

THE MEADOWS OF NAPA VALLEY AND

Screens Summary (Data as of 12-31-2024)

⊖ Fund Removed from Approved List ⚠ Fund on Watch List

			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>	
US Stock																			
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	24.97 24 1,468	8.89 23 1,339	14.48 21 1,232	13.06 8 914	🟢	17.40	1.00	7.09	🟢	📊	🟢	0.04	🟢	3	1-Low	Low Risk	
Fidelity Contrafund <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	35.97 14 1,117	10.77 8 1,050	17.51 24 980	15.29 26 762	🟢	18.87	0.89	34.31	🟢	📊	🟢	0.39	🟢	1	1-Low	Low Risk	
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	19.34 69 1,468	8.82 25 1,339	12.41 65 1,232	11.69 55 914	🟢	14.42	0.80	27.52	🟢	📊	🟢	0.26	🟢	2	1-Low	Low Risk	
Vanguard Mid Cap Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIMAX	Mid-Cap Blend	15.22 36 445	2.80 72 407	9.85 52 375	9.55 31 251	🟢	19.85	0.98	1.87	🔴	📊	🟢	0.05	🟢	4	1-Low	Medium Risk	
MFS New Discovery R4 <i>percentile rank</i> <i># of funds in category</i>	MNDJX	Small Growth	6.33 93 565	-5.10 82 547	4.70 91 530	8.99 52 401	🟢	21.61	0.86	11.01	🟢	📊	🟢	1.03	🟢	4	—	Medium Risk	
Macquarie Small Cap Value Instl <i>percentile rank</i> <i># of funds in category</i>	DEVIX	Small Value	11.14 30 498	2.23 82 474	7.22 79 449	7.55 47 353	🟢	22.60	0.93	12.51	🟢	📊	🟢	0.86	🟢	3	—	Medium Risk	
Non-US Stock																			
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	6.88 44 794	-0.94 39 714	5.07 16 639	6.57 1 434	🟢	15.98	0.79	25.56	🟢	📊	🟢	0.57	🟢	3	1-Low	Medium Risk	
American Funds Intl Gr and Inc R6 <i>percentile rank</i> <i># of funds in category</i>	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 <i>percentile rank</i> <i># of funds in category</i>	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 <i>percentile rank</i> <i># of funds in category</i>	VGSLX	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																			
BlackRock Inflation Protected Bond Instl <i>percentile rank</i> <i># of funds in category</i>	BPRIX	Inflation-Protected Bond	1.86 52 158	-2.21 29 150	2.02 22 141	2.12 35 104	🟢	7.42	1.02	6.81	🟢	—	—	0.84	🔴	3	—	—	

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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
Baird Aggregate Bond Inst	BAGIX	Intermediate-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 I2	PONPX	Multisector Bond	5.31	1.94	2.79	4.16	✔	6.72	0.82	17.77	✔	—	—	0.93	✔	4	—	—
percentile rank			63	27	32	6												
# of funds in category			372	341	297	204										11-30-2024	—	—
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.65	3.70	2.49	1.80	✖	0.94	0.07	27.50	✔	—	—	0.26	✔	—	—	—
percentile rank			52	64	67	74												
# of funds in category			255	203	185	112										—	—	—

