

STIR LLC 401K PLAN

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																
JPMorgan US Equity R6 <i>percentile rank</i> <i># of funds in category</i>	JUEMX	Large Blend	26.74 3 1,369	16.43 3 1,237	16.33 4 1,078	14.48 3 817	✔	19.62	1.04	6.38	✔	⊠	✖	0.44	✔	
Vanguard Dividend Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VDIGX	Large Blend	12.06 76 1,369	13.70 35 1,237	13.53 55 1,078	13.15 37 817	✔	15.75	0.80	14.92	✔	⊠	✖	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	✔	
MFS Growth R6 <i>percentile rank</i> <i># of funds in category</i>	MFEKX	Large Growth	31.74 56 1,291	23.07 29 1,204	20.15 26 1,081	– – 796	✔	18.20	0.90	18.76	✔	⊠	✔	0.57	✔	
Invesco Diversified Dividend R6 <i>percentile rank</i> <i># of funds in category</i>	LCEFX	Large Value	0.55 68 1,202	5.33 57 1,130	7.82 80 1,000	– – 717	✔	16.44	0.81	18.01	✔	⊠	✔	0.42	✔	
Vanguard Mid Cap Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIMAX	Mid-Cap Blend	18.24 17 407	12.04 15 374	13.28 19 309	12.40 11 215	✔	21.69	0.98	22.63	✔	⊠	✔	0.05	✔	
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	✔	
⚠ Vanguard Selected Value Inv <i>percentile rank</i> <i># of funds in category</i>	VASVX	Mid-Cap Value	5.85 29 415	3.25 66 396	8.88 50 349	9.96 33 247	✔	27.51	1.19	15.86	✔	⊠	✔	0.33	✔	
DFA US Small Cap I <i>percentile rank</i> <i># of funds in category</i>	DFSTX	Small Blend	11.17 52 671	5.55 65 629	10.13 61 517	10.31 41 367	✔	25.43	0.98	8.85	✔	⊠	✔	0.35	✔	
⚠ PGIM Jennison Small Company R6 <i>percentile rank</i> <i># of funds in category</i>	PJSQX	Small Growth	27.72 70 616	12.72 75 576	14.33 74 505	11.78 78 383	✔	27.55	1.05	7.10	✔	⊠	✖	0.70	✔	
DFA US Small Cap Value I <i>percentile rank</i> <i># of funds in category</i>	DFSVX	Small Value	2.23 58 416	0.82 70 386	7.10 64 358	7.98 49 259	✔	28.96	1.09	8.85	✔	⊠	✔	0.51	✔	
Non-US Stock																
JPMorgan Emerging Markets Equity R6 <i>percentile rank</i> <i># of funds in category</i>	JEMWX	Diversified Emerging Mkts	35.00 8 797	14.53 4 697	19.49 2 597	– – 279	✔	20.83	1.01	15.34	✔	⊠	✔	0.79	✔	
American Funds Intl Gr and Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RIGGX	Foreign Large Blend	8.20 55 780	5.84 19 674	8.99 20 584	6.06 21 383	✔	19.62	1.07	12.26	✔	⊠	✔	0.54	✔	

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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
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	✔
American Funds Capital World Gr&Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RWIGX	World Stock	15.78 45 869	9.44 46 762	11.86 41 636	9.56 40 390	✔	17.28	0.95	14.92	✔	☒	✔	0.42	✔

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

Eaton Vance Income Fund of Boston R6 <i>percentile rank</i> <i># of funds in category</i>	EIBRX	High Yield Bond	5.18 52 678	5.25 44 629	6.98 50 556	– – 352	✔	8.63	0.90	6.16	✔	—	—	0.66	✔
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	✔
Baird Aggregate Bond Instl <i>percentile rank</i> <i># of funds in category</i>	BAGIX	Intermediate-Term Bond	8.63 22 416	5.84 14 381	5.04 11 331	4.68 5 253	✔	3.81	1.07	20.27	✔	☒	—	0.30	✔
Western Asset Core Bond IS <i>percentile rank</i> <i># of funds in category</i>	WACSX	Intermediate-Term Bond	9.13 14 416	6.22 5 381	5.60 2 331	4.92 1 253	✔	4.07	1.05	14.02	✔	☒	—	0.42	✔
PIMCO Income Instl <i>percentile rank</i> <i># of funds in category</i>	PIMIX	Multisector Bond	5.80 47 340	4.76 47 299	6.30 20 262	7.36 1 138	✔	5.78	0.88	13.77	✔	—	—	1.09	✔
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	✔
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	✔

