GoalPath SOLUTIONS

Quarterly Investment Analysis and Reporting

2026 3rd Quarter

PRODUCED FOR

GoalPath Fi360 CITs – Index Series

COVER PAGE (CONTINUED)

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3(38) Investment Manager Fiduciary



GoalPath's job is to select, monitor, report on, and as necessary replace the investments available in your retirement plan.

In this role, we take on a fiduciary role and are accountable to plan participants for acting prudently. We reduce your liability, burden and effort associated with investment management.

3(38)

States in writing **fiduciary** status
Drafts Investment Policy Statement
Builds initial fund menu
Monitors fund menu
Makes fund changes
Determines mapping strategies
Provides documentation

PLAN SPONSOR DUTIES TO MONITOR A 3(38) INVESTMENT MANAGER

Has it acknowledged in writing that it is acting as a plan fiduciary?
Is it adhering to the plan's IPS?
Is it selecting plan investment options consistent with the IPS?
Is it monitoring – and replacing, if necessary – investment options consistent with the IPS?
Does it report performance compared with each strategy's objective, appropriate benchmarks, and peer groups?
Does it provide adequate rationale and documentation for investment changes made?
Does it work with the plan's providers to execute fund changes on the sponsor's behalf?

Fiduciary Training



Prudent Expert Rule

Fiduciaries must discharge their duties:

"With the care, skill, prudence, and diligence **under the circumstances then prevailing** that a prudent person acting in a like capacity **and familiar with such matters** would use in the conduct of an enterprise of a like character and with the like aims."

"under the circumstances"
→ **ONGOING FIDUCIARY EDUCATION**

"familiar with such matters"
→ **FIDUCIARY TRAINING**

We recommend that each fiduciary earn one certificate per year.

WEBINARS

Join us **live** or **watch the archives**.

GoalPathSolutions.com/advisors/financial-education-webinars/

2026 SCHEDULE

February 10, 2026:
Purposefully Building Your Benefit Programs: A Fiduciary Foundation for Smarter Decisions

May 14, 2026:
Common Plan Errors

August 11, 2026:
Advanced Plan Investments

November 17, 2026:
Audit and Form 5500 Tips

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HR CERTIFICATION INSTITUTE™

Why Have an Investment Committee Charter?



Benefits for Plan Sponsors Include:

- A simple, effective way to mitigate risk
- Establishing a framework for strong fiduciary practices
- Memorializes who has fiduciary authority and control—more importantly, who doesn't.
  - It also helps insulate the committee from unwanted "input" on plan decisions
- Often the only document that formally evidences the delegation of fiduciary authority from the plan sponsor (or its board of directors and officers) to the committee.
  - Under ERISA, written delegation is required in order for the delegation to be effective.
  - Absent written delegation, the board and corporate officers will retain primary fiduciary responsibility and liability, even though the committee may be purporting to act as a fiduciary. And absent that written delegation, the committee's actions as a plan fiduciary might be considered by the DOL to be unauthorized.
- Reminds everyone (1) who is responsible for plan administration and/or investments, and (2) how those individuals are appointed.
  - The typical plan document does not have this kind of information, and many employers don't formally memorialize who is on the committee.
- The Committee Charter is one of the first documents the DOL requests during an audit.
- Can guide the committee if they cannot reach agreement
- One of the best ways of controlling ERISA fiduciary risk

Committee Charter should be customized to reflect the unique terms of your plan, and how your committee works. The charter should not be drafted so that it can be used against the fiduciaries in litigation. For that reason, a charter should not be like the plan's Investment Policy Statement — broadly drafted guidelines, rather than strict requirements.

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2026 DC Plan Compliance Calendar



Mar 15	Deadline for filing corporate tax returns and contribution deadline for deductibility (without extension) for companies operating on calendar-year fiscal year.
	Deadline for filing corporate tax returns and contribution deadline for deductibility (without extension) for companies operating on calendar-year fiscal year.
	Deadline for requesting automatic extension (to September 15) for corporate tax returns.
Apr 01	Required beginning date for participants attaining age 72 or retiring after age 72 in prior year to take first required minimum distribution.
Apr 15	Deadline for processing corrective distributions for IRC Section 402(g) excesses.
	Deadline for filing individual and/or partnership tax returns and contribution deadline for deductibility (without extension).
	Deadline for requesting automatic extension (to October 15) for individual and partnership tax returns.
Jun 30	Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.
Jul 29	Deadline for sending Summary of Material Modification (SMM) (210 days after end of plan year in which the amendment was adopted).
Jul 31	Deadline for filing Form 5500 (without extension).
	Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (2 ½ months).
	Deadline for filing Form 5330 – Return of Excise Tax Related to Employee Benefit Plans – used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.
Sep 15	Extended deadline for filing corporate tax returns and contribution deadline for deductibility.
Sep 30	Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (later of nine months after close of plan year or two months after due date for Form 5500).
Oct 15	Extended deadline for filing form 5500.
	Extended deadline for filing tax returns for unincorporated businesses and final contribution deadline for deductibility for these entities.
Dec 01	Deadline for sending annual safe harbor notice.
	Deadline for sending annual qualified default investment alternative (QDIA) notice.
	Deadline for sending annual automatic contribution arrangement notice.
	For administrative ease, a combined notice may be provided for the above notices.
Dec 15	Extended deadline for distributing SAR to participants.
Dec 31	Deadline for processing corrective distributions for failed ADP/ACP test with 10% excise tax.
	Deadline for amendment to convert existing 401(k) plan to safe harbor design for the next plan year.
	Deadline for amendment to remove safe harbor status for next plan year.
	Deadline for amending the plan for discretionary changes implemented during plan year (certain exceptions apply, e.g. adding salary deferrals, cutting back accrued benefits).
	RMDs due.

The deadlines in this calendar are for plans with calendar-year plan years. This chart is intended to provide plan sponsors with a list of notable deadlines and is not a substitute for consultation with ERISA counsel and in no way represents legal advice.

Regulatory Limits



CONTRIBUTION LIMITS

The Internal Revenue Code provides for dollar limitations on benefits and contributions under qualified retirement plans. IRC Section 415 requires the limits to be adjusted annually for cost-of-living increases. The calculation of the limits is linked to Consumer Price Index data.

	2026	2025	2024	2023	2022
Elective Deferrals	$24,500	$23,500	$23,000	$22,500	$20,500
Catch-Up Contributions	$8,000	$7,500	$7,500	$7,500	$6,500
Catch-Up Contributions (60 to 63)	$11,250	$11,250	N/A	N/A	N/A
Catch-Up Contributions Roth Required	$150,000	$145,000	N/A	N/A	N/A
Annual Contribution Limit	$72,000	$70,000	$69,000	$66,000	$61,000
Annual Compensation Limit	$360,000	$350,000	$345,000	$330,000	$305,000
Highly Compensated Threshold	$160,000	$160,000	$155,000	$150,000	$135,000
IRA Contribution Limit	$7,500	$7,000	$7,000	$6,500	$6,000
IRA Catch-Up Contributions	$1,000	$1,000	$1,000	$1,000	$1,000

The **Elective Deferral Limit** is the maximum calendar year contribution that can be made on a pre-tax or Roth basis to a 401(k) or 403(b) plan.

Plan participants who are, or will turn, 50 years of age during the calendar year are eligible to make **Catch-Up Contributions**. This amount is in addition to the **Elective Deferral Limit** OR **IRA Contribution Limit**. Beginning in 2026, catch-up contributions for participants with FICA wages in the prior year exceeding an indexed limit must be made as Roth contributions.

The **Annual Contribution Limit** is the maximum annual contribution amount that can be made to a participant's account. This limit is actually expressed as the lesser of the dollar limit or 100% of the participant's compensation, applied to the combination of employee contributions, employer contributions and forfeitures allocated to a participant's account.

In calculating contribution allocations, a plan cannot consider any employee compensation in excess of the **Annual Compensation Limit**. Also, certain nondiscrimination tests (such as the ADP Test) limit participant compensation to this amount.

The **Highly Compensated Threshold** is the minimum compensation level established to determine highly compensated employees for purposes of nondiscrimination testing.

Academic Review Committee

Your investments are managed by our Academic Review Committee. The committee's members represent a broad range of perspectives and areas of focus.



VERN CUSHENBERY

Chartered Financial Analyst (CFA), Certified Public Accountant (CPA)

Chief Investment Officer

Adjunct Professor of Finance & Accounting, Master's Program, at University of Missouri - Kansas City

ANDY MICH

Certified Financial Planner (CFP®), Qualified Pension Administrator (QPA)

BRYAN MONTEMURRO

Certified Financial Planner (CFP®), Master of Business Administration (MBA)

MIKE CURRAN

Accredited Investment Fiduciary (AIF®), Certified Plan Fiduciary Advisor (CPFA)

TIM JANSEN

Certified Financial Planner (CFP®), Qualified 401(k) Administrator (QKA®), Qualified Plan Financial Consultant (QPFC)

Firmly Rooted in Academia

We select funds based on relevant criteria based on the research of more than **70,000 academics** including world-renown investment experts.

DR. HARRY MARKOWITZ
1990 Nobel Prize in Economics

WILLIAM SHARPE
Professor Emeritus at Stanford, 1990 Nobel Prize in Economics

DR. JOHN LINTNER
Economics Professor at Harvard Business School

DR. FISCHER BLACK
Posthumous Nobel Honoree

DR. EUGENE FAMA
"Father of Finance" & 2013 Nobel Prize in Economics

DR. ROBERT MERTON
Distinguished Professor at MIT, Professor Emeritus at Harvard, Nobel Laureate and 1997 Nobel Prize in Economics

DR. ROGER IBBOTSON
Professor Emeritus at Yale

Investment Analysis & Selection Process



Investment Analysis – Market Review



Quarterly Market Update

WATCH: The 3rd Quarter in Review

Hear Chief Investment Officer, Vern Cushenbery, give his thoughts on market activities from the past quarter in this Quarterly Market Update.

https://youtu.be/kJZ93Y_o4BY

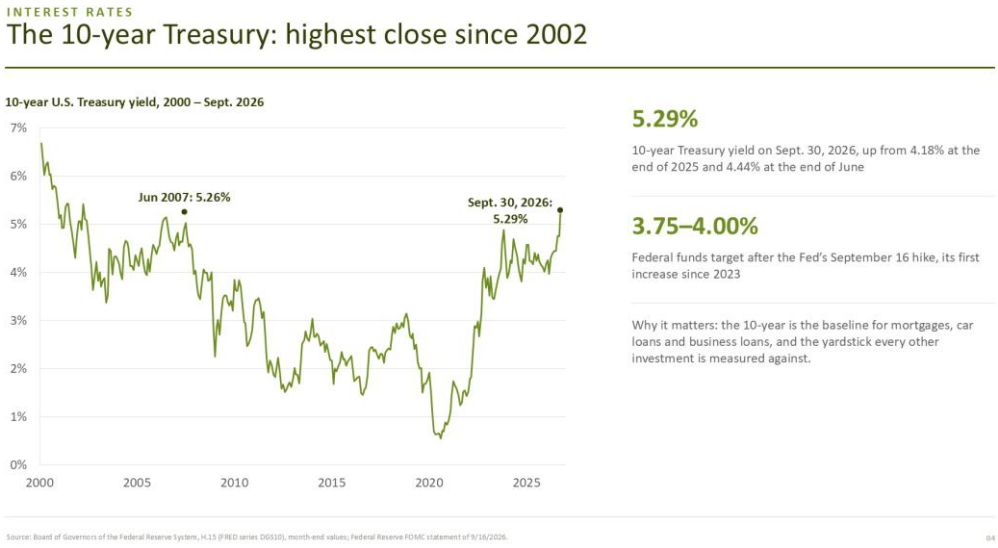
	US Stock Market	International Developed Stocks	Emerging Markets Stocks	Global Real Estate		US Bond Market	Global Bond Market ex US
	Stocks					Bonds	
Q3 2026	1.41%	0.89%	-0.37%	-6.03%		-3.51%	-1.79%
1 Year	15.13%	15.89%	29.22%	4.04%		-1.84%	0.28%
5 Years	12.64%	9.66%	8.94%	1.69%		-0.64%	1.04%
10 Years	14.73%	9.27%	9.09%	3.16%		1.14%	1.87%

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: US Stock Market (Russell 3000 Index), International Developed Stocks (MSCI World ex USA Index [net dividends]), Emerging Markets (MSCI Emerging Markets Index [net dividends]), Global Real Estate (S&P Global REIT Index [net dividends]), US Bond Market (Bloomberg US Aggregate Bond Index), and Global Bond Market ex US (Bloomberg Global Aggregate ex-USD Bond Index [hedged to USD]). S&P data © 2023 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. MSCI data © MSCI 2023, all rights reserved. Bloomberg data provided by Bloomberg.

