

401(k) Allocation Recommendations for Existing Clients



Q4/2026 HF Sinclair 401(k)

Moderately Conservative Allocation

20%- Harbor Capital Appreciation Fund
25%- Large Cap S&P 500 Index
25%- Vanguard Equity-Income Fund
8%- American Balanced Fund
4%- Principal Stable Value
14%- PIMCO Income Fund
4%- Vanguard Total International Index

Moderate Allocation

24%- Harbor Capital Appreciation Fund
27%- Large Cap S&P 500 Index
25%- Vanguard Equity-Income Fund
10%- PIMCO Income Fund
8%- American Balanced Fund
5%- Fidelity International Index
1%- Emerging Markets Opportunities

Moderately Aggressive Allocation

28%- Harbor Capital Appreciation Fund
30%- Large Cap S&P 500 Index
25%- Vanguard Equity-Income Fund
5%- PIMCO Income Fund
5%- Fidelity International Index
2%- Emerging Markets Opportunities
5%- American Balanced Fund

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.capstoneria.com to use our free risk assessment tool.