

A J JERSEY INC EMPLOYEES PROFIT

Screens Summary (Data as of 12-31-2025)

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 Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
DFA US Core Equity 1 I percentile rank	DFOFX	Large Blend	16.00	20.06	13.41	13.79	🟢	12.73	1.03	13.93	🟢	🇺🇸	🟢	0.15	🟢	2	-	Medium Risk
# of funds in category			55	61	44	47										12-31-2025	-	12-31-2022
1,379			1,265	1,169	906													
Vanguard 500 Index Admiral percentile rank	VFIAX	Large Blend Index	17.83	22.96	14.38	14.78	🟢	11.95	1.00	8.18	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk
25			24	20	14													
# of funds in category			1,379	1,265	1,169	906										12-31-2025	02-15-2022	12-31-2022
1,379			1,265	1,169	906													
State St Russell Lg Cap Gr® Indx NL Cl C percentile rank		Large Growth	18.59	31.14	15.29	18.08	🟢	14.93	1.00	26.60	🟢	🇺🇸	🟢	0.04	🟢	3	-	Low Risk
27			30	11	10													
# of funds in category			1,098	1,025	958	770										12-31-2025	-	12-31-2022
1,098			1,025	958	770													
Vanguard Value Index Adm percentile rank	VVIAX	Large Value	15.26	13.46	12.59	11.66	🟢	11.57	0.91	31.11	🟢	🇺🇸	🟢	0.05	🟢	3	1-Low	Medium Risk
53			55	34	25													
# of funds in category			1,122	1,073	1,011	847										12-31-2025	02-15-2022	12-31-2022
1,122			1,073	1,011	847													
Vanguard Mid-Cap Growth Index Admiral percentile rank	VMGMX	Mid-Cap Growth	10.69	16.63	6.35	11.63	🟢	16.78	0.92	2.50	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
27			32	25	30													
# of funds in category			503	485	459	384										12-31-2025	02-15-2022	12-31-2022
503			485	459	384													
Vanguard Mid-Cap Value Index Admiral percentile rank	VMVAX	Mid-Cap Value	12.05	11.93	10.71	9.94	🟢	14.60	0.93	2.50	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
36			41	47	45													
# of funds in category			424	394	374	301										12-31-2025	02-15-2022	12-31-2022
424			394	374	301													
Vanguard Small Cap Growth Index Admiral percentile rank	VSGAX	Small Growth	8.44	15.32	3.03	10.25	🟢	19.25	0.93	21.10	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
50			31	51	43													
# of funds in category			543	529	507	396										12-31-2025	02-15-2022	12-31-2022
543			529	507	396													
State St Russell Sm Cp® Val Indx NL Cl C percentile rank		Small Value	12.59	11.70	8.81	9.26	🟢	20.20	1.00	16.42	🟢	🇺🇸	🟢	0.05	🟢	2	-	Medium Risk
12			37	66	43													
# of funds in category			491	468	445	365										12-31-2025	-	12-31-2022
491			468	445	365													
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm percentile rank	VEMAX	Diversified Emerging Mkts	24.75	14.77	4.62	8.10	🟢	11.93	0.85	17.44	🟢	🇺🇸	🟢	0.13	🟢	2	1-Low	Medium Risk
79			68	47	48													
# of funds in category			756	709	626	462										12-31-2025	02-15-2022	12-31-2022
756			709	626	462													
Vanguard Developed Markets Index Admiral percentile rank	VTMGX	Foreign Large Blend Index	35.17	17.91	9.11	8.71	🟢	12.70	1.05	12.95	🟢	🇺🇸	🟢	0.05	🟢	2	1-Low	Low Risk
18			29	26	28													
# of funds in category			756	708	661	506										12-31-2025	02-15-2022	12-31-2022
756			708	661	506													
Vanguard International Growth Adm percentile rank	VWILX	Foreign Large Growth	20.21	14.75	0.75	10.76	🟢	16.92	1.21	16.10	🟢	🇺🇸	🟢	0.26	🟢	3	-	Low Risk
49			40	81	1													
# of funds in category			391	368	340	224										12-31-2025	-	12-31-2022
391			368	340	224													
🟡 Vanguard International Value Inv percentile rank	VTRIX	Foreign Large Value	29.98	15.11	7.79	8.11	🟢	12.86	1.01	15.69	🟢	🇺🇸	🔴	0.36	🟢	3	-	Medium Risk
90			89	91	63													
# of funds in category			363	342	324	249										12-31-2025	-	12-31-2022
363			342	324	249													
Vanguard Total World Stock Index Admiral percentile rank	VTWAX	Global Stock	22.43	20.21	10.98	-	🟢	11.57	1.02	12.95	🟢	—	🟢	0.09	🟢	2	1-Low	Low Risk
26			29	35	-													
# of funds in category			331	307	299	200										12-31-2025	02-15-2022	12-31-2022
331			307	299	200													

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⊖ Fund Removed from Approved List ⚠ Fund on Watch List

