

MONTALBANO INC 401K PROFIT SHARING

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															
Vanguard FTSE Social Index Admiral	VFTAX	Large Blend Index	27.71	-	-	-	-	-	-	6.03				0.14	
<i>percentile rank</i>			37	-	-	-									
<i># of funds in category</i>			1,394	1,256	1,121	831									
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	27.51	34.02	25.24	19.74		18.41	1.00	22.52				0.04	
<i>percentile rank</i>			18	15	20	14									
<i># of funds in category</i>			1,241	1,120	1,020	772									
DFA US Large Cap Value I	DFLVX	Large Value	28.07	16.89	10.91	13.76		22.08	1.13	9.85				0.22	
<i>percentile rank</i>			31	63	64	16									
<i># of funds in category</i>			1,212	1,148	1,041	759									
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	14.17	28.84	22.30	-		17.84	0.84	13.12				0.66	
<i>percentile rank</i>			46	35	20	-									
<i># of funds in category</i>			591	541	494	383									
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	2.73	20.96	14.34	14.02		23.40	1.00	12.33				0.05	
<i>percentile rank</i>			82	83	79	75									
<i># of funds in category</i>			617	582	520	394									
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	28.08	18.06	9.15	12.03		25.14	0.99	12.33				0.05	
<i>percentile rank</i>			68	55	44	38									
<i># of funds in category</i>			447	419	393	301									
Non-US Stock															
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	0.86	11.82	9.43	5.36		18.13	0.96	13.35				0.14	
<i>percentile rank</i>			42	45	53	54									
<i># of funds in category</i>			794	721	616	344									
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	11.43	14.46	10.15	8.51		17.89	1.03	8.86				0.07	
<i>percentile rank</i>			34	33	28	24									
<i># of funds in category</i>			771	704	607	415									
American Funds Europacific Growth R6	RERGX	Foreign Large Growth	2.84	17.95	12.87	10.01		17.88	0.99	20.60				0.46	
<i>percentile rank</i>			80	70	67	47									
<i># of funds in category</i>			452	387	333	225									
Alternative															
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															
Western Asset Core Plus Bond IS	WAPSX	Core Plus Bond	-1.87	6.47	4.94	4.57		5.38	1.25	15.01		-	-	0.42	
<i>percentile rank</i>			90	13	8	10									
<i># of funds in category</i>			606	570	496	354									

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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	
American Century Diversified Bond R6 <i>percentile rank</i> <i># of funds in category</i>	ADDVX	Intermediate-Term Bond	-0.60 12 426	5.39 22 389	3.68 35 351	— — 256		3.69	1.06	20.09			—	0.35	
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	— — 41	— — —	— — —	— — —	—	—	—	38.69		—	—	—	—
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	

Target Date

Vanguard Target Retirement 2015 Fund <i>percentile rank</i> <i># of funds in category</i>	VTXVX	Target Date	5.78 97 123	10.24 85 118	7.71 78 89	7.46 68 45		6.82	0.81	8.86		—		0.12	
Vanguard Target Retirement 2020 Fund <i>percentile rank</i> <i># of funds in category</i>	VTWNX	Target Date	8.17 68 172	12.55 49 161	9.26 37 127	8.71 32 65		9.04	0.97	8.86		—		0.13	
Vanguard Target Retirement 2025 Fund <i>percentile rank</i> <i># of funds in category</i>	VTTVX	Target Date	9.80 57 222	14.17 39 205	10.35 30 169	9.60 20 89		10.69	1.02	8.86		—		0.13	
Vanguard Target Retirement 2030 Fund <i>percentile rank</i> <i># of funds in category</i>	VTHRX	Target Date	11.38 61 223	15.45 50 204	11.23 42 169	10.36 24 94		11.97	0.99	8.86		—		0.14	
Vanguard Target Retirement 2035 Fund <i>percentile rank</i> <i># of funds in category</i>	VTTX	Target Date	12.96 79 215	16.66 57 202	12.06 47 166	11.10 31 86		13.24	0.95	8.86		—		0.14	
Vanguard Target Retirement 2040 Fund <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	14.56 81 217	17.89 53 204	12.88 40 169	11.69 31 94		14.51	0.94	8.86		—		0.14	
Vanguard Target Retirement 2045 Fund <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	16.16 68 215	19.06 49 202	13.55 38 166	12.04 25 85		15.74	0.96	8.86		—		0.15	
Vanguard Target Retirement 2050 Fund <i>percentile rank</i> <i># of funds in category</i>	VFIFX	Target Date	16.41 74 217	19.19 56 204	13.62 43 169	12.07 28 86		15.77	0.94	8.86		—		0.15	
Vanguard Target Retirement 2055 Fund <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	16.44 78 215	19.18 62 202	13.61 51 164	12.05 34 65		15.77	0.94	8.86		—		0.15	
Vanguard Target Retirement 2060 Fund <i>percentile rank</i> <i># of funds in category</i>	VTTX	Target Date	16.44 81 209	19.17 67 189	13.61 57 140	— — —		15.75	1.44	8.86		—		0.15	

