



Vestwell Advisors

# Cash Balance Intermediate Target

## Strategy Factsheet

Portfolio Date: 3/31/2025


### Firm Overview

Vestwell Advisors, LLC is a Registered Investment Advisor with the Securities & Exchange Commission. It is a subsidiary of Vestwell Holdings, Inc.

Vestwell Holdings, Inc. provides various fiduciary and non-fiduciary services on its proprietary platform to support tax-qualified retirement plans.

Vestwell Advisors acts as an investment manager.

### Key Attributes

 Globally Diversified

 Multi-Asset Class

 Low Fees & Expenses

 Liquidity & Transparent

### Portfolio Characteristics

Risk Profile	Moderate
Turnover	Low
Wtd. Internal Exp. Ratio **	0.03%
Number of Holdings	5

### Portfolio Statistics

Avg. Eff Duration (Years)	6.81
Avg. Weighted Coupon	3.39%

### Top Holdings\*

Portfolio Date: 3/31/2025

	Portfolio Weighting %
Schwab Total Stock Market Index	21.00
Fidelity Total Market Index	18.00
Fidelity U.S. Bond Index	17.00
Schwab US Aggregate Bond Index	17.00
Fidelity International Index	16.00
Fidelity Emerging Markets Idx	5.00
Fidelity Long-Term Trs Bd Index	4.00
Schwab Treasury Infl Protected Secs Idx	2.00

### Strategy Description

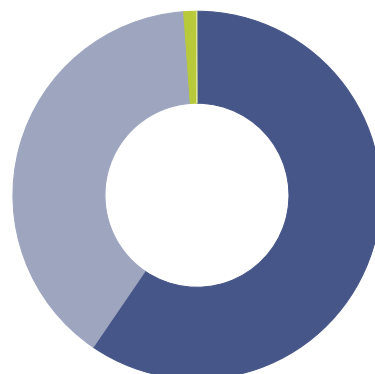
This strategy may be appropriate for a cash balance plan with a short-term investment horizon, seeking to achieve a target interest crediting rate with a low tolerance for risk.

The strategy, designed for Cash Balance Plans, seeks to earn, on an annual basis, a specified interest crediting rate, while limiting volatility and downside risk.

The portfolio is comprised of mutual funds with a target weighting of each security designed to achieve the goals of the portfolio.

### Asset Allocation

Portfolio Date: 3/31/2025



	%
Stock	59.5
Bond	39.3
Cash	1.1
Other	0.0
<b>Total</b>	<b>100.0</b>

\* Specific holding percentages may differ by client based on individual constraints to the holdings as they deem appropriate. Communications are provided to participants and sponsors in the event any material changes are made to the portfolio, asset allocations and other factors. Complete holdings available on request. Vestwell Advisors will review the portfolio at least annually and make changes to the holdings as they deem appropriate. The holdings shown may not represent all the securities purchased or sold over the past year, and there is no guarantee that the same or similar securities will be purchased or held in accounts in the future. It should not be assumed that investment in the securities shown was or will be profitable.

\*\* Since the expense ratio of each mutual fund/ETF may be different, the weighted internal expense ratio uses a formula to blend expense ratios of each underlying mutual fund/ETF in the model based on the respective mutual fund/ETF's weight in the model. The result shown above is the expense ratio for all the overall model.

All investments are subject to risk, including the loss of principal. For additional information regarding the indices shown, please refer to the Important Information About This Fact Sheet.

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## Investment Performance and Expense Ratios

	Return						Inception Date	Net Expense Ratio
	Last Quarter	1 Year	3 Years	5 Years	10 Years	Since Inception		
Equity								
Schwab Total Stock Market Index	-4.86	7.07	8.10	18.06	11.69	7.79	6/1/1999	0.03
Fidelity Total Market Index	-4.87	7.08	8.14	18.10	11.74	14.26	9/8/2011	0.02
Fidelity International Index	7.95	5.83	6.78	12.21	5.63	7.32	9/8/2011	0.04
Fidelity Emerging Markets Idx	3.92	8.61	1.69	7.83	3.55	4.01	9/8/2011	0.08
Fixed Income								
Fidelity U.S. Bond Index	2.76	4.90	0.51	-0.48	1.43	2.06	5/4/2011	0.03
Schwab US Aggregate Bond Index	2.72	4.94	0.45	-0.51	—	1.41	2/23/2017	0.04
Fidelity Long-Term Trs Bd Index	4.79	1.37	-7.28	-8.07	—	-1.07	10/4/2017	0.03
Schwab Treasury Infl Protected Secs Idx	4.22	6.26	0.03	2.29	2.42	3.36	3/31/2006	0.05



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## Important Information About This Fact Sheet

©2024 Vestwell Advisors, LLC. All rights reserved. Vestwell Advisors, LLC (Vestwell) is a SEC registered investment advisor, a wholly-owned subsidiary of Vestwell Holdings, Inc., which provides recordkeeping and other services to 401(k), 403(b) and other workplace retirement plans. This fact sheet does not constitute investment advice and is for informational purposes only, is not intended to meet the objectives or suitability requirements of any specific individual or account and does not provide a guarantee that the investment objective of any model will be met. An investor should assess his/her own investment needs based on his/her own financial circumstances and investment objectives. Neither the information nor any opinions expressed herein should be construed as a solicitation or a recommendation by Vestwell or any of their affiliates to buy, hold or sell any securities or investments or hire any specific manager. The information contained herein has been obtained from sources that are believed to be reliable.

