

TABLE 4

Top Mutual Funds by Category

Data as of December 31, 2022

Index Fund Closed	Ticker	Fund						Annual Return (%)						Total Risk		Port		Total Assets (\$ Mil)
			Total Return (%)					3-Year		5-Year		10-Year		Index (X)	Yield (%)	Exp Ratio (%)	Turn-over (%)	
			2022	2021	2020	2019	2018	Fund	Grade	Fund	Grade	Fund	Grade					
		Large Blend	(17.2)	26.3	16.7	29.5	(6.1)	6.8		8.1		11.3		1.19	0.9	0.86	52	16,552
		BEQGX American Century Equity Growth Inv	(22.9)	26.5	14.5	28.4	(6.3)	3.7	F	6.1	F	10.0	F	1.14	1.3	0.65	238	1,622
✓		PEOPX BNY Mellon S&P 500 Index	(18.5)	28.1	17.8	30.9	(4.9)	7.1	C	8.9	C	12.0	B	1.19	1.3	0.50	2	1,869
✓		NEIAX Columbia Large Cap Index A	(18.4)	28.1	17.8	30.9	(4.8)	7.2	C	8.9	B	12.1	B	1.19	1.3	0.45	2	2,726
		FLCEX Fidelity Large Cap Core Enhanced Index	(16.2)	30.4	18.0	27.7	(3.4)	8.8	A	9.7	A	12.5	A	1.15	0.8	0.39	104	1,802
		FGRTX Fidelity Mega Cap Stock	(9.0)	26.3	13.0	31.1	(7.2)	9.1	A	9.6	A	12.0	B	1.29	1.3	0.61	13	1,269
✓		FSKAX Fidelity Total Market Index	(19.5)	25.7	20.8	30.9	(5.3)	6.9	C	8.7	C	12.0	B	1.23	1.6	0.01	3	63,923
✓		FITLX Fidelity Total Market Index	(20.3)	31.6	18.7	31.5	(3.3)	7.6	B	9.6	A	—	—	1.20	1.5	0.11	9	2,007
✓		BSPAX iShares S&P 500 Index Investor A	(18.4)	28.2	18.0	31.0	(4.7)	7.3	C	9.1	B	12.2	B	1.19	1.3	0.35	6	29,090
✓		BASMX iShares Total US Stock Market Idx Inv A	(19.3)	25.3	20.5	30.7	(5.5)	6.8	C	8.5	C	—	—	1.23	1.3	0.32	16	2,525
		MPGFX Mairs & Power Growth	(21.1)	29.3	16.7	28.4	(4.3)	6.0	D	7.9	D	10.8	D	1.15	0.8	0.61	13	4,338
		TLGUX Morgan Stanley Pathway Large Cap Eq	(20.1)	23.7	18.7	29.1	(4.8)	5.4	F	7.6	D	11.1	D	1.22	0.9	0.48	20	1,617
✓		MAEIX Mutual of America Equity Index	(18.3)	28.5	18.2	31.3	(4.6)	7.5	B	9.3	B	12.4	A	1.19	1.6	0.14	7	4,323
✓		NOSIX Northern Stock Index	(18.2)	28.6	18.3	31.4	(4.5)	7.5	B	9.3	B	12.4	A	1.19	1.6	0.05	3	10,170
		POSIX PRIMECAP Odyssey Stock	(10.9)	25.1	10.0	27.1	(7.1)	7.0	C	7.7	D	12.5	A	1.20	1.2	0.65	4	5,626
		SLADX Selected American Shares D	(20.0)	18.1	11.9	31.6	(13.7)	1.9	F	3.7	F	9.3	F	1.32	1.2	0.67	20	1,405
		STFGX State Farm Growth	(10.5)	25.6	15.6	28.0	(5.3)	9.1	A	9.5	A	11.2	D	1.10	1.8	0.12	28	6,211
		SSAQX State Street US Core Equity Fund	(18.2)	26.4	23.8	32.2	(3.0)	8.6	A	10.4	A	12.6	A	1.17	1.4	0.14	30	5,411
		FALCX Strategic Advisers Large Cap	(17.3)	28.0	19.3	31.7	(5.8)	8.1	B	9.4	B	12.2	B	1.19	1.4	0.24	59	50,048
		PRDGX T. Rowe Price Dividend Growth	(10.2)	26.0	13.9	31.0	(1.1)	8.8	A	10.8	A	12.8	A	1.07	1.1	0.62	12	20,549
✓		PREIX T. Rowe Price Equity Index 500	(18.3)	28.5	18.2	31.2	(4.6)	7.5	B	9.2	B	12.3	B	1.19	1.5	0.15	3	23,070
✓		POMIX T. Rowe Price Total Equity Market Idx	(19.6)	25.4	19.8	30.7	(5.6)	6.5	D	8.3	C	11.8	C	1.23	1.5	0.20	20	1,870
		PRCOX T. Rowe Price U.S. Equity Research	(18.8)	28.0	19.8	32.5	(4.6)	7.6	B	9.5	A	12.6	A	1.21	0.9	0.42	28	11,382
		TRULX T. Rowe Price US Large-Cap Core	(15.2)	25.6	15.6	29.5	(3.4)	7.2	C	9.0	B	12.3	B	1.15	0.2	0.64	48	8,679
✓		USSPX USAA 500 Index Member	(19.4)	27.5	21.2	31.2	(4.7)	7.6	B	9.3	B	12.3	A	1.20	1.4	0.24	8	8,902
✓		VSTIX VALIC Company I Stock Index	(18.3)	28.3	18.0	31.1	(4.7)	7.3	C	9.1	B	12.2	B	1.19	1.3	0.29	2	4,862
✓		VFIAX Vanguard 500 Index Admiral	(18.1)	28.7	18.4	31.5	(4.4)	7.6	B	9.4	B	12.5	A	1.19	1.7	0.04	2	773,231
✓		VDADX Vanguard Dividend Appreciation Idx Adm	(9.8)	23.6	15.5	29.7	(2.0)	8.8	A	10.3	A	12.0	B	1.06	1.9	0.08	26	78,076
✓		VFTAX Vanguard FTSE Social Index Admiral	(24.2)	27.7	22.7	33.9	(3.4)	5.9	D	9.0	B	13.0	A	1.25	1.3	0.14	8	13,733
		VGIAX Vanguard Growth & Income Adm	(17.1)	29.1	18.1	29.8	(4.6)	8.1	B	9.4	B	12.6	A	1.20	1.6	0.22	62	11,702
✓		VLCAX Vanguard Large Cap Index Admiral	(19.7)	27.0	21.0	31.4	(4.5)	7.3	C	9.2	B	12.4	A	1.21	1.7	0.05	4	36,585
✓		VPMAX Vanguard PRIMECAP Adm	(15.1)	21.9	17.3	27.9	(1.9)	6.7	D	8.8	C	14.1	A	1.12	1.2	0.31	3	64,451
		VTCLX Vanguard Tax-Managed Capital App Adm	(19.1)	26.9	21.1	31.5	(5.0)	7.5	B	9.2	B	12.5	A	1.22	1.5	0.09	0	15,923
✓		VTSAX Vanguard Total Stock Mkt Idx Adm	(19.5)	25.7	21.0	30.8	(5.2)	7.0	C	8.7	C	12.1	B	1.23	1.6	0.04	4	1,201,689
		Large Growth	(31.0)	20.5	39.3	32.9	(1.3)	4.3		8.2		11.8		1.36	0.2	1.00	54	8,563
		DREVX BNY Mellon Large Cap Securities Inc	(17.9)	27.3	26.6	27.1	(1.2)	9.8	A	10.7	A	12.2	C	1.25	0.4	0.70	18	1,459
		BIAWX Brown Advisory Sustainable Growth Inv	(31.0)	29.9	38.9	34.9	4.5	7.6	A	11.9	A	14.2	A	1.34	0.0	0.78	—	5,650
		ELFNX Elfun Trusts	(19.9)	24.3	25.1	35.6	(3.4)	7.6	A	10.3	A	12.9	B	1.18	1.2	0.18	26	2,913
		FFIDX Fidelity	(25.9)	33.2	26.4	33.5	(5.2)	7.7	A	9.6	B	11.9	C	1.21	0.7	0.45	39	5,466
		FBGRX Fidelity Blue Chip Growth	(38.5)	22.7	62.2	33.4	1.1	7.0	B	10.6	A	14.6	A	1.54	0.0	0.76	34	34,590
		FDEQX Fidelity Disciplined Equity	(28.0)	27.6	29.8	31.9	(10.1)	6.0	B	7.2	D	10.8	D	1.28	0.3	0.71	28	1,419
		FTQGX Fidelity Focused Stock	(26.6)	27.1	33.3	31.4	5.3	7.5	A	11.5	A	13.1	A	1.25	0.8	0.80	142	2,453
✓		FDGRX Fidelity Growth Company	(33.8)	22.7	67.5	38.4	(4.5)	10.8	A	12.5	A	16.0	A	1.52	0.0	0.79	16	38,449
		FDSVX Fidelity Growth Discovery	(24.4)	23.0	43.5	33.8	(0.3)	10.1	A	12.2	A	14.7	A	1.25	0.0	0.77	45	2,708
✓		FSPGX Fidelity Large Cap Growth Idx	(29.2)	27.6	38.4	36.4	(1.6)	7.7	A	10.9	A	—	—	1.34	0.9	0.04	14	10,178
		FMAGX Fidelity Magellan	(27.2)	27.0	28.3	31.2	(5.6)	5.9	B	8.0	C	12.1	C	1.29	0.3	0.68	53	23,248
✓		FNCMX Fidelity NASDAQ Composite Index	(32.4)	22.2	44.6	36.6	(3.2)	6.1	B	9.6	B	14.3	A	1.37	0.9	0.29	7	9,582
		FDSSX Fidelity Stock Selec All Cp	(19.6)	23.1	24.9	32.3	(8.6)	7.3	A	8.4	C	11.8	C	1.22	0.4	0.66	13	4,524
		FTRNX Fidelity Trend	(33.6)	22.9	47.0	35.9	(3.0)	6.2	B	9.6	B	13.1	A	1.42	0.0	0.73	28	2,103
		GQEPX GQG Partners US Select Quality Eq Inv	(2.8)	19.9	23.6	27.2	—	13.0	A	—	—	—	—	1.03	1.6	0.59	—	1,406
✓		JNRFX Janus Henderson Research D	(30.0)	20.4	32.8	35.4	(2.8)	3.8	A	8.1	C	11.9	C	1.34	0.2	0.66	32	15,320
		NICSX Nicholas	(18.1)	26.6	18.9	33.5	(1.5)	7.2	A	10.1	B	11.7	C	1.19	0.3	0.71	12	3,017
		POGRX PRIMECAP Odyssey Growth	(14.4)	18.5	16.8	24.0	(4.5)	5.8	B	7.0	D	13.0	B	1.19	0.6	0.65	4	6,622
		PRWAX T. Rowe Price All-Cap Opportunities Fund	(21.3)	20.8	44.7	35.0	1.3	11.2	A	13.5	A	15.5	A	1.24	0.0	0.76	75	7,748
		TRBCX T. Rowe Price Blue Chip Growth	(38.6)	17.7	34.7	30.0	2.0	(0.9)	F	5.2	F	11.8	C	1.36	0.0	0.69	39	50,350

