

TABLE 3

## Performance of the 50 Most Widely Held Funds

Data as of December 31, 2024

| Category          | Ticker                                | Total Assets (\$ Mil) | Total Return (%) |       |      |        |       | Annual Return (%) |       |       | Total Risk Index (X) | Yield (%) | Exp Ratio (%) | Port Turn-over (%) | Closed |
|-------------------|---------------------------------------|-----------------------|------------------|-------|------|--------|-------|-------------------|-------|-------|----------------------|-----------|---------------|--------------------|--------|
|                   |                                       |                       | 2024             | 2023  | 2022 | 2021   | 2020  | 3-Yr              | 5-Yr  | 10-Yr |                      |           |               |                    |        |
| Large Blend       | Vanguard Total Stock Mkt Idx Adm      | VTSAX                 | 1,823,862        | 23.7  | 26.0 | (19.5) | 25.7  | 21.0              | 7.9   | 13.8  | 12.5                 | 1.18      | 1.3           | 0.04               | 2      |
| Large Blend       | Vanguard 500 Index Adm                | VFIAX                 | 1,369,331        | 25.0  | 26.2 | (18.1) | 28.7  | 18.4              | 8.9   | 14.5  | 13.1                 | 1.15      | 1.2           | 0.04               | 2      |
| Foreign Lg Blend  | Vanguard Total Intl Stock Index Adm   | VTIAX                 | 440,721          | 5.1   | 15.5 | (16.0) | 8.6   | 11.3              | 0.7   | 4.3   | 5.1                  | 1.11      | 3.3           | 0.12               | 4      |
| Interm Core Bd    | Vanguard Total Bond Market Idx Adm    | VBTLX                 | 344,868          | 1.2   | 5.7  | (13.2) | (1.7) | 7.7               | (2.4) | (0.3) | 1.3                  | 0.51      | 3.7           | 0.05               | 36     |
| Interm Core Bd    | Vanguard Total Bond Market II Idx Inv | VTBIX                 | 312,489          | 1.2   | 5.6  | (13.2) | (1.7) | 7.3               | (2.5) | (0.4) | 1.2                  | 0.51      | 3.7           | 0.09               | 39     |
| Large Growth      | Vanguard Growth Index Adm             | VIGAX                 | 283,952          | 32.7  | 46.8 | (33.1) | 27.3  | 40.2              | 9.2   | 18.4  | 15.7                 | 1.45      | 0.5           | 0.05               | 5      |
| Foreign Lg Blend  | Vanguard Developed Markets Idx Adm    | VTMGX                 | 193,409          | 3.0   | 17.7 | (15.3) | 11.4  | 10.3              | 0.9   | 4.8   | 5.5                  | 1.19      | 3.3           | 0.08               | 3      |
| Large Value       | Vanguard Value Index Adm              | VVIAX                 | 187,688          | 16.0  | 9.2  | (2.1)  | 26.5  | 2.3               | 7.5   | 9.9   | 10.0                 | 1.04      | 2.3           | 0.05               | 10     |
| Mid-Cap Blend     | Vanguard Mid Cap Index Adm            | VIMAX                 | 185,101          | 15.2  | 16.0 | (18.7) | 24.5  | 18.2              | 2.8   | 9.8   | 9.5                  | 1.31      | 1.5           | 0.05               | 13     |
| Small Blend       | Vanguard Small Cap Index Adm Shares   | VSMAX                 | 163,049          | 14.2  | 18.2 | (17.6) | 17.7  | 19.1              | 3.6   | 9.3   | 9.1                  | 1.45      | 1.3           | 0.05               | 12     |
| Large Growth      | Fidelity Contra                       | FCNTX                 | 152,996          | 36.0  | 39.3 | (28.3) | 24.4  | 32.6              | 10.8  | 17.5  | 15.3                 | 1.24      | 0.1           | 0.39               | 16     |
| Mid-Cap Blend     | Vanguard Extended Market Idx Adm      | VEXAX                 | 118,756          | 16.9  | 25.4 | (26.5) | 12.5  | 32.2              | 2.5   | 9.9   | 9.5                  | 1.51      | 1.1           | 0.06               | 11     |
| Mod Alloc         | Vanguard Wellington Adm               | VWENX                 | 115,968          | 14.9  | 14.4 | (14.3) | 19.1  | 10.7              | 4.1   | 8.2   | 8.4                  | 0.81      | 2.2           | 0.18               | 39     |
| Divers Emg Mkts   | Vanguard Emer Mkts Stock Idx Adm      | VEMAX                 | 109,315          | 11.0  | 9.2  | (17.8) | 0.9   | 15.2              | (0.1) | 3.0   | 4.0                  | 1.08      | 3.1           | 0.14               | 5      |