All investments involve risk, including the loss of principal. All charts, data and other information provided in this fact sheet, our website, or through use of our tools are for illustrative purposes only. Vestwell Holdings, Inc. and its subsidiaries and affiliates do not provide legal, final, investment, or tax advice to any individual. We encourage you to consult with a qualified professional before making any decisions regarding your retirement plan or any other investments.

It is important to remember that there are risks inherent in any investment and that there is no assurance that any money manager, fund, asset class, index, style or strategy will provide positive performance over time. Diversification and strategic asset allocation do not guarantee a profit or protect against a loss in declining markets. All investments are subject to risk, including the loss of principal. Past performance is not a guarantee of future results. Current performance may be lower or higher than the performance data quoted. The investment return and principal value of an investment will fluctuate, so that an investor's assets, when sold, may be worth more or less than their original cost.

Investments in fixed income securities are subject to several general risks, including interest rate risk, credit risk, the risk of issuer default, liquidity risk and market risk. These risks can affect a security's price and yield to varying degrees, depending upon the nature of the instrument, and may occur from fluctuations in interest rates, a change to an issuer's individual situation or industry, or events in the financial markets. In general, a bond's yield is inversely related to its price. Bonds can lose their value as interest rates rise and an investor can lose principal. If sold prior to maturity, fixed income securities are subject to gains/losses based on the level of interest rates, market conditions and the credit quality of the issuer.

Short-term fixed income securities are susceptible to fluctuations in interest rates. If interest rates rise, bond prices will decline, despite the lack of change in both coupon and maturity. Price volatility typically increases with the length of the maturity and decreases as the size of the coupon decreases. Investments in intermediate- and long-term fixed income securities involve interest rate risk and inflation risk, which could reduce the value or real return of an investment should interest rates rise.

Investments in corporate fixed income securities are subject to a number of risks, including the possibility of issuer default, credit risk, market risk and call risk.

Investments in inflation-protected securities are subject to several general risks, including interest rate risk, credit risk, market risk and inflation-protected securities risk. Interest payments on inflation-protected securities will vary as the principal and/or interest is adjusted for inflation and may be more volatile than interest paid on ordinary fixed income securities.

Investments in non-U.S. fixed income securities involve certain risks, including foreign currency risk, the risk of political or economic instability, different legal and accounting practices, increased volatility and reduced liquidity. These are in addition to the risks associated with all fixed income securities, including interest rate risk, market risk and the possibility of issuer default.

Foreign investments are subject to risks not ordinarily associated with domestic investments, such as currency, economic and political risks, and may follow different accounting standards than domestic investments.

Investments in emerging or developing markets involve exposure to economic structures that are generally less diverse and mature, and to political systems that can be expected to have less stability than those of more developed countries. These securities may be less liquid and more volatile than investments in U.S. and longer-established non-U.S. markets.

Portfolios that invest in small/mid capitalization companies involve greater risk and price volatility than an investment in securities of larger capitalization, more established companies. Such securities may have limited marketability and the firms may have limited product lines, markets and financial resources than larger, more established companies.

## Glossary of Terms

**Average Effective Duration**—Average effective duration is a measure of a bond fund's/ETF's interest-rate sensitivity—the longer a fund's/ETF's duration, the more sensitive the fund/ETF typically is to shifts in interest rates. A bond fund/ETF with a duration of 10 years typically is twice as volatile as a fund with a five-year duration.

**Weighted Average Coupon**—Coupon or coupon payment is the annual interest rate paid on a bond, expressed as a percentage of the face value and paid from issue date until maturity. The weighted average coupon rate of a fund/ETF reflects the coupon rate of underlying bonds weighted by each bond's coupon by its relative size in the fund/ETF. The Vestwell model weighted average coupon reflects the average coupon rate of each bond fund/ETF, weighted by the allocation of each bond fund/ETF in the Vestwell model.

**Portfolio Turnover**—Portfolio turnover measures the rate of trading activity in the model, as defined by the lesser of purchases or sales for the year divided by the average assets. A low turnover (less than 30%) may indicate a buy-and-hold strategy. High turnover (more than 100%) may indicate a strategy involving considerable buying and selling of securities.

**Gross Expense Ratio**—Gross expense ratio reflects the annual percentage of a fund's/ETF's assets paid out in expenses. Expenses include management, 12B-1, transfer agent and other asset-based fees associated with the fund's daily operations and distribution, with the exception of brokerage commissions. It does not reflect fees and/or expenses that have been waived or reimbursed by the fund's/ETF's adviser or other expense offset arrangements.

**Net Expense Ratio**—Net expense ratio reflects actual expenses paid by the fund/ETF well as any contractual fee waivers, voluntary (non-contractual) fee waivers, reductions from brokerage service arrangements and any other expense offset arrangements. Contractual fee waivers are those in which the fund's adviser has contractually agreed to waive and/or reimburse certain fees and/or expenses to limit the fund's total annual operating expenses to a specified percentage of the fund's average daily net assets. Voluntary fee waivers are those in which the fund's/ETF's adviser has voluntarily agreed to waive and/or reimburse such fees and/or expenses.