City of Tarpon Springs, Florida

Board of Commissioners
324 E. Pine Street
Tarpon Springs, Florida 34689
(727) 938-3711
http://www.ctsfl.us/agenda.htm

GENERAL EMPLOYEES PENSION BOARD MEETING
2nd Floor Conference Room
THURSDAY, SEPTEMBER 3, 2026
10:00 AM

1. AGENDA

a. Agenda

2. PRESENTATION

a. 2Q26 OneDigital Investment Monitoring Report - City of Tarpon Springs

GENERAL EMPLOYEES' PENSION BOARD
CITY OF TARPON SPRINGS, FLORIDA
CITY HALL SECOND FLOOR MEDIA ROOM
324 E. PINE STREET
THURSDAY September 3, 2026 – 10:00 A.M.
AGENDA

CALL TO ORDER
ROLL CALL

1. Retirements/Terminations – funds distributions report from the Human Resources Director.
2. Second Quarter 2026 Investment Monitoring Report
3. Other Business – 401a Employee Contribution Discussion
4. Schedule for the next board meeting.

OneDigital Investment Monitoring Report

Investment Data as of 06/30/2026.

Prepared For:

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

Prepared By:

OneDigital Investment Advisors LLC

2026 Strategic Planning

Business trends identified to help you support your organization and people

Key Trends We Are Seeing Impact Organizations

Cyber Insurance A Core Component; Not an Add-On

Cyber insurance is rapidly becoming a **core component of commercial P&C strategy**, *not an add-on.*

Evolving threats, including ransomware, AI-enabled deepfakes, and supply chain vulnerabilities, are driving sustained demand.

Employers are being pushed to **demonstrate stronger cyber hygiene** (*MFA, incident response planning, vendor risk management*) as underwriters tighten eligibility standards.

Employee Financial Stress Undermining Retirement

Market volatility and economic uncertainty are translating directly into retirement plan behavior. Employee financial confidence has dropped to its lowest level in years.

A new survey found that employers and employees agree on priorities, higher pay, stronger 401(k) matches, and guaranteed retirement income, *but a communication gap is limiting employee confidence and action.*[1]

Employers must intensify financial wellness education and plain-language plan communications.

"Job Hugging" — Retention Without Engagement

MetLife's 2026 Employee Benefit Trends Study reveals a troubling dynamic: **while 77% of employees intend to stay with their employer, 56% are staying out of necessity — not commitment.**[2]

Employers are responding by investing in belonging, career development, and recognition programs, and re-examining whether benefits are reinforcing genuine commitment or just serving as financial anchors.

Smarter Benefits through AI and Data

Benefits complexity continues to rise while employees expect clarity and real-time help. **Employers are leveraging AI in 2 ways to get ahead:**

(1) Using AI-driven decision support tools, like Avante, to help employees choose the best coverage options and answer questions 24/7.

(2) Using AI to analyze claims, enrollment, and utilization data to model and optimize benefit program design, pinpointing cost drivers and underutilized offerings and then refining the plan to improve value and control spend.

Sources:

[1] https://www.napa-net.org/news/2026/4/employers-workers-aligned-on-pay-and-benefits-but-this-is-in-the-way/?ite=51043&amp=&ito=1468

[2] MetLife's 2026 Employee Benefit Trends Study

Employee Engagement

Tools & resources available to help your employees

ONEDIGITAL

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?**

Scan or click the QR code to register for 2026 or checkout our OnDemand Library

https://www.onedigital.com/financial-academy/#Registration

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OneDigital Investment Advisors LLC and their associates are not estate planners and cannot provide tax or legal advice.

Financial Education & Guidance

With OneDigital as your retirement plan advisor, your employees will have access to:

Financial Academy:

- Live and on demand monthly webinars designed to build financial confidence & decision-making
- Q&A with financial advisors

1-on-1 Financial Coaching:

- Unlimited access to virtual meetings with financial coaches
- Goals-based, unbiased financial guidance delivered by an advisor familiar with your retirement plan

Retirement Plan Dashboard:

- Customized online portal providing access to Financial Academy, 1-on-1 meetings, links to your retirement plan recordkeeper, interactive tools, calculators & more

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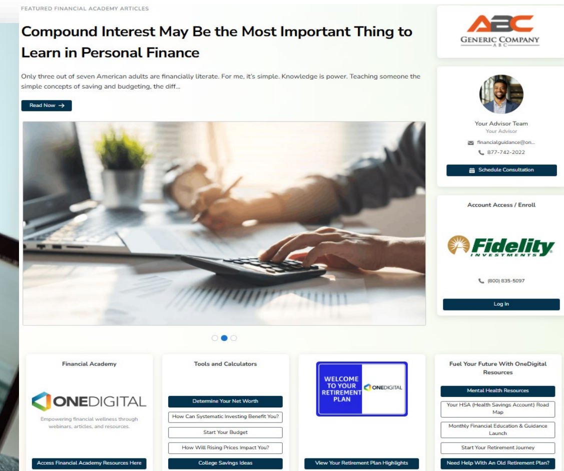

2026 Financial Academy Calendar

Live & On-Demand Webinars | Digital Resources | Complimentary 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
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Scan to view a demo Retirement Plan Dashboard

Investment advice offered through OneDigital Investment Advisors LLC

For use with current retirement plan sponsors – not for distribution to the public

Fiduciary Governance

Learn the latest trends to help protect your organization

Employer Resources

2026 FIDUCIARY ACADEMY CALENDAR

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

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?

Scan or click the QR code to register for our 2026 webinars!

https://www.onedigital.com/fiduciary-academy/

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Markets In Focus

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

Markets in Focus

Q3 begins with resilience, but less room for error. Growth remains positive, while hiring has slowed and the consumer backdrop is becoming more uneven.

Inflation remains above the Fed's 2% goal. Energy uncertainty keeps policy in focus and leaves markets sensitive to interest-rate expectations.

AI-related business investment remains a major support. Data centers, semiconductors, and power infrastructure are benefiting, but expectations are high.

SpaceX and potential large IPOs have renewed attention on growth companies. New listings can create opportunity, but also return-chasing risk.

STRENGTH

- ✓ **Growth, but uneven:** The economy continues to expand, but conditions vary more across industries, companies, and households. Consumer spending remains strong, though lower-income households are under greater pressure.
- ✓ **Inflation and the Fed:** Inflation remains above the Fed's goal, and energy uncertainty could keep rates higher for longer than investors expected earlier this year.
- ✓ **AI investment:** AI and related infrastructure remain important supports, but investors want evidence that spending can translate into durable earnings and productivity gains.

