

H AND M BAY INC CORPORATE PROFIT

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	Commit. Level	Carbon Risk
																Updated	Updated	Updated
US Stock																		
⚠ Vanguard Dividend Growth Inv percentile rank # of funds in category	VDIGX	Large Blend	8.30 93 1,379	8.47 100 1,265	8.67 93 1,169	11.08 91 906	✖	10.19	0.67	3.59	✔	🗲	✔	0.22	✔	4	2-Basic	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
MFS Growth R6 percentile rank # of funds in category	MFEKX	Large Growth	12.41 77 1,098	26.38 63 1,025	11.48 53 958	15.73 40 770	✔	15.07	0.98	23.85	✔	🗲	✔	0.49	✔	4	2-Basic	Low Risk
Invesco Growth and Income R6 percentile rank # of funds in category	GIFFX	Large Value	15.89 42 1,122	15.15 32 1,073	13.23 23 1,011	11.18 38 847	✔	13.44	1.03	22.94	✔	🗲	✔	0.42	✔	3	-	Medium 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
State St Russell Sm Cap® Gr Indx NL CI C percentile rank # of funds in category		Small Growth	13.12 21 543	15.55 28 529	3.10 50 507	9.45 63 396	✔	20.29	1.00	16.42	✔	🗲	✔	0.05	✔	2	-	Medium Risk
State St Russell Sm Cp® Val Indx NL CI C percentile rank # of funds in category		Small Value	12.59 12 491	11.70 37 468	8.81 66 445	9.26 43 365	✔	20.20	1.00	16.42	✔	🗲	✔	0.05	✔	2	-	Medium Risk
Non-US Stock																		
American Funds New World R6 percentile rank # of funds in category	RNWGX	Diversified Emerging Mkts	28.60 66 756	16.90 37 709	5.62 34 626	9.92 11 462	✔	11.42	0.75	26.64	✔	🗲	✔	0.57	✔	4	1-Low	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 Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	35.17 18 756	17.91 29 708	9.11 26 661	8.71 28 506	✔	12.70	1.05	12.95	✔	🗲	✔	0.05	✔	2	1-Low	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 Capital World Gr&Inc R6 percentile rank # of funds in category	RWIGX	Global Stock	25.15 11 331	20.12 29 307	10.62 43 299	11.24 32 200	✔	11.06	0.96	20.01	✔	—	✔	0.41	✔	2	1-Low	Low Risk

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			Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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
Alternative																		
PIMCO Commodity Real Ret Strat Instl percentile rank # of funds in category	PCRIX	Commodities Broad Basket	19.27 19 112	4.97 33 102	10.94 53 97	6.79 38 71	✔ 	10.40 	1.04 	7.25 	✔ 	— 	— 	0.90 	✔ 	3 12-31-2025	- 	-
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSLX	Real Estate	3.19 21 215	6.58 42 204	4.64 57 195	5.14 45 150	✔ 	17.25 	1.04 	29.74 	✔ 	— 	✔ 	0.13 	✔ 	2 12-31-2025	1-Low 02-15-2022	Low Risk 12-31-2022
Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl percentile rank # of funds in category	PFORX	Global Bond	4.31 66 106	6.47 17 101	1.36 13 96	3.32 15 63	✔ 	3.38 	0.48 	11.36 	✔ 	— 	— 	0.57 	✔ 	3 12-31-2025	- 	-
Eaton Vance Income Fund of Boston R6 percentile rank # of funds in category	EIBRX	High Yield Bond	8.55 37 626	9.36 48 595	5.00 19 560	5.99 28 452	✔ 	4.51 	0.93 	11.25 	✔ 	— 	— 	0.64 	✔ 	- 	- 	-
⚠ BlackRock Inflation Protected Bond K percentile rank # of funds in category	BPLBX	Inflation- Protected Bond	7.05 32 158	4.21 38 149	1.17 23 142	3.09 19 118	✔ 	4.63 	1.00 	1.93 	✖ 	— 	— 	1.04 	✖ 	3 10-31-2025	- 	-
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate- Term Bond	7.36 32 512	5.19 25 471	-0.13 27 422	2.43 16 299	✔ 	6.13 	1.01 	25.36 	✔ 	☐ 	— 	0.30 	✔ 	4 12-31-2025	1-Low 02-15-2022	-
PIMCO Income Instl percentile rank # of funds in category	PIMIX	Multisector Bond	11.04 4 360	8.57 18 340	3.89 19 309	5.09 10 215	✔ 	4.82 	0.79 	18.85 	✔ 	— 	— 	0.54 	✔ 	4 12-31-2025	- 	-
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	- - 37	- - -	- - -	- - -	— 	- 	- 	42.78 	✔ 	— 	— 	- 	— 	- 	- 	-
Federated Hermes Govt Ultrashort R6 percentile rank # of funds in category	FGULX	Ultrashort Bond	5.11 25 247	5.30 57 209	3.25 51 182	- - 111	✔ 	0.58 	0.08 	28.58 	✔ 	— 	— 	0.24 	✔ 	- 	- 	-
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 12-31-2025	1-Low 02-15-2022	-
Vanguard Target Retirement 2025 Fund percentile rank # of funds in category	VTVX	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 12-31-2025	1-Low 02-15-2022	Low Risk 12-31-2022
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 12-31-2025	1-Low 02-15-2022	Low Risk 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 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
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	VFIFX	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	VLXVX	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

