

# OFFICE MANAGEMENT SYSTEMS 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																		
MFS Massachusetts Investors Tr R6	MITJX	Large Blend	16.54	8.60	8.67	10.64	✔️	17.00	0.94	5.42	✔️	🇺🇸	✔️	0.37	✔️	4	–	Low Risk
<i>percentile rank</i>			76	69	57	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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JPMorgan Large Cap Growth R6	JLGMX	Large Growth	23.20	5.61	13.38	15.32	✔️	19.05	0.90	19.17	✔️	🇺🇸	✔️	0.44	✔️	3	2-Basic	Low Risk
<i>percentile rank</i>			58	47	5	4												
<i># of funds in category</i>			1,321	1,222	1,135	895												
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American Funds Washington Mutual R6	RWMGX	Large Value	18.35	11.69	9.07	10.78	✔️	15.84	0.85	26.27	✔️	🇺🇸	✖️	0.27	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			67	12	45	48												
<i># of funds in category</i>			1,562	1,422	1,309	984												
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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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MFS New Discovery R6	MNDKX	Small Growth	10.38	-2.60	4.47	7.37	✔️	21.54	0.90	9.75	✔️	🇺🇸	✔️	0.88	✔️	4	–	Medium Risk
<i>percentile rank</i>			41	80	37	59												
<i># of funds in category</i>			617	586	547	420												
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Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	13.93	15.32	4.92	8.14	✔️	21.67	0.92	7.43	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			53	55	41	14												
<i># of funds in category</i>			507	469	439	346												
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Non-US Stock																		
American Funds New World R6	RNWGX	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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American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	24.55	5.67	3.85	3.69	✔️	18.68	1.06	15.01	✔️	🇺🇸	✔️	0.54	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			40	29	19	47												
<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	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
<b>Alternative</b>																			
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	-0.88	16.10	6.73	-0.52	✓	18.27	1.12	4.92	✓	—	—	0.99	✓	3	—	—	
<i>percentile rank</i>			57	57	43	62													
<i># of funds in category</i>			114	110	105	66									06-30-2023	—	—		
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-1.27	2.33	2.44	5.51	✓	20.72	1.01	27.40	✓	—	✓	0.12	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			63	74	56	49													
<i># of funds in category</i>			271	248	230	166									08-31-2023	02-15-2022	12-31-2022		
<b>Fixed Income</b>																			
⊖ Western Asset Core Plus Bond IS	WAPSX	Core Plus Bond	0.91	-7.05	-0.71	1.50	✖	9.23	1.45	16.76	✓	—	—	0.42	✓	2	—	—	
<i>percentile rank</i>			63	99	90	36													
<i># of funds in category</i>			676	608	568	401									08-31-2023	—	—		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.22	-2.21	1.00	2.99	✓	4.30	0.57	9.02	✓	—	—	0.63	✓	4	—	—	
<i>percentile rank</i>			19	10	17	1													
<i># of funds in category</i>			122	114	105	66									08-31-2023	—	—		
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.21	0.97	2.82	4.03	✓	7.83	0.95	1.09	✖	—	—	0.13	✓	—	—	—	
<i>percentile rank</i>			64	70	35	19													
<i># of funds in category</i>			721	664	621	456													
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	1.04	-2.06	2.00	1.64	✓	6.81	0.99	1.89	✖	—	—	0.10	✓	3	—	—	
<i>percentile rank</i>			75	59	52	25													
<i># of funds in category</i>			241	224	220	158									08-31-2023	—	—		
PIMCO Income Instl	PIMIX	Multisector Bond	6.76	0.67	2.37	4.00	✓	5.77	0.84	16.52	✓	—	—	0.62	✓	4	—	—	
<i>percentile rank</i>			26	25	18	1													
<i># of funds in category</i>			364	333	280	178									08-31-2023	—	—		
Lincoln Stable Value Account -L7NGPA		Stable Value	—	—	—	—	—	—	—	40.44	✓	—	—	—	—	—	—	—	
<i>percentile rank</i>			—	—	—	—													
<i># of funds in category</i>			73	—	—	—													
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	4.30	1.13	1.86	—	✓	0.95	0.10	5.47	✓	—	—	0.10	✓	3	—	—	
<i>percentile rank</i>			81	78	41	—													
<i># of funds in category</i>			243	216	192	107									08-31-2023	—	—		
<b>Target Date</b>																			
JPMorgan SmartRetirement® 2020 R6	JTTYX	Target Date	8.30	0.66	2.63	—	✓	9.15	0.79	15.25	✓	—	✓	0.37	✓	3	—	—	
<i>percentile rank</i>			78	79	80	—													
<i># of funds in category</i>			169	153	140	68									08-31-2023	—	—		
JPMorgan SmartRetirement® 2025 R6	JNSYX	Target Date	10.15	1.75	3.29	—	✓	10.95	0.87	15.25	✓	—	✓	0.38	✓	3	—	—	
<i>percentile rank</i>			50	55	69	—													
<i># of funds in category</i>			266	243	215	123									08-31-2023	—	—		
JPMorgan SmartRetirement® 2030 R6	JSMYX	Target Date	12.43	2.90	3.89	—	✓	12.62	0.93	15.25	✓	—	✓	0.39	✓	3	—	Low Risk	
<i>percentile rank</i>			36	49	68	—													
<i># of funds in category</i>			260	239	205	124									08-31-2023	—	12-31-2022		

