

FLINT GROUP 401K PLAN

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																		
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	
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
<i>percentile rank</i>			58	65	32	24												
<i># of funds in category</i>			1,237	1,133	1,056	807												
															12-31-2022	02-15-2022	12-31-2022	
Invesco Diversified Dividend R6	LCEFX	Large Value	-1.31	5.81	6.61	9.82	✔️	18.80	0.86	6.85	✔️	🇺🇸	✔️	0.43	✔️	2	-	Medium Risk
<i>percentile rank</i>			18	73	65	68												
<i># of funds in category</i>			1,233	1,161	1,105	825												
															12-31-2022	-	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	
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
<i>percentile rank</i>			10	6	19	21												
<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	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	VGS LX	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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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 <i>percentile rank</i> <i># of funds in category</i>	BAGIX	Intermediate-Term Bond	-13.35 49 471	-2.48 31 423	0.25 22 389	1.49 9 289	✔	6.23	1.05	22.27	✔	☒	—	0.30	✔	3	1-Low	—
PIMCO Income Instl <i>percentile rank</i> <i># of funds in category</i>	PIMIX	Multisector Bond	-7.81 23 344	0.03 25 295	1.69 20 258	4.00 1 152	✔	7.35	0.92	15.77	✔	—	—	0.51	✔	—	—	—
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	— — 42	— — —	— — —	— — —	—	—	—	39.69	✔	—	—	—	—	—	—	—
Federated Hermes Govt Ultrashort R6 <i>percentile rank</i> <i># of funds in category</i>	FGULX	Ultrashort Bond	0.45 38 237	0.63 44 218	1.19 60 180	— — 107	✔	0.59	0.06	25.49	✔	—	—	0.24	✔	—	—	—

Balanced

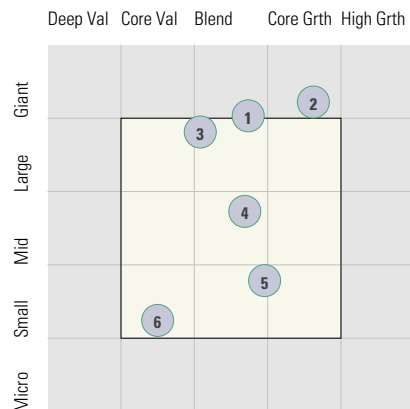
American Funds American Balanced R6 <i>percentile rank</i> <i># of funds in category</i>	RLBGX	Moderate Allocation	-11.83 24 758	4.42 18 698	5.84 17 658	8.59 5 495	✔	13.31	0.95	24.01	✔	—	✔	0.25	✔	2	1-Low	Low Risk
													12-31-2022	02-15-2022	12-31-2022			

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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		Super Sectors %			Asset Allocation %			
	Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	Vanguard 500 Index Admiral	28.67	26.71	44.61	0.33	98.54	1.12	161.35
2	MFS Growth R6	31.86	20.60	47.54	2.83	92.90	4.27	201.36
3	Invesco Diversified Dividend R6	29.50	36.42	34.07	2.27	93.72	4.01	122.00
4	Vanguard Mid Cap Index Admiral	36.29	23.70	40.00	1.15	97.41	1.44	22.38
5	PGIM Jennison Small Company R6	37.42	24.02	38.56	4.25	89.43	6.31	4.43
6	DFA US Small Cap Value I	50.60	10.08	39.30	0.90	96.50	2.53	2.38

● 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	American Funds New World R6	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	37.80	26.38	35.82	14.47	28.83	56.70	85.71	14.29	45.50
3	Vanguard Developed Markets Index Admiral	41.39	22.98	35.64	10.76	36.24	53.00	99.43	0.57	27.03

● 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	Vanguard Inflation-Protected Secs Adm	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12	
2	Baird Aggregate Bond Inst	25.92	25.01	47.20	0.00	6.17	99.70	0.30	0.00	
3	PIMCO Income Instl	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00	
4	Lincoln Stable Value Account -LNGPA	-	-	-	0.00	-	0.00	0.00	-	
5	Federated Hermes Govt Ultrashort R6	7.01	31.43	0.00	0.00	0.30	100.00	0.00	0.00	