



The performance data presented represents past performance and the data displayed reflects the value of the sub-account's underlying fund (with the exception of the JH VITs which are scored as sub-accounts under the Signature USA menu) and, when redeemed, may be worth more or less than the cost of the original investment. Performance does not reflect any applicable contract-level or certain participant-level charges, fees for guaranteed benefits if elected by participant, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. For month-end performance, plan sponsors please call 1-800-333-0963 and financial representatives 1-877-346-8378. Closed funds are displayed in grey. Hypothetical returns are shown in **bold**.

Some Funds may be marked with a "*". In these cases, the underlying fund (the mutual fund, collective trust, or exchanged traded fund ("ETF") in which the investment option invests) has either waived a portion of, or capped, its fees. The Expense Ratio (ER) for these funds is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap. Please see the Fund Sheet for details, including gross expenses.

The performance data presented for the JH Signature Fund Scorecard below displays the return of the Underlying Fund that the Sub-Account exclusively invests in.

Revenue from sub-account - For the Signature Menu ("Sig Menu" or Sig): The Revenue from sub-account is a negative amount. John Hancock uses a negative charge to the sub-account to offset the revenue that it receives from the underlying fund (12b-1, STA, Other). Specifically, the revenue from the underlying fund, if any, is credited by John Hancock to the sub-account in the form of a negative charge, so that the combined revenue from the underlying fund and the Revenue from Sub-account is always equal to 0.00%.

The RPAG score shown is based on the underlying fund and not the sub-account (Fund). Therefore sub-accounts that have revenue sharing built into the expense ratio may have a reduced RPAG score when factoring in this expense.

Filters used:

View:	All Funds
Group by:	Asset Class

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Large Cap Value

AB Equity Income Fund ^{128, 256}	08/09/2024	AUIYX	AEI	0.40	Large Value	18.36% 18	14.04% 12	11.90% 20	18.36% 18	5 1059	27 1090	10 1036	17 1000	25 960	28 781	10	10	8	8
American Century Value Fund ¹⁶⁵	11/04/2016	AVUDX	ACX	0.60	Large Value	16.13% 40	11.69% 52	10.31% 65	16.13% 40	2 1059	47 1090	35 1036	28 1000	30 960	32 781	10	10	8	8
American Funds American Mutual ²⁵⁶	08/09/2024	RMFGX	AAM	0.27	Large Value	16.47% 35	12.09% 44	11.66% 25	16.47% 35	4 1059	0 1090	17 1036	32 1000	27 960	30 781	9	9	9	10
BlackRock Large Cap Focus Val ^{246, 87}	11/05/2010	MABAX	BBV	0.33	Large Value	25.33% 3	13.44% 20	11.10% 40	25.33% 3	4 1059	27 1090	35 1036	33 1000	46 960	54 781	10	10	10	10
ClearBridge Large Cap Value ²⁵⁶	08/09/2024	SINAX	CLD	0.27	Large Value	10.22% 85	9.94% 82	9.81% 76	10.22% 85	2 1059	75 1090	67 1036	44 1000	38 960	36 781	8	7	6	6
Columbia Dividend Income Fund ^{181, 185}	05/05/2017	GSFTX	CDI	0.40	Large Value	15.84% 44	12.06% 45	12.32% 13	15.84% 44	4 1059	0 1090	16 1036	15 1000	16 960	16 781	9	-	9	10
DFA US Large Cap Value Fund ^{128, 190}	11/03/2017	DFLVX	DLC	0.23	Large Value	16.36% 36	12.03% 46	10.64% 53	16.36% 36	3 1059	27 1090	44 1036	37 1000	43 960	33 781	10	10	10	10
Diamond Hill Large Cap Fund ¹⁹⁸	06/15/2018	WDHAAX	DHL	0.50	Large Value	5.60% 97	8.04% 95	10.70% 51	5.60% 97	2 1059	83 1090	75 1036	59 1000	46 960	NS 781	5	5	5	5
Dodge & Cox Stock Fund ⁹⁷	05/06/2011	DODGX	DCS	0.41	Large Value	13.65% 68	13.31% 22	12.79% 9	13.65% 68	4 1059	17 1090	8 1036	5 1000	6 960	16 781	10	10	10	10
Equity Income Fund ^{128, 13, 209, 263}	10/02/1997	JIEMX	EIF	0.47	Large Value	13.72% 67	10.96% 67	10.37% 63	13.72% 67	3 1059	63 1090	59 1036	44 1000	37 960	42 781	10	10	9	7
Fundamental Large Cap Value ^{102, 128, 13, 263}	11/22/1996	-	EQI	0.47	Large Value	15.93% 42	14.90% 5	12.57% 11	15.93% 42	5 1059	0 6850	6 6696	3 6267	6 6170	NS 2190	10	10	10	10
Hartford Equity Income Fund ^{128, 190, 194, 204}	11/03/2017	HQIVX	HEI	0.65	Large Value	15.25% 53	11.26% 62	10.96% 43	15.25% 53	3 1059	63 1090	54 1036	33 1000	22 960	14 781	9	9	9	9
Invesco Diversified Dividend ¹⁶⁵	11/04/2016	DDFIX	IDI	0.19	Large Value	15.79% 45	11.00% 66	9.34% 85	15.79% 45	3 1059	47 1090	44 1036	48 1000	53 960	54 781	9	9	9	9
Invesco Growth and Income ^{128, 190}	11/03/2017	ACGQX	IGI	0.29	Large Value	15.81% 44	13.16% 24	11.09% 41	15.81% 44	3 1059	17 1090	17 1036	13 1000	23 960	30 781	10	10	10	10

Legend for Fi360

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0-25 - First Quartile

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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Large Cap Value

John Hancock Disciplined Value ^{13, 130, 255, 87}	11/05/2010	JDVWX	DVA	0.40	Large Value	17.53%	14.03%	11.49%	17.53%	4	0	7	12	15	24	10	10	10	10
•MFS Value Fund ¹⁵⁰	11/06/2015	MEIHX	MFV	0.29	Large Value	12.85%	9.80%	9.94%	12.85%	3	72	60	57	50	32	6	6	6	6
MyWayRet Large Cap Value Fund ^{229, 71}	05/07/2021	WMYAJX	MWL	0.42	Large Value	5.68%	-	-	5.68%	2	81	75	NS	NS	NS	-	-	-	-
Nuveen Large-Cap Value Index ^{165, 258, 262}	11/04/2016	TILVX	TCV	0.05	Large Value	15.84%	11.27%	10.48%	15.84%	3	27	42	47	43	27	10	10	10	10
Oakmark Fund ^{190, 235}	11/03/2017	OAYMX	OFU	0.60	Large Value	14.33%	15.27%	13.88%	14.33%	5	39	32	15	17	NS	9	9	9	9
•Parnassus Value Equity Fund ^{181, 253}	05/05/2017	PARWX	PEF	0.53	Large Value	19.04%	11.36%	13.86%	19.04%	4	39	41	40	29	38	8	7	7	6
Putnam Large Cap Value Fund ^{181, 234}	05/05/2017	PEIYX	PUE	0.38	Large Value	20.33%	15.46%	13.43%	20.33%	5	0	2	1	1	4	10	10	10	10
Vanguard Equity-Income Fund ¹⁸¹	05/05/2017	VEIRX	VEI	0.18	Large Value	17.21%	12.81%	11.73%	17.21%	4	20	5	12	12	7	10	10	10	10
Vanguard High Dividend Yld Idx ¹⁸¹	05/05/2017	VHYAX	VHD	0.08	Large Value	15.39%	12.66%	11.30%	15.39%	4	24	8	14	17	NS	9	9	8	7
Vanguard Value Index Fund ⁹⁸	05/04/2007	VVIAX	LVI	0.05	Large Value	15.26%	12.58%	11.66%	15.26%	4	24	10	5	6	3	10	10	10	10
•BlackRock High Equity Income ¹⁹⁰	11/03/2017	BMCIX	BHE	0.60	Derivative Income	17.04%	10.91%	9.20%	17.04%	4	30	39	20	18	35	-	-	-	-

Large Cap Blend

•500 Index Fund ^{110, 128, 13, 187, 76, 91}	01/19/1993	JFIVX	IND	0.05	Large Blend	17.52%	14.06%	14.46%	17.52%	4	0	0	3	3	NS	10	10	10	10
						33	27	25	33	1210	6502	6260	5974	5650	2134				

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Large Cap Blend

Allspring Disciplined US Core ^{190, 240, 244, 255}	11/03/2017	EVSAX	WDC	0.29	Large Blend	18.65% 17	15.57% 7	14.25% 32	18.65% 17	5 1210	0 1254	0 1198	6 1105	17 1026	22 806	10	10	10	10
American Funds Fundamental Inv ^{243, 37}	07/25/2008	RFNFX	AFI	0.28	Large Blend	24.59% 4	14.76% 14	14.38% 28	24.59% 4	4 1210	33 1254	30 1198	46 1105	57 1026	50 806	8	10	10	10
Investment Company of America ^{160, 243, 38}	05/02/2003	RICEX	ICA	0.26	Large Blend	20.43% 9	15.31% 8	14.03% 40	20.43% 9	5 1210	0 1254	0 1198	13 1105	33 1026	38 806	9	10	10	10
Washington Mutual Investors ^{194, 240, 243, 38}	05/02/2003	RWMEX	WMI	0.25	Large Blend	17.09% 28	13.91% 14	13.09% 7	17.09% 28	5 1059	27 1090	24 1036	23 1000	37 960	34 781	8	8	10	10
BlackRock Equity Index Fund ^{229, 71}	05/07/2021	WBREOX	MWA	0.02	Large Blend	17.85% 24	14.41% 18	14.76% 14	17.85% 24	4 1210	0 1254	0 1198	3 1105	3 1026	NS 806	10	10	10	10
Columbia Contrarian Core Fund ^{181, 185}	05/05/2017	SMGIX	CCC	0.49	Large Blend	17.37% 35	14.12% 26	14.24% 33	17.37% 35	4 1210	0 1254	8 1198	16 1105	15 1026	19 806	10	-	10	10
DFA US Large Company Fund ^{128, 190}	11/03/2017	DFUSX	DUL	0.08	Large Blend	17.76% 27	14.33% 22	14.74% 15	17.76% 27	4 1210	0 1254	0 1198	3 1105	3 1026	2 806	10	10	10	10
Fidelity Adv Diversified Stock ¹³⁴	11/07/2014	FDOX	FDS	0.26	Large Blend	13.57% 72	13.61% 38	14.93% 10	13.57% 72	4 1210	51 1254	34 1198	24 1105	30 1026	45 806	8	8	8	9
Fidelity Leveraged Co Stock ^{120, 177, 264, 3}	11/07/2008	FLENX	FLC	0.48	Large Blend	20.30% 10	13.21% 48	13.22% 60	20.30% 10	2 1210	51 1254	55 1198	NS 1105	NS 1026	NS 806	5	6	5	3
Harbor Large Cap Value Fund ¹⁹⁰	11/03/2017	HAVLX	HLC	0.59	Large Blend	11.06% 86	8.70% 93	11.64% 85	11.06% 86	2 1210	92 1254	93 1198	72 1105	59 1026	39 806	5	5	5	5
Hartford Core Equity Fund ^{128, 215}	05/08/2020	HAITX	HCE	0.36	Large Blend	14.75% 65	12.22% 65	13.64% 51	14.75% 65	3 1210	47 1254	41 1198	50 1105	41 1026	30 806	6	6	6	6
Invesco Main Street Fund ^{190, 212, 213, 225}	11/03/2017	MIGYX	OSF	0.32	Large Blend	16.21% 53	12.69% 58	12.76% 68	16.21% 53	3 1210	54 1254	39 1198	52 1105	51 1026	42 806	6	6	6	6
JH Fundamental Large Cap Core ^{13, 181, 263}	05/05/2017	JLCWX	JHG	0.41	Large Blend	10.31% 88	11.69% 72	12.62% 71	10.31% 88	2 1210	60 1254	62 1198	55 1105	50 1026	49 806	7	5	5	5

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Large Cap Blend

JPMorgan U.S. Equity Fund ^{128, 138}	05/08/2015	JUSRX	JPE	0.34	Large Blend	14.57%	13.57%	14.89%	14.57%	4	24	21	15	13	21	10	10	10	9
MFS Blended Research Core Eq ¹⁶⁵	11/04/2016	MUETX	MFB	0.16	Large Blend	15.80%	14.87%	13.46%	15.80%	4	24	15	9	22	33	10	10	10	10
MFS Massachusetts Investors ^{201, 33}	05/29/2009	MITHX	MIF	0.20	Large Blend	13.56%	11.43%	12.64%	13.56%	3	66	64	63	50	42	6	6	6	6
Neuberger Berman Multi-Cap Opp ¹⁹⁰	11/03/2017	NMUAX	EBM	0.75	Large Blend	14.35%	11.03%	12.41%	14.35%	2	82	75	78	78	55	5	5	5	4
Neuberger Berman Sustain Equ ^{190, 201}	11/03/2017	NRAAX	BSF	0.55	Large Blend	17.15%	13.67%	13.26%	17.15%	4	33	37	54	56	58	9	9	9	10
Nuveen Equity Index Fund ^{190, 258, 262}	11/03/2017	TIEIX	TCE	0.05	Large Blend	17.07%	13.11%	14.24%	17.07%	3	0	10	23	18	10	10	10	10	10
Nuveen LC Responsible Equity ^{181, 258, 262, 264}	05/05/2017	TISCX	TCC	0.17	Large Blend	16.61%	11.92%	13.67%	16.61%	3	54	56	49	33	26	5	5	5	5
Putnam Research Fund ²³³	11/05/2021	PURYX	PRF	0.24	Large Blend	18.40%	14.84%	15.34%	18.40%	5	0	7	8	11	15	10	10	10	10
Sit Dividend Growth Fund ¹²⁶	05/02/2014	SDVGX	SIT	0.30	Large Blend	18.80%	12.71%	12.78%	18.80%	3	54	68	51	44	42	6	6	6	7
State Street Inst U.S. Equity ²³³	11/05/2021	SUSIX	SSU	0.39	Large Blend	17.09%	14.11%	14.98%	17.09%	5	0	11	15	21	30	10	10	10	10
T. Rowe Price Dividend Growth ¹⁸¹	05/05/2017	PRDGX	TDG	0.49	Large Blend	14.66%	10.84%	12.65%	14.66%	3	69	73	47	38	26	6	6	5	5
Total Stock Market Index Fund ^{128, 13, 172, 29, 91}	08/18/2000	JETSX	TSM	0.14	Large Blend	16.63%	12.35%	13.67%	16.63%	3	34	39	45	36	NS	8	10	9	9
Victory Diversified Stock ⁷	05/02/2008	SRVEX	VDS	0.55	Large Blend	23.44%	16.52%	13.69%	23.44%	4	69	53	49	48	62	10	10	10	8

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers) ^{*56}					RPAG Score (out of 10) ^{*57}			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Large Cap Blend

WCM Focused US Equity Fund ^{128, 224, 270, 95}	08/08/2025	-	COG	0.50	Large Blend	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
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Large Cap Growth

AB Large Cap Growth Fund ¹⁸¹	05/05/2017	APGAX	ABL	0.30	Large Growth	12.97% 74	11.70% 51	15.68% 42	12.97% 74	3 1004	40 1040	53 1005	28 930	19 883	11 729	8	8	8	7
Allspring Growth Fund ^{215, 240, 244}	05/08/2020	SGRAX	WFG	0.60	Large Growth	15.16% 58	6.02% 90	13.82% 76	15.16% 58	2 1004	84 1040	71 1005	79 930	68 883	53 729	5	5	5	5
American Century Focused Dynam ²³³	11/05/2021	ACFNX	ACY	0.50	Large Growth	20.87% 15	10.18% 69	19.06% 5	20.87% 15	3 1004	26 1040	31 1005	46 930	34 883	NS 729	5	5	5	6
American Century Ultra Fund ^{270, 95}	08/08/2025	AULDX	ACU	0.52	Large Growth	13.01% 74	12.10% 46	17.54% 14	13.01% 74	4 1004	19 1040	42 1005	17 930	12 883	7 729	-	7	7	6
American Funds AMCAP Fund ^{165, 185}	11/04/2016	RAFGX	AFX	0.33	Large Growth	18.13% 33	10.83% 61	13.02% 84	18.13% 33	2 1004	55 1040	62 1005	61 930	66 883	60 729	7	7	6	6
AF The Growth Fund of America ^{154, 243, 38}	05/02/2003	RGAFX	GFA	0.29	Large Growth	20.23% 19	12.10% 46	15.45% 47	20.23% 19	3 1004	0 1040	4 1005	31 930	38 883	38 729	8	8	8	8
Blue Chip Growth Fund ^{128, 13, 153}	10/02/1997	JIBCX	BCF	0.49	Large Growth	18.36% 30	11.71% 51	15.54% 45	18.36% 30	3 1004	0 1040	27 1005	52 930	59 883	32 729	5	5	5	7
ClearBridge Large Cap Growth ¹⁸¹	05/05/2017	SBLGX	CLC	0.51	Large Growth	8.49% 90	10.29% 68	14.11% 71	8.49% 90	3 1004	66 1040	49 1005	44 930	51 883	33 729	6	6	7	7
Domini Impact Equity Fund ^{180, 64}	10/02/1997	DIEQX	SOC	0.69	Large Growth	11.97% 79	9.83% 73	12.56% 88	11.97% 79	2 1004	82 1040	84 1005	63 930	53 883	62 729	7	6	6	6
Federated Kaufmann Large Cap ^{128, 190, 225, 226}	11/03/2017	KLCIX	FKL	0.59	Large Growth	17.85% 36	9.25% 78	13.59% 78	17.85% 36	2 1004	55 1040	57 1005	69 930	70 883	52 729	6	6	6	6
Fidelity Advisor Equity Growth ²⁵⁶	08/09/2024	EQPGX	FAE	0.42	Large Growth	14.59% 63	13.42% 31	17.25% 16	14.59% 63	4 1004	50 1040	38 1005	16 930	10 883	8 729	9	9	6	6
Fidelity Advisor Growth Opps ²⁴²	05/06/2022	FAGCX	FAO	0.24	Large Growth	22.46% 10	11.31% 56	20.18% 2	22.46% 10	4 1004	26 1040	5 1005	30 930	25 883	22 729	5	6	6	7

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Total Return (% Rank in category) *55

Overall Rating* (# of peers)

Fi360 Fiduciary Score ® (# of peers)

RPAG Score (out of 10)

Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) *55				Overall Rating* (# of peers)	Fi360 Fiduciary Score ® (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Large Cap Growth

Fidelity Adv New Insights ^{120, 137, 7}	05/02/2008	FINSX	FNI	0.40	Large Growth	22.98% 9	15.47% 9	15.74% 40	22.98% 9	4 1004	0 1040	0 1005	18 930	38 883	42 729	9	9	9	10
Fidelity ContraFund	03/31/1995	FCNTX	CON	0.38	Large Growth	21.75% 13	15.52% 9	16.84% 20	21.75% 13	4 1004	30 1040	5 1005	5 930	19 883	16 729	9	9	9	10
Fidelity NASDAQ Composite Idx ¹⁹⁰	11/03/2017	FNCMX	FNC	0.29	Large Growth	21.10% 15	13.46% 30	17.59% 13	21.10% 15	4 1004	0 1040	21 1005	18 930	13 883	10 729	7	8	8	10
Franklin DynaTech Fund ²¹⁵	05/08/2020	FDYZX	FDT	0.29	Large Growth	18.75% 26	8.73% 80	16.98% 17	18.75% 26	3 1004	40 1040	47 1005	57 930	48 883	27 729	5	5	5	5
Franklin Growth Fund ¹⁸¹	05/05/2017	FCGAX	FGV	0.29	Large Growth	15.54% 54	9.88% 72	14.04% 73	15.54% 54	3 1004	71 1040	73 1005	52 930	48 883	34 729	7	6	6	6
Fundamental All Cap Core Fund ^{128, 13, 263, 38, 91}	05/02/2003	JEQAX	QAC	0.45	Large Growth	4.78% 96	11.74% 50	13.73% 77	4.78% 96	2 1004	88 7218	78 7035	47 6601	53 6338	NS 2429	9	6	6	7
Harbor Capital Appreciation ²⁴²	05/06/2022	HACAX	HCA	0.57	Large Growth	13.95% 69	10.48% 66	16.31% 29	13.95% 69	3 1004	30 1040	22 1005	28 930	26 883	18 729	7	7	7	7
Hartford Growth Opportunities ^{128, 233}	11/05/2021	HGOVX	HGO	0.73	Large Growth	13.68% 70	9.23% 78	15.63% 43	13.68% 70	3 1004	40 1040	23 1005	47 930	45 883	31 729	6	6	6	7
Janus Henderson Forty Fund ¹⁹⁰	11/03/2017	JCAPX	JFF	0.49	Large Growth	18.34% 30	11.66% 51	16.10% 33	18.34% 30	4 1004	0 1040	32 1005	35 930	28 883	14 729	5	5	5	5
JH Fundamental All Cap Core ^{13, 270, 95}	08/08/2025	JFAIX	JFA	0.46	Large Growth	4.90% 97	11.87% 70	13.77% 47	4.90% 97	2 1210	69 1254	51 1198	30 1105	32 1026	47 806	-	6	6	6
John Hancock U.S. Growth Fund ^{13, 190, 202, 205, 230, 263}	11/03/2017	JSGTX	JSG	0.45	Large Growth	20.31% 18	15.10% 14	16.87% 19	20.31% 18	4 1004	0 1040	0 1005	5 930	14 883	15 729	7	7	8	9
JPMorgan Large Cap Growth ^{108, 124, 128, 130}	05/04/2012	OLGAX	JPM	0.44	Large Growth	13.82% 69	12.41% 43	17.97% 10	13.82% 69	4 1004	40 1040	15 1005	7 930	8 883	13 729	10	8	8	8
MFS Growth Fund ²¹⁵	05/08/2020	MFEHX	MGF	0.33	Large Growth	12.02% 79	11.09% 59	15.33% 51	12.02% 79	3 1004	60 1040	47 1005	39 930	35 883	20 729	7	7	7	7

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Large Cap Growth

MyWayRet Large Cap Growth Fund ^{229, 71}	05/07/2021	WMYAEX	MWK	0.34	Large Growth	12.52% 76	- -	- -	12.52% 76	3 1004	55 1040	35 1005	NS 930	NS 883	NS 729	-	-	-	-
Nuveen Large-Cap Growth Index ^{165, 258, 262}	11/04/2016	TILIX	TCI	0.05	Large Growth	18.49% 29	15.26% 12	18.06% 10	18.49% 29	5 1004	0 1040	0 1005	0 930	1 883	1 729	10	10	10	10
Putnam Large Cap Growth Fund ^{181, 253}	05/05/2017	PGOYX	PUG	0.43	Large Growth	14.52% 64	13.66% 27	17.84% 11	14.52% 64	4 1004	19 1040	3 1005	2 930	5 883	9 729	7	7	7	7
T. Rowe Price Growth Stock ^{190, 220}	11/03/2017	PRGFX	TPG	0.50	Large Growth	15.65% 51	9.36% 77	14.15% 71	15.65% 51	2 1004	46 1040	62 1005	69 930	61 883	37 729	5	5	3	3
T. Rowe Price Large Cap Growth ²⁴²	05/06/2022	TRGOX	TPL	0.55	Large Growth	17.45% 39	12.29% 44	16.81% 21	17.45% 39	3 1004	0 1040	6 1005	25 930	24 883	NS 729	7	7	8	8
Vanguard Growth Index Fund ⁹⁸	05/04/2007	VIGAX	LGI	0.05	Large Growth	19.42% 24	14.62% 20	17.43% 15	19.42% 24	4 1004	0 1040	0 1005	2 930	2 883	7 729	10	10	10	10
Virtus Large Cap Growth Stock ^{165, 186, 189}	11/04/2016	STCAX	RWL	0.27	Large Growth	19.05% 25	15.68% 8	16.58% 25	19.05% 25	4 1004	0 1040	4 1005	2 930	6 883	29 729	7	7	7	10

Mid Cap Value

Allspring Special MidCap Value ^{181, 185, 240, 244}	05/05/2017	WFPAX	WFV	0.57	Mid-Cap Value	5.80% 81	9.46% 70	9.77% 51	5.80% 81	3 383	62 389	31 385	16 373	13 350	11 263	10	9	9	9
AMG River Road Mid Cap Value ^{178, 234, 236, 269, 87}	11/05/2010	ABIZX	AOM	0.76	Mid-Cap Value	12.16% 35	13.89% 9	10.09% 41	12.16% 35	5 383	22 389	14 385	23 373	48 350	NS 263	10	10	9	10
Diamond Hill Small-Mid Cap ¹³⁴	11/07/2014	DHMAX	DHS	0.71	Mid-Cap Value	8.32% 37	7.88% 77	7.66% 82	8.32% 37	3 462	47 472	63 460	78 443	74 422	60 333	6	6	6	6
Harbor Mid Cap Value Fund ¹³⁴	11/07/2014	HAMVX	HAR	0.75	Mid-Cap Value	15.94% 13	13.15% 17	9.17% 64	15.94% 13	3 383	22 389	22 385	19 373	40 350	44 263	10	10	10	10

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Mid Cap Value

JH Disciplined Value Mid Cap ^{108, 13, 263}	05/04/2012	JVMRX	DVM	0.49	Mid-Cap Value	11.38% 41	11.16% 37	10.32% 35	11.38% 41	4 383	22 389	22 385	22 373	21 350	20 263	10	10	10	10
MFS Mid Cap Value Fund ¹⁸¹	05/05/2017	MVCHX	MMV	0.49	Mid-Cap Value	6.08% 80	10.02% 61	9.72% 52	6.08% 80	3 383	50 389	19 385	10 373	9 350	9 263	10	10	10	10
Mid Value Fund ^{128, 13, 53, 91}	05/06/2005	JEMUX	MVF	0.60	Mid-Cap Value	5.84% 81	11.65% 33	10.84% 22	5.84% 81	4 383	13 2397	10 2349	19 2172	28 2094	NS 709	9	9	9	10
MyWayRetirement Mid Cap Value ^{229, 71}	05/07/2021	WMYAKX	MWN	0.47	Mid-Cap Value	8.86% 60	- -	- -	8.86% 60	2 383	56 389	40 385	NS 373	NS 350	NS 263	-	-	-	-
PGIM Quant Solutions MC Value ^{190, 201, 241}	11/03/2017	SPVZX	PQM	0.63	Mid-Cap Value	13.06% 30	11.47% 34	7.84% 92	13.06% 30	2 383	16 389	30 385	41 373	55 350	51 263	8	8	8	8
Vanguard Mid-Cap Value ETF ^{118, 119, 139}	11/08/2013	VOE	VOE	0.13	Mid-Cap Value	12.04% 36	10.71% 47	9.93% 46	12.04% 36	3 383	0 389	11 385	31 373	23 350	12 263	9	9	9	9
Virtus Ceredex MCV Equity ¹⁹⁰	11/03/2017	SMVTX	VCM	0.51	Mid-Cap Value	17.65% 9	9.76% 30	9.99% 68	17.65% 9	3 368	0 378	57 364	72 332	68 312	44 225	5	6	6	9
WisdomTree MidCap Dividend ETF ^{119, 126, 139, 76}	05/02/2014	DON	DON	0.44	Mid-Cap Value	3.90% 90	10.87% 44	9.50% 57	3.90% 90	3 383	62 389	35 385	30 373	43 350	28 263	9	9	10	9
WisdomTree MidCap ETF ^{119, 126, 139, 253, 76}	05/02/2014	EZM	EZM	0.44	Mid-Cap Value	8.42% 36	10.43% 38	10.26% 17	8.42% 36	4 462	0 472	0 460	21 443	42 422	38 333	7	6	6	6

Mid Cap Blend

BlackRock Mid Cap Equity Index ^{229, 71}	05/07/2021	WBRAAX	MWB	0.02	Mid-Cap Blend	7.49% 58	9.07% 41	10.68% 34	7.49% 58	3 368	NS -	NS -	NS -	NS -	NS -	8	8	8	8
ClearBridge Mid Cap Fund ¹⁸¹	05/05/2017	SBMAX	CBM	0.66	Mid-Cap Blend	4.17% 84	4.52% 98	7.42% 96	4.17% 84	1 368	79 378	71 364	76 332	55 312	48 225	5	5	5	5
Eaton Vance Atlanta SMID-Cap ^{181, 71}	05/05/2017	EAASX	EVA	0.62	Mid-Cap Blend	-5.88% 100	6.11% 89	10.06% 67	-5.88% 100	2 368	88 378	56 364	29 332	44 312	32 225	9	9	7	7

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

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76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers) ^{*56}					RPAG Score (out of 10) ^{*57}			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Mid Cap Blend

Fidelity Mid Cap Index Fund ^{181, 209}	05/05/2017	FSMDX	FMC	0.03	Mid-Cap Blend	10.57% 33	8.67% 55	11.00% 24	10.57% 33	4 368	0 378	2 364	15 332	14 312	8 225	9	9	9	9
Hartford Schroders US Mid Cap ^{128, 190, 204, 212}	11/03/2017	SMDRX	HSU	0.81	Mid-Cap Blend	7.54% 57	9.10% 40	10.20% 59	7.54% 57	4 368	10 378	29 364	18 332	21 312	16 225	9	9	9	10
Invesco Main Street Mid Cap ^{181, 212, 213, 225}	05/05/2017	OPMYX	OMS	0.55	Mid-Cap Blend	9.19% 48	9.25% 38	10.00% 68	9.19% 48	3 368	0 378	8 364	24 332	33 312	31 225	8	9	9	10
JPMorgan SMID Cap Fund ^{128, 134, 230}	11/07/2014	WOOPX	JPI	0.59	Mid-Cap Blend	-2.68% 97	4.03% 98	6.97% 97	-2.68% 97	1 368	92 378	87 364	83 332	80 312	56 225	6	5	5	5
Lord Abnett Value Opps Fund ^{154, 177, 87}	11/05/2010	LVOSX	LVO	0.69	Mid-Cap Blend	0.63% 92	5.79% 91	7.80% 93	0.63% 92	2 368	92 378	92 364	76 332	61 312	58 225	8	8	6	5
Mid Cap Index Fund ^{128, 13, 183, 91}	08/18/2000	JECIX	MCI	0.15	Mid-Cap Blend	6.97% 66	8.63% 56	10.23% 58	6.97% 66	3 368	38 2674	30 2639	24 2431	27 2358	NS 622	7	7	7	7
Parnassus Mid Cap Fund ¹⁹⁰	11/03/2017	PFPMX	PMC	0.65	Mid-Cap Blend	13.07% 19	5.22% 95	9.24% 80	13.07% 19	2 368	50 378	61 364	72 332	64 312	37 225	6	6	5	5
Thrivent Mid Cap Stock Fund ¹⁸¹	05/05/2017	TMSIX	TMC	0.61	Mid-Cap Blend	4.57% 82	6.72% 82	11.19% 19	4.57% 82	3 368	74 378	63 364	38 332	24 312	14 225	9	6	4	4
Vanguard Strategic Equity Fund ¹⁶⁵	11/04/2016	VSEQX	VSE	0.17	Mid-Cap Blend	15.37% 13	13.21% 5	11.87% 10	15.37% 13	4 368	15 378	16 364	15 332	20 312	24 225	9	9	9	9

Mid Cap Growth

AB Discovery Growth Fund ²⁴²	05/06/2022	CHCLX	ABE	0.42	Mid-Cap Growth	6.69% 50	1.03% 80	10.75% 48	6.69% 50	2 472	56 483	78 477	72 449	58 420	44 356	5	5	5	5
Allspring SMID Cap Growth ^{233, 240, 244, 246, 264}	11/05/2021	WFDAZ	WFD	0.66	Mid-Cap Growth	5.56% 55	-2.45% 96	9.83% 68	5.56% 55	2 472	44 483	60 477	71 449	62 420	40 356	5	5	5	5
American Century Heritage ⁸⁷	11/05/2010	TWHIX	HER	0.65	Mid-Cap Growth	6.60% 50	5.09% 34	11.43% 33	6.60% 50	4 472	0 483	0 477	4 449	11 420	28 356	7	7	7	7

