Mesirow

CAPITAL GROUP

Mesirow 3(21) Elite List

3Q2026

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RECORDKEEPERDIRECT R5E FUNDFLEX

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Elite list

The following investment options meet Mesirow's minimum criteria for investment option selection. Plan sponsors who select at least one option from each of our four Core Asset Classes (large cap domestic equity, large cap foreign equity, intermediate-term domestic bonds and cash equivalents) qualify for Mesirow's Fiduciary Partnership Service. At the end of this document, you'll find the Definitions and Guidance page, which offers our guidelines for selecting investment options and contains definitions of the various asset classes and investment styles offered.

CORE – Choose a minimum of one investment option from each of these four Core Asset Classes (large cap domestic equity, large cap foreign equity, intermediate-term domestic bonds and cash equivalents) to ensure that the lineup provides minimum asset class exposure for a basic diversified portfolio.

SUPPLEMENTAL – Selecting investment options from these asset classes is optional, but will offer plan participants better potential for diversification.

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
CORE-LARGE CAP DOMESTIC EQUITY			
American Funds' Fundamental Investors R-5E	RFNHX	Large Core	
American Funds' The Investment Company of America R-5E	RICHX	Large Core	
American Funds' Washington Mutual Investors Fund R-5E	RWMHX	Large Core	●
Columbia Contrarian Core Inst	SMGIX	Large Core	
iShares Russell 1000 Large-Cap Idx Inv A	BRGAX	Large Core	
iShares S&P 500 Index Investor A	BSPAX	Large Core	
T. Rowe Price Equity Index 500	PREIX	Large Core	●
T. Rowe Price Total Equity Market Idx	POMIX	Large Core	
American Funds' AMCAP Fund R-5E	RAEFX	Large Growth	
American Funds' The Growth Fund of America R-5E	RGAHX	Large Growth	●
MFS Growth R4	MFEJX	Large Growth	
Victory NASDAQ-100 Index	USNQX	Large Growth	
American Funds' American Mutual Fund R-5E	RMFHX	Large Value	
MFS Value R4	MEIJX	Large Value	
Putnam Large Cap Value Y	PEIYX	Large Value	●
CORE-LARGE CAP FOREIGN EQUITY			
American Funds' International Growth and Income Fund R-5E	RIGIX	Intl Large Core	●
iShares MSCI EAFE Intl Idx Inv A	MDIIX	Intl Large Core	
iShares MSCI Total Intl Idx Inv A	BDOAX	Intl Large Core	
T. Rowe Price International Eq Index	PIEQX	Intl Large Core	
American Funds International Vantage Fund R-5E	RIVJX	Intl Large Growth	

* This investment option is closed to new plans

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
American Funds' EUPAC Fund R-5E	RERHX	Intl Large Growth	●
ClearBridge International Growth I	LMGNX	Intl Large Growth	
Invesco International Growth Y	OIGYX	Intl Large Growth	
Columbia Overseas Value Inst	COSZX	Intl Large Value	
CORE-DOMESTIC BONDS			
American Funds' The Bond Fund of America R-5E	RBFHX	Interm-Term Core Bond	●
iShares US Aggregate Bond Index Inv A	BMOAX	Interm-Term Core Bond	
American Funds Core Plus Bond Fund R-5E	AFPQX	Interm-Term Core Plus Bond	
American Funds Strategic Bond Fund R-5E	RANJX	Interm-Term Core Plus Bond	
BlackRock Total Return Instl	MAHQX	Interm-Term Core Plus Bond	●
PGIM Total Return Bond R4	PDBSX	Interm-Term Core Plus Bond	
American Funds Corporate Bond Fund R-5E	RCBHX	Interm-Term Corporate Bond	
American Funds' U.S. Government Securities Fund R-5E	RGVJX	Interm-Term Govt Bond	
American Funds Mortgage Fund R-5E	RMAHX	Mortgage-Backed Bond	
CORE-CASH EQUIVALENTS			
American Funds U.S. Government Money Market Fund R-5E	RAGXX	Taxable Money Market	●

