



# INVESTMENT REVIEW

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Sample Co 401K

For Period Ending 12/31/2025

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# EXECUTIVE SUMMARY

Sample Co 401K  
For Period Ending 12/31/2025

## Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
20	1	1	0	22

## Investment Additions

Investment Name	Status	Morningstar Rating
<b>Intermediate Government</b>		
+ American Funds US Government Sec R6	Passing	****
<b>Large Growth</b>		
+ DFA US Large Cap Growth Instl	Passing	***

## Investments on Watch

Investment Name	Plan Assets	% of total plan	Status	Quarters Failing Criteria	Morningstar Rating
<b>Global Moderate Allocation</b>					
▲ JPMorgan Global Allocation R6	\$10,000.00	4.55%	Watch	3	**

## Investments Targeted for Review

Investment Name	Plan Assets	% of total plan	Status	Morningstar Rating
<b>Large Growth</b>				
✘ NYLI WMC Growth Class R6	\$10,000.00	4.55%	Review	***
+ DFA US Large Cap Growth Instl			Passing	***

Review : ❌ Watch : ⚠️ Addition : ➕

For source information, please see the "Important Disclosures" section of this report.

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# PORTFOLIO REVIEW

Sample Co 401K  
For Period Ending 12/31/2025

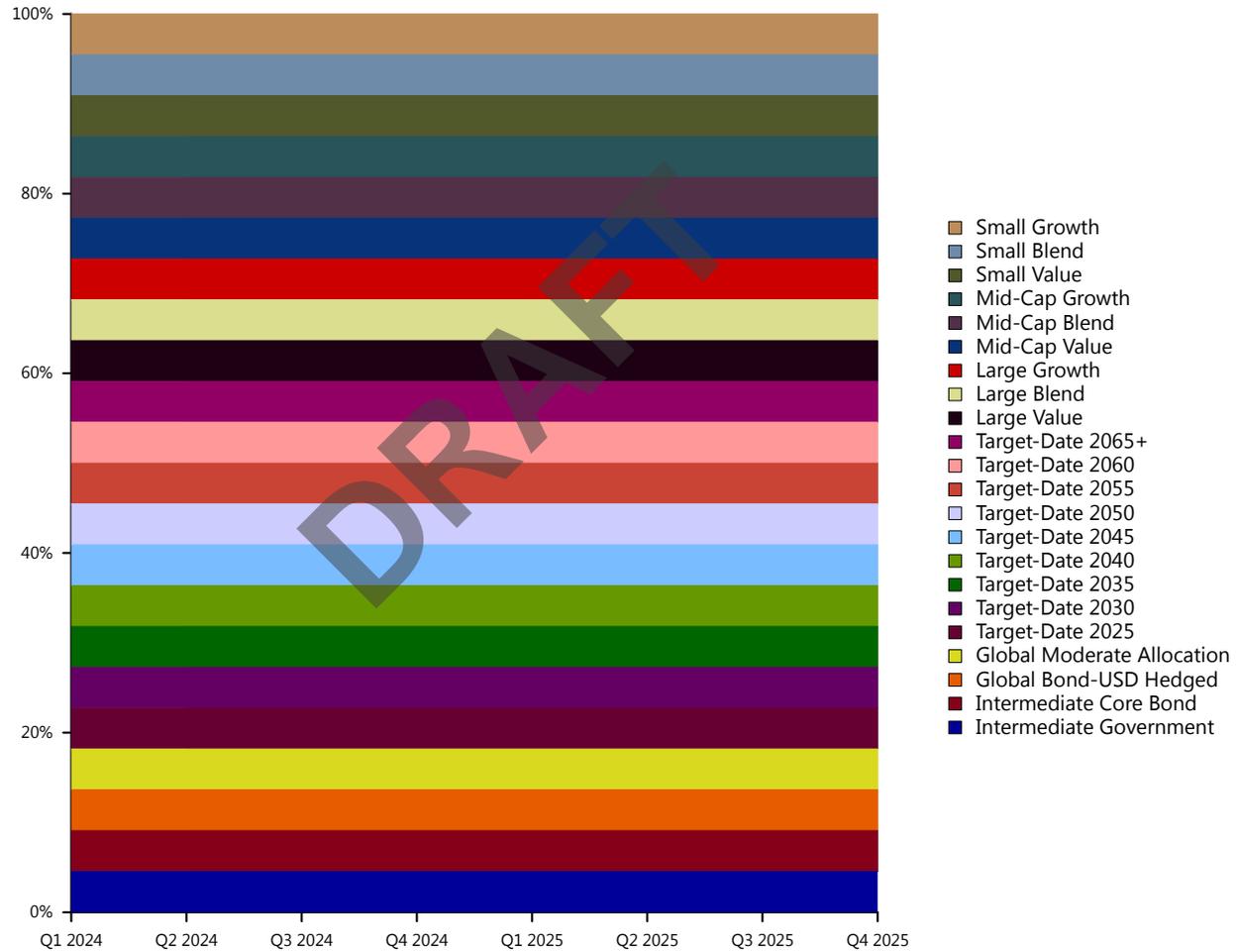
Value			Blend			Growth			International	
Equities			Fixed Income			Asset Allocation		Other		
Large	JPMorgan US Value R6	Fidelity 500 Index	NYLI WMC Growth Class R6	DFA US Large Cap Growth Instl				Vanguard Total Intl Bd Idx Admiral™		
	Hartford MidCap Value F	Fidelity Mid Cap Index	Janus Henderson Enterprise N							
	AB Discovery Value Advisor	Fidelity Small Cap Index	Vanguard Explorer Adm							
Medium										
Small										
Fixed Income			Cash/Stable Value							
Goldman Sachs Government Income R6 + American Funds US Government Sec R6 Vanguard Total Bond Market Index Inv										

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Review : ✘ Watch : ⚠ Addition : +

Asset classes are defined as broad, distinct types of investments that behave similarly and are subject to most of the same market forces. When evaluating the diversification of assets in the investment portfolio, it is an important factor in assessing risk and return. For source information, please see the "Important Disclosures" section of this report.

### Historical Allocation



Investment Name	# of Participants	12/31/2025 Balance	% of Plan	09/30/2025 Balance	% Change
<b>Intermediate Government</b>					
Goldman Sachs Government Income R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
+ American Funds US Government Sec R6					
<b>Intermediate Core Bond</b>					
Vanguard Total Bond Market Index Inv	50	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Global Bond-USD Hedged</b>					
Vanguard Total Intl Bd Idx Admiral™	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Global Moderate Allocation</b>					
▲ JPMorgan Global Allocation R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Target-Date 2025</b>					
Nuveen Lifecycle Index 2025 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Target-Date 2030</b>					
Nuveen Lifecycle Index 2030 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Target-Date 2035</b>					
Nuveen Lifecycle Index 2035 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Target-Date 2040</b>					
Nuveen Lifecycle Index 2040 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Target-Date 2045</b>					
Nuveen Lifecycle Index 2045 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Target-Date 2050</b>					
Nuveen Lifecycle Index 2050 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%

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Investment Name	# of Participants	12/31/2025 Balance	% of Plan	09/30/2025 Balance	% Change
<b>Target-Date 2055</b>					
Nuveen Lifecycle Index 2055 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Target-Date 2060</b>					
Nuveen Lifecycle Index 2060 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Target-Date 2065+</b>					
Nuveen Lifecycle Index 2065 R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Large Value</b>					
JPMorgan US Value R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Large Blend</b>					
Fidelity 500 Index	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Large Growth</b>					
<input checked="" type="checkbox"/> NYLI WMC Growth Class R6	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<input type="checkbox"/> DFA US Large Cap Growth Instl					
<b>Mid-Cap Value</b>					
Hartford MidCap Value F	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Mid-Cap Blend</b>					
Fidelity Mid Cap Index	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Mid-Cap Growth</b>					
Janus Henderson Enterprise N	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Small Value</b>					
AB Discovery Value Advisor	0	\$10,000.00	4.48%	\$10,000.00	0.00%

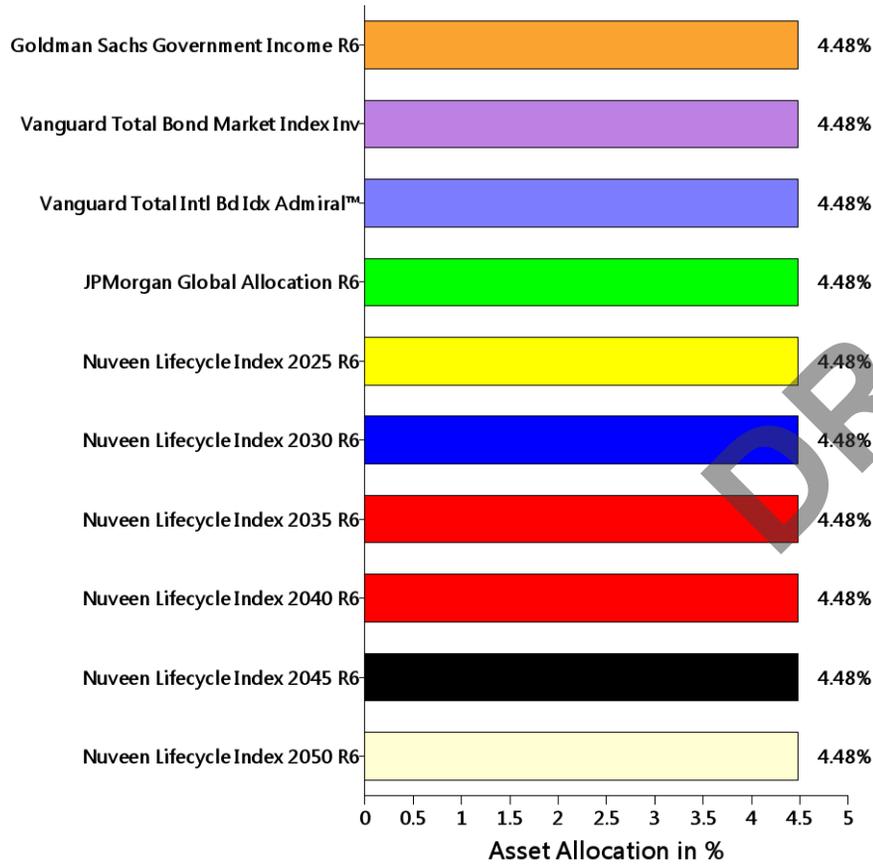
Investment Name	# of Participants	12/31/2025 Balance	% of Plan	09/30/2025 Balance	% Change
<b>Small Blend</b>					
Fidelity Small Cap Index	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Small Growth</b>					
Vanguard Explorer Adm	0	\$10,000.00	4.48%	\$10,000.00	0.00%
<b>Forfeitures</b>					
Forfeitures	0	\$500.00	0.22%	\$500.00	0.00%
<b>Participant Loans</b>					
Participant Loans	10	\$2,500.00	1.12%	\$2,500.00	0.00%
Total:		\$223,000.00		\$223,000.00	0.00%

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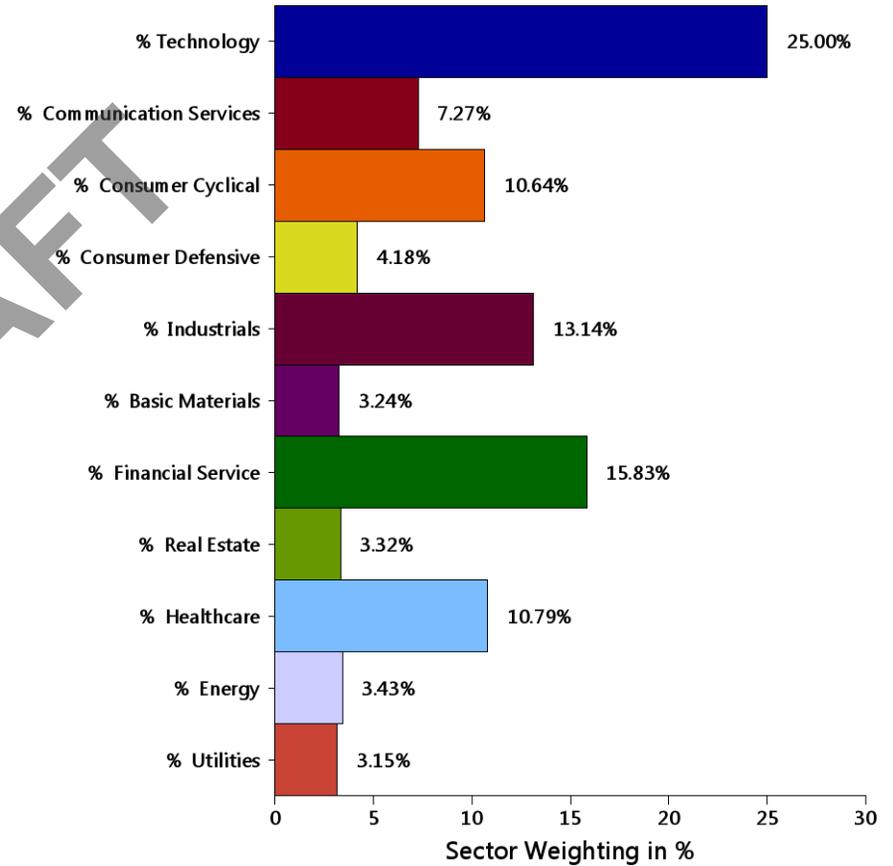
Review : ❌ Watch : ⚠️ Addition : ➕

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability. For source information, please see the "Important Disclosures" section of this report.

Top 10 Holdings

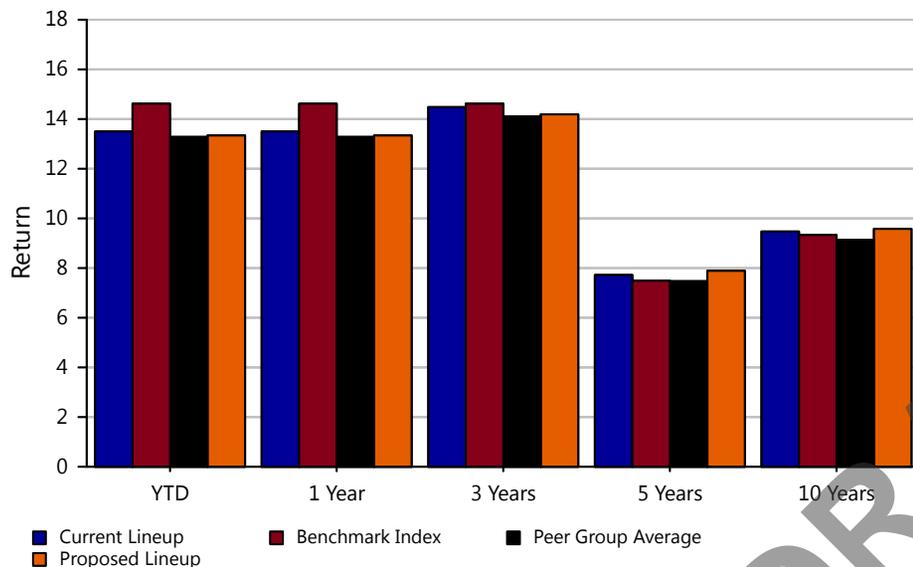


Sector Allocation

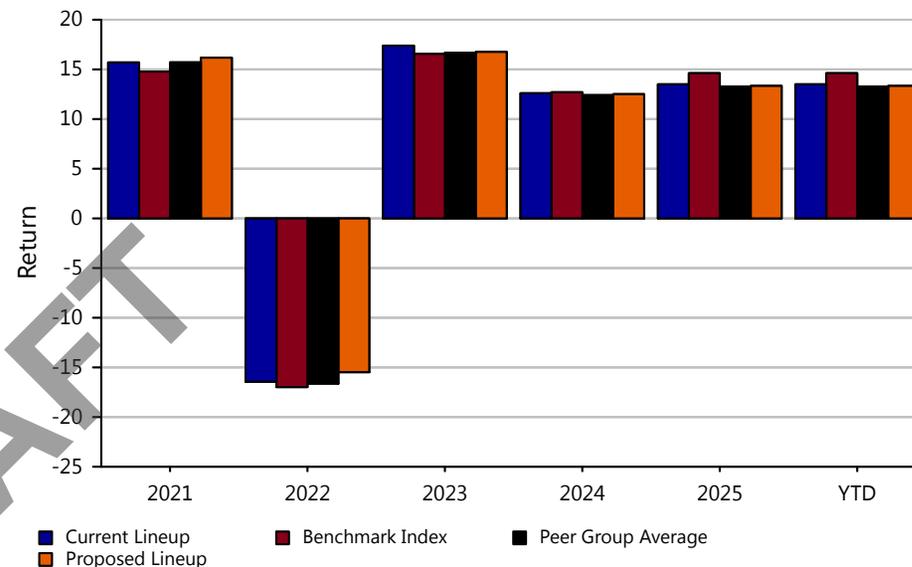


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	13.50	13.50	14.48	7.72	9.47	0.28
Benchmark Index	14.62	14.62	14.62	7.49	9.33	NA
Peer Group Average	13.28	13.28	14.11	7.47	9.14	0.79
Proposed Lineup	13.34	13.34	14.19	7.89	9.58	0.24

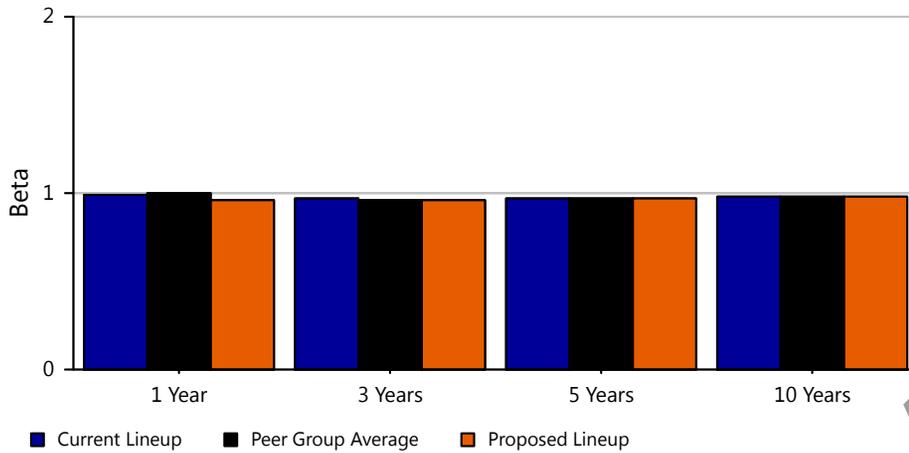
Calendar Year Returns

	2021	2022	2023	2024	2025	YTD	Net Exp.Ratio
Current Lineup	15.70	-16.44	17.39	12.60	13.50	13.50	0.28
Benchmark Index	14.78	-16.98	16.56	12.70	14.62	14.62	NA
Peer Group Average	15.71	-16.63	16.68	12.41	13.28	13.28	0.79
Proposed Lineup	16.18	-15.48	16.76	12.51	13.34	13.34	0.24

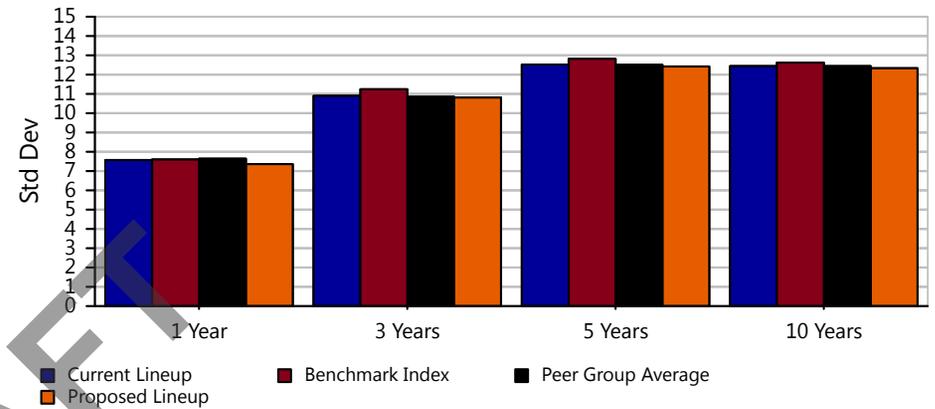
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important Disclosures" section of this report.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report.

**Annualized Beta**



**Annualized Standard Deviation**



**Trailing Beta**

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.99	0.97	0.97	0.98
Peer Group Average	1.00	0.96	0.97	0.98
Proposed Lineup	0.96	0.96	0.97	0.98

**Trailing Standard Deviation**

	1 Year	3 Years	5 Years	10 Years
Current Lineup	7.57	10.90	12.52	12.44
Benchmark Index	7.60	11.24	12.82	12.62
Peer Group Average	7.64	10.85	12.51	12.44
Proposed Lineup	7.36	10.81	12.42	12.33

**Calendar Year Beta**

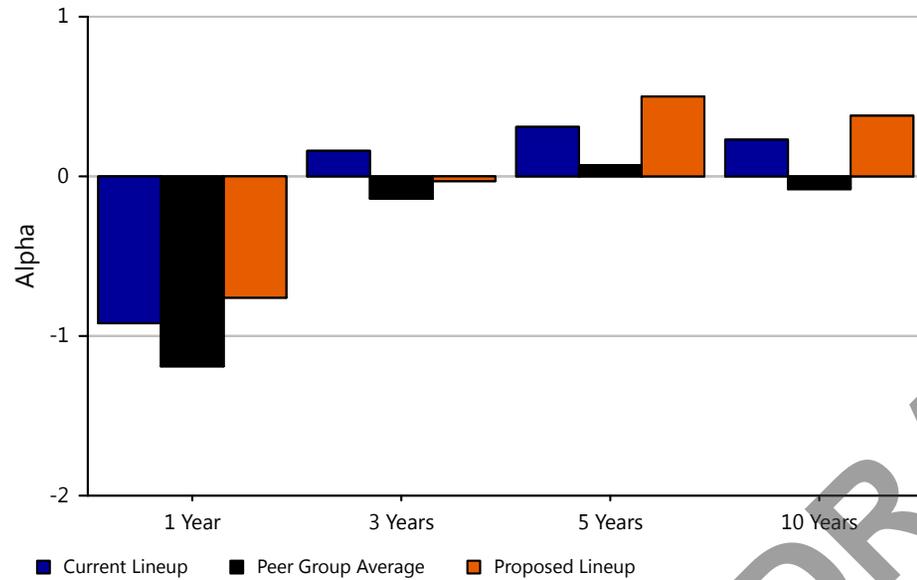
	2021	2022	2023	2024	2025
Current Lineup	1.01	0.97	0.97	0.95	0.99
Peer Group Average	1.02	0.98	0.95	0.98	1.00
Proposed Lineup	1.01	0.97	0.96	0.96	0.96

**Calendar Year Standard Deviation**

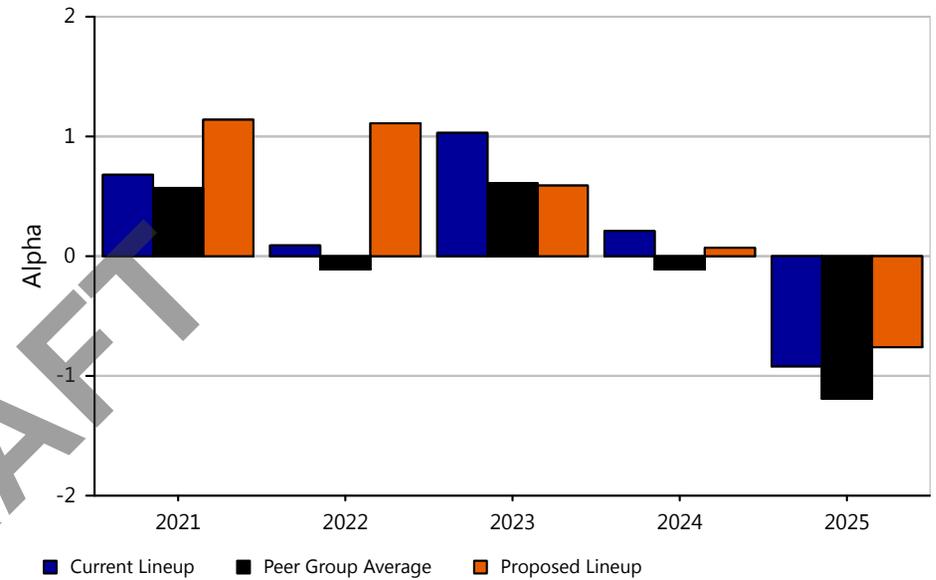
	2021	2022	2023	2024	2025
Current Lineup	7.61	18.36	14.75	10.09	7.57
Benchmark Index	7.48	18.81	15.23	10.55	7.60
Peer Group Average	7.65	18.37	14.44	10.34	7.64
Proposed Lineup	7.62	18.27	14.59	10.20	7.36

For source information, please see the "Important Disclosures" section of this report.

Annualized Alpha



Calendar Year Alpha



Trailing Alpha

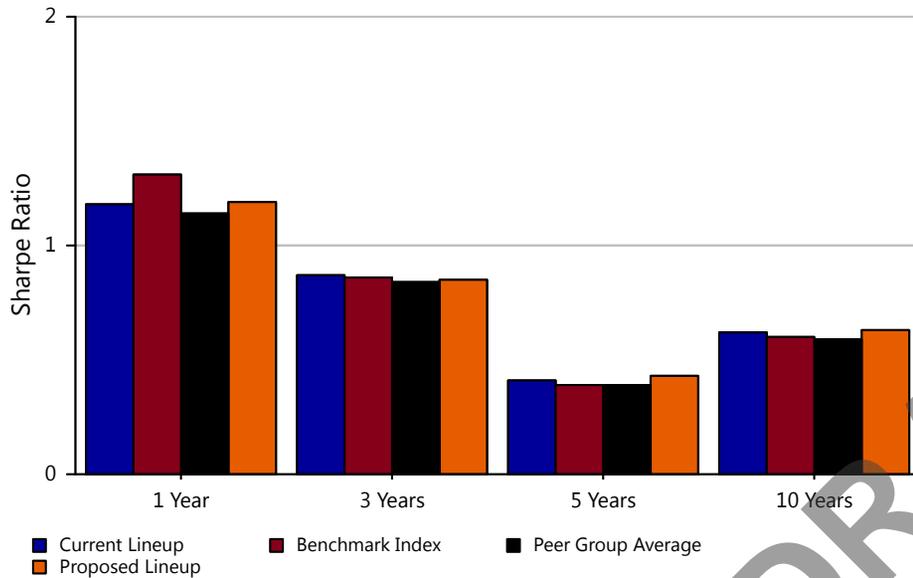
	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.92	0.16	0.31	0.23
Peer Group Average	-1.19	-0.14	0.07	-0.08
Proposed Lineup	-0.76	-0.03	0.50	0.38

Calendar Year Alpha

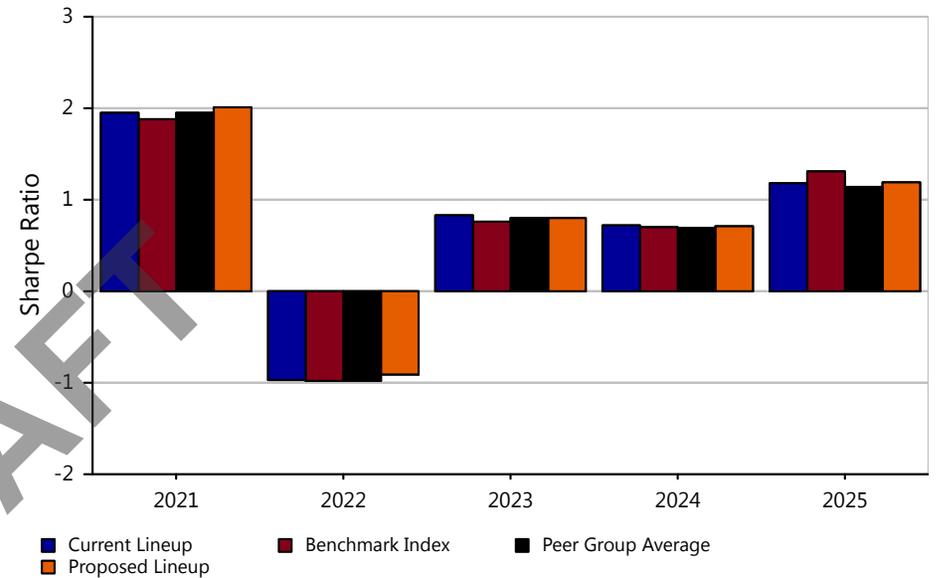
	2021	2022	2023	2024	2025
Current Lineup	0.68	0.09	1.03	0.21	-0.92
Peer Group Average	0.57	-0.11	0.61	-0.11	-1.19
Proposed Lineup	1.14	1.11	0.59	0.07	-0.76

For source information, please see the "Important Disclosures" section of this report.

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



Trailing Sharpe Ratio

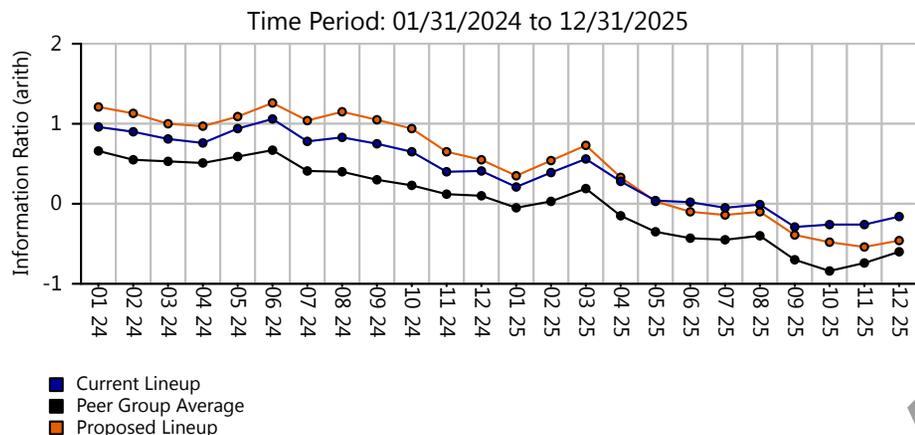
	1 Year	3 Years	5 Years	10 Years
Current Lineup	1.18	0.87	0.41	0.62
Benchmark Index	1.31	0.86	0.39	0.60
Peer Group Average	1.14	0.84	0.39	0.59
Proposed Lineup	1.19	0.85	0.43	0.63

Calendar Year Sharpe Ratio

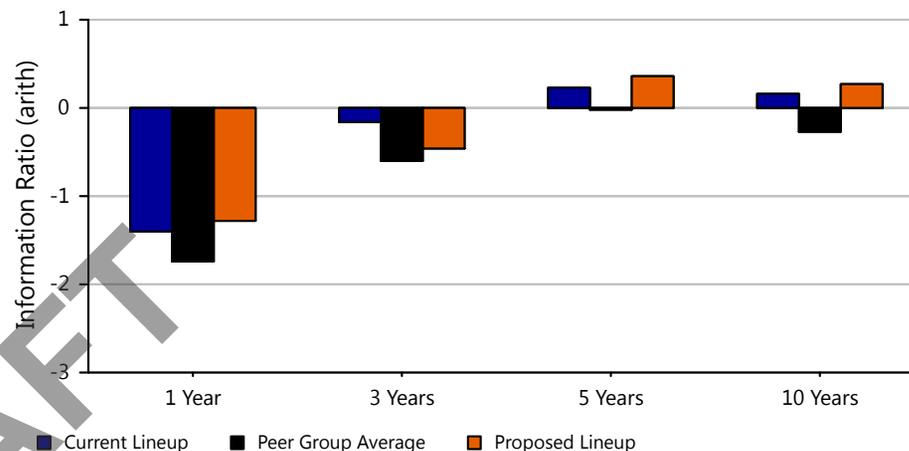
	2021	2022	2023	2024	2025
Current Lineup	1.95	-0.97	0.83	0.72	1.18
Benchmark Index	1.88	-0.98	0.76	0.70	1.31
Peer Group Average	1.95	-0.98	0.80	0.69	1.14
Proposed Lineup	2.01	-0.91	0.80	0.71	1.19

For source information, please see the "Important Disclosures" section of this report.

