

403B TAX DEFERRED ANNUITY PLAN OF

Screens Summary (Data as of 12-31-2023)

⊖ 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 Yr %	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Sustain. Rating	Commit. Level	Carbon Risk	
US Stock																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	28.88	11.05	14.47	10.94	✓	16.33	-	31.85	✓	☐	✓	0.27	✓	1	-	Low Risk
percentile rank			11	12	54	46												
# of funds in category			1,591	1,445	1,323	996												

Vanguard 500 Index Admiral	VFIAX	Large Blend Index	26.24	9.96	15.65	11.99	✓	17.54	-	6.09	✓	☐	✓	0.04	✓	3	1-Low	Low Risk
percentile rank			27	28	21	10												
# of funds in category			1,591	1,445	1,323	996												

American Funds Growth Fund of Amer R6	RGAGX	Large Growth	37.65	4.62	15.27	12.20	✓	19.92	-	30.18	✓	☐	✓	0.30	✓	1	1-Low	Low Risk
percentile rank			51	64	60	50												
# of funds in category			1,294	1,204	1,115	882												

American Funds Washington Mutual R6	RWMGX	Large Value	17.59	11.65	13.63	10.93	✓	15.15	-	26.52	✓	☐	*	0.27	✓	2	1-Low	Low Risk
percentile rank			79	7	69	46												
# of funds in category			1,591	1,445	1,323	996												

Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	23.14	1.82	13.70	10.12	✓	21.60	-	2.45	*	☐	✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			34	33	29	31												
# of funds in category			603	568	537	434												

Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	9.76	9.18	11.31	8.49	✓	18.77	-	2.45	*	☐	✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			77	65	55	27												
# of funds in category			421	407	386	295												

Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	21.41	-2.78	10.54	7.86	✓	21.73	-	19.01	✓	☐	✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			17	58	54	53												
# of funds in category			626	592	555	433												

Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	15.99	10.45	11.85	8.49	✓	20.55	-	7.68	✓	☐	✓	0.07	✓	4	1-Low	Medium Risk
percentile rank			57	50	44	15												
# of funds in category			510	475	446	352												

Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	16.22	-1.49	8.93	5.51	✓	16.09	-	24.56	✓	☐	✓	0.57	✓	3	1-Low	Medium Risk
percentile rank			24	34	9	4												
# of funds in category			847	751	687	428												

Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	17.67	3.55	8.36	4.54	✓	17.84	-	10.86	✓	☐	✓	0.07	✓	2	1-Low	Low Risk
percentile rank			37	37	30	24												
# of funds in category			837	782	710	467												

MFS International Equity R6	MIEIX	Foreign Large Growth	19.04	5.30	10.74	6.23	✓	17.34	-	14.26	✓	☐	✓	0.68	✓	4	2-Basic	Low Risk
percentile rank			15	7	4	4												
# of funds in category			837	782	710	467												

Vanguard International Value Inv	VTRIX	Foreign Large Value	16.15	3.47	7.77	3.78	✓	17.31	-	13.60	✓	☐	*	0.38	✓	2	-	Medium Risk
percentile rank			71	84	42	37												
# of funds in category			403	367	344	223												

Invesco Global R6	OGLIX	Global Stock	34.48	1.97	12.40	8.65	✓	21.80	-	6.76	✓	---	✓	0.69	✓	4	1-Low	Low Risk
percentile rank			16	45	44	47												
# of funds in category			372	339	288	197												

