

# SOUTHERN ORTHOPAEDIC SPECIALISTS

## 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 Growth Index Admiral	VIGAX	Large Growth	19.43	32.48	14.62	17.44	✓	15.64	1.04	31.11	✓	☒	✓	0.05	✓	3	1-Low	Low Risk
percentile rank			24	20	20	15												
# of funds in category			1,098	1,025	958	770									12-31-2025	02-15-2022	12-31-2022	
Vanguard Windsor II Admiral	VWNAX	Large Value	18.69	17.98	12.99	12.70	✓	11.30	0.85	22.16	✓	☒	✗	0.23	✓	3	-	Low Risk
percentile rank			16	11	26	9												
# of funds in category			1,122	1,073	1,011	847									12-31-2025	-	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	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	8.44	15.32	3.03	10.25	✓	19.25	0.93	21.10	✓	☒	✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			50	31	51	43												
# of funds in category			543	529	507	396									12-31-2025	02-15-2022	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	
<b>Non-US Stock</b>																		
American Funds New World R6	RNWGX	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	
MFS Research International R6	MRSKX	Foreign Large Blend	22.81	12.88	5.92	7.83	✓	11.71	0.94	3.09	✓	☒	✓	0.64	✓	3	2-Basic	Low Risk
percentile rank			90	93	86	62												
# of funds in category			756	708	661	506									12-31-2025	02-15-2022	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	
<b>Alternative</b>																		
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	3.19	6.58	4.64	5.14	✓	17.25	1.04	29.74	✓	—	✓	0.13	✓	2	1-Low	Low Risk
percentile rank			21	42	57	45												
# of funds in category			215	204	195	150									12-31-2025	02-15-2022	12-31-2022	
<b>Fixed Income</b>																		
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	6.87	4.15	1.03	2.98	✓	4.65	1.01	4.23	✓	—	—	0.10	✓	3	-	-
percentile rank			42	45	38	37												
# of funds in category			158	149	142	118									12-31-2025	-	-	

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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
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate-Term Bond	7.36 32 512	5.19 25 471	-0.13 27 422	2.43 16 299	✔️	6.13	1.01	25.36	✔️	🇺🇸	-	0.30	✔️	4	1-Low	-
Loomis Sayles Income N percentile rank # of funds in category	LSBNX	Multisector Bond	9.21 21 360	8.02 34 340	2.64 56 309	3.99 61 215	✔️	6.29	1.03	19.01	✔️	-	-	0.59	✔️	1	1-Low	-
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	- - 37	- - -	- - -	- - -	-	-	-	42.78	✔️	-	-	-	-	-	-	-
Vanguard Ultra-Short-Term Bond Admiral percentile rank # of funds in category	VUSFX	Ultrashort Bond	5.10 25 247	5.43 44 209	3.18 61 182	2.62 47 111	✔️	0.70	0.10	6.21	✔️	-	-	0.09	✔️	3	-	-

### Balanced

Vanguard LifeStrategy Cnsvr Gr Inv percentile rank # of funds in category	VSCGX	Target Risk	12.86 34 238	10.93 16 228	4.24 52 221	6.12 24 182	✔️	7.26	0.96	3.93	✔️	🇺🇸	✔️	0.12	✔️	3	1-Low	-
Vanguard LifeStrategy Growth Inv percentile rank # of funds in category	VASGX	Target Risk	19.63 27 182	17.08 12 178	8.76 27 174	10.03 14 145	✔️	10.04	0.97	3.93	✔️	🇺🇸	✔️	0.14	✔️	3	1-Low	Low Risk
Vanguard LifeStrategy Income Inv percentile rank # of funds in category	VASIX	Target Risk	9.42 48 89	7.83 52 86	1.92 85 81	4.06 62 71	✔️	6.11	0.93	3.93	✔️	🇺🇸	✔️	0.11	✔️	3	1-Low	-
Vanguard LifeStrategy Mod Gr Inv Shrs percentile rank # of funds in category	VSMGX	Target Risk	16.24 41 425	13.98 19 418	6.49 40 405	8.09 18 327	✔️	8.60	0.95	3.93	✔️	🇺🇸	✔️	0.13	✔️	3	1-Low	Low Risk

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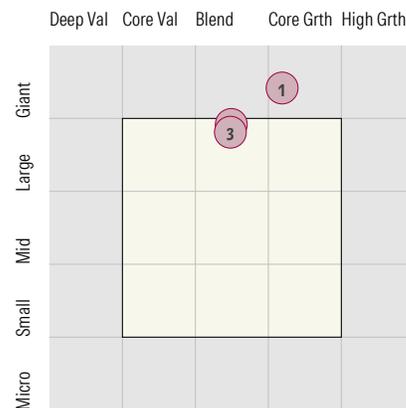
## Style Analysis (Data as of 12-31-2025)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



**US Stock Funds**

	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 Growth Index Admiral	Large Growth	19.97	6.97	73.05	0.16	99.64	0.15	1,019.05
3	Vanguard Windsor II Admiral	Large Value	31.13	20.48	48.38	4.62	84.79	10.58	111.94
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	34.97	22.47	42.56	0.37	97.72	1.58	41.45
5	Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33
6	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	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	MFS Research International R6	Foreign Large Blend	41.62	20.36	38.03	13.75	31.56	54.69	96.18	3.82	59.36
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**

	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	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23
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	Loomis Sayles Income N	Multisector Bond	46.57	0.09	44.45	0.00	3.58	67.52	21.01	11.48
4	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
5	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66