

MONTALBANO INC 401K 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															
Vanguard FTSE Social Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFTAX	Large Blend Index	- - 1,394	- - 1,210	- - 1,065	- - 815	—	-	-	4.03	✓	⚠	✖	0.14	✓
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	✓	⚠	✓	-	—
DFA US Large Cap Value I <i>percentile rank</i> <i># of funds in category</i>	DFLVX	Large Value	25.45 49 1,215	9.66 58 1,097	8.63 39 951	12.75 9 697	✓	13.74	1.13	7.84	✓	⚠	✓	0.27	✓
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	✓
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	✓
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	✓
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	✓
Alternative															
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															
Western Asset Core Plus Bond IS <i>percentile rank</i> <i># of funds in category</i>	WAPSX	Core Plus Bond	12.32 1 613	5.79 1 530	4.67 2 444	5.69 6 332	✓	3.46	1.04	13.01	✓	—	—	0.42	✓

MONTALBANO INC 401K 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
⚠ 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	✖
American Century Diversified Bond R6 <i>percentile rank</i> <i># of funds in category</i>	ADDVX	Intermediate-Term Bond	8.73 33 431	3.63 53 383	2.82 51 328	— — 252	✔	2.93	0.99	18.09	✔	☒	—	0.35	✔
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	✔

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	✔
Vanguard Target Retirement 2035 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTX	Target Date	22.44 42 230	10.86 30 194	7.81 28 155	9.54 15 80	✔	8.79	0.99	6.86	✔	—	✔	0.14	✔
Vanguard Target Retirement 2040 Inv <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	23.86 43 242	11.48 29 207	8.20 25 165	9.87 17 95	✔	9.69	0.99	6.86	✔	—	✔	0.14	✔
Vanguard Target Retirement 2045 Inv <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	24.94 43 230	11.80 26 194	8.41 22 155	9.98 15 79	✔	10.32	1.00	6.86	✔	—	✔	0.15	✔
Vanguard Target Retirement 2050 Inv <i>percentile rank</i> <i># of funds in category</i>	VFIFX	Target Date	24.98 47 242	11.80 32 207	8.41 26 165	9.98 18 77	✔	10.34	0.99	6.86	✔	—	✔	0.15	✔
Vanguard Target Retirement 2055 Inv <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	24.98 51 230	11.80 39 192	8.38 33 150	— — 15	✔	10.32	0.98	6.86	✔	—	✔	0.15	✔
Vanguard Target Retirement 2060 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTX	Target Date	24.96 66 216	11.79 43 147	8.38 60 34	— — —	✔	10.33	0.99	6.86	✔	—	✔	0.15	✔
Vanguard Target Retirement 2065 Inv <i>percentile rank</i> <i># of funds in category</i>	VLXVX	Target Date	24.96 64 216	— — 147	— — 34	— — —	—	—	—	2.47	✖	—	✔	0.15	✔

MONTALBANO INC 401K PROFIT SHARING

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

⊖ Fund Removed from Approved List

⚠ Fund on Watch List

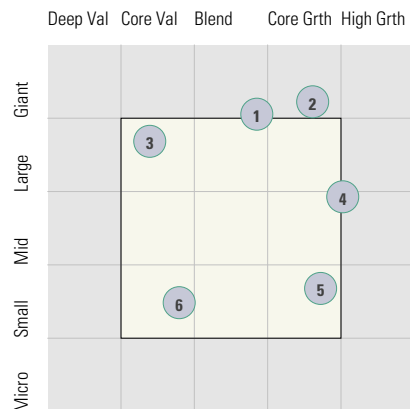
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Vanguard Target Retirement Income Inv	VTINX	Target Date	13.16	6.36	4.80	5.82	✔	3.55	0.84	6.86	✔	—	✔	0.12	✔
<i>percentile rank</i>			<i>49</i>	<i>36</i>	<i>28</i>	<i>23</i>									
<i># of funds in category</i>			<i>184</i>	<i>158</i>	<i>132</i>	<i>88</i>									
Balanced															
American Funds Capital Income Bldr R6	RIRGX	World Allocation	17.75	7.95	5.60	7.40	✔	6.80	0.93	28.02	✔	⚠	✔	0.28	✔
<i>percentile rank</i>			<i>36</i>	<i>33</i>	<i>24</i>	<i>10</i>									
<i># of funds in category</i>			<i>469</i>	<i>389</i>	<i>331</i>	<i>193</i>									

MONTALBANO INC 401K PROFIT SHARING

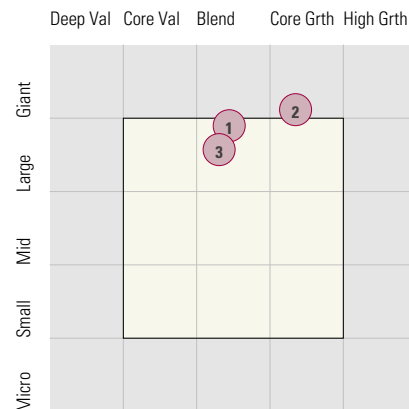
Style Analysis (Data as of 12-31-2019)

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	Vanguard FTSE Social Index Admiral	Large Blend Index	33.03	23.56	43.41	0.26	97.98	1.74	—
2	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
3	DFA US Large Cap Value I	Large Value	35.32	19.81	44.87	0.84	97.81	1.35	53.28
4	MFS Mid Cap Growth R6	Mid-Cap Growth	31.17	16.37	52.46	1.65	94.49	3.86	10.33
5	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
6	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

	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	American Funds Europacific Growth R6	Foreign Large Blend	40.93	20.70	38.37	11.55	47.62	40.81	71.76	28.24	39.57
3	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

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	Western Asset Core Plus Bond IS	Core Plus Bond	20.15	26.40	23.59	0.00	7.04	89.51	9.34	1.15
2	PIMCO Real Return Instl	Inflation-Protected Bond	64.93	10.67	5.24	0.00	7.63	97.00	3.00	0.00
3	American Century Diversified Bond R6	Intermediate-Term Bond	29.83	22.88	38.72	0.00	5.76	97.42	2.33	0.25
4	PIMCO Short-Term Instl	Ultrashort Bond	24.58	5.17	29.09	0.00	0.03	91.00	9.00	0.00

MONTALBANO INC 401K PROFIT SHARING

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