

## CITY OF RICHMOND 457B DEFERRED

## 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                           |        |                        |                               |       |       |       |               |                   |                |            |               |              |               |              |               |  |
| Fidelity 500 Index                 | FXAIX  | Large Blend Index      | 17.59                         | 24.92 | 16.45 | 15.29 | ✔             | 13.37             | 1.00           | 16.67      | ✔             | 🇺🇸           | ✔             | 0.02         | ✔             |  |
| percentile rank                    |        |                        | 23                            | 22    | 19    | 9     |               |                   |                |            |               |              |               |              |               |  |
| # 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   |               |                   |                |            |               |              |               |              |               |  |
| Vanguard Equity-Income Adm         | VEIRX  | Large Value            | 12.36                         | 16.97 | 14.83 | 12.11 | ✔             | 13.21             | 0.91           | 4.59       | ✔             | 🇺🇸           | ✔             | 0.18         | ✔             |  |
| percentile rank                    |        |                        | 23                            | 52    | 42    | 20    |               |                   |                |            |               |              |               |              |               |  |
| # of funds in category             |        |                        | 1,156                         | 1,103 | 1,044 | 859   |               |                   |                |            |               |              |               |              |               |  |
| Fidelity Mid Cap Index             | FSMDX  | Mid-Cap Blend          | 11.08                         | 17.69 | 12.65 | 11.38 | ✔             | 16.74             | 1.00           | 14.07      | ✔             | 🇺🇸           | ✔             | 0.03         | ✔             |  |
| percentile rank                    |        |                        | 24                            | 26    | 49    | 22    |               |                   |                |            |               |              |               |              |               |  |
| # of funds in category             |        |                        | 460                           | 402   | 373   | 265   |               |                   |                |            |               |              |               |              |               |  |
| 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   |               |                   |                |            |               |              |               |              |               |  |
| Allspring Special Mid Cap Value R6 | WFPRX  | Mid-Cap Value          | 1.68                          | 13.96 | 13.86 | 10.43 | ✔             | 15.02             | 0.87           | 16.70      | ✔             | 🇺🇸           | ✔             | 0.70         | ✔             |  |
| percentile rank                    |        |                        | 78                            | 67    | 57    | 33    |               |                   |                |            |               |              |               |              |               |  |
| # of funds in category             |        |                        | 416                           | 386   | 363   | 289   |               |                   |                |            |               |              |               |              |               |  |
| Fidelity Small Cap Index           | FSSNX  | Small Blend            | 10.95                         | 15.37 | 11.65 | 9.91  | ✔             | 21.16             | 1.00           | 14.07      | ✔             | 🇺🇸           | ✔             | 0.03         | ✔             |  |
| percentile rank                    |        |                        | 16                            | 35    | 68    | 37    |               |                   |                |            |               |              |               |              |               |  |
| # of funds in category             |        |                        | 625                           | 590   | 572   | 426   |               |                   |                |            |               |              |               |              |               |  |
| DFA US Targeted Value I            | DFFVX  | Small Value            | 7.50                          | 16.09 | 19.55 | 10.72 | ✔             | 21.39             | 0.97           | 13.60      | ✔             | 🇺🇸           | ✔             | 0.29         | ✔             |  |
| percentile rank                    |        |                        | 24                            | 22    | 13    | 13    |               |                   |                |            |               |              |               |              |               |  |
| # of funds in category             |        |                        | 489                           | 469   | 441   | 364   |               |                   |                |            |               |              |               |              |               |  |
| Non-US Stock                       |        |                        |                               |       |       |       |               |                   |                |            |               |              |               |              |               |  |
| 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   |               |                   |                |            |               |              |               |              |               |  |
| Fixed Income                       |        |                        |                               |       |       |       |               |                   |                |            |               |              |               |              |               |  |
| Hartford Total Return Bond R6      | ITBVX  | Core Plus Bond         | 2.93                          | 6.13  | 0.21  | 2.60  | ✔             | 6.57              | 1.01           | 13.59      | ✔             | —            | —             | 0.32         | ✔             |  |
| percentile rank                    |        |                        | 76                            | 24    | 52    | 30    |               |                   |                |            |               |              |               |              |               |  |
| # of funds in category             |        |                        | 563                           | 535   | 483   | 353   |               |                   |                |            |               |              |               |              |               |  |
| Fidelity U.S. Bond Index           | FXNAX  | Intermediate-Term Bond | 2.75                          | 4.87  | -0.48 | 1.80  | ✔             | 6.46              | 1.00           | 11.38      | ✔             | 🇺🇸           | —             | 0.03         | ✔             |  |
| percentile rank                    |        |                        | 68                            | 62    | 59    | 53    |               |                   |                |            |               |              |               |              |               |  |
| # of funds in category             |        |                        | 534                           | 485   | 432   | 309   |               |                   |                |            |               |              |               |              |               |  |

