

MC BANK EMPLOYEES 401K PROFIT

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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |         |
|                                                                                       |        |                           |                               |                      |                      |                    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                                                       |        |                           |                               |                      |                      |                    |               |                   |                |            |               |              |               |              |               |                    | Updated          | Updated        | Updated |
| US Stock                                                                              |        |                           |                               |                      |                      |                    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| American Funds Invmt Co of Amer R6<br>percentile rank<br># of funds in category       | RICGX  | Large Blend               | 25.33<br>19<br>1,468          | 11.03<br>5<br>1,339  | 14.54<br>18<br>1,232 | 12.16<br>43<br>914 | 🟢             | 16.08             | 0.91           | 32.86      | 🟢             | 🇺🇸           | 🟢             | 0.27         | 🟢             | 2                  | —                | Low Risk       |         |
| Vanguard 500 Index Admiral<br>percentile rank<br># of funds in category               | VFIAX  | Large Blend Index         | 24.97<br>24<br>1,468          | 8.89<br>23<br>1,339  | 14.48<br>21<br>1,232 | 13.06<br>8<br>914  | 🟢             | 17.40             | 1.00           | 7.09       | 🟢             | 🇺🇸           | 🟢             | 0.04         | 🟢             | 3                  | 1-Low            | Low Risk       |         |
| State St Russell Lg Cap Gr® Indx NL Cl C<br>percentile rank<br># of funds in category |        | Large Growth              | 33.29<br>28<br>1,117          | 10.43<br>11<br>1,050 | 18.92<br>12<br>980   | 16.72<br>8<br>762  | 🟢             | 20.62             | 1.00           | 25.52      | 🟢             | 🇺🇸           | 🟢             | 0.04         | 🟢             | 3                  | —                | Low Risk       |         |
| State St Russell Lg Cp Val® Indx NL Cl C<br>percentile rank<br># of funds in category |        | Large Value               | 14.31<br>52<br>1,190          | 5.58<br>63<br>1,115  | 8.69<br>62<br>1,058  | 8.50<br>58<br>823  | 🟢             | 16.89             | 1.00           | 25.86      | 🟢             | 🇺🇸           | 🟢             | 0.04         | 🟢             | 3                  | —                | Medium Risk    |         |
| Vanguard Mid-Cap Growth Index Admiral<br>percentile rank<br># of funds in category    | VMGMX  | Mid-Cap Growth            | 16.41<br>41<br>512            | 0.66<br>43<br>496    | 10.57<br>31<br>457   | 10.40<br>37<br>370 | 🟢             | 22.05             | 0.97           | 1.87       | 🔴             | 🇺🇸           | 🟢             | 0.07         | 🟢             | 4                  | 1-Low            | Medium Risk    |         |
| Vanguard Mid-Cap Value Index Admiral<br>percentile rank<br># of funds in category     | VMVAX  | Mid-Cap Value             | 14.03<br>26<br>436            | 4.85<br>58<br>405    | 8.76<br>52<br>384    | 8.50<br>39<br>293  | 🟢             | 19.13             | 0.95           | 1.87       | 🔴             | 🇺🇸           | 🟢             | 0.07         | 🟢             | 4                  | 1-Low            | Medium Risk    |         |
| Vanguard Small Cap Growth Index Admiral<br>percentile rank<br># of funds in category  | VSGAX  | Small Growth              | 16.49<br>30<br>565            | 0.42<br>34<br>547    | 7.69<br>56<br>530    | 9.09<br>49<br>401  | 🟢             | 23.46             | 0.95           | 20.02      | 🟢             | 🇺🇸           | 🟢             | 0.07         | 🟢             | 4                  | 1-Low            | Medium Risk    |         |
| Vanguard Small Cap Value Index Admiral<br>percentile rank<br># of funds in category   | VSIAX  | Small Value               | 12.39<br>18<br>498            | 5.74<br>31<br>474    | 9.90<br>35<br>449    | 8.67<br>18<br>353  | 🟢             | 21.74             | 0.90           | 8.68       | 🟢             | 🇺🇸           | 🟢             | 0.07         | 🟢             | 4                  | 1-Low            | Medium Risk    |         |
| Non-US Stock                                                                          |        |                           |                               |                      |                      |                    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| Vanguard Emerging Mkts Stock Idx Adm<br>percentile rank<br># of funds in category     | VEMAX  | Diversified Emerging Mkts | 10.95<br>16<br>794            | -0.13<br>32<br>714   | 2.98<br>40<br>639    | 3.99<br>40<br>434  | 🟢             | 16.36             | 0.91           | 16.35      | 🟢             | 🇺🇸           | 🟢             | 0.14         | 🟢             | 2                  | 1-Low            | Medium Risk    |         |
| American Funds Intl Gr and Inc R6<br>percentile rank<br># of funds in category        | RIGGX  | Foreign Large Blend       | 3.68<br>64<br>771             | 0.60<br>58<br>705    | 3.94<br>68<br>668    | 4.72<br>65<br>442  | 🟢             | 16.37             | 0.98           | 16.26      | 🟢             | 🇺🇸           | 🟢             | 0.54         | 🟢             | 3                  | 1-Low            | Low Risk       |         |
| Vanguard Developed Markets Index Admiral<br>percentile rank<br># of funds in category | VTMGX  | Foreign Large Blend Index | 3.04<br>75<br>771             | 0.89<br>50<br>705    | 4.76<br>42<br>668    | 5.47<br>28<br>442  | 🟢             | 18.00             | 1.09           | 11.86      | 🟢             | 🇺🇸           | 🟢             | 0.08         | 🟢             | 3                  | 1-Low            | Low Risk       |         |
| Vanguard International Growth Adm<br>percentile rank<br># of funds in category        | VWILX  | Foreign Large Growth      | 9.48<br>17<br>390             | -4.54<br>65<br>371   | 6.64<br>13<br>340    | 8.68<br>8<br>215   | 🟢             | 22.71             | 1.23           | 15.02      | 🟢             | 🇺🇸           | 🟢             | 0.26         | 🟢             | 3                  | —                | Low Risk       |         |
| Vanguard International Value Inv<br>percentile rank<br># of funds in category         | VTRIAX | Foreign Large Value       | 1.04<br>86<br>380             | 1.21<br>83<br>353    | 4.06<br>66<br>326    | 4.61<br>40<br>225  | 🟢             | 17.15             | 0.97           | 14.61      | 🟢             | 🇺🇸           | 🔴             | 0.39         | 🟢             | 3                  | —                | Medium Risk    |         |

