

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 03-31-2020)

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																
JPMorgan US Equity I <i>percentile rank</i> <i># of funds in category</i>	JUESX	Large Blend	-3.71 6 1,377	5.31 17 1,220	6.40 20 1,054	10.38 14 806		15.68	1.02	19.26				0.69		
BNY Mellon S&P 500 Index <i>percentile rank</i> <i># of funds in category</i>	PEOPX	Large Blend Index	-7.46 35 1,377	4.58 30 1,220	6.19 25 1,054	9.99 28 806		15.23	1.00	20.01				0.50		
Fidelity® Contrafund® <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	-2.00 44 1,359	9.68 42 1,241	8.96 36 1,096	11.90 36 818		15.73	1.01	29.56				0.85		
American Funds American Mutual R4 <i>percentile rank</i> <i># of funds in category</i>	RMFEX	Large Value	-8.69 5 1,217	3.09 3 1,112	4.86 5 962	8.85 11 710		12.01	0.70	14.25				0.64		
Baron Growth Retail <i>percentile rank</i> <i># of funds in category</i>	BGRFX	Mid-Cap Growth	-10.51 50 611	6.74 29 567	5.40 37 498	10.43 35 386		20.12	1.12	25.27				1.29		
American Century Mid Cap Value Inv <i>percentile rank</i> <i># of funds in category</i>	ACMVX	Mid-Cap Value	-17.52 8 426	-4.27 14 388	1.54 8 345	7.95 6 241		17.88	0.90	16.01				0.96		
Wells Fargo Small Company Growth Admin <i>percentile rank</i> <i># of funds in category</i>	NVSCX	Small Growth	-21.07 70 635	-0.61 65 577	0.21 79 503	9.23 49 383		22.13	1.05	25.40				1.20		
Delaware Small Cap Value A <i>percentile rank</i> <i># of funds in category</i>	DEV LX	Small Value	-28.38 25 432	-9.95 34 407	-2.30 20 356	5.49 16 250		23.21	1.02	22.93				1.15		
Non-US Stock																
American Funds New World R4 <i>percentile rank</i> <i># of funds in category</i>	RNWEX	Diversified Emerging Mkts	-12.73 12 825	1.46 9 707	1.87 8 580	3.41 1 238		14.97	0.82	20.80				0.97		
BNY Mellon International Stock Index Inv <i>percentile rank</i> <i># of funds in category</i>	DIISX	Foreign Large Blend Index	-14.61 37 747	-2.11 43 642	-0.94 49 506	2.30 47 374		14.47	0.95	12.95				0.60		
MFS International Growth R3 <i>percentile rank</i> <i># of funds in category</i>	MGRTX	Foreign Large Growth	-8.33 51 466	4.68 18 409	3.86 20 340	5.10 26 251		13.62	0.90	10.22				1.09		
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	-18.92 33 333	-3.52 16 299	-1.86 15 247	1.61 30 162		16.13	1.09	11.88				0.37		
American Funds Capital World Gr&Inc R4 <i>percentile rank</i> <i># of funds in category</i>	RWIE X	World Stock	-11.05 44 867	1.27 46 756	2.50 46 624	5.97 48 378		14.06	0.91	14.17				0.79		

