

PEOPLE DRIVEN CREDIT UNION 401K

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	Pass/ Fail	Sustain. Rating <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	-16.96	6.32	6.41	10.19	✓	18.78	0.92	30.60	✓	☐	✓	0.27	✓	2	–	Low Risk
<i>percentile rank</i>			60	67	84	65												
<i># of funds in category</i>			1,376	1,250	1,131	828									08-31-2022	–	06-30-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-15.51	8.12	9.20	11.66	✓	20.30	1.00	6.43	✓	☐	✓	0.04	✓	3	1-Low	Low Risk
<i>percentile rank</i>			42	23	20	13												
<i># of funds in category</i>			1,376	1,250	1,131	828									08-31-2022	02-15-2022	06-30-2022	
Vanguard Growth Index Admiral	VIGAX	Large Growth	-25.86	9.49	10.97	12.69	✓	23.92	1.03	27.77	✓	☐	✓	0.05	✓	4	1-Low	Low Risk
<i>percentile rank</i>			51	22	21	21												
<i># of funds in category</i>			1,256	1,146	1,067	795									08-31-2022	02-15-2022	06-30-2022	
Vanguard Value Index Adm	VVIAX	Large Value	-6.64	6.15	7.06	10.48	✓	19.12	0.93	27.77	✓	☐	✓	0.05	✓	2	1-Low	Medium Risk
<i>percentile rank</i>			24	33	26	12												
<i># of funds in category</i>			1,220	1,158	1,099	804									08-31-2022	02-15-2022	06-30-2022	
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	-27.45	5.44	7.68	10.52	✓	24.28	1.00	9.61	✓	☐	✓	0.07	✓	4	1-Low	Low Risk
<i>percentile rank</i>			42	43	44	40												
<i># of funds in category</i>			585	535	494	382									08-31-2022	02-15-2022	06-30-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	-11.10	4.86	5.23	10.10	✓	22.98	0.96	16.13	✓	☐	✓	0.07	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			51	54	35	12												
<i># of funds in category</i>			407	393	366	272									08-31-2022	02-15-2022	06-30-2022	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	-30.09	2.81	5.65	9.15	✓	25.27	0.96	17.76	✓	☐	✖	0.07	✓	4	1-Low	Low Risk
<i>percentile rank</i>			58	77	59	62												
<i># of funds in category</i>			620	585	542	409									08-31-2022	02-15-2022	06-30-2022	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	-13.56	5.69	4.42	9.46	✓	25.64	0.96	6.43	✓	☐	✓	0.07	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			41	47	27	13												
<i># of funds in category</i>			473	445	419	318									08-31-2022	02-15-2022	06-30-2022	
Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	-28.75	0.73	2.20	4.56	✓	19.53	0.93	23.30	✓	☐	✓	0.57	✓	3	1-Low	Low Risk
<i>percentile rank</i>			53	18	4	3												
<i># of funds in category</i>			808	726	644	373									08-31-2022	02-15-2022	06-30-2022	
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	-25.53	-1.26	-0.63	4.04	✓	19.95	1.06	9.61	✓	☐	✓	0.07	✓	2	1-Low	Low Risk
<i>percentile rank</i>			48	35	36	20												
<i># of funds in category</i>			755	706	617	425									08-31-2022	02-15-2022	06-30-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	-40.24	3.65	3.12	7.27	✓	23.42	1.04	12.76	✓	☐	✓	0.32	✓	3	–	Low Risk
<i>percentile rank</i>			89	5	10	4												
<i># of funds in category</i>			449	390	350	227									08-31-2022	–	06-30-2022	
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
<i>percentile rank</i>			59	31	14	16												
<i># of funds in category</i>			343	316	294	177									08-31-2022	–	06-30-2022	
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	-21.99	2.22	3.06	7.04	✓	18.62	0.95	16.67	✓	–	✓	0.42	✓	2	1-Low	Low Risk
<i>percentile rank</i>			72	66	72	52												
<i># of funds in category</i>			347	306	273	169									08-31-2022	05-18-2022	06-30-2022	

