

UNITED WATER CONSERVATION DISTRICT

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 I percentile rank # of funds in category	PDGIX	Large Blend	13.65 88 1,468	5.15 81 1,339	10.85 83 1,232	— — 914	✔	15.14	0.83	24.77	✔	🇺🇸	✔	0.51	✔	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	
American Funds Growth Fund of Amer R6 percentile rank # of funds in category	RGAGX	Large Growth	28.84 54 1,117	7.22 54 1,050	15.33 54 980	14.03 53 762	✔	20.07	0.95	23.18	✔	🇺🇸	✔	0.30	✔	1	1-Low	Low Risk	
MFS Value R6 percentile rank # of funds in category	MEIKX	Large Value	12.02 74 1,190	4.55 77 1,115	8.34 72 1,058	8.92 42 823	✔	15.64	0.91	18.60	✔	🇺🇸	✔	0.44	✔	3	2-Basic	Low Risk	
Vanguard Mid Cap Index Admiral percentile rank # of funds in category	VIMAX	Mid-Cap Blend	15.22 36 445	2.80 72 407	9.85 52 375	9.55 31 251	✔	19.85	0.98	1.87	✖	🇺🇸	✔	0.05	✔	4	1-Low	Medium Risk	
Vanguard Small Cap Growth Index Admiral percentile rank # of funds in category	VSGAX	Small Growth	16.49 30 565	0.42 34 547	7.69 56 530	9.09 49 401	✔	23.46	0.95	20.02	✔	🇺🇸	✔	0.07	✔	4	1-Low	Medium Risk	
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	12.39 18 498	5.74 31 474	9.90 35 449	8.67 18 353	✔	21.74	0.90	8.68	✔	🇺🇸	✔	0.07	✔	4	1-Low	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	
MFS Research International R6 percentile rank # of funds in category	MRSKX	Foreign Large Blend	3.19 73 771	-1.03 83 705	4.23 61 668	5.45 29 442	✔	17.08	1.02	2.00	✖	🇺🇸	✔	0.63	✔	3	2-Basic	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	
Alternative																			
Neuberger Berman Real Estate R6 percentile rank # of funds in category	NRREX	Real Estate	5.30 54 229	-4.83 67 219	3.92 33 203	6.27 12 150	✔	21.42	1.00	19.01	✔	—	✔	0.75	✔	3	—	Low 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
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	—	—
PIMCO Real Return Instl	PRRIX	Inflation-Protected Bond	2.59	-2.11	2.13	2.29	✔	7.42	1.02	5.98	✔	—	—	0.50	✔	3	—	—
percentile rank			16	26	16	13												
# of funds in category			158	150	141	104										11-30-2024	—	—
BlackRock Total Return K	MPHOX	Intermediate-Term Bond	1.83	-2.49	0.09	1.73	✔	8.40	1.07	14.41	✔	—	—	0.38	✔	3	2-Basic	—
percentile rank			69	71	52	42												
# of funds in category			596	549	493	354										11-30-2024	02-15-2022	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.70	✔	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			11	—	—	—										—	—	—
Baird Ultra Short Bond Institutional	BUBIX	Ultrashort Bond	5.65	4.08	2.81	2.22	✔	0.84	0.05	11.01	✔	—	—	0.15	✔	3	1-Low	—
percentile rank			52	31	29	35												
# of funds in category			255	203	185	112										11-30-2024	02-15-2022	—
Target Date																		
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	8.16	2.21	4.99	5.24	✔	9.04	0.89	13.01	✔	—	✖	0.29	✔	3	—	—
percentile rank			17	1	3	1												
# of funds in category			100	89	82	48										11-30-2024	—	—
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	8.50	2.19	5.29	5.57	✔	9.61	0.86	13.01	✔	—	✔	0.30	✔	3	—	—
percentile rank			10	3	4	3												
# of funds in category			113	103	93	56										11-30-2024	—	—
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	8.94	2.31	5.63	6.00	✔	10.15	0.84	13.01	✔	—	✔	0.30	✔	3	—	—
percentile rank			11	2	9	2												
# of funds in category			164	147	132	80										11-30-2024	—	—
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	9.34	2.22	6.23	6.68	✔	10.85	0.84	13.01	✔	—	✔	0.31	✔	3	—	Low Risk
percentile rank			13	7	2	2												
# of funds in category			218	202	175	115										11-30-2024	—	06-30-2022
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date	10.86	2.77	7.18	7.63	✔	12.05	0.87	13.01	✔	—	✔	0.33	✔	3	—	Low Risk
percentile rank			9	10	1	1												
# of funds in category			252	233	201	135										11-30-2024	—	12-31-2022
American Funds 2035 Trgt Date Retire R6	RFFTX	Target Date	12.73	3.35	8.43	8.71	✔	13.37	0.91	13.01	✔	—	✔	0.34	✔	3	—	Low Risk
percentile rank			5	10	1	1												
# of funds in category			247	224	194	134										11-30-2024	—	12-31-2022
American Funds 2040 Trgt Date Retire R6	RFGTX	Target Date	14.79	4.14	9.40	9.35	✔	14.61	0.94	13.01	✔	—	✖	0.36	✔	3	—	Low Risk
percentile rank			2	7	1	1												
# of funds in category			246	228	196	135										11-30-2024	—	12-31-2022
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date	15.17	4.23	9.60	9.52	✔	15.05	0.93	13.01	✔	—	✖	0.37	✔	3	—	Low Risk
percentile rank			6	15	6	1												
# of funds in category			242	224	194	134										11-30-2024	—	12-31-2022

