

# OFFICE MANAGEMENT SYSTEMS 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
															Updated	Updated	Updated	
<b>US Stock</b>																		
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
percentile rank			72	62	61	50												
# of funds in category			1,591	1,445	1,323	996												
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
percentile rank			27	28	21	10												
# of funds in category			1,591	1,445	1,323	996												
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
percentile rank			58	46	4	5												
# of funds in category			1,294	1,204	1,115	882												
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
percentile rank			79	7	69	46												
# of funds in category			1,591	1,445	1,323	996												
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
percentile rank			34	33	29	31												
# of funds in category			603	568	537	434												
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
percentile rank			77	65	55	27												
# of funds in category			421	407	386	295												
MFS New Discovery R6	MNDKX	Small Growth	14.44	-6.44	10.93	7.62	✔	20.97	-	10.01	✔	☐	✔	0.90	✔	4	-	Medium Risk
percentile rank			68	77	47	59												
# of funds in category			626	592	555	433												
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
percentile rank			57	50	44	15												
# of funds in category			510	475	446	352												
<b>Non-US Stock</b>																		
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
percentile rank			24	34	9	4												
# of funds in category			847	751	687	428												
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
percentile rank			63	53	31	52												
# of funds in category			837	782	710	467												
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
percentile rank			69	92	18	10												
# of funds in category			450	423	365	255												
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
percentile rank			71	84	42	37												
# of funds in category			403	367	344	223												
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
percentile rank			37	32	15	11												
# of funds in category			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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
<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	-	-		
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		
<b>Fixed Income</b>																			
⊖ Western Asset Core Plus Bond IS	WAPSX	Core Plus Bond	6.92	-5.21	0.93	2.36	✓	10.53	-	17.01	✓	—	—	0.42	✓	3	-	-	
<i>percentile rank</i>			27	99	80	21													
<i># of funds in category</i>			698	628	592	414									11-30-2023	-	-		
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	-	-		
⚠ Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	11.74	1.82	5.21	4.43	✓	8.26	-	1.34	✗	—	—	0.13	✓	-	-	-	
<i>percentile rank</i>			64	50	30	17													
<i># of funds in category</i>			706	652	619	465													
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	3.79	-1.12	3.02	2.33	✓	7.12	-	2.15	✗	—	—	0.10	✓	3	-	-	
<i>percentile rank</i>			52	55	54	20													
<i># of funds in category</i>			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	-	
<i>percentile rank</i>			20	31	18	9													
<i># of funds in category</i>			566	510	457	329									11-30-2023	02-15-2022	-		
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 -L7NGPA		Stable Value	-	-	-	-	—	-	-	40.69	✓	—	—	-	-	-	-	-	
<i>percentile rank</i>			-	-	-	-													
<i># of funds in category</i>			75	-	-	-													
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.53	1.74	2.14	-	✓	1.13	-	5.72	✓	—	—	0.10	✓	3	-	-	
<i>percentile rank</i>			60	72	43	-													
<i># of funds in category</i>			245	216	195	116									11-30-2023	-	-		
<b>Target Date</b>																			
JPMorgan SmartRetirement® 2020 R6	JTTYX	Target Date	11.98	0.77	5.56	-	✓	9.32	-	15.51	✓	—	✓	0.34	✓	3	-	-	
<i>percentile rank</i>			49	82	81	-													
<i># of funds in category</i>			182	158	143	74									11-30-2023	-	-		
JPMorgan SmartRetirement® 2025 R6	JNSYX	Target Date	13.58	1.43	6.74	-	✓	10.88	-	15.51	✓	—	✓	0.34	✓	3	-	-	
<i>percentile rank</i>			37	64	64	-													
<i># of funds in category</i>			278	248	216	126									11-30-2023	-	-		

