

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 03-31-2022)

⊖ Fund Removed from Approved List ⚠ Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			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	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
US Stock																		
JPMorgan US Equity I	JUESX	Large Blend	16.34	21.67	16.92	15.16	✓	18.16	1.01	7.62	✓	☒	✖	0.69	✓	3	2-Basic	Low Risk
percentile rank			12	2	4	2												
# of funds in category			1,382	1,245	1,129	827												

BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	15.08	18.34	15.42	14.07	✓	17.77	1.00	1.43	✖	☒	✓	0.50	✓	3	—	Low Risk
percentile rank			25	32	30	31												
# of funds in category			1,382	1,245	1,129	827												

Fidelity® Contrafund®	FCNTX	Large Growth	9.41	19.04	17.83	15.12	✓	18.57	0.94	31.56	✓	☒	✓	0.81	✓	2	1-Low	Low Risk
percentile rank			42	46	47	41												
# of funds in category			1,240	1,128	1,033	769												

American Funds American Mutual R4	RMFEX	Large Value	15.84	13.47	11.88	11.81	✓	14.24	0.72	16.25	✓	☒	✓	0.62	✓	4	—	Low Risk
percentile rank			17	50	29	34												
# of funds in category			1,220	1,151	1,052	774												

Baron Growth Retail	BGRFX	Mid-Cap Growth	2.90	16.66	16.63	14.06	✓	22.72	1.02	27.27	✓	☒	✓	1.29	✓	4	—	Low Risk
percentile rank			20	27	23	20												
# of funds in category			595	545	506	389												

American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	12.48	13.41	9.18	11.98	✓	18.99	0.85	18.01	✓	☒	✓	0.98	✓	3	1-Low	Medium Risk
percentile rank			35	56	64	20												
# of funds in category			410	392	356	265												

Allspring Small Company Growth Admin	NVSCX	Small Growth	-3.06	12.77	12.27	11.96	✓	23.86	0.96	27.40	✓	☒	✓	1.19	✓	4	—	Low Risk
percentile rank			24	59	62	55												
# of funds in category			617	583	529	400												

Delaware Small Cap Value A	DEV LX	Small Value	8.00	12.87	7.95	10.11	✓	25.39	0.99	24.93	✓	☒	✓	1.11	✓	3	—	Medium Risk
percentile rank			34	50	58	47												
# of funds in category			446	416	396	301												

Non-US Stock																		
American Funds New World R4	RNWXE	Diversified Emerging Mkts	-6.84	9.53	9.47	6.75	✓	17.98	0.91	22.80	✓	☒	✓	0.92	✓	4	1-Low	Low Risk
percentile rank			31	11	7	3												
# of funds in category			809	732	626	354												

BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	-0.05	6.95	6.09	5.72	✓	16.97	0.98	1.43	✖	☒	✓	0.60	✓	3	—	Low Risk
percentile rank			41	63	62	56												
# of funds in category			772	712	616	413												

MFS International Growth R3	MGRTX	Foreign Large Growth	-0.34	9.28	10.31	7.31	✓	15.35	0.85	10.25	✓	☒	✖	1.08	✓	4	—	Low Risk
percentile rank			19	57	27	37												
# of funds in category			454	390	340	228												

Vanguard International Value Inv	VTRIX	Foreign Large Value	-3.09	7.10	6.36	5.78	✓	19.48	1.09	11.85	✓	☒	✓	0.36	✓	2	—	Medium Risk
percentile rank			85	34	12	26												
# of funds in category			350	327	291	184												

American Funds Capital World Gr&Inc R4	RWIE X	World Stock	1.65	11.00	9.81	9.53	✓	16.39	0.95	16.17	✓	—	✓	0.77	✓	2	—	Low Risk
percentile rank			81	70	63	51												
# of funds in category			323	280	248	146												

