

SHAFFNER HEANEY ASSOCIATES 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	
			UpdatedUpdatedUpdated																
US Stock																			
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	
Fidelity Contrafund percentile rank # of funds in category	FCNTX	Large Growth	35.97 14 1,117	10.77 8 1,050	17.51 24 980	15.29 26 762	🟢	18.87	0.89	34.31	🟢	🟩	🟢	0.39	🟢	1	1-Low	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 Index Admiral percentile rank # of funds in category	VIMAX	Mid-Cap Blend	15.22 36 445	2.80 72 407	9.85 52 375	9.55 31 251	🟢	19.85	0.98	1.87	🔴	🟩	🟢	0.05	🟢	4	1-Low	Medium Risk	
MFS New Discovery R4 percentile rank # of funds in category	MNDJX	Small Growth	6.33 93 565	-5.10 82 547	4.70 91 530	8.99 52 401	🟢	21.61	0.86	11.01	🟢	🟩	🟢	1.03	🟢	4	—	Medium Risk	
Macquarie Small Cap Value Instl percentile rank # of funds in category	DEVIX	Small Value	11.14 30 498	2.23 82 474	7.22 79 449	7.55 47 353	🟢	22.60	0.93	12.51	🟢	🟩	🟢	0.86	🟢	3	—	Medium Risk	
Non-US Stock																			
American Funds New World R6 percentile rank # of funds in category	RNWXG	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 Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	3.04 75 771	0.89 50 705	4.76 42 668	5.47 28 442	🟢	18.00	1.09	11.86	🟢	🟩	🟢	0.08	🟢	3	1-Low	Low Risk	
Alternative																			
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSLX	Real Estate	4.92 66 229	-4.69 62 219	2.99 64 203	5.06 52 150	🟢	21.84	1.03	28.65	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk	
Fixed Income																			
BlackRock Inflation Protected Bond Instl percentile rank # of funds in category	BPRIX	Inflation-Protected Bond	1.86 52 158	-2.21 29 150	2.02 22 141	2.12 35 104	🟢	7.42	1.02	6.81	🟢	—	—	0.84	🔴	3	—	—	

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																	Updated	Updated	Updated
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 I2	PONPX	Multisector Bond	5.31	1.94	2.79	4.16	✔	6.72	0.82	17.77	✔	—	—	0.93	✔	4	—	—	
percentile rank			63	27	32	6													
# of funds in category			372	341	297	204										11-30-2024	—	—	
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.65	3.70	2.49	1.80	✖	0.94	0.07	27.50	✔	—	—	0.26	✔	—	—	—	
percentile rank			52	64	67	74													
# of funds in category			255	203	185	112										—	—	—	

Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	7.75	1.34	4.75	5.58		10.27	0.85	11.86		—		0.08		3	1-Low	—
percentile rank			48	43	43	37												
# of funds in category			164	147	132	80										11-30-2024	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	9.44	1.92	5.66	6.32		11.82	0.92	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			12	16	23	17												
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	10.64	2.44	6.44	6.92		12.87	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			15	17	26	24												
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTX	Target Date	11.78	2.97	7.20	7.51		13.65	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			26	19	37	39												
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	12.88	3.51	7.97	8.08		14.42	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			45	29	47	42												
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	13.91	4.00	8.73	8.57		15.22	0.95	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			54	27	38	31												
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIX	Target Date	14.64	4.37	9.03	8.72		15.63	0.96	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			41	21	34	30												
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	14.64	4.37	9.02	8.70		15.64	0.96	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			46	26	38	34												
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	14.63	4.38	9.02	8.70		15.63	1.22	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			47	26	45	50												
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	14.62	4.39	9.01	—		15.61	1.22	7.48		—		0.08		3	1-Low	Low Risk
percentile rank			49	31	51	—												
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	14.59	—	—	—	—	—	—	2.51		—		0.08		3	—	Low Risk
percentile rank			51	—	—	—												
# of funds in category			244	177	64	—										11-30-2024	—	12-31-2022

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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	6.58	0.98	3.58	4.19	🟢	8.85	0.94	11.86	🟢	—	🟢	0.08	🟢	4	1-Low	—			
percentile rank			54	36	50	40															
# of funds in category			187	170	148	106										11-30-2024	02-15-2022	—			

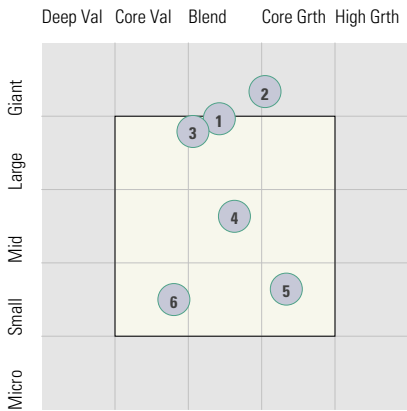
Balanced																		
BlackRock Global Allocation Instl	MALOX	Global Allocation	9.24	1.17	6.01	5.51		12.24	0.92	8.00				0.85		3	—	Low Risk
percentile rank			35	58	19	23												
# of funds in category			358	342	329	255										11-30-2024	—	09-30-2022

