

# SEACREST SERVICES INC 401K PROFIT

## 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	
<b>US Stock</b>																
T. Rowe Price Dividend Growth <i>percentile rank</i> <i># of funds in category</i>	PRDGX	Large Blend	31.02 35 1,394	15.65 11 1,210	12.06 6 1,065	13.30 19 815	✔	10.08	0.81	19.76	✔	☐	✔	0.64	✔	
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	✔	
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 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	✔	
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	✔	
American Century Mid Cap Value I <i>percentile rank</i> <i># of funds in category</i>	AVUAX	Mid-Cap Value	29.12 23 422	7.96 40 377	8.84 11 342	12.42 12 233	✔	13.31	1.01	15.76	✔	☐	✔	0.76	✔	
Wells Fargo Small Company Growth Inst <i>percentile rank</i> <i># of funds in category</i>	WSCGX	Small Growth	26.46 55 642	13.70 51 574	8.65 71 509	13.94 28 383	✔	17.42	1.03	25.15	✔	☐	✔	0.95	✔	
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	22.76 35 419	6.40 15 387	7.46 18 346	– – 237	✔	15.00	0.93	3.68	✔	☐	✖	0.07	✔	
<b>Non-US Stock</b>																
JPMorgan Emerging Markets Equity R5 <i>percentile rank</i> <i># of funds in category</i>	JEMOX	Diversified Emerging Mkts	32.11 3 832	16.60 3 711	– – 577	– – 243	✔	14.55	0.97	14.34	✔	☐	✔	0.89	✔	
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 Y <i>percentile rank</i> <i># of funds in category</i>	OIGYX	Foreign Large Growth	28.98 41 469	9.69 88 405	5.98 73 338	7.37 33 249	✔	13.07	1.11	23.78	✔	☐	✔	0.85	✔	
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 R6 <i>percentile rank</i> <i># of funds in category</i>	RNPGX	World Stock	30.48 19 876	16.79 13 728	11.45 10 610	11.15 7 370	✔	11.96	0.96	19.09	✔	☐	✔	0.44	✔	

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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
<b>Alternative</b>															
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	4.45	-1.11	-1.97	—		8.79	0.88	9.09		—	—	1.01	
<i>percentile rank</i>			82	65	20	—									
<i># of funds in category</i>			131	107	97	36									
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	28.94	8.37	7.17	11.97		12.06	0.98	23.65		—		0.11	
<i>percentile rank</i>			29	46	38	29									
<i># of funds in category</i>			259	224	200	138									
<b>Fixed Income</b>															
BlackRock High Yield Bond Instl	BHYIX	High Yield Bond	15.30	6.61	5.79	7.91		4.32	1.02	12.01		—	—	0.60	
<i>percentile rank</i>			16	8	15	4									
<i># of funds in category</i>			713	618	543	340									
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation- Protected Bond	8.26	3.08	2.22	2.95		2.96	0.98	2.88		—	—	0.50	
<i>percentile rank</i>			41	38	47	45									
<i># of funds in category</i>			221	194	163	104									
Metropolitan West Total Return Bd I	MWTIX	Intermediate- Term Bond	9.09	4.16	3.03	4.98		2.87	0.98	22.77		—	—	0.44	
<i>percentile rank</i>			56	47	62	14									
<i># of funds in category</i>			613	530	444	332									
PIMCO Income I2	PONPX	Multisector Bond	7.94	5.57	5.55	8.66		1.92	0.21	12.76		—	—	1.15	
<i>percentile rank</i>			79	22	7	1									
<i># of funds in category</i>			302	265	223	120									
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	2.63	2.12	2.02	1.71		0.70	-0.14	9.00		—	—	0.60	
<i>percentile rank</i>			73	45	13	21									
<i># of funds in category</i>			201	161	130	62									
Templeton Global Bond Adv	TGBAX	World Bond	0.89	1.65	1.45	3.70		6.28	-0.94	18.01		—	—	0.61	
<i>percentile rank</i>			94	86	84	43									
<i># of funds in category</i>			316	283	236	80									
<b>Target Date</b>															
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	13.88	7.03	5.49	7.06		4.43	0.94	12.92		—		0.31	
<i>percentile rank</i>			56	31	17	8									
<i># of funds in category</i>			134	96	83	62									
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	14.94	7.53	5.85	7.51		4.86	0.93	12.92		—		0.31	
<i>percentile rank</i>			62	35	30	5									
<i># of funds in category</i>			128	99	73	47									
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	15.59	8.28	6.37	8.17		5.30	0.91	12.92		—		0.31	
<i>percentile rank</i>			69	27	17	2									
<i># of funds in category</i>			234	199	157	93									
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	17.85	9.47	7.12	9.15		6.45	0.97	12.92		—		0.33	
<i>percentile rank</i>			68	20	5	1									
<i># of funds in category</i>			233	197	158	83									

