

TOL 401K RETIREMENT 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	
US Stock																		
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												

Fidelity® 500 Index	FXAIX	Large Blend Index	-18.13	7.65	9.41	12.55	✔️	21.16	1.00	13.92	✔️	🇺🇸	✔️	0.02	✔️	3	1-Low	Low Risk
percentile rank			51	32	23	12												
# of funds in category			1,379	1,247	1,137	837												

American Funds Growth Fund of Amer R6	RGAGX	Large Growth	-30.49	4.78	7.57	11.93	✔️	22.77	0.94	29.18	✔️	🇺🇸	✔️	0.30	✔️	1	1-Low	Low Risk
percentile rank			54	59	66	49												
# of funds in category			1,237	1,133	1,056	807												

⚠️ Vanguard Equity-Income Adm	VEIRX	Large Value	0.00	9.02	8.91	11.79	✔️	19.29	0.88	1.84	❌	🇺🇸	✔️	0.19	✔️	2	-	Medium Risk
percentile rank			11	16	13	10												
# of funds in category			1,233	1,161	1,105	825												

ClearBridge Mid Cap Growth IS	LCMIX	Mid-Cap Growth	-33.24	5.97	8.00	-	✔️	25.44	1.01	12.34	✔️	🇺🇸	✔️	0.75	✔️	4	-	Low Risk
percentile rank			78	25	36	-												
# of funds in category			592	540	505	395												

MFS Mid Cap Value R6	MVCKX	Mid-Cap Value	-8.64	7.71	7.75	-	✔️	23.74	0.95	14.12	✔️	🇺🇸	✔️	0.64	✔️	3	-	Medium Risk
percentile rank			56	38	17	-												
# of funds in category			407	395	374	274												

PGIM Jennison Small Company R6	PJSQX	Small Growth	-18.57	10.45	8.60	11.27	✔️	27.92	0.98	9.10	✔️	🇺🇸	❌	0.71	✔️	3	-	Medium Risk
percentile rank			10	6	19	21												
# of funds in category			604	576	534	405												

Delaware Small Cap Value R6	DVZRX	Small Value	-12.06	5.37	4.46	-	✔️	27.96	0.99	10.51	✔️	🇺🇸	✔️	0.69	✔️	3	-	Medium Risk
percentile rank			63	68	57	-												
# of funds in category			483	455	428	324												

Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	-21.75	1.01	3.04	4.98	✔️	20.37	0.90	23.56	✔️	🇺🇸	✔️	0.57	✔️	3	1-Low	Medium Risk
percentile rank			58	17	3	2												
# of funds in category			820	736	652	397												

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
percentile rank			47	28	35	20												
# of funds in category			763	723	630	440												

American Funds Europacific Growth R6	REGGX	Foreign Large Growth	-22.72	-0.15	1.54	5.30	✔️	21.46	1.01	21.60	✔️	🇺🇸	✔️	0.46	✔️	2	1-Low	Medium Risk
percentile rank			38	58	61	40												
# of funds in category			443	399	346	230												

Schwab Fdmtl Intl Lg Co Idx	SFNNX	Foreign Large Value	-7.93	3.21	2.25	5.22	✔️	22.66	1.08	5.68	✔️	🇺🇸	✔️	0.25	✔️	1	-	Medium Risk
percentile rank			40	14	12	7												
# of funds in category			356	326	303	180												

American Funds New Perspective R6	RNPGX	Global Stock	-25.61	5.54	7.69	10.29	✔️	22.44	1.09	22.10	✔️	---	✔️	0.41	✔️	2	2-Basic	Low Risk
percentile rank			46	17	17	11												
# of funds in category			366	309	272	179												

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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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
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	—	—	
Principal Real Estate Securities Fd R-6	PRFSX	Real Estate	-25.14	0.44	4.96	—	✔	21.73	0.91	22.08	✔	—	✔	0.80	✔	2	—	Medium Risk
<i>percentile rank</i>			34	31	13	—												
<i># of funds in category</i>			257	238	214	155									12-31-2022	—	12-31-2022	
Fixed Income																		
Federated Hermes Total Return Bond R6	FTRLX	Core Plus Bond	-12.40	-1.29	0.90	—	✔	6.03	0.98	25.02	✔	—	—	0.38	✔	2	—	—
<i>percentile rank</i>			20	11	10	—												
<i># of funds in category</i>			623	565	513	370									12-31-2022	—	—	
BlackRock High Yield Bond K	BRHYX	High Yield Bond	-10.34	0.18	2.47	4.25	✔	11.37	1.01	15.01	✔	—	—	0.49	✔	—	2-Basic	—
<i>percentile rank</i>			41	36	22	11												
<i># of funds in category</i>			687	630	584	417										—	02-15-2022	—
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	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.69	✔	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			42	—	—	—												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	-0.38	0.63	1.47	—	✔	1.13	0.12	5.93	✔	—	—	0.10	✔	3	—	—
<i>percentile rank</i>			60	46	26	—												
<i># of funds in category</i>			237	218	180	107									12-31-2022	—	—	
Target Date																		
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									12-31-2022	—	—	
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									12-31-2022	—	—	
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									12-31-2022	—	—	
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	✔	2	—	Low Risk
<i>percentile rank</i>			8	1	1	1												
<i># of funds in category</i>			239	214	185	117									12-31-2022	—	06-30-2022	

