

QUEST INTERNATIONAL MONITOR SERVICE

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																			
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	25.33 19 1,468	11.03 5 1,339	14.54 18 1,232	12.16 43 914	🟢	16.08	0.91	32.86	🟢	🇺🇸	🟢	0.27	🟢	2	—	Low Risk	
State St S&P 500® Indx NL Cl K percentile rank # of funds in category		Large Blend Index	25.01 23 1,468	8.93 21 1,339	14.50 20 1,232	13.08 8 914	🟢	17.40	1.00	27.69	🟢	🇺🇸	🟢	0.01	🟢	3	—	Low Risk	
State St Russell Lg Cap Gr® Indx NL Cl C percentile rank # of funds in category		Large Growth	33.28 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	
State St Russell Lg Cp Val® Indx NL Cl C percentile rank # of funds in category		Large Value	14.31 52 1,190	5.58 63 1,115	8.69 62 1,058	8.50 58 823	🟢	16.89	1.00	25.86	🟢	🇺🇸	🟢	0.04	🟢	3	—	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	
Vanguard Selected Value Inv percentile rank # of funds in category	VASVX	Mid-Cap Value	7.18 83 436	7.53 18 405	10.95 21 384	8.86 28 293	🟢	20.81	1.01	19.86	🟢	🇺🇸	🟢	0.43	🟢	4	—	Medium Risk	
State St Russell Sm Cap® Gr Indx NL Cl C percentile rank # of funds in category		Small Growth	15.09 42 565	0.08 41 547	6.68 75 530	7.96 77 401	🟢	24.31	1.00	15.33	🟢	🇺🇸	🟢	0.05	🟢	2	—	Medium Risk	
State St Russell Sm Cp® Val Indx NL Cl C percentile rank # of funds in category		Small Value	8.04 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																			
American Funds New World R6 percentile rank # of funds in category	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 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	
American Funds Europacific Growth R6 percentile rank # of funds in category	RERGX	Foreign Large Growth	5.04 48 390	-1.97 40 371	3.95 54 340	5.66 50 215	🟢	17.86	1.03	23.60	🟢	🇺🇸	🟢	0.47	🟢	2	1-Low	Medium 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
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										12-31-2024	02-15-2022	12-31-2022

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										12-31-2024	—	—
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										12-31-2024	02-15-2022	12-31-2022

Fixed Income																		
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										12-31-2024	—	—
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	7.44	3.55	4.34	4.92	✔	7.94	0.92	10.17	✔	—	—	0.66	✔	—	—	—
percentile rank			56	25	26	18												
# of funds in category			642	596	555	433										—	—	—
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	1.86	-2.33	1.79	2.12	✔	7.21	0.99	3.15	✔	—	—	0.10	✔	3	—	—
percentile rank			55	37	45	36												
# of funds in category			158	150	141	104										12-31-2024	—	—
American Funds Bond Fund of Amer R6	RBFGX	Intermediate-Term Bond	1.51	-2.22	0.64	1.88	✔	7.80	0.99	15.85	✔	📅	—	0.24	✔	3	1-Low	—
percentile rank			53	32	11	8												
# of funds in category			542	482	434	294										12-31-2024	02-15-2022	—
PIMCO Income Instl	PIMIX	Multisector Bond	5.42	2.04	2.89	4.27	✔	6.72	0.82	17.77	✔	—	—	0.83	✔	4	—	—
percentile rank			62	25	29	5												
# of funds in category			372	341	297	204										12-31-2024	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	-0.04	41.70	✔	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			11	—	—	—										—	—	—
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.68	3.72	2.51	—	✔	0.93	0.07	27.50	✔	—	—	0.24	✔	—	—	—
percentile rank			48	61	64	—												
# of funds in category			255	203	185	112										—	—	—

Target Date																		
T. Rowe Price Retirement 2010 I	TRPUX	Target Date	8.71	—	—	—	—	—	—	9.42	✔	—	✔	0.34	✔	3	1-Low	—
percentile rank			4	—	—	—												
# of funds in category			100	89	82	48										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	8.98	—	—	—	—	—	—	9.42	✔	—	✔	0.35	✔	3	1-Low	—
percentile rank			6	—	—	—												
# of funds in category			113	103	93	56										12-31-2024	02-15-2022	—

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Fund Removed from Approved List Fund on Watch List

