

# H AND M BAY INC CORPORATE PROFIT

## 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	Pass/ Fail	Sustain. Rating <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
<b>US Stock</b>																		
Vanguard Dividend Growth Inv	VDIGX	Large Blend	26.30	9.49	11.47	11.61	✖️	14.28	0.72	2.25	✖️	🇺🇸	✅	0.29	✅	4	2-Basic	Low Risk
<i>percentile rank</i>			<i>88</i>	<i>69</i>	<i>89</i>	<i>63</i>												
<i># of funds in category</i>			<i>1,497</i>	<i>1,348</i>	<i>1,236</i>	<i>919</i>									08-31-2024	02-15-2022	12-31-2022	
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>			<i>24</i>	<i>22</i>	<i>20</i>	<i>9</i>												
<i># of funds in category</i>			<i>1,497</i>	<i>1,348</i>	<i>1,236</i>	<i>919</i>									08-31-2024	02-15-2022	12-31-2022	
MFS Growth R6	MFEKX	Large Growth	42.00	8.50	15.90	15.25	✅	20.38	0.96	22.51	✅	🇺🇸	✅	0.51	✅	4	2-Basic	Low Risk
<i>percentile rank</i>			<i>37</i>	<i>51</i>	<i>56</i>	<i>22</i>												
<i># of funds in category</i>			<i>1,172</i>	<i>1,107</i>	<i>1,034</i>	<i>803</i>									08-31-2024	02-15-2022	12-31-2022	
Invesco Growth and Income R6	GIFFX	Large Value	27.31	9.86	12.02	9.42	✅	17.32	1.02	21.60	✅	🇺🇸	✅	0.42	✅	2	—	Medium Risk
<i>percentile rank</i>			<i>51</i>	<i>44</i>	<i>34</i>	<i>47</i>												
<i># of funds in category</i>			<i>1,194</i>	<i>1,108</i>	<i>1,054</i>	<i>820</i>									08-31-2024	—	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	27.90	1.43	10.20	12.05	✅	20.10	0.92	15.87	✅	🇺🇸	✅	0.66	✅	4	2-Basic	Low Risk
<i>percentile rank</i>			<i>36</i>	<i>41</i>	<i>53</i>	<i>12</i>												
<i># of funds in category</i>			<i>548</i>	<i>528</i>	<i>493</i>	<i>389</i>									08-31-2024	02-15-2022	12-31-2022	
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>			<i>11</i>	<i>50</i>	<i>49</i>	<i>24</i>												
<i># of funds in category</i>			<i>406</i>	<i>388</i>	<i>374</i>	<i>285</i>									08-31-2024	02-15-2022	12-31-2022	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	27.60	-0.48	8.64	8.81	✅	23.07	1.00	15.08	✅	🇺🇸	✅	0.05	✅	3	—	Medium Risk
<i>percentile rank</i>			<i>38</i>	<i>52</i>	<i>69</i>	<i>74</i>												
<i># of funds in category</i>			<i>582</i>	<i>558</i>	<i>530</i>	<i>407</i>									08-31-2024	—	12-31-2022	
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	25.78	3.68	9.29	8.20	✅	22.85	1.00	15.08	✅	🇺🇸	✅	0.05	✅	2	—	Medium Risk
<i>percentile rank</i>			<i>25</i>	<i>88</i>	<i>72</i>	<i>49</i>												
<i># of funds in category</i>			<i>485</i>	<i>456</i>	<i>428</i>	<i>329</i>									08-31-2024	—	12-31-2022	
<b>Non-US Stock</b>																		
American Funds New World R6	RNWGX	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>			<i>38</i>	<i>38</i>	<i>18</i>	<i>1</i>												
<i># of funds in category</i>			<i>805</i>	<i>721</i>	<i>647</i>	<i>431</i>									08-31-2024	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	22.17	4.30	7.58	5.08	✅	16.70	0.99	16.01	✅	🇺🇸	✅	0.54	✅	3	1-Low	Low Risk
<i>percentile rank</i>			<i>76</i>	<i>56</i>	<i>59</i>	<i>67</i>												
<i># of funds in category</i>			<i>789</i>	<i>723</i>	<i>675</i>	<i>442</i>									08-31-2024	02-15-2022	12-31-2022	
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>			<i>50</i>	<i>45</i>	<i>38</i>	<i>28</i>												
<i># of funds in category</i>			<i>789</i>	<i>723</i>	<i>675</i>	<i>442</i>									08-31-2024	02-15-2022	12-31-2022	
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>			<i>63</i>	<i>81</i>	<i>55</i>	<i>38</i>												
<i># of funds in category</i>			<i>365</i>	<i>340</i>	<i>314</i>	<i>213</i>									08-31-2024	—	12-31-2022	
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	30.26	7.63	11.29	8.77	✅	16.66	0.99	18.67	✅	—	✅	0.41	✅	2	1-Low	Low Risk
<i>percentile rank</i>			<i>38</i>	<i>44</i>	<i>44</i>	<i>54</i>												
<i># of funds in category</i>			<i>349</i>	<i>331</i>	<i>300</i>	<i>197</i>									08-31-2024	05-18-2022	12-31-2022	

