

EDUCATIONAL SYSTEMS FEDERAL CREDIT**Screens Summary (Data as of 09-30-2021)**

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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
JPMorgan US Equity I	JUESX	Large Blend	30.26	17.43	17.97	17.16	✓	19.64	1.04	7.12	✓	☐	✖	0.69	✓	3	–	Low Risk
<i>percentile rank</i>			45	10	6	4												
<i># of funds in category</i>			1,391	1,267	1,112	819									08-31-2021	–	06-30-2021	
BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	29.37	15.41	16.31	16.06	✓	18.82	1.00	0.93	✖	☐	✓	0.50	✓	3	–	Low Risk
<i>percentile rank</i>			60	41	38	37												
<i># of funds in category</i>			1,391	1,267	1,112	819									08-31-2021	–	06-30-2021	
Fidelity® Contrafund®	FCNTX	Large Growth	24.34	18.36	20.56	17.96	✓	19.54	0.96	31.06	✓	☐	✓	0.86	✓	3	1-Low	Low Risk
<i>percentile rank</i>			69	62	49	52												
<i># of funds in category</i>			1,240	1,138	1,033	766									08-31-2021	10-08-2021	06-30-2021	
American Funds American Mutual R4	RMFEX	Large Value	22.23	9.80	11.30	12.65	✖	14.63	0.71	15.76	✓	☐	✖	0.62	✓	4	–	Low Risk
<i>percentile rank</i>			92	48	47	57												
<i># of funds in category</i>			1,210	1,149	1,027	751									08-31-2021	–	06-30-2021	
Baron Growth Retail	BGRFX	Mid-Cap Growth	36.19	19.45	20.85	17.33	✓	23.91	1.05	26.77	✓	☐	✓	1.30	✓	3	–	Low Risk
<i>percentile rank</i>			27	35	26	34												
<i># of funds in category</i>			586	551	497	388									08-31-2021	–	06-30-2021	
American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	34.01	8.54	9.41	13.27	✓	20.95	0.88	17.51	✓	☐	✓	0.98	✓	3	–	Medium Risk
<i>percentile rank</i>			91	69	75	42												
<i># of funds in category</i>			410	393	350	252									08-31-2021	–	06-30-2021	
Wells Fargo Small Company Growth Admin	NVSCX	Small Growth	38.22	11.77	15.72	15.98	✓	25.84	0.98	26.90	✓	☐	✓	1.19	✓	3	–	–
<i>percentile rank</i>			51	76	69	63												
<i># of funds in category</i>			613	577	513	390									08-31-2021	–	–	
Delaware Small Cap Value A	DEV LX	Small Value	61.34	7.47	9.99	12.28	✓	27.77	1.01	24.43	✓	☐	✓	1.14	✓	3	–	–
<i>percentile rank</i>			54	61	54	56												
<i># of funds in category</i>			434	406	383	290									08-31-2021	–	–	
Non-US Stock																		
American Funds New World R4	RNWEX	Diversified Emerging Mkts	24.85	15.25	13.14	9.68	✓	18.28	0.88	22.30	✓	☐	✓	0.94	✓	4	1-Low	Low Risk
<i>percentile rank</i>			31	12	8	3												
<i># of funds in category</i>			786	708	598	319									08-31-2021	10-08-2021	06-30-2021	
BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	24.55	7.05	8.23	7.71	✓	17.60	0.97	0.93	✖	☐	✓	0.60	✓	3	–	Low Risk
<i>percentile rank</i>			50	64	59	64												
<i># of funds in category</i>			769	696	596	402									08-31-2021	–	06-30-2021	
MFS International Growth R3	MGRTX	Foreign Large Growth	16.16	10.40	11.57	9.84	✓	16.03	0.86	9.75	✓	☐	✓	1.08	✓	4	–	Low Risk
<i>percentile rank</i>			80	80	53	61												
<i># of funds in category</i>			439	383	322	225									08-31-2021	–	06-30-2021	
Vanguard International Value Inv	VTRIX	Foreign Large Value	30.88	6.94	8.49	7.89	✓	20.03	1.10	11.35	✓	☐	✓	0.35	✓	2	–	Medium Risk
<i>percentile rank</i>			41	12	4	13												
<i># of funds in category</i>			349	319	271	181									08-31-2021	–	06-30-2021	
American Funds Capital World Gr&Inc R4	RWIEX	World Stock	23.52	11.25	11.71	11.62	✓	17.05	0.93	15.67	✓	—	✓	0.77	✓	2	–	Low Risk
<i>percentile rank</i>			67	56	58	50												
<i># of funds in category</i>			339	288	254	147									08-31-2021	–	06-30-2021	

