

KYMERIA INDEPENDENT PHYSICIANS 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	RICGX	Large Blend	20.86	24.98	15.72	14.43	✓	11.57	0.94	33.94	✓	🇺🇸	✓	0.27	✓	2	-	Low Risk
percentile rank			8	7	6	26												
# 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	
Vanguard Growth Index Admiral	VIGAX	Large Growth	19.43	32.48	14.62	17.44	✓	15.64	1.04	31.11	✓	🇺🇸	✓	0.05	✓	3	1-Low	Low Risk
percentile rank			24	20	20	15												
# 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	
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 Selected Value Inv	VASVX	Mid-Cap Value	10.98	14.24	12.01	10.43	✓	16.89	1.04	20.95	✓	🇺🇸	✓	0.42	✓	4	-	Medium Risk
percentile rank			46	20	28	32												
# of funds in category			424	394	374	301									12-31-2025	-	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																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	24.75	14.77	4.62	8.10	✓	11.93	0.85	17.44	✓	🇺🇸	✓	0.13	✓	2	1-Low	Medium Risk
percentile rank			79	68	47	48												
# 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 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	
DFA Global Equity I	DGEIX	Global Stock	20.17	18.71	11.94	11.93	✓	12.09	1.03	13.93	✓	-	✓	0.26	✓	1	-	Medium Risk
percentile rank			51	46	18	13												
# of funds in category			331	307	299	200									12-31-2025	-	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 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	-	-	
⚠ Neuberger Real Estate R6	NRREX	Real Estate	-1.85	5.03	3.75	5.72	✓	16.92	1.01	20.10	✓	—	✓	0.75	✓	3	-	Low Risk
percentile rank			85	82	74	25												
# of funds in category			215	204	195	150									12-31-2025	-	12-31-2022	
Fixed Income																		
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	-	-	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.46	9.17	4.21	5.69	✓	4.44	0.91	3.43	✓	—	—	0.12	✓	2	-	-
percentile rank			11	57	48	43												
# of funds in category			626	595	560	452									07-31-2025	-	-	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	6.87	4.15	1.03	2.98	✓	4.65	1.01	4.23	✓	—	—	0.10	✓	3	-	-
percentile rank			42	45	38	37												
# of funds in category			158	149	142	118									12-31-2025	-	-	
BNY Mellon Bond Market Index I	DBIRX	Intermediate-Term Bond	7.04	4.51	-0.57	1.82	✓	6.01	0.99	4.26	✓	☒	—	0.15	✓	3	-	-
percentile rank			61	75	71	71												
# of funds in category			512	471	422	299									12-31-2025	-	-	
Loomis Sayles Income N	LSBNX	Multisector Bond	9.21	8.02	2.64	3.99	✓	6.29	1.03	19.01	✓	—	—	0.59	✓	1	1-Low	-
percentile rank			21	34	56	61												
# of funds in category			360	340	309	215									09-30-2025	02-15-2022	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	42.78	✓	—	—	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.10	5.43	3.18	2.62	✓	0.70	0.10	6.21	✓	—	—	0.09	✓	3	-	-
percentile rank			25	44	61	47												
# of funds in category			247	209	182	111									12-31-2025	-	-	
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	-	

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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 Updated	Commit. Level Updated	Carbon Risk Updated
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	

KYMERA INDEPENDENT PHYSICIANS 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

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	American Funds Invmt Co of Amer R6	22.56	20.14	57.29	2.67	87.54	9.18	440.71
2	Vanguard 500 Index Admiral	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	Vanguard Growth Index Admiral	19.97	6.97	73.05	0.16	99.64	0.15	1,019.05
4	American Funds Washington Mutual R6	29.60	25.41	44.99	2.43	90.97	5.92	266.85
5	Vanguard Mid-Cap Growth Index Admiral	32.45	16.30	51.23	0.21	97.74	2.04	45.02
6	Vanguard Selected Value Inv	53.91	14.68	31.42	4.12	82.70	13.18	10.77
7	Vanguard Small Cap Growth Index Admiral	23.27	20.82	55.91	1.63	96.17	2.11	10.33
8	Vanguard Small Cap Value Index Admiral	47.49	17.76	34.74	0.63	97.42	1.85	8.11

Non-US Stock Funds

	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM	Avg Mkt Cap M\$
1	Vanguard Emerging Mkts Stock Idx Adm	44.42	11.01	44.57	7.52	79.10	13.39	27.44	72.56	39.17
2	American Funds Intl Gr and Inc R6	40.74	18.81	40.44	11.18	30.42	58.41	87.65	12.35	70.46
3	Vanguard International Growth Adm	32.43	15.91	51.66	19.93	37.49	42.58	81.08	18.92	104.79
4	Vanguard International Value Inv	51.47	16.71	31.84	12.87	39.32	47.81	83.76	16.24	33.51
5	DFA Global Equity I	33.70	15.42	50.89	75.82	12.93	11.25	94.34	5.66	85.14

Fixed Income Funds

	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg Credit	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) Instl	44.35	9.26	4.31	0.00	7.49	96.20	3.80	0.00	
2	Vanguard High-Yield Corporate Adm	4.42	0.00	87.08	0.00	2.65	11.09	88.39	0.52	
3	Vanguard Inflation-Protected Secs Adm	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23	
4	BNY Mellon Bond Market Index I	46.10	24.87	23.32	0.00	5.83	100.00	0.00	0.00	
5	Loomis Sayles Income N	46.57	0.09	44.45	0.00	3.58	67.52	21.01	11.48	
6	Lincoln Stable Value Account -LNGPA	-	-	-	0.00	-	0.00	0.00	-	
7	Vanguard Ultra-Short-Term Bond Admiral	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66	