

BAKERSFIELD ARC INC 403B

Screens Summary (Data as of 12-31-2022)

🔴 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																		
DFA US Core Equity 1 I	DFOFX	Large Blend	-15.01	8.06	8.66	12.09	✔️	22.28	1.04	10.85	✔️	🇺🇸	✔️	0.14	✔️	2	-	Medium Risk
<i>percentile rank</i>			30	23	51	33												
<i># of funds in category</i>			1,379	1,247	1,137	837									12-31-2022	-	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-18.15	7.62	9.39	12.52	✔️	21.17	1.00	6.68	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			52	33	25	13												
<i># of funds in category</i>			1,379	1,247	1,137	837									12-31-2022	02-15-2022	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	-25.21	11.59	14.27	15.50	✔️	23.75	0.98	18.42	✔️	🇺🇸	✔️	0.44	✔️	3	2-Basic	Low Risk
<i>percentile rank</i>			29	2	2	3												
<i># of funds in category</i>			1,237	1,133	1,056	807									12-31-2022	04-07-2022	12-31-2022	
American Funds Washington Mutual R6	RWMGX	Large Value	-8.18	8.55	9.41	12.25	✔️	19.43	0.89	25.52	✔️	🇺🇸	❌	0.26	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			5	16	22	26												
<i># of funds in category</i>			1,379	1,247	1,137	837									12-31-2022	02-15-2022	12-31-2022	
Neuberger Berman Mid Cap Growth R6	NRMGX	Mid-Cap Growth	-28.58	4.10	7.35	-	✔️	24.33	0.96	19.93	✔️	🇺🇸	✔️	0.59	✔️	3	-	Medium Risk
<i>percentile rank</i>			61	50	46	-												
<i># of funds in category</i>			592	540	505	395									12-31-2022	-	12-31-2022	
Vanguard Selected Value Inv	VASVX	Mid-Cap Value	-7.44	7.77	5.41	10.15	✔️	28.87	1.14	17.86	✔️	🇺🇸	✔️	0.32	✔️	3	-	Medium Risk
<i>percentile rank</i>			45	37	63	37												
<i># of funds in category</i>			407	395	374	274									12-31-2022	-	12-31-2022	
Allspring Small Company Growth R6	WSCRX	Small Growth	-24.21	4.15	6.64	-	✔️	25.09	0.91	28.16	✔️	🇺🇸	✔️	0.86	✔️	4	-	Low Risk
<i>percentile rank</i>			31	44	48	-												
<i># of funds in category</i>			604	576	534	405									12-31-2022	-	12-31-2022	
DFA US Small Cap Value I	DFS VX	Small Value	-3.52	11.32	6.70	9.95	✔️	29.37	1.05	10.85	✔️	🇺🇸	✔️	0.30	✔️	2	-	Medium Risk
<i>percentile rank</i>			10	14	19	22												
<i># of funds in category</i>			483	455	428	324									12-31-2022	-	12-31-2022	
Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	-21.75	1.01	3.04	4.98	✔️	20.37	0.90	23.56	✔️	🇺🇸	✔️	0.57	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			58	17	3	2												
<i># of funds in category</i>			820	736	652	397									12-31-2022	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	-15.16	0.36	2.06	4.28	✔️	21.51	1.08	14.26	✔️	🇺🇸	✔️	0.54	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			44	56	22	48												
<i># of funds in category</i>			763	723	630	440									12-31-2022	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	-30.79	3.14	4.75	7.84	✔️	24.95	1.05	13.02	✔️	🇺🇸	✔️	0.34	✔️	3	-	Low Risk
<i>percentile rank</i>			82	9	13	4												
<i># of funds in category</i>			443	399	346	230									12-31-2022	-	12-31-2022	
DFA International Value I	DFIVX	Foreign Large Value	-3.48	3.88	1.36	4.61	✔️	24.88	1.15	12.85	✔️	🇺🇸	✔️	0.29	✔️	1	-	Medium Risk
<i>percentile rank</i>			10	8	26	15												
<i># of funds in category</i>			356	326	303	180									12-31-2022	-	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	-25.61	5.54	7.69	10.29	✔️	22.44	1.09	22.10	✔️	—	✔️	0.41	✔️	2	2-Basic	Low Risk
<i>percentile rank</i>			46	17	17	11												
<i># of funds in category</i>			366	309	272	179									12-31-2022	02-15-2022	12-31-2022	

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BAKERSFIELD ARC INC 403B

Screens Summary (Data as of 12-31-2022)

