

# OFFICE MANAGEMENT SYSTEMS INC 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	
<b>US Stock</b>																
MFS Massachusetts Investors Tr R6 <i>percentile rank</i> <i># of funds in category</i>	MITJX	Large Blend	14.50 62 1,369	12.90 48 1,237	14.25 42 1,078	– – 817	✔	18.41	0.97	16.51	✔	⊠	✖	0.38	✔	
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	✔	
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	✔	
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	✔	
MFS New Discovery R6 <i>percentile rank</i> <i># of funds in category</i>	MNDKX	Small Growth	45.18 30 616	26.50 18 576	22.79 15 505	– – 383	✔	23.77	0.92	7.01	✔	⊠	✖	0.93	✔	
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	✔	
<b>Non-US Stock</b>																
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	✔	
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	✔	
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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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	
<b>Alternative</b>																
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	✔	
<b>Fixed Income</b>																
Western Asset Core Plus Bond IS <i>percentile rank</i> <i># of funds in category</i>	WAPSX	Core Plus Bond	9.51 22 602	6.62 8 543	6.31 5 464	5.45 4 343	✔	5.34	1.21	14.01	✔	—	—	0.42	✔	
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	✔	
Loomis Sayles Strategic Income N <i>percentile rank</i> <i># of funds in category</i>	NEZNX	Multisector Bond	1.49 85 340	3.18 82 299	5.12 58 262	— — 138	✔	8.44	1.22	25.69	✔	—	—	0.63	✔	
Vanguard Ultra-Short-Term Bond Admiral <i>percentile rank</i> <i># of funds in category</i>	VUSFX	Ultrashort Bond	2.10 17 212	2.53 12 172	2.05 24 134	— — 67	✔	0.93	0.14	3.93	✔	—	—	0.10	✔	
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	✔	
<b>Target Date</b>																
JPMorgan SmartRetirement® 2020 R6 <i>percentile rank</i> <i># of funds in category</i>	JTTYX	Target Date	10.48 67 178	6.65 73 157	7.95 68 118	— — 72	✔	9.13	0.92	12.51	✔	—	✔	0.41	✔	
JPMorgan SmartRetirement® 2025 R6 <i>percentile rank</i> <i># of funds in category</i>	JNSYX	Target Date	11.89 63 214	7.48 74 187	8.95 62 151	— — 87	✔	11.30	1.01	12.51	✔	—	✔	0.43	✔	
JPMorgan SmartRetirement® 2030 R6 <i>percentile rank</i> <i># of funds in category</i>	JSMYX	Target Date	12.74 63 224	8.01 69 197	9.76 54 158	— — 89	✔	13.18	1.02	12.51	✔	—	✔	0.44	✔	
JPMorgan SmartRetirement® 2035 R6 <i>percentile rank</i> <i># of funds in category</i>	SRJYX	Target Date	14.45 47 207	8.63 68 184	10.48 62 148	— — 84	✔	15.23	1.02	12.51	✔	—	✔	0.45	✔	

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JPMorgan SmartRetirement® 2040 R6 <i>percentile rank</i> <i># of funds in category</i>	SMTYX	Target Date	15.20 45 218	9.05 63 197	11.07 52 158	— — 89		16.66	1.01	12.51		—		0.46	
JPMorgan SmartRetirement® 2045 R6 <i>percentile rank</i> <i># of funds in category</i>	JSAYX	Target Date	15.64 47 207	9.31 63 184	11.27 61 148	— — 83		17.60	1.01	12.51		—		0.46	
JPMorgan SmartRetirement® 2050 R6 <i>percentile rank</i> <i># of funds in category</i>	JTSYX	Target Date	15.59 52 217	9.30 61 196	11.24 60 157	— — 78		17.58	0.99	12.51		—		0.46	
JPMorgan SmartRetirement® 2055 R6 <i>percentile rank</i> <i># of funds in category</i>	JFFYX	Target Date	15.59 53 207	9.31 65 184	11.26 67 145	— — 44		17.55	0.98	8.92		—		0.45	
JPMorgan SmartRetirement® 2060 R6 <i>percentile rank</i> <i># of funds in category</i>	JAKYX	Target Date	15.48 59 257	9.32 70 181	— — 93	— — —		17.53	0.98	4.34		—		0.44	
JPMorgan SmartRetirement® Income R6 <i>percentile rank</i> <i># of funds in category</i>	JSIYX	Target Date	10.02 33 168	6.32 41 148	7.08 19 126	— — 84		8.35	1.12	12.51		—		0.40	

### Balanced

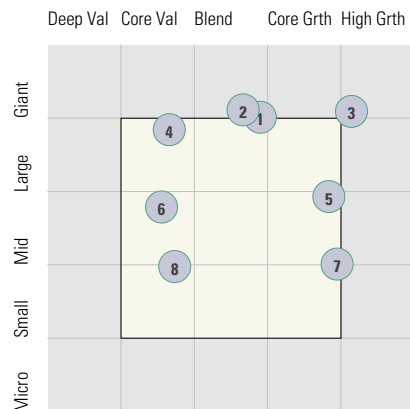
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	11.51 27 549	7.78 17 524	8.03 17 462	6.65 25 280		7.92	1.01	26.27		—		0.12	
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	15.45 27 325	9.79 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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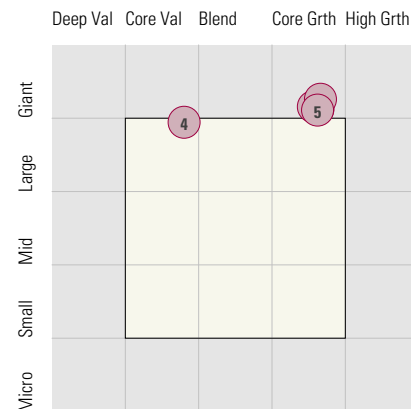
## Style Analysis (Data as of 12-31-2020)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



