

# TOL 401K RETIREMENT PLAN

## Screens Summary (Data as of 12-31-2023)

🚫 Fund Removed from Approved List    ⚠️ Fund on Watch List

| Name                                     | Ticker | Asset Class               | Trailing Performance and Risk |       |       |       | Management |                |             | Style  |            | Expense   |            | ESG Metrics |                 |               |             |             |
|--|--------|---------------------------|-------------------------------|-------|-------|-------|------------|----------------|-------------|--------|------------|-----------|------------|-------------|-----------------|---------------|-------------|-------------|
|  |        |                           | 1 Yr                          | 3 Yr  | 5 Yr  | 10 Yr | Pass/ Fail | Std Dev 3 Yr % | Beta 3 Yr % | Tenure | Pass/ Fail | Style Box | Pass/ Fail | Exp Ratio   | Sustain. Rating | Commit. Level | Carbon Risk |             |
|  |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| US Stock                                 |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| JPMorgan US Equity R6                    | JUEMX  | Large Blend               | 27.35                         | 10.04 | 17.44 | 12.56 | ✔️         | 17.36          | -           | 9.38   | ✔️         | 🏠         | ✔️         | 0.44        | ✔️              | 3             | 2-Basic     | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 17                            | 24    | 2     | 2     |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 1,591                         | 1,445 | 1,323 | 996   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Fidelity® 500 Index                      | FXAIX  | Large Blend Index         | 26.29                         | 9.99  | 15.68 | 12.02 | ✔️         | 17.54          | -           | 14.92  | ✔️         | 🏠         | ✔️         | 0.02        | ✔️              | 3             | 1-Low       | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 26                            | 26    | 20    | 9     |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 1,591                         | 1,445 | 1,323 | 996   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| JPMorgan Large Cap Growth R6             | JLGMX  | Large Growth              | 34.95                         | 6.23  | 21.19 | 15.67 | ✔️         | 19.14          | -           | 19.42  | ✔️         | 🏠         | ✔️         | 0.44        | ✔️              | 3             | 2-Basic     | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 58                            | 46    | 4     | 5     |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 1,294                         | 1,204 | 1,115 | 882   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard Equity-Income Adm               | VEIRX  | Large Value               | 7.76                          | 10.63 | 11.85 | 9.70  | ✔️         | 15.54          | -           | 2.84   | ❌          | 🏠         | ✔️         | 0.19        | ✔️              | 2             | -           | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 76                            | 35    | 40    | 18    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 1,295                         | 1,209 | 1,150 | 888   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| ClearBridge Mid Cap Growth IS            | LCMIX  | Mid-Cap Growth            | 29.20                         | 1.93  | 15.02 | 9.93  | ✔️         | 22.45          | -           | 13.34  | ✔️         | 🏠         | ✔️         | 0.76        | ✔️              | 5             | -           | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 9                             | 32    | 14    | 37    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 603                           | 568   | 537   | 434   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| MFS Mid Cap Value R6                     | MVCKX  | Mid-Cap Value             | 12.92                         | 10.56 | 13.09 | 8.85  | ✔️         | 18.42          | -           | 15.12  | ✔️         | 🏠         | ✔️         | 0.62        | ✔️              | 3             | -           | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 50                            | 44    | 23    | 19    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 421                           | 407   | 386   | 295   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| PGIM Jennison Small Company R6           | PJSQX  | Small Growth              | 12.02                         | 5.72  | 14.25 | 9.24  | ✔️         | 19.55          | -           | 10.10  | ✔️         | 🏠         | ❌          | 0.69        | ✔️              | 3             | -           | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 80                            | 7     | 11    | 23    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 626                           | 592   | 555   | 433   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| DFA US Small Cap Value I                 | DFS VX | Small Value               | 18.91                         | 17.07 | 14.14 | 7.99  | ✔️         | 22.14          | -           | 11.85  | ✔️         | 🏠         | ✔️         | 0.30        | ✔️              | 2             | -           | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 34                            | 11    | 18    | 23    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 510                           | 475   | 446   | 352   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Non-US Stock                             |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| American Funds New World R6              | RNWGX  | Diversified Emerging Mkts | 16.22                         | -1.49 | 8.93  | 5.51  | ✔️         | 16.09          | -           | 24.56  | ✔️         | 🏠         | ✔️         | 0.57        | ✔️              | 3             | 1-Low       | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 24                            | 34    | 9     | 4     |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 847                           | 751   | 687   | 428   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard Developed Markets Index Admiral | VTMGX  | Foreign Large Blend Index | 17.67                         | 3.55  | 8.36  | 4.54  | ✔️         | 17.84          | -           | 10.86  | ✔️         | 🏠         | ✔️         | 0.07        | ✔️              | 2             | 1-Low       | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 37                            | 37    | 30    | 24    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 837                           | 782   | 710   | 467   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| American Funds Europacific Growth R6     | RERGX  | Foreign Large Growth      | 16.05                         | -2.66 | 8.04  | 4.90  | ✔️         | 17.92          | -           | 22.60  | ✔️         | 🏠         | ✔️         | 0.47        | ✔️              | 2             | 1-Low       | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 53                            | 57    | 60    | 48    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 450                           | 423   | 365   | 255   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Schwab Fdmtl Intl Lg Co Ixd              | SFNNX  | Foreign Large Value       | 19.92                         | 8.10  | 9.26  | 4.80  | ✔️         | 17.30          | -           | 6.68   | ✔️         | 🏠         | ✔️         | 0.25        | ✔️              | 1             | -           | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 23                            | 22    | 18    | 5     |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 403                           | 367   | 344   | 223   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| American Funds New Perspective R6        | RNPGX  | Global Stock              | 25.01                         | 3.17  | 13.90 | 10.10 | ✔️         | 18.45          | -           | 23.10  | ✔️         | —         | ✔️         | 0.42        | ✔️              | 3             | 2-Basic     | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 37                            | 32    | 15    | 11    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 372                           | 339   | 288   | 197   |            |                |             |        |            |           |            |             |                 |               |             |             |

