

FIRST STATE BANK OF ST CHARLES

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 | |
| US Stock | | | | | | | | | | | | | | | | | | |
| Vanguard Dividend Growth Inv | VDIGX | Large Blend | 8.10 | 8.68 | 13.50 | 10.76 | ✔️ | 15.01 | - | 1.50 | ✖️ | 🏠 | ✔️ | 0.30 | ✔️ | 3 | 2-Basic | Low Risk |
| <i>percentile rank</i> | | | <i>97</i> | <i>58</i> | <i>73</i> | <i>51</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>1,591</i> | <i>1,445</i> | <i>1,323</i> | <i>996</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | 02-15-2022 | 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 |
| <i>percentile rank</i> | | | <i>27</i> | <i>28</i> | <i>21</i> | <i>10</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>1,591</i> | <i>1,445</i> | <i>1,323</i> | <i>996</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| MFS Growth R6 | MFEKX | Large Growth | 36.25 | 5.14 | 16.10 | 13.04 | ✔️ | 20.18 | - | 21.76 | ✔️ | 🏠 | ✔️ | 0.50 | ✔️ | 4 | 2-Basic | Low Risk |
| <i>percentile rank</i> | | | <i>55</i> | <i>59</i> | <i>47</i> | <i>30</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>1,294</i> | <i>1,204</i> | <i>1,115</i> | <i>882</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| Invesco Diversified Dividend R6 | LCEFX | Large Value | 9.15 | 8.75 | 10.18 | 7.97 | ✔️ | 15.19 | - | 7.85 | ✔️ | 🏠 | ✔️ | 0.46 | ✔️ | 3 | - | Medium Risk |
| <i>percentile rank</i> | | | <i>67</i> | <i>71</i> | <i>75</i> | <i>65</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>1,295</i> | <i>1,209</i> | <i>1,150</i> | <i>888</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | - | 12-31-2022 | |
| MFS Mid Cap Growth R6 | OTCKX | Mid-Cap Growth | 21.50 | -0.18 | 13.25 | 11.02 | ✔️ | 20.09 | - | 15.12 | ✔️ | 🏠 | ✔️ | 0.66 | ✔️ | 4 | 2-Basic | Low Risk |
| <i>percentile rank</i> | | | <i>45</i> | <i>51</i> | <i>40</i> | <i>11</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>603</i> | <i>568</i> | <i>537</i> | <i>434</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Selected Value Inv | VASVX | Mid-Cap Value | 25.33 | 14.01 | 15.23 | 8.78 | ✔️ | 20.82 | - | 18.86 | ✔️ | 🏠 | ✔️ | 0.38 | ✔️ | 4 | - | Medium Risk |
| <i>percentile rank</i> | | | <i>6</i> | <i>14</i> | <i>9</i> | <i>21</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>421</i> | <i>407</i> | <i>386</i> | <i>295</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | - | 12-31-2022 | |
| PGIM Jennison Small Company R6 | PJSQX | Small Growth | 12.02 | 5.72 | 14.25 | 9.24 | ✔️ | 19.55 | - | 10.10 | ✔️ | 🏠 | ✖️ | 0.69 | ✔️ | 3 | - | Medium Risk |
| <i>percentile rank</i> | | | <i>80</i> | <i>7</i> | <i>11</i> | <i>23</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>626</i> | <i>592</i> | <i>555</i> | <i>433</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | - | 12-31-2022 | |
| DFA US Small Cap Value I | DFS VX | Small Value | 18.91 | 17.07 | 14.14 | 7.99 | ✔️ | 22.14 | - | 11.85 | ✔️ | 🏠 | ✔️ | 0.30 | ✔️ | 2 | - | Medium Risk |
| <i>percentile rank</i> | | | <i>34</i> | <i>11</i> | <i>18</i> | <i>23</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>510</i> | <i>475</i> | <i>446</i> | <i>352</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | - | 12-31-2022 | |
| Non-US Stock | | | | | | | | | | | | | | | | | | |
| American Funds New World R6 | RNWGX | Diversified Emerging Mkts | 16.22 | -1.49 | 8.93 | 5.51 | ✔️ | 16.09 | - | 24.56 | ✔️ | 🏠 | ✔️ | 0.57 | ✔️ | 3 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | <i>24</i> | <i>34</i> | <i>9</i> | <i>4</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>847</i> | <i>751</i> | <i>687</i> | <i>428</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| American Funds Intl Gr and Inc R6 | RIGGX | Foreign Large Blend | 15.72 | 2.64 | 8.33 | 4.04 | ✔️ | 16.69 | - | 15.26 | ✔️ | 🏠 | ✔️ | 0.54 | ✔️ | 2 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | <i>63</i> | <i>53</i> | <i>31</i> | <i>52</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>837</i> | <i>782</i> | <i>710</i> | <i>467</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| 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 |
| <i>percentile rank</i> | | | <i>9</i> | <i>43</i> | <i>39</i> | <i>68</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>450</i> | <i>423</i> | <i>365</i> | <i>255</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 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 |
| <i>percentile rank</i> | | | <i>71</i> | <i>84</i> | <i>42</i> | <i>37</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>403</i> | <i>367</i> | <i>344</i> | <i>223</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | - | 12-31-2022 | |
| American Funds Capital World Gr&Inc R6 | RWIGX | Global Stock | 21.22 | 5.03 | 11.02 | 7.59 | ✔️ | 16.60 | - | 17.92 | ✔️ | — | ✔️ | 0.42 | ✔️ | 2 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | <i>33</i> | <i>58</i> | <i>45</i> | <i>47</i> | | | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>375</i> | <i>354</i> | <i>314</i> | <i>212</i> | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 11-30-2023 | 05-18-2022 | 12-31-2022 | |

