

EPIC CONSOLIDATED OPERATIONS LLC

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																			
DFA US Core Equity 1 I	DFEOX	Large Blend	21.35	8.24	13.49	11.96	✔	17.80	1.01	12.85	✔	📊	✔	0.15	✔	2	—	Medium Risk	
percentile rank			58	40	50	48													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	—	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	
Vanguard Value Index Adm	VVIAX	Large Value	15.99	7.45	9.93	9.99	✔	15.75	0.92	30.02	✔	📊	✔	0.05	✔	3	1-Low	Medium Risk	
percentile rank			34	29	38	18													
# of funds in category			1,190	1,115	1,058	823										11-30-2024	02-15-2022	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	DFS VX	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																			
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	
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	

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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																			
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 11-30-2024	— —	— —	
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 11-30-2024	1-Low 02-15-2022	Low Risk 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 11-30-2024	— —	— —	
Eaton Vance Income Fund of Boston R6 percentile rank # of funds in category	EIBRX	High Yield Bond	7.44 56 642	3.55 25 596	4.34 26 555	4.92 18 433	🟢	7.94	0.92	10.17	🟢	—	—	0.66	🟢	— —	— —	— —	
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 11-30-2024	— —	— —	
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 11-30-2024	1-Low 02-15-2022	— —	
PIMCO Income Instl percentile rank # of funds in category	PIMIX	Multisector Bond	5.42 62 372	2.04 25 341	2.89 29 297	4.27 5 204	🟢	6.72	0.82	17.77	🟢	—	—	0.83	🟢	4 11-30-2024	— —	— —	
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	— — 11	— — —	— — —	— — —	—	—	—	41.70	🟢	—	—	—	—	— —	— —	— —	
Federated Hermes Govt Ultrashort R6 percentile rank # of funds in category	FGULX	Ultrashort Bond	5.68 48 255	3.72 61 203	2.51 64 185	— — 112	🟢	0.93	0.07	27.50	🟢	—	—	0.24	🟢	— —	— —	— —	
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 11-30-2024	1-Low 04-07-2022	Low Risk 12-31-2022	
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 11-30-2024	1-Low 04-07-2022	Low Risk 12-31-2022	
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 11-30-2024	1-Low 04-07-2022	Low Risk 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	
BlackRock LifePath® Index 2045 K percentile rank # of funds in category	LIHKX	Target Date	14.36 29 242	4.08 22 224	8.77 35 194	8.76 17 134	🟢	16.19	1.01	6.68	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
BlackRock LifePath® Index 2050 K percentile rank # of funds in category	LIPKX	Target Date	15.65 12 244	4.66 11 226	9.38 14 196	9.12 6 135	🟢	16.68	1.03	6.68	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
BlackRock LifePath® Index 2055 K percentile rank # of funds in category	LIVKX	Target Date	16.29 9 241	4.92 11 223	9.57 11 193	9.23 5 129	🟢	16.77	1.03	6.68	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
BlackRock LifePath® Index 2060 K percentile rank # of funds in category	LIZKX	Target Date	16.29 9 239	4.94 11 221	9.57 14 186	— — 51	🟢	16.80	1.31	6.68	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
BlackRock LifePath® Index 2065 K percentile rank # of funds in category	LIWKX	Target Date	16.34 10 244	4.94 13 177	9.67 6 64	— — —	🟢	16.84	1.31	5.18	🟢	—	🟢	0.09	🟢	3	1-Low	Low Risk	
BlackRock LifePath® Index Retire K percentile rank # of funds in category	LIRKX	Target Date	7.15 31 187	0.43 55 170	3.98 19 148	4.73 7 106	🟢	10.92	1.17	6.68	🟢	—	🟢	0.09	🟢	5	1-Low	—	

