

BORDERLAND CONSTRUCTION COMPANY INC

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	JUEMX	Large Blend	24.21	8.72	15.97	13.53	🟢	17.06	0.97	10.38	🟢	🇺🇸	🔴	0.44	🟢	3	2-Basic	Low Risk	
percentile rank			37	27	4	4													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	03-11-2022	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	24.97	8.89	14.48	13.06	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
percentile rank			24	23	21	8													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	34.17	10.63	20.27	17.87	🟢	19.88	0.95	20.43	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk	
percentile rank			24	9	5	4													
# of funds in category			1,117	1,050	980	762										11-30-2024	04-07-2022	12-31-2022	
American Funds Washington Mutual R6	RWMGX	Large Value	19.34	8.82	12.41	11.69	🟢	14.42	0.80	27.52	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk	
percentile rank			69	25	65	55													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	16.41	0.66	10.57	10.40	🟢	22.05	0.97	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			41	43	31	37													
# of funds in category			512	496	457	370										11-30-2024	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	14.03	4.85	8.76	8.50	🟢	19.13	0.95	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			26	58	52	39													
# of funds in category			436	405	384	293										11-30-2024	02-15-2022	12-31-2022	
MFS New Discovery R6	MNDKX	Small Growth	6.46	-4.96	4.83	9.10	🟢	21.62	0.86	11.01	🟢	🇺🇸	🟢	0.90	🟢	4	—	Medium Risk	
percentile rank			93	81	90	49													
# of funds in category			565	547	530	401										11-30-2024	—	12-31-2022	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	12.39	5.74	9.90	8.67	🟢	21.74	0.90	8.68	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			18	31	35	18													
# of funds in category			498	474	449	353										11-30-2024	02-15-2022	12-31-2022	
Non-US Stock																			
American Funds New World R6	RNWGX	Diversified Emerging Mkts	6.88	-0.94	5.07	6.57	🟢	15.98	0.79	25.56	🟢	🇺🇸	🟢	0.57	🟢	3	1-Low	Medium Risk	
percentile rank			44	39	16	1													
# of funds in category			794	714	639	434										11-30-2024	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	3.68	0.60	3.94	4.72	🟢	16.37	0.98	16.26	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk	
percentile rank			64	58	68	65													
# of funds in category			771	705	668	442										11-30-2024	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	9.48	-4.54	6.64	8.68	🟢	22.71	1.23	15.02	🟢	🇺🇸	🟢	0.26	🟢	3	—	Low Risk	
percentile rank			17	65	13	8													
# of funds in category			390	371	340	215										11-30-2024	—	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.04	1.21	4.06	4.61	🟢	17.15	0.97	14.61	🟢	🇺🇸	🔴	0.39	🟢	3	—	Medium Risk	
percentile rank			86	83	66	40													
# of funds in category			380	353	326	225										11-30-2024	—	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	17.16	2.90	11.48	11.47	🟢	18.20	1.09	24.10	🟢	—	🟢	0.41	🟢	3	2-Basic	Low Risk	
percentile rank			37	31	26	16													
# of funds in category			343	326	279	196										11-30-2024	02-15-2022	12-31-2022	

