

THE BETESH GROUP HOLDING CORP 401K

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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
US Stock																		
DFA US Core Equity 1 I	DFEOX	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	
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	-29.18	7.73	10.89	14.04	✓	23.78	1.00	23.52	✓	🗄️	✓	0.04	✓	3	–	Low Risk
<i>percentile rank</i>			48	21	15	9												
<i># of funds in category</i>			1,237	1,133	1,056	807									12-31-2022	–	12-31-2022	
State St Russell Lg Cp Val® Indx NL Cl C		Large Value	-7.64	5.98	6.68	10.30	✓	21.53	1.00	23.86	✓	🗄️	✓	0.04	✓	3	–	Medium Risk
<i>percentile rank</i>			68	69	63	51												
<i># of funds in category</i>			1,233	1,161	1,105	825									12-31-2022	–	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	-28.84	4.86	7.81	10.90	✓	24.98	1.00	9.86	✓	🗄️	✓	0.07	✓	3	1-Low	Medium Risk
<i>percentile rank</i>			64	42	40	45												
<i># of funds in category</i>			592	540	505	395									12-31-2022	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	-7.90	6.74	6.39	10.98	✓	24.01	0.96	16.38	✓	🗄️	✓	0.07	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			47	50	40	13												
<i># of funds in category</i>			407	395	374	274									12-31-2022	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	-26.49	0.43	3.34	9.07	✓	26.57	1.00	13.33	✓	🗄️	✓	0.05	✓	2	–	Medium Risk
<i>percentile rank</i>			45	84	88	78												
<i># of funds in category</i>			604	576	534	405									12-31-2022	–	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	-14.57	4.77	4.15	8.46	✓	27.47	0.99	13.33	✓	🗄️	✓	0.05	✓	2	–	Medium Risk
<i>percentile rank</i>			85	75	62	55												
<i># of funds in category</i>			483	455	428	324									12-31-2022	–	12-31-2022	
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	-17.78	-1.50	-0.36	1.55	✓	20.04	0.96	14.35	✓	🗄️	✓	0.14	✓	2	1-Low	Medium Risk
<i>percentile rank</i>			32	38	30	43												
<i># of funds in category</i>			820	736	652	397									12-31-2022	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	-15.32	1.33	1.67	4.92	✓	21.45	1.08	9.86	✓	🗄️	✓	0.07	✓	2	1-Low	Low Risk
<i>percentile rank</i>			47	28	35	20												
<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	
Vanguard International Value Inv	VTRIX	Foreign Large Value	-11.66	1.30	1.36	4.31	✓	21.95	1.04	12.60	✓	🗄️	✓	0.36	✓	2	–	Medium Risk
<i>percentile rank</i>			75	40	27	25												
<i># of funds in category</i>			356	326	303	180									12-31-2022	–	12-31-2022	
DFA Global Equity I	DGEIX	Global Stock	-14.70	6.05	5.99	9.26	✓	21.80	1.07	10.85	✓	—	✓	0.25	✓	2	–	Medium Risk
<i>percentile rank</i>			30	13	25	13												
<i># of funds in category</i>			370	340	290	180									12-31-2022	–	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	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	✓	—	—	—
percentile rank			93	76	83	55												
# of funds in category			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
percentile rank			61	57	50	34												
# of funds in category			257	238	214	155										12-31-2022	02-15-2022	12-31-2022
Fixed Income																		
Lord Abbett Total Return R6	LTRHX	Core Plus Bond	-13.78	-2.38	0.11	—	✓	6.47	1.02	22.35	✓	—	—	0.35	✓	2	—	—
percentile rank			57	47	51	—												
# of funds in category			623	565	513	370										12-31-2022	—	—
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	—	—
percentile rank			14	13	5	1												
# of funds in category			130	112	98	59										12-31-2022	—	—
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	-8.97	-0.15	2.31	3.75	✓	10.27	0.90	14.89	✓	—	—	0.13	✓	—	—	—
percentile rank			27	44	26	23												
# of funds in category			687	630	584	417												
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	-11.89	1.09	1.96	1.00	✓	6.84	0.97	1.15	⊕	—	—	0.10	✓	3	—	—
percentile rank			54	53	52	43												
# of funds in category			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	—	—
percentile rank			97	95	74	14												
# of funds in category			471	423	389	289										12-31-2022	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.69	✓	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			42	—	—	—												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	0.45	0.63	1.19	—	✓	0.59	0.06	25.49	✓	—	—	0.24	✓	—	—	—
percentile rank			38	44	60	—												
# of funds in category			237	218	180	107												
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	-14.15	1.33	3.22	5.83	✓	11.48	0.91	9.86	✓	—	✓	0.08	✓	3	1-Low	—
percentile rank			39	55	44	29												
# of funds in category			153	143	122	56										12-31-2022	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	-15.55	1.66	3.58	6.43	✓	13.38	0.96	9.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			52	46	39	18												
# of funds in category			239	214	185	117										12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	-16.27	2.09	3.94	6.99	✓	14.76	0.96	9.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
percentile rank			44	51	45	25												
# of funds in category			241	214	185	110										12-31-2022	02-15-2022	12-31-2022

