

Socially Conscious Funds List

This list is derived from Morningstar, Inc.^{®1} “Socially Conscious” data, which indicates if the fund identifies itself as selectively investing based on certain noneconomic principles. These funds may make investments based on such issues as environmental responsibility, human rights, or religious views. A socially conscious fund may take a proactive stance by selectively investing in, for example, environmentally friendly companies or firms with good employee relations. This list also includes funds that may avoid investing in companies in the defense industry or companies involved in promoting alcohol, tobacco, or gambling.

Funds with the ▲ symbol have met certain quantitative and qualitative criteria beyond simply being available and identified by Morningstar, Inc. as Socially Conscious. Please see page 11 for more information.

OPERATING EXPENSE RATIO AS OF JUNE 30, 2019

Symbol	Fund Name	Morningstar Category	Net OER ²	Gross OER ²	Available on Schwab OneSource ^{®*}
Allocation Mutual Funds					
SSIAX	1919 Socially Responsive Balanced A	Allocation—50% to 70% Equity	1.26	1.29	
▲ CSIFX	Calvert Balanced A	Allocation—50% to 70% Equity	0.93	0.96	
CMAAX	Calvert Moderate Allocation A	Allocation—50% to 70% Equity	0.91	0.91	Yes
ETNMX	Eventide Multi-Asset Income N	Allocation—50% to 70% Equity	1.19	1.32	Yes
GGBLX	Green Century Balanced	Allocation—50% to 70% Equity	1.48	1.48	Yes
GDMZX	GuideStone Funds Defensv Mkt Strats Inv	Allocation—50% to 70% Equity	0.97	0.98	
ITTAX	Hartford Multi-Asset Income and Gr A	Allocation—50% to 70% Equity	1.05	1.05	
PAXWX	Pax Balanced Individual Investor	Allocation—50% to 70% Equity	0.91	0.91	Yes
AVEFX	Ave Maria Bond	Allocation—15% to 30% Equity	0.50	0.50	
GFIZX	GuideStone Funds Conservative Allc Inv	Allocation—15% to 30% Equity	0.95	0.95	
▲ CCLAX	Calvert Conservative Allocation A	Allocation—30% to 50% Equity	0.96	0.96	Yes
GGIZX	GuideStone Funds Balanced Allc Inv	Allocation—30% to 50% Equity	1.02	1.02	
HBLAX	Hartford Balanced Income A	Allocation—30% to 50% Equity	0.90	0.90	Yes
GCOZX	GuideStone Funds Growth Allocation Inv	Allocation—70% to 85% Equity	1.12	1.12	
▲ CAAAX	Calvert Aggressive Allocation A	Allocation—85%+ Equity	0.89	0.98	Yes
CCVIX	Calamos Convertible A	Convertibles	1.17	1.17	Yes
CAGCX	Calamos Global Convertible A	Convertibles	1.36	1.36	Yes
HICSX	Harbor Convertible Securities Investor	Convertibles	1.15	1.20	Yes
GMWZX	GuideStone Funds MyDestination 2025 Inv	Target-Date 2025	0.75	0.79	
GMHZX	GuideStone Funds MyDestination 2035 Inv	Target-Date 2035	0.75	0.75	
GMFZX	GuideStone Funds MyDestination 2045 Inv	Target-Date 2045	0.75	0.75	
GGMZX	GuideStone Funds MyDestination 2055 Inv	Target-Date 2055	0.75	0.84	
APPLX	Appleseed Investor	World Allocation	1.35	1.55	Yes
CVLOX	Calamos Global Growth & Income A	World Allocation	1.50	1.50	Yes
HRLAX	Hartford Global Real Asset A	World Allocation	1.27	1.58	
TAGBX	Templeton Global Balanced A	World Allocation	1.19	1.22	
Alternative Mutual Funds					
LMAPX	BrandywineGLOBAL Alternative Credit A	Long-Short Credit	1.66	1.66	Yes
PZVLX	Pzena Long/Short Value Investor	Long-Short Equity	3.05	3.88	Yes
JMNAX	JPMorgan Research Market Neutral A	Market Neutral	3.53	3.85	Yes
DRRAX	BNY Mellon Global Real Return - A	Multialternative	1.13	1.13	Yes
CCMNX	CCM Alternative Income Institutional	Multialternative	1.85	2.58	
GFSZX	GuideStone Funds Strategic Alts Investor	Multialternative	1.38	1.38	
JEPAX	JPMorgan Equity Premium Income A	Options-based	0.85	1.11	Yes

▲ Leading Fund—See page 11 for criteria.

