

STARRY ASSOCIATES INC RETIREMENT

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 | | | | | | | | | | | | | | | | | | |
| Vanguard 500 Index Admiral | VFIAX | Large Blend Index | -7.77 | 18.56 | 11.15 | 12.20 | ✓ | 19.23 | 1.00 | 6.93 | ✓ | 🇺🇸 | ✓ | 0.04 | ✓ | 3 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 53 | 31 | 21 | 11 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,372 | 1,240 | 1,130 | 835 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Growth Index Admiral | VIGAX | Large Growth | -12.62 | 17.47 | 12.89 | 13.59 | ✓ | 24.16 | 1.04 | 28.27 | ✓ | 🇺🇸 | ✓ | 0.05 | ✓ | 4 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 57 | 28 | 15 | 21 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,253 | 1,142 | 1,056 | 813 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Value Index Adm | VVIAX | Large Value | -3.99 | 18.69 | 8.85 | 10.52 | ✓ | 17.20 | 0.95 | 28.27 | ✓ | 🇺🇸 | ✓ | 0.05 | ✓ | 2 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 37 | 51 | 32 | 14 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,241 | 1,159 | 1,107 | 825 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Mid Cap Index Admiral | VIMAX | Mid-Cap Blend | -9.86 | 18.73 | 8.13 | 10.17 | ✓ | 20.35 | 0.99 | 24.88 | ✓ | 🇺🇸 | ✓ | 0.05 | ✓ | 4 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 81 | 66 | 28 | 16 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 413 | 375 | 351 | 226 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Small Cap Growth Index Admiral | VSGAX | Small Growth | -12.03 | 13.49 | 6.32 | 8.85 | ✓ | 23.61 | 0.96 | 18.26 | ✓ | 🇺🇸 | ✖ | 0.07 | ✓ | 4 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 54 | 70 | 61 | 67 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 608 | 578 | 540 | 406 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Small Cap Value Index Admiral | VSIAX | Small Value | -7.63 | 23.85 | 6.37 | 8.98 | ✓ | 21.66 | 0.93 | 6.93 | ✓ | 🇺🇸 | ✓ | 0.07 | ✓ | 4 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 60 | 54 | 33 | 18 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 482 | 453 | 430 | 323 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Non-US Stock | | | | | | | | | | | | | | | | | | |
| Vanguard Emerging Mkts Stock Idx Adm | VEMAX | Diversified Emerging Mkts | -9.13 | 9.48 | -0.06 | 2.18 | ✓ | 17.60 | 0.92 | 14.59 | ✓ | 🇺🇸 | ✓ | 0.14 | ✓ | 2 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 47 | 42 | 35 | 41 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 835 | 746 | 657 | 398 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| American Funds Intl Gr and Inc R6 | RIGGX | Foreign Large Blend | 0.14 | 13.55 | 3.38 | 4.77 | ✓ | 18.68 | 1.05 | 14.50 | ✓ | 🇺🇸 | ✓ | 0.54 | ✓ | 2 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 18 | 30 | 36 | 45 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 749 | 697 | 630 | 425 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard Developed Markets Index Admiral | VTMGX | Foreign Large Blend Index | -2.91 | 13.85 | 3.42 | 5.24 | ✓ | 19.22 | 1.09 | 10.11 | ✓ | 🇺🇸 | ✓ | 0.07 | ✓ | 2 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 58 | 25 | 34 | 23 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 749 | 697 | 630 | 425 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Alternative | | | | | | | | | | | | | | | | | | |
| Vanguard Real Estate Index Admiral | VGSIX | Real Estate | -20.10 | 9.83 | 5.82 | 5.79 | ✓ | 20.41 | 1.00 | 26.90 | ✓ | — | ✓ | 0.12 | ✓ | 3 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 54 | 64 | 45 | 43 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 261 | 237 | 213 | 156 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Fixed Income | | | | | | | | | | | | | | | | | | |
| Baird Core Plus Bond Inst | BCOIX | Core Plus Bond | -4.34 | -1.13 | 1.44 | 2.00 | ✓ | 6.56 | 1.03 | 22.52 | ✓ | — | — | 0.30 | ✓ | 3 | 1-Low | — |
| <i>percentile rank</i> | | | 16 | 48 | 17 | 17 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 615 | 556 | 510 | 367 | | | | | | | | | 02-28-2023 | 02-15-2022 | — | |

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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 | | |
| Vanguard Inflation-Protected Secs Adm <i>percentile rank</i> <i># of funds in category</i> | VAIPX | Inflation-Protected Bond | -6.22 63 215 | 1.67 65 202 | 2.85 39 195 | 1.39 32 137 | ✔ | 7.02 | 0.99 | 1.39 | ✖ | — | — | 0.10 | ✔ | 3 | — | — |
| Baird Aggregate Bond Inst <i>percentile rank</i> <i># of funds in category</i> | BAGIX | Intermediate-Term Bond | -4.67 29 465 | -1.98 34 418 | 1.16 20 382 | 1.75 9 286 | ✔ | 6.54 | 1.04 | 22.52 | ✔ | ☒ | — | 0.30 | ✔ | 3 | 1-Low | — |
| Lincoln Stable Value Account -LNGPA <i>percentile rank</i> <i># of funds in category</i> | | Stable Value | — — — | — — — | — — — | — — — | — | — | — | 39.94 | ✔ | — | — | — | — | — | — | — |
| Vanguard Ultra-Short-Term Bond Admiral <i>percentile rank</i> <i># of funds in category</i> | VUSFX | Ultrashort Bond | 1.93 61 237 | 1.20 64 216 | 1.68 24 180 | — — 106 | ✔ | 1.00 | 0.12 | 4.97 | ✔ | — | — | 0.10 | ✔ | 3 | — | — |