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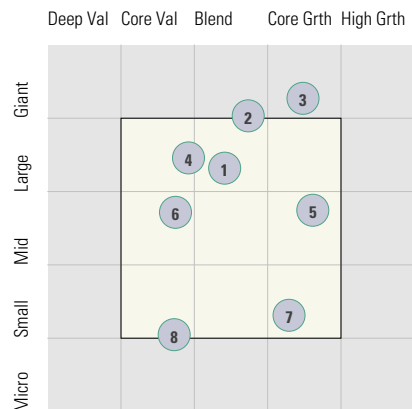
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Sustain. Rating	Commit. Level	Carbon Risk	
														Updated	Updated	Updated		
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	-16.62	2.64	4.34	7.57	✓	16.04	0.95	9.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>37</i>	<i>55</i>	<i>49</i>	<i>29</i>												
<i># of funds in category</i>			<i>232</i>	<i>207</i>	<i>182</i>	<i>114</i>									12-31-2022	02-15-2022	12-31-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	-16.98	3.17	4.74	8.06	✓	17.33	0.94	9.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>36</i>	<i>50</i>	<i>45</i>	<i>26</i>												
<i># of funds in category</i>			<i>236</i>	<i>208</i>	<i>185</i>	<i>110</i>									12-31-2022	02-15-2022	12-31-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	-17.36	3.74	5.14	8.34	✓	18.64	0.97	9.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>31</i>	<i>37</i>	<i>34</i>	<i>21</i>												
<i># of funds in category</i>			<i>232</i>	<i>207</i>	<i>182</i>	<i>113</i>									12-31-2022	02-15-2022	12-31-2022	
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	-17.46	3.80	5.18	8.36	✓	18.82	0.96	9.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>29</i>	<i>36</i>	<i>37</i>	<i>22</i>												
<i># of funds in category</i>			<i>233</i>	<i>208</i>	<i>185</i>	<i>109</i>									12-31-2022	02-15-2022	12-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	-17.46	3.79	5.18	8.34	✓	18.83	0.95	9.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>24</i>	<i>38</i>	<i>39</i>	<i>25</i>												
<i># of funds in category</i>			<i>230</i>	<i>205</i>	<i>182</i>	<i>95</i>									12-31-2022	02-15-2022	12-31-2022	
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	-17.46	3.79	5.18	8.34	✓	18.81	1.35	9.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>25</i>	<i>43</i>	<i>46</i>	<i>1</i>												
<i># of funds in category</i>			<i>228</i>	<i>198</i>	<i>171</i>	<i>1</i>									12-31-2022	02-15-2022	12-31-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	-17.39	3.78	5.15	—	✖	18.82	1.35	5.47	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>16</i>	<i>47</i>	<i>49</i>	<i>—</i>												
<i># of funds in category</i>			<i>176</i>	<i>64</i>	<i>15</i>	<i>—</i>									12-31-2022	02-15-2022	12-31-2022	
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	—	—	—	—	—	—	—	0.51	✖	—	✓	0.08	✓	3	—	Low Risk
<i>percentile rank</i>			<i>—</i>	<i>—</i>	<i>—</i>	<i>—</i>												
<i># of funds in category</i>			<i>176</i>	<i>64</i>	<i>15</i>	<i>—</i>									12-31-2022	—	12-31-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	-12.74	0.34	2.30	3.62	✓	8.59	0.88	9.86	✓	—	✓	0.08	✓	3	1-Low	—
<i>percentile rank</i>			<i>54</i>	<i>38</i>	<i>36</i>	<i>40</i>												
<i># of funds in category</i>			<i>178</i>	<i>161</i>	<i>142</i>	<i>96</i>									12-31-2022	02-15-2022	—	
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	-14.99	0.18	2.45	4.44	✓	10.44	1.02	0.85	✖	—	✓	0.12	✓	3	1-Low	—
<i>percentile rank</i>			<i>78</i>	<i>68</i>	<i>45</i>	<i>31</i>												
<i># of funds in category</i>			<i>467</i>	<i>433</i>	<i>406</i>	<i>300</i>									12-31-2022	02-15-2022	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	-17.09	3.06	4.64	7.60	✓	17.09	1.02	0.85	✖	—	✓	0.14	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>63</i>	<i>60</i>	<i>43</i>	<i>34</i>												
<i># of funds in category</i>			<i>322</i>	<i>296</i>	<i>279</i>	<i>224</i>									12-31-2022	02-15-2022	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	-13.93	-1.45	1.20	2.77	✓	7.50	0.99	0.85	✖	—	✓	0.11	✓	4	1-Low	—
<i>percentile rank</i>			<i>85</i>	<i>84</i>	<i>64</i>	<i>42</i>												
<i># of funds in category</i>			<i>142</i>	<i>128</i>	<i>125</i>	<i>90</i>									12-31-2022	02-15-2022	—	
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	-16.00	1.65	3.58	6.05	✓	13.71	0.99	0.85	✖	—	✓	0.13	✓	3	1-Low	Low Risk
<i>percentile rank</i>			<i>66</i>	<i>79</i>	<i>64</i>	<i>55</i>												
<i># of funds in category</i>			<i>758</i>	<i>698</i>	<i>658</i>	<i>495</i>									12-31-2022	02-15-2022	12-31-2022	