©2024 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit [https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary\\_Services\\_Report\\_Disclosure.pdf](https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf) to view these disclosures.



# H AND M BAY INC CORPORATE PROFIT

## 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	
																Updated	Updated	Updated
<b>Alternative</b>																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	3.25	2.36	8.98	0.50	✔	17.12	1.09	5.92	✔	—	—	1.00	✔	2	—	—
<i>percentile rank</i>			22	90	43	53												
<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	
<b>Fixed Income</b>																		
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	—	—	
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	13.76	3.81	4.76	4.89	✔	7.99	0.92	9.92	✔	—	—	0.66	✔	—	—	—
<i>percentile rank</i>			65	22	24	14												
<i># of funds in category</i>			670	614	579	435									—	—	—	
BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	9.80	-0.49	2.96	2.43	✔	7.29	1.01	6.55	✔	—	—	0.79	✔	3	—	—
<i>percentile rank</i>			37	31	14	30												
<i># of funds in category</i>			161	153	145	107									05-31-2024	—	—	
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	—	
PIMCO Income Instl	PIMIX	Multisector Bond	12.73	2.43	3.61	4.36	✔	6.61	0.81	17.52	✔	—	—	0.83	✔	4	—	—
<i>percentile rank</i>			51	23	21	3												
<i># of funds in category</i>			363	331	282	195									08-31-2024	—	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.44	✔	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			14	—	—	—									—	—	—	
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	6.57	3.36	2.38	—	✔	0.96	0.07	27.24	✔	—	—	0.24	✔	—	—	—
<i>percentile rank</i>			44	54	65	—												
<i># of funds in category</i>			252	204	185	114									—	—	—	
<b>Target Date</b>																		
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	18.25	2.86	6.01	5.99	✔	10.20	0.86	11.61	✔	—	✔	0.08	✔	3	1-Low	—
<i>percentile rank</i>			70	44	49	36												
<i># of funds in category</i>			166	150	134	79									08-31-2024	02-15-2022	—	
Vanguard Target Retirement 2025 Fund	VTVX	Target Date	21.13	3.68	7.09	6.74	✔	11.76	0.92	11.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			24	19	28	22												
<i># of funds in category</i>			241	224	193	130									08-31-2024	02-15-2022	12-31-2022	
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	23.27	4.40	8.04	7.35	✔	12.83	0.93	11.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			25	21	35	30												
<i># of funds in category</i>			252	234	198	132									08-31-2024	02-15-2022	12-31-2022	

