

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 03-31-2023)

🔴 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	Pass/ Fail	Sustain. Rating <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>
US Stock																		
JPMorgan US Equity I	JUESX	Large Blend	-8.65	19.56	12.14	12.71	✓	19.68	1.02	8.62	✓	🇺🇸	✓	0.69	✓	3	2-Basic	Low Risk
<i>percentile rank</i>			73	16	4	4												
<i># of funds in category</i>			1,372	1,240	1,130	835									02-28-2023	03-11-2022	12-31-2022	
BNY Mellon S&P 500 Index	PEOPX	Large Blend Index	-8.22	18.02	10.63	11.68	✓	19.23	1.00	2.43	✗	🇺🇸	✓	0.50	✓	3	—	Low Risk
<i>percentile rank</i>			63	53	38	33												
<i># of funds in category</i>			1,372	1,240	1,130	835									02-28-2023	—	12-31-2022	
Fidelity® Contrafund®	FCNTX	Large Growth	-11.28	15.16	10.24	12.63	✓	21.10	0.91	32.56	✓	🇺🇸	✓	0.55	✓	2	1-Low	Low Risk
<i>percentile rank</i>			45	52	55	39												
<i># of funds in category</i>			1,253	1,142	1,056	813									02-28-2023	02-15-2022	12-31-2022	
American Funds American Mutual R4	RMFEX	Large Value	-3.85	15.44	8.89	9.77	✓	14.50	0.78	17.25	✓	🇺🇸	✓	0.62	✓	3	—	Medium Risk
<i>percentile rank</i>			35	86	31	29												
<i># of funds in category</i>			1,241	1,159	1,107	825									02-28-2023	—	12-31-2022	
Baron Growth Retail	BGRFX	Mid-Cap Growth	-3.64	19.57	12.01	11.48	✓	23.26	0.97	28.27	✓	🇺🇸	✓	1.30	✓	4	—	Low Risk
<i>percentile rank</i>			8	11	6	25												
<i># of funds in category</i>			582	534	503	392									02-28-2023	—	12-31-2022	
American Century Mid Cap Value Inv	ACMVX	Mid-Cap Value	-2.58	19.88	7.45	9.84	✓	17.28	0.84	19.01	✓	🇺🇸	✓	0.97	✓	4	1-Low	Medium Risk
<i>percentile rank</i>			14	80	36	11												
<i># of funds in category</i>			400	386	366	268									02-28-2023	02-15-2022	12-31-2022	
Allspring Small Company Growth Admin	NVSCX	Small Growth	-8.58	18.43	6.77	9.57	✓	21.47	0.86	28.40	✓	🇺🇸	✓	1.19	✓	4	—	Low Risk
<i>percentile rank</i>			24	26	56	48												
<i># of funds in category</i>			608	578	540	406									02-28-2023	—	12-31-2022	
Delaware Small Cap Value A	DEV LX	Small Value	-11.03	21.33	4.29	7.38	✓	23.07	0.97	10.75	✓	🇺🇸	✓	1.11	✓	3	—	Medium Risk
<i>percentile rank</i>			84	77	75	53												
<i># of funds in category</i>			482	453	430	323									02-28-2023	—	12-31-2022	
Non-US Stock																		
American Funds New World R4	RNWEX	Diversified Emerging Mkts	-7.21	11.79	3.74	5.13	✓	18.28	0.86	23.80	✓	🇺🇸	✓	0.93	✓	3	1-Low	Medium Risk
<i>percentile rank</i>			27	25	3	2												
<i># of funds in category</i>			835	746	657	398									02-28-2023	02-15-2022	12-31-2022	
BNY Mellon International Stock Index Inv	DIISX	Foreign Large Blend Index	-0.59	12.51	3.07	4.59	✓	18.82	1.05	2.43	✗	🇺🇸	✓	0.60	✓	3	—	Low Risk
<i>percentile rank</i>			29	57	45	56												
<i># of funds in category</i>			749	697	630	425									02-28-2023	—	12-31-2022	
MFS International Growth R3	MGRTX	Foreign Large Growth	0.64	12.73	6.35	6.48	✓	17.64	0.92	11.25	✓	🇺🇸	✗	1.07	✓	4	—	Low Risk
<i>percentile rank</i>			5	23	17	27												
<i># of funds in category</i>			449	404	350	235									02-28-2023	—	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.16	15.30	3.19	4.96	✓	19.28	1.02	12.85	✓	🇺🇸	✗	0.38	✓	2	—	Medium Risk
