

CTC GROUP 401K PLAN

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																		
American Funds Invmt Co of Amer R6 percentile rank	RICGX	Large Blend	20.86 8	24.98 7	15.72 6	14.43 26	🟢	11.57	0.94	33.94	🟢	🇺🇸	🟢	0.27	🟢	2	-	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
American Funds Growth Fund of Amer R6 percentile rank	RGAGX	Large Growth	20.28 19	28.73 48	12.16 46	15.51 46	🟢	14.70	0.93	24.27	🟢	🇺🇸	🟢	0.29	🟢	2	1-Low	Low Risk
# of funds in category			1,098	1,025	958	770										12-31-2025	04-07-2022	12-31-2022
Vanguard Value Index Adm percentile rank	VVIAX	Large Value	15.26 53	13.46 55	12.59 34	11.66 25	🟢	11.57	0.91	31.11	🟢	🇺🇸	🟢	0.05	🟢	3	1-Low	Medium Risk
# 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 percentile rank	VMGMX	Mid-Cap Growth	10.69 27	16.63 32	6.35 25	11.63 30	🟢	16.78	0.92	2.50	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
# of funds in category			503	485	459	384										12-31-2025	02-15-2022	12-31-2022
Vanguard Mid-Cap Value Index Admiral percentile rank	VMVAX	Mid-Cap Value	12.05 36	11.93 41	10.71 47	9.94 45	🟢	14.60	0.93	2.50	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
# of funds in category			424	394	374	301										12-31-2025	02-15-2022	12-31-2022
Vanguard Small Cap Growth Index Admiral percentile rank	VSGAX	Small Growth	8.44 50	15.32 31	3.03 51	10.25 43	🟢	19.25	0.93	21.10	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
# of funds in category			543	529	507	396										12-31-2025	02-15-2022	12-31-2022
Vanguard Small Cap Value Index Admiral percentile rank	VSIAX	Small Value	9.09 31	12.45 24	10.56 35	10.15 19	🟢	17.60	0.85	9.77	🟢	🇺🇸	🟢	0.07	🟢	5	1-Low	Medium Risk
# of funds in category			491	468	445	365										12-31-2025	02-15-2022	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
DFA Intl Sustainability Core 1 percentile rank	DFSPX	Foreign Large Blend	32.95 30	18.22 24	8.80 34	8.86 24	🟢	13.09	1.07	15.93	🟢	🇺🇸	🟢	0.24	🟢	3	-	Low Risk
# of funds in category			756	708	661	506										12-31-2025	-	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
American Funds EUPAC R6 percentile rank	RERGX	Foreign Large Growth	29.18 12	16.34 24	4.59 42	8.46 32	🟢	12.72	0.99	24.68	🟢	🇺🇸	🟢	0.47	🟢	2	1-Low	Medium Risk
# of funds in category			391	368	340	224										12-31-2025	02-15-2022	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

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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
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

Alternative

DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	11.79	2.86	9.16	-		8.70	0.83	15.85		-	-	0.85		3	-	-
percentile rank			73	78	89	-												
# 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

Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	7.47	5.61	0.32	2.87		5.93	0.98	25.36		-	-	0.30		4	1-Low	-
percentile rank			46	35	37	28												
# of funds in category			546	510	471	349										12-31-2025	02-15-2022	-
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	-	-
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	6.87	4.15	1.03	2.98		4.65	1.01	4.23		-	-	0.10		3	-	-
percentile rank			42	45	38	37												
# of funds in category			158	149	142	118										12-31-2025	-	-
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	7.36	5.19	-0.13	2.43		6.13	1.01	25.36			-	0.30		4	1-Low	-
percentile rank			32	25	27	16												
# of funds in category			512	471	422	299										12-31-2025	02-15-2022	-
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	-	-	-	42.78		-	-	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
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	-	-

Balanced

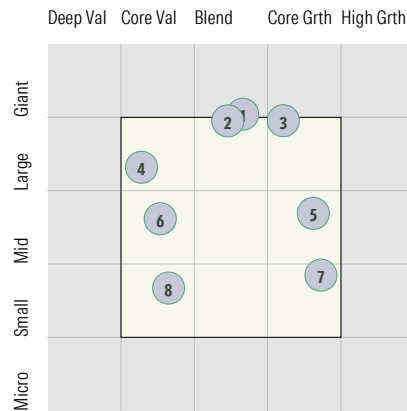
American Funds American Balanced R6	RLBGX	Moderate Allocation	18.85	16.16	9.92	10.14		8.46	0.98	27.10		-		0.25		3	1-Low	Low Risk
percentile rank			3	11	3	10												
# of funds in category			492	470	452	373										12-31-2025	02-15-2022	12-31-2022

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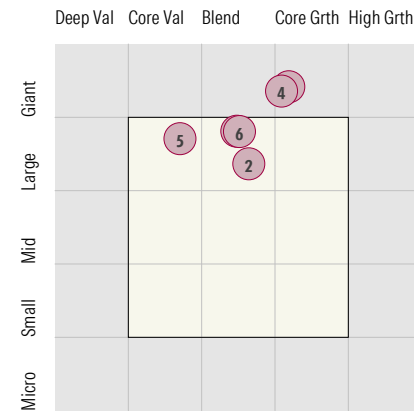
Style Analysis (Data as of 12-31-2025)

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	American Funds Invmt Co of Amer R6	Large Blend	22.56	20.14	57.29	2.67	87.54	9.18	440.71
2	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	American Funds Growth Fund of Amer R6	Large Growth	24.43	14.84	60.73	2.02	87.30	9.14	357.59
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	Develop- ed	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	DFA Intl Sustainability Core 1	Foreign Large Blend	43.31	18.64	38.04	11.78	27.26	60.95	99.74	0.26	24.25
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	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
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	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	Baird Core Plus Bond Inst	Core Plus Bond	24.48	16.31	50.14	0.00	5.76	97.30	2.60	0.10
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	Vanguard High-Yield Corporate Adm	High Yield Bond	4.42	0.00	87.08	0.00	2.65	11.09	88.39	0.52
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	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66