HYBERG WHITE AND MANN P C

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 1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Management Tenure	Pass/ Fail	Style Style Box	Pass/ Fail	Expense Exp Ratio	Pass/ Fail	ESG Metrics Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
T. Rowe Price Dividend Growth	PRDGX	Large Blend	14.66	13.94	10.85	12.65	✔	10.65	0.79	25.85	✔		✔	0.64	✔	3	–	Low Risk
percentile rank			66	89	81	71												
# of funds in category			1,379	1,265	1,169	906										12-31-2025	–	12-31-2022
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
Neuberger Mid Cap Growth Inst	NBMLX	Mid-Cap Growth	5.80	15.98	4.67	11.29	✔	18.63	1.01	6.05	✔		✔	0.68	✔	3	–	Medium Risk
percentile rank			52	38	38	36												
# of funds in category			503	485	459	384										12-31-2025	–	12-31-2022
American Century Mid Cap Value I	AVUAX	Mid-Cap Value	9.09	8.06	8.98	9.26	✔	12.80	0.78	17.44	✔		✔	0.77	✔	3	1-Low	Medium Risk
percentile rank			59	86	74	62												
# of funds in category			424	394	374	301										12-31-2025	02-15-2022	12-31-2022
MFS New Discovery R4	MNDJX	Small Growth	12.66	11.03	-0.45	10.51	✔	17.07	0.80	12.09	✔		✔	0.96	✔	4	–	Medium Risk
percentile rank			25	64	81	39												
# of funds in category			543	529	507	396										12-31-2025	–	12-31-2022
Nomura Small Cap Value Institutional	DEVIX	Small Value	7.95	9.52	9.14	9.07	✔	18.44	0.89	13.59	✔		✔	0.85	✔	4	–	Medium Risk
percentile rank			40	66	58	48												
# of funds in category			491	468	445	365										12-31-2025	–	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
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	35.53	17.60	8.73	8.86	✔	11.24	0.93	17.35	✔		✔	0.53	✔	2	1-Low	Low Risk
percentile rank			16	34	37	24												
# 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
! Invesco International Growth Y	OIGYX	Foreign Large Growth	16.08	11.44	2.26	5.85	✔	14.54	1.13	13.85	✔		✔	0.86	✔	4	–	Low Risk
percentile rank			74	74	61	82												
# 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

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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 1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Management Tenure	Pass/ Fail	Style Style Box	Pass/ Fail	Expense Exp Ratio	Pass/ Fail	ESG Metrics Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated
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
Alternative																		
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	19.11	4.81	10.82	6.69	✔	10.44	1.04	7.25	✔	—	—	1.00	✔	3	–	–
percentile rank			19	35	55	47												
# 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																		
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	4.21	6.36	1.26	3.22	✔	3.38	0.48	11.36	✔	—	—	0.67	✔	3	–	–
percentile rank			68	18	17	16												
# of funds in category			106	101	96	63										12-31-2025	–	–
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	8.44	9.26	4.91	5.89	✔	4.50	0.93	11.25	✔	—	—	0.73	✔	–	–	–
percentile rank			41	52	20	34												
# of funds in category			626	595	560	452										–	–	–
❗ 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	–	–
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	–
PIMCO Income I2	PONPX	Multisector Bond	10.93	8.46	3.79	4.99	✔	4.82	0.79	18.85	✔	—	—	0.64	✔	4	–	–
percentile rank			5	21	20	13												
# of funds in category			360	340	309	215										12-31-2025	–	–
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.09	5.28	3.21	2.30	✖	0.59	0.08	28.58	✔	—	—	0.26	✔	–	–	–
percentile rank			27	58	59	73												
# of funds in category			247	209	182	111										–	–	–
Target Date																		
T. Rowe Price Retirement 2005	TRRFX	Target Date	11.34	10.42	4.66	6.27	✔	6.42	0.96	10.51	✔	—	✔	0.49	✔	3	1-Low	–
percentile rank			40	14	10	12												
# of funds in category			89	78	72	50										12-31-2025	02-15-2022	–
T. Rowe Price Retirement 2010	TRRAX	Target Date	11.75	10.88	4.98	6.69	✔	6.74	1.01	10.51	✔	—	✔	0.49	✔	3	1-Low	–
percentile rank			23	8	6	1												
# of funds in category			89	78	72	50										12-31-2025	02-15-2022	–
T. Rowe Price Retirement 2015	TRRGX	Target Date	12.13	11.30	5.32	7.16	✔	6.96	0.94	10.51	✔	—	✔	0.49	✔	3	1-Low	–
percentile rank			36	5	5	1												
# of funds in category			97	87	83	60										12-31-2025	02-15-2022	–

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Screens Summary (Data as of 12-31-2025)