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Alternative Mutual Funds					
JHQAX	JPMorgan Hedged Equity A	Options-based	0.85	0.88	Yes
JIHAX	JPMorgan International Hedged Equity A	Options-based	0.85	1.11	Yes
International Equity ETFs					
KGRN	KraneShares MSCI China Environment ETF	China Region	0.78	0.78	
FRDM	Alpha Architect Freedom 100 Em Mkts ETF	Diversified Emerging Mkts	0.49	0.49	
▲ ESGE	iShares ESG MSCI EM ETF	Diversified Emerging Mkts	0.25	0.25	Yes
MXDE	Nationwide Max Divrs Emrg Mkts Cr Eq ETF	Diversified Emerging Mkts	0.64	0.64	
NUEM	Nuveen ESG Emerging Markets Equity ETF	Diversified Emerging Mkts	0.45	0.45	
EEMX	SPDR® MSCI Em Mkts Fossil Fuel Free ETF	Diversified Emerging Mkts	0.30	0.30	Yes
EMSG	Xtrackers MSCI EMs ESG Leaders Eq ETF	Diversified Emerging Mkts	0.20	0.20	
▲ ESGD	iShares MSCI EAFE ESG Optimized ETF	Foreign Large Blend	0.20	0.20	Yes
NUDM	Nuveen ESG Intl Dev Mkts Eq ETF	Foreign Large Blend	0.40	0.40	
▲ EFAX	SPDR® MSCI EAFE Fossil Fuel Free ETF	Foreign Large Blend	0.20	0.30	Yes
VSGX	Vanguard ESG International Stock ETF	Foreign Large Blend	0.15	0.15	
ACSG	Xtrackers MSCI ACWI ex USA ESG LdrsEqETF	Foreign Large Blend	0.16	0.16	
EASG	Xtrackers MSCI EAFE ESG Leaders Eq ETF	Foreign Large Blend	0.14	0.14	
ESGN	Columbia Sustainable Intl Eq Inc ETF	Foreign Large Value	0.45	0.45	
ESGW	Columbia Sustainable Global Eq Inc ETF	World Large Stock	0.40	0.40	
ESGG	FlexShares STOXX Gbl ESG Impact ETF	World Large Stock	0.42	0.42	
BLES	Inspire Global Hope ETF	World Large Stock	0.61	0.62	
ESGF	Invesco Global ESG Revenue ETF	World Large Stock	0.45	0.45	Yes
CRBN	iShares MSCI ACWI Low Carbon Target ETF	World Large Stock	0.20	0.20	Yes
SDG	iShares MSCI Global Impact ETF	World Large Stock	0.49	0.49	Yes
LOWC	SPDR® MSCI ACWI Low Carbon Target ETF	World Large Stock	0.20	0.30	Yes
HFGIC	Hartford Global Impact NextShares	World Small/Mid Stock	0.69	3.31	
International Equity Mutual Funds					
GEGAX	Aberdeen Emerging Markets A	Diversified Emerging Mkts	1.59	1.59	
AMDWX	Amana Developing World Investor	Diversified Emerging Mkts	1.31	1.31	Yes
ARTZX	Artisan Sustainable Emerging Mkts Inv	Diversified Emerging Mkts	1.35	1.78	Yes
DBEAX	BNY Mellon Diversified Emrg Mrkts Fd A	Diversified Emerging Mkts	1.77	1.77	Yes
DGEAX	BNY Mellon Global Emerging Markets - A	Diversified Emerging Mkts	1.25	1.34	Yes
CEGAX	Calamos Emerging Market Equity A	Diversified Emerging Mkts	1.77	2.30	Yes
CNWXG	Calamos Evolving World Growth A	Diversified Emerging Mkts	1.63	1.63	Yes
CVMAX	Calvert Emerging Markets Equity A	Diversified Emerging Mkts	1.24	1.43	Yes
DREGX	Driehaus Emerging Markets Growth Inv	Diversified Emerging Mkts	1.39	1.39	Yes
DRESX	Driehaus Emerging Markets Small Cap Gr	Diversified Emerging Mkts	1.45	1.95	
GEMZX	GuideStone Funds Emerging Mkts Eq Inv	Diversified Emerging Mkts	1.57	1.55	
▲ JFAMX	JPMorgan Emerging Markets Equity A	Diversified Emerging Mkts	1.24	1.52	Yes
MEFIX	Martin Currie Emerging Markets FI	Diversified Emerging Mkts	1.35	1.51	Yes
MMKBX	Morgan Stanley Inst Emerging Mkts A	Diversified Emerging Mkts	1.35	1.35	Yes
MELAX	Morgan Stanley Inst EMkts Ldrs A	Diversified Emerging Mkts	1.55	1.93	Yes
MFMPX	Morgan Stanley Inst Frontier Mkts A	Diversified Emerging Mkts	2.06	2.06	Yes
NEMAX	Neuberger Berman Emrg Mkts Eq A	Diversified Emerging Mkts	1.51	1.66	Yes
PZVEX	Pzena Emerging Markets Value Investor	Diversified Emerging Mkts	1.61	1.62	Yes
▲ REEAX	RBC Emerging Markets Equity A	Diversified Emerging Mkts	1.13	1.40	Yes
TGDPX	TCW Developing Markets Equity N	Diversified Emerging Mkts	1.25	4.51	Yes
TEDMX	Templeton Developing Markets A	Diversified Emerging Mkts	1.39	1.52	
VEUAX	JPMorgan Europe Dynamic A	Europe Stock	1.24	1.29	Yes
JETAX	Aberdeen Global Equity Impact A	Foreign Large Blend	2.03	2.49	Yes
BJBIX	Aberdeen Select International Eq A	Foreign Large Blend	2.30	2.54	Yes
NIEAX	BNY Mellon International Equity A	Foreign Large Blend	1.07	1.14	Yes
CWVGX	Calvert International Equity A	Foreign Large Blend	1.26	1.48	Yes
CDHAX	Calvert International Responsible Idx A	Foreign Large Blend	0.54	1.02	Yes

