

PAUL J FORD EMPLOYEE STOCK

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 | | | | | | | | | | | | | | | | |
| T. Rowe Price Dividend Growth Advisor <i>percentile rank</i> <i># of funds in category</i> | TADGX | Large Blend | 30.66 42 1,394 | 15.33 16 1,210 | 11.76 8 1,065 | 12.99 32 815 | | 10.09 | 0.81 | 19.76 | | | | 0.91 | | |
| BNY Mellon S&P 500 Index <i>percentile rank</i> <i># of funds in category</i> | PEOPX | Large Blend Index | 30.87 39 1,394 | 14.71 31 1,210 | 11.14 28 1,065 | 13.02 32 815 | | 12.11 | 1.00 | 19.76 | | | | 0.50 | | |
| Fidelity® Contrafund® <i>percentile rank</i> <i># of funds in category</i> | FCNTX | Large Growth | 29.98 70 1,363 | 18.92 43 1,230 | 13.10 39 1,098 | 13.96 40 822 | | 13.85 | 1.02 | 29.31 | | | | 0.81 | | |
| American Funds Washington Mutual R4 <i>percentile rank</i> <i># of funds in category</i> | RWMEX | Large Value | 25.48 85 1,394 | 13.50 54 1,210 | 10.58 43 1,065 | 12.70 41 815 | | 10.26 | 0.83 | 22.52 | | | | 0.64 | | |
| Neuberger Berman Mid Cap Growth R3 <i>percentile rank</i> <i># of funds in category</i> | NMGRX | Mid-Cap Growth | 33.13 46 619 | 15.80 48 566 | 10.34 54 502 | 12.76 54 386 | | 15.03 | 1.05 | 16.93 | | | | 1.33 | | |
| American Century Mid Cap Value Inv <i>percentile rank</i> <i># of funds in category</i> | ACMVX | Mid-Cap Value | 28.88 25 422 | 7.75 45 377 | 8.63 16 342 | 12.19 16 233 | | 13.28 | 1.00 | 15.76 | | | | 0.96 | | |
| Carillon Eagle Small Cap Growth R3 <i>percentile rank</i> <i># of funds in category</i> | HSRRX | Small Growth | 25.03 66 642 | 11.02 67 574 | 8.22 77 509 | 12.12 67 383 | | 17.48 | 1.03 | 24.02 | | | | 1.34 | | |
| Delaware Small Cap Value A <i>percentile rank</i> <i># of funds in category</i> | DEV LX | Small Value | 27.83 9 419 | 5.59 24 387 | 7.61 17 346 | 11.39 17 237 | | 16.71 | 1.03 | 22.68 | | | | 1.15 | | |
| Non-US Stock | | | | | | | | | | | | | | | | |
| JPMorgan Emerging Markets Equity R4 <i>percentile rank</i> <i># of funds in category</i> | JHUKX | Diversified Emerging Mkts | 31.89 3 832 | — — 711 | — — 577 | — — 243 | | — | — | 14.34 | | | | 1.04 | | |
| BNY Mellon International Stock Index Inv <i>percentile rank</i> <i># of funds in category</i> | DIISX | Foreign Large Blend Index | 21.46 53 736 | 9.18 53 632 | 5.36 56 498 | 5.04 57 377 | | 10.97 | 0.94 | 12.70 | | | | 0.60 | | |
| Invesco Oppenheimer International Gr R <i>percentile rank</i> <i># of funds in category</i> | OIGNX | Foreign Large Growth | 28.32 46 469 | 9.14 94 405 | 5.46 82 338 | 6.77 53 249 | | 13.06 | 1.11 | 23.78 | | | | 1.35 | | |
| 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 R4 <i>percentile rank</i> <i># of funds in category</i> | RNPEX | World Stock | 30.03 21 876 | 16.38 15 728 | 11.07 12 610 | 10.77 12 370 | | 11.96 | 0.96 | 19.09 | | | | 0.79 | | |