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			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	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
Alternative																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	47.64	14.92	8.17	1.06	✔	15.63	0.92	12.01	✔	—	✔	1.09	✔	2	—	—
<i>percentile rank</i>			74	73	83	22												
<i># of funds in category</i>			115	109	89	56									02-28-2022	—	—	
⚠ T. Rowe Price Global Real Estate Adv	PAGEX	Global Real Estate	15.60	8.22	7.24	7.05	✔	17.31	0.86	1.00	✖	☒	✔	1.15	✔	2	—	Medium Risk
<i>percentile rank</i>			30	31	50	53												
<i># of funds in category</i>			198	198	178	113									02-28-2022	—	12-31-2021	
Fixed Income																		
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	1.47	4.44	4.15	5.12	✔	8.36	0.90	7.41	✔	—	—	1.00	✔	—	—	—
<i>percentile rank</i>			12	35	40	35												
<i># of funds in category</i>			682	638	571	378												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	3.69	6.17	4.18	2.21	✔	4.37	1.00	5.13	✔	—	—	0.69	✔	3	—	—
<i>percentile rank</i>			59	22	41	50												
<i># of funds in category</i>			207	199	180	122									02-28-2022	—	—	
Metropolitan West Total Return Bd M	MWTRX	Intermediate-Term Bond	-4.68	2.05	2.31	2.88	✔	4.26	1.04	25.02	✔	—	—	0.67	✔	4	—	—
<i>percentile rank</i>			83	54	55	38												
<i># of funds in category</i>			603	570	503	357									02-28-2022	—	—	
PIMCO Income A	PONAX	Multisector Bond	-1.93	2.52	3.18	5.55	✔	6.06	0.78	15.01	✔	—	—	1.02	✔	—	—	—
<i>percentile rank</i>			48	55	44	4												
<i># of funds in category</i>			337	282	241	140												
PIMCO Short-Term A	PSHAX	Ultrashort Bond	-1.55	0.85	1.29	1.34	✔	2.40	0.18	11.25	✔	—	—	0.72	✖	2	—	—
<i>percentile rank</i>			90	64	56	21												
<i># of funds in category</i>			236	214	176	92									02-28-2022	—	—	
PIMCO International Bond (USD-Hdg) A	PFOAX	World Bond	-4.43	1.16	2.22	3.74	✔	3.82	0.66	7.52	✔	—	—	0.92	✔	2	—	—
<i>percentile rank</i>			44	50	41	10												
<i># of funds in category</i>			129	112	84	53									11-30-2021	—	—	
Target Date																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	3.22	7.11	6.16	6.28	✔	7.06	0.88	10.25	✔	—	✔	0.63	✔	2	—	—
<i>percentile rank</i>			3	29	33	8												
<i># of funds in category</i>			121	116	79	54									02-28-2022	—	—	
American Funds 2015 Trgt Date Retire R4	RDCTX	Target Date	3.45	7.66	6.65	6.84	✔	7.84	0.89	10.25	✔	—	✖	0.64	✔	2	—	—
<i>percentile rank</i>			8	22	38	6												
<i># of funds in category</i>			127	118	90	46									02-28-2022	—	—	
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	3.47	8.12	7.20	7.51	✔	8.24	0.85	10.25	✔	—	✔	0.65	✔	2	—	—
<i>percentile rank</i>			6	39	42	8												
<i># of funds in category</i>			169	160	128	65									02-28-2022	—	—	
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	3.24	9.26	8.25	8.62	✔	9.62	0.89	10.25	✔	—	✔	0.66	✔	3	—	Low Risk
<i>percentile rank</i>			13	27	19	3												
<i># of funds in category</i>			228	204	170	89									02-28-2022	—	09-30-2020	

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																	Updated	Updated	Updated
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	3.54	10.30	9.33	9.54	✔	11.39	0.92	10.25	✔	—	✔	0.68	✔	3	—	Low Risk	
<i>percentile rank</i>			18	28	15	2													
<i># of funds in category</i>			229	203	170	94									02-28-2022	—	12-31-2021		
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	4.18	11.98	10.76	10.40	✔	13.73	0.97	10.25	✔	—	✔	0.70	✔	3	—	Low Risk	
<i>percentile rank</i>			21	13	4	2													
<i># of funds in category</i>			221	201	167	86									02-28-2022	—	12-31-2021		
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	4.29	12.68	11.32	10.76	✔	14.88	0.95	10.25	✔	—	✔	0.71	✔	3	—	Low Risk	
<i>percentile rank</i>			40	19	4	2													
<i># of funds in category</i>			223	203	170	94									02-28-2022	—	12-31-2021		
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	4.18	12.87	11.51	10.89	✔	15.24	0.92	10.25	✔	—	✔	0.72	✔	3	—	Low Risk	
<i>percentile rank</i>			55	24	7	2													
<i># of funds in category</i>			221	201	167	85									02-28-2022	—	12-31-2021		
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	3.80	12.88	11.55	10.92	✔	15.51	0.92	10.25	✔	—	✖	0.72	✔	3	—	Low Risk	
<i>percentile rank</i>			61	30	11	2													
<i># of funds in category</i>			223	203	170	90									02-28-2022	—	12-31-2021		
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	3.42	12.74	11.47	10.87	✔	15.57	0.91	10.25	✔	—	✖	0.73	✔	3	—	Low Risk	
<i>percentile rank</i>			71	39	13	3													
<i># of funds in category</i>			221	201	165	70									02-28-2022	—	12-31-2021		
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	3.27	12.70	11.44	—	✔	15.56	1.39	7.02	✔	—	✖	0.73	✔	3	—	Low Risk	
<i>percentile rank</i>			75	53	14	—													
<i># of funds in category</i>			220	189	142	1									02-28-2022	—	12-31-2021		
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	3.32	—	—	—	—	—	—	2.25	✖	—	✖	0.73	✔	3	—	Low Risk	
<i>percentile rank</i>			78	—	—	—													
<i># of funds in category</i>			149	16	—	—									02-28-2022	—	12-31-2021		

Balanced

MFS Conservative Allocation R3	MACNX	Target Risk	1.78	7.40	6.77	5.88	✔	8.41	1.08	19.77	✔	—	✔	0.86	✔	3	—	—
<i>percentile rank</i>			31	30	20	33												
<i># of funds in category</i>			481	448	419	277									02-28-2022	—	—	
MFS Growth Allocation R3	MAGEX	Target Risk	5.43	11.70	10.72	9.33	✔	14.08	1.00	19.77	✔	—	✔	0.96	✔	4	—	Low Risk
<i>percentile rank</i>			36	29	12	27												
<i># of funds in category</i>			315	288	265	199									02-28-2022	—	12-31-2021	
MFS Moderate Allocation R3	MAMHX	Target Risk	3.52	9.69	8.85	7.68	✔	11.14	1.00	19.77	✔	—	✔	0.91	✔	3	—	Low Risk
<i>percentile rank</i>			59	49	39	56												
<i># of funds in category</i>			706	661	604	438									02-28-2022	—	12-31-2021	