

PEOPLE DRIVEN CREDIT UNION 401K

Screens Summary (Data as of 03-31-2021)

⊖ 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	51.83 78 1,356	13.39 78 1,230	14.01 73 1,074	12.37 60 812	✔	17.02	0.91	29.10	✔	☒	✔	0.27	✔
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	56.33 53 1,356	16.75 26 1,230	16.26 23 1,074	13.88 11 812	✔	18.40	1.00	4.93	✔	☒	✔	0.04	✔
Vanguard Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VIGAX	Large Growth	64.95 32 1,284	23.10 22 1,188	20.60 32 1,071	16.27 24 790	✔	19.59	1.01	26.27	✔	☒	✔	0.05	✔
Vanguard Value Index Adm <i>percentile rank</i> <i># of funds in category</i>	VVIAX	Large Value	51.33 65 1,207	11.41 34 1,136	12.72 27 1,007	11.63 19 728	✔	18.90	0.94	26.27	✔	☒	✔	0.05	✔
Vanguard Mid-Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMGMX	Mid-Cap Growth	70.30 64 595	19.18 47 560	17.33 64 500	– – 379	✔	21.12	0.97	8.11	✔	☒	✔	0.07	✔
Vanguard Mid-Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VMVAX	Mid-Cap Value	69.87 71 415	9.83 55 395	11.64 44 350	– – 250	✔	22.92	0.99	14.63	✔	☒	✔	0.07	✔
Vanguard Small Cap Growth Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSGAX	Small Growth	83.09 73 619	19.39 49 581	19.05 57 508	– – 386	✔	24.11	0.93	16.26	✔	☒	✖	0.07	✔
Vanguard Small Cap Value Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VSIAX	Small Value	89.83 65 428	10.80 33 402	12.42 34 372	– – 269	✔	26.14	0.96	4.93	✔	☒	✖	0.07	✔
Non-US Stock															
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	62.16 48 800	11.99 8 696	14.53 18 597	7.41 1 295	✔	18.12	0.89	21.80	✔	☒	✔	0.59	✔
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	50.81 36 752	6.56 37 657	9.60 36 566	6.00 24 375	✔	18.47	1.04	8.11	✔	☒	✔	0.07	✔
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	87.14 3 442	20.68 3 383	22.01 3 320	11.92 5 228	✔	21.08	1.04	18.16	✔	☒	✔	0.33	✔
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	56.36 28 364	6.07 6 333	9.76 3 288	5.47 14 191	✔	19.90	1.10	10.85	✔	☒	✖	0.35	✔
American Funds Capital World Gr&Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RWIGX	World Stock	51.80 62 868	10.88 52 764	12.76 44 651	9.64 44 400	✔	16.78	–	15.17	✔	☒	✔	0.42	✔

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Alternative															
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	52.47	1.94	4.05	-5.28		18.14	1.21	6.25		—	—	1.43	
<i>percentile rank</i>			12	20	39	41									
<i># of funds in category</i>			119	104	90	57									
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	36.54	11.00	6.13	8.91		18.17	0.93	24.90		—		0.12	
<i>percentile rank</i>			45	28	41	25									
<i># of funds in category</i>			248	225	201	145									
Fixed Income															
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	5.38	5.41	4.20	4.34		4.25	1.07	20.52		—	—	0.30	
<i>percentile rank</i>			62	26	30	19									
<i># of funds in category</i>			597	540	476	342									
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	20.59	5.76	6.37	5.79		8.60	0.91	6.41		—	—	0.75	
<i>percentile rank</i>			61	46	63	30									
<i># of funds in category</i>			680	632	558	359									
American Century Inflation Adjs Bond R5	AIANX	Inflation- Protected Bond	8.93	5.16	3.62	3.15		4.21	1.06	19.35		—	—	0.27	
<i>percentile rank</i>			38	49	51	35									
<i># of funds in category</i>			205	198	175	116									
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate- Term Bond	0.54	4.63	3.07	3.39		3.69	1.03	8.11			—	0.05	
<i>percentile rank</i>			79	45	54	47									
<i># of funds in category</i>			422	386	338	256									
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	1.38	1.73	1.44	0.83		0.49	0.05	23.74		—	—	0.26	
<i>percentile rank</i>			77	68	75	77									
<i># of funds in category</i>			229	189	155	80									
Templeton Global Bond Adv	TGBAX	World Bond	-2.53	-2.02	0.83	1.50		6.09	-0.57	19.26		—	—	0.67	
<i>percentile rank</i>			96	94	92	90									
<i># of funds in category</i>			313	270	247	108									
Target Date															
Vanguard Target Retirement 2015 Inv	VTXVX	Target Date	19.57	7.41	7.45	6.73		7.25	0.83	8.11		—		0.12	
<i>percentile rank</i>			91	79	75	52									
<i># of funds in category</i>			115	101	74	43									
Vanguard Target Retirement 2020 Inv	VTWNX	Target Date	27.16	8.73	8.92	7.68		9.60	0.99	8.11		—		0.13	
<i>percentile rank</i>			50	38	34	18									
<i># of funds in category</i>			166	152	109	65									
Vanguard Target Retirement 2025 Inv	VTTVX	Target Date	32.57	9.62	9.95	8.31		11.31	1.03	8.11		—		0.13	
<i>percentile rank</i>			39	29	27	16									
<i># of funds in category</i>			211	191	151	86									
Vanguard Target Retirement 2030 Inv	VTHRX	Target Date	37.19	10.26	10.77	8.84		12.66	1.00	8.11		—		0.14	
<i>percentile rank</i>			47	40	35	22									
<i># of funds in category</i>			212	192	149	82									

