

# THE CHIPSTONE FOUNDATION RETIREMENT

## 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	
<b>US Stock</b>																
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 FTSE Social Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFTAX	Large Blend Index	27.71 37 1,394	— — 1,256	— — 1,121	— — 831	—	—	—	6.03	✔	☒	✖	0.14	✔	
State St Russell Lg Cap Gr® Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Large Growth	27.51 18 1,241	34.02 15 1,120	25.24 20 1,020	19.74 14 772	✔	18.41	1.00	22.52	✔	☒	✔	0.04	✔	
State St Russell Lg Cp Val® Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Large Value	25.13 61 1,212	17.72 50 1,148	11.22 57 1,041	12.99 35 759	✔	19.29	1.00	22.86	✔	☒	✔	0.04	✔	
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	✔	
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	✔	
State St Russell Sm Cap® Gr Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Small Growth	2.73 82 617	20.96 83 582	14.34 79 520	14.02 75 394	✔	23.40	1.00	12.33	✔	☒	✔	0.05	✔	
State St Russell Sm Cp® Val Indx NL CI C <i>percentile rank</i> <i># of funds in category</i>		Small Value	28.08 68 447	18.06 55 419	9.15 44 393	12.03 38 301	✔	25.14	0.99	12.33	✔	☒	✔	0.05	✔	
<b>Non-US Stock</b>																
Vanguard Emerging Mkts Stock Idx Adm <i>percentile rank</i> <i># of funds in category</i>	VEMAX	Diversified Emerging Mkts	0.86 42 794	11.82 45 721	9.43 53 616	5.36 54 344	✔	18.13	0.96	13.35	✔	☒	✔	0.14	✔	
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	11.43 34 771	14.46 33 704	10.15 28 607	8.51 24 415	✔	17.89	1.03	8.86	✔	☒	✔	0.07	✔	
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	-0.74 89 452	27.75 4 387	21.14 3 333	13.96 4 225	✔	20.05	0.97	18.91	✔	☒	✔	0.32	✔	
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	✔	
Vanguard Total World Stock Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTWAX	World Stock	18.19 58 328	— — 284	— — 237	— — 145	—	—	—	8.86	✔	—	✔	0.10	✔	

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<b>Alternative</b>															
Invesco Balanced-Risk Commodity Strat R6 <i>percentile rank</i> <i># of funds in category</i>	IBRFX	Commodities Broad Basket	19.10 95 114	10.35 59 109	4.46 48 86	— — 55	✔	16.84	0.99	11.09	✔	—	—	1.15	✔
Vanguard Real Estate Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VGSLX	Real Estate	40.40 59 255	19.95 42 235	11.24 49 202	11.51 31 151	✔	18.85	0.94	25.65	✔	—	✔	0.12	✔
<b>Fixed Income</b>															
Lord Abbett Total Return R6 <i>percentile rank</i> <i># of funds in category</i>	LTRHX	Core Plus Bond	0.29 14 606	5.43 51 570	3.94 50 496	— — 354	✔	4.23	1.01	21.35	✔	—	—	0.36	✔
Vanguard High-Yield Corporate Adm <i>percentile rank</i> <i># of funds in category</i>	VWEAX	High Yield Bond	3.78 72 680	8.23 38 636	5.70 33 560	6.15 37 373	✔	8.13	0.86	13.89	✔	—	—	0.13	✔
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	✔
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	✔
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	— — 41	— — —	— — —	— — —	—	—	—	38.69	✔	—	—	—	—
Federated Hermes Govt Ultrashort R6 <i>percentile rank</i> <i># of funds in category</i>	FGULX	Ultrashort Bond	0.06 53 239	1.20 73 214	1.32 72 175	— — 94	✔	0.54	0.05	24.49	✔	—	—	0.24	✔
PIMCO International Bond (USD-Hdg) Instl <i>percentile rank</i> <i># of funds in category</i>	PFORX	World Bond	-1.67 41 125	3.86 61 110	3.55 28 81	4.78 4 48	✔	3.60	0.71	7.27	✔	—	—	0.52	✔
<b>Balanced</b>															
Vanguard LifeStrategy Cnsv 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	✔
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	✔
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	✔

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 Fund on Watch List

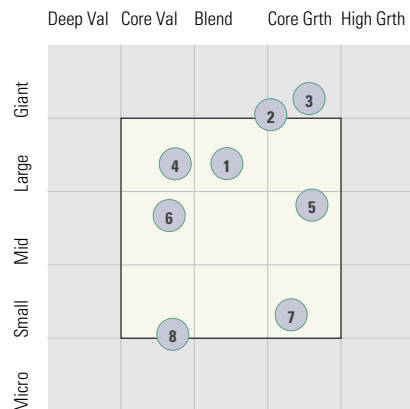
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense	
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	10.08	14.28	10.30	9.12		10.70	0.99	27.27		—		0.13	
<i>percentile rank</i>			<i>88</i>	<i>62</i>	<i>52</i>	<i>58</i>									
<i># of funds in category</i>			<i>711</i>	<i>666</i>	<i>602</i>	<i>434</i>									

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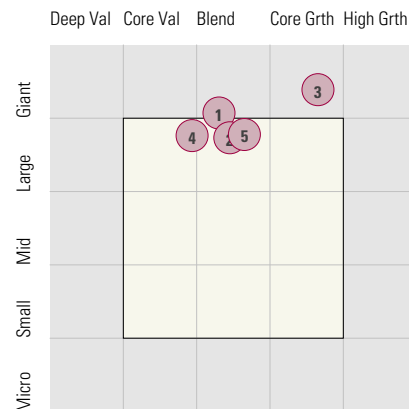
## Style Analysis (Data as of 12-31-2021)

### 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	Large Blend	31.90	20.28	47.83	0.90	98.06	1.03	75.75
2	Vanguard FTSE Social Index Admiral	Large Blend Index	31.52	20.09	48.40	-0.08	98.45	1.62	237.95
3	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
4	State St Russell Lg Cp Val® Indx NL CI C	Large Value	34.75	31.05	34.20	0.68	98.14	1.17	78.52
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	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
8	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	Vanguard International Growth Adm	Foreign Large Growth	38.02	25.18	36.80	19.77	31.83	48.40	78.61	21.39	85.43
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	Vanguard Total World Stock Index Admiral	World Stock	35.39	20.88	43.75	63.27	18.47	18.25	91.94	8.06	77.80

#### 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	Lord Abbett Total Return R6	Core Plus Bond	28.73	2.17	51.35	0.00	5.82	81.29	17.28	1.42
2	Vanguard High-Yield Corporate Adm	High Yield Bond	4.46	0.00	87.18	0.00	3.63	9.35	88.90	1.75
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.81	0.00	0.00	0.00	7.70	97.79	0.00	2.21
4	Vanguard Total Bond Market Index Adm	Intermediate-Term Bond	46.92	20.64	28.71	0.00	6.84	99.97	0.01	0.02
5	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
6	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	12.75	49.06	0.00	0.00	0.40	100.00	0.00	0.00
7	PIMCO International Bond (USD-Hdg) Instl	World Bond	64.24	3.07	7.24	0.00	7.02	93.00	7.00	0.00