⊖ 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	Commit. Level	Carbon Risk
Alternative																		
⚠ Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	8.13	11.63	5.07	-0.89	⊕	18.02	0.86	12.09	✓	—	—	1.11	✓	—	—	—
<i>percentile rank</i>			93	76	83	55												
<i># of funds in category</i>			114	109	91	65												
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-26.20	-0.41	3.68	6.42	✓	22.84	0.96	26.65	✓	—	✓	0.12	✓	3	1-Low	Low Risk
<i>percentile rank</i>			61	57	50	34												
<i># of funds in category</i>			257	238	214	155												
															12-31-2022	02-15-2022	12-31-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	-9.84	-2.00	0.72	2.61	✓	4.88	0.64	8.27	✓	—	—	0.51	✓	3	—	—
<i>percentile rank</i>			14	13	5	1												
<i># of funds in category</i>			130	112	98	59												
															12-31-2022	—	—	
BlackRock High Yield Bond K	BRHYX	High Yield Bond	-10.34	0.18	2.47	4.25	✓	11.37	1.01	15.01	✓	—	—	0.49	✓	—	2-Basic	—
<i>percentile rank</i>			41	36	22	11												
<i># of funds in category</i>			687	630	584	417												
															—	02-15-2022	—	
PIMCO Real Return Instl	PRRIX	Inflation-Protected Bond	-11.86	1.44	2.12	1.04	✓	7.33	1.04	3.98	✓	—	—	0.47	✓	3	—	—
<i>percentile rank</i>			53	39	37	38												
<i># of funds in category</i>			217	204	195	138												
															12-31-2022	—	—	
Western Asset Core Bond IS	WACSX	Intermediate-Term Bond	-16.86	-3.77	-0.44	1.37	✓	7.53	1.25	16.02	✓	⊠	—	0.43	✓	3	—	—
<i>percentile rank</i>			97	95	74	14												
<i># of funds in category</i>			471	423	389	289												
															12-31-2022	—	—	
PIMCO Income Instl	PIMIX	Multisector Bond	-7.81	0.03	1.69	4.00	✓	7.35	0.92	15.77	✓	—	—	0.51	✓	—	—	—
<i>percentile rank</i>			23	25	20	1												
<i># of funds in category</i>			344	295	258	152												
															—	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.69	✓	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			42	—	—	—												
															—	—	—	
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	-0.33	0.80	1.32	1.48	✓	2.44	0.10	12.01	✓	—	—	0.45	✓	3	—	—
<i>percentile rank</i>			59	27	42	7												
<i># of funds in category</i>			237	218	180	107												
															12-31-2022	—	—	
Target Date																		
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	-9.15	2.76	3.80	5.47	✓	9.40	0.88	11.01	✓	—	✓	0.28	✓	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			128	113	82	50												
															12-31-2022	—	—	
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	-10.25	2.86	4.00	5.96	✓	10.26	0.88	11.01	✓	—	✓	0.30	✓	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			125	115	95	43												
															12-31-2022	—	—	
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	-11.01	3.00	4.21	6.55	✓	10.77	0.84	11.01	✓	—	✓	0.30	✓	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			153	143	122	56												
															12-31-2022	—	—	

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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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	-12.74	3.40	4.69	7.48	✔	12.08	0.87	11.01	✔	—	✔	0.32	✔	2	—	Low Risk	
<i>percentile rank</i>			8	1	1	1													
<i># of funds in category</i>			239	214	185	117									12-31-2022	—	06-30-2022		
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date	-14.50	3.67	5.09	8.25	✔	13.86	0.90	11.01	✔	—	✔	0.33	✔	3	—	Low Risk	
<i>percentile rank</i>			19	1	1	1													
<i># of funds in category</i>			241	214	185	110									12-31-2022	—	12-31-2022		
American Funds 2035 Trgt Date Retire R6	RFCTX	Target Date	-16.24	4.39	5.88	8.96	✔	16.21	0.95	11.01	✔	—	✔	0.35	✔	3	—	Low Risk	
<i>percentile rank</i>			24	1	1	1													
<i># of funds in category</i>			232	207	182	114									12-31-2022	—	12-31-2022		
American Funds 2040 Trgt Date Retire R6	RFCTX	Target Date	-17.55	4.59	6.10	9.23	✔	17.62	0.96	11.01	✔	—	✔	0.36	✔	2	—	Low Risk	
<i>percentile rank</i>			43	1	1	1													
<i># of funds in category</i>			236	208	185	110									12-31-2022	—	12-31-2022		
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date	-18.18	4.55	6.11	9.29	✔	18.05	0.93	11.01	✔	—	✔	0.37	✔	2	—	Low Risk	
<i>percentile rank</i>			52	6	1	1													
<i># of funds in category</i>			232	207	182	113									12-31-2022	—	12-31-2022		
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date	-18.89	4.34	6.04	9.28	✔	18.35	0.93	11.01	✔	—	✔	0.38	✔	2	—	Low Risk	
<i>percentile rank</i>			71	7	1	1													
<i># of funds in category</i>			233	208	185	109									12-31-2022	—	12-31-2022		
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date	-19.50	4.07	5.87	9.19	✔	18.46	0.93	11.01	✔	—	✖	0.38	✔	2	—	Low Risk	
<i>percentile rank</i>			89	19	4	1													
<i># of funds in category</i>			230	205	182	95									12-31-2022	—	12-31-2022		
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date	-19.66	3.99	5.82	—	✔	18.45	1.32	7.77	✔	—	✖	0.38	✔	2	—	Low Risk	
<i>percentile rank</i>			93	29	11	—													
<i># of funds in category</i>			228	198	171	1									12-31-2022	—	12-31-2022		
American Funds 2065 Trgt Date Retire R6	RFVTX	Target Date	-19.64	—	—	—	—	—	—	3.00	✔	—	✖	0.38	✔	2	—	Low Risk	
<i>percentile rank</i>			92	—	—	—													
<i># of funds in category</i>			176	64	15	—									12-31-2022	—	12-31-2022		