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| Name                                    | Ticker | Asset Class              | Trailing Performance and Risk |       |      |       | Management Style |                |             |        | Expense    |           | ESG Metrics |           |                 |               |             |             |
|---|--------|--------------------------|-------------------------------|-------|------|-------|------------------|----------------|-------------|--------|------------|-----------|-------------|-----------|-----------------|---------------|-------------|-------------|
|   |        |                          | 1 Yr                          | 3 Yr  | 5 Yr | 10 Yr | Pass/ Fail       | Std Dev 3 Yr % | Beta 3 Yr % | Tenure | Pass/ Fail | Style Box | Pass/ Fail  | Exp Ratio | Sustain. Rating | Commit. Level | Carbon Risk |             |
|   |        |                          |                               |       |      |       |                  |                |             |        |            |           |             |           |                 |               |             |             |
| Alternative                             |        |                          |                               |       |      |       |                  |                |             |        |            |           |             |           |                 |               |             |             |
| PIMCO Commodity Real Ret Strat Instl    | PCRIX  | Commodities Broad Basket | -7.36                         | 10.41 | 8.78 | -0.61 | ✔️               | 18.05          | -           | 5.17   | ✔️         | —         | —           | 0.99      | ✔️              | 3             | -           | -           |
| <i>percentile rank</i>                  |        |                          | 60                            | 63    | 33   | 55    |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 114                           | 109   | 104  | 67    |                  |                |             |        |            |           |             |           | 06-30-2023      | -             | -           |             |
| Principal Real Estate Securities Fd R-6 | PFRSX  | Real Estate              | 13.39                         | 5.86  | 8.56 | -     | ✔️               | 20.14          | -           | 23.08  | ✔️         | —         | ✔️          | 0.80      | ✔️              | 3             | -           | Medium Risk |
| <i>percentile rank</i>                  |        |                          | 21                            | 34    | 19   | -     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 265                           | 249   | 227  | 166   |                  |                |             |        |            |           |             |           | 11-30-2023      | -             | 12-31-2022  |             |
| Fixed Income                            |        |                          |                               |       |      |       |                  |                |             |        |            |           |             |           |                 |               |             |             |
| Federated Hermes Total Return Bond R6   | FTRLX  | Core Plus Bond           | 5.18                          | -2.63 | 2.10 | -     | ✔️               | 6.97           | -           | 26.02  | ✔️         | —         | —           | 0.38      | ✔️              | 3             | -           | -           |
| <i>percentile rank</i>                  |        |                          | 86                            | 30    | 20   | -     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 698                           | 628   | 592  | 414   |                  |                |             |        |            |           |             |           | 11-30-2023      | -             | -           |             |
| BlackRock High Yield Bond K             | BRHYX  | High Yield Bond          | 13.68                         | 2.56  | 5.72 | 4.64  | ✔️               | 8.46           | -           | 14.01  | ✔️         | —         | —           | 0.51      | ✔️              | -             | 2-Basic     | -           |
| <i>percentile rank</i>                  |        |                          | 16                            | 29    | 16   | 10    |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 706                           | 652   | 619  | 465   |                  |                |             |        |            |           |             |           | -               | 02-15-2022    | -           |             |
| Vanguard Inflation-Protected Secs Adm   | VAIPX  | Inflation-Protected Bond | 3.79                          | -1.12 | 3.02 | 2.33  | ✔️               | 7.12           | -           | 2.15   | ✖️         | —         | —           | 0.10      | ✔️              | 3             | -           | -           |
| <i>percentile rank</i>                  |        |                          | 52                            | 55    | 54   | 20    |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 234                           | 221   | 214  | 152   |                  |                |             |        |            |           |             |           | 11-30-2023      | -             | -           |             |
