

SMRTL 401K PLAN

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/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
US Stock																			
Columbia Contrarian Core Inst3 <i>percentile rank</i> <i># of funds in category</i>	COFYX	Large Blend	6.50 49 1,457	9.35 19 1,331	18.77 19 1,218	12.24 16 912	✔	17.36	0.99	20.01	✔	📊	✖	0.62	✔	3	1-Low	Low Risk	
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	8.21 20 1,457	9.02 24 1,331	18.55 24 1,218	12.46 8 912	✔	17.31	1.00	7.34	✔	📊	✔	0.04	✔	3	1-Low	Low Risk	
JPMorgan Large Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	JLGMX	Large Growth	6.59 32 1,103	11.64 5 1,052	21.29 4 972	16.41 4 759	✔	19.49	0.94	20.67	✔	📊	✔	0.44	✔	2	2-Basic	Low Risk	
Putnam Large Cap Value R6 <i>percentile rank</i> <i># of funds in category</i>	PEQSX	Large Value	8.57 27 1,175	11.07 2 1,109	19.97 9 1,049	11.26 5 824	✔	15.82	0.92	12.59	✔	📊	✔	0.54	✔	2	—	Medium Risk	
MFS Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	OTCKX	Mid-Cap Growth	-2.61 45 509	3.64 26 493	11.66 59 459	10.29 13 369	✔	19.77	0.87	16.37	✔	📊	✔	0.66	✔	4	2-Basic	Low Risk	
Allspring Special Mid Cap Value R6 <i>percentile rank</i> <i># of funds in category</i>	WFPRX	Mid-Cap Value	0.67 52 424	5.58 33 397	17.53 47 373	8.67 21 285	✔	17.44	0.86	16.20	✔	📊	✔	0.70	✔	4	—	Medium Risk	
PGIM Jennison Small Company R6 <i>percentile rank</i> <i># of funds in category</i>	PJSQX	Small Growth	-2.39 29 559	0.69 47 543	19.64 4 528	8.26 32 398	✔	20.21	0.82	11.35	✔	📊	✖	0.69	✔	4	—	Medium Risk	
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	-0.78 28 503	4.21 32 482	18.41 38 456	7.70 19 365	✔	22.00	0.90	8.93	✔	📊	✔	0.07	✔	4	1-Low	Medium Risk	
Non-US Stock																			
Macquarie Emerging Markets R6 <i>percentile rank</i> <i># of funds in category</i>	DEMZX	Diversified Emerging Mkts	0.76 78 787	2.47 36 724	9.21 42 646	— — 439	✔	20.75	1.11	18.53	✔	📊	✔	1.06	✔	3	—	Medium Risk	
Hartford Schroders International Stk SDR <i>percentile rank</i> <i># of funds in category</i>	SCIJX	Foreign Large Blend	8.97 14 761	5.68 47 706	13.77 11 662	7.35 3 445	✔	17.66	1.05	15.09	✔	📊	✖	0.69	✔	4	—	Low Risk	
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	4.73 75 761	5.31 56 706	12.15 36 662	5.60 33 445	✔	17.95	1.09	12.11	✔	📊	✔	0.05	✔	3	1-Low	Low Risk	
Fidelity Advisor International Growth Z <i>percentile rank</i> <i># of funds in category</i>	FZAJX	Foreign Large Growth	-1.18 64 392	4.75 24 372	10.34 39 338	7.01 21 218	✔	19.71	1.11	17.42	✔	📊	✔	0.78	✔	5	—	Low Risk	
Schwab Fundamental Intl Equity Index Fd <i>percentile rank</i> <i># of funds in category</i>	SFNNX	Foreign Large Value	5.61 83 369	7.52 54 347	15.13 26 323	6.17 18 230	✔	17.25	1.00	7.93	✔	📊	✔	0.25	✔	1	—	Medium Risk	

SMRTL 401K PLAN

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/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
DFA Global Equity I	DGEIX	Global Stock	5.15	6.89	17.09	9.10	✓	17.00	1.03	13.10	✓	—	✓	0.26	✓	1	—	Medium Risk
percentile rank			52	42	6	21												
# of funds in category			324	307	288	192										02-28-2025	—	12-31-2022

Alternative

Invesco Balanced-Risk Commodity Strat R6	IBRFIX	Commodities Broad Basket	5.77	0.79	15.18	3.48	✓	10.67	0.75	14.34	✓	—	—	1.15	✓	—	—	—
percentile rank			70	24	56	50												
# of funds in category			110	101	95	67										—	—	—
Principal Real Estate Securities Fd R6	PFRSX	Real Estate	11.28	-0.73	10.19	—	✓	19.49	0.94	24.33	✓	—	✓	0.81	✓	3	—	Medium Risk
percentile rank			14	21	37	—												
# of funds in category			229	221	204	152										02-28-2025	—	12-31-2022

