

EASTERN NATIONAL BANK 401K PROFIT

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	
																	Updated	Updated	Updated
US Stock																			
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																			
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	-18.71	6.17	7.32	11.10	✔️	23.61	0.98	24.63	✔️	🏠	✔️	0.05	✔️	4	1-Low	Medium Risk	
<i>percentile rank</i>			86	56	30	17													
<i># of funds in category</i>			413	378	350	227													
12-31-2022 02-15-2022 12-31-2022																			
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	-28.39	0.79	5.10	9.27	✔️	25.67	0.95	18.01	✔️	🏠	❌	0.07	✔️	4	1-Low	Medium Risk	
<i>percentile rank</i>			55	80	71	72													
<i># of funds in category</i>			604	576	534	405													
12-31-2022 02-15-2022 12-31-2022																			
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	-9.31	7.13	5.79	10.28	✔️	26.84	0.96	6.68	✔️	🏠	✔️	0.07	✔️	4	1-Low	Medium Risk	
<i>percentile rank</i>			37	41	28	13													
<i># of funds in category</i>			483	455	428	324													
12-31-2022 02-15-2022 12-31-2022																			
Non-US Stock																			
American Funds New World R6	RNWXG	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 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																			
Alternative																			
Vanguard Real Estate Index Admiral	VGSIX	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																			
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	—	—	
<i>percentile rank</i>			54	53	52	43													
<i># of funds in category</i>			217	204	195	138													
12-31-2022 — —																			

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⊖ 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	
													Updated	Updated	Updated			
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	—
<i>percentile rank</i>			49	31	22	9												
<i># of funds in category</i>			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	✔	—	—	—
<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	—	—	

Balanced

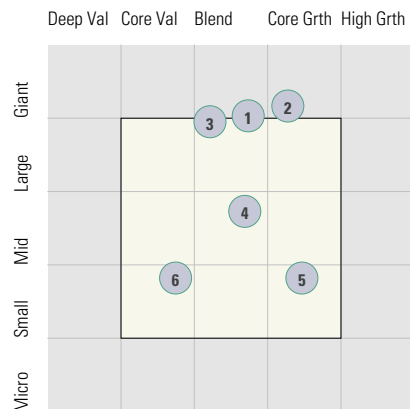
American Funds American Balanced R6	RLBGX	Moderate Allocation	-11.83	4.42	5.84	8.59	✔	13.31	0.95	24.01	✔	—	✔	0.25	✔	2	1-Low	Low Risk
<i>percentile rank</i>			24	18	17	5												
<i># of funds in category</i>			758	698	658	495									12-31-2022	02-15-2022	12-31-2022	

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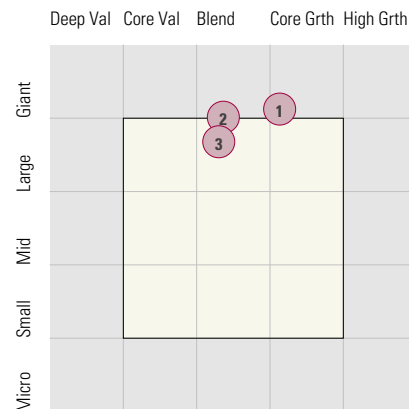
Style Analysis (Data as of 12-31-2022)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
2 JPMorgan Large Cap Growth R6	Large Growth	22.35	28.95	48.71	8.21	90.75	1.05	194.59
3 American Funds Washington Mutual R6	Large Value	26.35	34.24	39.41	4.25	87.59	7.90	134.77
4 Vanguard Mid Cap Index Admiral	Mid-Cap Blend	36.29	23.70	40.00	1.15	97.41	1.44	22.38
5 Vanguard Small Cap Growth Index Admiral	Small Growth	24.85	25.72	49.44	1.98	97.36	0.66	4.85
6 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

Fund	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 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

Fixed Income Funds

Fund	Category	Super Sectors %				Other Stats	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Avg Eff Duration	Inv Grade	Below Inv Grade
1 Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12
2 Baird Aggregate Bond Inst	Intermediate-Term Bond	25.92	25.01	47.20	0.00	6.17	99.70	0.30	0.00
3 PIMCO Income Instl	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
4 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
5 PIMCO Short-Term Instl	Ultrashort Bond	8.85	1.89	38.88	0.00	0.00	98.77	1.23	0.00