

FRLA 457B PLAN

Screens Summary (Data as of 12-31-2022)

⊖ 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	Updated	Updated	Updated	Updated	Updated	Updated	Updated	Updated	Updated	Updated	Updated	Updated	Updated
US Stock																		
T. Rowe Price Dividend Growth	PRDGX	Large Blend	-10.23	8.83	10.81	12.80	✓	18.95	0.88	22.77	✓	■	✓	0.62	✓	4	–	Low Risk
<i>percentile rank</i>			10	13	4	7												
<i># of funds in category</i>			1,379	1,247	1,137	837									11-30-2022	–	09-30-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-18.15	7.62	9.39	12.52	✓	21.17	1.00	6.68	✓	■	✓	0.04	✓	3	1-Low	Low Risk
<i>percentile rank</i>			52	33	25	13												
<i># of funds in category</i>			1,379	1,247	1,137	837									11-30-2022	02-15-2022	09-30-2022	
Fidelity® Contrafund®	FCNTX	Large Growth	-28.26	5.76	8.52	12.40	✓	21.91	0.91	32.31	✓	■	✓	0.81	✓	2	1-Low	Low Risk
<i>percentile rank</i>			42	48	52	38												
<i># of funds in category</i>			1,237	1,133	1,056	807									11-30-2022	02-15-2022	09-30-2022	
American Funds Washington Mutual R6	RWMGX	Large Value	-8.18	8.55	9.41	12.25	✓	19.43	0.89	25.52	✓	■	✖	0.26	✓	2	1-Low	Low Risk
<i>percentile rank</i>			5	16	22	26												
<i># of funds in category</i>			1,379	1,247	1,137	837									11-30-2022	02-15-2022	09-30-2022	
Neuberger Berman Mid Cap Growth Inst	NBMLX	Mid-Cap Growth	-28.65	4.01	7.24	10.48	✓	24.40	0.96	19.93	✓	■	✓	0.70	✓	3	–	Low Risk
<i>percentile rank</i>			62	52	48	54												
<i># of funds in category</i>			592	540	505	395									11-30-2022	–	09-30-2022	
American Century Mid Cap Value I	AVUAX	Mid-Cap Value	-1.22	7.46	6.91	11.15	✓	21.24	0.84	18.76	✓	■	✓	0.77	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			8	43	30	10												
<i># of funds in category</i>			407	395	374	274									11-30-2022	02-15-2022	09-30-2022	
MFS New Discovery R4	MNDJX	Small Growth	-29.64	1.17	7.58	9.80	✓	25.48	0.93	9.01	✓	■	✓	0.99	✓	4	–	Low Risk
<i>percentile rank</i>			65	75	34	58												
<i># of funds in category</i>			604	576	534	405									11-30-2022	–	09-30-2022	
Delaware Small Cap Value Instl	DEVIX	Small Value	-12.20	5.20	4.28	9.06	✓	27.97	0.99	10.51	✓	■	✓	0.86	✓	3	–	Medium Risk
<i>percentile rank</i>			64	70	60	43												
<i># of funds in category</i>			483	455	428	324									11-30-2022	–	09-30-2022	
Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	-21.75	1.01	3.04	4.98	✓	20.37	0.90	23.56	✓	■	✓	0.57	✓	3	1-Low	Low Risk
<i>percentile rank</i>			58	17	3	2												
<i># of funds in category</i>			820	736	652	397									11-30-2022	02-15-2022	09-30-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	-15.32	1.33	1.67	4.92	✓	21.45	1.08	9.86	✓	■	✓	0.07	✓	2	1-Low	Low Risk
<i>percentile rank</i>			47	28	35	20												
<i># of funds in category</i>			763	723	630	440									11-30-2022	02-15-2022	09-30-2022	
Invesco Oppenheimer International Gr Y	OIGYX	Foreign Large Growth	-27.12	-0.43	0.53	4.41	✓	22.86	1.05	26.79	✓	■	✓	0.85	✓	3	–	Low Risk
<i>percentile rank</i>			66	63	78	74												
<i># of funds in category</i>			443	399	346	230									11-30-2022	–	09-30-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	-11.66	1.30	1.36	4.31	✓	21.95	1.04	12.60	✓	■	✓	0.36	✓	2	–	Medium Risk
<i>percentile rank</i>			75	40	27	25												
<i># of funds in category</i>			356	326	303	180									11-30-2022	–	09-30-2022	
American Funds New Perspective R6	RNPGX	Global Stock	-25.61	5.54	7.69	10.29	✓	22.44	1.09	22.10	✓	—	✓	0.41	✓	2	2-Basic	Low Risk
<i>percentile rank</i>			46	17	17	11												
<i># of funds in category</i>			366	309	272	179									11-30-2022	02-15-2022	09-30-2022	

