

# TOL 401K RETIREMENT PLAN

## 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>																		
JPMorgan US Equity R6	JUEMX	Large Blend	14.74	21.98	13.69	15.00	✓	12.22	1.01	11.46	✓	🇺🇸	✖	0.44	✓	3	2-Basic	Low Risk
percentile rank			65	43	36	9												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	03-11-2022	12-31-2022	
Fidelity 500 Index	FXAIX	Large Blend Index	17.86	22.99	14.41	14.81	✓	11.95	1.00	17.01	✓	🇺🇸	✓	0.02	✓	3	1-Low	Low Risk
percentile rank			24	22	19	12												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	07-19-2023	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	14.40	27.47	12.97	18.56	✓	15.32	1.00	21.51	✓	🇺🇸	✓	0.44	✓	2	2-Basic	Low Risk
percentile rank			65	57	36	7												
# of funds in category			1,098	1,025	958	770									12-31-2025	04-07-2022	12-31-2022	
Vanguard Equity-Income Adm	VEIRX	Large Value	17.22	13.31	12.82	11.73	✓	11.31	0.88	4.93	✓	🇺🇸	✓	0.18	✓	2	-	Medium Risk
percentile rank			26	57	29	22												
# of funds in category			1,122	1,073	1,011	847									12-31-2025	-	12-31-2022	
Fidelity Mid Cap Index	FSMDX	Mid-Cap Blend	10.57	14.34	8.67	11.01	✓	15.50	1.00	14.41	✓	🇺🇸	✓	0.03	✓	3	-	Medium Risk
percentile rank			33	30	55	24												
# of funds in category			455	398	362	274									12-31-2025	-	12-31-2022	
ClearBridge Mid Cap Growth IS	LCMIX	Mid-Cap Growth	3.14	16.60	5.38	11.34	✓	18.32	1.01	15.43	✓	🇺🇸	✓	0.75	✓	4	-	Low Risk
percentile rank			68	32	32	35												
# of funds in category			503	485	459	384									12-31-2025	-	12-31-2022	
MFS Mid Cap Value R6	MVCKX	Mid-Cap Value	6.49	11.12	10.43	10.15	✓	14.77	0.94	17.21	✓	🇺🇸	✓	0.61	✓	3	-	Medium Risk
percentile rank			77	55	53	39												
# of funds in category			424	394	374	301									12-31-2025	-	12-31-2022	
Vanguard Small Cap Index Admiral Shares	VSMAX	Small Blend	8.83	13.69	7.34	10.43	✓	17.94	0.88	9.77	✓	🇺🇸	✓	0.05	✓	4	1-Low	Medium Risk
percentile rank			45	28	51	19												
# of funds in category			645	608	587	454									12-31-2025	02-15-2022	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	
<b>Non-US Stock</b>																		
American Funds New World R6	RNWXG	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 EUPAC R6	REGX	Foreign Large Growth	29.18	16.34	4.59	8.46	✓	12.72	0.99	24.68	✓	🇺🇸	✓	0.47	✓	2	1-Low	Medium Risk
percentile rank			12	24	42	32												
# of funds in category			391	368	340	224									12-31-2025	02-15-2022	12-31-2022	
MFS International Equity R6	MIEIX	Foreign Large Growth	23.23	15.17	8.43	9.39	✓	12.27	0.97	16.35	✓	🇺🇸	✓	0.64	✓	4	2-Basic	Low Risk
percentile rank			89	77	45	11												
# of funds in category			756	708	661	506									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	
<b>Alternative</b>																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	19.27	4.97	10.94	6.79	✓	10.40	1.04	7.25	✓	—	—	0.90	✓	3	-	-
percentile rank			19	33	53	38												
# of funds in category			112	102	97	71									12-31-2025	-	-	
<b>Fixed Income</b>																		
PIMCO Income Instl	PIMIX	Multisector Bond	11.04	8.57	3.89	5.09	✓	4.82	0.79	18.85	✓	—	—	0.54	✓	4	-	-
percentile rank			4	18	19	10												
# of funds in category			360	340	309	215									12-31-2025	-	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	42.78	✓	—	—	-	-	-	-	
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
<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	RFGTX	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	
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date	20.42	18.56	9.82	11.51	✓	10.52	0.92	14.09	✓	—	✓	0.37	✓	2	-	Low Risk
percentile rank			15	11	17	1												
# of funds in category			228	211	190	137									12-31-2025	-	12-31-2022	
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date	20.43	18.87	9.82	11.58	✓	10.71	0.92	14.09	✓	—	✓	0.37	✓	2	-	Low Risk
percentile rank			28	16	38	1												
# of funds in category			234	214	193	137									12-31-2025	-	12-31-2022	

