

# HARSCH AND OSBORNE MD PC 401K PLAN

## Screens Summary (Data as of 03-31-2020)

⊖ 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              | -9.24<br>53<br>1,377          | 2.49<br>62<br>1,220 | 5.15<br>47<br>1,054 | 9.04<br>55<br>806 | ✔             | 14.02             | 0.91           | 28.10  | ✔             | ☐            | ✔             | 0.28         | ✔             |  |
| Vanguard 500 Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>               | VFIAX  | Large Blend Index        | -7.01<br>26<br>1,377          | 5.07<br>20<br>1,220 | 6.69<br>12<br>1,054 | 10.49<br>7<br>806 | ✔             | 15.22             | 1.00           | 3.93   | ✔             | ☐            | ✔             | 0.04         | ✔             |  |
| Vanguard Mid Cap Index Admiral<br><i>percentile rank</i><br><i># of funds in category</i>           | VIMAX  | Mid-Cap Blend            | -16.65<br>20<br>402           | -0.26<br>13<br>363  | 2.08<br>13<br>288   | 8.86<br>8<br>216  | ✔             | 17.84             | 0.97           | 21.88  | ✔             | ☐            | ✔             | 0.05         | ✔             |  |
| Vanguard Small Cap Index Adm<br><i>percentile rank</i><br><i># of funds in category</i>             | VSMAX  | Small Blend              | -23.33<br>21<br>686           | -3.27<br>9<br>624   | 0.42<br>14<br>498   | 7.84<br>8<br>358  | ✔             | 20.52             | 0.96           | 3.93   | ✔             | ☐            | ✖             | 0.05         | ✔             |  |
| <b>Non-US Stock</b>   |        |                          |                               |                     |                     |                   |               |                   |                |        |               |              |               |              |               |  |
| American Funds Europacific Growth R6<br><i>percentile rank</i><br><i># of funds in category</i>     | REGGX  | Foreign Large Blend      | -12.70<br>85<br>466           | 0.28<br>69<br>409   | 0.91<br>57<br>340   | 3.97<br>59<br>251 | ✔             | 15.57             | 1.03           | 18.84  | ✔             | ☐            | ✔             | 0.49         | ✔             |  |
| <b>Fixed Income</b>   |        |                          |                               |                     |                     |                   |               |                   |                |        |               |              |               |              |               |  |
| American Century Inflation Adjs Bond R5<br><i>percentile rank</i><br><i># of funds in category</i>  | AIANX  | Inflation-Protected Bond | 4.84<br>44<br>218             | 2.52<br>50<br>196   | 2.10<br>38<br>173   | 3.00<br>33<br>115 | ✔             | 3.64              | 1.02           | 18.35  | ✔             | —            | —             | 0.27         | ✔             |  |
| Vanguard Total Bond Market Index Adm<br><i>percentile rank</i><br><i># of funds in category</i>     | VBTLX  | Intermediate-Term Bond   | 9.06<br>11<br>430             | 4.83<br>8<br>385    | 3.33<br>13<br>332   | 3.84<br>34<br>254 | ✔             | 3.25              | 1.01           | 7.11   | ✔             | ☐            | —             | 0.05         | ✔             |  |
| Federated Government Ultrashrt Dur Instl<br><i>percentile rank</i><br><i># of funds in category</i> | FGUSX  | Ultrashort Bond          | 1.80<br>21<br>204             | 1.69<br>28<br>164   | 1.10<br>65<br>131   | 0.75<br>75<br>61  | ✖             | 0.38              | 0.04           | 22.74  | ✔             | —            | —             | 0.26         | ✔             |  |
| <b>Target Date</b>  |        |                          |                               |                     |                     |                   |               |                   |                |        |               |              |               |              |               |  |
| Vanguard Target Retirement 2015 Inv<br><i>percentile rank</i><br><i># of funds in category</i>      | VTXVX  | Target Date              | -0.22<br>16<br>129            | 3.61<br>22<br>99    | 3.55<br>9<br>74     | 6.03<br>19<br>47  | ✔             | 6.11              | 0.88           | 7.11   | ✔             | —            | ✔             | 0.13         | ✔             |  |
| Vanguard Target Retirement 2020 Inv<br><i>percentile rank</i><br><i># of funds in category</i>      | VTWNX  | Target Date              | -2.64<br>41<br>233            | 3.28<br>22<br>198   | 3.58<br>11<br>156   | 6.39<br>9<br>94   | ✔             | 8.04              | 1.04           | 7.11   | ✔             | —            | ✔             | 0.13         | ✔             |  |
| Vanguard Target Retirement 2025 Inv<br><i>percentile rank</i><br><i># of funds in category</i>      | VTTVX  | Target Date              | -4.31<br>43<br>235            | 3.07<br>24<br>199   | 3.60<br>13<br>160   | 6.65<br>12<br>84  | ✔             | 9.43              | 1.06           | 7.11   | ✔             | —            | ✔             | 0.13         | ✔             |  |