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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
Alternative																		
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	9.02	13.51	7.16	-1.52	✔	22.32	1.17	4.17	✔	—	—	0.86	✔	3	—	—
<i>percentile rank</i>			90	51	41	73												
<i># of funds in category</i>			114	109	91	65									11-30-2022	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-26.20	-0.41	3.68	6.42	✔	22.84	0.96	26.65	✔	—	✔	0.12	✔	3	1-Low	Low Risk
<i>percentile rank</i>			61	57	50	34												
<i># of funds in category</i>			257	238	214	155									11-30-2022	02-15-2022	09-30-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	-9.93	-2.10	0.62	2.50	✔	4.88	0.64	8.27	✔	—	—	0.61	✔	3	—	—
<i>percentile rank</i>			14	14	6	3												
<i># of funds in category</i>			130	112	98	59									11-30-2022	—	—	
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	-7.93	0.78	2.52	3.95	✔	10.30	0.91	8.16	✔	—	—	0.75	✔	—	—	—
<i>percentile rank</i>			21	24	20	15												
<i># of funds in category</i>			687	630	584	417												
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	-11.49	1.51	2.13	0.97	✔	7.28	1.03	5.88	✔	—	—	0.35	✔	3	—	—
<i>percentile rank</i>			47	37	37	48												
<i># of funds in category</i>			217	204	195	138									09-30-2022	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	-13.35	-2.48	0.25	1.49	✔	6.23	1.05	22.27	✔	📊	—	0.30	✔	3	1-Low	—
<i>percentile rank</i>			49	31	22	9												
<i># of funds in category</i>			471	423	389	289									11-30-2022	02-15-2022	—	
PIMCO Income I2	PONPX	Multisector Bond	-7.90	-0.07	1.59	3.90	✔	7.35	0.92	15.77	✔	—	—	0.61	✔	—	—	—
<i>percentile rank</i>			23	26	23	1												
<i># of funds in category</i>			344	295	258	152												
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	0.43	0.61	1.17	0.77	✖	0.60	0.06	25.49	✔	—	—	0.26	✔	—	—	—
<i>percentile rank</i>			39	47	63	67												
<i># of funds in category</i>			237	218	180	107												
Target Date																		
T. Rowe Price Retirement 2010	TRRAX	Target Date	-14.00	1.53	3.22	5.03	✔	11.59	1.09	7.42	✔	—	✔	0.49	✔	2	1-Low	—
<i>percentile rank</i>			90	15	12	5												
<i># of funds in category</i>			128	113	82	50									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement 2015	TRRGX	Target Date	-14.17	1.91	3.55	5.74	✔	12.30	1.05	7.42	✔	—	✔	0.51	✔	2	1-Low	—
<i>percentile rank</i>			60	13	7	4												
<i># of funds in category</i>			125	115	95	43									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement 2020	TRRBX	Target Date	-14.66	2.19	3.90	6.47	✔	13.32	1.03	7.42	✔	—	✔	0.53	✔	2	1-Low	—
<i>percentile rank</i>			60	11	8	3												
<i># of funds in category</i>			153	143	122	56									11-30-2022	02-15-2022	—	
T. Rowe Price Retirement 2025	TRRHX	Target Date	-15.67	2.67	4.32	7.15	✔	14.73	1.05	7.42	✔	—	✔	0.55	✔	2	1-Low	Low Risk
<i>percentile rank</i>			57	5	5	2												
<i># of funds in category</i>			239	214	185	117									11-30-2022	02-15-2022	12-31-2021	

