

TABLE 4

Top Mutual Funds by Category

Data as of December 31, 2021

Index Fund Closed	Ticker	Fund Name	Total Return (%)					Annual Return (%)			Total Risk Index (x)	Yield (%)	Exp Ratio (%)	Port Turn- over (%)	Total Assets (\$ Mil)					
			2021	2020	2019	2018	2017	3-Year Fund Grade	5-Year Fund Grade	10-Year Fund Grade										
✓	BEQGX	American Century Equity Growth Inv	26.5	14.5	28.4	(6.3)	21.9	23.0	D	16.2	D	14.6	D	1.12	0.5	0.66	186	2,684		
	PEOPX	BNY Mellon S&P 500 Index	28.1	17.8	30.9	(4.9)	21.2	25.4	B	17.9	B	16.0	B	1.17	0.9	0.50	3	2,567		
	CFIMX	Clipper	17.8	10.0	29.6	(12.9)	17.7	18.9	F	11.5	F	13.1	F	1.40	0.3	0.71	10	1,189		
✓	NEIAX	Columbia Large Cap Index A	28.1	17.8	30.9	(4.8)	21.3	25.5	B	17.9	B	16.0	B	1.17	0.9	0.45	11	3,832		
	FLCSX	Fidelity Large Cap Stock	25.8	9.0	31.5	(9.1)	18.1	21.7	D	14.1	F	15.0	C	1.34	1.8	0.48	18	3,100		
	FLCEX	Fidelity Lg Cap Core Enhanced Index	30.4	18.0	27.7	(3.4)	21.7	25.2	B	18.2	B	16.1	B	1.14	0.9	0.39	83	1,621		
	FGRTX	Fidelity Mega Cap Stock	26.3	13.0	31.1	(7.2)	17.8	23.2	D	15.4	D	15.1	C	1.28	1.7	0.63	43	1,683		
	FMILX	Fidelity New Millennium	23.9	5.8	26.2	(7.0)	20.1	18.2	F	13.0	F	13.3	F	1.35	1.9	0.55	22	2,738		
	GSUTX	Goldman Sachs US Eq Insights Inv	29.4	18.1	25.7	(6.6)	23.8	24.3	C	17.3	C	15.9	B	1.20	0.5	0.68	214	1,216		
✓	BSPAX	iShares S&P 500 Index Investor A	28.2	18.0	31.0	(4.7)	21.4	25.6	B	18.1	B	16.1	B	1.16	0.9	0.35	5	33,936		
✓	BASMX	iShares Total US Stock Mkt Idx Inv A	25.3	20.5	30.7	(5.5)	20.6	25.4	B	17.6	B	—	—	1.21	0.9	0.30	16	2,734		
	JRSDX	Janus Henderson US Managed Vol D	19.7	12.8	23.6	(3.6)	20.3	18.6	F	14.1	F	14.0	D	1.12	0.5	0.68	190	1,148		
	MPGFX	Mairs & Power Growth Inv	29.3	16.7	28.4	(4.3)	16.5	24.6	C	16.6	C	15.7	B	1.11	0.5	0.64	15	5,953		
	TLGUX	Morgan Stanley Pathway Lg Cap Eq	23.7	18.7	29.1	(4.8)	20.5	23.7	C	16.8	C	15.4	C	1.22	0.7	0.49	15	2,077		
✓	MAEIX	Mutual of America Equity Index	28.5	18.2	31.3	(4.6)	21.6	25.9	B	18.3	B	16.4	A	1.17	1.1	0.15	6	4,989		
✓	NOSIX	Northern Stock Index	28.6	18.3	31.4	(4.5)	21.7	25.9	B	18.3	A	16.4	A	1.17	1.1	0.10	5	13,014		
	POSKX	PRIMECAP Odyssey Stock	25.1	10.0	27.1	(7.1)	26.0	20.5	F	15.4	D	15.2	C	1.27	0.6	0.66	6	7,620		
	RUSTX	Russell Inv US Strategic Equity M	20.7	23.8	30.0	(9.4)	21.3	24.8	C	16.4	C	—	—	1.23	0.5	0.64	38	4,288		
✓	SNFXF	Schwab 1000 Index	26.1	20.7	31.4	(4.9)	21.7	26.0	B	18.3	B	16.2	B	1.20	1.2	0.05	4	14,528		
	SLADX	Selected American Shares D	18.1	11.9	31.6	(13.7)	22.2	20.3	F	12.9	F	13.2	F	1.41	0.5	0.67	12	1,986		
	STFGX	State Farm Growth	25.6	15.6	28.0	(5.3)	16.6	23.0	D	15.5	D	13.5	F	1.07	1.6	0.12	23	7,239		
	SSAQX	State Street US Core Equity Fund	26.4	23.8	32.2	(3.0)	20.5	27.4	A	19.3	A	16.6	A	1.16	0.9	0.14	—	7,216		
	FALCX	Strategic Advisers Large Cap	28.0	19.3	31.7	(5.8)	22.5	26.2	A	18.3	A	16.1	B	1.19	1.1	0.26	74	63,984		
	PRDGX	T. Rowe Price Dividend Growth	26.0	13.9	31.0	(1.1)	19.3	23.5	D	17.3	C	15.6	C	1.06	0.8	0.63	13	22,441		
✓	PREIX	T. Rowe Price Equity Index 500	28.5	18.2	31.2	(4.6)	21.5	25.8	B	18.2	B	16.3	A	1.17	1.1	0.18	14	34,613		
✓	POMIX	T. Rowe Price Total Equity Mkt Idx	25.4	19.8	30.7	(5.6)	20.8	25.2	B	17.5	B	16.0	B	1.21	1.0	0.22	10	2,660		
	PRCOX	T. Rowe Price U.S. Equity Research	28.0	19.8	32.5	(4.6)	23.7	26.6	A	19.1	A	16.7	A	1.19	0.7	0.43	36	9,380		
	TRULX	T. Rowe Price US Large-Cap Core	25.6	15.6	29.5	(3.4)	20.9	23.4	D	17.1	C	15.9	B	1.13	0.4	0.64	68	6,627		
✓	USSPX	USAA 500 Index Member	27.5	21.2	31.2	(4.7)	21.5	26.6	A	18.6	A	16.5	A	1.17	1.0	0.25	5	11,050		
✓	VSTIX	VALIC Company I Stock Index	28.3	18.0	31.1	(4.7)	21.4	25.7	B	18.1	B	16.2	B	1.17	1.3	0.29	4	6,624		
✓	VFIAX	Vanguard 500 Index Admiral	28.7	18.4	31.5	(4.4)	21.8	26.0	B	18.4	A	16.5	A	1.17	1.2	0.04	30	836,556		
✓	VDADX	Vanguard Dividend Apprec Idx Adm	23.6	15.5	29.7	(2.0)	22.2	22.8	D	17.3	C	14.4	D	1.03	1.5	0.08	25	82,588		
✓	VFTAX	Vanguard FTSE Social Index Admiral	27.7	22.7	33.9	(3.4)	24.2	28.0	A	20.3	A	18.1	A	1.21	0.9	0.14	4	16,053		
	VGIAX	Vanguard Growth & Income Adm	29.1	18.1	29.8	(4.6)	20.8	25.5	B	17.9	B	16.6	A	1.18	1.1	0.22	62	13,815		
✓	VLCAV	Vanguard Large Cap Index Admiral	27.0	21.0	31.4	(4.5)	22.0	26.4	A	18.7	A	16.6	A	1.18	1.2	0.05	3	42,001		
✓	VPMAX	Vanguard PRIMECAP Adm	21.9	17.3	27.9	(1.9)	29.6	22.3	D	18.4	A	17.6	A	1.15	0.7	0.31	5	74,547		
	VTCLX	Vanguard Tax-Mgd Capital App Adm	26.9	21.1	31.5	(5.0)	22.4	26.4	A	18.6	A	16.7	A	1.20	1.0	0.09	6	17,627		
✓	VTSAX	Vanguard Total Stock Mkt Idx Adm	25.7	21.0	30.8	(5.2)	21.2	25.8	B	18.0	B	16.3	A	1.22	1.2	0.04	8	1,339,126		
Large Growth			20.1	39.1	32.8	(1.4)	28.9	30.0	22.8	17.9	1.26	0.1	1.02	52	12,838					
	DREVX	BNY Mellon Large Cap Securities Inc	27.3	26.6	27.1	(1.2)	20.1	27.0	D	19.4	F	16.3	D	1.13	0.3	0.71	44	1,836		
	BIAGX	Brown Advisory Growth Equity Inv	18.9	32.4	40.5	5.0	30.4	30.3	C	24.8	B	17.3	D	1.20	0.0	0.82	25	3,623		
	BIAWX	Brown Advisory Sustainable Grth Inv	29.9	38.9	34.9	4.5	27.9	34.5	A	26.6	A	—	—	1.15	0.0	0.80	23	7,380		
	ELFNX	Elfun Trusts	24.3	25.1	35.6	(3.4)	25.6	28.2	D	20.7	D	17.7	C	1.18	0.8	0.18	25	3,965		
