

HEATHWOOD OIL CO INC PROFIT SHARING

Screens Summary (Data as of 12-31-2024)

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																			
Invesco Main Street R6	OMSIX	Large Blend	23.99	7.01	12.48	11.59	🟢	16.60	0.94	15.63	🟢	🇺🇸	✖	0.50	🟢	2	1-Low	Low Risk	
percentile rank			39	62	64	56													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	24.97	8.89	14.48	13.06	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
percentile rank			24	23	21	8													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	34.17	10.63	20.27	17.87	🟢	19.88	0.95	20.43	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk	
percentile rank			24	9	5	4													
# of funds in category			1,117	1,050	980	762										11-30-2024	04-07-2022	12-31-2022	
American Funds Washington Mutual R6	RWMGX	Large Value	19.34	8.82	12.41	11.69	🟢	14.42	0.80	27.52	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk	
percentile rank			69	25	65	55													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	14.79	0.00	9.17	11.60	🟢	20.71	0.90	16.12	🟢	🇺🇸	🟢	0.66	🟢	4	2-Basic	Low Risk	
percentile rank			52	52	51	15													
# of funds in category			512	496	457	370										11-30-2024	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	14.03	4.85	8.76	8.50	🟢	19.13	0.95	1.87	✖	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			26	58	52	39													
# of funds in category			436	405	384	293										11-30-2024	02-15-2022	12-31-2022	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	16.49	0.42	7.69	9.09	🟢	23.46	0.95	20.02	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			30	34	56	49													
# of funds in category			565	547	530	401										11-30-2024	02-15-2022	12-31-2022	
Macquarie Small Cap Value R6	DVZRX	Small Value	11.32	2.40	7.39	—	🟢	22.59	0.93	12.51	🟢	🇺🇸	🟢	0.71	🟢	3	—	Medium Risk	
percentile rank			26	79	77	—													
# of funds in category			498	474	449	353										11-30-2024	—	12-31-2022	
Non-US Stock																			
American Funds New World R6	RNWXG	Diversified Emerging Mkts	6.88	-0.94	5.07	6.57	🟢	15.98	0.79	25.56	🟢	🇺🇸	🟢	0.57	🟢	3	1-Low	Medium Risk	
percentile rank			44	39	16	1													
# of funds in category			794	714	639	434										11-30-2024	02-15-2022	12-31-2022	
MFS Research International R6	MRSKX	Foreign Large Blend	3.19	-1.03	4.23	5.45	🟢	17.08	1.02	2.00	✖	🇺🇸	🟢	0.63	🟢	3	2-Basic	Low Risk	
percentile rank			73	83	61	29													
# of funds in category			771	705	668	442										11-30-2024	02-15-2022	12-31-2022	
Invesco Oppenheimer International Gr R6	OIGIX	Foreign Large Growth	-1.41	-4.45	3.45	4.80	🟢	21.62	1.22	12.77	🟢	🇺🇸	🟢	0.73	🟢	3	—	Low Risk	
percentile rank			91	64	65	74													
# of funds in category			390	371	340	215										11-30-2024	—	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.04	1.21	4.06	4.61	🟢	17.15	0.97	14.61	🟢	🇺🇸	✖	0.39	🟢	3	—	Medium Risk	
percentile rank			86	83	66	40													
# of funds in category			380	353	326	225										11-30-2024	—	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	17.16	2.90	11.48	11.47	🟢	18.20	1.09	24.10	🟢	—	🟢	0.41	🟢	3	2-Basic	Low Risk	
percentile rank			37	31	26	16													
# of funds in category			343	326	279	196										11-30-2024	02-15-2022	12-31-2022	