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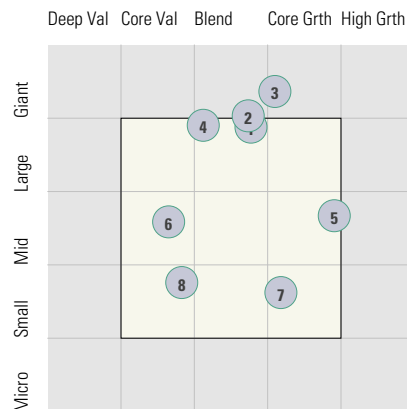
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
T. Rowe Price Retirement 2030	TRRCX	Target Date	-16.98	3.00	4.63	7.73	✔	16.24	1.05	7.42	✔	—	✔	0.58	✔	3	1-Low	Low Risk
<i>percentile rank</i>			76	8	11	7												
<i># of funds in category</i>			241	214	185	110									11-30-2022	02-15-2022	09-30-2022	
T. Rowe Price Retirement 2035	TRRJX	Target Date	-18.04	3.35	4.93	8.18	✔	17.57	1.03	7.42	✔	—	✔	0.59	✔	3	1-Low	Low Risk
<i>percentile rank</i>			84	12	15	7												
<i># of funds in category</i>			232	207	182	114									11-30-2022	02-15-2022	09-30-2022	
T. Rowe Price Retirement 2040	TRRDY	Target Date	-18.86	3.70	5.20	8.53	✔	18.66	1.01	7.42	✔	—	✔	0.60	✔	3	1-Low	Low Risk
<i>percentile rank</i>			90	19	20	8												
<i># of funds in category</i>			236	208	185	110									11-30-2022	02-15-2022	09-30-2022	
T. Rowe Price Retirement 2045	TRRKX	Target Date	-19.11	4.00	5.45	8.69	✔	19.37	1.00	7.42	✔	—	✔	0.62	✔	3	1-Low	Low Risk
<i>percentile rank</i>			88	21	17	9												
<i># of funds in category</i>			232	207	182	113									11-30-2022	02-15-2022	09-30-2022	
T. Rowe Price Retirement 2050	TRRMX	Target Date	-19.17	4.03	5.45	8.70	✔	19.44	0.99	7.42	✔	—	✔	0.63	✔	3	1-Low	Low Risk
<i>percentile rank</i>			83	20	19	11												
<i># of funds in category</i>			233	208	185	109									11-30-2022	02-15-2022	09-30-2022	
T. Rowe Price Retirement 2055	TRRNK	Target Date	-19.24	3.94	5.40	8.66	✔	19.49	0.99	7.42	✔	—	✔	0.64	✔	3	1-Low	Low Risk
<i>percentile rank</i>			82	27	23	10												
<i># of funds in category</i>			230	205	182	95									11-30-2022	02-15-2022	09-30-2022	
T. Rowe Price Retirement 2060	TRRLX	Target Date	-19.28	3.93	5.40	—	✔	19.50	1.40	7.42	✔	—	✔	0.64	✔	3	1-Low	Low Risk
<i>percentile rank</i>			84	32	23	—												
<i># of funds in category</i>			228	198	171	1									11-30-2022	02-15-2022	09-30-2022	
T. Rowe Price Retirement 2065	TRSJX	Target Date	-19.27	—	—	—	—	—	—	2.22	✖	—	✔	0.64	✔	3	1-Low	Low Risk
<i>percentile rank</i>			82	—	—	—												
<i># of funds in category</i>			176	64	15	—									11-30-2022	02-15-2022	09-30-2022	
Balanced																		
BlackRock Global Allocation Instl	MALOX	Global Allocation	-15.83	2.85	3.45	4.99	✔	14.32	0.99	6.00	✔	🗄	✔	0.84	✔	3	—	Low Risk
<i>percentile rank</i>			63	29	24	28												
<i># of funds in category</i>			430	408	375	269									11-30-2022	—	09-30-2022	

FRLA 457B PLAN

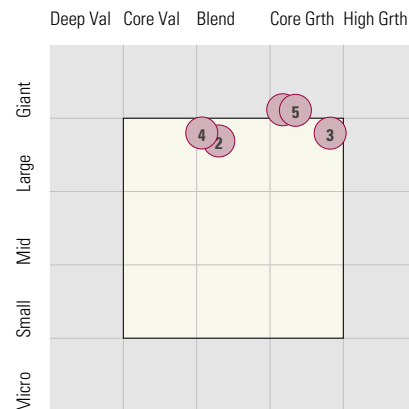
Style Analysis (Data as of 12-31-2022)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
1	T. Rowe Price Dividend Growth	Large Blend	30.33	34.24	35.43	4.04	88.28	7.68	117.21
2	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
3	Fidelity® Contrafund®	Large Growth	32.21	21.88	45.92	2.73	89.77	5.61	255.82
4	American Funds Washington Mutual R6	Large Value	26.94	33.10	39.96	4.63	87.39	7.73	121.35
5	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	24.75	18.74	56.50	4.42	91.99	3.59	21.04
6	American Century Mid Cap Value I	Mid-Cap Value	39.35	31.49	29.17	3.20	85.80	11.01	14.52
7	MFS New Discovery R4	Small Growth	32.46	20.28	47.25	5.38	80.84	13.78	3.47
8	Delaware Small Cap Value Instl	Small Value	51.60	9.80	38.60	2.63	94.78	2.59	4.60

