

OFFICE MANAGEMENT SYSTEMS INC 401K

Screens Summary (Data as of 06-30-2025)

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	10.77 80 1,431	15.90 74 1,323	14.28 71 1,210	12.05 57 916	🟢	15.24	0.95	7.17	🟢	🇺🇸	🟢	0.38	🟢	4	—	Low Risk	
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	15.12 28 1,431	19.66 23 1,323	16.60 21 1,210	13.60 9 916	🟢	15.80	1.00	7.59	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
JPMorgan Large Cap Growth R6 percentile rank # of funds in category	JLGMX	Large Growth	15.01 57 1,107	25.36 36 1,057	17.35 19 977	17.84 6 768	🟢	17.73	0.93	20.92	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk	
American Funds Washington Mutual R6 percentile rank # of funds in category	RWMGX	Large Value	16.90 9 1,431	17.30 63 1,323	16.44 27 1,210	12.76 39 916	🟢	13.23	0.80	28.02	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk	
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	24.78 16 507	18.38 21 492	12.21 17 459	11.16 24 379	🟢	19.85	0.95	1.91	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	11.81 23 421	10.89 51 392	13.97 52 366	8.66 38 287	🟢	17.82	0.94	1.91	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
MFS New Discovery R6 percentile rank # of funds in category	MNDKX	Small Growth	7.76 43 554	9.21 68 537	4.63 84 522	8.54 40 405	🟢	19.67	0.84	11.50	🟢	🇺🇸	🟢	0.90	🟢	4	—	Medium Risk	
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	9.12 19 501	11.65 22 484	15.18 35 453	8.39 20 373	🟢	20.93	0.89	9.18	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
Non-US Stock																			
American Funds New World R6 percentile rank # of funds in category	RNWXG	Diversified Emerging Mkts	15.53 29 778	13.74 12 720	8.82 28 638	7.83 2 459	🟢	14.09	0.74	26.05	🟢	🇺🇸	🟢	0.57	🟢	3	1-Low	Medium Risk	
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	18.79 39 764	15.13 48 713	11.36 31 669	6.53 40 469	🟢	15.10	0.98	16.76	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk	
Vanguard International Growth Adm percentile rank # of funds in category	VWILX	Foreign Large Growth	17.94 32 391	13.87 48 368	7.34 55 336	9.60 6 224	🟢	20.94	1.23	15.52	🟢	🇺🇸	🟢	0.25	🟢	3	—	Low Risk	
⚠️ Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	13.71 97 359	12.51 92 344	10.70 83 325	5.58 77 241	🟢	16.02	1.00	15.10	🟢	🇺🇸	🔴	0.36	🟢	3	—	Medium Risk	
American Funds New Perspective R6 percentile rank # of funds in category	RNPGX	Global Stock	18.08 23 338	18.88 32 323	13.84 15 285	12.17 15 193	🟢	15.79	1.05	24.59	🟢	—	🟢	0.41	🟢	2	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	7.01	-0.55	13.66	2.62	✓	13.17	1.15	6.67	✓	—	—	1.00	✓	2	—	—	
percentile rank			17	61	45	62													
# of funds in category			109	100	96	69										05-31-2025	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	10.33	3.55	6.53	5.94	✓	20.28	1.03	29.15	✓	—	✓	0.13	✓	2	1-Low	Low Risk	
percentile rank			30	51	66	46													
# of funds in category			225	218	201	153										05-31-2025	02-15-2022	12-31-2022	
Fixed Income																			
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	6.67	5.24	1.82	3.32	✓	4.53	0.54	10.77	✓	—	—	0.75	✓	3	—	—	
percentile rank			27	10	9	3													
# of funds in category			107	101	96	60										05-31-2025	—	—	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.45	9.12	5.19	4.93	✓	6.74	0.98	2.84	✗	—	—	0.12	✓	2	—	—	
percentile rank			39	57	64	28													
# of funds in category			629	602	560	437										04-30-2025	—	—	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	5.68	2.16	1.52	2.58	✓	6.88	1.00	3.64	✓	—	—	0.10	✓	3	—	—	
percentile rank			57	62	49	36													
# of funds in category			161	152	141	117										05-31-2025	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	6.21	3.18	-0.33	2.15	✓	7.36	1.01	24.77	✓	■	—	0.30	✓	4	1-Low	—	
percentile rank			33	20	30	17													
# of funds in category			523	480	423	301										05-31-2025	02-15-2022	—	
PIMCO Income Instl	PIMIX	Multisector Bond	9.31	7.29	4.37	4.53	✓	5.95	0.81	18.27	✓	—	—	0.83	✓	4	—	—	
percentile rank			16	29	24	7													
# of funds in category			377	356	310	213										05-31-2025	—	—	
Lincoln Stable Value Account -L7NGPA		Stable Value	—	—	—	—	—	—	—	42.19	✓	—	—	—	—	—	—	—	
percentile rank			—	—	—	—													
# of funds in category			13	—	—	—										—	—	—	
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.71	4.82	2.82	2.37	✓	0.90	0.10	5.62	✓	—	—	0.09	✓	3	—	—	
percentile rank			24	64	60	45													
# of funds in category			257	212	188	114										05-31-2025	—	—	
Target Date																			
JPMorgan SmartRetirement® 2025 R6	JNSYX	Target Date	9.77	9.66	6.79	6.05	✓	9.87	0.86	17.01	✓	—	✓	0.35	✓	3	—	—	
percentile rank			66	44	67	71													
# of funds in category			193	178	151	99										05-31-2025	—	—	
JPMorgan SmartRetirement® 2030 R6	JSMYX	Target Date	10.76	11.27	8.27	6.89	✓	11.16	0.91	17.01	✓	—	✓	0.35	✓	3	—	Low Risk	
percentile rank			57	26	46	67													
# of funds in category			239	223	190	130										05-31-2025	—	12-31-2022	
JPMorgan SmartRetirement® 2035 R6	SRJYX	Target Date	11.87	12.96	10.17	7.85	✓	12.30	0.94	17.01	✓	—	✓	0.40	✓	3	—	Low Risk	
percentile rank			58	19	18	50													
# of funds in category			235	214	183	130										05-31-2025	—	12-31-2022	

