

THE JONES PAYNE GROUP 401(K) 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 | Pass/ Fail | Sustain. Rating <i>Updated</i> | Commit. Level <i>Updated</i> | Carbon Risk <i>Updated</i> |
| US Stock | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,379 | 1,247 | 1,137 | 837 | | | | | | | | | 11-30-2022 | 02-15-2022 | 09-30-2022 | |
| 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 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 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 |
| <i>percentile rank</i> | | | 5 | 16 | 22 | 26 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,379 | 1,247 | 1,137 | 837 | | | | | | | | | 11-30-2022 | 02-15-2022 | 09-30-2022 | |
| Vanguard Mid Cap Index Admiral | VIMAX | Mid-Cap Blend | -18.71 | 6.17 | 7.32 | 11.10 | ✓ | 23.61 | 0.98 | 24.63 | ✓ | ☐ | ✓ | 0.05 | ✓ | 4 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 86 | 56 | 30 | 17 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 413 | 378 | 350 | 227 | | | | | | | | | 11-30-2022 | 02-15-2022 | 09-30-2022 | |
| MFS New Discovery R4 | MNDJX | Small Growth | -29.64 | 1.17 | 7.58 | 9.80 | ✓ | 25.48 | 0.93 | 9.01 | ✓ | ☐ | ✓ | 0.99 | ✓ | 4 | — | Low Risk |
| <i>percentile rank</i> | | | 65 | 75 | 34 | 58 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 604 | 576 | 534 | 405 | | | | | | | | | 11-30-2022 | — | 09-30-2022 | |
| 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 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 483 | 455 | 428 | 324 | | | | | | | | | 11-30-2022 | — | 09-30-2022 | |
| Non-US Stock | | | | | | | | | | | | | | | | | | |
| 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 |
| <i>percentile rank</i> | | | 58 | 17 | 3 | 2 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 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 |
| <i>percentile rank</i> | | | 44 | 56 | 22 | 48 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 763 | 723 | 630 | 440 | | | | | | | | | 11-30-2022 | 02-15-2022 | 09-30-2022 | |
| 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 |
| <i>percentile rank</i> | | | 47 | 28 | 35 | 20 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 763 | 723 | 630 | 440 | | | | | | | | | 11-30-2022 | 02-15-2022 | 09-30-2022 | |
| Alternative | | | | | | | | | | | | | | | | | | |
| Vanguard Real Estate Index Admiral | VGSIX | 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 | |
| Fixed Income | | | | | | | | | | | | | | | | | | |
| 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 | — | — | |

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THE JONES PAYNE GROUP 401(K) 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 |
| Baird Aggregate Bond Inst <i>percentile rank</i> <i># of funds in category</i> | BAGIX | Intermediate-Term Bond | -13.35 49 471 | -2.48 31 423 | 0.25 22 389 | 1.49 9 289 | ✔ | 6.23 | 1.05 | 22.27 | ✔ | ☒ | — | 0.30 | ✔ | 3 | 1-Low | — | |
| PIMCO Income I2 <i>percentile rank</i> <i># of funds in category</i> | PONPX | Multisector Bond | -7.90 23 344 | -0.07 26 295 | 1.59 23 258 | 3.90 1 152 | ✔ | 7.35 | 0.92 | 15.77 | ✔ | — | — | 0.61 | ✔ | — | — | — | |
| Federated Hermes Govt Ultrashort IS <i>percentile rank</i> <i># of funds in category</i> | FGUSX | Ultrashort Bond | 0.43 39 237 | 0.61 47 218 | 1.17 63 180 | 0.77 67 107 | ✖ | 0.60 | 0.06 | 25.49 | ✔ | — | — | 0.26 | ✔ | — | — | — | |

