

TABLE 4

Top Mutual Funds by Category

Data as of December 31, 2024

Fund	Ticker	Total Return (%)					Annual Return (%)						Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)	Closed Index Fund
		2024	2023	2022	2021	2020	3-Year		5-Year		10-Year							
							Fund	Grade	Fund	Grade	Fund	Grade						
Large Blend		21.4	23.1	(17.0)	26.4	17.2	7.4		12.9		11.6	1.13	0.8	0.84	44	24,840		
Elfun Trusts	ELFNX	27.0	34.5	(19.9)	24.3	25.1	11.0	A	16.3	A	14.2	A	1.15	0.9	0.18	22	4,282	
Fidelity Growth & Income	FGRIX	22.1	18.6	(5.0)	25.9	8.0	11.2	A	13.3	C	11.4	D	1.11	1.4	0.54	19	11,015	
Fidelity Stock Selec All Cp	FDSSX	19.8	27.0	(19.6)	23.1	24.9	7.0	D	13.5	C	12.1	C	1.16	0.8	0.44	3	7,161	
Fidelity Total Market Index	FSKAX	23.9	26.1	(19.5)	25.7	20.8	7.9	C	13.8	C	12.5	B	1.18	1.2	0.02	3	104,683	✓
Fidelity U.S. Sustainability Index	FITLX	23.6	29.0	(20.3)	31.6	18.7	8.3	C	14.7	A	—	—	1.17	1.3	0.11	9	4,444	✓
GQG Partners US Select Quality Eq Inv	GQEPX	29.2	17.4	(2.8)	19.9	23.6	13.8	A	16.9	A	—	—	1.19	0.6	0.67	148	3,667	
iShares S&P 500 Index Investor A	BSPAX	24.5	25.8	(18.4)	28.2	18.0	8.5	B	14.1	B	12.7	B	1.15	1.0	0.35	10	45,952	✓
iShares Total US Stock Mkt Idx Inv A	BASMX	23.5	25.6	(19.3)	25.3	20.5	7.8	C	13.6	C	—	—	1.17	1.0	0.33	26	3,831	✓
Mairs & Power Growth	MPGFX	19.6	27.7	(21.1)	29.3	16.7	6.4	D	12.7	D	11.3	D	1.17	0.8	0.64	13	5,479	
Northern Stock Index	NOSIX	24.9	26.2	(18.2)	28.6	18.3	8.9	B	14.4	B	13.0	A	1.14	1.3	0.05	2	15,054	✓
PRIMECAP Odyssey Growth	POGRX	13.0	23.9	(14.4)	18.5	16.8	6.2	D	10.7	F	11.6	C	1.13	0.4	0.66	7	5,287	
PRIMECAP Odyssey Stock	POSKX	12.8	21.2	(10.9)	25.1	10.0	6.8	D	10.9	F	11.1	D	1.14	0.9	0.67	4	4,905	
State Farm Growth	STFGX	21.1	17.6	(10.5)	25.6	15.6	8.4	B	13.1	C	11.3	D	1.09	1.5	0.12	18	7,998	
State Street US Core Equity Fund	SSAQX	25.4	28.9	(18.2)	26.4	23.8	9.7	A	15.6	A	13.2	A	1.13	1.2	0.14	50	5,666	
Strategic Advisers U.S. Total Stock	FSAXX	25.7	26.8	(17.3)	28.0	19.3	9.6	A	15.0	A	13.0	A	1.14	1.0	0.24	61	76,584	
T. Rowe Price Dividend Growth	PRDGX	13.5	13.7	(10.2)	26.0	13.9	5.0	F	10.7	F	11.4	D	1.00	1.0	0.64	15	24,107	
T. Rowe Price Equity Index 500	PREIX	24.8	26.1	(18.3)	28.5	18.2	8.7	B	14.3	B	12.9	A	1.15	1.1	0.19	5	34,147	✓
T. Rowe Price U.S. Equity Research	PRCOX	26.4	29.8	(18.8)	28.0	19.8	10.0	A	15.4	A	13.7	A	1.15	0.6	0.44	47	13,582	
T. Rowe Price US Large-Cap Core	TRULX	23.0	22.6	(15.2)	25.6	15.6	8.6	B	13.2	C	12.5	B	1.05	0.6	0.64	57	19,316	
VALIC Company I Stock Index	VSTIX	24.7	25.8	(18.3)	28.3	18.0	8.6	B	14.2	B	12.7	A	1.15	1.0	0.23	3	6,777	✓
Vanguard 500 Index Adm	VFIAX	25.0	26.2	(18.1)	28.7	18.4	8.9	B	14.5	A	13.1	A	1.15	1.2	0.04	2	1,369,331	✓
Vanguard Capital Opportunity Adm	VHCAX	14.3	25.6	(17.5)	21.1	22.9	5.8	D	12.0	D	12.2	B	1.11	0.7	0.36	9	23,476	✓
Vanguard Dividend Apprec Idx Adm	VDADX	17.0	14.5	(9.8)	23.6	15.5	6.5	D	11.5	D	11.4	D	1.01	1.7	0.08	13	103,647	✓
Vanguard Dividend Growth Inv	VDIGX	9.0	8.1	(4.9)	24.8	12.1	3.9	F	9.4	F	10.5	F	0.91	1.7	0.29	9	53,755	
Vanguard FTSE Social Index Adm	VFTAX	26.0	31.8	(24.2)	27.7	22.7	8.0	C	14.5	A	13.5	A	1.21	1.0	0.14	4	22,747	✓
Vanguard Growth & Income Adm	VGIAX	26.3	24.8	(17.1)	29.1	18.1	9.3	A	14.8	A	13.0	A	1.13	1.0	0.25	84	16,430	
Vanguard Large Cap Index Adm	VLCAH	25.1	27.3	(19.7)	27.0	21.0	8.5	B	14.5	B	13.0	A	1.16	1.2	0.05	2	57,273	✓
Vanguard PRIMECAP Adm	VPMAH	13.5	28.2	(15.1)	21.9	17.3	7.3	C	12.1	D	12.6	B	1.12	1.0	0.31	4	77,984	
Vanguard PRIMECAP Core Inv	VPCCX	12.9	23.5	(12.4)	24.4	12.1	6.9	D	11.3	F	11.5	C	1.11	1.0	0.46	6	13,226	
Vanguard Tax-Mgd Capital App Adm	VTCLX	23.8	26.6	(19.1)	26.9	21.1	8.3	C	14.3	B	13.0	A	1.17	1.0	0.09	2	24,123	
Vanguard Total Stock Mkt Idx Adm	VTSAX	23.7	26.0	(19.5)	25.7	21.0	7.9	C	13.8	C	12.5	B	1.18	1.3	0.04	2	1,823,862	✓
Victory 500 Index Member	USSPX	25.0	27.0	(19.4)	27.5	21.2	8.6	B	14.6	A	13.0	A	1.16	1.0	0.24	5	12,913	✓
Large Growth		29.0	38.3	(31.8)	20.3	41.4	6.5		15.3		14.1	1.42	0.1	0.99	47	15,683		
BNY Mellon Large Cap Securities Inc	DREVV	27.3	31.1	(17.9)	27.3	26.6	11.1	A	17.2	B	13.8	C	1.24	0.2	0.71	29	2,422	
Brown Advisory Sustainable Grth Inv	BIAWX	20.2	38.9	(31.0)	29.9	38.9	4.8	D	15.7	C	16.1	A	1.44	0.0	0.76	35	9,772	
Fidelity	FFIDX	27.1	30.9	(25.9)	33.2	26.4	7.3	C	15.8	C	13.4	D	1.23	0.0	0.43	25	8,357	
Fidelity Blue Chip Growth	FBGRX	39.7	55.6	(38.5)	22.7	62.2	10.2	A	21.6	A	18.1	A	1.62	0.2	0.47	22	73,850	
Fidelity Capital Appreciation	FDCAX	25.3	28.8	(21.2)	24.2	33.8	8.3	B	16.1	C	13.0	D	1.21	0.2	0.56	56	6,797	
Fidelity Contrafund	FCNTX	36.0	39.3	(28.3)	24.4	32.6	10.8	A	17.5	A	15.3	B	1.24	0.1	0.39	16	152,996	
Fidelity Disciplined Equity	FDEQX	25.0	34.0	(28.0)	27.6	29.8	6.4	D	14.8	D	11.9	F	1.29	0.3	0.53	39	2,052	
Fidelity Focused Stock	FTQGX	36.9	28.9	(26.6)	27.1	33.3	9.0	B	17.0	B	15.4	B	1.30	0.3	0.61	105	4,482	
Fidelity Growth Company Fund	FDGRX	37.2	47.2	(33.8)	22.7	67.5	10.2	A	22.4	A	19.0	A	1.52	0.0	0.72	12	68,229	✓
Fidelity Growth Discovery	FDSVX	30.1	35.6	(24.4)	23.0	43.5	10.1	A	18.7	A	16.4	A	1.25	0.0	0.66	41	6,343	
Fidelity Large Cap Growth Idx	FSPGX	33.3	42.8	(29.2)	27.6	38.4	10.5	A	18.9	A	—	—	1.36	0.4	0.04	15	31,566	✓
Fidelity Magellan	FMAGX	28.0	30.9	(27.2)	27.0	28.3	6.9	C	14.8	D	13.1	D	1.33	0.2	0.47	55	36,142	
Fidelity Nasdaq Composite Index	FNCMX	29.5	45.1	(32.4)	22.2	44.6	8.3	B	17.6	A	16.1	A	1.43	0.6	0.29	5	18,883	✓
Fidelity OTC	FOCPX	34.6	42.6	(32.1)	25.0	46.8	9.2	A	19.1	A	17.7	A	1.36	0.0	0.73	37	32,544	
Goldman Sachs Lg Cp Gr Insights Inv	GLCTX	36.3	37.3	(29.8)	29.7	32.0	9.5	A	17.6	A	14.9	B	1.35	0.0	0.67	206	1,483	
Janus Henderson Forty D	JFRDX	28.2	39.9	(33.6)	22.9	39.1	6.0	D	15.3	C	15.3	B	1.40	0.1	0.61	36	22,802	
Janus Henderson Research D	JNRFX	35.1	43.1	(30.0)	20.4	32.8	10.6	A	16.7	B	14.4	C	1.39	0.0	0.62	27	24,926	✓
