

FIVE RIVERS HEALTH CENTERS 401K

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

🔴 Fund Removed from Approved List ⚠️ Fund on Watch List

			Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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	
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	
State St Russell Lg Cp Val® Indx NL Cl C		Large Value	7.12	6.59	16.12	8.80	✓	17.00	1.00	26.11	✓	🗲	✓	0.04	✓	3	—	Medium Risk	
percentile rank			44	59	60	55													
# of funds in category			1,175	1,109	1,049	824										02-28-2025	—	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	
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	-4.83	0.74	10.64	6.02	✓	23.83	1.00	15.58	✓	🗲	✓	0.05	✓	2	—	Medium Risk	
percentile rank			50	47	70	81													
# of funds in category			559	543	528	398										02-28-2025	—	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	
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	
Invesco Oppenheimer International Gr R6	OIGIX	Foreign Large Growth	-5.06	1.91	8.30	4.45	✓	20.55	1.17	13.01	✓	🗲	✓	0.73	✓	4	—	Low Risk	
percentile rank			87	60	68	76													
# of funds in category			392	372	338	218										02-28-2025	—	12-31-2022	
DFA International Value I	DFIVX	Foreign Large Value	11.13	9.82	18.20	6.30	✓	17.68	1.00	15.10	✓	🗲	✓	0.28	✓	1	—	Medium Risk	
percentile rank			40	19	6	13													
# of funds in category			369	347	323	230										02-28-2025	—	12-31-2022	
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	

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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																			
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	5.77	0.79	15.18	3.48	🟢	10.67	0.75	14.34	🟢	—	—	1.15	🟢	—	—	—	
percentile rank			70	24	56	50													
# of funds in category			110	101	95	67										—	—	—	
Vanguard Real Estate Index Admiral	VGSIX	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	—	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.69	2.80	2.17	2.69	🟢	4.95	0.54	10.52	🟢	—	—	0.75	🟢	3	—	—	
percentile rank			42	12	13	7													
# of funds in category			109	104	99	60										02-28-2025	—	—	
BlackRock Inflation Protected Bond K	BPLBX	Inflation- Protected Bond	5.88	0.05	2.75	2.44	🟢	7.39	1.02	7.05	🟢	—	—	0.79	🟢	3	—	—	
percentile rank			64	36	27	28													
# of funds in category			158	150	141	117										11-30-2024	—	—	
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	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.94	🟢	—	—	—	—	—	—	—	
percentile rank			—	—	—	—													
# of funds in category			10	—	—	—										—	—	—	
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.82	4.36	2.94	2.26	🟢	1.02	0.10	5.37	🟢	—	—	0.09	🟢	3	—	—	
percentile rank			26	62	64	45													
# of funds in category			255	201	183	113										02-28-2025	—	—	
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	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	6.37	5.55	12.18	7.67	🟢	14.41	1.03	3.10	🟢	—	🟢	0.14	🟢	3	1-Low	Low Risk	
percentile rank			20	28	41	29													
# of funds in category			306	297	267	220										02-28-2025	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	5.11	1.95	2.78	3.10	🟢	8.45	1.03	3.10	🟢	—	🟢	0.11	🟢	4	1-Low	—	
percentile rank			55	68	90	62													
# of funds in category			158	148	142	111										02-28-2025	07-19-2023	—	
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	5.93	4.37	9.01	6.20	🟢	12.34	1.01	3.10	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk	
percentile rank			33	45	74	52													
# of funds in category			715	690	638	496										02-28-2025	07-19-2023	12-31-2022	