











Vestwell Advisors Investment Program Overview

LINEUP AS OF 3/31/2025 AND FACT SHEETS AS OF 3/31/2025

For plans that engage Vestwell Advisors as its investment manager, this page provides a high level overview of the investment options available to plan participants.

Included in the investment program are managed accounts, risk models, target date models, and a core fund lineup.

Age-Based Investment Options








Model Name	Wtd. Int. Expense Ratio	Fact Sheet
Target Retirement 2025	0.04%	
Target Retirement 2030	0.03%	
Target Retirement 2035	0.03%	
Target Retirement 2040	0.03%	
Target Retirement 2045	0.03%	
Target Retirement 2050	0.03%	
Target Retirement 2055	0.03%	
Target Retirement 2060	0.03%	

Model Name	Wtd. Int. Expense Ratio	Fact Sheet
Target Retirement 2065	0.03%	
Target Retirement 2070 or later	0.03%	
Target Retirement Moderate	0.04%	
Target Retirement Conservative	0.04%	

**Since the expense ratio of each fund is different, the weighted internal expense ratio uses a formula to blend expense ratios of each underlying ETF or fund in the portfolio. The result shown above is the expense ratio for all funds in the portfolio.*

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Risk-Based Investment Options

Model Name	Expense Ratio	Fact Sheet
Vestwell Capital Preservation	0.07%	
Vestwell Income	0.04%	
Vestwell Conservative	0.04%	
Vestwell Moderately Conservative	0.03%	
Vestwell Moderate	0.03%	
Vestwell Moderately Aggressive	0.03%	
Vestwell Aggressive	0.03%	

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Managed Account Lineup

Plan Sponsors can use the Vestwell Managed Account feature as the default investment lineup for the plan. We also offer a dynamic feature that utilizes the managed account service for all participants over age 45.

Name	Ticker	Expense Ratio	1-Yr. Return	5-Yr.	10-Yr.
iShares Core International Aggt Bd ETF	IAAG	0.07%	4.46%	0.73%	-%
iShares Core S&P 500 ETF	IVV	0.03%	8.22%	18.56%	12.47%
iShares Core S&P Small-Cap ETF	IJR	0.06%	-3.46%	15.01%	7.48%
iShares Core US Aggregate Bond ETF	AGG	0.03%	4.96%	-0.4%	1.42%
Schwab International Equity ETF™	SCHF	0.06%	4.24%	11.95%	5.54%
Schwab US Large-Cap Growth ETF™	SCHG	0.04%	8.43%	20.84%	14.94%
Schwab US REIT ETF™	SCHH	0.07%	9.16%	8.57%	3.42%
Vanguard Emerging Markets Bond Admiral	VEGBX	0.35%	7.1%	6.61%	-%
Vanguard Mid-Cap ETF	VO	0.04%	5.15%	16.22%	8.92%
Vanguard Value ETF	VTV	0.04%	8.46%	17.05%	10.34%

Core Fund Lineup

Including funds from the models

Name	Ticker	Expense Ratio	1-Yr. Return	5-Yr.	10-Yr.
Fidelity Emerging Markets Idx	FPADX	0.08%	8.61%	7.83%	3.55%
Fidelity International Index	FSPSX	0.04%	5.83%	12.21%	5.63%
Fidelity Long-Term Trs Bd Index	FNBGX	0.03%	1.37%	-8.07%	-0.63%
Fidelity Total Market Index	FSKAX	0.02%	7.08%	18.1%	11.74%
Fidelity U.S. Bond Index	FXNAX	0.03%	4.9%	-0.48%	1.43%
iShares Aaa - A Rated Corporate Bond ETF	QLTA	0.15%	4.4%	0.31%	1.92%

Name	Ticker	Expense Ratio	1-Yr. Return	5-Yr.	10-Yr.
iShares Broad USD High Yield Corp Bd ETF	USHY	0.8%	7.64%	7.12%	-%
iShares Core S&P Total US Stock Mkt ETF	ITOT	0.03%	7.07%	18.07%	11.82%
iShares Core Total USD Bond Market ETF	IUSB	0.07%	5.31%	0.32%	1.79%
iShares MSCI USA Quality Factor ETF	QUAL	0.15%	5.17%	17.67%	12.18%
iShares Short Treasury Bond ETF	SHV	0.15%	4.94%	2.38%	1.78%
iShares TIPS Bond ETF	TIP	0.18%	6.22%	2.17%	2.35%
Schwab Emerging Markets Equity ETF™	SCHE	0.11%	11.82%	8.97%	4.11%
Schwab Short-Term US Treasury ETF™	SCHO	0.03%	5.44%	1.09%	1.43%
Schwab Total Stock Market Index	SWTSX	0.03%	7.07%	18.06%	11.69%
Schwab Treasury Infl Protected Secs Idx	SWRSX	0.05%	6.26%	2.29%	2.42%
Schwab US Aggregate Bond ETF™	SCHZ	0.03%	4.94%	-0.47%	1.4%
Schwab US Aggregate Bond Index	SWAGX	0.04%	4.94%	-0.51%	-%
Schwab US Broad Market ETF™	SCHB	0.03%	7.1%	18.13%	11.75%
SPDR® S&P 600 Small Cap Growth ETF	SLYG	0.15%	-3.82%	13.58%	7.83%
SPDR® S&P 600 Small Cap Value ETF	SLYV	0.15%	-3.33%	16.11%	6.84%
The Real Estate Select Sector SPDR®	XLRE	0.08%	9.48%	9.78%	-%
VanEck Fallen Angel HiYld Bd ETF	ANGL	0.25%	5.73%	7.88%	5.95%

Name	Ticker	Expense Ratio	1-Yr. Return	5-Yr.	10-Yr.
Vanguard Balanced Index Adm	VBIAX	0.07%	6.38%	10.57%	7.78%
Vanguard Cash Rsrv Federal MnyMktAdmiral	VMRXX	0.10%	4.97%	2.61%	1.94%
Vanguard FTSE All-Wld ex-US SmCp ETF	VSS	0.08%	2.58%	11.16%	4.51%
Vanguard FTSE Emerging Markets ETF	VWO	0.07%	11.25%	9.48%	4.04%
Vanguard High-Yield Corporate Adm	VWEAX	0.12%	7.22%	6.1%	4.55%
Vanguard Information Technology ETF	VGT	0.09%	3.92%	21.56%	18.93%
Vanguard Short-Term Bond Index Adm	VBRIX	0.06%	5.65%	1.21%	1.7%
Vanguard Short-Term Infl-Prot Secs ETF	VTIP	0.03%	7.06%	4.09%	2.8%
Vanguard Short-Term Treasury ETF	VGSH	0.03%	5.43%	1.12%	1.44%
Vanguard Small-Cap Growth ETF	VBK	0.07%	-2.84%	11.47%	7.3%
Vanguard Small-Cap Value ETF	VBR	0.07%	-0.78%	18.4%	7.7%
Vanguard Total World Stock ETF	VT	0.06%	6.91%	15.4%	8.91%

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