

# BAKER COLLEGE PROFESSIONAL SERVICES

## 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 |             |
| <b>US Stock</b>                          |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| JPMorgan US Equity R6                    | JUEMX  | Large Blend               | 14.74                         | 21.98 | 13.69 | 15.00 | ✔️         | 12.22          | 1.01        | 11.46  | ✔️         | 🇺🇸        | ✖️         | 0.44        | ✔️                      | 3                     | 2-Basic             | Low Risk    |
| percentile rank                          |        |                           | 65                            | 43    | 36    | 9     |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 1,379                         | 1,265 | 1,169 | 906   |            |                |             |        |            |           |            |             | 12-31-2025              | 03-11-2022            | 12-31-2022          |             |
| Fidelity 500 Index                       | FXAIX  | Large Blend Index         | 17.86                         | 22.99 | 14.41 | 14.81 | ✔️         | 11.95          | 1.00        | 17.01  | ✔️         | 🇺🇸        | ✔️         | 0.02        | ✔️                      | 3                     | 1-Low               | Low Risk    |
| percentile rank                          |        |                           | 24                            | 22    | 19    | 12    |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 1,379                         | 1,265 | 1,169 | 906   |            |                |             |        |            |           |            |             | 12-31-2025              | 07-19-2023            | 12-31-2022          |             |
| Vanguard Growth Index Admiral            | VIGAX  | Large Growth              | 19.43                         | 32.48 | 14.62 | 17.44 | ✔️         | 15.64          | 1.04        | 31.11  | ✔️         | 🇺🇸        | ✔️         | 0.05        | ✔️                      | 3                     | 1-Low               | Low Risk    |
| percentile rank                          |        |                           | 24                            | 20    | 20    | 15    |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 1,098                         | 1,025 | 958   | 770   |            |                |             |        |            |           |            |             | 12-31-2025              | 02-15-2022            | 12-31-2022          |             |
| Vanguard Windsor II Admiral              | VWNAX  | Large Value               | 18.69                         | 17.98 | 12.99 | 12.70 | ✔️         | 11.30          | 0.85        | 22.16  | ✔️         | 🇺🇸        | ✖️         | 0.23        | ✔️                      | 3                     | -                   | Low Risk    |
| percentile rank                          |        |                           | 16                            | 11    | 26    | 9     |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 1,122                         | 1,073 | 1,011 | 847   |            |                |             |        |            |           |            |             | 12-31-2025              | -                     | 12-31-2022          |             |
| MFS Mid Cap Growth R6                    | OTCKX  | Mid-Cap Growth            | 3.81                          | 13.13 | 3.46  | 11.52 | ✔️         | 15.64          | 0.84        | 17.21  | ✔️         | 🇺🇸        | ✔️         | 0.65        | ✔️                      | 3                     | 2-Basic             | Low Risk    |
| percentile rank                          |        |                           | 64                            | 62    | 58    | 32    |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 503                           | 485   | 459   | 384   |            |                |             |        |            |           |            |             | 12-31-2025              | 02-15-2022            | 12-31-2022          |             |
| Vanguard Mid-Cap Value Index Admiral     | 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 |
| percentile rank                          |        |                           | 36                            | 41    | 47    | 45    |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 424                           | 394   | 374   | 301   |            |                |             |        |            |           |            |             | 12-31-2025              | 02-15-2022            | 12-31-2022          |             |
| MFS New Discovery R6                     | MNDKX  | Small Growth              | 12.79                         | 11.18 | -0.34 | 10.63 | ✔️         | 17.07          | 0.80        | 12.09  | ✔️         | 🇺🇸        | ✔️         | 0.85        | ✔️                      | 4                     | -                   | Medium Risk |
| percentile rank                          |        |                           | 24                            | 63    | 80    | 35    |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 543                           | 529   | 507   | 396   |            |                |             |        |            |           |            |             | 12-31-2025              | -                     | 12-31-2022          |             |
| Vanguard Small Cap Value Index Admiral   | VSIAX  | Small Value               | 9.09                          | 12.45 | 10.56 | 10.15 | ✔️         | 17.60          | 0.85        | 9.77   | ✔️         | 🇺🇸        | ✔️         | 0.07        | ✔️                      | 5                     | 1-Low               | Medium Risk |
| percentile rank                          |        |                           | 31                            | 24    | 35    | 19    |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 491                           | 468   | 445   | 365   |            |                |             |        |            |           |            |             | 12-31-2025              | 02-15-2022            | 12-31-2022          |             |
| <b>Non-US Stock</b>                      |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| 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          |             |
| Hartford Schroders International Stk SDR | SCIJX  | Foreign Large Blend       | 26.16                         | 16.66 | 7.56  | 9.75  | ✔️         | 12.00          | 0.96        | 15.93  | ✔️         | 🇺🇸        | ✖️         | 0.69        | ✔️                      | 4                     | -                   | Low Risk    |
| percentile rank                          |        |                           | 80                            | 58    | 66    | 7     |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # of funds in category                   |        |                           | 756                           | 708   | 661   | 506   |            |                |             |        |            |           |            |             | 12-31-2025              | -                     | 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          |             |
| Schwab Fundamental Intl Equity Index Fd  | SFNFX  | Foreign Large Value       | 41.03                         | 20.03 | 12.75 | 9.91  | ✔️         | 12.01          | 0.96        | 8.77   | ✔️         | 🇺🇸        | ✔️         | 0.25        | ✔️                      | 1                     | -                   | Medium Risk |
| percentile rank                          |        |                           | 37                            | 44    | 33    | 17    |            |                |             |        |            |           |            |             |                         |                       |                     |             |
| # 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          |             |

