

# RECORD 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	
														Updated	Updated	Updated		
<b>US Stock</b>																		
JPMorgan US Equity R6	JUEMX	Large Blend	-18.77	9.86	10.55	13.32	✔️	21.34	1.00	8.38	✔️	🇺🇸	✔️	0.44	✔️	3	2-Basic	Low Risk
percentile rank			63	5	5	1												
# of funds in category			1,379	1,247	1,137	837												
														11-30-2022	03-11-2022	09-30-2022		
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
percentile rank			52	33	25	13												
# of funds in category			1,379	1,247	1,137	837												
														11-30-2022	02-15-2022	09-30-2022		
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
percentile rank			71	43	34	29												
# of funds in category			1,237	1,133	1,056	807												
														11-30-2022	02-15-2022	09-30-2022		
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
percentile rank			5	16	22	26												
# of funds in category			1,379	1,247	1,137	837												
														11-30-2022	02-15-2022	09-30-2022		
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	-28.84	4.86	7.81	10.90	✔️	24.98	1.00	9.86	✔️	🇺🇸	✔️	0.07	✔️	3	1-Low	Medium Risk
percentile rank			64	42	40	45												
# of funds in category			592	540	505	395												
														11-30-2022	02-15-2022	09-30-2022		
American Century Mid Cap Value I	AVUAX	Mid-Cap Value	-1.22	7.46	6.91	11.15	✔️	21.24	0.84	18.76	✔️	🇺🇸	✔️	0.77	✔️	4	1-Low	Medium Risk
percentile rank			8	43	30	10												
# of funds in category			407	395	374	274												
														11-30-2022	02-15-2022	09-30-2022		
Allspring Small Company Growth Inst	WSCGX	Small Growth	-24.28	4.07	6.56	10.50	✔️	25.09	0.91	28.16	✔️	🇺🇸	✔️	0.94	✔️	4	-	Low Risk
percentile rank			32	45	49	43												
# of funds in category			604	576	534	405												
														11-30-2022	-	09-30-2022		
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	-9.31	7.13	5.79	10.28	✔️	26.84	0.96	6.68	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
percentile rank			37	41	28	13												
# of funds in category			483	455	428	324												
														11-30-2022	02-15-2022	09-30-2022		
<b>Non-US Stock</b>																		
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	Low Risk
percentile rank			58	17	3	2												
# of funds in category			820	736	652	397												
														11-30-2022	02-15-2022	09-30-2022		
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
percentile rank			44	56	22	48												
# of funds in category			763	723	630	440												
														11-30-2022	02-15-2022	09-30-2022		
Invesco Oppenheimer International Gr Y	OIGYX	Foreign Large Growth	-27.12	-0.43	0.53	4.41	✔️	22.86	1.05	26.79	✔️	🇺🇸	✔️	0.85	✔️	3	-	Low Risk
percentile rank			66	63	78	74												
# of funds in category			443	399	346	230												
														11-30-2022	-	09-30-2022		
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												
														11-30-2022	-	09-30-2022		
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	-17.01	3.43	4.61	7.94	✔️	19.70	0.96	16.92	✔️	—	✔️	0.42	✔️	2	1-Low	Low Risk
percentile rank			44	60	60	54												
# of funds in category			370	340	290	180												
														11-30-2022	05-18-2022	09-30-2022		

