

HERO PLUS PROGRAM

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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
US Stock																			
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	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 11-30-2024	— —	Low Risk 12-31-2022	
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	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 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
American Funds Growth Fund of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RGAGX	Large Growth	28.84 54 1,117	7.22 54 1,050	15.33 54 980	14.03 53 762	🟢	20.07	0.95	23.18	🟢	🇺🇸	🟢	0.30	🟢	1 11-30-2024	1-Low 04-07-2022	Low Risk 12-31-2022	
Vanguard Value Index Adm <i>percentile rank</i> <i># of funds in category</i>	VVIAX	Large Value	15.99 34 1,190	7.45 29 1,115	9.93 38 1,058	9.99 18 823	🟢	15.75	0.92	30.02	🟢	🇺🇸	🟢	0.05	🟢	3 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	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 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	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 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	16.49 30 565	0.42 34 547	7.69 56 530	9.09 49 401	🟢	23.46	0.95	20.02	🟢	🇺🇸	🟢	0.07	🟢	4 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	12.39 18 498	5.74 31 474	9.90 35 449	8.67 18 353	🟢	21.74	0.90	8.68	🟢	🇺🇸	🟢	0.07	🟢	4 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
Non-US Stock																			
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	6.88 44 794	-0.94 39 714	5.07 16 639	6.57 1 434	🟢	15.98	0.79	25.56	🟢	🇺🇸	🟢	0.57	🟢	3 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	3.04 75 771	0.89 50 705	4.76 42 668	5.47 28 442	🟢	18.00	1.09	11.86	🟢	🇺🇸	🟢	0.08	🟢	3 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
American Funds Europacific Growth R6 <i>percentile rank</i> <i># of funds in category</i>	REGX	Foreign Large Growth	5.04 48 390	-1.97 40 371	3.95 54 340	5.66 50 215	🟢	17.86	1.03	23.60	🟢	🇺🇸	🟢	0.47	🟢	2 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	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 11-30-2024	— —	Medium Risk 12-31-2022	
Vanguard Total World Stock Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTWAX	Global Stock	16.43 31 338	5.17 39 322	9.92 33 304	— — 199	🟢	16.74	1.02	11.86	🟢	—	🟢	0.10	🟢	2 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	



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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
Alternative																			
DWS Enhanced Commodity Strategy R6 percentile rank # of funds in category	SKRRX	Commodities Broad Basket	2.65 85 111	2.19 91 103	6.39 66 98	— — 67	✖ 	13.19 	0.88 	14.76 	🟢 	— 	🟢 	0.89 	🟢 	3 11-30-2024	— —	— —	
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 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
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 11-30-2024	1-Low 02-15-2022	— —	
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 11-30-2024	— —	— —	
⚠ 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 11-30-2024	— —	— —	
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 11-30-2024	— —	— —	
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 11-30-2024	1-Low 02-15-2022	— —	
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	— — 11	— — —	— — —	— — —	— 	— 	— 	41.70 	🟢 	— 	— 	— 	— 	— —	— —	— —	
Vanguard Ultra-Short-Term Bond Admiral percentile rank # of funds in category	VUSFX	Ultrashort Bond	5.66 50 255	3.57 76 203	2.59 56 185	— — 112	🟢 	1.22 	0.10 	6.72 	🟢 	— 	— 	0.10 	🟢 	3 11-30-2024	— —	— —	
Target Date																			
T. Rowe Price Retirement 2010 I percentile rank # of funds in category	TRPUX	Target Date	8.71 4 100	— — 89	— — 82	— — 48	— 	— 	— 	9.42 	🟢 	— 	🟢 	0.34 	🟢 	3 11-30-2024	1-Low 02-15-2022	— —	
T. Rowe Price Retirement 2015 I percentile rank # of funds in category	TRUBX	Target Date	8.98 6 113	— — 103	— — 93	— — 56	— 	— 	— 	9.42 	🟢 	— 	🟢 	0.35 	🟢 	3 11-30-2024	1-Low 02-15-2022	— —	
T. Rowe Price Retirement 2020 I percentile rank # of funds in category	TRDBX	Target Date	9.29 6 164	— — 147	— — 132	— — 80	— 	— 	— 	9.42 	🟢 	— 	🟢 	0.37 	🟢 	3 11-30-2024	1-Low 02-15-2022	— —	

