

# EDUCATIONAL SYSTEMS FEDERAL CREDIT

## Screens Summary (Data as of 09-30-2022)

⊖ 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	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
<b>US Stock</b>																		
JPMorgan US Equity I	JUESX	Large Blend	-14.44	11.03	10.41	12.41	✓	20.58	1.01	8.12	✓	⊠	✖	0.69	✓	3	2-Basic	Low Risk
percentile rank			32	2	3	2												
# of funds in category			1,376	1,250	1,131	828												
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BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	-15.90	7.61	8.69	11.15	✓	20.31	1.00	1.93	✖	⊠	✓	0.50	✓	3	—	Low Risk
percentile rank			49	40	38	37												
# of funds in category			1,376	1,250	1,131	828												
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Fidelity® Contrafund®	FCNTX	Large Growth	-25.24	7.89	9.10	11.79	✓	21.47	0.92	32.06	✓	⊠	✓	0.81	✓	2	1-Low	Low Risk
percentile rank			49	41	51	42												
# of funds in category			1,256	1,146	1,067	795												
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American Funds American Mutual R4	RMFEX	Large Value	-4.99	5.89	7.04	9.71	✓	15.60	0.74	16.76	✓	⊠	✓	0.62	✓	4	—	Low Risk
percentile rank			12	37	26	28												
# of funds in category			1,220	1,158	1,099	804												
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Baron Growth Retail	BGRFX	Mid-Cap Growth	-26.31	6.12	9.54	11.02	✓	25.04	1.00	27.77	✓	⊠	✓	1.29	✓	4	—	Low Risk
percentile rank			33	32	15	30												
# of funds in category			585	535	494	382												
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American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	-7.01	5.02	4.95	9.89	✓	20.21	0.83	18.51	✓	⊠	✓	0.97	✓	4	1-Low	Medium Risk
percentile rank			12	49	44	17												
# of funds in category			407	393	366	272												
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Allspring Small Company Growth Admin	NVSCX	Small Growth	-23.40	6.11	6.43	9.85	✓	24.99	0.93	27.90	✓	⊠	✓	1.19	✓	4	—	Low Risk
percentile rank			19	38	51	48												
# of funds in category			620	585	542	409												
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Delaware Small Cap Value A	DEV LX	Small Value	-14.13	3.95	2.73	7.87	✓	26.63	0.98	10.25	✓	⊠	✓	1.11	✓	3	—	Medium Risk
percentile rank			44	78	58	49												
# of funds in category			473	445	419	318												
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<b>Non-US Stock</b>																		
American Funds New World R4	RNWXE	Diversified Emerging Mkts	-29.00	0.37	1.84	4.19	✓	19.53	0.93	23.30	✓	⊠	✓	0.92	✓	3	1-Low	Low Risk
percentile rank			54	21	6	4												
# of funds in category			808	726	644	373												
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BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	-25.51	-2.45	-1.35	3.18	✓	18.97	1.00	1.93	✖	⊠	✓	0.60	✓	3	—	Low Risk
percentile rank			48	71	64	56												
# of funds in category			755	706	617	425												
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MFS International Growth R3	MGRTX	Foreign Large Growth	-22.23	0.62	2.68	5.19	✓	16.86	0.85	10.75	✓	⊠	✖	1.07	✓	4	—	Low Risk
percentile rank			2	22	11	24												
# of funds in category			449	390	350	227												
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Vanguard International Value Inv	VTRIX	Foreign Large Value	-22.20	-0.78	-0.62	3.62	✓	20.65	1.04	12.35	✓	⊠	✓	0.36	✓	2	—	Medium Risk
percentile rank			59	31	14	16												
# of funds in category			343	316	294	177												
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American Funds Capital World Gr&Inc R4	RWIE X	Global Stock	-22.25	1.87	2.70	6.66	✓	18.62	0.95	16.67	✓	—	✓	0.77	✓	2	1-Low	Low Risk
percentile rank			72	70	77	67												
# of funds in category			347	306	273	169												

