

# HERO PLUS PROGRAM

## Screens Summary (Data as of 12-31-2019)

⊖ 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>                          |        |                           |                               |       |       |       |               |                   |                |        |               |              |               |              |               |  |
| Vanguard 500 Index Admiral               | VFIAX  | Large Blend Index         | 31.46                         | 15.23 | 11.66 | 13.52 | ✔             | 12.10             | 1.00           | 3.68   | ✔             | ☒            | ✔             | 0.04         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 24                            | 18    | 10    | 8     |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 1,394                         | 1,210 | 1,065 | 815   |               |                   |                |        |               |              |               |              |               |  |
| Vanguard Growth Index Admiral            | VIGAX  | Large Growth              | 37.23                         | 19.24 | 13.20 | 14.59 | ✔             | 13.19             | 0.99           | 25.02  | ✔             | ☒            | ✔             | 0.05         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 12                            | 40    | 37    | 23    |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 1,363                         | 1,230 | 1,098 | 822   |               |                   |                |        |               |              |               |              |               |  |
| Vanguard Value Index Adm                 | VVIAX  | Large Value               | 25.82                         | 11.70 | 10.06 | 12.48 | ✔             | 11.92             | 0.99           | 25.02  | ✔             | ☒            | ✔             | 0.05         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 44                            | 21    | 9     | 13    |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 1,215                         | 1,097 | 951   | 697   |               |                   |                |        |               |              |               |              |               |  |
| Vanguard Mid Cap Index Admiral           | VIMAX  | Mid-Cap Blend             | 31.03                         | 12.36 | 9.25  | 13.08 | ✔             | 13.00             | 0.99           | 21.63  | ✔             | ☒            | ✔             | 0.05         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 13                            | 11    | 17    | 7     |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 404                           | 361   | 292   | 220   |               |                   |                |        |               |              |               |              |               |  |
| Vanguard Small Cap Growth Index Admiral  | VSGAX  | Small Growth              | 32.76                         | 15.14 | 10.51 | —     | ✔             | 15.56             | 0.92           | 15.01  | ✔             | ☒            | ✖             | 0.07         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 27                            | 39    | 42    | —     |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 642                           | 574   | 509   | 383   |               |                   |                |        |               |              |               |              |               |  |
| Vanguard Small Cap Value Index Admiral   | VSIX   | Small Value               | 22.76                         | 6.40  | 7.46  | —     | ✔             | 15.00             | 0.93           | 3.68   | ✔             | ☒            | ✖             | 0.07         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 35                            | 15    | 18    | —     |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 419                           | 387   | 346   | 237   |               |                   |                |        |               |              |               |              |               |  |
| <b>Non-US Stock</b>                      |        |                           |                               |       |       |       |               |                   |                |        |               |              |               |              |               |  |
| JPMorgan Emerging Markets Equity R5      | JEMOX  | Diversified Emerging Mkts | 32.11                         | 16.60 | —     | —     | ✔             | 14.55             | 0.97           | 14.34  | ✔             | ☒            | ✔             | 0.89         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 3                             | 3     | —     | —     |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 832                           | 711   | 577   | 243   |               |                   |                |        |               |              |               |              |               |  |
| American Funds Europacific Growth R6     | REGGX  | Foreign Large Blend       | 27.40                         | 12.45 | 7.41  | 6.73  | ✔             | 12.25             | 1.07           | 18.59  | ✔             | ☒            | ✔             | 0.49         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 59                            | 47    | 44    | 55    |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 469                           | 405   | 338   | 249   |               |                   |                |        |               |              |               |              |               |  |
| Vanguard Developed Markets Index Admiral | VTMGX  | Foreign Large Blend Index | 22.05                         | 9.69  | 6.18  | 5.74  | ✔             | 11.40             | 0.98           | 6.86   | ✔             | ☒            | ✔             | 0.07         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 42                            | 38    | 21    | 26    |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 736                           | 632   | 498   | 377   |               |                   |                |        |               |              |               |              |               |  |
| <b>Alternative</b>                       |        |                           |                               |       |       |       |               |                   |                |        |               |              |               |              |               |  |
| Vanguard Real Estate Index Admiral       | VGSLX  | Real Estate               | 28.94                         | 8.37  | 7.17  | 11.97 | ✔             | 12.06             | 0.98           | 23.65  | ✔             | —            | ✔             | 0.11         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 29                            | 46    | 38    | 29    |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 259                           | 224   | 200   | 138   |               |                   |                |        |               |              |               |              |               |  |
| <b>Fixed Income</b>                      |        |                           |                               |       |       |       |               |                   |                |        |               |              |               |              |               |  |
| BlackRock Inflation Protected Bond Instl | BPRIX  | Inflation-Protected Bond  | 8.26                          | 3.08  | 2.22  | 2.95  | ✔             | 2.96              | 0.98           | 2.88   | ✖             | —            | —             | 0.50         | ✔             |  |
| <i>percentile rank</i>                   |        |                           | 41                            | 38    | 47    | 45    |               |                   |                |        |               |              |               |              |               |  |
| <i># of funds in category</i>            |        |                           | 221                           | 194   | 163   | 104   |               |                   |                |        |               |              |               |              |               |  |