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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
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	16.46	19.13	—	—		15.79	1.44	4.47		—		0.15	
<i>percentile rank</i>			76	79	—	—									
<i># of funds in category</i>			135	17	—	—									
Vanguard Target Retirement Income Fund	VTINX	Target Date	5.25	9.43	6.85	5.88		5.87	0.83	8.86		—		0.12	
<i>percentile rank</i>			65	47	46	38									
<i># of funds in category</i>			169	153	128	79									

Balanced

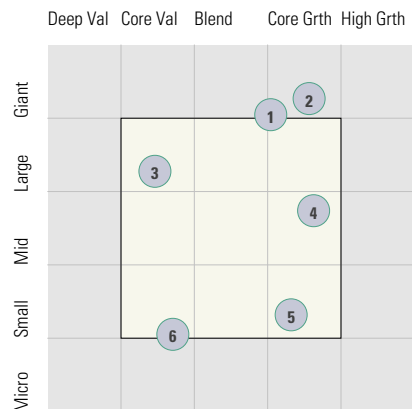
American Funds Capital Income Bldr R6	RIRGX	World Allocation	15.39	12.07	8.50	8.06		11.68	1.00	30.02				0.26	
<i>percentile rank</i>			23	47	45	22									
<i># of funds in category</i>			433	412	358	245									

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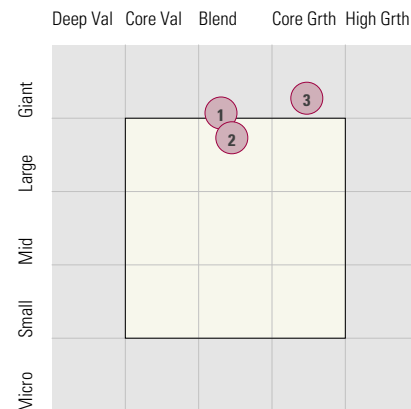
Style Analysis (Data as of 12-31-2021)

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	Vanguard FTSE Social Index Admiral	Large Blend Index	31.52	20.09	48.40	-0.08	98.45	1.62	237.95
2	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
3	DFA US Large Cap Value I	Large Value	36.04	23.08	40.87	0.74	97.53	1.73	63.36
4	MFS Mid Cap Growth R6	Mid-Cap Growth	30.38	19.73	49.90	0.97	88.15	10.88	22.87
5	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
6	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

	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	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

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	Western Asset Core Plus Bond IS	Core Plus Bond	31.04	11.38	28.84	0.00	6.80	81.89	12.64	5.47
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	American Century Diversified Bond R6	Intermediate-Term Bond	41.02	11.83	41.23	0.00	6.51	91.85	2.13	6.03
4	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
5	PIMCO Short-Term Instl	Ultrashort Bond	37.43	2.57	29.41	0.00	0.26	91.00	9.00	0.00

MONTALBANO INC 401K PROFIT SHARING

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
Vanguard Target Retirement 2015 Fund	30.36	18.11	12.25	65.78	19.08	0.24	3.36	0.50	73.70
Vanguard Target Retirement 2020 Fund	44.76	26.98	17.78	51.87	14.46	0.20	2.95	0.42	74.41
Vanguard Target Retirement 2025 Fund	56.19	33.94	22.25	40.74	2.58	0.19	2.67	0.39	74.55
Vanguard Target Retirement 2030 Fund	64.47	38.93	25.54	32.65	0.00	0.16	2.54	0.33	74.53
Vanguard Target Retirement 2035 Fund	71.81	43.33	28.48	25.31	0.00	0.12	2.62	0.26	74.47
Vanguard Target Retirement 2040 Fund	79.01	47.60	31.41	18.29	0.00	0.09	2.51	0.19	74.37
Vanguard Target Retirement 2045 Fund	86.30	52.07	34.23	10.88	0.00	0.05	2.70	0.13	74.47
Vanguard Target Retirement 2050 Fund	88.31	53.29	35.02	8.97	0.00	0.04	2.61	0.11	74.48
Vanguard Target Retirement 2055 Fund	88.15	53.35	34.80	9.05	0.00	0.04	2.70	0.11	74.69
Vanguard Target Retirement 2060 Fund	88.01	53.55	34.46	9.09	0.00	0.04	2.78	0.11	75.05
Vanguard Target Retirement 2065 Fund	87.90	52.71	35.19	9.12	0.00	0.04	2.87	0.11	74.06
Vanguard Target Retirement Income Fund	29.11	17.36	11.75	66.98	19.63	0.24	3.40	0.50	73.68