

HERO PLUS PROGRAM

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 | Pass/ Fail | Sustain. Rating | Commit. Level | Carbon Risk |
| | | | | | | | | | | | | | | | Updated | Updated | Updated | |
| US Stock | | | | | | | | | | | | | | | | | | |
| Vanguard 500 Index Admiral | VFIAX | Large Blend Index | 19.54 | 14.56 | 12.27 | 12.82 | ✔ | 18.19 | 1.00 | 7.18 | ✔ | 🇺🇸 | ✔ | 0.04 | ✔ | 3 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 26 | 27 | 19 | 10 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,557 | 1,413 | 1,305 | 984 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Growth Index Admiral | VIGAX | Large Growth | 27.97 | 12.59 | 14.49 | 14.91 | ✔ | 22.80 | 1.05 | 28.52 | ✔ | 🇺🇸 | ✔ | 0.05 | ✔ | 4 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 20 | 26 | 13 | 16 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,321 | 1,215 | 1,126 | 879 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Value Index Adm | VVIAX | Large Value | 10.82 | 15.38 | 9.34 | 10.48 | ✔ | 16.78 | 0.95 | 28.52 | ✔ | 🇺🇸 | ✔ | 0.05 | ✔ | 2 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 53 | 37 | 27 | 15 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,309 | 1,223 | 1,168 | 886 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Mid Cap Index Admiral | VIMAX | Mid-Cap Blend | 13.71 | 11.95 | 8.59 | 10.43 | ✔ | 19.20 | 0.99 | 25.13 | ✔ | 🇺🇸 | ✔ | 0.05 | ✔ | 3 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 63 | 74 | 23 | 18 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 451 | 418 | 390 | 259 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Small Cap Growth Index Admiral | VSGAX | Small Growth | 17.44 | 5.31 | 6.10 | 9.19 | ✔ | 21.40 | 0.93 | 18.51 | ✔ | 🇺🇸 | ✔ | 0.07 | ✔ | 4 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 30 | 71 | 58 | 65 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 619 | 588 | 552 | 419 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Small Cap Value Index Admiral | VSIAX | Small Value | 13.00 | 18.07 | 6.24 | 9.27 | ✔ | 21.36 | 0.93 | 7.18 | ✔ | 🇺🇸 | ✔ | 0.07 | ✔ | 4 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 37 | 49 | 28 | 14 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 502 | 468 | 441 | 345 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Non-US Stock | | | | | | | | | | | | | | | | | | |
| American Funds New World R6 | RNWGX | Diversified Emerging Mkts | 14.69 | 5.95 | 5.94 | 6.33 | ✔ | 17.16 | 0.85 | 24.05 | ✔ | 🇺🇸 | ✔ | 0.57 | ✔ | 3 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 8 | 29 | 4 | 1 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 844 | 751 | 672 | 412 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| American Funds Intl Gr and Inc R6 | RIGGX | Foreign Large Blend | 15.56 | 9.04 | 4.77 | 4.99 | ✔ | 18.64 | 1.07 | 14.75 | ✔ | 🇺🇸 | ✔ | 0.54 | ✔ | 2 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 56 | 31 | 25 | 58 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 796 | 744 | 680 | 460 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Developed Markets Index Admiral | VTMGX | Foreign Large Blend Index | 16.53 | 9.01 | 4.39 | 5.67 | ✔ | 18.92 | 1.09 | 10.36 | ✔ | 🇺🇸 | ✔ | 0.07 | ✔ | 2 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 47 | 33 | 35 | 22 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 796 | 744 | 680 | 460 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Alternative | | | | | | | | | | | | | | | | | | |
| Vanguard Real Estate Index Admiral | VGSIX | Real Estate | -3.95 | 5.87 | 4.39 | 6.13 | ✔ | 20.22 | 1.00 | 27.15 | ✔ | — | ✔ | 0.12 | ✔ | 3 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 62 | 71 | 49 | 49 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 268 | 244 | 225 | 162 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 05-31-2023 | 02-15-2022 | 12-31-2022 | |
| Fixed Income | | | | | | | | | | | | | | | | | | |
| BlackRock Inflation Protected Bond Instl | BPRIX | Inflation-Protected Bond | -0.80 | 0.29 | 2.61 | 1.93 | ✔ | 7.13 | 1.02 | 6.38 | ✔ | — | — | 0.56 | ✔ | 3 | — | — |
| <i>percentile rank</i> | | | 32 | 42 | 19 | 30 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 237 | 221 | 217 | 155 | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 09-30-2022 | — | — | |

HERO PLUS PROGRAM

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 | Pass/ Fail | Sustain. Rating | Commit. Level | Carbon Risk | | | |
| | | | | | | | | | | | | | | | | | Updated | Updated | Updated | | |
| Vanguard Interm-Term Bond Index Adm <i>percentile rank</i> <i># of funds in category</i> | VBILX | Intermediate-Term Bond | -0.70 35 530 | -4.10 69 474 | 1.38 7 441 | 1.95 9 330 | ✔️ | 6.78 | 1.09 | 15.19 | ✔️ | 🇺🇸 | — | 0.07 | ✔️ | 3 | 1-Low | — | 05-31-2023 | 02-15-2022 | — |
| PIMCO Income I2 <i>percentile rank</i> <i># of funds in category</i> | PONPX | Multisector Bond | 5.24 25 365 | 1.75 22 325 | 2.50 22 278 | 4.14 1 175 | ✔️ | 5.76 | 0.83 | 16.26 | ✔️ | — | — | 0.61 | ✔️ | — | — | — | — | — | |
| Lincoln NY Stable Value Account -L7YGPA <i>percentile rank</i> <i># of funds in category</i> | | Stable Value | — — 61 | — — — | — — — | — — — | — | — | — | 26.76 | ✔️ | — | — | — | — | — | — | — | — | — | |
| Federated Hermes Govt Ultrashort IS <i>percentile rank</i> <i># of funds in category</i> | FGUSX | Ultrashort Bond | 3.27 75 245 | 1.03 59 221 | 1.47 70 193 | 1.02 71 112 | ⚠️ | 0.65 | 0.04 | 25.99 | ✔️ | — | — | 0.26 | ✔️ | — | — | — | — | — | |

Balanced

| | | | | | | | | | | | | | | | | | | | | | |
|--|-------|-------------------|-------------------|-------------------|-------------------|-------------------|----|-------|------|------|----|----|----|------|----|---|---|----------|------------|---|------------|
| BlackRock Global Allocation Instl <i>percentile rank</i> <i># of funds in category</i> | MALOX | Global Allocation | 7.46 47 436 | 4.99 62 412 | 5.17 18 393 | 5.24 27 290 | ✔️ | 12.70 | 0.97 | 6.50 | ✔️ | 🇺🇸 | ✔️ | 0.84 | ✔️ | 3 | — | Low Risk | 05-31-2023 | — | 09-30-2022 |
|--|-------|-------------------|-------------------|-------------------|-------------------|-------------------|----|-------|------|------|----|----|----|------|----|---|---|----------|------------|---|------------|