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

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76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers) ^{*56}					RPAG Score (out of 10) ^{*57}			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Mid Cap Growth

Baird Mid Cap Growth Fund ^{134, 253}	11/07/2014	BMSDX	BAI	0.66	Mid-Cap Growth	-9.52% 99	-1.11% 92	8.46% 88	-9.52% 99	2 472	91 483	88 477	51 449	33 420	34 356	7	7	6	6
BlackRock MidCap Growth Equity ²⁴²	05/06/2022	CMGIX	BLM	0.55	Mid-Cap Growth	0.39% 82	0.75% 81	11.42% 33	0.39% 82	3 472	79 483	61 477	55 449	42 420	23 356	5	5	5	3
Carillon Eagle Mid Cap Growth ^{128, 181, 195}	05/05/2017	HAGIX	EMC	0.55	Mid-Cap Growth	4.81% 60	3.40% 59	11.35% 34	4.81% 60	3 472	56 483	36 477	26 449	22 420	14 356	7	-	7	7
Federated Hermes MDT MC Growth ^{270, 95}	08/08/2025	FGSIX	MDT	0.60	Mid-Cap Growth	9.85% 30	11.67% 3	14.96% 5	9.85% 30	5 472	0 483	0 477	0 449	7 420	20 356	-	10	10	10
Franklin Small-Mid Growth	07/30/1999	FRSGX	SCG	0.34	Mid-Cap Growth	2.74% 70	1.17% 78	10.17% 63	2.74% 70	3 472	49 483	45 477	39 449	30 420	39 356	5	6	6	6
Hartford MidCap Fund ^{128, 181, 204}	05/05/2017	HFMVX	HMC	0.76	Mid-Cap Growth	-0.50% 85	0.25% 85	8.05% 92	-0.50% 85	2 472	81 483	75 477	64 449	71 420	46 356	5	5	6	6
Invesco Discovery Mid Cap Grow ^{190, 212, 213, 225}	11/03/2017	OEGYX	ODM	0.55	Mid-Cap Growth	5.03% 59	4.01% 50	11.35% 34	5.03% 59	4 472	36 483	36 477	32 449	22 420	15 356	5	7	7	7
Janus Henderson Enterprise ^{165, 186, 188}	11/04/2016	JMGRX	JEF	0.66	Mid-Cap Growth	7.64% 43	7.61% 10	12.68% 14	7.64% 43	5 472	62 483	51 477	39 449	41 420	26 356	9	8	8	8
John Hancock Mid Cap Growth ^{13, 229, 232}	05/07/2021	JACEX	JHM	0.58	Mid-Cap Growth	6.07% 52	1.36% 75	11.77% 27	6.07% 52	3 472	25 483	24 477	45 449	NS 420	NS 356	5	5	5	5
MFS Mid Cap Growth Fund ¹⁸¹	05/05/2017	OTCHX	MMM	0.52	Mid-Cap Growth	3.37% 67	3.06% 61	11.11% 40	3.37% 67	4 472	49 483	28 477	24 449	24 420	13 356	8	8	7	8
MyWayRetirement Mid Cap Growth ^{229, 71}	05/07/2021	WMYAFX	MWM	0.55	Mid-Cap Growth	1.29% 78	- -	- -	1.29% 78	3 472	56 483	42 477	NS 449	NS 420	NS 356	-	-	-	-
PGIM Jennison Mid Cap Growth ^{201, 4, 71}	05/07/2010	PEGZX	JMG	0.47	Mid-Cap Growth	-2.43% 90	2.32% 66	9.94% 66	-2.43% 90	3 472	68 483	48 477	22 449	16 420	35 356	8	8	8	8
Touchstone Mid Cap Growth Fund ²⁴²	05/06/2022	TFGRX	TGI	0.78	Mid-Cap Growth	9.59% 32	6.57% 21	12.02% 24	9.59% 32	4 472	0 483	2 477	6 449	14 420	NS 356	8	8	7	8

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

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76-100 - Fourth Quartile



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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Mid Cap Growth

Vanguard Mid-Cap Growth ETF ^{118, 119, 139}	11/08/2013	VOT	VOT	0.13	Mid-Cap Growth	10.68% 28	6.34% 24	11.63% 30	10.68% 28	4 472	0 483	6 477	11 449	14 420	24 356	9	9	9	9
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Small Cap Value

AB Discovery Value Fund ^{128, 196}	05/04/2018	ABYSX	ABV	0.59	Small Value	2.80% 77	8.52% 70	8.37% 68	2.80% 77	3 462	60 472	28 460	42 443	39 422	43 333	10	10	5	5
Allspring Special SCap Value ^{190, 240, 244}	11/03/2017	ESPAX	WSS	0.69	Small Value	-3.10% 98	6.13% 93	7.97% 74	-3.10% 98	3 462	79 472	81 460	61 443	52 422	32 333	7	6	6	6
American Beacon SC Value ¹⁸¹	05/05/2017	AASRX	WFS	0.77	Small Value	4.83% 65	9.24% 56	8.80% 56	4.83% 65	3 462	52 472	32 460	14 443	23 422	NS 333	10	10	10	10
American Century Small Cap Val ²¹⁵	05/08/2020	ASVDX	ASC	0.73	Small Value	-2.98% 97	7.41% 80	9.33% 40	-2.98% 97	2 462	81 472	56 460	35 443	24 422	18 333	10	10	5	5
Avantis US Small Cap Value ²⁵²	08/04/2023	AVUVX	AVS	0.25	Small Value	8.87% 32	14.25% 5	- -	8.87% 32	5 462	0 472	11 460	5 443	NS 422	NS 333	10	10	10	10
Columbia Small Cap Value Fund ²⁴²	05/06/2022	CSCZX	CSC	0.70	Small Value	14.88% 6	12.42% 17	11.31% 9	14.88% 6	4 462	0 472	3 460	3 443	7 422	15 333	10	-	10	10
DFA US Targeted Value Fund ^{128, 25}	11/02/2007	DFFVX	DUT	0.29	Small Value	9.54% 27	13.59% 11	10.81% 11	9.54% 27	4 462	0 472	0 460	0 443	3 422	13 333	10	10	10	10
Keeley Small Cap Dividend Val ^{206, 212, 7}	05/02/2008	KSDVX	KSV	0.79	Small Value	4.93% 64	9.38% 53	8.68% 60	4.93% 64	3 462	29 472	10 460	29 443	44 422	39 333	10	10	10	10
Macquarie Small Cap Value Fund ^{128, 190, 264, 268}	11/03/2017	DVZRX	DSC	0.70	Small Value	8.09% 39	9.30% 55	9.23% 43	8.09% 39	3 462	47 472	38 460	47 443	41 422	30 333	8	8	10	10
MyWayRet Small Cap Value Fund ^{229, 71}	05/07/2021	WMYAIX	MWR	0.47	Small Value	7.46% 45	- -	- -	7.46% 45	3 462	0 472	21 460	NS 443	NS 422	NS 333	-	-	-	-
Northern Small Cap Value Fund ¹²⁶	05/02/2014	NOSGX	TRM	0.11	Small Value	10.50% 21	8.77% 66	7.89% 77	10.50% 21	3 462	47 472	55 460	55 443	62 422	36 333	7	7	6	6
Nuveen Small Cap Value Fund ¹⁶⁵	11/04/2016	FSCCX	ESC	0.70	Small Value	3.21% 75	9.46% 51	6.93% 93	3.21% 75	2 462	38 472	30 460	44 443	58 422	48 333	10	10	10	10

Legend for Fi360

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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Small Cap Value

Royce Small-Cap Opportunity ^{253, 36, 39}	05/14/2004	RYPNX	OPP	1.02	Small Value	11.86% 17	9.86% 44	12.64% 2	11.86% 17	3 462	41 472	30 460	37 443	37 422	35 333	7	6	6	6
Royce Small-Cap Total Return ^{190, 253}	11/03/2017	RTRIX	RFR	1.02	Small Value	2.54% 79	8.93% 61	9.49% 36	2.54% 79	4 462	29 472	23 460	25 443	38 422	36 333	9	9	8	10
Small Cap Value Fund ^{128, 13, 209, 267, 53, 91}	05/06/2005	JESVX	SMV	0.62	Small Value	0.06% 92	6.47% 89	6.04% 99	0.06% 92	2 462	95 3046	88 2982	67 2766	71 2675	NS 781	6	6	6	6
Vanguard Small Cap Value Index ¹²⁰	11/03/2006	VSIAX	VIS	0.07	Small Value	9.08% 31	10.56% 35	10.14% 19	9.08% 31	4 462	0 472	0 460	7 443	10 422	13 333	8	8	8	7
WisdomTree SC Dividend ETF ^{119, 126, 139, 76}	05/02/2014	DES	DES	0.44	Small Value	0.25% 92	7.65% 78	7.52% 86	0.25% 92	2 462	60 472	49 460	55 443	66 422	38 333	9	9	7	6

Small Cap Blend

BlackRock Russell 2000 Index ^{229, 71, 76}	05/07/2021	WBRREX	MWC	0.03	Small Blend	12.84% 16	6.15% 75	9.64% 43	12.84% 16	3 588	23 598	34 588	56 562	46 534	NS 385	10	10	10	10
DFA U.S. Small Cap Fund ¹²⁸	11/03/2006	DFSTX	SCP	0.27	Small Blend	8.07% 52	9.86% 18	9.99% 31	8.07% 52	4 588	18 598	3 588	1 562	9 534	15 385	9	9	9	9
Impax Small Cap Fund ^{181, 253, 260}	05/05/2017	PXSCX	PAC	0.75	Small Blend	11.46% 29	7.75% 42	8.01% 85	11.46% 29	3 588	0 598	27 588	57 562	56 534	57 385	8	8	8	8
John Hancock Small Cap Core ^{13, 215}	05/08/2020	JORSX	JHS	0.62	Small Blend	-1.80% 95	4.98% 89	9.47% 49	-1.80% 95	2 588	77 598	74 588	46 562	30 534	NS 385	8	8	6	6
Macquarie SMID Cap Core ^{181, 234, 237, 241, 264, 268}	05/05/2017	ISPVX	ISV	0.77	Small Blend	9.06% 42	8.72% 30	10.41% 20	9.06% 42	4 588	0 598	7 588	26 562	39 534	30 385	7	9	8	9
Neuberger Berman Intrinsic Val ²⁴²	05/06/2022	NINAX	BIV	0.83	Small Blend	17.79% 3	7.51% 49	10.15% 26	17.79% 3	3 588	30 598	76 588	69 562	59 534	50 385	8	8	8	8

Legend for Fi360

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51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Small Cap Blend

Nuveen Quant Small/Mid-Cap Eq ^{242, 258, 262}	05/06/2022	TSMWX	TQS	0.47	Small Blend	16.20% 6	12.91% 4	- -	16.20% 6	5 588	0 598	0 588	2 562	2 534	NS 385	10	10	10	10
Nuveen Small-Cap Blend Index ^{165, 258, 262}	11/04/2016	TISBX	TCS	0.06	Small Blend	12.78% 17	6.16% 74	9.73% 38	12.78% 17	3 588	23 598	33 588	54 562	45 534	28 385	10	10	10	10
Royce Small-Cap Fund ^{258, 97}	05/06/2011	PENNX	RPM	0.73	Small Blend	8.95% 43	8.38% 33	11.10% 12	8.95% 43	5 588	0 598	15 588	8 562	14 534	30 385	10	10	10	10
Small Cap Index Fund ^{128, 13, 29, 91}	08/18/2000	JESIX	SCI	0.09	Small Blend	12.24% 21	5.65% 83	9.18% 60	12.24% 21	3 588	28 2656	48 2612	60 2437	50 2269	NS 803	10	10	10	10
T. Rowe Price Sml Cap Val ^{12, 130, 209}	04/27/2001	PRSVX	MSO	0.62	Small Blend	8.21% 50	6.61% 67	9.69% 40	8.21% 50	4 588	50 598	57 588	57 562	38 534	26 385	7	7	6	7

Small Cap Growth

AB Small Cap Growth Fund ^{229, 257}	05/07/2021	QUAYX	ABD	0.62	Small Growth	5.12% 68	-0.25% 79	11.45% 23	5.12% 68	3 518	48 526	50 516	52 508	38 478	32 376	5	5	5	5
Allspring Small Company Growth ^{138, 163, 194, 240, 244, 71}	05/08/2015	WFSAX	WFA	0.73	Small Growth	8.19% 52	3.58% 44	9.08% 71	8.19% 52	3 518	42 526	50 516	28 508	35 478	42 376	10	10	7	8
BlackRock Advantage Sm Cap Gr ²⁴²	05/06/2022	PSGIX	BLA	0.25	Small Growth	15.23% 14	3.94% 41	10.36% 41	15.23% 14	3 518	0 526	14 516	24 508	35 478	41 376	10	10	10	10
Federated Hermes MDT SC Growth ^{181, 225, 226}	05/05/2017	QISGX	FMD	0.64	Small Growth	17.08% 10	6.44% 18	11.74% 19	17.08% 10	4 518	0 526	8 516	20 508	37 478	28 376	10	10	10	10
Invesco Small Cap Growth ¹³⁰	03/13/1998	GTSVX	SCO	0.46	Small Growth	6.02% 64	-0.54% 81	9.35% 64	6.02% 64	2 518	60 526	57 516	59 508	49 478	38 376	5	4	5	5
Janus Henderson Triton Fund ¹⁹⁶	05/04/2018	JGMNX	JHT	0.66	Small Growth	9.80% 38	2.67% 53	9.70% 54	9.80% 38	3 518	48 526	47 516	37 508	50 478	37 376	9	9	7	7
JH Small Cap Dynamic Growth ^{13, 229, 258, 259, 263}	05/07/2021	JSJFX	JHJ	0.61	Small Growth	2.03% 77	1.19% 68	7.78% 94	2.03% 77	2 518	65 526	76 516	75 508	61 478	NS 376	3	5	5	5

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers) ^{*56}					RPAG Score (out of 10) ^{*57}			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Small Cap Growth

Macquarie Small Cap Growth ^{190, 234, 237, 264, 268}	11/03/2017	IRGFX	ISG	0.76	Small Growth	13.92% 18	2.38% 58	10.24% 44	13.92% 18	3 518	26 526	44 516	51 508	48 478	30 376	6	8	6	6
MyWayRet Small Cap Growth Fund ^{229, 71}	05/07/2021	WMYAHX	MWQ	0.55	Small Growth	21.71% 6	- -	- -	21.71% 6	5 518	0 526	0 516	NS 508	NS 478	NS 376	-	-	-	-
Neuberger Berman Genesis Fund ¹⁹⁰	11/03/2017	NRGSX	BGF	0.74	Small Growth	-4.41% 91	3.03% 50	9.24% 68	-4.41% 91	3 518	72 526	53 516	23 508	27 478	32 376	8	8	6	6
PGIM Jennison Small Company ^{181, 201}	05/05/2017	PSCZX	PJS	0.57	Small Growth	7.21% 58	7.57% 11	10.81% 33	7.21% 58	4 518	31 526	43 516	29 508	36 478	45 376	9	9	8	8
T. Rowe Price Integr US SC Gr ^{181, 185, 200, 253}	05/05/2017	PRDSX	TPQ	0.64	Small Growth	10.14% 37	5.40% 25	10.47% 40	10.14% 37	4 518	25 526	29 516	18 508	32 478	30 376	7	8	8	9
Vanguard Explorer Fund ^{120, 39}	05/14/2004	VEVRX	EXP	0.33	Small Growth	7.22% 58	4.87% 32	11.47% 22	7.22% 58	4 518	26 526	21 516	9 508	14 478	18 376	10	10	10	10
Vanguard Small Cap Grow Index ¹²⁰	11/03/2006	VSGAX	VSG	0.07	Small Growth	8.43% 50	3.02% 51	10.25% 43	8.43% 50	3 518	21 526	17 516	29 508	40 478	37 376	8	9	8	8

International/Global Value

Columbia Global Value Fund ^{196, 225, 234, 269}	05/04/2018	CEVZX	CGE	0.62	Global Large-Stock Value	21.79% 67	11.17% 53	10.05% 40	21.79% 67	3 140	26 142	25 141	20 133	16 130	33 97	8	8	10	8
Columbia Overseas Value Fund ^{165, 199, 269}	11/04/2016	COSZX	COV	0.66	Foreign Large Value	45.72% 11	13.04% 26	9.47% 25	45.72% 11	4 336	0 348	0 339	10 310	13 291	9 206	6	5	5	6
DFA Intl Small Cap Value ^{128, 150}	11/06/2015	DISVX	DFI	0.43	Foreign Small/Mid Value	52.06% 5	15.06% 10	10.06% 18	52.06% 5	4 54	0 54	0 53	11 49	23 43	23 21	10	10	10	10
DFA International Value ¹²⁸	11/03/2006	DFIVX	DVF	0.28	Foreign Large Value	45.21% 14	15.93% 4	10.33% 8	45.21% 14	4 336	0 348	3 339	3 310	9 291	19 206	10	10	10	10
Dodge & Cox International St ⁹⁷	05/06/2011	DODFX	DCI	0.52	Foreign Large Value	38.74% 51	11.70% 47	9.14% 38	38.74% 51	3 336	60 348	37 339	22 310	14 291	28 206	7	7	6	6
Franklin Mutual Beacon Fund ¹²⁸	11/22/1996	BEGRX	MCV	0.52	Global Large-Stock Value	25.56% 40	10.01% 69	9.83% 46	25.56% 40	3 140	40 142	43 141	49 133	43 130	45 97	4	4	6	4

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

International/Global Value

Mutual Global Discovery ¹²⁸	11/22/1996	MDISX	DIS	0.71	Global Large-Stock Value	23.67% 55	12.25% 33	8.92% 68	23.67% 55	3 140	0 142	18 141	13 133	33 130	46 97	7	7	7	7
Hartford Schroders Intl MCV ^{128, 181, 204}	05/05/2017	SIDRX	HSM	0.76	Foreign Large Value	46.08% 10	12.37% 38	9.35% 29	46.08% 10	4 336	0 348	30 339	45 310	29 291	19 206	6	6	6	5
iShares MSCI EAFE Value ETF ^{118, 119, 139, 76}	11/08/2013	EFV	EFV	0.37	Foreign Large Value	42.35% 31	13.33% 21	8.59% 49	42.35% 31	4 336	0 348	0 339	12 310	33 291	38 206	10	10	10	10
Janus Henderson Gbl Eq Income ¹⁹⁰	11/03/2017	HFQIX	JGE	0.69	Foreign Large Value	30.11% 88	10.32% 71	7.87% 68	30.11% 88	3 336	65 348	63 339	47 310	40 291	26 206	6	6	6	6
JH Disciplined Value Intl Fund ^{13, 159, 222}	07/30/1999	JDIUX	ITS	0.56	Foreign Large Value	40.39% 39	12.43% 37	8.30% 56	40.39% 39	3 336	30 348	42 339	26 310	22 291	30 206	7	7	7	7
John Hancock Global Equity ^{13, 190, 263}	11/03/2017	JGEMX	JEU	0.64	Global Large-Stock Value	18.29% 89	10.15% 65	10.14% 39	18.29% 89	4 140	40 142	42 141	27 133	25 130	NS 97	8	8	8	8
MyWayRet International Value ^{198, 216, 230, 71}	06/15/2018	WCOVAX	TIS	0.38	Foreign Large Value	46.30% 8	13.53% 18	- -	46.30% 8	4 336	0 348	0 339	NS 310	NS 291	NS 206	9	6	6	6
Oakmark International Fund ^{190, 235}	11/03/2017	OAYIX	OIF	0.78	Foreign Large Value	32.58% 79	6.83% 98	6.92% 89	32.58% 79	1 336	88 348	82 339	70 310	59 291	NS 206	4	4	4	3
Putnam International Value ^{270, 95}	08/08/2025	PNGYX	PIV	0.52	Foreign Large Value	34.90% 69	12.68% 34	8.97% 41	34.90% 69	4 336	42 348	8 339	4 310	3 291	15 206	-	9	7	7
T. Rowe Price Intl Value Eqy ^{181, 194}	05/05/2017	TRTIX	TPI	0.68	Foreign Large Value	44.16% 21	14.00% 14	9.02% 41	44.16% 21	4 336	0 348	0 339	0 310	11 291	33 206	10	10	9	7
Templeton Foreign Fund ^{128, 190, 214}	11/03/2017	TFFAX	TFN	0.60	Foreign Large Value	28.76% 93	9.03% 82	6.86% 90	28.76% 93	1 336	84 348	75 339	47 310	57 291	50 206	7	7	7	7
Vanguard International Value ²²⁹	05/07/2021	VTRIX	VIV	0.36	Foreign Large Value	29.97% 90	7.78% 91	8.11% 63	29.97% 90	2 336	79 348	90 339	72 310	51 291	37 206	5	5	5	4

International/Global Blend

Capital World Growth & Income ^{204, 243, 37}	07/25/2008	RWIGX	CGI	0.41	Global Large-Stock Blend	25.14% 11	10.62% 43	11.24% 32	25.14% 11	4 305	0 310	0 304	16 292	26 274	19 174	8	8	7	7
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Legend for Fi360

NS = Not Scored

0-25 - First Quartile

51-75 - Third Quartile

26-50 - Second Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

International/Global Blend

BlackRock EAFE Equity Index ^{198, 71}	06/15/2018	WBREKX	BEE	0.04	Foreign Large Blend	31.77% 43	9.18% 25	- -	31.77% 43	4 644	0 653	7 632	3 609	5 558	NS 413	10	10	10	10
BlackRock International Fund ^{229, 235}	05/07/2021	MAILX	BRZ	0.42	Foreign Large Blend	15.59% 98	2.85% 99	6.77% 86	15.59% 98	1 644	96 653	96 632	82 609	61 558	47 413	5	3	3	3
DFA Global Equity Fund ^{128, 181}	05/05/2017	DGEIX	DGE	0.26	Global Large-Stock Blend	20.17% 51	11.94% 18	11.92% 13	20.17% 51	4 305	27 310	22 304	10 292	11 274	15 174	10	10	10	10
DFA Intl Small Company Fund ^{128, 181, 263}	05/05/2017	DFISX	DFU	0.39	Foreign Small/Mid Blend	36.33% 27	8.91% 11	8.73% 17	36.33% 27	4 84	0 86	0 82	3 79	5 72	6 50	10	10	10	10
Domini Impact Intl Equity ¹⁸¹	05/05/2017	DOMOX	DIE	0.92	Foreign Large Blend	31.35% 47	8.99% 29	7.60% 71	31.35% 47	3 644	0 653	5 632	33 609	50 558	37 413	7	9	7	9
Eaton Vance RB Equity Strategy ^{190, 264}	11/03/2017	ERBAX	EBE	0.62	Global Large-Stock Blend	18.07% 69	9.07% 64	10.11% 60	18.07% 69	3 305	71 310	80 304	73 292	64 274	44 174	7	7	5	4
Fidelity International Index ^{181, 209}	05/05/2017	FSPSX	FII	0.04	Foreign Large Blend	31.95% 40	9.12% 26	8.41% 40	31.95% 40	3 644	0 653	8 632	4 609	9 558	7 413	10	10	10	10
Hartford International Oppor ^{128, 190, 204}	11/03/2017	IHOVX	HIO	0.69	Foreign Large Blend	30.32% 57	6.95% 73	8.15% 50	30.32% 57	3 644	48 653	47 632	52 609	39 558	32 413	8	8	5	5
Intl Equity Index Fund ^{110, 128, 13, 187, 29, 91}	08/18/2000	JIEQX	IIF	0.16	Foreign Large Blend	32.49% 35	7.63% 64	8.28% 46	32.49% 35	3 644	0 3546	34 3437	46 3227	38 2957	NS 975	9	9	9	9
JH Global Environmental Opps ^{13, 190, 266}	11/03/2017	JACDX	JIE	0.67	Foreign Large Blend	6.51% 89	- -	- -	6.51% 89	1 297	92 304	92 296	NS 263	NS 244	NS 170	5	-	-	-
Lazard International Equity ^{128, 138}	05/08/2015	LZIOX	LAZ	0.65	Foreign Large Blend	33.77% 23	8.07% 52	6.90% 85	33.77% 23	3 644	0 653	17 632	39 609	52 558	53 413	7	7	7	7
Macquarie Intl Core Equity ^{181, 234, 237, 264, 268}	05/05/2017	IINCX	IVY	0.66	Foreign Large Blend	24.44% 86	8.07% 52	6.92% 84	24.44% 86	2 644	68 653	47 632	38 609	48 558	43 413	9	10	10	9

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0-25 - First Quartile

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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

International/Global Blend

MFS Intl Diversification Fund ²²⁹	05/07/2021	MDIHX	MFI	0.58	Foreign Large Blend	27.53% 74	6.52% 81	8.84% 24	27.53% 74	3 644	59 653	57 632	54 609	39 558	34 413	5	5	6	5
Neuberger Berman Intl Equity ¹⁹⁰	11/03/2017	NIQAX	BIE	0.71	Foreign Large Blend	23.17% 89	5.31% 92	6.89% 85	23.17% 89	2 644	98 653	92 632	81 609	79 558	66 413	5	5	5	5
T. Rowe Price Overseas Stock ^{138, 194, 235}	05/08/2015	TROX	TRO	0.64	Foreign Large Blend	31.79% 43	8.40% 46	8.35% 41	31.79% 43	3 644	48 653	57 632	33 609	23 558	19 413	8	5	6	6
Templeton Foreign Smaller Co ²¹¹	11/20/1998	TFSCX	ISF	1.01	Foreign Small/Mid Blend	9.97% 100	1.08% 100	4.36% 100	9.97% 100	1 84	96 86	93 82	86 79	76 72	57 50	5	5	5	5
Templeton World ¹²⁸	02/15/1994	TEMWX	DIV	0.53	Global Large-Stock Blend	21.33% 35	9.57% 58	7.85% 90	21.33% 35	2 305	28 310	35 304	57 292	69 274	74 174	7	7	7	7
Thornburg Global Opportunities ¹⁹⁰	11/03/2017	THOFX	TGO	0.79	Global Large-Stock Blend	41.11% 1	13.85% 3	11.77% 20	41.11% 1	4 305	0 310	0 304	6 292	15 274	31 174	10	10	9	8
Vanguard Total Intl Stock Idx ¹⁸¹	05/05/2017	VTIAX	VTS	0.09	Foreign Large Blend	32.17% 38	7.93% 57	8.50% 38	32.17% 38	3 644	34 653	49 632	50 609	34 558	24 413	10	10	10	10
Vanguard Tot Wld Stk Index ETF ^{119, 126, 139}	05/02/2014	VT	VTA	0.12	Global Large-Stock Blend	22.44% 25	11.00% 34	11.77% 19	22.44% 25	4 305	0 310	0 304	2 292	4 274	5 174	10	10	10	10
Victory Trivalent Intl SC ¹⁹⁰	11/03/2017	MYSIX	VTF	0.85	Foreign Small/Mid Blend	41.89% 5	8.05% 33	8.90% 9	41.89% 5	4 84	0 86	25 82	38 79	31 72	23 50	8	7	8	7
WCM Focused Intl Equity CIT ^{128, 224, 270, 95}	08/08/2025	-	COF	0.70	Global Large-Stock Blend	- -	- -	- -	- -	- -	NS -	NS -	NS -	NS -	NS -	-	-	-	-

International/Global Growth

AB Sustainable Global Thematic ^{190, 269}	11/03/2017	ATEYX	ABS	0.53	Global Large-Stock Growth	6.52% 88	3.32% 87	10.57% 71	6.52% 88	2 297	89 304	89 296	59 263	37 244	23 170	4	4	4	4
American Funds New Perspective ^{243, 37}	07/25/2008	RNPFX	ANP	0.40	Global Large-Stock Growth	21.56% 15	9.31% 24	12.99% 20	21.56% 15	4 297	0 304	0 296	3 263	2 244	2 170	8	8	6	6

Legend for Fi360

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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

International/Global Growth

American Funds SMALLCAP World ^{185, 194, 243, 37}	07/25/2008	RSLFX	ASW	0.65	Global Small/Mid Stock	14.39% 52	1.72% 56	9.19% 19	14.39% 52	4 166	21 171	31 170	26 147	19 132	11 84	4	4	4	4
Invesco Global Fund ^{128, 130, 194, 212, 213, 225, 29}	08/18/2000	OGLYX	WWF	0.57	Global Large-Stock Growth	15.49% 53	7.30% 54	11.04% 54	15.49% 53	3 297	28 304	30 296	31 263	41 244	27 170	4	5	5	6
T. Rowe Price Intl Discovery ^{190, 269}	11/03/2017	TIDDX	TID	1.08	Foreign Small/Mid Growth	25.75% 39	2.11% 34	8.38% 20	25.75% 39	4 112	0 115	13 108	20 97	20 95	12 73	7	5	7	7
American Funds EUPAC Fund ^{243, 264, 38}	05/02/2003	RERFX	EPG	0.47	Foreign Large Growth	29.10% 12	4.53% 42	8.40% 34	29.10% 12	4 371	0 387	11 371	17 337	27 317	22 207	10	9	10	8
ClearBridge International Growth ²³³	11/05/2021	LGGAX	CBI	0.57	Foreign Large Growth	22.73% 37	4.10% 48	9.17% 16	22.73% 37	4 371	0 387	2 371	6 337	13 317	9 207	9	7	7	7
Fidelity Adv Diversified Intl ¹⁹⁰	11/03/2017	FDVIX	FAD	0.61	Foreign Large Growth	27.73% 17	6.58% 22	8.36% 34	27.73% 17	4 371	0 387	0 371	1 337	9 317	21 207	10	10	10	10
Invesco EQV Intl Equity Fund ^{110, 128, 241, 53}	05/06/2005	AIEVX	IOF	0.58	Foreign Large Growth	16.31% 73	3.62% 53	6.13% 79	16.31% 73	2 371	72 387	59 371	33 337	49 317	54 207	9	8	8	8
Invesco Opp Intl Growth Fund ^{212, 213, 3}	11/07/2008	OIGYX	OIG	0.61	Foreign Large Growth	16.08% 74	2.25% 61	5.85% 82	16.08% 74	2 371	61 387	65 371	38 337	44 317	48 207	6	6	5	5
iShares MSCI EAFE Growth ETF ^{118, 119, 139, 76}	11/08/2013	EFG	EFG	0.40	Foreign Large Growth	20.70% 46	4.18% 47	7.16% 62	20.70% 46	3 371	28 387	37 371	18 337	28 317	30 207	10	10	10	10
JH Intl Dynamic Growth Fund ²⁵²	08/04/2023	JIJRX	J2A	0.84	Foreign Large Growth	23.13% 35	8.32% 9	- -	23.13% 35	5 371	0 387	5 371	14 337	NS 317	NS 207	10	10	10	10
John Hancock Intl Growth ^{13, 255}	11/03/2006	GOIOX	IGR	0.59	Foreign Large Growth	29.83% 9	5.55% 32	8.94% 22	29.83% 9	4 371	0 387	5 371	38 337	32 317	18 207	8	8	7	8
MFS International Growth Fund ²⁵⁶	08/09/2024	MGRTX	MIG	0.56	Foreign Large Growth	20.78% 46	6.84% 16	9.63% 10	20.78% 46	4 371	0 387	4 371	6 337	15 317	19 207	10	10	10	10

Legend for Fi360

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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

International/Global Growth

MyWayRet International Growth ^{229, 71}	05/07/2021	WMYADX	MWJ	0.48	Foreign Large Growth	23.34% 34	- -	- -	23.34% 34	4 371	0 387	0 371	NS 337	NS 317	NS 207	-	-	-	-
• NYLI PineStone Intl Equity ^{270, 95}	08/08/2025	FCIWX	YLI	0.80	Foreign Large Growth	11.60% 85	5.71% 30	- -	11.60% 85	4 371	43 387	35 371	12 337	9 317	NS 207	-	10	10	10
Vanguard International Growth ¹⁸¹	05/05/2017	VWILX	VIG	0.26	Foreign Large Growth	20.21% 49	0.74% 81	10.76% 1	20.21% 49	4 371	43 387	40 371	46 337	33 317	19 207	8	5	5	5

