

401K PROFIT SHARING PLAN FOR

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 Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
⚠️ Vanguard Dividend Growth Inv	VDIGX	Large Blend	8.30	8.47	8.67	11.08	🚫	10.19	0.67	3.59	✅	📊	✅	0.22	✅	4	2-Basic	Low Risk
percentile rank			93	100	93	91												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	02-15-2022	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	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	14.40	27.47	12.97	18.56	✅	15.32	1.00	21.51	✅	📊	✅	0.44	✅	2	2-Basic	Low Risk
percentile rank			65	57	36	7												
# of funds in category			1,098	1,025	958	770									12-31-2025	04-07-2022	12-31-2022	
JPMorgan US Value R6	VGINX	Large Value	14.18	12.97	12.48	11.81	✅	11.63	0.91	6.97	✅	📊	✅	0.44	✅	3	-	Medium Risk
percentile rank			63	61	35	22												
# 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	
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																		
Hartford Emerging Markets Equity R6	HERVX	Diversified Emerging Mkts	29.42	20.01	7.49	-	✅	12.63	0.89	5.93	✅	📊	✅	0.98	✅	2	-	Medium Risk
percentile rank			62	9	18	-												
# of funds in category			756	709	626	462									12-31-2025	-	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	35.53	17.60	8.73	8.86	✅	11.24	0.93	17.35	✅	📊	✅	0.53	✅	2	1-Low	Low Risk
percentile rank			16	34	37	24												
# of funds in category			756	708	661	506									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	
⚠️ Invesco International Growth R6	OIGIX	Foreign Large Growth	16.29	11.59	2.40	6.02	✅	14.54	1.13	13.85	✅	📊	✅	0.73	✅	4	-	Low Risk
percentile rank			73	72	61	81												
# of funds in category			391	368	340	224									12-31-2025	-	12-31-2022	
⚠️ Vanguard International Value Inv	VTRIX	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	

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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 Updated	Commit. Level Updated	Carbon Risk Updated
American Funds Capital World Gr&Inc R6 percentile rank # of funds in category	RWIGX	Global Stock	25.15 11 331	20.12 29 307	10.62 43 299	11.24 32 200	✔️	11.06	0.96	20.01	✔️	—	✔️	0.41	✔️	2 12-31-2025	1-Low 05-18-2022	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																		
Federated Hermes Total Return Bond R6 percentile rank # of funds in category	FTRLX	Core Plus Bond	7.31 59 546	4.77 82 510	0.19 45 471	2.81 30 349	✔️	6.03	0.99	26.94	✔️	—	—	0.38	✔️	3 12-31-2025	- -	- -
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	✔️	- -	- -	- -
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	- -
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	✔️	- -	- -	- -
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

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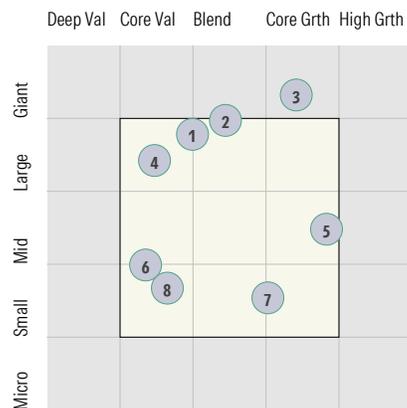
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style	Expense			ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated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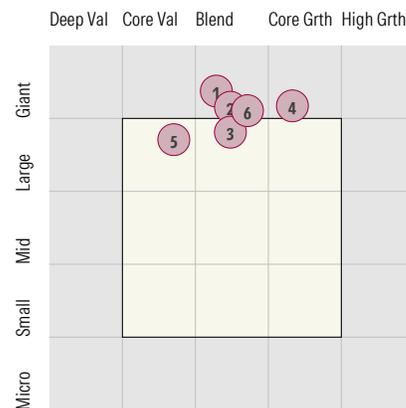
Style Analysis (Data as of 12-31-2025)

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	Vanguard Dividend Growth Inv	Large Blend	33.18	25.03	41.78	1.23	94.19	4.58	311.99
2	Fidelity 500 Index	Large Blend Index	26.56	16.99	56.44	0.01	99.48	0.51	465.35
3	JPMorgan Large Cap Growth R6	Large Growth	20.73	12.14	67.13	1.23	93.82	4.96	791.22
4	JPMorgan US Value R6	Large Value	40.70	23.97	35.33	0.60	97.78	1.62	165.03
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 Selected Value Inv	Mid-Cap Value	53.91	14.68	31.42	4.12	82.70	13.18	10.77
7	PGIM Jennison Small Company R6	Small Growth	43.92	17.43	38.64	2.38	88.76	8.86	6.13
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	Hartford Emerging Markets Equity R6	Diversified Emerging Mkts	41.59	10.18	48.23	6.50	81.54	11.98	41.71	58.29	54.79
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	40.74	18.81	40.44	11.18	30.42	58.41	87.65	12.35	70.46
3	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
4	Invesco International Growth R6	Foreign Large Growth	24.64	25.87	49.49	24.35	31.16	44.49	86.32	13.68	96.39
5	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
6	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

	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	Federated Hermes Total Return Bond R6	Core Plus Bond	59.89	16.56	18.82	0.00	6.10	90.11	4.45	5.44
2	PIMCO International Bond (USD-Hdg) Instl	Global Bond	44.35	9.26	4.31	0.00	7.49	96.20	3.80	0.00
3	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	85.90	0.00	2.81	2.29	95.07	2.64
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00
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