	FFIDX	Fidelity	33.2	26.4	33.5	(5.2)	23.8	31.0	B	21.4	D	17.1	D	1.09	0.3	0.47	34	8,419		
	FBGRX	Fidelity Blue Chip Growth	22.7	62.2	33.4	1.1	36.1	38.5	A	29.6	A	22.2	A	1.41	0.0	0.79	41	61,168		
	FDCAX	Fidelity Capital Appreciation	24.2	33.8	30.0	(4.9)	23.9	29.3	C	20.6	D	17.3	D	1.15	0.3	0.82	51	7,051		
	FDEQX	Fidelity Disciplined Equity	27.6	29.8	31.9	(10.1)	21.5	29.8	C	19.0	F	16.3	F	1.16	0.0	0.71	19	2,204		
	FDSVX	Fidelity Growth Discovery	23.0	43.5	33.8	(0.3)	34.7	33.2	A	26.0	A	19.5	A	1.19	0.2	0.79	51	3,598		
	FMAGX	Fidelity Magellan	27.0	28.3	31.2	(5.6)	26.5	28.8	D	20.6	D	17.7	C	1.12	0.0	0.79	56	32,611		
✓	FNCMX	Fidelity NASDAQ Composite Index	22.2	44.6	36.6	(3.2)	29.2	34.2	A	24.8	B	20.8	A	1.27	0.5	0.29	17	14,232		
	FOCPX	Fidelity OTC	25.0	46.8	39.2	(3.2)	38.6	36.7	A	27.9	A	22.2	A	1.29	0.0	0.80	28	31,595		
	FDSX	Fidelity Stock Selec All Cp	23.1	24.9	32.3	(8.6)	25.3	26.7	F	18.4	F	16.2	F	1.24	0.1	0.68	7	6,599		
	FTRNX	Fidelity Trend	22.9	47.0	35.9	(3.0)	29.4	34.9	A	25.2	B	19.8	A	1.20	0.0	0.73	45	3,584		
	GLCTX	Goldman Sachs LgCap Gr Insights Inv	29.7	32.0	29.5	(4.6)	29.5	30.4	C	22.3	C	18.9	B	1.25	0.1	0.66	214	1,563		
	JFRDX	Janus Henderson Forty D	22.9	39.1	36.8	1.4	29.5	32.7	B	25.2	B	20.0	A	1.15	0.1	0.80	31	22,597		
✓	JNRFX	Janus Henderson Research D	20.4	32.8	35.4	(2.8)	26.2	29.4	C	21.6	D	17.7	C	1.22	0.0	0.66	31	21,400		

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund Name	Total Return (%)					Annual Return (%)			Total Risk Index (x)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)					
			2021	2020	2019	2018	2017	3-Year												
								Fund Grade	Fund Grade	Fund Grade										
	LGILX	Laudus US Large Cap Growth	20.5	38.3	32.6	1.9	33.9	30.2	C	24.7	B	19.0	B	1.19	0.0	0.72	37	3,452		
✓	NGUAX	Neuberger Berman Guardian Inv	27.6	34.6	36.6	(6.9)	25.2	32.9	A	22.3	C	17.1	D	1.18	0.1	0.82	28	2,086		
	NICSX	Nicholas	26.6	18.9	33.5	(1.5)	17.5	26.2	F	18.4	F	15.8	F	1.15	0.2	0.72	17	3,886		
	POGRX	PRIMECAP Odyssey Growth	18.5	16.8	24.0	(4.5)	32.1	19.7	F	16.7	F	16.5	D	1.30	0.1	0.65	7	9,568		
	PRWAX	T. Rowe Price All-Cap Opportun	20.8	44.7	35.0	1.3	34.6	33.2	A	26.3	A	19.8	A	1.22	0.0	0.77	86	9,145		
	TRBCX	T. Rowe Price Blue Chip Growth	17.7	34.7	30.0	2.0	36.5	27.3	D	23.5	C	19.4	A	1.21	0.0	0.68	29	102,465		
	PRGFX	T. Rowe Price Growth Stock	20.0	36.9	30.8	(1.0)	33.6	29.1	C	23.2	C	19.1	B	1.25	0.0	0.64	33	74,226		
	THLCX	Thrivent Large Cap Growth S	22.6	42.9	32.0	1.9	28.2	32.2	B	24.7	B	19.2	B	1.26	0.0	0.77	40	2,277		
	USAUX	USAA Aggressive Growth	17.0	41.8	23.3	(0.8)	30.1	26.9	F	21.4	D	16.8	D	1.32	0.0	0.63	46	2,314		
✓	USNQX	USAA NASDAQ-100 Index	27.0	48.3	38.9	(0.4)	32.3	37.8	A	28.1	A	22.5	A	1.25	0.2	0.44	—	4,578		
✓	VCNIX	VALIC Co I NASDAQ-100 Index	26.9	47.9	38.7	(0.6)	32.3	37.6	A	27.9	A	22.5	A	1.25	0.3	0.51	8	1,013		
	VCBCX	VALIC Company I Blue Chip Growth	16.4	34.4	29.8	2.0	36.2	26.6	F	23.0	C	19.1	B	1.21	0.0	0.76	28	1,032		
	VCULX	VALIC Company I Growth	21.0	41.8	31.9	(2.8)	30.2	31.3	B	23.4	C	17.8	C	1.20	0.1	0.64	40	1,523		
✓	VHCAX	Vanguard Capital Opportun Adm	21.1	22.9	27.3	(3.7)	29.2	23.7	F	18.7	F	18.3	B	1.22	0.4	0.37	7	21,381		
✓	VIGAX	Vanguard Growth Index Admiral	27.3	40.2	37.2	(3.3)	27.8	34.8	A	24.8	B	19.3	A	1.24	0.5	0.05	6	185,683		
	VWUAX	Vanguard US Growth Admiral	12.5	58.7	33.5	0.7	31.7	33.6	A	25.9	A	20.1	A	1.41	0.1	0.28	41	54,330		
Large Value			26.0	3.3	25.5	(8.6)	16.1	17.7		11.6		12.4		1.31	1.3	0.98	64	6,026		
	BIGRX	AmericanCentury Discipl CorVal Inv	23.7	11.9	24.0	(6.9)	20.6	19.7	B	14.0	A	13.7	A	1.16	1.0	0.66	240	3,029		
	BIAVX	Brown Advisory BG Larg-Cap Val Inv	6.6	11.5	29.9	—	—	15.6	F	—	—	—	—	1.14	—	0.70	42	1,153		
	LCLIX	ClearBridge Large Cap Value 1	25.9	5.9	28.6	(8.8)	14.4	19.7	B	12.3	B	12.9	B	1.21	1.0	0.61	22	3,040		
	DODGX	Dodge & Cox Stock	31.7	7.2	24.8	(7.1)	18.3	20.8	A	14.1	A	15.6	A	1.51	1.2	0.52	21	91,916		
	FDGFX	Fidelity Dividend Growth	28.0	2.2	28.7	(7.2)	20.1	19.0	B	13.4	A	13.4	A	1.39	0.9	0.49	93	7,043		
	FEQTX	Fidelity Equity Dividend Income	22.2	1.8	27.3	(9.7)	14.1	16.6	D	10.3	D	11.8	D	1.31	2.0	0.60	71	6,015		
	FEQIX	Fidelity Equity-Income	24.4	6.8	27.9	(8.4)	13.4	19.3	B	12.0	B	12.5	C	1.13	1.4	0.60	50	8,013		
	FGRIX	Fidelity Growth & Income	25.9	8.0	30.2	(8.9)	16.9	21.0	A	13.5	A	14.1	A	1.26	2.0	0.59	16	8,101		
	FVDFX	Fidelity Value Discovery	24.8	7.8	24.1	(9.3)	14.2	18.6	B	11.6	C	13.2	B	1.26	1.1	0.75	36	3,365		
	HOVLX	Homestead Value	25.1	7.6	27.7	(6.4)	22.2	19.8	B	14.5	A	14.3	A	1.25	1.1	0.65	22	1,049		
✓	LCEIX	Invesco Diversified Dividend Inv	19.0	0.2	25.2	(7.7)	8.2	14.3	F	8.3	F	11.4	F	1.11	1.9	0.78	8	14,075		
	LLPFX	Longleaf Partners	23.6	10.3	14.8	(18.0)	15.5	16.1	D	8.2	F	8.9	F	1.58	0.9	0.79	37	1,804		
✓	NPRTX	Neuberger Berman Lg Cap Value Inv	28.1	14.5	23.9	(0.9)	13.4	22.0	A	15.3	A	14.6	A	1.44	1.2	0.79	89	7,801		
	PRFDX	T. Rowe Price Equity Income	25.7	1.3	26.6	(9.3)	16.2	17.2	C	11.2	C	11.9	D	1.35	1.6	0.65	24	19,335		