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
SUPPLEMENTAL			
American Funds Emerging Markets Bond Fund R-5E	REGJX	Emerging Mkts Bond USD	
American Century Emerging Markets Inv	TWMIX	Emerging Mkts Core	
American Funds Developing World Growth and Income Fund R-5E	RDWHX	Emerging Mkts Core	
American Funds' New World Fund R-5E	RNWHX	Emerging Mkts Growth	●
Invesco Developing Markets Y	ODVYX	Emerging Mkts Growth	
American Funds Global Balanced Fund R-5E	RGBHX	Global Asset Allocation	
American Funds' Capital Income Builder R-5E	RIRHX	Global Asset Allocation	
American Funds' Capital World Bond Fund R-5E	RCWHX	Global Bond Non-USD	
PIMCO International Bond (USD-Hdg) Adm	PFRAX	Global Bond USD	
American Funds Global Insight Fund R-5E	RGLJX	Global Large Core	
American Funds' Capital World Growth and Income Fund R-5E	RWIHX	Global Large Core	
American Funds Global Growth Portfolio R-5E	RGTFX	Global Large Growth	
American Funds' New Perspective Fund R-5E	RNPHX	Global Large Growth	●
American Funds' The New Economy Fund R-5E	RNGHX	Global Large Growth	
American Funds' SMALLCAP World Fund R-5E	RSLDX	Global Small/Mid	●
American Funds' American High-Income Trust R-5E	RITHX	High Yield	●
BlackRock High Yield Instl	BHYIX	High Yield	
American Century Inflation Adjs Bond Inv	ACITX	Inflation-Linked Bond	
American Funds Inflation Linked Bond Fund R-5E	RILHX	Inflation-Linked Bond	●
PIMCO Real Return Admin	PARRX	Inflation-Linked Bond	
Fidelity Advisor Stock Selec Mid Cp I	FMCCX	Mid Core	
iShares Russell Mid-Cap Index Inv A	BRMAX	Mid Core	
T. Rowe Price Extended Equity Market Idx	PEXMX	Mid Core	
Invesco Discovery Mid Cap Growth Y	OEGYX	Mid Growth	
American Funds Multi-Sector Income Fund R-5E	RMDSX	Multi-Sector Bond	
PIMCO Income Adm	PIINX	Multi-Sector Bond	
American Funds Preservation Portfolio R-5E	RGMFX	Short-Term Bond	
American Funds' Intermediate Bond Fund of America R-5E	RBOHX	Short-Term Bond	

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
American Funds' Short-Term Bond Fund of America R-5E	RAAGX	Short-Term Bond	
Fidelity Advisor Stock Selector Sm Cp I	FCDIX	Small Core	
iShares Russell 2000 Small-Cap Idx Inv A	MDSKX	Small Core	●
iShares Russell Small/Mid-Cap Idx Inv A	BSMAX	Small Core	
T. Rowe Price Small-Cap Value	PRSVX	Small Core	
BlackRock Advantage Small Cap Gr Instl	PSGIX	Small Growth	
Columbia Small Cap Value Discv Inst	CSCZX	Small Value	
PIMCO Commodity and Real Ret Bd Alp Adm	PCRRX	Specialty - Commodities Diversified	●
American Century Global Real Estate Inv	ARYVX	Specialty - Global Real Estate	●
iShares Developed Real Estate Idx Inv A	BARDX	Specialty - Global Real Estate	
American Funds Conservative Growth and Income Portfolio R-5E	RGOFX	Specialty - Real Asset	
American Funds Growth Portfolio R-5E	RGSFX	Target Risk Aggressive	
American Funds Growth and Income Portfolio R-5E	RGQFX	Target Risk Moderate Aggressive	
American Funds' The Income Fund of America R-5E	RIDHX	Target Risk Moderate Aggressive	
SUPPLEMENTAL - POSSIBLE QDIA			
American Funds 2010 Target Date Retirement Income Fund R-5E	RHATX	Target Date 2000-2010	●
American Funds 2015 Target Date Retirement Income Fund R-5E	RHBTX	Target Date 2015	●
American Funds 2020 Target Date Retirement Income Fund R-5E	RHCTX	Target Date 2020	●
American Funds 2025 Target Date Retirement Income Fund R-5E	RHDTX	Target Date 2025	●
American Funds 2030 Target Date Retirement Fund R-5E	RHETX	Target Date 2030	●
American Funds 2035 Target Date Retirement Fund R-5E	RHFTX	Target Date 2035	●
American Funds 2040 Target Date Retirement Fund R-5E	RHGTX	Target Date 2040	●
American Funds 2045 Target Date Retirement Fund R-5E	RHHTX	Target Date 2045	●
American Funds 2050 Target Date Retirement Fund R-5E	RHITX	Target Date 2050	●
American Funds 2055 Target Date Retirement Fund R-5E	RHJTX	Target Date 2055	●

