

PAUL J FORD EMPLOYEE STOCK

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																		
T. Rowe Price Dividend Growth Advisor	TADGX	Large Blend	-10.45	8.54	10.51	12.50	✓	18.96	0.88	22.77	✓	🇺🇸	✓	0.89	✓	4	–	Low Risk
percentile rank			11	16	6	14												
# of funds in category			1,378	1,246	1,136	836												

BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	-18.53	7.11	8.87	12.00	✓	21.17	1.00	2.18	✗	🇺🇸	✓	0.50	✓	3	–	Low Risk
percentile rank			59	52	45	38												
# of funds in category			1,378	1,246	1,136	836												

Fidelity® Contrafund®	FCNTX	Large Growth	-28.26	5.76	8.52	12.40	✓	21.91	0.91	32.31	✓	🇺🇸	✓	0.81	✓	2	1-Low	Low Risk
percentile rank			42	48	52	38												
# of funds in category			1,237	1,133	1,056	807												

American Funds Washington Mutual R4	RWMEX	Large Value	-8.50	8.17	9.03	11.86	✓	19.43	0.89	25.52	✓	🇺🇸	✗	0.61	✓	2	1-Low	Low Risk
percentile rank			6	21	39	44												
# of funds in category			1,378	1,246	1,136	836												

Neuberger Berman Mid Cap Growth R3	NMGRX	Mid-Cap Growth	-29.09	3.34	6.56	9.79	✓	24.33	0.96	19.93	✓	🇺🇸	✓	1.31	✗	3	–	Low Risk
percentile rank			65	64	62	70												
# of funds in category			590	538	503	393												

American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	-1.47	7.23	6.69	10.92	✓	21.27	0.84	18.76	✓	🇺🇸	✓	0.97	✓	4	1-Low	Medium Risk
percentile rank			9	46	35	13												
# of funds in category			407	395	374	274												

Delaware Small Cap Value A	DEV LX	Small Value	-12.42	4.94	4.02	8.79	✓	27.94	0.99	10.51	✓	🇺🇸	✓	1.11	✓	3	–	Medium Risk
percentile rank			65	74	64	46												
# of funds in category			483	455	428	324												

Non-US Stock																		
American Funds New World R4	RNWEX	Diversified Emerging Mkts	-22.03	0.66	2.68	4.61	✓	20.37	0.90	23.56	✓	🇺🇸	✓	0.92	✓	3	1-Low	Low Risk
percentile rank			60	19	3	3												
# of funds in category			819	735	651	396												

BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	-14.55	0.60	1.26	4.18	✓	20.70	1.04	2.18	✗	🇺🇸	✓	0.60	✓	3	–	Low Risk
percentile rank			36	51	49	52												
# of funds in category			762	722	629	439												

Invesco Oppenheimer International Gr R	OIGNX	Foreign Large Growth	-27.49	-0.93	0.02	3.89	✓	22.84	1.05	26.79	✓	🇺🇸	✓	1.35	✗	3	–	Low Risk
percentile rank			68	70	84	88												
# of funds in category			443	399	346	230												

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
percentile rank			75	40	27	25												
# of funds in category			356	326	303	180												

American Funds New Perspective R4	RNPEX	Global Stock	-25.87	5.17	7.32	9.91	✓	22.43	1.09	22.10	✓	—	✓	0.76	✓	2	2-Basic	Low Risk
percentile rank			47	21	21	17												
# of funds in category			366	309	272	179												

