

EAST WEST MANAGEMENT INSTITUTE 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	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated	
US Stock																		
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 Contrafund	FCNTX	Large Growth	21.75	32.13	15.53	16.84	✔️	13.40	0.83	35.40	✔️	🇺🇸	✔️	0.63	✔️	1	1-Low	Low Risk
percentile rank			13	23	9	20												
# of funds in category			1,098	1,025	958	770									12-31-2025	02-15-2022	12-31-2022	
American Funds Washington Mutual R6	RWMGX	Large Value	17.52	18.15	14.31	13.49	✔️	9.94	0.72	28.61	✔️	🇺🇸	❌	0.26	✔️	3	1-Low	Low Risk
percentile rank			23	11	10	4												
# of funds in category			1,122	1,073	1,011	847									12-31-2025	02-15-2022	12-31-2022	
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	11.67	14.27	8.60	10.91	✔️	14.78	0.95	2.50	❌	🇺🇸	✔️	0.05	✔️	4	1-Low	Medium Risk
percentile rank			26	31	58	28												
# of funds in category			455	398	362	274									12-31-2025	02-15-2022	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	
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																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	28.60	16.90	5.62	9.92	✔️	11.42	0.75	26.64	✔️	🇺🇸	✔️	0.57	✔️	4	1-Low	Medium Risk
percentile rank			66	37	34	11												
# of funds in category			756	709	626	462									12-31-2025	02-15-2022	12-31-2022	
⚠️ MFS Research International R4	MRSJX	Foreign Large Blend	22.68	12.77	5.81	7.71	✔️	11.72	0.94	3.09	✔️	🇺🇸	✔️	0.74	✔️	3	2-Basic	Low Risk
percentile rank			91	93	87	67												
# 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	
Alternative																		
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																		
⚠️ BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	6.85	4.13	1.11	3.02	✔️	4.62	1.00	1.93	❌	—	—	1.09	❌	3	-	-
percentile rank			45	46	24	25												
# of funds in category			158	149	142	118									10-31-2025	-	-	

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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	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated	
Vanguard Interm-Term Bond Index Adm percentile rank # of funds in category	VBILX	Intermediate-Term Bond	8.56 2 512	5.34 15 471	-0.21 32 422	2.47 12 299	✔	6.43	1.05	17.78	✔	☒	—	0.06	✔	2	1-Low	-
Loomis Sayles Income N percentile rank # of funds in category	LSBNX	Multisector Bond	9.21 21 360	8.02 34 340	2.64 56 309	3.99 61 215	✔	6.29	1.03	19.01	✔	—	—	0.59	✔	1	1-Low	-

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

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 ! Fund on Watch List

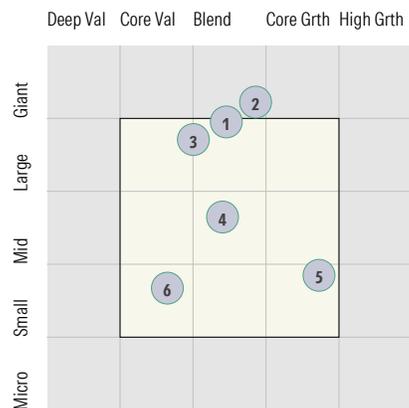
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style	Expense			ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated
Balanced		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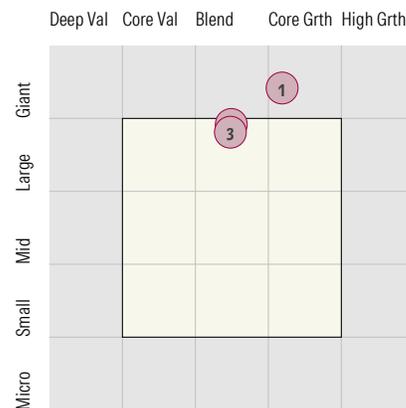
Style Analysis (Data as of 12-31-2025)

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 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
2 Fidelity Contrafund	Large Growth	29.58	11.83	58.61	1.76	88.25	6.88	621.84
3 American Funds Washington Mutual R6	Large Value	29.60	25.41	44.99	2.43	90.97	5.92	266.85
4 Vanguard Mid Cap Index Admiral	Mid-Cap Blend	34.97	22.47	42.56	0.37	97.72	1.58	41.45
5 Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33
6 Vanguard Small Cap Value Index Admiral	Small Value	47.49	17.76	34.74	0.63	97.42	1.85	8.11

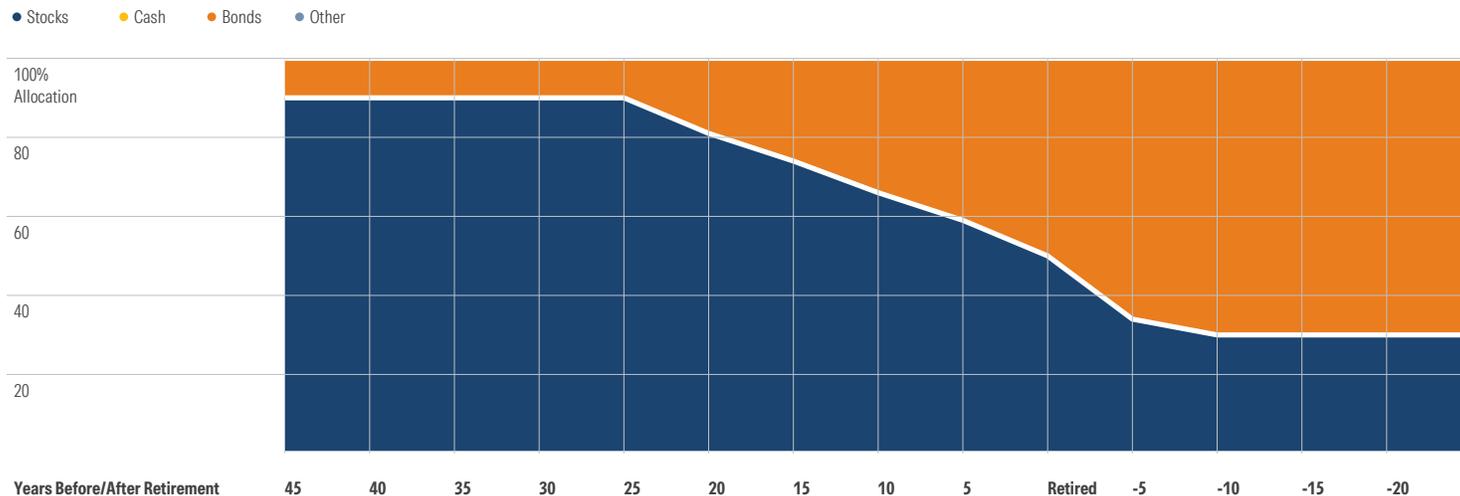
● Non-US Stock Funds	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1 American Funds New World R6	Diversified Emerging Mkts	39.93	11.22	48.85	28.89	48.96	22.16	58.82	41.18	106.08
2 MFS Research International R4	Foreign Large Blend	41.62	20.36	38.03	13.75	31.56	54.69	96.18	3.82	59.36
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

● 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 BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	65.08	2.97	1.93	0.00	6.66	95.11	1.93	2.96	
2 Vanguard Inter-Term Bond Index Adm	Intermediate-Term Bond	61.62	0.00	38.13	0.00	6.09	100.00	0.00	0.00	
3 Loomis Sayles Income N	Multisector Bond	46.57	0.09	44.45	0.00	3.58	67.52	21.01	11.48	

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

Target Date Allocation



Target Date Portfolio Data

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