

# STANDARD SOLAR 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 Updated	Commit. Level Updated	Carbon Risk Updated
<b>US Stock</b>																		
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	20.86 8 1,379	24.98 7 1,265	15.72 6 1,169	14.43 26 906	✔	11.57	0.94	33.94	✔	☐	✔	0.27	✔	2	-	Low Risk
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
Brown Advisory Sustainable Growth I percentile rank # of funds in category	BAFWX	Large Growth	3.63 98 1,098	20.16 86 1,025	9.29 77 958	15.29 52 770	✔	16.13	1.04	13.60	✔	☐	✔	0.60	✔	4	3-Advanced	Low Risk
Vanguard Value Index Adm percentile rank # of funds in category	VIAX	Large Value	15.26 53 1,122	13.46 55 1,073	12.59 34 1,011	11.66 25 847	✔	11.57	0.91	31.11	✔	☐	✔	0.05	✔	3	1-Low	Medium Risk
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	10.69 27 503	16.63 32 485	6.35 25 459	11.63 30 384	✔	16.78	0.92	2.50	✖	☐	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	12.05 36 424	11.93 41 394	10.71 47 374	9.94 45 301	✔	14.60	0.93	2.50	✖	☐	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Small Cap Growth Index Admiral percentile rank # of funds in category	VSGAX	Small Growth	8.44 50 543	15.32 31 529	3.03 51 507	10.25 43 396	✔	19.25	0.93	21.10	✔	☐	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	9.09 31 491	12.45 24 468	10.56 35 445	10.15 19 365	✔	17.60	0.85	9.77	✔	☐	✔	0.07	✔	5	1-Low	Medium Risk
<b>Non-US Stock</b>																		
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
Hartford Schroders International Stk SDR percentile rank # of funds in category	SCIJX	Foreign Large Blend	26.16 80 756	16.66 58 708	7.56 66 661	9.75 7 506	✔	12.00	0.96	15.93	✔	☐	✖	0.69	✔	4	-	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
American Funds EUPAC R6 percentile rank # of funds in category	REGGX	Foreign Large Growth	29.18 12 391	16.34 24 368	4.59 42 340	8.46 32 224	✔	12.72	0.99	24.68	✔	☐	✔	0.47	✔	2	1-Low	Medium Risk
Causeway International Value Instl percentile rank # of funds in category	CIVIX	Foreign Large Value	39.04 49 363	22.45 14 342	13.30 22 324	9.41 27 249	✔	13.01	0.99	24.28	✔	☐	✖	0.85	✔	3	-	Low Risk

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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	Sustain. Rating	Commit. Level	Carbon Risk	
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	22.43	20.21	10.98	-	✔	11.57	1.02	12.95	✔	-	✔	0.09	✔	2	1-Low	Low Risk
percentile rank			26	29	35	-												
# of funds in category			331	307	299	200										12-31-2025	02-15-2022	12-31-2022

Alternative																		
⚠ DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	11.79	2.86	9.16	-	✔	8.70	0.83	15.85	✔	-	-	0.85	✔	3	-	-
percentile rank			73	78	89	-												
# of funds in category			112	102	97	71										12-31-2025	-	-
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

Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.31	6.47	1.36	3.32	✔	3.38	0.48	11.36	✔	-	-	0.57	✔	3	-	-
percentile rank			66	17	13	15												
# of funds in category			106	101	96	63										12-31-2025	-	-
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.46	9.17	4.21	5.69	✔	4.44	0.91	3.43	✔	-	-	0.12	✔	2	-	-
percentile rank			11	57	48	43												
# of funds in category			626	595	560	452										07-31-2025	-	-
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	-	-
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	-
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	-
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	-	-	-	42.78	✔	-	-	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.10	5.43	3.18	2.62	✔	0.70	0.10	6.21	✔	-	-	0.09	✔	3	-	-
percentile rank			25	44	61	47												
# 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					
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	VTHX	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	VFIX	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	VTSX	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

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	12.86	10.93	4.24	6.12	✓	7.26	0.96	3.93	✓	🇺🇸	✓	0.12	✓	3	1-Low	-
percentile rank			34	16	52	24												
# of funds in category			238	228	221	182									12-31-2025	07-19-2023	-	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	19.63	17.08	8.76	10.03	✓	10.04	0.97	3.93	✓	🇺🇸	✓	0.14	✓	3	1-Low	Low Risk
percentile rank			27	12	27	14												
# of funds in category			182	178	174	145									12-31-2025	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	9.42	7.83	1.92	4.06	✓	6.11	0.93	3.93	✓	🇺🇸	✓	0.11	✓	3	1-Low	-
percentile rank			48	52	85	62												
# of funds in category			89	86	81	71									12-31-2025	07-19-2023	-	
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	16.24	13.98	6.49	8.09	✓	8.60	0.95	3.93	✓	🇺🇸	✓	0.13	✓	3	1-Low	Low Risk
percentile rank			41	19	40	18												
# of funds in category			425	418	405	327									12-31-2025	07-19-2023	12-31-2022	

