

# 403B TAX DEFERRED ANNUITY PLAN OF

## 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	
<b>US Stock</b>																
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	25.40 67 1,394	21.63 81 1,256	15.16 80 1,121	14.83 63 831		16.24	0.92	29.85				0.27		
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		
American Funds Growth Fund of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RGAGX	Large Growth	19.69 64 1,241	28.61 60 1,120	21.26 62 1,020	18.31 39 772		18.09	0.95	28.18				0.30		
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		
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	20.48 19 591	29.44 31 541	20.05 39 494	16.45 33 383		19.93	0.96	8.86				0.07		
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	28.76 53 415	19.11 50 393	11.61 24 353	13.57 13 267		21.92	0.98	15.38				0.07		
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	5.70 69 617	23.82 59 582	16.90 56 520	14.83 59 394		22.36	0.94	17.01				0.07		
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	28.09 68 447	18.51 45 419	10.31 23 393	13.30 14 301		24.66	0.96	5.68				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	5.13 27 794	19.03 9 721	14.59 8 616	9.58 3 344		17.60	0.88	22.56				0.57		
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	11.43 34 771	14.46 33 704	10.15 28 607	8.51 24 415		17.89	1.03	8.86				0.07		
MFS Instl International Equity <i>percentile rank</i> <i># of funds in category</i>	MIEIX	Foreign Large Growth	15.16 8 771	18.00 6 704	13.45 2 607	10.13 6 415		16.23	0.91	12.26				0.69		
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	7.97 87 350	12.31 19 326	9.16 4 286	7.57 16 180		19.55	1.11	11.60				0.35		
Invesco Global R6 <i>percentile rank</i> <i># of funds in category</i>	OGLIX	World Stock	15.78 49 355	25.13 42 306	18.39 49 261	– – 166		19.88	1.13	4.76		—		0.68		

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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	33.48 25 114	14.74 7 109	5.99 21 86	-1.76 42 55		18.67	1.19	7.00		—	—	0.82	
American Century Real Estate R6 <i>percentile rank</i> <i># of funds in category</i>	AREDX	Real Estate	41.82 43 255	19.60 49 235	11.48 43 202	— — 151		18.60	0.92	13.13		—		0.81	
<b>Fixed Income</b>															
BlackRock High Yield Bond K <i>percentile rank</i> <i># of funds in category</i>	BRHYX	High Yield Bond	5.86 21 680	9.03 15 636	6.42 12 560	7.08 6 373		9.43	1.01	14.01		—	—	0.51	
PIMCO Real Return Instl <i>percentile rank</i> <i># of funds in category</i>	PRRIX	Inflation- Protected Bond	5.67 34 210	8.73 9 203	5.54 8 180	3.23 8 125		4.05	1.02	2.98		—	—	0.47	
Western Asset Core Bond IS <i>percentile rank</i> <i># of funds in category</i>	WACXS	Intermediate- Term Bond	-1.80 64 426	5.81 8 389	4.37 4 351	3.98 5 256		4.20	1.10	15.02			—	0.43	
Loomis Sayles Investment Grade Bond N <i>percentile rank</i> <i># of funds in category</i>	LGBNX	Multisector Bond	0.37 13 606	6.96 7 570	5.44 4 496	— — 354		5.39	1.08	15.26		—	—	0.45	
PIMCO Short-Term Instl <i>percentile rank</i> <i># of funds in category</i>	PTSHX	Ultrashort Bond	0.01 63 239	1.82 29 214	1.88 21 175	1.85 12 94		2.36	0.16	11.01		—	—	0.47	
PIMCO International Bond (USD-Hdg) Instl <i>percentile rank</i> <i># of funds in category</i>	PFORX	World Bond	-1.67 41 125	3.86 61 110	3.55 28 81	4.78 4 48		3.60	0.71	7.27		—	—	0.52	
<b>Target Date</b>															
American Funds 2010 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFTTX	Target Date	9.32 1 121	10.80 39 116	7.93 21 78	7.56 5 53		6.99	0.90	10.01		—		0.28	
American Funds 2015 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFJTX	Target Date	10.27 1 123	11.70 39 118	8.55 29 89	8.29 3 45		7.70	0.90	10.01		—		0.29	
American Funds 2020 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RRCTX	Target Date	10.64 4 172	12.38 50 161	9.29 29 127	9.12 5 65		8.06	0.86	10.01		—		0.30	
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	

