American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.5 years.
- Net Expense: The fund's expense ratio of 0.28 is 50% lower than the Target-Date 2000-2010 category average.

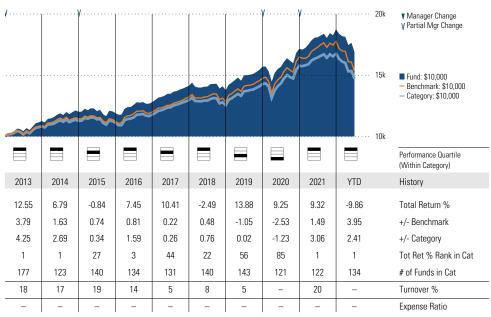
Morningstar Investment Management LLC Analysis

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

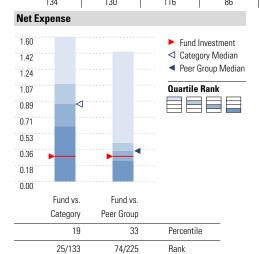
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

Growth of \$10,000

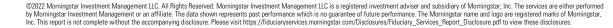






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.56	_	-0.14
Beta	0.87	_	0.90
R-Squared	96.06	_	96.41
Standard Deviation	7.77	8.76	7.99
Sharpe Ratio	0.47	0.29	0.26
Tracking Error	1.92	_	2.05
Information Ratio	0.66	_	-0.20
Up Capture Ratio	92.34	_	86.87
Down Capture Ratio	78.13	_	87.59

Fund	Bmark	Cat
16.36	15.35	15.27
3.01	2.30	2.37
4.85	-	6.69
	16.36 3.01	16.36 15.35 3.01 2.30



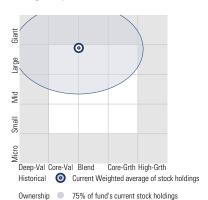


American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™





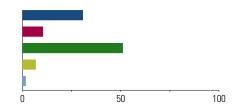
Equity				Fixed	Income
30	39	15	Large		
7	5	3	Mid		
1	0	0	Small		
Value	Blend	Growth		Ltd	Mod

Quality High MidLow Mod Ltd Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

		Fund	Bmark	Cat	Fun	d v	Bench	nmark	Cate	gory Ave	erage	_	
وا	Cyclical	33.31	38.99	35.16								Ţ.	
à.	Basic Materials	4.21	4.29	5.13									
•	Consumer Cyclical	6.85	9.74	10.12			ĺ						
<u></u>	Financial Services	16.60	15.19	16.07			<u>.</u>						
à	Real Estate	5.65	9.77	3.84									
Ųľ	Sensitive	37.72	38.31	40.46									
	Communication Services	7.10	6.00	7.12									
	Energy	5.19	4.51	5.27									
ž	Industrials	8.81	10.65	10.32					_				
3	Technology	16.62	17.15	17.75					0	_			
+	Defensive	28.95	22.68	24.38									
Ę	Consumer Defensive	10.11	6.08	6.93									
r	Healthcare	13.19	13.27	13.66		_		= []					
1	Utilities	5.65	3.33	3.79									

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

Total Holdings 17



American Funds 2015 Trgt Date Retire R6 RFJTX

Growth of \$10,000

1

168

7

3

111

6

18

133

15

7

132

8

54

134

4

7

145

7

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover % Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 15.72 6.64 -0.62 7.55 11.19 -2.72 14.94 9 96 10.27 -11.07 Total Return % 5.22 1.09 0.45 -0.20 0.82 -1.35 -2.71 1.96 4.32 1.11 +/- Benchmark 2.48 6.07 2.16 0.72 1.43 -0.10 1.14 -0.51 -0.792.39 +/- Category

62

138

6

76

127

1

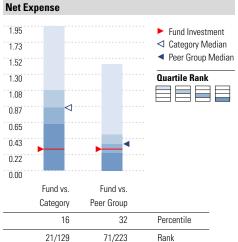
124

21

4

130





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

71/223

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.81	_	0.12
Beta	0.87	_	0.94
R-Squared	95.80	_	95.99
Standard Deviation	8.58	9.64	9.24
Sharpe Ratio	0.46	0.26	0.27
Tracking Error	2.15	-	2.03
Information Ratio	0.72	-	0.00
Up Capture Ratio	93.36	-	91.70
Down Capture Ratio	78.55	_	90.26

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.67	15.23	15.14
Price/Book Ratio	3.07	2.27	2.34
Avg Eff Duration	5.35	_	5.94



American Funds 2015 Trgt Date Retire R6 RFJTX

Quality

High

Mid

Low

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

Equity 17 39 28 3 6 5



Value Blend Growth



Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	1.46	5.29
Cash	6.40	5.15
Bonds	48.41	49.60
Non-US Stocks	11.14	14.81
US Stocks	32.59	25.14
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d '	Bench	nmark	Cate	gory Ave	erage		_	
_Մ	Cyclical	32.55	39.05	35.30									7	
å.	Basic Materials	4.17	4.37	5.23			1							
A	Consumer Cyclical	7.20	9.81	10.24			ı [
÷	Financial Services	16.21	15.29	16.18										
æ	Real Estate	4.97	9.58	3.65			•							
M	Sensitive	39.09	38.31	40.72										
	Communication Services	7.59	5.99	7.07		- 1)							
•	Energy	5.02	4.55	5.36										
¢	Industrials	9.03	10.74	10.42			= [_					
	Technology	17.45	17.03	17.87						_				
→	Defensive	28.36	22.64	23.98										
=	Consumer Defensive	9.65	6.14	6.82										
٠	Healthcare	13.48	13.19	13.56				= [
•	Utilities	5.23	3.31	3.60										

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

Total Holdings 20



American Funds 2020 Trgt Date Retire R6 RRCTX

234

3

219

4

248

8

236

5

247

254

2

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

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

Quantitative Screens

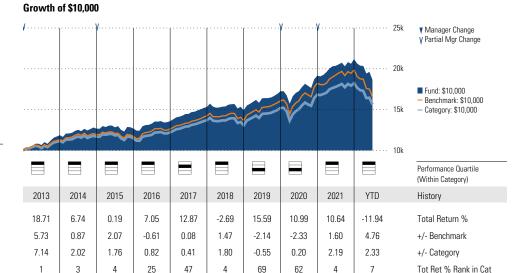
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.5 years.
- Style: The fund has landed in its primary style box —
 Large Blend 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 53.13% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022



238

2

180

13

173

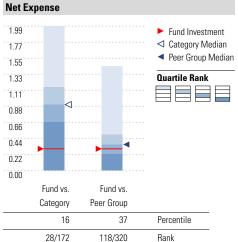
20

172

of Funds in Cat

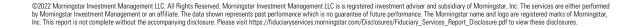
Turnover %
Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.99	_	0.20
Beta	0.83	_	0.91
R-Squared	96.52	_	95.98
Standard Deviation	9.02	10.61	9.84
Sharpe Ratio	0.46	0.25	0.26
Tracking Error	2.43	-	2.31
Information Ratio	0.68	-	0.02
Up Capture Ratio	90.12	-	89.71
Down Capture Ratio	75.19	-	87.91

Fund	Bmark	Cat
16.95	15.09	15.28
3.15	2.24	2.32
5.63	_	5.88
	16.95 3.15	16.95 15.09 3.15 2.24





American Funds 2020 Trgt Date Retire R6 RRCTX

Asset Allocation as of 06-30-2022

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity 20 38 26 4 5 6





Ltd

Fixed Income Quality High MidLow Mod Duration

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

Asset Class Net % Cat% US Stocks 34.42 26.18 Non-US Stocks 12.20 14.33 Bonds 45.66 47.75 Cash 6.35 3.18 Other 1.38 8.56 50 100.00 Total 100.00

Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
<u></u>	Cyclical	31.89	39.05	36.45	
Å.	Basic Materials	4.06	4.48	4.79	
A	Consumer Cyclical	7.74	9.89	10.51	
æ	Financial Services	15.75	15.40	15.53	
侖	Real Estate	4.34	9.28	5.62	
W	Sensitive	40.38	38.30	41.09	
	Communication Services	8.06	5.98	7.09	
•	Energy	4.75	4.57	5.04	
Ф	Industrials	9.22	10.84	10.31	
	Technology	18.35	16.91	18.65	
→	Defensive	27.73	22.64	22.44	
Ħ	Consumer Defensive	9.18	6.18	6.54	
+	Healthcare	13.80	13.13	12.78	
•	Utilities	4.75	3.33	3.12	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
radile	Watanty Date	/0 ING! A336!	Guillative /0	TTD Hetain /0	Worlingstar Sector
	_	9.99	9.99	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	8.82	18.82	_	_
⊕ American Funds American Balanced R6	_	8.19	27.01	_	_
⊕ American Funds Bond Fund of Amer R6	_	7.88	34.89	_	_
	-	6.78	41.68	_	-
	_	6.15	47.82	_	_
	-	5.88	53.70	_	_
⊕ American Funds Capital World Gr&Inc R6	_	5.50	59.20	_	_
→ American Funds Capital Income Bldr R6	-	5.49	64.69	_	_
	_	5.15	69.84	_	_

Total Holdings 20



American Funds 2025 Trgt Date Retire R6 RFDTX

193

2

179

3

207

9

204

5

215

229

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 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 23.76 6.66 0.13 7.36 15.33 -3.47 17.85 13.67 11.44 -13.73 Total Return % 7.48 0.62 2.19 -1.03 0.79 1.43 -1.51 0.00 1.34 4.01 +/- Benchmark 0.63 0.66 1.87 1.69 8.46 1.59 1.72 -0.40 1.83 1.52 +/- Category 11 3 28 38 2 68 27 17 14 Tot Ret % Rank in Cat

238

217

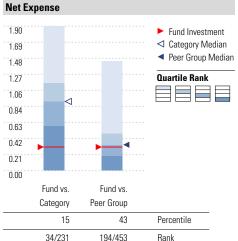
12

223

18

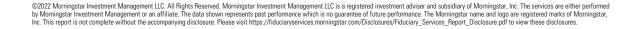
232





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

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





American Funds 2025 Trgt Date Retire R6 RFDTX

Asset Allocation as of 06-30-2022

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Net %

6.21

1.24

Cat%

30.47

15.59

37.86

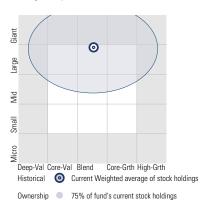
3.44

12.65

100.00

Style Analysis as of 06-30-2022

Morningstar Style Box™



Asset Class US Stocks 38.31 Non-US Stocks 14.22 Bonds 40.03 Cash Other 50 100.00 Total

Style Breakdown

Lquity				IIVE
23	36	24	Large	
5	5	5	Mid	
1	1	1	Small	
Value	Rlend	Growth		Ltd



Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat
<u></u>	Cyclical	31.42	38.95	35.78
A.	Basic Materials	3.85	4.56	4.53
A	Consumer Cyclical	9.53	9.96	10.58
æ	Financial Services	14.69	15.52	15.26
命	Real Estate	3.35	8.91	5.41
W	Sensitive	42.37	38.40	41.30
	Communication Services	8.97	6.00	7.19
•	Energy	4.17	4.62	4.82
Ф	Industrials	9.57	10.94	10.29
	Technology	19.66	16.84	19.00
-	Defensive	26.19	22.64	22.93
-	Consumer Defensive	8.04	6.22	6.71
٠	Healthcare	14.21	13.09	12.99
•	Utilities	3.94	3.33	3.23

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

Total Holdings 23



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.5 years.
- Style: The fund has landed in its primary style box —
 Large Blend 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.33 is 51.47% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

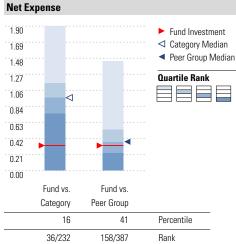
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.64 7.06 0.47 7.71 18.40 -4.16 20.06 15.16 13.16 -15.72 Total Return % 6.00 1.05 2.77 1.81 1.66 -1.18 1.47 1.47 2 85 -1.55 +/- Benchmark 2.02 0.38 1.83 2.09 2.17 1.48 8.99 2.26 -0.01 0.79 +/- Category 1 7 2 38 12 2 60 17 16 22 Tot Ret % Rank in Cat 222 207 237 243 246 224 233 # of Funds in Cat 236 226 227 2 2 6 3 8 21 Turnover % Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.30	_	0.68
Beta	0.91	_	0.95
R-Squared	98.07	_	97.91
Standard Deviation	12.15	13.22	12.65
Sharpe Ratio	0.45	0.27	0.31
Tracking Error	2.07	-	2.12
Information Ratio	1.04	-	0.32
Up Capture Ratio	100.82	-	97.49
Down Capture Ratio	87.69	-	93.63

