

STAFFORD NEAL AND SOULE SC PROFIT

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	
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	
<i>percentile rank</i>			63	5	5	1											11-30-2022	03-11-2022	09-30-2022
<i># of funds in category</i>			1,379	1,247	1,137	837													
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											11-30-2022	02-15-2022	09-30-2022
<i># of funds in category</i>			1,379	1,247	1,137	837													
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	
<i>percentile rank</i>			42	48	52	38											11-30-2022	02-15-2022	09-30-2022
<i># of funds in category</i>			1,237	1,133	1,056	807													
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	
<i>percentile rank</i>			5	16	22	26											11-30-2022	02-15-2022	09-30-2022
<i># of funds in category</i>			1,379	1,247	1,137	837													
Baron Growth Instl	BGRIX	Mid-Cap Growth	-22.40	7.45	11.15	12.33	✔️	26.28	1.02	28.02	✔️	🇺🇸	✔️	1.03	✔️	4	–	Low Risk	
<i>percentile rank</i>			18	15	7	17											11-30-2022	–	09-30-2022
<i># of funds in category</i>			592	540	505	395													
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	
<i>percentile rank</i>			8	43	30	10											11-30-2022	02-15-2022	09-30-2022
<i># of funds in category</i>			407	395	374	274													
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	
<i>percentile rank</i>			32	45	49	43											11-30-2022	–	09-30-2022
<i># of funds in category</i>			604	576	534	405													
Delaware Small Cap Value Instl	DEVIX	Small Value	-12.20	5.20	4.28	9.06	✔️	27.97	0.99	10.51	✔️	🇺🇸	✔️	0.86	✔️	3	–	Medium Risk	
<i>percentile rank</i>			64	70	60	43											11-30-2022	–	09-30-2022
<i># of funds in category</i>			483	455	428	324													
Non-US Stock																			
Delaware Emerging Markets Instl	DEMIX	Diversified Emerging Mkts	-28.66	-4.18	-1.94	3.20	✔️	24.40	1.15	16.28	✔️	🇺🇸	✔️	1.23	✔️	2	–	Medium Risk	
<i>percentile rank</i>			91	75	61	14											11-30-2022	–	09-30-2022
<i># of funds in category</i>			820	736	652	397													
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											11-30-2022	02-15-2022	09-30-2022
<i># of funds in category</i>			763	723	630	440													
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	
<i>percentile rank</i>			66	63	78	74											11-30-2022	–	09-30-2022
<i># of funds in category</i>			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	
<i>percentile rank</i>			75	40	27	25											11-30-2022	–	09-30-2022
<i># of funds in category</i>			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	
<i>percentile rank</i>			46	17	17	11											11-30-2022	02-15-2022	09-30-2022
<i># of funds in category</i>			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	Commit. Level	Carbon Risk
Alternative																		
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	9.02	13.51	7.16	-1.52	✔	22.32	1.17	4.17	✔	—	—	0.86	✔	3	—	—
<i>percentile rank</i>			90	51	41	73												
<i># of funds in category</i>			114	109	91	65									11-30-2022	—	—	
American Century Real Estate I	REAIX	Real Estate	-24.57	-0.63	4.11	6.36	✔	22.41	0.94	14.13	✔	—	✔	0.94	✔	4	—	Low Risk
<i>percentile rank</i>			19	64	33	36												
<i># of funds in category</i>			257	238	214	155									11-30-2022	—	09-30-2022	
Fixed Income																		
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	—	
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	-11.49	1.51	2.13	0.97	✔	7.28	1.03	5.88	✔	—	—	0.35	✔	3	—	—
<i>percentile rank</i>			47	37	37	48												
<i># of funds in category</i>			217	204	195	138									09-30-2022	—	—	
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									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	—	—	
Target Date																		
T. Rowe Price Retirement I 2010 I	TRPAX	Target Date	-13.86	1.70	3.36	—	✔	11.56	1.09	7.26	✔	—	✔	0.34	✔	2	1-Low	—
<i>percentile rank</i>			87	10	7	—												
<i># of funds in category</i>			128	113	82	50									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement I 2015 I	TRFGX	Target Date	-14.17	2.05	3.68	—	✔	12.34	1.05	7.26	✔	—	✔	0.36	✔	2	1-Low	—
<i>percentile rank</i>			59	10	5	—												
<i># of funds in category</i>			125	115	95	43									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement I 2020 I	TRBRX	Target Date	-14.46	2.34	4.03	—	✔	13.33	1.04	7.26	✔	—	✔	0.37	✔	2	1-Low	—
<i>percentile rank</i>			50	5	4	—												
<i># of funds in category</i>			153	143	122	56									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement I 2025 I	TRPHX	Target Date	-15.46	2.78	4.44	—	✔	14.68	1.04	7.26	✔	—	✔	0.39	✔	2	1-Low	Low Risk
<i>percentile rank</i>			47	4	3	—												
<i># of funds in category</i>			239	214	185	117									11-30-2022	02-15-2022	12-31-2021	

