

**KUDZU FABRICS INC 401K AND PROFIT**

## 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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
<b>US Stock</b>																		
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	28.88 11 1,591	11.05 12 1,445	14.47 54 1,323	10.94 46 996		16.33	-	31.85				0.27		1	-	Low Risk
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	26.24 27 1,591	9.96 28 1,445	15.65 21 1,323	11.99 10 996		17.54	-	6.09				0.04		3	1-Low	Low Risk
American Funds Growth Fund of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RGAGX	Large Growth	37.65 51 1,294	4.62 64 1,204	15.27 60 1,115	12.20 50 882		19.92	-	30.18				0.30		1	1-Low	Low Risk
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	17.59 79 1,591	11.65 7 1,445	13.63 69 1,323	10.93 46 996		15.15	-	26.52				0.27		2	1-Low	Low Risk
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	23.14 34 603	1.82 33 568	13.70 29 537	10.12 31 434		21.60	-	2.45				0.07		4	1-Low	Medium Risk
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	9.76 77 421	9.18 65 407	11.31 55 386	8.49 27 295		18.77	-	2.45				0.07		4	1-Low	Medium Risk
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	21.41 17 626	-2.78 58 592	10.54 54 555	7.86 53 433		21.73	-	19.01				0.07		4	1-Low	Medium Risk
Delaware Small Cap Value Instl <i>percentile rank</i> <i># of funds in category</i>	DEVIX	Small Value	9.50 93 510	8.87 76 475	10.31 74 446	7.00 48 352		21.80	-	11.51				0.86		3	-	Medium Risk
<b>Non-US Stock</b>																		
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	16.22 24 847	-1.49 34 751	8.93 9 687	5.51 4 428		16.09	-	24.56				0.57		3	1-Low	Medium Risk
American Funds Intl Gr and Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RIGGX	Foreign Large Blend	15.72 63 837	2.64 53 782	8.33 31 710	4.04 52 467		16.69	-	15.26				0.54		2	1-Low	Low Risk
Invesco Oppenheimer International Gr Y <i>percentile rank</i> <i># of funds in category</i>	OIGYX	Foreign Large Growth	21.01 12 450	-0.75 45 423	9.03 41 365	4.04 72 255		21.44	-	27.79				0.83		4	-	Low Risk
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	16.15 71 403	3.47 84 367	7.77 42 344	3.78 37 223		17.31	-	13.60				0.38		2	-	Medium Risk
American Funds Capital World Gr&Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RWIGX	Global Stock	21.22 33 375	5.03 58 354	11.02 45 314	7.59 47 212		16.60	-	17.92				0.42		2	1-Low	Low Risk

