

DESERT RECREATION DISTRICT DEFINED

Screens Summary (Data as of 12-31-2025)

⊖ 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																		
MFS Massachusetts Investors Tr R6 percentile rank # of funds in category	MITJX	Large Blend	13.94 70 1,379	17.81 75 1,265	11.80 71 1,169	13.02 64 906	🟢	11.56	0.95	7.76	🟢	📊	🟢	0.38	🟢	3	-	Low Risk
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	17.83 25 1,379	22.96 24 1,265	14.38 20 1,169	14.78 14 906	🟢	11.95	1.00	8.18	🟢	📊	🟢	0.04	🟢	3	1-Low	Low Risk
MFS Growth R6 percentile rank # of funds in category	MFEKX	Large Growth	12.41 77 1,098	26.38 63 1,025	11.48 53 958	15.73 40 770	🟢	15.07	0.98	23.85	🟢	📊	🟢	0.49	🟢	4	2-Basic	Low Risk
Invesco Diversified Dividend R6 percentile rank # of funds in category	LCEFX	Large Value	15.95 42 1,122	12.82 63 1,073	11.09 65 1,011	9.44 83 847	🟢	11.50	0.90	9.94	🟢	📊	🟢	0.47	🟢	3	-	Medium Risk
MFS Mid Cap Growth R6 percentile rank # of funds in category	OTCKX	Mid-Cap Growth	3.81 64 503	13.13 62 485	3.46 58 459	11.52 32 384	🟢	15.64	0.84	17.21	🟢	📊	🟢	0.65	🟢	3	2-Basic	Low Risk
Vanguard Selected Value Inv percentile rank # of funds in category	VASVX	Mid-Cap Value	10.98 46 424	14.24 20 394	12.01 28 374	10.43 32 301	🟢	16.89	1.04	20.95	🟢	📊	🟢	0.42	🟢	4	-	Medium Risk
PGIM Jennison Small Company R6 percentile rank # of funds in category	PJSQX	Small Growth	7.39 57 543	11.16 63 529	7.70 11 507	10.97 31 396	🟢	17.25	0.80	12.19	🟢	📊	🔴	0.69	🟢	4	-	Medium Risk
DFA US Small Cap Value I percentile rank # of funds in category	DFS VX	Small Value	8.38 36 491	12.19 28 468	13.76 9 445	10.38 14 365	🟢	19.79	0.96	13.93	🟢	📊	🟢	0.31	🟢	3	-	Medium Risk
Non-US Stock																		
American Funds New World R6 percentile rank # of funds in category	RNWGX	Diversified Emerging Mkts	28.60 66 756	16.90 37 709	5.62 34 626	9.92 11 462	🟢	11.42	0.75	26.64	🟢	📊	🟢	0.57	🟢	4	1-Low	Medium Risk
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	35.53 16 756	17.60 34 708	8.73 37 661	8.86 24 506	🟢	11.24	0.93	17.35	🟢	📊	🟢	0.53	🟢	2	1-Low	Low Risk
🚩 Invesco International Growth R6 percentile rank # of funds in category	OIGIX	Foreign Large Growth	16.29 73 391	11.59 72 368	2.40 61 340	6.02 81 224	🟢	14.54	1.13	13.85	🟢	📊	🟢	0.73	🟢	4	-	Low Risk
🚩 Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	29.98 90 363	15.11 89 342	7.79 91 324	8.11 63 249	🟢	12.86	1.01	15.69	🟢	📊	🔴	0.36	🟢	3	-	Medium Risk
American Funds Capital World Gr&Inc R6 percentile rank # of funds in category	RWIGX	Global Stock	25.15 11 331	20.12 29 307	10.62 43 299	11.24 32 200	🟢	11.06	0.96	20.01	🟢	—	🟢	0.41	🟢	2	1-Low	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
Alternative																		
PIMCO Commodity Real Ret Strat Instl percentile rank # of funds in category	PCRIX	Commodities Broad Basket	19.27 19 112	4.97 33 102	10.94 53 97	6.79 38 71	🟢	10.40	1.04	7.25	🟢	—	—	0.90	🟢	3 12-31-2025	- -	- -
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSLX	Real Estate	3.19 21 215	6.58 42 204	4.64 57 195	5.14 45 150	🟢	17.25	1.04	29.74	🟢	—	🟢	0.13	🟢	2 12-31-2025	1-Low 02-15-2022	Low Risk 12-31-2022
Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl percentile rank # of funds in category	PFORX	Global Bond	4.31 66 106	6.47 17 101	1.36 13 96	3.32 15 63	🟢	3.38	0.48	11.36	🟢	—	—	0.57	🟢	3 12-31-2025	- -	- -
Eaton Vance Income Fund of Boston R6 percentile rank # of funds in category	EIBRX	High Yield Bond	8.55 37 626	9.36 48 595	5.00 19 560	5.99 28 452	🟢	4.51	0.93	11.25	🟢	—	—	0.64	🟢	- -	- -	- -
Vanguard Inflation-Protected Secs Adm percentile rank # of funds in category	VAIPX	Inflation- Protected Bond	6.87 42 158	4.15 45 149	1.03 38 142	2.98 37 118	🟢	4.65	1.01	4.23	🟢	—	—	0.10	🟢	3 12-31-2025	- -	- -
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate- Term Bond	7.36 32 512	5.19 25 471	-0.13 27 422	2.43 16 299	🟢	6.13	1.01	25.36	🟢	🟡	—	0.30	🟢	4 12-31-2025	1-Low 02-15-2022	- -
PIMCO Income Instl percentile rank # of funds in category	PIMIX	Multisector Bond	11.04 4 360	8.57 18 340	3.89 19 309	5.09 10 215	🟢	4.82	0.79	18.85	🟢	—	—	0.54	🟢	4 12-31-2025	- -	- -
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	- - 37	- - -	- - -	- - -	—	-	-	42.78	🟢	—	—	-	—	- -	- -	- -
Federated Hermes Govt Ultrashort R6 percentile rank # of funds in category	FGULX	Ultrashort Bond	5.11 25 247	5.30 57 209	3.25 51 182	- - 111	🟢	0.58	0.08	28.58	🟢	—	—	0.24	🟢	- -	- -	- -
Target Date																		
Vanguard Target Retirement 2020 Fund percentile rank # of funds in category	VTWNX	Target Date	12.15 69 130	10.78 56 114	4.77 60 103	6.87 48 67	🟢	6.79	0.84	12.95	🟢	—	🟢	0.08	🟢	3 12-31-2025	1-Low 02-15-2022	- -
Vanguard Target Retirement 2025 Fund percentile rank # of funds in category	VTTVX	Target Date	14.60 23 162	12.84 14 145	5.90 17 128	7.87 22 90	🟢	7.92	0.91	12.95	🟢	—	🟢	0.08	🟢	3 12-31-2025	1-Low 02-15-2022	Low Risk 12-31-2022
Vanguard Target Retirement 2030 Fund percentile rank # of funds in category	VTHRX	Target Date	16.24 11 240	14.27 5 221	6.83 12 200	8.66 20 137	🟢	8.75	0.93	12.95	🟢	—	🟢	0.08	🟢	3 12-31-2025	1-Low 02-15-2022	Low Risk 12-31-2022

