

# HEATHWOOD OIL CO INC PROFIT SHARING

## 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	
US Stock																		
⚠ Invesco Main Street R6	OMSIX	Large Blend	23.42	8.16	13.97	10.36	✓	16.66	-	14.63	✓	☐	✓	0.49	✓	2	1-Low	Low Risk
<i>percentile rank</i>			53	71	63	62												
<i># of funds in category</i>			1,591	1,445	1,323	996												
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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>			27	28	21	10												
<i># of funds in category</i>			1,591	1,445	1,323	996												
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JPMorgan Large Cap Growth R6	JLGMX	Large Growth	34.95	6.23	21.19	15.67	✓	19.14	-	19.42	✓	☐	✓	0.44	✓	3	2-Basic	Low Risk
<i>percentile rank</i>			58	46	4	5												
<i># of funds in category</i>			1,294	1,204	1,115	882												
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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
<i>percentile rank</i>			79	7	69	46												
<i># of funds in category</i>			1,591	1,445	1,323	996												
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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>			45	51	40	11												
<i># of funds in category</i>			603	568	537	434												
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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
<i>percentile rank</i>			77	65	55	27												
<i># of funds in category</i>			421	407	386	295												
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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
<i>percentile rank</i>			17	58	54	53												
<i># of funds in category</i>			626	592	555	433												
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Delaware Small Cap Value R6	DVZRX	Small Value	9.67	9.05	10.50	-	✓	21.80	-	11.51	✓	☐	✓	0.70	✓	3	-	Medium Risk
<i>percentile rank</i>			92	73	71	-												
<i># of funds in category</i>			510	475	446	352												
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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>			24	34	9	4												
<i># of funds in category</i>			847	751	687	428												
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MFS Research International R6	MRSKX	Foreign Large Blend	13.50	1.71	8.84	4.41	✓	17.04	-	5.33	✓	☐	✓	0.69	✓	3	2-Basic	Low Risk
<i>percentile rank</i>			84	67	21	30												
<i># of funds in category</i>			837	782	710	467												
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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>			9	43	39	68												
<i># of funds in category</i>			450	423	365	255												
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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>			71	84	42	37												
<i># of funds in category</i>			403	367	344	223												
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American Funds New Perspective R6	RNPGX	Global Stock	25.01	3.17	13.90	10.10	✓	18.45	-	23.10	✓	—	✓	0.42	✓	3	2-Basic	Low Risk
<i>percentile rank</i>			37	32	15	11												
<i># of funds in category</i>			372	339	288	197												

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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	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	-	-	
Neuberger Berman Real Estate R6	NRREX	Real Estate	12.10	5.17	8.74	8.04	✔	21.40	-	18.01	✔	—	✔	0.76	✔	4	-	Low Risk
<i>percentile rank</i>			44	55	16	16												
<i># of funds in category</i>			265	249	227	166									11-30-2023	-	12-31-2022	
<b>Fixed Income</b>																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	6.89	-2.67	2.01	2.54	✔	7.26	-	23.27	✔	—	—	0.30	✔	3	1-Low	-
<i>percentile rank</i>			28	31	23	13												
<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 High Yield Bond K	BRHYX	High Yield Bond	13.68	2.56	5.72	4.64	✔	8.46	-	14.01	✔	—	—	0.51	✔	-	2-Basic	-
<i>percentile rank</i>			16	29	16	10												
<i># of funds in category</i>			706	652	619	465									-	02-15-2022	-	
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	-	-	
⚠ 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 -L7NGPA		Stable Value	-	-	-	-	—	-	-	40.69	✔	—	—	-	-	-	-	-
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			75	-	-	-												
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	6.08	1.96	2.27	2.02	✔	1.25	-	13.01	✔	—	—	0.47	✔	3	-	-
<i>percentile rank</i>			31	52	31	9												
<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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⊖ Fund Removed from Approved List
 !  Fund on Watch List

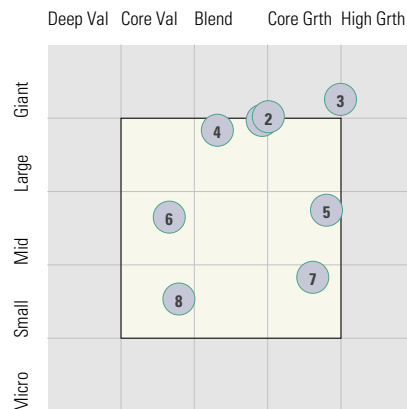
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
Vanguard LifeStrategy Mod Gr Inv Shrs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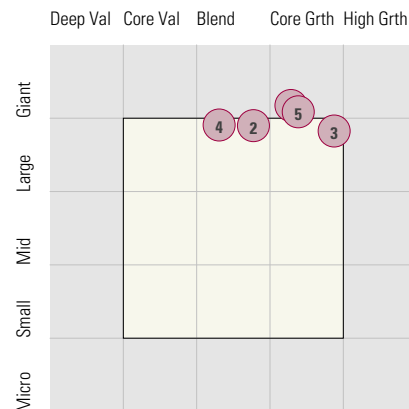
## Style Analysis (Data as of 12-31-2023)

### 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	Invesco Main Street R6	Large Blend	23.92	23.13	52.94	1.12	95.43	3.45	223.23
2	Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	JPMorgan Large Cap Growth R6	Large Growth	21.91	11.77	66.31	2.93	93.58	3.49	362.67
4	American Funds Washington Mutual R6	Large Value	26.43	29.26	44.31	3.12	90.30	6.55	145.74
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 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	Delaware Small Cap Value R6	Small Value	49.12	9.88	41.00	0.50	97.18	2.32	4.21

#### 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	MFS Research International R6	Foreign Large Blend	42.11	23.75	34.12	10.93	33.15	55.93	97.46	2.54	48.17
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 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	Baird Core Plus Bond Inst	Core Plus Bond	19.25	20.83	53.79	0.00	5.91	97.00	2.60	0.40
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 High Yield Bond K	High Yield Bond	0.55	0.00	84.55	0.00	3.32	7.34	90.52	2.14
4	BlackRock Inflation Protected Bond K	Inflation-Protected Bond	72.41	4.83	2.88	0.00	6.08	97.25	0.08	2.67
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 -L7NGPA	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