

TAKSEY NEFF & ASSOCIATES LLC 401K

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

⊖ Fund Removed from Approved List

⚠ Fund on Watch List

			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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
Vanguard Dividend Growth Inv	VDIGX	Large Blend	9.03	3.88	9.42	10.48	✖	13.84	0.70	2.50	✖	🗪	✔	0.29	✔	4	2-Basic	Low Risk
percentile rank			98	89	94	79												
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	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
MFS Growth R6	MFEKX	Large Growth	31.79	7.36	15.07	15.22	✔	20.27	0.97	22.76	✔	🗪	✔	0.51	✔	3	2-Basic	Low Risk
percentile rank			38	52	58	28												
# of funds in category			1,117	1,050	980	762										11-30-2024	02-15-2022	12-31-2022
Vanguard Value Index Adm	VVIAX	Large Value	15.99	7.45	9.93	9.99	✔	15.75	0.92	30.02	✔	🗪	✔	0.05	✔	3	1-Low	Medium Risk
percentile rank			34	29	38	18												
# of funds in category			1,190	1,115	1,058	823										11-30-2024	02-15-2022	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
Vanguard Selected Value Inv	VASVX	Mid-Cap Value	7.18	7.53	10.95	8.86	✔	20.81	1.01	19.86	✔	🗪	✔	0.43	✔	4	—	Medium Risk
percentile rank			83	18	21	28												
# of funds in category			436	405	384	293										11-30-2024	—	12-31-2022
Franklin Small Cap Growth R6	FSMLX	Small Growth	13.18	1.23	7.94	9.25	✔	23.52	0.93	24.68	✔	🗪	✔	0.67	✔	2	—	Medium Risk
percentile rank			55	22	52	46												
# of funds in category			565	547	530	401										11-30-2024	—	12-31-2022
Macquarie Small Cap Value R6	DVZRX	Small Value	11.32	2.40	7.39	—	✔	22.59	0.93	12.51	✔	🗪	✔	0.71	✔	3	—	Medium Risk
percentile rank			26	79	77	—												
# 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
Vanguard International Growth Adm	VWILX	Foreign Large Growth	9.48	-4.54	6.64	8.68	✔	22.71	1.23	15.02	✔	🗪	✔	0.26	✔	3	—	Low Risk
percentile rank			17	65	13	8												
# of funds in category			390	371	340	215										11-30-2024	—	12-31-2022
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.04	1.21	4.06	4.61	✔	17.15	0.97	14.61	✔	🗪	✖	0.39	✔	3	—	Medium Risk
percentile rank			86	83	66	40												
# 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

TAKSEY NEFF & ASSOCIATES LLC 401K

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
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																			
PGIM Global Total Return R6 percentile rank # of funds in category	PGTQX	Global Bond	0.57 38 168	-4.81 65 166	-2.20 58 154	1.12 22 127	🟢	11.00	0.96	22.27	🟢	—	—	0.53	🟢	1	—	—	
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 -Z416 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	—	

TAKSEY NEFF & ASSOCIATES LLC 401K

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	
T. Rowe Price Retirement 2025 I	TREHX	Target Date	9.91	—	—	—	—	—	—	9.42	✓	—	✓	0.38	✓	3	1-Low	—	
percentile rank			2	—	—	—													
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	10.92	—	—	—	—	—	—	9.42	✓	—	✓	0.40	✓	3	1-Low	—	
percentile rank			8	—	—	—													
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2035 I	TRFJX	Target Date	12.15	—	—	—	—	—	—	9.42	✓	—	✓	0.42	✓	3	1-Low	—	
percentile rank			11	—	—	—													
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	13.38	—	—	—	—	—	—	9.42	✓	—	✓	0.43	✓	3	1-Low	—	
percentile rank			20	—	—	—													
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2045 I	TRIXX	Target Date	14.21	—	—	—	—	—	—	9.42	✓	—	✓	0.44	✓	3	1-Low	—	
percentile rank			35	—	—	—													
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2050 I	TRJLX	Target Date	14.39	—	—	—	—	—	—	9.42	✓	—	✓	0.45	✓	3	1-Low	—	
percentile rank			46	—	—	—													
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	14.55	—	—	—	—	—	—	9.42	✓	—	✓	0.46	✓	3	1-Low	—	
percentile rank			48	—	—	—													
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	14.53	—	—	—	—	—	—	9.42	✓	—	✓	0.46	✓	3	1-Low	—	
percentile rank			49	—	—	—													
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	—	
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	14.46	—	—	—	—	—	—	4.22	✓	—	✓	0.46	✓	3	1-Low	—	
percentile rank			55	—	—	—													
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	—	

