

HERO PLUS PROGRAM

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 |
| | | | | | | | | | | | | | | | | | | |
| US Stock | | | | | | | | | | | | | | | | | | |
| 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 |
| percentile rank | | | 52 | 33 | 25 | 13 | | | | | | | | | | | | |
| # of funds in category | | | 1,379 | 1,247 | 1,137 | 837 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| Vanguard Growth Index Admiral | VIGAX | Large Growth | -33.14 | 6.05 | 9.61 | 12.80 | ✔️ | 24.60 | 1.03 | 28.02 | ✔️ | 🇺🇸 | ✔️ | 0.05 | ✔️ | 4 | 1-Low | Low Risk |
| percentile rank | | | 71 | 43 | 34 | 29 | | | | | | | | | | | | |
| # of funds in category | | | 1,237 | 1,133 | 1,056 | 807 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| Vanguard Value Index Adm | VVIAX | Large Value | -2.08 | 8.21 | 8.56 | 11.91 | ✔️ | 20.48 | 0.94 | 28.02 | ✔️ | 🇺🇸 | ✔️ | 0.05 | ✔️ | 2 | 1-Low | Medium Risk |
| percentile rank | | | 21 | 29 | 20 | 9 | | | | | | | | | | | | |
| # of funds in category | | | 1,233 | 1,161 | 1,105 | 825 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| Vanguard Mid Cap Index Admiral | VIMAX | Mid-Cap Blend | -18.71 | 6.17 | 7.32 | 11.10 | ✔️ | 23.61 | 0.98 | 24.63 | ✔️ | 🇺🇸 | ✔️ | 0.05 | ✔️ | 4 | 1-Low | Medium Risk |
| percentile rank | | | 86 | 56 | 30 | 17 | | | | | | | | | | | | |
| # of funds in category | | | 413 | 378 | 350 | 227 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| Vanguard Small Cap Growth Index Admiral | VSGAX | Small Growth | -28.39 | 0.79 | 5.10 | 9.27 | ✔️ | 25.67 | 0.95 | 18.01 | ✔️ | 🇺🇸 | ❌ | 0.07 | ✔️ | 4 | 1-Low | Medium Risk |
| percentile rank | | | 55 | 80 | 71 | 72 | | | | | | | | | | | | |
| # of funds in category | | | 604 | 576 | 534 | 405 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| Vanguard Small Cap Value Index Admiral | VSIAX | Small Value | -9.31 | 7.13 | 5.79 | 10.28 | ✔️ | 26.84 | 0.96 | 6.68 | ✔️ | 🇺🇸 | ✔️ | 0.07 | ✔️ | 4 | 1-Low | Medium Risk |
| percentile rank | | | 37 | 41 | 28 | 13 | | | | | | | | | | | | |
| # of funds in category | | | 483 | 455 | 428 | 324 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| 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 | Medium Risk |
| percentile rank | | | 58 | 17 | 3 | 2 | | | | | | | | | | | | |
| # of funds in category | | | 820 | 736 | 652 | 397 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| American Funds Intl Gr and Inc R6 | RIGGX | Foreign Large Blend | -15.16 | 0.36 | 2.06 | 4.28 | ✔️ | 21.51 | 1.08 | 14.26 | ✔️ | 🇺🇸 | ✔️ | 0.54 | ✔️ | 2 | 1-Low | Low Risk |
| percentile rank | | | 44 | 56 | 22 | 48 | | | | | | | | | | | | |
| # of funds in category | | | 763 | 723 | 630 | 440 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| 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 |
| percentile rank | | | 47 | 28 | 35 | 20 | | | | | | | | | | | | |
| # of funds in category | | | 763 | 723 | 630 | 440 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| Alternative | | | | | | | | | | | | | | | | | | |
| Vanguard Real Estate Index Admiral | VGSIX | Real Estate | -26.20 | -0.41 | 3.68 | 6.42 | ✔️ | 22.84 | 0.96 | 26.65 | ✔️ | — | ✔️ | 0.12 | ✔️ | 3 | 1-Low | Low Risk |
| percentile rank | | | 61 | 57 | 50 | 34 | | | | | | | | | | | | |
| # of funds in category | | | 257 | 238 | 214 | 155 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 12-31-2022 | 02-15-2022 | 12-31-2022 | |
| Fixed Income | | | | | | | | | | | | | | | | | | |
| 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 | — | — |
| percentile rank | | | 47 | 37 | 37 | 48 | | | | | | | | | | | | |
| # of funds in category | | | 217 | 204 | 195 | 138 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 09-30-2022 | — | — | |