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			Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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>	
Alternative																			
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	4.69	1.82	7.27	1.86	🟢	16.37	1.10	6.17	🟢	—	—	1.00	🟢	3	—	—	
percentile rank			75	95	47	55													
# of funds in category			111	103	98	67										11-30-2024	—	—	
Neuberger Berman Real Estate R6	NRREX	Real Estate	5.30	-4.83	3.92	6.27	🟢	21.42	1.00	19.01	🟢	—	🟢	0.75	🟢	3	—	Low Risk	
percentile rank			54	67	33	12													
# of funds in category			229	219	203	150										11-30-2024	—	12-31-2022	
Fixed Income																			
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	2.54	-1.52	0.56	2.15	🟢	7.80	0.99	24.27	🟢	—	—	0.30	🟢	4	1-Low	—	
percentile rank			38	29	30	20													
# of funds in category			596	549	493	354										11-30-2024	02-15-2022	—	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	5.68	1.42	1.72	2.93	🟢	5.15	0.56	10.27	🟢	—	—	0.75	🟢	4	—	—	
percentile rank			8	3	4	3													
# of funds in category			119	114	98	60										11-30-2024	—	—	
BlackRock High Yield K	BRHYX	High Yield Bond	8.74	3.48	4.44	5.17	🟢	8.53	0.99	15.01	🟢	—	—	0.48	🟢	—	2-Basic	—	
percentile rank			19	26	21	12													
# of funds in category			642	596	555	433										—	02-15-2022	—	
BlackRock Inflation Protected Bond K	BPLBX	Inflation- Protected Bond	1.88	-2.18	2.06	2.19	🟢	7.39	1.02	6.81	🟢	—	—	0.79	🟢	3	—	—	
percentile rank			49	27	18	24													
# of funds in category			158	150	141	104										11-30-2024	—	—	
⊖ Western Asset Core Bond IS	WACSX	Intermediate- Term Bond	1.22	-3.79	-0.93	1.52	🟢	9.61	1.22	18.02	🟢	📅	—	0.42	🟢	3	—	—	
percentile rank			76	98	94	29													
# of funds in category			542	482	434	294										11-30-2024	—	—	
Lincoln Stable Value Account -L7NGPA		Stable Value	—	—	—	—	—	—	—	41.70	🟢	—	—	—	—	—	—	—	
percentile rank			—	—	—	—													
# of funds in category			11	—	—	—										—	—	—	
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	6.41	4.09	2.99	2.55	🟢	1.25	-0.01	14.01	🟢	—	—	0.48	🟢	2	—	—	
percentile rank			20	30	17	10													
# of funds in category			255	203	185	112										10-31-2024	—	—	
Balanced																			
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82	🟢	10.49	1.03	2.85	🔴	—	🟢	0.12	🟢	3	1-Low	—	
percentile rank			48	50	56	30													
# of funds in category			458	442	406	299										11-30-2024	07-19-2023	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95	🟢	14.58	1.03	2.85	🔴	—	🟢	0.14	🟢	3	1-Low	Low Risk	
percentile rank			40	43	34	28													
# of funds in category			306	302	274	225										11-30-2024	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.66	-0.46	1.87	3.15	🟢	8.64	1.03	2.85	🔴	—	🟢	0.11	🟢	4	1-Low	—	
percentile rank			71	72	76	57													
# of funds in category			150	140	136	105										11-30-2024	07-19-2023	—	

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Fund on Watch List

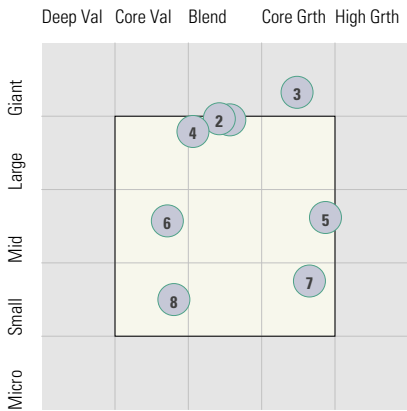
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	10.31	2.29	6.00	6.41	🟢	12.51	1.01	2.85	🔴	—	🟢	0.13	🟢	3	1-Low	Low Risk	
percentile rank			58	61	65	53													
# of funds in category			736	696	652	495										11-30-2024	07-19-2023	12-31-2022	

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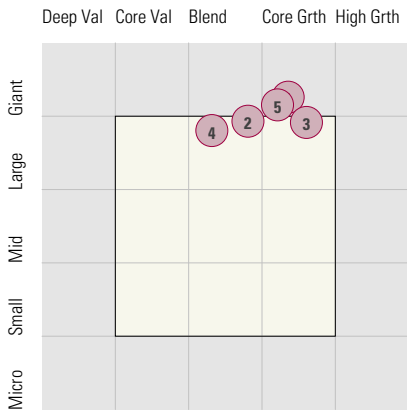
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



		Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	Invesco Main Street R6	Large Blend	25.49	21.76	52.74	0.58	97.23	2.19	320.64
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	JPMorgan Large Cap Growth R6	Large Growth	24.87	10.46	64.67	3.99	93.46	2.55	581.80
4	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89
5	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	39.35	27.47	33.16	0.22	98.72	1.06	30.92
7	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92
8	Macquarie Small Cap Value R6	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59

		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	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	MFS Research International R6	Foreign Large Blend	40.29	23.21	36.51	12.62	29.42	57.95	97.08	2.92	54.66
3	Invesco Oppenheimer International Gr R6	Foreign Large Growth	27.21	25.48	47.30	14.37	20.19	65.43	93.88	6.12	53.08
4	Vanguard International Value Inv	Foreign Large Value	43.10	17.61	39.31	10.95	39.95	49.11	80.11	19.89	34.15
5	American Funds New Perspective R6	Global Stock	27.28	22.05	50.66	58.63	11.96	29.38	95.42	4.58	179.18

		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	Baird Core Plus Bond Inst	Core Plus Bond	23.21	18.14	50.79	0.00	5.84		97.50	2.20	0.30
2	PIMCO International Bond (USD-Hdg) Instl	Global Bond	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
3	BlackRock High Yield K	High Yield Bond	0.34	0.00	82.60	0.00	3.14		5.68	93.09	1.23
4	BlackRock Inflation Protected Bond K	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
5	Lincoln Stable Value Account -L7NGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
6	PIMCO Short-Term Instl	Ultrasort Bond	20.62	3.52	47.65	0.00	0.21		98.70	1.30	0.00