

# EDUCATIONAL SYSTEMS FEDERAL CREDIT

## Screens Summary (Data as of 06-30-2022)

🔴 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 Yr %	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>
<b>US Stock</b>																		
JPMorgan US Equity I	JUESX	Large Blend	-9.83	12.95	12.34	13.68	✓	19.04	1.01	7.87	✓	🗄️	✖️	0.69	✓	3	2-Basic	Low Risk
<i>percentile rank</i>			30	3	4	2												
<i># of funds in category</i>			1,369	1,236	1,119	819									05-31-2022	03-11-2022	03-31-2022	
BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	-11.06	10.05	10.76	12.40	✓	18.65	1.00	1.68	✖️	🗄️	✓	0.50	✓	3	—	Low Risk
<i>percentile rank</i>			45	39	37	38												
<i># of funds in category</i>			1,369	1,236	1,119	819									05-31-2022	—	03-31-2022	
Fidelity® Contrafund®	FCNTX	Large Growth	-21.97	8.41	11.26	12.94	✓	20.15	0.95	31.81	✓	🗄️	✓	0.81	✓	2	1-Low	Low Risk
<i>percentile rank</i>			51	54	49	42												
<i># of funds in category</i>			1,252	1,142	1,060	793									05-31-2022	02-15-2022	03-31-2022	
American Funds American Mutual R4	RMFEX	Large Value	0.95	9.08	9.48	10.86	✓	14.66	0.73	16.50	✓	🗄️	✓	0.62	✓	4	—	Low Risk
<i>percentile rank</i>			10	31	18	34												
<i># of funds in category</i>			1,222	1,150	1,082	783									05-31-2022	—	03-31-2022	
Baron Growth Retail	BGRFX	Mid-Cap Growth	-22.39	6.45	10.59	11.86	✓	23.62	1.01	27.52	✓	🗄️	✓	1.29	✓	4	—	Low Risk
<i>percentile rank</i>			25	31	18	27												
<i># of funds in category</i>			589	535	496	383									05-31-2022	—	03-31-2022	
American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	-2.22	8.13	6.70	11.05	✓	19.34	0.84	18.26	✓	🗄️	✓	0.98	✓	3	1-Low	Medium Risk
<i>percentile rank</i>			6	41	46	15												
<i># of funds in category</i>			407	393	363	270									05-31-2022	02-15-2022	03-31-2022	
Allspring Small Company Growth Admin	NVSCX	Small Growth	-22.90	5.60	8.19	10.93	✓	24.03	0.94	27.65	✓	🗄️	✓	1.19	✓	4	—	Low Risk
<i>percentile rank</i>			23	38	48	38												
<i># of funds in category</i>			623	585	539	404									05-31-2022	—	03-31-2022	
Delaware Small Cap Value A	DEV LX	Small Value	-10.49	6.04	4.63	8.90	✓	25.72	0.99	25.18	✓	🗄️	✓	1.11	✓	3	—	Medium Risk
<i>percentile rank</i>			39	69	63	56												
<i># of funds in category</i>			466	439	412	315									05-31-2022	—	03-31-2022	
<b>Non-US Stock</b>																		
American Funds New World R4	RNWXE	Diversified Emerging Mkts	-27.41	2.53	4.78	5.66	✓	18.74	0.95	23.05	✓	🗄️	✓	0.92	✓	3	1-Low	Medium Risk
<i>percentile rank</i>			60	20	7	5												
<i># of funds in category</i>			821	736	637	366									05-31-2022	02-15-2022	03-31-2022	
BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	-17.67	0.81	1.87	4.98	✓	17.71	0.99	1.68	✖️	🗄️	✓	0.60	✓	3	—	Low Risk
<i>percentile rank</i>			37	68	65	57												
<i># of funds in category</i>			757	704	612	418									05-31-2022	—	03-31-2022	
MFS International Growth R3	MGRTX	Foreign Large Growth	-18.28	2.97	5.34	6.70	✓	15.65	0.83	10.50	✓	🗄️	✖️	1.08	✓	4	—	Low Risk
<i>percentile rank</i>			6	27	18	27												
<i># of funds in category</i>			452	398	348	225									05-31-2022	—	03-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	-17.40	2.06	2.66	5.36	✓	19.95	1.06	12.10	✓	🗄️	✓	0.36	✓	2	—	Medium Risk
<i>percentile rank</i>			82	40	17	21												
<i># of funds in category</i>			346	318	294	177									05-31-2022	—	03-31-2022	
American Funds Capital World Gr&Inc R4	RWIE X	World Stock	-18.03	4.23	5.28	8.18	✓	17.58	0.97	16.42	✓	—	✓	0.77	✓	2	1-Low	Low Risk
<i>percentile rank</i>			79	74	72	65												
<i># of funds in category</i>			340	305	273	168									05-31-2022	05-18-2022	03-31-2022	

