MONTALBANO INC 401K PROFIT SHARING

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																		
Vanguard FTSE Social Index Admiral	VFTAX	Large Blend Index	21.26	20.83	12.49	–	✓	14.79	1.12	1.36	✗		✗	0.11	✓	5	2-Basic	Low Risk
percentile rank			52	22	42	–												
# 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
DFA US Large Cap Value I	DFLVX	Large Value	29.55	17.99	11.23	11.89	✓	12.81	0.99	14.35	✓		✓	0.22	✓	2	–	Medium Risk
percentile rank			11	29	37	40												
# of funds in category			1,214	1,161	1,097	928										06-30-2026	–	12-31-2022
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	3.32	11.42	3.98	12.23	✓	16.01	0.86	17.62	✓		✓	0.65	✓	3	2-Basic	Low Risk
percentile rank			81	70	52	42												
# of funds in category			573	553	535	460										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
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
Alternative																		
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																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	4.09	4.99	0.68	2.34	✓	5.44	0.98	25.77	✓	—	—	0.30	✓	4	1-Low	–
percentile rank			49	36	34	31												
# of funds in category			624	585	548	434										06-30-2026	02-15-2022	–

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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 Updated	Commit. Level Updated	Carbon Risk Updated
PIMCO Real Return Instl	PRRIX	Inflation-Protected Bond	3.91	4.66	1.27	2.90	✓	4.42	1.04	6.56	✓	—	—	0.55	✓	3	-	-
percentile rank			12	10	19	3												
# of funds in category			176	169	162	137										06-30-2026	-	-
American Century Diversified Bond R6	ADDVX	Intermediate-Term Bond	4.10	4.37	0.12	1.60	✓	5.77	1.04	7.67	✓	▣	—	0.35	✓	4	-	-
percentile rank			22	39	38	47												
# of funds in category			545	509	471	351										02-28-2026	-	-
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	43.19	✓	—	—	-	—	-	-	-
percentile rank			-	-	-	-												
# of funds in category			82	-	-	-										-	-	-
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	5.03	5.65	3.85	3.09	✓	0.49	-0.03	15.50	✓	—	—	0.49	✗	3	-	-
percentile rank			6	19	23	11												
# of funds in category			254	231	189	123										06-30-2026	-	-
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	10.65	10.04	4.64	6.99	✓	6.60	0.83	13.36	✓	—	✓	0.08	✓	4	1-Low	-
percentile rank			81	72	72	51												
# of funds in category			145	139	121	84										06-30-2026	02-15-2022	-
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	13.63	12.13	5.84	8.17	✓	7.91	0.91	13.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			39	20	19	21												
# of funds in category			176	169	150	102										06-30-2026	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	15.90	13.62	6.78	9.11	✓	8.94	0.95	13.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			23	13	16	18												
# of funds in category			270	261	241	171										06-30-2026	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	17.63	14.83	7.61	9.98	✓	9.58	0.93	13.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			33	20	21	31												
# of funds in category			265	257	237	168										06-30-2026	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	19.33	16.04	8.42	10.83	✓	10.21	0.92	13.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			46	38	37	31												
# of funds in category			270	259	239	171										06-30-2026	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	21.03	17.17	9.20	11.54	✓	10.85	0.92	13.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			46	40	40	28												
# of funds in category			264	257	237	168										06-30-2026	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	22.70	18.26	9.89	11.91	✓	11.44	0.93	13.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			41	29	26	21												
# of funds in category			269	259	239	171										06-30-2026	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	22.84	18.30	9.91	11.92	✓	11.48	0.92	13.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			49	35	38	28												
# of funds in category			263	256	236	168										06-30-2026	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	22.82	18.29	9.91	11.92	✓	11.47	1.19	13.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			57	39	39	40												
# of funds in category			262	255	235	127										06-30-2026	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	22.82	18.29	9.92	-	✓	11.47	1.19	8.97	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			57	42	44	-												
# of funds in category			249	236	188	-										06-30-2026	02-15-2022	12-31-2022

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Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	22.81	18.29	–	–	✓	11.46	0.92	4.01	✓	—	✓	0.08	✓	3	–	Low Risk
percentile rank			65	1	–	–												
# of funds in category			145	23	–	–										06-30-2026	–	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	9.72	9.11	4.06	5.35	✓	5.98	0.93	13.36	✓	—	✓	0.08	✓	4	1-Low	–
percentile rank			63	52	47	48												
# of funds in category			201	197	181	122										06-30-2026	02-15-2022	–
Balanced																		
American Funds Capital Inc Bldr R-6	RIRGX	Global Allocation	16.10	14.99	9.05	8.25	✗	8.76	0.75	34.52	✓	▦	✓	0.26	✓	2	–	Medium Risk
percentile rank			82	58	14	87												
# of funds in category			199	195	191	160										06-30-2026	–	12-31-2022

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