

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 03-31-2024)

🔴 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 | |
| | | | | | | | | | | | | | | | | | | |
| US Stock | | | | | | | | | | | | | | | | | | |
| JPMorgan US Equity I | JUESX | Large Blend | 31.29 | 11.74 | 16.65 | 13.28 | ✔️ | 17.54 | 0.99 | 9.62 | ✔️ | 🗄️ | ❌ | 0.69 | ✔️ | 3 | 2-Basic | Low Risk |
| <i>percentile rank</i> | | | 20 | 18 | 4 | 5 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,591 | 1,449 | 1,319 | 995 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| BNY Mellon S&P 500 Index | PEOPX | Large Blend Index | 29.27 | 10.94 | 14.48 | 12.40 | ✔️ | 17.60 | 1.00 | 3.43 | ✔️ | 🗄️ | ✔️ | 0.50 | ✔️ | 3 | – | Low Risk |
| <i>percentile rank</i> | | | 46 | 35 | 40 | 30 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,591 | 1,449 | 1,319 | 995 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| Fidelity Contrafund | FCNTX | Large Growth | 47.42 | 12.69 | 17.15 | 14.65 | ✔️ | 19.14 | 0.88 | 33.56 | ✔️ | 🗄️ | ✔️ | 0.39 | ✔️ | 1 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 5 | 7 | 20 | 24 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,293 | 1,207 | 1,129 | 887 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| American Funds American Mutual R4 | RMFEX | Large Value | 16.25 | 9.00 | 10.30 | 9.61 | ✔️ | 13.35 | 0.80 | 18.26 | ✔️ | 🗄️ | ❌ | 0.62 | ✔️ | 3 | – | Medium Risk |
| <i>percentile rank</i> | | | 79 | 50 | 63 | 33 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 1,284 | 1,197 | 1,134 | 887 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| Baron Growth Retail | BGRFX | Mid-Cap Growth | 12.16 | 3.61 | 11.40 | 10.53 | ✔️ | 20.44 | 0.89 | 29.27 | ✔️ | 🗄️ | ✔️ | 1.30 | ✔️ | 4 | – | Low Risk |
| <i>percentile rank</i> | | | 95 | 37 | 41 | 45 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 599 | 566 | 534 | 431 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| American Century Mid Cap Value Inv | ACMVX | Mid-Cap Value | 9.79 | 6.36 | 9.30 | 8.78 | ✔️ | 15.97 | 0.80 | 20.01 | ✔️ | 🗄️ | ✔️ | 0.98 | ✔️ | 3 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 94 | 75 | 71 | 37 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 428 | 408 | 389 | 307 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| Allspring Small Company Growth Admin | NVSCX | Small Growth | 19.45 | 1.91 | 9.39 | 8.56 | ✔️ | 19.80 | 0.86 | 29.41 | ✔️ | 🗄️ | ✔️ | 1.19 | ✔️ | 4 | – | Low Risk |
| <i>percentile rank</i> | | | 44 | 21 | 39 | 52 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 617 | 583 | 548 | 429 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| Delaware Small Cap Value A | DEV LX | Small Value | 17.97 | 4.27 | 8.58 | 7.06 | ✔️ | 20.90 | 0.94 | 11.76 | ✔️ | 🗄️ | ✔️ | 1.11 | ✔️ | 3 | – | Medium Risk |
| <i>percentile rank</i> | | | 69 | 72 | 75 | 54 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 510 | 476 | 443 | 352 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| Non-US Stock | | | | | | | | | | | | | | | | | | |
| American Funds New World R4 | RNWEX | Diversified Emerging Mkts | 14.22 | -0.42 | 6.85 | 5.62 | ✔️ | 16.28 | 0.81 | 24.81 | ✔️ | 🗄️ | ✔️ | 0.92 | ✔️ | 3 | 1-Low | Medium Risk |
| <i>percentile rank</i> | | | 25 | 26 | 12 | 3 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 840 | 743 | 680 | 450 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| BNY Mellon International Stock Index Inv | DIISX | Foreign Large Blend Index | 14.22 | 4.31 | 6.79 | 4.33 | ✔️ | 17.54 | 1.05 | 3.43 | ✔️ | 🗄️ | ✔️ | 0.60 | ✔️ | 3 | – | Low Risk |
| <i>percentile rank</i> | | | 46 | 31 | 48 | 60 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 839 | 780 | 714 | 468 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| MFS International Growth R3 | MGRTX | Foreign Large Growth | 9.98 | 3.32 | 7.63 | 6.69 | ✔️ | 17.03 | 0.97 | 12.25 | ✔️ | 🗄️ | ✔️ | 1.08 | ✔️ | 4 | – | Low Risk |
| <i>percentile rank</i> | | | 71 | 25 | 43 | 25 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 441 | 413 | 355 | 248 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| Vanguard International Value Inv | VTRIX | Foreign Large Value | 11.17 | 2.91 | 6.68 | 4.20 | ✔️ | 17.22 | 0.97 | 13.85 | ✔️ | 🗄️ | ❌ | 0.39 | ✔️ | 3 | – | Medium Risk |
| <i>percentile rank</i> | | | 74 | 80 | 46 | 32 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 391 | 356 | 331 | 216 | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | | | | | |
| American Funds Capital World Gr&Inc R4 | RWIEX | Global Stock | 22.98 | 5.91 | 9.83 | 7.88 | ✔️ | 16.74 | 0.99 | 18.17 | ✔️ | — | ✔️ | 0.76 | ✔️ | 2 | 1-Low | Low Risk |
| <i>percentile rank</i> | | | 34 | 60 | 49 | 55 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 368 | 352 | 314 | 211 | | | | | | | | | | | | |