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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 |
| Vanguard Target Retirement 2030 Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VTHRX  | Target Date | -5.78<br>40<br>244            | 2.80<br>27<br>209 | 3.56<br>19<br>167 | 6.87<br>17<br>96  | ✔             | 10.56             | 1.02           | 7.11       | ✔             | —            | ✔             | 0.14         | ✔             |
| Vanguard Target Retirement 2035 Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VTTHX  | Target Date | -7.25<br>35<br>232            | 2.53<br>23<br>196 | 3.51<br>16<br>157 | 7.07<br>15<br>81  | ✔             | 11.69             | 0.97           | 7.11       | ✔             | —            | ✔             | 0.14         | ✔             |
| Vanguard Target Retirement 2040 Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VFORX  | Target Date | -8.74<br>34<br>244            | 2.23<br>24<br>209 | 3.43<br>17<br>167 | 7.18<br>15<br>96  | ✔             | 12.82             | 0.95           | 7.11       | ✔             | —            | ✔             | 0.14         | ✔             |
| Vanguard Target Retirement 2045 Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VTIVX  | Target Date | -10.21<br>37<br>232           | 1.77<br>33<br>196 | 3.21<br>20<br>157 | 7.07<br>16<br>80  | ✔             | 13.75             | 0.96           | 7.11       | ✔             | —            | ✔             | 0.15         | ✔             |
| Vanguard Target Retirement 2050 Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VFIFX  | Target Date | -10.17<br>24<br>244           | 1.79<br>26<br>209 | 3.23<br>19<br>167 | 7.07<br>19<br>78  | ✔             | 13.75             | 0.95           | 7.11       | ✔             | —            | ✔             | 0.15         | ✔             |
| Vanguard Target Retirement 2055 Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VFFVX  | Target Date | -10.21<br>23<br>232           | 1.78<br>28<br>194 | 3.19<br>21<br>150 | —<br>—<br>31      | ✔             | 13.75             | 0.94           | 7.11       | ✔             | —            | ✔             | 0.15         | ✔             |
| Vanguard Target Retirement 2060 Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VTTSX  | Target Date | -10.18<br>21<br>228           | 1.79<br>32<br>150 | 3.20<br>36<br>54  | —<br>—<br>—       | ✔             | 13.75             | 0.94           | 7.11       | ✔             | —            | ✔             | 0.15         | ✔             |
| Vanguard Target Retirement 2065 Inv<br><i>percentile rank</i><br><i># of funds in category</i>   | VLVX   | Target Date | -10.23<br>23<br>228           | —<br>—<br>150     | —<br>—<br>54      | —<br>—<br>—       | —             | —                 | —              | 2.72       | ✖             | —            | ✔             | 0.15         | ✔             |
| Vanguard Target Retirement Income Inv<br><i>percentile rank</i><br><i># of funds in category</i> | VTINX  | Target Date | 0.91<br>29<br>186             | 3.38<br>13<br>157 | 3.17<br>10<br>136 | 4.92<br>17<br>89  | ✔             | 4.94              | 0.86           | 7.11       | ✔             | —            | ✔             | 0.12         | ✔             |
| <b>Balanced</b>  |        |             |                               |                   |                   |                   |               |                   |                |            |               |              |               |              |               |
| Vanguard LifeStrategy Cnsvr Gr Inv<br><i>percentile rank</i><br><i># of funds in category</i>    | VSCGX  | Target Risk | -0.30<br>15<br>561            | 3.59<br>7<br>519  | 3.49<br>7<br>428  | 5.39<br>17<br>271 | ✔             | 6.32              | 1.00           | 25.52      | ✔             | —            | ✔             | 0.12         | ✔             |
| Vanguard LifeStrategy Growth Inv<br><i>percentile rank</i><br><i># of funds in category</i>      | VASGX  | Target Risk | -8.22<br>23<br>332            | 2.17<br>23<br>307 | 3.33<br>18<br>277 | 6.78<br>20<br>191 | ✔             | 12.24             | 0.99           | 25.52      | ✔             | —            | ✔             | 0.14         | ✔             |
| Vanguard LifeStrategy Income Inv<br><i>percentile rank</i><br><i># of funds in category</i>      | VASIX  | Target Risk | 3.63<br>7<br>198              | 4.15<br>4<br>183  | 3.42<br>5<br>157  | 4.59<br>25<br>91  | ✔             | 3.85              | 0.34           | 25.52      | ✔             | —            | ✔             | 0.11         | ✔             |
| Vanguard LifeStrategy Moderate Gr Inv<br><i>percentile rank</i><br><i># of funds in category</i> | VSMGX  | Target Risk | -4.28<br>30<br>689            | 2.92<br>31<br>641 | 3.46<br>30<br>562 | 6.20<br>39<br>413 | ✔             | 9.23              | 1.00           | 25.52      | ✔             | —            | ✔             | 0.13         | ✔             |