

FRLA 401(K) 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																
T. Rowe Price Dividend Growth <i>percentile rank</i> <i># of funds in category</i>	PRDGX	Large Blend	13.93 66 1,369	13.88 32 1,237	14.49 37 1,078	13.37 30 817	✔	16.29	0.85	20.77	✔	☐	✔	0.63	✔	
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	✔	
Fidelity® Contrafund® <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	32.50 54 1,291	19.01 60 1,204	18.16 51 1,081	15.39 47 796	✔	19.60	0.97	30.31	✔	☐	✔	0.85	✔	
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	8.08 90 1,369	9.83 80 1,237	12.68 70 1,078	12.51 52 817	✔	17.19	0.90	23.52	✔	☐	✔	0.27	✔	
Neuberger Berman Mid Cap Growth Inst <i>percentile rank</i> <i># of funds in category</i>	NBMLX	Mid-Cap Growth	39.71 36 604	20.77 38 564	18.33 37 504	14.43 42 383	✔	21.74	0.99	17.93	✔	☐	✔	0.70	✔	
American Century Mid Cap Value I <i>percentile rank</i> <i># of funds in category</i>	AVUAX	Mid-Cap Value	1.88 60 415	4.66 42 396	9.55 32 349	10.61 13 247	✔	20.65	0.89	16.76	✔	☐	✔	0.78	✔	
Carillon Eagle Small Cap Growth I <i>percentile rank</i> <i># of funds in category</i>	HSIIX	Small Growth	37.61 45 616	15.84 61 576	16.15 62 505	12.89 66 383	✔	25.17	0.98	25.02	✔	☐	✖	0.76	✔	
Delaware Small Cap Value Instl <i>percentile rank</i> <i># of funds in category</i>	DEVIX	Small Value	-1.23 75 416	1.52 58 386	9.00 29 358	8.54 34 259	✔	27.06	1.01	23.68	✔	☐	✔	0.90	✔	
Non-US Stock																
JPMorgan Emerging Markets Equity R5 <i>percentile rank</i> <i># of funds in category</i>	JEMOX	Diversified Emerging Mkts	34.83 8 797	14.41 4 697	- - 597	- - 279	✔	20.82	1.01	15.34	✔	☐	✔	0.89	✔	
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	✔	
⚠ Invesco Oppenheimer International Gr Y <i>percentile rank</i> <i># of funds in category</i>	OIGYX	Foreign Large Growth	22.18 47 452	8.32 72 388	9.57 81 318	7.99 40 234	✔	18.62	0.97	24.79	✔	☐	✔	0.85	✔	
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 <i>percentile rank</i> <i># of funds in category</i>	PCRPX	Commodities Broad Basket	0.76 31 124	-0.89 25 106	2.72 26 95	-5.40 36 55	✔	17.68	1.23	6.00	✔	—	—	1.43	✖
Vanguard Real Estate Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VGSLX	Real Estate	-4.65 44 248	4.96 41 225	5.65 38 199	8.68 31 144	✔	18.90	0.94	24.65	✔	—	✔	0.12	✔
Fixed Income															
Eaton Vance Income Fund of Boston I <i>percentile rank</i> <i># of funds in category</i>	EIBIX	High Yield Bond	5.09 54 678	5.15 46 629	6.89 53 556	6.09 26 352	✔	8.65	0.91	6.16	✔	—	—	0.75	✔
BlackRock Inflation Protected Bond Instl <i>percentile rank</i> <i># of funds in category</i>	BPRIX	Inflation- Protected Bond	11.75 15 207	5.89 24 197	4.97 33 173	3.48 37 117	✔	4.12	1.05	3.88	✔	—	—	0.65	✔
Baird Aggregate Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BAGIX	Intermediate- Term Bond	8.63 22 416	5.84 14 381	5.04 11 331	4.68 5 253	✔	3.81	1.07	20.27	✔	☒	—	0.30	✔
PIMCO Income I2 <i>percentile rank</i> <i># of funds in category</i>	PONPX	Multisector Bond	5.69 50 340	4.66 49 299	6.20 23 262	7.26 1 138	✔	5.78	0.88	13.77	✔	—	—	1.19	✔
Federated Hermes Govt Ultrashort IS <i>percentile rank</i> <i># of funds in category</i>	FGUSX	Ultrashort Bond	1.48 50 212	1.83 65 172	1.39 81 134	0.84 78 67	✖	0.47	0.05	23.49	✔	—	—	0.26	✔
Templeton Global Bond Adv <i>percentile rank</i> <i># of funds in category</i>	TGBAX	World Bond	-4.19 88 316	-0.65 94 269	1.41 89 240	2.00 80 96	✖	6.10	-0.49	19.01	✔	—	—	0.67	✔
Target Date															
T. Rowe Price Retirement 2010 <i>percentile rank</i> <i># of funds in category</i>	TRRAX	Target Date	11.90 7 119	7.80 7 88	8.42 2 75	7.04 4 52	✔	9.59	1.18	5.42	✔	—	✔	0.52	✔
T. Rowe Price Retirement 2015 <i>percentile rank</i> <i># of funds in category</i>	TRRGX	Target Date	12.57 12 118	8.19 7 97	9.02 2 74	7.75 1 44	✔	10.53	1.18	5.42	✔	—	✔	0.55	✔
T. Rowe Price Retirement 2020 <i>percentile rank</i> <i># of funds in category</i>	TRRBX	Target Date	13.19 18 178	8.70 7 157	9.81 2 118	8.47 1 72	✔	11.95	1.20	5.42	✔	—	✔	0.57	✔
T. Rowe Price Retirement 2025 <i>percentile rank</i> <i># of funds in category</i>	TRRHX	Target Date	14.69 8 214	9.40 4 187	10.63 1 151	9.16 2 87	✔	13.37	1.19	5.42	✔	—	✔	0.61	✔

