

PEOPLE DRIVEN CREDIT UNION 401K

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 | | | | | | | | | | | | | | | | |
| American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i> | RICGX | Large Blend | -0.22 79 1,431 | 9.79 84 1,231 | 8.39 68 1,092 | 11.43 66 834 | ✓ | 11.23 | 0.90 | 27.60 | ✓ | ☒ | ✓ | 0.29 | ✓ | |
| Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i> | VFIAX | Large Blend Index | 4.22 34 1,431 | 13.36 19 1,231 | 10.80 14 1,092 | 13.21 9 834 | ✓ | 12.18 | 1.00 | 3.43 | ✓ | ☒ | ✓ | 0.04 | ✓ | |
| Vanguard Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i> | VIGAX | Large Growth | 4.52 25 1,390 | 15.38 41 1,254 | 12.19 36 1,121 | 14.38 23 831 | ✓ | 13.27 | 0.99 | 24.76 | ✓ | ☒ | ✓ | 0.05 | ✓ | |
| Vanguard Value Index Adm <i>percentile rank</i> <i># of funds in category</i> | VVIAX | Large Value | 3.54 39 1,220 | 11.45 12 1,093 | 9.33 14 947 | 12.08 16 701 | ✓ | 12.24 | 0.99 | 24.76 | ✓ | ☒ | ✓ | 0.05 | ✓ | |
| Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i> | VMGMX | Mid-Cap Growth | 4.85 34 603 | 12.55 58 544 | 9.98 54 487 | – – 375 | ✓ | 13.54 | 0.93 | 6.61 | ✓ | ☒ | ✓ | 0.07 | ✓ | |
| Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i> | VMVAX | Mid-Cap Value | 2.30 21 418 | 8.83 21 366 | 8.37 16 324 | – – 226 | ✓ | 13.75 | 1.02 | 13.13 | ✓ | ☒ | ✓ | 0.07 | ✓ | |
| Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i> | VSGAX | Small Growth | -2.03 18 664 | 12.29 44 585 | 9.75 52 521 | – – 401 | ✓ | 16.07 | 0.91 | 14.76 | ✓ | ☒ | ✗ | 0.07 | ✓ | |
| Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i> | VSIAX | Small Value | -5.48 26 420 | 7.33 17 384 | 7.60 17 341 | – – 235 | ✓ | 16.12 | 0.90 | 3.43 | ✓ | ☒ | ✗ | 0.07 | ✓ | |
| Non-US Stock | | | | | | | | | | | | | | | | |
| American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i> | RNWGX | Diversified Emerging Mkts | 7.87 6 838 | 9.57 3 701 | 5.49 3 569 | 6.40 2 244 | ✓ | 11.47 | 0.78 | 20.30 | ✓ | ☒ | ✓ | 0.62 | ✓ | |
| Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i> | VTMGX | Foreign Large Blend Index | -2.08 52 727 | 6.28 33 614 | 3.62 23 492 | 5.07 28 372 | ✓ | 11.44 | 0.99 | 6.61 | ✓ | ☒ | ✓ | 0.07 | ✓ | |
| Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i> | VWILX | Foreign Large Growth | -1.93 75 467 | 10.34 10 396 | 7.20 15 340 | 7.84 13 250 | ✓ | 15.50 | 1.28 | 16.66 | ✓ | ☒ | ✓ | 0.32 | ✓ | |
| 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 R6 <i>percentile rank</i> <i># of funds in category</i> | RWIGX | World Stock | 1.64 49 870 | 8.94 49 733 | 6.31 53 604 | 8.28 54 375 | ✓ | 10.79 | 0.91 | 13.67 | ✓ | ☒ | ✓ | 0.44 | ✓ | |

