

# HARSCH AND OSBORNE MD PC 401K PLAN

## Screens Summary (Data as of 09-30-2020)

⊖ Fund Removed from Approved List

⚠ Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense				
			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	
<b>US Stock</b>																
American Funds Invmt Co of Amer R6 <i>percentile rank</i>	RICGX	Large Blend	13.04	8.67	12.05	11.83	✔	16.26	0.91	28.60	✔	☐	✔	0.27	✔	
<i># of funds in category</i>			45	66	55	62										
			1,379	1,239	1,075	828										
Vanguard 500 Index Admiral <i>percentile rank</i>	VFIAX	Large Blend Index	15.11	12.24	14.11	13.71	✔	17.74	1.00	4.43	✔	☐	✔	0.04	✔	
<i># of funds in category</i>			26	19	12	10										
			1,379	1,239	1,075	828										
Vanguard Mid Cap Index Admiral <i>percentile rank</i>	VIMAX	Mid-Cap Blend	7.08	7.98	10.33	11.97	✔	20.37	0.98	22.38	✔	☐	✔	0.05	✔	
<i># of funds in category</i>			11	11	13	7										
			403	368	295	213										
Vanguard Small Cap Index Adm <i>percentile rank</i>	VSMAX	Small Blend	1.34	4.39	8.95	10.95	✔	22.78	0.98	4.43	✔	☐	✖	0.05	✔	
<i># of funds in category</i>			14	7	5	3										
			658	617	503	358										
<b>Non-US Stock</b>																
American Funds Europacific Growth R6 <i>percentile rank</i>	REGGX	Foreign Large Blend	14.97	5.67	9.08	6.79	✔	17.32	1.09	19.35	✔	☐	✔	0.46	✔	
<i># of funds in category</i>			58	60	50	52										
			469	420	336	246										
<b>Fixed Income</b>																
American Century Inflation Adjs Bond R5 <i>percentile rank</i>	AIANX	Inflation-Protected Bond	9.09	5.09	4.29	3.17	✔	4.10	1.05	18.85	✔	—	—	0.27	✔	
<i># of funds in category</i>			49	50	38	37										
			210	200	172	116										
Vanguard Total Bond Market Index Adm <i>percentile rank</i>	VBTLX	Intermediate-Term Bond	7.03	5.30	4.20	3.59	✔	3.44	1.02	7.61	✔	☐	—	0.05	✔	
<i># of funds in category</i>			38	25	33	47										
			418	381	336	256										
Federated Hermes Govt Ultrashort IS <i>percentile rank</i>	FGUSX	Ultrashort Bond	1.77	1.88	1.33	0.83	✖	0.46	0.06	23.24	✔	—	—	0.26	✔	
<i># of funds in category</i>			52	66	81	76										
			209	168	133	64										
<b>Target Date</b>																
Vanguard Target Retirement 2015 Inv <i>percentile rank</i>	VTXVX	Target Date	7.68	6.09	7.04	7.04	✔	6.94	0.86	7.61	✔	—	✔	0.13	✔	
<i># of funds in category</i>			62	35	51	32										
			120	93	68	46										
Vanguard Target Retirement 2020 Inv <i>percentile rank</i>	VTWNX	Target Date	8.51	6.54	7.96	7.81	✔	9.14	1.02	7.61	✔	—	✔	0.13	✔	
<i># of funds in category</i>			34	20	18	10										
			199	170	130	86										
Vanguard Target Retirement 2025 Inv <i>percentile rank</i>	VTTVX	Target Date	9.04	6.89	8.60	8.38	✔	10.72	1.05	7.61	✔	—	✔	0.13	✔	
<i># of funds in category</i>			38	23	18	12										
			218	186	146	89										

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Vanguard Target Retirement 2030 Inv <i>percentile rank</i> <i># of funds in category</i>	VTHRX	Target Date	9.38 34 228	7.04 25 194	9.07 29 153	8.84 19 91	✔	11.99	1.02	7.61	✔	—	✔	0.14	✔
Vanguard Target Retirement 2035 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTHX	Target Date	9.71 33 211	7.16 25 183	9.53 29 143	9.29 16 86	✔	13.26	0.98	7.61	✔	—	✔	0.14	✔
Vanguard Target Retirement 2040 Inv <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	9.96 32 222	7.27 22 194	9.97 27 153	9.58 16 91	✔	14.53	0.97	7.61	✔	—	✔	0.14	✔
Vanguard Target Retirement 2045 Inv <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	10.27 34 211	7.32 23 183	10.13 23 143	9.66 16 85	✔	15.64	0.98	7.61	✔	—	✔	0.15	✔
Vanguard Target Retirement 2050 Inv <i>percentile rank</i> <i># of funds in category</i>	VFIFX	Target Date	10.26 35 222	7.32 25 194	10.13 27 153	9.65 22 79	✔	15.65	0.97	7.61	✔	—	✔	0.15	✔
Vanguard Target Retirement 2055 Inv <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	10.25 36 211	7.31 27 183	10.12 32 140	9.68 26 35	✔	15.63	0.96	7.61	✔	—	✔	0.15	✔
Vanguard Target Retirement 2060 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTSX	Target Date	10.25 38 242	7.31 29 171	10.12 48 71	— — —	✔	15.63	0.96	7.61	✔	—	✔	0.15	✔
Vanguard Target Retirement 2065 Inv <i>percentile rank</i> <i># of funds in category</i>	VLVX	Target Date	10.11 41 242	7.25 34 171	— — 71	— — —	✔	15.64	0.96	3.22	✔	—	✔	0.15	✔
Vanguard Target Retirement Income Inv <i>percentile rank</i> <i># of funds in category</i>	VTINX	Target Date	7.35 28 177	5.79 17 151	6.03 29 128	5.60 17 90	✔	5.73	0.86	7.61	✔	—	✔	0.12	✔
<b>Balanced</b>															
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	8.11 21 547	6.43 12 517	7.02 18 451	6.38 24 285	✔	7.28	1.01	26.02	✔	—	✔	0.12	✔
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	9.91 23 325	7.19 23 310	9.54 18 280	8.98 19 190	✔	13.94	1.02	26.02	✔	—	✔	0.14	✔
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	6.82 12 186	5.84 4 176	5.62 15 158	4.95 32 97	✔	4.42	0.97	26.02	✔	—	✔	0.11	✔
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	9.07 35 676	6.85 36 638	8.32 35 582	7.76 45 414	✔	10.56	0.99	26.02	✔	—	✔	0.13	✔