

THE BETESH GROUP HOLDING CORP 401K

Screens Summary (Data as of 09-30-2022)

🔴 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
US Stock																		
DFA US Core Equity 1 I	DFEOX	Large Blend	-14.72	8.04	8.19	11.25	✔	21.30	1.04	10.59	✔	🇺🇸	✔	0.14	✔	2	-	Low Risk
percentile rank			35	26	52	33												
# of funds in category			1,376	1,250	1,131	828												

Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-15.51	8.12	9.20	11.66	✔	20.30	1.00	6.43	✔	🇺🇸	✔	0.04	✔	3	1-Low	Low Risk
percentile rank			42	23	20	13												
# of funds in category			1,376	1,250	1,131	828												

State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	-22.63	10.61	12.09	13.65	✔	23.12	1.00	23.26	✔	🇺🇸	✔	0.04	✔	3	-	Low Risk
percentile rank			35	14	12	9												
# of funds in category			1,256	1,146	1,067	795												

State St Russell Lg Cp Val® Indx NL Cl C		Large Value	-11.42	4.40	5.31	9.18	✔	20.43	1.00	23.61	✔	🇺🇸	✔	0.04	✔	3	-	Medium Risk
percentile rank			71	66	64	45												
# of funds in category			1,220	1,158	1,099	804												

Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	-27.45	5.44	7.68	10.52	✔	24.28	1.00	9.61	✔	🇺🇸	✔	0.07	✔	4	1-Low	Low Risk
percentile rank			42	43	44	40												
# of funds in category			585	535	494	382												

Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	-11.10	4.86	5.23	10.10	✔	22.98	0.96	16.13	✔	🇺🇸	✔	0.07	✔	4	1-Low	Medium Risk
percentile rank			51	54	35	12												
# of funds in category			407	393	366	272												

State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	-29.45	2.70	3.41	8.67	✔	25.97	1.00	13.08	✔	🇺🇸	✔	0.05	✔	2	-	Medium Risk
percentile rank			56	78	86	73												
# of funds in category			620	585	542	409												

State St Russell Sm Cp® Val Indx NL Cl C		Small Value	-17.78	4.76	2.91	7.93	✔	26.29	0.99	13.08	✔	🇺🇸	✔	0.05	✔	2	-	Medium Risk
percentile rank			80	64	57	47												
# of funds in category			473	445	419	318												

Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	-24.33	-0.56	-0.71	1.42	✔	18.60	0.96	14.10	✔	🇺🇸	✔	0.14	✔	2	1-Low	Medium Risk
percentile rank			25	30	30	37												
# of funds in category			808	726	644	373												

Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	-25.53	-1.26	-0.63	4.04	✔	19.95	1.06	9.61	✔	🇺🇸	✔	0.07	✔	2	1-Low	Low Risk
percentile rank			48	35	36	20												
# of funds in category			755	706	617	425												

Vanguard International Growth Adm	VWILX	Foreign Large Growth	-40.24	3.65	3.12	7.27	✔	23.42	1.04	12.76	✔	🇺🇸	✔	0.32	✔	3	-	Low Risk
percentile rank			89	5	10	4												
# of funds in category			449	390	350	227												

Vanguard International Value Inv	VTRIX	Foreign Large Value	-22.20	-0.78	-0.62	3.62	✔	20.65	1.04	12.35	✔	🇺🇸	✔	0.36	✔	2	-	Medium Risk
percentile rank			59	31	14	16												
# of funds in category			343	316	294	177												

DFA Global Equity I	DGEIX	Global Stock	-17.60	5.34	5.07	8.52	✔	20.88	1.06	10.59	✔	—	✔	0.25	✔	2	-	Medium Risk
percentile rank			29	14	23	11												
# of funds in category			347	306	273	169												

