

FOR PLAN SPONSOR/ADVISOR USE ONLY

# Investment Proposal

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ERISA 3(38) Investment Fiduciary

February 19, 2026



# About IRON Fiduciary

## An Offering By Creative Planning

Founded in 1994, IRON Fiduciary provides investment fiduciary and retirement solutions to a wide range of defined contribution and defined benefit plans in the ERISA space; and 403(b), 401(a), and 457 plans in the non-ERISA space. IRON Fiduciary is an accredited ERISA 3(38) Investment Fiduciary that provides comprehensive solutions to the retirement plan marketplace. IRON Fiduciary provides the plan with an Investment Policy Statement, and in concert with that Investment Policy Statement selects, monitors and replaces all investment alternatives for each retirement plan.

### CEFEX CERTIFIED

We are an ERISA 3(38) Investment Fiduciary that has received a CEFEX accreditation. CEFEX-certified firms adhere to a standard representing the best practices in their industry. A successfully completed standards-based assessment results in certification. This is written assurance that the firm meets the requirements of the standard.



# Comprehensive Retirement Plan Solution

## Value for the Plan

- Most comprehensive outsource of the investment liability available
- Process — CEFEX (industry) certified
  - Litigation is blind to ERISA. Engagement of a discretionary fiduciary brings qualitative and quantitative process to the plan.
  - Courts have ruled that investment risk is measurably reduced with strong process.
  - Streamlined investment lineup
    - Duplicate funds in asset classes removed
    - Comprehensive lineup that offers the availability for broad based diversification and both risk and time automated options

## Value for the Participant

- Process
  - IRON Fiduciary's process demands top quartile risk-adjusted performance metrics according to IRON's proprietary model. Participants will not stay invested in underperforming funds.
  - IRON Fiduciary's process demands the lowest investment net cost at the participant level.
  - Concise investment lineup covers US and International Equities and Fixed Income. Also includes participant "help me do it" options:
    - Risk-based options
    - Time-based options

# Discretionary Investment Fiduciary Services

## HOW DOES THIS WORK?

When IRON Fiduciary is engaged as the Discretionary Investment Fiduciary, IRON is responsible for all plan asset management, including:

- Selection, monitoring, and replacement of investment options beginning with a mapping of current investments into IRON's recommended investments.

## WHAT DOES THIS MEAN?

- This is the most comprehensive transfer of plan sponsor liability for investment related issues available in the industry today.
- The trustee's responsibility shifts solely to monitoring the discretionary fiduciary.
- The plan sponsor is removed from the investment selection, monitoring and replacement process.

## DELIVERABLES:

- IRON Fiduciary provides the plan with a set of differentiated deliverables:
  - **Investment Policy Statement (IPS)** - IRON's IPS is detailed, plan-specific, and is delivered directly to the plan sponsor. Other discretionary fiduciary service providers provide a generic IPS template that must be downloaded from the web, is not plan specific, and is not delivered to the plan sponsor.
  - **Quarterly Fiduciary Report (QFR)** - IRON's QFR is plan-specific and delivered to the plan sponsor. Most others are generic and not delivered.
  - **Quarterly Educational Newsletter** - IRON Fiduciary is one of the few that offers quarterly education via a newsletter. Our newsletter is platform-specific as to funds and returns.

# Who Are the Players and What Are Each Player's Responsibilities?

## PLAN SPONSOR

- Primary decision-maker
- Manage and administer the plan
- Hire and monitor service providers
- Ensure all fees are reasonable
- Ensure prudence in plan management
- Communicate to all plan participants

## IRON FIDUCIARY DISCRETIONARY FIDUCIARY — INVESTMENT MANAGER

- Select investments that meet all of the risk-return and low-fee criteria and prudently maintain the recommended list
- Ongoing monitoring of investment choices
- Review and replace investments when warranted on a quarterly basis
- Communicate fund changes
- Prepare and distribute quarterly fiduciary reports, required disclosures and educational newsletters

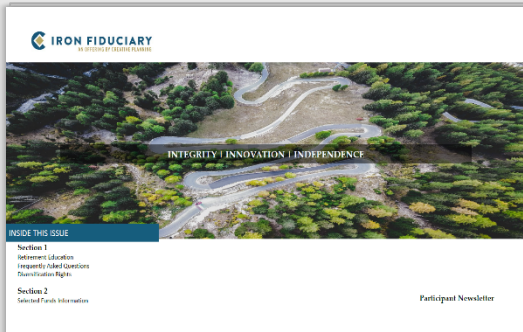


## TRUST COMPANY CUSTODY, RECORDKEEPING, & PLAN ADMINISTRATION

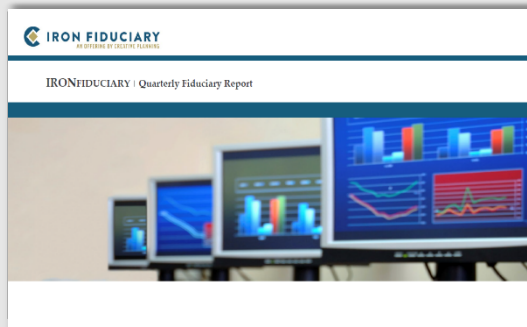
- Responsible for safekeeping of the plan's assets
- Settle all buy-sell transactions
- Value the holdings
- Provide periodic reports
- Maintain individual account records, when applicable
- Maintain compliance with applicable rules and regulations
- Conduct enrollment and education support
- Provide participant support through online and call center access

