

# CTC GROUP 401K PLAN

## Screens Summary (Data as of 09-30-2024)

🚫 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	Sustain. Rating	Commit. Level	Carbon Risk	
US Stock																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	39.33	13.42	16.13	12.19	✔️	16.40	0.92	32.61	✔️	📊	✔️	0.27	✔️	2	-	Low Risk
percentile rank			6	6	16	47												
# of funds in category			1,497	1,348	1,236	919												
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Vanguard 500 Index Admiral	VFIAX	Large Blend Index	36.29	11.87	15.93	13.34	✔️	17.52	1.00	6.84	✔️	📊	✔️	0.04	✔️	3	1-Low	Low Risk
percentile rank			24	22	20	9												
# of funds in category			1,497	1,348	1,236	919												
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American Funds Growth Fund of Amer R6	RGAGX	Large Growth	40.93	7.90	16.78	13.84	✔️	20.35	0.95	30.93	✔️	📊	✔️	0.30	✔️	1	1-Low	Low Risk
percentile rank			43	56	42	53												
# of funds in category			1,172	1,107	1,034	803												
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Vanguard Value Index Adm	VVIAX	Large Value	29.78	11.64	12.25	10.78	✔️	15.69	0.93	29.77	✔️	📊	✔️	0.05	✔️	3	1-Low	Medium Risk
percentile rank			25	17	30	15												
# of funds in category			1,194	1,108	1,054	820												
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Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	26.00	1.70	11.19	10.58	✔️	21.51	1.00	1.62	❌	📊	✔️	0.07	✔️	4	1-Low	Medium Risk
percentile rank			50	39	35	46												
# of funds in category			548	528	493	389												
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Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	31.04	8.73	10.76	9.56	✔️	18.68	0.94	1.62	❌	📊	✔️	0.07	✔️	4	1-Low	Medium Risk
percentile rank			11	50	49	24												
# of funds in category			406	388	374	285												
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Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	25.73	-0.95	8.60	9.18	✔️	22.39	0.95	19.76	✔️	📊	✔️	0.07	✔️	4	1-Low	Medium Risk
percentile rank			50	56	71	63												
# of funds in category			582	558	530	407												
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Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	28.69	8.22	11.60	9.58	✔️	21.00	0.90	8.43	✔️	📊	✔️	0.07	✔️	4	1-Low	Medium Risk
percentile rank			9	26	35	15												
# of funds in category			485	456	428	329												
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Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	24.64	1.39	8.37	6.92	✔️	15.99	0.80	25.31	✔️	📊	✔️	0.57	✔️	3	1-Low	Medium Risk
percentile rank			38	38	18	1												
# of funds in category			805	721	647	431												
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DFA Intl Sustainability Core 1	DFSPX	Foreign Large Blend	27.65	4.32	8.66	6.12	✔️	18.34	1.10	14.60	✔️	📊	✔️	0.24	✔️	3	-	Low Risk
percentile rank			11	56	25	21												
# of funds in category			789	723	675	442												
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Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	24.64	4.80	8.27	5.92	✔️	18.07	1.09	11.61	✔️	📊	✔️	0.08	✔️	2	1-Low	Low Risk
percentile rank			50	45	38	28												
# of funds in category			789	723	675	442												
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American Funds Europacific Growth R6	REERGX	Foreign Large Growth	24.71	0.06	7.52	6.26	✔️	17.90	1.02	23.35	✔️	📊	✔️	0.47	✔️	2	1-Low	Medium Risk
percentile rank			68	54	55	55												
# of funds in category			407	391	342	228												
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Vanguard International Value Inv	VTRIX	Foreign Large Value	21.61	5.20	7.89	5.01	✔️	17.26	0.97	14.35	✔️	📊	❌	0.39	✔️	3	-	Medium Risk
percentile rank			63	81	55	38												
# of funds in category			365	340	314	213												

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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	Sustain. Rating	Commit. Level	Carbon Risk	
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	31.13	7.80	12.11	-	✔	16.84	1.02	11.61	✔	—	✔	0.10	✔	2	1-Low	Low Risk
<i>percentile rank</i>			31	42	31	-												
<i># of funds in category</i>			349	331	300	197									08-31-2024	02-15-2022	12-31-2022	

Alternative																		
DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	3.01	2.25	7.76	-	✔	13.94	0.88	14.51	✔	—	✔	0.89	✔	3	-	-
<i>percentile rank</i>			24	91	63	-												
<i># of funds in category</i>			115	106	101	66									08-31-2024	-	-	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	34.20	2.50	4.77	7.32	✔	22.22	1.03	28.40	✔	—	✔	0.13	✔	2	1-Low	Low Risk
<i>percentile rank</i>			30	64	53	45												
<i># of funds in category</i>			247	238	219	156									08-31-2024	02-15-2022	12-31-2022	

Fixed Income																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	12.85	-0.67	1.21	2.58	✔	7.62	0.99	24.02	✔	—	—	0.30	✔	3	1-Low	-
<i>percentile rank</i>			34	27	31	19												
<i># of funds in category</i>			618	561	519	365									08-31-2024	02-15-2022	-	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	10.77	0.93	1.37	3.15	✔	5.06	0.57	10.02	✔	—	—	0.75	✔	3	-	-
<i>percentile rank</i>			57	4	15	1												
<i># of funds in category</i>			107	105	97	60									03-31-2024	-	-	
⚠ Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	14.46	2.94	4.00	4.74	✔	8.40	0.97	2.09	✖	—	—	0.12	✔	2	-	-
<i>percentile rank</i>			48	45	56	19												
<i># of funds in category</i>			670	614	579	435									08-31-2024	-	-	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	9.82	-0.62	2.52	2.45	✔	7.13	0.99	2.90	✖	—	—	0.10	✔	3	-	-
<i>percentile rank</i>			37	37	43	24												
<i># of funds in category</i>			161	153	145	107									08-31-2024	-	-	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	12.58	-1.10	0.78	2.25	✔	7.74	1.01	24.02	✔	⊠	—	0.30	✔	4	1-Low	-
<i>percentile rank</i>			13	27	27	13												
<i># of funds in category</i>			525	464	415	287									08-31-2024	02-15-2022	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	41.44	✔	—	—	-	-	-	-	-
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			14	-	-	-												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	6.88	3.16	2.52	-	✔	1.27	0.11	6.47	✔	—	—	0.10	✔	3	-	-
<i>percentile rank</i>			31	74	48	-												
<i># of funds in category</i>			252	204	185	114									08-31-2024	-	-	

Balanced																		
American Funds American Balanced R6	RLBGX	Moderate Allocation	26.27	7.25	9.65	8.77	✔	12.13	0.98	25.76	✔	—	✔	0.25	✔	3	1-Low	Low Risk
<i>percentile rank</i>			14	9	17	10												
<i># of funds in category</i>			743	694	655	497									08-31-2024	02-15-2022	12-31-2022	