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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 Updated	Commit. Level Updated	Carbon Risk Updated	
Alternative																		
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	4.77	14.46	7.52	-2.44	✔️	22.47	1.17	3.92	✔️	—	—	0.86	✔️	3	—	—
<i>percentile rank</i>			96	37	40	72												
<i># of funds in category</i>			115	109	92	66									08-31-2022	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-18.71	-1.59	3.09	6.24	✔️	22.30	0.96	26.40	✔️	—	✔️	0.12	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			70	52	54	35												
<i># of funds in category</i>			256	237	209	152									08-31-2022	02-15-2022	06-30-2022	
Fixed Income																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	-15.10	-2.73	0.17	1.56	✔️	5.93	1.05	22.02	✔️	—	—	0.30	✔️	3	1-Low	—
<i>percentile rank</i>			46	40	27	22												
<i># of funds in category</i>			611	569	509	364									08-31-2022	02-15-2022	—	
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	-11.02	-2.58	0.65	2.61	✔️	4.66	0.68	8.02	✔️	—	—	0.61	✔️	2	—	—
<i>percentile rank</i>			16	19	4	2												
<i># of funds in category</i>			131	112	95	58									04-30-2022	—	—	
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	-10.87	0.12	1.71	3.86	✔️	10.14	0.91	7.91	✔️	—	—	0.75	✔️	—	—	—
<i>percentile rank</i>			22	28	25	16												
<i># of funds in category</i>			685	637	582	403												
American Century Inflation Adjs Bond R5	AIANX	Inflation-Protected Bond	-11.84	0.65	1.64	0.70	✔️	7.08	1.02	20.85	✔️	—	—	0.26	✔️	—	—	—
<i>percentile rank</i>			63	58	66	60												
<i># of funds in category</i>			210	199	190	128												
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	-15.26	-3.07	-0.09	1.36	✔️	5.71	1.04	22.02	✔️	📊	—	0.30	✔️	3	1-Low	—
<i>percentile rank</i>			64	33	24	10												
<i># of funds in category</i>			448	404	366	272									08-31-2022	02-15-2022	—	
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	-0.40	0.48	1.06	0.70	⚠️	0.55	0.07	25.24	✔️	—	—	0.26	✔️	—	—	—
<i>percentile rank</i>			30	48	61	64												
<i># of funds in category</i>			237	216	178	99												
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	-15.83	1.17	2.91	5.46	✔️	10.98	0.90	9.61	✔️	—	✔️	0.08	✔️	3	1-Low	—
<i>percentile rank</i>			36	48	35	24												
<i># of funds in category</i>			157	147	120	57									08-31-2022	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	-17.53	1.40	3.15	5.96	✔️	12.78	0.96	9.61	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			58	46	34	21												
<i># of funds in category</i>			226	202	172	94									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	-18.42	1.82	3.43	6.46	✔️	14.11	0.96	9.61	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			50	50	44	27												
<i># of funds in category</i>			226	202	170	97									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	-18.87	2.39	3.78	6.99	✔️	15.35	0.94	9.61	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			39	49	44	28												
<i># of funds in category</i>			219	195	169	91									08-31-2022	02-15-2022	06-30-2022	

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															Updated	Updated	Updated	
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	-19.42	2.91	4.11	7.40	✓	16.61	0.94	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			33	46	39	22												
<i># of funds in category</i>			220	196	170	97									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	-19.93	3.46	4.42	7.61	✓	17.88	0.96	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			36	34	31	20												
<i># of funds in category</i>			219	195	169	90									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2050 Fund	VFIX	Target Date	-20.18	3.41	4.39	7.60	✓	18.01	0.95	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			38	35	33	20												
<i># of funds in category</i>			220	196	170	95									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	-20.17	3.40	4.38	7.58	✓	18.02	0.95	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			37	35	38	26												
<i># of funds in category</i>			219	195	169	72									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2060 Fund	VTTX	Target Date	-20.16	3.40	4.38	7.58	✓	17.99	1.35	9.61	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			37	42	41	1												
<i># of funds in category</i>			218	186	150	1									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	-20.10	3.38	4.36	—	✘	18.01	1.36	5.22	✓	—	✓	0.08	✓	3	1-Low	Low Risk
<i>percentile rank</i>			24	55	68	—												
<i># of funds in category</i>			161	37	8	—									08-31-2022	02-15-2022	06-30-2022	
Vanguard Target Retirement Income Fund	VTINX	Target Date	-14.19	-0.02	1.96	3.31	✓	8.10	0.87	9.61	✓	—	✓	0.08	✓	3	1-Low	—
<i>percentile rank</i>			49	31	27	36												
<i># of funds in category</i>			162	146	123	81									08-31-2022	02-15-2022	—	
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	-16.75	-0.25	2.05	4.07	✓	9.85	1.00	0.59	✘	—	✓	0.12	✓	3	1-Low	—
<i>percentile rank</i>			83	62	38	30												
<i># of funds in category</i>			465	429	401	290									08-31-2022	02-15-2022	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	-19.55	2.69	3.95	6.93	✓	16.32	1.01	0.59	✘	—	✓	0.14	✓	3	1-Low	Low Risk
<i>percentile rank</i>			73	55	43	34												
<i># of funds in category</i>			332	309	286	226									08-31-2022	02-15-2022	06-30-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	-15.38	-1.88	0.95	2.53	✓	6.98	0.98	0.59	✘	—	✓	0.11	✓	3	1-Low	—
<i>percentile rank</i>			75	85	60	42												
<i># of funds in category</i>			143	132	128	89									08-31-2022	02-15-2022	—	
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	-18.16	1.24	3.02	5.52	✓	13.03	0.98	0.59	✘	—	✓	0.13	✓	3	1-Low	Low Risk
<i>percentile rank</i>			82	77	62	54												
<i># of funds in category</i>			766	708	658	487									08-31-2022	02-15-2022	06-30-2022	