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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	Sustain. Rating	Commit. Level	Carbon Risk	
<b>Alternative</b>																		
🟡 Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	8.13	11.63	5.07	-0.89	🔴	18.02	0.86	12.09	🟢	—	—	1.11	🟢	—	—	—
<i>percentile rank</i>			93	76	83	55												
<i># of funds in category</i>			114	109	91	65												
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												
															11-30-2022	02-15-2022	09-30-2022	
<b>Fixed Income</b>																		
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	-9.93	-2.10	0.62	2.50	🟢	4.88	0.64	8.27	🟢	—	—	0.61	🟢	3	—	—
<i>percentile rank</i>			14	14	6	3												
<i># of funds in category</i>			130	112	98	59												
															11-30-2022	—	—	
BlackRock High Yield Bond Instl	BHYIX	High Yield Bond	-10.43	0.12	2.37	4.15	🟢	11.42	1.01	15.01	🟢	—	—	0.58	🟢	—	2-Basic	—
<i>percentile rank</i>			42	37	24	12												
<i># of funds in category</i>			687	630	584	417												
															—	02-15-2022	—	
PIMCO Real Return I2	PRLPX	Inflation-Protected Bond	-11.95	1.34	2.02	0.94	🟢	7.33	1.04	3.98	🟢	—	—	0.57	🟢	3	—	—
<i>percentile rank</i>			55	41	44	52												
<i># of funds in category</i>			217	204	195	138												
															11-30-2022	—	—	
Vanguard Interm-Term Bond Index Adm	VBILX	Intermediate-Term Bond	-13.27	-2.40	0.45	1.34	🟢	6.51	1.09	14.69	🟢	🟡	—	0.07	🟢	3	1-Low	—
<i>percentile rank</i>			46	25	11	15												
<i># of funds in category</i>			471	423	389	289												
															11-30-2022	02-15-2022	—	
PIMCO Income I2	PONPX	Multisector Bond	-7.90	-0.07	1.59	3.90	🟢	7.35	0.92	15.77	🟢	—	—	0.61	🟢	—	—	—
<i>percentile rank</i>			23	26	23	1												
<i># of funds in category</i>			344	295	258	152												
															—	—	—	
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	-0.42	0.70	1.22	1.38	🟢	2.45	0.10	12.01	🟢	—	—	0.55	🟢	3	—	—
<i>percentile rank</i>			61	37	58	13												
<i># of funds in category</i>			237	218	180	107												
															11-30-2022	—	—	
<b>Target Date</b>																		
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	-9.15	2.76	3.80	5.47	🟢	9.40	0.88	11.01	🟢	—	🟢	0.28	🟢	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			128	113	82	50												
															11-30-2022	—	—	
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	-10.25	2.86	4.00	5.96	🟢	10.26	0.88	11.01	🟢	—	🟢	0.30	🟢	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			125	115	95	43												
															11-30-2022	—	—	
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	-11.01	3.00	4.21	6.55	🟢	10.77	0.84	11.01	🟢	—	🟢	0.30	🟢	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			153	143	122	56												
															11-30-2022	—	—	
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	-12.74	3.40	4.69	7.48	🟢	12.08	0.87	11.01	🟢	—	🟢	0.32	🟢	3	—	Low Risk
<i>percentile rank</i>			8	1	1	1												
<i># of funds in category</i>			239	214	185	117												
															11-30-2022	—	06-30-2022	

