October 31, 2026

Mutual Fund Report - Fixed Income

Baird Short-Term Bond Investor (BSBSX)

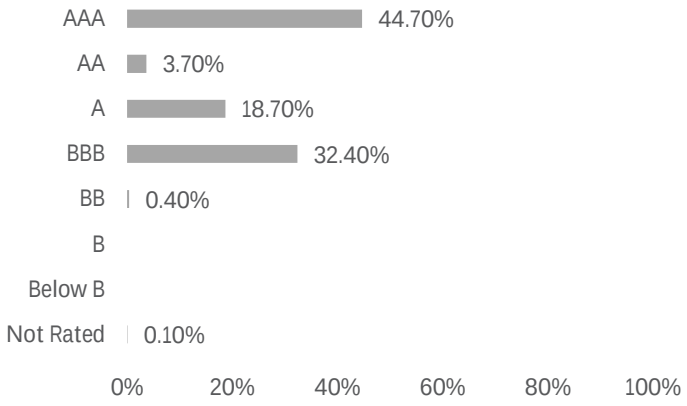
MAINSTREET ADVISORS

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:	0.55%
Total Assets (Mil):	$13,322
Effective Duration:	1.9 Years
Effective Maturity:	2.0 Years
Average Credit Quality:	A
30 Day SEC Yield:	4.58%
12 Month Yield:	3.95%
Number of Holdings:	516
Initial Minimum Investment:	$2,500
Redemption Fees:	None



PERFORMANCE*	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Baird Short-Term Bond Investor	1.4%	2.2%	4.8%	2.5%	2.2%
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	41%	43%	73%	51%	60%

Inception Date: 09-19-2012

THREE YEAR RISK MEASURES	BSBSX	MORNINGSTAR CATEGORY	BLOOMBERG GOV/CREDIT 1-3 YR
Standard Deviation	1.64	2.20	1.63
Sharpe Ratio	0.12	0.28	-0.02
R-Squared vs. Bloomberg Gov/Credit 1-3 Yr	97.03	91.57	
Beta vs. Bloomberg Gov/Credit 1-3 Yr	0.98	1.21	
Alpha vs. Bloomberg Gov/Credit 1-3 Yr	0.22	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.

Morningstar Rating: Morningstar rates mutual funds from one to five stars based on how well they've performed (after adjusting for risk and accounting for all sales charges) in comparison to similar funds. Within each Morningstar Category, the top 10% of funds receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Funds are rated for up to three time periods--three-,five-, and 10 years--and these ratings are combined to produce an overall rating. Funds with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying funds worthy of further research, but shouldn't be considered buy or sell recommendations. For more information, see MainStreet Advisors' ADV Part 2 disclosure document.

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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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