

403B TAX DEFERRED ANNUITY PLAN OF

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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	-15.26 31 1,379	6.87 61 1,247	7.41 76 1,137	11.28 63 837		19.53	0.91	30.85				0.27		1	-	Low Risk
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	-18.15 52 1,379	7.62 33 1,247	9.39 25 1,137	12.52 13 837		21.17	1.00	6.68				0.04		3	1-Low	Low Risk
American Funds Growth Fund of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RGAGX	Large Growth	-30.49 54 1,237	4.78 59 1,133	7.57 66 1,056	11.93 49 807		22.77	0.94	29.18				0.30		1	1-Low	Low Risk
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	-8.18 5 1,379	8.55 16 1,247	9.41 22 1,137	12.25 26 837		19.43	0.89	25.52				0.26		2	1-Low	Low Risk
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	-28.84 64 592	4.86 42 540	7.81 40 505	10.90 45 395		24.98	1.00	9.86				0.07		3	1-Low	Medium Risk
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	-7.90 47 407	6.74 50 395	6.39 40 374	10.98 13 274		24.01	0.96	16.38				0.07		4	1-Low	Medium Risk
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	-28.39 55 604	0.79 80 576	5.10 71 534	9.27 72 405		25.67	0.95	18.01				0.07		4	1-Low	Medium Risk
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	-9.31 37 483	7.13 41 455	5.79 28 428	10.28 13 324		26.84	0.96	6.68				0.07		4	1-Low	Medium Risk
Non-US Stock																		
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWXG	Diversified Emerging Mkts	-21.75 58 820	1.01 17 736	3.04 3 652	4.98 2 397		20.37	0.90	23.56				0.57		3	1-Low	Medium Risk
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	-15.32 47 763	1.33 28 723	1.67 35 630	4.92 20 440		21.45	1.08	9.86				0.07		2	1-Low	Low Risk
MFS International Equity R6 <i>percentile rank</i> <i># of funds in category</i>	MIEIX	Foreign Large Growth	-14.83 39 763	2.91 11 723	4.57 4 630	6.19 5 440		19.92	0.99	13.26				0.68		4	2-Basic	Low Risk
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	-11.66 75 356	1.30 40 326	1.36 27 303	4.31 25 180		21.95	1.04	12.60				0.36		2	-	Medium Risk
Invesco Global R6 <i>percentile rank</i> <i># of funds in category</i>	OGLIX	Global Stock	-31.89 75 366	0.33 80 309	2.98 87 272	8.06 65 179		24.77	1.19	5.76		-		0.66		4	1-Low	Low Risk

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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	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
Alternative																		
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	—	—
<i>percentile rank</i>			91	49	36	71												
<i># of funds in category</i>			114	109	91	65									12-31-2022	—	—	
American Century Real Estate R6	AREDX	Real Estate	-24.46	-0.49	4.27	—	✔	22.43	0.94	14.13	✔	—	✔	0.79	✔	4	—	Low Risk
<i>percentile rank</i>			18	60	26	—												
<i># of funds in category</i>			257	238	214	155									12-31-2022	—	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	—	—	
Loomis Sayles Investment Grade Bond N	LGBNX	Multisector Bond	-11.26	-0.16	1.59	—	✔	6.96	0.97	16.26	✔	—	—	0.45	✔	2	1-Low	—
<i>percentile rank</i>			11	3	5	—												
<i># of funds in category</i>			623	565	513	370									12-31-2022	02-15-2022	—	
Lincoln NY Stable Value Account -LYGPA		Stable Value	—	—	—	—	—	—	—	26.27	✔	—	—	—	—	—	—	—
<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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			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			
American Funds 2025 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFDTX	Target Date	-12.74 8 239	3.40 1 214	4.69 1 185	7.48 1 117	✔	12.08	0.87	11.01	✔	—	✔	0.32	✔	2	—	Low Risk
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	-14.50 19 241	3.67 1 214	5.09 1 185	8.25 1 110	✔	13.86	0.90	11.01	✔	—	✔	0.33	✔	3	—	Low Risk
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFFTX	Target Date	-16.24 24 232	4.39 1 207	5.88 1 182	8.96 1 114	✔	16.21	0.95	11.01	✔	—	✔	0.35	✔	3	—	Low Risk
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFGTK	Target Date	-17.55 43 236	4.59 1 208	6.10 1 185	9.23 1 110	✔	17.62	0.96	11.01	✔	—	✔	0.36	✔	2	—	Low Risk
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	-18.18 52 232	4.55 6 207	6.11 1 182	9.29 1 113	✔	18.05	0.93	11.01	✔	—	✔	0.37	✔	2	—	Low Risk
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	-18.89 71 233	4.34 7 208	6.04 1 185	9.28 1 109	✔	18.35	0.93	11.01	✔	—	✔	0.38	✔	2	—	Low Risk
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	-19.50 89 230	4.07 19 205	5.87 4 182	9.19 1 95	✔	18.46	0.93	11.01	✔	—	✖	0.38	✔	2	—	Low Risk
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	-19.66 93 228	3.99 29 198	5.82 11 171	— — 1	✔	18.45	1.32	7.77	✔	—	✖	0.38	✔	2	—	Low Risk
American Funds 2065 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFVTX	Target Date	-19.64 92 176	— — 64	— — 15	— — —	—	—	—	3.00	✔	—	✖	0.38	✔	2	—	Low Risk

