

TOL 401K RETIREMENT PLAN

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																			
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		
Fidelity 500 Index	FXAIX	Large Blend Index	25.00	8.93	14.51	13.09	🟢	17.40	1.00	15.93	🟢	🇺🇸	🟢	0.02	🟢	3	1-Low	Low Risk	
percentile rank			23	21	20	8													
# of funds in category			1,468	1,339	1,232	914									11-30-2024	07-19-2023	12-31-2022		
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	34.17	10.63	20.27	17.87	🟢	19.88	0.95	20.43	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk	
percentile rank			24	9	5	4													
# of funds in category			1,117	1,050	980	762									11-30-2024	04-07-2022	12-31-2022		
Vanguard Equity-Income Adm	VEIRX	Large Value	15.16	7.46	9.97	10.07	🟢	15.20	0.88	3.85	🟢	🇺🇸	🟢	0.18	🟢	2	—	Medium Risk	
percentile rank			43	29	37	17													
# of funds in category			1,190	1,115	1,058	823									11-30-2024	—	12-31-2022		
ClearBridge Mid Cap Growth IS	LCMIX	Mid-Cap Growth	18.95	0.86	12.83	11.06	🟢	23.20	1.02	14.35	🟢	🇺🇸	🟢	0.76	🟢	4	—	Low Risk	
percentile rank			31	40	8	26													
# of funds in category			512	496	457	370									11-30-2024	—	12-31-2022		
MFS Mid Cap Value R6	MVCKX	Mid-Cap Value	14.11	5.59	9.99	9.22	🟢	18.79	0.93	16.12	🟢	🇺🇸	🟢	0.62	🟢	3	—	Medium Risk	
percentile rank			25	42	30	17													
# of funds in category			436	405	384	293									11-30-2024	—	12-31-2022		
PGIM Jennison Small Company R6	PJSQX	Small Growth	14.18	1.37	11.50	9.81	🟢	20.37	0.81	11.10	🟢	🇺🇸	🔴	0.69	🟢	4	—	Medium Risk	
percentile rank			47	21	15	32													
# of funds in category			565	547	530	401									11-30-2024	—	12-31-2022		
DFA US Small Cap Value I	DFSVX	Small Value	9.57	7.93	12.44	8.61	🟢	23.11	0.96	12.85	🟢	🇺🇸	🟢	0.31	🟢	3	—	Medium Risk	
percentile rank			44	12	12	20													
# of funds in category			498	474	449	353									11-30-2024	—	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		
American Funds Europacific Growth R6	RERGX	Foreign Large Growth	5.04	-1.97	3.95	5.66	🟢	17.86	1.03	23.60	🟢	🇺🇸	🟢	0.47	🟢	2	1-Low	Medium Risk	
percentile rank			48	40	54	50													
# of funds in category			390	371	340	215									11-30-2024	02-15-2022	12-31-2022		
Schwab Fundamental Intl Equity Index Fd	SFNNX	Foreign Large Value	2.26	4.13	6.16	5.66	🟢	17.14	0.98	7.69	🟢	🇺🇸	🟢	0.25	🟢	1	—	Medium Risk	
percentile rank			77	38	22	16													
# 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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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 percentile rank # of funds in category	PCRIX	Commodities Broad Basket	4.69 75 111	1.82 95 103	7.27 47 98	1.86 55 67	🟢	16.37	1.10	6.17	🟢	—	—	1.00	🟢	3	—	—	
Principal Real Estate Securities Fd R6 percentile rank # of funds in category	PRRSX	Real Estate	5.51 50 229	-3.61 33 219	3.93 33 203	— — 150	🟢	20.14	0.95	24.08	🟢	—	🟢	0.81	🟢	3	—	Medium Risk	
Fixed Income																			
Federated Hermes Total Return Bond R6 percentile rank # of funds in category	FTRLX	Core Plus Bond	1.90 68 596	-2.08 54 549	0.61 27 493	— — 354	🟢	7.62	0.97	27.02	🟢	—	—	0.38	🟢	3	—	—	
BlackRock High Yield K percentile rank # of funds in category	BRHYX	High Yield Bond	8.74 19 642	3.48 26 596	4.44 21 555	5.17 12 433	🟢	8.53	0.99	15.01	🟢	—	—	0.48	🟢	—	2-Basic	—	
Vanguard Inflation-Protected Secs Adm percentile rank # of funds in category	VAIPX	Inflation- Protected Bond	1.86 55 158	-2.33 37 150	1.79 45 141	2.12 36 104	🟢	7.21	0.99	3.15	🟢	—	—	0.10	🟢	3	—	—	
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate- Term Bond	1.85 34 542	-2.07 28 482	0.11 27 434	1.76 18 294	🟢	7.95	1.01	24.27	🟢	🟡	—	0.30	🟢	4	1-Low	—	
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	— — 11	— — —	— — —	— — —	—	—	—	41.70	🟢	—	—	—	—	—	—	—	
Vanguard Ultra-Short-Term Bond Admiral percentile rank # of funds in category	VUSFX	Ultrashort Bond	5.66 50 255	3.57 76 203	2.59 56 185	— — 112	🟢	1.22	0.10	6.72	🟢	—	—	0.10	🟢	3	—	—	
Target Date																			
American Funds 2010 Trgt Date Retire R6 percentile rank # of funds in category	RFTTX	Target Date	8.16 17 100	2.21 1 89	4.99 3 82	5.24 1 48	🟢	9.04	0.89	13.01	🟢	—	🔴	0.29	🟢	3	—	—	
American Funds 2015 Trgt Date Retire R6 percentile rank # of funds in category	RFJTX	Target Date	8.50 10 113	2.19 3 103	5.29 4 93	5.57 3 56	🟢	9.61	0.86	13.01	🟢	—	🟢	0.30	🟢	3	—	—	
American Funds 2020 Trgt Date Retire R6 percentile rank # of funds in category	RRCTX	Target Date	8.94 11 164	2.31 2 147	5.63 9 132	6.00 2 80	🟢	10.15	0.84	13.01	🟢	—	🟢	0.30	🟢	3	—	—	
American Funds 2025 Trgt Date Retire R6 percentile rank # of funds in category	RFDTX	Target Date	9.34 13 218	2.22 7 202	6.23 2 175	6.68 2 115	🟢	10.85	0.84	13.01	🟢	—	🟢	0.31	🟢	3	—	Low Risk	