Nicholas	NICSX	16.7	34.2	(18.1)	26.6	18.9	8.6	B	14.1	D	11.3	F	1.16	0.3	0.70	10	4,225	
T. Rowe Price Blue Chip Growth	TRBCX	35.6	49.4	(38.6)	17.7	34.7	7.5	C	14.6	D	14.9	B	1.48	0.0	0.70	9	64,240	

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

		Total Return (%)					Annual Return (%)						Total Risk Index	Yield	Exp Ratio	Turn-over	Total Assets (\$ Mil)	Closed	Index Fund
Fund	Ticker	2024	2023	2022	2021	2020	3-Year		5-Year		10-Year		(X)	(%)	(%)	(%)			
							Fund	Grade	Fund	Grade	Fund	Grade							
T. Rowe Price Growth Stock	PRGFX	29.6	45.3	(40.1)	20.0	36.9	4.1	F	13.1	D	13.7	D	1.46	0.0	0.65	28	51,868		
Thrivent Large Cap Growth S	THLCX	30.3	46.4	(33.7)	22.6	42.9	8.2	B	17.3	B	15.2	B	1.40	0.1	0.76	52	3,391		
VALIC Company I Growth	VCULX	32.7	46.9	(36.1)	21.0	41.8	7.6	C	16.4	B	14.5	C	1.49	0.1	0.62	219	1,786		
VALIC Company I Systematic Growth	VCBCX	34.5	44.8	(38.8)	16.4	34.4	6.0	D	13.3	D	14.2	C	1.47	0.0	0.65	27	1,054		
Vanguard Diversified Equity Inv	VDEQX	20.6	27.5	(22.5)	21.7	29.0	6.0	D	13.4	D	12.1	F	1.23	0.9	0.35	7	3,088		
Vanguard Growth Index Adm	VIGAX	32.7	46.8	(33.1)	27.3	40.2	9.2	A	18.4	A	15.7	A	1.45	0.5	0.05	5	283,952		✓
Vanguard US Growth Adm	VWUAX	32.0	45.3	(39.6)	12.5	58.7	5.0	D	15.7	C	14.8	B	1.58	0.3	0.22	37	48,587		
Victory Aggressive Growth	USAUX	33.6	48.4	(35.3)	17.0	41.8	8.7	B	16.3	B	13.7	D	1.47	0.0	0.64	45	2,433		
Victory NASDAQ-100 Index	USNQX	25.4	54.4	(32.7)	27.0	48.3	9.2	A	19.7	A	18.0	A	1.46	0.4	0.42	22	7,083		✓
Large Value		14.0	11.6	(5.9)	25.8	3.6	6.1		9.2		8.6		1.08	1.5	0.95	51	6,708		
American Century Disclp Cor Val Inv	BIGRX	13.3	8.4	(12.6)	23.7	11.9	2.4	F	8.2	D	8.3	D	1.11	1.3	0.66	67	1,966		
ClearBridge Dividend Strategy 1	LCBOX	17.0	14.4	(8.2)	26.9	7.9	7.1	B	11.0	A	10.7	A	0.99	1.5	0.73	19	8,289		
ClearBridge Large Cap Value 1	LCLIX	8.4	15.0	(6.4)	25.9	5.9	5.3	D	9.2	C	8.6	C	1.09	1.4	0.61	18	2,397		
Clipper	CFIMX	19.5	31.5	(18.7)	17.8	10.0	8.5	A	10.6	B	10.5	A	1.25	0.9	0.71	8	1,150		
Fidelity Equity Dividend Income	FEQTX	12.5	11.6	(1.1)	22.2	1.8	7.5	B	9.1	C	8.6	C	1.01	2.4	0.55	45	5,924		
Fidelity Equity-Income	FEQIX	15.3	10.6	(5.1)	24.4	6.8	6.6	C	10.0	B	9.2	B	0.96	1.7	0.54	17	8,785		
Fidelity Large Cap Value Index	FLCOX	14.4	11.5	(7.6)	25.1	2.9	5.6	D	8.7	D	—	—	1.11	1.6	0.04	27	9,533		✓
Fidelity Value Discovery	FVDFX	8.4	5.3	(3.8)	24.8	7.8	3.2	F	8.1	D	7.6	F	0.95	1.8	0.62	33	3,143		
Homestead Value	HOVLX	14.3	12.9	(5.5)	25.1	7.6	6.8	B	10.4	B	10.3	A	1.07	1.2	0.64	10	1,009		
Invesco Diversified Dividend Investor	LCEIX	13.3	8.9	(1.6)	19.0	0.2	6.7	B	7.7	D	7.7	D	0.97	1.6	0.72	0	10,747		✓
Selected American Shares D	SLADX	18.1	32.8	(20.0)	18.1	11.9	7.8	A	10.6	B	10.4	A	1.28	1.1	0.67	9	1,743		
T. Rowe Price Equity Income	PRFDX	11.9	9.6	(3.3)	25.7	1.3	5.9	C	8.6	D	8.4	C	1.09	2.0	0.68	16	16,887		
T. Rowe Price Value	TRVLX	15.0	12.1	(11.4)	29.9	10.5	4.5	D	10.4	B	9.3	B	1.01	1.2	0.71	62	29,198		
Thrivent Large Cap Value S	TLVIX	13.0	12.9	(4.6)	32.1	4.7	6.8	B	11.0	A	9.9	A	1.10	1.5	0.56	21	2,501		
VALIC Company I Dividend Value	VCIGX	12.8	12.6	(5.6)	21.9	0.5	6.2	C	8.0	D	8.5	C	1.00	3.1	0.68	63	747		
Vanguard Equity-Income Adm	VEIRX	15.2	7.8	0.0	25.6	3.1	7.5	B	10.0	B	10.1	A	1.00	2.7	0.18	42	61,223		
Vanguard High Div Yield Index Adm	VHYAX	17.6	6.5	(0.4)	26.1	1.1	7.6	B	9.7	B	9.8	A	1.02	2.7	0.08	6	74,142		✓
Vanguard Value Index Adm	VVIAX	16.0	9.2	(2.1)	26.5	2.3	7.5	B	9.9	B	10.0	A	1.04	2.3	0.05	10	187,688		✓
Vanguard Windsor II Adm	VWNAX	14.3	21.1	(13.1)	29.1	14.5	6.3	C	12.2	A	10.4	A	1.09	1.6	0.26	17	63,299		
Vanguard Windsor Adm	VWNEX	10.0	15.0	(3.0)	28.1	7.5	7.1	B	11.1	A	9.7	A	1.14	2.1	0.32	42	26,073		
Vanguard Windsor Inv	VWNDX	9.9	14.9	(3.0)	28.0	7.4	7.0	B	11.0	A	9.5	B	1.14	2.0	0.42	42	26,073		
Victory Income Stock	USISX	13.6	12.0	(4.2)	26.5	0.3	6.8	B	9.1	C	8.8	C	1.07	2.1	0.75	58	2,553		
Voya Corporate Leaders Trust B	LEXCX	3.6	14.5	4.0	26.8	4.3	7.2	B	10.3	B	8.7	C	1.17	1.7	0.40	1	809		
Mid-Cap Blend		13.6	16.5	(15.6)	23.6	14.1	3.6		9.4		8.6		1.31	0.6	0.98	43	5,729		
BNY Mellon MidCap Index Inv	PESPX	13.4	15.9	(13.5)	24.2	13.1	4.4	B	9.8	C	9.2	B	1.39	1.1	0.50	17	1,519		✓
Columbia Mid Cap Index A	NTIAX	13.4	16.0	(13.5)	24.2	13.1	4.4	B	9.8	C	9.2	B	1.39	1.1	0.45	19	2,550		✓
Fidelity Extended Market Index	FSMAX	17.0	25.4	(26.4)	12.4	32.2	2.6	D	9.9	B	9.5	B	1.51	0.5	0.04	9	40,781		✓
Fidelity Mid Cap Index	FSMDX	15.3	17.2	(17.3)	22.6	17.1	3.8	C	9.9	B	9.6	A	1.33	1.2	0.03	8	37,019		✓
Fidelity Mid-Cap Stock	FMCSX	14.6	11.0	(6.3)	28.7	11.4	6.0	A	11.3	A	10.2	A	1.20	0.7	0.79	27	7,413		
iShares Russell Mid-Cap Index Inv A	BRMAX	15.0	16.8	(17.5)	22.2	16.8	3.5	C	9.6	C	—	—	1.34	1.2	0.36	26	2,041		✓
Janus Henderson Contrarian D	JACNX	18.4	21.5	(21.5)	21.0	27.9	4.1	C	11.8	A	9.0	C	1.45	0.4	0.76	42	5,212		✓
Northern Mid Cap Index	NOMIX	13.9	16.3	(13.2)	24.6	13.5	4.7	B	10.2	B	9.5	A	1.39	1.4	0.10	21	2,069		✓
Thrivent Mid Cap Stock S	TMSIX	10.2	13.9	(17.6)	28.2	21.9	1.1	F	10.1	B	10.8	A	1.40	0.5	0.75	32	3,900		
VALIC Company I Mid Cap Index	VMIDX	13.5	15.9	(13.4)	24.3	13.3	4.5	B	9.9	B	9.3	B	1.39	1.4	0.35	14	2,878		✓
Vanguard Extended Mkt Idx Adm	VEXAX	16.9	25.4	(26.5)	12.5	32.2	2.5	D	9.9	B	9.5	B	1.51	1.1	0.06	11	118,756		✓
Vanguard Mid Cap Index Adm	VIMAX	15.2	16.0	(18.7)	24.5	18.2	2.8	D	9.8	C	9.5	A	1.31	1.5	0.05	13	185,101		✓
Vanguard Strategic Equity Inv	VSEQX	17.2	19.2	(11.8)	30.9	10.3	7.2	A	12.2	A	10.1	A	1.43	1.2	0.17	63	9,836		
Mid-Cap Growth		16.8	21.2	(28.9)	11.6	42.5	(0.2)		9.3		10.2		1.51	0.1	1.10	61	3,557		
Fidelity Growth Strategies	FDEGX	26.6	20.9	(26.5)	21.4	29.4	4.0	A	12.1	A	11.2	B	1.53	0.0	0.70	75	3,501		
Goldman Sachs Mid Cap Growth Inv	GGOTX	20.5	19.1	(26.5)	11.6	44.6	1.8	B	11.2	A	10.3	C	1.57	0.0	0.91	63	950		
