

ALCOTT SCHOOL 403B PLAN

Screens Summary (Data as of 12-31-2020)

⊖ 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	14.85 61 1,369	10.39 74 1,237	13.17 62 1,078	12.09 64 817	✔	17.44	0.92	28.85	✔	☒	✔	0.27	✔	
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	18.37 38 1,369	14.14 24 1,237	15.18 20 1,078	13.85 12 817	✔	18.80	1.00	4.68	✔	☒	✔	0.04	✔	
American Funds Growth Fund of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RGAGX	Large Growth	38.28 35 1,291	20.07 53 1,204	18.97 40 1,081	15.66 40 796	✔	19.72	0.97	27.18	✔	☒	✔	0.30	✔	
American Funds American Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RMFGX	Large Value	5.10 32 1,202	8.02 20 1,130	11.24 19 1,000	11.03 21 717	✔	14.49	0.71	15.01	✔	☒	✖	0.27	✔	
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	34.48 44 604	19.33 49 564	17.18 53 504	– – 383	✔	21.29	0.97	7.86	✔	☒	✔	0.07	✔	
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	2.54 55 415	4.75 39 396	9.17 43 349	– – 247	✔	22.68	0.98	14.38	✔	☒	✔	0.07	✔	
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	35.28 52 616	19.21 44 576	17.99 45 505	– – 383	✔	24.16	0.94	16.01	✔	☒	✖	0.07	✔	
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	5.85 32 416	4.48 20 386	9.73 20 358	– – 259	✔	25.82	0.97	4.68	✔	☒	✖	0.07	✔	
Non-US Stock																
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	25.30 21 797	12.19 7 697	14.41 20 597	7.43 1 279	✔	18.50	0.88	21.56	✔	☒	✔	0.59	✔	
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	10.26 40 780	4.81 41 674	8.31 34 584	5.92 27 383	✔	18.86	1.02	7.86	✔	☒	✔	0.07	✔	
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	59.74 4 452	22.45 4 388	21.77 4 318	12.39 5 234	✔	21.50	1.09	17.91	✔	☒	✔	0.33	✔	
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	8.99 5 353	3.90 5 323	8.43 3 281	5.08 13 184	✔	20.05	1.09	10.60	✔	☒	✖	0.38	✔	
American Funds New Perspective R6 <i>percentile rank</i> <i># of funds in category</i>	RNPGX	World Stock	33.81 14 869	18.14 10 762	16.85 11 636	13.04 9 390	✔	19.35	1.06	20.10	✔	☒	✔	0.42	✔	

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Alternative															
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	0.76	-0.89	2.72	-5.40		17.68	1.23	6.00		—	—	1.43	
<i>percentile rank</i>			31	25	26	36									
<i># of funds in category</i>			124	106	95	55									
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-4.65	4.96	5.65	8.68		18.90	0.94	24.65		—		0.12	
<i>percentile rank</i>			44	41	38	31									
<i># of funds in category</i>			248	225	199	144									
Fixed Income															
BlackRock High Yield Bond Instl	BHYIX	High Yield Bond	5.82	5.83	7.88	6.71		9.79	1.02	13.01		—	—	0.62	
<i>percentile rank</i>			38	20	16	7									
<i># of funds in category</i>			678	629	556	352									
American Century Inflation Adjs Bond R5	AIANX	Inflation- Protected Bond	10.51	5.30	4.81	3.46		4.18	1.05	19.10		—	—	0.27	
<i>percentile rank</i>			46	51	42	38									
<i># of funds in category</i>			207	197	173	117									
Vanguard Interm-Term Bond Index Adm	VBILX	Intermediate- Term Bond	9.79	6.49	5.22	4.80		4.03	1.16	12.69			—	0.07	
<i>percentile rank</i>			6	2	7	2									
<i># of funds in category</i>			416	381	331	253									
PIMCO Income I2	PONPX	Multisector Bond	5.69	4.66	6.20	7.26		5.78	0.88	13.77		—	—	1.19	
<i>percentile rank</i>			50	49	23	1									
<i># of funds in category</i>			340	299	262	138									
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	1.48	1.83	1.39	0.84		0.47	0.05	23.49		—	—	0.26	
<i>percentile rank</i>			50	65	81	78									
<i># of funds in category</i>			212	172	134	67									
AB Global Bond I	ANAIX	World Bond	5.05	4.27	4.34	3.97		4.32	0.80	15.35		—	—	0.55	
<i>percentile rank</i>			69	70	60	49									
<i># of funds in category</i>			108	94	62	38									
Target Date															
Vanguard Target Retirement 2015 Inv	VTXVX	Target Date	10.32	7.11	7.78	7.04		7.44	0.84	7.86		—		0.13	
<i>percentile rank</i>			75	63	70	45									
<i># of funds in category</i>			118	97	74	44									
Vanguard Target Retirement 2020 Inv	VTWNX	Target Date	12.04	8.07	9.02	7.93		9.85	1.00	7.86		—		0.13	
<i>percentile rank</i>			46	29	27	15									
<i># of funds in category</i>			178	157	118	72									
Vanguard Target Retirement 2025 Inv	VTTVX	Target Date	13.30	8.73	9.88	8.54		11.60	1.04	7.86		—		0.13	
<i>percentile rank</i>			40	27	27	13									
<i># of funds in category</i>			214	187	151	87									
Vanguard Target Retirement 2030 Inv	VTHRX	Target Date	14.10	9.16	10.51	9.04		12.98	1.00	7.86		—		0.14	
<i>percentile rank</i>			38	29	33	18									
<i># of funds in category</i>			224	197	158	89									

