

# THOMAS AND SOLOMON 401K PLAN AND

## 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 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	✔
American Funds AMCAP R4 <i>percentile rank</i> <i># of funds in category</i>	RAFEX	Large Growth	26.28 90 1,363	14.74 83 1,230	10.66 74 1,098	12.90 65 822	✔	12.51	0.91	23.68	✔	☒	✔	0.71	✔
JPMorgan Equity Income I <i>percentile rank</i> <i># of funds in category</i>	HLIEX	Large Value	26.29 39 1,215	12.35 15 1,097	9.73 13 951	13.21 3 697	✔	10.99	0.90	15.42	✔	☒	✔	0.73	✔
BNY Mellon MidCap Index Inv <i>percentile rank</i> <i># of funds in category</i>	PESPX	Mid-Cap Blend	25.56 66 404	8.73 62 361	8.52 34 292	12.19 33 220	✔	14.66	1.10	19.76	✔	☒	✔	0.50	✔
Wells Fargo Small Company Growth Admin <i>percentile rank</i> <i># of funds in category</i>	NVSCX	Small Growth	26.15 58 642	13.41 52 574	8.39 74 509	13.66 35 383	✔	17.42	1.03	25.15	✔	☒	✔	1.20	✔
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	✔
<b>Non-US Stock</b>															
Delaware Emerging Markets A <i>percentile rank</i> <i># of funds in category</i>	DEMAX	Diversified Emerging Mkts	24.05 22 832	13.25 19 711	8.02 6 577	5.27 17 243	✔	15.84	1.06	13.27	✔	☒	✔	1.63	✖
American Funds Europacific Growth R4 <i>percentile rank</i> <i># of funds in category</i>	REREX	Foreign Large Blend	26.98 64 469	12.06 55 405	7.04 50 338	6.36 68 249	✔	12.26	1.07	18.59	✔	☒	✔	0.84	✔
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	✔
<b>Alternative</b>															
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	✔
<b>Fixed Income</b>															
⚠ PIMCO Real Return A <i>percentile rank</i> <i># of funds in category</i>	PRTNX	Inflation- Protected Bond	8.09 49 221	2.99 45 194	2.05 62 163	2.97 45 104	✔	2.87	0.93	0.98	✖	—	—	1.38	✖

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⚠ T. Rowe Price New Income Adv	PANIX	Intermediate-Term Bond	8.91	3.83	2.76	3.48	✔	2.76	0.94	1.92	✖	☒	—	0.82	✖
<i>percentile rank</i>			28	45	54	61									
<i># of funds in category</i>			431	383	328	252									
PIMCO Income A	PONAX	Multisector Bond	7.62	5.26	5.24	8.34	✔	1.92	0.21	12.76	✔	—	—	1.45	✖
<i>percentile rank</i>			84	32	11	2									
<i># of funds in category</i>			302	265	223	120									
PIMCO Short-Term A	PSHAX	Ultrashort Bond	2.47	1.97	1.87	1.54	✔	0.70	-0.14	9.00	✔	—	—	0.75	✖
<i>percentile rank</i>			79	64	19	27									
<i># of funds in category</i>			201	161	130	62									