Balanced

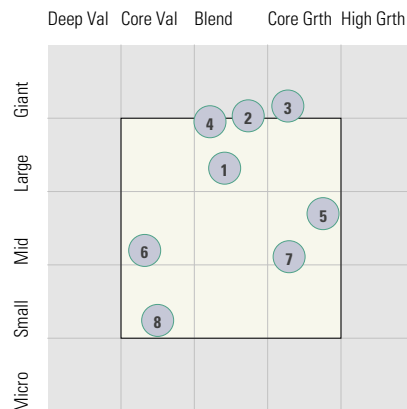
American Funds American Balanced R6	RLBGX	Moderate Allocation	-11.83	4.42	5.84	8.59	✔	13.31	0.95	24.01	✔	—	✔	0.25	✔	2	1-Low	Low Risk
<i>percentile rank</i>			24	18	17	5												
<i># of funds in category</i>			758	698	658	495									12-31-2022	02-15-2022	12-31-2022	

BAKERSFIELD ARC INC 403B

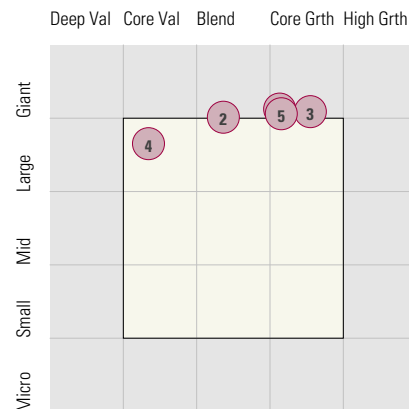
Style Analysis (Data as of 12-31-2022)

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	31.11	23.44	45.45	0.93	97.84	1.22	57.32
2	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
3	JPMorgan Large Cap Growth R6	Large Growth	22.35	28.95	48.71	8.21	90.75	1.05	194.59
4	American Funds Washington Mutual R6	Large Value	26.35	34.24	39.41	4.25	87.59	7.90	134.77
5	Neuberger Berman Mid Cap Growth R6	Mid-Cap Growth	26.20	20.84	52.95	5.03	91.31	3.66	19.47
6	Vanguard Selected Value Inv	Mid-Cap Value	50.72	13.53	35.75	3.89	87.24	8.87	8.07
7	Allspring Small Company Growth R6	Small Growth	22.96	31.11	45.93	2.92	93.64	3.44	3.72
8	DFA US Small Cap Value I	Small Value	50.60	10.08	39.30	0.90	96.50	2.53	2.38

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	40.45	23.60	35.96	36.28	39.06	24.67	60.61	39.39	52.53
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	37.80	26.38	35.82	14.47	28.83	56.70	85.71	14.29	45.50
3	Vanguard International Growth Adm	Foreign Large Growth	35.62	24.85	39.52	19.40	30.58	50.02	79.91	20.09	51.99
4	DFA International Value I	Foreign Large Value	57.27	11.11	31.63	9.86	31.28	58.86	99.51	0.49	29.32
5	American Funds New Perspective R6	Global Stock	31.85	28.05	40.11	56.45	12.38	31.17	95.03	4.97	91.08

