

# MC BANK EMPLOYEES 401K PROFIT

## Screens Summary (Data as of 03-31-2022)

🚫 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   | Sustain. Rating | Commit. Level | Carbon Risk |             |
|  |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| US Stock                                 |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| American Funds Invmt Co of Amer R6       | RICGX  | Large Blend               | 11.72                         | 15.47 | 12.80 | 13.07 | ✔️         | 16.61          | 0.93        | 30.10  | ✔️         | 🇺🇸        | ✔️         | 0.27        | ✔️              | 2             | -           | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 62                            | 75    | 80    | 58    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 1,382                         | 1,245 | 1,129 | 827   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard 500 Index Admiral               | VFIAX  | Large Blend Index         | 15.60                         | 18.89 | 15.95 | 14.60 | ✔️         | 17.76          | 1.00        | 5.93   | ✔️         | 🇺🇸        | ✔️         | 0.04        | ✔️              | 3             | 1-Low       | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 17                            | 19    | 16    | 9     |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 1,382                         | 1,245 | 1,129 | 827   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| State St Russell Lg Cap Gr® Indx NL Cl C |        | Large Growth              | 14.88                         | 23.54 | 20.81 | 16.99 | ✔️         | 19.46          | 1.00        | 22.76  | ✔️         | 🇺🇸        | ✔️         | 0.04        | ✔️              | 3             | -           | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 9                             | 11    | 12    | 10    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 1,240                         | 1,128 | 1,033 | 769   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| State St Russell Lg Cp Val® Indx NL Cl C |        | Large Value               | 11.63                         | 13.07 | 10.33 | 11.71 | ✔️         | 19.08          | 1.00        | 23.11  | ✔️         | 🇺🇸        | ✔️         | 0.04        | ✔️              | 3             | -           | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 68                            | 58    | 62    | 37    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 1,220                         | 1,151 | 1,052 | 774   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard Mid-Cap Growth Index Admiral    | VMGMX  | Mid-Cap Growth            | 4.33                          | 16.73 | 15.34 | 13.27 | ✔️         | 21.03          | 0.97        | 9.11   | ✔️         | 🇺🇸        | ✔️         | 0.07        | ✔️              | 4             | 1-Low       | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 13                            | 27    | 40    | 36    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 595                           | 545   | 506   | 389   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard Mid-Cap Value Index Admiral     | VMVAX  | Mid-Cap Value             | 13.28                         | 14.10 | 10.45 | 12.37 | ✔️         | 21.51          | 0.98        | 15.63  | ✔️         | 🇺🇸        | ✔️         | 0.07        | ✔️              | 4             | 1-Low       | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 26                            | 41    | 32    | 12    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 410                           | 392   | 356   | 265   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard Small Cap Growth Index Admiral  | VSGAX  | Small Growth              | -9.25                         | 11.84 | 12.64 | 11.92 | ✔️         | 22.85          | 0.93        | 17.26  | ✔️         | 🇺🇸        | ✖️         | 0.07        | ✔️              | 4             | 1-Low       | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 55                            | 70    | 57    | 58    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 617                           | 583   | 529   | 400   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard Small Cap Value Index Admiral   | VSIAX  | Small Value               | 8.35                          | 13.20 | 9.61  | 11.87 | ✔️         | 24.12          | 0.96        | 5.93   | ✔️         | 🇺🇸        | ✔️         | 0.07        | ✔️              | 4             | 1-Low       | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 31                            | 46    | 26    | 10    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 446                           | 416   | 396   | 301   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Non-US Stock                             |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard Emerging Mkts Stock Idx Adm     | VEMAX  | Diversified Emerging Mkts | -8.70                         | 5.60  | 5.83  | 3.32  | ✔️         | 17.91          | 0.97        | 13.59  | ✔️         | 🇺🇸        | ✔️         | 0.14        | ✔️              | 2             | 1-Low       | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 37                            | 42    | 42    | 45    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 809                           | 732   | 626   | 354   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| American Funds Intl Gr and Inc R6        | RIGGX  | Foreign Large Blend       | -4.21                         | 7.60  | 6.84  | 6.02  | ✔️         | 18.94          | 1.11        | 13.50  | ✔️         | 🇺🇸        | ✔️         | 0.54        | ✔️              | 2             | 1-Low       | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 79                            | 45    | 36    | 44    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 772                           | 712   | 616   | 413   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard Developed Markets Index Admiral | VTMGX  | Foreign Large Blend Index | 0.70                          | 8.54  | 7.16  | 6.67  | ✔️         | 17.85          | 1.04        | 9.11   | ✔️         | 🇺🇸        | ✔️         | 0.07        | ✔️              | 2             | 1-Low       | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 29                            | 28    | 28    | 19    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 772                           | 712   | 616   | 413   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard International Growth Adm        | VWILX  | Foreign Large Growth      | -16.21                        | 14.87 | 14.11 | 10.48 | ✔️         | 21.28          | 1.01        | 19.16  | ✔️         | 🇺🇸        | ✔️         | 0.32        | ✔️              | 3             | -           | Low Risk    |
| <i>percentile rank</i>                   |        |                           | 89                            | 6     | 2     | 3     |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 454                           | 390   | 340   | 228   |            |                |             |        |            |           |            |             |                 |               |             |             |
| -----                                    |        |                           |                               |       |       |       |            |                |             |        |            |           |            |             |                 |               |             |             |
| Vanguard International Value Inv         | VTRIX  | Foreign Large Value       | -3.09                         | 7.10  | 6.36  | 5.78  | ✔️         | 19.48          | 1.09        | 11.85  | ✔️         | 🇺🇸        | ✔️         | 0.36        | ✔️              | 2             | -           | Medium Risk |
| <i>percentile rank</i>                   |        |                           | 85                            | 34    | 12    | 26    |            |                |             |        |            |           |            |             |                 |               |             |             |
| <i># of funds in category</i>            |        |                           | 350                           | 327   | 291   | 184   |            |                |             |        |            |           |            |             |                 |               |             |             |

