American Funds Europacific Growth R6 RERGX

Growth of \$10,000

V ... V

Portfolio Manager(s)

Carl Kawaja since 06-2001 Nicholas Grace since 06-2002 Sung Lee since 06-2002 Jesper Lyckeus since 06-2004 Jonathan Knowles since 06-2006 Andrew Suzman since 06-2007 Christopher Thomsen since 06-2008 Lawrence Kymisis since 06-2014 Lara Pellini since 10-2014 Gerald Manoir since 01-2020 Noriko Chen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.

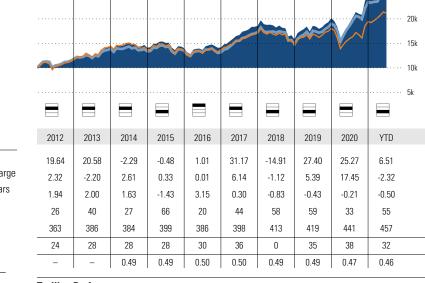
Management: The fund's management has been in place for 20.09 years.

Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

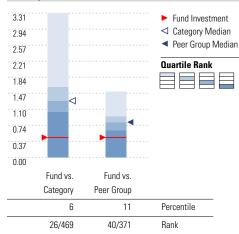
Net Expense: The fund's expense ratio of 0.46 is 57.01% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics.

8.22	-	Category Average %						
38	-	% Rank in Category						
229	-	# of F	# of Funds in Category					
3-Year Risk Metrics								
		Fund	Bmark	Cat				
Alpha		5.09	-	5.77				
Beta		1.01	-	0.91				
R-Squared		92.10	-	-				
Standard Devia	tion	18.69	17.74	17.50				
Sharpe Ratio		0.72	0.47	0.74				
Tracking Error		5.26	-	7.13				
Information Rat	io	1.05	-	0.76				
Up Capture Rat	io	112.49	-	104.27				
Down Capture	Ratio	92.05 —		81.53				

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 17.75 16 19 17.86 Price/Book Ratio 1.88 1.58 2.37 Geom Avg Mkt Cap \$B 39.57 35.93 31.37 ROE 19.74 15.50 19.30

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Morningstar Category

Foreign Large Growth MS

Morningstar Index MSCI EAFE NR USD

V Manager Change

Fund: \$10,000
 Benchmark: \$10,000

- Category: \$10,000

Performance Quartile

(Within Category)

Total Return %

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

History

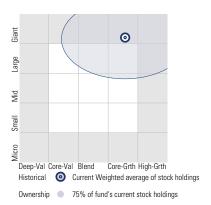
V Partial Mgr Change

30

25

American Funds Europacific Growth R6 RERGX

Style Analysis as of 06-30-2021 Morningstar Style Box™





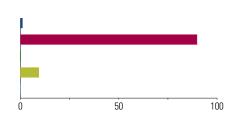


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2021



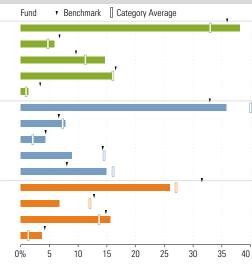
Sector Weighting as of 06-30-2021

Asset Allocation as of 06-30-2021

		Fund	Bmark	Cat
Դ	Cyclical	38.16	35.80	32.98
. #.	Basic Materials	5.87	6.63	4.74
	Consumer Cyclical	14.70	9.50	11.26
ц.	Financial Services	16.23	16.40	16.04
ŵ	Real Estate	1.36	3.27	0.94
V ^{ar}	Sensitive	35.83	32.78	40.00
đ	Communication Services	7.76	6.50	7.31
0	Energy	4.28	4.22	2.11
¢	Industrials	8.91	14.15	14.51
	Technology	14.88	7.91	16.07
	Defensive	26.01	31.41	27.03
F	Consumer Defensive	6.71	12.64	12.05
٠	Healthcare	15.59	14.70	13.65
9	Utilities	3.71	4.07	1.33

Morningstar Index **Morningstar Category** Foreign Large Growth MSCI EAFE NR USD

Asset Class Net % Cat% US Stocks 0.93 7.26 Non-US Stocks 89.74 89.93 Bonds 0.09 0.02 Cash 9.23 2.57 Other 0.01 0.21 Total 100.00 100.00



4		Greater Asia	Fund % 46.78	Cat % 32.33	Americas	Fund % 9.53	Cat % 12.99	Greater Europe	Fund % 43.69	Cat % 54.68	Market Maturity	Fund %
		Japan	16.40	13.97	North America	4.24	11.17	United Kingdom	8.17	11.67	Developed Markets	72.93
		Australasia	0.90	1.99	Central/Latin	5.29	1.82	W euro-ex UK	33.69	41.89	Emerging Markets	27.07
		Asia-4 Tigers	8.86	6.56				Emrgng Europe	0.82	0.40	Not Available	0.00
		Asia-ex 4 Tigers	20.62	9.81				Africa	1.01	0.72		
		Not Classified	0.00	0.00								
	>75											

