

# THE BETESH GROUP HOLDING CORP 401K

## Screens Summary (Data as of 03-31-2026)

⊖ 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	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated	
<b>US Stock</b>																		
DFA US Core Equity 1 I	DFEOX	Large Blend	18.96	17.18	11.06	13.42	✓	12.69	1.02	14.10	✓	🇺🇸	✓	0.15	✓	2	-	Medium Risk
percentile rank			23	48	42	41												
# of funds in category			1,457	1,349	1,250	987									02-28-2026	-	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	17.75	18.27	12.02	14.12	✓	12.06	1.00	8.34	✓	🇺🇸	✓	0.04	✓	3	1-Low	Low Risk
percentile rank			34	25	19	15												
# of funds in category			1,457	1,349	1,250	987									02-28-2026	02-15-2022	12-31-2022	
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	18.82	21.17	12.73	16.78	✓	15.17	1.00	26.76	✓	🇺🇸	✓	0.04	✓	3	-	Low Risk
percentile rank			34	30	14	14												
# of funds in category			1,213	1,135	1,073	882									02-28-2026	-	12-31-2022	
State St Russell Lg Cp Val® Indx NL Cl C		Large Value	15.83	14.27	9.39	10.58	✓	12.70	1.00	27.11	✓	🇺🇸	✓	0.04	✓	3	-	Medium Risk
percentile rank			42	48	58	58												
# of funds in category			1,198	1,155	1,089	918									02-28-2026	-	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	5.92	10.47	4.42	10.68	✓	16.88	0.92	2.66	✖	🇺🇸	✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			70	48	32	43												
# of funds in category			584	566	545	460									02-28-2026	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	17.21	13.73	8.86	10.24	✓	14.36	0.93	2.66	✖	🇺🇸	✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			37	30	40	34												
# of funds in category			482	455	432	354									02-28-2026	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	23.63	12.27	1.55	9.67	✓	20.05	1.00	16.58	✓	🇺🇸	✓	0.05	✓	2	-	Medium Risk
percentile rank			26	30	50	60												
# of funds in category			643	626	602	489									02-28-2026	-	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	28.06	13.73	5.74	9.60	✓	19.37	1.00	16.58	✓	🇺🇸	✓	0.05	✓	2	-	Medium Risk
percentile rank			15	24	62	35												
# of funds in category			563	541	517	427									02-28-2026	-	12-31-2022	
<b>Non-US Stock</b>																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	21.91	13.33	3.85	7.52	✓	11.85	0.72	17.60	✓	🇺🇸	✓	0.13	✓	2	1-Low	Medium Risk
percentile rank			85	73	60	58												
# of funds in category			816	775	697	531									02-28-2026	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	29.60	15.96	8.80	9.20	✓	13.68	1.00	13.11	✓	🇺🇸	✓	0.05	✓	2	1-Low	Low Risk
percentile rank			12	22	22	22												
# of funds in category			839	800	749	589									02-28-2026	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	12.45	8.41	-0.10	10.40	✓	15.82	0.99	16.27	✓	🇺🇸	✓	0.26	✓	3	-	Low Risk
percentile rank			48	54	78	1												
# of funds in category			432	409	382	268									02-28-2026	-	12-31-2022	
⚠ Vanguard International Value Inv	VTRIX	Foreign Large Value	25.71	12.39	6.83	8.29	✓	13.38	0.95	13.67	✓	🇺🇸	✖	0.36	✓	3	-	Medium Risk
percentile rank			72	93	96	71												
# of funds in category			399	376	358	286									02-28-2026	-	12-31-2022	
DFA Global Equity I	DGEIX	Global Stock	21.94	16.42	10.01	11.74	✓	12.17	1.01	14.10	✓	-	✓	0.25	✓	1	-	Medium Risk
percentile rank			24	30	22	14												
# of funds in category			347	322	316	226									02-28-2026	-	12-31-2022	

