

PHYSICIAN STAFFING 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 <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	✔	
American Funds Growth Fund of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RGAGX	Large Growth	28.54 80 1,363	16.57 67 1,230	12.75 44 1,098	13.31 56 822	✔	13.11	0.96	26.18	✔	☒	✔	0.32	✔	
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	✔	
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	33.86 42 619	15.46 54 566	10.23 55 502	— — 386	✔	13.24	0.93	6.86	✔	☒	✔	0.07	✔	
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	✔	
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>	REGX	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 International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	31.48 22 469	18.06 4 405	10.76 5 338	8.84 11 249	✔	15.38	1.30	16.91	✔	☒	✔	0.32	✔	
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	✔	
Vanguard Total World Stock Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTWAX	World Stock	— — 876	— — 728	— — 610	— — 370	—	—	—	6.86	✔	☒	✔	0.10	✔	

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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															
Baird Core Plus Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BCOIX	Core Plus Bond	10.11 23 613	4.66 19 530	3.75 13 444	4.92 16 332	✔	2.74	0.92	19.27	✔	—	—	0.30	✔
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	✔
Templeton Global Bond R6 <i>percentile rank</i> <i># of funds in category</i>	FBNRX	World Bond	1.01 94 316	1.79 82 283	1.59 83 236	— — 80	✔	6.28	-0.94	18.01	✔	—	—	0.49	✔
Target Date															
BlackRock LifePath® Index 2025 K <i>percentile rank</i> <i># of funds in category</i>	LIBKX	Target Date	18.98 36 233	9.04 33 197	6.64 25 158	— — 83	✔	6.51	0.99	8.59	✔	—	✔	0.01	✔
BlackRock LifePath® Index 2030 K <i>percentile rank</i> <i># of funds in category</i>	LINKX	Target Date	21.08 30 242	9.99 34 207	7.27 28 165	— — 95	✔	7.59	0.99	8.59	✔	—	✔	0.07	✔
BlackRock LifePath® Index 2035 K <i>percentile rank</i> <i># of funds in category</i>	LIJKX	Target Date	23.08 26 230	10.88 28 194	7.87 23 155	— — 80	✔	8.69	0.98	8.59	✔	—	✔	0.08	✔
BlackRock LifePath® Index 2040 K <i>percentile rank</i> <i># of funds in category</i>	LIKKX	Target Date	25.01 14 242	11.69 18 207	8.42 16 165	— — 95	✔	9.66	0.98	8.59	✔	—	✔	0.08	✔

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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
BlackRock LifePath® Index 2045 K <i>percentile rank</i> <i># of funds in category</i>	LIHKX	Target Date	26.25 7 230	12.23 10 194	8.75 8 155	— — 79	✔	10.38	1.01	8.59	✔	—	✔	0.08	✔
BlackRock LifePath® Index 2050 K <i>percentile rank</i> <i># of funds in category</i>	LIPKX	Target Date	26.77 6 242	12.37 8 207	8.85 7 165	— — 77	✔	10.70	1.02	8.59	✔	—	✔	0.08	✔
BlackRock LifePath® Index 2055 K <i>percentile rank</i> <i># of funds in category</i>	LIVKX	Target Date	26.89 6 230	12.42 10 192	8.89 6 150	— — 15	✔	10.72	1.02	8.59	✔	—	✔	0.08	✔
BlackRock LifePath® Index 2060 K <i>percentile rank</i> <i># of funds in category</i>	LIZKX	Target Date	26.92 8 216	12.43 10 147	— — 34	— — —	✔	10.73	1.02	3.84	✔	—	✔	0.12	✔
BlackRock LifePath® Index Retire K <i>percentile rank</i> <i># of funds in category</i>	LIRKX	Target Date	15.90 11 184	7.39 8 158	5.49 4 132	— — 88	✔	4.76	1.14	8.59	✔	—	✔	0.09	✔

Balanced

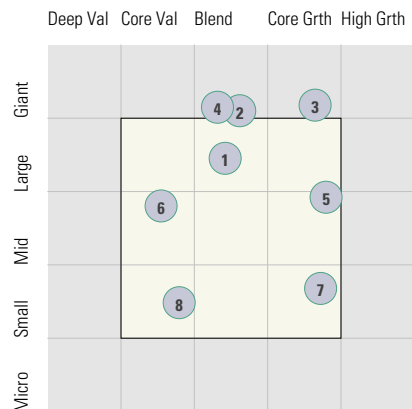
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	15.68 36 562	7.59 16 509	5.67 18 419	6.62 29 270	✔	4.58	0.98	25.27	✔	—	✔	0.12	✔
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	23.13 32 334	10.97 19 304	7.91 19 274	9.35 23 193	✔	9.15	1.01	25.27	✔	—	✔	0.14	✔
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	12.05 35 200	5.85 18 183	4.45 18 158	5.18 43 91	✔	2.82	0.32	25.27	✔	—	✔	0.11	✔
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	19.37 53 699	9.30 37 644	6.82 34 571	8.08 44 420	✔	6.81	1.00	25.27	✔	—	✔	0.13	✔