Janus Henderson Enterprise D	JANEX	15.2	17.9	(16.0)	17.3	20.3	4.5	A	10.0	B	12.2	A	1.25	1.0	0.80	15	23,921		
Neuberger Berman Mid Cp Grth Inv	NMANX	24.3	18.2	(28.7)	12.7	39.4	1.5	B	10.5	B	10.6	B	1.45	0.0	0.85	97	1,817		✓
Nicholas II N	NNTWX	6.5	19.5	(18.3)	21.2	15.4	1.3	B	7.8	D	9.3	D	1.19	0.1	0.91	9	1,083		
PRIMECAP Odyssey Aggressive Grth	POAGX	12.5	25.0	(24.0)	9.4	29.0	2.2	A	8.6	C	10.5	B	1.31	0.0	0.66	5	6,769		
T. Rowe Price Diversified Mid Cap Gr	PRDMX	23.7	20.8	(24.6)	13.7	31.8	4.0	A	11.0	A	11.9	A	1.42	0.0	0.86	49	2,735		

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Fund	Ticker	Total Return (%)					Annual Return (%)						Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)	Closed	Index Fund
		2024	2023	2022	2021	2020	3-Year		5-Year		10-Year								
							Fund	Grade	Fund	Grade	Fund	Grade							
T. Rowe Price Mid-Cap Growth	RPMGX	9.4	20.1	(22.5)	15.1	24.2	0.6	B	7.8	D	10.2	C	1.26	0.0	0.76	21	30,247		
T. Rowe Price New Horizons	PRNHX	3.9	21.3	(37.0)	9.7	57.7	(7.4)	F	6.6	F	11.3	A	1.52	0.0	0.78	54	19,806		
VALIC Company I Mid Cap Strateg Gr	VMSGX	19.8	22.4	(23.4)	16.9	34.2	3.9	A	12.0	A	12.0	A	1.37	0.0	0.74	25	966		
Vanguard Mid-Cap Growth Idx Adm	VMGMX	16.4	23.1	(28.8)	20.5	34.5	0.7	B	10.6	B	10.4	B	1.45	0.7	0.07	14	28,536		✓
Mid-Cap Value		11.4	13.6	(8.4)	27.2	4.1	4.9		8.8		7.8		1.28	1.3	1.05	46	3,412		
Brown Advis Beutel Gdmn Lg-Cp Val Inv	BIAVX	11.3	12.1	1.8	14.7	11.5	8.3	A	10.2	B	—	—	1.18	1.3	0.70	24	1,925		
Fidelity Mid Cap Value	FSMVX	14.4	22.6	(10.5)	34.0	1.0	7.9	A	11.2	A	7.9	C	1.46	0.9	0.87	78	1,897		
Fidelity Value	FDVLX	10.4	19.5	(9.0)	35.4	9.3	6.3	A	12.2	A	9.3	A	1.53	1.1	0.81	85	8,960		
Fidelity Value Strategies	FSLSX	9.2	20.5	(7.4)	33.3	8.2	6.8	A	12.0	A	9.7	A	1.46	0.8	0.84	59	2,137		
Janus Henderson Mid Cap Value D	JNMCX	13.2	11.4	(5.1)	19.5	(1.4)	6.2	A	7.1	D	7.6	C	1.21	0.8	0.78	37	2,278	✓	
T. Rowe Price Mid-Cap Value	TRMCX	16.3	18.7	(4.2)	24.5	9.9	9.8	A	12.6	A	10.0	A	1.30	1.3	0.85	45	15,662		
VALIC Company I Mid Cap Value	VVMCX	10.9	17.0	(8.5)	27.7	3.6	5.9	B	9.4	B	8.4	B	1.32	1.2	0.82	44	814		
Vanguard Mid-Cap Value Index Adm	VMVAX	14.0	9.8	(7.9)	28.8	2.5	4.9	C	8.8	C	8.5	B	1.26	2.1	0.07	22	31,278		✓
Small Blend		11.0	16.3	(16.6)	23.3	13.4	2.4		8.4		7.9		1.45	0.6	1.06	57	2,360		
Columbia Small Cap Index A	NMSAX	8.2	15.6	(16.5)	26.1	10.9	1.4	D	7.9	C	8.5	B	1.53	1.2	0.45	29	2,912		✓
Fidelity Small Cap Index	FSSNX	11.7	17.1	(20.3)	14.7	20.0	1.4	D	7.5	D	8.0	C	1.56	1.0	0.03	9	27,092		✓
Fidelity Stock Selector Small Cap	FDSCX	14.5	19.5	(18.3)	25.1	21.7	3.8	B	11.2	A	10.1	A	1.47	0.7	0.89	36	4,748		
iShares Russell 2000 Sm-Cp Idx Inv A	MDSKX	11.1	16.6	(20.6)	14.4	19.7	1.0	D	7.1	D	7.5	D	1.56	1.6	0.37	29	2,876		✓
T. Rowe Price Small-Cap Value	PRSVX	10.9	12.2	(18.5)	25.5	12.5	0.5	F	7.4	D	8.3	B	1.41	0.8	0.80	27	10,494		
Thrivent Small Cap Stock S	TSCSX	11.3	12.5	(10.7)	24.4	22.9	3.8	B	11.3	A	11.3	A	1.40	0.5	0.81	48	3,280		
Vanguard Small Cap Idex Adm Shares	VSMAX	14.2	18.2	(17.6)	17.7	19.1	3.6	B	9.3	B	9.1	A	1.45	1.3	0.05	12	163,049		✓
Vanguard Strategic Sm-Cp Eq Inv	VSTCX	15.9	21.3	(13.0)	33.5	8.4	6.9	A	12.1	A	9.4	A	1.54	0.9	0.26	64	1,956		
Vanguard Tax-Mgd Small Cap Adm	VTMSX	8.6	15.9	(16.1)	27.1	11.1	1.8	C	8.3	C	8.9	A	1.53	1.4	0.09	20	10,343		✓
Small Growth		15.6	16.4	(28.1)	10.2	42.2	(1.4)		8.2		9.3		1.52	0.3	1.19	66	1,816		
ClearBridge Small Cap Growth 1	LMPMX	4.4	9.0	(28.6)	12.2	43.8	(6.7)	F	5.5	F	8.1	D	1.58	0.0	0.92	13	2,894		✓
Fidelity Small Cap Growth	FCPGX	20.5	19.0	(25.3)	10.6	36.4	2.3	A	10.1	B	12.3	A	1.49	1.0	0.94	84	7,748		✓
Janus Henderson Triton D	JANIX	10.4	14.6	(23.7)	7.1	28.5	(1.2)	C	5.8	D	8.7	C	1.33	0.0	0.80	19	6,887		✓
Janus Henderson Venture D	JANVX	14.0	16.1	(24.2)	7.7	31.6	0.1	B	7.3	C	8.7	C	1.44	0.0	0.80	18	3,451		✓
Neuberger Berman Genesis Inv	NBGNX	9.0	15.6	(19.3)	18.2	24.8	0.6	B	8.5	B	9.5	B	1.39	0.0	0.99	13	10,275		
T. Rowe Price Integr US Sm Gr Eq	PRDSX	12.9	21.2	(22.4)	11.3	23.8	2.0	A	7.9	C	9.7	B	1.39	0.2	0.80	37	8,492		
T. Rowe Price Small-Cap Stock	OTCFX	11.6	17.4	(23.5)	17.1	25.1	0.1	B	8.0	C	9.7	B	1.38	0.4	0.90	28	8,524		✓
Vanguard Explorer Adm	VEXRX	10.4	19.9	(23.2)	16.4	31.5	0.6	B	9.2	B	10.2	B	1.40	0.5	0.34	40	23,871		
Vanguard Small Cap Grth Idx Adm	VSGAX	16.5	21.4	(28.4)	5.7	35.3	0.4	B	7.7	C	9.1	C	1.55	0.5	0.07	19	39,546		✓
Small Value		9.4	15.8	(10.3)	30.4	4.2	4.3		9.0		7.5		1.47	1.0	1.18	73	1,698		
Ariel Fund Investor	ARGFX	11.8	15.8	(18.8)	30.4	10.0	1.7	F	8.6	C	7.6	C	1.62	0.1	0.99	17	2,733		
Bridgeway Omni Small-Cap Value N	BOSVX	4.2	17.8	(3.9)	48.0	0.8	5.7	B	12.0	A	8.3	B	1.61	1.7	0.47	26	1,186		
Fidelity Small Cap Value Fund	FCPVX	9.3	17.7	(13.2)	38.1	11.2	3.8	C	11.4	A	9.0	A	1.48	0.6	0.97	63	4,865		
Goldman Sachs Sm Cp Val Insights Inv	GTTTX	11.7	17.4	(13.7)	33.2	0.2	4.2	C	8.6	C	8.4	B	1.51	1.0	0.96	136	960		
Vanguard Small Cap Value Idx Adm	VSIAX	12.4	16.0	(9.3)	28.1	5.8	5.7	B	9.9	B	8.7	A	1.43	2.0	0.07	16	60,645		✓
Communications		25.4	28.9	(31.1)	8.2	23.7	3.0		7.8		7.9		1.34	0.9	1.03	83	1,249		
Fidelity Select Communication Servs	FBMPX	33.0	56.9	(38.3)	16.0	35.4	8.8	A	15.1	A	12.1	A	1.42	0.0	0.70	45	1,735		
T. Rowe Price Comm & Tech Investor	PRMTX	38.1	39.3	(40.6)	9.7	53.7	4.6	C	14.0	B	15.0	A	1.45	0.0	0.77	33	9,765		
Consumer Cyclical		19.4	30.4	(30.0)	17.5	35.9	2.7		11.4		10.3		1.57	0.3	1.18	119	830		
Fidelity Select Construction & Housing	FSHOX	15.3	30.8	(22.8)	57.6	25.6	5.2	A	18.2	A	14.6	A	1.65	0.7	0.71	27	823		
Fidelity Select Retailing	FSRPX	23.4	26.9	(29.4)	18.2	44.3	3.4	C	13.5	B	14.5	A	1.42	0.1	0.66	49	3,025		
Consumer Defensive		7.4	2.1	(3.0)	13.4	11.6	1.9		6.0		5.6		0.92	1.5	1.08	39	1,223		