# EDUCATIONAL SYSTEMS FEDERAL CREDIT

## Screens Summary (Data as of 06-30-2022)

⊖ 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>Alternative</b>																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	19.86	13.42	7.35	0.86	✓	16.82	0.92	12.25	✓	—	✓	1.09	✓	3	—	—
<i>percentile rank</i>			85	85	92	24												
<i># of funds in category</i>			115	110	92	60									05-31-2022	—	—	
⚠ T. Rowe Price Global Real Estate Adv	PAGEX	Global Real Estate	-13.92	0.92	2.63	4.63	✓	18.82	0.88	1.25	✗	☒	✓	1.15	✓	2	—	Medium Risk
<i>percentile rank</i>			56	37	50	65												
<i># of funds in category</i>			190	189	173	110									05-31-2022	—	03-31-2022	
<b>Fixed Income</b>																		
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	-10.09	0.48	1.86	3.99	✓	9.26	0.90	7.66	✓	—	—	1.00	✓	—	—	—
<i>percentile rank</i>			25	30	33	30												
<i># of funds in category</i>			678	635	581	393												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	-5.69	3.05	2.94	1.29	✓	5.14	1.01	5.38	✓	—	—	0.60	✓	3	—	—
<i>percentile rank</i>			69	40	51	70												
<i># of funds in category</i>			208	199	186	126									05-31-2022	—	—	
Metropolitan West Total Return Bd M	MWTRX	Intermediate-Term Bond	-11.81	-1.01	0.81	2.03	✓	4.92	1.07	25.27	✓	—	—	0.67	✓	3	—	—
<i>percentile rank</i>			70	63	58	38												
<i># of funds in category</i>			608	567	505	362									05-31-2022	—	—	
PIMCO Income A	PONAX	Multisector Bond	-8.85	-0.07	1.63	4.66	✓	6.55	0.85	15.26	✓	—	—	1.02	✓	—	—	—
<i>percentile rank</i>			34	43	41	2												
<i># of funds in category</i>			342	285	253	146												
PIMCO Short-Term A	PSHAX	Ultrashort Bond	-2.01	0.51	1.04	1.25	✓	2.42	0.17	11.50	✓	—	—	0.72	✗	2	—	—
<i>percentile rank</i>			78	60	68	20												
<i># of funds in category</i>			237	216	177	97									05-31-2022	—	—	
PIMCO International Bond (USD-Hdg) A	PFOAX	World Bond	-9.21	-1.42	1.11	3.05	✓	4.08	0.63	7.76	✓	—	—	0.92	✓	2	—	—
<i>percentile rank</i>			27	32	20	10												
<i># of funds in category</i>			130	112	89	58									04-30-2022	—	—	
<b>Target Date</b>																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	-6.92	3.71	4.27	5.53	✓	7.74	0.87	10.50	✓	—	✓	0.63	✓	2	—	—
<i>percentile rank</i>			5	2	11	7												
<i># of funds in category</i>			130	116	86	54									05-31-2022	—	—	
American Funds 2015 Trgt Date Retire R4	RDBTX	Target Date	-8.01	3.86	4.51	6.07	✓	8.60	0.87	10.50	✓	—	✗	0.64	✓	2	—	—
<i>percentile rank</i>			4	2	15	7												
<i># of funds in category</i>			128	117	94	46									05-31-2022	—	—	
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	-8.75	4.03	4.84	6.72	✓	9.04	0.84	10.50	✓	—	✓	0.65	✓	2	—	—
<i>percentile rank</i>			6	11	15	5												
<i># of funds in category</i>			170	159	134	65									05-31-2022	—	—	
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	-10.32	4.68	5.53	7.79	✓	10.37	0.87	10.50	✓	—	✓	0.66	✓	3	—	Low Risk
<i>percentile rank</i>			10	4	7	3												
<i># of funds in category</i>			229	203	176	90									05-31-2022	—	09-30-2020	

