



City of Tarpon Springs, Florida

General Employees Pension Board

324 East Pine Street

2nd Floor Media Room

Tarpon Spring, Florida 34689

(727) 938-3711

<http://www.ctsfl.us/agenda.htm>

GENERAL EMPLOYEES PENSION BOARD

THURSDAY, JUNE 11, 2026

10:00 AM - 2ND FLOOR MEDIA ROOM

CALL TO ORDER

ROLL CALL

ITEMS

1. Agenda Items

ADJOURNMENT

GENERAL EMPLOYEES' PENSION BOARD
CITY OF TARPON SPRINGS, FLORIDA
CITY HALL SECOND FLOOR MEDIA ROOM
324 E. PINE STREET
THURSDAY June 11, 2026 – 10:00 A.M.
AGENDA

CALL TO ORDER
ROLL CALL

1. Introduction of Vice Mayor Panagiotis Koulias – New Board Member
2. Retirements/Terminations – funds distributions report from the Human Resources Director.
3. First Quarter 2026 Investment Monitoring Report
4. Mission Square Recordkeeper Fee Reduction Update
5. Other Business.
6. Schedule for the next board meeting.

OneDigital Investment Monitoring Report

Investment Data as of 03/31/2026.



Prepared For:

City of Tarpon Springs 401(a) Plan, City of Tarpon Springs 457(b) Plan

Prepared By:

OneDigital Investment Advisors LLC



Employee Engagement

Tools & resources available to help your employees

Employee Engagement

2026 FINANCIAL ACADEMY CALENDAR

Live & On-Demand Webinars | Digital Resources | Complementary Online Tools

JANUARY

5 Questions to Ask Before Choosing Roth vs Pretax Retirement Savings

FEBRUARY

How to Create an Estate Plan That Works For You ¹

MARCH

Crafting a Fulfilling Retirement

APRIL

Surviving Student Debt

MAY

The Mental Health Benefits of Financial Literacy

JUNE

A Crash Course on Budgeting & Debt Reduction

JULY

Financial Basics: How to Start Your Financial Journey

AUGUST

Home Buying 101 – Essential Considerations

SEPTEMBER

Maximizing Your Employer Sponsored Benefits

OCTOBER

Timeless Principles of Investing: The Fundamentals

NOVEMBER

Investing Strategies 101: A Practical Dive

DECEMBER

Market Outlook: 2027

Looking for additional topics like our popular [Retirement Plan Basics?](#)

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FEATURED FINANCIAL ACADEMY ARTICLES

Understanding the 2026 Federal Income Tax Brackets

Every year, the IRS adjusts federal income tax brackets and the standard deduction to keep up with inflation. These changes affect how much of your income is taxed and at [...]

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- How Can Systematic Investing Benefit You?
- Start Your Budget
- How Will Rising Prices Impact You?
- College Savings Ideas



Your Advisor Team
Your Advisor
financialguidance@on...
877-742-2022

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View Your Retirement Plan Highlights

A woman wearing a red turban and a dark green button-down shirt stands on the left, gesturing towards a group of people seated at a long table. The group consists of a woman, a man with glasses, and another man. They are in a modern office environment with large windows and indoor plants. A semi-transparent green banner is overlaid across the middle of the image, containing the title and subtitle.

Fiduciary Governance

Learn the latest trends to help protect your organization

Employer Resources

2026 FIDUCIARY ACADEMY CALENDAR

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Q1

JANUARY

Q1 Litigation, Legislation, and Retirement Trends

FEBRUARY

SECURE 2.0 Provisions that will Impact Your Plan in 2026

Q2

APRIL

Q2 Litigation, Legislation, and Retirement Trends

MAY

Fiduciary Basics: Understanding Your Fiduciary Duties as a Plan Sponsor

Q3

JULY

Q3 Litigation, Legislation, and Retirement Trends

AUGUST

Building a Financial Resilient Workforce: The Benefits of a Financial Wellness Program

Q4

OCTOBER

Q4 Litigation, Legislation, and Retirement Trends

NOVEMBER

Operational Efficiency: How To Run Your Plan More Effectively

Want to learn more about how to run your plan more effectively?

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Legislative & Regulatory Update

DOL Proposes 401(k) Investment Selection Framework, Clarifies Path for Alternatives

What happened:

- On March 30, 2026, the DOL's Employee Benefits Security Administration (EBSA) issued a proposed regulation clarifying how plan fiduciaries can evaluate investments, including alternatives like private equity and private credit
- The DOL's message: plan sponsors have full discretion to choose what's best for their participants
- The proposal introduces a ***process-based safe harbor built on six factors: performance, fees, liquidity, valuation, benchmarks, and complexity***. Fiduciaries who follow a documented evaluation framework around these criteria could receive a "presumption of prudence." Meaning plaintiffs would need to prove imprudence rather than fiduciaries having to defend every decision

Why it Matters:

- For plan sponsors: This proposed safe harbor could reduce litigation exposure for fiduciaries acting in good faith. A clear, documented process would no longer just be best practice — it could be a legal shield
- For participants: This is about access. Alternatives have historically been reserved for institutions and the wealthy. When appropriate, these tools could improve diversification and strengthen long-term retirement outcomes for American workers

What's Next:

- The proposed rule is open for public comment. We're closely monitoring the rulemaking process and here to help you navigate what comes next

Sources:

<https://www.onedigital.com/en-US/articles/dol-proposes-401k-investment-selection-framework-clarifies-path-for-alternatives>

<https://www.dol.gov/newsroom/releases/ebsa/ebsa20260330>

A man with a grey beard and glasses, wearing a light blue button-down shirt and jeans, is sitting at a desk. He is looking towards the camera with a slight smile. In the background, there is a whiteboard with mathematical equations written on it, including $y = f(x)$ and $y = f(x) + 1$. The scene is set in what appears to be a classroom or office environment. A semi-transparent green and blue gradient overlay covers the middle of the image, where the main text is located.

2026 Plan Contribution Limits

Increased saving opportunities in your retirement accounts

2026 Plan Contribution Limits

Keeping Your Organization Informed and Prepared

Retirement Plan Limit	2026	2025	2024	2023	2022	2021	2020
401(k) 403(b) Elective Deferral Maximum	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
457(b) Non-qualified Deferred Compensation Limit	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
414(v) Catch-up Contribution Limit	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500
414(v) Catch-up Contribution Limit (Age 60-63)	\$11,250	\$11,250	N/A	N/A	N/A	N/A	N/A
414(v) Roth Catch-up Wage Threshold	\$150,000	N/A	N/A	N/A	N/A	N/A	N/A
415 Defined Contribution Annual Addition Maximum	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000
401(a)(17) Annual Compensation Limit	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000
414(q) Highly Compensated Employee Limit	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000
Social Security Wage Base	\$184,500	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700
SIMPLE Employee Deferrals	\$17,000	\$16,500	\$16,000	\$15,500	\$14,000	\$13,500	\$13,500
415 Defined Benefit Dollar Maximum	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000
Health Savings Account (HSA) Limit (Single)	\$4,400	\$4,300	\$4,150	\$3,850	\$3,650	\$3,600	\$3,500
Health Savings Account (HSA) Limit (Family)	\$8,750	\$8,550	\$8,300	\$7,750	\$7,300	\$7,200	\$7,100
Health Savings Account (HSA) Catch-Up Contribution (55 or older) (Single or Family)	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

SOURCES: [IRS.GOV/NEWSROOM/401K-LIMIT-INCREASES-TO-24500-FOR-2026-IRA-LIMIT-INCREASES-TO-7500](https://www.irs.gov/newsroom/401k-limit-increases-to-24500-for-2026-ira-limit-increases-to-7500), [IRS.GOV/PUB/IRS-DROP/N-25-67.PDF](https://www.irs.gov/pub/irs-drop/n-25-67.pdf), [FIDELITY.COM/LEARNING-CENTER/SMART-MONEY/HSA-CONTRIBUTION-LIMITS](https://www.fidelity.com/learning-center/smart-money/hsa-contribution-limits), [WWW.SSA.GOV](https://www.ssa.gov)



Markets In Focus

Economic & market outlook to ensure you have the latest insights on the market

Markets in Focus

Q2 began with a reset in sentiment. After several strong years for stocks, early 2026 volatility reminded investors that markets can turn quickly.

Geopolitics is having a larger impact on markets. The U.S./Iran conflict and Strait of Hormuz disruption pushed energy prices higher and added a new layer of uncertainty for investors.

Inflation remains above target while the labor market has softened. That leaves markets balancing two possibilities; rates stay higher if inflation rises, or rates decline if growth and jobs weaken further.

Stay disciplined, not reactive. In a more headline-driven market, the key actions are still the same: stay diversified, avoid emotional decisions, and make sure portfolios reflect long-term goals.



STRENGTH

- ✓ **Economic Resilience:** The economy has softened from very strong levels, but it is still resilient. Consumer activity, private sector balance sheets, and ongoing investment still provide support in the economy.
- ✓ **AI Still Matters:** Artificial Intelligence remains an important long-term theme. The market is becoming more selective, but companies that can turn AI spending into stronger earnings and productivity could stand to benefit the most from AI implementation.
- ✓ **Supportive Corporate Earnings:** While expectations remain high in some areas, corporate earnings have generally stayed supportive enough to keep the broader market backdrop from becoming outright negative.



RISKS

- ✓ **Geopolitical Escalation:** The biggest near-term risk is that conflict spreads further and continues to affect energy, trade, and investor confidence. Markets may remain highly sensitive to global developments.
- ✓ **Inflation Pressure:** If energy prices stay elevated, inflation could move higher again and make it harder for the Fed to lower rates. That would keep policy uncertainty front and center.
- ✓ **Narrow Leadership:** A relatively small group of companies still carries high expectations. If earnings or returns on AI-related investment disappoint, markets may become less forgiving.

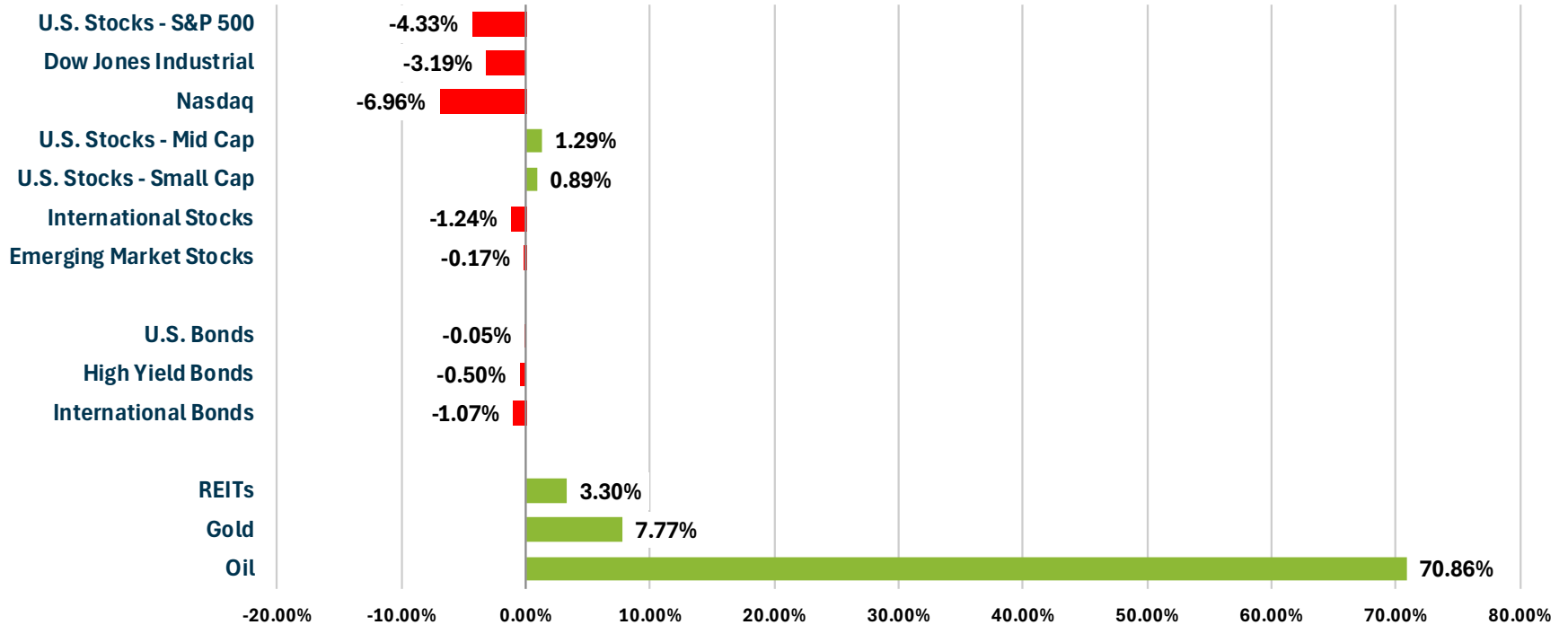


OUTLOOK

- ✓ **Two-sided Rate Path:** Markets are balancing two possibilities: inflation that keeps rates elevated, and a softer labor market that eventually brings lower rates back into focus.
- ✓ **More Selective Market:** Broad index performance may hide bigger differences beneath the surface. Company fundamentals, earnings delivery, and valuation discipline may matter more from here.
- ✓ **Diversification Matters:** Whether leadership broadens or remains narrow, diversification remains one of the best ways to avoid relying too heavily on one theme, sector, or outcome.

