

BROOKGREEN GARDENS RETIREMENT PLAN

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																
JPMorgan US Equity R6	JUEMX	Large Blend	32.28	14.87	11.15	–		13.20	1.08	19.01				0.44		
<i>percentile rank</i>			14	29	28	–										
<i># of funds in category</i>			1,394	1,210	1,065	815										
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	31.46	15.23	11.66	13.52		12.10	1.00	3.68				0.04		
<i>percentile rank</i>			24	18	10	8										
<i># of funds in category</i>			1,394	1,210	1,065	815										
American Funds AMCAP R6	RAFGX	Large Growth	26.74	15.15	11.04	13.30		12.52	0.91	23.68				0.36		
<i>percentile rank</i>			89	79	69	57										
<i># of funds in category</i>			1,363	1,230	1,098	822										
American Funds Washington Mutual R6	RWMGX	Large Value	25.93	13.90	10.96	13.09		10.28	0.83	22.52				0.29		
<i>percentile rank</i>			82	49	35	28										
<i># of funds in category</i>			1,394	1,210	1,065	815										
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	33.86	15.46	10.23	–		13.24	0.93	6.86				0.07		
<i>percentile rank</i>			42	54	55	–										
<i># of funds in category</i>			619	566	502	386										
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	27.99	9.47	8.23	–		13.39	1.02	13.38				0.07		
<i>percentile rank</i>			32	18	25	–										
<i># of funds in category</i>			422	377	342	233										
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	32.76	15.14	10.51	–		15.56	0.92	15.01				0.07		
<i>percentile rank</i>			27	39	42	–										
<i># of funds in category</i>			642	574	509	383										
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	22.76	6.40	7.46	–		15.00	0.93	3.68				0.07		
<i>percentile rank</i>			35	15	18	–										
<i># of funds in category</i>			419	387	346	237										
Non-US Stock																
American Funds New World R6	RNWGX	Diversified Emerging Mkts	28.03	14.46	8.10	6.76		11.26	0.74	20.55				0.61		
<i>percentile rank</i>			9	10	6	1										
<i># of funds in category</i>			832	711	577	243										
MFS Research International R4	MRSJX	Foreign Large Blend	27.94	12.22	6.59	5.90		11.23	0.94	3.67				0.84		
<i>percentile rank</i>			4	3	14	21										
<i># of funds in category</i>			736	632	498	377										
Vanguard International Growth Adm	VWILX	Foreign Large Growth	31.48	18.06	10.76	8.84		15.38	1.30	16.91				0.32		
<i>percentile rank</i>			22	4	5	11										
<i># of funds in category</i>			469	405	338	249										
Vanguard International Value Inv	VTRIX	Foreign Large Value	20.39	9.61	5.17	4.91		11.56	1.04	11.63				0.37		
<i>percentile rank</i>			21	6	13	29										
<i># of funds in category</i>			347	305	253	165										
American Funds Capital World Gr&Inc R6	RWIGX	World Stock	25.74	12.29	8.22	8.81		10.87	0.92	13.92				0.44		
<i>percentile rank</i>			51	43	44	51										
<i># of funds in category</i>			876	728	610	370										

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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 Instl	BHYIX	High Yield Bond	15.30	6.61	5.79	7.91	✔	4.32	1.02	12.01	✔	—	—	0.60	✔	
<i>percentile rank</i>			16	8	15	4										
<i># of funds in category</i>			713	618	543	340										
American Century Inflation Adjs Bond R5	AIANX	Inflation- Protected Bond	8.07	2.96	2.33	3.00	✔	2.96	0.97	18.10	✔	—	—	0.27	✔	
<i>percentile rank</i>			50	49	39	41										
<i># of funds in category</i>			221	194	163	104										
Metropolitan West Total Return Bd I	MWTIX	Intermediate- Term Bond	9.09	4.16	3.03	4.98	✔	2.87	0.98	22.77	✔	—	—	0.44	✔	
<i>percentile rank</i>			56	47	62	14										
<i># of funds in category</i>			613	530	444	332										
PIMCO Income I2	PONPX	Multisector Bond	7.94	5.57	5.55	8.66	✔	1.92	0.21	12.76	✔	—	—	1.15	✔	
<i>percentile rank</i>			79	22	7	1										
<i># of funds in category</i>			302	265	223	120										
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	2.63	2.12	2.02	1.71	✔	0.70	-0.14	9.00	✔	—	—	0.60	✖	
<i>percentile rank</i>			73	45	13	21										
<i># of funds in category</i>			201	161	130	62										
Templeton Global Bond Adv	TGBAX	World Bond	0.89	1.65	1.45	3.70	✔	6.28	-0.94	18.01	✔	—	—	0.61	✔	
<i>percentile rank</i>			94	86	84	43										
<i># of funds in category</i>			316	283	236	80										
Target Date																
Vanguard Target Retirement 2015 Inv	VTXVX	Target Date	14.81	7.50	5.59	7.25	✔	4.57	0.90	6.86	✔	—	✔	0.13	✔	
<i>percentile rank</i>			69	38	43	33										
<i># of funds in category</i>			128	99	73	47										
Vanguard Target Retirement 2020 Inv	VTWNX	Target Date	17.63	8.72	6.42	8.03	✔	6.01	1.05	6.86	✔	—	✔	0.13	✔	
<i>percentile rank</i>			28	17	16	9										
<i># of funds in category</i>			234	199	157	93										
Vanguard Target Retirement 2025 Inv	VTTVX	Target Date	19.63	9.57	6.99	8.59	✔	7.05	1.07	6.86	✔	—	✔	0.13	✔	
<i>percentile rank</i>			22	16	14	12										
<i># of funds in category</i>			233	197	158	83										
Vanguard Target Retirement 2030 Inv	VTHRX	Target Date	21.07	10.24	7.41	9.07	✔	7.93	1.03	6.86	✔	—	✔	0.14	✔	
<i>percentile rank</i>			32	22	24	15										
<i># of funds in category</i>			242	207	165	95										