Top 10 Holdings as of 06-30-2021

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Capital Group Central Cash Fund	8.75	8.75	_	_
€ AIA Group Ltd	2.61	11.36	2.15	Financial Services
\ni ASML Holding NV	2.39	13.75	46.07	Technology
\ni Reliance Industries Ltd	2.13	15.89	6.63	Energy
\oplus Daiichi Sankyo Co Ltd	2.08	17.97	-31.88	Healthcare
\ominus Nintendo Co Ltd	1.78	19.74	-0.13	Communication Svc
\ni HDFC Bank Ltd	1.68	21.42	4.70	Financial Services
ightarrow Keyence Corp	1.57	22.99	-3.16	Technology
➔ MercadoLibre Inc	1.54	24.53	-7.01	Consumer Cyclical
⊕ LVMH Moet Hennessy Louis Vuitton SE	1.52	26.05	30.22	Consumer Cyclical

Total Holdings 334

 \oplus Increase \oplus Decrease otin New to Portfolio

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Baird Aggregate Bond Inst BAGIX

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000 Mary Ellen Stanek since 09-2000 Charles Groeschell since 09-2000 Warren Pierson since 09-2000 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021

Quantitative Screens

Performance: The fund has finished in the Intermediate Core Bond category's top three quartiles in 10 of the 10 years it's been in existence.

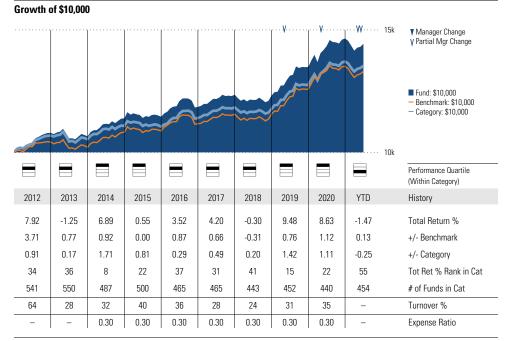
Management: The fund's management has been in place for 20.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 50% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.





Tracking Error

Information Ratio

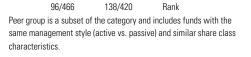
Up Capture Ratio

Avg Eff Duration

Avg Eff Maturity

Down Capture Ratio

Portfolio Metrics



33

Percentile

Fund vs

Peer Group

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Fund vs

Category

21

1.54

1.03

0.51

0.00



Bmark

4 43

1.16

0.52

111.57

112.67

Fund

5 69

7.48

1.51

-0.10

101.29

105.15

Cat

5.01

6.82

Morningstar Category Morning

Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

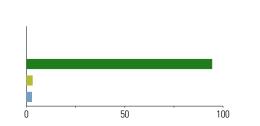
Baird Aggregate Bond Inst BAGIX

Style Analysis as of 06-30-2021 Style Breakdown Fixed Income Quality High Mid

۲0

Ltd Mod Ext Duration

Credit Rating Breakdown Fund Bmark Cat 3.53 37.76 AAA 59.70 AA 3.10 74.59 21.56 17.00 10.82 20.07 А BBB 19.60 8.32 15.16 BB 0.60 0.28 2.53 В 0.00 0.00 0.91 Below B 0.00 0.00 0.90 Not Rated 0.00 2.46 1.10



Total	100.00	100.00
Other	2.64	0.10
Cash	3.01	0.44
Bonds	94.35	99.45
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Sector Weighting as of 06-30-2021

Asset Allocation as of 06-30-2021

	Fund	Bmark	Cat	Fund	 Bench 	nmark	Categ	ory Ave	rage			_
Government	22.40	44.03	30.97						[_		
Treasury	22.32	34.51	21.70)					
Inflation – Protected	0.00	0.00	2.10	0	_							
Agency/Quasi Agency	0.06	8.36	1.28	ļ	•							
Other Government Related	0.02	1.16	5.89	1 0								
Corporate	38.40	20.08	25.87				-					
Corporate Bond	35.82	19.42	24.58	_		-	T.	0				
Bank Loan	0.00	0.64	0.25	0								
Convertible	2.58	0.00	0.99									
Preferred	0.00	0.02	0.05	ĺ								
Securitized	35.54	29.67	35.76									
Agency MBS Pass-Through	22.81	27.43	24.24			-			1			
Agency MBS ARM	0.00	0.19	0.11	ĺ								
Agency MBS CMO	4.12	0.00	4.71									
Non-Agency Residential MBS	0.87	0.42	0.27	0_								
Commercial MBS	4.40	1.61	0.67									
Asset-Backed	3.34	0.02	5.74									
Covered Bond	0.00	0.00	0.02	0								
Municipal	0.64	0.76	0.77									
Cash & Equivalents	3.01	5.48	3.69									
Other	0.00	0.00	2.93	I []								
				0% 5	10	15	20	25	30	35	40	4

Top 10 Holdings as of 06-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ United States Treasury Notes 1.88%	03-2022	5.63	5.63	_
\ominus United States Treasury Bonds 2.88%	05-2043	3.99	9.62	-
\ominus United States Treasury Bonds 2.5%	02-2045	3.79	13.41	-
⊖ First American Government Obligs U	02-2030	2.37	15.79	_
\odot United States Treasury Bonds 3.5%	02-2039	1.97	17.75	-
\odot United States Treasury Notes 1.75%	03-2022	1.42	19.17	-
⊖ United States Treasury Notes 1.63%	08-2022	1.25	20.42	-
	11-2025	0.85	21.27	-
	11-2027	0.70	21.97	-
⊖ United States Treasury Notes 3.13%	11-2028	0.67	22.64	-

Total Holdings 1285

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index Intermediate Core Bond

BBgBarc US Agg Bond TR USD

BlackRock Global Allocation Instl MALOX

Portfolio Manager(s)

Russ Koesterich since 01-2017 David Clayton since 01-2017 Rick Rieder since 04-2019

Quantitative Screens

Performance: The fund has finished in the World Allocation category's top three quartiles in 10 of the 10 years it's been in existence.