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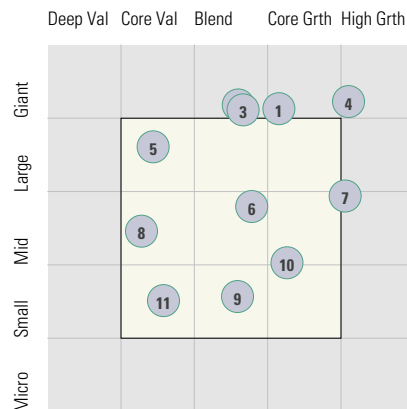
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense	
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Templeton Global Bond R6 <i>percentile rank</i> <i># of funds in category</i>	FBNRX	World Bond	-4.06 87 316	-0.53 93 269	1.56 89 240	— — 96	✖	6.10	-0.49	19.01	✔	—	—	0.56	✔
Target Date															
T. Rowe Price Retirement I 2010 I <i>percentile rank</i> <i># of funds in category</i>	TRPAX	Target Date	12.06 4 119	7.92 4 88	8.54 1 75	— — 52	✔	9.54	1.18	5.26	✔	—	✔	0.37	✔
T. Rowe Price Retirement I 2015 I <i>percentile rank</i> <i># of funds in category</i>	TRFGX	Target Date	12.81 7 118	8.35 4 97	9.14 1 74	— — 44	✔	10.55	1.18	5.26	✔	—	✔	0.40	✔
T. Rowe Price Retirement I 2020 I <i>percentile rank</i> <i># of funds in category</i>	TRBRX	Target Date	13.31 16 178	8.81 3 157	9.94 1 118	— — 72	✔	11.91	1.20	5.26	✔	—	✔	0.42	✔
T. Rowe Price Retirement I 2025 I <i>percentile rank</i> <i># of funds in category</i>	TRPHX	Target Date	14.62 12 214	9.47 1 187	10.70 1 151	— — 87	✔	13.34	1.19	5.26	✔	—	✔	0.46	✔
T. Rowe Price Retirement I 2030 I <i>percentile rank</i> <i># of funds in category</i>	TRPCX	Target Date	15.92 7 224	10.10 4 197	11.44 4 158	— — 89	✔	14.66	1.13	5.26	✔	—	✔	0.49	✔
T. Rowe Price Retirement I 2035 I <i>percentile rank</i> <i># of funds in category</i>	TRPJX	Target Date	17.04 12 207	10.56 8 184	11.98 12 148	— — 84	✔	15.75	1.06	5.26	✔	—	✖	0.50	✔
T. Rowe Price Retirement I 2040 I <i>percentile rank</i> <i># of funds in category</i>	TRPDX	Target Date	18.16 11 218	11.05 5 197	12.49 4 158	— — 89	✔	16.68	1.01	5.26	✔	—	✖	0.51	✔
T. Rowe Price Retirement I 2045 I <i>percentile rank</i> <i># of funds in category</i>	TRPKX	Target Date	18.72 7 207	11.29 4 184	12.72 7 148	— — 83	✔	17.33	0.99	5.26	✔	—	✖	0.51	✔
T. Rowe Price Retirement I 2050 I <i>percentile rank</i> <i># of funds in category</i>	TRPMX	Target Date	18.72 9 217	11.30 10 196	12.73 8 157	— — 78	✔	17.30	0.97	5.26	✔	—	✖	0.52	✔
T. Rowe Price Retirement I 2055 I <i>percentile rank</i> <i># of funds in category</i>	TRPNX	Target Date	18.68 8 207	11.28 8 184	12.70 11 145	— — 44	✔	17.32	0.97	5.26	✔	—	✖	0.52	✔
T. Rowe Price Retirement I 2060 I <i>percentile rank</i> <i># of funds in category</i>	TRPLX	Target Date	18.79 6 257	11.33 10 181	12.67 15 93	— — —	✔	17.32	0.97	5.26	✔	—	✖	0.52	✔
Balanced															
American Funds American Balanced R6 <i>percentile rank</i> <i># of funds in category</i>	RLBGX	Moderate Allocation	11.22 57 673	9.07 32 636	10.36 21 576	10.27 5 414	✔	10.98	0.94	22.01	✔	—	✔	0.26	✔

