

SMRTL 401K PLAN

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																
Columbia Contrarian Core Inst3	COFYX	Large Blend	17.26	25.78	16.73	14.97	✓	13.80	1.02	20.52	✓	🇺🇸	✖	0.62	✓	
percentile rank			32	13	15	22										
# 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										
Putnam Large Cap Value R6	PEQSX	Large Value	11.16	20.74	17.58	13.35	✓	13.32	0.92	13.10	✓	🇺🇸	✓	0.54	✓	
percentile rank			37	12	7	6										
# 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										
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										
PGIM Jennison Small Company R6	PJSQX	Small Growth	3.92	12.11	12.33	10.64	✓	18.18	0.81	11.85	✓	🇺🇸	✖	0.69	✓	
percentile rank			69	68	10	39										
# 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																
Macquarie Emerging Markets R6	DEMZX	Diversified Emerging Mkts	34.46	26.42	8.93	—	✓	22.09	1.24	19.03	✓	🇺🇸	✓	1.06	✓	
percentile rank			1	1	31	—										
# of funds in category			758	703	620	461										
Hartford Schroders International Stk SDR	SCIJX	Foreign Large Blend	15.80	21.99	10.49	10.02	✓	14.26	1.02	15.59	✓	🇺🇸	✖	0.69	✓	
percentile rank			51	34	51	5										
# of funds in category			757	703	660	491										
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	17.44	21.99	11.33	8.53	✓	14.70	1.08	12.61	✓	🇺🇸	✓	0.05	✓	
percentile rank			33	34	28	31										
# of funds in category			757	703	660	491										
Fidelity Advisor International Growth Z	FZAJX	Foreign Large Growth	10.76	19.93	7.93	9.32	✓	15.89	1.08	17.93	✓	🇺🇸	✓	0.78	✓	
percentile rank			48	32	32	23										
# of funds in category			395	377	342	230										
Schwab Fundamental Intl Equity Index Fd	SFNNX	Foreign Large Value	19.38	23.62	15.41	9.31	✓	14.02	1.00	8.44	✓	🇺🇸	✓	0.25	✓	
percentile rank			55	48	27	18										
# of funds in category			365	349	330	250										

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DFA Global Equity I	DGEIX	Global Stock	15.00	21.80	14.91	12.03	✔	13.61	1.06	13.60	✔	—	✔	0.26	✔
percentile rank			48	39	10	15									
# of funds in category			325	310	298	206									
Alternative															
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	9.50	6.48	11.29	5.00	✔	8.85	0.80	14.84	✔	—	—	1.15	✔
percentile rank			51	28	66	49									
# of funds in category			110	100	96	70									
Principal Real Estate Securities Fd R6	PFRSX	Real Estate	-3.65	8.29	7.21	—	✔	16.21	0.93	24.83	✔	—	✔	0.81	✔
percentile rank			43	54	48	—									
# of funds in category			226	217	200	155									
Fixed Income															
PGIM Global Total Return R6	PGTQX	Global Bond	4.61	9.10	-1.15	2.35	✔	8.07	0.85	23.02	✔	—	—	0.53	✔
percentile rank			36	11	65	23									
# of funds in category			157	157	149	128									
PGIM High Yield R6	PHYQX	High Yield Bond	7.65	10.83	5.57	6.25	✔	5.13	1.00	17.97	✔	—	—	0.38	✔
percentile rank			21	29	33	10									
# of funds in category			630	599	560	447									
PIMCO Real Return Instl	PRRIX	Inflation- Protected Bond	4.80	5.64	1.76	3.28	✔	4.80	1.01	6.73	✔	—	—	0.55	✔
percentile rank			19	11	19	7									
# of funds in category			160	151	141	117									
Nuveen Core Impact Bond R6	TSBIX	Intermediate- Term Bond	3.29	5.38	-0.04	2.14	✔	6.34	0.98	13.03	✔	📦	—	0.35	✔
percentile rank			30	27	25	25									
# 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	—	—	—									
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	5.30	5.65	3.23	2.86	✔	0.73	-0.04	14.76	✔	—	—	0.49	✖
percentile rank			16	30	31	11									
# of funds in category			254	212	186	112									
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									

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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	VTTHX	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									
Balanced															
BlackRock Global Allocation K	MKLOX	Global Allocation	13.62	14.94	7.56	—	✔	9.94	0.99	8.75	✔	📊	✖	0.77	✔
percentile rank			9	35	58	—									
# of funds in category			417	412	395	318									