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International Equity Mutual Funds					
KCIIX	Catholic Investor International Eq I	Foreign Large Blend	1.10	1.39	
GSIFX	Goldman Sachs International Eq ESG A	Foreign Large Blend	1.24	1.53	
GCINX	Green Century MSCI Intl Indx Indvl Inv	Foreign Large Blend	1.28	1.28	Yes
GIEZX	GuideStone Funds International Eq Inv	Foreign Large Blend	1.41	1.41	
HDVAX	Hartford International Equity A	Foreign Large Blend	1.05	1.16	Yes
IHOAX	Hartford International Opportunities A	Foreign Large Blend	1.11	1.11	
SCVEX	Hartford Schroders International Stk A	Foreign Large Blend	1.15	1.17	Yes
JFTAX	JPMorgan International Advantage A	Foreign Large Blend	0.95	1.21	
MRVAX	Mirova International Sustainable Eq A	Foreign Large Blend	1.20	1.99	Yes
MSIBX	Morgan Stanley Inst Active Intl Allc A	Foreign Large Blend	1.25	1.26	Yes
MIQBX	Morgan Stanley Inst International Eq A	Foreign Large Blend	1.30	1.31	
PXINX	Pax MSCI EAFE ESG Leaders Index Indv Inv	Foreign Large Blend	0.80	0.80	Yes
TBWAX	Thornburg Better World International A	Foreign Large Blend	1.83	2.12	Yes
▲ TSORX	TIAA-CREF Social Choice Intl Eq Retail	Foreign Large Blend	0.74	1.32	Yes
BNIEX	UBS International Sustainable Equity A	Foreign Large Blend	1.26	2.03	
AWPAX	AB Sustainable Intl Thematic A	Foreign Large Growth	1.40	1.41	Yes
GIGAX	Aberdeen International Equity A	Foreign Large Growth	1.38	1.38	
CIGRX	Calamos International Growth A	Foreign Large Growth	1.10	1.51	
LMGFX	ClearBridge International Growth FI	Foreign Large Growth	1.16	1.23	Yes
FNGAX	Franklin Intl Growth A	Foreign Large Growth	1.12	1.26	
HNCAX	Hartford International Growth A	Foreign Large Growth	1.30	1.37	
MIOPX	Morgan Stanley Inst International Opp A	Foreign Large Growth	1.34	1.34	Yes
▲ MFAPX	Morgan Stanley Inst Intl Advtg A	Foreign Large Growth	1.35	1.37	Yes
RIOIX	RBC International Opportunities I	Foreign Large Growth	0.89	1.32	
STITX	Virtus SGA International Growth I	Foreign Large Growth	1.20	1.19	Yes
SBIEIX	ClearBridge International Value A	Foreign Large Value	1.26	1.40	Yes
SNTCX	Crossmark Steward Intl Enh Idx Instl	Foreign Large Value	0.71	0.71	
DOMIX	Domini Impact International Equity Inv	Foreign Large Value	1.41	1.41	Yes
▲ SIDVX	Hartford Schroders Intl Multi-Cp Val A	Foreign Large Value	1.12	1.12	Yes
JFEAX	JPMorgan International Value A	Foreign Large Value	1.00	1.26	
WVCCX	Aberdeen International Small Cp A	Foreign Small/Mid Growth	1.48	1.79	
CIOAX	Calvert International Opportunities A	Foreign Small/Mid Growth	1.35	1.39	
DRIOX	Driehaus International Small Cap Growth	Foreign Small/Mid Growth	1.23	1.23	
LCOAX	ClearBridge International Sm Cap A	Foreign Small/Mid Value	1.42	1.50	Yes
GAAEX	Guinness Atkinson Alternative Energy	Foreign Small/Mid Value	1.98	2.57	Yes
PZVIX	Pzena International Small Cap Value Inv	Foreign Small/Mid Value	1.53	14.01	Yes
MASGX	Matthews Asia ESG Investor	Pacific/Asia ex-Japan Stk	1.50	2.20	Yes
TNBIX	1290 SmartBeta Equity I	World Large Stock	0.90	2.16	
ALTFX	AB Sustainable Global Thematic A	World Large Stock	1.28	1.29	Yes
GLLAX	Aberdeen Global Equity A	World Large Stock	1.53	1.92	Yes
AVEWX	Ave Maria World Equity	World Large Stock	1.26	1.35	Yes
DEQAX	BNY Mellon Global Equity Income - A	World Large Stock	1.18	1.18	Yes
CAGEX	Calamos Global Equity A	World Large Stock	1.40	1.56	
SGIDX	Crossmark Steward Global Eq Inc A	World Large Stock	0.99	0.99	Yes
EEOFX	Essex Environmental Opportunities Inv	World Large Stock	1.25	4.95	Yes
ETNDX	Eventide Global Div Opportunities N	World Large Stock	1.17	3.32	Yes
FHGIX	Federated Hermes Global Equity Instl	World Large Stock	0.75	1.15	Yes
GGBZX	GuideStone Funds Aggressive Allc Inv	World Large Stock	1.19	1.19	
ESGMX	Mirova Global Sustainable Equity A	World Large Stock	1.20	1.38	Yes
MSFBX	Morgan Stanley Inst Global Franchise A	World Large Stock	1.23	1.23	
MGGPX	Morgan Stanley Inst Global Opp A	World Large Stock	1.27	1.27	
NSRIX	Northern Global Sustainability Index	World Large Stock	0.30	0.34	
PXWEX	Pax Ellevest Gbl Women's Ldrsp Indv Inv	World Large Stock	0.81	0.81	Yes

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International Equity Mutual Funds					
PGRNX	Pax Global Environmental Mrkts Indv Inv	World Large Stock	1.24	1.24	Yes
PAXGX	Pax Global Opportunities Investor	World Large Stock	1.16	2.06	Yes
RGIOX	RBC Global Opportunities I	World Large Stock	0.86	2.48	
SEEFX	Saturna Sustainable Equity	World Large Stock	0.75	1.27	
WTMVX	Segall Bryant & Hamill Glb Lrg Cp Retail	World Large Stock	0.89	1.09	Yes
TEQAX	Touchstone Sustainability & Imp Eq A	World Large Stock	1.17	1.19	
PORTX	Trillium P21 Global Equity R	World Large Stock	1.29	1.29	Yes
CGAEX	Calvert Global Energy Solutions A	World Small/Mid Stock	1.24	1.69	Yes
FHSIX	Federated Hermes Global Small Cap Instl	World Small/Mid Stock	0.95	1.39	Yes
FHESX	Federated Hermes SDG Engagement Eq Instl	World Small/Mid Stock	0.95	1.46	Yes
HEOMX	Hartford Environmental Opportunities A	World Small/Mid Stock	1.19	1.58	
HGXAX	Hartford Global Impact A	World Small/Mid Stock	1.19	2.31	Yes
NALFX	New Alternatives A	World Small/Mid Stock	1.12	1.12	
TEMGX	Templeton Global Smaller Comp A	World Small/Mid Stock	1.33	1.33	
Municipal Bond ETFs					
HMOP	Hartford Municipal Opportunities ETF	Muni National Interm	0.29	0.29	
JMUB	JPMorgan Municipal ETF	Muni National Interm	0.24	1.07	Yes
JMST	JPMorgan Ultra-Short Municipal Inc ETF	Muni National Short	0.18	0.80	
Municipal Bond Mutual Funds					
CFNTX	Green California Tax-Free Income Fund	Muni California Intermediate	0.76	0.76	
JCBAX	JPMorgan California Tax Free Bond A	Muni California Intermediate	0.60	0.97	
CTTLX	Calvert Responsible Municipal Income A	Muni National Interm	0.75	0.95	
HMKAX	Hartford Municipal Income A	Muni National Interm	0.70	1.10	Yes
HHMAX	Hartford Municipal Opportunities A	Muni National Interm	0.69	0.71	
JTIAX	JPMorgan High Yield Municipal A	Muni National Interm	0.65	1.23	Yes
JITAX	JPMorgan Intermediate Tax Free Bond A	Muni National Interm	0.65	0.91	
OTBAX	JPMorgan Municipal Income A	Muni National Interm	0.70	1.02	Yes
NMUIX	Neuberger Berman Muni Interm Bd Inv	Muni National Interm	0.58	0.74	
CONAX	Columbia US Social Bond A	Muni National Long	0.70	1.20	Yes
PMBAX	JPMorgan Tax Free Bond A	Muni National Long	0.67	1.01	
ATOAX	Aberdeen Ultra Short Municipal Inc A	Muni National Short	0.70	0.92	Yes
HMJAX	Hartford Municipal Short Duration A	Muni National Short	0.70	1.16	Yes
OSTAX	JPMorgan Short-Interm Muncpl Bd A	Muni National Short	0.70	0.87	
TXRAX	JPMorgan Tax Aware Real Return A	Muni National Short	0.75	0.98	
USMSX	JPMorgan Ultra-Short Municipal A	Muni National Short	0.45	0.78	Yes
VANTX	JPMorgan New York Tax Free Bond A	Muni New York Intermediate	0.75	0.96	Yes
Sector Equity ETFs					
ORG	The Organics ETF	Consumer Defensive	0.35	0.35	
ACES	ALPS Clean Energy ETF	Equity Energy	0.65	0.65	Yes
XKCP	SPDR® Kensho Clean Power ETF	Equity Energy	0.45	0.45	
EVX	VanEck Vectors Environmental Svcs ETF	Industrials	0.56	0.98	
CNBS	Amplify Seymour Cannabis ETF	Miscellaneous Sector	0.75	0.79	
FAN	First Trust Global Wind Energy ETF	Miscellaneous Sector	0.60	0.68	
QCLN	First Trust NASDAQ® Cln Edge® GrnEngyETF	Miscellaneous Sector	0.60	0.65	
GRID	First Trust NASDAQ® Cln Edge® StGidIfsETF	Miscellaneous Sector	0.70	0.74	
FIW	First Trust Water ETF	Miscellaneous Sector	0.55	0.55	
PZD	Invesco Cleantech™ ETF	Miscellaneous Sector	0.67	0.68	
PBD	Invesco Global Clean Energy ETF	Miscellaneous Sector	0.75	0.75	
PIO	Invesco Global Water ETF	Miscellaneous Sector	0.75	0.75	
CGW	Invesco S&P Global Water ETF	Miscellaneous Sector	0.62	0.62	Yes
TAN	Invesco Solar ETF	Miscellaneous Sector	0.70	0.75	
PHO	Invesco Water Resources ETF	Miscellaneous Sector	0.62	0.62	
PBW	Invesco WilderHill Clean Energy ETF	Miscellaneous Sector	0.70	0.77	