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund											Total Risk		Port		Total Assets (\$ Mil)	
			Total Return (%)					Annual Return (%)					Index (X)	Yield (%)	Exp Ratio (%)	Turn-over (%)		
			2022	2021	2020	2019	2018	Fund	Grade	Fund	Grade	Fund						Grade
✓	PRGFX	T. Rowe Price Growth Stock	(40.1)	20.0	36.9	30.8	(1.0)	(0.5)	F	5.0	F	11.2	D	1.40	0.0	0.63	23	42,056
	THLCX	Thrivent Large Cap Growth S	(33.7)	22.6	42.9	32.0	1.9	5.1	C	9.3	B	12.4	B	1.37	0.0	0.73	40	1,607
	USAUX	USAA Aggressive Growth	(35.3)	17.0	41.8	23.3	(0.8)	2.4	D	5.6	F	10.5	F	1.39	0.0	0.63	65	1,388
	USNQX	USAA NASDAQ-100 Index	(32.7)	27.0	48.3	38.9	(0.4)	8.2	A	11.9	A	15.9	A	1.38	0.3	0.42	—	3,576
✓	VHCAX	Vanguard Capital Opportunity Adm	(17.5)	21.1	22.9	27.3	(3.7)	7.1	B	8.5	C	14.1	A	1.15	0.8	0.36	6	18,087
	VDEQX	Vanguard Diversified Equity Inv	(22.5)	21.7	29.0	31.4	(5.4)	6.8	B	8.6	C	11.8	C	1.29	0.6	0.35	6	2,275
✓	VIGAX	Vanguard Growth Index Admiral	(33.1)	27.3	40.2	37.2	(3.3)	6.1	B	9.6	B	12.8	B	1.39	0.7	0.05	8	138,290
	VWUAX	Vanguard US Growth Admiral	(39.6)	12.5	58.7	33.5	0.7	2.6	D	7.7	D	12.2	C	1.54	0.5	0.23	23	33,290
Large Value			(5.9)	26.0	3.4	25.6	(8.6)	6.9		7.0		10.2		1.22	1.8	0.96	54	5,605
	BIGRX	American Century Discplnd Cor Val Inv	(12.6)	23.7	11.9	24.0	(6.9)	6.6	C	6.9	C	10.7	B	1.13	1.9	0.65	234	2,353
	BIAVX	Brown Adv Beutel Goodman LgCp Val Inv	0.0	14.7	11.5	29.9	—	8.5	B	—	—	—	—	1.12	1.6	0.70	—	1,473
	LCLIX	ClearBridge Large Cap Value 1	(6.4)	25.9	5.9	28.6	(8.8)	7.7	B	7.9	B	10.5	B	1.19	1.4	0.61	17	2,877
	FDGFX	Fidelity Dividend Growth	(11.7)	28.0	2.2	28.7	(7.2)	4.9	F	6.6	D	10.1	C	1.24	1.5	0.48	52	6,341
	FEQTX	Fidelity Equity Dividend Income	(1.1)	22.2	1.8	27.3	(9.7)	7.2	C	7.2	C	10.1	C	1.19	2.2	0.58	47	5,744
	FEQIX	Fidelity Equity-Income	(5.1)	24.4	6.8	27.9	(8.4)	8.0	B	8.1	B	10.2	C	1.07	1.9	0.57	27	6,987
	FGRIX	Fidelity Growth & Income	(5.0)	25.9	8.0	30.2	(8.9)	8.9	A	8.9	A	11.6	A	1.22	1.6	0.57	12	7,657
	FLCSX	Fidelity Large Cap Stock	(8.0)	25.8	9.0	31.5	(9.1)	8.1	B	8.6	A	11.9	A	1.28	1.3	0.54	15	2,729
✓	FLCOX	Fidelity Large Cap Value Index	(7.6)	25.1	2.9	26.5	(8.3)	6.0	D	6.7	D	—	—	1.22	2.0	0.04	16	5,511
	FMILX	Fidelity New Millennium	(1.6)	23.9	5.8	26.2	(7.0)	8.9	A	8.6	A	11.5	A	1.28	1.6	0.59	19	2,554
✓	LCEIX	Invesco Diversified Dividend Investor	(1.6)	19.0	0.2	25.2	(7.7)	5.5	D	6.3	D	9.5	D	1.06	2.0	0.70	—	11,729
✓	NPRTX	Neuberger Berman Large Cap Value Inv	(1.2)	28.1	14.5	23.9	(0.9)	13.2	A	12.2	A	12.7	A	1.34	1.6	0.76	82	12,528
	PYVLX	Payden Equity Income	(6.7)	23.3	0.7	28.0	(6.7)	5.0	F	6.7	D	10.1	C	1.03	2.2	0.73	95	1,394
	PRFDX	T. Rowe Price Equity Income	(3.3)	25.7	1.3	26.6	(9.3)	7.2	C	7.2	C	9.8	D	1.25	2.0	0.63	19	17,281
	TRVLX	T. Rowe Price Value	(11.4)	29.9	10.5	26.2	(9.4)	8.4	B	7.8	B	11.4	A	1.17	1.3	0.65	107	27,947
	TLVIX	Thrivent Large Cap Value S	(4.6)	32.1	4.7	24.1	(8.5)	9.7	A	8.4	A	11.2	A	1.27	1.8	0.54	23	1,883
	USISX	USAA Income Stock	(4.2)	26.5	0.3	23.6	(5.5)	6.7	C	7.3	C	10.4	C	1.11	2.1	0.70	50	2,488
	VCIGX	VALIC Company I Dividend Value	(5.6)	21.9	0.5	23.5	(9.0)	5.0	F	5.4	F	9.7	D	1.14	2.0	0.68	86	1,217
	VEIRX	Vanguard Equity-Income Adm	0.0	25.6	3.1	25.3	(5.6)	9.0	A	8.9	A	11.8	A	1.09	2.9	0.19	40	56,618
	VHYAX	Vanguard High Dividend Yield Index Adm	(0.4)	26.1	1.1	24.2	(5.9)	8.3	B	8.2	B	11.6	A	1.11	3.0	0.08	8	63,196
✓	VVIAX	Vanguard Value Index Adm	(2.1)	26.5	2.3	25.8	(5.4)	8.2	B	8.6	A	11.9	A	1.15	2.5	0.05	9	149,953
	VWNEX	Vanguard Windsor Admiral	(3.0)	28.1	7.5	30.5	(12.4)	10.2	A	8.9	A	11.7	A	1.30	1.6	0.20	33	23,422
	VWNAX	Vanguard Windsor II Admiral	(13.1)	29.1	14.5	29.2	(8.5)	8.7	A	8.7	A	11.0	B	1.25	1.6	0.26	20	53,303
Mid-Cap Blend			(15.6)	22.9	14.0	28.2	(10.7)	5.6		6.1		9.7		1.34	0.6	1.04	169	2,640
✓	PESPX	BNY Mellon MidCap Index Inv	(13.5)	24.2	13.1	25.6	(11.5)	6.7	B	6.2	C	10.3	B	1.40	1.3	0.50	15	1,592
✓	SMCPX	ClearBridge Mid Cap 1	(25.0)	29.0	16.5	33.2	(12.6)	4.1	D	5.6	D	9.4	D	1.34	0.3	0.82	23	1,942
✓	NTIAX	Columbia Mid Cap Index A	(13.5)	24.2	13.1	25.7	(11.6)	6.7	B	6.2	C	10.3	B	1.40	1.1	0.45	16	2,447
	FMEIX	Fidelity Mid Cap Enhanced Index	(14.2)	24.1	15.4	27.3	(11.7)	7.1	B	6.7	B	11.1	A	1.34	1.0	0.45	116	1,737
	FSMDX	Fidelity Mid Cap Index	(17.3)	22.6	17.1	30.5	(9.0)	5.9	C	7.1	B	11.0	A	1.35	1.6	0.03	12	24,594
	FMCSX	Fidelity Mid-Cap Stock	(6.3)	28.7	11.4	25.4	(6.5)	10.3	A	9.5	A	12.0	A	1.32	0.7	0.85	17	7,935
	BRMAX	iShares Russell Mid-Cap Index Inv A	(17.5)	22.2	16.8	30.0	(9.2)	5.6	D	6.8	B	—	—	1.35	1.4	0.37	28	1,570
✓	MAMEX	Mutual of America Mid-Cap Equity Index	(13.3)	24.6	13.5	26.0	(11.3)	7.0	B	6.5	B	10.6	B	1.40	1.5	0.15	26	1,598
✓	NOMIX	Northern Mid Cap Index	(13.2)	24.6	13.5	25.9	(11.2)	7.1	B	6.6	B	10.6	B	1.40	1.5	0.10	15	1,957
	TMSIX	Thrivent Mid Cap Stock S	(17.6)	28.2	21.9	24.8	(10.4)	8.8	A	7.6	B	12.9	A	1.41	0.4	0.74	48	3,454
	VMIDX	VALIC Company I Mid Cap Index	(13.4)	24.3	13.3	25.7	(11.4)	6.9	B	6.3	C	10.4	B	1.40	1.3	0.34	14	2,827
	VIMAX	Vanguard Mid Cap Index Admiral	(18.7)	24.5	18.2	31.0	(9.2)	6.2	C	7.3	B	11.1	A	1.33	1.6	0.05	16	142,103
	VSEQX	Vanguard Strategic Equity Inv	(11.8)	30.9	10.3	26.8	(11.9)	8.4	A	7.3	B	11.7	A	1.45	1.4	0.17	62	7,383
Mid-Cap Growth			(28.1)	11.9	42.0	33.9	(4.6)	3.8		7.2		10.7		1.45	0.1	1.10	53	3,632
✓	MPMCX	BNY Mellon Mid Cap Multi-Strategy M	(18.4)	19.2	22.9	30.8	(9.1)	6.1	B	7.3	C	10.6	C	1.33	0.5	0.90	22	1,631
	FSMAX	Fidelity Extended Market Index	(26.4)	12.4	32.2	28.0	(9.4)	3.0	D	4.9	F	9.6	D	1.52	1.4	0.04	18	29,315
	FDEGX	Fidelity Growth Strategies	(26.5)	21.4	29.4	36.6	(7.0)	4.9	B	8.0	B	11.5	B	1.36	0.0	0.63	49	2,766
	JANEX	Janus Henderson Enterprise D	(16.0)	17.3	20.3	35.2	(1.0)	5.8	B	9.7	A	13.0	A	1.29	0.0	0.79	9	17,904
✓	NMANX	Neuberger Berman Mid Cap Growth Inv	(28.7)	12.7	39.4	33.6	(6.0)	3.8	C	7.1	C	10.3	C	1.37	0.0	0.84	58	1,453
✓	POAGX	PRIMECAP Odyssey Aggressive Growth	(24.0)	9.4	29.0	23.5	(6.9)	2.3	D	4.3	F	13.3	A	1.30	0.0	0.65	4	6,438
	PRDMX	T. Rowe Price Diversified Mid Cap Gr	(24.6)	13.7	31.8	37.9	(3.1)	4.2	C	8.6	B	12.0	B	1.38	0.0	0.79	33	1,747
	RPMGX	T. Rowe Price Mid-Cap Growth	(22.5)	15.1	24.2	31.5	(2.0)	3.4	C	7.4	C	12.1	B	1.27	0.0	0.72	14	27,402

