

# FIVE RIVERS HEALTH CENTERS 401K

## 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	
<b>US Stock</b>																
DFA US Core Equity 1 I <i>percentile rank</i> <i># of funds in category</i>	DFEOX	Large Blend	16.42 51 1,369	11.80 58 1,237	14.16 43 1,078	12.87 44 817		20.98	1.11	8.85				0.17		
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		
State St Russell Lg Cap Gr® Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Large Growth	38.45 33 1,291	22.92 31 1,204	20.93 18 1,081	17.16 18 796		19.90	1.00	21.52				0.04		
State St Russell Lg Cp Val® Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Large Value	3.01 46 1,202	6.14 44 1,130	9.78 41 1,000	10.52 32 717		19.87	1.00	21.86				0.04		
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		
State St Russell Sm Cap® Gr Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Small Growth	34.14 56 616	15.99 60 576	16.20 62 505	13.37 57 383		25.45	1.00	11.33				0.05		
State St Russell Sm Cp® Val Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Small Value	5.09 36 416	3.85 25 386	9.71 21 358	8.67 32 259		26.29	0.99	11.33				0.05		
<b>Non-US Stock</b>																
Vanguard Emerging Mkts Stock Idx Adm <i>percentile rank</i> <i># of funds in category</i>	VEMAX	Diversified Emerging Mkts	15.24 58 797	5.80 44 697	11.70 51 597	3.12 56 279		19.68	0.98	12.35				0.14		
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 R6 <i>percentile rank</i> <i># of funds in category</i>	OIGIX	Foreign Large Growth	22.40 45 452	8.49 70 388	9.76 79 318	— — 234		18.62	0.97	24.79				0.69		
DFA International Value I <i>percentile rank</i> <i># of funds in category</i>	DFIVX	Foreign Large Value	-2.14 73 353	-2.25 90 323	5.01 58 281	2.88 75 184		23.30	1.25	10.85				0.39		
Vanguard Total World Stock Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTWAX	World Stock	16.69 40 869	— — 762	— — 636	— — 390		—	—	7.86				0.10		

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⊖ Fund Removed from Approved List    ⚠ Fund on Watch List

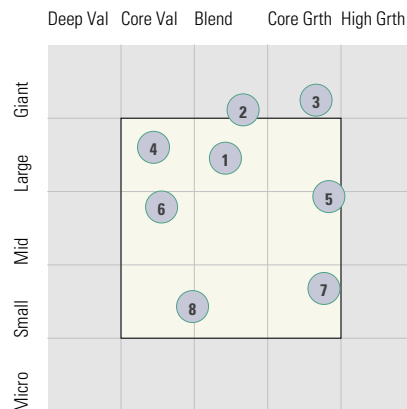
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
<b>Alternative</b>															
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	8.00	-0.19	3.19	—	✓	16.09	1.05	10.09	✓	—	—	1.11	✓
<i>percentile rank</i>			3	14	18	—									
<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									
<b>Fixed Income</b>															
Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	10.71	6.30	6.36	—	✓	3.73	0.98	24.02	✓	—	—	0.39	✓
<i>percentile rank</i>			11	13	5	—									
<i># of funds in category</i>			602	543	464	343									
BlackRock Inflation Protected Bond K	BPLBX	Inflation- Protected Bond	11.85	5.94	5.05	3.57	✓	4.12	1.05	3.88	✓	—	—	0.60	✓
<i>percentile rank</i>			14	21	26	30									
<i># of funds in category</i>			207	197	173	117									
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate- Term Bond	7.72	5.39	4.46	3.80	✓	3.50	1.02	7.86	✓	☐	—	0.05	✓
<i>percentile rank</i>			45	32	38	47									
<i># of funds in category</i>			416	381	331	253									
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	1.39	1.82	—	—	✓	0.48	0.05	23.49	✓	—	—	0.24	✓
<i>percentile rank</i>			53	66	—	—									
<i># of funds in category</i>			212	172	134	67									
Templeton Global Bond R6	FBNRX	World Bond	-4.06	-0.53	1.56	—	✘	6.10	-0.49	19.01	✓	—	—	0.56	✓
<i>percentile rank</i>			87	93	89	—									
<i># of funds in category</i>			316	269	240	96									
<b>Balanced</b>															
Vanguard LifeStrategy Cnsvr 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>			27	17	17	25									
<i># of funds in category</i>			549	524	462	280									
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>			27	23	18	20									
<i># of funds in category</i>			325	308	279	188									
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>			27	14	30	34									
<i># of funds in category</i>			177	166	149	93									
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>			36	36	36	45									
<i># of funds in category</i>			673	636	576	414									

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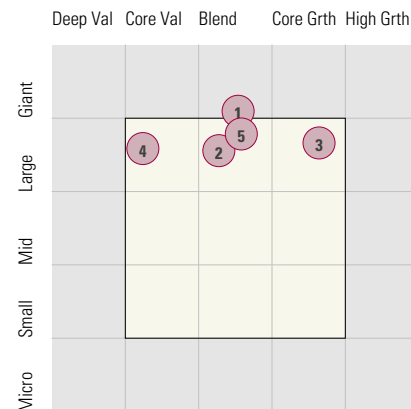
## Style Analysis (Data as of 12-31-2020)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



#### US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 DFA US Core Equity 1 I	Large Blend	32.05	22.01	45.94	1.05	97.70	1.25	23.70
2 Vanguard 500 Index Admiral	Large Blend Index	28.52	27.38	44.10	0.70	98.04	1.26	71.43
3 State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	25.17	20.09	54.73	1.05	98.79	0.16	49.99
4 State St Russell Lg Cp Val® Indx NL CI C	Large Value	35.10	34.31	30.58	1.40	96.07	2.49	51.12
5 Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	30.52	19.89	49.61	0.78	98.00	1.22	11.59
6 Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	47.47	25.59	26.94	0.12	96.26	3.62	9.97
7 State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	20.81	40.35	38.85	0.60	98.69	0.71	1.57
8 State St Russell Sm Cp® Val Indx NL CI C	Small Value	51.87	17.76	30.36	0.95	98.00	1.05	1.32

#### 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 Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	47.65	13.58	38.76	9.29	76.58	14.14	19.77	80.23	18.95
2 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
3 Invesco Oppenheimer International Gr R6	Foreign Large Growth	23.21	31.00	45.78	13.26	25.86	60.87	94.66	5.34	15.13
4 DFA International Value I	Foreign Large Value	61.05	10.45	28.50	9.75	33.12	57.13	99.70	0.30	28.46
5 Vanguard Total World Stock Index Admiral	World Stock	34.30	25.54	40.17	59.16	20.82	20.02	91.17	8.83	—

#### 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 Loomis Sayles Core Plus Bond N	Core Plus Bond	27.83	29.10	28.79	0.00	6.75	94.69	5.03	0.28
2 BlackRock Inflation Protected Bond K	Inflation-Protected Bond	95.14	0.34	1.52	0.00	6.90	99.78	0.22	0.00
3 Vanguard Total Bond Market Index Adm	Intermediate-Term Bond	48.34	22.95	26.24	0.00	6.22	100.00	0.00	0.00
4 Federated Hermes Govt Ultrashort R6	Ultrashort Bond	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00
5 Templeton Global Bond R6	World Bond	82.53	0.00	0.06	0.00	-1.01	85.16	17.29	-2.44