

CITY OF RICHMOND 457B DEFERRED

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																			
Fidelity 500 Index	FXAIX	Large Blend Index	25.00	8.93	14.51	13.09	🟢	17.40	1.00	15.93	🟢	🇺🇸	🟢	0.02	🟢	3	1-Low	Low Risk	
percentile rank			23	21	20	8													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	07-19-2023	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	34.17	10.63	20.27	17.87	🟢	19.88	0.95	20.43	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk	
percentile rank			24	9	5	4													
# of funds in category			1,117	1,050	980	762										11-30-2024	04-07-2022	12-31-2022	
Vanguard Equity-Income Adm	VEIRX	Large Value	15.16	7.46	9.97	10.07	🟢	15.20	0.88	3.85	🟢	🇺🇸	🟢	0.18	🟢	2	—	Medium Risk	
percentile rank			43	29	37	17													
# of funds in category			1,190	1,115	1,058	823										11-30-2024	—	12-31-2022	
Fidelity Mid Cap Index	FSMDX	Mid-Cap Blend	15.35	3.80	9.93	9.63	🟢	20.24	1.00	13.32	🟢	🇺🇸	🟢	0.03	🟢	3	—	Medium Risk	
percentile rank			34	56	47	27													
# of funds in category			445	407	375	251										11-30-2024	—	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	14.79	0.00	9.17	11.60	🟢	20.71	0.90	16.12	🟢	🇺🇸	🟢	0.66	🟢	4	2-Basic	Low Risk	
percentile rank			52	52	51	15													
# of funds in category			512	496	457	370										11-30-2024	02-15-2022	12-31-2022	
Allspring Special Mid Cap Value R6	WFPRX	Mid-Cap Value	12.06	5.47	9.33	9.28	🟢	17.41	0.86	15.95	🟢	🇺🇸	🟢	0.70	🟢	4	—	Medium Risk	
percentile rank			41	46	44	15													
# of funds in category			436	405	384	293										11-30-2024	—	12-31-2022	
Fidelity Small Cap Index	FSSNX	Small Blend	11.69	1.41	7.50	7.96	🟢	23.63	1.00	13.32	🟢	🇺🇸	🟢	0.03	🟢	2	—	Medium Risk	
percentile rank			38	70	73	52													
# of funds in category			649	620	594	432										11-30-2024	—	12-31-2022	
DFA US Targeted Value I	DFVFX	Small Value	9.33	7.55	12.37	9.16	🟢	23.07	0.96	12.85	🟢	🇺🇸	🟢	0.29	🟢	3	—	Medium Risk	
percentile rank			47	13	13	11													
# of funds in category			498	474	449	353										11-30-2024	—	12-31-2022	
Non-US Stock																			
Vanguard International Growth Adm	VWILX	Foreign Large Growth	9.48	-4.54	6.64	8.68	🟢	22.71	1.23	15.02	🟢	🇺🇸	🟢	0.26	🟢	3	—	Low Risk	
percentile rank			17	65	13	8													
# of funds in category			390	371	340	215										11-30-2024	—	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.04	1.21	4.06	4.61	🟢	17.15	0.97	14.61	🟢	🇺🇸	🔴	0.39	🟢	3	—	Medium Risk	
percentile rank			86	83	66	40													
# of funds in category			380	353	326	225										11-30-2024	—	12-31-2022	
Fixed Income																			
Hartford Total Return Bond R6	ITBVX	Core Plus Bond	2.51	-1.95	0.43	1.97	🟢	8.26	1.04	12.84	🟢	—	—	0.32	🟢	4	—	—	
percentile rank			38	47	35	28													
# of funds in category			596	549	493	354										11-30-2024	—	—	
Fidelity U.S. Bond Index	FXNAX	Intermediate-Term Bond	1.34	-2.38	-0.31	1.33	🟢	7.82	1.00	10.63	🟢	🇺🇸	—	0.03	🟢	3	1-Low	—	
percentile rank			66	47	51	46													
# of funds in category			542	482	434	294										11-30-2024	02-15-2022	—	