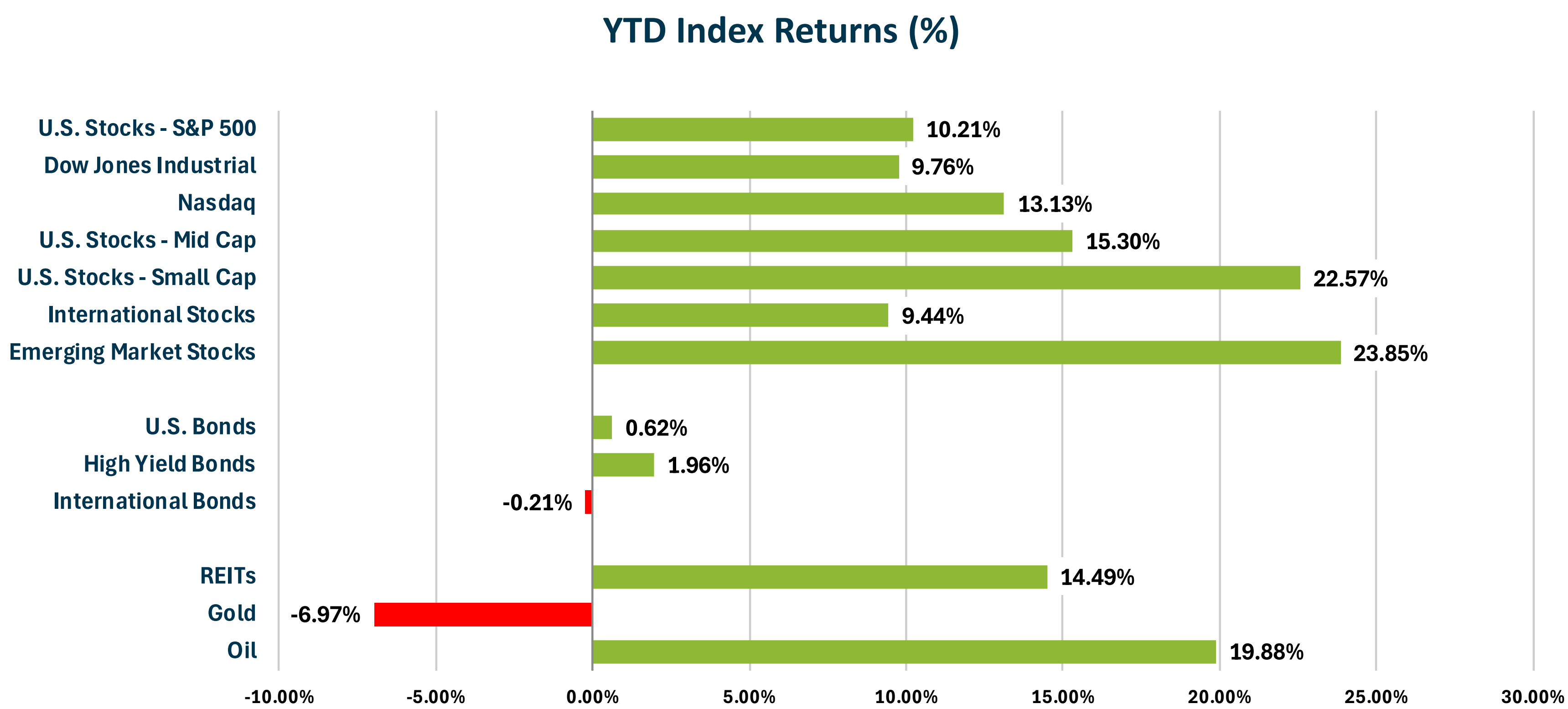
RISKS

- ✓ **Renewed energy shock:** Disruption to global energy supplies could raise costs, worsen inflation, and limit the Fed's flexibility.
- ✓ **AI disappointment:** Revenue growth or returns on AI spending may not meet high expectations, pressuring crowded areas of the market.
- ✓ **Consumer slowdown:** Slower hiring and higher costs could weigh on demand, especially for lower-income consumers and discretionary spending.

OUTLOOK

- ✓ **More uneven market:** Broad index returns may hide bigger differences underneath the surface. Fundamentals and earnings delivery may matter more from here.
- ✓ **Diversification matters:** Many investors already have meaningful AI exposure through broad indexes, making balance across sectors and themes important.
- ✓ **Stay disciplined:** Rebalance when needed, avoid chasing IPOs or recent winners, and make sure portfolios still match goals, liquidity needs, and risk tolerance.

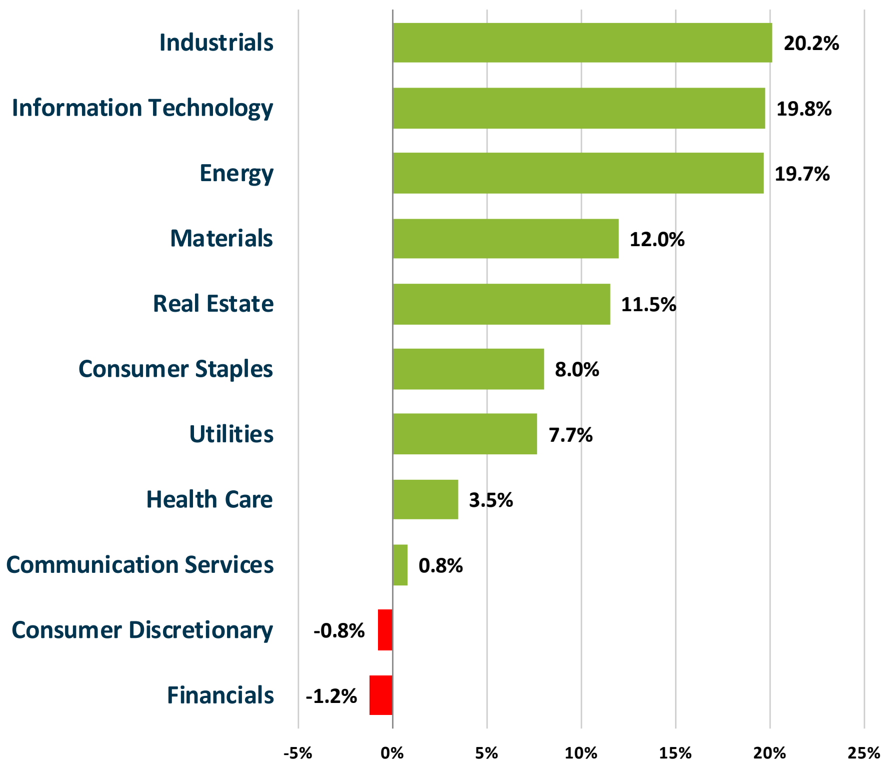
Index Returns



Source: FactSet, Data as of 6/30/2026. 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

Sector & Style Box Returns

S&P Sectors – YTD Returns



Morningstar Style Box – YTD Returns

	Value	Core	Growth
Large	16.26%	10.33%	5.33%
Mid	17.58%	15.30%	7.27%
Small	22.99%	22.57%	22.18%

Source: FactSet, 6/30/2026. 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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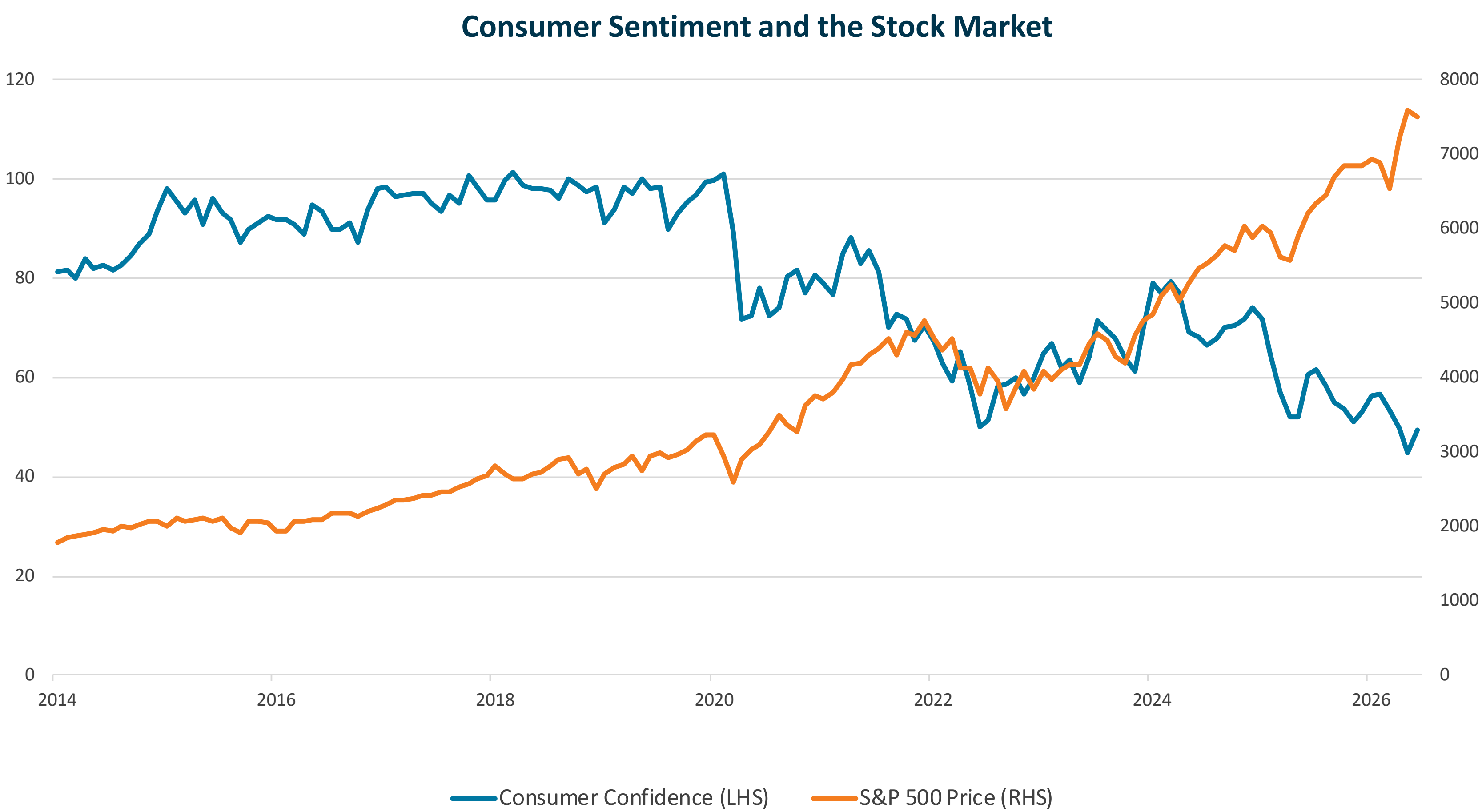
Market Says One Thing... Sentiment Says Another



