

# EATON RAPIDS MEDICAL CENTER 403B

## 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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |
|                                                             |        |                              |                               |             |             |             |               |                   |                |            |               |              |               |              |               | Updated            | Updated          | Updated        |
| US Stock                                                    |        |                              |                               |             |             |             |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| T. Rowe Price Dividend Growth<br>percentile rank            | PRDGX  | Large Blend                  | 14.66<br>66                   | 13.94<br>89 | 10.85<br>81 | 12.65<br>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<br>percentile rank               | VFIAX  | Large Blend<br>Index         | 17.83<br>25                   | 22.96<br>24 | 14.38<br>20 | 14.78<br>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<br>percentile rank                      | FCNTX  | Large Growth                 | 21.75<br>13                   | 32.13<br>23 | 15.53<br>9  | 16.84<br>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<br>percentile rank      | RWMGX  | Large Value                  | 17.52<br>23                   | 18.15<br>11 | 14.31<br>10 | 13.49<br>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<br>percentile rank            | NBMLX  | Mid-Cap<br>Growth            | 5.80<br>52                    | 15.98<br>38 | 4.67<br>38  | 11.29<br>36 | ✔             | 18.63             | 1.01           | 6.05       | ✔             | ■            | ✔             | 0.68         | ✔             | 3                  | -                | Medium<br>Risk |
| # of funds in category                                      |        |                              | 503                           | 485         | 459         | 384         |               |                   |                |            |               |              |               |              |               | 12-31-2025         | -                | 12-31-2022     |
| American Century Mid Cap Value I<br>percentile rank         | AVUAX  | Mid-Cap Value                | 9.09<br>59                    | 8.06<br>86  | 8.98<br>74  | 9.26<br>62  | ✔             | 12.80             | 0.78           | 17.44      | ✔             | ■            | ✔             | 0.77         | ✔             | 3                  | 1-Low            | Medium<br>Risk |
| # of funds in category                                      |        |                              | 424                           | 394         | 374         | 301         |               |                   |                |            |               |              |               |              |               | 12-31-2025         | 02-15-2022       | 12-31-2022     |
| MFS New Discovery R4<br>percentile rank                     | MNDJX  | Small Growth                 | 12.66<br>25                   | 11.03<br>64 | -0.45<br>81 | 10.51<br>39 | ✔             | 17.07             | 0.80           | 12.09      | ✔             | ■            | ✔             | 0.96         | ✔             | 4                  | -                | Medium<br>Risk |
| # of funds in category                                      |        |                              | 543                           | 529         | 507         | 396         |               |                   |                |            |               |              |               |              |               | 12-31-2025         | -                | 12-31-2022     |
| Nomura Small Cap Value Institutional<br>percentile rank     | DEVIX  | Small Value                  | 7.95<br>40                    | 9.52<br>66  | 9.14<br>58  | 9.07<br>48  | ✔             | 18.44             | 0.89           | 13.59      | ✔             | ■            | ✔             | 0.85         | ✔             | 4                  | -                | Medium<br>Risk |
| # of funds in category                                      |        |                              | 491                           | 468         | 445         | 365         |               |                   |                |            |               |              |               |              |               | 12-31-2025         | -                | 12-31-2022     |
| Non-US Stock                                                |        |                              |                               |             |             |             |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| American Funds New World R6<br>percentile rank              | RNWGX  | Diversified<br>Emerging Mkts | 28.60<br>66                   | 16.90<br>37 | 5.62<br>34  | 9.92<br>11  | ✔             | 11.42             | 0.75           | 26.64      | ✔             | ■            | ✔             | 0.57         | ✔             | 4                  | 1-Low            | Medium<br>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<br>percentile rank        | RIGGX  | Foreign Large<br>Blend       | 35.53<br>16                   | 17.60<br>34 | 8.73<br>37  | 8.86<br>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<br>percentile rank | VTMGX  | Foreign Large<br>Blend Index | 35.17<br>18                   | 17.91<br>29 | 9.11<br>26  | 8.71<br>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<br>percentile rank         | OIGYX  | Foreign Large<br>Growth      | 16.08<br>74                   | 11.44<br>74 | 2.26<br>61  | 5.85<br>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<br>percentile rank       | VTRIX  | Foreign Large<br>Value       | 29.98<br>90                   | 15.11<br>89 | 7.79<br>91  | 8.11<br>63  | ✔             | 12.86             | 1.01           | 15.69      | ✔             | ■            | ✖             | 0.36         | ✔             | 3                  | -                | Medium<br>Risk |
| # of funds in category                                      |        |                              | 363                           | 342         | 324         | 249         |               |                   |                |            |               |              |               |              |               | 12-31-2025         | -                | 12-31-2022     |

