

BAKERSFIELD ARC INC 403B

Screens Summary (Data as of 12-31-2019)

⊖ Fund Removed from Approved List ⚠ Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	
US Stock																
DFA US Core Equity 1 I <i>percentile rank</i> <i># of funds in category</i>	DFEOX	Large Blend	30.18 46 1,394	13.22 59 1,210	10.45 46 1,065	13.22 23 815	✔	13.32	1.09	7.84	✔	☒	✔	0.19	✔	
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	31.46 24 1,394	15.23 18 1,210	11.66 10 1,065	13.52 8 815	✔	12.10	1.00	3.68	✔	☒	✔	0.04	✔	
JPMorgan Large Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	JLGMX	Large Growth	39.39 4 1,363	24.71 3 1,230	15.52 7 1,098	- - 822	✔	15.21	1.09	15.42	✔	☒	✔	0.43	✔	
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	25.93 82 1,394	13.90 49 1,210	10.96 35 1,065	13.09 28 815	✔	10.28	0.83	22.52	✔	☒	✔	0.29	✔	
Neuberger Berman Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	NRMGX	Mid-Cap Growth	34.02 41 619	16.64 40 566	11.12 42 502	- - 386	✔	15.02	1.05	16.93	✔	☒	✔	0.61	✔	
Vanguard Selected Value Inv <i>percentile rank</i> <i># of funds in category</i>	VASVX	Mid-Cap Value	29.54 20 422	7.51 53 377	6.82 59 342	11.30 39 233	✔	14.66	1.09	14.85	✔	☒	✔	0.33	✔	
Wells Fargo Small Company Growth R6 <i>percentile rank</i> <i># of funds in category</i>	WSCRX	Small Growth	26.55 55 642	13.77 50 574	8.71 70 509	- - 383	✔	17.43	1.03	25.15	✔	☒	✔	0.88	✔	
DFA US Small Cap Value I <i>percentile rank</i> <i># of funds in category</i>	DFSVX	Small Value	18.12 82 419	2.44 75 387	4.91 60 346	10.68 35 237	✔	17.93	1.12	7.84	✔	☒	✔	0.52	✔	
Non-US Stock																
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	28.03 9 832	14.46 10 711	8.10 6 577	6.76 1 243	✔	11.26	0.74	20.55	✔	☒	✔	0.61	✔	
American Funds Europacific Growth R6 <i>percentile rank</i> <i># of funds in category</i>	REGGX	Foreign Large Blend	27.40 59 469	12.45 47 405	7.41 44 338	6.73 55 249	✔	12.25	1.07	18.59	✔	☒	✔	0.49	✔	
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	31.48 22 469	18.06 4 405	10.76 5 338	8.84 11 249	✔	15.38	1.30	16.91	✔	☒	✔	0.32	✔	
DFA International Value I <i>percentile rank</i> <i># of funds in category</i>	DFIVX	Foreign Large Value	15.67 77 347	6.36 68 305	4.09 42 253	4.14 56 165	✔	13.59	1.19	9.84	✔	☒	✔	0.43	✔	
American Funds New Perspective R6 <i>percentile rank</i> <i># of funds in category</i>	RNPGX	World Stock	30.48 19 876	16.79 13 728	11.45 10 610	11.15 7 370	✔	11.96	0.96	19.09	✔	☒	✔	0.44	✔	

