

HERO PLUS PROGRAM

Screens Summary (Data as of 03-31-2026)

⊖ 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 Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	18.51 25 1,457	20.42 7 1,349	13.03 8 1,250	13.52 39 987	✔	12.02	0.97	34.10	✔	☐	✔	0.27	✔	2	-	Low Risk
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	17.75 34 1,457	18.27 25 1,349	12.02 19 1,250	14.12 15 987	✔	12.06	1.00	8.34	✔	☐	✔	0.04	✔	3	1-Low	Low Risk
American Funds Growth Fund of Amer R6 percentile rank # of funds in category	RGAGX	Large Growth	18.18 39 1,213	20.82 35 1,135	9.75 44 1,073	14.84 41 882	✔	14.82	0.93	24.43	✔	☐	✔	0.29	✔	2	1-Low	Low Risk
Vanguard Value Index Adm percentile rank # of funds in category	WVAX	Large Value	16.03 40 1,198	15.07 34 1,155	10.98 24 1,089	11.85 21 918	✔	12.01	0.94	31.27	✔	☐	✔	0.05	✔	3	1-Low	Medium Risk
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	5.92 70 584	10.47 48 566	4.42 32 545	10.68 43 460	✔	16.88	0.92	2.66	✖	☐	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	17.21 37 482	13.73 30 455	8.86 40 432	10.24 34 354	✔	14.36	0.93	2.66	✖	☐	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Small Cap Growth Index Admiral percentile rank # of funds in category	VSGAX	Small Growth	20.69 37 643	12.43 28 626	2.56 37 602	10.50 46 489	✔	18.58	0.91	21.26	✔	☐	✔	0.07	✔	4	1-Low	Medium Risk
Vanguard Small Cap Value Index Admiral percentile rank # of funds in category	VSIAX	Small Value	18.94 56 563	13.37 29 541	7.84 27 517	10.11 20 427	✔	17.00	0.85	9.93	✔	☐	✔	0.07	✔	5	1-Low	Medium Risk
Non-US Stock																		
American Funds New World R6 percentile rank # of funds in category	RNWGX	Diversified Emerging Mkts	24.59 81 816	13.85 67 775	5.13 38 697	9.73 12 531	✔	12.48	0.73	26.81	✔	☐	✔	0.57	✔	4	1-Low	Medium Risk
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	29.60 12 839	15.96 22 800	8.80 22 749	9.20 22 589	✔	13.68	1.00	13.11	✔	☐	✔	0.05	✔	2	1-Low	Low Risk
American Funds EUPAC R6 percentile rank # of funds in category	REGGX	Foreign Large Growth	22.30 16 432	11.67 25 409	4.08 40 382	8.40 36 268	✔	13.26	0.93	24.85	✔	☐	✔	0.47	✔	2	1-Low	Medium Risk
⚠ Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	25.71 72 399	12.39 93 376	6.83 96 358	8.29 71 286	✔	13.38	0.95	13.67	✔	☐	✖	0.36	✔	3	-	Medium Risk
Vanguard Total World Stock Index Admiral percentile rank # of funds in category	VTWAX	Global Stock	21.36 27 347	16.76 26 322	9.46 34 316	- - 226	✔	11.66	0.99	13.11	✔	-	✔	0.09	✔	2	1-Low	Low Risk

HERO PLUS PROGRAM

Screens Summary (Data as of 03-31-2026)

⊖ 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 Updated	Commit. Level Updated	Carbon Risk Updated
Alternative																		
⊖ DWS Enhanced Commodity Strategy R6	SKRRX	Commodities Broad Basket	21.85	9.38	11.24	-	✔	10.41	0.80	16.01	✔	-	-	0.85	✔	3	-	-
percentile rank			87	89	90	-												
# of funds in category			127	118	112	83									02-28-2026	-	-	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	1.84	6.41	3.17	4.64	✔	16.54	1.01	29.90	✔	-	✔	0.13	✔	2	1-Low	Low Risk
percentile rank			65	56	63	57												
# of funds in category			248	237	230	185									02-28-2026	02-15-2022	12-31-2022	
Fixed Income																		
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	4.57	4.50	0.92	2.54	✔	5.51	0.98	25.52	✔	-	-	0.30	✔	4	1-Low	-
percentile rank			46	36	34	30												
# of funds in category			622	582	540	430									02-28-2026	02-15-2022	-	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	2.41	4.92	1.32	2.88	✔	3.70	0.52	11.52	✔	-	-	0.57	✔	4	-	-
percentile rank			89	20	19	15												
# of funds in category			130	126	122	86									02-28-2026	-	-	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	7.10	7.81	4.10	5.38	✔	4.08	0.91	3.59	✔	-	-	0.12	✔	1	-	-
percentile rank			30	57	38	47												
# of funds in category			661	637	594	481									02-28-2026	-	-	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	2.98	3.09	1.37	2.55	✔	4.30	1.01	4.39	✔	-	-	0.10	✔	3	-	-
percentile rank			38	46	43	44												
# of funds in category			181	174	166	140									02-28-2026	-	-	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	4.35	4.12	0.55	2.12	✔	5.73	1.01	25.52	✔	⊠	-	0.30	✔	4	1-Low	-
percentile rank			41	24	22	18												
# of funds in category			551	515	468	345									02-28-2026	02-15-2022	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	-	-	-	42.94	✔	-	-	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			38	-	-	-												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	4.47	5.22	3.29	2.63	✔	0.69	0.10	6.37	✔	-	-	0.09	✔	3	-	-
percentile rank			33	50	69	49												
# of funds in category			256	219	187	117									02-28-2026	-	-	
Target Date																		
T. Rowe Price Retirement 2005 I	TRAJX	Target Date	9.54	-	-	-	-	-	-	10.67	✔	-	✔	0.34	✔	3	1-Low	-
percentile rank			27	-	-	-												
# of funds in category			110	97	87	64									02-28-2026	02-15-2022	-	
T. Rowe Price Retirement 2010 I	TRPUX	Target Date	10.00	-	-	-	-	-	-	10.67	✔	-	✔	0.34	✔	3	1-Low	-
percentile rank			9	-	-	-												
# of funds in category			110	97	87	64									02-28-2026	02-15-2022	-	
T. Rowe Price Retirement 2015 I	TRUBX	Target Date	10.34	-	-	-	-	-	-	10.67	✔	-	✔	0.34	✔	3	1-Low	-
percentile rank			29	-	-	-												
# of funds in category			116	105	99	74									02-28-2026	02-15-2022	-	

