

TAKSEY NEFF & ASSOCIATES LLC 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
US Stock																		
⚠️ Vanguard Dividend Growth Inv	VDIGX	Large Blend	8.30	8.47	8.67	11.08	🔴	10.19	0.67	3.59	🟢	🏠	🟢	0.22	🟢	4	2-Basic	Low Risk
percentile rank			93	100	93	91												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	02-15-2022	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	
MFS Growth R6	MFEKX	Large Growth	12.41	26.38	11.48	15.73	🟢	15.07	0.98	23.85	🟢	🏠	🟢	0.49	🟢	4	2-Basic	Low Risk
percentile rank			77	63	53	40												
# of funds in category			1,098	1,025	958	770									12-31-2025	02-15-2022	12-31-2022	
Vanguard Value Index Adm	WVAX	Large Value	15.26	13.46	12.59	11.66	🟢	11.57	0.91	31.11	🟢	🏠	🟢	0.05	🟢	3	1-Low	Medium Risk
percentile rank			53	55	34	25												
# of funds in category			1,122	1,073	1,011	847									12-31-2025	02-15-2022	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	
Vanguard Selected Value Inv	VASVX	Mid-Cap Value	10.98	14.24	12.01	10.43	🟢	16.89	1.04	20.95	🟢	🏠	🟢	0.42	🟢	4	-	Medium Risk
percentile rank			46	20	28	32												
# of funds in category			424	394	374	301									12-31-2025	-	12-31-2022	
Franklin Small Cap Growth R6	FSMLX	Small Growth	7.92	17.04	2.21	10.57	🟢	20.66	0.95	21.85	🟢	🏠	🟢	0.66	🟢	2	-	Medium Risk
percentile rank			54	18	60	37												
# of funds in category			543	529	507	396									12-31-2025	-	12-31-2022	
Nomura Small Cap Value R6	DVZRX	Small Value	8.10	9.69	9.31	-	🟢	18.44	0.89	13.59	🟢	🏠	🟢	0.70	🟢	4	-	Medium Risk
percentile rank			39	64	55	-												
# of funds in category			491	468	445	365									12-31-2025	-	12-31-2022	
Non-US Stock																		
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	
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	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	20.21	14.75	0.75	10.76	🟢	16.92	1.21	16.10	🟢	🏠	🟢	0.26	🟢	3	-	Low Risk
percentile rank			49	40	81	1												
# of funds in category			391	368	340	224									12-31-2025	-	12-31-2022	
⚠️ Vanguard International Value Inv	VTRIX	Foreign Large Value	29.98	15.11	7.79	8.11	🟢	12.86	1.01	15.69	🟢	🏠	🔴	0.36	🟢	3	-	Medium Risk
percentile rank			90	89	91	63												
# of funds in category			363	342	324	249									12-31-2025	-	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	21.62	21.22	9.37	13.05	🟢	12.13	1.05	25.18	🟢	-	🟢	0.40	🟢	2	2-Basic	Low Risk
percentile rank			14	36	24	18												
# of funds in category			313	297	271	187									12-31-2025	02-15-2022	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	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated	
Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	19.27	4.97	10.94	6.79	✓	10.40	1.04	7.25	✓	—	—	0.90	✓	3	-	-
percentile rank			19	33	53	38												
# 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																		
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	-	-	
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	8.55	9.36	5.00	5.99	✓	4.51	0.93	11.25	✓	—	—	0.64	✓	-	-	-
percentile rank			37	48	19	28												
# of funds in category			626	595	560	452												
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	-	
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 -Z416		Stable Value	-	-	-	-	—	-	-	42.78	✓	—	—	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.11	5.30	3.25	-	✓	0.58	0.08	28.58	✓	—	—	0.24	✓	-	-	-
percentile rank			25	57	51	-												
# of funds in category			247	209	182	111												
Target Date																		
T. Rowe Price Retirement 2005 I	TRAJX	Target Date	11.45	-	-	-	—	-	-	10.51	✓	—	✓	0.34	✓	3	1-Low	-
percentile rank			33	-	-	-												
# of funds in category			89	78	72	50									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2010 I	TRPUX	Target Date	11.87	-	-	-	—	-	-	10.51	✓	—	✓	0.34	✓	3	1-Low	-
percentile rank			19	-	-	-												
# of funds in category			89	78	72	50									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	12.26	-	-	-	—	-	-	10.51	✓	—	✓	0.34	✓	3	1-Low	-
percentile rank			31	-	-	-												
# of funds in category			97	87	83	60									12-31-2025	02-15-2022	-	