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Vanguard Target Retirement 2035 Inv	VTTHX	Target Date	22.44	10.86	7.81	9.54	✓	8.79	0.99	6.86	✓	—	✓	0.14	✓
<i>percentile rank</i>			42	30	28	15									
<i># of funds in category</i>			230	194	155	80									
Vanguard Target Retirement 2040 Inv	VFORX	Target Date	23.86	11.48	8.20	9.87	✓	9.69	0.99	6.86	✓	—	✓	0.14	✓
<i>percentile rank</i>			43	29	25	17									
<i># of funds in category</i>			242	207	165	95									
Vanguard Target Retirement 2045 Inv	VTIVX	Target Date	24.94	11.80	8.41	9.98	✓	10.32	1.00	6.86	✓	—	✓	0.15	✓
<i>percentile rank</i>			43	26	22	15									
<i># of funds in category</i>			230	194	155	79									
Vanguard Target Retirement 2050 Inv	VFIFX	Target Date	24.98	11.80	8.41	9.98	✓	10.34	0.99	6.86	✓	—	✓	0.15	✓
<i>percentile rank</i>			47	32	26	18									
<i># of funds in category</i>			242	207	165	77									
Vanguard Target Retirement 2055 Inv	VFFVX	Target Date	24.98	11.80	8.38	—	✓	10.32	0.98	6.86	✓	—	✓	0.15	✓
<i>percentile rank</i>			51	39	33	—									
<i># of funds in category</i>			230	192	150	15									
Vanguard Target Retirement 2060 Inv	VTTSX	Target Date	24.96	11.79	8.38	—	✓	10.33	0.99	6.86	✓	—	✓	0.15	✓
<i>percentile rank</i>			66	43	60	—									
<i># of funds in category</i>			216	147	34	—									
Vanguard Target Retirement 2065 Inv	VLXVX	Target Date	24.96	—	—	—	—	—	—	2.47	✖	—	✓	0.15	✓
<i>percentile rank</i>			64	—	—	—									
<i># of funds in category</i>			216	147	34	—									
Vanguard Target Retirement Income Inv	VTINX	Target Date	13.16	6.36	4.80	5.82	✓	3.55	0.84	6.86	✓	—	✓	0.12	✓
<i>percentile rank</i>			49	36	28	23									
<i># of funds in category</i>			184	158	132	88									

Balanced

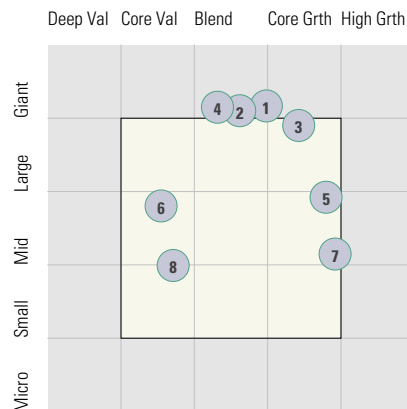
American Funds American Balanced R6	RLBGX	Moderate Allocation	19.55	10.56	8.47	10.48	✓	7.00	1.01	21.01	✓	—	✖	0.28	✓
<i>percentile rank</i>			48	12	6	5									
<i># of funds in category</i>			699	644	571	420									

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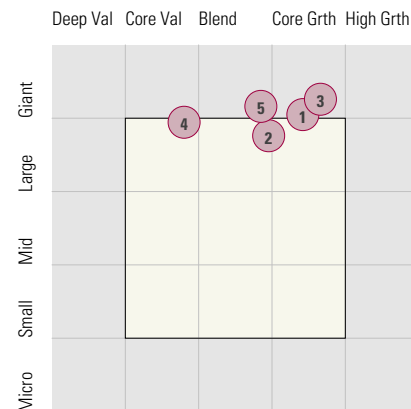
Style Analysis (Data as of 12-31-2019)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	JPMorgan US Equity R6	29.75	25.19	45.05	0.63	96.84	2.53	66.96
2	Vanguard 500 Index Admiral	30.69	25.24	44.08	0.35	98.70	0.95	71.43
3	American Funds AMCAP R6	20.37	28.99	50.64	7.45	85.15	7.41	31.47
4	American Funds Washington Mutual R6	28.19	25.23	46.59	3.72	87.81	8.16	92.42
5	Vanguard Mid-Cap Growth Index Admiral	30.13	20.10	49.76	0.38	98.54	1.08	11.59
6	Vanguard Mid-Cap Value Index Admiral	47.80	23.91	28.29	0.21	97.32	2.47	9.97
7	Vanguard Small Cap Growth Index Admiral	28.02	24.72	47.27	2.08	97.21	0.71	2.95
8	Vanguard Small Cap Value Index Admiral	52.45	15.12	32.43	1.38	97.50	1.11	2.79

Non-US Stock Funds

	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	39.95	20.19	39.88	35.13	39.84	25.04	59.32	40.68	20.17
2	MFS Research International R4	37.52	25.62	36.86	7.59	34.76	57.65	94.81	5.19	32.28
3	Vanguard International Growth Adm	44.59	20.93	34.49	13.68	38.62	47.71	75.72	24.28	31.23
4	Vanguard International Value Inv	33.27	21.85	44.88	7.63	37.88	54.50	89.21	10.79	33.22
5	American Funds Capital World Gr&Inc R6	33.91	26.98	39.10	51.95	18.09	29.97	88.59	11.41	55.41

Fixed Income Funds

	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1	BlackRock High Yield Bond Instl	0.03	0.00	90.24	0.00	3.11	4.65	95.10	0.25
2	American Century Inflation Adjs Bond R5	89.04	0.89	3.13	0.00	7.40	100.54	0.17	-0.71
3	Metropolitan West Total Return Bd I	30.54	32.47	26.87	0.00	5.75	94.63	5.36	0.01
4	PIMCO Income I2	23.47	13.75	18.66	0.00	0.41	81.00	19.00	0.00
5	PIMCO Short-Term I2	24.58	5.17	29.09	0.00	0.03	91.00	9.00	0.00
6	Templeton Global Bond Adv	76.93	0.00	0.06	0.00	-1.39	85.16	17.29	-2.44

BROOKGREEN GARDENS RETIREMENT PLAN

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
Vanguard Target Retirement 2015 Inv	36.49	21.75	14.74	60.91	20.82	0.00	2.34	0.26	33.06
Vanguard Target Retirement 2020 Inv	50.40	30.13	20.27	47.34	14.46	0.00	2.01	0.23	33.09
Vanguard Target Retirement 2025 Inv	60.17	36.03	24.14	37.80	0.00	0.00	1.79	0.23	33.17
Vanguard Target Retirement 2030 Inv	67.57	40.46	27.11	30.56	0.00	0.00	1.68	0.19	33.19
Vanguard Target Retirement 2035 Inv	74.98	44.91	30.07	23.31	0.00	0.00	1.56	0.16	33.13
Vanguard Target Retirement 2040 Inv	82.25	49.42	32.83	16.21	0.00	0.00	1.43	0.13	33.06
Vanguard Target Retirement 2045 Inv	88.93	53.47	35.46	9.66	0.00	0.00	1.32	0.09	33.07
Vanguard Target Retirement 2050 Inv	88.93	53.47	35.46	9.65	0.00	0.00	1.32	0.09	33.08
Vanguard Target Retirement 2055 Inv	88.95	53.49	35.46	9.63	0.00	0.00	1.33	0.09	33.04
Vanguard Target Retirement 2060 Inv	88.89	53.45	35.44	9.65	0.00	0.00	1.36	0.09	33.03
Vanguard Target Retirement 2065 Inv	88.88	53.45	35.43	9.70	0.00	0.00	1.33	0.09	—
Vanguard Target Retirement Income Inv	30.17	17.99	12.18	67.09	23.02	0.00	2.46	0.28	33.08