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
American Funds 2060 Target Date Retirement Fund R-5E	RHKTX	Target Date 2060	●
American Funds 2065 Target Date Retirement Fund R-5E	RHLTX	Target Date 2065	●
American Funds 2070 Target Date Retirement Fund R-5E	RAAJX	Target Date 2070+	●
American Funds Moderate Growth and Income Portfolio R-5E	RGPFX	Target Risk Moderate	
American Funds Retirement Income Portfolio - Enhanced R-5E	RRQPX	Target Risk Moderate	
American Funds Retirement Income Portfolio - Moderate R-5E	RRPPX	Target Risk Moderate	
American Funds' American Balanced Fund R-5E	RLEFX	Target Risk Moderate	●
American Funds Retirement Income Portfolio - Conservative R-5E	RROPX	Target Risk Moderate Conservative	

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Mesirow 3(21) Fund Lineup

The Mesirow 3(21) Fund Lineup gives participants a variety of choices, with funds both in Mesirow's four Core Asset Classes and in Supplemental Asset Classes that may include but are not limited to Target Date, Target Risk, High Yield, Inflation-Linked Bond, Emerging Markets, Commodities Diversified, Real Estate, Global Equity, and Small Cap funds.

CORE

INVESTMENT OPTION NAME	CATEGORY
CORE-LARGE CAP DOMESTIC EQUITY	
American Funds' Washington Mutual Investors Fund R-5E	Large Core
T. Rowe Price Equity Index 500	Large Core
American Funds' The Growth Fund of America R-5E	Large Growth
Putnam Large Cap Value Y	Large Value
CORE-LARGE CAP FOREIGN EQUITY	
American Funds' International Growth and Income Fund R-5E	Intl Large Core
American Funds' EUPAC Fund R-5E	Intl Large Growth
CORE-DOMESTIC BONDS	
American Funds' The Bond Fund of America R-5E	Interm-Term Core Bond
BlackRock Total Return Instl	Interm-Term Core Plus Bond
CORE-CASH EQUIVALENTS	
American Funds U.S. Government Money Market Fund R-5E	Taxable Money Market

SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds' New World Fund R-5E	Emerging Mkts Growth
American Funds' New Perspective Fund R-5E	Global Large Growth
American Funds' SMALLCAP World Fund R-5E	Global Small/Mid
American Funds' American High-Income Trust R-5E	High Yield
American Funds Inflation Linked Bond Fund R-5E	Inflation-Linked Bond
iShares Russell 2000 Small-Cap Idx Inv A	Small Core
PIMCO Commodity and Real Ret Bd Alp Adm	Specialty - Commodities Diversified
American Century Global Real Estate Inv	Specialty - Global Real Estate
TARGET DATE AND ALLOCATION	
American Funds 2010 Target Date Retirement Income Fund R-5E	Target Date 2000-2010
American Funds 2015 Target Date Retirement Income Fund R-5E	Target Date 2015
American Funds 2020 Target Date Retirement Income Fund R-5E	Target Date 2020
American Funds 2025 Target Date Retirement Income Fund R-5E	Target Date 2025
American Funds 2030 Target Date Retirement Fund R-5E	Target Date 2030
American Funds 2035 Target Date Retirement Fund R-5E	Target Date 2035
American Funds 2040 Target Date Retirement Fund R-5E	Target Date 2040
American Funds 2045 Target Date Retirement Fund R-5E	Target Date 2045
American Funds 2050 Target Date Retirement Fund R-5E	Target Date 2050
American Funds 2055 Target Date Retirement Fund R-5E	Target Date 2055
American Funds 2060 Target Date Retirement Fund R-5E	Target Date 2060

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Mesirow 3(21) Fund Lineup

SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds 2065 Target Date Retirement Fund R-5E	Target Date 2065
American Funds 2070 Target Date Retirement Fund R-5E	Target Date 2070+
American Funds' American Balanced Fund R-5E	Target Risk Moderate

* This investment option is closed to new plans

Definitions and Guidance

The following overview provides Mesirow's recommended guidelines. We encourage you to review this information prior to selecting your investments.