Index Returns

YTD Index Returns (%)



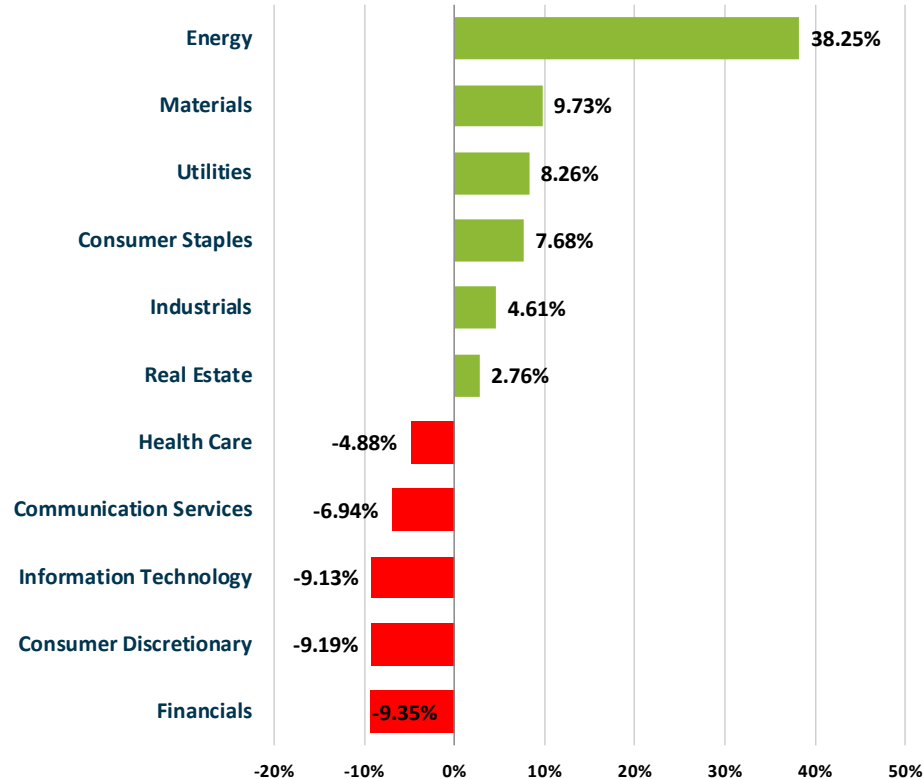
Source: FactSet, Data as of 3/31/2026. Total returns in USD. U.S. Stocks – Mid Cap represented by the Russell Midcap Index. U.S. Stocks – Small Cap represented by the Russell 2000 index. International Stocks represented by the MSCI EAFE index. Emerging Market Stocks represented by the MSCI EM Index. U.S. Bonds represented by the Bloomberg US Aggregate index. High Yield Bonds represented by the Bloomberg US High Yield index. International Bonds represented by the Bloomberg Global Agg index. REITs represented by the FTSE Nareit All REITs index. Gold represented by the S&P GSCI Gold Price Return. Oil represented by the S&P GSCI Brent Crude index

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Sector & Style Box Returns

S&P Sectors – YTD Returns



Morningstar Style Box – YTD Returns

	Value	Core	Growth
Large	2.10%	-4.18%	-9.78%
Mid	3.68%	1.29%	-6.35%
Small	4.96%	0.89%	-2.81%

Source: FactSet, 3/31/2026. Total returns in USD. U.S. Stocks – Mid Cap represented by the Russell Midcap Index. U.S. Stocks – Small Cap represented by the Russell 2000 index. International Stocks represented by the MSCI EAFE index. Emerging Market Stocks represented by the MSCI EM Index. U.S. Bonds represented by the Bloomberg US Aggregate index. High Yield Bonds represented by the Bloomberg US High Yield index. International Bonds represented by the Bloomberg Global Agg index. REITS represented by the FTSE Nareit All REITS index. Gold represented by the S&P GSCI Gold Price Return. Oil represented by the S&P GSCI Brent Crude index

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Equity Markets Have Remained Resilient

Markets Continue to Climb the Wall of Worry



Source: Federal Reserve Bank of St. Louis, OneDigital

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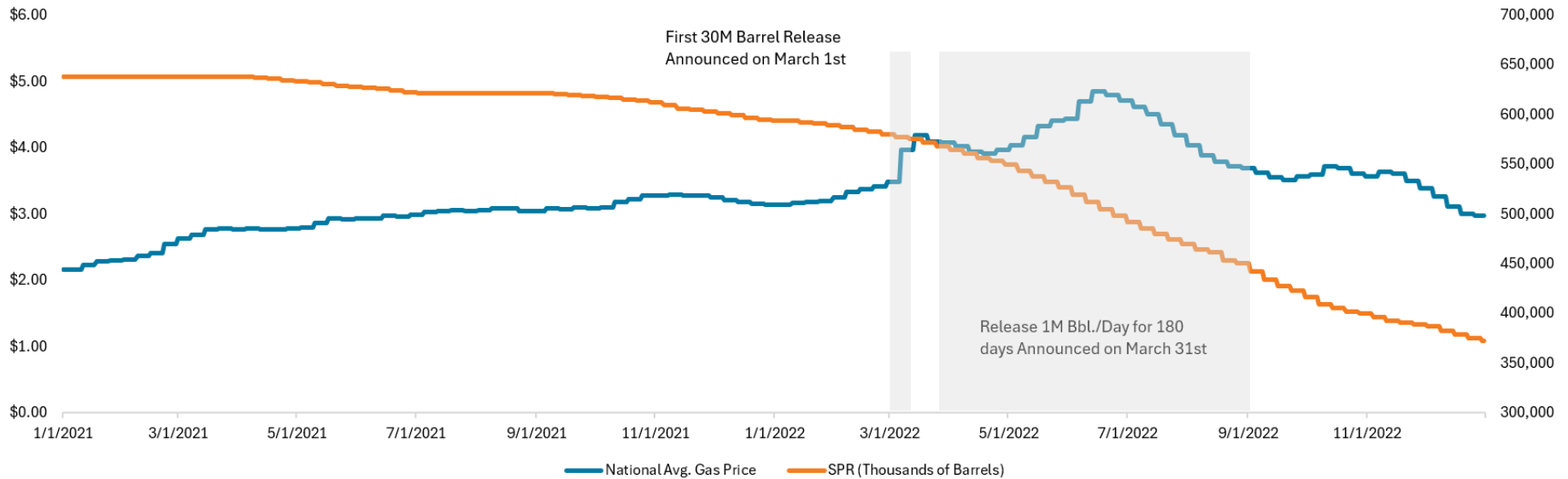


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How Soon Will Things Normalize if the Conflict Ends?

The transmission effect typically results in delayed impacts at the macro-level

Strategic Petroleum Reserve Release and U.S. Gas Prices



Source: U.S. Energy Information Administration

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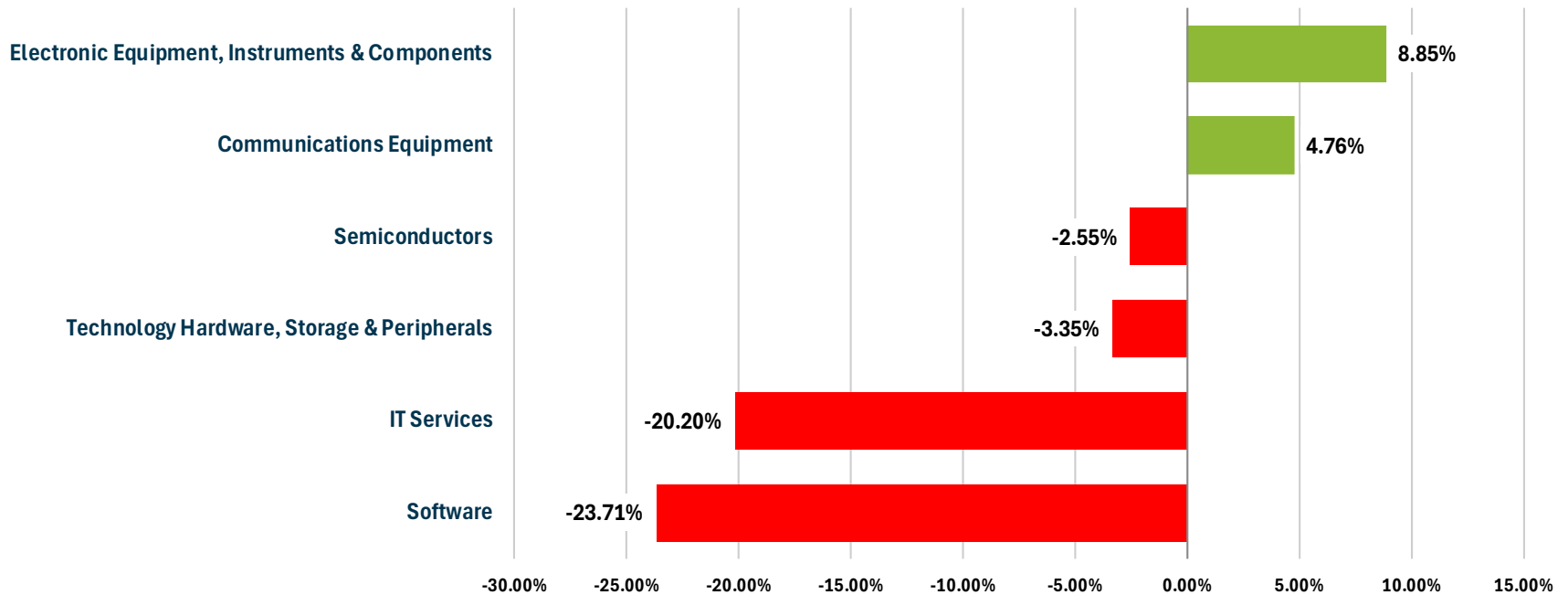


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Not All AI Exposure Is Equal

Diverging returns across AI-linked subsectors suggest the market is becoming more selective.

YTD Returns



Source: FactSet, Data as of 3/31/2026. Total returns in USD. S&P 500 industry exposures are represented by the following S&P 500 industry indexes, all shown using gross returns: Electronic Equipment, Instruments & Components; Communications Equipment; Semiconductors; Technology Hardware, Storage & Peripherals; IT Services; and Software.

