

# H AND M BAY INC CORPORATE PROFIT

## 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	
<b>US Stock</b>																			
Vanguard Dividend Growth Inv	VDIGX	Large Blend	8.10	8.68	13.50	10.76	✓	15.01	-	1.50	✖	☒	✓	0.30	✓	3	2-Basic	Low Risk	
<i>percentile rank</i>			97	58	73	51													
<i># of funds in category</i>			1,591	1,445	1,323	996											11-30-2023	02-15-2022	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
MFS Growth R6	MFEKX	Large Growth	36.25	5.14	16.10	13.04	✓	20.18	-	21.76	✓	☒	✓	0.50	✓	4	2-Basic	Low Risk	
<i>percentile rank</i>			55	59	47	30													
<i># of funds in category</i>			1,294	1,204	1,115	882											11-30-2023	02-15-2022	12-31-2022
Invesco Growth and Income R6	GIFFX	Large Value	12.95	11.25	12.24	8.68	✓	17.70	-	20.85	✓	☒	✓	0.42	✓	2	-	Medium Risk	
<i>percentile rank</i>			38	23	32	40													
<i># of funds in category</i>			1,295	1,209	1,150	888											11-30-2023	-	12-31-2022
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	21.50	-0.18	13.25	11.02	✓	20.09	-	15.12	✓	☒	✓	0.66	✓	4	2-Basic	Low Risk	
<i>percentile rank</i>			45	51	40	11													
<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
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	18.52	-3.63	9.04	7.02	✓	22.07	-	14.33	✓	☒	✓	0.05	✓	3	-	Medium Risk	
<i>percentile rank</i>			40	65	78	75													
<i># of funds in category</i>			626	592	555	433											11-30-2023	-	12-31-2022
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	14.61	7.83	10.01	6.74	—	22.06	-	14.33	✓	☒	✓	0.05	✓	2	-	Medium Risk	
<i>percentile rank</i>			-	-	-	-													
<i># of funds in category</i>			510	475	446	352											11-30-2023	-	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
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
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	21.22	5.03	11.02	7.59	✓	16.60	-	17.92	✓	—	✓	0.42	✓	2	1-Low	Low Risk	
<i>percentile rank</i>			33	58	45	47													
<i># of funds in category</i>			375	354	314	212											11-30-2023	05-18-2022	12-31-2022

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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>Alternative</b>																			
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	-7.36	10.41	8.78	-0.61	✔	18.05	-	5.17	✔	—	—	0.99	✔	3	-	-	
<i>percentile rank</i>			60	63	33	55													
<i># of funds in category</i>			114	109	104	67									06-30-2023	-	-		
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>																			
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	9.49	-0.99	2.04	3.45	✔	4.97	-	9.27	✔	—	—	0.63	✔	3	-	-	
<i>percentile rank</i>			18	4	13	1													
<i># of funds in category</i>			114	107	101	63									11-30-2023	-	-		
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	12.15	3.06	5.52	-	✔	7.89	-	9.16	✔	—	—	0.66	✔	-	-	-	
<i>percentile rank</i>			55	20	20	-													
<i># of funds in category</i>			706	652	619	465													
BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	3.77	-0.94	3.32	2.27	✔	7.29	-	6.88	✔	—	—	0.51	✔	3	-	-	
<i>percentile rank</i>			55	47	20	25													
<i># of funds in category</i>			234	221	214	152									11-30-2023	-	-		
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	6.43	-3.14	1.56	2.25	✔	7.38	-	23.27	✔	📊	—	0.30	✔	3	1-Low	-	
<i>percentile rank</i>			20	31	18	9													
<i># of funds in category</i>			566	510	457	329									11-30-2023	02-15-2022	-		
PIMCO Income Instl	PIMIX	Multisector Bond	9.32	1.12	3.40	4.44	✔	6.26	-	16.77	✔	—	—	0.62	✔	4	-	-	
<i>percentile rank</i>			31	25	38	1													
<i># of funds in category</i>			371	335	284	177									11-30-2023	-	-		
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	40.69	✔	—	—	-	-	-	-	-	
<i>percentile rank</i>			-	-	-	-													
<i># of funds in category</i>			75	-	-	-													
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.13	1.85	1.82	-	✔	0.86	-	26.49	✔	—	—	0.24	✔	-	-	-	
<i>percentile rank</i>			79	65	77	-													
<i># of funds in category</i>			245	216	195	116													
<b>Target Date</b>																			
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	12.51	1.47	6.61	5.52	✔	10.04	-	10.86	✔	—	✔	0.08	✔	3	1-Low	-	
<i>percentile rank</i>			38	48	40	19													
<i># of funds in category</i>			182	158	143	74									11-30-2023	02-15-2022	-		
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	14.55	2.03	7.56	6.10	✔	11.60	-	10.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			11	31	28	10													
<i># of funds in category</i>			278	248	216	126									11-30-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	16.03	2.66	8.37	6.58	✔	12.65	-	10.86	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			14	36	39	20													
<i># of funds in category</i>			273	247	213	133									11-30-2023	02-15-2022	12-31-2022		

