

BROOKGREEN GARDENS RETIREMENT 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																	
JPMorgan US Equity R6 percentile rank # of funds in category	JUEMX	Large Blend	24.21 37 1,468	8.72 27 1,339	15.97 4 1,232	13.53 4 914	🟢	17.06	0.97	10.38	🟢	🇺🇸	🔴	0.44	🟢	3	2-Basic	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		
🟡 American Funds AMCAP R6 percentile rank # of funds in category	RAFGX	Large Growth	21.52 82 1,117	4.50 80 1,050	11.51 89 980	11.28 89 762	🔴	19.08	0.89	13.68	🟢	🇺🇸	🟢	0.34	🟢	2	—	Low Risk		
American Funds Washington Mutual R6 percentile rank # of funds in category	RWMGX	Large Value	19.34 69 1,468	8.82 25 1,339	12.41 65 1,232	11.69 55 914	🟢	14.42	0.80	27.52	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk		
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	16.41 41 512	0.66 43 496	10.57 31 457	10.40 37 370	🟢	22.05	0.97	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk		
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	14.03 26 436	4.85 58 405	8.76 52 384	8.50 39 293	🟢	19.13	0.95	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk		
Vanguard Small Cap Growth Index Admiral percentile rank # of funds in category	VSGAX	Small Growth	16.49 30 565	0.42 34 547	7.69 56 530	9.09 49 401	🟢	23.46	0.95	20.02	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk		
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	12.39 18 498	5.74 31 474	9.90 35 449	8.67 18 353	🟢	21.74	0.90	8.68	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk		
Non-US Stock																				
American Funds New World R6 percentile rank # of funds in category	RNWGX	Diversified Emerging Mkts	6.88 44 794	-0.94 39 714	5.07 16 639	6.57 1 434	🟢	15.98	0.79	25.56	🟢	🇺🇸	🟢	0.57	🟢	3	1-Low	Medium Risk		
MFS Research International R4 percentile rank # of funds in category	MRSJX	Foreign Large Blend	3.06 75 771	-1.13 84 705	4.12 64 668	5.34 35 442	🟢	17.08	1.02	2.00	🔴	🇺🇸	🟢	0.73	🟢	3	2-Basic	Low Risk		
Vanguard International Growth Adm percentile rank # of funds in category	VWILX	Foreign Large Growth	9.48 17 390	-4.54 65 371	6.64 13 340	8.68 8 215	🟢	22.71	1.23	15.02	🟢	🇺🇸	🟢	0.26	🟢	3	—	Low Risk		
Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	1.04 86 380	1.21 83 353	4.06 66 326	4.61 40 225	🟢	17.15	0.97	14.61	🟢	🇺🇸	🔴	0.39	🟢	3	—	Medium Risk		
American Funds Capital World Gr&Inc R6 percentile rank # of funds in category	RWIGX	Global Stock	14.26 50 338	4.75 47 322	8.91 48 304	8.57 49 199	🟢	16.35	0.97	18.93	🟢	—	🟢	0.41	🟢	2	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	
Alternative																			
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	5.83	3.45	7.32	2.57	🟢	11.28	0.70	14.10	🟢	—	—	1.14	🟢	—	—	—	
percentile rank			45	66	46	35													
# of funds in category			111	103	98	67										—	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	4.92	-4.69	2.99	5.06	🟢	21.84	1.03	28.65	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk	
percentile rank			66	62	64	52													
# of funds in category			229	219	203	150										11-30-2024	02-15-2022	12-31-2022	
Fixed Income																			
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	5.57	1.32	1.62	2.82	🟢	5.15	0.56	10.27	🟢	—	—	0.85	🟢	4	—	—	
percentile rank			9	4	5	5													
# of funds in category			119	114	98	60										11-30-2024	—	—	
BlackRock High Yield Instl	BHYIX	High Yield Bond	8.63	3.38	4.37	5.07	🟢	8.50	0.99	15.01	🟢	—	—	0.58	🟢	—	2-Basic	—	
percentile rank			21	29	24	13													
# of funds in category			642	596	555	433										—	02-15-2022	—	
American Century Inflation Adjs Bond R5	AIANX	Inflation- Protected Bond	1.99	-2.58	1.72	2.03	🟢	7.42	1.02	23.10	🟢	—	—	0.34	🟢	3	—	—	
percentile rank			37	60	48	48													
# of funds in category			158	150	141	104										05-31-2024	—	—	
⚠ TCW MetWest Total Return Bd I	MWTIX	Intermediate- Term Bond	1.05	-3.00	-0.31	1.35	🔴	8.88	1.14	20.01	🟢	—	—	0.45	🟢	4	—	—	
percentile rank			88	85	75	71													
# of funds in category			596	549	493	354										11-30-2024	—	—	
PIMCO Income I2	PONPX	Multisector Bond	5.31	1.94	2.79	4.16	🟢	6.72	0.82	17.77	🟢	—	—	0.93	🟢	4	—	—	
percentile rank			63	27	32	6													
# of funds in category			372	341	297	204										11-30-2024	—	—	
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	6.31	3.99	2.89	2.45	🟢	1.25	-0.01	14.01	🟢	—	—	0.58	🔴	2	—	—	
percentile rank			24	38	22	16													
# of funds in category			255	203	185	112										10-31-2024	—	—	
Target Date																			
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	7.75	1.34	4.75	5.58	🟢	10.27	0.85	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	—	
percentile rank			48	43	43	37													
# of funds in category			164	147	132	80										11-30-2024	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	9.44	1.92	5.66	6.32	🟢	11.82	0.92	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			12	16	23	17													
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	10.64	2.44	6.44	6.92	🟢	12.87	0.93	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			15	17	26	24													
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2035 Fund	VTTX	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	

