

# BUSINESS FINANCE GROUP INC 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 Yr %	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
US Stock																		
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	28.88 11 1,591	11.05 12 1,445	14.47 54 1,323	10.94 46 996	✔	16.33	—	31.85	✔	☒	✔	0.27	✔	1	—	Low Risk
11-30-2023 — 12-31-2022																		
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	26.24 27 1,591	9.96 28 1,445	15.65 21 1,323	11.99 10 996	✔	17.54	—	6.09	✔	☒	✔	0.04	✔	3	1-Low	Low Risk
11-30-2023 02-15-2022 12-31-2022																		
American Funds Growth Fund of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RGAGX	Large Growth	37.65 51 1,294	4.62 64 1,204	15.27 60 1,115	12.20 50 882	✔	19.92	—	30.18	✔	☒	✔	0.30	✔	1	1-Low	Low Risk
11-30-2023 04-07-2022 12-31-2022																		
Vanguard Equity-Income Adm <i>percentile rank</i> <i># of funds in category</i>	VEIRX	Large Value	7.76 76 1,295	10.63 35 1,209	11.85 40 1,150	9.70 18 888	✔	15.54	—	2.84	✘	☒	✔	0.19	✔	2	—	Medium Risk
11-30-2023 — 12-31-2022																		
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	23.14 34 603	1.82 33 568	13.70 29 537	10.12 31 434	✔	21.60	—	2.45	✘	☒	✔	0.07	✔	4	1-Low	Medium Risk
11-30-2023 02-15-2022 12-31-2022																		
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	9.76 77 421	9.18 65 407	11.31 55 386	8.49 27 295	✔	18.77	—	2.45	✘	☒	✔	0.07	✔	4	1-Low	Medium Risk
11-30-2023 02-15-2022 12-31-2022																		
PGIM Jennison Small Company R6 <i>percentile rank</i> <i># of funds in category</i>	PJSQX	Small Growth	12.02 80 626	5.72 7 592	14.25 11 555	9.24 23 433	✔	19.55	—	10.10	✔	☒	✘	0.69	✔	3	—	Medium Risk
11-30-2023 — 12-31-2022																		
State St Russell Sm Cp@ Val Indx NL Cl C <i>percentile rank</i> <i># of funds in category</i>		Small Value	14.61 — 510	7.83 — 475	10.01 — 446	6.74 — 352	—	22.06	—	14.33	✔	☒	✔	0.05	✔	2	—	Medium Risk
11-30-2023 — 12-31-2022																		
Non-US Stock																		
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWXG	Diversified Emerging Mkts	16.22 24 847	-1.49 34 751	8.93 9 687	5.51 4 428	✔	16.09	—	24.56	✔	☒	✔	0.57	✔	3	1-Low	Medium Risk
11-30-2023 02-15-2022 12-31-2022																		
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	17.67 37 837	3.55 37 782	8.36 30 710	4.54 24 467	✔	17.84	—	10.86	✔	☒	✔	0.07	✔	2	1-Low	Low Risk
11-30-2023 02-15-2022 12-31-2022																		
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	14.81 69 450	-7.61 92 423	10.62 18 365	7.09 10 255	✔	22.73	—	14.02	✔	☒	✔	0.31	✔	3	—	Low Risk
11-30-2023 — 12-31-2022																		
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	16.15 71 403	3.47 84 367	7.77 42 344	3.78 37 223	✔	17.31	—	13.60	✔	☒	✘	0.38	✔	2	—	Medium Risk
11-30-2023 — 12-31-2022																		
American Funds New Perspective R6 <i>percentile rank</i> <i># of funds in category</i>	RNPGX	Global Stock	25.01 37 372	3.17 32 339	13.90 15 288	10.10 11 197	✔	18.45	—	23.10	✔	—	✔	0.42	✔	3	2-Basic	Low Risk
11-30-2023 02-15-2022 12-31-2022																		

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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 Updated	Commit. Level Updated	Carbon Risk Updated
<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	-	-
percentile rank			60	63	33	55												
# of funds in category			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
percentile rank			52	62	43	44												
# of funds in category			265	249	227	166									11-30-2023	02-15-2022	12-31-2022	
<b>Fixed Income</b>																		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	9.49	-0.99	2.04	3.45	✓	4.97	-	9.27	✓	—	—	0.63	✓	3	-	-
percentile rank			18	4	13	1												
# of funds in category			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	✓	-	-	-
percentile rank			64	50	30	17												
# of funds in category			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	-	-
percentile rank			52	55	54	20												
# of funds in category			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	-	-
percentile rank			37	98	72	14												
# of funds in category			566	510	457	329									11-30-2023	-	-	
PIMCO Income Instl	PIMIX	Multisector Bond	9.32	1.12	3.40	4.44	✓	6.26	-	16.77	✓	—	—	0.62	✓	4	-	-
percentile rank			31	25	38	1												
# of funds in category			371	335	284	177									11-30-2023	-	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	40.69	✓	—	—	-	—	-	-	-
percentile rank			-	-	-	-												
# of funds in category			75	-	-	-												
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	6.08	1.96	2.27	2.02	✓	1.25	-	13.01	✓	—	—	0.47	✓	3	-	-
percentile rank			31	52	31	9												
# of funds in category			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	-
percentile rank			11	76	47	21												
# of funds in category			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
percentile rank			22	55	32	24												
# of funds in category			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	-
percentile rank			24	87	62	37												
# of funds in category			179	169	153	117									11-30-2023	07-19-2023	-	

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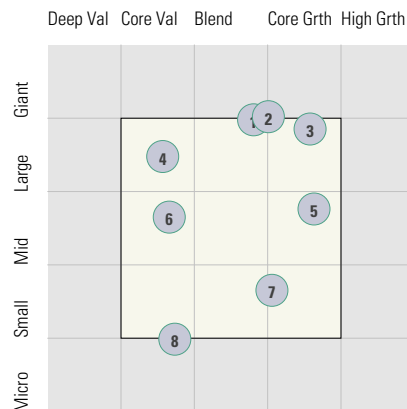
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure Yr %	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
Vanguard LifeStrategy Mod Gr Inv 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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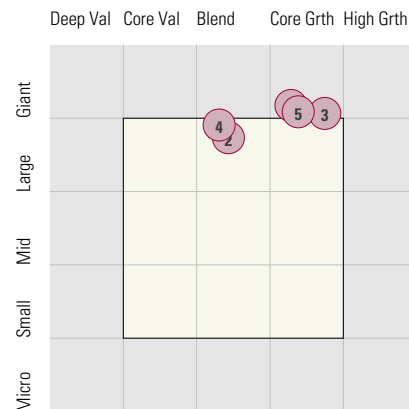
## Style Analysis (Data as of 12-31-2023)

### 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	Vanguard Equity-Income Adm	Large Value	31.06	35.93	33.00	2.26	88.00	9.74	80.24
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	PGIM Jennison Small Company R6	Small Growth	40.39	18.70	40.93	2.55	92.75	4.71	4.76
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

	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	38.31	22.24	39.44	35.96	39.10	24.94	57.94	42.06	60.60
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	American Funds New Perspective R6	Global Stock	29.33	24.49	46.18	59.28	10.42	30.29	96.07	3.93	117.31

#### 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	PIMCO International Bond (USD-Hdg) Instl	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00
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	Western Asset Core Bond IS	Intermediate-Term Bond	11.73	37.59	43.09	0.00	7.24	100.88	0.62	-1.50
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	PIMCO Short-Term Instl	Ultrashort Bond	20.84	1.35	45.07	0.00	0.10	99.45	0.55	0.00