

# OSCAR WINSKI COMPANY INC 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 Updated	Commit. Level Updated	Carbon Risk Updated	
<b>US Stock</b>																		
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	-15.26 31 1,379	6.87 61 1,247	7.41 76 1,137	11.28 63 837	✓	19.53	0.91	30.85	✓	📊	✓	0.27	✓	1	-	Low Risk
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	-18.15 52 1,379	7.62 33 1,247	9.39 25 1,137	12.52 13 837	✓	21.17	1.00	6.68	✓	📊	✓	0.04	✓	3	1-Low	Low Risk
Vanguard Growth Index Admiral percentile rank # of funds in category	VIGAX	Large Growth	-33.14 71 1,237	6.05 43 1,133	9.61 34 1,056	12.80 29 807	✓	24.60	1.03	28.02	✓	📊	✓	0.05	✓	4	1-Low	Low Risk
Vanguard Value Index Adm percentile rank # of funds in category	VVIAX	Large Value	-2.08 21 1,233	8.21 29 1,161	8.56 20 1,105	11.91 9 825	✓	20.48	0.94	28.02	✓	📊	✓	0.05	✓	2	1-Low	Medium Risk
MFS Mid Cap Growth R6 percentile rank # of funds in category	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
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	-7.90 47 407	6.74 50 395	6.39 40 374	10.98 13 274	✓	24.01	0.96	16.38	✓	📊	✓	0.07	✓	4	1-Low	Medium Risk
PGIM Jennison Small Company R6 percentile rank # of funds in category	PJSQX	Small Growth	-18.57 10 604	10.45 6 576	8.60 19 534	11.27 21 405	✓	27.92	0.98	9.10	✓	📊	✖️	0.71	✓	3	-	Medium Risk
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	-9.31 37 483	7.13 41 455	5.79 28 428	10.28 13 324	✓	26.84	0.96	6.68	✓	📊	✓	0.07	✓	4	1-Low	Medium Risk
<b>Non-US Stock</b>																		
American Funds New World R6 percentile rank # of funds in category	RNWGX	Diversified Emerging Mkts	-21.75 58 820	1.01 17 736	3.04 3 652	4.98 2 397	✓	20.37	0.90	23.56	✓	📊	✓	0.57	✓	3	1-Low	Medium Risk
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	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
Vanguard International Growth Adm percentile rank # of funds in category	VWILX	Foreign Large Growth	-30.79 82 443	3.14 9 399	4.75 13 346	7.84 4 230	✓	24.95	1.05	13.02	✓	📊	✓	0.34	✓	3	-	Low Risk
Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	-11.66 75 356	1.30 40 326	1.36 27 303	4.31 25 180	✓	21.95	1.04	12.60	✓	📊	✓	0.36	✓	2	-	Medium Risk
American Funds New Perspective R6 percentile rank # of funds in category	RNPGX	Global Stock	-25.61 46 366	5.54 17 309	7.69 17 272	10.29 11 179	✓	22.44	1.09	22.10	✓	—	✓	0.41	✓	2	2-Basic	Low Risk



# OSCAR WINSKI COMPANY INC 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	
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																		
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												
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	—	—	
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 Income Instl	PIMIX	Multisector Bond	-7.81	0.03	1.69	4.00	✔	7.35	0.92	15.77	✔	—	—	0.51	✔	—	—	—
<i>percentile rank</i>			23	25	20	1												
<i># of funds in category</i>			344	295	258	152												
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.69	✔	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			42	—	—	—												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	0.45	0.63	1.19	—	✔	0.59	0.06	25.49	✔	—	—	0.24	✔	—	—	—
<i>percentile rank</i>			38	44	60	—												
<i># of funds in category</i>			237	218	180	107												
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	—
<i>percentile rank</i>			39	55	44	29												
<i># of funds in category</i>			153	143	122	56									12-31-2022	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	-15.55	1.66	3.58	6.43	✔	13.38	0.96	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			52	46	39	18												
<i># of funds in category</i>			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
<i>percentile rank</i>			44	51	45	25												
<i># of funds in category</i>			241	214	185	110									12-31-2022	02-15-2022	12-31-2022	

©2023 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit [https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary\\_Services\\_Report\\_Disclosure.pdf](https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf) to view these disclosures.



