

# CITY OF QUINCY MA 457B 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	
<b>US Stock</b>																		
JPMorgan US Equity R6	JUEMX	Large Blend	14.74	21.98	13.69	15.00	✔	12.22	1.01	11.46	✔	🇺🇸	✖	0.44	✔	3	2-Basic	Low Risk
percentile rank			65	43	36	9												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	03-11-2022	12-31-2022	
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	
Fidelity Advisor New Insights Z	FZANX	Large Growth	23.13	31.51	15.61	15.89	✔	13.28	0.84	22.52	✔	🇺🇸	✔	0.53	✔	1	-	Low Risk
percentile rank			9	27	8	36												
# of funds in category			1,098	1,025	958	770									12-31-2025	-	12-31-2022	
MFS Value R6	MEIKX	Large Value	13.27	11.17	10.20	10.33	✔	11.42	0.88	19.68	✔	🇺🇸	✔	0.44	✔	2	2-Basic	Low Risk
percentile rank			70	80	78	64												
# 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	VMGMX	Mid-Cap Growth	10.69	16.63	6.35	11.63	✔	16.78	0.92	2.50	✖	🇺🇸	✔	0.07	✔	4	1-Low	Medium Risk
percentile rank			27	32	25	30												
# of funds in category			503	485	459	384									12-31-2025	02-15-2022	12-31-2022	
MFS Mid Cap Value R6	MVCKX	Mid-Cap Value	6.49	11.12	10.43	10.15	✔	14.77	0.94	17.21	✔	🇺🇸	✔	0.61	✔	3	-	Medium Risk
percentile rank			77	55	53	39												
# of funds in category			424	394	374	301									12-31-2025	-	12-31-2022	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	8.44	15.32	3.03	10.25	✔	19.25	0.93	21.10	✔	🇺🇸	✔	0.07	✔	4	1-Low	Medium Risk
percentile rank			50	31	51	43												
# of funds in category			543	529	507	396									12-31-2025	02-15-2022	12-31-2022	
JPMorgan Small Cap Value R6	JSVUX	Small Value	12.41	11.63	9.93	9.01	✔	19.11	0.94	15.26	✔	🇺🇸	✔	0.74	✔	2	-	Medium Risk
percentile rank			13	38	43	49												
# of funds in category			491	468	445	365									12-31-2025	-	12-31-2022	
<b>Non-US Stock</b>																		
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	
Fidelity International Index	FSPSX	Foreign Large Blend Index	31.96	17.42	9.13	8.42	✔	12.40	1.02	17.05	✔	🇺🇸	✔	0.04	✔	3	1-Low	Low Risk
percentile rank			40	38	26	40												
# of funds in category			756	708	661	506									12-31-2025	02-15-2022	12-31-2022	
Fidelity Intl Sustainability Idx	FNIDX	Foreign Large Blend Index	29.82	16.30	6.56	-	✔	12.25	1.03	8.74	✔	🇺🇸	✔	0.20	✔	3	-	Low Risk
percentile rank			61	64	80	-												
# of funds in category			756	708	661	506									12-31-2025	-	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	20.21	14.75	0.75	10.76	✔	16.92	1.21	16.10	✔	🇺🇸	✔	0.26	✔	3	-	Low Risk
percentile rank			49	40	81	1												
# 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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			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	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
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	

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	-	-	
PIMCO High Yield Instl	PHIYX	High Yield Bond	8.57	9.34	3.94	5.62	✔	4.69	0.97	6.52	✔	—	—	0.62	✔	1	-	-
percentile rank			36	49	60	47												
# of funds in category			626	595	560	452									12-31-2025	-	-	
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	-	-	
American Century Diversified Bond R6	ADDVX	Intermediate-Term Bond	7.32	4.78	-0.25	2.03	✔	6.33	1.04	7.26	✔	🇺🇸	—	0.35	✔	4	-	-
percentile rank			35	45	36	43												
# of funds in category			512	471	422	299									11-30-2025	-	-	
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	-	-	
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																		
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	

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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
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	

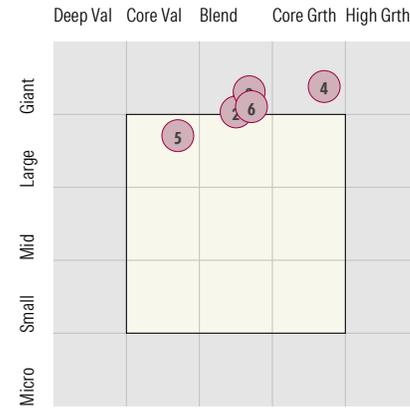
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## Style Analysis (Data as of 12-31-2025)

### Style Analysis

Morningstar Style Box US Stock

Morningstar Style Box Non-US Stock



#### US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 JPMorgan US Equity R6	Large Blend	29.62	15.79	54.58	0.68	97.57	1.75	540.83
2 Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3 Fidelity Advisor New Insights Z	Large Growth	28.25	12.19	59.54	2.32	84.50	9.22	486.55
4 MFS Value R6	Large Value	39.06	28.73	32.22	0.33	94.00	5.67	130.20
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 MFS Mid Cap Value R6	Mid-Cap Value	39.51	23.10	37.39	0.72	93.59	5.04	19.28
7 Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33
8 JPMorgan Small Cap Value R6	Small Value	55.93	18.76	25.30	1.64	95.86	2.51	2.67

#### Non-US Stock Funds

Fund	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 Fidelity International Index	Foreign Large Blend Index	40.37	22.45	37.17	1.59	33.36	65.05	99.75	0.25	64.40
3 Fidelity Intl Sustainability Idx	Foreign Large Blend Index	41.36	17.52	41.12	11.44	45.64	42.91	79.63	20.37	74.86
4 Vanguard International Growth Adm	Foreign Large Growth	32.43	15.91	51.66	19.93	37.49	42.58	81.08	18.92	104.79
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

Fund	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 PIMCO High Yield Instl	High Yield Bond	13.03	0.00	62.93	0.00	2.72	25.27	74.73	0.00	
3 Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23	
4 American Century Diversified Bond R6	Intermediate-Term Bond	28.76	27.02	26.68	0.00	5.71	96.30	3.27	0.43	
5 PIMCO Income Instl	Multisector Bond	30.67	17.06	10.74	0.00	5.10	88.79	11.21	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	