

CUNI RUST AND STRENK 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated	
US Stock																			
T. Rowe Price Dividend Growth percentile rank	PRDGX	Large Blend	14.66 66	13.94 89	10.85 81	12.65 71	🟢	10.65	0.79	25.85	🟢	🗪	🟢	0.64	🟢	3	-	Low Risk	
# of funds in category			1,379	1,265	1,169	906										12-31-2025	-	12-31-2022	
Vanguard 500 Index Admiral percentile rank	VFIAX	Large Blend Index	17.83 25	22.96 24	14.38 20	14.78 14	🟢	11.95	1.00	8.18	🟢	🗪	🟢	0.04	🟢	3	1-Low	Low Risk	
# of funds in category			1,379	1,265	1,169	906										12-31-2025	02-15-2022	12-31-2022	
Fidelity Contrafund percentile rank	FCNTX	Large Growth	21.75 13	32.13 23	15.53 9	16.84 20	🟢	13.40	0.83	35.40	🟢	🗪	🟢	0.63	🟢	1	1-Low	Low Risk	
# of funds in category			1,098	1,025	958	770										12-31-2025	02-15-2022	12-31-2022	
American Funds Washington Mutual R6 percentile rank	RWMGX	Large Value	17.52 23	18.15 11	14.31 10	13.49 4	🟢	9.94	0.72	28.61	🟢	🗪	🔴	0.26	🟢	3	1-Low	Low Risk	
# of funds in category			1,122	1,073	1,011	847										12-31-2025	02-15-2022	12-31-2022	
Neuberger Mid Cap Growth Inst percentile rank	NBMLX	Mid-Cap Growth	5.80 52	15.98 38	4.67 38	11.29 36	🟢	18.63	1.01	6.05	🟢	🗪	🟢	0.68	🟢	3	-	Medium Risk	
# of funds in category			503	485	459	384										12-31-2025	-	12-31-2022	
American Century Mid Cap Value I percentile rank	AVUAX	Mid-Cap Value	9.09 59	8.06 86	8.98 74	9.26 62	🟢	12.80	0.78	17.44	🟢	🗪	🟢	0.77	🟢	3	1-Low	Medium Risk	
# of funds in category			424	394	374	301										12-31-2025	02-15-2022	12-31-2022	
MFS New Discovery R4 percentile rank	MNDJX	Small Growth	12.66 25	11.03 64	-0.45 81	10.51 39	🟢	17.07	0.80	12.09	🟢	🗪	🟢	0.96	🟢	4	-	Medium Risk	
# of funds in category			543	529	507	396										12-31-2025	-	12-31-2022	
Nomura Small Cap Value Institutional percentile rank	DEVIX	Small Value	7.95 40	9.52 66	9.14 58	9.07 48	🟢	18.44	0.89	13.59	🟢	🗪	🟢	0.85	🟢	4	-	Medium Risk	
# of funds in category			491	468	445	365										12-31-2025	-	12-31-2022	
Non-US Stock																			
American Funds New World R6 percentile rank	RNWGX	Diversified Emerging Mkts	28.60 66	16.90 37	5.62 34	9.92 11	🟢	11.42	0.75	26.64	🟢	🗪	🟢	0.57	🟢	4	1-Low	Medium Risk	
# of funds in category			756	709	626	462										12-31-2025	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6 percentile rank	RIGGX	Foreign Large Blend	35.53 16	17.60 34	8.73 37	8.86 24	🟢	11.24	0.93	17.35	🟢	🗪	🟢	0.53	🟢	2	1-Low	Low Risk	
# of funds in category			756	708	661	506										12-31-2025	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral percentile rank	VTMGX	Foreign Large Blend Index	35.17 18	17.91 29	9.11 26	8.71 28	🟢	12.70	1.05	12.95	🟢	🗪	🟢	0.05	🟢	2	1-Low	Low Risk	
# of funds in category			756	708	661	506										12-31-2025	02-15-2022	12-31-2022	
⚠ Invesco International Growth Y percentile rank	OIGYX	Foreign Large Growth	16.08 74	11.44 74	2.26 61	5.85 82	🟢	14.54	1.13	13.85	🟢	🗪	🟢	0.86	🟢	4	-	Low Risk	
# of funds in category			391	368	340	224										12-31-2025	-	12-31-2022	
⚠ Vanguard International Value Inv percentile rank	VTRIX	Foreign Large Value	29.98 90	15.11 89	7.79 91	8.11 63	🟢	12.86	1.01	15.69	🟢	🗪	🔴	0.36	🟢	3	-	Medium Risk	
# of funds in category			363	342	324	249										12-31-2025	-	12-31-2022	