	TRVLX	T. Rowe Price Value	29.9	10.5	26.2	(9.4)	18.9	21.9	A	14.3	A	14.7	A	1.23	0.7	0.77	115	38,330		
	TLVIX	Thrivent Large Cap Value S	32.1	4.7	24.1	(8.5)	17.7	19.7	B	13.1	B	13.5	A	1.36	1.2	0.54	23	1,873		
	USISX	USAA Income Stock	26.5	0.3	23.6	(5.5)	16.6	16.2	D	11.6	C	12.2	C	1.15	2.0	0.70	—	3,012		
	VCIGX	VALIC Company I Dividend Value	21.9	0.5	23.5	(9.0)	18.1	14.8	F	10.2	D	11.7	D	1.23	1.9	0.69	64	1,429		
	VEIRX	Vanguard Equity-Income Adm	25.6	3.1	25.3	(5.6)	18.5	17.5	C	12.7	B	13.2	B	1.13	2.4	0.19	29	50,009		
✓	VHYAX	Vanguard High Div Yield Idx Adm	26.1	1.1	24.2	(5.9)	16.4	16.6	D	11.6	C	13.0	B	1.16	2.7	0.08	8	53,877		
✓	VVIAX	Vanguard Value Index Adm	26.5	2.3	25.8	(5.4)	17.1	17.6	C	12.5	B	13.7	A	1.23	2.1	0.05	10	137,288		
	VWNEX	Vanguard Windsor Admiral	28.1	7.5	30.5	(12.4)	19.2	21.6	A	13.4	A	14.2	A	1.43	1.5	0.19	33	23,304		
	VWNAX	Vanguard Windsor II Admiral	29.1	14.5	29.2	(8.5)	16.9	24.1	A	15.3	A	14.3	A	1.29	1.2	0.26	20	58,955		
Mid-Cap Blend			23.0	13.6	27.8	(10.9)	15.8	21.1		12.8		13.1		1.43	0.5	1.03	55	3,125		
✓	PESPX	BNY Mellon MidCap Index Inv	24.2	13.1	25.6	(11.5)	15.7	20.8	C	12.5	C	13.7	C	1.48	0.8	0.50	15	2,360		
✓	SMCPX	ClearBridge Mid Cap 1	29.0	16.5	33.2	(12.6)	13.1	26.0	A	14.6	B	14.5	A	1.40	0.0	0.86	30	2,657		
✓	NTIAX	Columbia Mid Cap Index A	24.2	13.1	25.7	(11.6)	15.7	20.9	C	12.5	C	13.7	C	1.48	0.7	0.45	14	3,270		
	FMEIX	Fidelity Mid Cap Enhanced Index	24.1	15.4	27.3	(11.7)	18.4	22.2	B	13.8	B	14.5	A	1.41	0.6	0.59	70	2,107		
	FMC SX	Fidelity Mid-Cap Stock	28.7	11.4	25.4	(6.5)	18.7	21.6	B	14.8	A	14.3	B	1.39	1.0	0.83	30	7,891		
✓	BRMAX	iShares Russell Mid-Cap Index Inv A	22.2	16.8	30.0	(9.2)	18.1	22.9	A	14.7	A	—	—	1.39	0.8	0.36	24	1,891		
✓	JACNX	Janus Henderson Contrarian D	21.0	27.9	43.2	(4.1)	5.4	30.4	A	17.5	A	15.6	A	1.42	0.3	0.72	37	5,116		
✓	MAMEX	Mutual of America Mid-Cap Eq Idx	24.6	13.5	26.0	(11.3)	16.0	21.2	C	12.9	C	14.0	B	1.48	1.0	0.15	13	2,117		
✓	NOMIX	Northern Mid Cap Index	24.6	13.5	25.9	(11.2)	16.0	21.2	C	12.9	C	14.0	B	1.48	1.0	0.15	19	2,575		
	TMSIX	Thrivent Mid Cap Stock S	28.2	21.9	24.8	(10.4)	18.9	25.0	A	15.8	A	16.7	A	1.49	0.1	0.76	48	3,871		
✓	VMIDX	VALIC Company I Mid Cap Index	24.3	13.3	25.7	(11.4)	15.9	21.0	C	12.7	C	13.9	B	1.48	0.9	0.35	18	3,808		
✓	VIMAX	Vanguard Mid Cap Index Admiral	24.5	18.2	31.0	(9.2)	19.3	24.5	A	15.9	A	15.1	A	1.36	1.1	0.05	26	165,030		
Mid-Cap Growth			12.2	41.3	33.9	(4.7)	25.4	27.9		20.0		16.0		1.43	0.1	1.11	56	5,082		
	MPMCX	BNY Mellon Mid Cap Multi-Strat M	19.2	22.9	30.8	(9.1)	18.7	24.2	D	15.6	F	14.3	F	1.38	0.1	0.90	32	2,718		
	FDEGX	Fidelity Growth Strategies	21.4	29.4	36.6	(7.0)	21.5	29.0	B	19.4	C	16.2	C	1.20	0.0	0.63	67	3,679		

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund Name	Total Return (%)					Annual Return (%)			Total Risk Index (x)	Yield (%)	Exp Ratio (%)	Port Turn- over (%)	Total Assets (\$ Mil)					
			2021	2020	2019	2018	2017	3-Year												
								Fund Grade	Fund Grade	Fund Grade										
	JANEX	Janus Henderson Enterprise D	17.3	20.3	35.2	(1.0)	26.5	24.0	D	19.0	D	16.9	B	1.34	0.3	0.80	12	22,221		
✓	NMANX	Neuberger Berman Mid Cap Grth Inv	12.7	39.4	33.6	(6.0)	25.3	28.0	C	19.9	C	15.4	D	1.36	0.0	0.83	42	2,032		
	NNTWX	Nicholas II N	21.2	15.4	34.4	(5.1)	25.2	23.4	F	17.4	D	14.7	F	1.25	0.0	0.90	20	1,179		
	PARNX	Parnassus Mid Cap Growth Investor	9.4	28.6	29.8	(9.7)	16.1	22.2	F	13.9	F	15.5	D	1.21	1.4	0.83	83	1,118		
✓	POAGX	PRIMECAP Odyssey Aggressive Grth	9.4	29.0	23.5	(6.9)	33.6	20.3	F	16.7	F	18.7	A	1.38	0.0	0.65	9	10,929		
✓	PRDMX	T. Rowe Price Diversified Mid Cap Gr	13.7	31.8	37.9	(3.1)	24.7	27.4	C	20.1	C	17.0	B	1.37	0.0	0.80	60	2,504		
✓	PEMX	T. Rowe Price Extend Eq Mkt Idx	12.3	30.8	27.7	(9.7)	18.0	23.3	F	14.9	F	14.8	D	1.58	0.7	0.25	36	1,284		
✓	RPMGX	T. Rowe Price Mid-Cap Growth	15.1	24.2	31.5	(2.0)	24.9	23.4	F	18.1	D	16.5	B	1.29	0.0	0.73	23	37,853		
✓	PRNHX	T. Rowe Price New Horizons	9.7	57.7	37.7	4.0	31.5	33.6	A	26.7	A	21.0	A	1.35	0.0	0.75	52	39,320		
✓	VEXAX	Vanguard Extended Market Idx Adm	12.5	32.2	28.0	(9.4)	18.1	23.9	F	15.3	F	15.0	D	1.59	1.1	0.06	19	109,809		
✓	VMGMX	Vanguard Mid-Cap Growth Idx Adm	20.5	34.5	33.9	(5.6)	21.8	29.4	B	20.1	C	16.5	B	1.33	0.3	0.07	22	25,450		
Mid-Cap Value			28.1	3.1	26.7	(13.7)	13.9	18.6		10.4		12.2		1.56	0.8	1.05	56	3,315		
	FLPSX	Fidelity Low-Priced Stock	24.5	9.3	25.7	(10.8)	20.7	19.6	B	13.0	A	13.1	B	1.31	1.4	0.65	21	32,759		
	FSMVX	Fidelity Mid Cap Value	34.0	1.0	23.6	(18.8)	17.0	18.7	C	9.7	D	12.6	C	1.57	1.3	0.44	67	1,657		
	FDVLX	Fidelity Value	35.4	9.3	31.6	(17.3)	15.7	24.9	A	13.2	A	14.2	A	1.81	1.3	0.57	77	9,666		
	FSLSX	Fidelity Value Strategies	33.3	8.2	34.6	(17.4)	19.2	24.8	A	13.8	A	13.8	A	1.66	0.9	0.76	72	1,437		
✓	JNMCX	Janus Henderson Mid Cap Value D	19.5	(1.4)	30.3	(13.3)	14.1	15.4	F	8.7	F	10.2	F	1.32	0.6	0.66	46	2,652		
	TRMCX	T. Rowe Price Mid-Cap Value	24.5	9.9	19.6	(10.6)	11.6	17.8	D	10.3	C	13.1	B	1.46	0.9	0.78	35	15,142		
✓	VMVAX	Vanguard Mid-Cap Value Idx Adm	28.8	2.5	28.0	(12.4)	17.0	19.1	C	11.6	B	13.6	A	1.47	1.8	0.07	39	28,602		
