

# MERCHANT ESOLUTIONS INC 401K

## 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	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
<b>US Stock</b>																		
JPMorgan US Equity R6	JUEMX	Large Blend	-9.56	13.25	12.64	13.97	✔️	19.02	1.01	7.87	✔️	🇺🇸	✖️	0.44	✔️	3	2-Basic	Low Risk
percentile rank			28	2	3	1												
# of funds in category			1,369	1,236	1,119	819												
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Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-10.66	10.56	11.27	12.92	✔️	18.64	1.00	6.18	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk
percentile rank			38	22	20	12												
# of funds in category			1,369	1,236	1,119	819												
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JPMorgan Large Cap Growth R6	JLGMX	Large Growth	-20.29	13.88	16.85	15.50	✔️	22.05	1.02	17.92	✔️	🇺🇸	✔️	0.44	✔️	3	2-Basic	Low Risk
percentile rank			41	5	2	4												
# of funds in category			1,252	1,142	1,060	793												
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American Funds Washington Mutual R6	RWMGX	Large Value	-2.80	9.95	10.87	12.23	✔️	17.42	0.91	25.01	✔️	🇺🇸	✖️	0.26	✔️	2	1-Low	Low Risk
percentile rank			4	42	34	45												
# of funds in category			1,369	1,236	1,119	819												
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MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	-24.39	4.76	10.77	-	✔️	20.67	0.89	13.62	✔️	🇺🇸	✔️	0.65	✔️	5	2-Basic	Low Risk
percentile rank			31	54	16	-												
# of funds in category			589	535	496	383												
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Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	-6.05	7.53	7.10	11.30	✔️	21.90	0.96	15.88	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
percentile rank			27	48	33	12												
# of funds in category			407	393	363	270												
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Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	-31.76	2.34	6.80	9.81	✔️	23.80	0.94	17.51	✔️	🇺🇸	✖️	0.07	✔️	4	1-Low	Low Risk
percentile rank			62	72	66	64												
# of funds in category			623	585	539	404												
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Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	-12.07	6.76	6.15	10.49	✔️	24.54	0.95	6.18	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
percentile rank			55	55	29	17												
# of funds in category			466	439	412	315												
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<b>Non-US Stock</b>																		
American Funds New World R6	RNWXG	Diversified Emerging Mkts	-27.15	2.89	5.15	6.03	✔️	18.74	0.95	23.05	✔️	🇺🇸	✔️	0.57	✔️	3	1-Low	Medium Risk
percentile rank			58	16	5	4												
# of funds in category			821	736	637	366												
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American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	-18.96	2.08	3.08	5.29	✔️	19.25	1.08	13.75	✔️	🇺🇸	✔️	0.54	✔️	2	1-Low	Low Risk
percentile rank			54	32	20	41												
# of funds in category			757	704	612	418												
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Vanguard International Growth Adm	VWILX	Foreign Large Growth	-36.18	6.33	7.51	9.17	✔️	21.79	1.00	12.51	✔️	🇺🇸	✔️	0.32	✔️	3	-	Low Risk
percentile rank			91	6	6	3												
# of funds in category			452	398	348	225												
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Vanguard International Value Inv	VTRIX	Foreign Large Value	-17.40	2.06	2.66	5.36	✔️	19.95	1.06	12.10	✔️	🇺🇸	✔️	0.36	✔️	2	-	Medium Risk
percentile rank			82	40	17	21												
# of funds in category			346	318	294	177												
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American Funds New Perspective R6	RNPGX	World Stock	-22.19	8.14	9.43	11.23	✔️	20.23	1.10	21.59	✔️	---	✔️	0.41	✔️	2	2-Basic	Low Risk
percentile rank			41	17	20	13												
# of funds in category			363	307	268	176												

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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	
<b>Alternative</b>																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	22.96	16.88	10.25	-0.36	✔	20.91	1.14	3.66	✔	—	—	0.82	✔	3	—	—
<i>percentile rank</i>			64	22	31	50												
<i># of funds in category</i>			115	110	92	60									05-31-2022	—	—	
Neuberger Berman Real Estate R6	NRREX	Real Estate	-6.78	6.88	8.24	—	✔	18.29	0.84	16.51	✔	—	✖	0.75	✔	4	—	Low Risk
<i>percentile rank</i>			47	11	4	—												
<i># of funds in category</i>			252	232	206	147									05-31-2022	—	03-31-2022	
<b>Fixed Income</b>																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	-11.03	-0.49	1.29	2.33	✔	5.25	1.07	21.76	✔	—	—	0.30	✔	3	1-Low	—
<i>percentile rank</i>			44	33	23	23												
<i># of funds in category</i>			608	567	505	362									05-31-2022	02-15-2022	—	
BlackRock High Yield Bond K	BRHYX	High Yield Bond	-12.21	0.53	2.37	4.74	✔	10.31	1.01	14.51	✔	—	—	0.49	✔	—	2-Basic	—
<i>percentile rank</i>			48	28	16	9												
<i># of funds in category</i>			678	635	581	393										—	02-15-2022	—
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	-5.03	2.99	3.12	1.65	✔	4.75	0.94	0.64	✖	—	—	0.10	✔	3	—	—
<i>percentile rank</i>			44	45	31	21												
<i># of funds in category</i>			208	199	186	126									05-31-2022	—	—	
Western Asset Core Bond IS	WACSX	Intermediate-Term Bond	-13.70	-1.62	0.71	2.05	✔	5.80	1.21	15.51	✔	🏠	—	0.43	✔	3	—	—
<i>percentile rank</i>			98	90	56	11												
<i># of funds in category</i>			443	399	362	267									05-31-2022	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.19	✔	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			—	—	—	—												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	-0.44	0.66	1.12	—	✔	0.55	0.06	24.99	✔	—	—	0.24	✔	—	—	—
<i>percentile rank</i>			20	40	57	—												
<i># of funds in category</i>			237	216	177	97												
PIMCO International Bond (USD-Hdg) Instl	PFORX	World Bond	-8.85	-1.02	1.51	3.47	✔	4.08	0.64	7.76	✔	—	—	0.52	✔	2	—	—
<i>percentile rank</i>			22	23	7	1												
<i># of funds in category</i>			130	112	89	58									04-30-2022	—	—	
<b>Balanced</b>																		
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	—	

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															Updated	Updated	Updated	
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>			<i>79</i>	<i>70</i>	<i>58</i>	<i>52</i>												
<i># of funds in category</i>			<i>756</i>	<i>710</i>	<i>646</i>	<i>481</i>												
															05-31-2022	02-15-2022	03-31-2022	