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





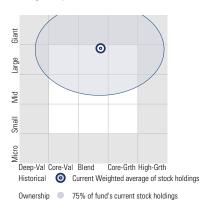
American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

Weight %

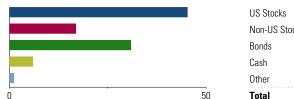
_qu.t,			
20	35	26	Large
4	6	6	Mid
1	1	1	Small

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	1.10	13.77
Cash	5.93	2.28
Bonds	30.86	28.20
Non-US Stocks	16.87	18.18
US Stocks	45.25	37.57
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	4 1	Bench	nmark	Categ	ιοην Δνε	rane			
<u>. </u>	Cyclical	31.15	38.85	35.48	Turn		DOTTO	iiidik	ll outco	jory Ave	rage	П	- ,	
å.	Basic Materials	3.70	4.68	4.49										
A	Consumer Cyclical	10.81	10.07	10.57										
,	Financial Services	13.85	15.67	15.49			1	– [
侖	Real Estate	2.79	8.43	4.93			7							
W	Sensitive	43.70	38.49	41.87									•	
	Communication Services	9.57	6.01	7.15		1								
ð	Energy	3.77	4.66	4.95										
Ф	Industrials	9.79	11.06	10.51										
	Technology	20.57	16.76	19.26						_				
—	Defensive	25.16	22.65	22.66										
Ħ	Consumer Defensive	7.46	6.26	6.67										
+	Healthcare	14.27	13.04	12.97										
•	Utilities	3.43	3.35	3.02		0								
					0%	5	10	15	20	25	30	35	40	45

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

Total Holdings 22



American Funds 2035 Trgt Date Retire R6 RFFTX

187

2

173

201

5

199

3

210

224

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.5 years.
- Net Expense: The fund's expense ratio of 0.35 is 49.28% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.97 7.02 0.59 8.00 21.04 -5.14 23.29 17.55 15.54 -18.04 Total Return % 3.94 1.22 3.17 -2.07 2.52 1.68 0.25 4.17 1.91 1.03 +/- Benchmark 1.78 2.61 1.78 5.97 2.35 0.43 1.90 1.25 3.51 -0.26 +/- Category 1 11 41 3 6 21 5 11 46 Tot Ret % Rank in Cat

235

210

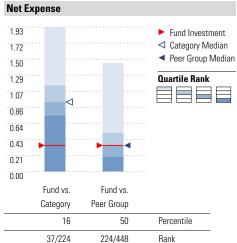
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216

17

225





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.51	_	0.86
Beta	0.97	_	0.96
R-Squared	98.46	_	98.36
Standard Deviation	14.51	14.88	14.37
Sharpe Ratio	0.45	0.29	0.34
Tracking Error	1.86	-	2.09
Information Ratio	1.36	-	0.44
Up Capture Ratio	106.10	-	98.73
Down Capture Ratio	93.64	-	94.43

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





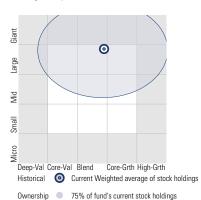
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity 33 18

Large 28 Mid 7 4 6 2 1

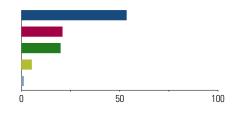
Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

		Fund	Bmark	Cat	Fund	4 1	Bench	mark	Cateo	ιοην Ανκ	rano			
ղ.	Cyclical	31.15	38.71	35.51	Tuni	u '	Denci	IIIIaik	ll Catel	JULY AVE	aye	īn	-	
_	•					, đ						:11		
A.	Basic Materials	3.68	4.78	4.56			,							
A	Consumer Cyclical	11.59	10.16	10.76										
÷	Financial Services	13.40	15.82	15.46										
fi	Real Estate	2.48	7.95	4.73			•							
W	Sensitive	44.41	38.60	41.66										
	Communication Services	9.80	6.02	7.24										
ð	Energy	3.47	4.71	4.87		■ Ď								
Ф	Industrials	9.78	11.17	10.39		- :								
	Technology	21.36	16.70	19.16										
-	Defensive	24.42	22.69	22.85						(in the second				
Ħ	Consumer Defensive	7.00	6.32	6.72										
+	Healthcare	14.36	13.01	12.99			- 1	(in						
•	Utilities	3.06	3.36	3.14		(
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
<u> </u>					
⊕ American Funds American Balanced R6	_	7.95	7.95	_	_
⊕ American Funds US Government Sec R6	_	7.60	15.56	_	_
⊕ American Funds American Mutual R6	_	7.43	22.99	_	_
American Funds Growth Fund of Amer R6	_	6.67	29.65	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.61	36.26	-	_
⊕ American Funds AMCAP R6	_	6.51	42.78	_	_
⊕ American Funds Fundamental Invs R6	_	6.49	49.27	_	_
⊕ American Funds Washington Mutual R6	-	5.94	55.20	_	_
⊕ American Funds New Perspective R6	-	5.22	60.42	_	_
⊕ American Funds SMALLCAP World R6	_	5.01	65.43	_	_

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

2

5

2

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

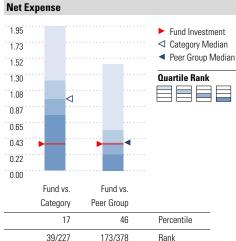
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.66 6.96 0.58 8.17 21.98 -5.52 24.40 18.77 16.83 -19.74 Total Return % 3.61 1.45 3.41 -2.44 2.11 2.13 0.05 5.68 1.48 -0.34 +/- Benchmark 1.71 2.22 1.36 6.69 2.57 0.22 2.46 1.21 4.21 -1.04 +/- Category 1 15 39 6 4 28 4 16 73 Tot Ret % Rank in Cat 223 207 237 243 246 221 218 # of Funds in Cat 236 226 228



5

17



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

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



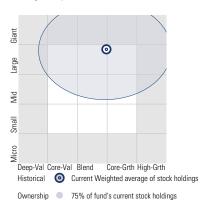
American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

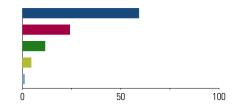
Equity				rixeu i
17	32	28	Large	
4	6	8	Mid	
1	2	2	Small	
1/-1	DI I	C		Last

Value Blend Growth

Fixed Income Quality High MidLow Mod I td Duration

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

Asset Allocation as of 06-30-2022



Asset Class Net % Cat% US Stocks 49.58 59.20 Non-US Stocks 24.03 26.56 Bonds 11.42 11.76 Cash 4.35 1.92 Other 1.00 10.17 100.00 Total 100.00

Sec	ctor Weighting as of 06-	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
ሁ	Cyclical	31.19	38.67	35.86	
A.	Basic Materials	3.75	4.88	4.57	
A	Consumer Cyclical	11.89	10.24	10.76	
P	Financial Services	13.23	15.94	15.48	
侖	Real Estate	2.32	7.61	5.05	
W	Sensitive	44.76	38.66	41.45	
d	Communication Services	9.82	6.03	7.17	
•	Energy	3.35	4.74	4.84	
Ф	Industrials	9.80	11.27	10.45	
	Technology	21.79	16.62	18.99	
→	Defensive	24.05	22.68	22.69	
Ħ	Consumer Defensive	6.70	6.36	6.63	
٠	Healthcare	14.50	12.94	12.96	
	Utilities	2.85	3.38	3.10	
					0% 5 10 15 20 25 30 35 40 45

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

Total Holdings 21



American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

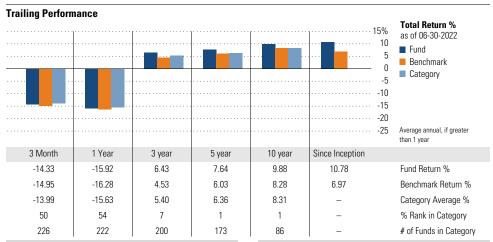
Morningstar Investment Management LLC Analysis

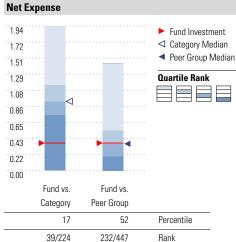
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k 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 26.51 7.09 0.64 8.27 22.44 -5.58 24.68 19 21 17.18 -20.43 Total Return % 3.44 1.84 3.67 -2.57 1.91 2.59 -0.29 6.26 0.82 -0.85 +/- Benchmark 1.74 1.93 0.55 2.51 0.34 2.56 0.33 4.11 -1.14 +/- Category 4.51 2 13 45 8 3 51 4 35 78 Tot Ret % Rank in Cat 186 173 200 198 209 234 210 216 225 # of Funds in Cat 223 2 5 3 4 15 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.03	_	0.91
Beta	0.93	_	0.95
R-Squared	97.67	_	98.38
Standard Deviation	16.20	17.20	16.52
Sharpe Ratio	0.43	0.31	0.36
Tracking Error	2.74	_	2.24
Information Ratio	0.69	_	0.41
Up Capture Ratio	100.57	_	98.54
Down Capture Ratio	91.98	_	94.68

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





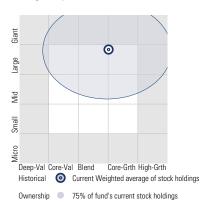
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Weight %

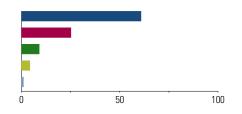
Equity			
17	32	29	Large
4	6	8	Mid
1	2	2	Small

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Ն	Cyclical	31.16	38.76	35.80	
â.	Basic Materials	3.82	4.97	4.63	
A	Consumer Cyclical	12.11	10.30	10.88	
ê	Financial Services	13.09	16.04	15.45	
th.	Real Estate	2.14	7.45	4.84	
M	Sensitive	45.05	38.63	41.23	
d	Communication Services	9.87	6.04	7.22	
0	Energy	3.30	4.76	4.74	
Ф	Industrials	9.94	11.33	10.39	
	Technology	21.94	16.50	18.88	
→	Defensive	23.79	22.62	22.97	
	Consumer Defensive	6.48	6.40	6.63	
٠	Healthcare	14.59	12.85	13.14	
•	Utilities	2.72	3.37	3.20	

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

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

207

2

196

225

6

218

2

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020

Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

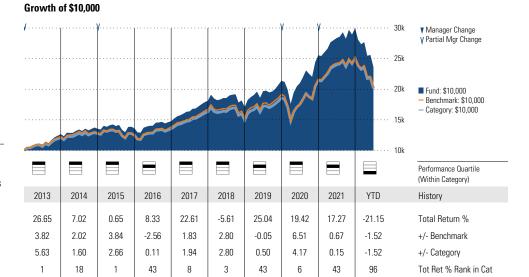
Net Expense: The fund's expense ratio of 0.37 is 47.89% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



246

220

4

218

14

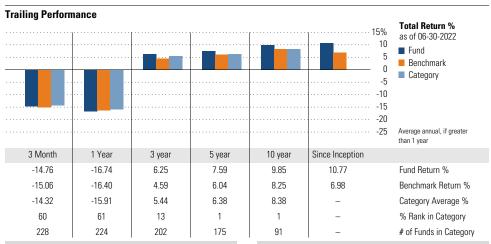
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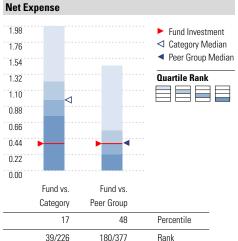
of Funds in Cat

Turnover %
Expense Ratio

233

243





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

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

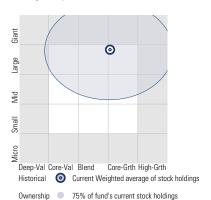


American Funds 2050 Trgt Date Retire R6 RFITX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

1. /			
16	32	30	Large
3	6	9	Mid
1	2	2	Small

Value Blend Growth

Fixed Income

Ouality

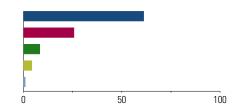
High
Mid

Ltd Mod Ext

Duration

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

Asset Allocation as of 06-30-2022



Total	100 00	100 00
Other	0.83	9.06
Cash	4.19	1.94
Bonds	8.24	4.74
Non-US Stocks	25.62	29.45
US Stocks	61.11	54.81
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Ն	Cyclical	31.00	38.94	36.04	
â.	Basic Materials	3.85	5.05	4.60	
A	Consumer Cyclical	12.48	10.35	10.86	
ê	Financial Services	12.81	16.10	15.46	
th.	Real Estate	1.86	7.44	5.12	
M	Sensitive	45.69	38.54	41.13	
d	Communication Services	10.12	6.02	7.17	
0	Energy	3.16	4.78	4.71	
Ф	Industrials	10.06	11.37	10.42	
	Technology	22.35	16.37	18.83	
→	Defensive	23.30	22.52	22.84	
	Consumer Defensive	6.16	6.42	6.58	
۲	Healthcare	14.66	12.74	13.10	
0	Utilities	2.48	3.36	3.16	

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

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.