Small-Cap Blend			23.2	11.9	24.7	(12.2)	13.2	19.6		11.2		12.7		1.60	0.5	1.09	65	2,252		
✓	DISSX	BNY Mellon Small Cap Stock Idx Inv	26.3	10.9	22.3	(8.9)	12.4	19.6	C	11.9	C	14.0	A	1.60	0.8	0.50	27	1,914		
✓	NMSAX	Columbia Small Cap Index A	26.1	10.9	22.3	(9.0)	12.8	19.6	C	11.9	B	14.0	A	1.60	0.9	0.45	24	4,454		
	FSCRX	Fidelity Small Cap Discovery	35.7	6.9	27.3	(13.7)	7.9	22.7	A	11.4	C	13.5	B	1.74	0.1	0.61	33	3,496		
	FSLCX	Fidelity Small Cap Stock	20.2	13.8	29.5	(11.6)	13.8	21.0	B	12.3	B	12.5	D	1.62	0.2	0.88	123	1,584		
✓	MDSKX	iShares Russell 2000 Sm-Cp Idx Inv A	14.4	19.7	25.2	(11.2)	14.3	19.7	C	11.7	C	12.9	C	1.58	0.8	0.37	27	3,375		
✓	NSIDX	Northern Small Cap Index	14.7	19.5	25.2	(11.1)	14.6	19.7	C	11.8	C	13.0	C	1.58	0.8	0.15	21	1,571		
	PENNX	Royce Pennsylvania Mutual Invmt	22.0	14.1	26.6	(9.7)	16.2	20.8	B	13.1	A	12.3	D	1.53	0.1	0.95	32	2,151		
	SIVIX	State Street Instl Small-Cap Eq Inv	20.9	15.2	26.7	(9.7)	13.1	20.8	B	12.5	B	13.4	B	1.54	0.1	0.89	42	1,358		
	PRSVX	T. Rowe Price Small-Cap Value	25.5	12.5	25.8	(11.5)	13.4	21.1	B	12.3	B	13.1	C	1.46	0.3	0.80	28	14,272		
	TSCSX	Thrivent Small Cap Stock S	24.4	22.9	27.8	(10.4)	21.3	25.0	A	16.3	A	15.0	A	1.57	0.5	0.84	67	1,515		
✓	VCSLX	VALIC Company I Small Cap Index	14.4	19.5	25.1	(11.2)	14.4	19.6	C	11.7	C	13.0	C	1.58	0.8	0.42	14	1,307		
✓	VSMAX	Vanguard Small Cap Index Adm	17.7	19.1	27.4	(9.3)	16.2	21.3	B	13.5	A	14.2	A	1.53	1.2	0.05	22	137,811		
	VTMSX	Vanguard Tax-Mgd Small Cap Adm	27.1	11.1	23.3	(8.6)	13.1	20.3	B	12.4	B	14.4	A	1.58	1.2	0.09	31	9,122		
Small-Cap Growth			10.4	41.4	29.6	(4.7)	23.6	25.9		18.5		15.4		1.57	0.1	1.24	73	2,166		
	BUFSX	Buffalo Small Cap	4.8	66.4	41.0	(5.8)	27.1	35.0	A	24.1	A	17.0	B	1.68	0.0	1.01	63	1,163		
✓	LMPMX	ClearBridge Small Cap Growth 1	12.2	43.8	25.6	4.5	25.2	26.5	C	21.5	B	16.9	B	1.55	0.0	0.92	19	6,076		
	FCPGX	Fidelity Small Cap Growth	10.6	36.4	36.3	(4.6)	29.0	27.2	B	20.4	B	17.6	A	1.42	0.0	1.00	107	6,558		
✓	JANIX	Janus Henderson Triton D	7.1	28.5	28.4	(5.2)	27.0	20.9	F	16.3	D	15.3	C	1.51	0.0	0.80	24	11,310		
✓	JANVX	Janus Henderson Venture D	7.7	31.6	30.8	(6.6)	24.3	22.8	D	16.6	D	15.4	C	1.47	0.0	0.80	21	4,184		
	NBGNX	Neuberger Berman Genesis Inv	18.2	24.8	29.4	(6.7)	15.6	24.1	C	15.5	D	13.9	D	1.25	0.0	0.99	12	12,908		
	PRDSX	T. Rowe Price QM US Sm-Cap Gr Eq	11.3	23.8	32.8	(6.9)	22.1	22.3	D	15.8	D	15.5	C	1.34	0.0	0.78	35	9,810		
✓	OTCFX	T. Rowe Price Small-Cap Stock	17.1	25.1	33.6	(3.2)	15.3	25.1	C	16.9	C	15.8	C	1.35	0.0	0.88	20	11,739		
	VEXRX	Vanguard Explorer Adm	16.4	31.5	31.4	(2.4)	23.1	26.2	C	19.3	C	16.2	B	1.51	0.3	0.30	45	24,092		
✓	VSGAX	Vanguard Small Cap Grth Idx Adm	5.7	35.3	32.8	(5.7)	21.9	23.8	C	16.9	C	14.8	D	1.50	0.4	0.07	24	36,706		
Small-Cap Value			31.1	3.8	22.5	(15.3)	9.5	18.5		9.0		11.5		1.76	0.9	1.21	78	1,884		
	BOSVX	Bridgeway Omni Small-Cap Value N	48.0	0.8	13.9	(17.1)	6.0	19.3	B	8.3	D	12.4	B	1.98	1.8	0.60	21	1,291		
	FCPVX	Fidelity Small Cap Value	38.1	11.2	20.9	(15.0)	12.3	22.9	A	12.1	A	14.0	A	1.63	1.9	0.98	54	5,011		
	GTTTX	Goldman Sachs Sm Cp Val Insights Inv	33.2	0.2	23.4	(10.8)	7.4	18.1	C	9.5	C	12.0	C	1.68	0.7	0.96	187	1,208		
✓	JNPSX	Janus Henderson Small Cap Value D	22.7	(6.7)	26.1	(13.1)	12.7	13.0	F	7.2	D	10.2	D	1.44	0.8	0.84	53	3,711		
	NOSGX	Northern Small Cap Value	26.4	(2.3)	22.3	(13.7)	6.4	14.7	F	6.8	F	10.9	D	1.59	0.8	1.00	28	2,611		
✓	VSIAX	Vanguard Sm Cap Value Index Adm	28.1	5.8	22.8	(12.2)	11.8	18.5	C	10.3	B	13.3	A	1.65	1.8	0.07	26	50,086		
Communications Sector			8.7	24.5	23.8	(7.3)	9.4	18.5		11.0		11.6		1.15	1.0	1.05	82	1,146		
	FBMPX	Fidelity Select Communication Servs	16.0	35.4	32.6	(3.30)	12.6	27.7	A	17.8	A	17.8	A	1.32	0	0.77	63	1,285		
	PRMTX	T. Rowe Price Comm & Tech Investor	9.7	53.7	33.9	(1.80)	33.0	31.2	A	24.1	A	20.4	A	1.15	0	0.75	19	11,554		
Consumer Cyclical Sector			17.1	36.6	27.8	(5.4)	20.6	26.7		18.3		16.5		1.52	0.1	1.19	114	1,102		
	FSRPX	Fidelity Select Retailing	18.2	44.3	26.3	4.6	25.8	29.2	B	23.2	A	21.6	A	1.32	0	0.73	46	1,285		

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TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund Name	Total Return (%)					Annual Return (%)			Total Risk Index (x)	Yield (%)	Exp Ratio (%)	Port Turn- over (%)	Total Assets (\$ Mil)					
			2021	2020	2019	2018	2017	3-Year												
								Fund Grade	Fund Grade	Fund Grade										
Foreign Large Growth			7.0	25.3	28.7	(13.7)	32.0	19.7	14.2	10.1	1.11	0.7	1.09	46	12,014					
	PRITX	T. Rowe Price International Stock	1.5	14.6	27.9	(14.0)	28.2	14.2	F	10.4	F	8.4	F	1.13	0.8	0.79	28	14,867		
	VWILX	Vanguard International Grth Adm	(0.7)	59.7	31.5	(12.6)	43.2	27.7	A	21.1	A	14.0	A	1.34	0.9	0.32	25	67,774		
✓	VIAAX	Vanguard Intl Div Apprec Idx Adm	12.5	15.1	27.0	(11.3)	27.8	18.0	D	13.3	C	—	—	0.99	0.9	0.20	65	4,441		
Foreign Large Value			11.7	2.2	18.3	(16.5)	23.0	10.5	6.8	6.4	1.34	3.3	1.07	57	2,034					
	DODFX	Dodge & Cox International Stock	11.0	2.1	22.8	(18.0)	23.9	11.6	B	7.2	B	7.6	A	1.53	2.5	0.63	16	42,048		
