

# EDUCATIONAL SYSTEMS FEDERAL CREDIT

## Screens Summary (Data as of 09-30-2020)

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
<b>US Stock</b>															
JPMorgan US Equity I <i>percentile rank</i> <i># of funds in category</i>	JUESX	Large Blend	22.81 2 1,379	13.75 7 1,239	14.67 6 1,075	13.96 6 828		18.65	1.04	19.76				0.69	
BNY Mellon S&P 500 Index <i>percentile rank</i> <i># of funds in category</i>	PEOPX	Large Blend Index	14.54 36 1,379	11.72 32 1,239	13.57 28 1,075	13.19 30 828		17.75	1.00	20.52				0.50	
Fidelity® Contrafund® <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	35.10 35 1,331	18.47 49 1,241	17.75 44 1,107	15.52 45 821		19.07	0.99	30.06				0.85	
American Funds American Mutual R4 <i>percentile rank</i> <i># of funds in category</i>	RMFEX	Large Value	2.25 13 1,209	6.57 12 1,133	10.26 8 996	10.58 18 718		13.40	0.72	14.76				0.63	
Baron Growth Retail <i>percentile rank</i> <i># of funds in category</i>	BGRFX	Mid-Cap Growth	19.08 58 608	16.25 36 558	15.29 34 501	14.22 36 381		22.34	1.05	25.77				1.29	
American Century Mid Cap Value Inv <i>percentile rank</i> <i># of funds in category</i>	ACMVX	Mid-Cap Value	-7.05 27 418	0.72 24 390	6.91 13 347	9.83 10 248		19.22	0.88	16.51				0.98	
Wells Fargo Small Company Growth Admin <i>percentile rank</i> <i># of funds in category</i>	NVSCX	Small Growth	12.83 60 626	8.85 59 581	9.67 73 515	12.70 52 388		24.66	1.05	25.90				1.19	
Delaware Small Cap Value A <i>percentile rank</i> <i># of funds in category</i>	DEV LX	Small Value	-18.92 80 416	-6.17 57 387	3.25 34 356	6.74 44 254		24.64	1.03	23.43				1.15	
<b>Non-US Stock</b>															
American Funds New World R4 <i>percentile rank</i> <i># of funds in category</i>	RNWEX	Diversified Emerging Mkts	14.08 28 790	7.32 10 695	10.98 20 590	5.69 3 265		17.06	0.85	21.30				0.95	
BNY Mellon International Stock Index Inv <i>percentile rank</i> <i># of funds in category</i>	DIISX	Foreign Large Blend Index	0.05 68 761	0.24 61 651	4.75 67 551	4.17 58 368		15.30	0.93	13.45				0.60	
MFS International Growth R3 <i>percentile rank</i> <i># of funds in category</i>	MGRTX	Foreign Large Growth	12.75 69 469	8.10 37 420	10.87 29 336	7.30 37 246		14.59	0.91	10.72				1.08	
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	-4.07 30 342	-1.62 16 314	4.45 9 275	3.54 23 180		16.89	1.07	12.38				0.37	
American Funds Capital World Gr&Inc R4 <i>percentile rank</i> <i># of funds in category</i>	RWIE X	World Stock	10.09 47 826	5.96 50 727	9.34 48 613	8.25 53 365		15.71	0.94	14.67				0.77	

