

CUMBERLAND COUNTY IMPROVEMENT

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

Fund Removed from Approved List

Fund on Watch List

			Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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																			
DFA US Core Equity 1 I	DFEOX	Large Blend	21.35	8.24	13.49	11.96	🟢	17.80	1.01	12.85	🟢	🏠	🟢	0.15	🟢	2	—	Medium Risk	
percentile rank			58	40	50	48													
# of funds in category			1,468	1,339	1,232	914										12-31-2024	—	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	24.97	8.89	14.48	13.06	🟢	17.40	1.00	7.09	🟢	🏠	🟢	0.04	🟢	3	1-Low	Low Risk	
percentile rank			24	23	21	8													
# of funds in category			1,468	1,339	1,232	914										12-31-2024	02-15-2022	12-31-2022	
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	33.28	10.43	18.92	16.72	🟢	20.62	1.00	25.52	🟢	🏠	🟢	0.04	🟢	3	—	Low Risk	
percentile rank			28	11	12	8													
# of funds in category			1,117	1,050	980	762										12-31-2024	—	12-31-2022	
Vanguard Value Index Adm	VVIAX	Large Value	15.99	7.45	9.93	9.99	🟢	15.75	0.92	30.02	🟢	🏠	🟢	0.05	🟢	3	1-Low	Medium Risk	
percentile rank			34	29	38	18													
# of funds in category			1,190	1,115	1,058	823										12-31-2024	02-15-2022	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	16.41	0.66	10.57	10.40	🟢	22.05	0.97	1.87	🔴	🏠	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			41	43	31	37													
# of funds in category			512	496	457	370										12-31-2024	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										12-31-2024	02-15-2022	12-31-2022	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	16.49	0.42	7.69	9.09	🟢	23.46	0.95	20.02	🟢	🏠	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			30	34	56	49													
# of funds in category			565	547	530	401										12-31-2024	02-15-2022	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	8.04	1.88	7.32	7.13	🟢	23.78	1.00	15.33	🟢	🏠	🟢	0.05	🟢	2	—	Medium Risk	
percentile rank			58	88	77	61													
# of funds in category			498	474	449	353										12-31-2024	—	12-31-2022	
Non-US Stock																			
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	10.95	-0.13	2.98	3.99	🟢	16.36	0.91	16.35	🟢	🏠	🟢	0.14	🟢	2	1-Low	Medium Risk	
percentile rank			16	32	40	40													
# of funds in category			794	714	639	434										12-31-2024	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	3.68	0.60	3.94	4.72	🟢	16.37	0.98	16.26	🟢	🏠	🟢	0.54	🟢	3	1-Low	Low Risk	
percentile rank			64	58	68	65													
# of funds in category			771	705	668	442										12-31-2024	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	3.04	0.89	4.76	5.47	🟢	18.00	1.09	11.86	🟢	🏠	🟢	0.08	🟢	3	1-Low	Low Risk	
percentile rank			75	50	42	28													
# of funds in category			771	705	668	442										12-31-2024	02-15-2022	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										12-31-2024	—	12-31-2022	
Vanguard International Value Inv	VTRI3	Foreign Large Value	1.04	1.21	4.06	4.61	🟢	17.15	0.97	14.61	🟢	🏠	🔴	0.39	🟢	3	—	Medium Risk	
percentile rank			86	83	66	40													
# of funds in category			380	353	326	225										12-31-2024	—	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
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	16.43	5.17	9.92	—	✓	16.74	1.02	11.86	✓	—	✓	0.10	✓	2	1-Low	Low Risk
percentile rank			31	39	33	—												
# of funds in category			338	322	304	199										12-31-2024	02-15-2022	12-31-2022

Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	4.69	1.82	7.27	1.86	✓	16.37	1.10	6.17	✓	—	—	1.00	✓	3	—	—
percentile rank			75	95	47	55												
# of funds in category			111	103	98	67										12-31-2024	—	—
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	4.92	-4.69	2.99	5.06	✓	21.84	1.03	28.65	✓	—	✓	0.13	✓	3	1-Low	Low Risk
percentile rank			66	62	64	52												
# of funds in category			229	219	203	150										12-31-2024	02-15-2022	12-31-2022

Fixed Income																		
Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	0.85	-2.19	0.44	1.91	✓	8.66	1.10	28.02	✓	—	—	0.40	✓	3	1-Low	—
percentile rank			89	58	35	31												
# of funds in category			596	549	493	354										12-31-2024	02-15-2022	—
AB Global Bond Z	ANAZX	Global Bond	2.74	-1.10	0.21	1.85	✓	6.53	0.81	19.35	✓	—	—	0.52	✓	3	—	—
percentile rank			75	59	56	43												
# of funds in category			119	114	98	60										12-31-2024	—	—
⚠ Vanguard High-Yield Corporate Adm	VVEAX	High Yield Bond	6.39	2.66	3.43	4.60	✓	8.37	0.97	2.34	✖	—	—	0.12	✓	2	—	—
percentile rank			82	51	62	35												
# of funds in category			642	596	555	433										12-31-2024	—	—
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	1.86	-2.33	1.79	2.12	✓	7.21	0.99	3.15	✓	—	—	0.10	✓	3	—	—
percentile rank			55	37	45	36												
# of funds in category			158	150	141	104										12-31-2024	—	—
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	1.85	-2.07	0.11	1.76	✓	7.95	1.01	24.27	✓	■	—	0.30	✓	4	1-Low	—
percentile rank			34	28	27	18												
# of funds in category			542	482	434	294										12-31-2024	02-15-2022	—
PIMCO Income Instl	PIMIX	Multisector Bond	5.42	2.04	2.89	4.27	✓	6.72	0.82	17.77	✓	—	—	0.83	✓	4	—	—
percentile rank			62	25	29	5												
# of funds in category			372	341	297	204										12-31-2024	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	-0.04	41.70	✓	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			11	—	—	—										—	—	—
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.68	3.72	2.51	—	✓	0.93	0.07	27.50	✓	—	—	0.24	✓	—	—	—
percentile rank			48	61	64	—												
# of funds in category			255	203	185	112										—	—	—

Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82	✓	10.49	1.03	2.85	✖	—	✓	0.12	✓	3	1-Low	—
percentile rank			48	50	56	30												
# of funds in category			458	442	406	299										12-31-2024	07-19-2023	—

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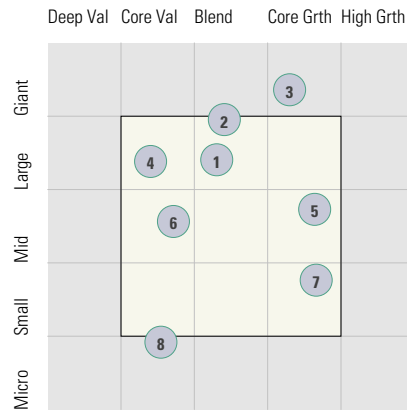
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95		14.58	1.03	2.85		—		0.14		3	1-Low	Low Risk
percentile rank			40	43	34	28												
# of funds in category			306	302	274	225										12-31-2024	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.66	-0.46	1.87	3.15		8.64	1.03	2.85		—		0.11		4	1-Low	—
percentile rank			71	72	76	57												
# of funds in category			150	140	136	105										12-31-2024	07-19-2023	—
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	10.31	2.29	6.00	6.41		12.51	1.01	2.85		—		0.13		3	1-Low	Low Risk
percentile rank			58	61	65	53												
# of funds in category			736	696	652	495										12-31-2024	07-19-2023	12-31-2022

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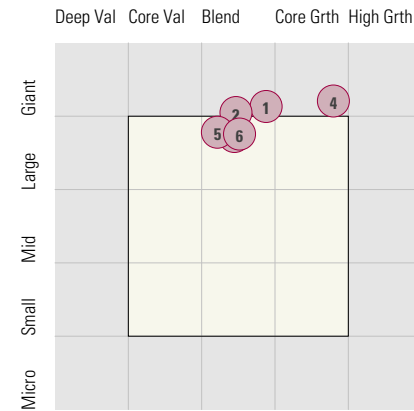
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
		Category							
1	DFA US Core Equity 1 I	Large Blend	30.21	17.30	52.49	0.81	98.28	0.91	135.87
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	22.83	10.11	67.04	0.34	99.54	0.11	747.37
4	Vanguard Value Index Adm	Large Value	33.71	31.35	34.95	0.14	99.03	0.83	128.67
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	26.77	16.71	56.51	0.27	97.63	2.09	38.81
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	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92
8	State St Russell Sm Cp® Val Indx NL CI C	Small Value	54.87	17.17	27.95	0.32	97.90	1.78	2.13

Non-US Stock Funds

	Non-US Stock Funds	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
			Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop- ed	EM%	Avg Mkt Cap M\$
1	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	43.86	12.60	43.54	6.70	79.79	13.49	25.50	74.50	28.09
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.17	20.13	43.70	12.80	31.01	56.20	86.64	13.36	53.74
3	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	42.13	20.07	37.81	11.37	35.62	53.00	99.40	0.60	32.20
4	Vanguard International Growth Adm	Foreign Large Growth	32.52	16.38	51.11	26.85	31.04	42.12	81.05	18.95	83.48
5	Vanguard International Value Inv	Foreign Large Value	46.55	15.32	38.13	9.08	40.49	50.42	81.66	18.34	30.78
6	Vanguard Total World Stock Index Admiral	Global Stock	34.15	17.94	47.90	67.90	16.94	15.15	92.32	7.68	115.69

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	Loomis Sayles Core Plus Bond N	Core Plus Bond	38.04	23.95	33.96	0.00	6.55	92.55	6.78	0.67
2	AB Global Bond Z	Global Bond	37.45	7.26	13.83	0.00	7.10	108.88	2.93	-11.81
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.10	0.00	87.42	0.00	3.12	10.89	88.72	0.39
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	96.69	0.00	0.00	0.00	6.39	96.82	0.00	3.18
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08	99.80	0.20	0.00
6	PIMCO Income Instl	Multisector Bond	28.82	16.21	10.66	0.00	3.28	87.20	12.80	0.00
7	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—	0.00	0.00	—
8	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	6.84	65.42	0.00	0.00	0.69	100.00	0.00	0.00