

BAKER COLLEGE PROFESSIONAL SERVICES

Screens Summary (Data as of 12-31-2024)

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																			
JPMorgan US Equity R6	JUEMX	Large Blend	24.21	8.72	15.97	13.53	✔	17.06	0.97	10.38	✔	🇺🇸	✖	0.44	✔	3	2-Basic	Low Risk	
percentile rank			37	27	4	4													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	03-11-2022	12-31-2022	
Fidelity 500 Index	FXAIX	Large Blend Index	25.00	8.93	14.51	13.09	✔	17.40	1.00	15.93	✔	🇺🇸	✔	0.02	✔	3	1-Low	Low Risk	
percentile rank			23	21	20	8													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	07-19-2023	12-31-2022	
Vanguard Growth Index Admiral	VIGAX	Large Growth	32.66	9.19	18.36	15.75	✔	22.08	1.07	30.02	✔	🇺🇸	✔	0.05	✔	3	1-Low	Low Risk	
percentile rank			34	25	16	18													
# of funds in category			1,117	1,050	980	762										11-30-2024	02-15-2022	12-31-2022	
Vanguard Windsor™ II Admiral™	VWNAX	Large Value	14.29	6.32	12.18	10.43	✔	16.59	0.95	21.07	✔	🇺🇸	✖	0.26	✔	3	—	Low Risk	
percentile rank			53	50	9	12													
# of funds in category			1,190	1,115	1,058	823										11-30-2024	—	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	14.79	0.00	9.17	11.60	✔	20.71	0.90	16.12	✔	🇺🇸	✔	0.66	✔	4	2-Basic	Low Risk	
percentile rank			52	52	51	15													
# of funds in category			512	496	457	370										11-30-2024	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	14.03	4.85	8.76	8.50	✔	19.13	0.95	1.87	✖	🇺🇸	✔	0.07	✔	4	1-Low	Medium Risk	
percentile rank			26	58	52	39													
# of funds in category			436	405	384	293										11-30-2024	02-15-2022	12-31-2022	
MFS New Discovery R6	MNDKX	Small Growth	6.46	-4.96	4.83	9.10	✔	21.62	0.86	11.01	✔	🇺🇸	✔	0.90	✔	4	—	Medium Risk	
percentile rank			93	81	90	49													
# of funds in category			565	547	530	401										11-30-2024	—	12-31-2022	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	12.39	5.74	9.90	8.67	✔	21.74	0.90	8.68	✔	🇺🇸	✔	0.07	✔	4	1-Low	Medium Risk	
percentile rank			18	31	35	18													
# of funds in category			498	474	449	353										11-30-2024	02-15-2022	12-31-2022	
Non-US Stock																			
American Funds New World R6	RNWXG	Diversified Emerging Mkts	6.88	-0.94	5.07	6.57	✔	15.98	0.79	25.56	✔	🇺🇸	✔	0.57	✔	3	1-Low	Medium Risk	
percentile rank			44	39	16	1													
# of funds in category			794	714	639	434										11-30-2024	02-15-2022	12-31-2022	
Hartford Schroders International Stk SDR	SCIJX	Foreign Large Blend	7.45	0.78	7.35	7.22	✔	17.78	1.05	14.85	✔	🇺🇸	✖	0.69	✔	4	—	Low Risk	
percentile rank			15	54	5	4													
# of funds in category			771	705	668	442										11-30-2024	—	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	9.48	-4.54	6.64	8.68	✔	22.71	1.23	15.02	✔	🇺🇸	✔	0.26	✔	3	—	Low Risk	
percentile rank			17	65	13	8													
# of funds in category			390	371	340	215										11-30-2024	—	12-31-2022	
Schwab Fundamental Intl Equity Index Fd	SFNNX	Foreign Large Value	2.26	4.13	6.16	5.66	✔	17.14	0.98	7.69	✔	🇺🇸	✔	0.25	✔	1	—	Medium Risk	
