

# CUCAMONGA VALLEY WATER DISTRICT

## 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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |  |
|                                       |        |                          |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
|                                       |        |                          |                               |       |       |       |               |                   |                |            |               |              |               |              |               | Updated            | Updated          | Updated        |  |
| US Stock                              |        |                          |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard Dividend Growth Inv          | VDIGX  | Large Blend              | 9.03                          | 3.88  | 9.42  | 10.48 | ✖             | 13.84             | 0.70           | 2.50       | ✖             | 🗪            | ✔             | 0.29         | ✔             | 4                  | 2-Basic          | Low Risk       |  |
| percentile rank                       |        |                          | 98                            | 89    | 94    | 79    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                |        |                          | 1,468                         | 1,339 | 1,232 | 914   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 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   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |  |
| Vanguard Mid Cap Index Admiral        | VIMAX  | Mid-Cap Blend            | 15.22                         | 2.80  | 9.85  | 9.55  | ✔             | 19.85             | 0.98           | 1.87       | ✖             | 🗪            | ✔             | 0.05         | ✔             | 4                  | 1-Low            | Medium Risk    |  |
| percentile rank                       |        |                          | 36                            | 72    | 52    | 31    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                |        |                          | 445                           | 407   | 375   | 251   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |  |
| DFA US Small Cap I                    | DFSTX  | Small Blend              | 11.49                         | 4.29  | 10.49 | 8.78  | ✔             | 21.87             | 0.92           | 12.85      | ✔             | 🗪            | ✔             | 0.27         | ✔             | 3                  | —                | Medium Risk    |  |
| percentile rank                       |        |                          | 42                            | 20    | 17    | 24    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                |        |                          | 649                           | 620   | 594   | 432   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | —                | 12-31-2022     |  |
| Non-US Stock                          |        |                          |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| 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   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |  |
| Fixed Income                          |        |                          |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| 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   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | —                | —              |  |
| 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   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | —              |  |
| Lincoln Stable Value Account -LNGPA   |        | Stable Value             | —                             | —     | —     | —     | —             | —                 | —              | 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   |               |                   |                |            |               |              |               |              |               | —                  | —                | —              |  |
| Target Date                           |        |                          |                               |       |       |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| Vanguard Target Retirement 2020 Fund  | VTWNX  | Target Date              | 7.75                          | 1.34  | 4.75  | 5.58  | ✔             | 10.27             | 0.85           | 11.86      | ✔             | —            | ✔             | 0.08         | ✔             | 3                  | 1-Low            | —              |  |
| percentile rank                       |        |                          | 48                            | 43    | 43    | 37    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                |        |                          | 164                           | 147   | 132   | 80    |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | —              |  |
| Vanguard Target Retirement 2025 Fund  | VTTVX  | Target Date              | 9.44                          | 1.92  | 5.66  | 6.32  | ✔             | 11.82             | 0.92           | 11.86      | ✔             | —            | ✔             | 0.08         | ✔             | 3                  | 1-Low            | Low Risk       |  |
| percentile rank                       |        |                          | 12                            | 16    | 23    | 17    |               |                   |                |            |               |              |               |              |               |                    |                  |                |  |
| # of funds in category                |        |                          | 218                           | 202   | 175   | 115   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |  |

