

PAUL J FORD EMPLOYEE STOCK

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																			
T. Rowe Price Dividend Growth Advisor percentile rank # of funds in category	TADGX	Large Blend	13.21 90 1,468	4.74 84 1,339	10.41 86 1,232	11.08 69 914	✔	15.13	0.83	24.77	✔	🇺🇸	✔	0.90	✔	4	—	Low Risk	
BNY Mellon S&P 500 Index percentile rank # of funds in category	PEOPX	Large Blend Index	24.40 34 1,468	8.40 35 1,339	13.95 37 1,232	12.54 30 914	✔	17.40	1.00	4.18	✔	🇺🇸	✔	0.50	✔	3	—	Low Risk	
Fidelity Contrafund percentile rank # of funds in category	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 R4 percentile rank # of funds in category	RWMEX	Large Value	18.96 71 1,468	8.45 34 1,339	12.02 70 1,232	11.30 64 914	✔	14.41	0.80	27.52	✔	🇺🇸	✔	0.61	✔	2	1-Low	Low Risk	
Neuberger Berman Mid Cap Growth R3 percentile rank # of funds in category	NMGRX	Mid-Cap Growth	23.76 18 512	1.06 38 496	9.94 40 457	10.14 47 370	✔	21.94	0.95	4.96	✔	🇺🇸	✔	1.32	✖	3	—	Medium Risk	
American Century Mid Cap Value Inv percentile rank # of funds in category	ACMVX	Mid-Cap Value	8.55 75 436	4.32 64 405	7.27 79 384	7.95 55 293	✔	16.65	0.80	20.77	✔	🇺🇸	✔	0.98	✔	3	1-Low	Medium Risk	
MFS New Discovery R3 percentile rank # of funds in category	MNDHX	Small Growth	6.06 95 565	-5.33 83 547	4.44 92 530	8.71 59 401	✔	21.60	0.86	11.01	✔	🇺🇸	✔	1.28	✔	4	—	Medium Risk	
Macquarie Small Cap Value A percentile rank # of funds in category	DEV LX	Small Value	10.86 32 498	1.98 85 474	6.95 84 449	7.28 54 353	✔	22.59	0.93	12.51	✔	🇺🇸	✔	1.11	✔	3	—	Medium Risk	
Non-US Stock																			
American Funds New World R4 percentile rank # of funds in category	RNWEX	Diversified Emerging Mkts	6.52 49 794	-1.29 41 714	4.70 18 639	6.20 3 434	✔	15.98	0.79	25.56	✔	🇺🇸	✔	0.92	✔	3	1-Low	Medium Risk	
American Funds Intl Gr and Inc R4 percentile rank # of funds in category	RIGEX	Foreign Large Blend	3.32 72 771	0.25 65 705	3.57 75 668	4.36 77 442	✔	16.34	0.97	16.26	✔	🇺🇸	✔	0.88	✔	3	1-Low	Low Risk	
BNY Mellon International Stock Index Inv percentile rank # of funds in category	DIISX	Foreign Large Blend Index	3.26 72 771	1.12 43 705	4.27 59 668	4.81 62 442	✔	17.63	1.06	4.18	✔	🇺🇸	✔	0.60	✔	3	—	Low Risk	
Invesco Oppenheimer International Gr R percentile rank # of funds in category	OIGNX	Foreign Large Growth	-2.00 94 390	-5.06 71 371	2.79 78 340	4.12 92 215	✔	21.59	1.22	12.77	✔	🇺🇸	✔	1.36	✖	3	—	Low Risk	
Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	1.04 86 380	1.21 83 353	4.06 66 326	4.61 40 225	✔	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/ 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
American Funds New Perspective R4	RNPEX	Global Stock	16.74	2.53	11.09	11.08		18.20	1.09	24.10		—		0.76		3	2-Basic	Low Risk
percentile rank			42	33	30	23												
# of funds in category			343	326	279	196										11-30-2024	02-15-2022	12-31-2022

