

# HEATHWOOD OIL CO INC PROFIT SHARING

## 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																		
⚠️ Invesco Main Street R6	OMSIX	Large Blend	-19.92	5.56	7.58	11.11	✔️	20.52	0.96	13.63	✔️	🇺🇸	✔️	0.48	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			78	82	74	67												
<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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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												
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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												
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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												
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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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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												
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Delaware Small Cap Value R6	DVZRX	Small Value	-12.06	5.37	4.46	-	✔️	27.96	0.99	10.51	✔️	🇺🇸	✔️	0.69	✔️	3	-	Medium Risk
<i>percentile rank</i>			63	68	57	-												
<i># of funds in category</i>			483	455	428	324												
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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												
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MFS Research International R6	MRSKX	Foreign Large Blend	-17.24	1.64	2.99	4.91	✔️	19.40	0.96	4.33	✔️	🇺🇸	✔️	0.64	✔️	3	2-Basic	Low Risk
<i>percentile rank</i>			70	22	10	21												
<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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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												
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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												

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

⊖ Fund Removed from Approved List    ⚠ Fund on Watch List

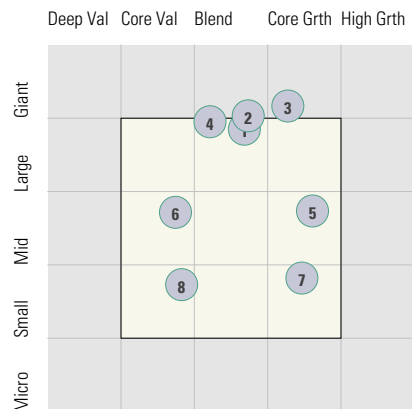
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated	
<b>Alternative</b>																		
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	—	—	
Neuberger Berman Real Estate R6	NRREX	Real Estate	-26.98	0.88	5.21	—	✔	20.89	0.86	17.01	✔	—	✔	0.75	✔	4	—	Low Risk
<i>percentile rank</i>			70	21	11	—												
<i># of funds in category</i>			257	238	214	155									12-31-2022	—	12-31-2022	
<b>Fixed Income</b>																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	-12.87	-2.10	0.55	1.73	✔	6.39	1.04	22.27	✔	—	—	0.30	✔	3	1-Low	—
<i>percentile rank</i>			30	35	22	17												
<i># of funds in category</i>			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	—	—
<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	—	
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	—	—
<i>percentile rank</i>			47	36	31	34												
<i># of funds in category</i>			217	204	195	138									09-30-2022	—	—	
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	—	—	
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	—	—	
<b>Balanced</b>																		
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	—
<i>percentile rank</i>			78	68	45	31												
<i># of funds in category</i>			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
<i>percentile rank</i>			63	60	43	34												
<i># of funds in category</i>			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	—
<i>percentile rank</i>			85	84	64	42												
<i># of funds in category</i>			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
<i>percentile rank</i>			66	79	64	55												
<i># of funds in category</i>			758	698	658	495									12-31-2022	02-15-2022	12-31-2022	

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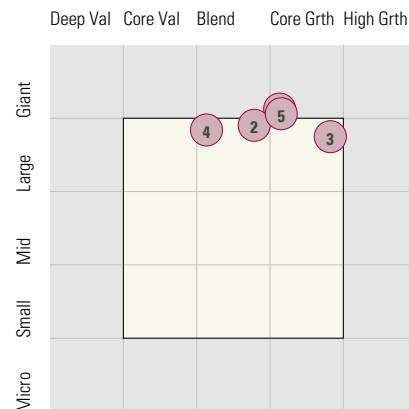
## Style Analysis (Data as of 12-31-2022)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds		Super Sectors %			Asset Allocation %			
	Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	Invesco Main Street R6	26.41	24.01	49.60	0.59	95.47	3.94	120.79
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	American Funds Washington Mutual R6	26.35	34.24	39.41	4.25	87.59	7.90	134.77
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	Vanguard Small Cap Growth Index Admiral	24.85	25.72	49.44	1.98	97.36	0.66	4.85
8	Delaware Small Cap Value R6	51.11	10.20	38.70	2.23	95.63	2.14	4.23

● 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	MFS Research International R6	40.69	26.16	33.15	7.04	32.44	60.53	96.38	3.62	43.38
3	Invesco Oppenheimer International Gr R6	33.65	28.72	37.63	14.64	18.08	67.29	94.34	5.66	37.31
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		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	Baird Core Plus Bond Inst	16.02	21.37	60.82	0.00	5.96	96.10	3.40	0.50	
2	PIMCO International Bond (USD-Hdg) Instl	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00	
3	BlackRock High Yield Bond K	0.01	0.00	84.67	0.00	0.02	15.00	80.99	4.00	
4	BlackRock Inflation Protected Bond K	83.52	0.00	1.92	0.00	0.03	97.74	0.14	2.12	
5	Western Asset Core Bond IS	19.96	22.28	49.87	0.00	7.11	104.92	1.10	-6.02	
6	PIMCO Short-Term Instl	8.85	1.89	38.88	0.00	0.00	98.77	1.23	0.00	