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401(k) Allocation Recommendations for Existing Clients

HF Sinclair 401(k) Q1/2025

Moderately Conservative Allocation	Moderate Allocation	Moderately Aggressive Allocation
18%- Harbor Capital Appreciation Fund	20%- Harbor Capital Appreciation Fund	24%- Harbor Capital Appreciation Fund
19%- Large Cap S&P 500 Index	24%- Large Cap S&P 500 Index	24%- Large Cap S&P 500 Index
21%- Vanguard Equity-Income Fund	21%- Vanguard Equity-Income Fund	20%- Vanguard Equity-Income Fund
11%- Vanguard Total Bond Market	8%- Vanguard Total Bond Market	6%- Vanguard Total Bond Market
20%- Principal Stable Value Z Fund	14%- Principal Stable Value Z Fund	10%- Principal Stable Value Z Fund
4%- JOHCM Emerging Markets	4%- JOHCM Emerging Markets	5%- JOHCM Emerging Markets
4%- Principal SmallCap R6 Fund	5%- Principal SmallCap R6 Fund	5%- Principal SmallCap R6 Fund
1%- Midcap S&P 400 Index	1%- Midcap S&P 400 Index	2%- Midcap S&P 400 Index
2%- Vanguard Total International Index	3%- Vanguard Total International Index	4%- Vanguard Total International Index

Investing in institutional funds within the HF Sinclair 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 Principal Financial Group directly at (800)986-3343 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.cwabellingham.com to use our free risk assessment tool.