

SMRTL 401K 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																			
Columbia Contrarian Core Inst3	COFYX	Large Blend	23.51	10.02	15.20	12.92	🟢	17.05	0.97	19.77	🟢	🇺🇸	✖	0.62	🟢	3	1-Low	Low Risk	
percentile rank			45	10	10	15													
# of funds in category			1,468	1,339	1,232	914									11-30-2024	03-11-2022	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		
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		
Putnam Large Cap Value R6	PEQSX	Large Value	19.42	10.36	12.69	11.15	🟢	15.67	0.92	12.35	🟢	🇺🇸	🟢	0.55	🟢	2	—	Medium Risk	
percentile rank			10	2	7	5													
# of funds in category			1,190	1,115	1,058	823									11-30-2024	—	12-31-2022		
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	14.79	0.00	9.17	11.60	🟢	20.71	0.90	16.12	🟢	🇺🇸	🟢	0.66	🟢	4	2-Basic	Low Risk	
percentile rank			52	52	51	15													
# 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		
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		
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	12.39	5.74	9.90	8.67	🟢	21.74	0.90	8.68	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			18	31	35	18													
# of funds in category			498	474	449	353									11-30-2024	02-15-2022	12-31-2022		
Non-US Stock																			
Macquarie Emerging Markets R6	DEMZX	Diversified Emerging Mkts	6.61	-3.58	2.05	—	🟢	21.24	1.12	18.28	🟢	🇺🇸	🟢	1.05	🟢	3	—	Medium Risk	
percentile rank			48	69	53	—													
# of funds in category			794	714	639	434									11-30-2024	—	12-31-2022		
Hartford Schroders International Stk SDR	SCIJX	Foreign Large Blend	7.45	0.78	7.35	7.22	🟢	17.78	1.05	14.85	🟢	🇺🇸	✖	0.69	🟢	4	—	Low Risk	
percentile rank			15	54	5	4													
# of funds in category			771	705	668	442									11-30-2024	—	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		
Fidelity Advisor International Growth Z	FZAJX	Foreign Large Growth	5.03	-0.76	5.75	7.48	🟢	20.13	1.13	17.18	🟢	🇺🇸	🟢	0.78	🟢	5	—	Low Risk	
percentile rank			49	25	26	18													
# of funds in category			390	371	340	215									11-30-2024	—	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		

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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
DFA Global Equity I	DGEIX	Global Stock	15.71	5.89	10.67	9.59	🟢	17.06	1.02	12.85	🟢	—	🟢	0.25	🟢	1	—	Medium Risk
percentile rank			39	22	17	17												
# of funds in category			338	322	304	199										11-30-2024	—	12-31-2022

Alternative

Invesco Balanced-Risk Commodity Strat R6	IBRFIX	Commodities Broad Basket	5.83	3.45	7.32	2.57	✓	11.28	0.70	14.10	✓	—	—	1.14	✓	—	—	—
percentile rank			45	66	46	35												
# of funds in category			111	103	98	67										—	—	—
Principal Real Estate Securities Fd R6	PFRSX	Real Estate	5.51	-3.61	3.93	—	✓	20.14	0.95	24.08	✓	—	✓	0.81	✓	3	—	Medium Risk
percentile rank			50	33	33	—												
# of funds in category			229	219	203	150										11-30-2024	—	12-31-2022

