

401(k) Allocation Recommendations for Existing Clients

HF Sinclair 401(k) Q4/2022

Moderately Conservative Allocation

14%- Harbor Capital Appreciation Fund
15%- Large Cap S&P 500 Index
25%- Vanguard Equity-Income Fund
14%- PIMCO Total Return
20%- Principal Stable Value Z Fund
12%- Vanguard Total Bond Market

Moderate Allocation

17%- Harbor Capital Appreciation Fund
17%- Large Cap S&P 500 Index
29%- Vanguard Equity-Income Fund
12%- PIMCO Total Return
15%- Principal Stable Value Z Fund
10%- Vanguard Total Bond Market

Moderately Aggressive Allocation

20%- Harbor Capital Appreciation Fund
20%- Large Cap S&P 500 Index
29%- Vanguard Equity-Income Fund
10%- PIMCO Total Return
12%- Principal Stable Value Z Fund
9%- Vanguard Total Bond Market

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.