**Rolling Information Ratio(Trailing 3 Year)**



**Annualized Information Ratios**



**Rolling Information Ratio (Rolling - 3 Year)**

	YTD	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.04	0.04	0.49	0.46	0.46
Peer Group Average	-0.37	-0.37	0.22	0.28	-0.16
Proposed Lineup	-0.02	-0.02	0.62	0.58	0.61

**Calendar Year Information Ratio**

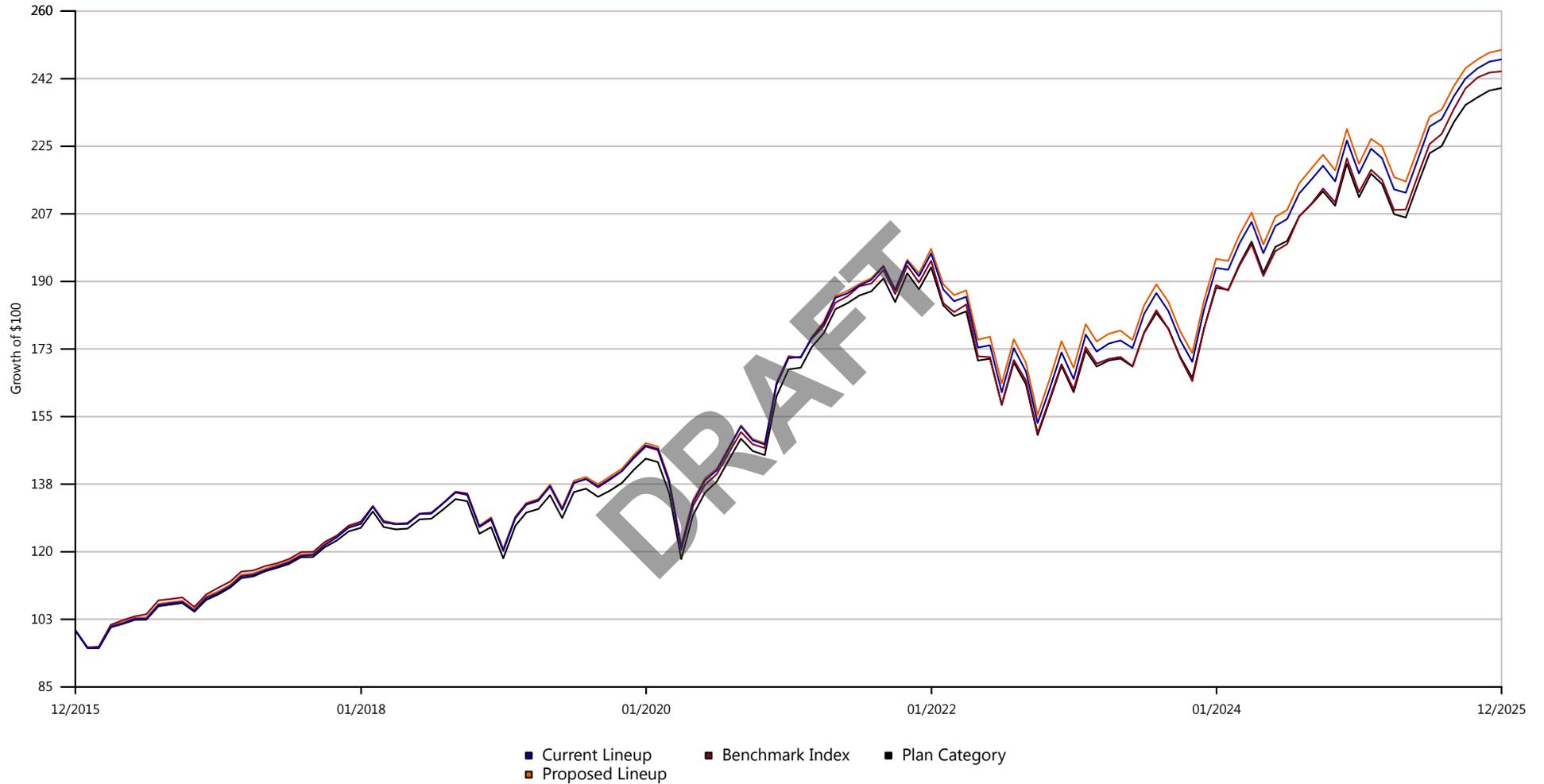
	2021	2022	2023	2024	2025
Current Lineup	1.03	0.40	0.85	-0.10	-1.40
Peer Group Average	1.44	0.34	0.12	-0.36	-1.74
Proposed Lineup	1.20	1.03	0.20	-0.21	-1.28

**Trailing Information Ratio**

	1 Year	3 Years	5 Years	10 Years
Current Lineup	-1.40	-0.16	0.23	0.16
Peer Group Average	-1.74	-0.60	-0.02	-0.27
Proposed Lineup	-1.28	-0.46	0.36	0.27

For source information, please see the "Important Disclosures" section of this report.

Time period : December 2015 - December 2025



	1 YR	3 YR	5 YR	10 YR
Current Lineup	13.50%	50.02%	45.04%	147.19%
Proposed Lineup	13.34%	48.89%	46.21%	149.64%
Benchmark Index	14.62%	50.58%	43.47%	144.10%
Plan Category	13.28%	48.59%	43.34%	139.79%

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance. For source information, please see the "Important Disclosures" section of this report.

# PORTFOLIO | WEIGHTED FEE ANALYSIS

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense	Proposed Weighted Expense
\$220,000.00	\$610.50	0.28%	0.24%

Investment	#of Participants	2025-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
<b>Intermediate Government</b>					
Goldman Sachs Government Income R6 - GSOUX	0	\$10,000.00	4.48%	0.49%	\$49.00
+ American Funds US Government Sec R6 - RGVGX		\$10,000.00	4.48%	0.25%	\$25.00
<b>Intermediate Core Bond</b>					
Vanguard Total Bond Market Index Inv - VBMFX	50	\$10,000.00	4.48%	0.15%	\$15.00
<b>Global Bond-USD Hedged</b>					
Vanguard Total Intl Bd Idx Admiral™ - VTABX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Global Moderate Allocation</b>					
▲ JPMorgan Global Allocation R6 - GAOZX	0	\$10,000.00	4.48%	0.65%	\$65.00
<b>Target-Date 2025</b>					
Nuveen Lifecycle Index 2025 R6 - TLQIX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Target-Date 2030</b>					
Nuveen Lifecycle Index 2030 R6 - TLHIX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Target-Date 2035</b>					
Nuveen Lifecycle Index 2035 R6 - TLYIX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Target-Date 2040</b>					
Nuveen Lifecycle Index 2040 R6 - TLZIX	0	\$10,000.00	4.48%	0.10%	\$10.00

# PORTFOLIO | WEIGHTED FEE ANALYSIS

Investment	#of Participants	2025-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
<b>Target-Date 2045</b>					
Nuveen Lifecycle Index 2045 R6 - TLXIX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Target-Date 2050</b>					
Nuveen Lifecycle Index 2050 R6 - TLLIX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Target-Date 2055</b>					
Nuveen Lifecycle Index 2055 R6 - TTIX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Target-Date 2060</b>					
Nuveen Lifecycle Index 2060 R6 - TVIIX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Target-Date 2065+</b>					
Nuveen Lifecycle Index 2065 R6 - TFITX	0	\$10,000.00	4.48%	0.10%	\$10.00
<b>Large Value</b>					
JPMorgan US Value R6 - VGINX	0	\$10,000.00	4.48%	0.44%	\$44.00
<b>Large Blend</b>					
Fidelity 500 Index - FXAIX	0	\$10,000.00	4.48%	0.02%	\$1.50
<b>Large Growth</b>					
<input checked="" type="checkbox"/> NYLI WMC Growth Class R6 - KLGDX	0	\$10,000.00	4.48%	0.72%	\$72.00
<input checked="" type="checkbox"/> DFA US Large Cap Growth Instl - DUSLX		\$10,000.00	4.48%	0.18%	\$18.00
<b>Mid-Cap Value</b>					
Hartford MidCap Value F - HMFVX	0	\$10,000.00	4.48%	0.76%	\$76.00

Investment	#of Participants	2025-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
<b>Mid-Cap Blend</b>					
Fidelity Mid Cap Index - FSMDX	0	\$10,000.00	4.48%	0.03%	\$2.50
<b>Mid-Cap Growth</b>					
Janus Henderson Enterprise N - JDMNX	0	\$10,000.00	4.48%	0.66%	\$66.00
<b>Small Value</b>					
AB Discovery Value Advisor - ABYSX	0	\$10,000.00	4.48%	0.84%	\$84.00
<b>Small Blend</b>					
Fidelity Small Cap Index - FSSNX	0	\$10,000.00	4.48%	0.03%	\$2.50
<b>Small Growth</b>					
Vanguard Explorer Adm - VEXRX	0	\$10,000.00	4.48%	0.33%	\$33.00

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Review : Watch : Addition :

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability. For source information, please see the "Important Disclosures" section of this report.



# INVESTMENT REVIEW - 100 POINT

Sample Co 401K

For Period Ending 12/31/2025

# INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24	
<b>Intermediate Government</b>												
Goldman Sachs Government Income R6 - GSOUX	77	0	\$10,000.00	4.48%	66	66	61	62	61	60	68	
+ American Funds US Government Sec R6 - RGVGX	83	0			77	80	82	84	90	89	92	
<b>Intermediate Core Bond</b>												
Vanguard Total Bond Market Index Inv - VBMFX	92	50	\$10,000.00	4.48%	92	80	92	84	100	100	92	
<b>Global Bond-USD Hedged</b>												
Vanguard Total Intl Bd Idx Admiral™ - VTABX	100	0	\$10,000.00	4.48%	100	100	100	100	100	92	92	
<b>Global Moderate Allocation</b>												
▲ JPMorgan Global Allocation R6 - GAOZX	62	0	\$10,000.00	4.48%	66	66	80	80	80	80	80	
<b>Target-Date 2025</b>												
Nuveen Lifecycle Index 2025 R6 - TLQIX	98	0	\$10,000.00	4.48%	98	98	96	96	98	98	96	
<b>Target-Date 2030</b>												
Nuveen Lifecycle Index 2030 R6 - TLHIX	98	0	\$10,000.00	4.48%	98	96	94	96	97	97	95	
<b>Target-Date 2035</b>												
Nuveen Lifecycle Index 2035 R6 - TLYIX	92	0	\$10,000.00	4.48%	90	92	90	96	93	95	93	
<b>Target-Date 2040</b>												
Nuveen Lifecycle Index 2040 R6 - TLZIX	96	0	\$10,000.00	4.48%	94	92	92	96	95	95	95	
<b>Target-Date 2045</b>												
Nuveen Lifecycle Index 2045 R6 - TLXIX	96	0	\$10,000.00	4.48%	96	96	96	96	95	95	95	
<b>Target-Date 2050</b>												
Nuveen Lifecycle Index 2050 R6 - TLLIX	96	0	\$10,000.00	4.48%	96	96	96	96	95	95	94	

# INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24	
<b>Target-Date 2055</b>												
Nuveen Lifecycle Index 2055 R6 - TTHX	97	0	\$10,000.00	4.48%	98	98	96	95	97	97	97	
<b>Target-Date 2060</b>												
Nuveen Lifecycle Index 2060 R6 - TVIX	95	0	\$10,000.00	4.48%	96	96	96	96	97	97	95	
<b>Target-Date 2065+</b>												
Nuveen Lifecycle Index 2065 R6 - TFITX	95	0	\$10,000.00	4.48%	94	92	92	92	92	92	90	
<b>Large Value</b>												
JPMorgan US Value R6 - VGINX	78	0	\$10,000.00	4.48%	76	85	89	86	91	90	90	
<b>Large Blend</b>												
Fidelity 500 Index - FXAIX	100	0	\$10,000.00	4.48%	100	100	100	100	100	100	100	
<b>Large Growth</b>												
✘ NYLI WMC Growth Class R6 - KLGDX	61	0	\$10,000.00	4.48%	56	58	52	53	51	56	54	
+ DFA US Large Cap Growth Instl - DUSLX	79	0			82	84	98	82	90	88	88	
<b>Mid-Cap Value</b>												
Hartford MidCap Value F - HMFVX	71	0	\$10,000.00	4.48%	75	79	74	82	85	84	80	
<b>Mid-Cap Blend</b>												
Fidelity Mid Cap Index - FSMDX	100	0	\$10,000.00	4.48%	100	100	100	100	100	100	100	
<b>Mid-Cap Growth</b>												
Janus Henderson Enterprise N - JDMNX	88	0	\$10,000.00	4.48%	91	86	96	87	89	88	86	
<b>Small Value</b>												
AB Discovery Value Advisor - ABYSX	71	0	\$10,000.00	4.48%	71	78	77	70	76	77	77	

# INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
<b>Small Blend</b>											
Fidelity Small Cap Index - FSSNX	100	0	\$10,000.00	4.48%	100	100	100	100	100	100	100
<b>Small Growth</b>											
Vanguard Explorer Adm - VEXRX	82	0	\$10,000.00	4.48%	83	85	93	85	88	95	99

Review : Watch : Addition :

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# INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>Intermediate Government</b>												
Goldman Sachs Government Income R6 - GSOUX	77	6.91% (54)	4.07% (41)	-0.73% (49)	-0.09 (40)	-0.61 (25)	-0.12 (40)	-0.51 (25)	5.75 (69)	0.49% (55)	6.47 (38)	0.81 (48)
Bloomberg US Govt Intern TR USD		6.50%	4.40%	0.64%	-0.09	-0.65	-	-	-	-	-	-
Morningstar Intermediate Government		6.92%	4.00%	-0.60%	-0.12	-0.65	-0.20	-0.60	12.39	0.54%	8.57	0.83
+ American Funds US Government Sec R6 - RGVGX	83	7.96% (3)	4.02% (48)	0.01% (18)	-0.10 (45)	-0.49 (3)	-0.15 (46)	-0.25 (7)	16.09 (22)	0.25% (29)	12.60 (64)	0.89 (18)
Bloomberg US Govt Intern TR USD		6.50%	4.40%	0.64%	-0.09	-0.65	-	-	-	-	-	-
Morningstar Intermediate Government		6.92%	4.00%	-0.60%	-0.12	-0.65	-0.20	-0.60	12.39	0.54%	8.57	0.83
<b>Global Moderate Allocation</b>												
▲ JPMorgan Global Allocation R6 - GAOZX	62	15.05% (57)	12.16% (58)	4.75% (87)	0.74 (73)	0.20 (89)	-0.12 (56)	-0.53 (88)	14.59 (29)	0.65% (19)	7.78 (68)	0.92 (90)
Morningstar Mod Tgt Risk TR USD		15.95%	12.43%	5.95%	0.84	0.31	-	-	-	-	-	-
Morningstar Global Moderate Allocation		16.15%	12.29%	6.54%	0.83	0.36	-0.02	0.09	12.37	1.03%	6.81	1.07
<b>Large Value</b>												
JPMorgan US Value R6 - VGINX	78	14.18% (63)	12.97% (60)	12.48% (35)	0.71 (57)	0.70 (27)	-0.42 (67)	0.48 (23)	6.84 (70)	0.44% (16)	4.76 (44)	1.09 (33)
Russell 1000 Value TR USD		15.91%	13.90%	11.33%	0.73	0.59	-	-	-	-	-	-
Morningstar Large Value		15.00%	13.89%	11.65%	0.74	0.62	-0.07	0.06	12.09	0.85%	6.37	1.05
<b>Large Growth</b>												
☒ NYLI WMC Growth Class R6 - KLGDX	61	16.96% (43)	26.88% (60)	9.90% (72)	1.36 (51)	0.44 (72)	-1.51 (75)	-1.71 (98)	4.75 (76)	0.72% (40)	7.41 (44)	0.84 (75)
Russell 1000 Growth TR USD		18.56%	31.15%	15.32%	1.60	0.70	-	-	-	-	-	-
Morningstar Large Growth		16.11%	27.64%	11.28%	1.31	0.51	-0.71	-0.72	11.46	0.90%	8.70	0.90
+ DFA US Large Cap Growth Instl - DUSLX	79	12.62% (75)	20.33% (86)	13.29% (33)	1.18 (73)	0.69 (14)	-1.54 (76)	-0.27 (24)	13.00 (37)	0.18% (5)	5.28 (32)	1.07 (6)

# INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Russell 1000 Growth TR USD		18.56%	31.15%	15.32%	1.60	0.70	-	-	-	-	-	-
Morningstar Large Growth		16.11%	27.64%	11.28%	1.31	0.51	-0.71	-0.72	11.46	0.90%	8.70	0.90
<b>Mid-Cap Value</b>												
Hartford MidCap Value F - HMFVX	71	4.64% (86)	10.64% (61)	9.92% (63)	0.41 (68)	0.45 (65)	-0.48 (70)	0.03 (61)	8.75 (67)	0.76% (34)	4.61 (21)	1.01 (71)
Russell Mid Cap Value TR USD		11.05%	12.27%	9.83%	0.52	0.45	-	-	-	-	-	-
Morningstar Mid-Cap Value		10.24%	11.65%	10.56%	0.48	0.49	-0.21	0.08	12.76	0.95%	9.19	1.06
<b>Mid-Cap Growth</b>												
Janus Henderson Enterprise N - JDMNX	88	7.75% (43)	13.66% (56)	7.72% (10)	0.62 (42)	0.35 (8)	-0.65 (46)	0.12 (10)	18.09 (23)	0.66% (13)	11.22 (51)	1.13 (6)
Russell Mid Cap Growth TR USD		8.66%	18.64%	6.65%	0.79	0.27	-	-	-	-	-	-
Morningstar Mid-Cap Growth		7.76%	15.18%	3.70%	0.57	0.13	-0.77	-0.56	12.07	1.05%	13.09	0.92
<b>Small Value</b>												
AB Discovery Value Advisor - ABYSX	71	2.80% (77)	9.75% (62)	8.52% (70)	0.34 (62)	0.35 (70)	-0.35 (60)	-0.06 (70)	20.75 (14)	0.84% (24)	7.75 (42)	1.01 (68)
Russell 2000 Value TR USD		12.59%	11.73%	8.88%	0.41	0.36	-	-	-	-	-	-
Morningstar Small Value		6.91%	10.57%	9.73%	0.37	0.41	-0.21	0.13	12.44	1.09%	9.71	1.08
<b>Small Growth</b>												
Vanguard Explorer Adm - VEXRX	82	7.23% (58)	12.37% (54)	4.88% (32)	0.49 (49)	0.18 (33)	-0.61 (57)	0.28 (29)	12.33 (52)	0.33% (4)	7.78 (19)	1.08 (32)
Russell 2000 Growth TR USD		13.01%	15.59%	3.18%	0.58	0.10	-	-	-	-	-	-

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Morningstar Small Growth		8.06%	13.01%	2.93%	0.48	0.09	-0.34	-0.02	14.13	1.15%	13.32	1.02

Review :  Watch :  Addition : 

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## Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
<b>Intermediate Core Bond</b>									
Vanguard Total Bond Market Index Inv - VBMFX	92	0.21% (13)	0.21% (8)	0.22% (6)	0.15% (13)	\$384,811,679,095	7.18% (50)	4.71% (53)	-0.37% (48)
Bloomberg US Agg Float Adj TR USD		-	-	-	-	-	7.21%	4.68%	-0.37%
Morningstar Intermediate Core Bond		0.60%	0.83%	0.91%	0.54%	-	-	-	-
<b>Global Bond-USD Hedged</b>									
Vanguard Total Intl Bd Idx Admiral™ - VTABX	100	0.24% (2)	0.41% (4)	0.43% (2)	0.10% (11)	\$113,890,667,577	3.06% (86)	5.22% (50)	-0.12% (74)
Bloomberg Gbl Agg xUSD FI Aj RIC TR HUSD		-	-	-	-	-	3.03%	5.16%	-0.12%
Morningstar Global Bond-USD Hedged		1.43%	1.87%	2.30%	0.67%	-	-	-	-
<b>Large Blend</b>									
Fidelity 500 Index - FXAIX	100	0.01% (2)	0.01% (2)	0.01% (2)	0.02% (2)	\$738,563,400,006	17.88% (24)	23.01% (22)	14.43% (18)
S&P 500 TR USD		-	-	-	-	-	17.88%	23.01%	14.42%
Morningstar Large Blend		3.77%	3.49%	3.54%	0.73%	-	-	-	-
<b>Mid-Cap Blend</b>									
Fidelity Mid Cap Index - FSMDX	100	0.06% (2)	0.05% (2)	0.05% (2)	0.03% (2)	\$45,777,512,826	10.60% (33)	14.37% (29)	8.70% (54)
Russell Mid Cap TR USD		-	-	-	-	-	10.60%	14.36%	8.67%
Morningstar Mid-Cap Blend		4.96%	5.02%	5.21%	0.86%	-	-	-	-
<b>Small Blend</b>									
Fidelity Small Cap Index - FSSNX	100	0.06% (3)	0.07% (3)	0.08% (3)	0.03% (2)	\$29,299,057,842	12.95% (14)	13.91% (22)	6.23% (73)
Russell 2000 TR USD		-	-	-	-	-	12.81%	13.73%	6.09%

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Morningstar Small Blend		5.86%	5.37%	5.81%	0.97%	-	-	-	-

Review : Watch : Addition :

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## Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>Target-Date 2025</b>												
Nuveen Lifecycle Index 2025 R6 - TLQIX	98	14.49% (25)	12.70% (16)	6.02% (9)	19.92 (40)	0.95 (7)	0.33 (11)	1.25 (16)	1.06 (1)	16.25 (15)	0.10% (6)	1.13 (12)
Morningstar Lifetime Mod 2025 TR USD		13.72%	11.26%	4.56%	-	0.74	0.18	-	-	-	-	-
Morningstar Target-Date 2025		13.28%	11.46%	5.23%	20.20	0.82	0.26	0.30	0.46	11.52	0.60%	1.08
<b>Target-Date 2030</b>												
Nuveen Lifecycle Index 2030 R6 - TLHIX	98	15.74% (19)	13.94% (12)	6.84% (9)	21.10 (34)	1.02 (8)	0.39 (11)	1.30 (21)	1.06 (10)	16.25 (12)	0.10% (5)	1.12 (14)
Morningstar Lifetime Mod 2030 TR USD		14.79%	12.29%	5.35%	-	0.79	0.24	-	-	-	-	-
Morningstar Target-Date 2030		14.16%	12.64%	6.02%	21.21	0.88	0.32	0.46	0.48	10.23	0.66%	1.07
<b>Target-Date 2035</b>												
Nuveen Lifecycle Index 2035 R6 - TLYIX	92	17.00% (27)	15.33% (27)	7.77% (21)	22.26 (29)	1.08 (11)	0.45 (16)	1.19 (27)	0.82 (16)	16.25 (12)	0.10% (5)	1.09 (14)
Morningstar Lifetime Mod 2035 TR USD		16.27%	13.73%	6.57%	-	0.87	0.33	-	-	-	-	-
Morningstar Target-Date 2035		15.85%	14.37%	7.23%	22.81	0.97	0.39	0.56	0.45	10.30	0.66%	1.06
<b>Target-Date 2040</b>												
Nuveen Lifecycle Index 2040 R6 - TLZIX	96	18.83% (21)	17.08% (21)	8.97% (22)	23.24 (28)	1.15 (11)	0.51 (18)	1.24 (16)	0.69 (17)	16.25 (13)	0.10% (5)	1.07 (16)
Morningstar Lifetime Mod 2040 TR USD		18.00%	15.32%	7.89%	-	0.95	0.42	-	-	-	-	-
Morningstar Target-Date 2040		17.58%	16.05%	8.37%	23.81	1.05	0.46	0.54	0.29	10.39	0.67%	1.04
<b>Target-Date 2045</b>												
Nuveen Lifecycle Index 2045 R6 - TLXIX	96	20.11% (19)	18.24% (20)	9.80% (18)	24.10 (29)	1.20 (11)	0.55 (12)	1.11 (17)	0.58 (15)	16.25 (12)	0.10% (5)	1.06 (13)
Morningstar Lifetime Mod 2045 TR USD		19.54%	16.56%	8.85%	-	1.01	0.47	-	-	-	-	-

# INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2045		18.79%	17.18%	9.11%	24.52	1.10	0.50	0.41	0.15	10.45	0.67%	1.02
<b>Target-Date 2050</b>												
Nuveen Lifecycle Index 2050 R6 - TLLIX	96	20.72% (23)	18.78% (23)	10.13% (17)	24.50 (28)	1.22 (12)	0.56 (11)	0.97 (24)	0.48 (15)	16.25 (13)	0.10% (5)	1.05 (12)
Morningstar Lifetime Mod 2050 TR USD		20.52%	17.20%	9.30%	-	1.04	0.50	-	-	-	-	-
Morningstar Target-Date 2050		19.46%	17.80%	9.48%	24.94	1.11	0.51	0.37	0.09	10.34	0.68%	1.01
<b>Target-Date 2055</b>												
Nuveen Lifecycle Index 2055 R6 - TTIIX	97	20.93% (27)	18.99% (20)	10.27% (21)	24.65 (25)	1.22 (9)	0.57 (13)	0.98 (20)	0.52 (16)	14.67 (5)	0.10% (5)	1.05 (11)
Morningstar Lifetime Mod 2055 TR USD		20.96%	17.36%	9.36%	-	1.05	0.50	-	-	-	-	-
Morningstar Target-Date 2055		19.80%	18.05%	9.62%	25.08	1.12	0.52	0.40	0.13	9.86	0.68%	1.02
<b>Target-Date 2060</b>												
Nuveen Lifecycle Index 2060 R6 - TVIIX	95	21.08% (28)	19.17% (20)	10.41% (19)	24.73 (27)	1.23 (7)	0.58 (12)	1.05 (23)	0.61 (20)	11.25 (12)	0.10% (5)	1.06 (11)
Morningstar Lifetime Mod 2060 TR USD		21.15%	17.34%	9.31%	-	1.04	0.50	-	-	-	-	-
Morningstar Target-Date 2060		19.95%	18.17%	9.71%	25.16	1.13	0.52	0.46	0.19	8.28	0.68%	1.02
<b>Target-Date 2065+</b>												
Nuveen Lifecycle Index 2065 R6 - TFIIX	95	21.22% (35)	19.35% (14)	10.59% (18)	24.81 (19)	1.24 (7)	0.58 (12)	1.16 (17)	0.73 (14)	5.25 (27)	0.10% (5)	1.07 (12)
Morningstar Lifetime Mod 2065 TR USD		21.29%	17.28%	9.22%	-	1.04	0.49	-	-	-	-	-

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2065+		20.36%	18.29%	9.83%	25.36	1.13	0.53	0.55	0.28	3.32	0.66%	1.03

Review : ✖ Watch : ▲ Addition : +

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# INVESTMENT SCORECARD | CRITERIA SCORING

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>Intermediate Government</b>												
Goldman Sachs Government Income R6 - GSOUX	77	3.6	6.4	8	6.4	10	6.4	10	8	6	8	4
+ American Funds US Government Sec R6 - RGVGX	83	6	6.4	10	6.4	10	6.4	10	10	8	6	4
<b>Global Moderate Allocation</b>												
▲ JPMorgan Global Allocation R6 - GAOZX	62	3.6	4.8	4	4.8	4	4.8	4	10	10	6	6
<b>Large Value</b>												
JPMorgan US Value R6 - VGINX	78	3.6	4.8	8	4.8	8	4.8	10	8	10	8	8
<b>Large Growth</b>												
✘ NYLI WMC Growth Class R6 - KLGDX	61	4.8	4.8	6	4.8	6	4.8	4	6	8	8	4
+ DFA US Large Cap Growth Instl - DUSLX	79	3.6	3.2	8	4.8	10	3.2	10	10	10	8	8
<b>Mid-Cap Value</b>												
Hartford MidCap Value F - HMFVX	71	2.4	4.8	6	4.8	6	4.8	6	10	8	10	8
<b>Mid-Cap Growth</b>												
Janus Henderson Enterprise N - JDMNX	88	4.8	4.8	10	6.4	10	6.4	10	10	10	6	10
<b>Small Value</b>												
AB Discovery Value Advisor - ABYSX	71	2.4	4.8	6	4.8	6	4.8	6	10	10	8	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>Small Growth</b>												
Vanguard Explorer Adm - VEXRX	82	3.6	4.8	8	6.4	8	4.8	8	10	10	10	8

Review : Watch : Addition :

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## Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
<b>Intermediate Core Bond</b>									
Vanguard Total Bond Market Index Inv - VBMFX	92	0	10	12	30	10	8	10	12
<b>Global Bond-USD Hedged</b>									
Vanguard Total Intl Bd Idx Admiral™ - VTABX	100	8	10	12	30	10	8	10	12
<b>Large Blend</b>									
Fidelity 500 Index - FXAIX	100	8	10	12	30	10	8	10	12
<b>Mid-Cap Blend</b>									
Fidelity Mid Cap Index - FSMDX	100	8	10	12	30	10	8	10	12
<b>Small Blend</b>									
Fidelity Small Cap Index - FSSNX	100	8	10	12	30	10	8	10	12

Review :  Watch :  Addition : 

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Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.

## Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>Target-Date 2025</b>												
Nuveen Lifecycle Index 2025 R6 - TLQIX	98	6	8	10	8	8	10	8	10	10	10	10
<b>Target-Date 2030</b>												
Nuveen Lifecycle Index 2030 R6 - TLHIX	98	6	8	10	8	8	10	8	10	10	10	10
<b>Target-Date 2035</b>												
Nuveen Lifecycle Index 2035 R6 - TLYIX	92	4.8	6.4	10	8	8	10	6.4	10	10	10	8
<b>Target-Date 2040</b>												
Nuveen Lifecycle Index 2040 R6 - TLZIX	96	6	8	10	8	8	10	8	10	10	10	8
<b>Target-Date 2045</b>												
Nuveen Lifecycle Index 2045 R6 - TLXIX	96	6	8	10	8	8	10	8	10	10	10	8
<b>Target-Date 2050</b>												
Nuveen Lifecycle Index 2050 R6 - TLLIX	96	6	8	10	8	8	10	8	10	10	10	8
<b>Target-Date 2055</b>												
Nuveen Lifecycle Index 2055 R6 - TTIIX	97	4.8	8	10	10	8	10	8	10	10	10	8
<b>Target-Date 2060</b>												
Nuveen Lifecycle Index 2060 R6 - TVIIX	95	4.8	8	10	8	8	10	8	10	10	10	8

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Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>Target-Date 2065+</b>												
Nuveen Lifecycle Index 2065 R6 - TFIIX	95	4.8	8	10	10	8	10	8	10	8	10	8

Review : Watch : Addition :

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# INVESTMENT FACT SHEETS - 100 POINT

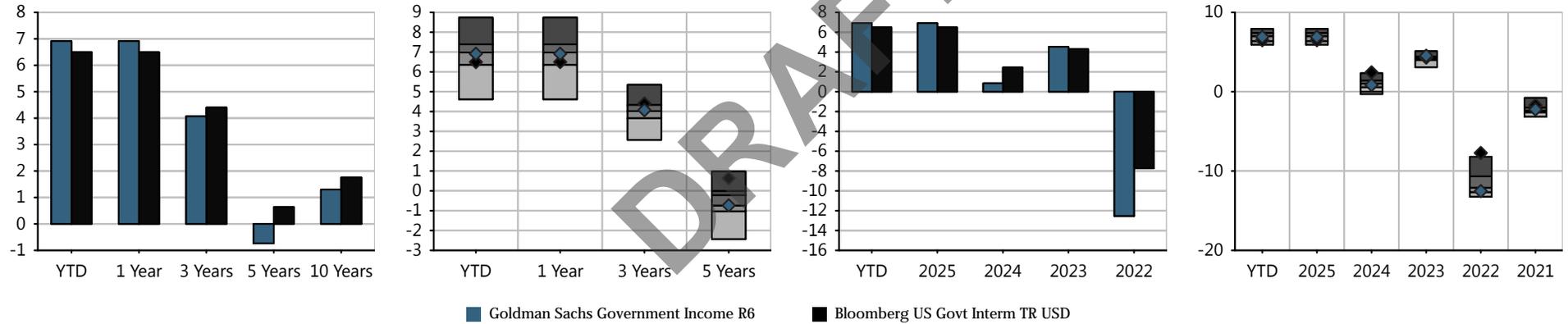
Sample Co 401K  
For Period Ending 12/31/2025

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>77</b> Passing	Criteria Scoring	6.91%	4.07%	-0.73%	-0.09	-0.61	-0.12	-0.51	5.75	0.49%	6.47	0.81
	Peer Group Scoring	6.92%	4.00%	-0.60%	-0.12	-0.65	-0.20	-0.60	12.39	0.54%	8.57	0.83
	Criteria Peer Ranking	54	41	49	40	25	40	25	69	55	38	48

## Investment Strategy

The investment seeks a high level of current income, consistent with safety of principal. The fund invests, under normal circumstances, at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("Net Assets") in fixed income securities that are issued or guaranteed by the U.S. government, its agencies, instrumentalities or sponsored enterprises ("U.S. government securities"), including agency issued adjustable rate and fixed rate mortgage-backed securities or other mortgage-related securities ("Agency Mortgage-Backed Securities") and repurchase agreements collateralized by such securities.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Goldman Sachs Government Income R6	1.12%	6.91%	6.91%	4.07%	(0.73%)	1.30%	1.24%	07/31/2015	6.91%	0.85%	4.54%	(12.53%)	(2.23%)
Bloomberg US Govt Interm TR USD	1.15%	6.50%	6.50%	4.40%	0.64%	1.76%	-	-	6.50%	2.44%	4.30%	(7.73%)	(1.69%)
Morningstar Intermediate Government	0.96%	6.92%	6.92%	4.00%	(0.60%)	1.31%	-	-	6.92%	1.06%	4.25%	(11.56%)	(2.28%)

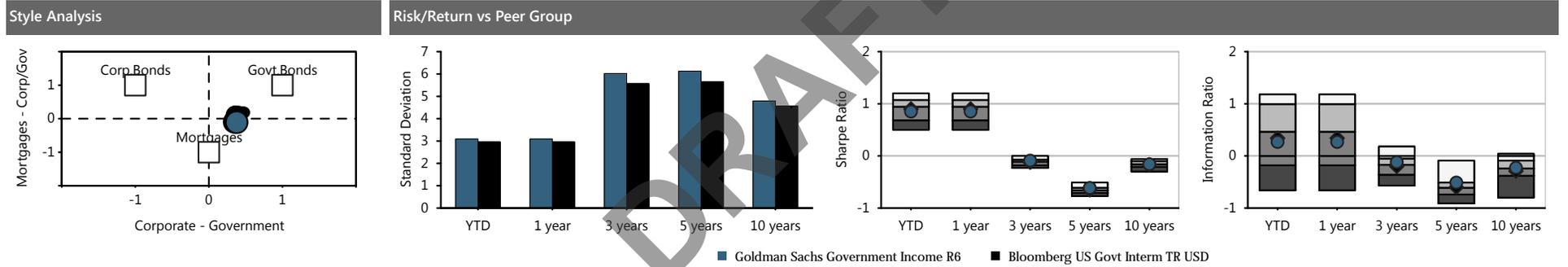
## Morningstar Rating: \*\*\*

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

# GOLDMAN SACHS GOVERNMENT INCOME R6 | FUND FACT SHEET

Asset Allocation	Maturity Distribution	Regional Distribution	Sector Distribution	Credit Quality						
<ul style="list-style-type: none"> <li>Cash (2.86%)</li> <li>Domestic Stock (0.00%)</li> <li>Foreign Stock (0.00%)</li> <li>Domestic Bond (97.14%)</li> <li>Foreign Bond (0.00%)</li> <li>Preferred Stocks (0.00%)</li> <li>Convertible Bond (0.00%)</li> <li>Other (0.00%)</li> </ul>		Fund	United States	100.00		Fund	Index		Fund	Index
	Less than 1 Yr	11.22		Government	64.60	99.98	AAA	94.50	-	
1 to 3 Yrs	13.30		Corporate	-	0.02	AA	3.85	-		
3 to 5 Yrs	16.12		Securitized	33.09	0.00	A	1.64	-		
5 to 7 Yrs	8.19		Municipal	-	0.00	BBB	0.00	-		
7 to 10 Yrs	6.30		Cash & Equivalents	1.55	0.00	BB	0.01	-		
10 Yrs or more	44.85		Other	0.76	-	B	0.00	-		
						Below B	0.00	-		
						Not Rated	0.00	-		



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	GSOUX	Expense Ratio	0.49	2 Year Treasury Note Fu...	16.73	Time Period: 01/31/2021 - 12/31/2025	
Category	Intermediate Government	Gross Expense Ratio	0.96	Us 5yr Note (Cbt) Dec25...	-8.33	<p>Legend: ■ Goldman Sachs Government Income R6 ■ Bloomberg US Govt Intern TR USD</p>	
Net Assets(This Class Smn)	134 m	Prospectus Net Expense Ratio	0.49	Ultra 10 Year US Treasu...	-6.91		
Net Assets(All Classes Smn)	-	Prospectus Gross Expense Ratio	0.96	United States Treasury ...	5.46		
Manager	Peter Stone	Actual 12b1	0.00	Federal National Mortga...	-5.44		
Manager Tenure	5.75	Management Fee	0.53	United States Treasury ...	5.04		
Fund Inception	Jul 31,2015			United States Treasury ...	4.40		
Avg Maturity	18.45			United States Treasury ...	4.37		
Avg Duration	5.62			Federal National Mortga...	4.08		
				United States Treasury ...	3.55		

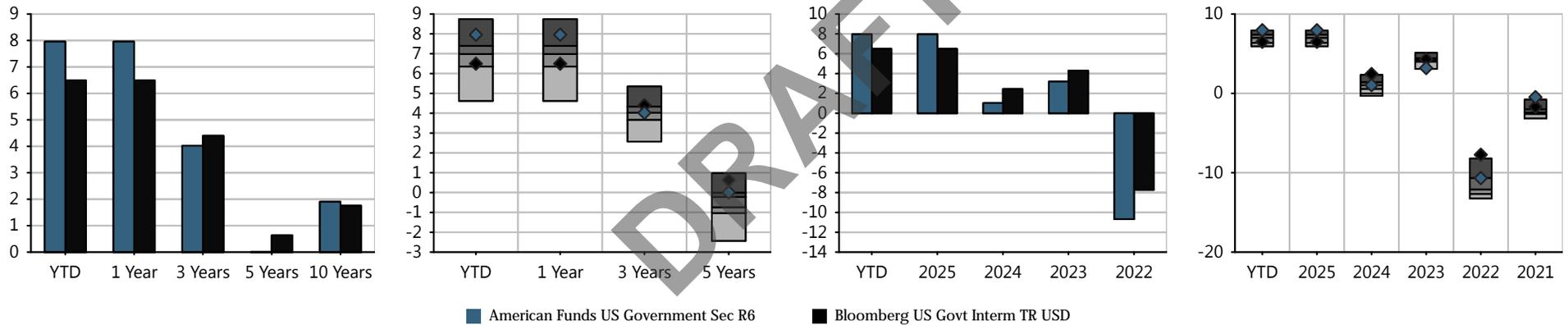
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>83</b> Passing	Criteria Scoring	7.96%	4.02%	0.01%	-0.10	-0.49	-0.15	-0.25	16.09	0.25%	12.60	0.89
	Peer Group Scoring	6.92%	4.00%	-0.60%	-0.12	-0.65	-0.20	-0.60	12.39	0.54%	8.57	0.83
	Criteria Peer Ranking	3	48	18	45	3	46	7	22	29	64	18

## Investment Strategy

The investment seeks to provide a high level of current income consistent with prudent investment risk and preservation of capital. The fund invests at least 80% of its assets in securities that are guaranteed or sponsored by the U.S. government, its agencies and instrumentalities, including bonds and other debt securities denominated in U.S. dollars, which may be represented by derivatives. It may also invest in mortgage-backed securities issued by federal agencies and instrumentalities that are not backed by the full faith and credit of the U.S. government.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
<b>+</b> American Funds US Government Sec R6	1.18%	7.96%	7.96%	4.02%	0.01%	1.90%	2.50%	05/01/2009	7.96%	1.03%	3.19%	(10.67%)	(0.47%)
Bloomberg US Govt Intern TR USD	1.15%	6.50%	6.50%	4.40%	0.64%	1.76%	-	-	6.50%	2.44%	4.30%	(7.73%)	(1.69%)
Morningstar Intermediate Government	0.96%	6.92%	6.92%	4.00%	(0.60%)	1.31%	-	-	6.92%	1.06%	4.25%	(11.56%)	(2.28%)

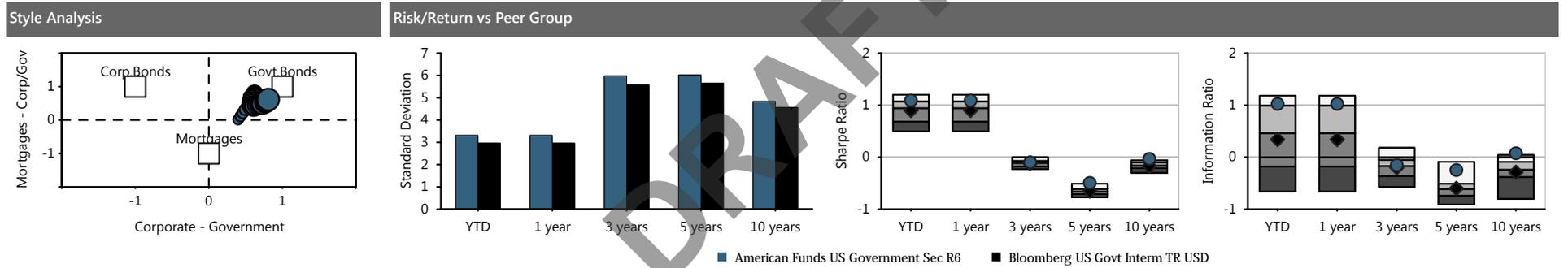
Morningstar Rating: \*\*\*\*

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

# AMERICAN FUNDS US GOVERNMENT SEC R6 | FUND FACT SHEET

Asset Allocation	Maturity Distribution	Regional Distribution	Sector Distribution	Credit Quality						
<ul style="list-style-type: none"> <li>Cash (11.68%)</li> <li>Domestic Stock (0.00%)</li> <li>Foreign Stock (0.00%)</li> <li>Domestic Bond (88.32%)</li> <li>Foreign Bond (0.00%)</li> <li>Preferred Stocks (0.00%)</li> <li>Convertible Bond (0.00%)</li> <li>Other (0.00%)</li> </ul>		Fund	United States	100.00	Fund	Index	Fund	Index		
	Less than 1 Yr	6.40	Jordan	0.01	Government	51.10	99.98	AAA	56.09	-
	1 to 3 Yrs	15.20			Corporate	-	0.02	AA	43.82	-
	3 to 5 Yrs	11.35			Securitized	41.96	0.00	A	0.00	-
	5 to 7 Yrs	5.67			Municipal	-	0.00	BBB	0.00	-
	7 to 10 Yrs	2.51			Cash & Equivalents	6.94	0.00	BB	0.00	-
	10 Yrs or more	58.86			Other	-	-	B	0.00	-
								Below B	0.00	-
								Not Rated	0.09	-



Fund Basics	Fee And Expenses	Top 10 Holdings (%)	Cumulative Performance
Ticker: RGVGX	Expense Ratio: 0.25	Federal National Mortga...: 3.50	Time Period: 01/31/2021 - 12/31/2025 
Category: Intermediate Government	Gross Expense Ratio: 0.28	United States Treasury ...: 2.93	
Net Assets(This Class Smn): 23,936 m	Prospectus Net Expense Ratio: 0.25	United States Treasury ...: 2.58	
Net Assets(All Classes Smn): -	Prospectus Gross Expense Ratio: 0.28	United States Treasury ...: 2.52	
Manager: Fergus MacDonald	Actual 12b1: 0.00	United States Treasury ...: 2.31	
Manager Tenure: 16.09	Management Fee: 0.24	United States Treasury ...: 2.10	
Fund Inception: May 01,2009		United States Treasury ...: 2.09	
Avg Maturity: -		United States Treasury ...: 1.96	
Avg Duration: 5.63		United States Treasury ...: 1.77	
		United States Treasury ...: 1.46	

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# VANGUARD TOTAL BOND MARKET INDEX INV | FUND FACT SHEET

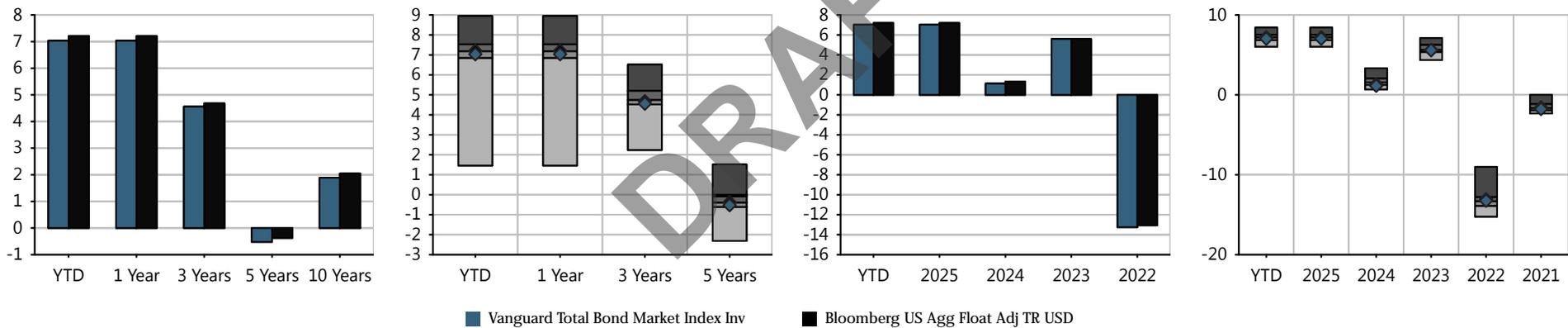


IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
<b>92</b> Passing	Criteria Scoring	0.21%	0.21%	0.22%	0.15%	\$384,811,679,095	7.18%	4.71%	-0.37%
	Peer Group Scoring	0.60%	0.83%	0.91%	0.54%	-	-	-	-
	Criteria Peer Ranking	13	8	6	13	-	50	53	48

## Investment Strategy

The investment seeks to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD		2025	2024	2023	2022	2021
Vanguard Total Bond Market Index Inv	0.96%	7.03%	7.03%	4.56%	(0.52%)	1.89%	5.06%	12/11/1986	7.03%	1.14%	5.60%	(13.25%)	(1.77%)
Bloomberg US Agg Float Adj TR USD	1.07%	7.21%	7.21%	4.68%	(0.37%)	2.05%	-	-	7.21%	1.33%	5.60%	(13.07%)	(1.58%)
Morningstar Intermediate Core Bond	1.05%	7.13%	7.13%	4.83%	(0.28%)	2.01%	-	-	7.13%	1.71%	5.75%	(13.01%)	(1.47%)

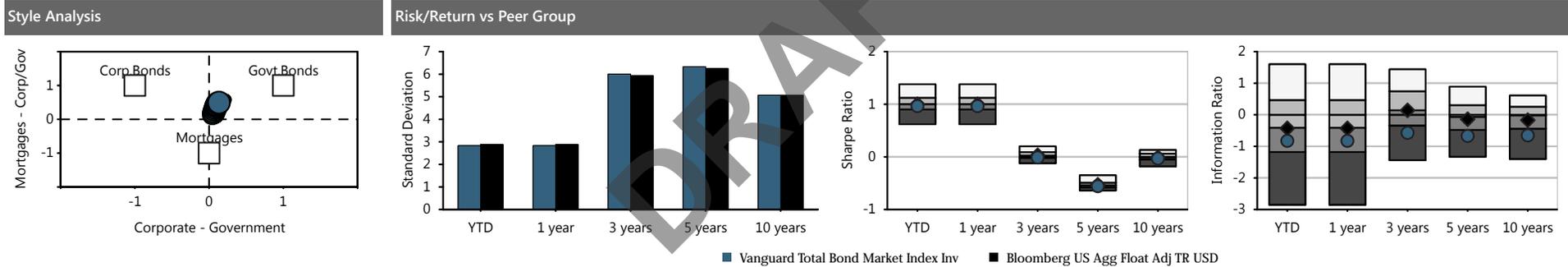
Morningstar Rating: \*\*\*

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# VANGUARD TOTAL BOND MARKET INDEX INV | FUND FACT SHEET

Asset Allocation	Maturity Distribution	Regional Distribution	Sector Distribution	Credit Quality						
<ul style="list-style-type: none"> <li>Cash (2.62%)</li> <li>Domestic Stock (0.00%)</li> <li>Foreign Stock (0.00%)</li> <li>Domestic Bond (90.42%)</li> <li>Foreign Bond (6.95%)</li> <li>Preferred Stocks (0.00%)</li> <li>Convertible Bond (0.01%)</li> <li>Other (0.00%)</li> </ul>		Fund	United States	92.88	Fund	Index		Fund	Index	
	Less than 1 Yr	0.06	Supranational	1.37	Government	51.13	48.84	AAA	72.45	-
	1 to 3 Yrs	22.61	United Kingdom	1.20	Corporate	24.67	24.27	AA	3.22	-
	3 to 5 Yrs	16.81	Canada	1.08	Securitized	21.17	26.42	A	11.90	-
	5 to 7 Yrs	11.05	Japan	0.53	Municipal	-	0.00	BBB	12.51	-
	7 to 10 Yrs	9.78	Mexico	0.36	Cash & Equivalents	2.61	0.00	BB	0.00	-
	10 Yrs or more	39.70	Germany	0.33	Other	0.42	-	B	0.00	-
			Australia	0.19				Below B	0.00	-
		Belgium	0.16				Not Rated	-0.08	-	
		Spain	0.13							



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VBMFX	Expense Ratio	0.15	United States Treasury ...	0.43	Time Period: 01/31/2021 - 12/31/2025	
Category	Intermediate Core Bond	Gross Expense Ratio	0.15	United States Treasury ...	0.42		
Net Assets(This Class Smn)	384,812 m	Prospectus Net Expense Ratio	0.15	United States Treasury ...	0.42		
Net Assets(All Classes Smn)	-	Prospectus Gross Expense Ratio	0.15	United States Treasury ...	0.42		
Manager	Joshua Barrickman	Actual 12b1	0.00	United States Treasury ...	0.41		
Manager Tenure	12.84	Management Fee	0.14	United States Treasury ...	0.40		
Fund Inception	Dec 11, 1986			United States Treasury ...	0.40		
Avg Maturity	8.00			United States Treasury ...	0.40		
Avg Duration	5.82			United States Treasury ...	0.38		
				United States Treasury ...	0.36		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# VANGUARD TOTAL INTL BD IDX ADMIRAL™ | FUND FACT SHEET

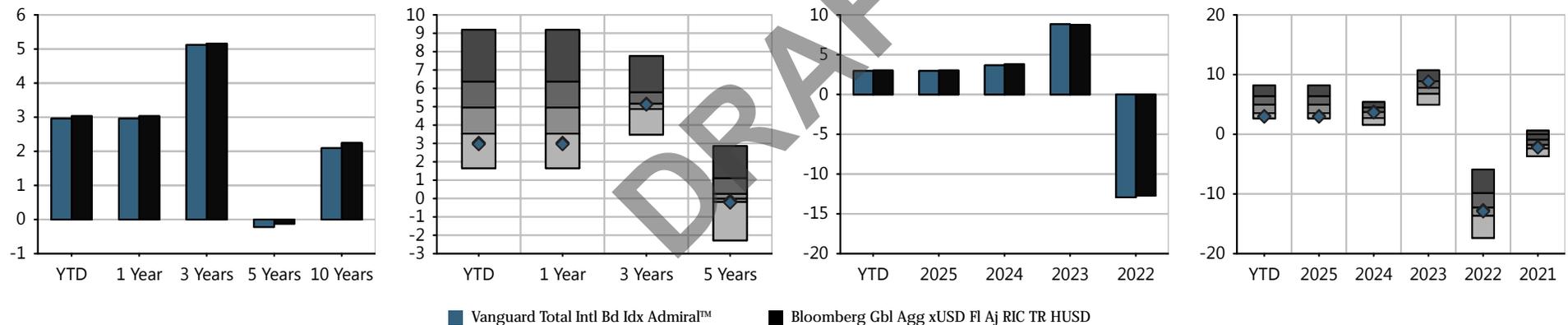


IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
<b>100</b> Passing	Criteria Scoring	0.24%	0.41%	0.43%	0.10%	\$113,890,667,577	3.06%	5.22%	-0.12%
	Peer Group Scoring	1.43%	1.87%	2.30%	0.67%	-	-	-	-
	Criteria Peer Ranking	2	4	2	11	-	86	50	74

## Investment Strategy

The investment seeks to track the performance of the Bloomberg Global Aggregate ex-USD Float Adjusted RIC Capped Index. The fund employs an indexing investment approach designed to track the performance of the Bloomberg Global Aggregate ex-USD Float Adjusted RIC Capped Index (USD Hedged). This index provides a broad-based measure of the global, investment-grade, fixed-rate debt markets. It is non-diversified.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Vanguard Total Intl Bd Idx Admiral™	0.52%	2.96%	2.96%	5.12%	(0.22%)	2.09%	2.42%	05/31/2013	2.96%	3.67%	8.83%	(12.92%)	(2.22%)
Bloomberg Gbl Agg xUSD Fl Aj RIC TR HUSD	0.48%	3.03%	3.03%	5.16%	(0.12%)	2.25%	-	-	3.03%	3.79%	8.75%	(12.72%)	(2.10%)
Morningstar Global Bond-USD Hedged	0.72%	5.01%	5.01%	5.45%	0.41%	2.35%	-	-	5.01%	3.75%	7.83%	(11.62%)	(1.68%)

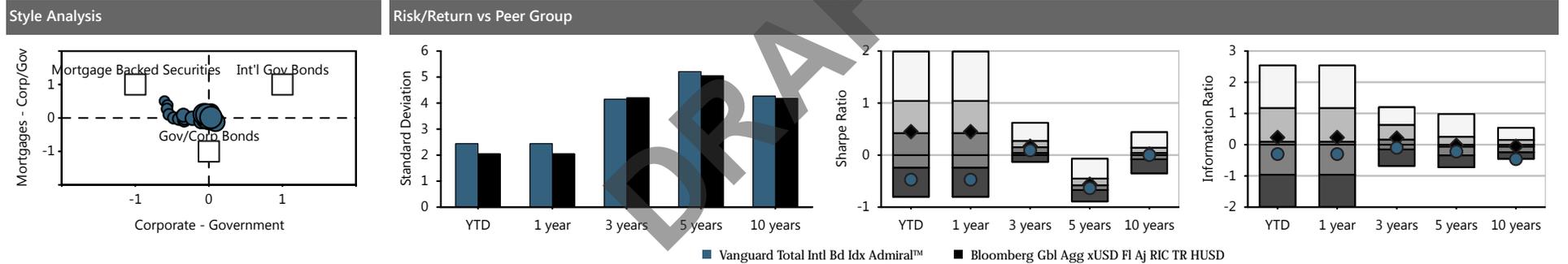
## Morningstar Rating: \*\*\*

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# VANGUARD TOTAL INTL BD IDX ADMIRAL™ | FUND FACT SHEET

Asset Allocation	Maturity Distribution	Regional Distribution	Sector Distribution	Credit Quality						
<ul style="list-style-type: none"> <li>Cash (1.63%)</li> <li>Domestic Stock (0.00%)</li> <li>Foreign Stock (0.00%)</li> <li>Domestic Bond (2.88%)</li> <li>Foreign Bond (95.47%)</li> <li>Preferred Stocks (0.00%)</li> <li>Convertible Bond (0.02%)</li> <li>Other (0.00%)</li> </ul>		Fund	France	11.98	Fund	Index		Fund	Index	
	Less than 1 Yr	-	Japan	11.22	Government	45.02	78.18	AAA	24.74	-
	1 to 3 Yrs	21.22	Germany	10.18	Corporate	9.64	18.32	AA	18.44	-
	3 to 5 Yrs	20.51	United Kingdom	8.22	Securitized	2.75	3.50	A	35.81	-
	5 to 7 Yrs	14.26	Italy	7.95	Municipal	-	0.00	BBB	18.70	-
	7 to 10 Yrs	18.10	Canada	6.87	Cash & Equivalents	0.97	0.00	BB	0.00	-
	10 Yrs or more	25.92	Spain	5.53	Other	41.62	-	B	0.00	-
			Supranational	5.02				Below B	0.00	-
			Australia	3.52				Not Rated	2.31	-
			United States	2.93						



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VTABX	Expense Ratio	0.11	France (Republic Of)	0.43	Time Period: 01/31/2021 - 12/31/2025	
Category	Global Bond-USD Hedged	Gross Expense Ratio	0.11	United Kingdom of Great...	0.40		
Net Assets(This Class Smn)	113.891 m	Prospectus Net Expense Ratio	0.10	United Kingdom of Great...	0.37		
Net Assets(All Classes Smn)	-	Prospectus Gross Expense Ratio	0.10	Germany (Federal Republ...	0.35		
Manager	Joshua Barrickman	Actual 12b1	0.00	France (Republic Of)	0.34		
Manager Tenure	12.59	Management Fee	0.09	United Kingdom of Great...	0.32		
Fund Inception	May 31,2013			Germany (Federal Republ...	0.32		
Avg Maturity	8.60			United Kingdom of Great...	0.32		
Avg Duration	6.81			France (Republic Of)	0.27		
				Germany (Federal Republ...	0.26		

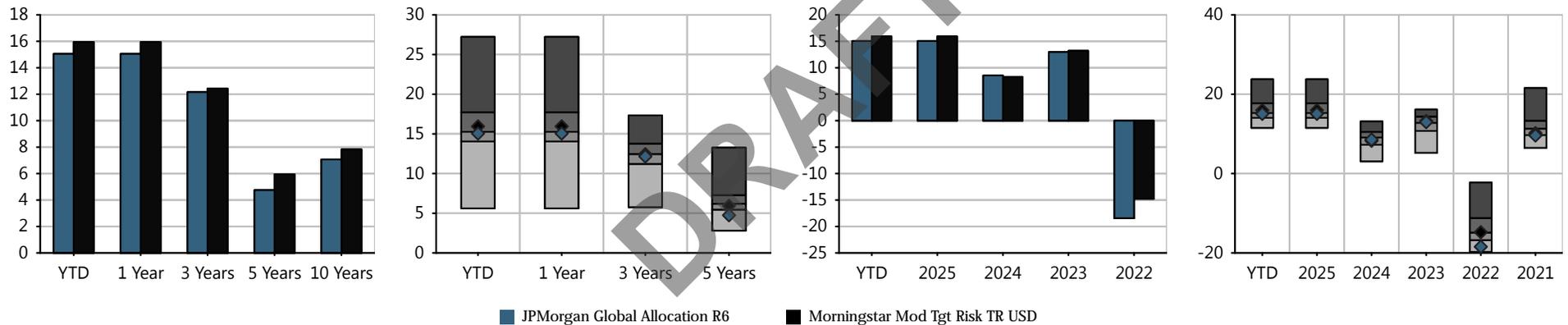
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>62</b> Watch	Criteria Scoring	15.05%	12.16%	4.75%	0.74	0.20	-0.12	-0.53	14.59	0.65%	7.78	0.92
	Peer Group Scoring	16.15%	12.29%	6.54%	0.83	0.36	-0.02	0.09	12.37	1.03%	6.81	1.07
	Criteria Peer Ranking	57	58	87	73	89	56	88	29	19	68	90

## Investment Strategy

The investment seeks to maximize long-term total return. The fund has significant flexibility to invest in a broad range of equity, fixed income and alternative asset classes in the U.S. and other markets throughout the world, both developed and emerging. The adviser uses a flexible asset allocation approach in constructing the fund's portfolio. Under normal circumstances, it will invest at least 40% of its total assets in countries other than the United States (Non-U.S. Countries) unless the adviser determines, in its sole discretion, that conditions are not favorable.