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																Updated	Updated	Updated
Vanguard Target Retirement 2035 Fund percentile rank # of funds in category	VTTHX	Target Date	17.54 15 234	15.46 18 216	7.71 25 190	9.40 27 137	✔ 	9.28 	0.92 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2040 Fund percentile rank # of funds in category	VFORX	Target Date	18.76 25 235	16.63 35 214	8.57 46 193	10.13 31 137	✔ 	9.80 	0.91 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2045 Fund percentile rank # of funds in category	VTIVX	Target Date	19.99 23 228	17.76 33 211	9.41 42 190	10.74 28 137	✔ 	10.34 	0.92 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2050 Fund percentile rank # of funds in category	VFIFX	Target Date	21.41 14 234	18.70 27 214	9.95 31 193	11.02 16 137	✔ 	10.76 	0.94 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2055 Fund percentile rank # of funds in category	VFFVX	Target Date	21.43 18 227	18.71 31 210	9.96 38 189	11.02 19 137	✔ 	10.77 	0.93 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2060 Fund percentile rank # of funds in category	VTSX	Target Date	21.42 18 227	18.71 35 210	9.96 41 184	11.02 31 91	✔ 	10.76 	1.17 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2065 Fund percentile rank # of funds in category	VLXVX	Target Date	21.43 27 325	18.70 41 205	9.98 46 142	- - -	✔ 	10.75 	1.17 	8.56 	✔ 	— 	✔ 	0.08 	✔ 	3 	1-Low 	Low Risk
Vanguard Target Retirement 2070 Fund percentile rank # of funds in category	VSVNX	Target Date	21.42 29 325	18.71 38 205	- - 142	- - -	✔ 	10.74 	1.17 	3.60 	✔ 	— 	✔ 	0.08 	✔ 	3 	- - 	Low Risk
Vanguard Target Retirement Income Fund percentile rank # of funds in category	VTINX	Target Date	11.31 38 184	9.52 49 169	3.82 48 151	5.33 42 103	✔ 	6.04 	0.95 	12.95 	✔ 	— 	✔ 	0.08 	✔ 	4 	1-Low 	- -
Balanced																		
American Funds American Balanced R6 percentile rank # of funds in category	RLBGX	Moderate Allocation	18.85 3 492	16.16 11 470	9.92 3 452	10.14 10 373	✔ 	8.46 	0.98 	27.10 	✔ 	— 	✔ 	0.25 	✔ 	3 	1-Low 	Low Risk