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund	Total Return (%)					Annual Return (%)						Total Risk		Port Exp		Turn- over (%)	Total Assets (\$ Mil)
			2022	2021	2020	2019	2018	3-Year		5-Year		10-Year		Index (X)	Yield (%)				
								Fund	Grade	Fund	Grade	Fund	Grade						
	✓ PRNHX	T. Rowe Price New Horizons	(37.0)	9.7	57.7	37.7	4.0	2.9	D	9.3	A	13.9	A	1.45	0.0	0.75	43	22,348	
✓	VEXAX	Vanguard Extended Market Index Admiral	(26.5)	12.5	32.2	28.0	(9.4)	3.0	D	4.9	F	9.6	D	1.52	1.1	0.06	19	83,962	
✓	VMGMX	Vanguard Mid-Cap Growth Index Admiral	(28.8)	20.5	34.5	33.9	(5.6)	4.9	B	7.8	C	10.9	C	1.41	0.8	0.07	25	19,130	
Mid-Cap Value			(8.0)	27.8	3.0	26.5	(13.4)	6.5		5.7		9.5		1.41	1.0	1.04	51	2,990	
	FLPSX	Fidelity Low-Priced Stock	(5.8)	24.5	9.3	25.7	(10.8)	8.6	A	7.5	A	10.5	B	1.23	1.1	0.82	14	27,798	
	FSMVX	Fidelity Mid Cap Value	(10.5)	34.0	1.0	23.6	(18.8)	6.6	C	4.0	F	9.5	C	1.43	1.3	0.57	80	1,429	
	FDVLX	Fidelity Value	(9.0)	35.4	9.3	31.6	(17.3)	10.4	A	7.9	A	10.9	A	1.67	0.7	0.83	74	8,199	
	FSLSX	Fidelity Value Strategies	(7.4)	33.3	8.2	34.6	(17.4)	10.2	A	8.2	A	10.3	B	1.56	0.7	0.86	53	1,487	
✓	JNMCX	Janus Henderson Mid Cap Value D	(5.1)	19.5	(1.4)	30.3	(13.3)	3.8	F	4.8	D	8.5	D	1.23	1.2	0.64	52	2,204	
	TRMCX	T. Rowe Price Mid-Cap Value	(4.2)	24.5	9.9	19.6	(10.6)	9.4	A	7.0	B	10.6	A	1.35	0.8	0.77	25	12,878	
✓	VMVAX	Vanguard Mid-Cap Value Index Admiral	(7.9)	28.8	2.5	28.0	(12.4)	6.7	C	6.4	B	11.0	A	1.35	2.3	0.07	17	28,347	
	VASVX	Vanguard Selected Value Inv	(7.4)	27.8	5.8	29.5	(19.7)	7.8	B	5.4	C	10.2	B	1.63	1.6	0.32	30	6,116	
Small-Cap Blend			(16.7)	23.1	12.3	24.8	(12.3)	4.6		4.6		9.0		1.47	0.4	1.05	56	1,902	
✓	DISSX	BNY Mellon Small Cap Stock Index Inv	(16.6)	26.3	10.9	22.3	(8.9)	5.3	C	5.4	B	10.3	A	1.49	1.2	0.50	26	1,300	
✓	NMSAX	Columbia Small Cap Index A	(16.5)	26.1	10.9	22.3	(9.0)	5.3	C	5.4	B	10.3	A	1.49	1.1	0.45	13	3,278	
✓	FSSNX	Fidelity Small Cap Index	(20.3)	14.7	20.0	25.7	(10.9)	3.1	D	4.2	D	9.2	C	1.49	1.3	0.03	24	18,628	
	FSLCX	Fidelity Small Cap Stock	(22.5)	20.2	13.8	29.5	(11.6)	2.0	F	3.9	D	8.3	D	1.52	0.0	0.90	135	1,164	
	FDSCX	Fidelity Stock Selector Small Cap	(18.3)	25.1	21.7	30.4	(8.5)	7.5	A	8.2	A	10.4	A	1.39	0.1	0.93	38	1,919	
✓	MDSKX	iShares Russell 2000 SmCap Idx Inv A	(20.6)	14.4	19.7	25.2	(11.2)	2.8	D	3.9	D	8.7	D	1.49	1.1	0.37	31	2,605	
✓	NSIDX	Northern Small Cap Index	(20.5)	14.7	19.5	25.2	(11.1)	2.9	D	3.9	D	8.8	C	1.49	1.2	0.10	26	1,157	
	PENNX	Royce Pennsylvania Mutual Invt	(17.1)	22.0	14.1	26.6	(9.7)	4.9	C	5.7	B	8.7	D	1.40	0.1	0.92	60	1,568	
	PRSVX	T. Rowe Price Small-Cap Value	(18.5)	25.5	12.5	25.8	(11.5)	4.8	C	5.1	C	9.0	C	1.37	0.4	0.78	25	10,320	
	TSCSX	Thrivent Small Cap Stock S	(10.7)	24.4	22.9	27.8	(10.4)	10.9	A	9.3	A	12.7	A	1.42	0.4	0.80	46	1,777	
	VEVFX	Vanguard Explorer Value Inv	(14.1)	28.4	3.3	26.9	(13.0)	4.4	C	4.7	C	9.2	C	1.62	1.3	0.53	31	1,137	
✓	VSMAX	Vanguard Small Cap Index Adm	(17.6)	17.7	19.1	27.4	(9.3)	4.9	C	5.9	B	10.1	B	1.44	1.5	0.05	17	117,263	
	VSTCX	Vanguard Strategic Small-Cap Equity Inv	(13.0)	33.5	8.4	22.1	(11.9)	8.0	A	6.3	A	10.6	A	1.55	1.1	0.26	72	1,410	
	VTMSX	Vanguard Tax-Managed Small Cap Adm	(16.1)	27.1	11.1	23.3	(8.6)	5.8	B	5.9	B	10.8	A	1.47	1.5	0.09	9	8,505	
Small-Cap Growth			(28.3)	10.2	42.0	29.7	(4.3)	3.4		6.4		10.2		1.50	0.0	1.21	65	1,448	
✓	LMPMX	ClearBridge Small Cap Growth 1	(28.6)	12.2	43.8	25.6	4.5	4.8	B	8.6	A	11.1	B	1.51	0.0	0.89	9	4,051	
	FCPGX	Fidelity Small Cap Growth	(25.3)	10.6	36.4	36.3	(4.6)	4.0	B	7.9	B	12.8	A	1.40	0.0	1.02	79	4,845	
✓	JANIX	Janus Henderson Triton D	(23.7)	7.1	28.5	28.4	(5.2)	1.6	D	5.0	D	10.5	C	1.41	0.0	0.78	8	7,586	
✓	JANVX	Janus Henderson Venture D	(24.2)	7.7	31.6	30.8	(6.6)	2.4	C	5.6	D	10.5	C	1.40	0.0	0.78	14	3,072	
	NBGX	Neuberger Berman Genesis Inv	(19.3)	18.2	24.8	29.4	(6.7)	6.0	A	7.6	B	10.4	C	1.23	0.0	1.00	12	9,475	
	PRDSX	T. Rowe Price QM US Small-Cap Gr Eq	(22.4)	11.3	23.8	32.8	(6.9)	2.3	D	5.7	C	10.9	B	1.31	0.0	0.78	28	6,648	
✓	OTCFX	T. Rowe Price Small-Cap Stock	(23.5)	17.1	25.1	33.6	(3.2)	3.9	C	7.7	B	10.9	B	1.30	0.0	0.85	14	8,469	
	VEXRX	Vanguard Explorer Adm	(23.2)	16.4	31.5	31.4	(2.4)	5.5	B	8.6	A	11.6	A	1.43	0.5	0.29	45	19,704	
✓	VSGAX	Vanguard Small Cap Grth Index Admiral	(28.4)	5.7	35.3	32.8	(5.7)	0.8	D	5.1	D	9.3	D	1.45	0.6	0.07	29	27,466	
Small-Cap Value			(10.6)	30.9	4.0	22.7	(15.2)	6.6		4.7		8.6		1.58	0.8	1.19	64	1,530	
	BOSVX	Bridgeway Omni Small-Cap Value N	(3.9)	48.0	0.8	13.9	(17.1)	12.8	A	6.2	B	10.1	A	1.74	1.5	0.60	30	1,134	
	FCPVX	Fidelity Small Cap Value	(13.2)	38.1	11.2	20.9	(15.0)	10.1	A	6.5	B	10.4	A	1.52	0.0	0.99	40	4,697	
✓	JNPSX	Janus Henderson Small Cap Value D	(9.8)	22.7	(6.7)	26.1	(13.1)	1.0	F	2.5	F	8.1	D	1.38	0.6	0.75	44	2,860	
	NOSGX	Northern Small Cap Value	(10.4)	26.4	(2.3)	22.3	(13.7)	3.4	F	3.1	D	8.3	D	1.45	0.8	1.00	20	1,692	
✓	VSIAX	Vanguard Small Cap Value Index Admiral	(9.3)	28.1	5.8	22.8	(12.2)	7.1	B	5.8	B	10.3	A	1.51	2.0	0.07	16	47,649	
Communications Sector			(32.2)	8.7	23.7	23.7	(7.5)	(3.2)		0.7		5.6		1.22	0.8	1.04	89	573	
	PRMTX	T. Rowe Price Comm & Tech Investor	(40.6)	9.7	53.7	33.9	(1.8)	0.0	A	5.7	A	11.9	A	1.28	0.0	0.75	17	5,920	
Consumer Cyclical Sector			(30.0)	17.5	35.9	27.2	(5.5)	3.5		5.8		10.0		1.54	0.3	1.18	101	564	
	FSRPX	Fidelity Select Retailing	(29.4)	18.2	44.3	26.3	4.6	6.4	A	9.7	A	14.8	A	1.43	0.3	0.70	33	2,666	
Consumer Defensive Sector			(3.0)	13.4	11.6	27.2	(12.7)	6.9		6.3		8.7		0.98	1.1	1.09	52	1,379	
	FDFAV	Fidelity Select Consumer Staples Port	(0.4)	14.5	11.6	31.8	(15.8)	8.3	A	7.1	B	8.8	C	1.01	1.7	0.73	61	1,610	
Equity Energy Sector			47.4	42.8	(31.4)	7.0	(29.2)	12.3		1.3		(0.6)		2.63	1.6	1.36	143	1,047	
	FSENX	Fidelity Select Energy	63.0	55.3	(32.5)	9.9	(24.9)	19.6	A	7.1	A	4.7	A	2.57	2.5	0.77	56	3,150	
	VGELX	Vanguard Energy Adm	23.8	27.8	(30.8)	13.3	(17.1)	3.1	F	0.6	D	1.2	B	1.60	4.7	0.33	14	6,322	
Equity Precious Metals Sector			(12.7)	(9.4)	31.7	41.8	(14.4)	1.2		4.7		(3.0)		2.09	1.0	1.30	30	894	
	FSAGX	Fidelity Select Gold	(13.5)	(10.4)	26.8	35.5	(13.0)	(0.6)	D	3.0	F	(3.8)	D	2.11	0.4	0.76	38	1,424	
Financial Sector			(16.9)	32.0	0.2	27.5	(15.5)	3.2		3.5		9.0		1.58	1.3	1.34	82	460	
	PRISX	T. Rowe Price Financial Services	(11.0)	37.8	5.4	29.7	(10.0)	9.0	A	8.6	A	12.2	A	1.50	2.0	0.88	15	1,545	