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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	
																Updated	Updated	Updated
<b>Alternative</b>																		
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	-7.65	10.26	8.67	-0.71	✔️	18.04	-	5.17	✔️	—	—	1.09	✔️	3	-	-
percentile rank			67	67	34	60												
# of funds in category			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
percentile rank			52	62	43	44												
# of funds in category			265	249	227	166												
																11-30-2023	02-15-2022	12-31-2022
<b>Fixed Income</b>																		
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	9.38	-1.09	1.93	3.35	✔️	4.97	-	9.27	✔️	—	—	0.73	✔️	3	-	-
percentile rank			21	9	16	3												
# of funds in category			114	107	101	63												
																11-30-2023	-	-
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	12.05	2.96	5.43	4.39	✔️	7.85	-	9.16	✔️	—	—	0.75	✔️	-	-	-
percentile rank			58	22	22	18												
# of funds in category			706	652	619	465												
																-	-	-
PIMCO Real Return I2	PRLPX	Inflation-Protected Bond	3.64	-1.24	3.18	2.27	✔️	7.28	-	4.98	✔️	—	—	0.77	✔️	3	-	-
percentile rank			62	60	32	25												
# of funds in category			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	-
percentile rank			20	31	18	9												
# of funds in category			566	510	457	329												
																11-30-2023	02-15-2022	-
PIMCO Income I2	PONPX	Multisector Bond	9.21	1.02	3.30	4.34	✔️	6.26	-	16.77	✔️	—	—	0.72	✔️	4	-	-
percentile rank			35	26	41	2												
# of funds in category			371	335	284	177												
																11-30-2023	-	-
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.10	1.80	1.80	1.27	⚠️	0.88	-	26.49	✔️	—	—	0.26	✔️	-	-	-
percentile rank			81	70	77	75												
# of funds in category			245	216	195	116												
																-	-	-
<b>Target Date</b>																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	12.51	1.47	6.61	5.52	✔️	10.04	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	-
percentile rank			38	48	40	19												
# of funds in category			182	158	143	74												
																11-30-2023	02-15-2022	-
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	14.55	2.03	7.56	6.10	✔️	11.60	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			11	31	28	10												
# of funds in category			278	248	216	126												
																11-30-2023	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	16.03	2.66	8.37	6.58	✔️	12.65	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			14	36	39	20												
# of funds in category			273	247	213	133												
																11-30-2023	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	17.14	3.33	9.17	7.06	✔️	13.48	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
percentile rank			35	45	49	30												
# of funds in category			273	236	209	123												
																11-30-2023	02-15-2022	12-31-2022

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⊖ Fund Removed from Approved List    ⚠ Fund on Watch List

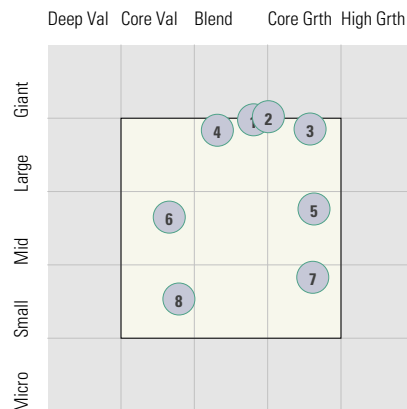
Name	Ticker	Asset Class	Trailing Performance and Risk				Management				Style		Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	18.34	4.02	9.99	7.52	✔	14.30	-	10.86	✔	-	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			47	57	49	33												
<i># of funds in category</i>			264	236	207	127									11-30-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	19.48	4.68	10.76	7.91	✔	15.16	-	10.86	✔	-	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			46	48	39	26												
<i># of funds in category</i>			267	237	211	123									11-30-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2050 Fund	VFIX	Target Date	20.17	4.91	10.93	7.99	✔	15.53	-	10.86	✔	-	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			45	41	40	23												
<i># of funds in category</i>			266	236	210	129									11-30-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	20.16	4.92	10.92	7.97	✔	15.53	-	10.86	✔	-	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			49	40	43	25												
<i># of funds in category</i>			262	232	208	109									11-30-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2060 Fund	VTTX	Target Date	20.18	4.92	10.92	7.97	✔	15.52	-	10.86	✔	-	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			54	44	49	1												
<i># of funds in category</i>			257	224	190	10									11-30-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	20.15	4.95	10.91	-	✔	15.52	-	6.47	✔	-	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			63	45	85	-												
<i># of funds in category</i>			229	152	11	-									11-30-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	20.24	-	-	-	-	-	-	1.51	✖	-	✔	0.08	✔	3	-	Low Risk
<i>percentile rank</i>			58	-	-	-												
<i># of funds in category</i>			229	152	11	-									11-30-2023	-	12-31-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	10.74	0.56	4.83	4.09	✔	8.48	-	10.86	✔	-	✔	0.08	✔	3	1-Low	-
<i>percentile rank</i>			48	42	44	26												
<i># of funds in category</i>			201	183	160	98									11-30-2023	02-15-2022	-	
<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	-	
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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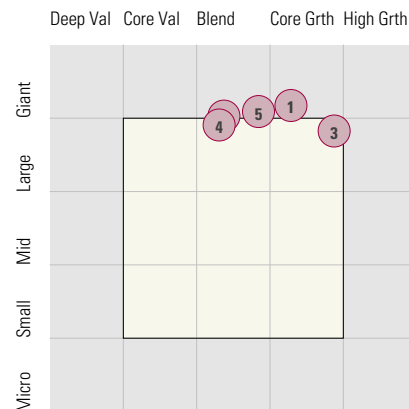
## Style Analysis (Data as of 12-31-2023)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



