

KIMBALL TIREY AND ST JOHN LLP 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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
DFA US Core Equity 1 I	DFOFX	Large Blend	22.96	10.05	15.10	10.92		17.53	-	11.85				0.14		2	-	Medium Risk
<i>percentile rank</i>			56	24	39	47												
<i># of funds in category</i>			1,591	1,445	1,323	996									11-30-2023	-	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>			27	28	21	10												
<i># of funds in category</i>			1,591	1,445	1,323	996									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>			55	59	47	30												
<i># of funds in category</i>			1,294	1,204	1,115	882									11-30-2023	02-15-2022	12-31-2022	
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									11-30-2023	02-15-2022	12-31-2022	
Neuberger Berman Mid Cap Growth R6	NRMGX	Mid-Cap Growth	18.53	-1.47	12.38	9.36		20.87	-	3.96				0.60		3	-	Medium Risk
<i>percentile rank</i>			67	64	54	52												
<i># of funds in category</i>			603	568	537	434									11-30-2023	-	12-31-2022	
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									11-30-2023	02-15-2022	12-31-2022	
Allspring Small Company Growth R6	WSCRX	Small Growth	18.21	1.20	11.07	-		19.34	-	29.16				0.86		4	-	Low Risk
<i>percentile rank</i>			43	29	45	-												
<i># of funds in category</i>			626	592	555	433									11-30-2023	-	12-31-2022	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	15.99	10.45	11.85	8.49		20.55	-	7.68				0.07		4	1-Low	Medium Risk
<i>percentile rank</i>			57	50	44	15												
<i># of funds in category</i>			510	475	446	352									11-30-2023	02-15-2022	12-31-2022	
Non-US Stock																		
American Funds New World R6	RNWXG	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									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>			63	53	31	52												
<i># of funds in category</i>			837	782	710	467									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>			9	43	39	68												
<i># of funds in category</i>			450	423	365	255									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>			71	84	42	37												
<i># of funds in category</i>			403	367	344	223									11-30-2023	-	12-31-2022	
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									11-30-2023	02-15-2022	12-31-2022	

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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	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	-	-		
⚠ Invesco Real Estate R6	IARFX	Real Estate	9.21	5.30	6.09	6.85	✓	20.79	-	18.01	✓	—	✖	0.81	✓	3	-	Low Risk	
<i>percentile rank</i>			91	52	75	62													
<i># of funds in category</i>			265	249	227	166									11-30-2023	-	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													
PIMCO Real Return Instl	PRRIX	Inflation-Protected Bond	3.74	-1.14	3.28	2.38	✓	7.28	-	4.98	✓	—	—	0.67	✓	3	-	-	
<i>percentile rank</i>			57	58	21	12													
<i># of funds in category</i>			234	221	214	152									11-30-2023	-	-		
⚠ Western Asset Core Bond IS	WACXS	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	-	-	-													
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	-	-		
Target Date																			
T. Rowe Price Retirement I 2010 I	TRPAX	Target Date	12.55	1.85	6.60	-	✓	9.76	-	8.26	✓	—	✓	0.34	✓	3	1-Low	-	
<i>percentile rank</i>			6	6	1	-													
<i># of funds in category</i>			127	114	105	50									11-30-2023	02-15-2022	-		
T. Rowe Price Retirement I 2015 I	TRFGX	Target Date	13.06	2.12	7.15	-	✓	10.16	-	8.26	✓	—	✓	0.35	✓	3	1-Low	-	
<i>percentile rank</i>			6	7	1	-													
<i># of funds in category</i>			129	117	103	50									11-30-2023	02-15-2022	-		
T. Rowe Price Retirement I 2020 I	TRBRX	Target Date	13.65	2.45	7.79	-	✓	10.60	-	8.26	✓	—	✓	0.37	✓	3	1-Low	-	
<i>percentile rank</i>			9	6	3	-													
<i># of funds in category</i>			182	158	143	74									11-30-2023	02-15-2022	-		

