

# BUSINESS FINANCE GROUP INC 401K

## Screens Summary (Data as of 03-31-2025)

🚫 Fund Removed from Approved List    ⚠️ Fund on Watch List

|                                          |        |                           | Trailing Performance and Risk |       |       |       |               |                   |                | Management |               |              | Style         |              | Expense       |                    | ESG Metrics      |                |  |
|------------------------------------------|--------|---------------------------|-------------------------------|-------|-------|-------|---------------|-------------------|----------------|------------|---------------|--------------|---------------|--------------|---------------|--------------------|------------------|----------------|--|
| Name                                     | Ticker | Asset Class               | 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 | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |  |
|                                          |        |                           |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| US Stock                                 |        |                           |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| American Funds Invmt Co of Amer R6       | RICGX  | Large Blend               | 10.09                         | 11.70 | 18.77 | 11.75 | ✔             | 16.21             | 0.92           | 33.10      | ✔             | ☐            | ✔             | 0.27         | ✔             | 2                  | —                | Low Risk       |  |
| percentile rank                          |        |                           | 7                             | 4     | 19    | 35    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 1,457                         | 1,331 | 1,218 | 912   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | —                | 12-31-2022     |  |
| Vanguard 500 Index Admiral               | VFIAX  | Large Blend Index         | 8.21                          | 9.02  | 18.55 | 12.46 | ✔             | 17.31             | 1.00           | 7.34       | ✔             | ☐            | ✔             | 0.04         | ✔             | 3                  | 1-Low            | Low Risk       |  |
| percentile rank                          |        |                           | 20                            | 24    | 24    | 8     |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 1,457                         | 1,331 | 1,218 | 912   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 02-15-2022       | 12-31-2022     |  |
| American Funds Growth Fund of Amer R6    | RGAGX  | Large Growth              | 7.12                          | 8.90  | 17.59 | 12.90 | ✔             | 19.80             | 0.94           | 23.43      | ✔             | ☐            | ✔             | 0.30         | ✔             | 1                  | 1-Low            | Low Risk       |  |
| percentile rank                          |        |                           | 28                            | 39    | 42    | 45    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 1,103                         | 1,052 | 972   | 759   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 04-07-2022       | 12-31-2022     |  |
| Vanguard Equity-Income Adm               | VEIRX  | Large Value               | 9.77                          | 8.04  | 16.52 | 10.37 | ✔             | 15.33             | 0.89           | 4.09       | ✔             | ☐            | ✔             | 0.18         | ✔             | 2                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 17                            | 32    | 52    | 14    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 1,175                         | 1,109 | 1,049 | 824   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | —                | 12-31-2022     |  |
| Vanguard Mid-Cap Growth Index Admiral    | VMGMX  | Mid-Cap Growth            | 4.49                          | 3.95  | 14.82 | 9.37  | ✔             | 21.38             | 0.96           | 2.12       | ✖             | ☐            | ✔             | 0.07         | ✔             | 4                  | 1-Low            | Medium Risk    |  |
| percentile rank                          |        |                           | 7                             | 23    | 18    | 30    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 509                           | 493   | 459   | 369   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 02-15-2022       | 12-31-2022     |  |
| Vanguard Mid-Cap Value Index Admiral     | VMVAX  | Mid-Cap Value             | 5.37                          | 4.81  | 17.24 | 8.21  | ✔             | 19.09             | 0.94           | 2.12       | ✖             | ☐            | ✔             | 0.07         | ✔             | 4                  | 1-Low            | Medium Risk    |  |
