

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	RNWX	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	—	—	

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⊖ 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

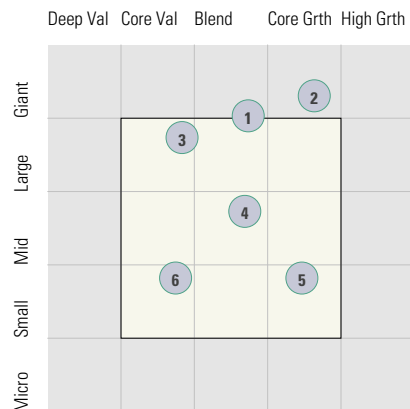
BlackRock Global Allocation Instl <i>percentile rank</i> <i># of funds in category</i>	MALOX	Global Allocation	-15.83 63 430	2.85 29 408	3.45 24 375	4.99 28 269	✔	14.32	0.99	6.00	✔	☒	✔	0.84	✔	3	—	Low Risk
													12-31-2022	—	09-30-2022			

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

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds		Super Sectors %			Asset Allocation %			
	Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	Vanguard 500 Index Admiral	28.67	26.71	44.61	0.33	98.54	1.12	161.35
2	Vanguard Growth Index Admiral	29.10	12.51	58.39	0.34	98.42	1.24	238.49
3	Vanguard Value Index Adm	27.79	39.22	32.98	0.16	99.03	0.81	105.35
4	Vanguard Mid Cap Index Admiral	36.29	23.70	40.00	1.15	97.41	1.44	22.38
5	Vanguard Small Cap Growth Index Admiral	24.85	25.72	49.44	1.98	97.36	0.66	4.85
6	Vanguard Small Cap Value Index Admiral	50.02	15.31	34.67	0.65	98.65	0.70	4.90

● Non-US Stock Funds		Super Sectors %			Regional Exposure %			Market Maturity %		
	Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	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	37.80	26.38	35.82	14.47	28.83	56.70	85.71	14.29	45.50
3	Vanguard Developed Markets Index Admiral	41.39	22.98	35.64	10.76	36.24	53.00	99.43	0.57	27.03

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