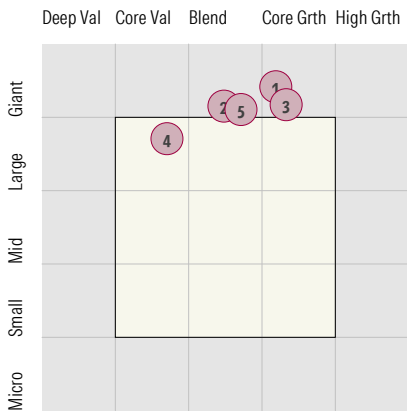
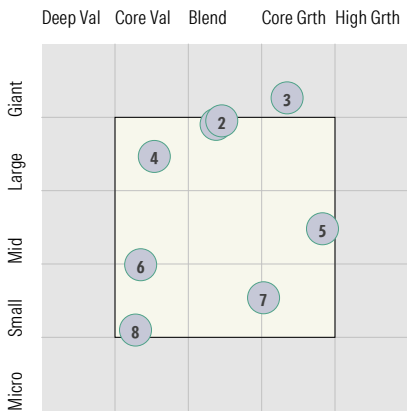
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Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock

Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	MFS Massachusetts Investors Tr R6	Large Blend	23.79	19.01	57.19	0.77	93.78	5.45	379.81
2	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	MFS Growth R6	Large Growth	19.51	8.69	71.79	0.49	97.18	2.33	775.68
4	Invesco Diversified Dividend R6	Large Value	34.66	30.21	35.13	1.53	92.55	5.92	164.41
5	MFS Mid Cap Growth R6	Mid-Cap Growth	28.92	20.44	50.63	0.83	92.63	6.54	29.03
6	Vanguard Selected Value Inv	Mid-Cap Value	53.91	14.68	31.42	4.12	82.70	13.18	10.77
7	PGIM Jennison Small Company R6	Small Growth	43.92	17.43	38.64	2.38	88.76	8.86	6.13
8	DFA US Small Cap Value I	Small Value	50.55	13.55	35.91	1.23	96.89	1.87	3.93