| Target Date | | | | | | | | | | | | | | | | | | |
|---|-------|-------------|---------------------|-------------------|-------------------|-------------------|---|-------|------|------|---|---|---|------|---|---|-------|----------|
| Vanguard Target Retirement 2020 Fund <i>percentile rank</i> <i># of funds in category</i> | VTWNX | Target Date | -14.15 39 153 | 1.33 55 143 | 3.22 44 122 | 5.83 29 56 | ✔ | 11.48 | 0.91 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | — |
| Vanguard Target Retirement 2025 Fund <i>percentile rank</i> <i># of funds in category</i> | VTTVX | Target Date | -15.55 52 239 | 1.66 46 214 | 3.58 39 185 | 6.43 18 117 | ✔ | 13.38 | 0.96 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2030 Fund <i>percentile rank</i> <i># of funds in category</i> | VTHRX | Target Date | -16.27 44 241 | 2.09 51 214 | 3.94 45 185 | 6.99 25 110 | ✔ | 14.76 | 0.96 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2035 Fund <i>percentile rank</i> <i># of funds in category</i> | VTHX | Target Date | -16.62 37 232 | 2.64 55 207 | 4.34 49 182 | 7.57 29 114 | ✔ | 16.04 | 0.95 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2040 Fund <i>percentile rank</i> <i># of funds in category</i> | VFORX | Target Date | -16.98 36 236 | 3.17 50 208 | 4.74 45 185 | 8.06 26 110 | ✔ | 17.33 | 0.94 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2045 Fund <i>percentile rank</i> <i># of funds in category</i> | VTIVX | Target Date | -17.36 31 232 | 3.74 37 207 | 5.14 34 182 | 8.34 21 113 | ✔ | 18.64 | 0.97 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2050 Fund <i>percentile rank</i> <i># of funds in category</i> | VVIFX | Target Date | -17.46 29 233 | 3.80 36 208 | 5.18 37 185 | 8.36 22 109 | ✔ | 18.82 | 0.96 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2055 Fund <i>percentile rank</i> <i># of funds in category</i> | VFFVX | Target Date | -17.46 24 230 | 3.79 38 205 | 5.18 39 182 | 8.34 25 95 | ✔ | 18.83 | 0.95 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2060 Fund <i>percentile rank</i> <i># of funds in category</i> | VTTSX | Target Date | -17.46 25 228 | 3.79 43 198 | 5.18 46 171 | 8.34 1 1 | ✔ | 18.81 | 1.35 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2065 Fund <i>percentile rank</i> <i># of funds in category</i> | VLXVX | Target Date | -17.39 16 176 | 3.78 47 64 | 5.15 49 15 | — — — | ✖ | 18.82 | 1.35 | 5.47 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2070 Fund <i>percentile rank</i> <i># of funds in category</i> | VSVNX | Target Date | — — 176 | — — 64 | — — 15 | — — — | — | — | — | 0.51 | ✖ | — | ✔ | 0.08 | ✔ | 3 | — | Low Risk |

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THE JONES PAYNE GROUP 401(K) 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 | Pass/ Fail | Sustain. Rating | Commit. Level | Carbon Risk | | |
| | | | | | | | | | | | | | | | | | Updated | Updated | Updated | |
| Vanguard Target Retirement Income Fund | VTINX | Target Date | -12.74 | 0.34 | 2.30 | 3.62 | ✔ | 8.59 | 0.88 | 9.86 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | — | | |
| <i>percentile rank</i> | | | 54 | 38 | 36 | 40 | | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 178 | 161 | 142 | 96 | | | | | | | | | | | | 11-30-2022 | 02-15-2022 | — |

Balanced

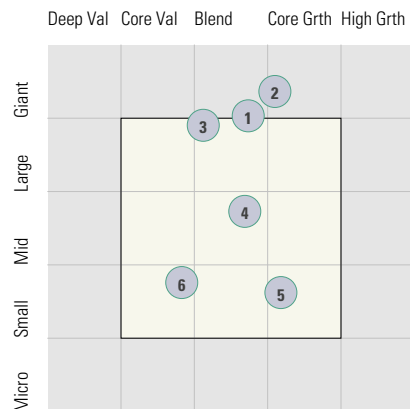
| | | | | | | | | | | | | | | | | | | | | |
|-----------------------------------|-------|-------------------|--------|------|------|------|---|-------|------|------|---|----|---|------|---|---|---|------------|---|------------|
| BlackRock Global Allocation Instl | MALOX | Global Allocation | -15.83 | 2.85 | 3.45 | 4.99 | ✔ | 14.32 | 0.99 | 6.00 | ✔ | 🇺🇸 | ✔ | 0.84 | ✔ | 3 | — | Low Risk | | |
| <i>percentile rank</i> | | | 63 | 29 | 24 | 28 | | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 430 | 408 | 375 | 269 | | | | | | | | | | | | 11-30-2022 | — | 09-30-2022 |

THE JONES PAYNE GROUP 401(K) PLAN

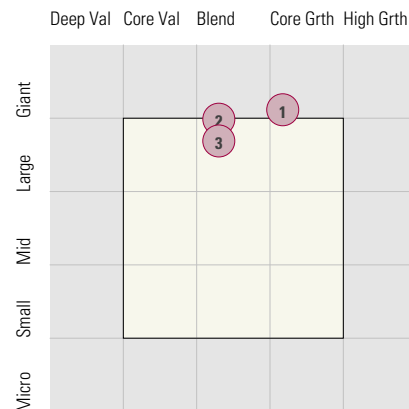
Style Analysis (Data as of 12-31-2022)

