



Human Resources

Period Ending 9.30.25 | Q3 25

Allocation Tier														Expense	Median Expense
Asset Class	Investment Name	Assets as of 09/30/2025	YTD	Rank	1 Year	Rank	3 Year	Rank	5 Year	Rank	10 Year	Rank			
Global Moderately Conservative Allocation	Nuveen Lifecycle Retire Income R6	\$292,376	9.65%	61	8.04%	40	11.02%	47	5.50%	44	6.20%	20		0.37	0.58
Target Date Retirement Income	Fidelity Freedom Income K6	\$689,719	9.07%	52	6.54%	69	8.50%	79	3.46%	81	4.45%	80		0.24	0.42
Target Date Retirement Income	S&P Target Date Retirement Income Index		9.82%		7.53%		10.50%		4.81%		5.26%			0.00	0.00
Target Date 2000-2010	Fidelity Freedom 2010 K6	\$829,465	9.94%	24	7.22%	60	10.03%	71	4.62%	67	5.84%	49		0.24	0.34
Target Date 2000-2010	Nuveen Lifecycle 2010 R6	\$817,804	9.36%	58	7.85%	25	10.94%	40	5.48%	20	6.31%	7		0.37	0.34
Target Date 2000-2010	S&P Target Date 2010 Index		10.04%		7.73%		10.97%		5.40%		5.87%			0.00	0.00
Target Date 2015	Fidelity Freedom 2015 K6	\$2,882,888	11.28%	2	8.36%	15	11.70%	27	5.66%	28	6.71%	11		0.26	0.34
Target Date 2015	Nuveen Lifecycle 2015 R6	\$1,598,080	9.61%	67	8.00%	32	11.27%	43	5.79%	21	6.65%	13		0.38	0.34
Target Date 2015	S&P Target Date 2015 Index		10.19%		8.03%		11.46%		5.93%		6.39%			0.00	0.00
Target Date 2020	Fidelity Freedom 2020 K6	\$10,038,930	12.73%	1	9.57%	5	13.40%	4	6.69%	8	7.48%	4		0.28	0.34
Target Date 2020	Nuveen Lifecycle 2020 R6	\$3,386,779	10.21%	68	8.55%	41	12.08%	49	6.30%	32	7.15%	20		0.39	0.34
Target Date 2020	S&P Target Date 2020 Index		10.65%		8.54%		12.42%		6.46%		6.89%			0.00	0.00
Target Date 2025	Fidelity Freedom 2025 K6	\$21,953,631	14.04%	1	10.66%	1	14.80%	1	7.64%	5	8.18%	5		0.32	0.36
Target Date 2025	Nuveen Lifecycle 2025 R6	\$7,520,453	10.73%	65	9.08%	45	13.11%	53	7.04%	39	7.81%	37		0.40	0.36
Target Date 2025	S&P Target Date 2025 Index		11.64%		9.41%		13.31%		7.47%		7.66%			0.00	0.00
Target Date 2030	Fidelity Freedom 2030 K6	\$26,418,507	14.91%	1	11.62%	1	16.08%	3	8.72%	3	9.20%	6		0.36	0.40
Target Date 2030	Nuveen Lifecycle 2030 R6	\$18,088,310	11.62%	69	9.99%	48	14.56%	56	8.01%	46	8.58%	35		0.41	0.40
Target Date 2030	S&P Target Date 2030 Index		12.55%		10.37%		15.06%		8.74%		8.53%			0.00	0.00
Target Date 2035	Fidelity Freedom 2035 K6	\$30,925,144	16.08%	1	13.08%	1	18.34%	1	10.56%	1	10.42%	1		0.39	0.41
Target Date 2035	Nuveen Lifecycle 2035 R6	\$22,870,866	12.63%	76	10.93%	67	16.24%	66	9.08%	66	9.37%	41		0.42	0.41
Target Date 2035	S&P Target Date 2035 Index		13.91%		11.72%		17.03%		10.16%		9.45%			0.00	0.00
Target Date 2040	Fidelity Freedom 2040 K6	\$31,716,828	18.24%	1	15.42%	2	21.07%	1	12.39%	1	11.32%	1		0.43	0.42
Target Date 2040	Nuveen Lifecycle 2040 R6	\$29,047,583	14.00%	74	12.41%	67	18.13%	63	10.37%	63	10.24%	37		0.43	0.42
