WEA Member Benefits
Every member financially secure.

Performance* Report Personal Investment Accounts (PIAs)

Investment	Ticker	Gross Operating Expenses %	Net Operating Expenses %	Investment Performance % Quarter End as of June 30, 2026 YTD	3 MO	1 YR	3 YR	5 YR	10 YR
Bond									
Victory Pioneer Bond R6	PBFKX	0.36	0.36	1.04	0.90	4.86	5.69	0.92	2.73
Guggenheim Limited Duration I	GILHX	0.55	0.47	1.20	0.83	3.98	5.85	3.11	3.23
Vanguard Federal Money Market Investor	VMFXX	0.11	0.11	1.79	0.89	3.89	4.66	3.57	2.31
Large-Cap									
Vanguard Value ETF	VTV	0.03	0.03	15.31	11.63	25.88	18.00	12.31	12.67
Vanguard S&P 500 ETF	VOO	0.03	0.03	10.19	15.27	22.34	20.60	13.37	15.47
JPMorgan Large Cap Growth R6	JLGMX	0.50	0.44	7.68	17.66	15.56	21.81	12.66	20.30
T. Rowe Price Growth Stock	PRGFX	0.66	0.66	3.58	16.71	13.67	19.49	6.99	15.27
Mid-Cap									
Vanguard Mid-Cap Value ETF	VOE	0.05	0.05	12.53	7.72	22.61	15.14	9.45	10.76
Vanguard Mid-Cap Growth ETF	VOT	0.05	0.05	10.10	19.18	8.41	14.98	6.05	12.44
Small-Cap									
Vanguard Small-Cap Value ETF	VBR	0.05	0.05	15.92	12.35	27.07	16.10	9.24	11.00
Vanguard Small-Cap Growth ETF	VBK	0.05	0.05	21.31	21.12	32.70	17.45	5.36	12.15
International									
Vanguard Total International Stock ETF	VXUS	0.05	0.05	13.95	11.36	27.31	18.67	8.77	9.95
Vanguard FTSE Emerging Markets ETF	VWO	0.06	0.06	11.16	10.56	23.81	17.11	5.13	8.48

PIA model portfolios are developed by WEA Financial Advisors, Inc., (WEA FA) under the oversight of WEA FA. PIA model portfolios may be adjusted at the discretion of WEA FA and the Investment Committee without prior notice to the account owner. From time-to-time, there may be extraordinary situations that will warrant more scrutiny when making adjustments. An example is the market downturn in October 2008.

Although WEA FA carefully evaluates the makeup of the portfolios on a regular basis, we make no representation regarding the likelihood or probability that any or all of the portfolios will in fact achieve a particular investment goal or fulfill the risk tolerance profile as described for each portfolio. As a self-directed investor, account owners should carefully consider the merit and appropriateness of the available investments in light of personal financial circumstances, including other assets, income, investments, and/or cash flow needs.

We recommend account owners reassess investment strategy at least once a year as needs goals, portfolio, and situations may change over time. Account owners can choose a different model at any time. Capital gains/loss tax consequences may apply. When participating in a PIA model portfolio, an Investor Suitability Profile Questionnaire must be completed every three years and notify the advisor if any suitability changes occur.

Investment models are not FDIC-insured, and they are not bank-guaranteed. Investment models may lose value. Past performance is no guarantee of future results. Model performance returns illustrate the relationship between risk and reward.

The WEA Member Benefits model portfolios are risk-based. The more conservative the underlying asset weightings are, the lower the expected rate of return. Because of market changes, the makeup of your actual account portfolio will not exactly match the model portfolio.

Personal Investment Accounts are asset allocation models based on the owner's tolerance for risk as identified by completing a risk tolerance questionnaire and client suitability form. Once identified, the advisor will discuss the composition of the asset allocation models which include Ultra Conservative, Conservative, Moderately Conservative, Moderate, Moderately Aggressive and Aggressive.

Upon initial set up of each Personal Investment Account, 1% of the initial deposit is held in cash for administrative fee purposes only. The cash amount is not part of the investible model and is reconciled at portfolio rebalance.

The construction of the Personal Investment Account models uses Morningstar® Advisor® to create portfolios of pre-selected investment products that approximately complete the model parameters. Individual fund mix for may vary slightly due to prospectus guidelines, fund manager preference, style drift, etc.

You can request a fund prospectus by calling 1-800-279-4030 or by going to the fund's website. We advise you to read it carefully and consider the fund's investment objectives, risks, and expenses carefully before investing. The prospectus contains this information and other information about the investment.

