

PEOPLE DRIVEN CREDIT UNION 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																			
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	
Vanguard Growth Index Admiral	VIGAX	Large Growth	8.26	9.51	19.49	14.21	✔	21.77	1.06	30.27	✔	☐	✔	0.05	✔	3	1-Low	Low Risk	
percentile rank			17	28	18	17													
# of funds in category			1,103	1,052	972	759										02-28-2025	02-15-2022	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	
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	
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	5.50	7.49	13.97	8.27	✔	16.19	0.98	19.17	✔	—	✔	0.41	✔	2	1-Low	Low Risk	
percentile rank			45	31	56	45													
# of funds in category			324	307	288	192										02-28-2025	05-18-2022	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																			
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	13.15	-2.16	16.88	3.34	✔	14.90	1.15	6.42	✔	—	—	1.10	✔	2	—	—	
percentile rank			9	87	39	54													
# 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																			
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	5.39	1.44	1.07	2.23	✔	7.58	0.98	24.52	✔	—	—	0.30	✔	4	1-Low	—	
percentile rank			41	24	41	21													
# of funds in category			583	542	490	354										02-28-2025	02-15-2022	—	
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	4.59	2.70	2.07	2.59	✔	4.95	0.54	10.52	✔	—	—	0.85	✔	3	—	—	
percentile rank			43	12	14	10													
# of funds in category			109	104	99	60										02-28-2025	—	—	
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	6.38	4.73	7.14	4.66	✔	7.74	0.92	10.41	✔	—	—	0.73	✔	—	—	—	
percentile rank			66	35	38	23													
# of funds in category			632	600	551	434										—	—	—	
American Century Inflation Adjs Bond R5	AIANX	Inflation- Protected Bond	6.23	-0.36	2.52	2.31	✔	7.43	1.03	23.35	✔	—	—	0.34	✔	3	—	—	
percentile rank			39	70	33	47													
# of funds in category			158	150	141	117										05-31-2024	—	—	
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	—	
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.43	4.28	2.73	1.91	✖	0.84	0.07	27.74	✔	—	—	0.26	✔	—	—	—	
percentile rank			53	71	73	73													
# 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	—	
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	