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Screens Summary (Data as of 12-31-2024)

⊖ Fund Removed from Approved List

⚠ Fund on Watch List

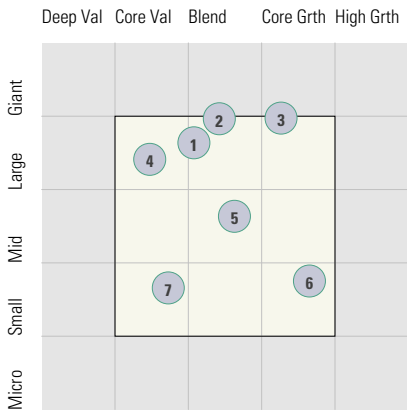
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
American Funds 2050 Trgt Date Retire R6 percentile rank # of funds in category	RFITX	Target Date	15.43 15 244	4.20 29 226	9.64 6 196	9.59 1 135	✔ 	15.32	0.93	13.01	✔ 	— 	✖ 	0.37	✔ 	3 11-30-2024	— 	Low Risk 12-31-2022
American Funds 2055 Trgt Date Retire R6 percentile rank # of funds in category	RFKTX	Target Date	15.58 19 241	4.15 37 223	9.60 9 193	9.57 1 129	✔ 	15.56	0.94	13.01	✔ 	— 	✔ 	0.39	✔ 	3 11-30-2024	— 	Low Risk 12-31-2022
American Funds 2060 Trgt Date Retire R6 percentile rank # of funds in category	RFUTX	Target Date	15.60 20 239	4.14 40 221	9.59 13 186	— 51	✔ 	15.61	1.20	9.77	✔ 	— 	✔ 	0.39	✔ 	3 11-30-2024	— 	Low Risk 12-31-2022
American Funds 2065 Trgt Date Retire R6 percentile rank # of funds in category	RFVTX	Target Date	15.64 23 244	4.14 45 177	— 64	— 	✔ 	15.61	1.20	5.00	✔ 	— 	✔ 	0.39	✔ 	3 11-30-2024	— 	Low Risk 12-31-2022
American Funds 2070 Trgt Date Retire R6 percentile rank # of funds in category	RFBFX	Target Date	— 244	— 177	— 64	— 	— 	—	—	1.00	✖ 	— 	✖ 	0.39	✔ 	3 11-30-2024	— 	—
Balanced																		
American Funds American Balanced R6 percentile rank # of funds in category	RLBGX	Moderate Allocation	15.30 14 736	5.15 11 696	8.47 16 652	8.47 9 495	✔ 	11.99	0.96	26.02	✔ 	— 	✔ 	0.25	✔ 	3 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022

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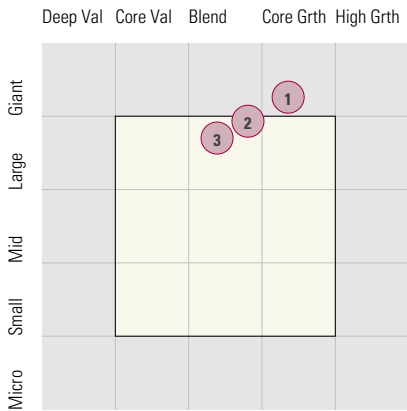
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



