

KIMBALL TIREY AND ST JOHN LLP 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	DFOFX	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		
American Funds Washington Mutual R6	RWMGX	Large Value	19.34	8.82	12.41	11.69	✔	14.42	0.80	27.52	✔	🇺🇸	✔	0.26	✔	2	1-Low	Low Risk	
percentile rank			69	25	65	55													
# of funds in category			1,468	1,339	1,232	914									11-30-2024	02-15-2022	12-31-2022		
Neuberger Berman Mid Cap Growth R6	NRMGX	Mid-Cap Growth	24.67	1.81	10.76	10.94	✔	21.95	0.96	4.96	✔	🇺🇸	✔	0.59	✔	3	—	Medium Risk	
percentile rank			13	28	28	28													
# of funds in category			512	496	457	370									11-30-2024	—	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		
Allspring Small Company Growth R6	WSCRX	Small Growth	8.15	-1.05	7.63	8.17	✔	20.44	0.82	30.16	✔	🇺🇸	✔	0.86	✔	4	—	Low Risk	
percentile rank			89	55	58	71													
# of funds in category			565	547	530	401									11-30-2024	—	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																			
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 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		

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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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
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	—	—	
🔴 Invesco Real Estate R6	IARFX	Real Estate	2.19	-5.54	1.37	4.41	🟢	20.77	0.97	19.01	🟢	—	🔴	0.80	🟢	2	—	Low Risk	
percentile rank			87	82	86	73													
# of funds in category			229	219	203	150										11-30-2024	—	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										—	—	—	
PIMCO Real Return Instl	PRRIX	Inflation- Protected Bond	2.59	-2.11	2.13	2.29	🟢	7.42	1.02	5.98	🟢	—	—	0.50	🟢	3	—	—	
percentile rank			16	26	16	13													
# of funds in category			158	150	141	104										11-30-2024	—	—	
🔴 Western Asset Core Bond IS	WACSX	Intermediate- Term Bond	1.22	-3.79	-0.93	1.52	🟢	9.61	1.22	18.02	🟢	🇺🇸	—	0.42	🟢	3	—	—	
percentile rank			76	98	94	29													
# of funds in category			542	482	434	294										11-30-2024	—	—	
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	—	—	—										—	—	—	
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	6.41	4.09	2.99	2.55	🟢	1.25	-0.01	14.01	🟢	—	—	0.48	🟢	2	—	—	
percentile rank			20	30	17	10													
# of funds in category			255	203	185	112										10-31-2024	—	—	
Target Date																			
T. Rowe Price Retirement 2010 I	TRPUX	Target Date	8.71	—	—	—	—	—	—	9.42	🟢	—	🟢	0.34	🟢	3	1-Low	—	
percentile rank			4	—	—	—													
# of funds in category			100	89	82	48										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	8.98	—	—	—	—	—	—	9.42	🟢	—	🟢	0.35	🟢	3	1-Low	—	
percentile rank			6	—	—	—													
# of funds in category			113	103	93	56										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	9.29	—	—	—	—	—	—	9.42	🟢	—	🟢	0.37	🟢	3	1-Low	—	
percentile rank			6	—	—	—													
# of funds in category			164	147	132	80										11-30-2024	02-15-2022	—	

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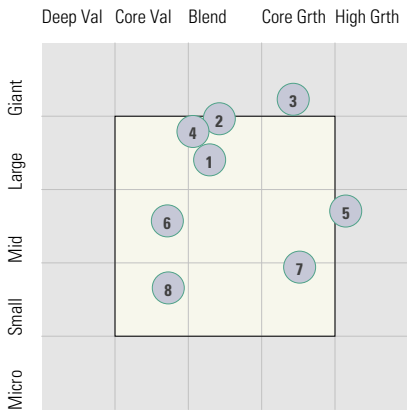
Name	Ticker	Asset Class	Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated	
T. Rowe Price Retirement 2025 I	TREHX	Target Date	9.91	—	—	—	—	—	—	9.42	✔	—	✔	0.38	✔	3	1-Low	—	
percentile rank			2	—	—	—													
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	10.92	—	—	—	—	—	—	9.42	✔	—	✔	0.40	✔	3	1-Low	—	
percentile rank			8	—	—	—													
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2035 I	TRFJX	Target Date	12.15	—	—	—	—	—	—	9.42	✔	—	✔	0.42	✔	3	1-Low	—	
percentile rank			11	—	—	—													
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	13.38	—	—	—	—	—	—	9.42	✔	—	✔	0.43	✔	3	1-Low	—	
percentile rank			20	—	—	—													
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	14.21	—	—	—	—	—	—	9.42	✔	—	✔	0.44	✔	3	1-Low	—	
percentile rank			35	—	—	—													
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2050 I	TRJLX	Target Date	14.39	—	—	—	—	—	—	9.42	✔	—	✔	0.45	✔	3	1-Low	—	
percentile rank			46	—	—	—													
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	14.55	—	—	—	—	—	—	9.42	✔	—	✔	0.46	✔	3	1-Low	—	
percentile rank			48	—	—	—													
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	14.53	—	—	—	—	—	—	9.42	✔	—	✔	0.46	✔	3	1-Low	—	
percentile rank			49	—	—	—													
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	14.46	—	—	—	—	—	—	4.22	✔	—	✔	0.46	✔	3	1-Low	—	
percentile rank			55	—	—	—													
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	—	
Balanced																			
Invesco Equity and Income R6	IEIFX	Moderate Allocation	12.21	4.69	8.46	7.52	✔	13.10	0.96	21.69	✔	—	✔	0.41	✔	3	—	Medium Risk	
percentile rank			35	15	16	25													
# of funds in category			736	696	652	495										11-30-2024	—	12-31-2022	

