

MERCHANT ESOLUTIONS INC 401K

Screens Summary (Data as of 09-30-2021)

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																		
JPMorgan US Equity R6	JUEMX	Large Blend	30.61	17.75	18.27	17.46	✓	19.62	1.03	7.12	✓	☒	✖	0.44	✓	3	-	Low Risk
<i>percentile rank</i>			42	8	4	3												
<i># of funds in category</i>			1,391	1,267	1,112	819												
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	29.98	15.96	16.86	16.60	✓	18.82	1.00	5.43	✓	☒	✓	0.04	✓	3	1-Low	Low Risk
<i>percentile rank</i>			49	28	21	15												
<i># of funds in category</i>			1,391	1,267	1,112	819												
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	22.36	24.86	26.99	20.42	✓	21.98	1.06	17.17	✓	☒	✓	0.44	✓	2	2-Basic	Low Risk
<i>percentile rank</i>			82	9	5	11												
<i># of funds in category</i>			1,240	1,138	1,033	766												
JPMorgan Equity Income R6	OIEJX	Large Value	30.30	11.14	12.78	-	✓	18.28	0.90	17.18	✓	☒	✓	0.47	✓	3	1-Low	Low Risk
<i>percentile rank</i>			70	27	22	-												
<i># of funds in category</i>			1,210	1,149	1,027	751												
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	24.11	19.37	20.61	-	✓	19.56	0.86	12.87	✓	☒	✓	0.70	✓	5	2-Basic	Low Risk
<i>percentile rank</i>			88	36	27	-												
<i># of funds in category</i>			586	551	497	388												
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	40.57	9.88	10.82	14.15	✓	23.22	0.99	15.13	✓	☒	✓	0.07	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			76	42	43	15												
<i># of funds in category</i>			410	393	350	252												
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	30.99	15.06	17.09	16.36	✓	24.20	0.93	16.76	✓	☒	✖	0.07	✓	4	1-Low	-
<i>percentile rank</i>			81	52	56	53												
<i># of funds in category</i>			613	577	513	390												
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	55.74	8.89	11.05	14.21	✓	26.22	0.96	5.43	✓	☒	✓	0.07	✓	4	1-Low	-
<i>percentile rank</i>			72	34	33	16												
<i># of funds in category</i>			434	406	383	290												
Non-US Stock																		
American Funds New World R6	RNWXG	Diversified Emerging Mkts	25.28	15.66	13.54	10.07	✓	18.29	0.88	22.30	✓	☒	✓	0.59	✓	4	1-Low	Low Risk
<i>percentile rank</i>			30	10	7	1												
<i># of funds in category</i>			786	708	598	319												
American Funds Europacific Growth R6	REERG	Foreign Large Growth	24.76	13.21	12.17	10.63	✓	18.91	1.02	20.35	✓	☒	✓	0.46	✓	2	1-Low	Low Risk
<i>percentile rank</i>			21	37	40	35												
<i># of funds in category</i>			439	383	322	225												
Vanguard International Growth Adm	VWILX	Foreign Large Growth	24.80	22.26	20.14	14.95	✓	21.51	1.05	18.66	✓	☒	✓	0.33	✓	3	-	Low Risk
<i>percentile rank</i>			21	3	2	3												
<i># of funds in category</i>			439	383	322	225												
Vanguard International Value Inv	VTRIX	Foreign Large Value	30.88	6.94	8.49	7.89	✓	20.03	1.10	11.35	✓	☒	✓	0.35	✓	2	-	Medium Risk
<i>percentile rank</i>			41	12	4	13												
<i># of funds in category</i>			349	319	271	181												
American Funds New Perspective R6	RNPGX	World Stock	29.71	18.83	18.28	15.77	✓	19.24	1.04	20.84	✓	—	✓	0.42	✓	2	2-Basic	Low Risk
<i>percentile rank</i>			20	27	29	21												
<i># of funds in category</i>			342	298	254	159												

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			Updated	Updated	Updated													
Alternative																		
PIMCO Commodity Real Ret Strat Instl <i>percentile rank</i> <i># of funds in category</i>	PCRIX	Commodities Broad Basket	50.62 18 113	10.07 8 108	6.54 19 85	-1.52 42 52		18.75	1.19	6.75		—	—	0.82		—	—	—
Neuberger Berman Real Estate R6 <i>percentile rank</i> <i># of funds in category</i>	NRREX	Real Estate	29.89 83 247	14.73 7 232	10.23 5 200	— — 148		16.33	0.79	15.76		—		0.76		3	—	Medium Risk
																08-31-2021	—	06-30-2021
Fixed Income																		
Baird Core Plus Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BCOIX	Core Plus Bond	0.53 69 614	6.21 27 571	3.83 30 498	4.10 29 357		4.24	1.07	21.02		—	—	0.30		—	10-08-2021	1-Low
BlackRock High Yield Bond K <i>percentile rank</i> <i># of funds in category</i>	BRHYX	High Yield Bond	11.54 30 680	6.71 22 633	6.70 12 555	7.55 7 361		9.69	1.02	13.76		—	—	0.51		—	10-08-2021	2-Basic
Vanguard Inflation-Protected Secs Adm <i>percentile rank</i> <i># of funds in category</i>	VAIPX	Inflation- Protected Bond	5.09 62 206	7.29 34 202	4.16 42 176	3.02 24 125		3.86	0.94	10.12		—	—	0.10		—	—	—
Western Asset Core Bond IS <i>percentile rank</i> <i># of funds in category</i>	WACSX	Intermediate- Term Bond	0.30 26 411	6.12 13 378	3.82 3 333	4.10 3 249		4.31	1.09	14.76			—	0.43		—	—	—
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	— — 30	— — —	— — —	— — —	—	—	—	38.44		—	—	—	—	—	—	—
Federated Hermes Govt Ultrashort R6 <i>percentile rank</i> <i># of funds in category</i>	FGULX	Ultrashort Bond	0.10 76 241	1.41 69 213	1.34 73 169	— — 88		0.53	0.05	24.24		—	—	0.24		—	—	—
PIMCO International Bond (USD-Hdg) Instl <i>percentile rank</i> <i># of funds in category</i>	PFORX	World Bond	0.75 39 123	4.22 56 104	3.44 14 77	5.06 10 47		3.54	0.64	7.02		—	—	0.52		—	—	—
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	10.28 83 516	8.47 33 481	7.31 36 429	7.33 34 276		7.95	1.01	27.02		—		0.12		—	10-08-2021	1-Low
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	22.47 66 312	11.54 24 289	11.60 25 263	11.42 26 189		15.04	1.02	27.02		—		0.14		3	08-31-2021	10-08-2021
																	06-30-2021	Low Risk
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	4.52 82 196	6.73 29 180	5.06 50 165	5.17 51 108		4.87	0.96	27.02		—		0.11		—	10-08-2021	1-Low

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																	Updated	Updated	Updated
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	16.25	10.04	9.47	9.39	✔	11.44	0.99	27.02	✔	—	✔	0.13	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>82</i>	<i>46</i>	<i>53</i>	<i>56</i>													
<i># of funds in category</i>			<i>690</i>	<i>654</i>	<i>597</i>	<i>428</i>													
															08-31-2021	10-08-2021	06-30-2021		