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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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |
|                                          |        |              |                               |      |      |       |               |                   |                |            |               |              |               |              |               | Updated            | Updated          | Updated        |
| 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     |

| Alternative                          |       |                             |      |       |      |      |  |       |      |       |  |   |   |      |  |            |            |            |
|--------------------------------------|-------|-----------------------------|------|-------|------|------|--|-------|------|-------|--|---|---|------|--|------------|------------|------------|
| PIMCO Commodity Real Ret Strat Instl | PCRIX | Commodities<br>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 | —          | —          |
| 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                             |       |                              |      |       |      |      |   |      |      |       |  |   |   |      |   |            |            |   |
|------------------------------------------|-------|------------------------------|------|-------|------|------|---|------|------|-------|--|---|---|------|---|------------|------------|---|
| 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 | —          | — |
| Vanguard High-Yield Corporate Adm        | VWEAX | High Yield Bond              | 6.39 | 2.66  | 3.43 | 4.60 |   | 8.37 | 0.97 | 2.34  |  | — | — | 0.12 |   | 2          | —          | — |
| percentile rank                          |       |                              | 82   | 51    | 62   | 35   |   |      |      |       |  |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 642  | 596   | 555  | 433  |   |      |      |       |  |   |   |      |   | 11-30-2024 | —          | — |
| Vanguard Inflation-Protected Secs Adm    | VAIPX | Inflation-<br>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 | —          | — |
| Baird Aggregate Bond Inst                | BAGIX | Intermediate-<br>Term Bond   | 1.85 | -2.07 | 0.11 | 1.76 |   | 7.95 | 1.01 | 24.27 |  |   | — | 0.30 |   | 4          | 1-Low      | — |
| percentile rank                          |       |                              | 34   | 28    | 27   | 18   |   |      |      |       |  |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 542  | 482   | 434  | 294  |   |      |      |       |  |   |   |      |   | 11-30-2024 | 02-15-2022 | — |
| PIMCO Income Instl                       | PIMIX | Multisector<br>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   | —     | —    | —    |   |      |      |       |  |   |   |      |   | —          | —          | — |
| Vanguard Ultra-Short-Term Bond Admiral   | VUSFX | Ultrashort Bond              | 5.66 | 3.57  | 2.59 | —    |   | 1.22 | 0.10 | 6.72  |  | — | — | 0.10 |   | 3          | —          | — |
| percentile rank                          |       |                              | 50   | 76    | 56   | —    |   |      |      |       |  |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 255  | 203   | 185  | 112  |   |      |      |       |  |   |   |      |   | 11-30-2024 | —          | — |