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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			
Alternative																		
PIMCO Commodity Real Ret Strat A	PCRAX	Commodities Broad Basket	8.44	13.08	6.75	-1.87	✔️	22.19	1.17	4.17	✔️	—	—	1.21	✔️	3	—	—
<i>percentile rank</i>			92	59	44	82												
<i># of funds in category</i>			114	109	91	65									11-30-2022	—	—	
⚠️ T. Rowe Price Global Real Estate Adv	PAGEX	Global Real Estate	-26.42	-3.21	0.61	2.95	✔️	21.48	0.90	1.75	✖️	🚫	✔️	1.15	✔️	2	—	Medium Risk
<i>percentile rank</i>			73	35	44	62												
<i># of funds in category</i>			193	186	175	111									11-30-2022	—	09-30-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) A	PFOAX	Global Bond	-10.20	-2.39	0.32	2.20	✔️	4.87	0.64	8.27	✔️	—	—	0.91	✔️	3	—	—
<i>percentile rank</i>			17	24	22	9												
<i># of funds in category</i>			130	112	98	59									11-30-2022	—	—	
Eaton Vance Income Fund of Boston A	EVBX	High Yield Bond	-8.18	0.52	2.26	3.71	✔️	10.28	0.91	8.16	✔️	—	—	1.00	✔️	—	—	—
<i>percentile rank</i>			22	31	28	25												
<i># of funds in category</i>			687	630	584	417												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation- Protected Bond	-11.71	1.26	1.88	0.69	✔️	7.22	1.02	5.88	✔️	—	—	0.60	✔️	3	—	—
<i>percentile rank</i>			51	43	59	71												
<i># of funds in category</i>			217	204	195	138									09-30-2022	—	—	
Baird Aggregate Bond Inv	BAGSX	Intermediate- Term Bond	-13.52	-2.70	0.01	1.24	✔️	6.22	1.04	22.27	✔️	🚫	—	0.55	✔️	3	1-Low	—
<i>percentile rank</i>			57	39	32	22												
<i># of funds in category</i>			470	422	388	288									11-30-2022	02-15-2022	—	
PIMCO Income A	PONAX	Multisector Bond	-8.18	-0.37	1.29	3.60	✔️	7.35	0.92	15.77	✔️	—	—	0.91	✔️	—	—	—
<i>percentile rank</i>			25	31	33	4												
<i># of funds in category</i>			344	295	258	152												
Federated Hermes Govt Ultrashort Svc	FEUSX	Ultrashort Bond	0.23	0.48	1.05	0.66	✖️	0.58	0.06	25.49	✔️	—	—	0.36	✔️	—	—	—
<i>percentile rank</i>			47	60	77	77												
<i># of funds in category</i>			237	218	180	107												
Target Date																		
T. Rowe Price Retirement 2010 Advisor	PARAX	Target Date	-14.18	1.29	2.97	4.78	✔️	11.60	1.09	7.42	✔️	—	✔️	0.74	✖️	2	1-Low	—
<i>percentile rank</i>			94	27	27	14												
<i># of funds in category</i>			128	113	82	50									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement 2015 Advisor	PARHX	Target Date	-14.47	1.65	3.29	5.47	✔️	12.27	1.05	7.42	✔️	—	✔️	0.76	✖️	2	1-Low	—
<i>percentile rank</i>			67	23	15	8												
<i># of funds in category</i>			125	115	95	43									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement 2020 Advisor	PARBX	Target Date	-14.89	1.95	3.64	6.20	✔️	13.32	1.03	7.42	✔️	—	✔️	0.78	✖️	2	1-Low	—
<i>percentile rank</i>			71	22	13	5												
<i># of funds in category</i>			153	143	122	56									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement 2025 Advisor	PARJX	Target Date	-15.92	2.38	4.05	6.88	✔️	14.74	1.05	7.42	✔️	—	✔️	0.80	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			66	13	7	8												
<i># of funds in category</i>			239	214	185	117									11-30-2022	02-15-2022	12-31-2021	

