

KIMBALL TIREY AND ST JOHN LLP 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	✔	
⚠ Neuberger Berman Sustainable Eq R6 <i>percentile rank</i> <i># of funds in category</i>	NRSRX	Large Growth	26.18 81 1,394	12.30 72 1,210	9.32 69 1,065	– – 815	✖	12.26	0.99	16.04	✔	☒	✖	0.59	✔	
JPMorgan Equity Income R6 <i>percentile rank</i> <i># of funds in category</i>	OIEJX	Large Value	26.60 35 1,215	12.63 12 1,097	10.04 9 951	– – 697	✔	10.98	0.90	15.42	✔	☒	✔	0.48	✔	
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 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	✔	
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	✔	
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	22.76 35 419	6.40 15 387	7.46 18 346	– – 237	✔	15.00	0.93	3.68	✔	☒	✖	0.07	✔	
Non-US Stock																
Invesco Oppenheimer Developing Mkts R6 <i>percentile rank</i> <i># of funds in category</i>	ODVIX	Diversified Emerging Mkts	24.53 20 832	14.13 13 711	6.62 21 577	– – 243	✔	13.45	0.90	12.68	✔	☒	✔	0.83	✔	
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	✔	
⚠ 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	✔	

KIMBALL TIREY AND ST JOHN LLP 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	
Alternative																
PIMCO Commodity Real Ret Strat Instl <i>percentile rank</i> <i># of funds in category</i>	PCRIX	Commodities Broad Basket	12.27 10 131	-0.20 47 107	-3.29 47 97	-3.32 19 36	✔	9.75	1.11	5.00	✔	—	—	1.46	✘	
Invesco Real Estate R6 <i>percentile rank</i> <i># of funds in category</i>	IARFX	Real Estate	28.32 37 259	9.85 25 224	7.55 29 200	— — 138	✔	11.30	0.89	24.68	✔	—	✘	0.80	✔	
Fixed Income																
AB High Income Z <i>percentile rank</i> <i># of funds in category</i>	AGDZX	High Yield Bond	14.17 37 713	5.32 57 618	5.40 30 543	— — 340	✔	4.22	0.93	17.35	✔	—	—	0.54	✔	
⚠ PIMCO Real Return Instl <i>percentile rank</i> <i># of funds in category</i>	PRRIX	Inflation- Protected Bond	8.52 21 221	3.40 14 194	2.46 32 163	3.39 9 104	✔	2.87	0.93	0.98	✘	—	—	0.98	✘	
Western Asset Core Bond IS <i>percentile rank</i> <i># of funds in category</i>	WACSX	Intermediate- Term Bond	10.55 1 431	4.94 1 383	4.02 1 328	5.22 1 252	✔	2.88	0.95	13.01	✔	☒	—	0.42	✔	
PIMCO Income Instl <i>percentile rank</i> <i># of funds in category</i>	PIMIX	Multisector Bond	8.05 78 302	5.68 20 265	5.66 6 223	8.76 1 120	✔	1.92	0.21	12.76	✔	—	—	1.05	✔	
PIMCO Short-Term Instl <i>percentile rank</i> <i># of funds in category</i>	PTSHX	Ultrashort Bond	2.73 69 201	2.22 32 161	2.12 7 130	1.81 19 62	✔	0.70	-0.14	9.00	✔	—	—	0.50	✔	
PIMCO International Bond (USD-Hdg) Instl <i>percentile rank</i> <i># of funds in category</i>	PFORX	World Bond	7.34 74 102	4.48 29 72	4.15 15 57	5.94 1 37	✔	2.09	0.45	5.27	✔	—	—	0.55	✔	
Target Date																
T. Rowe Price Retirement I 2010 I <i>percentile rank</i> <i># of funds in category</i>	TRPAX	Target Date	16.31 1 134	7.84 1 96	— — 83	— — 62	✔	4.99	1.07	4.26	✔	—	✔	0.40	✔	
T. Rowe Price Retirement I 2015 I <i>percentile rank</i> <i># of funds in category</i>	TRFGX	Target Date	17.55 1 128	8.57 5 99	— — 73	— — 47	✔	5.74	1.12	4.26	✔	—	✔	0.43	✔	
T. Rowe Price Retirement I 2020 I <i>percentile rank</i> <i># of funds in category</i>	TRBRX	Target Date	19.45 2 234	9.63 3 199	— — 157	— — 93	✔	6.76	1.17	4.26	✔	—	✔	0.46	✔	
T. Rowe Price Retirement I 2025 I <i>percentile rank</i> <i># of funds in category</i>	TRPHX	Target Date	21.15 2 233	10.48 1 197	— — 158	— — 83	✔	7.70	1.16	4.26	✔	—	✘	0.50	✔	