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed													Total		Port		Total Assets (\$ Mil)	
	Total Return (%)					Annual Return (%)						Risk		Exp	Turn-			
	2022	2021	2020	2019	2018	3-Year		5-Year		10-Year		Index	Yield	Ratio	over			
Ticker	Fund					Fund	Grade	Fund	Grade	Fund	Grade	(X)	(%)	(%)	(%)			
Global Real Estate Sector		(19.9)	12.7	10.8	22.8	(19.4)	0.2		(0.1)	5.5		1.31	1.5	1.18	59	1,138		
✓	BARDX	iShares Developed Real Estate Idx Inv A	(24.8)	26.4	(8.5)	22.1	(5.2)	(4.5)	D	0.1	D	—	—	1.31	1.0	0.49	20	2,151
✓	NGREX	Northern Global Real Estate Index	(24.3)	22.7	(8.4)	23.2	(6.7)	(5.2)	F	(0.4)	D	2.9	D	1.22	1.9	0.47	6	1,026
✓	VGRLX	Vanguard Global ex-US Real Est Idx Adm	(22.4)	5.7	(6.9)	21.3	(9.5)	(8.6)	F	(3.5)	F	1.2	F	1.20	0.6	0.12	7	4,237
Health Sector		(11.0)	9.1	24.2	27.9	0.6	6.8		8.9	13.1		1.06	0.2	1.20	52	2,790		
	FBIOX	Fidelity Select Biotechnology	(15.9)	(12.4)	38.3	36.0	(10.7)	0.7	F	4.4	F	11.9	D	1.32	0.0	0.69	46	5,176
	FSPHX	Fidelity Select Health Care	(12.8)	11.5	24.4	31.5	7.4	6.6	D	11.3	A	15.4	A	1.02	0.0	0.68	31	8,365
	FSHCX	Fidelity Select Health Care Svcs Port	0.8	20.1	18.5	19.9	10.4	12.8	A	13.7	A	15.8	A	1.10	0.2	0.71	35	1,827
	FSMEX	Fidelity Select Medical Tech and Devcs	(24.8)	24.5	30.0	29.6	16.2	6.8	C	12.9	A	17.1	A	1.25	0.0	0.68	32	7,023
✓	JNGLX	Janus Henderson Global Life Sciences D	(2.7)	6.8	25.6	29.2	4.3	9.3	B	12.0	A	15.7	A	0.97	0.3	0.80	21	4,761
	PRHSX	T. Rowe Price Health Sciences	(12.2)	13.3	30.1	29.1	1.2	9.0	B	11.1	B	15.9	A	1.04	0.0	0.75	34	16,204
	VGHAX	Vanguard Health Care Adm	(1.0)	14.4	12.7	23.0	1.2	8.5	B	9.7	B	13.6	C	0.88	0.8	0.25	15	49,122
Infrastructure Sector		(7.7)	13.0	(0.8)	27.3	(7.5)	1.9		4.5	6.5		1.06	1.8	1.21	58	575		
	NMFIK	Northern Multi-Mgr Gbl Listed Infra	(7.2)	13.6	(2.6)	24.3	(10.3)	0.9	F	2.8	F	6.5	C	1.07	2.8	0.96	62	948
Natural Resources Sector		8.2	30.9	8.7	13.8	(20.8)	14.9		6.1	4.0		1.72	1.9	1.27	60	845		
	FFGCX	Fidelity Global Commodity Stock	20.7	26.1	6.0	17.8	(13.2)	17.3	B	10.5	A	4.8	C	1.60	1.8	0.94	42	1,947
	FSDPX	Fidelity Select Materials	(9.8)	31.7	21.8	12.4	(23.7)	13.1	C	4.4	D	6.9	B	1.42	1.1	0.75	43	1,034
	PRNEX	T. Rowe Price New Era	7.2	25.3	(2.7)	16.9	(16.2)	9.4	F	5.1	C	4.4	C	1.50	4.3	0.70	34	3,103
Real Estate Sector		(26.5)	40.0	(3.3)	28.1	(6.4)	(0.4)		3.5	6.1		1.28	2.3	1.14	62	2,074		
	FRIFX	Fidelity Real Estate Income	(14.5)	18.9	(1.1)	17.9	(0.6)	0.2	C	3.3	D	5.2	F	1.03	4.0	0.71	42	4,793
✓	FSRNX	Fidelity Real Estate Index	(26.1)	40.7	(11.3)	23.0	(4.2)	(2.7)	F	1.7	F	5.3	D	1.36	2.7	0.07	10	2,368
	FRESX	Fidelity Real Estate Investment Port	(24.3)	42.3	(7.9)	25.2	(4.0)	(0.3)	C	3.6	C	6.5	B	1.26	1.6	0.71	18	2,921
	TRREX	T. Rowe Price Real Estate	(25.8)	47.2	(11.4)	22.5	(9.0)	(1.1)	D	1.5	F	5.3	D	1.33	2.2	0.77	20	1,129
✓	VGSLX	Vanguard Real Estate Index Admiral	(26.2)	40.4	(4.7)	28.9	(5.9)	(0.4)	D	3.7	C	6.4	B	1.29	3.9	0.12	7	64,896
Technology Sector		(37.2)	18.8	53.8	41.3	(2.9)	4.5		9.3	14.4		1.50	0.1	1.22	63	1,824		
	FBSOX	Fidelity Select IT Services	(28.8)	2.5	31.4	42.2	4.2	(1.4)	F	7.3	D	14.0	C	1.49	0.0	0.70	41	2,032
	FSELX	Fidelity Select Semiconductors	(35.2)	59.2	44.0	64.5	(11.8)	14.1	A	16.6	A	22.5	A	1.96	0.2	0.68	33	5,965
	FSCSX	Fidelity Select Software & IT Svcs Port	(29.1)	18.1	45.4	38.9	4.2	6.8	B	12.0	B	17.1	B	1.32	0.0	0.67	10	8,220
	FSPTX	Fidelity Select Technology	(36.9)	22.0	63.7	51.1	(8.8)	8.0	B	11.7	B	16.4	B	1.51	0.0	0.67	87	7,528
✓	JNGTX	Janus Henderson Glb Tech and Innovt D	(37.6)	17.8	51.1	45.1	0.9	3.5	C	10.2	B	15.3	B	1.43	0.0	0.79	47	4,215
	PRGTX	T. Rowe Price Global Technology	(55.5)	10.0	75.6	34.1	(9.5)	(4.9)	F	0.9	F	13.1	D	1.68	0.0	0.86	81	2,882
	PRSCX	T. Rowe Price Science & Tech	(35.2)	5.5	45.8	45.7	(7.0)	(0.1)	F	6.2	F	14.0	C	1.37	0.0	0.75	63	5,111
	VCSTX	VALIC Company I Science & Technology	(39.0)	12.0	56.8	39.5	(1.5)	2.3	D	8.0	D	14.7	C	1.40	0.0	0.91	68	1,699
Utilities Sector		0.3	15.9	0.4	23.5	2.3	5.3		8.0	9.1		1.06	2.6	1.09	36	2,443		
	FSUTX	Fidelity Select Utilities	5.2	17.7	0.6	22.7	8.6	7.6	A	10.6	A	11.3	A	1.11	1.6	0.74	37	1,512
	FIUIX	Fidelity Telecom and Utilities	5.0	7.2	2.1	22.0	3.3	4.8	D	7.7	D	9.4	C	0.98	1.9	0.60	34	965
Foreign Large Blend		(16.1)	9.3	11.8	22.8	(15.5)	0.7		1.1	4.3		1.17	1.9	1.00	48	6,303		
✓	FSGGX	Fidelity Global ex US Index	(15.7)	7.8	10.7	21.3	(13.9)	0.2	D	1.0	C	3.7	D	1.13	2.6	0.06	5	8,262
	FIENX	Fidelity International Enhanced Index	(14.0)	11.5	7.7	18.3	(14.7)	1.1	B	0.8	D	5.0	A	1.16	2.4	0.55	114	1,428
✓	FSPSX	Fidelity International Index	(14.2)	11.5	8.2	22.0	(13.5)	1.1	B	1.8	B	4.7	B	1.18	2.7	0.04	2	35,841
✓	FTIHX	Fidelity Total International Index	(16.3)	8.5	11.1	21.5	(14.4)	0.3	C	1.0	C	—	—	1.15	2.5	0.06	3	8,918
✓	MDIIX	iShares MSCI EAFE Intl Idx Inv A	(14.4)	11.0	7.7	21.5	(13.6)	0.8	C	1.5	C	4.3	C	1.18	2.5	0.34	3	7,771
✓	BDOAX	iShares MSCI Total Intl Idx Inv A	(16.6)	7.4	10.5	20.8	(14.2)	(0.4)	D	0.5	D	3.2	F	1.14	2.6	0.40	13	1,500
	TIEUX	Morgan Stanley Pathway Intl Eq	(14.7)	11.5	10.1	22.7	(15.7)	1.6	B	1.6	B	4.0	D	1.23	1.8	0.67	38	1,110
✓	NOINX	Northern International Equity Index	(14.2)	11.1	7.9	22.0	(13.7)	0.9	C	1.6	B	4.5	B	1.17	2.7	0.10	21	4,088
	RNTTX	Russell Inv International Devd Mkts M	(13.2)	12.8	5.9	20.1	(15.2)	1.2	B	1.1	C	4.6	B	1.26	0.0	0.83	32	1,309
	TROSX	T. Rowe Price Overseas Stock	(15.4)	12.2	9.2	22.9	(15.1)	1.2	B	1.6	B	4.8	B	1.21	2.3	0.77	5	19,959
✓	VCIEK	VALIC Company I International Eqs Idx	(14.5)	11.0	7.4	21.3	(13.7)	0.6	C	1.3	C	4.1	C	1.17	3.1	0.42	6	1,657
✓	VTMGX	Vanguard Developed Markets Idx Admiral	(15.3)	11.4	10.3	22.0	(14.5)	1.3	B	1.7	B	4.9	B	1.21	2.9	0.07	3	150,493
✓	VFWAX	Vanguard FTSE All-Wld ex-US Idx Admiral	(15.5)	8.1	11.4	21.6	(13.9)	0.6	C	1.3	C	4.0	D	1.13	3.1	0.11	5	48,592
✓	VTIAX	Vanguard Total Intl Stock Index Admiral	(16.0)	8.6	11.3	21.5	(14.4)	0.5	C	1.1	C	4.1	C	1.15	3.0	0.11	8	358,989
Foreign Large Growth		(25.5)	7.3	25.2	29.0	(13.9)	(0.2)		2.0	5.3		1.22	0.7	1.07	40	8,838		
	GSINX	Goldman Sachs GQG Ptnrs Intl Opps Inv	(11.2)	12.3	15.6	27.4	(6.1)	4.9	A	6.7	A	—	—	0.95	4.8	0.90	94	23,965
	PRITX	T. Rowe Price International Stock	(15.7)	1.5	14.6	27.9	(14.0)	(0.7)	D	1.5	C	4.7	C	1.08	0.5	0.77	34	13,506
	VWILX	Vanguard International Growth Adm	(30.8)	(0.7)	59.7	31.5	(12.6)	3.1	A	4.8	A	7.8	A	1.41	1.4	0.34	15	43,683
✓	VIAAX	Vanguard Intl Div Apprec Idx Adm	(16.7)	12.5	15.1	27.0	(11.3)	2.6	A	4.0	A	—	—	1.01	2.0	0.16	22	4,354