# EDUCATIONAL SYSTEMS FEDERAL CREDIT

## Screens Summary (Data as of 06-30-2022)

⊖ 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 2030 Trgt Date Retire R4	RDETX	Target Date	-11.94	5.09	6.15	8.56	✓	12.16	0.91	10.50	✓	—	✓	0.68	✓	3	—	Low Risk
<i>percentile rank</i>			15	6	4	2												
<i># of funds in category</i>			230	202	175	95									05-31-2022	—	03-31-2022	
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	-13.91	5.95	7.01	9.22	✓	14.51	0.97	10.50	✓	—	✓	0.70	✓	3	—	Low Risk
<i>percentile rank</i>			19	2	2	2												
<i># of funds in category</i>			222	200	173	87									05-31-2022	—	03-31-2022	
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	-15.51	6.11	7.23	9.43	✓	15.78	0.96	10.50	✓	—	✓	0.71	✓	3	—	Low Risk
<i>percentile rank</i>			54	11	2	2												
<i># of funds in category</i>			224	202	175	95									05-31-2022	—	03-31-2022	
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	-16.22	6.06	7.26	9.49	✓	16.19	0.93	10.50	✓	—	✓	0.72	✓	3	—	Low Risk
<i>percentile rank</i>			61	21	6	2												
<i># of funds in category</i>			222	200	173	86									05-31-2022	—	03-31-2022	
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	-17.03	5.88	7.21	9.48	✓	16.48	0.93	10.50	✓	—	✖	0.72	✓	3	—	Low Risk
<i>percentile rank</i>			66	30	7	2												
<i># of funds in category</i>			224	202	175	91									05-31-2022	—	03-31-2022	
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	-17.70	5.61	7.04	9.38	✓	16.59	0.93	10.50	✓	—	✖	0.73	✓	3	—	Low Risk
<i>percentile rank</i>			87	48	12	8												
<i># of funds in category</i>			222	200	171	70									05-31-2022	—	03-31-2022	
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	-17.94	5.51	6.98	—	✓	16.61	1.38	7.27	✓	—	✖	0.73	✓	3	—	Low Risk
<i>percentile rank</i>			93	52	24	—												
<i># of funds in category</i>			222	192	153	1									05-31-2022	—	03-31-2022	
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	-17.90	—	—	—	—	—	—	2.50	✖	—	✓	0.73	✓	3	—	Low Risk
<i>percentile rank</i>			92	—	—	—												
<i># of funds in category</i>			151	37	—	—									05-31-2022	—	03-31-2022	
<b>Balanced</b>																		
MFS Conservative Allocation R3	MACNX	Target Risk	-11.05	2.83	4.24	4.99	✓	9.19	1.07	20.02	✓	—	✓	0.86	✓	3	—	—
<i>percentile rank</i>			42	31	15	29												
<i># of funds in category</i>			466	428	395	284									05-31-2022	—	—	
MFS Growth Allocation R3	MAGEX	Target Risk	-13.53	5.19	6.88	8.24	✓	14.92	1.00	20.02	✓	—	✓	0.96	✓	4	—	Low Risk
<i>percentile rank</i>			46	42	18	27												
<i># of funds in category</i>			330	306	280	223									05-31-2022	—	03-31-2022	
MFS Moderate Allocation R3	MAMHX	Target Risk	-12.57	4.07	5.65	6.67	✓	11.97	1.00	20.02	✓	—	✓	0.91	✓	3	—	Low Risk
<i>percentile rank</i>			61	59	41	50												
<i># of funds in category</i>			756	710	646	481									05-31-2022	—	12-31-2021	