B I A FINANCIAL NETWORK 401K PLAN

Screens Summary (Data as of 06-30-2026)

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																		
T. Rowe Price Dividend Growth	PRDGX	Large Blend	16.53	14.86	10.23	12.93	✓	10.90	0.72	26.27	✓		✗	0.64	✓	3	–	Low Risk
percentile rank			76	82	73	75												
# of funds in category			1,444	1,334	1,245	988										06-30-2026	–	12-31-2022
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	22.27	20.56	13.36	15.46	✓	13.05	1.00	8.59	✓		✓	0.04	✓	3	1-Low	Low Risk
percentile rank			35	27	21	18												
# of funds in category			1,444	1,334	1,245	988										06-30-2026	02-15-2022	12-31-2022
Fidelity Contrafund	FCNTX	Large Growth	20.30	26.73	14.71	18.16	✓	14.33	0.79	35.81	✓		✓	0.74	✓	2	1-Low	Low Risk
percentile rank			35	16	14	21												
# of funds in category			1,189	1,108	1,057	865										06-30-2026	02-15-2022	12-31-2022
American Funds Washington Mutual R-6	RWMGX	Large Value	15.69	18.01	12.66	13.70	✓	10.64	0.77	29.02	✓		✗	0.26	✓	4	1-Low	Low Risk
percentile rank			80	28	14	10												
# of funds in category			1,214	1,161	1,097	928										06-30-2026	02-15-2022	12-31-2022
Neuberger Mid Cap Growth Inst	NBMLX	Mid-Cap Growth	7.53	15.46	5.04	12.80	✓	19.29	1.05	6.46	✓		✓	0.68	✓	3	–	Medium Risk
percentile rank			71	42	39	33												
# of funds in category			573	553	535	460										06-30-2026	–	12-31-2022
American Century Mid Cap Value I	AVUAX	Mid-Cap Value	18.67	11.09	8.21	9.35	✓	12.79	0.81	17.85	✓		✓	0.77	✓	3	1-Low	Medium Risk
percentile rank			63	80	66	72												
# of funds in category			467	439	418	347										06-30-2026	02-15-2022	12-31-2022
MFS New Discovery R4	MNDJX	Small Growth	26.87	13.08	1.01	12.17	✓	16.85	0.76	12.50	✓		✓	0.96	✓	3	–	Medium Risk
percentile rank			72	72	81	44												
# of funds in category			641	627	601	491										06-30-2026	–	12-31-2022
Nomura Small Cap Value Institutional	DEVIX	Small Value	31.70	16.15	8.70	10.41	✓	17.56	0.87	14.01	✓		✓	0.84	✓	3	–	Medium Risk
percentile rank			54	46	49	55												
# of funds in category			557	534	512	430										06-30-2026	–	12-31-2022
Non-US Stock																		
American Funds New World R-6	RNWGX	Diversified Emerging Mkts	29.73	18.51	6.82	11.36	✓	13.67	0.72	27.05	✓		✓	0.57	✓	4	1-Low	Medium Risk
percentile rank			77	72	55	12												
# of funds in category			805	769	707	535										06-30-2026	02-15-2022	12-31-2022
American Funds Intl Gr and Inc R-6	RIGGX	Foreign Large Blend	24.94	18.16	9.09	10.12	✓	12.33	0.86	17.76	✓		✓	0.53	✓	2	1-Low	Low Risk
percentile rank			29	32	37	30												
# of funds in category			820	784	738	583										06-30-2026	02-15-2022	12-31-2022
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	28.62	19.26	10.10	10.50	✓	13.86	0.97	13.36	✓		✓	0.05	✓	2	1-Low	Low Risk
percentile rank			11	19	17	20												
# of funds in category			820	784	738	583										06-30-2026	02-15-2022	12-31-2022
! Invesco International Growth Y	OIGYX	Foreign Large Growth	9.67	8.46	2.17	6.80	✓	14.98	1.01	14.26	✓		✓	0.90	✓	4	–	Low Risk
percentile rank			63	79	71	88												
# of funds in category			423	399	382	265										06-30-2026	–	12-31-2022
! Vanguard International Value Inv	VTRIX	Foreign Large Value	27.97	15.60	8.53	9.56	✓	13.54	0.97	13.92	✓		✗	0.36	✓	3	–	Medium Risk
percentile rank			35	85	84	60												
# of funds in category			400	376	364	289										06-30-2026	–	12-31-2022

©2026 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf to view these disclosures.

