

FRLA 457B PLAN

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	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
US Stock																		
T. Rowe Price Dividend Growth	PRDGX	Large Blend	13.65	8.74	13.93	11.27	✔️	15.62	-	23.77	✔️	🇺🇸	✔️	0.64	✔️	4	-	Low Risk
<i>percentile rank</i>			90	56	64	38												
<i># of funds in category</i>			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
<i>percentile rank</i>			27	28	21	10												
<i># of funds in category</i>			1,591	1,445	1,323	996												

Fidelity® Contrafund®	FCNTX	Large Growth	39.33	7.52	16.46	12.82	✔️	18.37	-	33.31	✔️	🇺🇸	✔️	0.55	✔️	1	1-Low	Low Risk
<i>percentile rank</i>			45	28	40	34												
<i># of funds in category</i>			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
<i>percentile rank</i>			79	7	69	46												
<i># of funds in category</i>			1,591	1,445	1,323	996												

Neuberger Berman Mid Cap Growth Inst	NBMLX	Mid-Cap Growth	18.41	-1.57	12.26	9.27	✔️	20.90	-	3.96	✔️	🇺🇸	✔️	0.70	✔️	3	-	Medium Risk
<i>percentile rank</i>			68	65	56	54												
<i># of funds in category</i>			603	568	537	434												

American Century Mid Cap Value I	AVUAX	Mid-Cap Value	6.35	9.01	11.25	8.92	✔️	16.50	-	19.76	✔️	🇺🇸	✔️	0.78	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			94	68	57	18												
<i># of funds in category</i>			421	407	386	295												

MFS New Discovery R4	MNDJX	Small Growth	14.25	-6.55	10.80	7.50	✔️	20.96	-	10.01	✔️	🇺🇸	✔️	1.04	✔️	4	-	Medium Risk
<i>percentile rank</i>			69	78	49	62												
<i># of funds in category</i>			626	592	555	433												

Delaware Small Cap Value Instl	DEVIX	Small Value	9.50	8.87	10.31	7.00	✔️	21.80	-	11.51	✔️	🇺🇸	✔️	0.86	✔️	3	-	Medium Risk
<i>percentile rank</i>			93	76	74	48												
<i># of funds in category</i>			510	475	446	352												

Non-US Stock																		
American Funds New World R6	RNWXG	Diversified Emerging Mkts	16.22	-1.49	8.93	5.51	✔️	16.09	-	24.56	✔️	🇺🇸	✔️	0.57	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			24	34	9	4												
<i># of funds in category</i>			847	751	687	428												

American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	15.72	2.64	8.33	4.04	✔️	16.69	-	15.26	✔️	🇺🇸	✔️	0.54	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			63	53	31	52												
<i># of funds in category</i>			837	782	710	467												

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
<i>percentile rank</i>			37	37	30	24												
<i># of funds in category</i>			837	782	710	467												

Invesco Oppenheimer International Gr Y	OIGYX	Foreign Large Growth	21.01	-0.75	9.03	4.04	✔️	21.44	-	27.79	✔️	🇺🇸	✔️	0.83	✔️	4	-	Low Risk
<i>percentile rank</i>			12	45	41	72												
<i># of funds in category</i>			450	423	365	255												

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
<i>percentile rank</i>			71	84	42	37												
<i># of funds in category</i>			403	367	344	223												

