American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70% Morningstar Index

Fauity

Morningstar US Mod Tgt Alloc NR USD

Expense Ratio

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.

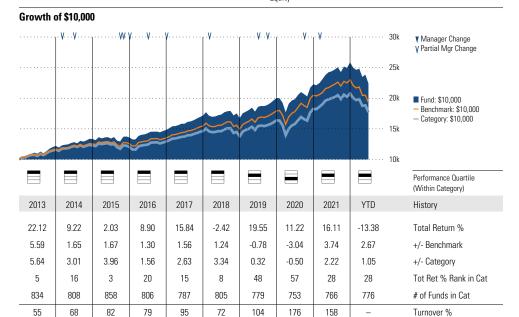
✓ Net Expense: The fund's expense ratio of 0.25 is
75.73% lower than the Allocation--50% to 70% Equity
category average.

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 |





0.27

0.26

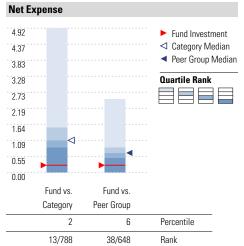
0.25

0.28

0.28

0.29

0.29



| 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 | 1.77 | _ | -0.38 |
| Beta | 0.94 | _ | 1.02 |
| R-Squared | 96.66 | _ | 93.07 |
| Standard Deviation | 11.38 | 11.84 | 12.60 |
| Sharpe Ratio | 0.55 | 0.40 | 0.36 |
| Tracking Error | 2.18 | _ | 3.26 |
| Information Ratio | 0.74 | _ | -0.11 |
| Up Capture Ratio | 103.00 | _ | 100.35 |
| Down Capture Ratio | 92.77 | - | 103.04 |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 18.34 | 16.17 | 16.05 |
| Price/Book Ratio | 3.56 | 2.64 | 2.58 |
| Avg Eff Duration | 7.18 | 6.45 | 5.14 |
| | | | |



American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

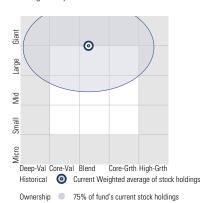
Equity

Morningstar Index

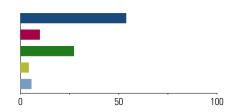
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Asset Allocation as of 06-30-2022



| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 5.45 | 4.02 |
| Cash | 4.09 | 5.87 |
| Bonds | 27.08 | 34.10 |
| Non-US Stocks | 9.71 | 10.41 |
| US Stocks | 53.67 | 45.60 |
| Asset Class | Net % | Cat% |
| | | |

Style Breakdown

Equity





| 0 | 0 | 0 | |
|-------|-------|--------|--|
| alue/ | Blend | Growth | |

Weight % >50 25-50 10-25 0-10

| | ctor Weighting as of 06-3 | | Dl. | 0-4 | Г | .1 | - D | - Il | Пс | | | | | | |
|------------|---------------------------|-------|-------|-------|-----|----|-----|--------|-------|---------|-------|----|----|----|----|
| | | Fund | Bmark | Cat | Fun | a | Ben | chmark | [] U | ategory | Avera | ge | | | |
| 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 | | | • [| _ | | | | | | | |
| ı ş | Financial Services | 12.02 | 14.32 | 15.17 | | | | | | | | | | | |
| 命 | Real Estate | 3.42 | 3.73 | 3.15 | | 0 | | | | | | | | | |
| W | Sensitive | 45.98 | 43.51 | 42.79 | | | | | | | | | | | |
| | Communication Services | 8.60 | 7.80 | 7.69 | | | 0 | | | | | | | | |
| • | Energy | 7.43 | 4.70 | 4.97 | | | | | | | | | | | |
| ₽ | Industrials | 8.54 | 9.91 | 10.40 | | | | | | | | | | | |
| | Technology | 21.41 | 21.10 | 19.73 | | | | | | | | | | | |
| - | Defensive | 26.45 | 24.17 | 24.57 | | | | | | | | | | | |
| Ħ | Consumer Defensive | 10.24 | 7.24 | 6.93 | | | | | | | | | | | |
| + | Healthcare | 15.04 | 13.82 | 14.43 | | | | | | | | | | | |
| • | Utilities | 1.17 | 3.11 | 3.21 | | | | | | | | | | | |
| | | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |

| 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 |
| ⊕ Broadcom Inc | _ | 2.93 | 17.98 | -25.76 | Technology |
| ⊕ UnitedHealth Group Inc | _ | 2.49 | 20.46 | 2.91 | Healthcare |
| 数 Cash And Other Assets Less Liablities | _ | 2.09 | 22.56 | _ | _ |
| ⊕ Philip Morris International Inc | _ | 1.75 | 24.31 | 6.57 | Consumer Defensive |
| | _ | 1.37 | 25.68 | -31.42 | Technology |
| Comcast Corp Class A | _ | 1.33 | 27.01 | -21.00 | Communication Svc |
| ⊕ The Home Depot Inc | _ | 1.22 | 28.23 | -33.00 | Consumer Cyclical |

Total Holdings 1859



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000
Mary Ellen Stanek since 09-2000
Charles Groeschell since 09-2000
Warren Pierson since 09-2000
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2021
Abhishek Pulakanti since 05-2022
Andrew O'Connell since 05-2022

Quantitative Screens

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

Management: The fund's management has been in place for 21.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 49.15% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 05-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % -5.01 -11.02 -0.731.07 2.13 4.48 -4.69 -10.29 -0.93 0.88 1.54 6.78 Benchmark Return % -4 93 -10 74 -1 00 0.72 1 47 Category Average % 55 61 28 20 8 % Rank in Category

362

267



443

399

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- Tear hisk Wietrics | | | |
|-----------------------|--------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 0.29 | _ | -0.03 |
| Beta | 1.07 | _ | 1.00 |
| R-Squared | 94.98 | _ | 89.84 |
| Standard Deviation | 5.02 | 4.56 | 4.83 |
| Sharpe Ratio | -0.24 | -0.31 | -0.31 |
| Tracking Error | 1.17 | _ | 1.50 |
| Information Ratio | 0.18 | _ | -0.13 |
| Up Capture Ratio | 114.97 | _ | 104.20 |
| Down Capture Ratio | 109.33 | _ | 104.27 |
| | | | |

of Funds in Category

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 6.58 | 4.43 | 6.22 |
| Avg Eff Maturity | 8.50 | _ | 8.25 |



456

Ltd

Duration

Below B

Not Rated

Baird Aggregate Bond Inst BAGIX

| Baira Ag | gregate Bond inst | ΒA |
|------------------------------|------------------------|----|
| Style Analysis as | of 06-30-2022 | As |
| Style Breakdown Fixed Income | Quality High Mic | |

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 58.90 | 3.53 | 45.64 |
| AA | 3.70 | 74.59 | 12.81 |
| A | 12.90 | 10.82 | 25.25 |
| BBB | 23.90 | 8.32 | 13.12 |
| BB | 0.60 | 0.28 | 1.45 |
| В | 0.00 | 0.00 | 0.60 |

0.00

0.00

0.00

2.46

0.30

0.84

Low



Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

| Sector Weighting as of 06- | | | | | | | | | | | | |
|----------------------------|-------|-------|-------|------|---|--------|---------|---------|---------|----|----|----|
| | Fund | Bmark | Cat | Fund | 7 | Benchm | ark 📙 C | ategory | Average | | | |
| Government | 28.46 | _ | 28.37 | | | | | | | | | |
| Treasury | 28.43 | _ | 24.60 | | | | | | | | | |
| Inflation – Protected | 0.00 | - | 1.23 | | | | | | | | | |
| Agency/Quasi Agency | 0.03 | _ | 1.12 | i [| | | | | | | | |
| Other Government Related | 0.00 | _ | 1.42 | [| | | | | | | | |
| Corporate | 38.86 | _ | 25.99 | | | | | | | | | |
| Corporate Bond | 34.88 | _ | 24.69 | | | | | | | | | |
| Bank Loan | 0.00 | _ | 0.05 | | | | | | | | | |
| Convertible | 3.98 | _ | 1.20 | | | | | | | | | |
| Preferred | 0.00 | _ | 0.05 | | | | | | | | | |
| Securitized | 28.13 | _ | 33.69 | | | | | | | | | |
| Agency MBS Pass-Through | 16.70 | _ | 22.49 | | | | | | | | | |
| Agency MBS ARM | 0.00 | _ | 0.16 | | | | | | | | | |
| Agency MBS CMO | 2.92 | _ | 4.05 | | | | | | | | | |
| Non-Agency Residential MBS | 0.39 | _ | 0.27 | | | | | | | | | |
| Commercial MBS | 4.61 | - | 1.12 | | | | | | | | | |
| Asset-Backed | 3.51 | - | 5.60 | | | | | | | | | |
| Covered Bond | 0.00 | _ | 0.00 | | | | | | | | | |
| Municipal | 1.08 | _ | 0.75 | | | | | | | | | |
| Cash & Equivalents | 3.47 | - | 9.21 | | | | | | | | | |
| Other | 0.00 | _ | 1.99 | [| | | | | | | | |
| | | | | 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 |
| ① United States Treasury Bonds 2.5% | 02-2045 | 4.09 | 4.09 | _ |
| United States Treasury Bonds 2.88% | 05-2043 | 3.42 | 7.52 | - |
| | 02-2030 | 3.16 | 10.68 | - |
| ○ United States Treasury Notes 0.38% | 07-2024 | 3.02 | 13.70 | - |
| ① United States Treasury Notes 1.13% | 08-2028 | 2.96 | 16.67 | - |
| ⊕ United States Treasury Notes 2.25% | 11-2025 | 2.81 | 19.48 | _ |
| ─ United States Treasury Notes 2.25% | 11-2027 | 2.02 | 21.50 | - |
| ○ United States Treasury Bonds 1.38% | 11-2040 | 1.99 | 23.48 | - |
| ○ United States Treasury Notes 2% | 11-2026 | 1.65 | 25.13 | - |
| ① United States Treasury Notes 1.25% | 08-2031 | 1.60 | 26.73 | _ |

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Total Holdings 1528



DFA Global Equity I DGEIX

Portfolio Manager(s)

Jed Fogdall since 02-2012 Mary Phillips since 02-2017 Allen Pu since 02-2017 Ashish Bhagwanjee since 02-2021

Quantitative Screens

 Performance: The fund has finished in the Global Large-Stock 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 10.34 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 74.23% lower than the Global Large-Stock Blend category average.

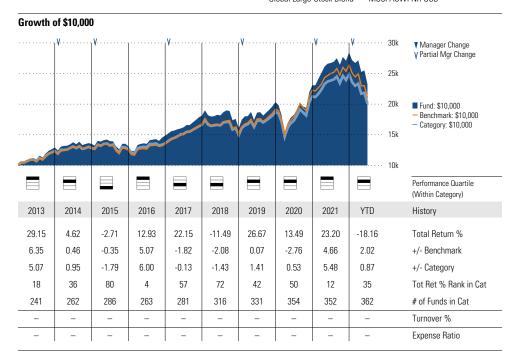
Morningstar Investment Management LLC Analysis

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.

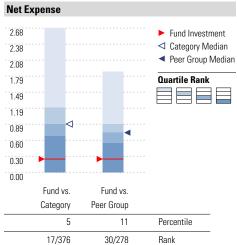
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 05-31-2022 |
| Carbon Risk Score | Medium Risk | 03-31-2022 |

Morningstar Category Global Large-Stock Blend **Morningstar Index** MSCI ACWI NR USD







| 3-Year Risk Metrics | | | | | | | |
|---------------------|--------|-------|-------|--|--|--|--|
| | Fund | Bmark | Cat | | | | |
| Alpha | 1.15 | _ | -0.06 | | | | |
| Beta | 1.07 | _ | 0.96 | | | | |
| R-Squared | 97.49 | _ | 93.07 | | | | |
| Standard Deviation | 19.61 | 18.02 | 17.94 | | | | |
| Sharpe Ratio | 0.45 | 0.39 | 0.37 | | | | |
| Tracking Error | 3.38 | - | 4.68 | | | | |
| Information Ratio | 0.44 | - | -0.10 | | | | |
| Up Capture Ratio | 107.92 | _ | 96.26 | | | | |
| Down Capture Ratio | 103.33 | - | 97.08 | | | | |

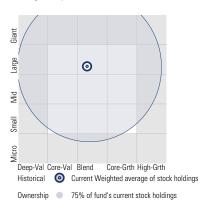
| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 14.67 | 15.31 | 16.04 |
| Price/Book Ratio | 2.24 | 2.37 | 2.51 |
| Geom Avg Mkt Cap \$B | 35.41 | 90.41 | 71.23 |
| ROE | 26.22 | 26.16 | 26.22 |



DFA Global Equity I DGEIX

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

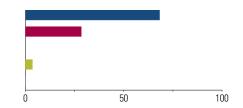
| 14 | 22 | 19 | Large |
|----|----|----|-------|
| 9 | 13 | 6 | Mid |
| 7 | 8 | 2 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.04 | 1.19 |
| Cash | 3.47 | 1.55 |
| Bonds | 0.00 | 1.03 |
| Non-US Stocks | 28.32 | 39.49 |
| US Stocks | 68.17 | 56.73 |
| Asset Class | Net % | Cat% |
| | | |

Morningstar Index

MSCI ACWI NR USD

Morningstar Category

Global Large-Stock Blend

| Sec | ctor Weighting as of 06- | 30-2022 | | | |
|-----------|--------------------------|---------|-------|-------|---------------------------------|
| | | Fund | Bmark | Cat | Fund Benchmark Category Average |
| <u></u> | Cyclical | 37.04 | 33.79 | 32.24 | |
| A | Basic Materials | 6.38 | 4.60 | 5.37 | |
| A | Consumer Cyclical | 11.35 | 10.65 | 10.46 | |
| F | Financial Services | 15.49 | 15.68 | 13.92 | |
| fi | Real Estate | 3.82 | 2.86 | 2.49 | |
| W | Sensitive | 43.94 | 42.18 | 43.17 | |
| | Communication Services | 6.69 | 8.15 | 7.04 | |
| • | Energy | 5.02 | 5.01 | 4.59 | |
| Ф | Industrials | 13.60 | 9.51 | 14.05 | |
| | Technology | 18.63 | 19.51 | 17.49 | |
| → | Defensive | 19.02 | 24.01 | 24.59 | |
| Ħ | Consumer Defensive | 6.62 | 7.81 | 7.82 | |
| + | Healthcare | 10.12 | 13.08 | 12.57 | |
| • | Utilities | 2.28 | 3.12 | 4.20 | |
| | | | | | 0% 5 10 15 20 25 30 35 40 |

World Regions % Equity 06-30-2022



| Greater Asia | Fund % 13.95 | Cat % 13.85 | |
|------------------|-----------------|----------------|--|
| Japan | 4.36 | 5.88 | |
| Australasia | 1.66 | 1.25 | |
| Asia-4 Tigers | 3.59 | 3.60 | |
| Asia-ex 4 Tigers | 4.34 | 3.12 | |
| Not Classified | 0.00 | 0.00 | |

| Americas | Fund % 73.75 | Cat % 62.99 | Greater Europe | Fund % 12.29 | Cat % 23.16 | Market Maturity | Fund % |
|---------------|-----------------|----------------|----------------|-----------------|----------------|-------------------|--------|
| North America | 72.82 | 62.28 | United Kingdom | 2.70 | 6.38 | Developed Markets | 93.91 |
| Central/Latin | 0.93 | 0.71 | W euro-ex UK | 8.35 | 16.34 | Emerging Markets | 6.09 |
| | | | Emrgng Europe | 0.16 | 0.07 | Not Available | 0.00 |
| | | | Africa | 1.08 | 0.37 | | |

| Top 7 Holdings as of 06-30-2022 | | | | |
|--|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ○ DFA US Core Equity 2 I | 51.06 | 51.06 | _ | _ |
| ⊕ DFA International Core Equity I | 20.58 | 71.64 | - | _ |
| → DFA US Core Equity 1 I | 17.03 | 88.67 | _ | - |
| ⊕ DFA Emerging Markets Core Equity I | 8.52 | 97.19 | _ | - |
| □ DFA Real Estate Securities I | 2.17 | 99.36 | - | - |
| DFA International Real Estate Sec I | 0.63 | 100.00 | _ | _ |
| ⊕ Ssc Government Mm Gvmxx | 0.00 | 100.00 | _ | _ |

Total Holdings 7



DFA International Value I DFIVX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010 Bhanu Singh since 07-2015 Arun Keswani since 02-2020 Joel Schneider since 02-2022

Quantitative Screens

Performance: The fund has finished in the Foreign Large Value 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 12.34 years.