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			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																			
PIMCO Commodity Real Ret Strat Instl percentile rank # of funds in category	PCRIX	Commodities Broad Basket	4.69 75 111	1.82 95 103	7.27 47 98	1.86 55 67	🟢	16.37	1.10	6.17	🟢	—	—	1.00	🟢	3	—	—	
Neuberger Berman Real Estate R6 percentile rank # of funds in category	NRREX	Real Estate	5.30 54 229	-4.83 67 219	3.92 33 203	6.27 12 150	🟢	21.42	1.00	19.01	🟢	—	🟢	0.75	🟢	3	—	Low Risk	
Fixed Income																			
Loomis Sayles Core Plus Bond N percentile rank # of funds in category	NERNX	Core Plus Bond	0.85 89 596	-2.19 58 549	0.44 35 493	1.91 31 354	🟢	8.66	1.10	28.02	🟢	—	—	0.40	🟢	3	1-Low	—	
Loomis Sayles Global Bond N percentile rank # of funds in category	LSGNX	Global Bond	-2.38 64 168	-5.16 72 166	-1.62 48 154	0.31 39 127	🟢	10.12	0.91	24.35	🟢	—	—	0.64	🟢	3	—	—	
🟡 Vanguard High-Yield Corporate Adm percentile rank # of funds in category	VWEAX	High Yield Bond	6.39 82 642	2.66 51 596	3.43 62 555	4.60 35 433	🟢	8.37	0.97	2.34	🔴	—	—	0.12	🟢	2	—	—	
Vanguard Inflation-Protected Secs Adm percentile rank # of funds in category	VAIPX	Inflation- Protected Bond	1.86 55 158	-2.33 37 150	1.79 45 141	2.12 36 104	🟢	7.21	0.99	3.15	🟢	—	—	0.10	🟢	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	—	
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	— — 11	— — —	— — —	— — —	—	—	—	41.70	🟢	—	—	—	—	—	—	—	
Vanguard Ultra-Short-Term Bond Admiral percentile rank # of funds in category	VUSFX	Ultrashort Bond	5.66 50 255	3.57 76 203	2.59 56 185	— — 112	🟢	1.22	0.10	6.72	🟢	—	—	0.10	🟢	3	—	—	
Target Date																			
BlackRock LifePath® Index 2030 K percentile rank # of funds in category	LINKX	Target Date	9.26 65 252	1.52 63 233	5.68 69 201	6.47 56 135	🟢	12.94	0.94	6.68	🟢	—	🟢	0.09	🟢	4	1-Low	Low Risk	
BlackRock LifePath® Index 2035 K percentile rank # of funds in category	LIJXX	Target Date	10.98 60 247	2.37 53 224	6.79 65 194	7.33 45 134	🟢	14.14	0.97	6.68	🟢	—	🟢	0.09	🟢	4	1-Low	Low Risk	
BlackRock LifePath® Index 2040 K percentile rank # of funds in category	LIKXX	Target Date	12.66 55 246	3.23 45 228	7.81 54 196	8.11 33 135	🟢	15.25	0.99	6.68	🟢	—	🟢	0.09	🟢	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	
BlackRock LifePath® Index 2045 K	LIHKX	Target Date	14.36	4.08	8.77	8.76	🟢	16.19	1.01	6.68	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
percentile rank			29	22	35	17													
# of funds in category			242	224	194	134										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2050 K	LIPKX	Target Date	15.65	4.66	9.38	9.12	🟢	16.68	1.03	6.68	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
percentile rank			12	11	14	6													
# of funds in category			244	226	196	135										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2055 K	LIVKX	Target Date	16.29	4.92	9.57	9.23	🟢	16.77	1.03	6.68	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
percentile rank			9	11	11	5													
# of funds in category			241	223	193	129										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2060 K	LIZKX	Target Date	16.29	4.94	9.57	—	🟢	16.80	1.31	6.68	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
percentile rank			9	11	14	—													
# of funds in category			239	221	186	51										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2065 K	LIWKX	Target Date	16.34	4.94	9.67	—	🟢	16.84	1.31	5.18	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
percentile rank			10	13	6	—													
# of funds in category			244	177	64	—										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index Retire K	LIRKX	Target Date	7.15	0.43	3.98	4.73	🟢	10.92	1.17	6.68	🟢	—	🟢	0.09	🟢	5	1-Low	—	
percentile rank			31	55	19	7													
# of funds in category			187	170	148	106										11-30-2024	04-07-2022	—	

Balanced

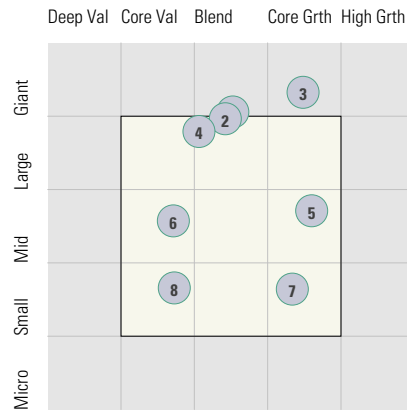
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82		10.49	1.03	2.85		—		0.12		3	1-Low	—
percentile rank			48	50	56	30												
# of funds in category			458	442	406	299										11-30-2024	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95		14.58	1.03	2.85		—		0.14		3	1-Low	Low Risk
percentile rank			40	43	34	28												
# of funds in category			306	302	274	225										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	—
percentile rank			71	72	76	57												
# of funds in category			150	140	136	105										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
percentile rank			58	61	65	53												
# of funds in category			736	696	652	495										11-30-2024	07-19-2023	12-31-2022

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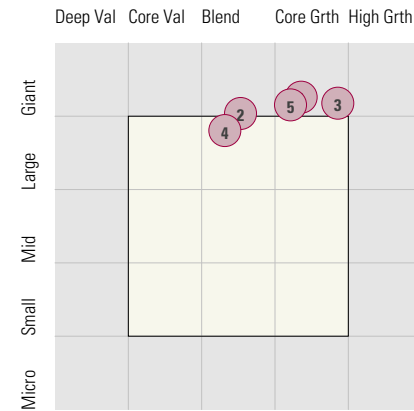
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
		Category							
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	JPMorgan Large Cap Growth R6	Large Growth	24.87	10.46	64.67	3.99	93.46	2.55	581.80
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	MFS New Discovery R6	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02
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

