

DUFFY GROUP INC 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																			
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	
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	
Vanguard Windsor™ II Admiral™	VWNAX	Large Value	14.29	6.32	12.18	10.43	✔️	16.59	0.95	21.07	✔️	📊	★	0.26	✔️	3	—	Low Risk	
percentile rank			53	50	9	12													
# of funds in category			1,190	1,115	1,058	823										11-30-2024	—	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	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	16.49	0.42	7.69	9.09	✔️	23.46	0.95	20.02	✔️	📊	✔️	0.07	✔️	4	1-Low	Medium Risk	
percentile rank			30	34	56	49													
# of funds in category			565	547	530	401										11-30-2024	02-15-2022	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																			
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	10.95	-0.13	2.98	3.99	✔️	16.36	0.91	16.35	✔️	📊	✔️	0.14	✔️	2	1-Low	Medium Risk	
percentile rank			16	32	40	40													
# 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	
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	16.43	5.17	9.92	—	✔️	16.74	1.02	11.86	✔️	—	✔️	0.10	✔️	2	1-Low	Low Risk	
percentile rank			31	39	33	—													
# of funds in category			338	322	304	199										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
Alternative																			
Invesco Balanced-Risk Commodity Strat R6 percentile rank # of funds in category	IBRFK	Commodities Broad Basket	5.83 45 111	3.45 66 103	7.32 46 98	2.57 35 67	🟢	11.28	0.70	14.10	🟢	—	—	1.14	🟢	—	—	—	
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSLX	Real Estate	4.92 66 229	-4.69 62 219	2.99 64 203	5.06 52 150	🟢	21.84	1.03	28.65	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk	
															11-30-2024	02-15-2022	12-31-2022		
Fixed Income																			
PIMCO International Bond (USD-Hdg) Instl percentile rank # of funds in category	PFORX	Global Bond	5.68 8 119	1.42 3 114	1.72 4 98	2.93 3 60	🟢	5.15	0.56	10.27	🟢	—	—	0.75	🟢	4	—	—	
⚠ 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	—	—	
BNY Mellon Bond Market Index I percentile rank # of funds in category	DBIRX	Intermediate- Term Bond	1.16 78 542	-2.59 69 482	-0.48 74 434	1.17 66 294	🟢	7.82	1.00	14.90	🟢	🟩	—	0.15	🟢	3	—	—	
Loomis Sayles Bond N percentile rank # of funds in category	LSBNX	Multisector Bond	6.76 36 372	0.35 70 341	1.29 80 297	2.35 80 204	🟢	8.23	1.01	17.93	🟢	—	—	0.60	🟢	2	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	—	—	
Balanced																			
Vanguard LifeStrategy Cnsvr Gr Inv percentile rank # of funds in category	VSCGX	Target Risk	7.54 48 458	0.93 50 442	3.99 56 406	4.82 30 299	🟢	10.49	1.03	2.85	🔴	—	🟢	0.12	🟢	3	1-Low	—	
Vanguard LifeStrategy Growth Inv percentile rank # of funds in category	VASGX	Target Risk	13.18 40 306	3.61 43 302	7.99 34 274	7.95 28 225	🟢	14.58	1.03	2.85	🔴	—	🟢	0.14	🟢	3	1-Low	Low Risk	
															11-30-2024	07-19-2023	12-31-2022		
Vanguard LifeStrategy Income Inv percentile rank # of funds in category	VASIX	Target Risk	4.66 71 150	-0.46 72 140	1.87 76 136	3.15 57 105	🟢	8.64	1.03	2.85	🔴	—	🟢	0.11	🟢	4	1-Low	—	
															11-30-2024	07-19-2023	—		

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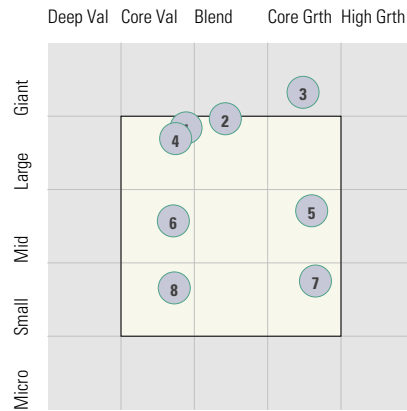
			Trailing Performance and Risk							Management		Style		Expense		ESG Metrics			
Name	Ticker	Asset Class	1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																<i>Updated</i>	<i>Updated</i>	<i>Updated</i>	
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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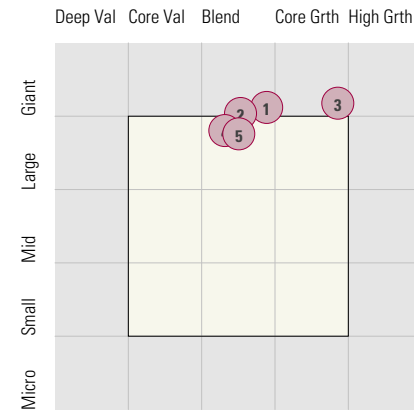
Style Analysis (Data as of 12-31-2024)

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	
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	JPMorgan Large Cap Growth R6	Large Growth	24.87	10.46	64.67	3.99	93.46	2.55	581.80
4	Vanguard Windsor™ II Admiral™	Large Value	30.76	23.89	45.36	4.35	85.05	10.60	158.41
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

Non-US Stock Funds	Category	Super Sectors %			Regional Exposure %			Market Maturity %			
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop- ed	EM%	Avg Mkt Cap M\$	
1	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	43.86	12.60	43.54	6.70	79.79	13.49	25.50	74.50	28.09
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	Vanguard Total World Stock Index Admiral	Global Stock	34.15	17.94	47.90	67.90	16.94	15.15	92.32	7.68	115.69

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	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	Vanguard High-Yield Corporate Adm	High Yield Bond	5.80	0.00	88.82	0.00	2.88	11.34	89.26	-0.60
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	BNY Mellon Bond Market Index I	Intermediate-Term Bond	44.32	26.46	24.07	0.00	6.11	100.00	0.00	0.00
5	Loomis Sayles Bond N	Multisector Bond	48.31	0.09	45.52	0.00	4.73	69.09	21.86	9.06
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