Allspring Small Company Growth Admin NVSCX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 27.65 years.
- Style: The fund has landed in its primary style box Small Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.19 is 0.83% lower than the Small Growth category average.

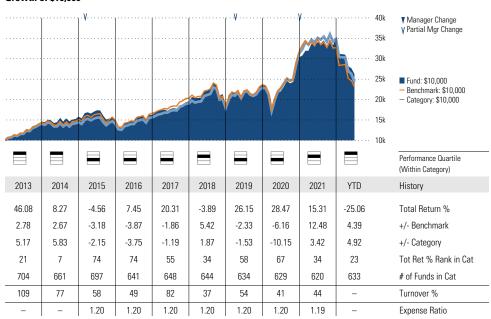
Morningstar Investment Management LLC Analysis

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

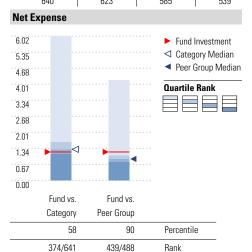
ESG Metrics

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

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 Since Inception 3 Month 1 Year 3 yea 5 year 10 year Fund Return % -15.24 -22.90 5.60 8.19 10.93 8.93 -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 % 14 23 38 48 38 % Rank in Category 640 623 585 539 404 # of Funds in Category



3-Year hisk wietrics			
	Fund	Bmark	Cat
Alpha	4.22	_	2.48
Beta	0.94	_	0.95
R-Squared	93.01	_	90.14
Standard Deviation	24.03	24.74	24.84
Sharpe Ratio	0.32	0.16	0.25
Tracking Error	6.54	_	8.05
Information Ratio	0.64	_	0.29
Up Capture Ratio	100.04	_	100.54
Down Capture Ratio	87.11	-	93.52

Fund	Bmark	Cat
18.69	15.94	19.67
3.00	3.50	3.39
3.84	2.34	4.26
10.27	9.41	13.34
	18.69 3.00 3.84	18.69 15.94 3.00 3.50 3.84 2.34



Allspring Small Company Growth Admin NVSCX

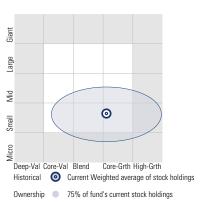
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

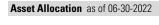
Equity

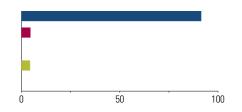
0	0	2	Large
3	12	8	Mid
8	38	29	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
b	Cyclical	24.93	22.53	26.34	
À.	Basic Materials	5.77	4.48	2.86	
-	Consumer Cyclical	8.13	9.20	11.60	T 0
P	Financial Services	10.28	6.03	8.91	
b	Real Estate	0.75	2.82	2.97	
NI	Sensitive	46.95	48.01	46.67	
	Communication Services	0.41	2.84	2.40	
•	Energy	0.99	6.18	3.13	
\$	Industrials	20.22	17.10	16.57	
2	Technology	25.33	21.89	24.57	
→	Defensive	28.13	29.46	27.01	
=	Consumer Defensive	4.06	5.00	4.28	
ř	Healthcare	24.07	22.56	21.96	
?	Utilities	0.00	1.90	0.77	

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Allspring Government MMkt Select	3.93	3.93	_	_
⊕ Icon PLC	2.07	6.00	-30.03	Healthcare
⊕ Syneos Health Inc Class A	1.56	7.56	-30.19	Healthcare
Đ PTC Inc	1.52	9.08	-12.22	Technology
December 2 Avantor Inc	1.51	10.59	-26.20	Basic Materials
Element Solutions Inc	1.47	12.06	-26.03	Basic Materials
Ð Ciena Corp	1.43	13.49	-40.63	Technology
SS&C Technologies Holdings Inc	1.38	14.88	-28.68	Technology
Ð Black Knight Inc Class A	1.36	16.24	-21.11	Technology
→ KBR Inc	1.33	17.56	2.12	Industrials
ASGN Inc	1.31	18.88	-26.86	Technology
BRP Group Inc Class A	1.30	20.17	-33.12	Financial Services
International Game Technology PLC	1.24	21.41	-34.42	Consumer Cyclical
Omnicell Inc	1.24	22.65	-36.96	Healthcare
Stifel Financial Corp	1.22	23.87	-19.60	Financial Services

Total Holdings 123



American Century Mid Cap Value Inv ACMVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Phillip Davidson since 03-2004 Michael Liss since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012 Nathan Rawlins since 03-2022

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 18.26 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 0.98 is 1.01% lower than the Mid-Cap Value category average.