Specialty

• Aberdeen EM ex-China Fund ^{113, 128, 230, 258}	11/02/2012	GLLSX	AIE	0.61	Diversified Emerging Mkts	34.80% 27	8.78% 12	9.98% 10	34.80% 27	5 704	0 714	26 671	28 608	47 557	65 356	5	5	5	5
• Allspring Emerging Markets Eq ^{190, 240, 244}	11/03/2017	EMGAX	IDM	0.88	Diversified Emerging Mkts	36.27% 20	1.48% 78	7.65% 62	36.27% 20	3 704	69 714	73 671	74 608	66 557	48 356	5	5	5	5
American Century EM Fund ¹⁸¹	05/05/2017	AEDMX	AEM	0.92	Diversified Emerging Mkts	35.82% 22	1.79% 75	7.95% 52	35.82% 22	3 704	24 714	43 671	62 608	51 557	28 356	5	5	5	5
American Funds New World Fund ^{185, 200, 204, 243, 37}	07/25/2008	RNWGX	ANW	0.57	Diversified Emerging Mkts	28.59% 66	5.61% 34	9.92% 11	28.59% 66	5 704	39 714	36 671	30 608	29 557	31 356	8	8	8	8
• DFA Emerging Markets Value ¹²⁸	11/03/2006	DFEVX	DEM	0.44	Diversified Emerging Mkts	29.49% 62	9.95% 6	9.83% 12	29.49% 62	4 704	14 714	12 671	5 608	21 557	32 356	10	10	10	10
Invesco Developing Markets ^{128, 212, 213, 225}	11/22/1996	ODVYX	DMK	0.78	Diversified Emerging Mkts	28.62% 66	-0.28% 90	6.26% 85	28.62% 66	2 704	86 714	87 671	70 608	63 557	38 356	5	2	2	2
• John Hancock EM Equity Fund ^{13, 229}	05/07/2021	JEMGX	JHE	0.75	Diversified Emerging Mkts	20.16% 87	-2.20% 97	6.21% 86	20.16% 87	2 704	89 714	88 671	79 608	55 557	NS 356	5	5	5	5
• JPMorgan Emerging Markets Eq ^{128, 190}	11/03/2017	JEMWX	JEE	0.74	Diversified Emerging Mkts	40.37% 9	0.87% 83	9.78% 12	40.37% 9	3 704	45 714	54 671	54 608	41 557	22 356	5	5	5	5
MyWayRet Emerging Markets Fund ^{229, 71}	05/07/2021	WMYALX	MWH	0.50	Diversified Emerging Mkts	34.84% 27	- -	- -	34.84% 27	4 704	29 714	29 671	NS 608	NS 557	NS 356	-	-	-	-

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Specialty

Northern EM Equity Index Fund ¹²⁶	05/02/2014	NOEMX	EME	0.09	Diversified Emerging Mkts	33.64% 36	3.72% 61	7.98% 52	33.64% 36	3 704	39 714	40 671	43 608	45 557	40 356	10	10	10	10
Vanguard Emerging Mkts Stk Ind ²⁴²	05/06/2022	VEMAX	VEM	0.13	Diversified Emerging Mkts	24.74% 79	4.62% 47	8.10% 48	24.74% 79	3 704	45 714	17 671	11 608	15 557	23 356	10	10	10	9

Sector

Baron Real Estate Fund ¹⁹⁰	11/03/2017	BREFX	BEF	0.91	Real Estate	4.91% 9	5.38% 34	10.40% 1	4.91% 9	4 205	33 206	25 203	31 195	30 185	41 144	8	9	9	7
BlackRock Health Sciences Opp ¹⁹⁰	11/03/2017	SHSSX	BHS	0.59	Health	16.26% 56	5.84% 33	9.82% 12	16.26% 56	5 164	14 165	5 161	4 147	8 129	5 114	7	8	8	8
Cohen & Steers Real Estate ¹⁹⁰	11/03/2017	CSEIX	CRE	0.65	Real Estate	3.99% 12	5.40% 33	6.36% 7	3.99% 12	4 205	0 206	2 203	2 195	3 185	2 144	10	10	7	10
DFA Real Estate Securities ^{128, 242}	05/06/2022	DFREX	DFR	0.18	Real Estate	1.51% 58	4.85% 45	5.53% 35	1.51% 58	4 205	33 206	43 203	27 195	23 185	12 144	7	7	7	7
Fidelity Advisor Energy Fund ¹⁹⁰	11/03/2017	FFNWX	FEF	0.44	Equity Energy	10.49% 44	24.08% 12	7.85% 39	10.49% 44	3 66	40 73	NS 63	NS 61	NS 60	NS 43	9	10	10	8
Fidelity Advisor Technology ^{270, 95}	08/08/2025	FFOMX	FTA	0.41	Technology	23.38% 47	15.44% 24	22.71% 14	23.38% 47	4 220	0 230	NS 215	NS 184	NS 163	NS 144	-	7	7	7
Fidelity Real Estate Index ¹⁸¹	05/05/2017	FSRX	FRE	0.07	Real Estate	3.02% 30	4.69% 52	3.81% 82	3.02% 30	3 205	33 206	33 203	50 195	63 185	47 144	10	9	8	8
Financial Industries Fund ^{12, 128, 13, 91}	04/27/2001	JEFSX	FSF	0.63	Financial	11.99% 46	11.43% 58	10.53% 52	11.99% 46	3 96	58 226	57 219	55 208	39 198	NS 139	6	6	6	6
Invesco Real Estate Fund ^{128, 190}	11/03/2017	IARIX	IRE	0.82	Real Estate	0.11% 72	3.56% 78	4.12% 74	0.11% 72	2 205	79 206	81 203	76 195	72 185	45 144	6	6	6	6
iShares Gold Trust ETF ^{118, 119, 139}	11/08/2013	IAU	GLD	0.31	Commodities Focused	64.59% 35	17.60% 25	14.74% 12	64.59% 35	5 46	0 53	4 47	7 41	7 35	4 28	-	-	-	-
Janus Henderson Gbl Life Sci ^{157, 186, 188}	06/10/2016	JFNIX	JGL	0.67	Health	24.85% 29	7.67% 11	10.19% 6	24.85% 29	5 164	0 165	4 161	2 147	3 129	8 114	7	7	7	10

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Sector

John Hancock • Diversified Macro ^{128, 13, 256}	08/09/2024	JDJRX	JDM	1.24	Macro Trading	-7.23% 93	1.50% 91	- -	-7.23% 93	1 36	77 36	71 36	32 36	NS 31	NS 19	-	-	-	-
MyWay Retirement Real Estate ^{229, 71}	05/07/2021	WMYAMX	MWP	0.65	Real Estate	7.73% 69	- -	- -	7.73% 69	5 150	40 150	33 148	NS 144	NS 139	NS 112	-	-	-	-
Principal Real Estate Securities ^{128, 242}	05/06/2022	PFRSX	PRS	0.81	Real Estate	1.25% 62	4.85% 46	5.92% 17	1.25% 62	3 205	17 206	6 203	6 195	7 185	NS 144	10	10	8	8
Real Est. Securities Fund ^{128, 13, 193, 231}	10/02/1997	JIREX	REF	0.50	Real Estate	0.53% 68	5.64% 27	5.83% 20	0.53% 68	4 205	17 206	23 203	12 195	21 185	13 144	8	10	8	10
Science & Technology Fund ^{128, 13, 247, 91}	10/02/1997	JESTX	STF	0.74	Technology	23.58% 47	12.97% 37	19.78% 35	23.58% 47	3 220	7 894	20 846	23 787	27 761	NS 284	5	5	5	5
Sprott Gold Equity Fund ^{118, 128, 218, 219, 234}	11/08/2013	SGDLX	TGF	0.96	Equity Precious Metals	147.67% 77	18.43% 54	18.17% 83	147.67% 77	3 62	64 62	69 62	60 61	65 61	64 52	-	-	-	-
T. Rowe Price Health Sci ¹²	04/27/2001	PRHSX	HLS	0.65	Health	17.71% 52	4.20% 47	9.13% 27	17.71% 52	4 164	47 165	48 161	33 147	23 129	18 114	6	5	5	5
T. Rowe Price New Era Fund ^{196, 199, 200, 235}	05/04/2018	TRNEX	TRE	0.57	Natural Resources	19.14% 63	11.23% 38	8.49% 78	19.14% 63	3 113	20 113	11 111	26 105	44 101	30 90	6	6	6	6
T. Rowe Price Sci & Tech ²²⁰	05/03/1996	PRSCX	SCT	0.64	Technology	24.42% 44	12.90% 38	18.88% 44	24.42% 44	3 220	0 230	25 215	40 184	48 163	40 144	4	4	4	3
Vanguard Energy Fund ^{120, 34}	09/06/2002	VGELX	VEN	0.37	Equity Energy	20.70% 18	18.13% 67	7.47% 42	20.70% 18	5 66	17 73	30 63	50 61	55 60	30 43	5	6	7	7
Vanguard Materials Index Fund ¹⁸¹	05/05/2017	VMIAX	VMI	0.09	Natural Resources	12.25% 83	7.57% 67	10.18% 55	12.25% 83	3 113	60 113	33 111	36 105	31 101	21 90	4	4	4	4
DFA Global Real Estate Secur ^{128, 252}	08/04/2023	DFGEX	DFG	0.22	Global Real Estate	7.89% 66	3.71% 28	4.67% 24	7.89% 66	4 150	40 150	20 148	14 144	11 139	11 112	10	10	10	10
MyWay Retirement Commodities ^{229, 71}	05/07/2021	WMYAOX	MWF	0.70	Commodities Broad Basket	21.62% 14	- -	- -	21.62% 14	5 97	32 101	35 97	NS 94	NS 89	NS 61	-	-	-	-

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Sector

● PIMCO Commodity Real Return ^{128, 97}	05/06/2011	PCRRX	CRR	0.90	Commodities Broad Basket	18.90%	10.64%	6.52%	18.90%	3	27	48	56	41	45	9	7	7	6
						20	57	51	20	97	101	97	94	89	61				
● Principal Global Real Estate ^{128, 242}	05/06/2022	POSIX	PRA	0.85	Global Real Estate	7.57%	1.66%	3.76%	7.57%	3	56	54	56	45	24	6	6	6	6
						76	70	46	76	150	150	148	144	139	112				
● DWS RREEF Gbl Infrastructure ^{181, 201}	05/05/2017	TOLSX	DGI	0.86	Infrastructure	12.56%	7.33%	7.00%	12.56%	2	63	53	38	32	44	-	-	-	-
						94	58	89	94	84	84	79	76	72	36				
Franklin Utilities Fund ¹⁹⁰	11/03/2017	FRUAX	FUF	0.31	Utilities	15.29%	11.06%	10.97%	15.29%	4	0	0	3	9	10	10	10	10	10
						58	21	14	58	50	55	50	50	48	41				
● John Hancock Infrastructure ^{13, 229}	05/07/2021	JEEDX	JHA	0.75	Infrastructure	25.64%	9.32%	9.16%	25.64%	5	0	0	11	11	NS	-	-	-	-
						19	28	12	19	84	84	79	76	72	36				
Lazard Global Listed Infra ^{128, 190}	11/03/2017	GLFOX	LGL	0.77	Infrastructure	23.53%	11.34%	9.63%	23.53%	5	0	7	6	16	14	-	-	-	-
						31	13	8	31	84	84	79	76	72	36				
● MFS Utilities Fund ^{12, 211, 91}	04/27/2001	MMUHX	ULT	0.50	Utilities	14.84%	7.41%	9.32%	14.84%	2	72	71	43	34	50	6	6	6	6
						75	86	73	75	50	55	50	50	48	41				

Balanced

AF American Balanced Fund ^{160, 243, 38}	05/02/2003	RLBEX	ABF	0.24	Moderate Allocation	18.42%	9.53%	9.75%	18.42%	4	0	0	3	6	4	10	10	10	10
						4	6	16	4	464	473	471	444	429	330				
AF Capital Income Builder ^{154, 204, 243, 37}	07/25/2008	RIRFX	CIB	0.26	Global Moderately Aggressive Allocation	20.69%	9.38%	8.12%	20.69%	3	23	13	8	12	14				
						19	11	76	19	177	177	177	171	167	141	9	9	9	9
American Fund Ret Inc-Conserv ²⁵⁶	08/09/2024	RTRPX	ARC	0.30	Moderately Conservative Allocation	13.51%	5.05%	5.98%	13.51%	3	35	33	26	24	NS	10	10	10	9
						7	39	45	7	208	211	209	201	198	139				
American Fund Ret Inc-Enhanced ²⁵⁶	08/09/2024	RVRPX	ARE	0.32	Moderate Allocation	17.57%	8.80%	8.62%	17.57%	3	0	0	6	17	NS	10	10	10	10
						4	17	41	4	464	473	471	444	429	330				
American Fund Ret Inc-Moderate ²⁵⁶	08/09/2024	RURPX	ARM	0.31	Moderate Allocation	16.02%	7.12%	7.37%	16.02%	3	50	47	51	53	NS	10	10	10	10
						10	56	79	10	464	473	471	444	429	330				

Legend for Fi360

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0-25 - First Quartile

51-75 - Third Quartile

26-50 - Second Quartile

76-100 - Fourth Quartile



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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Balanced

AF The Income Fund of America ^{177, 243, 269, 37}	07/25/2008	RIDFX	IFA	0.25	Moderately Aggressive Allocation	18.07% 22	9.34% 8	8.92% 4	18.07% 22	5 407	23 409	15 404	26 396	31 387	28 307	9	9	9	9
BlackRock Global Allocation ³	11/07/2008	MALOX	BGA	0.62	Global Moderate Allocation	19.62% 16	5.74% 67	7.50% 35	19.62% 16	4 407	32 409	19 404	35 396	27 387	23 307	5	5	5	5
Fidelity Balanced Fund ^{181, 264}	05/05/2017	FBAUX	FAB	0.26	Moderate Allocation	15.16% 20	9.43% 8	11.05% 5	15.16% 20	5 464	0 473	3 471	NS 444	NS 429	NS 330	-	10	9	10
First Eagle Global Fund ²⁵²	08/04/2023	FEGRX	FIR	0.79	Global Moderately Aggressive Allocation	31.97% 3	12.08% 3	10.35% 6	31.97% 3	5 177	0 177	0 177	0 171	4 167	NS 141	9	8	8	9
Franklin Global Allocation ^{128, 230, 7}	05/02/2008	FFAAX	TFF	0.49	Global Moderate Allocation	16.21% 42	8.06% 17	7.35% 40	16.21% 42	4 407	23 409	27 404	35 396	53 387	65 307	5	5	7	6
Hartford Balanced Income Fund ^{128, 196, 204}	05/04/2018	HBLVX	HBI	0.56	Moderately Conservative Allocation	11.08% 52	5.16% 38	7.01% 18	11.08% 52	3 208	54 211	32 209	19 201	14 198	9 139	10	6	7	6
Impax Sustainable Allocation ^{1, 201, 218, 253, 260}	11/06/2009	PAXWX	PAX	0.53	Moderate Allocation	10.86% 76	5.38% 90	7.68% 71	10.86% 76	2 464	82 473	85 471	61 444	40 429	30 330	5	5	5	5
Invesco Equity and Income Fund ^{128, 190}	11/03/2017	ACEKX	IEI	0.28	Moderately Aggressive Allocation	13.03% 45	8.92% 14	8.98% 32	13.03% 45	3 464	50 473	39 471	26 444	26 429	30 330	7	7	7	6
Janus Henderson Balanced Fund ¹⁹⁰	11/03/2017	JBALX	JBF	0.56	Moderate Allocation	15.01% 22	8.43% 24	10.13% 10	15.01% 22	5 464	0 473	0 471	3 444	5 429	5 330	7	10	9	10
John Hancock Balanced Fund ^{13, 181}	05/05/2017	JBAWX	JFB	0.42	Moderate Allocation	16.08% 9	8.79% 18	9.85% 15	16.08% 9	4 464	0 473	9 471	5 444	6 429	4 330	10	10	10	10
Loomis Sayles Gbl Allocation ^{181, 195}	05/05/2017	LGMNX	LSG	0.82	Global Moderate Allocation	13.18% 83	6.61% 37	9.37% 3	13.18% 83	3 407	23 409	19 404	18 396	18 387	NS 307	5	5	5	5

Legend for Fi360

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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Balanced

Macquarie Asset Strategy ^{234, 237, 264, 268, 33}	05/29/2009	WASAX	IAS	0.62	Global Moderate Allocation	16.62% 36	8.63% 11	8.25% 12	16.62% 36	4 407	0 409	0 404	2 396	4 387	33 307	8	8	7	7
MFS Total Return Fund ¹⁹⁰	11/03/2017	MSFHX	MTR	0.22	Moderate Allocation	11.01% 75	6.28% 75	7.48% 77	11.01% 75	2 464	82 473	73 471	44 444	37 429	32 330	9	6	6	6
MyWayRetirement Balanced Fund ^{229, 71}	05/07/2021	WMYABX	MWE	0.40	Moderate Allocation	16.22% 8	- -	- -	16.22% 8	4 464	0 473	0 471	NS 444	NS 429	NS 330	-	-	-	-
NYLI Income Builder Fund ^{165, 264}	11/04/2016	MTOIX	MSI	0.57	Global Moderate Allocation	16.94% 32	6.48% 40	7.30% 42	16.94% 32	3 407	23 409	23 404	37 396	36 387	22 307	5	6	7	8
PIMCO All Asset ^{128, 255, 39}	05/14/2004	PAALX	AAF	1.84	Tactical Allocation	14.35% 33	5.52% 51	6.80% 43	14.35% 33	4 222	53 225	58 212	41 192	26 168	33 106	7	5	6	5
Vanguard Balanced Index Fund ¹⁸¹	05/05/2017	VBIAX	VBI	0.07	Moderate Allocation	13.60% 35	7.75% 40	9.50% 20	13.60% 35	4 464	0 473	3 471	5 444	8 429	5 330	7	7	10	9
Alternative Asset Allocation ^{113, 13}	05/06/2011	JAARX	ALA	1.01	Multistrategy	6.65% 53	4.41% 46	4.20% 31	6.65% 53	4 107	15 107	17 105	11 100	7 84	7 38	-	-	-	-

Target Date

American Century 2065 ^{114, 229, 235}	05/07/2021	ARHSX	ACL	0.54	Target-Date 2065+	16.46% 95	7.81% 98	- -	16.46% 95	1 162	87 164	86 147	NS 45	NS 7	NS -	-	-	7	6
American Century 2060 ^{114, 157, 235}	06/10/2016	ARGDX	ACK	0.54	Target-Date 2060	16.16% 94	7.64% 98	9.84% 84	16.16% 94	2 173	87 175	87 175	76 159	55 134	NS 1	7	7	7	7
American Century 2055 ^{114, 126, 235}	05/02/2014	AREUX	ACJ	0.54	Target-Date 2055	15.78% 95	7.40% 98	9.65% 89	15.78% 95	2 173	92 175	90 175	82 164	60 145	NS 89	7	7	7	7
American Century 2050 ^{114, 126, 235}	05/02/2014	ARFEX	ACI	0.53	Target-Date 2050	15.14% 96	6.96% 98	9.32% 94	15.14% 96	2 174	94 176	91 176	85 165	66 146	NS 95	7	7	7	7
American Century 2045 ^{114, 126, 235}	05/02/2014	ARDOX	ACH	0.52	Target-Date 2045	14.47% 96	6.41% 98	8.77% 96	14.47% 96	1 173	92 175	90 175	88 164	77 145	NS 101	8	8	7	6

Legend for Fi360

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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

American Century • 2040 ^{114, 126, 235}	05/02/2014	ARDUX	ACG	0.50	Target-Date 2040	13.49% 96	5.96% 98	8.19% 95	13.49% 96	1 174	92 176	91 176	88 165	77 146	NS 95	7	7	7	7
American Century • 2035 ^{114, 126, 235}	05/02/2014	ARLDX	ACF	0.48	Target-Date 2035	12.57% 93	5.53% 96	7.63% 95	12.57% 93	2 178	90 180	90 175	86 164	75 145	NS 101	7	7	8	7
American Century • 2030 ^{114, 126, 235}	05/02/2014	ARCUX	ACE	0.45	Target-Date 2030	11.96% 85	5.21% 87	7.16% 89	11.96% 85	2 181	77 183	74 183	70 170	61 146	NS 95	8	8	8	7
American Century In • Retirement ^{114, 126, 222, 235, 263}	05/02/2014	ARDTX	ACA	0.41	Target-Date Retirement	11.32% 34	4.94% 1	6.37% 4	11.32% 34	5 134	0 135	2 135	1 126	4 108	NS 72	8	8	8	8
American Funds 2070 TD ^{114, 128, 270, 95}	08/08/2025	RFBFX	A70	0.39	Target-Date 2065+	20.80% 45	- -	- -	20.80% 45	- 248	NS 164	NS 147	NS 45	NS 7	NS -	-	-	-	-
American Funds 2065 TD ^{114, 128, 227}	11/06/2020	RFVTX	A65	0.39	Target-Date 2065+	20.72% 48	9.85% 48	- -	20.72% 48	3 162	0 164	10 147	NS 45	NS 7	NS -	8	8	8	8
American Funds 2060 TD ^{114, 128, 151, 185}	03/24/2016	RFUTX	AFM	0.39	Target-Date 2060	20.76% 33	9.83% 43	11.57% 4	20.76% 33	4 173	0 175	7 175	17 159	16 134	NS 1	8	8	8	8
American Funds 2055 TD ^{114, 128, 151, 185}	03/24/2016	RFKTX	AFL	0.39	Target-Date 2055	20.74% 32	9.84% 41	11.58% 2	20.74% 32	4 173	0 175	7 175	16 164	16 145	8 89	8	8	8	8
American Funds 2050 TD ^{114, 128, 151, 185}	03/24/2016	RFITX	AFK	0.37	Target-Date 2050	20.43% 28	9.82% 38	11.57% 1	20.43% 28	5 174	0 176	3 176	11 165	12 146	6 95	9	9	8	8
American Funds 2045 TD ^{114, 128, 151, 185}	03/24/2016	RFHTX	AFJ	0.37	Target-Date 2045	20.42% 15	9.82% 17	11.50% 1	20.42% 15	5 173	0 175	0 175	7 164	8 145	4 101	9	9	8	9
American Funds 2040 TD ^{114, 128, 151, 185}	03/24/2016	RFGTK	AFG	0.36	Target-Date 2040	19.50% 14	9.53% 10	11.25% 1	19.50% 14	5 174	0 176	0 176	0 165	1 146	1 95	9	9	8	8
American Funds 2035 TD ^{114, 128, 151, 185}	03/24/2016	RFFTX	AFF	0.34	Target-Date 2035	17.16% 24	8.36% 5	10.38% 1	17.16% 24	5 178	0 180	0 175	0 164	0 145	0 101	9	8	8	8
American Funds 2030 TD ^{114, 128, 151, 185}	03/24/2016	RFETX	AFE	0.33	Target-Date 2030	15.71% 20	7.28% 1	9.15% 1	15.71% 20	5 181	0 183	0 183	0 170	2 146	2 95	9	8	8	8

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

American Funds 2025 TD ^{114, 128, 151, 185}	03/24/2016	RFDTX	AFD	0.31	Target-Date 2025	14.51% 23	6.39% 1	8.11% 1	14.51% 23	5 125	0 127	0 127	2 119	3 108	3 71	9	9	9	9
American Funds 2020 TD ^{114, 128, 151, 185}	03/24/2016	RRCTX	AFC	0.30	Target-Date 2020	14.25% 12	6.24% 1	7.39% 3	14.25% 12	5 95	0 98	0 98	6 94	6 84	4 47	9	9	9	9
American Funds 2015 TD ^{114, 128, 151, 185}	03/24/2016	RFJTX	AFB	0.30	Target-Date 2015	13.41% 1	5.94% 1	6.97% 1	13.41% 1	5 81	0 83	0 83	5 80	5 70	7 48	9	9	9	9
American Funds 2010 TD ^{114, 128, 151, 185}	03/24/2016	RFTTX	AFA	0.29	Target-Date 2000-2010	13.13% 1	5.72% 1	6.63% 1	13.13% 1	5 75	0 78	0 78	3 73	3 63	4 42	9	9	9	9
BlackRock LifePath Dyna 2070 ^{114, 270, 95}	08/08/2025	LPYKX	BDA	0.34	Target-Date 2065+	21.26% 34	- -	- -	21.26% 34	- 248	NS 164	NS 147	NS 45	NS 7	NS -	-	-	-	-
BlackRock LifePath Dyna 2065 ^{114, 270, 95}	08/08/2025	LPWKX	BDB	0.34	Target-Date 2065+	21.38% 31	11.00% 12	- -	21.38% 31	4 162	0 164	16 147	22 45	NS 7	NS -	-	7	7	7
BlackRock LifePath Dyna 2060 ^{114, 270, 95}	08/08/2025	LPDKX	BDC	0.34	Target-Date 2060	21.41% 19	11.01% 9	- -	21.41% 19	5 173	0 175	0 175	16 159	28 134	NS 1	-	7	7	7
BlackRock LifePath Dyna 2055 ^{114, 270, 95}	08/08/2025	LPVKX	BDD	0.34	Target-Date 2055	21.21% 23	10.99% 6	11.68% 1	21.21% 23	5 173	0 175	0 175	3 164	10 145	30 89	-	9	9	8
BlackRock LifePath Dyna 2050 ^{114, 270, 95}	08/08/2025	LPSGX	BDE	0.34	Target-Date 2050	20.36% 32	10.65% 6	11.48% 2	20.36% 32	5 174	0 176	0 176	1 165	8 146	19 95	-	8	8	8
BlackRock LifePath Dyna 2045 ^{114, 270, 95}	08/08/2025	LPHKX	BDF	0.34	Target-Date 2045	18.70% 54	10.17% 10	11.15% 6	18.70% 54	4 173	28 175	8 175	3 164	9 145	31 101	-	8	8	8
BlackRock LifePath Dyna 2040 ^{114, 270, 95}	08/08/2025	LPSFX	BDG	0.34	Target-Date 2040	17.22% 64	9.13% 16	10.51% 14	17.22% 64	4 174	25 176	9 176	3 165	9 146	21 95	-	8	8	8
BlackRock LifePath Dyna 2035 ^{114, 270, 95}	08/08/2025	LPJKX	BDH	0.34	Target-Date 2035	15.56% 64	7.73% 21	9.53% 18	15.56% 64	4 178	29 180	12 175	4 164	8 145	27 101	-	8	8	8
BlackRock LifePath Dyna 2030 ^{114, 270, 95}	08/08/2025	LPSDX	BDI	0.34	Target-Date 2030	13.92% 67	6.53% 30	8.60% 25	13.92% 67	4 181	27 183	10 183	4 170	8 146	20 95	-	8	8	8
BlackRock LifePath Dynamic Ret ^{114, 270, 95}	08/08/2025	LPSAX	BDJ	0.34	Target-Date Retirement	12.24% 16	4.66% 6	6.67% 1	12.24% 16	5 134	0 135	0 135	1 126	5 108	9 72	-	9	8	8

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

51-75 - Third Quartile

26-50 - Second Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

BlackRock LifePath Index 2070 ^{114, 270, 95}	08/08/2025	LIYKX	B70	0.09	Target-Date 2065+	22.47%	-	-	22.47%	-	NS	NS	NS	NS	NS	-	-	-	-
						13	-	-	13	248	164	147	45	7	-	-	-	-	
BlackRock LifePath Index 2065 ^{114, 215}	05/08/2020	LIWKX	BRL	0.09	Target-Date 2065+	21.71%	10.82%	-	21.71%	4	0	0	1	NS	NS	9	8	8	8
						21	12	-	21	162	164	147	45	7	-	-	-	-	
BlackRock LifePath Index 2060 ^{114, 181}	05/05/2017	LIZKX	BRK	0.09	Target-Date 2060	21.70%	10.80%	-	21.70%	5	0	0	1	2	NS	9	8	8	8
						12	10	-	12	173	175	175	159	134	1	-	-	-	
BlackRock LifePath Index 2055 ^{114, 157}	06/10/2016	LIVKX	BRJ	0.09	Target-Date 2055	21.58%	10.79%	11.44%	21.58%	5	0	0	1	2	6	9	8	8	8
						13	10	5	13	173	175	175	164	145	89	-	-	-	
BlackRock LifePath Index 2050 ^{114, 157}	06/10/2016	LIPKX	BRI	0.09	Target-Date 2050	20.72%	10.44%	11.26%	20.72%	4	0	0	1	3	6	9	8	8	8
						23	7	6	23	174	176	176	165	146	95	-	-	-	
BlackRock LifePath Index 2045 ^{114, 157}	06/10/2016	LIHKX	BRH	0.09	Target-Date 2045	19.10%	9.60%	10.74%	19.10%	4	0	3	6	6	8	9	8	8	8
						44	26	25	44	173	175	175	164	145	101	-	-	-	
BlackRock LifePath Index 2040 ^{114, 157}	06/10/2016	LIKKX	BRG	0.09	Target-Date 2040	17.66%	8.47%	9.94%	17.66%	3	27	35	33	24	17	9	8	8	8
						47	49	43	47	174	176	176	165	146	95	-	-	-	
BlackRock LifePath Index 2035 ^{114, 157}	06/10/2016	LIJKX	BRF	0.09	Target-Date 2035	16.09%	7.23%	9.00%	16.09%	3	50	51	50	38	28	8	8	8	7
						49	55	51	49	178	180	175	164	145	101	-	-	-	
BlackRock LifePath Index 2030 ^{114, 157}	06/10/2016	LINKX	BRE	0.09	Target-Date 2030	14.19%	5.88%	7.94%	14.19%	3	56	54	55	44	29	8	8	8	8
						59	66	61	59	181	183	183	170	146	95	-	-	-	
BlackRock LifePath Index Ret ^{114, 157, 209, 263}	06/10/2016	LIRKX	BRA	0.09	Target-Date Retirement	12.47%	4.02%	6.00%	12.47%	4	0	4	12	10	5	8	7	7	7
						7	36	10	7	134	135	135	126	108	72	-	-	-	
JH Lifetime Blend 2070 CIT R2 ^{114, 13, 224, 270, 95}	08/08/2025	-	J4M	0.15	Target-Date 2065+	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
JH Lifetime Blend 2065 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4A	0.15	Target-Date 2065+	19.60%	9.96%	-	19.60%	3	22	44	NS	NS	NS	-	-	-	8
						74	47	-	74	162	164	147	45	7	-	-	-	-	

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

51-75 - Third Quartile

26-50 - Second Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

JH Lifetime Blend 2060 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4B	0.15	Target-Date 2060	19.58% 68	9.98% 38	- -	19.58% 68	3 173	27 175	28 175	NS 159	NS 134	NS 1	-	-	-	8
JH Lifetime Blend 2055 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4C	0.15	Target-Date 2055	19.61% 62	9.93% 39	- -	19.61% 62	3 173	31 175	30 175	NS 164	NS 145	NS 89	-	-	-	8
JH Lifetime Blend 2050 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4D	0.15	Target-Date 2050	19.59% 54	9.94% 32	- -	19.59% 54	3 174	30 176	26 176	NS 165	NS 146	NS 95	-	-	-	8
JH Lifetime Blend 2045 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4E	0.15	Target-Date 2045	18.88% 49	9.52% 33	- -	18.88% 49	3 173	32 175	37 175	NS 164	NS 145	NS 101	-	-	-	7
JH Lifetime Blend 2040 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4F	0.15	Target-Date 2040	17.85% 42	8.54% 47	- -	17.85% 42	3 174	27 176	46 176	NS 165	NS 146	NS 95	-	-	-	7
JH Lifetime Blend 2035 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4G	0.15	Target-Date 2035	16.49% 40	7.38% 49	- -	16.49% 40	3 178	32 180	56 175	NS 164	NS 145	NS 101	-	-	-	7
JH Lifetime Blend 2030 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4H	0.15	Target-Date 2030	15.17% 31	6.28% 42	- -	15.17% 31	3 181	32 183	52 183	NS 170	NS 146	NS 95	-	-	-	7
JH Lifetime Blend 2025 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4I	0.15	Target-Date 2025	13.43% 38	5.13% 73	- -	13.43% 38	2 125	61 127	68 127	NS 119	NS 108	NS 71	-	-	-	7
JH Lifetime Blend 2020 CIT R2 ^{114, 224, 248, 249, 250, 254}	11/04/2022	-	J4J	0.15	Target-Date 2020	12.48% 47	4.53% 81	- -	12.48% 47	2 95	71 98	74 98	NS 94	NS 84	NS 47	-	-	-	7

