

STARRY ASSOCIATES INC 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	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	8.44	15.32	3.03	10.25	✔️	19.25	0.93	21.10	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
percentile rank			50	31	51	43												
# of funds in category			543	529	507	396									12-31-2025	02-15-2022	12-31-2022	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	9.09	12.45	10.56	10.15	✔️	17.60	0.85	9.77	✔️	🇺🇸	✔️	0.07	✔️	5	1-Low	Medium Risk
percentile rank			31	24	35	19												
# of funds in category			491	468	445	365									12-31-2025	02-15-2022	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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			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	
Vanguard Inflation-Protected Secs Adm percentile rank	VAIPX	Inflation-Protected Bond	6.87	4.15	1.03	2.98	✔	4.65	1.01	4.23	✔	—	—	0.10	✔	3	-	-
# of funds in category			42	45	38	37									12-31-2025	-	-	
Baird Aggregate Bond Inst percentile rank	BAGIX	Intermediate-Term Bond	7.36	5.19	-0.13	2.43	✔	6.13	1.01	25.36	✔	☒	—	0.30	✔	4	1-Low	-
# of funds in category			32	25	27	16									12-31-2025	02-15-2022	-	
Lincoln Stable Value Account -LNGPA percentile rank		Stable Value	-	-	-	-	—	-	-	42.78	✔	—	—	-	-	-	-	
# of funds in category			37	-	-	-									-	-	-	
Vanguard Ultra-Short-Term Bond Admiral percentile rank	VUSFX	Ultrashort Bond	5.10	5.43	3.18	2.62	✔	0.70	0.10	6.21	✔	—	—	0.09	✔	3	-	-
# of funds in category			25	44	61	47									12-31-2025	-	-	

Target Date

Vanguard Target Retirement 2020 Fund percentile rank	VTWNX	Target Date	12.15	10.78	4.77	6.87	✔	6.79	0.84	12.95	✔	—	✔	0.08	✔	3	1-Low	-
# of funds in category			69	56	60	48									12-31-2025	02-15-2022	-	
Vanguard Target Retirement 2025 Fund percentile rank	VTVX	Target Date	14.60	12.84	5.90	7.87	✔	7.92	0.91	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			23	14	17	22									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund percentile rank	VTHRX	Target Date	16.24	14.27	6.83	8.66	✔	8.75	0.93	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			11	5	12	20									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2035 Fund percentile rank	VTHX	Target Date	17.54	15.46	7.71	9.40	✔	9.28	0.92	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			15	18	25	27									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2040 Fund percentile rank	VFORX	Target Date	18.76	16.63	8.57	10.13	✔	9.80	0.91	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			25	35	46	31									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2045 Fund percentile rank	VTVX	Target Date	19.99	17.76	9.41	10.74	✔	10.34	0.92	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			23	33	42	28									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2050 Fund percentile rank	VVIFX	Target Date	21.41	18.70	9.95	11.02	✔	10.76	0.94	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			14	27	31	16									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2055 Fund percentile rank	VFFVX	Target Date	21.43	18.71	9.96	11.02	✔	10.77	0.93	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			18	31	38	19									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2060 Fund percentile rank	VVTSX	Target Date	21.42	18.71	9.96	11.02	✔	10.76	1.17	12.95	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			18	35	41	31									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2065 Fund percentile rank	VLVX	Target Date	21.43	18.70	9.98	-	✔	10.75	1.17	8.56	✔	—	✔	0.08	✔	3	1-Low	Low Risk
# of funds in category			27	41	46	-									12-31-2025	02-15-2022	12-31-2022	

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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	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

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	

STARRY ASSOCIATES INC RETIREMENT

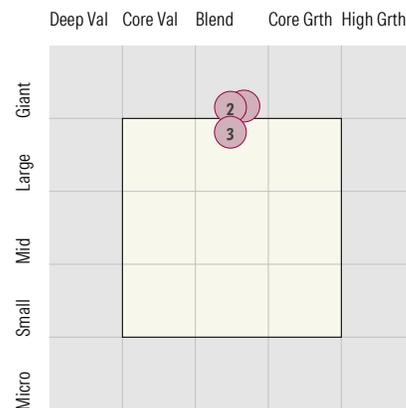
Style Analysis (Data as of 12-31-2025)

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	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	Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33	
6	Vanguard Small Cap Value Index Admiral	Small Value	47.49	17.76	34.74	0.63	97.42	1.85	8.11	

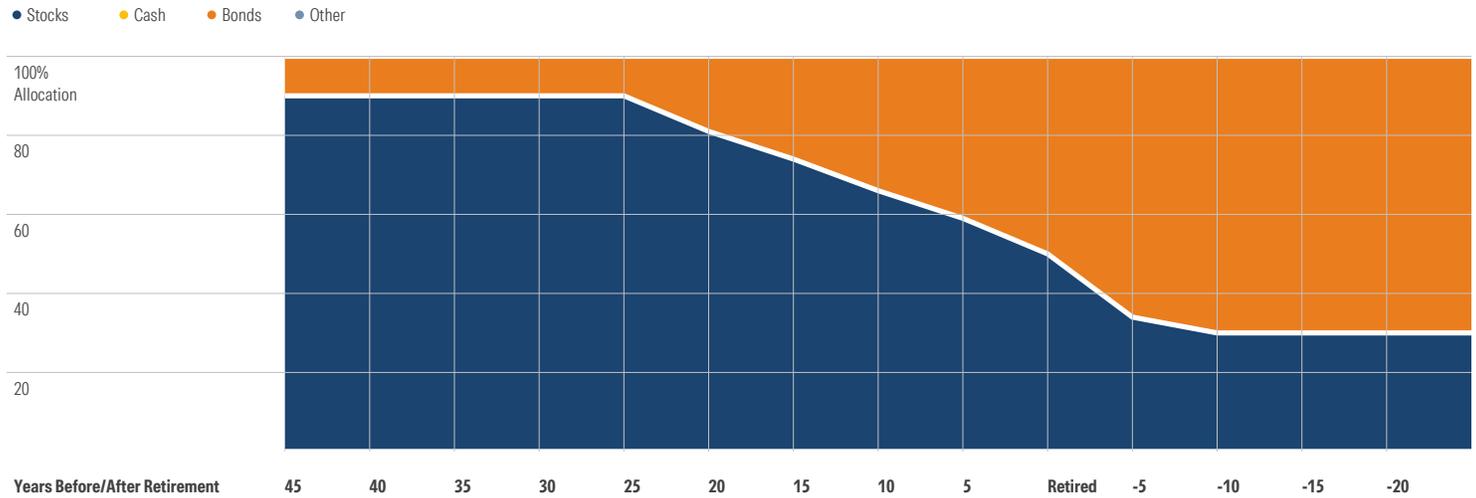
● Non-US Stock Funds		Super Sectors %			Regional Exposure %			Market Maturity %			
	Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$	
1	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	44.42	11.01	44.57	7.52	79.10	13.39	27.44	72.56	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		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 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 Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
5	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66

STARRY ASSOCIATES INC RETIREMENT

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
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