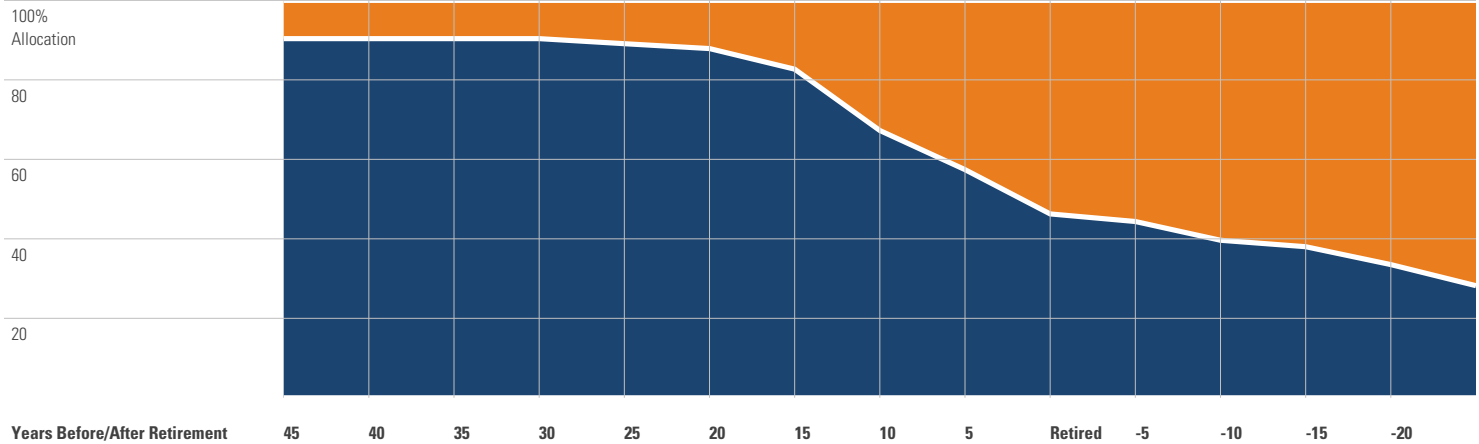
●	US Stock Funds		Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	T. Rowe Price Dividend Growth I	Large Blend	31.47	26.83	41.70	1.52	93.54	4.93	180.59		
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
3	American Funds Growth Fund of Amer R6	Large Growth	25.71	17.37	56.91	3.60	86.78	9.25	257.09		
4	MFS Value R6	Large Value	37.72	30.91	31.37	0.81	93.42	5.77	121.90		
5	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	33.59	22.68	43.73	0.33	98.14	1.53	34.27		
6	Vanguard Small Cap Growth Index Admiral	Small Growth	25.12	20.35	54.53	1.18	97.78	1.04	7.92		
7	Vanguard Small Cap Value Index Admiral	Small Value	50.37	15.99	33.65	1.06	97.16	1.78	6.78		
●	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	MFS Research International R6	Foreign Large Blend	40.29	23.21	36.51	12.62	29.42	57.95	97.08	2.92	54.66
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
●	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	PIMCO Real Return Instl	Inflation-Protected Bond	63.30	5.92	3.74	0.00	6.92		97.00	3.00	0.00
3	BlackRock Total Return K	Intermediate-Term Bond	30.57	27.13	26.38	0.00	6.48		87.54	4.65	7.81
4	Lincoln Stable Value Account -LNGPA	Stable Value	—	—	—	0.00	—		0.00	0.00	—
5	Baird Ultra Short Bond Institutional	Ultrasort Bond	20.90	0.00	56.81	0.00	0.51		99.80	0.00	0.20

UNITED WATER CONSERVATION DISTRICT

Target Date Analysis (Data as of 12-31-2024)

Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



Target Date Portfolio Data

Asset Allocation %

Total Stock US Stock Non-US Stock Total Bond Infl Prot Bond HY Bond Cash Other Avg Mkt Cap \$M

American Funds 2010 Trgt Date Retire R6	39.50	29.12	10.38	55.02	10.60	3.59	4.97	0.51	148.49
American Funds 2015 Trgt Date Retire R6	40.60	29.87	10.73	53.79	12.07	5.64	5.08	0.53	155.91
American Funds 2020 Trgt Date Retire R6	45.27	33.39	11.88	49.42	12.74	5.34	4.75	0.55	159.75
American Funds 2025 Trgt Date Retire R6	47.29	34.47	12.82	47.50	12.90	4.75	4.69	0.53	162.80
American Funds 2030 Trgt Date Retire R6	57.66	42.01	15.65	37.35	12.10	1.97	4.47	0.52	155.95
American Funds 2035 Trgt Date Retire R6	66.96	48.61	18.35	28.11	12.90	1.78	4.39	0.53	147.34
American Funds 2040 Trgt Date Retire R6	80.66	56.94	23.72	14.49	10.46	1.09	4.32	0.53	140.14
American Funds 2045 Trgt Date Retire R6	85.33	59.53	25.80	9.87	1.77	0.54	4.27	0.54	135.89
American Funds 2050 Trgt Date Retire R6	86.35	60.25	26.10	8.94	1.83	0.39	4.23	0.48	134.05
American Funds 2055 Trgt Date Retire R6	87.29	60.31	26.98	8.08	1.88	0.25	4.19	0.43	131.40
American Funds 2060 Trgt Date Retire R6	87.26	60.25	27.01	8.11	1.88	0.25	4.19	0.44	128.19
American Funds 2065 Trgt Date Retire R6	87.23	60.24	26.99	8.13	1.88	0.26	4.20	0.44	128.05
American Funds 2070 Trgt Date Retire R6	87.22	60.23	26.99	8.30	1.56	0.26	4.03	0.43	123.82