# How Does IRON Fiduciary Report to Us? What Can We Expect to Receive?

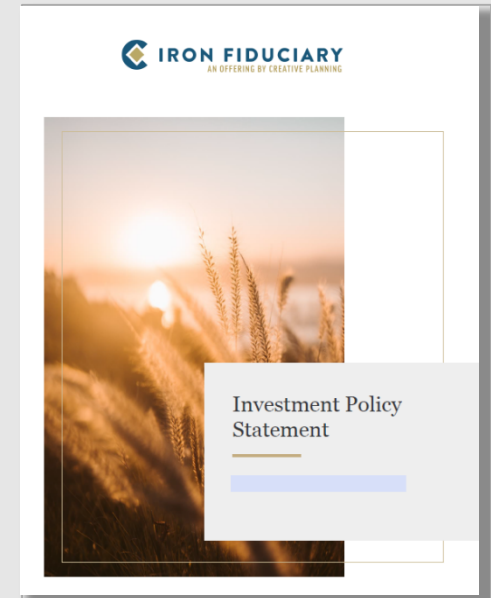
## Quarterly Newsletter



## Quarterly Fiduciary Report



## Investment Policy Statement



# Plan Investment Cost and Performance Summary

Plan Name: RRCA

Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier

Total Assets: \$2,958,455.45

Analysis As Of Date: 01/31/2026

## Summary of Plan Investment Costs

|                                                                                          | Current        | IRON Proposed  |
|------------------------------------------------------------------------------------------|----------------|----------------|
| Plan Assets with Expense Ratio Data                                                      | \$2,958,455.45 | \$2,958,455.45 |
| Total Investment Costs, Annually                                                         | \$7,640.18     | \$5,379.26     |
| Weighted Average Expense Ratio<br>(Expenses are net of revenue sharing where applicable) | 0.26%          | 0.18%          |
| Total Cost Savings or (Increase), Annually:                                              |                | \$2,260.92     |

## Summary of Plan Investment Performance Analysis

| Plan Investments                                                                                                           | Annualized Total Return |                |
|----------------------------------------------------------------------------------------------------------------------------|-------------------------|----------------|
|                                                                                                                            | 3-Year                  | 5-Year         |
| Current Plan Investments, Net of Investment Fees                                                                           | 14.95%                  | 9.41%          |
| IRON Selected Plan Investments, Net of Investment Fees<br>(if the Plan had utilized IRON 3(38) during the analysis period) | 15.61%                  | 10.03%         |
| Performance Value (net increase/decrease in returns) using IRON 3(38)                                                      | 0.67%                   | 0.62%          |
| Plan Investments                                                                                                           | 3-Year                  | 5-Year         |
| Current Market Value of Plan Investments                                                                                   | \$2,953,955.52          | \$2,953,955.52 |
| Current Market Value, if the Plan had utilized IRON 3(38) Selected Investments                                             | \$3,005,664.08          | \$3,038,174.52 |
| Value from the IRON 3(38) Selected Investments - Net Increase (Decrease) in the Value of Plan Investments                  | \$51,708.56             | \$84,219.00    |

# Additional Data Points | Core Funds

(Funds/Assets Classes Underperforming - Duplicate Funds - Asset Classes Missing from Recommended Asset Classes)

Plan Name: RRCA

Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier

Total Assets: \$2,958,455.45

## Summary of Plan Investment Analysis – Additional Insights

|                                                                                            |                |
|--------------------------------------------------------------------------------------------|----------------|
| Percentage of Plan Assets Underperformed over a 3-year Period <sup>(1)</sup>               | 33.78%         |
| Total Plan Assets with a 3-year Performance Data                                           | \$2,958,455.45 |
| Total Plan Assets Underperformed over a 3-year Period                                      | \$999,308.06   |
| Percentage of Asset Classes Underperformed over a 3-year Period <sup>(2)</sup>             | 38.89%         |
| Total Number of Asset Categories Utilized in the Plan                                      | 18             |
| Total Number of Asset Categories Underperformed over a 3-year Period                       | 7              |
| Total Number of Redundant Funds Utilized in the Plan Among Asset Categories <sup>(3)</sup> | 5              |
| Total Number of Recommended Asset Categories NOT Utilized in the Plan <sup>(4)</sup>       | 5              |
| Core Fund Categories                                                                       | 4              |
| Target Date Fund Vintages                                                                  | 13             |

## Disclosures:

(1) The percentage of plan assets that underperformed over a 3-year historical period, as of the date reported, is the ratio between “the sum of the current value of all funds in the plan that underperformed, over a 3-year period, with those of respective mapped Creative Planning recommended funds ” and “the sum of the current value of all funds in the plan with a 3-year historical performance data” This analysis excluded Index funds, Stable Value/GIC investments, and Money Market Funds in the plan.

