

# THE BETESH GROUP HOLDING CORP 401K

## 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	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
			Updated	Updated	Updated													
<b>US Stock</b>																		
DFA US Core Equity 1 I	DFEOX	Large Blend	22.96	10.05	15.10	10.92	✓	17.53	—	11.85	✓	☐	✓	0.14	✓	2	—	Medium Risk
percentile rank			56	24	39	47												
# 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	
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	42.67	8.82	19.46	14.81	—	20.80	—	24.52	✓	☐	✓	0.04	✓	3	—	Low Risk
percentile rank			—	—	—	—												
# of funds in category			1,294	1,204	1,115	882									11-30-2023	—	12-31-2022	
State St Russell Lg Cp Val® Indx NL Cl C		Large Value	11.48	8.81	10.92	8.41	—	16.73	—	24.86	✓	☐	✓	0.04	✓	3	—	Medium Risk
percentile rank			—	—	—	—												
# of funds in category			1,295	1,209	1,150	888									11-30-2023	—	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	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	18.52	-3.63	9.04	7.02	✓	22.07	—	14.33	✓	☐	✓	0.05	✓	3	—	Medium Risk
percentile rank			40	65	78	75												
# of funds in category			626	592	555	433									11-30-2023	—	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	14.61	7.83	10.01	6.74	—	22.06	—	14.33	✓	☐	✓	0.05	✓	2	—	Medium Risk
percentile rank			—	—	—	—												
# of funds in category			510	475	446	352									11-30-2023	—	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	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	17.67	3.55	8.36	4.54	✓	17.84	—	10.86	✓	☐	✓	0.07	✓	2	1-Low	Low Risk
percentile rank			37	37	30	24												
# of funds in category			837	782	710	467									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	
DFA Global Equity I	DGEIX	Global Stock	20.29	8.13	12.69	8.49	✓	16.93	—	11.85	✓	—	✓	0.25	✓	2	—	Medium Risk
percentile rank			39	9	13	17												
# of funds in category			375	354	314	212									11-30-2023	—	12-31-2022	

# THE BETESH GROUP HOLDING CORP 401K

## 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	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	-3.27	7.60	7.04	0.26	✓	12.68	-	13.09	✓	—	—	1.12	✓	-	-	-
<i>percentile rank</i>			20	94	64	26												
<i># of funds in category</i>			114	109	104	67												
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	
Fixed Income																		
Lord Abbett Total Return R6	LTRHX	Core Plus Bond	6.49	-2.72	1.47	-	✓	7.13	-	23.35	✓	—	—	0.35	✓	2	-	-
<i>percentile rank</i>			42	34	51	-												
<i># of funds in category</i>			698	628	592	414												
															11-30-2023	-	-	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	9.49	-0.99	2.04	3.45	✓	4.97	-	9.27	✓	—	—	0.63	✓	3	-	-
<i>percentile rank</i>			18	4	13	1												
<i># of funds in category</i>			114	107	101	63												
															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	-	-	
⚠ Western Asset Core Bond IS	WACSX	Intermediate-Term Bond	5.83	-4.75	0.83	2.13	✓	9.00	-	17.02	✓	☒	—	0.42	✓	3	-	-
<i>percentile rank</i>			37	98	72	14												
<i># of funds in category</i>			566	510	457	329												
															11-30-2023	-	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	40.69	✓	—	—	-	-	-	-	
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			75	-	-	-												
															-	-	-	
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.13	1.85	1.82	-	✓	0.86	-	26.49	✓	—	—	0.24	✓	-	-	-
<i>percentile rank</i>			79	65	77	-												
<i># of funds in category</i>			245	216	195	116												
															-	-	-	
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	12.51	1.47	6.61	5.52	✓	10.04	-	10.86	✓	—	✓	0.08	✓	3	1-Low	-
<i>percentile rank</i>			38	48	40	19												
<i># of funds in category</i>			182	158	143	74												
															11-30-2023	02-15-2022	-	
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	14.55	2.03	7.56	6.10	✓	11.60	-	10.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			11	31	28	10												
<i># of funds in category</i>			278	248	216	126												
															11-30-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	16.03	2.66	8.37	6.58	✓	12.65	-	10.86	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			14	36	39	20												
<i># of funds in category</i>			273	247	213	133												
															11-30-2023	02-15-2022	12-31-2022	