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 | Vanguard 500 Index Admiral | 28.67 | 26.71 | 44.61 | 0.33 | 98.54 | 1.12 | 161.35 |
| 2 | Fidelity® Contrafund® | 32.21 | 21.88 | 45.92 | 2.73 | 89.77 | 5.61 | 255.82 |
| 3 | American Funds Washington Mutual R6 | 26.94 | 33.10 | 39.96 | 4.63 | 87.39 | 7.73 | 121.35 |
| 4 | Vanguard Mid Cap Index Admiral | 36.29 | 23.70 | 40.00 | 1.15 | 97.41 | 1.44 | 22.38 |
| 5 | MFS New Discovery R4 | 32.46 | 20.28 | 47.25 | 5.38 | 80.84 | 13.78 | 3.47 |
| 6 | Delaware Small Cap Value Instl | 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 | American Funds New World R6 | 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 | 36.70 | 27.75 | 35.55 | 15.73 | 28.28 | 55.98 | 84.41 | 15.59 | 39.09 |
| 3 | Vanguard Developed Markets Index Admiral | 41.13 | 22.49 | 36.38 | 11.13 | 36.20 | 52.68 | 99.44 | 0.56 | 27.54 |

| ● 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 | BlackRock Inflation Protected Bond Instl | 81.46 | 0.00 | 1.87 | 0.00 | 6.74 | 97.38 | 0.58 | 2.04 | |
| 2 | Baird Aggregate Bond Inst | 24.00 | 23.55 | 44.16 | 0.00 | 6.20 | 99.70 | 0.30 | 0.00 | |
| 3 | PIMCO Income I2 | 27.36 | 2.53 | 12.71 | 0.00 | 3.22 | 71.23 | 28.78 | 0.00 | |
| 4 | Federated Hermes Govt Ultrashort IS | 6.41 | 29.59 | 0.00 | 0.00 | 0.36 | 100.00 | 0.00 | 0.00 | |

THE JONES PAYNE GROUP 401(K) 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 |
|--|-------------|----------|--------------|------------|----------------|---------|------|-------|-----------------|
| Vanguard Target Retirement 2020 Fund | 41.82 | 24.85 | 16.97 | 54.88 | 15.54 | 0.18 | 3.27 | 0.03 | 57.23 |
| Vanguard Target Retirement 2025 Fund | 54.03 | 31.84 | 22.19 | 42.94 | 6.25 | 0.15 | 2.99 | 0.03 | 56.84 |
| Vanguard Target Retirement 2030 Fund | 62.61 | 36.80 | 25.81 | 34.55 | 0.00 | 0.13 | 2.80 | 0.04 | 56.72 |
| Vanguard Target Retirement 2035 Fund | 69.63 | 40.88 | 28.75 | 27.40 | 0.00 | 0.10 | 2.93 | 0.04 | 56.67 |
| Vanguard Target Retirement 2040 Fund | 76.99 | 45.29 | 31.70 | 20.13 | 0.00 | 0.08 | 2.84 | 0.03 | 56.76 |
| Vanguard Target Retirement 2045 Fund | 84.31 | 49.69 | 34.62 | 12.96 | 0.00 | 0.05 | 2.69 | 0.04 | 56.84 |
| Vanguard Target Retirement 2050 Fund | 88.00 | 51.89 | 36.11 | 9.33 | 0.00 | 0.04 | 2.64 | 0.04 | 56.87 |
| Vanguard Target Retirement 2055 Fund | 87.93 | 51.89 | 36.04 | 9.30 | 0.00 | 0.04 | 2.73 | 0.04 | 56.90 |
| Vanguard Target Retirement 2060 Fund | 87.82 | 51.88 | 35.94 | 9.27 | 0.00 | 0.04 | 2.86 | 0.04 | 56.95 |
| Vanguard Target Retirement 2065 Fund | 87.85 | 52.34 | 35.51 | 9.12 | 0.00 | 0.04 | 2.99 | 0.04 | 57.35 |
| Vanguard Target Retirement 2070 Fund | 88.29 | 53.23 | 35.06 | 9.78 | 0.00 | 0.04 | 1.89 | 0.04 | 57.92 |
| Vanguard Target Retirement Income Fund | 28.79 | 16.96 | 11.83 | 67.58 | 19.62 | 0.20 | 3.60 | 0.02 | 56.82 |