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Sector Equity ETFs					
ICLN	iShares Global Clean Energy ETF	Miscellaneous Sector	0.47	0.47	Yes
HECO	Strategy Shares EcoLogical Strategy ETF	Miscellaneous Sector	0.98	2.38	
SMOG	VanEck Vectors Low Carbon Energy ETF	Miscellaneous Sector	0.63	0.65	
BATT	Amplify Advcd Btty Mtls and MatrIs ETF	Natural Resources	0.72	0.92	
TBLU	Tortoise Global Water ESG	Natural Resources	0.40	0.40	
Sector Equity Mutual Funds					
FKRCX	Franklin Gold and Precious Metals A	Equity Precious Metals	0.98	0.98	
GREZX	GuideStone Funds Global RI Est Secs Inv	Global Real Estate	1.15	1.15	
MRLBX	Morgan Stanley Inst Global Real Est A	Global Real Estate	1.35	1.37	
IERBX	Morgan Stanley Inst Intl RI Est A	Global Real Estate	1.35	2.22	
REIFX	REMS International RI Estt Val-Opp Fndrs	Global Real Estate	1.00	1.43	
VGSRX	Vert Global Sustainable Real Estate Inst	Global Real Estate	0.50	5.16	
ETNHX	Eventide Healthcare & Life Sciences N	Health	1.51	1.51	Yes
HGHAX	Hartford Healthcare A	Health	1.28	1.28	Yes
MTIPX	Morgan Stanley Inst Gbl Infrs A	Infrastructure	1.21	1.37	Yes
▲ AWTAX	AllianzGI Global Water A	Natural Resources	1.22	1.41	Yes
CFWAX	Calvert Global Water A	Natural Resources	1.24	1.39	
MUSDX	Morgan Stanley Inst US Real Estate A	Real Estate	1.25	1.25	
Taxable Bond ETFs					
IBD	Inspire Corporate Bond Impact ETF	Corporate Bond	0.61	0.68	
SUSC	iShares ESG USD Corporate Bond ETF	Corporate Bond	0.18	0.18	
GUDB	Sage ESG Intermediate Credit ETF	Corporate Bond	0.35	1.93	
▲ EAGG	iShares ESG U.S. Aggregate Bond ETF	Intermediate Core Bond	0.10	0.11	
NUBD	Nuveen ESG US Aggregate Bond ETF	Intermediate Core Bond	0.20	0.20	
HTRB	Hartford Total Return Bond ETF	Intermediate Core-Plus Bond	0.29	0.29	
HSRT	Hartford Short Duration ETF	Short-Term Bond	0.29	0.29	
SUSB	iShares ESG 1-5 Year USD Corp Bd ETF	Short-Term Bond	0.12	0.12	Yes
CRUSC	Calvert Ultra-Short Dur Inc NextShares	Ultrashort Bond	0.39	1.93	
GRNB	VanEck Vectors Green Bond ETF	World Bond	0.30	1.56	
BGRN	iShares Global Green Bond ETF	World Bond-USD Hedged	0.20	0.25	
Taxable Bond Mutual Funds					
CFOAX	Calvert Floating-Rate Advantage A	Bank Loan	1.83	2.20	Yes
HFLAX	Hartford Floating Rate A	Bank Loan	1.00	1.00	
HFHAX	Hartford Floating Rate High Inc A	Bank Loan	1.06	1.15	
NFIAX	Neuberger Berman Floating Rate Inc A	Bank Loan	1.08	1.24	
TFLAX	Transamerica Floating Rate A	Bank Loan	1.06	1.08	
CFICX	Calvert Income A	Corporate Bond	0.95	0.98	Yes
CBRAX	JPMorgan Corporate Bond A	Corporate Bond	0.75	1.15	Yes
AKFAX	Aberdeen Emerging Markets Debt A	Emerging Markets Bond	1.07	1.79	Yes
AMAPX	Amana Participation Investor	Emerging Markets Bond	0.87	0.87	Yes
AGEPX	American Beacon Frontier Mkts Inc Inv	Emerging Markets Bond	1.51	1.51	Yes
MEAPX	Morgan Stanley Inst EMkts FxdInc Opps A	Emerging Markets Bond	1.20	2.49	Yes
NERAX	Neuberger Berman Emerging Mkts Dbt A	Emerging Markets Bond	1.16	1.40	Yes
FEMGX	Templeton Emerging Markets Bond A	Emerging Markets Bond	1.25	2.25	Yes
HLDAX	Hartford Emerging Markets Local Debt A	EM Local-Currency Bond	1.26	1.42	
BJBHX	Aberdeen Global High Income A	High Yield Bond	1.00	1.36	Yes
CYBAX	Calvert High Yield Bond A	High Yield Bond	1.02	1.11	Yes
HYFIX	Harbor High-Yield Bond Inv	High Yield Bond	0.98	1.07	Yes
HAHAX	Hartford High Yield A	High Yield Bond	1.06	1.18	
MSYPX	Morgan Stanley Inst High Yield A	High Yield Bond	1.00	1.34	Yes
NHIAX	Neuberger Berman High Income Bond A	High Yield Bond	1.13	1.15	
NHSAX	Neuberger Berman Short Dur Hi Inc A	High Yield Bond	1.13	1.47	Yes
PAXHX	Pax High Yield Bond Individual Investor	High Yield Bond	0.97	0.97	Yes

