FIVE RIVERS HEALTH CENTERS 401K

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																		
DFA US Core Equity 1 I	DFEOX	Large Blend	23.69	19.59	12.49	14.69	✓	13.03	0.97	14.35	✓		✓	0.15	✓	2	–	Medium Risk
percentile rank			23	48	42	45												
# 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
State St Russell Lg Cap Gr® Idx NL Cl C		Large Growth	17.65	22.55	13.68	18.53	✓	16.45	1.00	27.01	✓		✓	0.04	✓	3	–	Low Risk
percentile rank			48	39	24	17												
# of funds in category			1,189	1,108	1,057	865										06-30-2026	–	12-31-2022
State St Russell Lg Cp Val® Idx NL Cl C		Large Value	27.00	17.73	11.12	11.52	✓	12.64	1.00	27.36	✓		✓	0.04	✓	3	–	Medium Risk
percentile rank			20	32	40	52												
# of funds in category			1,214	1,161	1,097	928										06-30-2026	–	12-31-2022
Vanguard Morn Mid Cap Growth Index Adm	VMGMX	Mid-Cap Growth	8.50	15.00	6.06	12.44	✓	17.34	0.94	2.91	✗		✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			65	48	32	38												
# of funds in category			573	553	535	460										06-30-2026	02-15-2022	12-31-2022
Vanguard Morn Mid Cap Value Index Adm	VMVAX	Mid-Cap Value	22.61	15.14	9.45	10.76	✓	13.40	0.89	2.91	✗		✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			44	43	48	46												
# of funds in category			467	439	418	347										06-30-2026	02-15-2022	12-31-2022
State St Russell Sm Cap® Gr Idx NL Cl C		Small Growth	38.81	18.46	5.49	11.86	✓	21.26	1.00	16.83	✓		✓	0.05	✓	2	–	Medium Risk
percentile rank			34	31	45	54												
# of funds in category			641	627	601	491										06-30-2026	–	12-31-2022
State St Russell Sm Cp® Val Idx NL Cl C		Small Value	43.02	18.69	8.18	10.89	✓	19.43	1.00	16.83	✓		✓	0.05	✓	2	–	Medium Risk
percentile rank			11	21	60	39												
# of funds in category			557	534	512	430										06-30-2026	–	12-31-2022
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	24.01	17.05	5.05	8.43	✓	12.42	0.65	17.85	✓		✓	0.13	✓	2	1-Low	Medium Risk
percentile rank			83	80	74	74												
# of funds in category			805	769	707	535										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 R6	OIGIX	Foreign Large Growth	9.84	8.61	2.31	6.96	✓	15.00	1.01	14.26	✓		✓	0.75	✓	4	–	Low Risk
percentile rank			61	78	68	86												
# of funds in category			423	399	382	265										06-30-2026	–	12-31-2022
DFA International Value I	DFIVX	Foreign Large Value	30.34	22.31	14.73	12.00	✓	12.19	0.82	16.35	✓		✓	0.28	✓	1	–	Medium Risk
percentile rank			25	20	9	7												
# of funds in category			400	376	364	289										06-30-2026	–	12-31-2022
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	24.25	19.66	10.86	–	✓	12.39	0.97	13.36	✓	—	✓	0.09	✓	2	1-Low	Low Risk
percentile rank			28	19	31	–												
# of funds in category			347	316	310	229										06-30-2026	02-15-2022	12-31-2022

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Alternative																		
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	33.49	14.62	9.75	6.42	✓	13.16	0.92	15.59	✓	—	—	0.98	✓	-	-	-
percentile rank			3	15	35	54												
# of funds in category			128	119	113	85										-	-	-
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																		
Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	4.29	4.32	0.40	2.45	✓	6.26	1.12	29.52	✓	—	—	0.39	✓	3	1-Low	-
percentile rank			33	77	53	26												
# of funds in category			624	585	548	434										06-30-2026	02-15-2022	-
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	2.93	5.57	1.81	2.81	✓	3.72	0.53	11.77	✓	—	—	0.57	✓	3	-	-
percentile rank			67	20	13	15												
# of funds in category			132	126	123	86										06-30-2026	-	-
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	5.72	8.18	4.05	5.26	✓	3.99	0.91	3.84	✓	—	—	0.12	✓	1	-	-
percentile rank			45	53	38	40												
# of funds in category			654	628	591	483										04-30-2026	-	-
! BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	3.28	3.83	1.01	2.65	✓	4.26	1.00	2.34	✗	—	—	0.87	✗	3	-	-
percentile rank			47	50	27	14												
# 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	-
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	43.19	✓	—	—	-	—	-	-	-
percentile rank			-	-	-	-												
# of funds in category			82	-	-	-										-	-	-
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	4.20	5.28	3.45	2.68	✓	0.67	0.09	6.62	✓	—	—	0.09	✓	3	-	-
percentile rank			43	40	74	49												
# of funds in category			254	231	189	123										06-30-2026	-	-
Balanced																		
Vanguard LifeStrategy 20/80 Inv	VASIX	Target Risk	7.53	7.29	2.36	3.88	✓	5.84	0.92	4.35	✓	▦	✓	0.10	✓	3	1-Low	-
percentile rank			72	67	83	66												
# of funds in category			93	90	86	74										06-30-2026	07-19-2023	-
Vanguard LifeStrategy 40/60 Inv	VSCGX	Target Risk	11.74	10.41	4.53	6.22	✓	7.25	0.95	4.35	✓	▦	✓	0.10	✓	3	1-Low	-
percentile rank			52	26	34	25												
# of funds in category			247	240	233	191										06-30-2026	07-19-2023	-
Vanguard LifeStrategy 60/40 Inv Shrs	VSMGX	Target Risk	16.08	13.52	6.65	8.49	✓	8.89	0.94	4.35	✓	▦	✓	0.10	✓	3	1-Low	Low Risk
percentile rank			53	32	37	21												
# of funds in category			448	441	427	353										06-30-2026	07-19-2023	12-31-2022

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Vanguard LifeStrategy 80/20 Inv Shrs	VASGX	Target Risk	20.50	16.67	8.78	10.76	✓	10.61	0.96	4.35	✓		✓	0.10	✓	3	1-Low	Low Risk
percentile rank			27	16	23	13												
# of funds in category			199	195	191	160										06-30-2026	07-19-2023	12-31-2022

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