

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 09-30-2024)

⊖ 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	
US Stock																		
JPMorgan US Equity I	JUESX	Large Blend	37.32	12.24	17.73	13.72	✓	17.32	0.98	10.13	✓	🇺🇸	✖	0.69	✓	3	2-Basic	Low Risk
percentile rank			14	16	3	5												
# of funds in category			1,497	1,348	1,236	919												

BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	35.69	11.36	15.40	12.81	✓	17.53	1.00	3.93	✓	🇺🇸	✓	0.50	✓	3	—	Low Risk
percentile rank			34	33	37	29												
# of funds in category			1,497	1,348	1,236	919												

Fidelity Contrafund	FCNTX	Large Growth	46.32	12.42	19.00	15.24	✓	19.01	0.88	34.06	✓	🇺🇸	✓	0.39	✓	1	1-Low	Low Risk
percentile rank			9	7	16	22												
# of funds in category			1,172	1,107	1,034	803												

American Funds American Mutual R4	RMFEX	Large Value	28.55	10.75	11.17	10.16	✓	13.54	0.79	18.76	✓	🇺🇸	✖	0.62	✓	3	—	Medium Risk
percentile rank			37	30	50	26												
# of funds in category			1,194	1,108	1,054	820												

Baron Growth Retail	BGRFX	Mid-Cap Growth	15.62	0.51	10.49	11.05	✓	21.05	0.93	29.77	✓	🇺🇸	✓	1.30	✓	4	—	Low Risk
percentile rank			94	47	50	33												
# of funds in category			548	528	493	389												

American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	23.26	7.77	9.29	8.94	✓	16.49	0.81	20.52	✓	🇺🇸	✓	0.98	✓	3	1-Low	Medium Risk
percentile rank			71	67	77	44												
# of funds in category			406	388	374	285												

Allspring Small Company Growth Admin	NVSCX	Small Growth	22.04	1.05	9.98	8.83	✓	19.98	0.84	29.91	✓	🇺🇸	✓	1.19	✓	4	—	Low Risk
percentile rank			76	35	47	72												
# of funds in category			582	558	530	407												

Delaware Small Cap Value A	DEV LX	Small Value	24.26	5.31	8.84	7.78	✓	21.70	0.93	12.26	✓	🇺🇸	✓	1.11	✓	3	—	Medium Risk
percentile rank			41	67	81	60												
# of funds in category			485	456	428	329												

Non-US Stock																		
American Funds New World R4	RNWEX	Diversified Emerging Mkts	24.19	1.03	7.99	6.54	✓	15.99	0.80	25.31	✓	🇺🇸	✓	0.92	✓	3	1-Low	Medium Risk
percentile rank			44	41	20	3												
# of funds in category			805	721	647	431												

BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	23.90	5.04	7.63	5.22	✓	17.70	1.06	3.93	✓	🇺🇸	✓	0.60	✓	3	—	Low Risk
percentile rank			62	38	57	64												
# of funds in category			789	723	675	442												

MFS International Growth R3	MGRTX	Foreign Large Growth	30.53	6.21	9.43	8.20	✓	17.24	0.97	12.75	✓	🇺🇸	✓	1.09	✓	4	—	Low Risk
percentile rank			17	3	22	18												
# of funds in category			407	391	342	228												

Causeway International Value Instl	CIVIX	Foreign Large Value	23.87	10.52	11.36	5.88	✓	18.72	1.02	22.95	✓	🇺🇸	✖	0.88	✓	3	—	Low Risk
percentile rank			29	6	3	12												
# of funds in category			365	340	314	213												

American Funds New Perspective R4	RNPEX	Global Stock	31.26	5.09	13.46	11.38	✓	18.55	1.10	23.85	✓	—	✓	0.77	✓	3	2-Basic	Low Risk
percentile rank			54	41	26	20												
# of funds in category			344	324	274	192												

