

RECORD 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				
			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																
JPMorgan US Equity R6 <i>percentile rank</i> <i># of funds in category</i>	JUEMX	Large Blend	28.80 22 1,394	29.25 3 1,256	19.86 5 1,121	17.57 1 831		17.93	1.02	7.38				0.44		
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		
Vanguard Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIGAX	Large Growth	27.26 19 1,241	34.78 11 1,120	24.77 27 1,020	19.29 19 772		18.52	1.00	27.02				0.05		
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		
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		
American Century Mid Cap Value I <i>percentile rank</i> <i># of funds in category</i>	AVUAX	Mid-Cap Value	23.30 92 415	17.49 73 393	9.59 75 353	13.01 31 267		19.57	0.87	17.76				0.78		
Allspring Small Company Growth Inst <i>percentile rank</i> <i># of funds in category</i>	WSCGX	Small Growth	15.60 33 617	23.48 60 582	16.95 55 520	15.38 46 394		23.65	0.97	27.16				0.94		
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>	RNWXG	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>	REGX	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 Y <i>percentile rank</i> <i># of funds in category</i>	OIGYX	Foreign Large Growth	10.86 40 452	20.44 42 387	12.32 75 333	9.94 48 225		17.28	0.95	25.79				0.88		
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 Capital World Gr&Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RWIGX	World Stock	15.15 78 328	18.79 56 284	13.55 49 237	11.96 36 145		16.15	0.94	15.92		—		0.42		

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Alternative																
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										
Fixed Income																
BlackRock High Yield Bond Instl	BHYIX	High Yield Bond	5.90	8.92	6.31	6.98	✔	9.50	1.02	14.01	✔	—	—	0.62	✔	
<i>percentile rank</i>			20	19	13	7										
<i># of funds in category</i>			680	636	560	373										
PIMCO Real Return I2	PRLPX	Inflation-Protected Bond	5.57	8.62	5.43	3.13	✔	4.05	1.02	2.98	✖	—	—	0.57	✔	
<i>percentile rank</i>			41	14	11	11										
<i># of funds in category</i>			210	203	180	125										
Vanguard Interm-Term Bond Index Adm	VBILX	Intermediate-Term Bond	-2.36	5.71	4.13	3.49	✔	4.26	1.23	13.69	✔	☐	—	0.07	✔	
<i>percentile rank</i>			94	11	8	16										
<i># of funds in category</i>			426	389	351	256										
PIMCO Income I2	PONPX	Multisector Bond	2.50	5.36	4.98	6.87	✔	5.79	0.83	14.77	✔	—	—	0.72	✔	
<i>percentile rank</i>			48	60	28	1										
<i># of funds in category</i>			339	277	238	134										
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	-0.09	1.72	1.78	1.75	✔	2.36	0.16	11.01	✔	—	—	0.57	✖	
<i>percentile rank</i>			79	35	27	15										
<i># of funds in category</i>			239	214	175	94										
PIMCO International Bond (USD-Hdg) I-2	PFBPX	World Bond	-1.76	3.76	3.44	4.68	✔	3.60	0.71	7.27	✔	—	—	0.62	✔	
<i>percentile rank</i>			48	65	30	8										
<i># of funds in category</i>			125	110	81	48										
Target Date																
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	9.32	10.80	7.93	7.56	✔	6.99	0.90	10.01	✔	—	✖	0.28	✔	
<i>percentile rank</i>			1	39	21	5										
<i># of funds in category</i>			121	116	78	53										
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	10.27	11.70	8.55	8.29	✔	7.70	0.90	10.01	✔	—	✖	0.29	✔	
<i>percentile rank</i>			1	39	29	3										
<i># of funds in category</i>			123	118	89	45										
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	10.64	12.38	9.29	9.12	✔	8.06	0.86	10.01	✔	—	✔	0.30	✔	
<i>percentile rank</i>			4	50	29	5										
<i># of funds in category</i>			172	161	127	65										
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	11.44	14.29	10.69	10.55	✔	9.41	0.89	10.01	✔	—	✔	0.31	✔	
<i>percentile rank</i>			17	31	11	1										
<i># of funds in category</i>			222	205	169	89										

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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
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	13.16 16 223	16.09 29 204	12.16 4 169	11.65 1 94	✔	11.12	0.91	10.01	✔	—	✔	0.33	✔
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	15.54 11 215	18.75 4 202	13.97 1 166	12.63 1 86	✔	13.41	0.96	10.01	✔	—	✔	0.35	✔
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	16.83 16 217	19.96 4 204	14.75 1 169	13.09 1 94	✔	14.51	0.93	10.01	✔	—	✖	0.36	✔
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	17.18 35 215	20.32 6 202	15.02 1 166	13.25 1 85	✔	14.83	0.90	10.01	✔	—	✖	0.37	✔
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	17.27 43 217	20.53 1 204	15.17 1 169	13.33 1 86	✔	15.05	0.89	10.01	✔	—	✖	0.37	✔
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	17.28 48 215	20.54 5 202	15.17 1 164	13.32 1 65	✔	15.05	0.89	10.01	✔	—	✖	0.38	✔
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	17.19 56 209	20.51 9 189	15.13 1 140	— — —	✔	15.03	1.36	6.77	✔	—	✖	0.38	✔
American Funds 2065 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFVTX	Target Date	17.32 50 135	— — 17	— — —	— — —	—	—	—	2.00	✖	—	✖	0.38	✔