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

Net Expense: The fund's expense ratio of 0.29 is 70.71% lower than the Foreign Large Value category average.

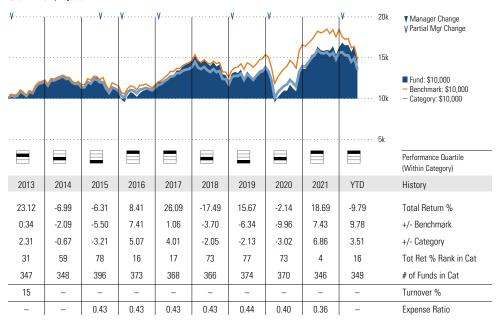
Morningstar Investment Management LLC Analysis

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.

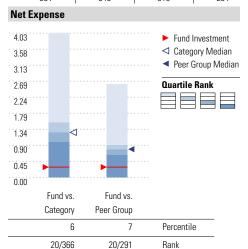
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 1 | 05-31-2022 |
| Carbon Risk Score | Medium Risk | 03-31-2022 |

Growth of \$10,000







20/291 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

| 3-1 cai hisk intenies | | | |
|-----------------------|--------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 2.75 | _ | 0.83 |
| Beta | 1.19 | _ | 1.06 |
| R-Squared | 85.48 | _ | 89.34 |
| Standard Deviation | 23.17 | 18.01 | 20.26 |
| Sharpe Ratio | 0.23 | 0.12 | 0.15 |
| Tracking Error | 9.47 | _ | 6.94 |
| Information Ratio | 0.23 | _ | 0.07 |
| Up Capture Ratio | 122.71 | _ | 107.17 |
| Down Capture Ratio | 113.63 | _ | 105.01 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 9.58 | 12.65 | 9.24 |
| Price/Book Ratio | 0.98 | 1.55 | 1.12 |
| Geom Avg Mkt Cap \$B | 33.18 | 40.94 | 30.98 |
| ROE | 13.29 | 18.36 | 15.67 |
| | | | |



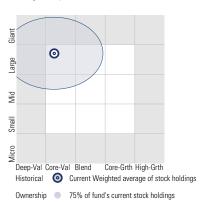
M RNINGSTAR

DFA International Value I DFIVX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

| 55 | 26 | 2 | Large |
|----|----|---|-------|
| 10 | 6 | 1 | Mid |
| 0 | 0 | 0 | Small |

Value Blend Growth

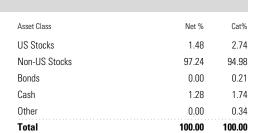
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022



| | ctor Weighting as of 06-3 | | - I | 0 . | 5 1 |
|-----------|---------------------------|-------|-------|-------|---------------------------------------|
| | | Fund | Bmark | Cat | Fund • Benchmark Category Average |
| b | Cyclical | 55.56 | 38.59 | 42.81 | · · · · · · · · · · · · · · · · · · · |
| A. | Basic Materials | 13.54 | 7.57 | 9.12 | |
| A | Consumer Cyclical | 11.13 | 10.38 | 10.69 | |
| | Financial Services | 28.62 | 17.72 | 21.54 | |
| fi | Real Estate | 2.27 | 2.92 | 1.46 | (a) |
| M | Sensitive | 32.81 | 33.06 | 35.47 | |
| | Communication Services | 4.86 | 5.54 | 6.40 | |
| ð | Energy | 15.87 | 4.86 | 8.16 | |
| Ф | Industrials | 10.70 | 14.59 | 13.94 | |
| | Technology | 1.38 | 8.07 | 6.97 | |
| → | Defensive | 11.62 | 28.36 | 21.73 | |
| = | Consumer Defensive | 4.69 | 10.87 | 8.02 | |
| ٠ | Healthcare | 5.97 | 14.18 | 10.17 | |
| • | Utilities | 0.96 | 3.31 | 3.54 | |
| | | | | | 0% 5 10 15 20 25 30 35 40 45 50 55 6 |

100

World Regions % Equity 06-30-2022



| Greater Asia | Fund % 29.74 | Cat % 30.06 | |
|------------------|-----------------|----------------|--|
| Japan | 19.20 | 16.44 | |
| Australasia | 7.41 | 3.36 | |
| Asia-4 Tigers | 2.88 | 7.37 | |
| Asia-ex 4 Tigers | 0.25 | 2.89 | |
| Not Classified | 0.00 | 0.00 | |

| Americas | Fund % 13.12 | Cat % 9.24 | Greater Europe | Fund % 57.14 | Cat % 60.68 | Market Maturity | Fund % |
|---------------|-----------------|---------------|----------------|-----------------|----------------|-------------------|--------|
| North America | 12.94 | 7.97 | United Kingdom | 14.68 | 18.84 | Developed Markets | 99.52 |
| Central/Latin | 0.18 | 1.27 | W euro-ex UK | 42.01 | 41.21 | Emerging Markets | 0.48 |
| | | | Emrgng Europe | 0.02 | 0.09 | Not Available | 0.00 |
| | | | Africa | 0.43 | 0.54 | | |

| Top 10 Holdings as of 06-30-2022 | | | | |
|--|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ⊕ Shell PLC ADR (Representing - Ordinary Shares) | 4.01 | 4.01 | 21.64 | Energy |
| ⊕ TotalEnergies SE | 2.81 | 6.82 | 16.70 | Energy |
| ⊕ Toyota Motor Corp | 1.80 | 8.62 | -6.45 | Consumer Cyclical |
| ⊕ Canadian Natural Resources Ltd | 1.71 | 10.33 | 29.83 | Energy |
| ⊕ BP PLC ADR | 1.54 | 11.87 | 8.90 | Energy |
| ⊕ Mercedes-Benz Group AG | 1.50 | 13.37 | -12.56 | Consumer Cyclical |
| ⊕ Zurich Insurance Group AG | 1.31 | 14.68 | 6.51 | Financial Services |
| ⊕ Novartis AG | 1.26 | 15.94 | -0.52 | Healthcare |
| ⊕ Glencore PLC | 1.23 | 17.17 | 21.21 | Basic Materials |
| ⊕ Bank of Montreal | 1.18 | 18.35 | -8.79 | Financial Services |

Total Holdings 550

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio



DFA US Core Equity 1 I DFEOX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012 John Hertzer since 02-2022 Mary Phillips since 02-2022

Quantitative Screens

Q 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 10.34 years.

Net Expense: The fund's expense ratio of 0.14 is 82.5% lower than the Large Blend category average.

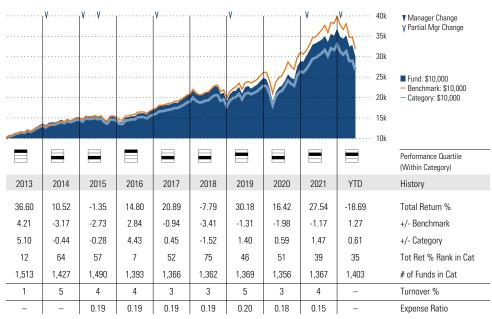
Morningstar Investment Management LLC Analysis

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

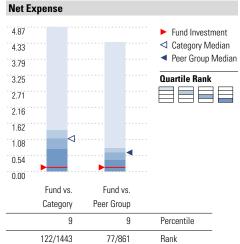
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 2 | 05-31-2022 |
| Carbon Risk Score | Low Risk | 03-31-2022 |

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 10 ■ Fund Benchmark 0 Category -5 -10 -15 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % -15.06 -11.17 9.96 10.18 12.46 8.91 10.67 -16.10 -10.62 10.60 11.31 12.96 Benchmark Return % -14 88 9 14 9 77 11 63 -11 58 Category Average % 41 47 42 53 34 % Rank in Category 1.422 1.369 1.236 1.119 819 # of Funds in Category



| 3- Teal hisk wietrics | | | |
|-----------------------|--------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | -0.94 | _ | -1.37 |
| Beta | 1.05 | _ | 0.96 |
| R-Squared | 96.96 | _ | 94.93 |
| Standard Deviation | 19.88 | 18.64 | 18.43 |
| Sharpe Ratio | 0.55 | 0.60 | 0.50 |
| Tracking Error | 3.59 | _ | 3.92 |
| Information Ratio | -0.18 | _ | -1.04 |
| Up Capture Ratio | 101.78 | _ | 93.13 |
| Down Capture Ratio | 105.26 | _ | 98.50 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|--------|--------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 16.67 | 18.44 | 18.70 |
| Price/Book Ratio | 3.07 | 3.53 | 4.24 |
| Geom Avg Mkt Cap \$B | 66.44 | 172.47 | 216.36 |
| ROE | 30.12 | 32.85 | 36.39 |
| | | | |



DFA US Core Equity 1 I DFEOX

Large Blend

100

Morningstar Category

Morningstar Index

S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

| Lquity | | | |
|--------|----|----|-------|
| 14 | 23 | 23 | Large |
| 8 | 11 | 6 | Mid |
| 6 | 7 | 2 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022



| | | Fund | Bmark | Cat | Fund | • | Bench | mark | [] Ca | ategory | Avera | ge | |
|--------------|----------------------|-------|-------|-------|------|----|-------|------|-------|---------|-------|----|--|
| b Cyc | clical | 30.91 | 28.47 | 29.31 | | | | | | | | | |
| 🔠 Ba | sic Materials | 4.01 | 2.28 | 2.77 | | | | | | | | | |
| Coi | nsumer Cyclical | 11.35 | 10.31 | 10.12 | | | Ů | | | | | | |
| 🔑 Fin | ancial Services | 15.25 | 12.96 | 13.88 | | | | | | | | | |
| € Rea | al Estate | 0.30 | 2.92 | 2.54 | 1 [| | | | | | | | |
| ∕″ Sei | nsitive | 46.37 | 45.78 | 45.68 | | | | | | | | | |
| Co | mmunication Services | 7.25 | 8.87 | 8.47 | | | | | | | | | |
| Ene | ergy | 5.31 | 4.35 | 3.82 | | ١. | | | | | | | |
| ind | lustrials | 12.12 | 8.31 | 9.95 | | | | | | | | | |
| ■ Ted | chnology | 21.69 | 24.25 | 23.44 | | | | | | | | | |
| → Def | fensive | 22.72 | 25.74 | 25.01 | | | | | | [] | | | |
| C O | nsumer Defensive | 7.56 | 7.41 | 7.16 | | | | | | | | | |
| 1 He | althcare | 12.53 | 15.23 | 15.20 | | | | ĺ | | | | | |
| 🚺 Uti | ilities | 2.63 | 3.10 | 2.65 | | | | | | | | | |

| Top 15 Holdings as of 06-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| Apple Inc | 5.02 | 5.02 | -22.75 | Technology |
| Microsoft Corp | 3.85 | 8.87 | -23.27 | Technology |
| ⊕ Amazon.com Inc | 2.04 | 10.92 | -36.29 | Consumer Cyclical |
| Alphabet Inc Class A | 1.23 | 12.14 | -24.78 | Communication Svc |
| Alphabet Inc Class C | 1.11 | 13.25 | -24.40 | Communication Svc |
| ∋ Johnson & Johnson | 1.08 | 14.33 | 5.04 | Healthcare |
| Berkshire Hathaway Inc Class B | 1.03 | 15.36 | -8.69 | Financial Services |
| | 0.97 | 16.33 | -52.06 | Communication Svc |
| ⊕ Ssc Government Mm Gvmxx | 0.95 | 17.28 | _ | - |
| UnitedHealth Group Inc | 0.95 | 18.23 | 2.91 | Healthcare |
| JPMorgan Chase & Co | 0.88 | 19.11 | -27.62 | Financial Services |
| Procter & Gamble Co | 0.85 | 19.96 | -11.01 | Consumer Defensive |
| S+p500 Emini Fut Jun22 Xcme 20220617 | 0.84 | 20.80 | _ | _ |
| Exxon Mobil Corp | 0.81 | 21.61 | 42.83 | Energy |
| Mastercard Inc Class A | 0.71 | 22.33 | -11.93 | Financial Services |

Total Holdings 2470



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018 Stephen Rodosky since 01-2019 Andrew Dewitt since 02-2022

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 3.66 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.82 is 21.9% lower than the Commodities Broad Basket category average.

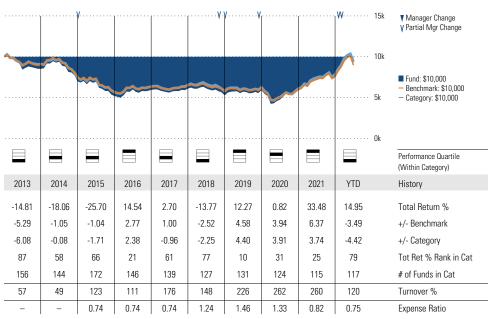
Morningstar Investment Management LLC Analysis

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.

