

GARRETT LEATHER CORPORATION 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 | 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 | RICGX | Large Blend | -15.26 | 6.87 | 7.41 | 11.28 | ✓ | 19.53 | 0.91 | 30.85 | ✓ | 🇺🇸 | ✓ | 0.27 | ✓ | 1 | – | Low Risk |
| <i>percentile rank</i> | | | 31 | 61 | 76 | 63 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,379 | 1,247 | 1,137 | 837 | | | | | | | | | 12-31-2022 | – | 12-31-2022 | |
| 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 | |
| MFS Value R6 | MEIKX | Large Value | -5.80 | 7.15 | 7.64 | 11.29 | ✓ | 20.06 | 0.92 | 16.60 | ✓ | 🇺🇸 | ✓ | 0.43 | ✓ | 3 | 2-Basic | Low Risk |
| <i>percentile rank</i> | | | 51 | 49 | 40 | 19 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,233 | 1,161 | 1,105 | 825 | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| 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 |
| <i>percentile rank</i> | | | 60 | 59 | 20 | – | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 592 | 540 | 505 | 395 | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| 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 | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| Franklin Small Cap Growth R6 | FSMLX | Small Growth | -30.16 | -0.45 | 5.17 | – | ✓ | 27.07 | 0.98 | 22.68 | ✓ | 🇺🇸 | ✓ | 0.64 | ✓ | 2 | – | Medium Risk |
| <i>percentile rank</i> | | | 67 | 91 | 70 | – | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 604 | 576 | 534 | 405 | | | | | | | | | 12-31-2022 | – | 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 | | | | | | | | | | | | | | | | | | |
| DFA Emerging Markets I | DFEMX | Diversified Emerging Mkts | -16.88 | -0.99 | -0.55 | 1.79 | ✓ | 21.34 | 1.02 | 12.85 | ✓ | 🇺🇸 | ✓ | 0.36 | ✓ | 2 | – | Medium Risk |
| <i>percentile rank</i> | | | 26 | 32 | 35 | 36 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 820 | 736 | 652 | 397 | | | | | | | | | 12-31-2022 | – | 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 International Growth Adm | VWILX | Foreign Large Growth | -30.79 | 3.14 | 4.75 | 7.84 | ✓ | 24.95 | 1.05 | 13.02 | ✓ | 🇺🇸 | ✓ | 0.34 | ✓ | 3 | – | Low Risk |
| <i>percentile rank</i> | | | 82 | 9 | 13 | 4 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 443 | 399 | 346 | 230 | | | | | | | | | 12-31-2022 | – | 12-31-2022 | |
| 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 |
| <i>percentile rank</i> | | | 75 | 40 | 27 | 25 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 356 | 326 | 303 | 180 | | | | | | | | | 12-31-2022 | – | 12-31-2022 | |
| American Funds New Perspective R6 | RNPGX | Global Stock | -25.61 | 5.54 | 7.69 | 10.29 | ✓ | 22.44 | 1.09 | 22.10 | ✓ | – | ✓ | 0.41 | ✓ | 2 | 2-Basic | Low Risk |
| <i>percentile rank</i> | | | 46 | 17 | 17 | 11 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 366 | 309 | 272 | 179 | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |

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🚫 Fund Removed from Approved List ⚠️ Fund on Watch List

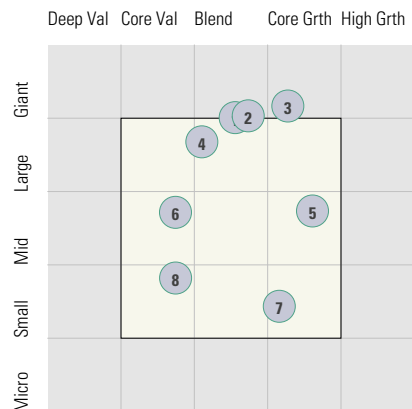
| Name | Ticker | Asset Class | Trailing Performance and Risk | | | | Management | | | Style | | Expense | | ESG Metrics | | | | |
|------------------------------------------|--------|--------------------------|-------------------------------|-------|-------|-------|------------|----------------|-------------|--------|------------|-----------|------------|-------------|-----------------|---------------|-------------|----------|
| | | | 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 | |
| | | | | | | | | | | | | | | | | | | |
| 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 | — | — | |
| 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 |
| <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 | | | | | | | | | | | | | | | | | | |
| ⚠️ Western Asset Core Plus Bond IS | WAPSX | Core Plus Bond | -18.83 | -4.45 | -0.70 | 1.58 | ✔️ | 9.06 | 1.45 | 16.01 | ✔️ | — | — | 0.42 | ✔️ | 2 | — | — |
| <i>percentile rank</i> | | | 99 | 96 | 89 | 25 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 623 | 565 | 513 | 370 | | | | | | | | | 12-31-2022 | — | — | |
| 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 | — | — |
| <i>percentile rank</i> | | | 14 | 13 | 5 | 1 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 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 | ✔️ | — | — | — |
| <i>percentile rank</i> | | | 20 | 22 | 17 | — | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 687 | 630 | 584 | 417 | | | | | | | | | | | | |
| 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 | — | — | |
| 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 | — | |
| Lincoln NY Stable Value Account -LYGPA | | Stable Value | — | — | — | — | — | — | — | 26.27 | ✔️ | — | — | — | — | — | — | — |
| <i>percentile rank</i> | | | — | — | — | — | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 42 | — | — | — | | | | | | | | | | | | |
| Baird Ultra Short Bond Institutional | BUBIX | Ultrashort Bond | 0.96 | 0.94 | 1.57 | — | ✔️ | 0.96 | 0.08 | 9.01 | ✔️ | — | — | 0.15 | ✔️ | 2 | 1-Low | — |
| <i>percentile rank</i> | | | 24 | 13 | 14 | — | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 237 | 218 | 180 | 107 | | | | | | | | | 12-31-2022 | 02-15-2022 | — | |
| 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 | |

