

BUSINESS FINANCE GROUP INC 401K

Screens Summary (Data as of 03-31-2023)

🚫 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	-5.43	17.06	9.02	10.97	✔️	17.73	0.91	31.10	✔️	🇺🇸	✔️	0.27	✔️	1	-	Low Risk
<i>percentile rank</i>			24	71	71	57												
<i># of funds in category</i>			1,372	1,240	1,130	835									02-28-2023	-	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-7.77	18.56	11.15	12.20	✔️	19.23	1.00	6.93	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			53	31	21	11												
<i># of funds in category</i>			1,372	1,240	1,130	835									02-28-2023	02-15-2022	12-31-2022	
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	-13.47	14.64	9.24	12.19	✔️	22.06	0.93	29.43	✔️	🇺🇸	✔️	0.30	✔️	1	1-Low	Low Risk
<i>percentile rank</i>			63	58	70	50												
<i># of funds in category</i>			1,253	1,142	1,056	813									02-28-2023	04-07-2022	12-31-2022	
⚠️ Vanguard Equity-Income Adm	VEIRX	Large Value	-3.21	18.13	9.01	10.37	✔️	16.39	0.90	2.09	❌	🇺🇸	✔️	0.19	✔️	2	-	Medium Risk
<i>percentile rank</i>			25	59	28	16												
<i># of funds in category</i>			1,241	1,159	1,107	825									02-28-2023	-	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	-11.75	16.18	9.28	10.55	✔️	23.16	1.00	10.11	✔️	🇺🇸	✔️	0.07	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			56	37	31	47												
<i># of funds in category</i>			582	534	503	392									02-28-2023	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	-8.26	20.86	6.61	9.46	✔️	19.20	0.95	16.63	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			75	66	52	19												
<i># of funds in category</i>			400	386	366	268									02-28-2023	02-15-2022	12-31-2022	
PGIM Jennison Small Company R6	PJSQX	Small Growth	-9.89	29.34	9.23	10.47	✔️	21.83	0.85	9.35	✔️	🇺🇸	❌	0.71	✔️	3	-	Medium Risk
<i>percentile rank</i>			35	3	17	25												
<i># of funds in category</i>			608	578	540	406									02-28-2023	-	12-31-2022	
State St Russell Sm Cp® Val Indx NL CI C		Small Value	-12.97	20.86	4.58	7.22	✔️	23.00	1.00	13.58	✔️	🇺🇸	✔️	0.05	✔️	2	-	Medium Risk
<i>percentile rank</i>			93	82	68	59												
<i># of funds in category</i>			482	453	430	323									02-28-2023	-	12-31-2022	
Non-US Stock																		
American Funds New World R6	RNWXG	Diversified Emerging Mkts	-6.90	12.18	4.10	5.50	✔️	18.28	0.86	23.80	✔️	🇺🇸	✔️	0.57	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			24	22	3	1												
<i># of funds in category</i>			835	746	657	398									02-28-2023	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	-2.91	13.85	3.42	5.24	✔️	19.22	1.09	10.11	✔️	🇺🇸	✔️	0.07	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			58	25	34	23												
<i># of funds in category</i>			749	697	630	425									02-28-2023	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	-6.81	13.48	6.54	8.79	✔️	25.16	1.20	13.26	✔️	🇺🇸	✔️	0.34	✔️	3	-	Low Risk
<i>percentile rank</i>			67	12	13	5												
<i># of funds in category</i>			449	404	350	235									02-28-2023	-	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.16	15.30	3.19	4.96	✔️	19.28	1.02	12.85	✔️	🇺🇸	❌	0.38	✔️	2	-	Medium Risk
<i>percentile rank</i>			30	41	25	20												
<i># of funds in category</i>			365	334	311	195									02-28-2023	-	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	-8.85	16.61	9.35	10.70	✔️	21.06	1.14	22.34	✔️	—	✔️	0.41	✔️	2	2-Basic	Low Risk
<i>percentile rank</i>			53	14	16	9												
