

HERO PLUS PROGRAM

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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
US Stock																			
American Funds Invmt Co of Amer R6	RICGX	Large Blend	26.11	10.27	8.62	10.62	✔️	16.58	0.91	31.60	✔️	🇺🇸	✔️	0.27	✔️	1	–	Low Risk	
<i>percentile rank</i>			6	28	59	52													
<i># of funds in category</i>			1,562	1,422	1,309	984											08-31-2023	–	12-31-2022
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	21.57	10.11	9.88	11.87	✔️	17.85	1.00	7.43	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk	
<i>percentile rank</i>			30	32	20	9													
<i># of funds in category</i>			1,562	1,422	1,309	984											08-31-2023	02-15-2022	12-31-2022
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	23.09	5.15	8.61	11.72	✔️	20.11	0.94	29.93	✔️	🇺🇸	✔️	0.30	✔️	1	1-Low	Low Risk	
<i>percentile rank</i>			59	52	61	53													
<i># of funds in category</i>			1,321	1,222	1,135	895											08-31-2023	04-07-2022	12-31-2022
Vanguard Value Index Adm	VVIAX	Large Value	14.83	12.41	7.29	9.83	✔️	16.90	0.95	28.77	✔️	🇺🇸	✔️	0.05	✔️	2	1-Low	Medium Risk	
<i>percentile rank</i>			50	42	32	13													
<i># of funds in category</i>			1,291	1,210	1,153	883											08-31-2023	02-15-2022	12-31-2022
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	15.06	3.24	7.18	9.46	✔️	21.38	1.01	10.61	✔️	🇺🇸	✔️	0.07	✔️	3	1-Low	Medium Risk	
<i>percentile rank</i>			38	42	28	40													
<i># of funds in category</i>			609	568	537	431											08-31-2023	02-15-2022	12-31-2022
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	10.35	11.31	5.41	8.40	✔️	19.22	0.96	17.13	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk	
<i>percentile rank</i>			77	73	56	27													
<i># of funds in category</i>			430	409	393	298											08-31-2023	02-15-2022	12-31-2022
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	10.57	0.42	3.32	7.31	✔️	21.75	0.93	18.76	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk	
<i>percentile rank</i>			39	66	54	61													
<i># of funds in category</i>			617	586	547	420											08-31-2023	02-15-2022	12-31-2022
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	13.93	15.32	4.92	8.14	✔️	21.67	0.92	7.43	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk	
<i>percentile rank</i>			53	55	41	14													
<i># of funds in category</i>			507	469	439	346											08-31-2023	02-15-2022	12-31-2022
Non-US Stock																			
American Funds New World R6	RNWGX	Diversified Emerging Mkts	17.35	1.56	5.29	5.04	✔️	17.07	0.85	24.30	✔️	🇺🇸	✔️	0.57	✔️	3	1-Low	Medium Risk	
<i>percentile rank</i>			26	32	9	3													
<i># of funds in category</i>			853	753	682	417											08-31-2023	02-15-2022	12-31-2022
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	24.01	5.32	3.17	4.01	✔️	19.09	1.09	10.61	✔️	🇺🇸	✔️	0.07	✔️	2	1-Low	Low Risk	
<i>percentile rank</i>			48	38	35	30													
<i># of funds in category</i>			800	746	686	460											08-31-2023	02-15-2022	12-31-2022
American Funds Europacific Growth R6	REGGX	Foreign Large Growth	19.64	0.08	3.11	4.64	✔️	19.02	1.00	22.35	✔️	🇺🇸	✔️	0.47	✔️	2	1-Low	Medium Risk	
<i>percentile rank</i>			37	41	40	37													
<i># of funds in category</i>			463	423	370	263											08-31-2023	02-15-2022	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
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	20.64	7.04	–	–	✔️	17.36	1.01	10.61	✔️	—	✔️	0.10	✔️	2	1-Low	Low Risk	
<i>percentile rank</i>			35	42	–	–													
<i># of funds in category</i>			389	359	307	205											08-31-2023	02-15-2022	12-31-2022

