

**BUSINESS FINANCE GROUP INC 401K**

## Screens Summary (Data as of 03-31-2019)

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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail |  |
| <b>US Stock</b>   |        |                           |                               |                      |                      |                    |               |                   |                |        |               |              |               |              |               |  |
| American Funds Invmt Co of Amer R6<br><i>percentile rank</i><br><i># of funds in category</i>       | RICGX  | Large Blend               | 5.80<br>69<br>1,418           | 11.81<br>61<br>1,224 | 9.37<br>48<br>1,085  | —<br>—<br>817      |               | 9.75              | 0.87           | 27.10  |               |              |               | 0.29         |               |  |
| Vanguard 500 Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>               | VFIAX  | Large Blend Index         | 9.46<br>22<br>1,418           | 13.47<br>17<br>1,224 | 10.87<br>10<br>1,085 | 15.90<br>15<br>817 |               | 10.73             | 1.00           | 2.93   |               |              |               | 0.04         |               |  |
| American Funds Growth Fund of Amer R6<br><i>percentile rank</i><br><i># of funds in category</i>    | RGAGX  | Large Growth              | 7.67<br>77<br>1,405           | 16.12<br>37<br>1,269 | 11.87<br>47<br>1,125 | —<br>—<br>815      |               | 11.75             | 0.92           | 25.43  |               |              |               | 0.32         |               |  |
| Vanguard Equity-Income Adm<br><i>percentile rank</i><br><i># of funds in category</i>               | VEIRX  | Large Value               | 7.58<br>24<br>1,233           | 11.26<br>21<br>1,100 | 9.38<br>11<br>942    | 15.42<br>14<br>699 |               | 9.65              | 0.88           | 15.26  |               |              |               | 0.18         |               |  |
| Vanguard Mid-Cap Growth Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>    | VMGMX  | Mid-Cap Growth            | 11.06<br>30<br>616            | 13.41<br>61<br>556   | 9.95<br>35<br>496    | —<br>—<br>353      |               | 12.77             | 0.95           | 6.10   |               |              |               | 0.07         |               |  |
| Vanguard Mid-Cap Value Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>     | VMVAX  | Mid-Cap Value             | 1.05<br>41<br>417             | 9.77<br>30<br>368    | 7.70<br>16<br>318    | —<br>—<br>225      |               | 11.89             | 0.98           | 12.63  |               |              |               | 0.07         |               |  |
| PGIM Jennison Small Company R6<br><i>percentile rank</i><br><i># of funds in category</i>           | PJSQX  | Small Growth              | 0.23<br>86<br>681             | 10.99<br>85<br>592   | 7.10<br>72<br>525    | —<br>—<br>396      |               | 13.98             | 0.83           | 18.92  |               |              |               | 0.68         |               |  |
| State St Russell Sm Cp® Val Indx NL CI C<br><i>percentile rank</i><br><i># of funds in category</i> |        | Small Value               | 0.23<br>20<br>440             | 10.85<br>15<br>393   | 5.56<br>22<br>346    | —<br>—<br>238      |               | 16.08             | 1.00           | 9.66   |               |              |               | —            | —             |  |
| <b>Non-US Stock</b>   |        |                           |                               |                      |                      |                    |               |                   |                |        |               |              |               |              |               |  |
| American Funds New World R6<br><i>percentile rank</i><br><i># of funds in category</i>              | RNWGX  | Diversified Emerging Mkts | -1.10<br>2<br>833             | 11.54<br>20<br>707   | 4.77<br>12<br>553    | —<br>—<br>239      |               | 10.40             | 0.74           | 19.80  |               |              |               | 0.62         |               |  |
| Vanguard Developed Markets Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i> | VTMGX  | Foreign Large Blend Index | -4.72<br>49<br>753            | 7.59<br>23<br>644    | 2.72<br>25<br>514    | 9.15<br>26<br>384  |               | 10.50             | 0.98           | 6.10   |               |              |               | 0.07         |               |  |
| Oppenheimer International Growth I<br><i>percentile rank</i><br><i># of funds in category</i>       | OIGIX  | Foreign Large Growth      | -10.14<br>94<br>442           | 3.56<br>98<br>373    | 1.42<br>90<br>314    | —<br>—<br>235      |               | 11.76             | 1.05           | 23.03  |               |              |               | 0.69         |               |  |
| Vanguard International Value Inv<br><i>percentile rank</i><br><i># of funds in category</i>         | VTRIX  | Foreign Large Value       | -5.86<br>38<br>314            | 7.92<br>18<br>275    | 1.78<br>19<br>225    | 8.47<br>33<br>148  |               | 10.08             | 0.93           | 10.88  |               |              |               | 0.38         |               |  |
| American Funds New Perspective R6<br><i>percentile rank</i><br><i># of funds in category</i>        | RNPGX  | World Stock               | 5.34<br>22<br>904             | 13.37<br>14<br>738   | 9.18<br>11<br>622    | —<br>—<br>376      |               | 10.82             | 0.92           | 18.34  |               |              |               | 0.44         |               |  |