(2) The percentage of asset categories underperformed in the plan, over three years as of the date reported, is the ratio between the number of asset categories that underperformed with respective mapped Creative Planning recommended fund asset categories over the same three-year period and the total number of distinct asset categories utilized in the plan. An asset category is considered underperforming if the total assets (the sum of assets from all funds) in the category are underperforming with respect to Creative Planning recommend asset category, respectively. For this analysis, the Target Date Fund series is considered as one broad asset category. The excluded asset categories include Money Market, and Stable Value/GIC.

(3) Multiple funds that belong to the same asset category that exists in the plan were counted as redundant. It is the sum of such redundant funds among various asset categories utilized in the plan. This number excluded the Index funds, Target Date Fund vintages, Money Market Funds, Stable Value/GIC.

(4) The comprehensive list of IRON recommended funds included Core Funds (one fund for each of the asset categories - Large-Cap Value, Large-Cap Growth, Mid-Cap, Small-Cap, Foreign Large-Cap Growth, Foreign Large-Cap Value, Foreign Small and Mid-Cap, Emerging Markets, REITs; Short-Term Bond, Short-Term Corporate Bond, Intermediate-Term Core/Core Plus Bond, Intermediate-Term Government Bond, Treasury Inflation-Protected Bond, World Bond, High-Yield Bond, Convertible Bond, and Non-Traditional Bond), Asset Allocation Funds with different Stock/Bond ratios, Target Date Fund series, five Index Funds, and Cash Preservation Instruments such as Money Market Fund, Stable Value Fund, and Guaranteed Income Contract. The total number of recommended asset categories not utilized (missing) in the plan computed based on the difference between the comprehensive list of IRON recommended fund asset categories and the distinct asset categories of the funds currently being used in the plan. For this analysis, the Target Date Fund series is considered as one broad asset category.

# Performance and Cost Comparisons | Excluded Assets

Plan Name: RRCA  
Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier  
Total Assets: \$2,958,455.45  
Analysis As Of Date: 01/31/2026

| Current Allocation | Current Investments             | Proposed Investments                 |
|--------------------|---------------------------------|--------------------------------------|
| \$4,499.93         | * Prin LifeTime Hybrid 2070 CIT | Principal LifeTime Hybrid 2070 CIT Z |

\* The above investments have been excluded from performance comparison due to one or more of the options not having sufficient performance history available.  
\*\* The above investments have been excluded from the cost comparison due to one or more of the options having no fund expense ratio available.

# Cost Comparison of Core Investments

Plan Name: RRCA  
Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier  
Total Assets: \$2,958,455.45  
Analysis As Of Date: 01/31/2026

## Current vs. Proposed

| Current Plan Investments                     |              |                     |                           | Creative Planning Recommended Investments |              |                     |                           |
|----------------------------------------------|--------------|---------------------|---------------------------|-------------------------------------------|--------------|---------------------|---------------------------|
| Fund Name                                    | Assets       | Net Expense Ratio * | Annual Investment Expense | Fund Name                                 | Assets       | Net Expense Ratio * | Annual Investment Expense |
| Alternative                                  |              |                     |                           |                                           |              |                     |                           |
| High Yield Sep Acct                          | \$213.56     | 0.43%               | \$0.92                    | American Funds American High-Inc R6       | \$213.56     | 0.36%               | \$0.77                    |
| Prin Gl Real Estate Sec Sep Acct             | \$27,616.95  | 0.71%               | \$196.08                  | Fidelity Real Estate Index                | \$27,616.95  | 0.07%               | \$19.33                   |
| Equity                                       |              |                     |                           |                                           |              |                     |                           |
| Prin Blue Chip Sep Acct                      | \$258,244.66 | 0.38%               | \$981.33                  | Fidelity Large Cap Growth Idx             | \$258,244.66 | 0.035%              | \$90.39                   |
| Prin Lg Cap S&P 500 Index Sep Acct           | \$622,253.49 | 0.02%               | \$124.45                  | Fidelity 500 Index                        | \$622,253.49 | 0.015%              | \$93.34                   |
| Westwood Large Cap Value III Sep Acct        | \$103,194.25 | 0.51%               | \$526.29                  | Fidelity Large Cap Value Index            | \$103,194.25 | 0.035%              | \$36.12                   |
| AB/Brown/Emerald Small Cap Growth I Sep Acct | \$97,065.76  | 0.64%               | \$621.22                  | Prin Z-Principal SmallCap S&P 600 Idx SP  | \$97,065.76  | 0.03%               | \$29.12                   |
| Prin SmallCap S&P 600 Index SA               | \$62,623.02  | 0.03%               | \$18.79                   | Prin Z-Principal SmallCap S&P 600 Idx SP  | \$62,623.02  | 0.03%               | \$18.79                   |
| Vaughan Nelson Small Cap Value II Sep Acct   | \$3,409.34   | 0.65%               | \$22.16                   | Prin Z-Principal SmallCap S&P 600 Idx SP  | \$3,409.34   | 0.03%               | \$1.02                    |
| Prin International Equity Index SA           | \$9,036.61   | 0.04%               | \$3.61                    | Fidelity International Index              | \$9,036.61   | 0.035%              | \$3.16                    |
| Prin Intl Equity Sep Acct                    | \$6,856.78   | 0.55%               | \$37.71                   | Fidelity International Index              | \$6,856.78   | 0.035%              | \$2.40                    |
| Fixed Income                                 |              |                     |                           |                                           |              |                     |                           |
| Core Plus Bond Separate Acct                 | \$9,560.41   | 0.26%               | \$24.86                   | Fidelity U.S. Bond Index                  | \$9,560.41   | 0.025%              | \$2.39                    |
| Principal Bond Market Index Sep+ Account     | \$6,365.49   | 0.03%               | \$1.91                    | Fidelity U.S. Bond Index                  | \$6,365.49   | 0.025%              | \$1.59                    |