#### US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	American Funds Invmt Co of Amer R6	24.80	22.99	52.21	3.83	87.42	8.60	174.23
2	Vanguard 500 Index Admiral	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	American Funds Growth Fund of Amer R6	28.69	16.71	54.61	6.31	82.96	10.21	136.67
4	American Funds Washington Mutual R6	26.43	29.26	44.31	3.12	90.30	6.55	145.74
5	Vanguard Mid-Cap Growth Index Admiral	24.35	15.40	60.26	0.30	98.24	1.45	30.73
6	Vanguard Mid-Cap Value Index Admiral	42.70	26.97	30.33	0.16	98.41	1.43	25.28
7	Vanguard Small Cap Growth Index Admiral	25.70	22.19	52.12	2.21	96.83	0.96	6.54
8	Delaware Small Cap Value Instl	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	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	35.54	24.92	39.53	15.01	27.74	57.25	86.52	13.48	48.53
3	Invesco Oppenheimer International Gr Y	31.94	24.80	43.26	12.94	15.41	71.66	95.44	4.56	43.05
4	Vanguard International Value Inv	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	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) I-2	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00	
2	Eaton Vance Income Fund of Boston I	0.00	0.00	89.80	0.00	3.66	6.17	91.33	2.50	
3	PIMCO Real Return I2	68.31	3.72	5.83	0.00	6.57	97.26	2.74	0.00	
4	Baird Aggregate Bond Inst	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00	
5	PIMCO Income I2	39.78	12.74	8.62	0.00	4.74	82.84	17.16	0.00	
6	Federated Hermes Govt Ultrashort IS	3.96	68.84	0.00	0.00	0.57	100.00	0.00	0.00	

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

### Target Date Allocation

● 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
Vanguard Target Retirement 2020 Fund	39.11	23.44	15.67	58.49	15.34	0.22	2.35	0.04	79.33
Vanguard Target Retirement 2025 Fund	52.55	31.53	21.02	45.14	8.37	0.19	2.27	0.05	79.42
Vanguard Target Retirement 2030 Fund	61.64	37.24	24.40	36.29	0.00	0.17	2.03	0.04	79.98
Vanguard Target Retirement 2035 Fund	68.96	42.13	26.83	28.84	0.00	0.13	2.15	0.05	80.90
Vanguard Target Retirement 2040 Fund	76.25	46.58	29.67	21.79	0.00	0.10	1.90	0.05	80.91
Vanguard Target Retirement 2045 Fund	83.26	50.88	32.38	14.53	0.00	0.07	2.16	0.06	80.93
Vanguard Target Retirement 2050 Fund	88.46	53.23	35.23	9.48	0.00	0.04	1.99	0.07	79.66
Vanguard Target Retirement 2055 Fund	88.38	53.10	35.28	9.58	0.00	0.04	1.96	0.07	79.53
Vanguard Target Retirement 2060 Fund	88.36	53.05	35.31	9.52	0.00	0.04	2.08	0.07	79.48
Vanguard Target Retirement 2065 Fund	88.23	53.00	35.23	9.47	0.00	0.04	2.23	0.07	79.52
Vanguard Target Retirement 2070 Fund	88.52	53.38	35.14	9.88	0.00	0.04	1.54	0.07	79.83
Vanguard Target Retirement Income Fund	29.21	17.50	11.71	68.26	18.43	0.25	2.49	0.04	79.29