

# CROSS LANES VETERINARY HOSPITAL

## 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
US Stock																		
MFS Massachusetts Investors Tr R6	MITJX	Large Blend	-16.06	6.94	8.98	11.91	✔️	20.26	0.95	10.76	✔️	🇺🇸	✔️	0.37	✔️	4	–	Low Risk
percentile rank			36	58	41	43												
# of funds in category			1,379	1,247	1,137	837												
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
percentile rank			52	33	25	13												
# of funds in category			1,379	1,247	1,137	837												
MFS Growth R6	MFEKX	Large Growth	-31.08	3.96	9.72	13.08	✔️	22.34	0.93	20.76	✔️	🇺🇸	✔️	0.49	✔️	4	2-Basic	Low Risk
percentile rank			58	65	32	24												
# of funds in category			1,237	1,133	1,056	807												
Invesco Growth and Income R6	GIFFX	Large Value	-5.59	7.81	6.50	10.59	✔️	24.39	1.11	19.85	✔️	🇺🇸	✔️	0.41	✔️	2	–	Medium Risk
percentile rank			48	36	68	41												
# of funds in category			1,233	1,161	1,105	825												
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	-28.29	3.59	9.19	–	✔️	23.07	0.90	14.12	✔️	🇺🇸	✔️	0.66	✔️	5	2-Basic	Low Risk
percentile rank			60	59	20	–												
# of funds in category			592	540	505	395												
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
percentile rank			45	37	63	37												
# of funds in category			407	395	374	274												
PGIM Jennison Small Company R6	PJSQX	Small Growth	-18.57	10.45	8.60	11.27	✔️	27.92	0.98	9.10	✔️	🇺🇸	✖️	0.71	✔️	3	–	Medium Risk
percentile rank			10	6	19	21												
# of funds in category			604	576	534	405												
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
percentile rank			10	14	19	22												
# of funds in category			483	455	428	324												
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
percentile rank			58	17	3	2												
# of funds in category			820	736	652	397												
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
percentile rank			44	56	22	48												
# of funds in category			763	723	630	440												
Invesco Oppenheimer International Gr R6	OIGIX	Foreign Large Growth	-27.00	-0.28	0.68	4.60	✔️	22.86	1.05	26.79	✔️	🇺🇸	✔️	0.70	✔️	3	–	Low Risk
percentile rank			66	60	74	66												
# of funds in category			443	399	346	230												
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
percentile rank			75	40	27	25												
# of funds in category			356	326	303	180												
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	-17.01	3.43	4.61	7.94	✔️	19.70	0.96	16.92	✔️	—	✔️	0.42	✔️	2	1-Low	Low Risk
percentile rank			44	60	60	54												
# of funds in category			370	340	290	180												

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

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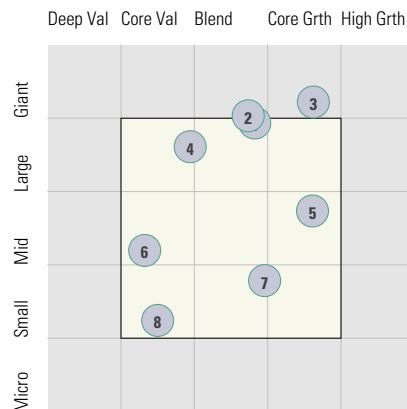
Name	Ticker	Asset Class	Trailing Performance and Risk						Management			Style		Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
<b>Alternative</b>																			
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	8.85	13.57	7.23	-1.44	✔	22.31	1.17	4.17	✔	—	—	0.76	✔	3	—	—	
percentile rank			91	49	36	71													
# of funds in category			114	109	91	65									12-31-2022	—	—		
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		
<b>Fixed Income</b>																			
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	—	—		
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	-7.84	0.88	2.62	—	✔	10.30	0.91	8.16	✔	—	—	0.66	✔	—	—	—	
percentile rank			20	22	17	—													
# 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	—	—		
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	-13.35	-2.48	0.25	1.49	✔	6.23	1.05	22.27	✔	☒	—	0.30	✔	3	1-Low	—	
percentile rank			49	31	22	9													
# of funds in category			471	423	389	289									12-31-2022	02-15-2022	—		
PIMCO Income Instl	PIMIX	Multisector Bond	-7.81	0.03	1.69	4.00	✔	7.35	0.92	15.77	✔	—	—	0.51	✔	—	—	—	
percentile rank			23	25	20	1													
# of funds in category			344	295	258	152													
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													
<b>Balanced</b>																			
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	
percentile rank			24	18	17	5													
# of funds in category			758	698	658	495									12-31-2022	02-15-2022	12-31-2022		

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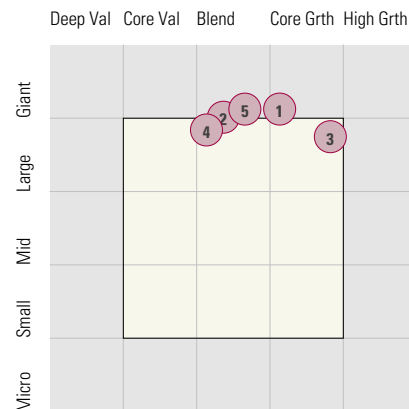
## Style Analysis (Data as of 12-31-2022)

### 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	MFS Massachusetts Investors Tr R6	Large Blend	28.54	29.02	42.45	0.85	90.12	9.03	131.12
2	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
3	MFS Growth R6	Large Growth	31.86	20.60	47.54	2.83	92.90	4.27	201.36
4	Invesco Growth and Income R6	Large Value	34.71	26.53	38.75	1.95	89.30	8.75	85.02
5	MFS Mid Cap Growth R6	Mid-Cap Growth	34.43	19.92	45.64	2.06	87.01	10.93	20.71
6	Vanguard Selected Value Inv	Mid-Cap Value	50.72	13.53	35.75	3.89	87.24	8.87	8.07
7	PGIM Jennison Small Company R6	Small Growth	37.42	24.02	38.56	4.25	89.43	6.31	4.43
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	Invesco Oppenheimer International Gr R6	Foreign Large Growth	33.65	28.72	37.63	14.64	18.08	67.29	94.34	5.66	37.31
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	American Funds Capital World Gr&Inc R6	Global Stock	31.28	27.78	40.94	56.46	18.25	25.29	91.05	8.95	88.68

#### 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	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	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	92.59	0.00	4.16	3.49	90.82	5.68
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	25.92	25.01	47.20	0.00	6.17	99.70	0.30	0.00
5	PIMCO Income Instl	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
6	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	7.01	31.43	0.00	0.00	0.30	100.00	0.00	0.00