CUNI RUST AND STRENK 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
American Funds New Perspective R6 percentile rank	RNPGX	Global Stock	21.62	21.22	9.37	13.05	🟢	12.13	1.05	25.18	🟢	—	🟢	0.40	🟢	2	2-Basic	Low Risk
# of funds in category			313	297	271	187										12-31-2025	02-15-2022	12-31-2022

Alternative

PIMCO Commodity Real Return Strat I2 percentile rank	PCRPX	Commodities Broad Basket	19.11 19	4.81 35	10.82 55	6.69 47	✓	10.44	1.04	7.25	✓	—	—	1.00	✓	3	-	-
# of funds in category			112	102	97	71										12-31-2025	-	-
Vanguard Real Estate Index Admiral percentile rank	VGSLX	Real Estate	3.19 21	6.58 42	4.64 57	5.14 45	✓	17.25	1.04	29.74	✓	—	✓	0.13	✓	2	1-Low	Low Risk
# of funds in category			215	204	195	150										12-31-2025	02-15-2022	12-31-2022

Fixed Income

PIMCO International Bond (USD-Hdg) I-2 percentile rank	PFBPX	Global Bond	4.21 68	6.36 18	1.26 17	3.22 16	✓	3.38	0.48	11.36	✓	—	—	0.67	✓	3	-	-
# of funds in category			106	101	96	63										12-31-2025	-	-
Eaton Vance Income Fund of Boston I percentile rank	EIBIX	High Yield Bond	8.44 41	9.26 52	4.91 20	5.89 34	✓	4.50	0.93	11.25	✓	—	—	0.73	✓	-	-	-
# of funds in category			626	595	560	452										-	-	-
⚠ BlackRock Inflation Protected Bond Instl percentile rank	BPRIX	Inflation- Protected Bond	6.85 45	4.13 46	1.11 24	3.02 25	✓	4.62	1.00	1.93	✖	—	—	1.09	✖	3	-	-
# of funds in category			158	149	142	118										10-31-2025	-	-
Baird Aggregate Bond Inst percentile rank	BAGIX	Intermediate- Term Bond	7.36 32	5.19 25	-0.13 27	2.43 16	✓	6.13	1.01	25.36	✓	⚠	—	0.30	✓	4	1-Low	-
# of funds in category			512	471	422	299										12-31-2025	02-15-2022	-
PIMCO Income I2 percentile rank	PONPX	Multisector Bond	10.93 5	8.46 21	3.79 20	4.99 13	✓	4.82	0.79	18.85	✓	—	—	0.64	✓	4	-	-
# of funds in category			360	340	309	215										12-31-2025	-	-
Federated Hermes Govt Ultrashort IS percentile rank	FGUSX	Ultrashort Bond	5.09 27	5.28 58	3.21 59	2.30 73	✖	0.59	0.08	28.58	✓	—	—	0.26	✓	-	-	-
# of funds in category			247	209	182	111										-	-	-

Target Date

Vanguard Target Retirement 2020 Fund percentile rank	VTWNX	Target Date	12.15 69	10.78 56	4.77 60	6.87 48	✓	6.79	0.84	12.95	✓	—	✓	0.08	✓	3	1-Low	-
# of funds in category			130	114	103	67										12-31-2025	02-15-2022	-
Vanguard Target Retirement 2025 Fund percentile rank	VTTVX	Target Date	14.60 23	12.84 14	5.90 17	7.87 22	✓	7.92	0.91	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
# of funds in category			162	145	128	90										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund percentile rank	VTHRX	Target Date	16.24 11	14.27 5	6.83 12	8.66 20	✓	8.75	0.93	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
# of funds in category			240	221	200	137										12-31-2025	02-15-2022	12-31-2022

