October 31, 2026

Mutual Fund Report - Fixed Income

T. Rowe Price Virginia Municipal Bond (PRVAX)

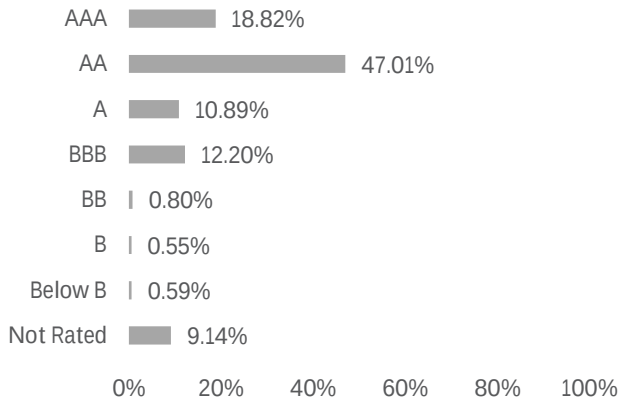
MAINSTREET ADVISORS

FUND STRATEGY DESCRIPTION

The investment seeks to provide, consistent with prudent portfolio management, the highest level of income exempt from federal and Virginia state income taxes by investing primarily in investment-grade Virginia municipal bonds. The fund normally invests 80% of its net assets in municipal bonds whose income is exempt from regular federal and Virginia state income taxes. Any derivatives that provide exposure to the investment focus suggested by the fund's name, or to one or more market risk factors associated with the investment focus suggested by the fund's name, are counted toward compliance with the fund's 80% investment policy. It is non-diversified.

FUNDAMENTALS

Morningstar Category:	Muni Single State Long
Morningstar Rating:	* * * *
Morningstar ESG Risk Rating:	N/A
Expense Ratio:	0.56%
Total Assets (Mil):	$1,448
Effective Duration:	8.3 Years
Effective Maturity:	18.2 Years
Average Credit Quality:	BBB
30 Day SEC Yield:	4.18%
12 Month Yield:	3.52%
Number of Holdings:	409
Initial Minimum Investment:	$2,500
Redemption Fees:	None



PERFORMANCE*	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS
T. Rowe Price Virginia Municipal Bond	-0.5%	-0.3%	5.1%	0.3%	1.8%
Bloomberg Municipal Bond	-0.5%	-0.2%	4.5%	0.6%	2.0%
Muni Single State Long Category	-1.0%	-0.6%	4.6%	0.0%	1.3%
% Rank within Category	21%	35%	15%	25%	22%

Inception Date: 04-30-1991

THREE YEAR RISK MEASURES	PRVAX	MORNINGSTAR CATEGORY	BLOOMBERG MUNICIPAL BOND
Standard Deviation	7.05	6.84	6.27
Sharpe Ratio	0.11	0.03	0.02
R-Squared vs. Bloomberg Municipal Bond	97.86	98.16	
Beta vs. Bloomberg Municipal Bond	1.11	1.08	
Alpha vs. Bloomberg Municipal Bond	0.67	0.16	
Correlation vs. Bloomberg Municipal Bond	0.99	0.99	

*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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