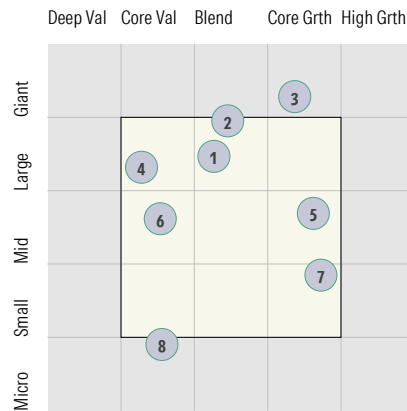
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Alternative																		
PIMCO Commodity Real Ret Strat Instl percentile rank	PCRIX	Commodities Broad Basket	19.27 19	4.97 33	10.94 53	6.79 38	✔	10.40	1.04	7.25	✔	—	—	0.90	✔	3	-	-
# of funds in category			112	102	97	71										12-31-2025	-	-
Vanguard Real Estate Index Admiral percentile rank	VGSLX	Real Estate	3.19 21	6.58 42	4.64 57	5.14 45	✔	17.25	1.04	29.74	✔	—	✔	0.13	✔	2	1-Low	Low Risk
# of funds in category			215	204	195	150										12-31-2025	02-15-2022	12-31-2022
Fixed Income																		
Loomis Sayles Core Plus Bond N percentile rank	NERNX	Core Plus Bond	8.19 12	5.04 71	-0.03 59	3.12 15	✔	6.88	1.13	29.10	✔	—	—	0.39	✔	3	1-Low	-
# of funds in category			546	510	471	349										12-31-2025	02-15-2022	-
AB Global Bond Z percentile rank	ANAZX	Global Bond	5.10 43	4.93 60	0.21 53	2.28 46	✔	4.71	0.76	20.43	✔	—	—	0.52	✔	3	-	-
# of funds in category			106	101	96	63										12-31-2025	-	-
Vanguard High-Yield Corporate Adm percentile rank	VWEAX	High Yield Bond	9.46 11	9.17 57	4.21 48	5.69 43	✔	4.44	0.91	3.43	✔	—	—	0.12	✔	2	-	-
# of funds in category			626	595	560	452										07-31-2025	-	-
Vanguard Inflation-Protected Secs Adm percentile rank	VAIPX	Inflation- Protected Bond	6.87 42	4.15 45	1.03 38	2.98 37	✔	4.65	1.01	4.23	✔	—	—	0.10	✔	3	-	-
# of funds in category			158	149	142	118										12-31-2025	-	-
Baird Aggregate Bond Inst percentile rank	BAGIX	Intermediate- Term Bond	7.36 32	5.19 25	-0.13 27	2.43 16	✔	6.13	1.01	25.36	✔	🟡	—	0.30	✔	4	1-Low	-
# of funds in category			512	471	422	299										12-31-2025	02-15-2022	-
Lincoln Stable Value Account - Z395 percentile rank		Stable Value	- -	- -	- -	- -	—	-	-	42.78	✔	—	—	-	—	-	-	-
# of funds in category			37	-	-	-										-	-	-
Federated Hermes Govt Ultrashort R6 percentile rank	FGULX	Ultrashort Bond	5.11 25	5.30 57	3.25 51	- -	✔	0.58	0.08	28.58	✔	—	—	0.24	✔	-	-	-
# of funds in category			247	209	182	111										-	-	-
Balanced																		
American Funds American Balanced R6 percentile rank	RLBGX	Moderate Allocation	18.85 3	16.16 11	9.92 3	10.14 10	✔	8.46	0.98	27.10	✔	—	✔	0.25	✔	3	1-Low	Low Risk
# of funds in category			492	470	452	373										12-31-2025	02-15-2022	12-31-2022

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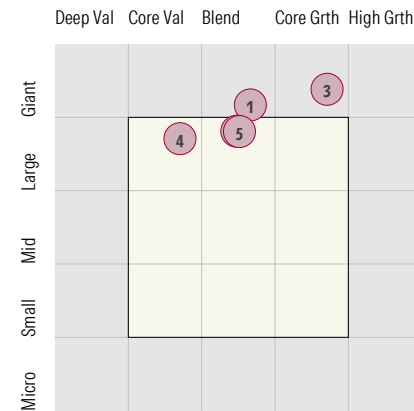
Style Analysis (Data as of 12-31-2025)

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	DFA US Core Equity 1 I	Large Blend	28.86	17.22	53.91	0.79	98.21	1.00	181.33
2	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	20.25	10.87	68.87	0.46	99.26	0.28	847.51
4	Vanguard Value Index Adm	Large Value	34.94	30.46	34.59	0.32	98.45	0.89	142.98
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	32.45	16.30	51.23	0.21	97.74	2.04	45.02
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	36.72	26.82	36.46	0.10	98.51	1.25	39.06
7	Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33
8	State St Russell Sm Cp® Val Indx NL CI C	Small Value	53.16	18.93	27.90	0.54	96.73	2.73	2.40

Non-US Stock Funds

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	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	44.42	11.01	44.57	7.52	79.10	13.39	27.44	72.56	39.17
2	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	43.12	18.49	38.37	11.99	35.46	52.55	99.16	0.84	43.13
3	Vanguard International Growth Adm	Foreign Large Growth	32.43	15.91	51.66	19.93	37.49	42.58	81.08	18.92	104.79
4	Vanguard International Value Inv	Foreign Large Value	51.47	16.71	31.84	12.87	39.32	47.81	83.76	16.24	33.51
5	Vanguard Total World Stock Index Admiral	Global Stock	33.96	16.57	49.46	66.16	17.83	16.00	92.10	7.90	147.61

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	Loomis Sayles Core Plus Bond N	Core Plus Bond	46.08	16.88	29.32	0.00	6.13	93.30	6.06	0.65
2	AB Global Bond Z	Global Bond	39.87	8.08	17.55	0.00	6.64	108.22	4.18	-12.40
3	Vanguard High-Yield Corporate Adm	High Yield Bond	4.42	0.00	87.08	0.00	2.65	11.09	88.39	0.52
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00
6	Lincoln Stable Value Account - Z395	Stable Value	-	-	-	0.00	-	0.00	0.00	-
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81	100.00	0.00	0.00