percentile rank			77	38	22	16													
# of funds in category			380	353	326	225										11-30-2024	—	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	17.16	2.90	11.48	11.47	✔	18.20	1.09	24.10	✔	—	✔	0.41	✔	3	2-Basic	Low Risk	
percentile rank			37	31	26	16													
# of funds in category			343	326	279	196										11-30-2024	02-15-2022	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
Alternative																			
PIMCO Commodity Real Ret Strat Instl percentile rank # of funds in category	PCRIX	Commodities Broad Basket	4.69 75 111	1.82 95 103	7.27 47 98	1.86 55 67	✔ 	16.37	1.10	6.17	✔ 	— 	— 	1.00	✔ 	3 	— 	— 	
Neuberger Berman Real Estate R6 percentile rank # of funds in category	NRREX	Real Estate	5.30 54 229	-4.83 67 219	3.92 33 203	6.27 12 150	✔ 	21.42	1.00	19.01	✔ 	— 	✔ 	0.75	✔ 	3 	— 	Low Risk 12-31-2022	
Fixed Income																			
PIMCO International Bond (USD-Hdg) Instl percentile rank # of funds in category	PFORX	Global Bond	5.68 8 119	1.42 3 114	1.72 4 98	2.93 3 60	✔ 	5.15	0.56	10.27	✔ 	— 	— 	0.75	✔ 	4 	— 	— 	
PGIM High Yield R6 percentile rank # of funds in category	PHYQX	High Yield Bond	8.46 24 642	2.52 55 596	3.93 39 555	5.38 8 433	✔ 	8.27	0.96	17.22	✔ 	— 	— 	0.38	✔ 	1 	— 	— 	
Vanguard Inflation-Protected Secs Adm percentile rank # of funds in category	VAIPX	Inflation- Protected Bond	1.86 55 158	-2.33 37 150	1.79 45 141	2.12 36 104	✔ 	7.21	0.99	3.15	✔ 	— 	— 	0.10	✔ 	3 	— 	— 	
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate- Term Bond	1.85 34 542	-2.07 28 482	0.11 27 434	1.76 18 294	✔ 	7.95	1.01	24.27	✔ 	🚩 	— 	0.30	✔ 	4 	1-Low 02-15-2022	— 	
Loomis Sayles Investment Grade Bond N percentile rank # of funds in category	LGBNX	Multisector Bond	2.74 31 596	-0.65 10 549	1.92 3 493	2.58 6 354	✔ 	7.44	0.94	18.27	✔ 	— 	— 	0.44	✔ 	2 	1-Low 02-15-2022	— 	
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	— — 11	— — —	— — —	— — —	— 	—	—	41.70	✔ 	— 	— 	— 	— 	— 	— 	— 	
Federated Hermes Govt Ultrashort R6 percentile rank # of funds in category	FGULX	Ultrashort Bond	5.68 48 255	3.72 61 203	2.51 64 185	— 112	✔ 	0.93	0.07	27.50	✔ 	— 	— 	0.24	✔ 	— 	— 	— 	
Target Date																			
American Funds 2010 Trgt Date Retire R6 percentile rank # of funds in category	RFTTX	Target Date	8.16 17 100	2.21 1 89	4.99 3 82	5.24 1 48	✔ 	9.04	0.89	13.01	✔ 	— 	✖ 	0.29	✔ 	3 	— 	— 	
American Funds 2015 Trgt Date Retire R6 percentile rank # of funds in category	RFJTX	Target Date	8.50 10 113	2.19 3 103	5.29 4 93	5.57 3 56	✔ 	9.61	0.86	13.01	✔ 	— 	✔ 	0.30	✔ 	3 	— 	— 	
American Funds 2020 Trgt Date Retire R6 percentile rank # of funds in category	RRCTX	Target Date	8.94 11 164	2.31 2 147	5.63 9 132	6.00 2 80	✔ 	10.15	0.84	13.01	✔ 	— 	✔ 	0.30	✔ 	3 	— 	— 	

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🔴 Fund Removed from Approved List ⚠️ Fund on Watch List

