Allspring Small Company Growth Inst WSCGX

Portfolio Manager(s)

Paul von Kuster since 11-1994 Daniel Hagen since 02-2003 William Grierson since 04-2005 Ryan Smith since 01-2021 Samuel Smith since 01-2021

Quantitative Screens

Performance: The fund has finished in the Small 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 27.65 years.

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

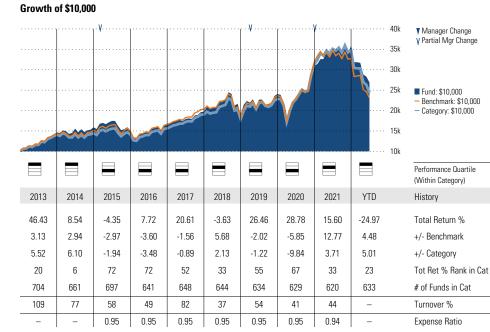
Net Expense: The fund's expense ratio of 0.94 is 21.67% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

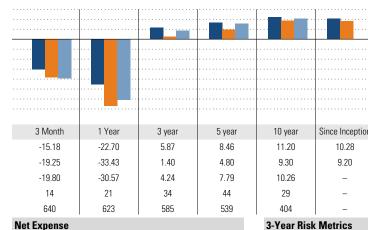
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022



Trailing Performance



6.02 Fund Investment Category Median 5.35 Peer Group Median 4.68 4.01 Quartile Rank 3.34 2.68 2.01 1.34 0.67 0.00 Fund vs Fund vs Peer Group Category 29 56 Percentile 187/641 273/488 Rank

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

-35 Average annual, if greater than 1 year Since Inception Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 4.47 2.48 Beta 0.94 0.95 93.02 **R-Squared** 90.14 Standard Deviation 24 03 24 74 24 84 Sharpe Ratio 0.33 0 16 0.25

15%

10

5 0

-5

-10

-15

-20 -25 -30 **Total Return %**

as of 06-30-2022

Benchmark

Category

Fund

Tracking Error 6.54 8.05 Information Ratio 0.68 0.29 Up Capture Ratio 100.47 100.54 Down Capture Ratio 86.74 93.52 **Portfolio Metrics** Fund Bmark Cat

Price/Earnings Ratio	18.69	15.94	19.67
Price/Book Ratio	3.00	3.50	3.39
Geom Avg Mkt Cap \$B	3.84	2.34	4.26
ROE	10.27	9.41	13.34

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Morningstar Category Morningstar Index Small Growth

Russell 2000 Growth TR USD

Allspring Small Company Growth Inst WSCGX

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

0

€ Cyclical

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Energy

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Utilities

50

Fund

24.93

5.77

8.13

10.28

0.75

46.95

0.41

0.99

20.22

25.33

28.13

4.06

24.07

0.00

Bmark

22.53

4.48

9.20

6.03

2.82

48.01

2.84

6.18

17.10

21.89

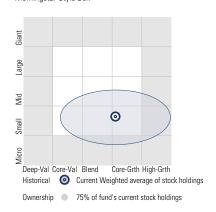
29.46

5.00

22.56

1.90

Style Analysis as of 06-30-2022 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

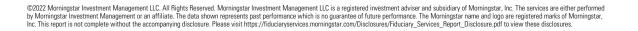
Value Blend Growth

Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.93	3.93	-	_
€ Icon PLC	2.07	6.00	-30.03	Healthcare
$oldsymbol{eta}$ Syneos Health Inc Class A	1.56	7.56	-30.19	Healthcare
➔ PTC Inc	1.52	9.08	-12.22	Technology
	1.51	10.59	-26.20	Basic Materials
onumber onumber	1.47	12.06	-26.03	Basic Materials
🕀 Ciena Corp	1.43	13.49	-40.63	Technology
SS&C Technologies Holdings Inc	1.38	14.88	-28.68	Technology
	1.36	16.24	-21.11	Technology
⊖ KBR Inc	1.33	17.56	2.12	Industrials
€ ASGN Inc	1.31	18.88	-26.86	Technology
Đ BRP Group Inc Class A	1.30	20.17	-33.12	Financial Services
m lacksquare International Game Technology PLC	1.24	21.41	-34.42	Consumer Cyclical
€ Omnicell Inc	1.24	22.65	-36.96	Healthcare
🕀 Stifel Financial Corp	1.22	23.87	-19.60	Financial Services

Total Holdings 123

 \oplus Increase \oplus Decrease R New to Portfolio



Asset Class Net % Cat% **US Stocks** 91.33 92.67 Non-US Stocks 4.42 4.10 Bonds 0.00 0.00 Cash 4.25 2.79 0.00 Other 0.44 Total 100.00 100.00

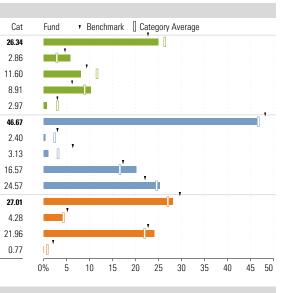
Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth

100



American Century Real Estate I REAIX

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

Quantitative Screens

Performance: The fund has finished in the Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 13.62 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 90.91 % of the time over the past three years.

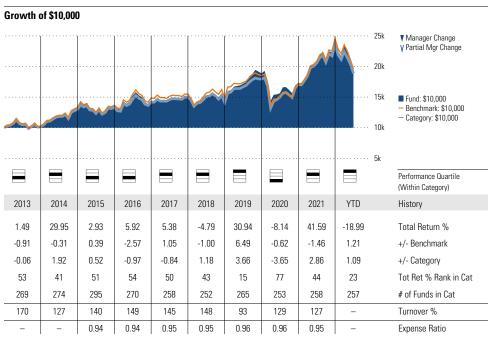
Net Expense: The fund's expense ratio of 0.94 is 9.62% lower than the Real Estate category average.

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Medium Risk	03-31-2022

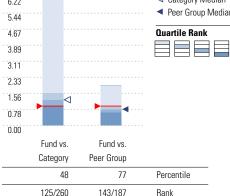


Morningstar Category

Real Estate

Trailing Performance





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.11	-	0.73
Beta	0.94	-	0.94
R-Squared	95.95	-	92.84
Standard Deviation	20.17	21.07	20.49
Sharpe Ratio	0.32	0.27	0.31
Tracking Error	4.26	-	5.32
Information Ratio	0.23	-	0.13
Up Capture Ratio	100.99	-	96.74
Down Capture Ratio	97.47	-	94.83
Portfolio Metrics			
	Fund	Bmark	Cat

Price/Earnings Ratio	36.93	38.46	26.06
Price/Book Ratio	3.08	2.42	2.72
Geom Avg Mkt Cap \$B	26.66	9.35	25.84
ROE	11.57	9.56	20.45

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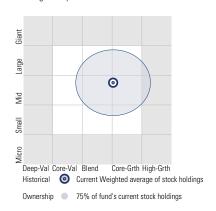


Morningstar Index

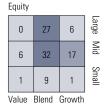
S&P United States REIT TR USD

American Century Real Estate I REAIX

Style Analysis as of 06-30-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2022

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
igodot Prologis Inc	10.46	10.46	-29.18	Real Estate
\oplus Crown Castle International Corp	6.49	16.95	-17.93	Real Estate
Welltower Inc	6.06	23.01	-2.57	Real Estate
Public Storage	5.99	28.99	-15.46	Real Estate
AvalonBay Communities Inc	5.41	34.40	-21.84	Real Estate
⊖ SBA Communications Corp	5.13	39.53	-17.36	Real Estate
\ominus American Tower Corp	3.78	43.31	-11.65	Real Estate
Essex Property Trust Inc	3.72	47.03	-24.51	Real Estate
⊕ UDR Inc	3.62	50.65	-22.02	Real Estate
€ Kimco Realty Corp	3.27	53.92	-18.22	Real Estate
🕀 Camden Property Trust	3.26	57.18	-23.68	Real Estate
\ominus Digital Realty Trust Inc	3.19	60.37	-25.22	Real Estate
\ominus Invitation Homes Inc	3.16	63.53	-20.56	Real Estate
\oplus Ventas Inc	3.03	66.55	2.37	Real Estate
igodot Rexford Industrial Realty Inc	2.99	69.55	-28.22	Real Estate

Total Holdings 38

 \oplus Increase \ominus Decrease R New to Portfolio

0 50 100

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Asset Class Net % Cat% **US Stocks** 98.57 85.16 Non-US Stocks 0.35 1.41 Bonds 0.00 3.36 Cash 1.08 1.27 0.00 Other 8.80 Total 100.00 100.00

Morningstar Index

S&P United States REIT TR USD

Morningstar Category

Real Estate

Cat Benchmark [] Category Average Bmark Fund Fund Դ Cyclical 97.69 99.13 99.10 æ. Basic Materials 0.35 0.00 0.06 A Consumer Cyclical 0.00 0.13 1.05 ц. Financial Services 0.00 0.23 0 00 ŵ Real Estate 97.34 99.00 97.76 ń Sensitive ~ 2.30 0.87 0.88 đ **Communication Services** 0.00 0.00 0.23 Energy 0.00 0.00 0.01 ¢ Industrials 0.00 0.87 0.20 Technology 2.30 0.00 ĥ. 0 44 0.00 0.00 Defensive 0.01 F **Consumer Defensive** 0.00 0.00 0.00 Healthcare 0.00 0.00 0.00 Utilities 0.00 0.00 0.01



^{0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9}**5**00

American Funds 2010 Trgt Date Retire R6 RFTTX

Portfolio Manager(s) Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.5 years.

Style: The fund has landed in its primary style box — Large Value — 72.73 % of the time over the past three years.

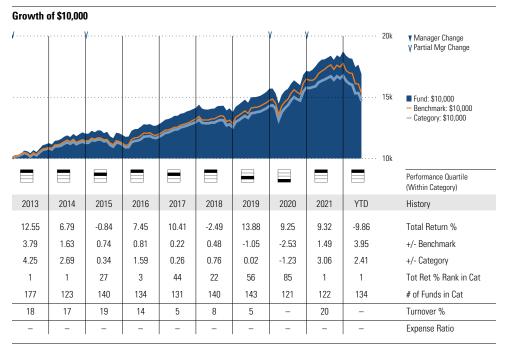
Net Expense: The fund's expense ratio of 0.28 is 50% lower than the Target-Date 2000-2010 category average.

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

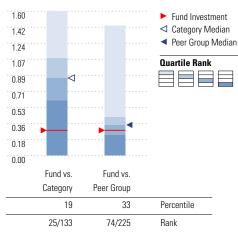


Morningstar Category

Target-Date 2000-2010







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 -	# of F	unds in Cate	gory
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.56	-	-0.14
Beta	0.87	-	0.90
R-Squared	96.06	-	96.41
Standard Deviation	7.77	8.76	7.99
Sharpe Ratio	0.47	0.29	0.26
Tracking Error	1.92	-	2.05
Information Ratio	0.66	-	-0.20
Up Capture Ratio	92.34	-	86.87
Down Capture Ratio	78.13	-	87.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.36	15.35	15.27
Price/Book Ratio	3.01	2.30	2.37
Avg Eff Duration	4.85	-	6.69

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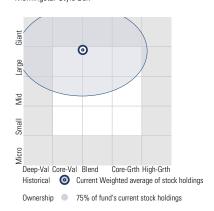
Morningstar Index Morningstar Lifetime Mod 2010 TR

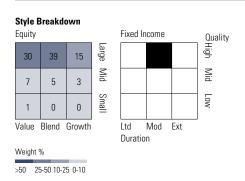
USD

Total Return %

American Funds 2010 Trgt Date Retire R6 RFTTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Top 10 Holdings as of 06-30-2022

- F		
0	50	

Fund

33.31

4.21

6.85

16.60

5.65

37.72

7.10

5.19

8.81

16.62

28.95

10.11

13.19

5.65

Bmark

38.99

4.29

9.74

15.19

9.77

38.31

6.00

4.51

10.65

17.15

22.68

6.08

13.27

3.33

Cat

5.13

10.12

16.07

3.84

40.46

7.12

5.27

10.32

17.75

24.38

6.93

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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• Energy

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Utilities

Total	100.00	100.00
Other	1.53	3.12
Cash	6.62	6.46
Bonds	50.95	54.58
Non-US Stocks	10.31	13.15
US Stocks	30.61	22.69
Asset Class	Net %	Cat%

Benchmark [] Category Average Fund 35.16 13.66 3.79 0% 10 15 20 25 30 35 40 45

YTD Return % Name Maturity Date % Net Asset Cumulative % Morningstar Sector ⊕ American Funds Interm Bd Fd of Amer R6 15.65 15.65 ⊕ American Funds Income Fund of Amer R6 15.45 31.09 American Funds Bond Fund of Amer R6 8.75 39.84 ⊕ American Funds ST Bd Fd of Amer R6 7.15 46.99 ⊕ American Funds American Balanced R6 7.06 54.04 _ _ ⊕ American Funds Capital Income Bldr R6 6.51 60.56 ① American Funds Mortgage R6 6.32 66.87 ⊖ American Funds Inflation Linked Bd R6 5.99 72.86 ⊖ American Funds American Mutual R6 5.65 78.52 ⊕ American Funds Capital World Gr&Inc R6 4.23 82.74

Total Holdings 17

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Target-Date 2000-2010

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

USD

Morningstar Index Morningstar Lifetime Mod 2015 TR

Growth of \$10,000 Portfolio Manager(s) Wesley Phoa since 01-2012 Bradley Vogt since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

ated

2022

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.5 years.

× Style: The fund has landed in its primary style box — Large Value — 63.64 % of the time over the past three years.