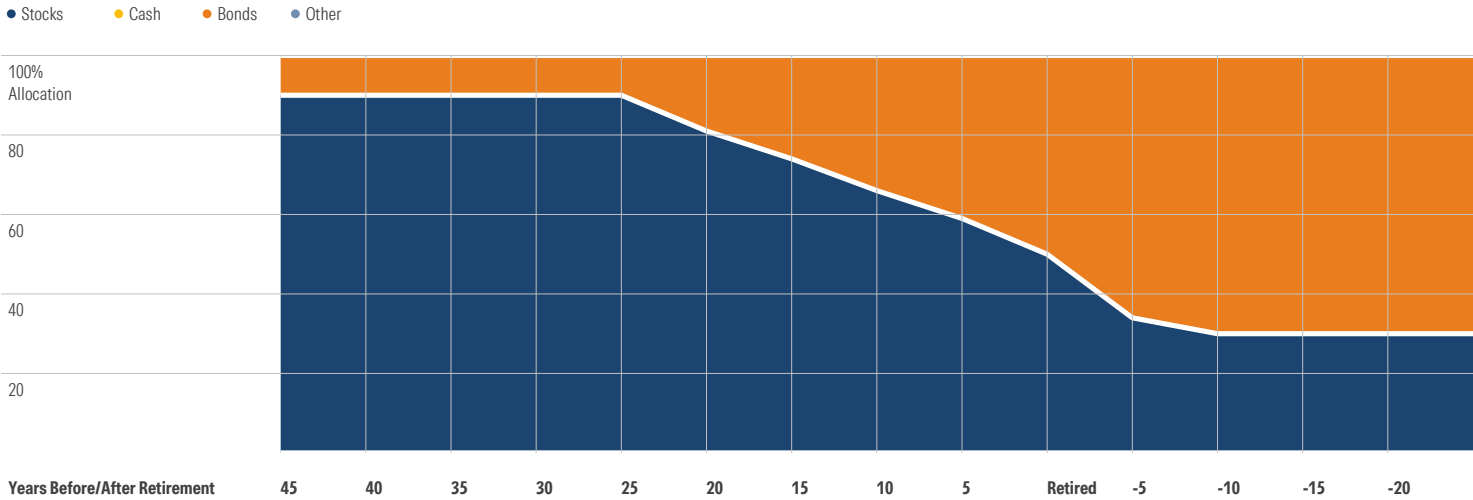
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	39.93	11.22	48.85	28.89	48.96	22.16	58.82	41.18	106.08
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	40.74	18.81	40.44	11.18	30.42	58.41	87.65	12.35	70.46
3	Invesco International Growth R6	Foreign Large Growth	24.64	25.87	49.49	24.35	31.16	44.49	86.32	13.68	96.39
4	Vanguard International Value Inv	Foreign Large Value	51.47	16.71	31.84	12.87	39.32	47.81	83.76	16.24	33.51
5	American Funds Capital World Gr&Inc R6	Global Stock	30.22	15.60	54.18	60.02	14.04	25.94	94.97	5.03	207.59

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	44.35	9.26	4.31	0.00	7.49		96.20	3.80	0.00
2	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	85.90	0.00	2.81		2.29	95.07	2.64
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55		99.77	0.00	0.23
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98		99.70	0.30	0.00
5	PIMCO Income Instl	Multisector Bond	30.67	17.06	10.74	0.00	5.10		88.79	11.21	0.00
6	Lincoln Stable Value Account - LNGPA	Stable Value	-	-	-	0.00	-		0.00	0.00	-
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81		100.00	0.00	0.00

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Target Date Analysis (Data as of 12-31-2025)

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	34.98	20.72	14.26	60.28	17.90	0.00	4.67	0.06	132.28
Vanguard Target Retirement 2025 Fund	49.10	29.18	19.92	46.84	12.72	0.00	3.97	0.09	132.80
Vanguard Target Retirement 2030 Fund	59.34	35.30	24.04	37.03	0.45	0.00	3.51	0.11	132.97
Vanguard Target Retirement 2035 Fund	67.34	40.10	27.24	29.48	0.00	0.00	3.06	0.12	133.11
Vanguard Target Retirement 2040 Fund	74.86	44.51	30.35	22.38	0.00	0.00	2.64	0.13	132.87
Vanguard Target Retirement 2045 Fund	82.13	48.84	33.29	15.29	0.00	0.00	2.42	0.15	132.89
Vanguard Target Retirement 2050 Fund	89.67	53.28	36.39	8.15	0.00	0.00	2.00	0.16	132.78
Vanguard Target Retirement 2055 Fund	90.25	53.69	36.56	7.59	0.00	0.00	2.00	0.16	132.96
Vanguard Target Retirement 2060 Fund	90.18	53.65	36.53	7.58	0.00	0.00	2.08	0.16	132.96
Vanguard Target Retirement 2065 Fund	90.21	53.68	36.53	7.56	0.00	0.00	2.07	0.16	133.00
Vanguard Target Retirement 2070 Fund	90.44	53.83	36.61	7.58	0.00	0.00	1.83	0.16	133.04
Vanguard Target Retirement Income Fund	30.96	18.28	12.68	64.13	18.94	0.00	4.85	0.06	131.82