

SMRTL 401K 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
US Stock																		
Columbia Contrarian Core Inst3 percentile rank	COFYX	Large Blend	17.51 33	24.27 11	14.26 23	14.39 28	🟢	12.45	1.02	20.85	🟢	🇺🇸	🔴	0.61	🟢	3	1-Low	Low Risk
# of funds in category			1,379	1,265	1,169	906										12-31-2025	03-11-2022	12-31-2022
Vanguard 500 Index Admiral percentile rank	VFIAX	Large Blend Index	17.83 25	22.96 24	14.38 20	14.78 14	🟢	11.95	1.00	8.18	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk
# of funds in category			1,379	1,265	1,169	906										12-31-2025	02-15-2022	12-31-2022
JPMorgan Large Cap Growth R6 percentile rank	JLGMX	Large Growth	14.40 65	27.47 57	12.97 36	18.56 7	🟢	15.32	1.00	21.51	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk
# of funds in category			1,098	1,025	958	770										12-31-2025	04-07-2022	12-31-2022
Putnam Large Cap Value R6 percentile rank	PEQSX	Large Value	20.46 9	18.52 10	15.57 3	13.56 4	🟢	11.41	0.89	13.43	🟢	🇺🇸	🟢	0.54	🟢	3	-	Medium Risk
# of funds in category			1,122	1,073	1,011	847										12-31-2025	-	12-31-2022
MFS Mid Cap Growth R6 percentile rank	OTCKX	Mid-Cap Growth	3.81 64	13.13 62	3.46 58	11.52 32	🟢	15.64	0.84	17.21	🟢	🇺🇸	🟢	0.65	🟢	3	2-Basic	Low Risk
# of funds in category			503	485	459	384										12-31-2025	02-15-2022	12-31-2022
Allspring Special Mid Cap Value R6 percentile rank	WFPRX	Mid-Cap Value	6.23 79	9.28 81	9.93 63	10.24 38	🟢	13.56	0.85	17.04	🟢	🇺🇸	🟢	0.70	🟢	4	-	Medium Risk
# of funds in category			424	394	374	301										12-31-2025	-	12-31-2022
PGIM Jennison Small Company R6 percentile rank	PJSQX	Small Growth	7.39 57	11.16 63	7.70 11	10.97 31	🟢	17.25	0.80	12.19	🟢	🇺🇸	🔴	0.69	🟢	4	-	Medium Risk
# of funds in category			543	529	507	396										12-31-2025	-	12-31-2022
Vanguard Small Cap Value Index Admiral percentile rank	VSIAX	Small Value	9.09 31	12.45 24	10.56 35	10.15 19	🟢	17.60	0.85	9.77	🟢	🇺🇸	🟢	0.07	🟢	5	1-Low	Medium Risk
# of funds in category			491	468	445	365										12-31-2025	02-15-2022	12-31-2022
Non-US Stock																		
Nomura Emerging Markets R6 percentile rank	DEMZX	Diversified Emerging Mkts	87.21 1	32.96 1	10.47 4	- -	🟢	21.88	1.33	19.36	🟢	🇺🇸	🟢	1.06	🟢	3	-	Medium Risk
# of funds in category			756	709	626	462										12-31-2025	-	12-31-2022
Hartford Schroders International Stk SDR percentile rank	SCIIX	Foreign Large Blend	26.16 80	16.66 58	7.56 66	9.75 7	🟢	12.00	0.96	15.93	🟢	🇺🇸	🔴	0.69	🟢	4	-	Low Risk
# of funds in category			756	708	661	506										12-31-2025	-	12-31-2022
Vanguard Developed Markets Index Admiral percentile rank	VTMGX	Foreign Large Blend Index	35.17 18	17.91 29	9.11 26	8.71 28	🟢	12.70	1.05	12.95	🟢	🇺🇸	🟢	0.05	🟢	2	1-Low	Low Risk
# of funds in category			756	708	661	506										12-31-2025	02-15-2022	12-31-2022
Fidelity Advisor International Growth Z percentile rank	FZAIJ	Foreign Large Growth	18.06 60	14.49 42	5.93 28	8.84 25	🟢	13.90	1.03	18.26	🟢	🇺🇸	🟢	0.77	🟢	5	-	Low Risk
# of funds in category			391	368	340	224										12-31-2025	-	12-31-2022
Schwab Fundamental Intl Equity Index Fd percentile rank	SFNNX	Foreign Large Value	41.03 37	20.03 44	12.75 33	9.91 17	🟢	12.01	0.96	8.77	🟢	🇺🇸	🟢	0.25	🟢	1	-	Medium Risk
# of funds in category			363	342	324	249										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
DFA Global Equity I	DGEIX	Global Stock	20.17	18.71	11.94	11.93	✓	12.09	1.03	13.93	✓	—	✓	0.26	✓	1	—	Medium Risk
percentile rank			51	46	18	13												
# of funds in category			331	307	299	200										12-31-2025	—	12-31-2022

