daybright™
FINANCIAL

previously
INGHAM
RETIREMENT GROUP

A Simple Approach to

Retirement Plan Investing

BankUnited 401(k) Plan



- RETIREMENT PLAN CONSULTANTS
- RECORD KEEPERS
- INVESTMENT ADVISORS/FIDUCIARIES
- ACTUARIES

HIGHLIGHTS

Eligibility

All employees become eligible to participate on the first day of the pay period following 1 month of service, or any pay period thereafter.

Automatic Enrollment

Once eligible, 3% of your salary will automatically be deducted ("pre-taxed") and an Employer match will be made. Also, there will be automatic 1% increases annually thereafter to a maximum rate of 6%.

Plan Year

The plan operates on a 12-month period ending each December 31st.

Salary Deferral Contributions

You may make voluntary "before tax" or Roth "after tax" contributions to the plan each year through periodic payroll deductions. Deferral contributions shall not exceed the annual dollar limit on deferral contributions, as allowed by law. The dollar limit for 2026 is $24,500. Participants age 50 or older in 2025 may contribute an additional $8,000 salary deferral contribution. If you are between the ages of 60 - 63 as of 12/31/2025, the catch-up increases to $11,250.

Matching Contributions

BankUnited makes a matching contribution to the plan equal to a percentage of your voluntary salary deferral contribution for the year. Currently, BankUnited makes a matching contribution equal to 100% on the first 1%, plus 70% on the next 5% you contribute each year.

Vesting

Vesting means the percentage of contributions to which you are entitled upon termination of employment. Your voluntary salary deferral contributions are always 100% vested. Employer contributions vest as follows: Less than 2yrs. – 0%
2 years – 100%

A year of vesting service is a plan year in which you work at least 1,000 hours.

Participant Loans

During your employment, circumstances may arise where you need to borrow funds from your account. Plan loans may be made to Plan participants subject to certain restrictions.

1. Loans are available exclusively from your vested account balance.
2. The minimum loan amount is $1,000. The maximum loan is the lesser of one half of your vested account balance or $50,000.
3. Loans are repaid through payroll deduction.
4. A participant may have a maximum of two outstanding loan at any time.
5. All costs associated with establishing and maintaining participant loans will be charged directly to your account with a $65 application fee and an annual rate of $50 per year.

Please refer to your Summary Plan Description for more information.

Rollover Privileges

You may transfer your distribution from a previous qualified plan, IRA, 403(b) plan and 457 plan to this plan. Roth IRA's may not be transferred into the 401(k) Plan.

Withdrawals Before Termination of Employment

You may withdraw your vested funds due to hardship (as defined in the plan). You may withdraw your own rollover contributions at any time or all contributions once you attain age 59½ and 100% vested in your accounts.

Investment Elections

The plan offers designated investment alternatives (DIAs) for you to decide how your own contributions and your Employer's contributions for you are to be invested.

As a service and convenience, the plan offers risk based asset allocation strategies using a mix of the DIAs, which are intended to qualify as investment education under DOL Interpretive Bulletin 96-1. (See the Asset Allocation Strategies brochure)

If you do not make an election as to how the plan should invest your contributions, they will be invested in the Qualified Default Investment Alternative (QDIA). (See the QDIA brochure)

** This brochure and its contents explain only the main highlights of the plan. In all cases, the provisions of the official plan document shall govern.*

INGHAM Retirement Group

Account Access Guide

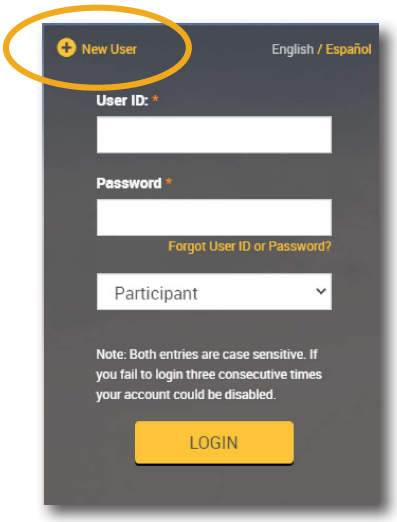
Please follow the instructions in this Account Access Guide if:

- You are enrolling in your employer's retirement plan for the very first time, **OR**
- You are already enrolled in your employer's retirement plan but you are accessing your account on this user site for the very first time.

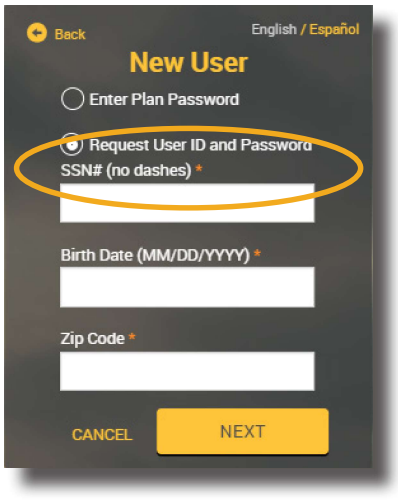
As part of your initial account access, you'll be guided through a series of steps to create a comprehensive retirement savings strategy, including your investment selections, your contribution/ savings rate, and your account's beneficiaries.

Step 1 Go to ***raweb.ingham.com***

Step 2 Click ***New User*** in the top left corner of the log-in tile.



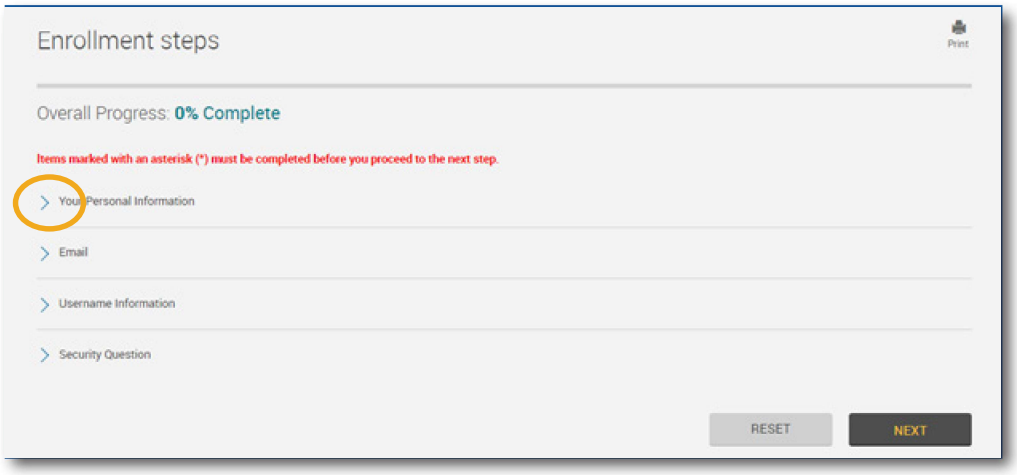
Step 3 Select the ***Request User ID and Password*** option on the New User tile (**please do not select Enter Plan Password**). Enter your Social Security Number (no dashes), your Birth Date (MM/DD/YYYY), and Zip Code, and select ***Next***. You will then be asked to verify your Birth Date and Zip Code.