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<b>Alternative</b>																		
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	43.41	16.74	13.45	8.71	✓	11.52	0.85	15.34	✓	—	—	0.98	✓	-	-	-
percentile rank			1	14	57	52												
# of funds in category			127	118	112	83												
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	1.84	6.41	3.17	4.64	✓	16.54	1.01	29.90	✓	—	✓	0.13	✓	2	1-Low	Low Risk
percentile rank			65	56	63	57												
# of funds in category			248	237	230	185									02-28-2026	02-15-2022	12-31-2022	
<b>Fixed Income</b>																		
Lord Abbett Total Return R6	LTRHX	Core Plus Bond	4.72	4.50	0.84	2.25	✓	5.43	0.96	25.60	✓	—	—	0.36	✓	2	-	-
percentile rank			37	36	36	49												
# of funds in category			622	582	540	430									11-30-2025	-	-	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	2.41	4.92	1.32	2.88	✓	3.70	0.52	11.52	✓	—	—	0.57	✓	4	-	-
percentile rank			89	20	19	15												
# of funds in category			130	126	122	86									02-28-2026	-	-	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	7.10	7.81	4.10	5.38	✓	4.08	0.91	3.59	✓	—	—	0.12	✓	1	-	-
percentile rank			30	57	38	47												
# of funds in category			661	637	594	481									02-28-2026	-	-	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	2.98	3.09	1.37	2.55	✓	4.30	1.01	4.39	✓	—	—	0.10	✓	3	-	-
percentile rank			38	46	43	44												
# of funds in category			181	174	166	140									02-28-2026	-	-	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	4.35	4.12	0.55	2.12	✓	5.73	1.01	25.52	✓	⊠	—	0.30	✓	4	1-Low	-
percentile rank			41	24	22	18												
# of funds in category			551	515	468	345									02-28-2026	02-15-2022	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	42.94	✓	—	—	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			38	-	-	-												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	4.71	5.17	3.41	2.43	✓	0.62	0.10	28.74	✓	—	—	0.24	✓	-	-	-
percentile rank			16	53	51	70												
# of funds in category			256	219	187	117												
<b>Target Date</b>																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	10.37	8.90	4.41	6.64	✓	6.50	0.83	13.11	✓	—	✓	0.08	✓	3	1-Low	-
percentile rank			64	62	53	50												
# of funds in category			150	136	123	84									02-28-2026	02-15-2022	-	
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	13.02	10.64	5.36	7.63	✓	7.70	0.90	13.11	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			15	14	15	22												
# of funds in category			191	176	162	114									02-28-2026	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	14.79	11.80	6.09	8.40	✓	8.63	0.93	13.11	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			9	9	13	27												
# of funds in category			275	258	243	168									02-28-2026	02-15-2022	12-31-2022	

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Vanguard Target Retirement 2035 Fund percentile rank # of funds in category	VTHX	Target Date	16.16 11 270	12.83 20 254	6.79 22 234	9.16 33 168	✔️	9.20	0.92	13.11	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2040 Fund percentile rank # of funds in category	VFORX	Target Date	17.57 24 270	13.85 33 251	7.50 37 236	9.91 32 168	✔️	9.77	0.91	13.11	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2045 Fund percentile rank # of funds in category	VTIVX	Target Date	18.92 21 264	14.82 30 249	8.18 36 234	10.51 25 168	✔️	10.34	0.91	13.11	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2050 Fund percentile rank # of funds in category	VFIFX	Target Date	20.35 15 269	15.63 24 251	8.67 25 236	10.78 18 168	✔️	10.83	0.93	13.11	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2055 Fund percentile rank # of funds in category	VFFVX	Target Date	20.34 25 263	15.63 28 248	8.67 32 233	10.77 22 168	✔️	10.86	0.92	13.11	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2060 Fund percentile rank # of funds in category	VITTSX	Target Date	20.35 26 262	15.63 33 247	8.67 34 232	10.77 34 126	✔️	10.85	1.16	13.11	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2065 Fund percentile rank # of funds in category	VLXVX	Target Date	20.32 37 378	15.61 37 248	8.68 38 184	- - -	✔️	10.84	1.16	8.72	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2070 Fund percentile rank # of funds in category	VSVNX	Target Date	20.34 36 378	15.63 33 248	- - 184	- - -	✔️	10.83	1.16	3.76	✔️	—	✔️	0.08	✔️	3	-	Low Risk
Vanguard Target Retirement Income Fund percentile rank # of funds in category	VTINX	Target Date	9.30 47 206	7.85 48 194	3.71 48 184	5.04 45 125	✔️	5.85	0.94	13.11	✔️	—	✔️	0.08	✔️	4	1-Low	-
<b>Balanced</b>																		
Vanguard LifeStrategy Cnsvr Gr Inv percentile rank # of funds in category	VSCGX	Target Risk	11.12 35 250	8.93 29 239	4.04 43 231	5.80 28 193	✔️	7.07	0.94	4.10	✔️	🏠	✔️	0.10	✔️	3	1-Low	-
Vanguard LifeStrategy Growth Inv percentile rank # of funds in category	VASGX	Target Risk	18.45 24 201	14.25 17 196	7.69 26 191	9.76 15 161	✔️	10.08	0.94	4.10	✔️	🏠	✔️	0.10	✔️	3	1-Low	Low Risk
Vanguard LifeStrategy Income Inv percentile rank # of funds in category	VASIX	Target Risk	7.40 58 93	6.25 70 90	2.15 84 85	3.73 64 74	✔️	5.80	0.91	4.10	✔️	🏠	✔️	0.10	✔️	3	1-Low	-
Vanguard LifeStrategy Mod Gr Inv Shrs percentile rank # of funds in category	VSMGX	Target Risk	14.77 47 455	11.57 38 449	5.86 44 434	7.79 21 357	✔️	8.53	0.93	4.10	✔️	🏠	✔️	0.10	✔️	3	1-Low	Low Risk