

# 403B TAX DEFERRED ANNUITY PLAN OF

## 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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail |  |
| <b>US Stock</b>   |        |                           |                               |                      |                      |                    |               |                   |                |        |               |              |               |              |               |  |
| American Funds Invmt Co of Amer R6<br><i>percentile rank</i><br><i># of funds in category</i>       | RICGX  | Large Blend               | 24.92<br>87<br>1,394          | 12.03<br>77<br>1,210 | 9.82<br>60<br>1,065  | 11.73<br>67<br>815 | ✔             | 11.23             | 0.90           | 27.85  | ✔             | ☒            | ✔             | 0.29         | ✔             |  |
| Vanguard 500 Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>               | VFIAX  | Large Blend Index         | 31.46<br>24<br>1,394          | 15.23<br>18<br>1,210 | 11.66<br>10<br>1,065 | 13.52<br>8<br>815  | ✔             | 12.10             | 1.00           | 3.68   | ✔             | ☒            | ✔             | 0.04         | ✔             |  |
| American Funds Growth Fund of Amer R6<br><i>percentile rank</i><br><i># of funds in category</i>    | RGAGX  | Large Growth              | 28.54<br>80<br>1,363          | 16.57<br>67<br>1,230 | 12.75<br>44<br>1,098 | 13.31<br>56<br>822 | ✔             | 13.11             | 0.96           | 26.18  | ✔             | ☒            | ✔             | 0.32         | ✔             |  |
| American Funds Washington Mutual R6<br><i>percentile rank</i><br><i># of funds in category</i>      | RWMGX  | Large Value               | 25.93<br>82<br>1,394          | 13.90<br>49<br>1,210 | 10.96<br>35<br>1,065 | 13.09<br>28<br>815 | ✔             | 10.28             | 0.83           | 22.52  | ✔             | ☒            | ✔             | 0.29         | ✔             |  |
| Vanguard Mid-Cap Growth Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>    | VMGMX  | Mid-Cap Growth            | 33.86<br>42<br>619            | 15.46<br>54<br>566   | 10.23<br>55<br>502   | –<br>–<br>386      | ✔             | 13.24             | 0.93           | 6.86   | ✔             | ☒            | ✔             | 0.07         | ✔             |  |
| Vanguard Mid-Cap Value Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>     | VMVAX  | Mid-Cap Value             | 27.99<br>32<br>422            | 9.47<br>18<br>377    | 8.23<br>25<br>342    | –<br>–<br>233      | ✔             | 13.39             | 1.02           | 13.38  | ✔             | ☒            | ✔             | 0.07         | ✔             |  |
| Vanguard Small Cap Growth Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>  | VSGAX  | Small Growth              | 32.76<br>27<br>642            | 15.14<br>39<br>574   | 10.51<br>42<br>509   | –<br>–<br>383      | ✔             | 15.56             | 0.92           | 15.01  | ✔             | ☒            | ✖             | 0.07         | ✔             |  |
| Vanguard Small Cap Value Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>   | VSIAX  | Small Value               | 22.76<br>35<br>419            | 6.40<br>15<br>387    | 7.46<br>18<br>346    | –<br>–<br>237      | ✔             | 15.00             | 0.93           | 3.68   | ✔             | ☒            | ✖             | 0.07         | ✔             |  |
| <b>Non-US Stock</b>   |        |                           |                               |                      |                      |                    |               |                   |                |        |               |              |               |              |               |  |
| American Funds New World R6<br><i>percentile rank</i><br><i># of funds in category</i>              | RNWGX  | Diversified Emerging Mkts | 28.03<br>9<br>832             | 14.46<br>10<br>711   | 8.10<br>6<br>577     | 6.76<br>1<br>243   | ✔             | 11.26             | 0.74           | 20.55  | ✔             | ☒            | ✔             | 0.61         | ✔             |  |
| Vanguard Developed Markets Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i> | VTMGX  | Foreign Large Blend Index | 22.05<br>42<br>736            | 9.69<br>38<br>632    | 6.18<br>21<br>498    | 5.74<br>26<br>377  | ✔             | 11.40             | 0.98           | 6.86   | ✔             | ☒            | ✔             | 0.07         | ✔             |  |
| MFS Instl International Equity<br><i>percentile rank</i><br><i># of funds in category</i>           | MIEIX  | Foreign Large Growth      | 28.40<br>46<br>469            | 13.67<br>31<br>405   | 8.06<br>32<br>338    | 7.48<br>31<br>249  | ✔             | 10.95             | 0.97           | 10.25  | ✔             | ☒            | ✔             | 0.69         | ✔             |  |
| Vanguard International Value Inv<br><i>percentile rank</i><br><i># of funds in category</i>         | VTRIX  | Foreign Large Value       | 20.39<br>21<br>347            | 9.61<br>6<br>305     | 5.17<br>13<br>253    | 4.91<br>29<br>165  | ✔             | 11.56             | 1.04           | 11.63  | ✔             | ☒            | ✖             | 0.37         | ✔             |  |
| ⚠ Invesco Oppenheimer Global R6<br><i>percentile rank</i><br><i># of funds in category</i>          | OGLIX  | World Stock               | 32.09<br>10<br>876            | 16.18<br>16<br>728   | 10.48<br>15<br>610   | –<br>–<br>370      | ✔             | 14.55             | 1.15           | 2.75   | ✖             | ☒            | ✔             | 0.67         | ✔             |  |