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

Fund Removed from Approved List
 Fund on Watch List

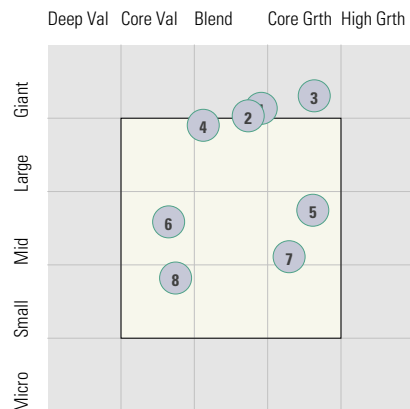
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date	-14.50	3.67	5.09	8.25	✓	13.86	0.90	11.01	✓	—	✓	0.33	✓	3	—	Low Risk
<i>percentile rank</i>			19	1	1	1												
<i># of funds in category</i>			241	214	185	110									11-30-2022	—	09-30-2022	
American Funds 2035 Trgt Date Retire R6	RFETX	Target Date	-16.24	4.39	5.88	8.96	✓	16.21	0.95	11.01	✓	—	✓	0.35	✓	3	—	Low Risk
<i>percentile rank</i>			24	1	1	1												
<i># of funds in category</i>			232	207	182	114									11-30-2022	—	09-30-2022	
American Funds 2040 Trgt Date Retire R6	RFETX	Target Date	-17.55	4.59	6.10	9.23	✓	17.62	0.96	11.01	✓	—	✓	0.36	✓	3	—	Low Risk
<i>percentile rank</i>			43	1	1	1												
<i># of funds in category</i>			236	208	185	110									11-30-2022	—	09-30-2022	
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date	-18.18	4.55	6.11	9.29	✓	18.05	0.93	11.01	✓	—	✓	0.37	✓	2	—	Low Risk
<i>percentile rank</i>			52	6	1	1												
<i># of funds in category</i>			232	207	182	113									11-30-2022	—	09-30-2022	
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date	-18.89	4.34	6.04	9.28	✓	18.35	0.93	11.01	✓	—	✓	0.38	✓	2	—	Low Risk
<i>percentile rank</i>			71	7	1	1												
<i># of funds in category</i>			233	208	185	109									11-30-2022	—	09-30-2022	
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date	-19.50	4.07	5.87	9.19	✓	18.46	0.93	11.01	✓	—	✖	0.38	✓	2	—	Low Risk
<i>percentile rank</i>			89	19	4	1												
<i># of funds in category</i>			230	205	182	95									11-30-2022	—	09-30-2022	
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date	-19.66	3.99	5.82	—	✓	18.45	1.32	7.77	✓	—	✖	0.38	✓	2	—	Low Risk
<i>percentile rank</i>			93	29	11	—												
<i># of funds in category</i>			228	198	171	1									11-30-2022	—	09-30-2022	
American Funds 2065 Trgt Date Retire R6	RFVTX	Target Date	-19.64	—	—	—	—	—	—	3.00	✓	—	✖	0.38	✓	2	—	Low Risk
<i>percentile rank</i>			92	—	—	—												
<i># of funds in category</i>			176	64	15	—									11-30-2022	—	09-30-2022	
<b>Balanced</b>																		
American Funds American Balanced R6	RLBGX	Moderate Allocation	-11.83	4.42	5.84	8.59	✓	13.31	0.95	24.01	✓	—	✓	0.25	✓	3	1-Low	Low Risk
<i>percentile rank</i>			24	18	17	5												
<i># of funds in category</i>			758	698	658	495									11-30-2022	02-15-2022	09-30-2022	

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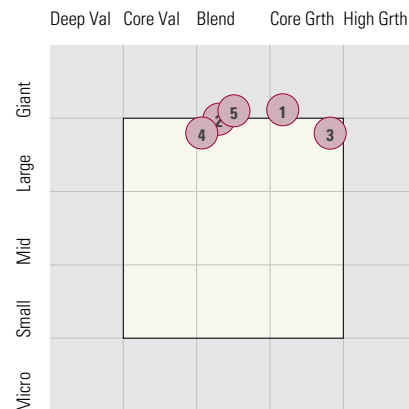
## Style Analysis (Data as of 12-31-2022)

### 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	JPMorgan US Equity R6	Large Blend	32.33	24.78	42.90	1.16	95.00	3.84	194.14
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	American Funds Washington Mutual R6	Large Value	26.94	33.10	39.96	4.63	87.39	7.73	121.35
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	27.75	17.64	54.62	0.66	98.09	1.25	23.11
6	American Century Mid Cap Value I	Mid-Cap Value	39.35	31.49	29.17	3.20	85.80	11.01	14.52
7	Allspring Small Company Growth Inst	Small Growth	22.96	31.11	45.93	2.92	93.64	3.44	3.72
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	38.94	24.45	36.60	39.27	39.96	20.78	59.14	40.86	49.35
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.70	27.75	35.55	15.73	28.28	55.98	84.41	15.59	39.09
3	Invesco Oppenheimer International Gr Y	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 Capital World Gr&Inc R6	Global Stock	31.64	27.90	40.46	58.85	18.19	22.95	90.59	9.41	82.63

