

H AND M BAY INC CORPORATE PROFIT

Screens Summary (Data as of 09-30-2025)

Fund Removed from Approved List

Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		
			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	
US Stock																
Vanguard Dividend Growth Inv	VDIGX	Large Blend	0.14	11.90	9.90	11.48	✖	11.92	0.73	3.25	✔	🇺🇸	✔	0.22	✔	
percentile rank			98	99	97	91										
# of funds in category			1,395	1,286	1,185	902										
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	17.55	24.88	16.42	15.26	✔	13.37	1.00	7.84	✔	🇺🇸	✔	0.04	✔	
percentile rank			24	23	20	10										
# of funds in category			1,395	1,286	1,185	902										
MFS Growth R6	MFEKX	Large Growth	18.55	28.26	13.35	16.76	✔	15.75	0.96	23.51	✔	🇺🇸	✔	0.49	✔	
percentile rank			64	57	59	35										
# of funds in category			1,093	1,047	975	779										
Invesco Growth and Income R6	GIFFX	Large Value	11.38	17.87	16.80	11.20	✔	15.47	1.05	22.60	✔	🇺🇸	✔	0.42	✔	
percentile rank			34	40	13	41										
# of funds in category			1,156	1,103	1,044	859										
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	10.99	17.78	7.53	12.61	✔	16.36	0.85	16.87	✔	🇺🇸	✔	0.66	✔	
percentile rank			50	42	54	25										
# of funds in category			507	490	458	381										
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	6.50	15.47	13.99	10.13	✔	16.07	0.94	2.16	✖	🇺🇸	✔	0.07	✔	
percentile rank			49	44	56	42										
# of funds in category			416	386	363	289										
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	13.62	16.65	8.33	9.77	✔	21.22	1.00	16.08	✔	🇺🇸	✔	0.05	✔	
percentile rank			22	29	46	60										
# of funds in category			537	522	506	396										
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	7.90	13.52	14.50	9.21	✔	21.75	1.00	16.08	✔	🇺🇸	✔	0.05	✔	
percentile rank			20	54	62	46										
# of funds in category			489	469	441	364										
Non-US Stock																
American Funds New World R6	RNWXG	Diversified Emerging Mkts	15.26	19.02	8.52	9.93	✔	12.80	0.73	26.31	✔	🇺🇸	✔	0.57	✔	
percentile rank			60	33	34	8										
# of funds in category			758	703	620	461										
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	19.06	21.91	11.41	8.26	✔	13.56	1.00	17.01	✔	🇺🇸	✔	0.53	✔	
percentile rank			21	36	25	40										
# of funds in category			757	703	660	491										
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	17.44	21.99	11.33	8.53	✔	14.70	1.08	12.61	✔	🇺🇸	✔	0.05	✔	
percentile rank			33	34	28	31										
# of funds in category			757	703	660	491										
⚠ Vanguard International Value Inv	VTRIX	Foreign Large Value	12.51	18.97	11.38	7.86	✔	14.76	1.04	15.35	✔	🇺🇸	✖	0.36	✔	
percentile rank			93	89	80	59										
# of funds in category			365	349	330	250										
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	17.65	23.42	12.70	11.20	✔	12.71	1.00	19.67	✔	—	✔	0.41	✔	
percentile rank			17	22	45	39										
# of funds in category			325	310	298	206										