<i>percentile rank</i>			30	41	25	20												
<i># of funds in category</i>			365	334	311	195									02-28-2023	—	12-31-2022	
American Funds Capital World Gr&Inc R4	RWIE X	Global Stock	-4.97	13.47	5.44	7.55	✓	17.97	0.98	17.17	✓	—	✓	0.78	✓	2	1-Low	Low Risk
<i>percentile rank</i>			36	70	71	62												
<i># of funds in category</i>			369	335	289	182									02-28-2023	05-18-2022	12-31-2022	

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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	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
Alternative																		
DWS Enhanced Commodity Strategy S	SKSRX	Commodities Broad Basket	-12.08	19.71	4.50	0.28	✔	15.18	0.93	13.01	✔	—	✔	1.02	✔	3	—	—
<i>percentile rank</i>			55	87	79	19												
<i># of funds in category</i>			114	108	93	65									02-28-2023	—	—	
American Century Real Estate Inv	REACX	Real Estate	-19.68	8.98	5.62	5.62	✔	19.73	0.96	14.38	✔	—	✔	1.15	✔	4	—	Low Risk
<i>percentile rank</i>			42	84	53	48												
<i># of funds in category</i>			261	237	213	156									02-28-2023	—	12-31-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) A	PFOAX	Global Bond	-4.07	-0.83	0.61	2.33	✔	4.61	0.62	8.52	✔	—	—	0.91	✖	3	—	—
<i>percentile rank</i>			25	28	33	12												
<i># of funds in category</i>			130	113	99	59									02-28-2023	—	—	
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond	-1.60	6.29	3.23	3.83	✔	8.35	0.92	8.41	✔	—	—	1.00	✔	—	—	—
<i>percentile rank</i>			20	28	22	21												
<i># of funds in category</i>			689	622	580	415												
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Protected Bond	-5.80	2.29	2.76	1.12	✔	7.33	1.03	6.13	✔	—	—	0.60	✔	3	—	—
<i>percentile rank</i>			46	46	45	64												
<i># of funds in category</i>			215	202	195	137									09-30-2022	—	—	
Metropolitan West Total Return Bd M	MWTRX	Intermediate-Term Bond	-6.10	-2.58	0.84	1.32	✖	7.12	1.13	26.02	✔	—	—	0.65	✔	3	—	—
<i>percentile rank</i>			74	88	59	67												
<i># of funds in category</i>			615	556	510	367									02-28-2023	—	—	
PIMCO Income A	PONAX	Multisector Bond	-1.69	3.18	1.86	3.57	✔	6.04	0.86	16.01	✔	—	—	0.91	✔	—	—	—
<i>percentile rank</i>			21	51	38	3												
<i># of funds in category</i>			346	292	255	158												
PIMCO Short-Term A	PSHAX	Ultrashort Bond	1.74	1.67	1.27	1.31	✔	1.59	0.05	12.25	✔	—	—	0.70	✖	3	—	—
<i>percentile rank</i>			69	35	74	26												
<i># of funds in category</i>			237	216	180	106									02-28-2023	—	—	
Target Date																		
American Funds 2010 Trgt Date Retire R4	RDATX	Target Date	-4.09	6.06	4.17	4.93	✔	8.91	0.88	11.25	✔	—	✔	0.63	✔	2	—	—
<i>percentile rank</i>			4	32	13	10												
<i># of funds in category</i>			122	113	90	50									02-28-2023	—	—	
American Funds 2015 Trgt Date Retire R4	RDCTX	Target Date	-4.51	6.65	4.43	5.39	✔	9.70	0.87	11.25	✔	—	✖	0.65	✔	2	—	—
<i>percentile rank</i>			4	30	12	8												
<i># of funds in category</i>			118	108	94	43									02-28-2023	—	—	
American Funds 2020 Trgt Date Retire R4	RDCTX	Target Date	-4.86	6.95	4.62	5.92	✔	10.29	0.85	11.25	✔	—	✔	0.65	✔	2	—	—
<i>percentile rank</i>			15	49	14	12												