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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	Sustain. Rating	Commit. Level	Carbon Risk	
Alternative																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	44.18	6.93	4.07	-0.52	✓	14.24	0.86	11.51	✓	—	✓	1.09	✓	—	—	—
percentile rank			44	45	71	18												
# of funds in category			113	108	85	52												
! T. Rowe Price Global Real Estate Adv	PAGEX	Global Real Estate	32.08	8.83	5.42	8.64	✓	18.14	0.89	0.50	✗	✗	✓	1.15	✓	2	—	Medium Risk
percentile rank			16	36	56	48												
# of funds in category			201	197	175	110												
08-31-2021 — 06-30-2021																		
Fixed Income																		
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	10.51	5.86	5.32	6.41	✓	8.61	0.91	6.91	✓	—	—	1.00	✓	—	—	—
percentile rank			47	51	60	51												
# of funds in category			680	633	555	361												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	5.32	7.31	4.14	2.67	✓	4.20	1.02	4.63	✓	—	—	0.69	✓	—	—	—
percentile rank			51	31	43	50												
# of funds in category			206	202	176	125												
Metropolitan West Total Return Bd M	MWTRX	Intermediate-Term Bond	0.02	5.91	3.30	3.94	✓	3.65	1.02	24.52	✓	—	—	0.67	✓	—	—	—
percentile rank			84	41	62	35												
# of funds in category			614	571	498	357												
PIMCO Income A	PONAX	Multisector Bond	6.57	5.24	4.92	6.67	✓	5.75	0.80	14.52	✓	—	—	1.02	✓	—	—	—
percentile rank			48	54	27	3												
# of funds in category			337	275	241	131												
PIMCO Short-Term A	PSHAX	Ultrashort Bond	0.47	1.57	1.87	1.67	✓	2.37	0.11	10.75	✓	—	—	0.72	✗	—	—	—
percentile rank			52	59	25	19												
# of funds in category			241	213	169	88												
PIMCO International Bond (USD-Hdg) A	PFOAX	World Bond	0.35	3.81	3.03	4.65	✓	3.54	0.64	7.02	✓	—	—	0.92	✓	—	—	—
percentile rank			48	77	30	16												
# of funds in category			123	104	77	47												
Target Date																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	11.12	7.65	6.71	7.34	✓	7.28	0.89	9.75	✓	—	✗	0.65	✓	—	—	—
percentile rank			38	62	68	46												
# of funds in category			121	114	78	53												
American Funds 2015 Trgt Date Retire R4	RDBTX	Target Date	12.57	8.27	7.32	8.10	✓	8.08	0.90	9.75	✓	—	✗	0.65	✓	2	—	—
percentile rank			48	57	60	44												
# of funds in category			117	111	77	45												
11-30-2020 — —																		
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	13.06	8.62	7.99	8.98	✓	8.55	0.86	9.75	✓	—	✓	0.66	✓	2	—	—
percentile rank			65	57	60	35												
# of funds in category			175	162	123	67												
11-30-2020 — —																		
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	14.94	9.81	9.34	10.48	✓	10.04	0.89	9.75	✓	—	✓	0.68	✓	2	—	Low Risk
percentile rank			62	36	41	6												
# of funds in category			224	206	165	91												
08-31-2021 — 09-30-2020																		

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																	Updated	Updated	Updated
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	17.74	10.71	10.74	11.55	✓	11.92	0.92	9.75	✓	—	✓	0.70	✓	2	—	Low Risk	
<i>percentile rank</i>			64	28	20	4													
<i># of funds in category</i>			225	205	165	87									08-31-2021	—	06-30-2021		
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	21.76	12.25	12.42	12.47	✓	14.38	0.97	9.75	✓	—	✗	0.72	✓	2	—	Low Risk	
<i>percentile rank</i>			45	13	8	3													
<i># of funds in category</i>			217	203	162	88									08-31-2021	—	06-30-2021		
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	23.95	12.95	13.12	12.91	✓	15.46	0.94	9.75	✓	—	✗	0.73	✓	2	—	Low Risk	
<i>percentile rank</i>			50	12	8	3													
<i># of funds in category</i>			219	205	165	87									08-31-2021	—	06-30-2021		
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	24.57	13.20	13.40	13.06	✓	15.78	0.90	9.75	✓	—	✗	0.74	✓	2	—	Low Risk	
<i>percentile rank</i>			79	12	5	3													
<i># of funds in category</i>			217	203	162	87									08-31-2021	—	06-30-2021		
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	25.01	13.36	13.59	13.16	✓	16.04	0.90	9.75	✓	—	✗	0.74	✓	2	—	Low Risk	
<i>percentile rank</i>			82	11	5	4													
<i># of funds in category</i>			219	205	165	79									08-31-2021	—	06-30-2021		
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	25.07	13.38	13.59	13.16	✓	16.05	0.90	9.75	✓	—	✓	0.74	✓	2	—	Low Risk	
<i>percentile rank</i>			82	11	5	5													
<i># of funds in category</i>			217	203	159	66									08-31-2021	—	06-30-2021		
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	25.17	13.37	13.57	—	✓	16.04	1.38	6.52	✓	—	✓	0.75	✓	2	—	Low Risk	
<i>percentile rank</i>			83	13	8	—													
<i># of funds in category</i>			211	188	125	—									08-31-2021	—	06-30-2021		
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	25.21	—	—	—	—	—	—	1.75	✗	—	✓	0.76	✓	2	—	Low Risk	
<i>percentile rank</i>			84	—	—	—													
<i># of funds in category</i>			120	17	—	—									08-31-2021	—	06-30-2021		

Balanced

MFS Conservative Allocation R3	MACNX	Target Risk	11.71	9.10	7.71	7.22	✓	8.71	1.10	19.27	✓	—	✗	0.86	✓	—	—	—
<i>percentile rank</i>			64	17	23	40												
<i># of funds in category</i>			516	481	429	276												
MFS Growth Allocation R3	MAGEX	Target Risk	22.53	12.34	12.06	11.34	✓	14.95	1.01	19.27	✓	—	✗	0.96	✓	4	—	Low Risk
<i>percentile rank</i>			64	14	16	29												
<i># of funds in category</i>			312	289	263	189									08-31-2021	—	06-30-2021	
MFS Moderate Allocation R3	MAMHX	Target Risk	17.08	10.98	9.99	9.38	✓	11.72	1.01	19.27	✓	—	✗	0.91	✓	3	—	—
<i>percentile rank</i>			72	27	40	57												
<i># of funds in category</i>			690	654	597	428									08-31-2021	—	—	