Important Note: to initiate your enrollment, for security purposes the Zip Code that you enter must match the Zip Code that was provided to us by your employer. If you attempt to enter a Zip Code and receive an error message, please do not enter that same Zip Code a second time or your account will be locked. Instead, please verify the Zip Code that was provided to us by your employer before you try again.

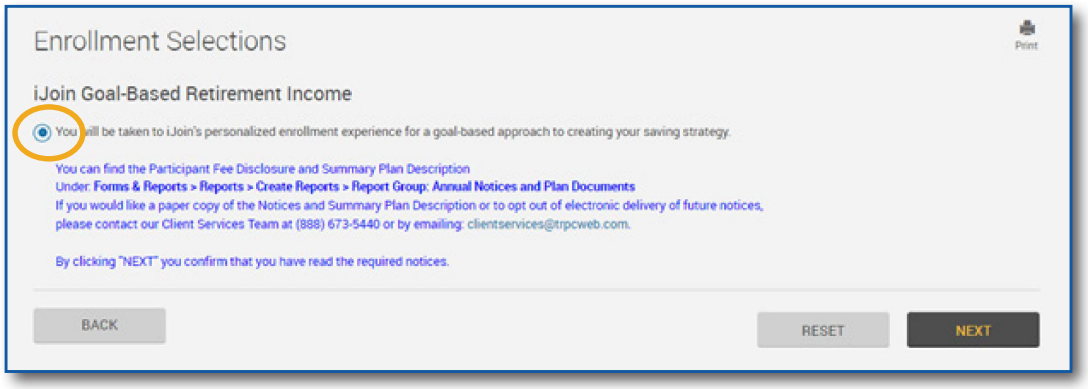
Step 4

Once logged in, you will be asked to answer three Security Questions, provide your phone number and email address, and change your Username and Password. To expand a section on the ***Enrollment Steps*** page, please select the > symbol to the left of the section.



Step 5

On the ***Enrollment Selections*** page, select ***iJoin® Goal-Based Retirement Income*** and follow the steps to complete your comprehensive retirement savings strategy.



Important Plan Information

Information about plan rules/features, investments, account fees, and required regulatory disclosures can be found on the user site. After you've completed the enrollment steps listed above, you can access all of this additional plan information under Forms & Reports > Reports. Included are the following:

Under Report Group: Annual Notices

1. Participant Fee Disclosure – includes information about the plan's service fees, along with historicalperformance and expense information for each of the plan's investment options.
2. QDIA Notice – describes how your balance in the plan will be invested if you do not make an investment selection.
3. Summary Annual Report – a required annual disclosure that summarizes financial and other information from the plan's Form 5500 Annual Return/Report filed with the Department of Labor (DOL).
4. Safe Harbor Notice (not applicable to all plans) – details the "safe harbor" contribution to be made to your plan account by the employer.
5. Automatic Contribution Arrangement Notice (not applicable to all plans) – describes the salary deferral contribution rate at which employees are automatically enrolled in the plan.

Under Report Group: Plan Documents (these documents are not viewable on the user site for some plans)

1. Summary Plan Description – provides an overview (in Q&A format) of all of the rules that govern the plan.
2. 2) Salary Deferral Election Form – a simple one-page form that can be printed, completed, and returned to your employer's plan representatives to make your salary deferral contribution election.

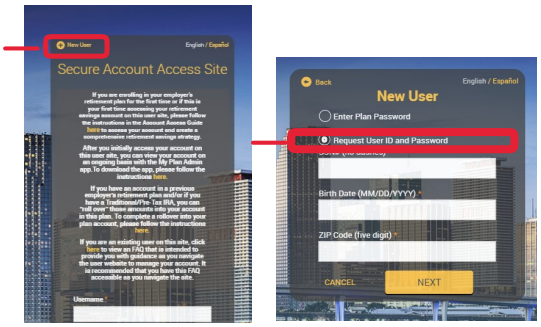
Questions

If you have questions about completing your initial account access or navigating the user site, please call Client Services at 888-673-5440, Monday through Friday between 8am-8pm ET.

Dear Plan Participant,

We are excited to help you navigate the **3 Steps** needed to start building your retirement nest egg.

Step 1: Access the document titled "iJoin Enrollment" by typing or pasting the following link into your browser: https://www.raweb.ingham.com/misc/ijoin_enrollment_document.pdf. This document will explain how to begin the enrollment process for your retirement plan. If you want to skip reviewing this document and log directly into the participant website to begin the enrollment process, please proceed as follows:



Go to www.raweb.ingham.com

Select "Account Login" at the top of the page

Select "New User"

Select "Request User ID and Password"

Enter requested verification data elements

Select "Next" and follow prompts to move through the enrollment process.

Step 2: Once you have enrolled, please access the Plan Participant FAQ document which can be found by typing or pasting this link into your browser: https://www.raweb.ingham.com/Misc/INGParticipantFAQ.pdf. This document explains some of the basic ways that you can view information about your account as well as initiate certain types of transactions.

Step 3: Lastly, you can access a number of regulatory and informational documents related to your plan. These documents can be found by logging into your account online and going to: Forms & Reports > Reports > then scrolling down and expanding the appropriate Report Group.

Listed below are the various documents available and which Report Group they can be found in (Please Note: depending on your plan type, some of these reports may not be applicable or available):

- **Report Group: Annual Notices**

  Participant Fee Disclosure: This notice includes important information to help you compare investment options in your retirement plan so that you can make prudent selections.

  Automatic Contribution Arrangement (ACA): Employees who are eligible to participant in the plan, but fail to make an affirmative salary deferral election, are automatically enrolled. The rate at which they are enrolled is a predetermined percentage of their compensation. Please speak with your Plan Sponsor if you are unsure of specific features of your Plan's ACA.

