

KIMBALL TIREY AND ST JOHN LLP 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	
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	✔	
MFS Growth R6 <i>percentile rank</i> <i># of funds in category</i>	MFEKX	Large Growth	23.76 40 1,241	30.98 37 1,120	24.76 27 1,020	19.26 19 772	✔	16.73	0.89	19.76	✔	☒	✔	0.53	✔	
JPMorgan Equity Income R6 <i>percentile rank</i> <i># of funds in category</i>	OIEJX	Large Value	25.44 58 1,212	18.16 45 1,148	13.23 26 1,041	– – 759	✔	17.66	0.91	17.43	✔	☒	✔	0.46	✔	
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 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	✔	
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	✔	
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	✔	
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>	REGGX	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	✔	
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	✔	
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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			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															
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	33.48	14.74	5.99	-1.76	✓	18.67	1.19	7.00	✓	—	—	0.82	✓
<i>percentile rank</i>			25	7	21	42									
<i># of funds in category</i>			114	109	86	55									
Invesco Real Estate R6	IARFX	Real Estate	41.60	17.68	10.98	—	✓	18.45	0.91	26.69	✓	—	✓	0.79	✓
<i>percentile rank</i>			44	75	53	—									
<i># of funds in category</i>			255	235	202	151									
Fixed Income															
⚠ AB High Income Z	AGDZX	High Yield Bond	5.35	7.42	4.87	—	⊕	12.36	1.30	16.18	✓	—	—	0.54	✓
<i>percentile rank</i>			33	59	69	—									
<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	WACSX	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															
T. Rowe Price Retirement I 2010 I	TRPAX	Target Date	8.97	12.40	8.90	—	✓	9.11	1.18	6.26	✓	—	✓	0.34	✓
<i>percentile rank</i>			5	1	1	—									
<i># of funds in category</i>			121	116	78	53									
T. Rowe Price Retirement I 2015 I	TRFGX	Target Date	9.74	13.32	9.64	—	✓	9.97	1.17	6.26	✓	—	✓	0.36	✓
<i>percentile rank</i>			10	1	1	—									
<i># of funds in category</i>			123	118	89	45									
T. Rowe Price Retirement I 2020 I	TRBRX	Target Date	10.60	14.39	10.55	—	✓	11.15	1.18	6.26	✓	—	✓	0.37	✓
<i>percentile rank</i>			7	3	1	—									
<i># of funds in category</i>			172	161	127	65									

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Fund on Watch List

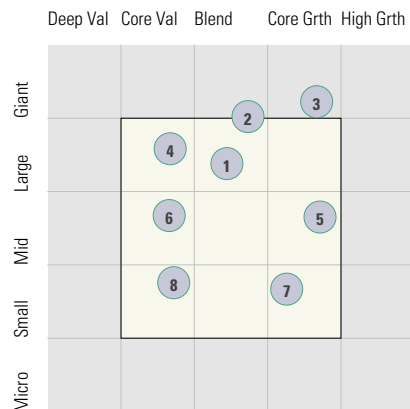
Name	Ticker	Asset Class	Trailing Performance and Risk						Management		Style		Expense		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
T. Rowe Price Retirement I 2025 I <i>percentile rank</i> <i># of funds in category</i>	TRPHX	Target Date	12.04 5 222	15.87 3 205	11.61 1 169	— — 89		12.47	1.17	6.26		—		0.39	
T. Rowe Price Retirement I 2030 I <i>percentile rank</i> <i># of funds in category</i>	TRPCX	Target Date	13.75 12 223	17.39 3 204	12.65 1 169	— — 94		13.74	1.13	6.26		—		0.41	
T. Rowe Price Retirement I 2035 I <i>percentile rank</i> <i># of funds in category</i>	TRPJX	Target Date	15.28 15 215	18.68 8 202	13.52 4 166	— — 86		14.80	1.06	6.26		—		0.42	
T. Rowe Price Retirement I 2040 I <i>percentile rank</i> <i># of funds in category</i>	TRPDX	Target Date	16.58 22 217	19.82 8 204	14.28 4 169	— — 94		15.69	1.01	6.26		—		0.43	
T. Rowe Price Retirement I 2045 I <i>percentile rank</i> <i># of funds in category</i>	TRPKX	Target Date	17.43 28 215	20.51 1 202	14.68 3 166	— — 85		16.31	0.99	6.26		—		0.44	
T. Rowe Price Retirement I 2050 I <i>percentile rank</i> <i># of funds in category</i>	TRPMX	Target Date	17.54 39 217	20.56 1 204	14.71 4 169	— — 86		16.32	0.97	6.26		—		0.45	
T. Rowe Price Retirement I 2055 I <i>percentile rank</i> <i># of funds in category</i>	TRPNX	Target Date	17.57 39 215	20.54 5 202	14.71 4 164	— — 65		16.33	0.97	6.26		—		0.46	
T. Rowe Price Retirement I 2060 I <i>percentile rank</i> <i># of funds in category</i>	TRPLX	Target Date	17.55 47 209	20.56 7 189	14.72 5 140	— — —		16.33	1.48	6.26		—		0.46	
T. Rowe Price Retirement I 2065 I <i>percentile rank</i> <i># of funds in category</i>	TRFKX	Target Date	18.52 27 135	— — 17	— — —	— — —	—	—	—	1.21		—		0.46	
Balanced															
Invesco Equity and Income R6 <i>percentile rank</i> <i># of funds in category</i>	IEIFX	Moderate Allocation	18.43 10 711	16.36 28 666	9.73 68 602	— — 434		15.31	1.34	18.68		—		0.39	

