

# KINKEAD AND STILZ PLLC 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 Updated	Commit. Level Updated	Carbon Risk Updated
<b>US Stock</b>																		
State St S&P 500® Indx NL CI K		Large Blend Index	17.85	22.99	14.40	14.80	✓	11.95	1.00	28.78	✓	☒	✓	0.01	✓	3	-	Low Risk
percentile rank			25	23	19	12												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	-	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	14.40	27.47	12.97	18.56	✓	15.32	1.00	21.51	✓	☒	✓	0.44	✓	2	2-Basic	Low Risk
percentile rank			65	57	36	7												
# of funds in category			1,098	1,025	958	770									12-31-2025	04-07-2022	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	
Franklin Small Cap Growth R6	FSMLX	Small Growth	7.92	17.04	2.21	10.57	✓	20.66	0.95	21.85	✓	☒	✓	0.66	✓	2	-	Medium Risk
percentile rank			54	18	60	37												
# of funds in category			543	529	507	396									12-31-2025	-	12-31-2022	
DFA US Small Cap Value I	DFSVX	Small Value	8.38	12.19	13.76	10.38	✓	19.79	0.96	13.93	✓	☒	✓	0.31	✓	3	-	Medium Risk
percentile rank			36	28	9	14												
# of funds in category			491	468	445	365									12-31-2025	-	12-31-2022	
<b>Non-US Stock</b>																		
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	
American Funds EUPAC R6	REGGX	Foreign Large Growth	29.18	16.34	4.59	8.46	✓	12.72	0.99	24.68	✓	☒	✓	0.47	✓	2	1-Low	Medium Risk
percentile rank			12	24	42	32												
# of funds in category			391	368	340	224									12-31-2025	02-15-2022	12-31-2022	
DFA International Value I	DFIVX	Foreign Large Value	45.21	22.27	15.93	10.33	✓	12.49	0.94	15.93	✓	☒	✓	0.28	✓	1	-	Medium Risk
percentile rank			14	17	4	8												
# 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
<b>Alternative</b>																		
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	-	-	
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	
<b>Fixed Income</b>																		
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	-	-	
American Funds American High-Inc R6	RITGX	High Yield Bond	8.65	10.32	5.88	7.04	✓	4.62	0.95	22.18	✓	—	—	0.36	✓	1	1-Low	-
percentile rank			32	10	4	5												
# of funds in category			626	595	560	452									12-31-2025	02-15-2022	-	
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	-	-	
Fidelity U.S. Bond Index	FXNAX	Intermediate-Term Bond	7.13	4.64	-0.43	1.96	✓	6.05	1.00	11.71	✓	📊	—	0.03	✓	3	1-Low	-
percentile rank			54	61	56	55												
# of funds in category			512	471	422	299									12-31-2025	02-15-2022	-	
Loomis Sayles Investment Grade Bond N	LGBNX	Multisector Bond	7.12	5.78	1.06	3.82	✓	6.01	0.98	19.35	✓	—	—	0.43	✓	2	1-Low	-
percentile rank			69	27	13	4												
# of funds in category			546	510	471	349									12-31-2025	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	-	-	
<b>Target Date</b>																		
Nuveen Lifecycle Index 2010 R6	TLTIX	Target Date	12.08	10.28	4.47	6.28	✓	6.57	0.99	16.35	✓	—	✓	0.10	✓	4	-	-
percentile rank			12	17	15	10												
# of funds in category			89	78	72	50									12-31-2025	-	-	
Nuveen Lifecycle Index 2015 R6	TLFIX	Target Date	12.91	11.05	4.95	6.78	✓	7.06	0.96	16.35	✓	—	✓	0.10	✓	4	-	-
percentile rank			17	6	9	6												
# of funds in category			97	87	83	60									12-31-2025	-	-	
Nuveen Lifecycle Index 2020 R6	TLWIX	Target Date	13.73	11.81	5.42	7.31	✓	7.48	0.93	16.35	✓	—	✓	0.10	✓	4	-	Low Risk
percentile rank			19	9	11	5												
# of funds in category			130	114	103	67									12-31-2025	-	03-31-2022	