CUNI RUST AND STRENK INC 401K

Screens Summary (Data as of 12-31-2025)

Fund Removed from Approved List

Fund on Watch List

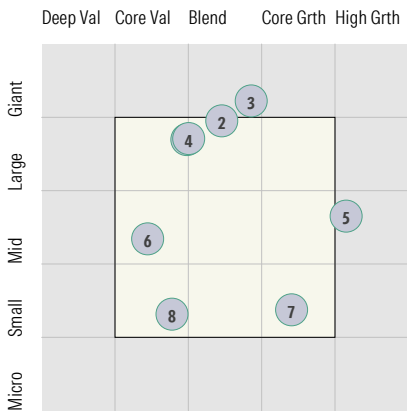
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Vanguard Target Retirement 2035 Fund percentile rank # of funds in category	VTHX	Target Date	17.54 15 234	15.46 18 216	7.71 25 190	9.40 27 137	✔ 	9.28 	0.92 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2040 Fund percentile rank # of funds in category	VFORX	Target Date	18.76 25 235	16.63 35 214	8.57 46 193	10.13 31 137	✔ 	9.80 	0.91 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2045 Fund percentile rank # of funds in category	VTIVX	Target Date	19.99 23 228	17.76 33 211	9.41 42 190	10.74 28 137	✔ 	10.34 	0.92 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2050 Fund percentile rank # of funds in category	VFIFX	Target Date	21.41 14 234	18.70 27 214	9.95 31 193	11.02 16 137	✔ 	10.76 	0.94 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2055 Fund percentile rank # of funds in category	VFFVX	Target Date	21.43 18 227	18.71 31 210	9.96 38 189	11.02 19 137	✔ 	10.77 	0.93 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2060 Fund percentile rank # of funds in category	VTSX	Target Date	21.42 18 227	18.71 35 210	9.96 41 184	11.02 31 91	✔ 	10.76 	1.17 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2065 Fund percentile rank # of funds in category	VLXVX	Target Date	21.43 27 325	18.70 41 205	9.98 46 142	- - -	✔ 	10.75 	1.17 	8.56 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2070 Fund percentile rank # of funds in category	VSVNX	Target Date	21.42 29 325	18.71 38 205	- - 142	- - -	✔ 	10.74 	1.17 	3.60 	✔ 	— 	✔ 	0.08 	✔ 	3 	- - 	Low Risk
Vanguard Target Retirement Income Fund percentile rank # of funds in category	VTINX	Target Date	11.31 38 184	9.52 49 169	3.82 48 151	5.33 42 103	✔ 	6.04 	0.95 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	4 	1-Low 	- -
Balanced																		
BlackRock Global Allocation Instl percentile rank # of funds in category	MALOX	Global Allocation	19.62 16 425	13.75 26 418	5.74 67 405	7.50 35 327	✔ 	9.22 	1.00 	9.09 	✔ 	🇺🇸 	✔ 	0.87 	✔ 	2 	- - 	Low Risk

