

HARSCH AND OSBORNE MD PC 401K PLAN

Screens Summary (Data as of 06-30-2022)

🚫 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																		
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	-11.44 50 1,369	8.40 74 1,236	8.57 82 1,119	11.47 65 819	✔️	17.60	0.94	30.35	✔️	🇺🇸	✔️	0.27	✔️	2	-	Low Risk
															05-31-2022	-	03-31-2022	
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	-10.66 38 1,369	10.56 22 1,236	11.27 20 1,119	12.92 12 819	✔️	18.64	1.00	6.18	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk
															05-31-2022	02-15-2022	03-31-2022	
Vanguard Mid Cap Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIMAX	Mid-Cap Blend	-16.00 69 408	7.19 40 368	8.28 24 326	11.48 14 218	✔️	21.25	0.98	24.13	✔️	🇺🇸	✔️	0.05	✔️	4	1-Low	Medium Risk
															05-31-2022	02-15-2022	03-31-2022	
Vanguard Small Cap Index Adm <i>percentile rank</i> <i># of funds in category</i>	VSMAX	Small Blend	-20.75 75 608	5.40 59 579	6.88 25 531	10.45 20 352	✔️	23.28	0.95	6.18	✔️	🇺🇸	❌	0.05	✔️	4	1-Low	Medium Risk
															05-31-2022	02-15-2022	03-31-2022	
Non-US Stock																		
American Funds Intl Gr and Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RIGGX	Foreign Large Blend	-18.96 54 757	2.08 32 704	3.08 20 612	5.29 41 418	✔️	19.25	1.08	13.75	✔️	🇺🇸	✔️	0.54	✔️	2	1-Low	Low Risk
															05-31-2022	02-15-2022	03-31-2022	
Fixed Income																		
American Century Inflation Adjs Bond R5 <i>percentile rank</i> <i># of funds in category</i>	AIANX	Inflation-Protected Bond	-4.98 43 208	2.94 52 199	2.97 45 186	1.48 51 126	✔️	5.25	1.03	20.59	✔️	—	—	0.27	✔️	-	-	-
															-	-	-	
Baird Aggregate Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BAGIX	Intermediate-Term Bond	-11.02 61 443	-0.73 28 399	1.07 20 362	2.13 8 267	✔️	5.02	1.08	21.76	✔️	🇺🇸	—	0.30	✔️	3	1-Low	-
															05-31-2022	02-15-2022	-	
Federated Hermes Govt Ultrashort IS <i>percentile rank</i> <i># of funds in category</i>	FGUSX	Ultrashort Bond	-0.46 21 237	0.67 37 216	1.10 60 177	0.71 70 97	❌	0.55	0.06	24.99	✔️	—	—	0.26	✔️	-	-	-
															-	-	-	
Target Date																		
Vanguard Target Retirement 2020 Fund <i>percentile rank</i> <i># of funds in category</i>	VTWNX	Target Date	-11.65 38 170	3.36 41 159	4.64 32 134	6.51 24 65	✔️	9.81	0.92	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	-
															05-31-2022	02-15-2022	-	
Vanguard Target Retirement 2025 Fund <i>percentile rank</i> <i># of funds in category</i>	VTVX	Target Date	-13.21 51 229	3.74 42 203	5.07 37 176	7.10 19 90	✔️	11.54	0.98	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
															05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2030 Fund <i>percentile rank</i> <i># of funds in category</i>	VTHRX	Target Date	-13.94 47 230	4.22 47 202	5.50 46 175	7.68 25 95	✔️	12.82	0.97	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
															05-31-2022	02-15-2022	03-31-2022	

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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 2035 Fund	VTHX	Target Date	-14.36	4.80	5.96	8.27	✓	14.06	0.94	9.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			37	48	45	27												
<i># of funds in category</i>			222	200	173	87									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	-14.82	5.35	6.42	8.74	✓	15.30	0.93	9.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			32	43	39	21												
<i># of funds in category</i>			224	202	175	95									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	-15.29	5.89	6.80	8.97	✓	16.55	0.96	9.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			33	28	30	19												
<i># of funds in category</i>			222	200	173	86									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	-15.45	5.91	6.81	8.97	✓	16.64	0.95	9.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			31	26	32	22												
<i># of funds in category</i>			224	202	175	91									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	-15.45	5.89	6.80	8.95	✓	16.65	0.94	9.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			30	32	34	24												
<i># of funds in category</i>			222	200	171	70									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	-15.44	5.89	6.79	8.96	✓	16.62	1.39	9.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			29	35	43	1												
<i># of funds in category</i>			222	192	153	1									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	-15.40	5.86	—	—	✖	16.64	1.39	4.97	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			20	50	—	—												
<i># of funds in category</i>			151	37	—	—									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	-10.14	2.09	3.34	4.12	✓	6.89	0.85	9.36	✓	—	✓	0.08	✓	3	1-Low	—
<i>percentile rank</i>			47	33	30	36												
<i># of funds in category</i>			168	149	128	79									05-31-2022	02-15-2022	—	
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	-12.51	2.13	3.68	5.00	✓	8.58	1.00	0.34	✖	—	✓	0.12	✓	3	1-Low	—
<i>percentile rank</i>			76	53	34	28												
<i># of funds in category</i>			466	428	395	284										05-31-2022	02-15-2022	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	-14.91	5.16	6.19	8.21	✓	14.98	1.01	0.34	✖	—	✓	0.14	✓	3	1-Low	Low Risk
<i>percentile rank</i>			68	44	31	29												
<i># of funds in category</i>			330	306	280	223										05-31-2022	02-15-2022	03-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	-11.33	0.43	2.27	3.28	✓	5.85	0.97	0.34	✖	—	✓	0.11	✓	3	1-Low	—
<i>percentile rank</i>			69	71	47	40												
<i># of funds in category</i>			141	132	126	89										05-31-2022	02-15-2022	—
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	-13.73	3.66	4.95	6.63	✓	11.71	0.98	0.34	✖	—	✓	0.13	✓	3	1-Low	Low Risk
<i>percentile rank</i>			79	70	58	52												
<i># of funds in category</i>			756	710	646	481										05-31-2022	02-15-2022	03-31-2022