# Cost Comparison of Core Investments

Plan Name: RRCA  
Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier  
Total Assets: \$2,958,455.45  
Analysis As Of Date: 01/31/2026

## Current vs. Proposed

| Current Plan Investments        |              |                     |                           | Creative Planning Recommended Investments |              |                     |                           |
|---------------------------------|--------------|---------------------|---------------------------|-------------------------------------------|--------------|---------------------|---------------------------|
| Fund Name                       | Assets       | Net Expense Ratio * | Annual Investment Expense | Fund Name                                 | Assets       | Net Expense Ratio * | Annual Investment Expense |
| Target Date Funds               |              |                     |                           |                                           |              |                     |                           |
| * Prin LifeTime Hybrid 2070 CIT | \$4,499.93   | 0.29%               | \$13.05                   | Principal LifeTime Hybrid 2070 CIT Z      | \$4,499.93   | 0.29%               | \$13.05                   |
| Prin LifeTime Hybrid 2020 CIT   | \$79,952.91  | 0.29%               | \$231.86                  | Principal LifeTime Hybrid 2020 CIT Z      | \$79,952.91  | 0.29%               | \$231.86                  |
| Prin LifeTime Hybrid 2025 CIT   | \$158,136.20 | 0.29%               | \$458.59                  | Principal LifeTime Hybrid 2025 CIT Z      | \$158,136.20 | 0.29%               | \$458.59                  |
| Prin LifeTime Hybrid 2030 CIT   | \$272,983.96 | 0.29%               | \$791.65                  | Principal LifeTime Hybrid 2030 CIT Z      | \$272,983.96 | 0.29%               | \$791.65                  |
| Prin LifeTime Hybrid 2035 CIT   | \$387,780.71 | 0.29%               | \$1,124.56                | Principal LifeTime Hybrid 2035 CIT Z      | \$387,780.71 | 0.29%               | \$1,124.56                |
| Prin LifeTime Hybrid 2040 CIT   | \$742,738.66 | 0.29%               | \$2,153.94                | Principal LifeTime Hybrid 2040 CIT Z      | \$742,738.66 | 0.29%               | \$2,153.94                |
| Prin LifeTime Hybrid 2045 CIT   | \$17,533.37  | 0.29%               | \$50.85                   | Principal LifeTime Hybrid 2045 CIT Z      | \$17,533.37  | 0.29%               | \$50.85                   |
| Prin LifeTime Hybrid 2050 CIT   | \$41,182.74  | 0.29%               | \$119.43                  | Principal LifeTime Hybrid 2050 CIT Z      | \$41,182.74  | 0.29%               | \$119.43                  |
| Prin LifeTime Hybrid 2055 CIT   | \$25,139.43  | 0.29%               | \$72.90                   | Principal LifeTime Hybrid 2055 CIT Z      | \$25,139.43  | 0.29%               | \$72.90                   |
| Prin LifeTime Hybrid 2060 CIT   | \$16,099.94  | 0.29%               | \$46.69                   | Principal LifeTime Hybrid 2060 CIT Z      | \$16,099.94  | 0.29%               | \$46.69                   |
| Prin LifeTime Hybrid 2065 CIT   | \$5,967.28   | 0.29%               | \$17.31                   | Principal LifeTime Hybrid 2065 CIT Z      | \$5,967.28   | 0.29%               | \$17.31                   |

