

# QUEST INTERNATIONAL MONITOR SERVICE

## 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	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated	
<b>US Stock</b>																		
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	20.86 8 1,379	24.98 7 1,265	15.72 6 1,169	14.43 26 906	✓	11.57	0.94	33.94	✓	☐	✓	0.27	✓	2	-	Low Risk
State St S&P 500® Indx NL CI K percentile rank # of funds in category		Large Blend Index	17.85 25 1,379	22.99 23 1,265	14.40 19 1,169	14.80 12 906	✓	11.95	1.00	28.78	✓	☐	✓	0.01	✓	3	-	Low Risk
State St Russell Lg Cap Gr® Indx NL CI C percentile rank # of funds in category		Large Growth	18.59 27 1,098	31.14 30 1,025	15.29 11 958	18.08 10 770	✓	14.93	1.00	26.60	✓	☐	✓	0.04	✓	3	-	Low Risk
State St Russell Lg Cp Val® Indx NL CI C percentile rank # of funds in category		Large Value	15.87 44 1,122	13.87 47 1,073	11.28 61 1,011	10.53 58 847	✓	12.59	1.00	26.95	✓	☐	✓	0.04	✓	3	-	Medium Risk
MFS Mid Cap Growth R6 percentile rank # of funds in category	OTCKX	Mid-Cap Growth	3.81 64 503	13.13 62 485	3.46 58 459	11.52 32 384	✓	15.64	0.84	17.21	✓	☐	✓	0.65	✓	3	2-Basic	Low Risk
Vanguard Selected Value Inv percentile rank # of funds in category	VASVX	Mid-Cap Value	10.98 46 424	14.24 20 394	12.01 28 374	10.43 32 301	✓	16.89	1.04	20.95	✓	☐	✓	0.42	✓	4	-	Medium Risk
State St Russell Sm Cap® Gr Indx NL CI C percentile rank # of funds in category		Small Growth	13.12 21 543	15.55 28 529	3.10 50 507	9.45 63 396	✓	20.29	1.00	16.42	✓	☐	✓	0.05	✓	2	-	Medium Risk
State St Russell Sm Cp® Val Indx NL CI C percentile rank # of funds in category		Small Value	12.59 12 491	11.70 37 468	8.81 66 445	9.26 43 365	✓	20.20	1.00	16.42	✓	☐	✓	0.05	✓	2	-	Medium Risk
<b>Non-US Stock</b>																		
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
American Funds EUPAC R6 percentile rank # of funds in category	REGRX	Foreign Large Growth	29.18 12 391	16.34 24 368	4.59 42 340	8.46 32 224	✓	12.72	0.99	24.68	✓	☐	✓	0.47	✓	2	1-Low	Medium Risk
⚠ Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	29.98 90 363	15.11 89 342	7.79 91 324	8.11 63 249	✓	12.86	1.01	15.69	✓	☐	✗	0.36	✓	3	-	Medium Risk

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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
American Funds New Perspective R6 percentile rank # of funds in category	RNPGX	Global Stock	21.62 14 313	21.22 36 297	9.37 24 271	13.05 18 187	✔️	12.13	1.05	25.18	✔️	—	✔️	0.40	✔️	2 12-31-2025	2-Basic 02-15-2022	Low Risk 12-31-2022
<b>Alternative</b>																		
PIMCO Commodity Real Ret Strat Instl percentile rank # of funds in category	PCRIX	Commodities Broad Basket	19.27 19 112	4.97 33 102	10.94 53 97	6.79 38 71	✔️	10.40	1.04	7.25	✔️	—	—	0.90	✔️	3 12-31-2025	- -	- -
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSLX	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 12-31-2025	1-Low 02-15-2022	Low Risk 12-31-2022
<b>Fixed Income</b>																		
PIMCO International Bond (USD-Hdg) Instl percentile rank # of funds in category	PFORX	Global Bond	4.31 66 106	6.47 17 101	1.36 13 96	3.32 15 63	✔️	3.38	0.48	11.36	✔️	—	—	0.57	✔️	3 12-31-2025	- -	- -
Eaton Vance Income Fund of Boston R6 percentile rank # of funds in category	EIBRX	High Yield Bond	8.55 37 626	9.36 48 595	5.00 19 560	5.99 28 452	✔️	4.51	0.93	11.25	✔️	—	—	0.64	✔️	- -	- -	- -
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 12-31-2025	- -	- -
American Funds Bond Fund of Amer R6 percentile rank # of funds in category	RBFGX	Intermediate- Term Bond	7.52 22 512	4.68 56 471	-0.02 21 422	2.57 7 299	✔️	6.08	1.00	16.93	✔️	🗲️	—	0.24	✔️	3 12-31-2025	1-Low 02-15-2022	- -
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 12-31-2025	- -	- -
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	✔️	- -	- -	- -
<b>Target Date</b>																		
T. Rowe Price Retirement 2005 I percentile rank # of funds in category	TRAJX	Target Date	11.45 33 89	- - 78	- - 72	- - 50	—	-	-	10.51	✔️	—	✔️	0.34	✔️	3 12-31-2025	1-Low 02-15-2022	- -
T. Rowe Price Retirement 2010 I percentile rank # of funds in category	TRPUX	Target Date	11.87 19 89	- - 78	- - 72	- - 50	—	-	-	10.51	✔️	—	✔️	0.34	✔️	3 12-31-2025	1-Low 02-15-2022	- -

