

KIMBALL TIREY AND ST JOHN LLP 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	
US Stock																
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	✔	
⚠ Neuberger Berman Sustainable Eq R6 <i>percentile rank</i> <i># of funds in category</i>	NRSRX	Large Growth	19.75 26 1,369	12.58 50 1,237	13.36 58 1,078	- - 817	✖	18.97	0.99	17.05	✔	☒	✔	0.59	✔	
JPMorgan Equity Income R6 <i>percentile rank</i> <i># of funds in category</i>	OIEJX	Large Value	3.88 40 1,202	7.99 20 1,130	11.32 18 1,000	- - 717	✔	18.03	0.90	16.43	✔	☒	✔	0.47	✔	
Neuberger Berman Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	NRMGX	Mid-Cap Growth	39.80 35 604	20.88 37 564	18.44 35 504	- - 383	✔	21.72	0.99	17.93	✔	☒	✔	0.61	✔	
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	✔	
Wells Fargo Small Company Growth R6 <i>percentile rank</i> <i># of funds in category</i>	WSCRX	Small Growth	28.87 67 616	16.29 57 576	15.38 68 505	- - 383	✔	26.20	1.01	26.16	✔	☒	✔	0.86	✔	
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																
JPMorgan Emerging Markets Equity R6 <i>percentile rank</i> <i># of funds in category</i>	JEMWX	Diversified Emerging Mkts	35.00 8 797	14.53 4 697	19.49 2 597	- - 279	✔	20.83	1.01	15.34	✔	☒	✔	0.79	✔	
American Funds Europacific Growth R6 <i>percentile rank</i> <i># of funds in category</i>	REGGX	Foreign Large Blend	25.27 33 452	10.74 43 388	12.47 38 318	8.14 36 234	✔	19.13	1.02	19.60	✔	☒	✔	0.46	✔	
⚠ 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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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	✔	
Invesco Real Estate R6 <i>percentile rank</i> <i># of funds in category</i>	IARFX	Real Estate	-10.32 83 248	2.95 73 225	4.79 62 199	— — 144	✔	18.09	0.88	25.69	✔	—	✔	0.79	✔	
Fixed Income																
⚠ AB High Income Z <i>percentile rank</i> <i># of funds in category</i>	AGDZX	High Yield Bond	3.07 80 678	3.62 84 629	6.82 56 556	— — 352	⊕	12.59	1.28	15.18	✔	—	—	0.54	✔	
PIMCO Real Return Instl <i>percentile rank</i> <i># of funds in category</i>	PRRIX	Inflation- Protected Bond	12.09 13 207	6.04 15 197	5.41 8 173	3.79 13 117	✔	4.06	1.02	1.98	⊕	—	—	0.53	✔	
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 Income Instl <i>percentile rank</i> <i># of funds in category</i>	PIMIX	Multisector Bond	5.80 47 340	4.76 47 299	6.30 20 262	7.36 1 138	✔	5.78	0.88	13.77	✔	—	—	1.09	✔	
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	✔	
Target Date																
T. Rowe Price Retirement I 2010 I <i>percentile rank</i> <i># of funds in category</i>	TRPAX	Target Date	12.06 4 119	7.92 4 88	8.54 1 75	— — 52	✔	9.54	1.18	5.26	✔	—	✔	0.37	✔	
T. Rowe Price Retirement I 2015 I <i>percentile rank</i> <i># of funds in category</i>	TRFGX	Target Date	12.81 7 118	8.35 4 97	9.14 1 74	— — 44	✔	10.55	1.18	5.26	✔	—	✔	0.40	✔	
T. Rowe Price Retirement I 2020 I <i>percentile rank</i> <i># of funds in category</i>	TRBRX	Target Date	13.31 16 178	8.81 3 157	9.94 1 118	— — 72	✔	11.91	1.20	5.26	✔	—	✔	0.42	✔	
T. Rowe Price Retirement I 2025 I <i>percentile rank</i> <i># of funds in category</i>	TRPHX	Target Date	14.62 12 214	9.47 1 187	10.70 1 151	— — 87	✔	13.34	1.19	5.26	✔	—	✔	0.46	✔	

