

HERO PLUS PROGRAM

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																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	39.33	13.42	16.13	12.19	✔️	16.40	0.92	32.61	✔️	📊	✔️	0.27	✔️	2	–	Low Risk
<i>percentile rank</i>			6	6	16	47												
<i># of funds in category</i>			1,497	1,348	1,236	919												

Vanguard 500 Index Admiral	VFIAX	Large Blend Index	36.29	11.87	15.93	13.34	✔️	17.52	1.00	6.84	✔️	📊	✔️	0.04	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			24	22	20	9												
<i># of funds in category</i>			1,497	1,348	1,236	919												

American Funds Growth Fund of Amer R6	RGAGX	Large Growth	40.93	7.90	16.78	13.84	✔️	20.35	0.95	30.93	✔️	📊	✔️	0.30	✔️	1	1-Low	Low Risk
<i>percentile rank</i>			43	56	42	53												
<i># of funds in category</i>			1,172	1,107	1,034	803												

Vanguard Value Index Adm	VVIAX	Large Value	29.78	11.64	12.25	10.78	✔️	15.69	0.93	29.77	✔️	📊	✔️	0.05	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			25	17	30	15												
<i># of funds in category</i>			1,194	1,108	1,054	820												

Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	26.00	1.70	11.19	10.58	✔️	21.51	1.00	1.62	✖️	📊	✔️	0.07	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			50	39	35	46												
<i># of funds in category</i>			548	528	493	389												

Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	31.04	8.73	10.76	9.56	✔️	18.68	0.94	1.62	✖️	📊	✔️	0.07	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			11	50	49	24												
<i># of funds in category</i>			406	388	374	285												

Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	25.73	-0.95	8.60	9.18	✔️	22.39	0.95	19.76	✔️	📊	✔️	0.07	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			50	56	71	63												
<i># of funds in category</i>			582	558	530	407												

Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	28.69	8.22	11.60	9.58	✔️	21.00	0.90	8.43	✔️	📊	✔️	0.07	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			9	26	35	15												
<i># of funds in category</i>			485	456	428	329												

Non-US Stock																		
American Funds New World R6	RNWXG	Diversified Emerging Mkts	24.64	1.39	8.37	6.92	✔️	15.99	0.80	25.31	✔️	📊	✔️	0.57	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			38	38	18	1												
<i># of funds in category</i>			805	721	647	431												

Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	24.64	4.80	8.27	5.92	✔️	18.07	1.09	11.61	✔️	📊	✔️	0.08	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			50	45	38	28												
<i># of funds in category</i>			789	723	675	442												

American Funds Europacific Growth R6	REGGX	Foreign Large Growth	24.71	0.06	7.52	6.26	✔️	17.90	1.02	23.35	✔️	📊	✔️	0.47	✔️	2	1-Low	Medium Risk
<i>percentile rank</i>			68	54	55	55												
<i># of funds in category</i>			407	391	342	228												

Vanguard International Value Inv	VTRIX	Foreign Large Value	21.61	5.20	7.89	5.01	✔️	17.26	0.97	14.35	✔️	📊	✖️	0.39	✔️	3	–	Medium Risk
<i>percentile rank</i>			63	81	55	38												
<i># of funds in category</i>			365	340	314	213												

Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	31.13	7.80	12.11	–	✔️	16.84	1.02	11.61	✔️	—	✔️	0.10	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			31	42	31	–												
<i># of funds in category</i>			349	331	300	197												