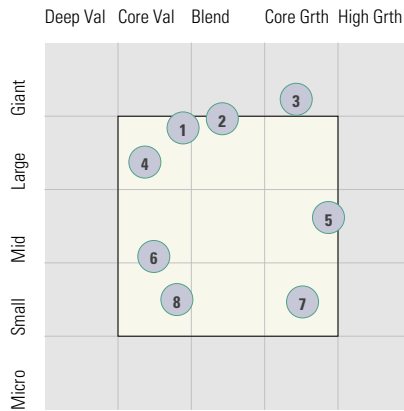
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82	✓	10.49	1.03	2.85	✖	—	✓	0.12	✓	3	1-Low	—
percentile rank			48	50	56	30												
# of funds in category			458	442	406	299										11-30-2024	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target 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										11-30-2024	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										11-30-2024	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										11-30-2024	07-19-2023	12-31-2022

TAKSEY NEFF & ASSOCIATES LLC 401K

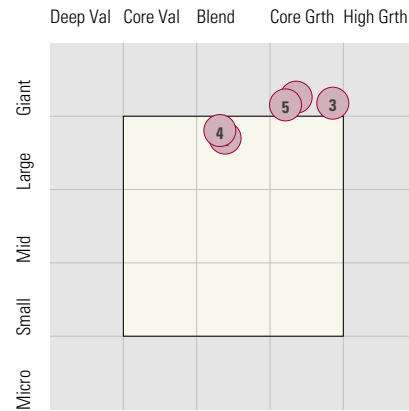
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			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	Vanguard Value Index Adm	Large Value	33.71	31.35	34.95	0.14	99.03	0.83	128.67
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	Franklin Small Cap Growth R6	Small Growth	18.24	26.86	54.91	0.82	91.54	4.13	5.23
8	Macquarie Small Cap Value R6	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59

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	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	Vanguard International Growth Adm	Foreign Large Growth	34.16	16.78	49.05	27.29	30.88	41.82	79.44	20.56	82.17
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

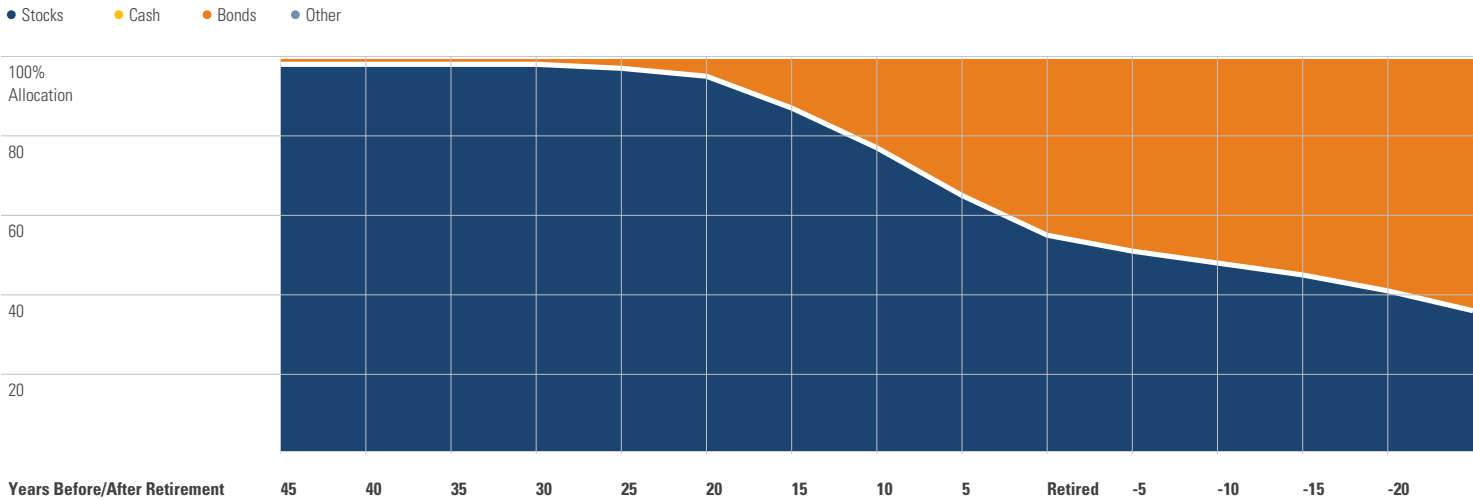
Fixed Income Funds

	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	PGIM Global Total Return R6	Global Bond	33.02	1.32	36.71	0.00	6.80	83.57	13.24	3.19
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 -Z416	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

TAKSEY NEFF & ASSOCIATES LLC 401K

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
T. Rowe Price Retirement 2065 I	97.20	68.37	28.83	0.88	1.28	0.01	1.37	0.55	102.21