Fixed Income

PGIM Global Total Return R6	PGTQX	Global Bond	0.57	-4.81	-2.20	1.12	✓	11.00	0.96	22.27	✓	—	—	0.53	✓	1	—	—
percentile rank			38	65	58	22												
# of funds in category			168	166	154	127										11-30-2024	—	—
PGIM High Yield R6	PHYQX	High Yield Bond	8.46	2.52	3.93	5.38	✓	8.27	0.96	17.22	✓	—	—	0.38	✓	1	—	—
percentile rank			24	55	39	8												
# of funds in category			642	596	555	433										11-30-2024	—	—
PIMCO Real Return Instl	PRRIX	Inflation- Protected Bond	2.59	-2.11	2.13	2.29	✓	7.42	1.02	5.98	✓	—	—	0.50	✓	3	—	—
percentile rank			16	26	16	13												
# of funds in category			158	150	141	104										11-30-2024	—	—
Nuveen Core Impact Bond R6	TSBIX	Intermediate- Term Bond	2.56	-2.21	-0.11	1.70	✓	7.72	0.98	12.28	✓	■	—	0.36	✓	3	4-Leader	—
percentile rank			11	32	40	20												
# of funds in category			542	482	434	294										11-30-2024	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										11-30-2024	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.70	✓	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			11	—	—	—										—	—	—
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	6.41	4.09	2.99	2.55	✓	1.25	-0.01	14.01	✓	—	—	0.48	✓	2	—	—
percentile rank			20	30	17	10												
# of funds in category			255	203	185	112										10-31-2024	—	—

Target Date

Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	7.75	1.34	4.75	5.58	✓	10.27	0.85	11.86	✓	—	✓	0.08	✓	3	1-Low	—
percentile rank			48	43	43	37												
# of funds in category			164	147	132	80										11-30-2024	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	9.44	1.92	5.66	6.32	✓	11.82	0.92	11.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			12	16	23	17												
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	12-31-2022

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			Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	10.64	2.44	6.44	6.92	🟢	12.87	0.93	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			15	17	26	24												
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	11.78	2.97	7.20	7.51	🟢	13.65	0.93	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			26	19	37	39												
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	12.88	3.51	7.97	8.08	🟢	14.42	0.93	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			45	29	47	42												
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	13.91	4.00	8.73	8.57	🟢	15.22	0.95	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			54	27	38	31												
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	14.64	4.37	9.03	8.72	🟢	15.63	0.96	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			41	21	34	30												
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	14.64	4.37	9.02	8.70	🟢	15.64	0.96	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			46	26	38	34												
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	14.63	4.38	9.02	8.70	🟢	15.63	1.22	11.86	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			47	26	45	50												
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	14.62	4.39	9.01	—	🟢	15.61	1.22	7.48	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			49	31	51	—												
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	14.59	—	—	—	—	—	—	2.51	🔴	—	🟢	0.08	🟢	3	—	Low Risk
percentile rank			51	—	—	—												
# of funds in category			244	177	64	—										11-30-2024	—	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	6.58	0.98	3.58	4.19	🟢	8.85	0.94	11.86	🟢	—	🟢	0.08	🟢	4	1-Low	—
percentile rank			54	36	50	40												
# of funds in category			187	170	148	106										11-30-2024	02-15-2022	—

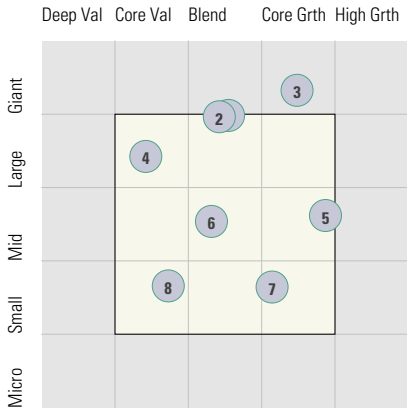
Balanced																		
BlackRock Global Allocation K	MKLOX	Global Allocation	9.30	1.25	6.10	—	✓	12.24	0.92	8.00	✓	🇺🇸	✖	0.76	✓	3	—	Low Risk
percentile rank			34	57	18	—												
# of funds in category			358	342	329	255										11-30-2024	—	09-30-2022

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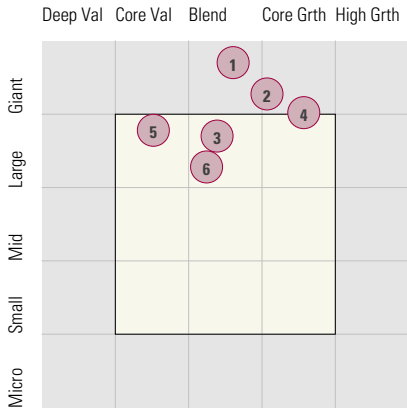
Style Analysis (Data as of 12-31-2024)