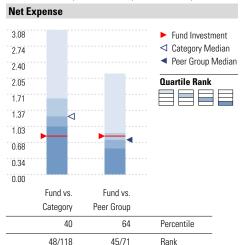
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 05-31-2022 |

Growth of \$10,000



Trailing Performance Total Return % 30% as of 06-30-2022 ■ Fund 20 Benchmark Category 10 5 0 -5 -10 Average annual, if greater than 1 year 3 Month Since Inception 1 Year 3 year 5 year 10 year -7.56 22.96 16.88 10.25 -0.364.42 Fund Return % -5.66 24.27 14.34 8.39 -0.82 2.96 Benchmark Return % 26 47 -0.36 -4 39 15.34 9 48 Category Average % 87 64 22 31 50 % Rank in Category 118 115 110 92 60 # of Funds in Category



| 3-Year RISK Wietrics | | | |
|----------------------|--------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 0.72 | _ | 0.69 |
| Beta | 1.14 | _ | 1.04 |
| R-Squared | 96.40 | _ | 86.47 |
| Standard Deviation | 20.91 | 18.00 | 20.37 |
| Sharpe Ratio | 0.83 | 0.80 | 0.79 |
| Tracking Error | 4.71 | - | 7.44 |
| Information Ratio | 0.54 | - | 0.20 |
| Up Capture Ratio | 113.54 | - | 104.68 |
| Down Capture Ratio | 110.76 | - | 103.93 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 12.32 | _ | _ |
| Price/Book Ratio | 1.51 | _ | 1.66 |
| Geom Avg Mkt Cap \$B | 20.09 | _ | 30.45 |
| ROE | 16.78 | - | 18.03 |

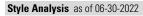


PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar CategoryCommodities Broad Basket Bloor

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™





Equity



Weight %

>50 25-50 10-25 0-10



| | | Fund | Bmark | Cat | Fund | ▼ B | enchmark | Cate | gory A | verage | | |
|----------|------------------------|------|-------|-------|------|-----|----------|------|--------|--------|--|--|
| ŀ | Cyclical | - | _ | 30.70 | | | | | | | | |
| ė. | Basic Materials | _ | _ | 28.95 | | | | | | | | |
| Д | Consumer Cyclical | _ | _ | 1.75 | | | | | | | | |
| £ | Financial Services | _ | _ | 0.00 | 0 | | | | | | | |
| f | Real Estate | _ | _ | 0.00 | | | | | | | | |
| M | Sensitive | - | - | 52.63 | | | | | | | | |
| | Communication Services | _ | _ | 0.00 | Ò | | | | | | | |
| • | Energy | _ | _ | 50.00 | | | | | | | | |
| ф | Industrials | _ | _ | 2.63 | | | | | | | | |
| | Technology | _ | _ | 0.00 | | | | | | | | |
| → | Defensive | _ | _ | 16.67 | | | | | | | | |
| = | Consumer Defensive | _ | _ | 16.67 | | | | | | | | |
| ٠ | Healthcare | - | - | 0.00 | | | | | | | | |
| • | Utilities | _ | _ | 0.00 | ĺ. | | | | | | | |

| Top 15 Holdings as of 06-30-2022 | | | | |
|--|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ① United States Treasury Notes 0.125% 0.125% | 19.14 | 19.14 | _ | _ |
| ☆ Cash Offset | 17.07 | 36.21 | _ | - |
| □ U S TIPS REV REPO | 16.33 | 52.54 | _ | _ |
| □ U S TIPS REV REPO | 16.33 | 68.87 | _ | _ |
| ⊕ United States Treasury Notes 0.125% 0.125% | 11.13 | 80.00 | - | _ |
| ⊕ Pimco Cayman Cmdty Fd Ltd Instl | 10.23 | 90.23 | _ | _ |
| ⊕ Euro Schatz Future June 22 | 10.21 | 100.44 | _ | _ |
| ☆ Offset: Unsettled Trades | 7.91 | 108.35 | _ | _ |
| ⊕ 10 Year Treasury Note Future June 22 | 7.60 | 115.95 | _ | _ |
| ⊕ United States Treasury Notes 0.125% 0.125% | 7.10 | 123.05 | _ | _ |
| 3 Month Euribor Future Mar 23 | 6.85 | 129.90 | _ | _ |
| ─ EUROPEAN MONETARY UNION EURO Sold | 6.53 | 136.43 | _ | _ |
| ⊕ EUROPEAN MONETARY UNION EURO Purchased | 6.53 | 142.96 | _ | _ |
| ⊕ 2 Year Treasury Note Future June 22 | 6.43 | 149.39 | _ | _ |
| ⊕ United States Treasury Notes 0.625% 0.625% | 6.27 | 155.67 | _ | _ |

Total Holdings 834



PIMCO Income Instl PIMIX

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 0.62 is 38% lower than the Multisector Bond category average.

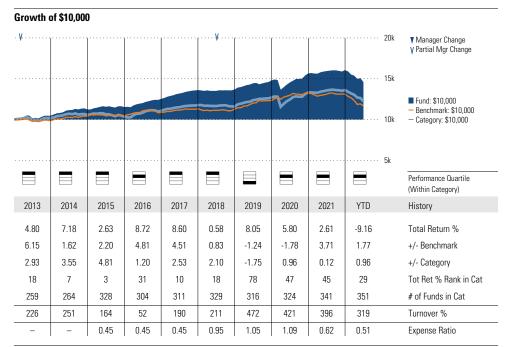
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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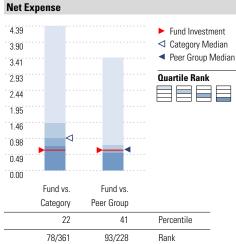
Morningstar Category Multisector Bond

Morningstar Index

ector Bond Bloomberg US Universal TR USD





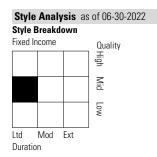


| 3-Year RISK Wietrics | | | |
|----------------------|-------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 1.25 | _ | 1.02 |
| Beta | 0.84 | _ | 1.09 |
| R-Squared | 36.53 | _ | 42.50 |
| Standard Deviation | 6.55 | 4.69 | 8.32 |
| Sharpe Ratio | 0.00 | -0.30 | -0.05 |
| Tracking Error | 5.27 | _ | 6.53 |
| Information Ratio | 0.24 | _ | 0.15 |
| Up Capture Ratio | 92.92 | _ | 112.99 |
| Down Capture Ratio | 74.82 | _ | 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 |



PIMCO Income Insti PIMIX



| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 34.35 | 67.64 | 22.50 |
| AA | 7.93 | 3.23 | 4.19 |
| A | 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 |
| | | | |

Morningstar Category Multisector Bond Bloomberg US Universal TR USD Asset Allocation as of 06-30-2022 Asset Class Cat% Net % US Stocks 1.93 1.19 Non-US Stocks 0.55 0.17 Bonds 105.89 88.82 Cash -12.39 6.86 Other 4.75 2.22 -50 Ó 50 100 150 Total 100.00 100.00

Morningstar Index

| | Fund | Bmark | Cat | Fund | | Benchmark | . II c | otogon, | Average | | | |
|----------------------------|-------|-------|-------|------|-----|-----------|--------|-----------|---------|----|----|----|
| | | | | runc | | Dencimar | i ji c | ategory . | Average | | | |
| Government | 25.97 | - | 18.86 | | | . : | 1 | | 1 | | | |
| Treasury | 3.74 | _ | 8.41 | | | | | | | | | |
| Inflation – Protected | 1.79 | _ | 0.43 | | | | | | | | | |
| Agency/Quasi Agency | 0.25 | _ | 1.08 | 1 [] | | | | | | | | |
| Other Government Related | 20.19 | _ | 8.94 | | - : | | | | | | | |
| Corporate | 8.20 | - | 39.01 | | | | | | | | | |
| Corporate Bond | 5.57 | _ | 32.61 | | | | | | | | | |
| Bank Loan | 1.11 | _ | 3.28 | | | | | | | | | |
| Convertible | 1.25 | _ | 2.60 | |] | | | | | | | |
| Preferred | 0.27 | _ | 0.52 | 0 | | | | | | | | |
| Securitized | 18.13 | - | 25.57 | | | | | | | | | |
| Agency MBS Pass-Through | 6.20 | _ | 7.18 | | |] | | | | | | |
| Agency MBS ARM | 0.00 | _ | 0.00 | į | | | | | | | | |
| Agency MBS CMO | 0.78 | _ | 0.82 | | | | | | | | | |
| Non-Agency Residential MBS | 3.56 | _ | 1.60 | | | | | | | | | |
| Commercial MBS | 0.21 | _ | 5.02 | İ | | | | | | | | |
| Asset-Backed | 7.38 | - | 10.93 | | : | ı [| | | | | | |
| Covered Bond | 0.00 | - | 0.02 | 0 | | | | | | | | |
| 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 |

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---|---------------|-------------|--------------|---------------------|
| ☆ Cash Offset | _ | 21.20 | 21.20 | _ |
| → IRO USD 1Y P 1.27000 L 11/02/22 GLM | 11-2022 | 11.46 | 32.66 | _ |
| Öffset: Unsettled Trades | _ | 10.30 | 42.96 | _ |
| ⊕ 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 | _ |
| □ IRS USD 0.80000 12/14/21-3Y LCH Pay | 12-2024 | 7.69 | 74.99 | _ |
| □ IRS USD 0.80000 12/14/21-3Y LCH Receive | 12-2024 | 7.32 | 82.32 | _ |
| ☐ IRS USD 0.70000 12/14/21-3Y LCH Receive | 12-2024 | 7.31 | 89.63 | _ |
| → BRITISH POUND STERLING Sold | 05-2022 | 7.30 | 96.93 | _ |

Total Holdings 8127



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014 Lorenzo Pagani since 09-2014 Sachin Gupta since 09-2014

Quantitative Screens

✓ Performance: The fund has finished in the Global Bond-USD Hedged 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 7.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.52 is
 29.73% lower than the Global Bond-USD Hedged category average.

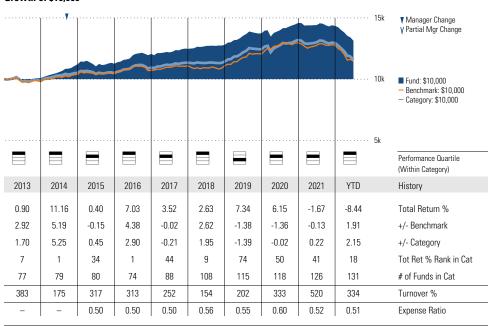
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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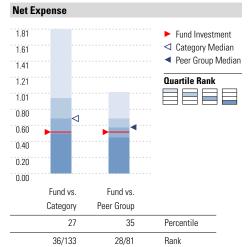
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 04-30-2022 |

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year -4.89 -8.85 -1.02 1.51 3.47 6.34 Fund Return % -4.69 -10.29 -0.93 0.88 1.54 6.78 Benchmark Return % -5 68 -11 01 -1 70 0.55 1 63 Category Average % 25 22 23 % Rank in Category 131 130 112 89 58 # of Funds in Category



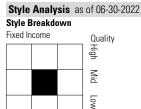
| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | -0.41 | _ | -0.81 |
| Beta | 0.63 | _ | 0.91 |
| R-Squared | 49.82 | _ | 57.84 |
| Standard Deviation | 4.08 | 4.56 | 5.48 |
| Sharpe Ratio | -0.37 | -0.31 | -0.41 |
| Tracking Error | 3.34 | _ | 3.78 |
| Information Ratio | -0.03 | _ | -0.20 |
| Up Capture Ratio | 69.36 | _ | 99.24 |
| Down Capture Ratio | 75.47 | _ | 111.69 |
| | | | |

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 7.12 | 4.43 | 5.90 |
| Avg Eff Maturity | 7.98 | _ | 7.40 |



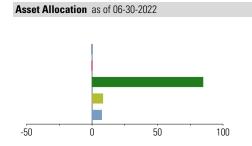
PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged **Morningstar Index** Bloomberg US Agg Bond TR USD



Mod Ext

Duration



| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 7.33 | 1.39 |
| Cash | 8.26 | 10.68 |
| Bonds | 84.70 | 87.94 |
| Non-US Stocks | -0.07 | 0.00 |
| US Stocks | -0.20 | 0.00 |
| Asset Class | Net % | Cat% |
| | | |
| | | |

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 30.40 | 3.53 | 43.32 |
| AA | 16.24 | 74.59 | 15.43 |
| A | 26.41 | 10.82 | 22.68 |
| BBB | 20.99 | 8.32 | 11.10 |
| BB | 2.44 | 0.28 | 0.26 |
| В | 0.93 | 0.00 | 0.07 |
| Below B | 2.60 | 0.00 | 0.00 |
| Not Rated | 0.00 | 2.46 | 7.15 |
| | | | |

| Agency/Quasi Agency 1.44 - 5.89 | | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
|--|----------------------------|-------|-------|-------|----------|---|-------|--------|-------|---------|-------|----|----|----|----|
| Government | Other | 18.00 | - | 12.90 | | | | | | | | | | | |
| Treasury 7.70 - 35.82 | Cash & Equivalents | 27.90 | _ | 18.76 | | | | | | | | | | | |
| Treasury 7.70 - 35.82 | Municipal | 0.03 | _ | 0.12 | | | | | | | | | | | |
| Treasury 7.70 - 35.82 | Covered Bond | 0.96 | - | 0.34 | 0 | | | | | | | | | | |
| Treasury 7.70 - 35.82 | Asset-Backed | 2.87 | - | 1.54 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 Corporate 4.13 - 14.21 □ Corporate Bond 2.97 - 13.01 □ Bank Loan 0.06 - 0.31 □ Convertible 0.92 - 0.88 □ Preferred 0.18 - 0.01 □ Securitized 8.10 - 5.07 □ Agency MBS Pass-Through 2.72 - 2.03 □ Agency MBS CMO 0.02 - 0.42 □ | Commercial MBS | 0.27 | _ | 0.64 | • | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 Corporate 4.13 - 14.21 □ Corporate Bond 2.97 - 13.01 □ Bank Loan 0.06 - 0.31 □ Convertible 0.92 - 0.88 □ Preferred 0.18 - 0.01 □ Securitized 8.10 - 5.07 □ Agency MBS Pass-Through 2.72 - 2.03 □ Agency MBS ARM 0.00 - 0.00 □ | Non-Agency Residential MBS | 1.26 | - | 0.10 | <u>[</u> | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation – Protected 0.43 - 1.50 Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 □ Corporate 4.13 - 14.21 □ Corporate Bond 2.97 - 13.01 □ Bank Loan 0.06 - 0.31 □ Convertible 0.92 - 0.88 □ Preferred 0.18 - 0.01 □ Securitized 8.10 - 5.07 □ Agency MBS Pass-Through 2.72 - 2.03 □ | Agency MBS CMO | 0.02 | _ | 0.42 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation – Protected 0.43 - 1.50 Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 □ Corporate 4.13 - 14.21 □ Corporate Bond 2.97 - 13.01 □ Bank Loan 0.06 - 0.31 □ Convertible 0.92 - 0.88 □ Preferred 0.18 - 0.01 □ Securitized 8.10 - 5.07 □ | Agency MBS ARM | 0.00 | _ | 0.00 | į | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation – Protected 0.43 - 1.50 Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 □ Corporate 4.13 - 14.21 □ Corporate Bond 2.97 - 13.01 □ Bank Loan 0.06 - 0.31 □ Convertible 0.92 - 0.88 □ Preferred 0.18 - 0.01 □ | Agency MBS Pass-Through | 2.72 | _ | 2.03 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 Corporate 4.13 - 14.21 □ Corporate Bond 2.97 - 13.01 □ □ Bank Loan 0.06 - 0.31 □ □ Convertible 0.92 - 0.88 □ | Securitized | 8.10 | - | 5.07 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 □ Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 □ Corporate 4.13 - 14.21 □ Corporate Bond 2.97 - 13.01 □ Bank Loan 0.06 - 0.31 □ | Preferred | 0.18 | _ | 0.01 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 □ Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 □ Corporate 4.13 - 14.21 □ Corporate Bond 2.97 - 13.01 □ | Convertible | 0.92 | _ | 0.88 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 □ Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 □ Corporate 4.13 - 14.21 □ | Bank Loan | 0.06 | _ | 0.31 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 I □ Agency/Quasi Agency 1.44 - 5.89 □ Other Government Related 31.29 - 5.65 □ | Corporate Bond | 2.97 | _ | 13.01 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 I □ Agency/Quasi Agency 1.44 - 5.89 I □ | Corporate | 4.13 | _ | 14.21 | | | | | | | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 Inflation - Protected 0.43 - 1.50 [] | Other Government Related | 31.29 | _ | 5.65 | | | | - : | | - : | | | | | |
| Government 40.86 - 48.86 Treasury 7.70 - 35.82 | Agency/Quasi Agency | 1.44 | _ | 5.89 | | | | | | | | | | | |
| Government 40.86 – 48.86 | Inflation – Protected | 0.43 | _ | 1.50 | 10 | | | | | | | | | | |
| | Treasury | 7.70 | _ | 35.82 | | | ı i | | | | | | | | |
| Fund Bmark Cat Fund • Benchmark [] Category Average | Government | 40.86 | _ | 48.86 | | | | | | | | | | | |
| | | Fund | Bmark | Cat | Fund | | ▼ Ben | chmark | [] Ca | ategory | Avera | ge | | | |

| Top 10 Holdings as of 06-30-2022 | | | | |
|--|---------------|-------------|--------------|---------------------|
| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
| ○ OIS USD SOFR/1.32000 12/21/22-1Y LCH Pay | 12-2023 | 39.00 | 39.00 | _ |
| ○ OIS USD SOFR/1.32000 12/21/22-1Y LCH Receive | 12-2023 | 38.45 | 77.45 | - |
| ⊕ IRS EUR -0.25000 09/21/22-5Y LCH Pay | 09-2027 | 16.52 | 93.96 | - |
| ⊕ IRS EUR -0.25000 09/21/22-5Y LCH Receive | 09-2027 | 15.39 | 109.36 | - |
| ⊕ Euro Schatz Future June 22 | 06-2022 | 14.79 | 124.15 | _ |
| | 05-2022 | 14.21 | 138.36 | _ |
| | 05-2022 | 14.21 | 152.57 | - |
| ⊕ IRS EUR 0.25000 09/21/22-10Y LCH Pay | 09-2032 | 13.00 | 165.57 | - |
| ⊕ IRS EUR 0.25000 09/21/22-10Y LCH Receive | 09-2032 | 11.72 | 177.28 | - |
| □ IRS USD 1.27000 11/04/22-1Y (RED) LCH Pay | 11-2023 | 10.91 | 188.19 | - |

Total Holdings 1778



PIMCO Short-Term Instl PTSHX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

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

Management: The fund's management has been in place for 11.5 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.47 is 0% higher than the Ultrashort Bond category average.

