

MCPHERSON CONCRETE COMPANIES INC

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	✔	
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	✔	
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	✔	
MFS New Discovery R4 <i>percentile rank</i> <i># of funds in category</i>	MNDJX	Small Growth	44.99 31 616	26.36 19 576	22.67 16 505	14.53 35 383	✔	23.77	0.92	7.01	✔	☒	✖	1.03	✔	
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	✔	
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	✔	
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	PCRPX	Commodities Broad Basket	0.76	-0.89	2.72	-5.40	✓	17.68	1.23	6.00	✓	—	—	1.43	✗
<i>percentile rank</i>			31	25	26	36									
<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									
Fixed Income															
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	5.09	5.15	6.89	6.09	✓	8.65	0.91	6.16	✓	—	—	0.75	✓
<i>percentile rank</i>			54	46	53	26									
<i># of funds in category</i>			678	629	556	352									
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation- Protected Bond	11.75	5.89	4.97	3.48	✓	4.12	1.05	3.88	✓	—	—	0.65	✓
<i>percentile rank</i>			15	24	33	37									
<i># of funds in category</i>			207	197	173	117									
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	8.63	5.84	5.04	4.68	✓	3.81	1.07	20.27	✓	☐	—	0.30	✓
<i>percentile rank</i>			22	14	11	5									
<i># of funds in category</i>			416	381	331	253									
PIMCO Income I2	PONPX	Multisector Bond	5.69	4.66	6.20	7.26	✓	5.78	0.88	13.77	✓	—	—	1.19	✓
<i>percentile rank</i>			50	49	23	1									
<i># of funds in category</i>			340	299	262	138									
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	1.48	1.83	1.39	0.84	✗	0.47	0.05	23.49	✓	—	—	0.26	✓
<i>percentile rank</i>			50	65	81	78									
<i># of funds in category</i>			212	172	134	67									
Templeton Global Bond Adv	TGBAX	World Bond	-4.19	-0.65	1.41	2.00	✗	6.10	-0.49	19.01	✓	—	—	0.67	✓
<i>percentile rank</i>			88	94	89	80									
<i># of funds in category</i>			316	269	240	96									
Target Date															
T. Rowe Price Retirement 2010	TRRAX	Target Date	11.90	7.80	8.42	7.04	✓	9.59	1.18	5.42	✓	—	✓	0.52	✓
<i>percentile rank</i>			7	7	2	4									
<i># of funds in category</i>			119	88	75	52									
T. Rowe Price Retirement 2015	TRRGX	Target Date	12.57	8.19	9.02	7.75	✓	10.53	1.18	5.42	✓	—	✓	0.55	✓
<i>percentile rank</i>			12	7	2	1									
<i># of funds in category</i>			118	97	74	44									
T. Rowe Price Retirement 2020	TRRBX	Target Date	13.19	8.70	9.81	8.47	✓	11.95	1.20	5.42	✓	—	✓	0.57	✓
<i>percentile rank</i>			18	7	2	1									
<i># of funds in category</i>			178	157	118	72									
T. Rowe Price Retirement 2025	TRRHX	Target Date	14.69	9.40	10.63	9.16	✓	13.37	1.19	5.42	✓	—	✓	0.61	✓
<i>percentile rank</i>			8	4	1	2									
<i># of funds in category</i>			214	187	151	87									

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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

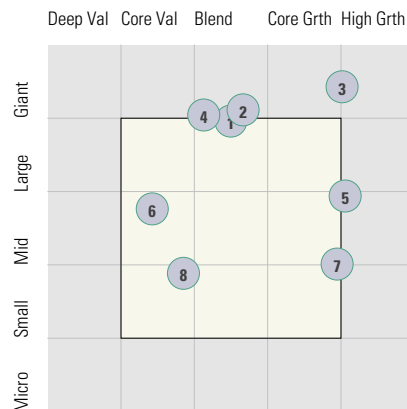
BlackRock Global Allocation Instl	MALOX	World Allocation	21.12	9.66	9.29	6.80		12.39	1.04	4.00				0.80	
<i>percentile rank</i>			3	3	9	23									
<i># of funds in category</i>			475	415	362	220									

