

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
															Updated	Updated	Updated	
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
<i>percentile rank</i>			52	33	25	13												
<i># of funds in category</i>			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
<i>percentile rank</i>			71	43	34	29												
<i># of funds in category</i>			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
<i>percentile rank</i>			21	29	20	9												
<i># of funds in category</i>			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
<i>percentile rank</i>			86	56	30	17												
<i># of funds in category</i>			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
<i>percentile rank</i>			55	80	71	72												
<i># of funds in category</i>			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
<i>percentile rank</i>			37	41	28	13												
<i># of funds in category</i>			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
<i>percentile rank</i>			58	17	3	2												
<i># of funds in category</i>			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
<i>percentile rank</i>			44	56	22	48												
<i># of funds in category</i>			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
<i>percentile rank</i>			47	28	35	20												
<i># of funds in category</i>			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
<i>percentile rank</i>			61	57	50	34												
<i># of funds in category</i>			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	—	—
<i>percentile rank</i>			47	37	37	48												
<i># of funds in category</i>			217	204	195	138												
															09-30-2022	—	—	

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🚫 Fund Removed from Approved List ⚠️ Fund on Watch List

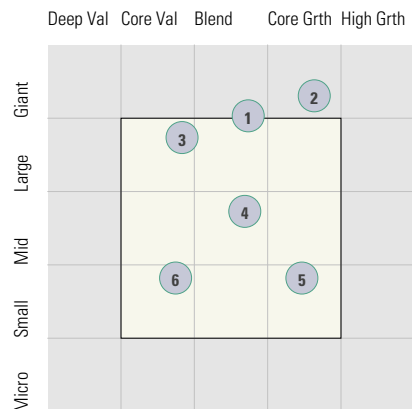
Name	Ticker	Asset Class	Trailing Performance and Risk						Management			Style		Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
Vanguard Interm-Term Bond Index Adm	VBILX	Intermediate-Term Bond	-13.27	-2.40	0.45	1.34	✔️	6.51	1.09	14.69	✔️	📅	—	0.07	✔️	3	1-Low	—	
<i>percentile rank</i>			46	25	11	15													
<i># of funds in category</i>			471	423	389	289									12-31-2022	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													
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									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	Federated Hermes Govt Ultrashort IS	7.01	31.43	0.00	0.00	0.30	100.00	0.00	0.00	