Source: FactSet, OneDigital
As of 6/30/2026

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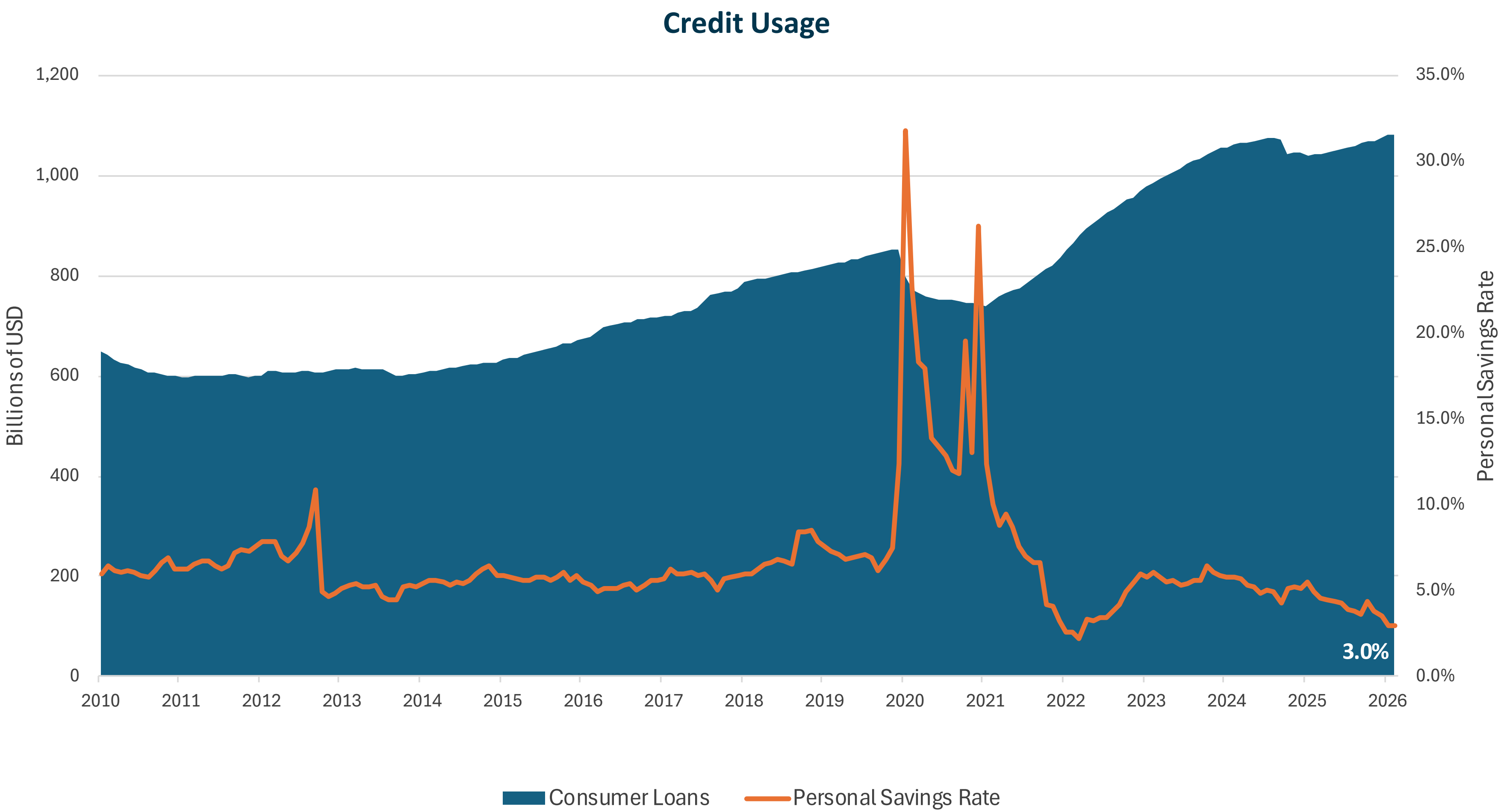
Saving Less, Borrowing More



Source: FactSet, OneDigital
As of 5/31/26

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What Matters Next: Three Scenarios for Inflation and The Fed

	BASE CASE	RISK CASE	BULL CASE
	Energy normalizes; inflation cools; Fed holds	**Energy disruption persists; inflation stays elevated; Fed leans hawkish**	**Supply normalizes quickly; expectations ease; cuts return to table**
Energy Backdrop	• Oil supply and trade flows continue to normalize • Inventories rebuild over the second half	• Supply routes or production remain disrupted • Inventories rebuild more slowly than expected	• Supply disruptions ease quickly • Inventories rise faster than expected
Inflation and Growth	• Inflation gradually eases • Growth remains positive, though moderating	• Headline and core inflation remain elevated • Growth slows as costs pressure consumers and firms	• Inflation falls more quickly toward target • Real income improves and growth stabilizes
Fed Policy Outlook	• Fed holds rates in the current range • Cuts require clearer progress on inflation	• Higher-for-longer stance persists • Potential hikes if inflation reaccelerates	• Policy easing depends on clear progress toward 2% inflation target. • Easier policy supports financial conditions

Key takeaway: The inflation outlook hinges on whether elevated energy costs prove persistent. Monitoring energy supply, inventories, inflation expectations, and Fed signals will be critical for investors.

Sources: U.S. Energy Information Administration, Federal Reserve, FactSet. Scenarios are illustrative and subject to change.

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%	Emerging Markets 24%
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 23%
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%	REITS 14%
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%	US Large Cap 10%
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%	Non-US Developed Equity 9%
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%	Diversified Portfolio 7%
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%	High Yield 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%	Fixed Income 1%

Source: FactSet – As of 6/30/2026, 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% MSCIACWI/40% Bloomberg US Agg Bond

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 (Top 70% for Capital Preservation)	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 (Top 70% for Capital Preservation)	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 it's 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.

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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TABLE OF CONTENTS

Executive Summary
The City of Tarpon Springs General Employees Retirement Plans
Investment Monitoring Report
Second Quarter 2026

Market & Economic Overview:

For a more in-depth overview, click here for our OneDigital Investment Team's Markets in Focus summary, and/or click here for a replay of our recent **Quarterly Economic & Market Webinar** hosted by OneDigital and JPMorgan on August 4th.

Investment Monitoring Overview

The quarterly investment review for your retirement plans is attached. While most of your investment options received passing scores, we recommend the below outlined change to your investment menu.

Investment Recommended for Removal	Assets	# Participants	Score	Exp	Investment Replacement	Score	Exp
Vanguard Wellesley Income Adm	$480,247	10	44	0.15%	American Funds TDF series *(existing plan option)* - mapped to age appropriate vintage by individual participant DOB	96	0.35%

About our Investment Monitoring Scoring System

OneDigital's proprietary, multi-factor quantitative scoring criteria is designed by our corporate Investment Team of Certified Investment Analysts (CFA) and used to monitor over $140 billion in retirement plan assets. Each investment option is evaluated using a numerical score ranging from 1 to 100, based on up to thirty-five (35) distinct criteria related to performance, risk, and consistency. These criteria are specifically tailored to assess each major asset category - active equity, active fixed income, passive index, asset allocation, and capital preservation investments - based on their unique characteristics. A more detailed description of the scoring criteria is located in within our report.

OneDigital evaluates these scores and makes plan-specific recommendations aligned with your Investment Policy Statement. Certain investments do not receive scores and are monitored by alternative methods. Asset allocation series are evaluated based on the average score of the individual investment options within the series. As a general guideline, investments scoring 60 or above are considered to meet prudent fiduciary standards. Investments scoring 59 or below are placed on the Watch List. Investments are typically recommended for removal and replacement after multiple Watch List probationary quarters or if they ever receive a score of 39 or lower.

Prepared by OneDigital Investment Advisors LLC
August 2026

Investment advisory services offered through OneDigital Investment Advisors LLC ("OneDigital").

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STATE OF AFFAIRS

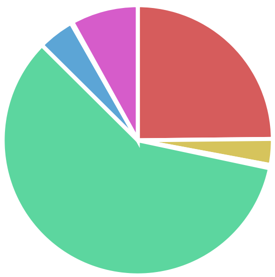
1

INVESTMENTS TO WATCH/REMOVE

0.33 %

WEIGHTED AVERAGE NET EXP RATIO

ASSET ALLOCATION



BROAD ASSET CLASS	# INVESTMENTS	$ ASSETS	% OF TOTAL ASSETS
U.S. Equity	9	9,442,539	24.84
International Equity	2	1,177,938	3.10
Sector Equity	1	150,927	0.40
Allocation	14	22,468,048	59.10
Taxable Bond	6	1,640,918	4.32
Money Market	1	75,940	0.20
Stable Value	1	3,059,388	8.05
TOTAL	**34**	**38,015,698**	**100**

No Investments are currently On Watch

PROPOSED INVESTMENT CHANGES

INVESTMENTS NAME	TICKER	PEER GROUP	ONEDIGITAL SCORE	$ ASSETS		NET EXP. RATIO (% RANK)
				THIS FUND	% OF TOTAL	
Vanguard Wellesley® Income Admiral™ R	VWIAX	Moderately Conservative Allocation	**44**	(480,247.26)	1.26	0.15 (2)

HOLDINGS SUMMARY

$38,015,698	34	1	$ 48,553
TOTAL ASSETS	INVESTMENTS	INVESTMENTS TO WATCH/REMOVE	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)	2,655,570	6.99	**162**
JPMorgan Large Cap Growth R6	MF	JLGMX	Large Growth	-	86	0.44 (13)	2,705,927	7.12	**7,229**
Vanguard Equity-Income Adm	MF	VEIRX	Large Value	-	98	0.17 (6)	1,848,986	4.86	**2,075**
Fidelity Mid Cap Index	MF	FSMDX	Mid-Cap Blend	-	93	0.03 (2)	244,154	0.64	**29**
Principal MidCap R6	MF	PMAQX	Mid-Cap Growth	-	63	0.57 (8)	320,492	0.84	**1,479**
Victory Sycamore Established Value R6	MF	VEVRX	Mid-Cap Value	-	71	0.54 (16)	653,100	1.72	**2,337**
Fidelity Small Cap Index	MF	FSSNX	Small Blend	-	90	0.03 (3)	413,706	1.09	**71**
Vanguard Explorer Inv	MF	VEXPX	Small Growth	-	95	0.39 (5)	289,673	0.76	**604**
Goldman Sachs Small Cp Val Insghts R6	MF	GTTUX	Small Value	-	88	0.84 (26)	310,931	0.82	**1,541**
							9,442,539	**24.84**	**15527**

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	-	73	0.04 (4)	303,810	0.80	**85**
Fidelity Intl Cptl Apprec K6	MF	FAPCX	Foreign Large Growth	-	96	0.65 (20)	874,128	2.30	**3,186**
							1,177,938	**3.10**	**3271**

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	-	98	0.75 (34)	150,927	0.40	**468**

OneDigital Investment Monitoring Report

Inv. Data as of 06/30/26. Holdings as of 06/30/26. P Proposed R Remove W Watch

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™ R	MF	VWIAX	Moderately Conservative Allocation	Remove	44	0.15 (2)	480,247	1.26	**94**
American Funds 2010 Trgt Date Ret IncR-6	MF	RFTTX	Target-Date 2000-2010	-	92	0.28 (23)	809,993	2.13	**1,052**
American Funds 2015 Trgt Date Ret IncR-6	MF	RFJTX	Target-Date 2015	-	98	0.3 (23)	475,867	1.25	**14**
American Funds 2020 Trgt Date Ret IncR-6	MF	RRCTX	Target-Date 2020	-	98	0.3 (21)	2,360,772	6.21	**1,330**
American Funds 2025 Trgt Date Ret IncR-6	MF	RFDTX	Target-Date 2025	-	98	0.31 (20)	2,698,222	7.10	**2,464**
American Funds 2030 Trgt Date Retire R-6	MF	RFETX	Target-Date 2030	-	98	0.33 (17)	4,303,490	11.32	**3,010**
American Funds 2035 Trgt Date Retire R-6	MF	RFFTX	Target-Date 2035	-	98	0.34 (18)	4,148,327	10.91	**4,190**
American Funds 2040 Trgt Date Retire R-6	MF	RFGTX	Target-Date 2040	-	98	0.36 (19)	2,233,191	5.87	**2,465**
American Funds 2045 Trgt Date Retire R6	MF	RFHTX	Target-Date 2045	-	98	0.37 (21)	2,130,905	5.61	**2,287**
American Funds 2050 Trgt Date Retire R6	MF	RFITX	Target-Date 2050	-	98	0.37 (20)	1,163,800	3.06	**646**
American Funds 2055 Trgt Date Retire R6	MF	RFKTX	Target-Date 2055	-	91	0.38 (23)	834,888	2.20	**1,031**
American Funds 2060 Trgt Date Retire R6	MF	RFUTX	Target-Date 2060	-	85	0.39 (23)	242,652	0.64	**239**
American Funds 2065 Trgt Date Retire R6	MF	RFVTX	Target-Date 2065	-	86	0.39 (23)	127,872	0.34	**150**
American Funds 2070 Trgt Date Retire R6	MF	RFBFX	Target-Date 2070+	-	83	0.39 (24)	457,822	1.20	**1,781**
							22,468,048	**59.10**	**20753**

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 (43)	0	0.00	-
BlackRock High Yield K	MF	BRHYX	High Yield Bond	-	90	0.47 (16)	444,827	1.17	**1,248**
Fidelity Inflation-Prot Bd Index	MF	FIPDX	Inflation-Protected Bond	-	100	0.05 (3)	305,095	0.80	**112**
Allspring Core Bond R6	MF	WTRIX	Intermediate Core Bond	-	90	0.33 (27)	531,480	1.40	**1,186**
Fidelity U.S. Bond Index	MF	FXNAX	Intermediate Core Bond	-	84	0.03 (6)	359,516	0.95	**80**
PIMCO Income Instl	MF	PIMIX	Multisector Bond	-	100	0.54 (16)	0	0.00	-
							1,640,918	**4.32**	**2626**

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	-	97	0.07 (2)	75,940	0.20	**36**

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	0XLRR	Stable Value	-	100	0.53 (-)	3,059,388	8.05	**5,872**

EXECUTIVE SUMMARY

33	0	1	0
PASS	**WATCH**	**REMOVE**	**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 Q2	26 Q1	25 Q4	25 Q3	25 Q2	25 Q1	24 Q4	24 Q3	24 Q2	24 Q1	23 Q4	23 Q3
Allspring Core Bond R6	WTRIX	CI	531,480	-	90	90	90	90	90	90	90	90	90	95	95	90
BlackRock High Yield K	BRHYX	HY	444,827	-	90	90	90	85	87	90	90	90	85	85	83	83
Cohen & Steers Real Estate Securities Z	CSZIX	SR	150,927	-	98	100	100	100	100	100	100	100	100	100	100	100
Fidelity Intl Cptl Apprec K6	FAPCX	FG	874,128	-	96	96	96	100	100	90	90	90	90	90	90	90
Goldman Sachs Small Cp Val Insghts R6	GTTUX	SV	310,931	-	88	88	93	93	88	92	100	100	100	95	95	90
JPMorgan Large Cap Growth R6	JLGMX	LG	2,705,927	-	86	86	77	88	89	100	100	100	100	97	95	95
PIMCO Income Instl	PIMIX	MU	-	-	100	95	100	100	100	100	98	98	98	100	100	100
PIMCO International Bond (USD-Hdg) Instl	PFORX	WH	-	-	98	98	98	100	100	100	100	98	100	100	100	97
Principal MidCap R6	PMAQX	MG	320,492	-	63	78	82	92	94	94	94	94	94	97	94	94
Vanguard Equity-Income Adm	VEIRX	LV	1,848,986	-	98	100	97	100	100	95	100	98	98	98	98	98
Vanguard Explorer Inv	VEXPX	SG	289,673	-	95	95	89	92	95	98	98	98	100	97	97	89
Vanguard Wellesley® Income Admiral™ R	VWIAX	CA	480,247	Remove	44	56	73	73	75	84	90	90	98	98	98	98
Victory Sycamore Established Value R6	VEVRX	MV	653,100	-	71	78	81	86	89	98	98	100	98	98	98	98

OneDigital Investment Monitoring Report

Inv. Data as of 06/30/26. Holdings as of 06/30/26. City of Tarpon Springs 457(b) & 401(a) Plans

EXECUTIVE SUMMARY

PASSIVE

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES 26 Q2	26 Q1	25 Q4	25 Q3	25 Q2	25 Q1	24 Q4	24 Q3	24 Q2	24 Q1	23 Q4	23 Q3
Fidelity 500 Index	FXAIX	LB	2,655,570	-	100	100	100	100	100	100	100	100	100	100	100	100
Fidelity Inflation-Prot Bd Index	FIPDX	IP	305,095	-	100	100	100	100	100	100	100	100	100	90	97	95
Fidelity International Index	FSPSX	FB	303,810	-	73	80	80	83	85	88	88	90	90	90	90	90
Fidelity Mid Cap Index	FSMDX	MB	244,154	-	93	100	100	100	100	100	97	97	97	95	97	95
Fidelity Small Cap Index	FSSNX	SB	413,706	-	90	90	90	90	82	77	87	92	84	84	84	82
Fidelity U.S. Bond Index	FXNAX	CI	359,516	-	84	87	77	77	85	90	93	93	93	93	93	97

MONEY MARKET/STABLE VALUE

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES 26 Q2	26 Q1	25 Q4	25 Q3	25 Q2	25 Q1	24 Q4	24 Q3	24 Q2	24 Q1	23 Q4	23 Q3
MissionSquare PLUS Fund R10	0XLRR	VL	3,059,388	-	100	-	100	100	100	100	100	100	100	100	100	100
Vanguard Treasury Money Market Investor	VUSXX	TM	75,940	-	97	94	94	94	94	94	94	94	94	94	94	94

