











Vestwell Advisors Investment Program Overview

LINEUP AS OF 12/31/24 AND FACT SHEETS AS OF 9/30/2024

For plans that engage Vestwell Advisors as its investment manager, this page provides a high level overview of the investment options available to plan participants.

Included in the investment program are managed accounts, risk models, target date models, and a core fund lineup.

Age-Based Investment Options








Model Name	Wtd. Int. Expense Ratio	Fact Sheet
Target Retirement 2025	0.03%	
Target Retirement 2030	0.03%	
Target Retirement 2035	0.03%	
Target Retirement 2040	0.03%	
Target Retirement 2045	0.03%	
Target Retirement 2050	0.03%	
Target Retirement 2055	0.03%	
Target Retirement 2060	0.03%	

Model Name	Wtd. Int. Expense Ratio	Fact Sheet
Target Retirement 2065	0.03%	
Target Retirement 2070 or later	0.03%	
Target Retirement Moderate	0.03%	
Target Retirement Conservative	0.04%	

**Since the expense ratio of each fund is different, the weighted internal expense ratio uses a formula to blend expense ratios of each underlying ETF or fund in the portfolio. The result shown above is the expense ratio for all funds in the portfolio.*

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Risk-Based Investment Options

Model Name	Expense Ratio	Fact Sheet
Vestwell Capital Preservation	0.07%	
Vestwell Income	0.04%	
Vestwell Conservative	0.04%	
Vestwell Moderately Conservative	0.03%	
Vestwell Moderate	0.03%	
Vestwell Moderately Aggressive	0.03%	
Vestwell Aggressive	0.03%	

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Managed Account Lineup

Plan Sponsors can use the Vestwell Managed Account feature as the default investment lineup for the plan. We also offer a dynamic feature that utilizes the managed account service for all participants over age 45.

Name	Ticker	Expense Ratio	1-Yr. Return	5-Yr.	10-Yr.
iShares Core International Aggt Bd ETF	IAAG	0.07%	10.39%	0.45%	-%
iShares Core S&P 500 ETF	IVV	0.03%	36.31%	15.94%	13.34%
iShares Core S&P Small-Cap ETF	IJR	0.06%	25.76%	10.14%	10.00%
iShares Core US Aggregate Bond ETF	AGG	0.03%	11.55%	0.31%	1.81%
Schwab International Equity ETF™	SCHF	0.06%	24.38%	8.41%	5.81%
Schwab US Large-Cap Growth ETF™	SCHG	0.04%	44.04%	20.57%	16.50%
Schwab US REIT ETF™	SCHH	0.07%	34.91%	2.50%	5.98%
Vanguard Emerging Markets Bond Admiral	VEGBX	0.40%	19.06%	4.72%	-%
Vanguard Mid-Cap ETF	VO	0.04%	28.80%	11.23%	10.21%
Vanguard Value ETF	VTV	0.04%	29.78%	12.25%	10.79%

Core Fund Lineup

Including funds from the models

Name	Ticker	Expense Ratio	1-Yr. Return	5-Yr.	10-Yr.
Fidelity Emerging Markets Idx	FPADX	0.07%	24.17%	5.22%	3.76%
Fidelity International Index	FSPSX	0.04%	25.36%	8.37%	5.87%
Fidelity Long-Term Trs Bd Index	FNBGX	0.03%	15.31%	-4.35%	1.02%
Fidelity Total Market Index	FSKAX	0.01%	35.27%	15.17%	12.77%
Fidelity U.S. Bond Index	FXNAX	0.02%	11.52%	0.34%	1.82%
iShares Aaa - A Rated Corporate Bond ETF	QLTA	0.15%	13.33%	0.67%	2.46%

Name	Ticker	Expense Ratio	1-Yr. Return	5-Yr.	10-Yr.
iShares Broad USD High Yield Corp Bd ETF	USHY	0.15%	15.92%	4.49%	-%
iShares Core S&P Total US Stock Mkt ETF	ITOT	0.03%	35.24%	15.15%	12.81%
iShares Core Total USD Bond Market ETF	IUSB	0.06%	12.06%	0.68%	2.13%
iShares MSCI USA Quality Factor ETF	QUAL	0.15%	37.60%	15.82%	13.49%
iShares Short Treasury Bond ETF	SHV	0.15%	5.45%	2.21%	1.57%
iShares TIPS Bond ETF	TIP	0.19%	9.61%	2.43%	2.37%
Schwab Emerging Markets Equity ETF™	SCHE	0.11%	26.43%	6.28%	4.35%
Schwab Short-Term US Treasury ETF™	SCHO	0.03%	6.75%	1.44%	1.35%
Schwab Total Stock Market Index	SWTSX	0.03%	35.24%	15.13%	12.72%
Schwab Treasury Infl Protected Secs Idx	SWRSX	0.05%	9.69%	2.55%	2.44%
Schwab US Aggregate Bond ETF™	SCHZ	0.03%	11.52%	0.28%	1.78%
Schwab US Aggregate Bond Index	SWAGX	0.04%	11.49%	0.24%	-%
Schwab US Broad Market ETF™	SCHB	0.03%	35.29%	15.21%	12.78%
SPDR® S&P 600 Small Cap Growth ETF	SLYG	0.15%	28.44%	10.50%	10.69%
SPDR® S&P 600 Small Cap Value ETF	SLYV	0.15%	22.66%	9.33%	9.02%
The Real Estate Select Sector SPDR®	XLRE	0.08%	35.69%	6.09%	-%
VanEck Fallen Angel HiYld Bd ETF	ANGL	0.33%	14.96%	5.23%	6.20%
Vanguard Balanced Index Adm	VBIAX	0.07%	25.47%	9.33%	8.54%

Name	Ticker	Expense Ratio	1-Yr. Return	5-Yr.	10-Yr.
Vanguard Cash Rsrv Federal MnyMktAdmiral	VMRXX	0.10%	5.42%	2.33%	1.72%
Vanguard FTSE All-Wld ex-US SmCp ETF	VSS	0.08%	22.44%	7.12%	5.00%
Vanguard FTSE Emerging Markets ETF	VWO	0.08%	25.03%	6.45%	4.22%
Vanguard High-Yield Corporate Adm	VWEAX	0.12%	14.46%	4.00%	4.74%
Vanguard Information Technology ETF	VGT	0.10%	42.41%	23.20%	20.69%
Vanguard Short-Term Bond Index Adm	VBRIX	0.07%	8.07%	1.48%	1.71%
Vanguard Short-Term Infl-Prot Secs ETF	VTIP	0.04%	7.53%	3.56%	2.38%
Vanguard Short-Term Treasury ETF	VGSH	0.04%	6.76%	1.45%	1.36%
Vanguard Small-Cap Growth ETF	VBK	0.07%	25.73%	8.61%	9.18%
Vanguard Small-Cap Value ETF	VBR	0.07%	28.67%	11.59%	9.58%
Vanguard Total World Stock ETF	VT	0.07%	31.18%	12.15%	9.51%

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