CUCAMONGA VALLEY WATER DISTRICT

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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |
|                                        |        |             |                               |      |      |       |               |                   |                |            |               |              |               |              |               | Updated            | Updated          | Updated        |
| Vanguard Target Retirement 2030 Fund   | VTHRX  | Target Date | 10.64                         | 2.44 | 6.44 | 6.92  |               | 12.87             | 0.93           | 11.86      |               | —            |               | 0.08         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                        |        |             | 15                            | 17   | 26   | 24    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 252                           | 233  | 201  | 135   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |
| Vanguard Target Retirement 2035 Fund   | VTTHX  | Target Date | 11.78                         | 2.97 | 7.20 | 7.51  |               | 13.65             | 0.93           | 11.86      |               | —            |               | 0.08         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                        |        |             | 26                            | 19   | 37   | 39    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 247                           | 224  | 194  | 134   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |
| Vanguard Target Retirement 2040 Fund   | VFORX  | Target Date | 12.88                         | 3.51 | 7.97 | 8.08  |               | 14.42             | 0.93           | 11.86      |               | —            |               | 0.08         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                        |        |             | 45                            | 29   | 47   | 42    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 246                           | 228  | 196  | 135   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |
| Vanguard Target Retirement 2045 Fund   | VTIVX  | Target Date | 13.91                         | 4.00 | 8.73 | 8.57  |               | 15.22             | 0.95           | 11.86      |               | —            |               | 0.08         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                        |        |             | 54                            | 27   | 38   | 31    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 242                           | 224  | 194  | 134   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |
| Vanguard Target Retirement 2050 Fund   | VFIFX  | Target Date | 14.64                         | 4.37 | 9.03 | 8.72  |               | 15.63             | 0.96           | 11.86      |               | —            |               | 0.08         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                        |        |             | 41                            | 21   | 34   | 30    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 244                           | 226  | 196  | 135   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |
| Vanguard Target Retirement 2055 Fund   | VFFVX  | Target Date | 14.64                         | 4.37 | 9.02 | 8.70  |               | 15.64             | 0.96           | 11.86      |               | —            |               | 0.08         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                        |        |             | 46                            | 26   | 38   | 34    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 241                           | 223  | 193  | 129   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |
| Vanguard Target Retirement 2060 Fund   | VTTSX  | Target Date | 14.63                         | 4.38 | 9.02 | 8.70  |               | 15.63             | 1.22           | 11.86      |               | —            |               | 0.08         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                        |        |             | 47                            | 26   | 45   | 50    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 239                           | 221  | 186  | 51    |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |
| Vanguard Target Retirement 2065 Fund   | VLXVX  | Target Date | 14.62                         | 4.39 | 9.01 | —     |               | 15.61             | 1.22           | 7.48       |               | —            |               | 0.08         |               | 3                  | 1-Low            | Low Risk       |
| percentile rank                        |        |             | 49                            | 31   | 51   | —     |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 244                           | 177  | 64   | —     |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |
| Vanguard Target Retirement 2070 Fund   | VSVNX  | Target Date | 14.59                         | —    | —    | —     | —             | —                 | —              | 2.51       |               | —            |               | 0.08         |               | 3                  | —                | Low Risk       |
| percentile rank                        |        |             | 51                            | —    | —    | —     |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 244                           | 177  | 64   | —     |               |                   |                |            |               |              |               |              |               | 11-30-2024         | —                | 12-31-2022     |
| Vanguard Target Retirement Income Fund | VTINX  | Target Date | 6.58                          | 0.98 | 3.58 | 4.19  |               | 8.85              | 0.94           | 11.86      |               | —            |               | 0.08         |               | 4                  | 1-Low            | —              |
| percentile rank                        |        |             | 54                            | 36   | 50   | 40    |               |                   |                |            |               |              |               |              |               |                    |                  |                |
| # of funds in category                 |        |             | 187                           | 170  | 148  | 106   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | —              |

Balanced

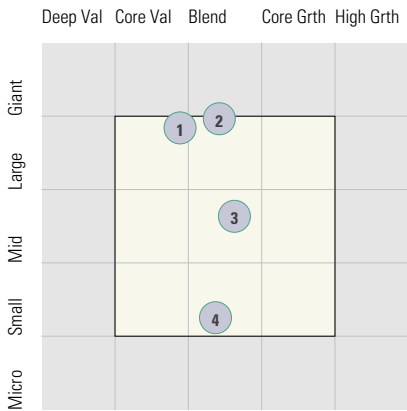
|                                     |       |                     |       |      |      |      |  |       |      |       |  |   |  |      |  |            |            |            |
|-------------------------------------|-------|---------------------|-------|------|------|------|--|-------|------|-------|--|---|--|------|--|------------|------------|------------|
| American Funds American Balanced R6 | RLBGX | Moderate Allocation | 15.30 | 5.15 | 8.47 | 8.47 |  | 11.99 | 0.96 | 26.02 |  | — |  | 0.25 |  | 3          | 1-Low      | Low Risk   |
| percentile rank                     |       |                     | 14    | 11   | 16   | 9    |  |       |      |       |  |   |  |      |  |            |            |            |
| # of funds in category              |       |                     | 736   | 696  | 652  | 495  |  |       |      |       |  |   |  |      |  | 11-30-2024 | 02-15-2022 | 12-31-2022 |

