

BAKERSFIELD ARC INC 403B

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																		
DFA US Core Equity 1 I	DFOEX	Large Blend	16.00	20.06	13.41	13.79	✔️	12.73	1.03	13.93	✔️	🏠	✔️	0.15	✔️	2	-	Medium Risk
percentile rank			55	61	44	47												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	-	12-31-2022	
Vanguard 500 Index Admiral	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
percentile rank			25	24	20	14												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	02-15-2022	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	14.40	27.47	12.97	18.56	✔️	15.32	1.00	21.51	✔️	🏠	✔️	0.44	✔️	2	2-Basic	Low Risk
percentile rank			65	57	36	7												
# of funds in category			1,098	1,025	958	770									12-31-2025	04-07-2022	12-31-2022	
American Funds Washington Mutual R6	RWMGX	Large Value	17.52	18.15	14.31	13.49	✔️	9.94	0.72	28.61	✔️	🏠	❌	0.26	✔️	3	1-Low	Low Risk
percentile rank			23	11	10	4												
# of funds in category			1,122	1,073	1,011	847									12-31-2025	02-15-2022	12-31-2022	
Neuberger Mid Cap Growth R6	NRMGX	Mid-Cap Growth	5.93	16.11	4.78	11.40	✔️	18.61	1.01	6.05	✔️	🏠	✔️	0.58	✔️	3	-	Medium Risk
percentile rank			52	38	37	33												
# of funds in category			503	485	459	384									12-31-2025	-	12-31-2022	
Vanguard Selected Value Inv	VASVX	Mid-Cap Value	10.98	14.24	12.01	10.43	✔️	16.89	1.04	20.95	✔️	🏠	✔️	0.42	✔️	4	-	Medium Risk
percentile rank			46	20	28	32												
# of funds in category			424	394	374	301									12-31-2025	-	12-31-2022	
Allspring Small Company Growth R6	WSCRX	Small Growth	8.64	11.57	4.02	9.55	✔️	18.01	0.85	31.24	✔️	🏠	✔️	0.86	✔️	3	-	Low Risk
percentile rank			47	58	40	60												
# of funds in category			543	529	507	396									12-31-2025	-	12-31-2022	
DFA US Small Cap Value I	DFS VX	Small Value	8.38	12.19	13.76	10.38	✔️	19.79	0.96	13.93	✔️	🏠	✔️	0.31	✔️	3	-	Medium Risk
percentile rank			36	28	9	14												
# of funds in category			491	468	445	365									12-31-2025	-	12-31-2022	
Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	28.60	16.90	5.62	9.92	✔️	11.42	0.75	26.64	✔️	🏠	✔️	0.57	✔️	4	1-Low	Medium Risk
percentile rank			66	37	34	11												
# of funds in category			756	709	626	462									12-31-2025	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	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
percentile rank			16	34	37	24												
# of funds in category			756	708	661	506									12-31-2025	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	20.21	14.75	0.75	10.76	✔️	16.92	1.21	16.10	✔️	🏠	✔️	0.26	✔️	3	-	Low Risk
percentile rank			49	40	81	1												
# of funds in category			391	368	340	224									12-31-2025	-	12-31-2022	
DFA International Value I	DFIVX	Foreign Large Value	45.21	22.27	15.93	10.33	✔️	12.49	0.94	15.93	✔️	🏠	✔️	0.28	✔️	1	-	Medium Risk
percentile rank			14	17	4	8												
# of funds in category			363	342	324	249									12-31-2025	-	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	21.62	21.22	9.37	13.05	✔️	12.13	1.05	25.18	✔️	-	✔️	0.40	✔️	2	2-Basic	Low Risk
percentile rank			14	36	24	18												
# of funds in category			313	297	271	187									12-31-2025	02-15-2022	12-31-2022	