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

 \times *Style:* The fund has landed in its primary style box — Large Growth — 63.64 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2055 category average.

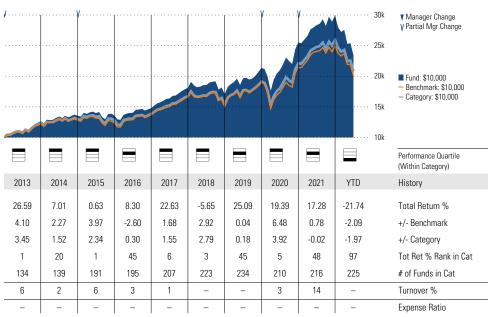
Morningstar Investment Management LLC Analysis

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

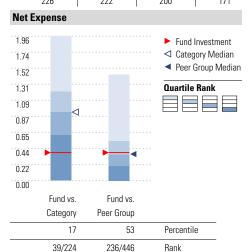
ESG Metrics

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

Growth of \$10,000

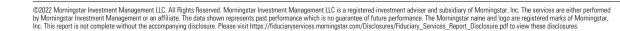


Trailing Performance Total Return % 10% as of 06-30-2022 Fund 0 Benchmark -5 Category -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -15.10 -17.435.99 7.41 9.76 9.54 Fund Return % -15.08 -16.53 4.54 5.99 8.17 6.95 Benchmark Return % -16 03 5 52 -14 43 6 46 8 49 Category Average % 78 71 25 5 % Rank in Category 226 222 200 171 70 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.62	_	0.97
Beta	0.93	_	0.96
R-Squared	96.90	_	98.23
Standard Deviation	16.60	17.60	17.00
Sharpe Ratio	0.40	0.31	0.36
Tracking Error	3.18	_	2.29
Information Ratio	0.45	_	0.41
Up Capture Ratio	100.05	_	99.50
Down Capture Ratio	93.59	_	95.53

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





American Funds 2055 Trgt Date Retire R6 RFKTX

Quality

High

Mid

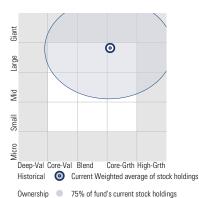
Low

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

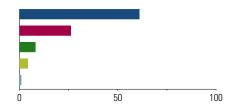
Equity 31 15 31 9 3 6



Value Blend Growth

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

Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	0.79	7.53
Cash	4.19	1.60
Bonds	8.04	4.47
Non-US Stocks	26.05	32.10
US Stocks	60.94	54.30
Asset Class	Net %	Cat%

ctor Weighting as of 06-3	30-2022			
	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Cyclical	30.97	39.20	36.34	
Basic Materials	3.90	5.13	4.79	
Consumer Cyclical	12.80	10.38	10.72	
Financial Services	12.56	16.16	15.60	
Real Estate	1.71	7.53	5.23	
Sensitive	46.10	38.41	41.14	
Communication Services	10.32	6.01	7.21	
Energy	3.05	4.79	4.96	
Industrials	10.11	11.40	10.35	
Technology	22.62	16.21	18.62	
Defensive	22.92	22.40	22.53	
Consumer Defensive	5.95	6.43	6.73	
Healthcare	14.66	12.61	12.77	
Utilities	2.31	3.36	3.03	
	Cyclical Basic Materials Consumer Cyclical Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Cyclical 30.97 Basic Materials 3.90 Consumer Cyclical 12.80 Financial Services 12.56 Real Estate 1.71 Sensitive 46.10 Communication Services 10.32 Energy 3.05 Industrials 10.11 Technology 22.62 Defensive 22.92 Consumer Defensive 5.95 Healthcare 14.66	Cyclical Fund Bmark Cyclical 30.97 39.20 Basic Materials 3.90 5.13 Consumer Cyclical 12.80 10.38 Financial Services 12.56 16.16 Real Estate 1.71 7.53 Sensitive 46.10 38.41 Communication Services 10.32 6.01 Energy 3.05 4.79 Industrials 10.11 11.40 Technology 22.62 16.21 Defensive 22.92 22.40 Consumer Defensive 5.95 6.43 Healthcare 14.66 12.61	Fund Bmark Cat Cyclical 30.97 39.20 36.34 Basic Materials 3.90 5.13 4.79 Consumer Cyclical 12.80 10.38 10.72 Financial Services 12.56 16.16 15.60 Real Estate 1.71 7.53 5.23 Sensitive 46.10 38.41 41.14 Communication Services 10.32 6.01 7.21 Energy 3.05 4.79 4.96 Industrials 10.11 11.40 10.35 Technology 22.62 16.21 18.62 Defensive 22.92 22.40 22.53 Consumer Defensive 5.95 6.43 6.73 Healthcare 14.66 12.61 12.67

Top 10 Holdings as of 06-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds New Perspective R6	_	9.61	9.61	_	_
⊕ American Funds SMALLCAP World R6	_	9.55	19.16	_	_
⊕ American Funds Fundamental Invs R6	-	8.77	27.93	_	_
⊕ American Funds Capital World Gr&Inc R6	-	8.77	36.70	_	_
⊕ American Funds Washington Mutual R6	_	8.24	44.94	-	-
American Funds Growth Fund of Amer R6	_	7.08	52.02	_	_
⊕ American Funds AMCAP R6	_	6.96	58.98	_	_
⊕ American Funds Invmt Co of Amer R6	-	6.51	65.50	_	_
€ American Funds Global Balanced R6	-	6.00	71.50	_	_
⊕ American Funds American Balanced R6	_	5.99	77.49	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 7.27 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2060 category average.

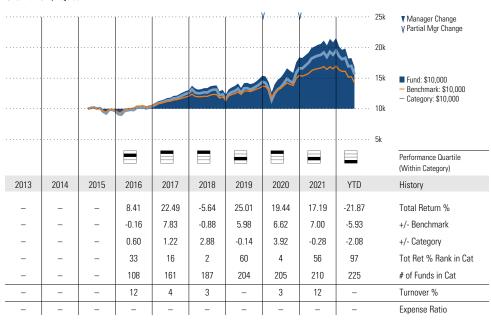
Morningstar Investment Management LLC Analysis

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

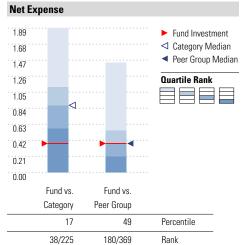
ESG Metrics

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

Growth of \$10,000







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 Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.33	_	0.77
Beta	1.38	_	1.43
R-Squared	97.96	_	97.82
Standard Deviation	16.59	11.88	17.14
Sharpe Ratio	0.39	0.30	0.36
Tracking Error	5.12	_	5.69
Information Ratio	0.46	_	0.33
Up Capture Ratio	147.77	_	148.03
Down Capture Ratio	141.52	_	145.16

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



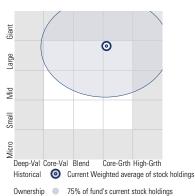
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Large

Style Breakdown

31 15 31 9 3 6

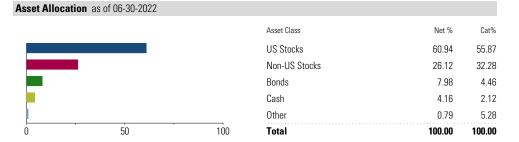
Mid2 3 1

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat
⊌ Cyclical	31.05	39.08	35.78
Basic Materials	3.92	5.09	4.82
Consumer Cyclical	12.95	10.08	10.98
Financial Services	12.47	16.47	15.28
Real Estate	1.71	7.44	4.70
✓ Sensitive	46.18	38.13	41.37
Communication Services	10.38	6.23	7.38
Energy	3.02	4.89	4.79
Industrials	10.11	10.93	10.34
Technology	22.67	16.08	18.86
→ Defensive	22.76	22.78	22.84
Consumer Defensive	5.89	6.60	6.61
Healthcare	14.61	12.46	13.21
Utilities	2.26	3.72	3.02

Top 10 Holdings as of 06-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	10.10	10.10	_	_
⊕ American Funds SMALLCAP World R6	_	9.91	20.01	_	_
⊕ American Funds Fundamental Invs R6	_	8.94	28.95	_	-
⊕ American Funds Capital World Gr&Inc R6	_	8.94	37.89	-	-
⊕ American Funds Washington Mutual R6	_	8.03	45.92	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.14	53.06	_	_
⊕ American Funds AMCAP R6	_	6.97	60.03	-	-
⊕ American Funds Invmt Co of Amer R6	_	6.94	66.97	_	-
⊕ American Funds Global Balanced R6	-	5.99	72.95	_	-
⊕ American Funds American Balanced R6	_	5.97	78.92	_	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Joanna Jonsson since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Bradley Vogt since 01-2020 David Hoag since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

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

- × Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Growth — 66.67~% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 45.71% lower than the Target-Date 2065+ category average.

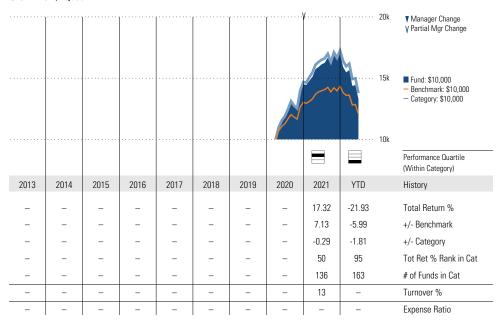
Morningstar Investment Management LLC Analysis

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

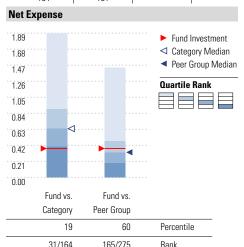
ESG Metrics

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

Growth of \$10,000





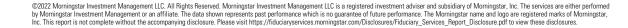


165/275 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	-	0.78
Beta	-	-	1.45
R-Squared	-	-	98.09
Standard Deviation	-	11.88	17.37
Sharpe Ratio	-	0.30	0.36
Fracking Error	-	-	5.84
nformation Ratio	-	-	0.34
Jp Capture Ratio	-	-	149.86
Down Capture Ratio	-	-	146.89

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





American Funds 2065 Trgt Date Retire R6 RFVTX

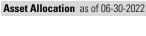
Morningstar Category Morningstar Index

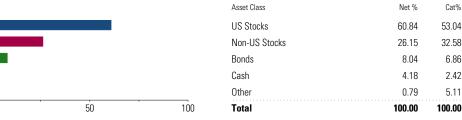
Target-Date 2065+ Morningstar Mod Tgt Risk TR USD

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



Ownership 75% of fund's current stock holdings





Style E Equity	Breakdo	own		Fixed I	ncome		Quality
15	31	31	Large				High
3	6	9	Mid				Mid
1	2	3	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	,

Duration

		Fund	Bmark	Cat	Fund	,	• Bend	chmark	: [] C	ategory	Avera	ge	_
_Մ	Cyclical	31.04	39.08	35.59									1
ė.	Basic Materials	3.92	5.09	5.01		ı							
Д	Consumer Cyclical	12.93	10.08	10.77									
,	Financial Services	12.48	16.47	15.50									
命	Real Estate	1.71	7.44	4.31									
W	Sensitive	46.18	38.13	42.05									
	Communication Services	10.38	6.23	7.38									
•	Energy	3.01	4.89	5.09		İ							
Φ	Industrials	10.11	10.93	10.54									
	Technology	22.68	16.08	19.04									
-	Defensive	22.77	22.78	22.35						0			
Ħ	Consumer Defensive	5.89	6.60	6.85									
+	Healthcare	14.61	12.46	12.57									
•	Utilities	2.27	3.72	2.93		1							

