

CAPSTONE RIA

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401(k) Allocation Recommendations for Existing Clients

Q4/2025 BP 401(k)

Moderately Conservative Allocation

18%- Equity Index - Growth
24%- Equity Index - Value
23%- S&P 500 Index
2%- International Equity Index
14%- Fixed Income Fund
14%- Short-Term Investment Fund
5%- Real Assets Index Fund

Moderate Allocation

21%- Equity Index - Growth
23%- Equity Index - Value
25%- S&P 500 Index
3%- International Equity Index
10%- Fixed Income Fund
11%- Short-Term Investment Fund
5%- Real Assets Index Fund
2%- Emerging Market Index Fund

Moderately Aggressive Allocation

23%- Equity Index - Growth
21%- Equity Index - Value
27%- S&P 500 Index
4%- International Equity Index
6%- Fixed Income Fund
8%- Short-Term Investment Fund
5%- Real Assets Index Fund
2%- Emerging Market Index Fund
4%- Small/Mid Cap Equity Index

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.

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