MORNINGSTAR

B I A FINANCIAL NETWORK 401K PLAN

Screens Summary (Data as of 06-30-2026)

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
American Funds New Perspective R-6	RNPGX	Global Stock	15.81	17.62	8.65	14.01	✓	12.90	1.00	25.59	✓	—	✓	0.40	✓	3	2-Basic	Low Risk
percentile rank			43	36	31	23												
# of funds in category			316	304	290	214										06-30-2026	02-15-2022	12-31-2022
Alternative																		
PIMCO Commodity and Real Ret Bd Alp I-2	PCRPX	Commodities Broad Basket	26.53	12.74	8.79	6.52	✓	12.94	0.95	7.67	✓	—	—	1.00	✓	3	-	-
percentile rank			46	43	70	52												
# of funds in category			128	119	113	85										06-30-2026	-	-
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	12.49	9.14	2.81	4.92	✓	16.72	1.00	1.36	✗	—	✓	0.13	✓	3	1-Low	Low Risk
percentile rank			71	57	68	65												
# of funds in category			248	239	231	185										06-30-2026	02-15-2022	12-31-2022
Fixed Income																		
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	2.82	5.47	1.70	2.70	✓	3.72	0.53	11.77	✓	—	—	0.67	✓	3	-	-
percentile rank			68	21	14	16												
# of funds in category			132	126	123	86										06-30-2026	-	-
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	5.48	8.07	4.47	5.38	✓	3.82	0.87	11.66	✓	—	—	0.71	✓	-	-	-
percentile rank			59	58	24	33												
# of funds in category			654	628	591	483										-	-	-
! BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	3.26	3.76	0.95	2.59	✓	4.24	1.00	2.34	✗	—	—	0.92	✗	3	-	-
percentile rank			47	55	39	23												
# of funds in category			176	169	162	137										10-31-2025	-	-
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	3.96	4.61	0.32	1.94	✓	5.65	1.02	25.77	✓	▣	—	0.30	✓	4	1-Low	-
percentile rank			29	24	23	18												
# of funds in category			545	509	471	351										06-30-2026	02-15-2022	-
PIMCO Income I2	PONPX	Multisector Bond	6.67	7.66	3.73	4.71	✓	4.62	0.83	19.27	✓	—	—	0.64	✓	4	-	-
percentile rank			13	23	19	14												
# of funds in category			408	387	352	262										06-30-2026	-	-
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	4.72	5.15	3.63	2.49	✗	0.63	0.10	28.99	✓	—	—	0.26	✓	-	-	-
percentile rank			10	52	50	71												
# of funds in category			254	231	189	123										-	-	-
Target Date																		
T. Rowe Price Retirement 2005	TRRFX	Target Date	11.03	10.03	4.59	6.33	✓	6.52	0.98	10.92	✓	—	✓	0.49	✓	3	1-Low	-
percentile rank			17	16	11	16												
# of funds in category			105	100	84	61										06-30-2026	02-15-2022	-
T. Rowe Price Retirement 2010	TRRAX	Target Date	11.76	10.51	4.88	6.79	✓	6.90	1.03	10.92	✓	—	✓	0.49	✓	3	1-Low	-
percentile rank			6	8	6	1												
# of funds in category			105	100	84	61										06-30-2026	02-15-2022	-
T. Rowe Price Retirement 2015	TRRGX	Target Date	12.33	10.91	5.15	7.35	✓	7.15	0.97	10.92	✓	—	✓	0.49	✓	3	1-Low	-
percentile rank			16	5	6	1												
# of funds in category			103	100	88	64										06-30-2026	02-15-2022	-

©2026 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf to view these disclosures.

