



401 (k) Investment Line Up

As of 6/30/2025

	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	5.08	10.93	6.18	15.12	19.66	16.60	13.60	15.80	16.30	15.50	0.83	0.92	0.85	0.77	0.04	1.21
Vanguard Dividend Appreciation Index Adm	3.75	5.99	5.48	14.09	14.76	13.90	12.20	14.25	14.61	13.76	0.83	0.71	0.76	0.76	0.07	1.70
Morningstar US Large-Mid TR USD	5.13	11.41	6.36	15.69	19.93	16.31	13.42	16.00	16.60	15.75	0.84	0.92	0.82	0.75	—	—
Large Growth																
Vanguard Growth Index Admiral	6.17	18.36	7.11	17.92	26.07	17.45	16.18	19.73	20.47	18.22	0.81	1.04	0.75	0.81	0.05	0.45
Russell 1000 Growth TR USD	6.38	17.84	6.09	17.22	25.76	18.15	17.01	18.62	19.62	17.61	0.77	1.08	0.80	0.87	—	—
Large Value																
Vanguard Value Index Adm	3.64	2.89	5.59	12.63	13.08	14.92	10.60	14.95	15.11	14.98	0.63	0.58	0.80	0.61	0.05	2.18
Russell 1000 Value TR USD	3.42	3.79	6.00	13.70	12.76	13.93	9.19	15.88	15.92	15.77	0.67	0.54	0.71	0.51	—	—
Mid-Cap Blend																
Vanguard Mid Cap Index Admiral	4.01	8.69	6.97	17.50	14.32	13.01	9.96	18.15	17.85	17.44	0.85	0.56	0.61	0.52	0.05	1.52
Morningstar US Mid TR USD	3.63	7.92	5.21	15.24	14.06	13.48	10.51	18.33	17.83	17.51	0.70	0.55	0.63	0.54	—	—
Mid-Cap Growth																
Vanguard Mid-Cap Growth Index Admiral	6.03	16.40	12.39	24.78	18.38	12.21	11.16	19.85	20.17	18.59	1.04	0.71	0.53	0.55	0.07	0.63
Russell Mid Cap Growth TR USD	4.36	18.20	9.79	26.49	21.46	12.65	12.13	20.68	20.74	19.04	0.98	0.81	0.54	0.59	—	—
Mid-Cap Value																
Vanguard Mid-Cap Value Index Admiral	2.42	2.98	2.89	11.81	10.89	13.97	8.66	17.82	17.30	17.56	0.54	0.40	0.67	0.45	0.07	2.26
Russell Mid Cap Value TR USD	3.51	5.35	3.12	11.53	11.34	13.71	8.39	18.71	18.22	18.08	0.49	0.41	0.63	0.42	—	—
Small Blend																
Vanguard Small Cap Index Admiral Shares	4.24	7.28	-0.62	10.14	12.16	11.84	8.57	20.95	20.01	19.67	0.35	0.42	0.51	0.41	0.05	1.40
Morningstar US Small TR USD	4.43	7.28	0.75	9.65	11.88	11.60	7.65	21.01	20.23	20.20	0.34	0.41	0.50	0.37	—	—
Small Growth																
Vanguard Small Cap Growth Index Admiral	4.98	10.13	-0.79	11.33	12.77	7.36	8.30	21.82	21.29	20.33	0.39	0.44	0.30	0.39	0.07	0.54
Russell 2000 Growth TR USD	5.89	11.97	-0.48	9.73	12.38	7.42	7.14	22.65	22.49	21.45	0.31	0.42	0.30	0.33	—	—
Small Value																
Vanguard Small Cap Value Index Admiral	3.67	5.20	-0.51	9.12	11.65	15.18	8.39	20.93	20.16	20.09	0.31	0.40	0.65	0.40	0.07	2.11
Russell 2000 Value TR USD	4.95	4.97	-3.16	5.54	7.45	12.47	6.72	22.98	22.14	21.42	0.13	0.22	0.50	0.32	—	—