Target Date 2040	S&P Target Date 2040 Index		15.00%		12.96%		18.74%		11.34%		10.18%			0.00	0.00
Target Date 2045	Fidelity Freedom 2045 K6	\$28,638,655	19.48%	1	16.68%	1	22.04%	1	12.90%	2	11.57%	2		0.45	0.43
Target Date 2045	Nuveen Lifecycle 2045 R6	\$34,226,082	14.93%	70	13.39%	72	19.40%	65	11.30%	61	10.82%	34		0.44	0.43
Target Date 2045	S&P Target Date 2045 Index		16.04%		13.84%		19.90%		12.10%		10.66%			0.00	0.00
Target Date 2050	Fidelity Freedom 2050 K6	\$22,636,467	19.50%	1	16.71%	1	22.07%	4	12.89%	7	11.58%	4		0.45	0.44
Target Date 2050	Nuveen Lifecycle 2050 R6	\$18,346,123	15.45%	70	13.91%	73	20.03%	63	11.64%	59	11.02%	33		0.45	0.44
Target Date 2050	S&P Target Date 2050 Index		16.09%		14.15%		20.41%		12.47%		10.93%			0.00	0.00
Target Date 2055	Fidelity Freedom 2055 K6	\$9,850,489	19.47%	1	16.71%	1	22.04%	9	12.89%	14	11.56%	8		0.45	0.45
Target Date 2055	Nuveen Lifecycle 2055 R6	\$5,514,115	15.57%	74	14.08%	74	20.23%	63	11.79%	58	11.13%	26		0.45	0.45
Target Date 2055	S&P Target Date 2055 Index		16.50%		14.47%		20.61%		12.63%		11.06%			0.00	0.00
Target Date 2060	Fidelity Freedom 2060 K6	\$2,490,627	19.57%	1	16.77%	5	22.08%	9	12.90%	14	11.56%	7		0.45	0.45
Target Date 2060	Nuveen Lifecycle 2060 R6	\$2,370,026	15.76%	74	14.24%	71	20.41%	58	11.94%	54	11.24%	23		0.45	0.45
Target Date 2060	S&P Target Date 2060 Index		16.42%		14.44%		20.66%		12.62%		11.14%			0.00	0.00
Target Date 2065+	Fidelity Freedom 2065 K6	\$598,855	19.54%	2	16.74%	6	22.08%	12	12.91%	17	0.00%			0.45	0.42
Target Date 2065+	Fidelity Freedom 2070 K6	\$55,501	19.09%	5	16.55%	8	0.00%		0.00%		0.00%			0.45	0.42
Target Date 2065+	Nuveen Lifecycle 2065 R6	\$95,518	15.86%	78	14.35%	76	20.54%	60	12.13%	57	0.00%			0.45	0.42
Target Date 2065+	S&P Target Date 2065+ Index		16.65%		14.80%		20.88%		12.80%		0.00%			0.00	0.00





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Active Tier												Expense	Median Expense
Asset Class	Investment Name	Assets as of 09/30/2025	YTD	Rank	1 Year	Rank	3 Year	Rank	5 Year	Rank	10 Year		
Money Market	CREF Money Market R2	\$4,140,904	3.16%		4.34%		4.61%		2.82%		1.82%	0.22	0.20
Money Market	Fidelity Government MMkt K6	\$13,766,694	3.14%		4.31%		4.68%		2.91%		0.00%	0.25	0.20
Money Market	Vanguard Federal Money Market Investor	\$4,498,197	3.20%		4.41%		4.81%		3.00%		2.04%	0.11	0.20
Money Market	ICE BofA ML US Treasury Bill 3 Mon USD		3.17%		4.38%		4.77%		2.98%		2.08%	0.00	0.00
Stable Value	MetLife Fixed Account	\$1,549,570	0.00%		0.00%		0.00%		0.00%		0.00%	0.00	0.45
Stable Value	TIAA-CREF Traditional Annuity	\$136,098,775	0.00%		0.00%		0.00%		0.00%		0.00%	0.00	0.45
Money Market	ICE BofA ML US Treasury Bill 3 Mon USD		3.17%		4.38%		4.77%		2.98%		2.08%	0.00	0.00
Inflation Protected Bond	CREF Inflation-Linked Bond R2	\$10,930,888	6.86%	43	5.01%	14	5.43%	17	2.90%	6	3.16%	0.23	0.37