EXECUTIVE SUMMARY

TARGET DATE INVESTMENT

					PRIOR QUARTERS ONEDIGITAL SCORES											
INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	26 Q2	26 Q1	25 Q4	25 Q3	25 Q2	25 Q1	24 Q4	24 Q3	24 Q2	24 Q1	23 Q4	23 Q3
American Funds 2010 Trgt Date Ret IncR-6	RFTTX	TA	809,993	-	92	94	100	100	100	100	100	100	100	100	98	100
American Funds 2015 Trgt Date Ret IncR-6	RFJTX	TD	475,867	-	98	100	100	100	100	100	100	100	100	100	98	100
American Funds 2020 Trgt Date Ret IncR-6	RRCTX	TE	2,360,772	-	98	100	100	100	100	100	100	100	100	100	98	98
American Funds 2025 Trgt Date Ret IncR-6	RFDTX	TG	2,698,222	-	98	100	100	100	100	100	100	100	100	100	98	100
American Funds 2030 Trgt Date Retire R-6	RFETX	TH	4,303,490	-	98	100	100	100	100	100	100	100	100	100	100	100
American Funds 2035 Trgt Date Retire R-6	RFFTX	TI	4,148,327	-	98	100	100	100	100	100	100	100	100	100	100	100
American Funds 2040 Trgt Date Retire R-6	RFGTX	TJ	2,233,191	-	98	100	100	100	100	100	100	100	100	100	100	100
American Funds 2045 Trgt Date Retire R6	RFHTX	TK	2,130,905	-	98	100	100	100	100	100	100	100	100	100	100	91
American Funds 2050 Trgt Date Retire R6	RFITX	TN	1,163,800	-	98	98	100	100	100	92	100	100	100	100	100	91
American Funds 2055 Trgt Date Retire R6	RFKTX	TL	834,888	-	91	91	93	93	93	83	86	86	86	86	82	77
American Funds 2060 Trgt Date Retire R6	RFUTX	XQ	242,652	-	85	91	93	93	93	83	90	90	90	88	81	73
American Funds 2065 Trgt Date Retire R6	RFVTX	TU	127,872	-	86	96	100	86	100	83	79	79	79	79	100	73
American Funds 2070 Trgt Date Retire R6	RFBFX	TX	457,822	-	83	83	100	100	100	-	-	-	-	-	-	-

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

				TOTAL RETURN (% RANK)						NET EXP. RATIO
INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	(% RANK)
Fidelity 500 Index	MF	FXAIX	100	15.2	10.2	22.31 (29)	20.60 (25)	13.39 (20)	15.49 (15)	0.02 (3)
S&P 500 (TR) (1970)				15.20	10.20	22.32	20.61	13.40	15.50	-
MEDIAN MF/ETF/CIT				14.61	9.64	20.54	19.34	12.03	14.42	0.67
# OF MF/ETF/CIT PEERS				1,383	1,363	1,321	1,243	1,168	1,014	1,397

U.S. EQUITY : LARGE GROWTH

				TOTAL RETURN (% RANK)						NET EXP. RATIO
INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	(% RANK)
JPMorgan Large Cap Growth R6	MF	JLGMX	86	17.66	7.68	15.56 (52)	21.81 (43)	12.66 (25)	20.30 (7)	0.44 (13)
RUSSELL 1000 GROWTH TR USD				16.74	5.32	17.70	22.57	13.71	18.58	-
MEDIAN MF/ETF/CIT				17.40	6.36	15.78	20.95	10.46	16.33	0.81
# OF MF/ETF/CIT PEERS				1,082	1,078	1,063	1,012	970	883	1,093

INVESTMENT SNAPSHOT

U.S. EQUITY : LARGE VALUE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Equity-Income Adm	MF	VEIRX	98	6.57	8.18	18.39 (66)	15.97 (50)	11.28 (32)	11.78 (40)	0.17 (6)
RUSSELL 1000 VALUE TR USD				13.86	16.25	27.11	17.78	11.17	11.52	-
MEDIAN MF/ETF/CIT				10.26	10.75	20.89	15.94	10.47	11.45	0.75
# OF MF/ETF/CIT PEERS				1,141	1,137	1,124	1,088	1,038	964	1,147

U.S. EQUITY : MID-CAP BLEND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Fidelity Mid Cap Index	MF	FSMDX	93	13.82	15.3	21.63 (56)	16.51 (35)	8.50 (53)	12.00 (25)	0.03 (2)
RUSSELL MID CAP TR USD				13.82	15.29	21.63	16.51	8.49	12.00	-
MEDIAN MF/ETF/CIT				14.28	16.00	22.97	15.19	8.61	11.10	0.83
# OF MF/ETF/CIT PEERS				424	424	415	374	355	302	424

U.S. EQUITY : MID-CAP GROWTH

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Principal MidCap R6	MF	PMAQX	63	6.55	-5.24	-8.94 (95)	7.97 (80)	4.43 (43)	11.41 (60)	0.57 (8)
RUSSELL MID CAP GROWTH TR USD				14.54	7.27	6.17	15.60	6.02	13.04	-
MEDIAN MF/ETF/CIT				17.76	11.76	12.06	14.13	3.85	12.01	0.95
# OF MF/ETF/CIT PEERS				483	482	479	470	463	436	487

INVESTMENT SNAPSHOT

U.S. EQUITY : MID-CAP VALUE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Victory Sycamore Established Value R6	MF	VEVRX	71	9.65	14.81	18.59 (66)	11.30 (77)	8.48 (59)	11.48 (26)	0.54 (16)
RUSSELL MID CAP VALUE TR USD				13.40	17.58	26.61	16.50	9.47	10.62	-
MEDIAN MF/ETF/CIT				11.15	13.37	21.54	13.88	9.07	10.32	0.87
# OF MF/ETF/CIT PEERS				406	405	404	382	371	339	408

U.S. EQUITY : SMALL BLEND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Fidelity Small Cap Index	MF	FSSNX	90	21.51	22.61	40.91 (22)	18.74 (25)	7.10 (65)	11.75 (33)	0.03 (3)
RUSSELL 2000 TR USD				21.49	22.56	40.77	18.60	6.98	11.62	-
MEDIAN MF/ETF/CIT				19.88	22.03	34.10	16.33	7.77	11.27	0.94
# OF MF/ETF/CIT PEERS				631	629	623	596	579	523	631

U.S. EQUITY : SMALL GROWTH

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Explorer Inv	MF	VEXPX	95	20.46	20.34	30.60 (61)	14.94 (64)	6.08 (36)	13.27 (35)	0.39 (5)
RUSSELL 2000 GROWTH TR USD				25.70	22.17	38.74	18.43	5.56	11.97	-
MEDIAN MF/ETF/CIT				24.85	22.23	33.63	16.11	4.73	12.12	1.06
# OF MF/ETF/CIT PEERS				538	537	536	531	516	479	540

INVESTMENT SNAPSHOT

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 Insghts R6	MF	GTTUX	88	17.3	23.84	45.07 (8)	20.54 (10)	10.54 (14)	12.08 (11)	0.84 (26)
RUSSELL 2000 VALUE TR USD				17.18	22.99	43.00	18.72	8.23	10.89	-
MEDIAN MF/ETF/CIT				16.62	20.85	32.48	15.45	8.51	10.47	1.02
# OF MF/ETF/CIT PEERS				476	476	475	463	448	416	478

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	73	9.04	10.08	20.46 (56)	16.73 (50)	9.35 (28)	9.83 (40)	0.04 (4)
MSCI EAFE NR USD				10.82	9.44	20.23	16.44	9.04	9.65	-
MEDIAN MF/ETF/CIT				10.45	10.47	21.46	16.72	8.43	9.59	0.81
# OF MF/ETF/CIT PEERS				698	692	678	651	620	548	701

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	17.98	12.24	11.78 (55)	15.84 (24)	7.58 (13)	-	0.65 (20)
MSCI EAFE GROWTH NR USD				14.52	9.13	13.65	11.46	4.88	8.61	-
MEDIAN MF/ETF/CIT				14.42	8.89	12.65	12.45	4.64	9.08	0.90
# OF MF/ETF/CIT PEERS				383	383	381	362	350	293	385

INVESTMENT SNAPSHOT

SECTOR EQUITY : REAL ESTATE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Cohen & Steers Real Estate Securities Z	MF	CSZIX	98	9.89	13.33	13.47 (52)	10.59 (27)	4.38 (26)	6.92 (5)	0.75 (34)
FTSE NAREIT ALL EQUITY REITS TR USD				10.72	14.89	15.43	10.06	3.70	5.88	-
MEDIAN MF/ETF/CIT				10.49	13.76	13.56	9.37	3.45	5.40	0.89
# OF MF/ETF/CIT PEERS				215	214	212	205	198	178	217

ALLOCATION : MODERATELY CONSERVATIVE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Wellesley® Income Admiral™ R	MF	VWIAX	44	3.01	3.31	8.65 (92)	8.44 (91)	4.13 (73)	5.80 (64)	0.15 (2)
MORNINGSTAR MOD CON TGT RISK TR USD				6.39	5.61	11.40	10.05	4.30	6.17	-
MEDIAN MF/ETF/CIT				5.47	5.15	11.42	10.15	4.74	6.14	0.88
# OF MF/ETF/CIT PEERS				217	217	216	213	208	198	217

ALLOCATION : TARGET-DATE 2000-2010

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2010 Trgt Date Ret IncR-6	MF	RFTTX	92	3.99	4.16	9.63 (67)	10.23 (10)	5.45 (1)	6.48 (6)	0.28 (23)
MORNINGSTAR LIFETIME MOD 2010 TR USD				5.59	4.73	10.40	9.66	4.23	6.01	-
MEDIAN MF/ETF/CIT				5.01	4.81	9.95	9.03	4.13	5.97	0.42
# OF MF/ETF/CIT PEERS				82	82	82	82	70	59	82

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 IncR-6	MF	RFJTX	98	4.66	4.58	10.33 (75)	10.66 (6)	5.62 (1)	6.88 (11)	0.30 (23)
MORNINGSTAR LIFETIME MOD 2015 TR USD				5.96	5.00	10.89	9.84	4.05	6.24	-
MEDIAN MF/ETF/CIT				5.71	5.34	10.99	9.70	4.40	6.50	0.45
# OF MF/ETF/CIT PEERS				81	81	81	81	71	60	81

