

SAFE HARBOR 401K PROFIT SHARING

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<br><i>Updated</i> | Commit.<br>Level<br><i>Updated</i> | Carbon<br>Risk<br><i>Updated</i> |  |
| US Stock                                                                                            |        |                           |                               |                     |                      |                    |               |                   |                |            |               |              |               |              |               |                                      |                                    |                                  |  |
| American Funds Invmt Co of Amer R6<br><i>percentile rank</i><br><i># of funds in category</i>       | RICGX  | Large Blend               | 10.09<br>7<br>1,457           | 11.70<br>4<br>1,331 | 18.77<br>19<br>1,218 | 11.75<br>35<br>912 | 🟢             | 16.21             | 0.92           | 33.10      | 🟢             | 🇺🇸           | 🟢             | 0.27         | 🟢             | 2                                    | —                                  | Low Risk                         |  |
| Vanguard 500 Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>               | VFIAX  | Large Blend Index         | 8.21<br>20<br>1,457           | 9.02<br>24<br>1,331 | 18.55<br>24<br>1,218 | 12.46<br>8<br>912  | 🟢             | 17.31             | 1.00           | 7.34       | 🟢             | 🇺🇸           | 🟢             | 0.04         | 🟢             | 3                                    | 1-Low                              | Low Risk                         |  |
| American Funds Growth Fund of Amer R6<br><i>percentile rank</i><br><i># of funds in category</i>    | RGAGX  | Large Growth              | 7.12<br>28<br>1,103           | 8.90<br>39<br>1,052 | 17.59<br>42<br>972   | 12.90<br>45<br>759 | 🟢             | 19.80             | 0.94           | 23.43      | 🟢             | 🇺🇸           | 🟢             | 0.30         | 🟢             | 1                                    | 1-Low                              | Low Risk                         |  |
| Vanguard Value Index Adm<br><i>percentile rank</i><br><i># of funds in category</i>                 | VVIAX  | Large Value               | 8.45<br>28<br>1,175           | 8.03<br>32<br>1,109 | 17.04<br>42<br>1,049 | 10.34<br>14<br>824 | 🟢             | 15.87             | 0.92           | 30.27      | 🟢             | 🇺🇸           | 🟢             | 0.05         | 🟢             | 3                                    | 1-Low                              | Medium Risk                      |  |
| Vanguard Mid-Cap Growth Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>    | VMGMX  | Mid-Cap Growth            | 4.49<br>7<br>509              | 3.95<br>23<br>493   | 14.82<br>18<br>459   | 9.37<br>30<br>369  | 🟢             | 21.38             | 0.96           | 2.12       | 🔴             | 🇺🇸           | 🟢             | 0.07         | 🟢             | 4                                    | 1-Low                              | Medium Risk                      |  |
| Vanguard Mid-Cap Value Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>     | VMVAX  | Mid-Cap Value             | 5.37<br>19<br>424             | 4.81<br>45<br>397   | 17.24<br>52<br>373   | 8.21<br>35<br>285  | 🟢             | 19.09             | 0.94           | 2.12       | 🔴             | 🇺🇸           | 🟢             | 0.07         | 🟢             | 4                                    | 1-Low                              | Medium Risk                      |  |
| Vanguard Small Cap Growth Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>  | VSGAX  | Small Growth              | -2.83<br>32<br>559            | 1.18<br>37<br>543   | 11.47<br>58<br>528   | 7.30<br>50<br>398  | 🟢             | 23.14             | 0.95           | 20.26      | 🟢             | 🇺🇸           | 🟢             | 0.07         | 🟢             | 4                                    | 1-Low                              | Medium Risk                      |  |
| Vanguard Small Cap Value Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>   | VSIAX  | Small Value               | -0.78<br>28<br>503            | 4.21<br>32<br>482   | 18.41<br>38<br>456   | 7.70<br>19<br>365  | 🟢             | 22.00             | 0.90           | 8.93       | 🟢             | 🇺🇸           | 🟢             | 0.07         | 🟢             | 4                                    | 1-Low                              | Medium Risk                      |  |
| 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 | 11.18<br>10<br>787            | 2.76<br>32<br>724   | 9.40<br>39<br>646    | 3.99<br>38<br>439  | 🟢             | 16.08             | 0.90           | 16.60      | 🟢             | 🇺🇸           | 🟢             | 0.13         | 🟢             | 2                                    | 1-Low                              | Medium Risk                      |  |
| American Funds Intl Gr and Inc R6<br><i>percentile rank</i><br><i># of funds in category</i>        | RIGGX  | Foreign Large Blend       | 5.25<br>66<br>761             | 6.28<br>34<br>706   | 11.90<br>44<br>662   | 5.30<br>50<br>445  | 🟢             | 16.15             | 0.97           | 16.51      | 🟢             | 🇺🇸           | 🟢             | 0.54         | 🟢             | 3                                    | 1-Low                              | Low Risk                         |  |
| Vanguard Developed Markets Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i> | VTMGX  | Foreign Large Blend Index | 4.73<br>75<br>761             | 5.31<br>56<br>706   | 12.15<br>36<br>662   | 5.60<br>33<br>445  | 🟢             | 17.95             | 1.09           | 12.11      | 🟢             | 🇺🇸           | 🟢             | 0.05         | 🟢             | 3                                    | 1-Low                              | Low Risk                         |  |
| American Funds Europacific Growth R6<br><i>percentile rank</i><br><i># of funds in category</i>     | RERGX  | Foreign Large Growth      | 0.34<br>57<br>392             | 3.28<br>46<br>372   | 9.93<br>43<br>338    | 5.33<br>55<br>218  | 🟢             | 17.41             | 1.01           | 23.85      | 🟢             | 🇺🇸           | 🟢             | 0.47         | 🟢             | 2                                    | 1-Low                              | Medium Risk                      |  |
| Vanguard International Value Inv<br><i>percentile rank</i><br><i># of funds in category</i>         | VTRIAX | Foreign Large Value       | 1.59<br>97<br>369             | 4.54<br>89<br>347   | 11.60<br>81<br>323   | 4.65<br>67<br>230  | 🟢             | 17.13             | 0.99           | 14.85      | 🟢             | 🇺🇸           | 🔴             | 0.36         | 🟢             | 3                                    | —                                  | Medium Risk                      |  |