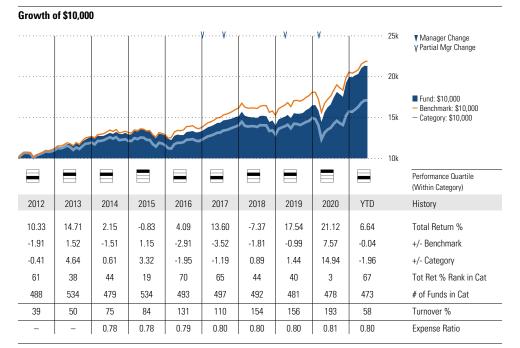
Management: The fund's management has been in place for 4.5 years.

Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.83 is 29.66% lower than the World Allocation category average.

Morningstar Investment Management LLC Analysis

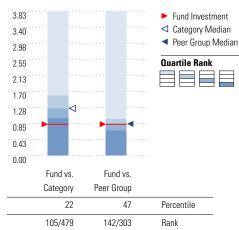
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



Morningstar Category

World Allocation





	Fund	Bmark	Cat
Alpha	1.25	-	-3.25
Beta	1.04	-	1.09
R-Squared	97.96	-	90.84
Standard Deviation	12.07	11.52	13.24
Sharpe Ratio	0.94	0.84	0.58
Tracking Error	1.78	-	4.39
Information Ratio	1.00	-	-0.60
Up Capture Ratio	104.65	-	97.38
Down Capture Ratio	93.75	-	118.24
Deutfelie Metuiee			

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.89	17.00	15.99
Price/Book Ratio	1.82	1.95	1.91
Avg Eff Duration	5.10	8.11	3.89

Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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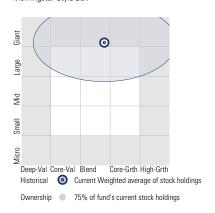


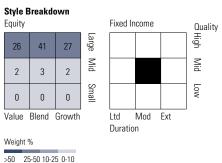
Morningstar Index

Morningstar Gbl Allocation TR USD

BlackRock Global Allocation Inst MALOX

Style Analysis as of 06-30-2021 Morningstar Style Box™





Toj

Weight %	Healthcare	15.49 13.32	10.24		
>50 25-50 10-25 0-10	Utilities	2.67 3.52	4.55]	
			0%	5 10 15	20 25 30 35
Top 10 Holdings as of 06-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
igodot United States Treasury Notes 0.5%	04-2024	4.11	4.11	_	_
🕀 China (People's Republic Of) 3.29%	05-2029	2.78	6.90	-	-
⊕ United States Treasury Notes 1.75%	11-2029	2.37	9.27	-	-
⊖ Microsoft Corp	_	1.92	11.19	22.30	Technology
⊖ Apple Inc	-	1.74	12.93	3.54	Technology
igodot Alphabet Inc Class C	_	1.64	14.57	43.06	Communication Svc
① United States Treasury Notes 1.75%	12-2026	1.56	16.13	-	-
⊕ Amazon.com Inc	_	1.50	17.63	5.63	Consumer Cyclical
UMBS 30YR TBA(REG A)	_	1.48	19.11	-	-
⊖ Canada (Government of) 1.5%	09-2024	1.16	20.27	-	-

Total Holdings 940

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category World Allocation

50

Morningstar Index

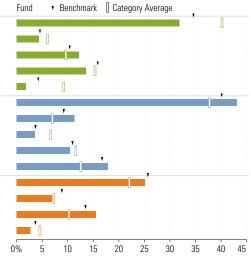
Morningstar Gbl Allocation TR USD

Asset Class	Net %	Cat%
US Stocks	35.35	27.87
Non-US Stocks	21.08	28.62
Bonds	30.76	30.05
Cash	9.91	12.54
Other	2.90	0.87
Total	100.00	100.00

Sector Weighting as of 06-30-2021 Fund

Asset Allocation as of 06-30-2021

		Fund	Bmark	Cat
		Tunu	DIIIdIK	Gal
Դ	Cyclical	31.85	34.46	40.20
<i>.</i>	Basic Materials	4.37	4.42	6.00
æ	Consumer Cyclical	12.15	10.23	9.63
ц р	Financial Services	13.54	15.73	15.34
ŵ	Real Estate	1.79	4.08	9.23
w.	Sensitive	43.09	39.99	37.75
g	Communication Services	11.26	9.08	6.99
•	Energy	3.54	3.54	6.66
Ф	Industrials	10.42	10.79	11.56
	Technology	17.87	16.58	12.54
	Defensive	25.07	25.54	22.05
F	Consumer Defensive	6.91	8.70	7.26
٠	Healthcare	15.49	13.32	10.24
2	Utilities	2.67	3.52	4.55
-				



BlackRock Inflation Protected Bond Instl BPRIX

Portfolio Manager(s)

Christopher Allen since 02-2017 David Rogal since 03-2018

Quantitative Screens

Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 10 of the 10 years it's been in existence.