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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 |
| Lincoln Stable Value Account -L7NGPA   |        | Stable Value | —                             | —     | —     | —     | —             | —                 | —              | 42.44      | ✔             | —            | —             | —            | —             |
| percentile rank                        |        |              | —                             | —     | —     | —     |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 43                            | —     | —     | —     |               |                   |                |            |               |              |               |              |               |
| Target Date                            |        |              |                               |       |       |       |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2020 Fund   | VTWNX  | Target Date  | 8.59                          | 11.98 | 6.03  | 6.99  | ✔             | 7.54              | 0.86           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 39                            | 56    | 57    | 44    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 129                           | 112   | 101   | 63    |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2025 Fund   | VTTVX  | Target Date  | 10.52                         | 14.31 | 7.38  | 7.99  | ✔             | 8.82              | 0.93           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 4                             | 16    | 17    | 18    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 163                           | 145   | 128   | 87    |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2030 Fund   | VTHRX  | Target Date  | 11.70                         | 15.92 | 8.50  | 8.78  | ✔             | 9.74              | 0.95           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 1                             | 5     | 15    | 27    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 240                           | 219   | 199   | 132   |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2035 Fund   | VTTX   | Target Date  | 12.84                         | 17.29 | 9.56  | 9.55  | ✔             | 10.36             | 0.94           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 4                             | 28    | 34    | 30    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 235                           | 210   | 190   | 132   |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2040 Fund   | VFORX  | Target Date  | 13.90                         | 18.67 | 10.62 | 10.30 | ✔             | 10.96             | 0.93           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 19                            | 40    | 49    | 35    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 234                           | 212   | 192   | 132   |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2045 Fund   | VTIVX  | Target Date  | 14.94                         | 20.02 | 11.66 | 10.89 | ✔             | 11.60             | 0.94           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 19                            | 35    | 41    | 29    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 229                           | 210   | 190   | 132   |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2050 Fund   | VFIFX  | Target Date  | 16.08                         | 21.03 | 12.20 | 11.16 | ✔             | 12.04             | 0.95           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 4                             | 27    | 31    | 16    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 233                           | 212   | 192   | 132   |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2055 Fund   | VFFVX  | Target Date  | 16.07                         | 21.03 | 12.20 | 11.15 | ✔             | 12.05             | 0.95           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 10                            | 34    | 40    | 22    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 228                           | 209   | 189   | 132   |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2060 Fund   | VTTSX  | Target Date  | 16.05                         | 21.03 | 12.20 | 11.15 | ✔             | 12.04             | 1.20           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 16                            | 39    | 42    | 30    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 227                           | 208   | 183   | 80    |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2065 Fund   | VLXVX  | Target Date  | 16.02                         | 21.02 | 12.20 | —     | ✔             | 12.02             | 1.20           | 8.22       | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 20                            | 46    | 49    | —     |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 314                           | 188   | 127   | —     |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement 2070 Fund   | VSVNX  | Target Date  | 16.00                         | 21.03 | —     | —     | ✔             | 12.02             | 1.20           | 3.26       | ✔             | —            | ✔             | 0.53         | ✔             |
| percentile rank                        |        |              | 23                            | 42    | —     | —     |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 314                           | 188   | 127   | —     |               |                   |                |            |               |              |               |              |               |
| Vanguard Target Retirement Income Fund | VTINX  | Target Date  | 7.89                          | 10.30 | 4.55  | 5.29  | ✔             | 6.61              | 0.96           | 12.61      | ✔             | —            | ✔             | 0.08         | ✔             |
| percentile rank                        |        |              | 20                            | 53    | 50    | 46    |               |                   |                |            |               |              |               |              |               |
| # of funds in category                 |        |              | 184                           | 167   | 150   | 101   |               |                   |                |            |               |              |               |              |               |