# SAFE HARBOR 401K PROFIT SHARING

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

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 Total World Stock Index Admiral | VTWAX  | Global Stock | 6.90                          | 6.86 | 15.37 | —     | ✓             | 16.60             | 1.02           | 12.11  | ✓             | —            | ✓             | 0.09         | ✓             | 2                  | 1-Low            | Low Risk       |
| percentile rank                          |        |              | 28                            | 43   | 30    | —     |               |                   |                |        |               |              |               |              |               |                    |                  |                |
| # of funds in category                   |        |              | 324                           | 307  | 288   | 192   |               |                   |                |        |               |              |               |              |               | 02-28-2025         | 02-15-2022       | 12-31-2022     |

### Alternative

|                                    |       |                             |      |       |       |      |   |       |      |       |   |   |   |      |   |            |            |            |
|------------------------------------|-------|-----------------------------|------|-------|-------|------|---|-------|------|-------|---|---|---|------|---|------------|------------|------------|
| DWS Enhanced Commodity Strategy R6 | SKRRX | Commodities<br>Broad Basket | 9.57 | -1.87 | 13.09 | —    | ✗ | 11.53 | 0.87 | 15.01 | ✓ | — | ✓ | 0.89 | ✓ | 3          | —          | —          |
| percentile rank                    |       |                             | 58   | 84    | 91    | —    |   |       |      |       |   |   |   |      |   |            |            |            |
| # of funds in category             |       |                             | 110  | 101   | 95    | 67   |   |       |      |       |   |   |   |      |   | 02-28-2025 | —          | —          |
| Vanguard Real Estate Index Admiral | VGSLX | Real Estate                 | 9.00 | -1.86 | 9.41  | 4.85 | ✓ | 21.07 | 1.02 | 28.90 | ✓ | — | ✓ | 0.13 | ✓ | 2          | 1-Low      | Low Risk   |
| percentile rank                    |       |                             | 47   | 52    | 61    | 50   |   |       |      |       |   |   |   |      |   |            |            |            |
| # of funds in category             |       |                             | 229  | 221   | 204   | 152  |   |       |      |       |   |   |   |      |   | 02-28-2025 | 02-15-2022 | 12-31-2022 |