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<b>Alternative</b>																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	6.00	12.80	5.45	-0.39	✔	17.58	0.93	12.51	✔	—	✔	1.02	✔	3	—	—
<i>percentile rank</i>			90	70	84	20												
<i># of funds in category</i>			115	109	92	66									08-31-2022	—	—	
American Century Real Estate Inv	REACX	Real Estate	-15.62	-1.99	3.55	5.95	✔	22.08	0.94	13.88	✔	—	✔	1.14	✔	3	—	Low Risk
<i>percentile rank</i>			12	62	42	47												
<i># of funds in category</i>			256	237	209	152									08-31-2022	—	06-30-2022	
<b>Fixed Income</b>																		
PIMCO International Bond (USD-Hdg) A	PFOAX	Global Bond	-11.29	-2.88	0.35	2.30	✔	4.66	0.68	8.02	✔	—	—	0.91	✔	2	—	—
<i>percentile rank</i>			21	28	21	8												
<i># of funds in category</i>			131	112	95	58									04-30-2022	—	—	
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	-10.95	-0.08	1.46	3.60	✔	10.12	0.90	7.91	✔	—	—	1.00	✔	—	—	—
<i>percentile rank</i>			22	32	33	24												
<i># of funds in category</i>			685	637	582	403												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	-11.93	0.94	1.72	0.56	✔	7.05	1.02	5.63	✔	—	—	0.60	✔	3	—	—
<i>percentile rank</i>			64	41	60	70												
<i># of funds in category</i>			210	199	190	128									08-31-2022	—	—	
Metropolitan West Total Return Bd M	MWTRX	Intermediate-Term Bond	-16.57	-3.47	-0.40	1.04	✖	6.00	1.11	25.52	✔	—	—	0.65	✔	3	—	—
<i>percentile rank</i>			82	76	66	62												
<i># of funds in category</i>			611	569	509	364									08-31-2022	—	—	
PIMCO Income A	PONAX	Multisector Bond	-11.06	-0.66	0.83	3.64	✔	7.14	0.95	15.52	✔	—	—	0.91	✔	—	—	—
<i>percentile rank</i>			33	25	39	4												
<i># of funds in category</i>			345	289	255	152												
PIMCO Short-Term A	PSHAX	Ultrashort Bond	-1.57	0.47	1.05	1.21	✔	2.42	0.12	11.75	✔	—	—	0.70	✖	2	—	—
<i>percentile rank</i>			64	48	61	19												
<i># of funds in category</i>			237	216	178	99									08-31-2022	—	—	
<b>Target Date</b>																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	-11.59	1.59	2.62	4.58	✔	8.86	0.87	10.75	✔	—	✔	0.63	✔	2	—	—
<i>percentile rank</i>			2	2	12	7												
<i># of funds in category</i>			128	113	82	50									08-31-2022	—	—	
American Funds 2015 Trgt Date Retire R4	RDCTX	Target Date	-12.67	1.71	2.80	5.07	✔	9.74	0.87	10.75	✔	—	✔	0.64	✔	2	—	—
<i>percentile rank</i>			4	10	17	10												
<i># of funds in category</i>			124	114	89	43									08-31-2022	—	—	
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	-13.55	1.84	3.02	5.64	✔	10.26	0.84	10.75	✔	—	✔	0.65	✔	2	—	—
<i>percentile rank</i>			6	16	17	11												
<i># of funds in category</i>			157	147	120	57									08-31-2022	—	—	
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	-15.12	2.55	3.60	6.61	✔	11.54	0.87	10.75	✔	—	✔	0.66	✔	3	—	Low Risk
<i>percentile rank</i>			16	5	7	7												
<i># of funds in category</i>			226	202	172	94									08-31-2022	—	06-30-2022	

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															Updated	Updated	Updated	
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	-16.74	2.99	4.05	7.34	✓	13.32	0.90	10.75	✓	—	✓	0.68	✓	3	—	Low Risk
<i>percentile rank</i>			17	5	11	6												
<i># of funds in category</i>			226	202	170	97									08-31-2022	—	06-30-2022	
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	-18.49	3.94	4.80	7.99	✓	15.65	0.96	10.75	✓	—	✓	0.70	✓	3	—	Low Risk
<i>percentile rank</i>			27	1	2	2												
<i># of funds in category</i>			219	195	169	91									08-31-2022	—	06-30-2022	
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	-19.86	4.14	4.97	8.19	✓	16.96	0.95	10.75	✓	—	✓	0.71	✓	3	—	Low Risk
<i>percentile rank</i>			48	4	2	6												
<i># of funds in category</i>			220	196	170	97									08-31-2022	—	06-30-2022	
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	-20.54	4.09	4.98	8.25	✓	17.37	0.93	10.75	✓	—	✓	0.72	✓	3	—	Low Risk
<i>percentile rank</i>			55	9	6	2												
<i># of funds in category</i>			219	195	169	90									08-31-2022	—	06-30-2022	
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	-21.30	3.96	4.93	8.24	✓	17.67	0.93	10.75	✓	—	✖	0.72	✓	3	—	Low Risk
<i>percentile rank</i>			66	9	6	2												
<i># of funds in category</i>			220	196	170	95									08-31-2022	—	06-30-2022	
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	-21.85	3.73	4.80	8.15	✓	17.78	0.93	10.75	✓	—	✖	0.73	✓	2	—	Low Risk
<i>percentile rank</i>			71	19	7	4												
<i># of funds in category</i>			219	195	169	72									08-31-2022	—	06-30-2022	
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	-22.04	3.65	4.73	—	✓	17.82	1.33	7.52	✓	—	✖	0.73	✓	2	—	Low Risk
<i>percentile rank</i>			75	30	11	—												
<i># of funds in category</i>			218	186	150	1									08-31-2022	—	06-30-2022	
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	-22.03	—	—	—	—	—	—	2.75	✖	—	✓	0.73	✓	2	—	Low Risk
<i>percentile rank</i>			74	—	—	—												
<i># of funds in category</i>			161	37	8	—									08-31-2022	—	06-30-2022	

### Balanced

MFS Conservative Allocation R3	MACNX	Target Risk	-15.45	0.78	2.83	4.07	✓	10.41	1.05	20.27	✓	—	✓	0.83	✓	3	—	—
<i>percentile rank</i>			48	37	14	28												
<i># of funds in category</i>			465	429	401	290									08-31-2022	—	—	
MFS Growth Allocation R3	MAGEX	Target Risk	-18.84	2.82	4.87	6.95	✓	16.40	1.01	20.27	✓	—	✓	0.94	✓	4	—	Low Risk
<i>percentile rank</i>			65	50	17	32												
<i># of funds in category</i>			332	309	286	226									08-31-2022	—	06-30-2022	
MFS Moderate Allocation R3	MAMHX	Target Risk	-17.55	1.79	3.90	5.55	✓	13.38	1.01	20.27	✓	—	✓	0.90	✓	3	—	Low Risk
<i>percentile rank</i>			75	63	41	52												
<i># of funds in category</i>			766	708	658	487									08-31-2022	—	12-31-2021	