

HERO PLUS PROGRAM

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	Pass/ Fail	Sustain. Rating Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	27.53	11.20	14.62	11.57	✔	16.63	0.91	32.35	✔	🏠	✔	0.27	✔	1	–	Low Risk
<i>percentile rank</i>			10	7	31	50												
<i># of funds in category</i>			1,582	1,450	1,331	993									05-31-2024	–	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	24.51	9.97	15.00	12.82	✔	17.86	1.00	6.59	✔	🏠	✔	0.04	✔	3	1-Low	Low Risk
<i>percentile rank</i>			33	22	19	10												
<i># of funds in category</i>			1,582	1,450	1,331	993									05-31-2024	02-15-2022	12-31-2022	
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	30.66	6.42	15.09	13.30	✔	20.50	0.94	30.68	✔	🏠	✔	0.30	✔	1	1-Low	Low Risk
<i>percentile rank</i>			49	59	54	58												
<i># of funds in category</i>			1,279	1,200	1,122	884									05-31-2024	04-07-2022	12-31-2022	
Vanguard Value Index Adm	VVIAX	Large Value	15.84	7.99	10.50	9.88	✔	15.76	0.94	29.52	✔	🏠	✔	0.05	✔	3	1-Low	Medium Risk
<i>percentile rank</i>			40	25	37	15												
<i># of funds in category</i>			1,273	1,193	1,126	890									05-31-2024	02-15-2022	12-31-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	12.33	-0.29	9.72	9.91	✔	21.70	1.00	1.37	✖	🏠	✔	0.07	✔	4	1-Low	Medium Risk
<i>percentile rank</i>			44	36	31	41												
<i># of funds in category</i>			580	554	516	415									05-31-2024	02-15-2022	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	11.33	4.64	8.68	8.08	✔	18.56	0.94	1.37	✖	🏠	✔	0.07	✔	4	1-Low	Medium Risk
<i>percentile rank</i>			54	58	54	29												
<i># of funds in category</i>			418	400	385	306									05-31-2024	02-15-2022	12-31-2022	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	9.69	-4.21	6.67	7.82	✔	22.33	0.97	19.51	✔	🏠	✔	0.07	✔	4	1-Low	Medium Risk
<i>percentile rank</i>			43	57	60	62												
<i># of funds in category</i>			610	582	544	426									05-31-2024	02-15-2022	12-31-2022	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	12.86	3.89	9.18	7.89	✔	20.63	0.93	8.18	✔	🏠	✔	0.07	✔	4	1-Low	Medium Risk
<i>percentile rank</i>			35	37	42	16												
<i># of funds in category</i>			507	474	446	354									05-31-2024	02-15-2022	12-31-2022	
Non-US Stock																		
American Funds New World R6	RNWXG	Diversified Emerging Mkts	11.04	-2.47	6.76	5.65	✔	16.06	0.79	25.05	✔	🏠	✔	0.57	✔	3	1-Low	Medium Risk
<i>percentile rank</i>			61	35	15	2												
<i># of funds in category</i>			845	758	681	455									05-31-2024	02-15-2022	12-31-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	10.59	1.79	6.52	4.51	✔	18.07	1.09	11.36	✔	🏠	✔	0.08	✔	2	1-Low	Low Risk
<i>percentile rank</i>			58	43	37	31												
<i># of funds in category</i>			831	769	718	473									05-31-2024	02-15-2022	12-31-2022	
American Funds Europacific Growth R6	REERG	Foreign Large Growth	10.82	-2.46	6.05	5.25	✔	18.08	1.03	23.10	✔	🏠	✔	0.47	✔	2	1-Low	Medium Risk
<i>percentile rank</i>			38	54	52	45												
<i># of funds in category</i>			429	409	358	243									05-31-2024	02-15-2022	12-31-2022	
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
<i>percentile rank</i>			88	81	56	41												
<i># of funds in category</i>			376	349	319	210									05-31-2024	–	12-31-2022	
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	18.49	5.00	10.64	–	✔	17.03	1.01	11.36	✔	—	✔	0.10	✔	2	1-Low	Low Risk
<i>percentile rank</i>			33	46	34	–												
<i># of funds in category</i>			368	348	317	210									05-31-2024	02-15-2022	12-31-2022	

©2024 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf to view these disclosures.



HERO PLUS PROGRAM

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	
Alternative																		
DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	4.11	4.32	6.76	-	✔	13.89	0.89	14.26	✔	-	✔	0.89	✔	3	-	-
<i>percentile rank</i>			90	86	77	-												
<i># of funds in category</i>			113	105	101	66									05-31-2024	-	-	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	4.75	-2.55	2.96	5.30	✔	21.93	1.02	28.15	✔	-	✔	0.13	✔	3	1-Low	Low Risk
<i>percentile rank</i>			66	77	55	50												
<i># of funds in category</i>			253	240	220	163									05-31-2024	02-15-2022	12-31-2022	
Fixed Income																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	4.32	-2.30	0.65	2.07	✔	7.42	0.99	23.77	✔	-	-	0.30	✔	3	1-Low	-
<i>percentile rank</i>			30	25	27	16												
<i># of funds in category</i>			692	625	587	416									05-31-2024	02-15-2022	-	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	7.17	-0.13	1.17	3.10	✔	5.01	0.58	9.77	✔	-	-	0.63	✔	3	-	-
<i>percentile rank</i>			11	3	12	1												
<i># of funds in category</i>			114	111	103	63									03-31-2024	-	-	
🟡 Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.41	1.77	3.49	4.14	✔	8.31	0.97	1.84	✖	-	-	0.12	✔	2	-	-
<i>percentile rank</i>			66	41	50	17												
<i># of funds in category</i>			694	628	595	458									05-31-2024	-	-	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	2.69	-1.43	1.96	1.82	✔	7.14	0.99	2.64	✖	-	-	0.10	✔	3	-	-
<i>percentile rank</i>			44	44	43	25												
<i># of funds in category</i>			176	165	159	120									05-31-2024	-	-	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	3.69	-2.73	0.24	1.75	✔	7.56	1.01	23.77	✔	📄	-	0.30	✔	4	1-Low	-
<i>percentile rank</i>			23	27	24	11												
<i># of funds in category</i>			556	507	455	317									05-31-2024	02-15-2022	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	-	-	-	41.19	✔	-	-	-	-	-	-	-
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			41	-	-	-												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.87	2.44	2.21	-	✔	1.18	0.10	6.22	✔	-	-	0.10	✔	3	-	-
<i>percentile rank</i>			55	78	62	-												
<i># of funds in category</i>			258	212	194	122									05-31-2024	-	-	
Target Date																		
T. Rowe Price Retirement 2010 I	TRPUX	Target Date	-	-	-	-	-	-	-	8.92	✔	-	✔	0.34	✔	3	1-Low	-
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			108	93	83	45									05-31-2024	02-15-2022	-	
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	-	-	-	-	-	-	-	8.92	✔	-	✔	0.35	✔	3	1-Low	-
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			132	119	99	53									05-31-2024	02-15-2022	-	
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	-	-	-	-	-	-	-	8.92	✔	-	✔	0.37	✔	3	1-Low	-
<i>percentile rank</i>			-	-	-	-												
<i># of funds in category</i>			186	165	141	81									05-31-2024	02-15-2022	-	

HERO PLUS PROGRAM

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		
T. Rowe Price Retirement 2025 I <i>percentile rank</i> <i># of funds in category</i>	TREHX	Target Date	-	-	-	-	—	-	-	8.92	✔️	—	✔️	0.38	✔️	3	1-Low	-
			276	253	209	133								05-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2030 I <i>percentile rank</i> <i># of funds in category</i>	TRFHX	Target Date	-	-	-	-	—	-	-	8.92	✔️	—	✔️	0.40	✔️	3	1-Low	-
			270	249	199	134								05-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2035 I <i>percentile rank</i> <i># of funds in category</i>	TRFJX	Target Date	-	-	-	-	—	-	-	8.92	✔️	—	✔️	0.42	✔️	3	1-Low	-
			265	237	200	128								05-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2040 I <i>percentile rank</i> <i># of funds in category</i>	TRHDX	Target Date	-	-	-	-	—	-	-	8.92	✔️	—	✔️	0.43	✔️	3	1-Low	-
			258	237	200	134								05-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2045 I <i>percentile rank</i> <i># of funds in category</i>	TRIKX	Target Date	-	-	-	-	—	-	-	8.92	✔️	—	✔️	0.44	✔️	3	1-Low	-
			268	244	204	130								05-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2050 I <i>percentile rank</i> <i># of funds in category</i>	TRJLX	Target Date	-	-	-	-	—	-	-	8.92	✔️	—	✔️	0.45	✔️	3	1-Low	-
			268	243	202	133								05-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2055 I <i>percentile rank</i> <i># of funds in category</i>	TRJMX	Target Date	-	-	-	-	—	-	-	8.92	✔️	—	✔️	0.46	✔️	3	1-Low	-
			265	242	205	122								05-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2060 I <i>percentile rank</i> <i># of funds in category</i>	TRLNX	Target Date	-	-	-	-	—	-	-	8.92	✔️	—	✔️	0.46	✔️	3	1-Low	-
			250	228	186	16								05-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2065 I <i>percentile rank</i> <i># of funds in category</i>	TRMOX	Target Date	-	-	-	-	—	-	-	3.72	✔️	—	✔️	0.46	✔️	3	1-Low	-
			252	168	32	-								05-31-2024	02-15-2022	-		

Balanced

Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	9.01	0.35	4.23	4.62	✔️	10.30	1.03	2.35	✖️	—	✔️	0.12	✔️	3	1-Low	-
			46	58	53	24								05-31-2024	07-19-2023	-		
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	15.08	3.34	8.57	7.55	✔️	14.69	1.03	2.35	✖️	—	✔️	0.14	✔️	3	1-Low	Low Risk
			37	46	29	27								05-31-2024	07-19-2023	12-31-2022		
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	6.03	-1.18	1.97	3.05	✔️	8.34	1.02	2.35	✖️	—	✔️	0.11	✔️	4	1-Low	-
			69	76	73	48								05-31-2024	07-19-2023	-		
Vanguard LifeStrategy Mod Gr Inv Shrs <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	11.99	1.84	6.41	6.11	✔️	12.46	1.00	2.35	✖️	—	✔️	0.13	✔️	3	1-Low	Low Risk
			55	67	63	50								05-31-2024	07-19-2023	12-31-2022		