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Asset Class Returns

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD
REITS 2%	US Small Cap 21%	Emerging Markets 37%	Fixed Income 0%	US Large Cap 31%	US Large Cap 21%	REITS 40%	High Yield -11%	US Large Cap 27%	US Large Cap 24%	Emerging Markets 33%	REITS 3%
US Large Cap 1%	High Yield 17%	Non-US Developed Equity 25%	High Yield -2%	REITS 28%	US Small Cap 20%	US Large Cap 26%	Fixed Income -13%	Non-US Developed Equity 18%	US Small Cap 11%	Non-US Developed Equity 31%	US Small Cap 1%
Fixed Income 1%	US Large Cap 12%	US Large Cap 22%	REITS -4%	US Small Cap 25%	Emerging Markets 18%	US Small Cap 15%	Non-US Developed Equity -14%	US Small Cap 17%	Diversified Portfolio 11%	US Large Cap 17%	Fixed Income 0%
Non-US Developed Equity -1%	Emerging Markets 11%	Diversified Portfolio 16%	US Large Cap -5%	Non-US Developed Equity 22%	Diversified Portfolio 13%	Non-US Developed Equity 11%	Diversified Portfolio -16%	Diversified Portfolio 16%	High Yield 8%	Diversified Portfolio 16%	Emerging Markets 0%
Diversified Portfolio -1%	REITS 9%	US Small Cap 15%	Diversified Portfolio -6%	Diversified Portfolio 19%	Non-US Developed Equity 8%	Diversified Portfolio 10%	US Large Cap -19%	High Yield 13%	Emerging Markets 7%	US Small Cap 13%	High Yield 0%
US Small Cap -4%	Diversified Portfolio 6%	REITS 9%	US Small Cap -11%	Emerging Markets 18%	Fixed Income 7%	High Yield 5%	Emerging Markets -20%	REITS 11%	REITS 4%	High Yield 9%	Non-US Developed Equity -1%
High Yield -4%	Fixed Income 3%	High Yield 8%	Non-US Developed Equity -14%	High Yield 14%	High Yield 7%	Fixed Income -2%	US Small Cap -20%	Emerging Markets 10%	Non-US Developed Equity 4%	Fixed Income 7%	Diversified Portfolio -2%
Emerging Markets -15%	Non-US Developed Equity 1%	Fixed Income 4%	Emerging Markets -15%	Fixed Income 9%	REITS -6%	Emerging Markets -3%	REITS -25%	Fixed Income 6%	Fixed Income 1%	REITS 2%	US Large Cap -4%

Source: FactSet – As of 3/31/2026, Indices Used: Fixed Income = Bloomberg US Agg Bond; High Yield = Bloomberg US Corporate High Yield; REITS = FTSE Nareit All REITS; Non-US Developed Equity = MSCI EAFE; Emerging Markets = MSCI EM; US Large Cap = Russell 1000; US Small Cap = Russell 2000; Diversified Portfolio = 60% MSCI ACWI / 40% Bloomberg US Agg Bond

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Investment Review

Ensure investments and fiduciary obligations are appropriate and monitored

OneDigital Scoring Criteria Points

Score Range	100 - 60	59 - 40	< 39
Score Rating	Meets	Watch	Fail

	Metric	Criteria	Active Equity Funds	Active Fixed Income Funds	Passive Funds (Equity & FI)	Allocation Funds	Capital Preservation
Return	Total Return Rank 1-year	Top 50% of peers	2	2	2	2	5
	Total Return Rank 3-year		3	3	3	4	10
	Total Return Rank 5-year		5	5	5	8	14
	Total Return Rank 10-year		8	8	8	10	18
	Rolling Return Rank 3-year	Top half of peers more than 50% of the time (More than 70% of the time on a 5-year basis for active funds)	4	4	2	4	7
	Rolling Return Rank 5-year		7	7	5	7	10
	Excess Return 5-year	Greater than 0	3	3			
	Excess Return 10-year		5	5			
	Rolling Excess Return 3-year	Positive excess return more than 50% of the time (More than 70% of the time on a 5-year basis)	2	2			
	Rolling Excess Return 5-year		5	5			
	Batting Average 5-year	Top 50% of peers	3	3			
	Batting Average 10-year		3	3			
	RISK	Information Ratio 3-year	Top 50% of peers	3	1		
Information Ratio 5-year		4		3			
Information Ratio 10-year		5		3			
Sharpe Ratio 3-year		Top 50% of peers				5	
Sharpe Ratio 5-year						8	
Sharpe Ratio 10-year						12	
Standard Deviation 3-year		Bottom 70% of peers (Bottom 50% for active FI funds)	5	5		6	3
Standard Deviation 5-year			5	5		10	3
Overall Capture Ratio 3-year		Greater than 1	3	3			
Overall Capture Ratio 5-year			3	3			
Overall Capture Ratio 10-year			3	3			
Beta Collar 3-year		Between 1.3 & 0.7 (Between 1.1 & 0.9 for passive funds)	3		5		
Beta Collar 5-year			3		5		
Beta Collar 10-year			3		5		
Max Drawdown 3-year		Lowest 70% of peers		5		7	
Max Drawdown 10-year				9		7	
Tracking Error 3-year		Less than 3% (Less than 2% on a 5-year basis)			10		
Tracking Error 5-year				10			
Stewardship	R-squared 3-year	Above 80 (Above 95 for index funds)			5		
	R-squared 5-year		5		10		
	Rolling R-Squared 3-year	Above 95 more than 90% of the time			5		
	Expense Ratio	Bottom 70% of peers (Bottom 10% for passive, 30% for allocation)	5	10	20	10	30
Total			100	100	100	100	100

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OneDigital Scoring Criteria Glossary

Metric	Short Label	Criteria	Definition
Total Return (Performance)	PERF 1Y, 3Y, 5Y, 10Y	Top 50% of peers	Overall return, measured relative to the fund's category peers.
Rolling Return Rank	RL PRF RK 3Y, 5Y	Top half of peers more than 50% of the time (3Y); more than 70% of the time (Active Funds - 5Y)	Returns measured over overlapping periods; helps show relative performance consistency. Looking at last 40 quarters, % of quarters the fund's 3Y/5Y return was in the top 50% of peers.
Excess Return	EX RET 5Y, 10Y	Greater than 0	Measures whether the fund has outperformed the index benchmark over a certain time horizon.
Rolling Excess Return	RL EX RET 3Y, 5Y	Top half of peers more than 50% of the time (3Y); more than 70% of the time (5Y)	Difference between a fund's rolling return and its benchmark rolling return; helps show how consistently a fund outperforms its benchmark over time. Looking at last 40 quarters, % of quarters the fund's 3Y/5Y return was greater than the index return.
Batting Average	BAT 5Y, 10Y	Greater than 50%	Percentage of periods in which an investment outperforms its benchmark.
Standard Deviation	STD DEV 3Y, 5Y	Lowest 70% of peers (Lowest 50% for FI funds)	Measures volatility of returns.
Max Drawdown	DRAW 3Y, 5Y, 10Y	Lowest 70% of peers	Measures the largest single drop from peak to bottom in the value of a portfolio .
Overall Capture Ratio	CAPT 3Y, 5Y, 10Y	Greater than 1	Measures how well an investment captures market gains (upside capture ratio) or avoids market losses (downside capture ratio) relative to a benchmark during periods when the benchmark rises or falls.
Information Ratio	INFO 3Y, 5Y, 10Y	Top 50% of peers	The ratio of active return (the investment's return minus the benchmark's return) to tracking error; it measures how efficiently excess returns are generated relative to the risk taken versus a benchmark.
Sharpe Ratio	SHRP 3Y, 5Y, 10Y	Top 50% of peers	The ratio of excess return (over the risk-free rate) to the standard deviation of those excess returns; it measures risk-adjusted performance.

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OneDigital Scoring Criteria Glossary

Metric	Short Label	Criteria	Definition
Tracking Error	TRK ERR 3Y, 5Y	Less than 3% (3Y), 2% (5Y)	The standard deviation of the difference between an investment's returns and its benchmark's returns
Beta Collar	BETA 3Y, 5Y, 10Y	Between 1.3 & 0.7 (Between 1.05 & 0.95 for index funds)	Beta is a measure of a fund's sensitivity to market movements and the systematic risk with respect to its benchmark. By construction, the beta of the index is 1.00.
R-Squared	R-SQ 5Y	Above 80 (Above 95 for index funds)	Reflected as a percentage of a fund's movements that can be explained by the movements of its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index.
Rolling R-Squared	RL R-SQ 3Y	Above 95 more than 90% of the time	Looking at last 40 quarters, % of quarters the fund's 3Y R-squared >95.
Expense Ratio	EXP RAT	Bottom 70% of peers (Bottom 10% for index funds, 30% for allocation funds)	Measures how much of a fund's assets are used for administrative and other operating expenses.

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Any economic forecasts in this commentary are merely opinion, and any referenced performance data is historical.

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OneDigital Investment Monitoring Report

Inv. Data as of 03/31/26. Holdings as of 03/31/26. P Proposed R Remove W Watch

City of Tarpon Springs 457(b) & 401(a) Plans

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ONEDIGITAL SCORE

STATEMENT OF ADDITIONAL DISCLOSURES

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

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OneDigital Investment Monitoring Report

Inv. Data as of 03/31/26. Holdings as of 03/31/26. P Proposed R Remove W Watch

City of Tarpon Springs 457(b) & 401(a) Plans

STATE OF AFFAIRS

1

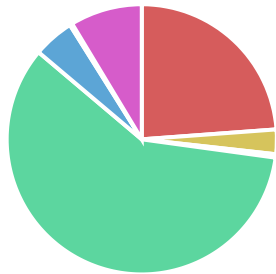
**INVESTMENTS
TO WATCH/REMOVE**

0.29 %

**WEIGHTED AVERAGE
NET EXP RATIO**

1 investment(s) do not have data as of 03/31/2026.

ASSET ALLOCATION



BROAD ASSET CLASS	# INVESTMENTS	\$ ASSETS	% OF TOTAL ASSETS
U.S. Equity	9	8,336,172	23.83
International Equity	2	1,027,668	2.94
Sector Equity	1	142,122	0.41
Allocation	14	20,639,063	58.99
Taxable Bond	6	1,718,594	4.91
Money Market	1	104,139	0.30
Stable Value	1	3,019,319	8.63
TOTAL	34	34,987,077	100

INVESTMENTS TO WATCH

The OneDigital Scoring methodology consists of unique sets of criteria for five investment categories: Active Equity, Active Fixed Income, Index, Allocation, and Capital Preservation. Each criterion is assigned a weight. The sum of all category criteria weights equals 100, and represents the maximum score. If the criterion is met, the investment receives the assigned weight. The sum of all weights (score) is displayed as a range from 100 (best) to 0 (worst) for each investment. Investment scores are assigned to colors: green if 60 or higher, yellow if 59-40 and red if <40.

INVESTMENTS NAME	PEER GROUP	ONEDIGITAL SCORE	\$ ASSETS	
			THIS FUND	% OF TOTAL
Vanguard Wellesley® Income Admiral™ W	Moderately Conservative Allocation	56	462,942.07	1.32

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OneDigital Investment Monitoring Report

Inv. Data as of 03/31/26. Holdings as of 03/31/26. P Proposed R Remove W Watch

City of Tarpon Springs 457(b) & 401(a) Plans

HOLDINGS SUMMARY

\$34,987,078

TOTAL ASSETS

34

INVESTMENTS

1

INVESTMENTS TO
WATCH/REMOVE

\$ 61,994

TOTAL INVESTMENT
OPTION COSTS

U.S. EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
Fidelity 500 Index	MF	FXAIX	Large Blend	-	100	0.02 (3)	2,226,936	6.37	132
JPMorgan Large Cap Growth R6	MF	JLGMX	Large Growth	-	86	0.44 (12)	2,450,034	7.00	4,277
Vanguard Equity-Income Adm	MF	VEIRX	Large Value	-	100	0.17 (6)	1,733,764	4.96	990
Fidelity Mid Cap Index	MF	FSMDX	Mid-Cap Blend	-	100	0.03 (3)	143,197	0.41	19
Principal MidCap R6	MF	PMAQX	Mid-Cap Growth	-	78	0.57 (8)	326,192	0.93	397
Victory Sycamore Established Value R6	MF	VEVRX	Mid-Cap Value	-	78	0.54 (15)	602,340	1.72	1,087
Fidelity Small Cap Index	MF	FSSNX	Small Blend	-	90	0.03 (3)	342,119	0.98	44
Vanguard Explorer Inv	MF	VEXPX	Small Growth	-	95	0.39 (5)	243,501	0.70	430
Goldman Sachs Small Cp Val Insights R6	MF	GTTUX	Small Value	-	88	0.84 (25)	268,089	0.77	884
							8,336,172	23.84	8260

