

MONTALBANO INC 401K PROFIT SHARING

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																			
Vanguard FTSE Social Index Admiral percentile rank # of funds in category	VFTAX	Large Blend Index	25.97 14 1,468	7.95 46 1,339	14.53 19 1,232	— — 914	✔	18.44	1.05	9.03	✔	🇺🇸 🇩🇪	✖	0.14	✔	4	2-Basic	Low Risk	
State St Russell Lg Cap Gr® Indx NL CI 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	
DFA US Large Cap Value I percentile rank # of funds in category	DFLVX	Large Value	12.75 67 1,190	5.80 59 1,115	8.55 66 1,058	8.59 54 823	✔	18.32	1.07	12.85	✔	🇺🇸 🇩🇪	✔	0.22	✔	2	—	Medium Risk	
MFS Mid Cap Growth R6 percentile rank # of funds in category	OTCKX	Mid-Cap Growth	14.79 52 512	0.00 52 496	9.17 51 457	11.60 15 370	✔	20.71	0.90	16.12	✔	🇺🇸 🇩🇪	✔	0.66	✔	4	2-Basic	Low Risk	
State St Russell Sm Cap® Gr Indx NL CI 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 CI 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	
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	3.68 64 771	0.60 58 705	3.94 68 668	4.72 65 442	✔	16.37	0.98	16.26	✔	🇺🇸 🇩🇪	✔	0.54	✔	3	1-Low	Low 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	
Alternative																			
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSIX	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	
Fixed Income																			
Baird Core Plus Bond Inst percentile rank # of funds in category	BCOIX	Core Plus Bond	2.54 38 596	-1.52 29 549	0.56 30 493	2.15 20 354	✔	7.80	0.99	24.27	✔	—	—	0.30	✔	4	1-Low	—	

MONTALBANO INC 401K PROFIT SHARING

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
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	—	—
American Century Diversified Bond R6	ADDVX	Intermediate-Term Bond	1.56	-2.54	-0.07	1.36		7.94	1.01	22.02			—	0.35		4	—	—
percentile rank			50	66	35	41												
# of funds in category			542	482	434	294										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

Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	7.75	1.34	4.75	5.58		10.27	0.85	11.86		—		0.08		3	1-Low	—
percentile rank			48	43	43	37												
# of funds in category			164	147	132	80										11-30-2024	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	9.44	1.92	5.66	6.32		11.82	0.92	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			12	16	23	17												
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	10.64	2.44	6.44	6.92		12.87	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			15	17	26	24												
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTX	Target Date	11.78	2.97	7.20	7.51		13.65	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			26	19	37	39												
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	12.88	3.51	7.97	8.08		14.42	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			45	29	47	42												
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	13.91	4.00	8.73	8.57		15.22	0.95	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			54	27	38	31												
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	14.64	4.37	9.03	8.72		15.63	0.96	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			41	21	34	30												
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	14.64	4.37	9.02	8.70		15.64	0.96	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			46	26	38	34												
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTTX	Target Date	14.63	4.38	9.02	8.70		15.63	1.22	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			47	26	45	50												
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	14.62	4.39	9.01	—		15.61	1.22	7.48		—		0.08		3	1-Low	Low Risk
percentile rank			49	31	51	—												
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	12-31-2022

MONTALBANO INC 401K PROFIT SHARING

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
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	14.59	—	—	—	—	—	—	2.51		—		0.08		3	—	Low Risk
percentile rank			51	—	—	—												
# of funds in category			244	177	64	—										11-30-2024	—	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	6.58	0.98	3.58	4.19		8.85	0.94	11.86		—		0.08		4	1-Low	—
percentile rank			54	36	50	40												
# of funds in category			187	170	148	106										11-30-2024	02-15-2022	—

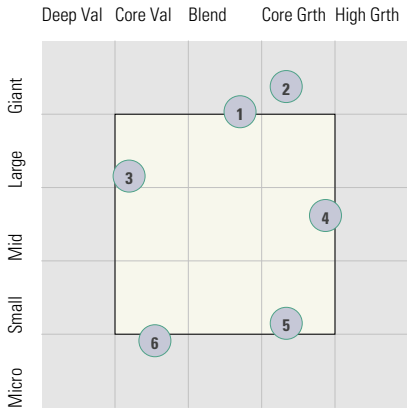
Balanced																		
American Funds Capital Income Bldr R6	RIRGX	Global Allocation	10.61	4.05	6.14	5.87		12.02	0.86	33.02				0.27		2	—	Medium Risk
percentile rank			19	14	17	16												
# of funds in category			358	342	329	255										11-30-2024	—	12-31-2022

MONTALBANO INC 401K PROFIT SHARING

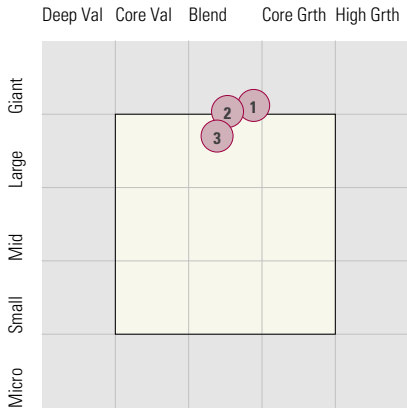
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock

