

RETIREMENT SAVINGS 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																			
Vanguard 500 Index Admiral percentile rank	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	
# of funds in category			24	23	21	8													
			1,468	1,339	1,232	914									11-30-2024	02-15-2022	12-31-2022		
Fidelity Contrafund percentile rank	FCNTX	Large Growth	35.97	10.77	17.51	15.29	🟢	18.87	0.89	34.31	🟢	🇺🇸	🟢	0.39	🟢	1	1-Low	Low Risk	
# of funds in category			14	8	24	26													
			1,117	1,050	980	762									11-30-2024	02-15-2022	12-31-2022		
American Funds Washington Mutual R6 percentile rank	RWMGX	Large Value	19.34	8.82	12.41	11.69	🟢	14.42	0.80	27.52	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk	
# of funds in category			69	25	65	55													
			1,468	1,339	1,232	914									11-30-2024	02-15-2022	12-31-2022		
Neuberger Berman Mid Cap Growth Inst percentile rank	NBMLX	Mid-Cap Growth	24.53	1.71	10.66	10.84	🟢	21.98	0.96	4.96	🟢	🇺🇸	🟢	0.69	🟢	3	—	Medium Risk	
# of funds in category			14	28	31	30													
			512	496	457	370									11-30-2024	—	12-31-2022		
American Century Mid Cap Value I percentile rank	AVUAX	Mid-Cap Value	8.76	4.54	7.49	8.16	🟢	16.64	0.80	20.77	🟢	🇺🇸	🟢	0.78	🟢	3	1-Low	Medium Risk	
# of funds in category			73	62	75	48													
			436	405	384	293									11-30-2024	02-15-2022	12-31-2022		
MFS New Discovery R4 percentile rank	MNDJX	Small Growth	6.33	-5.10	4.70	8.99	🟢	21.61	0.86	11.01	🟢	🇺🇸	🟢	1.03	🟢	4	—	Medium Risk	
# of funds in category			93	82	91	52													
			565	547	530	401									11-30-2024	—	12-31-2022		
Macquarie Small Cap Value Instl percentile rank	DEVIX	Small Value	11.14	2.23	7.22	7.55	🟢	22.60	0.93	12.51	🟢	🇺🇸	🟢	0.86	🟢	3	—	Medium Risk	
# of funds in category			30	82	79	47													
			498	474	449	353									11-30-2024	—	12-31-2022		
Non-US Stock																			
American Funds New World R6 percentile rank	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	
# of funds in category			44	39	16	1													
			794	714	639	434									11-30-2024	02-15-2022	12-31-2022		
American Funds Intl Gr and Inc R6 percentile rank	RIGGX	Foreign Large Blend	3.68	0.60	3.94	4.72	🟢	16.37	0.98	16.26	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk	
# of funds in category			64	58	68	65													
			771	705	668	442									11-30-2024	02-15-2022	12-31-2022		
Vanguard Developed Markets Index Admiral percentile rank	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	
# of funds in category			75	50	42	28													
			771	705	668	442									11-30-2024	02-15-2022	12-31-2022		
Vanguard International Value Inv percentile rank	VTRIX	Foreign Large Value	1.04	1.21	4.06	4.61	🟢	17.15	0.97	14.61	🟢	🇺🇸	🔴	0.39	🟢	3	—	Medium Risk	
# of funds in category			86	83	66	40													
			380	353	326	225									11-30-2024	—	12-31-2022		
American Funds New Perspective R6 percentile rank	RNPGX	Global Stock	17.16	2.90	11.48	11.47	🟢	18.20	1.09	24.10	🟢	—	🟢	0.41	🟢	3	2-Basic	Low Risk	
# of funds in category			37	31	26	16													
			343	326	279	196									11-30-2024	02-15-2022	12-31-2022		

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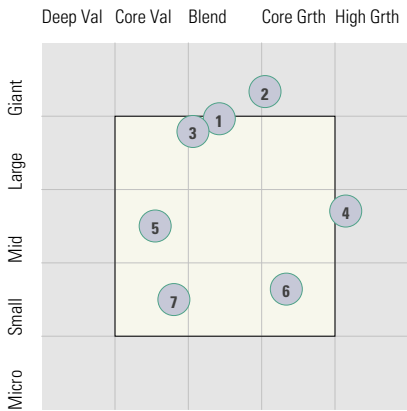
Name	Ticker	Asset Class	Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated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

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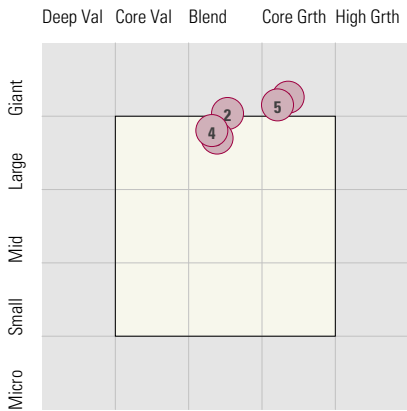
Style Analysis (Data as of 12-31-2024)

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	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
2	Fidelity Contrafund	Large Growth	31.18	13.35	55.46	1.22	91.25	5.47	566.44		
3	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89		
4	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	31.02	13.29	55.70	0.26	94.50	5.24	35.21		
5	American Century Mid Cap Value I	Mid-Cap Value	30.55	40.94	28.52	1.65	87.37	10.98	22.40		
6	MFS New Discovery R4	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02		
7	Macquarie Small Cap Value Instl	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	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	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.43	21.80	41.76	12.63	29.98	57.38	86.75	13.25	57.70
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	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			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	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
2	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
3	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
4	PIMCO Income I2	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00