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 03-31-2024)

🔴 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 | Commit. Level | Carbon Risk | |
| | | | | | | | | | | | | | | | | | Updated | Updated | Updated |
| Alternative | | | | | | | | | | | | | | | | | | | |
| DWS Enhanced Commodity Strategy S | SKSRX | Commodities Broad Basket | -2.13 | 8.31 | 5.49 | 0.11 | ✔️ | 14.48 | 0.90 | 14.01 | ✔️ | — | ✔️ | 0.99 | ✔️ | 3 | — | — | |
| <i>percentile rank</i> | | | 91 | 72 | 91 | 32 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 114 | 108 | 103 | 67 | | | | | | | | | 02-29-2024 | — | — | | |
| American Century Real Estate Inv | REACX | Real Estate | 8.15 | 2.66 | 3.79 | 6.02 | ✔️ | 20.57 | 0.96 | 15.38 | ✔️ | — | ✖️ | 1.15 | ✔️ | 4 | — | Low Risk | |
| <i>percentile rank</i> | | | 52 | 38 | 45 | 54 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 276 | 261 | 240 | 180 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | | |
| Fixed Income | | | | | | | | | | | | | | | | | | | |
| PIMCO International Bond (USD-Hdg) A | PFOAX | Global Bond | 7.31 | -0.54 | 1.28 | 2.90 | ✔️ | 4.97 | 0.58 | 9.52 | ✔️ | — | — | 1.03 | ✖️ | 3 | — | — | |
| <i>percentile rank</i> | | | 15 | 12 | 23 | 6 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 113 | 109 | 101 | 62 | | | | | | | | | 02-29-2024 | — | — | | |
| Eaton Vance Income Fund of Boston A | EVIBX | High Yield Bond | 9.37 | 2.98 | 4.16 | 4.05 | ✔️ | 7.84 | 0.92 | 9.41 | ✔️ | — | — | 1.00 | ✔️ | — | — | — | |
| <i>percentile rank</i> | | | 74 | 25 | 30 | 28 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 696 | 633 | 601 | 457 | | | | | | | | | | | | | |
| BlackRock Inflation Protected Bond Inv A | BPRAX | Inflation-Protected Bond | -0.16 | -0.84 | 2.39 | 1.76 | ✔️ | 7.26 | 1.01 | 6.05 | ✔️ | — | — | 0.81 | ✖️ | 3 | — | — | |
| <i>percentile rank</i> | | | 79 | 66 | 49 | 67 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 236 | 222 | 214 | 156 | | | | | | | | | 02-29-2024 | — | — | | |
| Baird Aggregate Bond Inv | BAGSX | Intermediate-Term Bond | 2.54 | -2.42 | 0.57 | 1.71 | ✔️ | 7.39 | 1.02 | 23.52 | ✔️ | 📊 | — | 0.55 | ✔️ | 4 | 1-Low | — | |