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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
Vanguard Target Retirement 2035 Inv	VTTHX	Target Date	14.79	9.50	11.11	9.51		14.36	0.96	7.86		—		0.14	
<i>percentile rank</i>			43	37	34	17									
<i># of funds in category</i>			207	184	148	84									
Vanguard Target Retirement 2040 Inv	VFORX	Target Date	15.47	9.85	11.71	9.90		15.74	0.95	7.86		—		0.14	
<i>percentile rank</i>			40	36	30	18									
<i># of funds in category</i>			218	197	158	89									
Vanguard Target Retirement 2045 Inv	VTIVX	Target Date	16.30	10.20	12.09	10.09		16.98	0.97	7.86		—		0.15	
<i>percentile rank</i>			36	32	28	17									
<i># of funds in category</i>			207	184	148	83									
Vanguard Target Retirement 2050 Inv	VFIFX	Target Date	16.39	10.24	12.10	10.09		16.99	0.96	7.86		—		0.15	
<i>percentile rank</i>			37	35	30	24									
<i># of funds in category</i>			217	196	157	78									
Vanguard Target Retirement 2055 Inv	VFFVX	Target Date	16.32	10.22	12.09	10.10		16.98	0.95	7.86		—		0.15	
<i>percentile rank</i>			41	36	36	24									
<i># of funds in category</i>			207	184	145	44									
Vanguard Target Retirement 2060 Inv	VTTSX	Target Date	16.32	10.22	12.08	—		16.97	0.95	7.86		—		0.15	
<i>percentile rank</i>			42	40	46	—									
<i># of funds in category</i>			257	181	93	—									
Vanguard Target Retirement 2065 Inv	VLXVX	Target Date	16.17	10.15	—	—		16.99	0.95	3.47		—		0.15	
<i>percentile rank</i>			47	43	—	—									
<i># of funds in category</i>			257	181	93	—									
Vanguard Target Retirement Income Inv	VTINX	Target Date	10.02	6.86	6.86	5.88		6.22	0.84	7.86		—		0.12	
<i>percentile rank</i>			36	25	35	20									
<i># of funds in category</i>			168	148	126	84									

Balanced

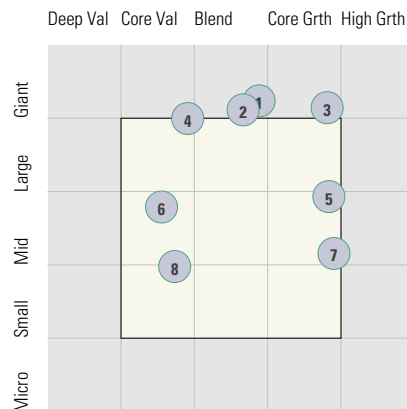
American Funds American Balanced R6	RLBGX	Moderate Allocation	11.22	9.07	10.36	10.27		10.98	0.94	22.01		—		0.26	
<i>percentile rank</i>			57	32	21	5									
<i># of funds in category</i>			673	636	576	414									