## Manager Vs Benchmark Performance

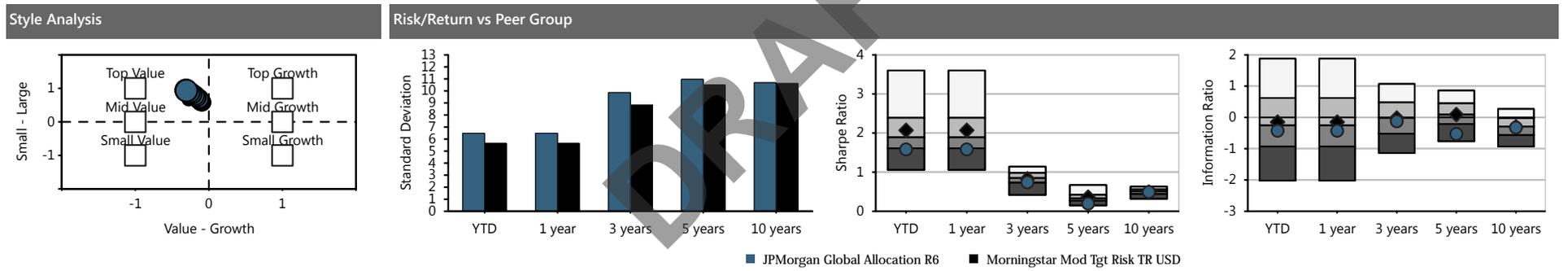
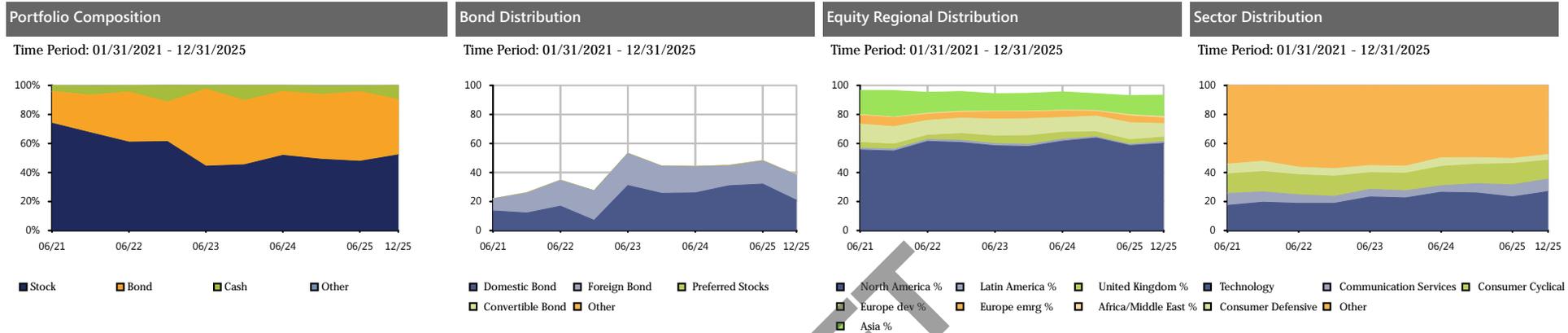


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
<b>▲ JPMorgan Global Allocation R6</b>	1.56%	15.05%	15.05%	12.16%	4.75%	7.07%	6.12%	11/01/2017	15.05%	8.56%	12.97%	(18.44%)	9.60%
Morningstar Mod Tgt Risk TR USD	1.99%	15.95%	15.95%	12.43%	5.95%	7.83%	-	-	15.95%	8.27%	13.22%	(14.77%)	10.19%
Morningstar Global Moderate Allocation	2.63%	16.15%	16.15%	12.29%	6.54%	7.02%	-	-	16.15%	8.69%	12.16%	(13.19%)	12.01%

## Morningstar Rating: \*\*

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	GAOZX	Expense Ratio	0.62	JPMorgan Prime Money Ma...	8.55	Time Period: 01/31/2021 - 12/31/2025 <p>■ JPMorgan Global Allocation R6 ■ Morningstar Mod Tgt Risk TR USD</p>	
Category	Global Moderate Allocation	Gross Expense Ratio	0.67	JPMorgan Income R6	3.99		
Net Assets(This Class Smn)	2,814 m	Prospectus Net Expense Ratio	0.65	JPMorgan Income ETF	3.39		
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.68	NVIDIA Corp	2.65		
Manager	Jeffrey Geller	Actual 12b1	0.00	Microsoft Corp	2.28		
Manager Tenure	14.59	Management Fee	0.55	Apple Inc	1.87		
Fund Inception	Nov 01,2017			Italy (Republic Of) 2.95%	1.52		
				Amazon.com Inc	1.40		
				Taiwan Semiconductor Ma...	1.28		
				United States Treasury ...	1.24		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NUVEEN LIFECYCLE INDEX 2025 R6 | FUND FACT SHEET

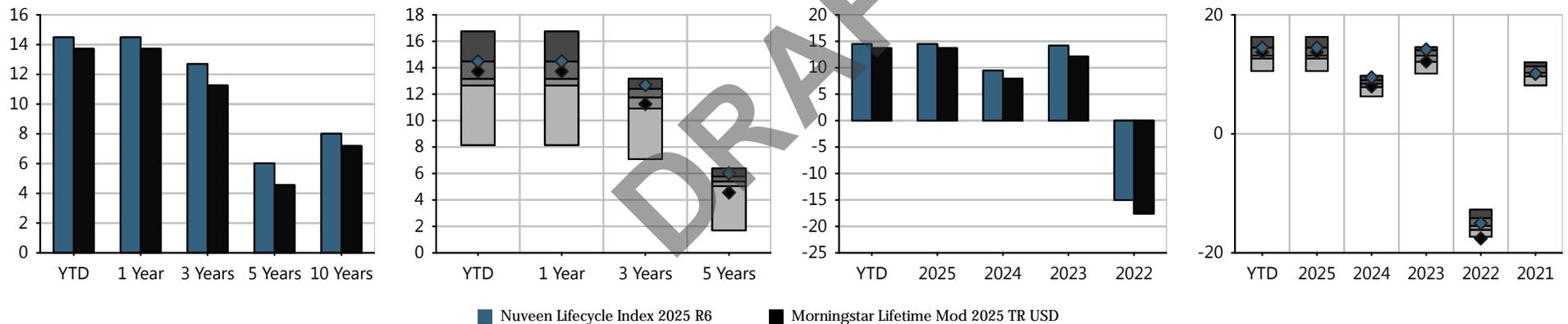


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>98</b> Passing	Criteria Scoring	14.49%	12.70%	6.02%	19.92	0.95	0.33	1.25	1.06	16.25	0.10%	1.13
	Peer Group Scoring	13.28%	11.46%	5.23%	20.20	0.82	0.26	0.30	0.46	11.52	0.60%	1.08
	Criteria Peer Ranking	25	16	9	40	7	11	16	1	15	6	12

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 51.60% of the fund's assets to equity underlying funds and 48.40% of its assets to fixed-income underlying funds.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2025 R6	2.02%	14.49%	14.49%	12.70%	6.02%	8.01%	8.22%	09/30/2009	14.49%	9.48%	14.19%	(15.02%)	10.14%
Morningstar Lifetime Mod 2025 TR USD	1.79%	13.72%	13.72%	11.26%	4.56%	7.19%	-	-	13.72%	7.97%	12.15%	(17.58%)	10.10%
Morningstar Target-Date 2025	1.83%	13.28%	13.28%	11.46%	5.23%	7.27%	-	-	13.28%	8.28%	12.92%	(15.38%)	10.28%

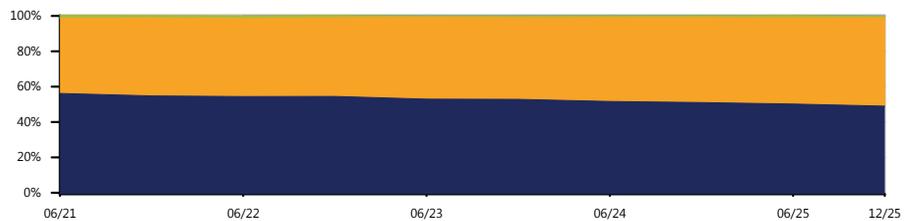
Morningstar Rating: \*\*\*\*\*

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

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## Historical Glidepath

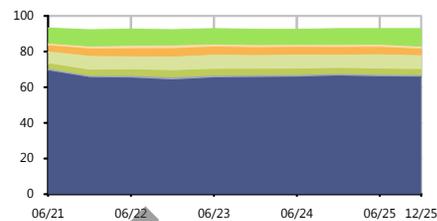
Time Period: 01/31/2021 - 12/31/2025



■ Stock ■ Bond ■ Cash ■ Other

## Equity Regional Distribution

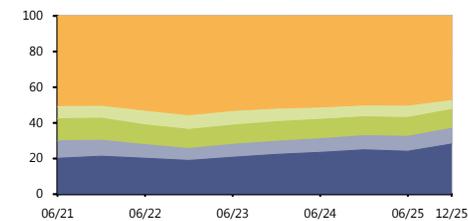
Time Period: 01/31/2021 - 12/31/2025



■ North America % ■ Latin America % ■ United Kingdom %  
 ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %  
 ■ Asia %

## Sector Distribution

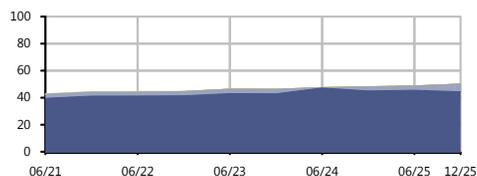
Time Period: 01/31/2021 - 12/31/2025



■ Technology ■ Communication Services ■ Consumer Cyclical  
 ■ Consumer Defensive ■ Other

## Bond Distribution

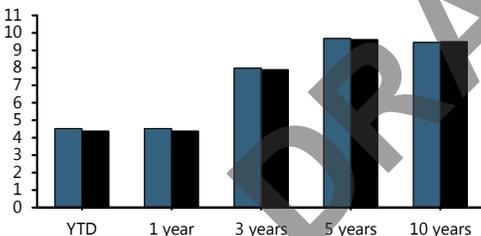
Time Period: 01/31/2021 - 12/31/2025



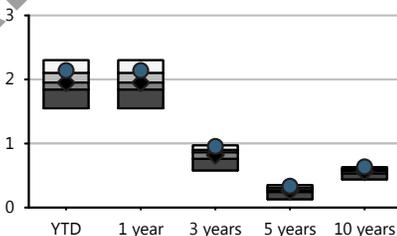
■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks  
 ■ Convertible Bond ■ Other

## Risk/Return vs Peer Group

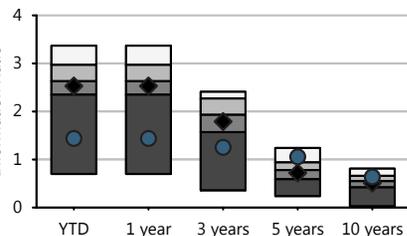
Standard Deviation



Sharpe Ratio



Information Ratio



■ Nuveen Lifecycle Index 2025 R6 ■ Morningstar Lifetime Mod 2025 TR USD

## Fund Basics

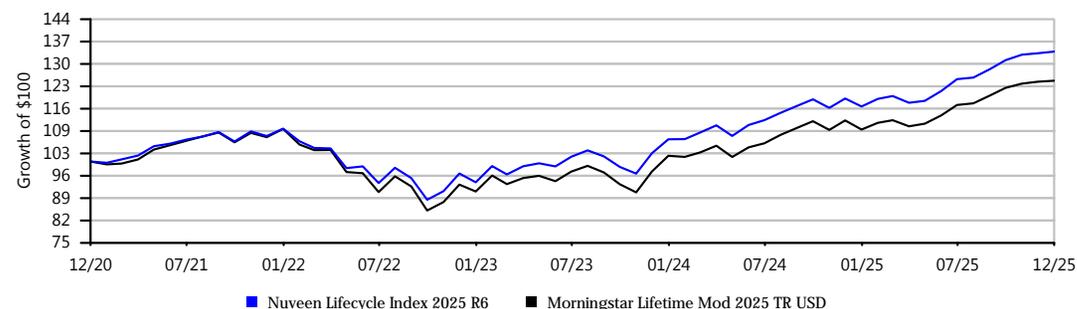
Ticker	TLQIX
Category	Target-Date 2025
Net Assets(This Class Smn)	6,000 m
Net Assets(All Classes Smn)	0 m
Manager	John Cunniff
Manager Tenure	16.25
Fund Inception	Sep 30,2009

## Fee And Expenses

Expense Ratio	0.10
Gross Expense Ratio	0.18
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.19
Actual 12b1	0.00
Management Fee	0.16

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



■ Nuveen Lifecycle Index 2025 R6 ■ Morningstar Lifetime Mod 2025 TR USD

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

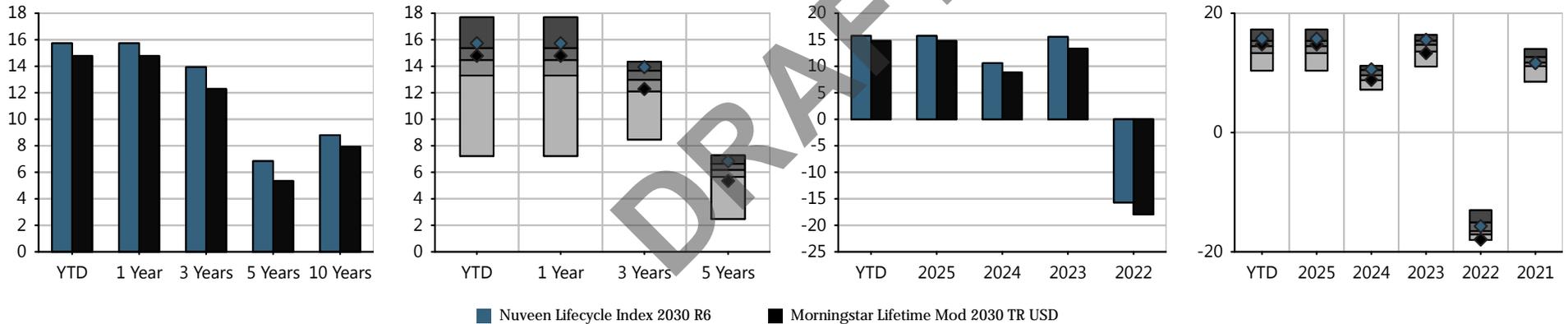
# NUVEEN LIFECYCLE INDEX 2030 R6 | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>98</b> Passing	Criteria Scoring	15.74%	13.94%	6.84%	21.10	1.02	0.39	1.30	1.06	16.25	0.10%	1.12
	Peer Group Scoring	14.16%	12.64%	6.02%	21.21	0.88	0.32	0.46	0.48	10.23	0.66%	1.07
	Criteria Peer Ranking	19	12	9	34	8	11	21	10	12	5	14

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2030 R6	2.19%	15.74%	15.74%	13.94%	6.84%	8.80%	8.92%	09/30/2009	15.74%	10.60%	15.55%	(15.70%)	11.67%
Morningstar Lifetime Mod 2030 TR USD	1.95%	14.79%	14.79%	12.29%	5.35%	7.93%	-	-	14.79%	8.83%	13.33%	(17.94%)	11.69%
Morningstar Target-Date 2030	1.97%	14.16%	14.16%	12.64%	6.02%	8.01%	-	-	14.16%	9.43%	14.36%	(16.03%)	11.75%

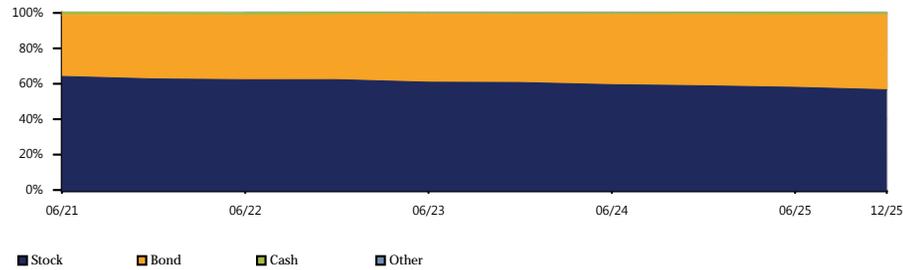
Morningstar Rating: \*\*\*\*\*

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

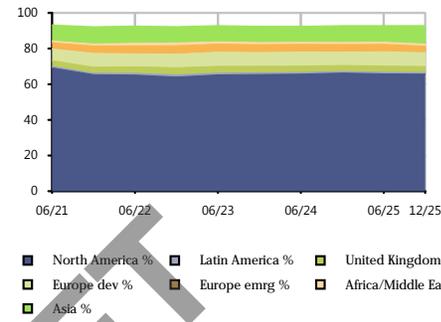
## Historical Glidepath

Time Period: 01/31/2021 - 12/31/2025



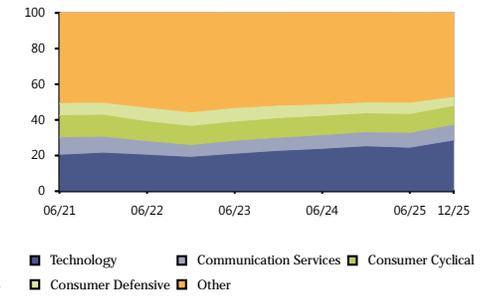
## Equity Regional Distribution

Time Period: 01/31/2021 - 12/31/2025



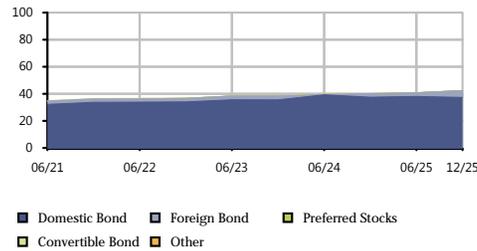
## Sector Distribution

Time Period: 01/31/2021 - 12/31/2025

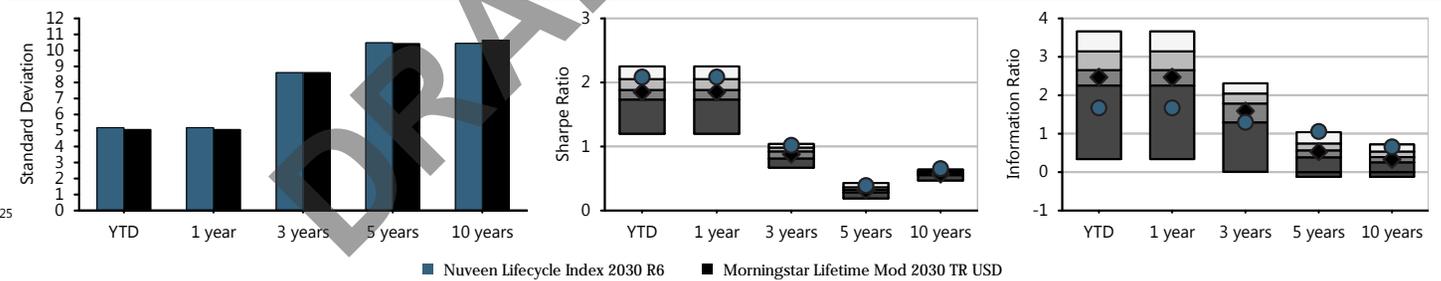


## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025



## Risk/Return vs Peer Group



## Fund Basics

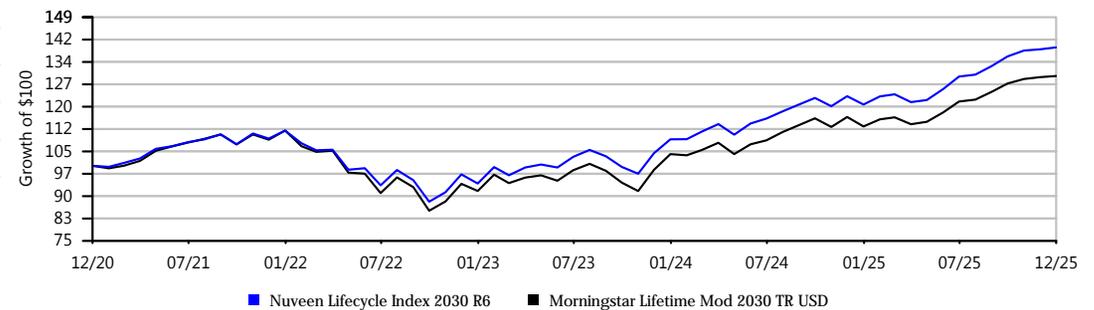
Ticker	TLHX
Category	Target-Date 2030
Net Assets(This Class Smn)	9,289 m
Net Assets(All Classes Smn)	0 m
Manager	John Cunniff
Manager Tenure	16.25
Fund Inception	Sep 30, 2009

## Fee And Expenses

Expense Ratio	0.10
Gross Expense Ratio	0.18
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.18
Actual 12b1	0.00
Management Fee	0.15

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NUVEEN LIFECYCLE INDEX 2035 R6 | FUND FACT SHEET

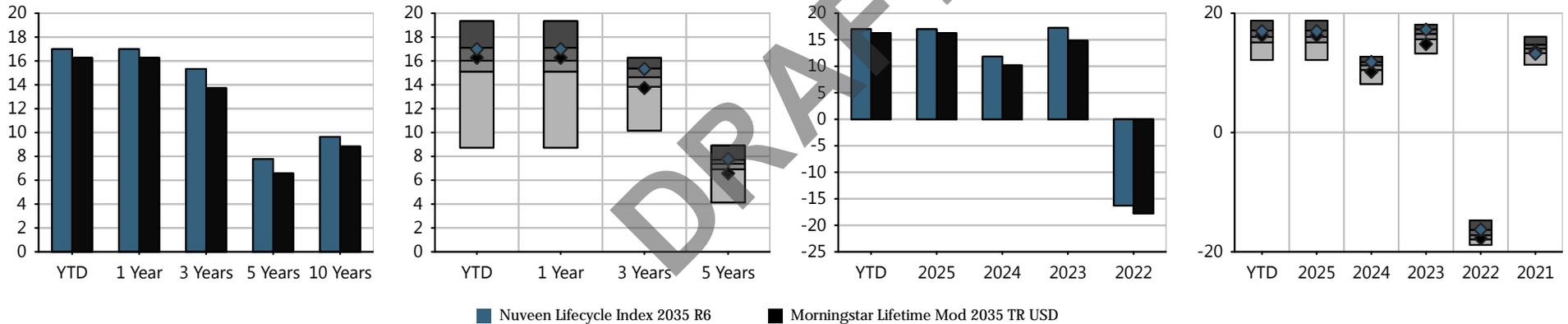


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>92</b> Passing	Criteria Scoring	17.00%	15.33%	7.77%	22.26	1.08	0.45	1.19	0.82	16.25	0.10%	1.09
	Peer Group Scoring	15.85%	14.37%	7.23%	22.81	0.97	0.39	0.56	0.45	10.30	0.66%	1.06
	Criteria Peer Ranking	27	27	21	29	11	16	27	16	12	5	14

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2035 R6	2.35%	17.00%	17.00%	15.33%	7.77%	9.63%	9.63%	09/30/2009	17.00%	11.84%	17.25%	(16.28%)	13.21%
Morningstar Lifetime Mod 2035 TR USD	2.20%	16.27%	16.27%	13.73%	6.57%	8.83%	-	-	16.27%	10.18%	14.84%	(17.75%)	13.63%
Morningstar Target-Date 2035	2.25%	15.85%	15.85%	14.37%	7.23%	8.91%	-	-	15.85%	11.08%	16.29%	(16.96%)	14.04%

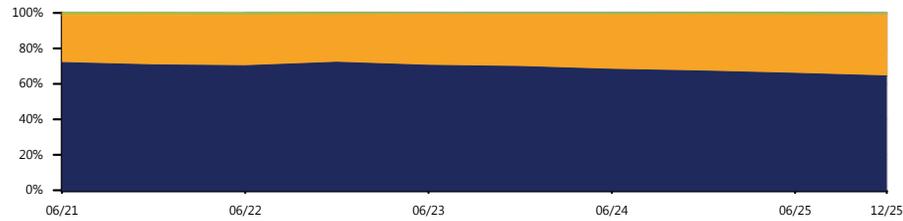
Morningstar Rating: \*\*\*\*\*

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

## Historical Glidepath

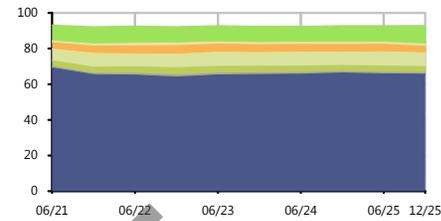
Time Period: 01/31/2021 - 12/31/2025



■ Stock ■ Bond ■ Cash ■ Other

## Equity Regional Distribution

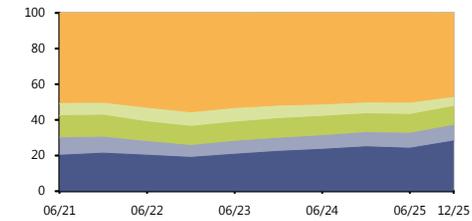
Time Period: 01/31/2021 - 12/31/2025



■ North America % ■ Latin America % ■ United Kingdom %  
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %  
■ Asia %

## Sector Distribution

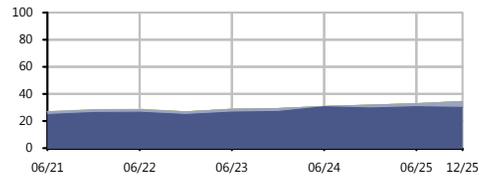
Time Period: 01/31/2021 - 12/31/2025



■ Technology ■ Communication Services ■ Consumer Cyclical  
■ Consumer Defensive ■ Other

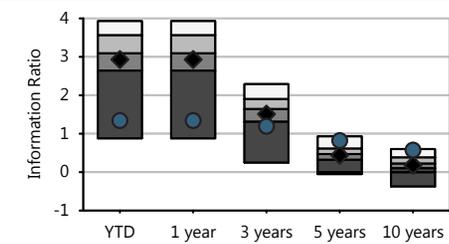
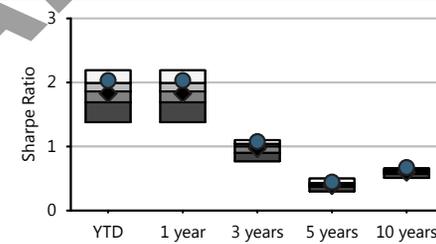
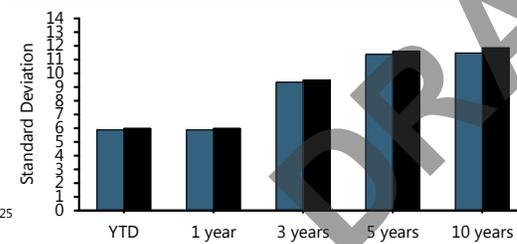
## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks  
■ Convertible Bond ■ Other

## Risk/Return vs Peer Group



■ Nuveen Lifecycle Index 2035 R6 ■ Morningstar Lifetime Mod 2035 TR USD

## Fund Basics

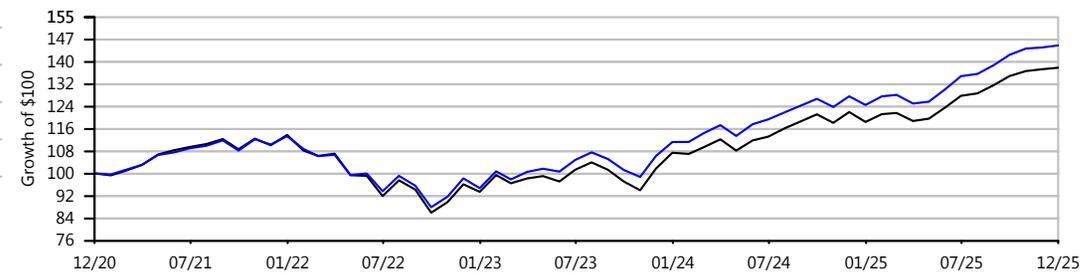
Ticker	TLYX
Category	Target-Date 2035
Net Assets(This Class Smn)	10,335 m
Net Assets(All Classes Smn)	0 m
Manager	John Cunniff
Manager Tenure	16.25
Fund Inception	Sep 30,2009

## Fee And Expenses

Expense Ratio	0.10
Gross Expense Ratio	0.17
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.18
Actual 12b1	0.00
Management Fee	0.15

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



■ Nuveen Lifecycle Index 2035 R6 ■ Morningstar Lifetime Mod 2035 TR USD

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NUVEEN LIFECYCLE INDEX 2040 R6 | FUND FACT SHEET

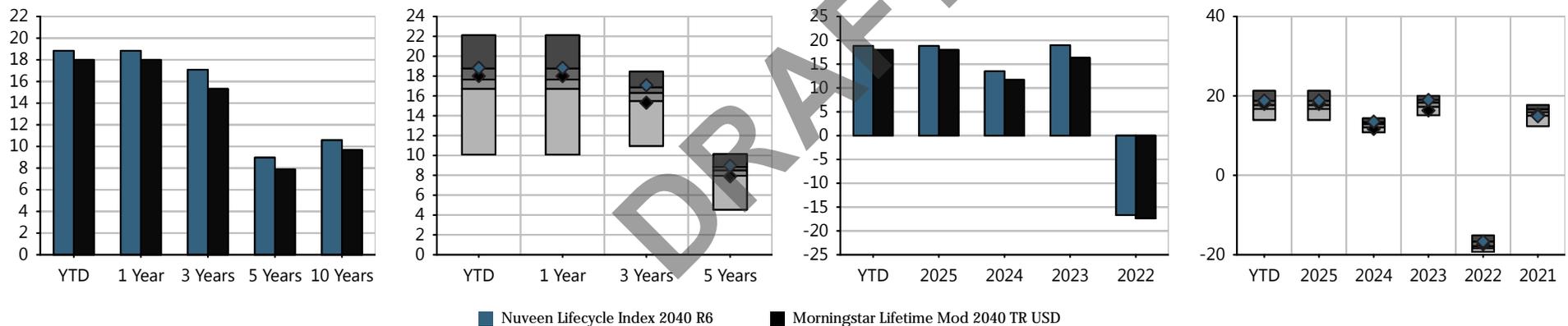


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>96</b> Passing	Criteria Scoring	18.83%	17.08%	8.97%	23.24	1.15	0.51	1.24	0.69	16.25	0.10%	1.07
	Peer Group Scoring	17.58%	16.05%	8.37%	23.81	1.05	0.46	0.54	0.29	10.39	0.67%	1.04
	Criteria Peer Ranking	21	21	22	28	11	18	16	17	13	5	16

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2040 R6	2.58%	18.83%	18.83%	17.08%	8.97%	10.58%	10.30%	09/30/2009	18.83%	13.52%	18.98%	(16.68%)	14.89%
Morningstar Lifetime Mod 2040 TR USD	2.50%	18.00%	18.00%	15.32%	7.89%	9.67%	-	-	18.00%	11.70%	16.34%	(17.37%)	15.35%
Morningstar Target-Date 2040	2.53%	17.58%	17.58%	16.05%	8.37%	9.70%	-	-	17.58%	12.72%	18.02%	(17.39%)	15.77%

Morningstar Rating: \*\*\*\*\*

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

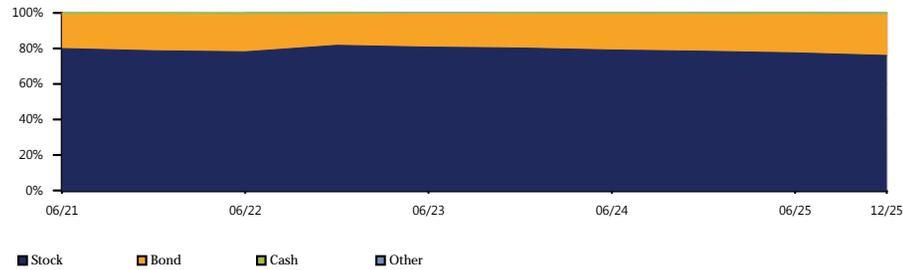
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

# NUVEEN LIFECYCLE INDEX 2040 R6 | FUND FACT SHEET



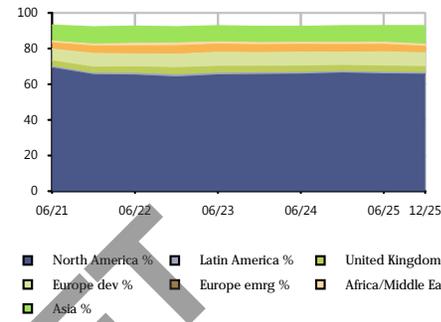
## Historical Glidepath

Time Period: 01/31/2021 - 12/31/2025



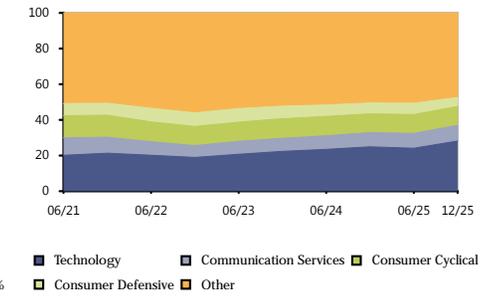
## Equity Regional Distribution

Time Period: 01/31/2021 - 12/31/2025



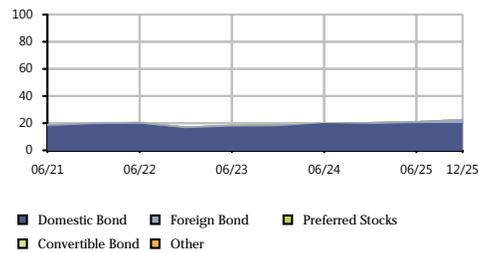
## Sector Distribution

Time Period: 01/31/2021 - 12/31/2025

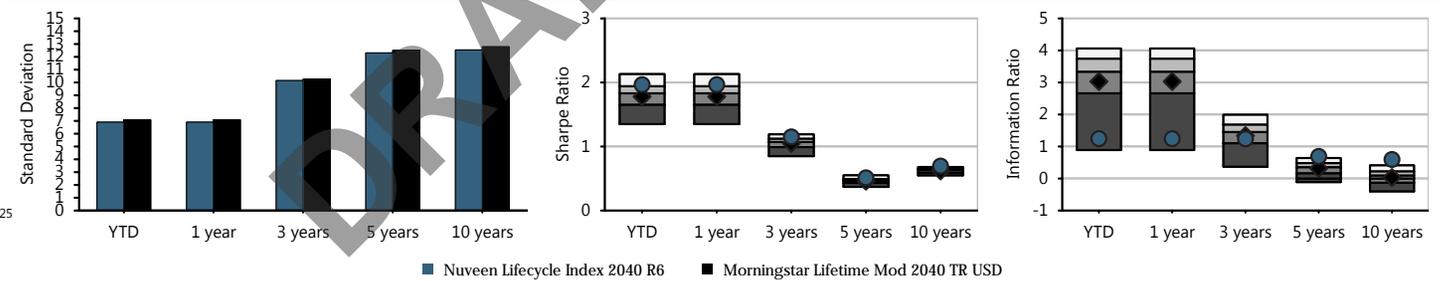


## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025



## Risk/Return vs Peer Group



## Fund Basics

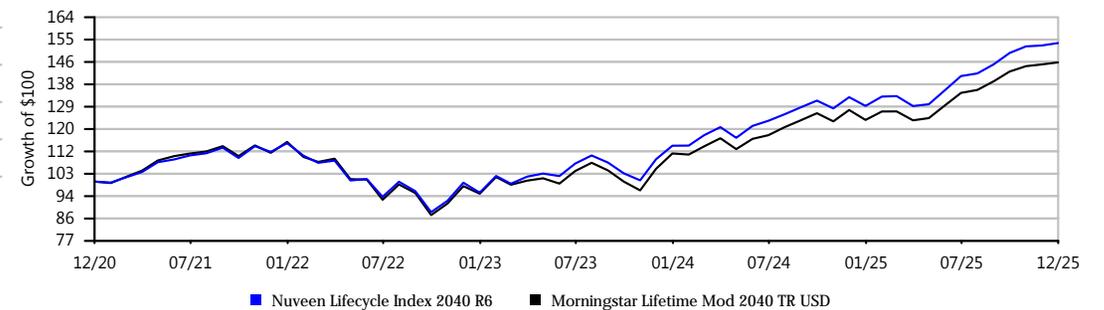
Ticker	TLZIX
Category	Target-Date 2040
Net Assets(This Class Smn)	10,883 m
Net Assets(All Classes Smn)	0 m
Manager	John Cunniff
Manager Tenure	16.25
Fund Inception	Sep 30,2009

