

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 09-30-2019)

Fund Removed from Approved List

Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense				
			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	
US Stock																
JPMorgan US Equity I <i>percentile rank</i> <i># of funds in category</i>	JUESX	Large Blend	1.22 70 1,431	12.62 42 1,231	9.83 41 1,092	12.69 31 834		13.25	1.08	18.76				0.69		
BNY Mellon S&P 500 Index <i>percentile rank</i> <i># of funds in category</i>	PEOPX	Large Blend Index	3.73 45 1,431	12.84 35 1,231	10.29 31 1,092	12.70 30 834		12.19	1.00	19.51				0.50		
Fidelity® Contrafund® <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	-1.29 81 1,390	14.88 49 1,254	11.59 45 1,121	13.65 41 831		13.82	1.01	29.05				0.81		
American Funds American Mutual R4 <i>percentile rank</i> <i># of funds in category</i>	RMFEX	Large Value	5.91 21 1,220	10.97 21 1,093	9.17 15 947	11.57 28 701		9.20	0.72	13.75				0.65		
Baron Growth Retail <i>percentile rank</i> <i># of funds in category</i>	BGRFX	Mid-Cap Growth	5.09 32 603	16.70 14 544	11.61 24 487	13.70 28 375		15.98	1.06	24.77				1.29		
American Century Mid Cap Value Inv <i>percentile rank</i> <i># of funds in category</i>	ACMVX	Mid-Cap Value	2.66 18 418	7.97 43 366	8.59 12 324	12.26 12 226		13.71	1.00	15.51				0.96		
Wells Fargo Small Company Growth Admin <i>percentile rank</i> <i># of funds in category</i>	NVSCX	Small Growth	-10.47 69 664	9.99 63 585	7.70 80 521	12.89 40 401		17.88	1.00	24.90				1.20		
Delaware Small Cap Value A <i>percentile rank</i> <i># of funds in category</i>	DEV LX	Small Value	-5.10 23 420	7.16 19 384	6.73 26 341	11.18 16 235		17.90	0.99	22.43				1.15		
Non-US Stock																
American Funds New World R4 <i>percentile rank</i> <i># of funds in category</i>	RNWEX	Diversified Emerging Mkts	7.49 7 838	9.19 4 701	5.12 5 569	6.03 3 244		11.46	0.78	20.30				0.97		
BNY Mellon International Stock Index Inv <i>percentile rank</i> <i># of funds in category</i>	DIISX	Foreign Large Blend Index	-1.55 42 727	6.02 42 614	2.86 55 492	4.46 57 372		11.10	0.96	12.45				0.60		
MFS International Growth R3 <i>percentile rank</i> <i># of funds in category</i>	MGRTX	Foreign Large Growth	2.75 29 467	9.70 15 396	6.98 18 340	7.06 26 250		11.50	0.97	9.72				1.09		
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	-2.60 25 344	6.18 10 297	2.22 18 249	4.22 28 162		11.42	1.01	11.38				0.38		
American Funds Capital World Gr&Inc R4 <i>percentile rank</i> <i># of funds in category</i>	RWIE X	World Stock	1.26 52 870	8.56 56 733	5.94 59 604	7.90 63 375		10.80	0.91	13.67				0.79		