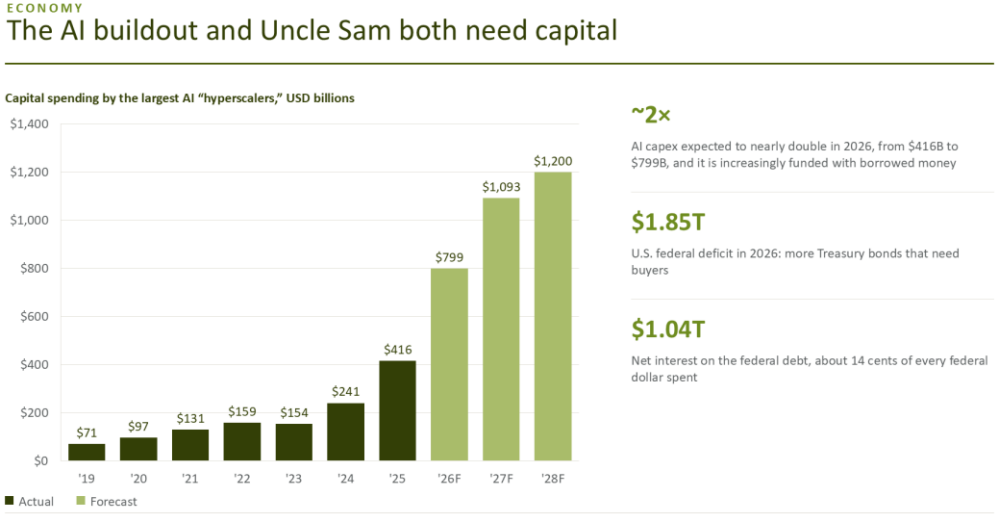
Investment Analysis – Market Review



Click on the video thumbnails below to view.



https://youtu.be/kJZ93Y_o4BY?t=113



https://youtu.be/kJZ93Y_o4BY?t=213

Investment Analysis – Market Review

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https://youtu.be/kJZ93Y_o4BY?t=401

Fiduciary Plan Review & 3(38) Investment Report

Inv. Data as of 09/30/26. Holdings as of 12/31/23. (P) Proposed (R) Remove (W) Watch

HOLDINGS SUMMARY

8	1
INVESTMENTS	INVESTMENTS TO WATCH/REMOVE

U.S. EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION
State Street Equity 500 Index K	MF	SSSYX	Large Blend	-
State Street Small/Mid Cap Equity Idx K	MF	SSMKX	Mid-Cap Blend	-

INTERNATIONAL EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION
State Street Glb All Cap Eq ex-US Idx K	MF	SSGLX	Foreign Large Blend	-

TAXABLE BOND

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION
DFA LTIP Institutional (W)	MF	DRXIX	Inflation-Protected Bond	Watch
Fidelity International Bond Index	MF	FBIIX	Global Bond-USD Hedged	-
Schwab US TIPS ETF™	ETF	SCHP	Inflation-Protected Bond	-
State Street Aggregate Bond Index K	MF	SSFEX	Intermediate Core Bond	-

MONEY MARKET

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION
Federated Hermes Treasury Obl IS	MF	TOIXX	Money Market Taxable	-

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INVESTMENT COMMENTARY

DFA LTIP INSTITUTIONAL (W) - DRXIX - INFLATION-PROTECTED BOND - ACTIVE

WATCH

INVESTMENT NOTES AS OF 9/30/2026

> The Dimensional Long-Term Inflation Protected U.S. Treasury Fund (DRXIX) is unique to the GoalPath Conservative Glidepath and prioritizes Income as the Outcome in a manner consistent with the DOL's Tips for Fiduciaries guidance and the SECURE Act. It is 100% inflation-protected U.S. Treasuries with a long duration (about 23 years), so it is subject to short-term swings that move inversely with interest rates; principal values are guaranteed, making it an ideal solution for modelling future retirement liabilities.
>
> Third quarter: the fund returned -11.39% versus -10.38% for its benchmark, the FTSE US Inflation-Linked Securities 20+ Year Index, as long-term Treasury yields rose. Morningstar and Fi360 compare the fund with a category whose typical duration is far shorter (category average -3.33%), so its peer rankings (100th percentile) are not a like-for-like comparison.
>
> GoalPath partners with Fi360 to scale a process for our clients and advisory community. Morningstar is the primary data source for reporting and periodically has irregularities. For DRXIX, the Fi360 default quantitative instance measures the fund against a benchmark that is not the primary reflection of the underlying fund. GoalPath is monitoring closely through supplemental quantitative and qualitative reviews. As the fund is entirely comprised of U.S. Treasury investments, we are confident in its continued use.

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ANNUAL INVESTMENT OPTION COSTS

Each investment option is listed below. In many cases, especially in 401k plans, part of the expense ratio may be directed via 'revenue sharing' to other service providers such the advisor, recordkeeper or custodian. 12B-1 fees are commonly sent to the advisor while Sub-TA and Shareholder Service (SHR SVC) fees are commonly sent to the recordkeeper and/or custodian. Revenue sharing can be offset against other costs charged by a provider or additive to other costs they charge (see the Annual Cost Breakdown section for additional information). Fi360 calculates the MGMT FEE by subtracting any of these revenue sharing elements from the net expense ratio.

U.S. EQUITY

	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
NAME	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS
State Street Equity 500 Index K	-	-	-	0.02	0.02 (3)	0.09
State Street Small/Mid Cap Equity Idx K	-	-	-	0.05	0.05 (5)	0.13

INTERNATIONAL EQUITY

	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
NAME	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS
State Street Glb All Cap Eq ex-US Idx K	-	-	-	0.07	0.07 (7)	0.21

TAXABLE BOND

	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
NAME	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS
DFA LTIP Institutional (W)	-	-	-	0.12	0.12 (11)	0.12
Fidelity International Bond Index	-	-	-	0.06	0.06 (7)	0.06
Schwab US TIPS ETF™	-	-	-	0.03	0.03 (2)	0.03
State Street Aggregate Bond Index K	-	-	-	0.03	0.03 (6)	0.12

MONEY MARKET

	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
NAME	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS
Federated Hermes Treasury Obl IS	-	-	-	0.20	0.20 (30)	0.28

TOTAL INVESTMENT OPTION COSTS TABLE

	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
NAME	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET	GROSS
In Basis Points (BPS)	-	-	-	-	-	-

FEE WAIVERS

Federated Hermes Treasury Obl IS The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Total annual fund operating expenses (excluding acquired fund fees and expenses, interest expense, extraordinary expenses and proxy-related expenses, if any) paid by the Fund's IS class (after the voluntary waivers and/or reimbursements) will not exceed 0.20% (the "Fee Limit") up to but not including the later of (the "Termination Date"): (a) October 1, 2027 ; or (b) the date of the Fund's next effective Prospectus. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated, or the Fee Limit increased, prior to the Termination Date with the approval of the Trustees.

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ANNUAL INVESTMENT OPTION COSTS

State Street Aggregate Bond Index K The Fund's investment adviser, SSGA Funds Management, Inc. (the "Adviser" or "SSGA FM"), is contractually obligated until April 30, 2027, separately with respect to each of the Fund and the Portfolio, (i) to waive up to the full amount of the advisory fee payable by the Fund or the Portfolio, and/or (ii) to reimburse the Fund or the Portfolio to the extent that Total Annual Fund Operating Expenses (exclusive of non-recurring account fees, interest, taxes, extraordinary expenses, and distribution, shareholder servicing, and sub-transfer agency fees) exceed 0.025% of the Fund's or the Portfolio's average daily net assets on an annual basis (for avoidance of doubt, the waiver and/or reimbursement is inclusive of all the allocation of expenses from the Portfolio). This waiver and/or reimbursement may not be terminated prior to April 30, 2027 except with approval of the Fund's/Portfolio's Board of Trustees.

State Street Equity 500 Index K The Fund's investment adviser, SSGA Funds Management, Inc. (the "Adviser" or "SSGA FM"), is contractually obligated until April 30, 2027, separately with respect to each of the Fund and the Portfolio, (i) to waive up to the full amount of the advisory fee payable by the Fund or the Portfolio, and/or (ii) to reimburse the Fund or the Portfolio to the extent that Total Annual Fund Operating Expenses (exclusive of non-recurring account fees, interest, taxes, extraordinary expenses, and distribution, shareholder servicing, and sub-transfer agency fees) exceed 0.025% of the Fund's or the Portfolio's average daily net assets on an annual basis (for avoidance of doubt, the waiver and/or reimbursement is inclusive of all the allocation of expenses from the Portfolio). This waiver and/or reimbursement may not be terminated prior to April 30, 2027 except with approval of the Fund's/Portfolio's Board of Trustees.

State Street Glb All Cap Eq ex-US Idx K The Fund's investment adviser, SSGA Funds Management, Inc. (the "Adviser" or "SSGA FM"), is contractually obligated until April 30, 2027, separately with respect to each of the Fund and the Portfolio, (i) to waive up to the full amount of the advisory fee payable by the Fund or the Portfolio, and/or (ii) to reimburse the Fund or the Portfolio to the extent that Total Annual Fund Operating Expenses (exclusive of non-recurring account fees, interest, taxes, extraordinary expenses, and distribution, shareholder servicing, and sub-transfer agency fees) exceed 0.025% of the Fund's or the Portfolio's average daily net assets on an annual basis (for avoidance of doubt, the waiver and/or reimbursement is inclusive of all the allocation of expenses from the Portfolio). This waiver and/or reimbursement may not be terminated prior to April 30, 2027 except with approval of the Fund's/Portfolio's Board of Trustees.

State Street Small/Mid Cap Equity Idx K The Fund's investment adviser, SSGA Funds Management, Inc. (the "Adviser" or "SSGA FM"), is contractually obligated until April 30, 2027, separately with respect to each of the Fund and the Portfolio, (i) to waive up to the full amount of the advisory fee payable by the Fund or the Portfolio, and/or (ii) to reimburse the Fund or the Portfolio to the extent that Total Annual Fund Operating Expenses (exclusive of non-recurring account fees, interest, taxes, extraordinary expenses, and distribution, shareholder servicing, and sub-transfer agency fees) exceed 0.025% of the Fund's or the Portfolio's average daily net assets on an annual basis (for avoidance of doubt, the waiver and/or reimbursement is inclusive of all the allocation of expenses from the Portfolio). This waiver and/or reimbursement may not be terminated prior to April 30, 2027 except with approval of the Fund's/Portfolio's Board of Trustees.

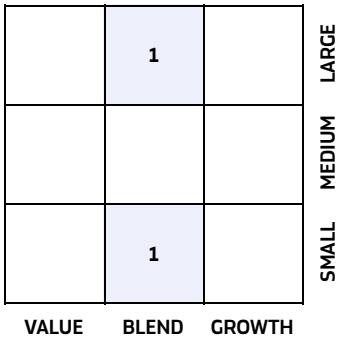
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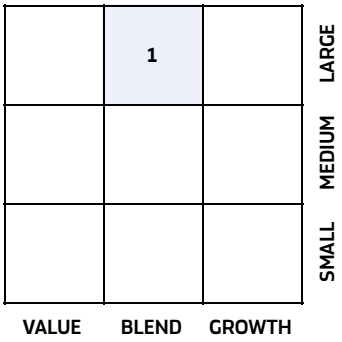
STYLE SUMMARY

This section groups each investment into a style category. The top charts show the number of investments grouped by their current Morningstar Style Box™. The bottom tables include investments within other style categories based on their current peer group. The Morningstar Style Box™ is a nine-square grid that provides a graphical representation of the investment style of mutual funds, exchange traded funds, group retirement plan annuities, variable annuity sub-accounts and separately managed accounts. US and International equities are classified according to market capitalization (the vertical axis) and growth and value factors (the horizontal axis). Fixed income funds are classified according to credit quality of the long bonds owned (the vertical axis) and interest rate sensitivity as measured by a bond's effective duration (the horizontal axis).

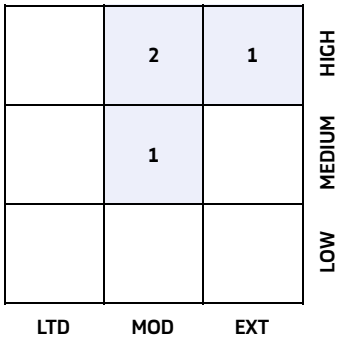
US EQUITY



INTERNATIONAL EQUITY



FIXED INCOME



TARGET DATE INVESTMENTS

TARGET DATE YEAR	# INVESTMENTS
2000-2010	-
2015	-
2020	-
2025	-
2030	-
2035	-
2040	-
2045	-
2050	-
2055	-
2060	-
2065+	-
Retirement	-

OTHER STYLE CATEGORIES

STYLE CATEGORY	# INVESTMENTS
Allocation	-
Alternative	-
Commodities	-
Money Market	1
Sector Equity	-
Stable Value	-

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STYLE DETAILS

US EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX
State Street Equity 500 Index K	SSSYX	Large Blend	Large Cap Blend
State Street Small/Mid Cap Equity Idx K	SSMKX	Mid-Cap Blend	Small Cap Blend

INTERNATIONAL EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX
State Street Glb All Cap Eq ex-US Idx K	SSGLX	Foreign Large Blend	Large Cap Blend

FIXED INCOME

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX
DFA LTIP Institutional (W)	DRXIX	Inflation-Protected Bond	High Qual Ext Dura
Fidelity International Bond Index	FBIIX	Global Bond-USD Hedged	High Qual Mod Dura
Schwab US TIPS ETF™	SCHP	Inflation-Protected Bond	High Qual Mod Dura
State Street Aggregate Bond Index K	SSFEX	Intermediate Core Bond	Med Qual Mod Dura

MONEY MARKET

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX
Federated Hermes Treasury Obl IS	TOIXX	Money Market Taxable	-

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SHARE CLASS COMPARISON

This section displays a table for each mutual fund/ETF investment. Your selected share class(es) are colored in a blue background and any other related share classes will be displayed for analysis. Depending on the platform you are using and the amount of money you have to invest, a given share class may not be available. Consult your advisor for additional details.

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

DFA LTIP PORTFOLIO (W)

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DRXIX	-	0	0.12 (11)	-12.68 (100)	-11.89 (100)	-2.93 (100)
# OF PEERS IN INFLATION-PROTECTED BOND				146	144	138	129

FEDERATED HERMES TREASURY OBLIGATIONS FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
A	TOPXX	-	5M	0.15 (11)	3.72 (8)	-	-
ADV	TOVXX	-	250K	0.15 (11)	3.72 (8)	-	-
OTH	TOLXX	-	1M	0.18 (21)	3.68 (22)	-	-
INST	TOIXX	-	500K	0.2 (30)	3.67 (27)	3.69 (19)	2.33 (16)
OTH	TOCXX	-	500K	0.3 (49)	3.56 (46)	3.59 (40)	2.24 (34)
OTH	TODXX	0.05	500K	0.45 (69)	3.41 (66)	-	-
S	TOSXX	-	500K	0.45 (69)	3.44 (60)	3.48 (57)	2.13 (54)
A	TOAXX	-	25K	0.5 (77)	3.36 (73)	3.41 (69)	2.09 (63)
OTH	TOMXX	0.30	500K	0.7 (88)	3.15 (87)	-	-
OTH	TOTXX	0.25	500K	0.7 (88)	3.20 (82)	3.26 (81)	1.94 (82)
# OF PEERS IN MONEY MARKET TAXABLE				704	650	544	453

FIDELITY INTERNATIONAL BOND INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
OTH	FBIIX	-	0	0.06 (7)	-0.83 (41)	0.28 (45)	-
# OF PEERS IN GLOBAL BOND-USD HEDGED				115	112	103	79

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SHARE CLASS COMPARISON

SCHWAB U.S. TIPS ETF™

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
ETF	SCHP	-	-	0.03 (2)	-2.01 (27)	-0.03 (26)	2.10 (28)
# OF PEERS IN INFLATION-PROTECTED BOND				146	144	138	129

STATE STREET AGGREGATE BOND INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
K	SSFEX	-	0	0.03 (6)	-1.88 (30)	-0.67 (41)	1.07 (57)
INST	SSFDX	-	0	0.23 (19)	-1.87 (28)	-0.75 (52)	0.98 (67)
A	SSFCX	0.25	2K	0.48 (53)	-2.32 (64)	-1.08 (77)	0.67 (84)
# OF PEERS IN INTERMEDIATE CORE BOND				462	457	406	347

STATE STREET EQUITY 500 INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
K	SSSYX	-	0	0.02 (3)	15.69 (26)	13.74 (19)	15.25 (15)
ADM	STFAX	0.15	25M	0.17 (14)	15.51 (30)	13.57 (24)	15.08 (20)
INST	SSSWX	-	0	0.22 (18)	15.43 (32)	13.55 (25)	15.07 (21)
S	STBIX	0.25	25M	0.27 (21)	15.40 (33)	13.46 (28)	14.96 (25)
A	SSSVX	0.25	2K	0.47 (33)	15.19 (38)	13.24 (33)	14.76 (30)
R	SSFRX	0.60	25M	0.62 (46)	14.99 (42)	13.06 (37)	14.56 (39)
# OF PEERS IN LARGE BLEND				1,404	1,337	1,170	1,018