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Alternative																
DWS Enhanced Commodity Strategy S <i>percentile rank</i> <i># of funds in category</i>	SKSRX	Commodities Broad Basket	-22.20 41 129	-8.78 49 109	-6.90 24 95	-4.52 3 35	✔	10.79	0.79	10.01	✔	—	✔	1.14	✔	
T. Rowe Price Global Real Estate Adv <i>percentile rank</i> <i># of funds in category</i>	PAGEX	Global Real Estate	-17.61 26 216	-2.67 65 192	-1.53 66 164	4.94 36 107	✔	15.61	0.87	5.00	✔	☒	✔	1.15	✔	
Fixed Income																
Eaton Vance Income Fund of Boston A <i>percentile rank</i> <i># of funds in category</i>	EVIBX	High Yield Bond	-6.67 40 701	0.14 46 623	1.99 39 544	4.99 28 339	✔	7.38	0.90	5.41	✔	—	—	1.04	✔	
BlackRock Inflation Protected Bond Inv A <i>percentile rank</i> <i># of funds in category</i>	BPRAX	Inflation- Protected Bond	5.34 37 218	2.61 46 196	1.79 51 173	2.65 57 115	✔	3.38	0.97	3.13	✔	—	—	0.90	✖	
Metropolitan West Total Return Bd M <i>percentile rank</i> <i># of funds in category</i>	MWTRX	Intermediate- Term Bond	7.93 6 606	4.41 9 530	2.97 27 442	4.58 13 331	✔	3.23	0.99	23.02	✔	—	—	0.67	✔	
PIMCO Income A <i>percentile rank</i> <i># of funds in category</i>	PONAX	Multisector Bond	-3.55 47 316	1.53 26 274	3.18 8 229	6.92 2 128	✔	5.20	0.77	13.01	✔	—	—	1.45	✖	
PIMCO Short-Term A <i>percentile rank</i> <i># of funds in category</i>	PSHAX	Ultrashort Bond	-0.72 81 204	1.05 76 164	1.32 33 131	1.25 31 61	✔	2.06	0.02	9.25	✔	—	—	0.75	✖	
Templeton Global Bond A <i>percentile rank</i> <i># of funds in category</i>	TPINX	World Bond	-5.76 63 324	-1.63 81 287	0.23 77 240	2.33 52 80	✔	6.34	-0.63	18.26	✔	—	—	0.85	✔	
Target Date																
American Funds 2010 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDATX	Target Date	-1.22 57 129	2.73 54 92	3.22 41 80	5.57 26 58	✔	5.78	0.91	13.17	✔	—	✔	0.66	✔	
American Funds 2015 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDBTX	Target Date	-1.77 45 129	2.80 51 99	3.34 25 74	5.89 26 47	✔	6.39	0.91	13.17	✔	—	✔	0.66	✔	
American Funds 2020 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDCTX	Target Date	-1.71 22 233	3.26 22 198	3.72 6 156	6.50 3 94	✔	6.86	0.87	13.17	✔	—	✔	0.66	✔	
American Funds 2025 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDDTX	Target Date	-2.28 7 235	3.66 9 199	4.12 1 160	7.26 2 84	✔	8.07	0.90	13.17	✔	—	✔	0.68	✔	

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American Funds 2030 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDETX	Target Date	-4.09 9 244	3.74 10 209	4.40 1 167	7.68 2 96		9.64	0.92	13.17		—		0.70	
American Funds 2035 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDFTX	Target Date	-6.30 19 232	3.62 4 196	4.51 1 157	7.75 2 81		11.68	0.96	13.17		—		0.72	
American Funds 2040 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDGTX	Target Date	-7.50 12 244	3.40 4 209	4.45 2 167	7.77 2 96		12.46	0.92	13.17		—		0.73	
American Funds 2045 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDHTX	Target Date	-7.70 6 232	3.43 3 196	4.52 2 157	7.80 2 80		12.69	0.88	13.17		—		0.73	
American Funds 2050 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDITX	Target Date	-7.85 5 244	3.44 3 209	4.54 1 167	7.83 2 78		12.89	0.88	13.17		—		0.74	
American Funds 2055 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDJTX	Target Date	-7.89 6 232	3.42 3 194	4.53 1 150	7.81 6 31		12.90	0.88	10.17		—		0.75	
American Funds 2060 Trgt Date Retire R4 <i>percentile rank</i> <i># of funds in category</i>	RDKTX	Target Date	-7.85 5 228	3.44 4 150	4.52 3 54	— — —		12.88	0.87	5.02		—		0.76	
Balanced															
MFS Conservative Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MACNX	Target Risk	-1.41 19 561	3.37 10 519	3.19 9 428	5.11 26 271		7.04	1.11	17.77		—		0.91	
MFS Growth Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MAGEX	Target Risk	-7.48 17 332	3.37 8 307	3.83 9 277	6.92 15 191		12.37	0.99	17.77		—		1.01	
MFS Moderate Allocation R3 <i>percentile rank</i> <i># of funds in category</i>	MAMHX	Target Risk	-3.90 26 689	3.63 20 641	3.64 27 562	6.17 39 413		9.56	1.03	17.77		—		0.96	