CORE AND SUPPLEMENTAL ASSET CLASSES

- Core Asset Classes are asset classes that should be offered in your plan to ensure that the lineup provides minimum asset class exposure for a basic diversified portfolio.
- **Please select at least one investment option from each of the Core Asset Classes for your investment lineup.**
- Supplemental Asset Classes are optional, but their inclusion may be valuable to participants who possess more investment experience, understand the risks associated with specialized asset classes, and seek greater diversification opportunities.
- **You may select as many investment options as you would like from the Supplemental Asset Classes for your investment lineup.**

ACTIVE VERSUS PASSIVE INVESTMENT OPTIONS

- Portfolio managers of active investment options seek to outperform an established market benchmark by handpicking securities and/or betting on certain segments of the market. Active investment options offer the potential for better returns than their passive peers, but often at the cost of greater volatility (i.e. larger performance swings) and higher expense ratios.
- Passive investment options, commonly known as index options, are those that seek to track the performance of a market benchmark. Passive investment options generally have lower volatility and expense ratios than active investment options of the same category.
- Choosing active investment options, passive investment options or both types is ultimately up to the plan sponsor. Active strategies tend to work better in some asset classes than others.
- **Our guideline recommendation for plan sponsors is to select at least one active fund and one passive fund in each of the Core Asset Classes, when possible, to give plan participants the flexibility to select a strategy that is most appropriate for their goals and objectives.**

GROWTH, VALUE AND CORE INVESTMENT OPTIONS

- For domestic equities, our Core Asset Classes are comprised of core investment options, which provide a mix of growth and value style exposures. Managers of growth and value investment options do not share the same stock-picking style.
- Managers of growth investment options tend to invest in companies that they believe will experience attractive earnings growth. Typically, growth-oriented managers are less price conscious than their value-oriented peers.
- Managers of value investment options invest in companies that they believe are under priced by the market.
- **Our guideline recommendation for plan sponsors who are adding a style-specific investment option is to provide investment options that represent both styles to satisfy different investor preferences and to avoid style biases within the plan's investment lineup.**

EMERGING MARKET INVESTMENT OPTIONS

- Emerging market investment options typically focus on stocks issued in developing economies. Emerging market investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that historically this asset class has exhibited higher return volatility (risk) than the international asset class.
- Investments that invest internationally involve risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

HIGH YIELD INVESTMENT OPTIONS

- High yield investment options typically focus on bonds that are rated below investment grade. To compensate investors for the added credit risk, high yield bonds typically offer greater yield than investment grade bonds. High yield investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that this asset class has exhibited higher return volatility (risk) than our Core Asset Class of Domestic Bonds.
- An investment in high yield securities may be subject to more credit risks than higher quality securities.

REAL ESTATE INVESTMENT OPTIONS

- Real estate investment options typically focus on Real Estate Investment Trusts (REITs), which invest in a portfolio of real estate or in companies in the real estate industry. Real estate investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that this asset class poses sector-specific risk.
- Investments that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

TARGET RISK AND TARGET DATE INVESTMENT OPTIONS

The following investment options are encouraged for plans that wish to give participants the ability to achieve diversification through a single investment portfolio.

- Target Risk – A participant should choose the target risk portfolio that best matches his or her risk level. Allocations to various asset classes stay constant over time, so a participant may need to change portfolios should his or her risk profile change.
- Target Date – A participant should choose the target date portfolio that is closest to his or her anticipated retirement date. Unlike target risk investment options, which have a fixed asset allocation, target date investment options have allocations that automatically adjust over time, so that the portfolio becomes more conservative (typically, less equities and more fixed income and cash or cash equivalents) as the retirement date draws closer. This minimizes the need for participants to change portfolios.

Neither principal nor the underlying assets of target date investments are guaranteed at any time, including the target date. Investment risk remains at all times. There is no assurance that the recommended asset allocation will either maximize returns or minimize risk or be the appropriate allocation in all circumstances for every investor with a particular time horizon.

* This investment option is closed to new plans

Disclosure

MESIROW FOOTNOTES AND DISCLOSURE

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CAPITAL GROUP FOOTNOTES

*Plans must have the American Funds Target Date Retirement Series as the QDIA (qualified default investment alternative); takeover plans must have completed a target date fund mapping conversion or re-enrollment.

* This investment option is closed to new plans