THE BETESH GROUP HOLDING CORP 401K

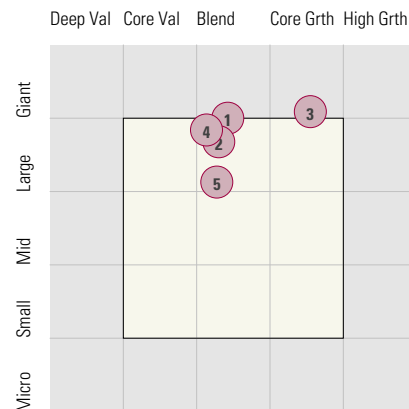
Style Analysis (Data as of 12-31-2022)

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	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	State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	23.91	20.17	55.92	0.86	98.90	0.24	221.97
4	State St Russell Lg Cp Val® Indx NL CI C	Large Value	34.87	30.79	34.34	1.36	97.03	1.60	73.22
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	27.75	17.64	54.62	0.66	98.09	1.25	23.11
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	43.78	28.95	27.26	0.41	97.96	1.63	21.77
7	State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.71	29.84	47.46	0.92	97.19	1.90	2.51
8	State St Russell Sm Cp® Val Indx NL CI C	Small Value	53.43	19.23	27.35	0.33	98.10	1.57	1.82

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	Diversified Emerging Mkts	47.33	15.11	37.56	9.72	75.93	14.35	21.09	78.91	20.09
2	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	41.39	22.98	35.64	10.76	36.24	53.00	99.43	0.57	27.03
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	Vanguard International Value Inv	Foreign Large Value	43.79	16.66	39.54	9.51	40.34	50.14	79.78	20.22	28.83
5	DFA Global Equity I	Global Stock	36.55	19.76	43.69	72.37	14.51	13.12	93.78	6.22	29.81