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<b>Alternative</b>																
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	-6.09	-5.15	-2.92	-3.75		11.94	0.79	10.51		—		1.07		
<i>percentile rank</i>			46	80	69	2										
<i># of funds in category</i>			126	109	97	49										
T. Rowe Price Global Real Estate Adv	PAGEX	Global Real Estate	-12.02	0.28	2.19	4.98		16.39	0.87	5.50				1.15		
<i>percentile rank</i>			44	54	77	53										
<i># of funds in category</i>			205	185	165	100										
<b>Fixed Income</b>																
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	1.36	2.99	5.18	5.64		8.38	0.90	5.91		—	—	1.00		
<i>percentile rank</i>			61	57	56	35										
<i># of funds in category</i>			678	622	538	351										
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation- Protected Bond	10.89	5.50	4.19	2.90		4.01	1.04	3.63		—	—	0.90		
<i>percentile rank</i>			13	38	43	52										
<i># of funds in category</i>			210	200	172	116										
Metropolitan West Total Return Bd M	MWTRX	Intermediate- Term Bond	7.79	5.51	4.20	4.36		3.52	1.03	23.52		—	—	0.68		
<i>percentile rank</i>			22	21	62	24										
<i># of funds in category</i>			604	537	459	341										
PIMCO Income A	PONAX	Multisector Bond	3.43	3.22	5.07	6.62		5.59	0.83	13.52		—	—	1.49		
<i>percentile rank</i>			43	50	24	2										
<i># of funds in category</i>			329	292	248	133										
PIMCO Short-Term A	PSHAX	Ultrashort Bond	2.55	2.14	2.24	1.60		2.36	0.12	9.75		—	—	0.80		
<i>percentile rank</i>			11	47	9	14										
<i># of funds in category</i>			209	168	133	64										
Templeton Global Bond A	TPINX	World Bond	-3.74	-1.78	1.45	1.80		6.21	-0.48	18.76		—	—	0.92		
<i>percentile rank</i>			86	92	84	80										
<i># of funds in category</i>			310	264	235	87										
<b>Target Date</b>																
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	6.73	5.02	6.39	6.37		6.64	0.90	13.67		—		0.66		
<i>percentile rank</i>			86	88	59	36										
<i># of funds in category</i>			121	90	73	54										
American Funds 2015 Trgt Date Retire R4	RDBTX	Target Date	7.03	5.31	6.75	6.88		7.34	0.90	13.67		—		0.66		
<i>percentile rank</i>			74	79	64	39										
<i># of funds in category</i>			120	93	68	46										
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	8.08	5.89	7.38	7.60		7.87	0.87	13.67		—		0.66		
<i>percentile rank</i>			45	49	40	22										
<i># of funds in category</i>			199	170	130	86										
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	10.54	6.94	8.53	8.74		9.31	0.91	13.67		—		0.68		
<i>percentile rank</i>			4	14	25	3										
<i># of funds in category</i>			218	186	146	89										

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American Funds 2030 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDETX	Target Date	11.43 3 228	7.56 9 194	9.59 10 153	9.46 4 91	✔	11.07	0.93	13.67	✔	—	✔	0.70	✔
American Funds 2035 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDFTX	Target Date	13.15 1 211	8.40 1 183	10.61 1 143	9.96 2 86	✔	13.38	0.98	13.67	✔	—	✔	0.72	✔
American Funds 2040 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDGTX	Target Date	13.70 1 222	8.67 2 194	10.95 1 153	10.16 2 91	✔	14.32	0.94	13.67	✔	—	✔	0.73	✔
American Funds 2045 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDHTX	Target Date	13.94 1 211	8.82 1 183	11.13 1 143	10.26 2 85	✔	14.60	0.91	13.67	✔	—	✔	0.73	✔
American Funds 2050 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDITX	Target Date	14.21 1 222	8.93 1 194	11.24 2 153	10.31 3 79	✔	14.83	0.91	13.67	✔	—	✔	0.74	✔
American Funds 2055 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDJTX	Target Date	14.19 1 211	8.95 1 183	11.25 1 140	10.30 5 35	✔	14.85	0.91	10.67	✔	—	✔	0.75	✔
American Funds 2060 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDKTX	Target Date	14.14 1 242	8.89 2 171	11.22 3 71	— — —	✔	14.82	0.90	5.52	✔	—	✔	0.76	✔
American Funds 2065 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDLTX	Target Date	— — 242	— — 171	— — 71	— — —	—	—	—	0.75	✖	—	✖	0.76	✔
<b>Balanced</b>															
MFS Conservative Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MACNX	Target Risk	8.38 19 547	6.77 7 517	7.08 15 451	6.25 28 285	✔	8.13	1.12	18.27	✔	—	✔	0.89	✔
MFS Growth Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MAGEX	Target Risk	9.31 26 325	8.45 9 310	10.00 13 280	9.03 17 190	✔	13.95	1.02	18.27	✔	—	✔	0.98	✔
MFS Moderate Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MAMHX	Target Risk	9.26 33 676	7.85 23 638	8.65 27 582	7.77 44 414	✔	10.89	1.01	18.27	✔	—	✔	0.94	✔