Inflation Protected Bond	Bloomberg US Treasury US TIPS TR USD		6.87%		3.79%		4.88%		1.42%		3.01%	0.00	0.00
Intermediate Core Bond	CREF Core Bond R2	\$10,254,318	6.35%	27	3.36%	27	5.55%	18	0.11%	21	2.19%	0.28	0.39
Intermediate Core Bond	Bloomberg US Agg Bond TR USD		6.13%		2.88%		4.93%		-0.45%		1.84%	0.00	0.00
Intermediate Core-Plus Bond	PGIM Total Return Bond R6	\$5,206,754	6.57%	33	3.73%	25	6.58%	12	0.39%	41	2.81%	0.39	0.45
Intermediate Core Bond	Bloomberg US Agg Bond TR USD		6.13%		2.88%		4.93%		-0.45%		1.84%	0.00	0.00
Private Real Estate	TIAA Real Estate Account	\$23,091,550	2.93%	-	3.64%	-	-6.30%	-	1.80%	-	2.89%	1.02	0.00
Large Company Value	MFS Value R6	\$27,945,992	10.86%	58	7.45%	72	15.17%	75	12.36%	79	10.70%	0.44	0.69
Large Company Value	Russell 1000 Value		11.65%		9.44%		16.96%		13.88%		10.72%	0.00	0.00
Large Company Growth	Fidelity Contrafund K6	\$46,327,974	19.77%	12	23.66%	33	32.68%	15	16.83%	17	0.00%	0.45	0.70
Large Company Growth	NYLI Winslow Large Cap Growth R6	\$23,700,151	14.40%	56	19.98%	58	31.63%	24	14.83%	41	17.24%	0.62	0.70
Large Company Growth	Russell 1000 Growth		17.24%		25.53%		31.61%		17.58%		18.83%	0.00	0.00
Medium Company Value	Fidelity Low-Priced Stock K	\$7,166,708	12.97%	49	8.07%	49	16.51%	35	13.96%	9	10.34%	0.79	0.77
Medium Company Value	Russell Mid Cap Value		9.50%		7.58%		15.51%		13.66%		9.96%	0.00	0.00
Global Large Stock Blend	CREF Stock R2	\$82,478,098	17.57%	-	16.41%	-	22.66%	-	13.36%	-	12.00%	0.30	0.75
Global Large Stock Blend	MSCI ACWI NR USD		18.44%		17.27%		23.12%		13.54%		11.91%	0.00	0.00
Global Large Stock Growth	Fidelity Worldwide	\$5,747,561	14.37%	-	14.28%	-	25.24%	-	12.36%	-	13.44%	0.69	0.88
Foreign Large Blend	American Funds EUPAC R6	\$11,789,880	23.48%	-	14.79%	-	19.65%	-	7.49%	-	8.28%	0.47	0.80
Foreign Large Blend	Fidelity Diversified Intl K6	\$7,971,294	22.46%	-	13.68%	-	20.78%	-	8.27%	-	0.00%	0.60	0.80
Foreign Large Blend	MSCI EAFE NR		25.14%		14.99%		21.70%		11.15%		8.17%	0.00	0.00
Small Company Value	American Beacon Small Cap Value R6	\$6,698,501	2.35%	72	1.59%	76	13.45%	55	15.25%	48	8.76%	0.77	0.89
Small Company Value	American Beacon Small Cp Val R5	\$3,060,128	2.39%	72	1.59%	76	13.43%	55	15.22%	48	8.74%	0.80	0.89
Small Company Value	Russell 2000 Value		9.04%		7.88%		13.56%		14.59%		9.23%	0.00	0.00
Small Company Growth	MassMutual Small Cap Gr Eq I	\$3,750,973	6.45%	51	6.28%	53	14.62%	42	8.58%	42	11.49%	0.85	0.90
Small Company Growth	Vanguard Explorer Adm	\$11,433,215	5.27%	57	4.81%	62	14.19%	48	9.55%	35	11.63%	0.33	0.90
Small Company Growth	Russell 2000 Growth		11.65%		13.56%		16.68%		8.41%		9.91%	0.00	0.00
Emerging Markets	DFA Emerging Markets Core Equity 2 I	\$11,585,239	24.08%	-	15.55%	-	19.33%	-	10.52%	-	8.84%	0.40	0.97