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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
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>	RFCTX	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

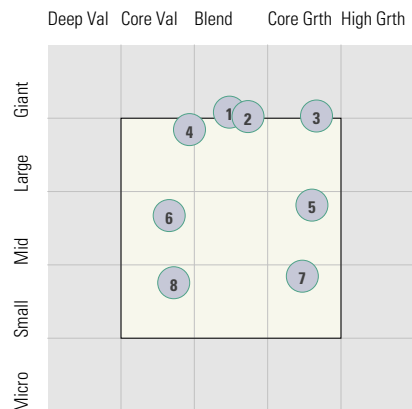
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	6.05 85 504	11.01 48 466	8.05 31 428	7.09 33 284	✔	7.46	1.01	27.27	✔	—	✔	0.12	✔
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	14.35 70 321	17.58 37 294	12.53 22 265	11.12 25 196	✔	14.06	1.03	27.27	✔	—	✔	0.14	✔
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	1.92 90 195	7.61 61 182	5.70 39 168	4.98 47 110	✔	4.63	0.97	27.27	✔	—	✔	0.11	✔
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	10.08 88 711	14.28 62 666	10.30 52 602	9.12 58 434	✔	10.70	0.99	27.27	✔	—	✔	0.13	✔

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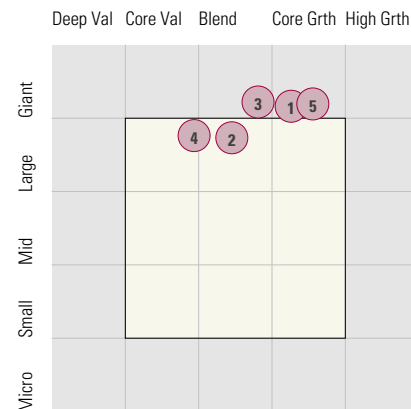
## Style Analysis (Data as of 12-31-2021)

### 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	American Funds Invmt Co of Amer R6	Large Blend	27.27	21.95	50.78	2.99	86.50	9.84	223.15
2	Vanguard 500 Index Admiral	Large Blend Index	30.22	22.16	47.62	0.47	98.51	1.02	230.90
3	American Funds Growth Fund of Amer R6	Large Growth	34.33	14.91	50.78	3.33	85.02	11.21	187.45
4	American Funds Washington Mutual R6	Large Value	30.97	27.31	41.72	2.69	88.66	7.86	157.45
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	24.32	18.25	57.44	0.49	98.59	0.92	30.85
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	47.19	23.69	29.11	1.05	96.91	2.04	23.93
7	Vanguard Small Cap Growth Index Admiral	Small Growth	28.18	24.76	47.06	1.57	97.72	0.72	6.32
8	Vanguard Small Cap Value Index Admiral	Small Value	51.47	13.98	34.56	0.31	99.00	0.68	5.77

#### 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	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	40.39	22.20	37.42	10.54	35.47	53.99	99.21	0.79	31.48
3	MFS Instl International Equity	Foreign Large Growth	31.49	33.25	35.26	7.06	26.04	66.90	95.04	4.96	71.53
4	Vanguard International Value Inv	Foreign Large Value	47.50	14.47	38.04	12.41	36.27	51.31	82.31	17.69	30.20
5	Invesco Global R6	World Stock	29.07	8.54	62.40	58.59	20.47	20.94	91.20	8.80	145.78

#### 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	Loomis Sayles Investment Grade Bond N	Multisector Bond	16.06	0.00	78.64	0.00	4.44	80.55	7.75	11.71
5	PIMCO Short-Term Instl	Ultrashort Bond	37.43	2.57	29.41	0.00	0.26	91.00	9.00	0.00
6	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

● 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
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