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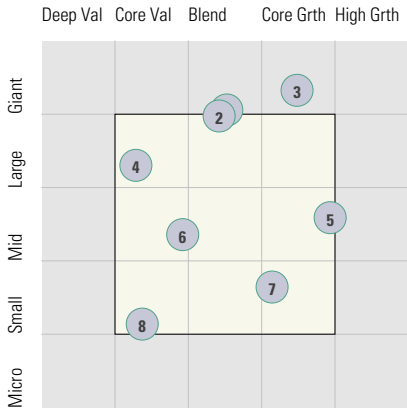
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
American Funds 2030 Trgt Date Retire R6 percentile rank # of funds in category	RFETX	Target Date	10.86 9 252	2.77 10 233	7.18 1 201	7.63 1 135	🟢	12.05	0.87	13.01	🟢	—	🟢	0.33	🟢	3	—	Low Risk
American Funds 2035 Trgt Date Retire R6 percentile rank # of funds in category	RFFT	Target Date	12.73 5 247	3.35 10 224	8.43 1 194	8.71 1 134	🟢	13.37	0.91	13.01	🟢	—	🟢	0.34	🟢	3	—	Low Risk
American Funds 2040 Trgt Date Retire R6 percentile rank # of funds in category	RFGTX	Target Date	14.79 2 246	4.14 7 228	9.40 1 196	9.35 1 135	🟢	14.61	0.94	13.01	🟢	—	🔴	0.36	🟢	3	—	Low Risk
American Funds 2045 Trgt Date Retire R6 percentile rank # of funds in category	RFHTX	Target Date	15.17 6 242	4.23 15 224	9.60 6 194	9.52 1 134	🟢	15.05	0.93	13.01	🟢	—	🔴	0.37	🟢	3	—	Low Risk
American Funds 2050 Trgt Date Retire R6 percentile rank # of funds in category	RFITX	Target Date	15.43 15 244	4.20 29 226	9.64 6 196	9.59 1 135	🟢	15.32	0.93	13.01	🟢	—	🔴	0.37	🟢	3	—	Low Risk
American Funds 2055 Trgt Date Retire R6 percentile rank # of funds in category	RFKTX	Target Date	15.58 19 241	4.15 37 223	9.60 9 193	9.57 1 129	🟢	15.56	0.94	13.01	🟢	—	🟢	0.39	🟢	3	—	Low Risk
American Funds 2060 Trgt Date Retire R6 percentile rank # of funds in category	RFUTX	Target Date	15.60 20 239	4.14 40 221	9.59 13 186	— — 51	🟢	15.61	1.20	9.77	🟢	—	🟢	0.39	🟢	3	—	Low 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																		
American Funds American Balanced R6 percentile rank # of funds in category	RLBGX	Moderate Allocation	15.30 14 736	5.15 11 696	8.47 16 652	8.47 9 495	🟢	11.99	0.96	26.02	🟢	—	🟢	0.25	🟢	3	1-Low	Low Risk