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															Updated	Updated	Updated	
T. Rowe Price Retirement I 2025 I	TRPHX	Target Date	14.71	2.80	8.57	–	✓	11.48	–	8.26	✓	–	✓	0.38	✓	3	1-Low	Low Risk
<i>percentile rank</i>			5	6	1	–												
<i># of funds in category</i>			278	248	216	126									11-30-2023	02-15-2022	12-31-2021	
T. Rowe Price Retirement I 2030 I	TRPCX	Target Date	16.54	3.29	9.40	–	✓	12.89	–	8.26	✓	–	✓	0.40	✓	3	1-Low	Low Risk
<i>percentile rank</i>			6	11	1	–												
<i># of funds in category</i>			273	247	213	133									11-30-2023	02-15-2022	12-31-2022	
T. Rowe Price Retirement I 2035 I	TRPJX	Target Date	18.32	3.87	10.20	–	✓	14.13	–	8.26	✓	–	✓	0.42	✓	3	1-Low	Low Risk
<i>percentile rank</i>			4	16	10	–												
<i># of funds in category</i>			273	236	209	123									11-30-2023	02-15-2022	12-31-2022	
T. Rowe Price Retirement I 2040 I	TRPDX	Target Date	19.80	4.32	10.87	–	✓	15.14	–	8.26	✓	–	✓	0.43	✓	3	1-Low	Low Risk
<i>percentile rank</i>			10	37	13	–												
<i># of funds in category</i>			264	236	207	127									11-30-2023	02-15-2022	12-31-2022	
T. Rowe Price Retirement I 2045 I	TRPKX	Target Date	20.63	4.70	11.33	–	✓	15.61	–	8.26	✓	–	✓	0.44	✓	3	1-Low	Low Risk
<i>percentile rank</i>			14	44	10	–												
<i># of funds in category</i>			267	237	211	123									11-30-2023	02-15-2022	12-31-2022	
T. Rowe Price Retirement I 2050 I	TRPMX	Target Date	20.92	4.77	11.38	–	✓	15.80	–	8.26	✓	–	✓	0.45	✓	3	1-Low	Low Risk
<i>percentile rank</i>			18	52	11	–												
<i># of funds in category</i>			266	236	210	129									11-30-2023	02-15-2022	12-31-2022	
T. Rowe Price Retirement I 2055 I	TRPNX	Target Date	20.93	4.77	11.37	–	✓	15.84	–	8.26	✓	–	✓	0.46	✓	3	1-Low	Low Risk
<i>percentile rank</i>			23	55	17	–												
<i># of funds in category</i>			262	232	208	109									11-30-2023	02-15-2022	12-31-2022	
T. Rowe Price Retirement I 2060 I	TRPLX	Target Date	20.95	4.77	11.38	–	✓	15.84	–	8.26	✓	–	✓	0.46	✓	3	1-Low	Low Risk
<i>percentile rank</i>			29	54	21	–												
<i># of funds in category</i>			257	224	190	10									11-30-2023	02-15-2022	12-31-2022	
T. Rowe Price Retirement I 2065 I	TRFKX	Target Date	21.00	5.08	–	–	✓	15.89	–	3.22	✓	–	✓	0.46	✓	3	1-Low	Low Risk
<i>percentile rank</i>			30	39	–	–												
<i># of funds in category</i>			229	152	11	–									11-30-2023	02-15-2022	12-31-2022	

Balanced

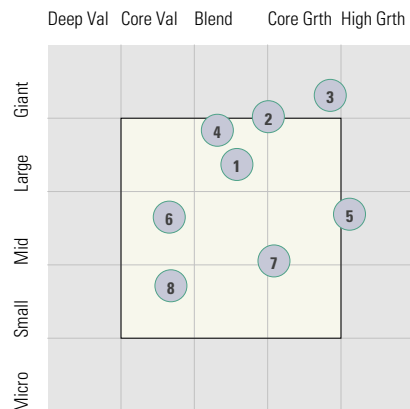
Invesco Equity and Income R6	IEIFX	Moderate Allocation	10.41	6.59	10.01	7.26	✓	13.00	–	20.68	✓	–	✓	0.41	✓	2	–	Medium Risk
<i>percentile rank</i>			86	11	24	28												
<i># of funds in category</i>			366	350	324	250									11-30-2023	–	12-31-2022	

KIMBALL TIREY AND ST JOHN LLP 401K

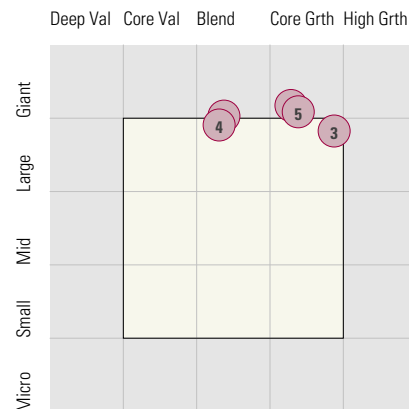
Style Analysis (Data as of 12-31-2023)

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	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	MFS Growth R6	Large Growth	27.42	11.69	60.90	1.15	96.07	2.78	394.18
4	American Funds Washington Mutual R6	Large Value	26.43	29.26	44.31	3.12	90.30	6.55	145.74
5	Neuberger Berman Mid Cap Growth R6	Mid-Cap Growth	24.83	20.42	54.77	2.65	94.56	2.80	25.61
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	Allspring Small Company Growth R6	Small Growth	24.87	26.89	48.24	3.56	93.70	2.74	4.61
8	Vanguard Small Cap Value Index Admiral	Small Value	50.27	14.16	35.57	1.06	98.06	0.88	5.62

