

MONTALBANO INC 401K 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															
Vanguard FTSE Social Index Admiral	VFTAX	Large Blend Index	22.67	-	-	-	—	-	-	5.03	✓	⚠	✖	0.14	✓
<i>percentile rank</i>			11	-	-	-									
<i># of funds in category</i>			1,369	1,237	1,078	817									
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	38.45	22.92	20.93	17.16	✓	19.90	1.00	21.52	✓	⚠	✓	0.04	✓
<i>percentile rank</i>			33	31	18	18									
<i># of funds in category</i>			1,291	1,204	1,081	796									
DFA US Large Cap Value I	DFLVX	Large Value	-0.61	3.28	9.28	10.63	✓	22.94	1.15	8.85	✓	⚠	✓	0.26	✓
<i>percentile rank</i>			76	80	55	28									
<i># of funds in category</i>			1,202	1,130	1,000	717									
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	35.80	23.77	20.21	-	✓	19.29	0.87	12.12	✓	⚠	✓	0.70	✓
<i>percentile rank</i>			40	24	23	-									
<i># of funds in category</i>			604	564	504	383									
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	34.14	15.99	16.20	13.37	✓	25.45	1.00	11.33	✓	⚠	✓	0.05	✓
<i>percentile rank</i>			56	60	62	57									
<i># of funds in category</i>			616	576	505	383									
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	5.09	3.85	9.71	8.67	✓	26.29	0.99	11.33	✓	⚠	✓	0.05	✓
<i>percentile rank</i>			36	25	21	32									
<i># of funds in category</i>			416	386	358	259									
Non-US Stock															
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	15.24	5.80	11.70	3.12	✓	19.68	0.98	12.35	✓	⚠	✓	0.14	✓
<i>percentile rank</i>			58	44	51	56									
<i># of funds in category</i>			797	697	597	279									
American Funds Europacific Growth R6	REGGX	Foreign Large Blend	25.27	10.74	12.47	8.14	✓	19.13	1.02	19.60	✓	⚠	✓	0.46	✓
<i>percentile rank</i>			33	43	38	36									
<i># of funds in category</i>			452	388	318	234									
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	10.26	4.81	8.31	5.92	✓	18.86	1.02	7.86	✓	⚠	✓	0.07	✓
<i>percentile rank</i>			40	41	34	27									
<i># of funds in category</i>			780	674	584	383									
Alternative															
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															
Western Asset Core Plus Bond IS	WAPSX	Core Plus Bond	9.51	6.62	6.31	5.45	✓	5.34	1.21	14.01	✓	—	—	0.42	✓
<i>percentile rank</i>			22	8	5	4									
<i># of funds in category</i>			602	543	464	343									

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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	✔
American Century Diversified Bond R6 <i>percentile rank</i> <i># of funds in category</i>	ADDVX	Intermediate-Term Bond	8.30 28 416	5.14 55 381	4.37 46 331	— — 253	✔	3.74	1.06	19.09	✔	☒	—	0.35	✔
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	✔

Target Date










Vanguard Target Retirement 2015 Inv <i>percentile rank</i> <i># of funds in category</i>	VTXVX	Target Date	10.32 75 118	7.11 63 97	7.78 70 74	7.04 45 44	✔	7.44	0.84	7.86	✔	—	✔	0.13	✔
Vanguard Target Retirement 2020 Inv <i>percentile rank</i> <i># of funds in category</i>	VTWVX	Target Date	12.04 46 178	8.07 29 157	9.02 27 118	7.93 15 72	✔	9.85	1.00	7.86	✔	—	✔	0.13	✔
Vanguard Target Retirement 2025 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTVX	Target Date	13.30 40 214	8.73 27 187	9.88 27 151	8.54 13 87	✔	11.60	1.04	7.86	✔	—	✔	0.13	✔
Vanguard Target Retirement 2030 Inv <i>percentile rank</i> <i># of funds in category</i>	VTHRXX	Target Date	14.10 38 224	9.16 29 197	10.51 33 158	9.04 18 89	✔	12.98	1.00	7.86	✔	—	✔	0.14	✔
Vanguard Target Retirement 2035 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTXX	Target Date	14.79 43 207	9.50 37 184	11.11 34 148	9.51 17 84	✔	14.36	0.96	7.86	✔	—	✔	0.14	✔
Vanguard Target Retirement 2040 Inv <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	15.47 40 218	9.85 36 197	11.71 30 158	9.90 18 89	✔	15.74	0.95	7.86	✔	—	✔	0.14	✔
Vanguard Target Retirement 2045 Inv <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	16.30 36 207	10.20 32 184	12.09 28 148	10.09 17 83	✔	16.98	0.97	7.86	✔	—	✔	0.15	✔
Vanguard Target Retirement 2050 Inv <i>percentile rank</i> <i># of funds in category</i>	VFIFX	Target Date	16.39 37 217	10.24 35 196	12.10 30 157	10.09 24 78	✔	16.99	0.96	7.86	✔	—	✔	0.15	✔
Vanguard Target Retirement 2055 Inv <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	16.32 41 207	10.22 36 184	12.09 36 145	10.10 24 44	✔	16.98	0.95	7.86	✔	—	✔	0.15	✔
Vanguard Target Retirement 2060 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTXX	Target Date	16.32 42 257	10.22 40 181	12.08 46 93	— — —	✔	16.97	0.95	7.86	✔	—	✔	0.15	✔
Vanguard Target Retirement 2065 Inv <i>percentile rank</i> <i># of funds in category</i>	VLVXX	Target Date	16.17 47 257	10.15 43 181	— — 93	— — —	✔	16.99	0.95	3.47	✔	—	✔	0.15	✔

