

# CAPSTONE RIA

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# 401(k) Allocation Recommendations for Existing Clients

## HF Sinclair 401(k) Q1/2025

### Moderately Conservative Allocation

18%- Harbor Capital Appreciation Fund  
19%- Large Cap S&P 500 Index  
21%- Vanguard Equity-Income Fund  
11%- Vanguard Total Bond Market  
20%- Principal Stable Value Z Fund  
4%- JOHCM Emerging Markets  
4%- Principal SmallCap R6 Fund  
1%- Midcap S&P 400 Index  
2%- Vanguard Total International Index

### Moderate Allocation

20%- Harbor Capital Appreciation Fund  
24%- Large Cap S&P 500 Index  
21%- Vanguard Equity-Income Fund  
8%- Vanguard Total Bond Market  
14%- Principal Stable Value Z Fund  
4%- JOHCM Emerging Markets  
5%- Principal SmallCap R6 Fund  
1%- Midcap S&P 400 Index  
3%- Vanguard Total International Index

### Moderately Aggressive Allocation

24%- Harbor Capital Appreciation Fund  
24%- Large Cap S&P 500 Index  
20%- Vanguard Equity-Income Fund  
6%- Vanguard Total Bond Market  
10%- Principal Stable Value Z Fund  
5%- JOHCM Emerging Markets  
5%- Principal SmallCap R6 Fund  
2%- Midcap S&P 400 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.capstoneria.com](http://www.capstoneria.com) to use our free risk assessment tool.*

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