

# TRUCKING EMPLOYEES OF NORTH JERSEY

## 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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
<b>US Stock</b>																		
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	
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									11-30-2022	02-15-2022	09-30-2022	
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									11-30-2022	02-15-2022	09-30-2022	
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									11-30-2022	02-15-2022	09-30-2022	
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									11-30-2022	02-15-2022	09-30-2022	
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									11-30-2022	02-15-2022	09-30-2022	
<b>Non-US Stock</b>																		
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	
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									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	
<b>Alternative</b>																		
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									11-30-2022	02-15-2022	09-30-2022	
<b>Fixed Income</b>																		
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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			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 <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	✔	—	—	—	
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	✔	—	—	—	

Target Date																		
Vanguard Target Retirement 2020 Fund <i>percentile rank</i> <i># of funds in category</i>	VTWNX	Target Date	-14.15 39 153	1.33 55 143	3.22 44 122	5.83 29 56	✔	11.48	0.91	9.86	✔	—	✔	0.08	✔	3	1-Low	—
Vanguard Target Retirement 2025 Fund <i>percentile rank</i> <i># of funds in category</i>	VTTVX	Target Date	-15.55 52 239	1.66 46 214	3.58 39 185	6.43 18 117	✔	13.38	0.96	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2030 Fund <i>percentile rank</i> <i># of funds in category</i>	VTHRX	Target Date	-16.27 44 241	2.09 51 214	3.94 45 185	6.99 25 110	✔	14.76	0.96	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2035 Fund <i>percentile rank</i> <i># of funds in category</i>	VTHX	Target Date	-16.62 37 232	2.64 55 207	4.34 49 182	7.57 29 114	✔	16.04	0.95	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2040 Fund <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	-16.98 36 236	3.17 50 208	4.74 45 185	8.06 26 110	✔	17.33	0.94	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2045 Fund <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	-17.36 31 232	3.74 37 207	5.14 34 182	8.34 21 113	✔	18.64	0.97	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2050 Fund <i>percentile rank</i> <i># of funds in category</i>	VVIFX	Target Date	-17.46 29 233	3.80 36 208	5.18 37 185	8.36 22 109	✔	18.82	0.96	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2055 Fund <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	-17.46 24 230	3.79 38 205	5.18 39 182	8.34 25 95	✔	18.83	0.95	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2060 Fund <i>percentile rank</i> <i># of funds in category</i>	VTTSX	Target Date	-17.46 25 228	3.79 43 198	5.18 46 171	8.34 1 1	✔	18.81	1.35	9.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2065 Fund <i>percentile rank</i> <i># of funds in category</i>	VLXVX	Target Date	-17.39 16 176	3.78 47 64	5.15 49 15	— — —	✖	18.82	1.35	5.47	✔	—	✔	0.08	✔	3	1-Low	Low Risk
Vanguard Target Retirement 2070 Fund <i>percentile rank</i> <i># of funds in category</i>	VSVNX	Target Date	— — 176	— — 64	— — 15	— — —	—	—	—	0.51	✖	—	✔	0.08	✔	3	—	Low Risk

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															Updated	Updated	Updated			
Vanguard Target Retirement Income Fund	VTINX	Target Date	-12.74	0.34	2.30	3.62	✔	8.59	0.88	9.86	✔	—	✔	0.08	✔	3	1-Low	—		
<i>percentile rank</i>			54	38	36	40														
<i># of funds in category</i>			178	161	142	96												11-30-2022	02-15-2022	—

### Balanced

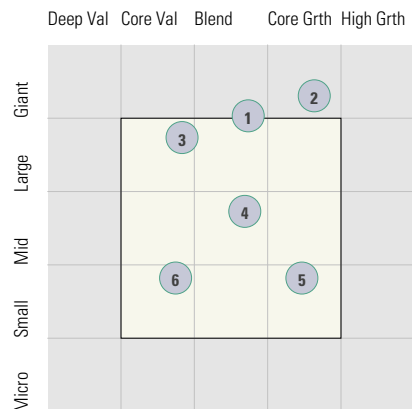
BlackRock Global Allocation Instl	MALOX	Global Allocation	-15.83	2.85	3.45	4.99	✔	14.32	0.99	6.00	✔	🇺🇸	✔	0.84	✔	3	—	Low Risk		
<i>percentile rank</i>			63	29	24	28														
<i># of funds in category</i>			430	408	375	269												11-30-2022	—	09-30-2022

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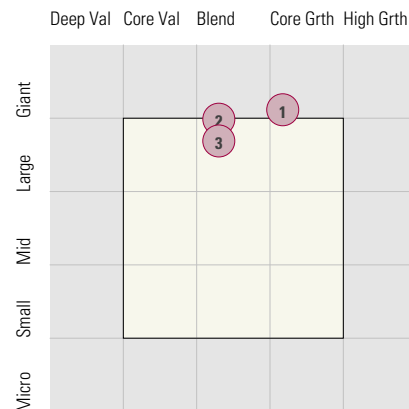
## Style Analysis (Data as of 12-31-2022)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



**US Stock Funds**

	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	38.94	24.45	36.60	39.27	39.96	20.78	59.14	40.86	49.35
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.70	27.75	35.55	15.73	28.28	55.98	84.41	15.59	39.09
3	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

**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	81.46	0.00	1.87	0.00	6.74	97.38	0.58	2.04
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	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	6.41	29.59	0.00	0.00	0.36	100.00	0.00	0.00

# TRUCKING EMPLOYEES OF NORTH JERSEY

## 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
Vanguard Target Retirement 2020 Fund	41.82	24.85	16.97	54.88	15.54	0.18	3.27	0.03	57.23
Vanguard Target Retirement 2025 Fund	54.03	31.84	22.19	42.94	6.25	0.15	2.99	0.03	56.84
Vanguard Target Retirement 2030 Fund	62.61	36.80	25.81	34.55	0.00	0.13	2.80	0.04	56.72
Vanguard Target Retirement 2035 Fund	69.63	40.88	28.75	27.40	0.00	0.10	2.93	0.04	56.67
Vanguard Target Retirement 2040 Fund	76.99	45.29	31.70	20.13	0.00	0.08	2.84	0.03	56.76
Vanguard Target Retirement 2045 Fund	84.31	49.69	34.62	12.96	0.00	0.05	2.69	0.04	56.84
Vanguard Target Retirement 2050 Fund	88.00	51.89	36.11	9.33	0.00	0.04	2.64	0.04	56.87
Vanguard Target Retirement 2055 Fund	87.93	51.89	36.04	9.30	0.00	0.04	2.73	0.04	56.90
Vanguard Target Retirement 2060 Fund	87.82	51.88	35.94	9.27	0.00	0.04	2.86	0.04	56.95
Vanguard Target Retirement 2065 Fund	87.85	52.34	35.51	9.12	0.00	0.04	2.99	0.04	57.35
Vanguard Target Retirement 2070 Fund	88.29	53.23	35.06	9.78	0.00	0.04	1.89	0.04	57.92
Vanguard Target Retirement Income Fund	28.79	16.96	11.83	67.58	19.62	0.20	3.60	0.02	56.82