Fund Removed from Approved List   Fund on Watch List

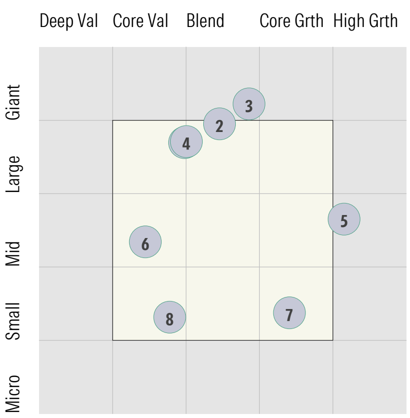
Name	Ticker	Asset Class	Trailing Performance and Risk 1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Management Tenure	Pass/ Fail	Style Style Box	Pass/ Fail	Expense Exp Ratio	Pass/ Fail	ESG Metrics Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated
T. Rowe Price Retirement 2020	TRRBX	Target Date	12.53	11.70	5.61	7.69	✔	7.22	0.89	10.51	✔	—	✔	0.51	✔	3	1-Low	-
percentile rank			44	13	5	1												
# of funds in category			130	114	103	67										12-31-2025	02-15-2022	-
T. Rowe Price Retirement 2025	TRRHX	Target Date	12.98	12.40	6.02	8.30	✔	7.77	0.88	10.51	✔	—	✔	0.53	✔	3	1-Low	Low Risk
percentile rank			59	26	8	1												
# of funds in category			162	145	128	90										12-31-2025	02-15-2022	12-31-2021
T. Rowe Price Retirement 2030	TRRCX	Target Date	14.38	13.77	6.78	9.04	✔	8.72	0.92	10.51	✔	—	✔	0.55	✔	3	1-Low	Low Risk
percentile rank			52	21	14	2												
# of funds in category			240	221	200	137										12-31-2025	02-15-2022	12-31-2022
T. Rowe Price Retirement 2035	TRRJX	Target Date	16.10	15.36	7.68	9.77	✔	9.71	0.95	10.51	✔	—	✔	0.58	✔	3	1-Low	Low Risk
percentile rank			48	25	27	12												
# of funds in category			234	216	190	137										12-31-2025	02-15-2022	12-31-2022
T. Rowe Price Retirement 2040	TRRDX	Target Date	17.46	16.68	8.44	10.39	✔	10.40	0.96	10.51	✔	—	✔	0.59	✔	3	1-Low	Low Risk
percentile rank			59	32	53	18												
# of funds in category			235	214	193	137										12-31-2025	02-15-2022	12-31-2022
T. Rowe Price Retirement 2045	TRRKX	Target Date	18.51	17.60	9.05	10.83	✔	10.82	0.96	10.51	✔	—	✔	0.60	✔	3	1-Low	Low Risk
percentile rank			60	40	60	21												
# of funds in category			228	211	190	137										12-31-2025	02-15-2022	12-31-2022
T. Rowe Price Retirement 2050	TRRMX	Target Date	18.81	17.89	9.22	10.91	✔	10.94	0.95	10.51	✔	—	✔	0.62	✔	3	1-Low	Low Risk
percentile rank			68	56	66	29												
# of funds in category			234	214	193	137										12-31-2025	02-15-2022	12-31-2022
T. Rowe Price Retirement 2055	TRRNX	Target Date	18.94	17.96	9.23	10.90	✔	11.03	0.95	10.51	✔	—	✔	0.63	✔	3	1-Low	Low Risk
percentile rank			74	56	72	35												
# of funds in category			227	210	189	137										12-31-2025	02-15-2022	12-31-2022
T. Rowe Price Retirement 2060	TRRLX	Target Date	18.97	17.97	9.24	10.89	✔	11.02	1.19	10.51	✔	—	✔	0.64	✔	3	1-Low	Low Risk
percentile rank			76	60	72	41												
# of funds in category			227	210	184	91										12-31-2025	02-15-2022	12-31-2022
T. Rowe Price Retirement 2065	TRSJX	Target Date	18.91	17.95	9.38	-	✖	11.01	1.19	5.30	✔	—	✔	0.64	✔	3	1-Low	Low Risk
percentile rank			83	67	74	-												
# of funds in category			325	205	142	-										12-31-2025	02-15-2022	12-31-2022
Balanced																		
BlackRock Global Allocation Instl	MALOX	Global Allocation	19.62	13.75	5.74	7.50	✔	9.22	1.00	9.09	✔		✔	0.87	✔	2	-	Low Risk
percentile rank			16	26	67	35												
# of funds in category			425	418	405	327										12-31-2025	-	09-30-2022

HYBERG WHITE AND MANN P C

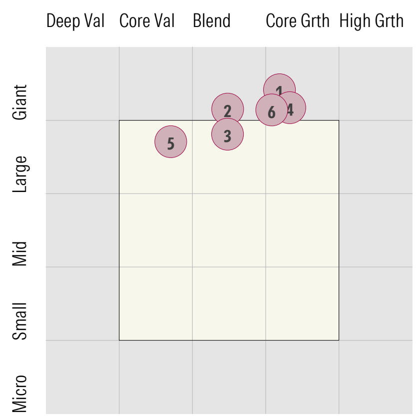
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



