

401(k) Allocation Recommendations for Existing Clients



Q1/2026 HF Sinclair 401(k)

Moderately Conservative Allocation

22%- Harbor Capital Appreciation Fund
28%- Large Cap S&P 500 Index
24%- Vanguard Equity-Income Fund
9%- Vanguard Total Bond Market
5%- Principal Stable Value
9%- PIMCO Total Return
3%- Vanguard Total International Index

Moderate Allocation

25%- Harbor Capital Appreciation Fund
30%- Large Cap S&P 500 Index
23%- Vanguard Equity-Income Fund
7%- Vanguard Total Bond Market
4%- Principal Stable Value
5%- PIMCO Total Return
3%- Vanguard Total International Index
3%- Emerging Markets Opportunities

Moderately Aggressive Allocation

30%- Harbor Capital Appreciation Fund
30%- Large Cap S&P 500 Index
21%- Vanguard Equity-Income Fund
7%- Vanguard Total Bond Market
2%- Principal SmallCap R6 Fund
2%- JPMorgan Mid Cap Growth
4%- Vanguard Total International Index
4%- Emerging Markets Opportunities

Investing in institutional funds within the BP 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 Fidelity directly at (800)835-5095 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.capstoneria.com to use our free risk assessment tool.