

HERO PLUS PROGRAM

Screens Summary (Data as of 12-31-2021)

⊖ 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 | | | | | | | | | | | | | | | | |
| Vanguard 500 Index Admiral | VFIAX | Large Blend Index | 28.66 | 26.03 | 18.43 | 16.51 | ✔ | 17.42 | 1.00 | 5.68 | ✔ | ☒ | ✔ | 0.04 | ✔ | |
| <i>percentile rank</i> | | | 23 | 24 | 18 | 11 | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,394 | 1,256 | 1,121 | 831 | | | | | | | | | | |
| Vanguard Growth Index Admiral | VIGAX | Large Growth | 27.26 | 34.78 | 24.77 | 19.29 | ✔ | 18.52 | 1.00 | 27.02 | ✔ | ☒ | ✔ | 0.05 | ✔ | |
| <i>percentile rank</i> | | | 19 | 11 | 27 | 19 | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,241 | 1,120 | 1,020 | 772 | | | | | | | | | | |
| Vanguard Value Index Adm | VVIAX | Large Value | 26.49 | 17.64 | 12.52 | 13.74 | ✔ | 18.34 | 0.94 | 27.02 | ✔ | ☒ | ✔ | 0.05 | ✔ | |
| <i>percentile rank</i> | | | 44 | 51 | 35 | 16 | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,212 | 1,148 | 1,041 | 759 | | | | | | | | | | |
| Vanguard Mid Cap Index Admiral | VIMAX | Mid-Cap Blend | 24.51 | 24.48 | 15.86 | 15.12 | ✔ | 20.29 | 0.97 | 23.63 | ✔ | ☒ | ✔ | 0.05 | ✔ | |
| <i>percentile rank</i> | | | 47 | 11 | 6 | 9 | | | | | | | | | | |
| <i># of funds in category</i> | | | 392 | 361 | 314 | 207 | | | | | | | | | | |
| Vanguard Small Cap Growth Index Admiral | VSGAX | Small Growth | 5.70 | 23.82 | 16.90 | 14.83 | ✔ | 22.36 | 0.94 | 17.01 | ✔ | ☒ | ✖ | 0.07 | ✔ | |
| <i>percentile rank</i> | | | 69 | 59 | 56 | 59 | | | | | | | | | | |
| <i># of funds in category</i> | | | 617 | 582 | 520 | 394 | | | | | | | | | | |
| Vanguard Small Cap Value Index Admiral | VSIAX | Small Value | 28.09 | 18.51 | 10.31 | 13.30 | ✔ | 24.66 | 0.96 | 5.68 | ✔ | ☒ | ✔ | 0.07 | ✔ | |
| <i>percentile rank</i> | | | 68 | 45 | 23 | 14 | | | | | | | | | | |
| <i># of funds in category</i> | | | 447 | 419 | 393 | 301 | | | | | | | | | | |
| Non-US Stock | | | | | | | | | | | | | | | | |
| American Funds New World R6 | RNWXG | Diversified Emerging Mkts | 5.13 | 19.03 | 14.59 | 9.58 | ✔ | 17.60 | 0.88 | 22.56 | ✔ | ☒ | ✔ | 0.57 | ✔ | |
| <i>percentile rank</i> | | | 27 | 9 | 8 | 3 | | | | | | | | | | |
| <i># of funds in category</i> | | | 794 | 721 | 616 | 344 | | | | | | | | | | |
| American Funds Intl Gr and Inc R6 | RIGGX | Foreign Large Blend | 10.12 | 14.97 | 10.55 | 7.90 | ✔ | 18.84 | 1.09 | 13.26 | ✔ | ☒ | ✔ | 0.54 | ✔ | |
| <i>percentile rank</i> | | | 54 | 27 | 21 | 49 | | | | | | | | | | |
| <i># of funds in category</i> | | | 771 | 704 | 607 | 415 | | | | | | | | | | |
| Vanguard Developed Markets Index Admiral | VTMGX | Foreign Large Blend Index | 11.43 | 14.46 | 10.15 | 8.51 | ✔ | 17.89 | 1.03 | 8.86 | ✔ | ☒ | ✔ | 0.07 | ✔ | |
| <i>percentile rank</i> | | | 34 | 33 | 28 | 24 | | | | | | | | | | |
| <i># of funds in category</i> | | | 771 | 704 | 607 | 415 | | | | | | | | | | |
| Alternative | | | | | | | | | | | | | | | | |
| Vanguard Real Estate Index Admiral | VGSLX | Real Estate | 40.40 | 19.95 | 11.24 | 11.51 | ✔ | 18.85 | 0.94 | 25.65 | ✔ | — | ✔ | 0.12 | ✔ | |
| <i>percentile rank</i> | | | 59 | 42 | 49 | 31 | | | | | | | | | | |
| <i># of funds in category</i> | | | 255 | 235 | 202 | 151 | | | | | | | | | | |
| Fixed Income | | | | | | | | | | | | | | | | |
| BlackRock Inflation Protected Bond Instl | BPRIX | Inflation-Protected Bond | 5.74 | 8.56 | 5.29 | 2.90 | ✔ | 4.05 | 1.02 | 4.88 | ✔ | — | — | 0.44 | ✔ | |
| <i>percentile rank</i> | | | 30 | 16 | 23 | 34 | | | | | | | | | | |
| <i># of funds in category</i> | | | 210 | 203 | 180 | 125 | | | | | | | | | | |

