

BAKERSFIELD ARC INC 403B

Screens Summary (Data as of 12-31-2021)

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																
DFA US Core Equity 1 I <i>percentile rank</i> <i># of funds in category</i>	DFEOX	Large Blend	27.54 39 1,394	24.57 50 1,256	16.59 58 1,121	15.72 41 831		19.36	1.10	9.85				0.15		
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	28.66 23 1,394	26.03 24 1,256	18.43 18 1,121	16.51 11 831		17.42	1.00	5.68				0.04		
JPMorgan Large Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	JLGMX	Large Growth	18.79 68 1,241	37.33 7 1,120	29.23 5 1,020	20.30 9 772		19.71	1.03	17.42				0.44		
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	28.90 21 1,394	20.61 87 1,256	15.53 74 1,121	14.59 69 831		16.72	0.93	24.52				0.27		
Neuberger Berman Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	NRMGX	Mid-Cap Growth	12.99 51 591	28.40 37 541	20.18 36 494	— — 383		20.24	0.97	18.93				0.57		
Vanguard Selected Value Inv <i>percentile rank</i> <i># of funds in category</i>	VASVX	Mid-Cap Value	27.75 66 415	20.54 26 393	10.94 41 353	12.59 50 267		26.96	1.20	16.86				0.31		
Allspring Small Company Growth R6 <i>percentile rank</i> <i># of funds in category</i>	WSCRX	Small Growth	15.68 33 617	23.56 60 582	17.03 54 520	— — 394		23.66	0.98	27.16				0.86		
DFA US Small Cap Value I <i>percentile rank</i> <i># of funds in category</i>	DFSVX	Small Value	39.84 12 447	19.08 36 419	8.97 49 393	12.54 26 301		28.18	1.10	9.85				0.39		
Non-US Stock																
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	5.13 27 794	19.03 9 721	14.59 8 616	9.58 3 344		17.60	0.88	22.56				0.57		
American Funds Europacific Growth R6 <i>percentile rank</i> <i># of funds in category</i>	REGX	Foreign Large Growth	2.84 80 452	17.95 70 387	12.87 67 333	10.01 47 225		17.88	0.99	20.60				0.46		
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	-0.74 89 452	27.75 4 387	21.14 3 333	13.96 4 225		20.05	0.97	18.91				0.32		
DFA International Value I <i>percentile rank</i> <i># of funds in category</i>	DFIVX	Foreign Large Value	18.69 4 350	10.34 47 326	6.93 43 286	6.60 40 180		22.82	1.28	11.85				0.34		
American Funds New Perspective R6 <i>percentile rank</i> <i># of funds in category</i>	RNPGX	World Stock	18.10 28 355	27.28 28 306	20.28 22 261	15.81 15 166		18.04	1.04	21.10		—		0.41		

