

SPARK THE JOURNEY 403B PLAN

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																				
Vanguard Dividend Growth Inv percentile rank # of funds in category	VDIGX	Large Blend	8.25 91 1,431	9.29 99 1,323	11.67 93 1,210	10.95 79 916	✖ 	13.24	0.73	3.00	✔ 	📊 	✔ 	0.22	✔ 	4 	2-Basic 	Low Risk 		
Vanguard FTSE Social Index Admiral percentile rank # of funds in category	VFTAX	Large Blend Index	15.31 23 1,431	20.52 12 1,323	16.11 37 1,210	– – 916	✔ 	16.70	1.05	9.53	✔ 	📊 	✖ 	0.13	✔ 	4 	2-Basic 	Low Risk 		
MFS Growth R6 percentile rank # of funds in category	MFEKX	Large Growth	13.59 68 1,107	23.37 54 1,057	14.49 61 977	15.60 26 768	✔ 	18.47	0.97	23.26	✔ 	📊 	✔ 	0.49	✔ 	3 	2-Basic 	Low Risk 		
Invesco Diversified Dividend R6 percentile rank # of funds in category	LCEFX	Large Value	13.95 33 1,157	12.20 60 1,105	12.93 71 1,042	8.53 76 837	✔ 	14.20	0.88	9.35	✔ 	📊 	✔ 	0.47	✔ 	3 	– 	Medium Risk 		
MFS Mid Cap Growth R6 percentile rank # of funds in category	OTCKX	Mid-Cap Growth	15.64 38 507	15.88 36 492	9.72 44 459	11.80 16 379	✔ 	18.64	0.87	16.62	✔ 	📊 	✔ 	0.66	✔ 	4 	2-Basic 	Low Risk 		
Vanguard Selected Value Inv percentile rank # of funds in category	VASVX	Mid-Cap Value	8.58 53 421	14.25 16 392	17.23 18 366	8.90 31 287	✔ 	19.57	1.02	20.36	✔ 	📊 	✔ 	0.42	✔ 	4 	– 	Medium Risk 		
PGIM Jennison Small Company R6 percentile rank # of funds in category	PJSQX	Small Growth	7.03 50 554	9.30 65 537	14.03 5 522	8.83 34 405	✔ 	19.30	0.82	11.60	✔ 	📊 	✖ 	0.69	✔ 	4 	– 	Medium Risk 		
DFA US Small Cap Value I percentile rank # of funds in category	DFS VX	Small Value	4.04 59 501	11.60 22 484	18.41 12 453	7.96 25 373	✔ 	22.82	0.98	13.35	✔ 	📊 	✔ 	0.31	✔ 	3 	– 	Medium Risk 		
Non-US Stock																				
American Funds New World R6 percentile rank # of funds in category	RNWGX	Diversified Emerging Mkts	15.53 29 778	13.74 12 720	8.82 28 638	7.83 2 459	✔ 	14.09	0.74	26.05	✔ 	📊 	✔ 	0.57	✔ 	3 	1-Low 	Medium Risk 		
American Funds Intl Gr and Inc R6 percentile rank # of funds in category	RIGGX	Foreign Large Blend	18.79 39 764	15.13 48 713	11.36 31 669	6.53 40 469	✔ 	15.10	0.98	16.76	✔ 	📊 	✔ 	0.54	✔ 	3 	1-Low 	Low Risk 		
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	19.25 36 764	15.40 43 713	11.30 33 669	6.79 27 469	✔ 	16.61	1.08	12.36	✔ 	📊 	✔ 	0.05	✔ 	3 	1-Low 	Low Risk 		
Invesco Oppenheimer International Gr R6 percentile rank # of funds in category	OIGIX	Foreign Large Growth	8.19 86 391	12.22 65 368	6.73 63 336	5.37 78 224	✔ 	19.25	1.19	13.26	✔ 	📊 	✔ 	0.73	✔ 	4 	– 	Low Risk 		
⚠️ Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	13.71 97 359	12.51 92 344	10.70 83 325	5.58 77 241	✔ 	16.02	1.00	15.10	✔ 	📊 	✖ 	0.36	✔ 	3 	– 	Medium Risk 		

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																Updated	Updated	Updated
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	17.38	18.08	12.93	9.57		14.40	0.96	19.42		—		0.41		2	1-Low	Low Risk
percentile rank			13	17	46	40												
# of funds in category			334	315	299	201										05-31-2025	05-18-2022	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																		
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	—	—
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	8.94	9.48	6.28	5.06		6.39	0.93	10.66		—	—	0.64		—	—	—
percentile rank			55	38	25	19												
# of funds in category			629	602	560	437										—	—	—
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																		
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