# MC BANK EMPLOYEES 401K PROFIT

## Screens Summary (Data as of 03-31-2022)

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/<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 | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |
| Vanguard Total World Stock Index Admiral | VTWAX  | World Stock | 6.09                          | 13.65 | -    | -     | —             | 17.58             | 1.02           | 9.11   |               | —            |               | 0.10         |               | 2                  | 1-Low            | Low Risk       |
| <i>percentile rank</i>                   |        |             | 54                            | 30    | -    | -     |               |                   |                |        |               |              |               |              |               |                    |                  |                |
| <i># of funds in category</i>            |        |             | 323                           | 280   | 248  | 146   |               |                   |                |        |               |              |               |              | 02-28-2022    | 02-15-2022         | 12-31-2021       |                |

### Alternative

|                                      |       |                             |       |       |       |      |  |       |      |       |  |   |   |      |            |            |            |             |
|--------------------------------------|-------|-----------------------------|-------|-------|-------|------|--|-------|------|-------|--|---|---|------|------------|------------|------------|-------------|
| PIMCO Commodity Real Ret Strat Instl | PCRIX | Commodities<br>Broad Basket | 52.80 | 19.76 | 11.07 | 0.09 |  | 19.42 | 1.13 | 3.41  |  | — | — | 0.82 |            | 2          | -          | -           |
| <i>percentile rank</i>               |       |                             | 33    | 9     | 25    | 43   |  |       |      |       |  |   |   |      |            |            |            |             |
| <i># of funds in category</i>        |       |                             | 115   | 109   | 89    | 56   |  |       |      |       |  |   |   |      | 02-28-2022 | -          | -          |             |
| Vanguard Real Estate Index Admiral   | VGSLX | Real Estate                 | 21.45 | 11.44 | 9.67  | 9.70 |  | 19.08 | 0.95 | 25.90 |  | — |   | 0.12 |            | 3          | 1-Low      | Medium Risk |
| <i>percentile rank</i>               |       |                             | 70    | 49    | 52    | 32   |  |       |      |       |  |   |   |      |            |            |            |             |
| <i># of funds in category</i>        |       |                             | 258   | 239   | 207   | 151  |  |       |      |       |  |   |   |      | 02-28-2022 | 02-15-2022 | 12-31-2021 |             |