	FIENX	Fidelity International Enhanced Idx	11.5	7.7	18.3	(14.7)	27.6	12.4	A	9.1	A	8.4	A	1.15	2.7	0.59	82	1,551		
✓	VIHAX	Vanguard Intl Hi Div Yld Adm	15.1	(0.7)	18.3	(12.4)	22.4	10.6	C	7.7	B	—	—	1.29	4.3	0.28	18	3,570		
Diversified Emerging Markets			(1.1)	21.2	21.8	(16.6)	36.4	13.2	10.5	6.1	1.30	1.5	1.27	63	4,137					
	FEMKX	Fidelity Emerging Markets	1.4	32.5	33.7	(18.0)	47.7	21.6	A	16.8	A	9.3	A	1.16	1.0	0.92	38	8,180		
✓	NOEMX	Northern Emerging Mkts Eq Index	(3.4)	17.6	18.3	(15.0)	37.3	10.4	D	9.4	C	5.1	D	1.25	2.9	0.30	75	2,188		
✓	SFGIX	Seafarer Overseas Gr & Inc Investor	(2.4)	22.2	23.0	(18.2)	26.0	13.6	B	8.6	D	—	—	1.21	2.0	1.02	47	1,946		
✓	VEMAX	Vanguard Emerg Mkts Stk Idx Adm	0.9	15.2	20.3	(14.6)	31.4	11.8	C	9.4	C	5.4	C	1.21	2.6	0.14	9	110,770		
Ultrashort Bond			0.1	1.5	3.0	1.6	1.4	1.5	1.5	1.2	0.12	0.6	0.49	79	4,143					
	BBBMX	BBH Limited Duration N	1.2	3.0	4.3	2.0	2.3	2.8	A	2.5	A	2.0	A	0.19	1.4	0.35	51	12,051		
	GPPOX	Goldman Sachs Sh-Tm Cnsv Inc Inv	0.0	1.2	3.0	2.1	1.4	1.4	C	1.5	C	—	—	0.09	0.2	0.32	79	4,999		
	NTAUX	Northern Tax-Advant U/S Fxd Inc	0.1	1.5	2.5	1.4	0.8	1.4	D	1.3	D	1.0	D	0.05	0.5	0.25	79	4,294		
	NUSFX	Northern Ultra-Short Fixed Income	0.0	2.3	3.7	1.5	1.5	2.0	A	1.8	A	1.5	B	0.11	0.6	0.26	74	6,572		
	PYLMX	Payden Limited Maturity	0.3	1.8	3.3	1.8	1.6	1.8	B	1.8	B	1.3	B	0.14	0.6	0.25	60	2,178		
	TCUYX	Trust For Credit Unions U-S Dur Inv	0.0	1.5	2.5	1.2	0.7	1.3	D	1.2	F	0.7	F	0.04	0.3	0.30	26	2,906		
	USIAX	UBS Ultra Short Income A	(0.1)	0.8	2.8	—	—	1.1	D	—	—	—	—	0.08	0.1	0.35	64	2,165		
	VUSFX	Vanguard Ultra-Short-Term Adm	0.2	2.1	3.4	2.1	1.4	1.9	B	1.8	A	—	—	0.07	0.6	0.10	60	21,500		
Short-Term Bond			(0.0)	4.1	4.7	0.8	1.8	2.9	2.3	1.9	0.20	1.4	0.71	133	5,528					
	BATAX	BlackRock Alloc Target Shrs Ser A	2.7	3.0	6.8	2.6	6.4	4.1	A	4.3	A	—	—	0.48	2.4	0.02	26	2,472		
	BRAMX	BlackRock Allocation Tgt Shrs Ser M	(0.7)	5.0	7.1	1.1	2.6	3.7	A	3.0	A	2.9	A	0.12	2.1	0.00	1,500	1,262		
✓	CMGAX	BlackRock Low Duration Inv A1	(0.4)	3.4	4.7	0.9	1.9	2.5	D	2.1	D	2.0	B	0.21	1.1	0.52	213	8,661		
	FSHBX	Fidelity Short-Term Bond	(0.7)	3.7	4.2	1.2	1.2	2.4	D	1.9	D	1.5	D	0.11	0.9	0.45	64	3,114		
✓	FPNIX	FPA New Income	0.8	2.5	3.8	2.3	2.7	2.4	D	2.4	B	1.9	C	0.12	1.2	0.47	81	11,547		
	GSSRX	Goldman Sachs Short Duration Inv	(0.9)	5.8	6.8	0.0	1.6	3.9	A	2.6	B	—	—	0.24	1.4	0.49	253	2,710		
	PYSBX	Payden Low Duration Fund	(0.1)	3.5	4.1	1.0	1.5	2.5	D	2.0	D	1.8	C	0.17	0.9	0.43	138	1,597		
	PRWBX	T. Rowe Price Short-Term Bond	(0.2)	4.5	4.3	1.4	1.3	2.8	C	2.2	C	1.7	D	0.16	1.2	0.40	49	5,566		
	THLIX	Thrivent Limited Maturity Bond S	0.2	4.1	4.7	0.9	2.4	3.0	C	2.4	B	2.2	B	0.19	1.4	0.43	169	1,719		
	USSBX	USAA Short-Term Bond	1.1	4.5	5.0	1.2	2.3	3.5	B	2.8	A	2.4	B	0.22	2.2	0.52	—	2,862		
✓	VBIRX	Vanguard Short-Term Bd Idx Adm	(1.0)	4.7	4.9	1.3	1.2	2.8	C	2.2	C	1.7	D	0.10	1.2	0.07	49	75,572		
✓	VSCSX	Vanguard Short-Term Corp Idx Adm	(0.4)	5.1	6.8	0.9	2.5	3.8	A	2.9	A	2.8	A	0.23	1.6	0.07	42	49,345		
	VFSUX	Vanguard Sh-Tm Invest-Grd Adm	(0.3)	5.2	5.8	1.0	2.1	3.5	B	2.7	A	2.5	A	0.19	1.7	0.10	89	78,666		
Intermediate Core Bond			(1.5)	8.1	8.4	(0.5)	3.5	4.9	3.5	3.0	0.25	1.6	0.61	390	12,658					
	FTHRX	Fidelity Intermediate Bond	(1.3)	7.2	7.2	0.5	2.3	4.3	F	3.1	D	2.7	D	0.21	1.6	0.45	102	4,074		
	FBNDX	Fidelity Investment Grade Bond	(0.9)	9.9	9.8	(0.4)	3.9	6.2	A	4.4	A	3.6	A	0.25	1.6	0.45	40	10,051		
	FMSFX	Fidelity Mortgage Securities	(1.0)	4.4	6.4	0.8	2.3	3.2	F	2.5	F	2.5	F	0.11	0.5	0.45	1,032	1,089		
	GDFTX	Goldman Sachs Core Fixed Inc Inv	(1.9)	9.8	9.6	(0.6)	3.4	5.7	A	3.9	B	3.3	B	0.29	1.9	0.46	575	2,075		
✓	BMOAX	iShares US Aggregate Bond Idx Inv A	(2.1)	7.3	8.4	(0.5)	3.1	4.4	D	3.2	D	2.5	F	0.23	1.7	0.35	186	2,593		
	MABDX	Mutual of America Bond	(2.5)	6.4	7.6	0.2	3.6	3.7	F	3.0	F	3.1	C	0.22	1.5	0.45	29	2,047		
✓	NOBOX	Northern Bond Index	(1.6)	7.3	8.6	(0.2)	3.5	4.7	D	3.4	C	2.8	D	0.23	2.1	0.15	75	3,076		
	PRCIX	T. Rowe Price New Income	(0.6)	5.7	9.3	(0.6)	4.0	4.7	C	3.5	C	2.9	C	0.33	1.6	0.41	126	20,821		
	PBDIX	T. Rowe Price QM U.S. Bond Idx	(1.5)	8.2	8.5	0.0	3.8	5.0	C	3.7	B	3.0	C	0.25	1.8	0.25	225	1,567		
	VCOBX	Vanguard Core Bond Admiral	(1.5)	10.4	9.6	(0.9)	3.9	6.1	A	4.2	A	—	—	0.25	1.2	0.10	473	5,978		
✓	VBILX	Vanguard Interm-Term Bd Idx Adm	(2.4)	9.8	10.2	(0.2)	3.8	5.7	A	4.1	A	3.5	A	0.29	1.9	0.07	55	38,952		
✓	VBTIX	Vanguard Total Bond Mkt Idx Adm	(1.7)	7.7	8.7	0.0	3.6	4.8	C	3.6	C	2.9	C	0.24	1.9	0.05	79	317,762		
Long-Term Bond			(0.9)	14.1	19.6	(5.2)	11.1	10.5	7.3	6.1	0.69	3.2	0.63	76	4,676					
✓	VBLAX	Vanguard Long-Term Bond Idx Adm	(2.7)	16.2	19.1	(4.4)	10.9	10.5	D	7.4	D	5.7	D	0.70	2.8	0.07	48	11,687		
✓	VLTIX	Vanguard Long-Term Corp Bd Idx Adm	(1.2)	13.7	23.2	(6.9)	12.4	11.4	B	7.7	C	6.5	B	0.77	3.0	0.07	36	6,031		
	VWETX	Vanguard Long-Term Invest-Grd Adm	(2.3)	15.5	20.5	(5.9)	12.0	10.8	C	7.5	C	6.6	B	0.70	3.1	0.12	30	21,155		
Short Government			(1.2)	3.4	3.4	1.0	0.5	1.8	1.4	0.9	0.09	1.1	0.71	208	1,285					
	TCUEX	Trust For Credit Unions Short Dur Inv	(1.1)	4.0	4.3	1.2	0.9	2.3	A	1.8	A	1.1	C	0.09	0.5	0.28	311	1,260		
	VSGDX	Vanguard Short-Term Federal Adm	(0.5)	4.5	4.2	1.4	0.8	2.7	A	2.0	A	1.5	A	0.08	0.6	0.10	663	8,369		

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund Name	Total Return (%)					Annual Return (%)			Total Risk Index (x)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)					
			2021	2020	2019	2018	2017	Fund Grade												
								3-Year	5-Year	10-Year										
✓	VSBSX	Vanguard Short-Term Treas Idx Adm	(0.7)	3.1	3.5	1.5	0.4	2.0	B	1.5	B	1.0	C	0.08	0.3	0.07	66	17,316		
	VFIRX	Vanguard Short-Term Treasury Adm	(0.8)	4.1	3.7	1.5	0.4	2.3	A	1.8	A	1.2	B	0.09	0.4	0.10	357	7,593		
Intermediate Government			(1.8)	5.8	5.8	0.4	1.6	3.2		2.3		1.8		0.17	1.2	0.73	448	4,186		
✓	LUTAX	Columbia US Treasury Index A	(2.7)	7.6	6.4	0.5	2.0	3.7	B	2.7	B	1.7	D	0.29	1.0	0.32	40	1,497		
	FGMNX	Fidelity GNMA	(0.8)	3.7	5.7	0.6	1.7	2.8	D	2.2	C	2.1	B	0.09	0.7	0.45	593	3,504		
	FGOVX	Fidelity Government Income	(2.1)	6.8	6.4	0.6	2.2	3.6	B	2.7	B	2.1	B	0.25	0.8	0.45	223	3,864		
	PRGMX	T. Rowe Price GNMA	(2.2)	4.2	5.2	0.6	1.2	2.3	F	1.8	F	1.7	D	0.11	0.6	0.50	997	1,136		
	USGNX	USAA Government Securities	(1.0)	5.3	5.6	1.0	1.3	3.2	C	2.4	C	1.9	C	0.14	1.9	0.41	15	1,118		
	VFIJX	Vanguard GNMA Adm	(1.0)	3.8	5.9	1.0	2.0	2.9	D	2.3	C	2.2	A	0.11	0.9	0.11	638	23,427		
	VFIUX	Vanguard Inter-Term Treas Adm	(2.2)	8.3	6.4	1.1	1.7	4.1	A	3.0	A	2.2	A	0.23	1.0	0.10	309	6,422		
✓	VSIGX	Vanguard Inter-Term Trs Idx Adm	(2.6)	7.6	6.3	1.3	1.6	3.7	B	2.8	B	2.1	B	0.24	1.1	0.07	33	13,786		
✓	VMBSX	Vanguard Mortgage-Bkd Secs Idx Adm	(1.3)	3.7	6.2	0.9	2.3	2.8	D	2.3	C	2.1	B	0.12	1.0	0.07	316	16,857		
Long Government			(5.0)	18.7	14.7	(2.3)	9.4	8.9		6.7		4.6		0.94	1.9	0.38	123	3,087		
	TCUEX	Trust For Credit Unions Short Dur Inv	(1.1)	4.0	4.3	1.2	0.9	2.3	A	1.8	A	1.1	C	0.09	0.5	0.28	311	1,260		
	VSGDX	Vanguard Short-Term Federal Adm	(0.5)	4.5	4.2	1.4	0.8	2.7	A	2.0	A	1.5	A	0.08	0.6	0.10	663	8,369		
✓	VSBSX	Vanguard Short-Term Treas Idx Adm	(0.7)	3.1	3.5	1.5	0.4	2.0	B	1.5	B	1.0	C	0.08	0.3	0.07	66	17,316		
	VFIRX	Vanguard Short-Term Treasury Adm	(0.8)	4.1	3.7	1.5	0.4	2.3	A	1.8	A	1.2	B	0.09	0.4	0.10	357	7,593		
Muni National Short			0.3	2.4	3.3	1.1	1.9	2.0		1.8		1.3		0.13	0.8	0.65	44	2,771		
	FSTFX	Fidelity Limited Term Muni Income	0.4	3.3	4.2	1.3	2.4	2.6	B	2.3	B	1.7	B	0.15	1.3	0.37	19	3,667		
	GDIRX	Goldman Sachs Short Dur T/F Inv	0.3	2.4	3.6	2.4	1.7	2.1	C	2.1	B	1.5	B	0.11	0.9	0.43	20	13,573		
	USMSX	JPMorgan Ultra-Short Municipal A	(0.1)	0.8	1.9	1.0	0.7	0.8	F	0.8	F	—	—	0.04	0.1	0.45	—	4,496		
	PRFSX	T. Rowe Price Tax-Free Shrt-Interm	0.2	3.3	3.6	1.1	1.7	2.4	B	2.0	B	1.5	B	0.13	1.2	0.45	58	2,152		
	VMLUX	Vanguard Ltd-Term Tx-Ex Adm	0.5	3.4	4.0	1.6	2.1	2.6	B	2.3	B	1.7	B	0.12	1.3	0.09	37	39,193		
	VWSUX	Vanguard Short-Term Tx-Ex Adm	0.3	1.9	2.5	1.7	1.1	1.5	D	1.5	D	1.1	D	0.05	0.7	0.09	53	23,176		
Muni National Intermediate			1.7	4.2	6.7	0.8	4.6	4.2		3.6		3.1		0.28	1.8	0.71	31	3,342		
	TWTIX	American Century IntTm Tx-Fr Bd Inv	2.0	4.8	6.7	0.9	4.8	4.5	B	3.8	B	3.0	D	0.28	2.1	0.47	28	4,318		
	MPNIX	BNY Mellon Natl Interm Muni Bd M	1.2	4.7	7.0	0.9	4.4	4.3	C	3.6	C	3.0	C	0.28	1.9	0.50	47	2,853		
	BIAEX	Brown Advisory Tax Exempt Bond Inv	2.8	3.4	7.5	2.2	4.9	4.5	B	4.1	B	—	—	0.35	2.5	0.46	47	1,231		
	FLTMX	Fidelity Interm Muni Inc	1.1	4.5	6.5	1.2	4.5	4.1	C	3.6	C	3.0	C	0.25	1.8	0.34	18	10,579		
	GUIRX	Goldman Sachs Dynamic Munic Inc Inv	3.1	3.8	7.6	3.1	5.8	4.8	A	4.7	A	4.2	A	0.38	2.2	0.47	6	11,416		
	NOITX	Northern Intermediate Tax-Exempt	0.7	4.7	6.5	0.8	3.9	3.9	D	3.3	D	2.9	D	0.23	1.7	0.46	83	3,020		
	RBCUX	Russell Inv Tax-Exempt Bond M	2.3	4.2	7.2	1.6	4.7	4.5	B	4.0	B	3.2	B	0.28	2.3	0.43	43	4,480		
	PRSMX	T. Rowe Price Summit Muni Intm Inv	1.5	4.5	6.5	0.8	4.2	4.1	C	3.5	C	3.1	C	0.24	2.0	0.50	7	6,945		
	USATX	USAA Tax Exempt Intermediate-Term	2.1	4.7	7.0	1.2	5.8	4.6	B	4.1	B	3.6	B	0.29	2.4	0.48	—	5,219		
	VWUIX	Vanguard Inter-Term Tx-Ex Adm	1.2	5.2	6.9	1.3	4.6	4.4	B	3.8	B	3.4	B	0.24	2.1	0.09	18	88,773		
✓	VTEAX	Vanguard Tax-Exempt Bd Idx Adm	1.4	5.0	7.4	0.9	5.0	4.6	B	3.9	B	—	—	0.26	1.6	0.09	11	15,907		
Muni National Long			2.6	5.0	8.1	0.5	5.8	5.2		4.4		4.1		0.36	2.2	0.83	34	3,472		
	ELFTX	Elfun Tax-Exempt Income	1.4	4.7	7.1	0.9	4.7	4.4	F	3.8	F	3.5	F	0.27	3.1	0.21	41	1,248		
	FHIGX	Fidelity Municipal Income	2.8	4.6	8.5	0.8	6.7	5.3	B	4.7	B	4.2	C	0.35	2.4	0.45	16	5,122		
	FTABX	Fidelity Tax-Free Bond	2.6	5.0	8.6	0.8	6.4	5.4	B	4.7	B	4.2	C	0.35	2.4	0.25	19	4,716		
	NOTEX	Northern Tax-Exempt	1.3	5.1	7.6	0.6	4.8	4.6	D	3.9	F	3.8	D	0.29	1.9	0.46	92	1,936		
	PRINX	T. Rowe Price Summit Muni Inc Inv	3.2	4.6	7.8	0.4	5.9	5.2	C	4.3	C	4.3	B	0.36	2.1	0.50	24	3,007		
	PRTAX	T. Rowe Price Tax-Free Income Inv	2.8	4.9	7.2	0.7	5.2	5.0	C	4.1	D	3.9	D	0.33	2.4	0.53	15	2,878		
	TMBIX	Thrivent Municipal Bond S	2.2	5.0	7.3	0.5	4.7	4.8	D	3.9	D	3.7	D	0.30	2.9	0.54	29	1,643		
	USTEX	USAA Tax Exempt Long-Term	3.6	5.2	7.5	0.8	5.8	5.4	B	4.5	B	4.4	B	0.35	2.7	0.48	—	2,422		