Safe Harbor Notice: Delivery of the Safe Harbor Notice ensures that all Employees can defer the maximum salary amount into the 401(k) plan and details the contribution the Employer will contribute to the plan on behalf of the participant.

QDIA Notice: This notice is required for plans that have a default investment option into which contributions are made for participants who have not submitted any investment elections. One of the requirements to satisfy the Department of Labor QDIA regulation is the delivery of an annual QDIA (Qualified Designated Investment Alternative) notice. This notice informs those participants who have not made an affirmative investment election how their contributions, or contributions made on their behalf, will be invested until which time they make an affirmative investment election.

Summary of Material Modifications: This details any changes that have been made to the Plan that have not yet been incorporated into the Summary Plan Description.

Summary Annual Report (SAR): This is an annual statement which includes financial and related information about the plan and summarizes the latest annual report (Form 5500) for the plan.

- **Report Group - Plan Documents (These documents may or may not be viewable for your Plan)**

  Summary Plan Description: This is a general overview of the various plan provisions that control the rights and features available to you as a Plan participant.

  Salary Deferral Election Form: This form allows the Plan Participant to deliver the rate change via paper form. (This is only available for plans that do not allow on-line contribution rate changes)

If you would like to receive a paper copy of the various enrollment material documents and future regulatory notices or have any other questions, our client service team can be reached through the following communication channels:

Phone number: 800-529-4249

Email: clientservices@trpcweb.com

Thank you,

daybright™
FINANCIAL

5200 Maryland Way
Suite 310
Brentwood, TN 37027

7887 Washington Village Dr.
Suite 295
Dayton, OH 45459

9350 South Dixie Hwy
Suite 1560
Miami, FL 33156

Toll Free: 800-529-4249

Web: www.raweb.ingham.com

401(k) Plans / Investments | DB Plans / Actuarial Service

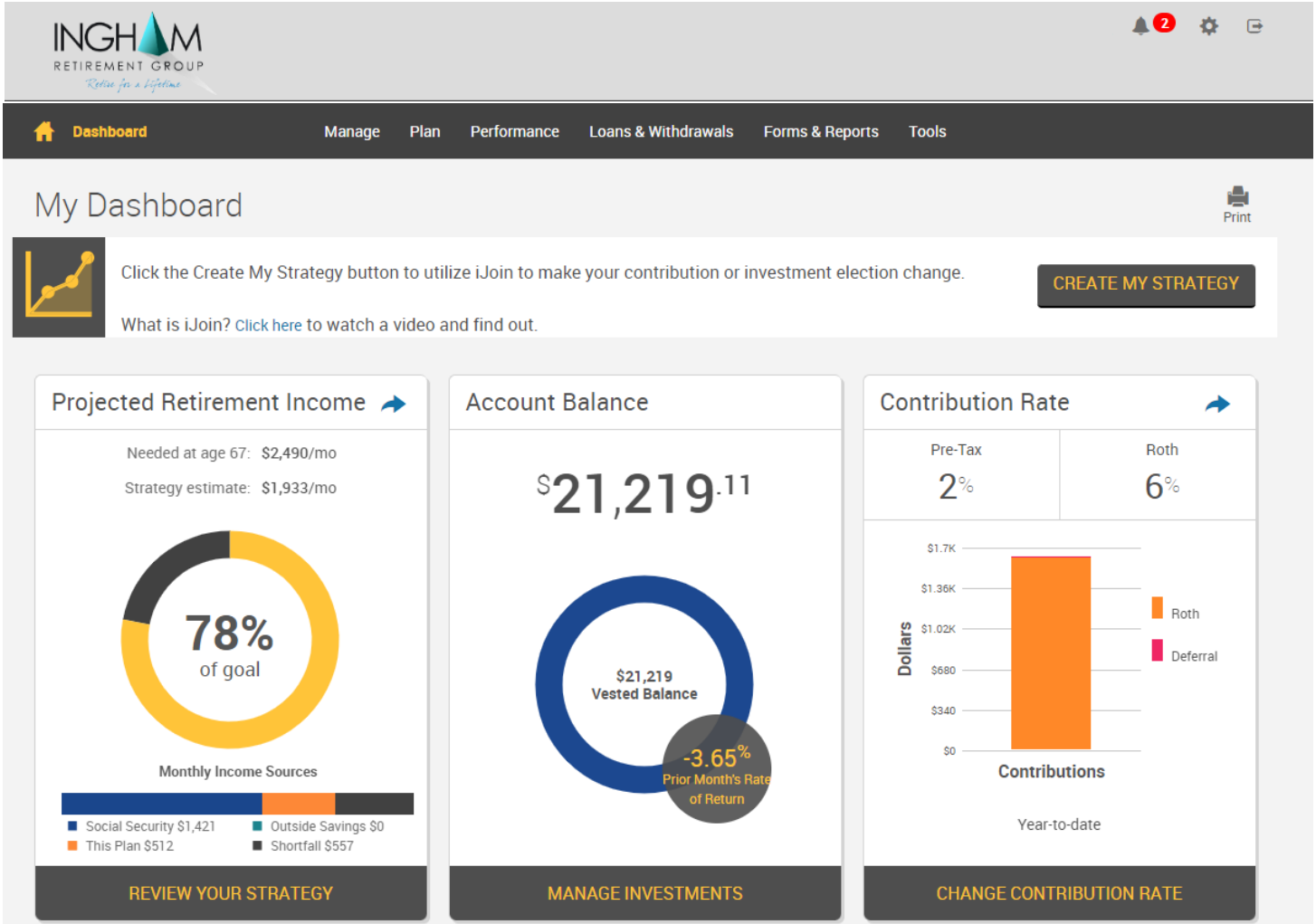
FAQs For Managing Your Retirement Savings Account

The below list of frequently-asked questions is intended to provide you with guidance as you navigate the user website to set up and manage your retirement savings account. To access your account, go to www.ingham.com and click “Account Login” at the top of the page.

Q: This is my first time logging into my account. What is my User ID and Password?

A: The first time you log into your account, click “New User” at the top left corner of the login tile, then the “Request User ID and Password” option at the bottom of the New User tile. Enter your Social Security Number (no dashes), your Birth Date and Zip Code. You will then be asked to verify your Birth Date and Zip code. Once logged in, you will have the opportunity to enter email addresses and/or phone numbers (voice or text) and setup your login credentials.

