

STIR LLC 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																			
Vanguard Dividend Growth Inv percentile rank # of funds in category	VDIGX	Large Blend	9.03 98 1,468	3.88 89 1,339	9.42 94 1,232	10.48 79 914	✖	13.84	0.70	2.50	✖	📊	✔	0.29	✔	4	2-Basic	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	
MFS Growth R6 percentile rank # of funds in category	MFEKX	Large Growth	31.79 38 1,117	7.36 52 1,050	15.07 58 980	15.22 28 762	✔	20.27	0.97	22.76	✔	📊	✔	0.51	✔	3	2-Basic	Low Risk	
Invesco Diversified Dividend R6 percentile rank # of funds in category	LCEFX	Large Value	13.48 60 1,190	6.92 38 1,115	7.97 78 1,058	8.07 72 823	✔	14.69	0.86	8.85	✔	📊	✔	0.47	✔	3	—	Medium Risk	
MFS Mid Cap Growth R6 percentile rank # of funds in category	OTCKX	Mid-Cap Growth	14.79 52 512	0.00 52 496	9.17 51 457	11.60 15 370	✔	20.71	0.90	16.12	✔	📊	✔	0.66	✔	4	2-Basic	Low Risk	
Vanguard Selected Value Inv percentile rank # of funds in category	VASVX	Mid-Cap Value	7.18 83 436	7.53 18 405	10.95 21 384	8.86 28 293	✔	20.81	1.01	19.86	✔	📊	✔	0.43	✔	4	—	Medium Risk	
PGIM Jennison Small Company R6 percentile rank # of funds in category	PJSQX	Small Growth	14.18 47 565	1.37 21 547	11.50 15 530	9.81 32 401	✔	20.37	0.81	11.10	✔	📊	✖	0.69	✔	4	—	Medium Risk	
DFA US Small Cap Value I percentile rank # of funds in category	DFS VX	Small Value	9.57 44 498	7.93 12 474	12.44 12 449	8.61 20 353	✔	23.11	0.96	12.85	✔	📊	✔	0.31	✔	3	—	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	
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	3.68 64 771	0.60 58 705	3.94 68 668	4.72 65 442	✔	16.37	0.98	16.26	✔	📊	✔	0.54	✔	3	1-Low	Low Risk	
Invesco Oppenheimer International Gr R6 percentile rank # of funds in category	OIGIX	Foreign Large Growth	-1.41 91 390	-4.45 64 371	3.45 65 340	4.80 74 215	✔	21.62	1.22	12.77	✔	📊	✔	0.73	✔	3	—	Low Risk	
Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	1.04 86 380	1.21 83 353	4.06 66 326	4.61 40 225	✔	17.15	0.97	14.61	✔	📊	✖	0.39	✔	3	—	Medium Risk	
American Funds Capital World Gr&Inc R6 percentile rank # of funds in category	RWIGX	Global Stock	14.26 50 338	4.75 47 322	8.91 48 304	8.57 49 199	✔	16.35	0.97	18.93	✔	—	✔	0.41	✔	2	1-Low	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
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	—	—	
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSLX	Real Estate	4.92 66 229	-4.69 62 219	2.99 64 203	5.06 52 150	🟢	21.84	1.03	28.65	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk	
Fixed Income																			
PIMCO International Bond (USD-Hdg) Instl percentile rank # of funds in category	PFORX	Global Bond	5.68 8 119	1.42 3 114	1.72 4 98	2.93 3 60	🟢	5.15	0.56	10.27	🟢	—	—	0.75	🟢	4	—	—	
Eaton Vance Income Fund of Boston R6 percentile rank # of funds in category	EIBRX	High Yield Bond	7.44 56 642	3.55 25 596	4.34 26 555	4.92 18 433	🟢	7.94	0.92	10.17	🟢	—	—	0.66	🟢	—	—	—	
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	—	
PIMCO Income Instl percentile rank # of funds in category	PIMIX	Multisector Bond	5.42 62 372	2.04 25 341	2.89 29 297	4.27 5 204	🟢	6.72	0.82	17.77	🟢	—	—	0.83	🟢	4	—	—	
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	— — 11	— — —	— — —	— — —	—	—	—	41.70	🟢	—	—	—	—	—	—	—	
Federated Hermes Govt Ultrashort R6 percentile rank # of funds in category	FGULX	Ultrashort Bond	5.68 48 255	3.72 61 203	2.51 64 185	— — 112	🟢	0.93	0.07	27.50	🟢	—	—	0.24	🟢	—	—	—	
Target Date																			
T. Rowe Price Retirement 2010 I percentile rank # of funds in category	TRPUX	Target Date	8.71 4 100	— — 89	— — 82	— — 48	—	—	—	9.42	🟢	—	🟢	0.34	🟢	3	1-Low	—	
T. Rowe Price Retirement 2015 I percentile rank # of funds in category	TRUBX	Target Date	8.98 6 113	— — 103	— — 93	— — 56	—	—	—	9.42	🟢	—	🟢	0.35	🟢	3	1-Low	—	
T. Rowe Price Retirement 2020 I percentile rank # of funds in category	TRDBX	Target Date	9.29 6 164	— — 147	— — 132	— — 80	—	—	—	9.42	🟢	—	🟢	0.37	🟢	3	1-Low	—	

