

HYBERG WHITE AND MANN P C

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																			
T. Rowe Price Dividend Growth percentile rank # of funds in category	PRDGX	Large Blend	13.50 89 1,468	5.01 82 1,339	10.71 84 1,232	11.38 61 914	🟢	15.13	0.83	24.77	🟢	🏠	🟢	0.64	🟢	4	—	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	
Fidelity Contrafund percentile rank # of funds in category	FCNTX	Large Growth	35.97 14 1,117	10.77 8 1,050	17.51 24 980	15.29 26 762	🟢	18.87	0.89	34.31	🟢	🏠	🟢	0.39	🟢	1	1-Low	Low Risk	
American Funds Washington Mutual R6 percentile rank # of funds in category	RWMGX	Large Value	19.34 69 1,468	8.82 25 1,339	12.41 65 1,232	11.69 55 914	🟢	14.42	0.80	27.52	🟢	🏠	🟢	0.26	🟢	2	1-Low	Low Risk	
Neuberger Berman Mid Cap Growth Inst percentile rank # of funds in category	NBMLX	Mid-Cap Growth	24.53 14 512	1.71 28 496	10.66 31 457	10.84 30 370	🟢	21.98	0.96	4.96	🟢	🏠	🟢	0.69	🟢	3	—	Medium Risk	
American Century Mid Cap Value I percentile rank # of funds in category	AVUAX	Mid-Cap Value	8.76 73 436	4.54 62 405	7.49 75 384	8.16 48 293	🟢	16.64	0.80	20.77	🟢	🏠	🟢	0.78	🟢	3	1-Low	Medium Risk	
MFS New Discovery R4 percentile rank # of funds in category	MNDJX	Small Growth	6.33 93 565	-5.10 82 547	4.70 91 530	8.99 52 401	🟢	21.61	0.86	11.01	🟢	🏠	🟢	1.03	🟢	4	—	Medium Risk	
Macquarie Small Cap Value Instl percentile rank # of funds in category	DEVIX	Small Value	11.14 30 498	2.23 82 474	7.22 79 449	7.55 47 353	🟢	22.60	0.93	12.51	🟢	🏠	🟢	0.86	🟢	3	—	Medium Risk	
Non-US Stock																			
American Funds New World R6 percentile rank # of funds in category	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	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 Developed Markets Index Admiral percentile rank # of funds in category	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	1-Low	Low Risk	
Invesco Oppenheimer International Gr Y percentile rank # of funds in category	OIGYX	Foreign Large Growth	-1.50 92 390	-4.58 66 371	3.31 69 340	4.64 78 215	🟢	21.61	1.22	12.77	🟢	🏠	🟢	0.86	🟢	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	

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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
American Funds New Perspective R6	RNPGX	Global Stock	17.16	2.90	11.48	11.47	✔	18.20	1.09	24.10	✔	—	✔	0.41	✔	3	2-Basic	Low Risk
percentile rank			37	31	26	16												
# of funds in category			343	326	279	196										11-30-2024	02-15-2022	12-31-2022

Alternative																		
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	4.66	1.76	7.17	1.76	✔	16.33	1.09	6.17	✔	—	—	1.10	✔	3	—	—
percentile rank			76	95	48	58												
# of funds in category			111	103	98	67										11-30-2024	—	—
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										11-30-2024	02-15-2022	12-31-2022

Fixed Income																		
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	5.57	1.32	1.62	2.82	✔	5.15	0.56	10.27	✔	—	—	0.85	✔	4	—	—
percentile rank			9	4	5	5												
# of funds in category			119	114	98	60										11-30-2024	—	—
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	7.34	3.46	4.25	4.83	✔	7.90	0.91	10.17	✔	—	—	0.75	✔	—	—	—
percentile rank			59	27	27	20												
# of funds in category			642	596	555	433										—	—	—
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	—	—
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	—
PIMCO Income I2	PONPX	Multisector Bond	5.31	1.94	2.79	4.16	✔	6.72	0.82	17.77	✔	—	—	0.93	✔	4	—	—
percentile rank			63	27	32	6												
# of funds in category			372	341	297	204										11-30-2024	—	—
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.65	3.70	2.49	1.80	✖	0.94	0.07	27.50	✔	—	—	0.26	✔	—	—	—
percentile rank			52	64	67	74												
# of funds in category			255	203	185	112										—	—	—