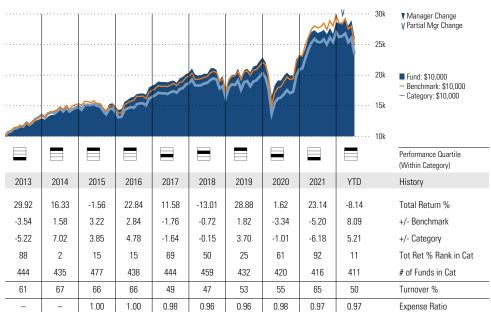
Morningstar Investment Management LLC Analysis

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

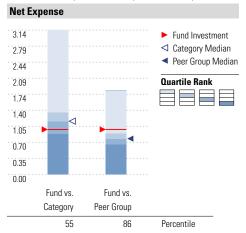
ESG Metrics

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

Growth of \$10,000







254/296 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	2.08	_	0.53
Beta	0.83	_	1.00
R-Squared	96.16	_	95.87
Standard Deviation	19.33	22.71	23.30
Sharpe Ratio	0.47	0.38	0.39
Tracking Error	5.33	_	5.16
Information Ratio	0.27	_	0.08
Up Capture Ratio	88.77	_	100.31
Down Capture Ratio	81.22	_	98.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.47	13.57	12.27
Price/Book Ratio	2.20	1.95	1.76
Geom Avg Mkt Cap \$B	18.01	15.09	11.89
ROE	15.62	16.31	20.30



230/417



American Century Mid Cap Value Inv ACMVX

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

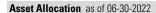
Equity

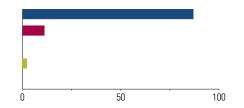
-quit,			
10	9	1	Large
30	26	5	Mid
12	6	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.23
Cash	2.08	2.54
Bonds	0.00	0.04
Non-US Stocks	11.08	5.83
US Stocks	86.84	91.34
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	B en	chmark	([] Ca	ategory	Avera	ge	_
b	Cyclical	37.27	46.19	41.38									-
	Basic Materials	2.12	5.88	6.37									
£	Consumer Cyclical	8.94	10.14	10.66			1						
ê	Financial Services	19.12	17.38	17.87					()				
b	Real Estate	7.09	12.79	6.48				*					
NF	Sensitive	30.04	32.78	34.85		_							
	Communication Services	1.58	3.85	3.58									
•	Energy	6.08	5.07	6.96									
‡	Industrials	15.69	13.70	14.97									
1	Technology	6.69	10.16	9.34					1				
+	Defensive	32.69	21.03	23.76			•						
Ę	Consumer Defensive	10.54	4.63	6.57									
1	Healthcare	14.87	7.47	10.63		'							
?	Utilities	7.28	8.93	6.56			'						

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Zimmer Biomet Holdings Inc	3.33	3.33	-14.52	Healthcare
⊕ Northern Trust Corp	2.39	5.72	-18.17	Financial Services
⊕ Southwest Airlines Co	2.09	7.81	-15.69	Industrials
⊕ Emerson Electric Co	2.03	9.84	-13.34	Industrials
⊕ Bank of New York Mellon Corp	2.01	11.85	-27.01	Financial Services
⊕ iShares Russell Mid-Cap Value ETF	2.01	13.86	_	_
⊕ Dollar Tree Inc	1.99	15.85	10.91	Consumer Defensive
⊕ Advance Auto Parts Inc	1.98	17.83	-26.59	Consumer Cyclical
⊕ Allstate Corp	1.96	19.80	9.16	Financial Services
⊕ Conagra Brands Inc	1.95	21.74	2.09	Consumer Defensive
⊕ Edison International	1.86	23.60	-6.32	Utilities
⊕ Universal Health Services Inc Class B	1.83	25.43	-22.02	Healthcare
⊕ Quest Diagnostics Inc	1.78	27.22	-22.40	Healthcare
⊕ Devon Energy Corp	1.72	28.94	30.26	Energy
⊕ Reinsurance Group of America Inc	1.71	30.65	8.46	Financial Services

Total Holdings 102



American Funds 2010 Trgt Date Retire R4 RDATX

Growth of \$10,000

3.79

4

177

18

2.27

2

123

17

0.03

46

140

19

1.27

13

134

14

Morningstar Category Target-Date 2000-2010

2.69

5

122

20

2.29

2

134

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

+/- Category

Turnover %
Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.5 years.
- Style: The fund has landed in its primary style box —
 Large Value 72.73 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.63 is 12.5% higher 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

▼ 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 12.09 6.37 -1.15 7.13 9 98 -2.80 13.42 8.83 8 95 -9.98 Total Return % 1.21 0.43 0.49 -0.21 0.17 -1.51 1.12 3.83 3.33 -2.95 +/- Benchmark

