October 31, 2026

Mutual Fund Report - Fixed Income

Federated Hermes Instl High Yield Bd IS (FIHBX)

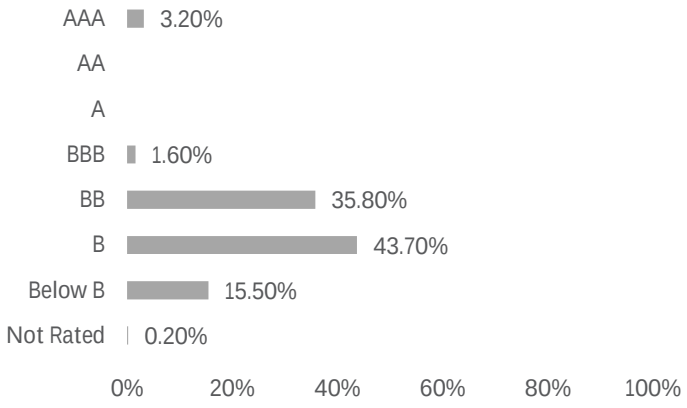
MAINSTREET ADVISORS

FUND STRATEGY DESCRIPTION

The investment seeks high current income. The fund invests primarily in a diversified portfolio of high yield corporate bonds (also known as "junk bonds"), which include debt securities issued by U.S. or foreign businesses (including emerging market debt securities). The Adviser does not limit the fund's investments to securities of a particular maturity range. The fund may invest in derivative contracts (for example, futures contracts, option contracts and swap contracts) to implement its investment strategies.

FUNDAMENTALS

Morningstar Category:	High Yield Bond
Morningstar Rating:	* * *
Morningstar ESG Risk Rating:	N/A
Expense Ratio:	0.50%
Total Assets (Mil):	$4,680
Effective Duration:	3.0 Years
Effective Maturity:	3.6 Years
Average Credit Quality:	B
30 Day SEC Yield:	6.98%
12 Month Yield:	6.64%
Number of Holdings:	464
Initial Minimum Investment:	$1,000,000
Redemption Fees:	None



PERFORMANCE*	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Federated Hermes Instl High Yield Bd IS	0.8%	2.3%	8.0%	3.3%	4.6%
ICE BofA U.S. High Yield	0.3%	1.5%	8.5%	3.7%	4.9%
High Yield Bond Category	0.8%	1.8%	8.0%	3.5%	4.5%
% Rank within Category	45%	33%	52%	62%	45%

Inception Date: 11-01-2002

THREE YEAR RISK MEASURES	FIHBX	MORNINGSTAR CATEGORY	ICE BOFA HIGH YIELD
Standard Deviation	4.34	4.19	4.45
Sharpe Ratio	0.78	0.80	0.86
R-Squared vs. ICE BofA High Yield	97.26	99.53	
Beta vs. ICE BofA High Yield	0.96	0.89	
Alpha vs. ICE BofA High Yield	-0.31	-0.16	
Correlation vs. ICE BofA High Yield	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.

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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