



H AND M BAY INC CORPORATE PROFIT

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			
US Stock																				
Vanguard Dividend Growth Inv	VDIGX	Large Blend	-0.01	10.44	12.13	12.63		15.91	0.79	16.42				0.27		3	2-Basic	Low Risk		
percentile rank			2	26	6	26														
# of funds in category			1,369	1,236	1,119	819												05-31-2022	02-15-2022	03-31-2022
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-10.66	10.56	11.27	12.92		18.64	1.00	6.18				0.04		3	1-Low	Low Risk		
percentile rank			38	22	20	12														
# of funds in category			1,369	1,236	1,119	819												05-31-2022	02-15-2022	03-31-2022
MFS Growth R6	MFEKX	Large Growth	-22.60	8.17	12.79	14.20		19.71	0.92	20.26				0.49		4	2-Basic	Low Risk		
percentile rank			54	56	24	14														
# of funds in category			1,252	1,142	1,060	793												05-31-2022	02-15-2022	03-31-2022
Invesco Growth and Income R6	GIFFX	Large Value	-6.11	7.60	6.68	-		22.47	1.14	19.35				0.40		2	-	Medium Risk		
percentile rank			63	57	77	-														
# of funds in category			1,222	1,150	1,082	783												05-31-2022	-	03-31-2022
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	-24.39	4.76	10.77	-		20.67	0.89	13.62				0.65		5	2-Basic	Low Risk		
percentile rank			31	54	16	-														
# of funds in category			589	535	496	383												05-31-2022	02-15-2022	03-31-2022
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	-6.05	7.53	7.10	11.30		21.90	0.96	15.88				0.07		4	1-Low	Medium Risk		
percentile rank			27	48	33	12														
# of funds in category			407	393	363	270												05-31-2022	02-15-2022	03-31-2022
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	-33.61	1.20	4.63	9.16		24.74	1.00	12.83				0.05		2	-	Medium Risk		
percentile rank			69	83	87	80														
# of funds in category			623	585	539	404												05-31-2022	-	03-31-2022
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	-16.38	6.22	4.93	9.05		25.25	0.99	12.83				0.05		2	-	Medium Risk		
percentile rank			87	65	55	50														
# of funds in category			466	439	412	315												05-31-2022	-	03-31-2022
Non-US Stock																				
American Funds New World R6	RNWGX	Diversified Emerging Mkts	-27.15	2.89	5.15	6.03		18.74	0.95	23.05				0.57		3	1-Low	Medium Risk		
percentile rank			58	16	5	4														
# of funds in category			821	736	637	366												05-31-2022	02-15-2022	03-31-2022
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	-18.96	2.08	3.08	5.29		19.25	1.08	13.75				0.54		2	1-Low	Low Risk		
percentile rank			54	32	20	41														
# of funds in category			757	704	612	418												05-31-2022	02-15-2022	03-31-2022
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	-18.15	2.10	2.68	5.84		18.67	1.05	9.36				0.07		2	1-Low	Low Risk		
percentile rank			46	32	35	20														
# of funds in category			757	704	612	418												05-31-2022	02-15-2022	03-31-2022
American Funds Europacific Growth R6	RERGX	Foreign Large Growth	-27.68	1.49	3.10	6.30		19.09	1.00	21.09				0.46		2	1-Low	Medium Risk		
percentile rank			58	59	56	34														
# of funds in category			452	398	348	225												05-31-2022	02-15-2022	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		
percentile rank			82	40	17	21														
# of funds in category			346	318	294	177												05-31-2022	-	03-31-2022

H AND M BAY INC CORPORATE PROFIT

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
American Funds Capital World Gr&Inc R6	RWIGX	World Stock	-17.74	4.60	5.65	8.56	✔️	17.58	0.96	16.42	✔️	—	✔️	0.42	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			77	70	68	51												
<i># of funds in category</i>			340	305	273	168									05-31-2022	05-18-2022	03-31-2022	

Alternative

PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	22.96	16.88	10.25	-0.36	✔️	20.91	1.14	3.66	✔️	—	—	0.82	✔️	3	—	—
<i>percentile rank</i>			64	22	31	50												
<i># of funds in category</i>			115	110	92	60									05-31-2022	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-8.05	4.77	5.71	7.48	✔️	20.14	0.95	26.15	✔️	—	✔️	0.12	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			73	49	52	33												
<i># of funds in category</i>			252	232	206	147									05-31-2022	02-15-2022	03-31-2022	

Fixed Income

Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	-9.77	0.77	2.17	—	✔️	9.25	0.90	7.66	✔️	—	—	0.66	✔️	—	—	—
<i>percentile rank</i>			23	24	23	—												
<i># of funds in category</i>			678	635	581	393												
BlackRock Inflation Protected Bond K	BPLBX	Inflation- Protected Bond	-5.36	3.36	3.25	1.65	✔️	5.22	1.03	5.38	✔️	—	—	0.30	✔️	3	—	—
<i>percentile rank</i>			55	20	11	22												
<i># of funds in category</i>			208	199	186	126									05-31-2022	—	—	
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate- Term Bond	-10.40	-0.94	0.84	1.49	✔️	4.71	1.03	9.36	✔️	🗄️	—	0.05	✔️	3	1-Low	—
<i>percentile rank</i>			36	40	36	48												
<i># of funds in category</i>			443	399	362	267									05-31-2022	02-15-2022	—	
PIMCO Income Instl	PIMIX	Multisector Bond	-8.48	0.33	2.04	5.07	✔️	6.55	0.85	15.26	✔️	—	—	0.62	✔️	—	—	—
<i>percentile rank</i>			30	31	22	1												
<i># of funds in category</i>			342	285	253	146												
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.19	✔️	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			—	—	—	—												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	-0.44	0.66	1.12	—	✔️	0.55	0.06	24.99	✔️	—	—	0.24	✔️	—	—	—
<i>percentile rank</i>			20	40	57	—												
<i># of funds in category</i>			237	216	177	97												
PIMCO International Bond (USD-Hdg) Instl	PFORX	World Bond	-8.85	-1.02	1.51	3.47	✔️	4.08	0.64	7.76	✔️	—	—	0.52	✔️	2	—	—
<i>percentile rank</i>			22	23	7	1												
<i># of funds in category</i>			130	112	89	58									04-30-2022	—	—	

Target Date

Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	-11.65	3.36	4.64	6.51	✔️	9.81	0.92	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	—
<i>percentile rank</i>			38	41	32	24												
<i># of funds in category</i>			170	159	134	65									05-31-2022	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	-13.21	3.74	5.07	7.10	✔️	11.54	0.98	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			51	42	37	19												
<i># of funds in category</i>			229	203	176	90									05-31-2022	02-15-2022	03-31-2022	

H AND M BAY INC CORPORATE PROFIT

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	Commit. Level	Carbon Risk	
														Updated	Updated	Updated		
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	-13.94	4.22	5.50	7.68	✔️	12.82	0.97	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			47	47	46	25												
<i># of funds in category</i>			230	202	175	95									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	-14.36	4.80	5.96	8.27	✔️	14.06	0.94	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			37	48	45	27												
<i># of funds in category</i>			222	200	173	87									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	-14.82	5.35	6.42	8.74	✔️	15.30	0.93	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			32	43	39	21												
<i># of funds in category</i>			224	202	175	95									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	-15.29	5.89	6.80	8.97	✔️	16.55	0.96	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			33	28	30	19												
<i># of funds in category</i>			222	200	173	86									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2050 Fund	VFIX	Target Date	-15.45	5.91	6.81	8.97	✔️	16.64	0.95	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			31	26	32	22												
<i># of funds in category</i>			224	202	175	91									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	-15.45	5.89	6.80	8.95	✔️	16.65	0.94	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			30	32	34	24												
<i># of funds in category</i>			222	200	171	70									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2060 Fund	VTSX	Target Date	-15.44	5.89	6.79	8.96	✔️	16.62	1.39	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			29	35	43	1												
<i># of funds in category</i>			222	192	153	1									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	-15.40	5.86	—	—	✖️	16.64	1.39	4.97	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			20	50	—	—												
<i># of funds in category</i>			151	37	—	—									05-31-2022	02-15-2022	03-31-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	-10.14	2.09	3.34	4.12	✔️	6.89	0.85	9.36	✔️	—	✔️	0.08	✔️	3	1-Low	—
<i>percentile rank</i>			47	33	30	36												
<i># of funds in category</i>			168	149	128	79									05-31-2022	02-15-2022	—	
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	-12.51	2.13	3.68	5.00	✔️	8.58	1.00	0.34	✖️	—	✔️	0.12	✔️	3	1-Low	—
<i>percentile rank</i>			76	53	34	28												
<i># of funds in category</i>			466	428	395	284									05-31-2022	02-15-2022	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	-14.91	5.16	6.19	8.21	✔️	14.98	1.01	0.34	✖️	—	✔️	0.14	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			68	44	31	29												
<i># of funds in category</i>			330	306	280	223									05-31-2022	02-15-2022	03-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	-11.33	0.43	2.27	3.28	✔️	5.85	0.97	0.34	✖️	—	✔️	0.11	✔️	3	1-Low	—
<i>percentile rank</i>			69	71	47	40												
<i># of funds in category</i>			141	132	126	89									05-31-2022	02-15-2022	—	
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	-13.73	3.66	4.95	6.63	✔️	11.71	0.98	0.34	✖️	—	✔️	0.13	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			79	70	58	52												
<i># of funds in category</i>			756	710	646	481									05-31-2022	02-15-2022	03-31-2022	