

THE JONES PAYNE GROUP 401(K) PLAN

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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
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
<i>percentile rank</i>			27	28	21	10												
<i># of funds in category</i>			1,591	1,445	1,323	996									11-30-2023	02-15-2022	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 R6	RWMGX	Large Value	17.59	11.65	13.63	10.93	✓	15.15	—	26.52	✓	☐	✖	0.27	✓	2	1-Low	Low Risk
<i>percentile rank</i>			79	7	69	46												
<i># of funds in category</i>			1,591	1,445	1,323	996									11-30-2023	02-15-2022	12-31-2022	
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	15.98	5.49	12.71	9.41	✓	19.20	—	2.45	✖	☐	✓	0.05	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			52	73	31	17												
<i># of funds in category</i>			473	432	403	267									11-30-2023	02-15-2022	12-31-2022	
MFS New Discovery R4	MNDJX	Small Growth	14.25	-6.55	10.80	7.50	✓	20.96	—	10.01	✓	☐	✓	1.04	✓	4	—	Medium Risk
<i>percentile rank</i>			69	78	49	62												
<i># of funds in category</i>			626	592	555	433									11-30-2023	—	12-31-2022	
Delaware Small Cap Value Instl	DEVIX	Small Value	9.50	8.87	10.31	7.00	✓	21.80	—	11.51	✓	☐	✓	0.86	✓	3	—	Medium Risk
<i>percentile rank</i>			93	76	74	48												
<i># of funds in category</i>			510	475	446	352									11-30-2023	—	12-31-2022	
Non-US Stock																		
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
<i>percentile rank</i>			24	34	9	4												
<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	VGSIX	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																		
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	3.73	-0.98	3.27	2.20	✓	7.32	—	6.88	✓	—	—	0.56	✓	3	—	—
<i>percentile rank</i>			57	48	24	33												
<i># of funds in category</i>			234	221	214	152									11-30-2023	—	—	

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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		
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	-
PIMCO Income I2 <i>percentile rank</i> <i># of funds in category</i>	PONPX	Multisector Bond	9.21 35 371	1.02 26 335	3.30 41 284	4.34 2 177		6.26	-	16.77		-	-	0.72		4	-	-
Federated Hermes Govt Ultrashort IS <i>percentile rank</i> <i># of funds in category</i>	FGUSX	Ultrashort Bond	5.10 81 245	1.80 70 216	1.80 77 195	1.27 75 116		0.88	-	26.49		-	-	0.26		-	-	-

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>	VTTSX	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>	VLXVX	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
Vanguard Target Retirement 2070 Fund <i>percentile rank</i> <i># of funds in category</i>	VSVNX	Target Date	20.24 58 229	- - 152	- - 11	- - -	-	-	-	1.51		-		0.08		3	-	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 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

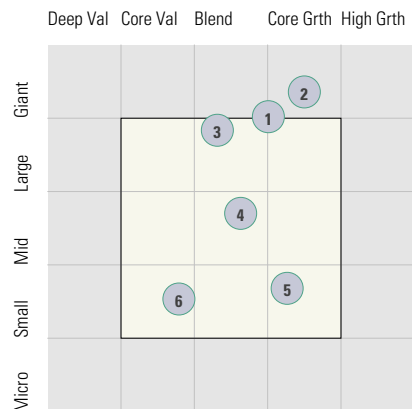
BlackRock Global Allocation Instl	MALOX	Global Allocation	12.62	0.39	7.57	4.80	✔	11.89	—	7.00	✔	📊	✔	0.84	✔	3	—	Low Risk		
<i>percentile rank</i>			36	79	21	28														
<i># of funds in category</i>			420	407	396	285												11-30-2023	—	09-30-2022

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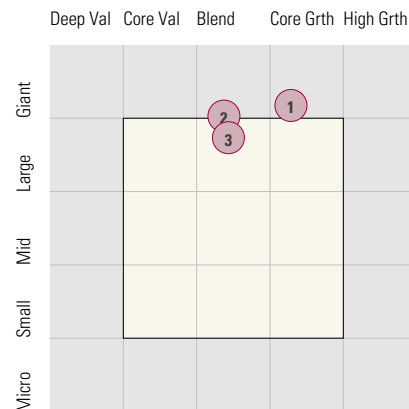
Style Analysis (Data as of 12-31-2023)

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	Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
2	Fidelity® Contrafund®	Large Growth	29.51	15.43	55.06	2.35	90.39	4.98	394.88
3	American Funds Washington Mutual R6	Large Value	26.43	29.26	44.31	3.12	90.30	6.55	145.74
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	34.17	21.66	44.15	0.75	97.81	1.44	27.67
5	MFS New Discovery R4	Small Growth	20.74	23.00	56.25	3.31	82.52	14.17	4.41
6	Delaware Small Cap Value Instl	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 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 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

	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	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	72.41	4.83	2.88	0.00	6.08	97.25	0.08	2.67
2	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00
3	PIMCO Income I2	Multisector Bond	39.78	12.74	8.62	0.00	4.74	82.84	17.16	0.00
4	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	3.96	68.84	0.00	0.00	0.57	100.00	0.00	0.00

THE JONES PAYNE GROUP 401(K) PLAN

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