

CITY OF MARGATE DEFERRED

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 | ✔ | |
| 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 | ✔ | |
| Vanguard Value Index Adm <i>percentile rank</i> <i># of funds in category</i> | VVIAX | Large Value | 2.29 53 1,202 | 6.77 35 1,130 | 10.75 25 1,000 | 11.22 16 717 | ✔ | 18.92 | 0.95 | 26.02 | ✔ | ☒ | ✔ | 0.05 | ✔ | |
| 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 | ✔ | |
| 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 | ✔ | |
| 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 | ✔ | |
| Non-US Stock | | | | | | | | | | | | | | | | |
| 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 | ✔ | |
| Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i> | VWILX | Foreign Large Growth | 59.74 4 452 | 22.45 4 388 | 21.77 4 318 | 12.39 5 234 | ✔ | 21.50 | 1.09 | 17.91 | ✔ | ☒ | ✔ | 0.33 | ✔ | |
| 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 | ✔ | |
| 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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CITY OF MARGATE DEFERRED

Screens Summary (Data as of 12-31-2020)

 Fund Removed from Approved List
  Fund on Watch List

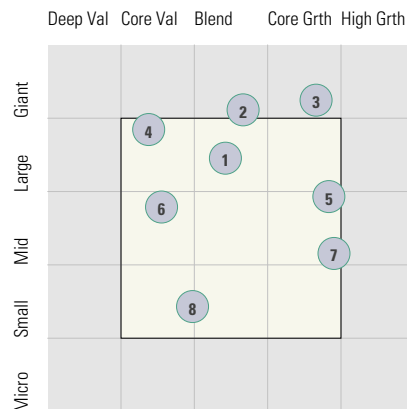
| Name | Ticker | Asset Class | Trailing Performance and Risk | | | | Management | | | Style | | Expense | | | | |
|--|--------|------------------------------|-------------------------------|--------------------|--------------------|-------------------|---------------|-------------------|----------------|--------|---------------|--------------|---------------|--------------|---------------|--|
| | | | 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 | |
| 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 | | |
| 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 | | | | | | | | | | | | | | | | |
| 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 | | |
| Vanguard High-Yield Corporate Adm <i>percentile rank</i> <i># of funds in category</i> | VWEAX | High Yield Bond | 5.39 47 678 | 5.86 19 629 | 7.18 43 556 | 6.50 10 352 | | 8.41 | 0.87 | 12.89 | | — | — | 0.13 | | |
| Vanguard Inflation-Protected Secs Adm <i>percentile rank</i> <i># of funds in category</i> | VAIPX | Inflation- Protected Bond | 10.96 32 207 | 5.77 36 197 | 4.96 33 173 | 3.69 22 117 | | 3.67 | 0.94 | 9.38 | | — | — | 0.10 | | |
| Vanguard Total Bond Market Index Adm <i>percentile rank</i> <i># of funds in category</i> | VBTLX | Intermediate- Term Bond | 7.72 45 416 | 5.39 32 381 | 4.46 38 331 | 3.80 47 253 | | 3.50 | 1.02 | 7.86 | | | — | 0.05 | | |
| Federated Hermes Govt Ultrashort R6 <i>percentile rank</i> <i># of funds in category</i> | FGULX | Ultrashort Bond | 1.39 53 212 | 1.82 66 172 | — — 134 | — — 67 | | 0.48 | 0.05 | 23.49 | | — | — | 0.24 | | |
| AB Global Bond Z <i>percentile rank</i> <i># of funds in category</i> | ANAZX | World Bond | 5.10 69 108 | 4.32 69 94 | 4.39 55 62 | — — 38 | | 4.33 | 0.81 | 15.35 | | — | — | 0.50 | | |
| 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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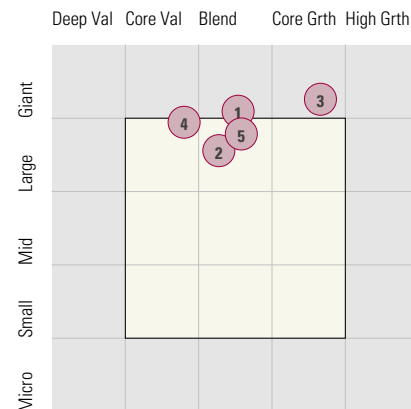
Style Analysis (Data as of 12-31-2020)

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 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 Vanguard Value Index Adm | Large Value | 26.00 | 43.79 | 30.22 | 0.34 | 98.07 | 1.59 | 74.71 |
| 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 Vanguard Small Cap Growth Index Admiral | Small Growth | 27.21 | 25.30 | 47.51 | 1.87 | 97.57 | 0.56 | 2.95 |
| 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 Vanguard International Growth Adm | Foreign Large Growth | 44.59 | 20.93 | 34.49 | 13.68 | 38.62 | 47.71 | 75.72 | 24.28 | 31.23 |
| 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 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 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 Vanguard High-Yield Corporate Adm | High Yield Bond | 2.85 | 0.00 | 90.05 | 0.00 | 3.03 | 8.93 | 88.95 | 2.12 |
| 3 Vanguard Inflation-Protected Secs Adm | Inflation-Protected Bond | 99.97 | 0.00 | 0.00 | 0.00 | 7.26 | 100.00 | 0.00 | 0.00 |
| 4 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 |
| 5 Federated Hermes Govt Ultrashort R6 | Ultrashort Bond | 15.26 | 56.99 | 0.00 | 0.00 | 0.38 | 100.00 | 0.00 | 0.00 |
| 6 AB Global Bond Z | World Bond | 28.75 | 3.88 | 13.56 | 0.00 | 6.96 | 88.87 | 5.92 | 5.21 |