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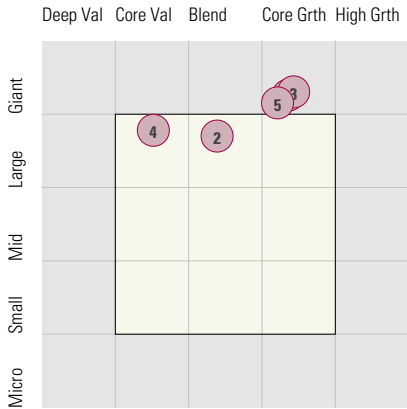
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock

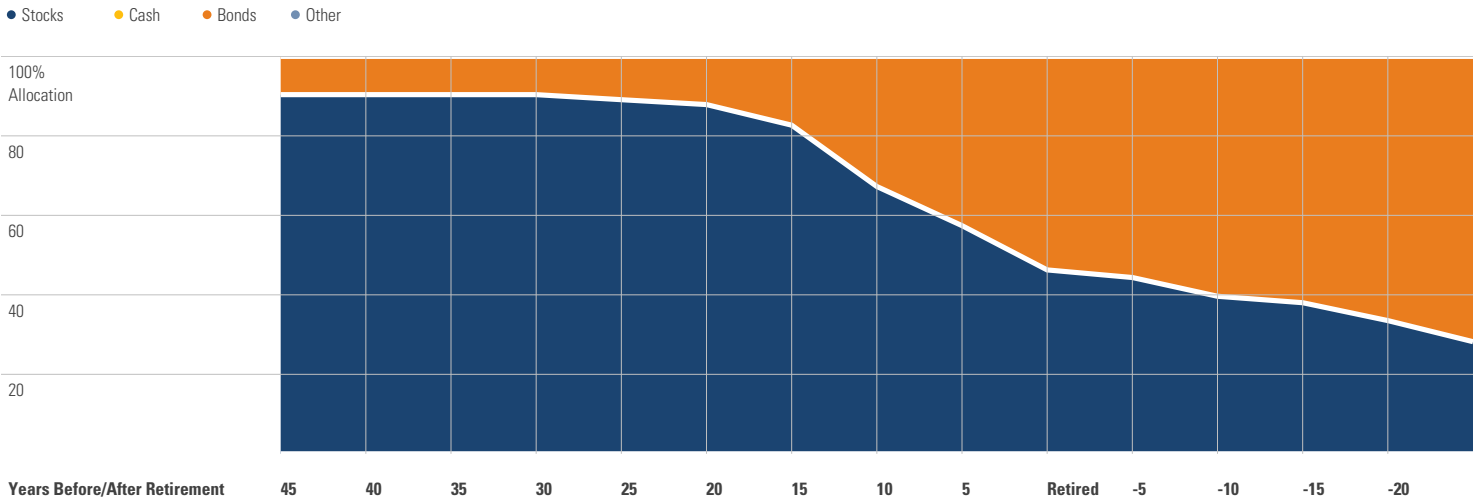


US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	JPMorgan US Equity R6	Large Blend	29.53	15.92	54.55	1.56	95.33	3.11	376.75		
2	Fidelity 500 Index	Large Blend Index	28.44	18.91	52.64	0.02	99.40	0.58	344.73		
3	JPMorgan Large Cap Growth R6	Large Growth	24.87	10.46	64.67	3.99	93.46	2.55	581.80		
4	Vanguard Equity-Income Adm	Large Value	31.04	34.12	34.85	2.64	88.02	9.34	88.39		
5	ClearBridge Mid Cap Growth IS	Mid-Cap Growth	26.17	18.75	55.08	0.52	96.03	3.46	27.70		
6	MFS Mid Cap Value R6	Mid-Cap Value	44.35	22.87	32.77	1.91	93.16	4.46	19.63		
7	PGIM Jennison Small Company R6	Small Growth	45.02	18.04	36.95	2.82	88.91	8.27	6.08		
8	DFA US Small Cap Value I	Small Value	53.18	10.20	36.61	0.51	97.75	1.74	3.55		
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	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	American Funds Europacific Growth R6	Foreign Large Growth	35.65	18.62	45.72	14.46	34.69	50.87	81.95	18.05	77.00
4	Schwab Fundamental Intl Equity Index Fd	Foreign Large Value	42.72	18.52	38.74	9.75	39.91	50.34	99.59	0.41	35.20
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			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	Federated Hermes Total Return Bond R6	Core Plus Bond	51.58	22.90	23.71	0.00	5.90		89.80	5.56	4.64
2	BlackRock High Yield K	High Yield Bond	0.34	0.00	82.60	0.00	3.14		5.68	93.09	1.23
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70		97.69	0.00	2.31
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	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
6	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	8.30	0.79	86.30	0.00	0.90		98.74	0.32	0.94

TOL 401K RETIREMENT PLAN

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