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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	Sustain. Rating	Commit. Level	Carbon Risk	
														Updated	Updated	Updated		
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	17.14	3.33	9.17	7.06	✓	13.48	-	10.86	✓	-	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			35	45	49	30												
<i># of funds in category</i>			273	236	209	123												
														11-30-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	18.34	4.02	9.99	7.52	✓	14.30	-	10.86	✓	-	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			47	57	49	33												
<i># of funds in category</i>			264	236	207	127												
														11-30-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	19.48	4.68	10.76	7.91	✓	15.16	-	10.86	✓	-	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			46	48	39	26												
<i># of funds in category</i>			267	237	211	123												
														11-30-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2050 Fund	VVIFX	Target Date	20.17	4.91	10.93	7.99	✓	15.53	-	10.86	✓	-	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			45	41	40	23												
<i># of funds in category</i>			266	236	210	129												
														11-30-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	20.16	4.92	10.92	7.97	✓	15.53	-	10.86	✓	-	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			49	40	43	25												
<i># of funds in category</i>			262	232	208	109												
														11-30-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2060 Fund	VVTSX	Target Date	20.18	4.92	10.92	7.97	✓	15.52	-	10.86	✓	-	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			54	44	49	1												
<i># of funds in category</i>			257	224	190	10												
														11-30-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	20.15	4.95	10.91	-	✓	15.52	-	6.47	✓	-	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			63	45	85	-												
<i># of funds in category</i>			229	152	11	-												
														11-30-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	20.24	-	-	-	-	-	-	1.51	✗	-	✓	0.08	✓	3	-	Low Risk
<i>percentile rank</i>			58	-	-	-												
<i># of funds in category</i>			229	152	11	-												
														11-30-2023	-	12-31-2022		
Vanguard Target Retirement Income Fund	VTINX	Target Date	10.74	0.56	4.83	4.09	✓	8.48	-	10.86	✓	-	✓	0.08	✓	3	1-Low	-
<i>percentile rank</i>			48	42	44	26												
<i># of funds in category</i>			201	183	160	98												
														11-30-2023	02-15-2022	-		

### Balanced

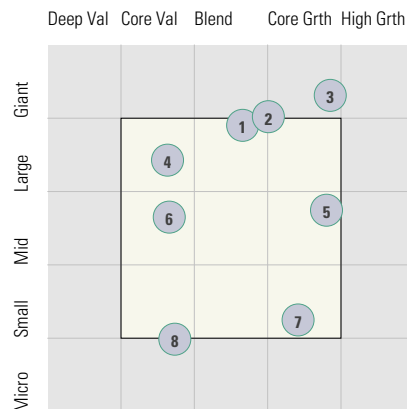
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	12.48	0.46	5.52	4.77	✓	10.09	-	1.85	✗	-	✓	0.12	✓	3	1-Low	-
<i>percentile rank</i>			11	76	47	21												
<i># of funds in category</i>			528	506	469	346												
														11-30-2023	07-19-2023	-		
Vanguard LifeStrategy Growth Inv	VASGX	Target 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		

# H AND M BAY INC CORPORATE PROFIT

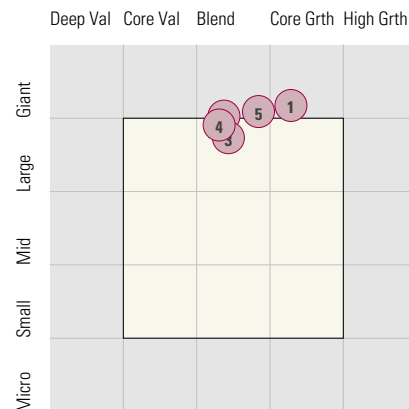
## Style Analysis (Data as of 12-31-2023)

### 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	Vanguard Dividend Growth Inv	Large Blend	33.94	35.31	30.76	1.44	92.51	6.04	162.71
2	Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	MFS Growth R6	Large Growth	27.42	11.69	60.90	1.15	96.07	2.78	394.18
4	Invesco Growth and Income R6	Large Value	31.55	24.46	43.99	1.72	90.80	7.47	86.50
5	MFS Mid Cap Growth R6	Mid-Cap Growth	27.16	18.08	54.77	2.76	88.18	9.07	27.18
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	State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.04	28.61	49.35	0.26	97.86	1.88	3.01
8	State St Russell Sm Cp® Val Indx NL CI C	Small Value	53.03	16.01	30.97	0.45	97.61	1.94	2.08

