

AUTO INVESTMENT INC 401K PLAN

Screens Summary (Data as of 12-31-2024)

⊖ 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
US Stock																			
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	25.33 19 1,468	11.03 5 1,339	14.54 18 1,232	12.16 43 914	🟢	16.08	0.91	32.86	🟢	🇺🇸	🟢	0.27	🟢	2	—	Low Risk	
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	24.97 24 1,468	8.89 23 1,339	14.48 21 1,232	13.06 8 914	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
Vanguard Mid Cap Index Admiral percentile rank # of funds in category	VIMAX	Mid-Cap Blend	15.22 36 445	2.80 72 407	9.85 52 375	9.55 31 251	🟢	19.85	0.98	1.87	🔴	🇺🇸	🟢	0.05	🟢	4	1-Low	Medium Risk	
Vanguard Small Cap Index Admiral Shares percentile rank # of funds in category	VSMAX	Small Blend	14.23 19 649	3.61 32 620	9.30 39 594	9.09 17 432	🟢	21.96	0.92	8.68	🟢	🇺🇸	🟢	0.05	🟢	4	1-Low	Medium Risk	
Non-US Stock																			
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	3.68 64 771	0.60 58 705	3.94 68 668	4.72 65 442	🟢	16.37	0.98	16.26	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk	
Fixed Income																			
American Century Inflation Adjs Bond R5 percentile rank # of funds in category	AIANX	Inflation-Protected Bond	1.99 37 158	-2.58 60 150	1.72 48 141	2.03 48 104	🟢	7.42	1.02	23.10	🟢	—	—	0.34	🟢	3	—	—	
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate-Term Bond	1.85 34 542	-2.07 28 482	0.11 27 434	1.76 18 294	🟢	7.95	1.01	24.27	🟢	🇺🇸	—	0.30	🟢	4	1-Low	—	
Federated Hermes Govt Ultrashort IS percentile rank # of funds in category	FGUSX	Ultrashort Bond	5.65 52 255	3.70 64 203	2.49 67 185	1.80 74 112	🔴	0.94	0.07	27.50	🟢	—	—	0.26	🟢	—	—	—	
Target Date																			
Vanguard Target Retirement 2020 Fund percentile rank # of funds in category	VTWNX	Target Date	7.75 48 164	1.34 43 147	4.75 43 132	5.58 37 80	🟢	10.27	0.85	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	—	
Vanguard Target Retirement 2025 Fund percentile rank # of funds in category	VTTVX	Target Date	9.44 12 218	1.92 16 202	5.66 23 175	6.32 17 115	🟢	11.82	0.92	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
Vanguard Target Retirement 2030 Fund percentile rank # of funds in category	VTHRX	Target Date	10.64 15 252	2.44 17 233	6.44 26 201	6.92 24 135	🟢	12.87	0.93	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	

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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	
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	11.78	2.97	7.20	7.51	🟢	13.65	0.93	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			26	19	37	39													
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	12.88	3.51	7.97	8.08	🟢	14.42	0.93	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			45	29	47	42													
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	13.91	4.00	8.73	8.57	🟢	15.22	0.95	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			54	27	38	31													
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	14.64	4.37	9.03	8.72	🟢	15.63	0.96	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			41	21	34	30													
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	14.64	4.37	9.02	8.70	🟢	15.64	0.96	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			46	26	38	34													
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2060 Fund	VTSX	Target Date	14.63	4.38	9.02	8.70	🟢	15.63	1.22	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			47	26	45	50													
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	14.62	4.39	9.01	—	🟢	15.61	1.22	7.48	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			49	31	51	—													
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	14.59	—	—	—	—	—	—	2.51	🔴	—	🟢	0.08	🟢	3	—	Low Risk	
percentile rank			51	—	—	—													
# of funds in category			244	177	64	—										11-30-2024	—	12-31-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	6.58	0.98	3.58	4.19	🟢	8.85	0.94	11.86	🟢	—	🟢	0.08	🟢	4	1-Low	—	
percentile rank			54	36	50	40													
# of funds in category			187	170	148	106										11-30-2024	02-15-2022	—	

