

MC BANK EMPLOYEES 401K PROFIT

Screens Summary (Data as of 09-30-2025)

Fund Removed from Approved List

Fund on Watch List

| Name                                                                                                | Ticker | Asset Class               | Trailing Performance and Risk |                      |                      |                    |               |                   |                | Management |               | Style        |               | Expense      |               |  |
|-----------------------------------------------------------------------------------------------------|--------|---------------------------|-------------------------------|----------------------|----------------------|--------------------|---------------|-------------------|----------------|------------|---------------|--------------|---------------|--------------|---------------|--|
|                                                                                                     |        |                           | 1 Yr                          | 3 Yr                 | 5 Yr                 | 10 Yr              | Pass/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail |  |
| US Stock                                                                                            |        |                           |                               |                      |                      |                    |               |                   |                |            |               |              |               |              |               |  |
| American Funds Invmt Co of Amer R6<br><i>percentile rank</i><br><i># of funds in category</i>       | RICGX  | Large Blend               | 20.86<br>8<br>1,395           | 28.54<br>4<br>1,286  | 17.69<br>7<br>1,185  | 14.84<br>27<br>902 | ✔             | 12.66             | 0.92           | 33.61      | ✔             | 🗪            | ✔             | 0.27         | ✔             |  |
| Vanguard 500 Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>               | VFIAX  | Large Blend Index         | 17.55<br>24<br>1,395          | 24.88<br>23<br>1,286 | 16.42<br>20<br>1,185 | 15.26<br>10<br>902 | ✔             | 13.37             | 1.00           | 7.84       | ✔             | 🗪            | ✔             | 0.04         | ✔             |  |
| State St Russell Lg Cap Gr® Indx NL CI C<br><i>percentile rank</i><br><i># of funds in category</i> |        | Large Growth              | 25.50<br>21<br>1,093          | 31.59<br>25<br>1,047 | 17.54<br>9<br>975    | 18.78<br>10<br>779 | ✔             | 15.92             | 1.00           | 26.27      | ✔             | 🗪            | ✔             | 0.04         | ✔             |  |
| State St Russell Lg Cp Val® Indx NL CI C<br><i>percentile rank</i><br><i># of funds in category</i> |        | Large Value               | 9.42<br>54<br>1,156           | 16.93<br>53<br>1,103 | 13.83<br>59<br>1,044 | 10.73<br>55<br>859 | ✔             | 14.25             | 1.00           | 26.61      | ✔             | 🗪            | ✔             | 0.04         | ✔             |  |
| Vanguard Mid-Cap Growth Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>    | VMGMX  | Mid-Cap Growth            | 21.45<br>21<br>507            | 20.75<br>24<br>490   | 10.98<br>20<br>458   | 12.50<br>26<br>381 | ✔             | 17.52             | 0.92           | 2.16       | ✖             | 🗪            | ✔             | 0.07         | ✔             |  |
| Vanguard Mid-Cap Value Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>     | VMVAX  | Mid-Cap Value             | 6.50<br>49<br>416             | 15.47<br>44<br>386   | 13.99<br>56<br>363   | 10.13<br>42<br>289 | ✔             | 16.07             | 0.94           | 2.16       | ✖             | 🗪            | ✔             | 0.07         | ✔             |  |
| Vanguard Small Cap Growth Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>  | VSGAX  | Small Growth              | 11.95<br>28<br>537            | 15.89<br>34<br>522   | 7.34<br>54<br>506    | 10.47<br>41<br>396 | ✔             | 20.01             | 0.92           | 20.76      | ✔             | 🗪            | ✔             | 0.07         | ✔             |  |
| Vanguard Small Cap Value Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>   | VSIAX  | Small Value               | 6.10<br>40<br>489             | 15.87<br>26<br>469   | 15.93<br>40<br>441   | 10.22<br>22<br>364 | ✔             | 19.24             | 0.86           | 9.43       | ✔             | 🗪            | ✔             | 0.07         | ✔             |  |
| Non-US Stock                                                                                        |        |                           |                               |                      |                      |                    |               |                   |                |            |               |              |               |              |               |  |
| Vanguard Emerging Mkts Stock Idx Adm<br><i>percentile rank</i><br><i># of funds in category</i>     | VEMAX  | Diversified Emerging Mkts | 16.44<br>51<br>758            | 17.29<br>60<br>703   | 7.65<br>44<br>620    | 7.92<br>43<br>461  | ✔             | 14.53             | 0.91           | 17.10      | ✔             | 🗪            | ✔             | 0.13         | ✔             |  |
| American Funds Intl Gr and Inc R6<br><i>percentile rank</i><br><i># of funds in category</i>        | RIGGX  | Foreign Large Blend       | 19.06<br>21<br>757            | 21.91<br>36<br>703   | 11.41<br>25<br>660   | 8.26<br>40<br>491  | ✔             | 13.56             | 1.00           | 17.01      | ✔             | 🗪            | ✔             | 0.53         | ✔             |  |
| Vanguard Developed Markets Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i> | VTMGX  | Foreign Large Blend Index | 17.44<br>33<br>757            | 21.99<br>34<br>703   | 11.33<br>28<br>660   | 8.53<br>31<br>491  | ✔             | 14.70             | 1.08           | 12.61      | ✔             | 🗪            | ✔             | 0.05         | ✔             |  |
| Vanguard International Growth Adm<br><i>percentile rank</i><br><i># of funds in category</i>        | VWILX  | Foreign Large Growth      | 14.69<br>23<br>395            | 19.74<br>34<br>377   | 5.07<br>62<br>342    | 11.62<br>4<br>230  | ✔             | 19.07             | 1.24           | 15.77      | ✔             | 🗪            | ✔             | 0.25         | ✔             |  |
| ⚠ Vanguard International Value Inv<br><i>percentile rank</i><br><i># of funds in category</i>       | VTRIX  | Foreign Large Value       | 12.51<br>93<br>365            | 18.97<br>89<br>349   | 11.38<br>80<br>330   | 7.86<br>59<br>250  | ✔             | 14.76             | 1.04           | 15.35      | ✔             | 🗪            | ✖             | 0.36         | ✔             |  |