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## Screens Summary (Data as of 12-31-2019)

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 |
| Vanguard Interm-Term Bond Index Adm      | VBILX  | Intermediate-Term Bond | 10.18                         | 4.53       | 3.53       | 4.77       |               | 3.40              | 1.15           | 11.69  |               |              | —             | 0.07         |               |
| <i>percentile rank</i>                   |        |                        | <i>2</i>                      | <i>4</i>   | <i>4</i>   | <i>4</i>   |               |                   |                |        |               |              |               |              |               |
| <i># of funds in category</i>            |        |                        | <i>431</i>                    | <i>383</i> | <i>328</i> | <i>252</i> |               |                   |                |        |               |              |               |              |               |
| PIMCO Income I2                          | PONPX  | Multisector Bond       | 7.94                          | 5.57       | 5.55       | 8.66       |               | 1.92              | 0.21           | 12.76  |               | —            | —             | 1.15         |               |
| <i>percentile rank</i>                   |        |                        | <i>79</i>                     | <i>22</i>  | <i>7</i>   | <i>1</i>   |               |                   |                |        |               |              |               |              |               |
| <i># of funds in category</i>            |        |                        | <i>302</i>                    | <i>265</i> | <i>223</i> | <i>120</i> |               |                   |                |        |               |              |               |              |               |
| Federated Government Ultrashrt Dur Instl | FGUSX  | Ultrashort Bond        | 2.14                          | 1.69       | 1.11       | 0.76       |               | 0.25              | 0.03           | 22.49  |               | —            | —             | 0.26         |               |
| <i>percentile rank</i>                   |        |                        | <i>94</i>                     | <i>86</i>  | <i>87</i>  | <i>79</i>  |               |                   |                |        |               |              |               |              |               |
| <i># of funds in category</i>            |        |                        | <i>201</i>                    | <i>161</i> | <i>130</i> | <i>62</i>  |               |                   |                |        |               |              |               |              |               |

### Balanced

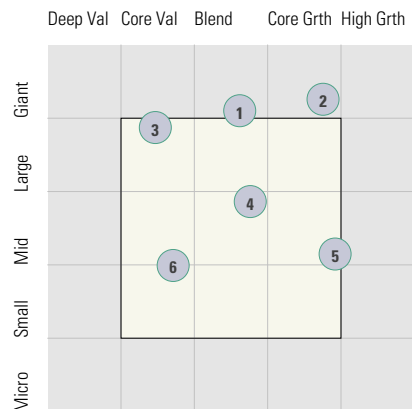
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|-----------------------------------|-------|------------------|------------|------------|------------|------------|--|------|------|-------|--|--|--|------|--|
| BlackRock Global Allocation Instl | MALOX | World Allocation | 17.54      | 7.35       | 5.01       | 5.79       |  | 6.93 | 0.99 | 16.01 |  |  |  | 0.80 |  |
| <i>percentile rank</i>            |       |                  | <i>40</i>  | <i>51</i>  | <i>40</i>  | <i>62</i>  |  |      |      |       |  |  |  |      |  |
| <i># of funds in category</i>     |       |                  | <i>469</i> | <i>389</i> | <i>331</i> | <i>193</i> |  |      |      |       |  |  |  |      |  |

