

# ST ANNES FAMILY SERVICES 403B

## 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
<b>US Stock</b>																		
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 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	
<b>Non-US Stock</b>																		
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	
<b>Fixed Income</b>																		
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	-	
<b>Target Date</b>																		
American Funds 2010 Trgt Date Ret Inc R6	RFTTX	Target Date	13.14	9.97	5.72	6.63	✓	6.32	0.94	14.09	✓	—	✓	0.28	✓	3	-	-
percentile rank			1	36	1	1												
# of funds in category			89	78	72	50									12-31-2025	-	-	
American Funds 2015 Trgt Date Ret Inc R6	RFJTX	Target Date	13.42	10.48	5.94	6.97	✓	6.58	0.88	14.09	✓	—	✓	0.30	✓	2	-	-
percentile rank			1	28	1	1												
# of funds in category			97	87	83	60									12-31-2025	-	-	
American Funds 2020 Trgt Date Ret Inc R6	RRCTX	Target Date	14.26	11.20	6.24	7.40	✓	6.98	0.86	14.09	✓	—	✓	0.30	✓	2	-	-
percentile rank			12	34	1	3												
# of funds in category			130	114	103	67									12-31-2025	-	-	
American Funds 2025 Trgt Date Ret Inc R6	RFDTX	Target Date	14.52	11.91	6.39	8.12	✓	7.31	0.83	14.09	✓	—	✓	0.31	✓	3	-	Low Risk
percentile rank			23	34	1	1												
# of funds in category			162	145	128	90									12-31-2025	-	06-30-2022	
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date	15.72	13.68	7.28	9.16	✓	8.20	0.87	14.09	✓	—	✓	0.33	✓	3	-	Low Risk
percentile rank			20	24	1	1												
# of funds in category			240	221	200	137									12-31-2025	-	12-31-2022	
American Funds 2035 Trgt Date Retire R6	RFFTX	Target Date	17.17	15.58	8.36	10.38	✓	9.02	0.89	14.09	✓	—	✓	0.34	✓	3	-	Low Risk
percentile rank			24	13	5	1												
# of funds in category			234	216	190	137									12-31-2025	-	12-31-2022	
American Funds 2040 Trgt Date Retire R6	RFRTX	Target Date	19.50	17.85	9.54	11.25	✓	10.11	0.93	14.09	✓	—	✓	0.36	✓	2	-	Low Risk
percentile rank			14	8	10	1												
# of funds in category			235	214	193	137									12-31-2025	-	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			
American Funds 2045 Trgt Date Retire R6 percentile rank # of funds in category	RFHTX	Target Date	20.42 15 228	18.56 11 211	9.82 17 190	11.51 1 137	✔	10.52	0.92	14.09	✔	—	✔	0.37	✔	2	-	Low Risk
American Funds 2050 Trgt Date Retire R6 percentile rank # of funds in category	RFITX	Target Date	20.43 28 234	18.87 16 214	9.82 38 193	11.58 1 137	✔	10.71	0.92	14.09	✔	—	✔	0.37	✔	2	-	Low Risk
American Funds 2055 Trgt Date Retire R6 percentile rank # of funds in category	RFKTX	Target Date	20.74 32 227	19.21 15 210	9.85 41 189	11.59 2 137	✔	10.94	0.93	14.09	✔	—	✘	0.38	✔	2	-	Low Risk
American Funds 2060 Trgt Date Retire R6 percentile rank # of funds in category	RFUTX	Target Date	20.77 33 227	19.30 12 210	9.84 43 184	11.58 4 91	✔	11.02	1.17	10.86	✔	—	✘	0.39	✔	2	-	Low Risk
American Funds 2065 Trgt Date Retire R6 percentile rank # of funds in category	RFVTX	Target Date	20.73 48 325	19.28 16 205	9.85 48 142	- - -	✔	10.99	1.16	6.09	✔	—	✘	0.39	✔	2	-	Low Risk
American Funds 2070 Trgt Date Retire R6 percentile rank # of funds in category	RFBFX	Target Date	20.81 45 325	- - 205	- - 142	- - -	—	-	-	2.08	✘	—	✔	0.39	✔	2	-	-

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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**

Fund	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 Mid Cap Index Admiral	Mid-Cap Blend	34.97	22.47	42.56	0.37	97.72	1.58	41.45