# THE BETESH GROUP HOLDING CORP 401K

## 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	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
			Updated	Updated	Updated													
Vanguard Target Retirement 2035 Fund <i>percentile rank</i> <i># of funds in category</i>	VTHX	Target Date	17.14 35 273	3.33 45 236	9.17 49 209	7.06 30 123	✔	13.48	-	10.86	✔	—	✔	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	18.34 47 264	4.02 57 236	9.99 49 207	7.52 33 127	✔	14.30	-	10.86	✔	—	✔	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	19.48 46 267	4.68 48 237	10.76 39 211	7.91 26 123	✔	15.16	-	10.86	✔	—	✔	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	20.17 45 266	4.91 41 236	10.93 40 210	7.99 23 129	✔	15.53	-	10.86	✔	—	✔	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	20.16 49 262	4.92 40 232	10.92 43 208	7.97 25 109	✔	15.53	-	10.86	✔	—	✔	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	20.18 54 257	4.92 44 224	10.92 49 190	7.97 1 10	✔	15.52	-	10.86	✔	—	✔	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	20.15 63 229	4.95 45 152	10.91 85 11	- - -	✔	15.52	-	6.47	✔	—	✔	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	20.24 58 229	- - 152	- - 11	- - -	—	-	-	1.51	✖	—	✔	0.08	✔	3	-	Low Risk
Vanguard Target Retirement Income Fund <i>percentile rank</i> <i># of funds in category</i>	VTINX	Target Date	10.74 48 201	0.56 42 183	4.83 44 160	4.09 26 98	✔	8.48	-	10.86	✔	—	✔	0.08	✔	3	1-Low	-
<b>Balanced</b>																		
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	12.48 11 528	0.46 76 506	5.52 47 469	4.77 21 346	✔	10.09	-	1.85	✖	—	✔	0.12	✔	3	1-Low	-
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	18.55 22 366	3.97 55 350	9.83 32 324	7.36 24 250	✔	14.41	-	1.85	✖	—	✔	0.14	✔	3	1-Low	Low Risk
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	9.48 24 179	-1.34 87 169	3.27 62 153	3.36 37 117	✔	8.18	-	1.85	✖	—	✔	0.11	✔	4	1-Low	-
Vanguard LifeStrategy Mod Gr Inv Shrs <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	15.49 30 905	2.21 72 850	7.68 61 795	6.09 47 591	✔	12.21	-	1.85	✖	—	✔	0.13	✔	3	1-Low	Low Risk

©2024 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit [https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary\\_Services\\_Report\\_Disclosure.pdf](https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf) to view these disclosures.

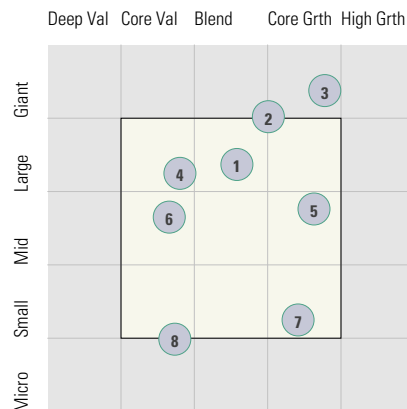


# THE BETESH GROUP HOLDING CORP 401K

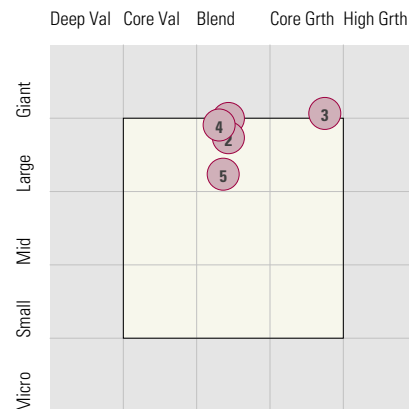
## Style Analysis (Data as of 12-31-2023)