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			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	
Alternative																
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	4.45	-1.11	-1.97	—		8.79	0.88	9.09		—	—	1.01		
<i>percentile rank</i>			82	65	20	—										
<i># of funds in category</i>			131	107	97	36										
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	28.94	8.37	7.17	11.97		12.06	0.98	23.65		—		0.11		
<i>percentile rank</i>			29	46	38	29										
<i># of funds in category</i>			259	224	200	138										
Fixed Income																
BlackRock High Yield Bond K	BRHYX	High Yield Bond	15.58	6.77	5.91	8.02		4.32	1.02	12.01		—	—	0.49		
<i>percentile rank</i>			13	7	13	3										
<i># of funds in category</i>			713	618	543	340										
PIMCO Real Return Instl	PRRIX	Inflation- Protected Bond	8.52	3.40	2.46	3.39		2.87	0.93	0.98		—	—	0.98		
<i>percentile rank</i>			21	14	32	9										
<i># of funds in category</i>			221	194	163	104										
Western Asset Core Bond IS	WACSX	Intermediate- Term Bond	10.55	4.94	4.02	5.22		2.88	0.95	13.01			—	0.42		
<i>percentile rank</i>			1	1	1	1										
<i># of funds in category</i>			431	383	328	252										
PIMCO Income Instl	PIMIX	Multisector Bond	8.05	5.68	5.66	8.76		1.92	0.21	12.76		—	—	1.05		
<i>percentile rank</i>			78	20	6	1										
<i># of funds in category</i>			302	265	223	120										
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	2.73	2.22	2.12	1.81		0.70	-0.14	9.00		—	—	0.50		
<i>percentile rank</i>			69	32	7	19										
<i># of funds in category</i>			201	161	130	62										
PIMCO International Bond (USD-Hdg) Instl	PFORX	World Bond	7.34	4.48	4.15	5.94		2.09	0.45	5.27		—	—	0.55		
<i>percentile rank</i>			74	29	15	1										
<i># of funds in category</i>			102	72	57	37										
Target Date																
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	13.88	7.03	5.49	7.06		4.43	0.94	12.92		—		0.31		
<i>percentile rank</i>			56	31	17	8										
<i># of funds in category</i>			134	96	83	62										
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	14.94	7.53	5.85	7.51		4.86	0.93	12.92		—		0.31		
<i>percentile rank</i>			62	35	30	5										
<i># of funds in category</i>			128	99	73	47										
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	15.59	8.28	6.37	8.17		5.30	0.91	12.92		—		0.31		
<i>percentile rank</i>			69	27	17	2										
<i># of funds in category</i>			234	199	157	93										
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	17.85	9.47	7.12	9.15		6.45	0.97	12.92		—		0.33		
<i>percentile rank</i>			68	20	5	1										
<i># of funds in category</i>			233	197	158	83										

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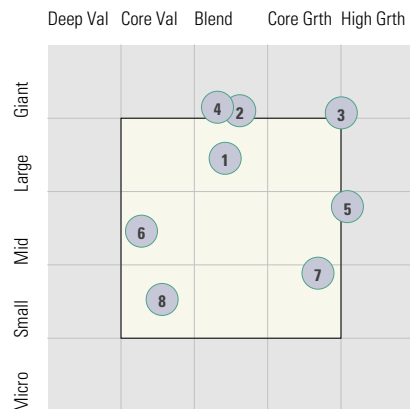
Name	Ticker	Asset Class	Trailing Performance and Risk				Management		Style		Expense					
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	20.06 60 242	10.86 4 207	8.07 1 165	9.88 1 95		7.68	0.99	12.92		—		0.35		
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	23.29 21 230	12.28 1 194	8.99 1 155	10.34 1 80		9.14	1.02	12.92		—		0.37		
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	24.40 28 242	12.76 1 207	9.30 1 165	10.54 1 95		9.66	0.97	12.92		—		0.38		
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	24.68 51 230	12.96 2 194	9.45 1 155	10.62 1 79		9.89	0.95	12.92		—		0.38		
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	25.04 43 242	13.11 2 207	9.55 1 165	10.68 1 77		10.02	0.95	12.92		—		0.39		
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	25.09 45 230	13.11 2 192	9.54 1 150	— — 15		10.05	0.95	9.92		—		0.40		
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	25.01 60 216	13.05 3 147	— — 34	— — —		10.02	0.94	4.77		—		0.41		
Balanced																
American Funds American Balanced R6 <i>percentile rank</i> <i># of funds in category</i>	RLBGX	Moderate Allocation	19.55 48 699	10.56 12 644	8.47 6 571	10.48 5 420		7.00	1.01	21.01		—		0.28		

