

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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	26.24 27 1,591	9.96 28 1,445	15.65 21 1,323	11.99 10 996		17.54	-	6.09				0.04		3	1-Low	Low Risk
Vanguard Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIGAX	Large Growth	46.77 17 1,294	7.69 26 1,204	19.16 12 1,115	13.97 15 882		22.10	-	29.02				0.05		4	1-Low	Low Risk
Vanguard Value Index Adm <i>percentile rank</i> <i># of funds in category</i>	VVIAX	Large Value	9.24 66 1,295	10.61 36 1,209	11.73 44 1,150	9.72 17 888		15.91	-	29.02				0.05		3	1-Low	Medium Risk
Vanguard Mid Cap Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIMAX	Mid-Cap Blend	15.98 52 473	5.49 73 432	12.71 31 403	9.41 17 267		19.20	-	2.45				0.05		4	1-Low	Medium Risk
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	21.41 17 626	-2.78 58 592	10.54 54 555	7.86 53 433		21.73	-	19.01				0.07		4	1-Low	Medium Risk
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	15.99 57 510	10.45 50 475	11.85 44 446	8.49 15 352		20.55	-	7.68				0.07		4	1-Low	Medium Risk
Non-US Stock																		
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	16.22 24 847	-1.49 34 751	8.93 9 687	5.51 4 428		16.09	-	24.56				0.57		3	1-Low	Medium Risk
American Funds Intl Gr and Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RIGGX	Foreign Large Blend	15.72 63 837	2.64 53 782	8.33 31 710	4.04 52 467		16.69	-	15.26				0.54		2	1-Low	Low Risk
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	17.67 37 837	3.55 37 782	8.36 30 710	4.54 24 467		17.84	-	10.86				0.07		2	1-Low	Low Risk
Alternative																		
Vanguard Real Estate Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VGSLX	Real Estate	11.81 52 265	5.02 62 249	7.33 43 227	7.36 44 166		21.73	-	27.65		—		0.12		3	1-Low	Low Risk
Fixed Income																		
BlackRock Inflation Protected Bond Instl <i>percentile rank</i> <i># of funds in category</i>	BPRIX	Inflation-Protected Bond	3.73 57 234	-0.98 48 221	3.27 24 214	2.20 33 152		7.32	-	6.88		—	—	0.56		3	—	—

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

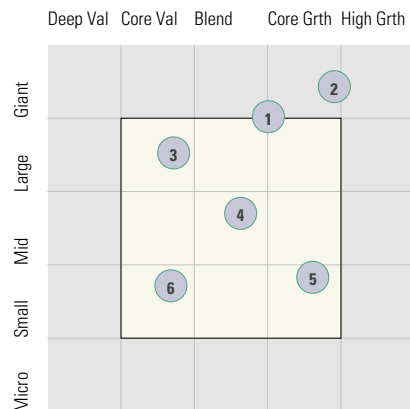
BlackRock Global Allocation Instl <i>percentile rank</i> <i># of funds in category</i>	MALOX	Global Allocation	12.62 36 420	0.39 79 407	7.57 21 396	4.80 28 285	✔	11.89	-	7.00	✔	☒	✔	0.84	✔	3	-	Low Risk
													11-30-2023	-	09-30-2022			

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

Fund	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

Fund	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

Fund	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	