

CLERMONT INTERNISTS INC 401K

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	RICGX	Large Blend	25.33	11.03	14.54	12.16	🟢	16.08	0.91	32.86	🟢	🇺🇸	🟢	0.27	🟢	2	—	Low Risk				
percentile rank			19	5	18	43																
# of funds in category			1,468	1,339	1,232	914									11-30-2024	—	12-31-2022					
State St S&P 500® Indx NL CI K		Large Blend Index	25.01	8.93	14.50	13.08	🟢	17.40	1.00	27.69	🟢	🇺🇸	🟢	0.01	🟢	3	—	Low Risk				
percentile rank			23	21	20	8																
# of funds in category			1,468	1,339	1,232	914									11-30-2024	—	12-31-2022					
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	28.84	7.22	15.33	14.03	🟢	20.07	0.95	23.18	🟢	🇺🇸	🟢	0.30	🟢	1	1-Low	Low Risk				
percentile rank			54	54	54	53																
# of funds in category			1,117	1,050	980	762									11-30-2024	04-07-2022	12-31-2022					
Invesco Growth and Income R6	GIFFX	Large Value	16.65	7.55	10.55	9.25	🟢	17.50	1.01	21.85	🟢	🇺🇸	🟢	0.42	🟢	2	—	Medium Risk				
percentile rank			28	27	26	34																
# of funds in category			1,190	1,115	1,058	823									11-30-2024	—	12-31-2022					
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	14.79	0.00	9.17	11.60	🟢	20.71	0.90	16.12	🟢	🇺🇸	🟢	0.66	🟢	4	2-Basic	Low Risk				
percentile rank			52	52	51	15																
# 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					
State St Russell Sm Cap® Gr Indx NL CI C		Small Growth	15.08	0.08	6.68	7.96	🟢	24.32	1.00	15.33	🟢	🇺🇸	🟢	0.05	🟢	3	—	Medium Risk				
percentile rank			42	41	75	77																
# of funds in category			565	547	530	401									11-30-2024	—	12-31-2022					
Macquarie Small Cap Value R6	DVZRX	Small Value	11.32	2.40	7.39	—	🟢	22.59	0.93	12.51	🟢	🇺🇸	🟢	0.71	🟢	3	—	Medium Risk				
percentile rank			26	79	77	—																
# of funds in category			498	474	449	353									11-30-2024	—	12-31-2022					
Non-US Stock																						
American Funds New World R6	RNWXG	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 Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	3.04	0.89	4.76	5.47	🟢	18.00	1.09	11.86	🟢	🇺🇸	🟢	0.08	🟢	3	1-Low	Low Risk				
percentile rank			75	50	42	28																
# of funds in category			771	705	668	442									11-30-2024	02-15-2022	12-31-2022					
American Funds Europacific Growth R6	RERGX	Foreign Large Growth	5.04	-1.97	3.95	5.66	🟢	17.86	1.03	23.60	🟢	🇺🇸	🟢	0.47	🟢	2	1-Low	Medium Risk				
percentile rank			48	40	54	50																
# of funds in category			390	371	340	215									11-30-2024	02-15-2022	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					

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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 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

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										11-30-2024	—	—
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										11-30-2024	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										11-30-2024	—	—
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	7.44	3.55	4.34	4.92		7.94	0.92	10.17		—	—	0.66		—	—	—
percentile rank			56	25	26	18												
# of funds in category			642	596	555	433										—	—	—
BlackRock Inflation Protected Bond K	BPLBX	Inflation- Protected Bond	1.88	-2.18	2.06	2.19		7.39	1.02	6.81		—	—	0.79		3	—	—
percentile rank			49	27	18	24												
# of funds in category			158	150	141	104										11-30-2024	—	—
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										11-30-2024	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										11-30-2024	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	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										—	—	—

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

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Fund on Watch List

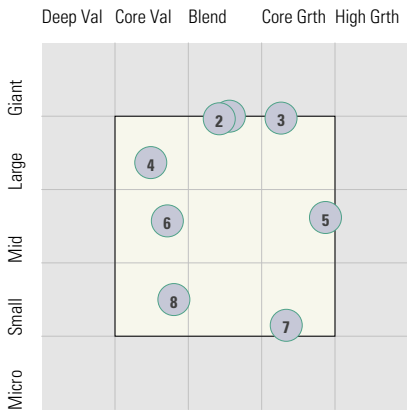
Name	Ticker	Asset Class	Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated	
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	
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	—	
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	