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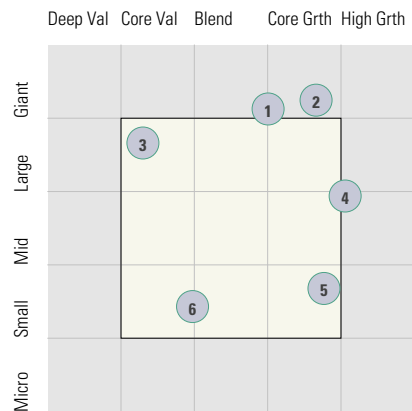
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Vanguard Target Retirement Income Inv	VTINX	Target Date	10.02	6.86	6.86	5.88		6.22	0.84	7.86		—		0.12	
<i>percentile rank</i>			<i>36</i>	<i>25</i>	<i>35</i>	<i>20</i>									
<i># of funds in category</i>			<i>168</i>	<i>148</i>	<i>126</i>	<i>84</i>									
Balanced															
American Funds Capital Income Bldr R6	RIRGX	World Allocation	3.60	4.40	6.92	6.85		11.75	0.97	29.02				0.27	
<i>percentile rank</i>			<i>67</i>	<i>58</i>	<i>58</i>	<i>21</i>									
<i># of funds in category</i>			<i>475</i>	<i>415</i>	<i>362</i>	<i>220</i>									

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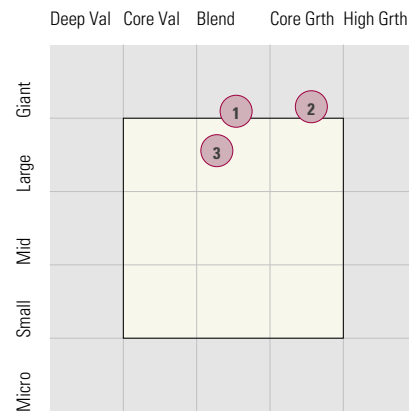
Style Analysis (Data as of 12-31-2020)

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 Vanguard FTSE Social Index Admiral	Large Blend Index	30.94	24.98	44.09	0.54	97.37	2.09	—
2 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
3 DFA US Large Cap Value I	Large Value	34.07	20.55	45.37	0.57	97.64	1.79	53.28
4 MFS Mid Cap Growth R6	Mid-Cap Growth	28.52	16.60	54.89	1.86	91.03	7.11	10.33
5 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
6 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 American Funds Europacific Growth R6	Foreign Large Blend	38.16	26.01	35.83	9.53	46.78	43.69	72.93	27.07	39.57
3 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

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	NR/NA	
1 Western Asset Core Plus Bond IS	Core Plus Bond	15.38	24.94	22.69	0.00	5.71	90.19	9.38	0.43	
2 PIMCO Real Return Instl	Inflation-Protected Bond	67.81	8.23	5.30	0.00	7.81	97.00	3.00	0.00	
3 American Century Diversified Bond R6	Intermediate-Term Bond	27.91	12.10	35.33	0.00	5.91	96.41	3.56	0.03	
4 PIMCO Short-Term Instl	Ultrashort Bond	22.37	5.89	31.68	0.00	0.97	91.00	9.00	0.00	

MONTALBANO INC 401K PROFIT SHARING

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
Vanguard Target Retirement 2015 Inv	35.67	21.27	14.40	61.69	19.64	0.00	2.33	0.30	33.06
Vanguard Target Retirement 2020 Inv	49.63	29.54	20.09	48.14	13.71	0.00	1.97	0.27	33.09
Vanguard Target Retirement 2025 Inv	59.48	35.39	24.09	38.75	0.02	0.00	1.51	0.25	33.17
Vanguard Target Retirement 2030 Inv	66.87	39.79	27.08	31.41	0.00	0.00	1.51	0.22	33.19
Vanguard Target Retirement 2035 Inv	74.26	44.20	30.06	24.05	0.00	0.00	1.52	0.18	33.13
Vanguard Target Retirement 2040 Inv	81.62	48.77	32.85	16.68	0.00	0.00	1.55	0.14	33.06
Vanguard Target Retirement 2045 Inv	88.73	53.06	35.67	9.64	0.00	0.00	1.52	0.10	33.07
Vanguard Target Retirement 2050 Inv	88.47	52.85	35.62	9.81	0.00	0.00	1.61	0.10	33.08
Vanguard Target Retirement 2055 Inv	88.32	52.70	35.62	9.81	0.00	0.00	1.76	0.10	33.04
Vanguard Target Retirement 2060 Inv	88.23	52.39	35.84	9.81	0.00	0.00	1.85	0.10	33.03
Vanguard Target Retirement 2065 Inv	88.69	52.80	35.89	9.82	0.00	0.00	1.39	0.10	—
Vanguard Target Retirement Income Inv	29.88	17.59	12.29	67.31	21.76	0.00	2.48	0.31	33.08