

BAKERSFIELD ARC INC 403B

Screens Summary (Data as of 06-30-2025)

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																			
DFA US Core Equity 1 I	DFEOX	Large Blend	13.19	17.90	16.45	12.26	🟢	16.53	1.03	13.35	🟢	🇺🇸	🟢	0.15	🟢	2	—	Medium Risk	
percentile rank			56	56	27	54													
# of funds in category			1,431	1,323	1,210	916										04-30-2025	—	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	15.12	19.66	16.60	13.60	🟢	15.80	1.00	7.59	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
percentile rank			28	23	21	9													
# of funds in category			1,431	1,323	1,210	916										04-30-2025	02-15-2022	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	15.01	25.36	17.35	17.84	🟢	17.73	0.93	20.92	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk	
percentile rank			57	36	19	6													
# of funds in category			1,107	1,057	977	768										05-31-2025	04-07-2022	12-31-2022	
American Funds Washington Mutual R6	RWMGX	Large Value	16.90	17.30	16.44	12.76	🟢	13.23	0.80	28.02	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk	
percentile rank			9	63	27	39													
# of funds in category			1,431	1,323	1,210	916										04-30-2025	02-15-2022	12-31-2022	
Neuberger Berman Mid Cap Growth R6	NRMGX	Mid-Cap Growth	22.30	18.85	11.52	10.93	🟢	20.87	0.98	5.46	🟢	🇺🇸	🟢	0.59	🟢	3	—	Medium Risk	
percentile rank			20	19	24	28													
# of funds in category			507	492	459	379										05-31-2025	—	12-31-2022	
Vanguard Selected Value Inv	VASVX	Mid-Cap Value	8.58	14.25	17.23	8.90	🟢	19.57	1.02	20.36	🟢	🇺🇸	🟢	0.42	🟢	4	—	Medium Risk	
percentile rank			53	16	18	31													
# of funds in category			421	392	366	287										05-31-2025	—	12-31-2022	
Allspring Small Company Growth R6	WSCRX	Small Growth	1.87	8.80	9.07	7.13	🟢	20.12	0.87	30.65	🟢	🇺🇸	🟢	0.86	🟢	4	—	Low Risk	
percentile rank			84	71	39	74													
# of funds in category			554	537	522	405										05-31-2025	—	12-31-2022	
DFA US Small Cap Value I	DFSVX	Small Value	4.04	11.60	18.41	7.96	🟢	22.82	0.98	13.35	🟢	🇺🇸	🟢	0.31	🟢	3	—	Medium Risk	
percentile rank			59	22	12	25													
# of funds in category			501	484	453	373										05-31-2025	—	12-31-2022	
Non-US Stock																			
American Funds New World R6	RNWXG	Diversified Emerging Mkts	15.53	13.74	8.82	7.83	🟢	14.09	0.74	26.05	🟢	🇺🇸	🟢	0.57	🟢	3	1-Low	Medium Risk	
percentile rank			29	12	28	2													
# of funds in category			778	720	638	459										05-31-2025	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	18.79	15.13	11.36	6.53	🟢	15.10	0.98	16.76	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk	
percentile rank			39	48	31	40													
# of funds in category			764	713	669	469										05-31-2025	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	17.94	13.87	7.34	9.60	🟢	20.94	1.23	15.52	🟢	🇺🇸	🟢	0.25	🟢	3	—	Low Risk	
percentile rank			32	48	55	6													
# of funds in category			391	368	336	224										05-31-2025	—	12-31-2022	
DFA International Value I	DFIVX	Foreign Large Value	23.61	18.35	17.21	7.12	🟢	15.78	0.97	15.35	🟢	🇺🇸	🟢	0.28	🟢	1	—	Medium Risk	
percentile rank			39	21	5	20													
# of funds in category			359	344	325	241										05-31-2025	—	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	18.08	18.88	13.84	12.17	🟢	15.79	1.05	24.59	🟢	—	🟢	0.41	🟢	2	2-Basic	Low Risk	
percentile rank			23	32	15	15													
# of funds in category			338	323	285	193										05-31-2025	02-15-2022	12-31-2022	

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			Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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	
Alternative																			
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	2.93	1.21	12.04	3.25	🟢	10.04	0.80	14.59	🟢	—	—	1.15	🟢	—	—	—	
percentile rank			64	35	78	39													
# of funds in category			109	100	96	69										—	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	10.33	3.55	6.53	5.94	🟢	20.28	1.03	29.15	🟢	—	🟢	0.13	🟢	2	1-Low	Low Risk	
percentile rank			30	51	66	46													
# of funds in category			225	218	201	153										05-31-2025	02-15-2022	12-31-2022	
Fixed Income																			
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	6.67	5.24	1.82	3.32	🟢	4.53	0.54	10.77	🟢	—	—	0.75	🟢	3	—	—	
percentile rank			27	10	9	3													
# of funds in category			107	101	96	60										05-31-2025	—	—	
BlackRock High Yield K	BRHYX	High Yield Bond	10.08	10.36	6.54	5.42	🟢	6.81	1.00	15.51	🟢	—	—	0.48	🟢	—	2-Basic	—	
percentile rank			21	8	18	9													
# of funds in category			629	602	560	437										—	02-15-2022	—	
PIMCO Real Return Instl	PRRIX	Inflation- Protected Bond	6.69	2.87	1.95	2.84	🟢	7.03	1.02	6.48	🟢	—	—	0.50	🟢	3	—	—	
percentile rank			15	25	20	7													
# of funds in category			161	152	141	117										05-31-2025	—	—	
⊖ Western Asset Core Bond IS	WACSX	Intermediate- Term Bond	6.14	2.34	-1.22	1.86	🟢	8.82	1.20	18.52	🟢	🟡	—	0.42	🟢	3	—	—	
percentile rank			40	77	94	35													
# of funds in category			523	480	423	301										05-31-2025	—	—	
PIMCO Income Instl	PIMIX	Multisector Bond	9.31	7.29	4.37	4.53	🟢	5.95	0.81	18.27	🟢	—	—	0.83	🟢	4	—	—	
percentile rank			16	29	24	7													
# of funds in category			377	356	310	213										05-31-2025	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	42.19	🟢	—	—	—	—	—	—	—	
percentile rank			—	—	—	—													
# of funds in category			13	—	—	—										—	—	—	
PIMCO Short-Term Instl	PTSHX	Ultrashort Bond	5.31	5.40	3.09	2.66	🟢	0.81	-0.03	14.50	🟢	—	—	0.48	🟢	3	—	—	
percentile rank			53	25	30	15													
# of funds in category			257	212	188	114										05-31-2025	—	—	
Target Date																			
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	12.10	8.39	6.53	5.96	🟢	8.28	0.93	13.50	🟢	—	🔴	0.29	🟢	3	—	—	
percentile rank			1	18	1	1													
# of funds in category			95	85	79	47										05-31-2025	—	—	
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	12.22	8.86	6.91	6.27	🟢	8.72	0.89	13.50	🟢	—	🟢	0.30	🟢	2	—	—	
percentile rank			1	10	1	1													
# of funds in category			102	92	88	55										05-31-2025	—	—	
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	12.75	9.52	7.26	6.68	🟢	9.20	0.86	13.50	🟢	—	🟢	0.30	🟢	3	—	—	
percentile rank			1	13	7	1													
# of funds in category			131	117	106	62										05-31-2025	—	—	

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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 2025 Trgt Date Retire R6 percentile rank # of funds in category	RFDTX	Target Date	12.73 1 193	10.20 17 178	7.78 5 151	7.34 1 99	✔	9.68	0.85	13.50	✔	—	✔	0.31	✔	3	—	Low Risk
American Funds 2030 Trgt Date Retire R6 percentile rank # of funds in category	RFETX	Target Date	13.55 1 239	11.84 3 223	9.07 2 190	8.23 1 130	✔	10.73	0.88	13.50	✔	—	✔	0.33	✔	3	—	Low Risk
American Funds 2035 Trgt Date Retire R6 percentile rank # of funds in category	RFFTX	Target Date	14.63 1 235	13.75 2 214	10.64 6 183	9.35 1 130	✔	11.80	0.90	13.50	✔	—	✔	0.34	✔	3	—	Low Risk
American Funds 2040 Trgt Date Retire R6 percentile rank # of funds in category	RFGTX	Target Date	16.14 1 235	15.77 2 218	11.95 12 185	10.08 1 130	✔	13.00	0.94	13.50	✔	—	✖	0.36	✔	2	—	Low Risk
American Funds 2045 Trgt Date Retire R6 percentile rank # of funds in category	RFHTX	Target Date	16.52 1 229	16.32 3 214	12.23 19 183	10.28 1 130	✔	13.43	0.93	13.50	✔	—	✖	0.37	✔	2	—	Low Risk
American Funds 2050 Trgt Date Retire R6 percentile rank # of funds in category	RFITX	Target Date	16.52 1 233	16.63 6 216	12.27 28 185	10.35 1 130	✔	13.63	0.92	13.50	✔	—	✖	0.37	✔	2	—	Low Risk
American Funds 2055 Trgt Date Retire R6 percentile rank # of funds in category	RFKTX	Target Date	16.49 1 228	16.90 4 213	12.25 39 182	10.34 1 130	✔	13.86	0.93	13.50	✔	—	✖	0.39	✔	2	—	Low Risk
American Funds 2060 Trgt Date Retire R6 percentile rank # of funds in category	RFUTX	Target Date	16.50 1 227	16.95 4 212	12.23 45 176	10.33 1 73	✔	13.91	1.17	10.27	✔	—	✖	0.39	✔	2	—	Low Risk
American Funds 2065 Trgt Date Retire R6 percentile rank # of funds in category	RFVTX	Target Date	16.47 1 292	16.98 4 180	12.25 48 86	— — —	✔	13.89	1.17	5.50	✔	—	✖	0.39	✔	2	—	Low Risk
American Funds 2070 Trgt Date Retire R6 percentile rank # of funds in category	RFBFX	Target Date	16.48 1 292	— — 180	— — 86	— — —	—	—	—	1.50	✖	—	✖	0.39	✔	2	—	—

Balanced																		
American Funds American Balanced R6	RLBGX	Moderate Allocation	14.62	13.27	10.41	9.27		11.01	0.98	26.51		—		0.25		2	1-Low	Low Risk
percentile rank			4	15	17	10												
# of funds in category			458	439	412	337										05-31-2025	02-15-2022	12-31-2022