

CAPSTONE RIA

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401(k) Allocation Recommendations for Existing Clients

Q3/2025 HF Sinclair 401(k)

Moderately Conservative Allocation

18%- Harbor Capital Appreciation Fund
23%- Large Cap S&P 500 Index
24%- Vanguard Equity-Income Fund
14%- Vanguard Total Bond Market
19%- Principal Stable Value Z Fund
2%- Vanguard Total International Index

Moderate Allocation

21%- Harbor Capital Appreciation Fund
25%- Large Cap S&P 500 Index
23%- Vanguard Equity-Income Fund
10%- Vanguard Total Bond Market
16%- Principal Stable Value Z Fund
3%- Vanguard Total International Index
2%- Emerging Markets

Moderately Aggressive Allocation

23%- Harbor Capital Appreciation Fund
27%- Large Cap S&P 500 Index
21%- Vanguard Equity-Income Fund
6%- Vanguard Total Bond Market
13%- Principal Stable Value Z Fund
2%- Principal SmallCap R6 Fund
2%- Midcap S&P 400 Index
4%- Vanguard Total International Index
2%- 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.capstoneria.com to use our free risk assessment tool.

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