

TOWNSHIP OF BERNARDS 457B

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	RNWXG	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	
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	
American Funds New Perspective R6 percentile rank # of funds in category	RNPGX	Global Stock	17.16 37 343	2.90 31 326	11.48 26 279	11.47 16 196	🟢	18.20	1.09	24.10	🟢	—	🟢	0.41	🟢	3	2-Basic	Low Risk	

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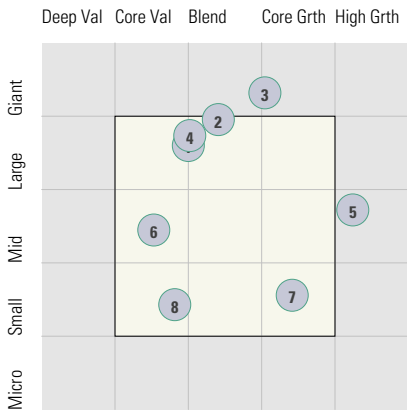
Name	Ticker	Asset Class	Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
Alternative																			
PIMCO Commodity Real Return Strat I2 percentile rank # of funds in category	PCRPX	Commodities Broad Basket	4.66 76 111	1.76 95 103	7.17 48 98	1.76 58 67	🟢	16.33	1.09	6.17	🟢	—	—	1.10	🟢	3	—	—	
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	1-Low	Low Risk	
Fixed Income																			
PIMCO International Bond (USD-Hdg) I-2 percentile rank # of funds in category	PFBPX	Global Bond	5.57 9 119	1.32 4 114	1.62 5 98	2.82 5 60	🟢	5.15	0.56	10.27	🟢	—	—	0.85	🟢	4	—	—	
Eaton Vance Income Fund of Boston I percentile rank # of funds in category	EIBIX	High Yield Bond	7.34 59 642	3.46 27 596	4.25 27 555	4.83 20 433	🟢	7.90	0.91	10.17	🟢	—	—	0.75	🟢	—	—	—	
BlackRock Inflation Protected Bond Instl percentile rank # of funds in category	BPRIX	Inflation- Protected Bond	1.86 52 158	-2.21 29 150	2.02 22 141	2.12 35 104	🟢	7.42	1.02	6.81	🟢	—	—	0.84	🔴	3	—	—	
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	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 percentile rank # of funds in category	MALOX	Global Allocation	9.24 35 358	1.17 58 342	6.01 19 329	5.51 23 255	🟢	12.24	0.92	8.00	🟢	🇺🇸	🔴	0.85	🟢	3	—	Low Risk	

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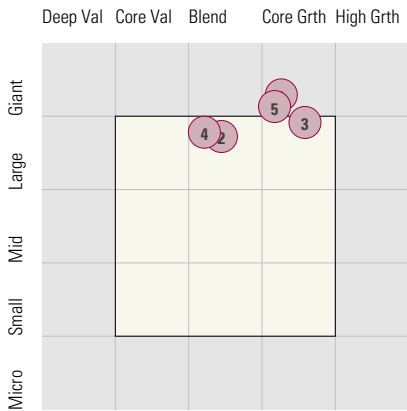
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



	US Stock Funds	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	T. Rowe Price Dividend Growth	Large Blend	31.50	26.44	42.08	1.40	93.60	5.01	177.64
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	30.73	12.41	56.85	1.97	90.02	5.29	596.22
4	American Funds Washington Mutual R6	Large Value	30.91	25.25	43.82	2.38	90.85	6.48	218.08
5	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	29.81	12.47	57.71	0.50	94.31	5.19	32.90
6	American Century Mid Cap Value I	Mid-Cap Value	30.52	42.38	27.09	1.21	88.53	10.26	21.33
7	MFS New Discovery R4	Small Growth	19.17	30.58	50.24	2.33	87.63	10.04	5.35
8	Macquarie Small Cap Value Instl	Small Value	53.99	10.22	35.78	1.81	97.25	0.94	4.99

	Non-US Stock Funds	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
			Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	38.67	17.60	43.75	31.65	47.64	20.71	56.63	43.37	80.99
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	Invesco Oppenheimer International Gr Y	Foreign Large Growth	30.46	25.06	44.47	13.65	20.90	65.43	92.33	7.67	52.98
4	Vanguard International Value Inv	Foreign Large Value	46.55	15.32	38.13	9.08	40.49	50.42	81.66	18.34	30.78
5	American Funds New Perspective R6	Global Stock	29.28	19.52	51.19	61.85	11.56	26.60	95.86	4.14	194.76

	Fixed Income Funds	Category	Super Sectors %				Other Stats		Credit Quality %		
			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	87.53	0.00	3.07		2.57	93.89	3.54
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	85.89	3.17	3.30	0.00	6.77		96.25	0.52	3.23
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	6.84	65.42	0.00	0.00	0.69		100.00	0.00	0.00