

# INNOVATIVE OPENINGS INC 401K PLAN

## 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/<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>Updated | Commit.<br>Level<br>Updated | Carbon<br>Risk<br>Updated |
| <b>US Stock</b>                             |        |                           |                               |       |       |       |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| 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                  |                           |
| Fidelity Contrafund                         | FCNTX  | Large Growth              | 20.11                         | 25.10 | 13.70 | 16.39 | ✓             | 13.71             | 0.83           | 35.56  | ✓             | 🇺🇸           | ✓             | 0.74         | ✓             | 1                             | 1-Low                       | Low Risk                  |
| percentile rank                             |        |                           | 28                            | 8     | 5     | 18    |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| # of funds in category                      |        |                           | 1,213                         | 1,135 | 1,073 | 882   |               |                   |                |        |               |              |               |              | 02-28-2026    | 02-15-2022                    | 12-31-2022                  |                           |
| American Funds Washington Mutual R6         | RWMGX  | Large Value               | 13.45                         | 16.47 | 11.73 | 12.92 | ✓             | 10.40             | 0.74           | 28.77  | ✓             | 🇺🇸           | ✗             | 0.26         | ✓             | 3                             | 1-Low                       | Low Risk                  |
| percentile rank                             |        |                           | 65                            | 18    | 11    | 7     |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| # of funds in category                      |        |                           | 1,198                         | 1,155 | 1,089 | 918   |               |                   |                |        |               |              |               |              | 02-28-2026    | 02-15-2022                    | 12-31-2022                  |                           |
| Vanguard Mid Cap Index Admiral              | VIMAX  | Mid-Cap Blend             | 12.75                         | 12.60 | 6.97  | 10.71 | ✓             | 14.64             | 0.95           | 2.66   | ✗             | 🇺🇸           | ✓             | 0.05         | ✓             | 4                             | 1-Low                       | Medium Risk               |
| percentile rank                             |        |                           | 67                            | 44    | 51    | 33    |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| # of funds in category                      |        |                           | 492                           | 435   | 406   | 313   |               |                   |                |        |               |              |               |              | 02-28-2026    | 02-15-2022                    | 12-31-2022                  |                           |
| MFS New Discovery R4                        | MNDJX  | Small Growth              | 19.19                         | 7.86  | -1.03 | 10.87 | ✓             | 16.55             | 0.79           | 12.25  | ✓             | 🇺🇸           | ✓             | 0.96         | ✓             | 3                             | -                           | Medium Risk               |
| percentile rank                             |        |                           | 42                            | 68    | 75    | 38    |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| # of funds in category                      |        |                           | 643                           | 626   | 602   | 489   |               |                   |                |        |               |              |               |              | 02-28-2026    | -                             | 12-31-2022                  |                           |
| Nomura Small Cap Value Institutional        | DEVIX  | Small Value               | 20.30                         | 12.17 | 6.39  | 9.29  | ✓             | 17.64             | 0.88           | 13.76  | ✓             | 🇺🇸           | ✓             | 0.84         | ✓             | 4                             | -                           | Medium Risk               |
| percentile rank                             |        |                           | 48                            | 44    | 47    | 48    |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| # of funds in category                      |        |                           | 563                           | 541   | 517   | 427   |               |                   |                |        |               |              |               |              | 02-28-2026    | -                             | 12-31-2022                  |                           |
| <b>Non-US Stock</b>                         |        |                           |                               |       |       |       |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| American Funds New World R6                 | RNWGX  | Diversified Emerging Mkts | 24.59                         | 13.85 | 5.13  | 9.73  | ✓             | 12.48             | 0.73           | 26.81  | ✓             | 🇺🇸           | ✓             | 0.57         | ✓             | 4                             | 1-Low                       | Medium Risk               |
| percentile rank                             |        |                           | 81                            | 67    | 38    | 12    |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| # of funds in category                      |        |                           | 816                           | 775   | 697   | 531   |               |                   |                |        |               |              |               |              | 02-28-2026    | 02-15-2022                    | 12-31-2022                  |                           |
| American Funds Intl Gr and Inc R6           | RIGGX  | Foreign Large Blend       | 28.19                         | 15.39 | 8.07  | 9.06  | ✓             | 12.39             | 0.91           | 17.51  | ✓             | 🇺🇸           | ✓             | 0.53         | ✓             | 3                             | 1-Low                       | Low Risk                  |
| percentile rank                             |        |                           | 17                            | 29    | 38    | 27    |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| # of funds in category                      |        |                           | 839                           | 800   | 749   | 589   |               |                   |                |        |               |              |               |              | 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                  |                           |
| <b>Alternative</b>                          |        |                           |                               |       |       |       |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| Vanguard Real Estate Index Admiral          | VGSIX  | 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>                         |        |                           |                               |       |       |       |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| ⚠️ BlackRock Inflation Protected Bond Instl | BPRIX  | Inflation-Protected Bond  | 3.04                          | 2.93  | 1.38  | 2.68  | ✓             | 4.28              | 1.00           | 2.09   | ✗             | -            | -             | 1.09         | ✗             | 3                             | -                           | -                         |
| percentile rank                             |        |                           | 31                            | 63    | 42    | 19    |               |                   |                |        |               |              |               |              |               |                               |                             |                           |
| # of funds in category                      |        |                           | 181                           | 174   | 166   | 140   |               |                   |                |        |               |              |               |              | 10-31-2025    | -                             | -                           |                           |