## Cost Comparison of Core Investments

**Plan Name: RRCA**

Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier

**Total Assets: \$2,958,455.45**

**Analysis As Of Date: 01/31/2026**

## Current vs. Proposed – Cost Summary

| Current Plan                                           |                            |                           |            | Creative Planning Recommended |                            |                           |
|--------------------------------------------------------|----------------------------|---------------------------|------------|-------------------------------|----------------------------|---------------------------|
| Assets                                                 | Weighted Net Expense Ratio | Annual Investment Expense |            | Assets                        | Weighted Net Expense Ratio | Annual Investment Expense |
| Totals                                                 | \$2,958,455.45             | 0.26%                     | \$7,640.18 | \$2,958,455.45                | 0.18%                      | \$5,379.26                |
| Total Cost Savings or (Increase), Annually: \$2,260.92 |                            |                           |            |                               |                            |                           |

**Plan Name: RRCA**

**Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier**

**Total Assets: \$2,958,455.45**

**Analysis As Of Date: 01/31/2026**

This hypothetical asset-weighted investment cost analysis report compares the one-year cost of owning the current Plan level investments to the proposed Creative Planning recommended investments as of the date of this proposal. Creative Planning's proposed mapped investments are based on the comparable Morningstar Category and using Creative Planning's proprietary investment selection methodology. Current Plan level investments are based on the most recent Plan holding statement made available to Creative Planning. This report does not take into account any changes of investments, market fluctuation or cash flows in the value of investments for either the current Plan holdings or proposed investments. As a result, the estimated asset-weighted total costs for both the current and proposed investments may not accurately reflect the total costs to the Plan over the one-year holding period. The Expense Ratios are investments' reported Prospectus Net Expense Ratios and do not take into account any revenue sharing agreements or fee waivers that may be in place. Certain Investments such as Stable Value Funds, Guaranteed Investment Contracts and other unlisted investments are excluded from the computation. As a result, the estimated asset-weighted total cost for both the current and proposed investments may not accurately reflect costs for the complete Plan investments. Creative Planning's mapped recommended funds and the corresponding expense ratios are subject to change at any time. This report is prepared specifically for the Plan and is based on information provided by the Plan to Creative Planning. This report is provided to the Plan Sponsor and/or Plan Advisor in order to make an informed decision as it relates to the comparative cost of investments available in the Plan as of the date of this report. Creative Planning's Discretionary Investment Manager's fee has not been deducted from the above investment cost analysis. Creative Planning's advisory fees are described in our ADV Part 2. All expense ratios are provided by Morningstar® where available. Expense ratios not available on Morningstar are taken directly from the Plan's 404 disclosures. Although the information contained within this report has been obtained from sources believed to be reliable, there is no guarantee that the information contained herein is accurate, adequate, or complete. The tables, performance and other information shown are provided to you for informational purposes only and are not intended to be and do not constitute investment or tax advice nor an opinion or recommendation regarding the appropriateness of any investment.

\*Expenses are net of revenue sharing where applicable

# Performance Comparison of Core Investments

Plan Name: RRCA  
Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier  
Total Assets: 2,958,455.45  
Analysis As Of Date: 01/31/2026

## Current vs. Proposed

| Current Plan Investments                     |              |               |               | IRON Recommended Investments             |        |              |        |              |
|----------------------------------------------|--------------|---------------|---------------|------------------------------------------|--------|--------------|--------|--------------|
| Fund Name                                    | Assets       | Return 3-Year | Return 5-Year | Fund Name                                | 3-Year |              | 5-Year |              |
|                                              |              |               |               |                                          | Return | Mkt.Value    | Return | Mkt.Value    |
| Equity                                       |              |               |               |                                          |        |              |        |              |
| AB/Brown/Emerald Small Cap Growth I Sep Acct | \$97,065.76  | 12.88%        | 3.42%         | Prin Z-Principal SmallCap S&P 600 Idx SP | 8.86%  | \$87,060.28  | 7.08%  | \$115,500.86 |
| Prin Blue Chip Sep Acct                      | \$258,244.66 | 19.08%        | 10.59%        | Fidelity Large Cap Growth Idx            | 26.99% | \$313,201.22 | 15.08% | \$315,102.12 |
| Prin International Equity Index SA           | \$9,036.61   | 15.98%        | 10.34%        | Fidelity International Index             | 16.15% | \$9,076.41   | 10.46% | \$9,085.86   |
| Prin Intl Equity Sep Acct                    | \$6,856.78   | 18.30%        | 8.55%         | Fidelity International Index             | 16.15% | \$6,489.69   | 10.46% | \$7,481.63   |
| Prin Lg Cap S&P 500 Index Sep Acct           | \$622,253.49 | 21.02%        | 14.91%        | Fidelity 500 Index                       | 21.10% | \$623,488.32 | 14.97% | \$623,879.73 |
| Prin SmallCap S&P 600 Index SA               | \$62,623.02  | 8.86%         | 7.08%         | Prin Z-Principal SmallCap S&P 600 Idx SP | 8.86%  | \$62,623.02  | 7.08%  | \$62,623.02  |
| Vaughan Nelson Small Cap Value II Sep Acct   | \$3,409.34   | 10.09%        | 11.59%        | Prin Z-Principal SmallCap S&P 600 Idx SP | 8.86%  | \$3,296.34   | 7.08%  | \$2,773.87   |
| Westwood Large Cap Value III Sep Acct        | \$103,194.25 | 11.41%        | 11.58%        | Fidelity Large Cap Value Index           | 13.62% | \$109,457.96 | 12.46% | \$107,328.27 |
| Fixed Income                                 |              |               |               |                                          |        |              |        |              |
| Core Plus Bond Separate Acct                 | \$9,560.41   | 3.66%         | 0.07%         | Fidelity U.S. Bond Index                 | 3.63%  | \$9,552.11   | -0.25% | \$9,408.52   |
| Principal Bond Market Index Sep+ Account     | \$6,365.49   | 3.54%         | 0.28%         | Fidelity U.S. Bond Index                 | 3.63%  | \$6,382.10   | -0.25% | \$6,199.04   |
| Alternative                                  |              |               |               |                                          |        |              |        |              |
| High Yield Sep Acct                          | \$213.56     | 8.17%         | 4.93%         | American Funds American High-Inc R6      | 9.37%  | \$220.75     | 5.74%  | \$221.93     |
| Prin GI Real Estate Sec Sep Acct             | \$27,616.95  | 4.39%         | 2.78%         | Fidelity Real Estate Index               | 3.99%  | \$27,300.70  | 5.22%  | \$31,054.47  |