Alternative																		
PIMCO Commodity Real Ret Strat A	PCRAX	Commodities Broad Basket	4.22	1.36	6.78	1.40		16.24	1.09	6.17		—	—	1.45		3	—	—
percentile rank			79	96	60	72												
# 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) A	PFOAX	Global Bond	5.25	1.01	1.31	2.52		5.15	0.56	10.27		—	—	1.15		4	—	—
percentile rank			17	8	14	11												
# of funds in category			119	114	98	60										11-30-2024	—	—
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	7.08	3.19	3.98	4.58		7.88	0.91	10.17		—	—	1.00		—	—	—
percentile rank			68	33	34	36												
# of funds in category			642	596	555	433										—	—	—
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation- Protected Bond	1.61	-2.46	1.76	1.85		7.41	1.02	6.81		—	—	1.09		3	—	—
percentile rank			73	54	47	65												
# of funds in category			158	150	141	104										11-30-2024	—	—
Baird Aggregate Bond Inv	BAGSX	Intermediate- Term Bond	1.63	-2.29	-0.13	1.50		7.95	1.01	24.27			—	0.55		4	1-Low	—
percentile rank			45	37	41	31												
# of funds in category			542	482	434	294										11-30-2024	02-15-2022	—
PIMCO Income A	PONAX	Multisector Bond	5.00	1.63	2.48	3.85		6.72	0.82	17.77		—	—	1.23		4	—	—
percentile rank			68	36	43	16												
# of funds in category			372	341	297	204										11-30-2024	—	—
Federated Hermes Govt Ultrashort Svc	FEUSX	Ultrashort Bond	5.55	3.60	2.39	1.70		0.94	0.07	27.50		—	—	0.36		—	—	—
percentile rank			58	76	74	78												
# of funds in category			255	203	185	112										—	—	—

Target Date																		
T. Rowe Price Retirement 2010 Advisor	PARAX	Target Date	8.26	1.36	4.75	5.16		10.02	1.00	9.42		—		0.74		3	1-Low	—
percentile rank			13	25	8	6												
# of funds in category			100	89	82	48										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2015 Advisor	PARHX	Target Date	8.54	1.52	5.14	5.62		10.37	0.94	9.42		—		0.75		3	1-Low	—
percentile rank			8	15	6	2												
# of funds in category			113	103	93	56										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2020 Advisor	PARBX	Target Date	8.90	1.60	5.48	6.13		10.82	0.90	9.42		—		0.77		3	1-Low	—
percentile rank			12	20	10	2												
# of funds in category			164	147	132	80										11-30-2024	02-15-2022	—

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Fund on Watch List

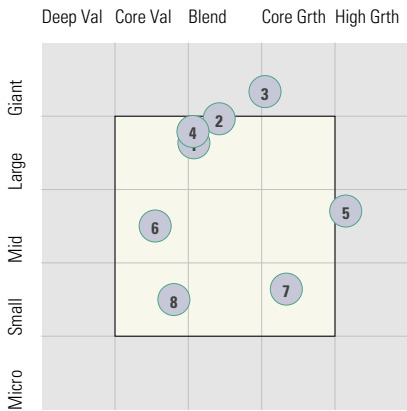
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
T. Rowe Price Retirement 2025 Advisor	PARJX	Target Date	9.44	1.70	6.07	6.70	✔	11.65	0.90	9.42	✔	—	✔	0.79	✖	3	1-Low	Low Risk
percentile rank			10	27	4	2												
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	12-31-2021
T. Rowe Price Retirement 2030 Advisor	PARCX	Target Date	10.46	1.99	6.79	7.31	✔	12.98	0.94	9.42	✔	—	✔	0.81	✖	3	1-Low	Low Risk
percentile rank			23	34	7	6												
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	12-31-2022
T. Rowe Price Retirement 2035 Advisor	PARKX	Target Date	11.67	2.46	7.59	7.89	✔	14.25	0.97	9.42	✔	—	✔	0.84	✖	3	1-Low	Low Risk
percentile rank			32	48	15	11												
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	12-31-2022
T. Rowe Price Retirement 2040 Advisor	PARDX	Target Date	12.84	2.89	8.29	8.38	✔	15.23	0.98	9.42	✔	—	✔	0.85	✖	3	1-Low	Low Risk
percentile rank			46	63	29	17												
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	12-31-2022
T. Rowe Price Retirement 2045 Advisor	PARLX	Target Date	13.61	3.27	8.79	8.70	✔	15.77	0.98	9.42	✔	—	✔	0.86	✖	3	1-Low	Low Risk
percentile rank			61	65	31	19												
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	12-31-2022
T. Rowe Price Retirement 2050 Advisor	PARFX	Target Date	13.89	3.42	8.91	8.76	✔	15.94	0.98	9.42	✔	—	✔	0.88	✖	3	1-Low	Low Risk
percentile rank			63	71	43	25												
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	12-31-2022
T. Rowe Price Retirement 2055 Advisor	PAROX	Target Date	13.96	3.41	8.88	8.74	✔	15.98	0.97	9.42	✔	—	✔	0.89	✖	3	1-Low	Low Risk
percentile rank			69	73	48	29												
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	12-31-2022
T. Rowe Price Retirement 2060 Advisor	TRRYX	Target Date	13.97	3.42	8.89	8.74	✔	16.01	1.24	9.42	✔	—	✔	0.89	✖	3	1-Low	Low Risk
percentile rank			67	74	49	39												
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	12-31-2022
T. Rowe Price Retirement 2065 Advisor	PASUX	Target Date	14.02	3.43	—	—	✔	15.97	1.23	4.22	✔	—	✔	0.89	✖	3	1-Low	Low Risk
percentile rank			70	77	—	—												
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	12-31-2022
Balanced																		
BlackRock Global Allocation Inv A	MDLOX	Global Allocation	9.00	0.93	5.74	5.23	✔	12.23	0.92	8.00	✔	🇺🇸	✖	1.09	✔	3	—	Low Risk
percentile rank			37	61	24	30												
# of funds in category			358	342	329	255										11-30-2024	—	09-30-2022

