

NEPHROLOGY ASSOCIATES OF

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	
American Century Ultra® R6	AULD	Large Growth	29.99	8.21	18.68	16.85	✔	22.41	1.08	16.04	✔	🇺🇸	✔	0.54	✔	3	—	Low Risk	
percentile rank			48	38	14	8													
# of funds in category			1,117	1,050	980	762										11-30-2024	—	12-31-2022	
Vanguard Equity-Income Adm	VEIRX	Large Value	15.16	7.46	9.97	10.07	✔	15.20	0.88	3.85	✔	🇺🇸	✔	0.18	✔	2	—	Medium Risk	
percentile rank			43	29	37	17													
# of funds in category			1,190	1,115	1,058	823										11-30-2024	—	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	16.41	0.66	10.57	10.40	✔	22.05	0.97	1.87	✖	🇺🇸	✔	0.07	✔	4	1-Low	Medium Risk	
percentile rank			41	43	31	37													
# of funds in category			512	496	457	370										11-30-2024	02-15-2022	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	
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	
DFA US Small Cap Value I	DFSVX	Small Value	9.57	7.93	12.44	8.61	✔	23.11	0.96	12.85	✔	🇺🇸	✔	0.31	✔	3	—	Medium Risk	
percentile rank			44	12	12	20													
# of funds in category			498	474	449	353										11-30-2024	—	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	
American Funds Europacific Growth R6	REGX	Foreign Large Growth	5.04	-1.97	3.95	5.66	✔	17.86	1.03	23.60	✔	🇺🇸	✔	0.47	✔	2	1-Low	Medium Risk	
percentile rank			48	40	54	50													
# of funds in category			390	371	340	215										11-30-2024	02-15-2022	12-31-2022	
DFA International Value I	DFIVX	Foreign Large Value	6.88	6.71	7.13	5.60	✔	17.56	0.95	14.85	✔	🇺🇸	✔	0.28	✔	1	—	Medium Risk	
percentile rank			23	8	11	17													
# of funds in category			380	353	326	225										11-30-2024	—	12-31-2022	
DFA Global Equity I	DGEIX	Global Stock	15.71	5.89	10.67	9.59	✔	17.06	1.02	12.85	✔	—	✔	0.25	✔	1	—	Medium Risk	
percentile rank			39	22	17	17													
# of funds in category			338	322	304	199										11-30-2024	—	12-31-2022	

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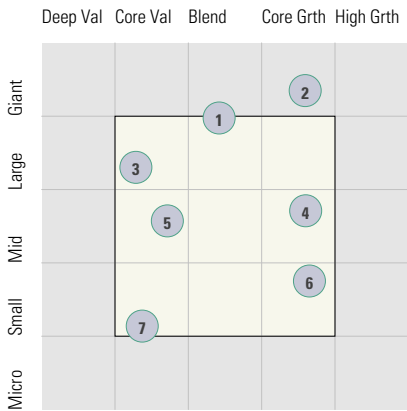
			Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated	
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	—	—	
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	—	
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	—	—	
American Century Inflation-Adjs Bond R6	AIADX	Inflation- Protected Bond	1.94	-2.53	1.77	—	✔	7.45	1.03	23.10	✔	—	—	0.29	✔	3	—	—	
percentile rank			42	58	45	—													
# of funds in category			158	150	141	104										05-31-2024	—	—	
Fidelity Sustainability Bond Index	FNDSX	Intermediate- Term Bond	1.23	-2.40	-0.41	—	✔	7.70	0.98	6.54	✔	🇺🇸	—	0.10	✔	3	—	—	
percentile rank			75	49	66	—													
# 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	—	—	—										—	—	—	
Baird Ultra Short Bond Institutional	BUBIX	Ultrashort Bond	5.65	4.08	2.81	2.22	✔	0.84	0.05	11.01	✔	—	—	0.15	✔	3	1-Low	—	
percentile rank			52	31	29	35													
# of funds in category			255	203	185	112										11-30-2024	02-15-2022	—	
Balanced																			
American Funds American Balanced R6	RLBGX	Moderate 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	

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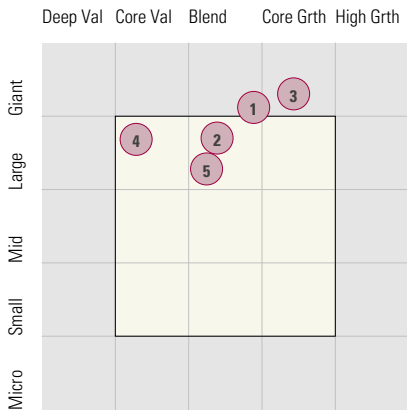
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Fidelity 500 Index	Large Blend Index	28.44	18.91	52.64	0.02	99.40	0.58	344.73		
2	American Century Ultra® R6	Large Growth	21.09	12.67	66.23	0.11	97.97	1.93	557.84		
3	Vanguard Equity-Income Adm	Large Value	31.04	34.12	34.85	2.64	88.02	9.34	88.39		
4	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	26.77	16.71	56.51	0.27	97.63	2.09	38.81		
5	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	39.35	27.47	33.16	0.22	98.72	1.06	30.92		
6	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92		
7	DFA US Small Cap Value I	Small Value	53.18	10.20	36.61	0.51	97.75	1.74	3.55		

● 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
3	American Funds Europacific Growth R6	Foreign Large Growth	35.65	18.62	45.72	14.46	34.69	50.87	81.95	18.05	77.00
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	DFA Global Equity I	Global Stock	34.38	17.48	48.12	77.13	11.97	10.90	94.75	5.25	65.04

● 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 International Bond (USD-Hdg) Instl	Global Bond	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.80	0.00	88.82	0.00	2.88		11.34	89.26	-0.60
4	American Century Inflation-Adjs Bond R6	Inflation-Protected Bond	90.86	0.19	4.92	0.00	6.83		96.42	1.61	1.97
5	Fidelity Sustainability Bond Index	Intermediate-Term Bond	47.07	24.38	26.12	0.00	5.87		100.00	0.00	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
7	Baird Ultra Short Bond Institutional	Ultrasort Bond	20.90	0.00	56.81	0.00	0.51		99.80	0.00	0.20