

# HERO PLUS PROGRAM

## 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	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated	
<b>US Stock</b>																		
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	20.86 8 1,379	24.98 7 1,265	15.72 6 1,169	14.43 26 906	✔	11.57	0.94	33.94	✔	🏠	✔	0.27	✔	2	-	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
American Funds Growth Fund of Amer R6 percentile rank # of funds in category	RGAGX	Large Growth	20.28 19 1,098	28.73 48 1,025	12.16 46 958	15.51 46 770	✔	14.70	0.93	24.27	✔	🏠	✔	0.29	✔	2	1-Low	Low Risk
Vanguard Value Index Adm percentile rank # of funds in category	WVAX	Large Value	15.26 53 1,122	13.46 55 1,073	12.59 34 1,011	11.66 25 847	✔	11.57	0.91	31.11	✔	🏠	✔	0.05	✔	3	1-Low	Medium Risk
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	10.69 27 503	16.63 32 485	6.35 25 459	11.63 30 384	✔	16.78	0.92	2.50	✖	🏠	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	12.05 36 424	11.93 41 394	10.71 47 374	9.94 45 301	✔	14.60	0.93	2.50	✖	🏠	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Small Cap Growth Index Admiral percentile rank # of funds in category	VSGAX	Small Growth	8.44 50 543	15.32 31 529	3.03 51 507	10.25 43 396	✔	19.25	0.93	21.10	✔	🏠	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	9.09 31 491	12.45 24 468	10.56 35 445	10.15 19 365	✔	17.60	0.85	9.77	✔	🏠	✔	0.07	✔	5	1-Low	Medium Risk
<b>Non-US Stock</b>																		
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
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	35.17 18 756	17.91 29 708	9.11 26 661	8.71 28 506	✔	12.70	1.05	12.95	✔	🏠	✔	0.05	✔	2	1-Low	Low Risk
American Funds EUPAC R6 percentile rank # of funds in category	REGGX	Foreign Large Growth	29.18 12 391	16.34 24 368	4.59 42 340	8.46 32 224	✔	12.72	0.99	24.68	✔	🏠	✔	0.47	✔	2	1-Low	Medium 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
Vanguard Total World Stock Index Admiral percentile rank # of funds in category	VTWAX	Global Stock	22.43 26 331	20.21 29 307	10.98 35 299	- - 200	✔	11.57	1.02	12.95	✔	-	✔	0.09	✔	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 Updated	Commit. Level Updated	Carbon Risk Updated
<b>Alternative</b>																		
⚠ DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	11.79	2.86	9.16	-	✓	8.70	0.83	15.85	✓	-	-	0.85	✓	3	-	-
percentile rank			73	78	89	-												
# of funds in category			112	102	97	71									12-31-2025	-	-	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	3.19	6.58	4.64	5.14	✓	17.25	1.04	29.74	✓	-	✓	0.13	✓	2	1-Low	Low Risk
percentile rank			21	42	57	45												
# of funds in category			215	204	195	150									12-31-2025	02-15-2022	12-31-2022	
<b>Fixed Income</b>																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	7.47	5.61	0.32	2.87	✓	5.93	0.98	25.36	✓	-	-	0.30	✓	4	1-Low	-
percentile rank			46	35	37	28												
# of funds in category			546	510	471	349									12-31-2025	02-15-2022	-	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.31	6.47	1.36	3.32	✓	3.38	0.48	11.36	✓	-	-	0.57	✓	3	-	-
percentile rank			66	17	13	15												
# of funds in category			106	101	96	63									12-31-2025	-	-	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.46	9.17	4.21	5.69	✓	4.44	0.91	3.43	✓	-	-	0.12	✓	2	-	-
percentile rank			11	57	48	43												
# of funds in category			626	595	560	452									07-31-2025	-	-	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	6.87	4.15	1.03	2.98	✓	4.65	1.01	4.23	✓	-	-	0.10	✓	3	-	-
percentile rank			42	45	38	37												
# of funds in category			158	149	142	118									12-31-2025	-	-	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	7.36	5.19	-0.13	2.43	✓	6.13	1.01	25.36	✓	⊠	-	0.30	✓	4	1-Low	-
percentile rank			32	25	27	16												
# of funds in category			512	471	422	299									12-31-2025	02-15-2022	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	-	-	-	42.78	✓	-	-	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.10	5.43	3.18	2.62	✓	0.70	0.10	6.21	✓	-	-	0.09	✓	3	-	-
percentile rank			25	44	61	47												
# of funds in category			247	209	182	111									12-31-2025	-	-	
<b>Target Date</b>																		
T. Rowe Price Retirement 2005 I	TRAJX	Target Date	11.45	-	-	-	-	-	-	10.51	✓	-	✓	0.34	✓	3	1-Low	-
percentile rank			33	-	-	-												
# of funds in category			89	78	72	50									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2010 I	TRPUX	Target Date	11.87	-	-	-	-	-	-	10.51	✓	-	✓	0.34	✓	3	1-Low	-
percentile rank			19	-	-	-												
# of funds in category			89	78	72	50									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	12.26	-	-	-	-	-	-	10.51	✓	-	✓	0.34	✓	3	1-Low	-
percentile rank			31	-	-	-												
# of funds in category			97	87	83	60									12-31-2025	02-15-2022	-	