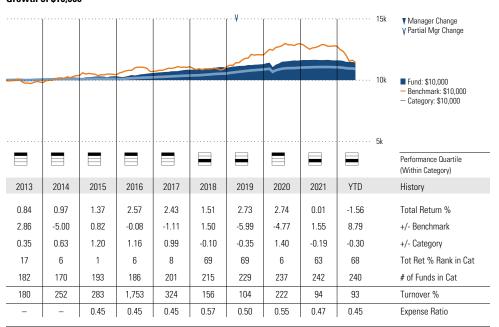
Morningstar Investment Management LLC Analysis

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.

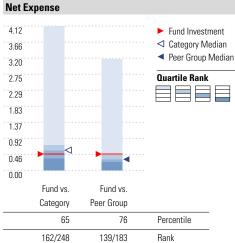
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 05-31-2022 |

Growth of \$10,000







| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 0.93 | - | 0.61 |
| Beta | 0.17 | - | 0.15 |
| R-Squared | 10.31 | - | 18.16 |
| Standard Deviation | 2.42 | 4.56 | 1.87 |
| Sharpe Ratio | 0.09 | -0.31 | -0.06 |
| Tracking Error | 4.42 | - | 4.39 |
| Information Ratio | 0.38 | - | 0.32 |
| Up Capture Ratio | 32.87 | - | 25.90 |
| Down Capture Ratio | 16.05 | - | 14.87 |
| | | | |

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 0.66 | 4.43 | 0.84 |
| Avg Eff Maturity | 0.30 | _ | 2.01 |





PIMCO Short-Term Instl PTSHX

Style Analysis as of 06-30-2022 Style Breakdown Fixed Income Quality Given the state of the st

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 46.53 | 3.53 | 25.22 |
| AA | 4.86 | 74.59 | 6.37 |
| A | 18.09 | 10.82 | 20.89 |
| BBB | 28.62 | 8.32 | 27.37 |
| BB | 1.59 | 0.28 | 3.05 |
| В | 0.16 | 0.00 | 3.23 |
| Below B | 0.15 | 0.00 | 0.50 |
| Not Rated | 0.00 | 2.46 | 13.37 |

Asset Allocation as of 06-30-2022 Asset Class Net % Cat% US Stocks 0.00 0.00 Non-US Stocks 0.00 0.00 Bonds 90.08 80.56 Cash 3.61 15.18 Other 6.31 4.25 50 100 Total 100.00 100.00

Morningstar Category

Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

| Sector Weighting as of 06- | 30-2022 | | | | | | | | | | | |
|----------------------------|---------|-------|-------|------|---|-----------|-------|----------|---------|----|----|----|
| | Fund | Bmark | Cat | Fund | • | Benchmark | [] Ca | tegory . | Average | | | |
| Government | 36.83 | - | 17.03 | | | | | | | | | |
| Treasury | 6.14 | _ | 9.81 | | | | | | | | | |
| Inflation – Protected | 0.00 | _ | 0.03 | | | | | | | | | |
| Agency/Quasi Agency | 6.53 | - | 1.26 | | | | | | | | | |
| Other Government Related | 24.16 | - | 5.93 | | | | | | | | | |
| Corporate | 27.99 | _ | 38.81 | | | | | | | | | |
| Corporate Bond | 25.02 | _ | 34.21 | | | | | | | | | |
| Bank Loan | 0.00 | _ | 0.49 | | | | | | | | | |
| Convertible | 2.97 | _ | 4.11 | | | | | | | | | |
| Preferred | 0.00 | _ | 0.00 | | | | | | | | | |
| Securitized | 17.85 | - | 25.58 | | | | | | | | | |
| Agency MBS Pass-Through | 0.51 | _ | 2.98 | 1 [| | | | | | | | |
| Agency MBS ARM | 0.09 | _ | 0.77 | 1[] | | | | | | | | |
| Agency MBS CMO | 1.70 | _ | 4.15 | | | | | | | | | |
| Non-Agency Residential MBS | 0.87 | _ | 0.16 | [] | | | | | | | | |
| Commercial MBS | 2.38 | _ | 1.64 | | | | | | | | | |
| Asset-Backed | 12.30 | - | 15.88 | | | | | | | | | |
| Covered Bond | 0.00 | _ | 0.00 | | | | | | | | | |
| Municipal | 0.08 | - | 1.10 | | | | | | | | | |
| Cash & Equivalents | 7.90 | - | 17.01 | | | | | | | | | |
| Other | 7.60 | _ | 0.35 | | | | | | | | | |
| | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 |

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊕ 2 Year Treasury Note Future June 22 | 07-2022 | 28.65 | 28.65 | _ |
| | 07-2022 | 24.70 | 53.35 | _ |
| United States Treasury Notes 1% 1% | 12-2024 | 7.45 | 60.81 | _ |
| ⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay | 01-2023 | 4.81 | 65.61 | _ |
| ⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive | 01-2023 | 4.81 | 70.42 | - |
| ⊝ CDX IG37 5Y ICE | 12-2026 | 3.78 | 74.20 | _ |
| ⊕ IRS USD R 3ML/1ML+9.8 01/13/22-23 CME Pay | 01-2023 | 3.68 | 77.88 | _ |
| ⊕ IRS USD R 3ML/1ML+9.8 01/13/22-23 CME Receive | 01-2023 | 3.68 | 81.56 | _ |
| → AUSTRALIAN DOLLARS Purchased | 04-2022 | 3.37 | 84.93 | _ |
| → AUSTRALIAN DOLLARS Sold | 04-2022 | 3.37 | 88.30 | _ |

Total Holdings 1400



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.18 years.
- Net Expense: The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

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 |

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 10 ■ Fund Benchmark 0 Category -5 -10 -15 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -16.11 -10.66 10.56 11.27 12.92 6.90 10.67 -16.10 -10.62 10.60 11.31 12.96 Benchmark Return % -14.88 -11 58 914 9 77 11 63 Category Average % 62 38 22 20 12 % Rank in Category 1.422 1.369 1.236 1.119 819 # of Funds in Category



| 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 | -0.03 | _ | -1.37 |
| Beta | 1.00 | _ | 0.96 |
| R-Squared | 100.00 | _ | 94.93 |
| Standard Deviation | 18.64 | 18.64 | 18.43 |
| Sharpe Ratio | 0.60 | 0.60 | 0.50 |
| Tracking Error | 0.01 | _ | 3.92 |
| Information Ratio | -3.27 | _ | -1.04 |
| Up Capture Ratio | 99.94 | _ | 93.13 |
| Down Capture Ratio | 100.06 | _ | 98.50 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|--------|--------|--------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 18.45 | 18.44 | 18.70 |
| Price/Book Ratio | 3.53 | 3.53 | 4.24 |
| Geom Avg Mkt Cap \$B | 172.63 | 172.47 | 216.36 |
| ROE | 32.86 | 32.85 | 36.39 |
| | | | |



Vanguard 500 Index Admiral VFIAX

Morningstar Category Morningstar Index Large Blend S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

| . , | | | |
|-------|-------|--------|-------|
| 17 | 30 | 37 | Large |
| 4 | 9 | 3 | Mid |
| 0 | 0 | 0 | Small |
| Value | Blend | Growth | |

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022

| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.00 | 1.10 |
| Cash | 0.66 | 0.58 |
| Bonds | 0.00 | 0.54 |
| Non-US Stocks | 1.05 | 2.84 |
| US Stocks | 98.29 | 94.94 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fun | 4 | ▼ Ben | chmark | l ra | tonon | Avera | an | | | |
|----------|------------------------|-------|-------|-------|------|----------|-------------|-------------|---------|---------|-------|---------|----|----|--|
| l. | Cyclical | 28.43 | 28.47 | 29.31 | Turn | | Dell | Cilliair | . [] 00 | itegury | Avera | yc : | | | |
| _ | • | | | | 7 | | | | - 1 | 1 | U : | | | | |
| a. | Basic Materials | 2.28 | 2.28 | 2.77 | | | · · | | | | | | | | |
| 4 | Consumer Cyclical | 10.31 | 10.31 | 10.12 | | | | | | | | | | | |
| P | Financial Services | 12.92 | 12.96 | 13.88 | | | | " [] | | | | | | | |
| ŧ | Real Estate | 2.92 | 2.92 | 2.54 | | 1 | | | | | | | | | |
| M | Sensitive | 45.82 | 45.78 | 45.68 | | | | | | | | | | | |
| | Communication Services | 8.88 | 8.87 | 8.47 | | | • () | | | | | | | | |
| • | Energy | 4.36 | 4.35 | 3.82 | | 0 | | | | | | | | | |
| Ģ | Industrials | 8.31 | 8.31 | 9.95 | | | – (| | | | | | | | |
| 1 | Technology | 24.27 | 24.25 | 23.44 | | | | | | | | | | | |
| → | Defensive | 25.76 | 25.74 | 25.01 | | | _ | | | | | | | | |
| | Consumer Defensive | 7.41 | 7.41 | 7.16 | | | | | | | | | | | |
| 1 | Healthcare | 15.24 | 15.23 | 15.20 | | | - :- | | | | | | | | |
| ? | Utilities | 3.11 | 3.10 | 2.65 | | ' | | | | | | | | | |
| | | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | |

Top 15 Holdings as of 06-30-2022 YTD Return % Name % Net Asset Cumulative % Morningstar Sector Apple Inc 6.55 6.55 -22.75 Technology Microsoft Corp 5.98 12.53 -23.27 Technology Amazon.com Inc 2.90 15.43 -36.29 Consumer Cyclical Alphabet Inc Class A 2.04 17.47 -24.78 Communication Svc ① Alphabet Inc Class C -24.40 Communication Svc 1.88 19.35 ① Tesla Inc 1.76 21.11 -36.28 Consumer Cyclical Berkshire Hathaway Inc Class B 1.54 22.65 -8.69 Financial Services ① UnitedHealth Group Inc 1.50 24.15 2.91 Healthcare ① Johnson & Johnson 1.46 25.61 5.04 Healthcare ① NVIDIA Corp 1.18 26.79 -48.43 Technology Meta Platforms Inc Class A 1.15 27.94 -52.06 Communication Svc Exxon Mobil Corp 1.12 29.07 42.83 Energy + Procter & Gamble Co 1.07 30.14 -11.01 Consumer Defensive ① JPMorgan Chase & Co 1.03 31.17 -27.62 Financial Services ① Visa Inc Class A 1.00 32.18 -8.80 Financial Services

Total Holdings 506



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

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.

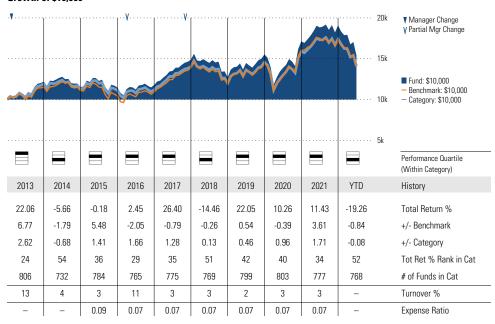
Morningstar Investment Management LLC Analysis

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 |

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio

| Net Exp | oense | | |
|---------|----------|------------|---------------------------------------|
| 4.41 | | | ► Fund Investment |
| 3.92 | | | Category Median |
| 3.43 | | | Peer Group Median |
| 2.94 | | | Quartile Rank |
| 2.45 | | | |
| 1.96 | | | |
| 1.47 | ✓ | | |
| 0.98 | | | |
| 0.49 | | | |
| 0.00 | | | |
| | Fund vs. | Fund vs. | |
| | Category | Peer Group | |
| | 4 | 32 | Percentile |

| | 31/789 | 71/224 | Rank | |
|----------|-------------------|-------------------|-----------------|---------------|
| Peer gro | up is a subset of | the category an | ıd includes fun | ds with the |
| same ma | nagement style | (active vs. passi | ive) and simila | r share class |
| characto | rictice | | | |

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.80 | - | 0.29 |
| Beta | 1.05 | - | 1.00 |
| R-Squared | 97.03 | - | 93.77 |
| Standard Deviation | 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 |
| | | | |

107.01

103.93

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 13.50 | 12.10 | 11.95 |
| Price/Book Ratio | 1.59 | 1.59 | 1.62 |
| Geom Avg Mkt Cap \$B | 27.97 | 39.31 | 43.47 |
| ROE | 17.68 | 17.75 | 19.51 |



101.51

100.74

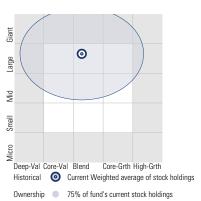
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

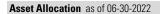
Equity

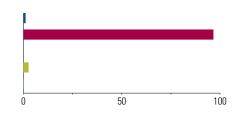
| 24 | 33 | 18 | Large |
|----|----|----|-------|
| 6 | 9 | 5 | Mid |
| 1 | 2 | 1 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





| 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 |

| Sec | ctor Weighting as of 06- | 30-2022 | | | | | | | | | | | | |
|--------------|--------------------------|---------|-------|-------|------|---|------------|------|------------|----------|-------|----|----|---|
| | | Fund | Bmark | Cat | Fund | , | Benchi | mark | [] Cate | gory Ave | erage | | | |
| Դ | Cyclical | 41.12 | 41.94 | 39.08 | | | | | | | | | | ' |
| A. | Basic Materials | 8.79 | 8.06 | 8.06 | | | Ú | | | | | | | |
| A | Consumer Cyclical | 10.01 | 11.08 | 10.50 | | | | | | | | | | |
| , | Financial Services | 18.29 | 20.32 | 18.27 | | | | | =] | | | | | |
| ŵ | Real Estate | 4.03 | 2.48 | 2.25 | | | | | | | | | | |
| M | Sensitive | 35.90 | 35.91 | 36.26 | | | | | | | | | | |
| | Communication Services | 5.12 | 6.94 | 5.65 | | | | | | | | | | |
| ð | Energy | 5.42 | 6.10 | 5.46 | | | | | | | | | | |
| ¢ | Industrials | 15.37 | 11.65 | 14.53 | | | | | | | | | | |
| | Technology | 9.99 | 11.22 | 10.62 | | | | | | : | | | | |
| → | Defensive | 22.98 | 22.15 | 24.66 | | | | | | | | | | |
| - | Consumer Defensive | 8.65 | 8.81 | 9.51 | | | = [| | | | | | | |
| ٠ | Healthcare | 11.08 | 10.09 | 12.17 | | | | | | | | | | |
| • | Utilities | 3.25 | 3.25 | 2.98 | | | | | | | | | | |
| | | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | - |

World Regions % Equity 06-30-2022



| Greater Asia | Fund % 36.00 | Cat % 35.16 | |
|------------------|-----------------|----------------|--|
| Japan | 19.77 | 17.94 | |
| Australasia | 7.58 | 5.40 | |
| Asia-4 Tigers | 8.34 | 6.91 | |
| Asia-ex 4 Tigers | 0.31 | 4.91 | |
| Not Classified | 0.00 | 0.00 | |

| Americas | Fund % 11.43 | Cat % 8.86 | Greater Europe | Fund % 52.58 | Cat % 55.97 | Market Maturity | Fund % |
|---------------|-----------------|---------------|----------------|-----------------|----------------|-------------------------|--------|
| North America | 11.32 | 7.72 | United Kingdom | 12.54 | 13.89 | Developed Markets | 99.29 |
| Central/Latin | 0.11 | 1.14 | W euro-ex UK | 39.05 | 40.85 | Emerging Markets | 0.71 |
| | | | Emrgng Europe | 0.27 | 0.09 | Not Available | 0.00 |
| | | | Africa | 0.72 | 1.14 | | |

| Top 10 Holdings as of 06-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ① Nestle SA | 1.68 | 1.68 | -11.13 | Consumer Defensive |
| | 1.42 | 3.10 | _ | - |
| ⊕ Roche Holding AG | 1.20 | 4.30 | -15.13 | Healthcare |
| ⊕ Samsung Electronics Co Ltd | 1.18 | 5.48 | _ | Technology |
| 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 |
| Novartis AG | 0.88 | 10.31 | -0.52 | Healthcare |
| ◆ Novo Nordisk A/S Class B | 0.86 | 11.17 | 6.54 | Healthcare |

Total Holdings 4156

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio



Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Michael Perre since 08-2008 Jeffrey Miller since 02-2016

Quantitative Screens

Performance: The fund has finished in the Diversified Emerging Mkts 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 13.84 years.

