

HERO PLUS PROGRAM

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																			
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 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 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									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		
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									11-30-2024	02-15-2022	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		
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		
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									11-30-2024	02-15-2022	12-31-2022		
Alternative																			
Vanguard Real Estate Index Admiral	VGSIX	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									11-30-2024	02-15-2022	12-31-2022		
Fixed Income																			
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	1.86	-2.21	2.02	2.12	✔	7.42	1.02	6.81	✔	—	—	0.84	✖	3	—	—	
percentile rank			52	29	22	35													
# of funds in category			158	150	141	104									11-30-2024	—	—		

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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 Interm-Term Bond Index Adm percentile rank # of funds in category	VBILX	Intermediate-Term Bond	1.51 53 542	-2.26 35 482	0.02 31 434	1.76 18 294	✔ 	8.31	1.06	16.70	✔ 	☐ 	— 	0.07	✔ 	2 	1-Low 	—
PIMCO Income I2 percentile rank # of funds in category	PONPX	Multisector Bond	5.31 63 372	1.94 27 341	2.79 32 297	4.16 6 204	✔ 	6.72	0.82	17.77	✔ 	— 	— 	0.93	✔ 	4 	— 	—
Federated Hermes Govt Ultrashort IS percentile rank # of funds in category	FGUSX	Ultrashort Bond	5.65 52 255	3.70 64 203	2.49 67 185	1.80 74 112	✖ 	0.94	0.07	27.50	✔ 	— 	— 	0.26	✔ 	— 	— 	—

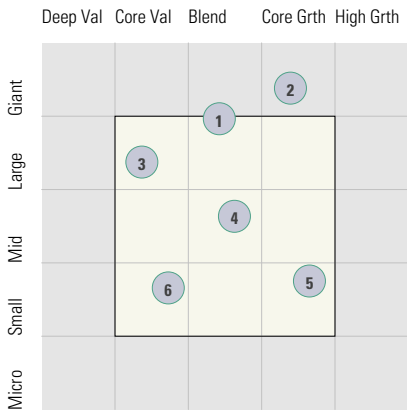
Balanced																		
BlackRock Global Allocation Instl	MALOX	Global Allocation	9.24	1.17	6.01	5.51	✔	12.24	0.92	8.00	✔	📊	✖	0.85	✔	3	—	Low Risk
percentile rank			35	58	19	23												
# of funds in category			358	342	329	255										11-30-2024	—	09-30-2022

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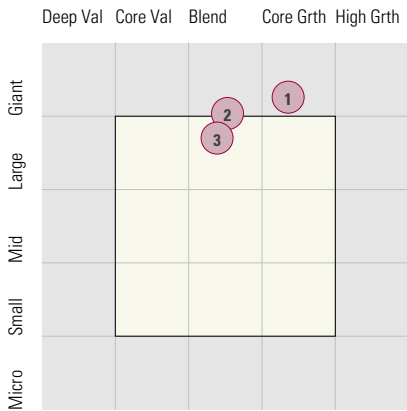
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
2	Vanguard Growth Index Admiral	Large Growth	24.24	7.97	67.79	0.16	99.63	0.20	755.26		
3	Vanguard Value Index Adm	Large Value	33.71	31.35	34.95	0.14	99.03	0.83	128.67		
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	33.59	22.68	43.73	0.33	98.14	1.53	34.27		
5	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92		
6	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			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	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
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 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
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	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
2	Vanguard Inter-Term Bond Index Adm	Intermediate-Term Bond	60.13	0.00	39.39	0.00	6.12		99.99	0.00	0.01
3	PIMCO Income I2	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
4	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00