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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	Sustain. Rating	Commit. Level	Carbon Risk	
													Updated	Updated	Updated			
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	12.70	-	-	-	-	-	-	10.51	✔️	-	✔️	0.36	✔️	3	1-Low	-
percentile rank			41	-	-	-												
# of funds in category			130	114	103	67									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2025 I	TREHX	Target Date	13.14	-	-	-	-	-	-	10.51	✔️	-	✔️	0.37	✔️	3	1-Low	-
percentile rank			51	-	-	-												
# of funds in category			162	145	128	90									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	14.57	-	-	-	-	-	-	10.51	✔️	-	✔️	0.39	✔️	3	1-Low	-
percentile rank			48	-	-	-												
# of funds in category			240	221	200	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2035 I	TRFIX	Target Date	16.34	-	-	-	-	-	-	10.51	✔️	-	✔️	0.41	✔️	3	1-Low	-
percentile rank			46	-	-	-												
# of funds in category			234	216	190	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	17.63	-	-	-	-	-	-	10.51	✔️	-	✔️	0.42	✔️	3	1-Low	-
percentile rank			51	-	-	-												
# of funds in category			235	214	193	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	18.68	-	-	-	-	-	-	10.51	✔️	-	✔️	0.43	✔️	3	1-Low	-
percentile rank			54	-	-	-												
# of funds in category			228	211	190	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2050 I	TRLX	Target Date	19.06	-	-	-	-	-	-	10.51	✔️	-	✔️	0.44	✔️	3	1-Low	-
percentile rank			66	-	-	-												
# of funds in category			234	214	193	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	19.15	-	-	-	-	-	-	10.51	✔️	-	✔️	0.45	✔️	3	1-Low	-
percentile rank			72	-	-	-												
# of funds in category			227	210	189	137									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	19.19	-	-	-	-	-	-	10.51	✔️	-	✔️	0.46	✔️	3	1-Low	-
percentile rank			72	-	-	-												
# of funds in category			227	210	184	91									12-31-2025	02-15-2022	-	
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	19.11	-	-	-	-	-	-	5.30	✔️	-	✔️	0.46	✔️	3	1-Low	-
percentile rank			81	-	-	-												
# of funds in category			325	205	142	-									12-31-2025	02-15-2022	-	

### Balanced

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	12.86	10.93	4.24	6.12	✔️	7.26	0.96	3.93	✔️	🇺🇸	✔️	0.12	✔️	3	1-Low	-
percentile rank			34	16	52	24												
# of funds in category			238	228	221	182									12-31-2025	07-19-2023	-	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	19.63	17.08	8.76	10.03	✔️	10.04	0.97	3.93	✔️	🇺🇸	✔️	0.14	✔️	3	1-Low	Low Risk
percentile rank			27	12	27	14												
# of funds in category			182	178	174	145									12-31-2025	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	9.42	7.83	1.92	4.06	✔️	6.11	0.93	3.93	✔️	🇺🇸	✔️	0.11	✔️	3	1-Low	-
percentile rank			48	52	85	62												
# of funds in category			89	86	81	71									12-31-2025	07-19-2023	-	
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	16.24	13.98	6.49	8.09	✔️	8.60	0.95	3.93	✔️	🇺🇸	✔️	0.13	✔️	3	1-Low	Low Risk
percentile rank			41	19	40	18												
# of funds in category			425	418	405	327									12-31-2025	07-19-2023	12-31-2022	

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# HERO PLUS PROGRAM

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

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



**US Stock Funds**

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 American Funds Invmt Co of Amer R6	Large Blend	22.56	20.14	57.29	2.67	87.54	9.18	440.71
2 Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3 American Funds Growth Fund of Amer R6	Large Growth	24.43	14.84	60.73	2.02	87.30	9.14	357.59
4 Vanguard Value Index Adm	Large Value	34.94	30.46	34.59	0.32	98.45	0.89	142.98
5 Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	32.45	16.30	51.23	0.21	97.74	2.04	45.02
6 Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	36.72	26.82	36.46	0.10	98.51	1.25	39.06
7 Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33
8 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**

Fund	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
		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 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
3 American Funds EUPAC R6	Foreign Large Growth	38.73	14.74	46.53	15.52	34.52	49.96	85.96	14.04	89.72
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 Vanguard Total World Stock Index Admiral	Global Stock	33.96	16.57	49.46	66.16	17.83	16.00	92.10	7.90	147.61

