

GEORGIA HIGHLANDS MEDICAL SERVICES

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	Pass/ Fail	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
Fidelity 500 Index	FXAIX	Large Blend Index	17.86	22.99	14.41	14.81	✔	11.95	1.00	17.01	✔	☒	✔	0.02	✔	3	1-Low	Low Risk
percentile rank			24	22	19	12												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	07-19-2023	12-31-2022	
American Century Ultra® R6	AULD	Large Growth	13.01	28.32	12.10	17.54	✔	15.85	1.05	17.12	✔	☒	✔	0.52	✔	3	-	Low Risk
percentile rank			74	51	46	14												
# of funds in category			1,098	1,025	958	770									12-31-2025	-	12-31-2022	
Vanguard Value Index Adm	VVIAX	Large Value	15.26	13.46	12.59	11.66	✔	11.57	0.91	31.11	✔	☒	✔	0.05	✔	3	1-Low	Medium Risk
percentile rank			53	55	34	25												
# 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	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	12.05	11.93	10.71	9.94	✔	14.60	0.93	2.50	✖	☒	✔	0.07	✔	4	1-Low	Medium Risk
percentile rank			36	41	47	45												
# of funds in category			424	394	374	301									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	
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	
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	
American Funds New Perspective R6	RNPGX	Global Stock	21.62	21.22	9.37	13.05	✔	12.13	1.05	25.18	✔	—	✔	0.40	✔	2	2-Basic	Low Risk
percentile rank			14	36	24	18												
# of funds in category			313	297	271	187									12-31-2025	02-15-2022	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			
Alternative																		
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	18.88	6.76	9.40	6.25	✔	8.80	0.80	15.18	✔	—	—	1.15	✔	-	-	-
percentile rank			21	21	86	56												
# of funds in category			112	102	97	71									-	-	-	
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	-	-	
PGIM High Yield R6	PHYQX	High Yield Bond	9.14	9.95	4.60	6.59	✔	4.96	1.02	18.31	✔	—	—	0.38	✔	1	-	-
percentile rank			16	24	30	9												
# of funds in category			626	595	560	452									12-31-2024	-	-	
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	-	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	42.78	✔	—	—	-	-	-	-	
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-									-	-	-	
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	12.15	10.78	4.77	6.87	✔	6.79	0.84	12.95	✔	—	✔	0.08	✔	3	1-Low	-
percentile rank			69	56	60	48												
# of funds in category			130	114	103	67									12-31-2025	02-15-2022	-	
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	14.60	12.84	5.90	7.87	✔	7.92	0.91	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			23	14	17	22												
# of funds in category			162	145	128	90									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	16.24	14.27	6.83	8.66	✔	8.75	0.93	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			11	5	12	20												
# of funds in category			240	221	200	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	17.54	15.46	7.71	9.40	✔	9.28	0.92	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			15	18	25	27												
# of funds in category			234	216	190	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	18.76	16.63	8.57	10.13	✔	9.80	0.91	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			25	35	46	31												
# of funds in category			235	214	193	137									12-31-2025	02-15-2022	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	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	19.99	17.76	9.41	10.74	✔️	10.34	0.92	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			23	33	42	28												
# of funds in category			228	211	190	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2050 Fund	VFIX	Target Date	21.41	18.70	9.95	11.02	✔️	10.76	0.94	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			14	27	31	16												
# of funds in category			234	214	193	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	21.43	18.71	9.96	11.02	✔️	10.77	0.93	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			18	31	38	19												
# of funds in category			227	210	189	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2060 Fund	VTSX	Target Date	21.42	18.71	9.96	11.02	✔️	10.76	1.17	12.95	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			18	35	41	31												
# of funds in category			227	210	184	91									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2065 Fund	VLVX	Target Date	21.43	18.70	9.98	-	✔️	10.75	1.17	8.56	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			27	41	46	-												
# of funds in category			325	205	142	-									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	21.42	18.71	-	-	✔️	10.74	1.17	3.60	✔️	—	✔️	0.08	✔️	3	-	Low Risk
percentile rank			29	38	-	-												
# of funds in category			325	205	142	-									12-31-2025	-	12-31-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	11.31	9.52	3.82	5.33	✔️	6.04	0.95	12.95	✔️	—	✔️	0.08	✔️	4	1-Low	-
percentile rank			38	49	48	42												
# of funds in category			184	169	151	103									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	