Once your account is set up, each time you log in you will be taken to the *My Dashboard* page:



Q: I've logged into my plan account before, but I forgot my User ID and/or Password. How can I retrieve them?

A: On the login page, click the "Forgot User ID or Password?" link underneath the Password field. In the window that appears, select Role: Participant, complete each of the fields that appears, and click "Next". An email will be sent to the email address associated with your account with instructions to change your User ID and Password.

Q: How do I change my personal information or change my password?

A: Click the "gear" icon ( ) in the top-right corner of the page and select the appropriate link.

Q: How do I log out of my account?

A: Click the "arrow" icon ( ) in the top-right corner of the page.

Q: I'm eligible to enter the plan. Can I enroll online? How?

A: Yes, the enrollment process will start automatically when you log in to your account. Once logged in, you will be asked to verify your personal information, provide an email address, and establish your username and password. You will then be presented with the enrollment options available to your plan.

Q: Where can I view/research the investment options that are available to me in the plan?

A: To view/research the plan's investment options, go to *Performance❼Investment Information*.

Q: How do I select or change the investments in my plan account?

A: On the *My Dashboard* page, click *Review your Strategy* in the *Projected Retirement Income* Tile to select a personalized retirement strategy through the iJoin portal. You can also click *Manage Investments* at the bottom of the *Account Balance* tile in the center of the page (or select *Transactions→Manage Investments* from the menu). You will be taken to the *Manage Investments* page, where you will be presented with three different options:

- Change Elections – determines how any new contributions to your account will be invested.
- Transfer Funds – enables you to transfer amounts between different investments in your account.
- Rebalance – rebalances your entire account to be invested based on your current investment elections or on new investment election percentages that you specify.

Q: What is the Projected Retirement Income tile on My Dashboard page?

A: The tile on the left side of your My Dashboard page provides you with an estimate of your monthly income during retirement. The figure that appears in that window is expressed in today's dollars to make it easy for you to compare your estimated monthly retirement income to your current income and budget. Performing a complete retirement planning analysis will update all the assumptions used to estimate your monthly retirement income and will result in a more realistic Projected Monthly Retirement Income figure. To perform a complete retirement planning analysis using a tool called iJoin, click REVIEW YOUR STRATEGY.

Q: How do I change my "salary deferral" contribution election (i.e., the amounts that are withheld from your paycheck and funded to your account in the plan.)?

A: On the My Dashboard page, click Change Contribution Rate at the bottom of the Contribution Rate tile on the right side of the page. You will be taken to the Contribution Rates page, where you are able to change the amount withheld from your paycheck. Note: Not all plans have this option. If your employer requires that your contribution rate be changed using a paper form, this Contribution Rate option will not appear on your My Dashboard page and it will be necessary for you to complete a paper "Salary Deferral Election Form" (or similarly-named form) to change your contribution rate.

Q: How do I change the beneficiary (ies) for my account?

A: Click the "gear" icon ( ) in the top-right corner of the page and select the Beneficiaries link.

Note: Not all plans have this option. If your employer requires that your beneficiary (ies) be changed using a paper form, the beneficiary page may display but will instruct you on where to go to print the form.

Q: I would like to request a distribution (i.e., cash withdrawal or rollover from my plan account. How do I do this?

A: To request a distribution from your account, go to *Transactions➐Request a Distribution* and follow the instructions on that page.

Note: Distributions are typically only permitted when you separate from service with your employer or retire, and in some cases – if you reach a certain age or experience a financial hardship. Refer to your Summary Plan Description to determine whether you are eligible for the type of distribution that you would like to take.

Q: I would like to request a loan from my plan account. How do I do this?

A: To request a loan from your account, go to *Transactions➐Request a Loan* and follow the instructions on that page. *Note: Not all plans allow participant loans. If your plan does not allow loans, this "Request a Loan" option will not appear.*

Q: I am considering taking a loan from my account, but before I do so I would like to know approximately what my repayment amount would be. How can I do this?

A: From the menu at the top of the page, go to *Transactions➐Request a Loan*. Select the loan type, then click on "Quick Loan Calculator" at the bottom of the page. Enter the loan amount and number of payments and click "Calculate". Your estimated repayment amounts (which will be made through payroll withholdings) will appear. *Note: Not all plans allow participant loans. If your plan does not allow loans, this "Request a Loan" option will not appear.*

Q: How do I generate a Loan Payoff Form?

A: From the menu at the top of the page, go to *Forms & Reports→Forms*. Select Loan Payoff from the *Select form group* and Loan Payoff Form from the *Select Form* dropdown. Click on GET RESULTS

Note: Not all plans allow participant loans. If your plan does not allow loans, this "Loan Payoff" form will not appear.

Q: How do I generate a Rollover Form to roll money into my account?

A: From the menu at the top of the page, go to *Forms & Reports➐Forms*. Select Rollover Money Into Your Plan from the *Select form group* and Rollover Form from the *Select Form* dropdown. Click on GET RESULTS

Note: Not all plans allow participants to roll money in. If your plan does not allow rollovers, this "Rollover Form" will not appear.

Q: If I have questions about my account, how can I get help from a customer service representative?

A: You can request help from a customer service team member in one of three ways:

- To submit a written question or request and receive a call or email response, click *Support→Contact Us*.
- To speak with a representative over the phone, call 800-529-4249 and follow the menu prompts.

Your Investor Profile Questionnaire

Your Challenge: Where Should You Be?

Planning for Retirement.

It's just like planning a vacation. You ask yourself "What am I going to need when I get there?" You need to plan ahead.

You may be able to count on the government, your employer, an inheritance, or some other source to fund a portion of your retirement. Social Security alone cannot be counted on to completely fund your retirement. The ultimate responsibility is yours.

However, for most people, your employer sponsored retirement plan offers an opportunity to save money on a tax favorable basis, while potentially reducing your current taxable income.

You defer taxes on this money - and on the interest or earnings - until you withdraw it, usually at retirement, at a lower tax bracket.