INTERNATIONAL EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
Fidelity International Index	MF	FSPSX	Foreign Large Blend	-	80	0.04 (4)	273,788	0.78	29
Fidelity Intl Cptl Apprec K6	MF	FAPCX	Foreign Large Growth	-	96	0.65 (19)	753,880	2.15	2,135
							1,027,668	2.93	2164

SECTOR EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
Cohen & Steers Real Estate Securities Z	MF	CSZIX	Real Estate	-	100	0.75 (32)	142,122	0.41	607

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City of Tarpon Springs 457(b) & 401(a) Plans

HOLDINGS SUMMARY

ALLOCATION

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
Vanguard Wellesley® Income Admiral™ W	MF	VWIAX	Moderately Conservative Allocation	Watch	56	0.15 (2)	462,942	1.32	606
American Funds 2010 Trgt Date Ret Inc R6	MF	RFTTX	Target-Date 2000-2010	-	94	0.28 (23)	807,272	2.31	1,226
American Funds 2015 Trgt Date Ret Inc R6	MF	RFJTX	Target-Date 2015	-	100	0.3 (22)	471,828	1.35	1,403
American Funds 2020 Trgt Date Ret Inc R6	MF	RRCTX	Target-Date 2020	-	100	0.3 (21)	2,394,961	6.85	5,717
American Funds 2025 Trgt Date Ret Inc R6	MF	RFDTX	Target-Date 2025	-	100	0.31 (18)	2,592,498	7.41	5,444
American Funds 2030 Trgt Date Retire R6	MF	RFETX	Target-Date 2030	-	100	0.33 (17)	3,980,231	11.38	10,317
American Funds 2035 Trgt Date Retire R6	MF	RFFTX	Target-Date 2035	-	100	0.34 (19)	3,744,122	10.70	8,939
American Funds 2040 Trgt Date Retire R6	MF	RFCTX	Target-Date 2040	-	100	0.36 (20)	1,908,693	5.46	4,789
American Funds 2045 Trgt Date Retire R6	MF	RFHTX	Target-Date 2045	-	100	0.37 (22)	1,907,123	5.45	5,090
American Funds 2050 Trgt Date Retire R6	MF	RFITX	Target-Date 2050	-	98	0.37 (21)	990,403	2.83	3,107
American Funds 2055 Trgt Date Retire R6	MF	RFKTX	Target-Date 2055	-	91	0.38 (24)	694,492	1.98	1,795
American Funds 2060 Trgt Date Retire R6	MF	RFUTX	Target-Date 2060	-	91	0.39 (23)	188,376	0.54	548
American Funds 2065 Trgt Date Retire R6	MF	RFVTX	Target-Date 2065+	-	96	0.39 (26)	104,442	0.30	290
American Funds 2070 Trgt Date Retire R6	MF	RFBFX	Target-Date 2065+	-	83	0.39 (26)	391,680	1.12	-
							20,639,063	59.00	49271

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City of Tarpon Springs 457(b) & 401(a) Plans

HOLDINGS SUMMARY

TAXABLE BOND

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
PIMCO International Bond (USD-Hdg) Instl	MF	PFORX	Global Bond-USD Hedged	-	98	0.57 (42)	4,930	0.01	-
BlackRock High Yield K	MF	BRHYX	High Yield Bond	-	89	0.48 (17)	420,504	1.20	801
Fidelity Inflation-Prot Bd Index	MF	FIPDX	Inflation-Protected Bond	-	100	0.05 (3)	302,346	0.86	31
Allspring Core Bond R6	MF	WTRIX	Intermediate Core Bond	-	90	0.33 (28)	614,607	1.76	791
Fidelity U.S. Bond Index	MF	FXNAX	Intermediate Core Bond	-	87	0.03 (6)	376,208	1.08	32
PIMCO Income Instl	MF	PIMIX	Multisector Bond	-	95	0.54 (16)	0	0.00	-
							1,718,595	4.91	1655

MONEY MARKET

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
Vanguard Treasury Money Market Investor	MF	VUSXX	Money Market Taxable	-	94	0.07 (2)	104,139	0.30	37

STABLE VALUE

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
MissionSquare PLUS Fund R10	CIT	OXLRR	Stable Value	-	-	- (-)	3,019,319	8.63	-

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OneDigital Investment Monitoring Report

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City of Tarpon Springs 457(b) & 401(a) Plans

EXECUTIVE SUMMARY

65

PASS

2

WATCH

0

REMOVE

0

PROPOSED

The OneDigital Scoring methodology consists of unique sets of criteria for five investment categories: Active Equity, Active Fixed Income, Index, Allocation, and Capital Preservation. Each criterion is assigned a weight. The sum of all category criteria weights equals 100, and represents the maximum score. If the criterion is met, the investment receives the assigned weight. The sum of all weights (score) is displayed as a range from 100 (best) to 0 (worst) for each investment. Investment scores are assigned to colors: green if 60 or higher, yellow if 59-40 and red if <40.

ACTIVE

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
Allspring Core Bond R6	WTRIX	CI	614,607	-	90	90	90	90	90	90	90	90	95	95	90	90
Allspring Core Bond R6	WTRIX	CI	614,607	-	90	90	90	90	90	90	90	90	95	95	90	90
BlackRock High Yield K	BRHYX	HY	420,504	-	89	90	85	87	90	90	90	85	85	83	83	83
BlackRock High Yield K	BRHYX	HY	420,504	-	89	90	85	87	90	90	90	85	85	83	83	83
Cohen & Steers Real Estate Securities Z	CSZIX	SR	142,122	-	100	100	100	100	100	100	100	100	100	100	100	100
Cohen & Steers Real Estate Securities Z	CSZIX	SR	142,122	-	100	100	100	100	100	100	100	100	100	100	100	100
Fidelity Intl Cptl Apprec K6	FAPCX	FG	753,880	-	96	96	100	100	90	90	90	90	90	90	90	90
Fidelity Intl Cptl Apprec K6	FAPCX	FG	753,880	-	96	96	100	100	90	90	90	90	90	90	90	90
Goldman Sachs Small Cp Val Insghts R6	GTTUX	SV	268,089	-	88	93	93	88	92	100	100	100	95	95	90	87
Goldman Sachs Small Cp Val Insghts R6	GTTUX	SV	268,089	-	88	93	93	88	92	100	100	100	95	95	90	87
JPMorgan Large Cap Growth R6	JLGMX	LG	2,450,034	-	86	77	88	89	100	100	100	100	97	95	95	100
JPMorgan Large Cap Growth R6	JLGMX	LG	2,450,034	-	86	77	88	89	100	100	100	100	97	95	95	100
PIMCO Income Instl	PIMIX	MU	-	-	95	100	100	100	100	98	98	98	100	100	100	100
PIMCO Income Instl	PIMIX	MU	-	-	95	100	100	100	100	98	98	98	100	100	100	100
PIMCO International Bond (USD-Hdg) Instl	PFORX	WH	4,930	-	98	98	100	100	100	100	98	100	100	100	97	100
PIMCO International Bond (USD-Hdg) Instl	PFORX	WH	4,930	-	98	98	100	100	100	100	98	100	100	100	97	100
Principal MidCap R6	PMAQX	MG	326,192	-	78	82	92	94	94	94	94	94	97	94	94	94

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OneDigital Investment Monitoring Report

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City of Tarpon Springs 457(b) & 401(a) Plans

EXECUTIVE SUMMARY

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
Principal MidCap R6	PMAQX	MG	326,192	-	78	82	92	94	94	94	94	94	94	94	94	94
Vanguard Equity-Income Adm	VEIRX	LV	1,733,764	-	100	97	100	100	95	100	98	98	98	98	98	98
Vanguard Equity-Income Adm	VEIRX	LV	1,733,764	-	100	97	100	100	95	100	98	98	98	98	98	98
Vanguard Explorer Inv	VEXPX	SG	243,501	-	95	89	92	95	98	98	98	100	97	97	89	92
Vanguard Explorer Inv	VEXPX	SG	243,501	-	95	89	92	95	98	98	98	100	97	97	89	92
Vanguard Wellesley® Income Admiral™ W	VWIAX	CA	462,942	Watch	56	73	73	75	84	90	90	98	98	98	98	94
Vanguard Wellesley® Income Admiral™ W	VWIAX	CA	462,942	Watch	56	73	73	75	84	90	90	98	98	98	98	94
Victory Sycamore Established Value R6	VEVRX	MV	602,340	-	78	81	86	89	98	98	100	98	98	98	98	100
Victory Sycamore Established Value R6	VEVRX	MV	602,340	-	78	81	86	89	98	98	100	98	98	98	98	100

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OneDigital Investment Monitoring Report

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

City of Tarpon Springs 457(b) & 401(a) Plans

EXECUTIVE SUMMARY

PASSIVE

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
Fidelity 500 Index	FXAIX	LB	2,226,936	-	100	100	100	100	100	100	100	100	100	100	100	100
Fidelity 500 Index	FXAIX	LB	2,226,936	-	100	100	100	100	100	100	100	100	100	100	100	100
Fidelity Inflation-Prot Bd Index	FIPDX	IP	302,346	-	100	100	100	100	100	100	100	100	90	97	95	97
Fidelity Inflation-Prot Bd Index	FIPDX	IP	302,346	-	100	100	100	100	100	100	100	100	90	97	95	97
Fidelity International Index	FSPSX	FB	273,788	-	80	80	83	85	88	88	90	90	90	90	90	90
Fidelity International Index	FSPSX	FB	273,788	-	80	80	83	85	88	88	90	90	90	90	90	90
Fidelity Mid Cap Index	FSMDX	MB	143,197	-	100	100	100	100	100	97	97	97	95	97	95	97
Fidelity Mid Cap Index	FSMDX	MB	143,197	-	100	100	100	100	100	97	97	97	95	97	95	97
Fidelity Small Cap Index	FSSNX	SB	342,119	-	90	90	90	82	77	87	92	84	84	84	82	82
Fidelity Small Cap Index	FSSNX	SB	342,119	-	90	90	90	82	77	87	92	84	84	84	82	82
Fidelity U.S. Bond Index	FXNAX	CI	376,208	-	87	77	77	85	90	93	93	93	93	93	97	97
Fidelity U.S. Bond Index	FXNAX	CI	376,208	-	87	77	77	85	90	93	93	93	93	93	97	97

MONEY MARKET/STABLE VALUE

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
MissionSquare PLUS Fund R10	OXLRR	-	3,019,319	-	-	92	92	92	92	92	92	92	92	92	92	92
Vanguard Treasury Money Market Investor	VUSXX	TM	104,139	-	94	94	94	94	94	94	94	94	94	94	94	94
Vanguard Treasury Money Market Investor	VUSXX	TM	104,139	-	94	94	94	94	94	94	94	94	94	94	94	94

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City of Tarpon Springs 457(b) & 401(a) Plans