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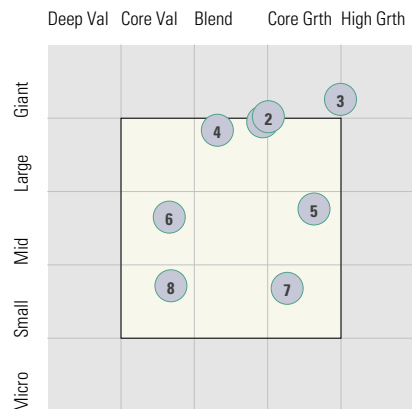
Name	Ticker	Asset Class	Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
JPMorgan SmartRetirement® 2030 R6	JSMYX	Target Date	15.59	2.31	7.83	–	✓	12.35	–	15.51	✓	–	✓	0.35	✓	3	–	Low Risk	
<i>percentile rank</i>			22	59	65	–													
<i># of funds in category</i>			273	247	213	133									11-30-2023	–	12-31-2022		
JPMorgan SmartRetirement® 2035 R6	SRJYX	Target Date	17.53	3.56	9.29	–	✓	13.67	–	15.51	✓	–	✓	0.39	✓	3	–	Low Risk	
<i>percentile rank</i>			24	30	41	–													
<i># of funds in category</i>			273	236	209	123									11-30-2023	–	12-31-2022		
JPMorgan SmartRetirement® 2040 R6	SMTYX	Target Date	18.98	4.33	10.20	–	✓	14.71	–	15.51	✓	–	✓	0.40	✓	3	–	Low Risk	
<i>percentile rank</i>			25	33	35	–													
<i># of funds in category</i>			264	236	207	127									11-30-2023	–	12-31-2022		
JPMorgan SmartRetirement® 2045 R6	JSAYX	Target Date	20.01	4.97	10.83	–	✓	15.54	–	15.51	✓	–	✓	0.41	✓	4	–	Low Risk	
<i>percentile rank</i>			23	23	31	–													
<i># of funds in category</i>			267	237	211	123									11-30-2023	–	12-31-2022		
JPMorgan SmartRetirement® 2050 R6	JTSYX	Target Date	20.42	5.01	10.85	–	✓	15.70	–	15.51	✓	–	✓	0.41	✓	4	–	Low Risk	
<i>percentile rank</i>			35	33	41	–													
<i># of funds in category</i>			266	236	210	129									11-30-2023	–	12-31-2022		
JPMorgan SmartRetirement® 2055 R6	JFFYX	Target Date	20.33	5.04	10.87	–	✓	15.69	–	11.92	✓	–	✓	0.41	✓	4	–	Low Risk	
<i>percentile rank</i>			43	36	45	–													
<i># of funds in category</i>			262	232	208	109									11-30-2023	–	12-31-2022		
JPMorgan SmartRetirement® 2060 R6	JAKYX	Target Date	20.25	5.04	10.85	–	✓	15.66	–	7.34	✓	–	✓	0.40	✓	4	–	Low Risk	
<i>percentile rank</i>			46	38	52	–													
<i># of funds in category</i>			257	224	190	10									11-30-2023	–	12-31-2022		
JPMorgan SmartRetirement® Income R6	JSIYX	Target Date	12.05	0.81	5.20	–	✓	9.30	–	15.51	✓	–	✓	0.34	✓	3	–	–	
<i>percentile rank</i>			3	29	22	–													
<i># of funds in category</i>			201	183	160	98									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	–	
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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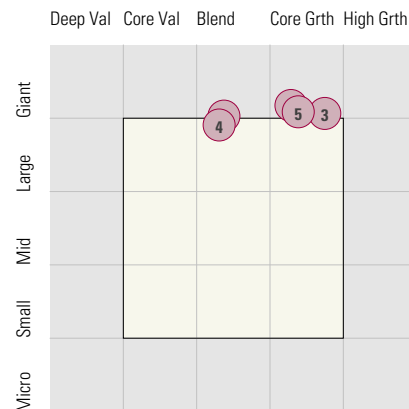
## Style Analysis (Data as of 12-31-2023)

### 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	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	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	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 Mid-Cap Value Index Admiral	Mid-Cap Value	42.70	26.97	30.33	0.16	98.41	1.43	25.28
7	MFS New Discovery R6	Small Growth	20.74	23.00	56.25	3.31	82.52	14.17	4.41
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	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	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

