

J AND M STEEL SOLUTIONS 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	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
US Stock																		
MFS Massachusetts Investors Tr R6	MITJX	Large Blend	19.55	8.49	14.11	10.78	✔️	16.54	-	5.67	✔️	🏠	✔️	0.37	✔️	4	-	Low Risk
<i>percentile rank</i>			72	62	61	50												
<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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American Funds Growth Fund of Amer R6	RGAGX	Large Growth	37.65	4.62	15.27	12.20	✔️	19.92	-	30.18	✔️	🏠	✔️	0.30	✔️	1	1-Low	Low Risk
<i>percentile rank</i>			51	64	60	50												
<i># of funds in category</i>			1,294	1,204	1,115	882												
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DFA US Large Cap Value I	DFLVX	Large Value	11.47	10.39	10.90	8.33	✔️	18.10	-	11.85	✔️	🏠	✔️	0.21	✔️	2	-	Medium Risk
<i>percentile rank</i>			50	39	60	53												
<i># of funds in category</i>			1,295	1,209	1,150	888												
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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
<i>percentile rank</i>			34	33	29	31												
<i># of funds in category</i>			603	568	537	434												
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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>			6	14	9	21												
<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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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>			34	11	18	23												
<i># of funds in category</i>			510	475	446	352												
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Non-US Stock																		
DFA Emerging Markets I	DFEMX	Diversified Emerging Mkts	13.08	-1.22	4.95	3.37	✔️	16.97	-	13.85	✔️	🏠	✔️	0.36	✔️	2	-	Medium Risk
<i>percentile rank</i>			38	33	37	30												
<i># of funds in category</i>			847	751	687	428												
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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>			63	53	31	52												
<i># of funds in category</i>			837	782	710	467												
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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
<i>percentile rank</i>			69	92	18	10												
<i># of funds in category</i>			450	423	365	255												
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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
<i>percentile rank</i>			51	5	23	23												
<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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⊖ 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
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													
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	-	-		
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																			
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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Screens Summary (Data as of 12-31-2023)

⊖ Fund Removed from Approved List
 ! Fund on Watch List

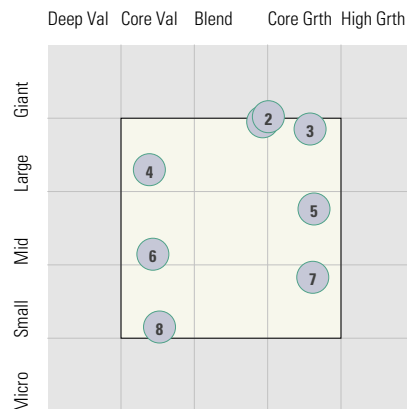
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics					
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	<i>Updated</i>	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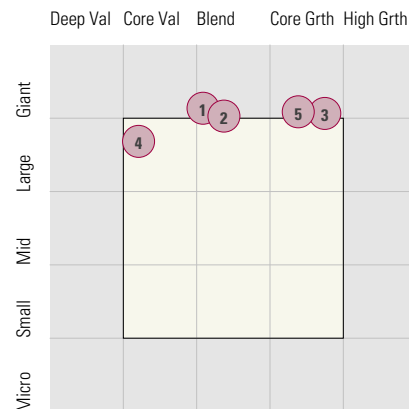
Style Analysis (Data as of 12-31-2023)

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	MFS Massachusetts Investors Tr R6	Large Blend	27.68	21.94	50.37	0.53	91.61	7.85	203.75
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	DFA US Large Cap Value I	Large Value	35.91	19.20	44.89	0.79	98.05	1.16	69.47
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 Selected Value Inv	Mid-Cap Value	52.45	13.38	34.17	5.21	85.04	9.74	8.60
7	Vanguard Small Cap Growth Index Admiral	Small Growth	25.70	22.19	52.12	2.21	96.83	0.96	6.54
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	DFA Emerging Markets I	Diversified Emerging Mkts	44.14	11.96	43.91	8.66	78.86	12.48	34.82	65.18	23.81
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	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	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	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	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	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	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	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	3.96	68.84	0.00	0.00	0.57	100.00	0.00	0.00