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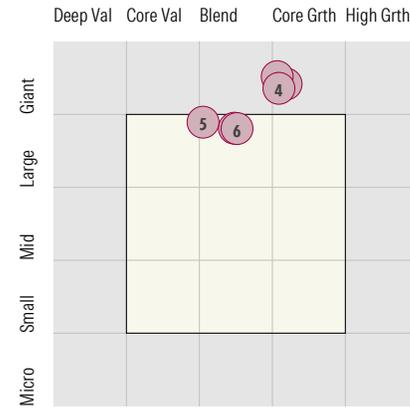
# STANDARD SOLAR INC 401K

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

### Style Analysis

Morningstar Style Box US Stock

Morningstar Style Box Non-US Stock



#### US Stock Funds

Rank	Fund Name	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	American Funds Invmt Co of Amer R6	Large Blend	22.56	20.14	57.29	2.67	87.54	9.18	440.71
2	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	Brown Advisory Sustainable Growth I	Large Growth	29.85	7.91	62.25	0.83	93.28	5.89	283.36
4	Vanguard Value Index Adm	Large Value	34.94	30.46	34.59	0.32	98.45	0.89	142.98
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	32.45	16.30	51.23	0.21	97.74	2.04	45.02
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	36.72	26.82	36.46	0.10	98.51	1.25	39.06
7	Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33
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

Rank	Fund Name	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	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	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
5	Causeway International Value Instl	Foreign Large Value	37.92	26.19	35.90	4.57	18.47	76.96	98.49	1.51	56.80
6	Vanguard Total World Stock Index Admiral	Global Stock	33.96	16.57	49.46	66.16	17.83	16.00	92.10	7.90	147.61

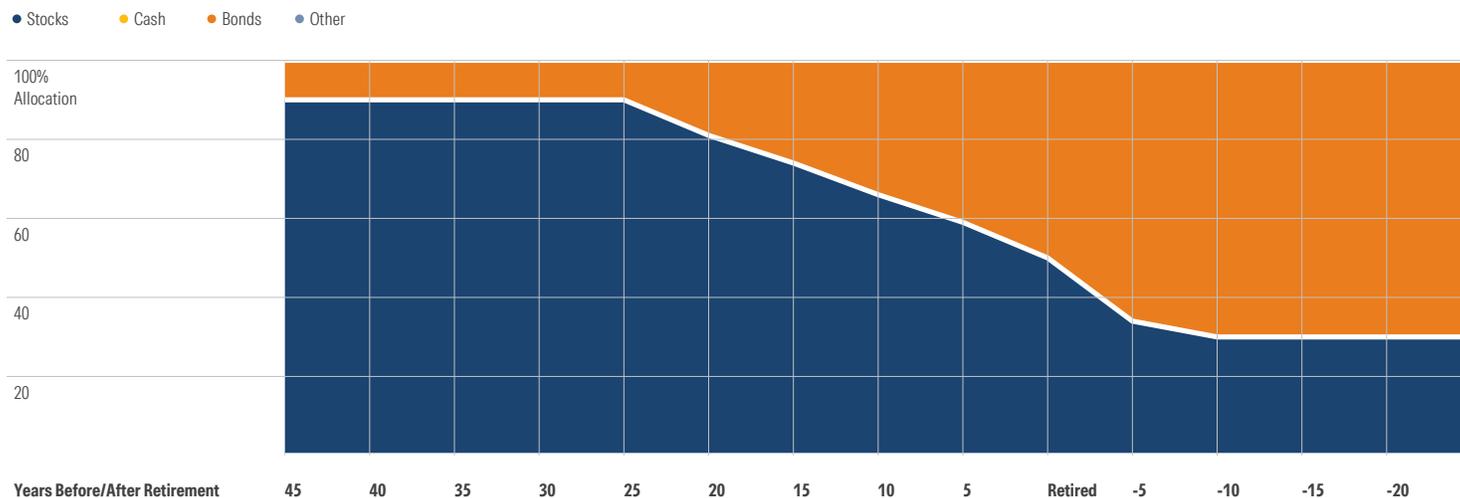
#### Fixed Income Funds

Rank	Fund Name	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 International Bond (USD-Hdg) Instl	Global Bond	44.35	9.26	4.31	0.00	7.49	96.20	3.80	0.00	
2	Vanguard High-Yield Corporate Adm	High Yield Bond	4.42	0.00	87.08	0.00	2.65	11.09	88.39	0.52	
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23	
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00	
5	Nuveen Core Impact Bond R6	Intermediate-Term Bond	24.02	26.09	40.10	0.00	6.00	92.28	3.37	4.35	
6	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66	

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## 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