

ON YOUR MARK INC 401K RETIREMENT

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
US Stock																		
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	
Vanguard Growth Index Admiral	VIGAX	Large Growth	-33.14	6.05	9.61	12.80	✔️	24.60	1.03	28.02	✔️	🇺🇸	✔️	0.05	✔️	4	1-Low	Low Risk
<i>percentile rank</i>			71	43	34	29												
<i># of funds in category</i>			1,237	1,133	1,056	807									12-31-2022	02-15-2022	12-31-2022	
Vanguard Value Index Adm	VVIAX	Large Value	-2.08	8.21	8.56	11.91	✔️	20.48	0.94	28.02	✔️	🇺🇸	✔️	0.05	✔️	2	1-Low	Medium Risk
<i>percentile rank</i>			21	29	20	9												
<i># of funds in category</i>			1,233	1,161	1,105	825									12-31-2022	02-15-2022	12-31-2022	
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	-18.71	6.17	7.32	11.10	✔️	23.61	0.98	24.63	✔️	🇺🇸	✔️	0.05	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			86	56	30	17												
<i># of funds in category</i>			413	378	350	227									12-31-2022	02-15-2022	12-31-2022	
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									12-31-2022	–	12-31-2022	
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									12-31-2022	–	12-31-2022	
Non-US Stock																		
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									12-31-2022	02-15-2022	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 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									12-31-2022	02-15-2022	12-31-2022	
Alternative																		
Vanguard Real Estate Index Admiral	VGSIX	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																		
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	–	

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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	
													Updated	Updated	Updated			
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	—	—	
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	—	
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												

Balanced

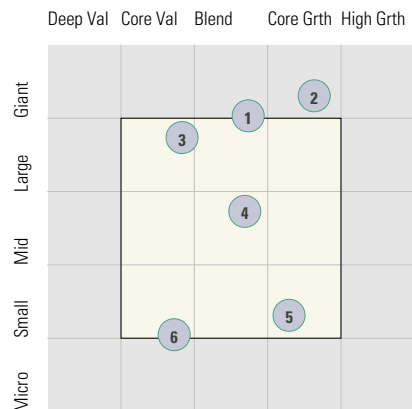
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	-14.99	0.18	2.45	4.44	✓	10.44	1.02	0.85	✗	—	✓	0.12	✓	3	1-Low	—
<i>percentile rank</i>			78	68	45	31												
<i># of funds in category</i>			467	433	406	300									12-31-2022	02-15-2022	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	-17.09	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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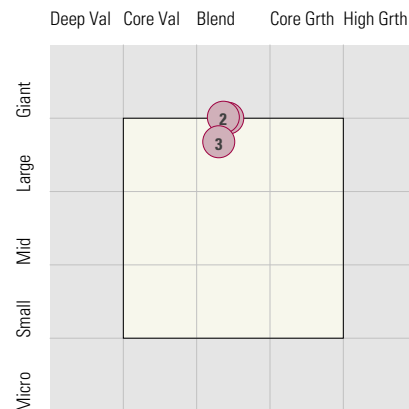
Style Analysis (Data as of 12-31-2022)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
1	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
2	Vanguard Growth Index Admiral	Large Growth	29.10	12.51	58.39	0.34	98.42	1.24	238.49
3	Vanguard Value Index Adm	Large Value	27.79	39.22	32.98	0.16	99.03	0.81	105.35
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	36.29	23.70	40.00	1.15	97.41	1.44	22.38
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	Baird Core Plus Bond Inst	Core Plus Bond	16.02	21.37	60.82	0.00	5.96	96.10	3.40	0.50
2	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12
3	Baird Aggregate Bond Inst	Intermediate-Term Bond	25.92	25.01	47.20	0.00	6.17	99.70	0.30	0.00
4	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	7.01	31.43	0.00	0.00	0.30	100.00	0.00	0.00