

ROCKAWAY TOWNSHIP DEFERRED

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

⊖ Fund Removed from Approved List ⚠ Fund on Watch List

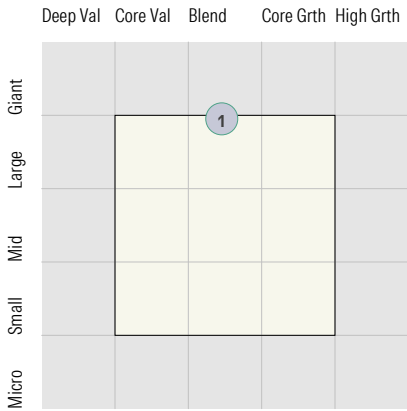
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
US Stock																		
Vanguard 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
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 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
Alternative																		
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																		
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	-

ROCKAWAY TOWNSHIP DEFERRED

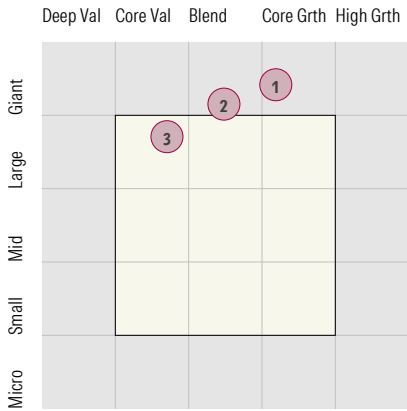
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds			Super Sectors %			Asset Allocation %				
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$	
1	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00	
● Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %	
		Category	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 International Value Inv	Foreign Large Value	51.47	16.71	31.84	12.87	39.32	47.81	83.76	16.24 33.51
● Fixed Income Funds			Super Sectors %				Other Stats		Credit Quality %	
		Category	US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration		Inv Grade	Below Inv Grade NR/NA
1	Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98		99.70	0.30 0.00