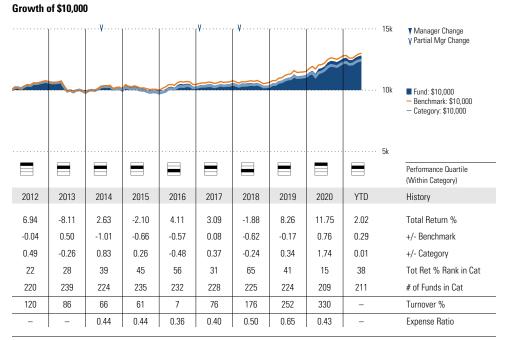
Management: The fund's management has been in place for 4.38 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.44 is 30.16% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

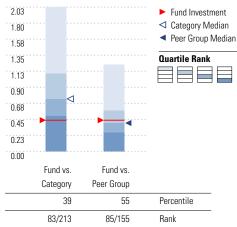


Morningstar Category

Inflation-Protected Bond

Trailing Performance





123	-	# of Funds in Category				
3-Year Risk Me	trics					
		Fund	Bmark	Cat		
Alpha		-0.19	-	-0.19		
Beta		1.04	-	0.91		
R-Squared		96.86	-	77.27		
Standard Deviation		4.18	3.94	4.29		
Sharpe Ratio		1.25	1.31	1.12		
Tracking Error		0.76	-	2.21		
Information Ratio		0.12	-	-0.51		
Up Capture Ratio		102.37	-	89.69		
Down Capture Ratio		104.54	-	93.46		

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.90	4.52	6.80
Avg Eff Maturity	9.39	-	7.67

Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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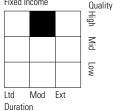
Morningstar Index

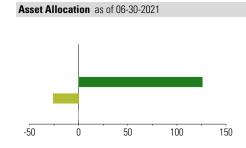
BBgBarc US Treasury US TIPS TR USD

BlackRock Inflation Protected Bond Instl BPRIX

Style Analysis as of 06-30-2021







Total	100.00	100.00
Other	0.06	0.93
Cash	-25.91	2.11
Bonds	125.86	96.97
Non-US Stocks	0.00	0.01
US Stocks	0.00	-0.02
Asset Class	Net %	Cat%

Credit Rating Breakdown Fund Bmark Cat 97.90 0.00 93.81 AAA AA 0.00 99.60 0.30 0.22 0.00 1.87 А BBB 1.66 0.00 2.12 BB 0.22 0.00 0.37 В 0.00 0.00 0.08 Below B 0.00 0.00 0.02 Not Rated 0.00 0.40 1.43

Sector Weighting as of 06-	30-2021					
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	95.14	99.20	85.68			
Treasury	1.57	0.00	0.37)		
Inflation – Protected	93.24	99.20	81.17	_		
Agency/Quasi Agency	0.00	0.00	0.13	Ó		
Other Government Related	0.33	0.00	4.01			
Corporate	1.52	0.00	2.52			
Corporate Bond	1.47	0.00	2.40			
Bank Loan	0.00	0.00	0.05	ĺ		
Convertible	0.05	0.00	0.07	ĺ		
Preferred	0.00	0.00	0.00	ĺ		
Securitized	1.88	0.00	5.76			
Agency MBS Pass-Through	0.00	0.00	1.70	0		
Agency MBS ARM	0.00	0.00	0.00	ĺ		
Agency MBS CMO	0.34	0.00	0.74	0		
Non-Agency Residential MBS	0.00	0.00	0.51	0		
Commercial MBS	1.54	0.00	0.49)		
Asset-Backed	0.00	0.00	2.10			
Covered Bond	0.00	0.00	0.22	<u>i</u>		
Municipal	0.00	0.00	0.02	Ĺ		
Cash & Equivalents	1.40	0.80	5.50			
Other	0.05	0.00	0.40	l i		

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\color{red}500}$

Top 10 Holdings as of 06-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	-	27.22	27.22	_
United States Treasury Notes 0.12%	10-2024	12.04	39.27	-
○ United States Treasury Notes 0.25%	01-2025	7.57	46.84	-
○ United States Treasury Notes 0.62%	04-2023	5.64	52.49	-
\oplus United States Treasury Notes 0.12%	04-2021	5.55	58.03	-
United States Treasury Notes 0.62%	01-2024	3.61	61.64	-
⊖ United States Treasury Notes 0.12%	04-2022	3.61	65.25	-
⊖ United States Treasury Notes 0.38%	07-2023	3.58	68.83	-
⊖ United States Treasury Notes 0.38%	07-2025	3.56	72.39	-
\oplus United States Treasury Notes 0.5%	01-2028	3.54	75.93	-

Total Holdings 222

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index BBgBarc US Treasury US TIPS TR USD

Federated Hermes Govt Ultrashort IS FGUSX

Portfolio Manager(s)

Susan Hill since 07-1997 Liam O'Connell since 11-2010

Quantitative Screens

× *Performance:* The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 10 years it's been in existence.

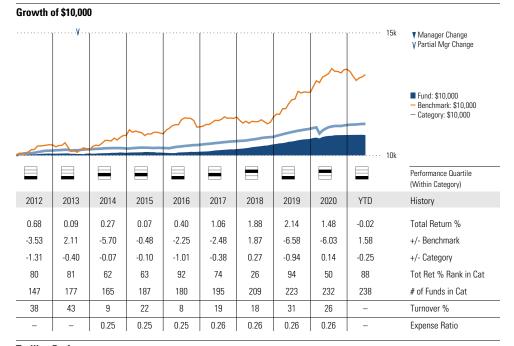
Management: The fund's management has been in place for 23.99 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is
 42.22% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.