# Performance Comparison of Core Investments

Plan Name: RRCA  
Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier  
Total Assets: 2,958,455.45  
Analysis As Of Date: 01/31/2026

## Current vs. Proposed

| Current Plan Investments      |              |               |               | IRON Recommended Investments         |        |              |        |              |
|-------------------------------|--------------|---------------|---------------|--------------------------------------|--------|--------------|--------|--------------|
| Fund Name                     | Assets       | Return 3-Year | Return 5-Year | Fund Name                            | 3-Year |              | 5-Year |              |
|                               |              |               |               |                                      | Return | Mkt.Value    | Return | Mkt.Value    |
| Target Date Funds             |              |               |               |                                      |        |              |        |              |
| Prin LifeTime Hybrid 2020 CIT | \$79,952.91  | 9.73%         | 5.48%         | Principal LifeTime Hybrid 2020 CIT Z | 9.73%  | \$79,952.91  | 5.48%  | \$79,952.91  |
| Prin LifeTime Hybrid 2025 CIT | \$158,136.20 | 10.64%        | 6.26%         | Principal LifeTime Hybrid 2025 CIT Z | 10.64% | \$158,136.20 | 6.26%  | \$158,136.20 |
| Prin LifeTime Hybrid 2030 CIT | \$272,983.96 | 11.84%        | 7.06%         | Principal LifeTime Hybrid 2030 CIT Z | 11.84% | \$272,983.96 | 7.06%  | \$272,983.96 |
| Prin LifeTime Hybrid 2035 CIT | \$387,780.71 | 13.07%        | 8.00%         | Principal LifeTime Hybrid 2035 CIT Z | 13.07% | \$387,780.71 | 8.00%  | \$387,780.71 |
| Prin LifeTime Hybrid 2040 CIT | \$742,738.66 | 14.72%        | 9.15%         | Principal LifeTime Hybrid 2040 CIT Z | 14.72% | \$742,738.66 | 9.15%  | \$742,738.66 |
| Prin LifeTime Hybrid 2045 CIT | \$17,533.37  | 15.94%        | 10.05%        | Principal LifeTime Hybrid 2045 CIT Z | 15.94% | \$17,533.37  | 10.05% | \$17,533.37  |
| Prin LifeTime Hybrid 2050 CIT | \$41,182.74  | 16.94%        | 10.72%        | Principal LifeTime Hybrid 2050 CIT Z | 16.94% | \$41,182.74  | 10.72% | \$41,182.74  |
| Prin LifeTime Hybrid 2055 CIT | \$25,139.43  | 17.06%        | 10.92%        | Principal LifeTime Hybrid 2055 CIT Z | 17.06% | \$25,139.43  | 10.92% | \$25,139.43  |
| Prin LifeTime Hybrid 2060 CIT | \$16,099.94  | 17.03%        | 10.96%        | Principal LifeTime Hybrid 2060 CIT Z | 17.03% | \$16,099.94  | 10.96% | \$16,099.94  |
| Prin LifeTime Hybrid 2065 CIT | \$5,967.28   | 17.02%        | 10.97%        | Principal LifeTime Hybrid 2065 CIT Z | 17.02% | \$5,967.28   | 10.97% | \$5,967.28   |

# Performance Comparison of Core Investments

Plan Name: RRCA  
Platform/Tier: Index Core (M) with Hybrid Through TDF/Default Tier  
Total Assets: 2,958,455.45  
Analysis As Of Date: 01/31/2026