Net Expense: The fund's expense ratio of 0.14 is 88.03% lower than the Diversified Emerging Mkts category average.

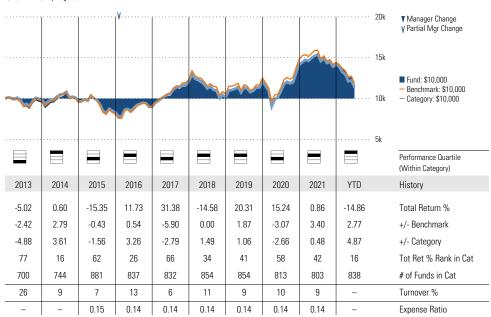
Morningstar Investment Management LLC Analysis

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.

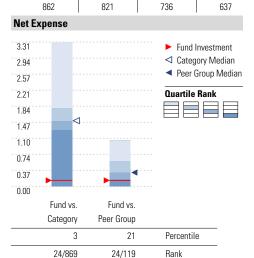
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 05-31-2022 |
| Carbon Risk Score | Medium Risk | 03-31-2022 |
| FSG Commitment | 1-l ow | 02-15-2022 |

Growth of \$10,000



Trailing Performance Total Return % 10% as of 06-30-2022 ■ Fund 0 Benchmark -5 Category -10 -15 -20 -25 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -9.18 -21.14 2.02 3.10 3.23 4.71 Fund Return % -11.45 -25.28 0.57 2.18 3.06 7.78 Benchmark Return % 0.38 2 84 -12 20 -25 71 1.71 Category Average % 10 26 25 21 37 % Rank in Category 366 # of Funds in Category



| 3-Year KISK Wietrics | | | |
|----------------------|-------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 1.48 | _ | -0.25 |
| Beta | 0.96 | _ | 1.02 |
| R-Squared | 96.74 | _ | 88.82 |
| Standard Deviation | 17.76 | 18.17 | 19.81 |
| Sharpe Ratio | 0.17 | 0.09 | 0.07 |
| Tracking Error | 3.28 | _ | 6.52 |
| Information Ratio | 0.44 | _ | -0.11 |
| Up Capture Ratio | 97.78 | _ | 102.33 |
| Down Capture Ratio | 91.90 | _ | 104.50 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 12.11 | 10.92 | 11.51 |
| Price/Book Ratio | 1.76 | 1.62 | 1.83 |
| Geom Avg Mkt Cap \$B | 23.32 | 36.43 | 43.34 |
| ROE | 18.02 | 16.90 | 18.11 |
| | | | |

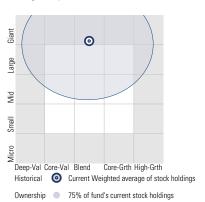


Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

| _qa.c, | | | |
|--------|----|----|-------|
| 18 | 41 | 19 | Large |
| 5 | 8 | 4 | Mid |
| 2 | 2 | 1 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022

| Total | 100 00 | 100 00 |
|---------------|--------|--------|
| Other | 0.14 | 0.15 |
| Cash | 3.04 | 2.10 |
| Bonds | 0.00 | 0.03 |
| Non-US Stocks | 96.62 | 94.94 |
| US Stocks | 0.20 | 2.77 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund ▼ Benchmark [] Category Average |
|----------|------------------------|-------|-------|-------|--------------------------------------|
| b | Cyclical | 47.15 | 45.99 | 44.67 | |
| | Basic Materials | 10.16 | 8.43 | 7.19 | |
| - | Consumer Cyclical | 12.10 | 14.25 | 13.55 | |
| ê | Financial Services | 21.79 | 21.22 | 22.22 | |
| b | Real Estate | 3.10 | 2.09 | 1.71 | |
| M | Sensitive | 39.02 | 40.97 | 42.11 | |
| | Communication Services | 9.99 | 11.03 | 8.98 | |
| • | Energy | 5.48 | 5.01 | 4.73 | |
| Ģ | Industrials | 7.01 | 5.64 | 5.85 | |
| 1 | Technology | 16.54 | 19.29 | 22.55 | |
| → | Defensive | 13.83 | 13.04 | 13.23 | |
| = | Consumer Defensive | 6.02 | 5.92 | 7.08 | |
| ř | Healthcare | 4.37 | 4.24 | 4.54 | |
| ? | Utilities | 3.44 | 2.88 | 1.61 | |

100

World Regions % Equity 06-30-2022



| Greater Asia | Fund % 75.38 | Cat % 75.50 | |
|------------------|-----------------|----------------|--|
| Japan | 0.00 | 0.10 | |
| Australasia | 0.00 | 0.06 | |
| Asia-4 Tigers | 18.91 | 27.48 | |
| Asia-ex 4 Tigers | 56.47 | 47.86 | |
| Not Classified | 0.00 | 0.00 | |

| Americas | Fund % 9.87 | Cat % 14.22 | Greater Europe | Fund % 14.74 | Cat % 10.27 | Market Maturity | Fund % |
|---------------|----------------|----------------|----------------|-----------------|----------------|-------------------|--------|
| North America | 0.12 | 2.68 | United Kingdom | 0.00 | 0.83 | Developed Markets | 23.17 |
| Central/Latin | 9.75 | 11.54 | W euro-ex UK | 0.41 | 1.87 | Emerging Markets | 76.83 |
| | | | Emrgng Europe | 1.05 | 1.35 | Not Available | 0.00 |
| | | | Africa | 13.28 | 6.22 | | |

| Top 10 Holdings as of 06-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ⊕ Taiwan Semiconductor Manufacturing Co Ltd | 4.78 | 4.78 | -21.71 | Technology |
| ⊕ Tencent Holdings Ltd | 3.88 | 8.65 | -17.66 | Communication Svc |
| ⊕ Alibaba Group Holding Ltd Ordinary Shares | 2.38 | 11.04 | 8.97 | Consumer Cyclical |
| ⊕ Reliance Industries Ltd | 1.63 | 12.66 | 9.61 | Energy |
| | 1.34 | 14.00 | _ | - |
| ⊖ Slbbh1142 | 1.25 | 15.26 | _ | _ |
| Taiwan Semiconductor Manufacturing Co Ltd ADR | 1.20 | 16.45 | -31.42 | Technology |
| ⊕ Meituan Class B | 1.14 | 17.59 | -13.35 | Consumer Cyclical |
| ⊕ Infosys Ltd | 0.99 | 18.58 | -21.80 | Technology |
| ⊕ China Construction Bank Corp Class H | 0.91 | 19.49 | 4.69 | Financial Services |

Total Holdings 4518



Vanguard Growth Index Admiral VIGAX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

Quantitative Screens

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 27.52 years.

Net Expense: The fund's expense ratio of 0.05 is 94.79% lower than the Large Growth category average.

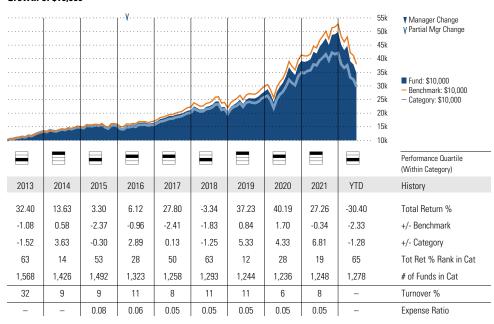
Morningstar Investment Management LLC Analysis

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.

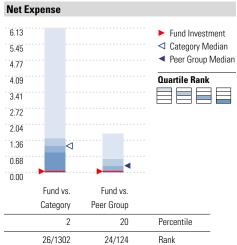
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 15% as of 06-30-2022 10 ■ Fund Benchmark Category -10 -15 -20 -25 -30 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -22.42 -21.87 11.65 12.90 13.87 7.09 -20.92 -18.77 12.58 14.29 14.80 11.52 Benchmark Return % -20.82 12 51 -23.86 8 10 11 01 Category Average % 68 18 23 22 % Rank in Category 1.300 1.252 1.060 793 # of Funds in Category 1.142



| 3-Year Risk Metrics | | | |
|---------------------|--------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | -1.03 | _ | -3.87 |
| Beta | 1.02 | _ | 0.98 |
| R-Squared | 99.66 | _ | 92.23 |
| Standard Deviation | 21.58 | 21.09 | 21.51 |
| Sharpe Ratio | 0.59 | 0.64 | 0.44 |
| Tracking Error | 1.35 | _ | 6.03 |
| Information Ratio | -0.69 | _ | -0.87 |
| Up Capture Ratio | 99.75 | _ | 86.89 |
| Down Capture Ratio | 103.07 | - | 98.97 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|--------|--------|--------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 25.54 | 24.98 | 23.80 |
| Price/Book Ratio | 6.92 | 8.79 | 6.54 |
| Geom Avg Mkt Cap \$B | 272.97 | 250.47 | 284.82 |
| ROE | 38.09 | 42.14 | 37.75 |
| | | | |



Vanguard Growth Index Admiral VIGAX

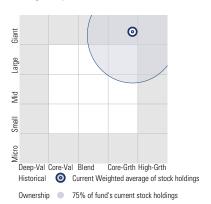
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

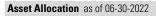
Equity

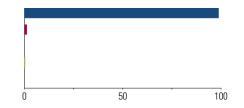
| 1 | 18 | 67 | Large |
|---|----|----|-------|
| 0 | 6 | 8 | MIG |
| 0 | 0 | 0 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.00 | 0.51 |
| Cash | 0.24 | 1.71 |
| Bonds | 0.00 | -0.01 |
| Non-US Stocks | 1.06 | 4.05 |
| US Stocks | 98.70 | 93.74 |
| Asset Class | Net % | Cat% |
| | | |

| Se | ctor Weighting as of 06- | 30-2022 | | | | | | | | | |
|--------------|--------------------------|---------|-------|-------|------|------------|----------|---------|--------|--|--|
| | | Fund | Bmark | Cat | Fund | ▼ Benchmar | k []_Cat | egory A | verage | | |
| Դ | Cyclical | 29.23 | 24.62 | 29.21 | | | Ţ | | | | |
| A | Basic Materials | 1.85 | 1.22 | 1.58 | | | | | | | |
| A | Consumer Cyclical | 17.95 | 15.13 | 16.09 | | | | | | | |
| æ | Financial Services | 6.59 | 6.48 | 9.94 | | 0 | | | | | |
| 命 | Real Estate | 2.84 | 1.79 | 1.60 | | | | | | | |
| W | Sensitive | 59.94 | 56.65 | 53.13 | | | | | | | |
| | Communication Services | 13.46 | 8.15 | 11.26 | | | | | | | |
| ð | Energy | 1.04 | 1.47 | 1.81 | | | | | | | |
| Ф | Industrials | 4.30 | 7.43 | 5.93 | | ' | | | | | |
| Д | Technology | 41.14 | 39.60 | 34.13 | | | | | | | |
| - | Defensive | 10.83 | 18.72 | 17.66 | | | | | | | |
| = | Consumer Defensive | 2.84 | 6.43 | 3.72 | | | | | | | |
| ٠ | Healthcare | 7.99 | 12.23 | 13.42 | | ■ 'O | | | | | |
| • | Utilities | 0.00 | 0.06 | 0.52 | ň | | | | | | |

| Top 15 Holdings as of 06-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| | 12.66 | 12.66 | -22.75 | Technology |
| | 11.57 | 24.24 | -23.27 | Technology |
| | 5.53 | 29.77 | -36.29 | Consumer Cyclical |
| | 3.95 | 33.72 | -24.78 | Communication Svc |
| ⊕ Tesla Inc | 3.57 | 37.29 | -36.28 | Consumer Cyclical |
| | 3.51 | 40.80 | -24.40 | Communication Svc |
| | 2.23 | 43.03 | -52.06 | Communication Svc |
| ○ NVIDIA Corp | 2.17 | 45.20 | -48.43 | Technology |
| | 1.89 | 47.09 | -8.80 | Financial Services |
| The Home Depot Inc The Home Depo | 1.70 | 48.79 | -33.00 | Consumer Cyclical |
| | 1.65 | 50.44 | -11.93 | Financial Services |
| ⊕ Thermo Fisher Scientific Inc | 1.28 | 51.72 | -18.49 | Healthcare |
| ○ Costco Wholesale Corp | 1.28 | 53.00 | -15.28 | Consumer Defensive |
| Accenture PLC Class A | 1.11 | 54.10 | -32.56 | Technology |
| | 1.10 | 55.20 | -6.88 | Consumer Cyclical |

Total Holdings 263



Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Michael Hong since 02-2008

Quantitative Screens

Performance: The fund has finished in the High Yield 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 14.38 years.

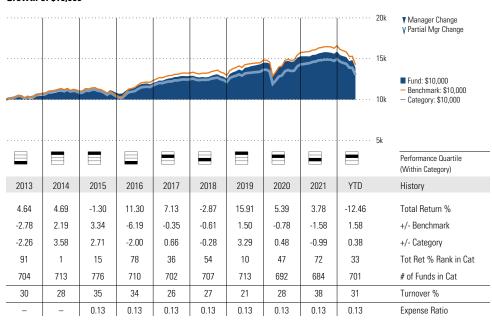
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.13 is 85.71% lower than the High Yield Bond category average.

