

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 06-30-2023)

🚫 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	
US Stock																		
JPMorgan US Equity I <i>percentile rank</i> <i># of funds in category</i>	JUESX	Large Blend	18.46 47 1,557	14.80 22 1,413	13.32 4 1,305	13.23 4 984	✔️	18.22	0.99	8.87	✔️	🇺🇸	✔️	0.69	✔️	3	2-Basic	Low Risk
BNY Mellon S&P 500 Index <i>percentile rank</i> <i># of funds in category</i>	PEOPX	Large Blend Index	18.99 37 1,557	14.04 44 1,413	11.75 35 1,305	12.30 30 984	✔️	18.20	1.00	2.68	✖️	🇺🇸	✔️	0.50	✔️	3	–	Low Risk
Fidelity® Contrafund® <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	25.07 40 1,322	10.56 48 1,214	11.45 53 1,126	13.71 40 879	✔️	19.54	0.89	32.81	✔️	🇺🇸	✔️	0.55	✔️	1	1-Low	Low Risk
American Funds American Mutual R4 <i>percentile rank</i> <i># of funds in category</i>	RMFEX	Large Value	7.84 77 1,314	11.84 84 1,227	8.90 35 1,171	9.88 27 890	✔️	14.10	0.78	17.50	✔️	🇺🇸	✔️	0.62	✔️	3	–	Medium Risk
Baron Growth Retail <i>percentile rank</i> <i># of funds in category</i>	BGRFX	Mid-Cap Growth	21.72 18 606	11.27 14 561	10.89 14 527	11.58 29 417	✔️	21.85	0.99	28.52	✔️	🇺🇸	✔️	1.30	✔️	4	–	Low Risk
American Century Mid Cap Value Inv <i>percentile rank</i> <i># of funds in category</i>	ACMVX	Mid-Cap Value	10.17 71 436	14.83 74 416	7.44 43 397	9.66 21 303	✔️	17.01	0.85	19.26	✔️	🇺🇸	✔️	0.97	✔️	3	1-Low	Medium Risk
Allspring Small Company Growth Admin <i>percentile rank</i> <i># of funds in category</i>	NVSCX	Small Growth	13.38 63 627	10.53 26 596	6.08 58 560	9.77 48 424	✔️	19.58	0.84	28.65	✔️	🇺🇸	✔️	1.19	✔️	4	–	Low Risk
Delaware Small Cap Value A <i>percentile rank</i> <i># of funds in category</i>	DEV LX	Small Value	7.69 74 507	16.35 67 471	4.13 66 446	7.68 49 350	✔️	22.80	0.98	11.00	✔️	🇺🇸	✔️	1.11	✔️	3	–	Medium Risk
Non-US Stock																		
American Funds New World R4 <i>percentile rank</i> <i># of funds in category</i>	RNWEX	Diversified Emerging Mkts	14.31 9 840	5.58 30 747	5.57 5 668	5.96 2 408	✔️	17.16	0.85	24.05	✔️	🇺🇸	✔️	0.93	✔️	3	1-Low	Medium Risk
BNY Mellon International Stock Index Inv <i>percentile rank</i> <i># of funds in category</i>	DIISX	Foreign Large Blend Index	17.99 29 797	8.53 44 745	4.00 48 682	4.97 60 463	✔️	18.78	1.08	2.68	✖️	🇺🇸	✔️	0.60	✔️	3	–	Low Risk
MFS International Growth R3 <i>percentile rank</i> <i># of funds in category</i>	MGRTX	Foreign Large Growth	18.10 33 477	8.04 10 431	6.48 22 372	7.18 23 258	✔️	17.26	0.90	11.50	✔️	🇺🇸	✔️	1.07	✔️	4	–	Low Risk
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	18.00 35 392	11.25 43 357	4.55 27 326	5.31 18 209	✔️	19.21	1.02	13.10	✔️	🇺🇸	✖️	0.38	✔️	2	–	Medium Risk
American Funds Capital World Gr&Inc R4 <i>percentile rank</i> <i># of funds in category</i>	RWIE X	Global Stock	17.98 24 380	9.35 69 354	6.61 65 303	8.06 64 197	✔️	17.34	0.99	17.42	✔️	—	✔️	0.78	✔️	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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
Alternative																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	-9.30	15.81	3.66	0.49	✔️	15.45	0.92	13.25	✔️	—	✔️	1.02	✔️	3	—	—
<i>percentile rank</i>			41	90	79	27												
<i># of funds in category</i>			114	108	98	66									07-31-2023	—	—	
American Century Real Estate Inv	REACX	Real Estate	-4.99	6.39	4.36	5.94	✔️	19.79	0.97	14.62	✔️	—	✖️	1.15	✔️	4	—	Low Risk
<i>percentile rank</i>			77	60	51	55												
<i># of funds in category</i>			274	250	231	169									07-31-2023	—	12-31-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) A	PFOAX	Global Bond	1.56	-1.83	0.64	2.71	✔️	4.38	0.59	8.76	✔️	—	—	0.91	✔️	4	—	—
<i>percentile rank</i>			22	21	42	6												
<i># of funds in category</i>			139	128	106	66									07-31-2023	—	—	
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	9.05	3.83	3.33	4.07	✔️	7.91	0.92	8.66	✔️	—	—	1.00	✔️	—	—	—
<i>percentile rank</i>			27	28	26	22												
<i># of funds in category</i>			726	664	622	453									—	—	—	
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation- Protected Bond	-1.09	0.01	2.35	1.65	✔️	7.08	1.02	6.38	✔️	—	—	0.81	✖️	3	—	—
<i>percentile rank</i>			43	46	46	54												
<i># of funds in category</i>			239	222	218	155									07-31-2023	—	—	
Metropolitan West Total Return Bd M	MWTRX	Intermediate- Term Bond	-1.54	-4.27	0.59	1.43	✖️	6.93	1.12	26.27	✔️	—	—	0.65	✔️	4	—	—
<i>percentile rank</i>			82	91	72	73												
<i># of funds in category</i>			685	612	572	407									07-31-2023	—	—	
PIMCO Income A	PONAX	Multisector Bond	4.93	1.44	2.19	3.83	✔️	5.76	0.83	16.26	✔️	—	—	0.91	✔️	4	—	—
<i>percentile rank</i>			31	25	36	4												
<i># of funds in category</i>			368	328	281	178									07-31-2023	—	—	
PIMCO Short-Term A	PSHAX	Ultrashort Bond	4.04	0.98	1.46	1.53	✔️	1.12	0.00	12.50	✔️	—	—	0.70	✖️	3	—	—
<i>percentile rank</i>			36	66	71	22												
<i># of funds in category</i>			245	221	193	111									07-31-2023	—	—	
Target Date																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	3.93	3.61	4.22	5.02	✔️	8.58	0.88	11.50	✔️	—	✔️	0.63	✔️	1	—	—
<i>percentile rank</i>			72	13	25	18												
<i># of funds in category</i>			123	113	85	44									07-31-2023	—	—	
American Funds 2015 Trgt Date Retire R4	RDCTX	Target Date	4.81	4.05	4.54	5.46	✔️	9.33	0.87	11.50	✔️	—	✖️	0.65	✔️	1	—	—
<i>percentile rank</i>			88	10	15	18												
<i># of funds in category</i>			127	116	97	45									07-31-2023	—	—	
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	5.45	4.20	4.75	5.98	✔️	9.86	0.84	11.50	✔️	—	✔️	0.65	✔️	1	—	—
<i>percentile rank</i>			84	33	22	29												
<i># of funds in category</i>			167	151	129	61									07-31-2023	—	—	
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	6.77	4.85	5.37	6.85	✔️	10.80	0.86	11.50	✔️	—	✔️	0.67	✔️	2	—	Low Risk
<i>percentile rank</i>			73	42	13	7												
<i># of funds in category</i>			264	235	207	126									07-31-2023	—	06-30-2022	

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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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	8.88	6.06	6.00	7.73	✔	12.23	0.90	11.50	✔	—	✔	0.68	✔	2	—	Low Risk
<i>percentile rank</i>			60	44	18	7												
<i># of funds in category</i>			259	230	200	122									07-31-2023	—	12-31-2022	
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	11.41	7.63	6.99	8.60	✔	13.91	0.95	11.50	✔	—	✔	0.70	✔	2	—	Low Risk
<i>percentile rank</i>			42	33	6	6												
<i># of funds in category</i>			263	234	208	122									07-31-2023	—	12-31-2022	
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	13.71	8.56	7.50	9.01	✔	15.15	0.96	11.50	✔	—	✔	0.71	✔	2	—	Low Risk
<i>percentile rank</i>			20	52	13	2												
<i># of funds in category</i>			255	221	199	121									07-31-2023	—	12-31-2022	
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	14.45	8.73	7.60	9.13	✔	15.59	0.95	11.50	✔	—	✔	0.72	✔	2	—	Low Risk
<i>percentile rank</i>			31	77	22	4												
<i># of funds in category</i>			258	231	208	126									07-31-2023	—	12-31-2022	
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	15.02	8.69	7.61	9.17	✔	15.86	0.95	11.50	✔	—	✔	0.73	✔	2	—	Low Risk
<i>percentile rank</i>			28	86	24	3												
<i># of funds in category</i>			253	223	199	123									07-31-2023	—	12-31-2022	
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	15.47	8.55	7.52	9.12	✔	16.00	0.95	11.50	✔	—	✖	0.73	✔	2	—	Low Risk
<i>percentile rank</i>			22	89	36	7												
<i># of funds in category</i>			260	226	204	103									07-31-2023	—	12-31-2022	
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	15.60	8.49	7.48	—	✔	16.06	1.29	8.27	✔	—	✖	0.73	✔	2	—	Low Risk
<i>percentile rank</i>			21	92	40	—												
<i># of funds in category</i>			245	210	182	8									07-31-2023	—	12-31-2022	
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	15.63	8.53	—	—	—	16.08	1.29	3.50	✔	—	✖	0.73	✔	2	—	Low Risk
<i>percentile rank</i>			26	89	—	—												
<i># of funds in category</i>			188	86	11	—									07-31-2023	—	12-31-2022	

Balanced

MFS Conservative Allocation R3	MACNX	Target Risk	5.73	3.00	4.39	4.80	✔	9.54	1.01	21.02	✔	—	✔	0.83	✔	3	—	—
<i>percentile rank</i>			42	47	18	27												
<i># of funds in category</i>			538	510	474	351									07-31-2023	—	—	
MFS Growth Allocation R3	MAGEX	Target Risk	10.92	7.82	6.99	7.79	✔	14.58	1.00	21.02	✔	—	✔	0.94	✔	4	—	Low Risk
<i>percentile rank</i>			59	65	23	31												
<i># of funds in category</i>			393	360	338	260									07-31-2023	—	12-31-2022	
MFS Moderate Allocation R3	MAMHX	Target Risk	8.09	5.25	5.73	6.33	✔	12.22	1.00	21.02	✔	—	✔	0.90	✔	3	—	Low Risk
<i>percentile rank</i>			66	75	45	54												
<i># of funds in category</i>			899	831	794	584									07-31-2023	—	12-31-2021	