| Target-Date 2035  | Vanguard Target Retirement 2035       | VTTHX                 | 104,919          | 11.8  | 17.1 | (16.6) | 13.0  | 14.8              | 3.0   | 7.2   | 7.5                  | 0.90      | 2.6           | 0.08               | 4      |
| Large Blend       | Fidelity Total Market Index           | FSKAX                 | 104,683          | 23.9  | 26.1 | (19.5) | 25.7  | 20.8              | 7.9   | 13.8  | 12.5                 | 1.18      | 1.2           | 0.02               | 3      |
| Large Blend       | Vanguard Dividend Apprec Index Adm    | VDADX                 | 103,647          | 17.0  | 14.5 | (9.8)  | 23.6  | 15.5              | 6.5   | 11.5  | 11.4                 | 1.01      | 1.7           | 0.08               | 13     |
| Glbl Bd-USD Hgd   | Vanguard Total Intl Bd Idx Adm        | VTABX                 | 100,014          | 3.7   | 8.8  | (12.9) | (2.2) | 4.5               | (0.6) | 0.1   | 1.9                  | 0.42      | 4.1           | 0.11               | 29     |
| Target-Date 2030  | Vanguard Target Retirement 2030       | VTHRX                 | 99,211           | 10.6  | 16.0 | (16.3) | 11.4  | 14.1              | 2.4   | 6.4   | 6.9                  | 0.85      | 2.7           | 0.08               | 7      |
| Target-Date 2040  | Vanguard Target Retirement 2040       | VFORX                 | 94,061           | 12.9  | 18.3 | (17.0) | 14.6  | 15.5              | 3.5   | 8.0   | 8.1                  | 0.95      | 2.4           | 0.08               | 2      |
| Target-Date 2045  | Vanguard Target Retirement 2045       | VTIVX                 | 92,284           | 13.9  | 19.5 | (17.4) | 16.2  | 16.3              | 4.0   | 8.7   | 8.6                  | 1.00      | 2.3           | 0.08               | 1      |
| Interm Core+ Bd   | Dodge & Cox Income I                  | DODIX                 | 90,125           | 2.3   | 7.7  | (10.9) | (0.9) | 9.5               | (0.6) | 1.3   | 2.5                  | 0.52      | 4.2           | 0.41               | 55     |
| Target-Date 2050  | Vanguard Target Retirement 2050       | VFIFX                 | 78,786           | 14.6  | 20.2 | (17.5) | 16.4  | 16.4              | 4.4   | 9.0   | 8.7                  | 1.03      | 2.2           | 0.08               | 1      |
| Large Blend       | Vanguard PRIMECAP Adm                 | VPMAX                 | 77,984           | 13.5  | 28.2 | (15.1) | 21.9  | 17.3              | 7.3   | 12.1  | 12.6                 | 1.12      | 1.0           | 0.31               | 4      |
| Target-Date 2025  | Vanguard Target Retirement 2025       | VTTVX                 | 77,713           | 9.4   | 14.5 | (15.5) | 9.8   | 13.3              | 1.9   | 5.7   | 6.3                  | 0.78      | 2.8           | 0.08               | 7      |
| Muni Nat'l Intrm  | Vanguard Inter-Term Tx-Ex Adm         | VWIUX                 | 77,587           | 1.8   | 5.9  | (6.8)  | 1.2   | 5.2               | 0.1   | 1.3   | 2.3                  | 0.42      | 3.1           | 0.09               | 43     |
| Large Blend       | Strategic Advisers U.S. Total Stock   | FSAXX                 | 76,584           | 25.7  | 26.8 | (17.3) | 28.0  | 19.3              | 9.6   | 15.0  | 13.0                 | 1.14      | 1.0           | 0.24               | 61     |
| Large Growth      | Fidelity Blue Chip Growth             | FBGRX                 | 73,850           | 39.7  | 55.6 | (38.5) | 22.7  | 62.2              | 10.2  | 21.6  | 18.1                 | 1.62      | 0.2           | 0.47               | 22     |
| Large Growth      | Fidelity Growth Company               | FDGRX                 | 68,229           | 37.2  | 47.2 | (33.8) | 22.7  | 67.5              | 10.2  | 22.4  | 19.0                 | 1.52      | 0.0           | 0.72               | 12 ✓   |
| Real Estate       | Vanguard Real Estate Index Adm        | VGSLX                 | 67,505           | 4.9   | 11.8 | (26.2) | 40.4  | (4.7)             | (4.7) | 3.0   | 5.1                  | 1.44      | 3.9           | 0.13               | 9      |
| Large Growth      | T. Rowe Price Blue Chip Growth        | TRBCX                 | 64,240           | 35.6  | 49.4 | (38.6) | 17.7  | 34.7              | 7.5   | 14.6  | 14.9                 | 1.48      | 0.0           | 0.70               | 9      |
| Mod Alloc         | T. Rowe Price Capital Appreciation    | PRWCX                 | 64,230           | 12.7  | 18.8 | (11.9) | 18.5  | 18.2              | 5.6   | 10.6  | 10.5                 | 0.83      | 2.2           | 0.71               | 65 ✓   |