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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	Sustain. Rating	Commit. Level	Carbon Risk	
													Updated	Updated	Updated			
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	12.26	-	-	-	—	-	-	10.51	✔️	—	✔️	0.34	✔️	3	1-Low	-
percentile rank			31	-	-	-												
# of funds in category			97	87	83	60									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	12.70	-	-	-	—	-	-	10.51	✔️	—	✔️	0.36	✔️	3	1-Low	-
percentile rank			41	-	-	-												
# of funds in category			130	114	103	67									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2025 I	TREHX	Target Date	13.14	-	-	-	—	-	-	10.51	✔️	—	✔️	0.37	✔️	3	1-Low	-
percentile rank			51	-	-	-												
# of funds in category			162	145	128	90									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	14.57	-	-	-	—	-	-	10.51	✔️	—	✔️	0.39	✔️	3	1-Low	-
percentile rank			48	-	-	-												
# of funds in category			240	221	200	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2035 I	TRFJX	Target Date	16.34	-	-	-	—	-	-	10.51	✔️	—	✔️	0.41	✔️	3	1-Low	-
percentile rank			46	-	-	-												
# of funds in category			234	216	190	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	17.63	-	-	-	—	-	-	10.51	✔️	—	✔️	0.42	✔️	3	1-Low	-
percentile rank			51	-	-	-												
# of funds in category			235	214	193	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	18.68	-	-	-	—	-	-	10.51	✔️	—	✔️	0.43	✔️	3	1-Low	-
percentile rank			54	-	-	-												
# of funds in category			228	211	190	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2050 I	TRLJX	Target Date	19.06	-	-	-	—	-	-	10.51	✔️	—	✔️	0.44	✔️	3	1-Low	-
percentile rank			66	-	-	-												
# of funds in category			234	214	193	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	19.15	-	-	-	—	-	-	10.51	✔️	—	✔️	0.45	✔️	3	1-Low	-
percentile rank			72	-	-	-												
# of funds in category			227	210	189	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	19.19	-	-	-	—	-	-	10.51	✔️	—	✔️	0.46	✔️	3	1-Low	-
percentile rank			72	-	-	-												
# of funds in category			227	210	184	91									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	19.11	-	-	-	—	-	-	5.30	✔️	—	✔️	0.46	✔️	3	1-Low	-
percentile rank			81	-	-	-												
# of funds in category			325	205	142	-									12-31-2025	02-15-2022	-	
<b>Balanced</b>																		
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	-	

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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
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	

# QUEST INTERNATIONAL MONITOR SERVICE

## 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 American Funds Invmt Co of Amer R6	Large Blend	22.56	20.14	57.29	2.67	87.54	9.18	440.71
2 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
3 State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	20.25	10.87	68.87	0.46	99.26	0.28	847.51
4 State St Russell Lg Cp Val® Indx NL CI C	Large Value	37.14	23.77	39.09	0.11	98.68	1.22	121.07
5 MFS Mid Cap Growth R6	Mid-Cap Growth	28.92	20.44	50.63	0.83	92.63	6.54	29.03
6 Vanguard Selected Value Inv	Mid-Cap Value	53.91	14.68	31.42	4.12	82.70	13.18	10.77
7 State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.72	29.36	47.92	0.76	96.36	2.89	3.98
8 State St Russell Sm Cp® Val Indx NL CI C	Small Value	53.16	18.93	27.90	0.54	96.73	2.73	2.40

**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 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
6 American Funds New Perspective R6	Global Stock	28.91	18.59	52.51	60.61	13.03	26.35	96.59	3.41	231.04