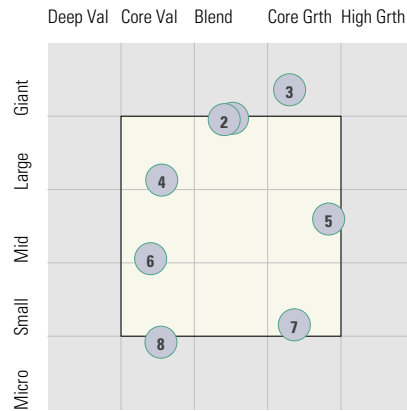
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	9.29	—	—	—	—	—	—	9.42		—		0.37		3	1-Low	—
percentile rank			6	—	—	—												
# of funds in category			164	147	132	80										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2025 I	TREHX	Target Date	9.91	—	—	—	—	—	—	9.42		—		0.38		3	1-Low	—
percentile rank			2	—	—	—												
# of funds in category			218	202	175	115										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	10.92	—	—	—	—	—	—	9.42		—		0.40		3	1-Low	—
percentile rank			8	—	—	—												
# of funds in category			252	233	201	135										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2035 I	TRFJX	Target Date	12.15	—	—	—	—	—	—	9.42		—		0.42		3	1-Low	—
percentile rank			11	—	—	—												
# of funds in category			247	224	194	134										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	13.38	—	—	—	—	—	—	9.42		—		0.43		3	1-Low	—
percentile rank			20	—	—	—												
# of funds in category			246	228	196	135										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	14.21	—	—	—	—	—	—	9.42		—		0.44		3	1-Low	—
percentile rank			35	—	—	—												
# of funds in category			242	224	194	134										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2050 I	TRJLX	Target Date	14.39	—	—	—	—	—	—	9.42		—		0.45		3	1-Low	—
percentile rank			46	—	—	—												
# of funds in category			244	226	196	135										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	14.55	—	—	—	—	—	—	9.42		—		0.46		3	1-Low	—
percentile rank			48	—	—	—												
# of funds in category			241	223	193	129										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	14.53	—	—	—	—	—	—	9.42		—		0.46		3	1-Low	—
percentile rank			49	—	—	—												
# of funds in category			239	221	186	51										12-31-2024	02-15-2022	—
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	14.46	—	—	—	—	—	—	4.22		—		0.46		3	1-Low	—
percentile rank			55	—	—	—												
# of funds in category			244	177	64	—										12-31-2024	02-15-2022	—
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82		10.49	1.03	2.85		—		0.12		3	1-Low	—
percentile rank			48	50	56	30												
# of funds in category			458	442	406	299										12-31-2024	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95		14.58	1.03	2.85		—		0.14		3	1-Low	Low Risk
percentile rank			40	43	34	28												
# of funds in category			306	302	274	225										12-31-2024	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.66	-0.46	1.87	3.15		8.64	1.03	2.85		—		0.11		4	1-Low	—
percentile rank			71	72	76	57												
# of funds in category			150	140	136	105										12-31-2024	07-19-2023	—
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	10.31	2.29	6.00	6.41		12.51	1.01	2.85		—		0.13		3	1-Low	Low Risk
percentile rank			58	61	65	53												
# of funds in category			736	696	652	495										12-31-2024	07-19-2023	12-31-2022

QUEST INTERNATIONAL MONITOR SERVICE

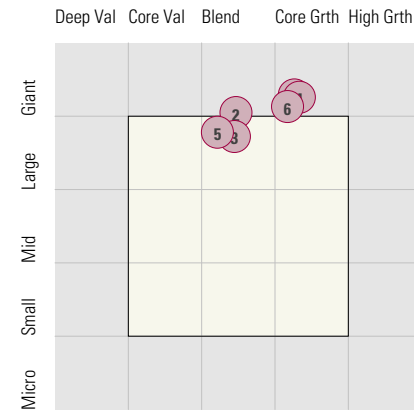
Style Analysis (Data as of 12-31-2024)

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	American Funds Invmt Co of Amer R6	Large Blend	26.32	19.88	53.79	3.15	88.47	7.84	314.21
2	State St S&P 500® Indx NL CI K	Large Blend Index	28.35	18.13	53.51	0.45	99.00	0.56	362.16
3	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
4	State St Russell Lg Cp Val® Indx NL CI C	Large Value	37.14	27.09	35.77	0.16	98.69	1.16	81.89
5	MFS Mid Cap Growth R6	Mid-Cap Growth	30.42	12.94	56.65	1.05	91.80	7.15	28.23
6	Vanguard Selected Value Inv	Mid-Cap Value	49.35	16.83	33.82	3.95	84.18	11.87	10.35
7	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
8	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

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	38.67	17.60	43.75	31.65	47.64	20.71	56.63	43.37	80.99
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.17	20.13	43.70	12.80	31.01	56.20	86.64	13.36	53.74
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
4	American Funds Europacific Growth R6	Foreign Large Growth	36.64	16.41	46.98	14.72	32.57	52.71	84.72	15.28	69.28
5	Vanguard International Value Inv	Foreign Large Value	46.55	15.32	38.13	9.08	40.49	50.42	81.66	18.34	30.78
6	American Funds New Perspective R6	Global Stock	29.28	19.52	51.19	61.85	11.56	26.60	95.86	4.14	194.76