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Taxable Bond Mutual Funds					
RHYAX	RBC BlueBay High Yield Bond A	High Yield Bond	0.83	2.83	Yes
WTLTX	Segall Bryant & Hamill Qua Hi Yld Retail	High Yield Bond	0.85	0.91	
SCFAX	Shenkman Capital Short Dur Hi Inc A	High Yield Bond	1.01	1.07	Yes
AAHMX	Aberdeen Short Dur Hi Yld Muncpl A	High Yield Muni	0.90	1.14	
NMHAX	Neuberger Berman Municipal Hi Inc A	High Yield Muni	0.88	1.35	Yes
HIPAX	Hartford Inflation Plus A	Inflation-Protected Bond	0.85	0.98	
BJBGX	Aberdeen Total Return Bond A	Intermediate Core Bond	0.69	0.99	Yes
GHQPX	American Beacon GarciaHmltnQual Bd Inv	Intermediate Core Bond	0.83	0.92	Yes
MBGVX	AMG GW&K Core Bond ESG N	Intermediate Core Bond	0.88	0.93	Yes
SEACX	Crossmark Steward Select Bond Instl	Intermediate Core Bond	0.66	0.66	
GMDZX	GuideStone Funds Medium-Duration Bd Inv	Intermediate Core Bond	0.66	0.66	
HQBAX	Hartford Quality Bond A	Intermediate Core Bond	0.86	0.94	
JBOAX	JHancock ESG Core Bond A	Intermediate Core Bond	0.87	1.37	Yes
NCRAX	Neuberger Berman Core Bond A	Intermediate Core Bond	0.86	0.92	Yes
PAXBX	Pax Core Bond Fund Individual Investor	Intermediate Core Bond	0.71	0.71	Yes
TCPAX	Touchstone Impact Bond A	Intermediate Core Bond	0.85	1.30	Yes
ABGTX	AllianzGI Green Bond Institutional	Intermediate Core-Plus Bond	0.50	5.59	
MFDAX	AMG GW&K Enhanced Core Bond ESG N	Intermediate Core-Plus Bond	0.73	1.04	
BIAAX	BlackRock Impact Bond Investor A	Intermediate Core-Plus Bond	0.67	1.56	Yes
BASBX	Brown Advisory Sustainable Bond Investor	Intermediate Core-Plus Bond	0.61	0.72	
CSIBX	Calvert Bond A	Intermediate Core-Plus Bond	0.73	0.78	Yes
CGAFX	Calvert Green Bond A	Intermediate Core-Plus Bond	0.73	0.94	Yes
DSBFX	Domini Impact Bond Investor	Intermediate Core-Plus Bond	0.87	1.14	Yes
ITBAX	Hartford Total Return Bond A	Intermediate Core-Plus Bond	0.79	0.79	Yes
MFXAX	Morgan Stanley Inst Core PlsFxdInc A	Intermediate Core-Plus Bond	0.77	1.02	Yes
MTGAX	Morgan Stanley Mortgage Securities A	Intermediate Core-Plus Bond	1.00	1.31	
PRFIX	Parnassus Fixed-Income	Intermediate Core-Plus Bond	0.68	0.86	Yes
TSBRX	TIAA-CREF Social Choice Bond Retail	Intermediate Core-Plus Bond	0.65	0.65	Yes
IDITX	Transamerica Bond A	Intermediate Core-Plus Bond	0.95	0.95	Yes
ACASX	Access Capital Community Investment A	Intermediate Government	0.92	1.05	Yes
CRATX	CRA Qualified Investment Retail	Intermediate Government	0.81	0.81	Yes
CLDAX	Calvert Long-Term Income A	Long-Term Bond	0.92	1.13	
GEDZX	GuideStone Funds Extended-Dur Bd Inv	Long-Term Bond	0.83	0.83	
HSNAX	Hartford Strategic Income A	Multisector Bond	0.95	1.05	
DINAX	Morgan Stanley Global Fixed Inc Opps A	Multisector Bond	0.90	0.93	
MZCIX	Muzinich Credit Opps Instl	Multisector Bond	0.63	0.83	
NSTAX	Neuberger Berman Strategic Income A	Multisector Bond	1.00	1.01	
ZSRIX	Zeo Sustainable Credit I	Multisector Bond	1.25	1.33	
▲ DGDAX	BNY Mellon Global Dynamic Bond Inc - A	Nontraditional Bond	0.75	1.39	Yes
LROAX	BrandywineGLOBAL Global Unconst Bond A	Nontraditional Bond	1.20	1.25	
▲ CUBAX	Calvert Absolute Return Bond A	Nontraditional Bond	0.93	0.93	Yes
NUBAX	Neuberger Berman Unconstrained Bd A	Nontraditional Bond	1.06	1.52	Yes
WISEX	Azzad Wise Capital	Short-Term Bond	1.29	1.44	Yes
CSDAX	Calvert Short Duration Income A	Short-Term Bond	0.76	0.78	Yes
KCLIX	Catholic Investor Limited Duration I	Short-Term Bond	0.50	0.84	
ETNBX	Eventide Limited-Term Bond N	Short-Term Bond	0.99	1.98	Yes
GLDZX	GuideStone Funds Low-Duration Bond Inv	Short-Term Bond	0.61	0.61	
HSDAX	Hartford Short Duration A	Short-Term Bond	0.81	0.87	Yes
MLDAX	Morgan Stanley Inst Short Dur Inc A	Short-Term Bond	0.55	0.80	Yes
NSBIX	Neuberger Berman Short Duration Bd Inv	Short-Term Bond	0.60	1.08	Yes
CULAX	Calvert Ultra-Short Duration Income A	Ultrashort Bond	0.72	0.77	
CUGAX	Aberdeen Global Uncons Fxd Inc A	World Bond	1.13	2.80	Yes
GOBFX	BrandywineGLOBAL Global Opp Bond FI	World Bond	1.00	1.00	Yes

▲ Leading Fund—See page 11 for criteria.