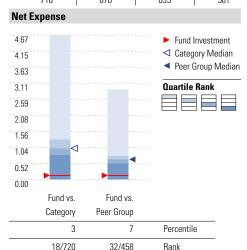
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







| 3-Year KISK Wietrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | -0.02 | _ | -0.19 |
| Beta | 0.87 | _ | 0.96 |
| R-Squared | 98.21 | _ | 95.51 |
| Standard Deviation | 8.93 | 10.21 | 10.02 |
| Sharpe Ratio | -0.02 | -0.01 | -0.02 |
| Tracking Error | 1.81 | _ | 2.34 |
| Information Ratio | 0.02 | _ | -0.15 |
| Up Capture Ratio | 87.09 | _ | 92.68 |
| Down Capture Ratio | 87.01 | _ | 94.81 |
| | | | |

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 3.96 | - | 3.70 |
| Avg Eff Maturity | 5.80 | _ | 5.56 |



Vanguard High-Yield Corporate Adm VWEAX

High Yield Bond ICE BofA US High Yield TR USD

Morningstar Index

Morningstar Category

| Style Analysis | as of 06-30-2022 |
|-------------------------|------------------|
| Style Breakdown | 1 |
| Fixed Income | Quality |
| | High |
| | M id |
| | Low |
| Ltd Mod Ext Duration | |

| 0 | 50 | 100 | Total | 100.00 | 100.00 |
|------------------|----------------------------|-----|---------------|--------|--------|
| | , | | Other | 1.60 | 1.78 |
| | | | Cash | 2.17 | 4.31 |
| | | | Bonds | 96.23 | 93.02 |
| | | | Non-US Stocks | 0.00 | 0.03 |
| | | | US Stocks | 0.00 | 0.86 |
| | | | Asset Class | Net % | Cat% |
| Asset Allocation | on as of 06-30-2022 | | | | |
| | | | | | |

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 5.33 | _ | 1.67 |
| AA | -0.02 | _ | 0.12 |
| A | 0.00 | _ | 0.29 |
| BBB | 4.99 | _ | 2.72 |
| BB | 53.79 | _ | 31.18 |
| В | 31.24 | - | 33.90 |
| Below B | 4.70 | _ | 27.35 |
| Not Rated | -0.03 | _ | 2.78 |

| | Fund | Bmark | Cat | Fund | • | Ber | nchr | mark |] Ca | ateg | ory | Ave | rage | | | |
|----------------------------|-------|-------|-------|------------|---|-----|------|------|------|------|-----|-----|------|--|--|--|
| Government | 4.01 | - | 2.31 | | | | | | | | | | | | | |
| Treasury | 4.01 | _ | 0.74 | () | | | | | | | | | | | | |
| Inflation – Protected | 0.00 | _ | 0.00 | j i i | | | | | | | | | | | | |
| Agency/Quasi Agency | 0.00 | _ | 0.14 | | | | | | | | | | | | | |
| Other Government Related | 0.00 | _ | 1.43 | 10 | | | | | | | | | | | | |
| Corporate | 93.72 | _ | 88.10 | | | | | | | | | | | | | |
| Corporate Bond | 86.25 | _ | 82.32 | | | | | | | | | | | | | |
| Bank Loan | 5.87 | _ | 4.36 | | | | | | | | | | | | | |
| Convertible | 1.60 | _ | 1.18 | 0 | | | | | | | | | | | | |
| Preferred | 0.00 | _ | 0.24 | | | | | | | | | | | | | |
| Securitized | 0.00 | - | 2.03 | 10 | | | | | | | | | | | | |
| Agency MBS Pass-Through | 0.00 | _ | 0.06 | | | | | | | | | | | | | |
| Agency MBS ARM | 0.00 | _ | 0.00 | ĺ. | | | | | | | | | | | | |
| Agency MBS CMO | 0.00 | _ | 0.14 | | | | | | | | | | | | | |
| Non-Agency Residential MBS | 0.00 | - | 0.12 | | | | | | | | | | | | | |
| Commercial MBS | 0.00 | - | 0.74 | 0 | | | | | | | | | | | | |
| Asset-Backed | 0.00 | - | 0.97 | | | | | | | | | | | | | |
| Covered Bond | 0.00 | _ | 0.00 | | | | | | | | | | | | | |
| Municipal | 0.00 | _ | 0.10 | 0 | | | | | | | | | | | | |
| Cash & Equivalents | 2.27 | - | 6.31 | | | | | | | | | | | | | |
| Other | 0.00 | _ | 1.16 | i[] | | | | | | | | | | | | |

Top 10 Holdings as of 06-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ① T-Mobile US Inc 1.26 1.26 United States Treasury Notes 1.01 2.27 1.01 United States Treasury Notes 3.27 United States Treasury Notes 1.00 4.28 ① United States Treasury Notes 5.28 1.00 United States Treasury Notes 0.99 6.27 Imola Merger Corp. 0.85 7.13 Herc Holdings Inc 0.73 7.86 Mozart Debt Merger Subordinated Incorporated 0.73 8.59 Credit Suisse Group AG 0.72 9.31

Total Holdings 639



Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category Inflation-Protected Bond Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 82.76% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen; however, the current manager has earned results consistent with those of his predecessor.

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 05-31-2022 |

Growth of \$10,000







| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 0.12 | _ | 0.12 |
| Beta | 0.94 | _ | 0.90 |
| R-Squared | 98.95 | _ | 81.19 |
| Standard Deviation | 4.75 | 5.01 | 5.14 |
| Sharpe Ratio | 0.52 | 0.51 | 0.51 |
| Tracking Error | 0.57 | _ | 2.40 |
| Information Ratio | -0.09 | _ | -0.31 |
| Up Capture Ratio | 94.57 | _ | 90.59 |
| Down Capture Ratio | 92.65 | - | 89.58 |
| | | | |

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 7.37 | 4.52 | 6.23 |
| Avg Eff Maturity | 7.70 | - | 7.41 |



Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category Inflation-Protected Bond Morningstar Index Bloomberg US Treasury US TIPS TR USD





| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 0.00 | 0.11 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 99.99 | 94.74 |
| Cash | 0.01 | 4.31 |
| Other | 0.00 | 0.83 |
| Total | 100.00 | 100.00 |

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9500

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 99.96 | 0.00 | 87.52 |
| AA | 0.00 | 99.60 | 8.49 |
| A | 0.00 | 0.00 | 0.26 |
| BBB | 0.00 | 0.00 | 0.89 |
| BB | 0.00 | 0.00 | 0.23 |
| В | 0.00 | 0.00 | 0.05 |
| Below B | 0.00 | 0.00 | 0.10 |
| Not Rated | 0.04 | 0.40 | 2.46 |
| | | | |

| Sector Weighting as of 06-3 | 30-2022 | | | | | |
|-----------------------------|---------|-------|-------|------|-------------|------------------|
| | Fund | Bmark | Cat | Fund | ▼ Benchmark | Category Average |
| Government | 99.97 | _ | 86.62 | | | |
| Treasury | 0.00 | - | 0.41 | | | |
| Inflation – Protected | 99.97 | - | 81.67 | | | |
| Agency/Quasi Agency | 0.00 | - | 0.03 | 0 | | |
| Other Government Related | 0.00 | _ | 4.51 | [] | | |
| Corporate | 0.00 | _ | 2.90 | | | |
| Corporate Bond | 0.00 | - | 2.60 | | | |
| Bank Loan | 0.00 | - | 0.20 | 0 | | |
| Convertible | 0.00 | - | 0.10 | | | |
| Preferred | 0.00 | _ | 0.00 | 0 | | |
| Securitized | 0.00 | _ | 4.98 | [| | |
| Agency MBS Pass-Through | 0.00 | _ | 0.60 | 0 | | |
| Agency MBS ARM | 0.00 | _ | 0.00 | | | |
| Agency MBS CMO | 0.00 | _ | 0.68 | 0 | | |
| Non-Agency Residential MBS | 0.00 | _ | 0.25 | | | |
| Commercial MBS | 0.00 | _ | 0.69 | 0 | | |
| Asset-Backed | 0.00 | _ | 2.54 | 10 | | |
| Covered Bond | 0.00 | _ | 0.22 | 0 | | |
| Municipal | 0.00 | _ | 0.02 | | | |
| Cash & Equivalents | 0.03 | _ | 4.53 | | | |
| Other | 0.00 | _ | 0.92 | | | |

2.74

35.68

Top 10 Holdings as of 06-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector United States Treasury Notes 6.32 6.32 United States Treasury Notes 4.11 10.44 United States Treasury Notes 3.73 14.17 ① United States Treasury Notes 3.54 17.71 ① United States Treasury Notes 3.33 21.04 United States Treasury Notes 3.23 24.27 United States Treasury Notes 2.99 27.26 United States Treasury Notes 30.14 2.88 United States Treasury Notes 2.80 32.94

Total Holdings 49

igoplus United States Treasury Notes



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Simon Webber since 12-2009 Thomas Coutts since 12-2016 Lawrence Burns since 12-2020 James Gautrey since 12-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth 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 12.51 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.32 is 69.52% lower than the Foreign Large Growth category average.

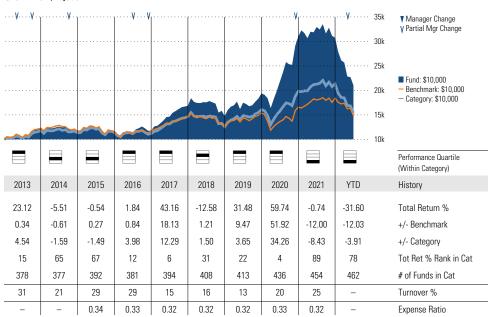
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 ■ Fund Benchmark -10 Category -15 -20 -25 -30 -35 Average annual, if greater than 1 year 1 Year 10 year Since Inception 3 Month 3 yea 5 year Fund Return % -18.13 -36.18 6.33 7.51 9.17 7.24

2.20

3 56

6

348

5.40

6 13

3

225

Down Capture Ratio

8.18

| Net Exp | ense | | |
|--------------|----------------------|------------------------|-------------------------------------|
| 3.31 2.94 | | | ► Fund Investment < Category Median |
| 2.57 | | | Peer Group Median Quartile Rank |
| 1.84 | | | |
| 1.47 1.10 | | | |
| 0.74 | • | | |
| 0.00 | | | |
| | Fund vs. Category | Fund vs. Peer Group | |
| | 4 | 8 | Percentile |

-17.77

-27 25

91

452

1.07

172

6

398

31/396 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

| 3-Year Kisk Metrics | | | |
|---------------------|--------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 5.78 | _ | 0.76 |
| Beta | 1.00 | _ | 0.93 |
| R-Squared | 68.37 | _ | 80.60 |
| Standard Deviation | 21.79 | 18.01 | 18.75 |
| Sharpe Ratio | 0.36 | 0.12 | 0.14 |
| Tracking Error | 12.25 | _ | 8.38 |
| Information Ratio | 0.43 | _ | 0.06 |
| Un Canture Ratio | 111 49 | _ | 99 97 |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 19.92 | 12.65 | 19.00 |
| Price/Book Ratio | 3.66 | 1.55 | 2.80 |
| Geom Avg Mkt Cap \$B | 73.94 | 40.94 | 45.95 |
| ROE | 18.47 | 18.36 | 20.88 |

90.15



98.29

Benchmark Return %

Category Average %

% Rank in Category

of Funds in Category

19/468

-14.51

-16 58

73

466

Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

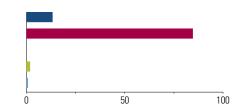
| 10 | 33 | 44 | Large |
|----|----|----|-------|
| 1 | 4 | 8 | Mid |
| 0 | 0 | 0 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.62 | 0.48 |
| Cash | 1.71 | 3.37 |
| Bonds | 0.00 | 0.12 |
| Non-US Stocks | 84.51 | 88.63 |
| US Stocks | 13.15 | 7.40 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund | ł | Bench | nmark | Cate | jory Ave | erage | | |
|----------|------------------------|-------|-------|-------|------|---|---------------------------|-------|------|----------|-------|----|--|
| ŀ | Cyclical | 37.82 | 38.59 | 34.97 | | | | | | | | Γ' | |
| ė. | Basic Materials | 0.51 | 7.57 | 7.35 | | | | | | | | | |
| A | Consumer Cyclical | 27.26 | 10.38 | 12.72 | | | •1 | | | | | | |
| , | Financial Services | 10.05 | 17.72 | 14.48 | | | | | 7 | | | | |
| æ | Real Estate | 0.00 | 2.92 | 0.42 | 0 | ' | | | | | | | |
| M | Sensitive | 38.35 | 33.06 | 40.82 | | | | | | | | | |
| | Communication Services | 7.77 | 5.54 | 4.44 | | | | | | | | | |
| ð | Energy | 2.21 | 4.86 | 3.69 | | | | - | | | | | |
| ф | Industrials | 10.61 | 14.59 | 15.93 | | | • | 0 | | | | | |
| | Technology | 17.76 | 8.07 | 16.76 | | | | | | | | | |
| - | Defensive | 23.82 | 28.36 | 24.20 | | | | | • | | 1 | | |
| = | Consumer Defensive | 5.96 | 10.87 | 8.89 | | | | | | | | | |
| ٠ | Healthcare | 16.84 | 14.18 | 14.41 | | | | | | | | | |
| • | Utilities | 1.02 | 3.31 | 0.90 | | * | | | | | | | |

World Regions % Equity 06-30-2022



| Greater Asia | Fund % 30.70 | Cat % 26.44 |
|------------------|-----------------|----------------|
| Japan | 7.36 | 10.94 |
| Australasia | 0.61 | 1.69 |
| Asia-4 Tigers | 7.97 | 6.57 |
| Asia-ex 4 Tigers | 14.76 | 7.24 |
| Not Classified | 0.00 | 0.00 |

| Americas | Fund % 20.83 | Cat % 15.78 | Greater Europe | Fund % 48.47 | Cat % 57.78 | Market Maturity | Fund % |
|---------------|-----------------|----------------|----------------|-----------------|----------------|-------------------|--------|
| North America | 15.22 | 13.48 | United Kingdom | 7.14 | 10.84 | Developed Markets | 79.63 |
| Central/Latin | 5.61 | 2.30 | W euro-ex UK | 41.00 | 46.17 | Emerging Markets | 20.37 |
| | | | Emrgng Europe | 0.00 | 0.04 | Not Available | 0.00 |
| | | | Africa | 0.33 | 0.73 | | |

| Top 10 Holdings as of 06-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ○ ASML Holding NV | 5.84 | 5.84 | -34.97 | Technology |
| | 4.56 | 10.40 | -52.77 | Consumer Cyclical |
| ⊕ Tencent Holdings Ltd | 3.88 | 14.28 | -25.53 | Communication Svc |
| ⊕ Adyen NV | 3.55 | 17.83 | -39.95 | Technology |
| Taiwan Semiconductor Manufacturing Co Ltd | 3.47 | 21.30 | -21.71 | Technology |
| ⊖ Tesla Inc | 3.23 | 24.54 | -36.28 | Consumer Cyclical |
| Moderna Inc | 3.18 | 27.72 | -43.76 | Healthcare |
| ⊖ Kering SA | 2.85 | 30.57 | -28.97 | Consumer Cyclical |
| Illumina Inc | 2.54 | 33.11 | -51.54 | Healthcare |
| ⊕ Alibaba Group Holding Ltd Ordinary Shares | 2.45 | 35.56 | 8.97 | Consumer Cyclical |

Total Holdings 145



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Donald Butler since 02-2013 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 9.36 years.

Net Expense: The fund's expense ratio of 0.07 is 93.33% lower than the Mid-Cap Growth category average.

