

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
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
<i>percentile rank</i>			11	12	54	46												
<i># of funds in category</i>			1,591	1,445	1,323	996												
															11-30-2023	-	12-31-2022	
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	
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
<i>percentile rank</i>			51	64	60	50												
<i># of funds in category</i>			1,294	1,204	1,115	882												
															11-30-2023	04-07-2022	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 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
<i>percentile rank</i>			34	33	29	31												
<i># of funds in category</i>			603	568	537	434												
															11-30-2023	02-15-2022	12-31-2022	
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
<i>percentile rank</i>			77	65	55	27												
<i># of funds in category</i>			421	407	386	295												
															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	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												
															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	
American Funds Europacific Growth R6	REGGX	Foreign Large Growth	16.05	-2.66	8.04	4.90	✔️	17.92	-	22.60	✔️	🇺🇸	✔️	0.47	✔️	2	1-Low	Medium Risk
<i>percentile rank</i>			53	57	60	48												
<i># of funds in category</i>			450	423	365	255												
															11-30-2023	02-15-2022	12-31-2022	
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												
															11-30-2023	-	12-31-2022	
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	21.87	5.70	-	-	✔️	16.71	-	10.86	✔️	—	✔️	0.10	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			30	49	-	-												
<i># of funds in category</i>			375	354	314	212												
															11-30-2023	02-15-2022	12-31-2022	

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⊖ 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
T. Rowe Price Retirement I 2025 I	TRPHX	Target Date	14.71	2.80	8.57	-	✓	11.48	-	8.26	✓	-	✓	0.38	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			5	6	1	-													
<i># of funds in category</i>			278	248	216	126									11-30-2023	02-15-2022	12-31-2021		
T. Rowe Price Retirement I 2030 I	TRPCX	Target Date	16.54	3.29	9.40	-	✓	12.89	-	8.26	✓	-	✓	0.40	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			6	11	1	-													
<i># of funds in category</i>			273	247	213	133									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement I 2035 I	TRPJX	Target Date	18.32	3.87	10.20	-	✓	14.13	-	8.26	✓	-	✓	0.42	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			4	16	10	-													
<i># of funds in category</i>			273	236	209	123									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement I 2040 I	TRPDX	Target Date	19.80	4.32	10.87	-	✓	15.14	-	8.26	✓	-	✓	0.43	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			10	37	13	-													
<i># of funds in category</i>			264	236	207	127									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement I 2045 I	TRPKX	Target Date	20.63	4.70	11.33	-	✓	15.61	-	8.26	✓	-	✓	0.44	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			14	44	10	-													
<i># of funds in category</i>			267	237	211	123									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement I 2050 I	TRPMX	Target Date	20.92	4.77	11.38	-	✓	15.80	-	8.26	✓	-	✓	0.45	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			18	52	11	-													
<i># of funds in category</i>			266	236	210	129									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement I 2055 I	TRPNX	Target Date	20.93	4.77	11.37	-	✓	15.84	-	8.26	✓	-	✓	0.46	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			23	55	17	-													
<i># of funds in category</i>			262	232	208	109									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement I 2060 I	TRPLX	Target Date	20.95	4.77	11.38	-	✓	15.84	-	8.26	✓	-	✓	0.46	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			29	54	21	-													
<i># of funds in category</i>			257	224	190	10									11-30-2023	02-15-2022	12-31-2022		
T. Rowe Price Retirement I 2065 I	TRFKX	Target Date	21.00	5.08	-	-	✓	15.89	-	3.22	✓	-	✓	0.46	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			30	39	-	-													
<i># of funds in category</i>			229	152	11	-									11-30-2023	02-15-2022	12-31-2022		

