

# ALKAL INC 401K PLAN

## Screens Summary (Data as of 12-31-2023)

🚫 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 Yr %	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
													Updated					
<b>US Stock</b>																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	28.88	11.05	14.47	10.94	🟢	16.33	-	31.85	🟢	🇺🇸	🟢	0.27	🟢	1	-	Low Risk
percentile rank			11	12	54	46												
# of funds in category			1,591	1,445	1,323	996							11-30-2023	-	12-31-2022			
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	26.24	9.96	15.65	11.99	🟢	17.54	-	6.09	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk
percentile rank			27	28	21	10												
# of funds in category			1,591	1,445	1,323	996							11-30-2023	02-15-2022	12-31-2022			
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	37.65	4.62	15.27	12.20	🟢	19.92	-	30.18	🟢	🇺🇸	🟢	0.30	🟢	1	1-Low	Low Risk
percentile rank			51	64	60	50												
# of funds in category			1,294	1,204	1,115	882							11-30-2023	04-07-2022	12-31-2022			
American Funds Washington Mutual R6	RWMGX	Large Value	17.59	11.65	13.63	10.93	🟢	15.15	-	26.52	🟢	🇺🇸	🚫	0.27	🟢	2	1-Low	Low Risk
percentile rank			79	7	69	46												
# of funds in category			1,591	1,445	1,323	996							11-30-2023	02-15-2022	12-31-2022			
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	23.14	1.82	13.70	10.12	🟢	21.60	-	2.45	🚫	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
percentile rank			34	33	29	31												
# of funds in category			603	568	537	434							11-30-2023	02-15-2022	12-31-2022			
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	9.76	9.18	11.31	8.49	🟢	18.77	-	2.45	🚫	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
percentile rank			77	65	55	27												
# of funds in category			421	407	386	295							11-30-2023	02-15-2022	12-31-2022			
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	21.41	-2.78	10.54	7.86	🟢	21.73	-	19.01	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
percentile rank			17	58	54	53												
# of funds in category			626	592	555	433							11-30-2023	02-15-2022	12-31-2022			
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	15.99	10.45	11.85	8.49	🟢	20.55	-	7.68	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk
percentile rank			57	50	44	15												
# of funds in category			510	475	446	352							11-30-2023	02-15-2022	12-31-2022			
<b>Non-US Stock</b>																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	9.21	-3.25	4.66	2.98	🟢	16.22	-	15.35	🟢	🇺🇸	🟢	0.14	🟢	2	1-Low	Medium Risk
percentile rank			70	43	43	38												
# of funds in category			847	751	687	428							11-30-2023	02-15-2022	12-31-2022			
American Funds Europacific Growth R6	RERGX	Foreign Large Growth	16.05	-2.66	8.04	4.90	🟢	17.92	-	22.60	🟢	🇺🇸	🟢	0.47	🟢	2	1-Low	Medium Risk
percentile rank			53	57	60	48												
# of funds in category			450	423	365	255							11-30-2023	02-15-2022	12-31-2022			
Vanguard International Growth Adm	VWILX	Foreign Large Growth	14.81	-7.61	10.62	7.09	🟢	22.73	-	14.02	🟢	🇺🇸	🟢	0.31	🟢	3	-	Low Risk
percentile rank			69	92	18	10												
# of funds in category			450	423	365	255							11-30-2023	-	12-31-2022			
Vanguard International Value Inv	VTRIX	Foreign Large Value	16.15	3.47	7.77	3.78	🟢	17.31	-	13.60	🟢	🇺🇸	🚫	0.38	🟢	2	-	Medium Risk
percentile rank			71	84	42	37												
# of funds in category			403	367	344	223							11-30-2023	-	12-31-2022			
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	21.87	5.70	-	-	🟢	16.71	-	10.86	🟢	—	🟢	0.10	🟢	2	1-Low	Low Risk
percentile rank			30	49	-	-												
# of funds in category			375	354	314	212							11-30-2023	02-15-2022	12-31-2022			

