

SECTION 403(B) RETIREMENT PLAN FOR

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																			
JPMorgan US Equity R6	JUEMX	Large Blend	24.21	8.72	15.97	13.53	✔	17.06	0.97	10.38	✔	🗲	✖	0.44	✔	3	2-Basic	Low Risk	
percentile rank			37	27	4	4													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	03-11-2022	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	24.97	8.89	14.48	13.06	✔	17.40	1.00	7.09	✔	🗲	✔	0.04	✔	3	1-Low	Low Risk	
percentile rank			24	23	21	8													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	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	
Invesco Growth and Income Y	ACGMX	Large Value	16.50	7.43	10.40	9.09	✔	17.48	1.01	21.85	✔	🗲	✔	0.53	✔	2	—	Medium Risk	
percentile rank			29	29	29	38													
# 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	
Allspring Small Company Growth Inst	WSCGX	Small Growth	8.08	-1.13	7.55	8.10	✔	20.43	0.82	30.16	✔	🗲	✔	0.94	✔	4	—	Low Risk	
percentile rank			90	55	61	73													
# of funds in category			565	547	530	401										11-30-2024	—	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																			
American Funds New World R6	RNWGX	Diversified Emerging Mkts	6.88	-0.94	5.07	6.57	✔	15.98	0.79	25.56	✔	🗲	✔	0.57	✔	3	1-Low	Medium Risk	
percentile rank			44	39	16	1													
# 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	
Invesco Oppenheimer International Gr Y	OIGYX	Foreign Large Growth	-1.50	-4.58	3.31	4.64	✔	21.61	1.22	12.77	✔	🗲	✔	0.86	✔	3	—	Low Risk	
percentile rank			92	66	69	78													
# of funds in category			390	371	340	215										11-30-2024	—	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.04	1.21	4.06	4.61	✔	17.15	0.97	14.61	✔	🗲	✖	0.39	✔	3	—	Medium Risk	
percentile rank			86	83	66	40													
# of funds in category			380	353	326	225										11-30-2024	—	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	17.16	2.90	11.48	11.47	✔	18.20	1.09	24.10	✔	—	✔	0.41	✔	3	2-Basic	Low Risk	
percentile rank			37	31	26	16													
# of funds in category			343	326	279	196										11-30-2024	02-15-2022	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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
Alternative																			
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	4.66	1.76	7.17	1.76	✔	16.33	1.09	6.17	✔	—	—	1.10	✔	3	—	—	
percentile rank			76	95	48	58													
# of funds in category			111	103	98	67										11-30-2024	—	—	
Vanguard Real Estate Index Admiral	VGSIX	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) I-2	PFBPX	Global Bond	5.57	1.32	1.62	2.82	✔	5.15	0.56	10.27	✔	—	—	0.85	✔	4	—	—	
percentile rank			9	4	5	5													
# of funds in category			119	114	98	60										11-30-2024	—	—	
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	7.34	3.46	4.25	4.83	✔	7.90	0.91	10.17	✔	—	—	0.75	✔	—	—	—	
percentile rank			59	27	27	20													
# of funds in category			642	596	555	433										—	—	—	
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation- Protected Bond	1.86	-2.21	2.02	2.12	✔	7.42	1.02	6.81	✔	—	—	0.84	✖	3	—	—	
percentile rank			52	29	22	35													
# of funds in category			158	150	141	104										11-30-2024	—	—	
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																			
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	VTVX	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	VTTHX	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	

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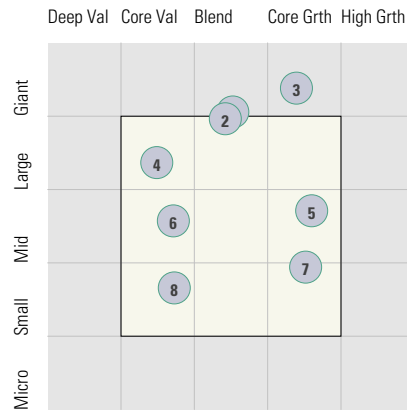
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
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	VFIX	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	VITSX	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
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																		
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