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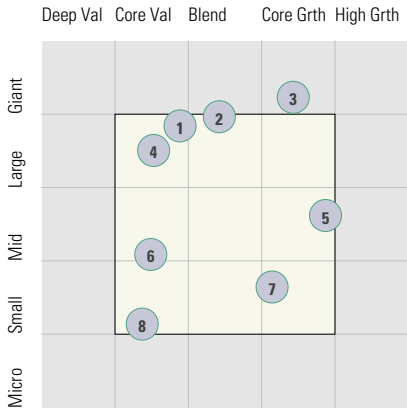
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
T. Rowe Price Retirement 2025 I <i>percentile rank</i> <i># of funds in category</i>	TREHX	Target Date	9.91 2 218	— — 202	— — 175	— — 115	—	—	—	9.42	✔	—	✔	0.38	✔	3	1-Low	—
T. Rowe Price Retirement 2030 I <i>percentile rank</i> <i># of funds in category</i>	TRFHX	Target Date	10.92 8 252	— — 233	— — 201	— — 135	—	—	—	9.42	✔	—	✔	0.40	✔	3	1-Low	—
T. Rowe Price Retirement 2035 I <i>percentile rank</i> <i># of funds in category</i>	TRFJX	Target Date	12.15 11 247	— — 224	— — 194	— — 134	—	—	—	9.42	✔	—	✔	0.42	✔	3	1-Low	—
T. Rowe Price Retirement 2040 I <i>percentile rank</i> <i># of funds in category</i>	TRHDX	Target Date	13.38 20 246	— — 228	— — 196	— — 135	—	—	—	9.42	✔	—	✔	0.43	✔	3	1-Low	—
T. Rowe Price Retirement 2045 I <i>percentile rank</i> <i># of funds in category</i>	TRIKX	Target Date	14.21 35 242	— — 224	— — 194	— — 134	—	—	—	9.42	✔	—	✔	0.44	✔	3	1-Low	—
T. Rowe Price Retirement 2050 I <i>percentile rank</i> <i># of funds in category</i>	TRJLX	Target Date	14.39 46 244	— — 226	— — 196	— — 135	—	—	—	9.42	✔	—	✔	0.45	✔	3	1-Low	—
T. Rowe Price Retirement 2055 I <i>percentile rank</i> <i># of funds in category</i>	TRJMX	Target Date	14.55 48 241	— — 223	— — 193	— — 129	—	—	—	9.42	✔	—	✔	0.46	✔	3	1-Low	—
T. Rowe Price Retirement 2060 I <i>percentile rank</i> <i># of funds in category</i>	TRLNX	Target Date	14.53 49 239	— — 221	— — 186	— — 51	—	—	—	9.42	✔	—	✔	0.46	✔	3	1-Low	—
Balanced																		
American Funds American Balanced R6 <i>percentile rank</i> <i># of funds in category</i>	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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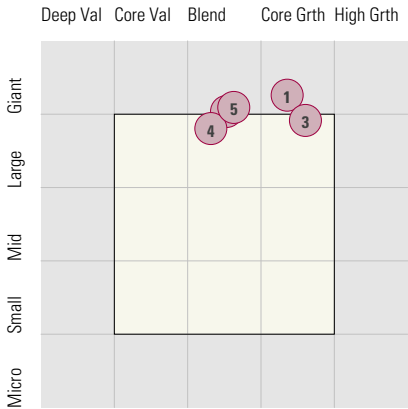
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	Vanguard Dividend Growth Inv	Large Blend	33.30	32.40	34.29	2.20	90.61	7.19	221.96
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	MFS Growth R6	Large Growth	27.50	10.15	62.35	0.42	97.41	2.17	510.11
4	Invesco Diversified Dividend R6	Large Value	34.44	28.43	37.13	1.01	90.07	8.92	135.69
5	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27
6	Vanguard Selected Value Inv	Mid-Cap Value	50.07	16.78	33.14	5.25	83.02	11.72	10.91
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

