

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 06-30-2024)

🔴 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
US Stock																		
JPMorgan US Equity I	JUESX	Large Blend	26.19	10.46	16.59	13.22	✔️	17.72	0.99	9.87	✔️	🏠	✖️	0.69	✔️	3	2-Basic	Low Risk
percentile rank			18	15	3	5												
# of funds in category			1,582	1,450	1,331	993												

BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	23.94	9.46	14.47	12.30	✔️	17.87	1.00	3.68	✔️	🏠	✔️	0.50	✔️	3	—	Low Risk
percentile rank			40	30	34	29												
# of funds in category			1,582	1,450	1,331	993												

Fidelity Contrafund	FCNTX	Large Growth	39.83	10.92	17.38	14.93	✔️	19.43	0.89	33.81	✔️	🏠	✔️	0.39	✔️	1	1-Low	Low Risk
percentile rank			6	12	24	25												
# of funds in category			1,279	1,200	1,122	884												

American Funds American Mutual R4	RMFEX	Large Value	13.69	7.37	9.74	9.20	✔️	13.54	0.80	18.51	✔️	🏠	✖️	0.62	✔️	3	—	Medium Risk
percentile rank			59	36	53	29												
# of funds in category			1,273	1,193	1,126	890												

Baron Growth Retail	BGRFX	Mid-Cap Growth	0.22	-1.81	8.03	9.52	✔️	20.92	0.92	29.52	✔️	🏠	✔️	1.30	✔️	4	—	Low Risk
percentile rank			94	52	64	52												
# of funds in category			580	554	516	415												

American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	4.14	3.91	7.72	7.73	✔️	16.10	0.80	20.26	✔️	🏠	✔️	0.98	✔️	3	1-Low	Medium Risk
percentile rank			92	69	72	42												
# of funds in category			418	400	385	306												

Allspring Small Company Growth Admin	NVSCX	Small Growth	10.77	-1.07	8.14	7.84	✔️	20.00	0.86	29.65	✔️	🏠	✔️	1.19	✔️	4	—	Low Risk
percentile rank			35	28	36	61												
# of funds in category			610	582	544	426												

Delaware Small Cap Value A	DEV LX	Small Value	10.53	2.14	7.26	6.38	✔️	21.15	0.94	12.01	✔️	🏠	✔️	1.11	✔️	3	—	Medium Risk
percentile rank			57	63	77	55												
# of funds in category			507	474	446	354												

Non-US Stock																		
American Funds New World R4	RNWXE	Diversified Emerging Mkts	10.65	-2.81	6.39	5.28	✔️	16.06	0.79	25.05	✔️	🏠	✔️	0.92	✔️	3	1-Low	Medium Risk
percentile rank			64	37	18	4												
# of funds in category			845	758	681	455												

BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	10.60	2.42	5.98	3.88	✔️	17.72	1.06	3.68	✔️	🏠	✔️	0.60	✔️	3	—	Low Risk
percentile rank			58	33	52	64												
# of funds in category			831	769	718	473												

MFS International Growth R3	MGRTX	Foreign Large Growth	8.35	1.50	6.91	6.35	✔️	17.17	0.97	12.50	✔️	🏠	✔️	1.08	✔️	4	—	Low Risk
percentile rank			61	17	39	24												
# of funds in category			429	409	358	243												

Vanguard International Value Inv	VTRIX	Foreign Large Value	6.16	1.14	5.89	3.56	✔️	17.24	0.97	14.10	✔️	🏠	✖️	0.39	✔️	3	—	Medium Risk
percentile rank			88	81	56	41												
# of funds in category			376	349	319	210												

American Funds Capital World Gr&Inc R4	RWIE X	Global Stock	18.05	4.51	9.54	7.58	✔️	16.86	0.99	18.42	✔️	—	✔️	0.76	✔️	2	1-Low	Low Risk
percentile rank			38	54	45	58												
# of funds in category			368	348	317	210												

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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 Updated	Commit. Level Updated	Carbon Risk Updated	
Alternative																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	3.98	4.17	6.59	0.25	✔️	13.84	0.89	14.26	✔️	—	✔️	0.99	✔️	3	—	—
<i>percentile rank</i>			91	87	86	32												
<i># of funds in category</i>			113	105	101	66									05-31-2024	—	—	
American Century Real Estate Inv	REACX	Real Estate	7.35	-1.11	3.26	5.33	✔️	20.81	0.97	15.63	✔️	—	✖️	1.15	✔️	3	—	Low Risk
<i>percentile rank</i>			18	30	48	47												
<i># of funds in category</i>			253	240	220	163									05-31-2024	—	12-31-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) A	PFOAX	Global Bond	6.74	-0.53	0.76	2.69	✔️	5.01	0.57	9.77	✔️	—	—	1.03	✖️	3	—	—
<i>percentile rank</i>			18	12	17	7												
<i># of funds in category</i>			114	111	103	63									03-31-2024	—	—	
Eaton Vance Income Fund of Boston A	EVBX	High Yield Bond	9.67	2.45	3.94	3.98	✔️	7.86	0.92	9.66	✔️	—	—	1.00	✔️	—	—	—
<i>percentile rank</i>			58	27	30	25												
<i># of funds in category</i>			694	628	595	458												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	2.23	-1.57	2.05	1.45	✔️	7.29	1.01	6.30	✔️	—	—	1.09	✖️	3	—	—
<i>percentile rank</i>			73	52	27	67												
<i># of funds in category</i>			176	165	159	120									05-31-2024	—	—	
Baird Aggregate Bond Inv	BAGSX	Intermediate-Term Bond	3.49	-2.96	-0.02	1.50	✔️	7.57	1.02	23.77	✔️	📊	—	0.55	✔️	4	1-Low	—
<i>percentile rank</i>			29	38	38	28												
<i># of funds in category</i>			556	507	455	317									05-31-2024	02-15-2022	—	
PIMCO Income A	PONAX	Multisector Bond	6.81	0.71	2.26	3.56	✔️	6.44	0.81	17.27	✔️	—	—	1.02	✔️	4	—	—
<i>percentile rank</i>			64	30	43	8												
<i># of funds in category</i>			364	327	277	189									05-31-2024	—	—	
Baird Ultra Short Bond Investor	BUBSX	Ultrashort Bond	5.74	2.85	2.27	1.71	✔️	0.87	0.04	10.50	✔️	—	—	0.40	✔️	3	1-Low	—
<i>percentile rank</i>			62	48	52	61												
<i># of funds in category</i>			258	212	194	122									05-31-2024	02-15-2022	—	
Target Date																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	8.54	1.64	4.70	4.55	✔️	8.94	0.90	12.50	✔️	—	✖️	0.64	✖️	3	—	—
<i>percentile rank</i>			49	3	21	22												
<i># of funds in category</i>			108	93	83	45									05-31-2024	—	—	
American Funds 2015 Trgt Date Retire R4	RDCTX	Target Date	9.08	1.69	5.07	4.88	✔️	9.54	0.87	12.50	✔️	—	✔️	0.65	✔️	3	—	—
<i>percentile rank</i>			29	2	20	25												
<i># of funds in category</i>			132	119	99	53									05-31-2024	—	—	
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	9.75	1.84	5.44	5.29	✔️	10.17	0.85	12.50	✔️	—	✔️	0.66	✔️	3	—	—
<i>percentile rank</i>			38	2	27	33												
<i># of funds in category</i>			186	165	141	81									05-31-2024	—	—	
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	10.45	1.88	6.23	5.95	✔️	10.91	0.85	12.50	✔️	—	✔️	0.67	✔️	3	—	Low Risk
<i>percentile rank</i>			42	8	21	20												
<i># of funds in category</i>			276	253	209	133									05-31-2024	—	06-30-2022	

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															Updated	Updated	Updated	
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	12.38	2.52	7.27	6.90	✔	12.20	0.89	12.50	✔	—	✔	0.68	✔	3	—	Low Risk
<i>percentile rank</i>			29	13	14	5												
<i># of funds in category</i>			270	249	199	134									05-31-2024	—	12-31-2022	
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	14.44	3.15	8.68	7.92	✔	13.67	0.93	12.50	✔	—	✔	0.70	✔	3	—	Low Risk
<i>percentile rank</i>			20	14	10	5												
<i># of funds in category</i>			265	237	200	128									05-31-2024	—	12-31-2022	
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	16.66	3.87	9.65	8.50	✔	14.97	0.96	12.50	✔	—	✔	0.72	✔	3	—	Low Risk
<i>percentile rank</i>			12	12	10	2												
<i># of funds in category</i>			258	237	200	134									05-31-2024	—	12-31-2022	
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	17.24	3.98	9.86	8.68	✔	15.44	0.95	12.50	✔	—	✖	0.72	✔	3	—	Low Risk
<i>percentile rank</i>			20	32	18	3												
<i># of funds in category</i>			268	244	204	130									05-31-2024	—	12-31-2022	
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	17.52	3.90	9.92	8.74	✔	15.73	0.95	12.50	✔	—	✖	0.73	✔	3	—	Low Risk
<i>percentile rank</i>			27	48	23	3												
<i># of funds in category</i>			268	243	202	133									05-31-2024	—	12-31-2022	
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	17.91	3.87	9.91	8.73	✔	15.94	0.96	12.50	✔	—	✔	0.73	✔	3	—	Low Risk
<i>percentile rank</i>			17	50	28	4												
<i># of funds in category</i>			265	242	205	122									05-31-2024	—	12-31-2022	
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	18.05	3.85	9.90	—	✔	16.02	1.25	9.27	✔	—	✔	0.74	✔	3	—	Low Risk
<i>percentile rank</i>			17	53	36	—												
<i># of funds in category</i>			250	228	186	16									05-31-2024	—	12-31-2022	
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	18.03	3.86	—	—	✔	16.05	1.25	4.50	✔	—	✔	0.74	✔	3	—	Low Risk
<i>percentile rank</i>			15	55	—	—												
<i># of funds in category</i>			252	168	32	—									05-31-2024	—	12-31-2022	
Balanced																		
MFS Conservative Allocation R3	MACNX	Target Risk	8.28	0.61	4.47	4.54	✔	9.98	0.99	22.02	✔	—	✔	0.84	✔	3	—	—
<i>percentile rank</i>			61	45	43	29												
<i># of funds in category</i>			536	519	479	365									05-31-2024	—	—	
MFS Growth Allocation R3	MAGEX	Target Risk	12.45	2.55	7.74	7.28	✔	14.56	1.01	22.02	✔	—	✔	0.96	✔	4	—	Low Risk
<i>percentile rank</i>			71	69	60	36												
<i># of funds in category</i>			357	349	322	263									05-31-2024	—	12-31-2022	
MFS Moderate Allocation R3	MAMHX	Target Risk	10.27	1.38	6.08	5.92	✔	12.46	1.00	22.02	✔	—	✔	0.90	✔	3	—	Low Risk
<i>percentile rank</i>			77	78	70	57												
<i># of funds in category</i>			893	843	795	604									05-31-2024	—	12-31-2021	