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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   | Sustain. Rating Updated | Commit. Level Updated | Carbon Risk Updated |          |
| <b>Alternative</b>                       |        |                          |                               |       |       |       |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| 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              | -                     | -                   |          |
| ⚠ Neuberger Real Estate R6               | NRREX  | Real Estate              | -1.85                         | 5.03  | 3.75  | 5.72  | ✔          | 16.92          | 1.01        | 20.10  | ✔          | —         | ✔          | 0.75        | ✔                       | 3                     | -                   | Low Risk |
| percentile rank                          |        |                          | 85                            | 82    | 74    | 25    |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| # of funds in category                   |        |                          | 215                           | 204   | 195   | 150   |            |                |             |        |            |           |            |             | 12-31-2025              | -                     | 12-31-2022          |          |
| <b>Fixed Income</b>                      |        |                          |                               |       |       |       |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| 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              | -                     | -                   |          |
| PGIM High Yield R6                       | PHYQX  | High Yield Bond          | 9.14                          | 9.95  | 4.60  | 6.59  | ✔          | 4.96           | 1.02        | 18.31  | ✔          | —         | —          | 0.38        | ✔                       | 1                     | -                   | -        |
| percentile rank                          |        |                          | 16                            | 24    | 30    | 9     |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| # of funds in category                   |        |                          | 626                           | 595   | 560   | 452   |            |                |             |        |            |           |            |             | 12-31-2024              | -                     | -                   |          |
| 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            | -                   |          |
| Loomis Sayles Investment Grade Bond N    | LGBNX  | Multisector Bond         | 7.12                          | 5.78  | 1.06  | 3.82  | ✔          | 6.01           | 0.98        | 19.35  | ✔          | —         | —          | 0.43        | ✔                       | 2                     | 1-Low               | -        |
| percentile rank                          |        |                          | 69                            | 27    | 13    | 4     |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| # of funds in category                   |        |                          | 546                           | 510   | 471   | 349   |            |                |             |        |            |           |            |             | 12-31-2025              | 02-15-2022            | -                   |          |
| Lincoln Stable Value Account -LNGPA      |        | Stable Value             | -                             | -     | -     | -     | —          | -              | -           | 42.78  | ✔          | —         | —          | -           | -                       | -                     | -                   | -        |
| percentile rank                          |        |                          | -                             | -     | -     | -     |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| # of funds in category                   |        |                          | 37                            | -     | -     | -     |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| Federated Hermes Govt Ultrashort R6      | FGULX  | Ultrashort Bond          | 5.11                          | 5.30  | 3.25  | -     | ✔          | 0.58           | 0.08        | 28.58  | ✔          | —         | —          | 0.24        | ✔                       | -                     | -                   | -        |
| percentile rank                          |        |                          | 25                            | 57    | 51    | -     |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| # of funds in category                   |        |                          | 247                           | 209   | 182   | 111   |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| <b>Target Date</b>                       |        |                          |                               |       |       |       |            |                |             |        |            |           |            |             |                         |                       |                     |          |
| 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              | -                     | -                   |          |

