

PEOPLE DRIVEN CREDIT UNION 401K

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/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
US Stock															
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	24.92 87 1,394	12.03 77 1,210	9.82 60 1,065	11.73 67 815	✔	11.23	0.90	27.85	✔	☒	✔	0.29	✔
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	31.46 24 1,394	15.23 18 1,210	11.66 10 1,065	13.52 8 815	✔	12.10	1.00	3.68	✔	☒	✔	0.04	✔
Vanguard Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIGAX	Large Growth	37.23 12 1,363	19.24 40 1,230	13.20 37 1,098	14.59 23 822	✔	13.19	0.99	25.02	✔	☒	✔	0.05	✔
Vanguard Value Index Adm <i>percentile rank</i> <i># of funds in category</i>	VVIAX	Large Value	25.82 44 1,215	11.70 21 1,097	10.06 9 951	12.48 13 697	✔	11.92	0.99	25.02	✔	☒	✔	0.05	✔
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	33.86 42 619	15.46 54 566	10.23 55 502	– – 386	✔	13.24	0.93	6.86	✔	☒	✔	0.07	✔
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	27.99 32 422	9.47 18 377	8.23 25 342	– – 233	✔	13.39	1.02	13.38	✔	☒	✔	0.07	✔
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	32.76 27 642	15.14 39 574	10.51 42 509	– – 383	✔	15.56	0.92	15.01	✔	☒	✖	0.07	✔
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	22.76 35 419	6.40 15 387	7.46 18 346	– – 237	✔	15.00	0.93	3.68	✔	☒	✖	0.07	✔
Non-US Stock															
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	28.03 9 832	14.46 10 711	8.10 6 577	6.76 1 243	✔	11.26	0.74	20.55	✔	☒	✔	0.61	✔
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	22.05 42 736	9.69 38 632	6.18 21 498	5.74 26 377	✔	11.40	0.98	6.86	✔	☒	✔	0.07	✔
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	31.48 22 469	18.06 4 405	10.76 5 338	8.84 11 249	✔	15.38	1.30	16.91	✔	☒	✔	0.32	✔
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	20.39 21 347	9.61 6 305	5.17 13 253	4.91 29 165	✔	11.56	1.04	11.63	✔	☒	✖	0.37	✔
American Funds Capital World Gr&Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RWIGX	World Stock	25.74 51 876	12.29 43 728	8.22 44 610	8.81 51 370	✔	10.87	0.92	13.92	✔	☒	✔	0.44	✔

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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
Alternative															
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	12.21	-0.28	-3.38	-3.42		9.76	1.11	5.00		—	—	1.56	
percentile rank			11	49	49	20									
# of funds in category			131	107	97	36									
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	28.94	8.37	7.17	11.97		12.06	0.98	23.65		—		0.11	
percentile rank			29	46	38	29									
# of funds in category			259	224	200	138									
Fixed Income															
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	10.11	4.66	3.75	4.92		2.74	0.92	19.27		—	—	0.30	
percentile rank			23	19	13	16									
# of funds in category			613	530	444	332									
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	13.55	5.54	5.41	7.06		3.70	0.87	5.16		—	—	0.79	
percentile rank			47	49	30	23									
# of funds in category			713	618	543	340									
American Century Inflation Adjs Bond R5	AIANX	Inflation- Protected Bond	8.07	2.96	2.33	3.00		2.96	0.97	18.10		—	—	0.27	
percentile rank			50	49	39	41									
# of funds in category			221	194	163	104									
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate- Term Bond	8.71	4.02	3.00	3.68		2.94	1.01	6.86			—	0.05	
percentile rank			34	28	32	47									
# of funds in category			431	383	328	252									
Federated Government Ultrashrt Dur Instl	FGUSX	Ultrashort Bond	2.14	1.69	1.11	0.76		0.25	0.03	22.49		—	—	0.26	
percentile rank			94	86	87	79									
# of funds in category			201	161	130	62									
Templeton Global Bond Adv	TGBAX	World Bond	0.89	1.65	1.45	3.70		6.28	-0.94	18.01		—	—	0.61	
percentile rank			94	86	84	43									
# of funds in category			316	283	236	80									
Target Date															
Vanguard Target Retirement 2015 Inv	VTXVX	Target Date	14.81	7.50	5.59	7.25		4.57	0.90	6.86		—		0.13	
percentile rank			69	38	43	33									
# of funds in category			128	99	73	47									
Vanguard Target Retirement 2020 Inv	VTWNX	Target Date	17.63	8.72	6.42	8.03		6.01	1.05	6.86		—		0.13	
percentile rank			28	17	16	9									
# of funds in category			234	199	157	93									
Vanguard Target Retirement 2025 Inv	VTTVX	Target Date	19.63	9.57	6.99	8.59		7.05	1.07	6.86		—		0.13	
percentile rank			22	16	14	12									
# of funds in category			233	197	158	83									
Vanguard Target Retirement 2030 Inv	VTHRX	Target Date	21.07	10.24	7.41	9.07		7.93	1.03	6.86		—		0.14	
percentile rank			32	22	24	15									
# of funds in category			242	207	165	95									