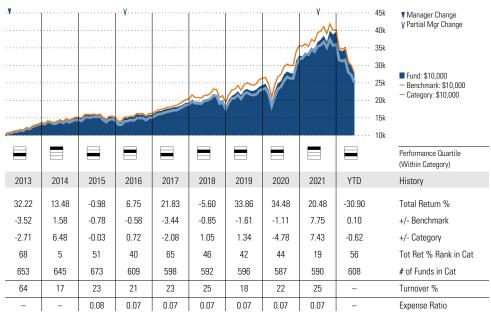
Morningstar Investment Management LLC Analysis

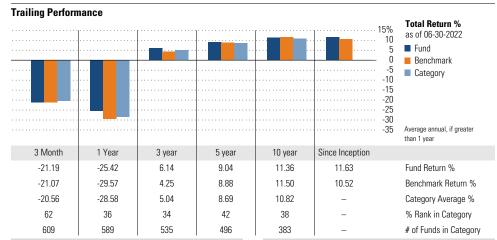
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

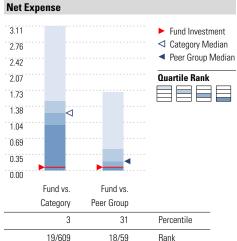
ESG Metrics

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

Growth of \$10,000







| 3-Year RISK Wietrics | | | |
|----------------------|--------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 1.86 | _ | 0.70 |
| Beta | 0.99 | _ | 0.99 |
| R-Squared | 98.56 | - | 90.56 |
| Standard Deviation | 22.51 | 22.56 | 23.65 |
| Sharpe Ratio | 0.35 | 0.27 | 0.29 |
| Tracking Error | 2.71 | - | 7.23 |
| Information Ratio | 0.70 | - | -0.03 |
| Up Capture Ratio | 102.48 | - | 101.18 |
| Down Capture Ratio | 96.12 | - | 100.08 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 26.47 | 23.07 | 24.48 |
| Price/Book Ratio | 4.31 | 6.23 | 3.88 |
| Geom Avg Mkt Cap \$B | 21.81 | 18.10 | 14.25 |
| ROE | 18.15 | 25.71 | 19.72 |
| | | | |



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

| 1 | 7 | 10 | Large |
|---|----|----|-------|
| 3 | 33 | 45 | NIQ |
| 0 | 0 | 0 | Small |

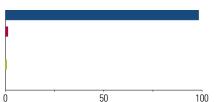
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022





| | ctor Weighting as of 06-3 | | ъ . | 0 . | - | | _ | | | 1 | | | | | | |
|-----------|---------------------------|-------|-------|-------|------|----------|------|----------|-------|------|---------|--------|----|----|----|---|
| | | Fund | Bmark | Cat | Fund | 1 | ▼ Be | nchma | ırk [| Cate | gory Av | verage | | | | |
| Դ | Cyclical | 26.57 | 25.84 | 28.81 | | | | | | | | | | | | |
| A | Basic Materials | 3.90 | 2.95 | 2.53 | | | | | | | | | | | | |
| A | Consumer Cyclical | 9.26 | 15.17 | 12.99 | | | | | | | | | | | | |
| P | Financial Services | 5.57 | 5.59 | 9.81 | | ľ | | | | | | | | | | |
| fi | Real Estate | 7.84 | 2.13 | 3.48 | | | | | | | | | | | | |
| W | Sensitive | 54.99 | 53.90 | 48.52 | | | | | | | | | | | | |
| | Communication Services | 6.50 | 5.24 | 3.39 | | | | | | | | | | | | |
| • | Energy | 5.35 | 4.48 | 2.16 | | | | | | | | | | | | |
| Ф | Industrials | 13.19 | 15.59 | 14.41 | | | | [| | | | | | | | |
| | Technology | 29.95 | 28.59 | 28.56 | | | | | | | | | | | | |
| → | Defensive | 18.44 | 20.25 | 22.66 | | | | | - ' | | | | | | | |
| Ħ | Consumer Defensive | 1.42 | 3.29 | 2.40 | | ' | | | | | | | | | | |
| ٠ | Healthcare | 17.02 | 16.65 | 19.57 | | | | | | | | | | | | |
| • | Utilities | 0.00 | 0.31 | 0.69 | ı | | | | | | | | | | | |
| | | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 5 |

| Top 15 Holdings as of 06-30-2022 | | | | |
|--|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ⇒ Synopsys Inc | 1.72 | 1.72 | -17.58 | Technology |
| ○ Cadence Design Systems Inc | 1.53 | 3.25 | -19.49 | Technology |
| ∋ IQVIA Holdings Inc | 1.52 | 4.77 | -23.09 | Healthcare |
| ⊕ Realty Income Corp | 1.52 | 6.30 | -2.58 | Real Estate |
| ⊕ Amphenol Corp Class A | 1.43 | 7.73 | -25.93 | Technology |
| Digital Realty Trust Inc ■ Control of the Control of | 1.37 | 9.10 | -25.22 | Real Estate |
| Devon Energy Corp | 1.35 | 10.45 | 30.26 | Energy |
| ⇒ SBA Communications Corp | 1.28 | 11.72 | -17.36 | Real Estate |
| ⊖ Cintas Corp | 1.20 | 12.93 | -15.29 | Industrials |
| → Microchip Technology Inc | 1.19 | 14.12 | -32.68 | Technology |
| Waste Connections Inc | 1.18 | 15.30 | -8.70 | Industrials |
| → MSCI Inc | 1.18 | 16.48 | -32.39 | Financial Services |
| ResMed Inc ResMed Inc | 1.14 | 17.61 | -19.20 | Healthcare |
| Cheniere Energy Inc | 1.13 | 18.74 | 31.82 | Energy |
| DexCom Inc | 1.08 | 19.83 | -44.48 | Healthcare |

Total Holdings 181



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Portfolio Manager(s)

Donald Butler since 08-2006 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 15.88 years.

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

✓ Net Expense: The fund's expense ratio of 0.07 is
92.93% lower than the Mid-Cap Value category average.

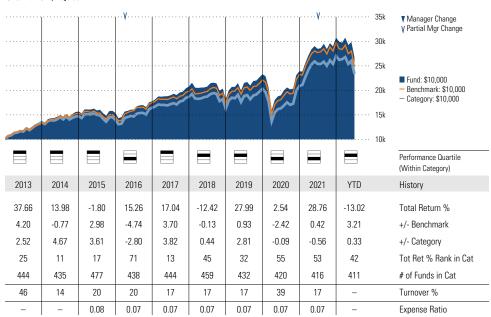
Morningstar Investment Management LLC Analysis

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.

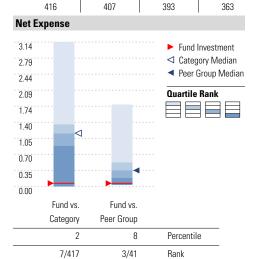
ESG Metrics

| 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



Trailing Performance Total Return % as of 06-30-2022 ■ Fund Benchmark 0 Category -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -13.05 -6.05 7.53 7.10 11.30 12.03 Fund Return % -14.68 -10.00 6.70 6.27 10.62 11.22 Benchmark Return % -12 81 -7 90 7 43 9 83 6 41 Category Average % 48 27 48 33 12 % Rank in Category 270 # of Funds in Category



| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 0.96 | _ | 0.53 |
| Beta | 0.96 | _ | 1.00 |
| R-Squared | 99.17 | _ | 95.87 |
| Standard Deviation | 21.90 | 22.71 | 23.30 |
| Sharpe Ratio | 0.42 | 0.38 | 0.39 |
| Tracking Error | 2.19 | - | 5.16 |
| Information Ratio | 0.38 | _ | 0.08 |
| Up Capture Ratio | 97.72 | _ | 100.31 |
| Down Capture Ratio | 94.23 | _ | 98.84 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 13.75 | 13.57 | 12.27 |
| Price/Book Ratio | 2.08 | 1.95 | 1.76 |
| Geom Avg Mkt Cap \$B | 20.64 | 15.09 | 11.89 |
| ROE | 20.31 | 16.31 | 20.30 |
| | | | |



Vanguard Mid-Cap Value Index Admiral VMVAX

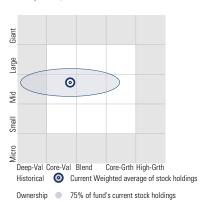
Morningstar Category ■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



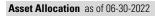
Style Breakdown

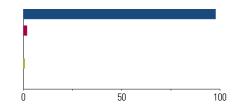
Equity

| 1. / | | | |
|-------|-------|--------|-------|
| 5 | 9 | 0 | Large |
| 31 | 50 | 6 | Mid |
| 0 | 0 | 0 | Small |
| Value | Blend | Growth | |

Weight %

>50 25-50 10-25 0-10





| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.00 | 0.23 |
| Cash | 0.61 | 2.54 |
| Bonds | 0.00 | 0.04 |
| Non-US Stocks | 1.71 | 5.83 |
| US Stocks | 97.68 | 91.34 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund • Benchmark Category Average |
|----------|------------------------|-------|-------|-------|--------------------------------------|
| | | Fund | | | Fund • Benchmark [] Category Average |
| b | Cyclical | 45.05 | 46.19 | 41.38 | |
| à. | Basic Materials | 5.62 | 5.88 | 6.37 | |
| - | Consumer Cyclical | 9.73 | 10.14 | 10.66 | |
| ₽ | Financial Services | 17.08 | 17.38 | 17.87 | |
| b | Real Estate | 12.62 | 12.79 | 6.48 | |
| NI | Sensitive | 26.74 | 32.78 | 34.85 | |
| | Communication Services | 2.70 | 3.85 | 3.58 | |
| • | Energy | 5.53 | 5.07 | 6.96 | |
| Ģ | Industrials | 10.39 | 13.70 | 14.97 | |
| 1 | Technology | 8.12 | 10.16 | 9.34 | |
| → | Defensive | 28.20 | 21.03 | 23.76 | |
| = | Consumer Defensive | 7.15 | 4.63 | 6.57 | |
| ŀ | Healthcare | 8.07 | 7.47 | 10.63 | |
| ? | Utilities | 12.98 | 8.93 | 6.56 | 7 |

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|----------------|---------------|--------------------|
| Name | % Net Asset | Guillulative % | TTD neturn 76 | Morningstal Sector |
| ⊕ Corteva Inc | 1.29 | 1.29 | 15.10 | Basic Materials |
| → Welltower OP LLC | 1.23 | 2.53 | -2.57 | Real Estate |
| ⊕ Arthur J. Gallagher & Co | 1.13 | 3.66 | -3.31 | Financial Services |
| ⊕ Consolidated Edison Inc | 1.11 | 4.77 | 13.31 | Utilities |
| ○ Dollar Tree Inc | 1.10 | 5.87 | 10.91 | Consumer Defensive |
| ⊕ WEC Energy Group Inc | 1.05 | 6.92 | 5.18 | Utilities |
| The Kroger Co | 1.01 | 7.93 | 5.50 | Consumer Defensive |
| ⊕ International Flavors & Fragrances Inc | 1.00 | 8.93 | -19.88 | Basic Materials |
| ⊕ Carrier Global Corp Ordinary Shares | 1.00 | 9.93 | -33.70 | Industrials |
| ⊕ Eversource Energy | 0.96 | 10.89 | -5.75 | Utilities |
| → VICI Properties Inc Ordinary Shares | 0.95 | 11.83 | 1.33 | Real Estate |
| ⊕ M&T Bank Corp | 0.94 | 12.77 | 5.35 | Financial Services |
| ⊕ Baker Hughes Co Class A | 0.94 | 13.71 | 21.49 | Energy |
| Nucor Corp | 0.92 | 14.63 | -7.66 | Basic Materials |
| AvalonBay Communities Inc | 0.90 | 15.52 | -21.84 | Real Estate |

Total Holdings 203



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Gerard O'Reilly since 05-1996 Walter Nejman since 05-2016

Quantitative Screens

Performance: The fund has finished in the Real Estate 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 26.15 years.

Net Expense: The fund's expense ratio of 0.12 is 88.46% 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 |
| ESG Commitment | 1-Low | 02-15-2022 |

Growth of \$10,000







| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 0.82 | _ | 0.73 |
| Beta | 0.95 | _ | 0.94 |
| R-Squared | 98.24 | _ | 92.84 |
| Standard Deviation | 20.14 | 21.07 | 20.49 |
| Sharpe Ratio | 0.30 | 0.27 | 0.31 |
| Tracking Error | 2.89 | _ | 5.32 |
| Information Ratio | 0.26 | _ | 0.13 |
| Up Capture Ratio | 98.22 | _ | 96.74 |
| Down Capture Ratio | 95.26 | _ | 94.83 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 26.34 | 38.46 | 26.06 |
| Price/Book Ratio | 2.47 | 2.42 | 2.72 |
| Geom Avg Mkt Cap \$B | 20.92 | 9.35 | 25.84 |
| ROE | 16.62 | 9.56 | 20.45 |



Vanguard Real Estate Index Admiral VGSLX

Asset Allocation as of 06-30-2022

Morningstar CategoryReal Estate S&P

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

| 0 | 24 | 15 | Large |
|---|----|----|-------|
| 3 | 36 | 6 | Mid |
| 4 | 9 | 3 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



| | | Fund | Bmark | Cat | Fund | • | Benchmark | [] (| Categ | ory . | Aver | rage | | | |
|---|------------------------|-------|-------|-------|-------|---|-----------|------|-------|-------|------|------|--|--|--|
| , | Cyclical | 99.41 | 99.13 | 99.10 | | | | | | | | | | | |
| | Basic Materials | 0.00 | 0.00 | 0.06 | Ĭ | | | | | | | | | | |
| 1 | Consumer Cyclical | 0.00 | 0.13 | 1.05 | i) i | | | | | | | | | | |
| ì | Financial Services | 0.00 | 0.00 | 0.23 | Ŏ | | | | | | | | | | |
| ì | Real Estate | 99.41 | 99.00 | 97.76 | | | | | | | | | | | |
| 7 | Sensitive | 0.59 | 0.87 | 0.88 | 0 | | | | | | | | | | |
| | Communication Services | 0.53 | 0.00 | 0.23 | j i i | | | | | | | | | | |
| | Energy | 0.00 | 0.00 | 0.01 | ď, i | | | | | | | | | | |
| | Industrials | 0.00 | 0.87 | 0.20 | Ď i | | | | | | | | | | |
| | Technology | 0.06 | 0.00 | 0.44 | İ | | | | | | | | | | |
| - | Defensive | 0.00 | 0.00 | 0.01 | ď | | | | | | | | | | |
| | Consumer Defensive | 0.00 | 0.00 | 0.00 | Ĭ | | | | | | | | | | |
| ĺ | Healthcare | 0.00 | 0.00 | 0.00 | ĺ | | | | | | | | | | |
| i | Utilities | 0.00 | 0.00 | 0.01 | i i | | | | | | | | | | |

| Top 15 Holdings as of 06-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ① Vanguard Real Estate II Index | 11.59 | 11.59 | _ | _ |
| | 7.52 | 19.11 | -11.65 | Real Estate |
| | 5.62 | 24.73 | -29.18 | Real Estate |
| ○ Crown Castle International Corp | 4.70 | 29.43 | -17.93 | Real Estate |
| ⊖ Equinix Inc | 3.85 | 33.28 | -21.59 | Real Estate |
| ─ Public Storage | 3.18 | 36.46 | -15.46 | Real Estate |
| | 2.61 | 39.07 | -2.58 | Real Estate |
| | 2.29 | 41.36 | -2.57 | Real Estate |
| | 2.27 | 43.63 | -25.22 | Real Estate |
| SBA Communications Corp | 2.25 | 45.88 | -17.36 | Real Estate |
| | 1.96 | 47.84 | -38.49 | Real Estate |
| ⊕ AvalonBay Communities Inc | 1.75 | 49.59 | -21.84 | Real Estate |
| ○ VICI Properties Inc Ordinary Shares | 1.63 | 51.21 | 1.33 | Real Estate |
| ⊖ Equity Residential | 1.60 | 52.82 | -18.82 | Real Estate |
| | 1.60 | 54.41 | -15.18 | Real Estate |

Total Holdings 174



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 William Coleman since 04-2016

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 17.51 years.