Balanced

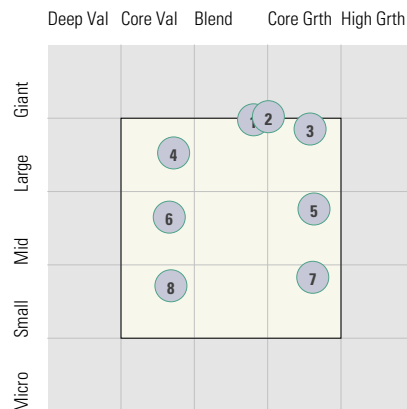
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	12.48	0.46	5.52	4.77	✓	10.09	-	1.85	✖	-	✓	0.12	✓	3	1-Low	-
<i>percentile rank</i>			11	76	47	21												
<i># of funds in category</i>			528	506	469	346									11-30-2023	07-19-2023	-	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	18.55	3.97	9.83	7.36	✓	14.41	-	1.85	✖	-	✓	0.14	✓	3	1-Low	Low Risk
<i>percentile rank</i>			22	55	32	24												
<i># of funds in category</i>			366	350	324	250									11-30-2023	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	9.48	-1.34	3.27	3.36	✓	8.18	-	1.85	✖	-	✓	0.11	✓	4	1-Low	-
<i>percentile rank</i>			24	87	62	37												
<i># of funds in category</i>			179	169	153	117									11-30-2023	07-19-2023	-	
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	15.49	2.21	7.68	6.09	✓	12.21	-	1.85	✖	-	✓	0.13	✓	3	1-Low	Low Risk
<i>percentile rank</i>			30	72	61	47												
<i># of funds in category</i>			905	850	795	591									11-30-2023	07-19-2023	12-31-2022	

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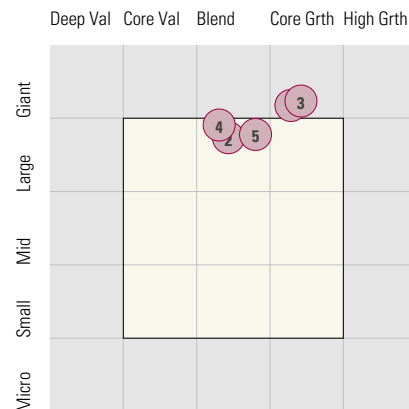
Style Analysis (Data as of 12-31-2023)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds			Super Sectors %			Asset Allocation %			
	Category		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	American Funds Invmt Co of Amer R6	Large Blend	24.80	22.99	52.21	3.83	87.42	8.60	174.23
2	Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	American Funds Growth Fund of Amer R6	Large Growth	28.69	16.71	54.61	6.31	82.96	10.21	136.67
4	Vanguard Value Index Adm	Large Value	30.30	34.17	35.53	0.16	99.06	0.78	109.24
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	24.35	15.40	60.26	0.30	98.24	1.45	30.73
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	42.70	26.97	30.33	0.16	98.41	1.43	25.28
7	Vanguard Small Cap Growth Index Admiral	Small Growth	25.70	22.19	52.12	2.21	96.83	0.96	6.54
8	Vanguard Small Cap Value Index Admiral	Small Value	50.27	14.16	35.57	1.06	98.06	0.88	5.62

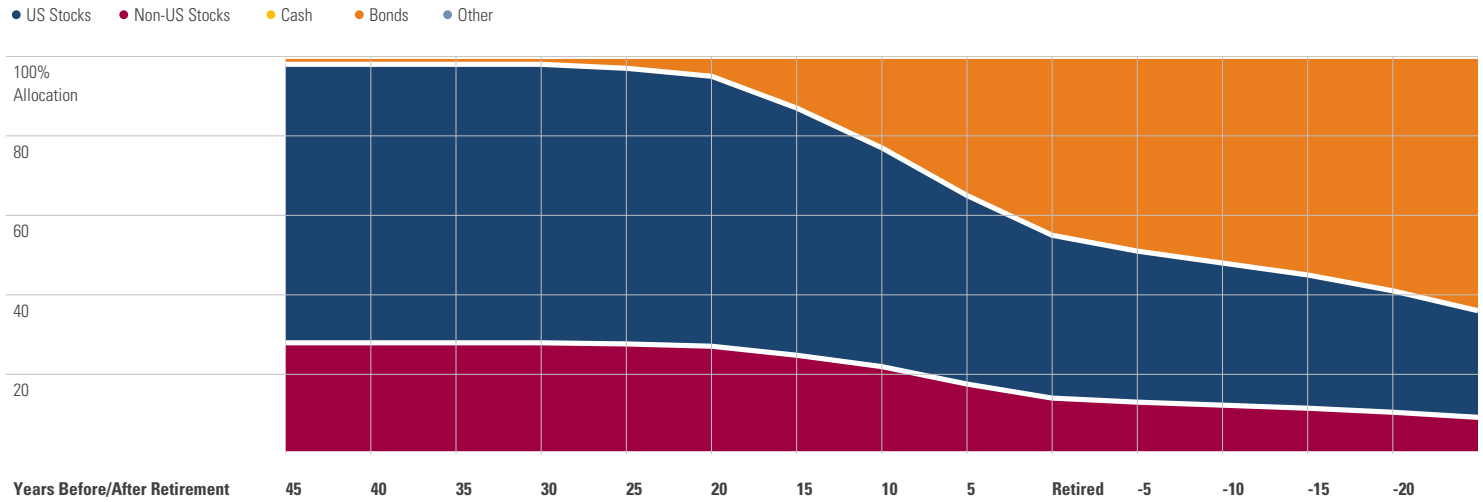
● Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
	Category		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	38.31	22.24	39.44	35.96	39.10	24.94	57.94	42.06	60.60
2	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
3	American Funds Europacific Growth R6	Foreign Large Growth	34.87	22.81	42.31	14.94	35.51	49.55	82.04	17.96	56.54
4	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
5	Vanguard Total World Stock Index Admiral	Global Stock	34.44	20.09	45.48	64.64	17.98	17.38	92.13	7.87	81.34

● Fixed Income Funds			Super Sectors %				Other Stats		Credit Quality %		
	Category		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Baird Core Plus Bond Inst	Core Plus Bond	19.25	20.83	53.79	0.00	5.91	97.00	2.60	0.40	
2	PIMCO International Bond (USD-Hdg) Instl	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00	
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.77	0.00	88.73	0.00	3.68	11.43	88.17	0.40	
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.62	0.00	0.00	0.00	6.48	99.91	0.00	0.09	
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00	
6	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	9.95	0.27	79.16	0.00	0.91	99.99	0.00	0.01	

HERO PLUS PROGRAM

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 I	41.08	27.83	13.25	48.11	25.84	6.82	6.86	3.95	72.58
T. Rowe Price Retirement 2015 I	43.78	29.57	14.21	45.25	23.71	6.51	6.78	4.19	72.43
T. Rowe Price Retirement 2020 I	46.78	31.52	15.26	42.08	21.58	6.22	6.66	4.49	73.09
T. Rowe Price Retirement 2025 I	52.96	35.64	17.32	36.24	18.16	5.20	6.65	4.14	73.26
T. Rowe Price Retirement 2030 I	65.08	43.91	21.17	26.41	10.17	3.60	6.11	2.41	73.87
T. Rowe Price Retirement 2035 I	77.87	52.74	25.13	16.30	1.86	2.02	5.14	0.70	74.87
T. Rowe Price Retirement 2040 I	86.97	58.86	28.11	7.84	1.54	0.72	4.44	0.75	74.88
T. Rowe Price Retirement 2045 I	92.78	62.93	29.85	2.55	0.87	0.03	3.90	0.78	74.67
T. Rowe Price Retirement 2050 I	94.44	64.06	30.38	1.01	0.39	0.01	3.76	0.79	74.70
T. Rowe Price Retirement 2055 I	95.04	64.47	30.57	0.95	0.66	0.01	3.22	0.79	74.73
T. Rowe Price Retirement 2060 I	95.04	64.49	30.55	0.95	0.66	0.01	3.22	0.79	74.79
T. Rowe Price Retirement 2065 I	95.02	64.38	30.64	0.95	0.66	0.01	3.23	0.79	74.49