EXECUTIVE SUMMARY

TARGET DATE INVESTMENT

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
American Funds 2010 Trgt Date Ret Inc R6	RFITX	TA	807,272	-	94	100	100	100	100	100	100	100	100	98	100	98
American Funds 2010 Trgt Date Ret Inc R6	RFITX	TA	807,272	-	94	100	100	100	100	100	100	100	100	98	100	98
American Funds 2015 Trgt Date Ret Inc R6	RFJTX	TD	471,828	-	100	100	100	100	100	100	100	100	100	98	100	98
American Funds 2015 Trgt Date Ret Inc R6	RFJTX	TD	471,828	-	100	100	100	100	100	100	100	100	100	98	100	98
American Funds 2020 Trgt Date Ret Inc R6	RRCTX	TE	2,394,961	-	100	100	100	100	100	100	100	100	100	98	98	98
American Funds 2020 Trgt Date Ret Inc R6	RRCTX	TE	2,394,961	-	100	100	100	100	100	100	100	100	100	98	98	98
American Funds 2025 Trgt Date Ret Inc R6	RFDTX	TG	2,592,498	-	100	100	100	100	100	100	100	100	100	98	100	98
American Funds 2025 Trgt Date Ret Inc R6	RFDTX	TG	2,592,498	-	100	100	100	100	100	100	100	100	100	98	100	98
American Funds 2030 Trgt Date Retire R6	RFETX	TH	3,980,231	-	100	100	100	100	100	100	100	100	100	100	100	100
American Funds 2030 Trgt Date Retire R6	RFETX	TH	3,980,231	-	100	100	100	100	100	100	100	100	100	100	100	100
American Funds 2035 Trgt Date Retire R6	RFFTX	TI	3,744,122	-	100	100	100	100	100	100	100	100	100	100	100	100
American Funds 2035 Trgt Date Retire R6	RFFTX	TI	3,744,122	-	100	100	100	100	100	100	100	100	100	100	100	100
American Funds 2040 Trgt Date Retire R6	RFGTX	TJ	1,908,693	-	100	100	100	100	100	100	100	100	100	100	100	100
American Funds 2040 Trgt Date Retire R6	RFGTX	TJ	1,908,693	-	100	100	100	100	100	100	100	100	100	100	100	100
American Funds 2045 Trgt Date Retire R6	RFHTX	TK	1,907,123	-	100	100	100	100	100	100	100	100	100	100	91	91
American Funds 2045 Trgt Date Retire R6	RFHTX	TK	1,907,123	-	100	100	100	100	100	100	100	100	100	100	91	91
American Funds 2050 Trgt Date Retire R6	RFITX	TN	990,403	-	98	100	100	100	92	100	100	100	100	100	91	91
American Funds 2050 Trgt Date Retire R6	RFITX	TN	990,403	-	98	100	100	100	92	100	100	100	100	100	91	91
American Funds 2055 Trgt Date Retire R6	RFKTX	TL	694,492	-	91	93	93	93	83	86	86	86	86	82	77	77
American Funds 2055 Trgt Date Retire R6	RFKTX	TL	694,492	-	91	93	93	93	83	86	86	86	86	82	77	77
American Funds 2060 Trgt Date Retire R6	RFUTX	XQ	188,376	-	91	93	93	93	83	90	90	90	88	81	73	73
American Funds 2060 Trgt Date Retire R6	RFUTX	XQ	188,376	-	91	93	93	93	83	90	90	90	88	81	73	73
American Funds 2065 Trgt Date Retire R6	RFVTX	TU	104,442	-	96	100	86	100	83	79	79	79	79	100	73	73
American Funds 2065 Trgt Date Retire R6	RFVTX	TU	104,442	-	96	100	86	100	83	79	79	79	79	100	73	73

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City of Tarpon Springs 457(b) & 401(a) Plans

EXECUTIVE SUMMARY

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
American Funds 2070 Trgt Date Retire R6	RFBFX	TU	391,680	-	83	100	100	100	-	-	-	-	-	-	-	-
American Funds 2070 Trgt Date Retire R6	RFBFX	TU	391,680	-	83	100	100	100	-	-	-	-	-	-	-	-

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City of Tarpon Springs 457(b) & 401(a) Plans

INVESTMENT SNAPSHOT

The OneDigital Scoring methodology consists of unique sets of criteria for five investment categories: Active Equity, Active Fixed Income, Index, Allocation, and Capital Preservation. Each criterion is assigned a weight. The sum of all category criteria weights equals 100, and represents the maximum score. If the criterion is met, the investment receives the assigned weight. The sum of all weights (score) is displayed as a range from 100 (best) to 0 (worst) for each investment. Investment scores are assigned to colors: green if 60 or higher, yellow if 59-40 and red if <40.

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

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

U.S. EQUITY : LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity 500 Index	MF	FXAIX	100	-4.34	-4.34	17.79 (30)	18.30 (24)	12.05 (18)	14.15 (11)	0.02 (3)
S&P 500 TR USD				-4.33	-4.33	17.80	18.31	12.06	14.15	-
MEDIAN MF/ETF/CIT				-4.36	-4.36	16.60	16.98	10.72	13.06	0.67
# OF MF/ETF/CIT PEERS				1,385	1,385	1,325	1,253	1,172	1,014	1,405

U.S. EQUITY : LARGE GROWTH

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
JPMorgan Large Cap Growth R6	MF	JLGMX	86	-8.48	-8.48	13.47 (69)	20.19 (36)	10.90 (26)	18.28 (6)	0.44 (12)
RUSSELL 1000 GROWTH TR USD				-9.77	-9.77	18.81	21.18	12.76	16.83	-
MEDIAN MF/ETF/CIT				-9.47	-9.47	16.18	19.16	9.12	14.52	0.81
# OF MF/ETF/CIT PEERS				1,101	1,101	1,080	1,032	982	895	1,105

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City of Tarpon Springs 457(b) & 401(a) Plans

INVESTMENT SNAPSHOT

U.S. EQUITY : LARGE VALUE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Vanguard Equity-Income Adm	MF	VEIRX	100	1.51	1.51	15.80 (41)	14.68 (39)	11.01 (20)	11.51 (27)	0.17 (6)
RUSSELL 1000 VALUE TR USD				2.09	2.09	15.86	14.30	9.42	10.57	-
MEDIAN MF/ETF/CIT				1.10	1.10	14.72	13.91	9.63	10.70	0.75
# OF MF/ETF/CIT PEERS				1,136	1,136	1,116	1,080	1,028	960	1,139

U.S. EQUITY : MID-CAP BLEND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity Mid Cap Index	MF	FSMDX	100	1.3	1.3	15.99 (48)	13.33 (26)	7.26 (37)	10.90 (19)	0.03 (3)
RUSSELL MID CAP TR USD				1.29	1.29	15.97	13.33	7.26	10.90	-
MEDIAN MF/ETF/CIT				0.88	0.88	15.68	11.62	6.74	10.01	0.83
# OF MF/ETF/CIT PEERS				429	429	417	375	353	300	428

U.S. EQUITY : MID-CAP GROWTH

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Principal MidCap R6	MF	PMAQX	78	-11.07	-11.07	-9.23 (95)	9.00 (56)	4.97 (20)	11.06 (35)	0.57 (8)
RUSSELL MID CAP GROWTH TR USD				-6.34	-6.34	9.55	12.74	5.37	11.69	-
MEDIAN MF/ETF/CIT				-5.41	-5.41	10.78	10.09	2.20	10.51	0.96
# OF MF/ETF/CIT PEERS				492	492	488	480	471	435	493

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U.S. EQUITY : MID-CAP VALUE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Victory Sycamore Established Value R6	MF	VEVRX	78	4.71	4.71	9.99 (74)	8.73 (81)	7.65 (51)	11.02 (15)	0.54 (15)
RUSSELL MID CAP VALUE TR USD				3.68	3.68	17.62	13.14	7.94	9.75	-
MEDIAN MF/ETF/CIT				2.63	2.63	13.65	11.94	7.69	9.25	0.88
# OF MF/ETF/CIT PEERS				417	417	414	393	383	345	418

U.S. EQUITY : SMALL BLEND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity Small Cap Index	MF	FSSNX	90	0.91	0.91	25.87 (18)	13.18 (23)	3.87 (69)	10.01 (34)	0.03 (3)
RUSSELL 2000 TR USD				0.88	0.88	25.72	13.04	3.76	9.88	-
MEDIAN MF/ETF/CIT				1.27	1.27	19.73	11.17	4.73	9.58	0.94
# OF MF/ETF/CIT PEERS				627	627	616	590	571	518	628

U.S. EQUITY : SMALL GROWTH

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Vanguard Explorer Inv	MF	VEXPX	95	-0.1	-0.1	17.48 (58)	9.71 (53)	3.41 (28)	11.47 (32)	0.39 (5)
RUSSELL 2000 GROWTH TR USD				-2.80	-2.80	23.57	12.26	1.62	9.78	-
MEDIAN MF/ETF/CIT				-1.72	-1.72	18.85	9.84	1.32	10.42	1.06
# OF MF/ETF/CIT PEERS				538	538	537	529	517	477	539

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U.S. EQUITY : SMALL VALUE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Goldman Sachs Small Cp Val Insights R6	MF	GTTUX	88	5.57	5.57	30.64 (7)	15.73 (9)	8.40 (16)	10.67 (12)	0.84 (25)
RUSSELL 2000 VALUE TR USD				4.95	4.95	28.09	13.79	5.79	9.60	-
MEDIAN MF/ETF/CIT				3.85	3.85	18.89	11.13	6.08	9.07	1.02
# OF MF/ETF/CIT PEERS				484	484	481	470	453	417	484

INTERNATIONAL EQUITY : FOREIGN LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity International Index	MF	FSPSX	80	0.95	0.95	23.40 (44)	14.60 (43)	8.59 (24)	8.82 (34)	0.04 (4)
MSCI EAFE NR USD				-1.24	-1.24	21.26	13.61	7.91	8.37	-
MEDIAN MF/ETF/CIT				0.84	0.84	22.82	14.20	7.36	8.40	0.83
# OF MF/ETF/CIT PEERS				708	708	686	660	631	557	713

INTERNATIONAL EQUITY : FOREIGN LARGE GROWTH

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity Intl Cptl Apprec K6	MF	FAPCX	96	-4.86	-4.86	10.47 (55)	11.18 (24)	5.36 (20)	-	0.65 (19)
MSCI EAFE GROWTH NR USD				-4.70	-4.70	12.66	7.51	3.54	7.13	-
MEDIAN MF/ETF/CIT				-3.71	-3.71	11.63	8.67	2.84	7.60	0.90
# OF MF/ETF/CIT PEERS				394	394	389	372	348	297	394

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INVESTMENT SNAPSHOT

SECTOR EQUITY : REAL ESTATE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Cohen & Steers Real Estate Securities Z	MF	CSZIX	100	3.13	3.13	4.14 (31)	8.27 (18)	4.81 (21)	6.57 (5)	0.75 (32)
FTSE NAREIT ALL EQUITY REITS TR USD				3.76	3.76	3.27	6.81	3.95	5.56	-
MEDIAN MF/ETF/CIT				3.34	3.34	2.85	6.57	3.83	4.99	0.93
# OF MF/ETF/CIT PEERS				215	215	212	203	197	178	217

ALLOCATION : MODERATELY CONSERVATIVE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Vanguard Wellesley® Income Admiral™ W	MF	VWIAX	56	0.29	0.29	8.29 (83)	7.65 (83)	4.33 (55)	5.87 (51)	0.15 (2)
MORNINGSTAR MOD CON TGT RISK TR USD				-0.72	-0.72	9.89	8.36	3.84	5.76	-
MEDIAN MF/ETF/CIT				-0.70	-0.70	10.26	8.68	4.47	5.88	0.88
# OF MF/ETF/CIT PEERS				216	216	215	211	201	194	216

ALLOCATION : TARGET-DATE 2000-2010

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2010 Trgt Date Ret Inc R6	MF	RFTTX	94	0.16	0.16	10.28 (3)	9.09 (9)	5.31 (1)	6.35 (4)	0.28 (23)
MORNINGSTAR LIFETIME MOD 2010 TR USD				-0.81	-0.81	9.62	8.20	4.01	5.71	-
MEDIAN MF/ETF/CIT				-0.04	-0.04	9.15	7.91	3.86	5.67	0.43
# OF MF/ETF/CIT PEERS				87	87	87	79	75	64	87

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INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2015

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2015 Trgt Date Ret Inc R6	MF	RFJTX	100	-0.08	-0.08	10.62 (19)	9.43 (6)	5.42 (1)	6.68 (4)	0.30 (22)
MORNINGSTAR LIFETIME MOD 2015 TR USD				-0.91	-0.91	9.96	8.30	3.86	5.92	-
MEDIAN MF/ETF/CIT				-0.24	-0.24	9.93	8.36	4.02	6.08	0.45
# OF MF/ETF/CIT PEERS				92	92	92	84	82	71	92

ALLOCATION : TARGET-DATE 2020

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2020 Trgt Date Ret Inc R6	MF	RRCTX	100	-0.35	-0.35	11.29 (34)	9.94 (6)	5.67 (2)	7.13 (12)	0.30 (21)
MORNINGSTAR LIFETIME MOD 2020 TR USD				-1.04	-1.04	10.54	8.62	3.91	6.27	-
MEDIAN MF/ETF/CIT				-0.43	-0.43	10.92	9.02	4.41	6.68	0.48
# OF MF/ETF/CIT PEERS				107	107	107	99	97	75	107