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|---|--------|-------------|-------------------------------|--------------------|-------------------|-------------------|------------|----------------|-------------|--------|------------|-----------|-------------|-----------|------------|-------------------------|-----------------------|---------------------|
|   |        |             | 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<br>percentile rank<br># of funds in category | RFDTX  | Target Date | 14.52<br>23<br>162            | 11.91<br>34<br>145 | 6.39<br>1<br>128  | 8.12<br>1<br>90   | ✔          | 7.31           | 0.83        | 14.09  | ✔          | —         | ✔           | 0.31      | ✔          | 3                       | -                     | Low Risk            |
| American Funds 2030 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFETX  | Target Date | 15.72<br>20<br>240            | 13.68<br>24<br>221 | 7.28<br>1<br>200  | 9.16<br>1<br>137  | ✔          | 8.20           | 0.87        | 14.09  | ✔          | —         | ✔           | 0.33      | ✔          | 3                       | -                     | Low Risk            |
| American Funds 2035 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFFTX  | Target Date | 17.17<br>24<br>234            | 15.58<br>13<br>216 | 8.36<br>5<br>190  | 10.38<br>1<br>137 | ✔          | 9.02           | 0.89        | 14.09  | ✔          | —         | ✔           | 0.34      | ✔          | 3                       | -                     | Low Risk            |
| American Funds 2040 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFGTK  | Target Date | 19.50<br>14<br>235            | 17.85<br>8<br>214  | 9.54<br>10<br>193 | 11.25<br>1<br>137 | ✔          | 10.11          | 0.93        | 14.09  | ✔          | —         | ✔           | 0.36      | ✔          | 2                       | -                     | Low Risk            |
| American Funds 2045 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFHTX  | Target Date | 20.42<br>15<br>228            | 18.56<br>11<br>211 | 9.82<br>17<br>190 | 11.51<br>1<br>137 | ✔          | 10.52          | 0.92        | 14.09  | ✔          | —         | ✔           | 0.37      | ✔          | 2                       | -                     | Low Risk            |
| American Funds 2050 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFITX  | Target Date | 20.43<br>28<br>234            | 18.87<br>16<br>214 | 9.82<br>38<br>193 | 11.58<br>1<br>137 | ✔          | 10.71          | 0.92        | 14.09  | ✔          | —         | ✔           | 0.37      | ✔          | 2                       | -                     | Low Risk            |
| American Funds 2055 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFKTX  | Target Date | 20.74<br>32<br>227            | 19.21<br>15<br>210 | 9.85<br>41<br>189 | 11.59<br>2<br>137 | ✔          | 10.94          | 0.93        | 14.09  | ✔          | —         | ✖           | 0.38      | ✔          | 2                       | -                     | Low Risk            |
| American Funds 2060 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFUTX  | Target Date | 20.77<br>33<br>227            | 19.30<br>12<br>210 | 9.84<br>43<br>184 | 11.58<br>4<br>91  | ✔          | 11.02          | 1.17        | 10.86  | ✔          | —         | ✖           | 0.39      | ✔          | 2                       | -                     | Low Risk            |
| American Funds 2065 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFVFX  | Target Date | 20.73<br>48<br>325            | 19.28<br>16<br>205 | 9.85<br>48<br>142 | -<br>-<br>-       | ✔          | 10.99          | 1.16        | 6.09   | ✔          | —         | ✖           | 0.39      | ✔          | 2                       | -                     | Low Risk            |
| American Funds 2070 Trgt Date Retire R6<br>percentile rank<br># of funds in category  | RFBFX  | Target Date | 20.81<br>45<br>325            | -<br>-<br>205      | -<br>-<br>142     | -<br>-<br>-       | —          | -              | -           | 2.08   | ✖          | —         | ✔           | 0.39      | ✔          | 2                       | -                     | -                   |
| <b>Balanced</b>   |        |             |                               |                    |                   |                   |            |                |             |        |            |           |             |           |            |                         |                       |                     |
| BlackRock 20/80 Target Allocation K<br>percentile rank<br># of funds in category      | BKCPX  | Target Risk | 10.69<br>18<br>91             | 8.48<br>35<br>84   | 2.65<br>56<br>81  | -<br>-<br>61      | ✔          | 6.75           | 1.16        | 10.69  | ✔          | —         | ✔           | 0.31      | ✔          | 3                       | -                     | -                   |
| BlackRock 40/60 Target Allocation K<br>percentile rank<br># of funds in category      | BKMPX  | Target Risk | 13.45<br>8<br>223             | 11.44<br>16<br>216 | 4.97<br>41<br>207 | -<br>-<br>167     | ✔          | 7.79           | 1.11        | 10.69  | ✔          | —         | ✔           | 0.32      | ✔          | 3                       | -                     | Low Risk            |
| BlackRock 60/40 Target Allocation K<br>percentile rank<br># of funds in category      | BKGPX  | Target Risk | 16.13<br>8<br>492             | 14.49<br>31<br>470 | 7.08<br>57<br>452 | -<br>-<br>373     | ✔          | 9.00           | 1.06        | 10.69  | ✔          | —         | ✔           | 0.32      | ✔          | 3                       | -                     | Low Risk            |
| BlackRock 80/20 Target Allocation K<br>percentile rank<br># of funds in category      | BKAPX  | Target Risk | 18.37<br>16<br>127            | 17.36<br>26<br>126 | 9.30<br>33<br>120 | -<br>-<br>101     | ✔          | 10.33          | 1.06        | 10.69  | ✔          | —         | ✔           | 0.30      | ✔          | 4                       | -                     | Low Risk            |

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# BAKER COLLEGE PROFESSIONAL SERVICES