MORNINGSTAR

B I A FINANCIAL NETWORK 401K PLAN

Screens Summary (Data as of 06-30-2026)

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
T. Rowe Price Retirement 2020	TRRBX	Target Date	12.87	11.26	5.36	7.98	✓	7.46	0.92	10.92	✓	–	✓	0.51	✓	3	1-Low	-
percentile rank			28	21	7	1												
# of funds in category			145	139	121	84										06-30-2026	02-15-2022	-
T. Rowe Price Retirement 2025	TRRHX	Target Date	13.48	11.82	5.63	8.70	✓	7.99	0.91	10.92	✓	–	✓	0.53	✓	3	1-Low	Low Risk
percentile rank			43	30	26	1												
# of funds in category			176	169	150	102										06-30-2026	02-15-2022	12-31-2021
T. Rowe Price Retirement 2030	TRRCX	Target Date	15.41	13.13	6.34	9.59	✓	9.01	0.94	10.92	✓	–	✓	0.55	✓	3	1-Low	Low Risk
percentile rank			35	26	28	2												
# of funds in category			270	261	241	171										06-30-2026	02-15-2022	12-31-2022
T. Rowe Price Retirement 2035	TRRJX	Target Date	17.90	14.74	7.27	10.53	✓	10.19	0.98	10.92	✓	–	✓	0.58	✓	3	1-Low	Low Risk
percentile rank			24	26	34	3												
# of funds in category			265	257	237	168										06-30-2026	02-15-2022	12-31-2022
T. Rowe Price Retirement 2040	TRRDX	Target Date	19.89	16.09	8.04	11.31	✓	11.00	0.98	10.92	✓	–	✓	0.59	✓	3	1-Low	Low Risk
percentile rank			32	33	55	9												
# of funds in category			270	259	239	171										06-30-2026	02-15-2022	12-31-2022
T. Rowe Price Retirement 2045	TRRKX	Target Date	21.43	17.07	8.67	11.83	✓	11.59	0.97	10.92	✓	–	✓	0.60	✓	3	1-Low	Low Risk
percentile rank			30	47	62	16												
# of funds in category			264	257	237	168										06-30-2026	02-15-2022	12-31-2022
T. Rowe Price Retirement 2050	TRRMX	Target Date	21.91	17.40	8.89	11.95	✓	11.77	0.95	10.92	✓	–	✓	0.62	✓	3	1-Low	Low Risk
percentile rank			63	62	64	15												
# of funds in category			269	259	239	171										06-30-2026	02-15-2022	12-31-2022
T. Rowe Price Retirement 2055	TRRNX	Target Date	22.16	17.53	8.93	11.96	✓	11.89	0.95	10.92	✓	–	✓	0.63	✓	3	1-Low	Low Risk
percentile rank			67	67	69	19												
# of funds in category			263	256	236	168										06-30-2026	02-15-2022	12-31-2022
T. Rowe Price Retirement 2060	TRRLX	Target Date	22.12	17.49	8.93	11.95	✓	11.90	1.23	10.92	✓	–	✓	0.64	✓	3	1-Low	Low Risk
percentile rank			72	75	71	27												
# of funds in category			262	255	235	127										06-30-2026	02-15-2022	12-31-2022
T. Rowe Price Retirement 2065	TRSJX	Target Date	22.15	17.51	8.98	-	✗	11.87	1.23	5.72	✓	–	✓	0.64	✓	3	1-Low	Low Risk
percentile rank			72	75	74	-												
# of funds in category			249	236	188	-										06-30-2026	02-15-2022	12-31-2022
Balanced																		
BlackRock Global Allocation Instl	MALOX	Global Allocation	16.80	14.21	6.06	8.33	✓	9.94	1.03	9.50	✓	▦	✓	0.87	✓	3	-	Low Risk
percentile rank			40	20	54	26												
# of funds in category			448	441	427	353										06-30-2026	-	09-30-2022

©2026 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf to view these disclosures.

MORNINGSTAR