

SEACOAST UTILITY AUTHORITY DEFERRED

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																			
MFS Massachusetts Investors Tr R6 <i>percentile rank</i> <i># of funds in category</i>	MITJX	Large Blend	20.05 66 1,468	6.40 69 1,339	11.91 71 1,232	11.62 56 914	🟢	16.32	0.93	6.67	🟢	🇺🇸	🔴	0.38	🟢	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 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	
MFS Growth R6 <i>percentile rank</i> <i># of funds in category</i>	MFEKX	Large Growth	31.79 38 1,117	7.36 52 1,050	15.07 58 980	15.22 28 762	🟢	20.27	0.97	22.76	🟢	🇺🇸	🟢	0.51	🟢	3 11-30-2024	2-Basic 02-15-2022	Low Risk 12-31-2022	
Invesco Diversified Dividend R6 <i>percentile rank</i> <i># of funds in category</i>	LCEFX	Large Value	13.48 60 1,190	6.92 38 1,115	7.97 78 1,058	8.07 72 823	🟢	14.69	0.86	8.85	🟢	🇺🇸	🟢	0.47	🟢	3 11-30-2024	— —	Medium Risk 12-31-2022	
MFS Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	OTCKX	Mid-Cap Growth	14.79 52 512	0.00 52 496	9.17 51 457	11.60 15 370	🟢	20.71	0.90	16.12	🟢	🇺🇸	🟢	0.66	🟢	4 11-30-2024	2-Basic 02-15-2022	Low Risk 12-31-2022	
Vanguard Selected Value Inv <i>percentile rank</i> <i># of funds in category</i>	VASVX	Mid-Cap Value	7.18 83 436	7.53 18 405	10.95 21 384	8.86 28 293	🟢	20.81	1.01	19.86	🟢	🇺🇸	🟢	0.43	🟢	4 11-30-2024	— —	Medium Risk 12-31-2022	
PGIM Jennison Small Company R6 <i>percentile rank</i> <i># of funds in category</i>	PJSQX	Small Growth	14.18 47 565	1.37 21 547	11.50 15 530	9.81 32 401	🟢	20.37	0.81	11.10	🟢	🇺🇸	🔴	0.69	🟢	4 11-30-2024	— —	Medium Risk 12-31-2022	
DFA US Small Cap Value I <i>percentile rank</i> <i># of funds in category</i>	DFSVX	Small Value	9.57 44 498	7.93 12 474	12.44 12 449	8.61 20 353	🟢	23.11	0.96	12.85	🟢	🇺🇸	🟢	0.31	🟢	3 11-30-2024	— —	Medium Risk 12-31-2022	
Non-US Stock																			
Vanguard Emerging Mkts Stock Idx Adm <i>percentile rank</i> <i># of funds in category</i>	VEMAX	Diversified Emerging Mkts	10.95 16 794	-0.13 32 714	2.98 40 639	3.99 40 434	🟢	16.36	0.91	16.35	🟢	🇺🇸	🟢	0.14	🟢	2 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 64 771	0.60 58 705	3.94 68 668	4.72 65 442	🟢	16.37	0.98	16.26	🟢	🇺🇸	🟢	0.54	🟢	3 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
Invesco Oppenheimer International Gr R6 <i>percentile rank</i> <i># of funds in category</i>	OIGIX	Foreign Large Growth	-1.41 91 390	-4.45 64 371	3.45 65 340	4.80 74 215	🟢	21.62	1.22	12.77	🟢	🇺🇸	🟢	0.73	🟢	3 11-30-2024	— —	Low Risk 12-31-2022	
DFA International Value I <i>percentile rank</i> <i># of funds in category</i>	DFIVX	Foreign Large Value	6.88 23 380	6.71 8 353	7.13 11 326	5.60 17 225	🟢	17.56	0.95	14.85	🟢	🇺🇸	🟢	0.28	🟢	1 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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			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>	
Alternative																			
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	4.69	1.82	7.27	1.86	✔	16.37	1.10	6.17	✔	—	—	1.00	✔	3	—	—	
percentile rank			75	95	47	55													
# 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) Instl	PFORX	Global Bond	5.68	1.42	1.72	2.93	✔	5.15	0.56	10.27	✔	—	—	0.75	✔	4	—	—	
percentile rank			8	3	4	3													
# of funds in category			119	114	98	60										11-30-2024	—	—	
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	7.44	3.55	4.34	4.92	✔	7.94	0.92	10.17	✔	—	—	0.66	✔	—	—	—	
percentile rank			56	25	26	18													
# of funds in category			642	596	555	433										—	—	—	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	1.86	-2.33	1.79	2.12	✔	7.21	0.99	3.15	✔	—	—	0.10	✔	3	—	—	
percentile rank			55	37	45	36													
# 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 Instl	PIMIX	Multisector Bond	5.42	2.04	2.89	4.27	✔	6.72	0.82	17.77	✔	—	—	0.83	✔	4	—	—	
percentile rank			62	25	29	5													
# of funds in category			372	341	297	204										11-30-2024	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.70	✔	—	—	—	—	—	—	—	
percentile rank			—	—	—	—													
# of funds in category			11	—	—	—										—	—	—	
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.68	3.72	2.51	—	✔	0.93	0.07	27.50	✔	—	—	0.24	✔	—	—	—	
percentile rank			48	61	64	—													
# of funds in category			255	203	185	112										—	—	—	
Target Date																			
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	VTHRX	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	VTTTHX	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	