	US Stock Funds	Category	Super Sectors % Cyclical	Defensive	Sensitive	Asset Allocation % 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	Category	Super Sectors % Cyclical	Defensive	Sensitive	Regional Exposure % Americas	Greater Asia	Greater Europe	Market Maturity % 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 % US Govt Debt	Mtg	US Credit	Non US	Other Stats Avg Eff Duration	Credit Quality % 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

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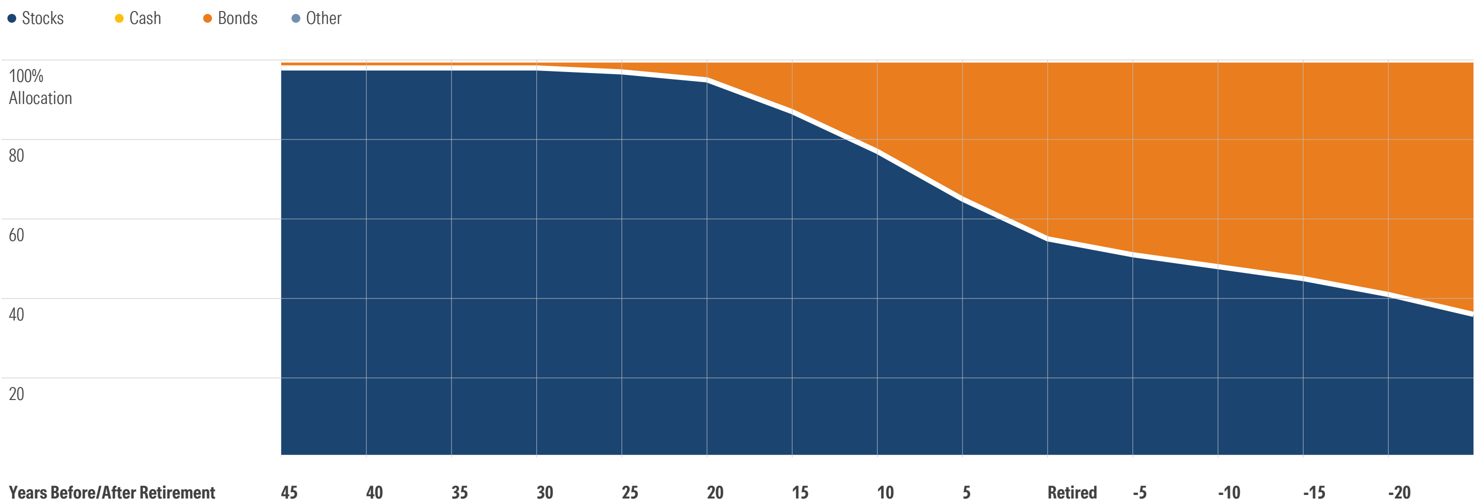
Target Date Analysis (Data as of 12-31-2025)

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
T. Rowe Price Retirement 2005	39.05	26.72	12.33	53.10	30.91	7.52	7.27	0.58	140.65
T. Rowe Price Retirement 2010	42.99	29.39	13.60	49.06	29.37	6.95	7.37	0.58	140.03
T. Rowe Price Retirement 2015	45.92	31.62	14.30	46.07	27.36	6.64	7.42	0.58	142.85
T. Rowe Price Retirement 2020	48.82	33.56	15.26	43.46	25.19	6.45	7.14	0.58	144.28
T. Rowe Price Retirement 2025	52.58	36.36	16.22	39.77	23.25	5.91	7.07	0.57	143.23
T. Rowe Price Retirement 2030	62.26	42.39	19.87	30.90	16.77	4.54	6.28	0.57	135.93
T. Rowe Price Retirement 2035	74.56	49.84	24.72	19.87	5.63	3.01	5.02	0.56	129.95
T. Rowe Price Retirement 2040	84.66	56.46	28.20	10.54	4.70	1.37	4.29	0.52	130.22
T. Rowe Price Retirement 2045	92.75	62.00	30.75	3.15	7.62	0.19	3.62	0.49	130.52
T. Rowe Price Retirement 2050	95.32	63.79	31.53	0.97	0.71	0.05	3.23	0.49	130.74
T. Rowe Price Retirement 2055	96.39	64.52	31.87	0.87	0.64	0.04	2.24	0.51	130.52
T. Rowe Price Retirement 2060	96.49	64.58	31.91	0.87	0.66	0.04	2.14	0.51	130.41
T. Rowe Price Retirement 2065	96.53	64.58	31.95	0.87	0.67	0.04	2.10	0.50	130.56