SECTION 403(B) RETIREMENT PLAN FOR

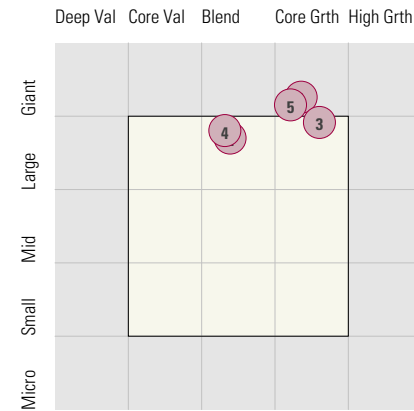
Style Analysis (Data as of 12-31-2024)

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 Stock	Foreign	Avg Mkt Cap M\$
1	JPMorgan US Equity R6	Large Blend	29.53	15.92	54.55	1.56	95.33	3.11	376.75
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	Vanguard Growth Index Admiral	Large Growth	24.24	7.97	67.79	0.16	99.63	0.20	755.26
4	Invesco Growth and Income Y	Large Value	31.34	20.87	47.79	2.34	91.59	6.07	114.35
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	Allspring Small Company Growth Inst	Small Growth	21.54	27.22	51.24	1.37	95.13	3.51	5.13
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 %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop- ed	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	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	Invesco Oppenheimer International Gr Y	Foreign Large Growth	27.21	25.48	47.30	14.37	20.19	65.43	93.88	6.12	53.08
4	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
5	American Funds New Perspective R6	Global Stock	27.28	22.05	50.66	58.63	11.96	29.38	95.42	4.58	179.18

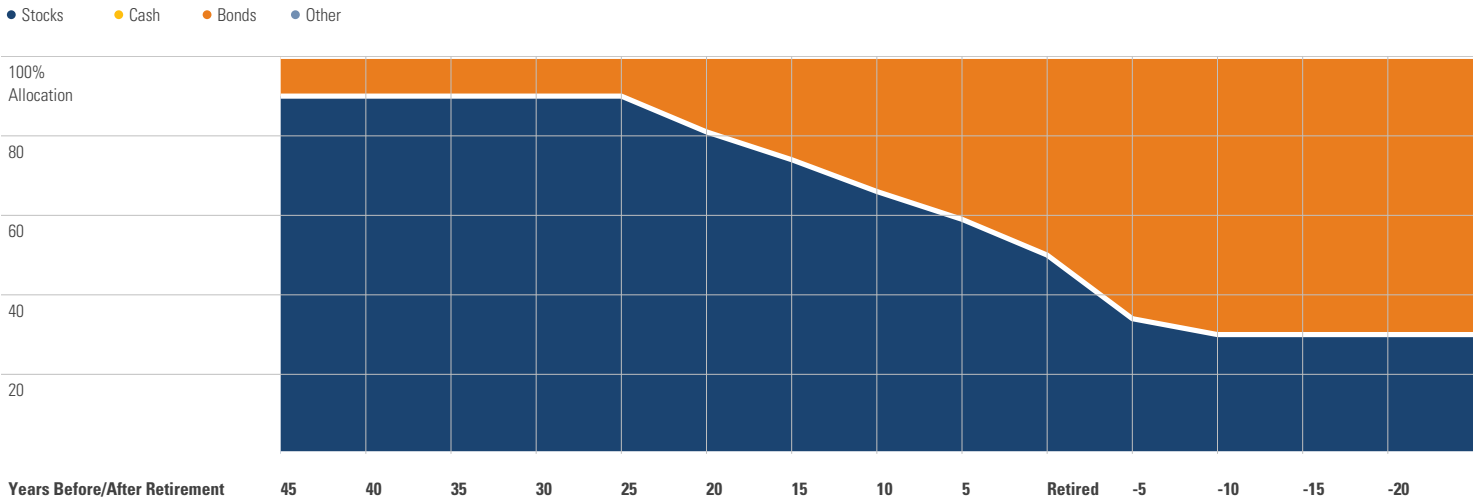
Fixed Income Funds

	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) I-2	Global Bond	45.51	10.28	4.38	0.00	6.39	96.17	3.83	0.00
2	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	87.24	0.00	3.13	2.46	94.67	2.87
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84	96.23	0.88	2.89
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 I2	Multisector Bond	28.82	16.21	10.66	0.00	3.28	87.20	12.80	0.00
6	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69	100.00	0.00	0.00

SECTION 403(B) RETIREMENT PLAN FOR

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