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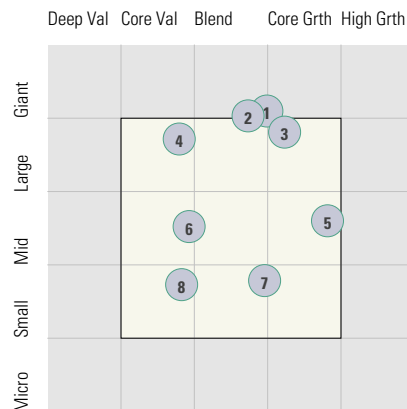
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
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
percentile rank			19	1	1	1												
# of funds in category			241	214	185	110									12-31-2022	—	12-31-2022	
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
percentile rank			24	1	1	1												
# of funds in category			232	207	182	114									12-31-2022	—	12-31-2022	
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	✔️	2	—	Low Risk
percentile rank			43	1	1	1												
# of funds in category			236	208	185	110									12-31-2022	—	12-31-2022	
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
percentile rank			52	6	1	1												
# of funds in category			232	207	182	113									12-31-2022	—	12-31-2022	
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
percentile rank			71	7	1	1												
# of funds in category			233	208	185	109									12-31-2022	—	12-31-2022	
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
percentile rank			89	19	4	1												
# of funds in category			230	205	182	95									12-31-2022	—	12-31-2022	
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
percentile rank			93	29	11	—												
# of funds in category			228	198	171	1									12-31-2022	—	12-31-2022	
American Funds 2065 Trgt Date Retire R6	RFVTX	Target Date	-19.64	—	—	—	—	—	—	3.00	✔️	—	✖️	0.38	✔️	2	—	Low Risk
percentile rank			92	—	—	—												
# of funds in category			176	64	15	—									12-31-2022	—	12-31-2022	
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
percentile rank			24	18	17	5												
# of funds in category			758	698	658	495									12-31-2022	02-15-2022	12-31-2022	

TOL 401K RETIREMENT PLAN

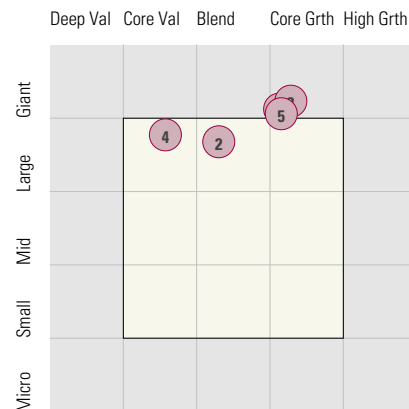
Style Analysis (Data as of 12-31-2022)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds		Super Sectors %			Asset Allocation %			
	Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	JPMorgan US Equity R6	31.47	25.40	43.13	0.35	95.96	3.69	173.90
2	Fidelity® 500 Index	28.72	26.69	44.60	-0.04	98.91	1.13	161.21
3	American Funds Growth Fund of Amer R6	29.80	22.23	47.96	8.62	79.13	11.64	99.09
4	Vanguard Equity-Income Adm	29.90	38.75	31.35	2.17	89.04	8.79	95.12
5	ClearBridge Mid Cap Growth IS	29.59	21.38	49.00	2.82	94.88	2.31	17.26
6	MFS Mid Cap Value R6	43.86	21.46	34.68	1.50	93.13	5.37	15.00
7	PGIM Jennison Small Company R6	37.42	24.02	38.56	4.25	89.43	6.31	4.43
8	Delaware Small Cap Value R6	51.11	10.20	38.70	2.23	95.63	2.14	4.23

● Non-US Stock Funds		Super Sectors %			Regional Exposure %			Market Maturity %		
	Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	40.45	23.60	35.96	36.28	39.06	24.67	60.61	39.39	52.53
2	Vanguard Developed Markets Index Admiral	41.39	22.98	35.64	10.76	36.24	53.00	99.43	0.57	27.03
3	American Funds Europacific Growth R6	35.33	22.81	41.86	14.15	39.67	46.17	81.66	18.34	53.74
4	Schwab Fdmtl Intl Lg Co Idx	43.96	19.09	36.96	7.41	40.49	52.09	99.18	0.82	30.69
5	American Funds New Perspective R6	31.85	28.05	40.11	56.45	12.38	31.17	95.03	4.97	91.08