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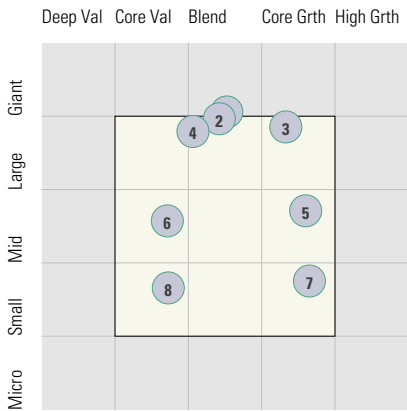
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style	Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Vanguard Target Retirement 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	VFIX	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	VITSX	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																		
American Funds American Balanced R6	RLBGX	Moderate Allocation	15.30	5.15	8.47	8.47	🟢	11.99	0.96	26.02	🟢	—	🟢	0.25	🟢	3	1-Low	Low Risk
percentile rank			14	11	16	9												
# of funds in category			736	696	652	495										11-30-2024	02-15-2022	12-31-2022

BROOKGREEN GARDENS RETIREMENT PLAN

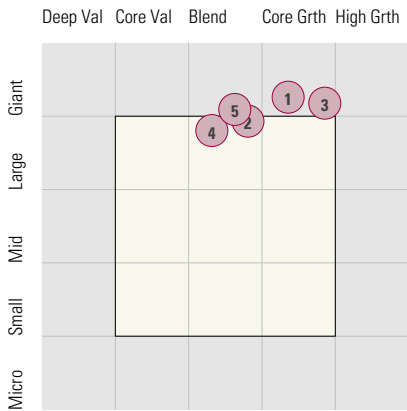
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
	Category		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	JPMorgan US Equity R6	Large Blend	29.53	15.92	54.55	1.56	95.33	3.11	376.75
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	American Funds AMCAP R6	Large Growth	22.40	19.41	58.20	4.71	87.41	7.76	214.81
4	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	26.77	16.71	56.51	0.27	97.63	2.09	38.81
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	39.35	27.47	33.16	0.22	98.72	1.06	30.92
7	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92
8	Vanguard Small Cap Value Index Admiral	Small Value	50.37	15.99	33.65	1.06	97.16	1.78	6.78