## Fee And Expenses

Expense Ratio	0.10
Gross Expense Ratio	0.17
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.15

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NUVEEN LIFECYCLE INDEX 2045 R6 | FUND FACT SHEET

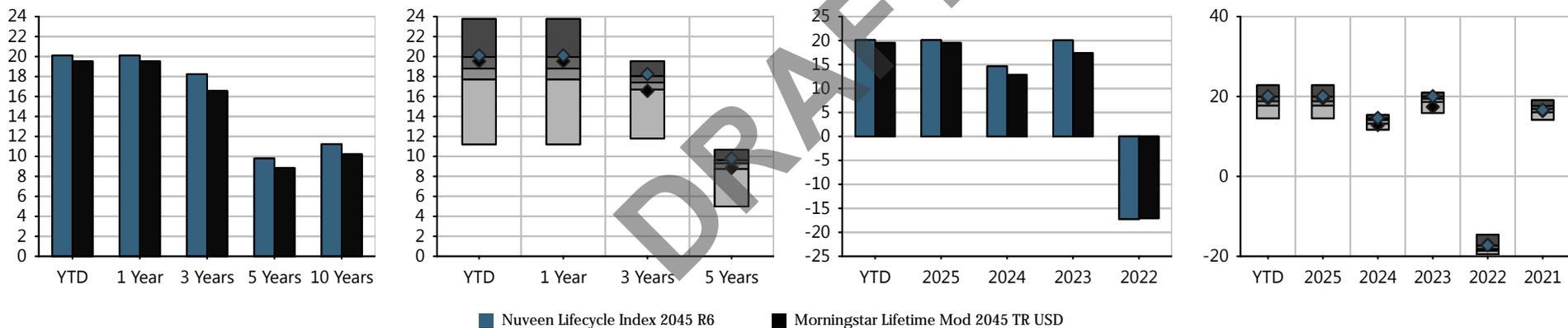


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>96</b> Passing	Criteria Scoring	20.11%	18.24%	9.80%	24.10	1.20	0.55	1.11	0.58	16.25	0.10%	1.06
	Peer Group Scoring	18.79%	17.18%	9.11%	24.52	1.10	0.50	0.41	0.15	10.45	0.67%	1.02
	Criteria Peer Ranking	19	20	18	29	11	12	17	15	12	5	13

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2045 R6	2.79%	20.11%	20.11%	18.24%	9.80%	11.22%	10.69%	09/30/2009	20.11%	14.63%	20.07%	(17.24%)	16.65%
Morningstar Lifetime Mod 2045 TR USD	2.78%	19.54%	19.54%	16.56%	8.85%	10.22%	-	-	19.54%	12.86%	17.39%	(17.06%)	16.36%
Morningstar Target-Date 2045	2.73%	18.79%	18.79%	17.18%	9.11%	10.23%	-	-	18.79%	13.83%	19.08%	(17.75%)	16.87%

Morningstar Rating: \*\*\*\*\*

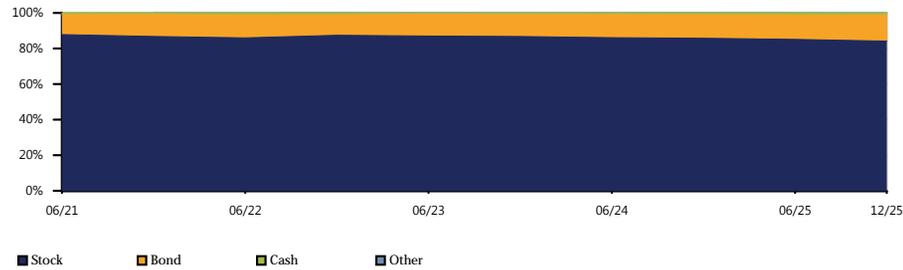
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

# NUVEEN LIFECYCLE INDEX 2045 R6 | FUND FACT SHEET

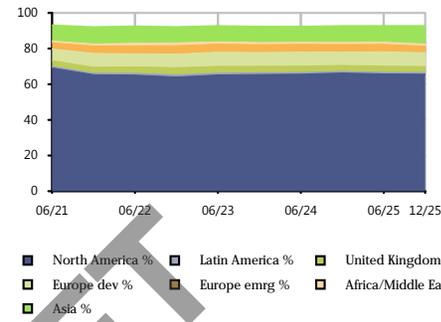
## Historical Glidepath

Time Period: 01/31/2021 - 12/31/2025



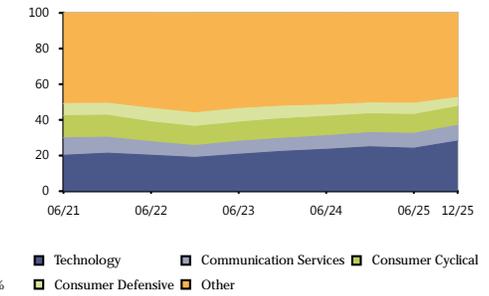
## Equity Regional Distribution

Time Period: 01/31/2021 - 12/31/2025



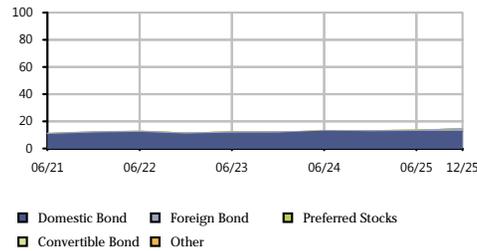
## Sector Distribution

Time Period: 01/31/2021 - 12/31/2025

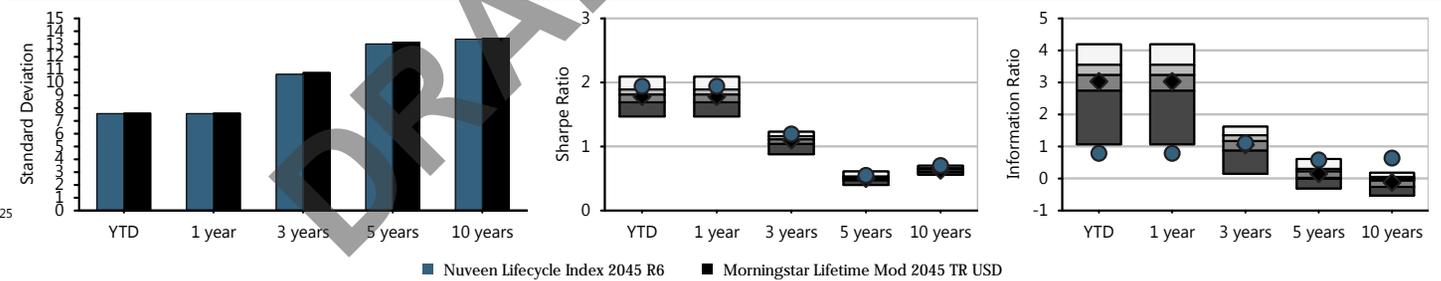


## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025

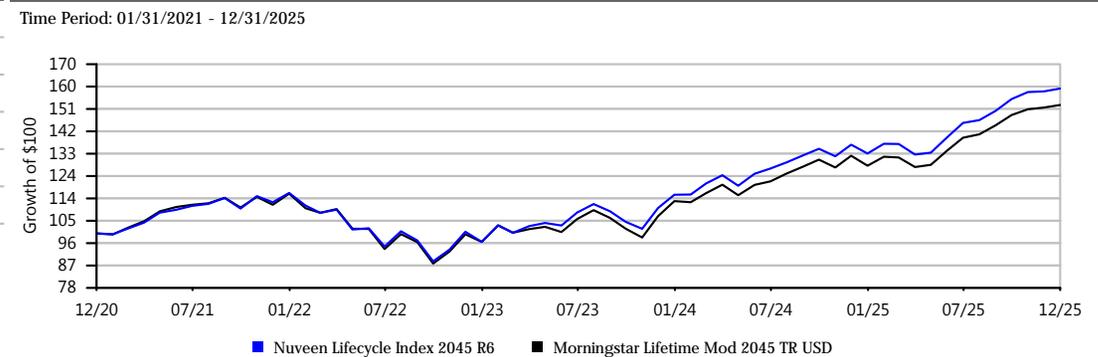


## Risk/Return vs Peer Group



## Fund Basics | Fee And Expenses | Cumulative Performance

Fund Basics		Fee And Expenses	
Ticker	TLXIX	Expense Ratio	0.00
Category	Target-Date 2045	Gross Expense Ratio	0.17
Net Assets(This Class Smn)	9,566 m	Prospectus Net Expense Ratio	0.10
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.17
Manager	John Cunniff	Actual 12b1	0.00
Manager Tenure	16.25	Management Fee	0.15
Fund Inception	Sep 30,2009		



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NUVEEN LIFECYCLE INDEX 2050 R6 | FUND FACT SHEET



IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>96</b> Passing	Criteria Scoring	20.72%	18.78%	10.13%	24.50	1.22	0.56	0.97	0.48	16.25	0.10%	1.05
	Peer Group Scoring	19.46%	17.80%	9.48%	24.94	1.11	0.51	0.37	0.09	10.34	0.68%	1.01
	Criteria Peer Ranking	23	23	17	28	12	11	24	15	13	5	12

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2050 R6	2.86%	20.72%	20.72%	18.78%	10.13%	11.46%	10.84%	09/30/2009	20.72%	15.18%	20.54%	(17.50%)	17.14%
Morningstar Lifetime Mod 2050 TR USD	2.97%	20.52%	20.52%	17.20%	9.30%	10.45%	-	-	20.52%	13.36%	17.85%	(16.91%)	16.60%
Morningstar Target-Date 2050	2.84%	19.46%	19.46%	17.80%	9.48%	10.47%	-	-	19.46%	14.39%	19.67%	(17.98%)	17.32%

Morningstar Rating: \*\*\*\*\*

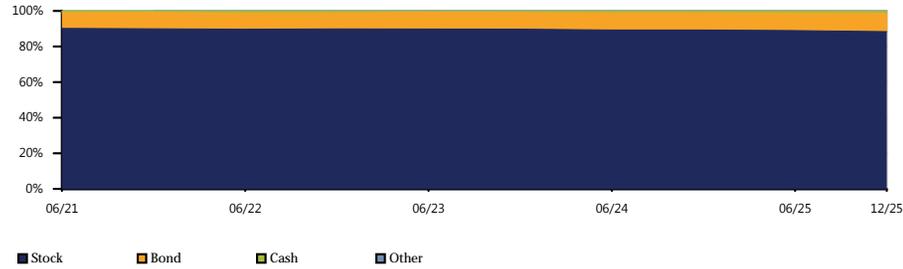
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

# NUVEEN LIFECYCLE INDEX 2050 R6 | FUND FACT SHEET

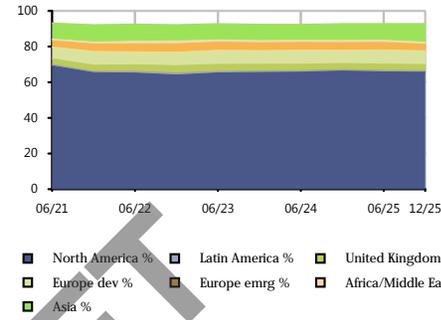
## Historical Glidepath

Time Period: 01/31/2021 - 12/31/2025



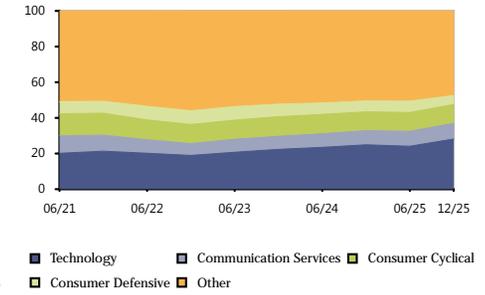
## Equity Regional Distribution

Time Period: 01/31/2021 - 12/31/2025



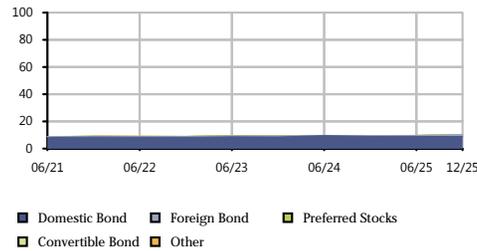
## Sector Distribution

Time Period: 01/31/2021 - 12/31/2025

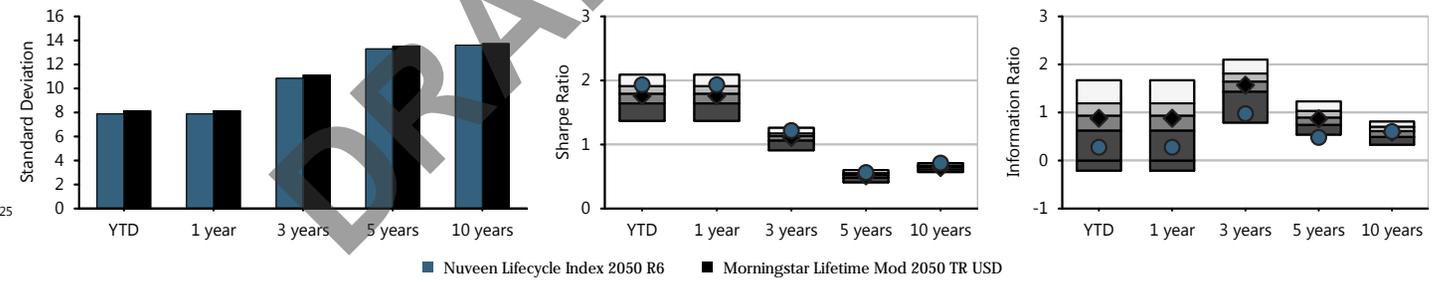


## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025



## Risk/Return vs Peer Group



## Fund Basics

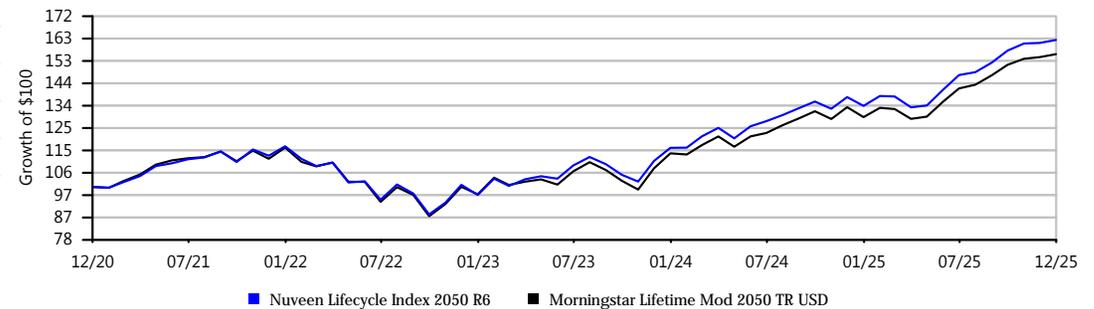
Ticker	TLLX
Category	Target-Date 2050
Net Assets(This Class Smn)	8,252 m
Net Assets(All Classes Smn)	0 m
Manager	John Cunniff
Manager Tenure	16.25
Fund Inception	Sep 30,2009

## Fee And Expenses

Expense Ratio	0.00
Gross Expense Ratio	0.17
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.15

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NUVEEN LIFECYCLE INDEX 2055 R6 | FUND FACT SHEET

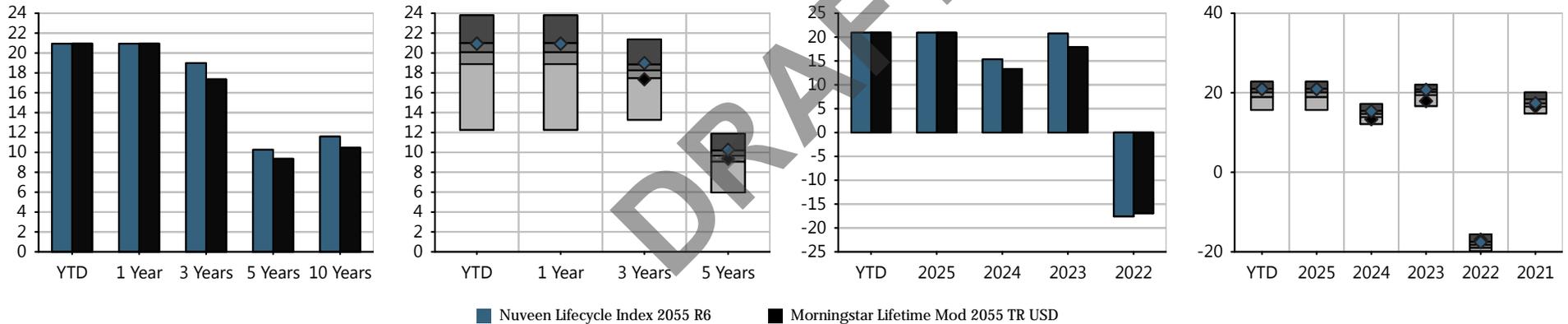


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>97</b> Passing	Criteria Scoring	20.93%	18.99%	10.27%	24.65	1.22	0.57	0.98	0.52	14.67	0.10%	1.05
	Peer Group Scoring	19.80%	18.05%	9.62%	25.08	1.12	0.52	0.40	0.13	9.86	0.68%	1.02
	Criteria Peer Ranking	27	20	21	25	9	13	20	16	5	5	11

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2055 R6	2.89%	20.93%	20.93%	18.99%	10.27%	11.59%	10.21%	04/29/2011	20.93%	15.35%	20.76%	(17.57%)	17.39%
Morningstar Lifetime Mod 2055 TR USD	3.05%	20.96%	20.96%	17.36%	9.36%	10.48%	-	-	20.96%	13.33%	17.90%	(16.93%)	16.50%
Morningstar Target-Date 2055	2.89%	19.80%	19.80%	18.05%	9.62%	10.55%	-	-	19.80%	14.64%	19.89%	(18.09%)	17.51%

Morningstar Rating: \*\*\*\*\*

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

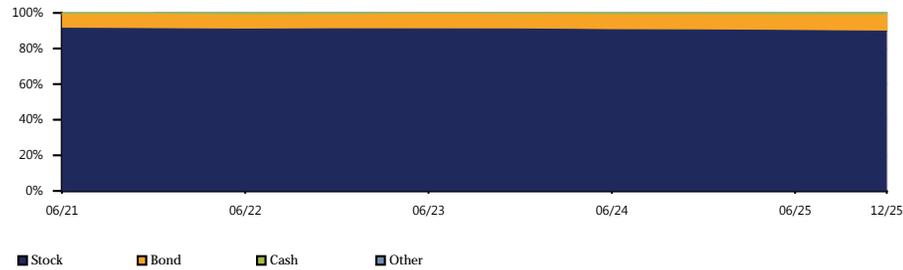
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

# NUVEEN LIFECYCLE INDEX 2055 R6 | FUND FACT SHEET



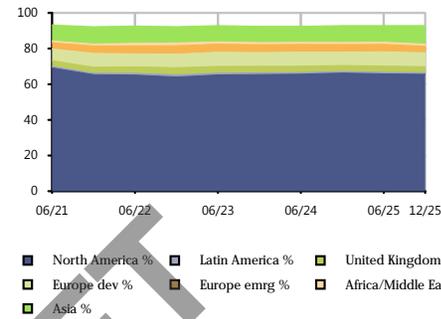
## Historical Glidepath

Time Period: 01/31/2021 - 12/31/2025



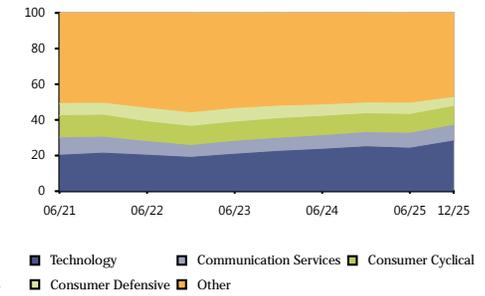
## Equity Regional Distribution

Time Period: 01/31/2021 - 12/31/2025



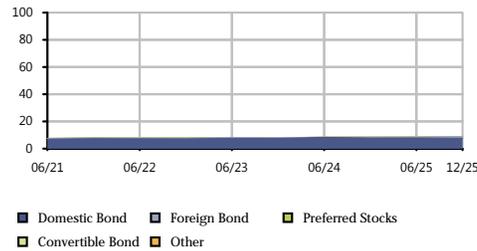
## Sector Distribution

Time Period: 01/31/2021 - 12/31/2025

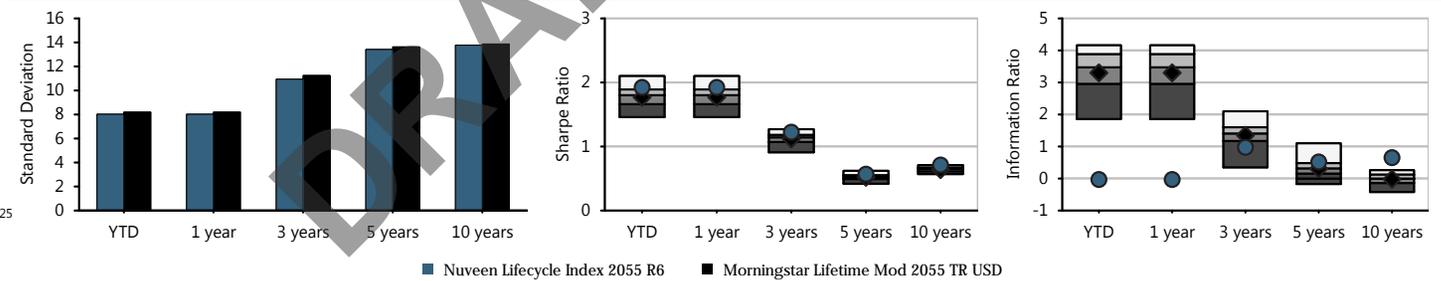


## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025



## Risk/Return vs Peer Group



## Fund Basics

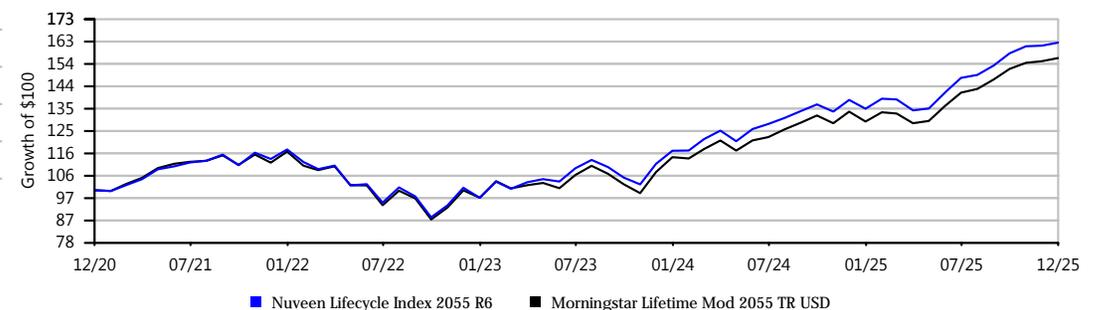
Ticker	TTIX
Category	Target-Date 2055
Net Assets(This Class Smn)	5,334 m
Net Assets(All Classes Smn)	0 m
Manager	John Cunniff
Manager Tenure	14.67
Fund Inception	Apr 29,2011

## Fee And Expenses

Expense Ratio	0.00
Gross Expense Ratio	0.17
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.15

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NUVEEN LIFECYCLE INDEX 2060 R6 | FUND FACT SHEET

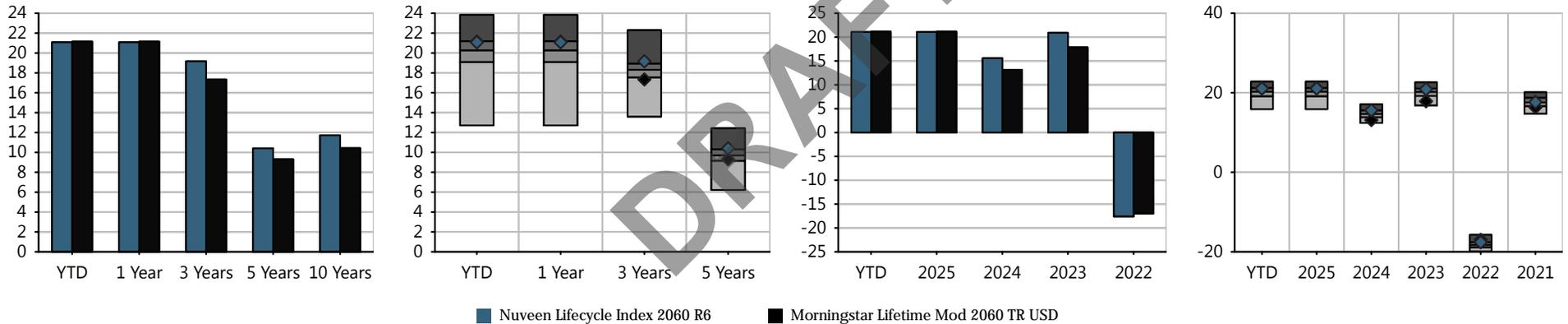


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>95</b> Passing	Criteria Scoring	21.08%	19.17%	10.41%	24.73	1.23	0.58	1.05	0.61	11.25	0.10%	1.06
	Peer Group Scoring	19.95%	18.17%	9.71%	25.16	1.13	0.52	0.46	0.19	8.28	0.68%	1.02
	Criteria Peer Ranking	28	20	19	27	7	12	23	20	12	5	11

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

## Manager Vs Benchmark Performance



Investment Name			Annualized Returns						Calendar Year Returns				
	Last Qtr	YTD	1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2060 R6	2.93%	21.08%	21.08%	19.17%	10.41%	11.72%	10.52%	09/26/2014	21.08%	15.59%	20.91%	(17.59%)	17.64%
Morningstar Lifetime Mod 2060 TR USD	3.09%	21.15%	21.15%	17.34%	9.31%	10.43%	-	-	21.15%	13.15%	17.86%	(16.98%)	16.33%
Morningstar Target-Date 2060	2.91%	19.95%	19.95%	18.17%	9.71%	10.63%	-	-	19.95%	14.72%	20.03%	(18.12%)	17.69%

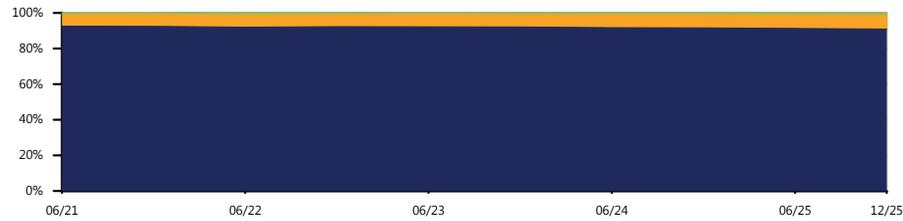
Morningstar Rating: \*\*\*\*\*

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## Historical Glidepath

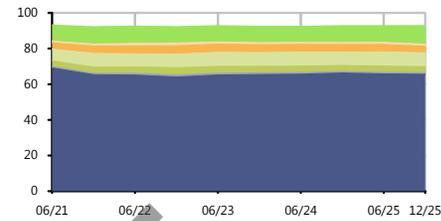
Time Period: 01/31/2021 - 12/31/2025



■ Stock ■ Bond ■ Cash ■ Other

## Equity Regional Distribution

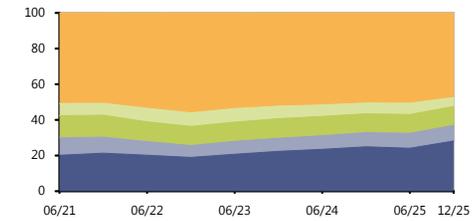
Time Period: 01/31/2021 - 12/31/2025



■ North America % ■ Latin America % ■ United Kingdom %  
 ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %  
 ■ Asia %

## Sector Distribution

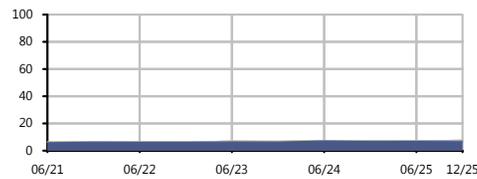
Time Period: 01/31/2021 - 12/31/2025



■ Technology ■ Communication Services ■ Consumer Cyclical  
 ■ Consumer Defensive ■ Other

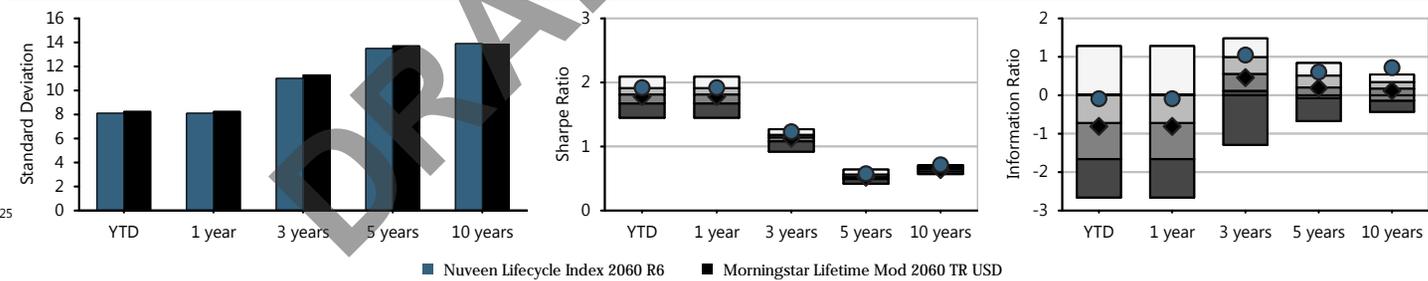
## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks  
 ■ Convertible Bond ■ Other

## Risk/Return vs Peer Group



## Fund Basics

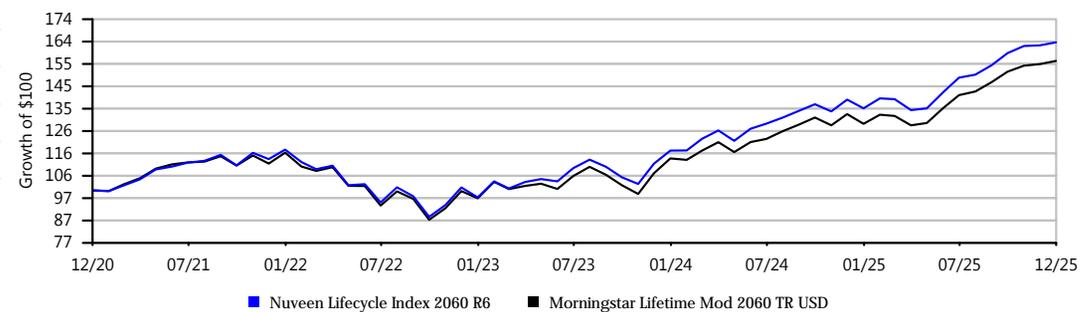
Ticker	TVIIX
Category	Target-Date 2060
Net Assets(This Class Smn)	3,268 m
Net Assets(All Classes Smn)	0 m
Manager	John Cunniff
Manager Tenure	11.25
Fund Inception	Sep 26, 2014