KIMBALL TIREY AND ST JOHN LLP 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
T. Rowe Price Retirement I 2030 I	TRPCX	Target Date	22.68	11.23	—	—		8.56	1.11	4.26		—		0.53	
<i>percentile rank</i>			4	1	—	—									
<i># of funds in category</i>			242	207	165	95									
T. Rowe Price Retirement I 2035 I	TRPJX	Target Date	23.90	11.80	—	—		9.30	1.04	4.26		—		0.56	
<i>percentile rank</i>			14	7	—	—									
<i># of funds in category</i>			230	194	155	80									
T. Rowe Price Retirement I 2040 I	TRPDX	Target Date	24.89	12.27	—	—		9.86	1.00	4.26		—		0.58	
<i>percentile rank</i>			17	5	—	—									
<i># of funds in category</i>			242	207	165	95									
T. Rowe Price Retirement I 2045 I	TRPKX	Target Date	25.52	12.47	—	—		10.25	0.99	4.26		—		0.59	
<i>percentile rank</i>			23	6	—	—									
<i># of funds in category</i>			230	194	155	79									
T. Rowe Price Retirement I 2050 I	TRPMX	Target Date	25.57	12.49	—	—		10.24	0.97	4.26		—		0.59	
<i>percentile rank</i>			30	6	—	—									
<i># of funds in category</i>			242	207	165	77									
T. Rowe Price Retirement I 2055 I	TRPNX	Target Date	25.52	12.48	—	—		10.25	0.97	4.26		—		0.59	
<i>percentile rank</i>			35	9	—	—									
<i># of funds in category</i>			230	192	150	15									
T. Rowe Price Retirement I 2060 I	TRPLX	Target Date	25.48	12.48	—	—		10.24	0.97	4.26		—		0.59	
<i>percentile rank</i>			43	9	—	—									
<i># of funds in category</i>			216	147	34	—									

Balanced

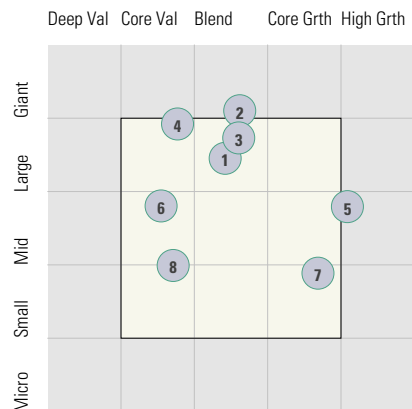
Invesco Equity and Income R6	IEIFX	Moderate Allocation	20.44	6.75	6.59	—		9.80	1.35	16.68		—		0.38	
<i>percentile rank</i>			31	86	39	—									
<i># of funds in category</i>			699	644	571	420									

KIMBALL TIREY AND ST JOHN LLP 401K

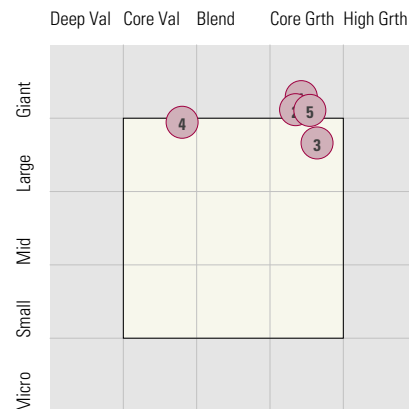
Style Analysis (Data as of 12-31-2019)

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	DFA US Core Equity 1 I	32.80	21.58	45.61	0.64	98.26	1.10	23.70
2	Vanguard 500 Index Admiral	30.69	25.24	44.08	0.35	98.70	0.95	71.43
3	Neuberger Berman Sustainable Eq R6	33.40	25.76	40.84	1.82	80.03	18.15	31.65
4	JPMorgan Equity Income R6	40.54	27.95	31.52	2.61	96.62	0.77	55.01
5	Neuberger Berman Mid Cap Growth R6	23.11	21.75	55.14	0.63	96.42	2.95	8.18
6	Vanguard Mid-Cap Value Index Admiral	47.80	23.91	28.29	0.21	97.32	2.47	9.97
7	Wells Fargo Small Company Growth R6	25.87	29.63	44.51	1.81	89.51	2.71	1.82
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	Invesco Oppenheimer Developing Mkts R6	62.18	12.38	25.44	18.25	59.19	22.56	27.27	72.73	18.22
2	American Funds Europacific Growth R6	40.93	20.70	38.37	11.55	47.62	40.81	71.76	28.24	39.57
3	Invesco Oppenheimer International Gr R6	23.21	31.00	45.78	13.26	25.86	60.87	94.66	5.34	15.13
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 New Perspective R6	35.92	22.64	41.44	58.10	14.02	27.87	94.81	5.19	55.05