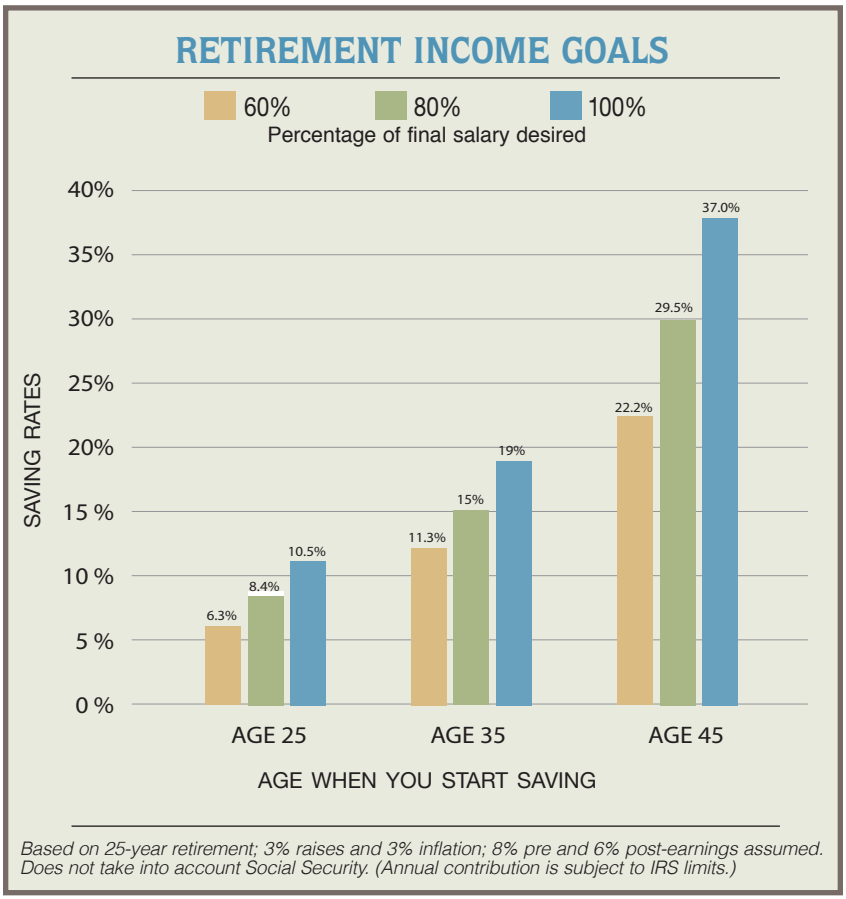
SAVINGS TIP

Start early and save consistently throughout your working career.

. . .

INVESTING TIP

Repeat steps 1, 2 & 3 annually to make sure your profile and investment strategy stay on track.



Based on 25-year retirement; 3% raises and 3% inflation; 8% pre and 6% post-earnings assumed. Does not take into account Social Security. (Annual contribution is subject to IRS limits.)

Where Do I Begin?

The two most important decisions you will make about your retirement plan are:

- How much should I save?
- How do I invest my money?

This questionnaire can help you answer these questions.

How Much Should I Save?

First time retirement savers may want to consider the savings guidelines above in order to replace either 60%, 80%, or 100% of their income at retirement. Others, with money saved already for retirement may login at www.ingham.com and select Plan/Retirement Calculator.

How Do I Invest My Money?

Three Easy Steps For Investing In Your Retirement Plan

STEP 1 - Use the Investor Profile Questionnaire, 10 easy questions designed to measure your risk tolerance.

STEP 2 - Choose your Investment Strategy or select a diversified portfolio of individual funds.

STEP 3 - Go to www.ingham.com and select Manage/Manage Investments to review and/or make changes to your investment elections.

STEP 1 • Investor Profile Questionnaire

Answer the questions below and total your score at the bottom.

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	YOUR SCORE
	80%-100%	60%-80%	40%-60%	20%-40%	20% or less	
1 The investment I am now considering represents the following percentage of my total investment portfolio:	1	2	3	4	5	
	1 year	2-5 years	6-10 years	11-20 years	21+ years	
2 In how many years do you expect to start spending the money you're investing?	1	2	3	4	5	
3 I do not foresee any major expenses that might cause me to make withdrawals from this investment before that time.	5	4	3	2	1	
4 When I start making withdrawals from this investment, they will be used to fund my living expenses.	1	2	3	4	5	
5 When it comes to investing, protecting the money I have is my highest priority.	1	2	3	4	5	
6 I always choose investments with the highest possible return.	5	4	3	2	1	
7 I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs.	1	2	3	4	5	
8 To meet my financial goals, my investments must grow at a higher rate of return.	5	4	3	2	1	
9 I am unwilling to wait several years to recover from losses I incur in an extended down market.	1	2	3	4	5	
10 I prefer investments that are low risk, even if returns are lower than the rate of inflation.	1	2	3	4	5	

Scoring:	10-19	20-26	27-33	34-40	41-50
Corresponding portfolio:	5	4	3	2	1

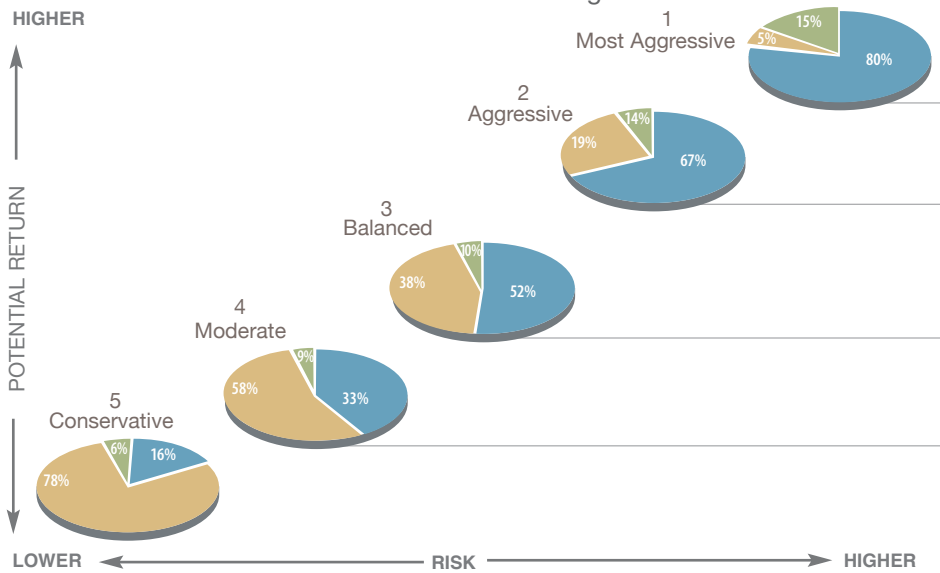
TOTAL SCORE **0**

Use the number that matches your score to identify the corresponding portfolio that may be best suited for your investments.