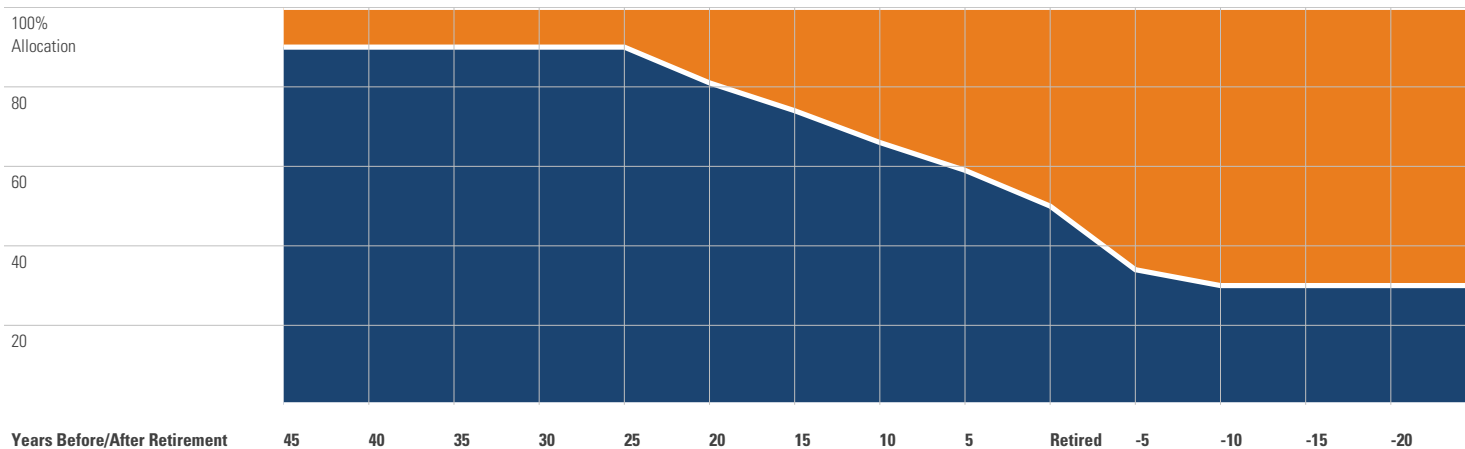
Fixed Income Funds			Super Sectors %				Other Stats		Credit Quality %		
	Category		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Lord Abbett Total Return R6	Core Plus Bond	18.64	13.02	66.41	0.00	—	91.38	7.64	0.98	
2	PIMCO International Bond (USD-Hdg) Instl	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00	
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.10	0.00	85.52	0.00	3.94	13.62	86.14	0.24	
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12	
5	Western Asset Core Bond IS	Intermediate-Term Bond	19.96	22.28	49.87	0.00	7.11	104.92	1.10	-6.02	
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—	0.00	0.00	—	
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	7.01	31.43	0.00	0.00	0.30	100.00	0.00	0.00	

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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
Vanguard Target Retirement 2020 Fund	41.82	24.85	16.97	54.88	15.54	0.18	3.27	0.03	57.23
Vanguard Target Retirement 2025 Fund	54.03	31.84	22.19	42.94	6.25	0.15	2.99	0.03	56.84
Vanguard Target Retirement 2030 Fund	62.61	36.80	25.81	34.55	0.00	0.13	2.80	0.04	56.72
Vanguard Target Retirement 2035 Fund	69.63	40.88	28.75	27.40	0.00	0.10	2.93	0.04	56.67
Vanguard Target Retirement 2040 Fund	76.99	45.29	31.70	20.13	0.00	0.08	2.84	0.03	56.76
Vanguard Target Retirement 2045 Fund	84.31	49.69	34.62	12.96	0.00	0.05	2.69	0.04	56.84
Vanguard Target Retirement 2050 Fund	88.00	51.89	36.11	9.33	0.00	0.04	2.64	0.04	56.87
Vanguard Target Retirement 2055 Fund	87.93	51.89	36.04	9.30	0.00	0.04	2.73	0.04	56.90
Vanguard Target Retirement 2060 Fund	87.82	51.88	35.94	9.27	0.00	0.04	2.86	0.04	56.95
Vanguard Target Retirement 2065 Fund	87.85	52.34	35.51	9.12	0.00	0.04	2.99	0.04	57.35
Vanguard Target Retirement 2070 Fund	88.29	53.23	35.06	9.78	0.00	0.04	1.89	0.04	57.92
Vanguard Target Retirement Income Fund	28.79	16.96	11.83	67.58	19.62	0.20	3.60	0.02	56.82