HERO PLUS PROGRAM

Screens Summary (Data as of 03-31-2026)

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	
													Updated	Updated	Updated			
T. Rowe Price Retirement 2020 I	TRDBX	Target Date	10.81	-	-	-	-	-	-	10.67		-		0.36		3	1-Low	-
percentile rank			43	-	-	-												
# of funds in category			150	136	123	84												
T. Rowe Price Retirement 2025 I	TREHX	Target Date	11.35	-	-	-	-	-	-	10.67		-		0.37		3	1-Low	-
percentile rank			53	-	-	-												
# of funds in category			191	176	162	114												
T. Rowe Price Retirement 2030 I	TRFHX	Target Date	12.81	-	-	-	-	-	-	10.67		-		0.39		3	1-Low	-
percentile rank			48	-	-	-												
# of funds in category			275	258	243	168												
T. Rowe Price Retirement 2035 I	TRFIX	Target Date	14.68	-	-	-	-	-	-	10.67		-		0.41		3	1-Low	-
percentile rank			48	-	-	-												
# of funds in category			270	254	234	168												
T. Rowe Price Retirement 2040 I	TRHDX	Target Date	16.11	-	-	-	-	-	-	10.67		-		0.42		3	1-Low	-
percentile rank			68	-	-	-												
# of funds in category			270	251	236	168												
T. Rowe Price Retirement 2045 I	TRIKX	Target Date	17.29	-	-	-	-	-	-	10.67		-		0.43		3	1-Low	-
percentile rank			66	-	-	-												
# of funds in category			264	249	234	168												
T. Rowe Price Retirement 2050 I	TRLX	Target Date	17.60	-	-	-	-	-	-	10.67		-		0.44		3	1-Low	-
percentile rank			75	-	-	-												
# of funds in category			269	251	236	168												
T. Rowe Price Retirement 2055 I	TRJMX	Target Date	17.82	-	-	-	-	-	-	10.67		-		0.45		3	1-Low	-
percentile rank			76	-	-	-												
# of funds in category			263	248	233	168												
T. Rowe Price Retirement 2060 I	TRLNX	Target Date	17.78	-	-	-	-	-	-	10.67		-		0.46		3	1-Low	-
percentile rank			79	-	-	-												
# of funds in category			262	247	232	126												
T. Rowe Price Retirement 2065 I	TRMOX	Target Date	17.80	-	-	-	-	-	-	5.47		-		0.46		3	1-Low	-
percentile rank			84	-	-	-												
# of funds in category			378	248	184	-												
Balanced																		
Vanguard LifeStrategy Cnsv Gr Inv	VSCGX	Target Risk	11.12	8.93	4.04	5.80		7.07	0.94	4.10				0.10		3	1-Low	-
percentile rank			35	29	43	28												
# of funds in category			250	239	231	193												
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	18.45	14.25	7.69	9.76		10.08	0.94	4.10				0.10		3	1-Low	Low Risk
percentile rank			24	17	26	15												
# of funds in category			201	196	191	161												
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	7.40	6.25	2.15	3.73		5.80	0.91	4.10				0.10		3	1-Low	-
percentile rank			58	70	84	64												
# of funds in category			93	90	85	74												
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	14.77	11.57	5.86	7.79		8.53	0.93	4.10				0.10		3	1-Low	Low Risk
percentile rank			47	38	44	21												
# of funds in category			455	449	434	357												

©2026 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf to view these disclosures.