STATE STREET GLOBAL ALL CAP EQUITY EX-U.S. INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
K	SSGLX	-	0	0.07 (7)	19.58 (18)	9.40 (35)	9.21 (36)
INST	SSGJX	-	0	0.27 (15)	19.43 (20)	9.29 (39)	9.07 (44)
A	SSGHX	0.25	2K	0.52 (27)	19.05 (24)	8.92 (47)	8.73 (55)
# OF PEERS IN FOREIGN LARGE BLEND				701	675	617	555

STATE STREET SMALL/MID CAP EQUITY INDEX FUND

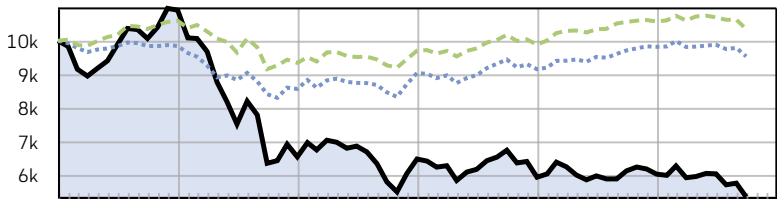
CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
K	SSMKX	-	0	0.05 (5)	12.24 (37)	6.90 (66)	11.55 (15)
INST	SSMLX	-	0	0.25 (15)	11.98 (40)	6.73 (68)	11.40 (16)
A	SSMJX	0.25	2K	0.5 (25)	11.75 (42)	6.45 (71)	11.11 (22)
# OF PEERS IN MID-CAP BLEND				427	418	359	314

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DFA LTIP INSTITUTIONAL (W) DRXIX INFLATION-PROTECTED BOND MF

GROWTH OF 10K



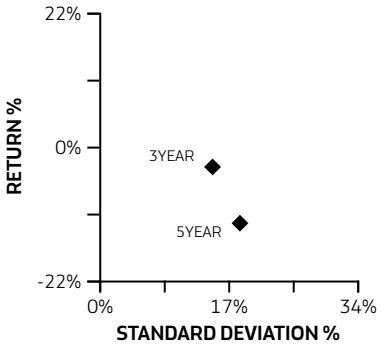
	2021	2022	2023	2024	2025	YTD
Investment	9.13%	-40.09%	-0.98%	-8.38%	1.54%	-11.26%
Broad Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-2.91%
Peer Group Index	5.96%	-11.85%	3.90%	1.84%	7.01%	-2.12%
Best-Fit Index	-	-	-	-	-	-

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 LTIP Institutional
- **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	-2.65%	14.38%
5YR	-11.89%	17.99%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

WEIGHTINGS & HOLDINGS

as of 7/31/2026

BOND SECTOR WEIGHTINGS

Government	**99.65**
Government	99.65
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	**0.35**
Other	**0**
Future/Forward	0
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

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

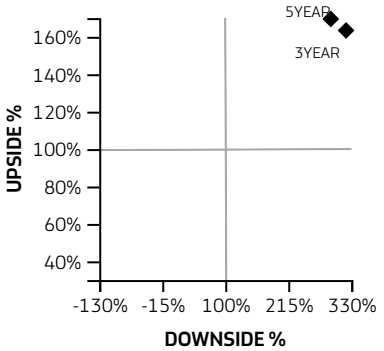
 # OF HOLDINGS

STOCKS: 0 **BONDS: 4**

TOP 10 HOLDINGS as of 10/5/2026

United States Treasury Bonds 0.125%	29.04%
United States Treasury Bonds 0.125%	29.05%
United States Treasury Bonds 0.25%	29.03%
United States Treasury Bonds 1.5%	12.51%
Total	**99.63%**

UP/DOWN CAPTURE RATIO

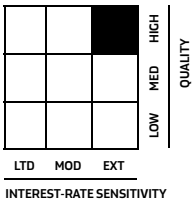


◆ Investment

	UP	DOWN
3YR	163.40%	320.53%
5YR	169.56%	292.59%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 23.04 years

Avg Eff Maturity 24.81 years

INVESTMENT STRATEGY

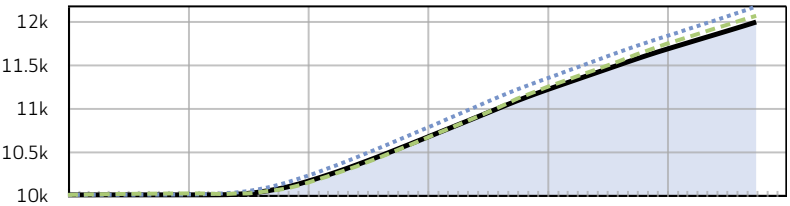
The investment seeks to provide total return consistent with inflation protected long-term instruments. The fund seeks its investment objective by generally investing in a universe of long-term fixed income securities structured to provide protection against inflation. It may invest in inflation-protected securities issued by the U.S. government and its agencies and instrumentalities. The fund also may invest in inflation-protected securities of other investment grade issuers including foreign governments and U.S. and non-U.S. corporations.

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FEDERATED HERMES TREASURY OBL IS TOIXX MONEY MARKET TAXABLE MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	0.01%	1.54%	5.00%	5.13%	4.16%	2.68%
Broad Index	0.05%	2.14%	5.41%	5.28%	4.29%	2.89%
Peer Group Index	0.17%	1.21%	5.12%	5.47%	4.42%	2.74%
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.

WEIGHTINGS & HOLDINGS

as of 6/30/2026

BOND SECTOR WEIGHTINGS	
Government	**48.45**
Government	48.45
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	**51.55**
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: 33**

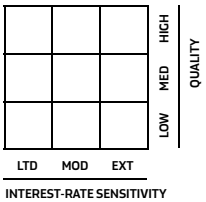
TOP 10 HOLDINGS as of

0%

Total **0%**

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration	-
Avg Eff Maturity	-

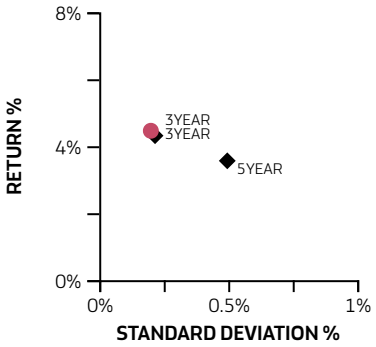
INVESTMENT STRATEGY

The investment seeks to provide current income consistent with stability of principal. The fund invests in a portfolio of U.S. Treasury securities maturing in 397 days or less and repurchase agreements collateralized fully by U.S. Treasury securities. It will invest its assets so that at least 80% of its net assets (plus any borrowings for investment purposes) are invested in Treasury investments. The fund may also hold cash.

BENCHMARK LEGEND

Investment:	Federated Hermes Treasury Obl IS
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	4.44%	0.20%
5YR	3.69%	0.48%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	4.58%	0.20%
5YR	3.83%	-

UP/DOWN CAPTURE RATIO

◆ Investment

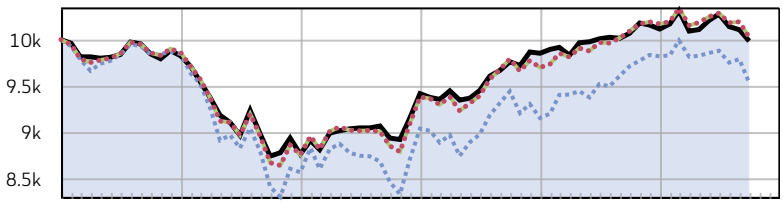
	UP	DOWN
3YR	96.08%	-
5YR	92.53%	-

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FIDELITY INTERNATIONAL BOND INDEX FBIIX GLOBAL BOND-USD HEDGED MF

GROWTH OF 10K



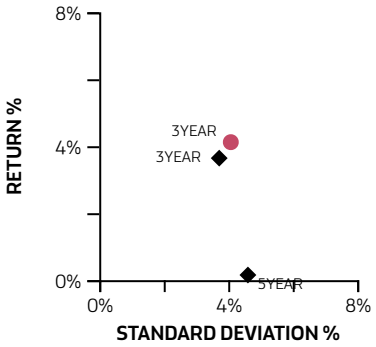
	2021	2022	2023	2024	2025	YTD
Investment	-1.74%	-10.84%	7.48%	4.64%	2.66%	-1.29%
Broad Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-2.91%
Peer Group Index	-1.39%	-11.22%	7.15%	3.40%	4.86%	-1.42%
Best-Fit Index	-1.39%	-11.22%	7.15%	3.40%	4.86%	-1.42%

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 International Bond Index
- **Broad Index:** Bloomberg US Agg Bond TR USD
- **Peer Group Index:** Bloomberg Global Aggregate TR Hdg USD
- **Best-fit Index:** Bloomberg Global Aggregate TR Hdg USD

RISK/REWARD



◆ Investment

	RETURN	STANDARD DEVIATION
3YR	3.77%	3.59%
5YR	0.28%	4.48%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	4.24%	4.08%
5YR	0.34%	-

WEIGHTINGS & HOLDINGS

as of 8/31/2026

BOND SECTOR WEIGHTINGS

Government	**24.08**
Government	19.25
Government related	4.83
Corporate	**7.44**
Bank Loan	0
Convertible	0
Corporate Bond	7.44
Preferred	0
Securitized	**1.28**
Agency MBS	0
Asset-Backed	0.08
Commercial MBS	0
Covered Bond	1.2
Non-Agency Residential MBS	0
Municipal	**0**
Municipal Taxable	0
Municipal Tax-exempt	0
Cash & Equivalents	**33.79**
Other	**33.41**
Future/Forward	33.41
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

AAA	127.64
AA	19.99
A	30.88
BBB	9.81
BB	0.05
B	0
Below B	0
Not Rated	-88.37

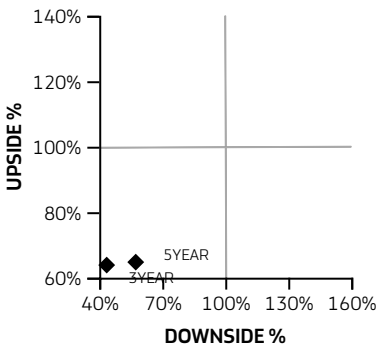
 # OF HOLDINGS

STOCKS: 0 **BONDS: 2215**

TOP 10 HOLDINGS as of 10/5/2026

France (Republic Of) 2%	0.81%
France (Republic Of) 3.5%	0.8%
Germany (Federal Republic Of) 2.6%	0.96%
Germany (Federal Republic Of) 2.9%	0.87%
Japan (Government Of) 1.5%	0.81%
Japan (Government Of) 2.5%	0.63%
United Kingdom of Great Britain and Northern Ireland 3.5%	0.66%
United Kingdom of Great Britain and Northern Ireland 4.375%	0.82%
United Kingdom of Great Britain and Northern Ireland 4.5%	1.17%
United Kingdom of Great Britain and Northern Ireland 4.75%	0.65%
Total	**8.18%**

UP/DOWN CAPTURE RATIO

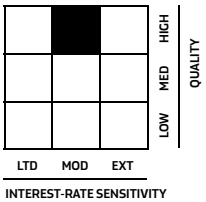


◆ Investment

	UP	DOWN
3YR	63.85%	43.55%
5YR	64.75%	57.38%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 6.59 years

Avg Eff Maturity -

INVESTMENT STRATEGY

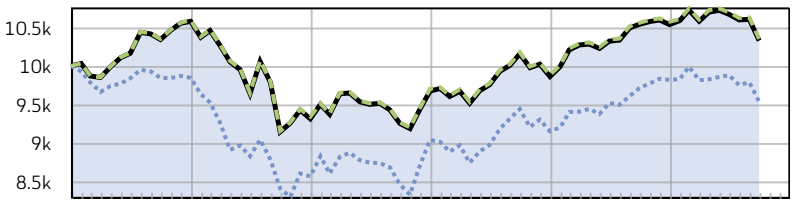
The investment seeks to provide a high level of current income. The fund normally invests at least 80% of assets in securities included in the Bloomberg Global Aggregate ex USD ex EM Float Adjusted RIC Diversified Index (Hedged USD). The index is a multi-currency benchmark that includes fixed-rate treasury, government-related, corporate and securitized bonds from developed markets issuers while excluding USD denominated debt. The fund is non-diversified.

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SCHWAB US TIPS ETF™ SCHP INFLATION-PROTECTED BOND ETF

GROWTH OF 10K



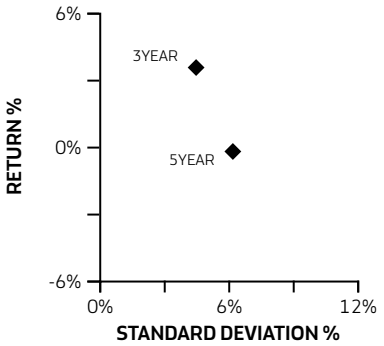
	2021	2022	2023	2024	2025	YTD
Investment	5.80%	-11.96%	3.87%	1.95%	6.85%	-1.98%
Broad Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-2.91%
Peer Group Index	5.96%	-11.85%	3.90%	1.84%	7.01%	-2.12%
Best-Fit Index	-	-	-	-	-	-

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BENCHMARK LEGEND

- **Investment:** Schwab US TIPS ETF™
- **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	3.73%	4.31%
5YR	-0.03%	6.02%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

WEIGHTINGS & HOLDINGS

as of 9/30/2026

BOND SECTOR WEIGHTINGS

Government	**100**
Government	100
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**
Other	**0**
Future/Forward	0
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

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

 # OF HOLDINGS

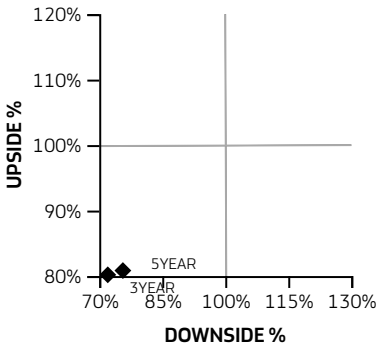
STOCKS: 0 **BONDS: 48**

TOP 10 HOLDINGS

as of 10/5/2026

United States Treasury Notes 1.125%	3.33%
United States Treasury Notes 1.125%	3.42%
United States Treasury Notes 1.25%	3.38%
United States Treasury Notes 1.625%	3.32%
United States Treasury Notes 1.625%	3.37%
United States Treasury Notes 1.75%	3.55%
United States Treasury Notes 1.875%	3.71%
United States Treasury Notes 1.875%	3.91%
United States Treasury Notes 1.875%	3.98%
United States Treasury Notes 2.125%	3.93%
Total	**35.9%**

UP/DOWN CAPTURE RATIO

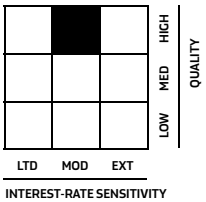


◆ Investment

	UP	DOWN
3YR	80.19%	72.03%
5YR	80.84%	75.63%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 6.34 years

Avg Eff Maturity 7.13 years

INVESTMENT STRATEGY

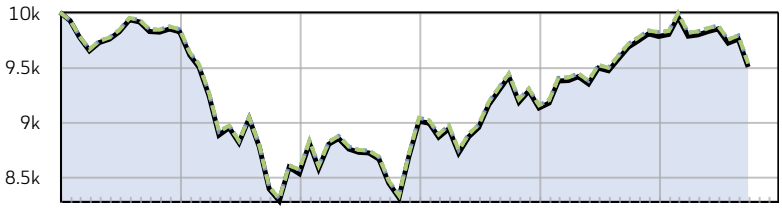
The investment seeks to track as closely as possible, before fees and expenses, the total return of the Bloomberg U.S. Treasury Inflation-Linked Bond Index (Series-L)SM. The fund will invest at least 90% of its net assets in securities included in the index. The index includes all publicly-issued U.S. Treasury Inflation-Protected Securities (TIPS) that have at least one year remaining to maturity, are rated investment grade and have $500 million or more of outstanding face value. The TIPS in the index must be denominated in U.S. dollars and must be fixed-rate and non-convertible.

