

# CAPSTONE RIA

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## 401(k) Allocation Recommendations for Existing Clients

### Q4/2025 Hilcorp 401(k)

#### Moderately Conservative Allocation

24% American Beacon Lrg Cap Value  
2% MFS Internation Growth  
23% Fidelity 500 Index  
18% JP Morgan Large Cap Growth  
14% Dodge & Cox Income  
14% Vanguard Short Term  
5% T Rowe Price US Treasury MMF

#### Moderate Allocation

23% American Beacon Lrg Cap Value  
3% MFS Internation Growth  
25% Fidelity 500 Index  
21% JP Morgan Large Cap Growth  
10% Dodge & Cox Income  
11% Vanguard Short Term  
5% T Rowe Price US Treasury MMF  
2% DFA Emerging Markets

#### Moderately Aggressive Allocation

21% American Beacon Lrg Cap Value  
4% MFS Internation Growth  
27% Fidelity 500 Index  
23% JP Morgan Large Cap Growth  
2% Vanguard Mid Cap Index  
2% Vanguard Small Cap Index  
6% Dodge & Cox Income  
8% Vanguard Short Term  
5% T Rowe Price US Treasury MMF  
2% DFA Emerging Markets

*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.*

*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](http://www.capstoneria.com) to use our free risk assessment tool.*

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