

MONTALBANO INC 401K 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	Pass/ Fail	Sustain. Rating <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
Vanguard FTSE Social Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFTAX	Large Blend Index	-24.22 97 1,379	5.88 79 1,247	— — 1,137	— — 837	✓	22.21	1.04	7.03	✓	🗄️	✖️	0.14	✓	4	2-Basic	Low Risk
State St Russell Lg Cap Gr® Indx NL Cl C <i>percentile rank</i> <i># of funds in category</i>		Large Growth	-29.18 48 1,237	7.73 21 1,133	10.89 15 1,056	14.04 9 807	✓	23.78	1.00	23.52	✓	🗄️	✓	0.04	✓	3	—	Low Risk
DFA US Large Cap Value I <i>percentile rank</i> <i># of funds in category</i>	DFLVX	Large Value	-5.78 51 1,233	6.25 64 1,161	5.86 80 1,105	10.86 32 825	✓	24.31	1.12	10.85	✓	🗄️	✓	0.22	✓	2	—	Medium Risk
MFS Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	OTCKX	Mid-Cap Growth	-28.29 60 592	3.59 59 540	9.19 20 505	— — 395	✓	23.07	0.90	14.12	✓	🗄️	✓	0.66	✓	5	2-Basic	Low Risk
State St Russell Sm Cap® Gr Indx NL Cl C <i>percentile rank</i> <i># of funds in category</i>		Small Growth	-26.49 45 604	0.43 84 576	3.34 88 534	9.07 78 405	✓	26.57	1.00	13.33	✓	🗄️	✓	0.05	✓	2	—	Medium Risk
State St Russell Sm Cp® Val Indx NL Cl C <i>percentile rank</i> <i># of funds in category</i>		Small Value	-14.57 85 483	4.77 75 455	4.15 62 428	8.46 55 324	✓	27.47	0.99	13.33	✓	🗄️	✓	0.05	✓	2	—	Medium Risk
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm <i>percentile rank</i> <i># of funds in category</i>	VEMAX	Diversified Emerging Mkts	-17.78 32 820	-1.50 38 736	-0.36 30 652	1.55 43 397	✓	20.04	0.96	14.35	✓	🗄️	✓	0.14	✓	2	1-Low	Medium Risk
American Funds Intl Gr and Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RIGGX	Foreign Large Blend	-15.16 44 763	0.36 56 723	2.06 22 630	4.28 48 440	✓	21.51	1.08	14.26	✓	🗄️	✓	0.54	✓	2	1-Low	Low Risk
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	-15.32 47 763	1.33 28 723	1.67 35 630	4.92 20 440	✓	21.45	1.08	9.86	✓	🗄️	✓	0.07	✓	2	1-Low	Low Risk
Alternative																		
Vanguard Real Estate Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VGSLX	Real Estate	-26.20 61 257	-0.41 57 238	3.68 50 214	6.42 34 155	✓	22.84	0.96	26.65	✓	—	✓	0.12	✓	3	1-Low	Low Risk
Fixed Income																		
⚠️ Western Asset Core Plus Bond IS <i>percentile rank</i> <i># of funds in category</i>	WAPSX	Core Plus Bond	-18.83 99 623	-4.45 96 565	-0.70 89 513	1.58 25 370	✓	9.06	1.45	16.01	✓	—	—	0.42	✓	2	—	—

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			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	
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	—	—	
percentile rank			53	39	37	38													
# of funds in category			217	204	195	138											12-31-2022	—	—
American Century Diversified Bond R6	ADDVX	Intermediate-Term Bond	-13.65	-2.40	-0.05	—	✔️	5.93	1.00	21.09	✔️	📦	—	0.34	✔️	3	—	—	
percentile rank			66	25	39	—													
# of funds in category			471	423	389	289											12-31-2022	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.69	✔️	—	—	—	—	—	—		
percentile rank			—	—	—	—													
# of funds in category			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	—	—	
percentile rank			59	27	42	7													
# of funds in category			237	218	180	107											12-31-2022	—	—

Target Date

Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	-14.15	1.33	3.22	5.83	✔️	11.48	0.91	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	—	
percentile rank			39	55	44	29													
# of funds in category			153	143	122	56											12-31-2022	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	-15.55	1.66	3.58	6.43	✔️	13.38	0.96	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			52	46	39	18													
# of funds in category			239	214	185	117											12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	-16.27	2.09	3.94	6.99	✔️	14.76	0.96	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			44	51	45	25													
# of funds in category			241	214	185	110											12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	-16.62	2.64	4.34	7.57	✔️	16.04	0.95	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			37	55	49	29													
# of funds in category			232	207	182	114											12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	-16.98	3.17	4.74	8.06	✔️	17.33	0.94	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			36	50	45	26													
# of funds in category			236	208	185	110											12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	-17.36	3.74	5.14	8.34	✔️	18.64	0.97	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			31	37	34	21													
# of funds in category			232	207	182	113											12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VVIFX	Target Date	-17.46	3.80	5.18	8.36	✔️	18.82	0.96	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			29	36	37	22													
# of funds in category			233	208	185	109											12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	-17.46	3.79	5.18	8.34	✔️	18.83	0.95	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			24	38	39	25													
# of funds in category			230	205	182	95											12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VVTSX	Target Date	-17.46	3.79	5.18	8.34	✔️	18.81	1.35	9.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			25	43	46	1													
# of funds in category			228	198	171	1											12-31-2022	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	-17.39	3.78	5.15	—	✖️	18.82	1.35	5.47	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk	
percentile rank			16	47	49	—													
# of funds in category			176	64	15	—											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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	-	-	-	-	—	-	-	0.51	+	—	✓	0.08	✓	3	-	Low Risk
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			176	64	15	-										12-31-2022	-	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	-12.74	0.34	2.30	3.62	✓	8.59	0.88	9.86	✓	—	✓	0.08	✓	3	1-Low	-
<i>percentile rank</i>			54	38	36	40												
<i># of funds in category</i>			178	161	142	96										12-31-2022	02-15-2022	-

