

# FRLA 401(K) PLAN

## 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>																
T. Rowe Price Dividend Growth <i>percentile rank</i> <i># of funds in category</i>	PRDGX	Large Blend	26.04 59 1,394	23.45 63 1,256	17.30 46 1,121	15.62 42 831	✔	15.78	0.88	21.77	✔	☒	✔	0.63	✔	
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	✔	
Fidelity® Contrafund® <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	24.36 37 1,241	28.93 56 1,120	22.63 50 1,020	17.96 46 772	✔	17.67	0.95	31.31	✔	☒	✔	0.86	✔	
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 Inst <i>percentile rank</i> <i># of funds in category</i>	NBMLX	Mid-Cap Growth	12.89 52 591	28.27 40 541	20.06 39 494	15.63 56 383	✔	20.28	0.97	18.93	✔	☒	✔	0.67	✔	
American Century Mid Cap Value I <i>percentile rank</i> <i># of funds in category</i>	AVUAX	Mid-Cap Value	23.30 92 415	17.49 73 393	9.59 75 353	13.01 31 267	✔	19.57	0.87	17.76	✔	☒	✔	0.78	✔	
⚠ Carillon Eagle Small Cap Growth I <i>percentile rank</i> <i># of funds in category</i>	HSIIX	Small Growth	1.72 83 617	20.74 85 582	14.28 79 520	13.27 85 394	✔	23.35	0.97	26.02	✔	☒	✔	0.78	✔	
Delaware Small Cap Value Instl <i>percentile rank</i> <i># of funds in category</i>	DEVIX	Small Value	34.24 33 447	19.33 32 419	9.48 40 393	11.89 44 301	✔	25.94	1.00	24.68	✔	☒	✔	0.89	✔	
<b>Non-US Stock</b>																
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	✔	
Invesco Oppenheimer International Gr Y <i>percentile rank</i> <i># of funds in category</i>	OIGYX	Foreign Large Growth	10.86 40 452	20.44 42 387	12.32 75 333	9.94 48 225	✔	17.28	0.95	25.79	✔	☒	✔	0.88	✔	
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	✔	
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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<b>Alternative</b>															
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	33.15	14.61	5.87	-1.87	✔	18.74	1.19	7.00	✔	—	—	0.92	✔
<i>percentile rank</i>			28	8	29	45									
<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									
<b>Fixed Income</b>															
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	5.80	8.08	5.50	6.18	✔	8.44	0.91	7.16	✔	—	—	0.75	✔
<i>percentile rank</i>			22	41	40	35									
<i># of funds in category</i>			680	636	560	373									
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	5.74	8.56	5.29	2.90	✔	4.05	1.02	4.88	✔	—	—	0.44	✔
<i>percentile rank</i>			30	16	23	34									
<i># of funds in category</i>			210	203	180	125									
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	-1.46	5.43	4.01	3.74	✔	3.86	1.09	21.27	✔	☐	—	0.30	✔
<i>percentile rank</i>			40	20	13	9									
<i># of funds in category</i>			426	389	351	256									
PIMCO Income I2	PONPX	Multisector Bond	2.50	5.36	4.98	6.87	✔	5.79	0.83	14.77	✔	—	—	0.72	✔
<i>percentile rank</i>			48	60	28	1									
<i># of funds in category</i>			339	277	238	134									
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	-0.06	1.18	1.30	0.80	✖	0.54	0.05	24.49	✔	—	—	0.26	✔
<i>percentile rank</i>			76	73	74	80									
<i># of funds in category</i>			239	214	175	94									
PIMCO International Bond (USD-Hdg) I-2	PFBPX	World Bond	-1.76	3.76	3.44	4.68	✔	3.60	0.71	7.27	✔	—	—	0.62	✔
<i>percentile rank</i>			48	65	30	8									
<i># of funds in category</i>			125	110	81	48									
<b>Target Date</b>															
T. Rowe Price Retirement 2010	TRRAX	Target Date	8.75	12.23	8.75	7.89	✔	9.15	1.18	6.42	✔	—	✔	0.49	✔
<i>percentile rank</i>			11	3	2	1									
<i># of funds in category</i>			121	116	78	53									
T. Rowe Price Retirement 2015	TRRGX	Target Date	9.54	13.12	9.47	8.77	✔	9.96	1.17	6.42	✔	—	✔	0.51	✔
<i>percentile rank</i>			15	3	2	1									
<i># of funds in category</i>			123	118	89	45									
T. Rowe Price Retirement 2020	TRRBX	Target Date	10.47	14.28	10.43	9.69	✔	11.18	1.18	6.42	✔	—	✔	0.53	✔
<i>percentile rank</i>			8	4	2	1									
<i># of funds in category</i>			172	161	127	65									
T. Rowe Price Retirement 2025	TRRHX	Target Date	11.88	15.78	11.51	10.62	✔	12.50	1.18	6.42	✔	—	✔	0.55	✔
<i>percentile rank</i>			12	4	1	1									
<i># of funds in category</i>			222	205	169	89									
T. Rowe Price Retirement 2030	TRRCX	Target Date	13.55	17.25	12.53	11.47	✔	13.77	1.13	6.42	✔	—	✔	0.58	✔
<i>percentile rank</i>			13	5	1	2									
<i># of funds in category</i>			223	204	169	94									