HERO PLUS PROGRAM

Screens Summary (Data as of 12-31-2021)

Fund Removed from Approved List

Fund on Watch List

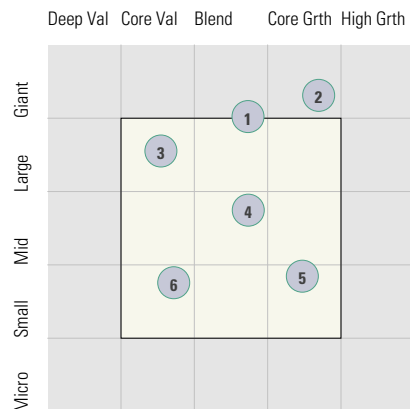
| Name | Ticker | Asset Class | Trailing Performance and Risk | | | | Management | | | Style | | Expense | | | | |
|-------------------------------------|--------|------------------------|-------------------------------|------------|------------|------------|---------------|-------------------|----------------|--------|---------------|--------------|---------------|--------------|---------------|--|
| | | | 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 | |
| Vanguard Interm-Term Bond Index Adm | VBILX | Intermediate-Term Bond | -2.36 | 5.71 | 4.13 | 3.49 | | 4.26 | 1.23 | 13.69 | | | — | 0.07 | | |
| <i>percentile rank</i> | | | <i>94</i> | <i>11</i> | <i>8</i> | <i>16</i> | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>426</i> | <i>389</i> | <i>351</i> | <i>256</i> | | | | | | | | | | |
| PIMCO Income I2 | PONPX | Multisector Bond | 2.50 | 5.36 | 4.98 | 6.87 | | 5.79 | 0.83 | 14.77 | | — | — | 0.72 | | |
| <i>percentile rank</i> | | | <i>48</i> | <i>60</i> | <i>28</i> | <i>1</i> | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>339</i> | <i>277</i> | <i>238</i> | <i>134</i> | | | | | | | | | | |
| Lincoln Stable Value Account -LNGPA | | Stable Value | — | — | — | — | — | — | — | 38.69 | | — | — | — | — | |
| <i>percentile rank</i> | | | — | — | — | — | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>41</i> | — | — | — | | | | | | | | | | |
| Federated Hermes Govt Ultrashort IS | FGUSX | Ultrashort Bond | -0.06 | 1.18 | 1.30 | 0.80 | | 0.54 | 0.05 | 24.49 | | — | — | 0.26 | | |
| <i>percentile rank</i> | | | <i>76</i> | <i>73</i> | <i>74</i> | <i>80</i> | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>239</i> | <i>214</i> | <i>175</i> | <i>94</i> | | | | | | | | | | |
| Balanced | | | | | | | | | | | | | | | | |
| BlackRock Global Allocation Instl | MALOX | World Allocation | 6.73 | 14.97 | 9.84 | 7.88 | | 11.71 | 1.04 | 5.00 | | | | 0.82 | | |
| <i>percentile rank</i> | | | <i>81</i> | <i>10</i> | <i>18</i> | <i>29</i> | | | | | | | | | | |
| <i># of funds in category</i> | | | <i>433</i> | <i>412</i> | <i>358</i> | <i>245</i> | | | | | | | | | | |