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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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
T. Rowe Price Retirement I 2030 I	TRPCX	Target Date	-16.86	3.11	4.77	–	✔	16.23	1.05	7.26	✔	–	✔	0.41	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			69	7	4	–													
<i># of funds in category</i>			241	214	185	110									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement I 2035 I	TRPJX	Target Date	-17.85	3.49	5.06	–	✔	17.54	1.03	7.26	✔	–	✔	0.42	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			72	9	11	–													
<i># of funds in category</i>			232	207	182	114									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement I 2040 I	TRPDX	Target Date	-18.72	3.84	5.35	–	✔	18.69	1.02	7.26	✔	–	✔	0.43	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			85	15	14	–													
<i># of funds in category</i>			236	208	185	110									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement I 2045 I	TRPKX	Target Date	-18.98	4.14	5.57	–	✔	19.34	1.00	7.26	✔	–	✔	0.44	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			83	12	15	–													
<i># of funds in category</i>			232	207	182	113									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement I 2050 I	TRPMX	Target Date	-19.09	4.13	5.57	–	✔	19.45	0.99	7.26	✔	–	✔	0.45	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			78	13	16	–													
<i># of funds in category</i>			233	208	185	109									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement I 2055 I	TRPNX	Target Date	-19.12	4.11	5.55	–	✔	19.48	0.99	7.26	✔	–	✔	0.46	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			79	16	13	–													
<i># of funds in category</i>			230	205	182	95									11-30-2022	02-15-2022	09-30-2022		
T. Rowe Price Retirement I 2060 I	TRPLX	Target Date	-19.10	4.15	5.58	–	✔	19.48	1.39	7.26	✔	–	✔	0.46	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			77	16	15	–													
<i># of funds in category</i>			228	198	171	1									11-30-2022	02-15-2022	09-30-2022		

Balanced

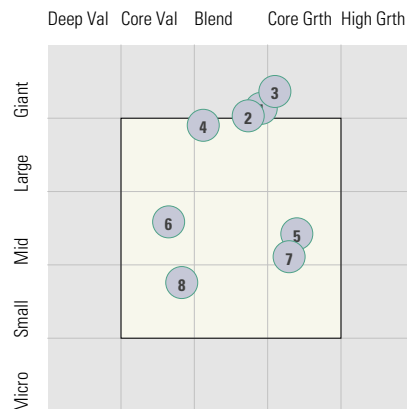
American Funds Capital Income Bldr R6	RIRGX	Global Allocation	-6.83	3.66	4.11	6.07	✔	14.15	0.93	31.02	✔	☒	✔	0.26	✔	3	–	Low Risk
<i>percentile rank</i>			15	17	12	8												
<i># of funds in category</i>			430	408	375	269									11-30-2022	–	09-30-2022	

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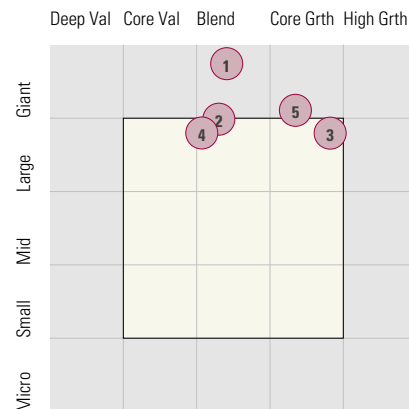
Style Analysis (Data as of 12-31-2022)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds		Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
	Category	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	Fidelity® Contrafund®	Large Growth	32.21	21.88	45.92	2.73	89.77	5.61	255.82
4	American Funds Washington Mutual R6	Large Value	26.94	33.10	39.96	4.63	87.39	7.73	121.35
5	Baron Growth Instl	Mid-Cap Growth	70.16	10.48	19.36	0.00	99.12	0.48	13.20
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 Instl	Small Growth	22.96	31.11	45.93	2.92	93.64	3.44	3.72
8	Delaware Small Cap Value Instl	Small Value	51.60	9.80	38.60	2.63	94.78	2.59	4.60

