

CVPATH INSTITUTE INC DEFINED

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																	
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	25.33 19 1,468	11.03 5 1,339	14.54 18 1,232	12.16 43 914	🟢	16.08	0.91	32.86	🟢	🇺🇸	🟢	0.27	🟢	2	—	Low Risk		
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	24.97 24 1,468	8.89 23 1,339	14.48 21 1,232	13.06 8 914	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk		
State St Russell Lg Cap Gr® Indx NL Cl C percentile rank # of funds in category		Large Growth	33.29 28 1,117	10.43 11 1,050	18.92 12 980	16.72 8 762	🟢	20.62	1.00	25.52	🟢	🇺🇸	🟢	0.04	🟢	3	—	Low Risk		
DFA US Large Cap Value I percentile rank # of funds in category	DFLVX	Large Value	12.75 67 1,190	5.80 59 1,115	8.55 66 1,058	8.59 54 823	🟢	18.32	1.07	12.85	🟢	🇺🇸	🟢	0.22	🟢	2	—	Medium Risk		
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	16.41 41 512	0.66 43 496	10.57 31 457	10.40 37 370	🟢	22.05	0.97	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk		
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	14.03 26 436	4.85 58 405	8.76 52 384	8.50 39 293	🟢	19.13	0.95	1.87	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk		
State St Russell Sm Cap® Gr Indx NL Cl C percentile rank # of funds in category		Small Growth	15.08 42 565	0.08 41 547	6.68 75 530	7.96 77 401	🟢	24.32	1.00	15.33	🟢	🇺🇸	🟢	0.05	🟢	3	—	Medium Risk		
State St Russell Sm Cp® Val Indx NL Cl C percentile rank # of funds in category		Small Value	8.03 58 498	1.88 88 474	7.32 77 449	7.13 61 353	🟢	23.78	1.00	15.33	🟢	🇺🇸	🟢	0.05	🟢	2	—	Medium Risk		
Non-US Stock																				
Vanguard Emerging Mkts Stock Idx Adm percentile rank # of funds in category	VEMAX	Diversified Emerging Mkts	10.95 16 794	-0.13 32 714	2.98 40 639	3.99 40 434	🟢	16.36	0.91	16.35	🟢	🇺🇸	🟢	0.14	🟢	2	1-Low	Medium Risk		
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	3.68 64 771	0.60 58 705	3.94 68 668	4.72 65 442	🟢	16.37	0.98	16.26	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk		
Vanguard International Growth Adm percentile rank # of funds in category	VWILX	Foreign Large Growth	9.48 17 390	-4.54 65 371	6.64 13 340	8.68 8 215	🟢	22.71	1.23	15.02	🟢	🇺🇸	🟢	0.26	🟢	3	—	Low Risk		
Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	1.04 86 380	1.21 83 353	4.06 66 326	4.61 40 225	🟢	17.15	0.97	14.61	🟢	🇺🇸	🔴	0.39	🟢	3	—	Medium Risk		
American Funds New Perspective R6 percentile rank # of funds in category	RNPGX	Global Stock	17.16 37 343	2.90 31 326	11.48 26 279	11.47 16 196	🟢	18.20	1.09	24.10	🟢	—	🟢	0.41	🟢	3	2-Basic	Low Risk		

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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	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	—	—	
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSLX	Real Estate	4.92 66 229	-4.69 62 219	2.99 64 203	5.06 52 150	🟢	21.84	1.03	28.65	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk	
Fixed Income																			
Baird Core Plus Bond Inst percentile rank # of funds in category	BCOIX	Core Plus Bond	2.54 38 596	-1.52 29 549	0.56 30 493	2.15 20 354	🟢	7.80	0.99	24.27	🟢	—	—	0.30	🟢	4	1-Low	—	
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	—	—	
⚠️ Vanguard High-Yield Corporate Adm percentile rank # of funds in category	VWEAX	High Yield Bond	6.39 82 642	2.66 51 596	3.43 62 555	4.60 35 433	🟢	8.37	0.97	2.34	🔴	—	—	0.12	🟢	2	—	—	
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	—	
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	🟢	—	—	—	
Balanced																			
Vanguard LifeStrategy Cnsvr Gr Inv percentile rank # of funds in category	VSCGX	Target Risk	7.54 48 458	0.93 50 442	3.99 56 406	4.82 30 299	🟢	10.49	1.03	2.85	🔴	—	🟢	0.12	🟢	3	1-Low	—	
Vanguard LifeStrategy Growth Inv percentile rank # of funds in category	VASGX	Target Risk	13.18 40 306	3.61 43 302	7.99 34 274	7.95 28 225	🟢	14.58	1.03	2.85	🔴	—	🟢	0.14	🟢	3	1-Low	Low Risk	
Vanguard LifeStrategy Income Inv percentile rank # of funds in category	VASIX	Target Risk	4.66 71 150	-0.46 72 140	1.87 76 136	3.15 57 105	🟢	8.64	1.03	2.85	🔴	—	🟢	0.11	🟢	4	1-Low	—	

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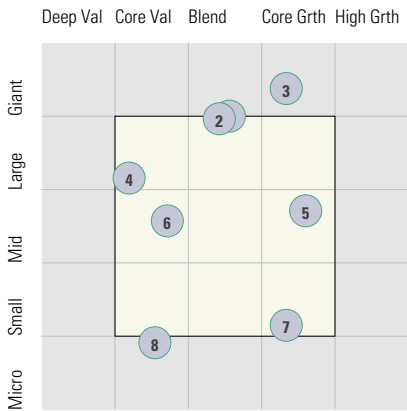
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
Vanguard LifeStrategy 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											11-30-2024	07-19-2023	12-31-2022

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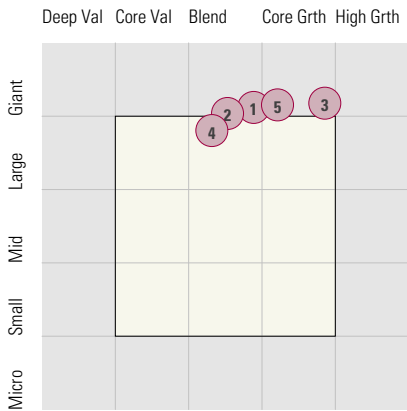
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	American Funds Invmt Co of Amer R6	Large Blend	27.37	20.72	51.90	4.72	86.78	8.40	278.67
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	DFA US Large Cap Value I	Large Value	36.24	19.85	43.91	0.74	97.79	1.46	85.11
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	State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.32	27.86	49.80	0.38	98.63	1.00	3.40
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			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	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	36.43	21.80	41.76	12.63	29.98	57.38	86.75	13.25	57.70
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	Vanguard International Value Inv	Foreign Large Value	43.10	17.61	39.31	10.95	39.95	49.11	80.11	19.89	34.15
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			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	23.21	18.14	50.79	0.00	5.84		97.50	2.20	0.30
2	PIMCO International Bond (USD-Hdg) Instl	Global Bond	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.80	0.00	88.82	0.00	2.88		11.34	89.26	-0.60
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70		97.69	0.00	2.31
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	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