

BOWEN HEALTH 403B 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	Commit. Level	Carbon Risk	
																Updated	Updated	Updated	
US Stock																			
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	17.83 25 1,379	22.96 24 1,265	14.38 20 1,169	14.78 14 906	✓	11.95	1.00	8.18	✓	🗪	✓	0.04	✓	3	1-Low	Low Risk	
MFS Growth R6 percentile rank # of funds in category	MFEKX	Large Growth	12.41 77 1,098	26.38 63 1,025	11.48 53 958	15.73 40 770	✓	15.07	0.98	23.85	✓	🗪	✓	0.49	✓	4	2-Basic	Low Risk	
Invesco Diversified Dividend R6 percentile rank # of funds in category	LCEFX	Large Value	15.95 42 1,122	12.82 63 1,073	11.09 65 1,011	9.44 83 847	✓	11.50	0.90	9.94	✓	🗪	✓	0.47	✓	3	-	Medium Risk	
Vanguard Mid Cap Index Admiral percentile rank # of funds in category	VIMAX	Mid-Cap Blend	11.67 26 455	14.27 31 398	8.60 58 362	10.91 28 274	✓	14.78	0.95	2.50	✖	🗪	✓	0.05	✓	4	1-Low	Medium Risk	
PGIM Jennison Small Company R6 percentile rank # of funds in category	PJSQX	Small Growth	7.39 57 543	11.16 63 529	7.70 11 507	10.97 31 396	✓	17.25	0.80	12.19	✓	🗪	✖	0.69	✓	4	-	Medium Risk	
DFA US Small Cap Value I percentile rank # of funds in category	DFS VX	Small Value	8.38 36 491	12.19 28 468	13.76 9 445	10.38 14 365	✓	19.79	0.96	13.93	✓	🗪	✓	0.31	✓	3	-	Medium Risk	
Non-US Stock																			
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	
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	35.53 16 756	17.60 34 708	8.73 37 661	8.86 24 506	✓	11.24	0.93	17.35	✓	🗪	✓	0.53	✓	2	1-Low	Low Risk	
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	35.17 18 756	17.91 29 708	9.11 26 661	8.71 28 506	✓	12.70	1.05	12.95	✓	🗪	✓	0.05	✓	2	1-Low	Low Risk	
Alternative																			
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGS LX	Real Estate	3.19 21 215	6.58 42 204	4.64 57 195	5.14 45 150	✓	17.25	1.04	29.74	✓	—	✓	0.13	✓	2	1-Low	Low Risk	
Fixed Income																			
Vanguard Inflation-Protected Secs Adm percentile rank # of funds in category	VAIPX	Inflation-Protected Bond	6.87 42 158	4.15 45 149	1.03 38 142	2.98 37 118	✓	4.65	1.01	4.23	✓	—	—	0.10	✓	3	-	-	

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																Updated	Updated	Updated
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate-Term Bond	7.36 32 512	5.19 25 471	-0.13 27 422	2.43 16 299	🟢 	6.13 	1.01 	25.36 	🟢 	📦 	— 	0.30 	🟢 	4 	1-Low 	—
PIMCO Income Instl percentile rank # of funds in category	PIMIX	Multisector Bond	11.04 4 360	8.57 18 340	3.89 19 309	5.09 10 215	🟢 	4.82 	0.79 	18.85 	🟢 	— 	— 	0.54 	🟢 	4 	— 	—
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 	🟢 	— 	— 	—

