

DENVILLE 457B PLAN

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																			
T. Rowe Price Dividend Growth <i>percentile rank</i> <i># of funds in category</i>	PRDGX	Large Blend	13.50 <i>89</i> <i>1,468</i>	5.01 <i>82</i> <i>1,339</i>	10.71 <i>84</i> <i>1,232</i>	11.38 <i>61</i> <i>914</i>	🟢	15.13	0.83	24.77	🟢	🇺🇸	🟢	0.64	🟢	4 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 <i>24</i> <i>1,468</i>	8.89 <i>23</i> <i>1,339</i>	14.48 <i>21</i> <i>1,232</i>	13.06 <i>8</i> <i>914</i>	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
Fidelity Contrafund <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	35.97 <i>14</i> <i>1,117</i>	10.77 <i>8</i> <i>1,050</i>	17.51 <i>24</i> <i>980</i>	15.29 <i>26</i> <i>762</i>	🟢	18.87	0.89	34.31	🟢	🇺🇸	🟢	0.39	🟢	1 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	19.34 <i>69</i> <i>1,468</i>	8.82 <i>25</i> <i>1,339</i>	12.41 <i>65</i> <i>1,232</i>	11.69 <i>55</i> <i>914</i>	🟢	14.42	0.80	27.52	🟢	🇺🇸	🟢	0.26	🟢	2 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
Neuberger Berman Mid Cap Growth Inst <i>percentile rank</i> <i># of funds in category</i>	NBMLX	Mid-Cap Growth	24.53 <i>14</i> <i>512</i>	1.71 <i>28</i> <i>496</i>	10.66 <i>31</i> <i>457</i>	10.84 <i>30</i> <i>370</i>	🟢	21.98	0.96	4.96	🟢	🇺🇸	🟢	0.69	🟢	3 11-30-2024	— —	Medium Risk 12-31-2022	
American Century Mid Cap Value I <i>percentile rank</i> <i># of funds in category</i>	AVUAX	Mid-Cap Value	8.76 <i>73</i> <i>436</i>	4.54 <i>62</i> <i>405</i>	7.49 <i>75</i> <i>384</i>	8.16 <i>48</i> <i>293</i>	🟢	16.64	0.80	20.77	🟢	🇺🇸	🟢	0.78	🟢	3 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
MFS New Discovery R4 <i>percentile rank</i> <i># of funds in category</i>	MNDJX	Small Growth	6.33 <i>93</i> <i>565</i>	-5.10 <i>82</i> <i>547</i>	4.70 <i>91</i> <i>530</i>	8.99 <i>52</i> <i>401</i>	🟢	21.61	0.86	11.01	🟢	🇺🇸	🟢	1.03	🟢	4 11-30-2024	— —	Medium Risk 12-31-2022	
Macquarie Small Cap Value Instl <i>percentile rank</i> <i># of funds in category</i>	DEVIX	Small Value	11.14 <i>30</i> <i>498</i>	2.23 <i>82</i> <i>474</i>	7.22 <i>79</i> <i>449</i>	7.55 <i>47</i> <i>353</i>	🟢	22.60	0.93	12.51	🟢	🇺🇸	🟢	0.86	🟢	3 11-30-2024	— —	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 <i>44</i> <i>794</i>	-0.94 <i>39</i> <i>714</i>	5.07 <i>16</i> <i>639</i>	6.57 <i>1</i> <i>434</i>	🟢	15.98	0.79	25.56	🟢	🇺🇸	🟢	0.57	🟢	3 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
American Funds Intl Gr and Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RIGGX	Foreign Large Blend	3.68 <i>64</i> <i>771</i>	0.60 <i>58</i> <i>705</i>	3.94 <i>68</i> <i>668</i>	4.72 <i>65</i> <i>442</i>	🟢	16.37	0.98	16.26	🟢	🇺🇸	🟢	0.54	🟢	3 11-30-2024	1-Low 02-15-2022	Low 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 <i>75</i> <i>771</i>	0.89 <i>50</i> <i>705</i>	4.76 <i>42</i> <i>668</i>	5.47 <i>28</i> <i>442</i>	🟢	18.00	1.09	11.86	🟢	🇺🇸	🟢	0.08	🟢	3 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
Invesco Oppenheimer International Gr Y <i>percentile rank</i> <i># of funds in category</i>	OIGYX	Foreign Large Growth	-1.50 <i>92</i> <i>390</i>	-4.58 <i>66</i> <i>371</i>	3.31 <i>69</i> <i>340</i>	4.64 <i>78</i> <i>215</i>	🟢	21.61	1.22	12.77	🟢	🇺🇸	🟢	0.86	🟢	3 11-30-2024	— —	Low Risk 12-31-2022	
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	1.04 <i>86</i> <i>380</i>	1.21 <i>83</i> <i>353</i>	4.06 <i>66</i> <i>326</i>	4.61 <i>40</i> <i>225</i>	🟢	17.15	0.97	14.61	🟢	🇺🇸	🔴	0.39	🟢	3 11-30-2024	— —	Medium Risk 12-31-2022	

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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
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										—	—	—

Balanced

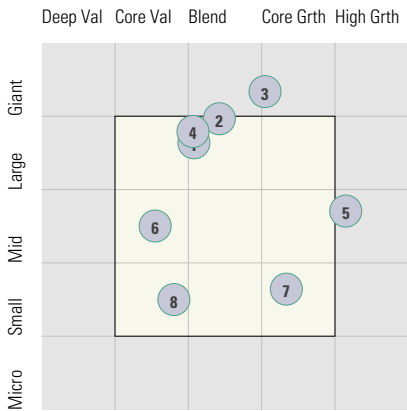
BlackRock Global Allocation Instl	MALOX	Global Allocation	9.24	1.17	6.01	5.51	✓	12.24	0.92	8.00	✓	📊	✖	0.85	✓	3	—	Low Risk
percentile rank			35	58	19	23												
# of funds in category			358	342	329	255										11-30-2024	—	09-30-2022

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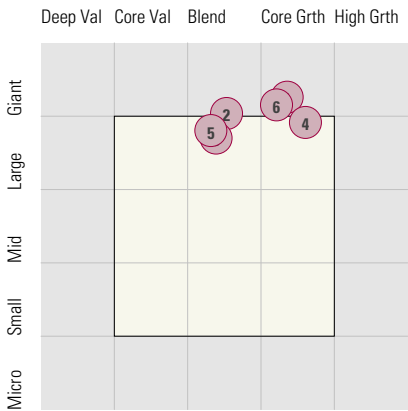
Style Analysis (Data as of 12-31-2024)

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	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
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