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Symbol	Fund Name	Morningstar Category	Net OER ²	Gross OER ²	Available on Schwab OneSource ^{®*}
Taxable Bond Mutual Funds					
GGBFX	GuideStone Funds Global Bond Investor	World Bond	0.83	0.83	
HWDAX	Hartford World Bond A	World Bond	1.05	1.05	
MGGAX	Mirova Global Green Bond A	World Bond	0.96	1.75	Yes
SEBFX	Saturna Sustainable Bond	World Bond	0.65	0.77	
TPINX	Templeton Global Bond A	World Bond	0.94	1.02	
TGTRX	Templeton Global Total Return A	World Bond	1.09	1.17	Yes
SZGAX	DWS ESG Global Bond A	World Bond-USD Hedged	1.05	1.29	
U.S. Equity ETFs					
CHGX	Change Finance US LgCp FossilFuel Fr ETF	Large Blend	0.49	0.49	
YLDE	ClearBridge Dividend Strategy ESG ETF	Large Blend	0.60	0.60	
ESG	FlexShares STOXX US ESG Impact ETF	Large Blend	0.32	0.32	
KRMA	Global X Conscious Companies ETF	Large Blend	0.43	0.43	Yes
CATH	Global X S&P 500 [®] Catholic Values ETF	Large Blend	0.29	0.29	Yes
JUST	Goldman Sachs JUST US Large Cap Eq ETF	Large Blend	0.20	0.20	
NACP	Impact Shares NAACP Minority Empwrmt ETF	Large Blend	0.76	0.76	
WOMN	Impact Shares YWCA Women's Empwrmt ETF	Large Blend	0.76	0.76	
PRID	InsightShares LGBT Employment Eqty ETF	Large Blend	0.65	0.65	
SUSL	iShares ESG MSCI USA Leaders ETF	Large Blend	0.10	0.10	
DSI	iShares MSCI KLD 400 Social ETF	Large Blend	0.25	0.25	Yes
ESGU	iShares MSCI USA ESG Optimized ETF	Large Blend	0.15	0.15	Yes
SUSA	iShares MSCI USA ESG Select ETF	Large Blend	0.25	0.25	Yes
MXDU	Nationwide Max Divers US Cor Eq ETF	Large Blend	0.34	0.34	
SPYX	SPDR [®] S&P 500 Fossil Fuel Rsrv Free ETF	Large Blend	0.20	0.25	Yes
SHE	SPDR [®] SSGA Gender Diversity ETF	Large Blend	0.20	0.20	Yes
TPLC	Timothy Plan US Large Cap Core ETF	Large Blend	0.52	0.52	
ESGV	Vanguard ESG US Stock ETF	Large Blend	0.12	0.12	
▲ USSG	Xtrackers MSCI USA ESG Leaders Eq ETF	Large Blend	0.10	0.10	
SNPE	Xtrackers S&P 500 ESG ETF	Large Blend	0.11	0.11	
CACG	ClearBridge All Cap Growth ETF	Large Growth	0.53	0.53	
LRGE	ClearBridge Large Cap Growth ESG ETF	Large Growth	0.60	0.60	
BIBL	Inspire 100 ETF	Large Growth	0.35	0.84	
NULG	Nuveen ESG Large-Cap Growth ETF	Large Growth	0.35	0.35	
ESGS	Columbia Sustainable US Equity Inc ETF	Large Value	0.35	0.35	
SDGA	Impact Shares Sus Dev Gls Glb Eq ETF	Large Value	0.76	0.76	
ESGL	Invesco ESG Revenue ETF	Large Value	0.40	0.40	Yes
NULV	Nuveen ESG Large-Cap Value ETF	Large Value	0.35	0.35	
TPHD	Timothy Plan High Dividend Stock ETF	Large Value	0.52	0.52	
ETHO	Etho Climate Leadership US ETF	Mid-Cap Growth	0.45	0.45	
NUMG	Nuveen ESG Mid-Cap Growth ETF	Mid-Cap Growth	0.40	0.40	
NUMV	Nuveen ESG Mid-Cap Value ETF	Mid-Cap Value	0.40	0.40	
ISMD	Inspire Small/Mid Cap Impact ETF	Small Blend	0.61	0.72	
▲ ESML	iShares MSCI USA Sml-Cp ESG Optmzd ETF	Small Blend	0.17	0.17	
NUSC	Nuveen ESG Small-Cap ETF	Small Blend	0.40	0.40	
U.S. Equity Mutual Funds					
AMANX	Amana Income Investor	Large Blend	1.10	1.10	Yes
AFDIX	American Century Sustainable Equity Inv	Large Blend	0.79	0.84	
WSHFX	American Funds Washington Mutual F1	Large Blend	0.64	0.64	
ATAFX	American Trust Allegiance	Large Blend	1.46	1.85	
▲ AVEDX	Ave Maria Rising Dividend	Large Blend	0.94	0.94	Yes
BIRAX	BlackRock Impact US Equity Investor A	Large Blend	0.80	1.42	Yes
DTCAX	BNY Mellon Sust US Equity A	Large Blend	0.95	1.11	
BRLIX	Bridgeway Blue Chip Index	Large Blend	0.15	0.22	
CSXAX	Calvert US Large Cap Core Rspnb Idx A	Large Blend	0.49	0.62	

▲ Leading Fund—See page 11 for criteria.