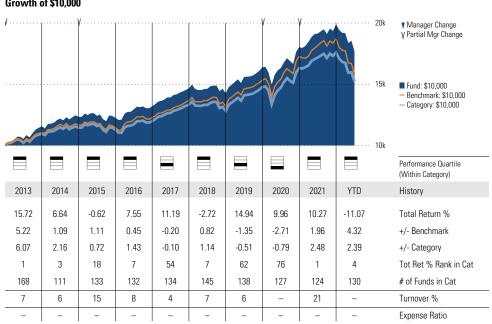
Net Expense: The fund's expense ratio of 0.29 is 50.85% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Upda
Sustainability Rating	2	05-31-2



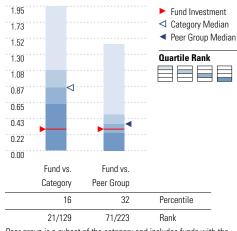




Alpha

Beta

R-Squared



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

Standard Deviation	8.58	9.64	9.24
Sharpe Ratio	0.46	0.26	0.27
Tracking Error	2.15	-	2.03
Information Ratio	0.72	-	0.00
Up Capture Ratio	93.36	-	91.70
Down Capture Ratio	78.55	-	90.26
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.67	15.23	15.14

1.81

0.87

95.80

0.12

0.94

95.99

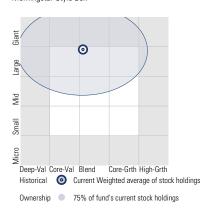
Price/Earnings Ratio	16.67	15.23	15.14
Price/Book Ratio	3.07	2.27	2.34
Avg Eff Duration	5.35	-	5.94

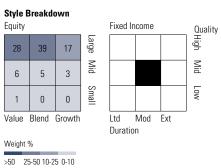
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American Funds 2015 Trgt Date Retire R6 RFJTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Top 10 Holdings as of 06-30-2022

n		50

Fund

32.55

4.17

7.20

16.21

4.97

39.09

7.59

5.02

9.03

17.45

28.36

9.65

13.48

5.23

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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Energy

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Utilities

6.40 1.46	5.15 5.29
6.40	5.15
48.41	49.60
11.14	14.81
32.59	25.14
Net %	Cat%
	32.59 11.14

Morningstar Category

Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Benchmark [] Category Average Fund Bmark Cat 35.30 39.05 4.37 5.23 9.81 10.24 16.18 15.29 9.58 3.65 38.31 40.72 5.99 7.07 4.55 5.36 10.74 10.42 17.03 17.87 22.64 23.98 6.14 6.82 13.19 13.56 3.31 3.60 0% 10 15 20 25 30 35 40 5

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
igodot American Funds Income Fund of Amer R6	-	12.66	12.66	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	11.08	23.74	-	_
American Funds Bond Fund of Amer R6	-	7.93	31.66	-	_
⊕ American Funds American Balanced R6	-	7.72	39.38	-	-
\ominus American Funds Inflation Linked Bd R6	-	6.87	46.25	-	-
⊖ American Funds American Mutual R6	-	6.07	52.32	-	_
igodot American Funds Capital Income Bldr R6	-	6.04	58.36	-	_
⊕ American Funds Mortgage R6	-	5.94	64.30	-	_
⊕ American Funds American High-Inc R6	-	5.03	69.33	-	_
\oplus American Funds Capital World Gr&Inc R6	-	4.98	74.30	-	-

Total Holdings 20

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



45

American Funds 2020 Trgt Date Retire R6 RRCTX

Portfolio Manager(s) Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.

Anagement: The fund's management has been in place for 10.5 years.

Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

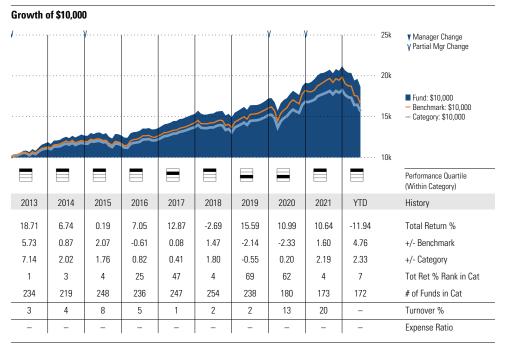
Net Expense: The fund's expense ratio of 0.3 is 53.13% lower than the Target-Date 2020 category average.

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

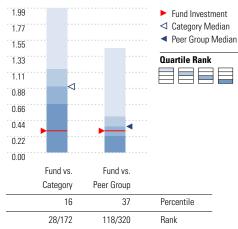


Morningstar Category

Target-Date 2020







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 Alpha 1.99 0.20 0.83 0.91 Beta 96.52 **R-Squared** 95.98 Standard Deviation 9.02 10 61 9.84 Sharpe Ratio 0 46 0 25 0.26 Tracking Error 2.43 2.31 Information Ratio 0.68 0.02 Up Capture Ratio 90.12 89.71 75.19 87.91 Down Capture Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.95	15.09	15.28
Price/Book Ratio	3.15	2.24	2.32
Avg Eff Duration	5.63	-	5.88

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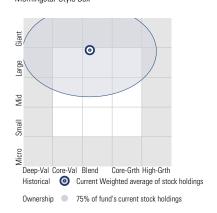


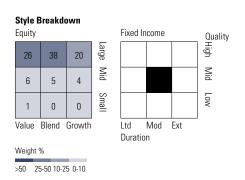
Morningstar Index Morningstar Lifetime Mod 2020 TR

USD

American Funds 2020 Trgt Date Retire R6 RRCTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Asset Allocation as of 06-30-2022

Asset Class Net % Cat% US Stocks 34.42 26.18 Non-US Stocks 12.20 14.33 Bonds 45.66 47.75 Cash 6.35 3.18 Other 1.38 8.56 100.00 Total 100.00

Benchmark [] Category Average Cat Fund 36.45 1 10 15 20 25 30 35 40 45 0% 5

Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
igop American Funds Income Fund of Amer R6	_	9.99	9.99	_	_
igodolog American Funds Interm Bd Fd of Amer R6	-	8.82	18.82	_	-
🕀 American Funds American Balanced R6	-	8.19	27.01	_	_
igeq American Funds Bond Fund of Amer R6	-	7.88	34.89	_	_
igoplus American Funds Inflation Linked Bd R6	-	6.78	41.68	-	-
\ominus American Funds American Mutual R6	-	6.15	47.82	-	-
igodolog American Funds Mortgage R6	-	5.88	53.70	_	_
🕀 American Funds Capital World Gr&Inc R6	-	5.50	59.20	_	_
igodolog American Funds Capital Income Bldr R6	-	5.49	64.69	_	-
ige ightarrow American Funds Washington Mutual R6	_	5.15	69.84	_	_

Total Holdings 20

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

50 0 Sector Weighting as of 06-30-2022 Fund Bmark Դ Cyclical 31.89 39.05

	-1			
æ.	Basic Materials	4.06	4.48	4.79
a	Consumer Cyclical	7.74	9.89	10.51
ц р	Financial Services	15.75	15.40	15.53
ŵ	Real Estate	4.34	9.28	5.62
V*	Sensitive	40.38	38.30	41.09
d	Communication Services	8.06	5.98	7.09
0	Energy	4.75	4.57	5.04
Ф	Industrials	9.22	10.84	10.31
	Technology	18.35	16.91	18.65
-	Defensive	27.73	22.64	22.44
F	Consumer Defensive	9.18	6.18	6.54
٠	Healthcare	13.80	13.13	12.78
9	Utilities	4.75	3.33	3.12
	Utilities	4.75	3.33	3.12

American Funds 2025 Trgt Date Retire R6 RFDTX

Portfolio Manager(s) Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020

Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2025 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 10.5 years.

Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

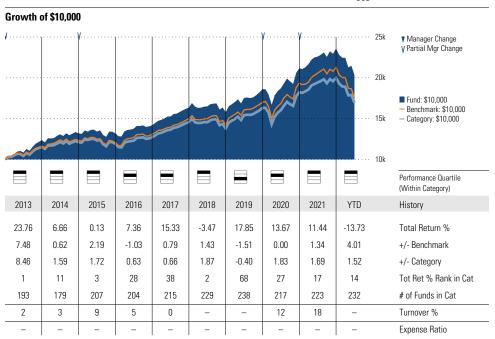
Net Expense: The fund's expense ratio of 0.31 is 53.73% lower than the Target-Date 2025 category average.

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	09-30-2020

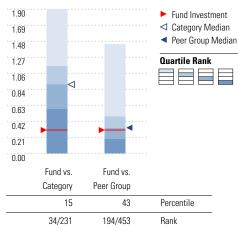


Morningstar Category

Target-Date 2025

Trailing Performance





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

Category Average annual, if greater Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category

	Fund	Bmark	Cat
Alpha	2.36	-	0.45
Beta	0.87	-	0.92
R-Squared	97.26	-	96.81
Standard Deviation	10.38	11.75	11.00
Sharpe Ratio	0.47	0.25	0.28
Tracking Error	2.29	-	2.34
Information Ratio	0.93	-	0.18
Up Capture Ratio	97.61	-	93.67
Down Capture Ratio	82.24	-	90.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.47	14.95	15.35
Price/Book Ratio	3.34	2.21	2.34
Avg Eff Duration	5.72	-	6.65

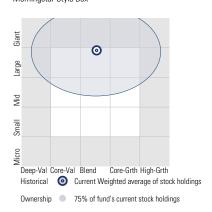
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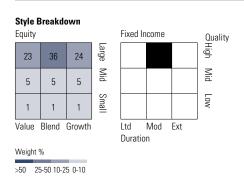


Morningstar Index Morningstar Lifetime Mod 2025 TR USD

American Funds 2025 Trgt Date Retire R6 RFDTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





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1.24	12.65
6.21	3.44
40.03	37.86
14.22	15.59
38.31	30.47
Net %	Cat%
	38.31 14.22 40.03

Morningstar Category

Target-Date 2025

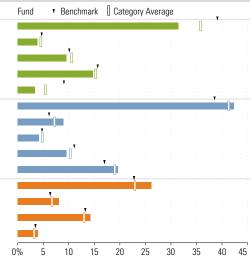
Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Sector Weighting as of 06-30-2022

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Asset Allocation as of 06-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	31.42	38.95	35.78
æ.	Basic Materials	3.85	4.56	4.53
~	Consumer Cyclical	9.53	9.96	10.58
,	Financial Services	14.69	15.52	15.26
ŵ	Real Estate	3.35	8.91	5.41
w	Sensitive	42.37	38.40	41.30
	Communication Services	8.97	6.00	7.19
0	Energy	4.17	4.62	4.82
¢	Industrials	9.57	10.94	10.29
	Technology	19.66	16.84	19.00
→	Defensive	26.19	22.64	22.93
╞	Consumer Defensive	8.04	6.22	6.71
٠	Healthcare	14.21	13.09	12.99
2	Utilities	3.94	3.33	3.23



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus American Funds Interm Bd Fd of Amer R6	_	8.88	8.88	_	_
\oplus American Funds American Balanced R6	-	8.08	16.96	_	_
igodolog American Funds American Mutual R6	-	6.85	23.81	_	_
€ American Funds Capital World Gr&Inc R6	-	6.37	30.18	_	-
\oplus American Funds Bond Fund of Amer R6	-	6.25	36.42	-	_
onumber onumber American Funds Inflation Linked Bd R6	-	5.81	42.23	-	_
\oplus American Funds Income Fund of Amer R6	-	5.79	48.03	-	-
\oplus American Funds US Government Sec R6	-	5.50	53.52	-	-
\oplus American Funds Mortgage R6	-	5.34	58.87	_	-
igodot American Funds Washington Mutual R6	_	5.30	64.17	-	_

Total Holdings 23

🕀 Increase 👄 Decrease 🕸 New to Portfolio



American Funds 2030 Trgt Date Retire R6 RFETX

Portfolio Manager(s) Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2030 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 10.5 years.

Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

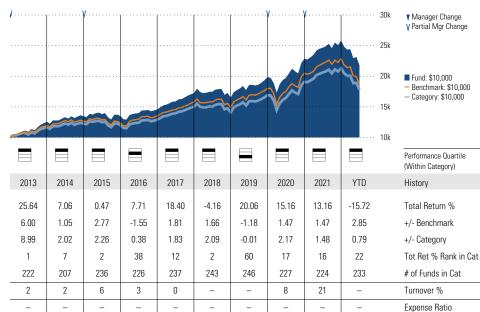
Net Expense: The fund's expense ratio of 0.33 is 51.47% lower than the Target-Date 2030 category average.

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.

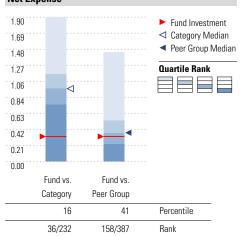
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022



Trailing Performance





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 Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat Alpha 2.30 0.68 0.91 0.95 Beta 98.07 **R-Squared** 97.91 Standard Deviation 12 15 13 22 12 65 Sharpe Ratio 0 45 0 27 0.31 Tracking Error 2.07 2.12 Information Ratio 1.04 0.32 Up Capture Ratio 100.82 97.49 Down Capture Ratio 87.69 93.63 Portfolio Matrice

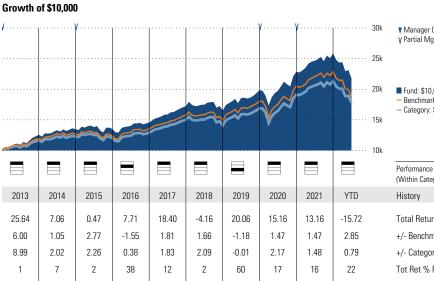
I UIUUIU MEUICS			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.06	14.80	15.36
Price/Book Ratio	3.49	2.19	2.38
Avg Eff Duration	5.95	-	6.64

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Morningstar Index Morningstar Lifetime Mod 2030 TR

USD

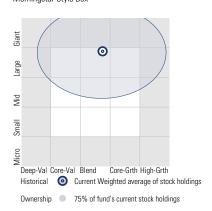


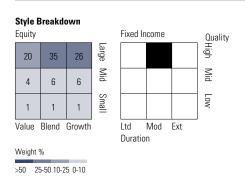
Morningstar Category

Target-Date 2030

American Funds 2030 Trgt Date Retire R6 RFETX

Style Analysis as of 06-30-2022 Morningstar Style Box™





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Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

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Դ Cyclical

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Energy

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Utilities

Real Estate

Sensitive

Industrials

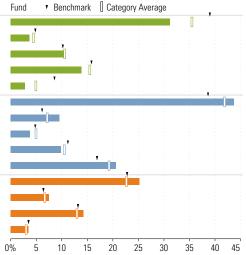
Technology

Defensive

Healthcare

Other	1.10	10.77
	1.10	13.77
Cash	5.93	2.28
Bonds	30.86	28.20
Non-US Stocks	16.87	18.18
US Stocks	45.25	37.57
Asset Class	Net %	Cat%

Fund Bmark Cat 31.15 35.48 38.85 Basic Materials 3.70 4.68 4.49 Consumer Cyclical 10.81 10.07 10.57 **Financial Services** 13.85 15.67 15.49 2.79 8.43 4.93 43.70 38.49 41.87 **Communication Services** 9.57 6.01 7.15 3.77 4.66 4.95 9.79 11.06 10.51 20.57 16.76 19.26 25.16 22.65 22.66 Consumer Defensive 7.46 6.26 6.67 14.27 13.04 12.97 3.43 3.35 3.02



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus American Funds American Balanced R6	_	7.95	7.95	_	_
\oplus American Funds American Mutual R6	-	7.39	15.34	-	_
\oplus American Funds Capital World Gr&Inc R6	-	6.60	21.94	-	_
\ni American Funds US Government Sec R6	-	6.48	28.42	-	_
\oplus American Funds Interm Bd Fd of Amer R6	-	6.18	34.60	-	-
🕀 American Funds AMCAP R6	-	6.09	40.69	-	-
\oplus American Funds Growth Fund of Amer R6	-	5.27	45.96	-	_
\oplus American Funds Washington Mutual R6	-	5.24	51.20	-	_
\oplus American Funds Mortgage R6	-	4.93	56.13	-	_
\oplus American Funds Capital World Bond R6	_	4.91	61.04	_	_

Total Holdings 22

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

American Funds 2035 Trgt Date Retire R6 RFFTX

Portfolio Manager(s) Wesley Phoa since 01-2012 Bradley Vogt since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 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 10.5 years.

Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.35 is 49.28% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

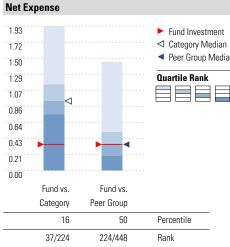
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022



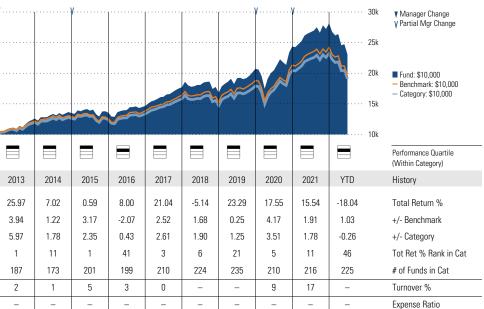




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD





Growth of \$10,000



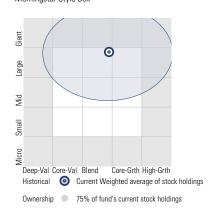
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.42	14.66	15.28
Price/Book Ratio	3.59	2.16	2.34
Avg Eff Duration	6.34	-	6.63

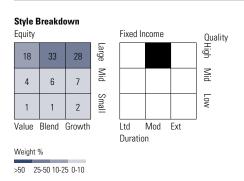
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American Funds 2035 Trgt Date Retire R6 RFFTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

b Cyclical

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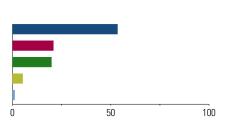
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Energy

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Utilities



Fund

31.15

3.68

11.59

13.40

2.48

44.41

9.80

3.47

9.78

21.36

24.42

7.00

14.36

3.06

Bmark

38.71

4.78

10.16

15.82

7.95

38.60

6.02

4.71

11.17

16.70

22.69

6.32

13.01

3.36

Cat

35.51

4.56

10.76

15.46

4.73

41.66

7.24

4.87

10.39

19.16

22.85

6.72

12.99

3.14

Asset Class	Net %	Cat%
US Stocks	53.38	43.47
Non-US Stocks	20.75	22.72
Bonds	19.77	19.22
Cash	5.10	2.45
Other	1.01	12.14
Total	100.00	100.00

Morningstar Category

Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Fund • Benchmark] Category Average

Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds American Balanced R6	_	7.95	7.95	_	_
🕀 American Funds US Government Sec R6	-	7.60	15.56	-	-
m lacksquare American Mutual R6	-	7.43	22.99	_	-
$oldsymbol{eta}$ American Funds Growth Fund of Amer R6	-	6.67	29.65	_	-
m lacksquare American Funds Capital World Gr&Inc R6	-	6.61	36.26	-	-
€ American Funds AMCAP R6	-	6.51	42.78	-	-
m lace American Funds Fundamental Invs R6	-	6.49	49.27	_	-
$oldsymbol{eta}$ American Funds Washington Mutual R6	-	5.94	55.20	_	-
American Funds New Perspective R6	-	5.22	60.42	_	-
$oldsymbol{f D}$ American Funds SMALLCAP World R6	_	5.01	65.43	_	-

Total Holdings 23

 \oplus Increase \oplus Decrease New to Portfolio



American Funds 2040 Trgt Date Retire R6 RFGTX

Growth of \$10,000

_

Portfolio Manager(s) Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 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 10.5 years.

Style: The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.

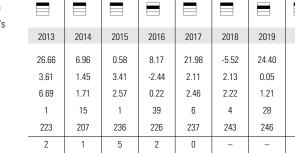
Net Expense: The fund's expense ratio of 0.36 is 48.57% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

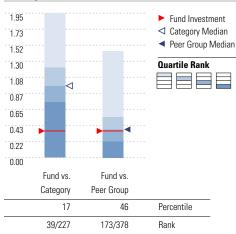
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022



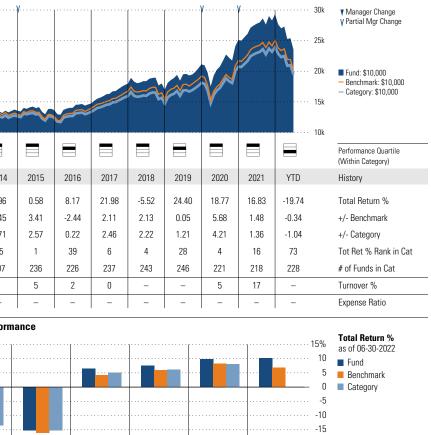




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD



-20	Average annual, if greater than 1 year

Benchmark Return %
Category Average %
% Rank in Category

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.24	-	0.87
Beta	0.96	-	0.95
R-Squared	98.16	-	98.43
Standard Deviation	15.81	16.33	15.67
Sharpe Ratio	0.44	0.30	0.35
Tracking Error	2.25	-	2.18
Information Ratio	0.98	-	0.41
Up Capture Ratio	103.86	-	98.23
Down Capture Ratio	93.83	-	94.31

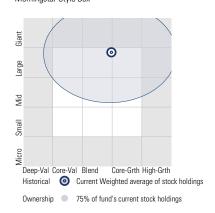
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.69	14.53	15.18
Price/Book Ratio	3.64	2.13	2.31
Avg Eff Duration	6.75	-	6.62

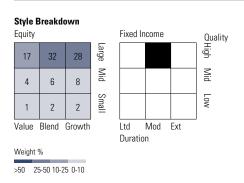
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American Funds 2040 Trgt Date Retire R6 RFGTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





100 50

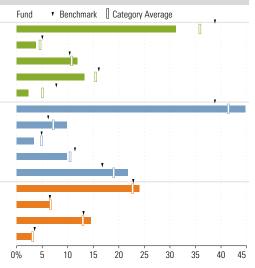
Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

0

Other	1.00	10.17
	1.00	10.17
Cash	4.35	1.92
Bonds	11.42	11.76
Non-US Stocks	24.03	26.56
US Stocks	59.20	49.58
Asset Class	Net %	Cat%

Fund Bmark Cat Դ Cyclical 31.19 38.67 35.86 ÷. Basic Materials 3.75 4.88 4.57 A **Consumer Cyclical** 11.89 10.24 10.76 **L Financial Services** 13.23 15.94 15.48 ŵ Real Estate 2.32 7.61 5.05 Sensitive ~ 44.76 38.66 41.45 đ **Communication Services** 9.82 6.03 7.17 Energy 3.35 4.74 4.84 ¢ Industrials 9.80 11.27 10.45 21.79 Technology 16.62 18.99 24.05 22.68 22.69 Defensive **Consumer Defensive** 6.70 6.36 6.63 Healthcare 14.50 12.94 12.96 Utilities 2.85 3.38 3.10



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus American Funds American Balanced R6	_	8.02	8.02	-	-
\oplus American Funds Fundamental Invs R6	-	7.47	15.49	_	-
\ni American Funds American Mutual R6	-	7.45	22.94	_	_
€ American Funds Capital World Gr&Inc R6	-	7.25	30.19	_	_
\oplus American Funds Washington Mutual R6	-	7.02	37.21	-	-
\oplus American Funds Growth Fund of Amer R6	-	7.02	44.23	-	-
$oldsymbol{eta}$ American Funds New Perspective R6	-	6.97	51.20	_	_
American Funds AMCAP R6	-	6.92	58.12	_	_
American Funds SMALLCAP World R6	-	6.48	64.59	_	_
\oplus American Funds US Government Sec R6	_	6.35	70.94	_	_

Total Holdings 21

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

American Funds 2045 Trgt Date Retire R6 RFHTX

Portfolio Manager(s) Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 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 10.5 years.

Style: The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

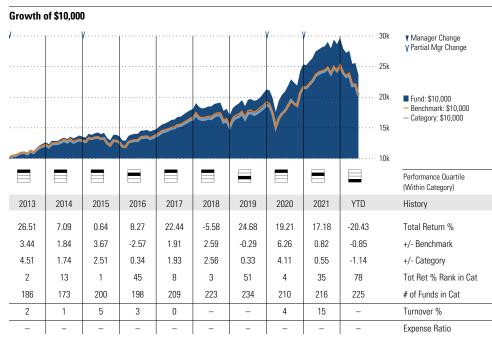
Net Expense: The fund's expense ratio of 0.37 is 47.14% lower than the Target-Date 2045 category average.

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022

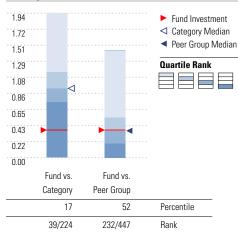


Morningstar Category

Target-Date 2045







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

5 Benchmark 0 Category -5 -10 -15 -20 -25 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Rmark

Total Return %

as of 06-30-2022

Fund

15%

10

	Fullu	DIIIdIK	Gal
Alpha	2.03	-	0.91
Beta	0.93	-	0.95
R-Squared	97.67	-	98.38
Standard Deviation	16.20	17.20	16.52
Sharpe Ratio	0.43	0.31	0.36
Tracking Error	2.74	-	2.24
Information Ratio	0.69	-	0.41
Up Capture Ratio	100.57	-	98.54
Down Capture Ratio	91.98	-	94.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.86	14.41	15.24
Price/Book Ratio	3.67	2.11	2.31
Avg Eff Duration	6.80	-	6.62

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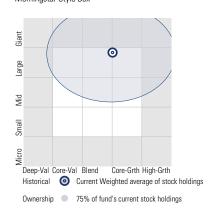


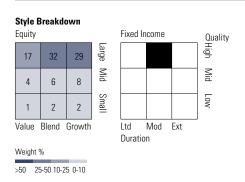
Morningstar Index Morningstar Lifetime Mod 2045 TR

USD

American Funds 2045 Trgt Date Retire R6 RFHTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





50

100

Cat

Bmark

Asset Allocation as of 06-30-2022

0

Total	100.00	100.00
Other	0.95	10.33
Cash	4.22	2.03
Bonds	8.95	6.70
Non-US Stocks	25.10	28.49
US Stocks	60.77	52.43
Asset Class	Net %	Cat%

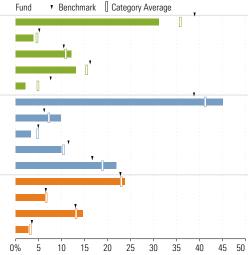
Morningstar Category

Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Sector Weighting as of 06-30-2022 Fund

Դ	Cyclical	31.16	38.76	35.80
æ.	Basic Materials	3.82	4.97	4.63
A	Consumer Cyclical	12.11	10.30	10.88
B	Financial Services	13.09	16.04	15.45
ŵ	Real Estate	2.14	7.45	4.84
Va.	Sensitive	45.05	38.63	41.23
	Communication Services	9.87	6.04	7.22
0	Energy	3.30	4.76	4.74
٥	Industrials	9.94	11.33	10.39
	Technology	21.94	16.50	18.88
→	Defensive	23.79	22.62	22.97
F	Consumer Defensive	6.48	6.40	6.63
٠	Healthcare	14.59	12.85	13.14
)	Utilities	2.72	3.37	3.20



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds New Perspective R6	_	8.09	8.09	_	_
\oplus American Funds Washington Mutual R6	-	8.04	16.13	-	-
\oplus American Funds Fundamental Invs R6	-	7.78	23.92	-	_
\oplus American Funds Capital World Gr&Inc R6	-	7.59	31.50	-	_
\oplus American Funds SMALLCAP World R6	-	7.53	39.03	-	-
\oplus American Funds American Mutual R6	-	7.45	46.48	-	-
\oplus American Funds American Balanced R6	-	7.43	53.92	-	_
\oplus American Funds Growth Fund of Amer R6	-	7.04	60.96	-	_
€ American Funds AMCAP R6	-	6.93	67.89	-	_
\oplus American Funds US Government Sec R6	_	4.97	72.86	_	_

Total Holdings 19

 \oplus Increase \oplus Decrease otin New to Portfolio



American Funds 2050 Trgt Date Retire R6 RFITX

N T

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR USD



Quantitative Screens

Performance: The fund has finished in the Target-Date 2050 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 10.5 years.

 \times Style: The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

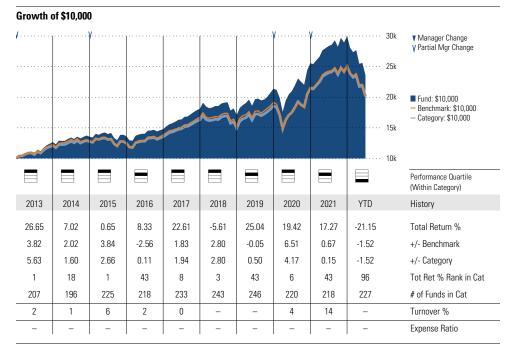
Net Expense: The fund's expense ratio of 0.37 is 47.89% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

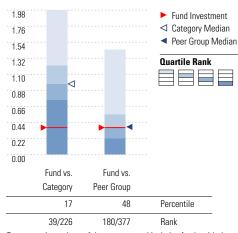
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022



Trailing Performance





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.82	-	0.88
Beta	0.93	-	0.95
R-Squared	97.22	-	98.30
Standard Deviation	16.51	17.52	16.86
Sharpe Ratio	0.41	0.31	0.36
Tracking Error	3.02	-	2.26
Information Ratio	0.55	-	0.36
Up Capture Ratio	100.24	-	98.79
Down Capture Ratio	92.82	-	95.18

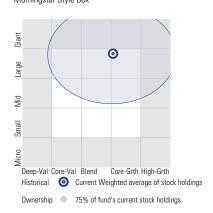
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.02	14.31	15.22
Price/Book Ratio	3.72	2.09	2.30
Avg Eff Duration	6.90	-	6.60

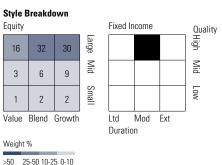
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American Funds 2050 Trgt Date Retire R6 RFITX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Top 10 Holdings as of 06-30-2022

· · · · · ·	50	
U	50	100

Fund

31.00

3.85

12.48

12.81

1.86

45.69

10.12

3.16

10.06

22.35

23.30

6.16

14.66

2.48

Bmark

38.94

5.05

10.35

16.10

7.44

38.54

6.02

4.78

11.37

16.37

22.52

6.42

12.74

3.36

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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3

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Energy

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Utilities

Asset Class Net % Cat% US Stocks 61.11 54.81 Non-US Stocks 25.62 29.45 Bonds 8.24 4.74 Cash 4.19 1.94 Other 0.83 9.06 Total 100.00 100.00

Morningstar Category

Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Benchmark [] Category Average Cat Fund 36.04 4.60 10.86 П 15.46 5.12 41.13 7.17 4.71 10.42 18.83 22.84 6.58 13.10 3.16 0% 5 10 15 20 25 30 35 40 45 50

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	8.99	8.99	_	_
American Funds SMALLCAP World R6	-	8.53	17.52	-	-
American Funds Fundamental Invs R6	-	8.47	25.99	-	_
American Funds Washington Mutual R6	-	8.40	34.39	-	-
① American Funds Capital World Gr&Inc R6	-	8.26	42.65	-	-
⊕ American Funds Growth Fund of Amer R6	_	7.02	49.67	-	-
American Funds AMCAP R6	-	6.94	56.61	-	-
American Funds American Mutual R6	-	6.84	63.45	-	-
American Funds American Balanced R6	-	6.46	69.91	-	-
American Funds Invmt Co of Amer R6	-	5.62	75.53	-	-

Total Holdings 19

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Portfolio Manager(s) Bradley Vogt since 01-2012

Wesley Phoa since 01-2012

Joanna Jonsson since 01-2015

Michelle Black since 01-2020 David Hoag since 01-2020

Samir Mathur since 01-2020

Shannon Ward since 01-2021

Quantitative Screens

been in existence.