## Fee And Expenses

Expense Ratio	0.00
Gross Expense Ratio	0.18
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.18
Actual 12b1	0.00
Management Fee	0.15

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NUVEEN LIFECYCLE INDEX 2065 R6 | FUND FACT SHEET

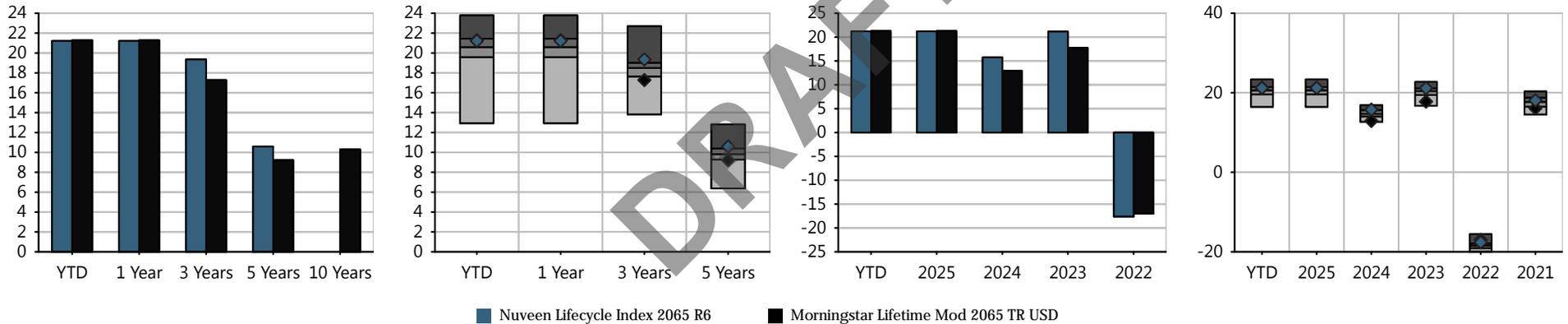


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
<b>95</b> Passing	Criteria Scoring	21.22%	19.35%	10.59%	24.81	1.24	0.58	1.16	0.73	5.25	0.10%	1.07
	Peer Group Scoring	20.36%	18.29%	9.83%	25.36	1.13	0.53	0.55	0.28	3.32	0.66%	1.03
	Criteria Peer Ranking	35	14	18	19	7	12	17	14	27	5	12

## Investment Strategy

The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a 'fund of funds' that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Nuveen Lifecycle Index 2065 R6	2.94%	21.22%	21.22%	19.35%	10.59%	-	12.93%	09/30/2020	21.22%	15.76%	21.16%	(17.61%)	18.08%
Morningstar Lifetime Mod 2065 TR USD	3.11%	21.29%	21.29%	17.28%	9.22%	-	-	-	21.29%	12.92%	17.78%	(17.00%)	16.10%
Morningstar Target-Date 2065+	2.91%	20.36%	20.36%	18.29%	9.83%	-	-	-	20.36%	14.85%	20.17%	(18.23%)	17.75%

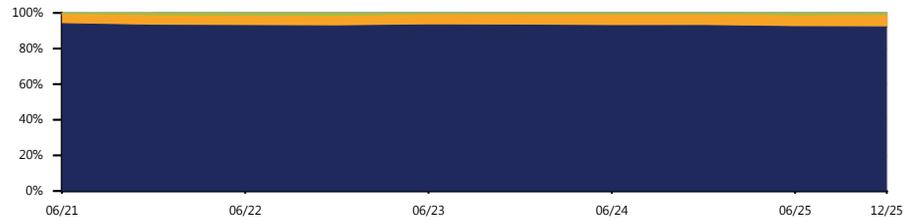
Morningstar Rating: \*\*\*\*

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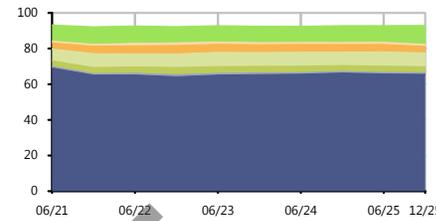
Time Period: 01/31/2021 - 12/31/2025



■ Stock ■ Bond ■ Cash ■ Other

## Equity Regional Distribution

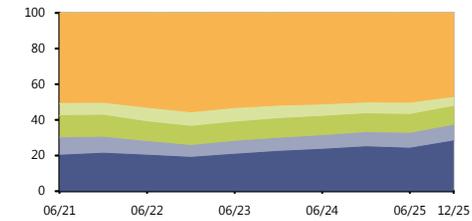
Time Period: 01/31/2021 - 12/31/2025



■ North America % ■ Latin America % ■ United Kingdom %  
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %  
■ Asia %

## Sector Distribution

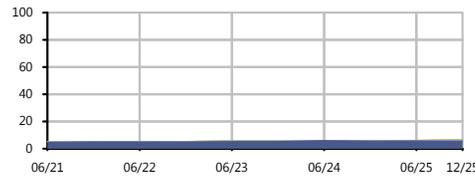
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■ Technology ■ Communication Services ■ Consumer Cyclical  
■ Consumer Defensive ■ Other

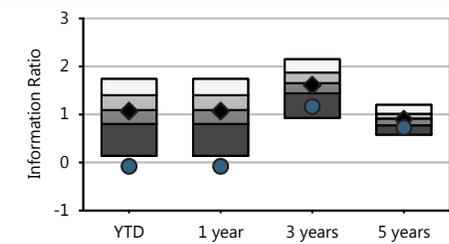
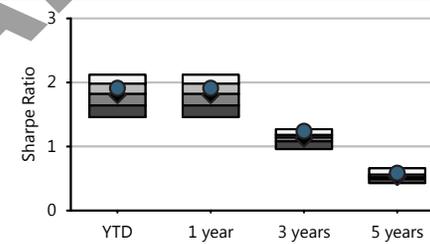
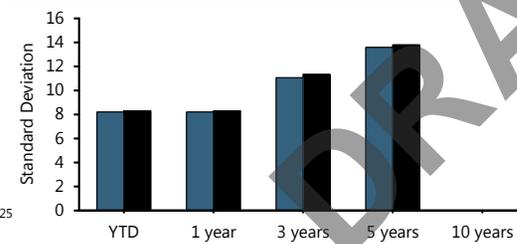
## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks  
■ Convertible Bond ■ Other

## Risk/Return vs Peer Group



■ Nuveen Lifecycle Index 2065 R6 ■ Morningstar Lifetime Mod 2065 TR USD

## Fund Basics

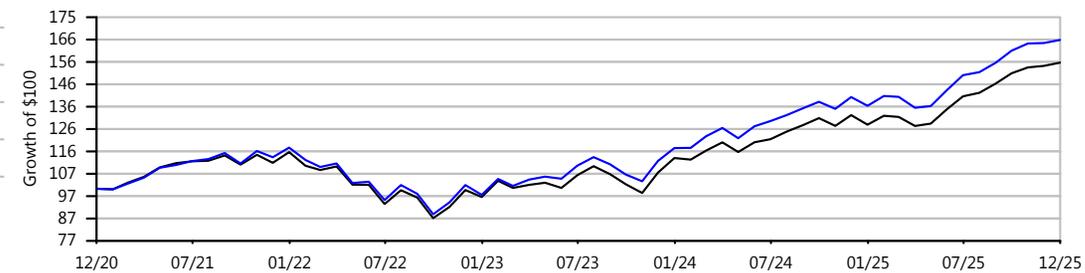
Ticker	TFTX
Category	Target-Date 2065+
Net Assets(This Class Smn)	836 m
Net Assets(All Classes Smn)	0 m
Manager	John Cunniff
Manager Tenure	5.25
Fund Inception	Sep 30,2020

## Fee And Expenses

Expense Ratio	0.00
Gross Expense Ratio	0.22
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.22
Actual 12b1	0.00
Management Fee	0.15

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



■ Nuveen Lifecycle Index 2065 R6 ■ Morningstar Lifetime Mod 2065 TR USD

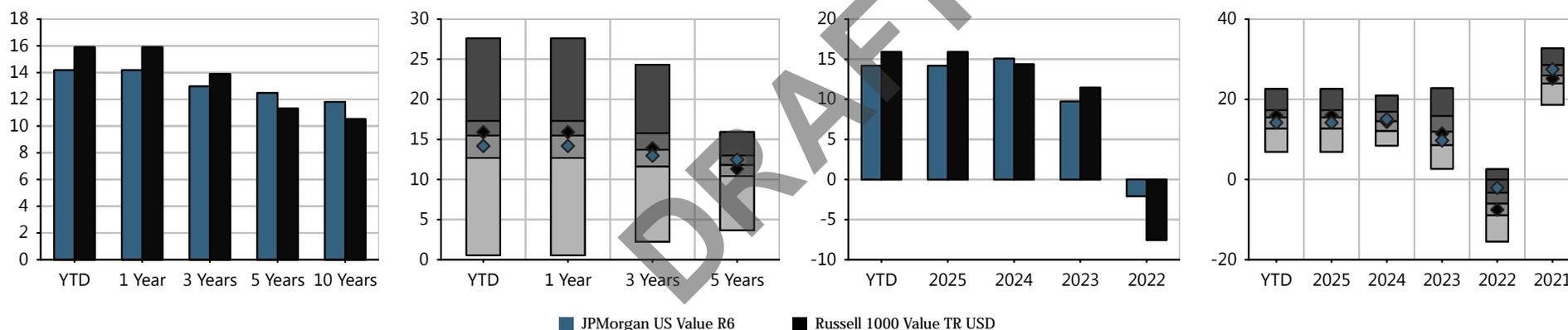
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>78</b> Passing	Criteria Scoring	14.18%	12.97%	12.48%	0.71	0.70	-0.42	0.48	6.84	0.44%	4.76	1.09
	Peer Group Scoring	15.00%	13.89%	11.65%	0.74	0.62	-0.07	0.06	12.09	0.85%	6.37	1.05
	Criteria Peer Ranking	63	60	35	57	27	67	23	70	16	44	33

## Investment Strategy

The investment seeks to provide capital growth over the long-term. Under normal circumstances, the fund invests at least 80% of its assets in common stocks issued by U.S. companies. 'Assets' means net assets, plus the amount of borrowings for investment purposes. The fund's adviser applies an active equity management style focused on identifying attractively valued securities given their growth potential over a long-term time horizon.

## Manager Vs Benchmark Performance



■ JPMorgan US Value R6 ■ Russell 1000 Value TR USD

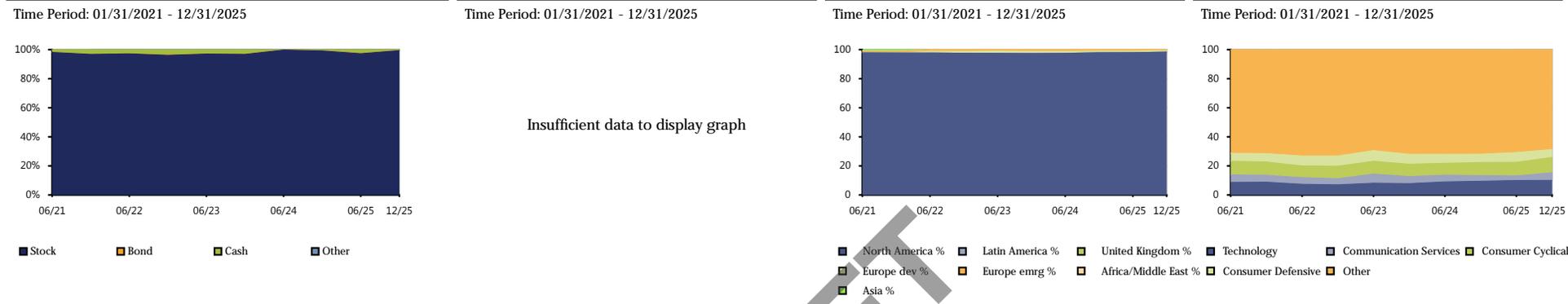
Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
JPMorgan US Value R6	4.10%	14.18%	14.18%	12.97%	12.48%	11.81%	11.48%	11/02/2015	14.18%	15.07%	9.73%	(2.08%)	27.50%
Russell 1000 Value TR USD	3.81%	15.91%	15.91%	13.90%	11.33%	10.53%	-	-	15.91%	14.37%	11.46%	(7.54%)	25.16%
Morningstar Large Value	3.15%	15.00%	15.00%	13.89%	11.65%	10.72%	-	-	15.00%	14.52%	12.38%	(6.33%)	25.99%

Morningstar Rating: \*\*\*\*

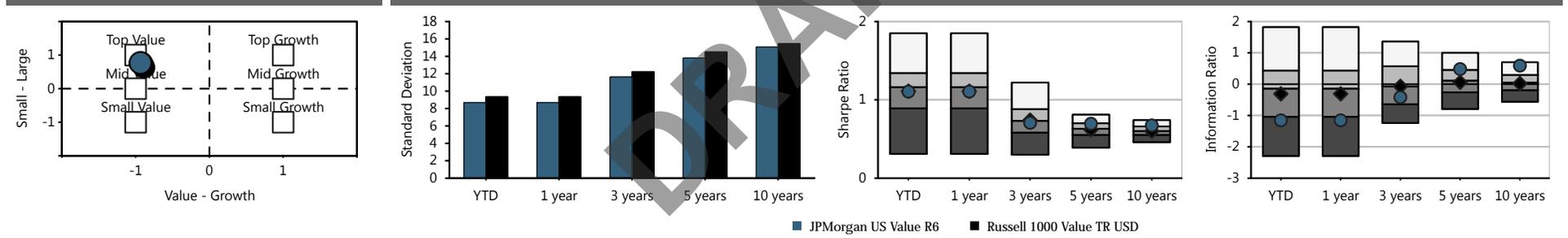
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**Portfolio Composition** | **Bond Distribution** | **Equity Regional Distribution** | **Sector Distribution**



**Style Analysis** | **Risk/Return vs Peer Group**



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VGINX	Expense Ratio	0.44	Wells Fargo & Co	3.40	Time Period: 01/31/2021 - 12/31/2025	
Category	Large Value	Gross Expense Ratio	0.49	Bank of America Corp	2.77		
Net Assets(This Class Smn)	6,482 m	Prospectus Net Expense Ratio	0.44	Alphabet Inc Class C	2.65		
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.49	Amazon.com Inc	2.25		
Manager	Andrew Brandon	Actual 12b1	0.00	Analog Devices Inc	1.93		
Manager Tenure	6.84	Management Fee	0.40	Philip Morris Internati...	1.90		
Fund Inception	Nov 02,2015			RTX Corp	1.88		
				Charles Schwab Corp	1.84		
				Eaton Corp PLC	1.83		
				Johnson & Johnson	1.81		

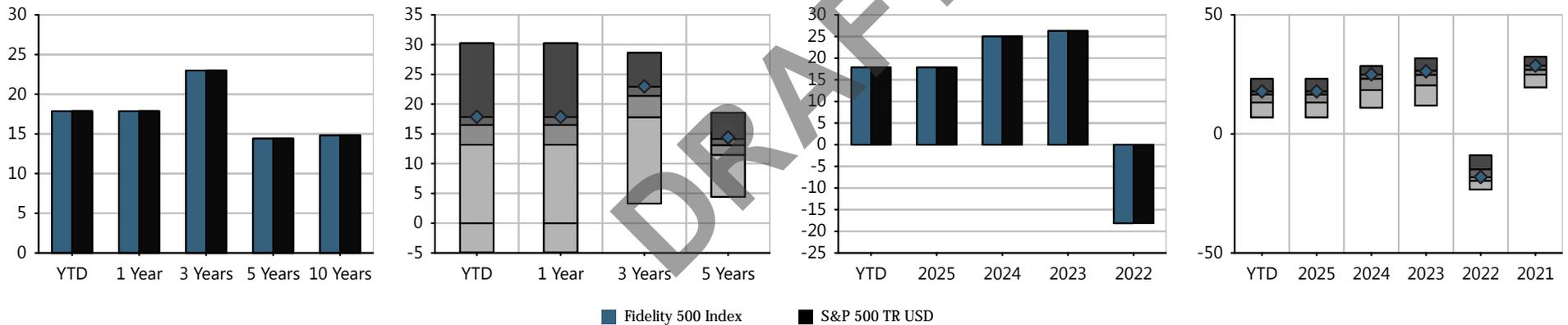
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IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
<b>100</b> Passing	Criteria Scoring	0.01%	0.01%	0.01%	0.02%	\$738,563,400,006	17.88%	23.01%	14.43%
	Peer Group Scoring	3.77%	3.49%	3.54%	0.73%	-	-	-	-
	Criteria Peer Ranking	2	2	2	2	-	24	22	18

## Investment Strategy

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

## Manager Vs Benchmark Performance

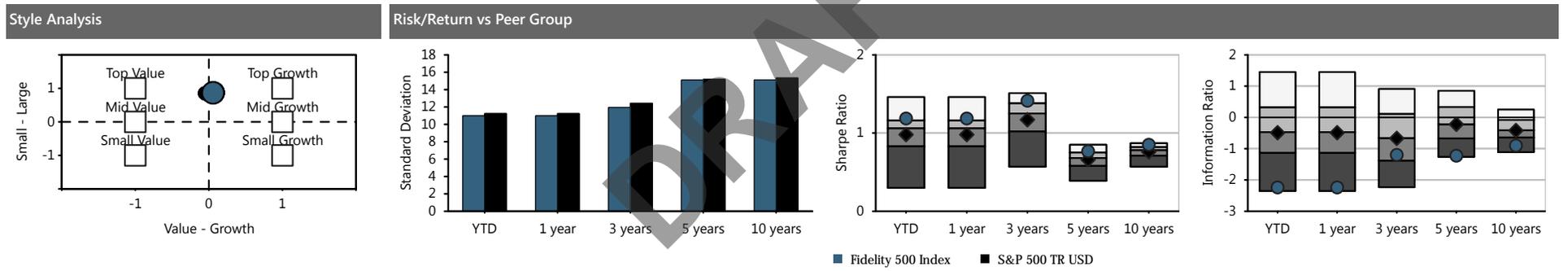
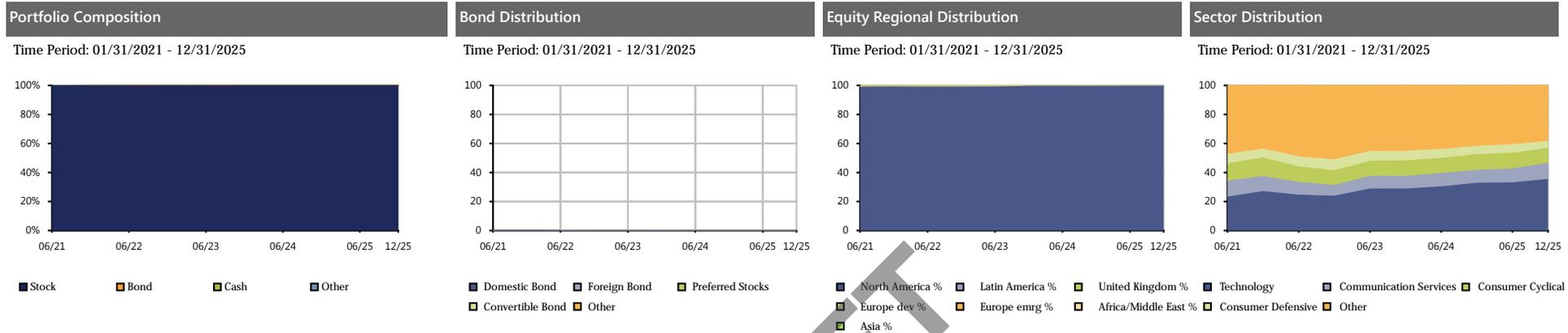


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Fidelity 500 Index	2.65%	17.86%	17.86%	22.99%	14.41%	14.81%	11.12%	05/04/2011	17.86%	25.00%	26.29%	(18.13%)	28.69%
S&P 500 TR USD	2.66%	17.88%	17.88%	23.01%	14.42%	14.82%	-	-	17.88%	25.02%	26.29%	(18.11%)	28.71%
Morningstar Large Blend	2.22%	15.57%	15.57%	20.12%	12.69%	13.33%	-	-	15.57%	21.57%	23.31%	(17.22%)	26.72%

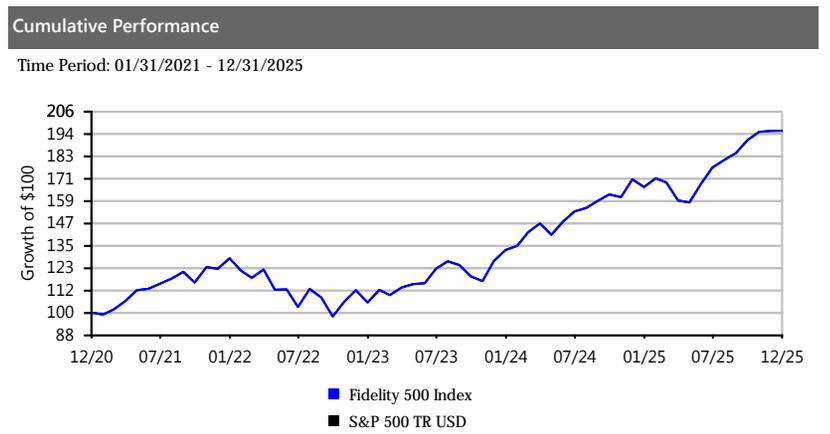
Morningstar Rating: \*\*\*\*\*

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Fund Basics		Fee And Expenses		Top 10 Holdings (%)	
Ticker	FXAIX	Expense Ratio	0.02	NVIDIA Corp	7.38
Category	Large Blend	Gross Expense Ratio	0.02	Apple Inc	7.08
Net Assets(This Class Smn)	738,563 m	Prospectus Net Expense Ratio	0.02	Microsoft Corp	6.25
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.02	Amazon.com Inc	3.87
Manager	Louis Bottari	Actual 12b1	0.00	Broadcom Inc	3.24
Manager Tenure	16.91	Management Fee	0.02	Alphabet Inc Class A	3.18
Fund Inception	May 04,2011			Alphabet Inc Class C	2.56
				Meta Platforms Inc Class A	2.40
				Tesla Inc	2.06
				Berkshire Hathaway Inc ...	1.61



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# NYLI WMC GROWTH CLASS R6 | FUND FACT SHEET

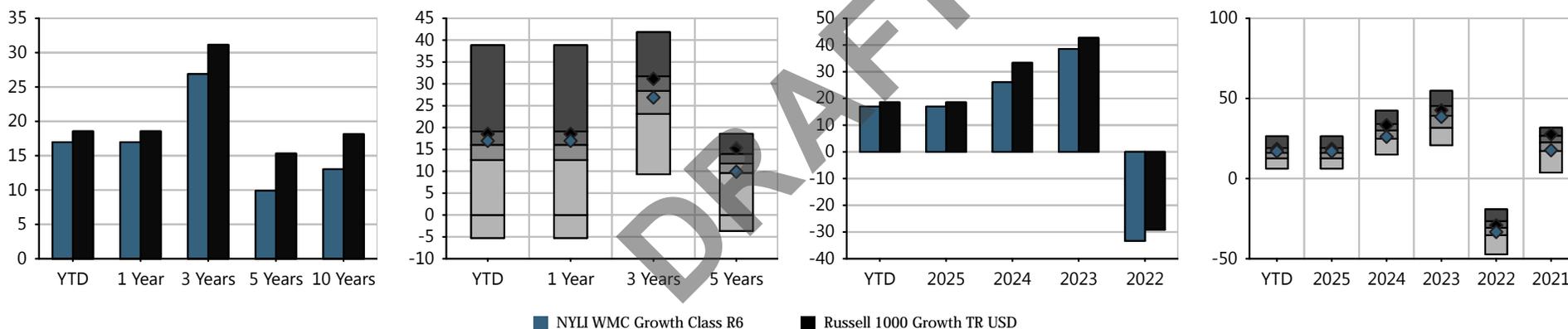


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>61</b> Review	Criteria Scoring	16.96%	26.88%	9.90%	1.36	0.44	-1.51	-1.71	4.75	0.72%	7.41	0.84
	Peer Group Scoring	16.11%	27.64%	11.28%	1.31	0.51	-0.71	-0.72	11.46	0.90%	8.70	0.90
	Criteria Peer Ranking	43	60	72	51	72	75	98	76	40	44	75

## Investment Strategy

The investment seeks long-term growth of capital. The fund invests primarily in stocks of large-capitalization U.S. companies considered to have above-average earnings growth potential and reasonable stock prices in comparison with expected earnings. Under normal circumstances, at least 80% of its assets will be invested in securities issued by U.S. companies. The Subadvisor employs a traditional, bottom-up fundamental research approach to identify securities that possess sustainable growth at reasonable valuations.

## Manager Vs Benchmark Performance



■ NYLI WMC Growth Class R6 ■ Russell 1000 Growth TR USD

Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
<span style="color: red;">✘</span> NYLI WMC Growth Class R6	1.51%	16.96%	16.96%	26.88%	9.90%	13.03%	8.78%	04/26/2021	16.96%	26.08%	38.52%	(33.31%)	17.67%
Russell 1000 Growth TR USD	1.12%	18.56%	18.56%	31.15%	15.32%	18.13%	-	-	18.56%	33.36%	42.68%	(29.14%)	27.60%
Morningstar Large Growth	0.54%	16.11%	16.11%	27.64%	11.28%	15.23%	-	-	16.11%	29.53%	38.68%	(31.33%)	20.96%

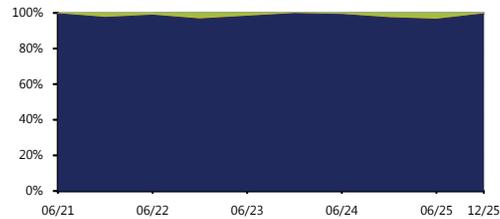
## Morningstar Rating: \*\*\*

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## Portfolio Composition

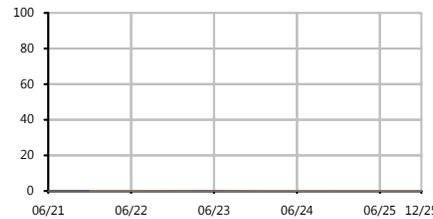
Time Period: 01/31/2021 - 12/31/2025



■ Stock ■ Bond ■ Cash ■ Other

## Bond Distribution

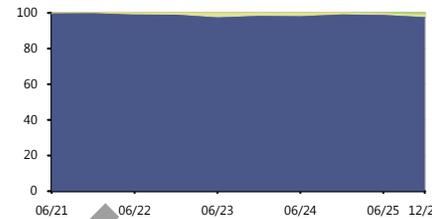
Time Period: 01/31/2021 - 12/31/2025



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks  
■ Convertible Bond ■ Other

## Equity Regional Distribution

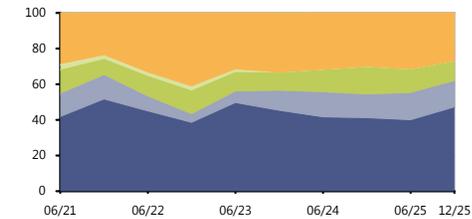
Time Period: 01/31/2021 - 12/31/2025



■ North America % ■ Latin America % ■ United Kingdom %  
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %  
■ Asia %

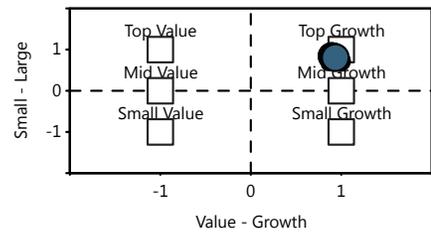
## Sector Distribution

Time Period: 01/31/2021 - 12/31/2025

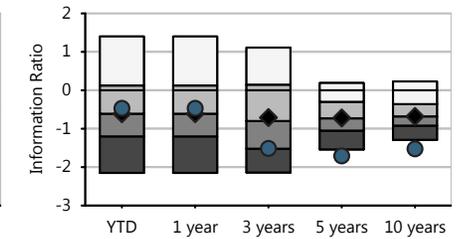
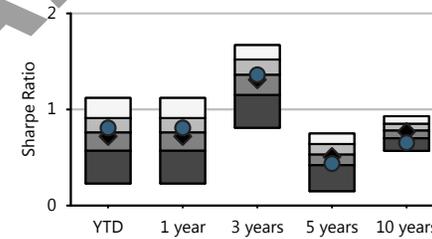
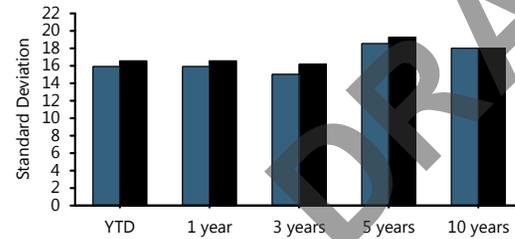


■ Technology ■ Communication Services ■ Consumer Cyclical  
■ Consumer Defensive ■ Other

## Style Analysis



## Risk/Return vs Peer Group



■ NYLI WMC Growth Class R6 ■ Russell 1000 Growth TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	KIGDX	Expense Ratio	0.72	NVIDIA Corp	11.12	Time Period: 01/31/2021 - 12/31/2025	
Category	Large Growth	Gross Expense Ratio	0.00	Microsoft Corp	8.26		
Net Assets(This Class Smn)	1,045 m	Prospectus Net Expense Ratio	0.72	Alphabet Inc Class C	7.88		
Net Assets(All Classes Smn)	1 m	Prospectus Gross Expense Ratio	0.72	Broadcom Inc	6.93		
Manager	Andrew Shilling	Actual 12b1	0.00	Apple Inc	5.90		
Manager Tenure	4.75	Management Fee	0.68	Amazon.com Inc	5.32		
Fund Inception	Apr 26,2021			Eli Lilly and Co	4.61		
				Mastercard Inc Class A	3.73		
				Netflix Inc	3.10		
				Tesla Inc	2.88		

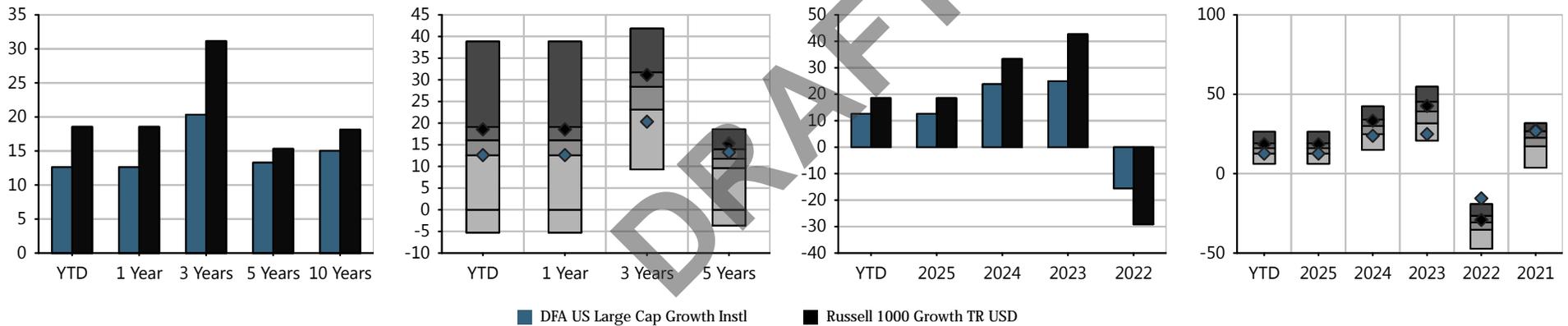
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>79</b> Passing	Criteria Scoring	12.62%	20.33%	13.29%	1.18	0.69	-1.54	-0.27	13.00	0.18%	5.28	1.07
	Peer Group Scoring	16.11%	27.64%	11.28%	1.31	0.51	-0.71	-0.72	11.46	0.90%	8.70	0.90
	Criteria Peer Ranking	75	86	33	73	14	76	24	37	5	32	6