Fixed Income Funds

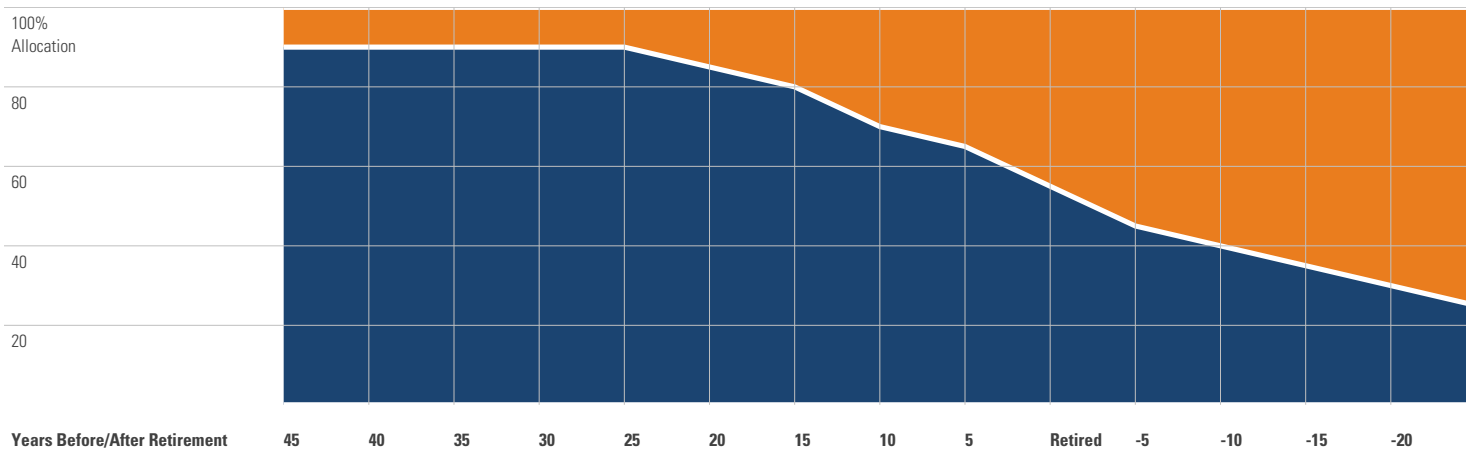
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1	AB High Income Z	22.84	3.92	32.27	0.00	3.68	34.64	56.25	9.11
2	PIMCO Real Return Instl	64.93	10.67	5.24	0.00	7.63	97.00	3.00	0.00
3	Western Asset Core Bond IS	21.85	39.03	28.03	0.00	6.23	98.54	0.25	1.21
4	PIMCO Income Instl	23.47	13.75	18.66	0.00	0.41	81.00	19.00	0.00
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

KIMBALL TIREY AND ST JOHN LLP 401K

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
T. Rowe Price Retirement 2010 I	41.76	28.24	13.52	54.20	20.86	9.53	3.64	0.40	–
T. Rowe Price Retirement 2015 I	47.36	31.35	16.01	48.97	19.22	8.67	3.27	0.39	–
T. Rowe Price Retirement 2020 I	56.52	36.90	19.62	40.19	15.24	7.46	2.90	0.37	–
T. Rowe Price Retirement 2025 I	65.07	41.92	23.15	31.91	10.74	6.02	2.66	0.35	–
T. Rowe Price Retirement 2030 I	73.07	46.75	26.32	24.19	7.08	4.56	2.42	0.33	–
T. Rowe Price Retirement 2035 I	79.54	50.60	28.94	17.83	1.46	3.44	2.33	0.30	–
T. Rowe Price Retirement 2040 I	84.63	53.54	31.09	12.83	1.43	2.09	2.26	0.27	–
T. Rowe Price Retirement 2045 I	88.68	55.83	32.85	8.92	1.41	1.25	2.15	0.25	–
T. Rowe Price Retirement 2050 I	88.65	55.86	32.79	8.92	1.32	1.25	2.18	0.25	–
T. Rowe Price Retirement 2055 I	88.58	55.54	33.04	8.92	1.31	1.26	2.25	0.25	–
T. Rowe Price Retirement 2060 I	88.55	55.79	32.76	9.00	1.39	1.26	2.21	0.25	–