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

JH Lifetime Blend 2015 CIT R2 ^{114, 224, 248, 249, 250, 254}	11/04/2022	-	J4K	0.15	Target-Date 2015	11.64% 61	4.10% 72	- -	11.64% 61	2 81	80 83	88 83	NS 80	NS 70	NS 48	-	-	-	7
JH Lifetime Blend 2010 CIT R2 ^{114, 224, 248, 249, 250, 251, 254}	11/04/2022	-	J4L	0.15	Target-Date 2000-2010	10.60% 76	3.80% 67	- -	10.60% 76	2 75	71 78	80 78	NS 73	NS 63	NS 42	-	-	-	7
JH Multimanager 2070 ●Lifetime ^{114, 128, 13, 270, 95}	08/08/2025	JHOPX	LXM	0.43	Target-Date 2065+	- -	- -	- -	- -	- 0	NS 164	NS 147	NS 45	NS 7	NS -	-	-	-	-
JH Multimanager 2065 ●Lifetime ^{114, 128, 13, 227}	11/06/2020	JAAVX	L6A	0.43	Target-Date 2065+	18.47% 87	8.69% 88	- -	18.47% 87	2 162	68 164	61 147	NS 45	NS 7	NS -	-	-	6	6
JH Multimanager 2060 ●Lifetime ^{114, 128, 13, 157, 179, 209}	06/10/2016	JRETX	LXL	0.43	Target-Date 2060	18.55% 81	8.69% 85	- -	18.55% 81	2 173	70 175	62 175	61 159	44 134	NS 1	6	6	6	6
JH Multimanager 2055 ●Lifetime ^{114, 126, 128, 13, 179, 209}	05/02/2014	JLKUX	LXK	0.44	Target-Date 2055	18.45% 81	8.65% 86	10.57% 51	18.45% 81	3 173	79 175	64 175	62 164	44 145	NS 89	6	6	6	6
JH Multimanager 2050 ●Lifetime ^{114, 128, 13, 179, 209, 97}	05/06/2011	JLKOX	LXJ	0.45	Target-Date 2050	18.46% 74	8.64% 83	10.57% 47	18.46% 74	3 174	65 176	56 176	59 165	42 146	27 95	6	6	6	6
JH Multimanager 2045 ●Lifetime ^{114, 128, 13, 179, 209}	11/03/2006	JLJOX	LXI	0.43	Target-Date 2045	18.20% 65	8.38% 82	10.45% 42	18.20% 65	3 173	67 175	57 175	56 164	40 145	26 101	6	6	6	6
JH Multimanager 2040 ●Lifetime ^{114, 128, 13, 179, 209}	11/03/2006	JLIOX	LXH	0.43	Target-Date 2040	17.39% 60	7.69% 79	10.03% 34	17.39% 60	3 174	58 176	57 176	54 165	38 146	25 95	6	6	6	6

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



*57

Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

JH Multimanager 2035 ●Lifetime ^{114, 128, 13, 179, 209}	11/03/2006	JLHOX	LXG	0.44	Target-Date 2035	16.49% 40	6.88% 78	9.34% 33	16.49% 40	3 178	42 180	52 175	53 164	37 145	30 101	6	7	7	7
JH Multimanager 2030 ●Lifetime ^{114, 128, 13, 179, 209}	11/03/2006	JLFOX	LXF	0.42	Target-Date 2030	15.20% 30	6.02% 58	8.58% 28	15.20% 30	3 181	42 183	41 183	40 170	29 146	25 95	7	7	6	7
JH Multimanager 2025 ●Lifetime ^{114, 128, 13, 179, 209}	11/03/2006	JLEOX	LXE	0.41	Target-Date 2025	13.77% 32	5.24% 65	7.76% 26	13.77% 32	3 125	55 127	48 127	34 119	25 108	25 71	7	7	7	7
JH Multimanager 2020 ●Lifetime ^{114, 128, 13, 179, 209}	11/03/2006	JLDOX	LXD	0.39	Target-Date 2020	12.72% 39	4.78% 55	7.02% 22	12.72% 39	3 95	59 98	48 98	30 94	24 84	22 47	7	7	7	7
JH Multimanager 2015 ●Lifetime ^{114, 128, 13, 179, 209}	11/03/2006	JLBOX	LXC	0.37	Target-Date 2015	12.01% 38	4.59% 26	6.49% 19	12.01% 38	4 81	37 83	30 83	16 80	15 70	20 48	8	8	7	7
JH Multimanager 2010 ●Lifetime ^{114, 128, 13, 179, 209}	11/03/2006	JLAOX	LXB	0.35	Target-Date 2000-2010	11.22% 51	4.35% 26	6.06% 26	11.22% 51	4 75	30 78	36 78	16 73	17 63	21 42	8	7	7	7
JH 2070 Lifetime ●Blend ^{114, 128, 13, 270, 95}	08/08/2025	JHOBX	LXP	0.17	Target-Date 2065+	- -	- -	- -	- -	- 0	NS 164	NS 147	NS 45	NS 7	NS -	-	-	-	-
JH 2065 Lifetime ●Blend ^{114, 128, 13, 227, 253}	11/06/2020	JAAFX	L6B	0.17	Target-Date 2065+	20.07% 64	9.78% 53	- -	20.07% 64	3 162	38 164	42 147	NS 45	NS 7	NS -	-	-	8	8
JH 2060 Lifetime ●Blend ^{114, 128, 13, 157, 179, 253}	06/10/2016	JRODX	LYA	0.17	Target-Date 2060	19.99% 56	9.73% 47	- -	19.99% 56	3 173	33 175	37 175	33 159	23 134	NS 1	8	8	8	8

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

JH 2055 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JLKZX	LXZ	0.17	Target-Date 2055	19.97% 53	9.72% 48	10.87% 37	19.97% 53	3 173	35 175	36 175	33 164	21 145	NS 89	8	8	8	8
JH 2050 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRLWX	LXY	0.17	Target-Date 2050	20.03% 42	9.73% 42	10.88% 35	20.03% 42	3 174	35 176	35 176	27 165	16 146	NS 95	8	8	8	8
JH 2045 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRLQX	LXX	0.17	Target-Date 2045	19.13% 42	9.32% 49	10.67% 34	19.13% 42	3 173	36 175	39 175	34 164	22 145	NS 101	8	7	7	7
JH 2040 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRTTX	LXW	0.17	Target-Date 2040	18.13% 38	8.47% 52	10.22% 26	18.13% 38	3 174	34 176	44 176	40 165	29 146	NS 95	7	7	7	7
JH 2035 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRTKX	LXV	0.17	Target-Date 2035	16.85% 31	7.43% 46	9.44% 23	16.85% 31	3 178	35 180	46 175	40 164	30 145	NS 101	7	7	7	7
JH 2030 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRTGX	LXU	0.18	Target-Date 2030	15.14% 31	6.38% 39	8.59% 26	15.14% 31	3 181	42 183	41 183	29 170	24 146	NS 95	7	7	7	7
JH 2025 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRTBX	LXT	0.20	Target-Date 2025	13.32% 42	5.38% 51	7.65% 38	13.32% 42	3 125	49 127	49 127	30 119	25 108	NS 71	7	7	7	7
JH 2020 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRLOX	LXS	0.21	Target-Date 2020	12.46% 48	4.79% 55	6.86% 50	12.46% 48	3 95	68 98	59 98	35 94	32 84	NS 47	7	8	8	8
JH 2015 Lifetime ●Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRLIX	LXR	0.22	Target-Date 2015	11.53% 67	4.45% 42	6.32% 40	11.53% 67	3 81	56 83	49 83	34 80	42 70	NS 48	8	8	8	8

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

JH 2010 Lifetime • Blend ^{114, 126, 128, 13, 179, 253}	05/02/2014	JRLDX	LXQ	0.22	Target-Date 2000-2010	10.70%	4.08%	5.87%	10.70%	3	65	61	42	49	NS				
						71	57	45	71	75	78	78	73	63	42	9	8	8	8
MFS Lifetime 2065 • Fund ^{114, 242}	05/06/2022	LFTLX	MFJ	0.32	Target-Date 2065+	15.91%	-	-	15.91%	1	94	93	NS	NS	NS	-	-	-	-
						97	-	-	97	162	164	147	45	7	-				
MFS Lifetime 2060 • Fund ^{114, 196}	05/04/2018	MFJTX	MXJ	0.32	Target-Date 2060	15.85%	9.01%	-	15.85%	2	87	82	46	35	NS	8	8	7	7
						96	79	-	96	173	175	175	159	134	1				
MFS Lifetime 2055 • Fund ^{114, 196}	05/04/2018	LFITX	MXI	0.32	Target-Date 2055	16.03%	9.06%	10.28%	16.03%	2	88	80	47	34	27	8	8	8	7
						94	75	69	94	173	175	175	164	145	89				
MFS Lifetime 2050 • Fund ^{114, 196}	05/04/2018	MFFOX	MXH	0.32	Target-Date 2050	16.03%	9.06%	10.30%	16.03%	2	86	75	45	31	21	8	8	8	7
						95	72	63	95	174	176	176	165	146	95				
MFS Lifetime 2045 • Fund ^{114, 196}	05/04/2018	LTMTX	MXG	0.31	Target-Date 2045	15.39%	8.85%	10.18%	15.39%	3	87	70	43	29	22	8	8	8	8
						95	67	60	95	173	175	175	164	145	101				
MFS Lifetime 2040 • Fund ^{114, 196}	05/04/2018	MLFHX	MXF	0.31	Target-Date 2040	14.79%	8.39%	9.88%	14.79%	3	81	59	33	24	16	8	8	8	8
						92	55	47	92	174	176	176	165	146	95				
MFS Lifetime 2035 • Fund ^{114, 196}	05/04/2018	LFETX	MXE	0.27	Target-Date 2035	12.87%	7.20%	9.12%	12.87%	3	76	60	35	26	18	8	8	8	8
						92	59	45	92	178	180	175	164	145	101				
MFS Lifetime 2030 • Fund ^{114, 196}	05/04/2018	MLTHX	MXD	0.23	Target-Date 2030	10.47%	5.32%	7.70%	10.47%	2	86	81	55	41	25	8	8	8	8
						94	84	73	94	181	183	183	170	146	95				
MFS Lifetime 2025 • Fund ^{114, 196}	05/04/2018	LTTTX	MXC	0.20	Target-Date 2025	9.00%	3.88%	6.17%	9.00%	2	94	89	76	64	48	8	7	7	7
						99	95	93	99	125	127	127	119	108	71				
MFS Lifetime Income • Fund ^{114, 196, 245}	05/04/2018	MLLHX	MXA	0.19	Target-Date Retirement	8.93%	3.43%	5.00%	8.93%	3	66	53	30	19	17	9	8	8	8
						92	69	60	92	134	135	135	126	108	72				
MyWayRet Index 2070 Fund ^{114, 270, 95}	08/08/2025	-	M70	0.07	Target-Date 2065+	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-				
MyWayRet Index 2065 Fund ^{114, 229, 71}	05/07/2021	WMYAAX	MZQ	0.07	Target-Date 2065+	21.82%	-	-	21.82%	5	0	0	NS	NS	NS	-	-	-	-
						20	-	-	20	162	164	147	45	7	-				

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

51-75 - Third Quartile

26-50 - Second Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

MyWayRet Index 2060 Fund ^{114, 198, 208, 212, 71}	06/15/2018	WMYAZX	MZD	0.07	Target-Date 2060	21.84% 11	10.81% 10	- -	21.84% 11	5 173	0 175	0 175	1 159	NS 134	NS 1	8	8	8	9
MyWayRet Index 2055 Fund ^{114, 198, 207, 208, 212, 71}	06/15/2018	WMYAYX	MZN	0.07	Target-Date 2055	21.70% 13	10.78% 10	- -	21.70% 13	5 173	0 175	0 175	1 164	NS 145	NS 89	8	8	8	9
MyWayRet Index 2050 Fund ^{114, 198, 208, 212, 71}	06/15/2018	WMYAXX	MZI	0.07	Target-Date 2050	20.86% 20	10.44% 8	- -	20.86% 20	4 174	0 176	0 176	2 165	NS 146	NS 95	8	8	8	9
MyWayRet Index 2045 Fund ^{114, 198, 208, 212, 71}	06/15/2018	WMYAWX	MZM	0.07	Target-Date 2045	19.20% 41	9.59% 28	- -	19.20% 41	3 173	0 175	6 175	7 164	NS 145	NS 101	8	8	8	9
MyWayRet Index 2040 Fund ^{114, 198, 208, 212, 71}	06/15/2018	WMYAVX	MZB	0.07	Target-Date 2040	17.59% 54	8.46% 53	- -	17.59% 54	3 174	34 176	38 176	32 165	NS 146	NS 95	8	8	8	9
MyWayRet Index 2035 Fund ^{114, 198, 207, 208, 212, 71}	06/15/2018	WMYAUX	MZL	0.07	Target-Date 2035	15.98% 51	7.22% 56	- -	15.98% 51	3 178	50 180	51 175	51 164	NS 145	NS 101	8	8	8	8
MyWayRet Index 2030 Fund ^{114, 198, 208, 212, 71}	06/15/2018	WMYATX	MZA	0.07	Target-Date 2030	14.17% 60	5.90% 66	- -	14.17% 60	3 181	56 183	56 183	58 170	NS 146	NS 95	8	8	8	8
MyWayRet Index Retirement Fund ^{114, 198, 207, 208, 212, 263, 71}	06/15/2018	WMYBAX	MZO	0.07	Target-Date Retirement	12.41% 9	4.07% 31	- -	12.41% 9	3 134	0 135	12 135	14 126	NS 108	NS 72	8	8	8	8
Nuveen Lifecycle Index 2065 ^{114, 229, 258, 262}	05/07/2021	TFITX	TCT	0.10	Target-Date 2065+	21.21% 35	10.58% 18	- -	21.21% 35	4 162	0 164	0 147	NS 45	NS 7	NS -	-	-	9	9

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

Nuveen Lifecycle Index 2060 ^{114, 196, 258, 262}	05/04/2018	TVIIX	TCR	0.10	Target-Date 2060	21.08% 26	10.40% 17	11.72% 2	21.08% 26	5 173	0 175	0 175	0 159	2 134	NS 1	9	8	8	9
Nuveen Lifecycle Index 2055 ^{114, 196, 258, 262}	05/04/2018	TTIIX	TCQ	0.10	Target-Date 2055	20.93% 27	10.26% 21	11.59% 2	20.93% 27	5 173	0 175	0 175	0 164	3 145	2 89	9	8	8	9
Nuveen Lifecycle Index 2050 ^{114, 196, 258, 262}	05/04/2018	TLLIX	TCO	0.10	Target-Date 2050	20.72% 23	10.12% 17	11.46% 3	20.72% 23	5 174	0 176	0 176	2 165	3 146	2 95	9	8	8	9
Nuveen Lifecycle Index 2045 ^{114, 196, 258, 262}	05/04/2018	TLXIX	TCN	0.10	Target-Date 2045	20.10% 19	9.80% 18	11.22% 5	20.10% 19	5 173	0 175	0 175	3 164	4 145	2 101	9	9	9	9
Nuveen Lifecycle Index 2040 ^{114, 196, 258, 262}	05/04/2018	TLZIX	TCL	0.10	Target-Date 2040	18.83% 21	8.96% 22	10.57% 13	18.83% 21	5 174	0 176	0 176	4 165	6 146	3 95	9	9	9	9
Nuveen Lifecycle Index 2035 ^{114, 196, 258, 262}	05/04/2018	TLYIX	TCK	0.10	Target-Date 2035	16.99% 27	7.77% 21	9.63% 14	16.99% 27	5 178	0 180	0 175	5 164	7 145	4 101	8	8	8	9
Nuveen Lifecycle Index 2030 ^{114, 196, 258, 262}	05/04/2018	TLHIX	TCJ	0.10	Target-Date 2030	15.73% 19	6.84% 9	8.79% 13	15.73% 19	5 181	0 183	0 183	0 170	2 146	1 95	9	9	9	9
Nuveen Lifecycle Index 2025 ^{114, 196, 258, 262}	05/04/2018	TLQIX	TCH	0.10	Target-Date 2025	14.49% 25	6.02% 9	8.00% 6	14.49% 25	5 125	0 127	0 127	0 119	0 108	0 71	8	8	8	9
Nuveen Lifecycle Index 2020 ^{114, 196, 258, 262}	05/04/2018	TLWIX	TCF	0.10	Target-Date 2020	13.72% 19	5.41% 11	7.31% 5	13.72% 19	5 95	0 98	0 98	0 94	1 84	1 47	9	9	9	9
Nuveen Lifecycle Index 2015 ^{114, 196, 258, 262}	05/04/2018	TLFIX	TCD	0.10	Target-Date 2015	12.91% 17	4.95% 9	6.77% 6	12.91% 17	5 81	0 83	0 83	0 80	3 70	2 48	9	9	9	9
Nuveen Lifecycle Index 2010 ^{114, 196, 258, 262}	05/04/2018	TLTIX	TCB	0.10	Target-Date 2000-2010	12.08% 12	4.47% 15	6.28% 10	12.08% 12	4 75	0 78	3 78	2 73	3 63	3 42	9	9	9	9
Nuveen Lifecycle Index Ret Inc ^{114, 196, 258, 262}	05/04/2018	TRILX	TCA	0.10	Moderately Conservative Allocation	12.93% 30	4.79% 23	6.36% 13	12.93% 30	5 222	0 225	3 225	7 209	11 205	7 168	10	10	10	10
RetJourney American Funds 2070 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMA	0.42	Target-Date 2065+	- -	- -	- -	- -	- 0	NS -	NS -	NS -	NS -	NS -	-	-	-	-

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

RetJourney American Funds 2065 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMB	0.42	Target-Date 2065+	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
RetJourney American Funds 2060 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMC	0.41	Target-Date 2060	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney American Funds 2055 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMD	0.41	Target-Date 2055	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney American Funds 2050 ^{114, 224, 270, 271, 95}	08/08/2025	-	CME	0.40	Target-Date 2050	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney American Funds 2045 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMF	0.39	Target-Date 2045	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney American Funds 2040 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMG	0.37	Target-Date 2040	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney American Funds 2035 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMH	0.33	Target-Date 2035	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney American Funds 2030 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMI	0.31	Target-Date 2030	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney American Funds 2025 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMJ	0.28	Target-Date 2025	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

RetJourney American Funds 2020 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMK	0.26	Target-Date 2020	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney American Funds 2015 ^{114, 224, 270, 271, 95}	08/08/2025	-	CML	0.25	Target-Date 2015	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney American Funds 2010 ^{114, 224, 270, 271, 95}	08/08/2025	-	CMM	0.23	Target-Date 2000-2010	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney Index Growth 2065 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNA	0.14	Target-Date 2065+	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney Index Growth 2055 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNB	0.14	Target-Date 2055	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney Index Growth 2045 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNC	0.15	Target-Date 2045	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney Index Growth 2035 ^{114, 224, 270, 271, 95}	08/08/2025	-	CND	0.15	Target-Date 2035	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney Index Growth Ret ^{114, 224, 270, 95}	08/08/2025	-	CNE	0.17	Target-Date Retirement	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney Index Moderate 2065 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNF	0.14	Target-Date 2065+	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

51-75 - Third Quartile

26-50 - Second Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

RetJourney Index Moderate 2055 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNG	0.14	Target-Date 2055	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
RetJourney Index Moderate 2045 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNH	0.15	Target-Date 2045	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney Index Moderate 2035 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNI	0.17	Target-Date 2035	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney Index Moderate Ret ^{114, 224, 270, 271, 95}	08/08/2025	-	CNJ	0.18	Target-Date Retirement	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney Index Conserv 2065 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNK	0.15	Target-Date 2065+	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
RetJourney Index Conserv 2055 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNL	0.15	Target-Date 2055	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
RetJourney Index Conserv 2045 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNM	0.17	Target-Date 2045	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
RetJourney Index Conserv 2035 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNN	0.17	Target-Date 2035	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney Index Conserv Ret ^{114, 224, 270, 271, 95}	08/08/2025	-	CNO	0.19	Target-Date Retirement	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

RetJourney TRP Blend 2070 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNP	0.25	Target-Date 2065+	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney TRP Blend 2065 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNQ	0.25	Target-Date 2065+	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	-
RetJourney TRP Blend 2060 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNR	0.25	Target-Date 2060	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	
RetJourney TRP Blend 2055 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNS	0.25	Target-Date 2055	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	
RetJourney TRP Blend 2050 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNT	0.25	Target-Date 2050	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	
RetJourney TRP Blend 2045 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNU	0.25	Target-Date 2045	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	
RetJourney TRP Blend 2040 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNV	0.25	Target-Date 2040	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	
RetJourney TRP Blend 2035 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNW	0.25	Target-Date 2035	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	
RetJourney TRP Blend 2030 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNX	0.24	Target-Date 2030	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	-	-	-	-	-	-	-	-	

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers) ^{*56}					RPAG Score (out of 10) ^{*57}			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

RetJourney TRP Blend 2025 ^{114, 224, 270, 271, 95}	08/08/2025	-	CNZ	0.24	Target-Date 2025	-	-	-	-	-	NS	NS	NS	NS	NS	-	-	-	-
RetJourney TRP Blend 2020 ^{114, 224, 270, 271, 95}	08/08/2025	-	COA	0.24	Target-Date 2020	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney TRP Blend 2015 ^{114, 224, 270, 271, 95}	08/08/2025	-	COB	0.24	Target-Date 2015	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney TRP Blend 2010 ^{114, 224, 270, 271, 95}	08/08/2025	-	COC	0.24	Target-Date 2000-2010	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
RetJourney TRP Blend 2005 ^{114, 224, 270, 271, 95}	08/08/2025	-	COD	0.24	Target-Date 2000-2010	-	-	-	-	0	NS	NS	NS	NS	NS	-	-	-	-
State Street Target Ret 2070 ^{114, 270, 95}	08/08/2025	-	S70	0.07	Target-Date 2065+	21.40%	-	-	21.40%	-	NS	NS	NS	NS	NS	-	-	-	-
State Street Target Ret 2065 ^{114, 128, 215}	05/08/2020	-	SSN	0.07	Target-Date 2065+	21.32%	8.68%	-	21.32%	2	50	64	71	NS	NS	7	7	7	7
State Street Target Ret 2060 ^{114, 128, 196}	05/04/2018	-	SSM	0.07	Target-Date 2060	21.33%	8.68%	10.69%	21.33%	3	58	66	66	47	NS	7	7	7	7
State Street Target Ret 2055 ^{114, 128, 196}	05/04/2018	-	SSL	0.07	Target-Date 2055	21.33%	8.68%	10.69%	21.33%	3	53	65	66	48	NS	7	7	7	7
State Street Target Ret 2050 ^{114, 128, 196}	05/04/2018	-	SSK	0.07	Target-Date 2050	20.95%	8.58%	10.64%	20.95%	3	53	64	64	46	NS	7	7	7	7
State Street Target Ret 2045 ^{114, 128, 196}	05/04/2018	-	SSJ	0.07	Target-Date 2045	20.21%	8.18%	10.39%	20.21%	3	57	67	67	49	NS	7	7	7	7

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

State Street Target Ret 2040 ^{114, 128, 196}	05/04/2018	-	SSI	0.07	Target-Date 2040	19.28% 15	7.71% 79	9.98% 40	19.28% 15	3 174	53 176	59 176	61 165	44 146	NS 95	7	7	7	7
State Street Target Ret 2035 ^{114, 128, 196}	05/04/2018	-	SSH	0.07	Target-Date 2035	18.09% 8	7.13% 63	9.47% 22	18.09% 8	3 178	40 180	42 175	44 164	33 145	NS 101	7	7	7	7
State Street Target Ret 2030 ^{114, 128, 196}	05/04/2018	-	SSF	0.07	Target-Date 2030	16.13% 13	6.49% 32	8.88% 10	16.13% 13	4 181	0 183	0 183	7 170	7 146	NS 95	8	7	7	7
State Street Target Ret 2025 ^{114, 128, 196}	05/04/2018	-	SSE	0.07	Target-Date 2025	13.59% 37	5.65% 31	7.97% 6	13.59% 37	4 125	0 127	4 127	11 119	7 108	NS 71	9	8	8	8
State Street Target Retirement ^{114, 128, 196, 217, 263, 264}	05/04/2018	-	SSA	0.07	Target-Date Retirement	11.57% 32	4.71% 6	5.73% 20	11.57% 32	4 134	0 135	8 135	10 126	6 108	NS 72	10	10	10	10
T. Rowe Price Retirement 2065 ^{114, 229, 235}	05/07/2021	TRMOX	TRA	0.46	Target-Date 2065+	19.11% 81	9.46% 69	- -	19.11% 81	2 162	43 164	32 147	NS 45	NS 7	NS -	-	-	-	8
T. Rowe Price Retirement 2060 ^{114, 157, 235}	06/10/2016	TRLNX	TRZ	0.46	Target-Date 2060	19.18% 72	9.34% 69	10.94% 40	19.18% 72	3 173	33 175	30 175	20 159	15 134	NS 1	8	-	8	8
T. Rowe Price Retirement 2055 ^{114, 126, 235}	05/02/2014	TRJMX	TRY	0.45	Target-Date 2055	19.15% 72	9.32% 69	10.94% 29	19.15% 72	4 173	35 175	26 175	21 164	16 145	NS 89	8	-	8	8
T. Rowe Price Retirement 2050 ^{114, 126, 235}	05/02/2014	TRJLX	TRX	0.44	Target-Date 2050	19.06% 66	9.31% 61	10.95% 21	19.06% 66	4 174	35 176	23 176	17 165	14 146	NS 95	8	-	8	8
T. Rowe Price Retirement 2045 ^{114, 126, 235}	05/02/2014	TRIKX	TRW	0.43	Target-Date 2045	18.68% 54	9.13% 56	10.87% 17	18.68% 54	4 173	36 175	23 175	18 164	15 145	NS 101	9	-	7	8

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

51-75 - Third Quartile

26-50 - Second Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

T. Rowe Price Retirement 2040 ^{114, 126, 235}	05/02/2014	TRHDX	TRV	0.42	Target-Date 2040	17.62% 51	8.53% 47	10.44% 17	17.62% 51	4 174	0 176	17 176	13 165	12 146	NS 95	7	-	8	8
T. Rowe Price Retirement 2035 ^{114, 126, 235}	05/02/2014	TRFJX	TRU	0.41	Target-Date 2035	16.34% 46	7.77% 21	9.81% 12	16.34% 46	4 178	0 180	16 175	7 164	8 145	NS 101	7	-	7	8
T. Rowe Price Retirement 2030 ^{114, 126, 235}	05/02/2014	TRFHX	TRT	0.39	Target-Date 2030	14.56% 48	6.85% 9	9.07% 1	14.56% 48	5 181	0 183	11 183	5 170	7 146	NS 95	7	-	8	8
T. Rowe Price Retirement 2025 ^{114, 126, 235}	05/02/2014	TREHX	TRS	0.37	Target-Date 2025	13.13% 51	6.10% 7	8.34% 1	13.13% 51	5 125	26 127	9 127	4 119	5 108	NS 71	8	-	8	8
T. Rowe Price Retirement 2020 ^{114, 126, 235}	05/02/2014	TRDBX	TRR	0.36	Target-Date 2020	12.69% 41	5.68% 5	7.72% 1	12.69% 41	5 95	19 98	5 98	2 94	4 84	NS 47	8	-	8	8
T. Rowe Price Retirement 2015 ^{114, 126, 235}	05/02/2014	TRUBX	TRQ	0.34	Target-Date 2015	12.25% 31	5.36% 5	7.17% 1	12.25% 31	5 81	0 83	4 83	3 80	5 70	NS 48	9	-	8	8
T. Rowe Price Retirement 2010 ^{114, 126, 235}	05/02/2014	TRPUX	TRP	0.34	Target-Date 2000-2010	11.87% 19	5.05% 4	6.72% 1	11.87% 19	5 75	0 78	0 78	1 73	5 63	NS 42	9	-	8	8
Vanguard Target Ret 2070 ^{114, 270, 95}	08/08/2025	VSVNX	V70	0.08	Target-Date 2065+	21.42% 29	- -	- -	21.42% 29	4 162	0 164	NS 147	NS 45	NS 7	NS -	-	-	-	-
Vanguard Target Ret 2065 ^{114, 215}	05/08/2020	VLXVX	MZP	0.08	Target-Date 2065+	21.43% 27	9.97% 46	- -	21.43% 27	3 162	0 164	4 147	15 45	15 7	NS -	8	8	7	7
Vanguard Target Ret 2060 ^{114, 157}	06/10/2016	VTTSX	VGL	0.08	Target-Date 2060	21.41% 18	9.96% 41	11.01% 31	21.41% 18	4 173	0 175	4 175	10 159	11 134	11 1	9	8	8	8

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers) ^{*56}					RPAG Score (out of 10) ^{*57}			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Date

Vanguard Target Ret 2055 ^{114, 157}	06/10/2016	VFFVX	VGK	0.08	Target-Date 2055	21.43% 18	9.96% 38	11.02% 19	21.43% 18	4 173	0 175	0 175	9 164	9 145	5 89	9	8	8	8
Vanguard Target Ret 2050 ^{114, 157}	06/10/2016	VFIFX	VGJ	0.08	Target-Date 2050	21.41% 14	9.95% 31	11.02% 16	21.41% 14	4 174	0 176	0 176	7 165	8 146	4 95	9	8	8	8
Vanguard Target Ret 2045 ^{114, 157}	06/10/2016	VTIVX	VGI	0.08	Target-Date 2045	19.99% 23	9.41% 42	10.74% 28	19.99% 23	4 173	0 175	3 175	11 164	9 145	5 101	9	8	8	8
Vanguard Target Ret 2040 ^{114, 157}	06/10/2016	VFORX	VGH	0.08	Target-Date 2040	18.75% 25	8.57% 46	10.13% 31	18.75% 25	4 174	0 176	20 176	29 165	22 146	11 95	8	8	8	8
Vanguard Target Ret 2035 ^{114, 157}	06/10/2016	VTTHX	VGG	0.08	Target-Date 2035	17.53% 15	7.70% 25	9.39% 27	17.53% 15	4 178	0 180	5 175	16 164	15 145	8 101	8	8	8	8
Vanguard Target Ret 2030 ^{114, 157}	06/10/2016	VTHRX	VGF	0.08	Target-Date 2030	16.23% 11	6.83% 12	8.65% 20	16.23% 11	4 181	0 183	0 183	2 170	3 146	2 95	8	8	8	8
Vanguard Target Ret 2025 ^{114, 157}	06/10/2016	VTTVX	VGE	0.08	Target-Date 2025	14.60% 23	5.90% 17	7.87% 22	14.60% 23	4 125	0 127	0 127	3 119	4 108	2 71	7	8	8	8
Vanguard Target Ret 2020 ^{114, 157}	06/10/2016	VTWNX	VGD	0.08	Target-Date 2020	12.14% 69	4.77% 60	6.87% 48	12.14% 69	4 95	53 98	36 98	24 94	16 84	8 47	8	8	8	8
Vanguard Target Ret Income ^{114, 157, 172, 238}	06/10/2016	VTINX	VGA	0.08	Target-Date Retirement	11.30% 38	3.82% 48	5.32% 42	11.30% 38	3 134	0 135	6 135	15 126	12 108	8 72	9	9	9	9

Target Risk

JH Lifestyle Blend Aggressive ^{229, 249, 255}	05/07/2021	-	JHU	0.60	Aggressive Allocation	15.76% 84	- -	- -	15.76% 84	2 134	89 134	89 133	NS 124	NS 120	NS 101	-	-	-	-
JH Lifestyle Blend Growth ^{224, 229, 249, 255}	05/07/2021	-	JHV	0.52	Moderately Aggressive Allocation	14.71% 63	- -	- -	14.71% 63	4 407	43 409	58 404	NS 396	NS 387	NS 307	-	-	-	-
JH Lifestyle Blend Balanced ^{224, 229, 249, 255}	05/07/2021	-	JHW	0.49	Moderate Allocation	12.87% 87	- -	- -	12.87% 87	2 407	81 409	87 404	NS 396	NS 387	NS 307	-	-	-	-