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T. Rowe Price Retirement 2035	TRRJX	Target Date	15.08	18.55	13.40	12.13		14.81	1.06	6.42		—		0.59	
<i>percentile rank</i>			17	12	5	3									
<i># of funds in category</i>			215	202	166	86									
T. Rowe Price Retirement 2040	TRRDX	Target Date	16.35	19.66	14.15	12.63		15.67	1.01	6.42		—		0.60	
<i>percentile rank</i>			28	10	5	3									
<i># of funds in category</i>			217	204	169	94									
T. Rowe Price Retirement 2045	TRRKX	Target Date	17.20	20.36	14.56	12.84		16.32	0.99	6.42		—		0.62	
<i>percentile rank</i>			34	3	5	3									
<i># of funds in category</i>			215	202	166	85									
T. Rowe Price Retirement 2050	TRRMX	Target Date	17.35	20.40	14.57	12.84		16.31	0.97	6.42		—		0.63	
<i>percentile rank</i>			42	3	5	4									
<i># of funds in category</i>			217	204	169	86									
T. Rowe Price Retirement 2055	TRRNX	Target Date	17.29	20.35	14.52	12.82		16.36	0.97	6.42		—		0.64	
<i>percentile rank</i>			48	12	5	5									
<i># of funds in category</i>			215	202	164	65									
T. Rowe Price Retirement 2060	TRRLX	Target Date	17.41	20.36	14.54	—		16.36	1.49	6.42		—		0.64	
<i>percentile rank</i>			51	12	7	—									
<i># of funds in category</i>			209	189	140	—									

### Balanced

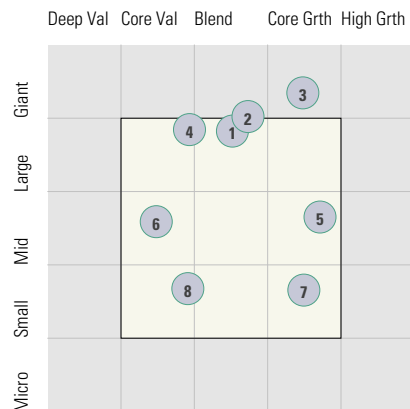
BlackRock Global Allocation Instl	MALOX	World Allocation	6.73	14.97	9.84	7.88		11.71	1.04	5.00				0.82	
<i>percentile rank</i>			81	10	18	29									
<i># of funds in category</i>			433	412	358	245									

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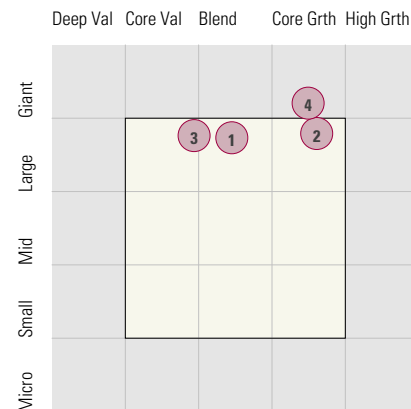
## Style Analysis (Data as of 12-31-2021)

### 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	T. Rowe Price Dividend Growth	31.60	30.01	38.40	3.47	90.59	5.93	155.85
2	Vanguard 500 Index Admiral	30.22	22.16	47.62	0.47	98.51	1.02	230.90
3	Fidelity® Contrafund®	31.81	13.47	54.73	2.02	91.01	5.91	342.06
4	American Funds Washington Mutual R6	30.97	27.31	41.72	2.69	88.66	7.86	157.45
5	Neuberger Berman Mid Cap Growth Inst	26.82	18.14	55.03	2.00	95.74	2.25	23.24
6	American Century Mid Cap Value I	37.92	34.83	27.25	1.40	86.80	11.80	18.73
7	Carillon Eagle Small Cap Growth I	26.79	28.54	44.67	1.45	96.28	2.28	4.99
8	Delaware Small Cap Value Instl	52.55	9.99	37.45	1.33	96.28	2.35	4.80

#### 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	Vanguard Developed Markets Index Admiral	40.39	22.20	37.42	10.54	35.47	53.99	99.21	0.79	31.48
2	Invesco Oppenheimer International Gr Y	26.51	25.10	48.39	14.64	19.39	65.97	95.86	4.14	38.36
3	Vanguard International Value Inv	47.50	14.47	38.04	12.41	36.27	51.31	82.31	17.69	30.20
4	American Funds New Perspective R6	38.03	18.33	43.63	61.53	12.23	26.24	95.76	4.24	157.93

