

PAUL J FORD EMPLOYEE STOCK

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	
US Stock																		
T. Rowe Price Dividend Growth Advisor	TADGX	Large Blend	13.35	8.46	13.63	10.97	✔	15.62	-	23.77	✔	🇺🇸	✔	0.90	✔	4	-	Low Risk
<i>percentile rank</i>			91	63	69	46												
<i># of funds in category</i>			1,591	1,445	1,323	996									11-30-2023	-	12-31-2022	
BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	25.68	9.46	15.11	11.48	✔	17.55	-	3.18	✔	🇺🇸	✔	0.50	✔	3	-	Low Risk
<i>percentile rank</i>			37	41	38	31												
<i># of funds in category</i>			1,591	1,445	1,323	996									11-30-2023	-	12-31-2022	
Fidelity® Contrafund®	FCNTX	Large Growth	39.33	7.52	16.46	12.82	✔	18.37	-	33.31	✔	🇺🇸	✔	0.55	✔	1	1-Low	Low Risk
<i>percentile rank</i>			45	28	40	34												
<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 R4	RWMEX	Large Value	17.18	11.25	13.23	10.55	✔	15.15	-	26.52	✔	🇺🇸	✖	0.62	✔	2	1-Low	Low Risk
<i>percentile rank</i>			80	10	77	57												
<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 R3	NMGRX	Mid-Cap Growth	17.60	-2.18	11.56	8.58	✔	20.86	-	3.96	✔	🇺🇸	✔	1.33	✖	3	-	Medium Risk
<i>percentile rank</i>			73	69	71	68												
<i># of funds in category</i>			603	568	537	434									11-30-2023	-	12-31-2022	
American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	6.15	8.80	11.02	8.70	✔	16.52	-	19.76	✔	🇺🇸	✔	0.98	✔	3	1-Low	Medium Risk
<i>percentile rank</i>			94	69	60	23												
<i># of funds in category</i>			421	407	386	295									11-30-2023	02-15-2022	12-31-2022	
MFS New Discovery R3	MNDHX	Small Growth	13.97	-6.78	10.52	7.23	✔	20.95	-	10.01	✔	🇺🇸	✔	1.29	✔	4	-	Medium Risk
<i>percentile rank</i>			72	78	54	67												
<i># of funds in category</i>			626	592	555	433									11-30-2023	-	12-31-2022	
Delaware Small Cap Value A	DEV LX	Small Value	9.23	8.60	10.04	6.74	✔	21.79	-	11.51	✔	🇺🇸	✔	1.11	✔	3	-	Medium Risk
<i>percentile rank</i>			94	80	79	56												
<i># of funds in category</i>			510	475	446	352									11-30-2023	-	12-31-2022	
Non-US Stock																		
American Funds New World R4	RNWEX	Diversified Emerging Mkts	15.81	-1.83	8.54	5.14	✔	16.08	-	24.56	✔	🇺🇸	✔	0.92	✔	3	1-Low	Medium Risk
<i>percentile rank</i>			26	36	10	6												
<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 R4	RIGEX	Foreign Large Blend	15.29	2.27	7.95	3.67	✔	16.67	-	15.26	✔	🇺🇸	✔	0.89	✔	2	1-Low	Low Risk
<i>percentile rank</i>			71	57	46	68												
<i># of funds in category</i>			837	782	710	467									11-30-2023	02-15-2022	12-31-2022	
BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	17.21	3.54	7.71	3.84	✔	17.50	-	3.18	✔	🇺🇸	✔	0.60	✔	3	-	Low Risk
<i>percentile rank</i>			45	38	52	62												
<i># of funds in category</i>			837	782	710	467									11-30-2023	-	12-31-2022	
Invesco Oppenheimer International Gr R	OIGNX	Foreign Large Growth	20.45	-1.25	8.49	3.52	✔	21.42	-	27.79	✔	🇺🇸	✔	1.33	✖	4	-	Low Risk
<i>percentile rank</i>			16	48	50	87												
<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	

PAUL J FORD EMPLOYEE STOCK

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
American Funds New Perspective R4	RNPEX	Global Stock	24.57	2.82	13.51	9.72	✔	18.45	-	23.10	✔	-	✔	0.77	✔	3	2-Basic	Low Risk
<i>percentile rank</i>			39	35	21	19												
<i># of funds in category</i>			372	339	288	197									11-30-2023	02-15-2022	12-31-2022	