The information provided in this worksheet should not be considered investment advice. You should consult your qualified financial professional to discuss your individual financial situation.

STEP 2 • Choose Your Investment Strategy

Use the number that matches your score above to identify the corresponding portfolio description below. This portfolio provides an idea of the strategy that most closely matches your risk and return parameters. These asset allocated strategies are a service offer to the plan and intended to qualify as Investment Education under the Department of Labor Bulletin 96-1. Please refer to the Asset Allocation Strategies Information guide located under Forms & Reports /Forms/Plan Information - Asset Allocation Strategies Info.



Most Aggressive Strategy seeks to provide high long-term capital appreciation.
80% Equities / 5% Fixed Income / 15% Real Assets

Aggressive Strategy seeks to provide high long-term capital appreciation with low current income.
67% Equities / 19% Fixed Income / 14% Real Assets

Balanced Strategy seeks to provide above average capital appreciation and a moderate level of current income.
52% Equities / 38% Fixed Income / 10% Real Assets

Moderate Strategy seeks to provide high current income and moderate long-term capital appreciation.
33% Equities / 58% Fixed Income / 9% Real Assets

Conservative Strategy seeks to provide high current income and low long-term capital appreciation.
16% Equities / 78% Fixed Income / 6% Real Assets

daybright™

FINANCIAL

BankUnited 401(k) Plan

Plan Overview Report

9/8/2026

BankUnited 401(k) Plan

Model Returns

As of Date: 7/31/2026

	Equity	Fixed Income	Return										Net Expense Ratio
			3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incep.	2025	2024	2023	
BankUnited: Most Aggressive	100.00%		3.36	10.07	19.64	17.76	10.95		14.00	19.17	19.46	23.20	0.10
Daybright Most Aggressive 401(k) Benchmark	100.00%		3.98	10.55	19.76	16.92	9.89	12.04	12.64	19.17	16.99	21.34	0.82
BankUnited: Aggressive	80.00%	20.00%	2.58	7.97	16.25	15.16	9.02		11.81	16.92	16.14	19.90	0.13
Daybright Aggressive 401(k) Benchmark	82.00%	18.00%	3.16	8.67	16.74	14.71	8.22	10.30	10.82	17.09	14.40	18.69	0.79
BankUnited: Balanced	60.00%	40.00%	1.85	5.96	13.04	12.58	7.04		9.54	14.75	12.75	16.60	0.16
Daybright Balanced 401(k) Benchmark	63.00%	37.00%	2.28	6.69	13.58	12.30	6.44	8.37	8.82	14.82	11.52	15.54	0.76
BankUnited: Moderate	40.00%	60.00%	1.07	3.97	9.83	9.97	5.02		7.18	12.51	9.37	13.15	0.20
Daybright Moderate 401(k) Benchmark	43.00%	57.00%	1.40	4.74	10.48	9.95	4.62	6.44	6.78	12.46	8.88	12.60	0.76
BankUnited: Conservative	20.00%	80.00%	0.29	1.87	6.51	7.42	3.00		4.92	10.00	6.50	10.09	0.23
Daybright Conservative 401(k) Benchmark	22.00%	78.00%	0.54	2.47	6.95	7.54	2.84	4.51	4.74	9.92	6.43	9.95	0.74

BankUnited 401(k) Plan

Fund Returns

As of Date: 7/31/2026

	Ticker	Return										Net Expense Ratio
		3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incep.	2025	2024	2023	
Money Market-Taxable												
Fidelity Government MMkt Prm	FZCXX	0.85	1.99	3.65	4.42	3.45	2.17	1.93	4.05	5.02	4.87	0.32
US Fund Money Market-Taxable		0.83	1.92	3.45	4.23	3.28	2.03	3.85	3.82	4.79	4.68	0.39
Commodities Broad Basket												
VanEck CM Commodity Index I	COMIX	0.09	22.01	27.87	9.74	10.52	8.95	1.76	8.32	4.83	-2.63	0.65
US Fund Commodities Broad Basket		-4.40	21.47	32.42	12.00	11.02	7.66	2.14	15.51	5.73	-5.69	0.96
Diversified Emerging Mkts												
Fidelity Emerging Markets Idx	FPADX	1.69	18.42	35.21	18.43	7.51	8.80	6.64	33.94	6.80	9.50	0.07
US Fund Diversified Emerging Mkts		2.53	18.57	34.34	17.64	7.11	8.38	7.20	30.41	5.79	12.24	1.11
Emerging Markets Bond												
PIMCO Emerging Markets Bond Instl	PEBIX	0.29	1.95	9.41	10.23	3.12	4.20	7.76	15.43	7.78	12.09	
US Fund Emerging Markets Bond		0.66	2.53	8.85	9.05	2.75	3.46	7.00	13.32	6.59	10.59	0.96
Foreign Large Blend												
Fidelity International Index	FSPSX	4.68	11.79	25.34	16.27	9.51	9.54	8.91	31.96	3.71	18.31	0.04
US Fund Foreign Large Blend		4.44	11.79	24.45	15.76	8.45	8.72		30.00	4.78	16.31	0.82
Foreign Large Growth												
American Funds EUPAC R-6	RERGX	4.60	10.16	24.22	14.51	5.61	9.21	8.46	29.18	5.04	16.05	0.47
US Fund Foreign Large Growth		2.72	6.93	13.16	10.62	2.87	7.82	8.02	19.35	5.00	16.14	0.99
Global Large-Stock Blend												
Vanguard Total World Stock Index Admiral	VTWAX	3.59	11.26	22.23	17.98	10.60		13.12	22.43	16.43	21.87	0.09
US Fund Global Large-Stock Blend		3.55	9.71	18.31	14.67	8.29	10.24	9.13	19.09	12.41	17.81	0.90
Global Real Estate												
DFA Global Real Estate Securities Port	DFGEX	3.48	13.47	16.65	9.67	2.25	4.31	6.07	7.89	1.93	9.42	0.15
US Fund Global Real Estate		2.11	10.56	15.56	8.97	0.97	3.43	6.48	11.06	0.36	10.22	1.06
High Yield Bond												
Vanguard High-Yield Corporate Adm	VWEAX	0.51	1.15	4.96	7.66	3.86	5.00	6.02	9.46	6.39	11.74	0.12