Target Date

Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	12.15	10.78	4.77	6.87	🟢	6.79	0.84	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	—
percentile rank			69	56	60	48												
# of funds in category			130	114	103	67										12-31-2025	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	14.60	12.84	5.90	7.87	🟢	7.92	0.91	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			23	14	17	22												
# of funds in category			162	145	128	90										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	16.24	14.27	6.83	8.66	🟢	8.75	0.93	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			11	5	12	20												
# of funds in category			240	221	200	137										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	17.54	15.46	7.71	9.40	🟢	9.28	0.92	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			15	18	25	27												
# of funds in category			234	216	190	137										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	18.76	16.63	8.57	10.13	🟢	9.80	0.91	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			25	35	46	31												
# of funds in category			235	214	193	137										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTVX	Target Date	19.99	17.76	9.41	10.74	🟢	10.34	0.92	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			23	33	42	28												
# of funds in category			228	211	190	137										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VVIFX	Target Date	21.41	18.70	9.95	11.02	🟢	10.76	0.94	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			14	27	31	16												
# of funds in category			234	214	193	137										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	21.43	18.71	9.96	11.02	🟢	10.77	0.93	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			18	31	38	19												
# of funds in category			227	210	189	137										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VITSX	Target Date	21.42	18.71	9.96	11.02	🟢	10.76	1.17	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			18	35	41	31												
# of funds in category			227	210	184	91										12-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLVX	Target Date	21.43	18.70	9.98	—	🟢	10.75	1.17	8.56	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			27	41	46	—												
# of funds in category			325	205	142	—										12-31-2025	02-15-2022	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 Target Retirement 2070 Fund	VSVNX	Target Date	21.42	18.71	-	-	✓	10.74	1.17	3.60	✓	—	✓	0.08	✓	3	-	Low Risk
percentile rank			29	38	-	-												
# of funds in category			325	205	142	-										12-31-2025	-	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	11.31	9.52	3.82	5.33	✓	6.04	0.95	12.95	✓	—	✓	0.08	✓	4	1-Low	-
percentile rank			38	49	48	42												
# of funds in category			184	169	151	103										12-31-2025	02-15-2022	-

Balanced

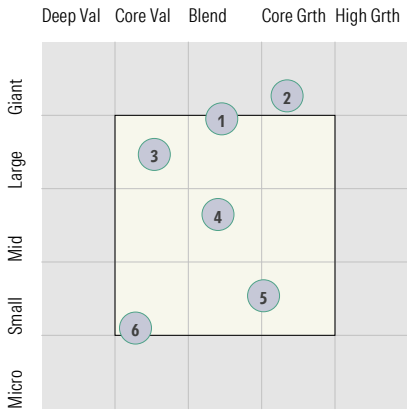
American Funds American Balanced R6	RLBGX	Moderate Allocation	18.85	16.16	9.92	10.14	✓	8.46	0.98	27.10	✓	—	✓	0.25	✓	3	1-Low	Low Risk
percentile rank			3	11	3	10												
# of funds in category			492	470	452	373										12-31-2025	02-15-2022	12-31-2022

BOWEN HEALTH 403B PLAN

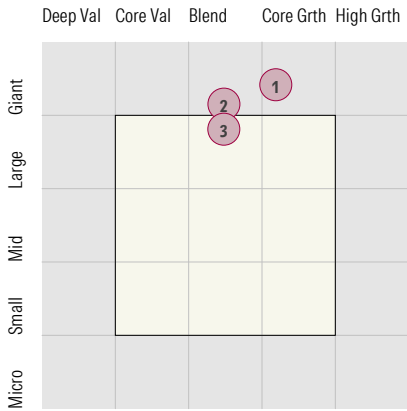
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



