

OFFICE MANAGEMENT SYSTEMS INC 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		ESG Metrics				
			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	Sustain. Rating	Commit. Level	Carbon Risk	
US Stock																		
MFS Massachusetts Investors Tr R6	MITJX	Large Blend	27.25	24.47	17.81	—	✔	17.17	0.98	9.76	✔	🗄	✖	0.38	✔	4	—	Low Risk
<i>percentile rank</i>			43	51	36	—												
<i># of funds in category</i>			1,394	1,256	1,121	831									12-31-2021	—	12-31-2021	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	28.66	26.03	18.43	16.51	✔	17.42	1.00	5.68	✔	🗄	✔	0.04	✔	3	1-Low	Low Risk
<i>percentile rank</i>			23	24	18	11												
<i># of funds in category</i>			1,394	1,256	1,121	831									12-31-2021	02-15-2022	12-31-2021	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	18.79	37.33	29.23	20.30	✔	19.71	1.03	17.42	✔	🗄	✔	0.44	✔	3	2-Basic	Low Risk
<i>percentile rank</i>			68	7	5	9												
<i># of funds in category</i>			1,241	1,120	1,020	772									12-31-2021	02-15-2022	12-31-2021	
JPMorgan Equity Income R6	OIEJX	Large Value	25.44	18.16	13.23	—	✔	17.66	0.91	17.43	✔	🗄	✔	0.46	✔	3	1-Low	Low Risk
<i>percentile rank</i>			58	45	26	—												
<i># of funds in category</i>			1,212	1,148	1,041	759									12-31-2021	02-15-2022	12-31-2021	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	20.48	29.44	20.05	16.45	✔	19.93	0.96	8.86	✔	🗄	✔	0.07	✔	4	1-Low	Low Risk
<i>percentile rank</i>			19	31	39	33												
<i># of funds in category</i>			591	541	494	383									12-31-2021	02-15-2022	12-31-2021	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	28.76	19.11	11.61	13.57	✔	21.92	0.98	15.38	✔	🗄	✔	0.07	✔	4	1-Low	Medium Risk
<i>percentile rank</i>			53	50	24	13												
<i># of funds in category</i>			415	393	353	267									12-31-2021	02-15-2022	12-31-2021	
MFS New Discovery R6	MNDKX	Small Growth	1.58	27.72	21.07	—	✔	22.29	0.92	8.01	✔	🗄	✖	0.89	✔	5	—	Low Risk
<i>percentile rank</i>			84	34	28	—												
<i># of funds in category</i>			617	582	520	394									12-31-2021	—	12-31-2021	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	28.09	18.51	10.31	13.30	✔	24.66	0.96	5.68	✔	🗄	✔	0.07	✔	4	1-Low	Medium Risk
<i>percentile rank</i>			68	45	23	14												
<i># of funds in category</i>			447	419	393	301									12-31-2021	02-15-2022	12-31-2021	
Non-US Stock																		
American Funds New World R6	RNWXG	Diversified Emerging Mkts	5.13	19.03	14.59	9.58	✔	17.60	0.88	22.56	✔	🗄	✔	0.57	✔	4	1-Low	Low Risk
<i>percentile rank</i>			27	9	8	3												
<i># of funds in category</i>			794	721	616	344									12-31-2021	02-15-2022	12-31-2021	
American Funds Europacific Growth R6	REERG	Foreign Large Growth	2.84	17.95	12.87	10.01	✔	17.88	0.99	20.60	✔	🗄	✔	0.46	✔	2	1-Low	Low Risk
<i>percentile rank</i>			80	70	67	47												
<i># of funds in category</i>			452	387	333	225									12-31-2021	02-15-2022	12-31-2021	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	-0.74	27.75	21.14	13.96	✔	20.05	0.97	18.91	✔	🗄	✔	0.32	✔	3	—	Low Risk
<i>percentile rank</i>			89	4	3	4												
<i># of funds in category</i>			452	387	333	225									12-31-2021	—	12-31-2021	
Vanguard International Value Inv	VTRIX	Foreign Large Value	7.97	12.31	9.16	7.57	✔	19.55	1.11	11.60	✔	🗄	✔	0.35	✔	2	—	Medium Risk
<i>percentile rank</i>			87	19	4	16												
<i># of funds in category</i>			350	326	286	180									12-31-2021	—	12-31-2021	
American Funds New Perspective R6	RNPGX	World Stock	18.10	27.28	20.28	15.81	✔	18.04	1.04	21.10	✔	—	✔	0.41	✔	2	2-Basic	Low Risk
<i>percentile rank</i>			28	28	22	15												
<i># of funds in category</i>			355	306	261	166									12-31-2021	02-15-2022	12-31-2021	

