

MONTGOMERY AMATUZIO 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	
Fidelity 500 Index percentile rank # of funds in category	FXAIX	Large Blend Index	25.00 23 1,468	8.93 21 1,339	14.51 20 1,232	13.09 8 914	🟢	17.40	1.00	15.93	🟢	🇺🇸	🟢	0.02	🟢	3	1-Low	Low Risk	
Harbor Capital Appreciation Retirement percentile rank # of funds in category	HNACX	Large Growth	30.57 45 1,117	7.78 45 1,050	17.50 24 980	— — 762	🟢	23.52	1.12	11.84	🟢	🇺🇸	🟢	0.60	🟢	3	—	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 Selected Value Inv percentile rank # of funds in category	VASVX	Mid-Cap Value	7.18 83 436	7.53 18 405	10.95 21 384	8.86 28 293	🟢	20.81	1.01	19.86	🟢	🇺🇸	🟢	0.43	🟢	4	—	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																			
DFA Emerging Markets I percentile rank # of funds in category	DFEMX	Diversified Emerging Mkts	6.90 44 794	0.16 29 714	3.25 37 639	4.24 34 434	🟢	17.09	0.95	14.85	🟢	🇺🇸	🟢	0.35	🟢	2	—	Medium Risk	
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	
iShares MSCI Total Intl Idx K percentile rank # of funds in category	BDOKX	Foreign Large Blend Index	5.37 35 771	0.51 60 705	3.91 69 668	4.72 66 442	🟢	17.09	1.04	8.74	🟢	🇺🇸	🟢	0.12	🟢	2	—	Medium Risk	
American Funds Europacific Growth R6 percentile rank # of funds in category	RERGX	Foreign Large Growth	5.04 48 390	-1.97 40 371	3.95 54 340	5.66 50 215	🟢	17.86	1.03	23.60	🟢	🇺🇸	🟢	0.47	🟢	2	1-Low	Medium 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	

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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 Capital World Gr&Inc R6	RWIGX	Global Stock	14.26	4.75	8.91	8.57		16.35	0.97	18.93		—		0.41		2	1-Low	Low Risk
percentile rank			50	47	48	49												
# of funds in category			338	322	304	199										12-31-2024	05-18-2022	12-31-2022

Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	4.69	1.82	7.27	1.86		16.37	1.10	6.17		—	—	1.00		3	—	—
percentile rank			75	95	47	55												
# of funds in category			111	103	98	67										12-31-2024	—	—
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										12-31-2024	02-15-2022	12-31-2022

Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	5.68	1.42	1.72	2.93		5.15	0.56	10.27		—	—	0.75		4	—	—
percentile rank			8	3	4	3												
# of funds in category			119	114	98	60										12-31-2024	—	—
PGIM High Yield R6	PHYQX	High Yield Bond	8.46	2.52	3.93	5.38		8.27	0.96	17.22		—	—	0.38		1	—	—
percentile rank			24	55	39	8												
# of funds in category			642	596	555	433										12-31-2024	—	—
PIMCO Real Return Instl	PRRIX	Inflation- Protected Bond	2.59	-2.11	2.13	2.29		7.42	1.02	5.98		—	—	0.50		3	—	—
percentile rank			16	26	16	13												
# of funds in category			158	150	141	104										12-31-2024	—	—
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	1.85	-2.07	0.11	1.76		7.95	1.01	24.27			—	0.30		4	1-Low	—
percentile rank			34	28	27	18												
# of funds in category			542	482	434	294										12-31-2024	02-15-2022	—
PIMCO Income Instl	PIMIX	Multisector Bond	5.42	2.04	2.89	4.27		6.72	0.82	17.77		—	—	0.83		4	—	—
percentile rank			62	25	29	5												
# of funds in category			372	341	297	204										12-31-2024	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	-0.04	41.70		—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			11	—	—	—												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.68	3.72	2.51	—		0.93	0.07	27.50		—	—	0.24		—	—	—
percentile rank			48	61	64	—												
# of funds in category			255	203	185	112										—	—	—

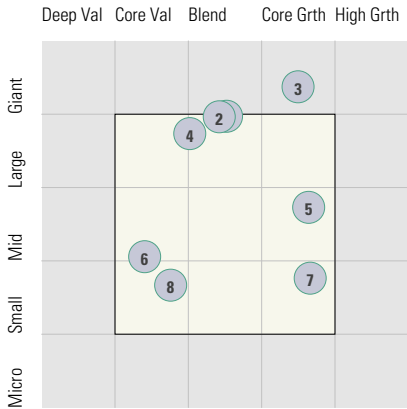
Balanced																		
American Funds American Balanced R6	RLBGX	Moderate Allocation	15.30	5.15	8.47	8.47		11.99	0.96	26.02		—		0.25		3	1-Low	Low Risk
percentile rank			14	11	16	9												
# of funds in category			736	696	652	495										12-31-2024	02-15-2022	12-31-2022

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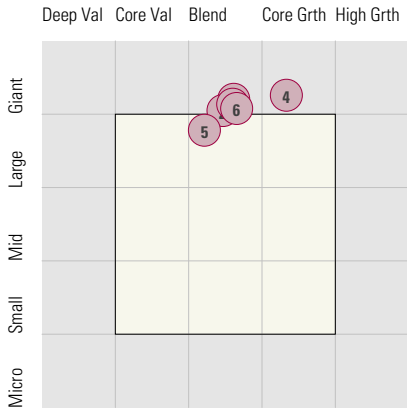
Style Analysis (Data as of 12-31-2024)

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	26.32	19.88	53.79	3.15	88.47	7.84	314.21		
2	Fidelity 500 Index	Large Blend Index	28.34	18.13	53.52	0.01	99.43	0.56	362.16		
3	Harbor Capital Appreciation Retirement	Large Growth	25.30	11.54	63.16	0.48	95.68	3.85	687.83		
4	American Funds Washington Mutual R6	Large Value	30.91	25.25	43.82	2.38	90.85	6.48	218.08		
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 Selected Value Inv	Mid-Cap Value	49.35	16.83	33.82	3.95	84.18	11.87	10.35		
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	Develop- ed	EM%	Avg Mkt Cap M\$
1	DFA Emerging Markets I	Diversified Emerging Mkts	43.18	11.10	45.72	6.58	80.98	12.44	34.84	65.16	32.51
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.17	20.13	43.70	12.80	31.01	56.20	86.64	13.36	53.74
3	iShares MSCI Total Intl Idx K	Foreign Large Blend Index	41.90	18.57	39.54	10.88	45.49	43.64	79.98	20.02	49.86
4	American Funds Europacific Growth R6	Foreign Large Growth	36.64	16.41	46.98	14.72	32.57	52.71	84.72	15.28	69.28
5	Vanguard International Value Inv	Foreign Large Value	46.55	15.32	38.13	9.08	40.49	50.42	81.66	18.34	30.78
6	American Funds Capital World Gr&Inc R6	Global Stock	30.75	18.80	50.45	61.37	14.22	24.41	94.64	5.36	165.83
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) Instl	Global Bond	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
2	PGIM High Yield R6	High Yield Bond	4.05	0.00	86.08	0.00	3.26		11.31	82.17	6.53
3	PIMCO Real Return Instl	Inflation-Protected Bond	63.30	5.92	3.74	0.00	6.92		97.00	3.00	0.00
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
5	PIMCO Income Instl	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	6.84	65.42	0.00	0.00	0.69		100.00	0.00	0.00