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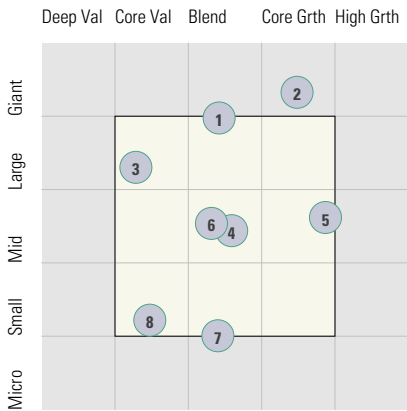
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Lincoln Stable Value Account -L7NGPA		Stable Value	—	—	—	—	—	—	—	41.70		—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			11	—	—	—										—	—	—
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	7.75	1.34	4.75	5.58		10.27	0.85	11.86		—		0.08		3	1-Low	—
percentile rank			48	43	43	37												
# of funds in category			164	147	132	80										11-30-2024	02-15-2022	—
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	9.44	1.92	5.66	6.32		11.82	0.92	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			12	16	23	17												
# of funds in category			218	202	175	115										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2030 Fund	VTTHX	Target Date	10.64	2.44	6.44	6.92		12.87	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			15	17	26	24												
# of funds in category			252	233	201	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2035 Fund	VTTHX	Target Date	11.78	2.97	7.20	7.51		13.65	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			26	19	37	39												
# of funds in category			247	224	194	134										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	12.88	3.51	7.97	8.08		14.42	0.93	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			45	29	47	42												
# of funds in category			246	228	196	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	13.91	4.00	8.73	8.57		15.22	0.95	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			54	27	38	31												
# of funds in category			242	224	194	134										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2050 Fund	VFIXX	Target Date	14.64	4.37	9.03	8.72		15.63	0.96	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			41	21	34	30												
# of funds in category			244	226	196	135										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	14.64	4.37	9.02	8.70		15.64	0.96	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			46	26	38	34												
# of funds in category			241	223	193	129										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	14.63	4.38	9.02	8.70		15.63	1.22	11.86		—		0.08		3	1-Low	Low Risk
percentile rank			47	26	45	50												
# of funds in category			239	221	186	51										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2065 Fund	VLVX	Target Date	14.62	4.39	9.01	—		15.61	1.22	7.48		—		0.08		3	1-Low	Low Risk
percentile rank			49	31	51	—												
# of funds in category			244	177	64	—										11-30-2024	02-15-2022	12-31-2022
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	14.59	—	—	—	—	—	—	2.51		—		0.08		3	—	Low Risk
percentile rank			51	—	—	—												
# of funds in category			244	177	64	—										11-30-2024	—	12-31-2022
Vanguard Target Retirement Income Fund	VTINX	Target Date	6.58	0.98	3.58	4.19		8.85	0.94	11.86		—		0.08		4	1-Low	—
percentile rank			54	36	50	40												
# of funds in category			187	170	148	106										11-30-2024	02-15-2022	—

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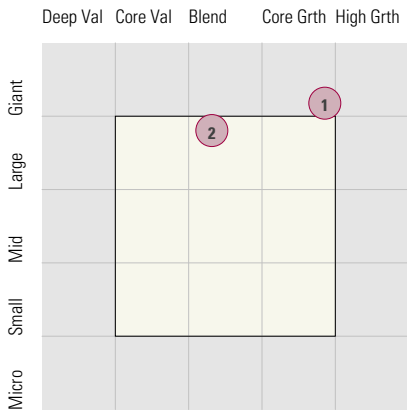
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock

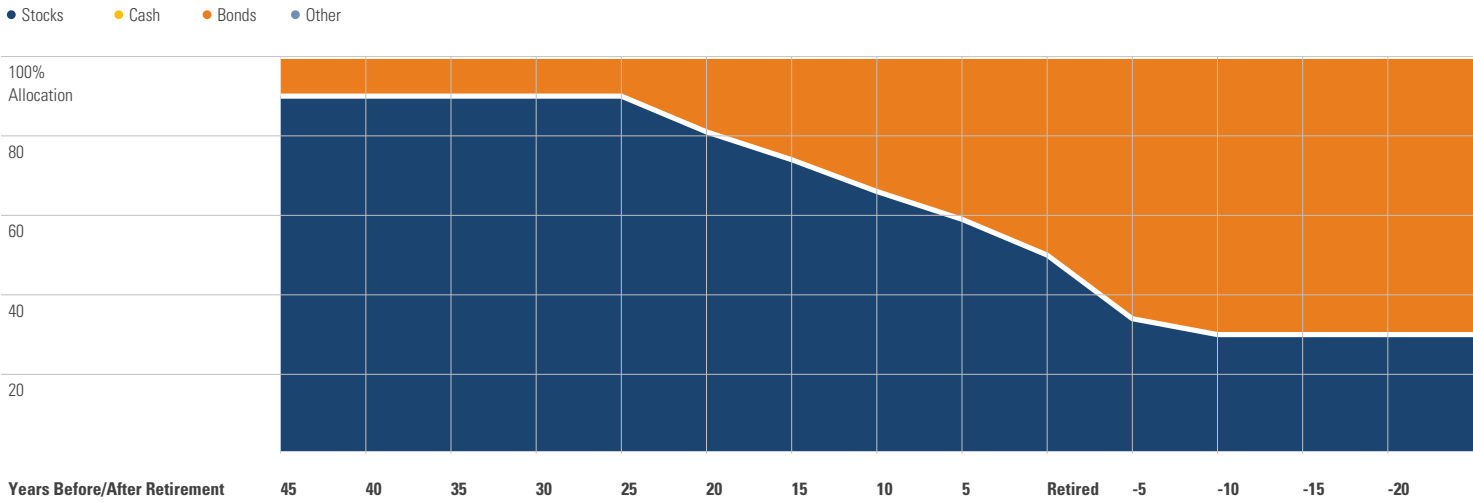


US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Fidelity 500 Index	Large Blend Index	28.44	18.91	52.64	0.02	99.40	0.58	344.73		
2	JPMorgan Large Cap Growth R6	Large Growth	24.87	10.46	64.67	3.99	93.46	2.55	581.80		
3	Vanguard Equity-Income Adm	Large Value	31.04	34.12	34.85	2.64	88.02	9.34	88.39		
4	Fidelity Mid Cap Index	Mid-Cap Blend	38.33	19.50	42.17	0.00	98.31	1.70	23.60		
5	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27		
6	Allspring Special Mid Cap Value R6	Mid-Cap Value	45.18	21.79	33.04	2.16	94.42	3.42	19.38		
7	Fidelity Small Cap Index	Small Blend	38.79	23.71	37.51	-0.02	98.41	1.61	2.63		
8	DFA US Targeted Value I	Small Value	52.47	11.09	36.44	0.92	97.17	1.91	3.99		
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	Vanguard International Growth Adm	Foreign Large Growth	34.16	16.78	49.05	27.29	30.88	41.82	79.44	20.56	82.17
2	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
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	Hartford Total Return Bond R6	Core Plus Bond	31.98	31.84	29.31	0.00	6.67		90.69	7.43	1.88
2	Fidelity U.S. Bond Index	Intermediate-Term Bond	46.33	25.50	26.29	0.00	5.96		100.00	0.00	0.00
3	Lincoln Stable Value Account -L7NGPA	Stable Value	—	—	—	0.00	—		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	
Vanguard Target Retirement 2020 Fund	35.67	21.53	14.14	59.81	16.91	0.23	4.44	0.07	96.21
Vanguard Target Retirement 2025 Fund	49.71	30.25	19.46	46.58	10.93	0.20	3.64	0.06	97.11
Vanguard Target Retirement 2030 Fund	59.69	36.96	22.73	37.13	0.00	0.17	3.12	0.07	99.12
Vanguard Target Retirement 2035 Fund	67.04	41.42	25.62	30.02	0.00	0.14	2.86	0.08	98.84
Vanguard Target Retirement 2040 Fund	74.26	46.02	28.24	23.16	0.00	0.11	2.51	0.07	99.20
Vanguard Target Retirement 2045 Fund	81.89	50.60	31.29	15.75	0.00	0.08	2.28	0.07	98.87
Vanguard Target Retirement 2050 Fund	88.42	54.59	33.83	9.43	0.00	0.05	2.09	0.07	98.77
Vanguard Target Retirement 2055 Fund	88.40	54.54	33.86	9.50	0.00	0.05	2.04	0.07	98.68
Vanguard Target Retirement 2060 Fund	88.34	54.25	34.09	9.43	0.00	0.05	2.17	0.07	98.15
Vanguard Target Retirement 2065 Fund	88.23	53.46	34.77	9.43	0.00	0.05	2.27	0.07	96.64
Vanguard Target Retirement 2070 Fund	88.52	54.03	34.49	9.70	0.00	0.05	1.70	0.07	97.47
Vanguard Target Retirement Income Fund	28.64	17.28	11.36	66.48	19.17	0.25	4.81	0.06	96.17