× Style: The fund has landed in its primary style box — Small Growth — 38.24 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.07 is 94.17% lower than the Small Growth category average.

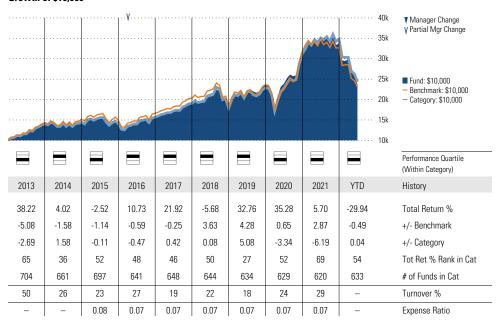
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





| | | U. | | | | 1 | |
|--------|--------|-----|----------|-----|-------|-----------|--------|
| Net Ex | pense | | | | | | |
| 6.02 | | | | | ► Fu | nd Invest | ment |
| 5.35 | | | | | | tegory N | |
| 4.68 | | | | | ◀ Pe | er Group | Median |
| 4.01 | | | | | Quart | ile Rank | (|
| 3.34 | | | | | | | |
| 2.68 | | | | | | | |
| 2.01 | | | | | | | |
| 1.34 | | ⊲ … | | | | | |
| 0.67 | | | | 4 | | | |
| 0.00 | | | | | | | |
| | Fund | VS. | Fund | VS. | | | |
| | Catego | ory | Peer Gro | up | | | |
| | | 2 | | 20 | Perce | ntile | = |
| | 8/6 | 41 | 7/ | /36 | Rank | | - |
| | | | | | | | |

| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 0.94 | _ | 2.48 |
| Beta | 0.94 | _ | 0.95 |
| R-Squared | 96.38 | _ | 90.14 |
| Standard Deviation | 23.80 | 24.74 | 24.84 |
| Sharpe Ratio | 0.19 | 0.16 | 0.25 |
| Tracking Error | 4.73 | _ | 8.05 |
| Information Ratio | 0.20 | _ | 0.29 |
| Up Capture Ratio | 97.45 | _ | 100.54 |
| Down Capture Ratio | 94.53 | _ | 93.52 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 21.15 | 15.94 | 19.67 |
| Price/Book Ratio | 3.23 | 3.50 | 3.39 |
| Geom Avg Mkt Cap \$B | 4.51 | 2.34 | 4.26 |
| ROE | 9.82 | 9.41 | 13.34 |
| | | | |



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

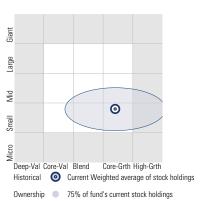
Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

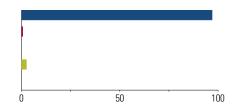
| 0 | 0 | 0 | Large |
|---|----|----|-------|
| 2 | 16 | 17 | Mid |
| 5 | 30 | 30 | Small |

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 06-30-2022





| | | Fund | Bmark | Cat | Fund • Benchmark 🛛 Category Average |
|----------|------------------------|-------|-------|-------|-------------------------------------|
| b | Cyclical | 27.11 | 22.53 | 26.34 | |
| ė. | Basic Materials | 2.01 | 4.48 | 2.86 | |
| - | Consumer Cyclical | 11.75 | 9.20 | 11.60 | |
| ê | Financial Services | 4.78 | 6.03 | 8.91 | |
| b | Real Estate | 8.57 | 2.82 | 2.97 | |
| NI | Sensitive | 47.97 | 48.01 | 46.67 | |
| | Communication Services | 3.17 | 2.84 | 2.40 | |
| • | Energy | 3.44 | 6.18 | 3.13 | |
| Ċ. | Industrials | 14.92 | 17.10 | 16.57 | |
| 2 | Technology | 26.44 | 21.89 | 24.57 | |
| → | Defensive | 24.93 | 29.46 | 27.01 | |
| = | Consumer Defensive | 2.98 | 5.00 | 4.28 | |
| 7 | Healthcare | 21.22 | 22.56 | 21.96 | |
| ? | Utilities | 0.73 | 1.90 | 0.77 | |

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Slcmt1142 | 2.30 | 2.30 | _ | _ |
| ⊖ Bio-Techne Corp | 0.77 | 3.07 | -32.87 | Healthcare |
| ⊕ Entegris Inc | 0.70 | 3.77 | -33.37 | Technology |
| ⊖ Liberty Formula One Group C | 0.70 | 4.47 | 0.36 | Communication Svc |
| Equity Lifestyle Properties Inc | 0.66 | 5.13 | -18.67 | Real Estate |
| → PTC Inc | 0.63 | 5.76 | -12.22 | Technology |
| ○ Nordson Corp | 0.59 | 6.36 | -20.30 | Industrials |
| ⊖ Fair Isaac Corp | 0.59 | 6.94 | -7.56 | Technology |
| Graco Inc | 0.57 | 7.51 | -25.79 | Industrials |
| | 0.56 | 8.07 | -17.91 | Real Estate |
| □ Darling Ingredients Inc | 0.54 | 8.61 | -13.70 | Consumer Defensive |
| CubeSmart | 0.54 | 9.15 | -23.42 | Real Estate |
| ⊕ Rexford Industrial Realty Inc | 0.54 | 9.68 | -28.22 | Real Estate |
| → Neurocrine Biosciences Inc | 0.52 | 10.21 | 14.45 | Healthcare |
| → Texas Pacific Land Corp | 0.52 | 10.73 | 21.23 | Energy |

Total Holdings 719



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index

Russell 2000 Value TR USD

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.

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

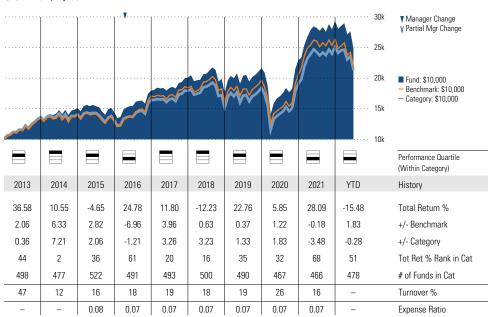
Morningstar Investment Management LLC Analysis

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.

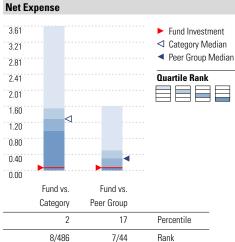
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 4 | 05-31-2022 |
| Carbon Risk Score | Medium Risk | 03-31-2022 |
| FSG Commitment | 1-l ow | 02-15-2022 |

Growth of \$10,000







| 3-Year hisk wetrics | | | |
|---------------------|-------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 0.78 | _ | 1.18 |
| Beta | 0.95 | _ | 1.00 |
| R-Squared | 97.67 | - | 94.61 |
| Standard Deviation | 24.54 | 25.46 | 26.04 |
| Sharpe Ratio | 0.37 | 0.34 | 0.38 |
| Tracking Error | 3.94 | - | 6.34 |
| Information Ratio | 0.15 | - | 0.15 |
| Up Capture Ratio | 95.50 | - | 100.19 |
| Down Capture Ratio | 93.13 | - | 97.21 |
| | | | |

| mark Cat |
|------------|
| 9.61 10.58 |
| 1.19 1.41 |
| 1.72 3.51 |
| 7.65 14.54 |
| |





Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

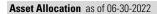
Equity

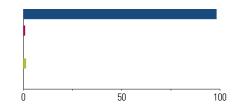
| 1. / | | | |
|------|----|---|-------|
| 0 | 0 | 0 | Large |
| 17 | 22 | 3 | Mid |
| 28 | 27 | 3 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

| | | Fund | Bmark | Cat | Fund ▼ Benchmark [] Category Average |
|----------|------------------------|-------|-------|-------|--------------------------------------|
| b | Cyclical | 49.04 | 53.52 | 49.46 | |
| | Basic Materials | 5.56 | 3.38 | 5.98 | |
| - | Consumer Cyclical | 11.13 | 9.86 | 12.53 | |
| ê | Financial Services | 21.15 | 25.43 | 23.37 | |
| à | Real Estate | 11.20 | 14.85 | 7.58 | |
| NF | Sensitive | 34.65 | 26.34 | 37.28 | |
| | Communication Services | 1.98 | 3.21 | 2.08 | |
| • | Energy | 6.11 | 4.61 | 7.62 | |
| þ | Industrials | 19.05 | 11.84 | 18.18 | |
| 1 | Technology | 7.51 | 6.68 | 9.40 | |
| + | Defensive | 16.30 | 20.14 | 13.27 | |
| Ţ | Consumer Defensive | 5.14 | 3.71 | 4.26 | |
| 1 | Healthcare | 5.82 | 11.15 | 5.77 | |
| 2 | Utilities | 5.34 | 5.28 | 3.24 | |

Top 15 Holdings as of 06-30-2022 Name % Net Asset Cumulative % YTD Return % Morningstar Sector 0.94 0.94 • Quanta Services Inc 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 -22.66 ① IDEX Corp 0.54 3.42 Industrials Bunge Ltd 0.54 3.96 -1.74 Consumer Defensive Brown & Brown Inc 0.51 4.47 -16.70 Financial Services ① Carlisle Companies Inc 0.48 4.95 -3.40 Industrials ⊕ Kimco Realty Corp 0.48 5.42 -18.22 Real Estate ① Booz Allen Hamilton Holding Corp Class A 0.46 5.89 7.58 Industrials 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 ① Ovintiv Inc 0.44 8.17 32.46 Energy

Total Holdings 901



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Neiman since 04-2016

Quantitative Screens

- Performance: The fund has finished in the Large 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 27.52 years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.51% lower than the Large 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

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

25

6

8

0.08

Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Turnover %

Expense Ratio

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 30k ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 33.05 13.18 -0.86 16.86 17.13 -5.43 25.82 2.29 26.49 -9.40 Total Return % -0.27 3.47 -0.72 0.52 2.97 -0.48 2.84 -0.51 1.33 3.46 +/- Benchmark 2.97 0.27 1.84 3.19 2.05 1.19 3.10 0.78 -0.62 1.93 +/- Category 34 12 15 27 37 19 44 53 44 31 Tot Ret % Rank in Cat 1,379 1,352 1,442 1,329 1,348 1,291 1,257 1,219 1,249 # of Funds in Cat



12

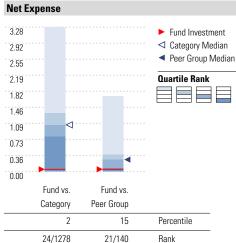
0.05

10

0.05

9

0.05



1,347

7

0.06

9

0.05

8

0.05

| 3-Year Risk Metrics | | | |
|---------------------|--------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 1.99 | _ | 1.12 |
| Beta | 0.94 | _ | 0.98 |
| R-Squared | 99.00 | - | 95.15 |
| Standard Deviation | 18.33 | 19.46 | 19.62 |
| Sharpe Ratio | 0.51 | 0.41 | 0.46 |
| Tracking Error | 2.20 | _ | 4.56 |
| Information Ratio | 0.82 | _ | 0.23 |
| Up Capture Ratio | 100.24 | _ | 99.83 |
| Down Capture Ratio | 92.90 | _ | 95.74 |
| | | | |

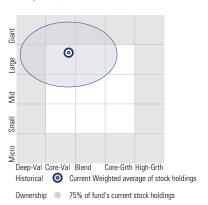
| Portfolio Metrics | | | |
|----------------------|-------|-------|--------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 14.64 | 14.08 | 13.98 |
| Price/Book Ratio | 2.41 | 2.09 | 2.27 |
| Geom Avg Mkt Cap \$B | 97.57 | 68.54 | 102.32 |
| ROE | 25.65 | 19.36 | 24.46 |
| | | | |



Vanguard Value Index Adm VVIAX

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

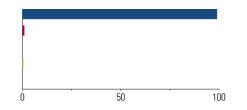
| 32 | 41 | 6 | Large |
|----|----|---|-------|
| 8 | 11 | 1 | Mid |
| 0 | 0 | 0 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.00 | 0.33 |
| Cash | 0.29 | 1.39 |
| Bonds | 0.00 | 0.30 |
| Non-US Stocks | 0.81 | 5.97 |
| US Stocks | 98.89 | 92.00 |
| Asset Class | Net % | Cat% |
| | | |

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

Large Value

| | | Fund | Bmark | Cat | Fund | ١ , | Bench | mark | Categ | jory Ave | erage | | |
|----------|------------------------|-------|-------|-------|------|-----|------------|------|-------|----------|-------|--|--|
| ŀ | Cyclical | 27.70 | 34.45 | 31.70 | | | | | | | | | |
| ė. | Basic Materials | 2.72 | 3.68 | 3.56 | | | | | | | | | |
| A | Consumer Cyclical | 2.41 | 5.79 | 6.21 | | | | | : | | | | |
| ÷ | Financial Services | 19.32 | 19.67 | 18.71 | | | | | | | | | |
| à | Real Estate | 3.25 | 5.31 | 3.22 | | 0 | | | | | | | |
| M | Sensitive | 31.78 | 34.76 | 36.66 | | | | | | | | | |
| | Communication Services | 4.15 | 8.85 | 6.70 | | | _ ` | | | | | | |
| ð | Energy | 7.47 | 7.27 | 7.99 | | | i() | | | | | | |
| ф | Industrials | 11.91 | 9.91 | 11.05 | | | | | | | | | |
| | Technology | 8.25 | 8.73 | 10.92 | | | " [| | | | | | |
| → | Defensive | 40.51 | 30.79 | 31.65 | | | | | | | | | |
| = | Consumer Defensive | 11.66 | 7.45 | 8.99 | | | | | | | | | |
| ٠ | Healthcare | 22.78 | 17.41 | 17.12 | | | 1 | | | | | | |
| • | Utilities | 6.07 | 5.93 | 5.54 | | | | | | | | | |

| Top 15 Holdings as of 06-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ⊕ UnitedHealth Group Inc | 2.99 | 2.99 | 2.91 | Healthcare |
| ⊕ Berkshire Hathaway Inc Class B | 2.93 | 5.93 | -8.69 | Financial Services |
| ⊕ Johnson & Johnson | 2.90 | 8.83 | 5.04 | Healthcare |
| ⊕ Exxon Mobil Corp | 2.24 | 11.07 | 42.83 | Energy |
| ⊕ Procter & Gamble Co | 2.14 | 13.22 | -11.01 | Consumer Defensive |
| ⊕ JPMorgan Chase & Co | 2.06 | 15.27 | -27.62 | Financial Services |
| → Pfizer Inc | 1.83 | 17.10 | -9.86 | Healthcare |
| ⊕ Eli Lilly and Co | 1.72 | 18.82 | 18.09 | Healthcare |
| AbbVie Inc | 1.68 | 20.50 | 15.47 | Healthcare |
| | 1.59 | 22.09 | 25.79 | Energy |
| ⊕ Coca-Cola Co | 1.53 | 23.62 | 7.74 | Consumer Defensive |
| ⊕ Merck & Co Inc | 1.43 | 25.05 | 20.76 | Healthcare |
| ⊕ PepsiCo Inc | 1.43 | 26.48 | -2.78 | Consumer Defensive |
| ⊕ Bank of America Corp | 1.33 | 27.81 | -29.09 | Financial Services |
| → Verizon Communications Inc | 1.26 | 29.07 | 0.13 | Communication Svc |

Total Holdings 346