| <i>percentile rank</i> | | | 29 | 39 | 33 | 24 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 557 | 503 | 452 | 322 | | | | | | | | | 02-29-2024 | 02-15-2022 | — | | |
| PIMCO Income A | PONAX | Multisector Bond | 7.63 | 1.24 | 2.66 | 3.85 | ✔️ | 6.30 | 0.81 | 17.02 | ✔️ | — | — | 1.02 | ✔️ | 4 | — | — | |
| <i>percentile rank</i> | | | 46 | 28 | 42 | 7 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 362 | 325 | 279 | 184 | | | | | | | | | 02-29-2024 | — | — | | |
| Target Date | | | | | | | | | | | | | | | | | | | |
| American Funds 2010 Trgt Date Retire R4 | RDATX | Target Date | 8.58 | 2.44 | 5.06 | 4.82 | ✔️ | 8.79 | 0.89 | 12.25 | ✔️ | — | ✖️ | 0.64 | ✖️ | 3 | — | — | |
| <i>percentile rank</i> | | | 47 | 3 | 23 | 17 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 127 | 115 | 107 | 56 | | | | | | | | | 02-29-2024 | — | — | | |
| American Funds 2015 Trgt Date Retire R4 | RDBTX | Target Date | 9.32 | 2.59 | 5.43 | 5.15 | ✔️ | 9.41 | 0.86 | 12.25 | ✔️ | — | ✔️ | 0.65 | ✔️ | 2 | — | — | |
| <i>percentile rank</i> | | | 70 | 3 | 22 | 23 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 125 | 118 | 100 | 53 | | | | | | | | | 02-29-2024 | — | — | | |
| American Funds 2020 Trgt Date Retire R4 | RDCTX | Target Date | 10.33 | 2.79 | 5.82 | 5.58 | ✔️ | 10.02 | 0.84 | 12.25 | ✔️ | — | ✔️ | 0.66 | ✔️ | 3 | — | — | |
| <i>percentile rank</i> | | | 68 | 5 | 30 | 32 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 172 | 158 | 138 | 77 | | | | | | | | | 02-29-2024 | — | — | | |
| American Funds 2025 Trgt Date Retire R4 | RDDTX | Target Date | 11.64 | 2.97 | 6.64 | 6.27 | ✔️ | 10.77 | 0.85 | 12.25 | ✔️ | — | ✔️ | 0.67 | ✔️ | 3 | — | Low Risk | |
| <i>percentile rank</i> | | | 58 | 9 | 24 | 18 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 275 | 258 | 212 | 131 | | | | | | | | | 02-29-2024 | — | 06-30-2022 | | |
| American Funds 2030 Trgt Date Retire R4 | RDETX | Target Date | 14.43 | 3.73 | 7.66 | 7.20 | ✔️ | 12.03 | 0.88 | 12.25 | ✔️ | — | ✔️ | 0.68 | ✔️ | 3 | — | Low Risk | |
| <i>percentile rank</i> | | | 41 | 15 | 18 | 5 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 267 | 251 | 206 | 136 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | | |

EDUCATIONAL SYSTEMS FEDERAL CREDIT

Screens Summary (Data as of 03-31-2024)