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Vanguard Target Retirement 2035 Inv	VTTHX	Target Date	41.87	10.86	11.57	9.33		14.00	0.96	8.11		—		0.14	
<i>percentile rank</i>			<i>60</i>	<i>46</i>	<i>41</i>	<i>27</i>									
<i># of funds in category</i>			<i>204</i>	<i>188</i>	<i>148</i>	<i>83</i>									
Vanguard Target Retirement 2040 Inv	VFORX	Target Date	46.64	11.43	12.36	9.79		15.35	0.95	8.11		—		0.14	
<i>percentile rank</i>			<i>60</i>	<i>44</i>	<i>38</i>	<i>25</i>									
<i># of funds in category</i>			<i>206</i>	<i>192</i>	<i>149</i>	<i>82</i>									
Vanguard Target Retirement 2045 Inv	VTIVX	Target Date	51.64	12.03	12.89	10.04		16.59	0.97	8.11		—		0.15	
<i>percentile rank</i>			<i>49</i>	<i>35</i>	<i>31</i>	<i>21</i>									
<i># of funds in category</i>			<i>204</i>	<i>188</i>	<i>148</i>	<i>82</i>									
Vanguard Target Retirement 2050 Inv	VFIFX	Target Date	51.82	12.09	12.93	10.06		16.60	0.95	8.11		—		0.15	
<i>percentile rank</i>			<i>60</i>	<i>42</i>	<i>40</i>	<i>23</i>									
<i># of funds in category</i>			<i>206</i>	<i>192</i>	<i>149</i>	<i>73</i>									
Vanguard Target Retirement 2055 Inv	VFFVX	Target Date	51.79	12.07	12.92	10.06		16.60	0.95	8.11		—		0.15	
<i>percentile rank</i>			<i>67</i>	<i>44</i>	<i>42</i>	<i>25</i>									
<i># of funds in category</i>			<i>204</i>	<i>188</i>	<i>145</i>	<i>48</i>									
Vanguard Target Retirement 2060 Inv	VTTSX	Target Date	51.75	12.06	12.91	—		16.59	1.46	8.11		—		0.15	
<i>percentile rank</i>			<i>73</i>	<i>52</i>	<i>57</i>	<i>—</i>									
<i># of funds in category</i>			<i>271</i>	<i>185</i>	<i>109</i>	<i>—</i>									
Vanguard Target Retirement 2065 Inv	VLXVX	Target Date	51.66	12.02	—	—		16.61	1.46	3.72		—		0.15	
<i>percentile rank</i>			<i>75</i>	<i>55</i>	<i>—</i>	<i>—</i>									
<i># of funds in category</i>			<i>271</i>	<i>185</i>	<i>109</i>	<i>—</i>									
Vanguard Target Retirement Income Inv	VTINX	Target Date	17.02	7.06	6.38	5.66		6.10	0.84	8.11		—		0.12	
<i>percentile rank</i>			<i>57</i>	<i>32</i>	<i>46</i>	<i>16</i>									
<i># of funds in category</i>			<i>156</i>	<i>139</i>	<i>116</i>	<i>75</i>									
Balanced															
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	21.46	8.09	7.59	6.40		7.76	1.01	26.52		—		0.12	
<i>percentile rank</i>			<i>76</i>	<i>29</i>	<i>33</i>	<i>28</i>									
<i># of funds in category</i>			<i>538</i>	<i>517</i>	<i>460</i>	<i>278</i>									
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	45.30	11.34	11.88	9.30		14.79	1.02	26.52		—		0.14	
<i>percentile rank</i>			<i>60</i>	<i>25</i>	<i>26</i>	<i>25</i>									
<i># of funds in category</i>			<i>322</i>	<i>307</i>	<i>277</i>	<i>185</i>									
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	10.78	6.28	5.34	4.84		4.73	0.96	26.52		—		0.11	
<i>percentile rank</i>			<i>88</i>	<i>25</i>	<i>55</i>	<i>46</i>									
<i># of funds in category</i>			<i>166</i>	<i>158</i>	<i>142</i>	<i>88</i>									
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	32.92	9.75	9.76	7.94		11.23	0.99	26.52		—		0.13	
<i>percentile rank</i>			<i>69</i>	<i>50</i>	<i>51</i>	<i>52</i>									
<i># of funds in category</i>			<i>666</i>	<i>641</i>	<i>575</i>	<i>412</i>									