| Large Value       | Vanguard Windsor II Adm               | VWNAX                 | 63,299           | 14.3  | 21.1 | (13.1) | 29.1  | 14.5              | 6.3   | 12.2  | 10.4                 | 1.09      | 1.6           | 0.26               | 17     |
| Large Value       | Vanguard Equity-Income Adm            | VEIRX                 | 61,223           | 15.2  | 7.8  | 0.0    | 25.6  | 3.1               | 7.5   | 10.0  | 10.1                 | 1.00      | 2.7           | 0.18               | 42     |
| Small Value       | Vanguard Small Cap Value Index Adm    | VSIAX                 | 60,645           | 12.4  | 16.0 | (9.3)  | 28.1  | 5.8               | 5.7   | 9.9   | 8.7                  | 1.43      | 2.0           | 0.07               | 16     |
| Interm Core Bd    | Fidelity U.S. Bond Index              | FXNAX                 | 60,355           | 1.3   | 5.5  | (13.0) | (1.8) | 7.8               | (2.4) | (0.3) | 1.3                  | 0.52      | 3.4           | 0.03               | 43     |
| Mod Alloc         | Vanguard Balanced Index Adm           | VBIAX                 | 59,345           | 14.6  | 17.6 | (16.9) | 14.2  | 16.4              | 3.8   | 8.3   | 8.2                  | 0.87      | 2.1           | 0.07               | 19     |
| Mod Alloc         | Fidelity Balanced                     | FBALX                 | 57,106           | 16.1  | 21.6 | (18.2) | 18.3  | 22.4              | 4.9   | 10.8  | 9.6                  | 0.91      | 1.7           | 0.47               | 24     |
| Short-Term Bond   | Vanguard Sh-Tm Invest-Grade Adm       | VFSUX                 | 54,916           | 5.1   | 6.2  | (5.8)  | (0.3) | 5.2               | 1.7   | 2.0   | 2.3                  | 0.26      | 4.2           | 0.10               | 70     |
| Short Inflat-Prot | Vanguard Sh-Tm Infl-Prot Sec Idx Adm  | VTAPX                 | 54,433           | 4.7   | 4.6  | (2.8)  | 5.3   | 5.0               | 2.1   | 3.3   | 2.5                  | 0.21      | 2.7           | 0.06               | 26     |
| Large Blend       | Vanguard Dividend Growth Inv          | VDIGX                 | 53,755           | 9.0   | 8.1  | (4.9)  | 24.8  | 12.1              | 3.9   | 9.4   | 10.5                 | 0.91      | 1.7           | 0.29               | 9      |
| Target-Date 2055  | Vanguard Target Retirement 2055       | VFFVX                 | 53,195           | 14.6  | 20.2 | (17.5) | 16.4  | 16.3              | 4.4   | 9.0   | 8.7                  | 1.03      | 2.2           | 0.08               | 1      |
| Mod Conserv Alloc | Vanguard Wellesley Income Adm         | VWIAX                 | 51,323           | 6.0   | 7.1  | (9.0)  | 8.6   | 8.5               | 1.1   | 4.0   | 5.3                  | 0.66      | 3.7           | 0.16               | 59     |
| Foreign Lg Blend  | Fidelity International Index          | FSPSX                 | 51,283           | 3.7   | 18.3 | (14.2) | 11.5  | 8.2               | 1.7   | 4.9   | 5.4                  | 1.17      | 3.3           | 0.04               | 3      |
| Foreign Lg Value  | Dodge & Cox International Stock I     | DODFX                 | 48,696           | 3.8   | 16.7 | (6.8)  | 11.0  | 2.1               | 4.1   | 5.1   | 4.4                  | 1.14      | 2.3           | 0.62               | 14     |
| Large Growth      | Vanguard US Growth Adm                | VWUAX                 | 48,587           | 32.0  | 45.3 | (39.6) | 12.5  | 58.7              | 5.0   | 15.7  | 14.8                 | 1.58      | 0.3           | 0.22               | 37     |
| Foreign Lg Grth   | Vanguard International Growth Adm     | VWILX                 | 44,900           | 9.5   | 14.8 | (30.8) | (0.7) | 59.7              | (4.5) | 6.6   | 8.7                  | 1.50      | 0.9           | 0.26               | 20     |
| Health            | Vanguard Health Care Adm              | VGHAX                 | 44,837           | (1.5) | 5.5  | (1.0)  | 14.4  | 12.7              | 0.9   | 5.8   | 7.3                  | 0.91      | 0.9           | 0.30               | 16     |
| Interm Core Bd    | Vanguard Inter-Term Bond Idx Adm      | VBILX                 | 42,546           | 1.5   | 6.1  | (13.3) | (2.4) | 9.8               | (2.3) | 0.0   | 1.8                  | 0.55      | 3.8           | 0.07               | 63     |
| Mid-Cap Blend     | Fidelity Extended Market Index        | FSMAX                 | 40,781           | 17.0  | 25.4 | (26.4) | 12.4  | 32.2              | 2.6   | 9.9   | 9.5                  | 1.51      | 0.5           | 0.04               | 9      |