

CLERMONT INTERNISTS INC 401K

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																		
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	20.86 8 1,379	24.98 7 1,265	15.72 6 1,169	14.43 26 906	✓	11.57	0.94	33.94	✓	☐	✓	0.27	✓	2	-	Low Risk
State St S&P 500® Indx NL CI K percentile rank # of funds in category		Large Blend Index	17.85 25 1,379	22.99 23 1,265	14.40 19 1,169	14.80 12 906	✓	11.95	1.00	28.78	✓	☐	✓	0.01	✓	3	-	Low Risk
American Funds Growth Fund of Amer R6 percentile rank # of funds in category	RGAGX	Large Growth	20.28 19 1,098	28.73 48 1,025	12.16 46 958	15.51 46 770	✓	14.70	0.93	24.27	✓	☐	✓	0.29	✓	2	1-Low	Low Risk
Invesco Growth and Income R6 percentile rank # of funds in category	GIFFX	Large Value	15.89 42 1,122	15.15 32 1,073	13.23 23 1,011	11.18 38 847	✓	13.44	1.03	22.94	✓	☐	✓	0.42	✓	3	-	Medium Risk
MFS Mid Cap Growth R6 percentile rank # of funds in category	OTCKX	Mid-Cap Growth	3.81 64 503	13.13 62 485	3.46 58 459	11.52 32 384	✓	15.64	0.84	17.21	✓	☐	✓	0.65	✓	3	2-Basic	Low Risk
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	12.05 36 424	11.93 41 394	10.71 47 374	9.94 45 301	✓	14.60	0.93	2.50	✗	☐	✓	0.07	✓	4	1-Low	Medium Risk
State St Russell Sm Cap® Gr Indx NL CI C percentile rank # of funds in category		Small Growth	13.12 21 543	15.55 28 529	3.10 50 507	9.45 63 396	✓	20.29	1.00	16.42	✓	☐	✓	0.05	✓	2	-	Medium Risk
Nomura Small Cap Value R6 percentile rank # of funds in category	DVZRX	Small Value	8.10 39 491	9.69 64 468	9.31 55 445	- - 365	✓	18.44	0.89	13.59	✓	☐	✓	0.70	✓	4	-	Medium Risk
Non-US Stock																		
American Funds New World R6 percentile rank # of funds in category	RNWGX	Diversified Emerging Mkts	28.60 66 756	16.90 37 709	5.62 34 626	9.92 11 462	✓	11.42	0.75	26.64	✓	☐	✓	0.57	✓	4	1-Low	Medium Risk
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	35.53 16 756	17.60 34 708	8.73 37 661	8.86 24 506	✓	11.24	0.93	17.35	✓	☐	✓	0.53	✓	2	1-Low	Low Risk
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	35.17 18 756	17.91 29 708	9.11 26 661	8.71 28 506	✓	12.70	1.05	12.95	✓	☐	✓	0.05	✓	2	1-Low	Low Risk
American Funds EUPAC R6 percentile rank # of funds in category	RERGX	Foreign Large Growth	29.18 12 391	16.34 24 368	4.59 42 340	8.46 32 224	✓	12.72	0.99	24.68	✓	☐	✓	0.47	✓	2	1-Low	Medium Risk
⚠ Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	29.98 90 363	15.11 89 342	7.79 91 324	8.11 63 249	✓	12.86	1.01	15.69	✓	☐	✗	0.36	✓	3	-	Medium Risk

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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 New Perspective R6 percentile rank # of funds in category	RNPGX	Global Stock	21.62 14 313	21.22 36 297	9.37 24 271	13.05 18 187	✓	12.13	1.05	25.18	✓	—	✓	0.40	✓	2 12-31-2025	2-Basic 02-15-2022	Low Risk 12-31-2022
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	VGSLX	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	- -	- -
Eaton Vance Income Fund of Boston R6 percentile rank # of funds in category	EIBRX	High Yield Bond	8.55 37 626	9.36 48 595	5.00 19 560	5.99 28 452	✓	4.51	0.93	11.25	✓	—	—	0.64	✓	- -	- -	- -
⚠ BlackRock Inflation Protected Bond K percentile rank # of funds in category	BPLBX	Inflation- Protected Bond	7.05 32 158	4.21 38 149	1.17 23 142	3.09 19 118	✓	4.63	1.00	1.93	✘	—	—	1.04	✘	3 10-31-2025	- -	- -
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	✓	—	—	-	-	- -	- -	- -
Federated Hermes Govt Ultrashort R6 percentile rank # of funds in category	FGULX	Ultrashort Bond	5.11 25 247	5.30 57 209	3.25 51 182	- - 111	✓	0.58	0.08	28.58	✓	—	—	0.24	✓	- -	- -	- -
Target Date																		
Vanguard Target Retirement 2020 Fund percentile rank # of funds in category	VTWNX	Target Date	12.15 69 130	10.78 56 114	4.77 60 103	6.87 48 67	✓	6.79	0.84	12.95	✓	—	✓	0.08	✓	3 12-31-2025	1-Low 02-15-2022	- -
Vanguard Target Retirement 2025 Fund percentile rank # of funds in category	VTTVX	Target Date	14.60 23 162	12.84 14 145	5.90 17 128	7.87 22 90	✓	7.92	0.91	12.95	✓	—	✓	0.08	✓	3 12-31-2025	1-Low 02-15-2022	Low Risk 12-31-2022