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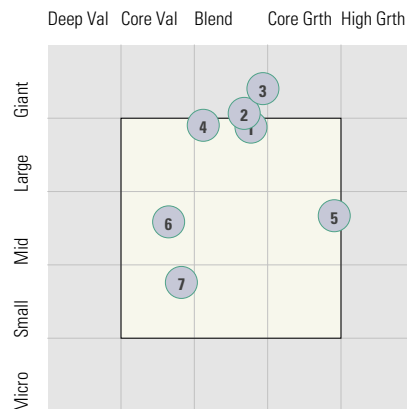
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics					
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
T. Rowe Price Retirement 2030 Advisor	PARCX	Target Date	-17.22	2.72	4.37	7.45	✔️	16.24	1.05	7.42	✔️	—	✔️	0.83	✖️	3	1-Low	Low Risk	
<i>percentile rank</i>			85	19	15	9													
<i># of funds in category</i>			241	214	185	110									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement 2035 Advisor	PARKX	Target Date	-18.25	3.09	4.66	7.91	✔️	17.56	1.03	7.42	✔️	—	✔️	0.84	✖️	3	1-Low	Low Risk	
<i>percentile rank</i>			89	28	26	11													
<i># of funds in category</i>			232	207	182	114									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement 2040 Advisor	PARDX	Target Date	-19.07	3.43	4.94	8.25	✔️	18.65	1.01	7.42	✔️	—	✔️	0.85	✖️	3	1-Low	Low Risk	
<i>percentile rank</i>			94	33	27	14													
<i># of funds in category</i>			236	208	185	110									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement 2045 Advisor	PARLX	Target Date	-19.33	3.74	5.18	8.42	✔️	19.37	1.00	7.42	✔️	—	✔️	0.87	✖️	3	1-Low	Low Risk	
<i>percentile rank</i>			91	38	32	16													
<i># of funds in category</i>			232	207	182	113									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement 2050 Advisor	PARFX	Target Date	-19.38	3.75	5.18	8.43	✔️	19.42	0.99	7.42	✔️	—	✔️	0.88	✖️	3	1-Low	Low Risk	
<i>percentile rank</i>			89	39	35	17													
<i># of funds in category</i>			233	208	185	109									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement 2055 Advisor	PAROX	Target Date	-19.45	3.68	5.14	8.40	✔️	19.46	0.99	7.42	✔️	—	✔️	0.89	✖️	3	1-Low	Low Risk	
<i>percentile rank</i>			88	45	44	19													
<i># of funds in category</i>			230	205	182	95									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement 2060 Advisor	TRRYX	Target Date	-19.43	3.71	5.14	—	✔️	19.46	1.39	7.42	✔️	—	✔️	0.89	✖️	3	1-Low	Low Risk	
<i>percentile rank</i>			87	47	50	—													
<i># of funds in category</i>			228	198	171	1									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement 2065 Advisor	PASUX	Target Date	-19.43	—	—	—	—	—	—	2.22	✖️	—	✔️	0.89	✖️	3	1-Low	Low Risk	
<i>percentile rank</i>			88	—	—	—													
<i># of funds in category</i>			176	64	15	—									11-30-2022	02-15-2022	09-30-2022		
Balanced																			
BlackRock Global Allocation Inv A	MDLOX	Global Allocation	-16.05	2.58	3.17	4.71	✔️	14.31	0.99	6.00	✔️	📊	✔️	1.09	✔️	3	—	Low Risk	
<i>percentile rank</i>			64	31	29	37													
<i># of funds in category</i>			430	408	375	269									11-30-2022	—	09-30-2022		

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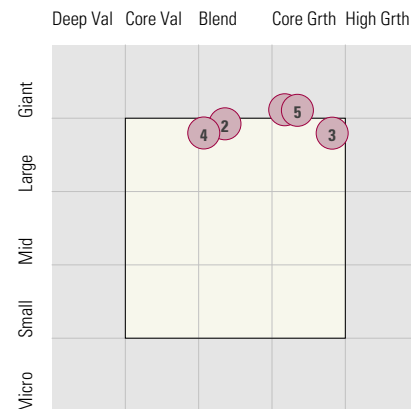
Style Analysis (Data as of 12-31-2022)

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	T. Rowe Price Dividend Growth Advisor	Large Blend	30.33	34.24	35.43	4.04	88.28	7.68	117.21
2	BNY Mellon S&P 500 Index	Large Blend Index	29.26	25.74	45.00	0.33	98.62	1.04	170.82
3	Fidelity® Contrafund®	Large Growth	32.25	21.31	46.43	2.95	89.62	5.38	255.66
4	American Funds Washington Mutual R4	Large Value	26.94	33.10	39.96	4.63	87.39	7.73	121.35
5	Neuberger Berman Mid Cap Growth R3	Mid-Cap Growth	24.75	18.74	56.50	4.42	91.99	3.59	21.04
6	American Century Mid Cap Value Inv	Mid-Cap Value	39.35	31.49	29.17	3.20	85.80	11.01	14.52
7	Delaware Small Cap Value A	Small Value	51.95	9.94	38.11	2.74	94.36	2.90	4.38

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 R4	Diversified Emerging Mkts	38.94	24.45	36.60	39.27	39.96	20.78	59.14	40.86	49.35
2	BNY Mellon International Stock Index Inv	Foreign Large Blend Index	38.40	27.88	33.73	1.22	34.34	64.43	99.82	0.18	39.28
3	Invesco Oppenheimer International Gr R	Foreign Large Growth	34.57	27.76	37.67	14.63	18.33	67.04	93.98	6.02	39.74
4	Vanguard International Value Inv	Foreign Large Value	43.14	16.58	40.29	12.02	37.77	50.23	79.69	20.31	25.32
5	American Funds New Perspective R4	Global Stock	36.38	25.93	37.69	62.73	11.29	25.97	95.40	4.60	100.40

