

HERO PLUS PROGRAM

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																			
American Funds Invmt Co of Amer R6	RICGX	Large Blend	21.19	23.46	17.75	13.21	✔	14.61	0.90	33.35	✔	🏠	✔	0.27	✔	2	—	Low Risk	
percentile rank			4	3	7	23													
# 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	
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	21.77	24.99	16.05	14.62	✔	17.68	0.92	23.68	✔	🏠	✔	0.30	✔	1	1-Low	Low Risk	
percentile rank			14	39	37	48													
# of funds in category			1,107	1,057	977	768										05-31-2025	04-07-2022	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	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	9.12	11.65	15.18	8.39	✔	20.93	0.89	9.18	✔	🏠	✔	0.07	✔	4	1-Low	Medium Risk	
percentile rank			19	22	35	20													
# of funds in category			501	484	453	373										05-31-2025	02-15-2022	12-31-2022	
Non-US Stock																			
American Funds New World R6	RNWGX	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	
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	
American Funds EUPAC R6	REGX	Foreign Large Growth	13.86	13.48	8.17	6.52	✔	16.17	1.01	24.10	✔	🏠	✔	0.47	✔	2	1-Low	Medium Risk	
percentile rank			51	50	46	56													
# of funds in category			391	368	336	224										05-31-2025	02-15-2022	12-31-2022	
⚠ Vanguard International Value Inv	VTRIX	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	
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	

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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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
Alternative																			
🚩 DWS Enhanced Commodity Strategy R6 <i>percentile rank</i> <i># of funds in category</i>	SKRRX	Commodities Broad Basket	3.67	-0.69	10.98	—	🔴	10.16	0.86	15.26	🟢	—	—	0.89	🟢	3	—	—	
			59	64	95	—													
			109	100	96	69										05-31-2025	—	—	
Vanguard Real Estate Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VGSLX	Real Estate	10.33	3.55	6.53	5.94	🟢	20.28	1.03	29.15	🟢	—	🟢	0.13	🟢	2	1-Low	Low Risk	
			30	51	66	46													
			225	218	201	153										05-31-2025	02-15-2022	12-31-2022	
Fixed Income																			
Baird Core Plus Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BCOIX	Core Plus Bond	6.57	3.76	0.23	2.53	🟢	7.16	0.98	24.77	🟢	—	—	0.30	🟢	3	1-Low	—	
			38	31	44	21													
			588	556	495	362										05-31-2025	02-15-2022	—	
PIMCO International Bond (USD-Hdg) Instl <i>percentile rank</i> <i># of funds in category</i>	PFORX	Global Bond	6.67	5.24	1.82	3.32	🟢	4.53	0.54	10.77	🟢	—	—	0.75	🟢	3	—	—	
			27	10	9	3													
			107	101	96	60										05-31-2025	—	—	
Vanguard High-Yield Corporate Adm <i>percentile rank</i> <i># of funds in category</i>	VWEAX	High Yield Bond	9.45	9.12	5.19	4.93	🟢	6.74	0.98	2.84	🔴	—	—	0.12	🟢	2	—	—	
			39	57	64	28													
			629	602	560	437										04-30-2025	—	—	
Vanguard Inflation-Protected Secs Adm <i>percentile rank</i> <i># of funds in category</i>	VAIPX	Inflation- Protected Bond	5.68	2.16	1.52	2.58	🟢	6.88	1.00	3.64	🟢	—	—	0.10	🟢	3	—	—	
			57	62	49	36													
			161	152	141	117										05-31-2025	—	—	
Baird Aggregate Bond Inst <i>percentile rank</i> <i># of funds in category</i>	BAGIX	Intermediate- Term Bond	6.21	3.18	-0.33	2.15	🟢	7.36	1.01	24.77	🟢	🚩	—	0.30	🟢	4	1-Low	—	
			33	20	30	17													
			523	480	423	301										05-31-2025	02-15-2022	—	
Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i>		Stable Value	—	—	—	—	—	—	—	42.19	🟢	—	—	—	—	—	—	—	
			—	—	—	—													
			13	—	—	—										—	—	—	
Vanguard Ultra-Short-Term Bond Admiral <i>percentile rank</i> <i># of funds in category</i>	VUSFX	Ultrashort Bond	5.71	4.82	2.82	2.37	🟢	0.90	0.10	5.62	🟢	—	—	0.09	🟢	3	—	—	
			24	64	60	45													
			257	212	188	114										05-31-2025	—	—	
Target Date																			
T. Rowe Price Retirement 2005 I <i>percentile rank</i> <i># of funds in category</i>	TRAJX	Target Date	9.16	—	—	—	—	—	—	9.92	🟢	—	🟢	0.34	🟢	3	1-Low	—	
			32	—	—	—													
			95	85	79	47										05-31-2025	02-15-2022	—	
T. Rowe Price Retirement 2010 I <i>percentile rank</i> <i># of funds in category</i>	TRPUX	Target Date	9.39	—	—	—	—	—	—	9.92	🟢	—	🟢	0.34	🟢	3	1-Low	—	
			20	—	—	—													
			95	85	79	47										05-31-2025	02-15-2022	—	
T. Rowe Price Retirement 2015 I <i>percentile rank</i> <i># of funds in category</i>	TRUBX	Target Date	9.57	—	—	—	—	—	—	9.92	🟢	—	🟢	0.35	🟢	3	1-Low	—	
			36	—	—	—													
			102	92	88	55										05-31-2025	02-15-2022	—	

