

SMRTL 401K PLAN

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/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
US Stock																			
Columbia Contrarian Core Inst3	COFYX	Large Blend	12.72	20.34	16.95	13.27	✓	15.98	1.00	20.26	✓	📊	✖	0.62	✓	3	1-Low	Low Risk	
percentile rank			61	13	14	20													
# of funds in category			1,431	1,323	1,210	916										04-30-2025	03-11-2022	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	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	15.01	25.36	17.35	17.84	✓	17.73	0.93	20.92	✓	📊	✓	0.44	✓	2	2-Basic	Low Risk	
percentile rank			57	36	19	6													
# of funds in category			1,107	1,057	977	768										05-31-2025	04-07-2022	12-31-2022	
Putnam Large Cap Value R6	PEQSX	Large Value	12.02	16.94	17.21	11.75	✓	14.72	0.91	12.84	✓	📊	✓	0.54	✓	2	–	Medium Risk	
percentile rank			57	9	7	6													
# of funds in category			1,157	1,105	1,042	837										05-31-2025	–	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	15.64	15.88	9.72	11.80	✓	18.64	0.87	16.62	✓	📊	✓	0.66	✓	4	2-Basic	Low Risk	
percentile rank			38	36	44	16													
# of funds in category			507	492	459	379										05-31-2025	02-15-2022	12-31-2022	
Allspring Special Mid Cap Value R6	WFPRX	Mid-Cap Value	6.24	10.55	14.10	9.08	✓	16.48	0.87	16.45	✓	📊	✓	0.70	✓	4	–	Medium Risk	
percentile rank			77	56	50	24													
# of funds in category			421	392	366	287										05-31-2025	–	12-31-2022	
PGIM Jennison Small Company R6	PJSQX	Small Growth	7.03	9.30	14.03	8.83	✓	19.30	0.82	11.60	✓	📊	✖	0.69	✓	4	–	Medium Risk	
percentile rank			50	65	5	34													
# of funds in category			554	537	522	405										05-31-2025	–	12-31-2022	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	9.12	11.65	15.18	8.39	✓	20.93	0.89	9.18	✓	📊	✓	0.07	✓	4	1-Low	Medium Risk	
percentile rank			19	22	35	20													
# of funds in category			501	484	453	373										05-31-2025	02-15-2022	12-31-2022	
Non-US Stock																			
Macquarie Emerging Markets R6	DEMZX	Diversified Emerging Mkts	16.87	15.82	9.01	–	✓	22.18	1.17	18.78	✓	📊	✓	1.06	✓	3	–	Medium Risk	
percentile rank			18	6	27	–													
# of funds in category			778	720	638	459										05-31-2025	–	12-31-2022	
Hartford Schroders International Stk SDR	SCIJX	Foreign Large Blend	18.42	15.81	11.59	8.45	✓	16.17	1.03	15.34	✓	📊	✖	0.69	✓	4	–	Low Risk	
percentile rank			46	34	25	5													
# of funds in category			764	713	669	469										05-31-2025	–	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	
Fidelity Advisor International Growth Z	FZAJX	Foreign Large Growth	11.83	14.99	9.00	8.06	✓	18.37	1.11	17.67	✓	📊	✓	0.78	✓	5	–	Low Risk	
percentile rank			61	30	38	24													
# of funds in category			391	368	336	224										05-31-2025	–	12-31-2022	
Schwab Fundamental Intl Equity Index Fd	SFNNX	Foreign Large Value	18.68	16.03	14.45	7.23	✓	15.76	1.00	8.18	✓	📊	✓	0.25	✓	1	–	Medium Risk	
percentile rank			82	55	26	16													
# of funds in category			359	344	325	241										05-31-2025	–	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
DFA Global Equity I	DGEIX	Global Stock	14.31	16.29	14.91	10.12	🟢	15.71	1.05	13.35	🟢	—	🟢	0.26	🟢	1	—	Medium Risk
percentile rank			45	43	10	22												
# of funds in category			334	315	299	201										05-31-2025	—	12-31-2022

Alternative

Invesco Balanced-Risk Commodity Strat R6	IBRFIX	Commodities 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										—	—	—
Principal Real Estate Securities Fd R6	PFRSX	Real Estate	10.05	4.77	7.56	—	✓	18.55	0.94	24.58	✓	—	✓	0.81	✓	3	—	Medium Risk
percentile rank			34	21	37	—												
# of funds in category			225	218	201	153										05-31-2025	—	12-31-2022