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

Total Holdings 16

Weight %

>50 25-50 10-25 0-10



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.75 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000







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

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.56	12.10	11.95
Price/Book Ratio	1.99	1.59	1.62
Geom Avg Mkt Cap \$B	52.87	39.31	43.47
ROE	20.84	17.75	19.51



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA 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	0.01	0.34
Cash	9.31	1.25
Bonds	0.40	0.28
Non-US Stocks	85.15	95.07
US Stocks	5.13	3.05
Asset Class	Net %	Cat%

Style Breakdown

Equity

25	37	23	Large
3	8	4	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



World Regions % Equity 06-30-2022



	Fund %	Cat %	
Greater Asia	29.77	35.16	Amer
Japan	5.98	17.94	North
Australasia	0.69	5.40	Centr
Asia-4 Tigers	12.89	6.91	
Asia-ex 4 Tigers	10.21	4.91	
Not Classified	0.00	0.00	

Americas	Fund % 15.77	Cat % 8.86	Greater Europe	Fund % 54.47	Cat % 55.97	Market Maturity	Fund %
North America	11.03	7.72	United Kingdom	15.36	13.89	Developed Markets	84.35
Central/Latin	4.74	1.14	W euro-ex UK	38.33	40.85	Emerging Markets	15.65
			Emrgng Europe	0.33	0.09	Not Available	0.00
			Africa	0.45	1.14		

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash M	9.16	9.16	_	_
☐ Taiwan Semiconductor Manufacturing Co Ltd	3.53	12.70	-21.71	Technology
British American Tobacco PLC	2.85	15.55	30.75	Consumer Defensive
AstraZeneca PLC	2.70	18.25	26.13	Healthcare
ASML Holding NV	2.20	20.45	-34.97	Technology
⊕ Airbus SE	1.78	22.23	-16.38	Industrials
○ Tokyo Electron Ltd	1.66	23.89	-32.25	Technology
⊕ Philip Morris International Inc	1.47	25.36	6.57	Consumer Defensive
⊕ AXA SA	1.47	26.83	-11.40	Financial Services
	1.46	28.29	2.97	Basic Materials

Total Holdings 251



American Funds New Perspective R6 RNPGX

Morningstar Category Global Large-Stock Growth Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
Jonathan Knowles since 12-2004
Joanna Jonsson since 12-2005
Steven Watson since 12-2005
Brady Enright since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Barbara Burtin since 12-2018
Patrice Collette since 12-2018

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 21.59 years.

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

Net Expense: The fund's expense ratio of 0.41 is 62.04% lower than the Global Large-Stock Growth category average.

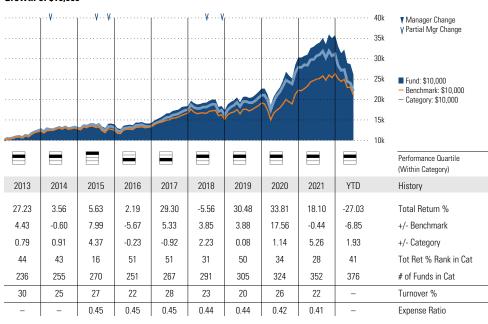
Morningstar Investment Management LLC Analysis

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

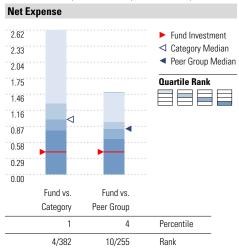
ESG Metrics

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

Growth of \$10,000

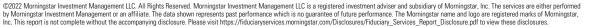


Trailing Performance Total Return % 15% as of 06-30-2022 10 ■ Fund Benchmark 0 Category -10 -15 -20 -25 -30 Average annual, if greater than 1 year 1 Year Since Inception 3 Month 3 yea 5 year 10 year -18.95 -22.19 8.14 9.43 11.23 12.06 Fund Return % -15.66 -15.75 6.21 7.00 8.76 5.41 Benchmark Return % -19.06 -26 97 4 82 7 49 9 49 Category Average % 59 41 17 20 13 % Rank in Category 380 363 307 268 176 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.48	_	-1.02
Beta	1.10	_	1.03
R-Squared	95.38	-	86.83
Standard Deviation	20.23	18.02	20.13
Sharpe Ratio	0.46	0.39	0.32
Tracking Error	4.68	-	7.30
Information Ratio	0.41	-	-0.13
Up Capture Ratio	112.93	-	100.14
Down Capture Ratio	107.58	-	105.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.21	15.31	21.71
Price/Book Ratio	4.09	2.37	3.95
Geom Avg Mkt Cap \$B	141.24	90.41	108.45
ROE	25.30	26.16	25.09



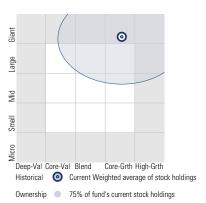


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

9	28	48	Large
2	5	6	Mid
0	0	1	Small

Value Blend Growth

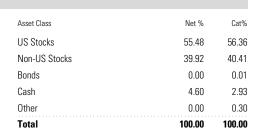
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022



		Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] C	ategory	Avera	ge_	
÷	Cyclical	39.28	33.79	31.48								1	
à.	Basic Materials	6.24	4.60	3.30		•							
•	Consumer Cyclical	20.41	10.65	13.13			- 1						
<u></u>	Financial Services	12.01	15.68	14.01									
à	Real Estate	0.62	2.86	1.04	•								
UF.	Sensitive	40.98	42.18	45.92									
	Communication Services	8.93	8.15	7.71									
	Energy	2.26	5.01	1.85									
ŀ	Industrials	8.78	9.51	11.30			• [
1	Technology	21.01	19.51	25.06					•	_[]			
+	Defensive	19.74	24.01	22.61			_						
7	Consumer Defensive	5.01	7.81	5.46			'						
ř	Healthcare	13.42	13.08	15.88				<u> </u>					
1	Utilities	1.31	3.12	1.27	<u> </u>								

100

World Regions % Equity 06-30-2022



0	Fund %	Cat %
Greater Asia	12.20	14.10
Japan	3.17	4.32
Australasia	0.44	0.44
Asia-4 Tigers	6.86	4.76
Asia-ex 4 Tigers	1.73	4.58
Not Classified	0.00	0.00

Americas	Fund % 62.80	Cat % 61.36	Greater Europe	Fund % 25.03	Cat % 24.52	Market Maturity	Fund %
North America	60.48	59.91	United Kingdom	4.25	4.97	Developed Markets	95.67
Central/Latin	2.32	1.45	W euro-ex UK	20.36	19.35	Emerging Markets	4.33
			Emrgng Europe	0.00	0.01	Not Available	0.00
			Africa	0.42	0.19		

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Tesla Inc	8.46	8.46	-36.28	Consumer Cyclical
⊕ Capital Group Central Cash Fund	4.87	13.33	_	_
Microsoft Corp	4.10	17.43	-23.27	Technology
	2.87	20.30	-21.71	Technology
	2.14	22.44	-52.06	Communication Svc
	2.09	24.53	-36.29	Consumer Cyclical
	1.48	26.01	-24.40	Communication Svc
	1.45	27.46	-24.78	Communication Svc
	1.40	28.85	-34.97	Technology
⊕ Broadcom Inc	1.21	30.06	-25.76	Technology

Total Holdings 305

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

American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.05 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- ✓ Net Expense: The fund's expense ratio of 0.57 is
 51.28% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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







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

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





American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

10	34	43	Large
2	4	5	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022

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

100.00

100.00

Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Ն	Cyclical	39.86	45.99	44.67	
ì.	Basic Materials	11.13	8.43	7.19	
	Consumer Cyclical	11.33	14.25	13.55	
ê	Financial Services	15.75	21.22	22.22	You have the second of the sec
b	Real Estate	1.65	2.09	1.71	
M	Sensitive	39.44	40.97	42.11	
	Communication Services	6.68	11.03	8.98	
	Energy	4.22	5.01	4.73	
)	Industrials	9.44	5.64	5.85	
3	Technology	19.10	19.29	22.55	
→	Defensive	20.69	13.04	13.23	
Ę	Consumer Defensive	6.08	5.92	7.08	
1	Healthcare	12.84	4.24	4.54	
?	Utilities	1.77	2.88	1.61	
					0% 5 10 15 20 25 30 35 40 45 1

100

Total

World Regions % Equity 06-30-2022



Greater Asia	Fund % 37.56	Cat % 75.50
Japan	2.48	0.10
Australasia	0.99	0.06
Asia-4 Tigers	7.30	27.48
Asia-ex 4 Tigers	26.79	47.86
Not Classified	0.00	0.00

Americas	Fund % 40.60	Cat % 14.22	Greater Europe	Fund % 21.85	Cat % 10.27	Market Maturity	Fund %
North America	29.73	2.68	United Kingdom	3.00	0.83	Developed Markets	60.74
Central/Latin	10.87	11.54	W euro-ex UK	16.71	1.87	Emerging Markets	39.26
			Emrgng Europe	0.19	1.35	Not Available	0.00
			Africa	1.95	6.22		

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	7.56	7.56	_	_
Microsoft Corp	3.27	10.84	-23.27	Technology
Reliance Industries Ltd	2.46	13.29	9.61	Energy
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.24	15.53	-21.71	Technology
First Quantum Minerals Ltd	1.88	17.41	-19.31	Basic Materials
	1.82	19.24	-7.52	Financial Services
⊕ Kweichow Moutai Co Ltd Class A	1.42	20.66	0.71	Consumer Defensive
	1.34	21.99	-24.40	Communication Svc
⊕ Vale SA ADR	1.19	23.18	9.52	Basic Materials
	1.17	24.36	-18.49	Healthcare

Total Holdings 568



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

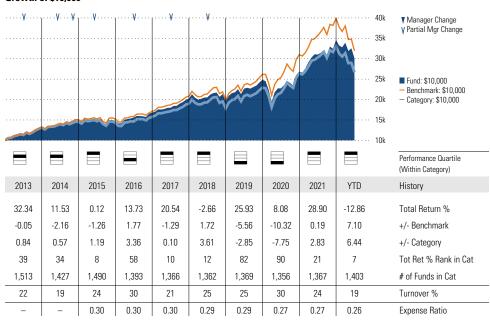
Morningstar Investment Management LLC Analysis

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

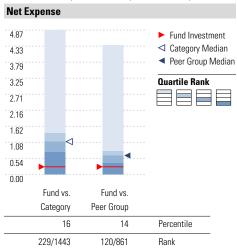
ESG Metrics

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

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 -11.18 -2.80 9.95 10.87 12.23 13.45 Fund Return % -16.10 -10.62 10.60 11.31 12.96 10.67 Benchmark Return % -14 88 -11 58 914 9 77 11 63 Category Average % 12 4 42 34 45 % Rank in Category 1.422 1.369 1.236 1.119 819 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.32	_	-1.37
Beta	0.91	_	0.96
R-Squared	93.77	_	94.93
Standard Deviation	17.42	18.64	18.43
Sharpe Ratio	0.60	0.60	0.50
Tracking Error	4.69	_	3.92
Information Ratio	-0.14	_	-1.04
Up Capture Ratio	90.83	_	93.13
Down Capture Ratio	89.69	_	98.50

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.21	18.44	18.70
Price/Book Ratio	3.30	3.53	4.24
Geom Avg Mkt Cap \$B	146.24	172.47	216.36
ROE	28.96	32.85	36.39



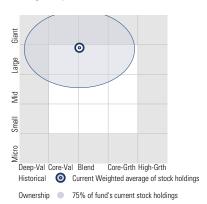


American Funds Washington Mutual R6 RWMGX

Morningstar Index S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

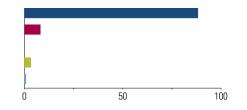
28	43	16	raige
5	6	3	IVIIO
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	0.68	1.10
Cash	3.13	0.58
Bonds	0.00	0.54
Non-US Stocks	8.01	2.84
US Stocks	88.19	94.94
Asset Class	Net %	Cat%

Sector Weight	ing as of U6-	30-2022													
		Fund	Bmark	Cat	Func	i	▼ Ben	chmark	[] C	ategory	Avera	ge			
⊌ Cyclical		28.45	28.47	29.31							■ []				
Basic Materi	als	3.30	2.28	2.77											
Consumer Cy	clical	5.35	10.31	10.12			ĺ								
🔋 Financial Ser	vices	17.72	12.96	13.88											
Real Estate		2.08	2.92	2.54											
✓ Sensitive		42.75	45.78	45.68											
Communicati	on Services	7.29	8.87	8.47		_									
Energy		6.22	4.35	3.82											
Industrials		10.60	8.31	9.95						_					
Technology		18.64	24.25	23.44											
→ Defensive		28.80	25.74	25.01											
Consumer De	efensive	6.30	7.41	7.16											
Healthcare		19.53	15.23	15.20											
Utilities		2.97	3.10	2.65		1									
					0%	5	10	15	20	25	30	35	40	45	

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

Total Holdings 187



BlackRock High Yield Bond Instl BHYIX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

James Keenan since 12-2007 Derek Schoenhofen since 05-2009 Mitchell Garfin since 05-2009 David Delbos since 03-2014

Quantitative Screens

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

Style Consistency is not calculated for Fixed Income funds.