Alternative

Invesco Balanced-Risk Commodity Strat R6	IBRFIX	Commodities Broad Basket	18.88	6.76	9.40	6.25	✓	8.80	0.80	15.18	✓	—	—	1.15	✓	—	—	—
percentile rank			21	21	86	56												
# of funds in category			112	102	97	71										—	—	—
Principal Real Estate Securities Fd R6	PFRSX	Real Estate	1.25	6.60	4.85	—	✓	15.84	0.95	25.17	✓	—	✓	0.81	✓	3	—	Medium Risk
percentile rank			62	39	46	—												
# of funds in category			215	204	195	150										12-31-2025	—	12-31-2022

Fixed Income

PGIM Global Total Return R6	PGTQX	Global Bond	11.13	7.02	-2.01	2.52	✓	7.24	0.81	23.35	✓	—	—	0.54	✓	2	—	—
percentile rank			26	16	61	20												
# of funds in category			150	150	144	127										12-31-2025	—	—
PGIM High Yield R6	PHYQX	High Yield Bond	9.14	9.95	4.60	6.59	✓	4.96	1.02	18.31	✓	—	—	0.38	✓	1	—	—
percentile rank			16	24	30	9												
# of funds in category			626	595	560	452										12-31-2024	—	—
PIMCO Real Return Instl	PRRIX	Inflation-Protected Bond	8.17	4.80	1.40	3.39	✓	4.68	1.01	6.15	✓	—	—	0.55	✓	3	—	—
percentile rank			9	12	18	6												
# of funds in category			158	149	142	118										12-31-2025	—	—
Nuveen Core Impact Bond R6	TSBIX	Intermediate-Term Bond	7.50	5.34	-0.10	2.32	✓	5.94	0.97	13.37	✓	⚠	—	0.35	✓	4	4-Leader	—
percentile rank			24	15	25	24												
# of funds in category			512	471	422	299										05-31-2025	02-15-2022	—
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	—	—	—										—	—	—
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	4.86	5.78	3.41	2.90	✓	0.56	-0.04	15.09	✓	—	—	0.49	✗	3	—	—
percentile rank			44	25	30	20												
# of funds in category			247	209	182	111										12-31-2025	—	—

