

# EDUCATIONAL SYSTEMS FEDERAL CREDIT

## Screens Summary (Data as of 09-30-2023)

🔴 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	20.36	10.29	10.77	12.17	✔️	17.74	0.99	9.12	✔️	🏠	✔️	0.69	✔️	3	2-Basic	Low Risk	
<i>percentile rank</i>			50	28	7	5													
<i># of funds in category</i>			1,562	1,422	1,309	984											08-31-2023	03-11-2022	12-31-2022
BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	21.02	9.60	9.36	11.36	✔️	17.86	1.00	2.93	❌	🏠	✔️	0.50	✔️	3	—	Low Risk	
<i>percentile rank</i>			40	45	38	30													
<i># of funds in category</i>			1,562	1,422	1,309	984											08-31-2023	—	12-31-2022
Fidelity® Contrafund®	FCNTX	Large Growth	29.88	6.48	9.99	12.73	✔️	18.46	0.87	33.06	✔️	🏠	✔️	0.55	✔️	1	1-Low	Low Risk	
<i>percentile rank</i>			16	39	40	30													
<i># of funds in category</i>			1,321	1,222	1,135	895											08-31-2023	02-15-2022	12-31-2022
American Funds American Mutual R4	RMFEX	Large Value	11.23	8.91	6.94	9.01	✔️	14.18	0.78	17.76	✔️	🏠	✔️	0.62	✔️	3	—	Medium Risk	
<i>percentile rank</i>			81	83	38	30													
<i># of funds in category</i>			1,291	1,210	1,153	883											08-31-2023	—	12-31-2022
Baron Growth Retail	BGRFX	Mid-Cap Growth	19.17	6.15	8.40	10.00	✔️	21.66	0.99	28.77	✔️	🏠	✔️	1.30	✔️	4	—	Low Risk	
<i>percentile rank</i>			9	18	14	27													
<i># of funds in category</i>			609	568	537	431											08-31-2023	—	12-31-2022
American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	9.21	10.82	5.36	8.45	✔️	17.38	0.85	19.51	✔️	🏠	✔️	0.98	✔️	3	1-Low	Medium Risk	
<i>percentile rank</i>			83	79	57	23													
<i># of funds in category</i>			430	409	393	298											08-31-2023	02-15-2022	12-31-2022
Allspring Small Company Growth Admin	NVSCX	Small Growth	10.36	5.33	3.37	7.58	✔️	19.74	0.83	28.90	✔️	🏠	✔️	1.19	✔️	4	—	Low Risk	
<i>percentile rank</i>			41	29	53	51													
<i># of funds in category</i>			617	586	547	420											08-31-2023	—	12-31-2022
Delaware Small Cap Value A	DEV LX	Small Value	9.45	14.88	3.13	6.49	✔️	23.07	0.97	11.25	✔️	🏠	✔️	1.11	✔️	3	—	Medium Risk	
<i>percentile rank</i>			85	64	73	51													
<i># of funds in category</i>			507	469	439	346											08-31-2023	—	12-31-2022
<b>Non-US Stock</b>																			
American Funds New World R4	RNWEX	Diversified Emerging Mkts	16.95	1.21	4.92	4.67	✔️	17.07	0.85	24.30	✔️	🏠	✔️	0.93	✔️	3	1-Low	Medium Risk	
<i>percentile rank</i>			29	34	10	4													
<i># of funds in category</i>			853	753	682	417											08-31-2023	02-15-2022	12-31-2022
BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	25.58	5.23	2.79	3.36	✔️	18.87	1.07	2.93	❌	🏠	✔️	0.60	✔️	3	—	Low Risk	
<i>percentile rank</i>			26	40	52	66													
<i># of funds in category</i>			800	746	686	460											08-31-2023	—	12-31-2022
MFS International Growth R3	MGRTX	Foreign Large Growth	18.02	2.16	4.32	5.34	✔️	17.52	0.91	11.75	✔️	🏠	✔️	1.08	✔️	4	—	Low Risk	
<i>percentile rank</i>			55	18	24	26													
<i># of funds in category</i>			463	423	370	263											08-31-2023	—	12-31-2022
Vanguard International Value Inv	VTRIX	Foreign Large Value	23.05	7.80	3.20	3.57	✔️	19.53	1.03	13.35	✔️	🏠	❌	0.38	✔️	2	—	Medium Risk	
<i>percentile rank</i>			80	61	46	34													
<i># of funds in category</i>			401	362	337	218											08-31-2023	—	12-31-2022
American Funds Capital World Gr&Inc R4	RWIE X	Global Stock	22.24	5.49	5.53	6.81	✔️	17.29	0.99	17.67	✔️	—	✔️	0.78	✔️	2	1-Low	Low Risk	
<i>percentile rank</i>			20	64	57	61													
<i># of funds in category</i>			389	359	307	205											08-31-2023	05-18-2022	12-31-2022