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	Columbia Contrarian Core Inst3	Large Blend	25.99	17.59	56.43	0.95	98.31	0.74	347.90		
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
3	JPMorgan Large Cap Growth R6	Large Growth	24.87	10.46	64.67	3.99	93.46	2.55	581.80		
4	Putnam Large Cap Value R6	Large Value	35.62	33.47	30.91	2.97	91.41	5.62	124.33		
5	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27		
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	PGIM Jennison Small Company R6	Small Growth	45.02	18.04	36.95	2.82	88.91	8.27	6.08		
8	Vanguard Small Cap Value Index Admiral	Small Value	50.37	15.99	33.65	1.06	97.16	1.78	6.78		

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	Macquarie Emerging Markets R6	Diversified Emerging Mkts	16.01	9.73	74.28	13.87	83.34	2.80	50.94	49.06	70.40
2	Hartford Schroders International Stk SDR	Foreign Large Blend	26.53	29.81	43.66	10.51	26.07	63.42	89.05	10.95	83.50
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	Fidelity Advisor International Growth Z	Foreign Large Growth	38.98	9.43	51.59	26.48	14.39	59.13	98.95	1.05	88.77
5	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
6	DFA Global Equity I	Global Stock	34.38	17.48	48.12	77.13	11.97	10.90	94.75	5.25	65.04

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	PGIM Global Total Return R6	Global Bond	33.02	1.32	36.71	0.00	6.80		83.57	13.24	3.19
2	PGIM High Yield R6	High Yield Bond	4.40	0.00	84.24	0.00	3.11		11.36	82.25	6.39
3	PIMCO Real Return Instl	Inflation-Protected Bond	63.30	5.92	3.74	0.00	6.92		97.00	3.00	0.00
4	Nuveen Core Impact Bond R6	Intermediate-Term Bond	25.57	28.70	35.79	0.00	6.06		91.53	3.65	4.82
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	PIMCO Short-Term Instl	Ultrasort Bond	20.62	3.52	47.65	0.00	0.21		98.70	1.30	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	
Vanguard Target Retirement 2020 Fund	35.67	21.53	14.14	59.81	16.91	0.23	4.44	0.07	96.21
Vanguard Target Retirement 2025 Fund	49.71	30.25	19.46	46.58	10.93	0.20	3.64	0.06	97.11
Vanguard Target Retirement 2030 Fund	59.69	36.96	22.73	37.13	0.00	0.17	3.12	0.07	99.12
Vanguard Target Retirement 2035 Fund	67.04	41.42	25.62	30.02	0.00	0.14	2.86	0.08	98.84
Vanguard Target Retirement 2040 Fund	74.26	46.02	28.24	23.16	0.00	0.11	2.51	0.07	99.20
Vanguard Target Retirement 2045 Fund	81.89	50.60	31.29	15.75	0.00	0.08	2.28	0.07	98.87
Vanguard Target Retirement 2050 Fund	88.42	54.59	33.83	9.43	0.00	0.05	2.09	0.07	98.77
Vanguard Target Retirement 2055 Fund	88.40	54.54	33.86	9.50	0.00	0.05	2.04	0.07	98.68
Vanguard Target Retirement 2060 Fund	88.34	54.25	34.09	9.43	0.00	0.05	2.17	0.07	98.15
Vanguard Target Retirement 2065 Fund	88.23	53.46	34.77	9.43	0.00	0.05	2.27	0.07	96.64
Vanguard Target Retirement 2070 Fund	88.52	54.03	34.49	9.70	0.00	0.05	1.70	0.07	97.47
Vanguard Target Retirement Income Fund	28.64	17.28	11.36	66.48	19.17	0.25	4.81	0.06	96.17