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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
Nuveen Lifecycle Index 2025 R6 percentile rank # of funds in category	TLQIX	Target Date	14.49 25 162	12.70 16 145	6.02 9 128	8.01 6 90	✔	7.98	0.91	16.35	✔	—	✔	0.10	✔	4	-	Low Risk
Nuveen Lifecycle Index 2030 R6 percentile rank # of funds in category	TLHIX	Target Date	15.74 19 240	13.94 12 221	6.84 9 200	8.80 13 137	✔	8.61	0.92	16.35	✔	—	✔	0.10	✔	4	-	Low Risk
Nuveen Lifecycle Index 2035 R6 percentile rank # of funds in category	TLYIX	Target Date	17.00 27 234	15.33 27 216	7.77 21 190	9.63 14 137	✔	9.34	0.92	16.35	✔	—	✔	0.10	✔	4	-	Low Risk
Nuveen Lifecycle Index 2040 R6 percentile rank # of funds in category	TLZIX	Target Date	18.83 21 235	17.08 21 214	8.97 22 193	10.58 13 137	✔	10.15	0.94	16.35	✔	—	✔	0.10	✔	3	-	Low Risk
Nuveen Lifecycle Index 2045 R6 percentile rank # of funds in category	TLXIX	Target Date	20.11 19 228	18.24 20 211	9.80 18 190	11.22 5 137	✔	10.64	0.94	16.35	✔	—	✔	0.10	✔	3	-	Low Risk
Nuveen Lifecycle Index 2050 R6 percentile rank # of funds in category	TLLIX	Target Date	20.72 23 234	18.78 23 214	10.13 17 193	11.46 3 137	✔	10.84	0.94	16.35	✔	—	✔	0.10	✔	3	-	Low Risk
Nuveen Lifecycle Index 2055 R6 percentile rank # of funds in category	TTIIX	Target Date	20.93 27 227	18.99 20 210	10.27 21 189	11.59 2 137	✔	10.94	0.94	14.77	✔	—	✔	0.10	✔	3	-	Low Risk
Nuveen Lifecycle Index 2060 R6 percentile rank # of funds in category	TVIIX	Target Date	21.08 26 227	19.17 18 210	10.41 17 184	11.72 2 91	✔	11.00	1.19	11.36	✔	—	✔	0.10	✔	3	-	Low Risk
Nuveen Lifecycle Index 2065 R6 percentile rank # of funds in category	TFITX	Target Date	21.22 35 325	19.35 14 205	10.59 18 142	- - -	✔	11.06	1.20	5.34	✔	—	✔	0.10	✔	3	-	Low Risk

### Balanced

American Funds American Balanced R6 percentile rank # of funds in category	RLBGX	Moderate Allocation	18.85 3 492	16.16 11 470	9.92 3 452	10.14 10 373	✔	8.46	0.98	27.10	✔	—	✔	0.25	✔	3	1-Low	Low Risk
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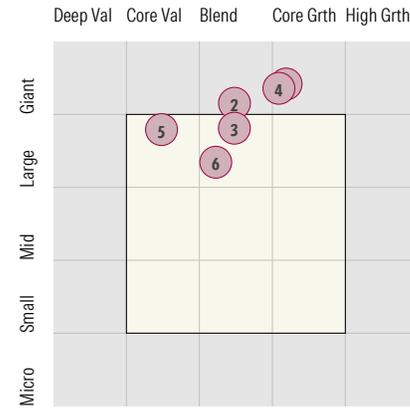
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## Style Analysis (Data as of 12-31-2025)

### 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 State St S&P 500® Indx NL CI K	Large Blend Index	27.16	16.55	56.28	0.45	99.03	0.53	460.55
2 JPMorgan Large Cap Growth R6	Large Growth	20.73	12.14	67.13	1.23	93.82	4.96	791.22
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 Franklin Small Cap Growth R6	Small Growth	16.55	27.20	56.25	1.49	92.09	3.26	5.56
7 DFA US Small Cap Value I	Small Value	50.55	13.55	35.91	1.23	96.89	1.87	3.93

#### 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 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 American Funds EUPAC R6	Foreign Large Growth	38.73	14.74	46.53	15.52	34.52	49.96	85.96	14.04	89.72
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 DFA Global Equity I	Global Stock	33.70	15.42	50.89	75.82	12.93	11.25	94.34	5.66	85.14