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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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
<b>Alternative</b>																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	-7.36	10.41	8.78	-0.61	✔	18.05	-	5.17	✔	—	—	0.99	✔	3	-	-
<i>percentile rank</i>			60	63	33	55												
<i># of funds in category</i>			114	109	104	67									06-30-2023	-	-	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	11.81	5.02	7.33	7.36	✔	21.73	-	27.65	✔	—	✔	0.12	✔	3	1-Low	Low Risk
<i>percentile rank</i>			52	62	43	44												
<i># of funds in category</i>			265	249	227	166									11-30-2023	02-15-2022	12-31-2022	
<b>Fixed Income</b>																		
PGIM Global Total Return R6	PGTQX	Global Bond	9.68	-6.84	-0.01	1.60	✔	10.77	-	21.27	✔	—	—	0.54	✔	1	-	-
<i>percentile rank</i>			10	82	46	8												
<i># of funds in category</i>			204	197	180	144									11-30-2023	-	-	
🟡 Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	11.74	1.82	5.21	4.43	✔	8.26	-	1.34	✖	—	—	0.13	✔	-	-	-
<i>percentile rank</i>			64	50	30	17												
<i># of funds in category</i>			706	652	619	465												
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	3.79	-1.12	3.02	2.33	✔	7.12	-	2.15	✖	—	—	0.10	✔	3	-	-
<i>percentile rank</i>			52	55	54	20												
<i># of funds in category</i>			234	221	214	152									11-30-2023	-	-	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	6.43	-3.14	1.56	2.25	✔	7.38	-	23.27	✔	📊	—	0.30	✔	3	1-Low	-
<i>percentile rank</i>			20	31	18	9												
<i># of funds in category</i>			566	510	457	329									11-30-2023	02-15-2022	-	
PIMCO Income Instl	PIMIX	Multisector Bond	9.32	1.12	3.40	4.44	✔	6.26	-	16.77	✔	—	—	0.62	✔	4	-	-
<i>percentile rank</i>			31	25	38	1												
<i># of funds in category</i>			371	335	284	177									11-30-2023	-	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	40.69	✔	—	—	-	-	-	-	-
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			75	-	-	-												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.53	1.74	2.14	-	✔	1.13	-	5.72	✔	—	—	0.10	✔	3	-	-
<i>percentile rank</i>			60	72	43	-												
<i># of funds in category</i>			245	216	195	116									11-30-2023	-	-	
<b>Balanced</b>																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	12.48	0.46	5.52	4.77	✔	10.09	-	1.85	✖	—	✔	0.12	✔	3	1-Low	-
<i>percentile rank</i>			11	76	47	21												
<i># of funds in category</i>			528	506	469	346									11-30-2023	07-19-2023	-	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	18.55	3.97	9.83	7.36	✔	14.41	-	1.85	✖	—	✔	0.14	✔	3	1-Low	Low Risk
<i>percentile rank</i>			22	55	32	24												
<i># of funds in category</i>			366	350	324	250									11-30-2023	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	9.48	-1.34	3.27	3.36	✔	8.18	-	1.85	✖	—	✔	0.11	✔	4	1-Low	-
<i>percentile rank</i>			24	87	62	37												
<i># of funds in category</i>			179	169	153	117									11-30-2023	07-19-2023	-	

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																	Updated	Updated	Updated
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	15.49	2.21	7.68	6.09	✔	12.21	-	1.85	✖	—	✔	0.13	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>30</i>	<i>72</i>	<i>61</i>	<i>47</i>													
<i># of funds in category</i>			<i>905</i>	<i>850</i>	<i>795</i>	<i>591</i>													
															11-30-2023	07-19-2023	12-31-2022		

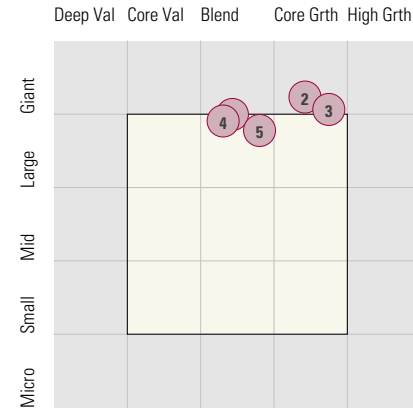
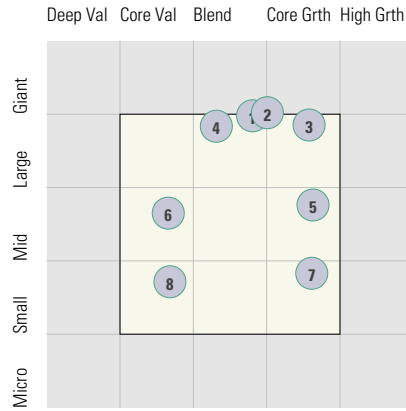
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## Style Analysis (Data as of 12-31-2023)

### 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	American Funds Invmt Co of Amer R6	Large Blend	24.80	22.99	52.21	3.83	87.42	8.60	174.23
2	Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	American Funds Growth Fund of Amer R6	Large Growth	28.69	16.71	54.61	6.31	82.96	10.21	136.67
4	American Funds Washington Mutual R6	Large Value	26.43	29.26	44.31	3.12	90.30	6.55	145.74
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	24.35	15.40	60.26	0.30	98.24	1.45	30.73
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	42.70	26.97	30.33	0.16	98.41	1.43	25.28
7	Vanguard Small Cap Growth Index Admiral	Small Growth	25.70	22.19	52.12	2.21	96.83	0.96	6.54
8	Vanguard Small Cap Value Index Admiral	Small Value	50.27	14.16	35.57	1.06	98.06	0.88	5.62

#### 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	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	45.48	14.37	40.14	10.87	75.42	13.72	23.55	76.45	20.55
2	American Funds Europacific Growth R6	Foreign Large Growth	34.87	22.81	42.31	14.94	35.51	49.55	82.04	17.96	56.54
3	Vanguard International Growth Adm	Foreign Large Growth	33.48	23.16	43.35	23.74	29.19	47.08	79.91	20.09	54.71
4	Vanguard International Value Inv	Foreign Large Value	43.43	16.49	40.07	11.72	37.96	50.32	81.26	18.74	32.73
5	Vanguard Total World Stock Index Admiral	Global Stock	34.44	20.09	45.48	64.64	17.98	17.38	92.13	7.87	81.34

#### Fixed Income Funds

	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg Credit	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	PGIM Global Total Return R6	Global Bond	23.69	2.70	36.42	0.00	6.46	79.49	19.32	1.19
2	Vanguard High-Yield Corporate Adm	High Yield Bond	5.77	0.00	88.73	0.00	3.68	11.43	88.17	0.40
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.62	0.00	0.00	0.00	6.48	99.91	0.00	0.09
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00
5	PIMCO Income Instl	Multisector Bond	39.78	12.74	8.62	0.00	4.74	82.84	17.16	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
7	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	9.95	0.27	79.16	0.00	0.91	99.99	0.00	0.01