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 IncR-6	MF	RRCTX	98	5.43	5.06	11.12 (68)	11.34 (13)	5.98 (1)	7.45 (18)	0.30 (21)
MORNINGSTAR LIFETIME MOD 2020 TR USD				6.54	5.42	11.68	10.29	4.14	6.64	-
MEDIAN MF/ETF/CIT				6.33	5.92	12.31	10.58	4.78	7.05	0.48
# OF MF/ETF/CIT PEERS				102	102	102	102	92	73	102

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 IncR-6	MF	RFDTX	98	5.98	5.32	11.58 (75)	11.71 (35)	6.10 (2)	8.23 (17)	0.31 (20)
MORNINGSTAR LIFETIME MOD 2025 TR USD				7.29	6.01	12.77	10.99	4.48	7.26	-
MEDIAN MF/ETF/CIT				6.96	6.24	12.95	11.28	5.23	7.83	0.49
# OF MF/ETF/CIT PEERS				124	124	124	122	112	90	124

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2030

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2030 Trgt Date Retire R-6	MF	RFETX	98	7.56	6.18	13.12 (67)	13.13 (23)	6.93 (3)	9.43 (7)	0.33 (17)
MORNINGSTAR LIFETIME MOD 2030 TR USD				8.29	6.79	14.24	12.03	5.16	8.13	-
MEDIAN MF/ETF/CIT				7.81	6.84	13.83	12.42	5.83	8.45	0.60
# OF MF/ETF/CIT PEERS				190	190	190	187	177	142	190

ALLOCATION : TARGET-DATE 2035

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2035 Trgt Date Retire R-6	MF	RFFTX	98	9.36	7.33	15.07 (70)	14.85 (19)	7.91 (6)	10.82 (5)	0.34 (18)
MORNINGSTAR LIFETIME MOD 2035 TR USD				9.67	7.90	16.33	13.56	6.28	9.19	-
MEDIAN MF/ETF/CIT				9.47	8.19	16.31	14.17	6.98	9.60	0.59
# OF MF/ETF/CIT PEERS				185	185	185	184	174	141	185

ALLOCATION : TARGET-DATE 2040

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2040 Trgt Date Retire R-6	MF	RFGTX	98	12.19	9.38	18.54 (54)	17.24 (11)	9.29 (6)	11.92 (5)	0.36 (19)
MORNINGSTAR LIFETIME MOD 2040 TR USD				11.28	9.22	18.82	15.31	7.56	10.19	-
MEDIAN MF/ETF/CIT				11.01	9.39	18.75	15.86	8.09	10.52	0.60
# OF MF/ETF/CIT PEERS				188	188	188	185	175	142	188

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2045

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2045 Trgt Date Retire R6	MF	RFHTX	98	13.82	10.55	20.36 (57)	18.15 (17)	9.76 (15)	12.31 (5)	0.37 (21)
MORNINGSTAR LIFETIME MOD 2045 TR USD				12.68	10.39	21.06	16.77	8.58	10.87	-
MEDIAN MF/ETF/CIT				12.10	10.49	20.75	17.09	8.92	11.14	0.60
# OF MF/ETF/CIT PEERS				185	185	185	184	174	141	185

ALLOCATION : TARGET-DATE 2050

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2050 Trgt Date Retire R6	MF	RFITX	98	14.39	10.87	20.75 (67)	18.41 (21)	9.79 (28)	12.42 (6)	0.37 (20)
MORNINGSTAR LIFETIME MOD 2050 TR USD				13.55	11.15	22.50	17.61	9.11	11.18	-
MEDIAN MF/ETF/CIT				12.95	11.13	22.15	17.78	9.33	11.40	0.61
# OF MF/ETF/CIT PEERS				188	188	188	185	175	142	188

ALLOCATION : TARGET-DATE 2055

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2055 Trgt Date Retire R6	MF	RFKTX	91	15.06	11.28	21.41 (68)	18.72 (23)	9.87 (32)	12.46 (7)	0.38 (23)
MORNINGSTAR LIFETIME MOD 2055 TR USD				13.89	11.49	23.12	17.88	9.23	11.24	-
MEDIAN MF/ETF/CIT				13.43	11.38	22.61	17.97	9.47	11.51	0.61
# OF MF/ETF/CIT PEERS				185	185	185	184	174	140	185

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2060

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2060 Trgt Date Retire R6	MF	RFUTX	85	15.33	11.45	21.64 (69)	18.84 (21)	9.90 (33)	12.47 (10)	0.39 (23)
MORNINGSTAR LIFETIME MOD 2060 TR USD				13.99	11.65	23.37	17.93	9.21	11.21	-
MEDIAN MF/ETF/CIT				13.52	11.47	22.82	18.03	9.46	11.74	0.61
# OF MF/ETF/CIT PEERS				185	185	185	184	174	101	185

ALLOCATION : TARGET-DATE 2065

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2065 Trgt Date Retire R6	MF	RFVTX	86	15.38	11.5	21.67 (68)	18.84 (23)	9.91 (37)	-	0.39 (23)
MORNINGSTAR LIFETIME MOD 2060 TR USD				13.99	11.65	23.37	17.93	9.21	11.21	-
MEDIAN MF/ETF/CIT				13.58	11.58	22.97	18.08	9.61	-	0.61
# OF MF/ETF/CIT PEERS				178	178	176	172	138	-	178

ALLOCATION : TARGET-DATE 2070+

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds 2070 Trgt Date Retire R6	MF	RFBFX	83	15.3	11.46	21.69 (81)	-	-	-	0.39 (24)
MORNINGSTAR LIFETIME MOD 2060 TR USD				13.99	11.65	23.37	17.93	9.21	11.21	-
MEDIAN MF/ETF/CIT				13.66	11.58	23.51	16.82	-	-	0.60
# OF MF/ETF/CIT PEERS				162	146	98	8	-	-	170

INVESTMENT SNAPSHOT

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	2.56	0.96	2.93 (67)	5.57 (18)	1.81 (12)	2.81 (15)	0.57 (43)
BLOOMBERG GLOBAL AGGREGATE TR HDG USD				1.30	1.14	3.17	4.50	0.87	1.92	-
MEDIAN MF/ETF/CIT				1.85	1.25	3.48	4.79	0.77	2.00	0.61
# OF MF/ETF/CIT PEERS				111	111	109	103	100	73	111

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	90	2.66	2.03	6.57 (19)	9.29 (11)	4.69 (13)	6.15 (8)	0.47 (16)
ICE BOFA US HIGH YIELD TR USD				2.45	1.89	5.74	8.78	4.12	5.70	-
MEDIAN MF/ETF/CIT				2.31	1.88	5.62	8.17	3.83	5.06	0.75
# OF MF/ETF/CIT PEERS				623	621	611	592	566	529	629

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	0.89	1.33	3.31 (30)	3.94 (36)	0.97 (28)	2.51 (33)	0.05 (3)
BLOOMBERG US TREASURY US TIPS TR USD				0.89	1.15	3.42	3.98	1.01	2.58	-
MEDIAN MF/ETF/CIT				0.83	1.09	3.11	3.83	0.68	2.36	0.60
# OF MF/ETF/CIT PEERS				144	144	142	141	136	128	145

OneDigital Investment Monitoring Report

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

INVESTMENT SNAPSHOT

TAXABLE BOND : INTERMEDIATE CORE BOND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Allspring Core Bond R6	MF	WTRIX	90	0.79	0.86	4.02 (23)	4.43 (30)	0.23 (26)	1.73 (34)	0.33 (27)
Fidelity U.S. Bond Index	MF	FXNAX	84	0.66	0.72	3.77 (42)	4.13 (53)	0.05 (46)	1.50 (58)	0.03 (6)
BLOOMBERG US AGG BOND TR USD				0.66	0.61	3.79	4.15	0.08	1.54	-
MEDIAN MF/ETF/CIT				0.69	0.63	3.69	4.16	0.01	1.56	0.46
# OF MF/ETF/CIT PEERS				463	459	454	428	406	342	463

TAXABLE BOND : MULTISECTOR BOND

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
PIMCO Income Instl	MF	PIMIX	100	2.09	1.53	6.78 (12)	7.77 (20)	3.83 (10)	4.81 (9)	0.54 (16)
BLOOMBERG US UNIVERSAL TR USD				0.92	0.77	4.15	4.70	0.44	1.94	-
MEDIAN MF/ETF/CIT				1.81	1.55	5.13	6.97	2.51	3.83	0.79
# OF MF/ETF/CIT PEERS				387	382	372	352	322	258	388

MONEY MARKET : MONEY MARKET TAXABLE

INVESTMENT NAME	TYPE	TICKER	ONEDIGITAL SCORE	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Treasury Money Market Investor	MF	VUSXX	97	0.9	1.81	3.91 (3)	4.67 (3)	3.56 (4)	2.30 (3)	0.07 (2)
ICE BOFA USD 3M DEP OR CM TR USD				0.90	1.82	4.07	4.83	3.60	2.52	-
MEDIAN MF/ETF/CIT				0.84	1.69	3.68	4.44	3.35	2.06	0.31
# OF MF/ETF/CIT PEERS				670	658	642	576	543	446	684