Fixed Income

PGIM Global Total Return R6	PGTQX	Global Bond	10.81	5.93	-0.55	2.43	✓	9.38	0.88	22.76	✓	—	—	0.53	✓	1	—	—
percentile rank			24	20	64	10												
# of funds in category			162	162	154	129										05-31-2025	—	—
PGIM High Yield R6	PHYQX	High Yield Bond	11.10	9.45	6.13	5.64	✓	6.70	0.98	17.72	✓	—	—	0.38	✓	1	—	—
percentile rank			8	39	30	6												
# of funds in category			629	602	560	437										12-31-2024	—	—
PIMCO Real Return Instl	PRRIX	Inflation-Protected Bond	6.69	2.87	1.95	2.84	✓	7.03	1.02	6.48	✓	—	—	0.50	✓	3	—	—
percentile rank			15	25	20	7												
# of funds in category			161	152	141	117										05-31-2025	—	—
Nuveen Core Impact Bond R6	TSBIX	Intermediate-Term Bond	6.28	3.03	-0.16	2.06	✓	7.16	0.98	12.78	✓	📊	—	0.36	✓	4	4-Leader	—
percentile rank			29	27	25	21												
# of funds in category			523	480	423	301										05-31-2025	02-15-2022	—
PIMCO Income Instl	PIMIX	Multisector Bond	9.31	7.29	4.37	4.53	✓	5.95	0.81	18.27	✓	—	—	0.83	✓	4	—	—
percentile rank			16	29	24	7												
# of funds in category			377	356	310	213										05-31-2025	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	42.19	✓	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			13	—	—	—										—	—	—
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	5.31	5.40	3.09	2.66	✓	0.81	-0.03	14.50	✓	—	—	0.48	✓	3	—	—
percentile rank			53	25	30	15												
# of funds in category			257	212	188	114										05-31-2025	—	—

Target Date

Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	10.23	8.67	6.16	6.06	✓	9.14	0.86	12.36	✓	—	✓	0.08	✓	4	1-Low	—
percentile rank			32	61	58	33												
# of funds in category			131	117	106	62										05-31-2025	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	11.74	10.43	7.48	6.89	✓	10.54	0.92	12.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			5	8	23	18												
# of funds in category			193	178	151	99										05-31-2025	02-15-2022	12-31-2022

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																Updated	Updated	Updated
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	12.61	11.64	8.58	7.52	🟢	11.54	0.94	12.36	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			4	7	22	21												
# of funds in category			239	223	190	130										05-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	13.41	12.73	9.67	8.13	🟢	12.24	0.94	12.36	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			6	33	44	31												
# of funds in category			235	214	183	130										05-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	14.12	13.80	10.74	8.73	🟢	12.93	0.94	12.36	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			14	44	55	37												
# of funds in category			235	218	185	130										05-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	14.78	14.84	11.80	9.27	🟢	13.65	0.95	12.36	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			19	43	43	30												
# of funds in category			229	214	183	130										05-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	15.57	15.59	12.24	9.48	🟢	14.10	0.96	12.36	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			8	33	32	25												
# of funds in category			233	216	185	130										05-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	15.58	15.59	12.24	9.47	🟢	14.11	0.96	12.36	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			13	40	41	27												
# of funds in category			228	213	182	130										05-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	15.57	15.59	12.24	9.47	🟢	14.10	1.21	12.36	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			13	44	44	40												
# of funds in category			227	212	176	73										05-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	15.55	15.59	12.24	—	🟢	14.09	1.21	7.97	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			15	54	55	—												
# of funds in category			292	180	86	—										05-31-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	15.54	15.62	—	—	—	14.10	1.21	3.01	🟢	—	🟢	0.08	🟢	3	—	Low Risk
percentile rank			17	51	—	—												
# of funds in category			292	180	86	—										05-31-2025	—	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	9.66	7.36	4.49	4.71	🟢	7.99	0.95	12.36	🟢	—	🟢	0.08	🟢	4	1-Low	—
percentile rank			21	51	51	39												
# of funds in category			179	166	138	99										05-31-2025	02-15-2022	—

Balanced																		
BlackRock Global Allocation K	MKLOX	Global Allocation	14.12	11.18	8.20	—	✓	11.31	0.96	8.50	✓	🇺🇸	✖	0.76	✓	3	—	Low Risk
percentile rank			9	27	33	—												
# of funds in category			467	—	—	—										05-31-2025	—	09-30-2022