October 31, 2026

Mutual Fund Report - Fixed Income

Sterling Capital Total Return Bond A (BICAX)

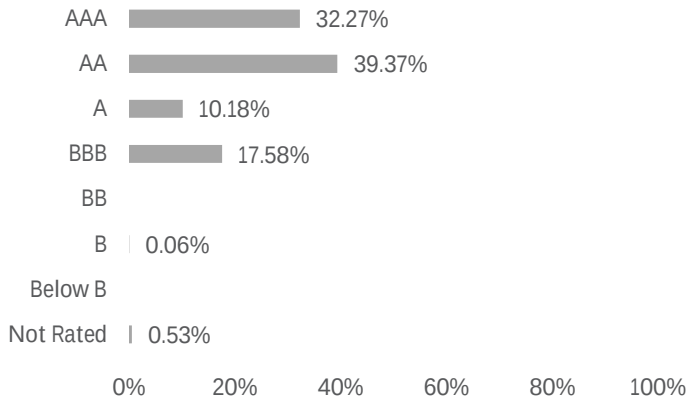
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FUND STRATEGY DESCRIPTION

The investment seeks a high level of current income and a competitive total return. The fund normally invests at least 80% of its net assets plus borrowings for investment purposes in a diversified portfolio of bonds, including: securities issued or guaranteed by the U.S. government, its agencies or instrumentalities, corporate bonds, asset-backed securities, mortgage-backed securities, including commercial mortgage-backed securities and collateralized mortgage obligations, municipal securities, and convertible securities.

FUNDAMENTALS

Morningstar Category:	Intermediate Core Bond
Morningstar Rating:	* * *
Morningstar ESG Risk Rating:	N/A
Expense Ratio:	0.70%
Total Assets (Mil):	$1,413
Effective Duration:	6.0 Years
Effective Maturity:	8.6 Years
Average Credit Quality:	A
30 Day SEC Yield:	4.84%
12 Month Yield:	4.34%
Number of Holdings:	389
Initial Minimum Investment:	$1,000
Redemption Fees:	None



PERFORMANCE*	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Sterling Capital Total Return Bond A	-1.2%	-0.8%	5.2%	-0.4%	1.5%
Bloomberg U.S. Aggregate	-0.5%	-0.1%	5.5%	-0.2%	1.5%
Intermediate Core Bond Category	-0.6%	-0.2%	5.4%	-0.2%	1.4%
% Rank within Category	87%	85%	68%	73%	38%

Inception Date: 12-02-1999

THREE YEAR RISK MEASURES	BICAX	MORNINGSTAR CATEGORY	BLOOMBERG U.S. AGGREGATE
Standard Deviation	5.49	5.53	5.62
Sharpe Ratio	0.14	0.16	0.18
R-Squared vs. Bloomberg U.S. Aggregate	98.96	99.82	
Beta vs. Bloomberg U.S. Aggregate	0.97	0.96	
Alpha vs. Bloomberg U.S. Aggregate	-0.21	-0.04	
Correlation vs. Bloomberg U.S. Aggregate	0.99	1.00	

*Past performance is no guarantee of future results. Periods of greater than one year are annualized total return; returns for periods of one year or less are total return.

Disclosure

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Please carefully read fund prospectus and consider investment objectives, risks, charges, and expenses before investing as there is a possibility of loss. To obtain a current prospectus please contact MainStreet Advisors.

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