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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
T. Rowe Price Retirement 2030	TRRCX	Target Date	15.90	9.98	11.34	9.76		14.70	1.13	18.27		—		0.64	
<i>percentile rank</i>			7	6	5	2									
<i># of funds in category</i>			224	197	158	89									
T. Rowe Price Retirement 2035	TRRJX	Target Date	17.05	10.48	11.90	10.20		15.78	1.06	5.42		—		0.67	
<i>percentile rank</i>			10	12	14	3									
<i># of funds in category</i>			207	184	148	84									
T. Rowe Price Retirement 2040	TRRDY	Target Date	18.11	10.93	12.38	10.54		16.67	1.01	5.42		—		0.69	
<i>percentile rank</i>			11	9	11	4									
<i># of funds in category</i>			218	197	158	89									
T. Rowe Price Retirement 2045	TRRKX	Target Date	18.65	11.20	12.63	10.67		17.34	0.99	5.42		—		0.71	
<i>percentile rank</i>			8	9	8	3									
<i># of funds in category</i>			207	184	148	83									
T. Rowe Price Retirement 2050	TRRMX	Target Date	18.68	11.19	12.62	10.67		17.30	0.97	5.42		—		0.71	
<i>percentile rank</i>			10	13	9	6									
<i># of funds in category</i>			217	196	157	78									
T. Rowe Price Retirement 2055	TRRNK	Target Date	18.55	11.15	12.59	10.66		17.36	0.97	5.42		—		0.71	
<i>percentile rank</i>			9	13	14	8									
<i># of funds in category</i>			207	184	145	44									
T. Rowe Price Retirement 2060	TRRLX	Target Date	18.47	11.14	12.56	—		17.34	0.97	5.42		—		0.71	
<i>percentile rank</i>			10	15	17	—									
<i># of funds in category</i>			257	181	93	—									

Balanced

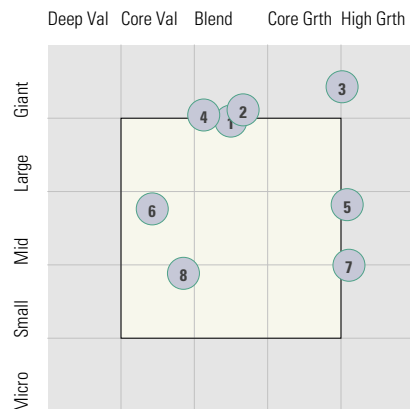
BlackRock Global Allocation Instl	MALOX	World Allocation	21.12	9.66	9.29	6.80		12.39	1.04	4.00				0.80	
<i>percentile rank</i>			3	3	9	23									
<i># of funds in category</i>			475	415	362	220									

FRLA 401(K) PLAN

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	T. Rowe Price Dividend Growth	30.97	33.13	35.90	3.98	89.46	6.56	47.20
2	Vanguard 500 Index Admiral	28.52	27.38	44.10	0.70	98.04	1.26	71.43
3	Fidelity® Contrafund®	34.92	17.09	47.99	0.87	91.05	7.18	72.75
4	American Funds Washington Mutual R6	25.88	30.98	43.14	5.07	86.70	7.96	92.42
5	Neuberger Berman Mid Cap Growth Inst	20.43	22.28	57.28	1.44	94.53	4.03	8.18
6	American Century Mid Cap Value I	37.38	32.74	29.88	3.36	84.34	12.30	11.80
7	Carillon Eagle Small Cap Growth I	16.75	39.98	43.27	0.33	97.31	2.36	2.67
8	Delaware Small Cap Value Instl	53.48	10.44	36.08	3.65	93.39	2.07	2.27

