



401 (k) Investment Line Up

As of 3/31/2025

	Return							Risk (Std Dev)			Sharpe Ratio				Exp Ratio	12 Mo Yield
	1 MO	QTD	YTD	1 Year	3 Years	5 Years	10 Years	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years		
Large Blend																
Vanguard 500 Index Admiral	-5.64	-4.28	-4.28	8.21	9.02	18.55	12.46	17.31	16.90	15.38	0.30	0.33	0.93	0.72	0.04	1.35
Vanguard Dividend Appreciation Index Adm	-4.04	-0.49	-0.49	8.08	8.24	15.57	11.32	15.05	15.05	13.74	0.30	0.30	0.85	0.71	0.07	1.81
Morningstar US Large-Mid TR USD	-5.87	-4.53	-4.53	7.98	8.78	18.40	12.21	17.58	17.25	15.63	0.28	0.31	0.91	0.69	—	—
Large Growth																
Vanguard Growth Index Admiral	-8.46	-9.50	-9.50	8.26	9.51	19.49	14.21	21.77	21.18	18.01	0.27	0.32	0.82	0.72	0.05	0.51
Russell 1000 Growth TR USD	-8.42	-9.97	-9.97	7.76	10.10	20.09	15.12	20.48	20.30	17.41	0.24	0.35	0.87	0.79	—	—
Large Value																
Vanguard Value Index Adm	-2.46	2.62	2.62	8.45	8.03	17.04	10.34	15.87	15.54	14.91	0.31	0.28	0.91	0.61	0.05	2.26
Russell 1000 Value TR USD	-2.78	2.14	2.14	7.18	6.64	16.15	8.79	17.00	16.42	15.70	0.21	0.20	0.83	0.49	—	—
Mid-Cap Blend																
Vanguard Mid Cap Index Admiral	-3.96	-1.58	-1.58	5.14	4.51	16.21	8.92	19.54	18.83	17.37	0.08	0.09	0.74	0.47	0.05	1.59
Morningstar US Mid TR USD	-4.47	-2.51	-2.51	3.23	4.95	16.89	9.53	19.64	18.75	17.44	-0.04	0.11	0.78	0.50	—	—
Mid-Cap Growth																
Vanguard Mid-Cap Growth Index Admiral	-5.63	-3.45	-3.45	4.49	3.95	14.82	9.37	21.38	21.24	18.41	0.05	0.07	0.63	0.47	0.07	0.71
Russell Mid Cap Growth TR USD	-7.41	-7.12	-7.12	3.57	6.16	14.86	10.14	22.08	21.71	18.82	0.03	0.17	0.62	0.50	—	—
Mid-Cap Value																
Vanguard Mid-Cap Value Index Admiral	-2.64	-0.09	-0.09	5.37	4.81	17.24	8.21	19.09	17.95	17.52	0.09	0.10	0.82	0.43	0.07	2.33
Russell Mid Cap Value TR USD	-3.68	-2.11	-2.11	2.27	3.78	16.70	7.62	20.06	18.92	18.03	-0.10	0.06	0.76	0.39	—	—
Small Blend																
Vanguard Small Cap Index Admiral Shares	-6.31	-7.37	-7.37	-1.58	3.01	15.62	7.75	22.07	20.92	19.58	-0.24	0.04	0.66	0.38	0.05	1.52
Morningstar US Small TR USD	-5.94	-6.08	-6.08	-1.50	2.95	15.16	6.81	22.10	21.09	20.12	-0.25	0.03	0.64	0.33	—	—
Small Growth																
Vanguard Small Cap Growth Index Admiral	-7.78	-9.92	-9.92	-2.83	1.18	11.47	7.30	23.14	22.64	20.23	-0.26	-0.03	0.47	0.35	0.07	0.60
Russell 2000 Growth TR USD	-7.58	-11.12	-11.12	-4.86	0.78	10.78	6.14	23.85	23.45	21.36	-0.32	-0.04	0.43	0.29	—	—
Small Value																
Vanguard Small Cap Value Index Admiral	-5.19	-5.43	-5.43	-0.78	4.21	18.41	7.70	22.00	20.67	20.01	-0.22	0.09	0.79	0.37	0.07	2.27
Russell 2000 Value TR USD	-6.00	-7.74	-7.74	-3.12	0.05	15.31	6.07	23.90	22.49	21.31	-0.27	-0.07	0.62	0.29	—	—