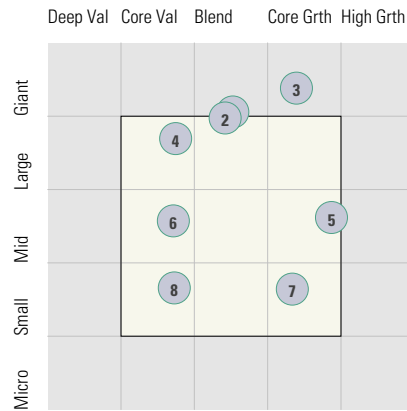
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	9.34	2.22	6.23	6.68	✓	10.85	0.84	13.01	✓	—	✓	0.31	✓	3	—	Low Risk
percentile rank			13	7	2	2												
# of funds in category			218	202	175	115										11-30-2024	—	06-30-2022
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date	10.86	2.77	7.18	7.63	✓	12.05	0.87	13.01	✓	—	✓	0.33	✓	3	—	Low Risk
percentile rank			9	10	1	1												
# of funds in category			252	233	201	135										11-30-2024	—	12-31-2022
American Funds 2035 Trgt Date Retire R6	RFCTX	Target Date	12.73	3.35	8.43	8.71	✓	13.37	0.91	13.01	✓	—	✓	0.34	✓	3	—	Low Risk
percentile rank			5	10	1	1												
# of funds in category			247	224	194	134										11-30-2024	—	12-31-2022
American Funds 2040 Trgt Date Retire R6	RFCTX	Target Date	14.79	4.14	9.40	9.35	✓	14.61	0.94	13.01	✓	—	✗	0.36	✓	3	—	Low Risk
percentile rank			2	7	1	1												
# of funds in category			246	228	196	135										11-30-2024	—	12-31-2022
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date	15.17	4.23	9.60	9.52	✓	15.05	0.93	13.01	✓	—	✗	0.37	✓	3	—	Low Risk
percentile rank			6	15	6	1												
# of funds in category			242	224	194	134										11-30-2024	—	12-31-2022
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date	15.43	4.20	9.64	9.59	✓	15.32	0.93	13.01	✓	—	✗	0.37	✓	3	—	Low Risk
percentile rank			15	29	6	1												
# of funds in category			244	226	196	135										11-30-2024	—	12-31-2022
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date	15.58	4.15	9.60	9.57	✓	15.56	0.94	13.01	✓	—	✓	0.39	✓	3	—	Low Risk
percentile rank			19	37	9	1												
# of funds in category			241	223	193	129										11-30-2024	—	12-31-2022
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date	15.60	4.14	9.59	—	✓	15.61	1.20	9.77	✓	—	✓	0.39	✓	3	—	Low Risk
percentile rank			20	40	13	—												
# of funds in category			239	221	186	51										11-30-2024	—	12-31-2022
American Funds 2065 Trgt Date Retire R6	RFVFX	Target Date	15.64	4.14	—	—	✓	15.61	1.20	5.00	✓	—	✓	0.39	✓	3	—	Low Risk
percentile rank			23	45	—	—												
# of funds in category			244	177	64	—										11-30-2024	—	12-31-2022
American Funds 2070 Trgt Date Retire R6	RFBFX	Target Date	—	—	—	—	—	—	—	1.00	✗	—	✗	0.39	✓	3	—	—
percentile rank			—	—	—	—												
# of funds in category			244	177	64	—										11-30-2024	—	—
Balanced																		
BlackRock 20/80 Target Allocation K	BKCPX	Target Risk	6.02	-0.52	2.65	—	✓	9.32	1.11	9.61	✓	—	✓	0.24	✓	3	—	—
percentile rank			29	74	50	—												
# of funds in category			150	140	136	105										11-30-2024	—	—
BlackRock 40/60 Target Allocation K	BKMPX	Target Risk	8.77	1.29	5.20	—	✓	10.99	1.08	9.61	✓	—	✓	0.25	✓	3	—	Low Risk
percentile rank			22	36	11	—												
# of funds in category			458	442	406	299										11-30-2024	—	09-30-2022
BlackRock 60/40 Target Allocation K	BKGPX	Target Risk	11.70	2.86	7.29	—	✓	12.81	1.04	9.61	✓	—	✓	0.27	✓	3	—	Low Risk
percentile rank			40	46	34	—												
# of funds in category			736	696	652	495										11-30-2024	—	12-31-2022
BlackRock 80/20 Target Allocation K	BKAPX	Target Risk	14.85	4.65	9.51	—	✓	14.69	1.04	9.61	✓	—	✓	0.29	✓	4	—	Low Risk
percentile rank			22	16	12	—												
# of funds in category			306	302	274	225										11-30-2024	—	12-31-2022