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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
Vanguard Target Retirement 2035 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTHX	Target Date	22.44 42 230	10.86 30 194	7.81 28 155	9.54 15 80		8.79	0.99	6.86		—		0.14	
Vanguard Target Retirement 2040 Inv <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	23.86 43 242	11.48 29 207	8.20 25 165	9.87 17 95		9.69	0.99	6.86		—		0.14	
Vanguard Target Retirement 2045 Inv <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	24.94 43 230	11.80 26 194	8.41 22 155	9.98 15 79		10.32	1.00	6.86		—		0.15	
Vanguard Target Retirement 2050 Inv <i>percentile rank</i> <i># of funds in category</i>	VFIFX	Target Date	24.98 47 242	11.80 32 207	8.41 26 165	9.98 18 77		10.34	0.99	6.86		—		0.15	
Vanguard Target Retirement 2055 Inv <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	24.98 51 230	11.80 39 192	8.38 33 150	— — 15		10.32	0.98	6.86		—		0.15	
Vanguard Target Retirement 2060 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTSX	Target Date	24.96 66 216	11.79 43 147	8.38 60 34	— — —		10.33	0.99	6.86		—		0.15	
Vanguard Target Retirement 2065 Inv <i>percentile rank</i> <i># of funds in category</i>	VLXVX	Target Date	24.96 64 216	— — 147	— — 34	— — —	—	—	—	2.47		—		0.15	
Vanguard Target Retirement Income Inv <i>percentile rank</i> <i># of funds in category</i>	VTINX	Target Date	13.16 49 184	6.36 36 158	4.80 28 132	5.82 23 88		3.55	0.84	6.86		—		0.12	

Balanced

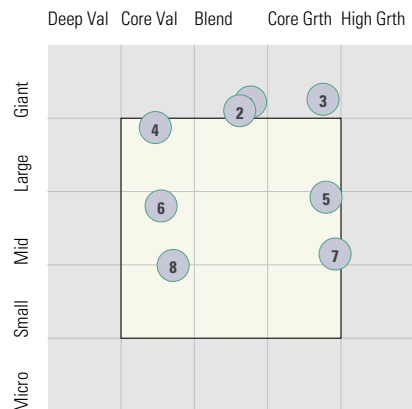
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	15.68 36 562	7.59 16 509	5.67 18 419	6.62 29 270		4.58	0.98	25.27		—		0.12	
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	23.13 32 334	10.97 19 304	7.91 19 274	9.35 23 193		9.15	1.01	25.27		—		0.14	
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	12.05 35 200	5.85 18 183	4.45 18 158	5.18 43 91		2.82	0.32	25.27		—		0.11	
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	19.37 53 699	9.30 37 644	6.82 34 571	8.08 44 420		6.81	1.00	25.27		—		0.13	

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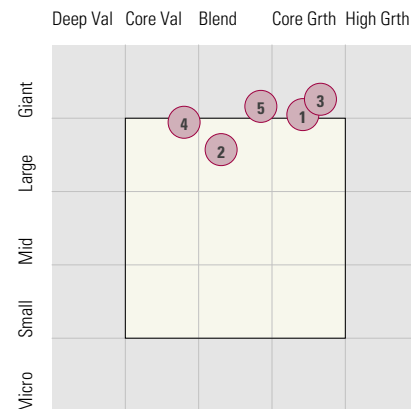
Style Analysis (Data as of 12-31-2019)

