

# JUNIPER HEALTH RETIREMENT PLAN

## 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	Committ. Level Updated	Carbon Risk Updated
<b>US Stock</b>																		
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
Fidelity 500 Index percentile rank # of funds in category	FXAIX	Large Blend Index	17.86 24 1,379	22.99 22 1,265	14.41 19 1,169	14.81 12 906	✔	11.95	1.00	17.01	✔	☐	✔	0.02	✔	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
JPMorgan US Value R6 percentile rank # of funds in category	VGINX	Large Value	14.18 63 1,122	12.97 61 1,073	12.48 35 1,011	11.81 22 847	✔	11.63	0.91	6.97	✔	☐	✔	0.44	✔	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
MFS Mid Cap Value R6 percentile rank # of funds in category	MVCKX	Mid-Cap Value	6.49 77 424	11.12 55 394	10.43 53 374	10.15 39 301	✔	14.77	0.94	17.21	✔	☐	✔	0.61	✔	3	-	Medium Risk
Nationwide Geneva Small Cap Gr R6 percentile rank # of funds in category	NWKCX	Small Growth	-8.24 95 543	7.66 86 529	1.17 69 507	9.30 66 396	✔	17.44	0.79	16.65	✔	☐	✔	0.83	✔	3	-	Low Risk
Avantis® U.S. Small Cap Value Instl percentile rank # of funds in category	AVUVX	Small Value	8.88 32 491	13.39 17 468	14.26 5 445	- - 365	✔	20.42	0.99	6.16	✔	☐	✔	0.25	✔	2	-	Medium Risk
<b>Non-US Stock</b>																		
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
⚠ MFS Research International R6 percentile rank # of funds in category	MRSKX	Foreign Large Blend	22.81 90 756	12.88 93 708	5.92 86 661	7.83 62 506	✔	11.71	0.94	3.09	✔	☐	✔	0.64	✔	3	2-Basic	Low Risk
Fidelity International Index percentile rank # of funds in category	FSPSX	Foreign Large Blend Index	31.96 40 756	17.42 38 708	9.13 26 661	8.42 40 506	✔	12.40	1.02	17.05	✔	☐	✔	0.04	✔	3	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
DFA International Value I percentile rank # of funds in category	DFIVX	Foreign Large Value	45.21 14 363	22.27 17 342	15.93 4 324	10.33 8 249	✔	12.49	0.94	15.93	✔	☐	✔	0.28	✔	1	-	Medium Risk

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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 Updated	2-Basic Updated	Low 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	- -	- -
Principal Global Real Estate Sec R6 percentile rank # of funds in category	PGRSX	Global Real Estate	7.61 74 159	6.33 61 158	1.70 69 153	3.80 45 128	✔	15.52	0.99	18.35	✔	📊	✔	0.90	✔	4 12-31-2025	- -	Low Risk 12-31-2022

Fixed Income																		
PGIM Total Return Bond R6 percentile rank # of funds in category	PTRQX	Core Plus Bond	7.79 27 546	6.17 14 510	0.15 47 471	3.01 21 349	✔	6.03	0.99	23.27	✔	—	—	0.39	✔	3 12-31-2025	- -	- -
AB Global Bond Z percentile rank # of funds in category	ANAZX	Global Bond	5.10 43 106	4.93 60 101	0.21 53 96	2.28 46 63	✔	4.71	0.76	20.43	✔	—	—	0.52	✔	3 12-31-2025	- -	- -
⚠ Federated Hermes Instl High Yield Bd R6 percentile rank # of funds in category	FIHLX	High Yield Bond	8.38 43 626	9.30 50 595	3.91 64 560	- - 452	✔	4.92	1.02	23.27	✔	—	—	0.49	✔	1 05-31-2024	- -	- -
Fidelity Inflation-Prot Bd Index percentile rank # of funds in category	FIPDX	Inflation-Protected Bond	6.90 41 158	4.21 37 149	1.07 27 142	3.04 24 118	✔	4.49	0.98	11.71	✔	—	—	0.05	✔	3 12-31-2025	- -	- -
Fidelity U.S. Bond Index percentile rank # of funds in category	FXNAX	Intermediate-Term Bond	7.13 54 512	4.64 61 471	-0.43 56 422	1.96 55 299	✔	6.05	1.00	11.71	✔	📊	—	0.03	✔	3 12-31-2025	1-Low 02-15-2022	- -
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	✔	- -	- -	- -

Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv percentile rank # of funds in category	VSCGX	Target Risk	12.86 34 238	10.93 16 228	4.24 52 221	6.12 24 182	✔	7.26	0.96	3.93	✔	📊	✔	0.12	✔	3 12-31-2025	1-Low 07-19-2023	- -
Vanguard LifeStrategy Growth Inv percentile rank # of funds in category	VASGX	Target Risk	19.63 27 182	17.08 12 178	8.76 27 174	10.03 14 145	✔	10.04	0.97	3.93	✔	📊	✔	0.14	✔	3 12-31-2025	1-Low 07-19-2023	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 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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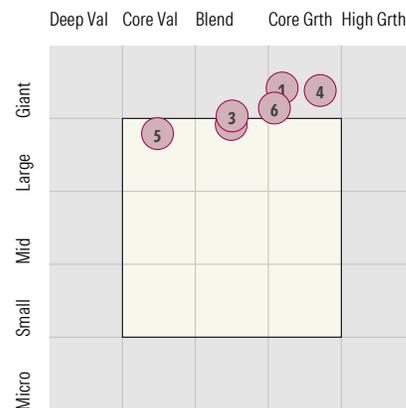
## Style Analysis (Data as of 12-31-2025)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



**US Stock Funds**

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 Fidelity 500 Index	Large Blend Index	26.56	16.99	56.44	0.01	99.48	0.51	465.35
3 JPMorgan Large Cap Growth R6	Large Growth	20.73	12.14	67.13	1.23	93.82	4.96	791.22
4 JPMorgan US Value R6	Large Value	40.70	23.97	35.33	0.60	97.78	1.62	165.03
5 MFS Mid Cap Growth R6	Mid-Cap Growth	28.92	20.44	50.63	0.83	92.63	6.54	29.03
6 MFS Mid Cap Value R6	Mid-Cap Value	39.51	23.10	37.39	0.72	93.59	5.04	19.28
7 Nationwide Geneva Small Cap Gr R6	Small Growth	20.31	19.46	60.22	3.12	92.50	4.37	5.37
8 Avantis® U.S. Small Cap Value Instl	Small Value	52.38	8.85	38.78	0.52	96.91	2.57	2.97

**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 MFS Research International R6	Foreign Large Blend	41.62	20.36	38.03	13.75	31.56	54.69	96.18	3.82	59.36
3 Fidelity International Index	Foreign Large Blend Index	40.37	22.45	37.17	1.59	33.36	65.05	99.75	0.25	64.40
4 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
5 DFA International Value I	Foreign Large Value	60.16	11.37	28.47	13.67	29.86	56.45	99.76	0.24	44.99
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**

Fund	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Grade	NR/NA	
1 PGIM Total Return Bond R6	Core Plus Bond	6.50	18.03	45.65	0.00	5.84	88.77	8.75	2.48	
2 AB Global Bond Z	Global Bond	39.87	8.08	17.55	0.00	6.64	108.22	4.18	-12.40	
3 Federated Hermes Instl High Yield Bd R6	High Yield Bond	0.00	0.00	99.06	0.00	3.10	4.60	95.40	0.00	
4 Fidelity Inflation-Prot Bd Index	Inflation-Protected Bond	99.77	0.00	0.00	0.00	6.57	100.00	0.00	0.00	
5 Fidelity U.S. Bond Index	Intermediate-Term Bond	47.25	25.11	26.26	0.00	5.90	100.00	0.00	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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