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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	Sustain. Rating	Commit. Level	Carbon Risk	
Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	-7.36	10.41	8.78	-0.61	✓	18.05	-	5.17	✓	—	—	0.99	✓	3	-	-
<i>percentile rank</i>			60	63	33	55												
<i># of funds in category</i>			114	109	104	67									06-30-2023	-	-	
American Century Real Estate R6	AREDX	Real Estate	11.43	6.08	7.57	7.51	✓	20.56	-	15.13	✓	—	✖	0.80	✓	4	-	Low Risk
<i>percentile rank</i>			58	31	32	34												
<i># of funds in category</i>			265	249	227	166									11-30-2023	-	12-31-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	9.49	-0.99	2.04	3.45	✓	4.97	-	9.27	✓	—	—	0.63	✓	3	-	-
<i>percentile rank</i>			18	4	13	1												
<i># of funds in category</i>			114	107	101	63									11-30-2023	-	-	
BlackRock High Yield Bond K	BRHYX	High Yield Bond	13.68	2.56	5.72	4.64	✓	8.46	-	14.01	✓	—	—	0.51	✓	-	2-Basic	-
<i>percentile rank</i>			16	29	16	10												
<i># of funds in category</i>			706	652	619	465									-	02-15-2022	-	
PIMCO Real Return Instl	PRRIX	Inflation-Protected Bond	3.74	-1.14	3.28	2.38	✓	7.28	-	4.98	✓	—	—	0.67	✓	3	-	-
<i>percentile rank</i>			57	58	21	12												
<i># of funds in category</i>			234	221	214	152									11-30-2023	-	-	
⚠ Western Asset Core Bond IS	WACXS	Intermediate-Term Bond	5.83	-4.75	0.83	2.13	✓	9.00	-	17.02	✓	⚠	—	0.42	✓	3	-	-
<i>percentile rank</i>			37	98	72	14												
<i># of funds in category</i>			566	510	457	329									11-30-2023	-	-	
Loomis Sayles Investment Grade Bond N	LGBNX	Multisector Bond	7.55	-1.42	3.15	2.83	✓	6.78	-	17.26	✓	—	—	0.44	✓	2	1-Low	-
<i>percentile rank</i>			10	7	2	6												
<i># of funds in category</i>			698	628	592	414									11-30-2023	02-15-2022	-	
Lincoln NY Stable Value Account -LYGPA		Stable Value	-	-	-	-	—	-	-	27.27	✓	—	—	-	-	-	-	-
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			75	-	-	-									-	-	-	
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	6.08	1.96	2.27	2.02	✓	1.25	-	13.01	✓	—	—	0.47	✓	3	-	-
<i>percentile rank</i>			31	52	31	9												
<i># of funds in category</i>			245	216	195	116									11-30-2023	-	-	
Target Date																		
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	8.67	2.58	6.07	5.10	✓	8.78	-	12.01	✓	—	✓	0.29	✓	2	-	-
<i>percentile rank</i>			74	1	11	1												
<i># of funds in category</i>			127	114	105	50									11-30-2023	-	-	
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	9.57	2.74	6.51	5.39	✓	9.44	-	12.01	✓	—	✖	0.30	✓	2	-	-
<i>percentile rank</i>			87	1	11	1												
<i># of funds in category</i>			129	117	103	50									11-30-2023	-	-	
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	10.46	2.84	6.89	5.78	✓	9.96	-	12.01	✓	—	✓	0.31	✓	2	-	-
<i>percentile rank</i>			85	1	21	1												
<i># of funds in category</i>			182	158	143	74									11-30-2023	-	-	