BankUnited 401(k) Plan

Fund Returns

As of Date: 7/31/2026

	Ticker	Return										Net Expense Ratio
		3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incep.	2025	2024	2023	
High Yield Bond												
US Fund High Yield Bond		0.52	1.68	4.89	7.55	3.62	4.63	7.16	7.96	7.55	11.82	0.85
Inflation-Protected Bond												
Vanguard Inflation-Protected Secs Adm	VAIPX	-0.97	0.41	2.47	3.62	0.27	2.31	3.24	6.87	1.86	3.79	0.10
US Fund Inflation-Protected Bond		-1.21	0.40	2.25	3.39	0.60	2.43	4.63	6.28	2.40	2.87	0.69
Infrastructure												
Cohen & Steers Global Infrastructure I	CSUIX	-0.59	12.35	18.30	12.95	8.23	8.04	8.24	14.70	11.66	2.44	0.86
US Fund Infrastructure		-2.52	11.99	18.35	12.82	7.55	7.52	8.11	20.72	6.56	4.53	1.03
Intermediate Core Bond												
Allspring Core Bond R6	WTRIX	-0.84	-0.61	2.69	3.96	-0.30	1.52	1.89	7.39	1.70	6.08	0.33
Fidelity U.S. Bond Index	FXNAX	-0.77	-0.59	2.69	3.69	-0.42	1.30	2.12	7.13	1.34	5.54	0.02
US Fund Intermediate Core Bond		-0.74	-0.60	2.64	3.79	-0.46	1.34	5.85	7.07	1.72	5.49	0.53
Intermediate Core-Plus Bond												
PGIM Total Return Bond R6	PTRQX	-0.79	-0.38	3.24	4.83	0.10	2.17	3.43	7.79	3.03	7.78	0.39
US Fund Intermediate Core-Plus Bond		-0.67	-0.44	2.93	4.26	-0.04	1.80		7.36	2.36	6.21	0.73
Large Blend												
Fidelity 500 Index	FXAIX	4.19	10.13	19.55	19.31	12.84	15.07	14.05	17.86	25.00	26.29	0.01
US Fund Large Blend		4.19	9.61	17.71	16.86	10.68	12.95	10.13	15.56	20.70	22.14	0.72
Large Growth												
Fidelity Large Cap Growth Idx	FSPGX	-0.64	0.30	8.00	19.26	11.86	17.42	17.80	18.53	33.26	42.77	
US Fund Large Growth		2.38	5.24	11.03	18.35	9.13	14.80	12.37	15.81	28.16	35.98	0.90
Large Value												
Vanguard Equity-Income Adm	VEIRX	3.67	11.86	22.14	15.63	11.81	11.90	9.39	17.22	15.16	7.76	0.17
US Fund Large Value		6.05	14.36	23.90	15.66	10.93	11.20		14.96	14.16	11.78	0.85
Mid-Cap Blend												
Fidelity Extended Market Index	FSMAX	4.46	13.37	20.56	15.78	6.09	11.55	13.10	11.40	16.98	25.37	0.04

BankUnited 401(k) Plan

Fund Returns

As of Date: 7/31/2026

	Ticker	Return										Net Expense Ratio
		3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incep.	2025	2024	2023	
Mid-Cap Blend												
US Fund Mid-Cap Blend		4.19	13.75	19.35	13.51	8.17	10.36	11.04	8.94	14.25	15.91	0.84
Mid-Cap Growth												
Vanguard MStar Mid Cap Growth Index Adr	VMGMX	3.99	6.23	2.15	12.38	4.87	11.48	12.93	10.69	16.41	23.14	0.07
US Fund Mid-Cap Growth		2.33	6.45	7.22	11.00	3.06	10.79	9.47	7.04	16.63	21.22	1.04
Mid-Cap Value												
Vanguard MStar Mid Cap Value Index Adm	VMVAX	5.63	16.60	24.86	15.07	10.12	10.69	12.99	12.05	14.03	9.76	0.07
US Fund Mid-Cap Value		6.24	15.43	22.97	13.33	9.36	10.05		9.91	11.03	13.72	0.92
Multisector Bond												
PIMCO Income Instl	PIMIX	0.12	0.39	5.43	6.94	3.53	4.57	6.74	11.04	5.42	9.32	0.51
US Fund Multisector Bond		0.19	1.04	4.40	6.16	2.26	3.29	6.79	7.56	5.76	8.10	0.87
Short-Term Bond												
Vanguard Short-Term Bond Index Adm	VBIRX	0.04	0.39	2.94	4.47	1.58	1.88	2.69	6.08	3.73	4.87	0.06
US Fund Short-Term Bond		0.33	0.94	3.47	5.10	2.28	2.27	5.31	6.00	5.05	5.80	0.61
Small Growth												
Vanguard MStar Small Cap Growth Idx Adn	VSGAX	1.70	13.01	21.09	13.09	4.11	10.75	12.43	8.44	16.49	21.41	0.07
US Fund Small Growth		4.22	14.08	22.94	12.23	3.37	10.72		7.79	14.30	16.48	1.13
Small Value												
Vanguard MStar Small Cap Value Indx Adm	VSIAX	5.71	16.67	25.73	14.31	9.74	10.57	12.89	9.09	12.39	15.99	0.07
US Fund Small Value		6.28	19.71	30.51	13.27	9.07	9.83		7.07	8.72	16.61	1.07
Target-Date 2020												
Vanguard Target Retirement 2020 Fund	VTWNX	0.99	3.97	9.34	9.15	4.27	6.61	6.28	12.15	7.75	12.51	0.00
US Fund Target-Date 2020		1.24	4.95	10.67	9.48	4.32	6.17	6.40	12.46	7.78	11.63	0.39
Target-Date 2025												
Vanguard Target Retirement 2025 Fund	VTTVX	1.54	5.51	12.16	11.06	5.49	7.77	7.03	14.60	9.44	14.55	0.00
US Fund Target-Date 2025		1.47	5.46	11.58	10.04	4.67	6.90	6.22	13.08	8.26	12.49	0.40