| Target Date | | | | | | | | | | | | | | | | | | |
|---|-------|-------------|--------------------|--------------------|-------------------|-------------------|---|-------|------|-------|---|---|---|------|---|---|-------|----------|
| Vanguard Target Retirement 2020 Fund <i>percentile rank</i> <i># of funds in category</i> | VTWNX | Target Date | -5.26 29 146 | 6.90 53 135 | 4.30 42 121 | 5.77 25 56 | ✔ | 10.66 | 0.89 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | — |
| Vanguard Target Retirement 2025 Fund <i>percentile rank</i> <i># of funds in category</i> | VTTVX | Target Date | -5.91 45 215 | 8.31 39 190 | 4.77 37 170 | 6.35 18 103 | ✔ | 12.34 | 0.95 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2030 Fund <i>percentile rank</i> <i># of funds in category</i> | VTHRX | Target Date | -6.22 40 217 | 9.67 50 190 | 5.21 40 170 | 6.89 26 97 | ✔ | 13.51 | 0.96 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2035 Fund <i>percentile rank</i> <i># of funds in category</i> | VTTX | Target Date | -6.36 35 208 | 11.12 57 183 | 5.68 45 167 | 7.43 31 100 | ✔ | 14.54 | 0.95 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2040 Fund <i>percentile rank</i> <i># of funds in category</i> | VFORX | Target Date | -6.53 33 212 | 12.58 64 184 | 6.12 40 170 | 7.91 25 97 | ✔ | 15.57 | 0.96 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2045 Fund <i>percentile rank</i> <i># of funds in category</i> | VTIVX | Target Date | -6.70 36 208 | 14.06 46 183 | 6.59 32 167 | 8.22 18 100 | ✔ | 16.65 | 0.98 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2050 Fund <i>percentile rank</i> <i># of funds in category</i> | VVIFX | Target Date | -6.71 34 209 | 14.17 49 184 | 6.66 34 170 | 8.26 20 97 | ✔ | 16.89 | 0.98 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2055 Fund <i>percentile rank</i> <i># of funds in category</i> | VFFVX | Target Date | -6.67 32 208 | 14.17 60 183 | 6.66 37 167 | 8.24 27 82 | ✔ | 16.88 | 0.98 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2060 Fund <i>percentile rank</i> <i># of funds in category</i> | VVTSX | Target Date | -6.67 34 208 | 14.16 64 178 | 6.65 38 157 | 8.24 1 8 | ✔ | 16.86 | 1.31 | 10.11 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |
| Vanguard Target Retirement 2065 Fund <i>percentile rank</i> <i># of funds in category</i> | VLVX | Target Date | -6.64 24 158 | 14.17 70 66 | 6.64 50 10 | — — — | ✖ | 16.86 | 1.31 | 5.72 | ✔ | — | ✔ | 0.08 | ✔ | 3 | 1-Low | Low Risk |

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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 |
| Vanguard Target Retirement 2070 Fund | VSVNX | Target Date | - | - | - | - | — | - | - | 0.76 | ⊖ | — | ✓ | 0.08 | ✓ | 3 | - | Low Risk |
| <i>percentile rank</i> | | | - | - | - | - | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 158 | 66 | 10 | - | | | | | | | | | 02-28-2023 | - | 12-31-2022 | |
| Vanguard Target Retirement Income Fund | VTINX | Target Date | -4.50 | 3.83 | 3.26 | 3.79 | ✓ | 8.42 | 0.90 | 10.11 | ✓ | — | ✓ | 0.08 | ✓ | 3 | 1-Low | - |
| <i>percentile rank</i> | | | 39 | 53 | 35 | 39 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 157 | 140 | 123 | 82 | | | | | | | | | 02-28-2023 | 02-15-2022 | - | |

Balanced

| | | | | | | | | | | | | | | | | | | |
|---------------------------------------|-------|-------------|-------|-------|------|------|---|-------|------|------|---|---|---|------|------------|------------|------------|----------|
| Vanguard LifeStrategy Cnsvr Gr Inv | VSCGX | Target Risk | -5.55 | 4.62 | 3.55 | 4.59 | ✓ | 10.13 | 1.02 | 1.09 | ⊖ | — | ✓ | 0.12 | ✓ | 3 | 1-Low | - |
| <i>percentile rank</i> | | | 50 | 80 | 38 | 24 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 479 | 441 | 417 | 302 | | | | | | | | | 02-28-2023 | 02-15-2022 | - | |
| Vanguard LifeStrategy Growth Inv | VASGX | Target Risk | -6.60 | 12.16 | 6.03 | 7.54 | ✓ | 15.48 | 1.02 | 1.09 | ⊖ | — | ✓ | 0.14 | ✓ | 3 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 48 | 56 | 35 | 27 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 333 | 297 | 282 | 224 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |
| Vanguard LifeStrategy Income Inv | VASIX | Target Risk | -5.11 | 0.89 | 2.17 | 3.00 | ✓ | 7.72 | 1.00 | 1.09 | ⊖ | — | ✓ | 0.11 | ✓ | 3 | 1-Low | - |
| <i>percentile rank</i> | | | 63 | 84 | 54 | 41 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 145 | 132 | 130 | 93 | | | | | | | | | 02-28-2023 | 02-15-2022 | - | |
| Vanguard LifeStrategy Moderate Gr Inv | VSMGX | Target Risk | -6.05 | 8.35 | 4.82 | 6.09 | ✓ | 12.76 | 0.99 | 1.09 | ⊖ | — | ✓ | 0.13 | ✓ | 3 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 40 | 82 | 57 | 49 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 750 | 683 | 656 | 485 | | | | | | | | | 02-28-2023 | 02-15-2022 | 12-31-2022 | |