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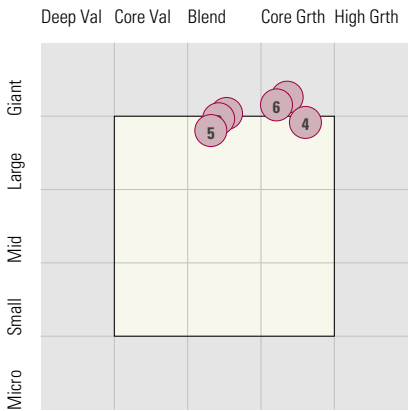
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



		Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	T. Rowe Price Dividend Growth Advisor	Large Blend	31.47	26.83	41.70	1.52	93.54	4.93	180.59
2	BNY Mellon S&P 500 Index	Large Blend Index	28.35	18.14	53.50	1.87	97.58	0.55	362.15
3	Fidelity Contrafund	Large Growth	31.18	13.35	55.46	1.22	91.25	5.47	566.44
4	American Funds Washington Mutual R4	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89
5	Neuberger Berman Mid Cap Growth R3	Mid-Cap Growth	31.02	13.29	55.70	0.26	94.50	5.24	35.21
6	American Century Mid Cap Value Inv	Mid-Cap Value	30.55	40.94	28.52	1.65	87.37	10.98	22.40
7	MFS New Discovery R3	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02
8	Macquarie Small Cap Value A	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59