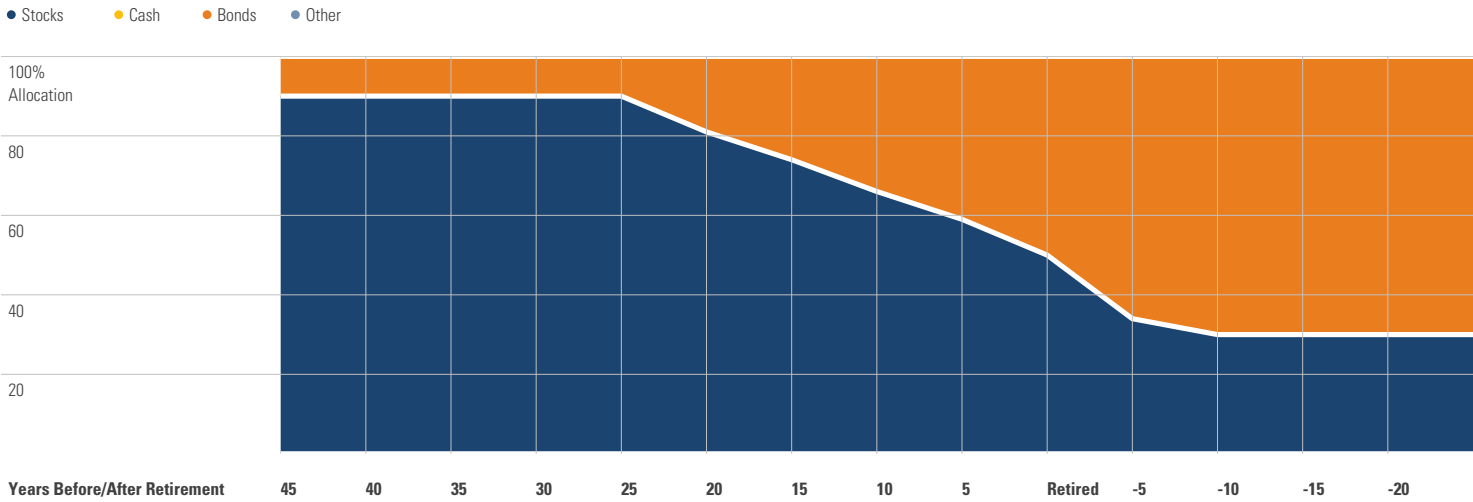
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
	Category		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	MFS Research International R4	Foreign Large Blend	40.29	23.21	36.51	12.62	29.42	57.95	97.08	2.92	54.66
3	Vanguard International Growth Adm	Foreign Large Growth	34.16	16.78	49.05	27.29	30.88	41.82	79.44	20.56	82.17
4	Vanguard International Value Inv	Foreign Large Value	43.10	17.61	39.31	10.95	39.95	49.11	80.11	19.89	34.15
5	American Funds Capital World Gr&Inc R6	Global Stock	29.70	22.24	48.06	57.18	15.31	27.52	94.16	5.84	148.43

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	PIMCO International Bond (USD-Hdg) I-2	Global Bond	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
2	BlackRock High Yield Instl	High Yield Bond	0.34	0.00	82.60	0.00	3.14		5.68	93.09	1.23
3	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
4	TCW MetWest Total Return Bd I	Intermediate-Term Bond	27.05	35.48	22.45	0.00	6.79		90.73	9.09	0.18
5	PIMCO Income I2	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
6	PIMCO Short-Term I2	Ultrasort Bond	20.62	3.52	47.65	0.00	0.21		98.70	1.30	0.00

BROOKGREEN GARDENS RETIREMENT 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