

OFFICE MANAGEMENT SYSTEMS INC 401K

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																			
MFS Massachusetts Investors Tr R6 percentile rank # of funds in category	MITJX	Large Blend	20.05 66 1,468	6.40 69 1,339	11.91 71 1,232	11.62 56 914	🟢	16.32	0.93	6.67	🟢	🇺🇸	🔴	0.38	🟢	4	—	Low Risk	
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	24.97 24 1,468	8.89 23 1,339	14.48 21 1,232	13.06 8 914	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
JPMorgan Large Cap Growth R6 percentile rank # of funds in category	JLGMX	Large Growth	34.17 24 1,117	10.63 9 1,050	20.27 5 980	17.87 4 762	🟢	19.88	0.95	20.43	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk	
American Funds Washington Mutual R6 percentile rank # of funds in category	RWMGX	Large Value	19.34 69 1,468	8.82 25 1,339	12.41 65 1,232	11.69 55 914	🟢	14.42	0.80	27.52	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk	
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	16.41 41 512	0.66 43 496	10.57 31 457	10.40 37 370	🟢	22.05	0.97	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	14.03 26 436	4.85 58 405	8.76 52 384	8.50 39 293	🟢	19.13	0.95	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
MFS New Discovery R6 percentile rank # of funds in category	MNDKX	Small Growth	6.46 93 565	-4.96 81 547	4.83 90 530	9.10 49 401	🟢	21.62	0.86	11.01	🟢	🇺🇸	🟢	0.90	🟢	4	—	Medium Risk	
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	12.39 18 498	5.74 31 474	9.90 35 449	8.67 18 353	🟢	21.74	0.90	8.68	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
Non-US Stock																			
American Funds New World R6 percentile rank # of funds in category	RNWGX	Diversified Emerging Mkts	6.88 44 794	-0.94 39 714	5.07 16 639	6.57 1 434	🟢	15.98	0.79	25.56	🟢	🇺🇸	🟢	0.57	🟢	3	1-Low	Medium Risk	
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	3.68 64 771	0.60 58 705	3.94 68 668	4.72 65 442	🟢	16.37	0.98	16.26	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk	
Vanguard International Growth Adm percentile rank # of funds in category	VWILX	Foreign Large Growth	9.48 17 390	-4.54 65 371	6.64 13 340	8.68 8 215	🟢	22.71	1.23	15.02	🟢	🇺🇸	🟢	0.26	🟢	3	—	Low Risk	
Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	1.04 86 380	1.21 83 353	4.06 66 326	4.61 40 225	🟢	17.15	0.97	14.61	🟢	🇺🇸	🔴	0.39	🟢	3	—	Medium Risk	
American Funds New Perspective R6 percentile rank # of funds in category	RNPGX	Global Stock	17.16 37 343	2.90 31 326	11.48 26 279	11.47 16 196	🟢	18.20	1.09	24.10	🟢	—	🟢	0.41	🟢	3	2-Basic	Low Risk	

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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	Commit. Level	Carbon Risk	
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	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	4.92	-4.69	2.99	5.06	✓	21.84	1.03	28.65	✓	—	✓	0.13	✓	3	1-Low	Low Risk	
percentile rank			66	62	64	52													
# of funds in category			229	219	203	150										11-30-2024	02-15-2022	12-31-2022	
Fixed Income																			
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	—	—	
⚠ Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	6.39	2.66	3.43	4.60	✓	8.37	0.97	2.34	✖	—	—	0.12	✓	2	—	—	
percentile rank			82	51	62	35													
# of funds in category			642	596	555	433										11-30-2024	—	—	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	1.86	-2.33	1.79	2.12	✓	7.21	0.99	3.15	✓	—	—	0.10	✓	3	—	—	
percentile rank			55	37	45	36													
# of funds in category			158	150	141	104										11-30-2024	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	1.85	-2.07	0.11	1.76	✓	7.95	1.01	24.27	✓	■	—	0.30	✓	4	1-Low	—	
percentile rank			34	28	27	18													
# of funds in category			542	482	434	294										11-30-2024	02-15-2022	—	
PIMCO Income Instl	PIMIX	Multisector Bond	5.42	2.04	2.89	4.27	✓	6.72	0.82	17.77	✓	—	—	0.83	✓	4	—	—	
percentile rank			62	25	29	5													
# of funds in category			372	341	297	204										11-30-2024	—	—	
Lincoln Stable Value Account -L7NGPA		Stable Value	—	—	—	—	—	—	—	41.70	✓	—	—	—	—	—	—	—	
percentile rank			—	—	—	—													
# of funds in category			11	—	—	—										—	—	—	
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.66	3.57	2.59	—	✓	1.22	0.10	6.72	✓	—	—	0.10	✓	3	—	—	
percentile rank			50	76	56	—													
# of funds in category			255	203	185	112										11-30-2024	—	—	
Target Date																			
JPMorgan SmartRetirement® 2020 R6	JTTYX	Target Date	8.18	1.42	4.11	4.89	✓	9.76	0.81	16.51	✓	—	✓	0.34	✓	3	—	—	
percentile rank			34	31	76	77													
# of funds in category			164	147	132	80										11-30-2024	—	—	
JPMorgan SmartRetirement® 2025 R6	JNSYX	Target Date	8.72	1.42	4.89	5.61	✓	11.10	0.86	16.51	✓	—	✓	0.35	✓	3	—	—	
percentile rank			39	42	66	60													
# of funds in category			218	202	175	115										11-30-2024	—	—	
JPMorgan SmartRetirement® 2030 R6	JSMYX	Target Date	10.20	2.09	5.87	6.38	✓	12.50	0.90	16.51	✓	—	✓	0.35	✓	3	—	Low Risk	
percentile rank			30	32	60	62													
# of funds in category			252	233	201	135										11-30-2024	—	12-31-2022	