HERO PLUS PROGRAM

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 | Sustain. Rating | Commit. Level | Carbon Risk | |
| | | | | | | | | | | | | | Updated | Updated | Updated | | | |
| Vanguard Interm-Term Bond Index Adm <i>percentile rank</i> <i># of funds in category</i> | VBILX | Intermediate-Term Bond | -13.27 46 471 | -2.40 25 423 | 0.45 11 389 | 1.34 15 289 | ✔ | 6.51 | 1.09 | 14.69 | ✔ | ☒ | — | 0.07 | ✔ | 3 | 1-Low | — |
| PIMCO Income I2 <i>percentile rank</i> <i># of funds in category</i> | PONPX | Multisector Bond | -7.90 23 344 | -0.07 26 295 | 1.59 23 258 | 3.90 1 152 | ✔ | 7.35 | 0.92 | 15.77 | ✔ | — | — | 0.61 | ✔ | — | — | — |
| Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i> | | Stable Value | — — 42 | — — — | — — — | — — — | — | — | — | 39.69 | ✔ | — | — | — | — | — | — | — |
| Federated Hermes Govt Ultrashort IS <i>percentile rank</i> <i># of funds in category</i> | FGUSX | Ultrashort Bond | 0.43 39 237 | 0.61 47 218 | 1.17 63 180 | 0.77 67 107 | ⊕ | 0.60 | 0.06 | 25.49 | ✔ | — | — | 0.26 | ✔ | — | — | — |

Balanced

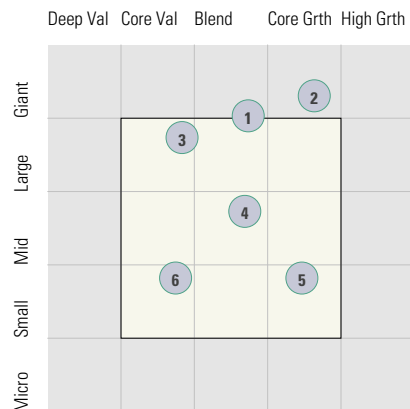
| | | | | | | | | | | | | | | | | | | |
|--|-------|-------------------|---------------------|-------------------|-------------------|-------------------|---|-------|------|------|---|---|------------|------|------------|---|---|----------|
| BlackRock Global Allocation Instl <i>percentile rank</i> <i># of funds in category</i> | MALOX | Global Allocation | -15.83 63 430 | 2.85 29 408 | 3.45 24 375 | 4.99 28 269 | ✔ | 14.32 | 0.99 | 6.00 | ✔ | ☒ | ✔ | 0.84 | ✔ | 3 | — | Low Risk |
| | | | | | | | | | | | | | 12-31-2022 | — | 09-30-2022 | | | |

HERO PLUS PROGRAM

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 | Vanguard 500 Index Admiral | Large Blend Index | 28.67 | 26.71 | 44.61 | 0.33 | 98.54 | 1.12 | 161.35 |
| 2 | Vanguard Growth Index Admiral | Large Growth | 29.10 | 12.51 | 58.39 | 0.34 | 98.42 | 1.24 | 238.49 |
| 3 | Vanguard Value Index Adm | Large Value | 27.79 | 39.22 | 32.98 | 0.16 | 99.03 | 0.81 | 105.35 |
| 4 | Vanguard Mid Cap Index Admiral | Mid-Cap Blend | 36.29 | 23.70 | 40.00 | 1.15 | 97.41 | 1.44 | 22.38 |
| 5 | Vanguard Small Cap Growth Index Admiral | Small Growth | 24.85 | 25.72 | 49.44 | 1.98 | 97.36 | 0.66 | 4.85 |
| 6 | Vanguard Small Cap Value Index Admiral | Small Value | 50.02 | 15.31 | 34.67 | 0.65 | 98.65 | 0.70 | 4.90 |

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 | 40.45 | 23.60 | 35.96 | 36.28 | 39.06 | 24.67 | 60.61 | 39.39 | 52.53 |
| 2 | American Funds Intl Gr and Inc R6 | Foreign Large Blend | 37.80 | 26.38 | 35.82 | 14.47 | 28.83 | 56.70 | 85.71 | 14.29 | 45.50 |
| 3 | Vanguard Developed Markets Index Admiral | Foreign Large Blend Index | 41.39 | 22.98 | 35.64 | 10.76 | 36.24 | 53.00 | 99.43 | 0.57 | 27.03 |

Fixed Income Funds

| | Category | Super Sectors % | | | | Other Stats | | Credit Quality % | | |
|---|--|--------------------------|-------|-----------|--------|------------------|-----------|------------------|-------|-------|
| | | US Govt Debt | Mtg | US Credit | Non US | Avg Eff Duration | Inv Grade | Below Inv Grade | NR/NA | |
| 1 | BlackRock Inflation Protected Bond Instl | Inflation-Protected Bond | 83.52 | 0.00 | 1.92 | 0.00 | 0.03 | 97.74 | 0.14 | 2.12 |
| 2 | Vanguard Inter-Term Bond Index Adm | Intermediate-Term Bond | 62.31 | 0.00 | 36.78 | 0.00 | 6.33 | 100.03 | 0.00 | -0.03 |
| 3 | PIMCO Income I2 | Multisector Bond | 27.36 | 2.53 | 12.71 | 0.00 | 3.22 | 71.23 | 28.78 | 0.00 |
| 4 | Lincoln Stable Value Account -LNGPA | Stable Value | - | - | - | 0.00 | - | 0.00 | 0.00 | - |
| 5 | Federated Hermes Govt Ultrashort IS | Ultrashort Bond | 7.01 | 31.43 | 0.00 | 0.00 | 0.30 | 100.00 | 0.00 | 0.00 |