

CITY OF NEWCASTLE OF OK 401K PLAN

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																		
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	
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	
Invesco Diversified Dividend R6	LCEFX	Large Value	15.95	12.82	11.09	9.44	✔	11.50	0.90	9.94	✔	🇺🇸	✔	0.47	✔	3	-	Medium Risk
percentile rank			42	63	65	83												
# 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 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	
PGIM Jennison Small Company R6	PJSQX	Small Growth	7.39	11.16	7.70	10.97	✔	17.25	0.80	12.19	✔	🇺🇸	✖	0.69	✔	4	-	Medium Risk
percentile rank			57	63	11	31												
# 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																		
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	
American Funds EUPAC R6	REGX	Foreign Large Growth	29.18	16.34	4.59	8.46	✔	12.72	0.99	24.68	✔	🇺🇸	✔	0.47	✔	2	1-Low	Medium Risk
percentile rank			12	24	42	32												
# of funds in category			391	368	340	224									12-31-2025	02-15-2022	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 Capital World Gr&Inc R6	RWIGX	Global Stock	25.15	20.12	10.62	11.24	✔	11.06	0.96	20.01	✔	—	✔	0.41	✔	2	1-Low	Low Risk
percentile rank			11	29	43	32												
# of funds in category			331	307	299	200									12-31-2025	05-18-2022	12-31-2022	

CITY OF NEWCASTLE OF OK 401K PLAN

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	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
Alternative																		
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	-	-	
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	-	-	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.46	9.17	4.21	5.69	✔	4.44	0.91	3.43	✔	—	—	0.12	✔	2	-	-
percentile rank			11	57	48	43												
# of funds in category			626	595	560	452									07-31-2025	-	-	
DFA Inflation-Protected Securities I	DIPSX	Inflation-Protected Bond	7.03	4.31	1.01	3.11	✔	4.89	1.06	19.38	✔	—	—	0.11	✔	3	-	-
percentile rank			35	29	43	17												
# of funds in category			158	149	142	118									12-31-2025	-	-	
Nuveen Core Impact Bond R6	TSBIX	Intermediate-Term Bond	7.50	5.34	-0.10	2.32	✔	5.94	0.97	13.37	✔	⚠	—	0.35	✔	4	4-Leader	-
percentile rank			24	15	25	24												
# of funds in category			512	471	422	299									05-31-2025	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	-	-	
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.10	5.43	3.18	2.62	✔	0.70	0.10	6.21	✔	—	—	0.09	✔	3	-	-
percentile rank			25	44	61	47												
# of funds in category			247	209	182	111									12-31-2025	-	-	
Target Date																		
T. Rowe Price Retirement 2005 I	TRAJX	Target Date	11.45	-	-	-	—	-	-	10.51	✔	—	✔	0.34	✔	3	1-Low	-
percentile rank			33	-	-	-												
# of funds in category			89	78	72	50									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2010 I	TRPUX	Target Date	11.87	-	-	-	—	-	-	10.51	✔	—	✔	0.34	✔	3	1-Low	-
percentile rank			19	-	-	-												
# of funds in category			89	78	72	50									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	12.26	-	-	-	—	-	-	10.51	✔	—	✔	0.34	✔	3	1-Low	-
percentile rank			31	-	-	-												
# of funds in category			97	87	83	60									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	12.70	-	-	-	—	-	-	10.51	✔	—	✔	0.36	✔	3	1-Low	-
percentile rank			41	-	-	-												
# of funds in category			130	114	103	67									12-31-2025	02-15-2022	-	

