

FREEDOM FIRST FEDERAL CREDIT UNION

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	Commit. Level	Carbon Risk
			Updated	Updated	Updated													
US Stock																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	28.03	13.03	13.88	14.98	✓	17.33	0.91	29.60	✓	☐	✓	0.27	✓	2	-	Low Risk
<i>percentile rank</i>			71	74	80	64												
<i># of funds in category</i>			1,391	1,267	1,112	819									08-31-2021	-	06-30-2021	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	29.98	15.96	16.86	16.60	✓	18.82	1.00	5.43	✓	☐	✓	0.04	✓	3	1-Low	Low Risk
<i>percentile rank</i>			49	28	21	15												
<i># of funds in category</i>			1,391	1,267	1,112	819									08-31-2021	10-08-2021	06-30-2021	
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	27.23	21.95	22.76	19.63	✓	20.18	1.00	22.26	✓	☐	✓	0.04	✓	3	-	Low Risk
<i>percentile rank</i>			46	24	23	19												
<i># of funds in category</i>			1,240	1,138	1,033	766									08-31-2021	-	06-30-2021	
DFA US Large Cap Value I	DFLVX	Large Value	40.96	8.14	11.11	14.39	✓	23.29	1.15	9.59	✓	☐	✓	0.22	✓	3	-	Medium Risk
<i>percentile rank</i>			23	75	52	12												
<i># of funds in category</i>			1,210	1,149	1,027	751									08-31-2021	-	06-30-2021	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	31.82	19.21	18.17	16.73	✓	21.52	0.97	8.61	✓	☐	✓	0.07	✓	4	1-Low	Low Risk
<i>percentile rank</i>			47	37	52	47												
<i># of funds in category</i>			586	551	497	388									08-31-2021	10-08-2021	06-30-2021	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	40.57	9.88	10.82	14.15	✓	23.22	0.99	15.13	✓	☐	✓	0.07	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			76	42	43	15												
<i># of funds in category</i>			410	393	350	252									08-31-2021	10-08-2021	06-30-2021	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	33.19	11.51	15.19	15.64	✓	25.65	1.00	12.08	✓	☐	✓	0.05	✓	2	-	-
<i>percentile rank</i>			73	78	77	70												
<i># of funds in category</i>			613	577	513	390									08-31-2021	-	-	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	63.61	8.66	11.09	13.22	✓	26.78	0.99	12.08	✓	☐	✓	0.05	✓	2	-	-
<i>percentile rank</i>			45	36	32	32												
<i># of funds in category</i>			434	406	383	290									08-31-2021	-	-	
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	18.39	9.58	8.67	6.02	✓	18.90	0.96	13.10	✓	☐	✓	0.14	✓	2	1-Low	Medium Risk
<i>percentile rank</i>			59	41	53	53												
<i># of funds in category</i>			786	708	598	319									08-31-2021	10-08-2021	06-30-2021	
American Funds Europacific Growth R6	RERGX	Foreign Large Growth	24.76	13.21	12.17	10.63	✓	18.91	1.02	20.35	✓	☐	✓	0.46	✓	2	1-Low	Low Risk
<i>percentile rank</i>			21	37	40	35												
<i># of funds in category</i>			439	383	322	225									08-31-2021	10-08-2021	06-30-2021	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	24.80	22.26	20.14	14.95	✓	21.51	1.05	18.66	✓	☐	✓	0.33	✓	3	-	Low Risk
<i>percentile rank</i>			21	3	2	3												
<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 New Perspective R6	RNPGX	World Stock	29.71	18.83	18.28	15.77	✓	19.24	1.04	20.84	✓	—	✓	0.42	✓	2	2-Basic	Low Risk
<i>percentile rank</i>			20	27	29	21												
<i># of funds in category</i>			342	298	254	159									08-31-2021	10-08-2021	06-30-2021	

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																Updated	Updated	Updated	
Alternative																			
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	50.62	10.07	6.54	-1.52	✓	18.75	1.19	6.75	✓	—	—	0.82	✓	—	—	—	
<i>percentile rank</i>			18	8	19	42													
<i># of funds in category</i>			113	108	85	52													
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	33.51	12.01	7.54	11.54	✓	18.88	0.94	25.40	✓	—	✓	0.12	✓	3	1-Low	Medium Risk	
<i>percentile rank</i>			47	40	46	31													
<i># of funds in category</i>			247	232	200	148									08-31-2021	10-08-2021	06-30-2021		
Fixed Income																			
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	0.53	6.21	3.83	4.10	✓	4.24	1.07	21.02	✓	—	—	0.30	✓	—	1-Low	—	
<i>percentile rank</i>			69	27	30	29													
<i># of funds in category</i>			614	571	498	357										10-08-2021			
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	8.02	6.45	5.75	6.73	✓	8.34	0.87	13.64	✓	—	—	0.13	✓	—	—	—	
<i>percentile rank</i>			81	31	39	35													
<i># of funds in category</i>			680	633	555	361													
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	5.09	7.29	4.16	3.02	✓	3.86	0.94	10.12	✓	—	—	0.10	✓	—	—	—	
<i>percentile rank</i>			62	34	42	24													
<i># of funds in category</i>			206	202	176	125													
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate-Term Bond	-0.92	5.41	2.93	2.96	✓	3.71	1.05	8.61	✓	☐	—	0.05	✓	—	1-Low	—	
<i>percentile rank</i>			69	42	52	59													
<i># of funds in category</i>			411	378	333	249											10-08-2021		
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	0.10	1.41	1.34	—	✓	0.53	0.05	24.24	✓	—	—	0.24	✓	—	—	—	
<i>percentile rank</i>			76	69	73	—													
<i># of funds in category</i>			241	213	169	88													
- Templeton Global Bond R6	FBNRX	World Bond	-3.50	-1.90	0.97	—	✘	5.19	-0.40	19.76	✓	—	✓	0.54	✓	—	—	—	
<i>percentile rank</i>			95	93	90	—													
<i># of funds in category</i>			348	307	280	120													
Balanced																			
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	10.28	8.47	7.31	7.33	✓	7.95	1.01	27.02	✓	—	✓	0.12	✓	—	1-Low	—	
<i>percentile rank</i>			83	33	36	34													
<i># of funds in category</i>			516	481	429	276											10-08-2021		
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	22.47	11.54	11.60	11.42	✓	15.04	1.02	27.02	✓	—	✓	0.14	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			66	24	25	26													
<i># of funds in category</i>			312	289	263	189									08-31-2021	10-08-2021	06-30-2021		
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.52	6.73	5.06	5.17	✓	4.87	0.96	27.02	✓	—	✓	0.11	✓	—	1-Low	—	
<i>percentile rank</i>			82	29	50	51													
<i># of funds in category</i>			196	180	165	108											10-08-2021		
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	16.25	10.04	9.47	9.39	✓	11.44	0.99	27.02	✓	—	✓	0.13	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			82	46	53	56													
<i># of funds in category</i>			690	654	597	428									08-31-2021	10-08-2021	06-30-2021		