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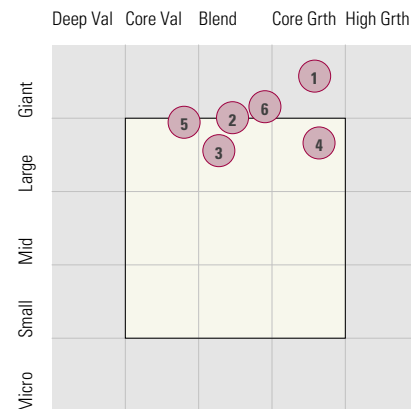
Style Analysis (Data as of 12-31-2020)

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	JPMorgan US Equity R6	29.84	23.73	46.45	0.57	96.01	3.42	66.96
2	Vanguard Dividend Growth Inv	36.37	35.11	28.52	2.35	88.31	9.34	82.14
3	Vanguard 500 Index Admiral	28.52	27.38	44.10	0.70	98.04	1.26	71.43
4	MFS Growth R6	29.78	17.03	53.20	2.71	95.39	1.91	50.98
5	Invesco Diversified Dividend R6	23.88	52.61	23.51	4.52	76.96	18.52	28.04
6	Vanguard Mid Cap Index Admiral	36.74	25.14	38.10	0.03	97.31	2.65	10.75
7	MFS Mid Cap Growth R6	28.52	16.60	54.89	1.86	91.03	7.11	10.33
8	Vanguard Selected Value Inv	44.45	10.62	44.94	7.15	81.73	11.10	9.77
9	DFA US Small Cap I	38.03	18.93	43.03	0.52	98.37	1.09	1.49
10	PGIM Jennison Small Company R6	39.55	26.42	34.03	4.92	89.74	5.34	2.55
11	DFA US Small Cap Value I	47.30	9.27	43.42	1.29	96.81	1.90	1.30

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 R6	50.82	20.07	29.10	16.84	74.58	8.58	31.23	68.77	21.94
2	American Funds Intl Gr and Inc R6	36.51	29.82	33.67	11.85	32.83	55.32	83.01	16.99	28.99
3	Vanguard Developed Markets Index Admiral	37.18	27.61	35.23	9.09	37.90	53.02	99.07	0.93	30.79
4	Invesco Oppenheimer International Gr R6	23.21	31.00	45.78	13.26	25.86	60.87	94.66	5.34	15.13
5	Vanguard International Value Inv	33.27	21.85	44.88	7.63	37.88	54.50	89.21	10.79	33.22
6	American Funds Capital World Gr&Inc R6	33.07	30.60	36.33	52.23	18.74	29.04	88.24	11.76	55.41

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	Eaton Vance Income Fund of Boston R6	0.00	0.00	88.06	0.00	2.55	8.04	89.77	2.19	
2	Vanguard Inflation-Protected Secs Adm	99.97	0.00	0.00	0.00	7.26	100.00	0.00	0.00	
3	Western Asset Core Bond IS	20.77	41.10	30.44	0.00	4.85	101.65	0.26	-1.91	
4	Baird Aggregate Bond Inst	22.40	26.93	42.38	0.00	5.69	99.40	0.60	0.00	
5	PIMCO Income Instl	23.42	14.10	18.31	0.00	0.91	81.00	19.00	0.00	
6	PIMCO Short-Term Instl	22.37	5.89	31.68	0.00	0.97	91.00	9.00	0.00	
7	Federated Hermes Govt Ultrashort R6	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00	