**Fixed Income Funds**

Fund	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg Credit	US	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1 Baird Core Plus Bond Inst	Core Plus Bond	24.48	16.31	50.14	0.00	5.76	97.30	2.60	0.10	
2 PIMCO International Bond (USD-Hdg) Instl	Global Bond	44.35	9.26	4.31	0.00	7.49	96.20	3.80	0.00	
3 Vanguard High-Yield Corporate Adm	High Yield Bond	4.42	0.00	87.08	0.00	2.65	11.09	88.39	0.52	
4 Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23	
5 Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00	
6 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7 Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	12.27	0.94	81.93	0.00	0.98	98.74	0.60	0.66	

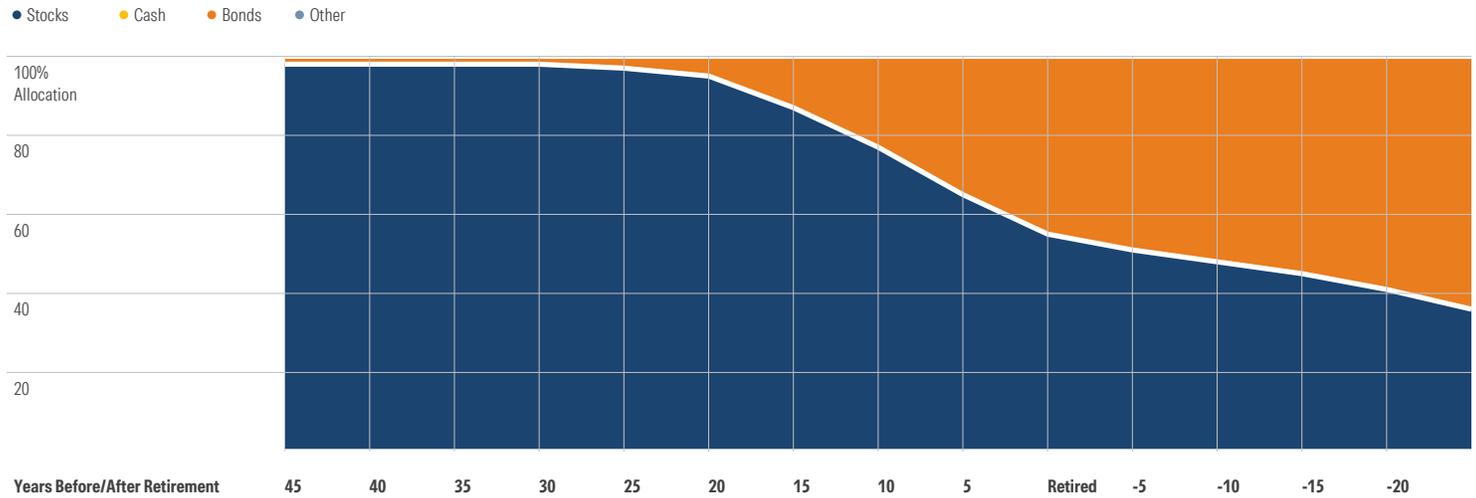
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## Target Date Analysis (Data as of 12-31-2025)

### Target Date Allocation



### 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
T. Rowe Price Retirement 2005 I	39.05	26.72	12.33	53.10	30.91	7.52	7.27	0.58	140.65
T. Rowe Price Retirement 2010 I	42.99	29.39	13.60	49.06	29.37	6.95	7.37	0.58	140.03
T. Rowe Price Retirement 2015 I	45.92	31.62	14.30	46.07	27.36	6.64	7.42	0.58	142.85
T. Rowe Price Retirement 2020 I	48.82	33.56	15.26	43.46	25.19	6.45	7.14	0.58	144.28
T. Rowe Price Retirement 2025 I	52.58	36.36	16.22	39.77	23.25	5.91	7.07	0.57	143.23
T. Rowe Price Retirement 2030 I	62.26	42.39	19.87	30.90	16.77	4.54	6.28	0.57	135.93
T. Rowe Price Retirement 2035 I	74.56	49.84	24.72	19.87	5.63	3.01	5.02	0.56	129.95
T. Rowe Price Retirement 2040 I	84.66	56.46	28.20	10.54	4.70	1.37	4.29	0.52	130.22
T. Rowe Price Retirement 2045 I	92.75	62.00	30.75	3.15	7.62	0.19	3.62	0.49	130.52
T. Rowe Price Retirement 2050 I	95.32	63.79	31.53	0.97	0.71	0.05	3.23	0.49	130.74
T. Rowe Price Retirement 2055 I	96.39	64.52	31.87	0.87	0.64	0.04	2.24	0.51	130.52
T. Rowe Price Retirement 2060 I	96.49	64.58	31.91	0.87	0.66	0.04	2.14	0.51	130.41
T. Rowe Price Retirement 2065 I	96.53	64.58	31.95	0.87	0.67	0.04	2.10	0.50	130.56