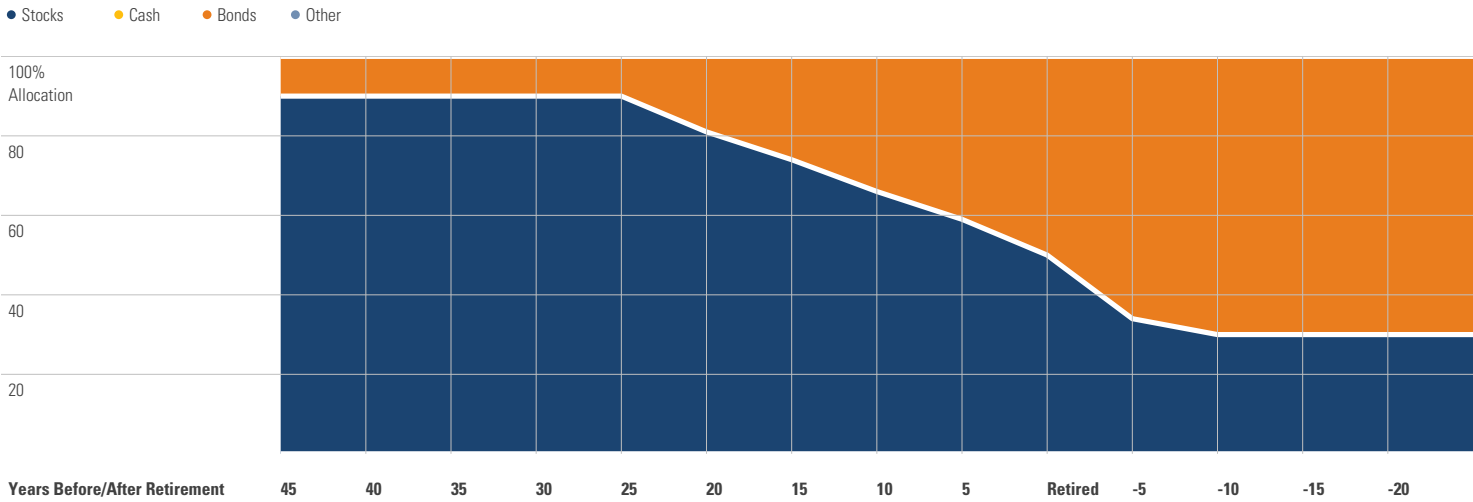


US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Vanguard FTSE Social Index Admiral	Large Blend Index	29.70	16.06	54.24	0.41	98.63	0.97	402.80		
2	State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	22.83	10.11	67.04	0.34	99.54	0.11	747.37		
3	DFA US Large Cap Value I	Large Value	36.24	19.85	43.91	0.74	97.79	1.46	85.11		
4	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27		
5	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		
6	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			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	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	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
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	PIMCO Real Return Instl	Inflation-Protected Bond	63.30	5.92	3.74	0.00	6.92		97.00	3.00	0.00
3	American Century Diversified Bond R6	Intermediate-Term Bond	34.45	29.75	26.94	0.00	6.10		95.30	2.23	2.47
4	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
5	PIMCO Short-Term Instl	Ultrashort Bond	20.62	3.52	47.65	0.00	0.21		98.70	1.30	0.00

MONTALBANO INC 401K PROFIT SHARING

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	
Vanguard Target Retirement 2020 Fund	35.67	21.53	14.14	59.81	16.91	0.23	4.44	0.07	96.21
Vanguard Target Retirement 2025 Fund	49.71	30.25	19.46	46.58	10.93	0.20	3.64	0.06	97.11
Vanguard Target Retirement 2030 Fund	59.69	36.96	22.73	37.13	0.00	0.17	3.12	0.07	99.12
Vanguard Target Retirement 2035 Fund	67.04	41.42	25.62	30.02	0.00	0.14	2.86	0.08	98.84
Vanguard Target Retirement 2040 Fund	74.26	46.02	28.24	23.16	0.00	0.11	2.51	0.07	99.20
Vanguard Target Retirement 2045 Fund	81.89	50.60	31.29	15.75	0.00	0.08	2.28	0.07	98.87
Vanguard Target Retirement 2050 Fund	88.42	54.59	33.83	9.43	0.00	0.05	2.09	0.07	98.77
Vanguard Target Retirement 2055 Fund	88.40	54.54	33.86	9.50	0.00	0.05	2.04	0.07	98.68
Vanguard Target Retirement 2060 Fund	88.34	54.25	34.09	9.43	0.00	0.05	2.17	0.07	98.15
Vanguard Target Retirement 2065 Fund	88.23	53.46	34.77	9.43	0.00	0.05	2.27	0.07	96.64
Vanguard Target Retirement 2070 Fund	88.52	54.03	34.49	9.70	0.00	0.05	1.70	0.07	97.47
Vanguard Target Retirement Income Fund	28.64	17.28	11.36	66.48	19.17	0.25	4.81	0.06	96.17