

# THE BETESH GROUP HOLDING CORP 401K

## Screens Summary (Data as of 06-30-2023)

🔴 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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
<b>US Stock</b>																		
DFA US Core Equity 1 I	DFEOX	Large Blend	18.54	15.70	10.78	11.88	✓	18.28	0.99	11.34	✓	📊	✓	0.14	✓	2	–	Medium Risk
<i>percentile rank</i>			45	12	60	45												
<i># of funds in category</i>			1,557	1,413	1,305	984									05-31-2023	–	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	19.54	14.56	12.27	12.82	✓	18.19	1.00	7.18	✓	📊	✓	0.04	✓	3	1-Low	Low Risk
<i>percentile rank</i>			26	27	19	10												
<i># of funds in category</i>			1,557	1,413	1,305	984									05-31-2023	02-15-2022	12-31-2022	
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	27.02	13.66	15.08	15.69	—	21.71	1.00	24.01	✓	📊	✓	0.04	✓	3	–	Low Risk
<i>percentile rank</i>			–	–	–	–												
<i># of funds in category</i>			1,321	1,215	1,126	879									05-31-2023	–	12-31-2022	
State St Russell Lg Cp Val® Indx NL Cl C		Large Value	11.50	14.26	8.12	9.23	—	17.44	1.00	24.36	✓	📊	✓	0.04	✓	3	–	Medium Risk
<i>percentile rank</i>			–	–	–	–												
<i># of funds in category</i>			1,309	1,223	1,168	886									05-31-2023	–	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	18.35	8.27	9.66	11.00	✓	21.38	1.00	10.36	✓	📊	✓	0.07	✓	3	1-Low	Medium Risk
<i>percentile rank</i>			48	44	29	45												
<i># of funds in category</i>			605	562	528	418									05-31-2023	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	9.54	15.60	7.12	9.63	✓	18.90	0.96	16.88	✓	📊	✓	0.07	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			74	66	48	22												
<i># of funds in category</i>			436	418	399	305									05-31-2023	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	18.32	5.92	4.04	8.68	✓	22.51	1.00	13.83	✓	📊	✓	0.05	✓	2	–	Medium Risk
<i>percentile rank</i>			26	65	87	78												
<i># of funds in category</i>			619	588	552	419									05-31-2023	–	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	5.98	15.26	3.56	7.28	—	22.65	1.00	13.83	✓	📊	✓	0.05	✓	3	–	Medium Risk
<i>percentile rank</i>			–	–	–	–												
<i># of funds in category</i>			502	468	441	345									05-31-2023	–	12-31-2022	
<b>Non-US Stock</b>																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	1.15	3.43	2.09	3.19	✓	16.64	0.92	14.84	✓	📊	✓	0.14	✓	2	1-Low	Medium Risk
<i>percentile rank</i>			81	48	39	41												
<i># of funds in category</i>			844	751	672	412									05-31-2023	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	16.53	9.01	4.39	5.67	✓	18.92	1.09	10.36	✓	📊	✓	0.07	✓	2	1-Low	Low Risk
<i>percentile rank</i>			47	33	35	22												
<i># of funds in category</i>			796	744	680	460									05-31-2023	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	14.83	3.49	6.57	9.12	✓	23.56	1.11	13.51	✓	📊	✓	0.34	✓	3	–	Low Risk
<i>percentile rank</i>			63	67	22	5												
<i># of funds in category</i>			474	431	371	257									05-31-2023	–	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	18.00	11.25	4.55	5.31	✓	19.21	1.02	13.10	✓	📊	✖	0.38	✓	2	–	Medium Risk
<i>percentile rank</i>			35	43	27	18												
<i># of funds in category</i>			394	358	328	210									05-31-2023	–	12-31-2022	
DFA Global Equity I	DGEIX	Global Stock	16.14	13.95	8.28	9.42	✓	17.67	1.01	11.34	✓	—	✓	0.25	✓	2	–	Medium Risk
<i>percentile rank</i>			44	9	33	19												
<i># of funds in category</i>			386	359	308	202									05-31-2023	–	12-31-2022	

