



## Disclosures

### Equity Biased Growth Reference Point

This reference point, produced by Morningstar as “Allocation 70% to 85% Equity”, consists of portfolios that seek to provide both capital appreciation and income and maintain a relatively higher equity exposure. These portfolios are dominated by domestic holdings and have 70-85% of assets in equities and the remainder in fixed income and cash. As of 12/31/2023 this reference point was comprised of 82 mutual funds.