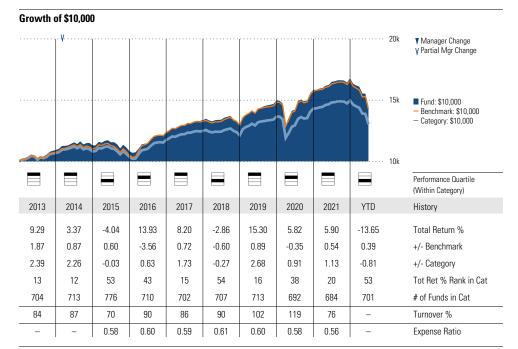
Net Expense: The fund's expense ratio of 0.58 is 36.26% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

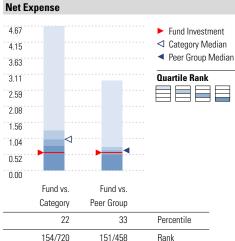
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	02-15-2022







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.48	_	-0.19
Beta	1.01	_	0.96
R-Squared	99.25	_	95.51
Standard Deviation	10.37	10.21	10.02
Sharpe Ratio	0.04	-0.01	-0.02
Tracking Error	0.90	-	2.34
Information Ratio	0.52	-	-0.15
Up Capture Ratio	102.75	-	92.68
Down Capture Ratio	98.30	-	94.81

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.81	_	3.70
Avg Eff Maturity	7.14	_	5.56



Duration

BlackRock High Yield Bond Instl BHYIX

Asset Allocation	as of 06-30-2022

Morningstar Index

Morningstar Category

High Yield Bond

ICE BofA US High Yield TR USD

Style	Anal	ysis	as	of 06-30-2022
Style I	Breakd	lown		
Fixed Ir	ncome			Quality
				High
				Mid
				Low
Ltd	Mod	Ext		

•		
0	50	100

Total	100.00	100.00
Other	1.40	1.78
Cash	2.37	4.31
Bonds	93.46	93.02
Non-US Stocks	0.00	0.03
US Stocks	2.77	0.86
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	2.40	_	1.67
AA	0.00	_	0.12
A	0.16	_	0.29
BBB	1.63	_	2.72
BB	35.33	_	31.18
В	41.99	_	33.90
Below B	15.84	-	27.35
Not Rated	2.65	_	2.78

Sector Weighting as of 06-3	30-2022						
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Government	0.03	-	2.31	10			
Treasury	0.00	_	0.74	0			
Inflation – Protected	0.00	_	0.00	ĺ			
Agency/Quasi Agency	0.03	_	0.14				
Other Government Related	0.00	_	1.43	10			
Corporate	96.49	_	88.10				
Corporate Bond	80.60	-	82.32				
Bank Loan	14.42	-	4.36				
Convertible	1.47	-	1.18	()			
Preferred	0.00	_	0.24				
Securitized	0.33	_	2.03	1[]			
Agency MBS Pass-Through	0.00	_	0.06				
Agency MBS ARM	0.00	_	0.00				
Agency MBS CMO	0.00	_	0.14	ĺ			
Non-Agency Residential MBS	0.00	_	0.12				
Commercial MBS	0.00	_	0.74	0			
Asset-Backed	0.33	_	0.97	0			
Covered Bond	0.00	_	0.00				
Municipal	0.00	-	0.10				
Cash & Equivalents	3.05	_	6.31				
Other	0.10	_	1.16	0			

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
BlackRock Liquidity T-Fund Instl	_	2.61	2.61	_
TransDigm, Inc. 6.25%	03-2026	1.34	3.95	_
⊕ iShares iBoxx \$ High Yield Corp Bd ETF	_	0.78	4.73	_
⊕ Clarios Global Lp 8.5%	05-2027	0.73	5.47	_
⊕ Ascent Resources Utica Holdings LI TI	11-2025	0.69	6.15	-
⊕ Altice France Holdings S A 10.5%	05-2027	0.68	6.83	_
⊕ Brand Energy & Infrastructure Serv TI	06-2024	0.56	7.40	_
⊕ Alliant Holdings Intermediate LLC/Alliant Holdings Co-Issuer Inc 6.75%	10-2027	0.53	7.93	_
Athenahealth Group Inc TI-B	02-2029	0.52	8.45	_
Verscend Escrow Corp 9.75%	08-2026	0.52	8.97	_

Total Holdings 1625



BlackRock Inflation Protected Bond Instl BPRIX

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

Portfolio Manager(s)

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

Quantitative Screens

✔ Performance: The fund has finished in the InflationProtected 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 5.38 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.35 is 39.66% lower than the Inflation-Protected Bond category average.

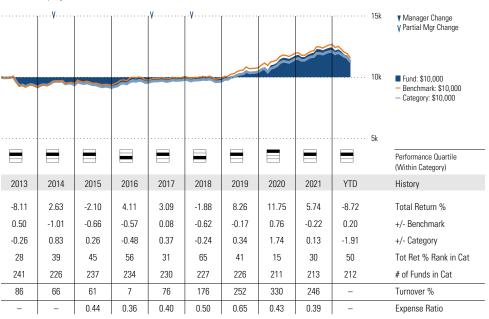
Morningstar Investment Management LLC Analysis

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

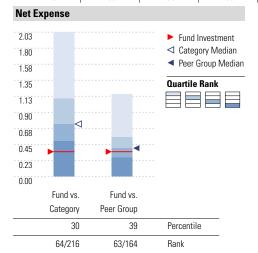
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

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 10 year Since Inception 3 year 5 year -6.26 -5.39 3.33 3.20 1.57 4.03 Fund Return % -6.08 -5.14 3.04 3.21 1.73 4.95 Benchmark Return % 2 82 -5.12 -3 79 2.85 1 39 Category Average % 62 57 22 15 41 % Rank in Category 213 208 199 186 126 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.22	_	0.12
Beta	1.02	_	0.90
R-Squared	97.62	-	81.19
Standard Deviation	5.18	5.01	5.14
Sharpe Ratio	0.54	0.51	0.51
Tracking Error	0.81	-	2.40
Information Ratio	0.35	-	-0.31
Up Capture Ratio	102.72	-	90.59
Down Capture Ratio	99.27	-	89.58

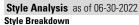
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.86	4.52	6.23
Avg Eff Maturity	9.04	_	7.41



BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD





				
-50	0	50	100	150

Asset Allocation as of 06-30-2022

0.00
0.83
4.31
4.74
0.00
0.11
Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	96.11	0.00	87.52
AA	0.71	99.60	8.49
A	0.21	0.00	0.26
BBB	0.57	0.00	0.89
BB	0.45	0.00	0.23
В	0.00	0.00	0.05
Below B	0.00	0.00	0.10
Not Rated	1.95	0.40	2.46

Sector Weighting as of 06-3	30-2022						
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average	
Government	87.86	_	86.62				
Treasury	2.24	_	0.41	[
Inflation – Protected	85.61	_	81.67				
Agency/Quasi Agency	0.00	_	0.03				
Other Government Related	0.01	_	4.51	į [
Corporate	1.94	-	2.90				
Corporate Bond	1.88	_	2.60				
Bank Loan	0.00	_	0.20				
Convertible	0.06	_	0.10				
Preferred	0.00	_	0.00	İ			
Securitized	2.82	-	4.98				
Agency MBS Pass-Through	0.00	_	0.60	0			
Agency MBS ARM	0.00	_	0.00	į į			
Agency MBS CMO	0.00	_	0.68				
Non-Agency Residential MBS	0.19	_	0.25				
Commercial MBS	0.53	_	0.69	0			
Asset-Backed	2.10	_	2.54				
Covered Bond	0.00	_	0.22				
Municipal	0.00	-	0.02				
Cash & Equivalents	7.34	_	4.53				
Other	0.05	_	0.92	1			

Top 10 Holdings as of 06-30-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	-	9.73	9.73	_
─ Usd Cash(Alpha Committed)	_	5.92	15.65	-
⊕ United States Treasury Notes 0.125%	01-2030	4.04	19.69	_
⊕ United States Treasury Notes 0.375%	07-2023	3.78	23.47	_
⊕ United States Treasury Notes 0.625%	01-2024	3.61	27.08	_
⊕ Federal National Mortgage Association 3%	05-2022	3.54	30.62	_
⊕ United States Treasury Notes 0.125%	07-2031	3.42	34.04	_
⊕ United States Treasury Notes 0.625%	04-2023	3.35	37.39	_
⊕ United States Treasury Notes 0.375%	07-2025	3.32	40.71	-
⊕ United States Treasury Notes 0.125%	07-2024	3.27	43.98	_

Total Holdings 267



Carillon Eagle Small Cap Growth I HSIIX

Morningstar Category

Small Growth

Morningstar Index Russell 2000 Growth TR USD

Portfolio Manager(s)

Bert Boksen since 05-1993 Eric Mintz since 03-2011 Christopher Sassouni since 03-2015 David Cavanaugh since 06-2022

Quantitative Screens

- ✓ Performance: The fund has finished in the Small Growth category's top three quartiles in 7 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 29.17 years.
- Style: The fund has landed in its primary style box Small Growth 81.82 % of the time over the past three years
- Net Expense: The fund's expense ratio of 0.77 is 35.83% lower than the Small Growth category average.

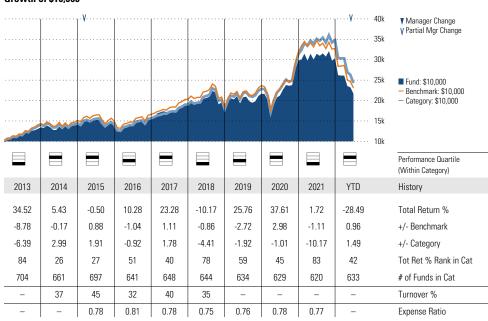
Morningstar Investment Management LLC Analysis

Carillon Eagle Small Cap Growth is being removed from fiduciary coverage. The fund was placed on watch due to weakening performance rankings—its returns for the trailing three- and five-year periods through September 30, 2021, ranked in its category's bottom quartile, a result that was weak even relative to the fund's moderate level of risk Modestly improved recent performance is consistent with the fund's milder risk characteristics but not strong enough to overcome its longer-term record, which is worse than expected even given the fund's risk attributes. The fund is being removed from coverage.

