

# THE REGAL PRESS INC EMPLOYEE 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	Sustain. Rating	Commit. Level	Carbon Risk	
US Stock																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	28.88	11.05	14.47	10.94	✓	16.33	-	31.85	✓	☐	✓	0.27	✓	1	-	Low Risk
percentile rank			11	12	54	46												
# 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												
-----																		
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	37.65	4.62	15.27	12.20	✓	19.92	-	30.18	✓	☐	✓	0.30	✓	1	1-Low	Low Risk
percentile rank			51	64	60	50												
# 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												
-----																		
Allspring Special Mid Cap Value R6	WFPRX	Mid-Cap Value	9.62	10.48	13.59	9.29	✓	17.44	-	14.95	✓	☐	✓	0.69	✓	3	-	Medium Risk
percentile rank			78	45	17	11												
# of funds in category			421	407	386	295												
-----																		
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	21.41	-2.78	10.54	7.86	✓	21.73	-	19.01	✓	☐	✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			17	58	54	53												
# of funds in category			626	592	555	433												
-----																		
Delaware Small Cap Value R6	DVZRX	Small Value	9.67	9.05	10.50	-	✓	21.80	-	11.51	✓	☐	✓	0.70	✓	3	-	Medium Risk
percentile rank			92	73	71	-												
# of funds in category			510	475	446	352												
-----																		
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
percentile rank			70	43	43	38												
# of funds in category			847	751	687	428												
-----																		
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
percentile rank			37	37	30	24												
# of funds in category			837	782	710	467												
-----																		
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
percentile rank			9	43	39	68												
# 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												
-----																		
Invesco Global R6	OGLIX	Global Stock	34.48	1.97	12.40	8.65	✓	21.80	-	6.76	✓	—	✓	0.69	✓	4	1-Low	Low Risk
percentile rank			16	45	44	47												
# of funds in category			372	339	288	197												

# THE REGAL PRESS INC EMPLOYEE 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 <small>Updated</small>	Commit. Level <small>Updated</small>	Carbon Risk <small>Updated</small>
<b>Alternative</b>																		
PIMCO Commodity Real Ret Strat Instl <i>percentile rank</i> <i># of funds in category</i>	PCRIX	Commodities Broad Basket	-7.36 60 114	10.41 63 109	8.78 33 104	-0.61 55 67		18.05	-	5.17		—	—	0.99		3	-	-
Vanguard Real Estate Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VGSLX	Real Estate	11.81 52 265	5.02 62 249	7.33 43 227	7.36 44 166		21.73	-	27.65		—		0.12		3	1-Low	Low Risk
<b>Fixed Income</b>																		
Baird Core Plus Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BCOIX	Core Plus Bond	6.89 28 698	-2.67 31 628	2.01 23 592	2.54 13 414		7.26	-	23.27		—	—	0.30		3	1-Low	-
PIMCO International Bond (USD-Hdg) Instl <i>percentile rank</i> <i># of funds in category</i>	PFORX	Global Bond	9.49 18 114	-0.99 4 107	2.04 13 101	3.45 1 63		4.97	-	9.27		—	—	0.63		3	-	-
 Vanguard High-Yield Corporate Adm <i>percentile rank</i> <i># of funds in category</i>	VWEAX	High Yield Bond	11.74 64 706	1.82 50 652	5.21 30 619	4.43 17 465		8.26	-	1.34		—	—	0.13		-	-	-
Vanguard Inflation-Protected Secs Adm <i>percentile rank</i> <i># of funds in category</i>	VAIPX	Inflation-Protected Bond	3.79 52 234	-1.12 55 221	3.02 54 214	2.33 20 152		7.12	-	2.15		—	—	0.10		3	-	-
Baird Aggregate Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BAGIX	Intermediate-Term Bond	6.43 20 566	-3.14 31 510	1.56 18 457	2.25 9 329		7.38	-	23.27			—	0.30		3	1-Low	-
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	- - 75	- - -	- - -	- - -	—	-	-	40.69		—	—	-	-	-	-	-
Federated Hermes Govt Ultrashort R6 <i>percentile rank</i> <i># of funds in category</i>	FGULX	Ultrashort Bond	5.13 79 245	1.85 65 216	1.82 77 195	- - 116		0.86	-	26.49		—	—	0.24		-	-	-
<b>Target Date</b>																		
BlackRock LifePath® Index 2025 K <i>percentile rank</i> <i># of funds in category</i>	LIBKX	Target Date	12.40 64 278	1.04 83 248	6.65 70 216	5.47 52 126		11.26	-	5.67		—		0.09		4	1-Low	Low Risk
BlackRock LifePath® Index 2030 K <i>percentile rank</i> <i># of funds in category</i>	LINKX	Target Date	14.57 54 273	2.19 68 247	7.87 62 213	6.21 43 133		12.66	-	5.67		—		0.09		4	1-Low	Low Risk
BlackRock LifePath® Index 2035 K <i>percentile rank</i> <i># of funds in category</i>	LJJKX	Target Date	16.59 47 273	3.25 55 236	9.03 55 209	6.92 36 123		13.94	-	5.67		—		0.09		4	1-Low	Low Risk

©2024 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit [https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary\\_Services\\_Report\\_Disclosure.pdf](https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf) to view these disclosures.