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

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



**US Stock Funds**

|   | Category                               | Super Sectors %   |           |           | Asset Allocation % |          |         | Avg Mkt Cap M\$ |          |
|---|--|-------------------|-----------|-----------|--------------------|----------|---------|-----------------|----------|
|   |  | Cyclical          | Defensive | Sensitive | Cash               | US Stock | Foreign |                 |          |
| 1 | JPMorgan US Equity R6                  | Large Blend       | 29.62     | 15.79     | 54.58              | 0.68     | 97.57   | 1.75            | 540.83   |
| 2 | Fidelity 500 Index                     | Large Blend Index | 26.56     | 16.99     | 56.44              | 0.01     | 99.48   | 0.51            | 465.35   |
| 3 | Vanguard Growth Index Admiral          | Large Growth      | 19.97     | 6.97      | 73.05              | 0.16     | 99.64   | 0.15            | 1,019.05 |
| 4 | Vanguard Windsor II Admiral            | Large Value       | 31.13     | 20.48     | 48.38              | 4.62     | 84.79   | 10.58           | 111.94   |
| 5 | MFS Mid Cap Growth R6                  | Mid-Cap Growth    | 28.92     | 20.44     | 50.63              | 0.83     | 92.63   | 6.54            | 29.03    |
| 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 | MFS New Discovery R6                   | Small Growth      | 20.05     | 32.58     | 47.38              | 4.41     | 89.86   | 5.73            | 5.27     |
| 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**

|   | 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 | Hartford Schroders International Stk SDR | Foreign Large Blend       | 32.64     | 22.74     | 44.63               | 5.99         | 38.31          | 55.71             | 87.77 | 12.23           | 113.37 |
| 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 | Schwab Fundamental Intl Equity Index Fd  | Foreign Large Value       | 41.78     | 18.46     | 39.75               | 9.99         | 39.61          | 50.40             | 99.28 | 0.72            | 47.20  |
| 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**

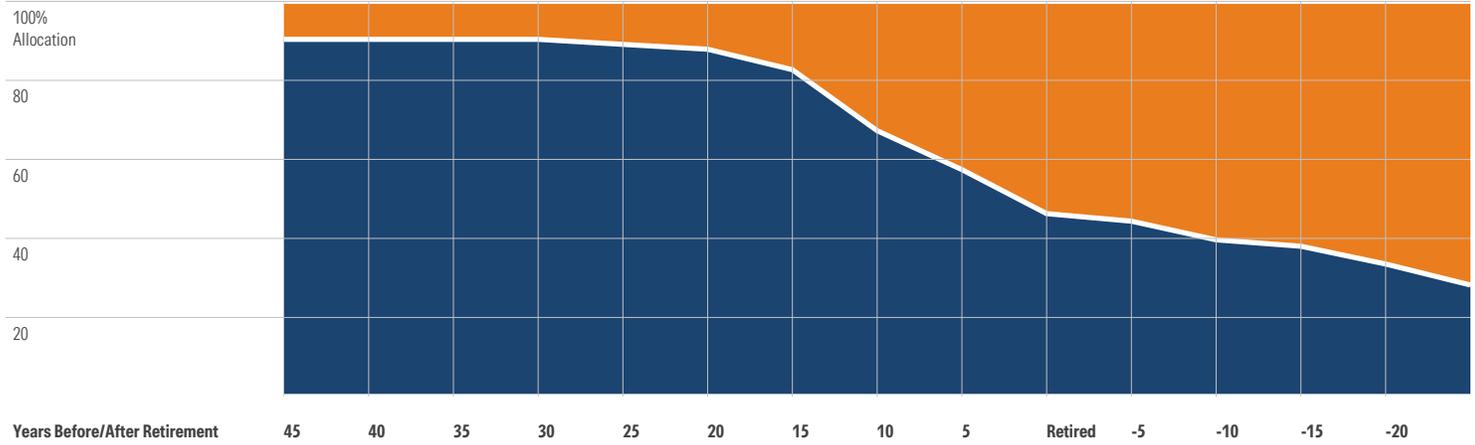
|   | Category                                 | Super Sectors %          |       |           |        | Other Stats      |           | Credit Quality % |       |      |
|---|--|--------------------------|-------|-----------|--------|------------------|-----------|------------------|-------|------|
|   |  | 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 | PGIM High Yield R6                       | High Yield Bond          | 8.15  | 0.00      | 83.01  | 0.00             | 2.85      | 15.68            | 78.06 | 6.27 |
| 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 | Loomis Sayles Investment Grade Bond N    | Multisector Bond         | 28.83 | 0.23      | 62.13  | 0.00             | 5.30      | 86.90            | 6.37  | 6.72 |
| 6 | Lincoln Stable Value Account -LNGPA      | 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 |

# BAKER COLLEGE PROFESSIONAL SERVICES

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

### Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



### 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          |