

# FIVE RIVERS HEALTH CENTERS 401K

## Screens Summary (Data as of 06-30-2025)

🚫 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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |  |
|                                          |        |                           |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| US Stock                                 |        |                           |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| DFA US Core Equity 1 I                   | DFEOX  | Large Blend               | 13.19                         | 17.90 | 16.45 | 12.26 | ✓             | 16.53             | 1.03           | 13.35      | ✓             | 🗪            | ✓             | 0.15         | ✓             | 2                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 56                            | 56    | 27    | 54    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 1,431                         | 1,323 | 1,210 | 916   |               |                   |                |            |               |              |               |              |               | 04-30-2025         | —                | 12-31-2022     |  |
| Vanguard 500 Index Admiral               | VFIAX  | Large Blend Index         | 15.12                         | 19.66 | 16.60 | 13.60 | ✓             | 15.80             | 1.00           | 7.59       | ✓             | 🗪            | ✓             | 0.04         | ✓             | 3                  | 1-Low            | Low Risk       |  |
| percentile rank                          |        |                           | 28                            | 23    | 21    | 9     |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 1,431                         | 1,323 | 1,210 | 916   |               |                   |                |            |               |              |               |              |               | 04-30-2025         | 02-15-2022       | 12-31-2022     |  |
| State St Russell Lg Cap Gr® Indx NL Cl C |        | Large Growth              | 17.22                         | 25.72 | 18.10 | 16.97 | ✓             | 18.63             | 1.00           | 26.01      | ✓             | 🗪            | ✓             | 0.04         | ✓             | 3                  | —                | Low Risk       |  |
| percentile rank                          |        |                           | 31                            | 33    | 10    | 9     |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 1,107                         | 1,057 | 977   | 768   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | 12-31-2022     |  |
| State St Russell Lg Cp Val® Indx NL Cl C |        | Large Value               | 13.69                         | 12.72 | 13.89 | 9.20  | ✓             | 15.88             | 1.00           | 26.36      | ✓             | 🗪            | ✓             | 0.04         | ✓             | 3                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 36                            | 51    | 55    | 54    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 1,157                         | 1,105 | 1,042 | 837   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | 12-31-2022     |  |
| Vanguard Mid-Cap Growth Index Admiral    | VMGMX  | Mid-Cap Growth            | 24.78                         | 18.38 | 12.21 | 11.16 | ✓             | 19.85             | 0.95           | 1.91       | ✗             | 🗪            | ✓             | 0.07         | ✓             | 4                  | 1-Low            | Medium Risk    |  |
| percentile rank                          |        |                           | 16                            | 21    | 17    | 24    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 507                           | 492   | 459   | 379   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 02-15-2022       | 12-31-2022     |  |
| Vanguard Mid-Cap Value Index Admiral     | VMVAX  | Mid-Cap Value             | 11.81                         | 10.89 | 13.97 | 8.66  | ✓             | 17.82             | 0.94           | 1.91       | ✗             | 🗪            | ✓             | 0.07         | ✓             | 4                  | 1-Low            | Medium Risk    |  |
| percentile rank                          |        |                           | 23                            | 51    | 52    | 38    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 421                           | 392   | 366   | 287   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 02-15-2022       | 12-31-2022     |  |
| State St Russell Sm Cap® Gr Indx NL Cl C |        | Small Growth              | 9.75                          | 12.32 | 7.32  | 7.02  | ✓             | 22.62             | 1.00           | 15.83      | ✓             | 🗪            | ✓             | 0.05         | ✓             | 2                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 31                            | 36    | 61    | 76    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 554                           | 537   | 522   | 405   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | 12-31-2022     |  |
| State St Russell Sm Cp® Val Indx NL Cl C |        | Small Value               | 5.53                          | 7.40  | 12.36 | 6.70  | ✓             | 22.98             | 1.00           | 15.83      | ✓             | 🗪            | ✓             | 0.05         | ✓             | 2                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 42                            | 69    | 75    | 61    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 501                           | 484   | 453   | 373   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | 12-31-2022     |  |
| Non-US Stock                             |        |                           |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard Emerging Mkts Stock Idx Adm     | VEMAX  | Diversified Emerging Mkts | 15.61                         | 9.37  | 7.43  | 4.76  | ✓             | 15.75             | 0.91           | 16.85      | ✓             | 🗪            | ✓             | 0.13         | ✓             | 2                  | 1-Low            | Medium Risk    |  |
| percentile rank                          |        |                           | 29                            | 63    | 46    | 49    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 778                           | 720   | 638   | 459   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 02-15-2022       | 12-31-2022     |  |
| Vanguard Developed Markets Index Admiral | VTMGX  | Foreign Large Blend Index | 19.25                         | 15.40 | 11.30 | 6.79  | ✓             | 16.61             | 1.08           | 12.36      | ✓             | 🗪            | ✓             | 0.05         | ✓             | 3                  | 1-Low            | Low Risk       |  |
| percentile rank                          |        |                           | 36                            | 43    | 33    | 27    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 764                           | 713   | 669   | 469   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 02-15-2022       | 12-31-2022     |  |
| Invesco Oppenheimer International Gr R6  | OIGIX  | Foreign Large Growth      | 8.19                          | 12.22 | 6.73  | 5.37  | ✓             | 19.25             | 1.19           | 13.26      | ✓             | 🗪            | ✓             | 0.73         | ✓             | 4                  | —                | Low Risk       |  |
| percentile rank                          |        |                           | 86                            | 65    | 63    | 78    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 391                           | 368   | 336   | 224   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | 12-31-2022     |  |
| DFA International Value I                | DFIVX  | Foreign Large Value       | 23.61                         | 18.35 | 17.21 | 7.12  | ✓             | 15.78             | 0.97           | 15.35      | ✓             | 🗪            | ✓             | 0.28         | ✓             | 1                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 39                            | 21    | 5     | 20    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 359                           | 344   | 325   | 241   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | 12-31-2022     |  |
| Vanguard Total World Stock Index Admiral | VTWAX  | Global Stock              | 16.39                         | 17.05 | 13.62 | —     | ✓             | 15.15             | 1.02           | 12.36      | ✓             | —            | ✓             | 0.09         | ✓             | 2                  | 1-Low            | Low Risk       |  |
| percentile rank                          |        |                           | 23                            | 27    | 30    | —     |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 334                           | 315   | 299   | 201   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 02-15-2022       | 12-31-2022     |  |