Emerging Markets	MSCI Emerging Markets NR		27.53%		17.32%		18.21%		7.02%		7.99%	0.00	0.00
Specialty-Real Estate	Fidelity Real Estate Investment Port	\$3,548,800	3.39%	55	-4.18%	57	8.13%	59	6.83%	63	5.88%	0.64	0.80
Specialty-Real Estate	FTSE NAREIT All Equity REITS		4.51%		-4.00%		8.34%		6.97%		6.79%	0.00	0.00



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Passive Tier														Expense	Median Expense
Asset Class	Investment Name	Assets as of 09/30/2025	YTD	Rank	1 Year	Rank	3 Year	Rank	5 Year	Rank	10 Year	Rank			
Inflation Protected Bond	Fidelity Inflation-Prot Bd Index	\$2,248,316	6.86%	43	3.79%	43	4.86%	37	1.38%	34	2.94%	32		0.05	0.37
Inflation Protected Bond	Bloomberg US Treasury US TIPS TR USD		6.87%		3.79%		4.88%		1.42%		3.01%			0.00	0.00
Intermediate Core Bond	Fidelity US Bond Index	\$2,771,548	6.05%	61	2.75%	68	4.87%	62	-0.48%	59	1.80%	53		0.03	0.39
Intermediate Core Bond	Vanguard Total Bond Market Index I	\$16,050,615	6.11%	49	2.89%	52	4.92%	54	-0.47%	55	1.84%	47		0.03	0.39
Intermediate Core Bond	Bloomberg US Agg Bond TR USD		6.13%		2.88%		4.93%		-0.45%		1.84%			0.00	0.00
Intermediate Core Bond	Bloomberg US Agg Float Adj TR USD		6.08%		2.90%		4.95%		#####		1.88%			0.00	0.00
Large Company Blend	CREF Equity Index R2	\$24,058,465	14.09%	44	17.00%	36	23.78%	45	15.48%	48	14.42%	40		0.22	0.65
Large Company Blend	Fidelity 500 Index	\$58,079,088	14.82%	25	17.59%	23	24.92%	22	16.45%	19	15.29%	9		0.02	0.65
Large Company Blend	Vanguard Institutional Index I	\$63,645,120	14.80%	26	17.56%	24	24.89%	23	16.43%	20	15.27%	10		0.04	0.65
Large Company Blend	S&P 500 TR USD		14.83%		17.60%		24.94%		16.47%		15.30%			0.00	0.00
Foreign Large Blend	Fidelity Total International Index	\$2,590,046	26.81%	34	17.18%	37	20.85%	56	10.28%	58	0.00%			0.06	0.80
Foreign Large Blend	Vanguard Total Intl Stock Index I	\$28,613,992	26.53%	37	17.16%	38	20.82%	57	10.41%	53	8.35%	37		0.06	0.80
Foreign Large Blend	FTSE Global All Cap ex US (USA) NR USD		25.85%		16.43%		20.63%		10.48%		8.43%			0.00	0.00
Foreign Large Blend	MSCI ACWI Ex USA IMI NR USD		25.97%		16.39%		20.50%		10.22%		8.24%			0.00	0.00
Small/Mid Company Blend	Fidelity Extended Market Index	\$3,047,680	11.23%	-	16.51%	-	19.69%	-	11.44%	-	11.34%	-		0.04	0.86
Small/Mid Company Blend	Vanguard Extended Market Index Admiral	\$16,785,834	11.25%	-	16.46%	-	19.68%	-	11.43%	-	11.34%	-		0.05	0.86
Small/Mid Company Blend	DJ US Completion Total Stock Mkt TR USD		11.18%		16.43%		19.50%		11.30%		11.19%			0.00	0.00
Small/Mid Company Blend	S&P Completion TR USD		11.18%		16.43%		19.50%		11.30%		11.21%			0.00	0.00
0.00%			0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0		0.00	0.00
0.00%			0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0		0.00	0.00