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund	Total Return (%)										Annual Return (%)		Total Risk		Port		Total Assets (\$ Mil)
								3-Year		5-Year		10-Year		Index (X)	Yield (%)	Exp Ratio (%)	Turn-over (%)		
			2022	2021	2020	2019	2018	Fund	Grade	Fund	Grade	Fund	Grade						
	Foreign Large Value		(9.9)	11.7	2.8	18.7	(16.3)	1.0		0.5		3.6		1.27	2.8	1.06	50	1,820	
	HFQDX	Janus Henderson Global Equity Income D	(6.3)	12.9	1.6	21.1	(15.7)	2.4	B	1.9	A	4.9	A	1.07	8.3	0.89	86	5,893	
	VTRIX	Vanguard International Value Inv	(11.7)	8.0	9.0	20.4	(14.5)	1.3	C	1.4	B	4.3	B	1.24	2.8	0.36	33	13,176	
✓	VIHAX	Vanguard Intl Hi Div Yld Adm	(6.9)	15.1	(0.7)	18.3	(12.4)	2.1	B	2.0	A	—	—	1.20	4.7	0.22	16	5,470	
	Diversified Emerging Markets		(22.9)	(0.9)	21.4	21.9	(16.7)	(2.8)		(1.5)		1.6		1.24	1.7	1.24	60	2,963	
	FEMKX	Fidelity Emerging Markets	(27.5)	1.4	32.5	33.7	(18.0)	(0.9)	B	1.3	A	4.4	A	1.23	0.8	0.90	34	6,162	
✓	FPADX	Fidelity Emerging Markets Idx	(20.1)	(3.0)	17.8	18.3	(14.6)	(3.0)	C	(1.6)	C	1.3	C	1.17	2.5	0.07	8	5,952	
	GIRMX	Goldman Sachs Emerging Markets Eq Inv	(30.0)	(2.5)	30.9	25.9	(20.7)	(3.7)	C	(2.3)	D	2.5	B	1.25	0.1	1.09	52	2,879	
✓	NOEMX	Northern Emerging Markets Equity Index	(20.5)	(3.4)	17.6	18.3	(15.0)	(3.3)	C	(1.9)	C	0.9	D	1.17	2.4	0.15	20	1,286	
✓	SFGIX	Seafarer Overseas Grth and Inc Investor	(11.8)	(2.4)	22.2	23.0	(18.2)	1.7	A	1.1	A	3.8	A	1.10	1.7	0.97	16	1,891	
✓	VEMAX	Vanguard Emerging Mkts Stock Idx Adm	(17.8)	0.9	15.2	20.3	(14.6)	(1.5)	B	(0.4)	B	1.5	C	1.13	4.0	0.14	9	93,637	
	Ultrashort Bond		(0.4)	0.1	1.5	3.0	1.5	0.4		1.1		0.9		0.11	1.7	0.52	73	2,719	
	BBBMX	BBH Limited Duration N	(1.0)	1.2	3.0	4.3	2.0	1.0	A	1.9	A	1.6	A	0.17	2.3	0.35	34	7,806	
	GPPOX	Goldman Sachs Short-Term Cnsv Inc Inv	1.1	0.0	1.2	3.0	2.1	0.8	B	1.5	A	—	—	0.08	1.6	0.32	102	2,150	
	NTAUX	Northern Tax-Advantaged U/S Fxd Inc	(1.2)	0.1	1.5	2.5	1.4	0.1	D	0.9	D	0.8	D	0.06	1.0	0.25	85	2,599	
	NUSFX	Northern Ultra-Short Fixed Income	(1.0)	0.0	2.3	3.7	1.5	0.4	D	1.3	C	1.1	B	0.10	1.4	0.25	85	2,696	
	PYLMX	Payden Limited Maturity	0.6	0.3	1.8	3.3	1.8	0.9	A	1.6	A	1.2	B	0.12	1.6	0.25	60	1,875	
	VUSFX	Vanguard Ultra-Short-Term Bond Admiral	(0.4)	0.2	2.1	3.4	2.1	0.6	B	1.5	B	—	—	0.06	1.4	0.10	57	14,748	
	Short-Term Bond		(5.2)	0.0	4.1	4.8	0.8	(0.4)		0.8		1.0		0.21	2.2	0.69	184	4,679	
	BATAX	BlackRock Allocation Target Shrs Ser A	(5.0)	2.7	3.0	6.8	2.6	0.1	A	1.9	A	—	—	0.42	3.4	0.00	45	2,416	
	BRAMX	BlackRock Allocation Target Shrs Ser M	(11.9)	(0.7)	5.0	7.1	1.1	(2.8)	F	(0.1)	F	1.1	B	0.31	2.8	0.00	1473	1,039	
	FSHBX	Fidelity Short-Term Bond	(3.6)	(0.7)	3.7	4.2	1.2	(0.3)	B	0.9	C	0.9	C	0.13	1.1	0.45	52	2,723	
✓	FPNIX	FPA New Income	(3.1)	0.8	2.5	3.8	2.3	0.0	A	1.2	A	1.4	B	0.12	2.1	0.45	103	8,997	
	GSSRX	Goldman Sachs Short Duration Bond Inv	(5.5)	(0.9)	5.8	6.8	0.0	(0.3)	C	1.1	B	1.2	B	0.24	2.2	0.48	240	1,531	
	PYSBX	Payden Low Duration Fund	(3.4)	(0.1)	3.5	4.1	1.0	0.0	B	1.0	B	1.0	C	0.16	1.9	0.43	138	1,206	
	PRWBX	T. Rowe Price Short-Term Bond	(4.5)	(0.2)	4.5	4.3	1.4	(0.1)	B	1.0	B	1.0	C	0.16	1.9	0.43	70	4,817	
	THLIX	Thrivent Limited Maturity Bond S	(4.3)	0.2	4.1	4.7	0.9	(0.1)	B	1.1	B	1.3	B	0.19	2.0	0.41	169	1,402	
✓	VBIRX	Vanguard Short-Term Bond Index Adm	(5.5)	(1.1)	4.7	4.9	1.3	(0.7)	D	0.8	C	0.9	C	0.14	1.4	0.07	37	65,531	
✓	VSCSX	Vanguard Short-Term Corp Bd Idx Admiral	(5.7)	(0.4)	5.1	6.8	0.9	(0.5)	C	1.2	B	1.6	A	0.24	2.0	0.07	50	47,275	
	VFSUX	Vanguard Short-Term Invest-Grade Adm	(5.8)	(0.3)	5.2	5.8	1.0	(0.4)	C	1.1	B	1.5	A	0.22	2.0	0.10	65	60,928	
	Intermediate Core Bond		(13.4)	(1.5)	8.0	8.3	(0.4)	(2.7)		(0.2)		0.9		0.34	2.4	0.62	169	10,720	
	FTHRX	Fidelity Intermediate Bond	(8.7)	(1.3)	7.2	7.2	0.5	(1.2)	A	0.8	A	1.2	B	0.25	2.0	0.45	80	2,483	
	FBNDX	Fidelity Investment Grade Bond	(13.5)	(0.9)	9.9	9.8	(0.4)	(2.0)	A	0.6	A	1.5	A	0.35	2.7	0.45	75	7,972	
	FMSFX	Fidelity Mortgage Securities	(12.2)	(1.0)	4.4	6.4	0.8	(3.2)	F	(0.6)	F	0.7	D	0.33	1.9	0.45	662	1,133	
✓	FXNAX	Fidelity US Bond Index	(13.0)	(1.8)	7.8	8.5	0.0	(2.7)	C	0.0	B	1.0	C	0.33	2.4	0.03	50	55,696	
	GDFTX	Goldman Sachs Core Fixed Income Inv	(14.1)	(1.9)	9.8	9.6	(0.6)	(2.5)	B	0.2	B	1.1	B	0.38	2.8	0.46	489	1,473	
✓	BMOAX	iShares US Aggregate Bond Index Inv A	(13.3)	(2.1)	7.3	8.4	(0.5)	(3.1)	D	(0.3)	D	0.6	D	0.33	2.3	0.35	175	2,245	
	MABDX	Mutual of America Bond	(12.7)	(2.5)	6.4	7.6	0.2	(3.3)	F	(0.5)	D	1.1	B	0.32	2.4	0.43	32	1,838	
✓	NOBOX	Northern Bond Index	(13.0)	(1.7)	7.3	8.6	(0.2)	(2.8)	C	(0.1)	C	0.9	C	0.33	2.5	0.07	49	2,043	
	RIWTX	Russell Inv Investment Grade Bond M	(14.8)	(1.1)	9.0	9.0	(0.6)	(2.8)	C	(0.1)	C	1.0	C	0.36	1.2	0.38	60	1,051	
	PRCIX	T. Rowe Price New Income	(14.3)	(0.6)	5.7	9.3	(0.6)	(3.4)	F	(0.4)	D	0.8	D	0.39	2.5	0.44	229	15,348	
	PBDIX	T. Rowe Price QM U.S. Bond Index Fund	(13.6)	(1.5)	8.2	8.5	0.0	(2.7)	C	0.0	B	1.0	B	0.34	2.7	0.23	204	1,178	
	VCBOX	Vanguard Core Bond Admiral	(13.1)	(1.5)	10.4	9.6	(0.9)	(1.9)	A	0.5	A	—	—	0.35	3.0	0.10	499	6,773	
	VCORX	Vanguard Core Bond Investor	(13.3)	(1.5)	10.2	9.5	(0.9)	(2.0)	A	0.4	A	—	—	0.35	2.9	0.20	499	6,773	
✓	VBILX	Vanguard Inter-Term Bond Index Adm	(13.3)	(2.4)	9.8	10.2	(0.2)	(2.4)	B	0.4	A	1.3	A	0.37	2.4	0.07	46	33,327	
✓	VTBIX	Vanguard Total Bond Market II Idx Inv	(13.2)	(1.7)	7.3	8.6	(0.1)	(2.9)	D	(0.1)	C	0.9	C	0.33	2.4	0.09	76	230,179	
✓	VBTLX	Vanguard Total Bond Market Index Adm	(13.2)	(1.7)	7.7	8.7	0.0	(2.7)	C	0.0	B	1.0	C	0.33	2.5	0.05	69	280,627	
	Long-Term Bond		(24.7)	(0.9)	14.1	19.6	(5.2)	(5.3)		(0.8)		2.0		0.76	4.3	0.57	45	3,307	
✓	VLBAX	Vanguard Long-Term Bond Index Admiral	(27.2)	(2.7)	16.2	19.1	(4.4)	(6.3)	F	(1.3)	F	1.5	F	0.76	4.0	0.07	30	7,495	
✓	VLTCX	Vanguard Long-Term Corp Bd Idx Adm	(25.8)	(1.2)	13.7	23.2	(6.9)	(5.9)	C	(0.9)	C	2.2	B	0.87	4.4	0.07	31	5,315	
	VWETX	Vanguard Long-Term Invest-Grade Adm	(25.5)	(2.3)	15.5	20.5	(5.9)	(5.6)	B	(1.0)	C	2.3	A	0.80	4.5	0.12	24	15,562	
	Short Government		(5.5)	(1.3)	3.4	3.3	1.0	(1.2)		0.1		0.2		0.13	1.9	0.70	174	1,272	
	DFFGX	DFA Short-Term Government I	(4.4)	(1.3)	0.4	2.5	1.2	(1.8)	D	(0.4)	F	0.2	D	0.10	1.9	0.20	58	1,517	
	VSGDX	Vanguard Short-Term Federal Adm	(5.2)	(0.5)	4.5	4.2	1.4	(0.5)	A	0.8	A	0.8	A	0.12	1.8	0.10	424	5,703	
	VFIRX	Vanguard Short-Term Treasury Adm	(4.6)	(0.8)	4.1	3.7	1.5	(0.5)	A	0.7	A	0.7	A	0.12	2.0	0.10	213	6,691	
✓	VSBSX	Vanguard Short-Term Treasury Idx Admiral	(3.9)	(0.7)	3.1	3.5	1.5	(0.5)	A	0.7	A	0.6	A	0.10	1.1	0.07	59	22,478	