⊖ 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 | Commit. Level | Carbon Risk |
| | | | | | | | | | | | | | | | Updated | Updated | Updated | |
| American Funds 2035 Trgt Date Retire R4 | RDFTX | Target Date | 17.51 | 4.63 | 9.07 | 8.23 | ✔ | 13.53 | 0.93 | 12.25 | ✔ | — | ✔ | 0.70 | ✔ | 3 | — | Low Risk |
| <i>percentile rank</i> | | | 18 | 14 | 11 | 5 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 269 | 241 | 206 | 129 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | |
| American Funds 2040 Trgt Date Retire R4 | RDGTX | Target Date | 20.61 | 5.46 | 9.98 | 8.79 | ✔ | 14.81 | 0.96 | 12.25 | ✔ | — | ✔ | 0.72 | ✔ | 3 | — | Low Risk |
| <i>percentile rank</i> | | | 15 | 13 | 11 | 2 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 261 | 245 | 206 | 133 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | |
| American Funds 2045 Trgt Date Retire R4 | RDHTX | Target Date | 21.56 | 5.59 | 10.20 | 8.96 | ✔ | 15.29 | 0.95 | 12.25 | ✔ | — | ✔ | 0.72 | ✔ | 3 | — | Low Risk |
| <i>percentile rank</i> | | | 21 | 32 | 20 | 2 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 262 | 244 | 208 | 126 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | |
| American Funds 2050 Trgt Date Retire R4 | RDITX | Target Date | 22.09 | 5.54 | 10.25 | 9.03 | ✔ | 15.57 | 0.95 | 12.25 | ✔ | — | ✔ | 0.73 | ✔ | 3 | — | Low Risk |
| <i>percentile rank</i> | | | 25 | 47 | 26 | 3 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 258 | 243 | 209 | 134 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | |
| American Funds 2055 Trgt Date Retire R4 | RDJTX | Target Date | 22.68 | 5.51 | 10.23 | 9.01 | ✔ | 15.78 | 0.96 | 12.25 | ✔ | — | ✔ | 0.73 | ✔ | 3 | — | Low Risk |
| <i>percentile rank</i> | | | 17 | 54 | 31 | 4 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 257 | 240 | 207 | 122 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | |
| American Funds 2060 Trgt Date Retire R4 | RDKTX | Target Date | 22.87 | 5.47 | 10.21 | — | ✔ | 15.86 | 1.25 | 9.02 | ✔ | — | ✔ | 0.74 | ✔ | 3 | — | Low Risk |
| <i>percentile rank</i> | | | 16 | 58 | 39 | — | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 254 | 236 | 187 | 11 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | |
| American Funds 2065 Trgt Date Retire R4 | RDLTX | Target Date | 22.82 | 5.49 | — | — | ✔ | 15.88 | 1.25 | 4.25 | ✔ | — | ✔ | 0.74 | ✔ | 3 | — | Low Risk |
| <i>percentile rank</i> | | | 22 | 59 | — | — | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 246 | 170 | 11 | — | | | | | | | | | 02-29-2024 | — | 12-31-2022 | |

Balanced

| | | | | | | | | | | | | | | | | | | |
|--------------------------------|-------|-------------|-------|------|------|------|---|-------|------|-------|---|---|---|------|------------|---|------------|----------|
| MFS Conservative Allocation R3 | MACNX | Target Risk | 9.85 | 1.93 | 5.21 | 4.79 | ✔ | 9.88 | 1.00 | 21.77 | ✔ | — | ✔ | 0.84 | ✔ | 3 | — | — |
| <i>percentile rank</i> | | | 53 | 33 | 28 | 27 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 530 | 506 | 473 | 350 | | | | | | | | | 02-29-2024 | — | — | |
| MFS Growth Allocation R3 | MAGEX | Target Risk | 16.73 | 4.79 | 8.75 | 7.63 | ✔ | 14.48 | 1.02 | 21.77 | ✔ | — | ✔ | 0.96 | ✔ | 4 | — | Low Risk |
| <i>percentile rank</i> | | | 64 | 49 | 40 | 31 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 362 | 350 | 320 | 262 | | | | | | | | | 02-29-2024 | — | 12-31-2022 | |
| MFS Moderate Allocation R3 | MAMHX | Target Risk | 13.25 | 3.23 | 7.00 | 6.22 | ✔ | 12.36 | 1.01 | 21.77 | ✔ | — | ✔ | 0.90 | ✔ | 3 | — | Low Risk |
| <i>percentile rank</i> | | | 69 | 66 | 59 | 56 | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 881 | 828 | 781 | 581 | | | | | | | | | 02-29-2024 | — | 12-31-2021 | |