

MONTALBANO INC 401K 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
US Stock																		
Vanguard FTSE Social Index Admiral	VFTAX	Large Blend Index	31.79	8.45	-	-	✓	18.56	-	8.03	✓	☒	✖	0.14	✓	4	2-Basic	Low Risk
<i>percentile rank</i>			4	64	-	-												
<i># of funds in category</i>			1,591	1,445	1,323	996									11-30-2023	02-15-2022	12-31-2022	
State St Russell Lg Cap Gr® Indx NL CI C		Large Growth	42.67	8.82	19.46	14.81	—	20.80	-	24.52	✓	☒	✓	0.04	✓	3	-	Low Risk
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			1,294	1,204	1,115	882									11-30-2023	-	12-31-2022	
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									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>			45	51	40	11												
<i># of funds in category</i>			603	568	537	434									11-30-2023	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL CI C		Small Growth	18.52	-3.63	9.04	7.02	✓	22.07	-	14.33	✓	☒	✓	0.05	✓	3	-	Medium Risk
<i>percentile rank</i>			40	65	78	75												
<i># of funds in category</i>			626	592	555	433									11-30-2023	-	12-31-2022	
State St Russell Sm Cp® Val Indx NL CI C		Small Value	14.61	7.83	10.01	6.74	—	22.06	-	14.33	✓	☒	✓	0.05	✓	2	-	Medium Risk
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			510	475	446	352									11-30-2023	-	12-31-2022	
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	9.21	-3.25	4.66	2.98	✓	16.22	-	15.35	✓	☒	✓	0.14	✓	2	1-Low	Medium Risk
<i>percentile rank</i>			70	43	43	38												
<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	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	17.67	3.55	8.36	4.54	✓	17.84	-	10.86	✓	☒	✓	0.07	✓	2	1-Low	Low Risk
<i>percentile rank</i>			37	37	30	24												
<i># of funds in category</i>			837	782	710	467									11-30-2023	02-15-2022	12-31-2022	
Alternative																		
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																		
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	-	

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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	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
PIMCO Real Return Instl <i>percentile rank</i> <i># of funds in category</i>	PRRIX	Inflation-Protected Bond	3.74 57 234	-1.14 58 221	3.28 21 214	2.38 12 152	✔️	7.28	-	4.98	✔️	—	—	0.67	✔️	3	-	-
American Century Diversified Bond R6 <i>percentile rank</i> <i># of funds in category</i>	ADDVX	Intermediate-Term Bond	5.55 54 566	-3.24 35 510	1.30 30 457	1.82 30 329	✔️	7.29	-	22.09	✔️	🇺🇸	—	0.35	✔️	3	-	-
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	- - 75	- - -	- - -	- - -	—	-	-	40.69	✔️	—	—	-	-	-	-	-
PIMCO Short-Term Instl <i>percentile rank</i> <i># of funds in category</i>	PTSHX	Ultrashort Bond	6.08 31 245	1.96 52 216	2.27 31 195	2.02 9 116	✔️	1.25	-	13.01	✔️	—	—	0.47	✔️	3	-	-

Target Date

Vanguard Target Retirement 2020 Fund <i>percentile rank</i> <i># of funds in category</i>	VTWNX	Target Date	12.51 38 182	1.47 48 158	6.61 40 143	5.52 19 74	✔️	10.04	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	-
Vanguard Target Retirement 2025 Fund <i>percentile rank</i> <i># of funds in category</i>	VTTVX	Target Date	14.55 11 278	2.03 31 248	7.56 28 216	6.10 10 126	✔️	11.60	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2030 Fund <i>percentile rank</i> <i># of funds in category</i>	VTHRX	Target Date	16.03 14 273	2.66 36 247	8.37 39 213	6.58 20 133	✔️	12.65	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2035 Fund <i>percentile rank</i> <i># of funds in category</i>	VTHX	Target Date	17.14 35 273	3.33 45 236	9.17 49 209	7.06 30 123	✔️	13.48	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2040 Fund <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	18.34 47 264	4.02 57 236	9.99 49 207	7.52 33 127	✔️	14.30	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2045 Fund <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	19.48 46 267	4.68 48 237	10.76 39 211	7.91 26 123	✔️	15.16	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2050 Fund <i>percentile rank</i> <i># of funds in category</i>	VVIFX	Target Date	20.17 45 266	4.91 41 236	10.93 40 210	7.99 23 129	✔️	15.53	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2055 Fund <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	20.16 49 262	4.92 40 232	10.92 43 208	7.97 25 109	✔️	15.53	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2060 Fund <i>percentile rank</i> <i># of funds in category</i>	VVTSX	Target Date	20.18 54 257	4.92 44 224	10.92 49 190	7.97 1 10	✔️	15.52	-	10.86	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
Vanguard Target Retirement 2065 Fund <i>percentile rank</i> <i># of funds in category</i>	VLVX	Target Date	20.15 63 229	4.95 45 152	10.91 85 11	- - -	✔️	15.52	-	6.47	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk

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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			
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	-	

Balanced

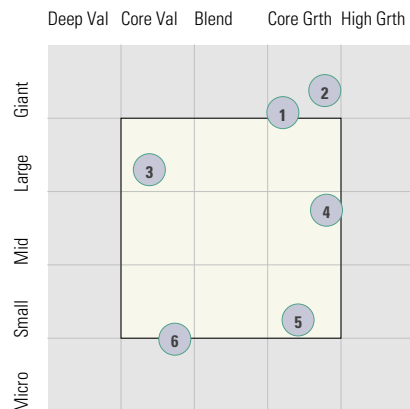
American Funds Capital Income Bldr R6	RIRGX	Global Allocation	9.32	5.53	7.47	5.51	✓	12.28	-	32.02	✓	☒	✓	0.27	✓	2	-	Medium Risk
<i>percentile rank</i>			67	16	24	12												
<i># of funds in category</i>			420	407	396	285									11-30-2023	-	12-31-2022	

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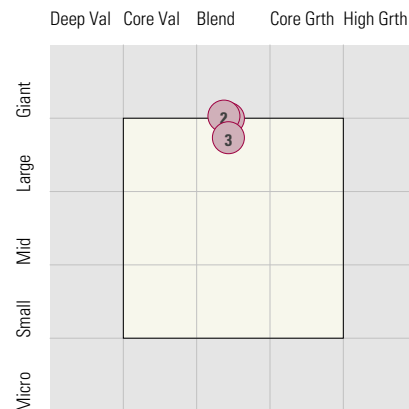
Style Analysis (Data as of 12-31-2023)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 Vanguard FTSE Social Index Admiral	Large Blend Index	29.84	19.66	50.49	0.57	98.28	1.15	261.21
2 State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	23.42	14.85	61.73	0.61	99.18	0.21	428.29
3 DFA US Large Cap Value I	Large Value	35.91	19.20	44.89	0.79	98.05	1.16	69.47
4 MFS Mid Cap Growth R6	Mid-Cap Growth	27.16	18.08	54.77	2.76	88.18	9.07	27.18
5 State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.04	28.61	49.35	0.26	97.86	1.88	3.01
6 State St Russell Sm Cp® Val Indx NL CI C	Small Value	53.03	16.01	30.97	0.45	97.61	1.94	2.08

Non-US Stock Funds

Fund	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1 Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	45.48	14.37	40.14	10.87	75.42	13.72	23.55	76.45	20.55
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 Developed Markets Index Admiral	Foreign Large Blend Index	41.06	21.35	37.60	10.38	36.03	53.58	99.41	0.59	31.81

Fixed Income Funds

Fund	Category	Super Sectors %				Other Stats	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Avg Eff Duration	Inv Grade	Below Inv Grade
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 Real Return Instl	Inflation-Protected Bond	68.31	3.72	5.83	0.00	6.57	97.26	2.74	0.00
3 American Century Diversified Bond R6	Intermediate-Term Bond	41.39	25.49	27.05	0.00	6.49	96.42	0.31	3.27
4 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
5 PIMCO Short-Term Instl	Ultrashort Bond	20.84	1.35	45.07	0.00	0.10	99.45	0.55	0.00

MONTALBANO INC 401K PROFIT SHARING

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