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|                                          |        |                              | Trailing Performance and Risk |       |       |       |               |                   |                | Management |               |              | Style         |              | Expense       |                    | ESG Metrics      |                |  |
|------------------------------------------|--------|------------------------------|-------------------------------|-------|-------|-------|---------------|-------------------|----------------|------------|---------------|--------------|---------------|--------------|---------------|--------------------|------------------|----------------|--|
| Name                                     | Ticker | Asset Class                  | 1 Yr                          | 3 Yr  | 5 Yr  | 10 Yr | Pass/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Alternative                              |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Invesco Balanced-Risk Commodity Strat R6 | IBRFX  | Commodities<br>Broad Basket  | 2.93                          | 1.21  | 12.04 | 3.25  | 🟢             | 10.04             | 0.80           | 14.59      | 🟢             | —            | —             | 1.15         | 🟢             | —                  | —                | —              |  |
| percentile rank                          |        |                              | 64                            | 35    | 78    | 39    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 109                           | 100   | 96    | 69    |               |                   |                |            |               |              |               |              |               | —                  | —                | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard Real Estate Index Admiral       | VGSLX  | Real Estate                  | 10.33                         | 3.55  | 6.53  | 5.94  | 🟢             | 20.28             | 1.03           | 29.15      | 🟢             | —            | 🟢             | 0.13         | 🟢             | 2                  | 1-Low            | Low Risk       |  |
| percentile rank                          |        |                              | 30                            | 51    | 66    | 46    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 225                           | 218   | 201   | 153   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 02-15-2022       | 12-31-2022     |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Fixed Income                             |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Loomis Sayles Core Plus Bond N           | NERNX  | Core Plus Bond               | 6.29                          | 3.26  | 0.03  | 2.45  | 🟢             | 8.15              | 1.11           | 28.52      | 🟢             | —            | —             | 0.39         | 🟢             | 3                  | 1-Low            | —              |  |
| percentile rank                          |        |                              | 57                            | 55    | 54    | 24    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 588                           | 556   | 495   | 362   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 02-15-2022       | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| PIMCO International Bond (USD-Hdg) Instl | PFORX  | Global Bond                  | 6.67                          | 5.24  | 1.82  | 3.32  | 🟢             | 4.53              | 0.54           | 10.77      | 🟢             | —            | —             | 0.75         | 🟢             | 3                  | —                | —              |  |
| percentile rank                          |        |                              | 27                            | 10    | 9     | 3     |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 107                           | 101   | 96    | 60    |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard High-Yield Corporate Adm        | VWEAX  | High Yield Bond              | 9.45                          | 9.12  | 5.19  | 4.93  | 🟢             | 6.74              | 0.98           | 2.84       | 🔴             | —            | —             | 0.12         | 🟢             | 2                  | —                | —              |  |
| percentile rank                          |        |                              | 39                            | 57    | 64    | 28    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 629                           | 602   | 560   | 437   |               |                   |                |            |               |              |               |              |               | 04-30-2025         | —                | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| BlackRock Inflation Protected Bond K     | BPLBX  | Inflation-<br>Protected Bond | 5.77                          | 2.46  | 1.84  | 2.63  | 🟢             | 6.98              | 1.01           | 7.30       | 🟢             | —            | —             | 1.04         | 🔴             | 3                  | —                | —              |  |
| percentile rank                          |        |                              | 50                            | 40    | 22    | 22    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 161                           | 152   | 141   | 117   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Baird Aggregate Bond Inst                | BAGIX  | Intermediate-<br>Term Bond   | 6.21                          | 3.18  | -0.33 | 2.15  | 🟢             | 7.36              | 1.01           | 24.77      | 🟢             | 📊            | —             | 0.30         | 🟢             | 4                  | 1-Low            | —              |  |