Fidelity Select Consumer Staples Port	FDFA	5.6	3.0	(0.4)	14.5	11.6	2.7	B	6.7	B	6.1	B	0.92	2.1	0.69	54	1,295		
Equity Energy		6.2	3.1	43.4	43.7	(28.2)	15.9		9.8		1.5		1.71	3.0	1.27	113	861		
Fidelity Select Energy Portfolio	FSENX	4.3	0.9	63.0	55.3	(32.5)	19.7	A	12.5	A	4.4	A	1.87	2.0	0.73	17	1,923		
Vanguard Energy Adm	VGELX	10.7	8.9	23.8	27.8	(30.8)	14.3	D	5.7	F	3.0	B	1.20	3.5	0.36	29	5,989		
Equity Precious Metals		14.3	4.7	(13.4)	(9.4)	31.8	1.1		4.2		6.6		2.03	3.3	1.34	55	858		
American Century Global Gold Inv	BGEIX	15.1	7.5	(12.6)	(8.9)	18.9	2.7	B	3.2	D	6.9	C	2.15	1.4	0.66	54	662		
Fidelity Select Gold	FSAGX	14.9	(0.4)	(13.5)	(10.4)	26.8	(0.3)	D	2.4	F	5.7	F	2.01	3.6	0.70	46	1,303		
Financial		25.6	12.6	(17.1)	33.4	0.2	5.1		9.0		8.7		1.59	1.2	1.41	53	580		
Fidelity Select Brokerage & Inv Mgmt	FSLBX	35.7	27.8	(17.5)	40.6	22.6	12.7	A	19.8	A	13.2	A	1.61	0.7	0.70	36	1,244		

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Fund	Ticker	Total Return (%)					Annual Return (%)						Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)	Closed Index Fund
		2024	2023	2022	2021	2020	3-Year		5-Year		10-Year							
							Fund	Grade	Fund	Grade	Fund	Grade						
Fidelity Select Financials Port	FIDSX	32.8	14.5	(8.2)	33.2	0.9	11.8	A	13.4	A	11.3	A	1.45	1.5	0.72	66	975	
T. Rowe Price Financial Services	PRISX	30.9	15.0	(11.0)	37.8	5.4	10.2	B	14.2	A	12.1	A	1.43	1.2	0.93	30	1,824	
Global Real Estate		0.5	10.5	(25.6)	25.3	(3.5)	(6.2)		(0.1)		3.2		1.31	2.6	1.20	70	587	
Northern Global Real Estate Index	NGREX	2.7	10.0	(24.3)	22.7	(8.4)	(5.1)	B	(0.8)	D	2.7	D	1.29	3.7	0.47	5	1,078	✓
VALIC Company I Global Real Estate	VGREX	1.4	10.0	(25.9)	22.6	(6.1)	(6.2)	C	(1.0)	D	2.6	D	1.32	2.7	0.91	78	381	
Vanguard Gbl ex-US Real Est Idx Adm	VGRLX	(2.5)	6.2	(22.4)	5.7	(6.9)	(7.0)	D	(4.6)	F	1.0	F	1.25	5.2	0.12	5	3,285	✓
Health		2.1	5.4	(11.0)	8.8	24.8	(1.6)		5.6		7.0		1.12	0.4	1.21	51	2,581	
Fidelity Select Biotechnology	FBIOX	7.3	10.1	(15.9)	(12.4)	38.3	(0.2)	C	3.8	F	4.9	F	1.47	1.2	0.66	52	4,248	
Fidelity Select Health Care	FSPHX	4.9	4.1	(12.8)	11.5	24.4	(1.6)	C	5.7	C	8.2	B	1.10	0.0	0.65	46	6,774	
Fidelity Select Medical Tech & Dev	FSMEX	9.9	0.6	(24.8)	24.5	30.0	(6.0)	F	6.1	C	11.6	A	1.37	0.0	0.65	42	4,974	
Fidelity Select Pharmaceuticals Port	FPHAX	9.4	12.5	1.0	11.8	11.1	7.5	A	9.1	A	8.0	B	1.00	1.2	0.70	44	1,263	
Janus Henderson Global Life Sci D	JNGLX	3.6	7.5	(2.7)	6.8	25.6	2.7	A	7.8	A	8.6	A	1.00	0.4	0.80	35	5,252	✓
T. Rowe Price Health Sciences	PRHSX	1.8	3.1	(12.2)	13.3	30.1	(2.7)	D	6.3	B	8.7	A	1.05	0.0	0.80	48	13,031	
Vanguard Health Care Adm	VGHAX	(1.5)	5.5	(1.0)	14.4	12.7	0.9	B	5.8	C	7.3	C	0.91	0.9	0.30	16	44,837	
Vanguard Health Care Inv	VGHCX	(1.6)	5.4	(1.1)	14.3	12.6	0.9	B	5.7	C	7.3	C	0.91	0.9	0.35	16	44,837	
Industrials		13.7	23.3	(16.8)	19.1	19.8	5.0		10.3		8.7		1.52	0.5	1.00	75	747	
Fidelity Select Defense & Aerospace	FSDAX	15.8	16.2	6.9	4.9	(8.0)	12.9	A	6.8	F	11.0	A	1.33	0.7	0.68	16	1,722	
Fidelity Select Industrials Portfolio	FCYIX	23.3	23.1	(10.4)	17.1	11.7	10.8	A	12.2	A	10.1	B	1.47	0.5	0.69	115	636	
Fidelity Select Transportation	FSRFX	6.3	19.2	(10.2)	27.7	12.4	4.4	C	10.3	C	8.0	D	1.42	1.4	0.70	33	516	
Infrastructure		8.0	3.9	(7.4)	14.4	(0.5)	1.4		3.9		5.2		1.13	2.3	1.20	62	507	
Northern Multi-Mgr Gbl Listed Infra	NMFIK	1.7	6.6	(7.2)	13.6	(2.6)	0.2	F	2.2	F	4.3	D	1.14	2.9	0.99	48	919	
Natural Resources		(0.9)	3.3	8.2	30.3	8.3	3.1		8.9		4.3		1.51	2.1	1.26	48	613	
Fidelity Global Commodity Stock	FFGCX	3.0	(5.2)	20.7	26.1	6.0	5.6	B	9.5	B	6.1	B	1.53	2.6	0.86	49	881	
Fidelity Select Chemicals	FSCHX	(6.1)	12.7	(13.8)	32.0	17.5	(3.0)	F	7.2	D	5.8	B	1.47	1.0	0.70	19	515	
Fidelity Select Materials	FSDPX	(2.9)	7.3	(9.8)	31.7	21.8	(2.1)	F	8.5	B	5.3	C	1.50	1.1	0.71	51	738	
T. Rowe Price New Era	PRNEX	4.5	1.1	7.2	25.3	(2.7)	4.2	C	6.7	D	4.3	C	1.29	2.1	0.75	82	2,328	
Real Estate		6.4	12.4	(26.7)	40.5	(2.8)	(4.3)		3.6		5.3		1.39	2.4	1.31	53	2,455	
Fidelity Real Estate Index	FSRNX	5.0	11.9	(26.1)	40.7	(11.3)	(4.6)	C	1.6	F	3.9	F	1.44	2.9	0.07	5	2,686	✓
Fidelity Real Estate Investment Port	FRESX	5.8	10.9	(24.3)	42.3	(7.9)	(3.9)	B	3.1	D	5.2	C	1.40	2.0	0.65	34	3,004	
T. Rowe Price Real Estate	TRREX	3.6	13.1	(25.8)	47.2	(11.4)	(4.6)	C	2.5	F	3.9	F	1.39	2.4	0.88	9	748	
Vanguard Real Estate Index Adm	VGSLX	4.9	11.8	(26.2)	40.4	(4.7)	(4.7)	C	3.0	D	5.1	C	1.44	3.9	0.13	9	67,505	✓
Technology		29.0	49.6	(37.1)	19.2	53.8	6.4		17.1		17.2		1.67	0.0	1.23	64	3,566	
Fidelity Select Enterprise Tech Svcs	FBSOX	15.1	23.2	(28.8)	2.5	31.4	0.3	F	6.3	F	12.4	F	1.40	0.1	0.68	35	1,750	
Fidelity Select Semiconductors	FSELX	43.5	78.1	(35.2)	59.2	44.0	18.3	A	30.6	A	26.0	A	2.48	0.0	0.65	32	20,587	
Fidelity Select Software & IT Svcs Port	FSCSX	9.5	51.6	(29.1)	18.1	45.4	5.6	D	15.1	D	17.3	C	1.43	0.0	0.64	31	10,767	
Fidelity Select Tech Hardware	FDCPX	22.4	33.5	(28.6)	23.6	45.9	5.3	D	16.1	D	14.0	F	1.31	0.5	0.70	39	1,016	
Fidelity Select Technology	FSPTX	35.3	59.8	(36.9)	22.0	63.7	10.9	A	22.2	A	21.1	A	1.68	0.0	0.64	29	17,064	
Goldman Sachs Technology Opps Inv	GISTX	30.7	58.2	(39.1)	21.6	45.9	7.9	C	17.4	C	17.5	C	1.61	0.0	0.92	37	878	
Janus Henderson Gbl Tech & Innovt D	JNGTX	32.3	55.3	(37.6)	17.8	51.1	8.6	B	17.9	C	19.1	B	1.65	0.0	0.81	30	7,515	✓
T. Rowe Price Global Technology	PRGTX	33.1	55.9	(55.5)	10.0	75.6	(2.6)	F	12.3	F	15.2	D	1.86	0.0	0.94	53	4,562	
T. Rowe Price Science & Tech	PRSCX	40.3	53.8	(35.2)	5.5	45.8	11.8	A	16.5	D	17.3	C	1.63	0.0	0.81	186	10,290	
VALIC Company I Science & Tech	VCSTX	32.6	55.8	(39.0)	12.0	56.8	8.0	C	17.2	C	17.4	C	1.61	0.0	0.91	98	2,915	
Utilities		21.1	(4.4)	0.5	15.9	0.5	5.1		6.2		7.1		1.14	3.1	1.13	47	2,088	
