

HEATHWOOD OIL CO INC PROFIT SHARING

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																
Invesco Oppenheimer Main Street R6 <i>percentile rank</i> <i># of funds in category</i>	OMSIX	Large Blend	32.48 13 1,394	12.81 64 1,210	10.72 39 1,065	– – 815	✔	12.28	0.99	10.62	✔	☒	✔	0.48	✔	
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	✔	
MFS Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	OTCKX	Mid-Cap Growth	37.93 17 619	20.84 9 566	14.09 6 502	– – 386	✔	13.10	0.90	11.12	✔	☒	✔	0.74	✔	
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	✔	
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	32.76 27 642	15.14 39 574	10.51 42 509	– – 383	✔	15.56	0.92	15.01	✔	☒	✖	0.07	✔	
Delaware Small Cap Value R6 <i>percentile rank</i> <i># of funds in category</i>	DVZRX	Small Value	28.37 7 419	6.05 18 387	– – 346	– – 237	✔	16.71	1.03	22.68	✔	☒	✖	0.72	✔	
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	✔	
MFS Research International R6 <i>percentile rank</i> <i># of funds in category</i>	MRSKX	Foreign Large Blend	28.12 4 736	12.33 2 632	6.70 13 498	5.96 19 377	✔	11.22	0.94	3.67	✔	☒	✖	0.73	✔	
⚠ Invesco Oppenheimer International Gr R6 <i>percentile rank</i> <i># of funds in category</i>	OIGIX	Foreign Large Growth	29.16 39 469	9.88 88 405	6.17 70 338	– – 249	✔	13.06	1.11	23.78	✔	☒	✔	0.69	✔	
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	✔	
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	✔	

HEATHWOOD OIL CO INC PROFIT SHARING

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

⊖ Fund Removed from Approved List ⚠ Fund on Watch List

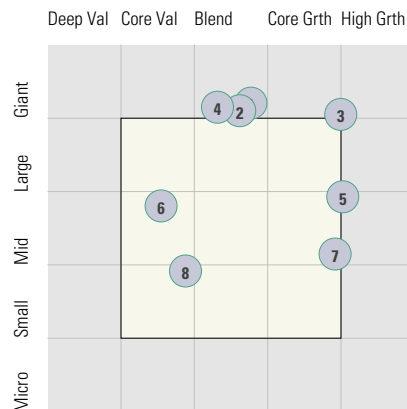
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Alternative															
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	12.27	-0.20	-3.29	-3.32	✔	9.75	1.11	5.00	✔	—	—	1.46	✘
<i>percentile rank</i>			10	47	47	19									
<i># of funds in category</i>			131	107	97	36									
Neuberger Berman Real Estate R6	NRREX	Real Estate	32.08	12.00	8.68	—	✔	11.05	0.85	14.01	✔	—	✘	0.76	✔
<i>percentile rank</i>			10	5	10	—									
<i># of funds in category</i>			259	224	200	138									
Fixed Income															
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	10.11	4.66	3.75	4.92	✔	2.74	0.92	19.27	✔	—	—	0.30	✔
<i>percentile rank</i>			23	19	13	16									
<i># of funds in category</i>			613	530	444	332									
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									
BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	8.28	3.12	2.32	3.05	✔	2.92	0.96	2.88	✘	—	—	0.45	✔
<i>percentile rank</i>			39	37	42	40									
<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 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									
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									

HEATHWOOD OIL CO INC PROFIT SHARING

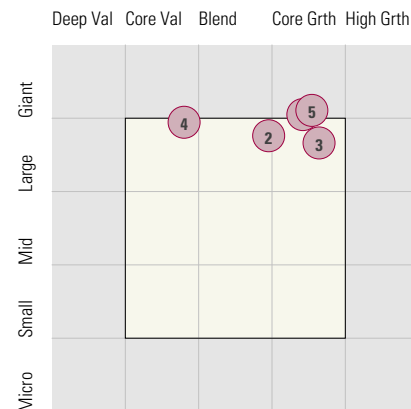
Style Analysis (Data as of 12-31-2019)

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	Invesco Oppenheimer Main Street R6	Large Blend	36.35	24.91	38.73	1.16	92.98	5.86	66.57
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	MFS Mid Cap Growth R6	Mid-Cap Growth	31.17	16.37	52.46	1.65	94.49	3.86	10.33
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	Vanguard Small Cap Growth Index Admiral	Small Growth	28.02	24.72	47.27	2.08	97.21	0.71	2.95
8	Delaware Small Cap Value R6	Small Value	52.51	9.80	37.69	3.20	94.79	2.12	-

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	Diversified Emerging Mkts	39.95	20.19	39.88	35.13	39.84	25.04	59.32	40.68	20.17
2	MFS Research International R6	Foreign Large Blend	37.52	25.62	36.86	7.59	34.76	57.65	94.81	5.19	32.28
3	Invesco Oppenheimer International Gr R6	Foreign Large Growth	23.21	31.00	45.78	13.26	25.86	60.87	94.66	5.34	15.13
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	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

	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Baird Core Plus Bond Inst	Core Plus Bond	17.63	21.34	51.18	0.00	5.68	96.80	2.90	0.30
2	BlackRock High Yield Bond K	High Yield Bond	0.03	0.00	90.24	0.00	3.11	4.65	95.10	0.25
3	BlackRock Inflation Protected Bond K	Inflation-Protected Bond	92.27	3.09	0.17	0.00	7.74	99.78	0.22	0.00
4	Western Asset Core Bond IS	Intermediate-Term Bond	21.85	39.03	28.03	0.00	6.23	98.54	0.25	1.21
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