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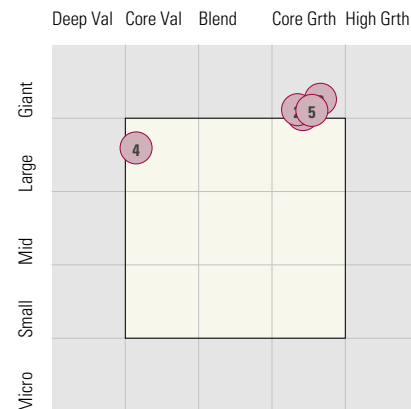
Style Analysis (Data as of 12-31-2019)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 DFA US Core Equity 1 I	Large Blend	32.80	21.58	45.61	0.64	98.26	1.10	23.70
2 Vanguard 500 Index Admiral	Large Blend Index	30.69	25.24	44.08	0.35	98.70	0.95	71.43
3 JPMorgan Large Cap Growth R6	Large Growth	37.38	16.43	46.19	3.14	92.19	4.68	58.43
4 American Funds Washington Mutual R6	Large Value	28.19	25.23	46.59	3.72	87.81	8.16	92.42
5 Neuberger Berman Mid Cap Growth R6	Mid-Cap Growth	23.11	21.75	55.14	0.63	96.42	2.95	8.18
6 Vanguard Selected Value Inv	Mid-Cap Value	44.45	10.62	44.94	7.15	81.73	11.10	9.77
7 Wells Fargo Small Company Growth R6	Small Growth	25.87	29.63	44.51	1.81	89.51	2.71	1.82
8 DFA US Small Cap Value I	Small Value	46.48	8.93	44.57	1.27	96.66	2.06	1.30

Non-US Stock Funds

Fund	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1 American Funds New World R6	Diversified Emerging Mkts	39.95	20.19	39.88	35.13	39.84	25.04	59.32	40.68	20.17
2 American Funds Europacific Growth R6	Foreign Large Blend	40.93	20.70	38.37	11.55	47.62	40.81	71.76	28.24	39.57
3 Vanguard International Growth Adm	Foreign Large Growth	44.59	20.93	34.49	13.68	38.62	47.71	75.72	24.28	31.23
4 DFA International Value I	Foreign Large Value	61.00	9.70	29.29	9.19	32.49	58.33	99.57	0.43	28.46
5 American Funds New Perspective R6	World Stock	35.92	22.64	41.44	58.10	14.02	27.87	94.81	5.19	55.05

Fixed Income Funds

Fund	Category	Super Sectors %				Other Stats	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Avg Eff Duration	Inv Grade	Below Inv Grade
1 BlackRock High Yield Bond K	High Yield Bond	0.03	0.00	90.24	0.00	3.11	4.65	95.10	0.25
2 PIMCO Real Return Instl	Inflation-Protected Bond	64.93	10.67	5.24	0.00	7.63	97.00	3.00	0.00
3 Western Asset Core Bond IS	Intermediate-Term Bond	21.85	39.03	28.03	0.00	6.23	98.54	0.25	1.21
4 PIMCO Income Instl	Multisector Bond	23.47	13.75	18.66	0.00	0.41	81.00	19.00	0.00
5 PIMCO Short-Term Instl	Ultrashort Bond	24.58	5.17	29.09	0.00	0.03	91.00	9.00	0.00
6 PIMCO International Bond (USD-Hdg) Instl	World Bond	51.86	5.14	5.88	0.00	8.39	93.00	7.00	0.00

BAKERSFIELD ARC INC 403B

Target Date Analysis (Data as of 12-31-2019)

Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



Target Date Portfolio Data

Asset Allocation %

	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	Avg Mkt Cap \$M
American Funds 2010 Trgt Date Retire R6	38.23	26.71	11.52	53.65	13.92	5.03	7.26	0.87	61.97
American Funds 2015 Trgt Date Retire R6	42.86	29.93	12.93	49.33	14.77	4.99	6.97	0.83	60.10
American Funds 2020 Trgt Date Retire R6	45.02	32.10	12.92	47.25	15.02	4.57	6.93	0.80	54.76
American Funds 2025 Trgt Date Retire R6	54.53	37.01	17.52	38.10	14.42	0.94	6.68	0.68	47.62
American Funds 2030 Trgt Date Retire R6	63.77	42.91	20.86	28.93	14.79	0.79	6.70	0.60	45.00
American Funds 2035 Trgt Date Retire R6	77.26	50.82	26.44	15.99	12.24	0.32	6.23	0.51	43.38
American Funds 2040 Trgt Date Retire R6	81.79	53.77	28.02	11.16	4.11	0.29	6.57	0.47	43.20
American Funds 2045 Trgt Date Retire R6	83.14	54.69	28.45	9.80	4.03	0.20	6.55	0.51	43.56
American Funds 2050 Trgt Date Retire R6	84.49	56.16	28.33	8.48	4.05	0.12	6.55	0.48	43.58
American Funds 2055 Trgt Date Retire R6	84.48	56.15	28.33	8.49	4.05	0.12	6.55	0.48	43.54
American Funds 2060 Trgt Date Retire R6	84.50	56.16	28.34	8.49	4.05	0.12	6.55	0.48	—