

ALKAL INC 401K PLAN

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

🚫 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	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated	
US Stock																		
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	20.86 8 1,379	24.98 7 1,265	15.72 6 1,169	14.43 26 906	✔️	11.57	0.94	33.94	✔️	🇺🇸	✔️	0.27	✔️	2	-	Low Risk
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	17.83 25 1,379	22.96 24 1,265	14.38 20 1,169	14.78 14 906	✔️	11.95	1.00	8.18	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk
American Funds Growth Fund of Amer R6 percentile rank # of funds in category	RGAGX	Large Growth	20.28 19 1,098	28.73 48 1,025	12.16 46 958	15.51 46 770	✔️	14.70	0.93	24.27	✔️	🇺🇸	✔️	0.29	✔️	2	1-Low	Low Risk
American Funds Washington Mutual R6 percentile rank # of funds in category	RWMGX	Large Value	17.52 23 1,122	18.15 11 1,073	14.31 10 1,011	13.49 4 847	✔️	9.94	0.72	28.61	✔️	🇺🇸	✖️	0.26	✔️	3	1-Low	Low Risk
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	10.69 27 503	16.63 32 485	6.35 25 459	11.63 30 384	✔️	16.78	0.92	2.50	✖️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	12.05 36 424	11.93 41 394	10.71 47 374	9.94 45 301	✔️	14.60	0.93	2.50	✖️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
Vanguard Small Cap Growth Index Admiral percentile rank # of funds in category	VSGAX	Small Growth	8.44 50 543	15.32 31 529	3.03 51 507	10.25 43 396	✔️	19.25	0.93	21.10	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	9.09 31 491	12.45 24 468	10.56 35 445	10.15 19 365	✔️	17.60	0.85	9.77	✔️	🇺🇸	✔️	0.07	✔️	5	1-Low	Medium Risk
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm percentile rank # of funds in category	VEMAX	Diversified Emerging Mkts	24.75 79 756	14.77 68 709	4.62 47 626	8.10 48 462	✔️	11.93	0.85	17.44	✔️	🇺🇸	✔️	0.13	✔️	2	1-Low	Medium Risk
Vanguard International Growth Adm percentile rank # of funds in category	VWILX	Foreign Large Growth	20.21 49 391	14.75 40 368	0.75 81 340	10.76 1 224	✔️	16.92	1.21	16.10	✔️	🇺🇸	✔️	0.26	✔️	3	-	Low Risk
⚠️ Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	29.98 90 363	15.11 89 342	7.79 91 324	8.11 63 249	✔️	12.86	1.01	15.69	✔️	🇺🇸	✖️	0.36	✔️	3	-	Medium Risk
Vanguard Total World Stock Index Admiral percentile rank # of funds in category	VTWAX	Global Stock	22.43 26 331	20.21 29 307	10.98 35 299	- - 200	✔️	11.57	1.02	12.95	✔️	-	✔️	0.09	✔️	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 Yr %	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Sustain. Rating	Commit. Level	Carbon Risk	
Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	19.27	4.97	10.94	6.79	✔️	10.40	1.04	7.25	✔️	—	—	0.90	✔️	3	-	-
percentile rank			19	33	53	38												
# of funds in category			112	102	97	71									12-31-2025	-	-	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	3.19	6.58	4.64	5.14	✔️	17.25	1.04	29.74	✔️	—	✔️	0.13	✔️	2	1-Low	Low Risk
percentile rank			21	42	57	45												
# of funds in category			215	204	195	150									12-31-2025	02-15-2022	12-31-2022	
Fixed Income																		
PGIM Global Total Return R6	PGTQX	Global Bond	11.13	7.02	-2.01	2.52	✔️	7.24	0.81	23.35	✔️	—	—	0.54	✔️	2	-	-
percentile rank			26	16	61	20												
# of funds in category			150	150	144	127									12-31-2025	-	-	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.46	9.17	4.21	5.69	✔️	4.44	0.91	3.43	✔️	—	—	0.12	✔️	2	-	-
percentile rank			11	57	48	43												
# of funds in category			626	595	560	452									07-31-2025	-	-	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	6.87	4.15	1.03	2.98	✔️	4.65	1.01	4.23	✔️	—	—	0.10	✔️	3	-	-
percentile rank			42	45	38	37												
# of funds in category			158	149	142	118									12-31-2025	-	-	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	7.36	5.19	-0.13	2.43	✔️	6.13	1.01	25.36	✔️	🗄️	—	0.30	✔️	4	1-Low	-
percentile rank			32	25	27	16												
# of funds in category			512	471	422	299									12-31-2025	02-15-2022	-	
PIMCO Income Instl	PIMIX	Multisector Bond	11.04	8.57	3.89	5.09	✔️	4.82	0.79	18.85	✔️	—	—	0.54	✔️	4	-	-
percentile rank			4	18	19	10												
# of funds in category			360	340	309	215									12-31-2025	-	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	42.78	✔️	—	—	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.10	5.43	3.18	2.62	✔️	0.70	0.10	6.21	✔️	—	—	0.09	✔️	3	-	-
percentile rank			25	44	61	47												
# of funds in category			247	209	182	111									12-31-2025	-	-	
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	12.86	10.93	4.24	6.12	✔️	7.26	0.96	3.93	✔️	🗄️	✔️	0.12	✔️	3	1-Low	-
percentile rank			34	16	52	24												
# of funds in category			238	228	221	182									12-31-2025	07-19-2023	-	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	19.63	17.08	8.76	10.03	✔️	10.04	0.97	3.93	✔️	🗄️	✔️	0.14	✔️	3	1-Low	Low Risk
percentile rank			27	12	27	14												
# of funds in category			182	178	174	145									12-31-2025	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	9.42	7.83	1.92	4.06	✔️	6.11	0.93	3.93	✔️	🗄️	✔️	0.11	✔️	3	1-Low	-
percentile rank			48	52	85	62												
# of funds in category			89	86	81	71									12-31-2025	07-19-2023	-	

