

CUMBERLAND COUNTY IMPROVEMENT

Screens Summary (Data as of 03-31-2025)

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
US Stock																			
DFA US Core Equity 1 I	DFEOX	Large Blend	5.26	8.28	18.99	11.24	🟢	17.86	1.02	13.10	🟢	🇺🇸	🟢	0.15	🟢	2	—	Medium Risk	
percentile rank			64	47	14	52													
# of funds in category			1,457	1,331	1,218	912									02-28-2025	—	12-31-2022		
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	8.21	9.02	18.55	12.46	🟢	17.31	1.00	7.34	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk	
percentile rank			20	24	24	8													
# of funds in category			1,457	1,331	1,218	912									02-28-2025	02-15-2022	12-31-2022		
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	7.74	10.06	20.03	15.07	🟢	20.48	1.00	25.76	🟢	🇺🇸	🟢	0.04	🟢	3	—	Low Risk	
percentile rank			22	18	12	8													
# of funds in category			1,103	1,052	972	759									02-28-2025	—	12-31-2022		
Vanguard Value Index Adm	VVIAX	Large Value	8.45	8.03	17.04	10.34	🟢	15.87	0.92	30.27	🟢	🇺🇸	🟢	0.05	🟢	3	1-Low	Medium Risk	
percentile rank			28	32	42	14													
# of funds in category			1,175	1,109	1,049	824									02-28-2025	02-15-2022	12-31-2022		
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	4.49	3.95	14.82	9.37	🟢	21.38	0.96	2.12	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			7	23	18	30													
# of funds in category			509	493	459	369									02-28-2025	02-15-2022	12-31-2022		
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	5.37	4.81	17.24	8.21	🟢	19.09	0.94	2.12	🔴	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			19	45	52	35													
# of funds in category			424	397	373	285									02-28-2025	02-15-2022	12-31-2022		
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	-2.83	1.18	11.47	7.30	🟢	23.14	0.95	20.26	🟢	🇺🇸	🟢	0.07	🟢	4	1-Low	Medium Risk	
percentile rank			32	37	58	50													
# of funds in category			559	543	528	398									02-28-2025	02-15-2022	12-31-2022		
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	-3.16	-0.02	15.19	6.06	🟢	23.90	1.00	15.58	🟢	🇺🇸	🟢	0.05	🟢	2	—	Medium Risk	
percentile rank			48	85	81	61													
# of funds in category			503	482	456	365									02-28-2025	—	12-31-2022		
Non-US Stock																			
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	11.18	2.76	9.40	3.99	🟢	16.08	0.90	16.60	🟢	🇺🇸	🟢	0.13	🟢	2	1-Low	Medium Risk	
percentile rank			10	32	39	38													
# of funds in category			787	724	646	439									02-28-2025	02-15-2022	12-31-2022		
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	5.25	6.28	11.90	5.30	🟢	16.15	0.97	16.51	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk	
percentile rank			66	34	44	50													
# of funds in category			761	706	662	445									02-28-2025	02-15-2022	12-31-2022		
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	4.73	5.31	12.15	5.60	🟢	17.95	1.09	12.11	🟢	🇺🇸	🟢	0.05	🟢	3	1-Low	Low Risk	
percentile rank			75	56	36	33													
# of funds in category			761	706	662	445									02-28-2025	02-15-2022	12-31-2022		
Vanguard International Growth Adm	VWILX	Foreign Large Growth	5.46	1.83	10.61	8.25	🟢	22.22	1.21	15.27	🟢	🇺🇸	🟢	0.25	🟢	3	—	Low Risk	
percentile rank			20	60	36	6													
# of funds in category			392	372	338	218									02-28-2025	—	12-31-2022		
Vanguard International Value Inv	VTRI3	Foreign Large Value	1.59	4.54	11.60	4.65	🟢	17.13	0.99	14.85	🟢	🇺🇸	🔴	0.36	🟢	3	—	Medium Risk	
percentile rank			97	89	81	67													
# of funds in category			369	347	323	230									02-28-2025	—	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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	6.90	6.86	15.37	—	✓	16.60	1.02	12.11	✓	—	✓	0.09	✓	2	1-Low	Low Risk
percentile rank			28	43	30	—												
# of funds in category			324	307	288	192										02-28-2025	02-15-2022	12-31-2022

