

# BUSINESS FINANCE GROUP INC 401K

## Screens Summary (Data as of 09-30-2023)

🔴 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	Commit. Level	Carbon Risk	
US Stock																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	26.11	10.27	8.62	10.62	✔️	16.58	0.91	31.60	✔️	🇺🇸	✔️	0.27	✔️	1	–	Low Risk
<i>percentile rank</i>			6	28	59	52												
<i># of funds in category</i>			1,562	1,422	1,309	984												
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Vanguard 500 Index Admiral	VFIAX	Large Blend Index	21.57	10.11	9.88	11.87	✔️	17.85	1.00	7.43	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			30	32	20	9												
<i># of funds in category</i>			1,562	1,422	1,309	984												
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American Funds Growth Fund of Amer R6	RGAGX	Large Growth	23.09	5.15	8.61	11.72	✔️	20.11	0.94	29.93	✔️	🇺🇸	✔️	0.30	✔️	1	1-Low	Low Risk
<i>percentile rank</i>			59	52	61	53												
<i># of funds in category</i>			1,321	1,222	1,135	895												
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Vanguard Equity-Income Adm	VEIRX	Large Value	12.64	12.02	7.80	9.70	✔️	16.33	0.91	2.59	❌	🇺🇸	✔️	0.19	✔️	2	–	Medium Risk
<i>percentile rank</i>			70	48	24	16												
<i># of funds in category</i>			1,291	1,210	1,153	883												
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Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	15.06	3.24	7.18	9.46	✔️	21.38	1.01	10.61	✔️	🇺🇸	✔️	0.07	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			38	42	28	40												
<i># of funds in category</i>			609	568	537	431												
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Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	10.35	11.31	5.41	8.40	✔️	19.22	0.96	17.13	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			77	73	56	27												
<i># of funds in category</i>			430	409	393	298												
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PGIM Jennison Small Company R6	PJSQX	Small Growth	7.38	10.88	6.80	8.74	✔️	20.29	0.82	9.85	✔️	🇺🇸	❌	0.71	✔️	3	–	Medium Risk
<i>percentile rank</i>			64	7	11	25												
<i># of funds in category</i>			617	586	547	420												
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State St Russell Sm Cp® Val Indx NL Cl C		Small Value	7.80	13.19	2.60	6.17	✔️	23.15	1.00	14.08	✔️	🇺🇸	✔️	0.05	✔️	2	–	Medium Risk
<i>percentile rank</i>			90	86	80	58												
<i># of funds in category</i>			507	469	439	346												
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Non-US Stock																		
American Funds New World R6	RNWXG	Diversified Emerging Mkts	17.35	1.56	5.29	5.04	✔️	17.07	0.85	24.30	✔️	🇺🇸	✔️	0.57	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			26	32	9	3												
<i># of funds in category</i>			853	753	682	417												
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Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	24.01	5.32	3.17	4.01	✔️	19.09	1.09	10.61	✔️	🇺🇸	✔️	0.07	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			48	38	35	30												
<i># of funds in category</i>			800	746	686	460												
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Vanguard International Growth Adm	VWILX	Foreign Large Growth	16.10	-4.69	4.86	6.70	✔️	23.40	1.12	13.76	✔️	🇺🇸	✔️	0.34	✔️	3	–	Low Risk
<i>percentile rank</i>			71	82	19	9												
<i># of funds in category</i>			463	423	370	263												
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Vanguard International Value Inv	VTRIX	Foreign Large Value	23.05	7.80	3.20	3.57	✔️	19.53	1.03	13.35	✔️	🇺🇸	❌	0.38	✔️	2	–	Medium Risk
<i>percentile rank</i>			80	61	46	34												
<i># of funds in category</i>			401	362	337	218												
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American Funds New Perspective R6	RNPGX	Global Stock	21.70	4.92	8.36	9.82	✔️	19.33	1.11	22.84	✔️	—	✔️	0.41	✔️	2	2-Basic	Low Risk
<i>percentile rank</i>			35	24	13	10												
<i># of funds in category</i>			369	327	288	193												

