October 31, 2026

Mutual Fund Report - Fixed Income

Baird Short-Term Bond Inst (BSBIX)

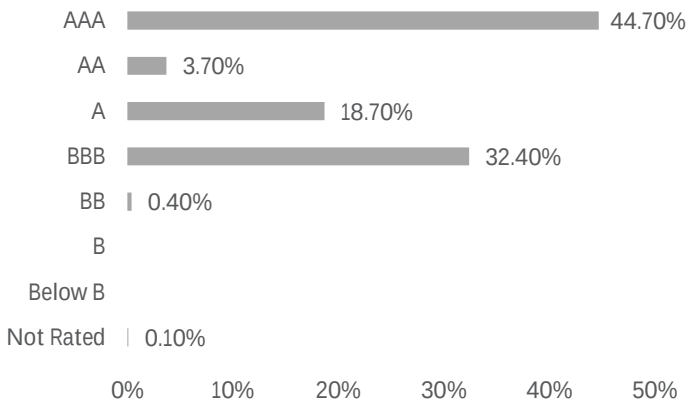
MAINSTREET ADVISORS

FUND STRATEGY DESCRIPTION

The investment seeks an annual rate of total return before fund expenses greater than the annual rate of total return of the Bloomberg 1-3 Year U.S. government/Credit Index. The fund normally invests at least 80% of its net assets in the following types of U.S. dollar-denominated debt obligations: U.S. government and other public-sector entities, asset-backed and mortgage-backed obligations of U.S. and foreign issuers and corporate debt of U.S. and foreign issuers. It only invests in debt obligations rated investment-grade at the time of purchase by at least one major rating agency or, if unrated, determined by the advisor to be investment grade.

FUNDAMENTALS

Morningstar Category:	Short-Term Bond
Morningstar Rating:	* * *
Morningstar ESG Risk Rating:	* * *
Expense Ratio:	0.30%
Total Assets (Mil):	$13,322
Effective Duration:	1.9 Years
Effective Maturity:	2.0 Years
Average Credit Quality:	A
30 Day SEC Yield:	4.83%
12 Month Yield:	4.20%
Number of Holdings:	516
Initial Minimum Investment:	$10,000
Redemption Fees:	None



PERFORMANCE*	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Baird Short-Term Bond Inst	1.6%	2.4%	5.0%	2.7%	2.5%
Bloomberg U.S. Gov/Credit 1-3 Yr Index	1.5%	2.3%	4.5%	2.3%	2.1%
Short-Term Bond Category	1.3%	2.1%	5.2%	2.5%	2.4%
% Rank within Category	28%	31%	58%	33%	39%

Inception Date: 08-31-2004

THREE YEAR RISK MEASURES	BSBIX	MORNINGSTAR CATEGORY	BLOOMBERG GOV/CREDIT 1-3 YR
Standard Deviation	1.68	2.20	1.63
Sharpe Ratio	0.25	0.28	-0.02
R-Squared vs. Bloomberg Gov/Credit 1-3 Yr	97.06	91.57	
Beta vs. Bloomberg Gov/Credit 1-3 Yr	1.01	1.21	
Alpha vs. Bloomberg Gov/Credit 1-3 Yr	0.43	0.66	
Correlation vs. Bloomberg Gov/Credit 1-3 Yr	0.99	0.96	

*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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Index performance used throughout this piece is intended to illustrate historical market trends and is provided solely as the representative of the general market performance for the same period of time. Indexes are unmanaged, may not include the reinvestment of income or short positions, and do not incur investment management fees. An investor is unable to invest in an index.

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