

TRUCKING EMPLOYEES OF NORTH JERSEY

Screens Summary (Data as of 12-31-2025)

Fund Removed from Approved List

Fund on Watch List

			Trailing Performance and Risk							Management		Style		Expense			ESG Metrics		
Name	Ticker	Asset Class	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																			
Vanguard 500 Index Admiral percentile rank	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	
# of funds in category			25	24	20	14										12-31-2025	02-15-2022	12-31-2022	
			1,379	1,265	1,169	906													
Vanguard Growth Index Admiral percentile rank	VIGAX	Large Growth	19.43	32.48	14.62	17.44	✔	15.64	1.04	31.11	✔	🇺🇸	✔	0.05	✔	3	1-Low	Low Risk	
# of funds in category			24	20	20	15										12-31-2025	02-15-2022	12-31-2022	
			1,098	1,025	958	770													
Vanguard Value Index Adm percentile rank	VVIAX	Large Value	15.26	13.46	12.59	11.66	✔	11.57	0.91	31.11	✔	🇺🇸	✔	0.05	✔	3	1-Low	Medium Risk	
# of funds in category			53	55	34	25										12-31-2025	02-15-2022	12-31-2022	
			1,122	1,073	1,011	847													
Vanguard Mid Cap Index Admiral percentile rank	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	
# of funds in category			26	31	58	28										12-31-2025	02-15-2022	12-31-2022	
			455	398	362	274													
Vanguard Small Cap Growth Index Admiral percentile rank	VSGAX	Small Growth	8.44	15.32	3.03	10.25	✔	19.25	0.93	21.10	✔	🇺🇸	✔	0.07	✔	4	1-Low	Medium Risk	
# of funds in category			50	31	51	43										12-31-2025	02-15-2022	12-31-2022	
			543	529	507	396													
Vanguard Small Cap Value Index Admiral percentile rank	VSIAX	Small Value	9.09	12.45	10.56	10.15	✔	17.60	0.85	9.77	✔	🇺🇸	✔	0.07	✔	5	1-Low	Medium Risk	
# of funds in category			31	24	35	19										12-31-2025	02-15-2022	12-31-2022	
			491	468	445	365													
Non-US Stock																			
American Funds New World R6 percentile rank	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	
# of funds in category			66	37	34	11										12-31-2025	02-15-2022	12-31-2022	
			756	709	626	462													
American Funds Intl Gr and Inc R6 percentile rank	RIGGX	Foreign Large Blend	35.53	17.60	8.73	8.86	✔	11.24	0.93	17.35	✔	🇺🇸	✔	0.53	✔	2	1-Low	Low Risk	
# of funds in category			16	34	37	24										12-31-2025	02-15-2022	12-31-2022	
			756	708	661	506													
Vanguard Developed Markets Index Admiral percentile rank	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	
# of funds in category			18	29	26	28										12-31-2025	02-15-2022	12-31-2022	
			756	708	661	506													
Alternative																			
Vanguard Real Estate Index Admiral percentile rank	VGSLX	Real Estate	3.19	6.58	4.64	5.14	✔	17.25	1.04	29.74	✔	—	✔	0.13	✔	2	1-Low	Low Risk	
# of funds in category			21	42	57	45										12-31-2025	02-15-2022	12-31-2022	
			215	204	195	150													
Fixed Income																			
🚩 BlackRock Inflation Protected Bond Instl percentile rank	BPRIX	Inflation- Protected Bond	6.85	4.13	1.11	3.02	✔	4.62	1.00	1.93	✖	—	—	1.09	✖	3	—	—	
# of funds in category			45	46	24	25										10-31-2025	—	—	
			158	149	142	118													

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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 Interm-Term Bond Index Adm percentile rank	VBILX	Intermediate-Term Bond	8.56	5.34	-0.21	2.47	✔	6.43	1.05	17.78	✔	🟢	—	0.06	✔	2	1-Low	—
# of funds in category			2	15	32	12												
			512	471	422	299										12-31-2025	02-15-2022	—
PIMCO Income I2 percentile rank	PONPX	Multisector Bond	10.93	8.46	3.79	4.99	✔	4.82	0.79	18.85	✔	—	—	0.64	✔	4	—	—
# of funds in category			5	21	20	13												
			360	340	309	215										12-31-2025	—	—
Federated Hermes Govt Ultrashort IS percentile rank	FGUSX	Ultrashort Bond	5.09	5.28	3.21	2.30	✖	0.59	0.08	28.58	✔	—	—	0.26	✔	—	—	—
# of funds in category			27	58	59	73												
			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