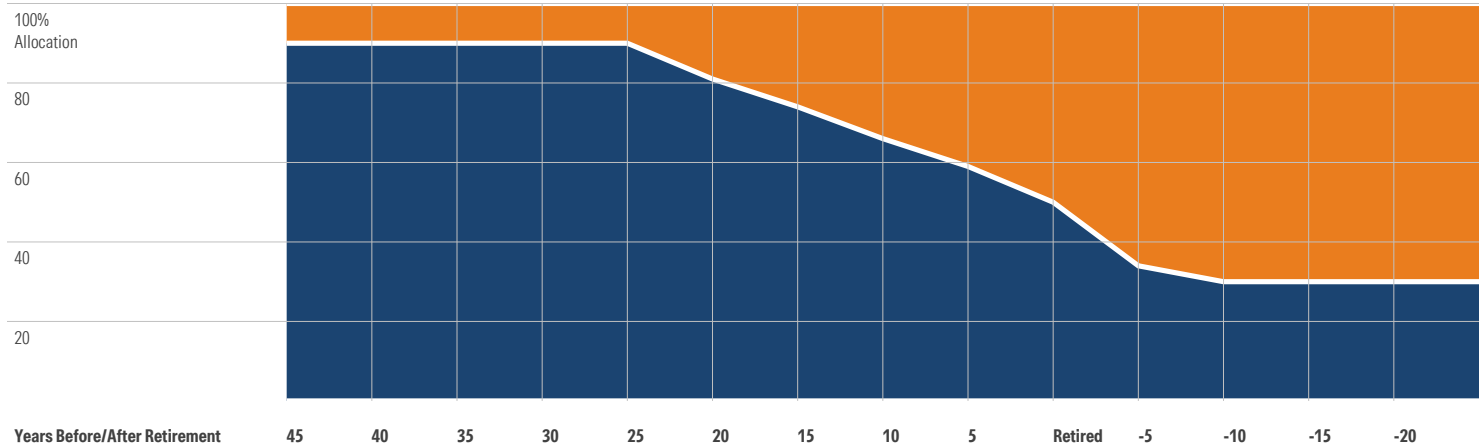
US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00		
2	MFS Growth R6	Large Growth	19.51	8.69	71.79	0.49	97.18	2.33	775.68		
3	Invesco Diversified Dividend R6	Large Value	34.66	30.21	35.13	1.53	92.55	5.92	164.41		
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	34.97	22.47	42.56	0.37	97.72	1.58	41.45		
5	PGIM Jennison Small Company R6	Small Growth	43.92	17.43	38.64	2.38	88.76	8.86	6.13		
6	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			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 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
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	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55		99.77	0.00	0.23
2	Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98		99.70	0.30	0.00
3	PIMCO Income Instl	Multisector Bond	30.67	17.06	10.74	0.00	5.10		88.79	11.21	0.00
4	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-		0.00	0.00	-
5	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81		100.00	0.00	0.00

BOWEN HEALTH 403B PLAN

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

Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



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
Vanguard Target Retirement 2020 Fund	34.98	20.72	14.26	60.28	17.90	0.00	4.67	0.06	132.28
Vanguard Target Retirement 2025 Fund	49.10	29.18	19.92	46.84	12.72	0.00	3.97	0.09	132.80
Vanguard Target Retirement 2030 Fund	59.34	35.30	24.04	37.03	0.45	0.00	3.51	0.11	132.97
Vanguard Target Retirement 2035 Fund	67.34	40.10	27.24	29.48	0.00	0.00	3.06	0.12	133.11
Vanguard Target Retirement 2040 Fund	74.86	44.51	30.35	22.38	0.00	0.00	2.64	0.13	132.87
Vanguard Target Retirement 2045 Fund	82.13	48.84	33.29	15.29	0.00	0.00	2.42	0.15	132.89
Vanguard Target Retirement 2050 Fund	89.67	53.28	36.39	8.15	0.00	0.00	2.00	0.16	132.78
Vanguard Target Retirement 2055 Fund	90.25	53.69	36.56	7.59	0.00	0.00	2.00	0.16	132.96
Vanguard Target Retirement 2060 Fund	90.18	53.65	36.53	7.58	0.00	0.00	2.08	0.16	132.96
Vanguard Target Retirement 2065 Fund	90.21	53.68	36.53	7.56	0.00	0.00	2.07	0.16	133.00
Vanguard Target Retirement 2070 Fund	90.44	53.83	36.61	7.58	0.00	0.00	1.83	0.16	133.04
Vanguard Target Retirement Income Fund	30.96	18.28	12.68	64.13	18.94	0.00	4.85	0.06	131.82