

# THE REGAL PRESS INC EMPLOYEE 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>																
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	14.85 61 1,369	10.39 74 1,237	13.17 62 1,078	12.09 64 817	✔	17.44	0.92	28.85	✔	☒	✔	0.27	✔	
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	✔	
American Funds Growth Fund of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RGAGX	Large Growth	38.28 35 1,291	20.07 53 1,204	18.97 40 1,081	15.66 40 796	✔	19.72	0.97	27.18	✔	☒	✔	0.30	✔	
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	✔	
Wells Fargo Special Mid Cap Value R6 <i>percentile rank</i> <i># of funds in category</i>	WFPRX	Mid-Cap Value	3.36 49 415	6.85 15 396	10.56 12 349	- - 247	✔	22.51	0.97	11.95	✔	☒	✔	0.72	✔	
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	✔	
Delaware Small Cap Value R6 <i>percentile rank</i> <i># of funds in category</i>	DVZRX	Small Value	-1.05 74 416	1.70 55 386	- - 358	- - 259	✔	27.05	1.01	23.68	✔	☒	✔	0.72	✔	
<b>Non-US Stock</b>																
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	✔	
⚠ 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	✔	
Invesco Global R6 <i>percentile rank</i> <i># of funds in category</i>	OGLIX	World Stock	28.10 20 869	13.67 22 762	15.11 16 636	- - 390	✔	21.57	1.17	3.76	✔	☒	✔	0.67	✔	

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<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	✔
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	✔
Templeton Global Bond R6 <i>percentile rank</i> <i># of funds in category</i>	FBNRX	World Bond	-4.06 87 316	-0.53 93 269	1.56 89 240	— — 96	✖	6.10	-0.49	19.01	✔	—	—	0.56	✔
<b>Target Date</b>															
BlackRock LifePath® Index 2025 K <i>percentile rank</i> <i># of funds in category</i>	LIBKX	Target Date	12.42 57 214	8.39 40 187	9.27 44 151	— — 87	✔	10.49	0.94	9.59	✔	—	✔	0.09	✔
BlackRock LifePath® Index 2030 K <i>percentile rank</i> <i># of funds in category</i>	LINKX	Target Date	13.05 58 224	8.93 38 197	10.04 46 158	— — 89	✔	12.49	0.97	9.59	✔	—	✔	0.09	✔
BlackRock LifePath® Index 2035 K <i>percentile rank</i> <i># of funds in category</i>	LIJKX	Target Date	13.72 63 207	9.44 39 184	10.81 45 148	— — 84	✔	14.38	0.97	9.59	✔	—	✔	0.09	✔
BlackRock LifePath® Index 2040 K <i>percentile rank</i> <i># of funds in category</i>	LIKKX	Target Date	14.10 62 218	9.85 34 197	11.44 34 158	— — 89	✔	16.14	0.98	9.59	✔	—	✔	0.09	✔

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BlackRock LifePath® Index 2045 K <i>percentile rank</i> <i># of funds in category</i>	LIHKX	Target Date	14.64 63 207	10.21 28 184	11.91 33 148	— — 83	✔	17.44	1.00	9.59	✔	—	✔	0.09	✔
BlackRock LifePath® Index 2050 K <i>percentile rank</i> <i># of funds in category</i>	LIPKX	Target Date	15.04 60 217	10.36 30 196	12.09 33 157	— — 78	✔	18.03	1.02	9.59	✔	—	✔	0.09	✔
BlackRock LifePath® Index 2055 K <i>percentile rank</i> <i># of funds in category</i>	LIVKX	Target Date	15.02 62 207	10.38 29 184	12.11 33 145	— — 44	✔	18.06	1.01	9.59	✔	—	✔	0.09	✔
BlackRock LifePath® Index 2060 K <i>percentile rank</i> <i># of funds in category</i>	LIZKX	Target Date	15.06 64 257	10.41 30 181	— — 93	— —	✔	18.09	1.01	4.84	✔	—	✔	0.09	✔
BlackRock LifePath® Index 2065 K <i>percentile rank</i> <i># of funds in category</i>	LIWKX	Target Date	15.47 59 257	— — 181	— — 93	— —	—	—	—	1.17	✖	—	✔	0.09	✔
BlackRock LifePath® Index Retire K <i>percentile rank</i> <i># of funds in category</i>	LIRKX	Target Date	12.22 5 168	7.87 5 148	8.02 5 126	— — 84	✔	8.06	1.10	9.59	✔	—	✔	0.09	✔

### Balanced

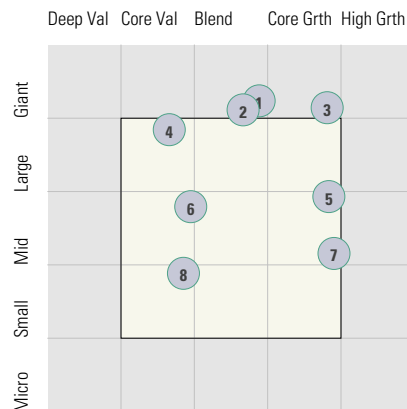
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	11.51 27 549	7.78 17 524	8.03 17 462	6.65 25 280	✔	7.92	1.01	26.27	✔	—	✔	0.12	✔
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	15.45 27 325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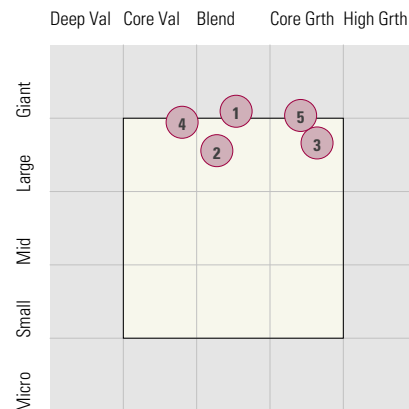
## Style Analysis (Data as of 12-31-2020)