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Symbol	Fund Name	Morningstar Category	Net OER ²	Gross OER ²	Available on Schwab OneSource ^{®*}
U.S. Equity Mutual Funds					
SHAPX	ClearBridge Appreciation A	Large Blend	0.97	0.97	
LMVFX	ClearBridge Value FI	Large Blend	1.13	1.13	Yes
SEEKX	Crossmark Steward Lrg Cap Enh Idx A	Large Blend	0.84	0.84	Yes
ESGAX	Dana Epiphany ESG Equity Inv	Large Blend	1.10	2.12	Yes
DSEFX	Domini Impact Equity Investor	Large Blend	1.06	1.06	Yes
ESGGX	Gabelli ESG AAA	Large Blend	1.27	1.75	Yes
RESGX	Glenmede Responsible ESG US Equity	Large Blend	0.85	1.09	
GEQZX	GuideStone Funds Equity Index Investor	Large Blend	0.38	0.38	
ITHAX	Hartford Capital Appreciation A	Large Blend	1.07	1.07	
HAIAX	Hartford Core Equity A	Large Blend	0.75	0.75	Yes
IGIAX	Integrity Growth & Income A	Large Blend	1.25	1.93	
JHJAX	JHancock ESG Large Cap Core A	Large Blend	1.17	1.56	Yes
JIAAX	JPMorgan Intrepid America A	Large Blend	0.84	1.01	Yes
JICAX	JPMorgan Intrepid Sustainable Equity A	Large Blend	0.84	1.93	
JUEAX	JPMorgan US Equity A	Large Blend	0.94	1.01	Yes
JLCAX	JPMorgan US Large Cap Core Plus A	Large Blend	1.95	2.16	
NRAAX	Neuberger Berman Sustainable Eq A	Large Blend	1.04	1.04	
▲ PARNX	Parnassus	Large Blend	0.85	0.85	Yes
▲ PRBLX	Parnassus Core Equity Investor	Large Blend	0.87	0.87	Yes
PARWX	Parnassus Endeavor Investor	Large Blend	0.95	0.95	Yes
PAXDX	Pax ESG Beta Dividend Fund Indl Inv	Large Blend	0.90	0.90	Yes
PXWGX	Pax ESG Beta Quality Individual Investor	Large Blend	0.90	0.90	Yes
▲ TICRX	TIAA-CREF Social Choice Eq Retail	Large Blend	0.45	0.45	Yes
▲ TLWCX	TIAA-CREF Social Choice LwCrbn Eq Retl	Large Blend	0.64	0.85	Yes
VFTAX	Vanguard FTSE Social Index Admiral	Large Blend	0.14	0.14	
WSEFX	Walden Equity	Large Blend	1.00	1.08	Yes
EGOAX	Wells Fargo Large Cap Core A	Large Blend	1.08	1.18	
MLSAX	Aberdeen Focused US Equity A	Large Growth	1.25	1.96	
GXXAX	Aberdeen US Multi-Cap Equity A	Large Growth	1.19	1.25	
PGWAX	AllianzGI Focused Growth A	Large Growth	0.99	1.11	Yes
AMAGX	Amana Growth Investor	Large Growth	1.08	1.08	Yes
AVEGX	Ave Maria Growth	Large Growth	0.97	0.97	Yes
▲ BIAWX	Brown Advisory Sustainable Growth Inv	Large Growth	0.88	0.88	Yes
▲ CSIEX	Calvert Equity A	Large Growth	0.99	1.01	
CGJAX	Calvert US Large Cap Growth Rspnb Idx A	Large Growth	0.49	0.82	Yes
SHRAX	ClearBridge Aggressive Growth A	Large Growth	1.12	1.12	
SBLGX	ClearBridge Large Cap Growth A	Large Growth	1.05	1.05	
FKGRX	Franklin Growth A	Large Growth	0.84	0.84	
FCEQX	Franklin Select US Equity A	Large Growth	1.25	1.49	
SRIFX	FundX Sustainable Impact	Large Growth	2.13	2.33	Yes
GCEQX	Green Century Equity Individual Investor	Large Growth	1.25	1.25	Yes
GGEZX	GuideStone Funds Growth Equity Investor	Large Growth	0.98	0.98	
HGOAX	Hartford Growth Opportunities A	Large Growth	1.11	1.11	
ASMMX	Invesco Summit A	Large Growth	1.02	1.02	
▲ JENSX	Jensen Quality Growth J	Large Growth	0.88	0.88	Yes
JHKAX	JHancock ESG All Cap Core A	Large Growth	1.17	1.84	Yes
JIGAX	JPMorgan Intrepid Growth A	Large Growth	0.84	1.11	Yes
JPEAX	JPMorgan Tax Aware Equity A	Large Growth	0.95	0.95	
AQEIX	LKCM Aquinas Catholic Equity	Large Growth	1.00	1.44	Yes
MLAAX	MainStay Large Cap Growth A	Large Growth	0.98	0.98	
CPOAX	Morgan Stanley Insight A	Large Growth	1.15	1.15	
MAPPX	Morgan Stanley Inst Advantage A	Large Growth	1.20	1.29	Yes
▲ MSEGX	Morgan Stanley Inst Growth A	Large Growth	0.85	0.85	

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Symbol	Fund Name	Morningstar Category	Net OER ²	Gross OER ²	Available on Schwab OneSource ^{®*}
U.S. Equity Mutual Funds					
PAXLX	Pax Large Cap Fund Individual Investor	Large Growth	0.96	0.96	Yes
PNOPX	Putnam Sustainable Leaders A	Large Growth	0.99	0.99	Yes
QUAGX	Quaker Impact Growth Advisor	Large Growth	2.28	2.28	
BOPAX	Sterling Capital Special Opps A	Large Growth	1.11	1.11	
TGUNX	TCW New America Premier Equities N	Large Growth	1.00	1.99	Yes
ZVGNX	Zevenbergen Genea Investor	Large Growth	1.40	3.35	Yes
ZVNBX	Zevenbergen Growth Investor	Large Growth	1.30	3.63	Yes
AMFFX	American Funds American Mutual F1	Large Value	0.67	0.67	
ARFFX	Ariel Focus Investor	Large Value	1.00	1.20	Yes
BVSNX	Baywood Socially Responsible Invs	Large Value	1.14	3.98	Yes
CFJAX	Calvert US Large Cap Value Rspnb Idx A	Large Value	0.49	0.71	Yes
SHFVX	ClearBridge All Cap Value A	Large Value	1.19	1.19	
SINAX	ClearBridge Large Cap Value A	Large Value	0.81	0.81	Yes
CFLGX	ClearBridge Tactical Dividend Income A	Large Value	1.67	1.67	
GWILX	Glenmede Women in Leadership US Eq	Large Value	0.85	1.11	
GVEZX	GuideStone Funds Value Equity Investor	Large Value	0.87	0.87	
IHGIX	Hartford Dividend and Growth A	Large Value	1.00	1.00	
HQIAX	Hartford Equity Income A	Large Value	1.00	1.00	
JIVAX	JPMorgan Intrepid Value A	Large Value	0.83	1.02	Yes
OLVAX	JPMorgan Large Cap Value A	Large Value	0.93	1.05	
MHIDX	Miller/Howard Income-Equity Adviser	Large Value	1.03	1.68	Yes
WEQRX	Segall Bryant&Hamill Workplace Eq Ret	Large Value	0.89	1.87	Yes
BAEIX	Sterling Capital Equity Income A	Large Value	1.02	1.02	Yes
TGIGX	TCW Relative Value Dividend Apprec N	Large Value	0.95	1.00	Yes
TGDVX	TCW Relative Value Large Cap N	Large Value	0.95	1.16	Yes
TPYAX	Touchstone Premium Yield Equity A	Large Value	1.20	1.41	Yes
DDDAX	13D Activist A	Mid-Cap Blend	1.76	1.76	Yes
AVEMX	Ave Maria Value	Mid-Cap Blend	1.10	1.10	Yes
CCAFX	Calvert Mid-Cap A	Mid-Cap Blend	1.18	1.28	Yes
CMJAX	Calvert US Mid Cap Core Rspnb Idx A	Mid-Cap Blend	0.49	0.94	Yes
SBMAX	ClearBridge Mid Cap A	Mid-Cap Blend	1.15	1.15	
SMDVX	Hartford Schroders US MidCap Opps A	Mid-Cap Blend	1.32	1.32	Yes
PECAX	JPMorgan Intrepid Mid Cap A	Mid-Cap Blend	1.14	1.29	
▲ PARMX	Parnassus Mid-Cap	Mid-Cap Blend	0.99	1.02	Yes
ADJEX	Azzad Ethical	Mid-Cap Growth	0.99	1.15	Yes
LCLAX	ClearBridge Select A	Mid-Cap Growth	1.59	1.68	Yes
ETGLX	Eventide Gilead N	Mid-Cap Growth	1.40	1.40	Yes
HFMCX	Hartford MidCap A	Mid-Cap Growth	1.11	1.11	
▲ MACGX	Morgan Stanley Inst Discovery A	Mid-Cap Growth	1.02	1.02	Yes
ECOLX	Riverbridge Eco Leaders® Investor	Mid-Cap Growth	1.22	7.91	Yes
NEXTX	Shelton Green Alpha	Mid-Cap Growth	1.30	1.30	Yes
TARKX	Tarkio	Mid-Cap Growth	1.00	1.00	
EDFAX	AIG ESG Dividend A	Mid-Cap Value	1.13	2.01	
AFPTX	AMG Managers Fairpointe ESG Equity N	Mid-Cap Value	1.11	1.96	Yes
CAAPX	Ariel Appreciation Investor	Mid-Cap Value	1.13	1.13	
ARGFX	Ariel Fund Investor	Mid-Cap Value	1.01	1.01	
HMVAX	Hartford MidCap Value A	Mid-Cap Value	1.22	1.22	Yes
PZVMX	Pzena Mid Cap Value Investor	Mid-Cap Value	1.26	1.68	Yes
CCVAX	Calvert Small-Cap A	Small Blend	1.21	1.28	
KCSIX	Catholic Investor Small Cap I	Small Blend	1.05	1.17	
LMSAX	ClearBridge Small Cap A	Small Blend	1.23	1.23	Yes
LMNSX	ClearBridge Small Cap I	Small Blend	0.98	0.98	
TRDFX	Crossmark Steward Sm-Md Cp Enh Idx A	Small Blend	0.83	0.83	Yes