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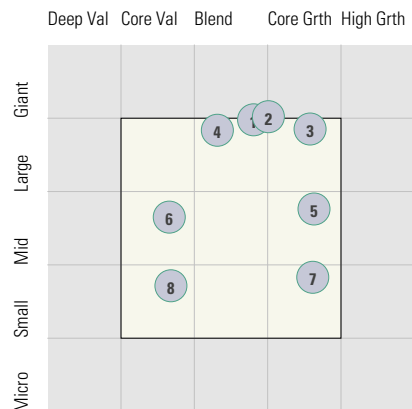
Name	Ticker	Asset Class	Trailing Performance and Risk				Management Style				Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure Yr %	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level
													Updated	Updated	Updated		
American Funds 2025 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFDTX	Target Date	11.94 73 278	2.87 4 248	7.84 9 216	6.41 4	✔ 10.74	-	12.01	✔	-	✔	0.32	✔	3	-	Low Risk
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	14.52 55 273	3.47 4 247	8.90 10 213	7.25 1	✔ 12.02	-	12.01	✔	-	✔	0.33	✔	3	-	Low Risk
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFFTX	Target Date	16.90 40 273	4.20 7 236	10.39 1 209	8.15 1	✔ 13.47	-	12.01	✔	-	✔	0.35	✔	3	-	Low Risk
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFGTX	Target Date	19.33 17 264	4.75 11 236	11.17 6 207	8.58 1	✔ 14.71	-	12.01	✔	-	✔	0.37	✔	2	-	Low Risk
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	20.15 21 267	4.83 31 237	11.35 7 211	8.73 1	✔ 15.14	-	12.01	✔	-	✔	0.37	✔	2	-	Low Risk
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	20.83 20 266	4.75 53 236	11.41 6 210	8.77 1	✔ 15.42	-	12.01	✔	-	✔	0.38	✔	2	-	Low Risk
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	21.40 9 262	4.65 59 232	11.35 17 208	8.73 1	✔ 15.65	-	12.01	✔	-	✔	0.38	✔	2	-	Low Risk
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	21.61 10 257	4.62 64 224	11.32 25 190	- -	✔ 15.68	-	8.77	✔	-	✔	0.39	✔	2	-	Low Risk
American Funds 2065 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFVTX	Target Date	21.55 11 229	4.65 63 152	- -	- -	✔ 15.68	-	4.00	✔	-	✔	0.39	✔	2	-	Low Risk
Balanced																	
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	12.48 11 528	0.46 76 506	5.52 47 469	4.77 21	✔ 10.09	-	1.85	✖	-	✔	0.12	✔	3	1-Low	-
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	18.55 22 366	3.97 55 350	9.83 32 324	7.36 24	✔ 14.41	-	1.85	✖	-	✔	0.14	✔	3	1-Low	Low Risk
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	9.48 24 179	-1.34 87 169	3.27 62 153	3.36 37	✔ 8.18	-	1.85	✖	-	✔	0.11	✔	4	1-Low	-
Vanguard LifeStrategy Mod Gr Inv Shrs <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	15.49 30 905	2.21 72 850	7.68 61 795	6.09 47	✔ 12.21	-	1.85	✖	-	✔	0.13	✔	3	1-Low	Low Risk

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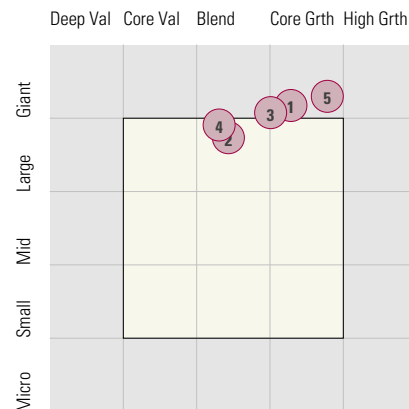
Style Analysis (Data as of 12-31-2023)

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	American Funds Invmt Co of Amer R6	24.80	22.99	52.21	3.83	87.42	8.60	174.23
2	Vanguard 500 Index Admiral	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	American Funds Growth Fund of Amer R6	28.69	16.71	54.61	6.31	82.96	10.21	136.67
4	American Funds Washington Mutual R6	26.43	29.26	44.31	3.12	90.30	6.55	145.74
5	Vanguard Mid-Cap Growth Index Admiral	24.35	15.40	60.26	0.30	98.24	1.45	30.73
6	Vanguard Mid-Cap Value Index Admiral	42.70	26.97	30.33	0.16	98.41	1.43	25.28
7	Vanguard Small Cap Growth Index Admiral	25.70	22.19	52.12	2.21	96.83	0.96	6.54
8	Vanguard Small Cap Value Index Admiral	50.27	14.16	35.57	1.06	98.06	0.88	5.62

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	38.31	22.24	39.44	35.96	39.10	24.94	57.94	42.06	60.60
2	Vanguard Developed Markets Index Admiral	41.06	21.35	37.60	10.38	36.03	53.58	99.41	0.59	31.81
3	MFS International Equity R6	36.30	27.37	36.33	6.67	24.36	68.98	95.76	4.24	64.20
4	Vanguard International Value Inv	43.43	16.49	40.07	11.72	37.96	50.32	81.26	18.74	32.73
5	Invesco Global R6	27.45	10.72	61.82	54.95	15.30	29.75	90.29	9.71	173.05