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															Updated	Updated	Updated	
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	16.24	13.98	6.49	8.09	✔	8.60	0.95	3.93	✔	🏠	✔	0.13	✔	3	1-Low	Low Risk
percentile rank			41	19	40	18												
# of funds in category			425	418	405	327									12-31-2025	07-19-2023	12-31-2022	

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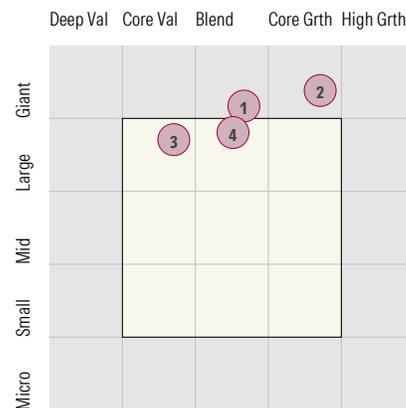
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 American Funds Invmt Co of Amer R6	Large Blend	22.56	20.14	57.29	2.67	87.54	9.18	440.71
2 Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3 American Funds Growth Fund of Amer R6	Large Growth	24.43	14.84	60.73	2.02	87.30	9.14	357.59
4 American Funds Washington Mutual R6	Large Value	29.60	25.41	44.99	2.43	90.97	5.92	266.85
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 Vanguard Small Cap Value Index Admiral	Small Value	47.49	17.76	34.74	0.63	97.42	1.85	8.11

Non-US Stock Funds

Fund	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
		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 International Growth Adm	Foreign Large Growth	32.43	15.91	51.66	19.93	37.49	42.58	81.08	18.92	104.79
3 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
4 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

Fund	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	40.74	1.11	33.15	0.00	6.82	87.64	9.44	2.92	
2 Vanguard High-Yield Corporate Adm	High Yield Bond	4.42	0.00	87.08	0.00	2.65	11.09	88.39	0.52	
3 Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23	
4 Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00	
5 PIMCO Income Instl	Multisector Bond	30.67	17.06	10.74	0.00	5.10	88.79	11.21	0.00	
6 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7 Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66	