	VWALX	Vanguard High-Yield Tax-Exempt Adm	3.9	5.5	9.3	1.4	7.9	6.2	A	5.6	A	5.0	A	0.38	2.9	0.09	17	19,073		
	VWLUX	Vanguard Lg-Tm Tax-Exmpt Adm	2.3	6.3	8.6	1.0	6.5	5.7	A	4.9	A	4.5	B	0.31	2.6	0.09	14	17,415		
✓	SMMOX	Western Asset Managed Munis 1	3.3	4.3	7.4	0.6	5.6	5.0	C	4.2	D	4.0	C	0.40	2.6	0.51	27	4,929		
Inflation-Protected Bond			5.5	9.7	7.3	(1.6)	2.4	7.5		4.6		2.5		0.28	3.9	0.64	81	4,655		
	TRBFX	T. Rowe Price Ltd Dur Infl Focus Bd	5.6	5.7	5.2	0.3	0.8	5.5	F	3.5	F	1.8	F	0.17	0.4	4.00	137	9,837		
	VAIPX	Vanguard Inflat-Protected Secs Adm	5.7	11.0	8.2	(1.4)	2.9	8.2	B	5.2	B	3.0	A	0.25	0.1	5.10	48	41,091		
✓	VTAPX	Vanguard Sh-Tm Infl-Prot Sec Idx Adm	5.3	5.0	4.8	0.5	0.8	5.0	F	3.3	F	—	—	0.12	0.1	4.70	19	59,017		
High-Yield Bond			5.0	5.2	13.1	(2.8)	6.8	7.7		5.3		5.8		0.62	4.4	0.98	81	2,651		
	FAGIX	Fidelity Capital & Income	11.7	10.2	18.9	(5.8)	11.7	13.5	A	9.0	A	8.6	A	0.83	3.3	0.68	37	15,238		
	SPHIX	Fidelity High Income	4.2	2.4	14.2	(2.5)	8.6	6.8	D	5.3	C	5.8	C	0.61	4.7	0.70	62	4,682		
	GSHTX	Goldman Sachs High Yield Inv	4.1	5.6	15.3	(3.6)	5.9	8.2	B	5.3	C	5.9	C	0.68	4.8	0.76	71	2,140		

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund Name	Total Return (%)					Annual Return (%)			Total Risk Index (x)	Yield (%)	Exp Ratio (%)	Port Turn- over (%)	Total Assets (\$ Mil)					
			2021	2020	2019	2018	2017	3-Year												
								Fund Grade	Fund Grade	Fund Grade										
✓	JNHYX	Janus Henderson High-Yield D	5.8	5.5	15.4	(3.0)	6.2	8.8	A	5.8	B	6.2	B	0.67	4.7	0.76	120	1,178		
✓	PRHYX	T. Rowe Price High Yield	5.2	5.0	14.7	(3.3)	7.4	8.2	B	5.6	B	6.4	B	0.62	5.1	0.70	55	8,410		
	USHYX	USAA High Income	5.6	3.7	13.1	(3.5)	7.2	7.4	D	5.1	D	6.1	B	0.74	4.8	0.76	—	1,285		
	VWEAX	Vanguard High-Yield Corporate Adm	3.8	5.4	15.9	(2.9)	7.1	8.2	B	5.7	B	6.2	B	0.54	4.2	0.13	38	29,291		
Allocation—15% to 30% Equity			7.6	11.6	(3.2)	7.0	6.2	5.1		5.7		4.9		0.45	2.2	0.95	66	1,053		
	FASIX	Fidelity Asset Manager 20%	4.0	8.6	10.6	(1.6)	7.0	7.7	D	5.6	C	4.9	C	0.35	1.4	0.51	25	7,022		
	THYFX	Thrivent Diversified Income Plus S	6.6	7.0	13.4	(2.9)	9.2	8.9	B	6.5	A	6.8	A	0.56	2.3	0.72	156	1,248		
Allocation—30% to 50% Equity			8.6	9.0	15.4	(4.6)	10.5	10.9		7.5		6.8		0.61	2.3	0.99	61	1,015		
	AOCIX	AmericanCentury OneChoice Cnsv Inv	9.0	12.8	16.1	(4.9)	11.1	12.6	A	8.6	A	7.4	B	0.60	3.5	0.79	18	1,461		
	FTANX	Fidelity Asset Manager 30%	6.0	11.1	13.5	(2.9)	9.4	10.2	D	7.3	C	6.3	D	0.46	1.5	0.52	18	3,015		
	FFANX	Fidelity Asset Manager 40%	8.0	13.1	15.8	(4.1)	11.8	12.3	A	8.7	A	7.5	B	0.57	1.5	0.52	22	2,728		
	GKIRX	Goldman Sachs Income Builder Inv	10.8	9.8	19.7	(4.7)	8.2	13.3	A	8.5	A	8.1	A	0.68	3.2	0.56	47	2,431		
	TRRIX	T. Rowe Price Retirement Balanced	8.5	11.4	15.3	(3.3)	10.4	11.7	B	8.3	B	7.0	C	0.58	2.0	0.49	35	2,192		
	PRSIK	T. Rowe Price Spectrum Cnsv Allc	7.1	11.7	15.1	(3.0)	12.8	11.3	C	8.5	A	7.7	A	0.58	1.2	0.60	62	2,700		
	TCAIX	Thrivent Moderately Cnsv Alloc S	6.8	10.4	14.9	(3.5)	9.3	10.7	C	7.4	C	6.8	C	0.49	1.7	0.78	159	1,337		
	VTMFX	Vanguard Tax-Mgd Balanced Adm	13.1	13.3	18.0	(1.4)	12.6	14.8	A	10.9	A	9.7	A	0.61	1.4	0.09	20	8,542		
	VWIAK	Vanguard Wellesley Income Admiral	8.6	8.5	16.5	(2.5)	10.3	11.1	C	8.1	B	7.7	A	0.50	2.5	0.16	39	67,267		
Allocation—50% to 70% Equity			13.5	12.2	19.6	(5.6)	13.9	15.0		10.4		9.4		0.79	1.6	1.05	67	9,664		
	DODBX	Dodge & Cox Balanced	19.3	7.9	19.6	(4.6)	12.6	15.4	C	10.6	C	12.0	A	1.05	1.5	0.53	54	15,025		
	FASMX	Fidelity Asset Manager 50%	9.9	14.7	18.3	(5.4)	14.1	14.2	D	10.0	C	8.6	D	0.68	1.5	0.62	17	12,012		
	FSANX	Fidelity Asset Manager 60%	11.9	16.1	20.7	(6.6)	16.4	16.2	B	11.2	B	9.7	C	0.79	1.3	0.68	19	4,617		
	FBALX	Fidelity Balanced	18.3	22.4	24.4	(4.0)	16.5	21.7	A	15.0	A	12.5	A	0.89	0.8	0.51	40	49,049		
	FPURX	Fidelity Puritan	18.9	20.6	21.3	(4.2)	18.7	20.2	A	14.6	A	12.4	A	0.78	0.9	0.51	58	35,119		
✓	JANBX	Janus Henderson Balanced D	17.2	14.3	22.5	0.6	18.5	18.0	A	14.4	A	11.7	A	0.73	0.8	0.71	60	28,784		
	MAPOX	Mairs & Power Balanced Inv	18.3	10.4	20.3	(2.8)	11.9	16.3	B	11.3	B	10.8	A	0.79	1.4	0.71	16	1,025		
	OAKBX	Oakmark Equity & Income Investor	21.6	8.7	19.3	(8.3)	14.5	16.4	B	10.6	C	9.8	C	1.06	0.8	0.84	14	7,868		
	STFBX	State Farm Balanced	17.5	13.7	21.4	(3.5)	11.4	17.5	A	11.7	B	9.8	C	0.77	1.8	0.14	22	2,498		
	RPBAX	T. Rowe Price Balanced	13.4	14.6	20.7	(4.9)	18.0	16.2	B	12.0	A	10.4	B	0.80	1.3	0.58	76	5,402		
✓	PRWCX	T. Rowe Price Capital Appreciation	18.5	18.2	24.6	0.6	15.4	20.4	A	15.2	A	13.8	A	0.81	0.9	0.69	87	53,898		
	TRPBK	T. Rowe Price Spectrum Moder Alloc	10.6	14.5	19.4	(4.5)	17.3	14.8	C	11.1	B	10.0	B	0.77	1.0	0.61	60	2,916		
	TMAIX	Thrivent Moderate Allocation S	12.3	13.5	18.5	(4.6)	12.6	14.7	C	10.2	C	9.2	C	0.72	1.5	0.81	120	3,730		
	VLSMX	VALIC Co I Moderate Gr Lifestyle	13.8	12.5	20.6	(7.0)	13.6	15.6	C	10.3	C	9.2	C	0.81	1.9	0.74	15	1,199		
	VBIAX	Vanguard Balanced Index Adm	14.2	16.4	21.8	(2.9)	13.9	17.4	A	12.4	A	11.0	A	0.74	1.4	0.07	60	59,828		