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Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			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	Sustain. Rating	Commit. Level	Carbon Risk	
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	✓	2	—	—
<i>percentile rank</i>			25	7	21	42												
<i># of funds in category</i>			114	109	86	55									12-31-2021	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	40.40	19.95	11.24	11.51	✓	18.85	0.94	25.65	✓	—	✓	0.12	✓	3	1-Low	Medium Risk
<i>percentile rank</i>			59	42	49	31												
<i># of funds in category</i>			255	235	202	151									12-31-2021	02-15-2022	12-31-2021	
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	✓	2	—	—
<i>percentile rank</i>			90	13	8	10												
<i># of funds in category</i>			606	570	496	354									12-31-2021	—	—	
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												
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	5.68	8.24	5.18	2.98	✓	3.69	0.94	10.38	✓	—	—	0.10	✓	3	—	—
<i>percentile rank</i>			33	35	33	24												
<i># of funds in category</i>			210	203	180	125									12-31-2021	—	—	
Loomis Sayles Strategic Income N	NEZNX	Multisector Bond	4.19	5.53	4.25	—	✓	8.25	1.27	14.92	✓	—	—	0.65	✓	2	1-Low	—
<i>percentile rank</i>			19	57	58	—												
<i># of funds in category</i>			339	277	238	134									12-31-2021	02-15-2022	—	
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	0.18	1.88	1.82	—	✓	0.98	0.12	4.93	✓	—	—	0.10	✓	3	—	—
<i>percentile rank</i>			38	26	24	—												
<i># of funds in category</i>			239	214	175	94									12-31-2021	—	—	
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	✓	2	—	—
<i>percentile rank</i>			41	61	28	4												
<i># of funds in category</i>			125	110	81	48									11-30-2021	—	—	
Target Date																		
JPMorgan SmartRetirement® 2020 R6	JTTYX	Target Date	6.12	10.78	8.00	—	✓	8.32	0.88	13.51	✓	—	✓	0.40	✓	2	—	—
<i>percentile rank</i>			89	80	77	—												
<i># of funds in category</i>			172	161	127	65									12-31-2021	—	—	
JPMorgan SmartRetirement® 2025 R6	JNSYX	Target Date	8.74	13.02	9.47	—	✓	10.39	0.98	13.51	✓	—	✓	0.41	✓	3	—	—
<i>percentile rank</i>			79	65	63	—												
<i># of funds in category</i>			222	205	169	89									12-31-2021	—	—	
JPMorgan SmartRetirement® 2030 R6	JSMYX	Target Date	10.88	14.72	10.71	—	✖	12.18	1.00	13.51	✓	—	✓	0.42	✓	3	—	Low Risk
<i>percentile rank</i>			78	66	63	—												
<i># of funds in category</i>			223	204	169	94									12-31-2021	—	12-31-2021	
JPMorgan SmartRetirement® 2035 R6	SRJYX	Target Date	14.05	16.98	12.00	—	✓	14.17	1.02	13.51	✓	—	✓	0.44	✓	4	—	Low Risk
<i>percentile rank</i>			45	43	49	—												
<i># of funds in category</i>			215	202	166	86									12-31-2021	—	12-31-2021	

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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	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
JPMorgan SmartRetirement® 2040 R6	SMTYX	Target Date	15.86	18.36	12.88	–	✓	15.56	1.00	13.51	✓	–	✓	0.45	✓	4	–	Low Risk
<i>percentile rank</i>			48	36	40	–												
<i># of funds in category</i>			217	204	169	94									12-31-2021	–	12-31-2021	
JPMorgan SmartRetirement® 2045 R6	JSAYX	Target Date	17.65	19.37	13.42	–	✓	16.59	1.01	13.51	✓	–	✓	0.45	✓	5	–	Low Risk
<i>percentile rank</i>			20	37	43	–												
<i># of funds in category</i>			215	202	166	85									12-31-2021	–	12-31-2021	
JPMorgan SmartRetirement® 2050 R6	JTSYX	Target Date	17.60	19.33	13.40	–	✓	16.58	0.99	13.51	✓	–	✓	0.45	✓	5	–	Low Risk
<i>percentile rank</i>			36	49	55	–												
<i># of funds in category</i>			217	204	169	86									12-31-2021	–	12-31-2021	
JPMorgan SmartRetirement® 2055 R6	JFFYX	Target Date	17.68	19.37	13.42	–	✓	16.54	0.98	9.92	✓	–	✓	0.45	✓	5	–	Low Risk
<i>percentile rank</i>			36	54	54	–												
<i># of funds in category</i>			215	202	164	65									12-31-2021	–	12-31-2021	
JPMorgan SmartRetirement® 2060 R6	JAKYX	Target Date	17.68	19.33	13.41	–	✓	16.49	1.50	5.34	✓	–	✓	0.44	✓	5	–	Low Risk
<i>percentile rank</i>			42	60	64	–												
<i># of funds in category</i>			209	189	140	–									12-31-2021	–	12-31-2021	
JPMorgan SmartRetirement® Income R6	JSIYX	Target Date	6.19	10.13	7.26	–	✓	7.82	1.09	13.51	✓	–	✓	0.39	✓	2	–	–
<i>percentile rank</i>			42	29	23	–												
<i># of funds in category</i>			169	153	128	79									12-31-2021	–	–	