▲ Leading Fund—See page 11 for criteria.

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Symbol	Fund Name	Morningstar Category	Net OER ²	Gross OER ²	Available on Schwab OneSource ^{®*}
U.S. Equity Mutual Funds					
GSCZX	GuideStone Funds Small Cap Equity Inv	Small Blend	1.26	1.26	
▲ SCUVX	Hartford Schroders US Small Cap Opps A	Small Blend	1.42	1.50	
JTUAX	JPMorgan US Small Company A	Small Blend	1.24	1.24	
NINAX	Neuberger Berman Intrinsic Value A	Small Blend	1.37	1.42	Yes
PXSCX	Pax Small Cap Individual Investor	Small Blend	1.18	1.18	Yes
▲ WASOX	Walden Small Cap	Small Blend	1.00	1.05	Yes
SASMX	ClearBridge Small Cap Growth A	Small Growth	1.19	1.19	
SBPYX	ClearBridge Small Cap Growth I	Small Growth	0.90	0.90	
DVSMX	Driehaus Small Cap Growth Investor	Small Growth	1.20	2.57	Yes
IHSAX	Hartford Small Company A	Small Growth	1.35	1.35	
SMCYX	ClearBridge Small Cap Value I	Small Value	1.00	1.01	
HSMAX	Hartford Small Cap Value A	Small Value	1.30	1.31	Yes
PSOAX	JPMorgan Small Cap Value A	Small Value	1.24	1.30	
PZVSX	Pzena Small Cap Value Investor	Small Value	1.46	2.39	Yes
QUSVX	Quaker Small/Mid-Cap Impact Val Advisor	Small Value	1.61	2.47	Yes

▲ Leading Fund—See page 11 for criteria.

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Each fund on the **Socially Conscious Funds List** has identified itself as “Socially Conscious” according to data received from Morningstar, Inc. and must be open to new investors at Schwab.

How Leading Funds are selected

Funds with the ▲ symbol have met certain quantitative and qualitative criteria beyond simply being available and identified by Morningstar, Inc. as Socially Conscious. This subset of the Socially Conscious Funds List features eligible actively and passively managed mutual funds and ETFs evaluated by Charles Schwab Investment Advisory, Inc. (CSIA) that generally fall within the top 35% of all evaluated funds within a given Morningstar Category based upon CSIA ratings.

Additionally, each Leading Fund on this list must:

- Have a minimum three-year performance track record, and
- Have at least \$20 million in assets under management across all share classes.

All mutual funds included on this list are available through Schwab Mutual Fund OneSource® service. ETFs on this list may include third-party funds that are available through Schwab ETF OneSource™ service.

Actively managed mutual funds, including Schwab Affiliate Funds, are evaluated by CSIA based on a quantitative analysis of risk, performance, expenses, active share (when meaningful), assets under management, and asset flows. CSIA also may apply additional qualitative factors to its analysis to enhance its overall evaluation of a fund, including, for example, changes in a fund’s investment strategy or management structure, portfolio manager tenure, whether a fund’s investment style and portfolio holdings are representative of its investment category, portfolio composition and turnover rates, consistency of a fund’s performance and CSIA’s evaluation of the fund over time, and other risk and diversification considerations.

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Additional important information

Socially screened funds exclude certain investments and therefore may not be able to take advantage of the same opportunities or market trends as funds that do not use social screens.

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Some of the funds on this list could be subject to sales loads, transaction fees, and early redemption fees. Please see the [Charles Schwab Pricing Guide](#) for additional information. Please consult each fund’s prospectus for a fund’s specific fees, charges, investment strategy, and screening methodology.

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Investment value will fluctuate and shares, when redeemed, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF. Shares of ETFs are bought and sold at market price, which may be higher or lower than the net asset value (NAV).

Charles Schwab & Co., Inc. utilizes third-party data sources for this list that are believed to be accurate, although we can't guarantee the accuracy of this data.

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² A net operating expense ratio ('OER') lower than the gross expense ratio may reflect a cap on or contractual waiver of fund expense. Please read the prospectus for details on limits or expiration dates for any such waivers.

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