

SMRTL 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	Commit. Level	Carbon Risk
																Updated	Updated	Updated
US Stock																		
Columbia Contrarian Core Inst3 percentile rank	COFYX	Large Blend	20.20 58	20.01 44	12.78 34	15.09 33	🟢	13.31	1.01	21.26	🟢	🇺🇸	🔴	0.61	🟢	3	1-Low	Low Risk
# of funds in category			1,444	1,334	1,245	988										06-30-2026	03-11-2022	12-31-2022
Vanguard 500 Index Admiral percentile rank	VFIAX	Large Blend Index	22.27 35	20.56 27	13.36 21	15.46 18	🟢	13.05	1.00	8.59	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk
# of funds in category			1,444	1,334	1,245	988										06-30-2026	02-15-2022	12-31-2022
JPMorgan Large Cap Growth R6 percentile rank	JLGMX	Large Growth	15.56 57	21.81 47	12.66 33	20.30 7	🟢	16.18	0.96	21.92	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk
# of funds in category			1,189	1,108	1,057	865										06-30-2026	04-07-2022	12-31-2022
Putnam Large Cap Value R6 percentile rank	PEQSX	Large Value	24.25 33	19.72 14	13.95 4	14.29 4	🟢	11.06	0.85	13.84	🟢	🇺🇸	🟢	0.52	🟢	4	-	Medium Risk
# of funds in category			1,214	1,161	1,097	928										06-30-2026	-	12-31-2022
MFS Mid Cap Growth R6 percentile rank	OTCKX	Mid-Cap Growth	3.32 81	11.42 70	3.98 52	12.23 42	🟢	16.01	0.86	17.62	🟢	🇺🇸	🟢	0.65	🟢	3	2-Basic	Low Risk
# of funds in category			573	553	535	460										06-30-2026	02-15-2022	12-31-2022
Allspring Special Mid Cap Value R6 percentile rank	WFPRX	Mid-Cap Value	18.87 62	11.59 76	9.01 55	10.72 47	🟢	13.39	0.88	17.45	🟢	🇺🇸	🟢	0.70	🟢	4	-	Medium Risk
# of funds in category			467	439	418	347										06-30-2026	-	12-31-2022
PGIM Jennison Small Company R6 percentile rank	PJSQX	Small Growth	32.59 53	15.36 58	7.63 23	12.64 40	🟢	17.23	0.75	12.60	🟢	🇺🇸	🔴	0.69	🟢	3	-	Medium Risk
# of funds in category			641	627	601	491										06-30-2026	-	12-31-2022
Vanguard Morn Small Cap Value Index Adm percentile rank	VSIAX	Small Value	27.00 74	16.08 47	9.22 40	10.99 34	🟢	16.43	0.82	1.36	🔴	🇺🇸	🟢	0.07	🟢	5	1-Low	Medium Risk
# of funds in category			557	534	512	430										06-30-2026	02-15-2022	12-31-2022
Non-US Stock																		
Nomura Emerging Markets R6 percentile rank	DEMZX	Diversified Emerging Mkts	228.99 1	71.15 1	28.61 1	22.52 1	🟢	36.94	1.78	19.78	🟢	🇺🇸	🟢	1.06	🟢	4	-	Medium Risk
# of funds in category			805	769	707	535										06-30-2026	-	12-31-2022
Hartford Schroders International Stk SDR percentile rank	SCIJX	Foreign Large Blend	15.72 84	14.98 76	7.39 70	11.06 11	🟢	12.67	0.85	16.34	🟢	🇺🇸	🔴	0.69	🟢	4	-	Low Risk
# of funds in category			820	784	738	583										06-30-2026	-	12-31-2022
Vanguard Developed Markets Index Admiral percentile rank	VTMGX	Foreign Large Blend Index	28.62 11	19.26 19	10.10 17	10.50 20	🟢	13.86	0.97	13.36	🟢	🇺🇸	🟢	0.05	🟢	2	1-Low	Low Risk
# of funds in category			820	784	738	583										06-30-2026	02-15-2022	12-31-2022
Fidelity Advisor International Growth Z percentile rank	FZAIJX	Foreign Large Growth	17.11 36	13.70 39	6.50 27	10.21 25	🟢	14.96	1.01	18.67	🟢	🇺🇸	🟢	0.77	🟢	4	-	Low Risk
# of funds in category			423	399	382	265										06-30-2026	-	12-31-2022
Schwab Fundamental Intl Equity Index Fd percentile rank	SFNNX	Foreign Large Value	36.20 11	21.81 28	13.37 23	11.74 14	🟢	13.37	0.94	9.18	🟢	🇺🇸	🟢	0.25	🟢	1	-	Medium Risk
# of funds in category			400	376	364	289										06-30-2026	-	12-31-2022

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																Updated	Updated	Updated
DFA Global Equity I	DGEIX	Global Stock	24.75	19.10	11.31	12.94	🟢	12.42	0.95	14.35	🟢	—	🟢	0.25	🟢	1	-	Medium Risk
percentile rank			24	33	20	18												
# of funds in category			347	316	310	229										06-30-2026	-	12-31-2022

Alternative

Invesco Balanced-Risk Commodity Strat R6	IBRFIX	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										—	—	—
Principal Real Estate Securities Fd R6	PFRSX	Real Estate	12.19	9.41	3.73	—		15.56	0.93	25.58		—		0.81		3	—	Medium Risk
percentile rank			76	47	37	—												
# of funds in category			248	239	231	185										06-30-2026	—	12-31-2022

Fixed Income

PGIM Global Total Return R6	PGTQX	Global Bond	1.74	5.83	-1.18	1.61		6.85	0.80	23.76		—	—	0.54		2	—	—
percentile rank			56	17	56	31												
# of funds in category			169	169	167	147										06-30-2026	—	—
PGIM High Yield R6	PHYQX	High Yield Bond	5.92	9.08	4.15	6.01		4.58	1.05	18.72		—	—	0.38		1	—	—
percentile rank			39	18	33	12												
# of funds in category			654	628	591	483										12-31-2024	—	—
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	—	—
Nuveen Core Impact Bond R6	TSBIX	Intermediate-Term Bond	4.41	4.80	0.29	1.90		5.47	0.98	13.78			—	0.35		4	4-Leader	—
percentile rank			12	11	24	24												
# of funds in category			545	509	471	351										05-31-2025	02-15-2022	—
PIMCO Income Instl	PIMIX	Multisector Bond	6.78	7.77	3.83	4.81		4.62	0.83	19.27		—	—	0.54		4	—	—
percentile rank			12	21	17	11												
# of funds in category			408	387	352	262										06-30-2026	—	—
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

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																Updated	Updated	Updated
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
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

BlackRock Global Allocation K	MKLOX	Global Allocation	16.93	14.31	6.15	8.42		9.94	1.03	9.50				0.77		3	-	Low Risk
percentile rank			38	19	50	24												
# of funds in category			448	441	427	353										06-30-2026	-	09-30-2022