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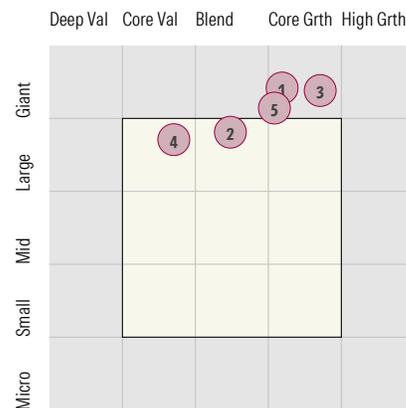
Style Analysis (Data as of 12-31-2025)

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 Fidelity 500 Index	Large Blend Index	26.56	16.99	56.44	0.01	99.48	0.51	465.35
2 American Century Ultra® R6	Large Growth	20.15	9.87	69.97	0.19	98.06	1.75	853.12
3 Vanguard Value Index Adm	Large Value	34.94	30.46	34.59	0.32	98.45	0.89	142.98
4 Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	32.45	16.30	51.23	0.21	97.74	2.04	45.02
5 Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	36.72	26.82	36.46	0.10	98.51	1.25	39.06
6 Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33
7 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	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 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
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

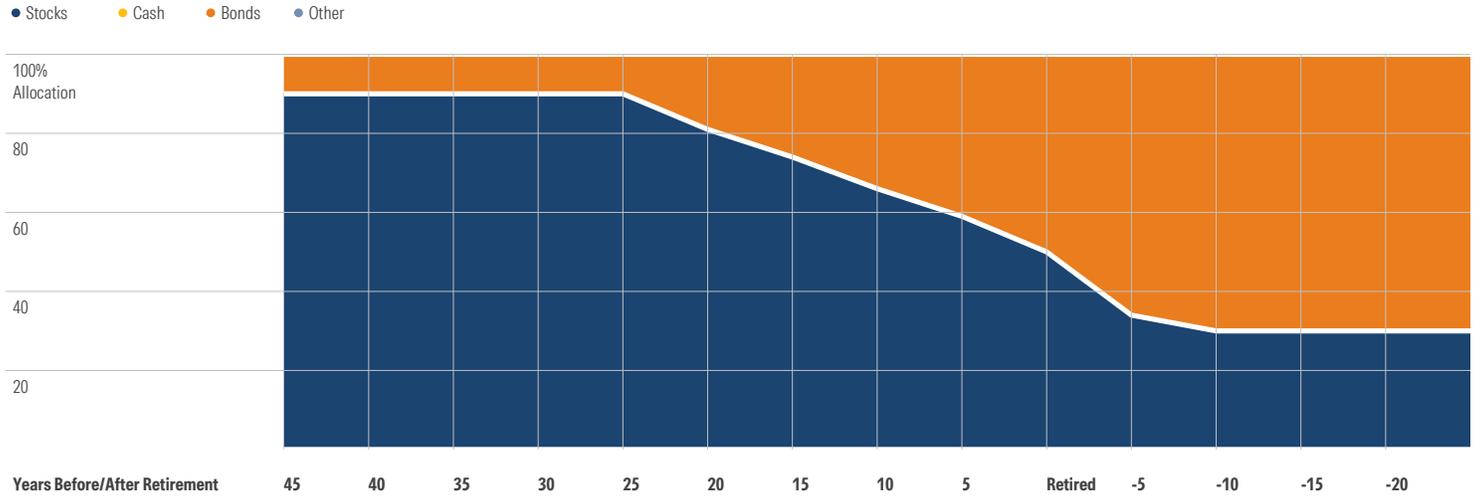
Fixed Income Funds

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 PGIM High Yield R6	High Yield Bond	8.15	0.00	83.01	0.00	2.85	15.68	78.06	6.27	
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 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	

GEORGIA HIGHLANDS MEDICAL SERVICES

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