| percentile rank                          |        |                           | 19                            | 45    | 52    | 35    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 424                           | 397   | 373   | 285   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 02-15-2022       | 12-31-2022     |  |
| PGIM Jennison Small Company R6           | PJSQX  | Small Growth              | -2.39                         | 0.69  | 19.64 | 8.26  | ✔             | 20.21             | 0.82           | 11.35      | ✔             | ☐            | ✖             | 0.69         | ✔             | 4                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 29                            | 47    | 4     | 32    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 559                           | 543   | 528   | 398   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | —                | 12-31-2022     |  |
| State St Russell Sm Cp® Val Indx NL Cl C |        | Small Value               | -3.16                         | -0.02 | 15.19 | 6.06  | ✔             | 23.90             | 1.00           | 15.58      | ✔             | ☐            | ✔             | 0.05         | ✔             | 2                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 48                            | 85    | 81    | 61    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 503                           | 482   | 456   | 365   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | —                | 12-31-2022     |  |
| Non-US Stock                             |        |                           |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| American Funds New World R6              | RNWGX  | Diversified Emerging Mkts | 3.31                          | 3.31  | 10.83 | 6.44  | ✔             | 15.36             | 0.78           | 25.81      | ✔             | ☐            | ✔             | 0.57         | ✔             | 3                  | 1-Low            | Medium Risk    |  |
| percentile rank                          |        |                           | 68                            | 25    | 24    | 3     |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 787                           | 724   | 646   | 439   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 02-15-2022       | 12-31-2022     |  |
| Vanguard Developed Markets Index Admiral | VTMGX  | Foreign Large Blend Index | 4.73                          | 5.31  | 12.15 | 5.60  | ✔             | 17.95             | 1.09           | 12.11      | ✔             | ☐            | ✔             | 0.05         | ✔             | 3                  | 1-Low            | Low Risk       |  |
| percentile rank                          |        |                           | 75                            | 56    | 36    | 33    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 761                           | 706   | 662   | 445   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 02-15-2022       | 12-31-2022     |  |
| Vanguard International Growth Adm        | VWILX  | Foreign Large Growth      | 5.46                          | 1.83  | 10.61 | 8.25  | ✔             | 22.22             | 1.21           | 15.27      | ✔             | ☐            | ✔             | 0.25         | ✔             | 3                  | —                | Low Risk       |  |
| percentile rank                          |        |                           | 20                            | 60    | 36    | 6     |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 392                           | 372   | 338   | 218   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | —                | 12-31-2022     |  |
| Vanguard International Value Inv         | VTRIX  | Foreign Large Value       | 1.59                          | 4.54  | 11.60 | 4.65  | ✔             | 17.13             | 0.99           | 14.85      | ✔             | ☐            | ✖             | 0.36         | ✔             | 3                  | —                | Medium Risk    |  |
| percentile rank                          |        |                           | 97                            | 89    | 81    | 67    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 369                           | 347   | 323   | 230   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | —                | 12-31-2022     |  |
| American Funds New Perspective R6        | RNPGX  | Global Stock              | 5.96                          | 5.89  | 15.61 | 10.74 | ✔             | 17.66             | 1.07           | 24.35      | ✔             | —            | ✔             | 0.41         | ✔             | 3                  | 2-Basic          | Low Risk       |  |
| percentile rank                          |        |                           | 22                            | 36    | 16    | 14    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                   |        |                           | 342                           | 328   | 280   | 196   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 02-15-2022       | 12-31-2022     |  |