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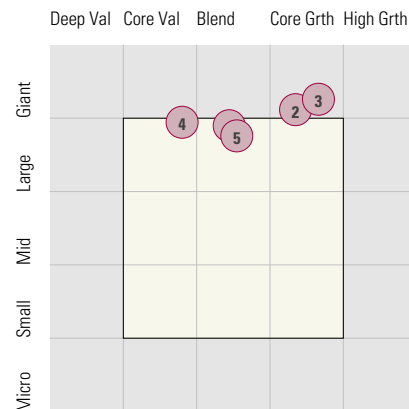
Style Analysis (Data as of 12-31-2019)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

Fund	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 American Funds Washington Mutual R6	Large Value	28.19	25.23	46.59	3.72	87.81	8.16	92.42
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 CI 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 CI C	Small Value	54.33	14.52	31.15	0.69	98.22	1.09	1.32

Non-US Stock Funds

Fund	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 International Growth Adm	Foreign Large Growth	44.59	20.93	34.49	13.68	38.62	47.71	75.72	24.28	31.23
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 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

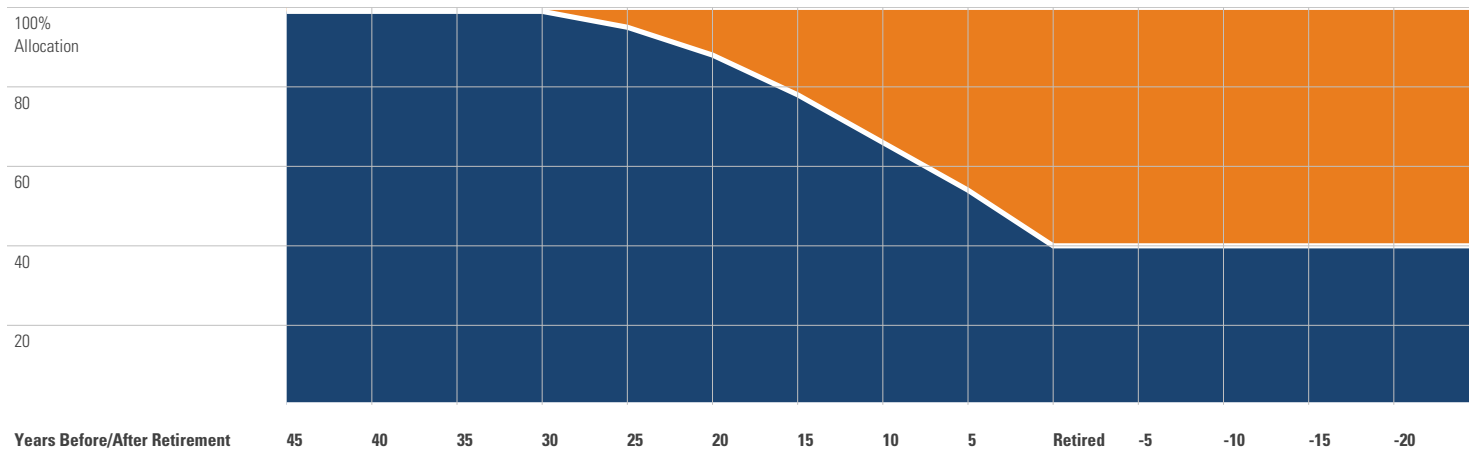
Fund	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1 Baird Core Plus Bond Inst	Core Plus Bond	17.63	21.34	51.18	0.00	5.68	96.80	2.90	0.30
2 Vanguard High-Yield Corporate Adm	High Yield Bond	2.85	0.00	90.05	0.00	3.03	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 Templeton Global Bond R6	World Bond	76.93	0.00	0.06	0.00	-1.39	85.16	17.29	-2.44

PHYSICIAN STAFFING 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
BlackRock LifePath® Index 2025 K	54.69	34.24	20.45	42.91	14.84	0.00	2.09	0.31	27.78
BlackRock LifePath® Index 2030 K	66.77	40.38	26.39	31.18	17.26	0.00	1.81	0.23	28.92
BlackRock LifePath® Index 2035 K	77.86	45.97	31.89	20.49	19.97	0.00	1.47	0.17	28.88
BlackRock LifePath® Index 2040 K	88.00	51.05	36.95	10.66	24.02	0.00	1.23	0.12	29.49
BlackRock LifePath® Index 2045 K	94.69	54.33	40.36	4.14	24.65	0.00	1.07	0.09	29.22
BlackRock LifePath® Index 2050 K	97.75	55.70	42.05	1.29	14.74	0.00	0.89	0.08	29.39
BlackRock LifePath® Index 2055 K	98.04	55.78	42.26	1.00	7.76	0.00	0.89	0.08	28.63
BlackRock LifePath® Index 2060 K	98.00	55.86	42.14	0.95	3.53	0.00	0.97	0.08	—
BlackRock LifePath® Index Retire K	40.26	26.80	13.46	57.17	12.51	0.00	2.18	0.40	25.57