

401(k) Allocation Recommendations for Existing Clients

Hilcorp 401(k) Q4/2020

Moderately Conservative Allocation

25%—JP Morgan Large Cap Growth
5%—American Beacon Large Cap Value
12%—Fidelity 500 Index
8%—Baron Growth Fund
20%—Vanguard Short Term
20%—Dodge & Cox Income
5%—US Treasury Money Fund
5%—Invesco Oppen Intl Sm Md Cmp

Moderate Allocation

30%—JP Morgan Large Cap Growth
5%—American Beacon Large Cap Value
15%—Fidelity 500 Index
10%—Baron Growth Fund
15%—Vanguard Short Term
15%—Dodge & Cox Income
5%—Invesco Oppen Intl Sm Md Cmp
5%—Vanguard Explorer

Moderately Aggressive Allocation

40%—JP Morgan Large Cap Growth
5%—American Beacon Large Cap Value
10%—Fidelity 500 Index
10%—Baron Growth Fund
9%—Vanguard Short Term
9%—Dodge & Cox Income
5%—Invesco Oppen Intl Sm Md Cmp
7%—Vanguard Explorer
5%—American Funds Europac Growth

Investing in institutional funds within the Hilcorp 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 T.Rowe Price directly at (800)922-9945 to obtain a copy of this information which should be read carefully before investing or sending money.