Balanced

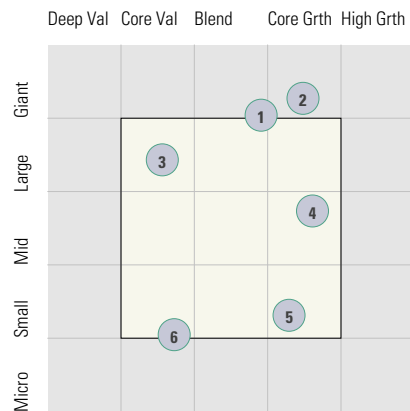
American Funds Capital Income Bldr R6	RIRGX	Global Allocation	-6.83	3.66	4.11	6.07	✓	14.15	0.93	31.02	✓	🗪	✓	0.26	✓	3	-	Medium Risk
<i>percentile rank</i>			15	17	12	8												
<i># of funds in category</i>			430	408	375	269										12-31-2022	-	12-31-2022

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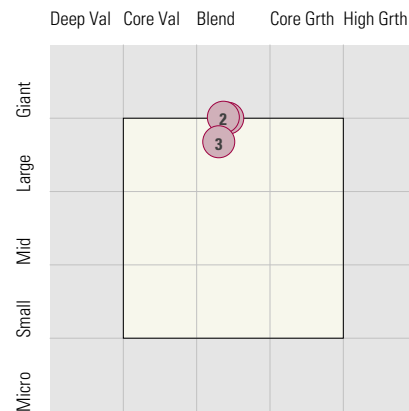
Style Analysis (Data as of 12-31-2022)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
1	Vanguard FTSE Social Index Admiral	Large Blend Index	31.62	25.59	42.79	0.16	98.07	1.77	161.77
2	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
3	DFA US Large Cap Value I	Large Value	33.43	23.40	43.16	0.86	97.29	1.86	70.78
4	MFS Mid Cap Growth R6	Mid-Cap Growth	34.43	19.92	45.64	2.06	87.01	10.93	20.71
5	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
6	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	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

	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Western Asset Core Plus Bond IS	Core Plus Bond	15.65	15.77	36.10	0.00	7.66	90.71	11.64	-2.36
2	PIMCO Real Return Instl	Inflation-Protected Bond	77.28	0.29	4.62	0.00	6.48	97.21	2.79	0.00
3	American Century Diversified Bond R6	Intermediate-Term Bond	38.84	20.93	31.30	0.00	6.75	94.02	0.37	5.61
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

MONTALBANO INC 401K PROFIT SHARING

Target Date Analysis (Data as of 12-31-2022)

Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



Target Date Portfolio Data

Asset Allocation %

	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	Avg Mkt Cap \$M
Vanguard Target Retirement 2020 Fund	41.82	24.85	16.97	54.88	15.54	0.18	3.27	0.03	57.23
Vanguard Target Retirement 2025 Fund	54.03	31.84	22.19	42.94	6.25	0.15	2.99	0.03	56.84
Vanguard Target Retirement 2030 Fund	62.61	36.80	25.81	34.55	0.00	0.13	2.80	0.04	56.72
Vanguard Target Retirement 2035 Fund	69.63	40.88	28.75	27.40	0.00	0.10	2.93	0.04	56.67
Vanguard Target Retirement 2040 Fund	76.99	45.29	31.70	20.13	0.00	0.08	2.84	0.03	56.76
Vanguard Target Retirement 2045 Fund	84.31	49.69	34.62	12.96	0.00	0.05	2.69	0.04	56.84
Vanguard Target Retirement 2050 Fund	88.00	51.89	36.11	9.33	0.00	0.04	2.64	0.04	56.87
Vanguard Target Retirement 2055 Fund	87.93	51.89	36.04	9.30	0.00	0.04	2.73	0.04	56.90
Vanguard Target Retirement 2060 Fund	87.82	51.88	35.94	9.27	0.00	0.04	2.86	0.04	56.95
Vanguard Target Retirement 2065 Fund	87.85	52.34	35.51	9.12	0.00	0.04	2.99	0.04	57.35
Vanguard Target Retirement 2070 Fund	88.29	53.23	35.06	9.78	0.00	0.04	1.89	0.04	57.92
Vanguard Target Retirement Income Fund	28.79	16.96	11.83	67.58	19.62	0.20	3.60	0.02	56.82