Alternative																		
PIMCO Commodity Real Ret Strat A	PCRAX	Commodities Broad Basket	-7.87	9.88	8.29	-1.08	✔	17.91	-	5.17	✔	-	-	1.44	✖	3	-	-
<i>percentile rank</i>			68	74	41	71												
<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) A	PFOAX	Global Bond	9.05	-1.38	1.63	3.04	✔	4.96	-	9.27	✔	-	-	1.03	✖	3	-	-
<i>percentile rank</i>			23	15	29	11												
<i># of funds in category</i>			114	107	101	63									11-30-2023	-	-	
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	11.77	2.70	5.16	4.13	✔	7.82	-	9.16	✔	-	-	1.00	✔	-	-	-
<i>percentile rank</i>			63	26	32	29												
<i># of funds in category</i>			706	652	619	465												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	3.45	-1.25	3.00	1.92	✔	7.28	-	6.88	✔	-	-	0.81	✖	3	-	-
<i>percentile rank</i>			67	60	54	58												
<i># of funds in category</i>			234	221	214	152									11-30-2023	-	-	
Baird Aggregate Bond Inv	BAGSX	Intermediate-Term Bond	6.13	-3.39	1.31	2.00	✔	7.39	-	23.27	✔	📄	-	0.55	✔	3	1-Low	-
<i>percentile rank</i>			28	47	29	19												
<i># of funds in category</i>			566	510	457	329									11-30-2023	02-15-2022	-	
PIMCO Income A	PONAX	Multisector Bond	8.88	0.72	2.99	4.03	✔	6.26	-	16.77	✔	-	-	1.02	✔	4	-	-
<i>percentile rank</i>			40	30	56	6												
<i># of funds in category</i>			371	335	284	177									11-30-2023	-	-	
Federated Hermes Govt Ultrashort Svc	FEUSX	Ultrashort Bond	5.11	1.73	1.71	1.18	✖	0.88	-	26.49	✔	-	-	0.36	✔	-	-	-
<i>percentile rank</i>			81	73	85	79												
<i># of funds in category</i>			245	216	195	116												

Target Date																		
T. Rowe Price Retirement 2010 Advisor	PARAX	Target Date	12.08	1.43	6.18	4.82	✔	9.76	-	8.42	✔	-	✔	0.74	✖	3	1-Low	-
<i>percentile rank</i>			13	19	5	9												
<i># of funds in category</i>			127	114	105	50									11-30-2023	02-15-2022	-	
T. Rowe Price Retirement 2015 Advisor	PARHX	Target Date	12.71	1.76	6.74	5.28	✔	10.13	-	8.42	✔	-	✔	0.75	✖	3	1-Low	-
<i>percentile rank</i>			10	14	5	6												
<i># of funds in category</i>			129	117	103	50									11-30-2023	02-15-2022	-	
T. Rowe Price Retirement 2020 Advisor	PARBX	Target Date	13.17	2.01	7.38	5.78	✔	10.62	-	8.42	✔	-	✔	0.78	✖	3	1-Low	-
<i>percentile rank</i>			16	19	10	3												
<i># of funds in category</i>			182	158	143	74									11-30-2023	02-15-2022	-	

PAUL J FORD EMPLOYEE STOCK

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
T. Rowe Price Retirement 2025 Advisor	PARJX	Target Date	14.33	2.37	8.17	6.33	✔	11.52	-	8.42	✔	-	✔	0.79	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			12	13	3	6													
<i># of funds in category</i>			278	248	216	126									11-30-2023	02-15-2022	12-31-2021		
T. Rowe Price Retirement 2030 Advisor	PARCX	Target Date	16.02	2.84	8.98	6.85	✔	12.86	-	8.42	✔	-	✔	0.82	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			12	23	7	5													
<i># of funds in category</i>			273	247	213	133									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2035 Advisor	PARKX	Target Date	17.83	3.41	9.77	7.31	✔	14.12	-	8.42	✔	-	✔	0.84	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			14	38	20	18													
<i># of funds in category</i>			273	236	209	123									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2040 Advisor	PARDX	Target Date	19.27	3.86	10.41	7.69	✔	15.10	-	8.42	✔	-	✔	0.85	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			20	65	27	21													
<i># of funds in category</i>			264	236	207	127									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2045 Advisor	PARLX	Target Date	20.17	4.27	10.90	7.94	✔	15.63	-	8.42	✔	-	✔	0.87	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			20	70	30	19													
<i># of funds in category</i>			267	237	211	123									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2050 Advisor	PARFX	Target Date	20.49	4.38	10.98	7.98	✔	15.78	-	8.42	✔	-	✔	0.88	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			34	74	32	26													
<i># of funds in category</i>			266	236	210	129									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2055 Advisor	PAROX	Target Date	20.48	4.33	10.93	7.95	✔	15.81	-	8.42	✔	-	✔	0.89	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			39	79	41	28													
<i># of funds in category</i>			262	232	208	109									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2060 Advisor	TRRYX	Target Date	20.44	4.35	10.93	-	✔	15.84	-	8.42	✔	-	✔	0.89	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			43	78	46	-													
<i># of funds in category</i>			257	224	190	10									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2065 Advisor	PASUX	Target Date	20.45	4.58	-	-	✔	15.89	-	3.22	✔	-	✔	0.89	✖	3	1-Low	Low Risk	
<i>percentile rank</i>			50	69	-	-													
<i># of funds in category</i>			229	152	11	-									11-30-2023	02-15-2022	12-31-2022		