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund	Total Return (%)					Annual Return (%)						Total Risk		Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)
			2022	2021	2020	2019	2018	3-Year		5-Year		10-Year		Index (X)	Yield (%)			
								Fund	Grade	Fund	Grade	Fund	Grade					
	Intermediate Government		(11.6)	(1.8)	5.9	5.8	0.4	(2.8)		(0.5)		0.3		0.30	2.0	0.70	489	3,510
✓	LUTAX	Columbia US Treasury Index A	(12.7)	(2.7)	7.6	6.4	0.5	(2.9)	C	(0.4)	C	0.2	C	0.31	1.5	0.32	31	1,151
✓	IUTIX	Columbia US Treasury Index Inst	(12.6)	(2.5)	7.7	6.7	0.6	(2.8)	C	(0.3)	B	0.4	C	0.31	1.7	0.17	31	1,151
✓	CUTRX	Columbia US Treasury Index Inst2	(12.6)	(2.6)	7.8	6.6	0.7	(2.8)	B	(0.3)	B	0.4	C	0.31	1.7	0.17	31	1,151
	DFIGX	DFA Intermediate Govt Fixed-Income I	(13.1)	(3.1)	9.1	7.2	0.9	(2.8)	B	(0.1)	B	0.6	B	0.35	1.8	0.12	25	4,671
	FVIIIX	Fidelity Advisor Government Income I	(12.8)	(2.1)	6.8	6.3	0.7	(3.0)	C	(0.5)	C	0.4	C	0.32	1.5	0.49	318	3,436
	FIKPX	Fidelity Advisor Government Income Z	(12.7)	(2.0)	6.9	6.5	0.6	(2.9)	C	(0.4)	C	0.4	B	0.31	1.6	0.36	318	3,436
	FGMNX	Fidelity GNMA	(11.3)	(0.8)	3.7	5.7	0.6	(3.0)	C	(0.6)	C	0.5	B	0.30	2.0	0.45	863	2,508
	FGOVX	Fidelity Government Income	(12.8)	(2.1)	6.8	6.4	0.6	(3.0)	C	(0.5)	C	0.4	C	0.31	1.5	0.45	318	3,436
	MGSIX	MFS Government Securities I	(12.1)	(1.9)	6.5	6.5	0.4	(2.8)	C	(0.4)	C	0.4	C	0.29	1.6	0.51	398	2,131
	VFIJX	Vanguard GNMA Adm	(10.7)	(1.0)	3.8	5.9	1.0	(2.8)	C	(0.4)	C	0.8	A	0.31	2.5	0.11	800	17,075
	VFIUX	Vanguard Interm-Term Treasury Adm	(10.3)	(2.2)	8.3	6.4	1.1	(1.7)	A	0.4	A	0.8	A	0.28	2.1	0.10	181	5,350
✓	VSIGX	Vanguard Intmdt-Term Trs Idx Admiral	(10.7)	(2.6)	7.6	6.3	1.3	(2.2)	B	0.2	A	0.7	B	0.29	1.7	0.07	36	18,211
✓	VMBSX	Vanguard Mortgage-Backed Secs Idx Adm	(11.6)	(1.3)	3.7	6.2	0.9	(3.3)	D	(0.6)	C	0.6	B	0.32	2.3	0.07	170	15,995
Long Government			(31.6)	(5.0)	18.8	14.7	(2.3)	(8.3)		(2.9)		0.2		0.87	2.9	0.33	68	2,922
✓	PRULX	T. Rowe Price US Trs LongTerm Idx	(30.0)	(5.2)	18.2	14.1	(1.9)	(7.8)	C	(2.6)	C	0.1	F	0.82	2.8	0.29	75	4,313
	VUSUX	Vanguard Long-Term Treasury Admiral	(29.5)	(4.6)	18.4	14.2	(1.8)	(7.3)	A	(2.2)	A	0.6	A	0.81	3.0	0.10	106	2,779
Muni National Short			(3.2)	0.4	2.4	3.4	1.2	(0.2)		0.8		0.8		0.16	1.2	0.59	49	2,028
	WFUNX	Allspring Ultra Short-Term Muni Inc A2	(0.7)	0.0	1.0	2.1	1.4	0.1	B	0.8	C	0.7	D	0.05	0.9	0.40	46	1,184
	FSTFX	Fidelity Limited Term Municipal Income	(4.6)	0.4	3.3	4.2	1.3	(0.3)	D	0.9	C	1.0	B	0.19	1.3	0.37	20	2,884
	GDIRX	Goldman Sachs Short Dur T/F Inv	(3.6)	0.3	2.4	3.6	2.4	(0.3)	C	1.0	B	0.9	B	0.15	1.5	0.41	41	6,371
	VMLUX	Vanguard Ltd-Term Tx-Ex Adm	(2.9)	0.5	3.4	4.0	1.6	0.3	A	1.3	A	1.2	A	0.17	1.6	0.09	37	31,425
	VWSUX	Vanguard Short-Term Tx-Ex Adm	(0.7)	0.3	1.9	2.5	1.7	0.5	A	1.1	A	0.9	B	0.07	1.2	0.09	53	20,134
Muni National Intermediate			(8.5)	1.7	4.2	6.7	0.8	(1.0)		0.8		1.6		0.35	2.2	0.69	33	2,479
	TWTIX	American Century IntermTrm Tx-Fr Bd Inv	(7.9)	2.0	4.8	6.7	0.9	(0.5)	B	1.2	B	1.6	C	0.33	2.6	0.46	50	3,647
	MPNIX	BNY Mellon Natl Interm Muni Bd M	(7.3)	1.2	4.7	7.0	0.9	(0.6)	B	1.2	B	1.7	C	0.34	2.2	0.50	65	1,719
	FLTMX	Fidelity Interm Muni Inc	(6.4)	1.1	4.5	6.5	1.2	(0.4)	A	1.3	A	1.8	B	0.30	1.9	0.32	11	10,655
	GUIRX	Goldman Sachs Dynamic Municipal Inc Inv	(9.0)	3.1	3.8	7.6	3.1	(0.9)	C	1.5	A	2.3	A	0.42	2.8	0.47	15	7,647
	NOITX	Northern Intermediate Tax-Exempt	(8.3)	0.6	4.7	6.5	0.8	(1.1)	D	0.7	D	1.5	D	0.33	2.4	0.46	80	1,642
	RBCUX	Russell Inv Tax-Exempt Bond M	(7.5)	2.3	4.2	7.2	1.6	(0.5)	B	1.4	A	2.0	A	0.34	2.8	0.43	42	4,331
	PRSMX	T. Rowe Price Summit Municipal Intm Inv	(7.5)	1.5	4.5	6.5	0.8	(0.7)	B	1.0	C	1.8	B	0.31	2.3	0.50	21	5,349
	VWIUX	Vanguard Interm-Term Tx-Ex Adm	(6.8)	1.2	5.2	6.9	1.3	(0.3)	A	1.4	A	2.1	A	0.32	2.5	0.09	18	66,939
✓	VTEAX	Vanguard Tax-Exempt Bond Index Admiral	(8.2)	1.4	5.0	7.4	0.9	(0.8)	B	1.2	B	—	—	0.36	2.0	0.09	11	26,262
Muni National Long			(11.7)	2.7	5.0	8.3	0.7	(1.7)		0.7		1.9		0.46	2.8	0.80	34	2,676
	ELFTX	Elfun Tax-Exempt Income	(8.4)	1.4	4.7	7.1	0.9	(0.9)	A	1.0	B	1.9	C	0.34	3.7	0.21	42	1,045
	FHIGX	Fidelity Municipal Income	(10.4)	2.8	4.6	8.5	0.8	(1.2)	B	1.1	B	2.2	B	0.43	2.5	0.45	5	4,220
	FTABX	Fidelity Tax-Free Bond	(10.1)	2.6	5.0	8.6	0.8	(1.1)	A	1.2	B	2.3	A	0.42	2.8	0.25	8	2,743
	PRINX	T. Rowe Price Summit Municipal Inc Inv	(11.1)	3.2	4.6	7.8	0.4	(1.4)	B	0.8	C	2.1	B	0.43	2.6	0.50	30	2,136
	PRTAX	T. Rowe Price Tax-Free Income Inv	(10.1)	2.8	4.9	7.2	0.7	(1.0)	A	0.9	B	2.0	C	0.41	3.0	0.53	11	2,235
	USTEX	USAA Tax Exempt Long-Term	(12.4)	3.6	5.2	7.5	0.8	(1.5)	C	0.7	C	2.0	B	0.46	3.5	0.50	10	1,882
	VWALX	Vanguard High-Yield Tax-Exempt Adm	(11.7)	3.9	5.5	9.3	1.4	(1.1)	B	1.4	A	2.8	A	0.48	3.4	0.09	17	14,700
	VWLUX	Vanguard Long-Term Tax-Exempt Adm	(10.4)	2.3	6.3	8.6	1.0	(0.8)	A	1.3	A	2.6	A	0.43	3.0	0.09	14	14,162
✓	SMMOX	Western Asset Managed Municipals 1	(9.9)	3.3	4.3	7.4	0.6	(1.0)	A	1.0	B	1.9	C	0.44	3.0	0.50	11	3,030
Inflation-Protected Bond			(10.2)	5.5	9.8	7.3	(1.6)	1.2		1.8		0.8		0.39	6.4	0.62	72	4,189
✓	FIPDX	Fidelity Inflation-Prot Bd Index	(12.0)	5.9	10.9	8.3	(1.4)	1.1	C	2.0	C	1.0	B	0.39	8.9	0.05	22	9,300
	TRBFX	T. Rowe Price Ltd Dur Infl Focus Bd	(5.2)	5.6	5.7	5.2	0.3	1.9	B	2.2	B	1.1	B	0.23	5.7	0.41	141	6,903
✓	TLDTX	T. Rowe Price US Limited Dtn TIPS Inv	(4.9)	5.1	—	—	—	—	—	—	—	—	—	—	6.4	0.21	181	1,432
	VAIPX	Vanguard Inflation-Protected Secs Adm	(11.9)	5.7	11.0	8.2	(1.4)	1.1	C	2.0	C	1.0	B	0.39	8.4	0.10	24	33,254
✓	VTAPX	Vanguard Shrt-Term Infl-Prot Sec Idx Adm	(2.8)	5.3	5.0	4.8	0.5	2.4	A	2.5	A	1.3	A	0.18	6.8	0.06	26	53,629
High-Yield Bond			(10.3)	5.1	5.3	13.1	(2.8)	(0.3)		1.7		3.3		0.62	5.4	0.95	60	2,075
	FAGIX	Fidelity Capital & Income	(10.5)	11.7	10.2	18.9	(5.8)	3.3	A	4.3	A	5.8	A	0.78	4.5	0.67	54	11,076
	SPHIX	Fidelity High Income	(12.4)	4.2	2.4	14.2	(2.5)	(2.2)	F	0.8	F	3.0	D	0.63	4.8	0.70	54	2,908
	GSHTX	Goldman Sachs High Yield Inv	(12.6)	4.1	5.6	15.3	(3.6)	(1.3)	F	1.3	D	3.0	D	0.67	5.9	0.74	56	1,442
	NHFIX	Northern High Yield Fixed Income	(11.6)	5.4	6.0	15.9	(3.8)	(0.4)	C	2.0	B	3.5	B	0.71	6.3	0.60	30	3,208
✓	PRHYX	T. Rowe Price High Yield	(11.1)	5.2	5.0	14.7	(3.3)	(0.6)	C	1.7	C	3.7	B	0.64	6.1	0.70	46	6,725
	VWEAX	Vanguard High-Yield Corporate Adm	(9.0)	3.8	5.4	15.9	(2.9)	(0.1)	B	2.3	B	3.8	B	0.58	5.2	0.13	31	23,355