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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 I 2030 I <i>percentile rank</i> <i># of funds in category</i>	TRPCX	Target Date	15.92 7 224	10.10 4 197	11.44 4 158	— — 89		14.66	1.13	5.26		—		0.49	
T. Rowe Price Retirement I 2035 I <i>percentile rank</i> <i># of funds in category</i>	TRPJX	Target Date	17.04 12 207	10.56 8 184	11.98 12 148	— — 84		15.75	1.06	5.26		—		0.50	
T. Rowe Price Retirement I 2040 I <i>percentile rank</i> <i># of funds in category</i>	TRPDX	Target Date	18.16 11 218	11.05 5 197	12.49 4 158	— — 89		16.68	1.01	5.26		—		0.51	
T. Rowe Price Retirement I 2045 I <i>percentile rank</i> <i># of funds in category</i>	TRPKX	Target Date	18.72 7 207	11.29 4 184	12.72 7 148	— — 83		17.33	0.99	5.26		—		0.51	
T. Rowe Price Retirement I 2050 I <i>percentile rank</i> <i># of funds in category</i>	TRPMX	Target Date	18.72 9 217	11.30 10 196	12.73 8 157	— — 78		17.30	0.97	5.26		—		0.52	
T. Rowe Price Retirement I 2055 I <i>percentile rank</i> <i># of funds in category</i>	TRPNX	Target Date	18.68 8 207	11.28 8 184	12.70 11 145	— — 44		17.32	0.97	5.26		—		0.52	
T. Rowe Price Retirement I 2060 I <i>percentile rank</i> <i># of funds in category</i>	TRPLX	Target Date	18.79 6 257	11.33 10 181	12.67 15 93	— — —		17.32	0.97	5.26		—		0.52	

Balanced

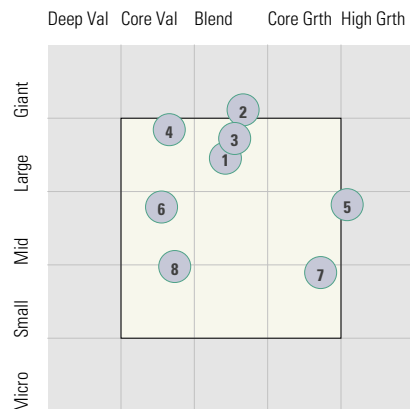
Invesco Equity and Income R6 <i>percentile rank</i> <i># of funds in category</i>	IEIFX	Moderate Allocation	10.45 64 673	6.46 71 636	9.15 48 576	— — 414		16.15	1.36	17.68		—		0.39	
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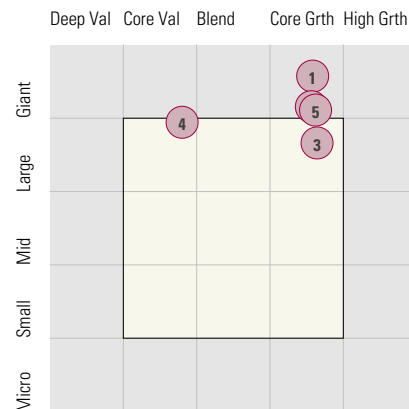
Style Analysis (Data as of 12-31-2020)

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	DFA US Core Equity 1 I	32.05	22.01	45.94	1.05	97.70	1.25	23.70
2	Vanguard 500 Index Admiral	28.52	27.38	44.10	0.70	98.04	1.26	71.43
3	Neuberger Berman Sustainable Eq R6	29.79	26.53	43.67	1.20	80.53	18.27	31.65
4	JPMorgan Equity Income R6	39.43	28.93	31.64	3.17	96.03	0.80	55.01
5	Neuberger Berman Mid Cap Growth R6	20.43	22.28	57.28	1.44	94.53	4.03	8.18
6	Vanguard Mid-Cap Value Index Admiral	47.47	25.59	26.94	0.12	96.26	3.62	9.97
7	Wells Fargo Small Company Growth R6	25.89	31.28	42.82	3.48	88.13	3.79	1.82
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	JPMorgan Emerging Markets Equity R6	50.82	20.07	29.10	16.84	74.58	8.58	31.23	68.77	21.94
2	American Funds Europacific Growth R6	38.16	26.01	35.83	9.53	46.78	43.69	72.93	27.07	39.57
3	Invesco Oppenheimer International Gr R6	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