Balanced

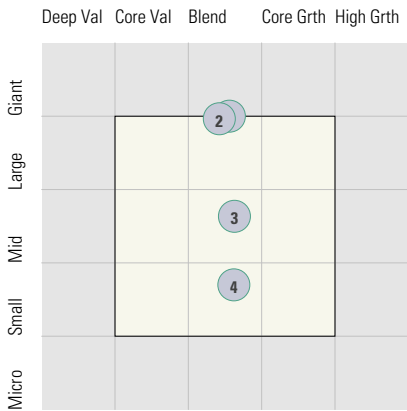
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82		10.49	1.03	2.85		—		0.12		3	1-Low	—
<i>percentile rank</i>			<i>48</i>	<i>50</i>	<i>56</i>	<i>30</i>												
<i># of funds in category</i>			<i>458</i>	<i>442</i>	<i>406</i>	<i>299</i>										11-30-2024	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95		14.58	1.03	2.85		—		0.14		3	1-Low	Low Risk
<i>percentile rank</i>			<i>40</i>	<i>43</i>	<i>34</i>	<i>28</i>												
<i># of funds in category</i>			<i>306</i>	<i>302</i>	<i>274</i>	<i>225</i>										11-30-2024	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.66	-0.46	1.87	3.15		8.64	1.03	2.85		—		0.11		4	1-Low	—
<i>percentile rank</i>			<i>71</i>	<i>72</i>	<i>76</i>	<i>57</i>												
<i># of funds in category</i>			<i>150</i>	<i>140</i>	<i>136</i>	<i>105</i>										11-30-2024	07-19-2023	—
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	10.31	2.29	6.00	6.41		12.51	1.01	2.85		—		0.13		3	1-Low	Low Risk
<i>percentile rank</i>			<i>58</i>	<i>61</i>	<i>65</i>	<i>53</i>												
<i># of funds in category</i>			<i>736</i>	<i>696</i>	<i>652</i>	<i>495</i>										11-30-2024	07-19-2023	12-31-2022

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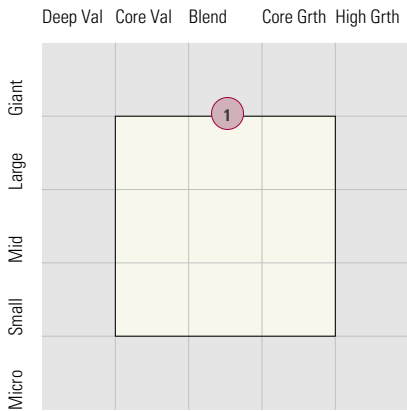
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock

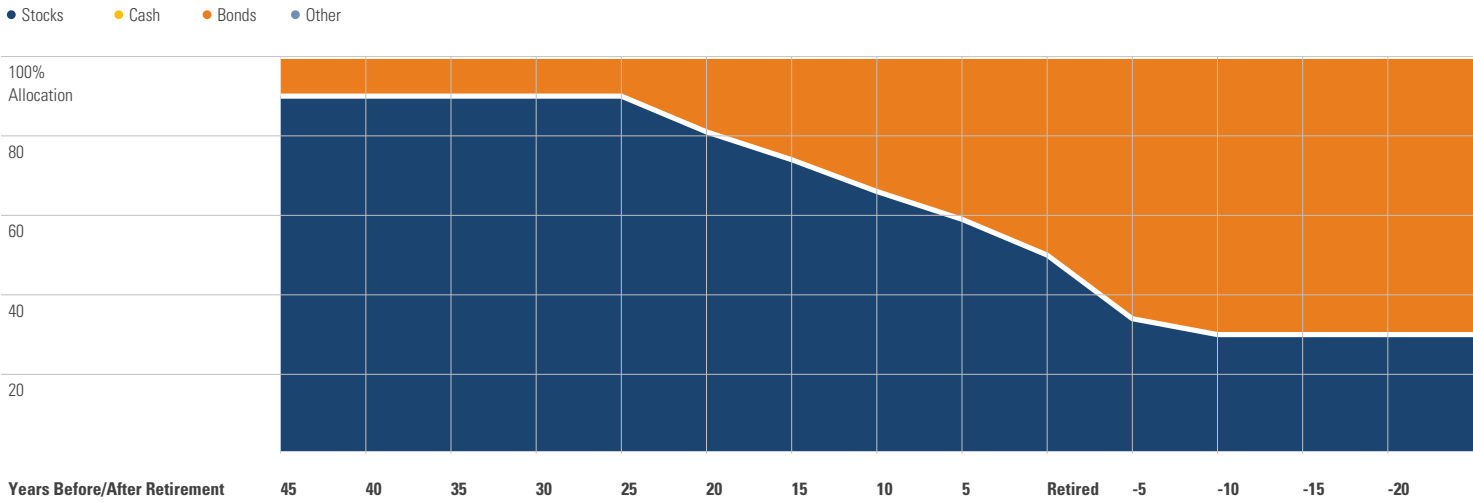


US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	American Funds Invmt Co of Amer R6	Large Blend	27.37	20.72	51.90	4.72	86.78	8.40	278.67		
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
3	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	33.59	22.68	43.73	0.33	98.14	1.53	34.27		
4	Vanguard Small Cap Index Admiral Shares	Small Blend	39.47	17.87	42.64	1.04	97.50	1.46	7.26		
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.43	21.80	41.76	12.63	29.98	57.38	86.75	13.25	57.70
Fixed Income Funds			Super Sectors %				Other Stats		Credit Quality %		
		Category	US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration		Inv Grade	Below Inv Grade	NR/NA
1	American Century Inflation Adjs Bond R5	Inflation-Protected Bond	90.86	0.19	4.92	0.00	6.83		96.42	1.61	1.97
2	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
3	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

AUTO INVESTMENT INC 401K PLAN

Target Date Analysis (Data as of 12-31-2024)

Target Date Allocation



Target Date Portfolio Data

	Asset Allocation %								Avg Mkt Cap \$M
	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	
Vanguard Target Retirement 2020 Fund	35.67	21.53	14.14	59.81	16.91	0.23	4.44	0.07	96.21
Vanguard Target Retirement 2025 Fund	49.71	30.25	19.46	46.58	10.93	0.20	3.64	0.06	97.11
Vanguard Target Retirement 2030 Fund	59.69	36.96	22.73	37.13	0.00	0.17	3.12	0.07	99.12
Vanguard Target Retirement 2035 Fund	67.04	41.42	25.62	30.02	0.00	0.14	2.86	0.08	98.84
Vanguard Target Retirement 2040 Fund	74.26	46.02	28.24	23.16	0.00	0.11	2.51	0.07	99.20
Vanguard Target Retirement 2045 Fund	81.89	50.60	31.29	15.75	0.00	0.08	2.28	0.07	98.87
Vanguard Target Retirement 2050 Fund	88.42	54.59	33.83	9.43	0.00	0.05	2.09	0.07	98.77
Vanguard Target Retirement 2055 Fund	88.40	54.54	33.86	9.50	0.00	0.05	2.04	0.07	98.68
Vanguard Target Retirement 2060 Fund	88.34	54.25	34.09	9.43	0.00	0.05	2.17	0.07	98.15
Vanguard Target Retirement 2065 Fund	88.23	53.46	34.77	9.43	0.00	0.05	2.27	0.07	96.64
Vanguard Target Retirement 2070 Fund	88.52	54.03	34.49	9.70	0.00	0.05	1.70	0.07	97.47
Vanguard Target Retirement Income Fund	28.64	17.28	11.36	66.48	19.17	0.25	4.81	0.06	96.17