

H AND M BAY INC CORPORATE PROFIT

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 Updated	Commit. Level Updated	Carbon Risk Updated	
US Stock																		
Vanguard Dividend Growth Inv	VDIGX	Large Blend	10.78	8.22	9.20	10.64	✓	15.88	0.80	17.67	✓	🇺🇸	✓	0.30	✓	4	2-Basic	Low Risk
<i>percentile rank</i>			<i>93</i>	<i>75</i>	<i>42</i>	<i>52</i>												
<i># of funds in category</i>			<i>1,562</i>	<i>1,422</i>	<i>1,309</i>	<i>984</i>									08-31-2023	02-15-2022	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>			<i>30</i>	<i>32</i>	<i>20</i>	<i>9</i>												
<i># of funds in category</i>			<i>1,562</i>	<i>1,422</i>	<i>1,309</i>	<i>984</i>									08-31-2023	02-15-2022	12-31-2022	
MFS Growth R6	MFEKX	Large Growth	25.32	3.59	9.63	12.84	✓	20.06	0.95	21.51	✓	🇺🇸	✓	0.50	✓	4	2-Basic	Low Risk
<i>percentile rank</i>			<i>44</i>	<i>67</i>	<i>45</i>	<i>27</i>												
<i># of funds in category</i>			<i>1,321</i>	<i>1,222</i>	<i>1,135</i>	<i>895</i>									08-31-2023	02-15-2022	12-31-2022	
Invesco Growth and Income R6	GIFFX	Large Value	15.49	15.30	6.38	8.57	✓	19.61	1.09	20.60	✓	🇺🇸	✓	0.41	✓	2	–	Medium Risk
<i>percentile rank</i>			<i>44</i>	<i>12</i>	<i>52</i>	<i>45</i>												
<i># of funds in category</i>			<i>1,291</i>	<i>1,210</i>	<i>1,153</i>	<i>883</i>									08-31-2023	–	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	15.10	0.42	6.78	10.65	✓	19.90	0.91	14.87	✓	🇺🇸	✓	0.66	✓	5	2-Basic	Low Risk
<i>percentile rank</i>			<i>38</i>	<i>66</i>	<i>34</i>	<i>13</i>												
<i># of funds in category</i>			<i>609</i>	<i>568</i>	<i>537</i>	<i>431</i>									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>			<i>77</i>	<i>73</i>	<i>56</i>	<i>27</i>												
<i># of funds in category</i>			<i>430</i>	<i>409</i>	<i>393</i>	<i>298</i>									08-31-2023	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	9.50	0.96	1.38	6.58	✓	22.93	1.00	14.08	✓	🇺🇸	✓	0.05	✓	2	–	Medium Risk
<i>percentile rank</i>			<i>51</i>	<i>64</i>	<i>83</i>	<i>79</i>												
<i># of funds in category</i>			<i>617</i>	<i>586</i>	<i>547</i>	<i>420</i>									08-31-2023	–	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	7.80	13.19	2.60	6.17	✓	23.15	1.00	14.08	✓	🇺🇸	✓	0.05	✓	2	–	Medium Risk
<i>percentile rank</i>			<i>90</i>	<i>86</i>	<i>80</i>	<i>58</i>												
<i># of funds in category</i>			<i>507</i>	<i>469</i>	<i>439</i>	<i>346</i>									08-31-2023	–	12-31-2022	
Non-US Stock																		
American Funds New World R6	RNWXG	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>			<i>26</i>	<i>32</i>	<i>9</i>	<i>3</i>												
<i># of funds in category</i>			<i>853</i>	<i>753</i>	<i>682</i>	<i>417</i>									08-31-2023	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	24.55	5.67	3.85	3.69	✓	18.68	1.06	15.01	✓	🇺🇸	✓	0.54	✓	2	1-Low	Low Risk
<i>percentile rank</i>			<i>40</i>	<i>29</i>	<i>19</i>	<i>47</i>												
<i># of funds in category</i>			<i>800</i>	<i>746</i>	<i>686</i>	<i>460</i>									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>			<i>48</i>	<i>38</i>	<i>35</i>	<i>30</i>												
<i># of funds in category</i>			<i>800</i>	<i>746</i>	<i>686</i>	<i>460</i>									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>			<i>80</i>	<i>61</i>	<i>46</i>	<i>34</i>												
<i># of funds in category</i>			<i>401</i>	<i>362</i>	<i>337</i>	<i>218</i>									08-31-2023	–	12-31-2022	
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	22.68	5.86	5.90	7.18	✓	17.29	0.99	17.67	✓	—	✓	0.42	✓	2	1-Low	Low Risk
<i>percentile rank</i>			<i>17</i>	<i>58</i>	<i>46</i>	<i>50</i>												
<i># of funds in category</i>			<i>389</i>	<i>359</i>	<i>307</i>	<i>205</i>									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	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	-0.88	16.10	6.73	-0.52	✔️	18.27	1.12	4.92	✔️	—	—	0.99	✔️	3	—	—
<i>percentile rank</i>			57	57	43	62												
<i># of funds in category</i>			114	110	105	66									06-30-2023	—	—	
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																		
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	—	—	
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	10.23	2.92	3.38	—	✔️	7.61	0.93	8.91	✔️	—	—	0.66	✔️	—	—	—
<i>percentile rank</i>			37	21	18	—												
<i># of funds in category</i>			721	664	621	456												
BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	1.48	-1.78	2.27	1.62	✔️	7.01	1.02	6.63	✔️	—	—	0.51	✔️	3	—	—
<i>percentile rank</i>			52	46	33	26												
<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	—	
PIMCO Income Instl	PIMIX	Multisector Bond	6.76	0.67	2.37	4.00	✔️	5.77	0.84	16.52	✔️	—	—	0.62	✔️	4	—	—
<i>percentile rank</i>			26	25	18	1												
