

THE BETESH GROUP HOLDING CORP 401K

Screens Summary (Data as of 03-31-2025)

🔴 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
US Stock																			
DFA US Core Equity 1 I	DFEOX	Large Blend	5.26	8.28	18.99	11.24	✓	17.86	1.02	13.10	✓	☐	✓	0.15	✓	2	—	Medium Risk	
percentile rank			64	47	14	52													
# of funds in category			1,457	1,331	1,218	912										02-28-2025	—	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	8.21	9.02	18.55	12.46	✓	17.31	1.00	7.34	✓	☐	✓	0.04	✓	3	1-Low	Low Risk	
percentile rank			20	24	24	8													
# of funds in category			1,457	1,331	1,218	912										02-28-2025	02-15-2022	12-31-2022	
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	7.74	10.06	20.03	15.07	✓	20.48	1.00	25.76	✓	☐	✓	0.04	✓	3	—	Low Risk	
percentile rank			22	18	12	8													
# of funds in category			1,103	1,052	972	759										02-28-2025	—	12-31-2022	
State St Russell Lg Cp Val® Indx NL Cl C		Large Value	7.12	6.59	16.12	8.80	✓	17.00	1.00	26.11	✓	☐	✓	0.04	✓	3	—	Medium Risk	
percentile rank			44	59	60	55													
# of funds in category			1,175	1,109	1,049	824										02-28-2025	—	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	4.49	3.95	14.82	9.37	✓	21.38	0.96	2.12	✗	☐	✓	0.07	✓	4	1-Low	Medium Risk	
percentile rank			7	23	18	30													
# of funds in category			509	493	459	369										02-28-2025	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	5.37	4.81	17.24	8.21	✓	19.09	0.94	2.12	✗	☐	✓	0.07	✓	4	1-Low	Medium Risk	
percentile rank			19	45	52	35													
# of funds in category			424	397	373	285										02-28-2025	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	-4.83	0.74	10.64	6.02	✓	23.83	1.00	15.58	✓	☐	✓	0.05	✓	2	—	Medium Risk	
percentile rank			50	47	70	81													
# of funds in category			559	543	528	398										02-28-2025	—	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	-3.16	-0.02	15.19	6.06	✓	23.90	1.00	15.58	✓	☐	✓	0.05	✓	2	—	Medium Risk	
percentile rank			48	85	81	61													
# of funds in category			503	482	456	365										02-28-2025	—	12-31-2022	
Non-US Stock																			
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	11.18	2.76	9.40	3.99	✓	16.08	0.90	16.60	✓	☐	✓	0.13	✓	2	1-Low	Medium Risk	
percentile rank			10	32	39	38													
# of funds in category			787	724	646	439										02-28-2025	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	4.73	5.31	12.15	5.60	✓	17.95	1.09	12.11	✓	☐	✓	0.05	✓	3	1-Low	Low Risk	
percentile rank			75	56	36	33													
# of funds in category			761	706	662	445										02-28-2025	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	5.46	1.83	10.61	8.25	✓	22.22	1.21	15.27	✓	☐	✓	0.25	✓	3	—	Low Risk	
percentile rank			20	60	36	6													
# of funds in category			392	372	338	218										02-28-2025	—	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.59	4.54	11.60	4.65	✓	17.13	0.99	14.85	✓	☐	✗	0.36	✓	3	—	Medium Risk	
percentile rank			97	89	81	67													
# of funds in category			369	347	323	230										02-28-2025	—	12-31-2022	
DFA Global Equity I	DGEIX	Global Stock	5.15	6.89	17.09	9.10	✓	17.00	1.03	13.10	✓	—	✓	0.26	✓	1	—	Medium Risk	
percentile rank			52	42	6	21													
# of funds in category			324	307	288	192										02-28-2025	—	12-31-2022	