ALLOCATION : TARGET-DATE 2025

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2025 Trgt Date Ret Inc R6	MF	RFDTX	100	-0.62	-0.62	11.60 (47)	10.34 (19)	5.76 (1)	7.86 (7)	0.31 (18)
MORNINGSTAR LIFETIME MOD 2025 TR USD				-1.19	-1.19	11.34	9.16	4.17	6.81	-
MEDIAN MF/ETF/CIT				-0.62	-0.62	11.55	9.63	4.76	7.19	0.49
# OF MF/ETF/CIT PEERS				138	138	138	128	126	104	138

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City of Tarpon Springs 457(b) & 401(a) Plans

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2030

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2030 Trgt Date Retire R6	MF	RFETX	100	-1.28	-1.28	13.12 (39)	11.54 (10)	6.40 (2)	8.90 (2)	0.33 (17)
MORNINGSTAR LIFETIME MOD 2030 TR USD				-1.38	-1.38	12.46	10.01	4.71	7.57	-
MEDIAN MF/ETF/CIT				-0.83	-0.83	12.67	10.65	5.30	7.90	0.58
# OF MF/ETF/CIT PEERS				195	195	195	184	182	139	195

ALLOCATION : TARGET-DATE 2035

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2035 Trgt Date Retire R6	MF	RFFTX	100	-1.86	-1.86	14.63 (47)	12.98 (14)	7.20 (5)	10.10 (2)	0.34 (19)
MORNINGSTAR LIFETIME MOD 2035 TR USD				-1.61	-1.61	14.06	11.25	5.60	8.48	-
MEDIAN MF/ETF/CIT				-1.08	-1.08	14.53	12.08	6.29	8.83	0.57
# OF MF/ETF/CIT PEERS				190	190	190	181	174	141	190

ALLOCATION : TARGET-DATE 2040

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2040 Trgt Date Retire R6	MF	RFGTX	100	-2.51	-2.51	17.42 (27)	14.73 (13)	8.14 (8)	10.91 (5)	0.36 (20)
MORNINGSTAR LIFETIME MOD 2040 TR USD				-1.85	-1.85	15.94	12.63	6.59	9.30	-
MEDIAN MF/ETF/CIT				-1.30	-1.30	16.60	13.47	7.18	9.62	0.60
# OF MF/ETF/CIT PEERS				188	188	188	177	175	139	188

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INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2045

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2045 Trgt Date Retire R6	MF	RFHTX	100	-2.87	-2.87	18.26 (37)	15.20 (21)	8.32 (22)	11.13 (5)	0.37 (22)
MORNINGSTAR LIFETIME MOD 2045 TR USD				-2.03	-2.03	17.59	13.73	7.35	9.84	-
MEDIAN MF/ETF/CIT				-1.43	-1.43	17.94	14.41	7.75	10.08	0.59
# OF MF/ETF/CIT PEERS				185	185	185	176	174	141	185

ALLOCATION : TARGET-DATE 2050

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2050 Trgt Date Retire R6	MF	RFITX	98	-3.07	-3.07	18.37 (54)	15.32 (29)	8.25 (39)	11.18 (5)	0.37 (21)
MORNINGSTAR LIFETIME MOD 2050 TR USD				-2.10	-2.10	18.63	14.30	7.72	10.06	-
MEDIAN MF/ETF/CIT				-1.55	-1.55	18.78	14.85	7.96	10.28	0.60
# OF MF/ETF/CIT PEERS				188	188	188	177	175	139	188

ALLOCATION : TARGET-DATE 2055

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2055 Trgt Date Retire R6	MF	RFKTX	91	-3.28	-3.28	18.89 (53)	15.50 (30)	8.23 (43)	11.16 (8)	0.38 (24)
MORNINGSTAR LIFETIME MOD 2055 TR USD				-2.10	-2.10	19.07	14.44	7.78	10.09	-
MEDIAN MF/ETF/CIT				-1.59	-1.59	19.07	15.01	7.98	10.31	0.60
# OF MF/ETF/CIT PEERS				185	185	185	176	174	140	185

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INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2060

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2060 Trgt Date Retire R6	MF	RFUTX	91	-3.36	-3.36	18.96 (55)	15.54 (29)	8.21 (44)	11.14 (11)	0.39 (23)
MORNINGSTAR LIFETIME MOD 2060 TR USD				-2.05	-2.05	19.25	14.45	7.74	10.04	-
MEDIAN MF/ETF/CIT				-1.60	-1.60	19.28	15.04	8.05	10.46	0.60
# OF MF/ETF/CIT PEERS				185	185	185	176	174	101	185

ALLOCATION : TARGET-DATE 2065+

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2065 Trgt Date Retire R6	MF	RFVTX	96	-3.37	-3.37	18.97 (60)	15.52 (33)	8.21 (48)	-	0.39 (26)
American Funds 2070 Trgt Date Retire R6	MF	RFBFX	83	-3.33	-3.33	19.08 (58)	-	-	-	0.39 (26)
MORNINGSTAR LIFETIME MOD 2060 TR USD				-2.05	-2.05	19.25	14.45	7.74	10.04	-
MEDIAN MF/ETF/CIT				-1.60	-1.60	19.53	15.10	8.17	-	0.59
# OF MF/ETF/CIT PEERS				321	321	258	172	138	-	337

TAXABLE BOND : GLOBAL BOND-USD HEDGED

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
PIMCO International Bond (USD-Hdg) Instl	MF	PFORX	98	-1.57	-1.57	2.41 (87)	4.92 (18)	1.32 (17)	2.88 (15)	0.57 (42)
BLOOMBERG GLOBAL AGGREGATE TR HDG USD				-0.15	-0.15	3.48	4.07	0.81	2.04	-
MEDIAN MF/ETF/CIT				-0.59	-0.59	3.51	4.21	0.65	2.01	0.61
# OF MF/ETF/CIT PEERS				111	111	107	103	100	73	111

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TAXABLE BOND : HIGH YIELD BOND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
BlackRock High Yield K	MF	BRHYX	89	-0.59	-0.59	7.88 (11)	8.97 (10)	4.80 (12)	6.30 (11)	0.48 (17)
ICE BOFA US HIGH YIELD TR USD				-0.54	-0.54	6.89	8.49	4.19	6.04	-
MEDIAN MF/ETF/CIT				-0.49	-0.49	6.64	7.84	3.86	5.26	0.75
# OF MF/ETF/CIT PEERS				635	635	620	604	570	529	637

TAXABLE BOND : INFLATION-PROTECTED BOND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity Inflation-Prot Bd Index	MF	FIPDX	100	0.44	0.44	2.97 (30)	3.16 (33)	1.45 (26)	2.61 (33)	0.05 (3)
BLOOMBERG US TREASURY US TIPS TR USD				-	-	-	-	-	-	-
MEDIAN MF/ETF/CIT				0.19	0.19	2.71	2.94	1.14	2.45	0.60
# OF MF/ETF/CIT PEERS				150	150	147	146	140	133	151

TAXABLE BOND : INTERMEDIATE CORE BOND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Allspring Core Bond R6	MF	WTRIX	90	0.06	0.06	4.46 (27)	3.92 (30)	0.40 (32)	1.88 (35)	0.33 (28)
Fidelity U.S. Bond Index	MF	FXNAX	87	0.06	0.06	4.32 (42)	3.62 (48)	0.29 (45)	1.66 (59)	0.03 (6)
BLOOMBERG US AGG BOND TR USD				-0.04	-0.04	4.34	3.63	0.31	1.69	-
MEDIAN MF/ETF/CIT				-0.08	-0.08	4.25	3.61	0.26	1.73	0.46
# OF MF/ETF/CIT PEERS				459	459	449	427	401	332	462

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OneDigital Investment Monitoring Report

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City of Tarpon Springs 457(b) & 401(a) Plans

INVESTMENT SNAPSHOT

TAXABLE BOND : MULTISECTOR BOND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
PIMCO Income Instl	MF	PIMIX	95	-0.55	-0.55	6.91 (12)	7.46 (18)	3.81 (11)	4.85 (10)	0.54 (16)
BLOOMBERG US UNIVERSAL TR USD				-0.14	-0.14	4.64	4.18	0.65	2.11	-
MEDIAN MF/ETF/CIT				-0.34	-0.34	5.76	6.58	2.62	3.97	0.79
# OF MF/ETF/CIT PEERS				379	379	359	345	316	250	384

MONEY MARKET : MONEY MARKET TAXABLE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Vanguard Treasury Money Market Investor	MF	VUSXX	94	0.9	0.9	4.07 (4)	4.78 (4)	3.37 (5)	2.22 (2)	0.07 (2)
ICE BOFA USD 3M DEP OR CM TR USD				0.90	0.90	4.24	4.93	3.43	2.45	-
MEDIAN MF/ETF/CIT				0.83	0.83	3.86	4.55	3.18	1.98	0.31
# OF MF/ETF/CIT PEERS				656	656	633	574	542	431	665

STABLE VALUE : STABLE VALUE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
MissionSquare PLUS Fund R10	CIT	OXLRR	-	-	-	-	-	-	-	-

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City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

ACTIVE EQUITY

LARGE GROWTH

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 5Y	EXP RAT
JPMorgan Large Cap Growth R6-JLGMX	86	0 (69)	3 (36)	5 (26)	8 (6)	4	7	0 1.86	5 1.45	2 64.00	5 80.00	0 41.67	3 50.83	5 15.64 (58)	5 17.73 (22)	0 0.94	0 0.96	3 1.07	3 -0.33 (41)	4 -0.52 (29)	5 0.33 (7)	3 1.01	3 0.93	3 1.00	5 96.47	5 0.44 (12)

LARGE VALUE

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 5Y	EXP RAT
Vanguard Equity-Income Adm-VEIRX	100	2 15.80 (41)	3 14.68 (39)	5 11.01 (20)	8 11.51 (27)	4	7	3 1.59	5 0.94	2 93.00	5 100.00	3 0.00	3 53.33	5 11.40 (19)	5 13.37 (21)	3 1.10	3 1.12	3 1.11	3 0.14 (31)	4 0.52 (13)	5 0.30 (16)	3 0.88	3 0.90	3 0.88	5 96.09	5 0.17 (6)

MID-CAP GROWTH

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 5Y	EXP RAT
Principal MidCap R6-PMAQX	78	0 -9.23 (95)	0 9.00 (56)	5 4.97 (20)	8 11.06 (35)	4	7	0 -0.40	0 -0.63	2 82.00	5 95.00	0 43.33	0 44.17	5 15.73 (19)	5 18.23 (16)	0 0.97	3 1.01	3 1.02	3 -0.42 (43)	4 -0.05 (18)	5 -0.09 (36)	3 0.76	3 0.83	3 0.88	5 81.74	5 0.57 (8)

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City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

ACTIVE EQUITY

MID-CAP VALUE

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 5Y	EXP RAT
Victory Sycamore Established Value R6-VEVRX	78	0 ² 9.99 (74)	0 ³ 8.73 (81)	0 ⁵ 7.65 (51)	8 ⁵ 11.02 (15)	4 ⁵ 86.00	7 ⁵ 90.00	0 ³ -0.29	5 ⁵ 1.27	2 ⁵ 86.00	5 ⁵ 95.00	0 ³ 43.33	3 ⁵ 49.17	5 ⁵ 14.31 (30)	5 ⁵ 15.79 (26)	0 ³ 0.86	3 ⁵ 1.01	3 ⁵ 1.08	0 ³ -1.44 (94)	4 ⁵ -0.08 (45)	5 ⁵ 0.40 (5)	3 ⁵ 0.92	3 ⁵ 0.91	3 ⁵ 0.94	5 ⁵ 96.12	5 ⁵ 0.54 (15)

SMALL GROWTH

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 5Y	EXP RAT
Vanguard Explorer Inv-VEXPX	95	0 ² 17.48 (58)	0 ³ 9.71 (53)	5 ⁵ 3.41 (28)	8 ⁵ 11.47 (32)	4 ⁵ 89.00	7 ⁵ 100.00	3 ⁵ 0.67	5 ⁵ 1.02	2 ⁵ 61.00	5 ⁵ 100.00	3 ⁵ 0.67	3 ⁵ 50.00	5 ⁵ 16.85 (15)	5 ⁵ 18.22 (16)	3 ⁵ 1.02	3 ⁵ 1.07	3 ⁵ 1.06	3 ⁵ -0.21 (39)	4 ⁵ 0.38 (22)	5 ⁵ 0.27 (33)	3 ⁵ 0.88	3 ⁵ 0.89	3 ⁵ 0.95	5 ⁵ 95.55	5 ⁵ 0.39 (5)