| percentile rank                          |        |                              | 33                            | 20    | 30    | 17    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 523                           | 480   | 423   | 301   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 02-15-2022       | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Lincoln Stable Value Account -LNGPA      |        | Stable Value                 | —                             | —     | —     | —     | —             | —                 | —              | 42.19      | 🟢             | —            | —             | —            | —             | —                  | —                | —              |  |
| percentile rank                          |        |                              | —                             | —     | —     | —     |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 13                            | —     | —     | —     |               |                   |                |            |               |              |               |              |               | —                  | —                | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard Ultra-Short-Term Bond Admiral   | VUSFX  | Ultrashort Bond              | 5.71                          | 4.82  | 2.82  | 2.37  | 🟢             | 0.90              | 0.10           | 5.62       | 🟢             | —            | —             | 0.09         | 🟢             | 3                  | —                | —              |  |
| percentile rank                          |        |                              | 24                            | 64    | 60    | 45    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 257                           | 212   | 188   | 114   |               |                   |                |            |               |              |               |              |               | 05-31-2025         | —                | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Balanced                                 |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard LifeStrategy Cnsvr Gr Inv       | VSCGX  | Target Risk                  | 10.51                         | 8.47  | 5.11  | 5.38  | 🟢             | 9.47              | 0.98           | 3.35       | 🟢             | 📊            | 🟢             | 0.12         | 🟢             | 3                  | 1-Low            | —              |  |
| percentile rank                          |        |                              | 24                            | 25    | 57    | 15    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 248                           | —     | —     | —     |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 07-19-2023       | —              |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard LifeStrategy Growth Inv         | VASGX  | Target Risk                  | 14.51                         | 14.09 | 10.75 | 8.66  | 🟢             | 13.15             | 0.99           | 3.35       | 🟢             | 📊            | 🟢             | 0.14         | 🟢             | 3                  | 1-Low            | Low Risk       |  |
| percentile rank                          |        |                              | 29                            | 21    | 28    | 15    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 200                           | —     | —     | —     |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 07-19-2023       | 12-31-2022     |  |
|                                          |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard LifeStrategy Income Inv         | VASIX  | Target Risk                  | 8.31                          | 5.63  | 2.27  | 3.62  | 🟢             | 7.83              | 0.94           | 3.35       | 🟢             | 📊            | 🟢             | 0.11         | 🟢             | 4                  | 1-Low            | —              |  |
| percentile rank                          |        |                              | 36                            | 68    | 86    | 54    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                              | 77                            | —     | —     | —     |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 07-19-2023       | —              |  |

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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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |         |         |         |
|                                       |        |             |                               |       |      |       |               |                   |                |            |               |              |               |              |               |                    |                  |                | Updated | Updated | Updated |
|                                       |        |             |                               |       |      |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |         |         |
| Vanguard LifeStrategy Mod Gr Inv Shrs | VSMGX  | Target Risk | 12.53                         | 11.28 | 7.92 | 7.05  | 🟢             | 11.27             | 0.98           | 3.35       | 🟢             | 📊            | 🟢             | 0.13         | 🟢             | 3                  | 1-Low            | Low Risk       |         |         |         |
| percentile rank                       |        |             | 24                            | 26    | 44   | 14    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |         |         |
| # of funds in category                |        |             | 467                           | —     | —    | —     |               |                   |                |            |               |              |               |              |               | 05-31-2025         | 07-19-2023       | 12-31-2022     |         |         |         |