

# FIVE RIVERS HEALTH CENTERS 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	Commit. Level	Carbon Risk	
<b>US Stock</b>																		
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												
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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												
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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												
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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												
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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												
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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												
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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												
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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												
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<b>Non-US Stock</b>																		
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												
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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												
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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
<i>percentile rank</i>			66	60	74	66												
<i># of funds in category</i>			443	399	346	230												
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DFA International Value I	DFIVX	Foreign Large Value	-3.48	3.88	1.36	4.61	✔	24.88	1.15	12.85	✔	🇺🇸	✔	0.29	✔	1	-	Medium Risk
<i>percentile rank</i>			10	8	26	15												
<i># of funds in category</i>			356	326	303	180												
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Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	-18.01	4.18	-	-	✔	20.59	1.02	9.86	✔	—	✔	0.10	✔	2	1-Low	Low Risk
<i>percentile rank</i>			60	46	-	-												
<i># of funds in category</i>			370	340	290	180												

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# FIVE RIVERS HEALTH CENTERS 401K

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

⊖ Fund Removed from Approved List    ⚠ Fund on Watch List

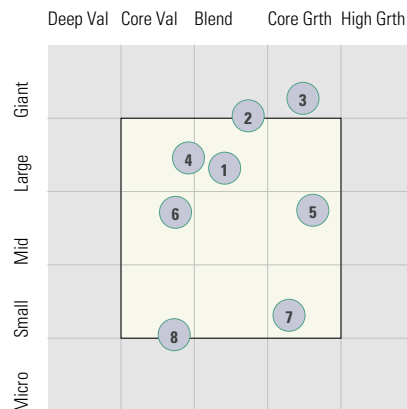
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Sustain. Rating	Commit. Level	Carbon Risk	
Alternative																		
⚠ Invesco Balanced-Risk 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																		
Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	-12.65	-1.55	0.69	—	✓	6.53	1.08	26.02	✓	—	—	0.38	✓	3	1-Low	—
percentile rank			25	15	18	—												
# of funds in category			623	565	513	370												
															12-31-2022	02-15-2022	—	
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	—	—	
BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	-11.47	1.56	2.18	1.05	✓	7.27	1.03	5.88	✓	—	—	0.30	✓	3	—	—
percentile rank			47	36	31	34												
# of funds in category			217	204	195	138												
															09-30-2022	—	—	
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	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.69	✓	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			42	—	—	—												
															—	—	—	
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	-0.38	0.63	1.47	—	✓	1.13	0.12	5.93	✓	—	—	0.10	✓	3	—	—
percentile rank			60	46	26	—												
# of funds in category			237	218	180	107												
															12-31-2022	—	—	
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	—
percentile rank			78	68	45	31												
# of funds in category			467	433	406	300												
															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
percentile rank			63	60	43	34												
# of funds in category			322	296	279	224												
															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	—
percentile rank			85	84	64	42												
# of funds in category			142	128	125	90												
															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
percentile rank			66	79	64	55												
# of funds in category			758	698	658	495												
															12-31-2022	02-15-2022	12-31-2022	

# FIVE RIVERS HEALTH CENTERS 401K

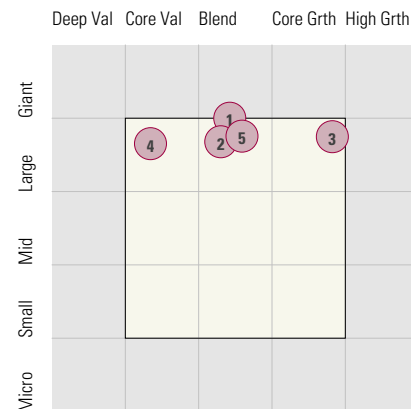
## Style Analysis (Data as of 12-31-2022)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



#### US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
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

	Category	Super Sectors %			Regional Exposure %			Market Maturity %			
		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	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	DFA International Value I	Foreign Large Value	57.27	11.11	31.63	9.86	31.28	58.86	99.51	0.49	29.32
5	Vanguard Total World Stock Index Admiral	Global Stock	35.24	23.67	41.09	62.54	19.09	18.37	91.49	8.51	58.67

#### 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	Loomis Sayles Core Plus Bond N	Core Plus Bond	42.08	25.38	29.33	0.00	6.84	91.20	8.80	0.00
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	BlackRock Inflation Protected Bond K	Inflation-Protected Bond	83.52	0.00	1.92	0.00	0.03	97.74	0.14	2.12
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	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
6	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	5.81	0.00	85.43	0.00	0.96	99.63	0.63	-0.26