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Broadridge

STATE STREET AGGREGATE BOND INDEX K SSFEX INTERMEDIATE CORE BOND MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	-1.77%	-13.19%	5.61%	1.34%	7.15%	-2.85%
Broad Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-2.91%
Peer Group Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-2.91%
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.

WEIGHTINGS & HOLDINGS

as of 7/31/2026

BOND SECTOR WEIGHTINGS

Government	**48.69**
Government	46.01
Government related	2.68
Corporate	**23.27**
Bank Loan	0
Convertible	0
Corporate Bond	23.27
Preferred	0
Securitized	**24.64**
Agency MBS	23.61
Asset-Backed	0.41
Commercial MBS	0.62
Covered Bond	0
Non-Agency Residential MBS	0
Municipal	**0.31**
Municipal Taxable	0.31
Municipal Tax-exempt	0
Cash & Equivalents	**3.09**
Other	**0**
Future/Forward	0
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

AAA	3.37
AA	71.42
A	11.23
BBB	11.62
BB	0
B	0
Below B	0
Not Rated	2.36

 # OF HOLDINGS

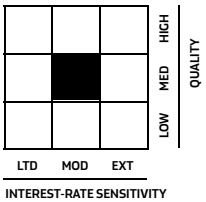
STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS as of 10/5/2026

State Street Aggregate Bond Idx	100%
Total	**100%**

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 5.83 years

Avg Eff Maturity 8.27 years

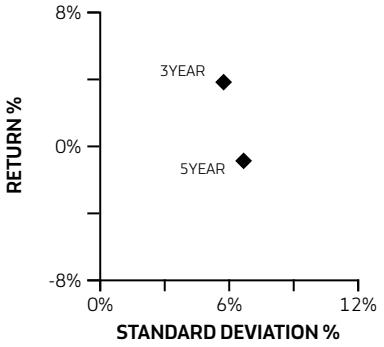
INVESTMENT STRATEGY

The investment seeks to provide investment results that, before fees and expenses, correspond generally to the price and yield performance of the Bloomberg U.S. Aggregate Bond Index that tracks the U.S. dollar denominated investment grade bond market over the long term. Under normal circumstances, the fund generally invests substantially all, but at least 80%, of its net assets (plus borrowings, if any) in securities comprising the index or in securities that the Adviser determines have economic characteristics that are comparable to the economic characteristics of securities that comprise the index.

BENCHMARK LEGEND

Investment:	State Street Aggregate Bond Index K
Broad Index:	Bloomberg US Agg Bond TR USD
Peer Group Index:	Bloomberg US Agg Bond TR USD
Best-fit Index:	-

RISK/REWARD



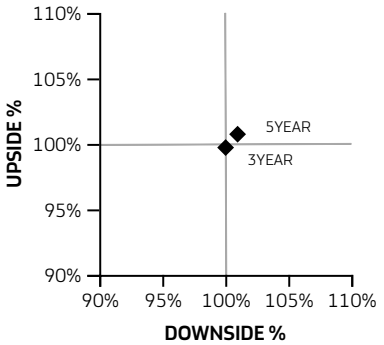
◆ Investment

	RETURN	STANDARD DEVIATION
3YR	4.03%	5.59%
5YR	-0.67%	6.52%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



◆ Investment

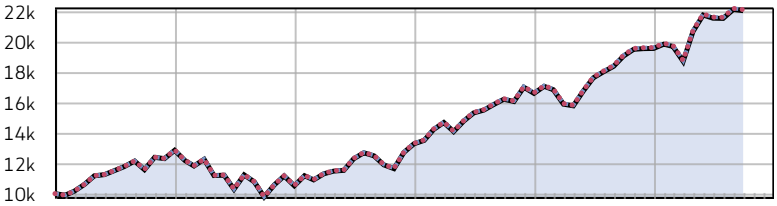
	UP	DOWN
3YR	99.72%	100.03%
5YR	100.74%	100.98%

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Broadridge

STATE STREET EQUITY 500 INDEX K SSSYX LARGE BLEND MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	28.51%	-18.15%	26.26%	24.99%	17.81%	12.71%
Broad Index	28.71%	-18.11%	26.29%	25.02%	17.88%	12.75%
Peer Group Index	-	-	-	-	-	-
Best-Fit Index	28.71%	-18.11%	26.29%	25.02%	17.88%	12.75%

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.

WEIGHTINGS & HOLDINGS

as of 8/31/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**24.89%**
Basic Materials	1.68%
Consumer Cyclical	9.33%
Financial Services	12.09%
Real Estate	1.79%
Defensive	**15.74%**
Consumer Defensive	4.48%
Healthcare	9.27%
Utilities	1.99%
Sensitive	**59.39%**
Communication Services	9.5%
Energy	3.48%
Industrials	7.74%
Technology	38.67%

REGIONAL WEIGHTINGS

Americas	**99.58%**
US	99.52%
Canada	0%
Latin America	0.06%
Greater Europe	**0.33%**
United Kingdom	0.03%
Europe Developed	0.3%
Europe Emerging	0%
Africa/Middle East	0%
Greater Asia	**0.09%**
Japan	0%
Australasia	0%
Asia Developed	0%
Asia Emerging	0.09%
Other	**0%**
Emerging Markets	0%
Other	0%

 # OF HOLDINGS

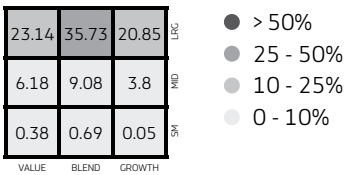
STOCKS: 504 **BONDS: 0**

TOP 10 HOLDINGS as of 10/5/2026

Alphabet Inc Class A	3%
Alphabet Inc Class C	2.38%
Amazon.com Inc	3.83%
Apple Inc	7.01%
Broadcom Inc	2.64%
Meta Platforms Inc Class A	1.89%
Micron Technology Inc	1.62%
Microsoft Corp	5.67%
NVIDIA Corp	8.05%
Tesla Inc	1.55%
Total	**37.64%**

STYLE STATISTICS

PORTFOLIO WEIGHT %



CURRENT MORNINGSTAR STYLE BOX™



Large Blend

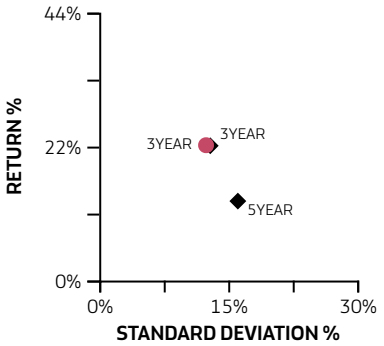
INVESTMENT STRATEGY

The investment seeks to replicate as closely as possible, before expenses, the performance of the Standard & Poor's 500 Index. The fund uses a passive management strategy designed to track the performance of the S&P 500. The index is a well-known stock market index that includes common stocks of 500 companies from a number of sectors and that measures the performance of the large-cap sector of the U.S. equities market. It is non-diversified.

BENCHMARK LEGEND

Investment:	State Street Equity 500 Index K
Broad Index:	S&P 500 (TR) (1970)
Peer Group Index:	Morningstar US LM Cap Mkt TR USD
Best-fit Index:	S&P 500 (TR) (1970)

RISK/REWARD



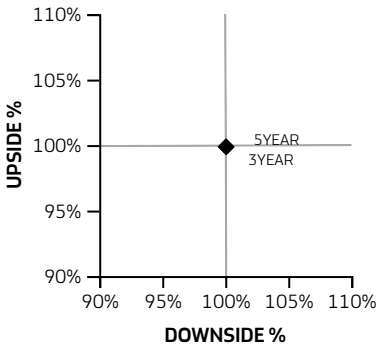
◆ Investment

	RETURN	STANDARD DEVIATION
3YR	22.83%	12.42%
5YR	13.74%	15.63%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	22.88%	12.42%
5YR	13.79%	-

UP/DOWN CAPTURE RATIO



◆ Investment

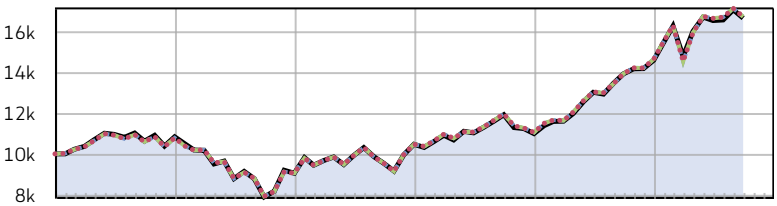
	UP	DOWN
3YR	99.86%	100.09%
5YR	99.88%	100.05%

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Broadridge

STATE STREET GLB ALL CAP EQ EX-US IDX K SSGLX FOREIGN LARGE BLEND MF

GROWTH OF 10K



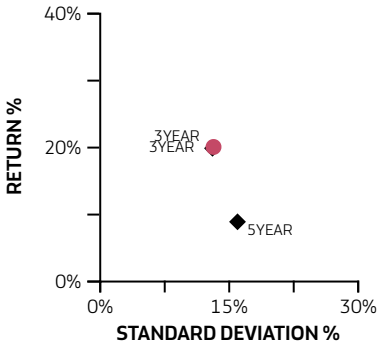
	2021	2022	2023	2024	2025	YTD
Investment	8.36%	-16.45%	15.67%	4.98%	32.63%	14.15%
Broad Index	7.82%	-16.00%	15.62%	5.53%	32.39%	14.22%
Peer Group Index	7.82%	-16.00%	15.62%	5.53%	32.39%	14.22%
Best-Fit Index	7.82%	-16.00%	15.62%	5.53%	32.39%	14.22%

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:** State Street Glb All Cap Eq ex-US Idx K
- **Broad Index:** MSCI ACWI Ex USA NR USD
- **Peer Group Index:** MSCI ACWI Ex USA NR USD
- **Best-fit Index:** MSCI ACWI Ex USA NR USD

RISK/REWARD



◆ Investment

	RETURN	STANDARD DEVIATION
3YR	20.38%	12.68%
5YR	9.40%	15.59%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	20.54%	13.29%
5YR	9.55%	-

WEIGHTINGS & HOLDINGS

as of 7/31/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**41.06%**
Basic Materials	7%
Consumer Cyclical	8.19%
Financial Services	23.56%
Real Estate	2.31%
Defensive	**14.42%**
Consumer Defensive	5.2%
Healthcare	6.26%
Utilities	2.96%
Sensitive	**44.51%**
Communication Services	4.74%
Energy	4.88%
Industrials	15.14%
Technology	19.75%

REGIONAL WEIGHTINGS

Americas	**11.52%**
US	1.19%
Canada	8.19%
Latin America	2.14%
Greater Europe	**39.87%**
United Kingdom	8.36%
Europe Developed	27.58%
Europe Emerging	0.73%
Africa/Middle East	3.2%
Greater Asia	**48.61%**
Japan	15.39%
Australasia	4.5%
Asia Developed	17.17%
Asia Emerging	11.55%
Other	**0.02%**
Emerging Markets	0%
Other	0.02%

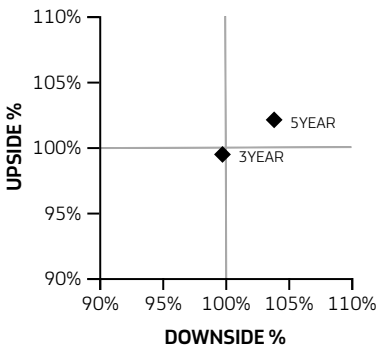
 # OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS as of 10/5/2026

State Street Glb All Cap Eq ex-US Idx	100%
Total	**100%**

UP/DOWN CAPTURE RATIO



◆ Investment

	UP	DOWN
3YR	99.44%	99.78%
5YR	102.08%	103.88%

STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	20.43	34.36	22.23
MID	4.72	6.28	4.83
SM	1.19	1.58	0.94

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

CURRENT MORNINGSTAR STYLE BOX™

Large Blend

INVESTMENT STRATEGY

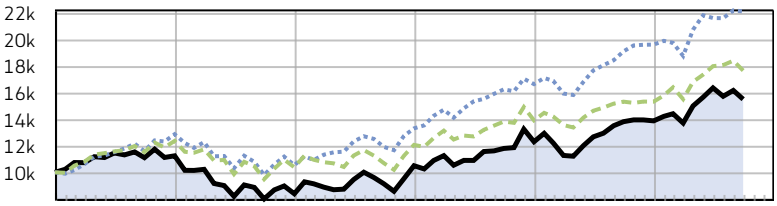
The investment seeks to provide investment results that, before fees and expenses, correspond generally to the total return performance of the MSCI ACWI ex USA Investable Market Index over the long term. Under normal circumstances, the fund generally invests substantially all, but at least 80%, of its net assets (plus borrowings, if any) in securities comprising the index or in American Depositary Receipts ("ADRs") or Global Depositary Receipts ("GDRs") providing exposure to securities comprising the index.

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Broadridge

STATE STREET SMALL/MID CAP EQUITY IDX K SSMKX MID-CAP BLEND MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	12.45%	-25.41%	25.17%	17.19%	12.78%	11.74%
Broad Index	28.71%	-18.11%	26.29%	25.02%	17.88%	12.75%
Peer Group Index	23.68%	-16.06%	16.24%	15.29%	10.12%	15.29%
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.

