

THE REGAL PRESS INC EMPLOYEE 401K

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	RICGX	Large Blend	25.33	11.03	14.54	12.16	🟢	16.08	0.91	32.86	🟢	🇺🇸	🟢	0.27	🟢	2	—	Low Risk	
percentile rank			19	5	18	43													
# of funds in category			1,468	1,339	1,232	914									11-30-2024	—	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		
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	28.84	7.22	15.33	14.03	🟢	20.07	0.95	23.18	🟢	🇺🇸	🟢	0.30	🟢	1	1-Low	Low Risk	
percentile rank			54	54	54	53													
# of funds in category			1,117	1,050	980	762									11-30-2024	04-07-2022	12-31-2022		
American Funds Washington Mutual R6	RWMGX	Large Value	19.34	8.82	12.41	11.69	🟢	14.42	0.80	27.52	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk	
percentile rank			69	25	65	55													
# of funds in category			1,468	1,339	1,232	914									11-30-2024	02-15-2022	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		
Allspring Special Mid Cap Value R6	WFPRX	Mid-Cap Value	12.06	5.47	9.33	9.28	🟢	17.41	0.86	15.95	🟢	🇺🇸	🟢	0.70	🟢	4	—	Medium Risk	
percentile rank			41	46	44	15													
# of funds in category			436	405	384	293									11-30-2024	—	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		
Macquarie Small Cap Value R6	DVZRX	Small Value	11.32	2.40	7.39	—	🟢	22.59	0.93	12.51	🟢	🇺🇸	🟢	0.71	🟢	3	—	Medium Risk	
percentile rank			26	79	77	—													
# 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		
Invesco Oppenheimer International Gr R6	OIGIX	Foreign Large Growth	-1.41	-4.45	3.45	4.80	🟢	21.62	1.22	12.77	🟢	🇺🇸	🟢	0.73	🟢	3	—	Low Risk	
percentile rank			91	64	65	74													
# 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		
Invesco Global R6	OGLIX	Global Stock	16.67	2.24	9.65	10.06	🟢	21.55	1.24	7.76	🟢	—	🟢	0.72	🟢	3	1-Low	Low Risk	
percentile rank			42	39	51	46													
# of funds in category			343	326	279	196									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
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	VVEAX	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	—	—	
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										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	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	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																			
BlackRock LifePath® Index 2030 K	LINKX	Target Date	9.26	1.52	5.68	6.47	✔	12.94	0.94	6.68	✔	—	✔	0.09	✔	4	1-Low	Low Risk	
percentile rank			65	63	69	56													
# of funds in category			252	233	201	135										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2035 K	LIJXX	Target Date	10.98	2.37	6.79	7.33	✔	14.14	0.97	6.68	✔	—	✔	0.09	✔	4	1-Low	Low Risk	
percentile rank			60	53	65	45													
# of funds in category			247	224	194	134										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2040 K	LIKXX	Target Date	12.66	3.23	7.81	8.11	✔	15.25	0.99	6.68	✔	—	✔	0.09	✔	3	1-Low	Low Risk	
percentile rank			55	45	54	33													
# of funds in category			246	228	196	135										11-30-2024	04-07-2022	12-31-2022	

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																Updated	Updated	Updated	
BlackRock LifePath® Index 2045 K	LIHKX	Target Date	14.36	4.08	8.77	8.76	✓	16.19	1.01	6.68	✓	—	✓	0.09	✓	3	1-Low	Low Risk	
percentile rank			29	22	35	17													
# of funds in category			242	224	194	134										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2050 K	LIPKX	Target Date	15.65	4.66	9.38	9.12	✓	16.68	1.03	6.68	✓	—	✓	0.09	✓	3	1-Low	Low Risk	
percentile rank			12	11	14	6													
# of funds in category			244	226	196	135										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2055 K	LIVKX	Target Date	16.29	4.92	9.57	9.23	✓	16.77	1.03	6.68	✓	—	✓	0.09	✓	3	1-Low	Low Risk	
percentile rank			9	11	11	5													
# of funds in category			241	223	193	129										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2060 K	LIZKX	Target Date	16.29	4.94	9.57	—	✓	16.80	1.31	6.68	✓	—	✓	0.09	✓	3	1-Low	Low Risk	
percentile rank			9	11	14	—													
# of funds in category			239	221	186	51										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2065 K	LIWKX	Target Date	16.34	4.94	9.67	—	✓	16.84	1.31	5.18	✓	—	✓	0.09	✓	3	1-Low	Low Risk	
percentile rank			10	13	6	—													
# of funds in category			244	177	64	—										11-30-2024	04-07-2022	12-31-2022	
BlackRock LifePath® Index Retire K	LIRKX	Target Date	7.15	0.43	3.98	4.73	✓	10.92	1.17	6.68	✓	—	✓	0.09	✓	5	1-Low	—	
percentile rank			31	55	19	7													
# of funds in category			187	170	148	106										11-30-2024	04-07-2022	—	

Balanced

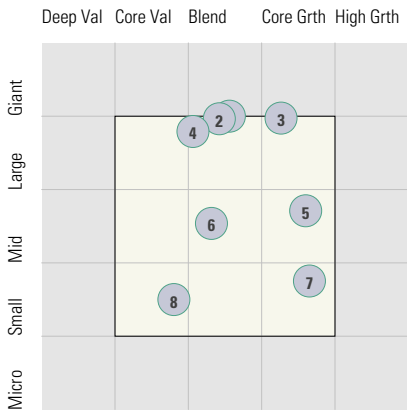
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82	✓	10.49	1.03	2.85	✖	—	✓	0.12	✓	3	1-Low	—
percentile rank			48	50	56	30												
# of funds in category			458	442	406	299										11-30-2024	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95	✓	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										11-30-2024	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										11-30-2024	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										11-30-2024	07-19-2023	12-31-2022