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|------------------------------------------|--------|------------------------------|-------------------------------|-------|-------|-------|---------------|-------------------|----------------|------------|---------------|--------------|---------------|--------------|---------------|
|                                          |        |                              | 1 Yr                          | 3 Yr  | 5 Yr  | 10 Yr | Pass/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail |
| Vanguard Total World Stock Index Admiral | VTWAX  | Global Stock                 | 17.31                         | 22.89 | 13.54 | —     | ✓             | 12.97             | 1.03           | 12.61      | ✓             | —            | ✓             | 0.09         | ✓             |
| percentile rank                          |        |                              | 23                            | 27    | 27    | —     |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 325                           | 310   | 298   | 206   |               |                   |                |            |               |              |               |              |               |
| Alternative                              |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |
| PIMCO Commodity Real Ret Strat Instl     | PCRIX  | Commodities<br>Broad Basket  | 11.25                         | 4.42  | 12.44 | 5.05  | ✓             | 10.62             | 1.06           | 6.92       | ✓             | —            | —             | 0.90         | ✓             |
| percentile rank                          |        |                              | 32                            | 41    | 52    | 48    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 110                           | 100   | 96    | 70    |               |                   |                |            |               |              |               |              |               |
| Vanguard Real Estate Index Admiral       | VGSLX  | Real Estate                  | -2.34                         | 8.97  | 7.03  | 6.12  | ✓             | 17.73             | 1.03           | 29.40      | ✓             | —            | ✓             | 0.13         | ✓             |
| percentile rank                          |        |                              | 28                            | 37    | 58    | 41    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 226                           | 217   | 200   | 155   |               |                   |                |            |               |              |               |              |               |
| Fixed Income                             |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |
| PIMCO International Bond (USD-Hdg) Instl | PFORX  | Global Bond                  | 4.37                          | 6.41  | 1.57  | 3.28  | ✓             | 3.59              | 0.46           | 11.02      | ✓             | —            | —             | 0.57         | ✓             |
| percentile rank                          |        |                              | 22                            | 19    | 9     | 9     |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 107                           | 101   | 96    | 61    |               |                   |                |            |               |              |               |              |               |
| Vanguard High-Yield Corporate Adm        | VWEAX  | High Yield Bond              | 7.28                          | 10.28 | 4.80  | 5.46  | ✓             | 4.76              | 0.93           | 3.09       | ✓             | —            | —             | 0.12         | ✓             |
| percentile rank                          |        |                              | 33                            | 52    | 62    | 39    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 630                           | 599   | 560   | 447   |               |                   |                |            |               |              |               |              |               |
| Vanguard Inflation-Protected Secs Adm    | VAIPX  | Inflation-<br>Protected Bond | 3.56                          | 4.74  | 1.33  | 2.88  | ✓             | 4.82              | 1.02           | 3.90       | ✓             | —            | —             | 0.10         | ✓             |
| percentile rank                          |        |                              | 60                            | 51    | 42    | 39    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 160                           | 151   | 141   | 117   |               |                   |                |            |               |              |               |              |               |
| Baird Aggregate Bond Inst                | BAGIX  | Intermediate-<br>Term Bond   | 3.08                          | 5.58  | -0.12 | 2.26  | ✓             | 6.54              | 1.01           | 25.02      | ✓             | 🟩            | —             | 0.30         | ✓             |
| percentile rank                          |        |                              | 38                            | 18    | 29    | 17    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 534                           | 485   | 432   | 309   |               |                   |                |            |               |              |               |              |               |
| PIMCO Income Instl                       | PIMIX  | Multisector Bond             | 7.24                          | 8.87  | 4.28  | 4.88  | ✓             | 5.08              | 0.79           | 18.52      | ✓             | —            | —             | 0.54         | ✓             |
| percentile rank                          |        |                              | 10                            | 23    | 20    | 10    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 387                           | 366   | 331   | 227   |               |                   |                |            |               |              |               |              |               |
| Lincoln Stable Value Account -LNGPA      |        | Stable Value                 | —                             | —     | —     | —     | —             | —                 | —              | 42.44      | ✓             | —            | —             | —            | —             |
| percentile rank                          |        |                              | —                             | —     | —     | —     |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 43                            | —     | —     | —     |               |                   |                |            |               |              |               |              |               |
| Vanguard Ultra-Short-Term Bond Admiral   | VUSFX  | Ultrashort Bond              | 4.92                          | 5.36  | 3.01  | 2.49  | ✓             | 0.74              | 0.10           | 5.87       | ✓             | —            | —             | 0.09         | ✓             |
| percentile rank                          |        |                              | 42                            | 49    | 60    | 48    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 254                           | 212   | 186   | 112   |               |                   |                |            |               |              |               |              |               |
| Balanced                                 |        |                              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |
| American Funds American Balanced R6      | RLBGX  | Moderate<br>Allocation       | 14.84                         | 17.71 | 10.71 | 10.26 | ✓             | 9.40              | 1.00           | 26.76      | ✓             | —            | ✓             | 0.25         | ✓             |
| percentile rank                          |        |                              | 4                             | 9     | 13    | 10    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                   |        |                              | 488                           | 474   | 449   | 369   |               |                   |                |            |               |              |               |              |               |