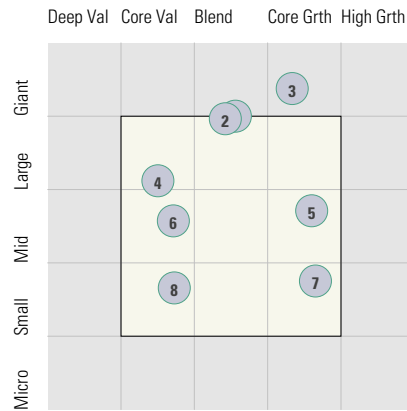
| Balanced                            |       |                        |       |      |      |      |  |       |      |       |  |   |  |      |  |            |            |            |
|-------------------------------------|-------|------------------------|-------|------|------|------|--|-------|------|-------|--|---|--|------|--|------------|------------|------------|
| American Funds American Balanced R6 | RLBGX | Moderate<br>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 |

# MC BANK EMPLOYEES 401K PROFIT

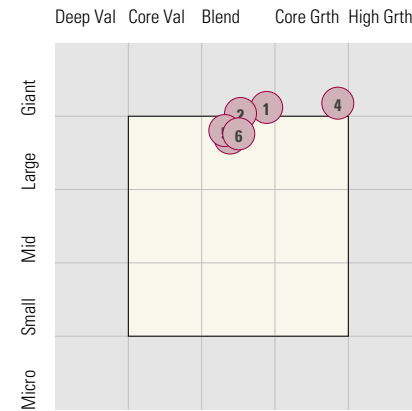
## Style Analysis (Data as of 12-31-2024)

### 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<br>Stock | Foreign | Avg Mkt<br>Cap M\$ |
| 1              | American Funds Invmt Co of Amer R6       | Large Blend       | 27.37           | 20.72     | 51.90     | 4.72               | 86.78       | 8.40    | 278.67             |
| 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              | 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                       |                           | Super Sectors % |           |           | Regional Exposure % |              |                | Market Maturity % |       |                    |
|------------------------------------------------------------------------------------|------------------------------------------|---------------------------|-----------------|-----------|-----------|---------------------|--------------|----------------|-------------------|-------|--------------------|
|                                                                                    |                                          |                           | Cyclical        | Defensive | Sensitive | Americas            | Greater Asia | Greater Europe | Develop-<br>ed    | EM%   | Avg Mkt<br>Cap M\$ |
|                                                                                    | Category                                 |                           |                 |           |           |                     |              |                |                   |       |                    |
| 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 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              |
| 4                                                                                  | 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              |
| 5                                                                                  | 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              |
| 6                                                                                  | 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 | 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 | Vanguard Ultra-Short-Term Bond Admiral   | Ultrashort Bond          | 8.30  | 0.79      | 86.30  | 0.00             | 0.90      | 98.74            | 0.32  | 0.94  |