

BUSINESS FINANCE GROUP INC 401K

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																			
American Funds Invmt Co of Amer R6 percentile rank	RICGX	Large Blend	20.86 8	24.98 7	15.72 6	14.43 26	✓	11.57	0.94	33.94	✓	☐	✓	0.27	✓	2	-	Low Risk	
# of funds in category			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 25	22.96 24	14.38 20	14.78 14	✓	11.95	1.00	8.18	✓	☐	✓	0.04	✓	3	1-Low	Low Risk	
# of funds in category			1,379	1,265	1,169	906										12-31-2025	02-15-2022	12-31-2022	
American Funds Growth Fund of Amer R6 percentile rank	RGAGX	Large Growth	20.28 19	28.73 48	12.16 46	15.51 46	✓	14.70	0.93	24.27	✓	☐	✓	0.29	✓	2	1-Low	Low Risk	
# of funds in category			1,098	1,025	958	770										12-31-2025	04-07-2022	12-31-2022	
Vanguard Equity-Income Adm percentile rank	VEIRX	Large Value	17.22 26	13.31 57	12.82 29	11.73 22	✓	11.31	0.88	4.93	✓	☐	✓	0.18	✓	2	-	Medium Risk	
# of funds in category			1,122	1,073	1,011	847										12-31-2025	-	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral percentile rank	VMGMX	Mid-Cap Growth	10.69 27	16.63 32	6.35 25	11.63 30	✓	16.78	0.92	2.50	✗	☐	✓	0.07	✓	4	1-Low	Medium Risk	
# of funds in category			503	485	459	384										12-31-2025	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral percentile rank	VMVAX	Mid-Cap Value	12.05 36	11.93 41	10.71 47	9.94 45	✓	14.60	0.93	2.50	✗	☐	✓	0.07	✓	4	1-Low	Medium Risk	
# of funds in category			424	394	374	301										12-31-2025	02-15-2022	12-31-2022	
PGIM Jennison Small Company R6 percentile rank	PJSQX	Small Growth	7.39 57	11.16 63	7.70 11	10.97 31	✓	17.25	0.80	12.19	✓	☐	✗	0.69	✓	4	-	Medium Risk	
# of funds in category			543	529	507	396										12-31-2025	-	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C percentile rank		Small Value	12.59 12	11.70 37	8.81 66	9.26 43	✓	20.20	1.00	16.42	✓	☐	✓	0.05	✓	2	-	Medium Risk	
# of funds in category			491	468	445	365										12-31-2025	-	12-31-2022	
Non-US Stock																			
American Funds New World R6 percentile rank	RNWGX	Diversified Emerging Mkts	28.60 66	16.90 37	5.62 34	9.92 11	✓	11.42	0.75	26.64	✓	☐	✓	0.57	✓	4	1-Low	Medium Risk	
# of funds in category			756	709	626	462										12-31-2025	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral percentile rank	VTMGX	Foreign Large Blend Index	35.17 18	17.91 29	9.11 26	8.71 28	✓	12.70	1.05	12.95	✓	☐	✓	0.05	✓	2	1-Low	Low Risk	
# of funds in category			756	708	661	506										12-31-2025	02-15-2022	12-31-2022	
Vanguard International Growth Adm percentile rank	VWILX	Foreign Large Growth	20.21 49	14.75 40	0.75 81	10.76 1	✓	16.92	1.21	16.10	✓	☐	✓	0.26	✓	3	-	Low Risk	
# of funds in category			391	368	340	224										12-31-2025	-	12-31-2022	
⚠ Vanguard International Value Inv percentile rank	VTRIX	Foreign Large Value	29.98 90	15.11 89	7.79 91	8.11 63	✓	12.86	1.01	15.69	✓	☐	✗	0.36	✓	3	-	Medium Risk	
# of funds in category			363	342	324	249										12-31-2025	-	12-31-2022	
American Funds New Perspective R6 percentile rank	RNPGX	Global Stock	21.62 14	21.22 36	9.37 24	13.05 18	✓	12.13	1.05	25.18	✓	—	✓	0.40	✓	2	2-Basic	Low Risk	
# of funds in category			313	297	271	187										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
Alternative																		
PIMCO Commodity Real Ret Strat Instl percentile rank # of funds in category	PCRIX	Commodities Broad Basket	19.27 19 112	4.97 33 102	10.94 53 97	6.79 38 71	✔ 	10.40 	1.04 	7.25 	✔ 	— 	— 	0.90 	✔ 	3 12-31-2025	- 	-
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSIX	Real Estate	3.19 21 215	6.58 42 204	4.64 57 195	5.14 45 150	✔ 	17.25 	1.04 	29.74 	✔ 	— 	✔ 	0.13 	✔ 	2 12-31-2025	1-Low 02-15-2022	Low Risk 12-31-2022
Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl percentile rank # of funds in category	PFORX	Global Bond	4.31 66 106	6.47 17 101	1.36 13 96	3.32 15 63	✔ 	3.38 	0.48 	11.36 	✔ 	— 	— 	0.57 	✔ 	3 12-31-2025	- 	-
Vanguard High-Yield Corporate Adm percentile rank # of funds in category	VWEAX	High Yield Bond	9.46 11 626	9.17 57 595	4.21 48 560	5.69 43 452	✔ 	4.44 	0.91 	3.43 	✔ 	— 	— 	0.12 	✔ 	2 07-31-2025	- 	-
Vanguard Inflation-Protected Secs Adm percentile rank # of funds in category	VAIPX	Inflation- Protected Bond	6.87 42 158	4.15 45 149	1.03 38 142	2.98 37 118	✔ 	4.65 	1.01 	4.23 	✔ 	— 	— 	0.10 	✔ 	3 12-31-2025	- 	-
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate- Term Bond	7.36 32 512	5.19 25 471	-0.13 27 422	2.43 16 299	✔ 	6.13 	1.01 	25.36 	✔ 	☐ 	— 	0.30 	✔ 	4 12-31-2025	1-Low 02-15-2022	-
PIMCO Income Instl percentile rank # of funds in category	PIMIX	Multisector Bond	11.04 4 360	8.57 18 340	3.89 19 309	5.09 10 215	✔ 	4.82 	0.79 	18.85 	✔ 	— 	— 	0.54 	✔ 	4 12-31-2025	- 	-
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	- - 37	- - -	- - -	- - -	— 	- 	- 	42.78 	✔ 	— 	— 	- 	— 	- 	- 	-
PIMCO Short-Term Instl percentile rank # of funds in category	PTSHX	Ultrashort Bond	4.86 44 247	5.78 25 209	3.41 30 182	2.90 20 111	✔ 	0.56 	-0.04 	15.09 	✔ 	— 	— 	0.49 	✖ 	3 12-31-2025	- 	-
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv percentile rank # of funds in category	VSCGX	Target Risk	12.86 34 238	10.93 16 228	4.24 52 221	6.12 24 182	✔ 	7.26 	0.96 	3.93 	✔ 	☐ 	✔ 	0.12 	✔ 	3 12-31-2025	1-Low 07-19-2023	-
Vanguard LifeStrategy Growth Inv percentile rank # of funds in category	VASGX	Target Risk	19.63 27 182	17.08 12 178	8.76 27 174	10.03 14 145	✔ 	10.04 	0.97 	3.93 	✔ 	☐ 	✔ 	0.14 	✔ 	3 12-31-2025	1-Low 07-19-2023	Low Risk 12-31-2022
Vanguard LifeStrategy Income Inv percentile rank # of funds in category	VASIX	Target Risk	9.42 48 89	7.83 52 86	1.92 85 81	4.06 62 71	✔ 	6.11 	0.93 	3.93 	✔ 	☐ 	✔ 	0.11 	✔ 	3 12-31-2025	1-Low 07-19-2023	-