CITY OF NEWCASTLE OF OK 401K PLAN

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	Commit. Level	Carbon Risk		
															Updated	Updated	Updated			
T. Rowe Price Retirement 2025 I	TREHX	Target Date	13.14	-	-	-	-	-	-	10.51	✔️	-	✔️	0.37	✔️	3	1-Low	-		
percentile rank			51	-	-	-														
# of funds in category			162	145	128	90												12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	14.57	-	-	-	-	-	-	10.51	✔️	-	✔️	0.39	✔️	3	1-Low	-		
percentile rank			48	-	-	-														
# of funds in category			240	221	200	137												12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2035 I	TRFX	Target Date	16.34	-	-	-	-	-	-	10.51	✔️	-	✔️	0.41	✔️	3	1-Low	-		
percentile rank			46	-	-	-														
# of funds in category			234	216	190	137												12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	17.63	-	-	-	-	-	-	10.51	✔️	-	✔️	0.42	✔️	3	1-Low	-		
percentile rank			51	-	-	-														
# of funds in category			235	214	193	137												12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	18.68	-	-	-	-	-	-	10.51	✔️	-	✔️	0.43	✔️	3	1-Low	-		
percentile rank			54	-	-	-														
# of funds in category			228	211	190	137												12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2050 I	TRLX	Target Date	19.06	-	-	-	-	-	-	10.51	✔️	-	✔️	0.44	✔️	3	1-Low	-		
percentile rank			66	-	-	-														
# of funds in category			234	214	193	137												12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2055 I	TRIMX	Target Date	19.15	-	-	-	-	-	-	10.51	✔️	-	✔️	0.45	✔️	3	1-Low	-		
percentile rank			72	-	-	-														
# of funds in category			227	210	189	137												12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	19.19	-	-	-	-	-	-	10.51	✔️	-	✔️	0.46	✔️	3	1-Low	-		
percentile rank			72	-	-	-														
# of funds in category			227	210	184	91												12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	19.11	-	-	-	-	-	-	5.30	✔️	-	✔️	0.46	✔️	3	1-Low	-		
percentile rank			81	-	-	-														
# of funds in category			325	205	142	-												12-31-2025	02-15-2022	-

Balanced

American Funds American Balanced R6	RLBGX	Moderate Allocation	18.85	16.16	9.92	10.14	✔️	8.46	0.98	27.10	✔️	-	✔️	0.25	✔️	3	1-Low	Low Risk		
percentile rank			3	11	3	10														
# of funds in category			492	470	452	373												12-31-2025	02-15-2022	12-31-2022

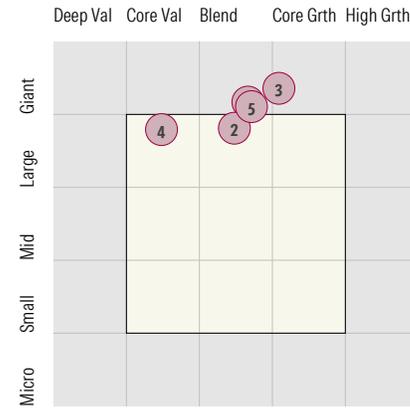
CITY OF NEWCASTLE OF OK 401K PLAN

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 #	Fund Name	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
2	Vanguard Growth Index Admiral	Large Growth	19.97	6.97	73.05	0.16	99.64	0.15	1,019.05
3	Invesco Diversified Dividend R6	Large Value	34.66	30.21	35.13	1.53	92.55	5.92	164.41
4	MFS Mid Cap Growth R6	Mid-Cap Growth	28.92	20.44	50.63	0.83	92.63	6.54	29.03
5	Vanguard Selected Value Inv	Mid-Cap Value	53.91	14.68	31.42	4.12	82.70	13.18	10.77
6	PGIM Jennison Small Company R6	Small Growth	43.92	17.43	38.64	2.38	88.76	8.86	6.13
7	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 #	Fund Name	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
			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	American Funds EUPAC R6	Foreign Large Growth	38.73	14.74	46.53	15.52	34.52	49.96	85.96	14.04	89.72
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 Capital World Gr&Inc R6	Global Stock	30.22	15.60	54.18	60.02	14.04	25.94	94.97	5.03	207.59