Fidelity Select Utilities	FSUTX	28.7	(1.2)	5.2	17.7	0.6	10.2	A	9.6	A	9.7	A	1.23	1.9	0.69	83	1,900	
Fidelity Telecom and Utilities	FIUIX	30.3	3.4	5.0	7.2	2.1	12.3	A	9.1	A	9.2	A	1.08	2.0	0.75	64	1,765	
Foreign Large Blend		4.7	15.9	(16.4)	9.9	12.1	0.4		4.5		5.0		1.15	2.4	0.96	47	8,931	
Fidelity Global ex US Index	FSGGX	5.3	15.6	(15.7)	7.8	10.7	0.8	C	4.1	C	4.9	C	1.12	2.9	0.06	3	10,813	✓
Fidelity International Index	FSPSX	3.7	18.3	(14.2)	11.5	8.2	1.7	B	4.9	B	5.4	B	1.17	3.3	0.04	3	51,283	✓
Fidelity Total International Index	FTIHX	5.0	15.5	(16.3)	8.5	11.1	0.5	C	4.1	C	—	—	1.12	2.9	0.06	5	13,178	✓
iShares MSCI EAFE Int'l Idx Inv A	MDIIX	3.4	18.0	(14.4)	11.0	7.7	1.5	B	4.5	C	5.0	C	1.17	3.2	0.35	17	10,318	✓
iShares MSCI Total Int'l Idx Inv A	BDOAX	5.0	14.8	(16.6)	7.4	10.5	0.2	C	3.6	D	4.4	D	1.13	2.6	0.42	29	1,829	✓
Northern International Equity Index	NOINX	3.7	18.0	(14.2)	11.1	7.9	1.7	B	4.7	B	5.2	B	1.17	3.7	0.10	21	4,655	✓
T. Rowe Price Overseas Stock	TROSX	2.9	16.3	(15.4)	12.2	9.2	0.4	C	4.4	C	5.1	C	1.15	2.4	0.78	8	22,121	
VALIC Company I Int'l Eqs Idx	VCIEK	3.1	17.3	(14.5)	11.0	7.4	1.1	B	4.3	C	4.9	C	1.16	2.4	0.43	10	1,719	✓
Vanguard Devlp Mkts Idx Adm	VTMGX	3.0	17.7	(15.3)	11.4	10.3	0.9	C	4.8	B	5.5	B	1.19	3.3	0.08	3	193,409	

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Fund	Ticker	Total Return (%)					Annual Return (%)						Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)	Closed Index Fund
							3-Year		5-Year		10-Year							
		2024	2023	2022	2021	2020	Fund	Grade	Fund	Grade	Fund	Grade						
Vanguard FTSE All-Wld ex-US Idx Adm	VFWAX	5.4	15.6	(15.5)	8.1	11.4	1.0	B	4.4	C	5.1	C	1.11	3.2	0.11	4	56,309	✓
Vanguard Int'l Core Stock Adm	VZICX	8.7	14.4	(10.7)	11.9	9.2	3.6	A	6.3	A	—	—	1.04	2.1	0.38	74	1,965	
Vanguard Total Int'l Stock Index Adm	VTIAX	5.1	15.5	(16.0)	8.6	11.3	0.7	C	4.3	C	5.1	C	1.11	3.3	0.12	4	440,721	✓
Foreign Large Growth		5.1	16.4	(25.3)	7.6	26.0	(3.1)		4.1		5.8		1.32	1.1	1.03	36	9,894	
Fidelity Diversified International	FDIVX	6.6	17.7	(23.9)	12.8	18.9	(1.5)	B	5.1	B	5.9	B	1.21	2.0	0.59	35	10,855	
Fidelity International Discovery	FIGRX	11.0	14.2	(24.8)	11.2	21.4	(1.6)	B	5.1	B	5.9	B	1.19	2.9	0.58	44	9,613	
T. Rowe Price International Stock	PRITX	3.4	16.4	(15.7)	1.5	14.6	0.5	A	3.4	D	5.4	C	1.11	0.7	0.83	38	13,223	
Vanguard International Growth Adm	VWILX	9.5	14.8	(30.8)	(0.7)	59.7	(4.5)	D	6.6	A	8.7	A	1.50	0.9	0.26	20	44,900	
Foreign Large Value		4.3	17.6	(9.6)	11.6	2.5	3.4		4.8		4.5		1.13	3.4	1.06	50	2,019	
GMO International Opportunistic Val I	IOVFX	5.1	17.9	(9.9)	10.8	7.5	3.8	C	5.9	B	4.6	C	1.10	5.1	0.78	0	389	
Vanguard International Value Inv	VTRIX	1.0	16.1	(11.7)	8.0	9.0	1.2	F	4.1	D	4.6	C	1.13	2.7	0.39	29	12,660	
Vanguard Int'l Hi Div Yld Adm	VIHAX	7.0	16.8	(6.9)	15.1	(0.7)	5.2	B	5.9	B	—	—	1.04	4.9	0.22	8	8,238	✓
Diversified Emerging Markets		6.0	12.1	(23.0)	(0.2)	21.4	(3.1)		1.8		3.5		1.18	1.7	1.20	57	3,871	
Fidelity Emerging Markets Fund	FEMKX	7.1	15.2	(27.5)	1.4	32.5	(3.6)	C	3.7	B	6.1	A	1.31	0.7	0.87	46	8,696	
Fidelity Emerging Markets Idx	FPADX	6.8	9.5	(20.1)	(3.0)	17.8	(2.2)	B	1.3	C	3.3	C	1.19	2.7	0.08	5	8,062	✓
Northern Emerging Markets Eq Idx	NOEMX	7.1	9.1	(20.5)	(3.4)	17.6	(2.4)	C	1.1	C	3.2	C	1.19	3.0	0.15	44	1,766	✓
Seafarer Overseas Grth & Inc Inv	SFGIX	(5.5)	14.2	(11.8)	(2.4)	22.2	(1.6)	B	2.6	B	4.2	B	1.03	3.3	0.96	5	2,991	✓
Vanguard Emerg Mkts Sel Stk Inv	VMMSX	5.9	10.6	(18.1)	(1.3)	15.8	(1.4)	B	1.8	C	4.3	B	1.22	3.3	0.80	43	771	
Vanguard Emerg Mkts Stock Idx Adm	VEMAX	11.0	9.2	(17.8)	0.9	15.2	(0.1)	A	3.0	B	4.0	B	1.08	3.1	0.14	5	109,315	✓
Ultrashort Bond		5.8	5.9	(0.2)	0.1	1.5	3.8		2.6		2.1		0.08	4.9	0.46	74	2,663	
BBH Limited Duration N	BBBMX	6.8	7.4	(1.0)	1.2	3.0	4.3	A	3.4	A	2.8	A	0.11	4.8	0.35	22	8,956	
Goldman Sachs Sh-Tm Cnsvr Inc Inv	GPPOX	5.5	5.8	1.1	0.0	1.2	4.1	B	2.7	B	2.2	C	0.05	5.1	0.33	180	1,849	
Northern Tax-Advantaged U/S Fxd Inc	NTAUX	3.8	4.8	(1.2)	0.1	1.5	2.4	F	1.8	F	1.5	F	0.09	3.4	0.26	43	2,568	
Northern Ultra-Short Fixed Income	NUSFX	5.9	6.3	(1.0)	0.0	2.3	3.7	D	2.7	C	2.2	B	0.09	4.8	0.26	21	1,659	
Vanguard Ultra-Short-Term Bd Adm	VUSFX	5.7	5.5	(0.4)	0.2	2.1	3.6	D	2.6	C	—	—	0.08	5.1	0.10	91	13,265	
Short-Term Bond		4.9	5.6	(5.1)	(0.0)	4.2	1.7		1.8		1.9		0.21	4.2	0.68	117	4,885	
Fidelity Short-Term Bond	FSHBX	4.7	5.3	(3.6)	(0.7)	3.7	2.1	B	1.8	C	1.8	C	0.16	4.0	0.30	68	2,307	
FPA New Income - Institutional	FPNIX	4.6	7.5	(3.1)	0.8	2.5	2.9	A	2.4	A	2.3	B	0.19	4.4	0.45	0	8,713	
Goldman Sachs Short Duration Bd Inv	GSSRX	4.9	6.1	(5.5)	(0.9)	5.8	1.7	C	2.0	B	2.1	B	0.22	3.9	0.50	286	1,264	
T. Rowe Price Short-Term Bond	PRWBX	5.1	5.1	(4.5)	(0.2)	4.5	1.8	C	1.9	C	1.9	C	0.18	4.1	0.47	92	4,665	
Thrivent Limited Maturity Bond S	THLIX	5.6	6.4	(4.3)	0.2	4.1	2.5	A	2.3	A	2.3	B	0.19	3.8	0.43	53	1,337	
Vanguard Short-Term Bond Index Adm	VBIRX	3.7	4.9	(5.6)	(1.0)	4.7	0.9	F	1.3	F	1.6	D	0.23	3.4	0.07	64	58,447	✓
Vanguard Short-Term Corp Bd Idx Adm	VSCSX	5.0	6.2	(5.7)	(0.4)	5.1	1.7	C	1.9	C	2.3	B	0.26	3.9	0.07	69	41,229	✓
Vanguard Sh-Tm Invest-Grade Adm	VFSUX	5.1	6.2	(5.8)	(0.3)	5.2	1.7	C	2.0	C	2.3	B	0.26	4.2	0.10	70	54,916	
Intermediate Core Bond		1.6	5.6	(13.2)	(1.4)	8.0	(2.4)		(0.2)		1.3		0.51	3.9	0.59	189	13,434	
BNY Mellon Bond Market Index Inv	DBMIX	1.0	5.1	(13.6)	(1.9)	7.3	(2.8)	D	(0.7)	F	0.9	F	0.51	3.5	0.40	160	528	✓
Fidelity Intermediate Bond	FTHRX	3.2	5.6	(8.7)	(1.3)	7.2	(0.2)	A	1.0	A	1.8	A	0.34	3.5	0.44	53	3,736	
Fidelity Investment Grade Bond	FBNDX	1.6	6.5	(13.5)	(0.9)	9.9	(2.2)	B	0.4	A	1.9	A	0.52	4.0	0.44	232	10,280	
Fidelity U.S. Bond Index	FXNAX	1.3	5.5	(13.0)	(1.8)	7.8	(2.4)	C	(0.3)	C	1.3	C	0.52	3.4	0.03	43	60,355	✓
iShares US Aggregate Bond Idx Inv A	BMOAX	1.1	5.4	(13.3)	(2.1)	7.3	(2.6)	D	(0.6)	F	1.0	D	0.51	3.4	0.35	78	3,020	✓