BAKER COLLEGE PROFESSIONAL SERVICES

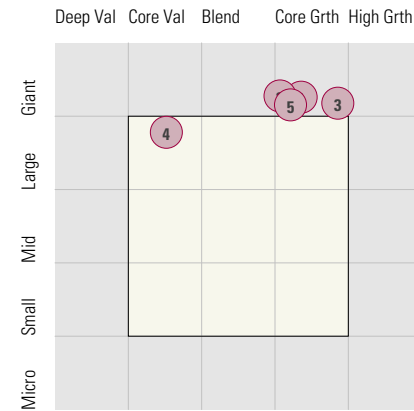
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	JPMorgan US Equity R6	Large Blend	29.53	15.92	54.55	1.56	95.33	3.11	376.75
2	Fidelity 500 Index	Large Blend Index	28.44	18.91	52.64	0.02	99.40	0.58	344.73
3	Vanguard Growth Index Admiral	Large Growth	24.24	7.97	67.79	0.16	99.63	0.20	755.26
4	Vanguard Windsor™ II Admiral™	Large Value	30.76	23.89	45.36	4.35	85.05	10.60	158.41
5	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	39.35	27.47	33.16	0.22	98.72	1.06	30.92
7	MFS New Discovery R6	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02
8	Vanguard Small Cap Value Index Admiral	Small Value	50.37	15.99	33.65	1.06	97.16	1.78	6.78

Non-US Stock Funds

Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop- ed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	Hartford Schroders International Stk SDR	Foreign Large Blend	26.53	29.81	43.66	10.51	26.07	63.42	89.05	10.95	83.50
3	Vanguard International Growth Adm	Foreign Large Growth	34.16	16.78	49.05	27.29	30.88	41.82	79.44	20.56	82.17
4	Schwab Fundamental Intl Equity Index Fd	Foreign Large Value	42.72	18.52	38.74	9.75	39.91	50.34	99.59	0.41	35.20
5	American Funds New Perspective R6	Global Stock	27.28	22.05	50.66	58.63	11.96	29.38	95.42	4.58	179.18