| Baird Aggregate Bond Inst               | BAGIX  | Intermediate-Term Bond   | 6.43                          | -3.14 | 1.56 | 2.25  | ✔️               | 7.38           | -           | 23.27  | ✔️         | 📊         | —           | 0.30      | ✔️              | 3             | 1-Low       | -           |
| <i>percentile rank</i>                  |        |                          | 20                            | 31    | 18   | 9     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 566                           | 510   | 457  | 329   |                  |                |             |        |            |           |             |           | 11-30-2023      | 02-15-2022    | -           |             |
| Lincoln Stable Value Account -LNGPA     |        | Stable Value             | -                             | -     | -    | -     | —                | -              | -           | 40.69  | ✔️         | —         | —           | -         | -               | -             | -           | -           |
| <i>percentile rank</i>                  |        |                          | -                             | -     | -    | -     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 75                            | -     | -    | -     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| Vanguard Ultra-Short-Term Bond Admiral  | VUSFX  | Ultrashort Bond          | 5.53                          | 1.74  | 2.14 | -     | ✔️               | 1.13           | -           | 5.72   | ✔️         | —         | —           | 0.10      | ✔️              | 3             | -           | -           |
| <i>percentile rank</i>                  |        |                          | 60                            | 72    | 43   | -     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 245                           | 216   | 195  | 116   |                  |                |             |        |            |           |             |           | 11-30-2023      | -             | -           |             |
| Target Date                             |        |                          |                               |       |      |       |                  |                |             |        |            |           |             |           |                 |               |             |             |
| American Funds 2010 Trgt Date Retire R6 | RFTTX  | Target Date              | 8.67                          | 2.58  | 6.07 | 5.10  | ✔️               | 8.78           | -           | 12.01  | ✔️         | —         | ✔️          | 0.29      | ✔️              | 2             | -           | -           |
| <i>percentile rank</i>                  |        |                          | 74                            | 1     | 11   | 1     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 127                           | 114   | 105  | 50    |                  |                |             |        |            |           |             |           | 11-30-2023      | -             | -           |             |
| American Funds 2015 Trgt Date Retire R6 | RFJTX  | Target Date              | 9.57                          | 2.74  | 6.51 | 5.39  | ✔️               | 9.44           | -           | 12.01  | ✔️         | —         | ✖️          | 0.30      | ✔️              | 2             | -           | -           |
| <i>percentile rank</i>                  |        |                          | 87                            | 1     | 11   | 1     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 129                           | 117   | 103  | 50    |                  |                |             |        |            |           |             |           | 11-30-2023      | -             | -           |             |
| American Funds 2020 Trgt Date Retire R6 | RRCTX  | Target Date              | 10.46                         | 2.84  | 6.89 | 5.78  | ✔️               | 9.96           | -           | 12.01  | ✔️         | —         | ✔️          | 0.31      | ✔️              | 2             | -           | -           |
| <i>percentile rank</i>                  |        |                          | 85                            | 1     | 21   | 1     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 182                           | 158   | 143  | 74    |                  |                |             |        |            |           |             |           | 11-30-2023      | -             | -           |             |
| American Funds 2025 Trgt Date Retire R6 | RFDTX  | Target Date              | 11.94                         | 2.87  | 7.84 | 6.41  | ✔️               | 10.74          | -           | 12.01  | ✔️         | —         | ✔️          | 0.32      | ✔️              | 3             | -           | Low Risk    |
| <i>percentile rank</i>                  |        |                          | 73                            | 4     | 9    | 4     |                  |                |             |        |            |           |             |           |                 |               |             |             |
| <i># of funds in category</i>           |        |                          | 278                           | 248   | 216  | 126   |                  |                |             |        |            |           |             |           | 11-30-2023      | -             | 06-30-2022  |             |