### Fixed Income

|                                          |       |                              |      |       |      |      |   |      |      |       |   |   |   |      |   |            |            |   |
|------------------------------------------|-------|------------------------------|------|-------|------|------|---|------|------|-------|---|---|---|------|---|------------|------------|---|
| Baird Core Plus Bond Inst                | BCOIX | Core Plus Bond               | 5.39 | 1.44  | 1.07 | 2.23 | ✓ | 7.58 | 0.98 | 24.52 | ✓ | — | — | 0.30 | ✓ | 4          | 1-Low      | — |
| percentile rank                          |       |                              | 41   | 24    | 41   | 21   |   |      |      |       |   |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 583  | 542   | 490  | 354  |   |      |      |       |   |   |   |      |   | 02-28-2025 | 02-15-2022 | — |
| PIMCO International Bond (USD-Hdg) Instl | PFORX | Global Bond                  | 4.69 | 2.80  | 2.17 | 2.69 | ✓ | 4.95 | 0.54 | 10.52 | ✓ | — | — | 0.75 | ✓ | 3          | —          | — |
| percentile rank                          |       |                              | 42   | 12    | 13   | 7    |   |      |      |       |   |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 109  | 104   | 99   | 60   |   |      |      |       |   |   |   |      |   | 02-28-2025 | —          | — |
| Vanguard High-Yield Corporate Adm        | VWEAX | High Yield Bond              | 7.22 | 4.68  | 6.10 | 4.55 | ✓ | 8.16 | 0.97 | 2.59  | ✗ | — | — | 0.12 | ✓ | 2          | —          | — |
| percentile rank                          |       |                              | 32   | 38    | 70   | 29   |   |      |      |       |   |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 632  | 600   | 551  | 434  |   |      |      |       |   |   |   |      |   | 02-28-2025 | —          | — |
| Vanguard Inflation-Protected Secs Adm    | VAIPX | Inflation-<br>Protected Bond | 6.24 | -0.08 | 2.25 | 2.41 | ✓ | 7.24 | 1.00 | 3.39  | ✓ | — | — | 0.10 | ✓ | 3          | —          | — |
| percentile rank                          |       |                              | 36   | 50    | 53   | 35   |   |      |      |       |   |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 158  | 150   | 141  | 117  |   |      |      |       |   |   |   |      |   | 02-28-2025 | —          | — |
| Baird Aggregate Bond Inst                | BAGIX | Intermediate-<br>Term Bond   | 5.22 | 1.03  | 0.37 | 1.86 | ✓ | 7.75 | 1.01 | 24.52 | ✓ | ■ | — | 0.30 | ✓ | 4          | 1-Low      | — |
| percentile rank                          |       |                              | 28   | 21    | 27   | 16   |   |      |      |       |   |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 529  | 470   | 423  | 294  |   |      |      |       |   |   |   |      |   | 02-28-2025 | 02-15-2022 | — |
| Lincoln Stable Value Account -LNGPA      |       | Stable Value                 | —    | —     | —    | —    | — | —    | —    | 41.94 | ✓ | — | — | —    | — | —          | —          | — |
| percentile rank                          |       |                              | —    | —     | —    | —    |   |      |      |       |   |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 10   | —     | —    | —    |   |      |      |       |   |   |   |      |   | —          | —          | — |
| Vanguard Ultra-Short-Term Bond Admiral   | VUSFX | Ultrashort Bond              | 5.82 | 4.36  | 2.94 | 2.26 | ✓ | 1.02 | 0.10 | 5.37  | ✓ | — | — | 0.09 | ✓ | 3          | —          | — |
| percentile rank                          |       |                              | 26   | 62    | 64   | 45   |   |      |      |       |   |   |   |      |   |            |            |   |
| # of funds in category                   |       |                              | 255  | 201   | 183  | 113  |   |      |      |       |   |   |   |      |   | 02-28-2025 | —          | — |

### Balanced

|                                    |       |             |      |      |       |      |   |       |      |      |   |   |   |      |   |            |            |            |
|------------------------------------|-------|-------------|------|------|-------|------|---|-------|------|------|---|---|---|------|---|------------|------------|------------|
| Vanguard LifeStrategy Cnsvr Gr Inv | VSCGX | Target Risk | 5.53 | 3.19 | 5.90  | 4.69 | ✓ | 10.32 | 1.03 | 3.10 | ✓ | — | ✓ | 0.12 | ✓ | 3          | 1-Low      | —          |
| percentile rank                    |       |             | 41   | 40   | 72    | 30   |   |       |      |      |   |   |   |      |   |            |            |            |
| # of funds in category             |       |             | 447  | 435  | 399   | 293  |   |       |      |      |   |   |   |      |   | 02-28-2025 | 07-19-2023 | —          |
| Vanguard LifeStrategy Growth Inv   | VASGX | Target Risk | 6.37 | 5.55 | 12.18 | 7.67 | ✓ | 14.41 | 1.03 | 3.10 | ✓ | — | ✓ | 0.14 | ✓ | 3          | 1-Low      | Low Risk   |
| percentile rank                    |       |             | 20   | 28   | 41    | 29   |   |       |      |      |   |   |   |      |   |            |            |            |
| # of funds in category             |       |             | 306  | 297  | 267   | 220  |   |       |      |      |   |   |   |      |   | 02-28-2025 | 07-19-2023 | 12-31-2022 |

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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 | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |
|                                       |        |             |                               |      |      |       |               |                   |                |            |               |              |               |              |               | Updated            | Updated          | Updated        |
| Vanguard LifeStrategy Income Inv      | VASIX  | Target Risk | 5.11                          | 1.95 | 2.78 | 3.10  |               | 8.45              | 1.03           | 3.10       |               | —            |               | 0.11         |               | 4                  | 1-Low            | —              |
| percentile rank                       |        |             | 55                            | 68   | 90   | 62    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                |        |             | 158                           | 148  | 142  | 111   |               |                   |                |            |               |              |               |              |               | 02-28-2025         | 07-19-2023       | —              |
| 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     |