WEIGHTINGS & HOLDINGS

as of 7/31/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**35.43%**
Basic Materials	4.24%
Consumer Cyclical	9.67%
Financial Services	15.65%
Real Estate	5.87%
Defensive	**18.66%**
Consumer Defensive	2.71%
Healthcare	14.11%
Utilities	1.84%
Sensitive	**45.91%**
Communication Services	3.91%
Energy	4.74%
Industrials	18.61%
Technology	18.65%

REGIONAL WEIGHTINGS

Americas	**98.79%**
US	96.86%
Canada	0.67%
Latin America	1.26%
Greater Europe	**0.85%**
United Kingdom	0.53%
Europe Developed	0.26%
Europe Emerging	0%
Africa/Middle East	0.06%
Greater Asia	**0.36%**
Japan	0%
Australasia	0.15%
Asia Developed	0.09%
Asia Emerging	0.12%
Other	**0%**
Emerging Markets	0%
Other	0%

 # OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS as of 10/5/2026

State Street Small/Mid Cap Equity Index	100%
Total	**100%**

STYLE STATISTICS

PORTFOLIO WEIGHT %

0	1.12	5	LRG
3.52	6.68	16.16	MID
22.08	26.02	16.98	SM
VALUE	BLEND	GROWTH	

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

CURRENT MORNINGSTAR STYLE BOX™



Small Blend

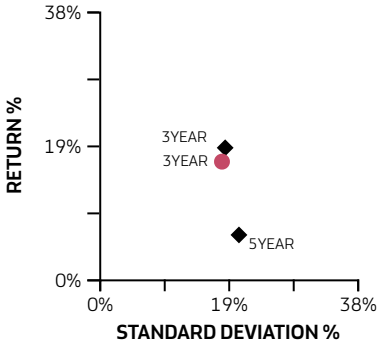
INVESTMENT STRATEGY

The investment seeks to provide investment results that, before expenses, correspond generally to the total return of the Russell Small Cap Completeness Index that tracks the performance of mid- to small-capitalization exchange traded U.S. equity securities. The fund uses a passive management strategy designed to track the performance of the index. The index is a float-adjusted, market capitalization index which measures the performance of the Russell 3000® Index companies excluding S&P 500® constituents. The index is constructed to provide a comprehensive and unbiased barometer of the extended broad market beyond the S&P 500 exposure.

BENCHMARK LEGEND

- **Investment:** State Street Small/Mid Cap Equity Idx K
- **Broad Index:** S&P 500 (TR) (1970)
- **Peer Group Index:** Morningstar US Mid Cap Mkt TR USD
- **Best-fit Index:** Morningstar US Small Brd Grt Ext TR USD

RISK/REWARD



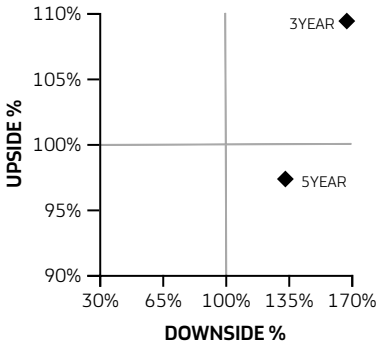
◆ Investment

	RETURN	STANDARD DEVIATION
3YR	19.26%	17.93%
5YR	6.90%	19.96%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	17.26%	18.08%
5YR	5.16%	-

UP/DOWN CAPTURE RATIO



◆ Investment

	UP	DOWN
3YR	109.38%	167.52%
5YR	97.32%	133.40%

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Broadridge

FI360 FIDUCIARY SCORE OVERVIEW

Fi360 Fiduciary Score®

Fiduciary Due Diligence Process

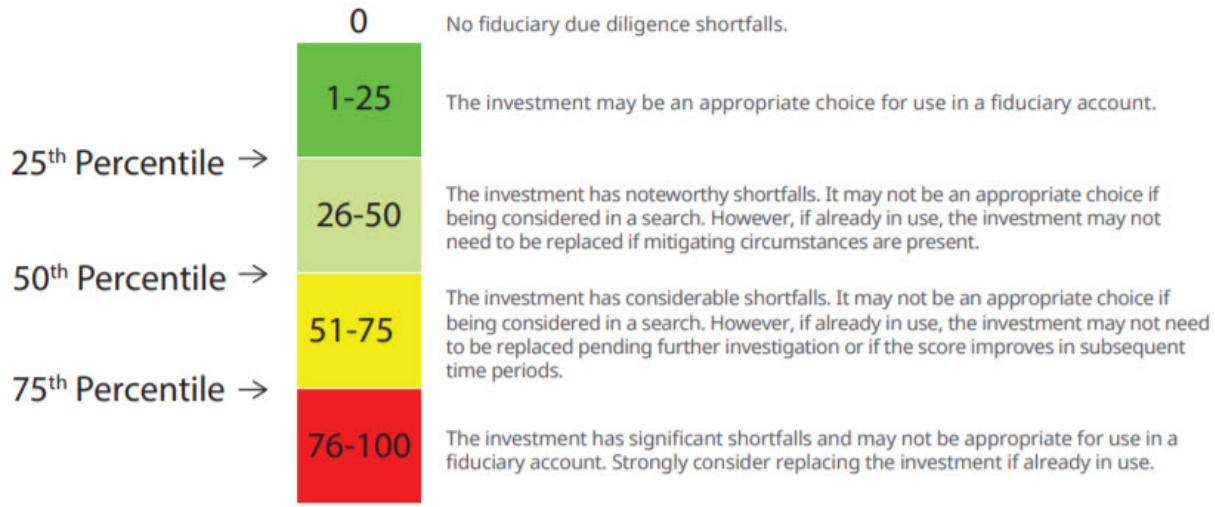
The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. It helps quickly identify a short list of investments during the selection process. It also facilitates the ongoing monitoring process by highlighting investments that exhibit potential deficiencies.

FI360 FIDUCIARY SCORE® CRITERIA

Regulatory Oversight The investment should be managed by a bank, trust company, or an insurance company, a registered investment company (mutual fund), or a registered investment advisor.
Minimum Track Record The investment should have at least three years of history.
Stability of the Organization The longest reported manager's tenure should be at least two years.
Assets in the Investment The investment should have at least $75 million AUM (across all share classes).
Composition Consistent with Asset Class At least 80 percent of the investment's underlying securities should be consistent with the broad asset class.
Style Consistency The investment should be highly correlated to the asset class of the investment option, e.g., the Morningstar Style Box™ must match the peer group of the investment.
Expense Ratios/Fees Relative to Peers The investment's fees should not be in the bottom quartile (most expensive) of their peer group.
Risk-Adjusted Performance Relative to Peers The investment's risk-adjusted performance should be above the peer group median manager's risk-adjusted performance.
Performance Relative to Peers The investment's performance should be above the peer group's median manager return for 1-, 3- and 5-year cumulative periods.

CALCULATING THE FI360 FIDUCIARY SCORE®:

The Fi360 Fiduciary Score® is calculated on a monthly basis for investments with at least a three-year history. Each investment is evaluated against a set of factors and thresholds, then allotted penalty points. The penalty points are totaled and compared to all other investments within the peer group. Investments with 0 penalty points are automatically given an Fi360 Fiduciary Score of 0. Every other investment is then given a score of 1-100, representing their percent ranking based on its placement in the distribution of their peer group.



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Fi360 FIDUCIARY SCORE® SUMMARY

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 ID column can be used to reference the investment on the following Scatterplot chart. Investments which do not have both Scores will not have an ID as they cannot be plotted on the chart. If multiple investments have the same Scores, they will be plotted together under 1 ID.

U.S. EQUITY

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	3YR ROLLING AVG (PEERS)	10YR ROLLING AVG (PEERS)
2	State Street Equity 500 Index K	SSSYX	MF	Large Blend	**2** (1107)	**5** (823)
	State Street Small/Mid Cap Equity Idx K	SSMKX	MF	Mid-Cap Blend	**52** (337)	-

INTERNATIONAL EQUITY

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	3YR ROLLING AVG (PEERS)	10YR ROLLING AVG (PEERS)
	State Street Glb All Cap Eq ex-US Idx K	SSGLX	MF	Foreign Large Blend	**40** (603)	-

TAXABLE BOND

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	3YR ROLLING AVG (PEERS)	10YR ROLLING AVG (PEERS)
4	DFA LTIP Institutional (W)	DRXIX	MF	Inflation-Protected Bond	**84** (129)	**50** (104)
	Fidelity International Bond Index	FBIIX	MF	Global Bond-USD Hedged	**48** (100)	-
1	Schwab US TIPS ETF™	SCHP	ETF	Inflation-Protected Bond	**2** (129)	**3** (104)
	State Street Aggregate Bond Index K	SSFEX	MF	Intermediate Core Bond	**32** (383)	-

MONEY MARKET

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	3YR ROLLING AVG (PEERS)	10YR ROLLING AVG (PEERS)
3	Federated Hermes Treasury Obl IS	TOIXX	MF	Money Market Taxable	**7** (532)	**9** (349)

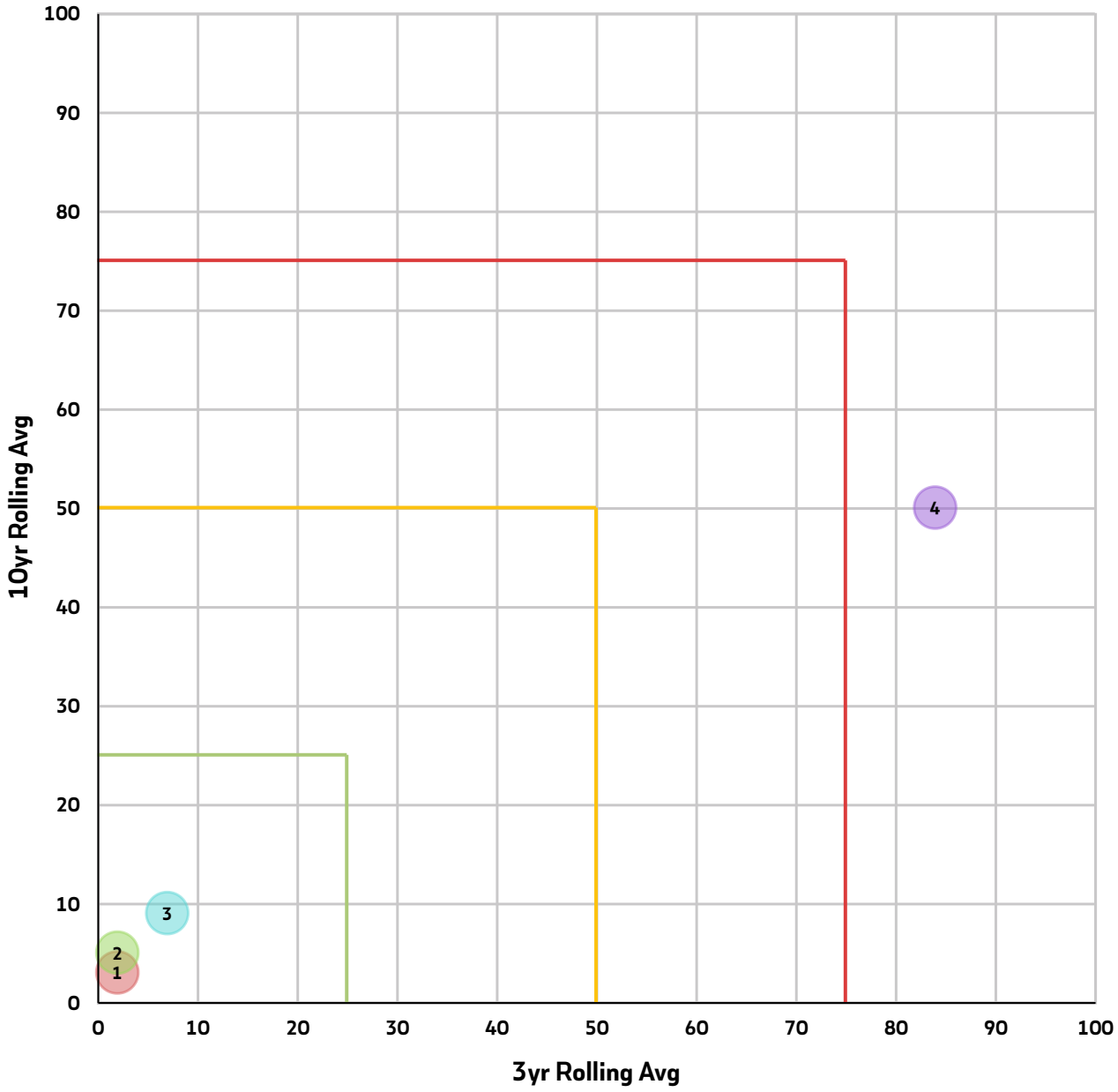
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Fi360 FIDUCIARY SCORE® SUMMARY

The chart plots each investment using the selected Fi360 Fiduciary Scores. Investments without both Scores will be excluded from the chart. Green, yellow and red lines are drawn to highlight the different Fi360 Fiduciary Score quartiles. Investments in the bottom left corner of the chart are most preferred.

If $ asset amounts are included, bubble sizes are based on the relative percentage invested in that investment. Bubble numbers refer to the ID's on the previous page(s). If multiple investments have the same Scores, they will be plotted together under 1 ID.



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STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

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

Unless denoted otherwise with a CI superscript (Investment Name [CI]), the investment data source is © 2026 Morningstar, Inc. All rights reserved. The data contained herein: (1) is proprietary to Morningstar, Inc. and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, Inc. nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Any investment denoted with the CI subscript was supplied by another 3rd party such as the advisor, custodian, recordkeeper or other provider.

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.

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

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

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

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

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

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

FI360 FIDUCIARY SCORE®

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

STATEMENT OF ADDITIONAL DISCLOSURES

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

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

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

PERFORMANCE

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

Total Return (With Load). Expressed in percentage terms, an investment's total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Total Return (With Load) is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For funds with front-end loads, the full amount of the load is deducted. For deferred loads and redemption fees, the percentage charged often declines the longer the shares are held. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns).

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

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

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Growth of 10k Chart. This chart shows an investment'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 investment's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the investment's graph line are lines that represent the growth of $10,000 in the investment'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.

Upside/Downside Capture Ratio. This ratio shows whether a given fund has outperformed—gained more or lost less than—a broad market benchmark during periods of market strength and weakness, and if so, by how much. Upside capture ratios for funds are calculated by taking the fund's monthly return during months when the benchmark had a positive return and dividing it by the benchmark return during that same month. Downside capture ratios are calculated by taking the fund's monthly return during the periods of negative benchmark performance and dividing it by the benchmark return. Upside and downside capture ratios over three- and five-year periods are determined by calculating the geometric average for both the fund and index returns during the up and down months, respectively, over each time period. An upside capture ratio over 100 indicates a fund has generally outperformed the benchmark during periods of positive returns for the benchmark. Meanwhile, a downside capture ratio of less than 100 indicates that a fund has lost less than its benchmark in periods when the benchmark has been in the red. All stock funds' upside and downside capture ratios are calculated versus the S&P 500, whereas bond and international funds' ratios are calculated relative to the Barclays Capital U.S. Aggregate Bond Index and MSCI EAFE Index, respectively.