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													Updated	Updated	Updated			
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	12.70	-	-	-	—	-	-	10.51	✓	—	✓	0.36	✓	3	1-Low	-
percentile rank			41	-	-	-												
# of funds in category			130	114	103	67									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2025 I	TREHX	Target Date	13.14	-	-	-	—	-	-	10.51	✓	—	✓	0.37	✓	3	1-Low	-
percentile rank			51	-	-	-												
# of funds in category			162	145	128	90									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	14.57	-	-	-	—	-	-	10.51	✓	—	✓	0.39	✓	3	1-Low	-
percentile rank			48	-	-	-												
# of funds in category			240	221	200	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2035 I	TRFIX	Target Date	16.34	-	-	-	—	-	-	10.51	✓	—	✓	0.41	✓	3	1-Low	-
percentile rank			46	-	-	-												
# of funds in category			234	216	190	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	17.63	-	-	-	—	-	-	10.51	✓	—	✓	0.42	✓	3	1-Low	-
percentile rank			51	-	-	-												
# of funds in category			235	214	193	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	18.68	-	-	-	—	-	-	10.51	✓	—	✓	0.43	✓	3	1-Low	-
percentile rank			54	-	-	-												
# of funds in category			228	211	190	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2050 I	TRLX	Target Date	19.06	-	-	-	—	-	-	10.51	✓	—	✓	0.44	✓	3	1-Low	-
percentile rank			66	-	-	-												
# of funds in category			234	214	193	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	19.15	-	-	-	—	-	-	10.51	✓	—	✓	0.45	✓	3	1-Low	-
percentile rank			72	-	-	-												
# of funds in category			227	210	189	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	19.19	-	-	-	—	-	-	10.51	✓	—	✓	0.46	✓	3	1-Low	-
percentile rank			72	-	-	-												
# of funds in category			227	210	184	91									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	19.11	-	-	-	—	-	-	5.30	✓	—	✓	0.46	✓	3	1-Low	-
percentile rank			81	-	-	-												
# of funds in category			325	205	142	-									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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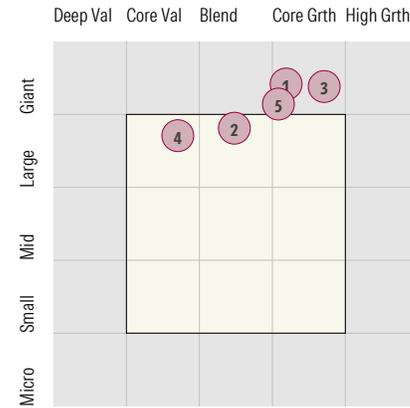
TAKSEY NEFF & ASSOCIATES LLC 401K

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

Style Analysis

Morningstar Style Box US Stock

Morningstar Style Box Non-US Stock



US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 Vanguard Dividend Growth Inv	Large Blend	33.18	25.03	41.78	1.23	94.19	4.58	311.99
2 Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3 MFS Growth R6	Large Growth	19.51	8.69	71.79	0.49	97.18	2.33	775.68
4 Vanguard Value Index Adm	Large Value	34.94	30.46	34.59	0.32	98.45	0.89	142.98
5 MFS Mid Cap Growth R6	Mid-Cap Growth	28.92	20.44	50.63	0.83	92.63	6.54	29.03
6 Vanguard Selected Value Inv	Mid-Cap Value	53.91	14.68	31.42	4.12	82.70	13.18	10.77
7 Franklin Small Cap Growth R6	Small Growth	16.55	27.20	56.25	1.49	92.09	3.26	5.56
8 Nomura Small Cap Value R6	Small Value	54.61	10.17	35.22	1.74	97.77	0.49	5.13

Non-US Stock Funds

Fund	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 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
3 Vanguard International Growth Adm	Foreign Large Growth	32.43	15.91	51.66	19.93	37.49	42.58	81.08	18.92	104.79
4 Vanguard International Value Inv	Foreign Large Value	51.47	16.71	31.84	12.87	39.32	47.81	83.76	16.24	33.51
5 American Funds New Perspective R6	Global Stock	28.91	18.59	52.51	60.61	13.03	26.35	96.59	3.41	231.04