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| 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 |
| Alternative | | | | | | | | | | | | | | | |
| PIMCO Commodity Real Return Strat I2 | PCRPX | Commodities Broad Basket | -7.08 | -1.52 | -7.41 | -2.92 | ✔ | 8.89 | 1.09 | 11.76 | ✔ | — | — | 1.56 | ✖ |
| <i>percentile rank</i> | | | 34 | 52 | 57 | 10 | | | | | | | | | |
| <i># of funds in category</i> | | | 131 | 106 | 91 | 34 | | | | | | | | | |
| Vanguard Real Estate Index Admiral | VGSLX | Real Estate | 19.89 | 7.06 | 9.94 | 12.89 | ✔ | 12.87 | 0.98 | 23.40 | ✔ | — | ✔ | 0.11 | ✔ |
| <i>percentile rank</i> | | | 28 | 50 | 36 | 35 | | | | | | | | | |
| <i># of funds in category</i> | | | 262 | 226 | 201 | 137 | | | | | | | | | |
| Fixed Income | | | | | | | | | | | | | | | |
| Baird Core Plus Bond Inst | BCOIX | Core Plus Bond | 10.53 | 3.64 | 3.97 | 5.05 | ✔ | 3.15 | 0.93 | 19.01 | ✔ | — | — | 0.30 | ✔ |
| <i>percentile rank</i> | | | 13 | 20 | 10 | 15 | | | | | | | | | |
| <i># of funds in category</i> | | | 618 | 539 | 448 | 332 | | | | | | | | | |
| Eaton Vance Income Fund of Boston I | EIBIX | High Yield Bond | 6.36 | 5.30 | 4.93 | 7.47 | ✔ | 3.72 | 0.87 | 23.76 | ✔ | — | — | 0.74 | ✔ |
| <i>percentile rank</i> | | | 29 | 46 | 22 | 19 | | | | | | | | | |
| <i># of funds in category</i> | | | 709 | 611 | 530 | 342 | | | | | | | | | |
| American Century Inflation Adjs Bond R5 | AIANX | Inflation-Protected Bond | 6.33 | 1.90 | 2.15 | 3.16 | ✔ | 3.25 | 0.98 | 17.84 | ✔ | — | — | 0.27 | ✔ |
| <i>percentile rank</i> | | | 43 | 52 | 31 | 42 | | | | | | | | | |
| <i># of funds in category</i> | | | 225 | 194 | 165 | 108 | | | | | | | | | |
| Vanguard Total Bond Market Index Adm | VBTLX | Intermediate-Term Bond | 10.43 | 2.90 | 3.35 | 3.69 | ✔ | 3.45 | 1.03 | 6.61 | ✔ | 🏠 | — | 0.05 | ✔ |
| <i>percentile rank</i> | | | 15 | 32 | 23 | 49 | | | | | | | | | |
| <i># of funds in category</i> | | | 403 | 356 | 312 | 238 | | | | | | | | | |
| Federated Government Ultrashrt Dur Instl | FGUSX | Ultrashort Bond | 2.33 | 1.59 | 1.03 | 0.76 | ✖ | 0.28 | 0.02 | 22.24 | ✔ | — | — | 0.26 | ✔ |
| <i>percentile rank</i> | | | 83 | 80 | 83 | 78 | | | | | | | | | |
| <i># of funds in category</i> | | | 198 | 154 | 133 | 61 | | | | | | | | | |
| Templeton Global Bond Adv | TGBAX | World Bond | 1.04 | 3.84 | 0.80 | 3.82 | ✔ | 6.85 | -0.81 | 17.76 | ✔ | — | — | 0.61 | ✔ |
| <i>percentile rank</i> | | | 83 | 31 | 83 | 42 | | | | | | | | | |
| <i># of funds in category</i> | | | 308 | 279 | 213 | 76 | | | | | | | | | |
| Target Date | | | | | | | | | | | | | | | |
| Vanguard Target Retirement 2015 Inv | VTXVX | Target Date | 6.08 | 6.18 | 5.33 | 7.26 | ✔ | 4.71 | 0.90 | 6.61 | ✔ | — | ✔ | 0.13 | ✔ |
| <i>percentile rank</i> | | | 21 | 42 | 34 | 29 | | | | | | | | | |
| <i># of funds in category</i> | | | 129 | 95 | 68 | 47 | | | | | | | | | |
| Vanguard Target Retirement 2020 Inv | VTWNX | Target Date | 5.29 | 7.08 | 5.97 | 7.96 | ✔ | 6.10 | 1.04 | 6.61 | ✔ | — | ✔ | 0.13 | ✔ |
| <i>percentile rank</i> | | | 38 | 17 | 5 | 9 | | | | | | | | | |
| <i># of funds in category</i> | | | 246 | 205 | 158 | 99 | | | | | | | | | |
| Vanguard Target Retirement 2025 Inv | VTTVX | Target Date | 4.89 | 7.77 | 6.39 | 8.48 | ✔ | 7.13 | 1.06 | 6.61 | ✔ | — | ✔ | 0.13 | ✔ |
| <i>percentile rank</i> | | | 39 | 18 | 8 | 11 | | | | | | | | | |
| <i># of funds in category</i> | | | 232 | 191 | 147 | 81 | | | | | | | | | |
| Vanguard Target Retirement 2030 Inv | VTHRX | Target Date | 4.15 | 8.29 | 6.67 | 8.92 | ✔ | 7.98 | 1.02 | 6.61 | ✔ | — | ✔ | 0.14 | ✔ |
| <i>percentile rank</i> | | | 44 | 31 | 21 | 16 | | | | | | | | | |
| <i># of funds in category</i> | | | 241 | 201 | 154 | 95 | | | | | | | | | |

