

MERCHANT ESOLUTIONS INC 401K

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/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	
US Stock																
JPMorgan US Equity R6	JUEMX	Large Blend	15.46	24.25	16.52	15.74	✔	13.54	1.00	11.13	✔	🗲	✖	0.44	✔	
percentile rank			51	36	17	5										
# of funds in category			1,395	1,286	1,185	902										
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	17.55	24.88	16.42	15.26	✔	13.37	1.00	7.84	✔	🗲	✔	0.04	✔	
percentile rank			24	23	20	10										
# of funds in category			1,395	1,286	1,185	902										
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	22.70	29.77	15.88	19.64	✔	15.93	0.98	21.18	✔	🗲	✔	0.44	✔	
percentile rank			40	44	28	7										
# of funds in category			1,093	1,047	975	779										
American Funds Washington Mutual R6	RWMGX	Large Value	14.99	21.80	16.29	14.04	✔	11.59	0.76	28.27	✔	🗲	✖	0.26	✔	
percentile rank			8	9	17	3										
# of funds in category			1,156	1,103	1,044	859										
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	10.99	17.78	7.53	12.61	✔	16.36	0.85	16.87	✔	🗲	✔	0.66	✔	
percentile rank			50	42	54	25										
# of funds in category			507	490	458	381										
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	6.50	15.47	13.99	10.13	✔	16.07	0.94	2.16	✖	🗲	✔	0.07	✔	
percentile rank			49	44	56	42										
# of funds in category			416	386	363	289										
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	11.95	15.89	7.34	10.47	✔	20.01	0.92	20.76	✔	🗲	✔	0.07	✔	
percentile rank			28	34	54	41										
# of funds in category			537	522	506	396										
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	6.10	15.87	15.93	10.22	✔	19.24	0.86	9.43	✔	🗲	✔	0.07	✔	
percentile rank			40	26	40	22										
# of funds in category			489	469	441	364										
Non-US Stock																
American Funds New World R6	RNWXG	Diversified Emerging Mkts	15.26	19.02	8.52	9.93	✔	12.80	0.73	26.31	✔	🗲	✔	0.57	✔	
percentile rank			60	33	34	8										
# of funds in category			758	703	620	461										
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	19.06	21.91	11.41	8.26	✔	13.56	1.00	17.01	✔	🗲	✔	0.53	✔	
percentile rank			21	36	25	40										
# of funds in category			757	703	660	491										
Vanguard International Growth Adm	VWILX	Foreign Large Growth	14.69	19.74	5.07	11.62	✔	19.07	1.24	15.77	✔	🗲	✔	0.25	✔	
percentile rank			23	34	62	4										
# of funds in category			395	377	342	230										
⚠ Vanguard International Value Inv	VTRIX	Foreign Large Value	12.51	18.97	11.38	7.86	✔	14.76	1.04	15.35	✔	🗲	✖	0.36	✔	
percentile rank			93	89	80	59										
# of funds in category			365	349	330	250										
American Funds New Perspective R6	RNPGX	Global Stock	17.64	23.54	12.34	13.52	✔	13.55	1.06	24.85	✔	—	✔	0.41	✔	
percentile rank			33	36	21	20										
# of funds in category			309	294	265	178										

MERCHANT ESOLUTIONS INC 401K

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/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	
Alternative																
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities 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										
🚩 Neuberger Berman Real Estate R6	NRREX	Real Estate	-7.01	6.87	5.65	6.84	✔	17.38	1.00	19.76	✔	—	✔	0.75	✔	
percentile rank			83	82	85	18										
# of funds in category			226	217	200	155										
Fixed Income																
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	3.46	6.10	0.38	2.67	✔	6.32	0.98	25.02	✔	—	—	0.30	✔	
percentile rank			45	26	41	27										
# of funds in category			563	535	483	353										
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										
BlackRock High Yield K	BRHYX	High Yield Bond	7.75	11.44	6.05	6.16	✔	5.00	0.99	15.76	✔	—	—	0.48	✔	
percentile rank			19	11	19	12										
# of funds in category			630	599	560	447										
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- 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- 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										
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	42.44	✔	—	—	—	—	
percentile rank			—	—	—	—										
# of funds in category			43	—	—	—										
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	4.86	5.14	2.99	—	✔	0.61	0.07	28.24	✔	—	—	0.24	✔	
percentile rank			47	67	63	—										
# of funds in category			254	212	186	112										
Balanced																
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	8.77	11.94	5.19	6.10	✔	7.97	0.97	3.60	✔	🗪	✔	0.12	✔	
percentile rank			21	21	57	23										
# of funds in category			230	223	216	173										
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	14.56	19.11	10.73	10.13	✔	11.20	0.98	3.60	✔	🗪	✔	0.14	✔	
percentile rank			18	17	28	12										
# of funds in category			180	176	169	136										
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	5.78	8.36	2.39	3.99	✔	6.63	0.94	3.60	✔	🗪	✔	0.11	✔	
percentile rank			66	57	88	61										
# of funds in category			79	77	72	60										

MERCHANT ESOLUTIONS INC 401K

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/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	11.62	15.49	7.94	8.13		9.54	0.97	3.60				0.13	
percentile rank			24	21	41	17									
# of funds in category			417	412	395	318									