Target Date																		
T. Rowe Price Retirement 2010	TRRAX	Target Date	8.46	1.61	5.00	5.43	✔	10.06	1.00	9.42	✔	—	✔	0.49	✔	3	1-Low	—
percentile rank			9	15	2	1												
# of funds in category			100	89	82	48										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2015	TRRGX	Target Date	8.83	1.81	5.41	5.88	✔	10.38	0.94	9.42	✔	—	✔	0.50	✔	3	1-Low	—
percentile rank			8	8	3	1												
# of funds in category			113	103	93	56										11-30-2024	02-15-2022	—
T. Rowe Price Retirement 2020	TRRBX	Target Date	9.14	1.86	5.73	6.39	✔	10.79	0.90	9.42	✔	—	✔	0.52	✔	3	1-Low	—
percentile rank			10	7	5	1												
# of funds in category			164	147	132	80										11-30-2024	02-15-2022	—

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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
T. Rowe Price Retirement 2025 percentile rank # of funds in category	TRRHX	Target Date	9.69 7 218	1.96 11 202	6.34 1 175	6.97 1 115	✔	11.66	0.90	9.42	✔	—	✔	0.54	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2030 percentile rank # of funds in category	TRRCX	Target Date	10.71 11 252	2.25 25 233	7.06 3 201	7.58 2 135	✔	12.97	0.94	9.42	✔	—	✔	0.56	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2035 percentile rank # of funds in category	TRRJX	Target Date	11.97 18 247	2.71 32 224	7.86 6 194	8.16 6 134	✔	14.27	0.97	9.42	✔	—	✔	0.59	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2040 percentile rank # of funds in category	TRRDY	Target Date	13.13 33 246	3.14 49 228	8.56 13 196	8.65 10 135	✔	15.25	0.98	9.42	✔	—	✔	0.60	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2045 percentile rank # of funds in category	TRRKX	Target Date	13.93 52 242	3.54 55 224	9.07 18 194	8.98 5 134	✔	15.76	0.98	9.42	✔	—	✔	0.61	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2050 percentile rank # of funds in category	TRRMX	Target Date	14.17 53 244	3.68 58 226	9.19 22 196	9.03 12 135	✔	15.92	0.98	9.42	✔	—	✔	0.63	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2055 percentile rank # of funds in category	TRRNK	Target Date	14.22 56 241	3.68 61 223	9.16 30 193	9.01 11 129	✔	16.00	0.98	9.42	✔	—	✔	0.64	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2060 percentile rank # of funds in category	TRRLX	Target Date	14.20 61 239	3.66 65 221	9.15 36 186	9.00 19 51	✔	16.01	1.24	9.42	✔	—	✔	0.64	✔	3	1-Low	Low Risk
T. Rowe Price Retirement 2065 percentile rank # of funds in category	TRSJX	Target Date	14.22 63 244	3.67 69 177	— — 64	— — —	✔	15.97	1.23	4.22	✔	—	✔	0.64	✔	3	1-Low	Low Risk

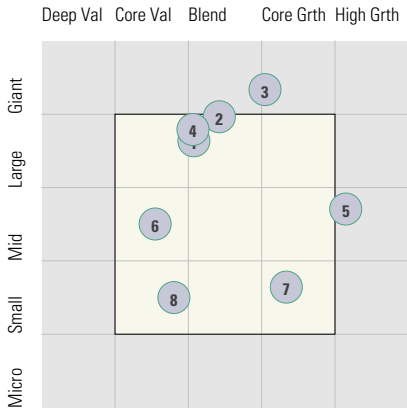
Balanced																		
BlackRock Global Allocation Instl	MALOX	Global Allocation	9.24	1.17	6.01	5.51	✔	12.24	0.92	8.00	✔	🇺🇸	✖	0.85	✔	3	—	Low Risk
percentile rank			35	58	19	23												
# of funds in category			358	342	329	255										11-30-2024	—	09-30-2022