## Investment Strategy

The investment seeks to achieve long-term capital appreciation. The Portfolio purchases a broad and diverse group of readily marketable securities of large U.S. companies that the Advisor determines to have high profitability and relative prices compared to other U.S. large cap companies at the time of purchase. As a non-fundamental policy, under normal circumstances, it will invest at least 80% of its net assets in securities of large cap U.S. companies.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
<b>+</b> DFA US Large Cap Growth Instl	(0.91%)	12.62%	12.62%	20.33%	13.29%	15.01%	15.07%	12/20/2012	12.62%	23.83%	24.94%	(15.56%)	26.82%
Russell 1000 Growth TR USD	1.12%	18.56%	18.56%	31.15%	15.32%	18.13%	-	-	18.56%	33.36%	42.68%	(29.14%)	27.60%
Morningstar Large Growth	0.54%	16.11%	16.11%	27.64%	11.28%	15.23%	-	-	16.11%	29.53%	38.68%	(31.33%)	20.96%

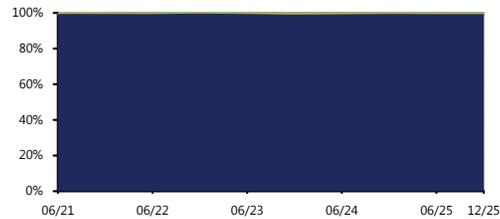
## Morningstar Rating: \*\*\*

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## Portfolio Composition

Time Period: 01/31/2021 - 12/31/2025



■ Stock ■ Bond ■ Cash ■ Other

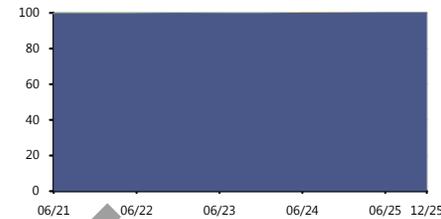
## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025

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## Equity Regional Distribution

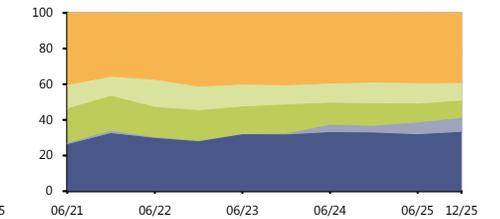
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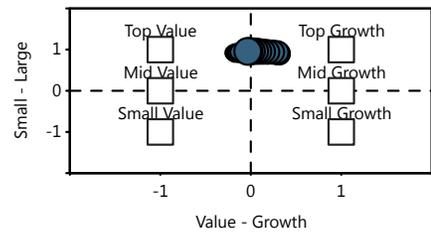
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical  
 ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other  
 ■ Asia %

## Sector Distribution

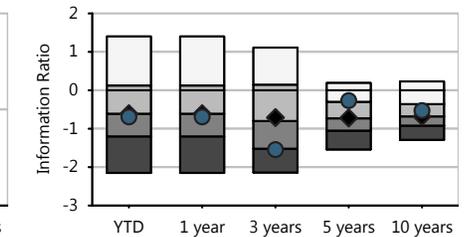
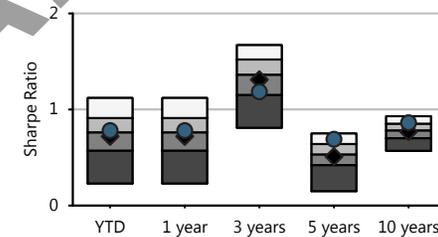
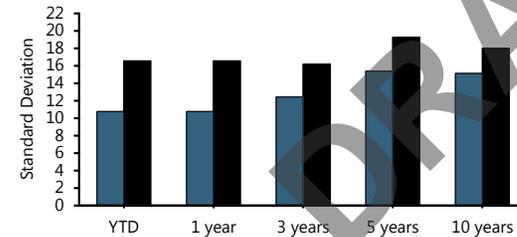
Time Period: 01/31/2021 - 12/31/2025



## Style Analysis



## Risk/Return vs Peer Group



■ DFA US Large Cap Growth Instl ■ Russell 1000 Growth TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	DUSLX	Expense Ratio	0.18	NVIDIA Corp	7.10	Time Period: 01/31/2021 - 12/31/2025	
Category	Large Growth	Gross Expense Ratio	0.18	Apple Inc	6.78		
Net Assets(This Class Smn)	4.256 m	Prospectus Net Expense Ratio	0.18	Microsoft Corp	5.68		
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.18	Eli Lilly and Co	4.80		
Manager	Jed Fogdall	Actual 12b1	0.00	Visa Inc Class A	4.33		
Manager Tenure	13.00	Management Fee	0.15	Mastercard Inc Class A	4.18		
Fund Inception	Dec 20,2012			AbbVie Inc	3.60		
				Meta Platforms Inc Class A	3.43		
				The Home Depot Inc	3.13		
				Oracle Corp	2.89		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

# HARTFORD MIDCAP VALUE F | FUND FACT SHEET

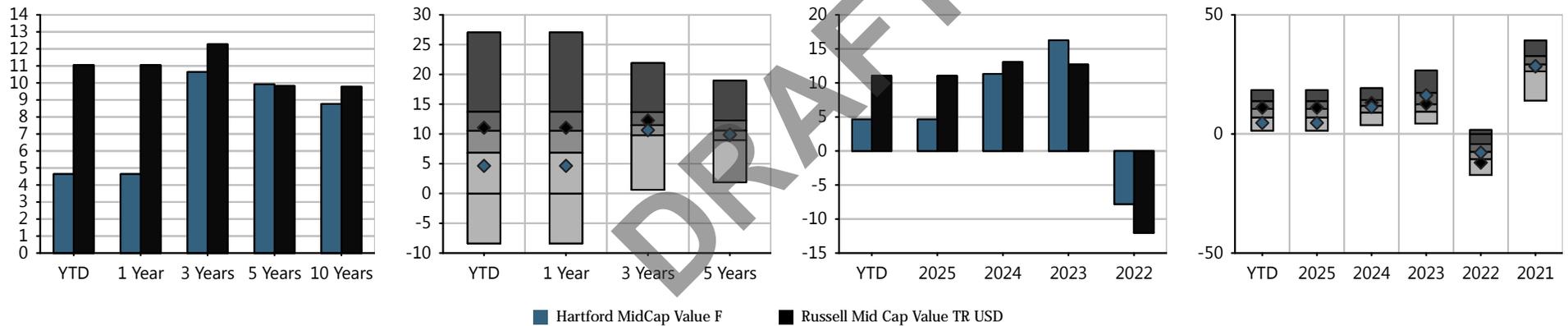


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>71</b> Passing	Criteria Scoring	4.64%	10.64%	9.92%	0.41	0.45	-0.48	0.03	8.75	0.76%	4.61	1.01
	Peer Group Scoring	10.24%	11.65%	10.56%	0.48	0.49	-0.21	0.08	12.76	0.95%	9.19	1.06
	Criteria Peer Ranking	86	61	63	68	65	70	61	67	34	21	71

## Investment Strategy

The investment seeks long-term capital appreciation. The fund seeks to achieve its investment objective by investing at least 80% of its assets in mid-capitalization companies, focusing on securities that the sub-adviser believes are undervalued in the marketplace. The sub-adviser defines mid-capitalization companies as companies with market capitalizations within the collective range of the Russell Midcap and S&P MidCap 400 Indices. The fund may invest up to 15% of its net assets in securities of foreign issuers and non-dollar securities.

## Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Hartford MidCap Value F	1.81%	4.64%	4.64%	10.64%	9.92%	8.76%	7.95%	02/28/2017	4.64%	11.33%	16.27%	(7.81%)	28.50%
Russell Mid Cap Value TR USD	1.42%	11.05%	11.05%	12.27%	9.83%	9.78%	-	-	11.05%	13.07%	12.71%	(12.03%)	28.34%
Morningstar Mid-Cap Value	1.98%	10.24%	10.24%	11.65%	10.56%	9.73%	-	-	10.24%	11.76%	13.50%	(7.53%)	28.63%

Morningstar Rating: \*\*\*

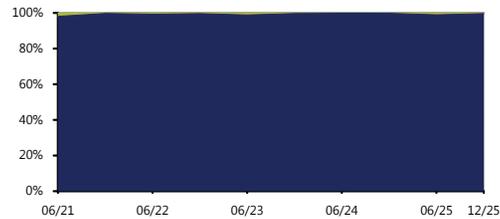
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

# HARTFORD MIDCAP VALUE F | FUND FACT SHEET

## Portfolio Composition

Time Period: 01/31/2021 - 12/31/2025



■ Stock ■ Bond ■ Cash ■ Other

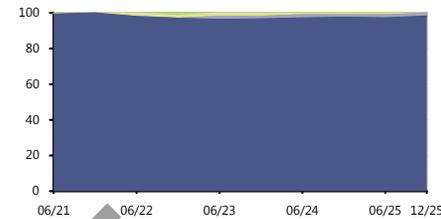
## Bond Distribution

Time Period: 01/31/2021 - 12/31/2025

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## Equity Regional Distribution

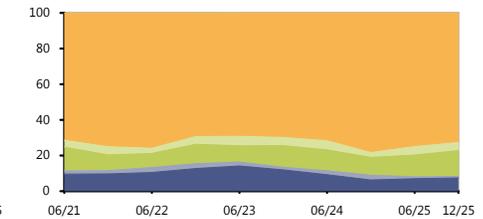
Time Period: 01/31/2021 - 12/31/2025



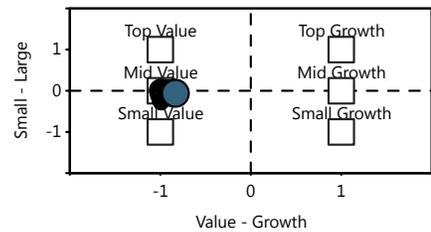
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical  
 ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other  
 ■ Asia %

## Sector Distribution

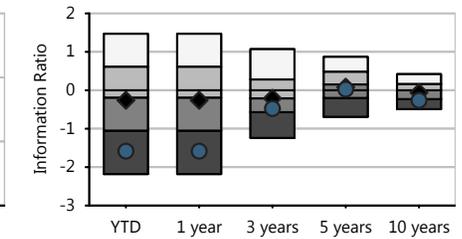
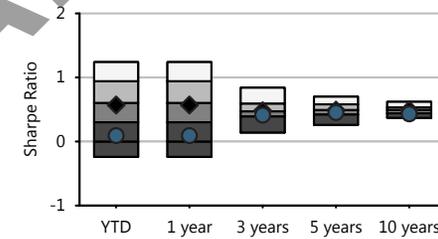
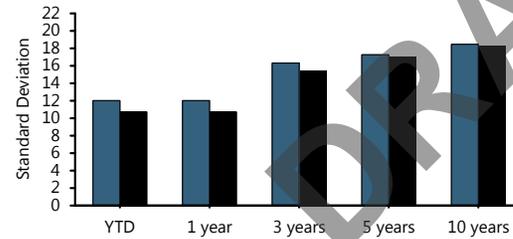
Time Period: 01/31/2021 - 12/31/2025



## Style Analysis



## Risk/Return vs Peer Group



■ Hartford MidCap Value F ■ Russell Mid Cap Value TR USD

## Fund Basics

Ticker	HMVFX
Category	Mid-Cap Value
Net Assets(This Class Smn)	1,133 m
Net Assets(All Classes Smn)	0 m
Manager	Gregory Garabedian
Manager Tenure	8.75
Fund Inception	Feb 28, 2017

## Fee And Expenses

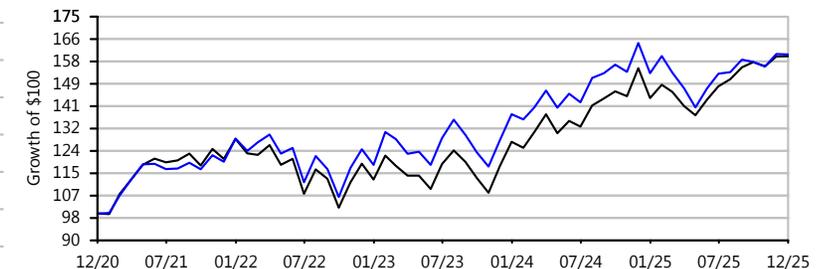
Expense Ratio	0.76
Gross Expense Ratio	0.76
Prospectus Net Expense Ratio	0.76
Prospectus Gross Expense Ratio	0.76
Actual 12b1	0.00
Management Fee	0.70

## Top 10 Holdings (%)

US Foods Holding Corp	2.11
MKS Inc	1.94
M&T Bank Corp	1.93
TransUnion	1.82
XPO Inc	1.75
Dover Corp	1.73
Synovus Financial Corp	1.71
Flex Ltd	1.70
Agilent Technologies Inc	1.67
Stifel Financial Corp	1.67

## Cumulative Performance

Time Period: 01/31/2021 - 12/31/2025



■ Hartford MidCap Value F ■ Russell Mid Cap Value TR USD

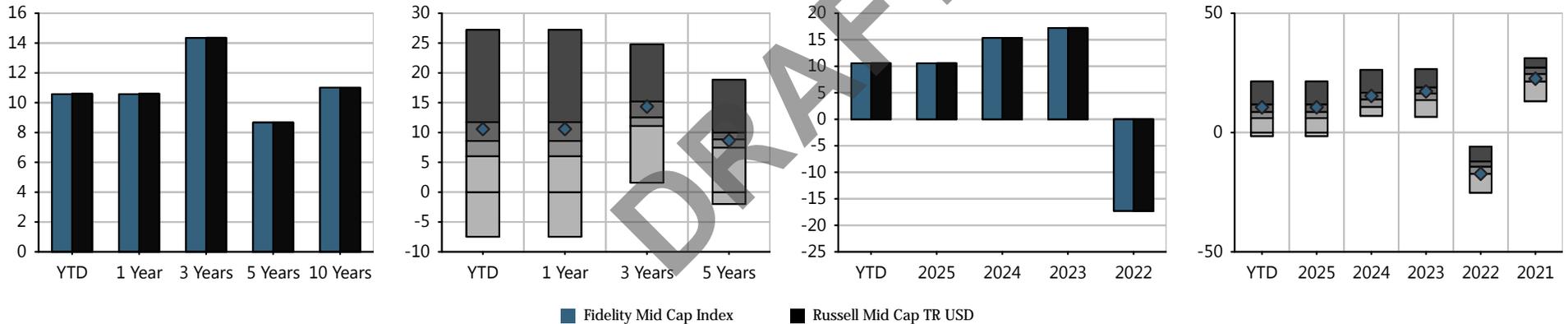
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
<b>100</b> Passing	Criteria Scoring	0.06%	0.05%	0.05%	0.03%	\$45,777,512,826	10.60%	14.37%	8.70%
	Peer Group Scoring	4.96%	5.02%	5.21%	0.86%	-	-	-	-
	Criteria Peer Ranking	2	2	2	2	-	33	29	54

## Investment Strategy

The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell Midcap® Index. It lends securities to earn income.

## Manager Vs Benchmark Performance

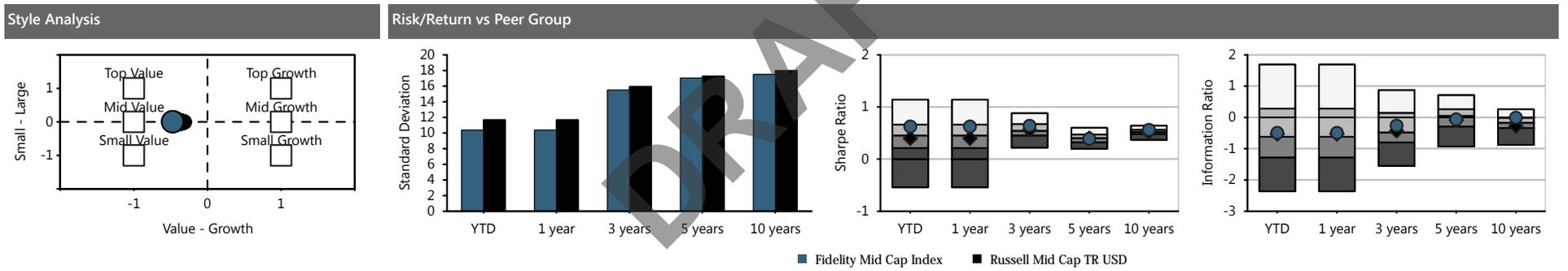
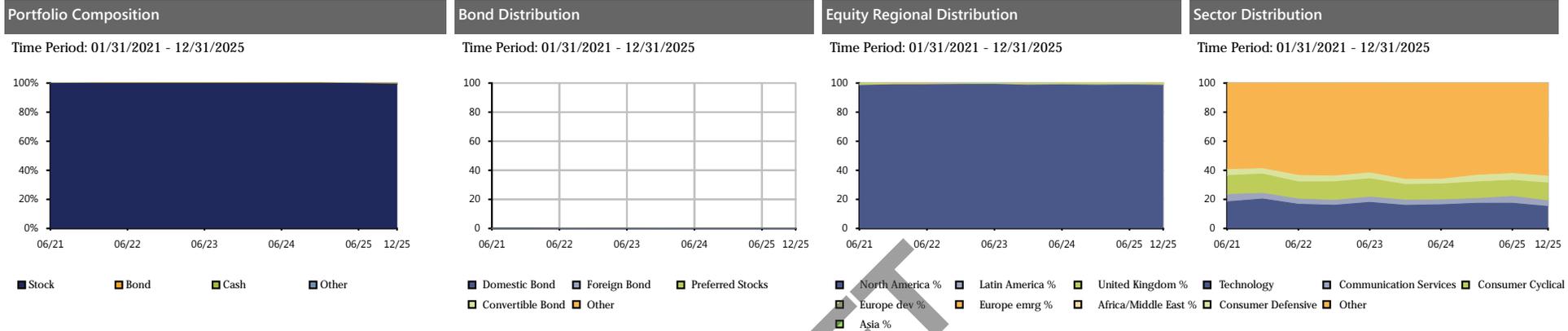


Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Fidelity Mid Cap Index	0.16%	10.57%	10.57%	14.34%	8.67%	11.01%	12.80%	09/08/2011	10.57%	15.35%	17.21%	(17.28%)	22.56%
Russell Mid Cap TR USD	0.16%	10.60%	10.60%	14.36%	8.67%	11.01%	-	-	10.60%	15.34%	17.23%	(17.32%)	22.58%
Morningstar Mid-Cap Blend	1.06%	9.08%	9.08%	13.22%	8.86%	10.26%	-	-	9.08%	14.38%	16.68%	(14.71%)	24.02%

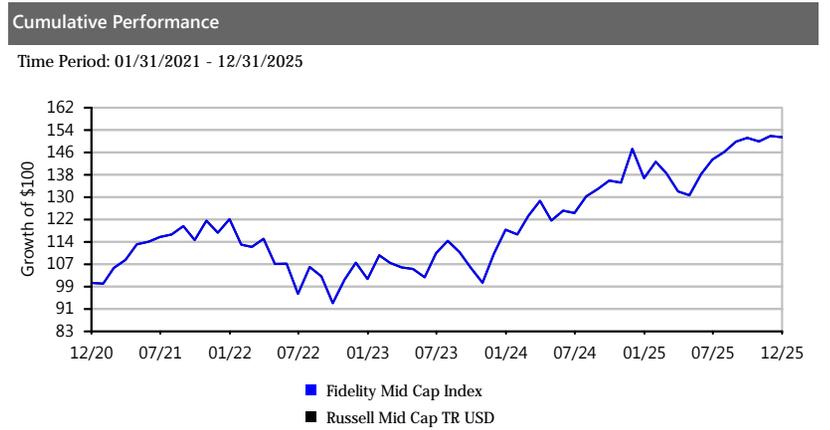
## Morningstar Rating: \*\*\*\*

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Fund Basics		Fee And Expenses		Top 10 Holdings (%)	
Ticker	FSMDX	Expense Ratio	0.02	Robinhood Markets Inc C...	0.75
Category	Mid-Cap Blend	Gross Expense Ratio	0.03	S&P Mid 400 Emini Dec25...	0.69
Net Assets(This Class Smn)	45,778 m	Prospectus Net Expense Ratio	0.03	Howmet Aerospace Inc	0.64
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.03	Bank of New York Mellon...	0.62
Manager	Louis Bottari	Actual 12b1	0.00	Fidelity Cash Central Fund	0.54
Manager Tenure	14.25	Management Fee	0.03	Cummins Inc	0.54
Fund Inception	Sep 08,2011			Quanta Services Inc	0.54
				Vertiv Holdings Co Class A	0.54
				Cencora Inc	0.53
				Royal Caribbean Group	0.53



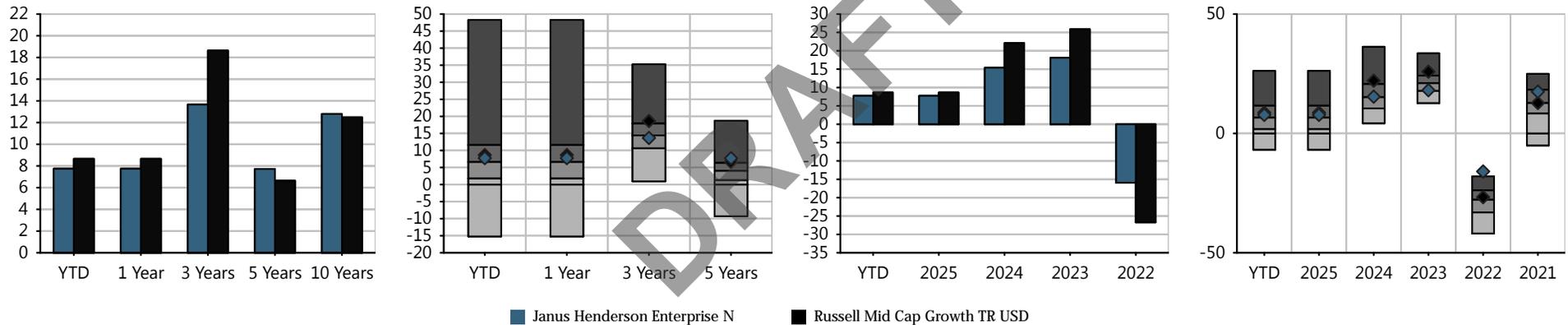
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>88</b> Passing	Criteria Scoring	7.75%	13.66%	7.72%	0.62	0.35	-0.65	0.12	18.09	0.66%	11.22	1.13
	Peer Group Scoring	7.76%	15.18%	3.70%	0.57	0.13	-0.77	-0.56	12.07	1.05%	13.09	0.92
	Criteria Peer Ranking	43	56	10	42	8	46	10	23	13	51	6

## Investment Strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies to be those whose market capitalization falls within the range of companies in the Russell Midcap® Growth Index. Market capitalization is a commonly used measure of the size and value of a company. It may also invest in foreign securities.

## Manager Vs Benchmark Performance



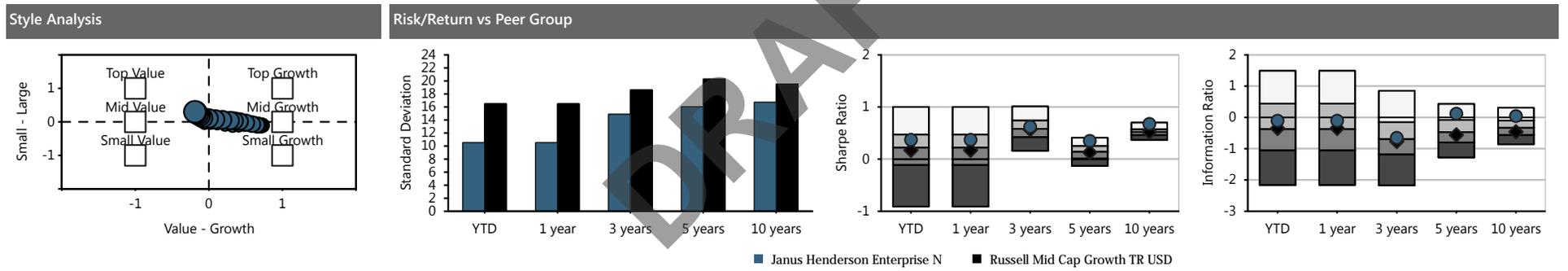
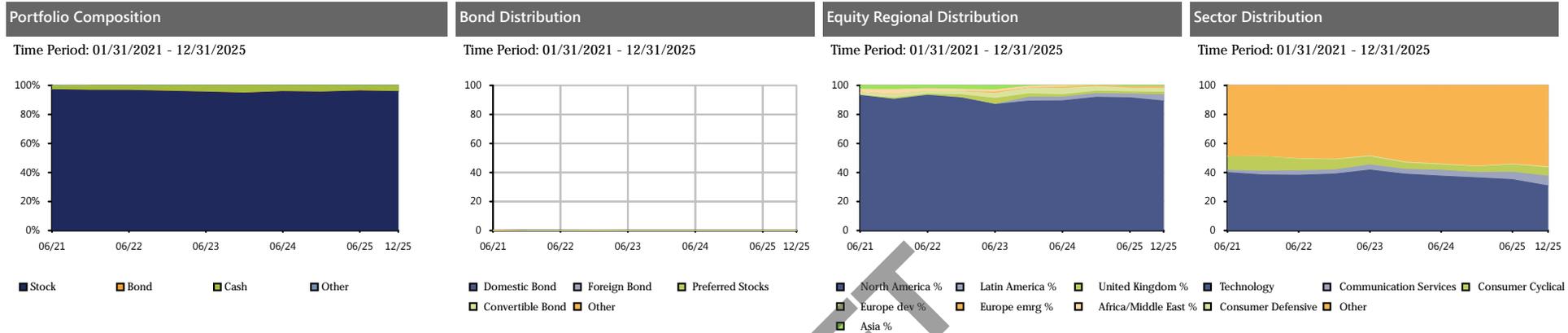
Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Janus Henderson Enterprise N	1.78%	7.75%	7.75%	13.66%	7.72%	12.79%	13.57%	07/12/2012	7.75%	15.39%	18.10%	(15.94%)	17.50%
Russell Mid Cap Growth TR USD	(3.70%)	8.66%	8.66%	18.64%	6.65%	12.49%	-	-	8.66%	22.10%	25.87%	(26.72%)	12.73%
Morningstar Mid-Cap Growth	(1.86%)	7.76%	7.76%	15.18%	3.70%	10.91%	-	-	7.76%	16.79%	22.18%	(28.58%)	12.14%

Morningstar Rating: \*\*\*\*\*

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# JANUS HENDERSON ENTERPRISE N | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance
Ticker	JDMNX	Expense Ratio	0.66	Flex Ltd	4.14	<p>Time Period: 01/31/2021 - 12/31/2025</p> <p>■ Janus Henderson Enterprise N ■ Russell Mid Cap Growth TR USD</p>
Category	Mid-Cap Growth	Gross Expense Ratio	0.66	AppLovin Corp Ordinary ...	3.89	
Net Assets(This Class Smn)	23.093 m	Prospectus Net Expense Ratio	0.66	SS&C Technologies Holdi...	3.56	
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.66	Ferguson Enterprises Inc	3.01	
Manager	Brian Demain	Actual 12b1	0.00	Intact Financial Corp	2.73	
Manager Tenure	18.09	Management Fee	0.64	Constellation Software Inc	2.66	
Fund Inception	Jul 12,2012			LPL Financial Holdings Inc	2.46	
				Boston Scientific Corp	2.40	
				Revvity Inc	2.26	
				Teledyne Technologies Inc	2.22	

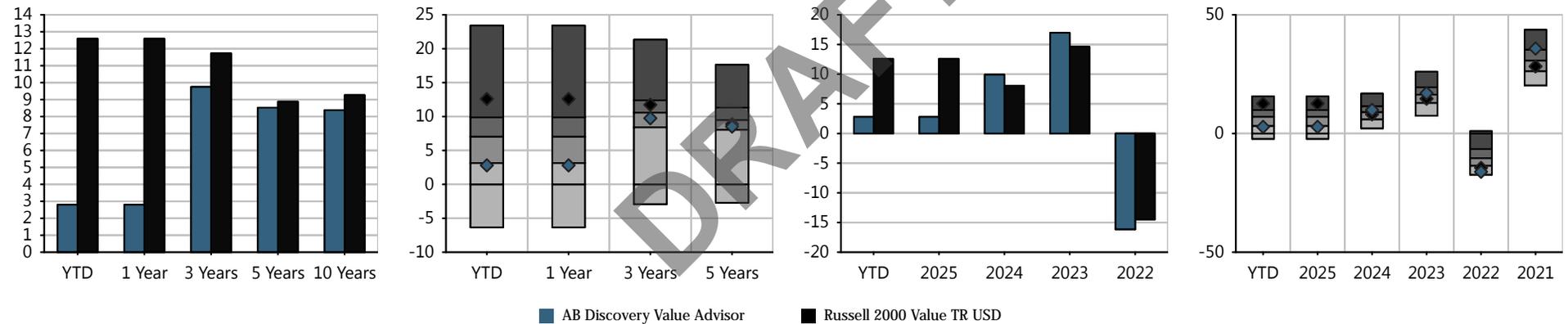
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>71</b> Passing	Criteria Scoring	2.80%	9.75%	8.52%	0.34	0.35	-0.35	-0.06	20.75	0.84%	7.75	1.01
	Peer Group Scoring	6.91%	10.57%	9.73%	0.37	0.41	-0.21	0.13	12.44	1.09%	9.71	1.08
	Criteria Peer Ranking	77	62	70	62	70	60	70	14	24	42	68

## Investment Strategy

The investment seeks long-term growth of capital. The fund invests primarily in a diversified portfolio of equity securities of small- to mid-capitalization U.S. companies. Under normal circumstances, it invests at least 80% of its net assets in securities of small- to mid-capitalization companies. For purposes of this policy, small- to mid-capitalization companies are those that, at the time of investment, fall within the capitalization range between the smallest company in the Russell 2500® Value Index and the greater of \$5 billion or the market capitalization of the largest company in the Russell 2500® Value Index.