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⊖ 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 A <i>percentile rank</i> <i># of funds in category</i> | PCRAX | Commodities Broad Basket | 11.75 19 131 | -0.64 54 107 | -3.72 56 97 | -3.77 24 36 | ✔ | 9.71 | 1.11 | 5.00 | ✔ | — | — | 1.91 | ✖ | |
| T. Rowe Price Global Real Estate Adv <i>percentile rank</i> <i># of funds in category</i> | PAGEX | Global Real Estate | 23.06 51 226 | 6.91 91 201 | 4.96 77 171 | 8.29 46 112 | ✔ | 10.04 | 0.96 | 4.75 | ✔ | ☒ | ✔ | 1.15 | ✔ | |
| Fixed Income | | | | | | | | | | | | | | | | |
| Eaton Vance Income Fund of Boston A <i>percentile rank</i> <i># of funds in category</i> | EVIBX | High Yield Bond | 13.27 51 713 | 5.29 57 618 | 5.19 40 543 | 6.79 35 340 | ✔ | 3.69 | 0.87 | 5.16 | ✔ | — | — | 1.04 | ✔ | |
| BlackRock Inflation Protected Bond Inv A <i>percentile rank</i> <i># of funds in category</i> | BPRAX | Inflation- Protected Bond | 7.94 54 221 | 2.79 55 194 | 1.94 64 163 | 2.64 60 104 | ✔ | 2.95 | 0.97 | 2.88 | ✖ | — | — | 0.75 | ✔ | |
| Baird Aggregate Bond Inv <i>percentile rank</i> <i># of funds in category</i> | BAGSX | Intermediate- Term Bond | 9.17 21 431 | 4.10 23 383 | 3.16 19 328 | 4.39 11 252 | ✔ | 2.87 | 0.98 | 19.27 | ✔ | ☒ | — | 0.55 | ✔ | |
| PIMCO Income A <i>percentile rank</i> <i># of funds in category</i> | PONAX | Multisector Bond | 7.62 84 302 | 5.26 32 265 | 5.24 11 223 | 8.34 2 120 | ✔ | 1.92 | 0.21 | 12.76 | ✔ | — | — | 1.45 | ✖ | |
| Federated Government Ultrashrt Dur Svc <i>percentile rank</i> <i># of funds in category</i> | FEUSX | Ultrashort Bond | 2.05 96 201 | 1.63 87 161 | 1.01 91 130 | 0.67 87 62 | ✖ | 0.24 | 0.03 | 22.49 | ✔ | — | — | 0.36 | ✔ | |
| Templeton Global Bond A <i>percentile rank</i> <i># of funds in category</i> | TPINX | World Bond | 0.63 95 316 | 1.42 87 283 | 1.19 88 236 | 3.45 50 80 | ✔ | 6.29 | -0.94 | 18.01 | ✔ | — | — | 0.86 | ✔ | |
| Target Date | | | | | | | | | | | | | | | | |
| T. Rowe Price Retirement 2010 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARAX | Target Date | 15.85 6 134 | 7.45 10 96 | 5.58 13 83 | 6.86 19 62 | ✔ | 4.98 | 1.08 | 17.26 | ✔ | — | ✔ | 0.78 | ✖ | |
| T. Rowe Price Retirement 2015 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARHX | Target Date | 17.05 5 128 | 8.18 19 99 | 6.10 10 73 | 7.60 4 47 | ✔ | 5.74 | 1.12 | 15.85 | ✔ | — | ✔ | 0.81 | ✔ | |
| T. Rowe Price Retirement 2020 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARBX | Target Date | 19.05 6 234 | 9.23 5 199 | 6.78 1 157 | 8.35 2 93 | ✔ | 6.82 | 1.18 | 17.26 | ✔ | — | ✔ | 0.84 | ✔ | |
| T. Rowe Price Retirement 2025 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARJX | Target Date | 20.67 5 233 | 10.08 3 197 | 7.33 1 158 | 8.96 3 83 | ✔ | 7.71 | 1.16 | 15.85 | ✔ | — | ✖ | 0.88 | ✔ | |