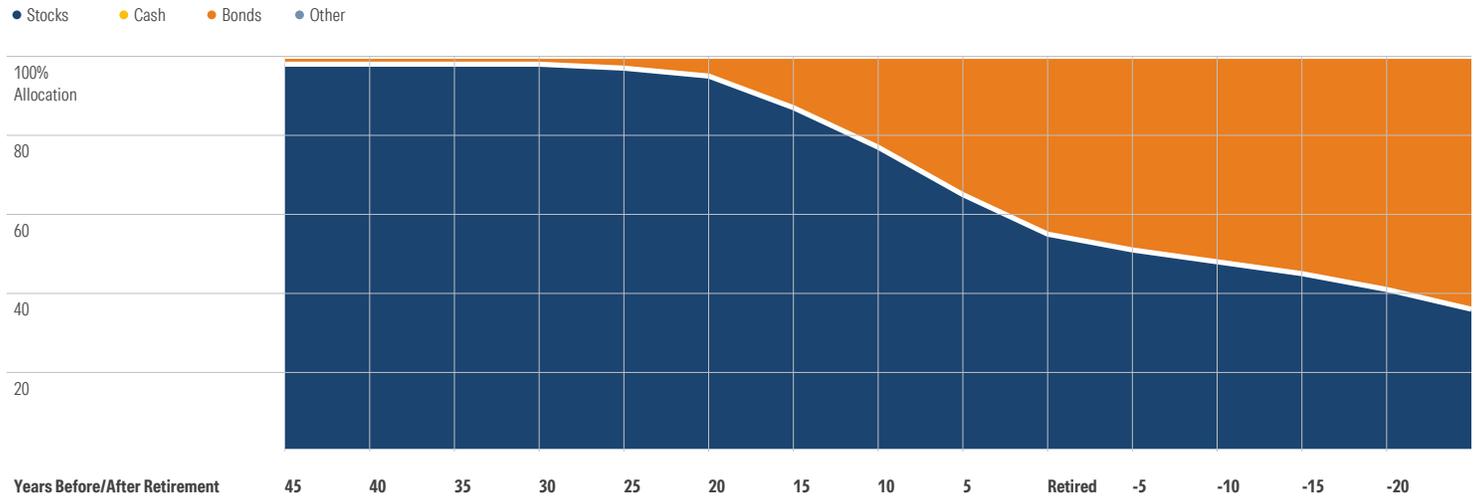
Fixed Income Funds

Fund #	Fund Name	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	DFA Inflation-Protected Securities I	Inflation-Protected Bond	99.78	0.00	0.00	0.00	6.74	100.00	0.00	0.00	
4	Nuveen Core Impact Bond R6	Intermediate-Term Bond	24.02	26.09	40.10	0.00	6.00	92.28	3.37	4.35	
5	PIMCO Income Instl	Multisector Bond	30.67	17.06	10.74	0.00	5.10	88.79	11.21	0.00	
6	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66	

CITY OF NEWCASTLE OF OK 401K PLAN

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
T. Rowe Price Retirement 2005 I	39.05	26.72	12.33	53.10	30.91	7.52	7.27	0.58	140.65
T. Rowe Price Retirement 2010 I	42.99	29.39	13.60	49.06	29.37	6.95	7.37	0.58	140.03
T. Rowe Price Retirement 2015 I	45.92	31.62	14.30	46.07	27.36	6.64	7.42	0.58	142.85
T. Rowe Price Retirement 2020 I	48.82	33.56	15.26	43.46	25.19	6.45	7.14	0.58	144.28
T. Rowe Price Retirement 2025 I	52.58	36.36	16.22	39.77	23.25	5.91	7.07	0.57	143.23
T. Rowe Price Retirement 2030 I	62.26	42.39	19.87	30.90	16.77	4.54	6.28	0.57	135.93
T. Rowe Price Retirement 2035 I	74.56	49.84	24.72	19.87	5.63	3.01	5.02	0.56	129.95
T. Rowe Price Retirement 2040 I	84.66	56.46	28.20	10.54	4.70	1.37	4.29	0.52	130.22
T. Rowe Price Retirement 2045 I	92.75	62.00	30.75	3.15	7.62	0.19	3.62	0.49	130.52
T. Rowe Price Retirement 2050 I	95.32	63.79	31.53	0.97	0.71	0.05	3.23	0.49	130.74
T. Rowe Price Retirement 2055 I	96.39	64.52	31.87	0.87	0.64	0.04	2.24	0.51	130.52
T. Rowe Price Retirement 2060 I	96.49	64.58	31.91	0.87	0.66	0.04	2.14	0.51	130.41
T. Rowe Price Retirement 2065 I	96.53	64.58	31.95	0.87	0.67	0.04	2.10	0.50	130.56