Fixed Income Funds

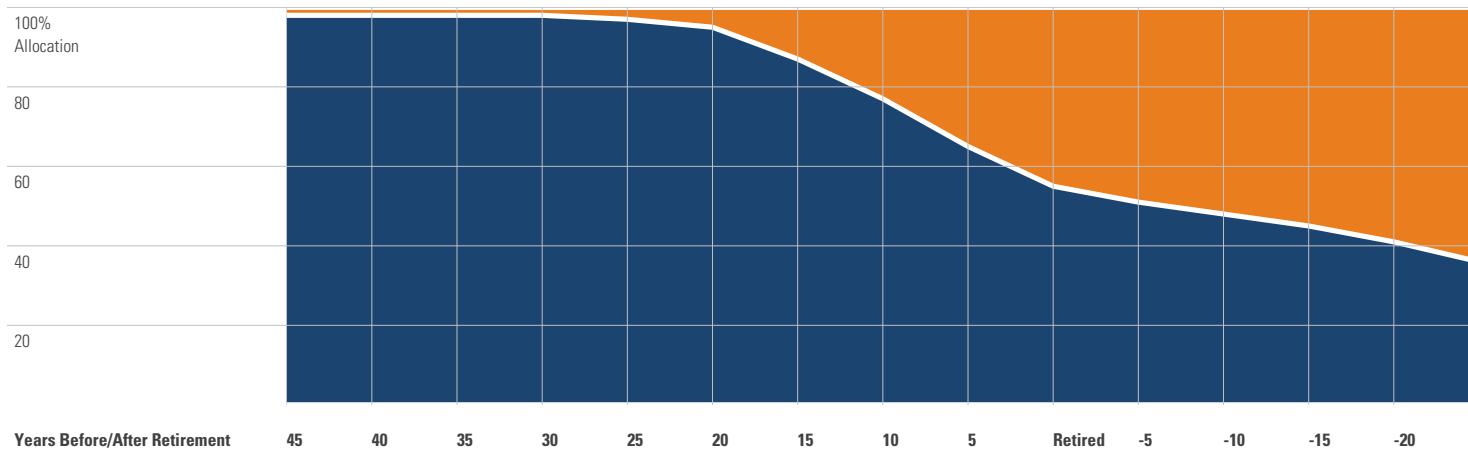
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	Eaton Vance Income Fund of Boston A	High Yield Bond	0.00	0.00	92.46	0.00	—	3.34	90.82	5.83
2	BlackRock Inflation Protected Bond Inv A	Inflation-Protected Bond	81.46	0.00	1.87	0.00	6.74	97.38	0.58	2.04
3	Baird Aggregate Bond Inv	Intermediate-Term Bond	24.00	23.55	44.16	0.00	6.20	99.70	0.30	0.00
4	PIMCO Income A	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
5	Federated Hermes Govt Ultrashort Svc	Ultrashort Bond	6.41	29.59	0.00	0.00	0.36	100.00	0.00	0.00

PAUL J FORD EMPLOYEE STOCK

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
T. Rowe Price Retirement 2010 Advisor	41.77	27.76	14.01	50.07	19.79	7.27	7.64	0.53	59.73
T. Rowe Price Retirement 2015 Advisor	44.78	29.61	15.17	46.21	17.95	6.71	8.50	0.53	59.65
T. Rowe Price Retirement 2020 Advisor	48.13	31.86	16.27	42.88	16.47	6.37	8.47	0.51	59.44
T. Rowe Price Retirement 2025 Advisor	55.06	36.53	18.53	35.69	13.07	5.16	8.77	0.46	59.18
T. Rowe Price Retirement 2030 Advisor	65.68	43.64	22.04	24.74	6.34	3.37	9.22	0.38	59.22
T. Rowe Price Retirement 2035 Advisor	76.21	50.29	25.92	14.05	1.88	1.58	9.47	0.28	58.89
T. Rowe Price Retirement 2040 Advisor	84.97	56.14	28.83	5.78	1.31	0.36	9.05	0.20	58.90
T. Rowe Price Retirement 2045 Advisor	89.65	59.22	30.43	1.12	0.66	0.01	9.08	0.13	59.06
T. Rowe Price Retirement 2050 Advisor	91.07	60.08	30.99	-0.19	0.38	0.00	9.00	0.13	58.99
T. Rowe Price Retirement 2055 Advisor	91.41	60.54	30.87	0.15	0.41	0.00	8.31	0.12	59.07
T. Rowe Price Retirement 2060 Advisor	91.37	60.37	31.00	0.40	0.42	0.00	8.10	0.13	58.92