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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	
Alternative																		
⚠ Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	5.10	11.01	5.31	-2.16	⊕	18.10	0.87	11.84	✓	—	—	1.11	✓	—	—	—
<i>percentile rank</i>			94	88	85	66												
<i># of funds in category</i>			115	109	92	66												
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-18.71	-1.59	3.09	6.24	✓	22.30	0.96	26.40	✓	—	✓	0.12	✓	3	1-Low	Low Risk
<i>percentile rank</i>			70	52	54	35												
<i># of funds in category</i>			256	237	209	152									08-31-2022	02-15-2022	06-30-2022	
Fixed Income																		
Lord Abbett Total Return R6	LTRHX	Core Plus Bond	-15.12	-2.84	-0.16	—	✓	6.09	1.03	22.10	✓	—	—	0.35	✓	—	—	—
<i>percentile rank</i>			47	45	47	—												
<i># of funds in category</i>			611	569	509	364												
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	-10.93	-2.49	0.75	2.71	✓	4.66	0.68	8.02	✓	—	—	0.51	✓	2	—	—
<i>percentile rank</i>			15	19	3	1												
<i># of funds in category</i>			131	112	95	58									04-30-2022			
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	-12.74	-0.90	1.36	3.57	✓	10.06	0.89	14.64	✓	—	—	0.13	✓	—	—	—
<i>percentile rank</i>			35	53	36	26												
<i># of funds in category</i>			685	637	582	403												
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	-11.53	0.69	1.84	0.89	✓	6.68	0.97	0.89	⊕	—	—	0.10	✓	3	—	—
<i>percentile rank</i>			47	51	49	38												
<i># of funds in category</i>			210	199	190	128									08-31-2022			
Western Asset Core Bond IS	WACSX	Intermediate-Term Bond	-18.86	-4.30	-0.75	1.20	✓	6.85	1.23	15.76	✓	🇺🇸	—	0.43	✓	3	—	—
<i>percentile rank</i>			99	95	79	18												
<i># of funds in category</i>			448	404	366	272									08-31-2022			
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.44	✓	—	—	—	—	—	—	
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			40	—	—	—												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	-0.38	0.50	1.08	—	✓	0.56	0.07	25.24	✓	—	—	0.24	✓	—	—	—
<i>percentile rank</i>			30	46	61	—												
<i># of funds in category</i>			237	216	178	99												
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	-15.83	1.17	2.91	5.46	✓	10.98	0.90	9.61	✓	—	✓	0.08	✓	3	1-Low	—
<i>percentile rank</i>			36	48	35	24												
<i># of funds in category</i>			157	147	120	57									08-31-2022	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	-17.53	1.40	3.15	5.96	✓	12.78	0.96	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			58	46	34	21												
<i># of funds in category</i>			226	202	172	94									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	-18.42	1.82	3.43	6.46	✓	14.11	0.96	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			50	50	44	27												
<i># of funds in category</i>			226	202	170	97									08-31-2022	02-15-2022	06-30-2022	

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															Updated	Updated	Updated	
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	-18.87	2.39	3.78	6.99	✓	15.35	0.94	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			39	49	44	28												
<i># of funds in category</i>			219	195	169	91									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	-19.42	2.91	4.11	7.40	✓	16.61	0.94	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			33	46	39	22												
<i># of funds in category</i>			220	196	170	97									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	-19.93	3.46	4.42	7.61	✓	17.88	0.96	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			36	34	31	20												
<i># of funds in category</i>			219	195	169	90									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	-20.18	3.41	4.39	7.60	✓	18.01	0.95	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			38	35	33	20												
<i># of funds in category</i>			220	196	170	95									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	-20.17	3.40	4.38	7.58	✓	18.02	0.95	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			37	35	38	26												
<i># of funds in category</i>			219	195	169	72									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	-20.16	3.40	4.38	7.58	✓	17.99	1.35	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			37	42	41	1												
<i># of funds in category</i>			218	186	150	1									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	-20.10	3.38	4.36	—	✖	18.01	1.36	5.22	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			24	55	68	—												
<i># of funds in category</i>			161	37	8	—									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	-14.19	-0.02	1.96	3.31	✓	8.10	0.87	9.61	✓	—	✓	0.08	✓	3	1-Low	—
<i>percentile rank</i>			49	31	27	36												
<i># of funds in category</i>			162	146	123	81									08-31-2022	02-15-2022	—	
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	-16.75	-0.25	2.05	4.07	✓	9.85	1.00	0.59	✖	—	✓	0.12	✓	3	1-Low	—
<i>percentile rank</i>			83	62	38	30												
<i># of funds in category</i>			465	429	401	290									08-31-2022	02-15-2022	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	-19.55	2.69	3.95	6.93	✓	16.32	1.01	0.59	✖	—	✓	0.14	✓	3	1-Low	Low Risk
<i>percentile rank</i>			73	55	43	34												
<i># of funds in category</i>			332	309	286	226									08-31-2022	02-15-2022	06-30-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	-15.38	-1.88	0.95	2.53	✓	6.98	0.98	0.59	✖	—	✓	0.11	✓	3	1-Low	—
<i>percentile rank</i>			75	85	60	42												
<i># of funds in category</i>			143	132	128	89									08-31-2022	02-15-2022	—	
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	-18.16	1.24	3.02	5.52	✓	13.03	0.98	0.59	✖	—	✓	0.13	✓	3	1-Low	Low Risk
<i>percentile rank</i>			82	77	62	54												
<i># of funds in category</i>			766	708	658	487									08-31-2022	02-15-2022	06-30-2022	