

GARRETT LEATHER CORPORATION 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 | | | | | | | | | | | | | | | | | | |
| American Funds Invmt Co of Amer R6 percentile rank # of funds in category | RICGX | Large Blend | 20.86 8 1,379 | 24.98 7 1,265 | 15.72 6 1,169 | 14.43 26 906 | ✓ | 11.57 | 0.94 | 33.94 | ✓ | ☐ | ✓ | 0.27 | ✓ | 2 | - | Low Risk |
| Vanguard 500 Index Admiral percentile rank # of funds in category | VFIAX | Large Blend Index | 17.83 25 1,379 | 22.96 24 1,265 | 14.38 20 1,169 | 14.78 14 906 | ✓ | 11.95 | 1.00 | 8.18 | ✓ | ☐ | ✓ | 0.04 | ✓ | 3 | 1-Low | Low Risk |
| JPMorgan Large Cap Growth R6 percentile rank # of funds in category | JLGMX | Large Growth | 14.40 65 1,098 | 27.47 57 1,025 | 12.97 36 958 | 18.56 7 770 | ✓ | 15.32 | 1.00 | 21.51 | ✓ | ☐ | ✓ | 0.44 | ✓ | 2 | 2-Basic | Low Risk |
| MFS Value R6 percentile rank # of funds in category | MEIKX | Large Value | 13.27 70 1,122 | 11.17 80 1,073 | 10.20 78 1,011 | 10.33 64 847 | ✓ | 11.42 | 0.88 | 19.68 | ✓ | ☐ | ✓ | 0.44 | ✓ | 2 | 2-Basic | Low Risk |
| MFS Mid Cap Growth R6 percentile rank # of funds in category | OTCKX | Mid-Cap Growth | 3.81 64 503 | 13.13 62 485 | 3.46 58 459 | 11.52 32 384 | ✓ | 15.64 | 0.84 | 17.21 | ✓ | ☐ | ✓ | 0.65 | ✓ | 3 | 2-Basic | Low Risk |
| Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category | VMVAX | Mid-Cap Value | 12.05 36 424 | 11.93 41 394 | 10.71 47 374 | 9.94 45 301 | ✓ | 14.60 | 0.93 | 2.50 | ✗ | ☐ | ✓ | 0.07 | ✓ | 4 | 1-Low | Medium Risk |
| Franklin Small Cap Growth R6 percentile rank # of funds in category | FSLMX | Small Growth | 7.92 54 543 | 17.04 18 529 | 2.21 60 507 | 10.57 37 396 | ✓ | 20.66 | 0.95 | 21.85 | ✓ | ☐ | ✓ | 0.66 | ✓ | 2 | - | Medium Risk |
| Vanguard Small Cap Value Index Admiral percentile rank # of funds in category | VSIAX | Small Value | 9.09 31 491 | 12.45 24 468 | 10.56 35 445 | 10.15 19 365 | ✓ | 17.60 | 0.85 | 9.77 | ✓ | ☐ | ✓ | 0.07 | ✓ | 5 | 1-Low | Medium Risk |
| Non-US Stock | | | | | | | | | | | | | | | | | | |
| DFA Emerging Markets I percentile rank # of funds in category | DFEMX | Diversified Emerging Mkts | 33.57 37 756 | 17.31 32 709 | 6.59 25 626 | 9.17 21 462 | ✓ | 12.73 | 0.92 | 15.93 | ✓ | ☐ | ✓ | 0.36 | ✓ | 2 | - | Medium Risk |
| American Funds Intl Gr and Inc R6 percentile rank # of funds in category | RIGGX | Foreign Large Blend | 35.53 16 756 | 17.60 34 708 | 8.73 37 661 | 8.86 24 506 | ✓ | 11.24 | 0.93 | 17.35 | ✓ | ☐ | ✓ | 0.53 | ✓ | 2 | 1-Low | Low Risk |
| Vanguard International Growth Adm percentile rank # of funds in category | VWILX | Foreign Large Growth | 20.21 49 391 | 14.75 40 368 | 0.75 81 340 | 10.76 1 224 | ✓ | 16.92 | 1.21 | 16.10 | ✓ | ☐ | ✓ | 0.26 | ✓ | 3 | - | Low Risk |
| ⚠ Vanguard International Value Inv percentile rank # of funds in category | VTRIX | Foreign Large Value | 29.98 90 363 | 15.11 89 342 | 7.79 91 324 | 8.11 63 249 | ✓ | 12.86 | 1.01 | 15.69 | ✓ | ☐ | ✗ | 0.36 | ✓ | 3 | - | Medium Risk |
| American Funds New Perspective R6 percentile rank # of funds in category | RNPGX | Global Stock | 21.62 14 313 | 21.22 36 297 | 9.37 24 271 | 13.05 18 187 | ✓ | 12.13 | 1.05 | 25.18 | ✓ | - | ✓ | 0.40 | ✓ | 2 | 2-Basic | Low Risk |