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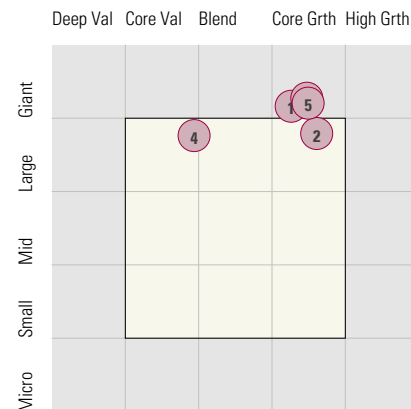
Style Analysis (Data as of 12-31-2021)

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	31.90	20.28	47.83	0.90	98.06	1.03	75.75
2	Vanguard 500 Index Admiral	30.22	22.16	47.62	0.47	98.51	1.02	230.90
3	MFS Growth R6	26.15	14.82	59.04	0.62	95.29	4.09	309.75
4	JPMorgan Equity Income R6	37.64	28.77	33.60	2.42	95.99	1.60	105.51
5	Neuberger Berman Mid Cap Growth R6	26.82	18.14	55.03	2.00	95.74	2.25	23.24
6	Vanguard Mid-Cap Value Index Admiral	47.19	23.69	29.11	1.05	96.91	2.04	23.93
7	Allspring Small Company Growth R6	26.28	27.59	46.13	5.10	90.52	4.38	4.65
8	Vanguard Small Cap Value Index Admiral	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	37.47	21.32	41.22	37.45	39.39	23.15	61.07	38.93	66.76
2	Invesco Oppenheimer International Gr R6	26.51	25.10	48.39	14.64	19.39	65.97	95.86	4.14	38.36
3	American Funds Europacific Growth R6	36.08	19.48	44.44	13.65	37.75	48.60	77.71	22.29	61.49
4	Vanguard International Value Inv	47.50	14.47	38.04	12.41	36.27	51.31	82.31	17.69	30.20
5	American Funds New Perspective R6	38.03	18.33	43.63	61.53	12.23	26.24	95.76	4.24	157.93