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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 2030 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARCX | Target Date | 22.22 11 242 | 10.83 6 207 | 7.83 8 165 | 9.50 4 95 | | 8.59 | 1.11 | 17.26 | | — | | 0.91 | |
| T. Rowe Price Retirement 2035 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARKX | Target Date | 23.44 19 230 | 11.39 13 194 | 8.18 12 155 | 9.86 5 80 | | 9.33 | 1.04 | 15.85 | | — | | 0.93 | |
| T. Rowe Price Retirement 2040 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARDX | Target Date | 24.36 29 242 | 11.86 14 207 | 8.47 14 165 | 10.11 7 95 | | 9.86 | 1.00 | 17.26 | | — | | 0.95 | |
| T. Rowe Price Retirement 2045 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARLX | Target Date | 25.02 39 230 | 12.07 15 194 | 8.61 16 155 | 10.18 6 79 | | 10.21 | 0.98 | 14.59 | | — | | 0.96 | |
| T. Rowe Price Retirement 2050 Advisor <i>percentile rank</i> <i># of funds in category</i> | PARFX | Target Date | 25.10 40 242 | 12.07 18 207 | 8.62 17 165 | 10.18 10 77 | | 10.23 | 0.97 | 13.01 | | — | | 0.96 | |
| T. Rowe Price Retirement 2055 Advisor <i>percentile rank</i> <i># of funds in category</i> | PAROX | Target Date | 25.09 45 230 | 12.05 22 192 | 8.61 22 150 | 10.18 8 15 | | 10.26 | 0.97 | 13.01 | | — | | 0.97 | |
| T. Rowe Price Retirement 2060 Advisor <i>percentile rank</i> <i># of funds in category</i> | TRRYX | Target Date | 25.02 60 216 | 12.03 25 147 | 8.59 45 34 | — — — | | 10.21 | 0.97 | 5.53 | | — | | 0.97 | |

Balanced

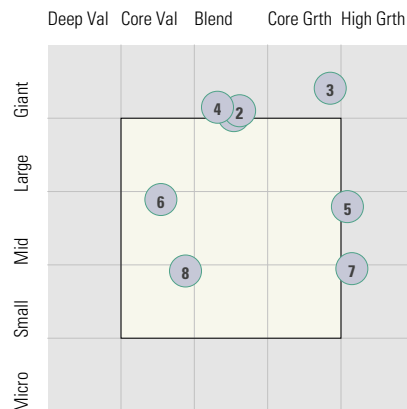
| | | | | | | | | | | | | | | | |
|--|-------|------------------|--------------------|-------------------|-------------------|-------------------|--|------|------|-------|--|--|--|------|--|
| BlackRock Global Allocation Inv A <i>percentile rank</i> <i># of funds in category</i> | MDLOX | World Allocation | 17.21 45 469 | 7.06 59 389 | 4.72 50 331 | 5.50 68 193 | | 6.94 | 0.99 | 16.01 | | | | 1.08 | |
|--|-------|------------------|--------------------|-------------------|-------------------|-------------------|--|------|------|-------|--|--|--|------|--|

PAUL J FORD EMPLOYEE STOCK

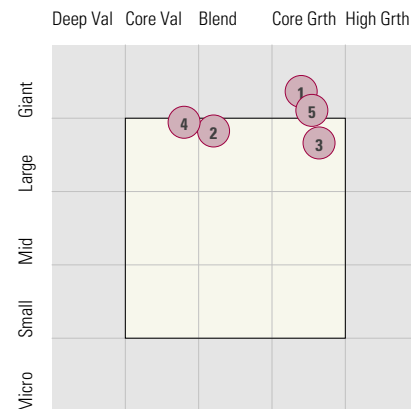
Style Analysis (Data as of 12-31-2019)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