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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	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	16.24	14.27	6.83	8.66	✓	8.75	0.93	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk	
percentile rank			11	5	12	20													
# of funds in category			240	221	200	137									12-31-2025	02-15-2022	12-31-2022		
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	VFIX	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	VTSX	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		

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CLERMONT INTERNISTS INC 401K

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	American Funds Invmt Co of Amer R6	22.56	20.14	57.29	2.67	87.54	9.18	440.71
2	State St S&P 500® Indx NL Cl K	27.16	16.55	56.28	0.45	99.03	0.53	460.55
3	American Funds Growth Fund of Amer R6	24.43	14.84	60.73	2.02	87.30	9.14	357.59
4	Invesco Growth and Income R6	29.74	28.20	42.06	1.80	93.24	4.96	122.59
5	MFS Mid Cap Growth R6	28.92	20.44	50.63	0.83	92.63	6.54	29.03
6	Vanguard Mid-Cap Value Index Admiral	36.72	26.82	36.46	0.10	98.51	1.25	39.06
7	State St Russell Sm Cap® Gr Indx NL Cl C	22.72	29.36	47.92	0.76	96.36	2.89	3.98
8	Nomura Small Cap Value R6	54.61	10.17	35.22	1.74	97.77	0.49	5.13

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	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	40.74	18.81	40.44	11.18	30.42	58.41	87.65	12.35	70.46
3	Vanguard Developed Markets Index Admiral	43.12	18.49	38.37	11.99	35.46	52.55	99.16	0.84	43.13
4	American Funds EUPAC R6	38.73	14.74	46.53	15.52	34.52	49.96	85.96	14.04	89.72
5	Vanguard International Value Inv	51.47	16.71	31.84	12.87	39.32	47.81	83.76	16.24	33.51
6	American Funds New Perspective R6	28.91	18.59	52.51	60.61	13.03	26.35	96.59	3.41	231.04

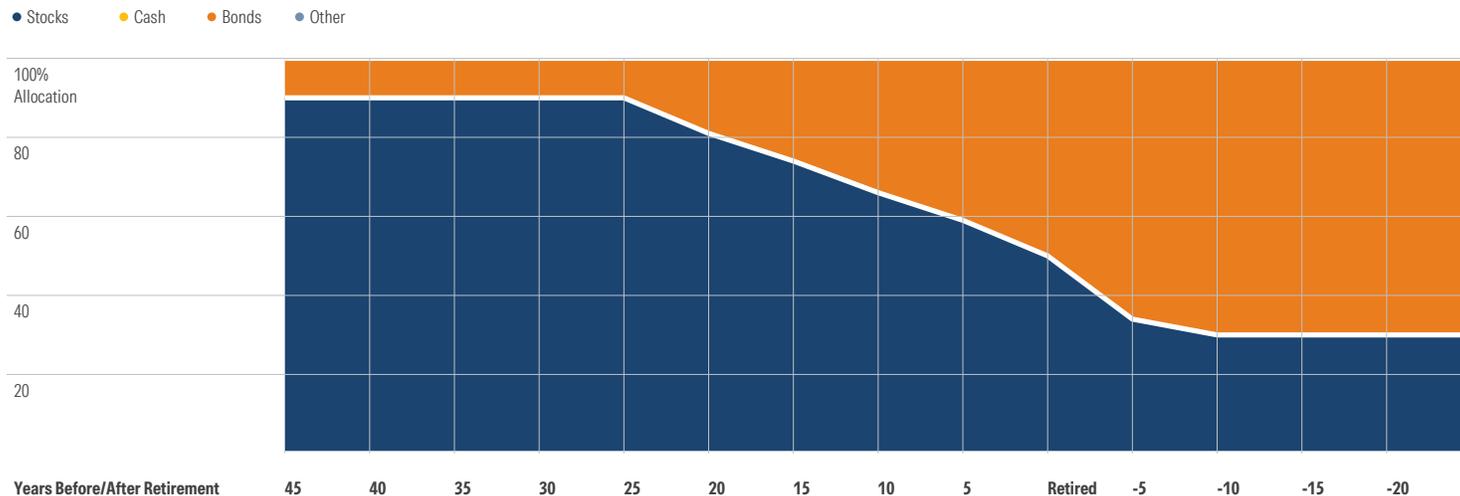
Fixed Income Funds

	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) Instl	44.35	9.26	4.31	0.00	7.49	96.20	3.80	0.00	
2	Eaton Vance Income Fund of Boston R6	0.00	0.00	85.90	0.00	2.81	2.29	95.07	2.64	
3	BlackRock Inflation Protected Bond K	65.08	2.97	1.93	0.00	6.66	95.11	1.93	2.96	
4	Baird Aggregate Bond Inst	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00	
5	PIMCO Income Instl	30.67	17.06	10.74	0.00	5.10	88.79	11.21	0.00	
6	Lincoln Stable Value Account -LNGPA	-	-	-	0.00	-	0.00	0.00	-	
7	Federated Hermes Govt Ultrashort R6	9.35	65.89	0.00	0.00	0.81	100.00	0.00	0.00	

CLERMONT INTERNISTS INC 401K

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