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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	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
Alternative																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	2.88	2.12	7.59	1.31	✔️	13.88	0.88	14.51	✔️	—	✔️	1.01	✔️	3	—	—
<i>percentile rank</i>			27	92	64	30												
<i># of funds in category</i>			115	106	101	66									08-31-2024	—	—	
American Century Real Estate Inv	REACX	Real Estate	33.40	3.94	4.61	7.26	✔️	20.91	0.96	15.88	✔️	—	✖️	1.15	✔️	3	—	Low Risk
<i>percentile rank</i>			46	24	57	46												
<i># of funds in category</i>			247	238	219	156									08-31-2024	—	12-31-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) A	PFOAX	Global Bond	10.33	0.53	0.97	2.74	✔️	5.06	0.57	10.02	✔️	—	—	1.15	✖️	3	—	—
<i>percentile rank</i>			66	10	22	10												
<i># of funds in category</i>			107	105	97	60									03-31-2024	—	—	
Eaton Vance Income Fund of Boston A	EVBX	High Yield Bond	13.38	3.51	4.43	4.53	✔️	7.93	0.91	9.92	✔️	—	—	1.00	✔️	—	—	—
<i>percentile rank</i>			73	28	36	30												
<i># of funds in category</i>			670	614	579	435												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	9.53	-0.78	2.67	2.11	✔️	7.29	1.01	6.55	✔️	—	—	1.09	✖️	3	—	—
<i>percentile rank</i>			64	53	28	65												
<i># of funds in category</i>			161	153	145	107									05-31-2024	—	—	
Baird Aggregate Bond Inv	BAGSX	Intermediate-Term Bond	12.24	-1.36	0.52	1.98	✔️	7.76	1.01	24.02	✔️	📊	—	0.55	✔️	4	1-Low	—
<i>percentile rank</i>			26	41	42	30												
<i># of funds in category</i>			525	464	415	287									08-31-2024	02-15-2022	—	
PIMCO Income A	PONAX	Multisector Bond	12.28	2.02	3.20	3.95	✔️	6.61	0.81	17.52	✔️	—	—	1.23	✔️	4	—	—
<i>percentile rank</i>			58	31	31	12												
<i># of funds in category</i>			363	331	282	195									08-31-2024	—	—	
Baird Ultra Short Bond Investor	BUBSX	Ultrashort Bond	6.01	3.42	2.50	1.88	✔️	0.89	0.05	10.76	✔️	—	—	0.40	✔️	3	1-Low	—
<i>percentile rank</i>			69	50	52	63												
<i># of funds in category</i>			252	204	185	114									08-31-2024	02-15-2022	—	
Target Date																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	18.19	3.79	5.81	5.24	✔️	9.03	0.90	12.76	✔️	—	✖️	0.64	✔️	3	—	—
<i>percentile rank</i>			19	3	10	17												
<i># of funds in category</i>			97	89	82	46									08-31-2024	—	—	
American Funds 2015 Trgt Date Retire R4	RDBTX	Target Date	18.93	3.84	6.17	5.57	✔️	9.61	0.87	12.76	✔️	—	✔️	0.65	✔️	3	—	—
<i>percentile rank</i>			13	2	7	22												
<i># of funds in category</i>			120	112	102	56									08-31-2024	—	—	
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	20.15	4.05	6.60	6.01	✔️	10.22	0.85	12.76	✔️	—	✔️	0.66	✔️	3	—	—
<i>percentile rank</i>			17	2	18	28												
<i># of funds in category</i>			166	150	134	79									08-31-2024	—	—	
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	20.85	4.02	7.42	6.69	✔️	10.92	0.85	12.76	✔️	—	✔️	0.67	✔️	3	—	Low Risk
<i>percentile rank</i>			34	7	10	23												
<i># of funds in category</i>			241	224	193	130									08-31-2024	—	06-30-2022	

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															Updated	Updated	Updated	
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	23.11	4.66	8.50	7.63	✔	12.15	0.88	12.76	✔	—	✔	0.68	✔	3	—	Low Risk
<i>percentile rank</i>			32	13	10	4												
<i># of funds in category</i>			252	234	198	132									08-31-2024	—	12-31-2022	
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	25.68	5.38	10.02	8.69	✔	13.57	0.92	12.76	✔	—	✔	0.70	✔	3	—	Low Risk
<i>percentile rank</i>			23	16	6	5												
<i># of funds in category</i>			248	226	192	132									08-31-2024	—	12-31-2022	
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	28.39	6.18	11.03	9.28	✔	14.83	0.95	12.76	✔	—	✖	0.72	✔	3	—	Low Risk
<i>percentile rank</i>			13	20	9	5												
<i># of funds in category</i>			246	229	193	132									08-31-2024	—	12-31-2022	
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	29.29	6.30	11.26	9.47	✔	15.30	0.95	12.76	✔	—	✖	0.72	✔	3	—	Low Risk
<i>percentile rank</i>			20	49	15	6												
<i># of funds in category</i>			243	226	192	132									08-31-2024	—	12-31-2022	
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	29.64	6.19	11.32	9.53	✔	15.57	0.95	12.76	✔	—	✖	0.73	✔	3	—	Low Risk
<i>percentile rank</i>			32	59	17	8												
<i># of funds in category</i>			244	227	193	132									08-31-2024	—	12-31-2022	
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	29.97	6.13	11.29	9.50	✔	15.77	0.95	12.76	✔	—	✔	0.73	✔	3	—	Low Risk
<i>percentile rank</i>			24	65	23	12												
<i># of funds in category</i>			242	225	193	127									08-31-2024	—	12-31-2022	
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	30.07	6.09	11.27	—	✔	15.86	1.23	9.52	✔	—	✔	0.74	✔	3	—	Low Risk
<i>percentile rank</i>			22	65	34	—												
<i># of funds in category</i>			239	222	183	33									08-31-2024	—	12-31-2022	
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	30.00	6.10	—	—	✔	15.88	1.23	4.75	✔	—	✔	0.74	✖	3	—	Low Risk
<i>percentile rank</i>			28	68	—	—												
<i># of funds in category</i>			248	178	45	—									08-31-2024	—	12-31-2022	
Balanced																		
MFS Conservative Allocation R3	MACNX	Target Risk	17.41	2.23	5.28	5.24	✔	9.98	0.99	22.27	✔	—	✔	0.83	✔	3	—	—
<i>percentile rank</i>			65	64	44	26												
<i># of funds in category</i>			465	452	415	306									08-31-2024	—	—	
MFS Growth Allocation R3	MAGEX	Target Risk	24.19	4.56	8.89	8.24	✔	14.44	1.01	22.27	✔	—	✔	0.95	✔	4	—	Low Risk
<i>percentile rank</i>			62	71	61	31												
<i># of funds in category</i>			313	307	280	231									08-31-2024	—	12-31-2022	
MFS Moderate Allocation R3	MAMHX	Target Risk	20.92	3.20	7.05	6.74	✔	12.41	1.00	22.27	✔	—	✔	0.90	✔	3	—	Low Risk
<i>percentile rank</i>			69	84	73	54												
<i># of funds in category</i>			743	694	655	497									08-31-2024	—	12-31-2021	