### Fixed Income

|  |       |                              |       |      |      |      |   |      |      |       |  |   |   |      |            |            |       |   |
|--|-------|------------------------------|-------|------|------|------|---|------|------|-------|--|---|---|------|------------|------------|-------|---|
| Vanguard High-Yield Corporate Adm        | VWEAX | High Yield Bond              | -0.49 | 4.12 | 4.33 | 5.25 |   | 7.99 | 0.86 | 14.13 |  | — | — | 0.13 |            | -          | -     | - |
| <i>percentile rank</i>                   |       |                              | 53    | 46   | 32   | 28   |   |      |      |       |  |   |   |      |            |            |       |   |
| <i># of funds in category</i>            |       |                              | 682   | 638  | 571  | 378  |   |      |      |       |  |   |   |      |            |            |       |   |
| Vanguard Inflation-Protected Secs Adm    | VAIPX | Inflation-<br>Protected Bond | 4.21  | 6.13 | 4.30 | 2.61 |   | 4.05 | 0.93 | 10.62 |  | — | — | 0.10 |            | 3          | -     | - |
| <i>percentile rank</i>                   |       |                              | 29    | 29   | 35   | 22   |   |      |      |       |  |   |   |      |            |            |       |   |
| <i># of funds in category</i>            |       |                              | 207   | 199  | 180  | 122  |   |      |      |       |  |   |   |      | 02-28-2022 | -          | -     |   |
| Vanguard Total Bond Market Index Adm     | VBTLX | Intermediate-<br>Term Bond   | -4.09 | 1.69 | 2.12 | 2.20 |   | 4.21 | 1.04 | 9.11  |  |   | — | 0.05 |            | 3          | 1-Low | - |
| <i>percentile rank</i>                   |       |                              | 25    | 43   | 42   | 50   |   |      |      |       |  |   |   |      |            |            |       |   |
| <i># of funds in category</i>            |       |                              | 434   | 394  | 359  | 259  |   |      |      |       |  |   |   |      | 02-28-2022 | 02-15-2022 | -     |   |
| PIMCO Income Instl                       | PIMIX | Multisector<br>Bond          | -1.54 | 2.93 | 3.59 | 5.96 |   | 6.06 | 0.78 | 15.01 |  | — | — | 0.62 |            | -          | -     | - |
| <i>percentile rank</i>                   |       |                              | 41    | 47   | 26   | 1    |   |      |      |       |  |   |   |      |            |            |       |   |
| <i># of funds in category</i>            |       |                              | 337   | 282  | 241  | 140  |   |      |      |       |  |   |   |      |            |            |       |   |
| Lincoln Stable Value Account -LNGPA      |       | Stable Value                 | -     | -    | -    | -    | — | -    | -    | 38.94 |  | — | — | -    | —          | -          | -     | - |
| <i>percentile rank</i>                   |       |                              | -     | -    | -    | -    |   |      |      |       |  |   |   |      |            |            |       |   |
| <i># of funds in category</i>            |       |                              | 42    | -    | -    | -    |   |      |      |       |  |   |   |      |            |            |       |   |
| Vanguard Ultra-Short-Term Bond Admiral   | VUSFX | Ultrashort Bond              | -1.00 | 1.18 | 1.54 | -    |   | 1.07 | 0.15 | 5.18  |  | — | — | 0.10 |            | 3          | -     | - |
| <i>percentile rank</i>                   |       |                              | 74    | 25   | 23   | -    |   |      |      |       |  |   |   |      |            |            |       |   |
| <i># of funds in category</i>            |       |                              | 236   | 214  | 176  | 92   |   |      |      |       |  |   |   |      | 02-28-2022 | -          | -     |   |
| PIMCO International Bond (USD-Hdg) Instl | PFORX | World Bond                   | -4.04 | 1.56 | 2.63 | 4.15 |   | 3.82 | 0.66 | 7.52  |  | — | — | 0.52 |            | 2          | -     | - |
| <i>percentile rank</i>                   |       |                              | 29    | 32   | 13   | 3    |   |      |      |       |  |   |   |      |            |            |       |   |
| <i># of funds in category</i>            |       |                              | 129   | 112  | 84   | 53   |   |      |      |       |  |   |   |      | 11-30-2021 | -          | -     |   |

### Balanced

|                                     |       |                        |      |       |      |       |  |       |      |       |  |   |  |      |            |            |            |          |
|-------------------------------------|-------|------------------------|------|-------|------|-------|--|-------|------|-------|--|---|--|------|------------|------------|------------|----------|
| American Funds American Balanced R6 | RLBGX | Moderate<br>Allocation | 7.43 | 11.17 | 9.95 | 10.09 |  | 10.54 | 0.94 | 23.26 |  | — |  | 0.25 |            | 3          | 1-Low      | Low Risk |
| <i>percentile rank</i>              |       |                        | 23   | 29    | 21   | 6     |  |       |      |       |  |   |  |      |            |            |            |          |
| <i># of funds in category</i>       |       |                        | 706  | 661   | 604  | 438   |  |       |      |       |  |   |  |      | 02-28-2022 | 02-15-2022 | 12-31-2021 |          |