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 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

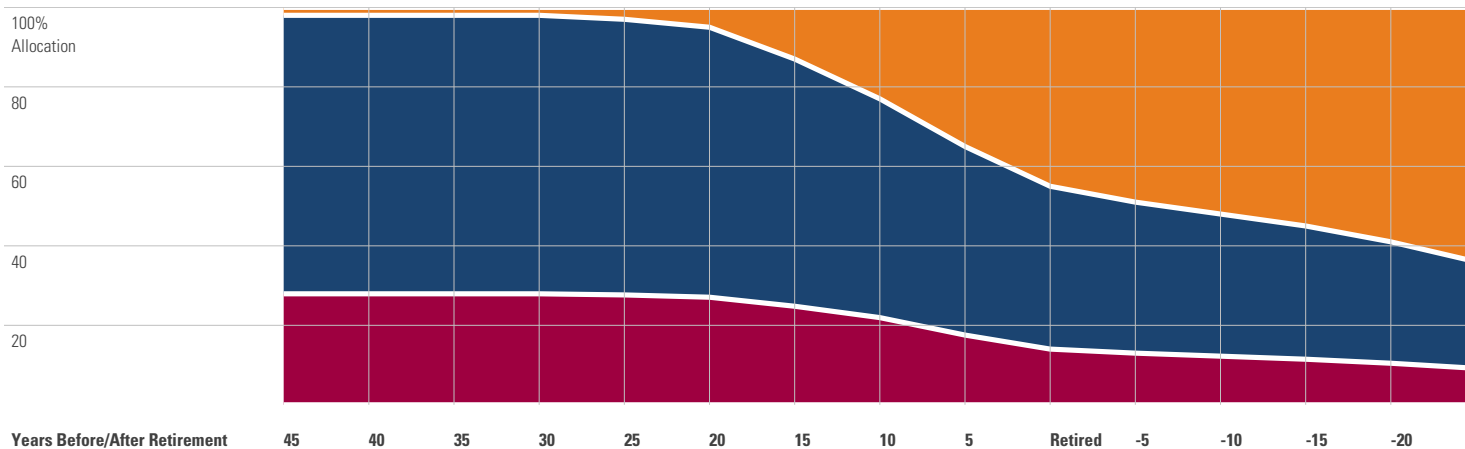
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) Instl	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00
2	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	89.80	0.00	3.66	6.17	91.33	2.50
3	PIMCO Real Return Instl	Inflation-Protected Bond	68.31	3.72	5.83	0.00	6.57	97.26	2.74	0.00
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

KIMBALL TIREY AND ST JOHN LLP 401K

Target Date Analysis (Data as of 12-31-2023)

Target Date Allocation

● US Stocks ● Non-US Stocks ● Cash ● Bonds ● Other



Target Date Portfolio Data

Asset Allocation %

	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	Avg Mkt Cap \$M
T. Rowe Price Retirement 2010 I	41.08	27.83	13.25	48.11	25.84	6.82	6.86	3.95	72.58
T. Rowe Price Retirement 2015 I	43.78	29.57	14.21	45.25	23.71	6.51	6.78	4.19	72.43
T. Rowe Price Retirement 2020 I	46.78	31.52	15.26	42.08	21.58	6.22	6.66	4.49	73.09
T. Rowe Price Retirement 2025 I	52.96	35.64	17.32	36.24	18.16	5.20	6.65	4.14	73.26
T. Rowe Price Retirement 2030 I	65.08	43.91	21.17	26.41	10.17	3.60	6.11	2.41	73.87
T. Rowe Price Retirement 2035 I	77.87	52.74	25.13	16.30	1.86	2.02	5.14	0.70	74.87
T. Rowe Price Retirement 2040 I	86.97	58.86	28.11	7.84	1.54	0.72	4.44	0.75	74.88
T. Rowe Price Retirement 2045 I	92.78	62.93	29.85	2.55	0.87	0.03	3.90	0.78	74.67
T. Rowe Price Retirement 2050 I	94.44	64.06	30.38	1.01	0.39	0.01	3.76	0.79	74.70
T. Rowe Price Retirement 2055 I	95.04	64.47	30.57	0.95	0.66	0.01	3.22	0.79	74.73
T. Rowe Price Retirement 2060 I	95.04	64.49	30.55	0.95	0.66	0.01	3.22	0.79	74.79
T. Rowe Price Retirement 2065 I	95.02	64.38	30.64	0.95	0.66	0.01	3.23	0.79	74.49