

FIVE RIVERS HEALTH CENTERS 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																			
DFA US Core Equity 1 I percentile rank # of funds in category	DFEOX	Large Blend	21.35 58 1,468	8.24 40 1,339	13.49 50 1,232	11.96 48 914	🟢	17.80	1.01	12.85	🟢	🇺🇸	🟢	0.15	🟢	2	—	Medium Risk	
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	24.97 24 1,468	8.89 23 1,339	14.48 21 1,232	13.06 8 914	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
State St Russell Lg Cap Gr® Indx NL Cl C percentile rank # of funds in category		Large Growth	33.29 28 1,117	10.43 11 1,050	18.92 12 980	16.72 8 762	🟢	20.62	1.00	25.52	🟢	🇺🇸	🟢	0.04	🟢	3	—	Low Risk	
State St Russell Lg Cp Val® Indx NL Cl C percentile rank # of funds in category		Large Value	14.31 52 1,190	5.58 63 1,115	8.69 62 1,058	8.50 58 823	🟢	16.89	1.00	25.86	🟢	🇺🇸	🟢	0.04	🟢	3	—	Medium Risk	
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	16.41 41 512	0.66 43 496	10.57 31 457	10.40 37 370	🟢	22.05	0.97	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	14.03 26 436	4.85 58 405	8.76 52 384	8.50 39 293	🟢	19.13	0.95	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
State St Russell Sm Cap® Gr Indx NL Cl C percentile rank # of funds in category		Small Growth	15.08 42 565	0.08 41 547	6.68 75 530	7.96 77 401	🟢	24.32	1.00	15.33	🟢	🇺🇸	🟢	0.05	🟢	3	—	Medium Risk	
State St Russell Sm Cp® Val Indx NL Cl C percentile rank # of funds in category		Small Value	8.03 58 498	1.88 88 474	7.32 77 449	7.13 61 353	🟢	23.78	1.00	15.33	🟢	🇺🇸	🟢	0.05	🟢	2	—	Medium Risk	
Non-US Stock																			
Vanguard Emerging Mkts Stock Idx Adm percentile rank # of funds in category	VEMAX	Diversified Emerging Mkts	10.95 16 794	-0.13 32 714	2.98 40 639	3.99 40 434	🟢	16.36	0.91	16.35	🟢	🇺🇸	🟢	0.14	🟢	2	1-Low	Medium Risk	
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	3.04 75 771	0.89 50 705	4.76 42 668	5.47 28 442	🟢	18.00	1.09	11.86	🟢	🇺🇸	🟢	0.08	🟢	3	1-Low	Low Risk	
Invesco Oppenheimer International Gr R6 percentile rank # of funds in category	OIGIX	Foreign Large Growth	-1.41 91 390	-4.45 64 371	3.45 65 340	4.80 74 215	🟢	21.62	1.22	12.77	🟢	🇺🇸	🟢	0.73	🟢	3	—	Low Risk	
DFA International Value I percentile rank # of funds in category	DFIVX	Foreign Large Value	6.88 23 380	6.71 8 353	7.13 11 326	5.60 17 225	🟢	17.56	0.95	14.85	🟢	🇺🇸	🟢	0.28	🟢	1	—	Medium Risk	
Vanguard Total World Stock Index Admiral percentile rank # of funds in category	VTWAX	Global Stock	16.43 31 338	5.17 39 322	9.92 33 304	— — 199	🟢	16.74	1.02	11.86	🟢	—	🟢	0.10	🟢	2	1-Low	Low Risk	

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

Fund Removed from Approved List

Fund on Watch List

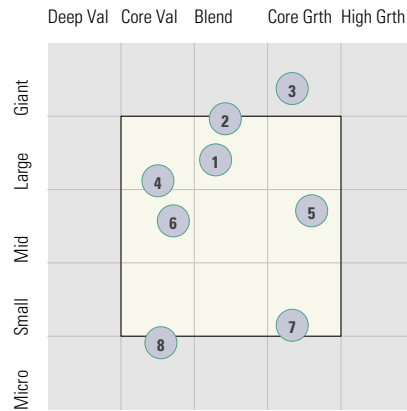
Name	Ticker	Asset Class	Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
Alternative																			
Invesco Balanced-Risk Commodity Strat R6 percentile rank # of funds in category	IBRFX	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																			
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	—	
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	—	—		
BlackRock Inflation Protected Bond K percentile rank # of funds in category	BPLBX	Inflation- Protected Bond	1.88 49 158	-2.18 27 150	2.06 18 141	2.19 24 104	🟢	7.39	1.02	6.81	🟢	—	—	0.79	🟢	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	1-Low	—	
															11-30-2024	02-15-2022	—		
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	—	—	
															11-30-2024	—	—		
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	—	
															11-30-2024	07-19-2023	—		
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	—		
Vanguard LifeStrategy Mod Gr Inv Shrs percentile rank # of funds in category	VSMGX	Target Risk	10.31 58 736	2.29 61 696	6.00 65 652	6.41 53 495	🟢	12.51	1.01	2.85	🔴	—	🟢	0.13	🟢	3	1-Low	Low Risk	
															11-30-2024	07-19-2023	12-31-2022		

FIVE RIVERS HEALTH CENTERS 401K

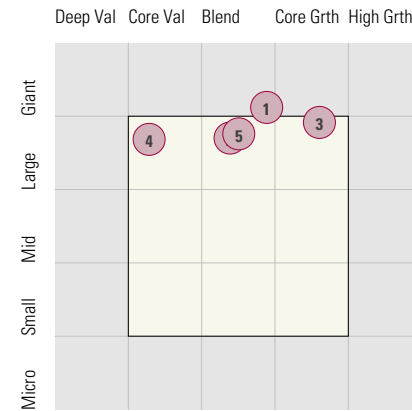
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

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	State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	22.83	10.11	67.04	0.34	99.54	0.11	747.37
4	State St Russell Lg Cp Val® Indx NL CI C	Large Value	37.14	27.09	35.77	0.16	98.69	1.16	81.89
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	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	State St Russell Sm Cp® Val Indx NL CI C	Small Value	54.87	17.17	27.95	0.32	97.90	1.78	2.13

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	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
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	DFA International Value I	Foreign Large Value	58.60	11.90	29.50	12.68	31.29	56.05	99.77	0.23	33.65
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	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	PIMCO International Bond (USD-Hdg) Instl	Global Bond	45.51	10.28	4.38	0.00	6.39	96.17	3.83	0.00
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	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—	0.00	0.00	—
6	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	8.30	0.79	86.30	0.00	0.90	98.74	0.32	0.94