### Target Date

American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	13.42	6.63	5.13	6.68	✔	4.40	0.93	12.92	✔	—	✔	0.66	✔
<i>percentile rank</i>			62	53	47	28									
<i># of funds in category</i>			134	96	83	62									
American Funds 2015 Trgt Date Retire R4	RDBTX	Target Date	14.58	7.16	5.48	7.14	✔	4.84	0.93	12.92	✔	—	✔	0.66	✔
<i>percentile rank</i>			74	56	47	38									
<i># of funds in category</i>			128	99	73	47									
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	15.28	7.92	6.00	7.79	✔	5.36	0.92	12.92	✔	—	✔	0.66	✔
<i>percentile rank</i>			73	42	34	20									
<i># of funds in category</i>			234	199	157	93									
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	17.41	9.09	6.74	8.77	✔	6.46	0.97	12.92	✔	—	✔	0.68	✔
<i>percentile rank</i>			78	31	22	4									
<i># of funds in category</i>			233	197	158	83									
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	19.71	10.47	7.71	9.49	✔	7.67	0.98	12.92	✔	—	✔	0.70	✔
<i>percentile rank</i>			69	15	9	5									
<i># of funds in category</i>			242	207	165	95									
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	22.90	11.89	8.61	9.96	✔	9.19	1.02	12.92	✔	—	✔	0.72	✔
<i>percentile rank</i>			29	4	2	4									
<i># of funds in category</i>			230	194	155	80									
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	23.94	12.37	8.92	10.16	✔	9.68	0.97	12.92	✔	—	✔	0.73	✔
<i>percentile rank</i>			38	3	2	6									
<i># of funds in category</i>			242	207	165	95									
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	24.25	12.56	9.05	10.23	✔	9.86	0.94	12.92	✔	—	✔	0.73	✔
<i>percentile rank</i>			62	3	2	5									
<i># of funds in category</i>			230	194	155	79									
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	24.61	12.71	9.17	10.29	✔	10.04	0.95	12.92	✔	—	✔	0.74	✔
<i>percentile rank</i>			57	3	1	6									
<i># of funds in category</i>			242	207	165	77									
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	24.60	12.71	9.15	—	✔	10.04	0.95	9.92	✔	—	✔	0.75	✔
<i>percentile rank</i>			64	5	2	—									
<i># of funds in category</i>			230	192	150	15									
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	24.53	12.66	—	—	✔	10.02	0.94	4.77	✔	—	✔	0.76	✔
<i>percentile rank</i>			77	4	—	—									
<i># of funds in category</i>			216	147	34	—									

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🚫 Fund Removed from Approved List

⚠️ Fund on Watch List

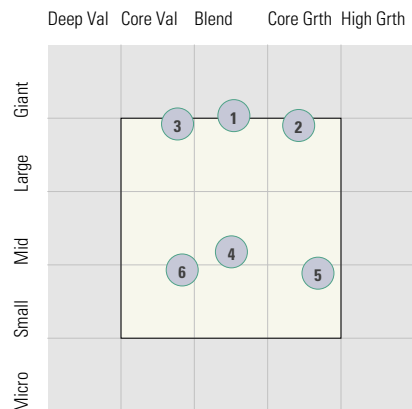
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
<b>Balanced</b>															
American Funds Capital Income Bldr R4	RIREX	World Allocation	17.33	7.57	5.23	7.02	✔️	6.79	0.92	28.02	✔️	🏠	✔️	0.64	✔️
<i>percentile rank</i>			44	46	35	22									
<i># of funds in category</i>			469	389	331	193									

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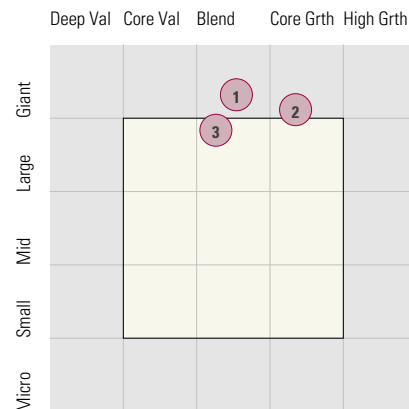
## Style Analysis (Data as of 12-31-2019)

### 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 T. Rowe Price Dividend Growth Advisor	Large Blend	32.63	30.63	36.74	5.51	88.86	5.63	47.20
2 American Funds AMCAP R4	Large Growth	20.37	28.99	50.64	7.45	85.15	7.41	31.47
3 JPMorgan Equity Income I	Large Value	40.54	27.95	31.52	2.61	96.62	0.77	55.01
4 BNY Mellon MidCap Index Inv	Mid-Cap Blend	45.93	17.53	36.54	0.50	99.44	0.06	4.68
5 Wells Fargo Small Company Growth Admin	Small Growth	25.87	29.63	44.51	1.81	89.51	2.71	1.82
6 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**

Fund	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1 Delaware Emerging Markets A	Diversified Emerging Mkts	23.01	15.61	61.37	21.37	68.97	9.66	30.79	69.21	17.63
2 American Funds Europacific Growth R4	Foreign Large Blend	40.93	20.70	38.37	11.55	47.62	40.81	71.76	28.24	39.57
3 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