**Fixed Income Funds**

Fund	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg Credit	US	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 Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	85.90	0.00	2.81	2.29	95.07	2.64	
3 Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23	
4 American Funds Bond Fund of Amer R6	Intermediate-Term Bond	29.54	25.16	33.74	0.00	5.70	96.16	2.74	1.10	
5 PIMCO Income Instl	Multisector Bond	30.67	17.06	10.74	0.00	5.10	88.79	11.21	0.00	
6 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7 Federated Hermes Govt Ultrashort R6	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81	100.00	0.00	0.00	

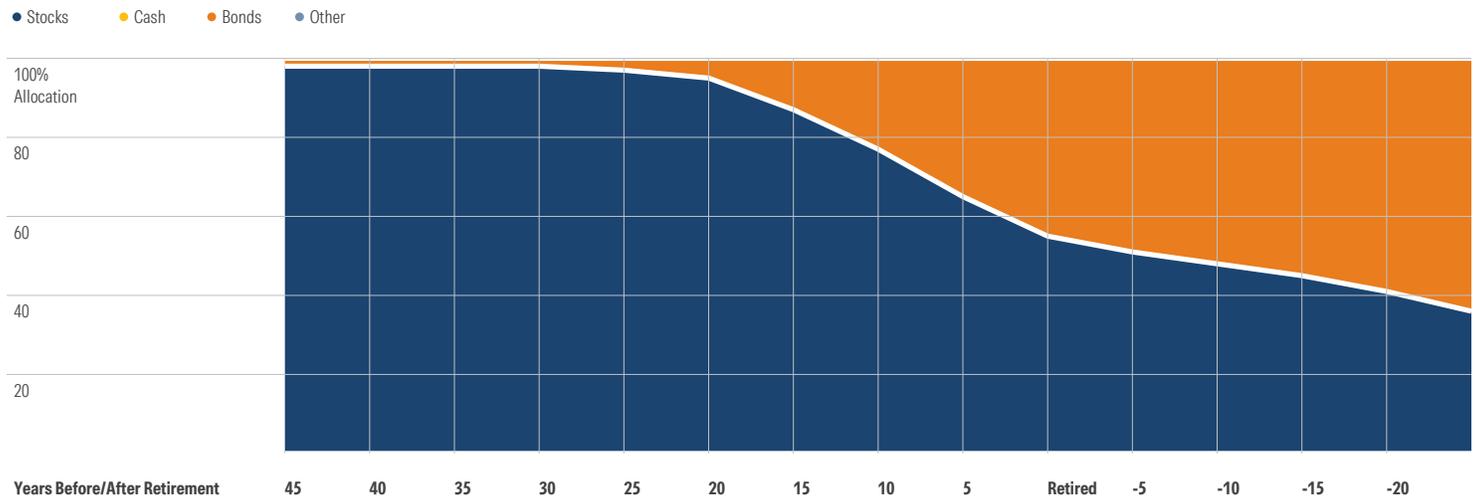
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## Target Date Analysis (Data as of 12-31-2025)

### 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
T. Rowe Price Retirement 2005 I	39.05	26.72	12.33	53.10	30.91	7.52	7.27	0.58	140.65
T. Rowe Price Retirement 2010 I	42.99	29.39	13.60	49.06	29.37	6.95	7.37	0.58	140.03
T. Rowe Price Retirement 2015 I	45.92	31.62	14.30	46.07	27.36	6.64	7.42	0.58	142.85
T. Rowe Price Retirement 2020 I	48.82	33.56	15.26	43.46	25.19	6.45	7.14	0.58	144.28
T. Rowe Price Retirement 2025 I	52.58	36.36	16.22	39.77	23.25	5.91	7.07	0.57	143.23
T. Rowe Price Retirement 2030 I	62.26	42.39	19.87	30.90	16.77	4.54	6.28	0.57	135.93
T. Rowe Price Retirement 2035 I	74.56	49.84	24.72	19.87	5.63	3.01	5.02	0.56	129.95
T. Rowe Price Retirement 2040 I	84.66	56.46	28.20	10.54	4.70	1.37	4.29	0.52	130.22
T. Rowe Price Retirement 2045 I	92.75	62.00	30.75	3.15	7.62	0.19	3.62	0.49	130.52
T. Rowe Price Retirement 2050 I	95.32	63.79	31.53	0.97	0.71	0.05	3.23	0.49	130.74
T. Rowe Price Retirement 2055 I	96.39	64.52	31.87	0.87	0.64	0.04	2.24	0.51	130.52
T. Rowe Price Retirement 2060 I	96.49	64.58	31.91	0.87	0.66	0.04	2.14	0.51	130.41
T. Rowe Price Retirement 2065 I	96.53	64.58	31.95	0.87	0.67	0.04	2.10	0.50	130.56