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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 Updated	Commit. Level Updated	Carbon Risk Updated
Alternative																		
DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	3.01	2.25	7.76	—	✔️	13.94	0.88	14.51	✔️	—	✔️	0.89	✔️	3	—	—
<i>percentile rank</i>			24	91	63	—												
<i># of funds in category</i>			115	106	101	66									08-31-2024	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	34.20	2.50	4.77	7.32	✔️	22.22	1.03	28.40	✔️	—	✔️	0.13	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			30	64	53	45												
<i># of funds in category</i>			247	238	219	156									08-31-2024	02-15-2022	12-31-2022	
Fixed Income																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	12.85	-0.67	1.21	2.58	✔️	7.62	0.99	24.02	✔️	—	—	0.30	✔️	3	1-Low	—
<i>percentile rank</i>			34	27	31	19												
<i># of funds in category</i>			618	561	519	365									08-31-2024	02-15-2022	—	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	10.77	0.93	1.37	3.15	✔️	5.06	0.57	10.02	✔️	—	—	0.75	✔️	3	—	—
<i>percentile rank</i>			57	4	15	1												
<i># of funds in category</i>			107	105	97	60									03-31-2024	—	—	
⚠️ Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	14.46	2.94	4.00	4.74	✔️	8.40	0.97	2.09	✖️	—	—	0.12	✔️	2	—	—
<i>percentile rank</i>			48	45	56	19												
<i># of funds in category</i>			670	614	579	435									08-31-2024	—	—	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	9.82	-0.62	2.52	2.45	✔️	7.13	0.99	2.90	✖️	—	—	0.10	✔️	3	—	—
<i>percentile rank</i>			37	37	43	24												
<i># of funds in category</i>			161	153	145	107									08-31-2024	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	12.58	-1.10	0.78	2.25	✔️	7.74	1.01	24.02	✔️	📊	—	0.30	✔️	4	1-Low	—
<i>percentile rank</i>			13	27	27	13												
<i># of funds in category</i>			525	464	415	287									08-31-2024	02-15-2022	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.44	✔️	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			14	—	—	—									—	—	—	
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	6.88	3.16	2.52	—	✔️	1.27	0.11	6.47	✔️	—	—	0.10	✔️	3	—	—
<i>percentile rank</i>			31	74	48	—												
<i># of funds in category</i>			252	204	185	114									08-31-2024	—	—	
Target Date																		
T. Rowe Price Retirement 2010 I	TRPUX	Target Date	—	—	—	—	—	—	—	9.17	✔️	—	✔️	0.34	✔️	3	1-Low	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			97	89	82	46									08-31-2024	02-15-2022	—	
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	—	—	—	—	—	—	—	9.17	✔️	—	✔️	0.35	✔️	3	1-Low	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			120	112	102	56									08-31-2024	02-15-2022	—	
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	—	—	—	—	—	—	—	9.17	✔️	—	✔️	0.37	✔️	3	1-Low	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			166	150	134	79									08-31-2024	02-15-2022	—	

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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	Commit. Level	Carbon Risk	
															Updated	Updated	Updated	
T. Rowe Price Retirement 2025 I <i>percentile rank</i> <i># of funds in category</i>	TREHX	Target Date	-	-	-	-	-	-	-	9.17	✓	-	✓	0.38	✓	3	1-Low	-
			241	224	193	130								08-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2030 I <i>percentile rank</i> <i># of funds in category</i>	TRFHX	Target Date	-	-	-	-	-	-	-	9.17	✓	-	✓	0.40	✓	3	1-Low	-
			252	234	198	132								08-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2035 I <i>percentile rank</i> <i># of funds in category</i>	TRFJX	Target Date	-	-	-	-	-	-	-	9.17	✓	-	✓	0.42	✓	3	1-Low	-
			248	226	192	132								08-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2040 I <i>percentile rank</i> <i># of funds in category</i>	TRHDX	Target Date	-	-	-	-	-	-	-	9.17	✓	-	✓	0.43	✓	3	1-Low	-
			246	229	193	132								08-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2045 I <i>percentile rank</i> <i># of funds in category</i>	TRIKX	Target Date	-	-	-	-	-	-	-	9.17	✓	-	✓	0.44	✓	3	1-Low	-
			243	226	192	132								08-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2050 I <i>percentile rank</i> <i># of funds in category</i>	TRJLX	Target Date	-	-	-	-	-	-	-	9.17	✓	-	✓	0.45	✓	3	1-Low	-
			244	227	193	132								08-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2055 I <i>percentile rank</i> <i># of funds in category</i>	TRJMX	Target Date	-	-	-	-	-	-	-	9.17	✓	-	✓	0.46	✓	3	1-Low	-
			242	225	193	127								08-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2060 I <i>percentile rank</i> <i># of funds in category</i>	TRLNX	Target Date	-	-	-	-	-	-	-	9.17	✓	-	✓	0.46	✓	3	1-Low	-
			239	222	183	33								08-31-2024	02-15-2022	-		
T. Rowe Price Retirement 2065 I <i>percentile rank</i> <i># of funds in category</i>	TRMOX	Target Date	-	-	-	-	-	-	-	3.97	✓	-	✓	0.46	✓	3	1-Low	-
			248	178	45	-								08-31-2024	02-15-2022	-		

Balanced

Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	18.82	2.39	5.06	5.24	✓	10.34	1.03	2.60	✖	-	✓	0.12	✓	3	1-Low	-
			35	56	57	25								08-31-2024	07-19-2023	-		
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	26.88	5.87	9.82	8.37	✓	14.58	1.03	2.60	✖	-	✓	0.14	✓	3	1-Low	Low Risk
			27	41	30	28								08-31-2024	07-19-2023	12-31-2022		
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	14.87	0.59	2.59	3.57	✓	8.46	1.02	2.60	✖	-	✓	0.11	✓	4	1-Low	-
			47	78	79	51								08-31-2024	07-19-2023	-		
Vanguard LifeStrategy Mod Gr Inv Shrs <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	22.82	4.14	7.45	6.84	✓	12.43	1.01	2.60	✖	-	✓	0.13	✓	3	1-Low	Low Risk
			44	63	62	51								08-31-2024	07-19-2023	12-31-2022		