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	50.82	20.07	29.10	16.84	74.58	8.58	31.23	68.77	—
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	Invesco Oppenheimer International Gr Y	23.21	31.00	45.78	13.26	25.86	60.87	94.66	5.34	15.13
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

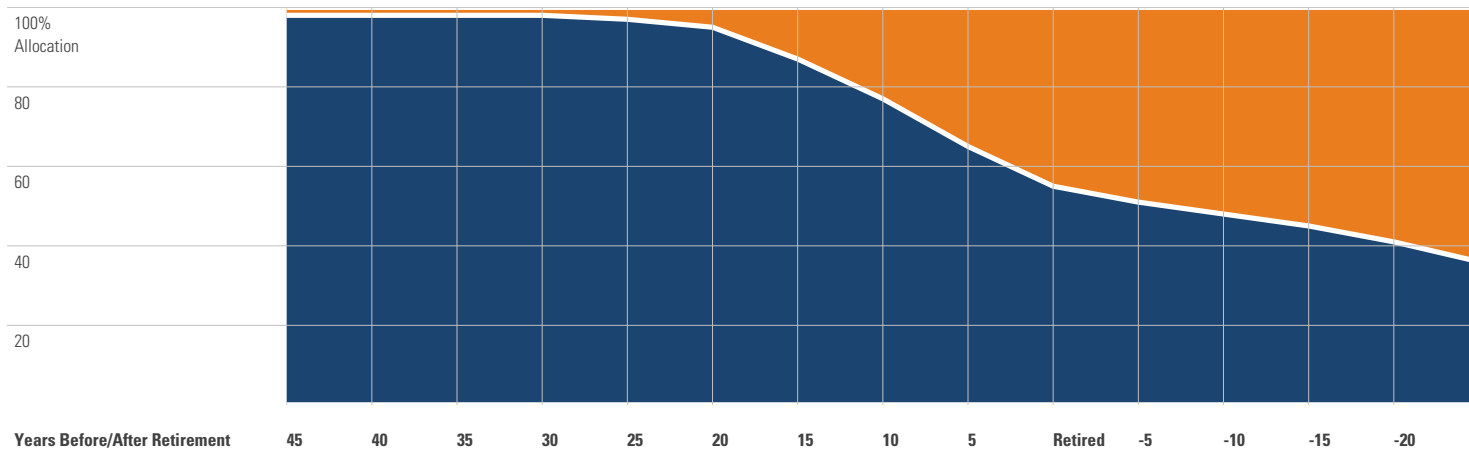
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1	Eaton Vance Income Fund of Boston I	0.00	0.00	88.06	0.00	2.55	8.04	89.77	2.19
2	BlackRock Inflation Protected Bond Instl	95.14	0.34	1.52	0.00	6.90	99.78	0.22	0.00
3	Baird Aggregate Bond Inst	22.40	26.93	42.38	0.00	5.69	99.40	0.60	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	Templeton Global Bond Adv	82.53	0.00	0.06	0.00	-1.01	85.16	17.29	-2.44

FRLA 401(K) 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
T. Rowe Price Retirement 2010	44.16	30.81	13.35	51.74	19.47	9.39	3.63	0.46	35.89
T. Rowe Price Retirement 2015	50.06	34.30	15.76	46.20	17.68	8.54	3.29	0.45	33.57
T. Rowe Price Retirement 2020	54.07	35.31	18.76	41.46	15.50	7.43	4.07	0.41	32.01
T. Rowe Price Retirement 2025	63.67	41.18	22.49	32.48	10.66	6.01	3.46	0.39	31.03
T. Rowe Price Retirement 2030	71.81	46.18	25.63	24.81	7.05	4.60	3.03	0.36	30.35
T. Rowe Price Retirement 2035	78.49	50.19	28.30	18.58	1.90	3.51	2.60	0.33	29.80
T. Rowe Price Retirement 2040	84.29	53.60	30.69	13.08	1.97	2.16	2.35	0.30	29.60
T. Rowe Price Retirement 2045	88.78	56.21	32.57	8.73	1.87	1.21	2.23	0.27	29.55
T. Rowe Price Retirement 2050	88.54	56.13	32.41	8.78	1.92	1.19	2.41	0.27	29.53
T. Rowe Price Retirement 2055	91.02	58.39	32.63	6.54	1.78	1.03	2.19	0.25	29.50
T. Rowe Price Retirement 2060	91.04	58.31	32.73	6.38	1.67	1.00	2.33	0.25	29.45