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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
Alternative															
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	19.10	10.35	4.46	—	✔	16.84	0.99	11.09	✔	—	—	1.15	✔
<i>percentile rank</i>			95	59	48	—									
<i># of funds in category</i>			114	109	86	55									
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	40.40	19.95	11.24	11.51	✔	18.85	0.94	25.65	✔	—	✔	0.12	✔
<i>percentile rank</i>			59	42	49	31									
<i># of funds in category</i>			255	235	202	151									
Fixed Income															
BlackRock High Yield Bond K	BRHYX	High Yield Bond	5.86	9.03	6.42	7.08	✔	9.43	1.01	14.01	✔	—	—	0.51	✔
<i>percentile rank</i>			21	15	12	6									
<i># of funds in category</i>			680	636	560	373									
PIMCO Real Return Instl	PRRIX	Inflation- Protected Bond	5.67	8.73	5.54	3.23	✔	4.05	1.02	2.98	✖	—	—	0.47	✔
<i>percentile rank</i>			34	9	8	8									
<i># of funds in category</i>			210	203	180	125									
Western Asset Core Bond IS	WACXSX	Intermediate- Term Bond	-1.80	5.81	4.37	3.98	✔	4.20	1.10	15.02	✔	☒	—	0.43	✔
<i>percentile rank</i>			64	8	4	5									
<i># of funds in category</i>			426	389	351	256									
PIMCO Income Instl	PIMIX	Multisector Bond	2.61	5.46	5.08	6.97	✔	5.79	0.83	14.77	✔	—	—	0.62	✔
<i>percentile rank</i>			45	58	25	1									
<i># of funds in category</i>			339	277	238	134									
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	38.69	✔	—	—	—	—
<i>percentile rank</i>			—	—	—	—									
<i># of funds in category</i>			41	—	—	—									
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	0.01	1.82	1.88	1.85	✔	2.36	0.16	11.01	✔	—	—	0.47	✔
<i>percentile rank</i>			63	29	21	12									
<i># of funds in category</i>			239	214	175	94									
PIMCO International Bond (USD-Hdg) Instl	PFORX	World Bond	-1.67	3.86	3.55	4.78	✔	3.60	0.71	7.27	✔	—	—	0.52	✔
<i>percentile rank</i>			41	61	28	4									
<i># of funds in category</i>			125	110	81	48									
Target Date															
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	9.32	10.80	7.93	7.56	✔	6.99	0.90	10.01	✔	—	✖	0.28	✔
<i>percentile rank</i>			1	39	21	5									
<i># of funds in category</i>			121	116	78	53									
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	10.27	11.70	8.55	8.29	✔	7.70	0.90	10.01	✔	—	✖	0.29	✔
<i>percentile rank</i>			1	39	29	3									
<i># of funds in category</i>			123	118	89	45									
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	10.64	12.38	9.29	9.12	✔	8.06	0.86	10.01	✔	—	✔	0.30	✔
<i>percentile rank</i>			4	50	29	5									
<i># of funds in category</i>			172	161	127	65									

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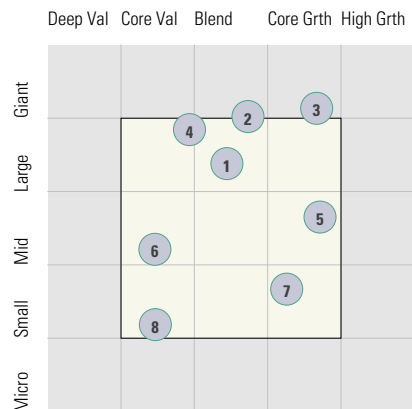
Name	Ticker	Asset Class	Trailing Performance and Risk				Management		Style		Expense				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
American Funds 2025 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFDTX	Target Date	11.44 17 222	14.29 31 205	10.69 11 169	10.55 1 89		9.41	0.89	10.01		—		0.31	
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	13.16 16 223	16.09 29 204	12.16 4 169	11.65 1 94		11.12	0.91	10.01		—		0.33	
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFFTX	Target Date	15.54 11 215	18.75 4 202	13.97 1 166	12.63 1 86		13.41	0.96	10.01		—		0.35	
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	16.83 16 217	19.96 4 204	14.75 1 169	13.09 1 94		14.51	0.93	10.01		—		0.36	
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	17.18 35 215	20.32 6 202	15.02 1 166	13.25 1 85		14.83	0.90	10.01		—		0.37	
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	17.27 43 217	20.53 1 204	15.17 1 169	13.33 1 86		15.05	0.89	10.01		—		0.37	
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	17.28 48 215	20.54 5 202	15.17 1 164	13.32 1 65		15.05	0.89	10.01		—		0.38	
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	17.19 56 209	20.51 9 189	15.13 1 140	— — —		15.03	1.36	6.77		—		0.38	
American Funds 2065 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFVTX	Target Date	17.32 50 135	— — 17	— — —	— — —	—	—	—	2.00		—		0.38	
Balanced															
American Funds American Balanced R6 <i>percentile rank</i> <i># of funds in category</i>	RLBGX	Moderate Allocation	16.11 28 711	15.58 41 666	11.78 24 602	11.47 10 434		10.34	0.95	23.01		—		0.26	