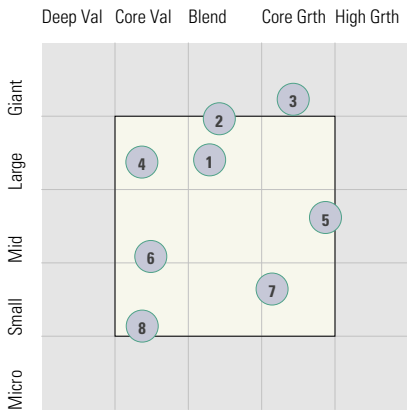
Balanced																		
American Funds American Balanced R6	RLBGX	Moderate Allocation	15.30	5.15	8.47	8.47	✔	11.99	0.96	26.02	✔	—	✔	0.25	✔	3	1-Low	Low Risk
percentile rank			14	11	16	9												
# of funds in category			736	696	652	495										11-30-2024	02-15-2022	12-31-2022

EPIC CONSOLIDATED OPERATIONS LLC

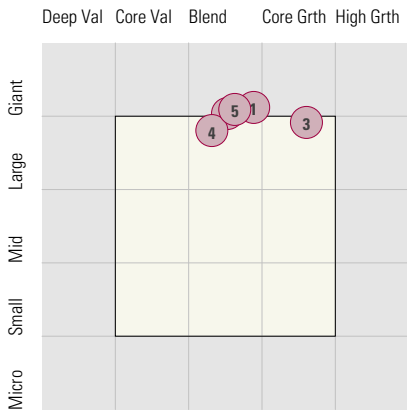
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



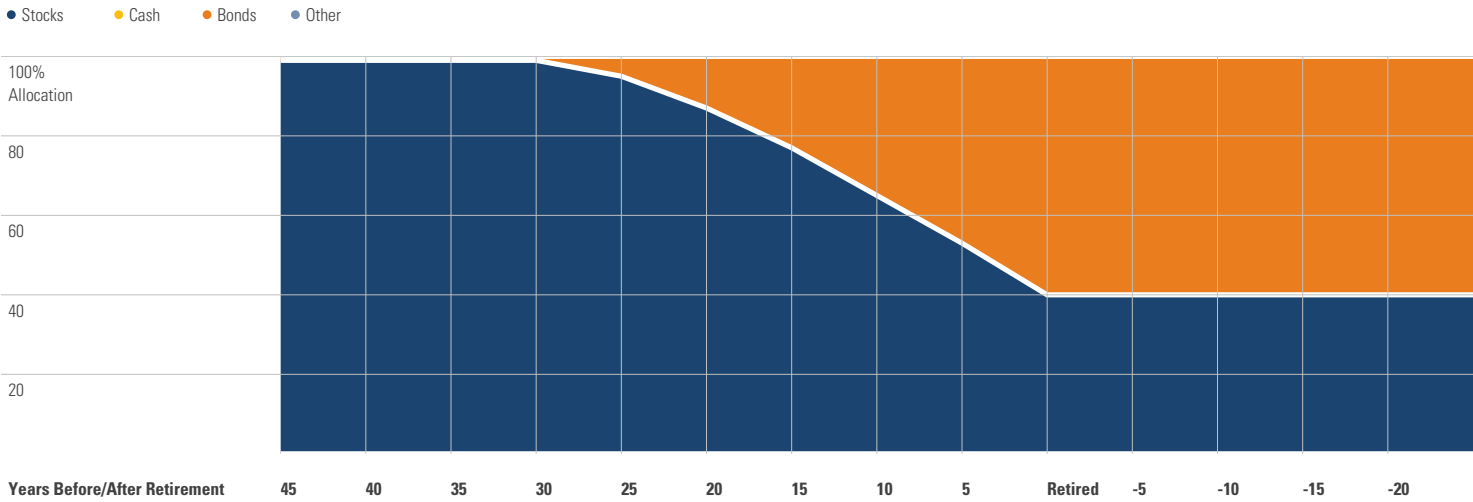
US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	DFA US Core Equity 1 I	Large Blend	30.42	17.80	51.78	0.69	98.39	0.92	130.16		
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
3	MFS Growth R6	Large Growth	27.50	10.15	62.35	0.42	97.41	2.17	510.11		
4	Vanguard Value Index Adm	Large Value	33.71	31.35	34.95	0.14	99.03	0.83	128.67		
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			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	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	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			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	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

EPIC CONSOLIDATED OPERATIONS LLC

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