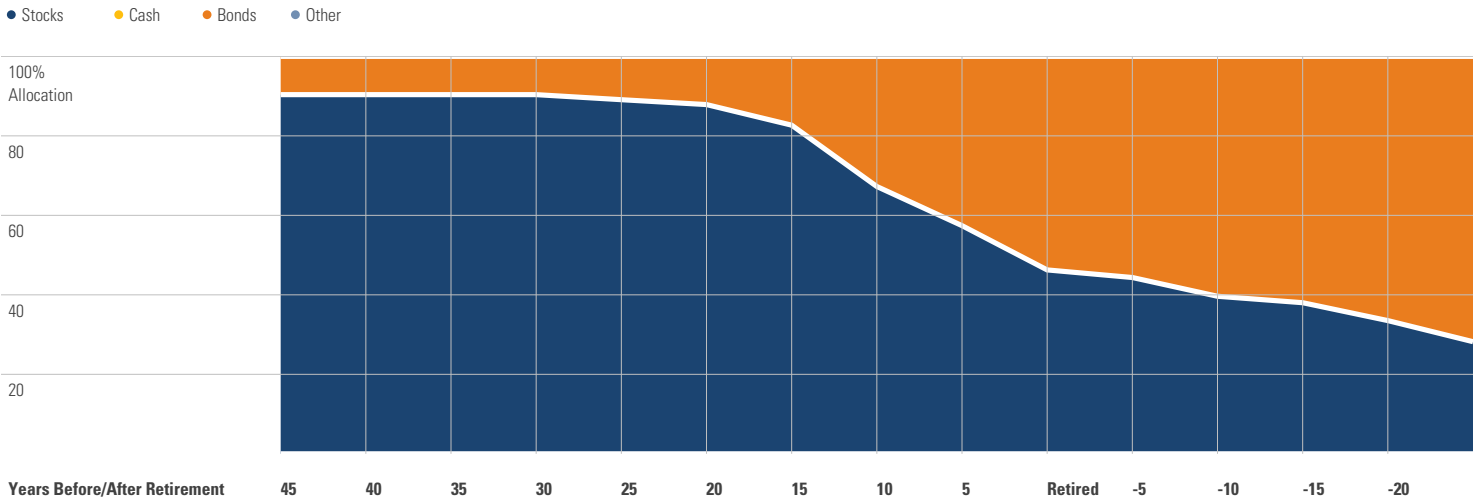
Fixed Income Funds

	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	PIMCO International Bond (USD-Hdg) Instl	Global Bond	45.51	10.28	4.38	0.00	6.39	96.17	3.83	0.00
2	PGIM High Yield R6	High Yield Bond	4.40	0.00	84.24	0.00	3.11	11.36	82.25	6.39
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70	97.69	0.00	2.31
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08	99.80	0.20	0.00
5	Loomis Sayles Investment Grade Bond N	Multisector Bond	42.44	0.33	51.24	0.00	6.16	87.21	7.33	5.45
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—	0.00	0.00	—
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69	100.00	0.00	0.00

BAKER COLLEGE PROFESSIONAL SERVICES

Target Date Analysis (Data as of 12-31-2024)

Target Date Allocation



Target Date Portfolio Data

	Asset Allocation %								Avg Mkt Cap \$M
	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	
American Funds 2010 Trgt Date Retire R6	39.50	29.12	10.38	55.02	10.60	3.59	4.97	0.51	148.49
American Funds 2015 Trgt Date Retire R6	40.60	29.87	10.73	53.79	12.07	5.64	5.08	0.53	155.91
American Funds 2020 Trgt Date Retire R6	45.27	33.39	11.88	49.42	12.74	5.34	4.75	0.55	159.75
American Funds 2025 Trgt Date Retire R6	47.29	34.47	12.82	47.50	12.90	4.75	4.69	0.53	162.80
American Funds 2030 Trgt Date Retire R6	57.66	42.01	15.65	37.35	12.10	1.97	4.47	0.52	155.95
American Funds 2035 Trgt Date Retire R6	66.96	48.61	18.35	28.11	12.90	1.78	4.39	0.53	147.34
American Funds 2040 Trgt Date Retire R6	80.66	56.94	23.72	14.49	10.46	1.09	4.32	0.53	140.14
American Funds 2045 Trgt Date Retire R6	85.33	59.53	25.80	9.87	1.77	0.54	4.27	0.54	135.89
American Funds 2050 Trgt Date Retire R6	86.35	60.25	26.10	8.94	1.83	0.39	4.23	0.48	134.05
American Funds 2055 Trgt Date Retire R6	87.29	60.31	26.98	8.08	1.88	0.25	4.19	0.43	131.40
American Funds 2060 Trgt Date Retire R6	87.26	60.25	27.01	8.11	1.88	0.25	4.19	0.44	128.19
American Funds 2065 Trgt Date Retire R6	87.23	60.24	26.99	8.13	1.88	0.26	4.20	0.44	128.05
American Funds 2070 Trgt Date Retire R6	87.22	60.23	26.99	8.30	1.56	0.26	4.03	0.43	123.82