<i># of funds in category</i>			365	306	269	180									02-28-2023	02-15-2022	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	Sustain. Rating	Commit. Level	Carbon Risk	
Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	-14.75	25.82	6.73	-1.64	✔️	18.26	1.12	4.41	✔️	—	—	0.76	✔️	3	—	—
<i>percentile rank</i>			86	33	31	67												
<i># of funds in category</i>			114	108	93	65									12-31-2022	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-20.10	9.83	5.82	5.79	✔️	20.41	1.00	26.90	✔️	—	✔️	0.12	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			54	64	45	43												
<i># of funds in category</i>			261	237	213	156									02-28-2023	02-15-2022	12-31-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	-3.68	-0.44	1.02	2.74	✔️	4.61	0.62	8.52	✔️	—	—	0.51	✔️	3	—	—
<i>percentile rank</i>			19	20	10	1												
<i># of funds in category</i>			130	113	99	59									02-28-2023	—	—	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	-1.95	4.74	3.25	3.89	✔️	8.64	0.94	15.13	✔️	—	—	0.13	✔️	—	—	—
<i>percentile rank</i>			23	71	20	18												
<i># of funds in category</i>			689	622	580	415												
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	-6.22	1.67	2.85	1.39	✔️	7.02	0.99	1.39	✖️	—	—	0.10	✔️	3	—	—
<i>percentile rank</i>			63	65	39	32												
<i># of funds in category</i>			215	202	195	137									02-28-2023	—	—	
Western Asset Core Bond IS	WACSX	Intermediate-Term Bond	-6.72	-2.57	0.55	1.73	✔️	8.09	1.27	16.26	✔️	📊	—	0.43	✔️	2	—	—
<i>percentile rank</i>			95	62	71	11												
<i># of funds in category</i>			465	418	382	286									02-28-2023	—	—	
PIMCO Income Instl	PIMIX	Multisector Bond	-1.30	3.59	2.26	3.98	✔️	6.04	0.86	16.01	✔️	—	—	0.51	✔️	—	—	—
<i>percentile rank</i>			17	41	22	1												
<i># of funds in category</i>			346	292	255	158												
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.94	✔️	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			—	—	—	—												
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	1.99	1.93	1.52	1.56	✔️	1.59	0.05	12.25	✔️	—	—	0.45	✔️	3	—	—
<i>percentile rank</i>			57	22	48	8												
<i># of funds in category</i>			237	216	180	106									02-28-2023	—	—	
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	-5.55	4.62	3.55	4.59	✔️	10.13	1.02	1.09	✖️	—	✔️	0.12	✔️	3	1-Low	—
<i>percentile rank</i>			50	80	38	24												
<i># of funds in category</i>			479	441	417	302									02-28-2023	02-15-2022	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	-6.60	12.16	6.03	7.54	✔️	15.48	1.02	1.09	✖️	—	✔️	0.14	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			48	56	35	27												
<i># of funds in category</i>			333	297	282	224									02-28-2023	02-15-2022	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	-5.11	0.89	2.17	3.00	✔️	7.72	1.00	1.09	✖️	—	✔️	0.11	✔️	3	1-Low	—
<i>percentile rank</i>			63	84	54	41												
<i># of funds in category</i>			145	132	130	93									02-28-2023	02-15-2022	—	

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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
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	-6.05	8.35	4.82	6.09	✔	12.76	0.99	1.09	✖	—	✔	0.13	✔	3	1-Low	Low Risk
<i>percentile rank</i>			<i>40</i>	<i>82</i>	<i>57</i>	<i>49</i>												
<i># of funds in category</i>			<i>750</i>	<i>683</i>	<i>656</i>	<i>485</i>												
																Updated	Updated	Updated
																02-28-2023	02-15-2022	12-31-2022