# THE REGAL PRESS INC EMPLOYEE 401K

## Screens Summary (Data as of 12-31-2023)

⊖ Fund Removed from Approved List    ⚠ Fund on Watch List

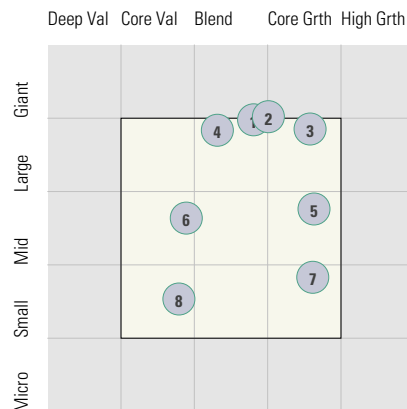
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
BlackRock LifePath® Index 2040 K <i>percentile rank</i> <i># of funds in category</i>	LIKXX	Target Date	18.58 41 264	4.26 41 236	10.08 41 207	7.55 27 127	✓	15.13	—	5.67	✓	—	✓	0.09	✓	3	1-Low	Low Risk
															11-30-2023	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2045 K <i>percentile rank</i> <i># of funds in category</i>	LHKX	Target Date	20.29 19 267	5.11 15 237	10.95 26 211	8.05 15 123	✓	16.12	—	5.67	✓	—	✓	0.09	✓	3	1-Low	Low Risk
															11-30-2023	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2050 K <i>percentile rank</i> <i># of funds in category</i>	LIPX	Target Date	21.36 4 266	5.58 12 236	11.41 6 210	8.30 6 129	✓	16.62	—	5.67	✓	—	✓	0.09	✓	3	1-Low	Low Risk
															11-30-2023	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2055 K <i>percentile rank</i> <i># of funds in category</i>	LIVX	Target Date	21.60 9 262	5.69 12 232	11.50 5 208	8.37 6 109	✓	16.71	—	5.67	✓	—	✓	0.09	✓	3	1-Low	Low Risk
															11-30-2023	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2060 K <i>percentile rank</i> <i># of funds in category</i>	LIZX	Target Date	21.66 9 257	5.68 14 224	11.51 11 190	— — 10	✓	16.73	—	5.67	✓	—	✓	0.09	✓	3	1-Low	Low Risk
															11-30-2023	04-07-2022	12-31-2022	
BlackRock LifePath® Index 2065 K <i>percentile rank</i> <i># of funds in category</i>	LIWX	Target Date	21.62 10 229	5.70 17 152	— — 11	— — —	✓	16.77	—	4.17	✓	—	✓	0.09	✓	3	1-Low	Low Risk
															11-30-2023	04-07-2022	12-31-2022	
BlackRock LifePath® Index Retire K <i>percentile rank</i> <i># of funds in category</i>	LIRX	Target Date	11.47 16 201	0.35 51 183	5.62 10 160	4.60 5 98	✓	10.45	—	5.67	✓	—	✓	0.09	✓	4	1-Low	—
															11-30-2023	04-07-2022	—	
<b>Balanced</b>																		
Vanguard LifeStrategy Cnsv Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	12.48 11 528	0.46 76 506	5.52 47 469	4.77 21 346	✓	10.09	—	1.85	✖	—	✓	0.12	✓	3	1-Low	—
															11-30-2023	07-19-2023	—	
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	18.55 22 366	3.97 55 350	9.83 32 324	7.36 24 250	✓	14.41	—	1.85	✖	—	✓	0.14	✓	3	1-Low	Low Risk
															11-30-2023	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	9.48 24 179	-1.34 87 169	3.27 62 153	3.36 37 117	✓	8.18	—	1.85	✖	—	✓	0.11	✓	4	1-Low	—
															11-30-2023	07-19-2023	—	
Vanguard LifeStrategy Mod Gr Inv Shrs <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	15.49 30 905	2.21 72 850	7.68 61 795	6.09 47 591	✓	12.21	—	1.85	✖	—	✓	0.13	✓	3	1-Low	Low Risk
															11-30-2023	07-19-2023	12-31-2022	

# THE REGAL PRESS INC EMPLOYEE 401K

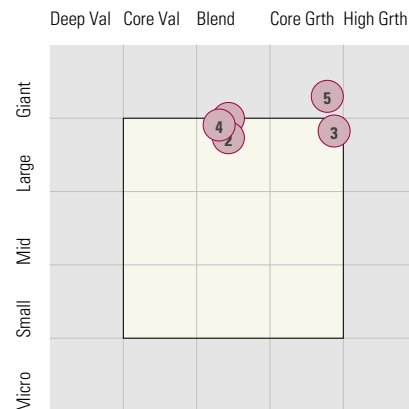
## Style Analysis (Data as of 12-31-2023)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %			
	Category		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	American Funds Invmt Co of Amer R6	Large Blend	24.80	22.99	52.21	3.83	87.42	8.60	174.23
2	Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	American Funds Growth Fund of Amer R6	Large Growth	28.69	16.71	54.61	6.31	82.96	10.21	136.67
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	Allspring Special Mid Cap Value R6	Mid-Cap Value	43.97	20.03	35.99	1.86	95.01	3.14	18.66
7	Vanguard Small Cap Growth Index Admiral	Small Growth	25.70	22.19	52.12	2.21	96.83	0.96	6.54
8	Delaware Small Cap Value R6	Small Value	49.12	9.88	41.00	0.50	97.18	2.32	4.21

Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
	Category		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	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
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	Invesco Global R6	Global Stock	27.45	10.72	61.82	54.95	15.30	29.75	90.29	9.71	173.05

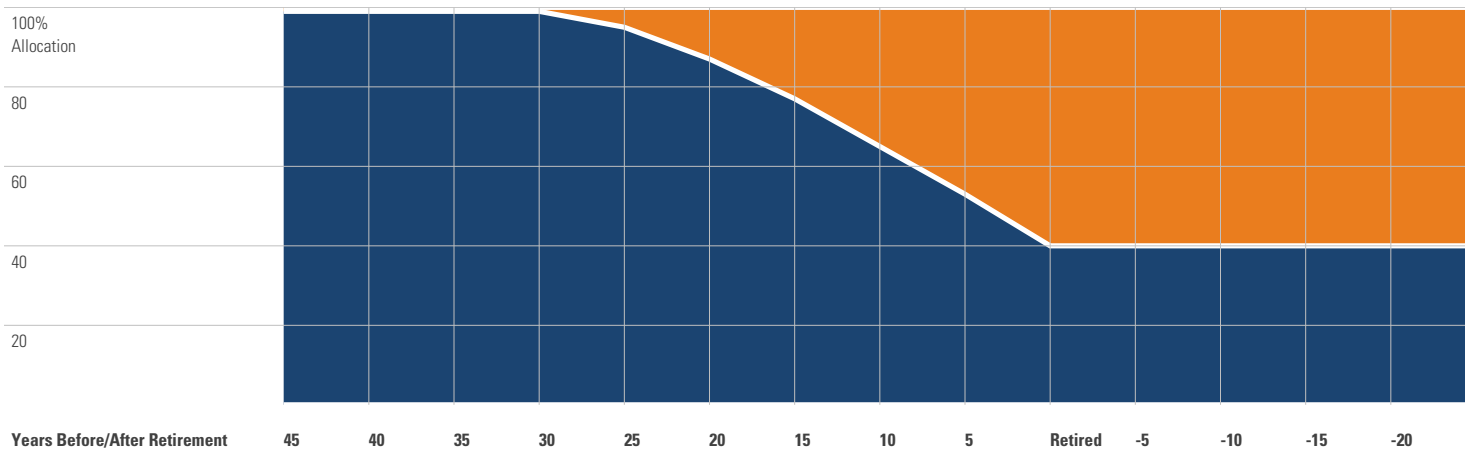
Fixed Income Funds			Super Sectors %				Other Stats		Credit Quality %		
	Category		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Baird Core Plus Bond Inst	Core Plus Bond	19.25	20.83	53.79	0.00	5.91	97.00	2.60	0.40	
2	PIMCO International Bond (USD-Hdg) Instl	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00	
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.77	0.00	88.73	0.00	3.68	11.43	88.17	0.40	
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.62	0.00	0.00	0.00	6.48	99.91	0.00	0.09	
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00	
6	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	3.96	68.84	0.00	0.00	0.57	100.00	0.00	0.00	

# THE REGAL PRESS INC EMPLOYEE 401K

## 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
BlackRock LifePath® Index 2025 K	40.83	26.12	14.71	54.60	13.14	1.58	2.01	2.57	83.98
BlackRock LifePath® Index 2030 K	53.58	34.09	19.49	42.25	15.06	0.97	1.60	2.56	84.40
BlackRock LifePath® Index 2035 K	65.10	41.33	23.77	30.94	17.09	0.56	1.39	2.57	83.91
BlackRock LifePath® Index 2040 K	76.17	48.23	27.94	20.10	19.42	0.27	1.13	2.59	83.62
BlackRock LifePath® Index 2045 K	86.23	54.48	31.75	10.23	22.02	0.11	0.89	2.65	83.47
BlackRock LifePath® Index 2050 K	92.86	58.56	34.30	3.77	21.95	0.00	0.66	2.72	83.90
BlackRock LifePath® Index 2055 K	95.48	60.19	35.29	1.06	14.35	0.01	0.69	2.77	84.12
BlackRock LifePath® Index 2060 K	95.53	60.22	35.31	1.03	6.98	0.01	0.65	2.79	84.03
BlackRock LifePath® Index 2065 K	95.27	60.05	35.22	1.02	5.22	0.01	0.92	2.79	83.98
BlackRock LifePath® Index Retire K	37.43	23.98	13.45	58.06	12.65	1.80	2.01	2.51	83.55