BankUnited 401(k) Plan

Fund Returns

As of Date: 7/31/2026

	Ticker	Return										Net Expense Ratio
		3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incep.	2025	2024	2023	
Target-Date 2030												
Vanguard Target Retirement 2030 Fund	VTHRX	1.94	6.59	14.22	12.39	6.41	8.66	7.30	16.24	10.64	16.03	0.00
US Fund Target-Date 2030		1.78	6.12	12.78	11.07	5.41	7.79	7.41	14.14	9.41	14.17	0.42
Target-Date 2035												
Vanguard Target Retirement 2035 Fund	VTTHX	2.26	7.56	15.89	13.51	7.27	9.51	8.04	17.54	11.78	17.14	0.00
US Fund Target-Date 2035		2.25	7.33	14.92	12.60	6.52	8.94	7.33	15.88	11.09	15.89	0.43
Target-Date 2040												
Vanguard Target Retirement 2040 Fund	VFORX	2.57	8.47	17.50	14.62	8.09	10.33	8.22	18.76	12.88	18.34	0.00
US Fund Target-Date 2040		2.84	8.99	17.60	14.21	7.62	9.78	8.29	17.55	12.44	17.30	0.42
Target-Date 2045												
Vanguard Target Retirement 2045 Fund	VTIVX	2.87	9.38	19.13	15.67	8.90	11.03	8.88	19.99	13.91	19.48	0.00
US Fund Target-Date 2045		3.17	9.80	19.03	15.32	8.46	10.53	8.25	18.80	13.75	18.54	0.43
Target-Date 2050												
Vanguard Target Retirement 2050 Fund	VFIFX	3.16	10.26	20.71	16.68	9.59	11.41	8.75	21.41	14.64	20.17	0.00
US Fund Target-Date 2050		3.47	10.63	20.37	15.95	8.88	10.76	7.55	19.48	14.13	19.03	0.43
Target-Date 2055												
Vanguard Target Retirement 2055 Fund	VFFVX	3.18	10.35	20.85	16.72	9.62	11.42	11.34	21.43	14.64	20.16	0.08
US Fund Target-Date 2055		3.52	10.72	20.56	16.23	9.06	11.00	7.72	19.80	14.54	19.30	0.43
Target-Date 2060												
Vanguard Target Retirement 2060 Fund	VTTSX	3.19	10.36	20.86	16.72	9.62	11.42	10.97	21.42	14.63	20.18	0.00
US Fund Target-Date 2060		3.60	10.89	20.80	16.34	9.14	11.09	10.68	19.87	14.61	19.38	0.42
Target-Date 2065												
Vanguard Target Retirement 2065 Fund	VLXVX	3.20	10.37	20.87	16.72	9.63		10.99	21.43	14.62	20.15	0.00
US Fund Target-Date 2065		3.57	10.86	20.84	16.39	9.16		10.73	20.18	14.48	19.78	0.42
Target-Date 2070+												
Vanguard Target Retirement 2070 Fund	VSVNX	3.17	10.34	20.84	16.71			16.77	21.42	14.59	20.24	0.00

BankUnited 401(k) Plan

Fund Returns

As of Date: 7/31/2026

	Ticker	Return										Net Expense Ratio
		3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incep.	2025	2024	2023	
Target-Date 2070+												
US Fund Target-Date 2070+		3.60	10.91	21.05	16.63			16.81	20.97	14.09	20.75	0.40
Target-Date Retirement												
Vanguard Target Retirement Income Fund	VTINX	0.91	3.59	8.56	8.36	3.67	5.09	5.23	11.31	6.58	10.74	0.00
US Fund Target-Date Retirement		0.93	3.99	8.97	8.19	3.48	4.77	4.97	10.86	6.41	9.80	0.43
Ultrashort Bond												
PIMCO Short-Term Instl	PTSHX	1.29	2.76	4.78	5.57	3.94	3.09	4.07	4.86	6.41	6.08	0.53
US Fund Ultrashort Bond		0.92	2.06	4.09	5.12	3.62	2.65	3.96	4.78	5.78	5.87	0.38

Disclosures:
Investment advisory services provided by Daybright Advisory Services, Inc. an SEC registered investment advisor. Investors should consider the investment objectives, risks, and charges and expenses of the mutual funds listed on this report carefully before investing.

Investment performance and model strategy returns are calculated using Morningstar. The performance data represents a mathematical calculation of investment model performance. The calculations are approximations based upon data and created by software that we deem reliable. Daybright Advisory Services has not independently verified the underlying data, or the performance calculations performed by the software. The performance figures do not represent an actual managed portfolio. The risks associated with mutual fund investing in an important factor to consider before purchasing a mutual fund. Like any investment, mutual funds carry some risks which may include market risk, interest rate risk, credit risk, style risk and securities selection risk. The degree of these and other risks will vary depending on the type of mutual fund you choose.

Benchmarks:
Benchmark returns are calculated using Morningstar Category Averages and their associated weights in the benchmark portfolios. Benchmark performance/ expense ratios were created using the average peer group returns/expense ratios of the applicables strategies listed as follows:

Fund	Most Aggressive	Aggressive	Balanced	Moderate	Conservative
US Fund Large Blend Category Average	30.00%	25.00%	21.00%	13.00%	7.00%
US Fund Large Growth Category Average	19.00%	16.00%	11.00%	8.00%	4.00%
US Fund Large Value Category Average	15.00%	12.00%	9.00%	7.00%	3.00%
US Fund Mid-Cap Blend Category Average	11.00%	8.00%	5.00%	3.00%	2.00%
US Fund Foreign Large Blend Category Average	17.00%	14.00%	11.00%	6.00%	3.00%
US Fund Diversified Emerging Mkts Category Average	8.00%	7.00%	5.00%	5.00%	2.00%
US Fund Intermediate Core Bond Category Average	0.00%	10.00%	19.00%	23.00%	28.00%
US Fund Intermediate Core-Plus Bond Category Average	0.00%	3.00%	8.00%	16.00%	20.00%
US Fund Multisector Bond Category Average	0.00%	3.00%	7.00%	14.00%	23.00%
US Fund High Yield Bond Category Average	0.00%	2.00%	3.00%	4.00%	7.00%
US Fund Global Moderate Allocation Category Average	0.00%	0.00%	1.00%	1.00%	1.00%

Source: Morningstar Office

The historical performance data in this report represent past performance and are not necessarily indictive of future performance. The return and principal value of an investm fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. The investment portfolio characteristics and statistics of funds may time. Total return figures include the actual change in NAV (net asset value) over the period listed, plus it is assumed that all dividends and capital gains distributions are reinv time they were made. Any miscellaneous distributions and stock splits are accounted for accurately in these calculations. You should read the prospectus carefully before inves Investing in mutual funds involves risk and there is no guarantee of investment results. You may obtain a prospectus and details as fund performance and redemption fees by Daybright's Call Center at 800-529-4249 for online access instructions, or by contacting Daybright Advisory Services, Inc., P.O. Box 50, Lakeland, FL 33802.