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Risk

JH Lifestyle Blend Moderate ^{224, 229, 249, 255}	05/07/2021	-	JHX	0.43	Moderately Conservative Allocation	10.89% 77	- -	- -	10.89% 77	2 222	78 225	86 225	NS 209	NS 205	NS 168	-	-	-	-
JH Lifestyle Blend Conservative ^{224, 229, 249, 255}	05/07/2021	-	JHY	0.41	Conservative Allocation	8.85% 67	- -	- -	8.85% 67	3 82	74 82	76 80	NS 79	NS 77	NS 65	-	-	-	-
JH Multimanager Aggressive LS ^{13, 179}	10/02/1997	JILAX	ALS	0.66	Aggressive Allocation	17.51% 58	8.38% 63	10.30% 46	17.51% 58	3 134	59 134	48 133	43 124	30 120	26 101	6	6	6	6
JH Multimanager Growth LS ^{13, 179}	10/02/1997	JILGX	GLS	0.62	Moderately Aggressive Allocation	16.03% 67	7.36% 67	9.15% 39	16.03% 67	3 177	54 177	50 177	48 171	36 167	27 141	6	7	7	7
JH Multimanager Balanced LS ^{13, 179, 199}	10/02/1997	JILBX	BLS	0.56	Moderate Allocation	13.67% 78	5.86% 63	7.73% 27	13.67% 78	4 407	51 409	50 404	56 396	46 387	46 307	6	7	7	7
JH Multimanager Moderate LS ^{13, 179}	10/02/1997	JILMX	MLS	0.51	Moderately Conservative Allocation	11.43% 67	4.45% 39	6.17% 20	11.43% 67	4 222	21 225	16 225	9 209	11 205	10 168	8	8	7	8
JH Multimanager Conserv LS ^{13, 179}	10/02/1997	JILCX	CLS	0.46	Conservative Allocation	9.32% 50	2.97% 45	4.58% 36	9.32% 50	3 82	0 82	2 80	1 79	5 77	11 65	7	7	7	7
JH Lifestyle Blend Aggressive ^{126, 128, 13, 179, 253, 91}	05/02/2014	JIIOX	LBA	0.18	Aggressive Allocation	19.47% 33	9.44% 33	10.68% 29	19.47% 33	3 134	41 134	36 133	30 124	27 120	NS 101	8	7	7	7
JH Lifestyle Blend Growth ^{126, 128, 13, 179, 253, 91}	05/02/2014	JLGOX	LBG	0.18	Moderately Aggressive Allocation	17.15% 52	7.90% 48	9.25% 35	17.15% 52	3 177	17 177	38 177	48 171	37 167	NS 141	7	7	7	7
JH Lifestyle Blend Balanced ^{126, 128, 13, 179, 253, 91}	05/02/2014	JIBOX	LBB	0.20	Moderate Allocation	14.43% 70	6.03% 55	7.64% 30	14.43% 70	4 407	32 409	47 404	55 396	56 387	NS 307	7	7	7	7

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Target Risk

JH Lifestyle Blend ●Moderate ^{126, 128, 13, 179, 253, 91}	05/02/2014	JLMOX	LBM	0.23	Moderately Conservative Allocation	11.85% 57	4.33% 46	6.04% 31	11.85% 57	3 222	21 225	12 225	22 209	26 205	NS 168	8	8	8	8
JH Lifestyle Bln ●Conservative ^{126, 128, 13, 179, 253, 91}	05/02/2014	JLCGX	LBC	0.25	Conservative Allocation	9.68% 34	2.88% 57	4.58% 38	9.68% 34	3 82	30 82	14 80	12 79	22 77	NS 65	7	7	7	7
JH Managed Volatility Growth ^{126, 127, 128, 13, 186, 228}	05/02/2014	JELGX	AVG	0.52	Moderately Aggressive Allocation	10.81% 79	6.26% 87	6.22% 100	10.81% 79	2 124	78 528	71 515	76 488	80 463	NS 222	7	6	6	7
JH Managed Volatility Bal ^{126, 127, 128, 13, 186}	05/02/2014	JELBX	AVB	0.50	Moderate Allocation	9.71% 84	4.60% 94	5.51% 99	9.71% 84	1 464	85 3116	81 2998	84 2791	87 2711	NS 931	8	8	7	7
JH Managed Volatility Mod ^{126, 127, 128, 13, 186}	05/02/2014	JELMX	AVM	0.50	Moderately Conservative Allocation	9.25% 90	3.72% 87	5.05% 85	9.25% 90	2 208	67 883	57 873	61 795	66 781	NS 299	7	7	7	7
JH Managed Volatility Con ^{126, 127, 128, 13, 186}	05/02/2014	JELCX	AVC	0.49	Conservative Allocation	8.83% 57	0.95% 94	3.08% 86	8.83% 57	2 80	76 347	79 344	81 317	77 296	NS 143	7	7	7	7

G.I.F.L.

SELECT AA Growth ^{127, 128, 13, 135, 171, 187, 35, 91}	11/06/2009	JELGX	SAG	0.52	Moderately Aggressive Allocation	10.81% 79	6.26% 87	6.22% 100	10.81% 79	2 124	78 528	71 515	76 488	80 463	NS 222	7	6	6	7
SELECT AA Balanced ^{127, 128, 13, 135, 170, 187, 35, 91}	11/06/2009	JELBX	SAB	0.50	Moderate Allocation	9.71% 84	4.60% 94	5.51% 99	9.71% 84	1 464	85 3116	81 2998	84 2791	87 2711	NS 931	8	8	7	7
SELECT AA Moderate ^{127, 128, 13, 135, 169, 187, 35, 91}	11/06/2009	JELMX	SAM	0.50	Moderately Conservative Allocation	9.25% 90	3.72% 87	5.05% 85	9.25% 90	2 208	67 883	57 873	61 795	66 781	NS 299	7	7	7	7

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

G.I.F.L.

SELECT AA Conservative ^{127, 128, 13, 135, 168, 187, 35, 91}	11/06/2009	JELCX	SAC	0.49	Conservative Allocation	8.83% 57	0.95% 94	3.08% 86	8.83% 57	2 80	76 347	79 344	81 317	77 296	NS 143	7	7	7	7
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High Quality Short Term Fixed Income

DoubleLine Low Duration Bond ^{128, 142, 143, 166, 190, 239, 83}	11/03/2017	DBLSX	DLD	0.35	Short-Term Bond	5.74% 60	3.10% 9	2.90% 20	5.74% 60	4 533	23 540	14 530	11 501	14 459	14 339	9	9	9	9
Federated Capital Preservation ^{128, 138, 142, 144, 166, 225, 226, 239, 83}	09/11/2015	-	FCP	0.39	Ultrashort Bond	3.19% -	2.59% -	2.12% -	3.19% -	- 0	NS 540	NS 530	NS 501	NS 459	NS 339	-	-	-	-
Invesco Premier US Govt Money ^{142, 143, 166, 190, 239, 83}	11/03/2017	IUGXX	IPG	0.08	Money Market - Taxable	- -	- -	- -	- -	- -	0 573	6 561	11 516	7 484	4 344	6	6	-	-
John Hancock Stable Val ^{128, 13, 142, 143, 166, 239, 26, 39, 52}	05/14/2004	-	MSV	0.42	Ultrashort Bond	2.88% -	2.31% -	2.17% -	2.88% -	- 0	NS 540	NS 530	NS 501	NS 459	NS 339	-	-	-	-
JH Stable Val Gntd Income Fund ^{142, 143, 166, 221, 249, 26, 83}	07/24/2020	-	JH1	-	Ultrashort Bond	- -	- -	- -	- -	- -	NS -	NS -	NS -	NS -	NS -	-	-	-	-
Money Market Fund ^{128, 13, 142, 143, 158, 166, 239, 83, 91}	07/30/1999	JHOXX	MMR	0.08	Money Market - Taxable	4.01% -	2.98% -	1.93% -	4.01% -	- 0	48 940	39 920	46 817	45 754	NS 405	6	6	-	-
NY Life Ins. Co. Anchor Acct ^{128, 138, 143, 145, 152, 166, 239, 83}	09/11/2015	-	CNY	0.40	Ultrashort Bond	3.61% -	2.89% -	- -	3.61% -	- 0	NS -	NS -	NS -	NS -	NS -	-	-	-	-

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

High Quality Short Term Fixed Income

Reliance MetLife Stable Value ^{128, 142, 143, 165, 167, 239, 83}	11/04/2016	-	RMS	0.52	Ultrashort Bond	2.86%	2.63%	2.61%	2.86%	-	NS	NS	NS	NS	NS	-	-	-	-
						-	-	-	-	0	540	530	501	459	339				
Vanguard Short-Term Bond Index ^{142, 143, 181, 239}	05/05/2017	VBIRX	VST	0.06	Short-Term Bond	6.07%	1.51%	2.10%	6.07%	2	55	68	67	59	48	10	10	10	10
						42	84	78	42	533	540	530	501	459	339				
Vanguard Short-Term Federal ^{120, 142, 143, 239}	03/31/1995	VSGDX	GOV	0.10	Short Government	5.92%	1.59%	1.99%	5.92%	4	0	2	7	4	4	9	7	6	7
						18	41	19	18	69	69	63	63	62	53				

Medium Quality Short Term Fixed Income

Principal Spectrum PrefSec Inc ^{128, 215}	05/08/2020	PPREX	PSP	0.71	Preferred Stock	8.08%	3.13%	4.63%	8.08%	4	18	27	23	28	NS	-	-	-	-
						33	46	40	33	66	66	61	57	55	31				
American Funds Strategic Bond ^{128, 233}	11/05/2021	RANFX	AFS	0.31	Intermediate Core-Plus Bond	8.63%	-0.82%	-	8.63%	1	84	80	63	47	NS	8	7	4	4
						5	90	-	5	491	504	489	453	421	315				
Lord Abbett Bond Debenture ^{128, 190}	11/03/2017	LBNSX	LBD	0.45	Multisector Bond	8.48%	2.17%	4.81%	8.48%	3	51	61	64	47	29	5	5	5	5
						32	70	17	32	334	343	322	293	253	169				
Calvert Short Duration Income ^{142, 143, 181, 239, 83}	05/05/2017	CSDAX	CSD	0.26	Short-Term Bond	6.17%	2.85%	3.03%	6.17%	4	0	0	2	7	10	9	9	9	10
						38	17	14	38	533	540	530	501	459	339				
Guggenheim Limited Duration ^{128, 142, 143, 166, 190, 239, 83}	11/03/2017	GILHX	GDF	0.40	Short-Term Bond	5.99%	2.94%	3.27%	5.99%	5	0	0	9	5	NS	9	9	9	10
						47	14	10	47	533	540	530	501	459	339				
Lord Abbett Short Duration Inc ^{128, 142, 143, 150, 154, 166, 177, 239, 83}	11/06/2015	LDLKX	LAS	0.18	Short-Term Bond	5.89%	2.39%	2.75%	5.89%	4	0	32	28	24	17	9	10	10	10
						52	39	28	52	533	540	530	501	459	339				

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Medium Quality Short Term Fixed Income

Payden Managed ● Income Fund ^{108, 109, 142, 239, 253, 261, 83}	05/04/2012	PKBIX	PKC	0.56	Multisector Bond	6.74% 77	4.13% 15	3.55% 75	6.74% 77	3 334	44 343	29 322	24 293	35 253	50 169	8	8	8	6
PGIM Short-Term ● Corporate Bond ^{142, 143, 190, 201, 239}	11/03/2017	PIFZX	PTC	0.22	Short-Term Bond	6.64% 19	2.21% 50	2.86% 21	6.64% 19	4 533	0 540	0 530	14 501	16 459	12 339	8	9	9	9
PIMCO Short-Term Fund ^{128, 142, 143, 165, 166, 239, 83}	11/04/2016	PSHAX	PST	0.34	Ultrashort Bond	4.60% 62	3.15% 66	2.64% 41	4.60% 62	3 208	58 216	59 199	66 182	64 159	55 89	-	-	-	-
T. Rowe Price Short Term Bond ^{142, 143, 166, 239, 4, 83}	05/07/2010	PRWBX	STB	0.32	Short-Term Bond	5.66% 65	2.12% 55	2.37% 56	5.66% 65	3 533	43 540	52 530	39 501	25 459	33 339	10	10	10	9
Thornburg Limited Term ● Income ^{142, 143, 190, 220}	11/03/2017	THRRX	TLT	0.29	Short-Term Bond	7.09% 7	1.94% 66	2.98% 16	7.09% 7	3 533	32 540	31 530	30 501	25 459	13 339	6	5	7	5
Vanguard ST Investment-Grade ^{142, 143, 181, 239}	05/05/2017	VFSUX	VSI	0.09	Short-Term Bond	6.84% 12	2.28% 44	2.83% 25	6.84% 12	4 533	0 540	3 530	17 501	15 459	15 339	9	9	9	9

Low Quality Short Term Fixed Income

AB High Income Fund ^{128, 181}	05/05/2017	AGDYX	ABH	0.40	High Yield Bond	8.28% 46	4.66% 27	5.70% 42	8.28% 46	4 584	0 604	3 583	14 550	35 530	33 406	10	10	10	10
BlackRock High Yield Fund ^{128, 190, 239, 264}	11/03/2017	BHYIX	BYB	0.43	High Yield Bond	9.18% 15	5.02% 18	6.43% 12	9.18% 15	4 584	0 604	0 583	2 550	4 530	4 406	10	10	10	10
BrandywineGLOBAL High Yield ^{270, 95}	08/08/2025	BGHAX	BGH	0.39	High Yield Bond	5.12% 96	4.60% 29	7.56% 3	5.12% 96	5 584	25 604	18 583	7 550	10 530	NS 406	-	10	10	10
Eaton Vance High Income Opps ^{165, 239}	11/04/2016	ETHIX	EVH	0.40	High Yield Bond	8.11% 51	5.19% 14	5.89% 33	8.11% 51	4 584	30 604	22 583	14 550	15 530	20 406	10	10	10	10

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Low Quality Short Term Fixed Income

Federated High Yield Bond ^{128, 225, 226, 87}	11/05/2010	FIHXB	FHY	0.45	High Yield Bond	8.49% 40	3.92% 62	5.87% 36	8.49% 40	4 584	30 604	47 583	41 550	30 530	17 406	7	7	7	6
Floating Rate Income Fund ^{105, 128, 13, 142, 143, 166, 239, 83}	11/04/2011	JFIHX	FRI	0.43	Bank Loan	4.81% 66	5.50% 45	5.27% 16	4.81% 66	4 212	32 213	8 207	9 202	11 198	36 150	7	7	7	7
John Hancock High Yield Fund ^{13, 228, 265, 45}	10/02/1997	JFHYX	HYF	0.51	High Yield Bond	7.91% 58	3.98% 58	5.65% 46	7.91% 58	3 584	52 604	49 583	41 550	36 530	NS 406	8	-	8	8
Lord Abnett High Yield Fund ^{128, 181}	05/05/2017	LHYSX	LAH	0.53	High Yield Bond	7.34% 73	3.27% 89	5.32% 63	7.34% 73	2 584	62 604	72 583	75 550	63 530	40 406	5	5	5	5
NYLI MacKay HY Corp Bond ^{181, 201, 239, 264}	05/05/2017	MHYIX	MSH	0.51	High Yield Bond	6.70% 85	4.35% 42	5.98% 29	6.70% 85	3 584	46 604	37 583	19 550	14 530	13 406	9	9	9	9
Virtus Seix Floating Rate HInc ^{142, 143, 166, 196, 239}	05/04/2018	SAMBX	VSF	0.44	Bank Loan	5.82% 38	6.10% 18	5.23% 17	5.82% 38	4 212	0 213	6 207	8 202	19 198	17 150	8	7	7	7

Global Short Term Fixed Income

DFA Five-Year Gbl Fixed-Income ^{128, 181, 239, 83}	05/05/2017	DFGBX	DFF	0.21	Global Bond-USD Hedged	4.33% 66	1.29% 16	1.74% 83	4.33% 66	3 101	59 101	55 100	57 97	63 89	55 59	8	8	8	8
Invesco International Bond ^{128, 212, 213, 225, 7}	05/02/2008	OIBYX	OIB	0.54	Global Bond	16.90% 2	0.36% 35	3.05% 10	16.90% 2	4 147	0 149	0 148	6 147	27 140	26 119	7	7	6	6

High Quality Intermediate Term Fixed Income

Allspring Government Securities ^{190, 240, 244}	11/03/2017	SGVIX	WGS	0.38	Intermediate Government	6.97% 50	-0.64% 44	1.42% 45	6.97% 50	3 98	0 98	46 95	39 94	28 93	15 76	6	7	7	7
American Century Infl Adj Bond ¹⁹⁰	11/03/2017	AIADX	AIA	0.29	Inflation-Protected Bond	6.95% 37	1.09% 24	2.91% 43	6.95% 37	4 138	0 146	11 144	11 135	11 128	NS 104	10	10	10	7
American Funds Bond Fund of Am ¹⁹⁰	11/03/2017	RFBGX	ABO	0.24	Intermediate Core Bond	7.52% 22	-0.01% 21	2.56% 7	7.52% 22	4 414	26 424	7 407	9 376	5 346	11 265	10	10	10	10

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

High Quality Intermediate Term Fixed Income

AF US Government Securities ^{154, 194, 243, 37}	07/25/2008	RGVGX	AGS	0.25	Intermediate Government	7.95% 1	0.01% 15	1.90% 1	7.95% 1	4 98	0 98	20 95	13 94	12 93	11 76	7	7	7	7
BlackRock Infl Protected Bond ^{128, 190}	11/03/2017	BPRIX	BIB	0.94	Inflation-Protected Bond	6.84% 45	1.10% 24	3.01% 25	6.84% 45	4 138	31 146	30 144	15 135	10 128	12 104	10	10	9	6
BlackRock U.S. TIPS Index Fund ^{229, 71}	05/07/2021	WBABX	MWD	0.04	Inflation-Protected Bond	6.92% 39	1.12% 24	- -	6.92% 39	4 138	0 146	17 144	NS 135	NS 128	NS 104	10	10	10	10
DFA Inflation-Protected Sec ^{128, 87}	11/05/2010	DIPSX	INP	0.11	Inflation-Protected Bond	7.03% 35	1.00% 43	3.11% 17	7.03% 35	4 138	0 146	0 144	4 135	6 128	6 104	9	8	7	7
DFA Intermediate Gov Fixed Inc ^{128, 190}	11/03/2017	DFIGX	DGF	0.12	Intermediate Government	7.13% 40	-1.07% 86	1.46% 40	7.13% 40	3 98	35 98	52 95	48 94	41 93	29 76	5	6	6	7
Hartford Inflation Plus Fund ^{128, 190}	11/03/2017	HIPTX	HIP	0.44	Inflation-Protected Bond	7.63% 17	2.09% 10	3.18% 11	7.63% 17	5 138	21 146	11 144	6 135	19 128	33 104	10	10	10	10
Hartford Strategic Income Fund ^{270, 95}	08/08/2025	HSNVX	HSI	0.54	Multisector Bond	9.75% 13	2.72% 54	5.42% 6	9.75% 13	4 334	0 343	3 322	18 293	20 253	15 169	-	9	9	9
JPMorgan Core Bond Fund ^{128, 138}	05/08/2015	PGBOX	JPB	0.20	Intermediate Core Bond	7.10% 57	-0.17% 30	2.01% 46	7.10% 57	3 414	21 424	37 407	27 376	24 346	33 265	10	10	10	10
MyWayRetirement Core Bond Fund ^{229, 71}	05/07/2021	WMYACX	MWG	0.23	Intermediate Core Bond	7.31% 35	- -	- -	7.31% 35	3 414	0 424	0 407	NS 376	NS 346	NS 265	-	-	-	-
PIMCO Real Return ^{124, 128, 209, 38}	05/02/2003	PRTNX	PRR	0.55	Inflation-Protected Bond	7.73% 17	0.99% 43	2.97% 36	7.73% 17	3 138	67 146	22 144	46 135	46 128	51 104	10	7	7	7
Total Bond Market Fund ^{110, 128, 13, 162, 187, 72, 91}	05/05/2006	JTBMX	BIF	0.07	Intermediate Core Bond	6.86% 73	-0.69% 82	1.68% 80	6.86% 73	2 414	37 2082	55 2034	47 1793	43 1650	NS 526	9	9	10	9
Vanguard Total Bond Market Idx ¹⁸¹	05/05/2017	VBTLX	VTB	0.04	Intermediate Core Bond	7.15% 50	-0.42% 53	1.97% 51	7.15% 50	3 414	48 424	40 407	28 376	28 346	25 265	10	10	10	10

Legend for Fi360

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0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Medium Quality Intermediate Term Fixed Income

● AB Income Fund ^{128, 215}	05/08/2020	ACGYX	ABI	0.30	Intermediate Core-Plus Bond	7.83%	-0.13%	2.73%	7.83%	3	24	15	31	32	NS	10	10	9	9
						25	68	35	25	491	504	489	453	421	315				
● Allspring Core Plus Bond Fund ²⁴²	05/06/2022	STYAX	ACP	0.22	Intermediate Core-Plus Bond	7.01%	-0.02%	2.99%	7.01%	4	65	58	39	32	27	10	10	10	10
						76	60	21	76	491	504	489	453	421	315				
Baird Core Plus Bond Fund ²⁴²	05/06/2022	BCOIX	BCP	0.30	Intermediate Core-Plus Bond	7.46%	0.31%	2.86%	7.46%	4	0	3	10	17	12	10	10	10	10
						46	37	28	46	491	504	489	453	421	315				
● BlackRock Total Return Fund ^{128, 181}	05/05/2017	MAHQX	BRT	0.30	Intermediate Core-Plus Bond	8.10%	-0.15%	2.41%	8.10%	3	43	46	32	27	20	10	10	10	10
						15	68	52	15	491	504	489	453	421	315				
BlackRock U.S. Debt Index Fund ^{198, 204, 71}	06/15/2018	WBRUOX	BUS	0.04	Intermediate Core Bond	7.19%	-0.36%	2.02%	7.19%	3	0	28	22	21	NS	10	10	10	10
						45	45	46	45	414	424	407	376	346	265				
● DoubleLine Core Fixed Income ^{128, 190}	11/03/2017	DBLFX	DCF	0.40	Intermediate Core-Plus Bond	7.54%	0.50%	2.45%	7.54%	4	0	0	17	34	35	10	10	10	10
						41	29	51	41	491	504	489	453	421	315				
DoubleLine Total Return Bond ^{128, 181}	05/05/2017	DBLTX	DTR	0.40	Intermediate Core-Plus Bond	8.04%	0.55%	2.02%	8.04%	3	0	38	56	65	51	10	10	10	9
						18	26	80	18	491	504	489	453	421	315				
● Federated Total Return Bond ^{128, 165, 225, 226}	11/04/2016	FTRBX	FTR	0.29	Intermediate Core-Plus Bond	7.29%	0.17%	2.80%	7.29%	3	43	36	23	18	14	10	10	10	10
						59	45	30	59	491	504	489	453	421	315				
Fidelity Advisor Total Bond ¹³⁸	05/08/2015	FEPIX	FBF	0.25	Intermediate Core-Plus Bond	7.43%	0.51%	3.01%	7.43%	4	0	3	2	5	6	10	10	10	10
						49	28	20	49	491	504	489	453	421	315				
● Guggenheim Total Return Bond ^{128, 190}	11/03/2017	GIBIX	GTR	0.44	Intermediate Core-Plus Bond	8.17%	0.22%	3.36%	8.17%	4	0	0	2	6	20	10	10	10	10
						12	43	9	12	491	504	489	453	421	315				
● Invesco Core Bond Fund ^{128, 252}	08/04/2023	OPBYX	INE	0.21	Intermediate Core Bond	6.83%	-0.34%	2.36%	6.83%	4	21	9	14	15	13	10	10	10	9
						75	43	21	75	414	424	407	376	346	265				
● Invesco Core Plus Bond Fund ^{128, 181}	05/05/2017	CPBYX	ICP	0.29	Intermediate Core-Plus Bond	7.37%	0.15%	2.93%	7.37%	4	15	7	5	11	13	10	10	10	9
						55	46	24	55	491	504	489	453	421	315				
● John Hancock Bond Fund ^{13, 165, 172, 193, 209, 238, 263}	11/04/2016	JHBSX	JHB	0.25	Intermediate Core-Plus Bond	7.94%	0.18%	2.93%	7.94%	4	0	1	2	3	3	10	10	10	10
						21	45	25	21	491	504	489	453	421	315				

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

51-75 - Third Quartile

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76-100 - Fourth Quartile



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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Medium Quality Intermediate Term Fixed Income

• John Hancock Income Fund ^{13, 181, 263}	05/05/2017	JSNWX	JHI	0.32	Multisector Bond	7.24% 67	1.40% 90	3.04% 89	7.24% 67	2 334	75 343	78 322	71 293	62 253	55 169	8	8	8	8
• John Hancock Inv't Grade Bond ^{13, 190, 263}	11/03/2017	JIGEX	JIG	0.28	Intermediate Core Bond	7.88% 9	-0.13% 29	2.37% 20	7.88% 9	4 414	0 424	3 407	3 376	5 346	3 265	10	10	10	10
Loomis Sayles Core Plus Bond ¹⁸¹	05/05/2017	NERNX	LSC	0.39	Intermediate Core-Plus Bond	8.18% 12	-0.02% 59	3.11% 15	8.18% 12	3 491	62 504	52 489	36 453	32 421	36 315	10	10	10	10
Lord Abbett Core Bond Fund ^{128, 198}	06/15/2018	WCBFRX	LAB	0.25	Intermediate Core-Plus Bond	7.63% 33	0.42% 32	- -	7.63% 33	4 491	0 504	0 489	6 453	15 421	NS 315	10	10	10	10
Lord Abbett Core Fixed Income ^{128, 165}	11/04/2016	LCRSX	LAC	0.16	Intermediate Core Bond	7.14% 51	-0.30% 39	1.90% 65	7.14% 51	3 414	0 424	15 407	35 376	41 346	48 265	10	10	10	10
Metropolitan West Ttl Rtn Bond ¹⁸¹	05/05/2017	MWTRX	MWT	0.30	Intermediate Core-Plus Bond	7.58% 38	-0.76% 88	1.86% 88	7.58% 38	2 491	62 504	63 489	59 453	50 421	39 315	8	6	5	5
• MFS Income Fund ²⁴²	05/06/2022	MFIWX	MFK	0.40	Intermediate Core-Plus Bond	7.53% 41	0.70% 20	3.56% 6	7.53% 41	4 491	0 504	0 489	0 453	4 421	NS 315	10	10	10	10
MyWayRet Multi-Sector Bond ^{229, 71}	05/07/2021	WMYAGX	MWO	0.33	Multisector Bond	8.75% 27	- -	- -	8.75% 27	3 334	0 343	30 322	NS 293	NS 253	NS 169	-	-	-	-
Nuveen Core Impact Bond Fund ^{190, 218, 258, 262}	11/03/2017	TSBIX	TSC	0.35	Intermediate Core Bond	7.49% 24	-0.10% 25	2.31% 24	7.49% 24	4 414	30 424	26 407	28 376	35 346	26 265	10	10	10	10
• Nuveen Strategic Income Fund ¹⁹⁰	11/03/2017	FCBYX	SIF	0.30	Multisector Bond	8.51% 31	2.76% 52	4.62% 23	8.51% 31	4 334	0 343	21 322	18 293	18 253	26 169	10	10	10	10
• PGIM Total Return Bond Fund ^{165, 201}	11/04/2016	PDBZX	PTR	0.24	Intermediate Core-Plus Bond	7.68% 31	0.03% 55	2.91% 25	7.68% 31	4 491	27 504	32 489	34 453	42 421	35 315	10	10	10	10
PIMCO Income Fund ^{128, 181}	05/05/2017	PIMIX	PIM	0.54	Multisector Bond	11.04% 4	3.89% 19	5.09% 10	11.04% 4	5 334	0 343	2 322	5 293	8 253	7 169	10	10	10	10
PIMCO Inv't Grade Credit Bond ^{128, 190, 201}	11/03/2017	PIGIX	PIG	0.95	Corporate Bond	8.49% 10	0.22% 42	3.50% 22	8.49% 10	4 161	15 165	25 164	36 150	40 135	26 84	10	10	10	10

Legend for Fi360

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						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Medium Quality Intermediate Term Fixed Income

T. Rowe Price Spectrum Inc	02/15/1994	RPSIX	INC	0.46	Multisector Bond	7.83%	2.10%	4.00%	7.83%	3	72	68	50	34	25	9	10	9	7
Vanguard Interm-Term Bond Idx ¹⁸¹	05/05/2017	VBILX	VIT	0.06	Intermediate Core Bond	8.55%	-0.20%	2.47%	8.55%	4	0	2	9	11	18	8	8	8	8
						51	74	60	51	334	343	322	293	253	169				
						2	32	12	2	414	424	407	376	346	265				

Global Intermediate Term Fixed Income

AB Global Bond Fund ^{128, 165, 200}	11/04/2016	ANAGX	ABG	0.30	Global Bond-USD Hedged	4.96%	-0.05%	1.97%	4.96%	2	74	65	55	59	45	10	10	10	10
Hartford World Bond Fund ^{128, 190, 204}	11/03/2017	HWDVX	HWB	0.63	Global Bond	5.11%	1.73%	2.34%	5.11%	4	32	19	13	21	22	10	10	10	10
JPMorgan Global Bond Opps ^{128, 181}	05/05/2017	GBONX	JGB	0.51	Global Bond	8.62%	2.85%	4.56%	8.62%	5	0	3	10	9	6	9	9	8	9
PIMCO Intl Bond USD-Hedged ^{128, 181, 201}	05/05/2017	PFORX	PBF	0.57	Global Bond-USD Hedged	4.31%	1.36%	3.32%	4.31%	4	16	3	4	6	8	9	9	9	9
Putnam Global Income Fund ¹⁹⁰	11/03/2017	PGGYX	PGI	0.43	Global Bond	6.54%	-1.86%	1.33%	6.54%	3	20	52	60	52	30	8	7	7	8
Vanguard Total Intl Bond Index ¹⁸¹	05/05/2017	VTABX	VTI	0.10	Global Bond-USD Hedged	2.96%	-0.21%	2.09%	2.96%	3	65	60	59	60	NS	6	6	7	7
						48	65	66	48	101	101	100	97	89	59				
						90	6	24	90	147	149	148	147	140	119				
						2	1	1	2	101	101	100	97	89	59				
						66	13	15	66	101	101	100	97	89	59				
						83	57	63	83	147	149	148	147	140	119				
						89	77	59	89	101	101	100	97	89	59				

High Quality Long Term Fixed Income

Vanguard LT Treasury Index ^{181, 183, 195}	05/05/2017	VLGSX	VLT	0.06	Long Government	5.42%	-7.30%	-0.03%	5.42%	3	47	43	27	29	18	8	8	9	10
						51	53	35	51	46	50	43	37	34	27				

Medium Quality Long Term Fixed Income

PIMCO Long Duration Total Rtn ^{128, 165}	11/04/2016	PLRIX	PLD	3.89	Long-Term Bond	8.76%	-3.98%	2.84%	8.76%	3	46	65	70	56	50	7	7	7	7
						9	79	48	9	41	41	40	40	39	29				

Global Long Term Fixed Income

John Hancock EM Debt Fund ^{13, 190}	11/03/2017	JEMIX	JED	0.52	Emerging Markets Bond	12.30%	2.53%	5.26%	12.30%	4	18	7	5	5	7	-	-	-	-
						69	35	18	69	220	224	214	207	202	102				

Legend for Fi360

NS = Not Scored

0-25 - First Quartile

26-50 - Second Quartile

51-75 - Third Quartile

76-100 - Fourth Quartile



Investment Option	Inception Date ^{3A}	Ticker ^{*53}	Fund Code	ER ^{*54}	Morningstar Category ^{*7}	Total Return (% Rank in category) ^{*55}				Overall Rating* (# of peers)	Fi360 Fiduciary Score [®] (# of peers)					RPAG Score (out of 10)			
						1Yr	5Yr	10Yr	YTD		Score	1Yr	3Yr	5Yr	10Yr	Q1 2025	Q2 2025	Q3 2025	Q4 2025

Global Long Term Fixed Income

● MFS Emerging Markets Debt ¹¹³	11/02/2012	MEDFX	MEM	0.57	Emerging Markets Bond	12.24%	1.78%	4.25%	12.24%	3	55	52	36	28	25	-	-	-	-
						71	63	65	71	220	224	214	207	202	102				
AF Capital World Bond Fund ^{214, 243, 37}	07/25/2008	RCWGX	CWB	0.48	Global Bond	9.32%	-2.25%	1.54%	9.32%	3	47	48	31	23	21	8	8	8	6
						44	69	51	44	147	149	148	147	140	119				
Brandywine Global Opps Bond ^{181, 195}	05/05/2017	GOBAX	LBW	0.47	Global Bond	13.16%	-2.85%	1.62%	13.16%	2	72	57	39	29	32	8	8	8	6
						19	86	46	19	147	149	148	147	140	119				
MyWayRetirement Global Bond ^{229, 71}	05/07/2021	WMYANX	MWI	0.37	Global Bond	6.15%	-	-	6.15%	4	47	42	NS	NS	NS	-	-	-	-
						85	-	-	85	147	149	148	147	140	119				
● Opportunistic Fixed Income ^{128, 13, 218, 219, 232, 238}	07/30/1999	JIGDX	GLB	0.51	Global Bond	9.22%	0.74%	3.16%	9.22%	5	0	3	3	8	22				
						45	27	8	45	147	149	148	147	140	119	9	10	10	9
● PGIM Global Total Return Fund ^{181, 201}	05/05/2017	PZTRX	PGR	0.38	Global Bond	11.07%	-2.14%	2.45%	11.07%	3	20	25	33	35	20	7	7	7	6
						26	64	21	26	147	149	148	147	140	119				
● Templeton Global Bond Fund ^{128, 87}	11/05/2010	TPINX	TGB	0.49	Global Bond	16.73%	-1.27%	-0.06%	16.73%	2	72	80	66	73	58	4	4	7	7
						3	46	91	3	147	149	148	147	140	119				

Some Classes may not be available at your firm. Contact your home office for details.