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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	
																	<i>Updated</i>	<i>Updated</i>	<i>Updated</i>
T. Rowe Price Retirement 2025	TRRHX	Target Date	14.57	2.63	8.44	6.59	✔	11.52	-	8.42	✔	—	✔	0.54	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			6	8	2	1													
<i># of funds in category</i>			278	248	216	126									11-30-2023	02-15-2022	12-31-2021		
T. Rowe Price Retirement 2030	TRRCX	Target Date	16.30	3.11	9.25	7.12	✔	12.86	-	8.42	✔	—	✔	0.57	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			7	17	2	3													
<i># of funds in category</i>			273	247	213	133									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2035	TRRJX	Target Date	18.08	3.66	10.03	7.57	✔	14.12	-	8.42	✔	—	✔	0.59	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			8	22	14	7													
<i># of funds in category</i>			273	236	209	123									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2040	TRRDY	Target Date	19.53	4.11	10.69	7.96	✔	15.12	-	8.42	✔	—	✔	0.60	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			14	49	17	10													
<i># of funds in category</i>			264	236	207	127									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2045	TRRKX	Target Date	20.46	4.53	11.18	8.21	✔	15.62	-	8.42	✔	—	✔	0.62	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			17	55	16	8													
<i># of funds in category</i>			267	237	211	123									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2050	TRRMX	Target Date	20.78	4.64	11.25	8.25	✔	15.79	-	8.42	✔	—	✔	0.63	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			23	58	18	12													
<i># of funds in category</i>			266	236	210	129									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2055	TRRNX	Target Date	20.82	4.60	11.21	8.22	✔	15.84	-	8.42	✔	—	✔	0.64	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			26	63	23	11													
<i># of funds in category</i>			262	232	208	109									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2060	TRRLX	Target Date	20.82	4.62	11.20	-	✔	15.85	-	8.42	✔	—	✔	0.64	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			32	63	32	-													
<i># of funds in category</i>			257	224	190	10									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement 2065	TRSJX	Target Date	20.81	4.85	-	-	✔	15.90	-	3.22	✔	—	✔	0.64	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			38	51	-	-													
<i># of funds in category</i>			229	152	11	-									11-30-2023	02-15-2022	12-31-2022		
Balanced																			
BlackRock Global Allocation Instl	MALOX	Global Allocation	12.62	0.39	7.57	4.80	✔	11.89	-	7.00	✔	🏠	✔	0.84	✔	3	-	Low Risk	
<i>percentile rank</i>			36	79	21	28													
<i># of funds in category</i>			420	407	396	285									11-30-2023	-	09-30-2022		

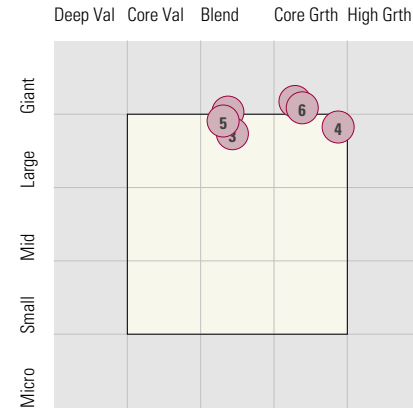
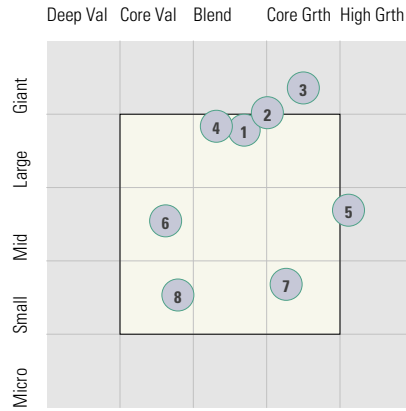
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Style Analysis (Data as of 12-31-2023)

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	T. Rowe Price Dividend Growth	Large Blend	29.24	31.16	39.61	2.97	90.81	6.21	134.89
2	Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	Fidelity® Contrafund®	Large Growth	29.51	15.43	55.06	2.35	90.39	4.98	394.88
4	American Funds Washington Mutual R6	Large Value	26.43	29.26	44.31	3.12	90.30	6.55	145.74
5	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	24.83	20.42	54.77	2.65	94.56	2.80	25.61
6	American Century Mid Cap Value I	Mid-Cap Value	32.98	35.97	31.05	2.43	84.77	12.80	16.67
7	MFS New Discovery R4	Small Growth	20.74	23.00	56.25	3.31	82.52	14.17	4.41
8	Delaware Small Cap Value Instl	Small Value	49.12	9.88	41.00	0.50	97.18	2.32	4.21

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	38.31	22.24	39.44	35.96	39.10	24.94	57.94	42.06	60.60
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	35.54	24.92	39.53	15.01	27.74	57.25	86.52	13.48	48.53
3	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	41.06	21.35	37.60	10.38	36.03	53.58	99.41	0.59	31.81
4	Invesco Oppenheimer International Gr Y	Foreign Large Growth	31.94	24.80	43.26	12.94	15.41	71.66	95.44	4.56	43.05
5	Vanguard International Value Inv	Foreign Large Value	43.43	16.49	40.07	11.72	37.96	50.32	81.26	18.74	32.73
6	American Funds New Perspective R6	Global Stock	29.33	24.49	46.18	59.28	10.42	30.29	96.07	3.93	117.31