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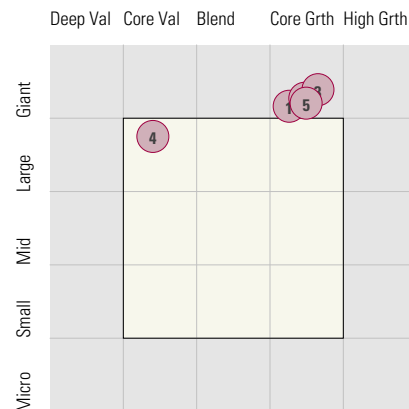
Style Analysis (Data as of 12-31-2021)

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	DFA US Core Equity 1 I	Large Blend	31.90	20.28	47.83	0.90	98.06	1.03	75.75
2	Vanguard 500 Index Admiral	Large Blend Index	30.22	22.16	47.62	0.47	98.51	1.02	230.90
3	JPMorgan Large Cap Growth R6	Large Growth	30.71	11.95	57.35	1.83	96.42	1.75	265.33
4	American Funds Washington Mutual R6	Large Value	30.97	27.31	41.72	2.69	88.66	7.86	157.45
5	Neuberger Berman Mid Cap Growth R6	Mid-Cap Growth	26.82	18.14	55.03	2.00	95.74	2.25	23.24
6	Vanguard Selected Value Inv	Mid-Cap Value	49.53	14.25	36.22	3.59	88.74	7.66	9.02
7	Allspring Small Company Growth R6	Small Growth	26.28	27.59	46.13	5.10	90.52	4.38	4.65
8	DFA US Small Cap Value I	Small Value	51.08	10.04	38.88	2.62	94.28	2.94	2.89

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	37.47	21.32	41.22	37.45	39.39	23.15	61.07	38.93	66.76
2	American Funds Europacific Growth R6	Foreign Large Growth	36.08	19.48	44.44	13.65	37.75	48.60	77.71	22.29	61.49
3	Vanguard International Growth Adm	Foreign Large Growth	38.02	25.18	36.80	19.77	31.83	48.40	78.61	21.39	85.43
4	DFA International Value I	Foreign Large Value	59.19	11.16	29.67	11.13	30.09	58.78	99.40	0.60	32.79
5	American Funds New Perspective R6	World Stock	38.03	18.33	43.63	61.53	12.23	26.24	95.76	4.24	157.93