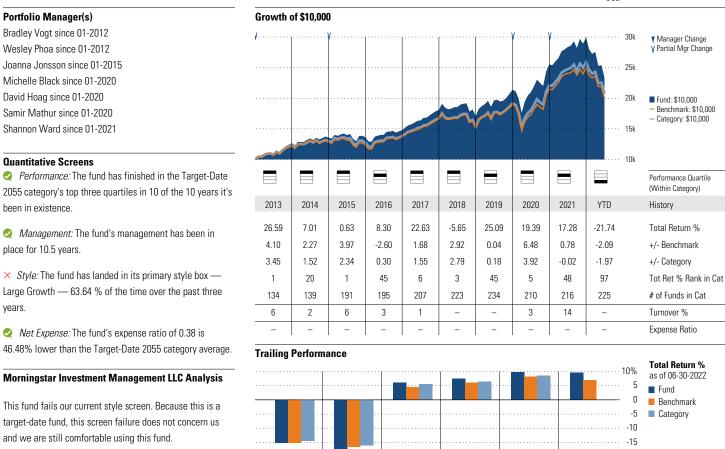
place for 10.5 years.

years.

American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

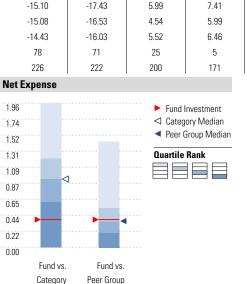


ESG Metrics

Metric	Rating	Update
Sustainability Rating	3	05-31-202
Carbon Risk Score	Low Risk	03-31-202

and we are still comfortable using this fund.

3 Month ed -15.10 22 -15.08 22 -14 43



3 yea

1 Year

3-Year Risk Metrics Fund **Bmark** Cat Alpha 1.62 0.97 0.93 0.96 Beta 96.90 **R-Squared** 98.23 Standard Deviation 16 60 17 60 17 00 Sharpe Ratio 0.40 0.31 0.36 Tracking Error 3.18 2.29 Information Ratio 0.45 0.41 Up Capture Ratio 100.05 99.50 93.59 95.53 Down Capture Ratio

-20

-25

Since Inception

9.54

6.95

_

10 veai

9.76

8.17

8 4 9

1

70

5 year

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

% Rank in Category

of Funds in Category

Fund Return %

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.06	14.22	14.97
Price/Book Ratio	3.75	2.07	2.26
Avg Eff Duration	6.95	-	6.65

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

236/446

53

Percentile

Rank

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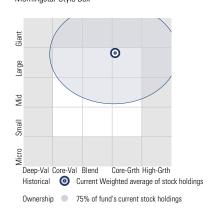
17

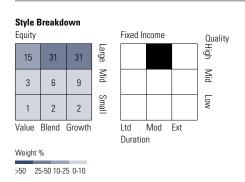
39/224



American Funds 2055 Trgt Date Retire R6 RFKTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





50

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

0

~

0.75	7.00
0.79	7.53
4.19	1.60
8.04	4.47
26.05	32.10
60.94	54.30
Net %	Cat%
	60.94 26.05 8.04 4.19

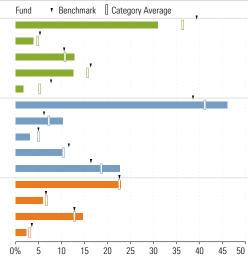
Morningstar Category

Target-Date 2055

100

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Fund Bmark Cat Դ Cyclical 30.97 36.34 39.20 ŵ. Basic Materials 3.90 5.13 4.79 A **Consumer Cyclical** 12.80 10.38 10.72 **L Financial Services** 12.56 16.16 15.60 ŵ Real Estate 1.71 7.53 5.23 Sensitive 46.10 38.41 41.14 đ **Communication Services** 10.32 6.01 7.21 Energy 3.05 4.79 4.96 ¢ Industrials 10.11 11.40 10.35 22.62 Technology 16.21 18.62 22.92 22.40 22.53 Defensive F Consumer Defensive 5.95 6.43 6.73 Healthcare 14.66 12.61 12.77 Utilities 2.31 3.36 3.03



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds New Perspective R6	_	9.61	9.61	_	_
\oplus American Funds SMALLCAP World R6	-	9.55	19.16	-	-
\oplus American Funds Fundamental Invs R6	-	8.77	27.93	_	_
\oplus American Funds Capital World Gr&Inc R6	-	8.77	36.70	_	_
\oplus American Funds Washington Mutual R6	-	8.24	44.94	-	-
\oplus American Funds Growth Fund of Amer R6	-	7.08	52.02	-	-
€ American Funds AMCAP R6	-	6.96	58.98	_	_
\oplus American Funds Invmt Co of Amer R6	-	6.51	65.50	-	-
\oplus American Funds Global Balanced R6	-	6.00	71.50	-	-
\oplus American Funds American Balanced R6	_	5.99	77.49	-	_

Total Holdings 17

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds 2060 Trgt Date Retire R6 RFUTX

Portfolio Manager(s) Bradley Vogt since 03-2015 Joanna Jonsson since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 6 years it's been in existence.

Management: The fund's management has been in place for 7.27 years.

× Style: The fund has landed in its primary style box — Large Growth — 63.64 % of the time over the past three vears.

Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2060 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

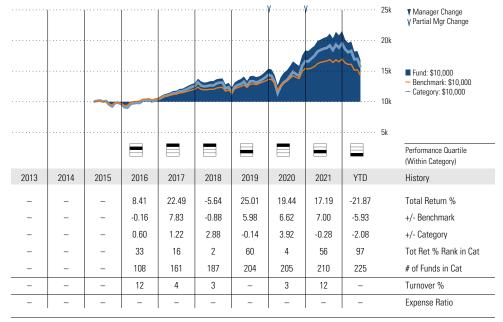
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022





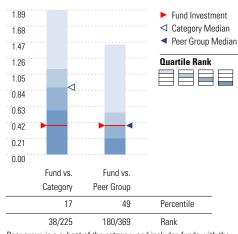
Morningstar Index

Morningstar Mod Tgt Risk 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.

Fund Bmark Cat Alpha 1.33 0.77 1.38 Beta 1 43 R-Squared 97.96 97.82 16.59 Standard Deviation 11 88 17 14 Sharpe Ratio 0.39 0.30 0.36 Tracking Error 5.12 5.69 Information Ratio 0.46 0.33 Up Capture Ratio 147.77 148.03 Down Capture Ratio 141.52 145.16

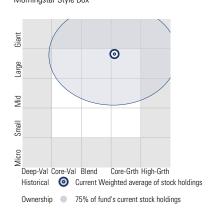
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.03	14.03	15.26
Price/Book Ratio	3.76	2.04	2.33
Avg Eff Duration	6.95	-	6.56

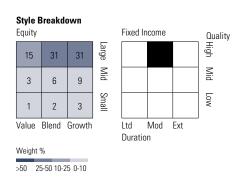
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American Funds 2060 Trgt Date Retire R6 RFUTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Fund

31.05

3.92

12.95

12.47

1.71

46.18

10.38

3.02

10.11

22.67

22.76

5.89

14.61

2.26

Bmark

39.08

5.09

10.08

16 47

7.44

38.13

6.23

4.89

10.93

16.08

22.78

6.60

12.46

3.72

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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Utilities

Asset Class Net % Cat% US Stocks 60.94 55.87 Non-US Stocks 26.12 32.28 Bonds 7.98 4.46 Cash 4.16 2.12 5.28 Other 0.79 Total 100.00 100.00

Benchmark [] Category Average Cat Fund 35.78 4.82 10.98 15.28 4.70 41.37 7.38 4.79 10.34 18.86 22.84 6.61 13.21 3.02 0% 10 15 20 25 30 35 40 45 50 5

Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds New Perspective R6	_	10.10	10.10	_	_
American Funds SMALLCAP World R6	-	9.91	20.01	_	_
\oplus American Funds Fundamental Invs R6	-	8.94	28.95	_	_
\oplus American Funds Capital World Gr&Inc R6	-	8.94	37.89	_	_
\oplus American Funds Washington Mutual R6	-	8.03	45.92	-	-
\oplus American Funds Growth Fund of Amer R6	-	7.14	53.06	_	-
American Funds AMCAP R6	-	6.97	60.03	_	_
$oldsymbol{eta}$ American Funds Invmt Co of Amer R6	-	6.94	66.97	_	_
$oldsymbol{eta}$ American Funds Global Balanced R6	-	5.99	72.95	-	-
\oplus American Funds American Balanced R6	_	5.97	78.92	-	_

Total Holdings 16

 \oplus Increase \oplus Decrease otin New to Portfolio



Morningstar Category N Target-Date 2060 N

Morningstar Index Morningstar Mod Tgt Risk TR USD Portfolio Manager(s)

American Funds 2065 Trgt Date Retire R6 REVTX

Morningstar Category

Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Total Return %

as of 06-30-2022

Benchmark

Average annual, if greater than 1 year

Cat

0.78

1.45

Fund Return %

Category

Fund

i oraono managor(o/	
Joanna Jonsson since 01-2020	
Michelle Black since 01-2020	
Samir Mathur since 01-2020	
Bradley Vogt since 01-2020	
David Hoag since 01-2020	
Wesley Phoa since 01-2020	
Shannon Ward since 01-2021	

Quantitative Screens

The Performance screen is not applicable for funds with less than three years of data.

× Management: The fund's management team has been in place for less than three years.

Style: The fund has landed in its primary style box — Large Growth — 66.67 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.38 is 45.71% lower than the Target-Date 2065+ 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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022

	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							¥	20k	▼ Manager Change γ Partial Mgr Change
									15k	 Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000
										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
_	-	-	-	-	-	-	-	17.32	-21.93	Total Return %
-	-	-	-	-	-	-	-	7.13	-5.99	+/- Benchmark
-	-	-	-	-	-	-	-	-0.29	-1.81	+/- Category
-	-	-	-	-	-	-	-	50	95	Tot Ret % Rank in Cat
-	-	-	-	-	-	-	-	136	163	# of Funds in Cat
-	-	-	-	-	-	-	-	13	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance

1.89

1.68

1.47 1.26

1.05 0.84 0.63 0.42 0.21 0.00

Growth of \$10,000



Fund Investment

Quartile Rank

Percentile

Rank

Peer Group Median

Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Alpha Beta

R-Squared	-	-	98.09
Standard Deviation	-	11.88	17.37
Sharpe Ratio	-	0.30	0.36
Tracking Error	-	-	5.84
Information Ratio	-	-	0.34
Up Capture Ratio	-	-	149.86
Down Capture Ratio	-	-	146.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.03	14.03	14.72
Price/Book Ratio	3.76	2.04	2.24
Avg Eff Duration	6.95	-	6.54

31/164 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

165/275

60

Fund vs

Peer Group

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Fund vs

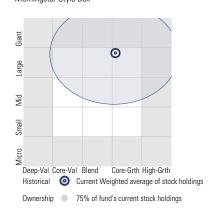
Category

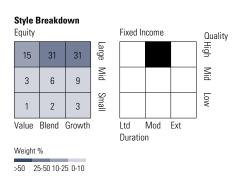
19



American Funds 2065 Trgt Date Retire R6 RFVTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Fund

31.04

3.92

12.93

12.48

1.71

46.18

10.38

3.01

10.11

22.68

22.77

5.89

14.61

2.27

Bmark

39.08

5.09

10.08

16 47

7.44

38.13

6.23

4.89

10.93

16.08

22.78

6.60

12.46

3.72

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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3

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Energy

¢

Utilities

Asset Class Net % Cat% US Stocks 60.84 53.04 Non-US Stocks 26.15 32.58 Bonds 8.04 6.86 Cash 4.18 2.42 Other 0.79 5.11 Total 100.00 100.00

Benchmark [] Category Average Cat Fund 35.59 5.01 10.77 15.50 4.31 42.05 7.38 5.09 10.54 19.04 22.35 6.85 12.57 2.93 0% 10 15 20 25 30 35 40 45 50 5

Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds New Perspective R6	_	10.00	10.00	_	_
\oplus American Funds SMALLCAP World R6	-	10.00	20.00	-	-
\oplus American Funds Fundamental Invs R6	_	9.00	29.00	_	-
\oplus American Funds Capital World Gr&Inc R6	-	9.00	38.00	_	-
\oplus American Funds Washington Mutual R6	-	8.00	46.00	-	-
\oplus American Funds Growth Fund of Amer R6	-	7.00	53.00	-	_
American Funds AMCAP R6	-	7.00	60.00	_	-
\oplus American Funds Invmt Co of Amer R6	-	7.00	67.00	_	-
\oplus American Funds Global Balanced R6	-	6.00	72.99	-	-
\oplus American Funds American Balanced R6	_	6.00	78.99	-	-

Total Holdings 16

 \oplus Increase \oplus Decrease New to Portfolio

Morningstar Category

Target-Date 2065+

Morningstar Index Morningstar Mod Tgt Risk TR USD

American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Total Return %

as of 06-30-2022

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

% Rank in Category

Fund

1.77

0.94

96 66

11.38

0.55

2 18

074

103.00

92.77

of Funds in Category

Bmark

_

11.84

0 40

Cat

-0.38

1.02

93 07

12.60

0.36

3.26

-0.11

100.35

103.04

Cat

16.05

2.58

5.14

Fund Return %

Category

Fund

15%

10

5

0

-5 -10

-15

-20

10.41

5.38

Alnha

Beta

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation

Portfolio Manager(s)

· ······
Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Jeffrey Lager since 03-2011
Paul Benjamin since 07-2014
Anne-Marie Peterson since 10-2015
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Mark Casey since 10-2019
Ritchie Tuazon since 10-2020

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity 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 23.51 years.

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

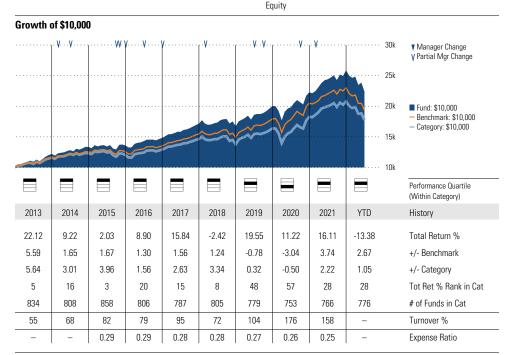
Net Expense: The fund's expense ratio of 0.25 is 75.73% lower than the Allocation--50% to 70% Equity category average.

