

# 401(k) Allocation Recommendations for Existing Clients

## HF Sinclair 401(k) Q1/2023

### Moderately Conservative Allocation

13%- Harbor Capital Appreciation Fund  
15%- Large Cap S&P 500 Index  
25%- Vanguard Equity-Income Fund  
14%- PIMCO Total Return  
20%- Principal Stable Value Z Fund  
12%- Vanguard Total Bond Market  
1%- Emerging Markets

### Moderate Allocation

15%- Harbor Capital Appreciation Fund  
17%- Large Cap S&P 500 Index  
29%- Vanguard Equity-Income Fund  
12%- PIMCO Total Return  
15%- Principal Stable Value Z Fund  
10%- Vanguard Total Bond Market  
2%- Emerging Markets

### Moderately Aggressive Allocation

17%- Harbor Capital Appreciation Fund  
20%- Large Cap S&P 500 Index  
29%- Vanguard Equity-Income Fund  
10%- PIMCO Total Return  
12%- Principal Stable Value Z Fund  
9%- Vanguard Total Bond Market  
3%- Emerging Markets

*Investing in institutional funds within the HF Sinclair 401(k) plan is subject to risk and potential loss of principal. There is no assurance or certainty that any investment or strategy will be successful in meeting its objectives. Investors should consider the investment objectives, risks, charges, and expenses of the funds carefully before investing. The Investment Options Guide, the most recent quarterly investment performance statements, and the Summary Plan Descriptions contain this and other information about the funds. Contact Principal Financial Group directly at (800)986-3343 to obtain a copy of this information which should be read carefully before investing or sending money.*

*If you do not know your risk tolerance and which of the above allocations is most suitable for you, please visit our website at [www.cwabellingham.com](http://www.cwabellingham.com) to use our free risk assessment tool.*