## Current vs. Proposed – Performance Summary

| Current Plan                                                  |                | IRON Recommended                             |                                              |
|---------------------------------------------------------------|----------------|----------------------------------------------|----------------------------------------------|
|                                                               | Assets         | Value, if Assets were held over past 3 years | Value, if Assets were held over past 5 years |
| Totals                                                        | \$2,953,955.52 | \$3,005,664.08                               | \$3,038,174.52                               |
| 3 - Year Net increase (decrease) in plan assets : \$51,708.56 |                |                                              |                                              |
| 5 - Year Net increase (decrease) in plan assets : \$84,219.00 |                |                                              |                                              |

# Performance Comparison of Core Investments

**Plan Name:** RRCA

**Platform/Tier:** Index Core (M) with Hybrid Through TDF/Default Tier

**Total Assets:** 2,958,455.45

**Analysis As Of Date:** 01/31/2026

This hypothetical performance report illustrates the estimated dollar returns for each of the Plan holdings over the stated historical holding periods (3-year and 5-year) and compares with the estimated dollar returns for each of Creative Planning's corresponding mapped recommended investments, respectively. The total estimated dollar and performance returns are asset-weighted based on the most recent Plan Holdings Report made available to Creative Planning. This report is hypothetical and only compares the historical performance as of the date of this report. This report does not take into account any changes of investments, market fluctuation or cash flows in the value of investments for either the current Plan holdings or proposed investments. This report does not take into account past changes in investments that Creative Planning has implemented on this platform pursuant to Creative Planning's proprietary investment selection methodology. Similarly, this report does not take into account any past changes that have occurred in the Plan Holdings. This report only reflects hypothetical returns for the investments as of the date of this report. As a result, the total estimated performance and dollar return for both the current and proposed investments may not accurately reflect the total estimated performance and dollar gains/losses of the overall Plan over the time frames in question.

The above hypothetical performance analysis is based upon Creative Planning's recommended investments, which are specific to the Custodian Product Platform being considered as of the date of this proposal. Creative Planning's recommended investments and therein security selection, and as a result, the corresponding performance is subject to change at any time. This report is prepared specifically for the subject Plan and is based on information made available to Creative Planning. The information is based upon the particular securities selected by Creative Planning Fiduciary, an offering by Creative Planning, LLC on the date appearing in the materials. This report is provided to the Plan Sponsor and/or Plan Advisor in order to help make an informed decision as it relates to the estimated comparative hypothetical performance of investments available in the Plan. This will provide the fiduciary with a perspective on the impact a difference in performance can make on the overall investment portfolio based on historical performance.

Future returns may differ significantly from the past due to materially different economic and market conditions. Investments involve risk and the possibility of loss, including a permanent loss of principal. Past Performance is not indicative of future results. Management fees that may include Plan Advisor's fee and Creative Planning's Discretionary Investment Manager's fee have not been deducted from the above. Therefore, all returns are gross of management fees. The advisor's advisory fees are described in our ADV Part 2.

All performance data is provided by Morningstar®. Although the information contained within this report has been obtained from sources believed to be reliable, there is no guarantee that the information contained herein is accurate, adequate, or complete. The tables, performance and other information shown are provided to you for informational purposes only and are not intended to be and do not constitute investment or tax advice nor an opinion or recommendation regarding the appropriateness of any investment.

- (a) 1-, 3- and 5-year returns are annualized
- (b) Market (Mkt.) value represents the current market value of plan investments, if the plan had invested using Creative Planning 3(38) selected investments during these historical investment periods
- (c) Performance represents the asset-weighted return of plan investments, if the plan had invested using Creative Planning 3(38) selected investments during these historical investment periods