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																Updated	Updated	Updated
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	9.76	—	—	—	—	—	—	9.92		—		0.37		3	1-Low	—
percentile rank			49	—	—	—												
# of funds in category			131	117	106	62										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2025 I	TREHX	Target Date	9.97	—	—	—	—	—	—	9.92		—		0.38		3	1-Low	—
percentile rank			57	—	—	—												
# of funds in category			193	178	151	99										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	10.68	—	—	—	—	—	—	9.92		—		0.40		3	1-Low	—
percentile rank			59	—	—	—												
# of funds in category			239	223	190	130										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2035 I	TRFJX	Target Date	11.53	—	—	—	—	—	—	9.92		—		0.42		3	1-Low	—
percentile rank			67	—	—	—												
# of funds in category			235	214	183	130										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	12.16	—	—	—	—	—	—	9.92		—		0.43		3	1-Low	—
percentile rank			72	—	—	—												
# of funds in category			235	218	185	130										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	12.66	—	—	—	—	—	—	9.92		—		0.44		3	1-Low	—
percentile rank			81	—	—	—												
# of funds in category			229	214	183	130										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2050 I	TRJLX	Target Date	12.83	—	—	—	—	—	—	9.92		—		0.45		3	1-Low	—
percentile rank			80	—	—	—												
# of funds in category			233	216	185	130										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	12.93	—	—	—	—	—	—	9.92		—		0.46		3	1-Low	—
percentile rank			82	—	—	—												
# of funds in category			228	213	182	130										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	12.94	—	—	—	—	—	—	9.92		—		0.46		3	1-Low	—
percentile rank			83	—	—	—												
# of funds in category			227	212	176	73										05-31-2025	02-15-2022	—
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	12.84	—	—	—	—	—	—	4.72		—		0.46		3	1-Low	—
percentile rank			89	—	—	—												
# of funds in category			292	180	86	—										05-31-2025	02-15-2022	—
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	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	14.51	14.09	10.75	8.66		13.15	0.99	3.35				0.14		3	1-Low	Low Risk
percentile rank			29	21	28	15												
# of funds in category			200	—	—	—										05-31-2025	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	8.31	5.63	2.27	3.62		7.83	0.94	3.35				0.11		4	1-Low	—
percentile rank			36	68	86	54												
# of funds in category			77	—	—	—										05-31-2025	07-19-2023	—
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	12.53	11.28	7.92	7.05		11.27	0.98	3.35				0.13		3	1-Low	Low Risk
percentile rank			24	26	44	14												
# of funds in category			467	—	—	—										05-31-2025	07-19-2023	12-31-2022