#### Fixed Income Funds

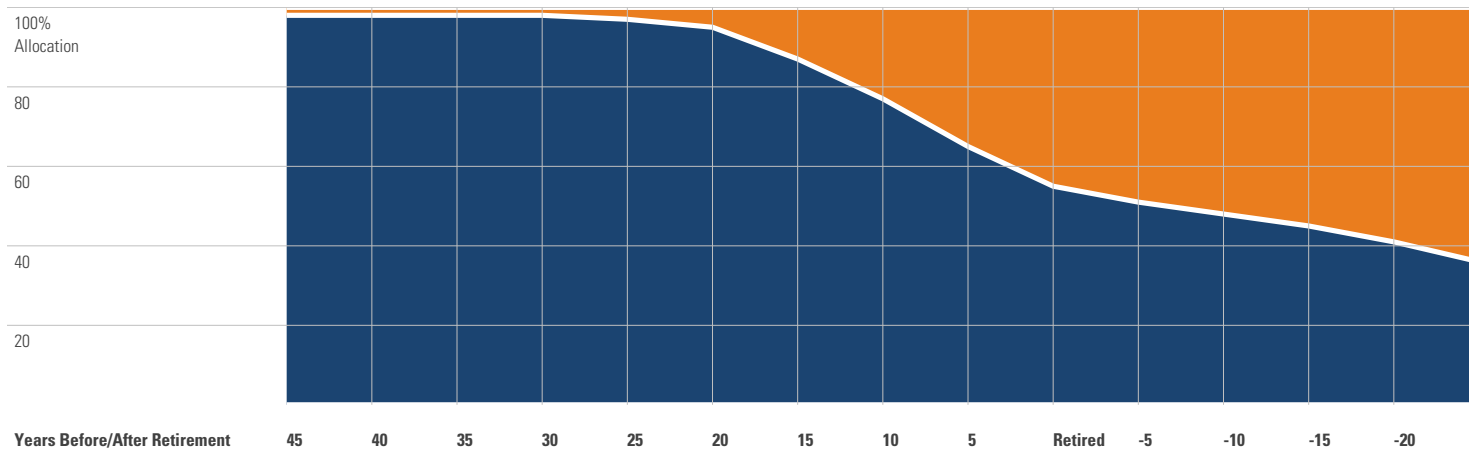
	Category	Super Sectors %				Other Stats	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA
1	Eaton Vance Income Fund of Boston I	0.00	0.00	88.31	0.00	3.41	0.77	96.03	3.20
2	BlackRock Inflation Protected Bond Instl	95.96	0.00	1.91	0.00	6.91	98.70	0.15	1.15
3	Baird Aggregate Bond Inst	30.09	18.36	43.28	0.00	6.78	99.30	0.70	0.00
4	PIMCO Income I2	53.76	6.54	15.92	0.00	1.74	81.00	19.00	0.00
5	Federated Hermes Govt Ultrashort IS	12.75	49.06	0.00	0.00	0.40	100.00	0.00	0.00
6	PIMCO International Bond (USD-Hdg) I-2	64.24	3.07	7.24	0.00	7.02	93.00	7.00	0.00

# FRLA 401(K) PLAN

## 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
T. Rowe Price Retirement 2010	44.37	29.51	14.86	51.08	21.76	8.39	3.23	1.32	76.08
T. Rowe Price Retirement 2015	47.27	31.15	16.12	47.59	20.18	7.83	3.76	1.37	75.73
T. Rowe Price Retirement 2020	51.09	33.48	17.61	43.52	18.56	7.32	3.91	1.46	75.15
T. Rowe Price Retirement 2025	58.99	38.76	20.23	35.34	14.86	6.00	4.08	1.58	75.11
T. Rowe Price Retirement 2030	70.07	46.04	24.03	24.04	8.52	3.91	4.12	1.77	75.75
T. Rowe Price Retirement 2035	78.80	51.79	27.01	14.94	5.50	2.10	4.30	1.96	75.85
T. Rowe Price Retirement 2040	87.01	57.11	29.90	7.73	7.97	0.68	3.11	2.15	75.78
T. Rowe Price Retirement 2045	91.09	59.92	31.17	3.50	11.04	0.13	3.20	2.21	75.92
T. Rowe Price Retirement 2050	92.24	60.57	31.67	3.11	12.97	0.10	2.43	2.22	76.13
T. Rowe Price Retirement 2055	92.23	60.49	31.74	3.08	12.87	0.11	2.48	2.21	76.67
T. Rowe Price Retirement 2060	92.22	60.43	31.79	3.11	12.83	0.11	2.46	2.21	76.95