Balanced

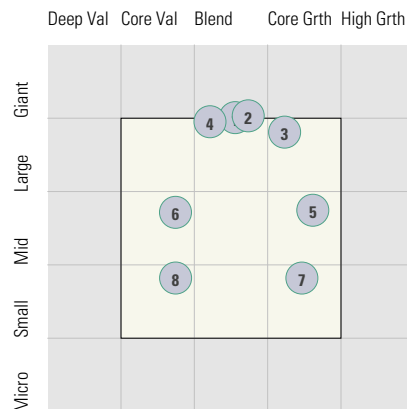
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	-14.99 78 467	0.18 68 433	2.45 45 406	4.44 31 300	✔	10.44	1.02	0.85	✖	—	✔	0.12	✔	3	1-Low	—
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	-17.09 63 322	3.06 60 296	4.64 43 279	7.60 34 224	✔	17.09	1.02	0.85	✖	—	✔	0.14	✔	3	1-Low	Low Risk
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	-13.93 85 142	-1.45 84 128	1.20 64 125	2.77 42 90	✔	7.50	0.99	0.85	✖	—	✔	0.11	✔	4	1-Low	—
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	-16.00 66 758	1.65 79 698	3.58 64 658	6.05 55 495	✔	13.71	0.99	0.85	✖	—	✔	0.13	✔	3	1-Low	Low Risk

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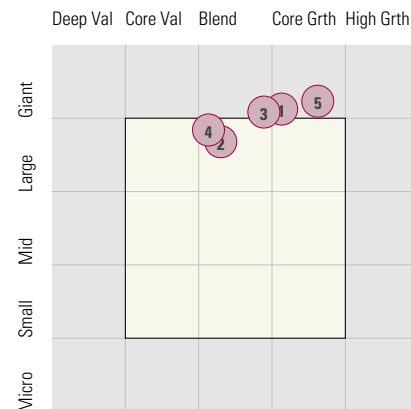
Style Analysis (Data as of 12-31-2022)

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	American Funds Invmt Co of Amer R6	Large Blend	25.76	28.02	46.22	5.72	82.37	11.44	138.42
2	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
3	American Funds Growth Fund of Amer R6	Large Growth	29.80	22.23	47.96	8.62	79.13	11.64	99.09
4	American Funds Washington Mutual R6	Large Value	26.35	34.24	39.41	4.25	87.59	7.90	134.77
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	Vanguard Small Cap Growth Index Admiral	Small Growth	24.85	25.72	49.44	1.98	97.36	0.66	4.85
8	Vanguard Small Cap Value Index Admiral	Small Value	50.02	15.31	34.67	0.65	98.65	0.70	4.90

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	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	MFS International Equity R6	Foreign Large Growth	36.13	31.60	32.27	6.71	23.40	69.89	95.26	4.74	58.33
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	Invesco Global R6	Global Stock	31.17	12.28	56.56	53.21	18.50	28.28	87.72	12.28	116.48

Fixed Income Funds

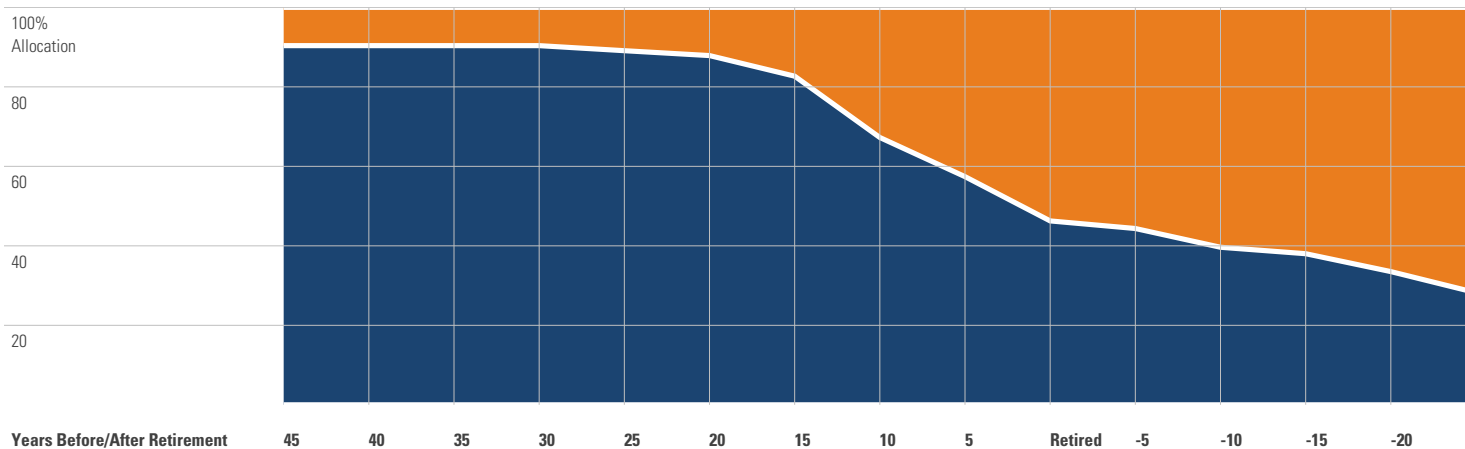
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) Instl	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
2	BlackRock High Yield Bond K	High Yield Bond	0.01	0.00	84.67	0.00	0.02	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	Loomis Sayles Investment Grade Bond N	Multisector Bond	26.88	0.00	70.13	0.00	5.89	87.95	5.81	6.25
6	Lincoln NY Stable Value Account -LYGPA	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

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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
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