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| Name                                    | Ticker | Asset Class         | Trailing Performance and Risk |      |       |       | Management |                |             | Style  |            | Expense   |            | ESG Metrics |            |                 |               |             |         |
|---|--------|---------------------|-------------------------------|------|-------|-------|------------|----------------|-------------|--------|------------|-----------|------------|-------------|------------|-----------------|---------------|-------------|---------|
|   |        |                     | 1 Yr                          | 3 Yr | 5 Yr  | 10 Yr | Pass/ Fail | Std Dev 3 Yr % | Beta 3 Yr % | Tenure | Pass/ Fail | Style Box | Pass/ Fail | Exp Ratio   | Pass/ Fail | Sustain. Rating | Commit. Level | Carbon Risk |         |
|   |        |                     |                               |      |       |       |            |                |             |        |            |           |            |             |            |                 | Updated       | Updated     | Updated |
| American Funds 2030 Trgt Date Retire R6 | RFETX  | Target Date         | 14.52                         | 3.47 | 8.90  | 7.25  | ✔          | 12.02          | -           | 12.01  | ✔          | -         | ✔          | 0.33        | ✔          | 3               | -             | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 55                            | 4    | 10    | 1     |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 273                           | 247  | 213   | 133   |            |                |             |        |            |           |            |             | 11-30-2023 | -               | 12-31-2022    |             |         |
| American Funds 2035 Trgt Date Retire R6 | RFFTX  | Target Date         | 16.90                         | 4.20 | 10.39 | 8.15  | ✔          | 13.47          | -           | 12.01  | ✔          | -         | ✔          | 0.35        | ✔          | 3               | -             | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 40                            | 7    | 1     | 1     |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 273                           | 236  | 209   | 123   |            |                |             |        |            |           |            |             | 11-30-2023 | -               | 12-31-2022    |             |         |
| American Funds 2040 Trgt Date Retire R6 | RFCTX  | Target Date         | 19.33                         | 4.75 | 11.17 | 8.58  | ✔          | 14.71          | -           | 12.01  | ✔          | -         | ✔          | 0.37        | ✔          | 2               | -             | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 17                            | 11   | 6     | 1     |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 264                           | 236  | 207   | 127   |            |                |             |        |            |           |            |             | 11-30-2023 | -               | 12-31-2022    |             |         |
| American Funds 2045 Trgt Date Retire R6 | RFHTX  | Target Date         | 20.15                         | 4.83 | 11.35 | 8.73  | ✔          | 15.14          | -           | 12.01  | ✔          | -         | ✔          | 0.37        | ✔          | 2               | -             | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 21                            | 31   | 7     | 1     |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 267                           | 237  | 211   | 123   |            |                |             |        |            |           |            |             | 11-30-2023 | -               | 12-31-2022    |             |         |
| American Funds 2050 Trgt Date Retire R6 | RFITX  | Target Date         | 20.83                         | 4.75 | 11.41 | 8.77  | ✔          | 15.42          | -           | 12.01  | ✔          | -         | ✔          | 0.38        | ✔          | 2               | -             | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 20                            | 53   | 6     | 1     |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 266                           | 236  | 210   | 129   |            |                |             |        |            |           |            |             | 11-30-2023 | -               | 12-31-2022    |             |         |
| American Funds 2055 Trgt Date Retire R6 | RFKTX  | Target Date         | 21.40                         | 4.65 | 11.35 | 8.73  | ✔          | 15.65          | -           | 12.01  | ✔          | -         | ✔          | 0.38        | ✔          | 2               | -             | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 9                             | 59   | 17    | 1     |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 262                           | 232  | 208   | 109   |            |                |             |        |            |           |            |             | 11-30-2023 | -               | 12-31-2022    |             |         |
| American Funds 2060 Trgt Date Retire R6 | RFUTX  | Target Date         | 21.61                         | 4.62 | 11.32 | -     | ✔          | 15.68          | -           | 8.77   | ✔          | -         | ✔          | 0.39        | ✔          | 2               | -             | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 10                            | 64   | 25    | -     |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 257                           | 224  | 190   | 10    |            |                |             |        |            |           |            |             | 11-30-2023 | -               | 12-31-2022    |             |         |
| American Funds 2065 Trgt Date Retire R6 | RFVTX  | Target Date         | 21.55                         | 4.65 | -     | -     | ✔          | 15.68          | -           | 4.00   | ✔          | -         | ✔          | 0.39        | ✔          | 2               | -             | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 11                            | 63   | -     | -     |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 229                           | 152  | 11    | -     |            |                |             |        |            |           |            |             | 11-30-2023 | -               | 12-31-2022    |             |         |
| <b>Balanced</b>                         |        |                     |                               |      |       |       |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| American Funds American Balanced R6     | RLBGX  | Moderate Allocation | 14.37                         | 5.40 | 9.26  | 7.88  | ✔          | 12.00          | -           | 25.01  | ✔          | -         | ✔          | 0.25        | ✔          | 2               | 1-Low         | Low Risk    |         |
| <i>percentile rank</i>                  |        |                     | 41                            | 14   | 26    | 12    |            |                |             |        |            |           |            |             |            |                 |               |             |         |
| <i># of funds in category</i>           |        |                     | 905                           | 850  | 795   | 591   |            |                |             |        |            |           |            |             | 11-30-2023 | 02-15-2022      | 12-31-2022    |             |         |