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.

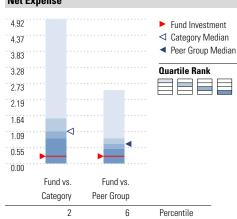
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance





Portfolio Metrics		
	Fund	Bmark
Price/Earnings Ratio	18.34	16.17
Price/Book Ratio	3.56	2.64
Avg Eff Duration	7.18	6.45

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

38/648

Rank

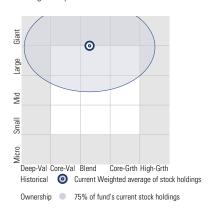
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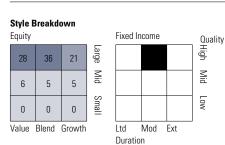
13/788



American Funds American Balanced R6 RLBGX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 10 Holdings as of 06-30-2022

0	50	,	100

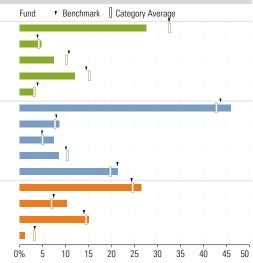
Sector Weighting as of 06-30-2022

Asset Allocation as of 06-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	27.57	32.32	32.64
æ.	Basic Materials	4.70	3.72	4.17
A	Consumer Cyclical	7.43	10.55	10.15
ц р	Financial Services	12.02	14.32	15.17
ŵ	Real Estate	3.42	3.73	3.15
₩.	Sensitive	45.98	43.51	42.79
	Communication Services	8.60	7.80	7.69
0	Energy	7.43	4.70	4.97
٥	Industrials	8.54	9.91	10.40
	Technology	21.41	21.10	19.73
-	Defensive	26.45	24.17	24.57
F	Consumer Defensive	10.24	7.24	6.93
٠	Healthcare	15.04	13.82	14.43
9	Utilities	1.17	3.11	3.21

Equity Asset Class Net % Cat% US Stocks 53.67 45.60 Non-US Stocks 9.71 10.41 27.08 Bonds 34.10 Cash 4.09 5.87 Other 5.45 4.02

100.00 100.00



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	-	6.05	6.05	_	_
⊖ Cap Grp Cent Fd Ser Ii	-	4.86	10.91	_	-
⊖ Microsoft Corp	-	4.14	15.05	-23.27	Technology
$igodoldsymbol{ imes}$ Broadcom Inc	-	2.93	17.98	-25.76	Technology
\oplus UnitedHealth Group Inc	-	2.49	20.46	2.91	Healthcare
娄 Cash And Other Assets Less Liablities	_	2.09	22.56	-	-
\oplus Philip Morris International Inc	-	1.75	24.31	6.57	Consumer Defensive
\oplus Taiwan Semiconductor Manufacturing Co Ltd ADR	-	1.37	25.68	-31.42	Technology
Comcast Corp Class A	-	1.33	27.01	-21.00	Communication Svc
\oplus The Home Depot Inc	_	1.22	28.23	-33.00	Consumer Cyclical

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Allocation--50% to 70%

Total

Morningstar US Mod Tgt Alloc NR USD

American Funds Intl Gr and Inc R6 RIGGX

Portfolio Manager(s) Steven Watson since 10-2008 Andrew Suzman since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Paul Flynn since 09-2017 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

Quantitative Screens

Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 13.75 years.

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

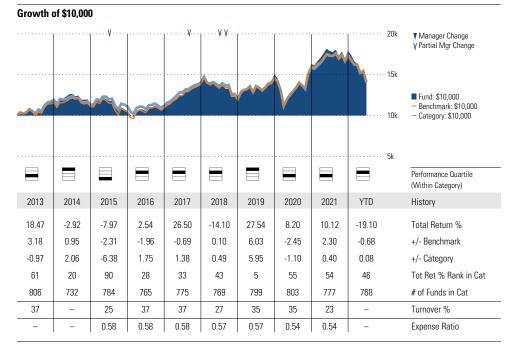
Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

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.

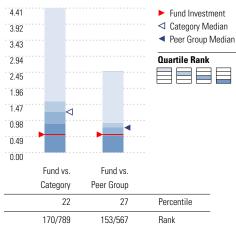
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance





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 Benchmark Ο Category -5 -10 -15 -20 Average annual, if greater than 1 year Since Inception Fund Return % 6.72 4.31 Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat n on 0.20

Total Return %

as of 06-30-2022

10%

5

Alpha	0.80	-	0.29
Beta	1.08	-	1.00
R-Squared	96.66	-	93.77
Standard Deviation	19.25	17.47	18.09
Sharpe Ratio	0.17	0.13	0.14
Tracking Error	3.81	-	4.55
Information Ratio	0.19	-	0.06
Up Capture Ratio	108.98	-	101.51
Down Capture Ratio	106.01	_	100.74

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 14 56 12 10 11.95 Price/Book Ratio 1.99 1.59 1.62 Geom Avg Mkt Cap \$B 52.87 39.31 43 47

20.84

ROE

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17.75

19.51

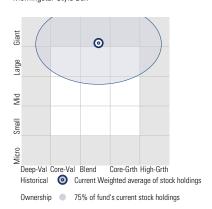
Morningstar Category

Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

American Funds Intl Gr and Inc R6 RIGGX

Style Analysis as of 06-30-2022 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2022

0	50	100

Sector Weighting as of 06-30-2022

Asset Allocation as of 06-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	38.38	41.94	39.08
. #.	Basic Materials	6.42	8.06	8.06
	Consumer Cyclical	10.15	11.08	10.50
ц.	Financial Services	19.51	20.32	18.27
ŵ	Real Estate	2.30	2.48	2.25
V ^{ar}	Sensitive	37.01	35.91	36.26
đ	Communication Services	5.59	6.94	5.65
0	Energy	4.72	6.10	5.46
¢	Industrials	11.62	11.65	14.53
	Technology	15.08	11.22	10.62
	Defensive	24.62	22.15	24.66
F	Consumer Defensive	12.58	8.81	9.51
٠	Healthcare	9.23	10.09	12.17
9	Utilities	2.81	3.25	2.98

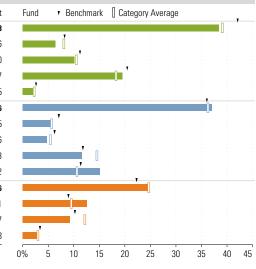
Morningstar Category

Foreign Large Blend

Morningstar Index USD

MSCI ACWI EX USA NR L

Asset Class	Net %	Cat%
US Stocks	5.13	3.05
Non-US Stocks	85.15	95.07
Bonds	0.40	0.28
Cash	9.31	1.25
Other	0.01	0.34
Total	100.00	100.00



	Greater Asia	Fund % 29.77	Cat % 35.16	Americas	Fund % 15.77	Cat % 8.86	Greater Europe	Fund % 54.47	Cat % 55.97	Market Maturity	Fund %
	Japan	5.98	17.94	North America	11.03	7.72	United Kingdom	15.36	13.89	Developed Markets	84.35
	Australasia	0.69	5.40	Central/Latin	4.74	1.14	W euro-ex UK	38.33	40.85	Emerging Markets	15.65
	Asia-4 Tigers	12.89	6.91				Emrgng Europe	0.33	0.09	Not Available	0.00
	Asia-ex 4 Tigers	10.21	4.91				Africa	0.45	1.14		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 06-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Capital Group Central Cash M	9.16	9.16	_	_
i Taiwan Semiconductor Manufacturing Co Ltd	3.53	12.70	-21.71	Technology
🕀 British American Tobacco PLC	2.85	15.55	30.75	Consumer Defensive
AstraZeneca PLC	2.70	18.25	26.13	Healthcare
ASML Holding NV	2.20	20.45	-34.97	Technology
➔ Airbus SE	1.78	22.23	-16.38	Industrials
ightarrow Tokyo Electron Ltd	1.66	23.89	-32.25	Technology
\ni Philip Morris International Inc	1.47	25.36	6.57	Consumer Defensive
€ AXA SA	1.47	26.83	-11.40	Financial Services
ightarrow Vale SA	1.46	28.29	2.97	Basic Materials

Total Holdings 251

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds New World R6 RNWGX

Portfolio Manager(s)

Carl Kawaia since 06-1999 Robert Lovelace since 06-1999 Nicholas Grace since 01-2008 Christopher Thomsen since 01-2009 Winnie Kwan since 01-2009 Tomonori Tani since 10-2013 Jonathan Knowles since 01-2016 Bradford Freer since 01-2017 Akira Shiraishi since 01-2017 Lisa Thompson since 10-2019 Kirstie Spence since 12-2019 Dawid Justus since 01-2020 Piyada Phanaphat since 01-2020

Quantitative Screens

Performance: The fund has finished in the Diversified Emerging Mkts 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 23.05 years.

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

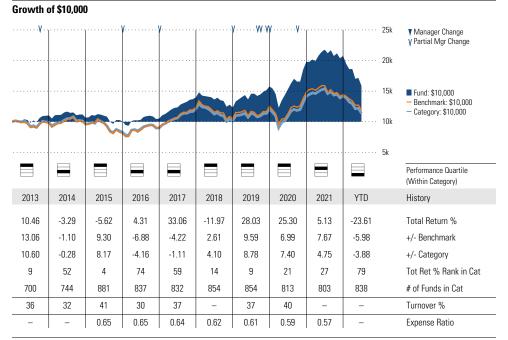
Net Expense: The fund's expense ratio of 0.57 is 51.28% lower than the Diversified Emerging Mkts category average.

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Medium Risk	03-31-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance

3.31

2.94

2.57

2.21

1.84

1.47 1.10 0.74 0.37 0.00



Fund Investment Category Median

Quartile Rank

Percentile

Peer Group Median

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.51	_	-0.25
Beta	0.95	_	1.02
R-Squared	84.62	_	88.82
Standard Deviation	18.74	18.17	19.81
Sharpe Ratio	0.21	0.09	0.07
Tracking Error	7.41	-	6.52
Information Ratio	0.31	_	-0.11
Up Capture Ratio	105.41	_	102.33
Down Capture Ratio	95.93	-	104.50

Portfolio Metrics Fund Bmark

Price/Earnings Ratio	18.69	10.92	11.51
Price/Book Ratio	3.01	1.62	1.83
Geom Avg Mkt Cap \$B	62.39	36.43	43.34
ROE	22.28	16.90	18.11

107/869 74/621 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

12

Fund vs

Peer Group

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Fund vs

Category

13



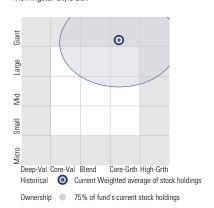
Cat

Morningstar Category Morningstar Index

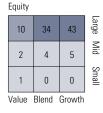
Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

Style Analysis as of 06-30-2022 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2022

0	50	100

Sector Weighting as of 06-30-2022

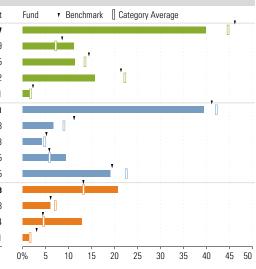
Asset Allocation as of 06-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	39.86	45.99	44.67
. #.	Basic Materials	11.13	8.43	7.19
	Consumer Cyclical	11.33	14.25	13.55
H	Financial Services	15.75	21.22	22.22
ŵ	Real Estate	1.65	2.09	1.71
V ^{ar}	Sensitive	39.44	40.97	42.11
đ	Communication Services	6.68	11.03	8.98
0	Energy	4.22	5.01	4.73
¢	Industrials	9.44	5.64	5.85
	Technology	19.10	19.29	22.55
-	Defensive	20.69	13.04	13.23
E	Consumer Defensive	6.08	5.92	7.08
٠	Healthcare	12.84	4.24	4.54
9	Utilities	1.77	2.88	1.61

Morningstar Index **Morningstar Category** MSCI EM NR USD

Diversified Emerging Mkts

Asset Class Net % Cat% US Stocks 23.87 2.77 Non-US Stocks 65.09 94.94 Bonds 2.81 0.03 Cash 7.86 2.10 Other 0.37 0.15 Total 100.00 100.00



-		Greater Asia	Fund % 37.56	Cat % 75.50	Americas	Fund % 40.60	Cat % 14.22	Greater Europe	Fund % 21.85	Cat % 10.27	Market Maturity	Fund %
		Japan	2.48	0.10	North America	29.73	2.68	United Kingdom	3.00	0.83	Developed Markets	60.74
		Australasia	0.99	0.06	Central/Latin	10.87	11.54	W euro-ex UK	16.71	1.87	Emerging Markets	39.26
		Asia-4 Tigers	7.30	27.48				Emrgng Europe	0.19	1.35	Not Available	0.00
		Asia-ex 4 Tigers	26.79	47.86				Africa	1.95	6.22		
		Not Classified	0.00	0.00								
	>75											

Top 10 Holdings as of 06-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Capital Group Central Cash Fund	7.56	7.56	_	_
⊕ Microsoft Corp	3.27	10.84	-23.27	Technology
\oplus Reliance Industries Ltd	2.46	13.29	9.61	Energy
\oplus Taiwan Semiconductor Manufacturing Co Ltd	2.24	15.53	-21.71	Technology
\oplus First Quantum Minerals Ltd	1.88	17.41	-19.31	Basic Materials
⊖ Kotak Mahindra Bank Ltd	1.82	19.24	-7.52	Financial Services
€ Kweichow Moutai Co Ltd Class A	1.42	20.66	0.71	Consumer Defensive
\ominus Alphabet Inc Class C	1.34	21.99	-24.40	Communication Svc
\oplus Vale SA ADR	1.19	23.18	9.52	Basic Materials
igodot Thermo Fisher Scientific Inc	1.17	24.36	-18.49	Healthcare

Total Holdings 568

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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American Funds Washington Mutual R6 RWMGX

Portfolio Manager(s)

Alan Berro since 07-1997 Jeffrey Lager since 07-2004 Alan Wilson since 07-2013 Diana Wagner since 06-2014 Jin Lee since 07-2014 Eric Stern since 11-2014 Irfan Furniturewala since 06-2015 Emme Kozloff since 07-2016 Mark Casey since 07-2016

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 25.01 years.

 \times *Style:* The fund has landed in its primary style box — Large Blend — 36.36 % of the time over the past three years.

