

**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     |
| <b>US Stock</b>                          |        |                           |                               |       |       |       |            |                |             |                  |            |           |            |           |            |                 |               |             |
| 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    |             |
| <b>Non-US Stock</b>                      |        |                           |                               |       |       |       |            |                |             |                  |            |           |            |           |            |                 |               |             |
| 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    |             |
| <b>Alternative</b>                       |        |                           |                               |       |       |       |            |                |             |                  |            |           |            |           |            |                 |               |             |
| Vanguard Real Estate Index Admiral       | VGSLX  | 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    |             |
| <b>Fixed Income</b>                      |        |                           |                               |       |       |       |            |                |             |                  |            |           |            |           |            |                 |               |             |
| 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<br><i>percentile rank</i><br><i># of funds in category</i>    | VBILX  | Intermediate-Term Bond | 6.07<br>31<br>566             | -3.52<br>62<br>510 | 1.67<br>12<br>457 | 2.29<br>7<br>329  | ✔          | 7.77           | -           | 15.69  | ✔          | ☒         | -          | 0.07        | ✔               | 2             | 1-Low       | - |
| PIMCO Income I2<br><i>percentile rank</i><br><i># of funds in category</i>                        | PONPX  | Multisector Bond       | 9.21<br>35<br>371             | 1.02<br>26<br>335  | 3.30<br>41<br>284 | 4.34<br>2<br>177  | ✔          | 6.26           | -           | 16.77  | ✔          | -         | -          | 0.72        | ✔               | 4             | -           | - |
| Lincoln NY Stable Value Account -LYGPA<br><i>percentile rank</i><br><i># of funds in category</i> |        | Stable Value           | -<br>-<br>75                  | -<br>-<br>-        | -<br>-<br>-       | -<br>-<br>-       | -          | -              | -           | 27.27  | ✔          | -         | -          | -           | -               | -             | -           | - |
| Federated Hermes Govt Ultrashort IS<br><i>percentile rank</i><br><i># of funds in category</i>    | FGUSX  | Ultrashort Bond        | 5.10<br>81<br>245             | 1.80<br>70<br>216  | 1.80<br>77<br>195 | 1.27<br>75<br>116 | ✖          | 0.88           | -           | 26.49  | ✔          | -         | -          | 0.26        | ✔               | -             | -           | - |

### Balanced

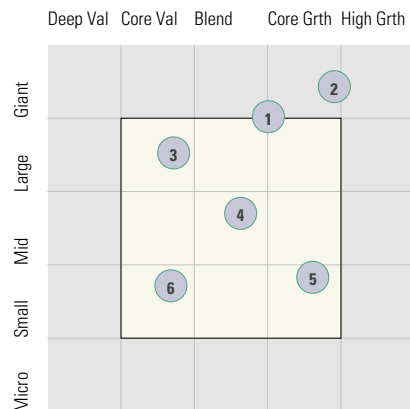
|                                                                                              |       |                   |                    |                   |                   |                   |   |       |   |      |   |   |            |      |            |   |   |          |
|----------------------------------------------------------------------------------------------|-------|-------------------|--------------------|-------------------|-------------------|-------------------|---|-------|---|------|---|---|------------|------|------------|---|---|----------|
| BlackRock Global Allocation Instl<br><i>percentile rank</i><br><i># of funds in category</i> | MALOX | Global Allocation | 12.62<br>36<br>420 | 0.39<br>79<br>407 | 7.57<br>21<br>396 | 4.80<br>28<br>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 NY Stable Value Account -LYGPA   | 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  |