Morningstar Category

Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

54/180

30

Percentile

Rank

 Fund
 Bmark
 Cat

 Avg Eff Duration
 0.38
 4.43
 0.87

 Avg Eff Maturity
 2.62
 1.41

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28

67/243



Federated Hermes Govt Ultrashort IS FGUSX

Style Analysis as of 06-30-2021





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BBB

BB

В

Below B

Not Rated

Ltd Mod Ext Duration				0
				Sector Weighting
Credit Rating Breakdown	Fund	Bmark	Cat	Government
AAA	100.00	3.53	56.93	Treasury
AA	0.00	74.59	7.29	Inflation – Protected

10.82

8.32

0.28

0.00

0.00

2.46

16.98

12.33

1.33

0.01

0.38

4.75

0.00

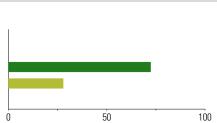
0.00

0.00

0.00

0.00

0.00



Bonds Cash Other	72.25 27.75 0.00	70.50 26.95 2.56
Bonds	72.25	70.50
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

g as of 06-30-2021

Asset Allocation as of 06-30-2021

	Fund	Bmark	Cat	Fund • Benchmark [] Category Aver	age
Government	15.26	44.03	7.37		
Treasury	4.88	34.51	2.47		
Inflation – Protected	0.00	0.00	0.20	Ů	
Agency/Quasi Agency	10.38	8.36	1.07		
Other Government Related	0.00	1.16	3.63		
Corporate	0.00	20.08	37.45	[[
Corporate Bond	0.00	19.42	35.52		
Bank Loan	0.00	0.64	0.36	d i i i i i i i i i i i i i i i i i i i	
Convertible	0.00	0.00	1.57	<u>I</u> D	
Preferred	0.00	0.02	0.00		
Securitized	56.99	29.67	26.58		
Agency MBS Pass-Through	4.53	27.43	0.86		
Agency MBS ARM	0.51	0.19	0.41	Ú.	
Agency MBS CMO	51.95	0.00	2.19		
Non-Agency Residential MBS	0.00	0.42	0.61	Ú, I I I I I I I I I I I I I I I I I I I	
Commercial MBS	0.00	1.61	3.26	10	
Asset-Backed	0.00	0.02	19.08		
Covered Bond	0.00	0.00	0.17	Ú_	
Municipal	0.00	0.76	1.34		
Cash & Equivalents	27.75	5.48	27.00		
Other	0.00	0.00	0.13	i i i i i i i i	

Top 10 Holdings as of 06-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
🕀 Bmocap Repo 5 Repo	01-2020	22.34	22.34	_
\ominus Government National Mortgage Association 2.16%	01-2049	4.01	26.35	-
Government National Mortgage Association 2.21%	01-2049	3.43	29.78	-
\ominus Government National Mortgage Association 0.82%	02-2065	3.33	33.11	-
\ominus Government National Mortgage Association 0.82%	01-2065	3.21	36.32	-
Government National Mortgage Association 2.16%	09-2046	2.72	39.04	_
\ominus Government National Mortgage Association 0.59%	09-2062	2.43	41.47	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	06-2062	2.32	43.78	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	10-2046	2.23	46.02	-
\ominus Government National Mortgage Association 2.16%	01-2047	2.14	48.16	-

Total Holdings 223

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

T. Rowe Price Dividend Growth PRDGX

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 21.26 years.

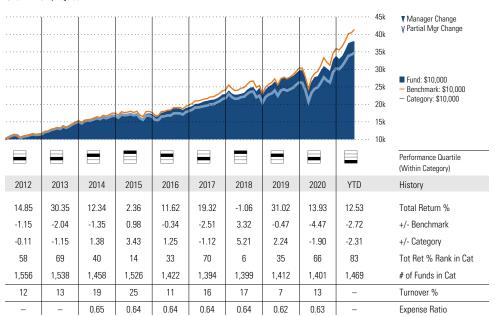
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.63 is 24.1% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



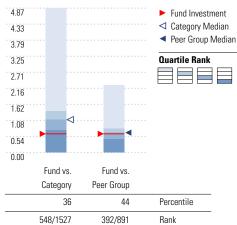


Morningstar Category

Large Blend







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

42	-	% Rank in Category				
825	-	# of Funds in Category				
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		1.54	-	-1.53		
Beta		0.86	-	0.98		
R-Squared		95.39	-	95.73		
Standard Devia	tion	16.31	18.52	18.47		
Sharpe Ratio		1.01	0.95	0.85		
Tracking Error		4.36	-	3.83		
Information Ra	tio	-0.20	-	-1.06		
Up Capture Rat	io	88.91	-	93.83		
Down Capture	Ratio	83.17	-	99.12		
Portfolio M	etrics					
		Fund	Bmark	Cat		

	Fund	Dillark	Gal
Price/Earnings Ratio	20.26	18.71	17.87
Price/Book Ratio	2.88	2.74	2.65
Geom Avg Mkt Cap \$B	47.20	73.09	97.84
ROE	19.86	21.80	22.01

