

HEATHWOOD OIL CO INC PROFIT SHARING

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																
Invesco Main Street R6 <i>percentile rank</i> <i># of funds in category</i>	OMSIX	Large Blend	14.74 61 1,369	12.02 55 1,237	13.01 64 1,078	– – 817	✔	18.88	1.00	11.63	✔	☐	✔	0.48	✔	
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	✔	
JPMorgan Large Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	JLGMX	Large Growth	56.42 8 1,291	29.91 6 1,204	24.42 6 1,081	18.62 8 796	✔	22.15	1.09	16.42	✔	☐	✔	0.44	✔	
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	✔	
MFS Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	OTCKX	Mid-Cap Growth	35.80 40 604	23.77 24 564	20.21 23 504	– – 383	✔	19.29	0.87	12.12	✔	☐	✔	0.70	✔	
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	✔	
Delaware Small Cap Value R6 <i>percentile rank</i> <i># of funds in category</i>	DVZRX	Small Value	-1.05 74 416	1.70 55 386	– – 358	– – 259	✔	27.05	1.01	23.68	✔	☐	✔	0.72	✔	
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	✔	
MFS Research International R6 <i>percentile rank</i> <i># of funds in category</i>	MRSKX	Foreign Large Blend	13.29 22 780	7.73 7 674	9.77 9 584	6.17 19 383	✔	16.66	0.90	4.68	✔	☐	✖	0.71	✔	
⚠ 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	✔	
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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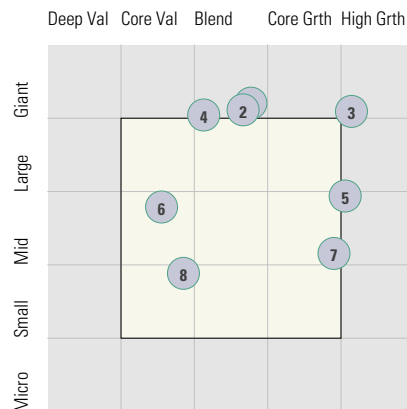
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Alternative															
PIMCO Commodity Real Ret Strat Instl <i>percentile rank</i> <i># of funds in category</i>	PCRIX	Commodities Broad Basket	0.82 31 124	-0.81 24 106	2.80 24 95	-5.31 29 55		17.63	1.22	6.00		—	—	1.33	
Neuberger Berman Real Estate R6 <i>percentile rank</i> <i># of funds in category</i>	NRREX	Real Estate	-1.04 17 248	7.50 9 225	7.73 7 199	— — 144		15.87	0.76	15.01		—		0.76	
Fixed Income															
Baird Core Plus Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BCOIX	Core Plus Bond	8.80 35 602	6.03 24 543	5.49 24 464	4.83 18 343		4.12	1.07	20.27		—	—	0.30	
BlackRock High Yield Bond K <i>percentile rank</i> <i># of funds in category</i>	BRHYX	High Yield Bond	5.93 36 678	5.98 16 629	8.01 13 556	6.80 6 352		9.72	1.02	13.01		—	—	0.51	
BlackRock Inflation Protected Bond K <i>percentile rank</i> <i># of funds in category</i>	BPLBX	Inflation- Protected Bond	11.85 14 207	5.94 21 197	5.05 26 173	3.57 30 117		4.12	1.05	3.88		—	—	0.60	
Western Asset Core Bond IS <i>percentile rank</i> <i># of funds in category</i>	WACSX	Intermediate- Term Bond	9.13 14 416	6.22 5 381	5.60 2 331	4.92 1 253		4.07	1.05	14.02			—	0.42	
PIMCO Short-Term Instl <i>percentile rank</i> <i># of funds in category</i>	PTSHX	Ultrashort Bond	2.74 6 212	2.32 28 172	2.39 8 134	1.89 11 67		2.37	0.11	10.01		—	—	0.55	
PIMCO International Bond (USD-Hdg) Instl <i>percentile rank</i> <i># of funds in category</i>	PFORX	World Bond	6.15 50 108	5.36 34 94	5.32 18 62	5.65 1 38		3.28	0.56	6.27		—	—	0.60	
Balanced															
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	11.51 27 549	7.78 17 524	8.03 17 462	6.65 25 280		7.92	1.01	26.27		—		0.12	
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	15.45 27 325	9.79 23 308	11.32 18 279	9.38 20 188		15.14	1.03	26.27		—		0.14	
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	9.13 27 177	6.56 14 166	6.24 30 149	5.17 34 93		4.74	0.96	26.27		—		0.11	
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	13.59 36 673	8.84 36 636	9.71 36 576	8.11 45 414		11.49	0.99	26.27		—		0.13	

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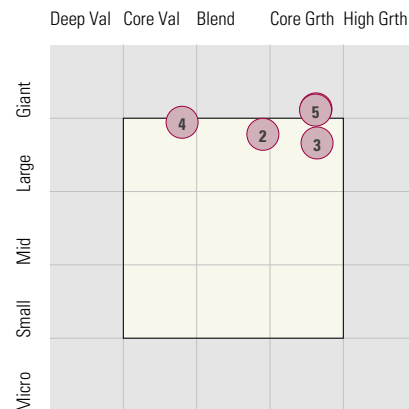
Style Analysis (Data as of 12-31-2020)

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 Invesco Main Street R6	Large Blend	36.35	24.91	38.73	1.16	92.98	5.86	66.57
2 Vanguard 500 Index Admiral	Large Blend Index	28.52	27.38	44.10	0.70	98.04	1.26	71.43
3 JPMorgan Large Cap Growth R6	Large Growth	36.78	16.73	46.48	4.36	91.43	4.22	58.43
4 American Funds Washington Mutual R6	Large Value	25.88	30.98	43.14	5.07	86.70	7.96	92.42
5 MFS Mid Cap Growth R6	Mid-Cap Growth	28.52	16.60	54.89	1.86	91.03	7.11	10.33
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 Vanguard Small Cap Growth Index Admiral	Small Growth	27.21	25.30	47.51	1.87	97.57	0.56	2.95
8 Delaware Small Cap Value R6	Small Value	53.48	10.44	36.08	3.65	93.39	2.07	-

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 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 R6	Foreign Large Blend	37.10	25.83	37.07	7.34	34.93	57.73	94.72	5.28	32.28
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 Vanguard International Value Inv	Foreign Large Value	33.27	21.85	44.88	7.63	37.88	54.50	89.21	10.79	33.22
5 American Funds New Perspective R6	World Stock	35.61	24.35	40.04	59.55	13.28	27.16	95.76	4.24	55.05

Fixed Income Funds

Fund	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1 Baird Core Plus Bond Inst	Core Plus Bond	16.73	22.96	51.40	0.00	5.56	96.50	3.20	0.30
2 BlackRock High Yield Bond K	High Yield Bond	0.02	0.00	82.93	0.00	2.83	4.65	95.10	0.25
3 BlackRock Inflation Protected Bond K	Inflation-Protected Bond	95.14	0.34	1.52	0.00	6.90	99.78	0.22	0.00
4 Western Asset Core Bond IS	Intermediate-Term Bond	20.77	41.10	30.44	0.00	4.85	101.65	0.26	-1.91
5 PIMCO Short-Term Instl	Ultrashort Bond	22.37	5.89	31.68	0.00	0.97	91.00	9.00	0.00
6 PIMCO International Bond (USD-Hdg) Instl	World Bond	34.33	8.25	8.29	0.00	7.96	93.00	7.00	0.00