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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
T. Rowe Price Retirement 2025 I	TREHX	Target Date	9.91	—	—	—	—	—	—	9.42	✔	—	✔	0.38	✔	3	1-Low	—
percentile rank			2	—	—	—												
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	10.92	—	—	—	—	—	—	9.42	✔	—	✔	0.40	✔	3	1-Low	—
percentile rank			8	—	—	—												
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2035 I	TRFJX	Target Date	12.15	—	—	—	—	—	—	9.42	✔	—	✔	0.42	✔	3	1-Low	—
percentile rank			11	—	—	—												
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	13.38	—	—	—	—	—	—	9.42	✔	—	✔	0.43	✔	3	1-Low	—
percentile rank			20	—	—	—												
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2045 I	TRIXX	Target Date	14.21	—	—	—	—	—	—	9.42	✔	—	✔	0.44	✔	3	1-Low	—
percentile rank			35	—	—	—												
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2050 I	TRJLX	Target Date	14.39	—	—	—	—	—	—	9.42	✔	—	✔	0.45	✔	3	1-Low	—
percentile rank			46	—	—	—												
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	14.55	—	—	—	—	—	—	9.42	✔	—	✔	0.46	✔	3	1-Low	—
percentile rank			48	—	—	—												
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	14.53	—	—	—	—	—	—	9.42	✔	—	✔	0.46	✔	3	1-Low	—
percentile rank			49	—	—	—												
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	14.46	—	—	—	—	—	—	4.22	✔	—	✔	0.46	✔	3	1-Low	—
percentile rank			55	—	—	—												
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	—

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										11-30-2024	07-19-2023	—
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										11-30-2024	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										11-30-2024	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										11-30-2024	07-19-2023	12-31-2022

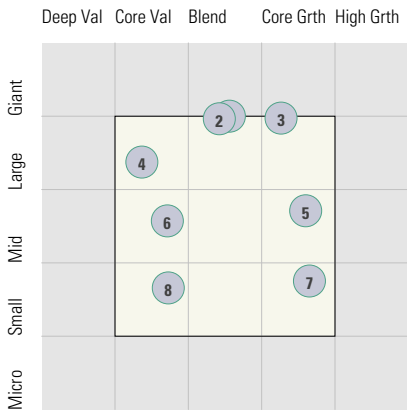


HERO PLUS PROGRAM

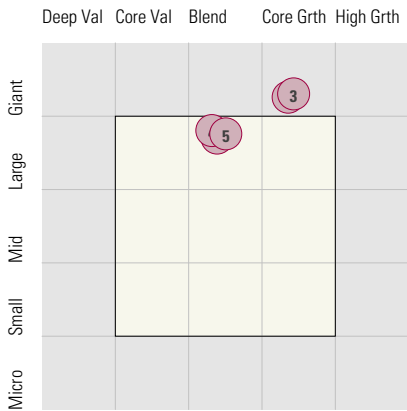
Style Analysis (Data as of 12-31-2024)

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	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	American Funds Growth Fund of Amer R6	Large Growth	25.71	17.37	56.91	3.60	86.78	9.25	257.09		
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	Vanguard Small Cap Value Index Admiral	Small Value	50.37	15.99	33.65	1.06	97.16	1.78	6.78		