### 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 American Funds Invmt Co of Amer R6	Large Blend	23.07	29.94	47.00	11.69	76.71	11.31	73.81
2 Vanguard 500 Index Admiral	Large Blend Index	28.52	27.38	44.10	0.70	98.04	1.26	71.43
3 American Funds Growth Fund of Amer R6	Large Growth	27.07	21.94	51.00	7.92	81.05	10.37	50.19
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 Wells Fargo Special Mid Cap Value R6	Mid-Cap Value	48.41	19.43	32.15	1.93	91.25	6.83	7.32
7 Vanguard Small Cap Growth Index Admiral	Small Growth	27.21	25.30	47.51	1.87	97.57	0.56	2.95
8 Delaware Small Cap Value R6	Small Value	53.48	10.44	36.08	3.65	93.39	2.07	—

**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 Invesco Oppenheimer International Gr R6	Foreign Large Growth	23.21	31.00	45.78	13.26	25.86	60.87	94.66	5.34	15.13
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 Invesco Global R6	World Stock	32.80	16.21	50.98	51.29	21.16	27.55	92.81	7.19	34.93

**Fixed Income Funds**

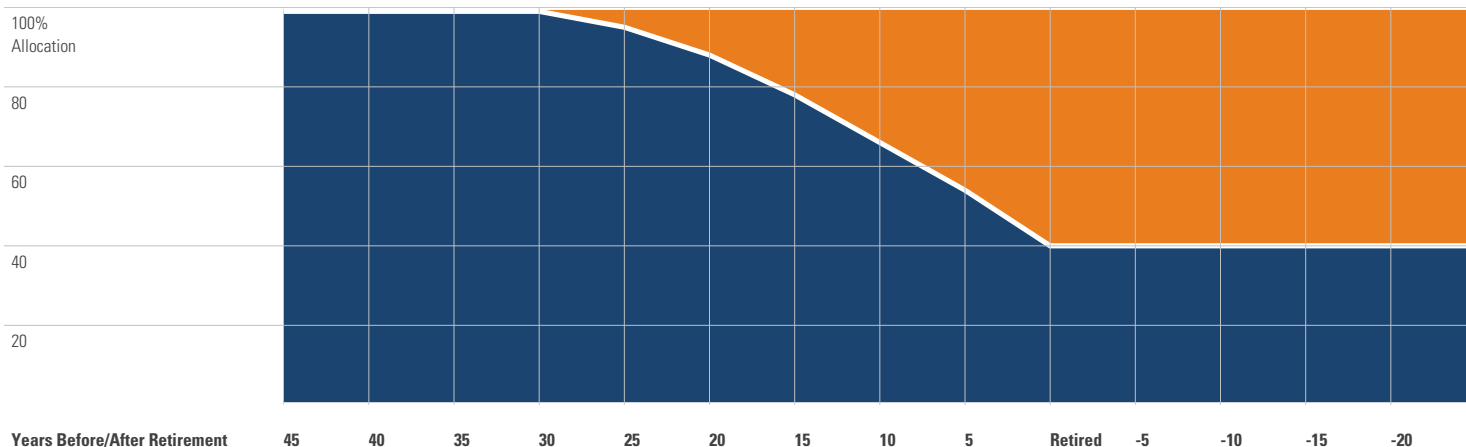
Fund	Category	Super Sectors %				Other Stats	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Avg Eff Duration	Inv Grade	Below Inv Grade
1 Western Asset Core Plus Bond IS	Core Plus Bond	15.38	24.94	22.69	0.00	5.71	90.19	9.38	0.43
2 Vanguard High-Yield Corporate Adm	High Yield Bond	2.85	0.00	90.05	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 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 Templeton Global Bond R6	World Bond	82.53	0.00	0.06	0.00	-1.01	85.16	17.29	-2.44

# THE REGAL PRESS INC EMPLOYEE 401K

## 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
BlackRock LifePath® Index 2025 K	51.24	31.36	19.88	45.36	13.52	0.00	3.07	0.34	27.78
BlackRock LifePath® Index 2030 K	63.80	38.09	25.71	33.44	15.65	0.00	2.51	0.25	28.92
BlackRock LifePath® Index 2035 K	74.95	43.82	31.13	22.72	17.71	0.00	2.15	0.18	28.88
BlackRock LifePath® Index 2040 K	85.90	49.59	36.31	12.43	20.22	0.00	1.53	0.12	29.49
BlackRock LifePath® Index 2045 K	93.64	53.47	40.17	5.02	22.22	0.00	1.26	0.08	29.22
BlackRock LifePath® Index 2050 K	97.40	55.25	42.15	1.59	12.93	0.00	0.94	0.07	29.39
BlackRock LifePath® Index 2055 K	97.78	55.38	42.40	1.13	6.43	0.00	1.03	0.07	28.63
BlackRock LifePath® Index 2060 K	97.18	54.82	42.36	1.12	3.28	0.00	1.64	0.07	–
BlackRock LifePath® Index 2065 K	46.59	4.36	42.23	0.00	0.00	0.00	0.85	52.57	–
BlackRock LifePath® Index Retire K	38.33	24.76	13.57	58.02	11.75	0.00	3.22	0.43	25.57