

401(k) Allocation Recommendations for Existing Clients

HF Sinclair 401(k) Q3/2024

Moderately Conservative Allocation

16%- Harbor Capital Appreciation Fund
19%- Large Cap S&P 500 Index
18%- Vanguard Equity-Income Fund
12%- Vanguard Total Bond Market
21%- Principal Stable Value Z Fund
3%- JOHCM Emerging Markets
3%- Principal SmallCap R6 Fund
1%- Vanguard Total International Index

Moderate Allocation

20%- Harbor Capital Appreciation Fund
18%- Large Cap S&P 500 Index
22%- Vanguard Equity-Income Fund
12%- Vanguard Total Bond Market
17%- Principal Stable Value Z Fund
12%- JOHCM Emerging Markets
12%- Principal SmallCap R6 Fund
3%- Vanguard Total International Index

Moderately Aggressive Allocation

24%- Harbor Capital Appreciation Fund
24%- Large Cap S&P 500 Index
16%- Vanguard Equity-Income Fund
8%- Vanguard Total Bond Market
13%- Principal Stable Value Z Fund
4%- JOHCM Emerging Markets
6%- Principal SmallCap R6 Fund
5%- 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.