# CUCAMONGA VALLEY WATER DISTRICT

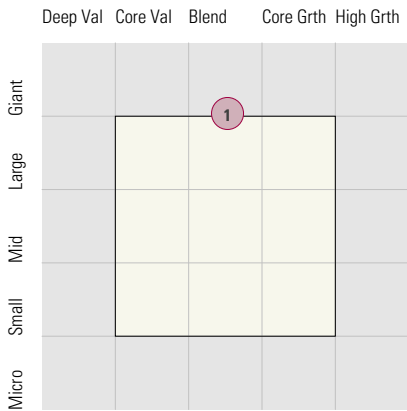
## Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock

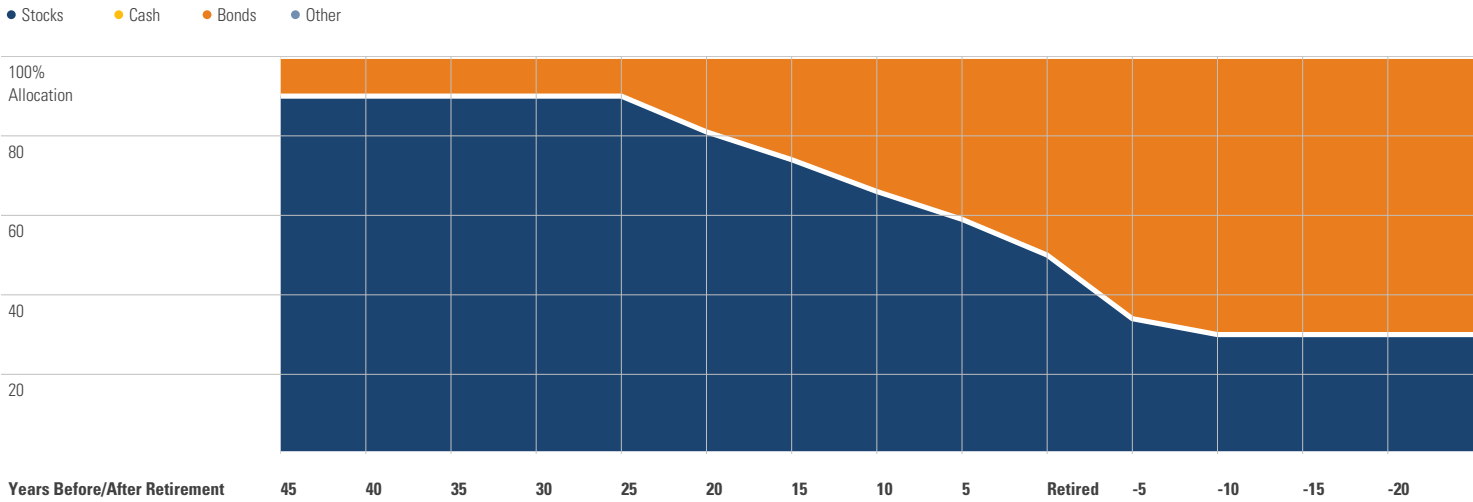


| US Stock Funds     |                                       |                          | Super Sectors % |           |           | Asset Allocation %  |                  |                |                   |                 |                 |
|--------------------|---------------------------------------|--------------------------|-----------------|-----------|-----------|---------------------|------------------|----------------|-------------------|-----------------|-----------------|
|                    |                                       | Category                 | Cyclical        | Defensive | Sensitive | Cash                | US Stock         | Foreign        | Avg Mkt Cap M\$   |                 |                 |
| 1                  | Vanguard Dividend Growth Inv          | Large Blend              | 33.30           | 32.40     | 34.29     | 2.20                | 90.61            | 7.19           | 221.96            |                 |                 |
| 2                  | Vanguard 500 Index Admiral            | Large Blend Index        | 28.32           | 18.14     | 53.53     | 0.10                | 99.34            | 0.56           | 362.38            |                 |                 |
| 3                  | Vanguard Mid Cap Index Admiral        | Mid-Cap Blend            | 33.59           | 22.68     | 43.73     | 0.33                | 98.14            | 1.53           | 34.27             |                 |                 |
| 4                  | DFA US Small Cap I                    | Small Blend              | 41.96           | 16.82     | 41.22     | 0.85                | 97.50            | 1.65           | 4.17              |                 |                 |
| 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 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           |
| 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                  | Vanguard Inflation-Protected Secs Adm | Inflation-Protected Bond | 97.08           | 0.00      | 0.00      | 0.00                | 6.70             |                | 97.69             | 0.00            | 2.31            |
| 2                  | Baird Aggregate Bond Inst             | Intermediate-Term Bond   | 28.07           | 21.85     | 43.22     | 0.00                | 6.08             |                | 99.80             | 0.20            | 0.00            |