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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 |
| Baird Aggregate Bond Inst<br>percentile rank           | BAGIX  | Intermediate-<br>Term Bond | 4.35<br>41                    | 4.12<br>24 | 0.55<br>22 | 2.12<br>18 | ✔️            | 5.73              | 1.01           | 25.52  | ✔️            | 🇺🇸           | —             | 0.30         | ✔️            | 4                  | 1-Low            | -              |
| # of funds in category                                 |        |                            | 551                           | 515        | 468        | 345        |               |                   |                |        |               |              |               |              | 02-28-2026    | 02-15-2022         | -                |                |
| PIMCO Income I2<br>percentile rank                     | PONPX  | Multisector<br>Bond        | 6.80<br>13                    | 7.35<br>26 | 3.71<br>18 | 4.74<br>14 | ✔️            | 4.65              | 0.82           | 19.02  | ✔️            | —            | —             | 0.64         | ✔️            | 4                  | -                | -              |
| # of funds in category                                 |        |                            | 396                           | 379        | 345        | 253        |               |                   |                |        |               |              |               |              | 02-28-2026    | -                  | -                |                |
| Federated Hermes Govt Ultrashort IS<br>percentile rank | FGUSX  | Ultrashort Bond            | 4.69<br>18                    | 5.15<br>54 | 3.39<br>54 | 2.41<br>70 | ❌*            | 0.64              | 0.10           | 28.74  | ✔️            | —            | —             | 0.26         | ✔️            | -                  | -                | -              |
| # of funds in category                                 |        |                            | 256                           | 219        | 187        | 117        |               |                   |                |        |               |              |               |              | -             | -                  | -                |                |

### Balanced

|  |       |                      |             |             |            |            |    |      |      |      |    |    |    |      |            |   |            |          |
|--|-------|----------------------|-------------|-------------|------------|------------|----|------|------|------|----|----|----|------|------------|---|------------|----------|
| BlackRock Global Allocation Instl<br>percentile rank | MALOX | Global<br>Allocation | 17.05<br>28 | 11.49<br>40 | 4.91<br>71 | 7.31<br>40 | ✔️ | 9.48 | 1.00 | 9.25 | ✔️ | 🇺🇸 | ✔️ | 0.87 | ✔️         | 2 | -          | Low Risk |
| # of funds in category                               |       |                      | 455         | 449         | 434        | 357        |    |      |      |      |    |    |    |      | 02-28-2026 | - | 09-30-2022 |          |