# H AND M BAY INC CORPORATE PROFIT

## 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	
														Updated	Updated	Updated		
Vanguard Target Retirement 2035 Fund	VTHX	Target Date	24.76	5.07	8.95	7.93	✔	13.64	0.93	11.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			58	29	46	39												
<i># of funds in category</i>			248	226	192	132												
														08-31-2024	02-15-2022	12-31-2022		
Vanguard Target Retirement 2040 Fund	VFORX	Target Date	26.33	5.75	9.85	8.49	✔	14.44	0.93	11.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			64	45	51	45												
<i># of funds in category</i>			246	229	193	132												
														08-31-2024	02-15-2022	12-31-2022		
Vanguard Target Retirement 2045 Fund	VTIVX	Target Date	27.82	6.39	10.74	8.97	✔	15.27	0.95	11.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			62	47	39	37												
<i># of funds in category</i>			243	226	192	132												
														08-31-2024	02-15-2022	12-31-2022		
Vanguard Target Retirement 2050 Fund	VFIFX	Target Date	28.91	6.83	11.05	9.13	✔	15.68	0.96	11.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			54	34	35	32												
<i># of funds in category</i>			244	227	193	132												
														08-31-2024	02-15-2022	12-31-2022		
Vanguard Target Retirement 2055 Fund	VFFVX	Target Date	28.92	6.84	11.05	9.11	✔	15.69	0.96	11.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			61	36	40	38												
<i># of funds in category</i>			242	225	193	127												
														08-31-2024	02-15-2022	12-31-2022		
Vanguard Target Retirement 2060 Fund	VTTSX	Target Date	28.93	6.84	11.05	9.11	✔	15.67	1.23	11.61	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			62	39	45	61												
<i># of funds in category</i>			239	222	183	33												
														08-31-2024	02-15-2022	12-31-2022		
Vanguard Target Retirement 2065 Fund	VLXVX	Target Date	28.95	6.87	11.04	—	✔	15.66	1.23	7.22	✔	—	✔	0.08	✔	3	1-Low	Low Risk
<i>percentile rank</i>			66	40	63	—												
<i># of funds in category</i>			248	178	45	—												
														08-31-2024	02-15-2022	12-31-2022		
Vanguard Target Retirement 2070 Fund	VSVNX	Target Date	28.98	—	—	—	—	—	—	2.26	✖	—	✔	0.08	✔	3	—	Low Risk
<i>percentile rank</i>			63	—	—	—												
<i># of funds in category</i>			248	178	45	—												
														08-31-2024	—	12-31-2022		
Vanguard Target Retirement Income Fund	VTINX	Target Date	16.22	2.19	4.45	4.51	✔	8.72	0.93	11.61	✔	—	✔	0.08	✔	4	1-Low	—
<i>percentile rank</i>			63	50	56	40												
<i># of funds in category</i>			189	172	148	105												
														08-31-2024	02-15-2022	—		
<b>Balanced</b>																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	18.82	2.39	5.06	5.24	✔	10.34	1.03	2.60	✖	—	✔	0.12	✔	3	1-Low	—
<i>percentile rank</i>			35	56	57	25												
<i># of funds in category</i>			465	452	415	306												
														08-31-2024	07-19-2023	—		
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	26.88	5.87	9.82	8.37	✔	14.58	1.03	2.60	✖	—	✔	0.14	✔	3	1-Low	Low Risk
<i>percentile rank</i>			27	41	30	28												
<i># of funds in category</i>			313	307	280	231												
														08-31-2024	07-19-2023	12-31-2022		
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	14.87	0.59	2.59	3.57	✔	8.46	1.02	2.60	✖	—	✔	0.11	✔	4	1-Low	—
<i>percentile rank</i>			47	78	79	51												
<i># of funds in category</i>			152	141	137	105												
														08-31-2024	07-19-2023	—		
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	22.82	4.14	7.45	6.84	✔	12.43	1.01	2.60	✖	—	✔	0.13	✔	3	1-Low	Low Risk
<i>percentile rank</i>			44	63	62	51												
<i># of funds in category</i>			743	694	655	497												
														08-31-2024	07-19-2023	12-31-2022		