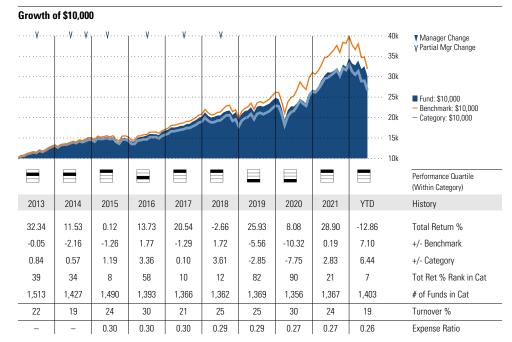
Net Expense: The fund's expense ratio of 0.26 is 67.5% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the portfolio has slightly drifted from the large-blend portion of the Morningstar style box to the large-value portion however, the underlying investment strategy remains consistent so we are not concerned with this style failure.

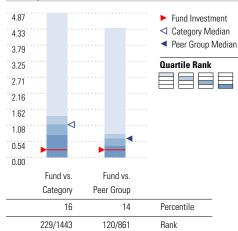
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance





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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 0.32 -1.37 0.91 0.96 Beta 93.77 **R-Squared** 94.93 Standard Deviation 17 42 18 64 18 43 Sharpe Ratio 0.60 0 60 0.50 Tracking Error 4.69 3.92 Information Ratio -0.14 -1.04 Up Capture Ratio 90.83 93.13 Down Capture Ratio 89.69 98.50 **Portfolio Metrics**

	Tunu	Dillaik	Gal
Price/Earnings Ratio	18.21	18.44	18.70
Price/Book Ratio	3.30	3.53	4.24
Geom Avg Mkt Cap \$B	146.24	172.47	216.36
ROE	28.96	32.85	36.39

Eund

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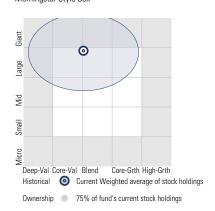
Cat

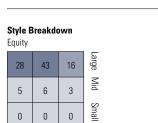
Morningstar Category

Morningstar Index S&P 500 TR USD

American Funds Washington Mutual R6 RWMGX

Style Analysis as of 06-30-2022 Morningstar Style Box™





0

Weight %

0 0

>50 25-50 10-25 0-10

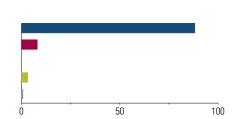
Value Blend Growth

Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Broadcom Inc	5.97	5.97	-25.76	Technology
∋ Microsoft Corp	5.74	11.71	-23.27	Technology
\ni UnitedHealth Group Inc	4.00	15.71	2.91	Healthcare
$oldsymbol{eta}$ Comcast Corp Class A	3.34	19.05	-21.00	Communication Svc
\oplus Capital Group Central Cash Fund	3.14	22.19	-	_
➔ Pfizer Inc	2.27	24.46	-9.86	Healthcare
\oplus Marsh & McLennan Companies Inc	2.17	26.64	-10.07	Financial Services
€ CME Group Inc Class A	2.10	28.74	-9.52	Financial Services
CVS Health Corp	2.05	30.79	-9.11	Healthcare
∋ Johnson & Johnson	1.70	32.50	5.04	Healthcare
$ onumber {f heta}$ The Home Depot Inc	1.65	34.14	-33.00	Consumer Cyclical
Đ Intel Corp	1.52	35.67	-25.94	Technology
∋ BlackRock Inc	1.41	37.08	-32.41	Financial Services
$oldsymbol{eta}$ Lockheed Martin Corp	1.38	38.46	22.55	Industrials
Chubb Ltd	1.26	39.72	2.53	Financial Services

Total Holdings 187

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Fund

28.45

3.30

5.35

17.72

2.08

42.75

7.29

6.22

10.60

18.64

28.80

6.30

19.53

2.97

Bmark

28.47

2.28

10.31

12.96

2.92

45.78

8.87

4.35

8.31

24.25

25.74

7.41

15.23

3.10

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

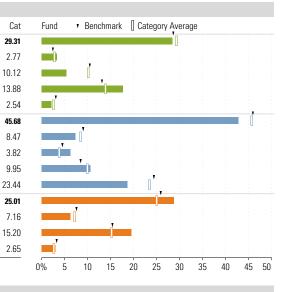
Technology

Defensive

Healthcare

Consumer Defensive

100.00
1.10
0.58
0.54
2.84
94.94
Cat%





Morningstar Category 📕 Large Blend

S&P 500 TR USD

Morningstar Index

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 5 of the 10 years it's been in existence.

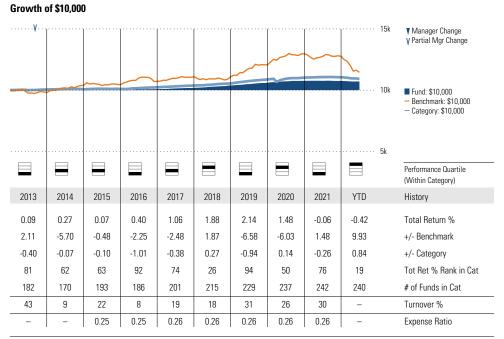
Management: The fund's management has been in place for 24.99 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 44.68% 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.

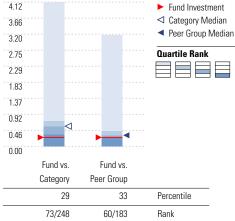


Morningstar Category

Ultrashort Bond

Trailing Performance





1.54	6.78	Benchmark Return %		
0.93	-	Category Average %		
70	-	% R	ank in Categ	Jory
97	-	# of	Funds in Ca	tegory
3-Year Risk	Metrics			
		Fund	Bmark	Cat
Alpha		0.73	-	0.61
Beta		0.07	-	0.15
R-Squared		34.30	-	18.16
Standard Deviation		0.55	4.56	1.87
Sharpe Ratio		0.19	-0.31	-0.06
Tracking Error		4.26	-	4.39
Information Rat	io	0.38	-	0.32
Up Capture Ratio		14.01	-	25.90
Down Capture Ratio		1.35	-	14.87

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.36	4.43	0.84
Avg Eff Maturity	2.55	-	2.01

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

Bloomberg US Agg Bond TR USD

Federated Hermes Govt Ultrashort IS FGUSX

Style Analysis as of 06-30-2022





Ullei		
Other	0.00	4.25
Cash	38.13	15.18
Bonds	61.87	80.56
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Sector Weighting as of 06-30-2022

Asset Allocation as of 06-30-2022

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	25.22
AA	0.00	74.59	6.37
A	0.00	10.82	20.89
BBB	0.00	8.32	27.37
BB	0.00	0.28	3.05
В	0.00	0.00	3.23
Below B	0.00	0.00	0.50
Not Rated	0.00	2.46	13.37

	Fund	Bmark	Cat	Fund • Benchmark] Category Average
Government	14.35	-	17.03	
Treasury	5.34	-	9.81	
Inflation – Protected	0.00	-	0.03	Ú l
Agency/Quasi Agency	9.01	-	1.26	
Other Government Related	0.00	-	5.93	
Corporate	0.00	-	38.81	
Corporate Bond	0.00	-	34.21	
Bank Loan	0.00	-	0.49	
Convertible	0.00	-	4.11	
Preferred	0.00	-	0.00	Ú l
Securitized	47.52	-	25.58	
Agency MBS Pass-Through	1.68	-	2.98	
Agency MBS ARM	0.14	-	0.77	
Agency MBS CMO	45.70	-	4.15	
Non-Agency Residential MBS	0.00	-	0.16	
Commercial MBS	0.00	-	1.64	
Asset-Backed	0.00	_	15.88	
Covered Bond	0.00	-	0.00	
Municipal	0.00	-	1.10	
Cash & Equivalents	38.13	_	17.01	
Other	0.00	-	0.35	0
				0% 5 10 15 20 25 30 35 40 45 50

Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① Novasc Repo 1 Repo	04-2022	23.03	23.03	_
🕀 Bofam Repo 1 Repo	04-2022	12.06	35.09	-
€ Government National Mortgage Association 0.74857%	07-2050	6.50	41.59	-
Federal Home Loan Banks 0.4%	06-2024	4.40	45.99	-
⊖ Federal National Mortgage Association 0.95657%	08-2059	2.45	48.44	-
	09-2049	2.08	50.52	_
igodoldoldoldoldoldoldoldoldoldoldoldoldol	06-2050	2.04	52.55	-
igodot Federal Home Loan Mortgage Corporation 0.90657%	01-2050	1.76	54.31	-
⊖ Government National Mortgage Association 2.26188%	03-2067	1.70	56.02	-
⊖ Government National Mortgage Association 0.82%	02-2065	1.68	57.70	-

Total Holdings 222

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond Morningstar Index Bloomberg US Agg Bond TR USD

Fidelity® Contrafund® FCNTX

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

Q Performance: The fund has finished in the 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 31.81 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 0.81 is 15.63% lower than the Large Growth category average.

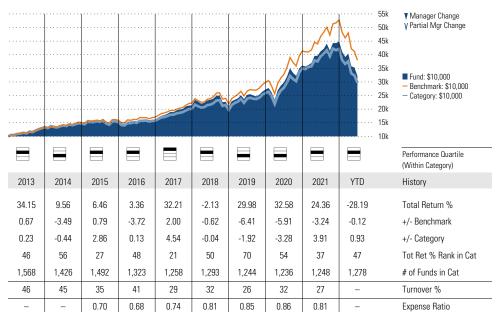
Morningstar Investment Management LLC Analysis

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.

ESG Metrics

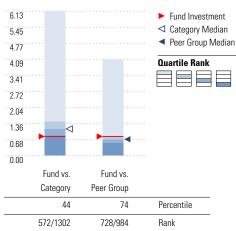
Metric	Rating	Updated
Sustainability Rating	2	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	1-Low	02-15-2022











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

15% as of 06-30-2022 10 Fund 5 Benchmark 0 Category -5 -10 -15 -20 -25 -30 Average annual, if greater than 1 year Since Inception Fund Return % 12.32 11.52 Benchmark Return % Category Average % _ % Rank in Category # of Funds in Category

Total Return %

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-3.22	-	-3.87
Beta	0.95	-	0.98
R-Squared	97.95	_	92.23
Standard Deviation	20.15	21.09	21.51
Sharpe Ratio	0.47	0.64	0.44
Tracking Error	3.11	-	6.03
Information Ratio	-1.34	-	-0.87
Up Capture Ratio	86.78	-	86.89
Down Capture Ratio	96.58	-	98.97

Portfolio Metrics Fund Bmark Cat Drice /Corninge Datie 22.00 17 71 24.00

Price/Earnings hallo	17.71	24.98	23.80
Price/Book Ratio	3.79	8.79	6.54
Geom Avg Mkt Cap \$B	289.10	250.47	284.82
ROE	32.22	42.14	37.75

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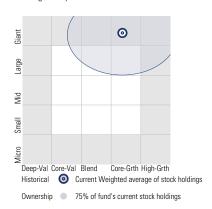
Morningstar Category Morningstar Index

Large Growth

Russell 1000 Growth TR USD

Fidelity® Contrafund® FCNTX

Style Analysis as of 06-30-2022 Morningstar Style Box™





Top 15 Holdings as of 06-30-2022

>50 25-50 10-25 0-10

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Berkshire Hathaway Inc Class A	8.34	8.34	-9.26	Financial Services
Meta Platforms Inc Class A	7.51	15.85	-52.06	Communication Svc
\ni Amazon.com Inc	6.80	22.65	-36.29	Consumer Cyclical
∋ Microsoft Corp	6.56	29.21	-23.27	Technology
UnitedHealth Group Inc	4.87	34.07	2.91	Healthcare
∋ Apple Inc	4.16	38.23	-22.75	Technology
\ni Alphabet Inc Class A	3.31	41.54	-24.78	Communication Svc
∋ Alphabet Inc Class C	2.99	44.54	-24.40	Communication Svc
∋ Fidelity Revere Str Tr	2.75	47.29	-	-
⊖ NVIDIA Corp	2.42	49.71	-48.43	Technology
\oplus Eli Lilly and Co	1.89	51.59	18.09	Healthcare
$oldsymbol{eta}$ Regeneron Pharmaceuticals Inc	1.48	53.08	-6.40	Healthcare
∋ Amphenol Corp Class A	1.41	54.48	-25.93	Technology
ightarrow Salesforce Inc	1.37	55.85	-35.06	Technology
\ominus Visa Inc Class A	1.36	57.21	-8.80	Financial Services

Total Holdings 340

 \oplus Increase \oplus Decrease 🕸 New to Portfolio

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Consumer Defensive

Defensive

Healthcare

€ Cyclical

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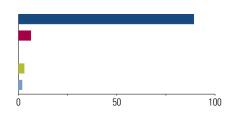
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Energy

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F

Utilities



Bmark

24.62

1.22

15.13

6 4 8

1.79

56.65

8.15

1.47

7.43

39.60

18.72

6.43

12.23

0.06

Fund

33.27

3.51

11.52

17.90

0.34

48.03

15.93

4.37

3.64

24.09

18.69

3.38

15.04

0.27

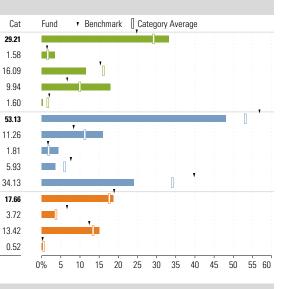
Asset Class	Net %	Cat%
US Stocks	89.17	93.74
Non-US Stocks	6.24	4.05
Bonds	0.00	-0.01
Cash	2.84	1.71
Other	1.76	0.51
Total	100.00	100.00

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth



JPMorgan US Equity R6 JUEMX

Portfolio Manager(s)

Scott Davis since 08-2014 David Small since 07-2016 Shilpee Raina since 11-2021

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 7.87 years.

× Style: The fund has landed in its primary style box — Large Blend — 51.52 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.44 is 45% lower than the Large Blend category average.

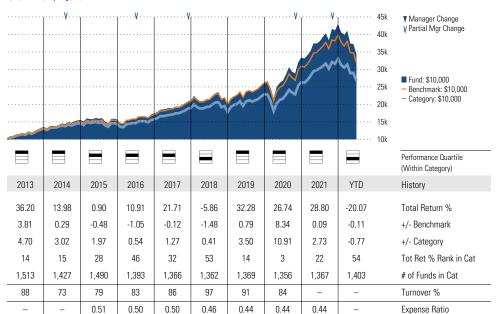
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.

ESG Metrics

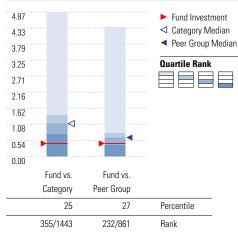
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	2-Basic	03-11-2022





Trailing Performance





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 5 Benchmark 0 Category -5 -10 -15 -20 -25 Average annual, if greater than 1 year . .

