

ON YOUR MARK INC 401K RETIREMENT

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
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	
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	
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 Index Admiral	VIMAX	Mid-Cap Blend	11.67	14.27	8.60	10.91	✔️	14.78	0.95	2.50	✖️	🇺🇸	✔️	0.05	✔️	4	1-Low	Medium Risk
percentile rank			26	31	58	28												
# of funds in category			455	398	362	274									12-31-2025	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	13.12	15.55	3.10	9.45	✔️	20.29	1.00	16.42	✔️	🇺🇸	✔️	0.05	✔️	2	-	Medium Risk
percentile rank			21	28	50	63												
# of funds in category			543	529	507	396									12-31-2025	-	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	12.59	11.70	8.81	9.26	✔️	20.20	1.00	16.42	✔️	🇺🇸	✔️	0.05	✔️	2	-	Medium Risk
percentile rank			12	37	66	43												
# of funds in category			491	468	445	365									12-31-2025	-	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 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	
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 Core Plus Bond Inst	BCOIX	Core Plus Bond	7.47	5.61	0.32	2.87	✔️	5.93	0.98	25.36	✔️	—	—	0.30	✔️	4	1-Low	-
percentile rank			46	35	37	28												
# of funds in category			546	510	471	349									12-31-2025	02-15-2022	-	

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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	Sustain. Rating	Commit. Level	Carbon Risk	
													Updated	Updated	Updated			
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	-	-	
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	-	
Lincoln NY Stable Value Account -L7YGPA		Stable Value	-	-	-	-	—	-	-	29.35	✔️	—	—	-	-	-	-	
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.11	5.30	3.25	-	✔️	0.58	0.08	28.58	✔️	—	—	0.24	✔️	-	-	-
percentile rank			25	57	51	-												
# of funds in category			247	209	182	111												

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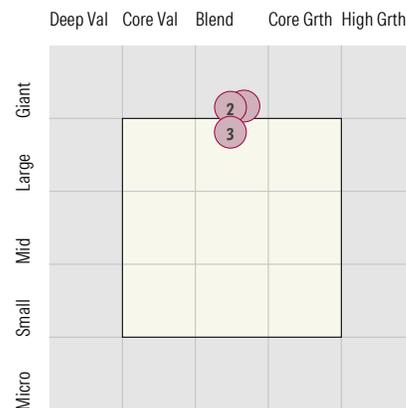
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
1	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
2	Vanguard Growth Index Admiral	Large Growth	19.97	6.97	73.05	0.16	99.64	0.15	1,019.05
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 Index Admiral	Mid-Cap Blend	34.97	22.47	42.56	0.37	97.72	1.58	41.45
5	State St Russell Sm Cap® Gr Indx NL Cl C	Small Growth	22.72	29.36	47.92	0.76	96.36	2.89	3.98
6	State St Russell Sm Cp® Val Indx NL Cl C	Small Value	53.16	18.93	27.90	0.54	96.73	2.73	2.40

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	Diversified Emerging Mkts	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	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

	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Baird Core Plus Bond Inst	Core Plus Bond	24.48	16.31	50.14	0.00	5.76	97.30	2.60	0.10
2	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23
3	Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00
4	Lincoln NY Stable Value Account -L7YGPA	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