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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	Pass/Fail	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated
<b>Alternative</b>																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	-0.88	16.10	6.73	-0.52	<span style="color: green;">✔</span>	18.27	1.12	4.92	<span style="color: green;">✔</span>	—	—	0.99	<span style="color: green;">✔</span>	3	—	—
percentile rank			57	57	43	62												
# of funds in category			114	110	105	66									06-30-2023	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-1.27	2.33	2.44	5.51	<span style="color: green;">✔</span>	20.72	1.01	27.40	<span style="color: green;">✔</span>	—	<span style="color: green;">✔</span>	0.12	<span style="color: green;">✔</span>	3	1-Low	Low Risk
percentile rank			63	74	56	49												
# of funds in category			271	248	230	166									08-31-2023	02-15-2022	12-31-2022	
<b>Fixed Income</b>																		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.22	-2.21	1.00	2.99	<span style="color: green;">✔</span>	4.30	0.57	9.02	<span style="color: green;">✔</span>	—	—	0.63	<span style="color: green;">✔</span>	4	—	—
percentile rank			19	10	17	1												
# of funds in category			122	114	105	66									08-31-2023	—	—	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.21	0.97	2.82	4.03	<span style="color: green;">✔</span>	7.83	0.95	1.09	<span style="color: red;">✖</span>	—	—	0.13	<span style="color: green;">✔</span>	—	—	—
percentile rank			64	70	35	19												
# of funds in category			721	664	621	456												
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	1.04	-2.06	2.00	1.64	<span style="color: green;">✔</span>	6.81	0.99	1.89	<span style="color: red;">✖</span>	—	—	0.10	<span style="color: green;">✔</span>	3	—	—
percentile rank			75	59	52	25												
# of funds in category			241	224	220	158									08-31-2023	—	—	
<span style="color: yellow;">!</span> Western Asset Core Bond IS	WACSX	Intermediate-Term Bond	0.33	-6.53	-0.55	1.38	<span style="color: green;">✔</span>	7.84	1.25	16.76	<span style="color: green;">✔</span>	<span style="color: gray;">■</span>	—	0.42	<span style="color: green;">✔</span>	2	—	—
percentile rank			76	98	87	20												
# of funds in category			529	477	437	321									08-31-2023	—	—	
PIMCO Income Instl	PIMIX	Multisector Bond	6.76	0.67	2.37	4.00	<span style="color: green;">✔</span>	5.77	0.84	16.52	<span style="color: green;">✔</span>	—	—	0.62	<span style="color: green;">✔</span>	4	—	—
percentile rank			26	25	18	1												
# of funds in category			364	333	280	178									08-31-2023	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	40.44	<span style="color: green;">✔</span>	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			73	—	—	—												
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	5.52	1.60	1.91	1.91	<span style="color: green;">✔</span>	1.21	-0.01	12.75	<span style="color: green;">✔</span>	—	—	0.47	<span style="color: green;">✔</span>	3	—	—
percentile rank			20	41	36	8												
# of funds in category			243	216	192	107									08-31-2023	—	—	
<b>Balanced</b>																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	8.53	-0.12	2.89	4.25	<span style="color: green;">✔</span>	9.71	1.03	1.59	<span style="color: red;">✖</span>	—	<span style="color: green;">✔</span>	0.12	<span style="color: green;">✔</span>	3	1-Low	—
percentile rank			28	79	40	27												
# of funds in category			529	503	468	340									08-31-2023	07-19-2023	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	16.25	4.63	5.36	7.00	<span style="color: green;">✔</span>	14.69	1.03	1.59	<span style="color: red;">✖</span>	—	<span style="color: green;">✔</span>	0.14	<span style="color: green;">✔</span>	3	1-Low	Low Risk
percentile rank			19	58	30	28												
# of funds in category			380	351	328	252									08-31-2023	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.72	-2.53	1.50	2.76	<span style="color: green;">✔</span>	7.46	1.00	1.59	<span style="color: red;">✖</span>	—	<span style="color: green;">✔</span>	0.11	<span style="color: green;">✔</span>	3	1-Low	—
percentile rank			53	90	60	46												
# of funds in category			178	167	155	113									08-31-2023	07-19-2023	—	

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Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	12.37	2.25	4.15	5.66		12.16	1.00	1.59		—		0.13		3	1-Low	Low Risk	
<i>percentile rank</i>			<i>31</i>	<i>79</i>	<i>55</i>	<i>50</i>									<i>Updated</i>	<i>Updated</i>	<i>Updated</i>		
<i># of funds in category</i>			<i>894</i>	<i>831</i>	<i>784</i>	<i>577</i>									08-31-2023	07-19-2023	12-31-2022		