**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 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

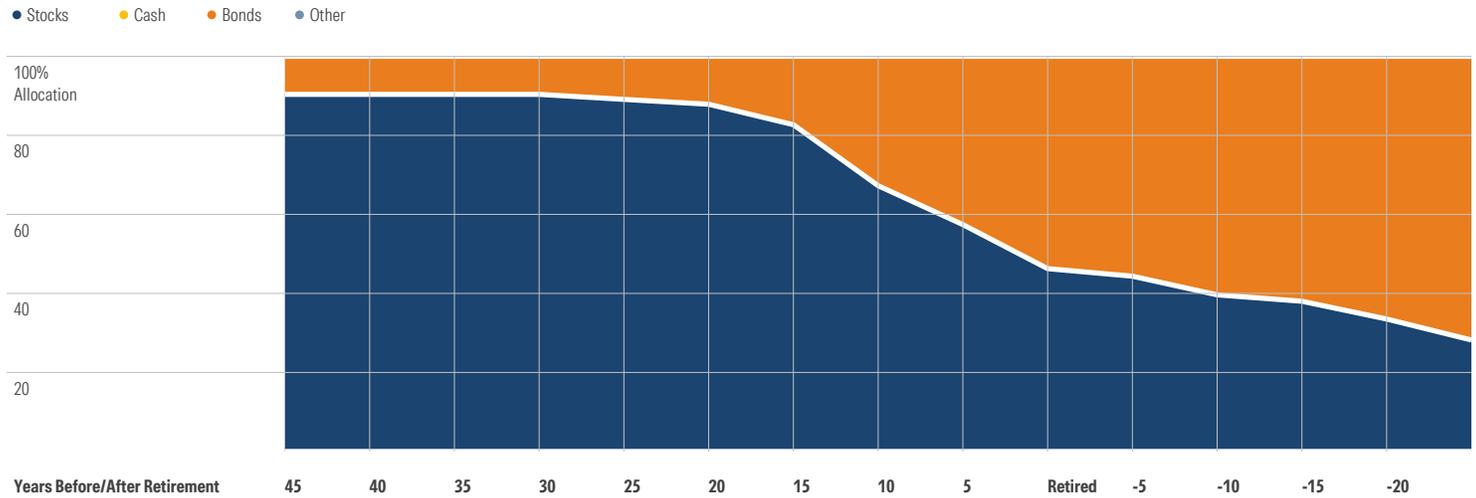
**Fixed Income Funds**

Fund	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg Credit	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1 Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	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
American Funds 2010 Trgt Date Ret Inc R6	38.02	27.79	10.23	54.44	9.98	3.41	6.82	0.72	177.42
American Funds 2015 Trgt Date Ret Inc R6	39.77	29.23	10.54	53.05	11.65	5.17	6.47	0.72	189.62
American Funds 2020 Trgt Date Ret Inc R6	43.83	32.42	11.41	49.31	12.96	5.46	6.13	0.74	200.14
American Funds 2025 Trgt Date Ret Inc R6	45.88	33.75	12.13	47.50	13.37	5.00	5.93	0.69	210.99
American Funds 2030 Trgt Date Retire R6	55.82	40.96	14.86	38.10	12.91	2.33	5.37	0.71	207.58
American Funds 2035 Trgt Date Retire R6	65.43	47.96	17.47	28.77	13.41	1.78	5.03	0.76	195.19
American Funds 2040 Trgt Date Retire R6	79.03	56.19	22.84	15.88	11.61	1.18	4.30	0.79	183.63
American Funds 2045 Trgt Date Retire R6	84.59	59.27	25.32	10.48	4.48	0.70	4.12	0.82	176.96
American Funds 2050 Trgt Date Retire R6	86.38	60.42	25.96	8.84	2.60	0.46	4.00	0.78	173.40
American Funds 2055 Trgt Date Retire R6	87.53	60.61	26.92	7.90	2.75	0.29	3.85	0.72	169.71
American Funds 2060 Trgt Date Retire R6	87.76	60.59	27.17	7.70	2.72	0.26	3.82	0.72	164.61
American Funds 2065 Trgt Date Retire R6	87.75	60.57	27.18	7.70	2.72	0.26	3.82	0.72	163.60
American Funds 2070 Trgt Date Retire R6	87.76	60.59	27.17	7.70	2.72	0.26	3.81	0.72	163.59