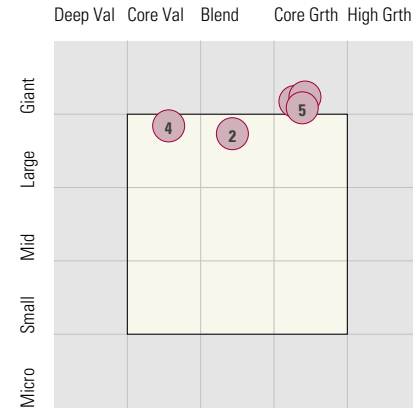
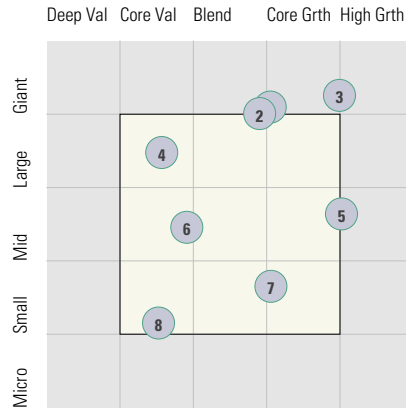
# TOL 401K RETIREMENT PLAN

## Style Analysis (Data as of 12-31-2023)

### Style Analysis

Morningstar Style Box US Stock

Morningstar Style Box Non-US Stock



#### US Stock Funds

| Fund                             | Category          | Super Sectors % |           |           | Asset Allocation % |          |         | Avg Mkt Cap M\$ |
|----------------------------------|-------------------|-----------------|-----------|-----------|--------------------|----------|---------|-----------------|
|                                  |                   | Cyclical        | Defensive | Sensitive | Cash               | US Stock | Foreign |                 |
| 1 JPMorgan US Equity R6          | Large Blend       | 28.34           | 21.50     | 50.15     | 2.23               | 94.39    | 3.38    | 255.52          |
| 2 Fidelity® 500 Index            | Large Blend Index | 28.02           | 21.39     | 50.57     | 0.04               | 99.38    | 0.58    | 237.55          |
| 3 JPMorgan Large Cap Growth R6   | Large Growth      | 21.91           | 11.77     | 66.31     | 2.93               | 93.58    | 3.49    | 362.67          |
| 4 Vanguard Equity-Income Adm     | Large Value       | 31.06           | 35.93     | 33.00     | 2.26               | 88.00    | 9.74    | 80.24           |
| 5 ClearBridge Mid Cap Growth IS  | Mid-Cap Growth    | 25.66           | 20.35     | 53.99     | 2.60               | 94.30    | 3.10    | 21.39           |
| 6 MFS Mid Cap Value R6           | Mid-Cap Value     | 43.82           | 20.31     | 35.90     | 2.34               | 92.21    | 5.45    | 16.27           |
| 7 PGIM Jennison Small Company R6 | Small Growth      | 40.39           | 18.70     | 40.93     | 2.55               | 92.75    | 4.71    | 4.76            |
| 8 DFA US Small Cap Value I       | Small Value       | 49.96           | 9.71      | 40.32     | 1.10               | 96.43    | 2.43    | 2.65            |