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																	Updated	Updated	Updated	
<b>Alternative</b>																				
⚠ Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	-8.08	16.11	4.29	0.39	⊕	14.32	0.76	12.59	✓	—	—	1.12	✓	—	—	—		
<i>percentile rank</i>			28	87	59	28														
<i># of funds in category</i>			116	111	101	68														
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-3.95	5.87	4.39	6.13	✓	20.22	1.00	27.15	✓	—	✓	0.12	✓	3	1-Low	Low Risk		
<i>percentile rank</i>			62	71	49	49														
<i># of funds in category</i>			268	244	225	162												05-31-2023	02-15-2022	12-31-2022
<b>Fixed Income</b>																				
Lord Abbett Total Return R6	LTRHX	Core Plus Bond	-0.29	-2.63	0.94	—	✓	6.29	1.00	22.84	✓	—	—	0.35	✓	2	—	—		
<i>percentile rank</i>			51	28	49	—														
<i># of funds in category</i>			673	602	563	398												05-31-2023	—	—
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	1.97	-1.44	1.05	3.12	✓	4.38	0.59	8.76	✓	—	—	0.51	✓	3	—	—		
<i>percentile rank</i>			18	14	17	1														
<i># of funds in category</i>			135	124	102	63												05-31-2023	—	—
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	8.50	2.46	3.41	4.23	✓	8.19	0.95	15.38	✓	—	—	0.13	✓	—	—	—		
<i>percentile rank</i>			44	65	24	17														
<i># of funds in category</i>			725	662	620	451												—	—	—
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	-1.78	-0.23	2.36	2.00	✓	6.89	0.99	1.64	⊕	—	—	0.10	✓	3	—	—		
<i>percentile rank</i>			70	58	44	17														
<i># of funds in category</i>			237	221	217	155												05-31-2023	—	—
Western Asset Core Bond IS	WACSX	Intermediate-Term Bond	-1.36	-4.71	0.40	1.88	✓	7.79	1.25	16.51	✓	⊠	—	0.42	✓	2	—	—		
<i>percentile rank</i>			77	94	74	11														
<i># of funds in category</i>			530	474	441	330												05-31-2023	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	40.19	✓	—	—	—	—	—	—	—		
<i>percentile rank</i>			—	—	—	—														
<i># of funds in category</i>			61	—	—	—												—	—	—
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	3.29	1.05	1.49	—	✓	0.63	0.04	25.99	✓	—	—	0.24	✓	—	—	—		
<i>percentile rank</i>			72	57	69	—														
<i># of funds in category</i>			245	221	193	112												—	—	—
<b>Target Date</b>																				
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	6.58	3.85	4.62	6.02	✓	10.06	0.87	10.36	✓	—	✓	0.08	✓	3	1-Low	—		
<i>percentile rank</i>			63	57	40	25														
<i># of funds in category</i>			167	153	130	62												05-31-2023	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	8.56	4.96	5.26	6.68	✓	11.69	0.93	10.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk		
<i>percentile rank</i>			24	37	26	17														
<i># of funds in category</i>			263	235	209	125												05-31-2023	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	9.95	6.04	5.78	7.24	✓	12.80	0.94	10.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk		
<i>percentile rank</i>			26	47	34	24														
<i># of funds in category</i>			259	228	199	121												05-31-2023	02-15-2022	12-31-2022

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													Updated					
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	11.28	7.21	6.35	7.82	✓	13.78	0.94	10.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			47	60	38	30												
<i># of funds in category</i>			260	230	207	122									05-31-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	12.56	8.35	6.88	8.33	✓	14.76	0.94	10.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			56	65	39	31												
<i># of funds in category</i>			250	218	196	118									05-31-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	13.93	9.53	7.46	8.69	✓	15.79	0.97	10.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			55	48	30	23												
<i># of funds in category</i>			252	225	203	122									05-31-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	14.58	9.73	7.58	8.76	✓	16.06	0.97	10.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			49	49	27	28												
<i># of funds in category</i>			249	220	197	119									05-31-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	14.60	9.74	7.57	8.74	✓	16.07	0.96	10.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			57	53	33	28												
<i># of funds in category</i>			251	218	198	99									05-31-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	14.62	9.75	7.58	8.74	✓	16.05	1.30	10.36	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			56	56	33	1												
<i># of funds in category</i>			239	204	177	8									05-31-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	14.62	9.75	7.55	—	✖	16.05	1.30	5.97	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			65	65	70	—												
<i># of funds in category</i>			188	84	10	—									05-31-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	14.68	—	—	—	—	—	—	1.01	✖	—	✓	0.08	✓	3	—	Low Risk
<i>percentile rank</i>			60	—	—	—												
<i># of funds in category</i>			188	84	10	—									05-31-2023	—	12-31-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	4.51	1.70	3.45	4.12	✓	8.05	0.89	10.36	✓	—	✓	0.08	✓	3	1-Low	—
<i>percentile rank</i>			54	52	37	33												
<i># of funds in category</i>			203	183	160	104									05-31-2023	02-15-2022	—	

### Balanced

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	5.95	2.13	3.86	4.91	✓	9.67	1.02	1.34	✖	—	✓	0.12	✓	3	1-Low	—
<i>percentile rank</i>			35	79	39	22												
<i># of funds in category</i>			541	510	475	347									05-31-2023	06-20-2023	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	12.70	8.14	6.83	8.01	✓	14.73	1.02	1.34	✖	—	✓	0.14	✓	3	1-Low	Low Risk
<i>percentile rank</i>			31	53	29	27												
<i># of funds in category</i>			381	346	324	248									05-31-2023	06-20-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	2.63	-0.87	2.24	3.25	✓	7.41	1.00	1.34	✖	—	✓	0.11	✓	3	1-Low	—
<i>percentile rank</i>			71	85	56	43												
<i># of funds in category</i>			172	158	146	103									05-31-2023	06-20-2023	—	
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	9.34	5.12	5.38	6.48	✓	12.15	1.00	1.34	✖	—	✓	0.13	✓	3	1-Low	Low Risk
<i>percentile rank</i>			42	79	54	48												
<i># of funds in category</i>			888	821	786	581									05-31-2023	06-20-2023	12-31-2022	