SMALL VALUE

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 5Y	EXP RAT
Goldman Sachs Small Cp Val Insghts R6-GTTUX	88	2 ⁵ 30.64 (7)	3 ⁵ 15.73 (9)	5 ⁵ 8.40 (16)	8 ⁵ 10.67 (12)	4 ⁵ 68.00	0 ⁷ 65.00	3 ⁵ 2.61	5 ⁵ 1.07	2 ⁵ 86.00	5 ⁵ 100.00	3 ⁵ 58.33	3 ⁵ 56.67	0 ⁵ 19.12 (71)	5 ⁵ 19.82 (69)	3 ⁵ 1.08	3 ⁵ 1.09	3 ⁵ 1.04	3 ⁵ 0.80 (3)	4 ⁵ 1.22 (3)	5 ⁵ 0.41 (5)	3 ⁵ 0.98	3 ⁵ 0.98	3 ⁵ 0.98	5 ⁵ 98.86	5 ⁵ 0.84 (25)

FOREIGN LARGE GROWTH

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 5Y	EXP RAT
Fidelity Intl Cptl Apprec K6-FAPCX	96	0 ² 10.47 (55)	3 ⁵ 11.18 (24)	5 ⁵ 5.36 (20)	- ⁰ -	- ⁰ -	- ⁰ -	3 ⁵ 2.10	- ⁰ -	- ⁰ -	- ⁰ -	3 ⁵ 56.67	- ⁰ -	5 ⁵ 13.56 (42)	5 ⁵ 18.30 (67)	3 ⁵ 1.16	3 ⁵ 1.09	- ⁰ -	3 ⁵ 0.19 (34)	4 ⁵ 0.31 (23)	- ⁰ -	3 ⁵ 0.87	3 ⁵ 1.04	- ⁰ -	5 ⁵ 86.64	5 ⁵ 0.65 (19)

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City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

ACTIVE EQUITY

REAL ESTATE

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 5Y	EXP RAT
Cohen & Steers Real Estate Securities Z-CSZIX	100	2 4.14 (31)	3 8.27 (18)	5 4.81 (21)	8 6.57 (5)	4 100.00	7 100.00	3 0.86	5 1.01	2 100.00	5 100.00	3 1.67	3 53.33	5 16.10 (56)	5 18.87 (61)	3 1.08	3 1.03	3 1.04	3 0.55 (7)	4 0.37 (7)	5 0.48 (5)	3 0.96	3 0.99	3 0.99	5 98.51	5 0.75 (32)

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City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

PASSIVE (EQUITY AND FIXED INCOME)

LARGE BLEND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN														
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	TRK ERR 3Y	TRK ERR 5Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 3Y	R-SQ 5Y	RL R-SQ 3Y	EXP RAT
Fidelity 500 Index-FXAIX	100	2 17.79 (30)	3 18.30 (24)	5 12.05 (18)	8 14.15 (11)	2 100.00	5 100.00	10 0.01	10 0.01	5 1.00	5 1.00	5 1.00	5 100.00	10 100.00	5 100.00	20 0.02 (3)

MID-CAP BLEND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN														
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	TRK ERR 3Y	TRK ERR 5Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 3Y	R-SQ 5Y	RL R-SQ 3Y	EXP RAT
Fidelity Mid Cap Index-FSMDX	100	2 15.99 (48)	3 13.33 (26)	5 7.26 (37)	8 10.90 (19)	2 61.00	5 100.00	10 0.05	10 0.05	5 1.00	5 1.00	5 1.00	5 100.00	10 100.00	5 100.00	20 0.03 (3)

SMALL BLEND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN														
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	TRK ERR 3Y	TRK ERR 5Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 3Y	R-SQ 5Y	RL R-SQ 3Y	EXP RAT
Fidelity Small Cap Index-FSSNX	90	2 25.87 (18)	3 13.18 (23)	5 3.87 (69)	8 10.01 (34)	2 54.00	5 20.00	10 0.07	10 0.08	5 1.00	5 1.00	5 1.00	5 100.00	10 100.00	5 100.00	20 0.03 (3)

FOREIGN LARGE BLEND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN														
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	TRK ERR 3Y	TRK ERR 5Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 3Y	R-SQ 5Y	RL R-SQ 3Y	EXP RAT
Fidelity International Index-FSPSX	80	2 23.40 (44)	3 14.60 (43)	5 8.59 (24)	8 8.82 (34)	2 75.00	5 95.00	10 2.09	10 2.50	5 0.95	5 1.01	5 1.00	5 97.63	10 97.47	5 100.00	20 0.04 (4)

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City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

PASSIVE (EQUITY AND FIXED INCOME)

INFLATION-PROTECTED BOND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN														
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	TRK ERR 3Y	TRK ERR 5Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 3Y	R-SQ 5Y	RL R-SQ 3Y	EXP RAT
Fidelity Inflation-Prot Bd Index-FIPDX	100	2 2.97 (30)	3 3.16 (33)	5 1.45 (26)	8 2.61 (33)	2 71.00	5 95.00	10 0.37	10 0.35	5 0.97	5 1.00	5 0.99	5 99.28	10 99.67	5 100.00	20 0.05 (3)

INTERMEDIATE CORE BOND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN														
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	TRK ERR 3Y	TRK ERR 5Y	BET 3Y	BET 5Y	BET 10Y	R-SQ 3Y	R-SQ 5Y	RL R-SQ 3Y	EXP RAT
Fidelity U.S. Bond Index-FXNAX	87	2 4.32 (42)	3 3.62 (48)	5 0.29 (45)	0 1.66 (59)	2 68.00	0 35.00	10 0.23	10 0.23	5 1.00	5 1.00	5 1.00	5 99.84	10 99.87	5 100.00	20 0.03 (6)

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City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

ACTIVE FIXED INCOME

GLOBAL BOND-USD HEDGED

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																						
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	EXP RAT
PIMCO International Bond (USD-Hdg) Instl-PFORX	98	0 ² 2.41 (87)	3 4.92 (18)	5 1.32 (17)	8 2.88 (15)	4 89.00	7 100.00	3 0.19	5 0.68	2 93.00	5 100.00	3 3.33	3 59.17	5 3.70 (17)	5 4.40 (11)	5 -3.04 (41)	9 -12.12 (19)	3 1.04	3 1.02	3 1.14	1 0.53 (18)	3 0.16 (22)	3 0.53 (7)	10 0.57 (42)

HIGH YIELD BOND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																						
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	EXP RAT
BlackRock High Yield K-BRHYX	89	2 7.88 (11)	3 8.97 (10)	5 4.80 (12)	8 6.30 (11)	4 100.00	7 100.00	- ⁰	- ⁰	2 75.00	5 95.00	3 60.00	3 55.00	0 ⁵ 4.30 (55)	0 ⁵ 6.84 (65)	5 -2.20 (32)	9 -13.92 (27)	3 1.08	3 1.07	3 1.03	1 0.69 (15)	3 0.94 (4)	3 0.22 (18)	10 0.48 (17)

INTERMEDIATE CORE BOND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																						
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	EXP RAT
Allspring Core Bond R6-WTRIX	90	2 4.46 (27)	3 3.92 (30)	5 0.40 (32)	8 1.88 (35)	4 96.00	7 100.00	3 0.09	5 0.19	2 79.00	5 100.00	3 3.33	3 55.83	0 ⁵ 5.67 (65)	0 ⁵ 6.45 (63)	5 -5.96 (38)	9 -17.44 (47)	3 1.03	3 1.01	3 1.03	1 1.04 (12)	3 0.26 (20)	3 0.38 (14)	10 0.33 (28)

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City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

ACTIVE FIXED INCOME

MULTISECTOR BOND

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																						
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	EX RET 5Y	EX RET 10Y	RL EX RET 3Y	RL EX RET 5Y	BAT 5Y	BAT 10Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	CPT 3Y	CPT 5Y	CPT 10Y	INF 3Y	INF 5Y	INF 10Y	EXP RAT
PIMCO Income Instl-PIMIX	95	2 6.91 (12)	3 7.46 (18)	5 3.81 (11)	8 4.85 (10)	4 89.00	7 100.00	3 3.16	5 2.74	2 82.00	5 100.00	3 68.33	3 70.00	0 4.65 (51)	5 5.58 (41)	5 -2.93 (39)	9 -10.85 (15)	3 2.07	3 1.63	3 1.92	1 1.90 (7)	3 1.37 (1)	3 0.81 (3)	10 0.54 (16)

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City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

ALLOCATION

MODERATELY CONSERVATIVE ALLOCATION

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
Vanguard Wellesley® Income Admiral™-VWIAX W	56	0 8.29 (83) 2	0 7.65 (83) 4	0 4.33 (55) 8	0 5.87 (51) 10	4 79.00	7 60.00	6 7.35 (61) 7	10 8.41 (40) 7	0 -6.46 (71) 7	7 -14.71 (9) 7	0 0.39 (84) 5	0 0.13 (52) 8	12 0.49 (39) 7	10 0.15 (2) 7

TARGET-DATE 2000-2010

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2010 Trgt Date Ret Inc R6-RFTTX	94	2 10.28 (3) 2	4 9.09 (9) 4	8 5.31 (1) 8	10 6.35 (4) 10	4 100.00	7 100.00	0 6.35 (76) 6	10 7.69 (70) 10	7 -5.02 (19) 7	7 -14.55 (3) 7	5 0.65 (6) 5	8 0.25 (2) 8	12 0.60 (1) 12	10 0.28 (23) 10

TARGET-DATE 2015

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2015 Trgt Date Ret Inc R6-RFJTX	100	2 10.62 (19) 2	4 9.43 (6) 4	8 5.42 (1) 8	10 6.68 (4) 10	4 96.00	7 95.00	6 6.56 (33) 6	10 8.16 (32) 10	7 -5.28 (7) 7	7 -15.88 (4) 7	5 0.68 (3) 5	8 0.26 (1) 8	12 0.60 (1) 12	10 0.30 (22) 10

TARGET-DATE 2020

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2020 Trgt Date Ret Inc R6-RRCTX	100	2 11.29 (34) 2	4 9.94 (6) 4	8 5.67 (2) 8	10 7.13 (12) 10	4 100.00	7 100.00	6 7.01 (28) 6	10 8.64 (24) 10	7 -5.70 (13) 7	7 -16.76 (1) 7	5 0.71 (2) 5	8 0.28 (1) 8	12 0.63 (1) 12	10 0.30 (21) 10

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ONEDIGITAL SCORE

ALLOCATION

TARGET-DATE 2025

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2025 Trgt Date Ret Inc R6-RFDTX	100	2 11.60 (47)	4 10.34 (19)	8 5.76 (1)	10 7.86 (7)	4 100.00	7 100.00	6 7.30 (25)	10 9.24 (24)	7 -6.04 (18)	7 -18.55 (14)	5 0.73 (3)	8 0.27 (1)	12 0.65 (1)	10 0.31 (18)

TARGET-DATE 2030

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2030 Trgt Date Retire R6-RFETX	100	2 13.12 (39)	4 11.54 (10)	8 6.40 (2)	10 8.90 (2)	4 100.00	7 100.00	6 8.20 (35)	10 10.36 (39)	7 -6.74 (23)	7 -20.48 (22)	5 0.80 (5)	8 0.31 (2)	12 0.67 (1)	10 0.33 (17)

TARGET-DATE 2035

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2035 Trgt Date Retire R6-RFFTX	100	2 14.63 (47)	4 12.98 (14)	8 7.20 (5)	10 10.10 (2)	4 100.00	7 100.00	6 9.12 (37)	10 11.59 (33)	7 -7.47 (18)	7 -22.63 (32)	5 0.87 (6)	8 0.36 (5)	12 0.69 (1)	10 0.34 (19)

TARGET-DATE 2040

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2040 Trgt Date Retire R6-RFGTX	100	2 17.42 (27)	4 14.73 (13)	8 8.14 (8)	10 10.91 (5)	4 100.00	7 100.00	6 10.37 (62)	10 12.85 (50)	7 -8.15 (21)	7 -24.23 (48)	5 0.92 (9)	8 0.40 (6)	12 0.70 (1)	10 0.36 (20)