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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® 2035 R6 percentile rank # of funds in category	SRJYX	Target Date	12.08 14 247	2.96 19 224	7.34 26 194	7.28 49 134	✓	13.73	0.93	16.51	✓	—	✓	0.40	✓	3	—	Low Risk
JPMorgan SmartRetirement® 2040 R6 percentile rank # of funds in category	SMTYX	Target Date	13.24 29 246	3.53 27 228	8.17 33 196	7.90 48 135	✓	14.69	0.95	16.51	✓	—	✓	0.40	✓	3	—	Low Risk
JPMorgan SmartRetirement® 2045 R6 percentile rank # of funds in category	JSAYX	Target Date	14.19 37 242	3.93 32 224	8.84 27 194	8.28 45 134	✓	15.43	0.96	16.51	✓	—	✓	0.40	✓	3	—	Low Risk
JPMorgan SmartRetirement® 2050 R6 percentile rank # of funds in category	JTSYX	Target Date	14.74 37 244	4.15 31 226	8.96 40 196	8.35 50 135	✓	15.66	0.96	16.51	✓	—	✓	0.41	✓	3	—	Low Risk
JPMorgan SmartRetirement® 2055 R6 percentile rank # of funds in category	JFFYX	Target Date	14.69 43 241	4.14 38 223	8.97 43 193	8.36 53 129	✓	15.64	0.95	12.93	✓	—	✓	0.41	✓	3	—	Low Risk
JPMorgan SmartRetirement® 2060 R6 percentile rank # of funds in category	JAKYX	Target Date	14.76 43 239	4.17 36 221	8.96 47 186	— — 51	✓	15.62	1.21	8.34	✓	—	✓	0.41	✓	3	—	Low Risk
JPMorgan SmartRetirement® 2065 R6 percentile rank # of funds in category	JSMOX	Target Date	14.64 46 244	— — 177	— — 64	— — —	—	—	—	2.17	✖	—	✓	0.42	✓	3	—	Low Risk
JPMorgan SmartRetirement® Income R6 percentile rank # of funds in category	JSIYX	Target Date	8.18 7 187	1.44 18 170	4.05 16 148	4.45 19 106	✓	9.74	1.03	16.51	✓	—	✓	0.34	✓	3	—	—

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	—
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

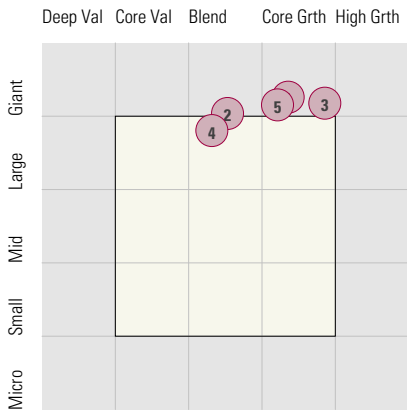
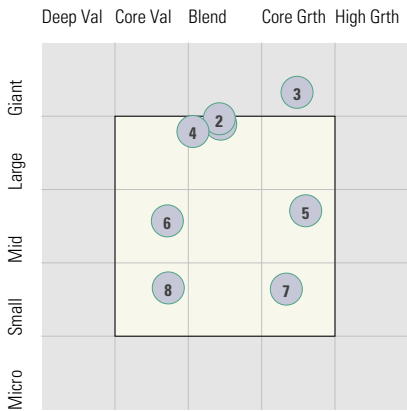
OFFICE MANAGEMENT SYSTEMS INC 401K

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

Style Analysis

Morningstar Style Box US Stock

Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	MFS Massachusetts Investors Tr R6	Large Blend	27.94	21.82	50.24	0.91	92.21	6.88	268.57
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	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	26.77	16.71	56.51	0.27	97.63	2.09	38.81
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	MFS New Discovery R6	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02
8	Vanguard Small Cap Value Index Admiral	Small Value	50.37	15.99	33.65	1.06	97.16	1.78	6.78

