

# FIVE RIVERS HEALTH CENTERS 401K

## 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>																
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	✔	
State St Russell Lg Cap Gr® Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Large Growth	27.51 18 1,241	34.02 15 1,120	25.24 20 1,020	19.74 14 772	✔	18.41	1.00	22.52	✔	☒	✔	0.04	✔	
State St Russell Lg Cp Val® Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Large Value	25.13 61 1,212	17.72 50 1,148	11.22 57 1,041	12.99 35 759	✔	19.29	1.00	22.86	✔	☒	✔	0.04	✔	
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	✔	
State St Russell Sm Cap® Gr Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Small Growth	2.73 82 617	20.96 83 582	14.34 79 520	14.02 75 394	✔	23.40	1.00	12.33	✔	☒	✔	0.05	✔	
State St Russell Sm Cp® Val Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Small Value	28.08 68 447	18.06 55 419	9.15 44 393	12.03 38 301	✔	25.14	0.99	12.33	✔	☒	✔	0.05	✔	
<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	0.86 42 794	11.82 45 721	9.43 53 616	5.36 54 344	✔	18.13	0.96	13.35	✔	☒	✔	0.14	✔	
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 R6 <i>percentile rank</i> <i># of funds in category</i>	OIGIX	Foreign Large Growth	10.99 39 452	20.62 40 387	12.50 72 333	— — 225	✔	17.28	0.95	25.79	✔	☒	✔	0.69	✔	
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	✔	
Vanguard Total World Stock Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTWAX	World Stock	18.19 58 328	— — 284	— — 237	— — 145	—	—	—	8.86	✔	—	✔	0.10	✔	

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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	
<b>Alternative</b>																
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										
<b>Fixed Income</b>																
Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	-1.34	6.00	4.53	—	✔	3.81	1.03	25.02	✔	—	—	0.38	✔	
<i>percentile rank</i>			77	28	20	—										
<i># of funds in category</i>			606	570	496	354										
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	3.78	8.23	5.70	6.15	✔	8.13	0.86	13.89	✔	—	—	0.13	✔	
<i>percentile rank</i>			72	38	33	37										
<i># of funds in category</i>			680	636	560	373										
BlackRock Inflation Protected Bond K	BPLBX	Inflation- Protected Bond	5.79	8.61	5.35	2.99	✔	4.06	1.03	4.88	✔	—	—	0.39	✔	
<i>percentile rank</i>			23	14	18	23										
<i># of funds in category</i>			210	203	180	125										
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate- Term Bond	-1.67	4.82	3.58	2.86	✔	3.60	1.06	8.86	✔	☒	—	0.05	✔	
<i>percentile rank</i>			52	46	42	55										
<i># of funds in category</i>			426	389	351	256										
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	38.69	✔	—	—	—	—	
<i>percentile rank</i>			—	—	—	—										
<i># of funds in category</i>			41	—	—	—										
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	0.18	1.88	1.82	—	✔	0.98	0.12	4.93	✔	—	—	0.10	✔	
<i>percentile rank</i>			38	26	24	—										
<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										
<b>Balanced</b>																
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	6.05	11.01	8.05	7.09	✔	7.46	1.01	27.27	✔	—	✔	0.12	✔	
<i>percentile rank</i>			85	48	31	33										
<i># of funds in category</i>			504	466	428	284										
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	14.35	17.58	12.53	11.12	✔	14.06	1.03	27.27	✔	—	✔	0.14	✔	
<i>percentile rank</i>			70	37	22	25										
<i># of funds in category</i>			321	294	265	196										
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	1.92	7.61	5.70	4.98	✔	4.63	0.97	27.27	✔	—	✔	0.11	✔	
<i>percentile rank</i>			90	61	39	47										
<i># of funds in category</i>			195	182	168	110										

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🚫 Fund Removed from Approved List

⚠️ Fund on Watch List

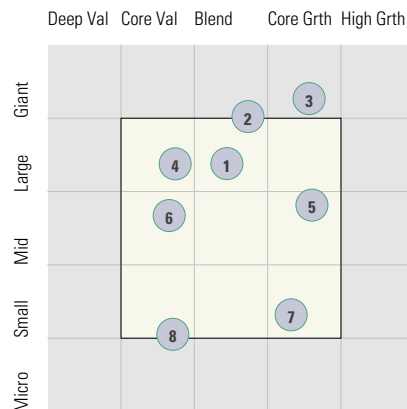
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense	
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	10.08	14.28	10.30	9.12	✔️	10.70	0.99	27.27	✔️	—	✔️	0.13	✔️
<i>percentile rank</i>			<i>88</i>	<i>62</i>	<i>52</i>	<i>58</i>									
<i># of funds in category</i>			<i>711</i>	<i>666</i>	<i>602</i>	<i>434</i>									

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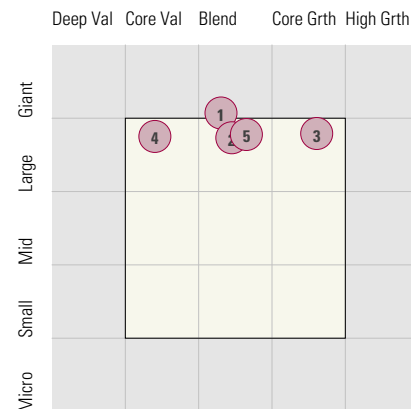
## Style Analysis (Data as of 12-31-2021)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



#### US Stock Funds

Fund	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 State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	27.10	12.97	59.93	0.58	99.28	0.14	351.02
4 State St Russell Lg Cp Val® Indx NL CI C	Large Value	34.75	31.05	34.20	0.68	98.14	1.17	78.52
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 State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	25.55	29.85	44.61	0.95	97.52	1.53	3.18
8 State St Russell Sm Cp® Val Indx NL CI C	Small Value	50.48	19.21	30.30	0.72	98.24	1.05	2.32

#### 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	44.59	13.54	41.87	8.05	77.33	14.62	23.32	76.68	26.56
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 Invesco Oppenheimer International Gr R6	Foreign Large Growth	26.51	25.10	48.39	14.64	19.39	65.97	95.86	4.14	38.36
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 Vanguard Total World Stock Index Admiral	World Stock	35.39	20.88	43.75	63.27	18.47	18.25	91.94	8.06	77.80

#### 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 Loomis Sayles Core Plus Bond N	Core Plus Bond	17.18	24.23	40.60	0.00	5.89	83.42	16.58	0.00
2 Vanguard High-Yield Corporate Adm	High Yield Bond	4.46	0.00	87.18	0.00	3.63	9.35	88.90	1.75
3 BlackRock Inflation Protected Bond K	Inflation-Protected Bond	95.96	0.00	1.91	0.00	6.91	98.70	0.15	1.15
4 Vanguard Total Bond Market Index Adm	Intermediate-Term Bond	46.92	20.64	28.71	0.00	6.84	99.97	0.01	0.02
5 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
6 Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	4.58	0.01	78.37	0.00	0.91	90.15	0.27	9.58
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