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

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

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

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

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

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

VOLATILITY METRICS

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

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

MPT STATISTICS

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Modern Portfolio Theory (MPT). A method for selecting investments with the goal of maximizing overall returns given an acceptable level of risk by using diversification. MPT statistics are calculated from a comparison of a fund(s) excess returns and the benchmark(s) excess returns.

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

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

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

EXPENSES

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

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

Prospectus Gross Expense Ratio. This value is from the investment's most recent prospectus. The total gross expenses (net expenses with waiver added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the manager not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely.

Audited Net Expense Ratio. The percentage of fund assets paid for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. This expense ratio is pulled directly from the investment's annual report. Sales charges are not included in the expense ratio. For fund of funds, the underlying fund expense ratios are not included in the expense ratio.

Management Fee. Fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts.

12b-1 Fee. This value is usually taken from the fund's prospectus but may have been edited by your financial advisor if the prospectus amount was not accurate for your given situation. This value is part of the Net Expense Ratio. It represents a maximum annual charge deducted from investment assets to pay for distribution and marketing costs. This value can be rebated back to the client to offset other expenses.

Front Load. A one-time deduction from a purchase made into the fund. The amount is relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. Potential fees and sales charges are an important factor to consider before making an investment. The load compensates the broker or financial planner for the service of providing professional investment advice.

Deferred Load. A one-time charge paid at the time of the sale of the fund. The amount is relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. Potential fees and sales charges are an important factor to consider before making an investment. The load compensates the broker or financial planner for the service of providing professional investment advice.

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Redemption fee. Amount charged when money is withdrawn from the fund. This fee does not go back to the investment company, but rather into the fund itself and thus does not represent a net cost to shareholders. Also, unlike contingent deferred sales charges, redemption fees typically operate only in short, specific time clauses, commonly 30, 180, or 365 days. However, some redemption fees exist for up to five years. Charges are not imposed after the stated time has passed. These fees are typically imposed to discourage market timers, whose quick movements into and out of an investment can be disruptive. The charge is normally imposed on the ending share value, appreciated or depreciated from the original value.

Initial Minimum Investment. The smallest investment amount accepted for establishing a new investment in the fund. Funds often charge a lower fee for larger initial investments and will have several share classes that provide an alternative initial investment.

Fee Waiver/Cap. This value is from the investment's most recent prospectus. The elimination of all or part of a fund's expense or the cap or maximum fee charged by the portfolio manager. Some fee waivers and caps have an expiration date; others are in place indefinitely. Some funds adopt this practice at various times to make their returns more competitive.

Basis Point (BPS). One-hundredth of a percentage point. For example, 50 basis points equals .50%.

Investment Option Costs ($ Costs). Fi360 calculates this value by taking the Net Expense Ratio and adding any applicable Wrap fee. It represents the total costs paid through the investment options. Note that other costs may be paid directly to other service providers as outlined in this report.

Mgmt. Fee (Effective Management Fee). Fi360 calculates this value by taking the Net Expense Ratio and subtracting any 12b-1, SubTA and Shareholder Service (Shr Svc) fees as those are not retained by the investment manager. It represents the fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts.

Revenue Sharing. Fi360 calculates this value by summing the 12b-1, Sub-TA, Shareholder Service and Wrap Fee for each investment. It represents the total costs paid through the investment options but directed to another service provider (not for the direct management of the investment option). This value can be rebated back to the client to offset other expenses.

Shareholder Service Fee (Shr Svc). This value is entered by your financial advisor and is part of the Net Expense Ratio. Typically, this value is passed back to a custodian or recordkeeper that is providing custodial services for the client/plan assets. This value can be rebated back to the client to offset other expenses.

Sub-TA. This value is entered by your financial advisor and is part of the Net Expense Ratio. Also known as Sub-Transfer Agency Fees, the name of this fee refers to the subcontracting of participant accounting to third parties, called Sub Transfer Agents. The transfer agent is the bank or trust company that executes, clears and settles buy or sell orders for mutual fund shares, and maintains shareholder records of ownership. When these functions are subcontracted to another recordkeeper, the fee paid to the sub-contractor is called the Sub-TA fee. Typically, Sub-TA fees are not disclosed in the prospectus and can vary depending on the client's circumstances. This value can be rebated back to the client to offset other expenses.

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

INVESTMENT STRATEGY & STYLE

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

Investment Strategy. A written summary of the Investment Objectives and Policy section found in every fund prospectus. It states the objective of the fund, and how the managers intend to invest to achieve this objective. It includes any limitations as to the fund's investment policies, as well as any share class structure difference, previous names, merger, liquidation, and opening or closing information. This statement is from the fund prospectus.

Morningstar Equity Style Box™. Morningstar classifies funds as being large-cap, mid-cap, or small-cap based on the market capitalization of long stocks owned; and as value, blend, or growth based on the value-growth orientation of the stock holdings. The nine possible combinations of these

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characteristics correspond to the nine squares of the Morningstar Style Box-size is displayed along the vertical axis and style is displayed along the horizontal axis. The referenced data elements below are a weighted average of the long equity holdings in the portfolio.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

WEIGHTINGS & HOLDINGS

Sector Weightings. Calculated for all stock and bond funds based on the securities in the fund's most recent portfolio. For stock funds, this statistic shows the percentage of the fund's stock assets invested in each of the 12 major equity sectors. For taxable bond funds, this statistic shows the percent of the fund's cash and bond assets invested in each of the 14 fixed-income sectors. For municipal bond funds, this statistic shows the percentage of the fund's municipal assets invested in each of the 11 muni sectors.

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

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STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

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This following indices are part of this family:

- **Bloomberg Global Aggregate TR Hdg USD.** The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
- **Bloomberg US Agg Bond TR USD.** The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
- **Bloomberg US Treasury US TIPS TR USD.** The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).

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This following indices are part of this family:

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

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This following indices are part of this family:

- **Morningstar US Mid TR USD.** The index measures the performance of US mid-cap stocks. These stocks fall between the 70th and 90th percentile in market capitalization of the investable universe. In aggregate, the Mid-Cap Index represents 20 percent of the investable universe.

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This following indices are part of this family:

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

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STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Foreign Large Blend (FB).** Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.
- **Global Bond-USD Hedged (WH).** USD hedged portfolios typically invest 40% or more of their assets in fixed-income instruments issued outside of the U.S. These portfolios invest primarily in investment-grade rated issues, but their strategies can vary. Some follow a conservative approach, sticking with high-quality bonds from developed markets. Others are more adventurous, owning some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others invest in both U.S. and nonU.S. bonds. Funds in this category hedge most of their non-U.S.-dollar currency exposure back to the U.S. dollar.
- **Inflation-Protected Bond (IP).** Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.
- **Intermediate Core Bond (CI).** Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- **Large Blend (LB).** Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.
- **Mid-Cap Blend (MB).** The typical mid-cap blend portfolio invests in U.S. stocks of various sizes and styles, giving it a middle-of the-road profile. Most shy away from high-priced growth stocks but aren't so price-conscious that they land in value territory. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- **Money Market Taxable (TM).** These portfolios invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. These funds do not designate themselves as Prime in form N-MFP and transact at a fixed net asset value.

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STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

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

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

- **Bonds.** Bonds are subject to interest rate risk. As the prevailing level of bond interest rates rise, the value of bonds already held in a portfolio decline. Portfolios that hold bonds are subject to declines and increases in value due to general changes in interest rates. Bonds are also subject to prepayment risk, which is the chance that an issuer may exercise its right to prepay its security, if falling interest rates prompt the issuer to do so. Forced to reinvest the unanticipated proceeds at lower interest rates, the fund would experience a decline in income and lose the opportunity for additional price appreciation.

- **Foreign.** Investments in foreign securities may be more volatile than investing solely in U.S. markets due to interest-rate, currency, exchange rate, economic, and political risks. The value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

- **Foreign Currencies.** Foreign currencies are subject to the risks associated with such currencies and the changes in their values relative to the U.S. dollar. Such risks include volatility in the price relationship between the U.S. dollar and foreign currencies. The value of foreign currencies relative to the U.S. dollar can be affected by many factors, including national debt levels, trade deficits, international trade and foreign policies, changes in trade and balance of payments, governmental fiscal and monetary policies, currency exchange rates and changes in supply and demand that affect those rates, investment and trading activity of mutual funds, hedge funds and currency funds, exchange rate controls and government intervention in currency markets, inflation rates, interest and deposit rates, market expectations about future inflation rates and interest rates, and global and national economic, financial, political, regulatory, judicial, military and geographical events or developments. Prices of currencies of less developed or emerging market nations tend to be more volatile than those of developed countries, given the greater political, regulatory, economic, financial, military and social instability and uncertainty in less developed or emerging market nations.

- **Foreign Regions.** Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.

- **Inflation-Protected.** Inflation-protected bonds, unlike other fixed-income securities, are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

- **Large Cap Equities.** Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

- **Money Market.** An investment in a money market mutual fund is not insured or guaranteed by the FDIC or any other government agency. Although the funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in a money market fund.

- **Small/Mid Cap Equities.** Portfolios that invest in stocks of small- to mid-cap companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller company stocks have experienced a greater degree of market volatility that the overall market average.

- **Taxable Bond.** Investments in taxable bonds such as government bonds, long-term and short-term bonds, bank loans, corporate bonds, preferred stock, high-yield bonds, etc. are subject to numerous risks including those relating to reinvestment, inflation, market, selection, timing, and duration.

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STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

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GoalPath Fi360 2020 Idx'd Agg Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V736
Morningstar Category	US CIT Target-Date 2020
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.14
Fee per $1,000	$1.40

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	5,890,000
Inception Date	12/31/2018
Turnover Ratio %	16.23

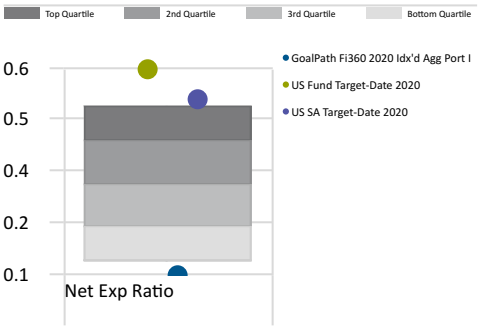
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2020 Indexed Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2020. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 67% of assets in global equities, 2% in global fixed income, and 31% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2020



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2020 Idx'd Agg Port I	6.60	8.69	13.96	6.66
Morningstar Lifetime Agg 2020 TR USD	6.36	8.54	13.76	5.79

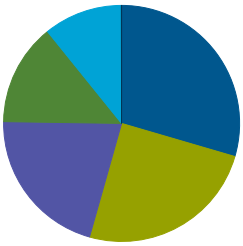
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2020 TR USD

	Inv	Cat Avg
Return	9.95	9.01
Std Dev Population	11.15	11.53
Downside Deviation	0.67	0.00
Alpha	1.07	0.00
Beta	0.96	1.00
R2	99.04	100.00
Sharpe Ratio (arith)	0.63	0.53
Tracking Error	1.18	0.00

Asset Allocation

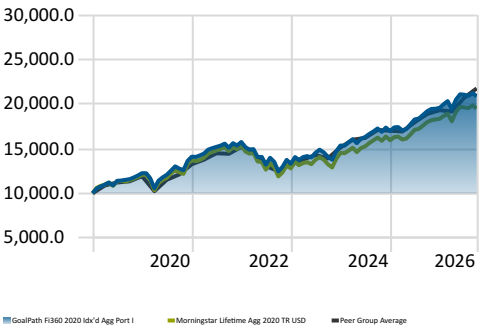
Portfolio Date: 9/30/2026



	%
US Equity	29.52
US Fixed Income	24.86
International Equity	20.86
Cash	13.96
International Fixed Income	10.77
Other	0.03
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
Schwab US TIPS ETF™	-1.98	-2.01	3.73	-0.03	2.10
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Matrix TRUST COMPANY

Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2020 Idx'd Cnsvr Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V710
Morningstar Category	US CIT Target-Date 2020
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	19,610,000
Inception Date	12/31/2018
Turnover Ratio %	15.92

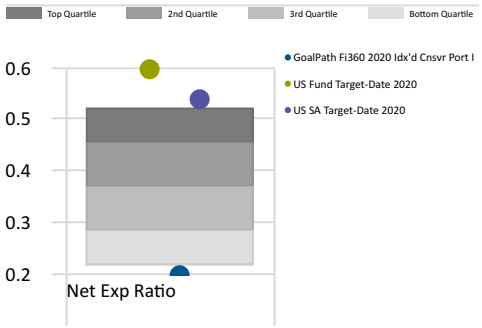
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2020 Indexed Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2020. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 32% of assets in global equities, 3% in global fixed income, and 65% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2020



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2020 Idx'd Cnsvr Port I	0.60	1.17	6.99	0.66
Morningstar Lifetime Con 2020 TR USD	1.91	3.25	8.65	2.10

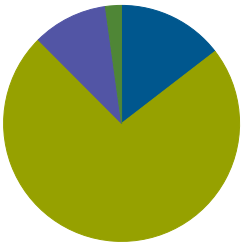
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2020 TR USD

	Inv	Cat Avg
Return	4.94	5.20
Std Dev Population	8.81	8.30
Downside Deviation	1.60	0.00
Alpha	-0.29	0.00
Beta	1.03	1.00
R2	93.53	100.00
Sharpe Ratio (arith)	0.23	0.28
Tracking Error	2.27	0.00

Asset Allocation

Portfolio Date: 9/30/2026

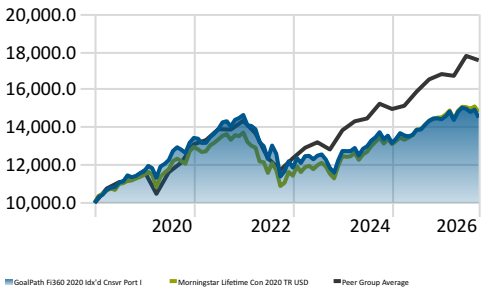


	%
US Equity	14.55
US Fixed Income	72.97
International Equity	10.28
Cash	2.18
Other	0.02
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2020



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
Schwab US TIPS ETF™	-1.98	-2.01	3.73	-0.03	2.10
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
DFA LTIP Institutional	-11.26	-12.68	-2.65	-11.89	-2.93
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Matrix TRUST COMPANY

Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2020 Idx'd Mod Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V686
Morningstar Category	US CIT Target-Date 2020
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.14
Fee per $1,000	$1.40

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	11,030,000
Inception Date	12/31/2018
Turnover Ratio %	41.39