Northern Bond Index	NOBOX	1.1	5.4	(13.0)	(1.7)	7.3	(2.5)	C	(0.4)	D	1.2	D	0.51	3.8	0.07	47	2,252	✓
Russell Inv Investment Grade Bd M	RIWTX	1.5	5.1	(14.8)	(1.1)	9.0	(3.1)	F	(0.4)	D	1.3	C	0.51	4.7	0.42	77	975	
State Street Income Fund	SSASX	0.4	5.9	(13.4)	(1.1)	8.2	(2.7)	D	(0.3)	C	1.5	B	0.57	4.2	0.20	52	912	
T. Rowe Price New Income	PRCIX	1.3	4.7	(14.3)	(0.6)	5.7	(3.1)	F	(0.9)	F	1.0	D	0.51	4.5	0.44	179	17,000	
T. Rowe Price QM U.S. Bond Index	PBDIX	1.6	5.5	(13.6)	(1.5)	8.2	(2.6)	C	(0.3)	C	1.4	C	0.51	4.1	0.25	78	1,622	
Vanguard Core Bond Adm	VCOBX	1.9	5.9	(13.1)	(1.5)	10.4	(2.1)	B	0.4	A	—	—	0.52	4.7	0.10	363	12,637	
Vanguard Inter-Term Bd Idx Adm	VBILX	1.5	6.1	(13.3)	(2.4)	9.8	(2.3)	B	0.0	B	1.8	A	0.55	3.8	0.07	63	42,546	✓
Vanguard Total Bond Mkt II Idx Inv	VTBIX	1.2	5.6	(13.2)	(1.7)	7.3	(2.5)	C	(0.4)	D	1.2	D	0.51	3.7	0.09	39	312,489	✓
Vanguard Total Bond Mkt Idx Adm	VBTLX	1.2	5.7	(13.2)	(1.7)	7.7	(2.4)	C	(0.3)	C	1.3	C	0.51	3.7	0.05	36	344,868	✓
Long-Term Bond		(1.5)	8.5	(23.5)	(0.9)	12.5	(6.5)		(1.9)		1.5		0.95	4.6	0.92	62	3,011	
Vanguard Long-Term Bond Index Adm	VBLAX	(4.2)	7.5	(27.2)	(2.7)	16.2	(9.1)	F	(3.2)	F	1.0	D	1.06	4.6	0.07	25	8,465	✓
Vanguard Long-Term Corp Bd Idx Adm	VLTCX	(1.9)	11.0	(25.7)	(1.2)	13.7	(6.8)	C	(1.9)	B	2.1	B	1.09	5.2	0.07	33	14,595	✓
Vanguard Long-Term Invest-Grade Adm	VWETX	(2.7)	9.4	(25.5)	(2.3)	15.5	(7.5)	D	(2.2)	C	1.8	B	1.07	5.1	0.11	38	15,777	
Short Gov't		3.9	4.0	(5.2)	(1.3)	3.3	0.8		0.9		1.0		0.20	3.9	0.69	192	1,217	
Goldman Sachs Short Dur Govt Inv	GTDTX	3.6	3.9	(5.3)	(1.4)	3.8	0.6	D	0.9	C	1.0	C	0.19	3.1	0.56	782	464	

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Fund	Ticker	Total Return (%)					Annual Return (%)						Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)	Closed	Index Fund
		2024	2023	2022	2021	2020	3-Year		5-Year		10-Year								
							Fund	Grade	Fund	Grade	Fund	Grade							
Vanguard Short-Term Federal Adm	VSGDX	4.3	3.9	(5.2)	(0.5)	4.5	0.9	C	1.3	B	1.5	A	0.20	3.6	0.10	188	4,418		
Vanguard Short-Term Treasury Adm	VFIRX	3.8	3.6	(4.6)	(0.8)	4.1	0.9	C	1.2	B	1.3	B	0.19	4.5	0.10	314	5,805		
Vanguard Short-Term Treas Idx Adm	VSBSX	4.0	4.3	(3.9)	(0.7)	3.1	1.4	B	1.3	B	1.3	B	0.16	4.2	0.07	89	25,280	✓	
Intermediate Gov't		0.8	4.2	(11.6)	(1.7)	5.8	(2.5)		(0.7)		0.6		0.50	3.6	0.76	395	4,340		
American Century Gov't Bond Inv	CPTNX	0.3	3.5	(12.5)	(1.1)	6.7	(3.2)	F	(0.9)	D	0.6	C	0.50	4.2	0.47	145	602		
Columbia US Treasury Index A	LUTAX	0.4	3.8	(12.7)	(2.7)	7.6	(3.1)	F	(1.0)	D	0.5	D	0.44	3.3	0.32	53	862	✓	
Fidelity GNMA	FGMNX	1.0	5.4	(11.3)	(0.8)	3.7	(1.9)	A	(0.6)	B	0.8	B	0.55	3.8	0.44	781	1,865		
Fidelity Gov't Income	FGOVX	0.6	4.2	(12.8)	(2.1)	6.8	(2.9)	D	(0.9)	D	0.6	C	0.49	3.8	0.44	393	1,889		
Fidelity Intermediate Gov't Inc	FSTGX	2.2	3.9	(8.4)	(2.1)	5.5	(0.9)	A	0.1	A	0.9	B	0.33	3.0	0.44	199	469		
Fidelity Mortgage Securities	FMSFX	1.0	4.9	(12.2)	(1.0)	4.4	(2.4)	C	(0.8)	C	0.9	B	0.59	4.1	0.44	767	590		
T. Rowe Price US Treasury Interm Idx	PRTIX	0.6	3.0	(12.3)	(3.0)	8.1	(3.1)	F	(1.0)	D	0.6	C	0.46	3.9	0.27	141	456	✓	
Vanguard GNMA Adm	VFJIX	1.2	5.3	(10.7)	(1.0)	3.8	(1.7)	A	(0.5)	B	1.0	A	0.53	3.7	0.11	305	14,419		
Vanguard Interm-Term Treasury Adm	VFIUX	1.5	4.2	(10.3)	(2.2)	8.3	(1.8)	A	0.1	A	1.2	A	0.43	4.2	0.10	217	6,856		
Vanguard Intmdt-Term Trs Idx Adm	VSIGX	1.3	4.4	(10.7)	(2.6)	7.6	(1.9)	A	(0.2)	A	1.1	A	0.42	3.6	0.07	52	38,020	✓	
Vanguard Mortg-Bckd Secs Idx Adm	VMBSX	1.4	5.0	(11.6)	(1.3)	3.7	(2.0)	B	(0.7)	C	0.8	B	0.56	3.9	0.07	79	20,902	✓	
Victory Gov't Securities	USGNX	2.0	4.5	(8.1)	(1.0)	5.3	(0.7)	A	0.4	A	1.2	A	0.38	3.7	0.53	—	1,065		
Long Gov't		(7.2)	3.3	(28.7)	(4.6)	16.7	(12.1)		(5.5)		(1.0)		1.14	3.9	0.99	144	3,307		
Vanguard Long-Term Treas Idx Adm	VLGSX	(6.5)	3.6	(29.5)	(5.0)	17.7	(11.9)	C	(5.2)	C	(0.7)	B	1.06	4.3	0.07	21	14,301	✓	
Muni National Short		2.6	3.9	(3.3)	0.4	2.5	1.0		1.1		1.3		0.20	2.7	0.59	56	1,689		
Allspring Ultra Short-Term Muni Inc A2	WFUNX	3.4	3.4	(0.7)	0.0	1.0	2.0	A	1.4	B	1.2	C	0.09	2.7	0.40	42	723		
Goldman Sachs Short Dur T/F Inv	GDIRX	2.9	3.9	(3.6)	0.3	2.4	1.0	C	1.2	C	1.4	B	0.20	3.0	0.40	49	4,870		
T. Rowe Price Tax-Free Shrt-Interm	PRFSX	2.0	3.9	(3.9)	0.2	3.3	0.6	D	1.1	D	1.3	C	0.24	2.5	0.38	28	1,399		
Vanguard Ltd-Term Tx-Ex Adm	VMLUX	2.7	4.3	(2.9)	0.5	3.4	1.3	B	1.6	A	1.7	A	0.22	2.9	0.09	55	30,467		
Vanguard Ultra Short-Term Tx-Ex Adm	VWSUX	3.2	4.0	(0.7)	0.3	1.9	2.1	A	1.7	A	1.5	B	0.11	3.3	0.09	85	14,579		
Muni National Intermediate		1.9	5.7	(8.3)	1.6	4.3	(0.4)		0.9		1.8		0.43	3.0	0.73	38	3,096		
American Century IntM Tx-Fr Inv	TWTIX	1.6	5.4	(7.9)	2.0	4.8	(0.4)	C	1.1	B	2.0	C	0.41	3.2	0.47	46	3,615		
Fidelity Interm Muni Inc	FLTMX	1.4	5.5	(6.3)	1.1	4.5	0.1	B	1.2	B	2.0	C	0.38	2.7	0.36	14	12,108		
Goldman Sachs Dynamic Muni Inc Inv	GUIRX	3.3	6.9	(9.0)	3.1	3.8	0.2	A	1.5	A	2.7	A	0.46	3.6	0.48	38	10,637		
Northern Intermediate Tax-Exempt	NOITX	1.8	5.0	(8.3)	0.6	4.7	(0.7)	D	0.6	D	1.7	D	0.43	3.0	0.46	18	1,110		
Russell Inv Tax-Exempt Bond M	RBCUX	1.9	6.2	(7.5)	2.3	4.2	0.0	B	1.3	A	2.3	A	0.40	3.7	0.42	48	5,787		
T. Rowe Price Summit Muni Intm Inv	PRSMX	1.3	5.5	(7.5)	1.5	4.5	(0.4)	C	0.9	C	1.9	C	0.41	2.8	0.40	20	4,258		
Vanguard Interm-Term Tx-Ex Adm	VWUIX	1.8	5.9	(6.8)	1.2	5.2	0.1	A	1.3	A	2.3	B	0.42	3.1	0.09	43	77,587		
Vanguard Tax-Ex Bond Index Adm	VTEAX	1.4	6.1	(8.2)	1.4	5.0	(0.4)	C	1.0	C	—	—	0.49	3.1	0.09	23	38,380	✓	
Victory Tax Exempt Interm-Term	USATX	2.3	5.6	(8.1)	2.1	4.7	(0.2)	C	1.2	B	2.2	B	0.42	3.3	0.49	8	3,030		
Muni National Long		2.4	6.9	(11.6)	2.8	4.8	(1.1)		0.8		2.2		0.58	3.4	0.80	36	3,250		
Elfun Tax-Exempt Income	ELFTX	1.2	5.3	(8.4)	1.4	4.7	(0.8)	B	0.7	D	2.0	D	0.46	4.0	0.21	79	897		
