

PEOPLE DRIVEN CREDIT UNION 401K

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																
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	20.86 8 1,395	28.54 4 1,286	17.69 7 1,185	14.84 27 902	✔	12.66	0.92	33.61	✔	🇺🇸	✔	0.27	✔	
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	17.55 24 1,395	24.88 23 1,286	16.42 20 1,185	15.26 10 902	✔	13.37	1.00	7.84	✔	🇺🇸	✔	0.04	✔	
Vanguard Growth Index Admiral percentile rank # of funds in category	VIGAX	Large Growth	25.53 21 1,093	31.65 24 1,047	16.72 20 975	17.97 17 779	✔	16.70	1.04	30.77	✔	🇺🇸	✔	0.05	✔	
Vanguard Value Index Adm percentile rank # of funds in category	VVIAX	Large Value	9.16 58 1,156	17.61 42 1,103	15.01 39 1,044	12.09 20 859	✔	13.64	0.94	30.77	✔	🇺🇸	✔	0.05	✔	
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	21.45 21 507	20.75 24 490	10.98 20 458	12.50 26 381	✔	17.52	0.92	2.16	✖	🇺🇸	✔	0.07	✔	
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	6.50 49 416	15.47 44 386	13.99 56 363	10.13 42 289	✔	16.07	0.94	2.16	✖	🇺🇸	✔	0.07	✔	
Vanguard Small Cap Growth Index Admiral percentile rank # of funds in category	VSGAX	Small Growth	11.95 28 537	15.89 34 522	7.34 54 506	10.47 41 396	✔	20.01	0.92	20.76	✔	🇺🇸	✔	0.07	✔	
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIXX	Small Value	6.10 40 489	15.87 26 469	15.93 40 441	10.22 22 364	✔	19.24	0.86	9.43	✔	🇺🇸	✔	0.07	✔	
Non-US Stock																
American Funds New World R6 percentile rank # of funds in category	RNWXG	Diversified Emerging Mkts	15.26 60 758	19.02 33 703	8.52 34 620	9.93 8 461	✔	12.80	0.73	26.31	✔	🇺🇸	✔	0.57	✔	
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	17.44 33 757	21.99 34 703	11.33 28 660	8.53 31 491	✔	14.70	1.08	12.61	✔	🇺🇸	✔	0.05	✔	
Vanguard International Growth Adm percentile rank # of funds in category	VWILX	Foreign Large Growth	14.69 23 395	19.74 34 377	5.07 62 342	11.62 4 230	✔	19.07	1.24	15.77	✔	🇺🇸	✔	0.25	✔	
⚠ Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	12.51 93 365	18.97 89 349	11.38 80 330	7.86 59 250	✔	14.76	1.04	15.35	✔	🇺🇸	✖	0.36	✔	
American Funds Capital World Gr&Inc R6 percentile rank # of funds in category	RWIGX	Global Stock	17.65 17 325	23.42 22 310	12.70 45 298	11.20 39 206	✔	12.71	1.00	19.67	✔	—	✔	0.41	✔	

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Alternative																
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	11.10	4.27	12.33	4.95	✔	10.62	1.06	6.92	✔	—	—	1.00	✔	
percentile rank			34	42	53	50										
# 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																
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	3.46	6.10	0.38	2.67	✔	6.32	0.98	25.02	✔	—	—	0.30	✔	
percentile rank			45	26	41	27										
# of funds in category			563	535	483	353										
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	4.27	6.30	1.47	3.18	✔	3.59	0.46	11.02	✔	—	—	0.67	✔	
percentile rank			24	25	11	10										
# of funds in category			107	101	96	61										
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	6.96	10.21	5.78	5.61	✔	4.79	0.94	10.92	✔	—	—	0.73	✔	
percentile rank			49	55	28	29										
# of funds in category			630	599	560	447										
American Century Inflation Adjs Bond R5	AIANX	Inflation- Protected Bond	3.77	4.71	1.42	2.85	✔	4.99	1.05	23.85	✔	—	—	0.34	✔	
percentile rank			45	59	29	44										
# 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										
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	4.84	5.12	2.97	2.15	✖	0.64	0.08	28.24	✔	—	—	0.26	✔	
percentile rank			50	69	67	76										
# of funds in category			254	212	186	112										
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	✔	
percentile rank			21	21	57	23										
# of funds in category			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	✔	
percentile rank			18	17	28	12										
# of funds in category			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	✔	
percentile rank			66	57	88	61										
# of funds in category			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	✔	
percentile rank			24	21	41	17										
# of funds in category			417	412	395	318										