● 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	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	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	American Funds Capital World Gr&Inc R6	Global Stock	28.32	25.88	45.79	56.37	16.77	26.85	92.60	7.40	100.23

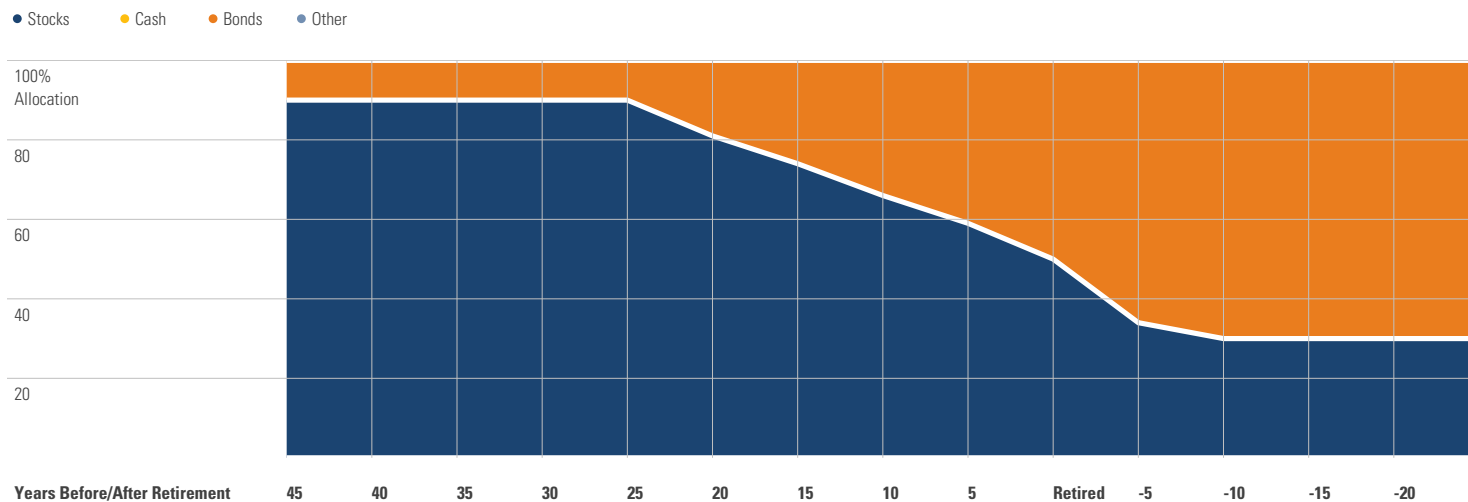
  

● Fixed Income Funds			Super Sectors %				Other Stats		Credit Quality %		
	Category		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) Instl	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00	
2	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	89.80	0.00	3.66	6.17	91.33	2.50	
3	BlackRock Inflation Protected Bond K	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 Instl	Multisector Bond	39.78	12.74	8.62	0.00	4.74	82.84	17.16	0.00	
6	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7	Federated Hermes Govt Ultrashort R6	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
Vanguard Target Retirement 2020 Fund	39.11	23.44	15.67	58.49	15.34	0.22	2.35	0.04	79.33
Vanguard Target Retirement 2025 Fund	52.55	31.53	21.02	45.14	8.37	0.19	2.27	0.05	79.42
Vanguard Target Retirement 2030 Fund	61.64	37.24	24.40	36.29	0.00	0.17	2.03	0.04	79.98
Vanguard Target Retirement 2035 Fund	68.96	42.13	26.83	28.84	0.00	0.13	2.15	0.05	80.90
Vanguard Target Retirement 2040 Fund	76.25	46.58	29.67	21.79	0.00	0.10	1.90	0.05	80.91
Vanguard Target Retirement 2045 Fund	83.26	50.88	32.38	14.53	0.00	0.07	2.16	0.06	80.93
Vanguard Target Retirement 2050 Fund	88.46	53.23	35.23	9.48	0.00	0.04	1.99	0.07	79.66
Vanguard Target Retirement 2055 Fund	88.38	53.10	35.28	9.58	0.00	0.04	1.96	0.07	79.53
Vanguard Target Retirement 2060 Fund	88.36	53.05	35.31	9.52	0.00	0.04	2.08	0.07	79.48
Vanguard Target Retirement 2065 Fund	88.23	53.00	35.23	9.47	0.00	0.04	2.23	0.07	79.52
Vanguard Target Retirement 2070 Fund	88.52	53.38	35.14	9.88	0.00	0.04	1.54	0.07	79.83
Vanguard Target Retirement Income Fund	29.21	17.50	11.71	68.26	18.43	0.25	2.49	0.04	79.29