Fidelity Tax-Free Bond	FTABX	1.8	7.5	(10.1)	2.6	5.0	(0.6)	B	1.2	B	2.5	B	0.54	3.0	0.25	7	3,408		
T. Rowe Price Summit Municipal Inc Inv	PRINX	2.9	7.3	(11.1)	3.2	4.6	(0.6)	B	1.2	B	2.4	B	0.54	3.3	0.45	16	2,994		
T. Rowe Price Tax-Free Income Inv	PRTAX	2.5	7.0	(10.1)	2.8	4.9	(0.4)	A	1.2	A	2.3	C	0.52	3.4	0.41	25	2,345		
Thrivent Municipal Bond S	TMBIX	2.4	7.1	(10.9)	2.2	5.0	(0.7)	B	1.0	C	2.1	D	0.59	3.6	0.51	37	1,192		
Vanguard High-Yield Tax-Exempt Adm	VWALX	3.4	8.4	(11.7)	3.9	5.5	(0.3)	A	1.7	A	3.2	A	0.61	3.8	0.09	35	16,391		
Vanguard Long-Term Tax-Exempt Adm	VWLUX	1.9	7.6	(10.4)	2.3	6.3	(0.6)	B	1.4	A	2.7	A	0.59	3.5	0.09	29	18,013		
Victory Tax Exempt Long-Term	USTEX	2.9	7.3	(12.4)	3.6	5.2	(1.1)	C	1.0	B	2.3	B	0.64	3.7	0.43	47	1,683		
Western Asset Managed Municipals 1	SMMOX	2.4	6.9	(9.9)	3.3	4.3	(0.5)	B	1.2	B	2.2	C	0.50	3.5	0.56	19	3,006	✓	
Inflation-Protected Bond		2.0	3.4	(12.2)	5.2	11.0	(2.5)		1.5		1.8		0.50	3.2	0.75	68	3,584		
American Century Inflation Adjs Bond Inv	ACITX	1.7	3.2	(12.4)	6.4	10.3	(2.8)	C	1.5	D	1.8	C	0.49	2.2	0.54	22	2,423		
Goldman Sachs Infl Protected Secs Inv	GSTPX	1.8	3.6	(12.0)	5.3	10.2	(2.4)	C	1.5	D	1.9	C	0.48	4.5	0.43	165	257		
T. Rowe Price Inflation Protected Bd	PRIPX	1.5	2.6	(12.8)	5.3	11.1	(3.2)	F	1.2	D	1.8	D	0.47	4.4	0.41	160	458		
Vanguard Inflation-Protected Secs Adm	VAIPX	1.9	3.8	(11.9)	5.7	11.0	(2.3)	B	1.8	B	2.1	B	0.47	4.2	0.10	34	26,481		
High-Yield Bond		5.2	6.7	(13.2)	5.4	3.7	(0.9)		1.3		3.1		0.60	4.1	0.97	42	2,960		
Goldman Sachs High Yield Inv	GSHTX	6.8	12.4	(12.6)	4.1	5.6	1.6	F	2.9	D	3.9	D	0.57	6.4	0.74	26	1,985		
Northern High Yield Fixed Income	NHFIX	8.0	13.8	(11.6)	5.4	6.0	2.8	C	4.0	B	4.6	B	0.55	6.7	0.61	33	2,838		
T. Rowe Price High Yield	PRHYX	6.6	13.7	(11.1)	5.2	5.0	2.5	C	3.5	C	4.6	B	0.58	6.6	0.70	37	6,750		
Thrivent High Yield S	LBHIX	6.7	11.9	(10.3)	4.3	3.2	2.3	C	2.9	D	4.1	D	0.55	6.3	0.55	28	628		
Vanguard High-Yield Corporate Adm	VWEAX	6.4	11.7	(9.0)	3.8	5.4	2.7	C	3.4	C	4.6	B	0.55	6.2	0.12	36	24,816		

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Fund	Ticker	Total Return (%)					Annual Return (%)						Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)	Closed Index Fund
		2024	2023	2022	2021	2020	3-Year		5-Year		10-Year							
							Fund	Grade	Fund	Grade	Fund	Grade						
Conservative Allocation		14.6	19.1	(19.1)	18.4	16.9	3.2		8.7		8.2		1.10	1.4	1.16	33	3,544	
Fidelity Asset Manager 20%	FASIX	5.3	8.0	(10.2)	4.0	8.6	0.7	B	2.9	C	3.4	C	0.47	3.3	0.49	28	5,639	
Thrivent Diversified Income Plus S	THYFX	7.0	10.0	(12.6)	6.6	7.0	1.0	B	3.3	B	4.2	A	0.59	4.1	0.70	80	972	
Vanguard LifeStrategy Income Inv	VASIX	4.7	9.5	(13.9)	1.9	9.1	(0.5)	D	1.9	D	3.2	D	0.57	3.5	0.11	4	4,014	
Moderately Conservative Allocation		7.7	10.2	(12.8)	8.7	8.5	1.1		4.0		4.5		0.67	3.2	0.97	39	1,915	
Fidelity Asset Manager 30%	FTANX	6.3	9.8	(12.3)	6.0	11.1	0.8	C	3.8	D	4.3	C	0.58	3.0	0.51	22	1,984	
Fidelity Asset Manager 40%	FFANX	7.4	11.5	(13.6)	8.0	13.1	1.1	C	4.8	B	5.2	A	0.66	2.7	0.51	21	2,256	
Goldman Sachs Income Builder Inv	GKIRX	9.1	10.7	(9.3)	10.8	9.8	3.1	A	5.9	A	5.7	A	0.71	4.3	0.56	29	2,467	
T. Rowe Price Retirement Balanced	TRRIX	7.9	11.3	(13.0)	8.5	11.4	1.5	B	4.8	B	5.1	B	0.61	3.1	0.49	26	2,121	
T. Rowe Price Spectrum Cnsvr Allc	PRSIX	8.6	12.0	(13.6)	7.1	11.7	1.6	B	4.7	B	5.3	A	0.60	3.7	0.67	52	1,926	
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	7.5	12.5	(15.0)	6.0	11.5	0.9	C	4.0	C	4.8	B	0.69	3.1	0.12	4	10,468	
Vanguard Tax-Mgd Balanced Adm	VTMFX	12.2	15.5	(12.7)	13.1	13.3	4.2	A	7.7	A	7.5	A	0.74	2.1	0.09	23	10,505	
Vanguard Wellesley Income Adm	VWIAX	6.0	7.1	(9.0)	8.6	8.5	1.1	C	4.0	C	5.3	A	0.66	3.7	0.16	59	51,323	
Moderate Allocation		11.5	13.9	(14.2)	13.4	12.4	2.8		6.7		6.6		0.82	2.5	1.03	52	10,982	
Catholic RspInvtMgr 60/40 AphPs Inv	CMPVX	10.6	16.5	(16.4)	—	—	2.5	C	—	—	—	—	0.83	2.3	0.61	4	1,392	
Fidelity Asset Manager 50%	FASMX	8.5	13.1	(15.0)	9.9	14.7	1.4	F	5.6	D	5.9	D	0.75	2.4	0.55	20	9,519	
Fidelity Asset Manager 60%	FSANX	9.5	14.8	(16.3)	11.9	16.1	1.7	D	6.5	C	6.7	C	0.84	2.1	0.64	21	4,310	
Fidelity Balanced	FBALX	16.1	21.6	(18.2)	18.3	22.4	4.9	A	10.8	A	9.6	A	0.91	1.7	0.47	24	57,106	
Fidelity Puritan	FPURX	18.9	20.2	(17.2)	18.9	20.6	5.7	A	11.1	A	9.6	A	0.89	1.6	0.48	55	31,797	
Fidelity Real Estate Income	FRIFX	7.9	9.3	(14.5)	18.9	(1.1)	0.3	F	3.5	F	5.3	F	0.66	4.7	0.67	24	4,867	
Janus Henderson Balanced D	JANBX	15.4	15.4	(16.6)	17.2	14.3	3.5	B	8.3	A	8.6	A	0.83	2.0	0.70	76	26,903	✓
State Farm Balanced	STFBX	15.0	13.7	(9.5)	17.5	13.7	5.8	A	9.6	A	8.3	A	0.84	2.3	0.14	19	2,464	
T. Rowe Price Balanced	RPBAX	11.8	18.0	(17.3)	13.4	14.6	3.0	C	7.2	B	7.4	B	0.86	2.1	0.60	40	4,602	
T. Rowe Price Capital Appreciation	PRWCX	12.7	18.8	(11.9)	18.5	18.2	5.6	A	10.6	A	10.5	A	0.83	2.2	0.71	65	64,230	✓
T. Rowe Price Spectrum Mod Alloc Inv	TRPBX	10.3	15.1	(17.1)	10.6	14.5	1.7	D	5.9	D	6.7	C	0.77	2.6	0.75	46	2,028	
Thrivent Moderate Allocation S	TMAIX	12.9	16.0	(16.2)	12.3	13.5	3.1	B	6.9	C	6.8	C	0.86	2.4	0.80	41	3,776	
Vanguard Balanced Index Adm	VBIAX	14.6	17.6	(16.9)	14.2	16.4	3.8	B	8.3	A	8.2	A	0.87	2.1	0.07	19	59,345	
Vanguard LifeStrategy Mod Gr Inv	VSMGX	10.3	15.5	(16.0)	10.1	13.6	2.3	D	6.0	D	6.4	C	0.82	2.8	0.13	5	21,861	
Vanguard STAR Inv	VGSTX	9.1	17.1	(18.0)	9.7	21.4	1.6	D	6.9	C	7.3	B	0.94	2.3	0.31	6	23,699	
Vanguard Wellington Adm	VWENX	14.9	14.4	(14.3)	19.1	10.7	4.1	B	8.2	A	8.4	A	0.81	2.2	0.18	39	115,968	
Moderately Aggressive Allocation		13.2	15.6	(15.5)	16.3	12.2	3.4		7.6		7.2		0.95	2.0	1.00	37	10,664	
Fidelity Asset Manager 70%	FASGX	10.8	16.4	(16.9)	14.0	17.2	2.4	D	7.5	C	7.5	C	0.90	1.8	0.64	19	6,859	
Fidelity Multi-Asset Index	FFNOX	13.1	19.3	(18.1)	17.1	16.3	3.4	C	8.5	B	8.6	A	1.03	2.1	0.11	10	8,299	