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Alternative																
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	-9.70	-3.40	-4.61	-2.04	✓	7.08	0.68	9.50	✓	—	—	1.14	✓	
<i>percentile rank</i>			69	85	15	3										
<i># of funds in category</i>			131	106	91	34										
T. Rowe Price Global Real Estate Adv	PAGEX	Global Real Estate	10.92	3.87	5.64	8.44	✓	10.73	0.94	4.50	✓	☒	✓	1.15	✓	
<i>percentile rank</i>			68	94	65	44										
<i># of funds in category</i>			230	203	162	115										
Fixed Income																
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	5.91	4.98	4.63	7.19	✓	3.71	0.87	23.76	✓	—	—	0.99	✓	
<i>percentile rank</i>			38	59	32	34										
<i># of funds in category</i>			709	611	530	342										
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation- Protected Bond	5.81	1.60	1.55	2.73	✓	3.18	0.96	2.62	✖	—	—	0.75	✓	
<i>percentile rank</i>			58	73	67	63										
<i># of funds in category</i>			225	194	165	108										
Metropolitan West Total Return Bd M	MWTRX	Intermediate- Term Bond	10.19	2.94	3.06	5.03	✓	3.21	0.95	22.52	✓	—	—	0.67	✓	
<i>percentile rank</i>			26	69	68	16										
<i># of funds in category</i>			618	539	448	332										
PIMCO Income A	PONAX	Multisector Bond	5.74	4.87	4.70	8.45	✓	1.90	0.20	12.51	✓	—	—	1.45	✖	
<i>percentile rank</i>			65	24	13	2										
<i># of funds in category</i>			326	293	238	122										
PIMCO Short-Term A	PSHAX	Ultrashort Bond	1.69	2.12	1.70	1.58	✓	0.70	-0.13	8.75	✓	—	—	0.75	✖	
<i>percentile rank</i>			98	29	21	26										
<i># of funds in category</i>			198	154	133	61										
Templeton Global Bond A	TPINX	World Bond	0.78	3.56	0.55	3.57	✓	6.83	-0.82	17.76	✓	—	—	0.86	✓	
<i>percentile rank</i>			85	38	86	52										
<i># of funds in category</i>			308	279	213	76										
Target Date																
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	5.19	5.28	4.68	6.72	✓	4.45	0.91	12.67	✓	—	✓	0.69	✓	
<i>percentile rank</i>			74	72	52	30										
<i># of funds in category</i>			138	96	76	60										
American Funds 2015 Trgt Date Retire R4	RDBTX	Target Date	5.33	5.71	4.97	7.14	✓	4.87	0.91	12.67	✓	—	✓	0.68	✓	
<i>percentile rank</i>			52	69	53	37										
<i># of funds in category</i>			129	95	68	47										
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	4.87	6.32	5.42	7.78	✓	5.38	0.90	12.67	✓	—	✓	0.69	✓	
<i>percentile rank</i>			56	54	41	17										
<i># of funds in category</i>			246	205	158	99										
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	4.22	7.15	5.97	8.70	✓	6.47	0.95	12.67	✓	—	✓	0.71	✓	
<i>percentile rank</i>			63	47	30	4										
<i># of funds in category</i>			232	191	147	81										

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American Funds 2030 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDETX	Target Date	3.43 63 241	8.27 31 201	6.77 14 154	9.36 5 95		7.68	0.97	12.67		—		0.73		
American Funds 2035 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDFTX	Target Date	2.66 63 229	9.23 10 188	7.38 6 144	9.67 5 78		9.15	1.01	12.67		—		0.74		
American Funds 2040 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDGTX	Target Date	2.25 54 241	9.53 11 201	7.57 4 154	9.83 7 95		9.63	0.96	12.67		—		0.75		
American Funds 2045 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDHTX	Target Date	2.21 44 229	9.73 11 188	7.71 4 144	9.90 7 77		9.80	0.93	12.67		—		0.75		
American Funds 2050 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDITX	Target Date	2.02 46 241	9.81 11 201	7.76 3 154	9.93 7 77		9.98	0.94	12.67		—		0.77		
American Funds 2055 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDJTX	Target Date	2.07 44 229	9.80 15 186	7.75 4 138	— — 13		9.98	0.94	9.67		—		0.77		
American Funds 2060 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDKTX	Target Date	2.00 48 216	9.76 23 133	— — 30	— — —		9.97	0.94	4.52		—		0.79		
Balanced																
MFS Conservative Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MACNX	Target Risk	7.24 13 561	6.19 17 498	5.19 18 402	6.43 34 267		5.07	1.05	17.27		—		0.91		
MFS Growth Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MAGEX	Target Risk	5.84 10 339	9.68 9 311	7.60 10 279	9.30 18 198		9.14	0.99	17.27		—		1.01		
MFS Moderate Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MAMHX	Target Risk	6.84 12 716	7.97 29 659	6.43 29 582	7.99 42 427		7.09	1.02	17.27		—		0.96		