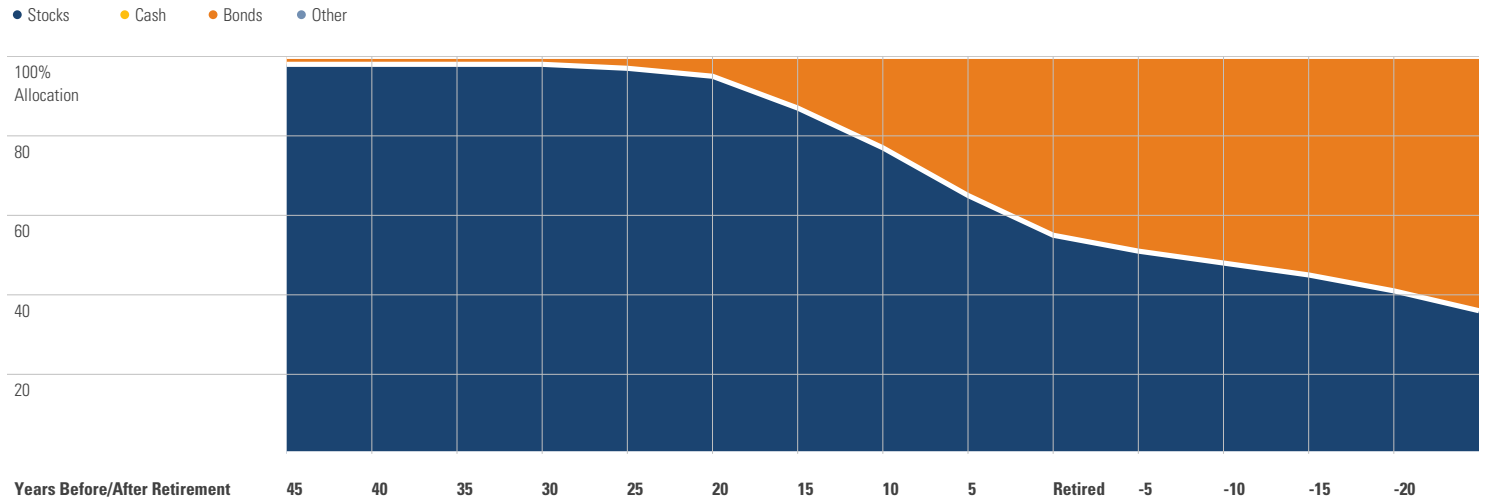
Fixed Income Funds

	Category	Super Sectors %				Other Stats	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Avg Eff Duration	Inv Grade	Below Inv Grade
1	AB High Income Z	19.42	3.74	32.05	0.00	3.68	34.64	56.25	9.11
2	PIMCO Real Return Instl	67.81	8.23	5.30	0.00	7.81	97.00	3.00	0.00
3	Western Asset Core Bond IS	20.77	41.10	30.44	0.00	4.85	101.65	0.26	-1.91
4	PIMCO Income Instl	23.42	14.10	18.31	0.00	0.91	81.00	19.00	0.00
5	PIMCO Short-Term Instl	22.37	5.89	31.68	0.00	0.97	91.00	9.00	0.00
6	PIMCO International Bond (USD-Hdg) Instl	34.33	8.25	8.29	0.00	7.96	93.00	7.00	0.00

KIMBALL TIREY AND ST JOHN LLP 401K

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

Target Date Allocation



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 I	44.20	30.88	13.32	50.99	18.96	9.22	4.34	0.46	—
T. Rowe Price Retirement 2015 I	50.08	34.32	15.76	46.03	17.78	8.47	3.45	0.45	—
T. Rowe Price Retirement 2020 I	58.83	39.78	19.05	37.31	14.42	7.20	3.43	0.44	—
T. Rowe Price Retirement 2025 I	68.02	45.59	22.43	28.50	10.05	5.77	3.12	0.38	—
T. Rowe Price Retirement 2030 I	75.60	50.00	25.60	21.14	5.60	4.34	2.93	0.34	—
T. Rowe Price Retirement 2035 I	81.51	53.20	28.31	15.58	1.67	3.24	2.59	0.31	—
T. Rowe Price Retirement 2040 I	86.56	55.91	30.65	10.66	1.63	1.92	2.50	0.29	—
T. Rowe Price Retirement 2045 I	90.82	58.34	32.48	6.40	1.41	0.99	2.53	0.26	—
T. Rowe Price Retirement 2050 I	90.98	58.42	32.56	6.42	1.44	1.01	2.34	0.26	—
T. Rowe Price Retirement 2055 I	91.00	58.28	32.72	6.46	1.44	1.02	2.30	0.26	—
T. Rowe Price Retirement 2060 I	90.95	58.31	32.64	6.49	1.43	1.03	2.31	0.26	—