ESG Metrics

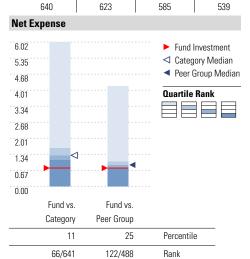
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Medium Risk	03-31-2022

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 1 Year Since Inception 3 Month 3 yea 5 year 10 year Fund Return % -16.93 -31.03 1.41 4.51 9.05 8.29 -19.25 -33.43 1.40 4.80 9.30 9.20 Benchmark Return % -19 80 -30 57 4 24 7 79 10.26 Category Average % 27 55 82 89 82 % Rank in Category

404



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	0.08	_	2.48
Beta	0.95	_	0.95
R-Squared	95.03	_	90.14
Standard Deviation	24.15	24.74	24.84
Sharpe Ratio	0.15	0.16	0.25
Tracking Error	5.51	_	8.05
Information Ratio	0.00	_	0.29
Up Capture Ratio	98.63	_	100.54
Down Capture Ratio	98.60	-	93.52

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	21.24	15.94	19.67					
Price/Book Ratio	3.52	3.50	3.39					
Geom Avg Mkt Cap \$B	3.39	2.34	4.26					
ROE	18.19	9.41	13.34					



of Funds in Category

Removed

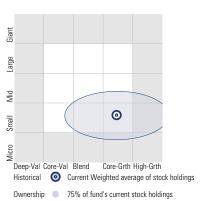
Carillon Eagle Small Cap Growth I HSIIX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

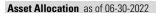
Equity

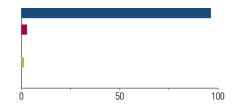
-quit,			
0	0	0	Large
0	2	14	MIG
7	41	36	Small

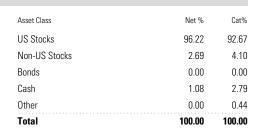
Value Blend Growth

Weight %

>50 25-50 10-25 0-10







		Fund	Bmark	Cat	Fund		▼ Ben	chmarl	k [] C	ategory	Avera	ge	
b	Cyclical	25.42	22.53	26.34		÷				<u></u>			
à.	Basic Materials	5.43	4.48	2.86									
	Consumer Cyclical	11.14	9.20	11.60									
ê	Financial Services	7.39	6.03	8.91		. *							
b	Real Estate	1.46	2.82	2.97									
NF	Sensitive	44.89	48.01	46.67									
	Communication Services	0.54	2.84	2.40		-							
•	Energy	3.17	6.18	3.13					_				
þ	Industrials	19.86	17.10	16.57			1						
1	Technology	21.32	21.89	24.57						0			
+	Defensive	29.69	29.46	27.01									
Ę	Consumer Defensive	4.93	5.00	4.28		0							
ı	Healthcare	24.76	22.56	21.96			:			<u> </u>			
?	Utilities	0.00	1.90	0.77	i[]								

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Quaker Houghton	3.32	3.32	-34.85	Basic Materials
□ Landstar System Inc □	3.27	6.60	-17.37	Industrials
○ Viper Energy Partners LP Common Units	3.14	9.73	30.55	Energy
⊕ Silicon Laboratories Inc	3.03	12.76	-32.07	Technology
⊖ Everi Holdings Inc	2.75	15.51	-23.61	Consumer Cyclical
The Simply Good Foods Co	2.72	18.23	-9.14	Consumer Defensive
→ Ritchie Bros Auctioneers Inc	2.69	20.92	9.01	Industrials
○ Chart Industries Inc	2.64	23.56	4.95	Industrials
⊕ Halozyme Therapeutics Inc	2.60	26.16	9.43	Healthcare
⇒ PJT Partners Inc Class A	2.20	28.36	-4.47	Financial Services
Summit Materials Inc A	2.05	30.41	-41.98	Basic Materials
	1.97	32.38	-15.16	Industrials
⊕ II-VI Inc	1.75	34.13	-25.44	Technology
Merit Medical Systems Inc	1.72	35.85	-12.89	Healthcare
Lattice Semiconductor Corp	1.68	37.53	-37.06	Technology

Total Holdings 96

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Invesco Equity and Income Y ACETX

Morningstar Category Allocation--70% to 85% Morningstar Index

Equity

Morningstar US Mod Agg Tgt Alloc NR USD

Portfolio Manager(s)

Sergio Marcheli since 04-2003 Charles Burge since 02-2010 Brian Jurkash since 12-2015 Matthew Titus since 01-2016

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity 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 19.18 years.

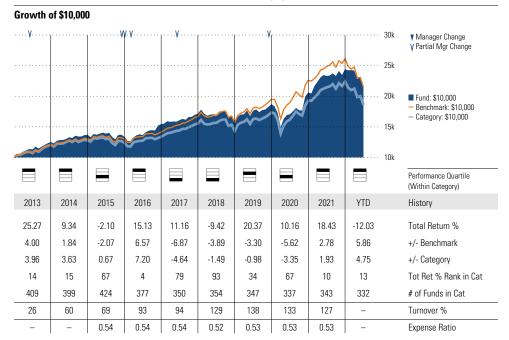
Net Expense: The fund's expense ratio of 0.53 is 47% lower than the Allocation--70% to 85% Equity category average.

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	2	05-31-2022
Carbon Risk Score	Medium Risk	03-31-2022



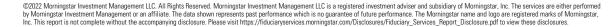


Net Expe	nse		
5.91			Fund Investment
5.25			Category Median
4.60			 Peer Group Median
3.94			Quartile Rank
3.28			
2.63			
1.97			
1.31	< 1		
0.66			
0.00			
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	11	30	Percentile
	38/338	91/304	Rank

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

	Fund	Bmark	Cat
Alpha	1.09	_	-1.03
Beta	0.99	_	1.02
R-Squared	87.35	_	94.53
Standard Deviation	15.59	14.72	15.55
Sharpe Ratio	0.46	0.42	0.35
Tracking Error	5.55	_	3.59
Information Ratio	0.17	_	-0.35
Up Capture Ratio	98.37	_	99.08
Down Capture Ratio	92.72	_	104.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.18	15.58	14.63
Price/Book Ratio	2.11	2.45	2.28
Avg Eff Duration	5.76	6.45	5.46





Invesco Equity and Income Y ACETX

Morningstar Category Allocation--70% to 85% Morningstar Index Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 06-30-2022

Morningstar Style Box™



100

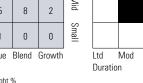
Asset Allocation as of 06-30-2022



Style Breakdown

Equity





,	е			-
	Mid			VII
	Small			LOW
vth		Ltd Duratio	Ext	

Fixed Income

		ligh
		Mid
		Low
	_	

Quality

Weigl	ht %		
>50	25-50	10-25	0-10

	Fund	Bmark	Cat
⊌ Cyclical	34.82	33.34	35.30
Basic Materials	2.69	4.19	4.99
Consumer Cyclical	7.65	10.61	10.39
Financial Services	22.00	14.82	15.91
Real Estate	2.48	3.72	4.01
✓ Sensitive	38.45	42.72	42.66
Communication Services	5.74	7.65	8.67
Energy	9.63	4.80	5.21
Industrials	11.53	10.27	10.53
Technology	11.55	20.00	18.25
→ Defensive	26.74	23.94	22.04
Consumer Defensive	5.61	7.39	6.44
Healthcare	18.33	13.41	12.62
Utilities	2.80	3.14	2.98

Top 10 Holdings as of 06-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① United States Treasury Notes 2.5%	03-2027	4.22	4.22	_	_
⊕ Wells Fargo & Co	_	2.38	6.60	-17.32	Financial Services
⊕ United States Treasury Notes 2.375%	03-2029	2.17	8.77	_	-
① United States Treasury Notes 2.25%	03-2024	2.01	10.78	-	-
	_	2.01	12.79	-	-
⊕ Meln_Gl_Fxgl	05-2022	1.97	14.76	_	_
⊕ Cognizant Technology Solutions Corp Class A	-	1.95	16.71	-23.32	Technology
⊕ Meln_Gl_Fxgl	05-2022	1.95	18.66	_	-
⊕ ConocoPhillips	_	1.92	20.58	27.09	Energy
	01-2025	1.76	22.33	_	-

Total Holdings 345

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 7.87 years.
- \times Style: The fund has landed in its primary style box Large Blend 51.52 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 45% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 45k ▼ Manager Change V Partial Mgr Change 40k 351 30k Fund: \$10,000 25k - Benchmark: \$10,000 Category: \$10,000 20k 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 36.20 13.98 0.90 10.91 21.71 -5.86 32.28 26.74 28.80 -20.07 Total Return % 0.29 -0.48 -1.48 0.79 8.34 0.09 -0.11 3.81 -1.05 -0.12 +/- Benchmark 3.02 0.54 1.27 0.41 10.91 2.73 4.70 1.97 3.50 -0.77 +/- Category 14 15 28 46 32 53 14 3 22 54 Tot Ret % Rank in Cat

1,369

91

0.44

1,356

84

0.44

1,403

1,367

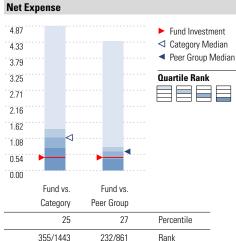
0.44

of Funds in Cat

Turnover %

Expense Ratio





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

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



1,513

88

1,427

73

1.490

79

0.51

1,393

83

0.50

1,366

86

0.50

1,362

97

0.46

JPMorgan US Equity R6 JUEMX

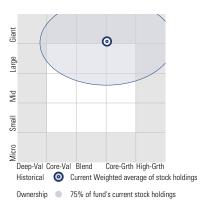
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

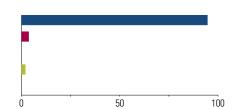
Equity

47	00	45	Large
17	29	45	
1	6	2	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	1.86	0.58
Bonds	0.00	0.54
Non-US Stocks	3.58	2.84
US Stocks	94.57	94.94
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Benc	hmark	[] Ca	tegory	Averaç	ge	
b	Cyclical	34.54	28.47	29.31								
À.	Basic Materials	3.12	2.28	2.77								
	Consumer Cyclical	13.80	10.31	10.12								
ê	Financial Services	14.14	12.96	13.88			0					
b	Real Estate	3.48	2.92	2.54								
NF	Sensitive	44.12	45.78	45.68								
	Communication Services	7.59	8.87	8.47		■ []						
•	Energy	2.72	4.35	3.82		_ :						
þ	Industrials	11.21	8.31	9.95								
2	Technology	22.60	24.25	23.44								
+	Defensive	21.33	25.74	25.01								
7	Consumer Defensive	2.77	7.41	7.16								
r	Healthcare	14.17	15.23	15.20			= [
?	Utilities	4.39	3.10	2.65								

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	7.67	7.67	-23.27	Technology
⊕ Alphabet Inc Class A	6.25	13.92	-24.78	Communication Svc
⊕ Apple Inc	5.07	18.99	-22.75	Technology
Amazon.com Inc	3.93	22.92	-36.29	Consumer Cyclical
→ Prologis Inc	3.42	26.34	-29.18	Real Estate
⊕ Eaton Corp PLC	3.41	29.76	-26.16	Industrials
AbbVie Inc	3.35	33.11	15.47	Healthcare
NXP Semiconductors NV	3.26	36.37	-34.27	Technology
NextEra Energy Inc	2.99	39.37	-16.12	Utilities
	2.99	42.36	-11.93	Financial Services
Bristol-Myers Squibb Co	2.60	44.96	26.09	Healthcare
⊕ McDonald's Corp	2.52	47.47	-6.88	Consumer Cyclical
∋ Deere & Co	2.31	49.78	-12.03	Industrials
Norfolk Southern Corp	2.24	52.02	-22.82	Industrials
Regeneron Pharmaceuticals Inc	1.99	54.01	-6.40	Healthcare

Total Holdings 51

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



PIMCO Commodity Real Return Strat I2 PCRPX

Growth of \$10,000

-0.15

59

144

49

-1.82

68

172

123

0.84

2.33

21

146

111

0.84

-1.05

61

139

176

0.84

-6.17

89

156

57

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 0.92 is 12.38% 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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History -14.90 -18.13 -25.81 14.49 2.61 -13.88 12.21 0.76 33.15 15.01 Total Return % -5.38 -1.12 -1.15 2.72 0.91 -2.63 4.52 3.88 6.04 -3.43 +/- Benchmark

4.34

11

131

226

1.56

3.85

31

124

262

1.43

3.41

28

115

260

0.92

-4.36

77

117

120

0.85

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

-2.36

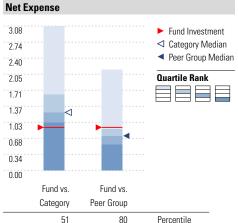
77

127

148

1.34





56/71 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- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	0.57	-	0.69
Beta	1.14	-	1.04
R-Squared	96.50	_	86.47
Standard Deviation	20.97	18.00	20.37
Sharpe Ratio	0.82	0.80	0.79
Tracking Error	4.70	_	7.44
Information Ratio	0.52	_	0.20
Up Capture Ratio	113.44	_	104.68
Down Capture Ratio	111.10	_	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



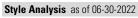
61/118

PIMCO Commodity Real Return Strat I2 PCRPX

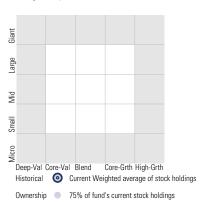
Morningstar CategoryCommodities Broad Basket Bloo