HERO PLUS PROGRAM

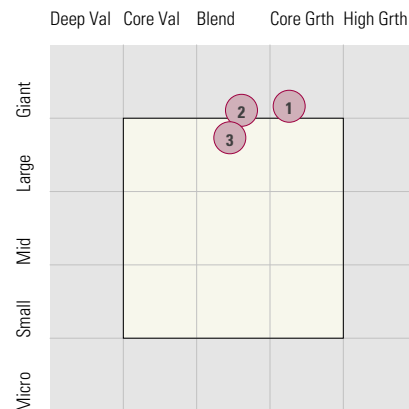
Style Analysis (Data as of 12-31-2021)

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 | 30.22 | 22.16 | 47.62 | 0.47 | 98.51 | 1.02 | 230.90 |
| 2 Vanguard Growth Index Admiral | Large Growth | 28.56 | 10.08 | 61.37 | 0.34 | 98.76 | 0.90 | 373.48 |
| 3 Vanguard Value Index Adm | Large Value | 31.35 | 36.90 | 31.75 | 0.12 | 99.09 | 0.79 | 105.80 |
| 4 Vanguard Mid Cap Index Admiral | Mid-Cap Blend | 35.40 | 20.87 | 43.74 | 0.90 | 97.64 | 1.46 | 27.29 |
| 5 Vanguard Small Cap Growth Index Admiral | Small Growth | 28.18 | 24.76 | 47.06 | 1.57 | 97.72 | 0.72 | 6.32 |
| 6 Vanguard Small Cap Value Index Admiral | Small Value | 51.47 | 13.98 | 34.56 | 0.31 | 99.00 | 0.68 | 5.77 |

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 | 37.47 | 21.32 | 41.22 | 37.45 | 39.39 | 23.15 | 61.07 | 38.93 | 66.76 |
| 2 American Funds Intl Gr and Inc R6 | Foreign Large Blend | 38.21 | 22.80 | 38.99 | 12.73 | 30.07 | 57.20 | 83.84 | 16.16 | 55.02 |
| 3 Vanguard Developed Markets Index Admiral | Foreign Large Blend Index | 40.39 | 22.20 | 37.42 | 10.54 | 35.47 | 53.99 | 99.21 | 0.79 | 31.48 |

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 | 95.96 | 0.00 | 1.91 | 0.00 | 6.91 | 98.70 | 0.15 | 1.15 |
| 2 Vanguard Inter-Term Bond Index Adm | Intermediate-Term Bond | 59.26 | 0.00 | 40.62 | 0.00 | 6.62 | 99.92 | 0.03 | 0.05 |
| 3 PIMCO Income I2 | Multisector Bond | 53.76 | 6.54 | 15.92 | 0.00 | 1.74 | 81.00 | 19.00 | 0.00 |
| 4 Lincoln Stable Value Account -LNGPA | Stable Value | - | - | - | 0.00 | - | 0.00 | 0.00 | - |
| 5 Federated Hermes Govt Ultrashort IS | Ultrashort Bond | 12.75 | 49.06 | 0.00 | 0.00 | 0.40 | 100.00 | 0.00 | 0.00 |