CUNI RUST AND STRENK INC 401K

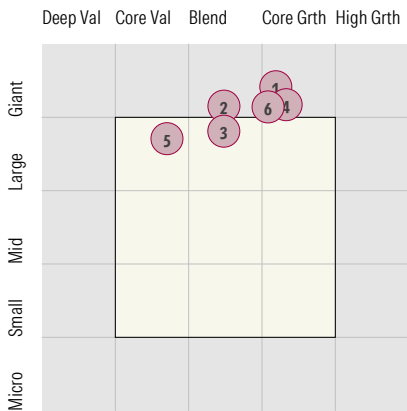
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
	Category		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	T. Rowe Price Dividend Growth	Large Blend	32.19	22.80	45.01	0.99	92.24	6.78	250.37
2	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	Fidelity Contrafund	Large Growth	29.58	11.83	58.61	1.76	88.25	6.88	621.84
4	American Funds Washington Mutual R6	Large Value	29.60	25.41	44.99	2.43	90.97	5.92	266.85
5	Neuberger Mid Cap Growth Inst	Mid-Cap Growth	30.85	19.03	50.10	1.24	93.21	5.55	38.14
6	American Century Mid Cap Value I	Mid-Cap Value	32.80	35.73	31.46	1.66	89.01	9.33	21.35
7	MFS New Discovery R4	Small Growth	20.05	32.58	47.38	4.41	89.86	5.73	5.27
8	Nomura Small Cap Value Institutional	Small Value	54.61	10.17	35.22	1.74	97.77	0.49	5.13

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	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	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 Y	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 New Perspective R6	Global Stock	28.91	18.59	52.51	60.61	13.03	26.35	96.59	3.41	231.04

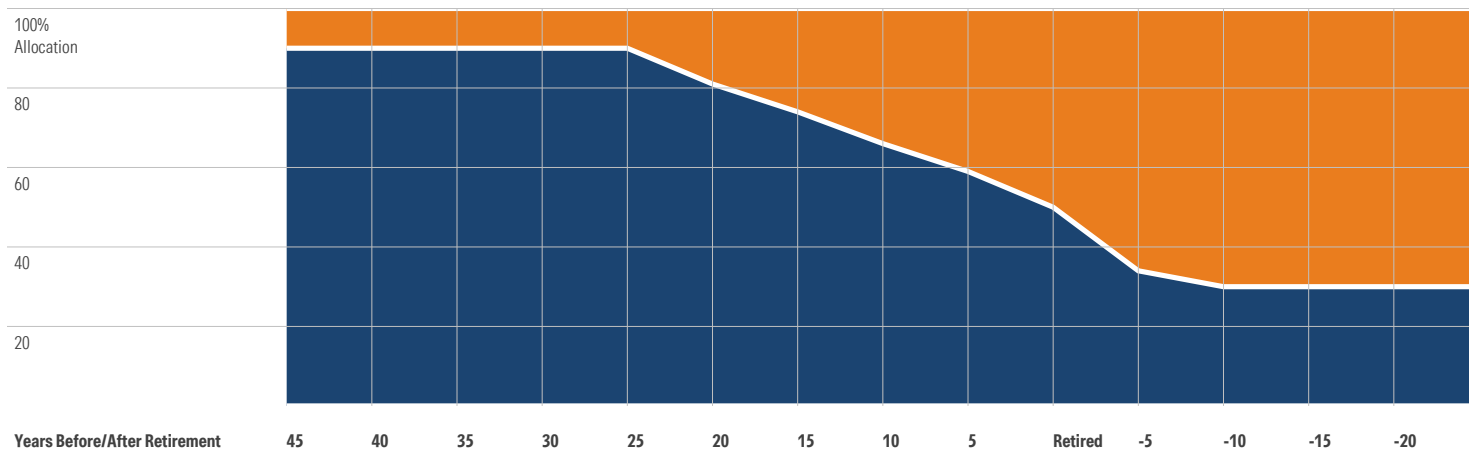
Fixed Income Funds			Super Sectors %				Other Stats		Credit Quality %		
	Category		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration		Inv Grade	Below Inv Grade	NR/NA
1	PIMCO International Bond (USD-Hdg) I-2	Global Bond	44.35	9.26	4.31	0.00	7.49		96.20	3.80	0.00
2	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	85.90	0.00	2.81		2.29	95.07	2.64
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	65.08	2.97	1.93	0.00	6.66		95.11	1.93	2.96
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	PIMCO Income I2	Multisector Bond	30.67	17.06	10.74	0.00	5.10		88.79	11.21	0.00
6	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81		100.00	0.00	0.00

CUNI RUST AND STRENK INC 401K

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

Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



Target Date Portfolio Data

	Asset Allocation %								Avg Mkt Cap \$M
	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	
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