**Principal Retirement Index Core (M) with Hybrid Through TDF Default Tier**

 Updated As Of: February 19, 2026

| Broad Asset Category / Morningstar Asset Category                     | Fund Name                                | Fund Ticker | Prospectus Net Expense Ratio |
|-----------------------------------------------------------------------|------------------------------------------|-------------|------------------------------|
| <b>Equity</b>                                                         |                                          |             |                              |
| Large Growth Index                                                    | Fidelity Large Cap Growth Idx            | FSPGX       | 0.035                        |
| S&P 500 Index                                                         | Fidelity 500 Index                       | FXAIX       | 0.015                        |
| Total Stock Market Index                                              | Fidelity Total Market Index              | FSKAX       | 0.015                        |
| Large Value Index                                                     | Fidelity Large Cap Value Index           | FLCOX       | 0.035                        |
| US Fund Mid-Cap Growth                                                | Fidelity Mid Cap Growth Index            | FMDGX       | 0.05                         |
| US Fund Mid-Cap Value                                                 | Fidelity Mid Cap Value Index             | FIMVX       | 0.05                         |
| US Fund Mid-Cap Blend                                                 | Prin Z-Principal MidCap S&P 400 Index SP | SPUSA05IUV  | 0.03                         |
| US Fund Small Blend                                                   | Prin Z-Principal SmallCap S&P 600 Idx SP | SPUSA05IV2  | 0.03                         |
| International Equity Index                                            | Fidelity International Index             | FSPSX       | 0.035                        |
| Emerging Market Index                                                 | Fidelity Emerging Markets Idx            | FPADX       | 0.075                        |
| <b>Equity - Environmental, Social, and Corporate Governance (ESG)</b> |                                          |             |                              |
| US Fund Large Blend                                                   | Fidelity U.S. Sustainability Index       | FITLX       | 0.11                         |
| International Equity Index                                            | Calvert International Responsible Idx R6 | CDHRX       | 0.26                         |
| <b>Fixed Income</b>                                                   |                                          |             |                              |
| Intermediate Govt Bond Index                                          | Fidelity Interim Trs Bd Index            | FUAMX       | 0.03                         |
| Inflation Protected Bond (TIPS) Index                                 | Fidelity Inflation-Prot Bd Index         | FIPDX       | 0.05                         |
| Global Bond Index                                                     | Fidelity International Bond Index        | FBIIX       | 0.06                         |
| Total Bond Market Index                                               | Fidelity U.S. Bond Index                 | FXNAX       | 0.025                        |
| <b>Alternative</b>                                                    |                                          |             |                              |
| REIT Index                                                            | Fidelity Real Estate Index               | FSRNX       | 0.07                         |

| Broad Asset Category / Morningstar Asset Category | Fund Name                                | Fund Ticker | Prospectus Net Expense Ratio |
|---------------------------------------------------|------------------------------------------|-------------|------------------------------|
| US Fund High Yield Bond                           | American Funds American High-Inc R6      | RITGX       | 0.36                         |
| <b>Asset Allocation</b>                           |                                          |             |                              |
| US Fund Moderately Conservative Allocation        | American Funds Retire Inc Port-Cnsrv R6  | RTRPX       | 0.30                         |
| US Fund Moderate Allocation                       | State Street Balanced Index K            | SSBIX       | 0.05                         |
| US Fund Moderately Aggressive Allocation          | Fidelity Multi-Asset Index               | FFNOX       | 0.11                         |
| <b>Stable Value/GIC</b>                           |                                          |             |                              |
| Stable Value                                      | Principal Fixed Income Guaranteed Option | PRINFIGO    | --                           |
| <b>Target Date Funds</b>                          |                                          |             |                              |
| US SA Target-Date 2015                            | Principal LifeTime Hybrid 2015 CIT Z     | 74256G555   | 0.29                         |
| US SA Target-Date 2020                            | Principal LifeTime Hybrid 2020 CIT Z     | 74256G548   | 0.29                         |
| US SA Target-Date 2025                            | Principal LifeTime Hybrid 2025 CIT Z     | 74256G530   | 0.29                         |
| US SA Target-Date 2030                            | Principal LifeTime Hybrid 2030 CIT Z     | 74256G522   | 0.29                         |
| US SA Target-Date 2035                            | Principal LifeTime Hybrid 2035 CIT Z     | 74256G514   | 0.29                         |
| US SA Target-Date 2040                            | Principal LifeTime Hybrid 2040 CIT Z     | 74256G498   | 0.29                         |
| US SA Target-Date 2045                            | Principal LifeTime Hybrid 2045 CIT Z     | 74256G480   | 0.29                         |
| US SA Target-Date 2050                            | Principal LifeTime Hybrid 2050 CIT Z     | 74256G472   | 0.29                         |
| US SA Target-Date 2055                            | Principal LifeTime Hybrid 2055 CIT Z     | 74256G464   | 0.29                         |
| US SA Target-Date 2060                            | Principal LifeTime Hybrid 2060 CIT Z     | 74256G456   | 0.29                         |
| US SA Target-Date 2065+                           | Principal LifeTime Hybrid 2065 CIT Z     | 74257F739   | 0.29                         |
| US SA Target-Date 2065+                           | Principal LifeTime Hybrid 2070 CIT Z     | 74258C776   | 0.29                         |
| US SA Target-Date Retirement                      | Principal LifeTime Hybrid Income CIT Z   | 74256G571   | 0.29                         |

The fund information provided by IRON Fiduciary is for reference purposes only for certain plans that have selected IRON Fiduciary's 3(38) Investment Fiduciary Service. Neither Principal nor any of its affiliates are related to, or affiliated with, IRON Fiduciary. Principal is not responsible for IRON Fiduciary services.

***The letter "C" after a Fund name indicates Fund house closed the subject fund for new investors.***

+ Net of revenue sharing if applicable.

The material contained in this document is for general information purposes and is not intended as an offer or a solicitation for the purchase and/or sale of any security and/or financial instrument. The funds selected are current as of the date specified above and are subject to change without prior notice. This information is for internal use only and is not for dissemination to the general public. Complete disclosure of IRON Fiduciary's 3(38) Investment Process is available upon request.

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