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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 |
| Vanguard Target Retirement 2035 Inv <i>percentile rank</i> <i># of funds in category</i> | VTTHX | Target Date | 3.37 46 229 | 8.78 32 188 | 6.92 27 144 | 9.35 15 78 | ✔ | 8.83 | 0.98 | 6.61 | ✔ | — | ✔ | 0.14 | ✔ |
| Vanguard Target Retirement 2040 Inv <i>percentile rank</i> <i># of funds in category</i> | VFORX | Target Date | 2.63 46 241 | 9.28 24 201 | 7.15 26 154 | 9.61 16 95 | ✔ | 9.71 | 0.98 | 6.61 | ✔ | — | ✔ | 0.14 | ✔ |
| Vanguard Target Retirement 2045 Inv <i>percentile rank</i> <i># of funds in category</i> | VTIVX | Target Date | 2.06 52 229 | 9.41 28 188 | 7.23 26 144 | 9.66 18 77 | ✔ | 10.32 | 1.00 | 6.61 | ✔ | — | ✔ | 0.15 | ✔ |
| Vanguard Target Retirement 2050 Inv <i>percentile rank</i> <i># of funds in category</i> | VFIFX | Target Date | 2.07 45 241 | 9.42 35 201 | 7.24 27 154 | 9.65 20 77 | ✔ | 10.34 | 0.99 | 6.61 | ✔ | — | ✔ | 0.15 | ✔ |
| Vanguard Target Retirement 2055 Inv <i>percentile rank</i> <i># of funds in category</i> | VFFVX | Target Date | 2.09 43 229 | 9.41 37 186 | 7.21 31 138 | — — 13 | ✔ | 10.31 | 0.98 | 6.61 | ✔ | — | ✔ | 0.15 | ✔ |
| Vanguard Target Retirement 2060 Inv <i>percentile rank</i> <i># of funds in category</i> | VTTSX | Target Date | 2.07 44 216 | 9.41 48 133 | 7.20 60 30 | — — — | ✔ | 10.33 | 0.98 | 6.61 | ✔ | — | ✔ | 0.15 | ✔ |
| Vanguard Target Retirement 2065 Inv <i>percentile rank</i> <i># of funds in category</i> | VLXVX | Target Date | 2.09 41 216 | — — 133 | — — 30 | — — — | — | — | — | 2.22 | ✖ | — | ✔ | 0.15 | ✔ |
| Vanguard Target Retirement Income Inv <i>percentile rank</i> <i># of funds in category</i> | VTINX | Target Date | 6.75 21 191 | 5.10 39 160 | 4.57 23 127 | 5.76 34 95 | ✔ | 3.72 | 0.86 | 6.61 | ✔ | — | ✔ | 0.12 | ✔ |

Balanced

| | | | | | | | | | | | | | | | |
|--|-------|-------------|-------------------|-------------------|-------------------|-------------------|---|------|------|-------|---|---|---|------|---|
| Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i> | VSCGX | Target Risk | 7.04 17 561 | 6.07 22 498 | 5.43 14 402 | 6.53 29 267 | ✔ | 4.75 | 1.00 | 25.02 | ✔ | — | ✔ | 0.12 | ✔ |
| Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i> | VASGX | Target Risk | 3.10 24 339 | 8.75 24 311 | 6.93 22 279 | 9.05 26 198 | ✔ | 9.17 | 1.01 | 25.02 | ✔ | — | ✔ | 0.14 | ✔ |
| Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i> | VASIX | Target Risk | 8.89 5 195 | 4.66 19 179 | 4.57 10 151 | 5.17 42 87 | ✔ | 3.16 | 0.34 | 25.02 | ✔ | — | ✔ | 0.11 | ✔ |
| Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i> | VSMGX | Target Risk | 5.09 28 716 | 7.44 40 659 | 6.23 33 582 | 7.88 46 427 | ✔ | 6.88 | 1.01 | 25.02 | ✔ | — | ✔ | 0.13 | ✔ |