Fidelity Strategic Dividend & Income	FSDIX	11.5	9.4	(9.8)	19.0	11.3	3.2	C	7.8	B	7.9	B	0.84	2.5	0.66	34	5,212	
T. Rowe Price Spectrum Mod Gr Allc	TRSGX	12.6	18.0	(19.7)	14.1	16.7	2.2	F	7.3	D	8.0	B	0.93	1.5	0.78	42	3,549	
VALIC Co. I Agrsv Growth Lifestyle	VLGX	14.2	17.0	(16.2)	16.0	13.5	3.8	B	8.1	B	7.6	C	0.93	1.9	0.58	37	710	
Vanguard LifeStrategy Growth Inv	VASGX	13.2	18.5	(17.1)	14.4	15.5	3.6	C	8.0	B	7.9	B	0.96	2.4	0.14	3	22,664	
Global Allocation		7.5	11.1	(11.8)	11.8	7.3	1.6		4.7		4.7		0.83	3.0	1.15	100	9,167	
Goldman Sachs Growth Strategy Inv	GGSTX	14.4	17.7	(16.9)	16.9	14.3	3.8	A	8.4	A	7.8	A	0.95	3.4	0.71	67	969	
Russell Inv Multi-Asset Growth Strat M	RMATX	8.9	15.3	(14.6)	8.0	3.3	2.4	B	3.7	D	—	—	0.86	3.7	0.83	73	568	
Vanguard Global Wellington Adm	VGWAX	6.4	12.5	(7.0)	13.5	7.5	3.6	B	6.3	A	—	—	0.75	3.2	0.35	74	2,557	
Target-Date 2020		7.6	11.7	(14.3)	8.7	11.2	1.0		4.5		5.2		0.70	16.3	0.59	23	3,019	
Fidelity Freedom Index 2020 Investor	FPIFX	7.7	12.7	(16.0)	8.4	12.7	0.7	D	4.5	C	5.5	B	0.77	2.8	0.12	14	6,860	
Vanguard Target Retirement 2020 Fund	VTWNX	7.7	12.5	(14.2)	8.2	12.0	1.3	B	4.8	B	5.6	B	0.68	3.0	0.08	4	37,047	
Target-Date 2025		8.1	12.5	(14.8)	9.6	11.7	1.2		4.9		5.6		0.74	2.8	0.66	28	4,422	
Fidelity Freedom Index 2025 Investor	FQIFX	8.5	13.9	(16.6)	9.5	13.6	1.0	C	5.1	C	6.0	B	0.83	2.5	0.12	16	14,263	
Vanguard Target Retirement 2025 Fund	VTTVX	9.4	14.5	(15.5)	9.8	13.3	1.9	A	5.7	A	6.3	A	0.78	2.8	0.08	7	77,713	
Target-Date 2030		9.4	14.2	(15.8)	11.6	13.2	1.7		5.9		6.4		0.82	2.7	0.67	27	6,337	
BlackRock LifePath Index 2030 Inv A	LINAX	8.9	14.3	(16.7)	11.1	12.7	1.2	D	5.4	D	6.2	D	0.86	2.5	0.39	10	12,642	
Fidelity Freedom Index 2030 Investor	FXIFX	9.5	15.1	(16.8)	10.8	14.3	1.6	C	5.8	C	6.8	B	0.87	2.4	0.12	16	22,128	
Vanguard Target Retirement 2030 Fund	VTHRX	10.6	16.0	(16.3)	11.4	14.1	2.4	A	6.4	B	6.9	B	0.85	2.7	0.08	7	99,211	
Target-Date 2035		11.1	16.2	(16.7)	14.0	14.3	2.5		7.0		7.2		0.91	2.4	0.67	26	6,255	
BlackRock LifePath Index 2035 Inv A	LIJAX	10.6	16.3	(17.3)	13.5	13.3	2.1	D	6.5	F	7.0	D	0.93	2.2	0.39	8	10,111	
Fidelity Freedom Index 2035 Investor	FIHFX	11.2	17.3	(17.6)	13.7	15.5	2.4	C	7.1	C	7.9	A	0.95	2.3	0.12	17	22,901	
Vanguard Target Retirement 2035 Fund	VTTTHX	11.8	17.1	(16.6)	13.0	14.8	3.0	A	7.2	B	7.5	B	0.90	2.6	0.08	4	104,919	

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Fund	Ticker	Total Return (%)					Annual Return (%)						Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)	Closed Index Fund
							3-Year		5-Year		10-Year							
		2024	2023	2022	2021	2020	Fund	Grade	Fund	Grade	Fund	Grade						
Target-Date 2040		12.7	17.8	(17.3)	15.6	15.1	3.2		7.9		7.8		0.97	2.2	0.69	24	6,095	
BlackRock LifePath Index 2040 Inv A	LIKAX	12.4	18.2	(17.9)	15.7	13.8	2.9	D	7.5	D	7.8	C	1.00	2.2	0.39	7	12,741	
Fidelity Freedom Index 2040 Investor	FBIFX	13.3	19.4	(18.2)	15.9	16.5	3.4	B	8.4	B	8.5	A	1.04	2.1	0.12	16	23,406	
Vanguard Target Retirement 2040 Fund	VFORX	12.9	18.3	(17.0)	14.6	15.5	3.5	B	8.0	C	8.1	B	0.95	2.4	0.08	2	94,061	
Target-Date 2045		13.8	18.9	(17.8)	16.8	15.6	3.6		8.5		8.2		1.02	2.0	0.69	25	5,154	
BlackRock LifePath Index 2045 Inv A	LIHAX	14.0	19.9	(18.3)	17.4	14.3	3.8	B	8.4	C	8.4	B	1.07	1.9	0.39	6	9,004	
Fidelity Freedom Index 2045 Investor	FIOFX	14.2	19.9	(18.2)	15.9	16.4	3.8	B	8.6	C	8.7	B	1.06	2.0	0.12	8	20,679	
Vanguard Target Retirement 2045 Fund	VTIVX	13.9	19.5	(17.4)	16.2	16.3	4.0	B	8.7	B	8.6	B	1.00	2.3	0.08	1	92,284	
Target-Date 2050		14.3	19.5	(18.1)	17.2	15.8	3.8		8.7		8.3		1.05	1.9	0.70	24	4,605	
BlackRock LifePath Index 2050 Inv A	LIPAX	15.3	21.0	(18.5)	18.4	14.7	4.4	A	9.1	B	8.8	B	1.10	1.9	0.39	5	9,412	
Fidelity Freedom Index 2050 Investor	FIPFX	14.2	19.9	(18.2)	15.9	16.4	3.8	C	8.6	C	8.7	B	1.06	2.0	0.12	7	19,827	
Vanguard Target Retirement 2050 Fund	VFIFX	14.6	20.2	(17.5)	16.4	16.4	4.4	A	9.0	B	8.7	B	1.03	2.2	0.08	1	78,786	
Target-Date 2055		14.5	19.7	(18.2)	17.3	15.9	3.9		8.8		8.4		1.06	1.8	0.70	23	3,188	
BlackRock LifePath Index 2055 Inv A	LIVAX	15.9	21.3	(18.6)	18.5	14.7	4.6	A	9.2	B	8.9	B	1.10	1.8	0.39	4	6,254	
Fidelity Freedom Index 2055 Investor	FDEWX	14.2	19.9	(18.2)	15.9	16.5	3.8	C	8.6	D	8.7	B	1.06	2.0	0.12	8	14,617	
Vanguard Target Retirement 2055 Fund	VFFVX	14.6	20.2	(17.5)	16.4	16.3	4.4	B	9.0	B	8.7	B	1.03	2.2	0.08	1	53,195	
Target-Date 2060		14.6	19.9	(18.2)	17.5	16.0	4.0		8.9		8.6		1.06	1.8	0.70	24	1,862	
BlackRock LifePath Index 2060 Inv A	LIZAX	15.9	21.3	(18.6)	18.5	14.7	4.6	A	9.3	B	—	—	1.10	1.7	0.39	3	3,648	
Fidelity Freedom Index 2060 Investor	FDKIX	14.2	19.9	(18.2)	15.9	16.4	3.8	C	8.6	D	8.7	C	1.06	1.9	0.12	13	8,270	
Vanguard Target Retirement 2060 Fund	VTTSX	14.6	20.2	(17.5)	16.4	16.3	4.4	B	9.0	B	8.7	C	1.03	2.1	0.08	1	30,457	
Target-Date 2065+		14.3	20.1	(18.3)	17.4	15.8	4.1		8.8		—		1.07	1.8	0.67	29	388	
Fidelity Freedom Index 2065 Investor	FFIJX	14.1	19.9	(18.2)	15.9	16.5	3.8	C	8.6	D	—	—	1.06	1.9	0.13	7	2,580	
Vanguard Target Retirement 2065 Fund	VLXVX	14.6	20.1	(17.4)	16.5	16.2	4.4	B	9.0	B	—	—	1.03	2.1	0.08	0	9,293	
Vanguard Target Retirement 2070 Fund	VSVNX	14.6	20.2	—	—	—	—	—	—	—	—	—	0.00	1.8	0.08	1	1,164	
Target-Date Retirement		6.3	10.1	(12.7)	5.4	9.2	0.8		3.3		3.8		0.60	3.3	0.65	28	1,008	
BlackRock LifePath Index Retire Inv A	LIRAX	6.8	11.2	(15.5)	6.6	11.8	0.1	D	3.7	B	4.4	A	0.72	2.7	0.39	5	13,498	
Fidelity Freedom Index Income Investor	FIKFX	5.0	8.3	(11.1)	2.8	8.5	0.3	D	2.4	F	3.2	F	0.49	3.1	0.12	12	1,660	
Vanguard Target Retirement Inc Fund	VTINX	6.6	10.7	(12.7)	5.2	10.0	1.0	B	3.6	C	4.2	B	0.58	3.2	0.08	4	35,870	

Data sources for all tables: AAI and Morningstar. Data as of December 31, 2024.

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