Balanced

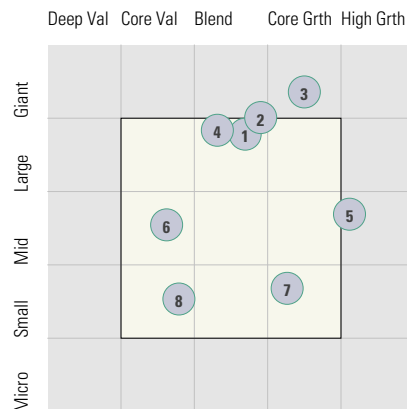
BlackRock Global Allocation Inv A	MDLOX	Global Allocation	12.34	0.13	7.29	4.52	✔	11.88	-	7.00	✔	🗪	✔	1.09	✔	3	-	Low Risk
<i>percentile rank</i>			39	80	28	36												
<i># of funds in category</i>			420	407	396	285									11-30-2023	-	09-30-2022	

PAUL J FORD EMPLOYEE STOCK

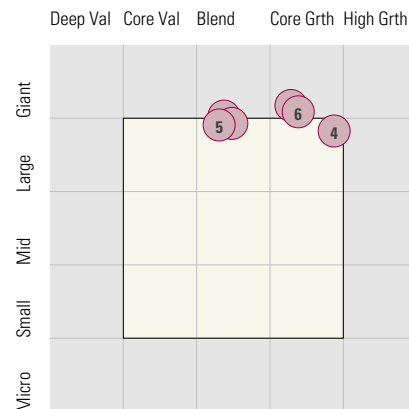
Style Analysis (Data as of 12-31-2023)

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	T. Rowe Price Dividend Growth Advisor	Large Blend	29.24	31.16	39.61	2.97	90.81	6.21	134.89
2	BNY Mellon S&P 500 Index	Large Blend Index	28.04	21.39	50.58	0.37	99.05	0.57	237.56
3	Fidelity® Contrafund®	Large Growth	29.51	15.43	55.06	2.35	90.39	4.98	394.88
4	American Funds Washington Mutual R4	Large Value	26.43	29.26	44.31	3.12	90.30	6.55	145.74
5	Neuberger Berman Mid Cap Growth R3	Mid-Cap Growth	24.83	20.42	54.77	2.65	94.56	2.80	25.61
6	American Century Mid Cap Value Inv	Mid-Cap Value	32.98	35.97	31.05	2.43	84.77	12.80	16.67
7	MFS New Discovery R3	Small Growth	20.74	23.00	56.25	3.31	82.52	14.17	4.41
8	Delaware Small Cap Value A	Small Value	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 R4	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 R4	Foreign Large Blend	35.54	24.92	39.53	15.01	27.74	57.25	86.52	13.48	48.53
3	BNY Mellon International Stock Index Inv	Foreign Large Blend Index	39.57	25.85	34.57	0.84	33.80	65.35	99.92	0.08	48.06
4	Invesco Oppenheimer International Gr R	Foreign Large Growth	31.94	24.80	43.26	12.94	15.41	71.66	95.44	4.56	43.05
5	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
6	American Funds New Perspective R4	Global Stock	29.33	24.49	46.18	59.28	10.42	30.29	96.07	3.93	117.31