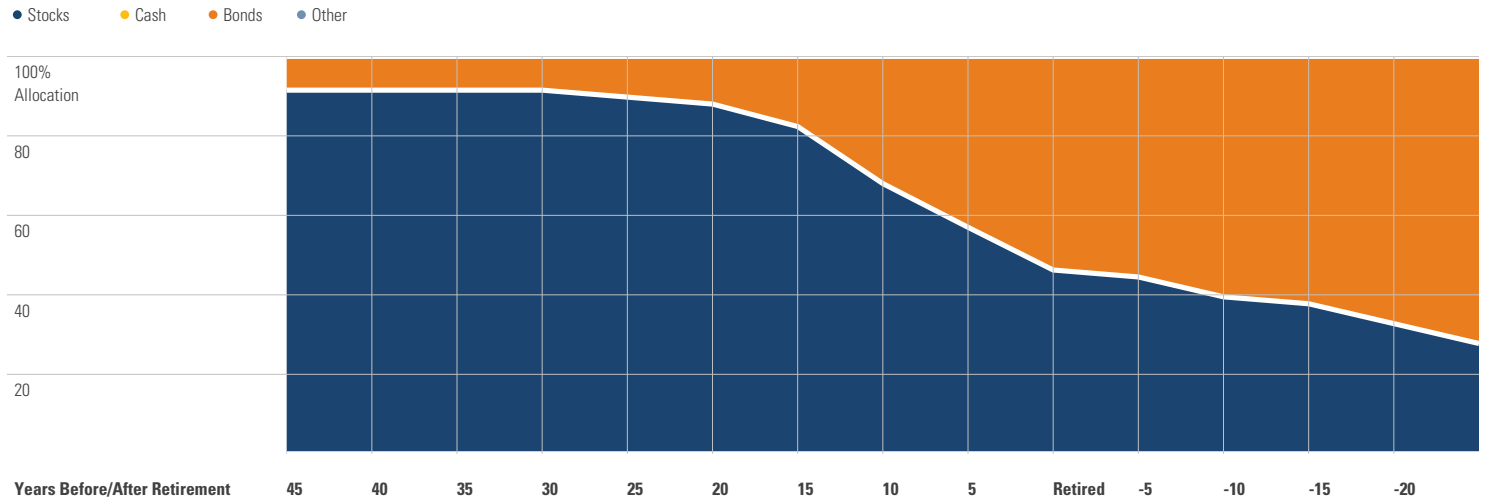
Fixed Income Funds

	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	BlackRock High Yield Bond K	High Yield Bond	0.04	0.00	85.01	0.00	1.45	3.29	93.68	3.02
2	PIMCO Real Return Instl	Inflation-Protected Bond	68.82	2.40	3.78	0.00	7.44	97.00	3.00	0.00
3	Western Asset Core Bond IS	Intermediate-Term Bond	34.91	18.09	40.48	0.00	6.83	95.07	1.13	3.80
4	PIMCO Income Instl	Multisector Bond	53.76	6.54	15.92	0.00	1.74	81.00	19.00	0.00
5	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
6	PIMCO Short-Term Instl	Ultrashort Bond	37.43	2.57	29.41	0.00	0.26	91.00	9.00	0.00
7	PIMCO International Bond (USD-Hdg) Instl	World Bond	64.24	3.07	7.24	0.00	7.02	93.00	7.00	0.00

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Target Date Analysis (Data as of 12-31-2021)

Target Date Allocation



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
American Funds 2010 Trgt Date Retire R6	40.78	30.11	10.67	50.82	14.68	3.76	6.84	1.56	113.70
American Funds 2015 Trgt Date Retire R6	43.91	32.31	11.60	47.80	15.96	4.95	6.77	1.50	116.06
American Funds 2020 Trgt Date Retire R6	46.33	33.72	12.61	45.44	16.55	4.74	6.82	1.41	117.07
American Funds 2025 Trgt Date Retire R6	53.23	38.39	14.84	38.92	16.78	2.29	6.62	1.24	113.81
American Funds 2030 Trgt Date Retire R6	62.59	45.02	17.57	30.01	17.00	0.76	6.30	1.12	108.72
American Funds 2035 Trgt Date Retire R6	74.85	53.22	21.63	18.70	17.90	0.46	5.42	1.03	103.23
American Funds 2040 Trgt Date Retire R6	83.52	58.58	24.94	10.78	14.34	0.30	4.67	1.02	99.37
American Funds 2045 Trgt Date Retire R6	85.96	60.07	25.89	8.59	10.53	0.22	4.48	0.98	97.97
American Funds 2050 Trgt Date Retire R6	86.84	60.44	26.40	7.86	10.58	0.12	4.43	0.86	96.63
American Funds 2055 Trgt Date Retire R6	87.25	60.49	26.76	7.57	10.60	0.08	4.37	0.82	94.48
American Funds 2060 Trgt Date Retire R6	87.20	60.44	26.76	7.64	10.69	0.08	4.35	0.82	93.63
American Funds 2065 Trgt Date Retire R6	87.21	60.41	26.80	7.63	10.64	0.08	4.35	0.82	93.65