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



Style Breakdown

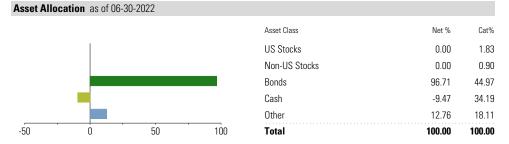
Equity



value biella e

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Be	enchmark	Cate	egory Av	/erage		
Ն	Cyclical	-	-	30.70								
ė.	Basic Materials	_	_	28.95								
Д	Consumer Cyclical	_	_	1.75								
,	Financial Services	_	_	0.00								
æ	Real Estate	_	_	0.00								
M	Sensitive	-	-	52.63								
	Communication Services	_	_	0.00	0							
ð	Energy	_	_	50.00								
ф	Industrials	_	_	2.63								
	Technology	_	_	0.00	ĺ							
→	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
⊕ 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 Purchased	6.53	136.43	_	_
⊕ EUROPEAN MONETARY UNION EURO Sold	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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

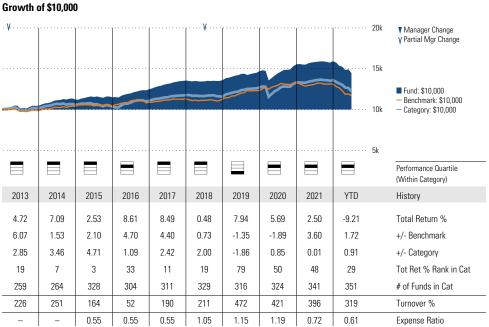
Morningstar Investment Management LLC Analysis

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

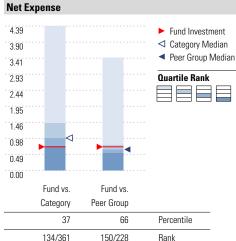


Morningstar Index Bloomberg US Universal TR USD









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

3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.15	_	1.02
Beta	0.84	_	1.09
R-Squared	36.53	_	42.50
Standard Deviation	6.55	4.69	8.32
Sharpe Ratio	-0.02	-0.30	-0.05
Tracking Error	5.27	-	6.53
Information Ratio	0.22	-	0.15
Up Capture Ratio	92.04	-	112.99
Down Capture Ratio	75.58	_	101.84

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	2.53	4.55	3.96
Avg Eff Maturity	3.68	7.69	6.98



PIMCO Income I2 PONPX

Style Analysis as of 06-30-2022 Style Breakdown Fixed Income Quality High Mid Low Mod Ext Duration

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

Sector Weighting as of 06-	30-2022											
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			
Government	25.97	-	18.86									
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									
Agency MBS CMO	0.78	_	0.82									
Non-Agency Residential MBS	3.56	_	1.60									
Commercial MBS	0.21	_	5.02	1								
Asset-Backed	7.38	_	10.93		:							
Covered Bond	0.00	_	0.02									
Municipal	0.05	-	0.41	I]								
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	_
☆ Offset: 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	_

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



PIMCO International Bond (USD-Hdg) I-2 PFBPX

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 9 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 0.62 is
 16.22% lower than the Global Bond-USD Hedged category average.

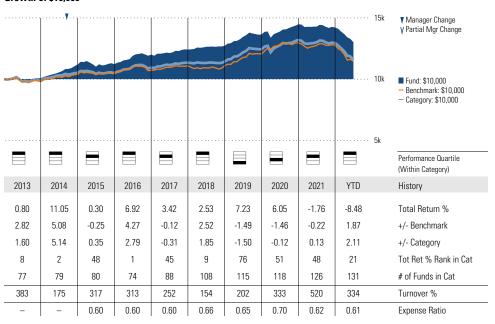
Morningstar Investment Management LLC Analysis

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.

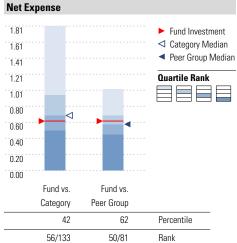
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	04-30-2022

Growth of \$10,000



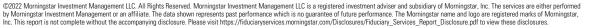




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-0.81
Beta	0.63	_	0.91
R-Squared	49.82	_	57.84
Standard Deviation	4.08	4.56	5.48
Sharpe Ratio	-0.40	-0.31	-0.41
Tracking Error	3.34	_	3.78
Information Ratio	-0.06	_	-0.20
Up Capture Ratio	68.47	_	99.24
Down Capture Ratio	76.30	_	111.69

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



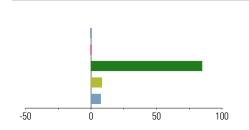


PIMCO International Bond (USD-Hdg) I-2 PFBPX

Morningstar Category Global Bond-USD Hedged **Morningstar Index**

Bloomberg US Agg Bond TR USD





Asset Allocation as of 06-30-2022

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

Sector Weighting as of 06-	30-2022												
	Fund	Bmark	Cat	Fund	1	Bend	chmark	k [] C	ategory	Avera	ge		
Government	40.86	-	48.86										
Treasury	7.70	_	35.82										
Inflation – Protected	0.43	_	1.50	1 [
Agency/Quasi Agency	1.44	_	5.89										
Other Government Related	31.29	_	5.65										
Corporate	4.13	-	14.21		Ē.								
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										
Agency MBS CMO	0.02	_	0.42										
Non-Agency Residential MBS	1.26	_	0.10										
Commercial MBS	0.27	_	0.64										
Asset-Backed	2.87	_	1.54										
Covered Bond	0.96	_	0.34	0									
Municipal	0.03	_	0.12										
Cash & Equivalents	27.90	_	18.76										
Other	18.00	-	12.90										

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	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	_
	11-2023	10.91	188.19	_

Total Holdings 1778

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



PIMCO Short-Term I2 PTSPX

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 8 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 0.57 is 21.28% higher than the Ultrashort Bond category average.

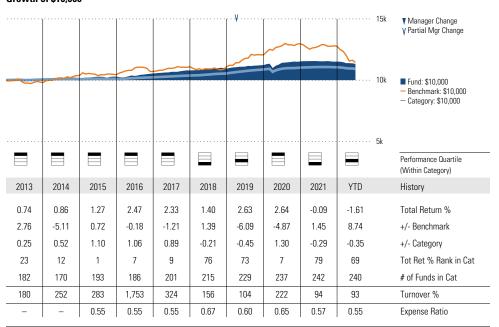
Morningstar Investment Management LLC Analysis

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

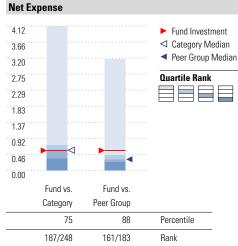
Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

Growth of \$10,000





3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	0.83	_	0.61
Beta	0.17	_	0.15
R-Squared	10.30	_	18.16
Standard Deviation	2.42	4.56	1.87
Sharpe Ratio	0.05	-0.31	-0.06
Tracking Error	4.42	_	4.39
Information Ratio	0.36	_	0.32
Up Capture Ratio	31.98	_	25.90
Down Capture Ratio	16.88	_	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 I2 PTSPX



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

Bloomberg US Agg Bond TR USD 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

	Fund	Bmark	Cat	Fund		Benchmar	l r	vronote	Average			
Government	36.83	Dillark _	17.03	Tullu	•	Denominan	\	ategory .	Average			_
						n						
Treasury	6.14	_	9.81	è		Ц						
Inflation – Protected	0.00	_	0.03	Ų.								
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]							
Agency MBS ARM	0.09	_	0.77	1[]								
Agency MBS CMO	1.70	_	4.15									
Non-Agency Residential MBS	0.87	_	0.16	<u>]</u> ii								
Commercial MBS	2.38	_	1.64									
Asset-Backed	12.30	_	15.88		- 1	:						
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

Top 10 Holdings as of 06-30-2022				
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	-
	04-2022	3.37	88.30	_

Total Holdings 1400

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



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			• 0								
•	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

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



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.

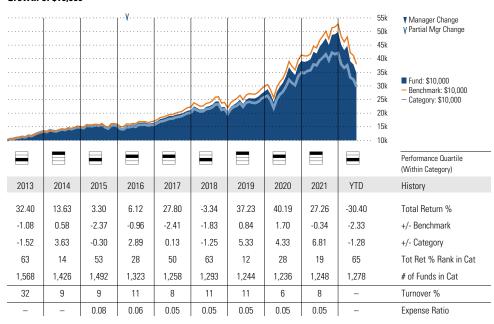
Morningstar Investment Management LLC Analysis

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.

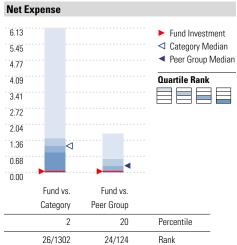
ESG Metrics

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



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.03	_	-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

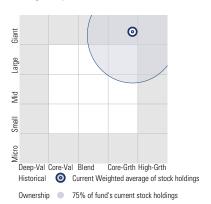
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

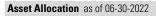
Equity

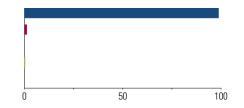
1	18	67	Large
0	6	8	MIG
0	0	0	Small

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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Interm-Term Bond Index Adm VBILX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Joshua Barrickman since 04-2008

Quantitative Screens

Performance: The fund has finished in the Intermediate Core 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 14.19 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.07 is 88.14% lower than the Intermediate Core Bond category average

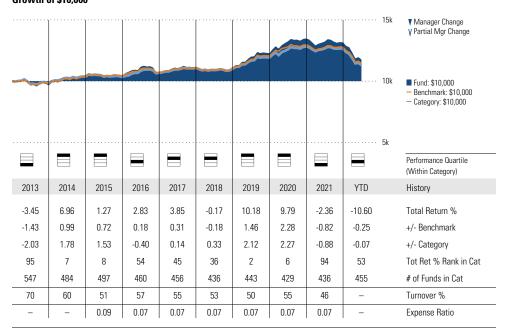
Morningstar Investment Management LLC Analysis

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.

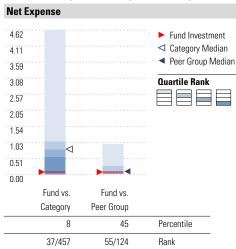
ESG Metrics

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

Growth of \$10,000







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 KISK Welrics			
	Fund	Bmark	Cat
Alpha	0.43	_	-0.03
Beta	1.14	_	1.00
R-Squared	96.21	-	89.84
Standard Deviation	5.29	4.56	4.83
Sharpe Ratio	-0.21	-0.31	-0.31
Tracking Error	1.21	-	1.50
Information Ratio	0.23	-	-0.13
Up Capture Ratio	126.86	-	104.20
Down Capture Ratio	118.13	-	104.27

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.46	4.43	6.22
Avg Eff Maturity	7.30	-	8.25

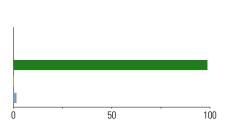


Vanguard Interm-Term Bond Index Adm VBILX

Morningstar Category Intermediate Core Bond **Morningstar Index**

Bloomberg US Agg Bond TR USD





Asset Allocation as of 06-30-2022

Government		62.19	-	28.37					
		Fund	Bmark	Cat	Fund	Benchmark	Category Average		
Sector Weigh	ting as of 06-30-20	022							
0	50	,		100	Total			100.00	100.00
					Other			1.38	2.21
					Cash			0.09	4.32
					Bonds			98.53	93.22
					Non-US	S Stocks		0.00	0.00
					US Sto	cks		0.00	0.25
					Asset Cla	ess		Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.28	3.53	45.64
AA	2.62	74.59	12.81
A	15.67	10.82	25.25
BBB	22.29	8.32	13.12
BB	0.00	0.28	1.45
В	0.00	0.00	0.60
Below B	0.11	0.00	0.30
Not Rated	0.03	2.46	0.84

				0%	5	10	15	20	25	30	35	40	45	50	55	60 6
Other	0.00	_	1.99	[
Cash & Equivalents	0.10	_	9.21	į												
Municipal	0.40	_	0.75	- ()												
Covered Bond	0.00	-	0.00													
Asset-Backed	0.17	_	5.60	İ												
Commercial MBS	0.00	_	1.12	i []												
Non-Agency Residential MBS	0.00	_	0.27													
Agency MBS CMO	0.00	_	4.05													
Agency MBS ARM	0.00	_	0.16													
Agency MBS Pass-Through	0.00	_	22.49	į												
Securitized	0.17	-	33.69	į												
Preferred	0.00	_	0.05													
Convertible	1.43	_	1.20													
Bank Loan	0.00	_	0.05													
Corporate Bond	35.72	_	24.69													
Corporate	37.15	_	25.99													
Other Government Related	1.80	_	1.42													
Agency/Quasi Agency	2.14	_	1.12													
Inflation – Protected	0.00	_	1.23	iO												
Treasury	58.25	_	24.60											-		
Government	62.19	_	28.37							Î						
	Fund	Bmark	Cat	Fund	t	7	Bench	nmark	: 11	Cateo	iorv A	veraç	ie.			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	_	2.43	2.43	_
United States Treasury Notes	_	2.36	4.79	_
United States Treasury Notes	_	2.35	7.14	_
	_	2.28	9.42	_
United States Treasury Notes	_	2.19	11.60	-
① United States Treasury Notes	_	2.10	13.71	_
⊕ United States Treasury Notes	_	2.06	15.76	_
	_	1.84	17.60	_
United States Treasury Notes	_	1.75	19.35	_
United States Treasury Notes	_	1.74	21.10	_

Total Holdings 2104

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



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.