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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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
Alternative																			
DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	-2.34	14.43	5.00	-	✔️	15.26	0.93	13.51	✔️	—	✔️	0.89	✔️	3	-	-	
<i>percentile rank</i>			77	81	82	-													
<i># of funds in category</i>			114	110	105	66									08-31-2023	-	-		
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-1.27	2.33	2.44	5.51	✔️	20.72	1.01	27.40	✔️	—	✔️	0.12	✔️	3	1-Low	Low Risk	
<i>percentile rank</i>			63	74	56	49													
<i># of funds in category</i>			271	248	230	166									08-31-2023	02-15-2022	12-31-2022		
Fixed Income																			
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	2.29	-4.42	0.80	1.87	✔️	6.21	0.99	23.02	✔️	—	—	0.30	✔️	3	1-Low	-	
<i>percentile rank</i>			18	38	19	16													
<i># of funds in category</i>			676	608	568	401									08-31-2023	02-15-2022	-		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.22	-2.21	1.00	2.99	✔️	4.30	0.57	9.02	✔️	—	—	0.63	✔️	4	-	-	
<i>percentile rank</i>			19	10	17	1													
<i># of funds in category</i>			122	114	105	66									08-31-2023	-	-		
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	9.21	0.97	2.82	4.03	✔️	7.83	0.95	1.09	✖️	—	—	0.13	✔️	-	-	-	
<i>percentile rank</i>			64	70	35	19													
<i># of funds in category</i>			721	664	621	456													
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	1.04	-2.06	2.00	1.64	✔️	6.81	0.99	1.89	✖️	—	—	0.10	✔️	3	-	-	
<i>percentile rank</i>			75	59	52	25													
<i># of funds in category</i>			241	224	220	158									08-31-2023	-	-		
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	1.41	-5.02	0.44	1.55	✔️	6.29	1.01	23.02	✔️	📄	—	0.30	✔️	3	1-Low	-	
<i>percentile rank</i>			24	36	22	11													
<i># of funds in category</i>			529	477	437	321									08-31-2023	02-15-2022	-		
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	40.44	✔️	—	—	-	-	-	-	-	
<i>percentile rank</i>			-	-	-	-													
<i># of funds in category</i>			73	-	-	-													
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	4.30	1.13	1.86	-	✔️	0.95	0.10	5.47	✔️	—	—	0.10	✔️	3	-	-	
<i>percentile rank</i>			81	78	41	-													
<i># of funds in category</i>			243	216	192	107									08-31-2023	-	-		
Target Date																			
T. Rowe Price Retirement I 2010 I	TRPAX	Target Date	9.70	1.96	3.90	-	✔️	9.73	1.01	8.01	✔️	—	✔️	0.34	✔️	3	1-Low	-	
<i>percentile rank</i>			6	5	1	-													
<i># of funds in category</i>			128	115	106	51									08-31-2023	02-15-2022	-		
T. Rowe Price Retirement I 2015 I	TRFGX	Target Date	10.20	2.42	4.20	-	✔️	10.22	0.96	8.01	✔️	—	✔️	0.35	✔️	3	1-Low	-	
<i>percentile rank</i>			6	1	1	-													
<i># of funds in category</i>			137	121	107	47									08-31-2023	02-15-2022	-		
T. Rowe Price Retirement I 2020 I	TRBRX	Target Date	10.92	2.94	4.51	-	✔️	10.76	0.93	8.01	✔️	—	✔️	0.37	✔️	3	1-Low	-	
<i>percentile rank</i>			9	3	3	-													
<i># of funds in category</i>			169	153	140	68									08-31-2023	02-15-2022	-		

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																	Updated	Updated	Updated
T. Rowe Price Retirement I 2025 I	TRPHX	Target Date	12.04	3.59	4.96	–	✔	11.77	0.94	8.01	✔	–	✔	0.38	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			6	1	1	–													
<i># of funds in category</i>			266	243	215	123											08-31-2023	02-15-2022	12-31-2021
T. Rowe Price Retirement I 2030 I	TRPCX	Target Date	13.81	4.25	5.39	–	✔	13.23	0.97	8.01	✔	–	✔	0.40	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			6	4	1	–													
<i># of funds in category</i>			260	239	205	124											08-31-2023	02-15-2022	12-31-2022
T. Rowe Price Retirement I 2035 I	TRPJX	Target Date	15.83	4.98	5.83	–	✔	14.52	0.99	8.01	✔	–	✔	0.42	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			8	7	3	–													
<i># of funds in category</i>			258	237	213	120											08-31-2023	02-15-2022	12-31-2022
T. Rowe Price Retirement I 2040 I	TRPDX	Target Date	17.57	5.65	6.26	–	✔	15.60	0.99	8.01	✔	–	✔	0.43	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			13	15	3	–													
<i># of funds in category</i>			249	229	204	123											08-31-2023	02-15-2022	12-31-2022
T. Rowe Price Retirement I 2045 I	TRPKX	Target Date	18.51	6.19	6.54	–	✔	16.14	0.98	8.01	✔	–	✔	0.44	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			17	21	3	–													
<i># of funds in category</i>			263	243	217	123											08-31-2023	02-15-2022	12-31-2022
T. Rowe Price Retirement I 2050 I	TRPMX	Target Date	18.92	6.24	6.58	–	✔	16.31	0.98	8.01	✔	–	✔	0.45	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			19	23	3	–													
<i># of funds in category</i>			247	227	204	121											08-31-2023	02-15-2022	12-31-2022
T. Rowe Price Retirement I 2055 I	TRPNX	Target Date	19.02	6.24	6.57	–	✔	16.33	0.97	8.01	✔	–	✔	0.46	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			26	32	3	–													
<i># of funds in category</i>			259	235	212	107											08-31-2023	02-15-2022	12-31-2022
T. Rowe Price Retirement I 2060 I	TRPLX	Target Date	18.93	6.23	6.58	–	✔	16.33	1.31	8.01	✔	–	✔	0.46	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			29	38	3	–													
<i># of funds in category</i>			244	218	190	10											08-31-2023	02-15-2022	12-31-2022
T. Rowe Price Retirement I 2065 I	TRFKX	Target Date	18.90	–	–	–	✔	–	–	2.96	✖	–	✔	0.46	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			39	–	–	–													
<i># of funds in category</i>			186	129	10	–											08-31-2023	02-15-2022	12-31-2022

Balanced

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	8.53	-0.12	2.89	4.25	✔	9.71	1.03	1.59	✖	–	✔	0.12	✔	3	1-Low	–	
<i>percentile rank</i>			28	79	40	27													
<i># of funds in category</i>			529	503	468	340											08-31-2023	07-19-2023	–
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	16.25	4.63	5.36	7.00	✔	14.69	1.03	1.59	✖	–	✔	0.14	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			19	58	30	28													
<i># of funds in category</i>			380	351	328	252											08-31-2023	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.72	-2.53	1.50	2.76	✔	7.46	1.00	1.59	✖	–	✔	0.11	✔	3	1-Low	–	
<i>percentile rank</i>			53	90	60	46													
<i># of funds in category</i>			178	167	155	113											08-31-2023	07-19-2023	–
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	12.37	2.25	4.15	5.66	✔	12.16	1.00	1.59	✖	–	✔	0.13	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			31	79	55	50													
<i># of funds in category</i>			894	831	784	577											08-31-2023	07-19-2023	12-31-2022