The information provided may be a filtered view, refer to the Returns and Fees section for a complete list of investment options available.

Contributions under a group annuity contract issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) are allocated to investment options which: (a) invest solely in shares of an underlying mutual fund, collective trust, or ETF; (b) invest in a combination of these; or (c) are Guaranteed Interest Accounts and which will be held in the John Hancock USA general account. For more information on a particular investment option, please refer to John Hancock USA's Fund sheets, available through the Web site or your John Hancock USA representative.

The Funds offered on the JH Signature platform are classified into five risk categories. The risk category in which a Fund is placed is determined based on where the 10 year Standard Deviation (defined below) of the underlying fund's Morningstar Category falls on the following scale: if the 10 year Standard Deviation of the underlying fund's Morningstar Category is 17.00 or higher, the Fund is classified as "Aggressive;" between 11.50 and 16.99 as "Growth;" between 7.00 and 11.49 as "Growth & Income;" between 2.50 and 6.99 as "Income;" and 2.49 and below as "Conservative." If a 10 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category is used to determine the Fund's risk category. If a 5 year Standard Deviation is not available for a Morningstar Category, then the 3 year Standard Deviation of the underlying

fund's Morningstar Category Index is used to determine the Fund's risk category. Standard Deviation is defined by Morningstar as a statistical measurement of dispersion about an average, which, for an underlying fund, depicts how widely the returns varied over a certain period of time.

Manager or Sub-Adviser refers to the manager of the underlying fund, or to the sub-adviser of the underlying John Hancock Trust, John Hancock Funds II, or John Hancock Funds III fund in which the sub-account invests. "Underlying fund" includes the underlying mutual fund, collective trust, or ETF in which a sub-account invests.

Participants please call 1-800-395-1113, plan sponsors please call 1-800-333-0963, and financial representatives 1-877-346-8378 to obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

^{3A} Date sub-account or Guaranteed Interest Account first available under group annuity contract. Sub-account class introduction dates: The Signature Menu was introduced December 8, 2014. If the sub-account inception date is after December 8, 2014, then the Signature Menu introduction date is the same as the sub-account inception date. Class 1 = sub-account Inception Date; Class 6 = April 27, 1999; Classes 4, 5, 7 = February 23, 2007; Classes 2, 3, 8, 9 = May 23, 2008. If a sub-account inception date occurs after any of these dates then the class introduction date for that sub-account is the later of sub-account inception date and the class introduction date. A "class" or the Cost of Class of Funds selected by the contract (formerly known as "Sales and Service Fee" or "SSF"), represents the charge for compensation provided to your financial representatives for services provided to the plan.

^{4A} The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund, collective trust, or ETF), reinvestment of dividends and capital gains and deductions for the sub-account charges.

Performance current to the most recent month-end is available at www.jhpensions.com/er and www.jh401kadvisor.com.

^{5A} This material shows expenses for a specific unit class for investment options available under a John Hancock group annuity contract. The Expense Ratio ("ER") shown represents the total annual operating expenses for the investment options made available by John Hancock. It is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). In the case where an underlying fund has either waived a portion of, or capped, its fees, the FER used to determine the ER of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. "Underlying fund" or "fund" refers to the underlying mutual fund, collective trust, or exchanged traded fund ("ETF") in which the investment option invests.

The FER is determined by the underlying fund and is subject to fluctuation. Any change in the FER of an underlying fund will affect the Expense Ratio of the investment option which invests in the underlying fund.

The ER applies daily at a rate equivalent to the annual rate shown, and may vary to reflect changes in the expenses of an underlying fund and other factors.

For Expense Ratio information current as of the most recent quarter end, please refer to the monthly "Return and Fees" listing available from John Hancock upon request. For more information, please contact your financial representative.

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^{*3} Manager or Sub-Adviser refers to the manager of the underlying fund, or to the sub-adviser of the underlying John Hancock Trust, John Hancock Funds II, or John Hancock Funds III fund in which the sub-account invests. "Underlying fund" includes the underlying mutual fund, collective trust, or ETF in which a sub-account invests.

^{*7} Morningstar assigns categories by placing funds into peer groups based on their underlying holding. The underlying securities in each portfolio are the primary factor Morningstar uses as the investment objective and investment strategy stated in a fund's prospectus may not be sufficiently detail for our proprietary classification methodology. Funds are placed in a category based on their portfolio statistics and compositions over the past three years. Analysis of performances and other indicatives facts are also considered. If the fund is new and has no portfolio history, Morningstar estimates where it will fall before giving it a permanent category assignment. Categories may be changed based on recent changes to the portfolio.

^{*8} Represents the average operating expense and management fees after any fee waivers or expense reimbursements for funds within the given Morningstar category.

*15 Standard deviation provides a measure of return variability. For example, a portfolio with a high standard deviation can be expected to have a wide range of annual returns and thus a relatively high level of risk. This is particularly true for portfolios investing in technology stocks, small-cap stocks or stocks in emerging/foreign markets. In contrast, a portfolio with relatively low standard deviation can be expected to have a narrow range of annual returns - low risk - such as a money market fund.

The funds have experienced negative performance for various time periods, including but not limited to, the three, five or ten-year periods for which the Morningstar "star" ratings are issued.

*46 Unit value is the value of a unit of a sub-account (or "Fund"). When you make a contribution to a sub-account, it is used to purchase units of a Fund. The value of each unit is determined at the close of business each day by taking the market value of the total assets in the sub-account and dividing it by the number of units held in the sub-account.

*47 A group of securities that exhibit similar characteristics, behave similarly in the marketplace, and are subject to the same laws and regulations organized into categories (i.e. stocks, bonds and cash) and then further categorized by style, objective or strategy.

*48 The Risk/return category is meant to indicate the level of risk and potential return of the investment option relative to the others in the investment fund lineup. Please note the risk/return category is not applicable to Target Date Portfolios as these are date-based funds, rather than risk-based funds.

*49 3 Year Percentile Ranking is the standardized ranking of the fund relative to all the other underlying funds within the same Morningstar Category over a 3 year period. When multiple Morningstar categories are represented within an asset class, all are included to form a collective category used in the ranking calculation. The best observation is the largest numerical value which is ranked 100; the worst observation is the smallest numerical value which is ranked 1. All other observations are placed an equal distance from each other. All percentile ranks are based on the peer group within each Morningstar Category or collective category as applicable.

*50 Expense Ratio Percentile Ranking is the current standardized ranking of the underlying fund relative to all the other funds within the same Morningstar Category. When multiple Morningstar categories are represented within an asset class, all are included to form a collective category used in the ranking calculation. The best observation is the largest numerical value which is ranked 100; the worst observation is the smallest numerical value which is ranked 1. All other observations are placed an equal distance from each other. All percentile ranks are based on the peer group within each Morningstar Category or collective category as applicable.

*53 The ticker symbols shown are for the underlying funds in which sub-accounts are invested. The ticker symbols do not directly apply to John Hancock sub-accounts and therefore any public information accessed using these symbols will not reflect the unit value of the sub-account, nor will such information reflect charges at the sub-account level or charges under your plan's group annuity contract such as contract-level charges under your plan's group annuity contract.

*54 This material shows expense for a specific unit class for investment options under a John Hancock group annuity contract. The Expense Ratio ("ER") shown represents the total annual operating expenses for the investment options made available by John Hancock. It is made up of John Hancock's (i) "Revenue from Sub-Account", and (ii) the expense of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of date of printing; FER). In the case where an underlying fund has either waived a portion of, or capped, its fees, the FER used to determine the ER of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. "Underlying fund" or "fund" refers to the underlying mutual fund, collective trust, or exchanged traded fund ("ETF") in which the investment option invests. The FER is determined by the underlying fund and is subject to fluctuation. Any change in the FER of an underlying fund will affect the Expense Ratio of the investment option which invests in the underlying fund. The ER applies daily at a rate equivalent to the annual rate shown, and may vary to reflect changes in the expenses of an underlying fund and other factors. For Expense Ratio information current as of the most recent quarter end.

Please refer to the monthly "Return and Fees" listing available from John Hancock upon request. For more information, please contact your financial representative.

*55 Using a scale of 1 to 100, the chart shows how the selected investment options rank relative to all underlying funds in the indicated category, based on 1, 5, 10 year returns. The number of funds in the Morningstar category for each period is also shown. The total return of some funds may have benefited from expense waiver or expense reimbursement provisions that were in effect during the ranking periods. Some of these provisions may have had a material effect on total return. You can find information on these provisions in fund prospectuses and annual and semi-annual reports.

*56 **The fi 360 Fiduciary Score®** is a peer percentile ranking of an underlying fund against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The fi360 Fiduciary Score should not be used as the sole source of information in an investment decision. Visit www.fi360.com/fi360-Fiduciary-Score for the complete methodology document.

fi360 Fiduciary Score® 0: No fiduciary due diligence shortfalls.

fi360 Fiduciary Score® 1-25: The investment may be appropriate choice for use in a fiduciary account.

fi360 Fiduciary Score® 26-50: The investment has noteworthy shortfalls. It may not be appropriate choice if being considered in a search. However, if already in use, the investment may not need to be replaced if mitigating circumstances are present.

fi360 Fiduciary Score® 51-75: The investment has considerable shortfalls. It may not be a appropriate choice if being considered in a search. However, if already in use, the investment may not need to be replaced pending further investigation or if the score improves in subsequent time periods.

fi360 Fiduciary Score® 76-100: The investment has significant shortfalls and may not be appropriate for use in a fiduciary account. Strongly consider replacing the investment if already in use.

***57 The Retirement Plan Advisory Group™ (RPAG™) Scorecard System™** is a proprietary institutionally based investment scoring system that incorporates both quantitative and qualitative factors. The Scorecard score is based on 10 screens, which includes style analysis, risk/return factors, peer group rankings, and certain qualitative factors. The Scorecard System is built around pass/fail criteria, on a scale of 0 to 10 (with 10 being the best). RPAG uses separate methodologies to assess active, passive, and asset allocation strategies. Active and asset allocation strategies are evaluated over a five-year time period, and passive strategies are evaluated over a three-year time period. The RPAG Score is calculated on a quarterly basis. The Score is 80% quantitative and 20% qualitative. Combined, these factors are one way of measuring the relative performance, characteristics, behavior, and overall appropriateness of a fund of inclusion into a plan as an investment option.

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* **The Overall Morningstar Star Rating** for the underlying fund is derived from a weighted average of the performance figures associated with its three-, five- and 10- year (if applicable) Morningstar Rating metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36- 59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

For each underlying fund with at least a three-year history, Morningstar calculates a Morningstar Star Rating based on a Morningstar Risk-Adjusted Return measure that accounts for a variation in the underlying fund's monthly performance, placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. Funds with scores in the top 10% of each category receive 5 stars (highest); the next 22.5%, 4 stars (above average); the next 35%, 3 stars (average); the next 22.5%, 2 stars (below average); and the bottom 10%, 1 star (lowest). Morningstar ratings are applicable to the underlying only and reflect historical risk-adjusted performance as of the most recent calendar quarter-end. Although gathered from reliable sources, the information is not represented or warranted by Morningstar to be accurate, correct complete or timely.

AB Equity Income Fund: As of 12/31/25 the Fund was rated 5 stars out of 1059 funds, 5 stars out of 995 funds and 4 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century Value Fund: As of 12/31/25 the Fund was rated 2 stars out of 1059 funds, 3 stars out of 995 funds and 2 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds American Mutual: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 4 stars out of 995 funds and 5 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Large Cap Focus Val: As of 12/31/25 the Fund was rated 4 stars out of 1059 funds, 4 stars out of 995 funds and 3 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

ClearBridge Large Cap Value: As of 12/31/25 the Fund was rated 2 stars out of 1059 funds, 2 stars out of 995 funds and 2 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Columbia Dividend Income Fund: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 3 stars out of 995 funds and 5 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA US Large Cap Value Fund: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 3 stars out of 995 funds and 2 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Diamond Hill Large Cap Fund: As of 12/31/25 the Fund was rated 2 stars out of 1059 funds, 1 stars out of 995 funds and 3 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Dodge & Cox Stock Fund: As of 12/31/25 the Fund was rated 4 stars out of 1059 funds, 4 stars out of 995 funds and 4 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Equity Income Fund: As of 12/31/25 the Fund was rated 2 stars out of 1059 funds, 2 stars out of 995 funds and 3 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fundamental Large Cap Value: As of 12/31/25 the Fund was rated 5 stars out of 1059 funds, 5 stars out of 995 funds and 4 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford Equity Income Fund: As of 12/31/25 the Fund was rated 2 stars out of 1059 funds, 3 stars out of 995 funds and 4 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Diversified Dividend: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 3 stars out of 995 funds and 2 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Growth and Income: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 4 stars out of 995 funds and 3 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Disciplined Value: As of 12/31/25 the Fund was rated 4 stars out of 1059 funds, 4 stars out of 995 funds and 3 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Value Fund: As of 12/31/25 the Fund was rated 2 stars out of 1059 funds, 2 stars out of 995 funds and 3 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRet Large Cap Value Fund: As of 12/31/25 the Fund was rated 2 stars out of 1059 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen Large-Cap Value Index: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 3 stars out of 995 funds and 3 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Oakmark Fund: As of 12/31/25 the Fund was rated 5 stars out of 1059 funds, 5 stars out of 995 funds and 4 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Parnassus Value Equity Fund: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 2 stars out of 995 funds and 5 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Putnam Large Cap Value Fund: As of 12/31/25 the Fund was rated 5 stars out of 1059 funds, 5 stars out of 995 funds and 5 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Equity-Income Fund: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 4 stars out of 995 funds and 4 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard High Dividend Yld Idx: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 4 stars out of 995 funds and 4 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Value Index Fund: As of 12/31/25 the Fund was rated 3 stars out of 1059 funds, 4 stars out of 995 funds and 4 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock High Equity Income: As of 12/31/25 the Fund was rated 3 stars out of 83 funds, 3 stars out of 65 funds and 4 stars out of 37 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

500 Index Fund: As of 12/31/25 the Fund was rated 4 stars out of 1210 funds, 4 stars out of 1122 funds and 4 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring Disciplined US Core: As of 12/31/25 the Fund was rated 5 stars out of 1210 funds, 5 stars out of 1122 funds and 4 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds Fundamental Inv: As of 12/31/25 the Fund was rated 5 stars out of 1210 funds, 4 stars out of 1122 funds and 4 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Investment Company of America: As of 12/31/25 the Fund was rated 5 stars out of 1210 funds, 5 stars out of 1122 funds and 4 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Washington Mutual Investors: As of 12/31/25 the Fund was rated 5 stars out of 1059 funds, 5 stars out of 995 funds and 5 stars out of 832 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Equity Index Fund: As of 12/31/25 the Fund was rated 4 stars out of 1210 funds, 4 stars out of 1122 funds and 4 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Columbia Contrarian Core Fund: As of 12/31/25 the Fund was rated 4 stars out of 1210 funds, 4 stars out of 1122 funds and 4 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA US Large Company Fund: As of 12/31/25 the Fund was rated 4 stars out of 1210 funds, 4 stars out of 1122 funds and 4 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Adv Diversified Stock: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 3 stars out of 1122 funds and 5 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Leveraged Co Stock: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 2 stars out of 1122 funds and 1 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Harbor Large Cap Value Fund: As of 12/31/25 the Fund was rated 1 stars out of 1210 funds, 1 stars out of 1122 funds and 2 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford Core Equity Fund: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 3 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Main Street Fund: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 3 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Fundamental Large Cap Core: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 2 stars out of 1122 funds and 2 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JPMorgan U.S. Equity Fund: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 3 stars out of 1122 funds and 4 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Blended Research Core Eq: As of 12/31/25 the Fund was rated 4 stars out of 1210 funds, 4 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Massachusetts Investors: As of 12/31/25 the Fund was rated 2 stars out of 1210 funds, 2 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Neuberger Berman Multi-Cap Opp: As of 12/31/25 the Fund was rated 2 stars out of 1210 funds, 2 stars out of 1122 funds and 2 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Neuberger Berman Sustain Equ: As of 12/31/25 the Fund was rated 4 stars out of 1210 funds, 4 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen Equity Index Fund: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 3 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen LC Responsible Equity: As of 12/31/25 the Fund was rated 2 stars out of 1210 funds, 2 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Putnam Research Fund: As of 12/31/25 the Fund was rated 5 stars out of 1210 funds, 4 stars out of 1122 funds and 5 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Sit Dividend Growth Fund: As of 12/31/25 the Fund was rated 2 stars out of 1210 funds, 3 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

State Street Inst U.S. Equity: As of 12/31/25 the Fund was rated 4 stars out of 1210 funds, 4 stars out of 1122 funds and 5 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Dividend Growth: As of 12/31/25 the Fund was rated 2 stars out of 1210 funds, 2 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Total Stock Market Index Fund: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 3 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Victory Diversified Stock: As of 12/31/25 the Fund was rated 5 stars out of 1210 funds, 5 stars out of 1122 funds and 3 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AB Large Cap Growth Fund: As of 12/31/25 the Fund was rated 2 stars out of 1004 funds, 3 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring Growth Fund: As of 12/31/25 the Fund was rated 2 stars out of 1004 funds, 2 stars out of 936 funds and 2 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century Focused Dynam: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 2 stars out of 936 funds and 5 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century Ultra Fund: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 3 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds AMCAP Fund: As of 12/31/25 the Fund was rated 2 stars out of 1004 funds, 3 stars out of 936 funds and 2 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AF The Growth Fund of America: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 3 stars out of 936 funds and 3 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Blue Chip Growth Fund: As of 12/31/25 the Fund was rated 5 stars out of 1004 funds, 3 stars out of 936 funds and 3 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

ClearBridge Large Cap Growth: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 3 stars out of 936 funds and 2 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Domini Impact Equity Fund: As of 12/31/25 the Fund was rated 2 stars out of 1004 funds, 3 stars out of 936 funds and 2 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Federated Kaufmann Large Cap: As of 12/31/25 the Fund was rated 2 stars out of 1004 funds, 2 stars out of 936 funds and 2 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Advisor Equity Growth: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 4 stars out of 936 funds and 5 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Advisor Growth Opps: As of 12/31/25 the Fund was rated 5 stars out of 1004 funds, 2 stars out of 936 funds and 5 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Adv New Insights: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 5 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity ContraFund: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 5 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity NASDAQ Composite Idx: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 3 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Franklin DynaTech Fund: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 2 stars out of 936 funds and 3 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Franklin Growth Fund: As of 12/31/25 the Fund was rated 2 stars out of 1004 funds, 3 stars out of 936 funds and 3 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fundamental All Cap Core Fund: As of 12/31/25 the Fund was rated 2 stars out of 1004 funds, 3 stars out of 936 funds and 2 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Harbor Capital Appreciation: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 2 stars out of 936 funds and 3 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford Growth Opportunities: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 2 stars out of 936 funds and 3 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Janus Henderson Forty Fund: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 3 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Fundamental All Cap Core: As of 12/31/25 the Fund was rated 3 stars out of 1210 funds, 2 stars out of 1122 funds and 2 stars out of 880 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock U.S. Growth Fund: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 5 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JPMorgan Large Cap Growth: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 3 stars out of 936 funds and 5 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Growth Fund: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 3 stars out of 936 funds and 3 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRet Large Cap Growth Fund: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen Large-Cap Growth Index: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 4 stars out of 936 funds and 5 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Putnam Large Cap Growth Fund: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 4 stars out of 936 funds and 5 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Growth Stock: As of 12/31/25 the Fund was rated 3 stars out of 1004 funds, 2 stars out of 936 funds and 2 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Large Cap Growth: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 3 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Growth Index Fund: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 4 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Virtus Large Cap Growth Stock: As of 12/31/25 the Fund was rated 4 stars out of 1004 funds, 5 stars out of 936 funds and 4 stars out of 755 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring Special MidCap Value: As of 12/31/25 the Fund was rated 2 stars out of 383 funds, 3 stars out of 365 funds and 4 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AMG River Road Mid Cap Value: As of 12/31/25 the Fund was rated 5 stars out of 383 funds, 5 stars out of 365 funds and 3 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Diamond Hill Small-Mid Cap: As of 12/31/25 the Fund was rated 3 stars out of 462 funds, 2 stars out of 439 funds and 3 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Harbor Mid Cap Value Fund: As of 12/31/25 the Fund was rated 4 stars out of 383 funds, 4 stars out of 365 funds and 2 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Disciplined Value Mid Cap: As of 12/31/25 the Fund was rated 4 stars out of 383 funds, 3 stars out of 365 funds and 4 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Mid Cap Value Fund: As of 12/31/25 the Fund was rated 3 stars out of 383 funds, 3 stars out of 365 funds and 3 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Mid Value Fund: As of 12/31/25 the Fund was rated 4 stars out of 383 funds, 4 stars out of 365 funds and 4 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRetirement Mid Cap Value: As of 12/31/25 the Fund was rated 2 stars out of 383 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PGIM Quant Solutions MC Value: As of 12/31/25 the Fund was rated 3 stars out of 383 funds, 3 stars out of 365 funds and 1 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Mid-Cap Value ETF: As of 12/31/25 the Fund was rated 3 stars out of 383 funds, 3 stars out of 365 funds and 3 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Virtus Ceredex MCV Equity: As of 12/31/25 the Fund was rated 3 stars out of 368 funds, 4 stars out of 338 funds and 3 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

WisdomTree MidCap Dividend ETF: As of 12/31/25 the Fund was rated 2 stars out of 383 funds, 3 stars out of 365 funds and 3 stars out of 297 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

WisdomTree MidCap ETF: As of 12/31/25 the Fund was rated 4 stars out of 462 funds, 3 stars out of 439 funds and 4 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Mid Cap Equity Index: As of 12/31/25 the Fund was rated 3 stars out of 368 funds, 3 stars out of 338 funds and 3 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

ClearBridge Mid Cap Fund: As of 12/31/25 the Fund was rated 1 stars out of 368 funds, 1 stars out of 338 funds and 1 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Eaton Vance Atlanta SMID-Cap: As of 12/31/25 the Fund was rated 1 stars out of 368 funds, 2 stars out of 338 funds and 3 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Mid Cap Index Fund: As of 12/31/25 the Fund was rated 4 stars out of 368 funds, 3 stars out of 338 funds and 4 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford Schroders US Mid Cap: As of 12/31/25 the Fund was rated 3 stars out of 368 funds, 4 stars out of 338 funds and 4 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Main Street Mid Cap: As of 12/31/25 the Fund was rated 3 stars out of 368 funds, 4 stars out of 338 funds and 3 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JPMorgan SMID Cap Fund: As of 12/31/25 the Fund was rated 1 stars out of 368 funds, 1 stars out of 338 funds and 1 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Lord Abbett Value Opps Fund: As of 12/31/25 the Fund was rated 2 stars out of 368 funds, 2 stars out of 338 funds and 2 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Mid Cap Index Fund: As of 12/31/25 the Fund was rated 2 stars out of 368 funds, 3 stars out of 338 funds and 3 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Parnassus Mid Cap Fund: As of 12/31/25 the Fund was rated 3 stars out of 368 funds, 1 stars out of 338 funds and 3 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Thrivent Mid Cap Stock Fund: As of 12/31/25 the Fund was rated 2 stars out of 368 funds, 2 stars out of 338 funds and 4 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Strategic Equity Fund: As of 12/31/25 the Fund was rated 4 stars out of 368 funds, 5 stars out of 338 funds and 4 stars out of 263 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AB Discovery Growth Fund: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 2 stars out of 446 funds and 2 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring SMID Cap Growth: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 1 stars out of 446 funds and 2 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century Heritage: As of 12/31/25 the Fund was rated 4 stars out of 472 funds, 3 stars out of 446 funds and 4 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Baird Mid Cap Growth Fund: As of 12/31/25 the Fund was rated 1 stars out of 472 funds, 2 stars out of 446 funds and 2 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock MidCap Growth Equity: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 2 stars out of 446 funds and 3 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Carillon Eagle Mid Cap Growth: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 3 stars out of 446 funds and 3 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Federated Hermes MDT MC Growth: As of 12/31/25 the Fund was rated 5 stars out of 472 funds, 5 stars out of 446 funds and 5 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Franklin Small-Mid Growth: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 2 stars out of 446 funds and 3 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford MidCap Fund: As of 12/31/25 the Fund was rated 1 stars out of 472 funds, 2 stars out of 446 funds and 2 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Discovery Mid Cap Grow: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 3 stars out of 446 funds and 4 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Janus Henderson Enterprise: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 5 stars out of 446 funds and 5 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Mid Cap Growth: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 2 stars out of 446 funds and 3 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Mid Cap Growth Fund: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 3 stars out of 446 funds and 4 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRetirement Mid Cap Growth: As of 12/31/25 the Fund was rated 3 stars out of 472 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PGIM Jennison Mid Cap Growth: As of 12/31/25 the Fund was rated 2 stars out of 472 funds, 3 stars out of 446 funds and 3 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Touchstone Mid Cap Growth Fund: As of 12/31/25 the Fund was rated 3 stars out of 472 funds, 4 stars out of 446 funds and 4 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Mid-Cap Growth ETF: As of 12/31/25 the Fund was rated 4 stars out of 472 funds, 4 stars out of 446 funds and 4 stars out of 371 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AB Discovery Value Fund: As of 12/31/25 the Fund was rated 3 stars out of 462 funds, 2 stars out of 439 funds and 3 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring Special SCap Value: As of 12/31/25 the Fund was rated 2 stars out of 462 funds, 2 stars out of 439 funds and 3 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Beacon SC Value: As of 12/31/25 the Fund was rated 3 stars out of 462 funds, 3 stars out of 439 funds and 2 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century Small Cap Val: As of 12/31/25 the Fund was rated 1 stars out of 462 funds, 2 stars out of 439 funds and 3 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Avantis US Small Cap Value: As of 12/31/25 the Fund was rated 4 stars out of 462 funds and 5 stars out of 439 funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Columbia Small Cap Value Fund: As of 12/31/25 the Fund was rated 4 stars out of 462 funds, 4 stars out of 439 funds and 4 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA US Targeted Value Fund: As of 12/31/25 the Fund was rated 4 stars out of 462 funds, 5 stars out of 439 funds and 4 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Keeley Small Cap Dividend Val: As of 12/31/25 the Fund was rated 3 stars out of 462 funds, 3 stars out of 439 funds and 3 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Macquarie Small Cap Value Fund: As of 12/31/25 the Fund was rated 3 stars out of 462 funds, 3 stars out of 439 funds and 3 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRet Small Cap Value Fund: As of 12/31/25 the Fund was rated 3 stars out of 462 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Northern Small Cap Value Fund: As of 12/31/25 the Fund was rated 3 stars out of 462 funds, 3 stars out of 439 funds and 3 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen Small Cap Value Fund: As of 12/31/25 the Fund was rated 3 stars out of 462 funds, 3 stars out of 439 funds and 1 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Royce Small-Cap Opportunity: As of 12/31/25 the Fund was rated 4 stars out of 462 funds, 2 stars out of 439 funds and 4 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Royce Small-Cap Total Return: As of 12/31/25 the Fund was rated 4 stars out of 462 funds, 3 stars out of 439 funds and 4 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Small Cap Value Fund: As of 12/31/25 the Fund was rated 2 stars out of 462 funds, 2 stars out of 439 funds and 1 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Small Cap Value Index: As of 12/31/25 the Fund was rated 4 stars out of 462 funds, 4 stars out of 439 funds and 4 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

