

COWORX STAFFING SERVICES 401K 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																
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	18.37	14.14	15.18	13.85		18.80	1.00	4.68				0.04		
<i>percentile rank</i>			38	24	20	12										
<i># of funds in category</i>			1,369	1,237	1,078	817										
Fidelity® Contrafund®	FCNTX	Large Growth	32.50	19.01	18.16	15.39		19.60	0.97	30.31				0.85		
<i>percentile rank</i>			54	60	51	47										
<i># of funds in category</i>			1,291	1,204	1,081	796										
JPMorgan Equity Income R6	OIEJX	Large Value	3.88	7.99	11.32	—		18.03	0.90	16.43				0.47		
<i>percentile rank</i>			40	20	18	—										
<i># of funds in category</i>			1,202	1,130	1,000	717										
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	18.24	12.04	13.28	12.40		21.69	0.98	22.63				0.05		
<i>percentile rank</i>			17	15	19	11										
<i># of funds in category</i>			407	374	309	215										
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	35.28	19.21	17.99	—		24.16	0.94	16.01				0.07		
<i>percentile rank</i>			52	44	45	—										
<i># of funds in category</i>			616	576	505	383										
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	5.85	4.48	9.73	—		25.82	0.97	4.68				0.07		
<i>percentile rank</i>			32	20	20	—										
<i># of funds in category</i>			416	386	358	259										
Non-US Stock																
American Funds New World R6	RNWXG	Diversified Emerging Mkts	25.30	12.19	14.41	7.43		18.50	0.88	21.56				0.59		
<i>percentile rank</i>			21	7	20	1										
<i># of funds in category</i>			797	697	597	279										
MFS Research International R4	MRSJX	Foreign Large Blend	13.18	7.60	9.65	6.08		16.67	0.90	4.68				0.82		
<i>percentile rank</i>			23	8	11	21										
<i># of funds in category</i>			780	674	584	383										
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	10.26	4.81	8.31	5.92		18.86	1.02	7.86				0.07		
<i>percentile rank</i>			40	41	34	27										
<i># of funds in category</i>			780	674	584	383										
Alternative																
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 Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	11.75	5.89	4.97	3.48		4.12	1.05	3.88		—	—	0.65		
<i>percentile rank</i>			15	24	33	37										
<i># of funds in category</i>			207	197	173	117										

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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 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									
Loomis Sayles Bond N	LSBNX	Multisector Bond	2.21	3.52	5.36	—	✔	8.05	1.22	29.65	✔	—	—	0.59	✔
<i>percentile rank</i>			80	73	48	—									
<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									

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									
Vanguard Target Retirement 2035 Inv	VTTX	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	VTTX	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	—									

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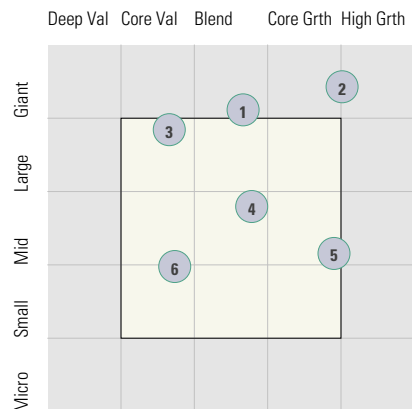
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Vanguard Target Retirement Income Inv	VTINX	Target Date	10.02	6.86	6.86	5.88	✔️	6.22	0.84	7.86	✔️	—	✔️	0.12	✔️
<i>percentile rank</i>			<i>36</i>	<i>25</i>	<i>35</i>	<i>20</i>									
<i># of funds in category</i>			<i>168</i>	<i>148</i>	<i>126</i>	<i>84</i>									
Balanced															
Vanguard LifeStrategy Cnsv Gr Inv	VSCGX	Target Risk	11.51	7.78	8.03	6.65	✔️	7.92	1.01	26.27	✔️	—	✔️	0.12	✔️
<i>percentile rank</i>			<i>27</i>	<i>17</i>	<i>17</i>	<i>25</i>									
<i># of funds in category</i>			<i>549</i>	<i>524</i>	<i>462</i>	<i>280</i>									
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	15.45	9.79	11.32	9.38	✔️	15.14	1.03	26.27	✔️	—	✔️	0.14	✔️
<i>percentile rank</i>			<i>27</i>	<i>23</i>	<i>18</i>	<i>20</i>									
<i># of funds in category</i>			<i>325</i>	<i>308</i>	<i>279</i>	<i>188</i>									
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	9.13	6.56	6.24	5.17	✔️	4.74	0.96	26.27	✔️	—	✔️	0.11	✔️
<i>percentile rank</i>			<i>27</i>	<i>14</i>	<i>30</i>	<i>34</i>									
<i># of funds in category</i>			<i>177</i>	<i>166</i>	<i>149</i>	<i>93</i>									
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	13.59	8.84	9.71	8.11	✔️	11.49	0.99	26.27	✔️	—	✔️	0.13	✔️
<i>percentile rank</i>			<i>36</i>	<i>36</i>	<i>36</i>	<i>45</i>									
<i># of funds in category</i>			<i>673</i>	<i>636</i>	<i>576</i>	<i>414</i>									