#### Non-US Stock Funds

| Fund                                       | Category                  | Super Sectors % |           |           | Regional Exposure % |              |                | Market Maturity % |       |                 |
|--|---------------------------|-----------------|-----------|-----------|---------------------|--------------|----------------|-------------------|-------|-----------------|
|  |                           | Cyclical        | Defensive | Sensitive | Americas            | Greater Asia | Greater Europe | Developed         | EM%   | Avg Mkt Cap M\$ |
| 1 American Funds New World R6              | Diversified Emerging Mkts | 38.31           | 22.24     | 39.44     | 35.96               | 39.10        | 24.94          | 57.94             | 42.06 | 60.60           |
| 2 Vanguard Developed Markets Index Admiral | Foreign Large Blend Index | 41.06           | 21.35     | 37.60     | 10.38               | 36.03        | 53.58          | 99.41             | 0.59  | 31.81           |
| 3 American Funds Europacific Growth R6     | Foreign Large Growth      | 34.87           | 22.81     | 42.31     | 14.94               | 35.51        | 49.55          | 82.04             | 17.96 | 56.54           |
| 4 Schwab Fdmtl Intl Lg Co Idx              | Foreign Large Value       | 43.53           | 18.05     | 38.42     | 7.48                | 41.71        | 50.82          | 99.54             | 0.46  | 34.00           |
| 5 American Funds New Perspective R6        | Global Stock              | 29.33           | 24.49     | 46.18     | 59.28               | 10.42        | 30.29          | 96.07             | 3.93  | 117.31          |

#### Fixed Income Funds

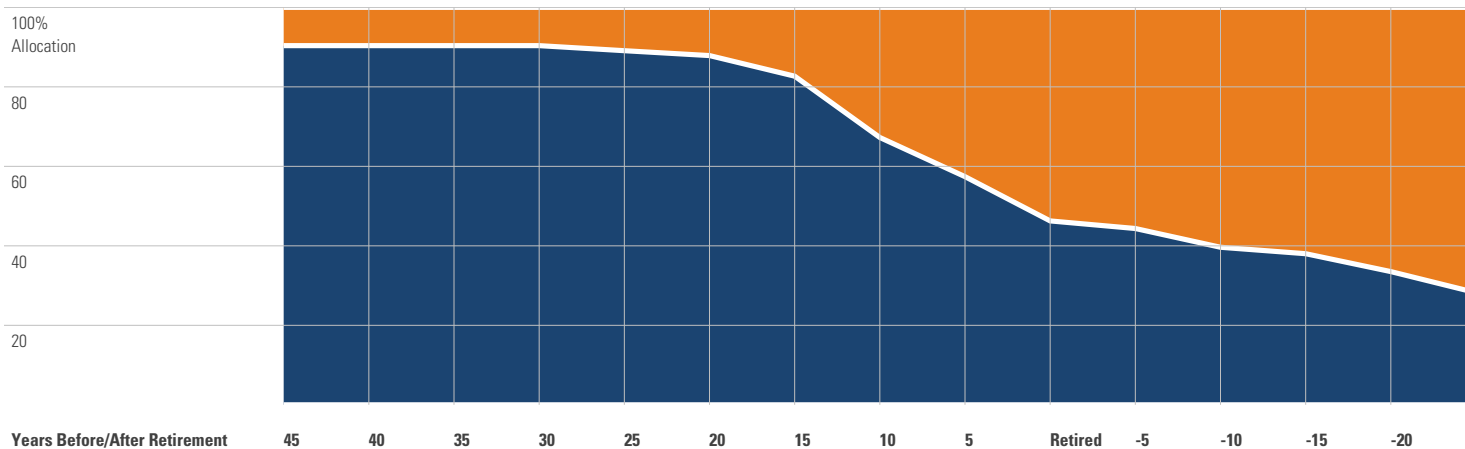
| Fund                                     | Category                 | Super Sectors % |       |           |        | Other Stats | Credit Quality % |           |                 |
|--|--------------------------|-----------------|-------|-----------|--------|-------------|------------------|-----------|-----------------|
|  |                          | US Govt Debt    | Mtg   | US Credit | Non US |             | Avg Eff Duration | Inv Grade | Below Inv Grade |
| 1 Federated Hermes Total Return Bond R6  | Core Plus Bond           | 51.98           | 22.70 | 21.40     | 0.00   | 6.00        | 91.40            | 4.54      | 4.06            |
| 2 BlackRock High Yield Bond K            | High Yield Bond          | 0.55            | 0.00  | 84.55     | 0.00   | 3.32        | 7.34             | 90.52     | 2.14            |
| 3 Vanguard Inflation-Protected Secs Adm  | Inflation-Protected Bond | 99.62           | 0.00  | 0.00      | 0.00   | 6.48        | 99.91            | 0.00      | 0.09            |
| 4 Baird Aggregate Bond Inst              | Intermediate-Term Bond   | 22.55           | 25.51 | 45.75     | 0.00   | 6.15        | 99.90            | 0.10      | 0.00            |
| 5 Lincoln Stable Value Account -LNGPA    | Stable Value             | -               | -     | -         | 0.00   | -           | 0.00             | 0.00      | -               |
| 6 Vanguard Ultra-Short-Term Bond Admiral | Ultrashort Bond          | 9.95            | 0.27  | 79.16     | 0.00   | 0.91        | 99.99            | 0.00      | 0.01            |