Total Return %

as of 06-30-2022

15%

10

Fund Return %
Benchmark Return %
Category Average %
% Rank in Category
of Funds in Category

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.30	-	-1.37
Beta	1.01	-	0.96
R-Squared	98.38	-	94.93
Standard Deviation	19.02	18.64	18.43
Sharpe Ratio	0.72	0.60	0.50
Tracking Error	2.43	-	3.92
Information Ratio	1.09	-	-1.04
Up Capture Ratio	103.03	-	93.13
Down Capture Ratio	93.20	-	98.50

Portfolio Metrics Fund Bmark D ... ~ ~ ~ 40.44

Price/Earnings Ratio	22.98	18.44	18.70
Price/Book Ratio	4.43	3.53	4.24
Geom Avg Mkt Cap \$B	182.19	172.47	216.36
ROE	33.12	32.85	36.39

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Cat

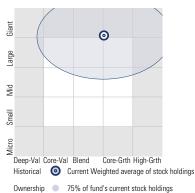
40 70

Morningstar Index **Morningstar Category** Large Blend

S&P 500 TR USD

JPMorgan US Equity R6 JUEMX

Style Analysis as of 06-30-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Microsoft Corp	7.67	7.67	-23.27	Technology
Alphabet Inc Class A	6.25	13.92	-24.78	Communication Svc
€ Apple Inc	5.07	18.99	-22.75	Technology
Amazon.com Inc	3.93	22.92	-36.29	Consumer Cyclical
e Prologis Inc	3.42	26.34	-29.18	Real Estate
🕀 Eaton Corp PLC	3.41	29.76	-26.16	Industrials
AbbVie Inc	3.35	33.11	15.47	Healthcare
• NXP Semiconductors NV	3.26	36.37	-34.27	Technology
€ NextEra Energy Inc	2.99	39.37	-16.12	Utilities
→ Mastercard Inc Class A	2.99	42.36	-11.93	Financial Services
Bristol-Myers Squibb Co	2.60	44.96	26.09	Healthcare
€ McDonald's Corp	2.52	47.47	-6.88	Consumer Cyclical
∋ Deere & Co	2.31	49.78	-12.03	Industrials
Norfolk Southern Corp	2.24	52.02	-22.82	Industrials
Regeneron Pharmaceuticals Inc	1.99	54.01	-6.40	Healthcare

Total Holdings 51

🕀 Increase 👄 Decrease 🕸 New to Portfolio



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Energy

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Utilities

Asset Allocation as of 06-30-2022

Cyclical	34.54	28.47	29.31	
Basic Materials	3.12	2.28	2.77	
Consumer Cyclical	13.80	10.31	10.12	
Financial Services	14.14	12.96	13.88	
Real Estate	3.48	2.92	2.54	
Sensitive	44.12	45.78	45.68	_
Communication Services	7.59	8.87	8.47	
Energy	2.72	4.35	3.82	
Industrials	11.21	8.31	9.95)
Technology	22.60	24.25	23.44	
Defensive	21.33	25.74	25.01	
Consumer Defensive	2.77	7.41	7.16	
Healthcare	14.17	15.23	15.20	
Utilities	4.39	3.10	2.65	

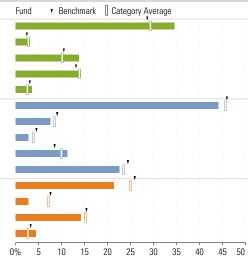
Asset Class Net % Cat% US Stocks 94.57 94.94 Non-US Stocks 3.58 2.84 Bonds 0.00 0.54 Cash 1.86 0.58 Other 0.00 1.10 Total 100.00 100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend





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Metropolitan West Total Return Bd I MWTIX

Portfolio Manager(s)

Laird Landmann since 03-1997 Stephen Kane since 03-1997 Bryan Whalen since 12-2004

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 25.27 years.

Style Consistency is not calculated for Fixed Income funds.

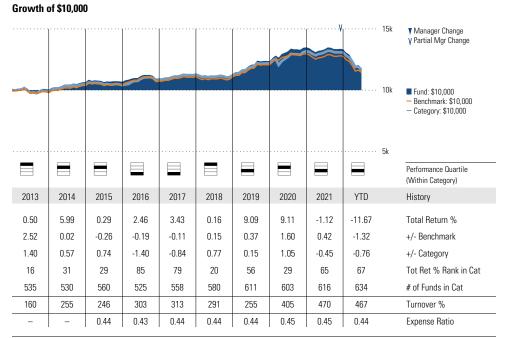
Net Expense: The fund's expense ratio of 0.45 is
 39.19% lower than the Intermediate Core-Plus Bond category average.

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.

ESG Metrics

Metric Rating
Sustainability Rating 3



Trailing Performance

Updated

05-31-2022



Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.48	4.43	6.08
Avg Eff Maturity	8.98	-	8.93

139/663 264/576 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

46

Percentile

Peer Group

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Category 21



Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Metropolitan West Total Return Bd I MWTIX

Style Analysis as of 06-30-2022





Duration

·				
-50	0	50	100	150

Sector Weighting as of 06-30-2022

Asset Allocation as of 06-30-2022

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Other	2.07	1.76
Cash	-11.06	-1.06
Bonds	108.87	99.27
Non-US Stocks	0.00	0.00
US Stocks	0.11	0.03
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.88	3.53	48.44
AA	5.27	74.59	5.50
А	13.02	10.82	11.96
BBB	15.45	8.32	20.55
BB	2.87	0.28	6.44
В	1.16	0.00	1.87
Below B	3.54	0.00	1.76
Not Rated	-0.19	2.46	3.49

	Fund	Bmark	Cat	Fund	۲	Bench	mark	Cateo	gory Ave	erage			
Government	29.71	-	23.11										
Treasury	23.80	-	16.11)						
Inflation – Protected	0.14	-	0.20	0									
Agency/Quasi Agency	5.61	-	0.66	0									
Other Government Related	0.16	-	6.14	I	0								
Corporate	25.42	-	28.31										
Corporate Bond	22.09	-	26.24		-								
Bank Loan	1.54	-	0.61	0									
Convertible	1.79	-	1.32										
Preferred	0.00	-	0.14	[
Securitized	40.84	-	36.22]		
Agency MBS Pass-Through	28.00	-	17.87				-	0					
Agency MBS ARM	0.00	-	0.03										
Agency MBS CMO	0.86	-	1.12										
Non-Agency Residential MBS	4.46	-	0.56	0									
Commercial MBS	1.74	-	6.22		0								
Asset-Backed	5.78	-	10.40			0							
Covered Bond	0.00	-	0.02	0									
Municipal	0.59	-	0.95										
Cash & Equivalents	2.95	-	5.72		[
Other	0.51	-	5.52		[
				0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
娄 Cash & Cash Equivalents	-	14.49	14.49	_
\oplus Federal National Mortgage Association 2.5%	05-2052	8.12	22.61	-
⊕ United States Treasury Notes 2.625%	04-2024	4.64	27.25	-
\oplus United States Treasury Notes 2.5%	03-2027	4.27	31.51	-
United States Treasury Notes 2.875%	04-2027	3.79	35.30	-
Federal National Mortgage Association 3%	05-2052	3.46	38.77	_
\oplus Federal National Mortgage Association 2%	06-2052	3.38	42.14	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	02-2027	3.26	45.40	-
\oplus Federal National Mortgage Association 2%	05-2052	2.64	48.04	-
⊖ United States Treasury Bonds 2%	11-2041	2.43	50.47	-

Total Holdings 1862

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PIMCO Income I2 PONPX

Portfolio Manager(s)

Daniel Ivascyn since 03-2007 Alfred Murata since 03-2013 Joshua Anderson since 07-2018

Quantitative Screens

Performance: The fund has finished in the Multisector Bond category's top three quartiles in 9 of the 10 years it's been in existence.

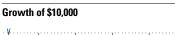
Management: The fund's management has been in place for 15.26 years.

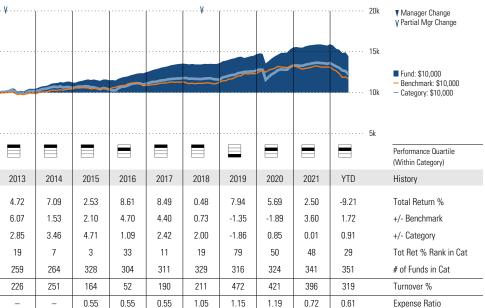
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.72 is 28% lower than the Multisector 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

Multisector Bond







R-Squared	30.53	-	42.50
Standard Deviation	6.55	4.69	8.32
Sharpe Ratio	-0.02	-0.30	-0.05
Tracking Error	5.27	-	6.53
Information Ratio	0.22	-	0.15
Up Capture Ratio	92.04	-	112.99
Down Capture Ratio	75.58	-	101.84
Portfolio Metrics			
	Fund	Bmark	Cat

Avg Eff Duration 2.53 4 55 3.96 Avg Eff Maturity 3.68 7.69 6.98

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

Bloomberg US Universal TR USD

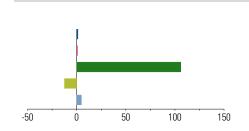
PIMCO Income I2 PONPX

Style Analysis as of 06-30-2022 Style Breakdown



Ltd Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	34.35	67.64	22.50
AA	7.93	3.23	4.19
А	4.17	10.03	8.81
BBB	19.57	10.89	21.16
BB	19.47	3.19	16.59
В	4.50	3.64	15.03
Below B	10.02	1.38	6.11
Not Rated	0.00	0.00	5.61



Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Asset Class	Net %	Cat%
US Stocks	1.19	1.93
Non-US Stocks	0.55	0.17
Bonds	105.89	88.82
Cash	-12.39	6.86
Other	4.75	2.22
Total	100.00	100.00

Morningstar Index

Bloomberg US Universal TR USD

Morningstar Category

Multisector Bond

Benchmark [] Category Average Fund Bmark Cat Fund Government 25.97 18.86 3.74 8.41 Π Treasurv _ Inflation - Protected 1.79 0.43 0.25 Agency/Quasi Agency 1.08 i II Other Government Related 20.19 8.94 8.20 Corporate 39.01 _ Corporate Bond 5.57 32.61 Π Bank Loan 1.11 _ 3.28 Convertible 1.25 2.60 Preferred 0.27 0.52 1 _ Securitized 18.13 25.57 _ Agency MBS Pass-Through 6.20 7.18 Agency MBS ARM 0.00 0.00 _ Agency MBS CMO 0.78 0.82 Non-Agency Residential MBS 3.56 1.60 Commercial MBS 0.21 5.02 I. Asset-Backed 7 38 10.93 _ Covered Bond 0.00 0.02 iſ Municipal 0.05 _ 0.41 **Cash & Equivalents** 25.01 12.35 _ Other 20.35 _ 3.55 0% 5 10 15 20 25 30 35 40

Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
娄 Cash Offset	-	21.20	21.20	_
⊖ IRO USD 1Y P 1.27000 L 11/02/22 GLM	11-2022	11.46	32.66	-
娄 Offset: Unsettled Trades	-	10.30	42.96	-
\odot 10 Year Treasury Note Future June 22	06-2022	8.95	51.91	-
⊖ IRS USD 0.70000 12/14/21-3Y LCH Pay	12-2024	7.70	59.61	-
⊕ CDX HY37 5Y ICE	12-2026	7.70	67.31	_
	12-2024	7.69	74.99	-
	12-2024	7.32	82.32	-
	12-2024	7.31	89.63	-
$igodoldsymbol{ imes}$ BRITISH POUND STERLING Sold	05-2022	7.30	96.93	-

Total Holdings 8127

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PIMCO Real Return I2 PRLPX

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

Quantitative Screens

Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 3.47 years.

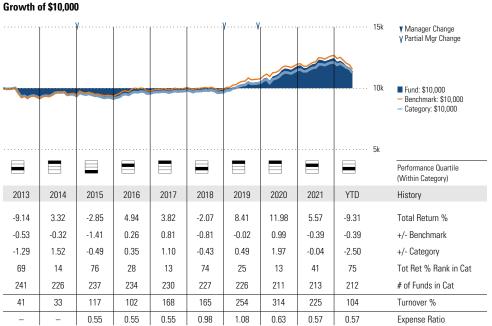
Style Consistency is not calculated for Fixed Income funds.

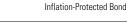
Net Expense: The fund's expense ratio of 0.57 is 1.72% lower than the Inflation-Protected Bond category average.

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.

ESG Metrics		
Metric	Rating	Updated
Sustainability Rating	3	04-30-2022





Morningstar Category

Morningstar Index Bloomberg US Treasury US TIPS TR

USD



same management style (active vs. passive) and similar share class characteristics.

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PIMCO Real Return I2 PRLPX

Style Analysis as of 06-30-2022





-50 0 50 100 150

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Asset Class Net % Cat% US Stocks 0.00 0.11 Non-US Stocks 0.00 0.00 Bonds 104.88 94.74 Cash -7.13 4.31 Other 2.24 0.83 Total 100.00 100.00

Morningstar Category

Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Credit Rating Breakdown Fund Bmark Cat 87.52 AAA 90.04 0.00 AA 5.06 99.60 8.49 0.86 0.00 А 0.26 BBB 0.00 0.89 1.69 BB 0.67 0.00 0.23 В 0.43 0.00 0.05 Below B 1.25 0.00 0.10 Not Rated 0.00 0.40 2.46

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	64.33	-	86.62			
Treasury	0.32	-	0.41			
Inflation – Protected	47.50	-	81.67			
Agency/Quasi Agency	0.00	-	0.03			
Other Government Related	16.51	-	4.51			
Corporate	0.53	-	2.90			
Corporate Bond	0.27	-	2.60	i []		
Bank Loan	0.00	-	0.20	0		
Convertible	0.07	-	0.10	0		
Preferred	0.19	-	0.00	Ì		
Securitized	6.90	-	4.98			
Agency MBS Pass-Through	1.39	-	0.60	0		
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.08	-	0.68	0		
Non-Agency Residential MBS	0.51	-	0.25			
Commercial MBS	0.02	-	0.69	[]		
Asset-Backed	3.06	-	2.54			
Covered Bond	1.84	-	0.22			
Municipal	0.00	_	0.02			
Cash & Equivalents	16.05	-	4.53			
Other	11.90	-	0.92	0		

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 8590

Top 10 Holdings as of 06-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector 袋 Cash Offset 20.82 20.82 _ _ ⊖ Euro Schatz Future June 22 06-2022 14.36 35.18 _ ⊖ U S TIPS REV REPO 49.07 04-2022 13.89 _ ⊖ U S TIPS REV REPO 04-2022 13.89 62.96 _ ⊖ 10 Year Treasury Note Future June 22 06-2022 11.26 74.22 _ 袋 Offset: Unsettled Trades 10.61 84.83 _ ③ 3 Month Euribor Future Mar 23 03-2023 10.09 94.92 _ 07-2031 9.93 ⊕ United States Treasury Notes 0.125% 104.86 _ ⊖ EUROPEAN MONETARY UNION EURO Sold 05-2022 7.74 112.60 _ ⊖ EUROPEAN MONETARY UNION EURO Purchased 05-2022 7.74 120.34 _

Total Holdings 1015

⊕ Increase ⊖ Decrease ☆ New to Portfolio

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Vanguard Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

Christine Franquin since 02-2013 Michael Perre since 11-2017

Quantitative Screens

Performance: The fund has finished in the Foreign 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 9.36 years.

