

SMRTL 457B 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 Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
Columbia Contrarian Core Inst3	COFYX	Large Blend	17.51	24.27	14.26	14.39	✓	12.45	1.02	20.85	✓	🇺🇸	✖	0.61	✓	3	1-Low	Low Risk
percentile rank			33	11	23	28												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	03-11-2022	12-31-2022	
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	
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	
Putnam Large Cap Value R6	PEQSX	Large Value	20.46	18.52	15.57	13.56	✓	11.41	0.89	13.43	✓	🇺🇸	✓	0.54	✓	3	-	Medium Risk
percentile rank			9	10	3	4												
# of funds in category			1,122	1,073	1,011	847									12-31-2025	-	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	3.81	13.13	3.46	11.52	✓	15.64	0.84	17.21	✓	🇺🇸	✓	0.65	✓	3	2-Basic	Low Risk
percentile rank			64	62	58	32												
# of funds in category			503	485	459	384									12-31-2025	02-15-2022	12-31-2022	
Allspring Special Mid Cap Value R6	WFPRX	Mid-Cap Value	6.23	9.28	9.93	10.24	✓	13.56	0.85	17.04	✓	🇺🇸	✓	0.70	✓	4	-	Medium Risk
percentile rank			79	81	63	38												
# of funds in category			424	394	374	301									12-31-2025	-	12-31-2022	
PGIM Jennison Small Company R6	PJSQX	Small Growth	7.39	11.16	7.70	10.97	✓	17.25	0.80	12.19	✓	🇺🇸	✖	0.69	✓	4	-	Medium Risk
percentile rank			57	63	11	31												
# of funds in category			543	529	507	396									12-31-2025	-	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																		
Nomura Emerging Markets R6	DEMZX	Diversified Emerging Mkts	87.21	32.96	10.47	-	✓	21.88	1.33	19.36	✓	🇺🇸	✓	1.06	✓	3	-	Medium Risk
percentile rank			1	1	4	-												
# of funds in category			756	709	626	462									12-31-2025	-	12-31-2022	
Hartford Schroders International Stk SDR	SCIJX	Foreign Large Blend	26.16	16.66	7.56	9.75	✓	12.00	0.96	15.93	✓	🇺🇸	✖	0.69	✓	4	-	Low Risk
percentile rank			80	58	66	7												
# of funds in category			756	708	661	506									12-31-2025	-	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	
Fidelity Advisor International Growth Z	FZAIJX	Foreign Large Growth	18.06	14.49	5.93	8.84	✓	13.90	1.03	18.26	✓	🇺🇸	✓	0.77	✓	5	-	Low Risk
percentile rank			60	42	28	25												
# of funds in category			391	368	340	224									12-31-2025	-	12-31-2022	
Schwab Fundamental Intl Equity Index Fd	SFNNX	Foreign Large Value	41.03	20.03	12.75	9.91	✓	12.01	0.96	8.77	✓	🇺🇸	✓	0.25	✓	1	-	Medium Risk
percentile rank			37	44	33	17												
# of funds in category			363	342	324	249									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
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	IBRFX	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 Updated	Commit. Level Updated	Carbon Risk Updated
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	16.24	14.27	6.83	8.66	✓	8.75	0.93	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			11	5	12	20												
# of funds in category			240	221	200	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	17.54	15.46	7.71	9.40	✓	9.28	0.92	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			15	18	25	27												
# of funds in category			234	216	190	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	18.76	16.63	8.57	10.13	✓	9.80	0.91	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			25	35	46	31												
# of funds in category			235	214	193	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	19.99	17.76	9.41	10.74	✓	10.34	0.92	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			23	33	42	28												
# of funds in category			228	211	190	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2050 Fund	VVIFX	Target Date	21.41	18.70	9.95	11.02	✓	10.76	0.94	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			14	27	31	16												
# of funds in category			234	214	193	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	21.43	18.71	9.96	11.02	✓	10.77	0.93	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			18	31	38	19												
# of funds in category			227	210	189	137									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2060 Fund	VVTSX	Target Date	21.42	18.71	9.96	11.02	✓	10.76	1.17	12.95	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			18	35	41	31												
# of funds in category			227	210	184	91									12-31-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	21.43	18.70	9.98	-	✓	10.75	1.17	8.56	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			27	41	46	-												
# of funds in category			325	205	142	-									12-31-2025	02-15-2022	12-31-2022	
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