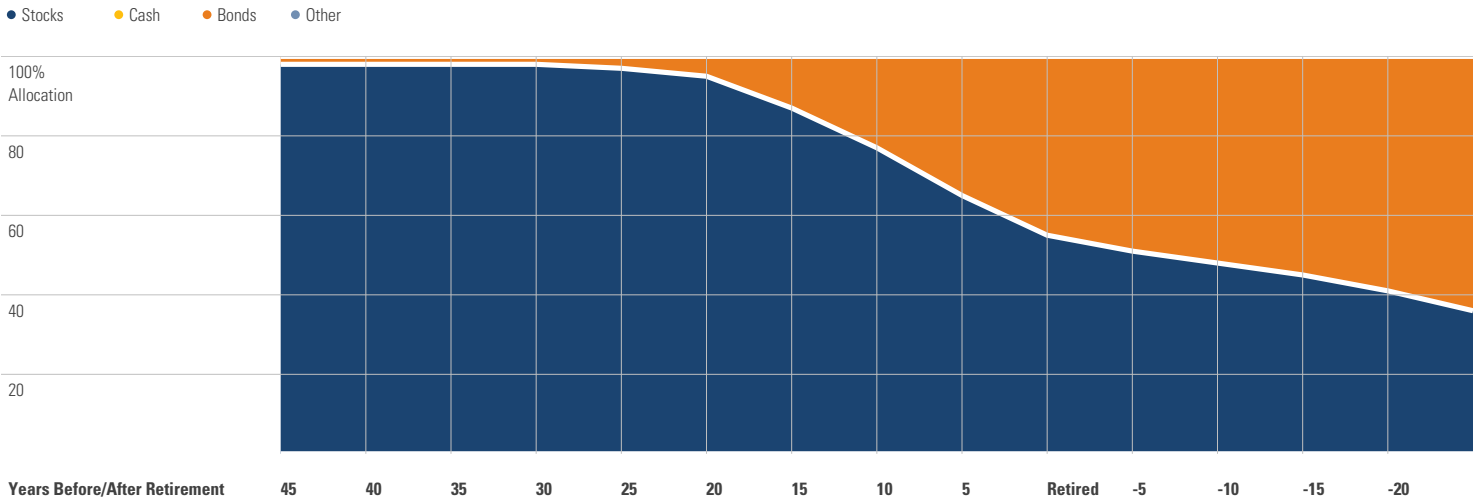
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	American 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	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	American Funds Capital World Gr&Inc R6	Global Stock	29.70	22.24	48.06	57.18	15.31	27.52	94.16	5.84	148.43

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	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	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	87.24	0.00	3.13		2.46	94.67	2.87
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	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	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

STIR LLC 401K 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	
T. Rowe Price Retirement 2010 I	45.36	32.82	12.54	48.45	29.89	6.94	5.71	0.47	109.31
T. Rowe Price Retirement 2015 I	48.16	34.77	13.39	45.48	27.64	6.73	5.87	0.48	109.80
T. Rowe Price Retirement 2020 I	51.04	36.89	14.15	42.46	25.28	6.35	6.00	0.49	110.42
T. Rowe Price Retirement 2025 I	55.71	40.26	15.45	37.68	22.42	5.51	6.11	0.51	108.64
T. Rowe Price Retirement 2030 I	66.07	46.93	19.14	28.03	14.73	4.01	5.36	0.53	103.72
T. Rowe Price Retirement 2035 I	78.10	54.75	23.35	17.33	2.66	2.40	4.03	0.55	100.67
T. Rowe Price Retirement 2040 I	87.72	61.69	26.03	8.78	2.50	0.95	2.95	0.55	101.14
T. Rowe Price Retirement 2045 I	94.58	66.50	28.08	2.58	2.00	0.05	2.30	0.55	101.16
T. Rowe Price Retirement 2050 I	96.44	67.82	28.62	0.92	1.29	0.01	2.10	0.55	101.32
T. Rowe Price Retirement 2055 I	97.20	68.36	28.84	0.90	1.57	0.01	1.35	0.56	101.33
T. Rowe Price Retirement 2060 I	97.21	68.37	28.84	0.90	1.50	0.01	1.35	0.55	101.55