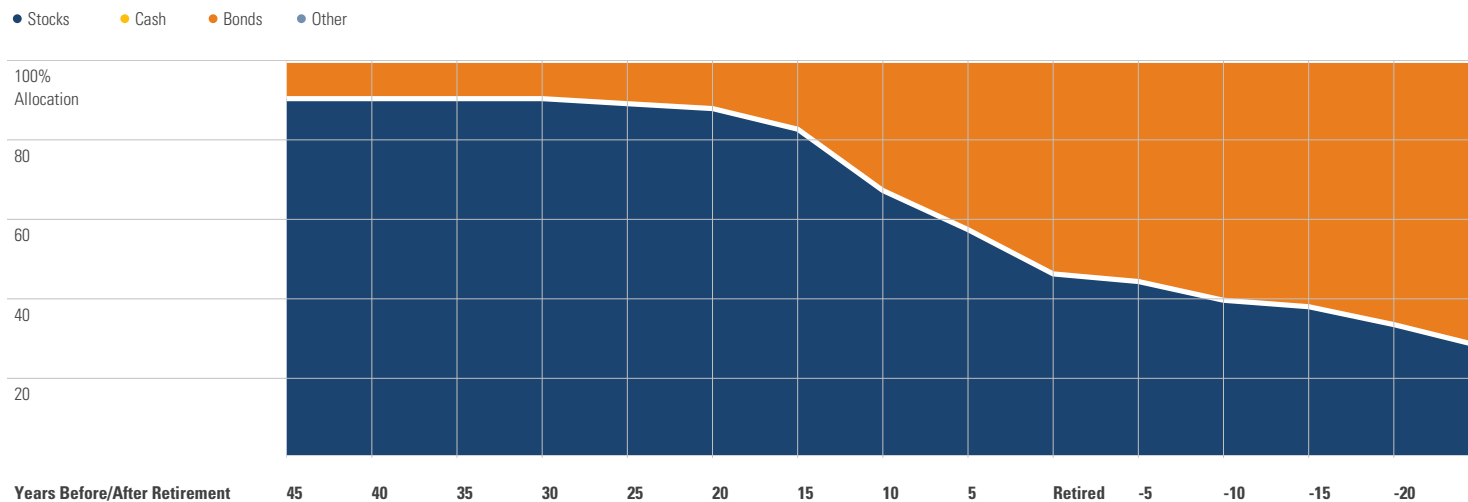
#### Fixed Income Funds

	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) I-2	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
2	BlackRock High Yield Bond Instl	High Yield Bond	0.01	0.00	83.79	0.00	3.83	15.22	78.60	6.18
3	PIMCO Real Return I2	Inflation-Protected Bond	77.28	0.29	4.62	0.00	6.48	97.21	2.79	0.00
4	Vanguard Inter-Term Bond Index Adm	Intermediate-Term Bond	62.31	0.00	36.78	0.00	6.33	100.03	0.00	-0.03
5	PIMCO Income I2	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
6	PIMCO Short-Term I2	Ultrashort Bond	8.85	1.89	38.88	0.00	0.00	98.77	1.23	0.00

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

### Target Date Allocation



### 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
American Funds 2010 Trgt Date Retire R6	37.62	28.00	9.62	55.47	18.47	4.11	5.58	1.34	86.50
American Funds 2015 Trgt Date Retire R6	40.22	29.76	10.46	53.12	19.55	5.21	5.40	1.28	87.82
American Funds 2020 Trgt Date Retire R6	43.12	31.67	11.45	50.40	20.54	4.95	5.28	1.21	88.32
American Funds 2025 Trgt Date Retire R6	48.11	34.82	13.29	45.25	20.43	3.44	5.52	1.12	85.62
American Funds 2030 Trgt Date Retire R6	57.59	41.46	16.13	35.37	20.00	1.72	6.02	1.03	80.24
American Funds 2035 Trgt Date Retire R6	68.83	49.15	19.68	23.63	19.85	1.25	6.60	0.95	75.66
American Funds 2040 Trgt Date Retire R6	78.57	55.47	23.10	13.31	15.84	0.57	7.17	0.94	72.89
American Funds 2045 Trgt Date Retire R6	81.50	57.45	24.05	10.18	10.43	0.24	7.41	0.91	71.62
American Funds 2050 Trgt Date Retire R6	82.40	57.78	24.62	9.30	10.28	0.13	7.48	0.82	70.15
American Funds 2055 Trgt Date Retire R6	82.79	57.72	25.07	8.89	10.08	0.08	7.54	0.77	68.32
American Funds 2060 Trgt Date Retire R6	82.79	57.72	25.07	8.87	10.03	0.08	7.55	0.78	67.43
American Funds 2065 Trgt Date Retire R6	82.91	57.82	25.09	8.77	9.94	0.08	7.55	0.78	67.53