

FIVE RIVERS HEALTH CENTERS 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
US Stock																		
DFA US Core Equity 1 I	DFFOX	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												

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												

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												

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												

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												

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												

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												

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												

Non-US Stock																		
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												

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												

Invesco Oppenheimer International Gr R6	OIGIX	Foreign Large Growth	21.20	-0.60	9.20	4.22	✓	21.44	-	27.79	✓	☐	✓	0.69	✓	4	-	Low Risk
percentile rank			9	43	39	68												
# of funds in category			450	423	365	255												

DFA International Value I	DFIVX	Foreign Large Value	17.79	10.51	8.84	4.15	✓	18.12	-	13.85	✓	☐	✓	0.28	✓	1	-	Medium Risk
percentile rank			51	5	23	23												
# of funds in category			403	367	344	223												

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												

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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	
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																		
Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	6.21	-2.91	2.02	2.45	✓	8.03	-	27.02	✓	—	—	0.38	✓	3	1-Low	-
<i>percentile rank</i>			54	42	22	17												
<i># of funds in category</i>			698	628	592	414									11-30-2023	02-15-2022	-	
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	-	-	
BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	3.77	-0.94	3.32	2.27	✓	7.29	-	6.88	✓	—	—	0.51	✓	3	-	-
<i>percentile rank</i>			55	47	20	25												
<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	-	
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	-	-	
Balanced																		
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	-	
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>			30	72	61	47												
<i># of funds in category</i>			905	850	795	591									11-30-2023	07-19-2023	12-31-2022	

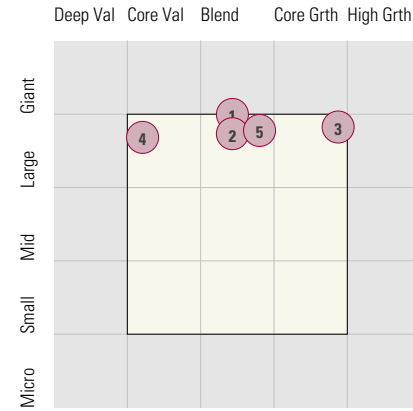
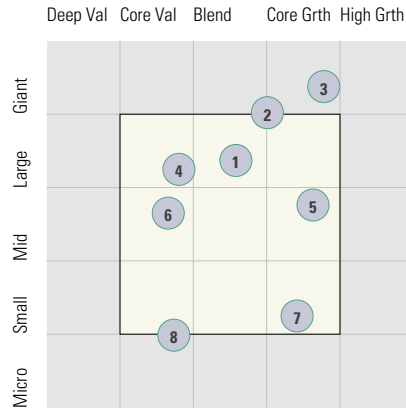
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Style Analysis (Data as of 12-31-2023)

Style Analysis

Morningstar Style Box US Stock

Morningstar Style Box Non-US Stock



US Stock Funds

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 Invesco Oppenheimer International Gr R6	Foreign Large Growth	31.94	24.80	43.26	12.94	15.41	71.66	95.44	4.56	43.05
4 DFA International Value I	Foreign Large Value	55.72	11.76	32.52	11.32	30.04	58.64	99.83	0.17	31.74
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

Fund	Category	Super Sectors %				Other Stats	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Avg Eff Duration	Inv Grade	Below Inv Grade
1 Loomis Sayles Core Plus Bond N	Core Plus Bond	34.42	25.66	33.93	0.00	7.12	95.28	4.64	0.08
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 BlackRock Inflation Protected Bond K	Inflation-Protected Bond	72.41	4.83	2.88	0.00	6.08	97.25	0.08	2.67
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 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
6 Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	9.95	0.27	79.16	0.00	0.91	99.99	0.00	0.01