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

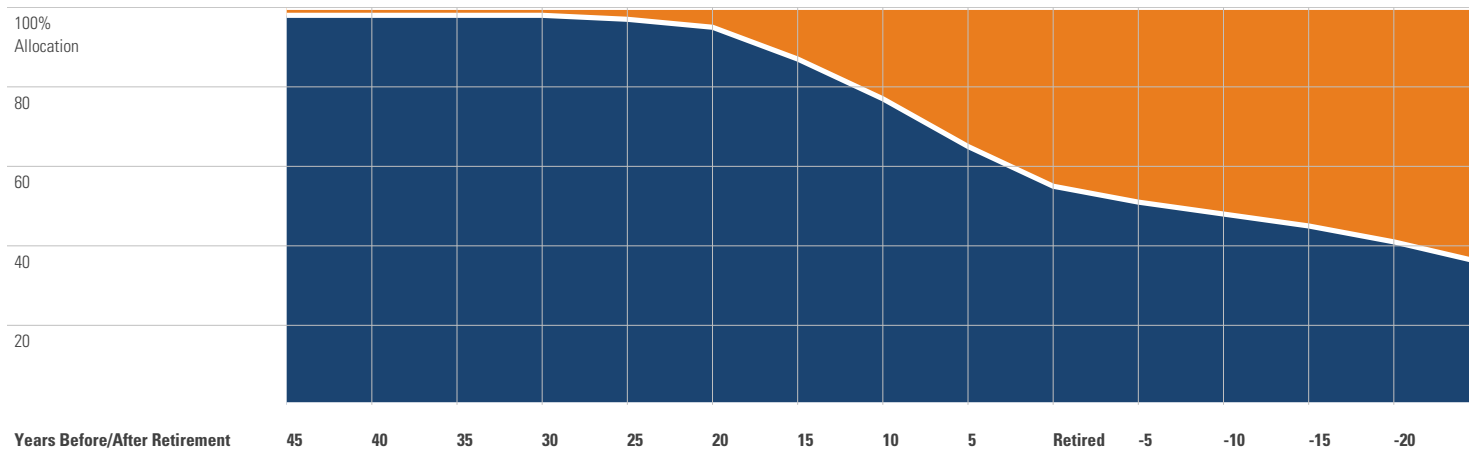
8	Templeton Global Bond R6	World Bond	82.53	0.00	0.06	0.00	-1.01	85.16	17.29	-2.44
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STIR LLC 401K PLAN

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 I	44.20	30.88	13.32	50.99	18.96	9.22	4.34	0.46	—
T. Rowe Price Retirement 2015 I	50.08	34.32	15.76	46.03	17.78	8.47	3.45	0.45	—
T. Rowe Price Retirement 2020 I	58.83	39.78	19.05	37.31	14.42	7.20	3.43	0.44	—
T. Rowe Price Retirement 2025 I	68.02	45.59	22.43	28.50	10.05	5.77	3.12	0.38	—
T. Rowe Price Retirement 2030 I	75.60	50.00	25.60	21.14	5.60	4.34	2.93	0.34	—
T. Rowe Price Retirement 2035 I	81.51	53.20	28.31	15.58	1.67	3.24	2.59	0.31	—
T. Rowe Price Retirement 2040 I	86.56	55.91	30.65	10.66	1.63	1.92	2.50	0.29	—
T. Rowe Price Retirement 2045 I	90.82	58.34	32.48	6.40	1.41	0.99	2.53	0.26	—
T. Rowe Price Retirement 2050 I	90.98	58.42	32.56	6.42	1.44	1.01	2.34	0.26	—
T. Rowe Price Retirement 2055 I	91.00	58.28	32.72	6.46	1.44	1.02	2.30	0.26	—
T. Rowe Price Retirement 2060 I	90.95	58.31	32.64	6.49	1.43	1.03	2.31	0.26	—