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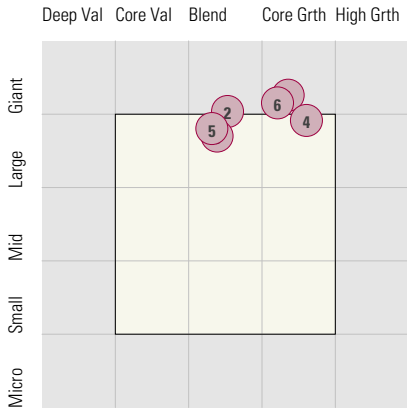
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



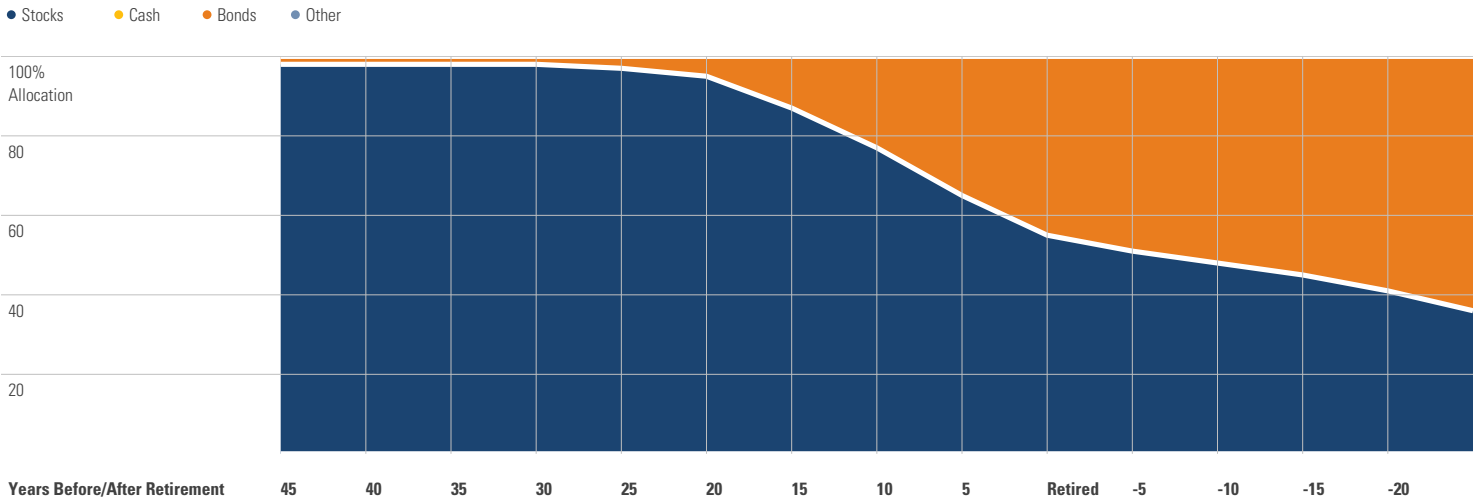
US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	T. Rowe Price Dividend Growth	Large Blend	31.47	26.83	41.70	1.52	93.54	4.93	180.59		
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
3	Fidelity Contrafund	Large Growth	31.18	13.35	55.46	1.22	91.25	5.47	566.44		
4	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89		
5	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	31.02	13.29	55.70	0.26	94.50	5.24	35.21		
6	American Century Mid Cap Value I	Mid-Cap Value	30.55	40.94	28.52	1.65	87.37	10.98	22.40		
7	MFS New Discovery R4	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02		
8	Macquarie Small Cap Value Instl	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59		

Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop-ed	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
4	Invesco Oppenheimer International Gr Y	Foreign Large Growth	27.21	25.48	47.30	14.37	20.19	65.43	93.88	6.12	53.08
5	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
6	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	PIMCO International Bond (USD-Hdg) I-2	Global Bond	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
2	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	87.24	0.00	3.13		2.46	94.67	2.87
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
5	PIMCO Income I2	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
6	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

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