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	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	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
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 New Perspective R6	Global Stock	27.28	22.05	50.66	58.63	11.96	29.38	95.42	4.58	179.18

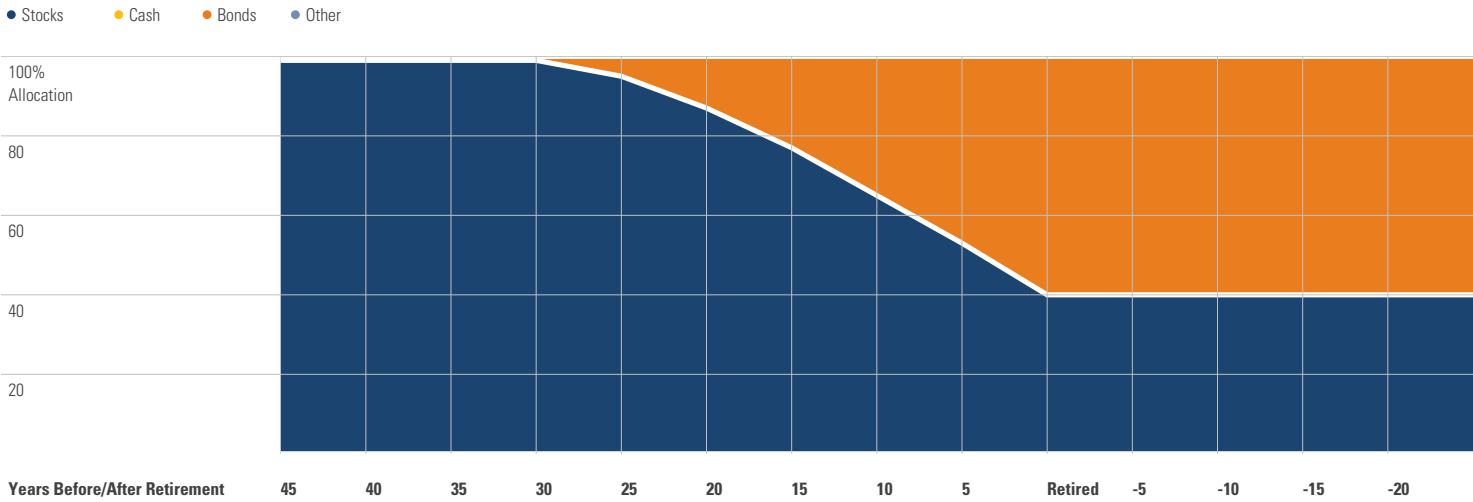
Fixed Income Funds

	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Loomis Sayles Core Plus Bond N	Core Plus Bond	35.95	23.18	31.69	0.00	6.76	92.95	6.47	0.58
2	Loomis Sayles Global Bond N	Global Bond	57.46	11.94	26.01	0.00	6.43	95.09	4.81	0.10
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.80	0.00	88.82	0.00	2.88	11.34	89.26	-0.60
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70	97.69	0.00	2.31
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08	99.80	0.20	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—	0.00	0.00	—
7	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	8.30	0.79	86.30	0.00	0.90	98.74	0.32	0.94

BORDERLAND CONSTRUCTION COMPANY INC

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	
BlackRock LifePath® Index 2030 K	52.51	34.75	17.76	45.49	15.50	1.05	1.56	0.45	110.64
BlackRock LifePath® Index 2035 K	64.32	42.28	22.04	34.03	8.93	0.62	1.60	0.04	107.81
BlackRock LifePath® Index 2040 K	75.24	49.35	25.89	22.75	9.94	0.30	1.96	0.05	106.59
BlackRock LifePath® Index 2045 K	85.24	55.85	29.39	12.26	9.60	0.13	2.43	0.06	106.81
BlackRock LifePath® Index 2050 K	92.17	59.78	32.39	5.04	8.17	0.00	2.73	0.07	109.22
BlackRock LifePath® Index 2055 K	95.45	61.67	33.78	1.50	3.82	0.02	2.98	0.07	110.17
BlackRock LifePath® Index 2060 K	95.89	61.91	33.98	1.04	1.87	0.01	3.00	0.07	110.29
BlackRock LifePath® Index 2065 K	95.89	61.81	34.08	1.02	0.94	0.01	3.03	0.07	110.08
BlackRock LifePath® Index Retire K	37.83	25.35	12.48	59.42	14.43	1.84	1.30	1.44	114.24