# 403B TAX DEFERRED ANNUITY PLAN OF

## 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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail |
| <b>Alternative</b>  |        |                              |                               |                    |                   |                   |               |                   |                |        |               |              |               |              |               |
| PIMCO Commodity Real Ret Strat Instl<br><i>percentile rank</i><br><i># of funds in category</i>     | PCRIX  | Commodities<br>Broad Basket  | 12.27<br>10<br>131            | -0.20<br>47<br>107 | -3.29<br>47<br>97 | -3.32<br>19<br>36 | ✔             | 9.75              | 1.11           | 5.00   | ✔             | —            | —             | 1.46         | ✘             |
| American Century Real Estate R6<br><i>percentile rank</i><br><i># of funds in category</i>          | AREDX  | Real Estate                  | 31.14<br>14<br>259            | 9.69<br>28<br>224  | 7.61<br>28<br>200 | —<br>—<br>138     | ✔             | 11.52             | 0.91           | 11.13  | ✔             | —            | ✘             | 0.81         | ✔             |
| <b>Fixed Income</b>   |        |                              |                               |                    |                   |                   |               |                   |                |        |               |              |               |              |               |
| BlackRock High Yield Bond K<br><i>percentile rank</i><br><i># of funds in category</i>              | BRHYX  | High Yield Bond              | 15.58<br>13<br>713            | 6.77<br>7<br>618   | 5.91<br>13<br>543 | 8.02<br>3<br>340  | ✔             | 4.32              | 1.02           | 12.01  | ✔             | —            | —             | 0.49         | ✔             |
| ⚠ PIMCO Real Return Instl<br><i>percentile rank</i><br><i># of funds in category</i>                | PRRIX  | Inflation-<br>Protected Bond | 8.52<br>21<br>221             | 3.40<br>14<br>194  | 2.46<br>32<br>163 | 3.39<br>9<br>104  | ✔             | 2.87              | 0.93           | 0.98   | ✘             | —            | —             | 0.98         | ✘             |
| Western Asset Core Bond IS<br><i>percentile rank</i><br><i># of funds in category</i>               | WACSX  | Intermediate-<br>Term Bond   | 10.55<br>1<br>431             | 4.94<br>1<br>383   | 4.02<br>1<br>328  | 5.22<br>1<br>252  | ✔             | 2.88              | 0.95           | 13.01  | ✔             | ☒            | —             | 0.42         | ✔             |
| Loomis Sayles Investment Grade Bond N<br><i>percentile rank</i><br><i># of funds in category</i>    | LGBNX  | Multisector Bond             | 9.11<br>56<br>613             | 5.13<br>8<br>530   | 3.25<br>45<br>444 | —<br>—<br>332     | ✔             | 2.49              | 0.56           | 13.26  | ✔             | —            | —             | 0.48         | ✔             |
| PIMCO Short-Term Instl<br><i>percentile rank</i><br><i># of funds in category</i>                   | PTSHX  | Ultrashort Bond              | 2.73<br>69<br>201             | 2.22<br>32<br>161  | 2.12<br>7<br>130  | 1.81<br>19<br>62  | ✔             | 0.70              | -0.14          | 9.00   | ✔             | —            | —             | 0.50         | ✔             |
| PIMCO International Bond (USD-Hdg) Instl<br><i>percentile rank</i><br><i># of funds in category</i> | PFORX  | World Bond                   | 7.34<br>74<br>102             | 4.48<br>29<br>72   | 4.15<br>15<br>57  | 5.94<br>1<br>37   | ✔             | 2.09              | 0.45           | 5.27   | ✔             | —            | —             | 0.55         | ✔             |
| <b>Target Date</b>  |        |                              |                               |                    |                   |                   |               |                   |                |        |               |              |               |              |               |
| American Funds 2010 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i>  | RFTTX  | Target Date                  | 13.88<br>56<br>134            | 7.03<br>31<br>96   | 5.49<br>17<br>83  | 7.06<br>8<br>62   | ✔             | 4.43              | 0.94           | 12.92  | ✔             | —            | ✔             | 0.31         | ✔             |
| American Funds 2015 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i>  | RFJTX  | Target Date                  | 14.94<br>62<br>128            | 7.53<br>35<br>99   | 5.85<br>30<br>73  | 7.51<br>5<br>47   | ✔             | 4.86              | 0.93           | 12.92  | ✔             | —            | ✔             | 0.31         | ✔             |
| American Funds 2020 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i>  | RRCTX  | Target Date                  | 15.59<br>69<br>234            | 8.28<br>27<br>199  | 6.37<br>17<br>157 | 8.17<br>2<br>93   | ✔             | 5.30              | 0.91           | 12.92  | ✔             | —            | ✔             | 0.31         | ✔             |
| American Funds 2025 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i>  | RFDTX  | Target Date                  | 17.85<br>68<br>233            | 9.47<br>20<br>197  | 7.12<br>5<br>158  | 9.15<br>1<br>83   | ✔             | 6.45              | 0.97           | 12.92  | ✔             | —            | ✔             | 0.33         | ✔             |

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

⊖ Fund Removed from Approved List

⚠ Fund on Watch List

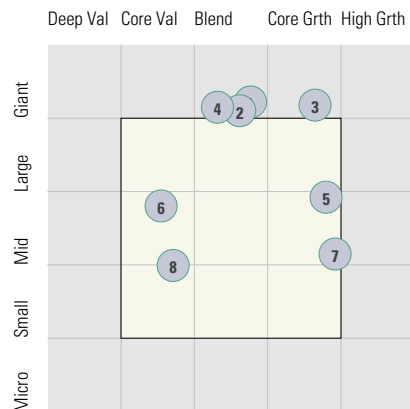
| Name   | Ticker | Asset Class | Trailing Performance and Risk |                    |                   |                   | Management    |                   |                | Style  |               | Expense      |               |              |               |
|--|--------|-------------|-------------------------------|--------------------|-------------------|-------------------|---------------|-------------------|----------------|--------|---------------|--------------|---------------|--------------|---------------|
|  |        |             | 1 Yr                          | 3 Yr               | 5 Yr              | 10 Yr             | Pass/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail |
| American Funds 2030 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i> | RFETX  | Target Date | 20.06<br>60<br>242            | 10.86<br>4<br>207  | 8.07<br>1<br>165  | 9.88<br>1<br>95   | ✔             | 7.68              | 0.99           | 12.92  | ✔             | —            | ✔             | 0.35         | ✔             |
| American Funds 2035 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i> | RFCTX  | Target Date | 23.29<br>21<br>230            | 12.28<br>1<br>194  | 8.99<br>1<br>155  | 10.34<br>1<br>80  | ✔             | 9.14              | 1.02           | 12.92  | ✔             | —            | ✔             | 0.37         | ✔             |
| American Funds 2040 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i> | RFCTX  | Target Date | 24.40<br>28<br>242            | 12.76<br>1<br>207  | 9.30<br>1<br>165  | 10.54<br>1<br>95  | ✔             | 9.66              | 0.97           | 12.92  | ✔             | —            | ✔             | 0.38         | ✔             |
| American Funds 2045 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i> | RFHTX  | Target Date | 24.68<br>51<br>230            | 12.96<br>2<br>194  | 9.45<br>1<br>155  | 10.62<br>1<br>79  | ✔             | 9.89              | 0.95           | 12.92  | ✔             | —            | ✔             | 0.38         | ✔             |
| American Funds 2050 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i> | RFITX  | Target Date | 25.04<br>43<br>242            | 13.11<br>2<br>207  | 9.55<br>1<br>165  | 10.68<br>1<br>77  | ✔             | 10.02             | 0.95           | 12.92  | ✔             | —            | ✔             | 0.39         | ✔             |
| American Funds 2055 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i> | RFKTX  | Target Date | 25.09<br>45<br>230            | 13.11<br>2<br>192  | 9.54<br>1<br>150  | —<br>—<br>15      | ✔             | 10.05             | 0.95           | 9.92   | ✔             | —            | ✔             | 0.40         | ✔             |
| American Funds 2060 Trgt Date Retire R6<br><i>percentile rank</i><br><i># of funds in category</i> | RFUTX  | Target Date | 25.01<br>60<br>216            | 13.05<br>3<br>147  | —<br>—<br>34      | —<br>—<br>—       | ✔             | 10.02             | 0.94           | 4.77   | ✔             | —            | ✔             | 0.41         | ✔             |
| <b>Balanced</b>  |        |             |                               |                    |                   |                   |               |                   |                |        |               |              |               |              |               |
| Vanguard LifeStrategy Cnsv Gr Inv<br><i>percentile rank</i><br><i># of funds in category</i>       | VSCGX  | Target Risk | 15.68<br>36<br>562            | 7.59<br>16<br>509  | 5.67<br>18<br>419 | 6.62<br>29<br>270 | ✔             | 4.58              | 0.98           | 25.27  | ✔             | —            | ✔             | 0.12         | ✔             |
| Vanguard LifeStrategy Growth Inv<br><i>percentile rank</i><br><i># of funds in category</i>        | VASGX  | Target Risk | 23.13<br>32<br>334            | 10.97<br>19<br>304 | 7.91<br>19<br>274 | 9.35<br>23<br>193 | ✔             | 9.15              | 1.01           | 25.27  | ✔             | —            | ✔             | 0.14         | ✔             |
| Vanguard LifeStrategy Income Inv<br><i>percentile rank</i><br><i># of funds in category</i>        | VASIX  | Target Risk | 12.05<br>35<br>200            | 5.85<br>18<br>183  | 4.45<br>18<br>158 | 5.18<br>43<br>91  | ✔             | 2.82              | 0.32           | 25.27  | ✔             | —            | ✔             | 0.11         | ✔             |
| Vanguard LifeStrategy Moderate Gr Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VSMGX  | Target Risk | 19.37<br>53<br>699            | 9.30<br>37<br>644  | 6.82<br>34<br>571 | 8.08<br>44<br>420 | ✔             | 6.81              | 1.00           | 25.27  | ✔             | —            | ✔             | 0.13         | ✔             |

# 403B TAX DEFERRED ANNUITY PLAN OF

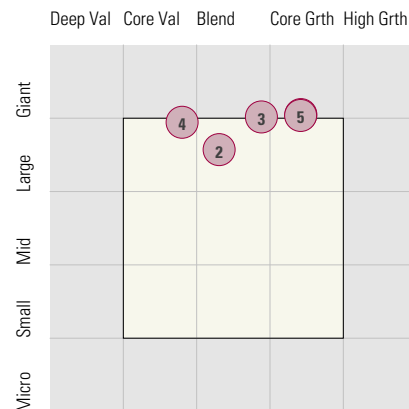
## Style Analysis (Data as of 12-31-2019)

### 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 | American Funds Invmt Co of Amer R6      | 21.71           | 31.35     | 46.94     | 5.11               | 79.99    | 14.78   | 73.81           |
| 2 | Vanguard 500 Index Admiral              | 30.69           | 25.24     | 44.08     | 0.35               | 98.70    | 0.95    | 71.43           |
| 3 | American Funds Growth Fund of Amer R6   | 27.01           | 21.37     | 51.63     | 4.69               | 82.96    | 11.39   | 50.19           |
| 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 | Vanguard Developed Markets Index Admiral | 40.27           | 23.69     | 36.05     | 9.63                | 36.45        | 53.91          | 98.88             | 1.12  | 30.79           |
| 3 | MFS Instl International Equity           | 29.08           | 37.11     | 33.81     | 7.53                | 24.47        | 67.99          | 95.46             | 4.54  | 36.95           |
| 4 | Vanguard International Value Inv         | 33.27           | 21.85     | 44.88     | 7.63                | 37.88        | 54.50          | 89.21             | 10.79 | 33.22           |
| 5 | Invesco Oppenheimer Global R6            | 32.80           | 16.21     | 50.98     | 51.29               | 21.16        | 27.55          | 92.81             | 7.19  | 34.93           |