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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 | |
| 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 | | | | | | | | | | | | | | | | | | |
| 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 | - | - | |
| Eaton Vance Income Fund of Boston R6 | EIBRX | High Yield Bond | 8.55 | 9.36 | 5.00 | 5.99 | ✔ | 4.51 | 0.93 | 11.25 | ✔ | — | — | 0.64 | ✔ | - | - | - |
| percentile rank | | | 37 | 48 | 19 | 28 | | | | | | | | | | | | |
| # of funds in category | | | 626 | 595 | 560 | 452 | | | | | | | | | | | | |
| PIMCO Real Return Instl | PRRIX | Inflation-Protected Bond | 8.17 | 4.80 | 1.40 | 3.39 | ✔ | 4.68 | 1.01 | 6.15 | ✔ | — | — | 0.55 | ✔ | 3 | - | - |
| percentile rank | | | 9 | 12 | 18 | 6 | | | | | | | | | | | | |
| # 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 | - | - | - | | | | | | | | | | | | |
| Baird Ultra Short Bond Institutional | BUBIX | Ultrashort Bond | 4.81 | 5.39 | 3.44 | 2.67 | ✔ | 0.35 | 0.04 | 12.09 | ✔ | — | — | 0.15 | ✔ | 3 | 1-Low | - |
| percentile rank | | | 48 | 49 | 28 | 37 | | | | | | | | | | | | |
| # of funds in category | | | 247 | 209 | 182 | 111 | | | | | | | | | 12-31-2025 | 02-15-2022 | - | |
| 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 | |

GARRETT LEATHER CORPORATION 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

| Fund | Category | 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 JPMorgan Large Cap Growth R6 | Large Growth | 20.73 | 12.14 | 67.13 | 1.23 | 93.82 | 4.96 | 791.22 |
| 4 MFS Value R6 | Large Value | 39.06 | 28.73 | 32.22 | 0.33 | 94.00 | 5.67 | 130.20 |
| 5 MFS Mid Cap Growth R6 | Mid-Cap Growth | 28.92 | 20.44 | 50.63 | 0.83 | 92.63 | 6.54 | 29.03 |
| 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 Franklin Small Cap Growth R6 | Small Growth | 16.55 | 27.20 | 56.25 | 1.49 | 92.09 | 3.26 | 5.56 |
| 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

| Fund | Category | Super Sectors % | | | Regional Exposure % | | | Market Maturity % | | |
|-------------------------------------|---------------------------|-----------------|-----------|-----------|---------------------|--------------|----------------|-------------------|-------|-----------------|
| | | Cyclical | Defensive | Sensitive | Americas | Greater Asia | Greater Europe | Develop-ed | EM% | Avg Mkt Cap M\$ |
| 1 DFA Emerging Markets I | Diversified Emerging Mkts | 42.89 | 9.67 | 47.44 | 7.51 | 80.91 | 11.58 | 38.80 | 61.20 | 45.24 |
| 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 International Growth Adm | Foreign Large Growth | 32.43 | 15.91 | 51.66 | 19.93 | 37.49 | 42.58 | 81.08 | 18.92 | 104.79 |
| 4 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 |
| 5 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

| 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 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 Eaton Vance Income Fund of Boston R6 | High Yield Bond | 0.00 | 0.00 | 85.90 | 0.00 | 2.81 | 2.29 | 95.07 | 2.64 | |
| 4 PIMCO Real Return Instl | Inflation-Protected Bond | 67.97 | 6.76 | 3.05 | 0.00 | 6.94 | 97.68 | 2.32 | 0.00 | |
| 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 Baird Ultra Short Bond Institutional | Ultrashort Bond | 18.08 | 0.00 | 53.72 | 0.00 | 0.50 | 99.80 | 0.00 | 0.20 | |