# OSCAR WINSKI COMPANY INC 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
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	
<i>percentile rank</i>			37	55	49	29													
<i># of funds in category</i>			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	
<i>percentile rank</i>			36	50	45	26													
<i># of funds in category</i>			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	
<i>percentile rank</i>			31	37	34	21													
<i># of funds in category</i>			232	207	182	113									12-31-2022	02-15-2022	12-31-2022		
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	-17.46	3.80	5.18	8.36	✔	18.82	0.96	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			29	36	37	22													
<i># of funds in category</i>			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	
<i>percentile rank</i>			24	38	39	25													
<i># of funds in category</i>			230	205	182	95									12-31-2022	02-15-2022	12-31-2022		
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	-17.46	3.79	5.18	8.34	✔	18.81	1.35	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			25	43	46	1													
<i># of funds in category</i>			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	
<i>percentile rank</i>			16	47	49	—													
<i># of funds in category</i>			176	64	15	—									12-31-2022	02-15-2022	12-31-2022		
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

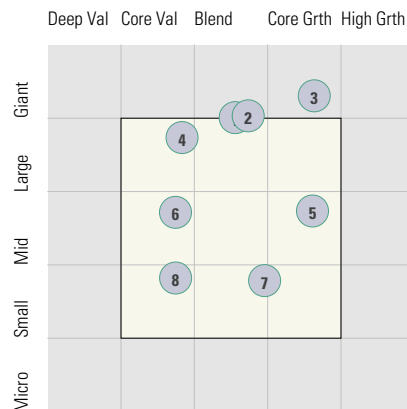
American Funds American Balanced R6	RLBGX	Moderate Allocation	-11.83	4.42	5.84	8.59	✔	13.31	0.95	24.01	✔	—	✔	0.25	✔	2	1-Low	Low Risk
<i>percentile rank</i>			24	18	17	5												
<i># of funds in category</i>			758	698	658	495									12-31-2022	02-15-2022	12-31-2022	

# OSCAR WINSKI COMPANY INC 401K PLAN

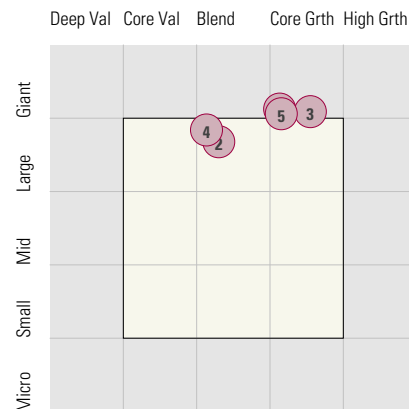
## Style Analysis (Data as of 12-31-2022)

### 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	Large Blend	25.76	28.02	46.22	5.72	82.37	11.44	138.42
2	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
3	Vanguard Growth Index Admiral	Large Growth	29.10	12.51	58.39	0.34	98.42	1.24	238.49
4	Vanguard Value Index Adm	Large Value	27.79	39.22	32.98	0.16	99.03	0.81	105.35
5	MFS Mid Cap Growth R6	Mid-Cap Growth	34.43	19.92	45.64	2.06	87.01	10.93	20.71
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	PGIM Jennison Small Company R6	Small Growth	37.42	24.02	38.56	4.25	89.43	6.31	4.43
8	Vanguard Small Cap Value Index Admiral	Small Value	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	American Funds New World R6	Diversified Emerging Mkts	40.45	23.60	35.96	36.28	39.06	24.67	60.61	39.39	52.53
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	Vanguard International Growth Adm	Foreign Large Growth	35.62	24.85	39.52	19.40	30.58	50.02	79.91	20.09	51.99
4	Vanguard International Value Inv	Foreign Large Value	43.79	16.66	39.54	9.51	40.34	50.14	79.78	20.22	28.83
5	American Funds New Perspective R6	Global Stock	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	PIMCO International Bond (USD-Hdg) Instl	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
2	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	92.59	0.00	4.16	3.49	90.82	5.68
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12
4	Western Asset Core Bond IS	Intermediate-Term Bond	19.96	22.28	49.87	0.00	7.11	104.92	1.10	-6.02
5	PIMCO Income Instl	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	7.01	31.43	0.00	0.00	0.30	100.00	0.00	0.00

# OSCAR WINSKI COMPANY INC 401K PLAN

## 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