	VWENX	Vanguard Wellington Admiral	19.1	10.7	22.6	(3.3)	14.8	17.4	A	12.4	A	11.5	A	0.76	1.7	0.16	51	123,856		
Allocation—70% to 85% Equity			15.9	12.5	21.6	(7.5)	17.1	16.6		11.4		10.1		0.97	1.8	1.06	54	10,741		
	FASGX	Fidelity Asset Manager 70%	14.0	17.2	22.8	(7.7)	18.7	17.9	B	12.5	B	10.7	B	0.90	1.3	0.67	20	7,369		
	FFNOX	Fidelity Multi-Asset Index	17.1	16.3	25.1	(6.6)	19.3	19.4	A	13.7	A	12.1	A	1.01	1.8	0.12	16	8,900		
	FSDIX	Fidelity Strategic Dividend & Income	19.0	11.3	22.5	(4.5)	12.2	17.5	C	11.7	C	11.5	A	0.92	2.1	0.70	55	6,020		
	TRSGX	T. Rowe Price Spectrum Mod Gr Allc	14.1	16.7	23.3	(6.1)	21.9	18.0	B	13.5	A	12.1	A	0.96	0.7	0.77	55	4,088		
Allocation—85%+ Equity			18.2	17.2	25.6	(9.1)	21.1	20.2		13.7		11.8		1.15	1.8	1.16	43	3,030		
	FAMRX	Fidelity Asset Manager 85%	17.1	19.4	26.3	(9.2)	22.3	20.9	B	14.4	B	12.4	B	1.06	1.1	0.70	18	4,172		
Target-Date 2020			8.2	10.8	16.5	(4.4)	12.7	11.9		8.5		8.0		0.60	2.3	0.64	40	3,295		
	FPIFX	Fidelity Freedom Index 2020 Investor	8.4	12.7	18.2	(3.9)	13.9	13.0	B	9.6	A	8.0	C	0.61	1.5	0.12	28	8,972		
	VTWNX	Vanguard Target Retirement 2020	8.2	12.0	17.6	(4.2)	14.1	12.5	B	9.3	B	8.7	B	0.60	2.2	0.13	5	24,766		
Target-Date 2025			9.4	11.6	18.0	(5.2)	14.4	13.0		9.3		8.7		0.67	2.4	0.67	38	4,216		
	LILAX	BlackRock LifePath Index 2025 Inv A	8.6	12.2	18.6	(5.1)	14.0	13.0	C	9.3	C	8.3	D	0.65	1.8	0.39	16	6,952		
	FQIFX	Fidelity Freedom Index 2025 Investor	9.5	13.6	19.7	(4.5)	15.1	14.2	B	10.4	B	9.0	C	0.68	1.5	0.12	26	14,114		
	VTTVX	Vanguard Target Retirement 2025	9.8	13.3	19.6	(5.2)	15.9	14.2	B	10.4	B	9.6	A	0.72	1.9	0.13	7	40,672		
Target-Date 2030			11.5	12.9	20.2	(6.2)	16.7	14.8		10.6		9.6		0.79	2.5	0.69	36	5,097		
	LINAX	BlackRock LifePath Index 2030 Inv A	11.1	12.7	20.8	(5.9)	16.0	14.8	C	10.6	D	9.3	D	0.77	1.8	0.39	14	11,352		
	FXIFX	Fidelity Freedom Index 2030 Investor	10.8	14.3	22.1	(5.5)	18.0	15.7	B	11.5	B	9.8	C	0.79	1.5	0.12	26	17,227		
	VTHRX	Vanguard Target Retirement 2030	11.4	14.1	21.1	(5.9)	17.5	15.4	C	11.2	B	10.4	B	0.80	1.9	0.14	6	36,525		
Target-Date 2035			13.8	14.0	22.2	(7.1)	18.5	16.6		11.7		10.5		0.90	2.6	0.70	33	4,394		
	LIJAX	BlackRock LifePath Index 2035 Inv A	13.5	13.3	22.8	(6.6)	17.9	16.4	C	11.7	C	10.1	D	0.89	1.8	0.39	10	7,262		
	FIHFX	Fidelity Freedom Index 2035 Investor	13.7	15.5	25.0	(6.8)	20.3	18.0	B	13.0	A	10.9	C	0.95	1.5	0.12	24	14,957		
	VTHHX	Vanguard Target Retirement 2035	13.0	14.8	22.4	(6.6)	19.1	16.7	C	12.1	C	11.1	B	0.89	2.0	0.14	6	37,476		

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund Name	Total Return (%)					Annual Return (%)			Total Risk Index (x)	Yield (%)	Exp Ratio (%)	Port Turn- over (%)	Total Assets (\$ Mil)			
			2021	2020	2019	2018	2017	Fund Grade	Fund Grade	Fund Grade								
			2021	2020	2019	2018	2017											
		Target-Date 2040	15.5	14.8	23.5	(7.7)	19.6	17.8		12.5	11.1	0.99	2.6	0.71	32	4,175		
	LIKAX	BlackRock LifePath Index 2040 Inv A	15.7	13.8	24.6	(7.3)	19.6	17.9	C	12.7	C	10.9	D	1.01	1.8	0.39	9	9,722
	FBIFX	Fidelity Freedom Index 2040 Investor	15.9	16.5	26.1	(7.2)	20.6	19.4	A	13.7	A	11.3	C	1.04	1.5	0.12	20	14,698
	VFORX	Vanguard Target Retirement 2040	14.6	15.5	23.9	(7.3)	20.7	17.9	C	12.9	B	11.7	B	0.97	2.0	0.14	7	28,775
		Target-Date 2045	16.7	15.2	24.3	(8.1)	20.3	18.6		13.0	11.4	1.04	2.7	0.71	30	3,168		
	LIHAX	BlackRock LifePath Index 2045 Inv A	17.4	14.3	25.9	(7.9)	20.8	19.1	C	13.5	B	11.5	C	1.09	1.8	0.39	7	5,758
	FIOFX	Fidelity Freedom Index 2045 Investor	15.9	16.4	26.1	(7.2)	20.6	19.4	B	13.7	B	11.4	C	1.04	1.5	0.12	20	11,656
	VTIVX	Vanguard Target Retirement 2045	16.2	16.3	24.9	(7.9)	21.4	19.1	C	13.5	B	12.0	B	1.05	2.0	0.15	6	28,724
		Target-Date 2050	17.1	15.4	24.6	(8.3)	20.6	18.9		13.2	11.6	1.06	2.7	0.72	31	2,738		
	LIPAX	BlackRock LifePath Index 2050 Inv A	18.4	14.7	26.4	(8.1)	21.1	19.7	B	13.8	B	11.9	B	1.13	1.8	0.39	6	5,844
	FIPFX	Fidelity Freedom Index 2050 Investor	15.9	16.4	26.1	(7.2)	20.5	19.4	C	13.7	B	11.5	D	1.04	1.5	0.12	20	10,350
	VFIFX	Vanguard Target Retirement 2050	16.4	16.4	25.0	(7.9)	21.4	19.2	C	13.6	B	12.1	B	1.06	2.0	0.15	5	21,426
		Target-Date 2055	17.2	15.6	24.8	(8.4)	20.9	19.1		13.3	11.8	1.07	2.7	0.71	29	1,592		
	LIVAX	BlackRock LifePath Index 2055 Inv A	18.5	14.7	26.5	(8.1)	21.1	19.8	B	13.9	B	12.1	B	1.14	1.8	0.39	6	3,322
	FDEWX	Fidelity Freedom Index 2055 Investor	15.9	16.5	26.0	(7.2)	20.5	19.4	C	13.7	B	11.6	D	1.04	1.5	0.12	21	6,199
	VFFVX	Vanguard Target Retirement 2055	16.4	16.3	25.0	(7.9)	21.4	19.2	C	13.6	C	12.0	B	1.06	1.9	0.15	5	12,510
		Target-Date 2060	17.4	15.6	24.9	(8.4)	21.0	19.2		13.4		1.08	2.7	0.72	33	699		
	LIZAX	BlackRock LifePath Index 2060 Inv A	18.5	14.7	26.5	(8.0)	21.1	19.8	C	13.9	B	—	—	1.14	1.7	0.39	6	1,349
	FDKLX	Fidelity Freedom Index 2060 Investor	15.9	16.4	26.1	(7.2)	20.6	19.4	C	13.7	C	—	—	1.04	1.5	0.12	24	2,659
	VTTX	Vanguard Target Retirement 2060	16.4	16.3	25.0	(7.9)	21.4	19.2	C	13.6	C	—	—	1.05	1.9	0.15	6	6,758

Data sources for all tables: AAIL and Morningstar. Data as of December 31, 2021.

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