### 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	29.01	19.39	51.59	0.56	98.51	0.93	84.52
2 Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3 State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	23.42	14.85	61.73	0.61	99.18	0.21	428.29
4 State St Russell Lg Cp Val® Indx NL CI C	Large Value	35.74	27.21	37.05	0.31	98.68	1.00	69.75
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 State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.04	28.61	49.35	0.26	97.86	1.88	3.01
8 State St Russell Sm Cp® Val Indx NL CI C	Small Value	53.03	16.01	30.97	0.45	97.61	1.94	2.08

#### 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	45.48	14.37	40.14	10.87	75.42	13.72	23.55	76.45	20.55
2 Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	41.06	21.35	37.60	10.38	36.03	53.58	99.41	0.59	31.81
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 DFA Global Equity I	Global Stock	34.36	18.33	47.30	74.32	13.49	12.19	94.14	5.86	40.88

#### Fixed Income Funds

Fund	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 Lord Abbett Total Return R6	Core Plus Bond	13.73	12.71	67.49	0.00	5.57	88.62	10.47	0.90
2 PIMCO International Bond (USD-Hdg) Instl	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00
3 Vanguard High-Yield Corporate Adm	High Yield Bond	5.77	0.00	88.73	0.00	3.68	11.43	88.17	0.40
4 Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.62	0.00	0.00	0.00	6.48	99.91	0.00	0.09
5 Western Asset Core Bond IS	Intermediate-Term Bond	11.73	37.59	43.09	0.00	7.24	100.88	0.62	-1.50
6 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
7 Federated Hermes Govt Ultrashort R6	Ultrashort Bond	3.96	68.84	0.00	0.00	0.57	100.00	0.00	0.00

# THE BETESH GROUP HOLDING CORP 401K

## Target Date Analysis (Data as of 12-31-2023)

### 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	39.11	23.44	15.67	58.49	15.34	0.22	2.35	0.04	79.33
Vanguard Target Retirement 2025 Fund	52.55	31.53	21.02	45.14	8.37	0.19	2.27	0.05	79.42
Vanguard Target Retirement 2030 Fund	61.64	37.24	24.40	36.29	0.00	0.17	2.03	0.04	79.98
Vanguard Target Retirement 2035 Fund	68.96	42.13	26.83	28.84	0.00	0.13	2.15	0.05	80.90
Vanguard Target Retirement 2040 Fund	76.25	46.58	29.67	21.79	0.00	0.10	1.90	0.05	80.91
Vanguard Target Retirement 2045 Fund	83.26	50.88	32.38	14.53	0.00	0.07	2.16	0.06	80.93
Vanguard Target Retirement 2050 Fund	88.46	53.23	35.23	9.48	0.00	0.04	1.99	0.07	79.66
Vanguard Target Retirement 2055 Fund	88.38	53.10	35.28	9.58	0.00	0.04	1.96	0.07	79.53
Vanguard Target Retirement 2060 Fund	88.36	53.05	35.31	9.52	0.00	0.04	2.08	0.07	79.48
Vanguard Target Retirement 2065 Fund	88.23	53.00	35.23	9.47	0.00	0.04	2.23	0.07	79.52
Vanguard Target Retirement 2070 Fund	88.52	53.38	35.14	9.88	0.00	0.04	1.54	0.07	79.83
Vanguard Target Retirement Income Fund	29.21	17.50	11.71	68.26	18.43	0.25	2.49	0.04	79.29