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|---|--------|------------------------------|-------------------------------|-------------------|-------------------|--------------------|---------------|-------------------|----------------|--------|---------------|--------------|---------------|--------------|---------------|--|
|   |        |                              | 1 Yr                          | 3 Yr              | 5 Yr              | 10 Yr              | Pass/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail |  |
| <b>Alternative</b>  |        |                              |                               |                   |                   |                    |               |                   |                |        |               |              |               |              |               |  |
| PIMCO Commodity Real Ret Strat Instl<br><i>percentile rank</i><br><i># of funds in category</i>     | PCRIX  | Commodities<br>Broad Basket  | -5.41<br>42<br>125            | 2.92<br>47<br>110 | -8.90<br>62<br>94 | -0.19<br>10        |               | 10.77             | 1.07           | 11.25  |               | —            | —             | 1.24         |               |  |
| Vanguard Real Estate Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>       | VGSLX  | Real Estate                  | 20.04<br>16<br>251            | 5.72<br>49<br>225 | 8.79<br>41<br>198 | 18.33<br>25<br>139 |               | 13.82             | 0.98           | 22.90  |               | —            |               | 0.11         |               |  |
| <b>Fixed Income</b>   |        |                              |                               |                   |                   |                    |               |                   |                |        |               |              |               |              |               |  |
| Vanguard High-Yield Corporate Adm<br><i>percentile rank</i><br><i># of funds in category</i>        | VWEAX  | High Yield Bond              | 6.04<br>12<br>701             | 6.79<br>57<br>611 | 4.61<br>10<br>520 | 9.49<br>56<br>332  |               | 4.31              | 0.90           | 11.13  |               | —            | —             | 0.13         |               |  |
| Vanguard Inflation-Protected Secs Adm<br><i>percentile rank</i><br><i># of funds in category</i>    | VAIPX  | Inflation-<br>Protected Bond | 2.67<br>14<br>225             | 1.57<br>50<br>200 | 1.87<br>22<br>170 | 3.31<br>33<br>105  |               | 3.12              | 1.02           | 7.62   |               | —            | —             | 0.10         |               |  |
| Western Asset Core Bond IS<br><i>percentile rank</i><br><i># of funds in category</i>               | WACSX  | Intermediate-<br>Term Bond   | 4.96<br>8<br>1,024            | 3.23<br>15<br>901 | 3.72<br>4<br>769  | 7.27<br>3<br>564   |               | 3.21              | 1.05           | 24.27  |               |              | —             | 0.42         |               |  |
| PIMCO Income Instl<br><i>percentile rank</i><br><i># of funds in category</i>                       | PIMIX  | Multisector Bond             | 3.91<br>29<br>326             | 6.33<br>10<br>294 | 5.48<br>1<br>228  | 10.43<br>1<br>131  |               | 1.74              | 0.41           | 12.01  |               | —            | —             | 0.72         |               |  |
| PIMCO Short-Term Instl<br><i>percentile rank</i><br><i># of funds in category</i>                   | PTSHX  | Ultrashort Bond              | 2.31<br>64<br>187             | 2.63<br>6<br>151  | 1.87<br>5<br>134  | 2.29<br>22<br>63   |               | 0.83              | -0.13          | 8.25   |               | —            | —             | 0.57         |               |  |
| PIMCO International Bond (USD-Hdg) Instl<br><i>percentile rank</i><br><i># of funds in category</i> | PFORX  | World Bond                   | 4.25<br>17<br>308             | 4.44<br>8<br>257  | 4.97<br>1<br>239  | 7.29<br>4<br>145   |               | 2.24              | 0.18           | 4.51   |               | —            | —             | 0.56         |               |  |
| <b>Balanced</b>   |        |                              |                               |                   |                   |                    |               |                   |                |        |               |              |               |              |               |  |
| Vanguard LifeStrategy Cnsvr Gr Inv<br><i>percentile rank</i><br><i># of funds in category</i>       | VSCGX  | Target Risk                  | 4.28<br>27<br>558             | 5.99<br>32<br>489 | 4.99<br>13<br>386 | 7.96<br>44<br>268  |               | 4.38              | 1.00           | 24.52  |               | —            |               | 0.12         |               |  |
| Vanguard LifeStrategy Growth Inv<br><i>percentile rank</i><br><i># of funds in category</i>         | VASGX  | Target Risk                  | 3.50<br>32<br>358             | 9.53<br>24<br>324 | 6.71<br>17<br>283 | 11.76<br>26<br>195 |               | 8.15              | 1.01           | 24.52  |               | —            |               | 0.14         |               |  |
| Vanguard LifeStrategy Income Inv<br><i>percentile rank</i><br><i># of funds in category</i>         | VASIX  | Target Risk                  | 4.57<br>9<br>205              | 4.16<br>51<br>186 | 4.02<br>14<br>153 | 5.93<br>47<br>87   |               | 3.00              | 0.39           | 24.52  |               | —            |               | 0.11         |               |  |
| Vanguard LifeStrategy Moderate Gr Inv<br><i>percentile rank</i><br><i># of funds in category</i>    | VSMGX  | Target Risk                  | 3.91<br>42<br>760             | 7.78<br>38<br>692 | 5.89<br>32<br>603 | 9.90<br>51<br>440  |               | 6.20              | 1.01           | 24.52  |               | —            |               | 0.13         |               |  |