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Morningstar Index

S&P 500 TR USD

T. Rowe Price Dividend Growth PRDGX

Asset Allocation as of 06-30-2021

Sector Weighting as of 06-30-2021

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

100

Bmark

28.49

2.09

9.60

13 79

3.01

44.28

10.74

2.65

8.71

22.18

27.25

8.14

15.54

3.57

Fund

30.97

3.47

7.87

16.67

2.96

35.90

3.94

2.38

13.27

16.31

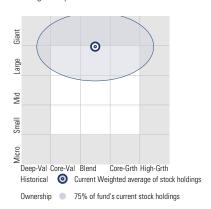
33.13

9.28

18.33

5.52

Style Analysis as of 06-30-2021 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Microsoft Corp	5.22	5.22	22.30	Technology
ightarrow T. Rowe Price Gov. Reserve	3.98	9.20	_	-
€ Apple Inc	3.30	12.50	3.54	Technology
Đ Visa Inc Class A	3.03	15.53	7.19	Financial Services
\oplus JPMorgan Chase & Co	2.60	18.13	23.82	Financial Services
Đ Danaher Corp	2.35	20.48	21.00	Healthcare
€ UnitedHealth Group Inc	2.00	22.48	14.96	Healthcare
🕀 Thermo Fisher Scientific Inc	1.90	24.38	8.42	Healthcare
$oldsymbol{eta}$ Becton, Dickinson and Co	1.88	26.26	-2.15	Healthcare
	1.62	27.87	13.53	Technology
€ Pfizer Inc	1.60	29.48	8.50	Healthcare
🕀 PepsiCo Inc	1.55	31.03	1.33	Consumer Defensive
Đ Dollar General Corp	1.53	32.56	3.27	Consumer Defensive
🕀 Roper Technologies Inc	1.53	34.08	9.33	Industrials
	1.52	35.60	-4.02	Utilities

Total Holdings 107

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



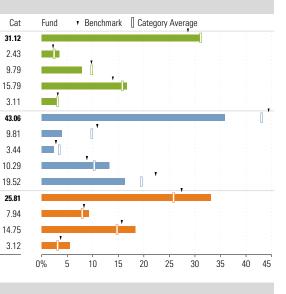
M RNINGSTAR

Morningstar Category

📕 Large Blend

Morningstar Index S&P 500 TR USD

Asset Class	Net %	Cat%
US Stocks	89.46	94.75
Non-US Stocks	6.56	2.90
Bonds	0.00	2.83
Cash	3.98	-1.34
Other	0.00	0.86
Total	100.00	100.00



Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

Donald Butler since 04-2016 Michelle Louie since 11-2017

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.

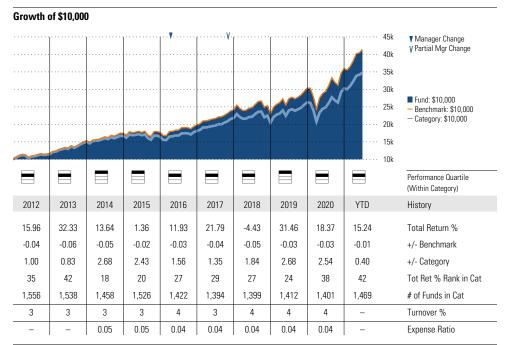
Management: The fund's management has been in place for 5.18 years.

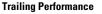
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.04 is 95.18% lower than the Large Blend category average.

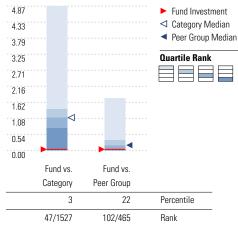
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.









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3-Year Risk Metrics				
	Fund	Bmark	Cat	
Alpha	-0.03	-	-1.53	
Beta	1.00	-	0.98	
R-Squared	100.00	-	95.73	
Standard Deviation	18.53	18.52	18.47	
Sharpe Ratio	0.95	0.95	0.85	
Tracking Error	0.01	-	3.83	
Information Ratio	-3.12	-	-1.06	
Up Capture Ratio	99.95	-	93.83	
Down Capture Ratio	100.07	-	99.12	
Portfolio Metrics				

Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics.

Fund Bmark Cat Price/Earnings Ratio 18.64 18.71 17.87 Price/Book Ratio 2.69 2.74 2.65 Geom Avg Mkt Cap \$B 71 43 73 09 97.84 ROE 21.19 21.80 22.01

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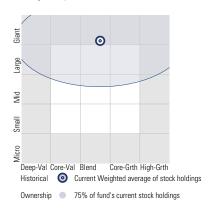
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 06-30-2021 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Microsoft Corp	5.58	5.58	22.30	Technology
	4.93	10.51	3.54	Technology
€ Amazon.com Inc	3.77	14.28	5.63	Consumer Cyclical
🕀 Facebook Inc A	1.86	16.14	27.29	Communication Svc
	1.62	17.76	19.86	Financial Services
$ onumber \in \mathbb{R}^n$ Alphabet Inc Class C	1.62	19.37	43.06	Communication Svc
€ Alphabet Inc A	1.61	20.99	39.32	Communication Svc
Đ Johnson & Johnson	1.60	22.59	5.99	Healthcare
Đ Visa Inc Class A	1.28	23.87	7.19	Financial Services
	1.27	25.14	-1.83	Consumer Defensive
\supset JPMorgan Chase & Co	1.24	26.38	23.82	Financial Services
$oldsymbol{eta}$ UnitedHealth Group Inc	1.10	27.48	14.96	Healthcare
Đ Intel Corp	1.09	28.57	14.08	Technology
$oldsymbol{eta}$ Verizon Communications Inc	1.03	29.60	-2.49	Communication Svc
① Mastercard Inc A	1.00	30.60	2.53	Financial Services