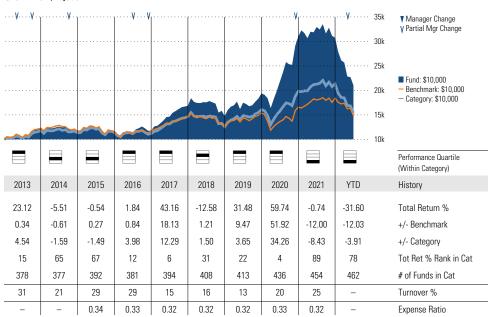
Morningstar Investment Management LLC Analysis

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

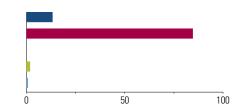
10	33	44	Large
1	4	8	Mid
0	0	0	Small

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			•/						
,	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

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010 Michael Fry since 05-2010 Steven Morrow since 08-2012 A. Rama Krishna since 12-2012 Arjun Kumar since 10-2020 Shirley Woo since 10-2020

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 12.1 years.
- Style: The fund has landed in its primary style box Large Value — 83.33 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.36 is 63.64% 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	2	05-31-2022
Carbon Risk Score	Medium Risk	03-31-2022

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio



	28/366	26/291	Rank			
Peer grou	p is a subset of t	he category ar	nd includes fund	ls with the		
same management style (active vs. passive) and similar share class						
characteri	etice					

Rank

	Fund	Bmark	Cat
Alpha	1.18	_	0.83
Beta	1.06	_	1.06
R-Squared	92.11	_	89.34
Standard Deviation	19.95	18.01	20.26
Sharpe Ratio	0.17	0.12	0.15
Tracking Error	5.71	_	6.94
Information Ratio	0.17	_	0.07

107.47

103.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.50	12.65	9.24
Price/Book Ratio	1.52	1.55	1.12
Geom Avg Mkt Cap \$B	32.18	40.94	30.98
ROE	14.40	18.36	15.67





107.17

105.01

Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

27	41	13	Large
6	8	2	Mid
2	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022



Se	ctor Weighting as of 06-	30-2022				
		Fund	Bmark	Cat	Fund • Benchmark [] Ca	ategory Average
<u></u>	Cyclical	47.36	38.59	42.81		
æ.	Basic Materials	10.46	7.57	9.12		
A	Consumer Cyclical	16.32	10.38	10.69		
	Financial Services	19.15	17.72	21.54		
命	Real Estate	1.43	2.92	1.46		
W	Sensitive	37.94	33.06	35.47		
	Communication Services	6.51	5.54	6.40	<u> </u>	
•	Energy	7.10	4.86	8.16		
Ф	Industrials	16.43	14.59	13.94		
	Technology	7.90	8.07	6.97	, '	
—	Defensive	14.71	28.36	21.73		
Ħ	Consumer Defensive	4.98	10.87	8.02		
+	Healthcare	6.43	14.18	10.17		
•	Utilities	3.30	3.31	3.54		

World Regions % Equity 06-30-2022



Greater Asia	Fund % 37.94	Cat % 30.06	Americas	Fun 1
Japan	10.41	16.44	North America	-
Australasia	1.61	3.36	Central/Latin	4
Asia-4 Tigers	11.71	7.37		
Asia-ex 4 Tigers	14.21	2.89		
Not Classified	0.00	0.00		

Americas	Fund % 11.87	Cat % 9.24	Greater Europe	Fund % 50.17	Cat % 60.68	Market Maturity	Fund %
North America	7.38	7.97	United Kingdom	16.07	18.84	Developed Markets	80.33
Central/Latin	4.49	1.27	W euro-ex UK	33.04	41.21	Emerging Markets	19.67
			Emrgng Europe Africa	0.00 1.06	0.09 0.54	Not Available	0.00

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.85	4.85	-	_
⊕ Alibaba Group Holding Ltd Ordinary Shares	1.44	6.29	8.97	Consumer Cyclical
⊕ HSBC Holdings PLC	1.38	7.67	22.46	Financial Services
⊕ TotalEnergies SE	1.37	9.04	17.30	Energy
⊕ Compass Group PLC	1.33	10.37	3.17	Consumer Cyclical
⊕ Holcim Ltd	1.33	11.69	-7.44	Basic Materials
⊕ Novartis AG	1.30	12.99	3.22	Healthcare
⊕ Bank Bradesco SA ADR	1.27	14.26	6.33	Financial Services
⊕ RELX PLC	1.17	15.43	-5.85	Communication Svc
⊕ BP PLC	1.12	16.55	20.07	Energy

Total Holdings 238

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



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.

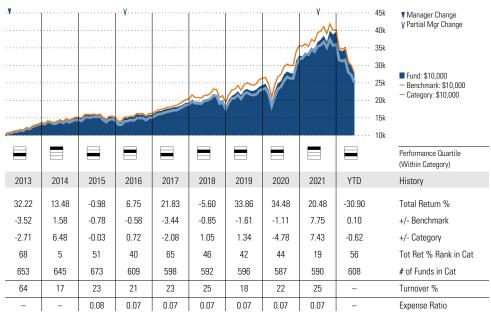
Morningstar Investment Management LLC Analysis

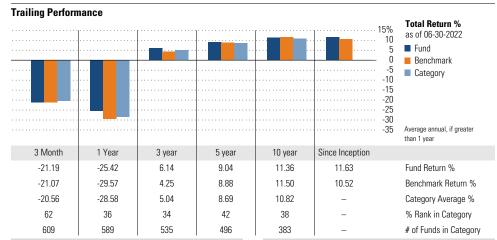
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

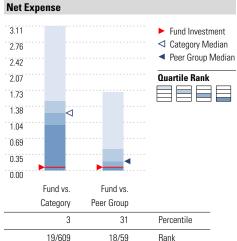
ESG Metrics

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







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 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	MIG
0	0	0	Small

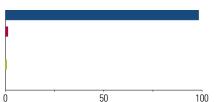
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022





	ctor Weighting as of 06-3		Б	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

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



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.

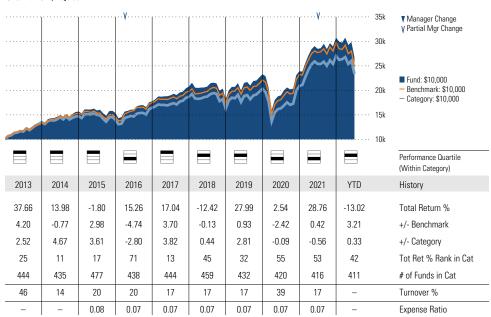
Morningstar Investment Management LLC Analysis

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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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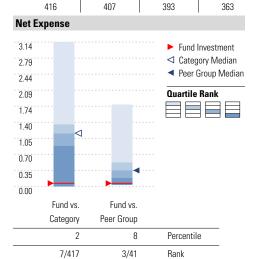
ESG Metrics

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



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	0.96	_	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

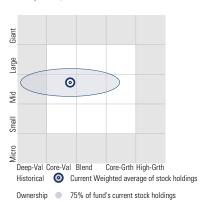
Morningstar Category ■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



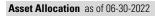
Style Breakdown

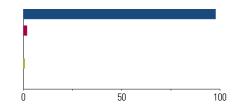
Equity

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	
3	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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



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







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	0.82	_	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
○ Digital Realty Trust Inc	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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Victory Sycamore Small Company Opp I VSOIX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Gary Miller since 06-1998 Gregory Conners since 03-2002 Jeffrey Graff since 03-2007 Michael Rodarte since 12-2012 James Albers since 12-2012

Quantitative Screens

- Performance: The fund has finished in the Small 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 24.1 years.
- \times *Style:* The fund has landed in its primary style box Small Value 25 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.89 is 22.61% lower than the Small Value category average.

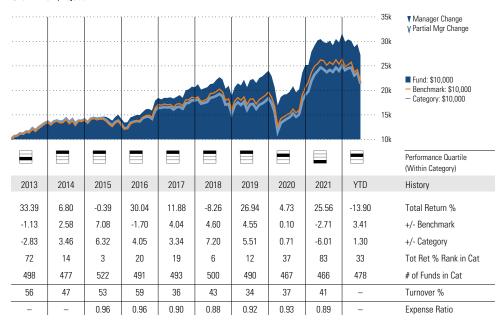
Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging from value into blend but its portfolio positioning is consistent with the overall investment strategy.

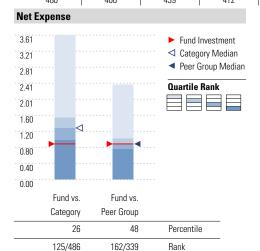
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.65	_	1.18
Beta	0.81	_	1.00
R-Squared	93.23	_	94.61
Standard Deviation	21.27	25.46	26.04
Sharpe Ratio	0.40	0.34	0.38
Tracking Error	7.40	_	6.34
nformation Ratio	0.13	_	0.15
Jp Capture Ratio	85.25	_	100.19
Down Capture Ratio	80.10	_	97.21

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.70	9.61	10.58
Price/Book Ratio	2.12	1.19	1.41
Geom Avg Mkt Cap \$B	3.21	1.72	3.51
ROE	13.99	7.65	14.54



Victory Sycamore Small Company Opp I VSOIX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

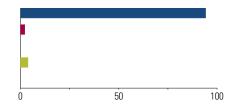
1. 7			
0	0	0	Luigo
0	3	4	18110
34	50	8	

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	-0.01
Cash	3.75	2.06
Bonds	0.00	-0.10
Non-US Stocks	2.09	2.91
US Stocks	94.16	95.14
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	nchma	ark] Cate	gory A	verage		_
_Մ	Cyclical	42.37	53.52	49.46									
.	Basic Materials	5.65	3.38	5.98									
Д	Consumer Cyclical	11.22	9.86	12.53		<u> </u>]						
,	Financial Services	16.78	25.43	23.37									
fi	Real Estate	8.72	14.85	7.58									
W	Sensitive	45.40	26.34	37.28									
	Communication Services	1.22	3.21	2.08									
•	Energy	4.53	4.61	7.62									
Ф	Industrials	28.72	11.84	18.18		. '							
	Technology	10.93	6.68	9.40									
—	Defensive	12.25	20.14	13.27				- 1					
Ħ	Consumer Defensive	6.56	3.71	4.26									
+	Healthcare	2.57	11.15	5.77		1							
•	Utilities	3.12	5.28	3.24									

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Cash	3.75	3.75	_	_
→ PDC Energy Inc	2.07	5.82	27.53	Energy
	1.69	7.51	-1.32	Financial Services
Applied Industrial Technologies Inc	1.60	9.10	-5.70	Industrials
⇒ SouthState Corp	1.57	10.67	-2.47	Financial Services
⇒ Apple Hospitality REIT Inc	1.49	12.16	-7.93	Real Estate
→ UMB Financial Corp	1.48	13.64	-18.16	Financial Services
⊕ Bank of Hawaii Corp	1.43	15.07	-9.50	Financial Services
⇒ Silgan Holdings Inc	1.42	16.49	-2.73	Consumer Cyclical
EMCOR Group Inc	1.41	17.90	-18.97	Industrials
⊖ Rayonier Inc	1.40	19.30	-6.01	Real Estate
⊕ Corporate Office Properties Trust	1.40	20.70	-4.40	Real Estate
Performance Food Group Co	1.39	22.09	0.20	Consumer Defensive
Overint Systems Inc	1.34	23.42	-19.35	Technology
UFP Industries Inc	1.33	24.75	-25.45	Basic Materials

Total Holdings 114

⊕ Increase ⊝ Decrease 🕸 New to Portfolio

