

HERO PLUS PROGRAM

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																			
American Funds Invmt Co of Amer R6	RICGX	Large Blend	10.09	11.70	18.77	11.75	✔	16.21	0.92	33.10	✔	📊	✔	0.27	✔	2	—	Low Risk	
percentile rank			7	4	19	35													
# 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	
American Funds Growth Fund of Amer R6	RGAGX	Large Growth	7.12	8.90	17.59	12.90	✔	19.80	0.94	23.43	✔	📊	✔	0.30	✔	1	1-Low	Low Risk	
percentile rank			28	39	42	45													
# of funds in category			1,103	1,052	972	759										02-28-2025	04-07-2022	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	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	-0.78	4.21	18.41	7.70	✔	22.00	0.90	8.93	✔	📊	✔	0.07	✔	4	1-Low	Medium Risk	
percentile rank			28	32	38	19													
# of funds in category			503	482	456	365										02-28-2025	02-15-2022	12-31-2022	
Non-US Stock																			
American Funds New World R6	RNWGX	Diversified Emerging Mkts	3.31	3.31	10.83	6.44	✔	15.36	0.78	25.81	✔	📊	✔	0.57	✔	3	1-Low	Medium Risk	
percentile rank			68	25	24	3													
# 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	
American Funds Europacific Growth R6	REGGX	Foreign Large Growth	0.34	3.28	9.93	5.33	✔	17.41	1.01	23.85	✔	📊	✔	0.47	✔	2	1-Low	Medium Risk	
percentile rank			57	46	43	55													
# of funds in category			392	372	338	218										02-28-2025	02-15-2022	12-31-2022	
Vanguard International Value Inv	VTRIX	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	
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	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		
Alternative																				
⚠ DWS Enhanced Commodity Strategy R6 percentile rank # of funds in category	SKRRX	Commodities Broad Basket	9.57	-1.87	13.09	—	✖	11.53	0.87	15.01	✔	—	✔	0.89	✔	3	—	—		
			58	84	91	—														
			110	101	95	67	02-28-2025 — —													
Vanguard Real Estate Index Admiral percentile rank # of funds in category	VGSLX	Real Estate	9.00	-1.86	9.41	4.85	✔	21.07	1.02	28.90	✔	—	✔	0.13	✔	2	1-Low	Low Risk		
			47	52	61	50														
			229	221	204	152	02-28-2025 02-15-2022 12-31-2022													
Fixed Income																				
Baird Core Plus Bond Inst percentile rank # of funds in category	BCOIX	Core Plus Bond	5.39	1.44	1.07	2.23	✔	7.58	0.98	24.52	✔	—	—	0.30	✔	4	1-Low	—		
			41	24	41	21														
			583	542	490	354	02-28-2025 02-15-2022 —													
PIMCO International Bond (USD-Hdg) Instl percentile rank # of funds in category	PFORX	Global Bond	4.69	2.80	2.17	2.69	✔	4.95	0.54	10.52	✔	—	—	0.75	✔	3	—	—		
			42	12	13	7														
			109	104	99	60	02-28-2025 — —													
⚠ Vanguard High-Yield Corporate Adm percentile rank # of funds in category	VWEAX	High Yield Bond	7.22	4.68	6.10	4.55	✔	8.16	0.97	2.59	✖	—	—	0.12	✔	2	—	—		
			32	38	70	29														
			632	600	551	434	02-28-2025 — —													
Vanguard Inflation-Protected Secs Adm percentile rank # of funds in category	VAIPX	Inflation- Protected Bond	6.24	-0.08	2.25	2.41	✔	7.24	1.00	3.39	✔	—	—	0.10	✔	3	—	—		
			36	50	53	35														
			158	150	141	117	02-28-2025 — —													
Baird Aggregate Bond Inst percentile rank # of funds in category	BAGIX	Intermediate- Term Bond	5.22	1.03	0.37	1.86	✔	7.75	1.01	24.52	✔	📊	—	0.30	✔	4	1-Low	—		
			28	21	27	16														
			529	470	423	294	02-28-2025 02-15-2022 —													
Lincoln Stable Value Account -LNGPA percentile rank # of funds in category		Stable Value	—	—	—	—	—	—	41.94	✔	—	—	—	—	—	—	—	—		
			—	—	—	—														
			10	—	—	—	— — —													
Vanguard Ultra-Short-Term Bond Admiral percentile rank # of funds in category	VUSFX	Ultrashort Bond	5.82	4.36	2.94	2.26	✔	1.02	0.10	5.37	✔	—	—	0.09	✔	3	—	—		
			26	62	64	45														
			255	201	183	113	02-28-2025 — —													
Target Date																				
T. Rowe Price Retirement 2005 I percentile rank # of funds in category	TRAJX	Target Date	5.90	—	—	—	—	—	—	9.67	✔	—	✔	0.34	✔	3	1-Low	—		
			28	—	—	—														
			95	85	78	46	02-28-2025 02-15-2022 —													
T. Rowe Price Retirement 2010 I percentile rank # of funds in category	TRPUX	Target Date	5.85	—	—	—	—	—	—	9.67	✔	—	✔	0.34	✔	3	1-Low	—		
			31	—	—	—														
			95	85	78	46	02-28-2025 02-15-2022 —													
T. Rowe Price Retirement 2015 I percentile rank # of funds in category	TRUBX	Target Date	5.88	—	—	—	—	—	—	9.67	✔	—	✔	0.35	✔	3	1-Low	—		
			26	—	—	—														
			108	98	88	54	02-28-2025 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	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	5.82	—	—	—	—	—	—	9.67		—		0.37		3	1-Low	—
percentile rank			35	—	—	—												
# of funds in category			151	135	119	70										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2025 I	TREHX	Target Date	5.79	—	—	—	—	—	—	9.67		—		0.38		3	1-Low	—
percentile rank			34	—	—	—												
# of funds in category			202	185	158	102										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	5.69	—	—	—	—	—	—	9.67		—		0.40		3	1-Low	—
percentile rank			42	—	—	—												
# of funds in category			237	220	187	124										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2035 I	TRFJX	Target Date	5.66	—	—	—	—	—	—	9.67		—		0.42		3	1-Low	—
percentile rank			47	—	—	—												
# of funds in category			234	211	180	123										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	5.68	—	—	—	—	—	—	9.67		—		0.43		3	1-Low	—
percentile rank			48	—	—	—												
# of funds in category			233	215	182	124										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	5.71	—	—	—	—	—	—	9.67		—		0.44		3	1-Low	—
percentile rank			47	—	—	—												
# of funds in category			228	211	180	123										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2050 I	TRJLX	Target Date	5.75	—	—	—	—	—	—	9.67		—		0.45		3	1-Low	—
percentile rank			44	—	—	—												
# of funds in category			231	213	182	124										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	5.66	—	—	—	—	—	—	9.67		—		0.46		3	1-Low	—
percentile rank			49	—	—	—												
# of funds in category			228	211	180	118										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	5.65	—	—	—	—	—	—	9.67		—		0.46		3	1-Low	—
percentile rank			49	—	—	—												
# of funds in category			224	207	171	63										02-28-2025	02-15-2022	—
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	5.62	—	—	—	—	—	—	4.47		—		0.46		3	1-Low	—
percentile rank			49	—	—	—												
# of funds in category			234	176	82	—										02-28-2025	02-15-2022	—
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