#### Fixed Income Funds

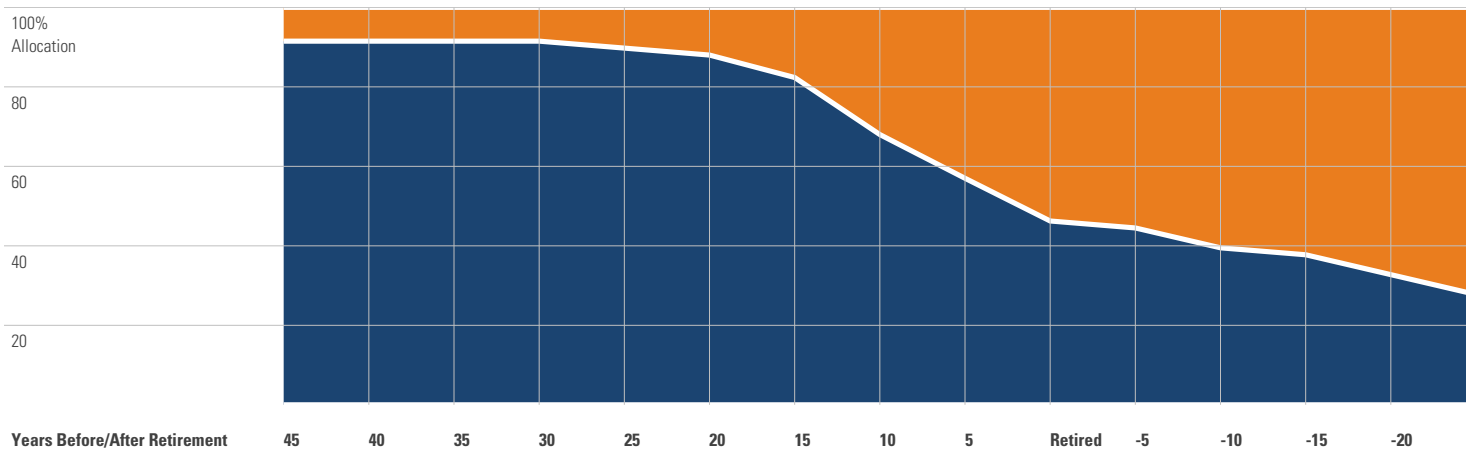
|   | Category                                 | Super Sectors % |       |           |        | Avg Eff Duration | Credit Quality % |                 |       |
|---|--|-----------------|-------|-----------|--------|------------------|------------------|-----------------|-------|
|   |  | US Govt Debt    | Mtg   | US Credit | Non US |                  | Inv Grade        | Below Inv Grade | NR/NA |
| 1 | BlackRock High Yield Bond K              | 0.03            | 0.00  | 90.24     | 0.00   | 3.11             | 4.65             | 95.10           | 0.25  |
| 2 | PIMCO Real Return Instl                  | 64.93           | 10.67 | 5.24      | 0.00   | 7.63             | 97.00            | 3.00            | 0.00  |
| 3 | Western Asset Core Bond IS               | 21.85           | 39.03 | 28.03     | 0.00   | 6.23             | 98.54            | 0.25            | 1.21  |
| 4 | Loomis Sayles Investment Grade Bond N    | 20.73           | 0.00  | 73.93     | 0.00   | 3.08             | 85.74            | 6.73            | 7.53  |
| 5 | PIMCO Short-Term Instl                   | 24.58           | 5.17  | 29.09     | 0.00   | 0.03             | 91.00            | 9.00            | 0.00  |
| 6 | PIMCO International Bond (USD-Hdg) Instl | 51.86           | 5.14  | 5.88      | 0.00   | 8.39             | 93.00            | 7.00            | 0.00  |

# 403B TAX DEFERRED ANNUITY PLAN OF

## 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  | —               |