

THE CHIPSTONE FOUNDATION 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	
																	Updated	Updated	Updated
US Stock																			
DFA US Core Equity 1 I	DFEOX	Large Blend	-15.01	8.06	8.66	12.09	✓	22.28	1.04	10.85	✓	🏠	✓	0.14	✓	2	-	Medium Risk	
percentile rank			30	23	51	33													
# of funds in category			1,379	1,247	1,137	837													
Vanguard FTSE Social Index Admiral	VFTAX	Large Blend Index	-24.22	5.88	-	-	✓	22.21	1.04	7.03	✓	🏠	✖️	0.14	✓	4	2-Basic	Low Risk	
percentile rank			97	79	-	-													
# of funds in category			1,379	1,247	1,137	837													
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	-29.18	7.73	10.89	14.04	✓	23.78	1.00	23.52	✓	🏠	✓	0.04	✓	3	-	Low Risk	
percentile rank			48	21	15	9													
# of funds in category			1,237	1,133	1,056	807													
State St Russell Lg Cp Val® Indx NL Cl C		Large Value	-7.64	5.98	6.68	10.30	✓	21.53	1.00	23.86	✓	🏠	✓	0.04	✓	3	-	Medium Risk	
percentile rank			68	69	63	51													
# of funds in category			1,233	1,161	1,105	825													
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													
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	-7.90	6.74	6.39	10.98	✓	24.01	0.96	16.38	✓	🏠	✓	0.07	✓	4	1-Low	Medium Risk	
percentile rank			47	50	40	13													
# of funds in category			407	395	374	274													
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	
percentile rank			45	84	88	78													
# of funds in category			604	576	534	405													
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	
percentile rank			85	75	62	55													
# of funds in category			483	455	428	324													
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	
percentile rank			32	38	30	43													
# 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													
Vanguard International Growth Adm	VWILX	Foreign Large Growth	-30.79	3.14	4.75	7.84	✓	24.95	1.05	13.02	✓	🏠	✓	0.34	✓	3	-	Low Risk	
percentile rank			82	9	13	4													
# 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													
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	-18.01	4.18	-	-	✓	20.59	1.02	9.86	✓	—	✓	0.10	✓	2	1-Low	Low Risk	
percentile rank			60	46	-	-													
# of funds in category			370	340	290	180													

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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	
Alternative																		
⚠ 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										12-31-2022	02-15-2022	12-31-2022
Fixed Income																		
Lord Abbett Total Return R6	LTRHX	Core Plus Bond	-13.78	-2.38	0.11	—	✓	6.47	1.02	22.35	✓	—	—	0.35	✓	2	—	—
<i>percentile rank</i>			57	47	51	—												
<i># of funds in category</i>			623	565	513	370										12-31-2022	—	—
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	-9.84	-2.00	0.72	2.61	✓	4.88	0.64	8.27	✓	—	—	0.51	✓	3	—	—
<i>percentile rank</i>			14	13	5	1												
<i># of funds in category</i>			130	112	98	59										12-31-2022	—	—
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	-8.97	-0.15	2.31	3.75	✓	10.27	0.90	14.89	✓	—	—	0.13	✓	—	—	—
<i>percentile rank</i>			27	44	26	23												
<i># of funds in category</i>			687	630	584	417												
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	—	—	—												
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	—

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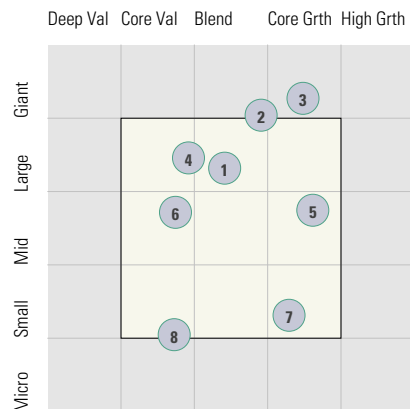
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics						
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk		
															Updated	Updated	Updated			
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>			<i>66</i>	<i>79</i>	<i>64</i>	<i>55</i>														
<i># of funds in category</i>			<i>758</i>	<i>698</i>	<i>658</i>	<i>495</i>												12-31-2022	02-15-2022	12-31-2022

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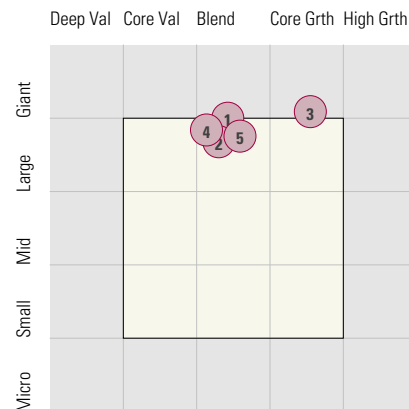
Style Analysis (Data as of 12-31-2022)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 DFA US Core Equity 1 I	Large Blend	31.11	23.44	45.45	0.93	97.84	1.22	57.32
2 Vanguard FTSE Social Index Admiral	Large Blend Index	31.62	25.59	42.79	0.16	98.07	1.77	161.77
3 State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	23.91	20.17	55.92	0.86	98.90	0.24	221.97
4 State St Russell Lg Cp Val® Indx NL CI C	Large Value	34.87	30.79	34.34	1.36	97.03	1.60	73.22
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 Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	43.78	28.95	27.26	0.41	97.96	1.63	21.77
7 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
8 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

Fund	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 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
3 Vanguard International Growth Adm	Foreign Large Growth	35.62	24.85	39.52	19.40	30.58	50.02	79.91	20.09	51.99
4 Vanguard International Value Inv	Foreign Large Value	43.79	16.66	39.54	9.51	40.34	50.14	79.78	20.22	28.83
5 Vanguard Total World Stock Index Admiral	Global Stock	35.24	23.67	41.09	62.54	19.09	18.37	91.49	8.51	58.67

Fixed Income Funds

Fund	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1 Lord Abbett Total Return R6	Core Plus Bond	18.64	13.02	66.41	0.00	—	91.38	7.64	0.98
2 PIMCO International Bond (USD-Hdg) Instl	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
3 Vanguard High-Yield Corporate Adm	High Yield Bond	5.10	0.00	85.52	0.00	3.94	13.62	86.14	0.24
4 Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12
5 Baird Aggregate Bond Inst	Intermediate-Term Bond	25.92	25.01	47.20	0.00	6.17	99.70	0.30	0.00
6 Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—	0.00	0.00	—
7 Federated Hermes Govt Ultrashort R6	Ultrashort Bond	7.01	31.43	0.00	0.00	0.30	100.00	0.00	0.00