## Manager Vs Benchmark Performance



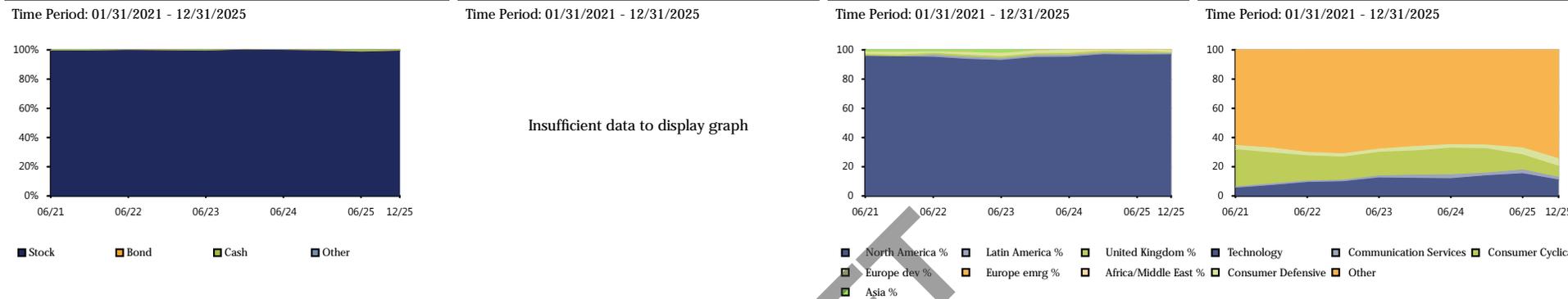
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
AB Discovery Value Advisor	0.83%	2.80%	2.80%	9.75%	8.52%	8.38%	9.62%	03/29/2001	2.80%	9.92%	16.98%	(16.14%)	35.79%
Russell 2000 Value TR USD	3.26%	12.59%	12.59%	11.73%	8.88%	9.27%	-	-	12.59%	8.05%	14.65%	(14.48%)	28.27%
Morningstar Small Value	1.85%	6.91%	6.91%	10.57%	9.73%	9.02%	-	-	6.91%	8.83%	16.47%	(9.85%)	31.05%

## Morningstar Rating: \*\*\*

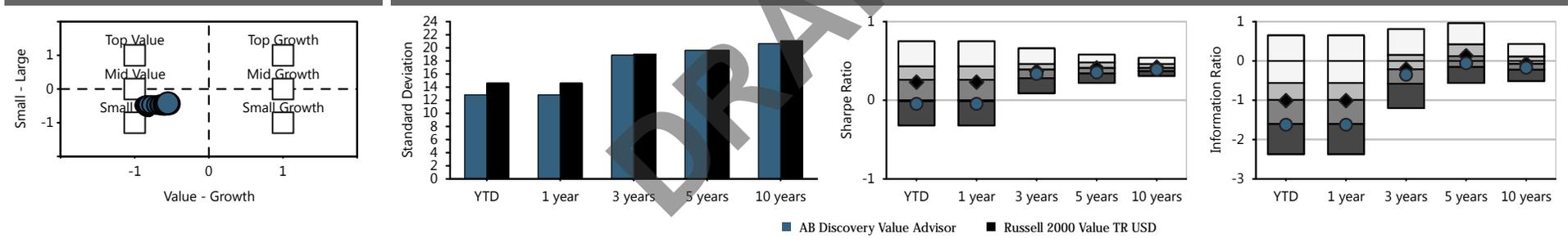
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

**Portfolio Composition** | **Bond Distribution** | **Equity Regional Distribution** | **Sector Distribution**



**Style Analysis** | **Risk/Return vs Peer Group**



**Fund Basics** | **Fee And Expenses** | **Top 10 Holdings (%)** | **Cumulative Performance**

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	ABYSX	Expense Ratio	0.84	Tenet Healthcare Corp	1.79	Time Period: 01/31/2021 - 12/31/2025	
Category	Small Value	Gross Expense Ratio	0.84	TechnipFMC PLC	1.76		
Net Assets(This Class Smn)	2,284 m	Prospectus Net Expense Ratio	0.84	Jones Lang LaSalle Inc	1.76		
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.84	Idacorp Inc	1.72		
Manager	James MacGregor	Actual 12b1	0.00	Reliance Inc	1.66		
Manager Tenure	20.75	Management Fee	0.75	The Hanover Insurance G...	1.62		
Fund Inception	Mar 29,2001			BJ's Wholesale Club Hol...	1.54		
				Globus Medical Inc Class A	1.51		
				Bio-Techne Corp	1.49		
				Laureate Education Inc Shs	1.48		

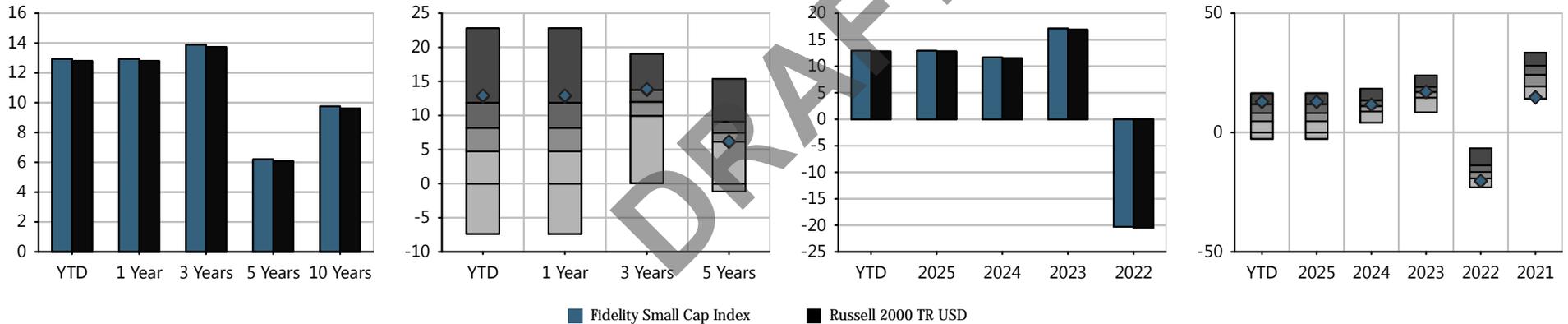
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
<b>100</b> Passing	Criteria Scoring	0.06%	0.07%	0.08%	0.03%	\$29,299,057,842	12.95%	13.91%	6.23%
	Peer Group Scoring	5.86%	5.37%	5.81%	0.97%	-	-	-	-
	Criteria Peer Ranking	3	3	3	2	-	14	22	73

## Investment Strategy

The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell 2000® Index. It lends securities to earn income.

## Manager Vs Benchmark Performance

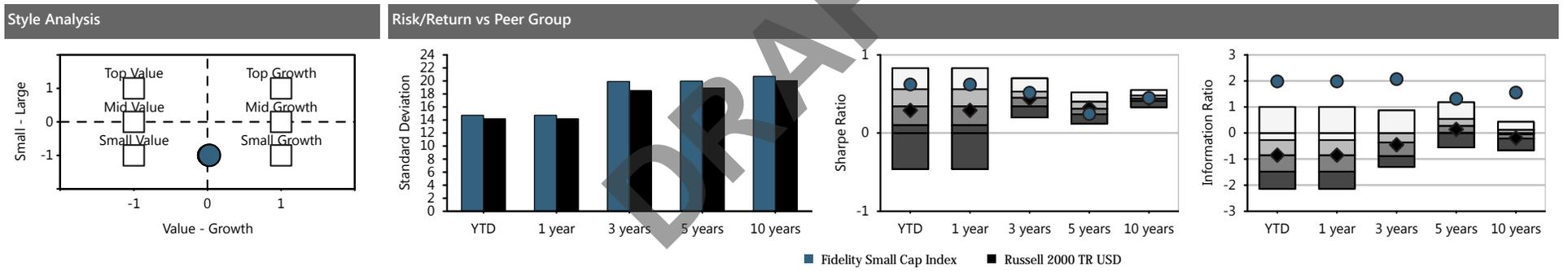
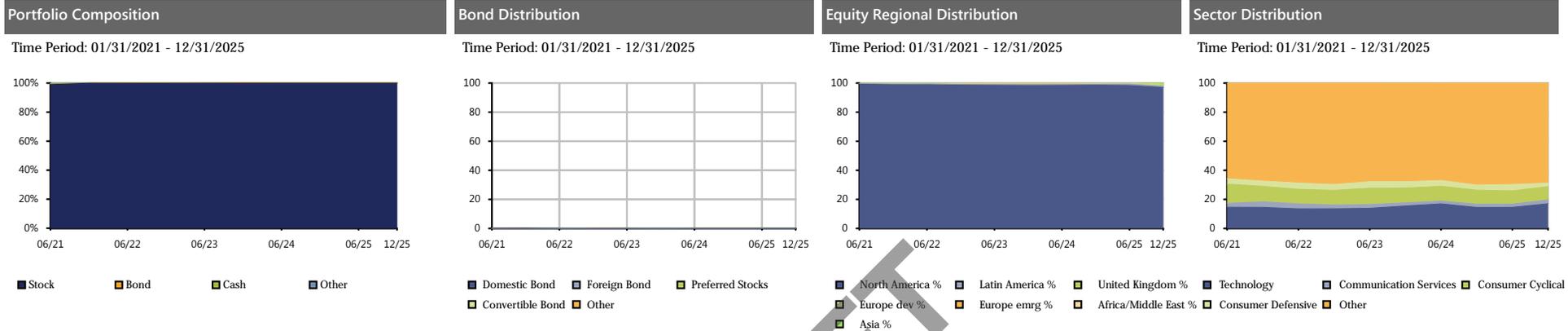


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Fidelity Small Cap Index	2.22%	12.93%	12.93%	13.89%	6.20%	9.76%	11.58%	09/08/2011	12.93%	11.69%	17.12%	(20.27%)	14.71%
Russell 2000 TR USD	2.19%	12.81%	12.81%	13.73%	6.09%	9.62%	-	-	12.81%	11.54%	16.93%	(20.44%)	14.82%
Morningstar Small Blend	1.53%	7.90%	7.90%	11.83%	7.65%	9.42%	-	-	7.90%	11.41%	16.59%	(16.22%)	23.76%

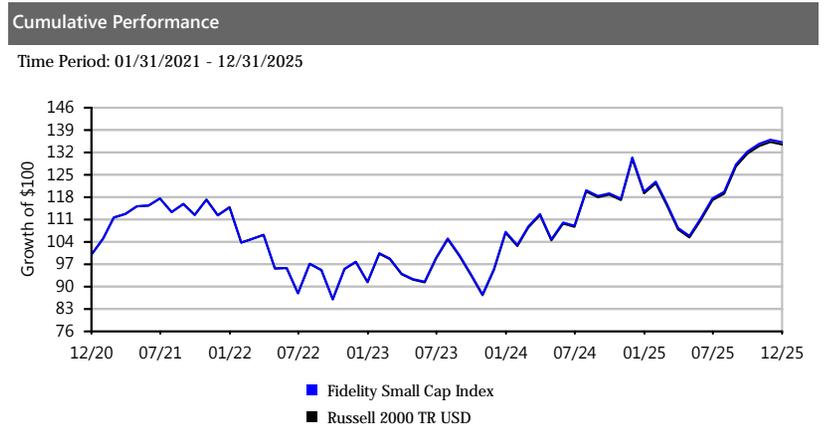
## Morningstar Rating: \*\*\*

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.



Fund Basics		Fee And Expenses		Top 10 Holdings (%)	
Ticker	FSSNX	Expense Ratio	0.02	Bloom Energy Corp Class A	0.98
Category	Small Blend	Gross Expense Ratio	0.02	Credo Technology Group ...	0.96
Net Assets(This Class Smn)	29,299 m	Prospectus Net Expense Ratio	0.03	IonQ Inc Class A	0.60
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.03	Fabrinet	0.55
Manager	Louis Bottari	Actual 12b1	0.00	Kratos Defense & Securi...	0.52
Manager Tenure	14.25	Management Fee	0.03	E-mini Russell 2000 Ind...	0.52
Fund Inception	Sep 08,2011			Nextpower Inc Class A	0.51
				Oklo Inc Class A Shares	0.50
				Rigetti Computing Inc	0.49
				Fidelity Cash Central Fund	0.43



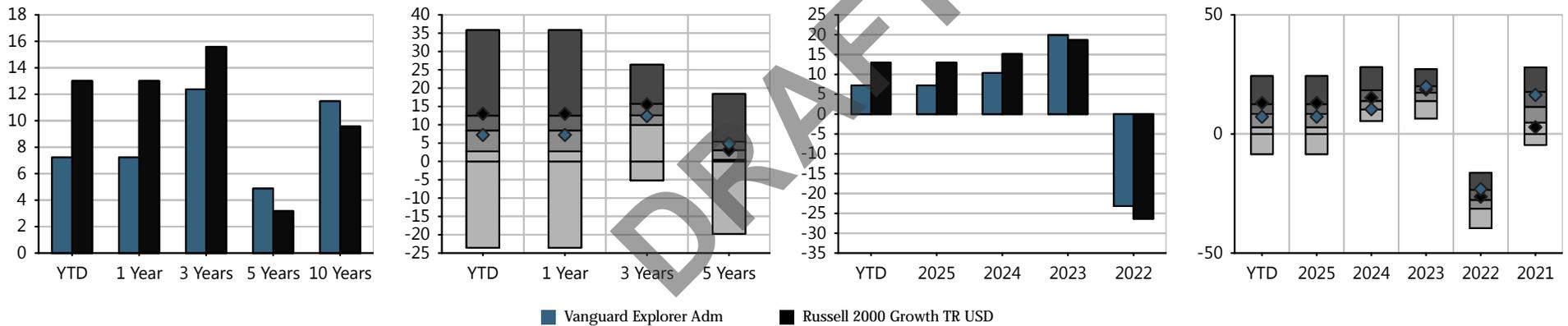
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
<b>82</b> Passing	Criteria Scoring	7.23%	12.37%	4.88%	0.49	0.18	-0.61	0.28	12.33	0.33%	7.78	1.08
	Peer Group Scoring	8.06%	13.01%	2.93%	0.48	0.09	-0.34	-0.02	14.13	1.15%	13.32	1.02
	Criteria Peer Ranking	58	54	32	49	33	57	29	52	4	19	32

## Investment Strategy

The investment seeks to provide long-term capital appreciation. The fund invests mainly in the stocks of small and mid-size companies, choosing stocks considered by the fund's advisors to have superior growth potential. These companies often provide little or no dividend income. The fund uses multiple investment advisors. Each advisor independently selects and maintains a portfolio of common stocks for the fund.

## Manager Vs Benchmark Performance

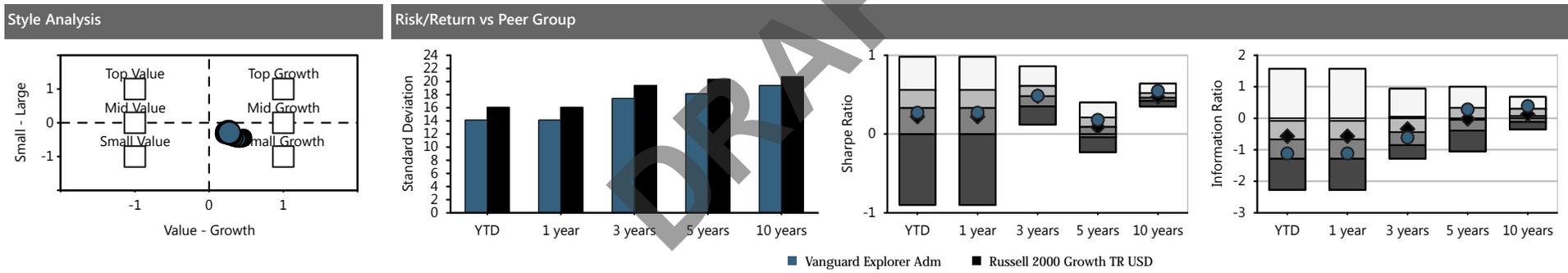
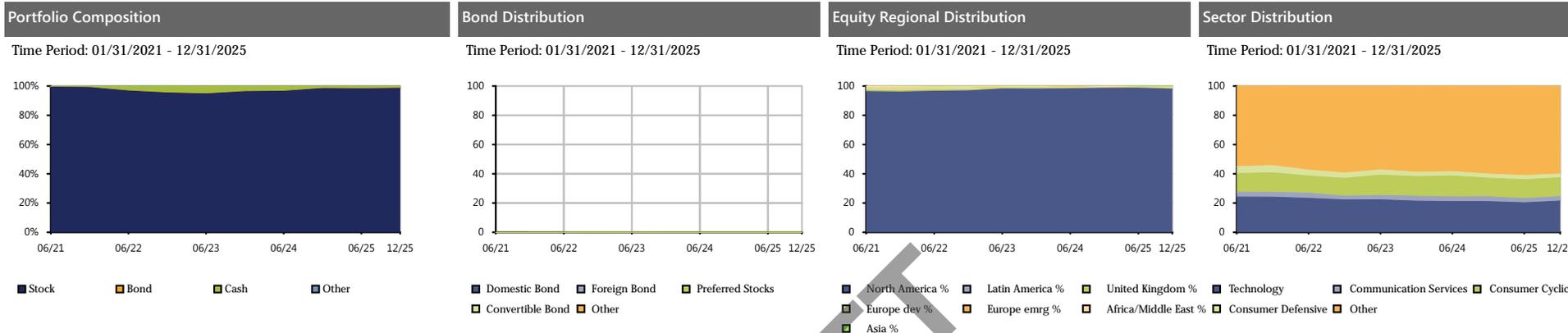


Investment Name	Last Qtr	YTD	Annualized Returns					Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2025	2024	2023	2022	2021
Vanguard Explorer Adm	1.87%	7.23%	7.23%	12.37%	4.88%	11.47%	9.25%	11/12/2001	7.23%	10.37%	19.90%	(23.17%)	16.37%
Russell 2000 Growth TR USD	1.22%	13.01%	13.01%	15.59%	3.18%	9.57%	-	-	13.01%	15.15%	18.66%	(26.36%)	2.83%
Morningstar Small Growth	1.46%	8.06%	8.06%	13.01%	2.93%	10.30%	-	-	8.06%	15.01%	16.84%	(27.61%)	11.83%

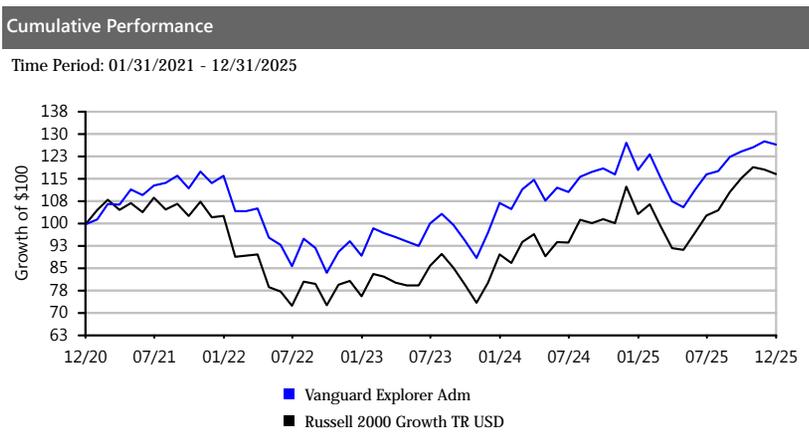
Morningstar Rating: \*\*\*\*

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.



Fund Basics		Fee And Expenses		Top 10 Holdings (%)	
Ticker	VEXRX	Expense Ratio	0.33	Vanguard Small-Cap ETF	1.25
Category	Small Growth	Gross Expense Ratio	0.33	Guidewire Software Inc	1.03
Net Assets(This Class Smn)	20,722 m	Prospectus Net Expense Ratio	0.33	Houlihan Lokey Inc Class A	0.92
Net Assets(All Classes Smn)	0 m	Prospectus Gross Expense Ratio	0.33	Wix.com Ltd	0.89
Manager	Ryan Crane	Actual 12b1	0.00	Comfort Systems USA Inc	0.80
Manager Tenure	12.33	Management Fee	0.32	Dynatrace Inc Ordinary ...	0.77
Fund Inception	Nov 12,2001			Viper Energy Inc Ordina...	0.76
				BWX Technologies Inc	0.76
				Coherent Corp	0.74
				Applied Industrial Tech...	0.72



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

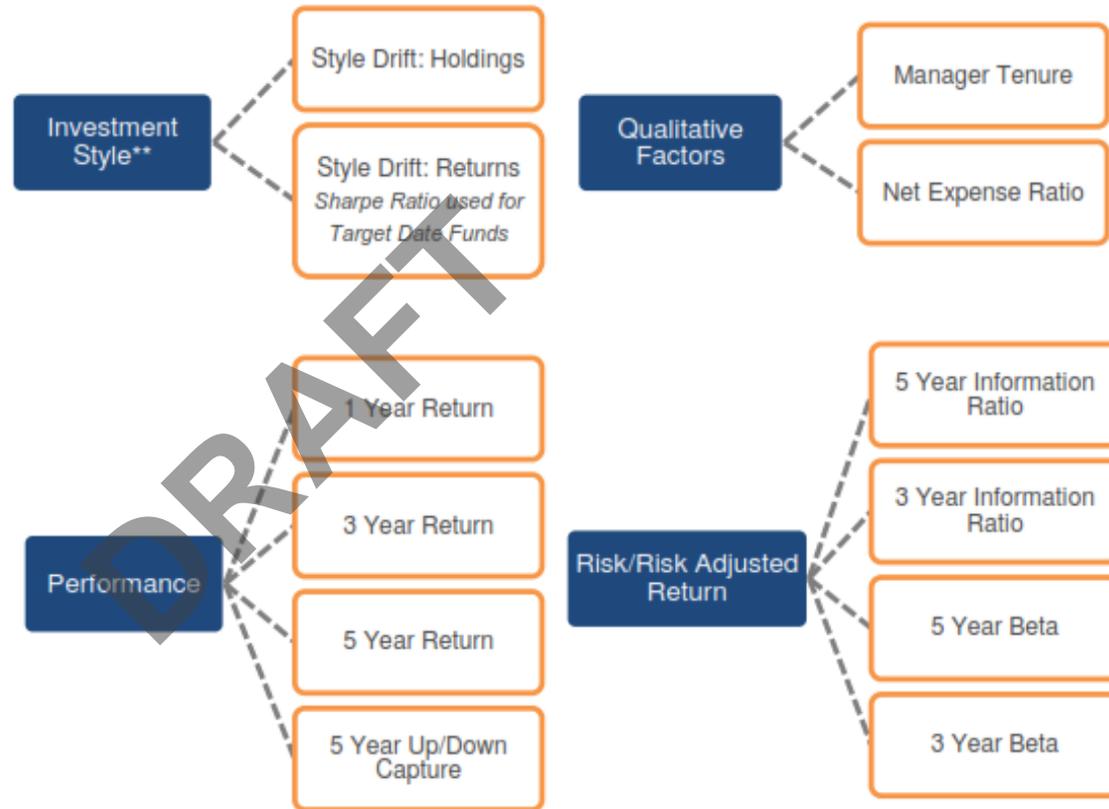


## GLOSSARY

Sample Co 401K

For Period Ending 12/31/2025

Investments are reviewed on 12 distinct criteria which are weighted as follows:  
 -17% toward style consistency  
 -33% toward performance  
 -33% toward risk/return metrics  
 -17% toward qualitative factors.  
 Each criteria is evaluated as "Pass/Fail". A fund that does not have at least 7 criteria passing will be identified as an investment on watch. Any investment on watch for four consecutive review periods, or for six of the previous eight review periods will be targeted for replacement.



\*\* Five years, or longest timeframe if track record is less than five years. Track Record indicates the number of years a fund has been in existence. A net expense ratio reflects the actual expenses that have been paid by the fund and reflects any voluntary waivers, reductions from brokerage service arrangements and any other expense offset arrangements.

Style Consistency (Holdings)	When selecting an investment, you want to know that it has provided a relatively "true" exposure to the category in which it falls. To pass, an investment must have a style consistency score of less than 29 which implies that the divergence of an investment portfolio from its stated investment style or objective as measured by the consistency from the Morningstar category is minimal.
Style Drift (Returns) [5-Year R-Squared]	When selecting an investment, you want to know how correlated the investment's returns are with its benchmark index. To pass, an investment must have passing value of R2 that implies that the investment's return moves in the same direction as the index 80% or more of the time.
Sharpe Ratio	Only used in analysis of target date investments. Style consistency is expected and therefore, not a useful statistic to evaluate. For these funds, instead of style drift, we use the Sharpe ratio. If the Sharpe ratio is greater than the category average, the investment passes.
1 Year Return 3 Year Return 5 Year Return	When selecting an investment, you want to know that it has demonstrated an ability to outperform relative to its peers. To pass, an investment's total return must greater than the peer group median which implies that the investment has outperformed more than half of other investments in its same category. The investment can potentially receive 1 point for each time period: 1-, 3-, and 5-years.
5 Year Upside/Downside Capture	When selecting an investment, you want to know that it "captures" more than 100% of market returns in up markets and helps "cushion" the loss in down markets by capturing less than 100% of the fall. A ratio of greater than 1 implies that the investment captures more when the market is up than when it is down and will result in a passing score.
3 Year Information Ratio 5 Year Information Ratio	When selecting an investment, you want to know how its returns compare to the index and to the amount of risk it took to generate those returns. An Information Ratio greater than 0 implies that the investment outperformed its benchmark index and will result in a passing score.
3 Year Beta 5 Year Beta	When selecting an investment, you want to know how much risk the manager takes on relative to their benchmark index. You want managers to take some risk—as you need to take some risk to generate decent returns—but, not so much risk that it is egregious. A Beta of 1 means that the manager is taking on the same level of risk as the benchmark index. To pass, an investment must have a Beta between 0.75 and 1.15 which implies that the manager is taking on risk that is between 75% and 115% of the benchmark index.
Manager Tenure	When selecting an investment, you want to know that the track record being reviewed is primarily one from the current management team. A tenure greater than the category average will result in a passing score and implies that the manager has been on the investment team for a relatively long period of time
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. To pass, investments must have an expense ratio less than the category average which implies that the fund charges no more than the average of all others that fall into the same Category

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

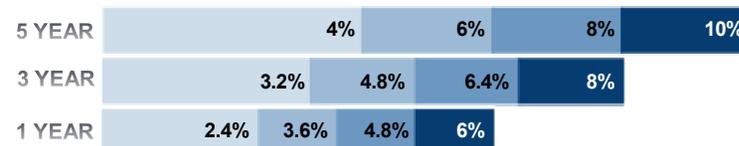
-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

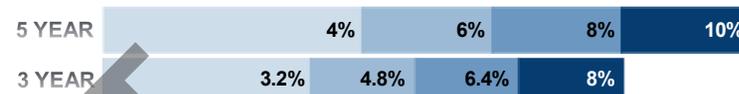
-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.

## EQUITY/FIXED INCOME SCORING CRITERIA

### RETURN



### SHARPE RATIO & INFORMATION RATIO

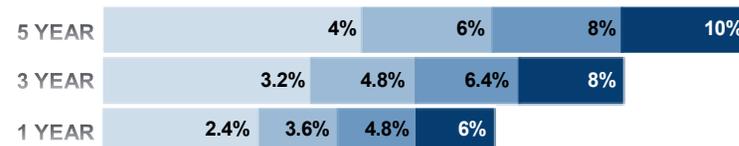


### 5 YEAR UP/DOWN MARKET CAPTURE, STYLE CONSISTENCY, MANAGER TENURE & EXPENSE RATIO

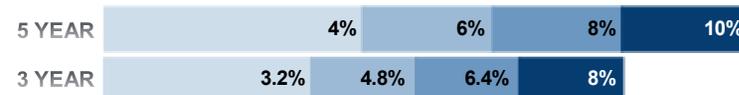


## TARGET DATE SCORING CRITERIA

### RETURN



### SHARPE RATIO & INFORMATION RATIO



### 5 YEAR UP/DOWN MARKET CAPTURE, 5 YEAR MAX DRAWDOWN, MANAGER TENURE & EXPENSE RATIO



## INDEX SCORING CRITERIA

TRACKING ERROR			EXPENSE RATIO	ASSETS IN PRODUCT	EXPENSE-ADJUSTED RETURN VS. BENCHMARK		
1 YEAR	3 YEAR	5 YEAR	QUARTER END	QUARTER END	1 YEAR	3 YEAR	5 YEAR
8%	10%	12%	30%	10%	8%	10%	12%

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<b>1, 3, &amp; 5 Year Return</b>	When selecting an investment, you want to know that it has demonstrated an ability to outperform relative to its peers. The higher the return an investment experiences in a given period compared to peers, the higher the value assigned to its score.
<b>3 &amp; 5 Year Sharpe Ratio</b>	When selecting an investment, the Sharpe ratio is a way to compare the return of portfolios on a risk-adjusted basis rather than a less informative, pure return basis. The higher the Sharpe Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
<b>3 &amp; 5 Year Information Ratio</b>	When selecting an investment, you want to know how its returns compare to the index and to the amount of risk it took to generate those returns. The higher the Information Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
<b>5 Year Upside/Downside Capture</b>	When selecting an investment, you want to know that it "captures" more than 100% of market returns in up markets and helps "cushion" the loss in down markets by capturing less than 100% of the fall. A ratio of greater than 1 implies that the investment captures more when the market is up than when it is down. The higher the ratio the higher the value assigned to its score.
<b>Style Consistency (Equity &amp; Fixed Income Only)</b>	When selecting an investment, you want to know how consistency that fund's style (Value vs. Growth/Large vs. Mid vs. Small) is compared to its category. Investments with low scores are considered more consistent, while investments with high scores are considered less consistent. The lower the Style Consistency score compared to peers, the higher the value assigned to its score.
<b>Manager Tenure</b>	When selecting an investment, you want to know that the track record being reviewed is primarily one from the current management team. The longer a manager has managed the specific investment being evaluated the higher the value assigned to its score.
<b>Expense Ratio</b>	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. The lower the Expense Ratio has compared to peers, the higher the value assigned to its score.
<b>5 Year Max Drawdown (Target Date Only)</b>	When selecting an investment, Max Drawdown is the maximum loss, from peak to trough, that a portfolio experiences in a given period and is a measurement of downside risk over that period. The lower the max drawdown a portfolio experiences, compared to peers, the higher the value assigned to its score.

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**1, 3, & 5 Year Return – Expense Adjusted** When selecting an index investment, you want to know that it has demonstrated an ability to perform in-line with the index it is meant to track. To pass, an investment must not underperform it's stated index by more than 20 basis point (-0.20%).

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**Expense Ratio** When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. If the Index fund is ranked in the top quartile (lowest 25% of expense ratios) of it's peer group, it passes this criteria.

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**1, 3, & 5 Year Tracking Error** When selecting a passive investment, the tracking error shows the investment's consistency compared to its benchmark over a given period of time. The lower the tracking error, the more consistent the passive investment is performing like its stated index. To pass, the tracking error must be in the lowest 10% of its peer group.

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**Assets Managed in Product** When selecting a passive investment, the assets managed in that product have an effect on trading costs. Since passive investments tend to have a far greater number of holdings and trading costs can hurt returns an investment with more assets are better able to efficiently trade securities without significantly hurting performance. To pass, a fund must have at least 500 million dollars managed within that product.

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## ALPHA

Measures risk-adjusted performance, factoring in the risk due to the specific manager rather than the overall market. A high value for alpha implies that the manager has performed better than would have been expected, given its beta (volatility). In contrast, a negative alpha indicates the manager has under performed, given the expectations established by beta.

### WHY IT'S IMPORTANT

Alpha can be used to directly measure the value added or subtracted by a manager. Alpha depends on two factors: (1) the assumption that market risk, as measured by beta, is the only risk measure necessary, and (2) the strength of the linear relationship between the manager and the index, as it has been measured by R-Squared. In addition, a negative alpha can sometimes result from the additional expenses that are present in a manager's returns as compared to the benchmark index.

## BETA

Shows the volatility of a manager as compared to the volatility of the benchmark; specifically, the performance the fund, or portfolio has experienced in a given period of time as the index moved 1% up or down. A beta above 1 is more volatile than the index, while a beta below 1 is less volatile.

### WHY IT'S IMPORTANT

Beta can be used to show how sensitive a manager is to movements in the markets. It is important to note that a low beta for a manager does not necessarily imply that the manager has a low level of volatility. A low beta signifies only that the manager's market-related risk is low. (Standard deviation is a measure of a fund's absolute volatility.) R-Squared is a necessary statistic to factor into the equation because it reflects the percentage of a manager's movements that are explained by movements in its benchmark index, and thus whether it is an appropriate benchmark.

## STANDARD DEVIATION

The statistical measurement of dispersion of returns spread around their historical average, or in other words, how widely a fund's or portfolio's returns varied over a certain period or time.

### WHY IT'S IMPORTANT

Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given investment. When a fund or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

## SHARPE RATIO

A risk-adjusted measure developed by William F. Sharpe, calculated using standard deviation and excess return to determine reward per unit of risk -the higher the Sharpe ratio, the better the manager's historical risk-adjusted performance.

### WHY IT'S IMPORTANT

Sharpe ratio is a measure of investment efficiency expressed as the amount of return earned per unit of associated risk. It can be used to compare two managers directly on how much excess return each manager achieved for a certain level of risk.

## INFORMATION RATIO

Is determined by taking the annualized excess return over a benchmark and dividing it by the standard deviation of excess return (tracking error). This measure relates the magnitude and consistency with which an investment outperformed its benchmark. The higher the information ratio, the better.

## WHY IT'S IMPORTANT

The information ratio is a risk-adjusted measure, which captures excess or active returns and relates them to excess or active risk. The information ratio is used as a way to compare more-and less-aggressive managers at the same time. A convenient way to think of the information ratio is a measure of how well one was rewarded for each incremental "unit" of risk. The information ratio can be a very valuable tool in evaluating a manager's ability to add incremental value relative to incremental risk. This tool is only valuable, however, when the benchmark is carefully chosen and appropriate.

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