

SHAFFNER HEANEY ASSOCIATES INC 401K

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 percentile rank # of funds in category	VFIAX	Large Blend Index	17.83 25 1,379	22.96 24 1,265	14.38 20 1,169	14.78 14 906	🟢	11.95	1.00	8.18	🟢	📊	🟢	0.04	🟢	3	1-Low	Low Risk
Fidelity Contrafund percentile rank # of funds in category	FCNTX	Large Growth	21.75 13 1,098	32.13 23 1,025	15.53 9 958	16.84 20 770	🟢	13.40	0.83	35.40	🟢	📊	🟢	0.63	🟢	1	1-Low	Low Risk
American Funds Washington Mutual R6 percentile rank # of funds in category	RWMGX	Large Value	17.52 23 1,122	18.15 11 1,073	14.31 10 1,011	13.49 4 847	🟢	9.94	0.72	28.61	🟢	📊	🔴	0.26	🟢	3	1-Low	Low Risk
Vanguard Mid Cap Index Admiral percentile rank # of funds in category	VIMAX	Mid-Cap Blend	11.67 26 455	14.27 31 398	8.60 58 362	10.91 28 274	🟢	14.78	0.95	2.50	🔴	📊	🟢	0.05	🟢	4	1-Low	Medium Risk
MFS New Discovery R4 percentile rank # of funds in category	MNDJX	Small Growth	12.66 25 543	11.03 64 529	-0.45 81 507	10.51 39 396	🟢	17.07	0.80	12.09	🟢	📊	🟢	0.96	🟢	4	-	Medium Risk
Nomura Small Cap Value Institutional percentile rank # of funds in category	DEVIX	Small Value	7.95 40 491	9.52 66 468	9.14 58 445	9.07 48 365	🟢	18.44	0.89	13.59	🟢	📊	🟢	0.85	🟢	4	-	Medium Risk
Non-US Stock																		
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
Alternative																		
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	1-Low	Low Risk
Fixed Income																		
⚠ BlackRock Inflation Protected Bond Instl percentile rank # of funds in category	BPRIX	Inflation-Protected Bond	6.85 45 158	4.13 46 149	1.11 24 142	3.02 25 118	🟢	4.62	1.00	1.93	🔴	—	—	1.09	🔴	3	-	-

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																Updated	Updated	Updated
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	—
PIMCO Income I2	PONPX	Multisector Bond	10.93	8.46	3.79	4.99	🟢	4.82	0.79	18.85	🟢	—	—	0.64	🟢	4	—	—
percentile rank			5	21	20	13												
# of funds in category			360	340	309	215										12-31-2025	—	—
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.09	5.28	3.21	2.30	🔴	0.59	0.08	28.58	🟢	—	—	0.26	🟢	—	—	—
percentile rank			27	58	59	73												
# 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	VTHX	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	VTTSX	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	VLXVX	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
Vanguard Target Retirement 2070 Fund percentile rank	VSVNX	Target Date	21.42 29	18.71 38	— —	— —	✓	10.74	1.17	3.60	✓	—	✓	0.08	✓	3	—	Low Risk
# of funds in category			325	205	142	—										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
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

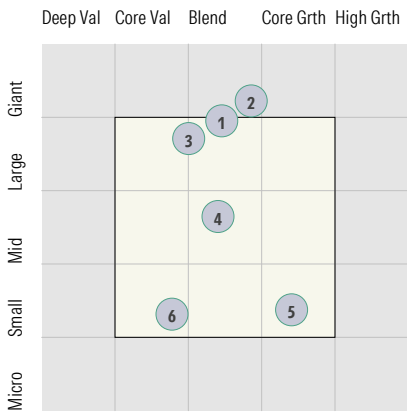
BlackRock Global Allocation Instl	MALOX	Global Allocation	19.62	13.75	5.74	7.50		9.22	1.00	9.09				0.87		2	—	Low Risk
percentile rank			16	26	67	35												
# of funds in category			425	418	405	327										12-31-2025	—	09-30-2022