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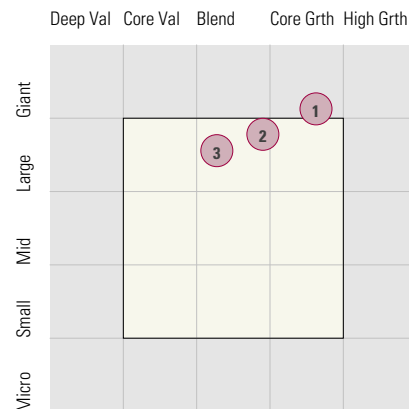
Style Analysis (Data as of 12-31-2020)

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	Vanguard 500 Index Admiral	Large Blend Index	28.52	27.38	44.10	0.70	98.04	1.26	71.43
2	Fidelity® Contrafund®	Large Growth	34.92	17.09	47.99	0.87	91.05	7.18	72.75
3	JPMorgan Equity Income R6	Large Value	39.43	28.93	31.64	3.17	96.03	0.80	55.01
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	36.74	25.14	38.10	0.03	97.31	2.65	10.75
5	Vanguard Small Cap Growth Index Admiral	Small Growth	27.21	25.30	47.51	1.87	97.57	0.56	2.95
6	Vanguard Small Cap Value Index Admiral	Small Value	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	Diversified Emerging Mkts	38.15	23.00	38.86	34.09	40.35	25.58	60.64	39.36	20.17
2	MFS Research International R4	Foreign Large Blend	37.10	25.83	37.07	7.34	34.93	57.73	94.72	5.28	32.28
3	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	37.18	27.61	35.23	9.09	37.90	53.02	99.07	0.93	30.79

Fixed Income Funds

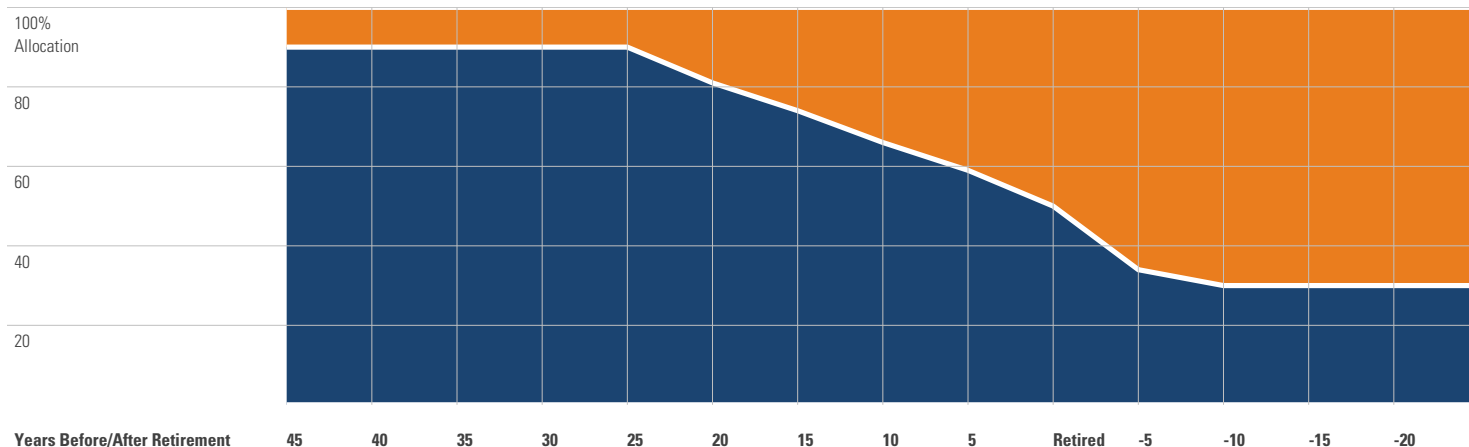
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	95.14	0.34	1.52	0.00	6.90	99.78	0.22	0.00
2	Vanguard Inter-Term Bond Index Adm	Intermediate-Term Bond	60.57	0.00	39.02	0.00	6.28	100.00	0.00	0.00
3	Loomis Sayles Bond N	Multisector Bond	31.27	0.00	48.85	0.00	3.49	65.98	23.30	10.73
4	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00

COWORX STAFFING SERVICES 401K 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