Target Date

Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	12.15	10.78	4.77	6.87	✓	6.79	0.84	12.95	✓	—	✓	0.08	✓	3	1-Low	—
percentile rank			69	56	60	48												
# of funds in category			130	114	103	67										12-31-2025	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	14.60	12.84	5.90	7.87	✓	7.92	0.91	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			23	14	17	22												
# of funds in category			162	145	128	90										12-31-2025	02-15-2022	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 2030 Fund percentile rank # of funds in category	VTHRX	Target Date	16.24 11 240	14.27 5 221	6.83 12 200	8.66 20 137	🟢	8.75	0.93	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
Vanguard Target Retirement 2035 Fund percentile rank # of funds in category	VTTHX	Target Date	17.54 15 234	15.46 18 216	7.71 25 190	9.40 27 137	🟢	9.28	0.92	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
Vanguard Target Retirement 2040 Fund percentile rank # of funds in category	VFORX	Target Date	18.76 25 235	16.63 35 214	8.57 46 193	10.13 31 137	🟢	9.80	0.91	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
Vanguard Target Retirement 2045 Fund percentile rank # of funds in category	VTIVX	Target Date	19.99 23 228	17.76 33 211	9.41 42 190	10.74 28 137	🟢	10.34	0.92	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
Vanguard Target Retirement 2050 Fund percentile rank # of funds in category	VFIFX	Target Date	21.41 14 234	18.70 27 214	9.95 31 193	11.02 16 137	🟢	10.76	0.94	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
Vanguard Target Retirement 2055 Fund percentile rank # of funds in category	VFFVX	Target Date	21.43 18 227	18.71 31 210	9.96 38 189	11.02 19 137	🟢	10.77	0.93	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
Vanguard Target Retirement 2060 Fund percentile rank # of funds in category	VTTSX	Target Date	21.42 18 227	18.71 35 210	9.96 41 184	11.02 31 91	🟢	10.76	1.17	12.95	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
Vanguard Target Retirement 2065 Fund percentile rank # of funds in category	VLXVX	Target Date	21.43 27 325	18.70 41 205	9.98 46 142	- - -	🟢	10.75	1.17	8.56	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
Vanguard Target Retirement 2070 Fund percentile rank # of funds in category	VSVNX	Target Date	21.42 29 325	18.71 38 205	- - 142	- - -	🟢	10.74	1.17	3.60	🟢	—	🟢	0.08	🟢	3	-	Low Risk
Vanguard Target Retirement Income Fund percentile rank # of funds in category	VTINX	Target Date	11.31 38 184	9.52 49 169	3.82 48 151	5.33 42 103	🟢	6.04	0.95	12.95	🟢	—	🟢	0.08	🟢	4	1-Low	-

Balanced

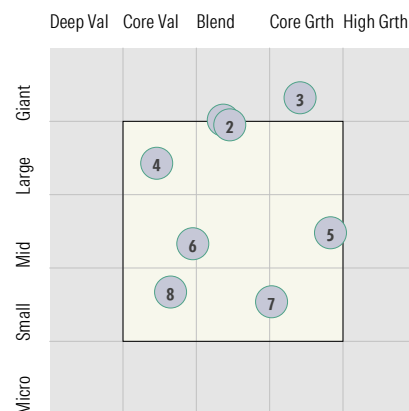
BlackRock Global Allocation K	MKLOX	Global Allocation	19.76	13.87	5.84	-		9.22	1.00	9.09				0.77		2	-	Low Risk
percentile rank			15	21	64	-												
# of funds in category			425	418	405	327										12-31-2025	-	09-30-2022

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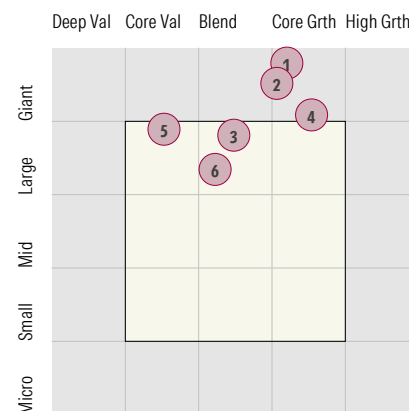
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	Columbia Contrarian Core Inst3	Large Blend	25.46	14.89	59.66	1.01	97.85	1.14	506.77
2	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	JPMorgan Large Cap Growth R6	Large Growth	20.73	12.14	67.13	1.23	93.82	4.96	791.22
4	Putnam Large Cap Value R6	Large Value	38.25	27.29	34.45	3.02	92.37	4.53	165.53
5	MFS Mid Cap Growth R6	Mid-Cap Growth	28.92	20.44	50.63	0.83	92.63	6.54	29.03
6	Allspring Special Mid Cap Value R6	Mid-Cap Value	34.54	22.74	42.74	2.92	93.93	3.14	21.41
7	PGIM Jennison Small Company R6	Small Growth	43.92	17.43	38.64	2.38	88.76	8.86	6.13
8	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

Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
	Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop- ed	EM%	Avg Mkt Cap M\$	
1	Nomura Emerging Markets R6	Diversified Emerging Mkts	14.83	6.47	78.70	12.85	85.69	1.46	63.23	36.77	103.62
2	Hartford Schroders International Stk SDR	Foreign Large Blend	32.64	22.74	44.63	5.99	38.31	55.71	87.77	12.23	113.37
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	Fidelity Advisor International Growth Z	Foreign Large Growth	32.23	3.68	64.10	18.32	20.37	61.32	96.81	3.19	96.63
5	Schwab Fundamental Intl Equity Index Fd	Foreign Large Value	41.78	18.46	39.75	9.99	39.61	50.40	99.28	0.72	47.20
6	DFA Global Equity I	Global Stock	33.70	15.42	50.89	75.82	12.93	11.25	94.34	5.66	85.14

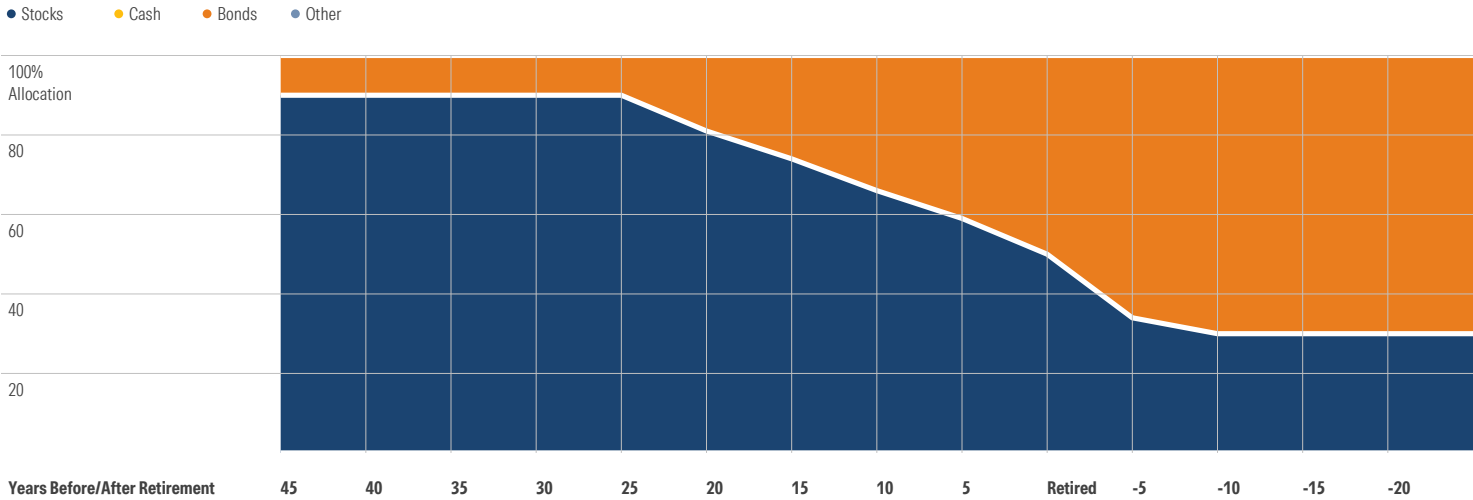
Fixed Income Funds

	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	PGIM Global Total Return R6	Global Bond	40.74	1.11	33.15	0.00	6.82	87.64	9.44	2.92
2	PGIM High Yield R6	High Yield Bond	8.15	0.00	83.01	0.00	2.85	15.68	78.06	6.27
3	PIMCO Real Return Instl	Inflation-Protected Bond	67.97	6.76	3.05	0.00	6.94	97.68	2.32	0.00
4	Nuveen Core Impact Bond R6	Intermediate-Term Bond	24.02	26.09	40.10	0.00	6.00	92.28	3.37	4.35
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	PIMCO Short-Term Instl	Ultrashort Bond	39.84	7.43	24.24	0.00	0.46	97.57	2.42	0.00

SMRTL 401K PLAN

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

Target Date Allocation



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