**US Stock Funds**

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
1	MFS Massachusetts Investors Tr R6	Large Blend	29.94	27.49	42.56	0.96	92.25	6.80	56.60
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	JPMorgan Equity Income R6	Large Value	39.43	28.93	31.64	3.17	96.03	0.80	55.01
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	MFS New Discovery R6	Small Growth	31.58	31.89	36.53	3.97	85.29	10.74	2.43
8	Vanguard Small Cap Value Index Admiral	Small Value	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	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	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 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**

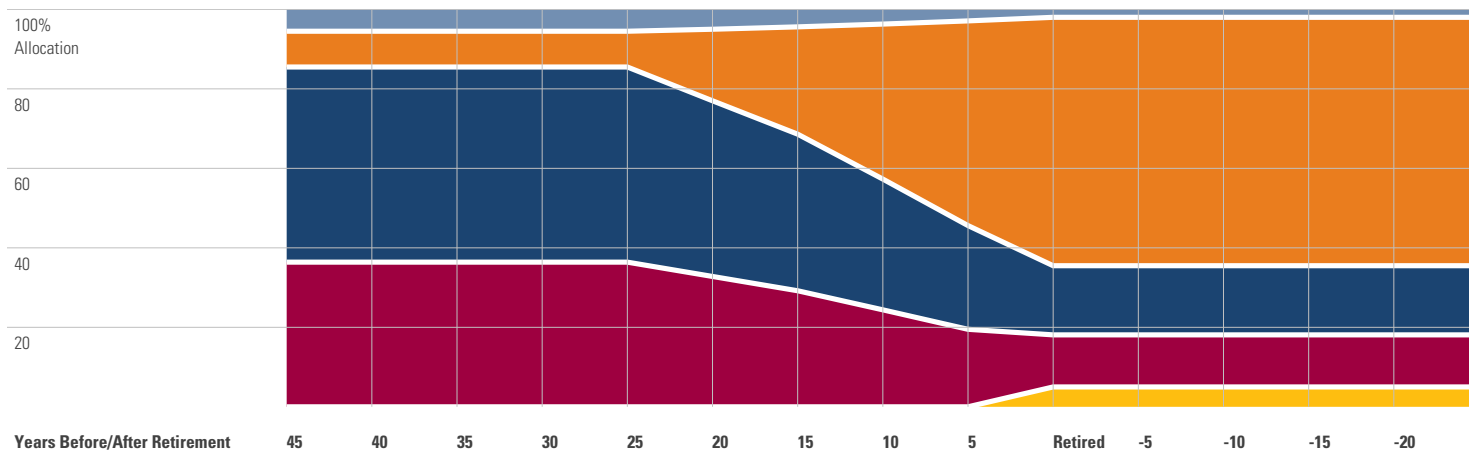
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Western Asset Core Plus Bond IS	Core Plus Bond	15.38	24.94	22.69	0.00	5.71	90.19	9.38	0.43
2	Vanguard High-Yield Corporate Adm	High Yield Bond	2.85	0.00	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	Loomis Sayles Strategic Income N	Multisector Bond	34.74	0.00	49.01	0.00	3.23	58.66	29.30	12.04
5	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	7.20	1.46	70.66	0.00	0.86	96.25	0.30	3.45
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

# OFFICE MANAGEMENT SYSTEMS INC 401K

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

### Target Date Allocation

● US Stocks ● Non-US 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
JPMorgan SmartRetirement® 2020 R6	31.60	18.06	13.54	61.47	3.08	11.89	5.83	1.08	28.64
JPMorgan SmartRetirement® 2025 R6	43.41	24.34	19.07	50.90	1.40	9.19	4.74	0.95	28.68
JPMorgan SmartRetirement® 2030 R6	55.04	30.97	24.07	39.43	0.07	7.01	4.73	0.81	28.41
JPMorgan SmartRetirement® 2035 R6	68.37	38.98	29.39	27.28	0.03	6.46	4.00	0.36	28.41
JPMorgan SmartRetirement® 2040 R6	76.92	43.86	33.06	18.48	0.04	5.01	4.37	0.24	28.36
JPMorgan SmartRetirement® 2045 R6	84.49	48.23	36.26	11.73	0.00	3.49	3.59	0.19	28.32
JPMorgan SmartRetirement® 2050 R6	84.54	48.25	36.29	11.76	0.00	3.55	3.51	0.19	28.26
JPMorgan SmartRetirement® 2055 R6	84.15	47.99	36.16	11.57	0.00	3.43	4.09	0.20	28.22
JPMorgan SmartRetirement® 2060 R6	83.97	47.91	36.06	11.36	0.00	3.39	4.49	0.19	—
JPMorgan SmartRetirement® Income R6	28.54	16.41	12.13	64.13	3.27	12.34	6.17	1.15	30.91