Balanced

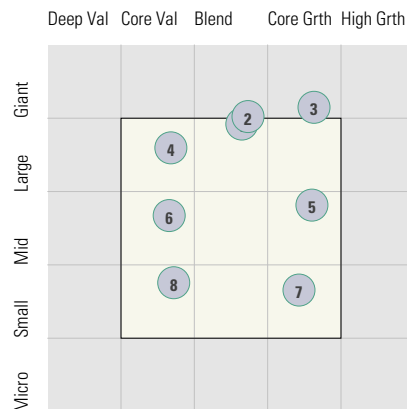
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	6.05	11.01	8.05	7.09	✓	7.46	1.01	27.27	✓	–	✓	0.12	✓	3	1-Low	–
<i>percentile rank</i>			85	48	31	33												
<i># of funds in category</i>			504	466	428	284									12-31-2021	02-15-2022	–	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	14.35	17.58	12.53	11.12	✓	14.06	1.03	27.27	✓	–	✓	0.14	✓	3	1-Low	Low Risk
<i>percentile rank</i>			70	37	22	25												
<i># of funds in category</i>			321	294	265	196									12-31-2021	02-15-2022	12-31-2021	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	1.92	7.61	5.70	4.98	✓	4.63	0.97	27.27	✓	–	✓	0.11	✓	4	1-Low	–
<i>percentile rank</i>			90	61	39	47												
<i># of funds in category</i>			195	182	168	110									12-31-2021	02-15-2022	–	
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	10.08	14.28	10.30	9.12	✓	10.70	0.99	27.27	✓	–	✓	0.13	✓	3	1-Low	Low Risk
<i>percentile rank</i>			88	62	52	58												
<i># of funds in category</i>			711	666	602	434									12-31-2021	02-15-2022	12-31-2021	

OFFICE MANAGEMENT SYSTEMS INC 401K

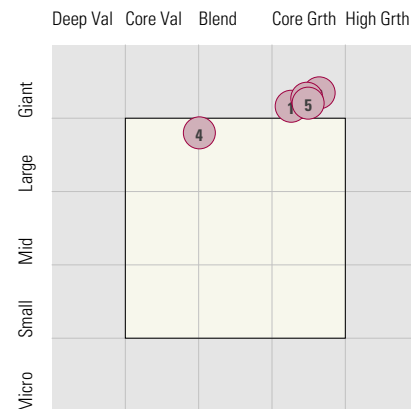
Style Analysis (Data as of 12-31-2021)

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	MFS Massachusetts Investors Tr R6	Large Blend	31.06	28.11	40.82	0.87	90.85	8.27	178.08
2	Vanguard 500 Index Admiral	Large Blend Index	30.22	22.16	47.62	0.47	98.51	1.02	230.90
3	JPMorgan Large Cap Growth R6	Large Growth	29.91	12.58	57.52	0.71	97.51	1.77	281.70
4	JPMorgan Equity Income R6	Large Value	36.97	29.99	33.03	2.02	96.29	1.69	112.02
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	MFS New Discovery R6	Small Growth	28.12	18.44	53.43	4.49	82.37	13.15	4.06
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 International Growth Adm	Foreign Large Growth	38.32	24.20	37.48	19.97	29.65	50.39	80.21	19.79	86.57
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
4	Vanguard International Value Inv	Foreign Large Value	47.64	14.43	37.93	11.26	35.90	52.83	82.09	17.91	32.77
5	American Funds New Perspective R6	World Stock	38.03	18.33	43.63	61.53	12.23	26.24	95.76	4.24	157.93

