
RESEARCH REVIEW

TO: CFDC

SUBJECT: INVESTMENT GUIDANCE

DATE: 8/26/2026

MAIN POOL

Research Output Fund Quality Breakdown MAIN:

5*: 5 4*: 8 3*: 4 2*: 1 1*: 0

Fund Watch:

PGIM High Yield Short Duration (HYSZX) – 3* Fund (HOLD)

1 year & 3 year under 50th percentile

WisdomTree International Small Cap Dividend (DLS) – 2* Fund (REPLACE)

Bottom quartile fund over 5 & 10 year period

Strategic Asset Allocation: 61% equity - 39% fixed income

Investment Considerations:

MAIN Acct:

SELL:

17 shares – 3M (MMM) *Gifted*

All shares – WisdomTree Intl Small Cap Div (DLS)

\$200,000 – Schwab Money Market (SNVXX)

BUY:

1,000 shares – WisdomTree US Value (WTV)

1,400 shares – Capital Group Balanced (CGBL)

\$150,000 – Vanguard Short Term (VFSTX)

2,000 shares – PGIM Ultra Short (PULS)

SUB POOL:

Investment Considerations:

Allocate cash to CBAIX after distribution is executed

SELL:

None

BUY:

None