

PRESTON AUTOMOTIVE GROUP 401K 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		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	Pass/ Fail	Sustain. Rating <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
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	
Vanguard Growth Index Admiral	VIGAX	Large Growth	27.26	34.78	24.77	19.29	✓	18.52	1.00	27.02	✓	🗄️	✓	0.05	✓	4	1-Low	Low Risk
<i>percentile rank</i>			19	11	27	19												
<i># of funds in category</i>			1,241	1,120	1,020	772									12-31-2021	02-15-2022	12-31-2021	
Vanguard Value Index Adm	VVIAX	Large Value	26.49	17.64	12.52	13.74	✓	18.34	0.94	27.02	✓	🗄️	✓	0.05	✓	2	1-Low	Low Risk
<i>percentile rank</i>			44	51	35	16												
<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 Index Admiral	VIMAX	Mid-Cap Blend	24.51	24.48	15.86	15.12	✓	20.29	0.97	23.63	✓	🗄️	✓	0.05	✓	4	1-Low	Low Risk
<i>percentile rank</i>			47	11	6	9												
<i># of funds in category</i>			392	361	314	207									12-31-2021	02-15-2022	12-31-2021	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	5.70	23.82	16.90	14.83	✓	22.36	0.94	17.01	✓	🗄️	✖️	0.07	✓	4	1-Low	Low Risk
<i>percentile rank</i>			69	59	56	59												
<i># of funds in category</i>			617	582	520	394									12-31-2021	02-15-2022	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																		
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	✓	2	1-Low	Medium Risk
<i>percentile rank</i>			42	45	53	54												
<i># of funds in category</i>			794	721	616	344									12-31-2021	02-15-2022	12-31-2021	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	10.12	14.97	10.55	7.90	✓	18.84	1.09	13.26	✓	🗄️	✓	0.54	✓	2	1-Low	Low Risk
<i>percentile rank</i>			54	27	21	49												
<i># of funds in category</i>			771	704	607	415									12-31-2021	02-15-2022	12-31-2021	
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	✓	2	1-Low	Low Risk
<i>percentile rank</i>			34	33	28	24												
<i># of funds in category</i>			771	704	607	415									12-31-2021	02-15-2022	12-31-2021	
Alternative																		
Vanguard Real Estate Index Admiral	VGSIX	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																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	-1.02	5.85	4.30	3.93	✓	4.17	1.09	21.27	✓	—	—	0.30	✓	3	1-Low	—
<i>percentile rank</i>			60	35	30	28												
<i># of funds in category</i>			606	570	496	354									12-31-2021	02-15-2022	—	

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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	
													Updated	Updated	Updated			
Vanguard Inflation-Protected Secs Adm <i>percentile rank</i> <i># of funds in category</i>	VAIPX	Inflation-Protected Bond	5.68 33 210	8.24 35 203	5.18 33 180	2.98 24 125	✔	3.69	0.94	10.38	✔	—	—	0.10	✔	3	—	—
													12-31-2021	—	—			
Vanguard Total Bond Market Index Adm <i>percentile rank</i> <i># of funds in category</i>	VBTLX	Intermediate-Term Bond	-1.67 52 426	4.82 46 389	3.58 42 351	2.86 55 256	✔	3.60	1.06	8.86	✔	🇺🇸	—	0.05	✔	3	1-Low	—
													12-31-2021	02-15-2022	—			
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	— — 41	— — —	— — —	— — —	—	—	—	38.69	✔	—	—	—	—	—	—	—
Vanguard Ultra-Short-Term Bond Admiral <i>percentile rank</i> <i># of funds in category</i>	VUSFX	Ultrashort Bond	0.18 38 239	1.88 26 214	1.82 24 175	— — 94	✔	0.98	0.12	4.93	✔	—	—	0.10	✔	3	—	—
													12-31-2021	—	—			

Balanced

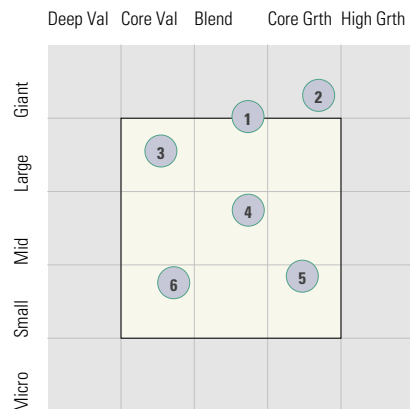
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	6.05 85 504	11.01 48 466	8.05 31 428	7.09 33 284	✔	7.46	1.01	27.27	✔	—	✔	0.12	✔	3	1-Low	—
													12-31-2021	02-15-2022	—			
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds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

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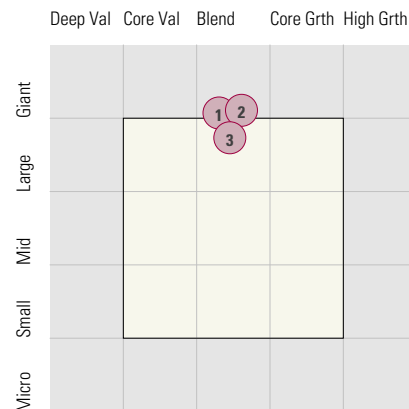
Style Analysis (Data as of 12-31-2021)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds		Super Sectors %			Asset Allocation %			
	Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	Vanguard 500 Index Admiral	30.22	22.16	47.62	0.47	98.51	1.02	230.90
2	Vanguard Growth Index Admiral	28.56	10.08	61.37	0.34	98.76	0.90	373.48
3	Vanguard Value Index Adm	31.35	36.90	31.75	0.12	99.09	0.79	105.80
4	Vanguard Mid Cap Index Admiral	35.40	20.87	43.74	0.90	97.64	1.46	27.29
5	Vanguard Small Cap Growth Index Admiral	28.18	24.76	47.06	1.57	97.72	0.72	6.32
6	Vanguard Small Cap Value Index Admiral	51.47	13.98	34.56	0.31	99.00	0.68	5.77

● Non-US Stock Funds		Super Sectors %			Regional Exposure %			Market Maturity %		
	Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	Vanguard Emerging Mkts Stock Idx Adm	44.59	13.54	41.87	8.05	77.33	14.62	23.32	76.68	26.56
2	American Funds Intl Gr and Inc R6	38.21	22.80	38.99	12.73	30.07	57.20	83.84	16.16	55.02
3	Vanguard Developed Markets Index Admiral	40.39	22.20	37.42	10.54	35.47	53.99	99.21	0.79	31.48

● Fixed Income Funds		Super Sectors %				Other Stats		Credit Quality %		
	Category	US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Baird Core Plus Bond Inst	22.35	13.87	54.52	0.00	6.54	95.80	4.00	0.20	
2	Vanguard Inflation-Protected Secs Adm	99.84	0.00	0.00	0.00	7.50	99.85	0.00	0.15	
3	Vanguard Total Bond Market Index Adm	46.92	20.64	28.71	0.00	6.84	99.97	0.01	0.02	
4	Lincoln Stable Value Account -LNGPA	-	-	-	0.00	-	0.00	0.00	-	
5	Vanguard Ultra-Short-Term Bond Admiral	12.98	0.37	76.85	0.00	0.98	95.20	0.34	4.46	