<i># of funds in category</i>			146	135	121	56									02-28-2023	—	—	
American Funds 2025 Trgt Date Retire R4	RDDTX	Target Date	-5.27	8.13	5.16	6.80	✔	11.40	0.87	11.25	✔	—	✔	0.67	✔	2	—	Low Risk
<i>percentile rank</i>			19	45	11	7												
<i># of funds in category</i>			215	190	170	103									02-28-2023	—	06-30-2022	

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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
American Funds 2030 Trgt Date Retire R4	RDETX	Target Date	-5.80	9.64	5.65	7.59	✓	12.94	0.91	11.25	✓	—	✓	0.68	✓	2	—	Low Risk	
<i>percentile rank</i>			27	54	15	7													
<i># of funds in category</i>			217	190	170	97									02-28-2023	—	12-31-2022		
American Funds 2035 Trgt Date Retire R4	RDFTX	Target Date	-6.44	11.92	6.49	8.35	✓	14.82	0.97	11.25	✓	—	✓	0.70	✓	2	—	Low Risk	
<i>percentile rank</i>			36	31	7	2													
<i># of funds in category</i>			208	183	167	100									02-28-2023	—	12-31-2022		
American Funds 2040 Trgt Date Retire R4	RDGTX	Target Date	-6.76	12.98	6.82	8.67	✓	16.07	0.98	11.25	✓	—	✓	0.71	✓	2	—	Low Risk	
<i>percentile rank</i>			41	45	11	2													
<i># of funds in category</i>			212	184	170	97									02-28-2023	—	12-31-2022		
American Funds 2045 Trgt Date Retire R4	RDHTX	Target Date	-7.03	13.15	6.87	8.76	✓	16.51	0.97	11.25	✓	—	✓	0.72	✓	2	—	Low Risk	
<i>percentile rank</i>			45	73	16	2													
<i># of funds in category</i>			208	183	167	100									02-28-2023	—	12-31-2022		
American Funds 2050 Trgt Date Retire R4	RDITX	Target Date	-7.25	13.13	6.83	8.77	✓	16.80	0.97	11.25	✓	—	✓	0.73	✓	2	—	Low Risk	
<i>percentile rank</i>			52	82	19	3													
<i># of funds in category</i>			209	184	170	97									02-28-2023	—	12-31-2022		
American Funds 2055 Trgt Date Retire R4	RDJTX	Target Date	-7.43	12.93	6.70	8.70	✓	16.95	0.98	11.25	✓	—	✖	0.73	✓	2	—	Low Risk	
<i>percentile rank</i>			58	87	30	5													
<i># of funds in category</i>			208	183	167	82									02-28-2023	—	12-31-2022		
American Funds 2060 Trgt Date Retire R4	RDKTX	Target Date	-7.55	12.82	6.65	—	✓	17.00	1.31	8.02	✓	—	✖	0.73	✓	2	—	Low Risk	
<i>percentile rank</i>			63	92	40	—													
<i># of funds in category</i>			208	178	157	8									02-28-2023	—	12-31-2022		
American Funds 2065 Trgt Date Retire R4	RDLTX	Target Date	-7.50	12.92	—	—	—	17.03	1.31	3.25	✓	—	✖	0.73	✓	2	—	Low Risk	
<i>percentile rank</i>			55	90	—	—													
<i># of funds in category</i>			158	66	10	—									02-28-2023	—	12-31-2022		
Balanced																			
MFS Conservative Allocation R3	MACNX	Target Risk	-5.28	5.97	4.19	4.48	✓	10.08	1.01	20.77	✓	—	✓	0.83	✓	3	—	—	
<i>percentile rank</i>			39	43	18	29													
<i># of funds in category</i>			479	441	417	302									02-28-2023	—	—		
MFS Growth Allocation R3	MAGEX	Target Risk	-6.51	12.09	6.58	7.38	✓	15.28	1.00	20.77	✓	—	✓	0.94	✓	4	—	Low Risk	
<i>percentile rank</i>			45	58	25	34													
<i># of funds in category</i>			333	297	282	224									02-28-2023	—	12-31-2022		
MFS Moderate Allocation R3	MAMHX	Target Risk	-6.18	8.81	5.42	5.96	✓	12.82	0.99	20.77	✓	—	✓	0.90	✓	3	—	Low Risk	
<i>percentile rank</i>			43	72	44	54													
<i># of funds in category</i>			750	683	656	485									02-28-2023	—	12-31-2021		