

PEOPLE DRIVEN CREDIT UNION 401K

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																
American Funds Invmt Co of Amer R6 <i>percentile rank</i> <i># of funds in category</i>	RICGX	Large Blend	-9.24 53 1,377	2.49 62 1,220	5.15 47 1,054	9.04 55 806		14.02	0.91	28.10				0.28		
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	-7.01 26 1,377	5.07 20 1,220	6.69 12 1,054	10.49 7 806		15.22	1.00	3.93				0.04		
Vanguard Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIGAX	Large Growth	1.28 16 1,359	10.09 38 1,241	9.16 34 1,096	12.37 26 818		15.41	1.00	25.27				0.05		
Vanguard Value Index Adm <i>percentile rank</i> <i># of funds in category</i>	VVIAX	Large Value	-14.78 31 1,217	0.42 21 1,112	4.03 11 962	8.64 13 710		16.05	0.95	25.27				0.05		
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	-10.49 49 611	4.74 52 567	4.17 56 498	— — 386		16.73	0.95	7.11				0.07		
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	-22.81 32 426	-5.11 25 388	-0.13 24 345	— — 241		19.63	1.00	13.63				0.07		
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	-15.81 36 635	2.95 39 577	3.27 44 503	— — 383		19.66	0.94	15.26				0.07		
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	-29.46 29 432	-8.37 16 407	-2.05 19 356	— — 250		21.84	0.97	3.93				0.07		
Non-US Stock																
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	-12.42 11 825	1.81 7 707	2.23 4 580	3.77 1 238		14.98	0.82	20.80				0.61		
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	-15.87 57 747	-2.41 52 642	-0.59 32 506	2.74 25 374		15.33	1.00	7.11				0.07		
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	-3.34 12 466	7.26 6 409	5.95 6 340	6.75 10 251		16.73	1.05	17.16				0.32		
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 R6 <i>percentile rank</i> <i># of funds in category</i>	RWIGX	World Stock	-10.74 42 867	1.62 43 756	2.86 41 624	6.34 38 378		14.06	0.91	14.17				0.43		

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Alternative															
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	-26.45	-10.26	-8.64	-6.27		15.09	1.22	5.25		—	—	1.56	
<i>percentile rank</i>			71	77	73	22									
<i># of funds in category</i>			129	109	95	35									
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-16.55	-1.46	0.49	7.89		17.06	0.94	23.90		—		0.12	
<i>percentile rank</i>			40	47	45	39									
<i># of funds in category</i>			263	229	202	138									
Fixed Income															
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	6.23	4.26	3.39	4.60		3.64	1.00	19.52		—	—	0.30	
<i>percentile rank</i>			23	13	5	13									
<i># of funds in category</i>			606	530	442	331									
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	-6.44	0.39	2.24	5.25		7.38	0.90	5.41		—	—	0.79	
<i>percentile rank</i>			35	34	28	17									
<i># of funds in category</i>			701	623	544	339									
American Century Inflation Adjs Bond R5	AIANX	Inflation- Protected Bond	4.84	2.52	2.10	3.00		3.64	1.02	18.35		—	—	0.27	
<i>percentile rank</i>			44	50	38	33									
<i># of funds in category</i>			218	196	173	115									
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate- Term Bond	9.06	4.83	3.33	3.84		3.25	1.01	7.11			—	0.05	
<i>percentile rank</i>			11	8	13	34									
<i># of funds in category</i>			430	385	332	254									
Federated Government Ultrashrt Dur Instl	FGUSX	Ultrashort Bond	1.80	1.69	1.10	0.75		0.38	0.04	22.74		—	—	0.26	
<i>percentile rank</i>			21	28	65	75									
<i># of funds in category</i>			204	164	131	61									
Templeton Global Bond Adv	TGBAX	World Bond	-5.45	-1.38	0.49	2.59		6.30	-0.63	18.26		—	—	0.60	
<i>percentile rank</i>			60	76	67	43									
<i># of funds in category</i>			324	287	240	80									
Target Date															
Vanguard Target Retirement 2015 Inv	VTXVX	Target Date	-0.22	3.61	3.55	6.03		6.11	0.88	7.11		—		0.13	
<i>percentile rank</i>			16	22	9	19									
<i># of funds in category</i>			129	99	74	47									
Vanguard Target Retirement 2020 Inv	VTWNX	Target Date	-2.64	3.28	3.58	6.39		8.04	1.04	7.11		—		0.13	
<i>percentile rank</i>			41	22	11	9									
<i># of funds in category</i>			233	198	156	94									
Vanguard Target Retirement 2025 Inv	VTTVX	Target Date	-4.31	3.07	3.60	6.65		9.43	1.06	7.11		—		0.13	
<i>percentile rank</i>			43	24	13	12									
<i># of funds in category</i>			235	199	160	84									
Vanguard Target Retirement 2030 Inv	VTHRX	Target Date	-5.78	2.80	3.56	6.87		10.56	1.02	7.11		—		0.14	
<i>percentile rank</i>			40	27	19	17									
<i># of funds in category</i>			244	209	167	96									