| Rank | Fund Name | Category | Super Sectors % | | | Asset Allocation % | | | Avg Mkt Cap M\$ |
|------|---------------------------------------|-------------------|-----------------|-----------|-----------|--------------------|----------|---------|-----------------|
| | | | Cyclical | Defensive | Sensitive | Cash | US Stock | Foreign | |
| 1 | T. Rowe Price Dividend Growth Advisor | Large Blend | 32.63 | 30.63 | 36.74 | 5.51 | 88.86 | 5.63 | 47.20 |
| 2 | BNY Mellon S&P 500 Index | Large Blend Index | 30.76 | 25.17 | 44.05 | 0.21 | 98.84 | 0.95 | 71.20 |
| 3 | Fidelity® Contrafund® | Large Growth | 36.49 | 17.55 | 45.95 | 0.05 | 91.84 | 7.32 | 72.75 |
| 4 | American Funds Washington Mutual R4 | Large Value | 28.19 | 25.23 | 46.59 | 3.72 | 87.81 | 8.16 | 92.42 |
| 5 | Neuberger Berman Mid Cap Growth R3 | Mid-Cap Growth | 23.11 | 21.75 | 55.14 | 0.63 | 96.42 | 2.95 | 8.18 |
| 6 | American Century Mid Cap Value Inv | Mid-Cap Value | 40.49 | 30.22 | 29.29 | 2.55 | 87.29 | 10.16 | 11.80 |
| 7 | Carillon Eagle Small Cap Growth R3 | Small Growth | 23.42 | 31.41 | 45.16 | 1.56 | 96.97 | 1.47 | 2.67 |
| 8 | Delaware Small Cap Value A | Small Value | 52.51 | 9.80 | 37.69 | 3.20 | 94.79 | 2.12 | 2.27 |

Non-US Stock Funds

| Rank | Fund Name | Category | Super Sectors % | | | Regional Exposure % | | | Market Maturity % | | |
|------|--|---------------------------|-----------------|-----------|-----------|---------------------|--------------|----------------|-------------------|-------|-----------------|
| | | | Cyclical | Defensive | Sensitive | Americas | Greater Asia | Greater Europe | Developed | EM% | Avg Mkt Cap M\$ |
| 1 | JPMorgan Emerging Markets Equity R4 | Diversified Emerging Mkts | 54.17 | 18.93 | 26.90 | 16.34 | 72.63 | 11.03 | 28.63 | 71.37 | — |
| 2 | BNY Mellon International Stock Index Inv | Foreign Large Blend Index | 39.30 | 27.32 | 33.39 | 1.17 | 36.64 | 62.19 | 99.47 | 0.53 | 35.74 |
| 3 | Invesco Oppenheimer International Gr R | 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 R4 | World Stock | 35.92 | 22.64 | 41.44 | 58.10 | 14.02 | 27.87 | 94.81 | 5.19 | 55.05 |