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund	Total Return (%)										Annual Return (%)		Total Risk		Port		Total Assets (\$ Mil)
								3-Year		5-Year		10-Year		Index (X)	Yield (%)	Exp Ratio (%)	Turn-over (%)		
			2022	2021	2020	2019	2018	Fund	Grade	Fund	Grade	Fund	Grade						
Allocation—15% to 30% Equity			(11.5)	4.0	7.7	11.0	(3.0)	(0.3)		1.3		2.6		0.47	2.8	1.02	97	824	
	FASIX	Fidelity Asset Manager 20%	(10.2)	4.0	8.6	10.6	(1.6)	0.5	A	2.0	A	3.0	B	0.40	2.5	0.51	22	5,636	
	THYFX	Thrivent Diversified Income Plus S	(12.6)	6.6	7.0	13.4	(2.9)	(0.1)	B	1.9	A	3.9	A	0.57	3.4	0.71	268	1,064	
	VASIX	Vanguard LifeStrategy Income Inv	(13.9)	1.9	9.1	12.0	(1.1)	(1.4)	F	1.2	D	2.8	C	0.42	2.0	0.11	7	4,620	
Allocation—30% to 50% Equity			(12.9)	8.5	8.4	14.9	(4.2)	0.8		2.4		4.2		0.62	2.9	0.95	53	1,852	
	FTANX	Fidelity Asset Manager 30%	(12.3)	6.0	11.1	13.5	(2.9)	1.1	C	2.6	C	4.0	C	0.51	2.5	0.52	23	2,181	
	FFANX	Fidelity Asset Manager 40%	(13.6)	8.0	13.1	15.8	(4.1)	1.8	B	3.2	B	4.9	B	0.61	2.4	0.53	16	2,193	
	GKIRX	Goldman Sachs Income Builder Inv	(9.3)	10.8	9.8	19.7	(4.7)	3.3	A	4.7	A	5.7	A	0.71	4.3	0.56	47	2,306	
	TRRIX	T. Rowe Price Retirement Balanced	(13.0)	8.5	11.4	15.3	(3.3)	1.7	B	3.2	B	4.5	B	0.61	3.1	0.49	32	1,656	
	PRSIX	T. Rowe Price Spectrum Cnsvr Allc	(13.6)	7.1	11.7	15.1	(3.0)	1.1	C	2.9	B	4.9	B	0.61	2.1	0.60	84	2,052	
	VSCGX	Vanguard LifeStrategy Cnsvr Gr Inv	(15.0)	6.0	11.5	15.7	(3.0)	0.2	D	2.4	C	4.4	B	0.59	2.0	0.12	5	10,350	
	VTMFX	Vanguard Tax-Managed Balanced Adm	(12.7)	13.1	13.3	18.0	(1.4)	3.8	A	5.4	A	7.2	A	0.68	1.9	0.09	6	7,977	
	VWIAx	Vanguard Wellesley Income Admiral	(9.0)	8.6	8.5	16.5	(2.5)	2.4	A	4.0	A	5.7	A	0.56	3.1	0.16	58	59,149	
Allocation—50% to 70% Equity			(14.2)	13.1	12.3	19.3	(5.6)	2.8		4.1		6.2		0.81	1.9	1.05	60	8,273	
	CMPVX	Catholic Rsp Invst Mgns 60/40 Aph Ps Inv	(16.4)	13.7	15.4	19.2	—	3.1	C	—	—	—	—	0.82	1.6	0.63	—	1,015	
	FASMX	Fidelity Asset Manager 50%	(15.0)	9.9	14.7	18.3	(5.4)	2.3	D	3.7	D	5.7	D	0.72	2.3	0.61	20	9,275	
	FSANX	Fidelity Asset Manager 60%	(16.3)	11.9	16.1	20.7	(6.6)	2.8	C	4.1	C	6.5	C	0.82	2.2	0.68	23	3,670	
	FBALX	Fidelity Balanced	(18.2)	18.3	22.4	24.4	(4.0)	5.8	A	7.2	A	8.9	A	0.93	1.4	0.50	36	36,519	
	FPURX	Fidelity Puritan	(17.2)	18.9	20.6	21.3	(4.2)	5.9	A	6.6	A	8.8	A	0.84	1.5	0.50	62	25,940	
✓	JANBX	Janus Henderson Balanced D	(16.6)	17.2	14.3	22.5	0.6	3.8	B	6.6	A	8.3	A	0.80	1.1	0.70	79	23,670	
	STFBX	State Farm Balanced	(9.5)	17.5	13.7	21.4	(3.5)	6.5	A	7.2	A	7.9	A	0.82	1.9	0.14	40	2,131	
	RPBAX	T. Rowe Price Balanced	(17.3)	13.4	14.6	20.7	(4.9)	2.4	D	4.3	C	7.0	B	0.85	1.9	0.57	92	4,011	
✓	PRWCX	T. Rowe Price Capital Appreciation	(11.9)	18.5	18.2	24.6	0.6	7.2	A	9.1	A	10.8	A	0.86	1.4	0.68	48	45,524	
	TRPBX	T. Rowe Price Spectrum Moderate Allc Inv	(17.1)	10.6	14.5	19.4	(4.5)	1.6	D	3.7	D	6.5	C	0.79	1.7	0.71	80	2,085	
	TMAIX	Thrivent Moderate Allocation S	(16.2)	12.3	13.5	18.5	(4.6)	2.2	D	3.8	C	6.0	C	0.79	1.6	0.79	120	3,108	
	VBIAX	Vanguard Balanced Index Adm	(16.9)	14.2	16.4	21.8	(2.9)	3.4	B	5.5	A	7.8	A	0.81	1.9	0.07	35	50,125	
	VSMGX	Vanguard LifeStrategy Moderate Gr Inv	(16.0)	10.1	13.6	19.4	(4.9)	1.7	D	3.6	D	6.1	C	0.77	2.1	0.13	5	18,741	
	VPGDX	Vanguard Managed Allocation Investor	(9.1)	13.8	6.9	15.6	(5.7)	3.4	B	3.8	C	6.0	C	0.78	2.9	0.31	16	1,228	
	VGSTX	Vanguard STAR Inv	(18.0)	9.7	21.4	22.2	(5.3)	3.0	C	4.8	B	7.2	B	0.87	2.0	0.31	9	22,278	
	VWENX	Vanguard Wellington Admiral	(14.3)	19.1	10.7	22.6	(3.3)	4.2	A	6.0	A	8.5	A	0.82	2.2	0.16	35	106,590	
Allocation—70% to 85% Equity			(15.0)	16.3	12.2	21.4	(7.7)	3.5		4.4		7.0		0.97	1.7	1.01	46	9,537	
	FASGX	Fidelity Asset Manager 70%	(16.9)	14.0	17.2	22.8	(7.7)	3.5	C	4.7	C	7.3	C	0.91	2.1	0.67	23	5,876	
	FFNOX	Fidelity Multi-Asset Index	(18.1)	17.1	16.3	25.1	(6.6)	3.7	C	5.4	B	8.4	A	1.03	1.9	0.11	28	6,968	
	FSDIX	Fidelity Strategic Dividend & Income	(9.8)	19.0	11.3	22.5	(4.5)	6.1	A	6.9	A	8.8	A	0.90	2.6	0.68	37	5,141	
	OAKBX	Oakmark Equity And Income Investor	(12.9)	21.6	8.7	19.3	(8.3)	4.8	B	4.7	C	7.3	C	1.02	1.4	0.84	49	6,141	
	TRSGX	T. Rowe Price Spectrum Mod Gr Allc	(19.7)	14.1	16.7	23.3	(6.1)	2.3	D	4.4	C	7.9	A	0.97	1.3	0.76	74	2,919	
	VASGX	Vanguard LifeStrategy Growth Inv	(17.1)	14.4	15.5	23.1	(6.9)	3.1	C	4.6	C	7.6	B	0.96	2.1	0.14	4	18,505	
Allocation—85%+ Equity			(19.6)	18.3	16.6	25.4	(8.7)	3.3		4.8		8.1		1.16	1.4	1.22	34	2,263	
	FAMRX	Fidelity Asset Manager 85%	(18.6)	17.1	19.4	26.3	(9.2)	4.4	B	5.5	B	8.5	B	1.06	1.8	0.69	27	3,291	
	TAAIX	Thrivent Aggressive Allocation S	(18.0)	19.8	16.7	24.7	(6.6)	4.7	A	5.9	A	9.1	A	1.12	0.9	0.99	50	1,892	
Target-Date 2020			(14.3)	8.7	10.9	16.7	(4.5)	1.1		2.8		5.4		0.66	2.8	0.62	40	2,965	
	FPIFX	Fidelity Freedom Index 2020 Investor	(16.0)	8.4	12.7	18.2	(3.9)	0.9	D	3.1	C	5.2	D	0.69	2.6	0.12	35	7,105	
	VTWNX	Vanguard Target Retirement 2020 Fund	(14.2)	8.2	12.0	17.6	(4.2)	1.3	C	3.2	B	5.8	B	0.65	2.5	0.08	14	41,672	
Target-Date 2025			(14.8)	9.5	11.7	18.0	(5.3)	1.3		3.1		5.7		0.70	2.6	0.67	37	3,658	
	LILAX	BlackRock LifePath Index 2025 Inv A	(16.0)	8.6	12.2	18.6	(5.1)	0.8	D	2.9	D	5.2	D	0.70	2.2	0.39	11	5,996	
	FQIFX	Fidelity Freedom Index 2025 Investor	(16.6)	9.5	13.6	19.7	(4.5)	1.2	C	3.5	C	5.8	C	0.75	2.5	0.12	24	12,347	
	VTTVX	Vanguard Target Retirement 2025 Fund	(15.5)	9.8	13.3	19.6	(5.2)	1.7	B	3.6	B	6.4	A	0.75	2.2	0.08	14	74,469	
Target-Date 2030			(15.8)	11.5	13.0	20.3	(6.2)	2.0		3.6		6.4		0.81	2.4	0.68	36	4,588	
	LINAX	BlackRock LifePath Index 2030 Inv A	(16.7)	11.1	12.7	20.8	(5.9)	1.4	D	3.5	D	6.0	D	0.81	2.1	0.39	9	10,111	
	FXIFX	Fidelity Freedom Index 2030 Investor	(16.8)	10.8	14.3	22.1	(5.5)	1.8	D	4.0	B	6.6	C	0.82	2.2	0.12	20	15,959	
	VTHRX	Vanguard Target Retirement 2030 Fund	(16.3)	11.4	14.1	21.1	(5.9)	2.1	C	3.9	B	7.0	B	0.83	2.0	0.08	11	78,949	
Target-Date 2035			(16.8)	13.8	14.2	22.2	(7.2)	2.6		4.1		7.1		0.91	2.0	0.70	33	4,062	
	LIJAX	BlackRock LifePath Index 2035 Inv A	(17.3)	13.5	13.3	22.8	(6.6)	2.1	D	4.1	C	6.6	D	0.92	2.0	0.39	9	6,836	
	FIHFX	Fidelity Freedom Index 2035 Investor	(17.6)	13.7	15.5	25.0	(6.8)	2.7	C	4.7	A	7.5	B	0.96	1.9	0.12	15	14,387	
	VTTX	Vanguard Target Retirement 2035 Fund	(16.6)	13.0	14.8	22.4	(6.6)	2.6	C	4.3	C	7.6	B	0.90	2.1	0.08	9	77,907	