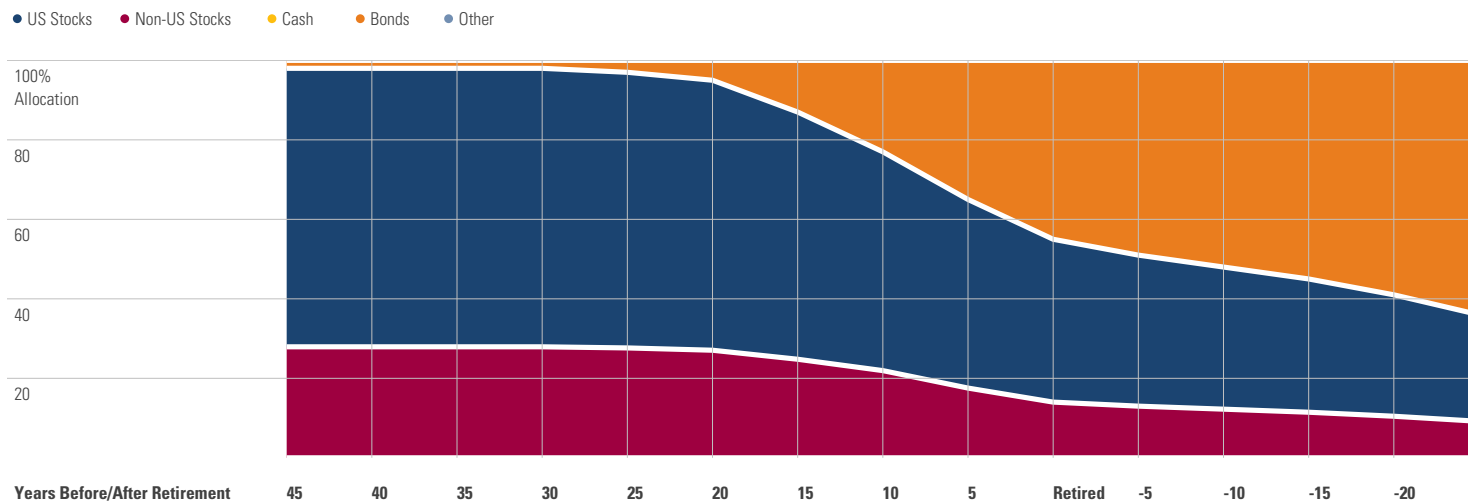
Fixed Income Funds

	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	PIMCO International Bond (USD-Hdg) I-2	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00
2	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	89.80	0.00	3.66	6.17	91.33	2.50
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	72.41	4.83	2.88	0.00	6.08	97.25	0.08	2.67
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00
5	PIMCO Income I2	Multisector Bond	39.78	12.74	8.62	0.00	4.74	82.84	17.16	0.00
6	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	3.96	68.84	0.00	0.00	0.57	100.00	0.00	0.00

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

Target Date Allocation



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
T. Rowe Price Retirement 2010	41.09	27.86	13.23	48.11	25.78	6.82	6.84	3.96	72.72
T. Rowe Price Retirement 2015	43.73	29.53	14.20	45.23	23.71	6.52	6.82	4.21	73.34
T. Rowe Price Retirement 2020	46.76	31.49	15.27	42.07	21.58	6.19	6.67	4.50	73.02
T. Rowe Price Retirement 2025	52.95	35.63	17.32	36.24	18.14	5.15	6.64	4.16	73.08
T. Rowe Price Retirement 2030	65.03	43.87	21.16	26.36	10.16	3.53	6.18	2.43	73.70
T. Rowe Price Retirement 2035	77.93	52.82	25.11	16.33	1.91	2.01	5.05	0.70	74.83
T. Rowe Price Retirement 2040	86.99	58.92	28.07	7.83	1.54	0.71	4.44	0.75	74.78
T. Rowe Price Retirement 2045	92.78	62.91	29.87	2.56	0.88	0.03	3.88	0.78	74.96
T. Rowe Price Retirement 2050	94.46	64.09	30.37	1.00	0.39	0.01	3.74	0.79	74.95
T. Rowe Price Retirement 2055	95.06	64.48	30.58	0.93	0.45	0.01	3.21	0.79	75.01
T. Rowe Price Retirement 2060	95.06	64.48	30.58	0.94	0.45	0.01	3.21	0.80	75.06
T. Rowe Price Retirement 2065	95.17	64.49	30.68	0.95	0.66	0.01	3.08	0.79	74.59