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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
																Updated	Updated	Updated
JPMorgan SmartRetirement® 2040 R6	SMTYX	Target Date	12.56	14.17	11.36	8.50	✔	13.22	0.96	17.01	✔	—	✔	0.40	✔	3	—	Low Risk
percentile rank			65	29	21	53												
# of funds in category			235	218	185	130										05-31-2025	—	12-31-2022
JPMorgan SmartRetirement® 2045 R6	JSAYX	Target Date	12.99	15.05	12.31	8.92	✔	13.92	0.97	17.01	✔	—	✔	0.40	✔	3	—	Low Risk
percentile rank			73	34	17	52												
# of funds in category			229	214	183	130										05-31-2025	—	12-31-2022
JPMorgan SmartRetirement® 2050 R6	JTSYX	Target Date	13.25	15.42	12.48	9.01	✔	14.19	0.96	17.01	✔	—	✔	0.41	✔	3	—	Low Risk
percentile rank			76	41	19	57												
# of funds in category			233	216	185	130										05-31-2025	—	12-31-2022
JPMorgan SmartRetirement® 2055 R6	JFFYX	Target Date	13.33	15.41	12.49	9.03	✔	14.16	0.96	13.42	✔	—	✔	0.41	✔	3	—	Low Risk
percentile rank			79	44	23	57												
# of funds in category			228	213	182	130										05-31-2025	—	12-31-2022
JPMorgan SmartRetirement® 2060 R6	JAKYX	Target Date	13.31	15.44	12.50	—	✔	14.14	1.20	8.84	✔	—	✔	0.41	✔	3	—	Low Risk
percentile rank			79	50	34	—												
# of funds in category			227	212	176	73										05-31-2025	—	12-31-2022
JPMorgan SmartRetirement® 2065 Class R6	JSMOX	Target Date	13.12	—	—	—	—	—	—	2.66	✖	—	✔	0.42	✔	3	—	Low Risk
percentile rank			86	—	—	—												
# of funds in category			292	180	86	—										05-31-2025	—	12-31-2022
JPMorgan SmartRetirement® Income R6	JSIYX	Target Date	9.60	8.87	5.53	4.95	✔	8.72	1.03	17.01	✔	—	✔	0.34	✔	3	—	—
percentile rank			23	3	8	22												
# of funds in category			179	166	138	99										05-31-2025	—	—
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	10.51	8.47	5.11	5.38	✔	9.47	0.98	3.35	✔	📊	✔	0.12	✔	3	1-Low	—
percentile rank			24	25	57	15												
# of funds in category			248	—	—	—										05-31-2025	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	14.51	14.09	10.75	8.66	✔	13.15	0.99	3.35	✔	📊	✔	0.14	✔	3	1-Low	Low Risk
percentile rank			29	21	28	15												
# of funds in category			200	—	—	—										05-31-2025	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	8.31	5.63	2.27	3.62	✔	7.83	0.94	3.35	✔	📊	✔	0.11	✔	4	1-Low	—
percentile rank			36	68	86	54												
# of funds in category			77	—	—	—										05-31-2025	07-19-2023	—
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	12.53	11.28	7.92	7.05	✔	11.27	0.98	3.35	✔	📊	✔	0.13	✔	3	1-Low	Low Risk
percentile rank			24	26	44	14												
# of funds in category			467	—	—	—										05-31-2025	07-19-2023	12-31-2022