

BRICK TOWNSHIP MUNICIPAL UTILITIES

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																		
DFA US Core Equity 1 I	DFOFX	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
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	18.59	31.14	15.29	18.08	🟢	14.93	1.00	26.60	🟢	🇺🇸	🟢	0.04	🟢	3	-	Low Risk
percentile rank			27	30	11	10												
# of funds in category			1,098	1,025	958	770										12-31-2025	-	12-31-2022
Vanguard Value Index Adm	VVIAX	Large Value	15.26	13.46	12.59	11.66	🟢	11.57	0.91	31.11	🟢	🇺🇸	🟢	0.05	🟢	3	1-Low	Medium Risk
percentile rank			53	55	34	25												
# of funds in category			1,122	1,073	1,011	847										12-31-2025	02-15-2022	12-31-2022
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	10.69	16.63	6.35	11.63	🟢	16.78	0.92	2.50	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
percentile rank			27	32	25	30												
# 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
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	8.44	15.32	3.03	10.25	🟢	19.25	0.93	21.10	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
percentile rank			50	31	51	43												
# of funds in category			543	529	507	396										12-31-2025	02-15-2022	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
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	24.75	14.77	4.62	8.10	🟢	11.93	0.85	17.44	🟢	🇺🇸	🟢	0.13	🟢	2	1-Low	Medium Risk
percentile rank			79	68	47	48												
# of funds in category			756	709	626	462										12-31-2025	02-15-2022	12-31-2022
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	35.17	17.91	9.11	8.71	🟢	12.70	1.05	12.95	🟢	🇺🇸	🟢	0.05	🟢	2	1-Low	Low Risk
percentile rank			18	29	26	28												
# 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
🟡 Vanguard International Value Inv	VTRIAX	Foreign Large Value	29.98	15.11	7.79	8.11	🟢	12.86	1.01	15.69	🟢	🇺🇸	🔴	0.36	🟢	3	-	Medium Risk
percentile rank			90	89	91	63												
# of funds in category			363	342	324	249										12-31-2025	-	12-31-2022
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	22.43	20.21	10.98	-	🟢	11.57	1.02	12.95	🟢	—	🟢	0.09	🟢	2	1-Low	Low Risk
percentile rank			26	29	35	-												
# of funds in category			331	307	299	200										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	PCRIX	Commodities Broad Basket	19.27	4.97	10.94	6.79	✔	10.40	1.04	7.25	✔	—	—	0.90	✔	3	-	-
# of funds in category			19	33	53	38											-	-
			112	102	97	71										12-31-2025	-	-
Vanguard Real Estate Index Admiral percentile rank	VGSLX	Real Estate	3.19	6.58	4.64	5.14	✔	17.25	1.04	29.74	✔	—	✔	0.13	✔	2	1-Low	Low Risk
# of funds in category			21	42	57	45												
			215	204	195	150										12-31-2025	02-15-2022	12-31-2022
Fixed Income																		
AB Global Bond Z percentile rank	ANAZX	Global Bond	5.10	4.93	0.21	2.28	✔	4.71	0.76	20.43	✔	—	—	0.52	✔	3	-	-
# of funds in category			43	60	53	46											-	-
			106	101	96	63										12-31-2025	-	-
Vanguard High-Yield Corporate Adm percentile rank	VWEAX	High Yield Bond	9.46	9.17	4.21	5.69	✔	4.44	0.91	3.43	✔	—	—	0.12	✔	2	-	-
# of funds in category			11	57	48	43												
			626	595	560	452										07-31-2025	-	-
Vanguard Inflation-Protected Secs Adm percentile rank	VAIPX	Inflation- Protected Bond	6.87	4.15	1.03	2.98	✔	4.65	1.01	4.23	✔	—	—	0.10	✔	3	-	-
# of funds in category			42	45	38	37												
			158	149	142	118										12-31-2025	-	-
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	-
Loomis Sayles Income N percentile rank	LSBNX	Multisector Bond	9.21	8.02	2.64	3.99	✔	6.29	1.03	19.01	✔	—	—	0.59	✔	1	1-Low	-
# of funds in category			21	34	56	61												
			360	340	309	215										09-30-2025	02-15-2022	-
Lincoln Stable Value Account -LNGPA percentile rank		Stable Value	-	-	-	-	—	-	-	42.78	✔	—	—	-	—	-	-	-
# of funds in category			-	-	-	-												
			37	-	-	-										-	-	-
Federated Hermes Govt Ultrashort R6 percentile rank	FGULX	Ultrashort Bond	5.11	5.30	3.25	-	✔	0.58	0.08	28.58	✔	—	—	0.24	✔	-	-	-
# of funds in category			25	57	51	-												
			247	209	182	111										-	-	-
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv percentile rank	VSCGX	Target Risk	12.86	10.93	4.24	6.12	✔	7.26	0.96	3.93	✔	🇺🇸	✔	0.12	✔	3	1-Low	-
# of funds in category			34	16	52	24												
			238	228	221	182										12-31-2025	07-19-2023	-
Vanguard LifeStrategy Growth Inv percentile rank	VASGX	Target Risk	19.63	17.08	8.76	10.03	✔	10.04	0.97	3.93	✔	🇺🇸	✔	0.14	✔	3	1-Low	Low Risk
# of funds in category			27	12	27	14												
			182	178	174	145										12-31-2025	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv percentile rank	VASIX	Target Risk	9.42	7.83	1.92	4.06	✔	6.11	0.93	3.93	✔	🇺🇸	✔	0.11	✔	3	1-Low	-
# of funds in category			48	52	85	62												
			89	86	81	71										12-31-2025	07-19-2023	-

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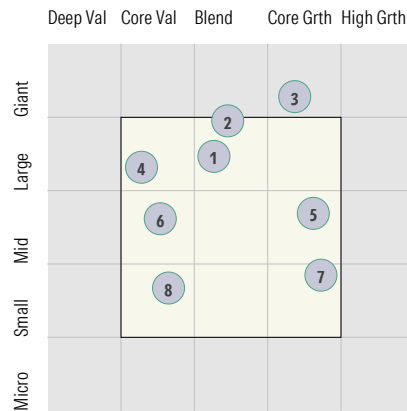
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense			ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated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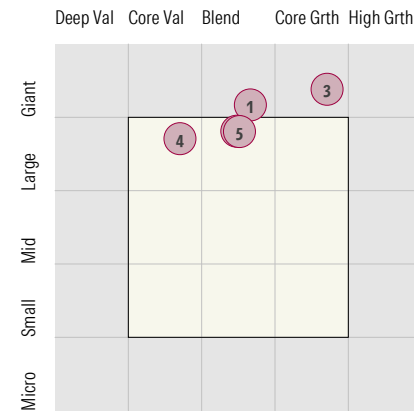
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			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	State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	20.25	10.87	68.87	0.46	99.26	0.28	847.51
4	Vanguard Value Index Adm	Large Value	34.94	30.46	34.59	0.32	98.45	0.89	142.98
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

Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	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 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	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

	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	AB Global Bond Z	Global Bond	39.87	8.08	17.55	0.00	6.64	108.22	4.18	-12.40
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	Loomis Sayles Income N	Multisector Bond	46.57	0.09	44.45	0.00	3.58	67.52	21.01	11.48
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