BAKERSFIELD ARC INC 403B

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
Alternative																		
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	18.88	6.76	9.40	6.25	✔	8.80	0.80	15.18	✔	—	—	1.15	✔	-	-	-
percentile rank			21	21	86	56												
# of funds in category			112	102	97	71									-	-	-	
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																		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.31	6.47	1.36	3.32	✔	3.38	0.48	11.36	✔	—	—	0.57	✔	3	-	-
percentile rank			66	17	13	15												
# of funds in category			106	101	96	63									12-31-2025	-	-	
BlackRock High Yield K	BRHYX	High Yield Bond	9.44	10.60	5.13	6.56	✔	4.75	0.99	16.10	✔	—	—	0.48	✔	-	2-Basic	-
percentile rank			11	6	16	10												
# of funds in category			626	595	560	452									-	02-15-2022	-	
PIMCO Real Return Instl	PRRIX	Inflation-Protected Bond	8.17	4.80	1.40	3.39	✔	4.68	1.01	6.15	✔	—	—	0.55	✔	3	-	-
percentile rank			9	12	18	6												
# 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	-	-	-									-	-	-	
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	4.86	5.78	3.41	2.90	✔	0.56	-0.04	15.09	✔	—	—	0.49	✖	3	-	-
percentile rank			44	25	30	20												
# of funds in category			247	209	182	111									12-31-2025	-	-	
Target Date																		
American Funds 2010 Trgt Date Ret Inc R6	RFTTX	Target Date	13.14	9.97	5.72	6.63	✔	6.32	0.94	14.09	✔	—	✔	0.28	✔	3	-	-
percentile rank			1	36	1	1												
# of funds in category			89	78	72	50									12-31-2025	-	-	
American Funds 2015 Trgt Date Ret Inc R6	RFJTX	Target Date	13.42	10.48	5.94	6.97	✔	6.58	0.88	14.09	✔	—	✔	0.30	✔	2	-	-
percentile rank			1	28	1	1												
# of funds in category			97	87	83	60									12-31-2025	-	-	
American Funds 2020 Trgt Date Ret Inc R6	RRCTX	Target Date	14.26	11.20	6.24	7.40	✔	6.98	0.86	14.09	✔	—	✔	0.30	✔	2	-	-
percentile rank			12	34	1	3												
# of funds in category			130	114	103	67									12-31-2025	-	-	

BAKERSFIELD ARC INC 403B

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
American Funds 2025 Trgt Date Ret Inc R6 percentile rank # of funds in category	RFDTX	Target Date	14.52 23 162	11.91 34 145	6.39 1 128	8.12 1 90	✔	7.31	0.83	14.09	✔	—	✔	0.31	✔	3	-	Low Risk
American Funds 2030 Trgt Date Retire R6 percentile rank # of funds in category	RFETX	Target Date	15.72 20 240	13.68 24 221	7.28 1 200	9.16 1 137	✔	8.20	0.87	14.09	✔	—	✔	0.33	✔	3	-	Low Risk
American Funds 2035 Trgt Date Retire R6 percentile rank # of funds in category	RFFTX	Target Date	17.17 24 234	15.58 13 216	8.36 5 190	10.38 1 137	✔	9.02	0.89	14.09	✔	—	✔	0.34	✔	3	-	Low Risk
American Funds 2040 Trgt Date Retire R6 percentile rank # of funds in category	RFGTK	Target Date	19.50 14 235	17.85 8 214	9.54 10 193	11.25 1 137	✔	10.11	0.93	14.09	✔	—	✔	0.36	✔	2	-	Low Risk
American Funds 2045 Trgt Date Retire R6 percentile rank # of funds in category	RFHTX	Target Date	20.42 15 228	18.56 11 211	9.82 17 190	11.51 1 137	✔	10.52	0.92	14.09	✔	—	✔	0.37	✔	2	-	Low Risk
American Funds 2050 Trgt Date Retire R6 percentile rank # of funds in category	RFITX	Target Date	20.43 28 234	18.87 16 214	9.82 38 193	11.58 1 137	✔	10.71	0.92	14.09	✔	—	✔	0.37	✔	2	-	Low Risk
American Funds 2055 Trgt Date Retire R6 percentile rank # of funds in category	RFKTX	Target Date	20.74 32 227	19.21 15 210	9.85 41 189	11.59 2 137	✔	10.94	0.93	14.09	✔	—	✖	0.38	✔	2	-	Low Risk
American Funds 2060 Trgt Date Retire R6 percentile rank # of funds in category	RFUTX	Target Date	20.77 33 227	19.30 12 210	9.84 43 184	11.58 4 91	✔	11.02	1.17	10.86	✔	—	✖	0.39	✔	2	-	Low Risk
American Funds 2065 Trgt Date Retire R6 percentile rank # of funds in category	RFVTX	Target Date	20.73 48 325	19.28 16 205	9.85 48 142	- - -	✔	10.99	1.16	6.09	✔	—	✖	0.39	✔	2	-	Low Risk
American Funds 2070 Trgt Date Retire R6 percentile rank # of funds in category	RFBFX	Target Date	20.81 45 325	- - 205	- - 142	- - -	—	-	-	2.08	✖	—	✔	0.39	✔	2	-	-