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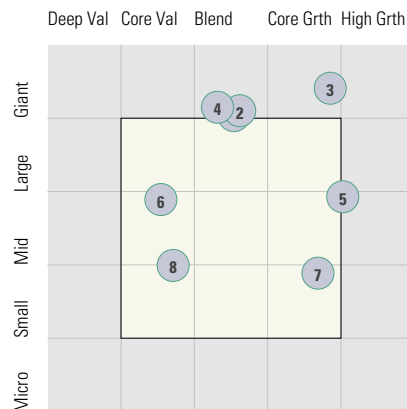
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	20.06 60 242	10.86 4 207	8.07 1 165	9.88 1 95		7.68	0.99	12.92		—		0.35		
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	23.29 21 230	12.28 1 194	8.99 1 155	10.34 1 80		9.14	1.02	12.92		—		0.37		
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	24.40 28 242	12.76 1 207	9.30 1 165	10.54 1 95		9.66	0.97	12.92		—		0.38		
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	24.68 51 230	12.96 2 194	9.45 1 155	10.62 1 79		9.89	0.95	12.92		—		0.38		
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	25.04 43 242	13.11 2 207	9.55 1 165	10.68 1 77		10.02	0.95	12.92		—		0.39		
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	25.09 45 230	13.11 2 192	9.54 1 150	— — 15		10.05	0.95	9.92		—		0.40		
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	25.01 60 216	13.05 3 147	— — 34	— — —		10.02	0.94	4.77		—		0.41		
<b>Balanced</b>																
MFS Conservative Allocation R4 <i>percentile rank</i> <i># of funds in category</i>	MACJX	Target Risk	17.38 16 562	8.19 7 509	5.89 12 419	6.75 25 270		4.92	1.04	17.52		—		0.66		
MFS Growth Allocation R4 <i>percentile rank</i> <i># of funds in category</i>	MAGJX	Target Risk	26.54 2 334	12.50 2 304	8.81 5 274	9.76 12 193		9.05	0.98	17.52		—		0.76		
MFS Moderate Allocation R4 <i>percentile rank</i> <i># of funds in category</i>	MAMJX	Target Risk	22.05 16 699	10.40 15 644	7.36 21 571	8.38 36 420		6.96	1.01	17.52		—		0.71		

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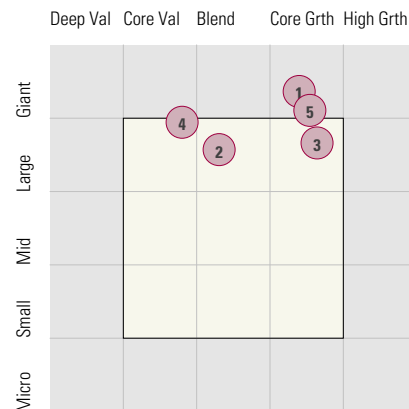
## Style Analysis (Data as of 12-31-2019)

### 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	T. Rowe Price Dividend Growth	Large Blend	32.63	30.63	36.74	5.51	88.86	5.63	47.20
2	Vanguard 500 Index Admiral	Large Blend Index	30.69	25.24	44.08	0.35	98.70	0.95	71.43
3	Fidelity® Contrafund®	Large Growth	36.49	17.55	45.95	0.05	91.84	7.32	72.75
4	American Funds Washington Mutual R6	Large Value	28.19	25.23	46.59	3.72	87.81	8.16	92.42
5	MFS Mid Cap Growth R6	Mid-Cap Growth	31.17	16.37	52.46	1.65	94.49	3.86	10.33
6	American Century Mid Cap Value I	Mid-Cap Value	40.49	30.22	29.29	2.55	87.29	10.16	11.80
7	Wells Fargo Small Company Growth Inst	Small Growth	25.87	29.63	44.51	1.81	89.51	2.71	1.82
8	Vanguard Small Cap Value Index Admiral	Small Value	52.45	15.12	32.43	1.38	97.50	1.11	2.79

**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	JPMorgan Emerging Markets Equity R5	Diversified Emerging Mkts	54.17	18.93	26.90	16.34	72.63	11.03	28.63	71.37	—
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	Invesco Oppenheimer International Gr Y	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 R6	World Stock	35.92	22.64	41.44	58.10	14.02	27.87	94.81	5.19	55.05