Balanced

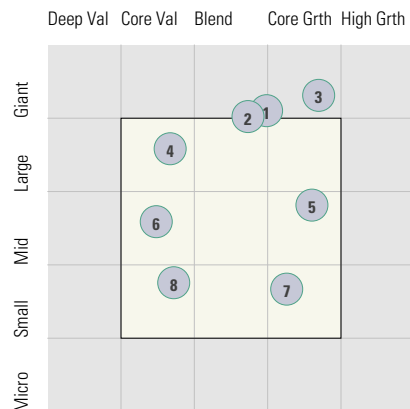
American Funds American Balanced R6 <i>percentile rank</i> <i># of funds in category</i>	RLBGX	Moderate Allocation	16.11 28 711	15.58 41 666	11.78 24 602	11.47 10 434	✔	10.34	0.95	23.01	✔	—	✔	0.26	✔
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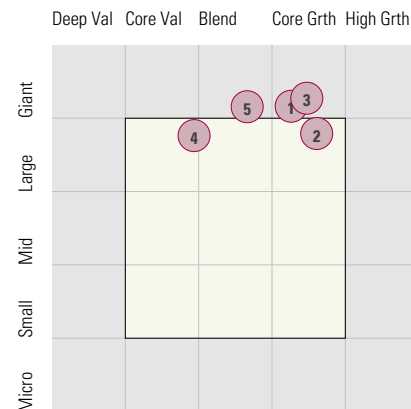
Style Analysis (Data as of 12-31-2021)

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	JPMorgan US Equity R6	Large Blend	39.68	17.25	43.07	0.63	95.77	3.60	237.46
2	Vanguard 500 Index Admiral	Large Blend Index	30.22	22.16	47.62	0.47	98.51	1.02	230.90
3	Vanguard Growth Index Admiral	Large Growth	28.56	10.08	61.37	0.34	98.76	0.90	373.48
4	JPMorgan Equity Income R6	Large Value	37.64	28.77	33.60	2.42	95.99	1.60	105.51
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	American Century Mid Cap Value I	Mid-Cap Value	37.92	34.83	27.25	1.40	86.80	11.80	18.73
7	Allspring Small Company Growth Inst	Small Growth	26.28	27.59	46.13	5.10	90.52	4.38	4.65
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	Invesco Oppenheimer International Gr Y	Foreign Large Growth	26.51	25.10	48.39	14.64	19.39	65.97	95.86	4.14	38.36
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	47.50	14.47	38.04	12.41	36.27	51.31	82.31	17.69	30.20
5	American Funds Capital World Gr&Inc R6	World Stock	34.39	23.26	42.36	54.54	19.07	26.40	89.59	10.41	118.51

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	BlackRock High Yield Bond Instl	High Yield Bond	0.04	0.00	85.01	0.00	1.45	3.29	93.68	3.02
2	PIMCO Real Return I2	Inflation-Protected Bond	68.82	2.40	3.78	0.00	7.44	97.00	3.00	0.00
3	Vanguard Inter-Term Bond Index Adm	Intermediate-Term Bond	59.26	0.00	40.62	0.00	6.62	99.92	0.03	0.05
4	PIMCO Income I2	Multisector Bond	53.76	6.54	15.92	0.00	1.74	81.00	19.00	0.00
5	PIMCO Short-Term I2	Ultrashort Bond	37.43	2.57	29.41	0.00	0.26	91.00	9.00	0.00
6	PIMCO International Bond (USD-Hdg) I-2	World Bond	64.24	3.07	7.24	0.00	7.02	93.00	7.00	0.00

RECORD 401K PLAN

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
American Funds 2010 Trgt Date Retire R6	40.78	30.11	10.67	50.82	14.68	3.76	6.84	1.56	113.70
American Funds 2015 Trgt Date Retire R6	43.91	32.31	11.60	47.80	15.96	4.95	6.77	1.50	116.06
American Funds 2020 Trgt Date Retire R6	46.33	33.72	12.61	45.44	16.55	4.74	6.82	1.41	117.07
American Funds 2025 Trgt Date Retire R6	53.23	38.39	14.84	38.92	16.78	2.29	6.62	1.24	113.81
American Funds 2030 Trgt Date Retire R6	62.59	45.02	17.57	30.01	17.00	0.76	6.30	1.12	108.72
American Funds 2035 Trgt Date Retire R6	74.85	53.22	21.63	18.70	17.90	0.46	5.42	1.03	103.23
American Funds 2040 Trgt Date Retire R6	83.52	58.58	24.94	10.78	14.34	0.30	4.67	1.02	99.37
American Funds 2045 Trgt Date Retire R6	85.96	60.07	25.89	8.59	10.53	0.22	4.48	0.98	97.97
American Funds 2050 Trgt Date Retire R6	86.84	60.44	26.40	7.86	10.58	0.12	4.43	0.86	96.63
American Funds 2055 Trgt Date Retire R6	87.25	60.49	26.76	7.57	10.60	0.08	4.37	0.82	94.48
American Funds 2060 Trgt Date Retire R6	87.20	60.44	26.76	7.64	10.69	0.08	4.35	0.82	93.63
American Funds 2065 Trgt Date Retire R6	87.21	60.41	26.80	7.63	10.64	0.08	4.35	0.82	93.65