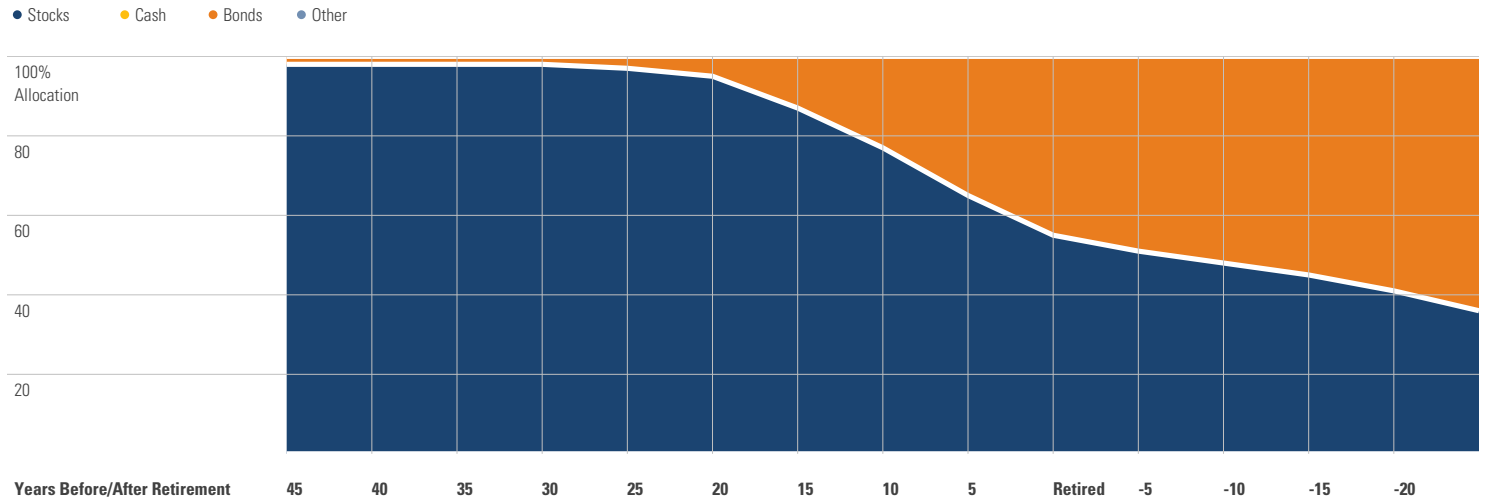
Fixed Income Funds

	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1	AB High Income Z	13.22	3.57	70.27	0.00	4.09	15.77	75.47	8.76
2	PIMCO Real Return Instl	68.82	2.40	3.78	0.00	7.44	97.00	3.00	0.00
3	Western Asset Core Bond IS	34.91	18.09	40.48	0.00	6.83	95.07	1.13	3.80
4	PIMCO Income Instl	53.76	6.54	15.92	0.00	1.74	81.00	19.00	0.00
5	Lincoln Stable Value Account -LNGPA	-	-	-	0.00	-	0.00	0.00	-
6	PIMCO Short-Term Instl	37.43	2.57	29.41	0.00	0.26	91.00	9.00	0.00
7	PIMCO International Bond (USD-Hdg) Instl	64.24	3.07	7.24	0.00	7.02	93.00	7.00	0.00

KIMBALL TIREY AND ST JOHN LLP 401K

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
T. Rowe Price Retirement 2010	44.37	29.53	14.84	51.13	21.79	8.42	3.18	1.32	76.24
T. Rowe Price Retirement 2015	47.28	31.31	15.97	47.64	20.18	7.80	3.73	1.35	76.35
T. Rowe Price Retirement 2020	51.10	33.53	17.57	43.47	18.52	7.28	3.97	1.45	75.40
T. Rowe Price Retirement 2025	59.02	38.67	20.35	35.41	14.90	5.97	4.03	1.56	75.66
T. Rowe Price Retirement 2030	70.08	46.00	24.08	24.06	8.58	3.87	4.12	1.73	76.39
T. Rowe Price Retirement 2035	78.82	51.51	27.31	15.12	5.59	2.17	4.13	1.93	76.36
T. Rowe Price Retirement 2040	86.94	56.98	29.96	7.82	7.90	0.69	3.13	2.11	76.43
T. Rowe Price Retirement 2045	91.12	59.77	31.35	3.49	10.98	0.13	3.19	2.20	76.21
T. Rowe Price Retirement 2050	92.19	60.43	31.76	3.10	12.89	0.11	2.48	2.23	76.18
T. Rowe Price Retirement 2055	92.18	60.48	31.70	3.08	12.85	0.11	2.51	2.23	76.05
T. Rowe Price Retirement 2060	92.18	60.44	31.74	3.08	12.87	0.11	2.51	2.22	76.36
T. Rowe Price Retirement 2065	92.93	60.29	32.64	2.06	14.47	0.05	2.85	2.16	76.10