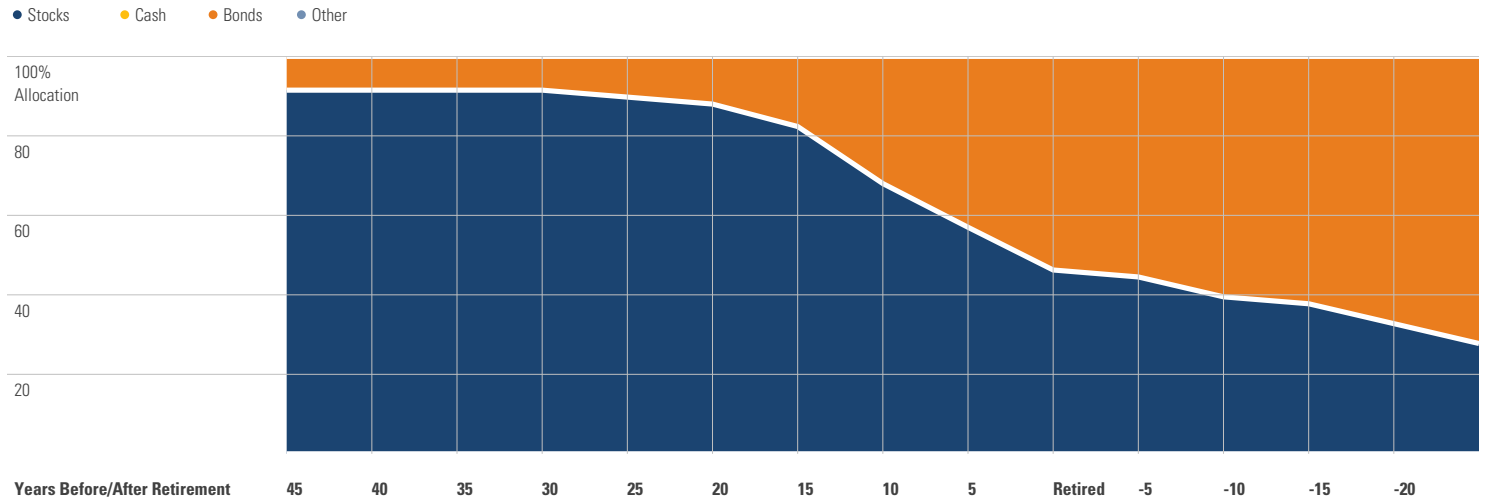
**Fixed Income Funds**

Fund	Category	Super Sectors %				Other Stats	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Avg Eff Duration	Inv Grade	Below Inv Grade
1 PIMCO Real Return A	Inflation-Protected Bond	64.93	10.67	5.24	0.00	7.63	97.00	3.00	0.00
2 T. Rowe Price New Income Adv	Intermediate-Term Bond	18.40	19.19	43.58	0.00	5.50	91.49	4.89	3.63
3 PIMCO Income A	Multisector Bond	23.47	13.75	18.66	0.00	0.41	81.00	19.00	0.00
4 PIMCO Short-Term A	Ultrashort Bond	24.58	5.17	29.09	0.00	0.03	91.00	9.00	0.00

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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 R4	38.23	26.71	11.52	53.65	13.92	5.03	7.26	0.87	61.97
American Funds 2015 Trgt Date Retire R4	42.86	29.93	12.93	49.33	14.77	4.99	6.97	0.83	60.10
American Funds 2020 Trgt Date Retire R4	45.02	32.10	12.92	47.25	15.02	4.57	6.93	0.80	54.76
American Funds 2025 Trgt Date Retire R4	54.53	37.01	17.52	38.10	14.42	0.94	6.68	0.68	47.62
American Funds 2030 Trgt Date Retire R4	63.77	42.91	20.86	28.93	14.79	0.79	6.70	0.60	45.00
American Funds 2035 Trgt Date Retire R4	77.26	50.82	26.44	15.99	12.24	0.32	6.23	0.51	43.38
American Funds 2040 Trgt Date Retire R4	81.79	53.77	28.02	11.16	4.11	0.29	6.57	0.47	43.20
American Funds 2045 Trgt Date Retire R4	83.14	54.69	28.45	9.80	4.03	0.20	6.55	0.51	43.56
American Funds 2050 Trgt Date Retire R4	84.49	56.16	28.33	8.48	4.05	0.12	6.55	0.48	43.58
American Funds 2055 Trgt Date Retire R4	84.48	56.15	28.33	8.49	4.05	0.12	6.55	0.48	43.54
American Funds 2060 Trgt Date Retire R4	84.50	56.16	28.34	8.49	4.05	0.12	6.55	0.48	—