

401(k) Allocation Recommendations for Existing Clients



Q3/2026 BP 401(k)

Moderately Conservative Allocation

20% - Equity Index - Growth
25% - Equity Index - Value
25% - S&P 500 Index
4% - International Equity Index
9% - Fixed Income Fund
12% - Short-Term Investment Fund
5% - Real Assets Index Fund

Moderate Allocation

24% - Equity Index - Growth
25% - Equity Index - Value
28% - S&P 500 Index
1% - Emerging Market Index Fund
4% - International Equity Index
10% - Short-Term Investment Fund
3% - Fixed Income Fund
5% - Real Assets Index Fund

Moderately Aggressive Allocation

29% - Equity Index - Growth
25% - Equity Index - Value
30% - S&P 500 Index
4% - International Equity Index
3% - Short-Term Investment Fund
2% - Emerging Market Index Fund
2% - Small/Mid Cap Equity Index
5% - Real Assets Index Fund

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.