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Fund on Watch List

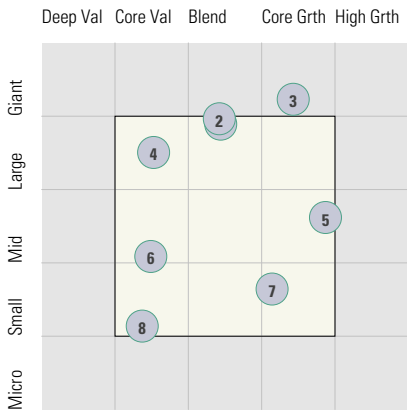
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style	Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
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	VFIX	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	VITSX	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	VLXVX	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	—
Balanced																		
American Funds American Balanced R6	RLBGX	Moderate Allocation	15.30	5.15	8.47	8.47	🟢	11.99	0.96	26.02	🟢	—	🟢	0.25	🟢	3	1-Low	Low Risk
percentile rank			14	11	16	9												
# of funds in category			736	696	652	495										11-30-2024	02-15-2022	12-31-2022

SEACOAST UTILITY AUTHORITY DEFERRED

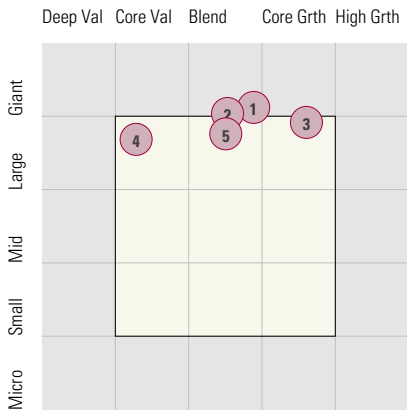
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



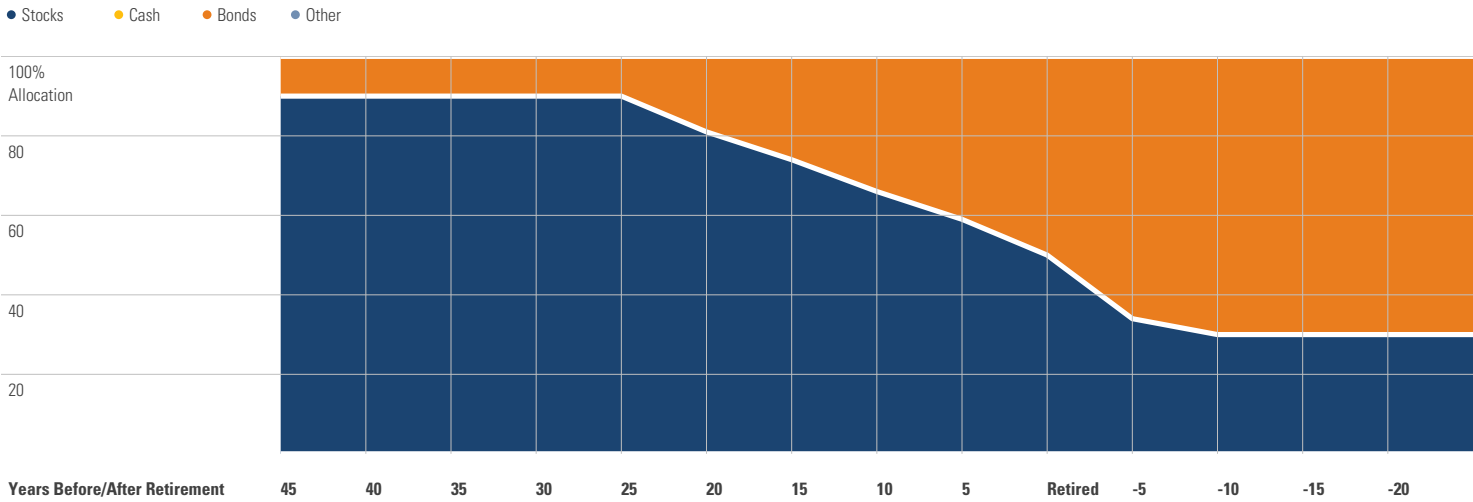
US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	MFS Massachusetts Investors Tr R6	Large Blend	27.94	21.82	50.24	0.91	92.21	6.88	268.57		
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
3	MFS Growth R6	Large Growth	27.50	10.15	62.35	0.42	97.41	2.17	510.11		
4	Invesco Diversified Dividend R6	Large Value	34.44	28.43	37.13	1.01	90.07	8.92	135.69		
5	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27		
6	Vanguard Selected Value Inv	Mid-Cap Value	50.07	16.78	33.14	5.25	83.02	11.72	10.91		
7	PGIM Jennison Small Company R6	Small Growth	45.02	18.04	36.95	2.82	88.91	8.27	6.08		
8	DFA US Small Cap Value I	Small Value	53.18	10.20	36.61	0.51	97.75	1.74	3.55		

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	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	43.86	12.60	43.54	6.70	79.79	13.49	25.50	74.50	28.09
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	Invesco Oppenheimer International Gr R6	Foreign Large Growth	27.21	25.48	47.30	14.37	20.19	65.43	93.88	6.12	53.08
4	DFA International Value I	Foreign Large Value	58.60	11.90	29.50	12.68	31.29	56.05	99.77	0.23	33.65
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	PIMCO International Bond (USD-Hdg) Instl	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 R6	High Yield Bond	0.00	0.00	87.24	0.00	3.13		2.46	94.67	2.87
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70		97.69	0.00	2.31
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 Instl	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

SEACOAST UTILITY AUTHORITY DEFERRED

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 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