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Alternative																
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	11.25	4.42	12.44	5.05	✔	10.62	1.06	6.92	✔	—	—	0.90	✔	
percentile rank			32	41	52	48										
# of funds in category			110	100	96	70										
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-2.34	8.97	7.03	6.12	✔	17.73	1.03	29.40	✔	—	✔	0.13	✔	
percentile rank			28	37	58	41										
# of funds in category			226	217	200	155										
Fixed Income																
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.37	6.41	1.57	3.28	✔	3.59	0.46	11.02	✔	—	—	0.57	✔	
percentile rank			22	19	9	9										
# of funds in category			107	101	96	61										
Eaton Vance Income Fund of Boston R6	EIBRX	High Yield Bond	7.06	10.31	5.84	5.70	✔	4.84	0.95	10.92	✔	—	—	0.64	✔	
percentile rank			45	50	25	24										
# of funds in category			630	599	560	447										
⚠ BlackRock Inflation Protected Bond K	BPLBX	Inflation- Protected Bond	3.80	4.97	1.55	3.04	✔	4.82	1.01	1.59	✖	—	—	1.04	✖	
percentile rank			41	32	23	15										
# of funds in category			160	151	141	117										
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	3.08	5.58	-0.12	2.26	✔	6.54	1.01	25.02	✔	📦	—	0.30	✔	
percentile rank			38	18	29	17										
# of funds in category			534	485	432	309										
PIMCO Income Instl	PIMIX	Multisector Bond	7.24	8.87	4.28	4.88	✔	5.08	0.79	18.52	✔	—	—	0.54	✔	
percentile rank			10	23	20	10										
# of funds in category			387	366	331	227										
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	42.44	✔	—	—	—	—	
percentile rank			—	—	—	—										
# of funds in category			43	—	—	—										
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	4.86	5.14	2.99	—	✔	0.61	0.07	28.24	✔	—	—	0.24	✔	
percentile rank			47	67	63	—										
# of funds in category			254	212	186	112										
Target Date																
Vanguard Target Retirement 2020 Fund	VTWNX	Target Date	8.59	11.98	6.03	6.99	✔	7.54	0.86	12.61	✔	—	✔	0.08	✔	
percentile rank			39	56	57	44										
# of funds in category			129	112	101	63										
Vanguard Target Retirement 2025 Fund	VTTVX	Target Date	10.52	14.31	7.38	7.99	✔	8.82	0.93	12.61	✔	—	✔	0.08	✔	
percentile rank			4	16	17	18										
# of funds in category			163	145	128	87										
Vanguard Target Retirement 2030 Fund	VTHRX	Target Date	11.70	15.92	8.50	8.78	✔	9.74	0.95	12.61	✔	—	✔	0.08	✔	
percentile rank			1	5	15	27										
# of funds in category			240	219	199	132										

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Vanguard Target Retirement 2035 Fund <i>percentile rank</i> <i># of funds in category</i>	VTTHX	Target Date	12.84 4 235	17.29 28 210	9.56 34 190	9.55 30 132	✔	10.36	0.94	12.61	✔	—	✔	0.08	✔
Vanguard Target Retirement 2040 Fund <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	13.90 19 234	18.67 40 212	10.62 49 192	10.30 35 132	✔	10.96	0.93	12.61	✔	—	✔	0.08	✔
Vanguard Target Retirement 2045 Fund <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	14.94 19 229	20.02 35 210	11.66 41 190	10.89 29 132	✔	11.60	0.94	12.61	✔	—	✔	0.08	✔
Vanguard Target Retirement 2050 Fund <i>percentile rank</i> <i># of funds in category</i>	VFIFX	Target Date	16.08 4 233	21.03 27 212	12.20 31 192	11.16 16 132	✔	12.04	0.95	12.61	✔	—	✔	0.08	✔
Vanguard Target Retirement 2055 Fund <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	16.07 10 228	21.03 34 209	12.20 40 189	11.15 22 132	✔	12.05	0.95	12.61	✔	—	✔	0.08	✔
Vanguard Target Retirement 2060 Fund <i>percentile rank</i> <i># of funds in category</i>	VTTSX	Target Date	16.05 16 227	21.03 39 208	12.20 42 183	11.15 30 80	✔	12.04	1.20	12.61	✔	—	✔	0.08	✔
Vanguard Target Retirement 2065 Fund <i>percentile rank</i> <i># of funds in category</i>	VLXVX	Target Date	16.02 20 314	21.02 46 188	12.20 49 127	— — —	✔	12.02	1.20	8.22	✔	—	✔	0.08	✔
Vanguard Target Retirement 2070 Fund <i>percentile rank</i> <i># of funds in category</i>	VSVNX	Target Date	16.00 23 314	21.03 42 188	— — 127	— — —	✔	12.02	1.20	3.26	✔	—	✔	0.53	✔
Vanguard Target Retirement Income Fund <i>percentile rank</i> <i># of funds in category</i>	VTINX	Target Date	7.89 20 184	10.30 53 167	4.55 50 150	5.29 46 101	✔	6.61	0.96	12.61	✔	—	✔	0.08	✔

Balanced

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	8.77	11.94	5.19	6.10		7.97	0.97	3.60				0.12	
<i>percentile rank</i>			21	21	57	23									
<i># of funds in category</i>			230	223	216	173									
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	14.56	19.11	10.73	10.13		11.20	0.98	3.60				0.14	
<i>percentile rank</i>			18	17	28	12									
<i># of funds in category</i>			180	176	169	136									
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	5.78	8.36	2.39	3.99		6.63	0.94	3.60				0.11	
<i>percentile rank</i>			66	57	88	61									
<i># of funds in category</i>			79	77	72	60									
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	11.62	15.49	7.94	8.13		9.54	0.97	3.60				0.13	
<i>percentile rank</i>			24	21	41	17									
<i># of funds in category</i>			417	412	395	318									