Balanced

American Funds American Balanced R6 percentile rank # of funds in category	RLBGX	Moderate Allocation	18.85 3 492	16.16 11 470	9.92 3 452	10.14 10 373	✔	8.46	0.98	27.10	✔	—	✔	0.25	✔	3	1-Low	Low Risk
--	-------	---------------------	-------------------	--------------------	------------------	--------------------	---	------	------	-------	---	---	---	------	---	---	-------	----------

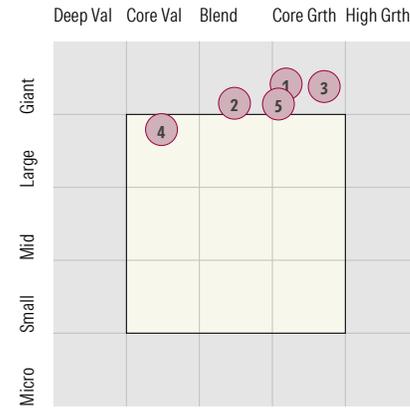
BAKERSFIELD ARC INC 403B

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 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 JPMorgan Large Cap Growth R6	Large Growth	20.73	12.14	67.13	1.23	93.82	4.96	791.22
4 American Funds Washington Mutual R6	Large Value	29.60	25.41	44.99	2.43	90.97	5.92	266.85
5 Neuberger Mid Cap Growth R6	Mid-Cap Growth	30.85	19.03	50.10	1.24	93.21	5.55	38.14
6 Vanguard Selected Value Inv	Mid-Cap Value	53.91	14.68	31.42	4.12	82.70	13.18	10.77
7 Allspring Small Company Growth R6	Small Growth	24.66	22.28	53.06	2.06	94.93	3.02	5.38
8 DFA US Small Cap Value I	Small Value	50.55	13.55	35.91	1.23	96.89	1.87	3.93

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 New World R6	Diversified Emerging Mkts	39.93	11.22	48.85	28.89	48.96	22.16	58.82	41.18	106.08
2 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
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 DFA International Value I	Foreign Large Value	60.16	11.37	28.47	13.67	29.86	56.45	99.76	0.24	44.99
5 American Funds New Perspective R6	Global Stock	28.91	18.59	52.51	60.61	13.03	26.35	96.59	3.41	231.04