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Personal Investment Account (PIA) Model Portfolio	Average Gross Expense Ratio	Average Net Expense Ratio	Investment Performance % Quarter-end as of June 30, 2026 YTD	3 MO	1 YR	3 YR	5 YR	10 YR
Ultra Conservative (100% Fixed - GILHX)	0.550	0.470	1.20	0.83	3.98	5.85	3.11	3.23
Ultra Conservative (100% Fixed - VMFXX)	0.110	0.110	1.79	0.89	3.89	4.66	3.57	2.31
Conservative (*40% Equities/60% Fixed*)	0.253	0.251	6.22	6.19	12.59	10.67	4.34	6.80
Moderately Conservative (*50% Equities/50% Fixed*)	0.230	0.226	6.99	7.35	13.69	11.99	5.50	7.99
Moderate (*60% Equities/40% Fixed*)	0.207	0.202	8.18	8.62	15.61	13.32	6.44	9.06
Moderately Aggressive (*75% Equities/25% Fixed*)	0.165	0.160	10.20	10.88	18.32	15.02	7.49	10.53
Aggressive (*90% Equities/10% Fixed*)	0.135	0.127	11.57	12.61	20.97	17.20	9.17	12.28

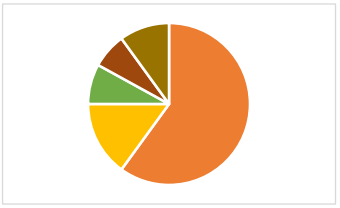
PIA - Ultra-Conservative Model (100% Fixed)

Bond/Cash Equivalents	100%

As an ultra-conservative investor, your portfolio will be invested in the most risk-averse areas such as cash and fixed-income securities. This approach offers a high degree of stability and should minimize the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.

PIA - Conservative Model (40% Equities/60% Fixed)

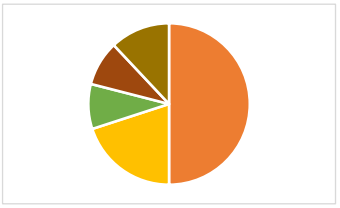
Bond/Cash Equivalents	60%
Large-Cap Stock/EFT Funds	15%
Mid-Cap Stock/ETF Funds	8%
Small-Cap Stock/ETF Funds	7%
International Equity/ETF Funds	10%



As a conservative investor, your portfolio will be invested primarily in areas such as cash and fixed-income securities with only a modest exposure to equities. This approach offers a high degree of stability and should minimize the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.

PIA - Moderately Conservative Model (50% Equities/50% Fixed)

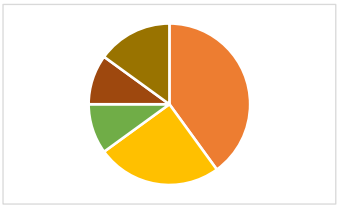
Bond/Cash Equivalents	50%
Large-Cap Stock/EFT Funds	20%
Mid-Cap Stock/ETF Funds	9%
Small-Cap Stock/ETF Funds	9%
International Equity/ETF Funds	12%



As a moderately conservative investor, your portfolio will be invested equally between equities and fixed-income securities with some cash. This approach concentrates on stability rather than maximizing return and should limit the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.

PIA - Moderate Model (60% Equities/40% Fixed)

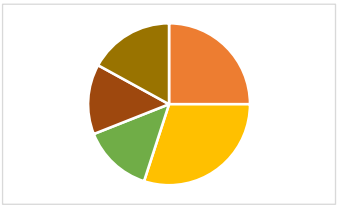
Bond/Cash Equivalents	40%
Large-Cap Stock/EFT Funds	25%
Mid-Cap Stock/ETF Funds	10%
Small-Cap Stock/ETF Funds	10%
International Equity/ETF Funds	15%



As a moderate investor, your portfolio will include investments in equites, balanced by exposure to more risk-averse areas of the market such as cash, fixed-income securities. This approach aims to achieve a balance between stability and return, but is likely to involve at least some short-term volatility. The overall return, while not guaranteed, could follow the volatility of the market although the range of possible outcomes should not be extreme. In most, circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach but may underperform the returns achievable from a higher-risk approach.

PIA - Moderately Aggressive Model (75% Equities/25% Fixed)

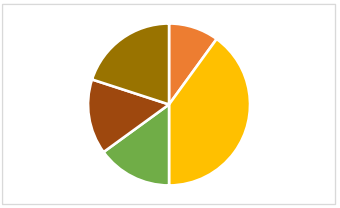
Bond/Cash Equivalents	25%
Large-Cap Stock/EFT Funds	30%
Mid-Cap Stock/ETF Funds	14%
Small-Cap Stock/ETF Funds	14%
International Equity/ETF Funds	17%



As a moderately aggressive investor, your portfolio will be invested primarily in equities. This approach concentrates on achieving a good overall return on your investment while avoiding the most speculative areas of the market. Significant short-term fluctuations in value can be expected. The eventual return for the time period over which you invest could fall within a relatively wide range of possibilities. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach.

PIA - Aggressive Model (90% Equities/10% Fixed)

Bond/Cash Equivalents	10%
Large-Cap Stock/EFT Funds	40%
Mid-Cap Stock/ETF Funds	15%
Small-Cap Stock/ETF Funds	15%
International Equity/ETF Funds	20%



As an aggressive investor, your portfolio will be invested primarily in equities and will include exposure to more speculative areas of the market. There will be minimal investment in cash and bonds. The aim is to maximize return while accepting the possibility of large short-term fluctuations in value and even the possibility of longer-term losses. The eventual return for the time period over which you invest could fall within a wide range of possibilities. In most circumstances, the return should outperform the returns achievable from a more conservative approach.