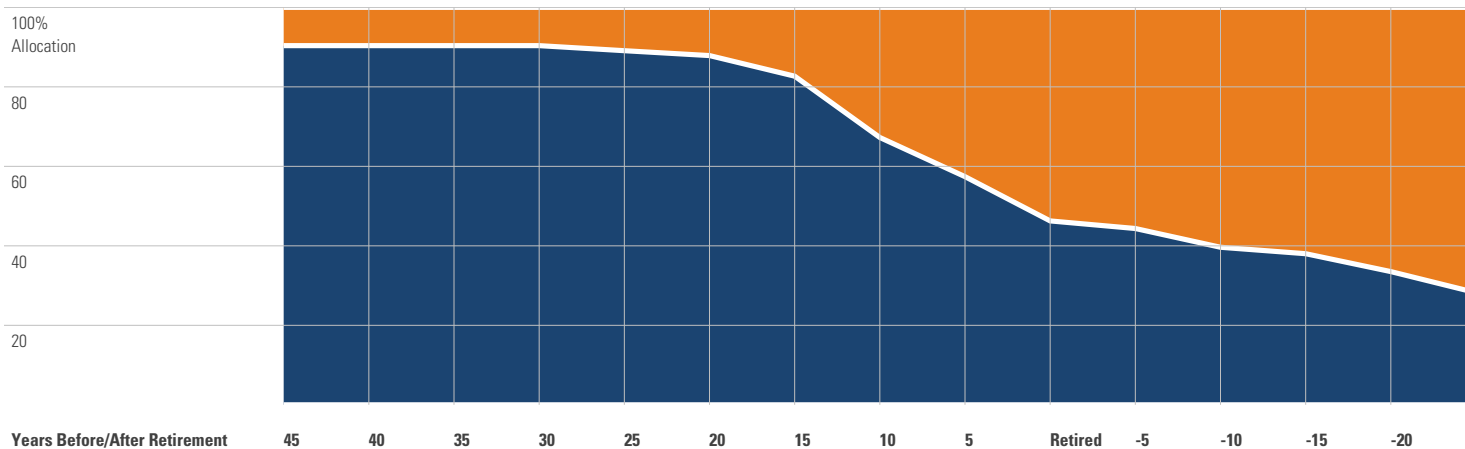
● Fixed Income Funds		Super Sectors %				Other Stats		Credit Quality %		
	Category	US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Federated Hermes Total Return Bond R6	54.31	15.73	21.80	0.00	5.70	90.15	5.86	3.99	
2	BlackRock High Yield Bond K	0.01	0.00	84.67	0.00	0.02	15.00	80.99	4.00	
3	Vanguard Inflation-Protected Secs Adm	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12	
4	Baird Aggregate Bond Inst	25.92	25.01	47.20	0.00	6.17	99.70	0.30	0.00	
5	Lincoln Stable Value Account -LNGPA	-	-	-	0.00	-	0.00	0.00	-	
6	Vanguard Ultra-Short-Term Bond Admiral	5.81	0.00	85.43	0.00	0.96	99.63	0.63	-0.26	

TOL 401K RETIREMENT 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
American Funds 2010 Trgt Date Retire R6	37.02	28.15	8.87	55.28	16.26	4.00	6.42	1.28	98.24
American Funds 2015 Trgt Date Retire R6	39.52	29.81	9.71	52.95	17.23	5.27	6.25	1.26	99.43
American Funds 2020 Trgt Date Retire R6	42.89	32.11	10.78	49.78	18.34	4.93	6.13	1.22	99.75
American Funds 2025 Trgt Date Retire R6	48.02	35.30	12.72	44.57	18.43	3.43	6.26	1.13	95.48
American Funds 2030 Trgt Date Retire R6	57.18	41.77	15.41	35.11	18.04	1.72	6.65	1.04	88.54
American Funds 2035 Trgt Date Retire R6	67.80	49.19	18.61	23.98	18.08	1.29	7.24	0.98	83.00
American Funds 2040 Trgt Date Retire R6	77.78	55.85	21.93	13.50	14.45	0.63	7.75	0.96	79.60
American Funds 2045 Trgt Date Retire R6	80.90	57.97	22.93	10.28	8.70	0.26	7.89	0.92	78.11
American Funds 2050 Trgt Date Retire R6	81.87	58.37	23.50	9.37	8.69	0.14	7.92	0.84	76.33
American Funds 2055 Trgt Date Retire R6	82.37	58.39	23.98	8.89	8.63	0.08	7.95	0.79	74.08
American Funds 2060 Trgt Date Retire R6	82.37	58.39	23.98	8.89	8.63	0.08	7.94	0.81	72.90
American Funds 2065 Trgt Date Retire R6	82.37	58.39	23.98	8.89	8.63	0.08	7.94	0.81	72.90