Fixed Income Funds

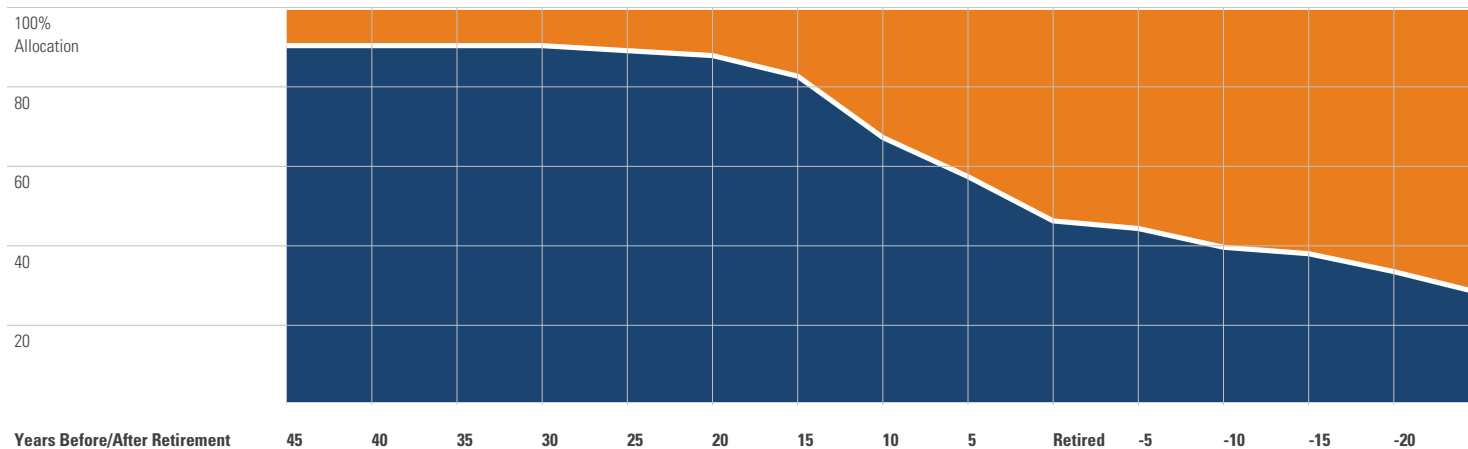
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) Instl	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
2	BlackRock High Yield Bond K	High Yield Bond	0.01	0.00	84.67	0.00	0.02	15.00	80.99	4.00
3	PIMCO Real Return Instl	Inflation-Protected Bond	77.28	0.29	4.62	0.00	6.48	97.21	2.79	0.00
4	Western Asset Core Bond IS	Intermediate-Term Bond	19.96	22.28	49.87	0.00	7.11	104.92	1.10	-6.02
5	PIMCO Income Instl	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
7	PIMCO Short-Term Instl	Ultrashort Bond	8.85	1.89	38.88	0.00	0.00	98.77	1.23	0.00

BAKERSFIELD ARC INC 403B

Target Date Analysis (Data as of 12-31-2022)

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	37.02	28.15	8.87	55.28	16.26	4.00	6.42	1.28	98.24
American Funds 2015 Trgt Date Retire R6	39.52	29.81	9.71	52.95	17.23	5.27	6.25	1.26	99.43
American Funds 2020 Trgt Date Retire R6	42.89	32.11	10.78	49.78	18.34	4.93	6.13	1.22	99.75
American Funds 2025 Trgt Date Retire R6	48.02	35.30	12.72	44.57	18.43	3.43	6.26	1.13	95.48
American Funds 2030 Trgt Date Retire R6	57.18	41.77	15.41	35.11	18.04	1.72	6.65	1.04	88.54
American Funds 2035 Trgt Date Retire R6	67.80	49.19	18.61	23.98	18.08	1.29	7.24	0.98	83.00
American Funds 2040 Trgt Date Retire R6	77.78	55.85	21.93	13.50	14.45	0.63	7.75	0.96	79.60
American Funds 2045 Trgt Date Retire R6	80.90	57.97	22.93	10.28	8.70	0.26	7.89	0.92	78.11
American Funds 2050 Trgt Date Retire R6	81.87	58.37	23.50	9.37	8.69	0.14	7.92	0.84	76.33
American Funds 2055 Trgt Date Retire R6	82.37	58.39	23.98	8.89	8.63	0.08	7.95	0.79	74.08
American Funds 2060 Trgt Date Retire R6	82.37	58.39	23.98	8.89	8.63	0.08	7.94	0.81	72.90
American Funds 2065 Trgt Date Retire R6	82.37	58.39	23.98	8.89	8.63	0.08	7.94	0.81	72.90