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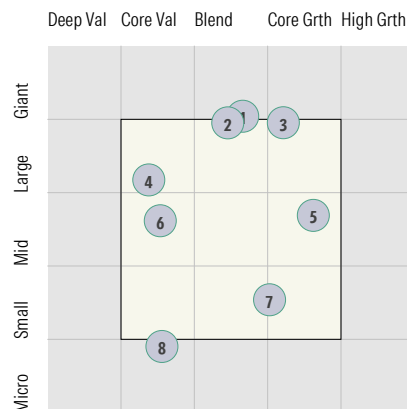
			Trailing Performance and Risk							Management		Style		Expense			ESG Metrics		
Name	Ticker	Asset Class	1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated	
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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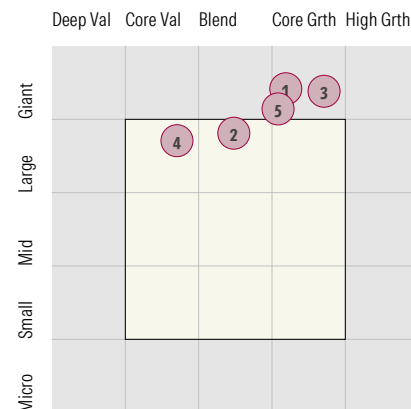
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
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	Vanguard Equity-Income Adm	Large Value	32.53	33.18	34.30	1.40	91.49	7.11	98.06
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	PGIM Jennison Small Company R6	Small Growth	43.92	17.43	38.64	2.38	88.76	8.86	6.13
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	Develop- ed	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	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	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

	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	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	PIMCO Short-Term Instl	Ultrashort Bond	39.84	7.43	24.24	0.00	0.46	97.57	2.42	0.00