

THE REGAL PRESS INC EMPLOYEE 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																
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	24.92 87 1,394	12.03 77 1,210	9.82 60 1,065	11.73 67 815	✔	11.23	0.90	27.85	✔	☐	✔	0.29	✔	
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	✔	
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	✔	
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	✔	
Wells Fargo Special Mid Cap Value R6 <i>percentile rank</i> <i># of funds in category</i>	WFPRX	Mid-Cap Value	35.68 2 422	9.51 17 377	9.24 8 342	- - 233	✔	12.46	0.93	10.95	✔	☐	✔	0.72	✔	
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	32.76 27 642	15.14 39 574	10.51 42 509	- - 383	✔	15.56	0.92	15.01	✔	☐	✖	0.07	✔	
Delaware Small Cap Value R6 <i>percentile rank</i> <i># of funds in category</i>	DVZRX	Small Value	28.37 7 419	6.05 18 387	- - 346	- - 237	✔	16.71	1.03	22.68	✔	☐	✖	0.72	✔	
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	✔	
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	✔	
⚠ 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	✔	
⊖ Templeton Foreign R6 <i>percentile rank</i> <i># of funds in category</i>	FTFGX	Foreign Large Value	13.04 95 347	4.29 91 305	3.48 67 253	- - 165	✖	12.38	1.08	2.25	✖	☐	✔	0.68	✔	
⚠ Invesco Oppenheimer Global R6 <i>percentile rank</i> <i># of funds in category</i>	OGLIX	World Stock	32.09 10 876	16.18 16 728	10.48 15 610	- - 370	✔	14.55	1.15	2.75	✖	☐	✔	0.67	✔	

THE REGAL PRESS INC EMPLOYEE 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	✖
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	✔
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	✔

THE REGAL PRESS INC EMPLOYEE 401K

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

Fund Removed from Approved List

Fund on Watch List

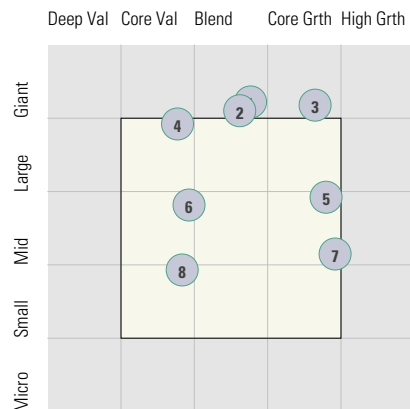
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense	
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
BlackRock LifePath® Index 2045 K <i>percentile rank</i> <i># of funds in category</i>	LIHKX	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	

THE REGAL PRESS INC EMPLOYEE 401K

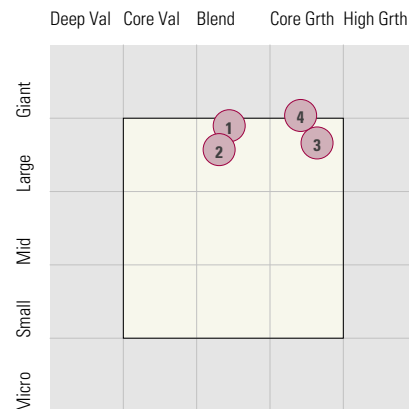
Style Analysis (Data as of 12-31-2019)

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	American Funds Invmt Co of Amer R6	21.71	31.35	46.94	5.11	79.99	14.78	73.81
2	Vanguard 500 Index Admiral	30.69	25.24	44.08	0.35	98.70	0.95	71.43
3	American Funds Growth Fund of Amer R6	27.01	21.37	51.63	4.69	82.96	11.39	50.19
4	JPMorgan Equity Income R6	40.54	27.95	31.52	2.61	96.62	0.77	55.01
5	Vanguard Mid-Cap Growth Index Admiral	30.13	20.10	49.76	0.38	98.54	1.08	11.59
6	Wells Fargo Special Mid Cap Value R6	46.75	20.33	32.91	5.23	89.90	4.87	7.32
7	Vanguard Small Cap Growth Index Admiral	28.02	24.72	47.27	2.08	97.21	0.71	2.95
8	Delaware Small Cap Value R6	52.51	9.80	37.69	3.20	94.79	2.12	—

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	49.32	12.80	37.89	12.90	71.01	16.09	18.53	81.47	18.95
2	Vanguard Developed Markets Index Admiral	40.27	23.69	36.05	9.63	36.45	53.91	98.88	1.12	30.79
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	Invesco Oppenheimer Global R6	32.80	16.21	50.98	51.29	21.16	27.55	92.81	7.19	34.93

Fixed Income Funds

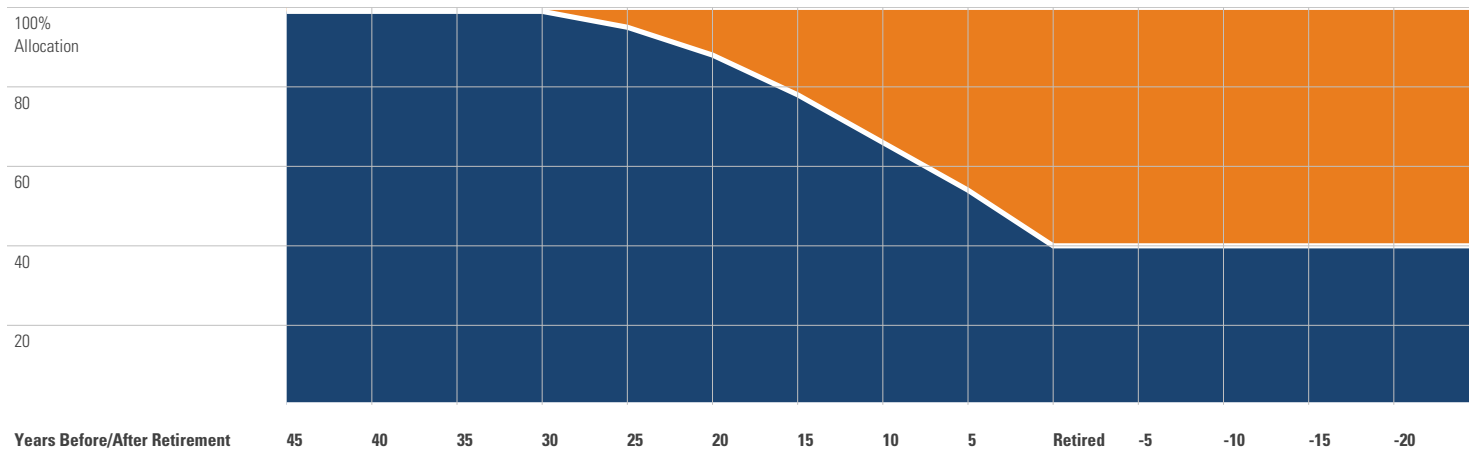
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Western Asset Core Plus Bond IS	20.15	26.40	23.59	0.00	7.04	89.51	9.34	1.15	
2	Vanguard High-Yield Corporate Adm	2.85	0.00	90.05	0.00	3.03	8.93	88.95	2.12	
3	Vanguard Inflation-Protected Secs Adm	97.66	0.00	0.00	0.00	7.38	100.00	0.00	0.00	
4	Vanguard Total Bond Market Index Adm	46.34	22.94	27.53	0.00	6.26	100.00	0.00	0.00	
5	Federated Government Ultrashrt Dur R6	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00	
6	Templeton Global Bond R6	76.93	0.00	0.06	0.00	-1.39	85.16	17.29	-2.44	

THE REGAL PRESS INC EMPLOYEE 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
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