Fixed Income

PGIM Global Total Return R6	PGTQX	Global Bond	4.83	-0.11	-0.07	1.60	✓	10.52	0.95	22.52	✓	—	—	0.53	✓	2	—	—
percentile rank			24	48	55	20												
# of funds in category			162	160	153	127										02-28-2025	—	—
PGIM High Yield R6	PHYQX	High Yield Bond	8.35	4.69	7.48	5.27	✓	8.10	0.96	17.47	✓	—	—	0.38	✓	1	—	—
percentile rank			6	37	28	8												
# of funds in category			632	600	551	434										12-31-2024	—	—
PIMCO Real Return Instl	PRRIX	Inflation- Protected Bond	7.06	0.43	2.91	2.61	✓	7.44	1.03	6.23	✓	—	—	0.50	✓	3	—	—
percentile rank			6	23	23	11												
# of funds in category			158	150	141	117										02-28-2025	—	—
Nuveen Core Impact Bond R6	TSBIX	Intermediate- Term Bond	5.26	0.71	0.58	1.75	✓	7.55	0.98	12.53	✓	⚠	—	0.36	✓	4	4-Leader	—
percentile rank			23	35	19	23												
# of funds in category			529	470	423	294										02-28-2025	02-15-2022	—
PIMCO Income Instl	PIMIX	Multisector Bond	7.41	4.63	5.23	4.41	✓	6.54	0.83	18.02	✓	—	—	0.83	✓	4	—	—
percentile rank			29	17	40	3												
# of funds in category			375	346	295	204										02-28-2025	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.94	✓	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			10	—	—	—										—	—	—
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	5.65	4.84	3.65	2.61	✓	0.99	-0.02	14.25	✓	—	—	0.48	✓	3	—	—
percentile rank			36	20	21	10												
# of funds in category			255	201	183	113										02-28-2025	—	—

Target Date

Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	5.97	3.50	7.40	5.47	✓	10.09	0.86	12.11	✓	—	✓	0.08	✓	4	1-Low	—
percentile rank			20	42	59	37												
# of funds in category			151	135	119	70										02-28-2025	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	6.10	4.08	8.77	6.16	✓	11.63	0.92	12.11	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			20	18	36	19												
# of funds in category			202	185	158	102										02-28-2025	02-15-2022	12-31-2022

SMRTL 401K PLAN

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

Fund Removed from Approved ListFund 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/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	6.03	4.51	9.94	6.70	✔	12.69	0.94	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			22	26	40	32												
# of funds in category			237	220	187	124										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	6.26	5.01	11.15	7.26	✔	13.46	0.93	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			18	29	56	34												
# of funds in category			234	211	180	123										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	6.42	5.47	12.36	7.80	✔	14.23	0.94	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			19	40	59	37												
# of funds in category			233	215	182	124										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	6.57	5.90	13.56	8.27	✔	15.03	0.95	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			19	35	44	27												
# of funds in category			228	211	180	123										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	6.65	6.22	13.84	8.40	✔	15.46	0.96	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			15	28	40	24												
# of funds in category			231	213	182	124										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	6.67	6.23	13.84	8.38	✔	15.47	0.96	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			18	30	51	32												
# of funds in category			228	211	180	118										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	6.65	6.23	13.83	8.38	✔	15.46	1.21	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			17	31	59	48												
# of funds in category			224	207	171	63										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	6.67	6.24	13.84	—	✔	15.44	1.21	7.72	✔	—	✔	0.08	✔	3	1-Low	Low Risk
percentile rank			15	37	64	—												
# of funds in category			234	176	82	—										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	6.61	—	—	—	—	—	—	2.76	✖	—	✔	0.53	✔	3	—	Low Risk
percentile rank			19	—	—	—												
# of funds in category			234	176	82	—										02-28-2025	—	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	5.82	3.11	5.14	4.15	✔	8.69	0.94	12.11	✔	—	✔	0.08	✔	4	1-Low	—
percentile rank			27	32	61	38												
# of funds in category			172	157	134	93										02-28-2025	02-15-2022	—

Balanced																		
BlackRock Global Allocation K	MKLOX	Global Allocation	3.78	3.63	8.93	—	✓	12.10	0.93	8.25	✓	🇺🇸	✖	0.76	✓	3	—	Low Risk
percentile rank			72	47	52	—												
# of funds in category			354	341	325	253										02-28-2025	—	09-30-2022