

STANDARD SOLAR INC 401K

Screens Summary (Data as of 12-31-2024)

Fund Removed from Approved ListFund 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	
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	24.97 24 1,468	8.89 23 1,339	14.48 21 1,232	13.06 8 914	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
Brown Advisory Sustainable Growth I percentile rank # of funds in category	BAFWX	Large Growth	20.38 85 1,117	4.97 78 1,050	15.92 47 980	16.30 12 762	🟢	21.81	1.03	12.52	🟢	🇺🇸	🟢	0.61	🟢	4	3-Advanced	Low Risk	
Vanguard Value Index Adm percentile rank # of funds in category	VVIAX	Large Value	15.99 34 1,190	7.45 29 1,115	9.93 38 1,058	9.99 18 823	🟢	15.75	0.92	30.02	🟢	🇺🇸	🟢	0.05	🟢	3	1-Low	Medium Risk	
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	16.41 41 512	0.66 43 496	10.57 31 457	10.40 37 370	🟢	22.05	0.97	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	14.03 26 436	4.85 58 405	8.76 52 384	8.50 39 293	🟢	19.13	0.95	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
Vanguard Small Cap Growth Index Admiral percentile rank # of funds in category	VSGAX	Small Growth	16.49 30 565	0.42 34 547	7.69 56 530	9.09 49 401	🟢	23.46	0.95	20.02	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	12.39 18 498	5.74 31 474	9.90 35 449	8.67 18 353	🟢	21.74	0.90	8.68	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	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	
Hartford Schroders International Stk SDR percentile rank # of funds in category	SCIJX	Foreign Large Blend	7.45 15 771	0.78 54 705	7.35 5 668	7.22 4 442	🟢	17.78	1.05	14.85	🟢	🇺🇸	🔴	0.69	🟢	4	—	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	
Causeway International Value Instl percentile rank # of funds in category	CIVIX	Foreign Large Value	3.70 60 380	7.18 4 353	7.19 10 326	5.54 19 225	🟢	18.37	1.01	23.20	🟢	🇺🇸	🔴	0.88	🟢	4	—	Low Risk	

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			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 Total World Stock Index Admiral	VTWAX	Global Stock	16.43	5.17	9.92	—	🟢	16.74	1.02	11.86	🟢	—	🟢	0.10	🟢	2	1-Low	Low Risk	
percentile rank			31	39	33	—													
# of funds in category			338	322	304	199										12-31-2024	02-15-2022	12-31-2022	

Alternative

DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	2.65	2.19	6.39	—	✗	13.19	0.88	14.76	✓	—	✓	0.89	✓	3	—	—
percentile rank			85	91	66	—												
# 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	—	—
Vanguard High-Yield Corporate Adm	VWEAX	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										12-31-2024	—	—
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										12-31-2024	—	—
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										12-31-2024	02-15-2022	—
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	✓	4	4-Leader	—
percentile rank			11	32	40	20												
# of funds in category			542	482	434	294										12-31-2024	02-15-2022	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	-0.04	41.70	✓	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			11	—	—	—										—	—	—
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.66	3.57	2.59	—	✓	1.22	0.10	6.72	✓	—	—	0.10	✓	3	—	—
percentile rank			50	76	56	—												
# of funds in category			255	203	185	112										12-31-2024	—	—

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

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			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										12-31-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTX	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										12-31-2024	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										12-31-2024	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										12-31-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIX	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										12-31-2024	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										12-31-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTSX	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										12-31-2024	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	—										12-31-2024	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	—										12-31-2024	—	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										12-31-2024	02-15-2022	—

Balanced

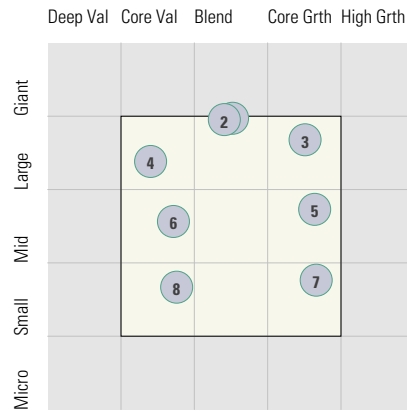
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82		10.49	1.03	2.85		—		0.12		3	1-Low	—
percentile rank			48	50	56	30												
# of funds in category			458	442	406	299										12-31-2024	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95		14.58	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

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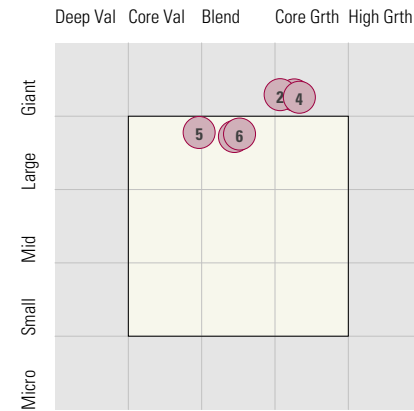
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

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	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	Brown Advisory Sustainable Growth I	Large Growth	34.02	10.14	55.86	1.67	98.33	0.00	229.07
4	Vanguard Value Index Adm	Large Value	33.71	31.35	34.95	0.14	99.03	0.83	128.67
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	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	39.35	27.47	33.16	0.22	98.72	1.06	30.92
7	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92
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

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	Hartford Schroders International Stk SDR	Foreign Large Blend	25.00	30.25	44.74	9.77	27.24	62.98	88.94	11.06	82.84
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	Causeway International Value Instl	Foreign Large Value	35.03	27.26	37.71	5.19	17.43	77.38	98.22	1.78	40.96
6	Vanguard Total World Stock Index Admiral	Global Stock	34.15	17.94	47.90	67.90	16.94	15.15	92.32	7.68	115.69

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	Vanguard High-Yield Corporate Adm	High Yield Bond	5.10	0.00	87.42	0.00	3.12	10.89	88.72	0.39
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	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08	99.80	0.20	0.00
5	Nuveen Core Impact Bond R6	Intermediate-Term Bond	24.53	29.58	35.70	0.00	6.04	92.42	3.73	3.85
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—	0.00	0.00	—
7	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	11.27	0.72	83.09	0.00	0.97	98.14	0.92	0.93

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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