

PLACER COUNTY DEFERRED COMPENSATION

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	
MFS Growth R6	MFEKX	Large Growth	12.41	26.38	11.48	15.73	✔	15.07	0.98	23.85	✔	📊	✔	0.49	✔	4	2-Basic	Low Risk
percentile rank			77	63	53	40												
# of funds in category			1,098	1,025	958	770									12-31-2025	02-15-2022	12-31-2022	
Invesco Diversified Dividend R6	LCEFX	Large Value	15.95	12.82	11.09	9.44	✔	11.50	0.90	9.94	✔	📊	✔	0.47	✔	3	-	Medium Risk
percentile rank			42	63	65	83												
# of funds in category			1,122	1,073	1,011	847									12-31-2025	-	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	
PGIM Jennison Small Company R6	PJSQX	Small Growth	7.39	11.16	7.70	10.97	✔	17.25	0.80	12.19	✔	📊	✖	0.69	✔	4	-	Medium Risk
percentile rank			57	63	11	31												
# of funds in category			543	529	507	396									12-31-2025	-	12-31-2022	
DFA US Small Cap Value I	DFS VX	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	
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 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																		
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	-	-	

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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	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Baird Aggregate Bond Inst percentile rank	BAGIX	Intermediate-Term Bond	7.36 32	5.19 25	-0.13 27	2.43 16	🟢	6.13	1.01	25.36	🟢	📦	—	0.30	🟢	4	1-Low	—
# of funds in category			512	471	422	299										12-31-2025	02-15-2022	—
PIMCO Income Instl percentile rank	PIMIX	Multisector Bond	11.04 4	8.57 18	3.89 19	5.09 10	🟢	4.82	0.79	18.85	🟢	—	—	0.54	🟢	4	—	—
# of funds in category			360	340	309	215										12-31-2025	—	—
Lincoln Stable Value Account -Z166 percentile rank		Stable Value	— —	— —	— —	— —	—	—	—	42.78	🟢	—	—	—	—	—	—	—
# of funds in category			37	—	—	—										—	—	—
Federated Hermes Govt Ultrashort R6 percentile rank	FGULX	Ultrashort Bond	5.11 25	5.30 57	3.25 51	— —	🟢	0.58	0.08	28.58	🟢	—	—	0.24	🟢	—	—	—
# of funds in category			247	209	182	111										—	—	—

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

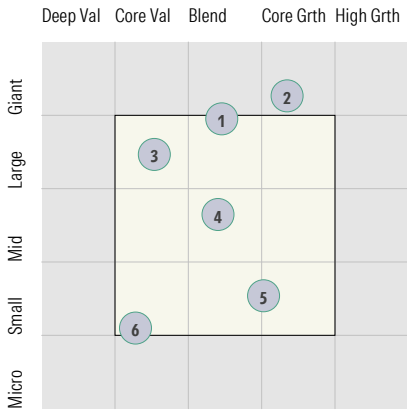
American Funds American Balanced R6	RLBGX	Moderate Allocation	18.85	16.16	9.92	10.14		8.46	0.98	27.10		-		0.25		3	1-Low	Low Risk
percentile rank			3	11	3	10												
# of funds in category			492	470	452	373										12-31-2025	02-15-2022	12-31-2022

PLACER COUNTY DEFERRED COMPENSATION

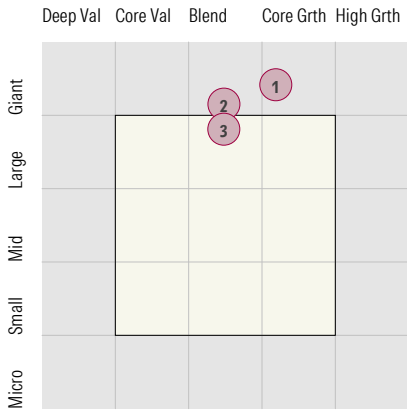
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
	Category		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	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

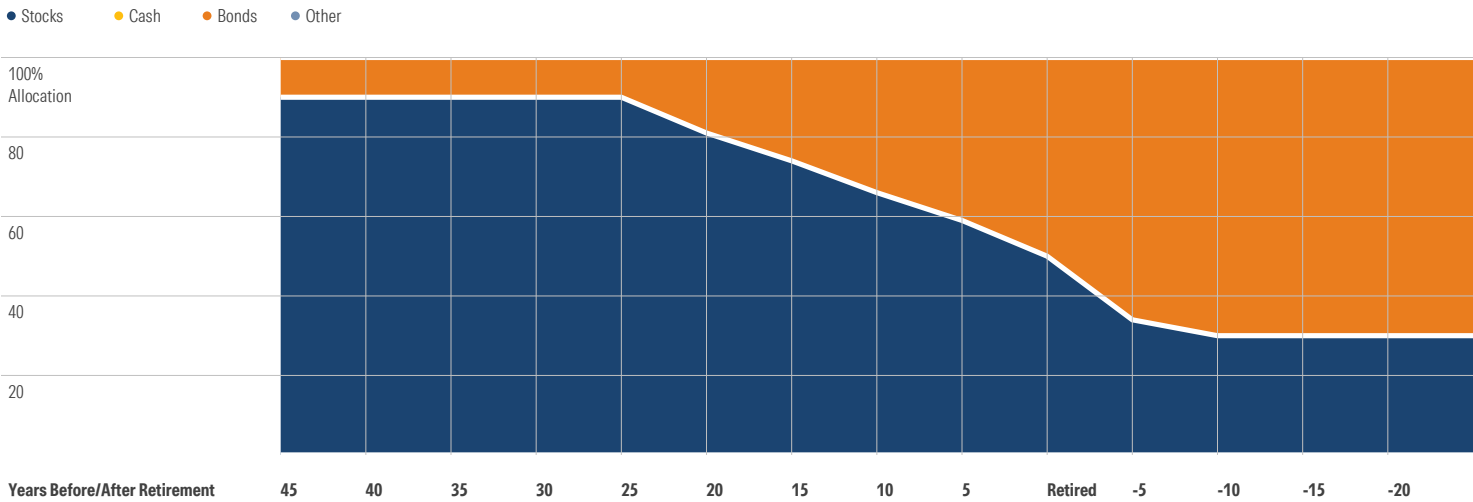
● Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
	Category		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	39.93	11.22	48.85	28.89	48.96	22.16	58.82	41.18	106.08
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 -Z166	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

PLACER COUNTY DEFERRED COMPENSATION

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

Target Date Allocation



Target Date Portfolio Data

	Asset Allocation %								Avg Mkt Cap \$M
	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	
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