SHAFFNER HEANEY ASSOCIATES INC 401K

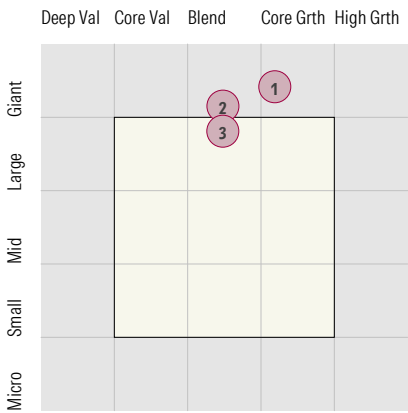
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



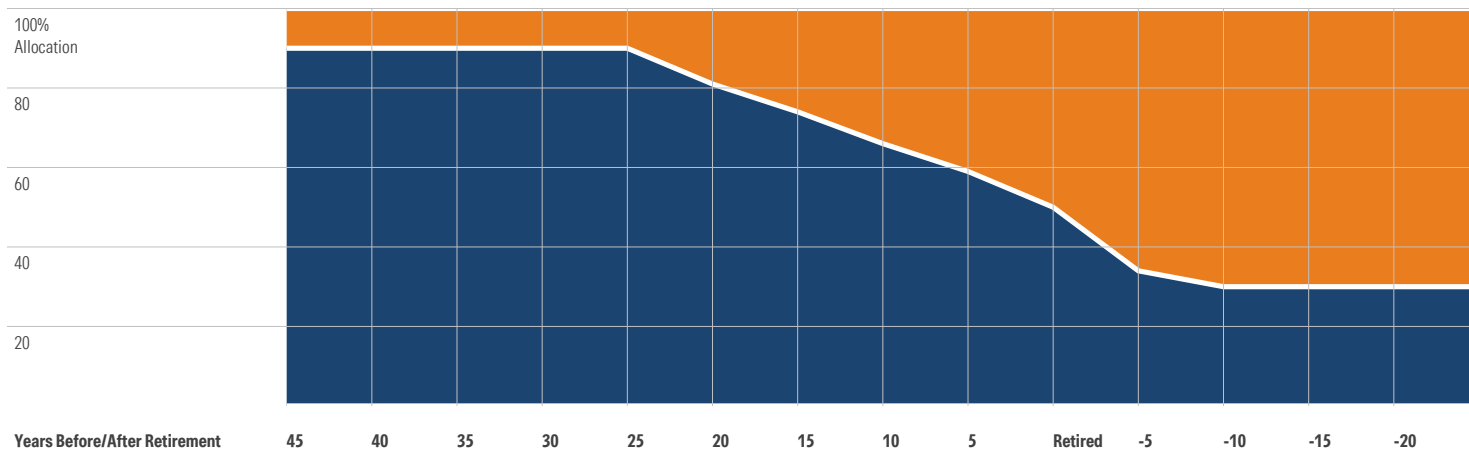
US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00		
2	Fidelity Contrafund	Large Growth	29.58	11.83	58.61	1.76	88.25	6.88	621.84		
3	American Funds Washington Mutual R6	Large Value	29.60	25.41	44.99	2.43	90.97	5.92	266.85		
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	34.97	22.47	42.56	0.37	97.72	1.58	41.45		
5	MFS New Discovery R4	Small Growth	20.05	32.58	47.38	4.41	89.86	5.73	5.27		
6	Nomura Small Cap Value Institutional	Small Value	54.61	10.17	35.22	1.74	97.77	0.49	5.13		
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	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	65.08	2.97	1.93	0.00	6.66		95.11	1.93	2.96
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 I2	Multisector Bond	30.67	17.06	10.74	0.00	5.10		88.79	11.21	0.00
4	Federated Hermes Govt Ultrashort IS	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

● Stocks ● Cash ● Bonds ● Other



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