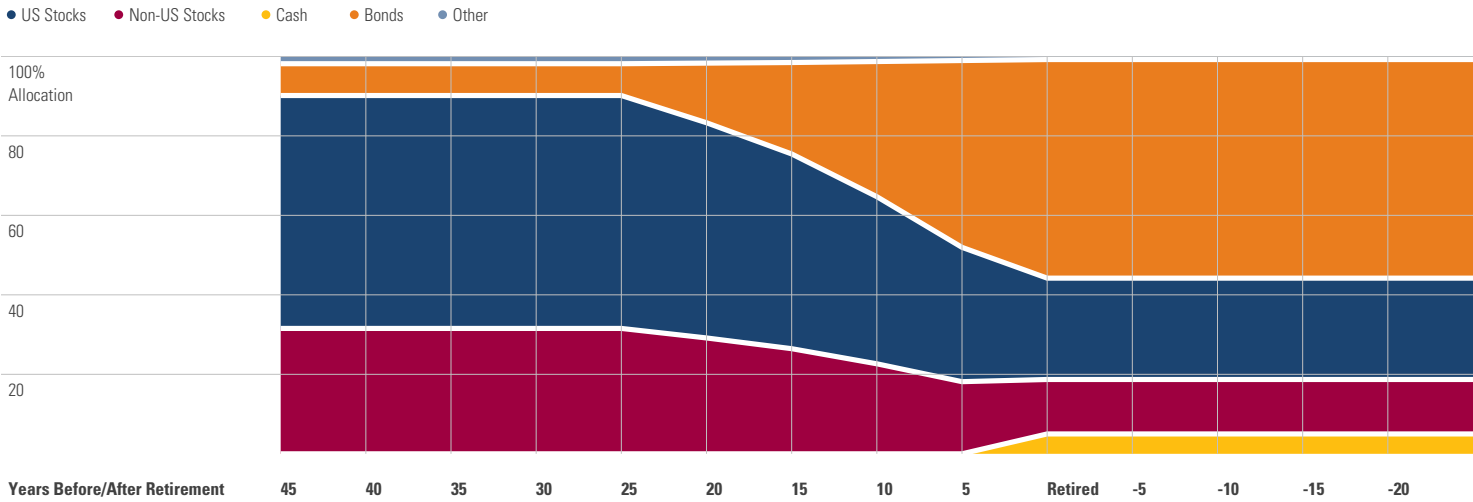
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.43	21.80	41.76	12.63	29.98	57.38	86.75	13.25	57.70
3	Vanguard International Growth Adm	Foreign Large Growth	34.16	16.78	49.05	27.29	30.88	41.82	79.44	20.56	82.17
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

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	PIMCO International Bond (USD-Hdg) Instl	Global Bond	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
2	Vanguard High-Yield Corporate Adm	High Yield Bond	5.80	0.00	88.82	0.00	2.88		11.34	89.26	-0.60
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70		97.69	0.00	2.31
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
5	PIMCO Income Instl	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	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	8.30	0.79	86.30	0.00	0.90		98.74	0.32	0.94

OFFICE MANAGEMENT SYSTEMS INC 401K

Target Date Analysis (Data as of 12-31-2024)

Target Date Allocation



Target Date Portfolio Data

	Asset Allocation %								Avg Mkt Cap \$M
	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	
JPMorgan SmartRetirement® 2020 R6	40.29	26.90	13.39	50.67	1.00	7.88	8.79	0.26	129.74
JPMorgan SmartRetirement® 2025 R6	45.50	30.37	15.13	47.54	0.89	7.15	6.71	0.27	129.90
JPMorgan SmartRetirement® 2030 R6	56.86	39.10	17.76	38.56	0.45	5.63	4.29	0.29	134.71
JPMorgan SmartRetirement® 2035 R6	68.58	46.95	21.63	26.68	0.00	5.61	4.38	0.37	128.18
JPMorgan SmartRetirement® 2040 R6	78.17	53.32	24.85	17.90	0.00	3.77	3.58	0.37	127.85
JPMorgan SmartRetirement® 2045 R6	85.47	58.26	27.21	11.01	0.00	2.40	3.16	0.35	127.68
JPMorgan SmartRetirement® 2050 R6	89.16	60.50	28.66	7.25	0.00	1.59	3.24	0.35	126.83
JPMorgan SmartRetirement® 2055 R6	89.19	60.66	28.53	7.21	0.00	1.58	3.26	0.35	127.57
JPMorgan SmartRetirement® 2060 R6	89.34	60.79	28.55	7.13	0.00	1.57	3.18	0.35	128.63
JPMorgan SmartRetirement® 2065 R6	88.52	60.22	28.30	7.11	0.00	1.59	4.02	0.35	128.61
JPMorgan SmartRetirement® Income R6	40.17	26.82	13.35	51.14	1.00	7.88	8.44	0.26	129.69