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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>
<b>Alternative</b>																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	-2.35	14.28	4.82	0.53	✔️	15.24	0.93	13.51	✔️	—	✔️	0.99	✔️	3	—	—
<i>percentile rank</i>			78	90	84	27												
<i># of funds in category</i>			114	110	105	66									08-31-2023	—	—	
American Century Real Estate Inv	REACX	Real Estate	-0.25	2.96	2.74	5.55	✔️	19.91	0.96	14.88	✔️	—	✖️	1.15	✔️	4	—	Low Risk
<i>percentile rank</i>			50	60	44	46												
<i># of funds in category</i>			271	248	230	166									08-31-2023	—	12-31-2022	
<b>Fixed Income</b>																		
PIMCO International Bond (USD-Hdg) A	PFOAX	Global Bond	3.81	-2.60	0.60	2.58	✔️	4.30	0.57	9.02	✔️	—	—	1.03	✖️	4	—	—
<i>percentile rank</i>			26	15	32	6												
<i># of funds in category</i>			122	114	105	66									08-31-2023	—	—	
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	9.84	2.63	3.02	3.87	✔️	7.57	0.92	8.91	✔️	—	—	1.00	✔️	—	—	—
<i>percentile rank</i>			48	27	29	26												
<i># of funds in category</i>			721	664	621	456												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	1.27	-2.06	1.97	1.28	✔️	7.00	1.02	6.63	✔️	—	—	0.81	✖️	3	—	—
<i>percentile rank</i>			62	57	55	67												
<i># of funds in category</i>			241	224	220	158									08-31-2023	—	—	
Baird Aggregate Bond Inv	BAGSX	Intermediate-Term Bond	1.11	-5.26	0.18	1.30	✔️	6.27	1.01	23.02	✔️	📊	—	0.55	✔️	3	1-Low	—
<i>percentile rank</i>			31	56	33	23												
<i># of funds in category</i>			529	477	437	321									08-31-2023	02-15-2022	—	
PIMCO Income A	PONAX	Multisector Bond	6.33	0.26	1.97	3.59	✔️	5.77	0.84	16.52	✔️	—	—	1.02	✔️	4	—	—
<i>percentile rank</i>			33	30	30	7												
<i># of funds in category</i>			364	333	280	178									08-31-2023	—	—	
<b>Target Date</b>																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	7.01	1.68	3.37	4.40	✔️	8.61	0.88	11.75	✔️	—	✔️	0.63	✖️	1	—	—
<i>percentile rank</i>			63	10	25	15												
<i># of funds in category</i>			128	115	106	51									08-31-2023	—	—	
American Funds 2015 Trgt Date Retire R4	RDBTX	Target Date	7.81	1.96	3.62	4.74	✔️	9.33	0.87	11.75	✔️	—	✖️	0.65	✔️	1	—	—
<i>percentile rank</i>			74	8	14	17												
<i># of funds in category</i>			137	121	107	47									08-31-2023	—	—	
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	8.45	1.96	3.74	5.15	✔️	9.88	0.85	11.75	✔️	—	✔️	0.65	✔️	2	—	—
<i>percentile rank</i>			75	24	20	26												
<i># of funds in category</i>			169	153	140	68									08-31-2023	—	—	
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	9.73	2.30	4.28	5.88	✔️	10.75	0.86	11.75	✔️	—	✔️	0.67	✔️	2	—	Low Risk
<i>percentile rank</i>			66	27	10	9												
<i># of funds in category</i>			266	243	215	123									08-31-2023	—	06-30-2022	
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	11.83	3.11	4.79	6.68	✔️	12.16	0.89	11.75	✔️	—	✔️	0.68	✔️	2	—	Low Risk
<i>percentile rank</i>			55	32	14	4												
<i># of funds in category</i>			260	239	205	124									08-31-2023	—	12-31-2022	