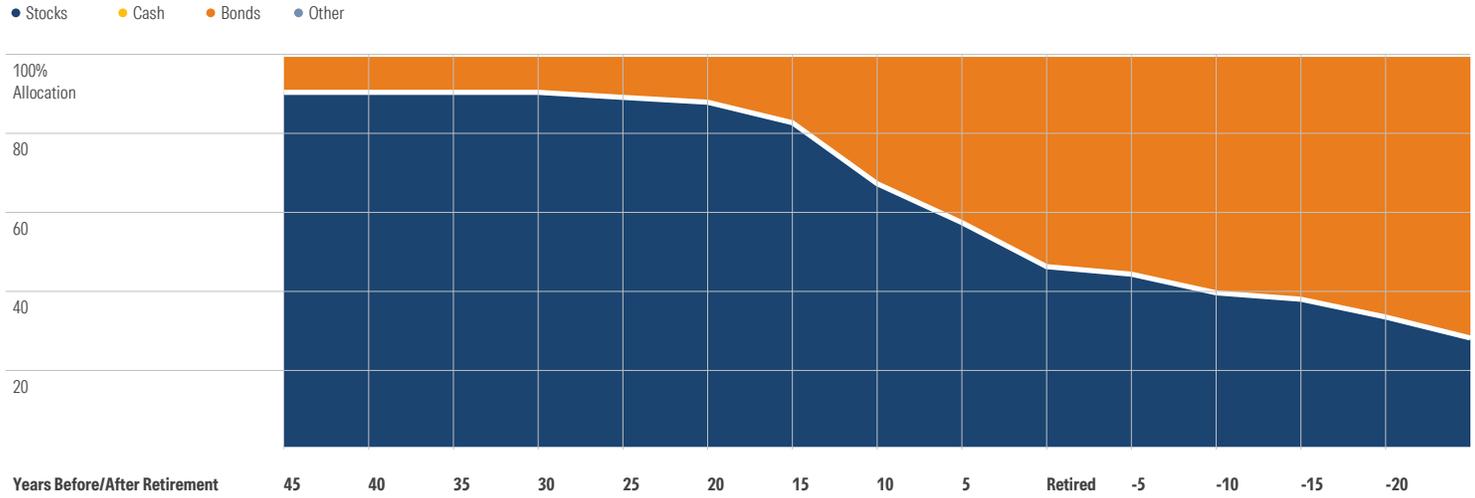
Fixed Income Funds

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 PIMCO International Bond (USD-Hdg) Instl	Global Bond	44.35	9.26	4.31	0.00	7.49	96.20	3.80	0.00	
2 BlackRock High Yield K	High Yield Bond	0.00	0.00	83.32	0.00	2.71	5.02	93.75	1.23	
3 PIMCO Real Return Instl	Inflation-Protected Bond	67.97	6.76	3.05	0.00	6.94	97.68	2.32	0.00	
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 PIMCO Short-Term Instl	Ultrashort Bond	39.84	7.43	24.24	0.00	0.46	97.57	2.42	0.00	

BAKERSFIELD ARC INC 403B

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
American Funds 2010 Trgt Date Ret Inc R6	38.02	27.79	10.23	54.44	9.98	3.41	6.82	0.72	177.42
American Funds 2015 Trgt Date Ret Inc R6	39.77	29.23	10.54	53.05	11.65	5.17	6.47	0.72	189.62
American Funds 2020 Trgt Date Ret Inc R6	43.83	32.42	11.41	49.31	12.96	5.46	6.13	0.74	200.14
American Funds 2025 Trgt Date Ret Inc R6	45.88	33.75	12.13	47.50	13.37	5.00	5.93	0.69	210.99
American Funds 2030 Trgt Date Retire R6	55.82	40.96	14.86	38.10	12.91	2.33	5.37	0.71	207.58
American Funds 2035 Trgt Date Retire R6	65.43	47.96	17.47	28.77	13.41	1.78	5.03	0.76	195.19
American Funds 2040 Trgt Date Retire R6	79.03	56.19	22.84	15.88	11.61	1.18	4.30	0.79	183.63
American Funds 2045 Trgt Date Retire R6	84.59	59.27	25.32	10.48	4.48	0.70	4.12	0.82	176.96
American Funds 2050 Trgt Date Retire R6	86.38	60.42	25.96	8.84	2.60	0.46	4.00	0.78	173.40
American Funds 2055 Trgt Date Retire R6	87.53	60.61	26.92	7.90	2.75	0.29	3.85	0.72	169.71
American Funds 2060 Trgt Date Retire R6	87.76	60.59	27.17	7.70	2.72	0.26	3.82	0.72	164.61
American Funds 2065 Trgt Date Retire R6	87.75	60.57	27.18	7.70	2.72	0.26	3.82	0.72	163.60
American Funds 2070 Trgt Date Retire R6	87.76	60.59	27.17	7.70	2.72	0.26	3.81	0.72	163.59