# EATON RAPIDS MEDICAL CENTER 403B

## 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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |
|                                                      |        |              |                               |       |      |       |               |                   |                |            |               |              |               |              |               | Updated            | Updated          | Updated        |
| American Funds New Perspective R6<br>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<br>percentile rank | PCRPX | Commodities<br>Broad Basket | 19.11<br>19 | 4.81<br>35 | 10.82<br>55 | 6.69<br>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<br>percentile rank   | VGSIX | Real Estate                 | 3.19<br>21  | 6.58<br>42 | 4.64<br>57  | 5.14<br>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<br>percentile rank   | PFBPX | Global Bond                  | 4.21<br>68 | 6.36<br>18 | 1.26<br>17  | 3.22<br>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<br>percentile rank      | EIBIX | High Yield Bond              | 8.44<br>41 | 9.26<br>52 | 4.91<br>20  | 5.89<br>34 |  | 4.50 | 0.93 | 11.25 |  | — | — | 0.73 |  | —          | —          | — |
| # of funds in category                                      |       |                              | 626        | 595        | 560         | 452        |  |      |      |       |  |   |   |      |  | —          | —          | — |
| BlackRock Inflation Protected Bond Instl<br>percentile rank | BPRIX | Inflation-<br>Protected Bond | 6.85<br>45 | 4.13<br>46 | 1.11<br>24  | 3.02<br>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<br>percentile rank                | BAGIX | Intermediate-<br>Term Bond   | 7.36<br>32 | 5.19<br>25 | -0.13<br>27 | 2.43<br>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<br>percentile rank                          | PONPX | Multisector<br>Bond          | 10.93<br>5 | 8.46<br>21 | 3.79<br>20  | 4.99<br>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<br>percentile rank      | FGUSX | Ultrashort Bond              | 5.09<br>27 | 5.28<br>58 | 3.21<br>59  | 2.30<br>73 |  | 0.59 | 0.08 | 28.58 |  | — | — | 0.26 |  | —          | —          | — |
| # of funds in category                                      |       |                              | 247        | 209        | 182         | 111        |  |      |      |       |  |   |   |      |  | —          | —          | — |

### Balanced

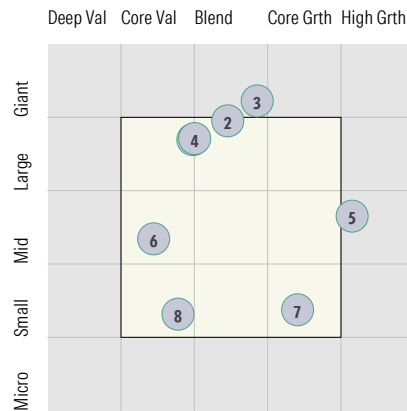
|                                                      |       |                      |             |             |            |            |  |      |      |      |  |  |  |      |  |            |   |            |
|------------------------------------------------------|-------|----------------------|-------------|-------------|------------|------------|--|------|------|------|--|--|--|------|--|------------|---|------------|
| BlackRock Global Allocation Instl<br>percentile rank | MALOX | Global<br>Allocation | 19.62<br>16 | 13.75<br>26 | 5.74<br>67 | 7.50<br>35 |  | 9.22 | 1.00 | 9.09 |  |  |  | 0.87 |  | 2          | — | Low Risk   |
| # of funds in category                               |       |                      | 425         | 418         | 405        | 327        |  |      |      |      |  |  |  |      |  | 12-31-2025 | — | 09-30-2022 |

# EATON RAPIDS MEDICAL CENTER 403B

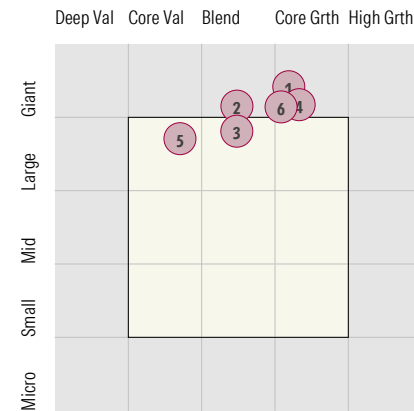
## Style Analysis (Data as of 12-31-2025)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



#### US Stock Funds

| US Stock Funds |                                      |                   | Super Sectors % |           |           | Asset Allocation % |          |         |                 |
|----------------|--------------------------------------|-------------------|-----------------|-----------|-----------|--------------------|----------|---------|-----------------|
|                |                                      | Category          | Cyclical        | Defensive | Sensitive | Cash               | US Stock | Foreign | Avg Mkt Cap M\$ |
| 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

| 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

|   | 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) 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 |