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															Updated	Updated	Updated	
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	14.23	4.27	5.66	7.52	✔	13.82	0.94	11.75	✔	—	✔	0.70	✔	2	—	Low Risk
<i>percentile rank</i>			48	30	5	6												
<i># of funds in category</i>			258	237	213	120									08-31-2023	—	12-31-2022	
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	16.34	4.94	6.08	7.88	✔	15.09	0.96	11.75	✔	—	✔	0.71	✔	2	—	Low Risk
<i>percentile rank</i>			41	55	8	6												
<i># of funds in category</i>			249	229	204	123									08-31-2023	—	12-31-2022	
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	16.93	4.99	6.15	8.00	✔	15.53	0.94	11.75	✔	—	✔	0.72	✔	2	—	Low Risk
<i>percentile rank</i>			67	77	13	3												
<i># of funds in category</i>			263	243	217	123									08-31-2023	—	12-31-2022	
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	17.36	4.91	6.11	8.03	✔	15.79	0.94	11.75	✔	—	✔	0.73	✔	2	—	Low Risk
<i>percentile rank</i>			72	88	19	3												
<i># of funds in category</i>			247	227	204	121									08-31-2023	—	12-31-2022	
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	17.69	4.78	6.04	7.97	✔	15.96	0.94	11.75	✔	—	✔	0.73	✔	2	—	Low Risk
<i>percentile rank</i>			67	91	26	6												
<i># of funds in category</i>			259	235	212	107									08-31-2023	—	12-31-2022	
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	17.77	4.74	5.99	—	✔	16.02	1.28	8.52	✔	—	✔	0.73	✔	2	—	Low Risk
<i>percentile rank</i>			66	91	32	—												
<i># of funds in category</i>			244	218	190	10									08-31-2023	—	12-31-2022	
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	17.83	4.78	—	—	✔	16.02	1.28	3.75	✔	—	✔	0.73	✔	2	—	Low Risk
<i>percentile rank</i>			72	88	—	—												
<i># of funds in category</i>			186	129	10	—									08-31-2023	—	12-31-2022	
<b>Balanced</b>																		
MFS Conservative Allocation R3	MACNX	Target Risk	7.61	0.54	3.39	4.14	✔	9.52	1.00	21.27	✔	—	✔	0.84	✔	3	—	—
<i>percentile rank</i>			49	60	20	30												
<i># of funds in category</i>			529	503	468	340									08-31-2023	—	—	
MFS Growth Allocation R3	MAGEX	Target Risk	13.40	4.09	5.46	6.73	✔	14.54	1.01	21.27	✔	—	✔	0.96	✔	4	—	Low Risk
<i>percentile rank</i>			64	72	27	37												
<i># of funds in category</i>			380	351	328	252									08-31-2023	—	12-31-2022	
MFS Moderate Allocation R3	MAMHX	Target Risk	10.25	2.10	4.44	5.45	✔	12.19	1.00	21.27	✔	—	✔	0.90	✔	3	—	Low Risk
<i>percentile rank</i>			64	81	46	58												
<i># of funds in category</i>			894	831	784	577									08-31-2023	—	12-31-2021	