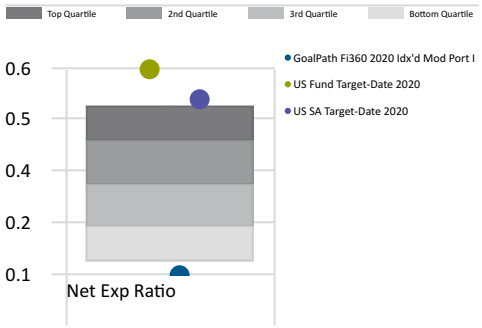
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2020 Indexed Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2020. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 51% of assets in global equities, 3% in global fixed income, and 46% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2020



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2020 Idx'd Mod Port I	4.41	5.98	11.32	4.95
Morningstar Lifetime Mod 2020 TR USD	4.18	5.94	11.25	3.95

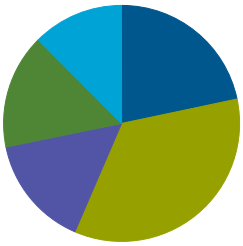
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2020 TR USD

	Inv	Cat Avg
Return	8.21	7.12
Std Dev Population	9.19	9.81
Downside Deviation	0.84	0.00
Alpha	1.28	0.00
Beta	0.93	1.00
R2	98.18	100.00
Sharpe Ratio (arith)	0.57	0.43
Tracking Error	1.43	0.00

Asset Allocation

Portfolio Date: 9/30/2026



	%
US Equity	21.69
US Fixed Income	34.79
International Equity	15.31
Cash	15.75
International Fixed Income	12.44
Other	0.02
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2020



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
Schwab US TIPS ETF™	-1.98	-2.01	3.73	-0.03	2.10
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Matrix TRUST COMPANY

Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
A Defined Outcome Solution

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10975 Benson
Corporate Woods - Bldg 12 STE 560
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Source: Morningstar Direct

GoalPath Fi360 2030 Idx'd Agg Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V660
Morningstar Category	US CIT Target-Date 2030
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	20,650,000
Inception Date	12/31/2018
Turnover Ratio %	18.65

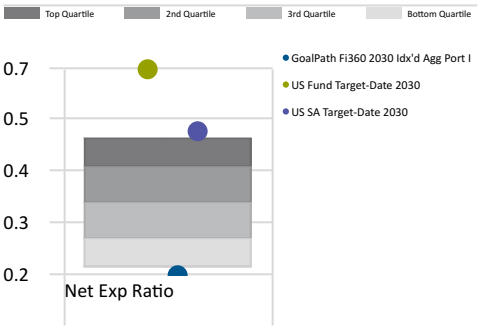
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2030 Indexed Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2030. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 80% of assets in global equities, 6% in global fixed income, and 14% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2030



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2030 Idx'd Agg Port I	8.93	11.60	16.94	8.54
Morningstar Lifetime Agg 2030 TR USD	8.45	11.08	16.34	7.47

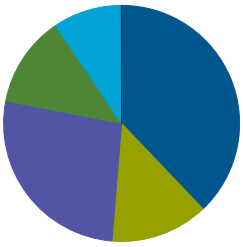
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2030 TR USD

	Inv	Cat Avg
Return	11.76	10.79
Std Dev Population	13.11	13.83
Downside Deviation	0.93	0.00
Alpha	1.26	0.00
Beta	0.94	1.00
R2	99.02	100.00
Sharpe Ratio (arith)	0.67	0.57
Tracking Error	1.53	0.00

Asset Allocation

Portfolio Date: 9/30/2026

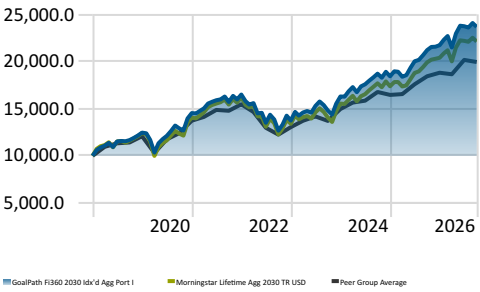


	%
US Equity	37.90
US Fixed Income	13.41
International Equity	26.75
Cash	12.50
International Fixed Income	9.40
Other	0.04
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2030



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
Schwab US TIPS ETF™	-1.98	-2.01	3.73	-0.03	2.10
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

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Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

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717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2030 Idx'd Cnsvr Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V645
Morningstar Category	US CIT Target-Date 2030
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.17
Fee per $1,000	$1.70

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	43,030,000
Inception Date	12/31/2018
Turnover Ratio %	22.34

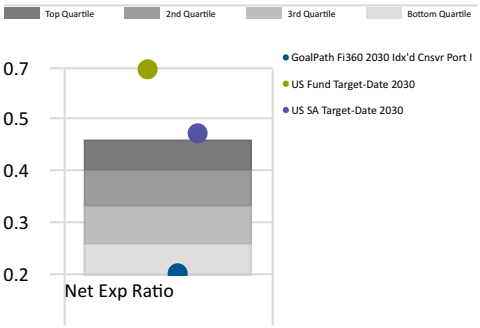
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2030 Indexed Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2030. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 59% of assets in global equities, 13% in global fixed income, and 28% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2030



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2030 Idx'd Cnsvr Port I	0.66	1.39	8.90	0.78
Morningstar Lifetime Con 2030 TR USD	2.83	4.35	10.10	2.65

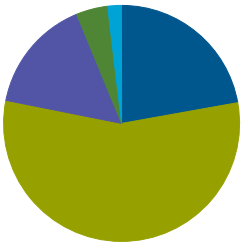
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2030 TR USD

	Inv	Cat Avg
Return	6.08	6.17
Std Dev Population	12.32	9.90
Downside Deviation	2.37	0.00
Alpha	-0.64	0.00
Beta	1.23	1.00
R2	97.08	100.00
Sharpe Ratio (arith)	0.26	0.33
Tracking Error	3.11	0.00

Asset Allocation

Portfolio Date: 9/30/2026

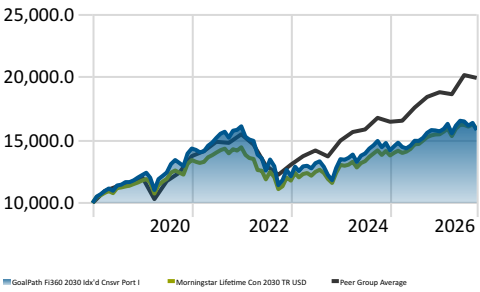


	%
US Equity	22.18
US Fixed Income	55.95
International Equity	15.66
Cash	4.32
International Fixed Income	1.86
Other	0.02
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2030



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
Schwab US TIPS ETF™	-1.98	-2.01	3.73	-0.03	2.10
DFA LTIP Institutional	-11.26	-12.68	-2.65	-11.89	-2.93
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

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GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
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Source: Morningstar Direct

GoalPath Fi360 2030 Idx'd Mod Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V629
Morningstar Category	US CIT Target-Date 2030
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	26,010,000
Inception Date	12/31/2018
Turnover Ratio %	14.98

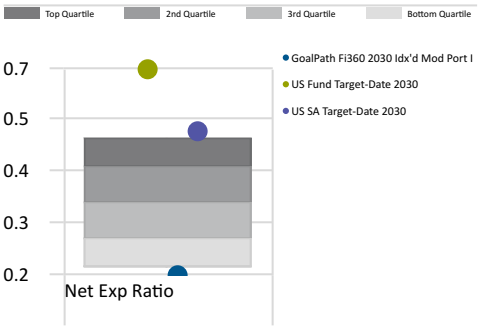
*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2030 Indexed Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2030. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 72% of assets in global equities, 9% in global fixed income, and 19% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2030



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2030 Idx'd Mod Port I	6.24	8.32	13.75	6.52
Morningstar Lifetime Mod 2030 TR USD	5.63	7.69	13.22	5.06

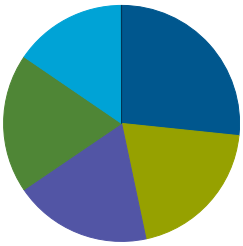
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2030 TR USD

	Inv	Cat Avg
Return	9.80	8.55
Std Dev Population	11.24	11.85
Downside Deviation	0.85	0.00
Alpha	1.43	0.00
Beta	0.94	1.00
R2	98.62	100.00
Sharpe Ratio (arith)	0.61	0.48
Tracking Error	1.50	0.00

Asset Allocation

Portfolio Date: 9/30/2026

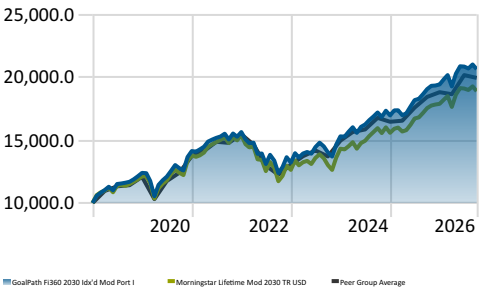


	%
US Equity	26.65
US Fixed Income	20.03
International Equity	18.83
Cash	19.03
International Fixed Income	15.44
Other	0.03
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2030



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
Schwab US TIPS ETF™	-1.98	-2.01	3.73	-0.03	2.10
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

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Trustee:

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GoalPath Solutions
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Corporate Woods - Bldg 12 STE 560
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Source: Morningstar Direct

GoalPath Fi360 2040 Idx'd Agg Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V595
Morningstar Category	US CIT Target-Date 2040
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	19,990,000
Inception Date	12/31/2018
Turnover Ratio %	13.01

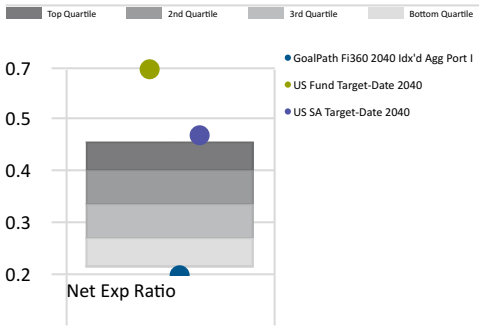
*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2040 Indexed Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2040. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 94% of assets in global equities, 6% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2040



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2040 Idx'd Agg Port I	11.76	15.11	19.96	10.36
Morningstar Lifetime Agg 2040 TR USD	11.40	14.68	19.38	9.67

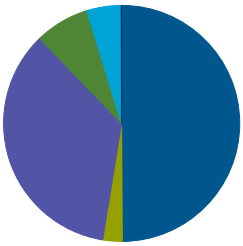
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2040 TR USD

	Inv	Cat Avg
Return	13.30	12.60
Std Dev Population	15.08	15.53
Downside Deviation	0.96	0.00
Alpha	0.89	0.00
Beta	0.97	1.00
R2	99.23	100.00
Sharpe Ratio (arith)	0.69	0.62
Tracking Error	1.42	0.00

Asset Allocation

Portfolio Date: 9/30/2026

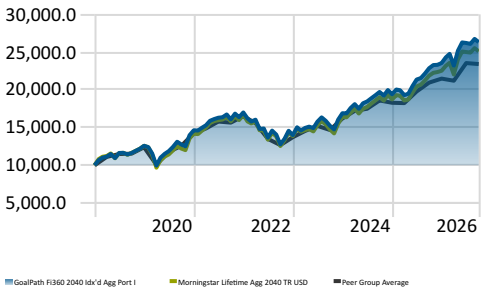


	%
US Equity	49.91
US Fixed Income	2.66
International Equity	35.24
Cash	7.42
International Fixed Income	4.72
Other	0.05
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2040



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Matrix TRUST COMPANY

Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2040 Idx'd Cnsvr Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V579
Morningstar Category	US CIT Target-Date 2040
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	44,070,000
Inception Date	12/31/2018
Turnover Ratio %	15.03

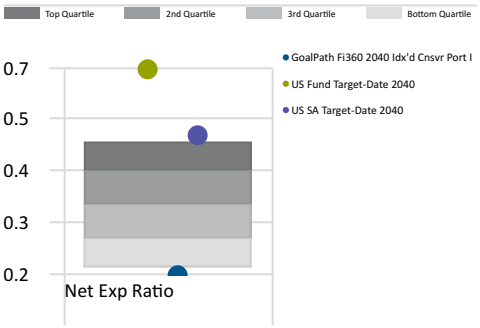
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2040 Indexed Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2040. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 86% of assets in global equities, 14% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2040



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2040 Idx'd Cnsvr Port I	5.79	7.77	14.91	6.92
Morningstar Lifetime Con 2040 TR USD	4.93	6.88	12.71	4.61

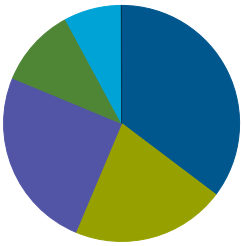
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2040 TR USD

	Inv	Cat Avg
Return	10.17	8.22
Std Dev Population	13.38	11.94
Downside Deviation	1.47	0.00
Alpha	1.36	0.00
Beta	1.11	1.00
R2	97.83	100.00
Sharpe Ratio (arith)	0.54	0.44
Tracking Error	2.36	0.00

Asset Allocation

Portfolio Date: 9/30/2026

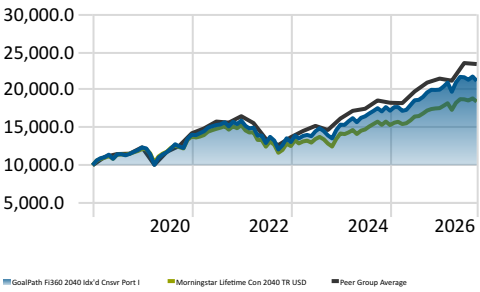


	%
US Equity	35.29
US Fixed Income	21.06
International Equity	24.91
Cash	10.86
International Fixed Income	7.84
Other	0.04
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2040



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
DFA LTIP Institutional	-11.26	-12.68	-2.65	-11.89	-2.93
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

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Source: Morningstar Direct

GoalPath Fi360 2040 Idx'd Mod Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V553
Morningstar Category	US CIT Target-Date 2040
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	19,350,000
Inception Date	12/31/2018
Turnover Ratio %	6.31

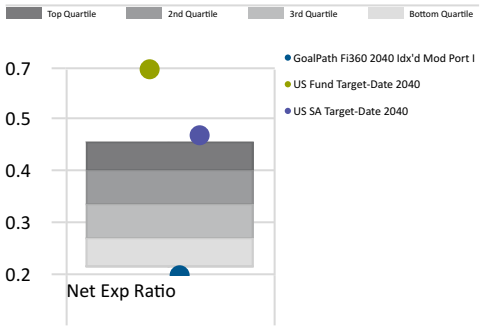
*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2040 Indexed Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2040. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 93% of assets in global equities, 7% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2040



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2040 Idx'd Mod Port I	9.39	12.23	17.45	8.85
Morningstar Lifetime Mod 2040 TR USD	8.72	11.44	16.70	7.66

