401(k) Allocation Recommendations for Existing Clients

CAPSTONE RIA
WEALTH ADVISORS

Q4/2026 Hilcorp 401(k)

Moderately Conservative Allocation

20% JP Morgan Large Cap Growth

25% Dodge & Cox Stock

25% Fidelity 500 Index

4% MFS International Growth

12% T Rowe Price US Treasury

14% Dodge & Cox Income

Moderate Allocation

24% JP Morgan Large Cap Growth

25% Dodge & Cox Stock

27% Fidelity 500 Index

5% MFS International Growth

1% DFA Emerging Markets

10% T Rowe Price US Treasury

8% Dodge & Cox Income

Moderately Aggressive Allocation

28% JP Morgan Large Cap Growth

25% Dodge & Cox Stock

30% Fidelity 500 Index

5% MFS International Growth

2% DFA Emerging Markets

10% T Rowe Price US Treasury

Investing in institutional funds within the Hilcorp 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 T.Rowe Price directly at (800)922-9945 to obtain a copy of this information which should be read carefully before investing or sending money.

Capstone RIA is an independent Investment Adviser registered with the U.S. Securities and Exchange Commission (SEC). We provide independent financial advice to individuals, including employees and retirees in the energy industry. Capstone RIA is not affiliated with, sponsored by, endorsed by, or acting on behalf of Hilcorp.

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.