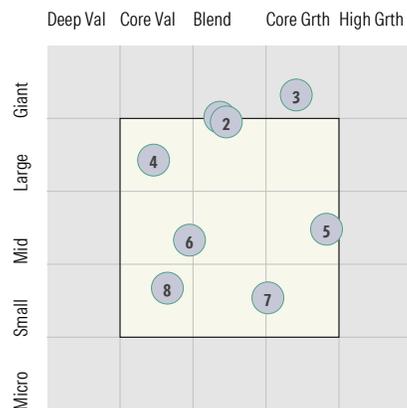
BlackRock Global Allocation K	MKLOX	Global Allocation	19.76	13.87	5.84	-	✓	9.22	1.00	9.09	✓	🇺🇸	✓	0.77	✓	2	-	Low Risk
percentile rank			15	21	64	-												
# of funds in category			425	418	405	327									12-31-2025	-	09-30-2022	

SMRTL 457B PLAN

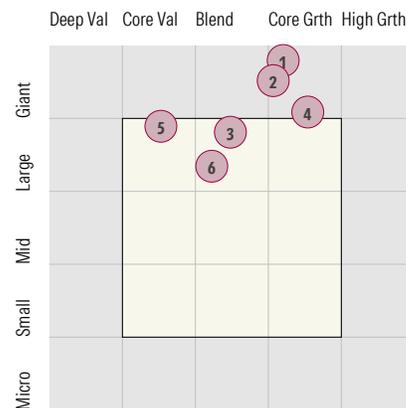
Style Analysis (Data as of 12-31-2025)

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	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

	Category	Super Sectors %			Regional Exposure %			Market Maturity %			
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	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

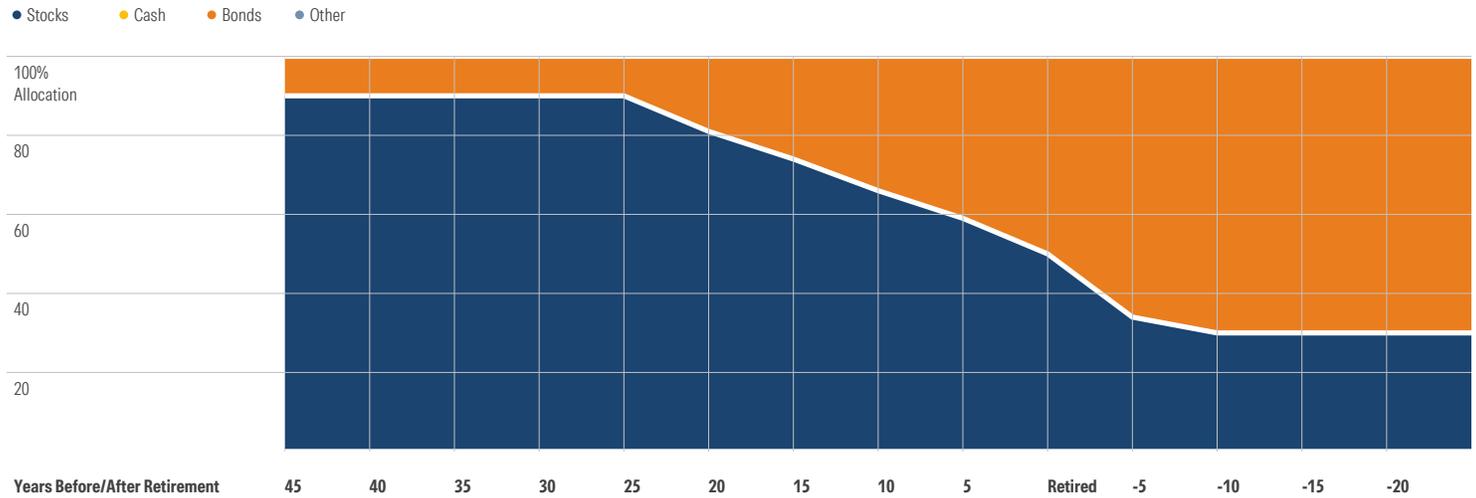
Fixed Income Funds

	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg Credit	US Credit	Non US	Avg Eff Duration	Inv Grade	Below 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 457B 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
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