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																	Updated	Updated	Updated
Alternative																			
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	5.77	0.79	15.18	3.48	✔	10.67	0.75	14.34	✔	—	—	1.15	✔	—	—	—	
percentile rank			70	24	56	50													
# of funds in category			110	101	95	67										—	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	9.00	-1.86	9.41	4.85	✔	21.07	1.02	28.90	✔	—	✔	0.13	✔	2	1-Low	Low Risk	
percentile rank			47	52	61	50													
# of funds in category			229	221	204	152										02-28-2025	02-15-2022	12-31-2022	
Fixed Income																			
Lord Abbett Total Return R6	LTRHX	Core Plus Bond	5.63	0.92	1.12	—	✔	7.53	0.97	24.60	✔	—	—	0.36	✔	2	—	—	
percentile rank			30	47	37	—													
# of funds in category			583	542	490	354										02-28-2025	—	—	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.69	2.80	2.17	2.69	✔	4.95	0.54	10.52	✔	—	—	0.75	✔	3	—	—	
percentile rank			42	12	13	7													
# of funds in category			109	104	99	60										02-28-2025	—	—	
🟡 Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	7.22	4.68	6.10	4.55	✔	8.16	0.97	2.59	✖	—	—	0.12	✔	2	—	—	
percentile rank			32	38	70	29													
# of funds in category			632	600	551	434										02-28-2025	—	—	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	6.24	-0.08	2.25	2.41	✔	7.24	1.00	3.39	✔	—	—	0.10	✔	3	—	—	
percentile rank			36	50	53	35													
# of funds in category			158	150	141	117										02-28-2025	—	—	
🔴 Western Asset Core Bond IS	WACSX	Intermediate- Term Bond	4.45	-0.41	-0.42	1.53	✔	9.33	1.21	18.27	✔	🇺🇸	—	0.42	✔	3	—	—	
percentile rank			88	95	71	36													
# of funds in category			529	470	423	294										02-28-2025	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.94	✔	—	—	—	—	—	—	—	
percentile rank			—	—	—	—													
# of funds in category			10	—	—	—										—	—	—	
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.45	4.30	2.75	—	✔	0.83	0.07	27.74	✔	—	—	0.24	✔	—	—	—	
percentile rank			52	68	72	—													
# of funds in category			255	201	183	113										—	—	—	
Target Date																			
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	5.97	3.50	7.40	5.47	✔	10.09	0.86	12.11	✔	—	✔	0.08	✔	4	1-Low	—	
percentile rank			20	42	59	37													
# of funds in category			151	135	119	70										02-28-2025	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	6.10	4.08	8.77	6.16	✔	11.63	0.92	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
percentile rank			20	18	36	19													
# of funds in category			202	185	158	102										02-28-2025	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	6.03	4.51	9.94	6.70	✔	12.69	0.94	12.11	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
percentile rank			22	26	40	32													
# of funds in category			237	220	187	124										02-28-2025	02-15-2022	12-31-2022	

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																Updated	Updated	Updated
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	6.26	5.01	11.15	7.26	🟢	13.46	0.93	12.11	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			18	29	56	34												
# of funds in category			234	211	180	123										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	6.42	5.47	12.36	7.80	🟢	14.23	0.94	12.11	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			19	40	59	37												
# of funds in category			233	215	182	124										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	6.57	5.90	13.56	8.27	🟢	15.03	0.95	12.11	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			19	35	44	27												
# of funds in category			228	211	180	123										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	6.65	6.22	13.84	8.40	🟢	15.46	0.96	12.11	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			15	28	40	24												
# of funds in category			231	213	182	124										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	6.67	6.23	13.84	8.38	🟢	15.47	0.96	12.11	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			18	30	51	32												
# of funds in category			228	211	180	118										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTSX	Target Date	6.65	6.23	13.83	8.38	🟢	15.46	1.21	12.11	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			17	31	59	48												
# of funds in category			224	207	171	63										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	6.67	6.24	13.84	—	🟢	15.44	1.21	7.72	🟢	—	🟢	0.08	🟢	3	1-Low	Low Risk
percentile rank			15	37	64	—												
# of funds in category			234	176	82	—										02-28-2025	02-15-2022	12-31-2022
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	6.61	—	—	—	—	—	—	2.76	🔴	—	🟢	0.53	🟢	3	—	Low Risk
percentile rank			19	—	—	—												
# of funds in category			234	176	82	—										02-28-2025	—	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	5.82	3.11	5.14	4.15	🟢	8.69	0.94	12.11	🟢	—	🟢	0.08	🟢	4	1-Low	—
percentile rank			27	32	61	38												
# of funds in category			172	157	134	93										02-28-2025	02-15-2022	—

Balanced

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	5.53	3.19	5.90	4.69	✓	10.32	1.03	3.10	✓	—	✓	0.12	✓	3	1-Low	—
<i>percentile rank</i>			41	40	72	30												
<i># of funds in category</i>			447	435	399	293										02-28-2025	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	6.37	5.55	12.18	7.67	✓	14.41	1.03	3.10	✓	—	✓	0.14	✓	3	1-Low	Low Risk
<i>percentile rank</i>			20	28	41	29												
<i># of funds in category</i>			306	297	267	220										02-28-2025	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	5.11	1.95	2.78	3.10	✓	8.45	1.03	3.10	✓	—	✓	0.11	✓	4	1-Low	—
<i>percentile rank</i>			55	68	90	62												
<i># of funds in category</i>			158	148	142	111										02-28-2025	07-19-2023	—
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	5.93	4.37	9.01	6.20	✓	12.34	1.01	3.10	✓	—	✓	0.13	✓	3	1-Low	Low Risk
<i>percentile rank</i>			33	45	74	52												
<i># of funds in category</i>			715	690	638	496										02-28-2025	07-19-2023	12-31-2022