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ONEDIGITAL SCORE

ALLOCATION

TARGET-DATE 2045

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2045 Trgt Date Retire R6-RFHTX	100	2 18.26 (37)	4 15.20 (21)	8 8.32 (22)	10 11.13 (5)	4 89.00	7 100.00	6 10.87 (50)	10 13.32 (32)	7 -8.43 (12)	7 -24.88 (43)	5 0.92 (16)	8 0.40 (16)	12 0.70 (1)	10 0.37 (22)

TARGET-DATE 2050

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2050 Trgt Date Retire R6-RFITX	98	0 18.37 (54)	4 15.32 (29)	8 8.25 (39)	10 11.18 (5)	4 89.00	7 95.00	6 11.07 (35)	10 13.57 (27)	7 -8.59 (13)	7 -25.51 (55)	5 0.92 (21)	8 0.40 (24)	12 0.70 (1)	10 0.37 (21)

TARGET-DATE 2055

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2055 Trgt Date Retire R6-RFKTX	91	0 18.89 (53)	4 15.50 (30)	8 8.23 (43)	10 11.16 (8)	4 86.00	7 95.00	6 11.32 (45)	10 13.82 (50)	7 -8.76 (15)	0 -26.02 (76)	5 0.91 (27)	8 0.39 (34)	12 0.69 (1)	10 0.38 (24)

TARGET-DATE 2060

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2060 Trgt Date Retire R6-RFUTX	91	0 18.96 (55)	4 15.54 (29)	8 8.21 (44)	10 11.14 (11)	4 86.00	7 95.00	6 11.42 (52)	10 13.87 (39)	7 -8.80 (14)	0 -26.12 (74)	5 0.91 (27)	8 0.39 (34)	12 0.69 (1)	10 0.39 (23)

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ONEDIGITAL SCORE

ALLOCATION

TARGET-DATE 2065+

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN													
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	DRW 3Y	DRW 10Y	SHRP 3Y	SHRP 5Y	SHRP 10Y	EXP RAT
American Funds 2065 Trgt Date Retire R6-RFVTX	96	0 18.97 (60)	4 15.52 (33)	8 8.21 (48)	-	-	-	6 11.39 (38)	10 13.86 (16)	7 -8.78 (11)	-	5 0.91 (26)	8 0.39 (37)	-	10 0.39 (26)
American Funds 2070 Trgt Date Retire R6-RFBFX	83	0 19.08 (58)	-	-	-	-	-	-	-	-	-	-	-	-	10 0.39 (26)

CAPITAL PRESERVATION

MONEY MARKET TAXABLE

INVESTMENT NAME	Q1 2026	ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN								
		PRF 1Y	PRF 3Y	PRF 5Y	PRF 10Y	RL PRF RK 3Y	RL PRF RK 5Y	STD DEV 3Y	STD DEV 5Y	EXP RAT
Vanguard Treasury Money Market Investor-VUSXX	94	5 4.07 (4)	10 4.78 (4)	14 3.37 (5)	18 2.22 (2)	7 100.00	10 100.00	0 0.18 (97)	0 0.58 (92)	30 0.07 (2)

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STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

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

PERFORMANCE

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

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

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

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

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

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

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

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

EXPENSES

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

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

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

INVESTMENT STRATEGY & STYLE

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

WEIGHTINGS & HOLDINGS

IPS Alignment. If a current holding does not fit within the ranges specified in the Investment Policy Statement, an alignment notice is generated. A notice can occur due to temporary style drift in an investment, a difference in categorization methodology or a gap in allocation.

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

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- **ICE BofA US High Yield TR USD.** The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of \$100 million. It is capitalization-weighted.
- **ICE BofA USD 3M Dep OR CM TR USD.** The index measures the performance of a synthetic asset paying Libor to a stated maturity. It is based on the assumed purchase at par of a synthetic instrument having exactly its stated maturity and with a coupon equal to that days fixing rate. That issue is assumed to be sold the following business day (priced at a yield equal to the current day fixing rate) and rolled into a new instrument.

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This following indices are part of this family:

- **FTSE Nareit All Equity REITs TR USD.** No definition is currently available
- **Russell 1000 Growth TR USD.** The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- **Russell 1000 Value TR USD.** The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- **Russell 2000 Growth TR USD.** The index measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price-to-value ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- **Russell 2000 TR USD.** The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- **Russell 2000 Value TR USD.** The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- **Russell Mid Cap Growth TR USD.** The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- **Russell Mid Cap TR USD.** The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
- **Russell Mid Cap Value TR USD.** The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

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STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

use of this information.

This following indices are part of this family:

- **Morningstar Lifetime Mod 2010 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is near retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2015 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about five years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2020 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about ten years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2025 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 15 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2030 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 20 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2035 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 25 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2040 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 30 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2045 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 35 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2050 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

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- **Morningstar Lifetime Mod 2055 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2060 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Mod Con Tgt Risk TR USD.** The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Conservative Target Risk Index seeks approximately 40% exposure to global equity markets.

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This following indices are part of this family:

- **MSCI EAFE Growth NR USD.** The index measures the performance of the growth large and mid cap segments of equity securities in developed markets, excluding the US & Canada. It is free float-adjusted market-capitalization weighted.
- **MSCI EAFE NR USD.** The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.

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This following indices are part of this family:

- **S&P 500 TR USD.** The index measures the performance of 500 widely held stocks in US equity market. Standard and Poors chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.

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STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Foreign Large Blend (FB).** Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.
- **Foreign Large Growth (FG).** Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks.
- **Global Bond-USD Hedged (WH).** USD hedged portfolios typically invest 40% or more of their assets in fixed-income instruments issued outside of the U.S. These portfolios invest primarily in investment-grade rated issues, but their strategies can vary. Some follow a conservative approach, sticking with high-quality bonds from developed markets. Others are more adventurous, owning some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others invest in both U.S. and non-U.S. bonds. Funds in this category hedge most of their non-U.S.-dollar currency exposure back to the U.S. dollar.
- **High Yield Bond (HY).** High-yield bond portfolios concentrate on lower-quality bonds, which are riskier than those of higher-quality companies. These portfolios generally offer higher yields than other types of portfolios, but they are also more vulnerable to economic and credit risk. These portfolios primarily invest in U.S. high-income debt securities where at least 65% or more of bond assets are not rated or are rated by a major agency such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.
- **Inflation-Protected Bond (IP).** Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.
- **Intermediate Core Bond (CI).** Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- **Large Blend (LB).** Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.
- **Large Growth (LG).** Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.
- **Large Value (LV).** Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Mid-Cap Blend (MB).** The typical mid-cap blend portfolio invests in U.S. stocks of various sizes and styles, giving it a middle-of-the-road profile. Most shy away from high-priced growth stocks but aren't so price-conscious that they land in value territory. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

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- **Mid-Cap Growth (MG).** Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).
- **Mid-Cap Value (MV).** Some mid-cap value portfolios focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for U.S. stocks that are less expensive or growing more slowly than the market. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Moderately Conservative Allocation (CA).** Funds in allocation categories seek to provide both income and capital appreciation by primarily investing in multiple asset classes, including stocks, bonds, and cash. These moderately conservative strategies prioritize preservation of capital over appreciation. They typically expect volatility similar to a strategic equity exposure between 30% and 50%.
- **Money Market Taxable (TM).** These portfolios invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. These funds do not designate themselves as Prime in form N-MFP and transact at a fixed net asset value.
- **Multisector Bond (MU).** Multisector-bond portfolios seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These portfolios typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.
- **Real Estate (SR).** Real estate portfolios invest primarily in real estate investment trusts of various types. REITs are companies that develop and manage real estate properties. There are several different types of REITs, including apartment, factory-outlet, health-care, hotel, industrial, mortgage, office, and shopping center REITs. Some portfolios in this category also invest in real estate operating companies.
- **Small Blend (SB).** Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- **Small Growth (SG).** Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fastgrowing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).
- **Small Value (SV).** Small-value portfolios invest in small U.S. companies with valuations and growth rates below other small-cap peers. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Stable Value (VL).** Stable-value portfolios seek to provide income while preventing price fluctuations. The most common stable-value portfolios invest in a diversified portfolio of bonds and enter into wrapper agreements with financial companies to guarantee against fluctuations in their share prices. These wrapper agreements typically provide price stability on a day-to-day basis, thereby insulating each portfolio's net asset value from interest-rate volatility. Therefore, the duration for each of these funds is essentially zero. This category is only used in Morningstar's custom fund, separate account, and collective investment trust databases.

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- **Target-Date 2000-2010 (TA).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2010) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2015 (TD).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2011-2015) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2020 (TE).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2025 (TC).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2030 (TH).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2035 (TI).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2040 (TJ).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2045 (TK).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2050 (TN).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2055 (TL).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A targetdate portfolio is part of a series of funds offering multiple retirement dates to investors.

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- **Target-Date 2060 (XQ).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2065+ (TU).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2061-2065 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

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STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

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

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

- **Allocation.** Different methods of asset allocation are associated with varying degrees of risks. Conservative portfolios contain low risk investments but may not earn any value over time. Moderate portfolios have a higher level of risk than conservative portfolios. Aggressive portfolios mainly consist of equities, so their value tends to fluctuate widely.
- **Bonds.** Bonds are subject to interest rate risk. As the prevailing level of bond interest rates rise, the value of bonds already held in a portfolio decline. Portfolios that hold bonds are subject to declines and increases in value due to general changes in interest rates. Bonds are also subject to prepayment risk, which is the chance that an issuer may exercise its right to prepay its security, if falling interest rates prompt the issuer to do so. Forced to reinvest the unanticipated proceeds at lower interest rates, the fund would experience a decline in income and lose the opportunity for additional price appreciation.
- **Foreign.** Investments in foreign securities may be more volatile than investing solely in U.S. markets due to interest-rate, currency, exchange rate, economic, and political risks. The value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.
- **Foreign Currencies.** Foreign currencies are subject to the risks associated with such currencies and the changes in their values relative to the U.S. dollar. Such risks include volatility in the price relationship between the U.S. dollar and foreign currencies. The value of foreign currencies relative to the U.S. dollar can be affected by many factors, including national debt levels, trade deficits, international trade and foreign policies, changes in trade and balance of payments, governmental fiscal and monetary policies, currency exchange rates and changes in supply and demand that affect those rates, investment and trading activity of mutual funds, hedge funds and currency funds, exchange rate controls and government intervention in currency markets, inflation rates, interest and deposit rates, market expectations about future inflation rates and interest rates, and global and national economic, financial, political, regulatory, judicial, military and geographical events or developments. Prices of currencies of less developed or emerging market nations tend to be more volatile than those of developed countries, given the greater political, regulatory, economic, financial, military and social instability and uncertainty in less developed or emerging market nations.
- **Foreign Regions.** Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.
- **High-Yield Bonds.** Portfolios that invest in lower-rated debt securities (commonly referred as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.
- **Inflation-Protected.** Inflation-protected bonds, unlike other fixed-income securities, are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

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- **Large Cap Equities.** Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.
- **Money Market.** An investment in a money market mutual fund is not insured or guaranteed by the FDIC or any other government agency. Although the funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.
- **Sector.** Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of factors such as the market, the economy, regulations, and other dynamics affecting that industry or sector compared with a more broadly diversified asset allocation.
- **Small/Mid Cap Equities.** Portfolios that invest in stocks of small- to mid-cap companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller company stocks have experienced a greater degree of market volatility than the overall market average.
- **Target-Date Funds.** Target-date funds typically invest in other mutual funds and are designed for investors who are planning to retire during the target date year. The fund's target date is the approximate date of when investors expect to begin withdrawing their money. A target-date fund's investment objective/strategy typically becomes more conservative over time primarily by reducing its allocation to equity mutual funds and increasing its allocations in fixed-income mutual funds. An investor's principal value in a target-date fund is not guaranteed at any time, including at the fund's target date.
- **Taxable Bond.** Investments in taxable bonds such as government bonds, long-term and short-term bonds, bank loans, corporate bonds, preferred stock, high-yield bonds, etc. are subject to numerous risks including those relating to reinvestment, inflation, market, selection, timing, and duration.

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