THE DARIEN TELEPHONE COMPANY

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

Fund Removed from Approved List   Fund on Watch List

			Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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 *Updated*	Commit. Level *Updated*	Carbon Risk *Updated*
US Stock																		
Vanguard Dividend Growth Inv	VDIGX	Large Blend	9.03	3.88	9.42	10.48	✖	13.84	0.70	2.50	✖		✔	0.29	✔	4	2-Basic	Low Risk
percentile rank			*98*	*89*	*94*	*79*												
# of funds in category			*1,468*	*1,339*	*1,232*	*914*										11-30-2024	02-15-2022	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
MFS Growth R6	MFEKX	Large Growth	31.79	7.36	15.07	15.22	✔	20.27	0.97	22.76	✔		✔	0.51	✔	3	2-Basic	Low Risk
percentile rank			*38*	*52*	*58*	*28*												
# of funds in category			*1,117*	*1,050*	*980*	*762*										11-30-2024	02-15-2022	12-31-2022
Invesco Diversified Dividend R6	LCEFX	Large Value	13.48	6.92	7.97	8.07	✔	14.69	0.86	8.85	✔		✔	0.47	✔	3	–	Medium Risk
percentile rank			*60*	*38*	*78*	*72*												
# 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 Selected Value Inv	VASVX	Mid-Cap Value	7.18	7.53	10.95	8.86	✔	20.81	1.01	19.86	✔		✔	0.43	✔	4	–	Medium Risk
percentile rank			*83*	*18*	*21*	*28*												
# of funds in category			*436*	*405*	*384*	*293*										11-30-2024	–	12-31-2022
PGIM Jennison Small Company R6	PJSQX	Small Growth	14.18	1.37	11.50	9.81	✔	20.37	0.81	11.10	✔		✖	0.69	✔	4	–	Medium Risk
percentile rank			*47*	*21*	*15*	*32*												
# of funds in category			*565*	*547*	*530*	*401*										11-30-2024	–	12-31-2022
DFA US Small Cap Value I	DFSVX	Small Value	9.57	7.93	12.44	8.61	✔	23.11	0.96	12.85	✔		✔	0.31	✔	3	–	Medium Risk
percentile rank			*44*	*12*	*12*	*20*												
# of funds in category			*498*	*474*	*449*	*353*										11-30-2024	–	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
Invesco Oppenheimer International Gr R6	OIGIX	Foreign Large Growth	-1.41	-4.45	3.45	4.80	✔	21.62	1.22	12.77	✔		✔	0.73	✔	3	–	Low Risk
percentile rank			*91*	*64*	*65*	*74*												
# 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 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*										11-30-2024	05-18-2022	12-31-2022

THE DARIEN TELEPHONE COMPANY

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

Fund Removed from Approved List   Fund on Watch List

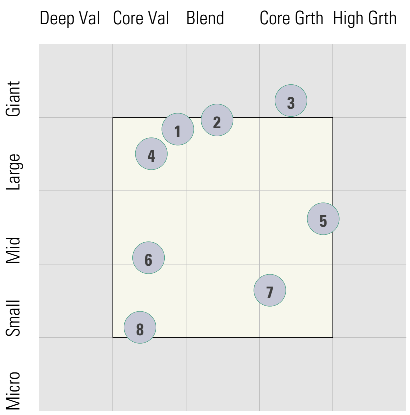
Name	Ticker	Asset Class	Trailing Performance and Risk 1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Management Tenure	Pass/ Fail	Style Style Box	Pass/ Fail	Expense Exp Ratio	Pass/ Fail	ESG Metrics Sustain. Rating *Updated*	Commit. Level *Updated*	Carbon Risk *Updated*
Alternative																		
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*										–	–	–
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	1.86	-2.33	1.79	2.12	✔	7.21	0.99	3.15	✔	—	—	0.10	✔	3	–	–
percentile rank			*55*	*37*	*45*	*36*												
# 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*										–	–	–
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

THE DARIEN TELEPHONE COMPANY

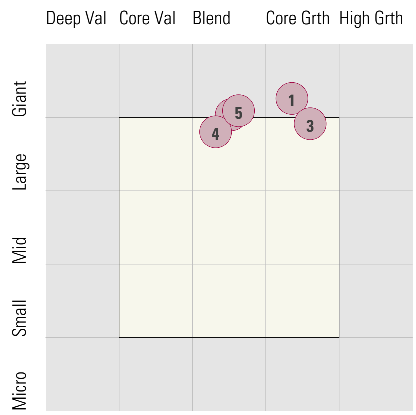
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



	US Stock Funds	Category	Super Sectors % Cyclical	Defensive	Sensitive	Asset Allocation % Cash	US Stock	Foreign	Avg Mkt Cap M$
1	Vanguard Dividend Growth Inv	Large Blend	33.30	32.40	34.29	2.20	90.61	7.19	221.96
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	MFS Growth R6	Large Growth	27.50	10.15	62.35	0.42	97.41	2.17	510.11
4	Invesco Diversified Dividend R6	Large Value	34.44	28.43	37.13	1.01	90.07	8.92	135.69
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 Selected Value Inv	Mid-Cap Value	50.07	16.78	33.14	5.25	83.02	11.72	10.91
7	PGIM Jennison Small Company R6	Small Growth	45.02	18.04	36.95	2.82	88.91	8.27	6.08
8	DFA US Small Cap Value I	Small Value	53.18	10.20	36.61	0.51	97.75	1.74	3.55

	Non-US Stock Funds	Category	Super Sectors % Cyclical	Defensive	Sensitive	Regional Exposure % Americas	Greater Asia	Greater Europe	Market Maturity % 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	Invesco Oppenheimer International Gr R6	Foreign Large Growth	27.21	25.48	47.30	14.37	20.19	65.43	93.88	6.12	53.08
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	Category	Super Sectors % US Govt Debt	Mtg	US Credit	Non US	Other Stats Avg Eff Duration	Credit Quality % 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	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70	97.69	0.00	2.31
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