GARRETT LEATHER CORPORATION 401K

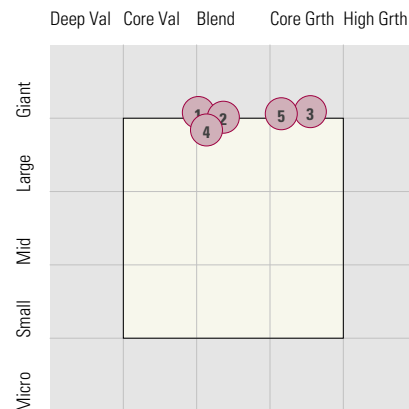
Style Analysis (Data as of 12-31-2022)

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 | American Funds Invmt Co of Amer R6 | 25.76 | 28.02 | 46.22 | 5.72 | 82.37 | 11.44 | 138.42 |
| 2 | Vanguard 500 Index Admiral | 28.67 | 26.71 | 44.61 | 0.33 | 98.54 | 1.12 | 161.35 |
| 3 | JPMorgan Large Cap Growth R6 | 22.35 | 28.95 | 48.71 | 8.21 | 90.75 | 1.05 | 194.59 |
| 4 | MFS Value R6 | 33.98 | 33.03 | 32.98 | 0.97 | 91.41 | 7.62 | 96.14 |
| 5 | MFS Mid Cap Growth R6 | 34.43 | 19.92 | 45.64 | 2.06 | 87.01 | 10.93 | 20.71 |
| 6 | Vanguard Mid-Cap Value Index Admiral | 43.78 | 28.95 | 27.26 | 0.41 | 97.96 | 1.63 | 21.77 |
| 7 | Franklin Small Cap Growth R6 | 26.70 | 31.14 | 42.15 | 0.14 | 94.30 | 3.85 | 2.90 |
| 8 | Vanguard Small Cap Value Index Admiral | 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 | DFA Emerging Markets I | 46.22 | 13.02 | 40.75 | 8.03 | 79.82 | 12.15 | 30.95 | 69.05 | 21.87 |
| 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 International Growth Adm | 35.62 | 24.85 | 39.52 | 19.40 | 30.58 | 50.02 | 79.91 | 20.09 | 51.99 |
| 4 | Vanguard International Value Inv | 43.79 | 16.66 | 39.54 | 9.51 | 40.34 | 50.14 | 79.78 | 20.22 | 28.83 |
| 5 | American Funds New Perspective R6 | 31.85 | 28.05 | 40.11 | 56.45 | 12.38 | 31.17 | 95.03 | 4.97 | 91.08 |

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 | Western Asset Core Plus Bond IS | 15.65 | 15.77 | 36.10 | 0.00 | 7.66 | 90.71 | 11.64 | -2.36 |
| 2 | PIMCO International Bond (USD-Hdg) Instl | 40.62 | 2.82 | 6.35 | 0.00 | 6.67 | 94.31 | 5.70 | 0.00 |
| 3 | Eaton Vance Income Fund of Boston R6 | 0.00 | 0.00 | 92.59 | 0.00 | 4.16 | 3.49 | 90.82 | 5.68 |
| 4 | PIMCO Real Return Instl | 77.28 | 0.29 | 4.62 | 0.00 | 6.48 | 97.21 | 2.79 | 0.00 |
| 5 | Baird Aggregate Bond Inst | 25.92 | 25.01 | 47.20 | 0.00 | 6.17 | 99.70 | 0.30 | 0.00 |
| 6 | Lincoln NY Stable Value Account -LYGPA | - | - | - | 0.00 | - | 0.00 | 0.00 | - |
| 7 | Baird Ultra Short Bond Institutional | 19.98 | 0.00 | 55.11 | 0.00 | 0.54 | 99.70 | 0.00 | 0.30 |