THE REGAL PRESS INC EMPLOYEE 401K

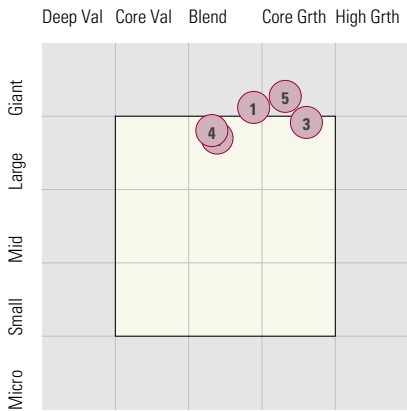
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	American Funds Invmt Co of Amer R6	Large Blend	27.37	20.72	51.90	4.72	86.78	8.40	278.67
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	American Funds Growth Fund of Amer R6	Large Growth	25.71	17.37	56.91	3.60	86.78	9.25	257.09
4	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89
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	Allspring Special Mid Cap Value R6	Mid-Cap Value	45.18	21.79	33.04	2.16	94.42	3.42	19.38
7	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92
8	Macquarie Small Cap Value R6	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59

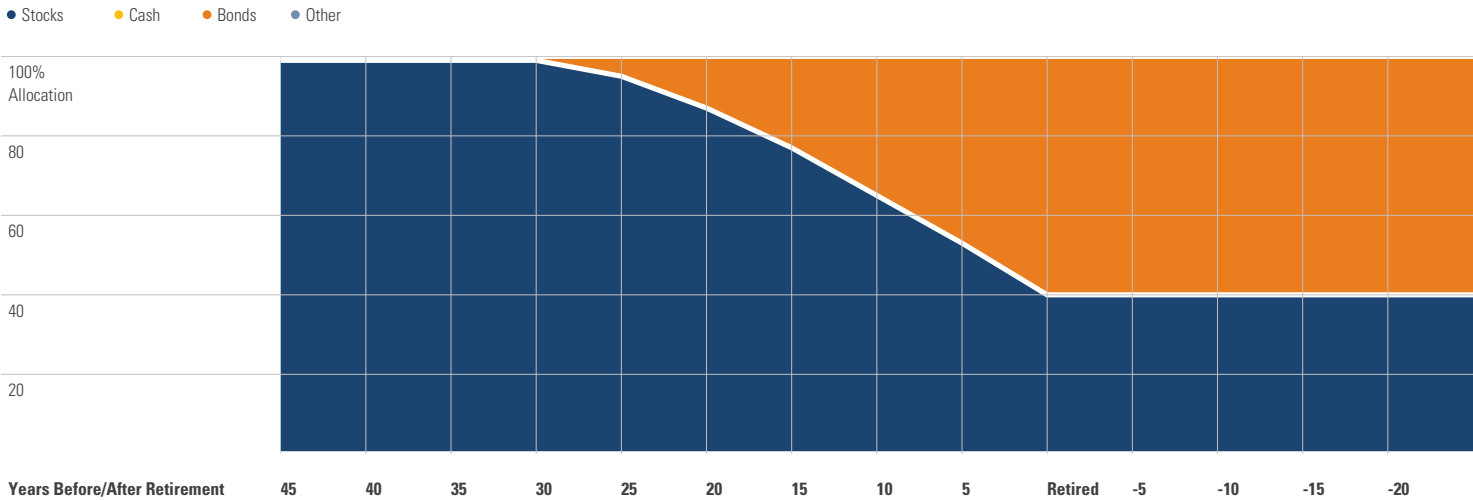
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	43.86	12.60	43.54	6.70	79.79	13.49	25.50	74.50	28.09
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	Invesco Oppenheimer International Gr R6	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	Invesco Global R6	Global Stock	24.71	11.74	63.54	61.66	14.92	23.43	89.88	10.12	247.26

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	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70		97.69	0.00	2.31
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
7	Federated Hermes Govt Ultrashort R6	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	
BlackRock LifePath® Index 2030 K	52.51	34.75	17.76	45.49	15.50	1.05	1.56	0.45	110.64
BlackRock LifePath® Index 2035 K	64.32	42.28	22.04	34.03	8.93	0.62	1.60	0.04	107.81
BlackRock LifePath® Index 2040 K	75.24	49.35	25.89	22.75	9.94	0.30	1.96	0.05	106.59
BlackRock LifePath® Index 2045 K	85.24	55.85	29.39	12.26	9.60	0.13	2.43	0.06	106.81
BlackRock LifePath® Index 2050 K	92.17	59.78	32.39	5.04	8.17	0.00	2.73	0.07	109.22
BlackRock LifePath® Index 2055 K	95.45	61.67	33.78	1.50	3.82	0.02	2.98	0.07	110.17
BlackRock LifePath® Index 2060 K	95.89	61.91	33.98	1.04	1.87	0.01	3.00	0.07	110.29
BlackRock LifePath® Index 2065 K	95.89	61.81	34.08	1.02	0.94	0.01	3.03	0.07	110.08
BlackRock LifePath® Index Retire K	37.83	25.35	12.48	59.42	14.43	1.84	1.30	1.44	114.24