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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	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
JPMorgan SmartRetirement® 2035 R6	SRJYX	Target Date	14.62	4.55	4.87	–	✓	14.12	0.96	15.25	✓	—	✓	0.41	✓	3	–	Low Risk
percentile rank			34	21	40	–												
# of funds in category			258	237	213	120												
															08-31-2023	–	12-31-2022	
JPMorgan SmartRetirement® 2040 R6	SMTYX	Target Date	16.31	5.57	5.41	–	✓	15.30	0.97	15.25	✓	—	✓	0.42	✓	3	–	Low Risk
percentile rank			42	18	36	–												
# of funds in category			249	229	204	123												
															08-31-2023	–	12-31-2022	
JPMorgan SmartRetirement® 2045 R6	JSAYX	Target Date	17.60	6.41	5.85	–	✓	16.23	0.99	15.25	✓	—	✓	0.42	✓	4	–	Low Risk
percentile rank			46	11	31	–												
# of funds in category			263	243	217	123												
															08-31-2023	–	12-31-2022	
JPMorgan SmartRetirement® 2050 R6	JTSYX	Target Date	17.89	6.42	5.85	–	✓	16.38	0.98	15.25	✓	—	✓	0.42	✓	4	–	Low Risk
percentile rank			54	16	38	–												
# of funds in category			247	227	204	121												
															08-31-2023	–	12-31-2022	
JPMorgan SmartRetirement® 2055 R6	JFFYX	Target Date	17.90	6.44	5.88	–	✓	16.35	0.97	11.67	✓	—	✓	0.42	✓	4	–	Low Risk
percentile rank			63	18	38	–												
# of funds in category			259	235	212	107												
															08-31-2023	–	12-31-2022	
JPMorgan SmartRetirement® 2060 R6	JAKYX	Target Date	17.90	6.44	5.88	–	✓	16.34	1.31	7.08	✓	—	✓	0.42	✓	4	–	Low Risk
percentile rank			63	26	41	–												
# of funds in category			244	218	190	10												
															08-31-2023	–	12-31-2022	
JPMorgan SmartRetirement® Income R6	JSIYX	Target Date	8.33	0.52	2.54	–	✓	9.02	1.00	15.25	✓	—	✓	0.36	✓	3	–	–
percentile rank			16	20	37	–												
# of funds in category			196	185	163	99												
															08-31-2023	–	–	

## Balanced

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	8.53	-0.12	2.89	4.25	✓	9.71	1.03	1.59	✖	—	✓	0.12	✓	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	✓	14.69	1.03	1.59	✖	—	✓	0.14	✓	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	✓	7.46	1.00	1.59	✖	—	✓	0.11	✓	3	1-Low	–
percentile rank			53	90	60	46												
# of funds in category			178	167	155	113												
															08-31-2023	07-19-2023	–	
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
percentile rank			31	79	55	50												
# of funds in category			894	831	784	577												
															08-31-2023	07-19-2023	12-31-2022	