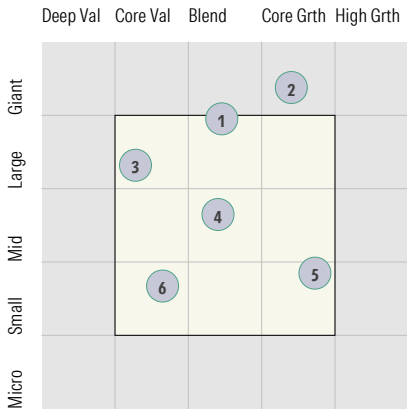
BlackRock Global Allocation Instl	MALOX	Global Allocation	19.62	13.75	5.74	7.50		9.22	1.00	9.09				0.87		2	—	Low Risk
percentile rank			16	26	67	35												
# of funds in category			425	418	405	327										12-31-2025	—	09-30-2022

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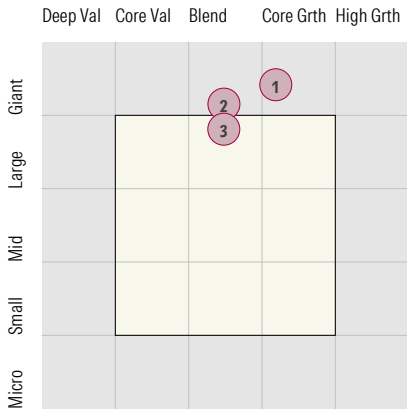
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



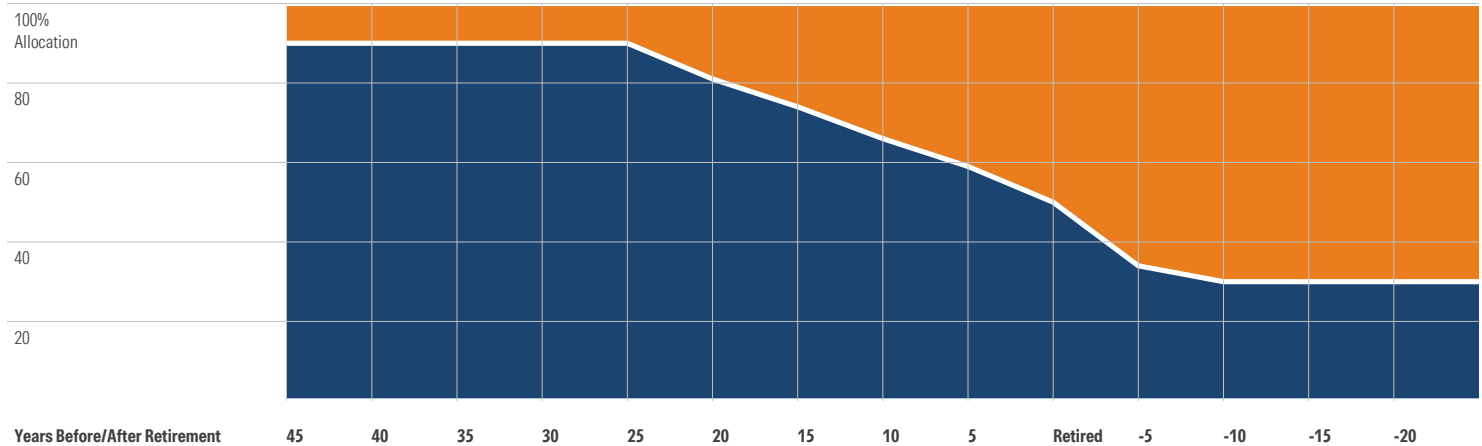
US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00		
2	Vanguard Growth Index Admiral	Large Growth	19.97	6.97	73.05	0.16	99.64	0.15	1,019.05		
3	Vanguard Value Index Adm	Large Value	34.94	30.46	34.59	0.32	98.45	0.89	142.98		
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			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	Vanguard Inter-Term Bond Index Adm	Intermediate-Term Bond	61.62	0.00	38.13	0.00	6.09		100.00	0.00	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

TRUCKING EMPLOYEES OF NORTH JERSEY

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