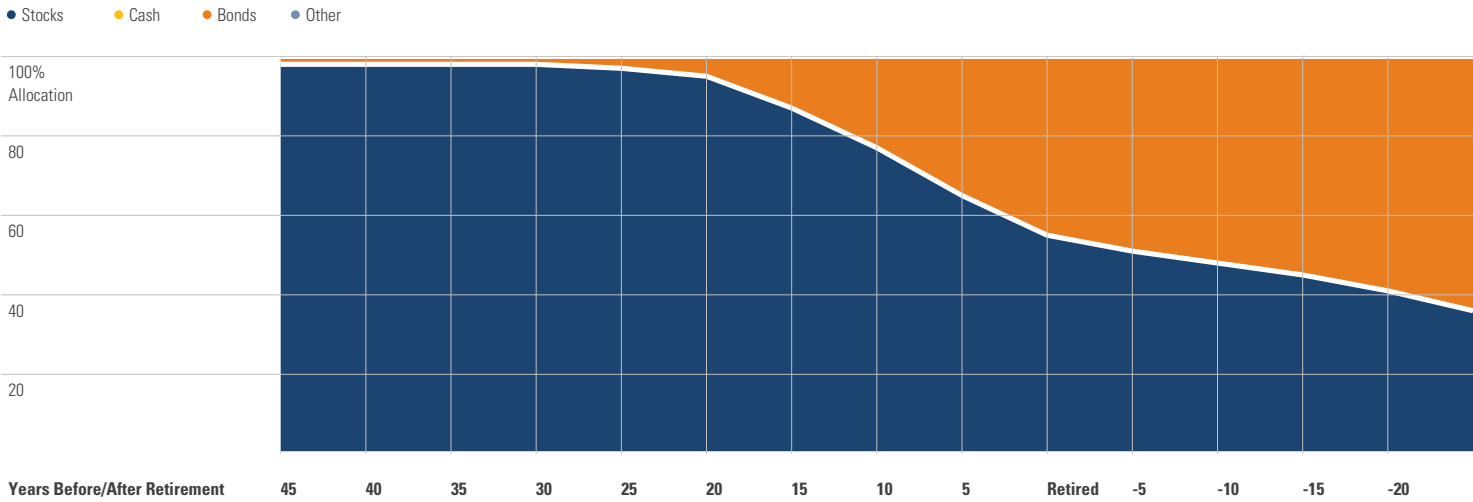
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	Vanguard 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
3	American Funds Europacific Growth R6	Foreign Large Growth	35.65	18.62	45.72	14.46	34.69	50.87	81.95	18.05	77.00
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	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			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	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	8.30	0.79	86.30	0.00	0.90		98.74	0.32	0.94

HERO PLUS PROGRAM

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	
T. Rowe Price Retirement 2010 I	45.36	32.82	12.54	48.45	29.89	6.94	5.71	0.47	109.31
T. Rowe Price Retirement 2015 I	48.16	34.77	13.39	45.48	27.64	6.73	5.87	0.48	109.80
T. Rowe Price Retirement 2020 I	51.04	36.89	14.15	42.46	25.28	6.35	6.00	0.49	110.42
T. Rowe Price Retirement 2025 I	55.71	40.26	15.45	37.68	22.42	5.51	6.11	0.51	108.64
T. Rowe Price Retirement 2030 I	66.07	46.93	19.14	28.03	14.73	4.01	5.36	0.53	103.72
T. Rowe Price Retirement 2035 I	78.10	54.75	23.35	17.33	2.66	2.40	4.03	0.55	100.67
T. Rowe Price Retirement 2040 I	87.72	61.69	26.03	8.78	2.50	0.95	2.95	0.55	101.14
T. Rowe Price Retirement 2045 I	94.58	66.50	28.08	2.58	2.00	0.05	2.30	0.55	101.16
T. Rowe Price Retirement 2050 I	96.44	67.82	28.62	0.92	1.29	0.01	2.10	0.55	101.32
T. Rowe Price Retirement 2055 I	97.20	68.36	28.84	0.90	1.57	0.01	1.35	0.56	101.33
T. Rowe Price Retirement 2060 I	97.21	68.37	28.84	0.90	1.50	0.01	1.35	0.55	101.55
T. Rowe Price Retirement 2065 I	97.20	68.37	28.83	0.88	1.28	0.01	1.37	0.55	102.21