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Foreign Large Blend																
Vanguard Developed Markets Index Admiral	-0.15	6.87	6.87	4.73	5.31	12.15	5.60	17.95	16.96	15.68	0.03	0.12	0.60	0.30	0.05	3.05
Vanguard Total Intl Stock Index Admiral	0.26	5.51	5.51	6.37	4.65	11.44	5.21	16.78	15.78	15.15	0.18	0.08	0.59	0.28	0.09	3.11
MSCI ACWI Ex USA NR USD	-0.23	5.23	5.23	6.09	4.48	10.92	4.98	16.18	15.40	14.99	0.16	0.07	0.57	0.27	—	—
Diversified Emerging Mkts																
Vanguard Emerging Mkts Stock Idx Adm	1.38	2.10	2.10	11.18	2.76	9.40	3.99	16.08	15.37	16.38	0.72	-0.03	0.48	0.20	0.13	3.08
MSCI EM NR USD	0.63	2.93	2.93	8.09	1.44	7.94	3.71	17.59	16.70	17.11	0.34	-0.09	0.37	0.18	—	—
Intermediate Core Bond																
Vanguard Total Bond Market Index Adm	0.02	2.77	2.77	4.87	0.52	-0.41	1.44	7.58	6.37	5.05	0.01	-0.50	-0.47	-0.08	0.04	3.70
Bloomberg US Agg Bond TR USD	0.04	2.78	2.78	4.88	0.52	-0.40	1.46	7.67	6.39	5.02	0.01	-0.49	-0.47	-0.08	—	—
Inflation-Protected Bond																
Vanguard Inflation-Protected Secs Adm	0.65	4.14	4.14	6.24	-0.08	2.25	2.41	7.23	6.21	4.97	0.26	-0.61	-0.05	0.11	0.10	4.13
Bloomberg US Treasury US TIPS TR USD	0.64	4.17	4.17	6.17	0.06	2.36	2.51	7.23	6.27	5.01	0.25	-0.59	-0.04	0.13	—	—
High Yield Bond																
Vanguard High-Yield Corporate Adm	-0.39	1.57	1.57	7.22	4.68	6.10	4.55	8.16	7.28	6.87	0.65	0.05	0.47	0.40	0.12	6.26
ICE BofA US High Yield TR USD	-1.07	0.94	0.94	7.60	4.84	7.21	4.92	8.38	7.65	7.64	0.68	0.07	0.59	0.41	—	—
Real Estate																
Vanguard Real Estate Index Admiral	-2.54	2.66	2.66	9.00	-1.86	9.41	4.85	21.07	19.65	18.03	0.29	-0.20	0.41	0.25	0.13	4.01
Morningstar US Real Est TR USD	-2.36	3.37	3.37	9.34	-1.24	9.73	5.02	20.91	19.48	17.90	0.31	-0.17	0.43	0.26	—	—
Short-Term Bond																
Vanguard Short-Term Investment-Grade Adm	0.47	2.00	2.00	6.45	3.68	2.69	2.37	3.64	3.35	2.74	0.56	-0.24	-0.01	0.16	0.09	4.28
Vanguard Short-Term Bond Index Adm	0.52	2.02	2.02	5.65	2.76	1.21	1.70	3.29	2.85	2.26	0.25	-0.54	-0.55	-0.11	0.06	3.49
Bloomberg US Govt/Credit 1-3 Yr TR USD	0.46	1.63	1.63	5.61	3.10	1.56	1.73	2.23	1.98	1.54	0.35	-0.68	-0.64	-0.16	—	—
Global Bond-USD Hedged																
Vanguard Total Intl Bd Idx Admiral™	-1.10	-0.20	-0.20	3.44	1.06	0.01	1.67	6.15	5.23	4.30	-0.38	-0.54	-0.51	-0.05	0.10	4.26
Bloomberg Global Aggregate TR Hdg USD	-0.42	1.17	1.17	4.59	1.55	0.42	1.94	5.75	4.89	4.00	-0.08	-0.50	-0.46	0.01	—	—
Intermediate Government																
Vanguard GNMA Adm	0.10	2.93	2.93	5.24	0.72	-0.48	1.16	8.05	6.36	4.74	0.07	-0.44	-0.48	-0.15	0.11	3.67
Bloomberg US Government TR USD	0.23	2.91	2.91	4.53	0.01	-1.60	0.98	6.48	5.52	4.80	-0.06	-0.67	-0.78	-0.18	—	—