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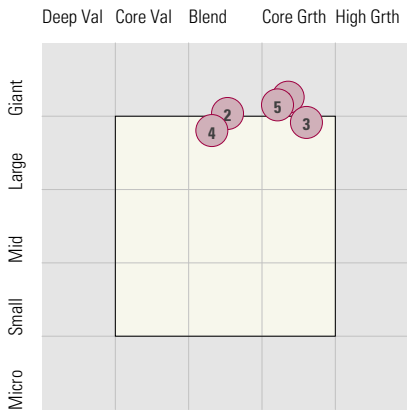
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



		Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
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	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89
5	Neuberger Berman Mid Cap Growth R6	Mid-Cap Growth	31.02	13.29	55.70	0.26	94.50	5.24	35.21
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	Allspring Small Company Growth R6	Small Growth	21.54	27.22	51.24	1.37	95.13	3.51	5.13
8	Vanguard Small Cap Value Index Admiral	Small Value	50.37	15.99	33.65	1.06	97.16	1.78	6.78

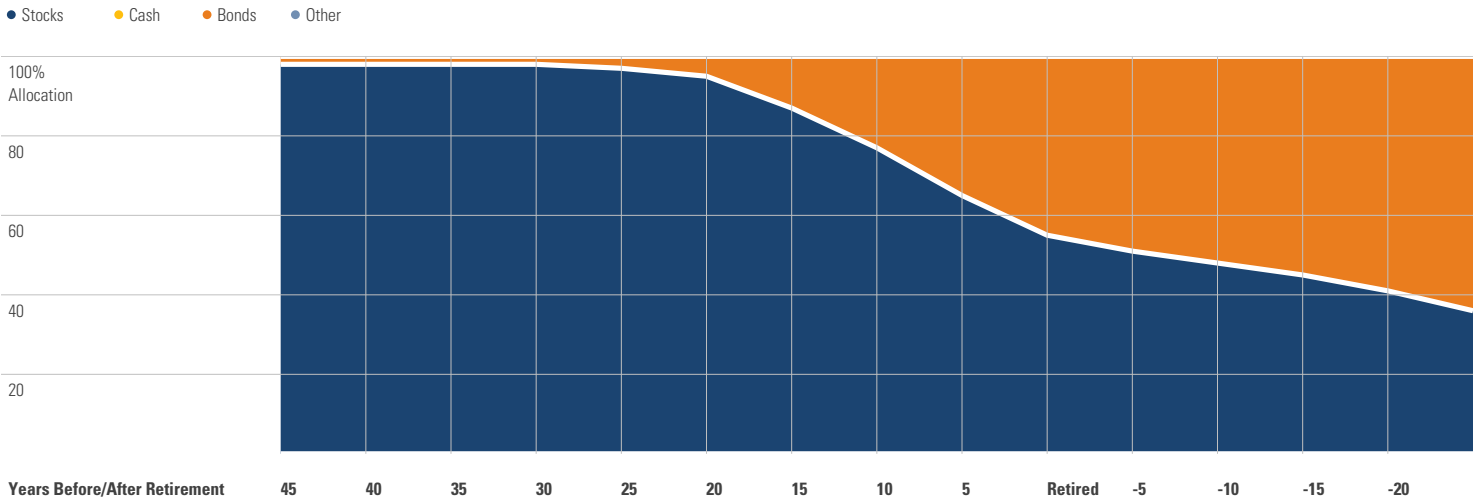
		Category	Super Sectors %			Regional Exposure %			Market Maturity %		
			Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	American Funds Intl Gr 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	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 New Perspective R6	Global Stock	27.28	22.05	50.66	58.63	11.96	29.38	95.42	4.58	179.18

		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	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	PIMCO Real Return Instl	Inflation-Protected Bond	63.30	5.92	3.74	0.00	6.92		97.00	3.00	0.00
4	PIMCO Income Instl	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
5	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
6	PIMCO Short-Term Instl	Ultrasort Bond	20.62	3.52	47.65	0.00	0.21		98.70	1.30	0.00

KIMBALL TIREY AND ST JOHN LLP 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	
T. Rowe Price Retirement 2010 I	45.36	32.82	12.54	48.45	29.89	6.94	5.71	0.47	109.31
T. Rowe Price Retirement 2015 I	48.16	34.77	13.39	45.48	27.64	6.73	5.87	0.48	109.80
T. Rowe Price Retirement 2020 I	51.04	36.89	14.15	42.46	25.28	6.35	6.00	0.49	110.42
T. Rowe Price Retirement 2025 I	55.71	40.26	15.45	37.68	22.42	5.51	6.11	0.51	108.64
T. Rowe Price Retirement 2030 I	66.07	46.93	19.14	28.03	14.73	4.01	5.36	0.53	103.72
T. Rowe Price Retirement 2035 I	78.10	54.75	23.35	17.33	2.66	2.40	4.03	0.55	100.67
T. Rowe Price Retirement 2040 I	87.72	61.69	26.03	8.78	2.50	0.95	2.95	0.55	101.14
T. Rowe Price Retirement 2045 I	94.58	66.50	28.08	2.58	2.00	0.05	2.30	0.55	101.16
T. Rowe Price Retirement 2050 I	96.44	67.82	28.62	0.92	1.29	0.01	2.10	0.55	101.32
T. Rowe Price Retirement 2055 I	97.20	68.36	28.84	0.90	1.57	0.01	1.35	0.56	101.33
T. Rowe Price Retirement 2060 I	97.21	68.37	28.84	0.90	1.50	0.01	1.35	0.55	101.55
T. Rowe Price Retirement 2065 I	97.20	68.37	28.83	0.88	1.28	0.01	1.37	0.55	102.21