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Vanguard Target Retirement 2035 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTHX	Target Date	-7.25 35 232	2.53 23 196	3.51 16 157	7.07 15 81	✔	11.69	0.97	7.11	✔	—	✔	0.14	✔
Vanguard Target Retirement 2040 Inv <i>percentile rank</i> <i># of funds in category</i>	VFORX	Target Date	-8.74 34 244	2.23 24 209	3.43 17 167	7.18 15 96	✔	12.82	0.95	7.11	✔	—	✔	0.14	✔
Vanguard Target Retirement 2045 Inv <i>percentile rank</i> <i># of funds in category</i>	VTIVX	Target Date	-10.21 37 232	1.77 33 196	3.21 20 157	7.07 16 80	✔	13.75	0.96	7.11	✔	—	✔	0.15	✔
Vanguard Target Retirement 2050 Inv <i>percentile rank</i> <i># of funds in category</i>	VFIFX	Target Date	-10.17 24 244	1.79 26 209	3.23 19 167	7.07 19 78	✔	13.75	0.95	7.11	✔	—	✔	0.15	✔
Vanguard Target Retirement 2055 Inv <i>percentile rank</i> <i># of funds in category</i>	VFFVX	Target Date	-10.21 23 232	1.78 28 194	3.19 21 150	— — 31	✔	13.75	0.94	7.11	✔	—	✔	0.15	✔
Vanguard Target Retirement 2060 Inv <i>percentile rank</i> <i># of funds in category</i>	VTTSX	Target Date	-10.18 21 228	1.79 32 150	3.20 36 54	— — —	✔	13.75	0.94	7.11	✔	—	✔	0.15	✔
Vanguard Target Retirement 2065 Inv <i>percentile rank</i> <i># of funds in category</i>	VLXVX	Target Date	-10.23 23 228	— — 150	— — 54	— — —	—	—	—	2.72	✖	—	✔	0.15	✔
Vanguard Target Retirement Income Inv <i>percentile rank</i> <i># of funds in category</i>	VTINX	Target Date	0.91 29 186	3.38 13 157	3.17 10 136	4.92 17 89	✔	4.94	0.86	7.11	✔	—	✔	0.12	✔

Balanced

Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	-0.30 15 561	3.59 7 519	3.49 7 428	5.39 17 271	✔	6.32	1.00	25.52	✔	—	✔	0.12	✔
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	-8.22 23 332	2.17 23 307	3.33 18 277	6.78 20 191	✔	12.24	0.99	25.52	✔	—	✔	0.14	✔
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	3.63 7 198	4.15 4 183	3.42 5 157	4.59 25 91	✔	3.85	0.34	25.52	✔	—	✔	0.11	✔
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	-4.28 30 689	2.92 31 641	3.46 30 562	6.20 39 413	✔	9.23	1.00	25.52	✔	—	✔	0.13	✔