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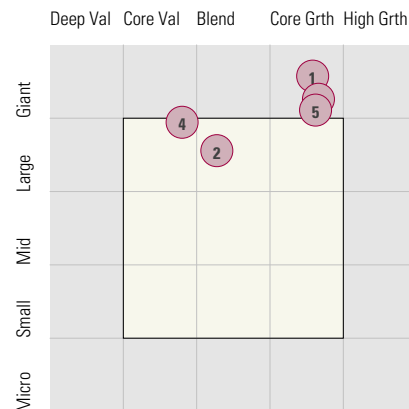
Style Analysis (Data as of 12-31-2020)

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	T. Rowe Price Dividend Growth	Large Blend	30.97	33.13	35.90	3.98	89.46	6.56	47.20
2	Vanguard 500 Index Admiral	Large Blend Index	28.52	27.38	44.10	0.70	98.04	1.26	71.43
3	Fidelity® Contrafund®	Large Growth	34.92	17.09	47.99	0.87	91.05	7.18	72.75
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	American Century Mid Cap Value I	Mid-Cap Value	37.38	32.74	29.88	3.36	84.34	12.30	11.80
7	MFS New Discovery R4	Small Growth	31.58	31.89	36.53	3.97	85.29	10.74	2.43
8	Delaware Small Cap Value Instl	Small Value	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	Diversified Emerging Mkts	50.82	20.07	29.10	16.84	74.58	8.58	31.23	68.77	—
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	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

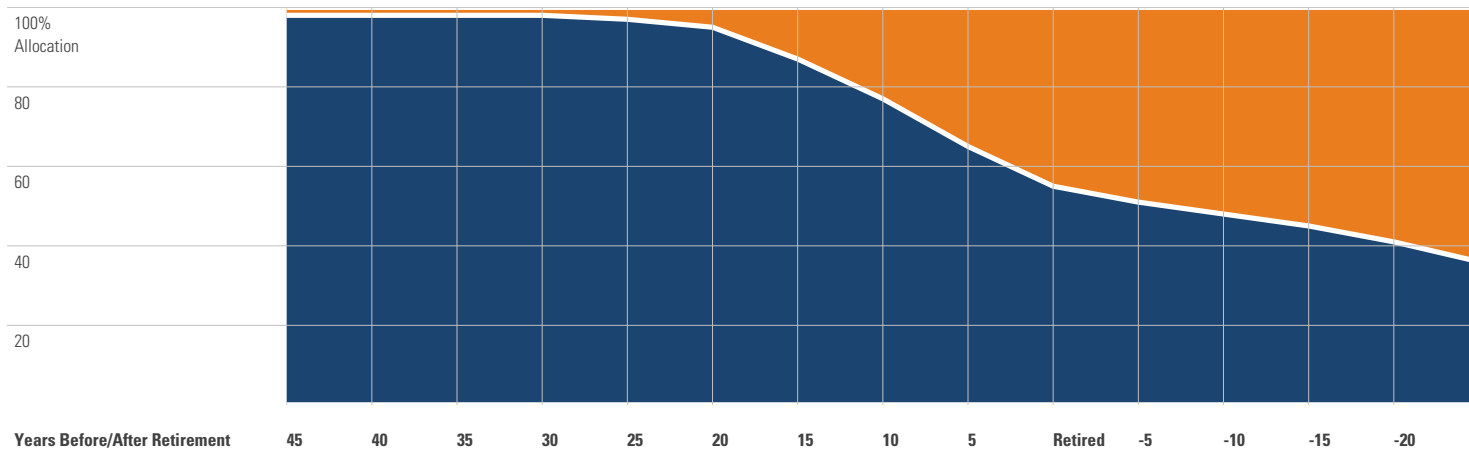
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	88.06	0.00	2.55	8.04	89.77	2.19
2	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	95.14	0.34	1.52	0.00	6.90	99.78	0.22	0.00
3	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.40	26.93	42.38	0.00	5.69	99.40	0.60	0.00
4	PIMCO Income I2	Multisector Bond	23.42	14.10	18.31	0.00	0.91	81.00	19.00	0.00
5	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00
6	Templeton Global Bond Adv	World Bond	82.53	0.00	0.06	0.00	-1.01	85.16	17.29	-2.44

MCPHERSON CONCRETE COMPANIES INC

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