Total Holdings 514

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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50 100 0

Fund

28.52

2.08

9.66

13.77

3.01

44.10

10.79

2.66

8.36

22 29

27.38

8.17

15.62

3.59

Bmark

28.49

2.09

9.60

13 79

3.01

44.28

10.74

2.65

8.71

22.18

27.25

8.14

15.54

3.57

Asset Allocation as of 06-30-2021

Sector Weighting as of 06-30-2021

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

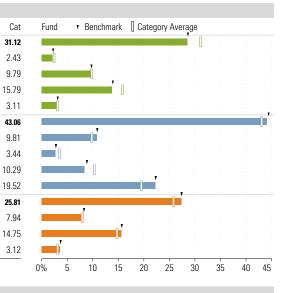
Consumer Defensive

📕 Large Blend Asset Class Net % Cat% US Stocks 98.04 94.75 Non-US Stocks 1.26 2.90 Bonds 0.00 2.83 Cash 0.70 -1.34 0.00 Other 0.86 Total 100.00 100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category



Vanguard Mid Cap Index Admiral VIMAX

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 10 of the 10 years it's been in existence.

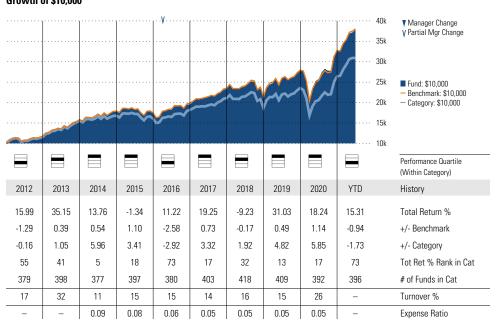
Management: The fund's management has been in place for 23.13 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 94.29 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

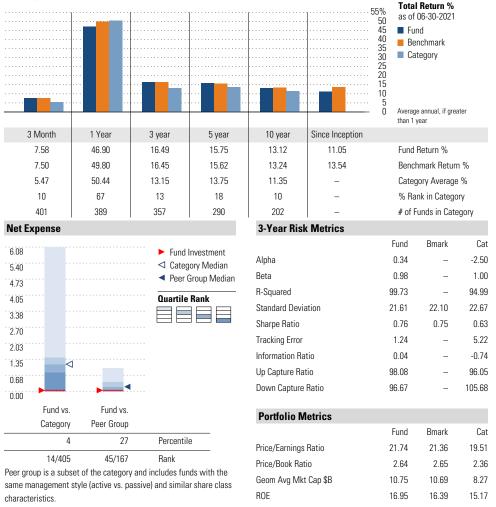
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



Morningstar Category

Mid-Cap Blend





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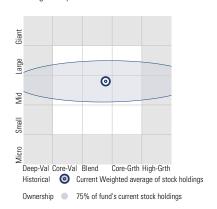
Morningstar Index

Russell Mid Cap TR USD

Growth of \$10,000

Vanguard Mid Cap Index Admiral VIMAX

Style Analysis as of 06-30-2021 Morningstar Style Box™





Weight %

1

>50 25-50 10-25 0-10

0 0

Value Blend Growth

Top 15 Holdings as of 06-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Newmont Corp	1.14	1.14	7.66	Basic Materials
\oplus Centene Corp	1.06	2.20	21.49	Healthcare
\oplus SBA Communications Corp	0.93	3.13	13.37	Real Estate
$oldsymbol{eta}$ Digital Realty Trust Inc	0.89	4.02	9.51	Real Estate
⊕ WEC Energy Group Inc	0.85	4.87	-1.87	Utilities
\oplus Advanced Micro Devices Inc	0.78	5.65	2.42	Technology
$oldsymbol{\oplus}$ Eversource Energy	0.78	6.42	-5.85	Utilities
➔ DexCom Inc	0.76	7.18	15.49	Healthcare
➔ MSCI Inc	0.71	7.89	19.73	Financial Services
⊕ IHS Markit Ltd	0.70	8.59	25.86	Industrials
\oplus Verisk Analytics Inc	0.70	9.29	-15.55	Industrials
\oplus Motorola Solutions Inc	0.70	9.99	28.35	Technology
€ KLA Corp	0.70	10.68	25.92	Technology
	0.68	11.36	4.87	Consumer Cyclical
⊕ Willis Towers Watson PLC	0.67	12.03	9.85	Financial Services

Total Holdings 342

🕀 Increase 👄 Decrease 🕸 New to Portfolio



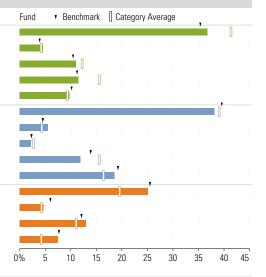


	nussen min cap in cop	
Asset Class	Net %	Cat%
US Stocks	97.31	94.00
Non-US Stocks	2.65	2.47
Bonds	0.00	0.17
Cash	0.03	2.83
Other	0.00	0.52

