

HERO PLUS PROGRAM

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 | Pass/ Fail | Sustain. Rating | Commit. Level | Carbon Risk |
| | | | Updated | Updated | Updated | | | | | | | | | | | | | |
| US Stock | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Growth Index Admiral | VIGAX | Large Growth | 46.77 | 7.69 | 19.16 | 13.97 | | 22.10 | - | 29.02 | | | | 0.05 | | 4 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 17 | 26 | 12 | 15 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,294 | 1,204 | 1,115 | 882 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Value Index Adm | VVIAX | Large Value | 9.24 | 10.61 | 11.73 | 9.72 | | 15.91 | - | 29.02 | | | | 0.05 | | 3 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 66 | 36 | 44 | 17 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,295 | 1,209 | 1,150 | 888 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Mid Cap Index Admiral | VIMAX | Mid-Cap Blend | 15.98 | 5.49 | 12.71 | 9.41 | | 19.20 | - | 2.45 | | | | 0.05 | | 4 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 52 | 73 | 31 | 17 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 473 | 432 | 403 | 267 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| 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 |
| <i>percentile rank</i> | | | 17 | 58 | 54 | 53 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 626 | 592 | 555 | 433 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| 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 |
| <i>percentile rank</i> | | | 57 | 50 | 44 | 15 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 510 | 475 | 446 | 352 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| 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 |
| <i>percentile rank</i> | | | 24 | 34 | 9 | 4 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 847 | 751 | 687 | 428 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| 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 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| 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 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| Alternative | | | | | | | | | | | | | | | | | | |
| Vanguard Real Estate Index Admiral | VGSIX | Real Estate | 11.81 | 5.02 | 7.33 | 7.36 | | 21.73 | - | 27.65 | | — | | 0.12 | | 3 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 52 | 62 | 43 | 44 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 265 | 249 | 227 | 166 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | |
| Fixed Income | | | | | | | | | | | | | | | | | | |
| BlackRock Inflation Protected Bond Instl | BPRIX | Inflation-Protected Bond | 3.73 | -0.98 | 3.27 | 2.20 | | 7.32 | - | 6.88 | | — | — | 0.56 | | 3 | — | — |
| <i>percentile rank</i> | | | 57 | 48 | 24 | 33 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 234 | 221 | 214 | 152 | | | | | | | | | 11-30-2023 | — | — | |

HERO PLUS PROGRAM

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 | | | |
| Vanguard Interm-Term Bond Index Adm <i>percentile rank</i> <i># of funds in category</i> | VBILX | Intermediate-Term Bond | 6.07 31 566 | -3.52 62 510 | 1.67 12 457 | 2.29 7 329 | ✔ | 7.77 | - | 15.69 | ✔ | ☒ | - | 0.07 | ✔ | 2 | 1-Low | - |
| PIMCO Income I2 <i>percentile rank</i> <i># of funds in category</i> | PONPX | Multisector Bond | 9.21 35 371 | 1.02 26 335 | 3.30 41 284 | 4.34 2 177 | ✔ | 6.26 | - | 16.77 | ✔ | - | - | 0.72 | ✔ | 4 | - | - |
| Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i> | | Stable Value | - - 75 | - - - | - - - | - - - | - | - | - | 40.69 | ✔ | - | - | - | - | - | - | - |
| Federated Hermes Govt Ultrashort IS <i>percentile rank</i> <i># of funds in category</i> | FGUSX | Ultrashort Bond | 5.10 81 245 | 1.80 70 216 | 1.80 77 195 | 1.27 75 116 | ⊕ | 0.88 | - | 26.49 | ✔ | - | - | 0.26 | ✔ | - | - | - |

Balanced

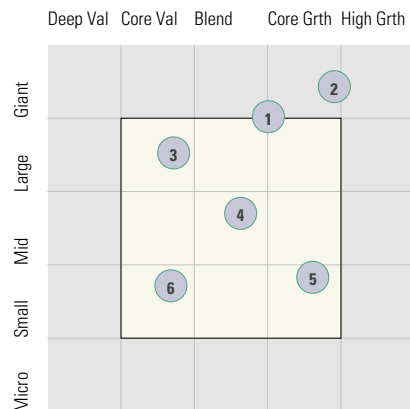
| | | | | | | | | | | | | | | | | | | |
|--|-------|-------------------|--------------------|-------------------|-------------------|-------------------|---|-------|---|------|---|---|------------|------|------------|---|---|----------|
| BlackRock Global Allocation Instl <i>percentile rank</i> <i># of funds in category</i> | MALOX | Global Allocation | 12.62 36 420 | 0.39 79 407 | 7.57 21 396 | 4.80 28 285 | ✔ | 11.89 | - | 7.00 | ✔ | ☒ | ✔ | 0.84 | ✔ | 3 | - | Low Risk |
| | | | | | | | | | | | | | 11-30-2023 | - | 09-30-2022 | | | |

HERO PLUS PROGRAM

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 | Vanguard 500 Index Admiral | Large Blend Index | 28.24 | 21.13 | 50.64 | 0.27 | 99.17 | 0.56 | 241.88 |
| 2 | Vanguard Growth Index Admiral | Large Growth | 25.80 | 9.50 | 64.70 | 0.22 | 99.56 | 0.21 | 467.37 |
| 3 | Vanguard Value Index Adm | Large Value | 30.30 | 34.17 | 35.53 | 0.16 | 99.06 | 0.78 | 109.24 |
| 4 | Vanguard Mid Cap Index Admiral | Mid-Cap Blend | 34.17 | 21.66 | 44.15 | 0.75 | 97.81 | 1.44 | 27.67 |
| 5 | Vanguard Small Cap Growth Index Admiral | Small Growth | 25.70 | 22.19 | 52.12 | 2.21 | 96.83 | 0.96 | 6.54 |
| 6 | Vanguard Small Cap Value Index Admiral | Small Value | 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 | 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 |

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 | 72.41 | 4.83 | 2.88 | 0.00 | 6.08 | 97.25 | 0.08 | 2.67 |
| 2 | Vanguard Inter-Term Bond Index Adm | Intermediate-Term Bond | 59.86 | 0.00 | 40.05 | 0.00 | 6.22 | 100.04 | 0.00 | -0.04 |
| 3 | PIMCO Income I2 | Multisector Bond | 39.78 | 12.74 | 8.62 | 0.00 | 4.74 | 82.84 | 17.16 | 0.00 |
| 4 | Lincoln Stable Value Account -LNGPA | Stable Value | - | - | - | 0.00 | - | 0.00 | 0.00 | - |
| 5 | Federated Hermes Govt Ultrashort IS | Ultrashort Bond | 3.96 | 68.84 | 0.00 | 0.00 | 0.57 | 100.00 | 0.00 | 0.00 |