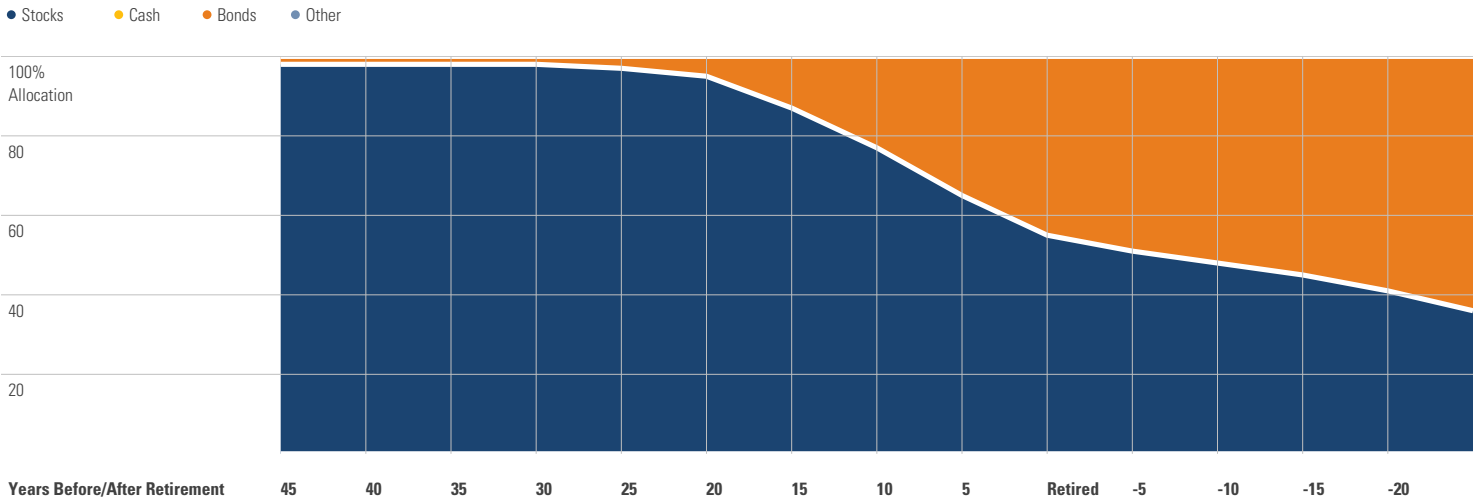
		Category	Super Sectors %			Regional Exposure %			Market Maturity %		
			Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R4	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	American Funds Intl Gr and Inc R4	Foreign Large Blend	36.43	21.80	41.76	12.63	29.98	57.38	86.75	13.25	57.70
3	BNY Mellon International Stock Index Inv	Foreign Large Blend Index	39.77	23.90	36.33	1.21	34.41	64.39	99.91	0.09	51.96
4	Invesco Oppenheimer International Gr R	Foreign Large Growth	27.21	25.48	47.30	14.37	20.19	65.43	93.88	6.12	53.08
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	American Funds New Perspective R4	Global Stock	27.28	22.05	50.66	58.63	11.96	29.38	95.42	4.58	179.18

		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) A	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 A	High Yield Bond	0.00	0.00	87.24	0.00	3.13		2.46	94.67	2.87
3	BlackRock Inflation Protected Bond Inv A	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
4	Baird Aggregate Bond Inv	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
5	PIMCO Income A	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
6	Federated Hermes Govt Ultrashort Svc	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

PAUL J FORD EMPLOYEE STOCK

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	
T. Rowe Price Retirement 2010 Advisor	45.36	32.82	12.54	48.45	29.89	6.94	5.71	0.47	109.31
T. Rowe Price Retirement 2015 Advisor	48.16	34.77	13.39	45.48	27.64	6.73	5.87	0.48	109.80
T. Rowe Price Retirement 2020 Advisor	51.04	36.89	14.15	42.46	25.28	6.35	6.00	0.49	110.42
T. Rowe Price Retirement 2025 Advisor	55.71	40.26	15.45	37.68	22.42	5.51	6.11	0.51	108.64
T. Rowe Price Retirement 2030 Advisor	66.07	46.93	19.14	28.03	14.73	4.01	5.36	0.53	103.72
T. Rowe Price Retirement 2035 Advisor	78.10	54.75	23.35	17.33	2.66	2.40	4.03	0.55	100.67
T. Rowe Price Retirement 2040 Advisor	87.72	61.69	26.03	8.78	2.50	0.95	2.95	0.55	101.14
T. Rowe Price Retirement 2045 Advisor	94.58	66.50	28.08	2.58	2.00	0.05	2.30	0.55	101.16
T. Rowe Price Retirement 2050 Advisor	96.44	67.82	28.62	0.92	1.29	0.01	2.10	0.55	101.32
T. Rowe Price Retirement 2055 Advisor	97.20	68.36	28.84	0.90	1.57	0.01	1.35	0.56	101.33
T. Rowe Price Retirement 2060 Advisor	97.21	68.37	28.84	0.90	1.50	0.01	1.35	0.55	101.55
T. Rowe Price Retirement 2065 Advisor	97.20	68.37	28.83	0.88	1.28	0.01	1.37	0.55	102.21