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⊖ 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/<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 | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |         |
|                                                                                       |        |                              |                               |                    |                    |                   |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                                                       |        |                              |                               |                    |                    |                   |               |                   |                |            |               |              |               |              |               |                    | Updated          | Updated        | Updated |
| Alternative                                                                           |        |                              |                               |                    |                    |                   |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| PIMCO Commodity Real Ret Strat Instl<br>percentile rank<br># of funds in category     | PCRIX  | Commodities<br>Broad Basket  | 13.27<br>9<br>110             | -2.04<br>87<br>101 | 17.04<br>35<br>95  | 3.44<br>51<br>67  | 🟢             | 14.97             | 1.16           | 6.42       | 🟢             | —            | —             | 1.00         | 🟢             | 2                  | —                | —              |         |
| Vanguard Real Estate Index Admiral<br>percentile rank<br># of funds in category       | VGSLX  | Real Estate                  | 9.00<br>47<br>229             | -1.86<br>52<br>221 | 9.41<br>61<br>204  | 4.85<br>50<br>152 | 🟢             | 21.07             | 1.02           | 28.90      | 🟢             | —            | 🟢             | 0.13         | 🟢             | 2                  | 1-Low            | Low Risk       |         |
| Fixed Income                                                                          |        |                              |                               |                    |                    |                   |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| PIMCO International Bond (USD-Hdg) Instl<br>percentile rank<br># of funds in category | PFORX  | Global Bond                  | 4.69<br>42<br>109             | 2.80<br>12<br>104  | 2.17<br>13<br>99   | 2.69<br>7<br>60   | 🟢             | 4.95              | 0.54           | 10.52      | 🟢             | —            | —             | 0.75         | 🟢             | 3                  | —                | —              |         |
| ⚠️ Vanguard High-Yield Corporate Adm<br>percentile rank<br># of funds in category     | VWEAX  | High Yield Bond              | 7.22<br>32<br>632             | 4.68<br>38<br>600  | 6.10<br>70<br>551  | 4.55<br>29<br>434 | 🟢             | 8.16              | 0.97           | 2.59       | 🔴             | —            | —             | 0.12         | 🟢             | 2                  | —                | —              |         |
| Vanguard Inflation-Protected Secs Adm<br>percentile rank<br># of funds in category    | VAIPX  | Inflation-<br>Protected Bond | 6.24<br>36<br>158             | -0.08<br>50<br>150 | 2.25<br>53<br>141  | 2.41<br>35<br>117 | 🟢             | 7.24              | 1.00           | 3.39       | 🟢             | —            | —             | 0.10         | 🟢             | 3                  | —                | —              |         |
| ⊖ Western Asset Core Bond IS<br>percentile rank<br># of funds in category             | WACSX  | Intermediate-<br>Term Bond   | 4.45<br>88<br>529             | -0.41<br>95<br>470 | -0.42<br>71<br>423 | 1.53<br>36<br>294 | 🟢             | 9.33              | 1.21           | 18.27      | 🟢             | 📅            | —             | 0.42         | 🟢             | 3                  | —                | —              |         |
| PIMCO Income Instl<br>percentile rank<br># of funds in category                       | PIMIX  | Multisector<br>Bond          | 7.41<br>29<br>375             | 4.63<br>17<br>346  | 5.23<br>40<br>295  | 4.41<br>3<br>204  | 🟢             | 6.54              | 0.83           | 18.02      | 🟢             | —            | —             | 0.83         | 🟢             | 4                  | —                | —              |         |
| Lincoln Stable Value Account -LNGPA<br>percentile rank<br># of funds in category      |        | Stable Value                 | —<br>—<br>10                  | —<br>—<br>—        | —<br>—<br>—        | —<br>—<br>—       | —             | —                 | —              | 41.94      | 🟢             | —            | —             | —            | —             | —                  | —                | —              |         |
| PIMCO Short-Term Instl<br>percentile rank<br># of funds in category                   | PTSHX  | Ultrashort Bond              | 5.65<br>36<br>255             | 4.84<br>20<br>201  | 3.65<br>21<br>183  | 2.61<br>10<br>113 | 🟢             | 0.99              | -0.02          | 14.25      | 🟢             | —            | —             | 0.48         | 🟢             | 3                  | —                | —              |         |
| Balanced                                                                              |        |                              |                               |                    |                    |                   |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| Vanguard LifeStrategy Cnsvr Gr Inv<br>percentile rank<br># of funds in category       | VSCGX  | Target Risk                  | 5.53<br>41<br>447             | 3.19<br>40<br>435  | 5.90<br>72<br>399  | 4.69<br>30<br>293 | 🟢             | 10.32             | 1.03           | 3.10       | 🟢             | —            | 🟢             | 0.12         | 🟢             | 3                  | 1-Low            | —              |         |
| Vanguard LifeStrategy Growth Inv<br>percentile rank<br># of funds in category         | VASGX  | Target Risk                  | 6.37<br>20<br>306             | 5.55<br>28<br>297  | 12.18<br>41<br>267 | 7.67<br>29<br>220 | 🟢             | 14.41             | 1.03           | 3.10       | 🟢             | —            | 🟢             | 0.14         | 🟢             | 3                  | 1-Low            | Low Risk       |         |
| Vanguard LifeStrategy Income Inv<br>percentile rank<br># of funds in category         | VASIX  | Target Risk                  | 5.11<br>55<br>158             | 1.95<br>68<br>148  | 2.78<br>90<br>142  | 3.10<br>62<br>111 | 🟢             | 8.45              | 1.03           | 3.10       | 🟢             | —            | 🟢             | 0.11         | 🟢             | 4                  | 1-Low            | —              |         |

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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/<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 | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |
|                                       |        |             |                               |      |      |       |               |                   |                |            |               |              |               |              |               | Updated            | Updated          | Updated        |
| Vanguard LifeStrategy Mod Gr Inv Shrs | VSMGX  | Target Risk | 5.93                          | 4.37 | 9.01 | 6.20  |               | 12.34             | 1.01           | 3.10       |               | —            |               | 0.13         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                       |        |             | 33                            | 45   | 74   | 52    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                |        |             | 715                           | 690  | 638  | 496   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 07-19-2023       | 12-31-2022     |