Non-US Stock Funds

	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	38.94	24.45	36.60	39.27	39.96	20.78	59.14	40.86	49.35
2	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	41.13	22.49	36.38	11.13	36.20	52.68	99.44	0.56	27.54
3	Invesco Oppenheimer International Gr Y	Foreign Large Growth	34.57	27.76	37.67	14.63	18.33	67.04	93.98	6.02	39.74
4	Vanguard International Value Inv	Foreign Large Value	43.14	16.58	40.29	12.02	37.77	50.23	79.69	20.31	25.32
5	American Funds New Perspective R6	Global Stock	36.38	25.93	37.69	62.73	11.29	25.97	95.40	4.60	100.40

Fixed Income Funds

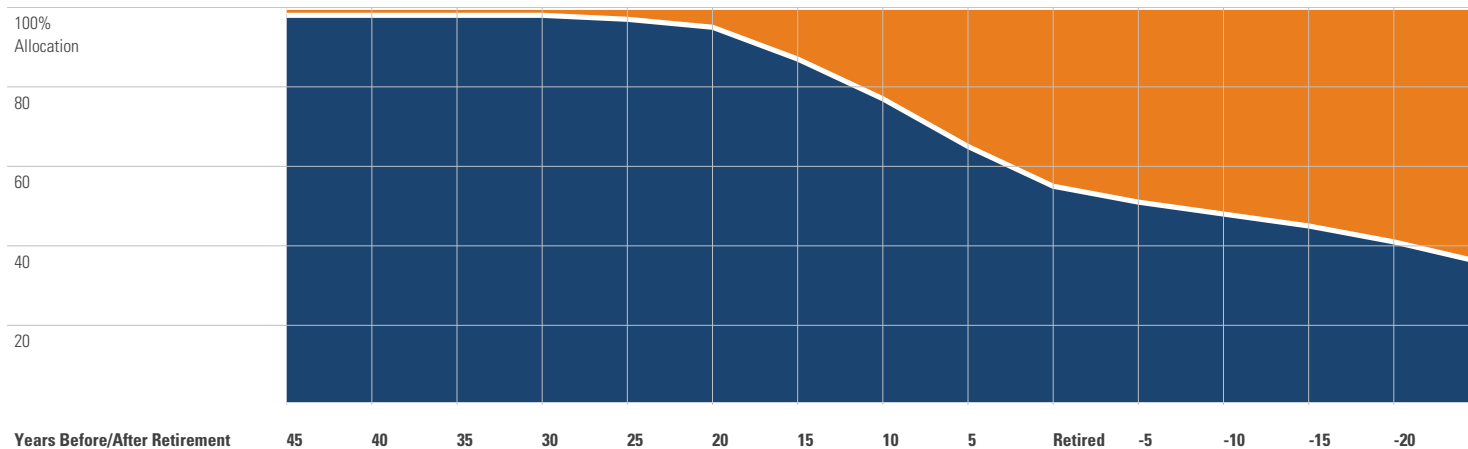
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) I-2	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
2	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	92.59	0.00	4.16	3.49	90.82	5.68
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.46	0.00	1.87	0.00	6.74	97.38	0.58	2.04
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	24.00	23.55	44.16	0.00	6.20	99.70	0.30	0.00
5	PIMCO Income I2	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
6	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	6.41	29.59	0.00	0.00	0.36	100.00	0.00	0.00

FRLA 457B PLAN

Target Date Analysis (Data as of 12-31-2022)

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
T. Rowe Price Retirement 2010	41.77	27.76	14.01	50.07	19.79	7.27	7.64	0.53	59.73
T. Rowe Price Retirement 2015	44.78	29.61	15.17	46.21	17.95	6.71	8.50	0.53	59.65
T. Rowe Price Retirement 2020	48.13	31.86	16.27	42.88	16.47	6.37	8.47	0.51	59.44
T. Rowe Price Retirement 2025	55.06	36.53	18.53	35.69	13.07	5.16	8.77	0.46	59.18
T. Rowe Price Retirement 2030	65.68	43.64	22.04	24.74	6.34	3.37	9.22	0.38	59.22
T. Rowe Price Retirement 2035	76.21	50.29	25.92	14.05	1.88	1.58	9.47	0.28	58.89
T. Rowe Price Retirement 2040	84.97	56.14	28.83	5.78	1.31	0.36	9.05	0.20	58.90
T. Rowe Price Retirement 2045	89.65	59.22	30.43	1.12	0.66	0.01	9.08	0.13	59.06
T. Rowe Price Retirement 2050	91.07	60.08	30.99	-0.19	0.38	0.00	9.00	0.13	58.99
T. Rowe Price Retirement 2055	91.41	60.54	30.87	0.15	0.41	0.00	8.31	0.12	59.07
T. Rowe Price Retirement 2060	91.37	60.37	31.00	0.40	0.42	0.00	8.10	0.13	58.92
T. Rowe Price Retirement 2065	91.24	60.23	31.01	0.99	0.44	0.01	7.64	0.12	58.59