Fixed Income Funds

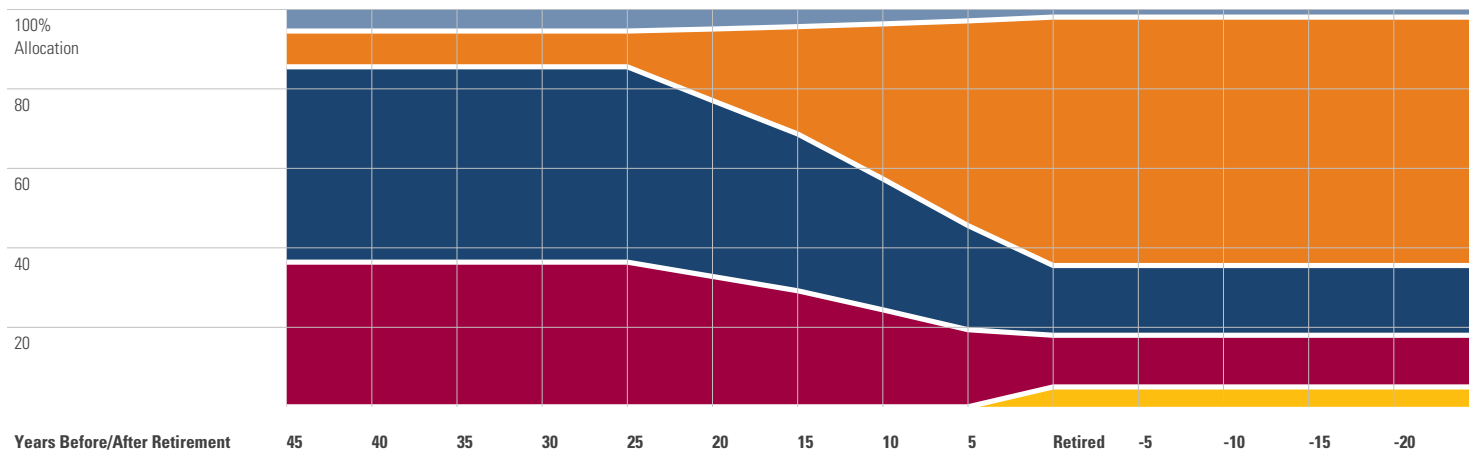
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Western Asset Core Plus Bond IS	Core Plus Bond	31.04	11.38	28.84	0.00	6.80	81.89	12.64	5.47
2	Vanguard High-Yield Corporate Adm	High Yield Bond	3.74	0.00	87.37	0.00	3.80	10.17	87.61	2.22
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.84	0.00	0.00	0.00	7.50	99.85	0.00	0.15
4	Loomis Sayles Strategic Income N	Multisector Bond	16.84	0.00	66.90	0.00	4.12	48.02	32.95	19.02
5	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.98	0.37	76.85	0.00	0.98	95.20	0.34	4.46
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

OFFICE MANAGEMENT SYSTEMS INC 401K

Target Date Analysis (Data as of 12-31-2021)

Target Date Allocation

● US Stocks ● Non-US 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
JPMorgan SmartRetirement® 2020 R6	33.14	19.65	13.49	56.82	2.68	13.72	8.21	1.84	79.84
JPMorgan SmartRetirement® 2025 R6	45.81	28.20	17.61	46.29	1.39	10.61	6.34	1.55	79.22
JPMorgan SmartRetirement® 2030 R6	58.04	35.50	22.54	34.71	0.12	8.25	6.04	1.21	79.71
JPMorgan SmartRetirement® 2035 R6	69.32	42.33	26.99	24.53	0.10	7.43	5.46	0.68	87.03
JPMorgan SmartRetirement® 2040 R6	78.53	48.07	30.46	16.43	0.09	5.77	4.60	0.45	86.93
JPMorgan SmartRetirement® 2045 R6	87.43	53.60	33.83	8.13	0.08	3.76	4.23	0.22	87.65
JPMorgan SmartRetirement® 2050 R6	87.17	53.52	33.65	8.39	0.08	3.89	4.22	0.22	88.00
JPMorgan SmartRetirement® 2055 R6	87.27	53.59	33.68	8.33	0.08	3.88	4.19	0.22	87.44
JPMorgan SmartRetirement® 2060 R6	86.81	53.06	33.75	7.88	0.08	3.55	5.10	0.21	86.84
JPMorgan SmartRetirement® Income R6	32.36	19.30	13.06	56.84	2.66	13.80	8.96	1.84	78.13