Fixed Income Funds

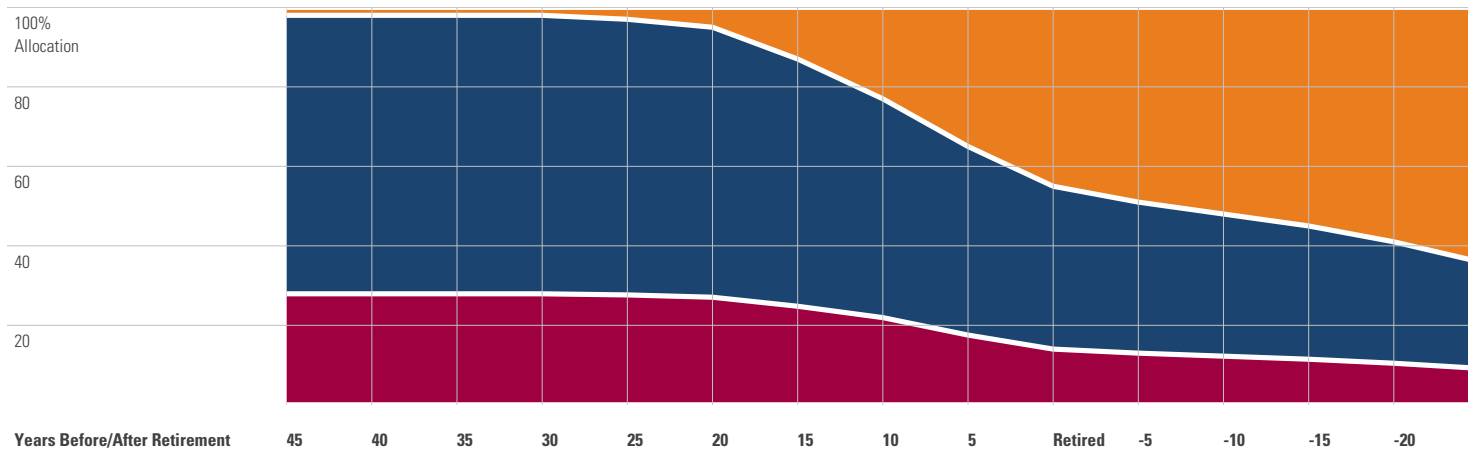
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) A	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00
2	Eaton Vance Income Fund of Boston A	High Yield Bond	0.00	0.00	89.80	0.00	3.66	6.17	91.33	2.50
3	BlackRock Inflation Protected Bond Inv A	Inflation-Protected Bond	72.41	4.83	2.88	0.00	6.08	97.25	0.08	2.67
4	Baird Aggregate Bond Inv	Intermediate-Term Bond	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00
5	PIMCO Income A	Multisector Bond	39.78	12.74	8.62	0.00	4.74	82.84	17.16	0.00
6	Federated Hermes Govt Ultrashort Svc	Ultrashort Bond	3.96	68.84	0.00	0.00	0.57	100.00	0.00	0.00

PAUL J FORD EMPLOYEE STOCK

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 Advisor	41.09	27.86	13.23	48.11	25.78	6.82	6.84	3.96	72.72
T. Rowe Price Retirement 2015 Advisor	43.73	29.53	14.20	45.23	23.71	6.52	6.82	4.21	73.34
T. Rowe Price Retirement 2020 Advisor	46.76	31.49	15.27	42.07	21.58	6.19	6.67	4.50	73.02
T. Rowe Price Retirement 2025 Advisor	52.95	35.63	17.32	36.24	18.14	5.15	6.64	4.16	73.08
T. Rowe Price Retirement 2030 Advisor	65.03	43.87	21.16	26.36	10.16	3.53	6.18	2.43	73.70
T. Rowe Price Retirement 2035 Advisor	77.93	52.82	25.11	16.33	1.91	2.01	5.05	0.70	74.83
T. Rowe Price Retirement 2040 Advisor	86.99	58.92	28.07	7.83	1.54	0.71	4.44	0.75	74.78
T. Rowe Price Retirement 2045 Advisor	92.78	62.91	29.87	2.56	0.88	0.03	3.88	0.78	74.96
T. Rowe Price Retirement 2050 Advisor	94.46	64.09	30.37	1.00	0.39	0.01	3.74	0.79	74.95
T. Rowe Price Retirement 2055 Advisor	95.06	64.48	30.58	0.93	0.45	0.01	3.21	0.79	75.01
T. Rowe Price Retirement 2060 Advisor	95.06	64.48	30.58	0.94	0.45	0.01	3.21	0.80	75.06
T. Rowe Price Retirement 2065 Advisor	95.17	64.49	30.68	0.95	0.66	0.01	3.08	0.79	74.59