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 American Funds Invmt Co of Amer R6	Large Blend	21.71	31.35	46.94	5.11	79.99	14.78	73.81
2 Vanguard 500 Index Admiral	Large Blend Index	30.69	25.24	44.08	0.35	98.70	0.95	71.43
3 Vanguard Growth Index Admiral	Large Growth	32.31	12.10	55.60	0.30	98.66	1.02	52.79
4 Vanguard Value Index Adm	Large Value	29.84	37.53	32.63	0.15	99.02	0.83	74.71
5 Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	30.13	20.10	49.76	0.38	98.54	1.08	11.59
6 Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	47.80	23.91	28.29	0.21	97.32	2.47	9.97
7 Vanguard Small Cap Growth Index Admiral	Small Growth	28.02	24.72	47.27	2.08	97.21	0.71	2.95
8 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 American Funds New World R6	Diversified Emerging Mkts	39.95	20.19	39.88	35.13	39.84	25.04	59.32	40.68	20.17
2 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
3 Vanguard International Growth Adm	Foreign Large Growth	44.59	20.93	34.49	13.68	38.62	47.71	75.72	24.28	31.23
4 Vanguard International Value Inv	Foreign Large Value	33.27	21.85	44.88	7.63	37.88	54.50	89.21	10.79	33.22
5 American Funds Capital World Gr&Inc R6	World Stock	33.91	26.98	39.10	51.95	18.09	29.97	88.59	11.41	55.41

Fixed Income Funds

Fund	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1 Baird Core Plus Bond Inst	Core Plus Bond	17.63	21.34	51.18	0.00	5.68	96.80	2.90	0.30
2 Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	90.04	0.00	2.53	6.33	93.28	0.40
3 American Century Inflation Adjs Bond R5	Inflation-Protected Bond	89.04	0.89	3.13	0.00	7.40	100.54	0.17	-0.71
4 Vanguard Total Bond Market Index Adm	Intermediate-Term Bond	46.34	22.94	27.53	0.00	6.26	100.00	0.00	0.00
5 Federated Government Ultrashrt Dur Instl	Ultrashort Bond	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00
6 Templeton Global Bond Adv	World Bond	76.93	0.00	0.06	0.00	-1.39	85.16	17.29	-2.44

PEOPLE DRIVEN CREDIT UNION 401K

Target Date Analysis (Data as of 12-31-2019)

Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



Target Date Portfolio Data

Asset Allocation %

	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	Avg Mkt Cap \$M
Vanguard Target Retirement 2015 Inv	36.49	21.75	14.74	60.91	20.82	0.00	2.34	0.26	33.06
Vanguard Target Retirement 2020 Inv	50.40	30.13	20.27	47.34	14.46	0.00	2.01	0.23	33.09
Vanguard Target Retirement 2025 Inv	60.17	36.03	24.14	37.80	0.00	0.00	1.79	0.23	33.17
Vanguard Target Retirement 2030 Inv	67.57	40.46	27.11	30.56	0.00	0.00	1.68	0.19	33.19
Vanguard Target Retirement 2035 Inv	74.98	44.91	30.07	23.31	0.00	0.00	1.56	0.16	33.13
Vanguard Target Retirement 2040 Inv	82.25	49.42	32.83	16.21	0.00	0.00	1.43	0.13	33.06
Vanguard Target Retirement 2045 Inv	88.93	53.47	35.46	9.66	0.00	0.00	1.32	0.09	33.07
Vanguard Target Retirement 2050 Inv	88.93	53.47	35.46	9.65	0.00	0.00	1.32	0.09	33.08
Vanguard Target Retirement 2055 Inv	88.95	53.49	35.46	9.63	0.00	0.00	1.33	0.09	33.04
Vanguard Target Retirement 2060 Inv	88.89	53.45	35.44	9.65	0.00	0.00	1.36	0.09	33.03
Vanguard Target Retirement 2065 Inv	88.88	53.45	35.43	9.70	0.00	0.00	1.33	0.09	—
Vanguard Target Retirement Income Inv	30.17	17.99	12.18	67.09	23.02	0.00	2.46	0.28	33.08