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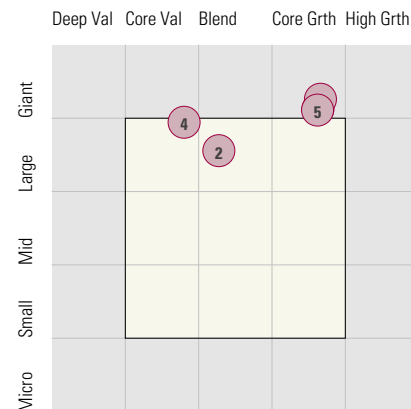
Style Analysis (Data as of 12-31-2020)

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	23.07	29.94	47.00	11.69	76.71	11.31	73.81
2	Vanguard 500 Index Admiral	28.52	27.38	44.10	0.70	98.04	1.26	71.43
3	American Funds Growth Fund of Amer R6	27.07	21.94	51.00	7.92	81.05	10.37	50.19
4	American Funds American Mutual R6	23.99	41.00	35.01	12.66	74.80	11.32	62.67
5	Vanguard Mid-Cap Growth Index Admiral	30.52	19.89	49.61	0.78	98.00	1.22	11.59
6	Vanguard Mid-Cap Value Index Admiral	47.47	25.59	26.94	0.12	96.26	3.62	9.97
7	Vanguard Small Cap Growth Index Admiral	27.21	25.30	47.51	1.87	97.57	0.56	2.95
8	Vanguard Small Cap Value Index Admiral	52.21	15.83	31.94	1.59	97.41	1.00	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	American Funds New World R6	38.15	23.00	38.86	34.09	40.35	25.58	60.64	39.36	20.17
2	Vanguard Developed Markets Index Admiral	37.18	27.61	35.23	9.09	37.90	53.02	99.07	0.93	30.79
3	Vanguard International Growth Adm	44.59	20.93	34.49	13.68	38.62	47.71	75.72	24.28	31.23
4	Vanguard International Value Inv	33.27	21.85	44.88	7.63	37.88	54.50	89.21	10.79	33.22
5	American Funds New Perspective R6	35.61	24.35	40.04	59.55	13.28	27.16	95.76	4.24	55.05

Fixed Income Funds

	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1	BlackRock High Yield Bond Instl	0.02	0.00	82.93	0.00	2.83	4.65	95.10	0.25
2	American Century Inflation Adjs Bond R5	86.76	0.52	3.04	0.00	7.85	101.19	0.48	-1.67
3	Vanguard Inter-Term Bond Index Adm	60.57	0.00	39.02	0.00	6.28	100.00	0.00	0.00
4	PIMCO Income I2	23.42	14.10	18.31	0.00	0.91	81.00	19.00	0.00
5	Federated Hermes Govt Ultrashort IS	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00
6	AB Global Bond I	28.75	3.88	13.56	0.00	6.96	88.87	5.92	5.21

ALCOTT SCHOOL 403B PLAN

Target Date Analysis (Data as of 12-31-2020)

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
Vanguard Target Retirement 2015 Inv	35.67	21.27	14.40	61.69	19.64	0.00	2.33	0.30	33.06
Vanguard Target Retirement 2020 Inv	49.63	29.54	20.09	48.14	13.71	0.00	1.97	0.27	33.09
Vanguard Target Retirement 2025 Inv	59.48	35.39	24.09	38.75	0.02	0.00	1.51	0.25	33.17
Vanguard Target Retirement 2030 Inv	66.87	39.79	27.08	31.41	0.00	0.00	1.51	0.22	33.19
Vanguard Target Retirement 2035 Inv	74.26	44.20	30.06	24.05	0.00	0.00	1.52	0.18	33.13
Vanguard Target Retirement 2040 Inv	81.62	48.77	32.85	16.68	0.00	0.00	1.55	0.14	33.06
Vanguard Target Retirement 2045 Inv	88.73	53.06	35.67	9.64	0.00	0.00	1.52	0.10	33.07
Vanguard Target Retirement 2050 Inv	88.47	52.85	35.62	9.81	0.00	0.00	1.61	0.10	33.08
Vanguard Target Retirement 2055 Inv	88.32	52.70	35.62	9.81	0.00	0.00	1.76	0.10	33.04
Vanguard Target Retirement 2060 Inv	88.23	52.39	35.84	9.81	0.00	0.00	1.85	0.10	33.03
Vanguard Target Retirement 2065 Inv	88.69	52.80	35.89	9.82	0.00	0.00	1.39	0.10	—
Vanguard Target Retirement Income Inv	29.88	17.59	12.29	67.31	21.76	0.00	2.48	0.31	33.08