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

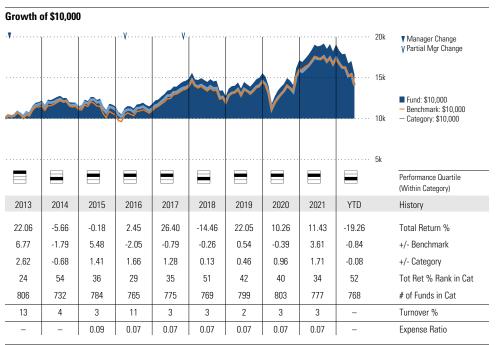
Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

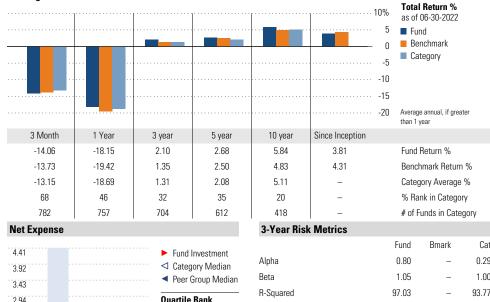
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

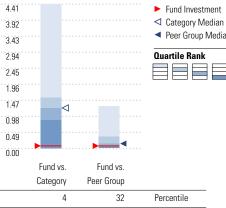
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance





31/789 71/224 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

5.11	-	Category Average %				
20	-	% Rank in Category				
418	-	# of F	unds in Cate	egory		
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		0.80	-	0.29		
Beta	Beta 1.05 -					
R-Squared		97.03	-	93.77		
Standard Deviati	on	18.67	17.47	18.09		
Sharpe Ratio		0.17	0.13	0.14		
Tracking Error		3.35	-	4.55		
Information Ratio	0.22	-	0.06			
Up Capture Ratio	ıre Ratio 107.01 – 101			101.51		
Down Capture R	atio	103.93	-	100.74		
Portfolio Me	trics					
		Fund	Bmark	Cat		
Price/Earnings R	atio	13.50	12.10	11.95		
Price/Book Ratio		1.59	1.59	1.62		

27 97

17.68

Geom Avg Mkt Cap \$B

ROE

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39.31

17.75

43 47

19.51

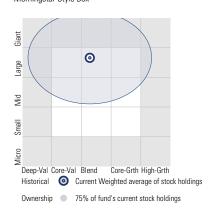
Morningstar Category Foreign Large Blend

MSCI ACWI Ex USA NR USD

Morningstar Index

Vanguard Developed Markets Index Admiral VTMGX

Style Analysis as of 06-30-2022 Morningstar Style Box™





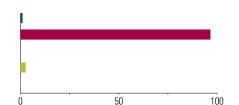


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2022



Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Asset Class Net % Cat% US Stocks 0.93 3.05 Non-US Stocks 96.49 95.07 Bonds 0.00 0.28 Cash 2.46 1.25 Other 0.12 0.34 Total 100.00 100.00

Cat Benchmark [] Category Average Fund 08 06 f. 50 27 25 i di la cia 26 35 46 53 62 66 51 17 98 10 15 20 25 30 35 40 45 0%

	Greater Asia	Fund % 36.00	Cat % 35.16	Americas	Fund % 11.43	Cat % 8.86	Greater Europe	Fund % 52.58	Cat % 55.97	Market Maturity	Fund %
	Japan	19.77	17.94	North America	11.32	7.72	United Kingdom	12.54	13.89	Developed Markets	99.29
	Australasia	7.58	5.40	Central/Latin	0.11	1.14	W euro-ex UK	39.05	40.85	Emerging Markets	0.71
	Asia-4 Tigers	8.34	6.91				Emrgng Europe	0.27	0.09	Not Available	0.00
	Asia-ex 4 Tigers	0.31	4.91				Africa	0.72	1.14		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 06-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Nestle SA	1.68	1.68	-11.13	Consumer Defensive
∋ Slcmt1142	1.42	3.10	_	-
$oldsymbol{eta}$ Roche Holding AG	1.20	4.30	-15.13	Healthcare
m lacksquare Samsung Electronics Co Ltd	1.18	5.48	_	Technology
$oldsymbol{eta}$ ASML Holding NV	1.03	6.50	-36.06	Technology
🖻 Toyota Motor Corp	0.98	7.49	-6.45	Consumer Cyclical
🕑 AstraZeneca PLC	0.98	8.46	24.99	Healthcare
🖻 Shell PLC	0.97	9.43	31.10	Energy
Đ Novartis AG	0.88	10.31	-0.52	Healthcare
Đ Novo Nordisk A/S Class B	0.86	11.17	6.54	Healthcare

Total Holdings 4156

 \oplus Increase \oplus Decrease R New to Portfolio

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Morningstar Category

Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

		Fund	Bmark	Ca
Դ	Cyclical	41.12	41.94	39.0
ŵ.	Basic Materials	8.79	8.06	8.0
A	Consumer Cyclical	10.01	11.08	10.5
ц <u>е</u>	Financial Services	18.29	20.32	18.2
ħ	Real Estate	4.03	2.48	2.2
w.	Sensitive	35.90	35.91	36.2
	Communication Services	5.12	6.94	5.6
0	Energy	5.42	6.10	5.4
¢	Industrials	15.37	11.65	14.5
	Technology	9.99	11.22	10.6
-	Defensive	22.98	22.15	24.6
F	Consumer Defensive	8.65	8.81	9.5
٠	Healthcare	11.08	10.09	12.1
P	Utilities	3.25	3.25	2.9

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 24.13 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.68% 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.

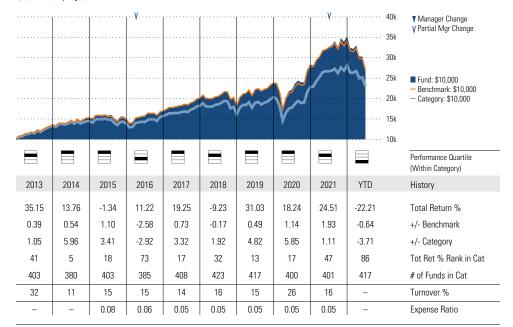
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2022
Carbon Risk Score	Medium Risk	03-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Russell Mid Cap TR USD



Trailing Performance

4.73

4.05

3.38

2.70

2.03

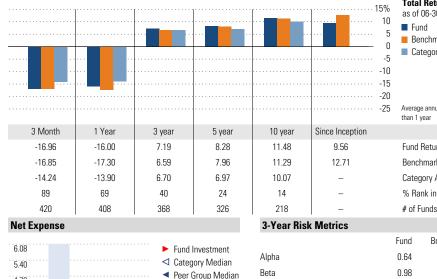
1.35

0.68

Fund vs

Category

4



Quartile Rank

Percentile

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Portfolio Metric

Price/Earnings Ratio

Geom Avg Mkt Cap \$B

Price/Book Ratio

ROE

Standard Deviation

Total Return %
as of 06-30-2022

than 1	e annual, if grea /ear	iter
Fund		
Eund		
runa	Return %	
Bench	nmark Returr	1 %
Categ	ory Average	%
% Ra	nk in Catego	ry
# of F	unds in Cate	gory
Fund	Bmark	Cat
0.64	-	0.35
0.98	-	0.97
99.55	-	93.64
21.25	21.66	21.71
0.41	0.38	0.38
1.50	-	5.49
0.40	-	-0.07
99.21	_	97.09
96.78	_	96.35
		00.00
		00.00
		55.55
	Categ % Ra # of F Fund 0.64 0.98 99.55 21.25 0.41 1.50 0.40 99.21	0.64 - 0.98 - 99.55 - 21.25 21.66 0.41 0.38 1.50 - 0.40 - 99.21 -

17.42

2.72

21 17

19.38

14/420	45/168	Rank	
Peer group is a subse	t of the category and	includes funds	with the
same management st	yle (active vs. passiv	e) and similar s	hare class
characteristics.			

27

Fund vs

Peer Group

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15.70

2.55

16 08

19.50

13.00

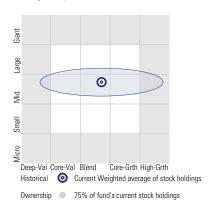
2.30

935

20.14

Vanguard Mid Cap Index Admiral VIMAX

Style Analysis as of 06-30-2022 Morningstar Style Box™







Weight %

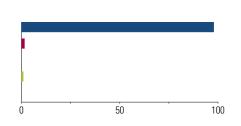
>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Centene Corp	0.86	0.86	2.68	Healthcare
€ Synopsys Inc	0.81	1.67	-17.58	Technology
$oldsymbol{eta}$ Cadence Design Systems Inc	0.72	2.39	-19.49	Technology
€ IQVIA Holdings Inc	0.72	3.11	-23.09	Healthcare
€ Realty Income Corp	0.72	3.83	-2.58	Real Estate
\oplus Corteva Inc	0.68	4.51	15.10	Basic Materials
$oldsymbol{\oplus}$ Amphenol Corp Class A	0.67	5.18	-25.93	Technology
\oplus Welltower OP LLC	0.65	5.83	-2.57	Real Estate
earrow Digital Realty Trust Inc	0.64	6.48	-25.22	Real Estate
€ Devon Energy Corp	0.63	7.11	30.26	Energy
\oplus Motorola Solutions Inc	0.61	7.72	-22.27	Technology
SBA Communications Corp	0.60	8.33	-17.36	Real Estate
$oldsymbol{eta}$ Arthur J. Gallagher & Co	0.60	8.92	-3.31	Financial Services
$oldsymbol{eta}$ Consolidated Edison Inc	0.59	9.51	13.31	Utilities
ightarrow Dollar Tree Inc	0.58	10.09	10.91	Consumer Defensive

Total Holdings 380

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Bmark

39.09

4.86

11.89

13 27

9.07

40.16

4.34

4.87

14.36

16.59

20.76

4.16

10.67

5.93

Fund

36.33

4.82

9.52

11.67

10.32

40.05

4.49

5.45

11.72

18.39

23.63

4.45

12.30

6.88

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

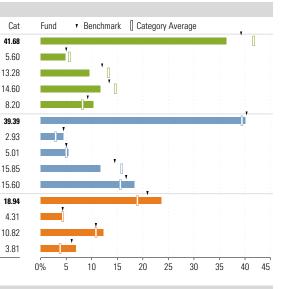
Technology

Defensive

Healthcare

Consumer Defensive

Asset Class Net % **US Stocks** 97.75 Non-US Stocks 1.46 Bonds 0.00 Cash 0.79 0.00 Other Total 100.00 100.00





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M RNINGSTAR

Morningstar Category

Mid-Cap Blend

Morningstar Index

Cat%

95.90

1.87

-0.07

1.87

0.42

Russell Mid Cap TR USD

Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Small Value 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 6.18 years.

Style: The fund has landed in its primary style box — Small Value — 91.43 % of the time over the past three years.

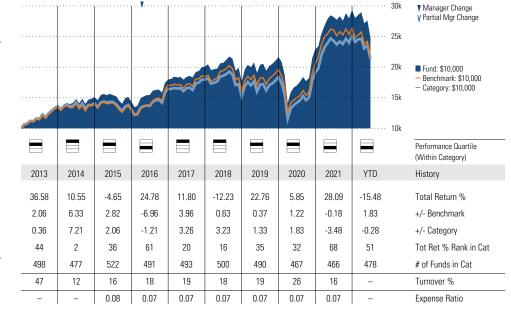
Net Expense: The fund's expense ratio of 0.07 is 93.91% lower than the Small Value category average.

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.

ESG Metrics

Rating	Updated
4	05-31-2022
Medium Risk	03-31-2022
1-Low	02-15-2022
	4 Medium Risk



Trailing Performance



Alpha

Beta

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Portfolio Metrics

Price/Earnings Ratio

Geom Avg Mkt Cap \$B

Price/Book Ratio

ROE

Standard Deviation

3.61 Fund Investment Category Median 3.2 Peer Group Median 2.81 2.41 Quartile Rank 2.01 1.60 1.20 0.80 0.40 Fund vs Fund vs Peer Group Category 2 17 Percentile 8/486 7/44 Rank

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

as of 06-30-2022 Fund Benchmark Category Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 0.78 1.18 0.95 1 00 97.67 94.61 24 54 25 46 26.04 0.37 0.34 0.38

3.94

0.15

95.50

93.13

Fund

10 29

1.63

4 75

17.62

6.34

0.15

100.19

97.21

Cat

10 58

1.41

3 51

14.54

Total Return %

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Bmark

9.61

1.19

1 72

7.65

Morningstar Category
Small Value

Morningstar Index Russell 2000 Value TR USD

______ Growth of \$10,000

Vanguard Small Cap Value Index Admiral VSIAX

0

Դ Cyclical

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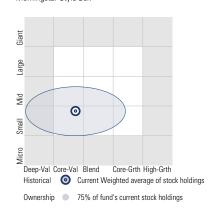
Energy

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F

Utilities

Style Analysis as of 06-30-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2022

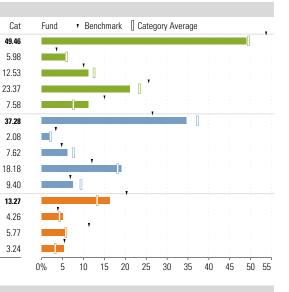
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Slcmt1142	0.94	0.94	-	_
	0.70	1.64	9.50	Industrials
€ Molina Healthcare Inc	0.64	2.28	-12.09	Healthcare
€ Atmos Energy Corp	0.61	2.88	8.29	Utilities
➔ IDEX Corp	0.54	3.42	-22.66	Industrials
🕀 Bunge Ltd	0.54	3.96	-1.74	Consumer Defensive
🕀 Brown & Brown Inc	0.51	4.47	-16.70	Financial Services
	0.48	4.95	-3.40	Industrials
🕀 Kimco Realty Corp	0.48	5.42	-18.22	Real Estate
\oplus Booz Allen Hamilton Holding Corp Class A	0.46	5.89	7.58	Industrials
\ominus Steel Dynamics Inc	0.46	6.35	7.67	Basic Materials
Howmet Aerospace Inc	0.46	6.81	-1.07	Industrials
➔ APA Corp	0.46	7.27	30.72	Energy
🕀 First Horizon Corp	0.45	7.72	35.70	Financial Services
⊕ Ovintiv Inc	0.44	8.17	32.46	Energy

Total Holdings 901

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Asset Class Net % Cat% **US Stocks** 98.13 95.14 Non-US Stocks 0.70 2.91 Bonds 0.00 -0.10 Cash 1.18 2.06 0.00 Other -0.01 Total 100.00 100.00



Morningstar Category Morningstar Index Small Value

Russell 2000 Value TR USD

Asset Allocation as of 06-30-2022

Sector Weighting as of 06-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

49.04

5.56

11.13

21 15

11.20

34.65

1.98

6.11

19.05

7.51

16.30

5.14

5.82

5.34

Bmark

53.52

3.38

9.86

25 43

14.85

26.34

3.21

4.61

11.84

6.68

20.14

3.71

11.15

5.28

100