

ZEIS GROUP INC 401K PROFIT SHARING

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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			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																		
T. Rowe Price Retirement 2010 <i>percentile rank</i> <i># of funds in category</i>	TRRAX	Target Date	-14.00 90 128	1.53 15 113	3.22 12 82	5.03 5 50	✔	11.59	1.09	7.42	✔	—	✔	0.49	✔	2	1-Low	—
T. Rowe Price Retirement 2015 <i>percentile rank</i> <i># of funds in category</i>	TRRGX	Target Date	-14.17 60 125	1.91 13 115	3.55 7 95	5.74 4 43	✔	12.30	1.05	7.42	✔	—	✔	0.51	✔	2	1-Low	—
T. Rowe Price Retirement 2020 <i>percentile rank</i> <i># of funds in category</i>	TRRBX	Target Date	-14.66 60 153	2.19 11 143	3.90 8 122	6.47 3 56	✔	13.32	1.03	7.42	✔	—	✔	0.53	✔	2	1-Low	—
T. Rowe Price Retirement 2025 <i>percentile rank</i> <i># of funds in category</i>	TRRHX	Target Date	-15.67 57 239	2.67 5 214	4.32 5 185	7.15 2 117	✔	14.73	1.05	7.42	✔	—	✔	0.55	✔	2	1-Low	Low Risk
T. Rowe Price Retirement 2030 <i>percentile rank</i> <i># of funds in category</i>	TRRCX	Target Date	-16.98 76 241	3.00 8 214	4.63 11 185	7.73 7 110	✔	16.24	1.05	7.42	✔	—	✔	0.58	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2035 <i>percentile rank</i> <i># of funds in category</i>	TRRJX	Target Date	-18.04 84 232	3.35 12 207	4.93 15 182	8.18 7 114	✔	17.57	1.03	7.42	✔	—	✔	0.59	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2040 <i>percentile rank</i> <i># of funds in category</i>	TRRDY	Target Date	-18.86 90 236	3.70 19 208	5.20 20 185	8.53 8 110	✔	18.66	1.01	7.42	✔	—	✔	0.60	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2045 <i>percentile rank</i> <i># of funds in category</i>	TRRKX	Target Date	-19.11 88 232	4.00 21 207	5.45 17 182	8.69 9 113	✔	19.37	1.00	7.42	✔	—	✔	0.62	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2050 <i>percentile rank</i> <i># of funds in category</i>	TRRMX	Target Date	-19.17 83 233	4.03 20 208	5.45 19 185	8.70 11 109	✔	19.44	0.99	7.42	✔	—	✔	0.63	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2055 <i>percentile rank</i> <i># of funds in category</i>	TRRNX	Target Date	-19.24 82 230	3.94 27 205	5.40 23 182	8.66 10 95	✔	19.49	0.99	7.42	✔	—	✔	0.64	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2060 <i>percentile rank</i> <i># of funds in category</i>	TRRLX	Target Date	-19.28 84 228	3.93 32 198	5.40 23 171	— — 1	✔	19.50	1.40	7.42	✔	—	✔	0.64	✔	3	1-Low	Low Risk

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			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 2065	TRSJX	Target Date	-19.27	-	-	-	—	-	-	2.22	+	—	✓	0.64	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			82	-	-	-													
<i># of funds in category</i>			176	64	15	-													

Balanced

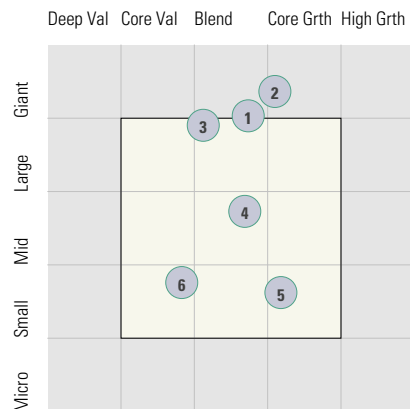
BlackRock Global Allocation Instl	MALOX	Global Allocation	-15.83	2.85	3.45	4.99	✓	14.32	0.99	6.00	✓	🇺🇸	✓	0.84	✓	3	-	Low Risk
<i>percentile rank</i>			63	29	24	28												
<i># of funds in category</i>			430	408	375	269												

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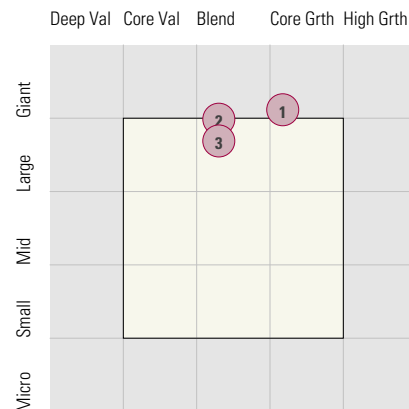
Style Analysis (Data as of 12-31-2022)