WisdomTree SC Dividend ETF: As of 12/31/25 the Fund was rated 2 stars out of 462 funds, 2 stars out of 439 funds and 2 stars out of 362 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Russell 2000 Index: As of 12/31/25 the Fund was rated 4 stars out of 588 funds, 2 stars out of 569 funds and 3 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA U.S. Small Cap Fund: As of 12/31/25 the Fund was rated 3 stars out of 588 funds, 4 stars out of 569 funds and 4 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Impax Small Cap Fund: As of 12/31/25 the Fund was rated 4 stars out of 588 funds, 3 stars out of 569 funds and 3 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Small Cap Core: As of 12/31/25 the Fund was rated 2 stars out of 588 funds, 2 stars out of 569 funds and 4 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Macquarie SMID Cap Core: As of 12/31/25 the Fund was rated 4 stars out of 588 funds, 4 stars out of 569 funds and 4 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Neuberger Berman Intrinsic Val: As of 12/31/25 the Fund was rated 3 stars out of 588 funds, 3 stars out of 569 funds and 3 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen Quant Small/Mid-Cap Eq: As of 12/31/25 the Fund was rated 5 stars out of 588 funds and 5 stars out of 569 funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen Small-Cap Blend Index: As of 12/31/25 the Fund was rated 4 stars out of 588 funds, 2 stars out of 569 funds and 3 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Royce Small-Cap Fund: As of 12/31/25 the Fund was rated 4 stars out of 588 funds, 4 stars out of 569 funds and 5 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Small Cap Index Fund: As of 12/31/25 the Fund was rated 3 stars out of 588 funds, 2 stars out of 569 funds and 3 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Sml Cap Val: As of 12/31/25 the Fund was rated 3 stars out of 588 funds, 3 stars out of 569 funds and 4 stars out of 437 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AB Small Cap Growth Fund: As of 12/31/25 the Fund was rated 3 stars out of 518 funds, 2 stars out of 496 funds and 3 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring Small Company Growth: As of 12/31/25 the Fund was rated 3 stars out of 518 funds, 3 stars out of 496 funds and 2 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Advantage Sm Cap Gr: As of 12/31/25 the Fund was rated 4 stars out of 518 funds, 3 stars out of 496 funds and 3 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Federated Hermes MDT SC Growth: As of 12/31/25 the Fund was rated 4 stars out of 518 funds, 4 stars out of 496 funds and 4 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Small Cap Growth: As of 12/31/25 the Fund was rated 3 stars out of 518 funds, 2 stars out of 496 funds and 2 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Janus Henderson Triton Fund: As of 12/31/25 the Fund was rated 3 stars out of 518 funds, 3 stars out of 496 funds and 3 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Small Cap Dynamic Growth: As of 12/31/25 the Fund was rated 3 stars out of 518 funds, 2 stars out of 496 funds and 2 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Macquarie Small Cap Growth: As of 12/31/25 the Fund was rated 3 stars out of 518 funds, 3 stars out of 496 funds and 3 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRet Small Cap Growth Fund: As of 12/31/25 the Fund was rated 5 stars out of 518 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Neuberger Berman Genesis Fund: As of 12/31/25 the Fund was rated 2 stars out of 518 funds, 3 stars out of 496 funds and 3 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PGIM Jennison Small Company: As of 12/31/25 the Fund was rated 3 stars out of 518 funds, 5 stars out of 496 funds and 3 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Integr US SC Gr: As of 12/31/25 the Fund was rated 4 stars out of 518 funds, 4 stars out of 496 funds and 4 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Explorer Fund: As of 12/31/25 the Fund was rated 3 stars out of 518 funds, 4 stars out of 496 funds and 4 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Small Cap Grow Index: As of 12/31/25 the Fund was rated 4 stars out of 518 funds, 3 stars out of 496 funds and 3 stars out of 389 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Columbia Global Value Fund: As of 12/31/25 the Fund was rated 3 stars out of 140 funds, 3 stars out of 133 funds and 3 stars out of 113 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Columbia Overseas Value Fund: As of 12/31/25 the Fund was rated 4 stars out of 336 funds, 4 stars out of 318 funds and 4 stars out of 243 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Intl Small Cap Value: As of 12/31/25 the Fund was rated 5 stars out of 54 funds, 4 stars out of 51 funds and 4 stars out of 29 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA International Value: As of 12/31/25 the Fund was rated 4 stars out of 336 funds, 5 stars out of 318 funds and 4 stars out of 243 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Dodge & Cox International St: As of 12/31/25 the Fund was rated 3 stars out of 336 funds, 3 stars out of 318 funds and 3 stars out of 243 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Franklin Mutual Beacon Fund: As of 12/31/25 the Fund was rated 3 stars out of 140 funds, 2 stars out of 133 funds and 3 stars out of 113 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Mutual Global Discovery: As of 12/31/25 the Fund was rated 3 stars out of 140 funds, 3 stars out of 133 funds and 2 stars out of 113 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford Schrodgers Intl MCV: As of 12/31/25 the Fund was rated 4 stars out of 336 funds, 3 stars out of 318 funds and 4 stars out of 243 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

iShares MSCI EAFE Value ETF: As of **12/31/25** the Fund was rated **4** stars out of **336** funds, **4** stars out of **318** funds and **3** stars out of **243** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Janus Henderson Gbl Eq Income: As of **12/31/25** the Fund was rated **2** stars out of **336** funds, **3** stars out of **318** funds and **3** stars out of **243** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Disciplined Value Intl Fund: As of **12/31/25** the Fund was rated **3** stars out of **336** funds, **3** stars out of **318** funds and **3** stars out of **243** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Global Equity: As of **12/31/25** the Fund was rated **3** stars out of **140** funds, **3** stars out of **133** funds and **4** stars out of **113** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRet International Value: As of **12/31/25** the Fund was rated **4** stars out of **336** funds and **4** stars out of **318** funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Oakmark International Fund: As of **12/31/25** the Fund was rated **1** stars out of **336** funds, **1** stars out of **318** funds and **1** stars out of **243** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Putnam International Value: As of **12/31/25** the Fund was rated **3** stars out of **336** funds, **3** stars out of **318** funds and **4** stars out of **243** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Intl Value Eqy: As of **12/31/25** the Fund was rated **5** stars out of **336** funds, **4** stars out of **318** funds and **4** stars out of **243** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Templeton Foreign Fund: As of **12/31/25** the Fund was rated **1** stars out of **336** funds, **2** stars out of **318** funds and **1** stars out of **243** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard International Value: As of **12/31/25** the Fund was rated **2** stars out of **336** funds, **1** stars out of **318** funds and **3** stars out of **243** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Capital World Growth & Income: As of **12/31/25** the Fund was rated **4** stars out of **305** funds, **3** stars out of **297** funds and **4** stars out of **199** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock EAFE Equity Index: As of **12/31/25** the Fund was rated **3** stars out of **644** funds and **4** stars out of **610** funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock International Fund: As of **12/31/25** the Fund was rated **1** stars out of **644** funds, **1** stars out of **610** funds and **1** stars out of **479** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Global Equity Fund: As of **12/31/25** the Fund was rated **3** stars out of **305** funds, **4** stars out of **297** funds and **4** stars out of **199** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Intl Small Company Fund: As of **12/31/25** the Fund was rated **4** stars out of **84** funds, **4** stars out of **77** funds and **4** stars out of **54** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Domini Impact Intl Equity: As of **12/31/25** the Fund was rated **5** stars out of **644** funds, **3** stars out of **610** funds and **2** stars out of **479** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Eaton Vance RB Equity Strategy: As of **12/31/25** the Fund was rated **3** stars out of **305** funds, **3** stars out of **297** funds and **3** stars out of **199** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity International Index: As of **12/31/25** the Fund was rated **3** stars out of **644** funds, **4** stars out of **610** funds and **3** stars out of **479** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford International Oppor: As of **12/31/25** the Fund was rated **3** stars out of **644** funds, **2** stars out of **610** funds and **3** stars out of **479** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Intl Equity Index Fund: As of **12/31/25** the Fund was rated **3** stars out of **644** funds, **3** stars out of **610** funds and **3** stars out of **479** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Global Environmental Opps: As of **12/31/25** the Fund was rated **1** stars out of **297** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Lazard International Equity: As of 12/31/25 the Fund was rated 4 stars out of 644 funds, 3 stars out of 610 funds and 2 stars out of 479 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Macquarie Intl Core Equity: As of 12/31/25 the Fund was rated 2 stars out of 644 funds, 3 stars out of 610 funds and 2 stars out of 479 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Intl Diversification Fund: As of 12/31/25 the Fund was rated 2 stars out of 644 funds, 2 stars out of 610 funds and 4 stars out of 479 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Neuberger Berman Intl Equity: As of 12/31/25 the Fund was rated 2 stars out of 644 funds, 1 stars out of 610 funds and 2 stars out of 479 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Overseas Stock: As of 12/31/25 the Fund was rated 3 stars out of 644 funds, 3 stars out of 610 funds and 3 stars out of 479 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Templeton Foreign Smaller Co: As of 12/31/25 the Fund was rated 1 stars out of 84 funds, 1 stars out of 77 funds and 1 stars out of 54 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Templeton World: As of 12/31/25 the Fund was rated 5 stars out of 305 funds, 3 stars out of 297 funds and 1 stars out of 199 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Thornburg Global Opportunities: As of 12/31/25 the Fund was rated 5 stars out of 305 funds, 5 stars out of 297 funds and 3 stars out of 199 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Total Intl Stock Idx: As of 12/31/25 the Fund was rated 3 stars out of 644 funds, 3 stars out of 610 funds and 3 stars out of 479 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Tot Wld Stk Index ETF: As of 12/31/25 the Fund was rated 4 stars out of 305 funds, 3 stars out of 297 funds and 4 stars out of 199 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Victory Trivalent Intl SC: As of 12/31/25 the Fund was rated 5 stars out of 84 funds, 3 stars out of 77 funds and 4 stars out of 54 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AB Sustainable Global Thematic: As of 12/31/25 the Fund was rated 1 stars out of 297 funds, 2 stars out of 271 funds and 2 stars out of 187 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds New Perspective: As of 12/31/25 the Fund was rated 4 stars out of 297 funds, 4 stars out of 271 funds and 4 stars out of 187 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds SMALLCAP World: As of 12/31/25 the Fund was rated 3 stars out of 166 funds, 3 stars out of 150 funds and 4 stars out of 90 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Global Fund: As of 12/31/25 the Fund was rated 4 stars out of 297 funds, 3 stars out of 271 funds and 2 stars out of 187 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Intl Discovery: As of 12/31/25 the Fund was rated 4 stars out of 112 funds, 3 stars out of 96 funds and 4 stars out of 81 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds EUPAC Fund: As of 12/31/25 the Fund was rated 4 stars out of 371 funds, 3 stars out of 343 funds and 4 stars out of 224 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

ClearBridge International Grow: As of 12/31/25 the Fund was rated 3 stars out of 371 funds, 3 stars out of 343 funds and 4 stars out of 224 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Adv Diversified Intl: As of 12/31/25 the Fund was rated 4 stars out of 371 funds, 4 stars out of 343 funds and 4 stars out of 224 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco EQV Intl Equity Fund: As of 12/31/25 the Fund was rated 2 stars out of 371 funds, 3 stars out of 343 funds and 2 stars out of 224 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Opp Intl Growth Fund: As of 12/31/25 the Fund was rated 2 stars out of 371 funds, 3 stars out of 343 funds and 2 stars out of 224 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

iShares MSCI EAFE Growth ETF: As of **12/31/25** the Fund was rated **3** stars out of **371** funds, **3** stars out of **343** funds and **3** stars out of **224** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Intl Dynamic Growth Fund: As of **12/31/25** the Fund was rated **5** stars out of **371** funds and **5** stars out of **343** funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Intl Growth: As of **12/31/25** the Fund was rated **4** stars out of **371** funds, **4** stars out of **343** funds and **4** stars out of **224** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS International Growth Fund: As of **12/31/25** the Fund was rated **3** stars out of **371** funds, **4** stars out of **343** funds and **5** stars out of **224** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRet International Growth: As of **12/31/25** the Fund was rated **4** stars out of **371** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

NYLI PineStone Intl Equity: As of **12/31/25** the Fund was rated **3** stars out of **371** funds and **4** stars out of **343** funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard International Growth: As of **12/31/25** the Fund was rated **3** stars out of **371** funds, **2** stars out of **343** funds and **5** stars out of **224** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Aberdeen EM ex-China Fund: As of **12/31/25** the Fund was rated **4** stars out of **704** funds, **4** stars out of **620** funds and **5** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring Emerging Markets Eq: As of **12/31/25** the Fund was rated **3** stars out of **704** funds, **2** stars out of **620** funds and **3** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century EM Fund: As of **12/31/25** the Fund was rated **3** stars out of **704** funds, **2** stars out of **620** funds and **3** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds New World Fund: As of **12/31/25** the Fund was rated **4** stars out of **704** funds, **4** stars out of **620** funds and **5** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Emerging Markets Value: As of **12/31/25** the Fund was rated **4** stars out of **704** funds, **5** stars out of **620** funds and **4** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Developing Markets: As of **12/31/25** the Fund was rated **2** stars out of **704** funds, **2** stars out of **620** funds and **2** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock EM Equity Fund: As of **12/31/25** the Fund was rated **1** stars out of **704** funds, **1** stars out of **620** funds and **2** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JPMorgan Emerging Markets Eq: As of **12/31/25** the Fund was rated **3** stars out of **704** funds, **2** stars out of **620** funds and **4** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRet Emerging Markets Fund: As of **12/31/25** the Fund was rated **4** stars out of **704** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Northern EM Equity Index Fund: As of **12/31/25** the Fund was rated **3** stars out of **704** funds, **3** stars out of **620** funds and **3** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Emerging Mkts Stk Ind: As of **12/31/25** the Fund was rated **3** stars out of **704** funds, **3** stars out of **620** funds and **3** stars out of **460** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Baron Real Estate Fund: As of **12/31/25** the Fund was rated **5** stars out of **205** funds, **3** stars out of **196** funds and **5** stars out of **153** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Health Sciences Opp: As of **12/31/25** the Fund was rated **4** stars out of **164** funds, **4** stars out of **152** funds and **5** stars out of **118** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Cohen & Steers Real Estate: As of **12/31/25** the Fund was rated **4** stars out of **205** funds, **4** stars out of **196** funds and **4** stars out of **153** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Real Estate Securities: As of 12/31/25 the Fund was rated 3 stars out of 205 funds, 3 stars out of 196 funds and 4 stars out of 153 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Advisor Energy Fund: As of 12/31/25 the Fund was rated 3 stars out of 66 funds, 4 stars out of 62 funds and 3 stars out of 57 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Advisor Technology: As of 12/31/25 the Fund was rated 4 stars out of 220 funds, 4 stars out of 197 funds and 4 stars out of 146 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Real Estate Index: As of 12/31/25 the Fund was rated 3 stars out of 205 funds, 3 stars out of 196 funds and 2 stars out of 153 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Financial Industries Fund: As of 12/31/25 the Fund was rated 3 stars out of 96 funds, 3 stars out of 89 funds and 3 stars out of 73 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Real Estate Fund: As of 12/31/25 the Fund was rated 2 stars out of 205 funds, 2 stars out of 196 funds and 2 stars out of 153 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

iShares Gold Trust ETF: As of 12/31/25 the Fund was rated 5 stars out of 46 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Janus Henderson Gbl Life Sci: As of 12/31/25 the Fund was rated 4 stars out of 164 funds, 4 stars out of 152 funds and 5 stars out of 118 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Diversified Macro: As of 12/31/25 the Fund was rated 1 stars out of 36 funds and 1 stars out of 36 funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRetirement Real Estate: As of 12/31/25 the Fund was rated 5 stars out of 150 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Principal Real Estate Securit: As of 12/31/25 the Fund was rated 3 stars out of 205 funds, 3 stars out of 196 funds and 4 stars out of 153 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Real Est. Securities Fund: As of 12/31/25 the Fund was rated 4 stars out of 205 funds, 4 stars out of 196 funds and 4 stars out of 153 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Science & Technology Fund: As of 12/31/25 the Fund was rated 4 stars out of 220 funds, 3 stars out of 197 funds and 3 stars out of 146 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Sprott Gold Equity Fund: As of 12/31/25 the Fund was rated 3 stars out of 62 funds, 3 stars out of 62 funds and 3 stars out of 56 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Health Sci: As of 12/31/25 the Fund was rated 3 stars out of 164 funds, 3 stars out of 152 funds and 4 stars out of 118 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price New Era Fund: As of 12/31/25 the Fund was rated 3 stars out of 113 funds, 3 stars out of 104 funds and 3 stars out of 92 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Sci & Tech: As of 12/31/25 the Fund was rated 4 stars out of 220 funds, 3 stars out of 197 funds and 3 stars out of 146 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Energy Fund: As of 12/31/25 the Fund was rated 5 stars out of 66 funds, 4 stars out of 62 funds and 5 stars out of 57 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Materials Index Fund: As of 12/31/25 the Fund was rated 3 stars out of 113 funds, 3 stars out of 104 funds and 3 stars out of 92 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Global Real Estate Secur: As of 12/31/25 the Fund was rated 3 stars out of 150 funds, 4 stars out of 145 funds and 4 stars out of 123 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRetirement Commodities: As of 12/31/25 the Fund was rated 5 stars out of 97 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PIMCO Commodity Real Return: As of 12/31/25 the Fund was rated 3 stars out of 97 funds, 2 stars out of 92 funds and 3 stars out of 66 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Principal Global Real Estate: As of 12/31/25 the Fund was rated 3 stars out of 150 funds, 2 stars out of 145 funds and 3 stars out of 123 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DWS RREEF Gbl Infrastructure: As of 12/31/25 the Fund was rated 2 stars out of 84 funds, 3 stars out of 78 funds and 2 stars out of 48 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Franklin Utilities Fund: As of 12/31/25 the Fund was rated 4 stars out of 50 funds, 4 stars out of 49 funds and 4 stars out of 44 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Infrastructure: As of 12/31/25 the Fund was rated 4 stars out of 84 funds, 4 stars out of 78 funds and 5 stars out of 48 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Lazard Global Listed Infra: As of 12/31/25 the Fund was rated 4 stars out of 84 funds, 4 stars out of 78 funds and 5 stars out of 48 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Utilities Fund: As of 12/31/25 the Fund was rated 2 stars out of 50 funds, 2 stars out of 49 funds and 2 stars out of 44 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AF American Balanced Fund: As of 12/31/25 the Fund was rated 4 stars out of 464 funds, 5 stars out of 444 funds and 4 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AF Capital Income Builder: As of 12/31/25 the Fund was rated 2 stars out of 177 funds, 5 stars out of 173 funds and 3 stars out of 143 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Fund Ret Inc-Conserv: As of 12/31/25 the Fund was rated 2 stars out of 208 funds, 3 stars out of 199 funds and 3 stars out of 160 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Fund Ret Inc-Enhanced: As of 12/31/25 the Fund was rated 3 stars out of 464 funds, 4 stars out of 444 funds and 3 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Fund Ret Inc-Moderate: As of 12/31/25 the Fund was rated 2 stars out of 464 funds, 3 stars out of 444 funds and 3 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AF The Income Fund of America: As of 12/31/25 the Fund was rated 3 stars out of 407 funds, 5 stars out of 394 funds and 5 stars out of 320 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Global Allocation: As of 12/31/25 the Fund was rated 4 stars out of 407 funds, 3 stars out of 394 funds and 4 stars out of 320 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Balanced Fund: As of 12/31/25 the Fund was rated 5 stars out of 464 funds, 4 stars out of 444 funds and 5 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

First Eagle Global Fund: As of 12/31/25 the Fund was rated 5 stars out of 177 funds, 5 stars out of 173 funds and 5 stars out of 143 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Franklin Global Allocation: As of 12/31/25 the Fund was rated 4 stars out of 407 funds, 4 stars out of 394 funds and 3 stars out of 320 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford Balanced Income Fund: As of 12/31/25 the Fund was rated 2 stars out of 208 funds, 3 stars out of 199 funds and 4 stars out of 160 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Impax Sustainable Allocation: As of 12/31/25 the Fund was rated 2 stars out of 464 funds, 1 stars out of 444 funds and 2 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Equity and Income Fund: As of 12/31/25 the Fund was rated 2 stars out of 464 funds, 4 stars out of 444 funds and 3 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Janus Henderson Balanced Fund: As of 12/31/25 the Fund was rated 4 stars out of 464 funds, 4 stars out of 444 funds and 5 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Balanced Fund: As of 12/31/25 the Fund was rated 5 stars out of 464 funds, 4 stars out of 444 funds and 4 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Loomis Sayles Gbl Allocation: As of 12/31/25 the Fund was rated 5 stars out of 407 funds, 2 stars out of 394 funds and 5 stars out of 320 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Macquarie Asset Strategy: As of 12/31/25 the Fund was rated 5 stars out of 407 funds, 4 stars out of 394 funds and 4 stars out of 320 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Total Return Fund: As of 12/31/25 the Fund was rated 2 stars out of 464 funds, 2 stars out of 444 funds and 2 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRetirement Balanced Fund: As of 12/31/25 the Fund was rated 4 stars out of 464 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

NYLI Income Builder Fund: As of 12/31/25 the Fund was rated 3 stars out of 407 funds, 3 stars out of 394 funds and 3 stars out of 320 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PIMCO All Asset: As of 12/31/25 the Fund was rated 3 stars out of 222 funds, 3 stars out of 202 funds and 4 stars out of 147 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Balanced Index Fund: As of 12/31/25 the Fund was rated 4 stars out of 464 funds, 3 stars out of 444 funds and 4 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Alternative Asset Allocation: As of 12/31/25 the Fund was rated 3 stars out of 107 funds, 3 stars out of 103 funds and 4 stars out of 67 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century 2065: As of 12/31/25 the Fund was rated 1 stars out of 162 funds and 1 stars out of 117 funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century 2060: As of 12/31/25 the Fund was rated 1 stars out of 173 funds, 1 stars out of 155 funds and 2 stars out of 69 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century 2055: As of 12/31/25 the Fund was rated 1 stars out of 173 funds, 1 stars out of 160 funds and 2 stars out of 114 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century 2050: As of 12/31/25 the Fund was rated 1 stars out of 174 funds, 1 stars out of 161 funds and 2 stars out of 114 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century 2045: As of 12/31/25 the Fund was rated 1 stars out of 173 funds, 1 stars out of 160 funds and 1 stars out of 115 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century 2040: As of 12/31/25 the Fund was rated 1 stars out of 174 funds, 1 stars out of 161 funds and 1 stars out of 114 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century 2035: As of 12/31/25 the Fund was rated 1 stars out of 178 funds, 1 stars out of 160 funds and 2 stars out of 115 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century 2030: As of 12/31/25 the Fund was rated 2 stars out of 181 funds, 2 stars out of 168 funds and 2 stars out of 114 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century In Retirement: As of 12/31/25 the Fund was rated 4 stars out of 134 funds, 5 stars out of 124 funds and 5 stars out of 82 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds 2065 TD: As of 12/31/25 the Fund was rated 4 stars out of 162 funds and 3 stars out of 117 funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds 2060 TD: As of 12/31/25 the Fund was rated 4 stars out of 173 funds, 3 stars out of 155 funds and 5 stars out of 69 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds 2055 TD: As of 12/31/25 the Fund was rated 4 stars out of 173 funds, 3 stars out of 160 funds and 5 stars out of 114 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Target Ret 2025: As of **12/31/25** the Fund was rated **5** stars out of **125** funds, **4** stars out of **115** funds and **4** stars out of **82** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Target Ret 2020: As of **12/31/25** the Fund was rated **3** stars out of **95** funds, **3** stars out of **91** funds and **4** stars out of **60** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Target Ret Income: As of **12/31/25** the Fund was rated **3** stars out of **134** funds, **3** stars out of **124** funds and **3** stars out of **82** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Aggressive: As of **12/31/25** the Fund was rated **2** stars out of **134** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Growth: As of **12/31/25** the Fund was rated **4** stars out of **407** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Balanced: As of **12/31/25** the Fund was rated **2** stars out of **407** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Moderate: As of **12/31/25** the Fund was rated **2** stars out of **222** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Conservative: As of **12/31/25** the Fund was rated **3** stars out of **82** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Multimanager Aggressive LS: As of **12/31/25** the Fund was rated **3** stars out of **134** funds, **3** stars out of **125** funds and **3** stars out of **102** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Multimanager Growth LS: As of **12/31/25** the Fund was rated **3** stars out of **177** funds, **3** stars out of **173** funds and **3** stars out of **143** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Multimanager Balanced LS: As of **12/31/25** the Fund was rated **3** stars out of **407** funds, **3** stars out of **394** funds and **4** stars out of **320** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Multimanager Moderate LS: As of **12/31/25** the Fund was rated **3** stars out of **222** funds, **3** stars out of **215** funds and **4** stars out of **179** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Multimanager Conserv LS: As of **12/31/25** the Fund was rated **3** stars out of **82** funds, **3** stars out of **77** funds and **3** stars out of **68** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Aggressive: As of **12/31/25** the Fund was rated **3** stars out of **134** funds, **3** stars out of **125** funds and **3** stars out of **102** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Growth: As of **12/31/25** the Fund was rated **3** stars out of **177** funds, **3** stars out of **173** funds and **3** stars out of **143** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Balanced: As of **12/31/25** the Fund was rated **3** stars out of **407** funds, **3** stars out of **394** funds and **4** stars out of **320** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Blend Moderate: As of **12/31/25** the Fund was rated **3** stars out of **222** funds, **3** stars out of **215** funds and **3** stars out of **179** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Lifestyle Bln Conservative: As of **12/31/25** the Fund was rated **3** stars out of **82** funds, **3** stars out of **77** funds and **3** stars out of **68** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Managed Volatility Growth: As of **12/31/25** the Fund was rated **2** stars out of **124** funds, **2** stars out of **118** funds and **1** stars out of **100** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Managed Volatility Bal: As of **12/31/25** the Fund was rated **2** stars out of **464** funds, **1** stars out of **444** funds and **1** stars out of **370** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Managed Volatility Mod: As of **12/31/25** the Fund was rated **2** stars out of **208** funds, **2** stars out of **199** funds and **2** stars out of **160** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JH Managed Volatility Con: As of 12/31/25 the Fund was rated 2 stars out of 80 funds, 1 stars out of 77 funds and 2 stars out of 58 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

SELECT AA Growth: As of 12/31/25 the Fund was rated 2 stars out of 124 funds, 2 stars out of 118 funds and 1 stars out of 100 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

SELECT AA Balanced: As of 12/31/25 the Fund was rated 2 stars out of 464 funds, 1 stars out of 444 funds and 1 stars out of 370 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

SELECT AA Moderate: As of 12/31/25 the Fund was rated 2 stars out of 208 funds, 2 stars out of 199 funds and 2 stars out of 160 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

SELECT AA Conservative: As of 12/31/25 the Fund was rated 2 stars out of 80 funds, 1 stars out of 77 funds and 2 stars out of 58 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DoubleLine Low Duration Bond: As of 12/31/25 the Fund was rated 4 stars out of 533 funds, 5 stars out of 501 funds and 4 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Short-Term Bond Index: As of 12/31/25 the Fund was rated 2 stars out of 533 funds, 2 stars out of 501 funds and 2 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Short-Term Federal: As of 12/31/25 the Fund was rated 4 stars out of 69 funds, 3 stars out of 62 funds and 4 stars out of 55 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Principal Spectrum PrefSec Inc: As of 12/31/25 the Fund was rated 3 stars out of 66 funds, 4 stars out of 59 funds and 4 stars out of 44 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds Strategic Bond: As of 12/31/25 the Fund was rated 1 stars out of 491 funds and 1 stars out of 452 funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Lord Abbett Bond Debenture: As of 12/31/25 the Fund was rated 3 stars out of 334 funds, 2 stars out of 302 funds and 4 stars out of 209 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Calvert Short Duration Income: As of 12/31/25 the Fund was rated 4 stars out of 533 funds, 4 stars out of 501 funds and 4 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Guggenheim Limited Duration: As of 12/31/25 the Fund was rated 4 stars out of 533 funds, 4 stars out of 501 funds and 5 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Lord Abbett Short Duration Inc: As of 12/31/25 the Fund was rated 3 stars out of 533 funds, 3 stars out of 501 funds and 4 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Payden Managed Income Fund: As of 12/31/25 the Fund was rated 3 stars out of 334 funds, 4 stars out of 302 funds and 2 stars out of 209 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PGIM Short-Term Corporate Bond: As of 12/31/25 the Fund was rated 4 stars out of 533 funds, 3 stars out of 501 funds and 4 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PIMCO Short-Term Fund: As of 12/31/25 the Fund was rated 3 stars out of 208 funds, 3 stars out of 181 funds and 3 stars out of 109 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Short Term Bond: As of 12/31/25 the Fund was rated 3 stars out of 533 funds, 3 stars out of 501 funds and 3 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Thornburg Limited Term Income: As of 12/31/25 the Fund was rated 4 stars out of 533 funds, 2 stars out of 501 funds and 4 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard ST Investment-Grade: As of 12/31/25 the Fund was rated 4 stars out of 533 funds, 3 stars out of 501 funds and 4 stars out of 385 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AB High Income Fund: As of 12/31/25 the Fund was rated 5 stars out of 584 funds, 4 stars out of 548 funds and 3 stars out of 445 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock High Yield Fund: As of 12/31/25 the Fund was rated 5 stars out of 584 funds, 4 stars out of 548 funds and 4 stars out of 445 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BrandywineGLOBAL High Yield: As of 12/31/25 the Fund was rated 4 stars out of 584 funds, 4 stars out of 548 funds and 5 stars out of 445 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Eaton Vance High Income Opps: As of 12/31/25 the Fund was rated 3 stars out of 584 funds, 4 stars out of 548 funds and 4 stars out of 445 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Federated High Yield Bond: As of 12/31/25 the Fund was rated 3 stars out of 584 funds, 3 stars out of 548 funds and 4 stars out of 445 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Floating Rate Income Fund: As of 12/31/25 the Fund was rated 4 stars out of 212 funds, 3 stars out of 201 funds and 4 stars out of 173 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock High Yield Fund: As of 12/31/25 the Fund was rated 3 stars out of 584 funds, 3 stars out of 548 funds and 3 stars out of 445 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Lord Abbett High Yield Fund: As of 12/31/25 the Fund was rated 2 stars out of 584 funds, 2 stars out of 548 funds and 2 stars out of 445 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

NYLI MacKay HY Corp Bond: As of 12/31/25 the Fund was rated 2 stars out of 584 funds, 3 stars out of 548 funds and 4 stars out of 445 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Virtus Seix Floating Rate HInc: As of 12/31/25 the Fund was rated 3 stars out of 212 funds, 4 stars out of 201 funds and 4 stars out of 173 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Five-Year Gbl Fixed-Income: As of 12/31/25 the Fund was rated 3 stars out of 101 funds, 4 stars out of 96 funds and 2 stars out of 63 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco International Bond: As of 12/31/25 the Fund was rated 5 stars out of 147 funds, 3 stars out of 142 funds and 4 stars out of 123 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring Government Securitie: As of 12/31/25 the Fund was rated 3 stars out of 98 funds, 3 stars out of 94 funds and 3 stars out of 76 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Century Infl Adj Bond: As of 12/31/25 the Fund was rated 3 stars out of 138 funds, 4 stars out of 131 funds and 3 stars out of 108 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

American Funds Bond Fund of Am: As of 12/31/25 the Fund was rated 3 stars out of 414 funds, 4 stars out of 374 funds and 5 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AF US Government Securities: As of 12/31/25 the Fund was rated 3 stars out of 98 funds, 4 stars out of 94 funds and 5 stars out of 76 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Infl Protected Bond: As of 12/31/25 the Fund was rated 3 stars out of 138 funds, 4 stars out of 131 funds and 4 stars out of 108 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock U.S. TIPS Index Fund: As of 12/31/25 the Fund was rated 4 stars out of 138 funds and 4 stars out of 131 funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Inflation-Protected Sec: As of 12/31/25 the Fund was rated 4 stars out of 138 funds, 3 stars out of 131 funds and 4 stars out of 108 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DFA Intermediate Gov Fixed Inc: As of 12/31/25 the Fund was rated 3 stars out of 98 funds, 2 stars out of 94 funds and 3 stars out of 76 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford Inflation Plus Fund: As of 12/31/25 the Fund was rated 5 stars out of 138 funds, 5 stars out of 131 funds and 5 stars out of 108 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford Strategic Income Fund: As of 12/31/25 the Fund was rated 5 stars out of 334 funds, 3 stars out of 302 funds and 5 stars out of 209 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JPMorgan Core Bond Fund: As of 12/31/25 the Fund was rated 3 stars out of 414 funds, 4 stars out of 374 funds and 3 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRetirement Core Bond Fund: As of 12/31/25 the Fund was rated 3 stars out of 414 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PIMCO Real Return: As of 12/31/25 the Fund was rated 4 stars out of 138 funds, 3 stars out of 131 funds and 3 stars out of 108 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Total Bond Market Fund: As of 12/31/25 the Fund was rated 2 stars out of 414 funds, 2 stars out of 374 funds and 2 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Total Bond Market Idx: As of 12/31/25 the Fund was rated 3 stars out of 414 funds, 3 stars out of 374 funds and 3 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AB Income Fund: As of 12/31/25 the Fund was rated 3 stars out of 491 funds, 2 stars out of 452 funds and 3 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Allspring Core Plus Bond Fund: As of 12/31/25 the Fund was rated 3 stars out of 491 funds, 3 stars out of 452 funds and 4 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Baird Core Plus Bond Fund: As of 12/31/25 the Fund was rated 3 stars out of 491 funds, 3 stars out of 452 funds and 4 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock Total Return Fund: As of 12/31/25 the Fund was rated 3 stars out of 491 funds, 2 stars out of 452 funds and 3 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

BlackRock U.S. Debt Index Fund: As of 12/31/25 the Fund was rated 3 stars out of 414 funds, 3 stars out of 374 funds and 3 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DoubleLine Core Fixed Income: As of 12/31/25 the Fund was rated 4 stars out of 491 funds, 4 stars out of 452 funds and 3 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

