

HERO PLUS PROGRAM

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

⊖ 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 Updated	Commit. Level Updated	Carbon Risk Updated	
US Stock																			
Vanguard 500 Index Admiral percentile rank	VFIAX	Large Blend Index	17.83 25	22.96 24	14.38 20	14.78 14	🟢	11.95	1.00	8.18	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
# of funds in category			1,379	1,265	1,169	906										12-31-2025	02-15-2022	12-31-2022	
Vanguard Growth Index Admiral percentile rank	VIGAX	Large Growth	19.43 24	32.48 20	14.62 20	17.44 15	🟢	15.64	1.04	31.11	🟢	🇺🇸	🟢	0.05	🟢	3	1-Low	Low Risk	
# of funds in category			1,098	1,025	958	770										12-31-2025	02-15-2022	12-31-2022	
Vanguard Value Index Adm percentile rank	VVIAX	Large Value	15.26 53	13.46 55	12.59 34	11.66 25	🟢	11.57	0.91	31.11	🟢	🇺🇸	🟢	0.05	🟢	3	1-Low	Medium Risk	
# of funds in category			1,122	1,073	1,011	847										12-31-2025	02-15-2022	12-31-2022	
Vanguard Mid Cap Index Admiral percentile rank	VIMAX	Mid-Cap Blend	11.67 26	14.27 31	8.60 58	10.91 28	🟢	14.78	0.95	2.50	🔴	🇺🇸	🟢	0.05	🟢	4	1-Low	Medium Risk	
# of funds in category			455	398	362	274										12-31-2025	02-15-2022	12-31-2022	
Vanguard Small Cap Growth Index Admiral percentile rank	VSGAX	Small Growth	8.44 50	15.32 31	3.03 51	10.25 43	🟢	19.25	0.93	21.10	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
# of funds in category			543	529	507	396										12-31-2025	02-15-2022	12-31-2022	
Vanguard Small Cap Value Index Admiral percentile rank	VSIAX	Small Value	9.09 31	12.45 24	10.56 35	10.15 19	🟢	17.60	0.85	9.77	🟢	🇺🇸	🟢	0.07	🟢	5	1-Low	Medium Risk	
# of funds in category			491	468	445	365										12-31-2025	02-15-2022	12-31-2022	
Non-US Stock																			
American Funds New World R6 percentile rank	RNWGX	Diversified Emerging Mkts	28.60 66	16.90 37	5.62 34	9.92 11	🟢	11.42	0.75	26.64	🟢	🇺🇸	🟢	0.57	🟢	4	1-Low	Medium Risk	
# of funds in category			756	709	626	462										12-31-2025	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6 percentile rank	RIGGX	Foreign Large Blend	35.53 16	17.60 34	8.73 37	8.86 24	🟢	11.24	0.93	17.35	🟢	🇺🇸	🟢	0.53	🟢	2	1-Low	Low Risk	
# of funds in category			756	708	661	506										12-31-2025	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral percentile rank	VTMGX	Foreign Large Blend Index	35.17 18	17.91 29	9.11 26	8.71 28	🟢	12.70	1.05	12.95	🟢	🇺🇸	🟢	0.05	🟢	2	1-Low	Low Risk	
# of funds in category			756	708	661	506										12-31-2025	02-15-2022	12-31-2022	
Alternative																			
Vanguard Real Estate Index Admiral percentile rank	VGSLX	Real Estate	3.19 21	6.58 42	4.64 57	5.14 45	🟢	17.25	1.04	29.74	🟢	—	🟢	0.13	🟢	2	1-Low	Low Risk	
# of funds in category			215	204	195	150										12-31-2025	02-15-2022	12-31-2022	
Fixed Income																			
🚨 BlackRock Inflation Protected Bond Instl percentile rank	BPRIX	Inflation-Protected Bond	6.85 45	4.13 46	1.11 24	3.02 25	🟢	4.62	1.00	1.93	🔴	—	—	1.09	🔴	3	—	—	
# of funds in category			158	149	142	118										10-31-2025	—	—	

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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
Vanguard Interm-Term Bond Index Adm percentile rank	VBILX	Intermediate-Term Bond	8.56	5.34	-0.21	2.47	✔	6.43	1.05	17.78	✔	📊	—	0.06	✔	2	1-Low	—
# of funds in category			2	15	32	12												
			512	471	422	299										12-31-2025	02-15-2022	—
PIMCO Income I2 percentile rank	PONPX	Multisector Bond	10.93	8.46	3.79	4.99	✔	4.82	0.79	18.85	✔	—	—	0.64	✔	4	—	—
# of funds in category			5	21	20	13												
			360	340	309	215										12-31-2025	—	—
Federated Hermes Govt Ultrashort IS percentile rank	FGUSX	Ultrashort Bond	5.09	5.28	3.21	2.30	✖	0.59	0.08	28.58	✔	—	—	0.26	✔	—	—	—
# of funds in category			27	58	59	73												
			247	209	182	111										—	—	—

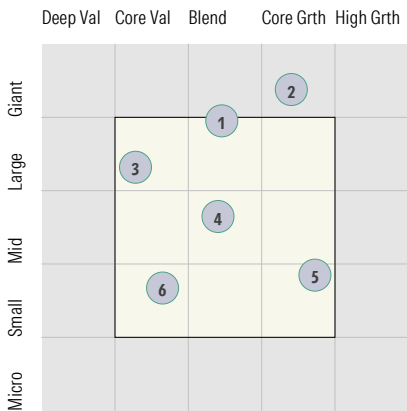
Balanced																		
BlackRock Global Allocation Instl percentile rank	MALOX	Global Allocation	19.62	13.75	5.74	7.50		9.22	1.00	9.09				0.87		2	—	Low Risk
# of funds in category			425	418	405	327										12-31-2025	—	09-30-2022

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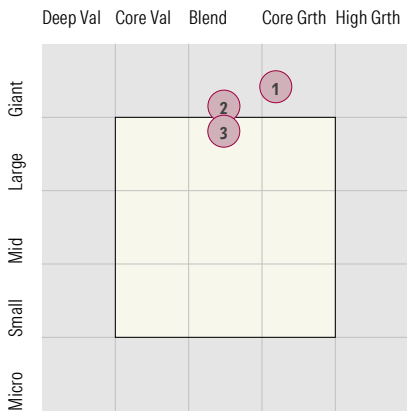
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds			Super Sectors %			Asset Allocation %					
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$		
1	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00		
2	Vanguard Growth Index Admiral	Large Growth	19.97	6.97	73.05	0.16	99.64	0.15	1,019.05		
3	Vanguard Value Index Adm	Large Value	34.94	30.46	34.59	0.32	98.45	0.89	142.98		
4	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	34.97	22.47	42.56	0.37	97.72	1.58	41.45		
5	Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33		
6	Vanguard Small Cap Value Index Admiral	Small Value	47.49	17.76	34.74	0.63	97.42	1.85	8.11		
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	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	43.12	18.49	38.37	11.99	35.46	52.55	99.16	0.84	43.13
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	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	65.08	2.97	1.93	0.00	6.66		95.11	1.93	2.96
2	Vanguard Inter-Term Bond Index Adm	Intermediate-Term Bond	61.62	0.00	38.13	0.00	6.09		100.00	0.00	0.00
3	PIMCO Income I2	Multisector Bond	30.67	17.06	10.74	0.00	5.10		88.79	11.21	0.00
4	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81		100.00	0.00	0.00