Alternative

PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	13.27	-2.04	17.04	3.44	✓	14.97	1.16	6.42	✓	—	—	1.00	✓	2	—	—
percentile rank			9	87	35	51												
# of funds in category			110	101	95	67										02-28-2025	—	—
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	9.00	-1.86	9.41	4.85	✓	21.07	1.02	28.90	✓	—	✓	0.13	✓	2	1-Low	Low Risk
percentile rank			47	52	61	50												
# of funds in category			229	221	204	152										02-28-2025	02-15-2022	12-31-2022

Fixed Income

Loomis Sayles Core Plus Bond N	NERNX	Core Plus Bond	4.22	0.61	0.72	2.13	✓	8.58	1.11	28.27	✓	—	—	0.39	✓	3	1-Low	—
percentile rank			90	64	59	24												
# of funds in category			583	542	490	354										02-28-2025	02-15-2022	—
AB Global Bond Z	ANAZX	Global Bond	4.00	1.17	1.13	1.81	✓	6.33	0.80	19.59	✓	—	—	0.52	✓	3	—	—
percentile rank			56	59	39	35												
# of funds in category			109	104	99	60										02-28-2025	—	—
⚠ Vanguard High-Yield Corporate Adm	VVEAX	High Yield Bond	7.22	4.68	6.10	4.55	✓	8.16	0.97	2.59	✗	—	—	0.12	✓	2	—	—
percentile rank			32	38	70	29												
# of funds in category			632	600	551	434										02-28-2025	—	—
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	6.24	-0.08	2.25	2.41	✓	7.24	1.00	3.39	✓	—	—	0.10	✓	3	—	—
percentile rank			36	50	53	35												
# of funds in category			158	150	141	117										02-28-2025	—	—
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	5.22	1.03	0.37	1.86	✓	7.75	1.01	24.52	✓	■	—	0.30	✓	4	1-Low	—
percentile rank			28	21	27	16												
# of funds in category			529	470	423	294										02-28-2025	02-15-2022	—
PIMCO Income Instl	PIMIX	Multisector Bond	7.41	4.63	5.23	4.41	✓	6.54	0.83	18.02	✓	—	—	0.83	✓	4	—	—
percentile rank			29	17	40	3												
# of funds in category			375	346	295	204										02-28-2025	—	—
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.94	✓	—	—	—	—	—	—	—
percentile rank			—	—	—	—												
# of funds in category			10	—	—	—										—	—	—
Federated Hermes Govt Ultrashort R6	FGULX	Ultrashort Bond	5.45	4.30	2.75	—	✓	0.83	0.07	27.74	✓	—	—	0.24	✓	—	—	—
percentile rank			52	68	72	—												
# of funds in category			255	201	183	113										—	—	—

Balanced

Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	5.53	3.19	5.90	4.69	✓	10.32	1.03	3.10	✓	—	✓	0.12	✓	3	1-Low	—
percentile rank			41	40	72	30												
# of funds in category			447	435	399	293										02-28-2025	07-19-2023	—

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																Updated	Updated	Updated
Vanguard LifeStrategy Growth Inv percentile rank # of funds in category	VASGX	Target Risk	6.37 20 306	5.55 28 297	12.18 41 267	7.67 29 220	🟢	14.41	1.03	3.10	🟢	—	🟢	0.14	🟢	3	1-Low	Low Risk
Vanguard LifeStrategy Income Inv percentile rank # of funds in category	VASIX	Target Risk	5.11 55 158	1.95 68 148	2.78 90 142	3.10 62 111	🟢	8.45	1.03	3.10	🟢	—	🟢	0.11	🟢	4	1-Low	—
Vanguard LifeStrategy Mod Gr Inv Shrs percentile rank # of funds in category	VSMGX	Target Risk	5.93 33 715	4.37 45 690	9.01 74 638	6.20 52 496	🟢	12.34	1.01	3.10	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk