

H AND M BAY INC CORPORATE PROFIT

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	Commit. Level	Carbon Risk
US Stock																		
Vanguard Dividend Growth Inv	VDIGX	Large Blend	8.88	6.43	10.19	10.74	✓	14.42	0.73	2.00	✖	🇺🇸	✓	0.29	✓	4	2-Basic	Low Risk
percentile rank			97	78	89	68												
# of funds in category			1,582	1,450	1,331	993												
															05-31-2024	02-15-2022	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
percentile rank			33	22	19	10												
# of funds in category			1,582	1,450	1,331	993												
															05-31-2024	02-15-2022	12-31-2022	
MFS Growth R6	MFEKX	Large Growth	36.51	8.57	15.91	15.22	✓	20.82	0.97	22.26	✓	🇺🇸	✓	0.51	✓	4	2-Basic	Low Risk
percentile rank			16	36	43	19												
# of funds in category			1,279	1,200	1,122	884												
															05-31-2024	02-15-2022	12-31-2022	
Invesco Growth and Income R6	GIFFX	Large Value	16.51	7.46	10.49	8.77	✓	17.27	1.02	21.35	✓	🇺🇸	✓	0.42	✓	2	–	Medium Risk
percentile rank			34	35	38	39												
# of funds in category			1,273	1,193	1,126	890												
															05-31-2024	–	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	15.77	0.57	9.12	11.59	✓	20.46	0.93	15.62	✓	🇺🇸	✓	0.66	✓	4	2-Basic	Low Risk
percentile rank			25	27	44	9												
# of funds in category			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
percentile rank			54	58	54	29												
# of funds in category			418	400	385	306												
															05-31-2024	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	9.12	-5.00	6.00	7.25	✓	22.78	1.00	14.83	✓	🇺🇸	✓	0.05	✓	3	–	Medium Risk
percentile rank			50	65	72	76												
# of funds in category			610	582	544	426												
															05-31-2024	–	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	10.79	-0.61	7.07	6.20	—	21.94	1.00	14.83	✓	🇺🇸	✓	0.05	✓	2	–	Medium Risk
percentile rank			–	–	–	–												
# of funds in category			507	474	446	354												
															05-31-2024	–	12-31-2022	
Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	11.04	-2.47	6.76	5.65	✓	16.06	0.79	25.05	✓	🇺🇸	✓	0.57	✓	3	1-Low	Medium Risk
percentile rank			61	35	15	2												
# of funds in category			845	758	681	455												
															05-31-2024	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	11.17	1.35	6.44	3.93	✓	16.85	1.00	15.76	✓	🇺🇸	✓	0.54	✓	2	1-Low	Low Risk
percentile rank			44	51	39	60												
# of funds in category			831	769	718	473												
															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
percentile rank			58	43	37	31												
# of funds in category			831	769	718	473												
															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
percentile rank			88	81	56	41												
# of funds in category			376	349	319	210												
															05-31-2024	–	12-31-2022	
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	18.47	4.88	9.92	7.96	✓	16.87	0.99	18.42	✓	—	✓	0.41	✓	2	1-Low	Low Risk
percentile rank			34	48	42	50												
# of funds in category			368	348	317	210												
															05-31-2024	05-18-2022	12-31-2022	

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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	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	6.01	4.16	7.97	-1.11	✔️	17.00	1.10	5.67	✔️	—	—	0.99	✔️	2	—	—
<i>percentile rank</i>			50	87	48	71												
<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																		
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	—	—	
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	10.04	2.81	4.27	—	✔️	7.92	0.92	9.66	✔️	—	—	0.66	✔️	—	—	—
<i>percentile rank</i>			41	21	21	—												
<i># of funds in category</i>			694	628	595	458												
BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	2.48	-1.26	2.34	1.80	✔️	7.31	1.01	6.30	✔️	—	—	0.79	✔️	3	—	—
<i>percentile rank</i>			60	28	11	29												
<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	—	
PIMCO Income Instl	PIMIX	Multisector Bond	7.24	1.12	2.67	3.98	✔️	6.44	0.81	17.27	✔️	—	—	0.62	✔️	4	—	—
<i>percentile rank</i>			59	23	27	3												
<i># of funds in category</i>			364	327	277	189									05-31-2024	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.19	✔️	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			41	—	—	—												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.58	2.78	2.15	—	✔️	0.94	0.06	26.99	✔️	—	—	0.24	✔️	—	—	—
<i>percentile rank</i>			69	57	66	—												
<i># of funds in category</i>			258	212	194	122												
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	9.24	0.94	5.15	5.35	✔️	10.20	0.86	11.36	✔️	—	✔️	0.08	✔️	3	1-Low	—
<i>percentile rank</i>			60	45	43	30												
<i># of funds in category</i>			186	165	141	81									05-31-2024	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	11.02	1.51	6.12	6.03	✔️	11.79	0.92	11.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			23	24	29	14												
<i># of funds in category</i>			276	253	209	133									05-31-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	12.39	2.07	6.95	6.58	✔️	12.88	0.94	11.36	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			28	28	35	20												
<i># of funds in category</i>			270	249	199	134									05-31-2024	02-15-2022	12-31-2022	

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Vanguard Target Retirement 2035 Fund	VTHX	Target Date	13.52	2.65	7.77	7.12		13.72	0.93	11.36		—		0.08		3	1-Low	Low Risk	
<i>percentile rank</i>			47	32	44	38													
<i># of funds in category</i>			265	237	200	128													
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	14.74	3.23	8.59	7.65		14.55	0.94	11.36		—		0.08		3	1-Low	Low Risk	
<i>percentile rank</i>			61	47	50	42													
<i># of funds in category</i>			258	237	200	134													
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	15.81	3.78	9.40	8.12		15.41	0.96	11.36		—		0.08		3	1-Low	Low Risk	
<i>percentile rank</i>			65	46	42	35													
<i># of funds in category</i>			268	244	204	130													
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	16.63	4.15	9.68	8.26		15.82	0.96	11.36		—		0.08		3	1-Low	Low Risk	
<i>percentile rank</i>			56	36	38	29													
<i># of funds in category</i>			268	243	202	133													
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	16.61	4.15	9.67	8.24		15.83	0.96	11.36		—		0.08		3	1-Low	Low Risk	
<i>percentile rank</i>			63	40	43	34													
<i># of funds in category</i>			265	242	205	122													
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	16.60	4.16	9.68	8.23		15.81	1.25	11.36		—		0.08		3	1-Low	Low Risk	
<i>percentile rank</i>			66	41	45	50													
<i># of funds in category</i>			250	228	186	16													
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	16.63	4.19	9.66	—		15.81	1.25	6.97		—		0.08		3	1-Low	Low Risk	
<i>percentile rank</i>			66	44	61	—													
<i># of funds in category</i>			252	168	32	—													
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	16.65	—	—	—	—	—	—	2.01		—		0.08		3	—	Low Risk	
<i>percentile rank</i>			63	—	—	—													
<i># of funds in category</i>			252	168	32	—													
Vanguard Target Retirement Income Fund	VTINX	Target Date	7.96	0.46	3.72	3.95		8.66	0.93	11.36		—		0.08		4	1-Low	—	
<i>percentile rank</i>			58	43	48	31													
<i># of funds in category</i>			207	188	159	102													
Balanced																			
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	9.01	0.35	4.23	4.62		10.30	1.03	2.35		—		0.12		3	1-Low	—	
<i>percentile rank</i>			46	58	53	24													
<i># of funds in category</i>			536	519	479	365													
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	15.08	3.34	8.57	7.55		14.69	1.03	2.35		—		0.14		3	1-Low	Low Risk	
<i>percentile rank</i>			37	46	29	27													
<i># of funds in category</i>			357	349	322	263													
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	6.03	-1.18	1.97	3.05		8.34	1.02	2.35		—		0.11		4	1-Low	—	
<i>percentile rank</i>			69	76	73	48													
<i># of funds in category</i>			177	165	157	119													
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	11.99	1.84	6.41	6.11		12.46	1.00	2.35		—		0.13		3	1-Low	Low Risk	
<i>percentile rank</i>			55	67	63	50													
<i># of funds in category</i>			893	843	795	604													