INVESTMENT SNAPSHOT

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	0XLRR	100	0.78	1.56	3.16 (-)	3.07 (-)	2.68 (-)	2.44 (-)	0.53 (-)
USTREAS T-BILL CNST MAT RATE 3 YR				0.03	0.18	2.38	4.41	1.35	1.46	-
MEDIAN MF/ETF/CIT				-	-	-	-	-	-	-
# OF MF/ETF/CIT PEERS				550	549	545	527	511	457	550

ONEDIGITAL SCORE

ACTIVE EQUITY

LARGE GROWTH

		ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
INVESTMENT NAME	Q2 2026	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	[2] 0 15.56 (52)	3 21.81 (43)	5 12.66 (25)	8 20.30 (7)	4 96.00	7 100.00	[3] 0 -1.05	5 1.72	2 61.00	5 75.00	[3] 0 41.67	3 50.83	5 16.18 (31)	5 18.14 (21)	[3] 0 0.99	[3] 0 0.99	3 1.09	3 -0.20 (42)	4 -0.27 (25)	5 0.38 (9)	3 0.96	3 0.92	3 0.98	5 96.08	5 0.44 (13)

LARGE VALUE

		ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
INVESTMENT NAME	Q2 2026	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	98	[2] 0 18.39 (66)	3 15.97 (50)	5 11.28 (32)	8 11.78 (40)	4 82.00	7 95.00	3 0.11	5 0.26	2 89.00	5 100.00	3 56.67	3 52.50	5 11.01 (18)	5 13.50 (20)	3 1.06	3 1.07	3 1.08	3 -0.52 (49)	4 0.03 (26)	5 0.08 (29)	3 0.84	3 0.88	3 0.87	5 94.80	5 0.17 (6)

MID-CAP GROWTH

		ONEDIGITAL SCORE - CURRENT QUARTER BREAKDOWN																								
INVESTMENT NAME	Q2 2026	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	63	[2] 0 -8.94 (95)	[3] 0 7.97 (80)	5 4.43 (43)	[8] 0 11.41 (60)	4 71.00	7 95.00	[3] 0 -4.06	[5] 0 -0.59	2 79.00	5 90.00	[3] 0 46.67	3 51.67	5 15.17 (10)	5 18.08 (13)	[3] 0 0.76	[3] 0 0.87	3 1.00	[3] 0 -1.22 (76)	[4] 0 -0.61 (64)	5 -0.10 (43)	3 0.90	3 0.97	3 0.97	5 86.28	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	Q2 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	71	2 0 18.59 (66)	3 0 11.30 (77)	5 0 8.48 (59)	8 11.48 (26)	4 82.00	7 85.00	3 0 -0.99	5 0.86	2 82.00	5 90.00	3 0 41.67	3 49.17	5 13.74 (31)	5 15.80 (24)	3 0 0.84	3 0 0.99	3 1.06	3 0 -1.44 (91)	4 0 -0.27 (57)	5 0.26 (13)	3 0.90	3 0.90	3 0.93	5 95.53	5 0.54 (16)

SMALL GROWTH

INVESTMENT NAME	Q2 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	2 0 30.60 (61)	3 0 14.94 (64)	5 6.08 (36)	8 13.27 (35)	4 86.00	7 100.00	3 1.10	5 0.72	2 57.00	5 100.00	3 50.00	3 49.17	5 17.39 (19)	5 18.82 (16)	3 1.04	3 1.06	3 1.06	3 -0.30 (44)	4 0.24 (28)	5 0.18 (38)	3 0.85	3 0.88	3 0.94	5 95.45	5 0.39 (5)

SMALL VALUE

INVESTMENT NAME	Q2 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 45.07 (8)	3 20.54 (10)	5 10.54 (14)	8 12.08 (11)	4 68.00	7 0 65.00	3 2.31	5 1.19	2 86.00	5 100.00	3 55.00	3 56.67	5 0 19.22 (77)	5 20.21 (69)	3 1.07	3 1.08	3 1.04	3 0.74 (4)	4 1.08 (2)	5 0.46 (5)	3 0.98	3 0.98	3 0.98	5 98.92	5 0.84 (26)

FOREIGN LARGE GROWTH

INVESTMENT NAME	Q2 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	2 0 11.78 (55)	3 15.84 (24)	5 7.58 (13)	0 - -	0 - -	0 - -	3 2.37	0 - -	0 - -	0 - -	3 56.67	0 - -	5 14.56 (49)	5 18.82 (67)	3 1.20	3 1.10	0 - -	3 0.09 (23)	4 0.34 (13)	0 - -	3 0.87	3 1.02	0 - -	5 86.19	5 0.65 (20)

Investment advice offered through OneDigital Investment Advisors LLC

OneDigital Investment Monitoring Report

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

ONEDIGITAL SCORE

ACTIVE EQUITY

REAL ESTATE

INVESTMENT NAME	Q2 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	98	2 0 13.47 (52)	3 10.59 (27)	5 4.38 (26)	8 6.92 (5)	4 100.00	7 100.00	3 0.68	5 1.04	2 100.00	5 100.00	3 51.67	3 54.17	5 16.49 (63)	5 18.92 (62)	3 1.05	3 1.03	3 1.04	3 0.20 (10)	4 0.29 (6)	5 0.49 (6)	3 0.97	3 0.99	3 1.00	5 98.49	5 0.75 (34)

OneDigital Investment Monitoring Report

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

ONEDIGITAL SCORE

PASSIVE (EQUITY AND FIXED INCOME)

LARGE BLEND

INVESTMENT NAME	Q2 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 22.31 (29)	3 20.60 (25)	5 13.39 (20)	8 15.49 (15)	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	Q2 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	93	2 0 21.63 (56)	3 16.51 (35)	5 0 8.50 (53)	8 12.00 (25)	2 61.00	5 95.00	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 (2)

SMALL BLEND

INVESTMENT NAME	Q2 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 40.91 (22)	3 18.74 (25)	5 0 7.10 (65)	8 11.75 (33)	2 54.00	5 0 15.00	10 0.06	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	Q2 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	73	2 0 20.46 (56)	3 16.73 (50)	5 9.35 (28)	8 9.83 (40)	2 71.00	5 100.00	10 2.35	10 0 2.62	5 0 0.93	5 1.00	5 1.00	5 97.08	10 0 97.20	5 100.00	20 0.04 (4)

ONEDIGITAL SCORE

PASSIVE (EQUITY AND FIXED INCOME)

INFLATION-PROTECTED BOND

INVESTMENT NAME	Q2 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 3.31 (30)	3 3.94 (36)	5 0.97 (28)	8 2.51 (33)	2 71.00	5 95.00	10 0.38	10 0.34	5 0.97	5 1.00	5 0.99	5 99.26	10 99.68	5 100.00	20 0.05 (3)

INTERMEDIATE CORE BOND

INVESTMENT NAME	Q2 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	84	2 3.77 (42)	3 0 4.13 (53)	5 0.05 (46)	8 0 1.50 (58)	2 64.00	5 0 40.00	10 0.23	10 0.22	5 0.99	5 1.00	5 1.00	5 99.84	10 99.88	5 100.00	20 0.03 (6)

ONEDIGITAL SCORE

ACTIVE FIXED INCOME

GLOBAL BOND-USD HEDGED

INVESTMENT NAME	Q2 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	2 0 2.93 (67)	3 5.57 (18)	5 1.81 (12)	8 2.81 (15)	4 89.00	7 100.00	3 0.40	5 0.71	2 93.00	5 100.00	3 56.67	3 60.00	5 3.72 (17)	5 4.44 (12)	5 -3.04 (57)	9 -12.12 (19)	3 1.07	3 1.05	3 1.15	1 0.76 (18)	3 0.34 (15)	3 0.55 (8)	10 0.57 (43)

HIGH YIELD BOND

INVESTMENT NAME	Q2 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	90	2 6.57 (19)	3 9.29 (11)	5 4.69 (13)	8 6.15 (8)	4 100.00	7 100.00	3 0.53	5 0.35	2 79.00	5 100.00	3 56.67	3 55.00	5 0 4.17 (51)	5 0 6.85 (67)	5 -2.20 (32)	9 -13.92 (27)	3 1.14	3 1.07	3 1.04	1 0.83 (14)	3 0.84 (7)	3 0.47 (13)	10 0.47 (16)

INTERMEDIATE CORE BOND

INVESTMENT NAME	Q2 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 4.02 (23)	3 4.43 (30)	5 0.23 (26)	8 1.73 (34)	4 96.00	7 100.00	3 0.15	5 0.19	2 82.00	5 100.00	3 56.67	3 56.67	5 0 5.60 (65)	5 0 6.44 (64)	5 -4.79 (54)	9 -17.44 (48)	3 1.03	3 1.02	3 1.03	1 1.04 (13)	3 0.45 (9)	3 0.41 (10)	10 0.33 (27)