Sector Weighting as of 06-30-2021

0

		Fund	Bmark	Cat
Դ	Cyclical	36.74	35.21	41.36
.	Basic Materials	4.59	3.77	4.20
	Consumer Cyclical	11.00	10.31	12.22
,	Financial Services	11.46	11.10	15.59
ŵ	Real Estate	9.69	10.03	9.35
w	Sensitive	38.10	39.42	39.05
G	Communication Services	5.54	4.38	4.32
0	Energy	2.16	2.17	2.74
Ф	Industrials	11.87	13.76	15.58
	Technology	18.53	19.11	16.41
	Defensive	25.14	25.37	19.57
E	Consumer Defensive	4.65	5.87	4.26
٠	Healthcare	12.99	11.95	11.07
9	Utilities	7.50	7.55	4.24



Total

Morningstar Index Bussell Mid Can TB LISD

100.00

100.00

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50

100

Asset Allocation as of 06-30-2021

Vanguard Small Cap Index Adm VSMAX

Portfolio Manager(s)

Gerard O'Reilly since 04-2016 William Coleman since 04-2016

Quantitative Screens

Performance: The fund has finished in the Small Blend category's top three quartiles in 10 of the 10 years it's been in existence.

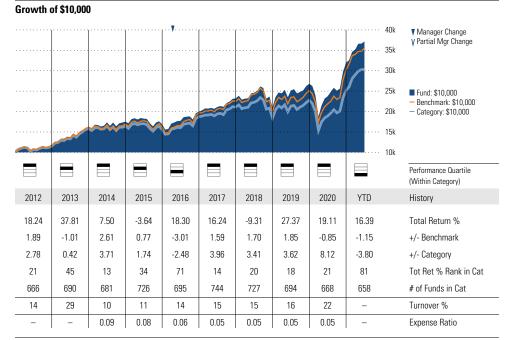
Management: The fund's management has been in place for 5.18 years.

× Style: The fund has landed in its primary style box — Small Blend — 22.86 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.05 is 95.15% lower than the Small Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.







Alpha

Beta

R-Squared

Sharpe Ratio

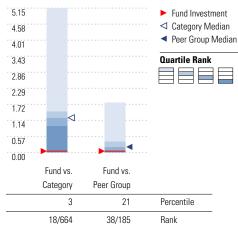
Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation



	Portfolio Metrics		
_		Fund	Bmark
_	Price/Earnings Ratio	21.04	21.08
tale also	Price/Book Ratio	2.25	2.11
vith the are class	Geom Avg Mkt Cap \$B	2.86	1.49
	ROE	10.95	8.19

Peer group is a subset of the category and includes funds with same management style (active vs. passive) and similar share characteristics.

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1.61

0.95

98.06

24 62

0.63

3.62

0.34

96.95

91.99

-1.69

0.98

95.21

25 55

0.50

5.46

-0.56

95.80

101.64

Cat

20.01

2.13

2 69

12.48

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25 56

0.58

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Morningstar Category Morningstar Index Small Blend

Russell 2000 TR USD

Vanguard Small Cap Index Adm VSMAX

Asset Allocation as of 06-30-2021

Sector Weighting as of 06-30-2021

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

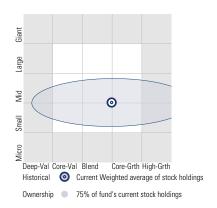
Technology

Consumer Defensive

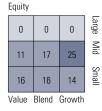
Defensive

Healthcare

Style Analysis as of 06-30-2021 Morningstar Style Box™









>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus DocuSign Inc	0.49	0.49	25.76	Technology
\oplus Leidos Holdings Inc	0.49	0.98	-3.18	Technology
€ Steris PLC	0.45	1.43	9.26	Healthcare
➔ Atmos Energy Corp	0.45	1.87	2.02	Utilities
\oplus Tyler Technologies Inc	0.44	2.31	3.63	Technology
\oplus West Pharmaceutical Services Inc	0.43	2.74	26.87	Healthcare
$oldsymbol{eta}$ Teladoc Health Inc	0.42	3.16	-16.84	Healthcare
$oldsymbol{eta}$ Teledyne Technologies Inc	0.41	3.57	6.85	Technology
➔ IDEX Corp	0.40	3.96	10.99	Industrials
\oplus Insulet Corp	0.39	4.35	7.39	Healthcare
onumber onumber	0.38	4.73	18.43	Real Estate
$oldsymbol{eta}$ Zebra Technologies Corp	0.37	5.10	37.77	Technology
➔ EPAM Systems Inc	0.37	5.47	42.59	Technology
$oldsymbol{eta}$ Booz Allen Hamilton Holding Corp Class A	0.36	5.83	-1.45	Industrials
€ Teradyne Inc	0.34	6.17	11.90	Technology

Total Holdings 1343

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





Morningstar Category 📕 Small Blend

100

Bmark

34.86

3.35

7.35

15.88

8.28

35.03

2.55

1.63

16.15

14.70

30.12

4.30

21.36

4.46

Fund

37.30

3.85

9.79

13.24

10.42

39.66

3.18

1.40

15.37

19.71

23.04

3.87

15.36

3.81

Morningstar Index

Russell 2000 TR USD

Asset Class	Net %	Cat%
US Stocks	99.25	96.22
Non-US Stocks	0.70	1.78
Bonds	0.00	0.49
Cash	0.05	0.91
Other	0.00	0.59
Total	100.00	100.00