● 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	Delaware Emerging Markets Instl	Diversified Emerging Mkts	24.19	14.84	60.97	16.26	80.77	2.96	39.40	60.60	57.15
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 New Perspective R6	Global Stock	36.38	25.93	37.69	62.73	11.29	25.97	95.40	4.60	100.40

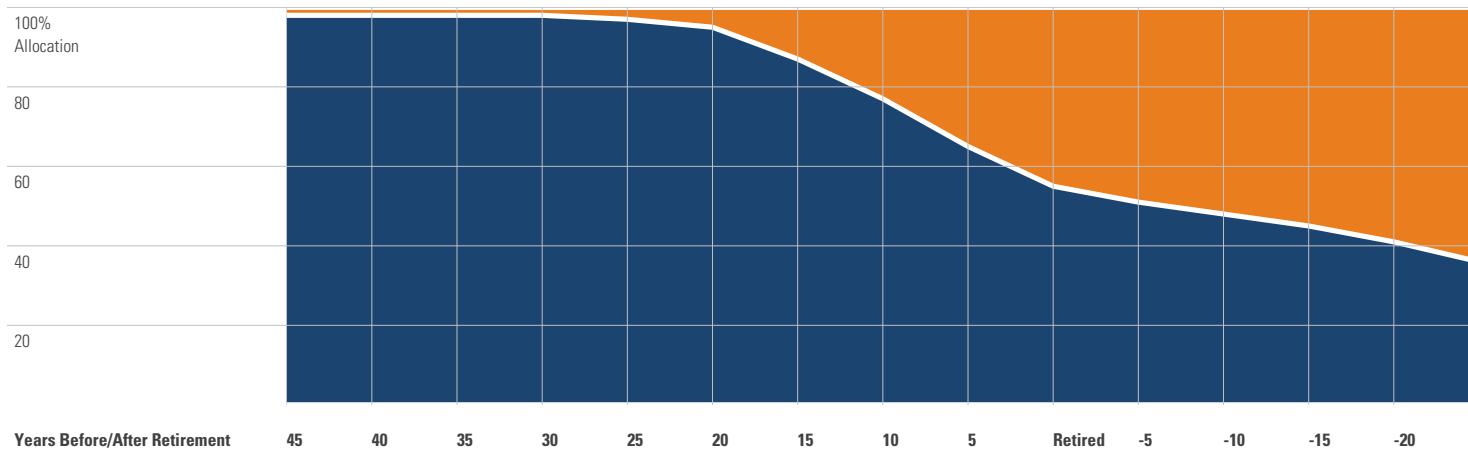
● Fixed Income Funds		Super Sectors %				Other Stats		Credit Quality %		
	Category	US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) I-2	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
2	BlackRock High Yield Bond Instl	High Yield Bond	0.01	0.00	83.79	0.00	3.83	15.22	78.60	6.18
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.46	0.00	1.87	0.00	6.74	97.38	0.58	2.04
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	24.00	23.55	44.16	0.00	6.20	99.70	0.30	0.00
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

● 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 I	41.78	27.78	14.00	50.13	19.79	7.27	7.56	0.54	59.84
T. Rowe Price Retirement 2015 I	44.59	29.58	15.01	47.01	18.23	6.96	7.87	0.52	59.40
T. Rowe Price Retirement 2020 I	48.09	31.72	16.37	43.09	16.50	6.41	8.33	0.51	59.13
T. Rowe Price Retirement 2025 I	54.94	36.49	18.45	35.94	13.12	5.22	8.68	0.45	59.18
T. Rowe Price Retirement 2030 I	65.57	43.51	22.06	25.09	6.40	3.45	8.97	0.37	59.18
T. Rowe Price Retirement 2035 I	76.07	50.14	25.93	14.67	1.91	1.69	8.98	0.28	58.86
T. Rowe Price Retirement 2040 I	84.80	56.03	28.77	6.39	1.35	0.41	8.63	0.18	59.05
T. Rowe Price Retirement 2045 I	89.31	59.04	30.27	2.25	0.70	0.02	8.29	0.13	58.74
T. Rowe Price Retirement 2050 I	90.79	60.04	30.75	0.99	0.42	0.01	8.09	0.12	58.84
T. Rowe Price Retirement 2055 I	91.22	60.45	30.77	0.98	0.44	0.01	7.66	0.12	58.95
T. Rowe Price Retirement 2060 I	91.21	60.48	30.73	0.99	0.44	0.01	7.66	0.13	59.03