Fixed Income Funds

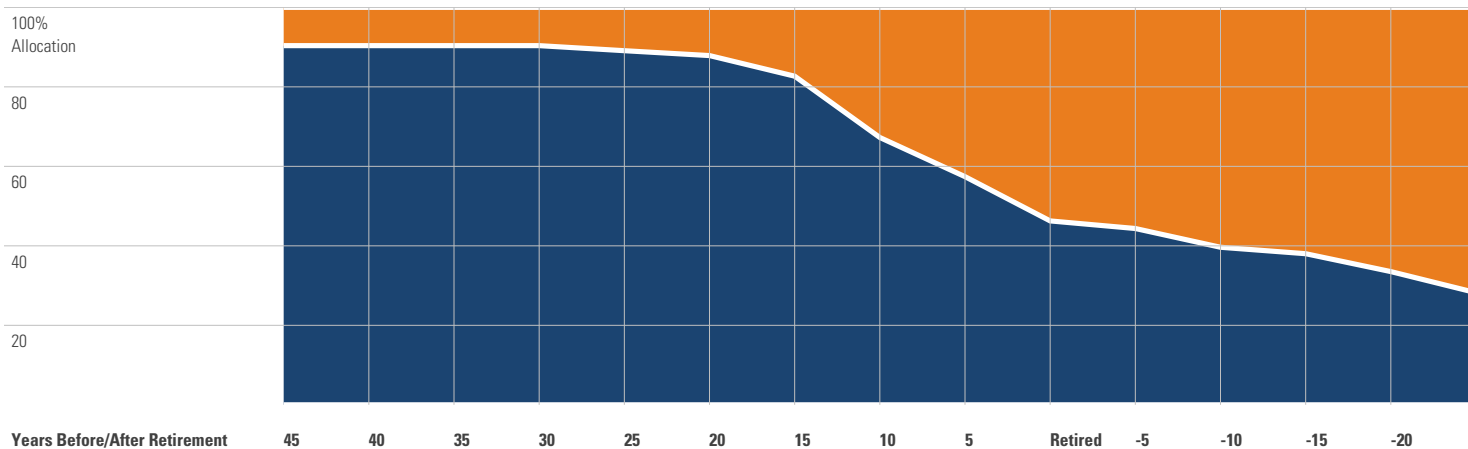
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA
1	PIMCO International Bond (USD-Hdg) Instl	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00
2	BlackRock High Yield Bond K	0.55	0.00	84.55	0.00	3.32	7.34	90.52	2.14
3	PIMCO Real Return Instl	68.31	3.72	5.83	0.00	6.57	97.26	2.74	0.00
4	Western Asset Core Bond IS	11.73	37.59	43.09	0.00	7.24	100.88	0.62	-1.50
5	Loomis Sayles Investment Grade Bond N	21.44	0.37	72.73	0.00	6.16	87.95	8.02	4.03
6	Lincoln NY Stable Value Account -LYGPA	-	-	-	0.00	-	0.00	0.00	-
7	PIMCO Short-Term Instl	20.84	1.35	45.07	0.00	0.10	99.45	0.55	0.00

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Target Date Analysis (Data as of 12-31-2023)

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
American Funds 2010 Trgt Date Retire R6	38.42	28.43	9.99	55.71	12.36	3.83	5.32	0.54	102.59
American Funds 2015 Trgt Date Retire R6	40.30	29.65	10.65	53.78	13.82	5.46	5.34	0.57	105.00
American Funds 2020 Trgt Date Retire R6	44.04	32.31	11.73	50.21	14.92	5.15	5.15	0.58	106.17
American Funds 2025 Trgt Date Retire R6	49.08	35.42	13.66	45.23	15.08	3.87	5.11	0.58	103.12
American Funds 2030 Trgt Date Retire R6	58.18	41.94	16.24	36.16	14.63	1.90	5.08	0.59	95.87
American Funds 2035 Trgt Date Retire R6	68.58	49.09	19.49	25.57	15.33	1.52	5.24	0.62	90.56
American Funds 2040 Trgt Date Retire R6	80.02	56.31	23.71	13.94	13.70	0.79	5.39	0.65	86.03
American Funds 2045 Trgt Date Retire R6	83.88	58.70	25.18	10.13	4.66	0.32	5.33	0.65	84.16
American Funds 2050 Trgt Date Retire R6	84.87	59.34	25.53	9.22	4.71	0.20	5.31	0.59	82.58
American Funds 2055 Trgt Date Retire R6	85.59	59.52	26.07	8.62	4.81	0.13	5.23	0.55	80.33
American Funds 2060 Trgt Date Retire R6	85.64	59.59	26.05	8.61	4.83	0.13	5.19	0.56	78.71
American Funds 2065 Trgt Date Retire R6	85.69	59.62	26.07	8.55	4.78	0.13	5.18	0.56	78.78