Investment advice offered through OneDigital Investment Advisors LLC

OneDigital Investment Monitoring Report

Inv. Data as of 06/30/26. Holdings as of 06/30/26. P Proposed R Remove W Watch

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

ONEDIGITAL SCORE

ACTIVE FIXED INCOME

MULTISECTOR BOND

INVESTMENT NAME	Q2 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	100	2 6.78 (12)	3 7.77 (20)	5 3.83 (10)	8 4.81 (9)	4 89.00	7 100.00	3 3.39	5 2.87	2 82.00	5 100.00	3 70.00	3 70.83	5 4.62 (50)	5 5.57 (40)	5 -2.93 (40)	9 -10.85 (14)	3 1.84	3 1.68	3 1.95	1 1.90 (9)	3 1.48 (1)	3 0.86 (3)	10 0.54 (16)

Investment advice offered through OneDigital Investment Advisors LLC

OneDigital Investment Monitoring Report

Inv. Data as of 06/30/26. Holdings as of 06/30/26. P Proposed R Remove W Watch

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

ONEDIGITAL SCORE

ALLOCATION

MODERATELY CONSERVATIVE ALLOCATION

INVESTMENT NAME	Q2 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 R	44	2 0 8.65 (92)	4 0 8.44 (91)	8 0 4.13 (73)	10 0 5.80 (64)	4 75.00	7 60.00	6 7.15 (37)	10 8.42 (38)	7 0 -6.46 (72)	7 -14.71 (11)	5 0 0.52 (90)	8 0 0.08 (72)	12 0 0.47 (51)	10 0.15 (2)

TARGET-DATE 2000-2010

INVESTMENT NAME	Q2 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 IncR-6-RFTTX	92	2 0 9.63 (67)	4 10.23 (10)	8 5.45 (1)	10 6.48 (6)	4 100.00	7 100.00	6 0 6.29 (72)	10 7.73 (66)	7 -5.02 (12)	7 -14.55 (3)	5 0.84 (6)	8 0.25 (1)	12 0.60 (1)	10 0.28 (23)

TARGET-DATE 2015

INVESTMENT NAME	Q2 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 IncR-6-RFJTX	98	2 0 10.33 (75)	4 10.66 (6)	8 5.62 (1)	10 6.88 (11)	4 100.00	7 100.00	6 6.55 (15)	10 8.22 (23)	7 -5.28 (7)	7 -15.88 (4)	5 0.87 (2)	8 0.26 (1)	12 0.61 (1)	10 0.30 (23)

TARGET-DATE 2020

INVESTMENT NAME	Q2 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 IncR-6-RRCTX	98	2 0 11.12 (68)	4 11.34 (13)	8 5.98 (1)	10 7.45 (18)	4 100.00	7 100.00	6 7.05 (23)	10 8.73 (19)	7 -5.70 (13)	7 -16.76 (1)	5 0.90 (1)	8 0.29 (1)	12 0.65 (1)	10 0.30 (21)

ONEDIGITAL SCORE

ALLOCATION

TARGET-DATE 2025

INVESTMENT NAME	Q2 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 IncR-6-RFDTX	98	[2] 0 11.58 (75)	4 11.71 (35)	8 6.10 (2)	10 8.23 (17)	4 100.00	7 100.00	6 7.38 (15)	10 9.34 (19)	7 -6.04 (12)	7 -18.55 (7)	5 0.91 (3)	8 0.28 (2)	12 0.67 (2)	10 0.31 (20)

TARGET-DATE 2030

INVESTMENT NAME	Q2 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 R-6-RFETX	98	[2] 0 13.12 (67)	4 13.13 (23)	8 6.93 (3)	10 9.43 (7)	4 100.00	7 100.00	6 8.39 (33)	10 10.52 (37)	7 -6.74 (23)	7 -20.48 (23)	5 0.96 (5)	8 0.34 (2)	12 0.71 (1)	10 0.33 (17)

TARGET-DATE 2035

INVESTMENT NAME	Q2 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 R-6-RFFTX	98	[2] 0 15.07 (70)	4 14.85 (19)	8 7.91 (6)	10 10.82 (5)	4 100.00	7 100.00	6 9.44 (36)	10 11.81 (32)	7 -7.47 (17)	7 -22.63 (32)	5 1.03 (8)	8 0.39 (5)	12 0.74 (1)	10 0.34 (18)

TARGET-DATE 2040

INVESTMENT NAME	Q2 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 R-6-RFGTX	98	[2] 0 18.54 (54)	4 17.24 (11)	8 9.29 (6)	10 11.92 (5)	4 100.00	7 100.00	6 10.90 (64)	10 13.23 (58)	7 -8.15 (20)	7 -24.23 (49)	5 1.09 (13)	8 0.46 (5)	12 0.76 (1)	10 0.36 (19)

OneDigital Investment Monitoring Report

Inv. Data as of 06/30/26. Holdings as of 06/30/26. P Proposed R Remove W Watch City of Tarpon Springs 457(b) & 401(a) Plans

ONEDIGITAL SCORE

ALLOCATION

TARGET-DATE 2045

INVESTMENT NAME	Q2 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	98	2 0 20.36 (57)	4 18.15 (17)	8 9.76 (15)	10 12.31 (5)	4 89.00	7 100.00	6 11.55 (57)	10 13.79 (43)	7 -8.43 (12)	7 -24.88 (43)	5 1.10 (16)	8 0.48 (10)	12 0.77 (1)	10 0.37 (21)

TARGET-DATE 2050

INVESTMENT NAME	Q2 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	2 0 20.75 (67)	4 18.41 (21)	8 9.79 (28)	10 12.42 (6)	4 89.00	7 95.00	6 11.83 (59)	10 14.07 (38)	7 -8.59 (13)	7 -25.51 (56)	5 1.10 (18)	8 0.47 (21)	12 0.76 (1)	10 0.37 (20)

TARGET-DATE 2055

INVESTMENT NAME	Q2 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	2 0 21.41 (68)	4 18.72 (23)	8 9.87 (32)	10 12.46 (7)	4 86.00	7 95.00	6 12.16 (66)	10 14.37 (57)	7 -8.76 (15)	7 0 -26.02 (76)	5 1.10 (22)	8 0.47 (28)	12 0.76 (1)	10 0.38 (23)

TARGET-DATE 2060

INVESTMENT NAME	Q2 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	85	2 0 21.64 (69)	4 18.84 (21)	8 9.90 (33)	10 12.47 (10)	4 86.00	7 95.00	6 0 12.28 (80)	10 14.44 (52)	7 -8.80 (13)	7 0 -26.12 (74)	5 1.10 (23)	8 0.47 (28)	12 0.76 (1)	10 0.39 (23)

ONEDIGITAL SCORE

ALLOCATION

TARGET-DATE 2065

INVESTMENT NAME	Q2 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	86	2 0 21.67 (68)	4 18.84 (23)	8 9.91 (37)	0 - -	0 - -	0 - -	6 0 12.27 (72)	10 14.44 (31)	7 -8.78 (11)	0 - -	5 1.10 (22)	8 0.47 (32)	0 - -	10 0.39 (23)

TARGET-DATE 2070+

INVESTMENT NAME	Q2 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 2070 Trgt Date Retire R6-RFBFX	83	2 0 21.69 (81)	0 - -	0 - -	0 - -	0 - -	0 - -	0 - -	0 - -	0 - -	0 - -	0 - -	0 - -	0 - -	10 0.39 (24)

CAPITAL PRESERVATION

MONEY MARKET TAXABLE

INVESTMENT NAME	Q2 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	97	5 3.91 (3)	10 4.67 (3)	14 3.56 (4)	18 2.30 (3)	7 100.00	10 100.00	3 0.20 (32)	3 0 0.54 (75)	30 0.07 (2)

STABLE VALUE

INVESTMENT NAME	Q2 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
MissionSquare PLUS Fund R10-0XLRR	100	5 3.16 (27)	10 3.07 (19)	14 2.68 (16)	18 2.44 (10)	7 96.00	10 95.00	3 0.04 (5)	3 0.15 (26)	30 0.53 (52)

STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

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

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

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

STATEMENT OF ADDITIONAL DISCLOSURES

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

STATEMENT OF ADDITIONAL DISCLOSURES

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.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

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This following indices are part of this family:

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

- **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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STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

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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.

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.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

- **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.

US Treasury.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

This following indices are part of this family:

- **USTREAS T-Bill Cnst Mat Rate 3 Yr.** Treasury Yield Curve Rates, commonly referred to as "Constant Maturity Treasury" rates, or CMTs, are interpolated by the U.S. Treasury from the daily yield curve. This curve, which relates the yield on a security to its time to maturity is based on the closing market bid yields on actively traded Treasury securities in the over-the-counter market. These market yields are calculated from composites of quotations obtained by the Federal Reserve Bank of New York. The yield values are read from the yield curve at a fixed maturity of 3 years.

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 nonU.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.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **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 the preservation of capital over appreciation. They typically expect volatility similar to a strategic equity exposure between 30% and 50%. Funds in this domestic category are generally expected to have at least 75% of their assets in US securities.

- **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 fixedincome 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.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **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 (TG).** 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.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **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.
- **Target-Date 2070+ (TX).** 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 2066-70 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.

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.

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

- **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 that 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.