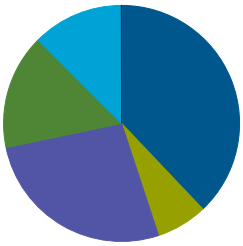
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2040 TR USD

	Inv	Cat Avg
Return	11.84	10.93
Std Dev Population	13.85	14.19
Downside Deviation	0.77	0.00
Alpha	1.01	0.00
Beta	0.97	1.00
R2	99.27	100.00
Sharpe Ratio (arith)	0.64	0.56
Tracking Error	1.25	0.00

Asset Allocation

Portfolio Date: 9/30/2026

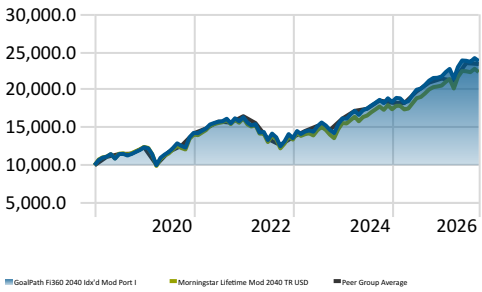


	%
US Equity	37.92
US Fixed Income	7.01
International Equity	26.79
Cash	15.80
International Fixed Income	12.45
Other	0.04
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2040



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

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Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
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GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
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Source: Morningstar Direct

GoalPath Fi360 2050 Idx'd Agg Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V538
Morningstar Category	US CIT Target-Date 2050
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	8,540,000
Inception Date	12/31/2018
Turnover Ratio %	8.14

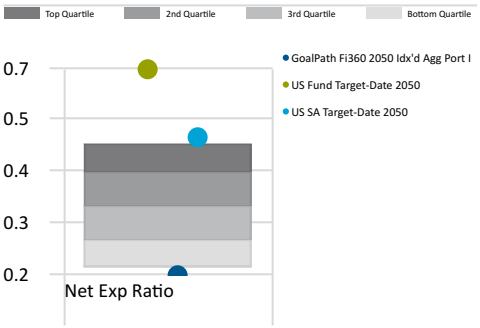
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2050 Indexed Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2050. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2050



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2050 Idx'd Agg Port I	13.00	16.63	21.12	11.04
Morningstar Lifetime Agg 2050 TR USD	12.66	16.24	20.38	10.28

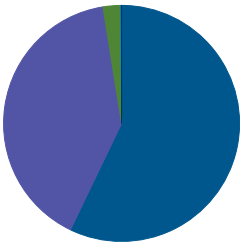
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2050 TR USD

	Inv	Cat Avg
Return	13.96	13.00
Std Dev Population	15.54	15.85
Downside Deviation	0.96	0.00
Alpha	1.06	0.00
Beta	0.98	1.00
R2	99.07	100.00
Sharpe Ratio (arith)	0.71	0.63
Tracking Error	1.55	0.00

Asset Allocation

Portfolio Date: 9/30/2026

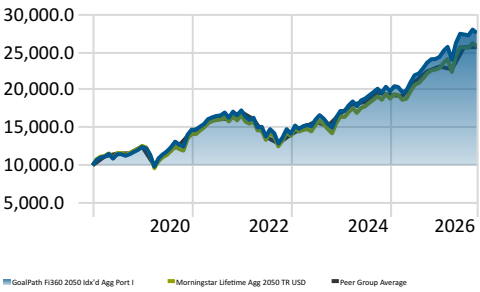


	%
US Equity	57.14
International Equity	40.34
Cash	2.36
International Fixed Income	0.10
Other	0.06
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2050



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

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Source: Morningstar Direct

GoalPath Fi360 2050 Idx'd Cnsvr Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V512
Morningstar Category	US CIT Target-Date 2050
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	37,470,000
Inception Date	12/31/2018
Turnover Ratio %	16.51

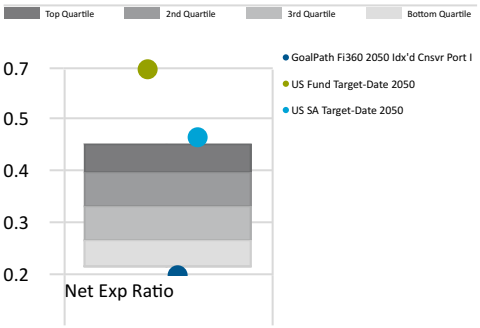
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2050 Indexed Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2050. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2050



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2050 Idx'd Cnsvr Port I	12.02	15.42	20.21	10.50
Morningstar Lifetime Con 2050 TR USD	8.45	11.14	16.35	7.31

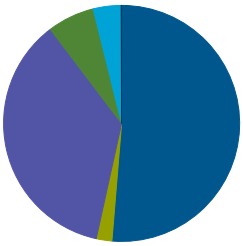
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2050 TR USD

	Inv	Cat Avg
Return	13.62	10.56
Std Dev Population	15.13	13.89
Downside Deviation	0.97	0.00
Alpha	2.26	0.00
Beta	1.08	1.00
R2	98.79	100.00
Sharpe Ratio (arith)	0.71	0.55
Tracking Error	2.03	0.00

Asset Allocation

Portfolio Date: 9/30/2026



	%
US Equity	51.31
US Fixed Income	2.14
International Equity	36.24
Cash	6.44
International Fixed Income	3.81
Other	0.05
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2050



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Matrix TRUST COMPANY

Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2050 Idx'd Mod Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V488
Morningstar Category	US CIT Target-Date 2050
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	14,290,000
Inception Date	12/31/2018
Turnover Ratio %	15.88

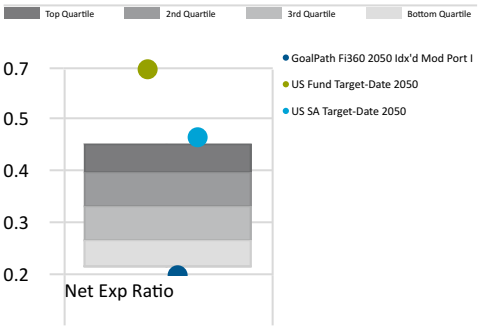
*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2050 Indexed Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2050. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2050



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2050 Idx'd Mod Port I	12.51	16.03	20.66	10.77
Morningstar Lifetime Mod 2050 TR USD	11.41	14.72	19.20	9.41

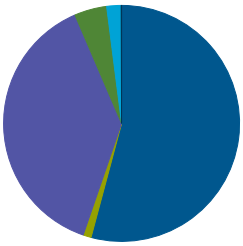
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2050 TR USD

	Inv	Cat Avg
Return	13.82	12.28
Std Dev Population	15.37	15.26
Downside Deviation	0.76	0.00
Alpha	1.36	0.00
Beta	1.00	1.00
R2	99.17	100.00
Sharpe Ratio (arith)	0.71	0.61
Tracking Error	1.40	0.00

Asset Allocation

Portfolio Date: 9/30/2026



	%
US Equity	54.17
US Fixed Income	1.11
International Equity	38.26
Cash	4.43
International Fixed Income	1.97
Other	0.06
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2050



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Matrix TRUST COMPANY

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Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
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GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2060 Idx'd Agg Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V462
Morningstar Category	US CIT Target-Date 2060
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	6,330,000
Inception Date	12/31/2018
Turnover Ratio %	9.22

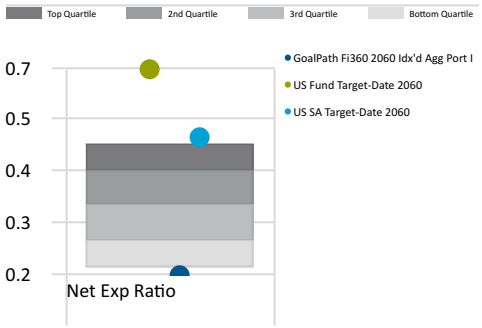
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2060 Indexed Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2060. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2060



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2060 Idx'd Agg Port I	13.02	16.65	21.13	11.03
Morningstar Lifetime Agg 2060 TR USD	12.76	16.39	20.32	10.16

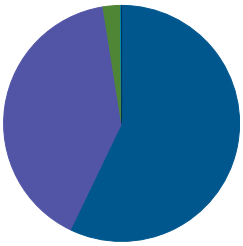
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2060 TR USD

	Inv	Cat Avg
Return	13.94	12.85
Std Dev Population	15.64	15.87
Downside Deviation	0.93	0.00
Alpha	1.13	0.00
Beta	0.98	1.00
R2	99.12	100.00
Sharpe Ratio (arith)	0.70	0.62
Tracking Error	1.50	0.00

Asset Allocation

Portfolio Date: 9/30/2026

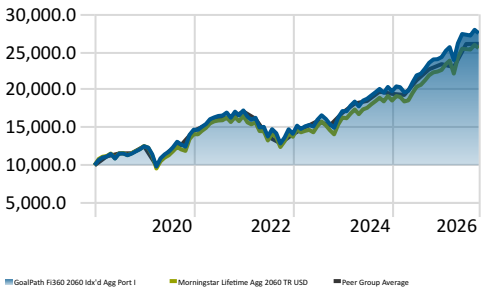


	%
US Equity	57.14
International Equity	40.34
Cash	2.36
International Fixed Income	0.10
Other	0.06
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2060



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33

Principal Risk

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Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Matrix TRUST COMPANY

Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2060 Idx'd Cnsvr Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V447
Morningstar Category	US CIT Target-Date 2060
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	17,890,000
Inception Date	12/31/2018
Turnover Ratio %	17.80

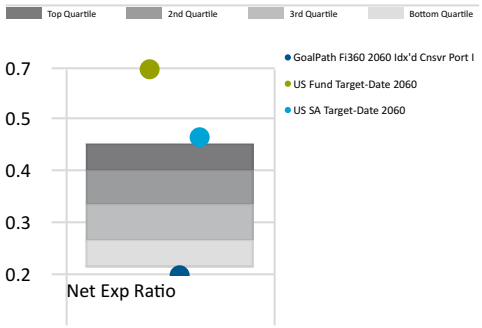
No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Strategy

The GoalPath Fi360 2060 Indexed Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2060. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2060



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2060 Idx'd Cnsvr Port I	12.53	16.05	20.60	10.71
Morningstar Lifetime Con 2060 TR USD	10.25	13.33	17.88	8.25

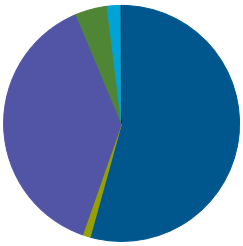
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2060 TR USD

	Inv	Cat Avg
Return	13.73	11.29
Std Dev Population	15.16	14.51
Downside Deviation	0.83	0.00
Alpha	1.93	0.00
Beta	1.04	1.00
R2	98.93	100.00
Sharpe Ratio (arith)	0.71	0.58
Tracking Error	1.68	0.00

Asset Allocation

Portfolio Date: 9/30/2026

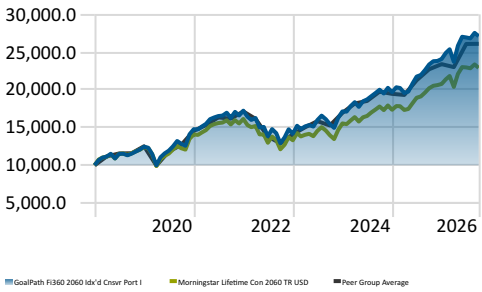


	%
US Equity	54.29
US Fixed Income	1.06
International Equity	38.34
Cash	4.35
International Fixed Income	1.89
Other	0.06
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2060



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07

Principal Risk

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Source: Morningstar Direct

GoalPath Fi360 2060 Idx'd Mod Port I

Portfolio Date: 9/30/2026

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP	87240V421
Morningstar Category	US CIT Target-Date 2060
Base Currency	US Dollar

Fee/ Expense

Net Expense Ratio	0.15
Fee per $1,000	$1.50

*Fee per $1000 is assuming no return and based on total net expense for one year

Investment Philosophy

The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income"— a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Operations Information

Net Assets - Share Class	2,350,000
Inception Date	12/31/2018
Turnover Ratio %	24.83

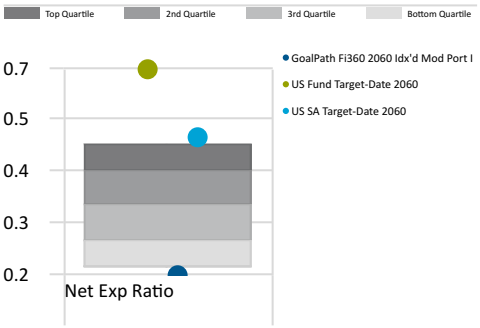
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Investment Strategy

The GoalPath Fi360 2060 Indexed Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between (index) fixed income and (index) equity growth investments to balance income risk management against the opportunity to grow expected retirement income. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2060. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2060



Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
GoalPath Fi360 2060 Idx'd Mod Port I	12.77	16.34	20.86	10.88
Morningstar Lifetime Mod 2060 TR USD	11.97	15.42	19.54	9.55

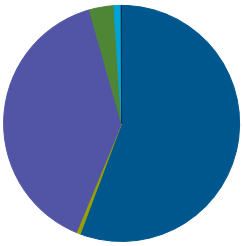
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2060 TR USD

	Inv	Cat Avg
Return	14.16	12.34
Std Dev Population	15.26	15.41
Downside Deviation	0.81	0.00
Alpha	1.74	0.00
Beta	0.98	1.00
R2	98.74	100.00
Sharpe Ratio (arith)	0.73	0.61
Tracking Error	1.74	0.00

Asset Allocation

Portfolio Date: 9/30/2026

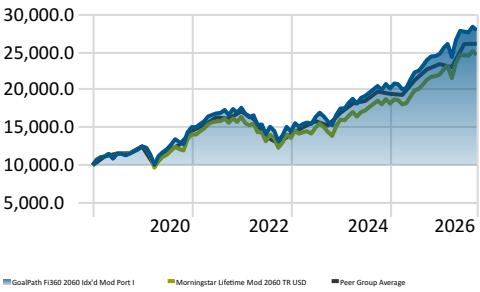


	%
US Equity	55.71
US Fixed Income	0.55
International Equity	39.33
Cash	3.36
International Fixed Income	0.98
Other	0.06
Total	**100.00**

Investment Growth of $10,000

Time Period: 1/1/2019 to 9/30/2026

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2060



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
State Street Equity 500 Index K	12.71	15.69	22.83	13.74	15.25
State Street Glb All Cap Eq ex-US Idx K	14.15	19.58	20.38	9.40	9.21
State Street Small/Mid Cap Equity Idx K	11.74	12.24	19.26	6.90	11.55
Federated Hermes Treasury Obl IS	2.68	3.67	4.44	3.69	2.33
Fidelity International Bond Index	-1.29	-0.83	3.77	0.28	
State Street Aggregate Bond Index K	-2.85	-1.88	4.03	-0.67	1.07

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Matrix TRUST COMPANY

Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824

Subadvisor:

GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct