

CUMBERLAND COUNTY IMPROVEMENT

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

⊖ Fund Removed from Approved List ⚠ Fund on Watch List

			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		
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		
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	17.22	25.72	18.10	16.97	✓	18.63	1.00	26.01	✓	■	✓	0.04	✓	3	—	Low Risk		
percentile rank			31	33	10	9														
# of funds in category			1,107	1,057	977	768										05-31-2025	—	12-31-2022		
Vanguard Value Index Adm	VVIAX	Large Value	12.63	13.08	14.92	10.60	✓	14.95	0.93	30.52	✓	■	✓	0.05	✓	3	1-Low	Medium Risk		
percentile rank			50	45	36	18														
# of funds in category			1,157	1,105	1,042	837										05-31-2025	02-15-2022	12-31-2022		
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	24.78	18.38	12.21	11.16	✓	19.85	0.95	1.91	✗	■	✓	0.07	✓	4	1-Low	Medium Risk		
percentile rank			16	21	17	24														
# of funds in category			507	492	459	379										05-31-2025	02-15-2022	12-31-2022		
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	11.81	10.89	13.97	8.66	✓	17.82	0.94	1.91	✗	■	✓	0.07	✓	4	1-Low	Medium Risk		
percentile rank			23	51	52	38														
# of funds in category			421	392	366	287										05-31-2025	02-15-2022	12-31-2022		
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	11.33	12.77	7.36	8.30	✓	21.82	0.95	20.51	✓	■	✓	0.07	✓	4	1-Low	Medium Risk		
percentile rank			24	29	60	49														
# of funds in category			554	537	522	405										05-31-2025	02-15-2022	12-31-2022		
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	5.53	7.40	12.36	6.70	✓	22.98	1.00	15.83	✓	■	✓	0.05	✓	2	—	Medium Risk		
percentile rank			42	69	75	61														
# of funds in category			501	484	453	373										05-31-2025	—	12-31-2022		
Non-US Stock																				
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	15.61	9.37	7.43	4.76	✓	15.75	0.91	16.85	✓	■	✓	0.13	✓	2	1-Low	Medium Risk		
percentile rank			29	63	46	49														
# 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 Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	19.25	15.40	11.30	6.79	✓	16.61	1.08	12.36	✓	■	✓	0.05	✓	3	1-Low	Low Risk		
percentile rank			36	43	33	27														
# 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		
⚠ Vanguard International Value Inv	VTRI	Foreign Large Value	13.71	12.51	10.70	5.58	✓	16.02	1.00	15.10	✓	■	✗	0.36	✓	3	—	Medium Risk		
percentile rank			97	92	83	77														
# of funds in category			359	344	325	241										05-31-2025	—	12-31-2022		

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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 Total World Stock Index Admiral	VTWAX	Global Stock	16.39	17.05	13.62	—	✓	15.15	1.02	12.36	✓	—	✓	0.09	✓	2	1-Low	Low Risk
percentile rank			23	27	30	—												
# of funds in category			334	315	299	201										05-31-2025	02-15-2022	12-31-2022

Alternative

PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	7.01	-0.55	13.66	2.62	✓	13.17	1.15	6.67	✓	—	—	1.00	✓	2	—	—
percentile rank			17	61	45	62												
# of funds in category			109	100	96	69										05-31-2025	—	—
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

Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	6.29	3.26	0.03	2.45	✓	8.15	1.11	28.52	✓	—	—	0.39	✓	3	1-Low	—
percentile rank			57	55	54	24												
# of funds in category			588	556	495	362										05-31-2025	02-15-2022	—
AB Global Bond Z	ANAZX	Global Bond	5.92	3.62	0.48	2.22	✓	5.92	0.79	19.84	✓	—	—	0.52	✓	3	—	—
percentile rank			65	62	47	36												
# of funds in category			107	101	96	60										05-31-2025	—	—
Vanguard High-Yield Corporate Adm	VVEAX	High Yield Bond	9.45	9.12	5.19	4.93	✓	6.74	0.98	2.84	✗	—	—	0.12	✓	2	—	—
percentile rank			39	57	64	28												
# of funds in category			629	602	560	437										04-30-2025	—	—
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	5.68	2.16	1.52	2.58	✓	6.88	1.00	3.64	✓	—	—	0.10	✓	3	—	—
percentile rank			57	62	49	36												
# of funds in category			161	152	141	117										05-31-2025	—	—
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	6.21	3.18	-0.33	2.15	✓	7.36	1.01	24.77	✓	■	—	0.30	✓	4	1-Low	—
percentile rank			33	20	30	17												
# of funds in category			523	480	423	301										05-31-2025	02-15-2022	—
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	—	—	—										—	—	—
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.20	4.69	2.77	—	✓	0.74	0.07	27.99	✓	—	—	0.24	✓	—	—	—
percentile rank			61	75	69	—												
# of funds in category			257	212	188	114										—	—	—

Balanced

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	10.51	8.47	5.11	5.38	✓	9.47	0.98	3.35	✓	■	✓	0.12	✓	3	1-Low	—
percentile rank			24	25	57	15												
# of funds in category			248	—	—	—										05-31-2025	07-19-2023	—

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																Updated	Updated	Updated
Vanguard LifeStrategy Growth Inv percentile rank # of funds in category	VASGX	Target Risk	14.51 29 200	14.09 21 —	10.75 28 —	8.66 15 —	🟢	13.15	0.99	3.35	🟢	📅	🟢	0.14	🟢	3	1-Low	Low Risk
Vanguard LifeStrategy Income Inv percentile rank # of funds in category	VASIX	Target Risk	8.31 36 77	5.63 68 —	2.27 86 —	3.62 54 —	🟢	7.83	0.94	3.35	🟢	📅	🟢	0.11	🟢	4	1-Low	—
Vanguard LifeStrategy Mod Gr Inv Shrs percentile rank # of funds in category	VSMGX	Target Risk	12.53 24 467	11.28 26 —	7.92 44 —	7.05 14 —	🟢	11.27	0.98	3.35	🟢	📅	🟢	0.13	🟢	3	1-Low	Low Risk