CLERMONT INTERNISTS INC 401K

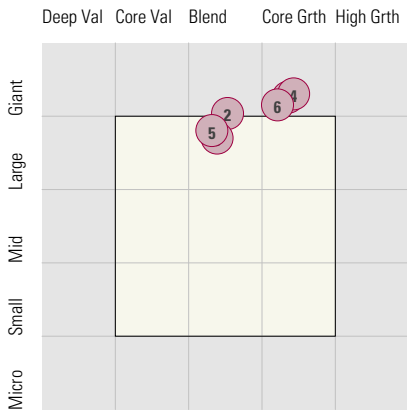
Style Analysis (Data as of 12-31-2024)

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	American Funds Invmt Co of Amer R6	Large Blend	27.37	20.72	51.90	4.72	86.78	8.40	278.67
2	State St S&P 500® Indx NL CI K	Large Blend Index	28.35	18.13	53.51	0.45	99.00	0.56	362.16
3	American Funds Growth Fund of Amer R6	Large Growth	25.71	17.37	56.91	3.60	86.78	9.25	257.09
4	Invesco Growth and Income R6	Large Value	31.34	20.87	47.79	2.34	91.59	6.07	114.35
5	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27
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	State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.32	27.86	49.80	0.38	98.63	1.00	3.40
8	Macquarie Small Cap Value R6	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59

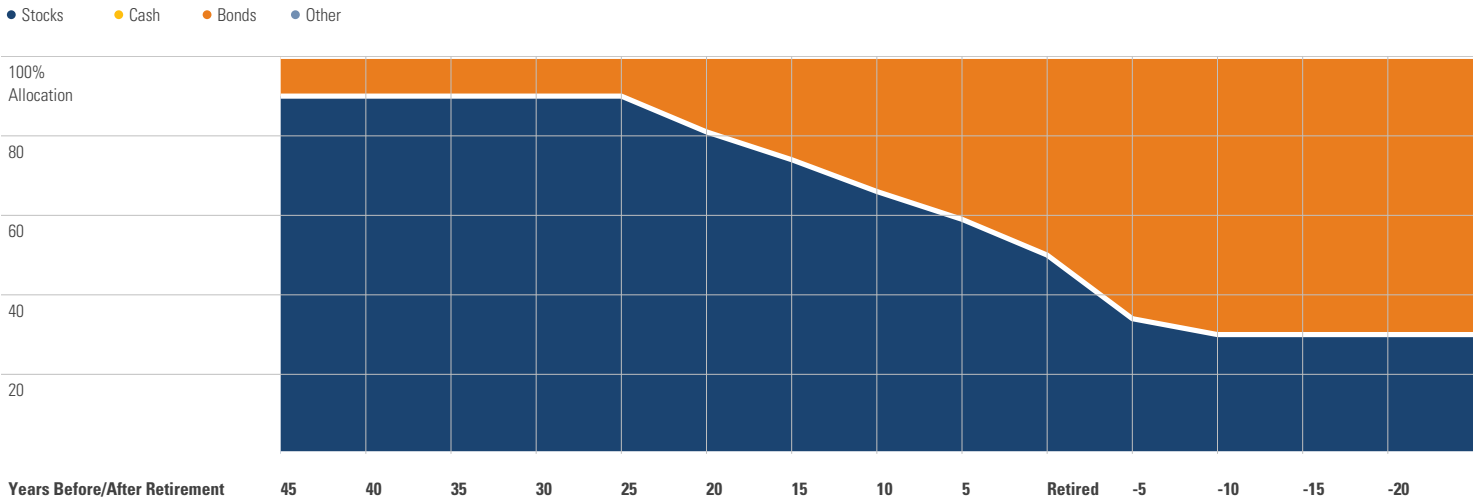
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	American 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 Developed Markets Index Admiral	Foreign Large Blend Index	42.13	20.07	37.81	11.37	35.62	53.00	99.40	0.60	32.20
4	American Funds Europacific Growth R6	Foreign Large Growth	35.65	18.62	45.72	14.46	34.69	50.87	81.95	18.05	77.00
5	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
6	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			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	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	87.24	0.00	3.13		2.46	94.67	2.87
3	BlackRock Inflation Protected Bond K	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
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	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

CLERMONT INTERNISTS INC 401K

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