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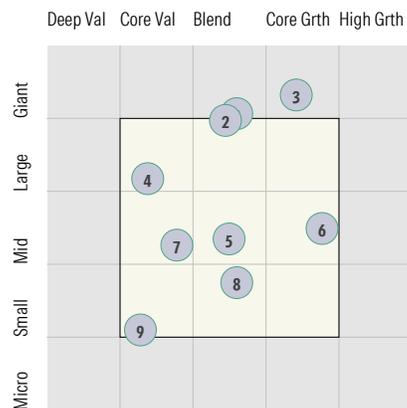
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style	Expense		ESG Metrics					
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
													Updated	Updated	Updated			
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date	20.74	19.21	9.85	11.59	✔	10.94	0.93	14.09	✔	—	✖	0.38	✔	2	-	Low Risk
percentile rank			32	15	41	2												
# of funds in category			227	210	189	137									12-31-2025	-	12-31-2022	
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date	20.77	19.30	9.84	11.58	✔	11.02	1.17	10.86	✔	—	✖	0.39	✔	2	-	Low Risk
percentile rank			33	12	43	4												
# of funds in category			227	210	184	91									12-31-2025	-	12-31-2022	
American Funds 2065 Trgt Date Retire R6	RFVFX	Target Date	20.73	19.28	9.85	-	✔	10.99	1.16	6.09	✔	—	✖	0.39	✔	2	-	Low Risk
percentile rank			48	16	48	-												
# of funds in category			325	205	142	-									12-31-2025	-	12-31-2022	
American Funds 2070 Trgt Date Retire R6	RFBFX	Target Date	20.81	-	-	-	—	-	-	2.08	✖	—	✔	0.39	✔	2	-	-
percentile rank			45	-	-	-												
# of funds in category			325	205	142	-									12-31-2025	-	-	

# TOL 401K RETIREMENT PLAN

## 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 JPMorgan US Equity R6	Large Blend	29.62	15.79	54.58	0.68	97.57	1.75	540.83
2 Fidelity 500 Index	Large Blend Index	26.56	16.99	56.44	0.01	99.48	0.51	465.35
3 JPMorgan Large Cap Growth R6	Large Growth	20.73	12.14	67.13	1.23	93.82	4.96	791.22
4 Vanguard Equity-Income Adm	Large Value	32.53	33.18	34.30	1.40	91.49	7.11	98.06
5 Fidelity Mid Cap Index	Mid-Cap Blend	36.86	21.38	41.76	0.59	97.52	1.90	23.81
6 ClearBridge Mid Cap Growth IS	Mid-Cap Growth	31.17	19.89	48.92	0.06	98.34	1.60	30.60
7 MFS Mid Cap Value R6	Mid-Cap Value	39.51	23.10	37.39	0.72	93.59	5.04	19.28
8 Vanguard Small Cap Index Admiral Shares	Small Blend	37.14	19.09	43.79	1.13	96.90	1.96	9.00
9 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	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 EUPAC R6	Foreign Large Growth	38.73	14.74	46.53	15.52	34.52	49.96	85.96	14.04	89.72
3 MFS International Equity R6	Foreign Large Growth	40.19	21.68	38.14	3.77	27.99	68.25	96.69	3.31	78.96

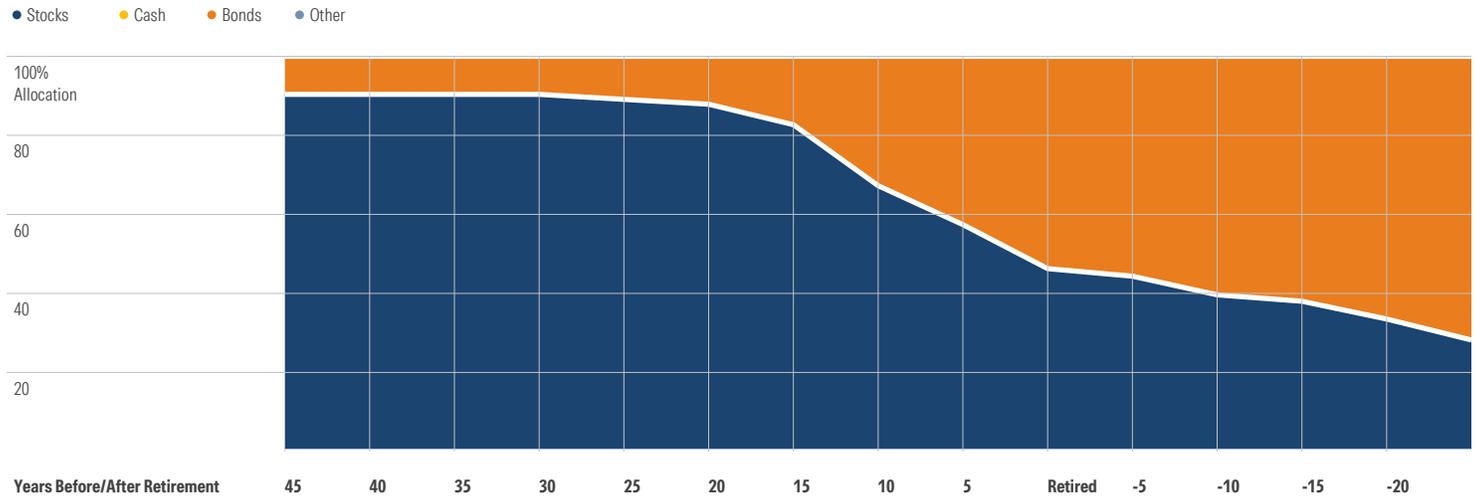
  

● Fixed Income Funds	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1 PIMCO Income Instl	Multisector Bond	30.67	17.06	10.74	0.00	5.10	88.79	11.21	0.00	
2 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	

# TOL 401K RETIREMENT PLAN

## 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