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FIRST STATE BANK OF ST CHARLES

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

🔴 Fund Removed from Approved List 🟡 Fund on Watch List

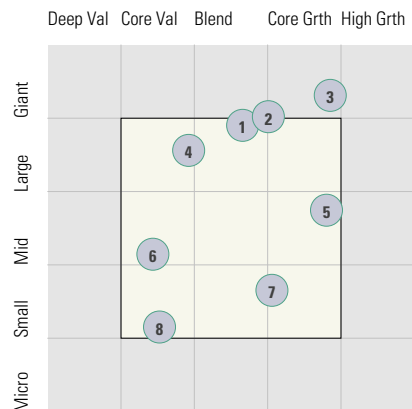
| Name | Ticker | Asset Class | Trailing Performance and Risk | | | | Management | | | Style | | Expense | | ESG Metrics | | | | |
|--|--------|--------------------------|-------------------------------|-------|------|-------|------------|----------------|-------------|--------|------------|-----------|------------|-------------|-----------------|---------------|-------------|----------|
| | | | 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 | | | | | | | | | | | | | | | | | | |
| 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 | |
| Fixed Income | | | | | | | | | | | | | | | | | | |
| 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 | - | - | |
| Eaton Vance Income Fund of Boston R6 | EIBRX | High Yield Bond | 12.15 | 3.06 | 5.52 | - | ✔️ | 7.89 | - | 9.16 | ✔️ | — | — | 0.66 | ✔️ | - | - | - |
| <i>percentile rank</i> | | | 55 | 20 | 20 | - | | | | | | | | | | | | |
| <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 | - | - | - | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | |
| Balanced | | | | | | | | | | | | | | | | | | |
| American Funds American Balanced R6 | RLBGX | Moderate Allocation | 14.37 | 5.40 | 9.26 | 7.88 | ✔️ | 12.00 | - | 25.01 | ✔️ | — | ✔️ | 0.25 | ✔️ | 2 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 41 | 14 | 26 | 12 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 905 | 850 | 795 | 591 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |

FIRST STATE BANK OF ST CHARLES

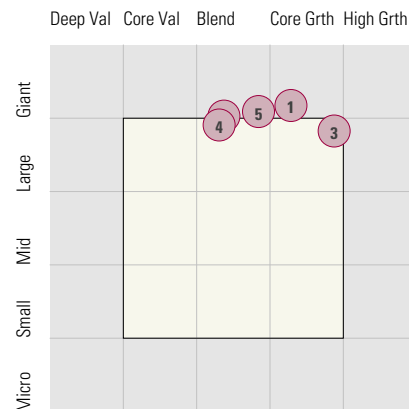
Style Analysis (Data as of 12-31-2023)

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 | Vanguard Dividend Growth Inv | Large Blend | 33.94 | 35.31 | 30.76 | 1.44 | 92.51 | 6.04 | 162.71 |
| 2 | Vanguard 500 Index Admiral | Large Blend Index | 28.24 | 21.13 | 50.64 | 0.27 | 99.17 | 0.56 | 241.88 |
| 3 | MFS Growth R6 | Large Growth | 27.42 | 11.69 | 60.90 | 1.15 | 96.07 | 2.78 | 394.18 |
| 4 | Invesco Diversified Dividend R6 | Large Value | 31.95 | 33.74 | 34.32 | 1.88 | 91.90 | 6.22 | 105.39 |
| 5 | MFS Mid Cap Growth R6 | Mid-Cap Growth | 27.16 | 18.08 | 54.77 | 2.76 | 88.18 | 9.07 | 27.18 |
| 6 | Vanguard Selected Value Inv | Mid-Cap Value | 52.45 | 13.38 | 34.17 | 5.21 | 85.04 | 9.74 | 8.60 |
| 7 | PGIM Jennison Small Company R6 | Small Growth | 40.39 | 18.70 | 40.93 | 2.55 | 92.75 | 4.71 | 4.76 |
| 8 | DFA US Small Cap Value I | Small Value | 49.96 | 9.71 | 40.32 | 1.10 | 96.43 | 2.43 | 2.65 |

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 | American Funds Intl Gr and Inc R6 | Foreign Large Blend | 35.54 | 24.92 | 39.53 | 15.01 | 27.74 | 57.25 | 86.52 | 13.48 | 48.53 |
| 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 | 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 Capital World Gr&Inc R6 | Global Stock | 28.32 | 25.88 | 45.79 | 56.37 | 16.77 | 26.85 | 92.60 | 7.40 | 100.23 |

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 | Eaton Vance Income Fund of Boston R6 | High Yield Bond | 0.00 | 0.00 | 89.80 | 0.00 | 3.66 | 6.17 | 91.33 | 2.50 |
| 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 | Federated Hermes Govt Ultrashort R6 | Ultrashort Bond | 3.96 | 68.84 | 0.00 | 0.00 | 0.57 | 100.00 | 0.00 | 0.00 |