

LOWE STEIN 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																			
Fidelity 500 Index	FXAIX	Large Blend Index	25.00	8.93	14.51	13.09	✓	17.40	1.00	15.93	✓	🇺🇸	✓	0.02	✓	3	1-Low	Low Risk	
percentile rank			23	21	20	8													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	07-19-2023	12-31-2022	
Vanguard Growth Index Admiral	VIGAX	Large Growth	32.66	9.19	18.36	15.75	✓	22.08	1.07	30.02	✓	🇺🇸	✓	0.05	✓	3	1-Low	Low Risk	
percentile rank			34	25	16	18													
# 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	
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	15.22	2.80	9.85	9.55	✓	19.85	0.98	1.87	✗	🇺🇸	✓	0.05	✓	4	1-Low	Medium Risk	
percentile rank			36	72	52	31													
# of funds in category			445	407	375	251										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	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	3.04	0.89	4.76	5.47	✓	18.00	1.09	11.86	✓	🇺🇸	✓	0.08	✓	3	1-Low	Low Risk	
percentile rank			75	50	42	28													
# of funds in category			771	705	668	442										11-30-2024	02-15-2022	12-31-2022	
Alternative																			
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																			
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	2.54	-1.52	0.56	2.15	✓	7.80	0.99	24.27	✓	—	—	0.30	✓	4	1-Low	—	
percentile rank			38	29	30	20													
# of funds in category			596	549	493	354										11-30-2024	02-15-2022	—	
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	—	—	

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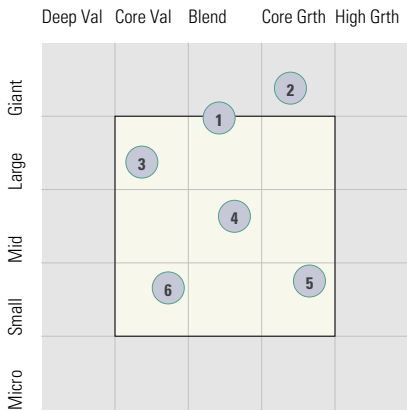
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style	Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
BNY Mellon Bond Market Index I <i>percentile rank</i> <i># of funds in category</i>	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	—	—
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	— — 11	— — —	— — —	— — —	—	—	—	41.70	🟢	—	—	—	—	—	—	—
Vanguard Ultra-Short-Term Bond Admiral <i>percentile rank</i> <i># of funds in category</i>	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 <i>percentile rank</i> <i># of funds in category</i>	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 <i>percentile rank</i> <i># of funds in category</i>	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
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	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	—
Vanguard LifeStrategy Mod Gr Inv Shrs <i>percentile rank</i> <i># of funds in category</i>	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

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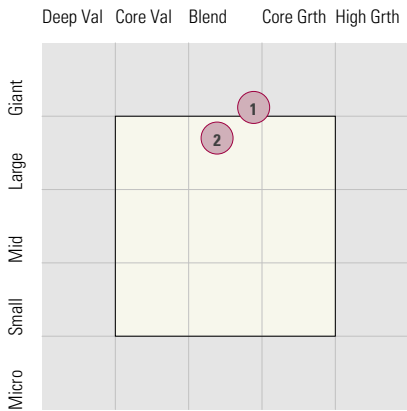
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



●	US Stock Funds		Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	Fidelity 500 Index	Large Blend Index	28.44	18.91	52.64	0.02	99.40	0.58	344.73
2	Vanguard Growth Index Admiral	Large Growth	24.24	7.97	67.79	0.16	99.63	0.20	755.26
3	Vanguard Value Index Adm	Large Value	33.71	31.35	34.95	0.14	99.03	0.83	128.67
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	33.59	22.68	43.73	0.33	98.14	1.53	34.27
5	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92
6	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		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	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

●	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	Baird Core Plus Bond Inst	Core Plus Bond	23.21	18.14	50.79	0.00	5.84		97.50	2.20	0.30
2	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70		97.69	0.00	2.31
3	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
4	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
5	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	8.30	0.79	86.30	0.00	0.90		98.74	0.32	0.94