

FIVE RIVERS HEALTH CENTERS 401K

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	✔	
State St Russell Lg Cap Gr® Indx NL Cl C <i>percentile rank</i> <i># of funds in category</i>		Large Growth	36.37 17 1,363	20.40 28 1,230	14.57 17 1,098	15.17 13 822	✔	13.25	1.00	20.60	✔	☒	✔	-	—	
State St Russell Lg Cp Val® Indx NL Cl C <i>percentile rank</i> <i># of funds in category</i>		Large Value	26.56 35 1,215	9.70 57 1,097	8.31 45 951	11.79 28 697	✔	12.01	1.00	20.94	✔	☒	✔	-	—	
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	33.86 42 619	15.46 54 566	10.23 55 502	- - 386	✔	13.24	0.93	6.86	✔	☒	✔	0.07	✔	
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	27.99 32 422	9.47 18 377	8.23 25 342	- - 233	✔	13.39	1.02	13.38	✔	☒	✔	0.07	✔	
State St Russell Sm Cap® Gr Indx NL Cl C <i>percentile rank</i> <i># of funds in category</i>		Small Growth	28.44 43 642	12.35 58 574	9.26 62 509	12.89 50 383	✔	16.58	1.00	10.41	✔	☒	✔	-	—	
State St Russell Sm Cp® Val Indx NL Cl C <i>percentile rank</i> <i># of funds in category</i>		Small Value	22.24 46 419	4.79 35 387	6.93 26 346	10.53 38 237	✔	15.88	1.00	10.41	✔	☒	✔	-	—	
Non-US Stock																
Vanguard Emerging Mkts Stock Idx Adm <i>percentile rank</i> <i># of funds in category</i>	VEMAX	Diversified Emerging Mkts	20.31 41 832	10.53 51 711	5.01 52 577	3.45 54 243	✔	13.64	0.94	11.35	✔	☒	✔	0.14	✔	
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	22.05 42 736	9.69 38 632	6.18 21 498	5.74 26 377	✔	11.40	0.98	6.86	✔	☒	✔	0.07	✔	
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	✔	
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	20.39 21 347	9.61 6 305	5.17 13 253	4.91 29 165	✔	11.56	1.04	11.63	✔	☒	✖	0.37	✔	
Vanguard Total World Stock Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTWAX	World Stock	- - 876	- - 728	- - 610	- - 370	—	-	-	6.86	✔	☒	✔	0.10	✔	

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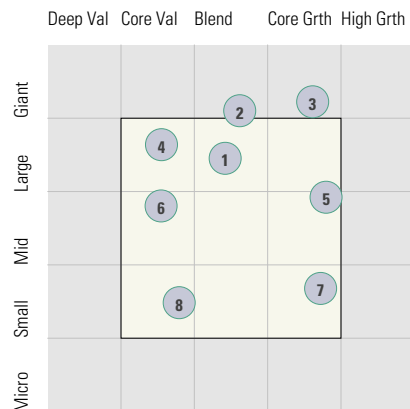
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	
Alternative																
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad 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																
Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	9.05	4.54	3.40	-	✓	2.57	0.81	23.01	✓	—	—	0.39	✓	
<i>percentile rank</i>			57	24	33	-										
<i># of funds in category</i>			613	530	444	332										
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	8.16	3.15	2.45	3.25	✓	2.96	0.98	8.37	✓	—	—	0.10	✓	
<i>percentile rank</i>			45	35	33	23										
<i># of funds in category</i>			221	194	163	104										
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate-Term Bond	8.71	4.02	3.00	3.68	✓	2.94	1.01	6.86	✓	📅	—	0.05	✓	
<i>percentile rank</i>			34	28	32	47										
<i># of funds in category</i>			431	383	328	252										
Federated Government Ultrashrt Dur R6	FGULX	Ultrashort Bond	2.16	1.71	-	-	✓	0.24	0.02	22.49	✓	—	—	0.24	✓	
<i>percentile rank</i>			93	85	-	-										
<i># of funds in category</i>			201	161	130	62										
⊖ DFA Two-Year Global Fixed-Income I	DFGFX	World Bond	2.87	1.90	1.39	1.14	✖	0.51	0.12	23.91	✓	—	—	0.18	✓	
<i>percentile rank</i>			100	100	95	100										
<i># of funds in category</i>			102	72	57	37										
Balanced																
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	15.68	7.59	5.67	6.62	✓	4.58	0.98	25.27	✓	—	✓	0.12	✓	
<i>percentile rank</i>			36	16	18	29										
<i># of funds in category</i>			562	509	419	270										
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	23.13	10.97	7.91	9.35	✓	9.15	1.01	25.27	✓	—	✓	0.14	✓	
<i>percentile rank</i>			32	19	19	23										
<i># of funds in category</i>			334	304	274	193										
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	12.05	5.85	4.45	5.18	✓	2.82	0.32	25.27	✓	—	✓	0.11	✓	
<i>percentile rank</i>			35	18	18	43										
<i># of funds in category</i>			200	183	158	91										
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	19.37	9.30	6.82	8.08	✓	6.81	1.00	25.27	✓	—	✓	0.13	✓	
<i>percentile rank</i>			53	37	34	44										
<i># of funds in category</i>			699	644	571	420										

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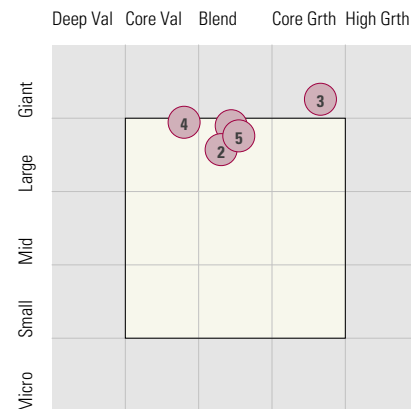
Style Analysis (Data as of 12-31-2019)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

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 State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	25.66	19.73	54.62	0.76	99.07	0.17	49.99
4 State St Russell Lg Cp Val® Indx NL CI C	Large Value	38.68	28.77	32.54	1.20	97.06	1.67	51.12
5 Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	30.13	20.10	49.76	0.38	98.54	1.08	11.59
6 Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	47.80	23.91	28.29	0.21	97.32	2.47	9.97
7 State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	24.12	36.29	39.58	0.98	97.89	1.12	1.57
8 State St Russell Sm Cp® Val Indx NL CI C	Small Value	54.33	14.52	31.15	0.69	98.22	1.09	1.32

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 Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	49.32	12.80	37.89	12.90	71.01	16.09	18.53	81.47	18.95
2 Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	40.27	23.69	36.05	9.63	36.45	53.91	98.88	1.12	30.79
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 Vanguard International Value Inv	Foreign Large Value	33.27	21.85	44.88	7.63	37.88	54.50	89.21	10.79	33.22
5 Vanguard Total World Stock Index Admiral	World Stock	36.88	22.76	40.36	59.06	20.15	20.80	90.89	9.11	-

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 Loomis Sayles Core Plus Bond N	Core Plus Bond	27.38	32.05	31.13	0.00	6.33	94.97	4.74	0.29
2 Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.66	0.00	0.00	0.00	7.38	100.00	0.00	0.00
3 Vanguard Total Bond Market Index Adm	Intermediate-Term Bond	46.34	22.94	27.53	0.00	6.26	100.00	0.00	0.00
4 Federated Government Ultrashrt Dur R6	Ultrashort Bond	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00