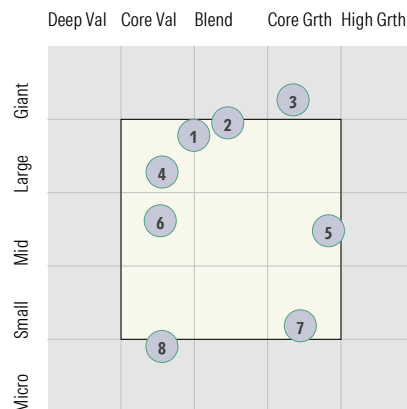
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	12.86	10.93	4.24	6.12	✓	7.26	0.96	3.93	✓	🇺🇸	✓	0.12	✓	3	1-Low	-
percentile rank			34	16	52	24												
# of funds in category			238	228	221	182										12-31-2025	07-19-2023	-
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	19.63	17.08	8.76	10.03	✓	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
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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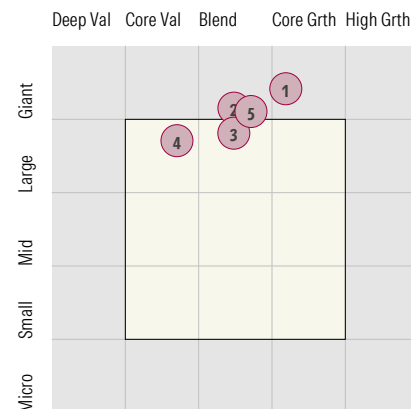
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	Vanguard Dividend Growth Inv	Large Blend	33.18	25.03	41.78	1.23	94.19	4.58	311.99
2	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	MFS Growth R6	Large Growth	19.51	8.69	71.79	0.49	97.18	2.33	775.68
4	Invesco Growth and Income R6	Large Value	29.74	28.20	42.06	1.80	93.24	4.96	122.59
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	State St Russell Sm Cap® Gr Indx NL Cl C	Small Growth	22.72	29.36	47.92	0.76	96.36	2.89	3.98
8	State St Russell Sm Cp® Val Indx NL Cl C	Small Value	53.16	18.93	27.90	0.54	96.73	2.73	2.40

Non-US Stock Funds

Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop- ed	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	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 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

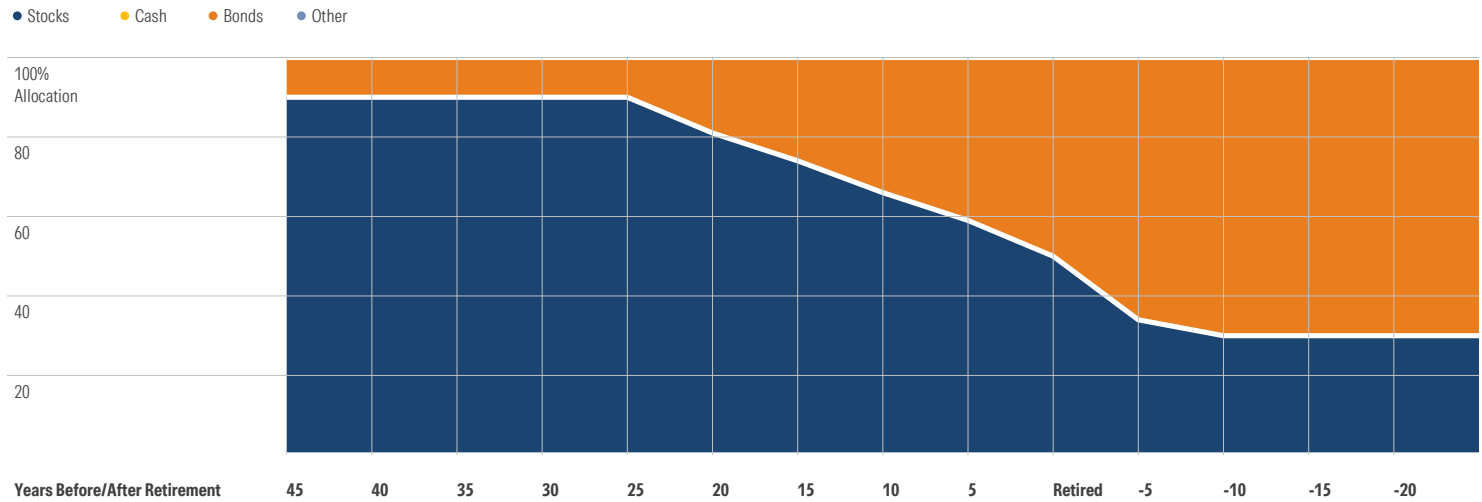
Fixed Income Funds

	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	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
3	BlackRock Inflation Protected Bond K	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 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	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81	100.00	0.00	0.00

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

Target Date Allocation



Target Date Portfolio Data

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