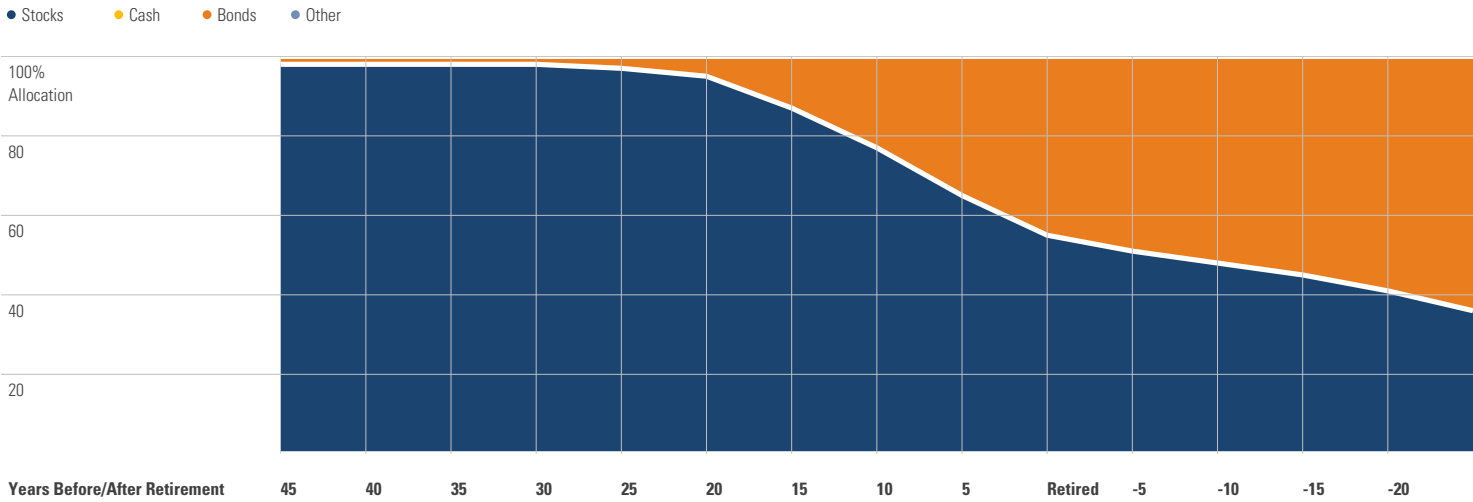
Fixed Income Funds

	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) Instl	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 R6	High Yield Bond	0.00	0.00	87.53	0.00	3.07	2.57	93.89	3.54
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	96.69	0.00	0.00	0.00	6.39	96.82	0.00	3.18
4	American Funds Bond Fund of Amer R6	Intermediate-Term Bond	22.40	33.58	32.78	0.00	6.13	96.85	2.15	1.00
5	PIMCO Income Instl	Multisector Bond	28.82	16.21	10.66	0.00	3.28	87.20	12.80	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—	0.00	0.00	—
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	6.84	65.42	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	
T. Rowe Price Retirement 2010 I	44.21	31.90	12.31	48.60	29.64	6.96	6.63	0.55	104.39
T. Rowe Price Retirement 2015 I	47.13	34.02	13.11	45.65	27.42	6.76	6.66	0.57	105.07
T. Rowe Price Retirement 2020 I	50.09	36.12	13.97	42.74	25.18	6.39	6.61	0.58	105.22
T. Rowe Price Retirement 2025 I	54.60	39.32	15.28	37.95	22.22	5.55	6.87	0.58	104.04
T. Rowe Price Retirement 2030 I	65.04	45.95	19.09	28.28	14.43	4.04	6.09	0.61	99.37
T. Rowe Price Retirement 2035 I	77.22	53.81	23.41	17.50	2.26	2.42	4.63	0.64	96.21
T. Rowe Price Retirement 2040 I	86.91	60.57	26.34	8.87	1.97	0.96	3.60	0.63	96.42
T. Rowe Price Retirement 2045 I	94.27	65.64	28.63	2.59	1.53	0.05	2.51	0.62	96.15
T. Rowe Price Retirement 2050 I	96.18	67.05	29.13	0.92	1.24	0.01	2.26	0.63	96.23
T. Rowe Price Retirement 2055 I	97.11	67.77	29.34	0.90	1.41	0.01	1.35	0.63	96.06
T. Rowe Price Retirement 2060 I	97.11	67.76	29.35	0.90	1.41	0.01	1.35	0.63	96.13
T. Rowe Price Retirement 2065 I	97.11	67.85	29.26	0.82	0.88	0.01	1.41	0.65	96.10