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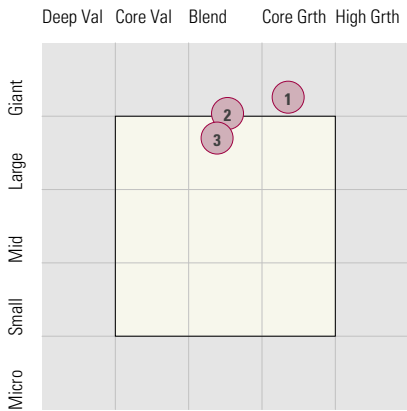
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



●	US Stock Funds		Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
2	Fidelity Contrafund	Large Growth	31.18	13.35	55.46	1.22	91.25	5.47	566.44
3	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	33.59	22.68	43.73	0.33	98.14	1.53	34.27
5	MFS New Discovery R4	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02
6	Macquarie Small Cap Value Instl	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59

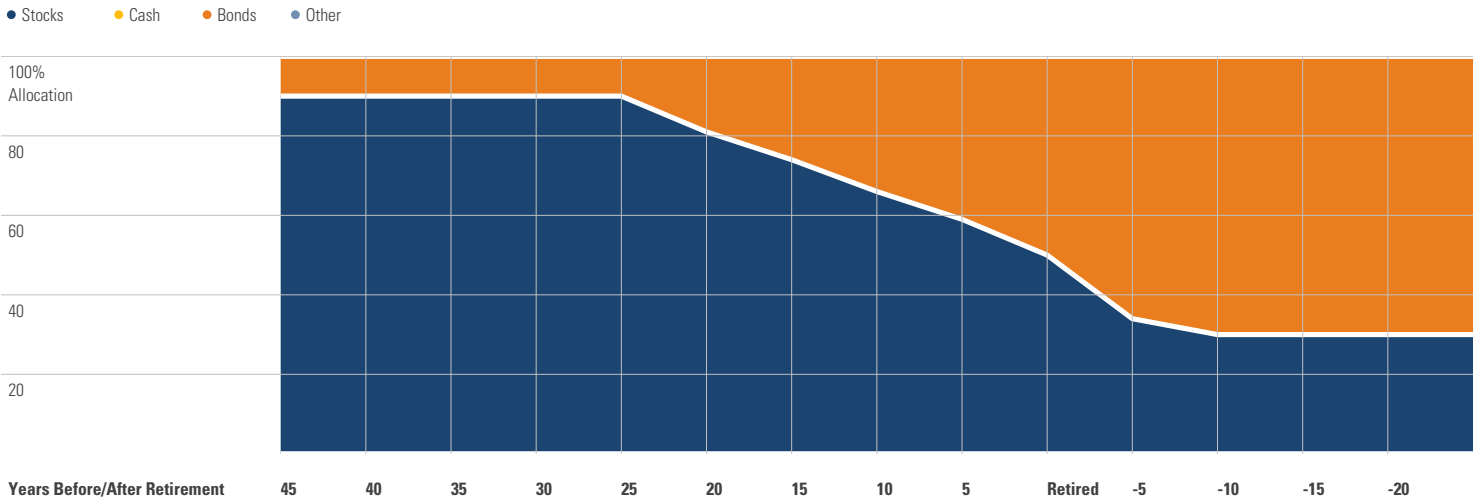
●	Non-US Stock Funds		Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	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 Developed Markets Index Admiral	Foreign Large Blend Index	42.13	20.07	37.81	11.37	35.62	53.00	99.40	0.60	32.20

●	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	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
2	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
3	PIMCO Income I2	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
4	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

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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	
Vanguard Target Retirement 2020 Fund	35.67	21.53	14.14	59.81	16.91	0.23	4.44	0.07	96.21
Vanguard Target Retirement 2025 Fund	49.71	30.25	19.46	46.58	10.93	0.20	3.64	0.06	97.11
Vanguard Target Retirement 2030 Fund	59.69	36.96	22.73	37.13	0.00	0.17	3.12	0.07	99.12
Vanguard Target Retirement 2035 Fund	67.04	41.42	25.62	30.02	0.00	0.14	2.86	0.08	98.84
Vanguard Target Retirement 2040 Fund	74.26	46.02	28.24	23.16	0.00	0.11	2.51	0.07	99.20
Vanguard Target Retirement 2045 Fund	81.89	50.60	31.29	15.75	0.00	0.08	2.28	0.07	98.87
Vanguard Target Retirement 2050 Fund	88.42	54.59	33.83	9.43	0.00	0.05	2.09	0.07	98.77
Vanguard Target Retirement 2055 Fund	88.40	54.54	33.86	9.50	0.00	0.05	2.04	0.07	98.68
Vanguard Target Retirement 2060 Fund	88.34	54.25	34.09	9.43	0.00	0.05	2.17	0.07	98.15
Vanguard Target Retirement 2065 Fund	88.23	53.46	34.77	9.43	0.00	0.05	2.27	0.07	96.64
Vanguard Target Retirement 2070 Fund	88.52	54.03	34.49	9.70	0.00	0.05	1.70	0.07	97.47
Vanguard Target Retirement Income Fund	28.64	17.28	11.36	66.48	19.17	0.25	4.81	0.06	96.17