Fixed Income Funds

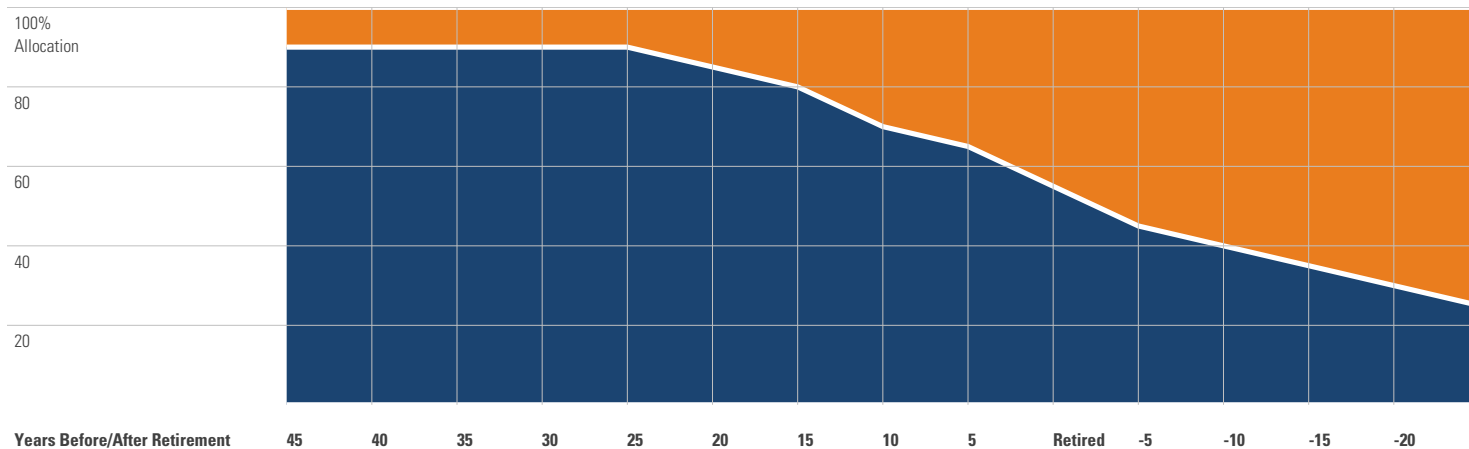
| Rank | Fund Name | Category | Super Sectors % | | | | Other Stats | Credit Quality % | | |
|------|--|--------------------------|-----------------|-------|-----------|--------|-------------|------------------|-----------|-----------------|
| | | | US Govt Debt | Mtg | US Credit | Non US | | Avg Eff Duration | Inv Grade | Below Inv Grade |
| 1 | Eaton Vance Income Fund of Boston A | High Yield Bond | 0.00 | 0.00 | 90.04 | 0.00 | 2.53 | 6.33 | 93.28 | 0.40 |
| 2 | BlackRock Inflation Protected Bond Inv A | Inflation-Protected Bond | 92.27 | 3.09 | 0.17 | 0.00 | 7.74 | 99.78 | 0.22 | 0.00 |
| 3 | Baird Aggregate Bond Inv | Intermediate-Term Bond | 24.33 | 25.13 | 41.86 | 0.00 | 5.87 | 99.70 | 0.30 | 0.00 |
| 4 | PIMCO Income A | Multisector Bond | 23.47 | 13.75 | 18.66 | 0.00 | 0.41 | 81.00 | 19.00 | 0.00 |
| 5 | Federated Government Ultrashrt Dur Svc | Ultrashort Bond | 15.26 | 56.99 | 0.00 | 0.00 | 0.38 | 100.00 | 0.00 | 0.00 |
| 6 | Templeton Global Bond A | World Bond | 76.93 | 0.00 | 0.06 | 0.00 | -1.39 | 85.16 | 17.29 | -2.44 |

PAUL J FORD EMPLOYEE STOCK

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 Advisor | 42.07 | 28.56 | 13.51 | 53.86 | 20.81 | 9.52 | 3.68 | 0.40 | 35.89 |
| T. Rowe Price Retirement 2015 Advisor | 47.83 | 31.68 | 16.15 | 48.37 | 19.15 | 8.58 | 3.41 | 0.39 | 33.57 |
| T. Rowe Price Retirement 2020 Advisor | 57.05 | 37.28 | 19.77 | 39.70 | 15.18 | 7.37 | 2.88 | 0.37 | 32.01 |
| T. Rowe Price Retirement 2025 Advisor | 65.69 | 42.33 | 23.36 | 31.36 | 10.69 | 5.92 | 2.61 | 0.35 | 31.03 |
| T. Rowe Price Retirement 2030 Advisor | 73.23 | 46.72 | 26.51 | 24.00 | 7.00 | 4.53 | 2.46 | 0.33 | 30.35 |
| T. Rowe Price Retirement 2035 Advisor | 79.34 | 50.24 | 29.10 | 18.02 | 1.50 | 3.44 | 2.33 | 0.30 | 29.80 |
| T. Rowe Price Retirement 2040 Advisor | 84.45 | 53.18 | 31.27 | 13.01 | 1.41 | 2.13 | 2.26 | 0.28 | 29.60 |
| T. Rowe Price Retirement 2045 Advisor | 88.72 | 55.67 | 33.05 | 8.96 | 1.41 | 1.27 | 2.09 | 0.25 | 29.55 |
| T. Rowe Price Retirement 2050 Advisor | 88.74 | 55.79 | 32.95 | 8.94 | 1.42 | 1.26 | 2.08 | 0.25 | 29.53 |
| T. Rowe Price Retirement 2055 Advisor | 88.57 | 55.73 | 32.84 | 9.00 | 1.39 | 1.26 | 2.19 | 0.25 | 29.50 |
| T. Rowe Price Retirement 2060 Advisor | 88.44 | 55.70 | 32.74 | 9.00 | 1.38 | 1.24 | 2.32 | 0.25 | 29.45 |