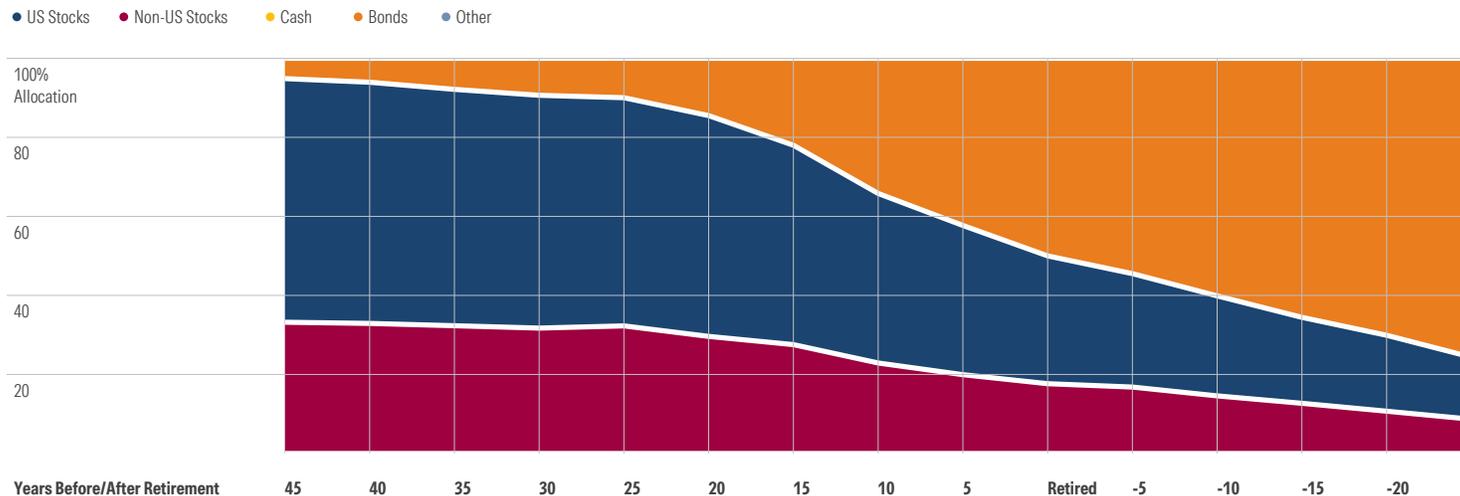
#### Fixed Income Funds

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 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 American Funds American High-Inc R6	High Yield Bond	0.00	0.00	86.49	0.00	2.62	11.49	87.39	1.12	
3 PIMCO Real Return Instl	Inflation-Protected Bond	67.97	6.76	3.05	0.00	6.94	97.68	2.32	0.00	
4 Fidelity U.S. Bond Index	Intermediate-Term Bond	47.25	25.11	26.26	0.00	5.90	100.00	0.00	0.00	
5 Loomis Sayles Investment Grade Bond N	Multisector Bond	28.83	0.23	62.13	0.00	5.30	86.90	6.37	6.72	
6 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7 Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66	

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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
Nuveen Lifecycle Index 2010 R6	34.31	22.43	11.88	64.82	14.49	0.01	0.84	0.04	176.14
Nuveen Lifecycle Index 2015 R6	39.26	25.66	13.60	59.90	15.67	0.01	0.80	0.04	176.06
Nuveen Lifecycle Index 2020 R6	44.23	28.90	15.33	54.93	14.01	0.01	0.81	0.04	176.04
Nuveen Lifecycle Index 2025 R6	49.17	32.13	17.04	49.96	11.60	0.00	0.82	0.04	176.04
Nuveen Lifecycle Index 2030 R6	56.79	37.11	19.68	42.26	9.24	0.00	0.90	0.05	176.04
Nuveen Lifecycle Index 2035 R6	64.65	42.25	22.40	34.32	5.95	0.00	0.99	0.05	176.08
Nuveen Lifecycle Index 2040 R6	76.13	49.77	26.36	22.77	0.80	0.00	1.05	0.06	176.14
Nuveen Lifecycle Index 2045 R6	84.33	55.17	29.16	14.49	0.00	0.00	1.11	0.06	176.26
Nuveen Lifecycle Index 2050 R6	88.61	58.00	30.61	10.19	0.00	0.00	1.14	0.06	176.35
Nuveen Lifecycle Index 2055 R6	90.06	58.97	31.09	8.71	0.00	0.00	1.17	0.06	176.40
Nuveen Lifecycle Index 2060 R6	91.24	59.76	31.48	7.48	0.00	0.00	1.21	0.06	176.45
Nuveen Lifecycle Index 2065 R6	92.30	60.49	31.81	6.24	0.00	0.00	1.40	0.06	176.56