# TOL 401K RETIREMENT PLAN

## Target Date Analysis (Data as of 12-31-2023)

### Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



### Target Date Portfolio Data

#### Asset Allocation %

|   | Total Stock | US Stock | Non-US Stock | Total Bond | Infl Prot Bond | HY Bond | Cash | Other | Avg Mkt Cap \$M |
|---|-------------|----------|--------------|------------|----------------|---------|------|-------|-----------------|
| American Funds 2010 Trgt Date Retire R6 | 38.42       | 28.43    | 9.99         | 55.71      | 12.36          | 3.83    | 5.32 | 0.54  | 102.59          |
| American Funds 2015 Trgt Date Retire R6 | 40.30       | 29.65    | 10.65        | 53.78      | 13.82          | 5.46    | 5.34 | 0.57  | 105.00          |
| American Funds 2020 Trgt Date Retire R6 | 44.04       | 32.31    | 11.73        | 50.21      | 14.92          | 5.15    | 5.15 | 0.58  | 106.17          |
| American Funds 2025 Trgt Date Retire R6 | 49.08       | 35.42    | 13.66        | 45.23      | 15.08          | 3.87    | 5.11 | 0.58  | 103.12          |
| American Funds 2030 Trgt Date Retire R6 | 58.18       | 41.94    | 16.24        | 36.16      | 14.63          | 1.90    | 5.08 | 0.59  | 95.87           |
| American Funds 2035 Trgt Date Retire R6 | 68.58       | 49.09    | 19.49        | 25.57      | 15.33          | 1.52    | 5.24 | 0.62  | 90.56           |
| American Funds 2040 Trgt Date Retire R6 | 80.02       | 56.31    | 23.71        | 13.94      | 13.70          | 0.79    | 5.39 | 0.65  | 86.03           |
| American Funds 2045 Trgt Date Retire R6 | 83.88       | 58.70    | 25.18        | 10.13      | 4.66           | 0.32    | 5.33 | 0.65  | 84.16           |
| American Funds 2050 Trgt Date Retire R6 | 84.87       | 59.34    | 25.53        | 9.22       | 4.71           | 0.20    | 5.31 | 0.59  | 82.58           |
| American Funds 2055 Trgt Date Retire R6 | 85.59       | 59.52    | 26.07        | 8.62       | 4.81           | 0.13    | 5.23 | 0.55  | 80.33           |
| American Funds 2060 Trgt Date Retire R6 | 85.64       | 59.59    | 26.05        | 8.61       | 4.83           | 0.13    | 5.19 | 0.56  | 78.71           |
| American Funds 2065 Trgt Date Retire R6 | 85.69       | 59.62    | 26.07        | 8.55       | 4.78           | 0.13    | 5.18 | 0.56  | 78.78           |