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	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
2	Fidelity® Contrafund®	Large Growth	32.21	21.88	45.92	2.73	89.77	5.61	255.82
3	American Funds Washington Mutual R6	Large Value	26.94	33.10	39.96	4.63	87.39	7.73	121.35
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	36.29	23.70	40.00	1.15	97.41	1.44	22.38
5	MFS New Discovery R4	Small Growth	32.46	20.28	47.25	5.38	80.84	13.78	3.47
6	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

	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	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	41.13	22.49	36.38	11.13	36.20	52.68	99.44	0.56	27.54

Fixed Income Funds

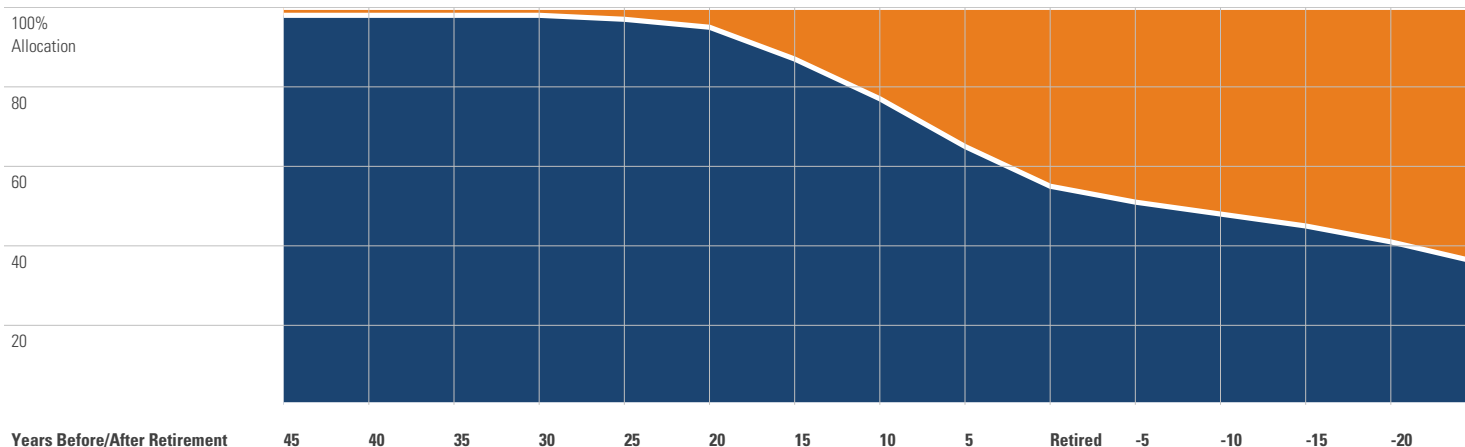
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.46	0.00	1.87	0.00	6.74	97.38	0.58	2.04
2	Baird Aggregate Bond Inst	Intermediate-Term Bond	24.00	23.55	44.16	0.00	6.20	99.70	0.30	0.00
3	PIMCO Income I2	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
4	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	6.41	29.59	0.00	0.00	0.36	100.00	0.00	0.00

ZEIS GROUP INC 401K PROFIT SHARING

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	41.77	27.76	14.01	50.07	19.79	7.27	7.64	0.53	59.73
T. Rowe Price Retirement 2015	44.78	29.61	15.17	46.21	17.95	6.71	8.50	0.53	59.65
T. Rowe Price Retirement 2020	48.13	31.86	16.27	42.88	16.47	6.37	8.47	0.51	59.44
T. Rowe Price Retirement 2025	55.06	36.53	18.53	35.69	13.07	5.16	8.77	0.46	59.18
T. Rowe Price Retirement 2030	65.68	43.64	22.04	24.74	6.34	3.37	9.22	0.38	59.22
T. Rowe Price Retirement 2035	76.21	50.29	25.92	14.05	1.88	1.58	9.47	0.28	58.89
T. Rowe Price Retirement 2040	84.97	56.14	28.83	5.78	1.31	0.36	9.05	0.20	58.90
T. Rowe Price Retirement 2045	89.65	59.22	30.43	1.12	0.66	0.01	9.08	0.13	59.06
T. Rowe Price Retirement 2050	91.07	60.08	30.99	-0.19	0.38	0.00	9.00	0.13	58.99
T. Rowe Price Retirement 2055	91.41	60.54	30.87	0.15	0.41	0.00	8.31	0.12	59.07
T. Rowe Price Retirement 2060	91.37	60.37	31.00	0.40	0.42	0.00	8.10	0.13	58.92
T. Rowe Price Retirement 2065	91.24	60.23	31.01	0.99	0.44	0.01	7.64	0.12	58.59