Target Date																		
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	8.16	2.21	4.99	5.24	✔	9.04	0.89	13.01	✔	—	✖	0.29	✔	3	—	—
percentile rank			17	1	3	1												
# of funds in category			100	89	82	48										11-30-2024	—	—
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	8.50	2.19	5.29	5.57	✔	9.61	0.86	13.01	✔	—	✔	0.30	✔	3	—	—
percentile rank			10	3	4	3												
# of funds in category			113	103	93	56										11-30-2024	—	—
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	8.94	2.31	5.63	6.00	✔	10.15	0.84	13.01	✔	—	✔	0.30	✔	3	—	—
percentile rank			11	2	9	2												
# of funds in category			164	147	132	80										11-30-2024	—	—
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	9.34	2.22	6.23	6.68	✔	10.85	0.84	13.01	✔	—	✔	0.31	✔	3	—	Low Risk
percentile rank			13	7	2	2												
# of funds in category			218	202	175	115										11-30-2024	—	06-30-2022
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date	10.86	2.77	7.18	7.63	✔	12.05	0.87	13.01	✔	—	✔	0.33	✔	3	—	Low Risk
percentile rank			9	10	1	1												
# of funds in category			252	233	201	135										11-30-2024	—	12-31-2022
American Funds 2035 Trgt Date Retire R6	RFFTX	Target Date	12.73	3.35	8.43	8.71	✔	13.37	0.91	13.01	✔	—	✔	0.34	✔	3	—	Low Risk
percentile rank			5	10	1	1												
# of funds in category			247	224	194	134										11-30-2024	—	12-31-2022
American Funds 2040 Trgt Date Retire R6	RFCTX	Target Date	14.79	4.14	9.40	9.35	✔	14.61	0.94	13.01	✔	—	✖	0.36	✔	3	—	Low Risk
percentile rank			2	7	1	1												
# of funds in category			246	228	196	135										11-30-2024	—	12-31-2022
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date	15.17	4.23	9.60	9.52	✔	15.05	0.93	13.01	✔	—	✖	0.37	✔	3	—	Low Risk
percentile rank			6	15	6	1												
# of funds in category			242	224	194	134										11-30-2024	—	12-31-2022
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date	15.43	4.20	9.64	9.59	✔	15.32	0.93	13.01	✔	—	✖	0.37	✔	3	—	Low Risk
percentile rank			15	29	6	1												
# of funds in category			244	226	196	135										11-30-2024	—	12-31-2022
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date	15.58	4.15	9.60	9.57	✔	15.56	0.94	13.01	✔	—	✔	0.39	✔	3	—	Low Risk
percentile rank			19	37	9	1												
# of funds in category			241	223	193	129										11-30-2024	—	12-31-2022
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date	15.60	4.14	9.59	—	✔	15.61	1.20	9.77	✔	—	✔	0.39	✔	3	—	Low Risk
percentile rank			20	40	13	—												
# of funds in category			239	221	186	51										11-30-2024	—	12-31-2022

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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	
American Funds 2065 Trgt Date Retire R6 percentile rank # of funds in category	RFVTX	Target Date	15.64 23 244	4.14 45 177	— — 64	— — —	🟢 	15.61 	1.20 	5.00 	🟢 	— 	🟢 	0.39 	🟢 	3 	— 	Low Risk 	
American Funds 2070 Trgt Date Retire R6 percentile rank # of funds in category	RFBFX	Target Date	— — 244	— — 177	— — 64	— — —	— 	— 	— 	1.00 	🔴 	— 	🔴 	0.39 	🟢 	3 	— 	— 	

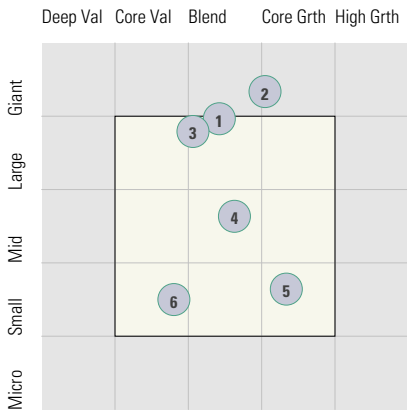
Balanced																		
BlackRock Global Allocation Instl	MALOX	Global Allocation	9.24	1.17	6.01	5.51	✓	12.24	0.92	8.00	✓	☐	✗	0.85	✓	3	–	Low Risk
percentile rank			35	58	19	23												
# of funds in category			358	342	329	255										11-30-2024	–	09-30-2022

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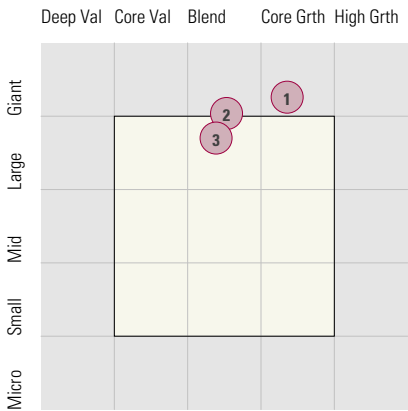
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock

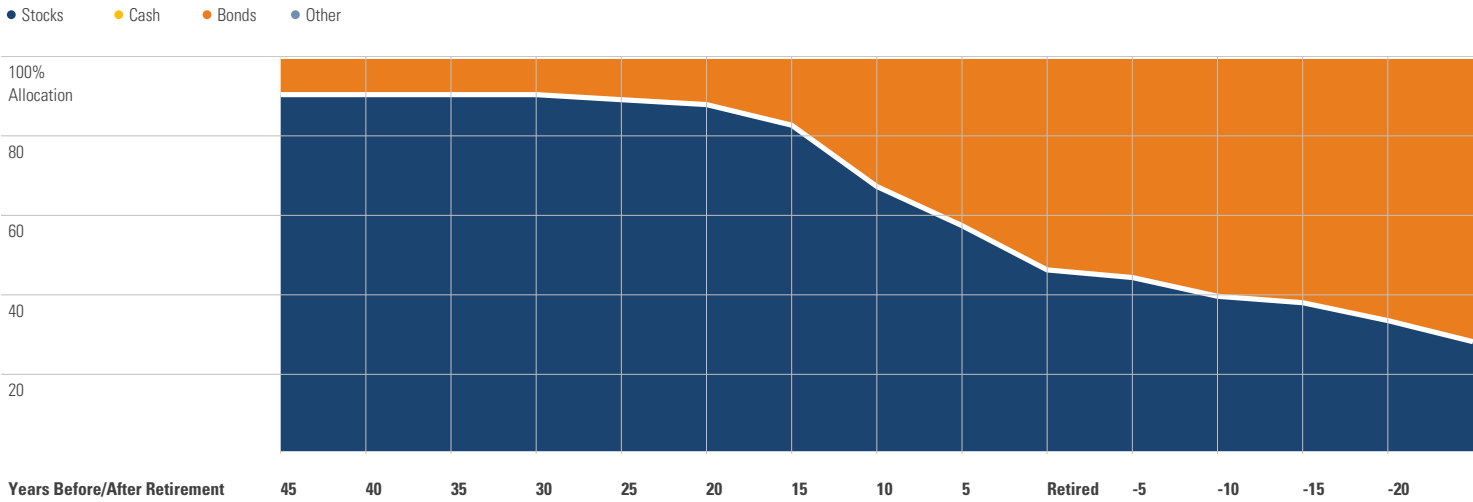


US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
2	Fidelity Contrafund	Large Growth	31.18	13.35	55.46	1.22	91.25	5.47	566.44		
3	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89		
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	33.59	22.68	43.73	0.33	98.14	1.53	34.27		
5	MFS New Discovery R4	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02		
6	Macquarie Small Cap Value Instl	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59		
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	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	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	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
2	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
3	PIMCO Income I2	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
4	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

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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	
American Funds 2010 Trgt Date Retire R6	39.50	29.12	10.38	55.02	10.60	3.59	4.97	0.51	148.49
American Funds 2015 Trgt Date Retire R6	40.60	29.87	10.73	53.79	12.07	5.64	5.08	0.53	155.91
American Funds 2020 Trgt Date Retire R6	45.27	33.39	11.88	49.42	12.74	5.34	4.75	0.55	159.75
American Funds 2025 Trgt Date Retire R6	47.29	34.47	12.82	47.50	12.90	4.75	4.69	0.53	162.80
American Funds 2030 Trgt Date Retire R6	57.66	42.01	15.65	37.35	12.10	1.97	4.47	0.52	155.95
American Funds 2035 Trgt Date Retire R6	66.96	48.61	18.35	28.11	12.90	1.78	4.39	0.53	147.34
American Funds 2040 Trgt Date Retire R6	80.66	56.94	23.72	14.49	10.46	1.09	4.32	0.53	140.14
American Funds 2045 Trgt Date Retire R6	85.33	59.53	25.80	9.87	1.77	0.54	4.27	0.54	135.89
American Funds 2050 Trgt Date Retire R6	86.35	60.25	26.10	8.94	1.83	0.39	4.23	0.48	134.05
American Funds 2055 Trgt Date Retire R6	87.29	60.31	26.98	8.08	1.88	0.25	4.19	0.43	131.40
American Funds 2060 Trgt Date Retire R6	87.26	60.25	27.01	8.11	1.88	0.25	4.19	0.44	128.19
American Funds 2065 Trgt Date Retire R6	87.23	60.24	26.99	8.13	1.88	0.26	4.20	0.44	128.05
American Funds 2070 Trgt Date Retire R6	87.22	60.23	26.99	8.30	1.56	0.26	4.03	0.43	123.82