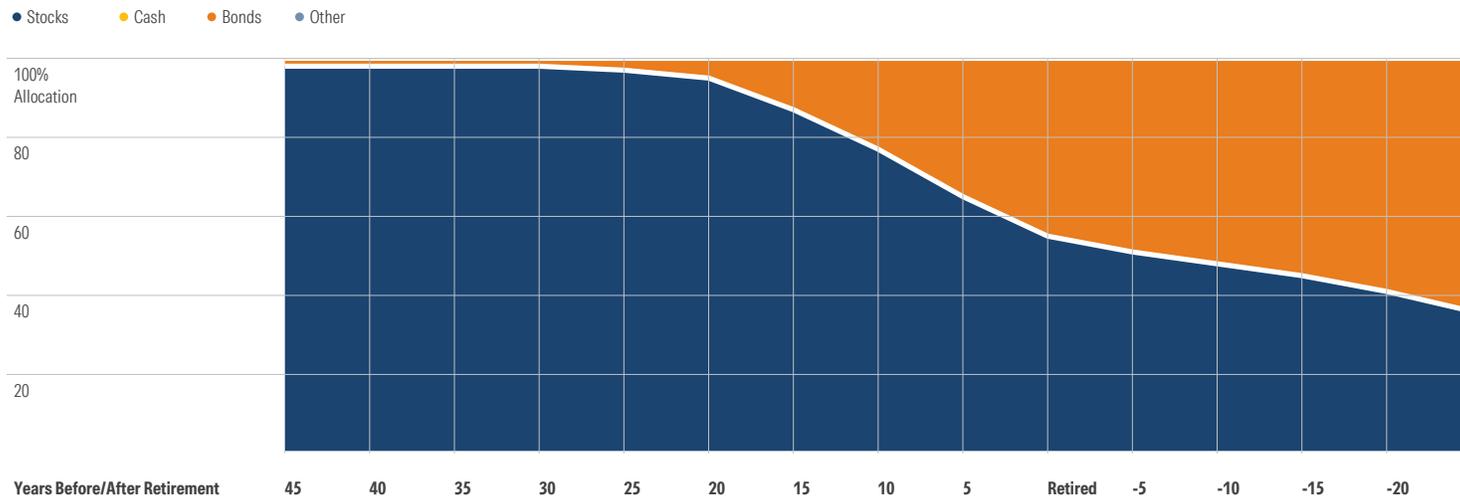
Fixed Income Funds

Fund	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 Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	85.90	0.00	2.81	2.29	95.07	2.64	
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 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 -Z416	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7 Federated Hermes Govt Ultrashort R6	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81	100.00	0.00	0.00	

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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
T. Rowe Price Retirement 2005 I	39.05	26.72	12.33	53.10	30.91	7.52	7.27	0.58	140.65
T. Rowe Price Retirement 2010 I	42.99	29.39	13.60	49.06	29.37	6.95	7.37	0.58	140.03
T. Rowe Price Retirement 2015 I	45.92	31.62	14.30	46.07	27.36	6.64	7.42	0.58	142.85
T. Rowe Price Retirement 2020 I	48.82	33.56	15.26	43.46	25.19	6.45	7.14	0.58	144.28
T. Rowe Price Retirement 2025 I	52.58	36.36	16.22	39.77	23.25	5.91	7.07	0.57	143.23
T. Rowe Price Retirement 2030 I	62.26	42.39	19.87	30.90	16.77	4.54	6.28	0.57	135.93
T. Rowe Price Retirement 2035 I	74.56	49.84	24.72	19.87	5.63	3.01	5.02	0.56	129.95
T. Rowe Price Retirement 2040 I	84.66	56.46	28.20	10.54	4.70	1.37	4.29	0.52	130.22
T. Rowe Price Retirement 2045 I	92.75	62.00	30.75	3.15	7.62	0.19	3.62	0.49	130.52
T. Rowe Price Retirement 2050 I	95.32	63.79	31.53	0.97	0.71	0.05	3.23	0.49	130.74
T. Rowe Price Retirement 2055 I	96.39	64.52	31.87	0.87	0.64	0.04	2.24	0.51	130.52
T. Rowe Price Retirement 2060 I	96.49	64.58	31.91	0.87	0.66	0.04	2.14	0.51	130.41
T. Rowe Price Retirement 2065 I	96.53	64.58	31.95	0.87	0.67	0.04	2.10	0.50	130.56