

AUTO INVESTMENT 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	Pass/ Fail	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
American Funds Invmt Co of Amer R6 percentile rank	RICGX	Large Blend	20.86	24.98	15.72	14.43	✔	11.57	0.94	33.94	✔	☐	✔	0.27	✔	2	-	Low Risk
# of funds in category			8	7	6	26												
			1,379	1,265	1,169	906									12-31-2025	-	12-31-2022	
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
# of funds in category			25	24	20	14												
			1,379	1,265	1,169	906									12-31-2025	02-15-2022	12-31-2022	
Vanguard Mid Cap Index Admiral percentile rank	VIMAX	Mid-Cap Blend	11.67	14.27	8.60	10.91	✔	14.78	0.95	2.50	✖	☐	✔	0.05	✔	4	1-Low	Medium Risk
# of funds in category			26	31	58	28												
			455	398	362	274									12-31-2025	02-15-2022	12-31-2022	
Vanguard Small Cap Index Admiral Shares percentile rank	VSMAX	Small Blend	8.83	13.69	7.34	10.43	✔	17.94	0.88	9.77	✔	☐	✔	0.05	✔	4	1-Low	Medium Risk
# of funds in category			45	28	51	19												
			645	608	587	454									12-31-2025	02-15-2022	12-31-2022	
Non-US Stock																		
American Funds Intl Gr and Inc R6 percentile rank	RIGGX	Foreign Large Blend	35.53	17.60	8.73	8.86	✔	11.24	0.93	17.35	✔	☐	✔	0.53	✔	2	1-Low	Low Risk
# of funds in category			16	34	37	24												
			756	708	661	506									12-31-2025	02-15-2022	12-31-2022	
Fixed Income																		
American Century Inflation Adjs Bond R5 percentile rank	AIANX	Inflation- Protected Bond	6.90	4.03	1.05	2.91	✔	4.83	1.05	1.39	✖	-	-	0.34	✔	3	-	-
# of funds in category			41	55	34	43												
			158	149	142	118									05-31-2024	-	-	
Baird Aggregate Bond Inst percentile rank	BAGIX	Intermediate- Term Bond	7.36	5.19	-0.13	2.43	✔	6.13	1.01	25.36	✔	☐	-	0.30	✔	4	1-Low	-
# of funds in category			32	25	27	16												
			512	471	422	299									12-31-2025	02-15-2022	-	
Federated Hermes Govt Ultrashort IS percentile rank	FGUSX	Ultrashort Bond	5.09	5.28	3.21	2.30	✖	0.59	0.08	28.58	✔	-	-	0.26	✔	-	-	-
# of funds in category			27	58	59	73												
			247	209	182	111									-	-	-	
Target Date																		
Vanguard Target Retirement 2020 Fund percentile rank	VTWNX	Target Date	12.15	10.78	4.77	6.87	✔	6.79	0.84	12.95	✔	-	✔	0.08	✔	3	1-Low	-
# of funds in category			69	56	60	48												
			130	114	103	67									12-31-2025	02-15-2022	-	
Vanguard Target Retirement 2025 Fund percentile rank	VTTVX	Target Date	14.60	12.84	5.90	7.87	✔	7.92	0.91	12.95	✔	-	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			23	14	17	22												
			162	145	128	90									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund percentile rank	VTHRX	Target Date	16.24	14.27	6.83	8.66	✔	8.75	0.93	12.95	✔	-	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			11	5	12	20												
			240	221	200	137									12-31-2025	02-15-2022	12-31-2022	

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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	
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	17.54	15.46	7.71	9.40	✔️	9.28	0.92	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			15	18	25	27												
# of funds in category			234	216	190	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	18.76	16.63	8.57	10.13	✔️	9.80	0.91	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			25	35	46	31												
# of funds in category			235	214	193	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	19.99	17.76	9.41	10.74	✔️	10.34	0.92	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			23	33	42	28												
# of funds in category			228	211	190	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	21.41	18.70	9.95	11.02	✔️	10.76	0.94	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			14	27	31	16												
# of funds in category			234	214	193	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	21.43	18.71	9.96	11.02	✔️	10.77	0.93	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			18	31	38	19												
# of funds in category			227	210	189	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2060 Fund	VITTSX	Target Date	21.42	18.71	9.96	11.02	✔️	10.76	1.17	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			18	35	41	31												
# of funds in category			227	210	184	91									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	21.43	18.70	9.98	-	✔️	10.75	1.17	8.56	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			27	41	46	-												
# of funds in category			325	205	142	-									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	21.42	18.71	-	-	✔️	10.74	1.17	3.60	✔️	—	✔️	0.08	✔️	3	-	Low Risk
percentile rank			29	38	-	-												
# of funds in category			325	205	142	-									12-31-2025	-	12-31-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	11.31	9.52	3.82	5.33	✔️	6.04	0.95	12.95	✔️	—	✔️	0.08	✔️	4	1-Low	-
percentile rank			38	49	48	42												
# of funds in category			184	169	151	103									12-31-2025	02-15-2022	-	
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	-	
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	