DoubleLine Total Return Bond: As of 12/31/25 the Fund was rated 3 stars out of 491 funds, 4 stars out of 452 funds and 2 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Federated Total Return Bond: As of 12/31/25 the Fund was rated 2 stars out of 491 funds, 3 stars out of 452 funds and 4 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Fidelity Advisor Total Bond: As of 12/31/25 the Fund was rated 4 stars out of 491 funds, 4 stars out of 452 funds and 4 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Guggenheim Total Return Bond: As of 12/31/25 the Fund was rated 4 stars out of 491 funds, 3 stars out of 452 funds and 5 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Core Bond Fund: As of 12/31/25 the Fund was rated 3 stars out of 414 funds, 3 stars out of 374 funds and 4 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Invesco Core Plus Bond Fund: As of 12/31/25 the Fund was rated 4 stars out of 491 funds, 3 stars out of 452 funds and 4 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Bond Fund: As of 12/31/25 the Fund was rated 3 stars out of 491 funds, 3 stars out of 452 funds and 4 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Income Fund: As of 12/31/25 the Fund was rated 2 stars out of 334 funds, 2 stars out of 302 funds and 2 stars out of 209 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock Inv Grade Bond: As of 12/31/25 the Fund was rated 4 stars out of 414 funds, 4 stars out of 374 funds and 4 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Loomis Sayles Core Plus Bond: As of 12/31/25 the Fund was rated 2 stars out of 491 funds, 3 stars out of 452 funds and 4 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Lord Abnett Core Bond Fund: As of 12/31/25 the Fund was rated 4 stars out of 491 funds and 4 stars out of 452 funds for the 3- and 5-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Lord Abnett Core Fixed Income: As of 12/31/25 the Fund was rated 3 stars out of 414 funds, 3 stars out of 374 funds and 3 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Metropolitan West Ttl Rtn Bond: As of 12/31/25 the Fund was rated 2 stars out of 491 funds, 2 stars out of 452 funds and 1 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Income Fund: As of 12/31/25 the Fund was rated 4 stars out of 491 funds, 4 stars out of 452 funds and 5 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRet Multi-Sector Bond: As of 12/31/25 the Fund was rated 3 stars out of 334 funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen Core Impact Bond Fund: As of 12/31/25 the Fund was rated 4 stars out of 414 funds, 4 stars out of 374 funds and 4 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Nuveen Strategic Income Fund: As of 12/31/25 the Fund was rated 4 stars out of 334 funds, 3 stars out of 302 funds and 4 stars out of 209 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PGIM Total Return Bond Fund: As of 12/31/25 the Fund was rated 4 stars out of 491 funds, 3 stars out of 452 funds and 4 stars out of 336 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PIMCO Income Fund: As of 12/31/25 the Fund was rated 4 stars out of 334 funds, 4 stars out of 302 funds and 5 stars out of 209 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PIMCO Invst Grade Credit Bond: As of 12/31/25 the Fund was rated 4 stars out of 161 funds, 3 stars out of 151 funds and 4 stars out of 95 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

T. Rowe Price Spectrum Inc: As of 12/31/25 the Fund was rated 2 stars out of 334 funds, 2 stars out of 302 funds and 3 stars out of 209 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Interm-Term Bond Idx: As of 12/31/25 the Fund was rated 4 stars out of 414 funds, 3 stars out of 374 funds and 4 stars out of 277 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AB Global Bond Fund: As of 12/31/25 the Fund was rated 2 stars out of 101 funds, 3 stars out of 96 funds and 2 stars out of 63 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Hartford World Bond Fund: As of 12/31/25 the Fund was rated 3 stars out of 147 funds, 5 stars out of 142 funds and 4 stars out of 123 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

JPMorgan Global Bond Opps: As of 12/31/25 the Fund was rated 4 stars out of 101 funds, 5 stars out of 96 funds and 5 stars out of 63 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PIMCO Intl Bond USD-Hedged: As of 12/31/25 the Fund was rated 4 stars out of 101 funds, 4 stars out of 96 funds and 4 stars out of 63 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Putnam Global Income Fund: As of 12/31/25 the Fund was rated 3 stars out of 147 funds, 3 stars out of 142 funds and 3 stars out of 123 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard Total Intl Bond Index: As of 12/31/25 the Fund was rated 3 stars out of 101 funds, 2 stars out of 96 funds and 3 stars out of 63 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Vanguard LT Treasury Index: As of 12/31/25 the Fund was rated 3 stars out of 46 funds, 3 stars out of 37 funds and 3 stars out of 30 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PIMCO Long Duration Total Rtn: As of 12/31/25 the Fund was rated 3 stars out of 41 funds, 2 stars out of 39 funds and 3 stars out of 32 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

John Hancock EM Debt Fund: As of 12/31/25 the Fund was rated 3 stars out of 220 funds, 3 stars out of 208 funds and 4 stars out of 139 funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MFS Emerging Markets Debt: As of **12/31/25** the Fund was rated **3** stars out of **220** funds, **2** stars out of **208** funds and **3** stars out of **139** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

AF Capital World Bond Fund: As of **12/31/25** the Fund was rated **2** stars out of **147** funds, **2** stars out of **142** funds and **3** stars out of **123** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Brandywine Global Opps Bond: As of **12/31/25** the Fund was rated **1** stars out of **147** funds, **1** stars out of **142** funds and **3** stars out of **123** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

MyWayRetirement Global Bond: As of **12/31/25** the Fund was rated **4** stars out of **147** funds for the 3-year period. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Opportunistic Fixed Income: As of **12/31/25** the Fund was rated **4** stars out of **147** funds, **4** stars out of **142** funds and **5** stars out of **123** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

PGIM Global Total Return Fund: As of **12/31/25** the Fund was rated **4** stars out of **147** funds, **2** stars out of **142** funds and **4** stars out of **123** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

Templeton Global Bond Fund: As of **12/31/25** the Fund was rated **1** stars out of **147** funds, **3** stars out of **142** funds and **1** stars out of **123** funds for the 3-, 5- and 10-year periods, respectively. Rating does not include the effects of sales charges, loads, and redemption fees. Refer to the rating criteria for more information.

¹ This sub-account was introduced November 6, 2009.

³ This sub-account was introduced November 7, 2008.

⁴ This sub-account was introduced May 7, 2010.

⁷ This sub-account was introduced May 2, 2008.

¹² This sub-account was introduced April 27, 2001.

¹³ The total revenue Manulife John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. Manulife John Hancock and its affiliates provide advisory and/or sub-advisory services for the underlying fund. For these services, Manulife John Hancock and its affiliates receive additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

²⁵ This sub-account was recently introduced on November 5, 2007 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²⁶ Not available to defined benefit plans. Consult your John Hancock representative for details.

²⁹ This sub-account was introduced August 21, 2000.

³³ This sub-account was introduced May 29, 2009.

³⁴ This sub-account was introduced September 6, 2002.

³⁵ Although the Guaranteed Income feature provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, the Guaranteed Income feature investment options are variable investments and may lose value. Asset allocation portfolios are "fund of funds" which invests in a number of underlying funds. For a complete description of the risks associated with the Fund, please review the underlying fund's prospectus, which is available upon request. Diversification does not assure against loss. Note: There is an additional fee to invest in this feature. The fee information can be found on the form used to select this feature.

³⁶ This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 10, 2010. Performance shown for periods prior to that date is based on the performance of the current share class.

³⁷ This sub-account was introduced July 25, 2008.

³⁸ This sub-account was introduced May 2, 2003.

³⁹ This sub-account was introduced May 14, 2004.

⁴⁵ The portfolio concentrates its investments in high yield/high risk fixed income securities, also known as junk bonds, which carry a much greater risk of default and tend to be more volatile than higher rated bonds.

⁵² John Hancock Stable Value Fund: Qualified retirement plans that select the John Hancock Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any fixed-income investment options for the plan deemed to be 'Competing', including (i) any book value fixed income Fund, (ii) any other fixed income Fund with a targeted average duration of two (2) years or less, including but not limited to, a money market Fund or a short-term bond Fund, or (iii) any guaranteed interest account (other than a ten (10) year maturity guaranteed interest account maintained by an affiliate of John Hancock Life Insurance Company (U.S.A.) originally offered prior to May 1, 2006). For the avoidance of doubt, Competing Investment Option will not include any self-directed brokerage account, or any investment option made available through a self-directed brokerage account. Contact your John Hancock representative for details.

An investment in the John Hancock Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock USA, the Fund's Trustee or its Advisor, The Federal Deposit Insurance Corporation (FDIC) or any government agency and is subject to certain market risks. However, through its Stabilizing Agreements with one or more Stability Providers, the Fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4)(v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment if both the Fund's investment portfolio and the Stability Provider(s) fail. Neither John Hancock USA nor the Trustee guarantees the performance of the Stability Provider(s). Investments in the Fund will accrue interest at the applicable monthly crediting rate, which rate will be set based upon a formula but may be adjusted from time to time as agreed upon by the Stability Provider(s) and John Hancock Life Insurance Company (U.S.A.). The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates. Withdrawals or transfers initiated by participants will generally be paid at book value, except where they are the result of plan sponsor actions. Withdrawals that are the result of plan sponsor actions may be subject to a market value adjustment or paid out after a 12-month delay.

The FER for the underlying fund includes an advisory fee payable to John Hancock Life Insurance Company (U.S.A.) for services provided to the Trustee, as well as a management fee to John Hancock USA and/or its affiliates in connection with the management of one of the underlying investments. For further details on these fees and certain risks that may apply please refer to the Offering Memorandum. Contact your John Hancock representative if you wish to obtain a copy.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act. The John Hancock Stable Value Fund invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company ('John Hancock Life & Health'), an affiliate of John Hancock USA, which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under CFTC Regulation 4.5 under the Commodity Exchange Act with respect to its operation of such separate account and, therefore, John Hancock Life & Health is not subject to registration or regulation as a pool operator under Regulation 4.5 for such separate account.

⁵³ This sub-account was introduced on or about May 6, 2005.

⁶⁴ This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2010. Performance shown for periods prior to that date is based on the performance of the current share class.

⁷¹ Only available under certain limited circumstances. Consult your Manulife John Hancock representative for more information.

⁷² This sub-account was introduced on or about May 5, 2006.

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Indexes are unmanaged and the performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. Like all mutual funds, index funds are subject to market risks and will fluctuate in value. Index funds are designed to track the performance of its target index but may underperform due to fees, expenses or tracking errors. These investments are not actively managed and do not necessarily attempt to manage volatility or protect against losses in declining markets. None of the index funds are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in any index mutual fund.

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This investment option is deemed a "Competing" investment option with the John Hancock Stable Value Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

87

This sub-account was introduced November 5, 2010.

91

The underlying John Hancock Variable Insurance Trust portfolio is not a retail mutual fund and is only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or sub-advisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or sub-adviser. Past performance is no guarantee of future results.

95

The availability of products, Funds and contract features may be subject to Broker-Dealer Firm approval, State approval, Broker Licensing requirements, tax law requirements, or other contract-related requirements. From time to time, changes are made to Funds, and the availability of these changes may be subject to State approvals or other compliance requirements. Please confirm with your local John Hancock Representative if you have any questions about product, Fund or contract feature availability.

97

This sub-account was introduced May 6, 2011.

98

This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 9, 2011. Performance shown for periods prior to that date is based on the performance of the current share class.

102

This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 7, 2011. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. The name of this sub-account changed effective on or about November 7, 2011 to more accurately reflect the name of the underlying fund.

105

This sub-account was introduced November 4, 2011.

108

This sub-account was introduced May 4, 2012.

109

The Fund is designed as an investment vehicle for cash balance pension plans. The Fund seeks to earn a total return, net of the fund's fees and expenses, that is equivalent to the interest crediting rate established by the Internal Revenue Service for cash balance pension plans using the 30-year Treasury Bond Yield 12-Month Daily average. The Fund seeks to earn this rate each calendar year. There is no guarantee that any investment strategy will achieve its objectives.

110

This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 2, 2012. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio/sub-account. The name of this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

113

This sub-account was introduced November 2, 2012.

114

If Manulife John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

118 This sub-account was introduced November 8, 2013.

119 The underlying fund expense ratio shown includes an annualized charge of 0.06% accrued daily, and deducted monthly out of the unitized version of the underlying fund provided by and traded through the trading platform of an unaffiliated third party.

120 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2013. Performance shown for periods prior to that date is based on the performance of the current share class.

124 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 3, 2014. Performance shown for periods prior to that date is based on the performance of the current share class.

126 This sub-account was introduced May 3, 2014.

127 During periods of extreme market volatility, the Portfolio's economic exposure to equity or fixed-income securities could be reduced to 0% and its economic exposure to cash and cash equivalents could increase to 100%.

128 The indicated separate account is operated by John Hancock Life Insurance Company (U.S.A.), which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under such Act.

130 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

134 This sub-account was recently introduced on November 8, 2014 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

135 The Guaranteed Income for Life Select Funds utilize a Managed Volatility Strategy (MVS) which seeks to reduce the volatility in a portfolio's performance and limit the magnitude of portfolio losses through the use of a derivatives overlay which adjusts the asset allocation mix based on current market conditions. During certain extreme market conditions, the fund's exposure to cash/cash equivalent could be 100%. If achieved, this goal can smooth out the performance of the fund, which may produce "lower highs and higher lows". The use of the MVS in Guaranteed Income for Life Select may limit the growth of your account's market value in certain market conditions. For example, during rising markets - especially strong, rising markets with high volatility - your account may rise less than would have been the case if you had been invested in a Portfolio without the MVS. Lower investment performance could result in a lower Benefit Base, and could reduce your future guaranteed minimum withdrawal payments. The Benefit Base provided by the guarantee feature of Guaranteed Income for Life Select is paid for by the participant and already provides protection against potential market losses. The similarities between the guarantee feature and MVS (e.g., protection against market losses) may offer little to no benefit to participants in certain market scenarios. The selection of any Fund that utilizes these MVS strategies in addition to income protection provided by Guaranteed Income for Life Select should be consistent with your individual investment objectives and may not be appropriate for everyone. The Fund Sheets and the prospectus of the underlying fund contains more complete information, such as investment objectives, risks, charges, expenses, limitations and restrictions. For further details regarding this Fund and Guaranteed Income for Life Select, speak to your financial representative.

137 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 8, 2015. Performance shown for periods prior to that date is based on the performance of the old share class.

138 This sub-account was recently introduced on May 8, 2015 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

139 The returns of the sub-account may differ from the returns of the ETF in which the sub-account invests (referred to as 'tracking error'). Tracking error results from certain fees and transaction expenses incurred by the sub-account, from differences between the timing of purchases and redemptions of sub-account shares and corresponding transactions in the shares of the underlying ETF, and from the fact that the sub-account holds a small amount of cash (less than 1% of the value of the sub-account) in addition to shares of the ETF.

142

This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

143

This investment option is deemed a 'Competing' investment option with the Federated Capital Preservation Fund and may not be available if the Federated Capital Preservation Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

144

Federated Capital Preservation Fund: Qualified retirement plans that select the Federated Capital Preservation Fund as an eligible investment option under the group annuity contract are restricted from selecting any investment option for the plan deemed to be 'Competing', including (i) a stable value fund, (ii) a money market fund, (iii) any other fund that, either directly or indirectly through investments in another fund, maintains: (A) at least 80% of its assets in fixed income securities; and (B) an average effective duration of three years or less; or (iv) an option within a self-directed brokerage account ('SDBA') investment option of the type described in items (i), (ii) or (iii) above. Contact your John Hancock representative for details.

An investment in the Federated Capital Preservation Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock, Federated Investors Trust Company, or Federated Investment Counseling, The Federal Deposit Insurance Corporation (FDIC) or any government agency, and is subject to certain market risks. Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment. The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates.

For further details on this fund and certain risks that may apply please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative to obtain a copy. Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act.

145

Reliance Trust New York Life Anchor Account: Qualified retirement plans that select the Reliance Trust New York Life Anchor Account as an eligible investment option under the group annuity contract are restricted from selecting any investment options for the plan deemed to be 'Competing', including (i) a fixed income fund with a targeted average duration of three (3) years or less, including without limitation, a money market fund, other stable value fund or bond fund, (ii) any investment fund that is reported to participants on a valuation basis comparable to that for the Group Trust, (iii) a balanced, lifestyle, target-date or other similar type of asset allocation fund if the fund contains a fund of the type described in the preceding item (i) or (ii) that exceeds 70% of that fund, (iv) a guaranteed investment contract issued by a different issuer or (v) self-directed brokerage account option containing one or more competing investment options. Contact your John Hancock representative for details.

The Reliance Trust New York Life Anchor Account is a collective investment trust maintained by Reliance Trust Company that invests 100% of its assets in an insurance company separate account maintained by New York Life Insurance Company. An investment in the Reliance Trust New York Life Anchor Account is not an insured deposit, nor an obligation of, nor guaranteed by John Hancock, Reliance Trust Company, The Federal Deposit Insurance Corporation (FDIC) or any government agency, and is subject to certain market risks. However, the fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4)(v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment. Investments in the fund will accrue interest at the applicable monthly crediting rate, which will be set based upon a formula but may be adjusted from time to time as agreed upon by Reliance Trust Company and New York Life Insurance Company. The actual market value of the underlying assets may, at times, be greater than or less than the book value of the fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates.

For further details on the fund expense ratio and certain risks that may apply please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act.

150

This sub-account was recently introduced on November 7, 2015 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

151

This sub-account was recently introduced on March 25, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

152 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 7, 2015. Performance shown for periods prior to that date is based on the performance of the old share class.

153 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2016. Please contact your John Hancock representative for more information.

154 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 11, 2016. Performance shown for periods prior to that date is based on the performance of the current share class.

157 This sub-account was recently introduced on June 11, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

158 Effective April 6, 2016, the underlying holdings of the Money Market Fund were modified in order to comply with the definition of a Government money market fund as set out by the SEC. That ruling takes effect October 14, 2016.

159 This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.

160 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the old share class.

162 The underlying fund changed its sub-advisor on November 4, 2016 from Declaration Management & Research LLC/John Hancock Asset Management to John Hancock Management.

163 The name of this sub-account changed effective on or about November 4, 2016.

165 This sub-account was recently introduced on November 4, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

166 This investment option is deemed a 'Competing' investment option with the Reliance MetLife Stable Value Fund and may not be available if the Reliance MetLife Stable Value Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

167 Reliance MetLife Stable Value Fund: Qualified retirement plans that select the Reliance MetLife Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any investment options for the plan deemed to be 'Competing', including (i) a fixed income fund with a targeted average duration of three (3) years or less, including without limitation, a money market fund, other stable value fund or bond fund, (ii) a self-directed brokerage account, (iii) any investment fund that is reported to participants on a valuation basis comparable to that for the Group Trust, or (iv) a balanced, lifestyle, target-date or other similar type of asset allocation fund if the fund contains a fund of the type described in the preceding item (i), (ii), or (iii) that exceeds 70% of that fund. Contact your John Hancock representative for details. The Reliance MetLife Stable Value Fund is a collective investment trust maintained by Reliance Trust Company that invests 100% of its assets in insurance company separate accounts maintained by Metropolitan Life Insurance Company. An investment in the Reliance MetLife Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by John Hancock, Reliance Trust Company, The Federal Deposit Insurance Corporation (FDIC) or any government agency, and is subject to certain market risks. However, the fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4)(v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment. Investments in the fund will accrue interest at the applicable monthly crediting rate, which will be set based upon a formula but may be adjusted from time to time as agreed upon by Reliance Trust Company and Metropolitan Life Insurance Company. The actual market value of the underlying assets may, at times, be greater than or less than the book value of the fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates.

For further details on the fund expense ratio and certain risks that may apply please refer to the Offering Memorandum and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act.

168

On March 3, 2014, the underlying fund changed its investment objective and principal investment strategies. The performance information shown for the period prior to this date does not reflect these changes. Under the underlying fund's prior investment objective and principal investment strategies, the underlying fund normally invested approximately 20% of its assets in funds that invest primarily in equity securities and approximately 80% of its assets in funds that invest primarily in fixed-income securities and did not use certain risk management techniques to seek to manage the volatility of returns (i.e., standard deviation) and limit the magnitude of portfolio losses. Refer to the Fund Highlights section of the Fund Sheet for details of the current investment objective and policies.

169

On March 3, 2014, the underlying fund changed its investment objective and principal investment strategies. The performance information shown for the period prior to this date does not reflect these changes. Under the underlying fund's prior investment objective and principal investment strategies, the underlying fund normally invested approximately 40% of its assets in funds that invest primarily in equity securities and approximately 60% of its assets in funds that invest primarily in fixed-income securities and did not use certain risk management techniques to seek to manage the volatility of returns (i.e. standard deviation) and limit the magnitude of portfolio losses. Refer to the Fund Highlights section of the Fund Sheet for details of the current investment objective and policies.

170

On March 3, 2014, the underlying fund changed its investment objective and principal investment strategies. The performance information shown for the period prior to this date does not reflect these changes. Under the underlying fund's prior investment objective and principal investment strategies, the underlying fund normally invested approximately 50% of its assets in funds that invest primarily in equity securities and approximately 50% of its assets in funds that invest primarily in fixed-income securities and did not use certain risk management techniques to seek to manage the volatility of returns (i.e. standard deviation) and limit the magnitude of portfolio losses. Refer to the Fund Highlights section of the Fund Sheet for details of the current investment objective and policies.

171

On March 3, 2014, the underlying fund changed its investment objective and principal investment strategies. The performance information shown for the period prior to this date does not reflect these changes. Under the underlying fund's prior investment objective and principal investment strategies, the underlying fund normally invested approximately 70% of its assets in funds that invest primarily in equity securities and approximately 30% of its assets in funds that invest primarily in fixed-income securities and did not use certain risk management techniques to seek to manage the volatility of returns (i.e. standard deviation) and limit the magnitude of portfolio losses. Refer to the Fund Highlights section of the Fund Sheet for details of the current investment objective and policies.

172

Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 21, 2017. Please contact your John Hancock representative for more information.

177

This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 6, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

178

The underlying fund changed its name effective on or about October 1, 2016. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 6, 2017 to more accurately reflect the name of the underlying fund.

179

The underlying fund changed its name effective on or about February 1, 2017. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 6, 2017 to more accurately reflect the name of the underlying fund.

180

The underlying fund changed its name effective on or about November 30, 2016. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 6, 2017 to more accurately reflect the name of the underlying fund.

181

This sub-account was recently introduced on May 6, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

183 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 20, 2017. Please contact your John Hancock representative for more information.

185 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 3, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

186 The sub-account and underlying fund changed its name effective on or about November 3, 2017. Performance shown for periods prior to that date reflect the results under its former name.

187 The underlying fund changed its name effective on or about November 3, 2017. Performance shown for periods prior to that date reflect the results under its former name.

188 The underlying fund's manager or subadviser changed its name from Janus Capital Management LLC to Janus Henderson Investors, on or about November 3, 2017. Contact your John Hancock representative for more information.

189 The underlying fund's manager or subadviser changed its name from RidgeWorth Capital Management LLC to Virtus Fund Advisers, LLC, on or about November 3, 2017. Contact your John Hancock representative for more information.

190 This sub-account was recently introduced on November 3, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

193 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 20, 2018. Please contact your John Hancock representative for more information.

194 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 4, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

195 The sub-account and underlying fund changed its name effective on or about May 4, 2018. Performance shown for periods prior to that date reflect the results under its former name.

196 This sub-account was recently introduced on May 4, 2018 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

198 This sub-account was recently introduced on June 15, 2018 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

199 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 19, 2018. Please contact your John Hancock representative for more information.

200 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 2, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

201 The sub-account and underlying fund changed its name effective on or about November 2, 2018. Performance shown for periods prior to that date reflect the results under its former name.

202 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 12, 2019. Please contact your John Hancock representative for more information.

- 204 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 3, 2019. Performance shown for periods prior to that date is based on the performance of the old share class.
- 205 The sub-account and underlying fund changed its name effective on or about May 3, 2019. Performance shown for periods prior to that date reflect the results under its former name.
- 206 This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective June 7, 2019. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.
- 207 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about June 14, 2019. Please contact your John Hancock representative for more information.
- 208 The underlying fund changed its name effective on or about June 14, 2019. Performance shown for periods prior to that date reflect the results under its former name.
- 209 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 18, 2019. Please contact your John Hancock representative for more information.
- 211 This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 18, 2019. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.
- 212 The sub-account and underlying fund changed its name effective on or about November 1, 2019. Performance shown for periods prior to that date reflect the results under its former name.
- 213 The underlying fund's manager or subadviser will change from Oppenheimer Funds, Inc. to Invesco Advisers, Inc., on or about November 1, 2019 to correspond with the acquisition that occurred earlier this year. Contact your John Hancock representative for more information.
- 214 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 1, 2019. Performance shown for periods prior to that date is based on the performance of the old share class.
- 215 This sub-account was recently introduced on May 8, 2020 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.
- 216 This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 8, 2020. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.
- 217 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 17, 2020. Please contact your John Hancock representative for more information.
- 218 The sub-account and underlying fund changed its name effective on or about May 8, 2020. Performance shown for periods prior to that date reflect the results under its former name.
- 219 Effective May 8, 2020, the sub-account changed its manager to reflect that of the underlying fund which became effective earlier this year.
- 220 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 8, 2020. Performance shown for periods prior to that date is based on the performance of the old share class.
- 221 This sub-account was recently introduced on July 24, 2020 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

222 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 16, 2020. Please contact your John Hancock representative for more information.

224 This Fund is not a mutual fund, it is a Collective Investment Trust maintained by John Hancock Trust Company LLC ("JHTC"), a New Hampshire non-depository trust company. The Fund invests directly other CIT's maintained by JHTC and in the John Hancock Stable Value Guaranteed Income Fund, a stable value group annuity contract issued by John Hancock Life Insurance Company (USA).

225 The sub-account and underlying fund changed its name effective on or about November 7, 2020. Performance shown for periods prior to that date reflect the results under its former name.

226 Effective November 7, 2020, the underlying fund and sub-account changed its manager from Federated Investment Management Company to Federated Hermes, Inc.

227 This sub-account was recently introduced on November 7, 2020 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

228 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 16, 2021. Please contact your John Hancock representative for more information.

229 This sub-account was recently introduced on May 7, 2021 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

230 The sub-account and underlying fund changed its name effective on or about May 7, 2021. Performance shown for periods prior to that date reflect the results under its former name.

231 Effective May 7, 2021, the underlying fund and sub-account changed its manager from Deutsche Asset Management, Inc. to Wellington Management Company, LLP.

232 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 15, 2021. Please contact your John Hancock representative for more information.

233 This sub-account was recently introduced on November 5, 2021 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

234 The sub-account and underlying fund changed its name effective on or about November 5, 2021. Performance shown for periods prior to that date reflect the results under its former name.

235 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 5, 2021. Performance shown for periods prior to that date is based on the performance of the old share class.

236 Effective November 5, 2021, the underlying fund and sub-account changed its manager from Fairpointe Capital, LLC to River Road Asset Management, LLC.

237 Effective November 5, 2021, the underlying fund and sub-account changed its manager from Ivy Investment Management Company to Delaware Management Company.

238 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2022. Please contact your John Hancock representative for more information.

239 This investment option is deemed a 'Competing' investment option with John Hancock Stable Value Guaranteed Income Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

- 240 Effective May 7, 2022, the underlying fund manager rebranded their company from Wells Fargo to AllSpring and as such the sub-account and underlying fund name has changed.
- 241 The sub-account and underlying fund changed its name effective on or about May 7, 2022. Performance shown for periods prior to that date reflect the results under its former name.
- 242 This sub-account was recently introduced on May 7, 2022 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.
- 243 The name of this sub-account changed effective on or about May 7, 2022.
- 244 Effective May 7, 2022, the underlying fund and sub-account changed its manager from Wells Fargo Funds Management, LLC. to Allspring Funds Management, LLC.
- 245 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 14, 2022. Please contact your John Hancock representative for more information.
- 246 The sub-account and underlying fund changed its name effective on or about November 5, 2022. Performance shown for periods prior to that date reflect the results under its former name.
- 247 Effective November 5, 2022, the underlying fund and sub-account changed its manager from T. Rowe Price Associates, Inc. & Allianz Global Investors U.S., LLC. to T. Rowe Price Associates, Inc.
- 248 This sub-account was recently introduced on November 5, 2022 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.
- 249 Depending on the Funds selected or recommended by the plan fiduciaries (and whether or not any Funds are recommended or selected), John Hancock and its affiliates may receive additional compensation from the Funds, in the form of 12b-1 fees, transfer agent fees, investment management fees, or otherwise. If the John Hancock Stable Value Guaranteed Investment Fund ('SVGIF') is selected or if the Fund selected invests in the SVGIF, John Hancock may earn more from amounts invested in its general account via SVGIF than the interest amount it credits to SVGIF contract holders, depending on investment and market conditions affecting the general account, in which case this 'spread' revenue is retained by John Hancock. The total revenue John Hancock and its affiliates receive from a fund advised or subadvised by John Hancock affiliates is higher than those advised or subadvised exclusively by unaffiliated entities.
- 250 Effective on or about March 31, 2023, this sub-account invests in the R2 share class of the underlying collective investment trust. It previously invested in the R4 share class of the same underlying collective investment trust. Performance shown for periods prior to March 31, 2023 is based on the performance of the prior share class (R4), which had a higher expense ratio than the current share class (R2). Because the prior share class (R4) had a higher expense ratio, the performance shown would have been higher had the sub-account been invested in the R2 share class for the periods prior to March 31, 2023.
- 251 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about July 14, 2023. Please contact your John Hancock representative for more information.
- 252 This sub-account was recently introduced on August 5, 2023 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.
- 253 The sub-account and underlying fund changed its name effective on or about August 5, 2023. Performance shown for periods prior to that date reflect the results under its former name.
- 254 The name of this sub-account changed effective on or about July 14, 2023.

255 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about July 20, 2024. Please contact your John Hancock representative for more information.

256 This sub-account was recently introduced on August 10, 2024 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

257 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about August 10, 2024. Performance shown for periods prior to that date is based on the performance of the old share class.

258 The sub-account and underlying fund changed its name effective on or about August 10, 2024. Performance shown for periods prior to that date reflect the results under its former name.

259 Effective August 10, 2024, the underlying fund and sub-account changed its manager from Redwood Investments, LLC to Axiom Investors LLC.

260 Effective August 10, 2024, the underlying fund and sub-account changed the name of the fund manager from Pax World Management Corp. to Impax Asset Management LLC on or about August 10, 2024. Performance shown for periods prior to that date reflect the results under its former name.

261 Effective August 10, 2024, the underlying fund and sub-account changed the name of the fund manager from Payden/Kravitz Investment Advisers LLC to Payden & Rygel on or about August 10, 2024. Performance shown for periods prior to that date reflect the results under its former name.

262 Effective August 10, 2024, the underlying fund and sub-account changed the name of the fund manager from TIAA Global Asset Management to Nuveen Asset Management, LLC on or about August 10, 2024. Performance shown for periods prior to that date reflect the results under its former name.

263 Account balance reported may include assets transferred from another Fund, which was permanently closed on or about July 18, 2025. Please contact your Manulife John Hancock representative for more information.

264 The sub-account and underlying fund changed its name effective on or about August 11, 2025. Performance shown for periods prior to that date reflect the results under its former name.

265 The High Yield Fund sub-account on John Hancock's investment platform started investing into a new underlying fund because the current underlying fund, John Hancock Funds II - High Yield Fund, was reorganized into the JHF High Yield Fund effective on or about February 7, 2025. The sub-account changed its name effective on or about August 11, 2025 to reflect this change. Performance shown for periods prior to that date reflect the results under its former name.

266 On or about April 25, 2025 the sub account investing in the John Hancock ESG International Equity Fund started investing in the John Hancock Global Environmental Opportunities Fund. The sub-account changed its name effective on or about August 11, 2025 to reflect this change. Performance shown for periods prior to that date reflect the results under its former name.

267 Effective August 11, 2025, the underlying fund and sub-account changed its manager from Wellington Management Company, LLP to John Hancock Investment Management.

268 Effective August 11, 2025, the underlying fund and sub-account changed the name of the fund manager from Delaware Management Company to Macquarie Investment Management Global Limited. Performance shown for periods prior to that date reflect the results under its former name.

269 This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about August 11, 2025. Performance shown for periods prior to that date is based on the performance of the old share class.

270 This sub-account was recently introduced on August 11, 2025 and may not be available in all states. Contact your Manulife John Hancock representative to determine if this sub-account is available to your plan.

The Great Gray Funds invest in the John Hancock Stable Value Fund and John Hancock will earn revenue in connection with investments in these funds.

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