

Investment Objective Target Allocations


Asset Class	Conservative	Balanced Conservative	Balanced	Growth & Income	Growth
Cash	5%	5%	5%	5%	5%
Fixed Income (Bonds)	80%	65%	41%	23%	5%
Equity (Stocks)	15%	25%	42%	58%	75%
Real Assets & Alternatives	0%	5%	12%	14%	15%
TOTAL	100%	100%	100%	100%	100%

Actual Key Characteristics (As of January 31, 2026)					
Number of CTF Positions	3	4	6	6	5
Est. Yield	4.3%	4.0%	3.4%	2.8%	2.3%
Benchmark Historical 5 Year Return	2.4%	4.3%	7.1%	9.3%	11.5%
Primary Goal	Income	Income with Growth	Growth and Income	Growth with Income	Growth
Risk Tolerance	Conservative	Conservative	Moderate	Moderate	Aggressive

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Common Trust Fund Target Allocations



Asset Class	Government Fixed Income Fund	Corporate Fixed Income Fund	Dividend Equity Fund	Growth Equity Fund	Real Assets Fund	Alternatives Fund
Cash	3%	3%	3%	3%	5%	3%
Fixed Income (Bonds)	97%	97%	0%	0%	30%	0%
Equity (Stocks)	0%	0%	97%	97%	50%	0%
Real Assets & Alternatives	0%	0%	0%	0%	15%	97%
TOTAL	100%	100%	100%	100%	100%	100%

Actual Key Characteristics (As of January 31, 2026)						
Number of Positions	72	80	56	50	53	18
Yield To Maturity / Dividend Yield	4.15%	5.37%	2.52%	1.41%	2.99%	3.74%
Income Payout Frequency	Monthly	Monthly	Quarterly	Quarterly	Quarterly	Quarterly

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