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Foreign Large Blend																
Vanguard Developed Markets Index Admiral	3.45	13.07	20.84	19.25	15.40	11.30	6.79	16.61	16.73	15.73	1.24	0.66	0.55	0.37	0.05	2.68
Vanguard Total Intl Stock Index Admiral	3.88	12.08	18.26	18.27	13.81	10.28	6.28	15.66	15.46	15.16	1.32	0.60	0.52	0.34	0.09	2.79
MSCI ACWI Ex USA NR USD	3.39	12.03	17.90	17.72	13.99	10.13	6.12	14.96	15.16	14.98	1.24	0.63	0.52	0.33	—	—
Diversified Emerging Mkts																
Vanguard Emerging Mkts Stock Idx Adm	5.21	9.50	11.80	15.61	9.37	7.43	4.76	15.75	14.79	16.25	1.05	0.34	0.36	0.24	0.13	2.76
MSCI EM NR USD	6.01	11.99	15.27	15.29	9.70	6.81	4.81	17.14	16.24	17.00	0.89	0.35	0.30	0.24	—	—
Intermediate Core Bond																
Vanguard Total Bond Market Index Adm	1.58	1.29	4.10	6.04	2.59	-0.74	1.75	7.21	6.36	5.06	0.27	-0.27	-0.56	-0.04	0.04	3.77
Bloomberg US Agg Bond TR USD	1.54	1.21	4.02	6.08	2.55	-0.73	1.76	7.30	6.37	5.03	0.28	-0.28	-0.56	-0.04	—	—
Inflation-Protected Bond																
Vanguard Inflation-Protected Secs Adm	0.95	0.43	4.59	5.68	2.16	1.52	2.58	6.88	6.14	4.96	0.23	-0.35	-0.21	0.12	0.10	3.99
Bloomberg US Treasury US TIPS TR USD	0.95	0.48	4.67	5.84	2.34	1.61	2.67	6.85	6.16	5.00	0.27	-0.33	-0.19	0.14	—	—
High Yield Bond																
Vanguard High-Yield Corporate Adm	1.64	3.50	5.12	9.45	9.12	5.19	4.93	6.74	7.00	6.87	1.48	0.62	0.34	0.44	0.12	6.22
ICE BofA US High Yield TR USD	1.86	3.57	4.55	10.24	9.85	6.01	5.29	6.79	7.33	7.63	1.43	0.72	0.43	0.45	—	—
Real Estate																
Vanguard Real Estate Index Admiral	0.61	-0.70	1.94	10.33	3.55	6.53	5.94	20.28	19.34	17.86	0.42	0.03	0.27	0.30	0.13	3.89
Morningstar US Real Est TR USD	0.60	-0.43	2.93	10.80	4.11	6.68	6.01	20.13	19.12	17.76	0.45	0.06	0.28	0.30	—	—
Short-Term Bond																
Vanguard Short-Term Investment-Grade Adm	0.97	1.85	3.89	7.41	4.97	2.10	2.56	3.41	3.17	2.75	1.17	0.04	-0.28	0.19	0.09	4.41
Vanguard Short-Term Bond Index Adm	0.81	1.45	3.50	6.29	3.66	1.14	1.85	3.18	2.87	2.28	0.65	-0.36	-0.66	-0.09	0.06	3.62
Bloomberg US Govt/Credit 1-3 Yr TR USD	0.64	1.27	2.92	5.94	3.75	1.58	1.84	2.13	2.00	1.56	0.73	-0.52	-0.75	-0.15	—	—
Global Bond-USD Hedged																
Vanguard Total Intl Bd Idx Admiral™	0.36	2.03	1.82	6.13	3.56	-0.02	2.17	5.84	5.23	4.27	0.40	-0.19	-0.56	0.04	0.10	4.28
Bloomberg Global Aggregate TR Hdg USD	0.96	1.61	2.81	6.15	3.60	0.26	2.33	5.44	4.87	3.98	0.42	-0.20	-0.54	0.08	—	—
Intermediate Government																
Vanguard GNMA Adm	1.63	1.16	4.13	6.30	2.45	-0.35	1.35	7.77	6.41	4.76	0.32	-0.27	-0.49	-0.13	0.11	3.71
Bloomberg US Government TR USD	1.25	0.85	3.79	5.31	1.57	-1.53	1.22	6.26	5.57	4.82	0.14	-0.49	-0.80	-0.15	—	—