<i># of funds in category</i>			364	333	280	178									08-31-2023	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	40.44	✔️	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			73	—	—	—												
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	4.00	1.22	1.56	—	✔️	0.65	0.04	26.24	✔️	—	—	0.24	✔️	—	—	—
<i>percentile rank</i>			90	73	77	—												
<i># of funds in category</i>			243	216	192	107												
Target Date																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	9.36	1.43	3.58	5.24	✔️	10.02	0.87	10.61	✔️	—	✔️	0.08	✔️	3	1-Low	—
<i>percentile rank</i>			45	48	30	20												
<i># of funds in category</i>			169	153	140	68									08-31-2023	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	11.56	2.17	4.06	5.79	✔️	11.65	0.93	10.61	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			14	32	20	14												
<i># of funds in category</i>			266	243	215	123									08-31-2023	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	13.14	2.97	4.46	6.28	✔️	12.77	0.94	10.61	✔️	—	✔️	0.08	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			17	42	29	19												
<i># of funds in category</i>			260	239	205	124									08-31-2023	02-15-2022	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	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	14.61	3.89	4.93	6.79	✔	13.72	0.93	10.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>37</i>	<i>57</i>	<i>39</i>	<i>28</i>													
<i># of funds in category</i>			<i>258</i>	<i>237</i>	<i>213</i>	<i>120</i>									08-31-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	16.15	4.81	5.37	7.26	✔	14.68	0.93	10.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>48</i>	<i>63</i>	<i>39</i>	<i>28</i>													
<i># of funds in category</i>			<i>249</i>	<i>229</i>	<i>204</i>	<i>123</i>									08-31-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	17.67	5.72	5.87	7.61	✔	15.68	0.96	10.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>43</i>	<i>43</i>	<i>31</i>	<i>21</i>													
<i># of funds in category</i>			<i>263</i>	<i>243</i>	<i>217</i>	<i>123</i>									08-31-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	18.48	5.92	5.99	7.67	✔	15.99	0.96	10.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>33</i>	<i>48</i>	<i>30</i>	<i>22</i>													
<i># of funds in category</i>			<i>247</i>	<i>227</i>	<i>204</i>	<i>121</i>									08-31-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	18.48	5.91	5.99	7.65	✔	15.99	0.95	10.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>40</i>	<i>54</i>	<i>30</i>	<i>21</i>													
<i># of funds in category</i>			<i>259</i>	<i>235</i>	<i>212</i>	<i>107</i>									08-31-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	18.49	5.91	5.98	7.65	✔	15.97	1.29	10.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>42</i>	<i>61</i>	<i>35</i>	<i>1</i>													
<i># of funds in category</i>			<i>244</i>	<i>218</i>	<i>190</i>	<i>10</i>									08-31-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	18.47	5.93	5.97	—	✔	15.98	1.29	6.22	✔	—	✔	0.08	✔	3	1-Low	Low Risk	
<i>percentile rank</i>			<i>55</i>	<i>56</i>	<i>50</i>	<i>—</i>													
<i># of funds in category</i>			<i>186</i>	<i>129</i>	<i>10</i>	<i>—</i>									08-31-2023	02-15-2022	12-31-2022		
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	18.49	—	—	—	—	—	—	1.26	✖	—	✔	0.08	✔	3	—	Low Risk	
<i>percentile rank</i>			<i>52</i>	<i>—</i>	<i>—</i>	<i>—</i>													
<i># of funds in category</i>			<i>186</i>	<i>129</i>	<i>10</i>	<i>—</i>									08-31-2023	—	12-31-2022		
Vanguard Target Retirement Income Fund	VTINX	Target Date	7.02	-0.13	2.69	3.60	✔	8.08	0.90	10.61	✔	—	✔	0.08	✔	3	1-Low	—	
<i>percentile rank</i>			<i>50</i>	<i>49</i>	<i>30</i>	<i>29</i>													
<i># of funds in category</i>			<i>196</i>	<i>185</i>	<i>163</i>	<i>99</i>									08-31-2023	02-15-2022	—		
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>			<i>28</i>	<i>79</i>	<i>40</i>	<i>27</i>													
<i># of funds in category</i>			<i>529</i>	<i>503</i>	<i>468</i>	<i>340</i>									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>			<i>19</i>	<i>58</i>	<i>30</i>	<i>28</i>													
<i># of funds in category</i>			<i>380</i>	<i>351</i>	<i>328</i>	<i>252</i>									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>			<i>53</i>	<i>90</i>	<i>60</i>	<i>46</i>													
<i># of funds in category</i>			<i>178</i>	<i>167</i>	<i>155</i>	<i>113</i>									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>			<i>31</i>	<i>79</i>	<i>55</i>	<i>50</i>													
<i># of funds in category</i>			<i>894</i>	<i>831</i>	<i>784</i>	<i>577</i>									08-31-2023	07-19-2023	12-31-2022		