



LE BERNARDIN INC 401K 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																
DFA US Core Equity 1 I	DFEOX	Large Blend	30.18	13.22	10.45	13.22		13.32	1.09	7.84				0.19		
<i>percentile rank</i>			46	59	46	23										
<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 Growth Fund of Amer R6	RGAGX	Large Growth	28.54	16.57	12.75	13.31		13.11	0.96	26.18				0.32		
<i>percentile rank</i>			80	67	44	56										
<i># of funds in category</i>			1,363	1,230	1,098	822										
DFA US Large Cap Value I	DFLVX	Large Value	25.45	9.66	8.63	12.75		13.74	1.13	7.84				0.27		
<i>percentile rank</i>			49	58	39	9										
<i># of funds in category</i>			1,215	1,097	951	697										
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										
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	28.44	12.35	9.26	12.89		16.58	1.00	10.41				—	—	
<i>percentile rank</i>			43	58	62	50										
<i># of funds in category</i>			642	574	509	383										
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	22.24	4.79	6.93	10.53		15.88	1.00	10.41				—	—	
<i>percentile rank</i>			46	35	26	38										
<i># of funds in category</i>			419	387	346	237										
Non-US Stock																
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	20.31	10.53	5.01	3.45		13.64	0.94	11.35				0.14		
<i>percentile rank</i>			41	51	52	54										
<i># of funds in category</i>			832	711	577	243										
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	22.05	9.69	6.18	5.74		11.40	0.98	6.86				0.07		
<i>percentile rank</i>			42	38	21	26										
<i># of funds in category</i>			736	632	498	377										
MFS Instl International Equity	MIEIX	Foreign Large Growth	28.40	13.67	8.06	7.48		10.95	0.97	10.25				0.69		
<i>percentile rank</i>			46	31	32	31										
<i># of funds in category</i>			469	405	338	249										
DFA International Value I	DFIVX	Foreign Large Value	15.67	6.36	4.09	4.14		13.59	1.19	9.84				0.43		
<i>percentile rank</i>			77	68	42	56										
<i># of funds in category</i>			347	305	253	165										
Vanguard Total World Stock Index Admiral	VTWAX	World Stock	—	—	—	—	—	—	—	6.86				0.10		
<i>percentile rank</i>			—	—	—	—										
<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															
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	✖
Vanguard Real Estate Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VGSLX	Real Estate	28.94 29 259	8.37 46 224	7.17 38 200	11.97 29 138	✔	12.06	0.98	23.65	✔	—	✔	0.11	✔
Fixed Income															
Loomis Sayles Core Plus Bond N <i>percentile rank</i> <i># of funds in category</i>	NERNX	Core Plus Bond	9.05 57 613	4.54 24 530	3.40 33 444	— — 332	✔	2.57	0.81	23.01	✔	—	—	0.39	✔
Vanguard High-Yield Corporate Adm <i>percentile rank</i> <i># of funds in category</i>	VWEAX	High Yield Bond	15.91 10 713	6.45 11 618	5.79 15 543	7.20 15 340	✔	4.23	0.98	11.88	✔	—	—	0.13	✔
Vanguard Inflation-Protected Secs Adm <i>percentile rank</i> <i># of funds in category</i>	VAIPX	Inflation- Protected Bond	8.16 45 221	3.15 35 194	2.45 33 163	3.25 23 104	✔	2.96	0.98	8.37	✔	—	—	0.10	✔
Vanguard Total Bond Market Index Adm <i>percentile rank</i> <i># of funds in category</i>	VBTLX	Intermediate- Term Bond	8.71 34 431	4.02 28 383	3.00 32 328	3.68 47 252	✔	2.94	1.01	6.86	✔	🇺🇸	—	0.05	✔
Federated Government Ultrashrt Dur R6 <i>percentile rank</i> <i># of funds in category</i>	FGULX	Ultrashort Bond	2.16 93 201	1.71 85 161	— — 130	— — 62	✔	0.24	0.02	22.49	✔	—	—	0.24	✔
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															
Vanguard Target Retirement 2015 Inv <i>percentile rank</i> <i># of funds in category</i>	VTXVX	Target Date	14.81 69 128	7.50 38 99	5.59 43 73	7.25 33 47	✔	4.57	0.90	6.86	✔	—	✔	0.13	✔
Vanguard Target Retirement 2020 Inv <i>percentile rank</i> <i># of funds in category</i>	VTWNX	Target Date	17.63 28 234	8.72 17 199	6.42 16 157	8.03 9 93	✔	6.01	1.05	6.86	✔	—	✔	0.13	✔
Vanguard Target Retirement 2025 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTVX	Target Date	19.63 22 233	9.57 16 197	6.99 14 158	8.59 12 83	✔	7.05	1.07	6.86	✔	—	✔	0.13	✔
Vanguard Target Retirement 2030 Inv <i>percentile rank</i> <i># of funds in category</i>	VTHRX	Target Date	21.07 32 242	10.24 22 207	7.41 24 165	9.07 15 95	✔	7.93	1.03	6.86	✔	—	✔	0.14	✔

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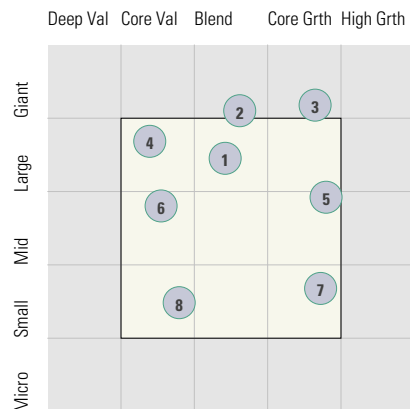
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Vanguard Target Retirement 2035 Inv	VTTHX	Target Date	22.44	10.86	7.81	9.54		8.79	0.99	6.86		—		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															
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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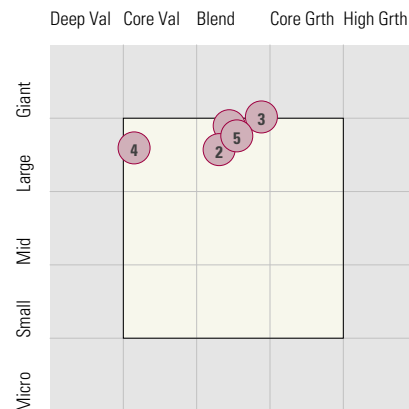
Style Analysis (Data as of 12-31-2019)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

	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	American Funds Growth Fund of Amer R6	Large Growth	27.01	21.37	51.63	4.69	82.96	11.39	50.19
4	DFA US Large Cap Value I	Large Value	35.32	19.81	44.87	0.84	97.81	1.35	53.28
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 Cl 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 Cl C	Small Value	54.33	14.52	31.15	0.69	98.22	1.09	1.32

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	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	MFS Instl International Equity	Foreign Large Growth	29.08	37.11	33.81	7.53	24.47	67.99	95.46	4.54	36.95
4	DFA International Value I	Foreign Large Value	61.00	9.70	29.29	9.19	32.49	58.33	99.57	0.43	28.46
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

	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
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 High-Yield Corporate Adm	High Yield Bond	2.85	0.00	90.05	0.00	3.03	8.93	88.95	2.12
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.66	0.00	0.00	0.00	7.38	100.00	0.00	0.00
4	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
5	Federated Government Ultrashrt Dur R6	Ultrashort Bond	15.26	56.99	0.00	0.00	0.38	100.00	0.00	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

LE BERNARDIN INC 401K 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