

OAS 401(m) PLAN
PLAN MUTUAL FUND SUMMARY AS OF 06/30/2020

Mutual Fund Category	Net Return YTD	Net Return Last 3 Mo.	Annualized Net Returns				Largest Economy Sector	Largest Sector Weight	Number of Fund Holdings	% of Assets In Top 10 Holdings	Fund Expense Ratio %	3-Year Standard Deviation	3-Year Sharpe Ratio
			1 Year	3 Years	5 Years	10 Years							
Key Bank EBMagic Fund 50	0.83%	0.38%	1.80%	1.63%	1.51%	1.53%	N/A	N/A	N/A	N/A	0.75%	N/A	N/A
Ultra Short Term Bond Fund Average	0.53%	2.39%	1.78%	1.99%	1.64%	1.23%	N/A	N/A	N/A	N/A	0.49%	1.70%	0.17
PIMCO Short Term Bond Fund – I	1.70%	3.88%	2.87%	2.35%	2.23%	1.89%	N/A	N/A	1297	N/A	0.50%	2.37%	0.28
Ultra Short Term Bond Fund Average	0.53%	2.39%	1.78%	1.99%	1.64%	1.23%	N/A	N/A	N/A	N/A	0.49%	1.70%	0.17
Vanguard Short-Term Federal Fund – Adm.	3.57%	1.04%	4.89%	3.09%	2.27%	1.79%	N/A	N/A	668	33%	0.10%	1.35%	1.02
Short Term Government Bond Fund Average	2.79%	0.60%	3.73%	2.39%	1.64%	1.37%	N/A	N/A	N/A	N/A	0.73%	1.28%	0.44
Janus Short-Term Bond Fund – I	2.18%	4.35%	3.42%	2.62%	2.00%	1.99%	N/A	N/A	198	19%	0.54%	2.53%	0.37
Short Term Corporate Bond Fund Average	1.69%	3.86%	3.09%	2.59%	2.18%	2.08%	N/A	N/A	N/A	N/A	0.73%	2.75%	0.43
Federated Select Total Return Bond Fund - I	2.54%	5.28%	4.01%	3.24%	2.84%	2.74%	N/A	N/A	68	82%	0.35%	5.04%	0.33
Medium Term Government Bond Fund Average	5.16%	0.91%	6.71%	3.90%	2.88%	2.68%	N/A	N/A	N/A	N/A	0.79%	2.78%	0.78
TCW Total Return Bond Fund – I	7.15%	3.01%	9.13%	5.46%	4.14%	5.01%	N/A	N/A	590	20%	0.49%	3.53%	1.05
Medium Term Corporate Bond Fund Average	5.56%	3.89%	7.89%	4.84%	3.90%	3.66%	N/A	N/A	N/A	N/A	0.66%	3.47%	0.91
Fidelity Capital & Income Fund	-5.63%	14.42%	-0.61%	3.56%	4.46%	7.07%	N/A	N/A	640	11%	0.67%	12.09%	0.21
High Yield Bond Fund Average	-5.17%	8.62%	-1.89%	2.04%	3.38%	5.49%	N/A	N/A	N/A	N/A	1.01%	8.65%	0.10
Fidelity Nasdaq Composite Index Fund	12.49%	30.96%	26.68%	18.85%	16.14%	18.05%	Sensitive	62%	2152	44%	0.30%	18.84%	0.92
Large Company Growth Stock Fund Average	7.84%	27.43%	17.34%	15.95%	12.84%	15.12%	Sensitive	50%	N/A	N/A	1.06%	18.31%	0.81
Davis NY Venture Fund – Y	-12.76%	18.64%	-2.86%	3.91%	6.58%	10.36%	Cyclical	51%	45	53%	0.64%	20.91%	0.21
Vanguard 500 Index Fund – Adm.	-3.10%	20.54%	7.47%	10.69%	10.69%	13.95%	Sensitive	46%	516	27%	0.04%	16.96%	0.59
Large Company Blend Stock Fund Average	-5.48%	19.61%	3.74%	8.15%	8.35%	12.22%	Sensitive	44%	N/A	N/A	0.92%	17.34%	0.45
Eaton Vance Large-Cap Value Fund – I	-16.10%	14.02%	-8.51%	4.03%	4.88%	9.42%	Cyclical	38%	64	30%	0.79%	18.49%	0.22
Large Company Value Stock Fund Average	-15.20%	15.68%	-7.59%	2.22%	4.47%	9.75%	Sensitive	37%	N/A	N/A	0.99%	18.29%	0.13
Columbia Acorn Fund – Z	1.01%	28.34%	5.52%	10.60%	9.15%	12.30%	Sensitive	44%	106	16%	0.86%	21.11%	0.50
Mid-Cap Company Growth Stock Fund Average	3.60%	30.27%	9.65%	12.58%	9.92%	13.57%	Sensitive	48%	N/A	N/A	1.17%	20.98%	0.59
Vanguard Ext. Market Index Fund – Adm.	-5.56%	31.16%	1.19%	6.44%	6.76%	12.36%	Sensitive	40%	3250	9%	0.06%	22.58%	0.32
Mid-Cap Company Blend Stock Fund Average	-12.55%	22.13%	-6.19%	2.41%	3.86%	10.02%	Sensitive	40%	N/A	N/A	1.04%	20.83%	0.15
Vanguard Small Cap Index Fund – Adm.	-11.42%	26.66%	-5.60%	3.99%	5.40%	11.59%	Sensitive	40%	1386	4%	0.05%	22.62%	0.21
Small Company Blend Stock Fund Average	-16.88%	22.95%	-11.41%	-0.64%	2.49%	9.32%	Cyclical	38%	N/A	N/A	1.11%	23.31%	0.02
Oppenheimer International Growth Fund – I	-3.39%	20.60%	5.58%	3.42%	4.03%	7.92%	Sensitive	42%	92	28%	0.69%	16.63%	0.18
Thornburg International Value Fund – R6	-4.47%	18.60%	2.15%	2.24%	2.86%	5.83%	Sensitive	46%	60	30%	0.88%	16.78%	0.12
Foreign Large Growth Stock Fund Average	-1.60%	21.42%	6.44%	6.05%	5.58%	7.79%	Sensitive	39%	N/A	N/A	1.12%	15.85%	0.27