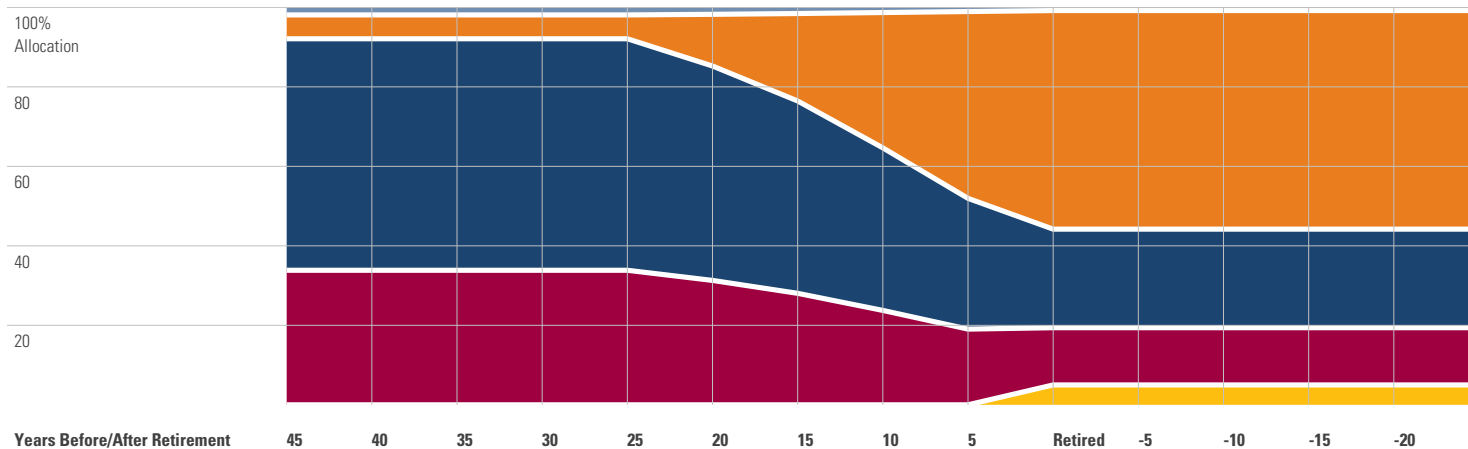
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) Instl	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00
2	Vanguard High-Yield Corporate Adm	High Yield Bond	5.77	0.00	88.73	0.00	3.68	11.43	88.17	0.40
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.62	0.00	0.00	0.00	6.48	99.91	0.00	0.09
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00
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 -L7NGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
7	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	9.95	0.27	79.16	0.00	0.91	99.99	0.00	0.01

# OFFICE MANAGEMENT SYSTEMS INC 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
JPMorgan SmartRetirement® 2020 R6	41.10	26.14	14.96	50.31	1.06	8.01	8.25	0.34	88.93
JPMorgan SmartRetirement® 2025 R6	48.51	30.88	17.63	45.38	0.80	7.42	5.77	0.35	89.22
JPMorgan SmartRetirement® 2030 R6	59.09	37.81	21.28	35.12	0.12	6.11	5.43	0.36	88.13
JPMorgan SmartRetirement® 2035 R6	70.53	46.23	24.30	24.13	0.03	5.47	4.96	0.36	93.97
JPMorgan SmartRetirement® 2040 R6	80.23	52.36	27.87	15.47	0.00	4.27	3.94	0.35	93.32
JPMorgan SmartRetirement® 2045 R6	87.53	56.89	30.64	8.28	0.00	2.35	3.84	0.35	93.62
JPMorgan SmartRetirement® 2050 R6	89.90	58.38	31.52	5.77	0.00	1.58	3.98	0.33	93.30
JPMorgan SmartRetirement® 2055 R6	89.94	58.54	31.40	5.58	0.00	1.55	4.13	0.33	93.13
JPMorgan SmartRetirement® 2060 R6	89.96	58.39	31.57	5.30	0.00	1.47	4.40	0.33	93.07
JPMorgan SmartRetirement® Income R6	40.66	25.91	14.75	49.82	1.05	7.88	9.18	0.33	89.02