TABLE 4 (CONTINUED)

Top Mutual Funds by Category

Index Fund Closed	Ticker	Fund											Total Risk		Port		Total Assets (\$ Mil)	
			Total Return (%)					Annual Return (%)					Index (X)	Yield (%)	Exp Ratio (%)	Turn-over (%)		
			2022	2021	2020	2019	2018	3-Year		5-Year		10-Year						
								Fund	Grade	Fund	Grade	Fund						Grade
			(17.4)	15.5	15.0	23.5	(7.8)	3.1		4.5		7.5	0.99	1.9	0.70	33	3,797	
	LIKAX	BlackRock LifePath Index 2040 Inv A	(17.9)	15.7	13.8	24.6	(7.3)	2.6	D	4.5	C	7.2	D	1.02	1.9	0.39	7	8,867
	FBIFX	Fidelity Freedom Index 2040 Investor	(18.2)	15.9	16.5	26.1	(7.2)	3.4	C	5.2	A	7.8	B	1.06	2.0	0.12	13	14,112
	URFRX	USAA Target Retirement 2040	(15.1)	15.9	9.2	19.6	(8.5)	2.4	F	3.3	F	6.0	F	0.93	2.5	0.55	16	1,337
	VFORX	Vanguard Target Retirement 2040 Fund	(17.0)	14.6	15.5	23.9	(7.3)	3.2	C	4.7	B	8.1	B	0.98	2.1	0.08	7	67,543
		Target-Date 2045	(17.8)	16.7	15.4	24.4	(8.2)	3.4		4.7		7.8	1.04	1.7	0.71	33	2,979	
	LIHAX	BlackRock LifePath Index 2045 Inv A	(18.3)	17.4	14.3	25.9	(7.9)	3.1	D	4.9	C	7.7	C	1.10	1.7	0.39	7	5,461
	FIOFX	Fidelity Freedom Index 2045 Investor	(18.2)	15.9	16.4	26.1	(7.2)	3.3	C	5.2	B	7.9	C	1.06	2.0	0.12	12	11,656
	VTIVX	Vanguard Target Retirement 2045 Fund	(17.4)	16.2	16.3	24.9	(7.9)	3.7	B	5.1	B	8.3	A	1.05	2.1	0.08	5	63,215
		Target-Date 2050	(18.1)	17.1	15.6	24.7	(8.3)	3.5		4.8		7.9	1.07	1.5	0.71	33	2,609	
	LIPAX	BlackRock LifePath Index 2050 Inv A	(18.5)	18.4	14.7	26.4	(8.1)	3.4	C	5.1	B	8.0	C	1.14	1.6	0.39	6	5,628
	FIPFX	Fidelity Freedom Index 2050 Investor	(18.2)	15.9	16.4	26.1	(7.2)	3.3	D	5.2	B	7.9	C	1.06	2.0	0.12	12	10,704
	VVIFX	Vanguard Target Retirement 2050 Fund	(17.5)	16.4	16.4	25.0	(7.9)	3.8	B	5.2	B	8.4	A	1.06	2.1	0.08	4	50,849
		Target-Date 2055	(18.2)	17.3	15.7	24.8	(8.4)	3.5		4.8		8.0	1.08	1.5	0.71	33	1,603	
	LIVAX	BlackRock LifePath Index 2055 Inv A	(18.6)	18.5	14.7	26.5	(8.1)	3.4	C	5.2	B	8.2	B	1.14	1.6	0.39	6	3,385
	FDEWX	Fidelity Freedom Index 2055 Investor	(18.2)	15.9	16.5	26.0	(7.2)	3.3	D	5.2	B	7.9	D	1.06	1.9	0.12	12	7,001
	VFFVX	Vanguard Target Retirement 2055 Fund	(17.5)	16.4	16.3	25.0	(7.9)	3.8	B	5.2	B	8.3	B	1.06	2.1	0.08	4	31,560
		Target-Date 2060	(18.2)	17.4	15.7	25.0	(8.4)	3.5		4.9		8.3	1.09	1.5	0.71	36	792	
	LIZAX	BlackRock LifePath Index 2060 Inv A	(18.6)	18.5	14.7	26.5	(8.0)	3.4	C	5.2	B	—	—	1.14	1.6	0.39	6	1,598
	FDKIX	Fidelity Freedom Index 2060 Investor	(18.2)	15.9	16.4	26.1	(7.2)	3.3	D	5.2	B	—	—	1.06	1.9	0.12	12	3,355
	VTTSX	Vanguard Target Retirement 2060 Fund	(17.5)	16.4	16.3	25.0	(7.9)	3.8	B	5.2	B	8.3	A	1.06	2.1	0.08	3	15,881
		Target-Date 2065+	(18.4)	17.3	15.6	26.1	(9.5)	3.4		4.6		—	1.11	1.5	0.69	37	131	
	VLXVX	Vanguard Target Retirement 2065 Fund	(17.4)	16.5	16.2	25.0	(7.9)	3.8	B	5.2	B	—	—	1.06	2.0	0.08	2	3,733
		Target-Date Retirement	(12.7)	5.5	8.9	12.8	(3.2)	0.1		1.9		3.2	0.51	2.9	0.67	41	788	
	FIKFX	Fidelity Freedom Index Income Investor	(11.1)	2.8	8.5	10.6	(0.8)	(0.3)	D	1.7	D	2.5	F	0.36	2.9	0.12	38	1,230
	LIRAX	BlackRock LifePath Index Retire Inv A	(15.5)	6.6	11.8	15.6	(3.8)	0.2	B	2.3	B	3.9	A	0.60	2.3	0.39	9	7,200
	VTINX	Vanguard Target Retirement Income Fund	(12.7)	5.2	10.0	13.2	(2.0)	0.3	B	2.3	B	3.6	B	0.48	2.7	0.08	19	37,776

Data sources for all tables: AAIL and Morningstar. Data as of December 31, 2022.

The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.