AUTO INVESTMENT INC 401K PLAN

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 Vanguard Mid Cap Index Admiral	Mid-Cap Blend	34.97	22.47	42.56	0.37	97.72	1.58	41.45
4 Vanguard Small Cap Index Admiral Shares	Small Blend	37.14	19.09	43.79	1.13	96.90	1.96	9.00

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 American Funds Intl Gr and Inc R6	Foreign Large Blend	40.74	18.81	40.44	11.18	30.42	58.41	87.65	12.35	70.46

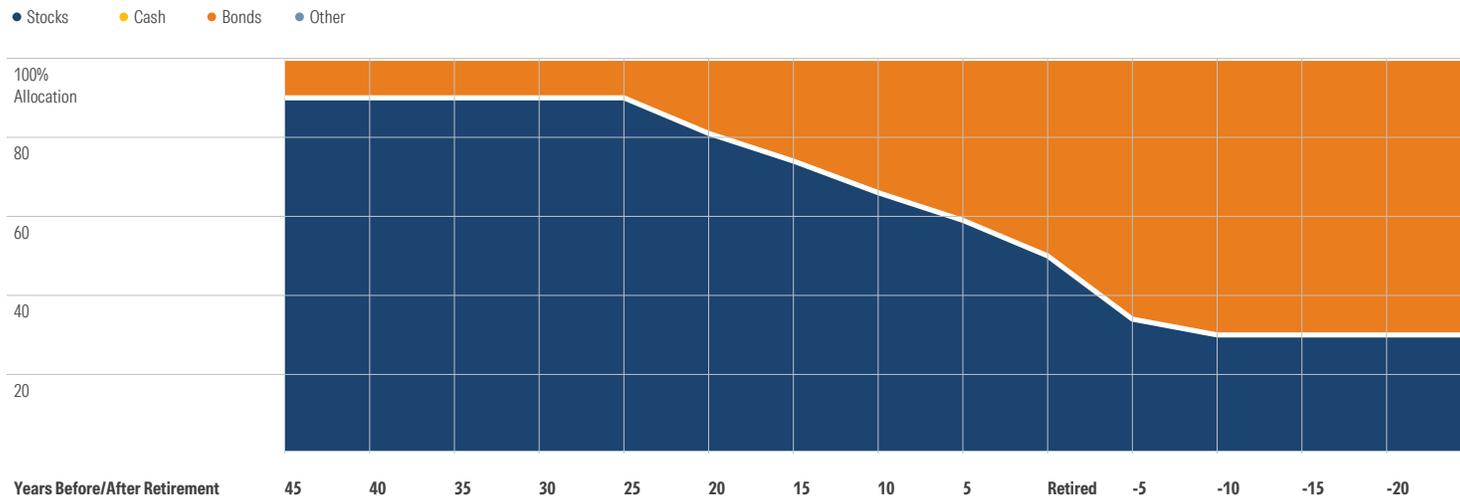
Fixed Income Funds

Fund	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg Credit	US	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1 American Century Inflation Adjs Bond R5	Inflation-Protected Bond	87.57	0.00	5.67	0.00	6.32	95.84	0.86	3.30	
2 Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00	
3 Federated Hermes Govt Ultrashort IS	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81	100.00	0.00	0.00	

AUTO INVESTMENT INC 401K PLAN

Target Date Analysis (Data as of 12-31-2025)

Target Date Allocation



Target Date Portfolio Data

	Asset Allocation %								
	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	Avg Mkt Cap \$M
Vanguard Target Retirement 2020 Fund	34.98	20.72	14.26	60.28	17.90	0.00	4.67	0.06	132.28
Vanguard Target Retirement 2025 Fund	49.10	29.18	19.92	46.84	12.72	0.00	3.97	0.09	132.80
Vanguard Target Retirement 2030 Fund	59.34	35.30	24.04	37.03	0.45	0.00	3.51	0.11	132.97
Vanguard Target Retirement 2035 Fund	67.34	40.10	27.24	29.48	0.00	0.00	3.06	0.12	133.11
Vanguard Target Retirement 2040 Fund	74.86	44.51	30.35	22.38	0.00	0.00	2.64	0.13	132.87
Vanguard Target Retirement 2045 Fund	82.13	48.84	33.29	15.29	0.00	0.00	2.42	0.15	132.89
Vanguard Target Retirement 2050 Fund	89.67	53.28	36.39	8.15	0.00	0.00	2.00	0.16	132.78
Vanguard Target Retirement 2055 Fund	90.25	53.69	36.56	7.59	0.00	0.00	2.00	0.16	132.96
Vanguard Target Retirement 2060 Fund	90.18	53.65	36.53	7.58	0.00	0.00	2.08	0.16	132.96
Vanguard Target Retirement 2065 Fund	90.21	53.68	36.53	7.56	0.00	0.00	2.07	0.16	133.00
Vanguard Target Retirement 2070 Fund	90.44	53.83	36.61	7.58	0.00	0.00	1.83	0.16	133.04
Vanguard Target Retirement Income Fund	30.96	18.28	12.68	64.13	18.94	0.00	4.85	0.06	131.82