- Front-end loads on any mutual funds will be waived.
- Information used to determine averages was obtained from Morningstar, Inc.
- Returns are net returns after fund expenses.
- Plan administrative expenses paid from plan assets, if any, are not reflected in the above returns and expenses.
- 0.04% annual fee taken by Charles Schwab from each mutual fund is not reflected in the above returns and expenses.

OAS 401(m) PLAN
PLAN MODEL PORTFOLIO SUMMARY AS OF 06/30/2020

Mutual Fund Category	Net Return YTD	Net Return Last 3 Mo.	Annualized Net Returns				Largest Economy Sector	Largest Sector Weight	Portfolio Expense Ratio %	3-Year Standard Deviation	3-Year Sharpe Ratio
			1 Year	3 Years	5 Years	10 Years					
Very Conservative Model Portfolio	N/A	4.77%	3.62%	3.18%	2.77%	3.03%	N/A	N/A	0.51%	3.20%	0.47
Very Conservative Composite Benchmark	N/A	3.20%	3.14%	2.75%	2.36%	2.42%	N/A	N/A	0.69%	2.27%	0.47
Conservative Model Portfolio	N/A	9.30%	4.09%	4.61%	4.25%	5.35%	Sensitive	45%	0.50%	6.65%	0.46
Conservative Composite Benchmark	N/A	7.78%	3.27%	4.02%	3.66%	4.62%	Sensitive	42%	0.78%	5.74%	0.43
Moderate Model Portfolio	N/A	14.17%	4.12%	5.85%	5.62%	7.65%	Sensitive	44%	0.49%	10.83%	0.43
Moderate Composite Benchmark	N/A	12.61%	2.90%	5.07%	4.81%	6.78%	Sensitive	42%	0.87%	9.89%	0.39
Aggressive Model Portfolio	N/A	18.91%	4.06%	6.94%	6.84%	9.80%	Sensitive	44%	0.48%	14.88%	0.42
Aggressive Composite Benchmark	N/A	17.42%	2.47%	6.00%	5.85%	8.81%	Sensitive	42%	0.96%	13.96%	0.38
Very Aggressive Model Portfolio	N/A	23.75%	3.73%	7.85%	7.93%	11.87%	Sensitive	44%	0.47%	18.96%	0.42
Very Aggressive Composite Benchmark	N/A	22.34%	1.76%	6.75%	6.76%	10.75%	Sensitive	42%	1.05%	18.05%	0.37

- Model portfolios are combinations of the individual plan mutual funds. See portfolio materials for details. Model portfolios and their composite benchmarks were developed by Shaw & Company.
- Portfolio performance figures do not reflect differences between returns for the Key Bank EBMagic Fund 50 (actual portfolio component) and returns for the Ultra Short Term Bond Fund Average (substitute portfolio proxy). See individual mutual fund materials for details.
- Plan administrative expenses paid from plan assets, if any, are not reflected in the above returns and expenses.
- Portfolio returns and expenses shown have not been adjusted to reflect the 0.04% annual fee taken by Charles Schwab from each mutual fund.