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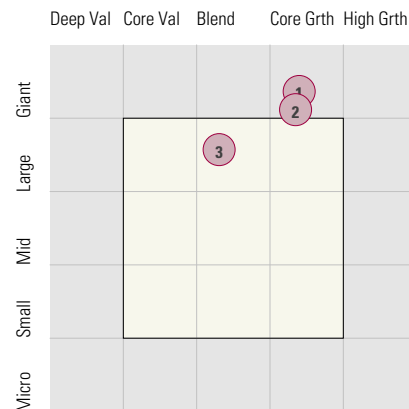
## Style Analysis (Data as of 12-31-2019)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



#### US Stock Funds

| Fund                                      | Category          | Super Sectors % |           |           | Asset Allocation % |          |         | Avg Mkt Cap M\$ |
|---|-------------------|-----------------|-----------|-----------|--------------------|----------|---------|-----------------|
|   |                   | Cyclical        | Defensive | Sensitive | Cash               | US Stock | Foreign |                 |
| 1 Vanguard 500 Index Admiral              | Large Blend Index | 30.69           | 25.24     | 44.08     | 0.35               | 98.70    | 0.95    | 71.43           |
| 2 Vanguard Growth Index Admiral           | Large Growth      | 32.31           | 12.10     | 55.60     | 0.30               | 98.66    | 1.02    | 52.79           |
| 3 Vanguard Value Index Adm                | Large Value       | 29.84           | 37.53     | 32.63     | 0.15               | 99.02    | 0.83    | 74.71           |
| 4 Vanguard Mid Cap Index Admiral          | Mid-Cap Blend     | 39.14           | 21.90     | 38.96     | 0.77               | 97.44    | 1.78    | 10.75           |
| 5 Vanguard Small Cap Growth Index Admiral | Small Growth      | 28.02           | 24.72     | 47.27     | 2.08               | 97.21    | 0.71    | 2.95            |
| 6 Vanguard Small Cap Value Index Admiral  | Small Value       | 52.45           | 15.12     | 32.43     | 1.38               | 97.50    | 1.11    | 2.79            |

#### Non-US Stock Funds

| Fund                                       | Category                  | Super Sectors % |           |           | Regional Exposure % |              |                | Market Maturity % |       |                 |
|--|---------------------------|-----------------|-----------|-----------|---------------------|--------------|----------------|-------------------|-------|-----------------|
|  |                           | Cyclical        | Defensive | Sensitive | Americas            | Greater Asia | Greater Europe | Developed         | EM%   | Avg Mkt Cap M\$ |
| 1 JPMorgan Emerging Markets Equity R5      | Diversified Emerging Mkts | 54.17           | 18.93     | 26.90     | 16.34               | 72.63        | 11.03          | 28.63             | 71.37 | —               |
| 2 American Funds Europacific Growth R6     | Foreign Large Blend       | 40.93           | 20.70     | 38.37     | 11.55               | 47.62        | 40.81          | 71.76             | 28.24 | 39.57           |
| 3 Vanguard Developed Markets Index Admiral | Foreign Large Blend Index | 40.27           | 23.69     | 36.05     | 9.63                | 36.45        | 53.91          | 98.88             | 1.12  | 30.79           |

#### Fixed Income Funds

| Fund                                       | Category                 | Super Sectors % |       |           |        | Other Stats | Credit Quality % |           |                 |
|--|--------------------------|-----------------|-------|-----------|--------|-------------|------------------|-----------|-----------------|
|  |                          | US Govt Debt    | Mtg   | US Credit | Non US |             | Avg Eff Duration | Inv Grade | Below Inv Grade |
| 1 BlackRock Inflation Protected Bond Instl | Inflation-Protected Bond | 92.27           | 3.09  | 0.17      | 0.00   | 7.74        | 99.78            | 0.22      | 0.00            |
| 2 Vanguard Inter-Term Bond Index Adm       | Intermediate-Term Bond   | 58.53           | 0.00  | 40.93     | 0.00   | 6.33        | 100.00           | 0.00      | 0.00            |
| 3 PIMCO Income I2                          | Multisector Bond         | 23.47           | 13.75 | 18.66     | 0.00   | 0.41        | 81.00            | 19.00     | 0.00            |
| 4 Federated Government Ultrashrt Dur Instl | Ultrashort Bond          | 15.26           | 56.99 | 0.00      | 0.00   | 0.38        | 100.00           | 0.00      | 0.00            |