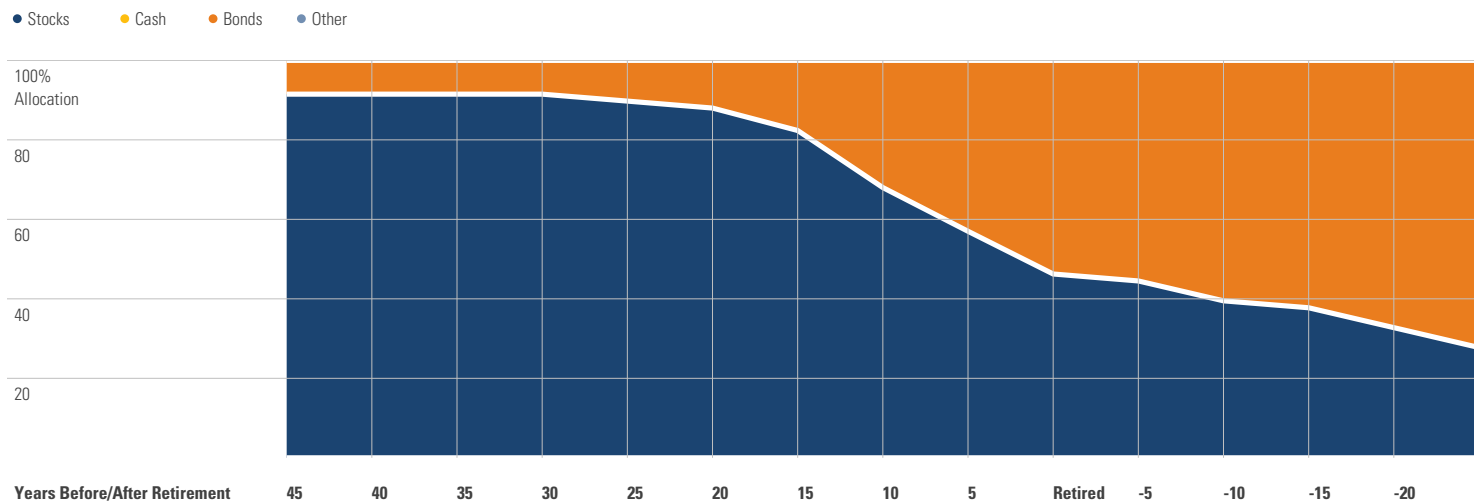
**Fixed Income Funds**

	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	BlackRock High Yield Bond Instl	High Yield Bond	0.03	0.00	90.24	0.00	3.11	4.65	95.10	0.25
2	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	92.27	3.09	0.17	0.00	7.74	99.78	0.22	0.00
3	Metropolitan West Total Return Bd I	Intermediate-Term Bond	30.54	32.47	26.87	0.00	5.75	94.63	5.36	0.01
4	PIMCO Income I2	Multisector Bond	23.47	13.75	18.66	0.00	0.41	81.00	19.00	0.00
5	PIMCO Short-Term I2	Ultrashort Bond	24.58	5.17	29.09	0.00	0.03	91.00	9.00	0.00
6	Templeton Global Bond Adv	World Bond	76.93	0.00	0.06	0.00	-1.39	85.16	17.29	-2.44

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## Target Date Analysis (Data as of 12-31-2019)

### Target Date Allocation



### 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
American Funds 2010 Trgt Date Retire R6	38.23	26.71	11.52	53.65	13.92	5.03	7.26	0.87	61.97
American Funds 2015 Trgt Date Retire R6	42.86	29.93	12.93	49.33	14.77	4.99	6.97	0.83	60.10
American Funds 2020 Trgt Date Retire R6	45.02	32.10	12.92	47.25	15.02	4.57	6.93	0.80	54.76
American Funds 2025 Trgt Date Retire R6	54.53	37.01	17.52	38.10	14.42	0.94	6.68	0.68	47.62
American Funds 2030 Trgt Date Retire R6	63.77	42.91	20.86	28.93	14.79	0.79	6.70	0.60	45.00
American Funds 2035 Trgt Date Retire R6	77.26	50.82	26.44	15.99	12.24	0.32	6.23	0.51	43.38
American Funds 2040 Trgt Date Retire R6	81.79	53.77	28.02	11.16	4.11	0.29	6.57	0.47	43.20
American Funds 2045 Trgt Date Retire R6	83.14	54.69	28.45	9.80	4.03	0.20	6.55	0.51	43.56
American Funds 2050 Trgt Date Retire R6	84.49	56.16	28.33	8.48	4.05	0.12	6.55	0.48	43.58
American Funds 2055 Trgt Date Retire R6	84.48	56.15	28.33	8.49	4.05	0.12	6.55	0.48	43.54
American Funds 2060 Trgt Date Retire R6	84.50	56.16	28.34	8.49	4.05	0.12	6.55	0.48	—