| 3                  | Lincoln Stable Value Account -LNGPA   | Stable Value             | —               | —         | —         | 0.00                | —                |                | 0.00              | 0.00            | —               |
| 4                  | Federated Hermes Govt Ultrashort R6   | Ultrashort Bond          | 7.66            | 69.83     | 0.00      | 0.00                | 0.69             |                | 100.00            | 0.00            | 0.00            |

# CUCAMONGA VALLEY WATER DISTRICT

## 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 |                 |
| Vanguard Target Retirement 2020 Fund   | 35.67              | 21.53    | 14.14        | 59.81      | 16.91          | 0.23    | 4.44 | 0.07  | 96.21           |
| Vanguard Target Retirement 2025 Fund   | 49.71              | 30.25    | 19.46        | 46.58      | 10.93          | 0.20    | 3.64 | 0.06  | 97.11           |
| Vanguard Target Retirement 2030 Fund   | 59.69              | 36.96    | 22.73        | 37.13      | 0.00           | 0.17    | 3.12 | 0.07  | 99.12           |
| Vanguard Target Retirement 2035 Fund   | 67.04              | 41.42    | 25.62        | 30.02      | 0.00           | 0.14    | 2.86 | 0.08  | 98.84           |
| Vanguard Target Retirement 2040 Fund   | 74.26              | 46.02    | 28.24        | 23.16      | 0.00           | 0.11    | 2.51 | 0.07  | 99.20           |
| Vanguard Target Retirement 2045 Fund   | 81.89              | 50.60    | 31.29        | 15.75      | 0.00           | 0.08    | 2.28 | 0.07  | 98.87           |
| Vanguard Target Retirement 2050 Fund   | 88.42              | 54.59    | 33.83        | 9.43       | 0.00           | 0.05    | 2.09 | 0.07  | 98.77           |
| Vanguard Target Retirement 2055 Fund   | 88.40              | 54.54    | 33.86        | 9.50       | 0.00           | 0.05    | 2.04 | 0.07  | 98.68           |
| Vanguard Target Retirement 2060 Fund   | 88.34              | 54.25    | 34.09        | 9.43       | 0.00           | 0.05    | 2.17 | 0.07  | 98.15           |
| Vanguard Target Retirement 2065 Fund   | 88.23              | 53.46    | 34.77        | 9.43       | 0.00           | 0.05    | 2.27 | 0.07  | 96.64           |
| Vanguard Target Retirement 2070 Fund   | 88.52              | 54.03    | 34.49        | 9.70       | 0.00           | 0.05    | 1.70 | 0.07  | 97.47           |
| Vanguard Target Retirement Income Fund | 28.64              | 17.28    | 11.36        | 66.48      | 19.17          | 0.25    | 4.81 | 0.06  | 96.17           |