-0.44

62

143

5

-1.65

94

121

-0.17

62

131

5

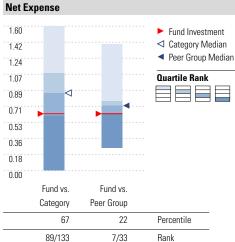
0.45

26

140

8





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.23	_	-0.14
Beta	0.87	_	0.90
R-Squared	96.01	_	96.41
Standard Deviation	7.74	8.76	7.99
Sharpe Ratio	0.43	0.29	0.26
Tracking Error	1.94	_	2.05
Information Ratio	0.47	_	-0.20
Up Capture Ratio	90.40	_	86.87
Down Capture Ratio	79.05	_	87.59

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



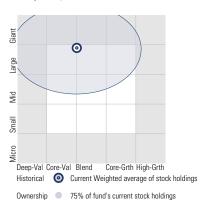


American Funds 2010 Trgt Date Retire R4 RDATX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

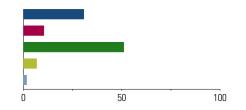
Weight %

Equity				rixeu II	icome		Qual
30	39	15	Large				Qual High
7	5	3	Mid				Mid
1	0	0	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

Eivad Incomo

>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	Fund ▼ Benchmark	
b	Cyclical	33.31	38.99	35.16		
ė.	Basic Materials	4.21	4.29	5.13		
-	Consumer Cyclical	6.85	9.74	10.12		
ê	Financial Services	16.60	15.19	16.07	<u> </u>	
b	Real Estate	5.65	9.77	3.84		
NF	Sensitive	37.72	38.31	40.46		0
	Communication Services	7.10	6.00	7.12		
•	Energy	5.19	4.51	5.27		
þ	Industrials	8.81	10.65	10.32		
1	Technology	16.62	17.15	17.75		
+	Defensive	28.95	22.68	24.38		
Ę	Consumer Defensive	10.11	6.08	6.93		
ì	Healthcare	13.19	13.27	13.66		
2	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	_	_
⊕ 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	_	_
	_	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 R4 RDBTX

7

6

15

8

4

7

Morningstar Category Target-Date 2015 Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Turnover %
Expense Ratio

Portfolio Manager(s)

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

 \times *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 0.64 is 8.47% higher 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

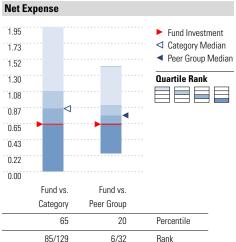
Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

Growth of \$10,000 ▼ 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 15.28 6.34 -1.04 7.23 10.77 -3.04 14.58 9.47 9 98 -11.32 Total Return % 0.79 0.69 0.13 -0.62 0.50 -1.71 1.67 4.07 4.78 -3.20 +/- Benchmark 1.86 1.11 -0.52 0.82 5.63 0.30 -0.87 -1.28 2.19 2.14 +/- Category 2 7 36 16 64 24 74 82 4 8 Tot Ret % Rank in Cat 168 111 132 134 145 138 127 124 130 # of Funds in Cat 133



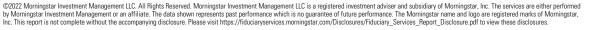
6

21



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.42	_	0.12
Beta	0.87	_	0.94
R-Squared	95.69	_	95.99
Standard Deviation	8.60	9.64	9.24
Sharpe Ratio	0.41	0.26	0.27
Tracking Error	2.17	_	2.03
Information Ratio	0.53	_	0.00
Up Capture Ratio	91.58	_	91.70
Down Capture Ratio	79.83	_	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 R4 RDBTX

Quality

High

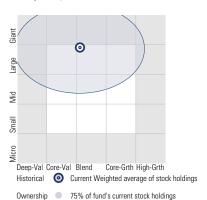
Mid

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

Mod

Style Breakdown

Equity 28 39 17 6 5 3

1 0 0

Value Blend Growth

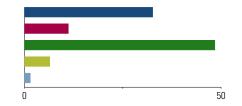
Ltd N

Duration

Large

Mid

Weight % >50 25-50 10-25 0-10 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
Name	Maturity Date	/0 Net Asset	Guillulative /6	TTD NetuIII /6	Worlingstar Sector
American Funds Income Fund of Amer R6	_	12.66	12.66	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	11.08	23.74	_	_
⊕ American Funds Bond Fund of Amer R6	-	7.93	31.66	_	_
⊕ American Funds American Balanced R6	-	7.72	39.38	_	_
American Funds Inflation Linked Bd R6	-	6.87	46.25	-	-
American Funds American Mutual R6	_	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 R4 RDCTX

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

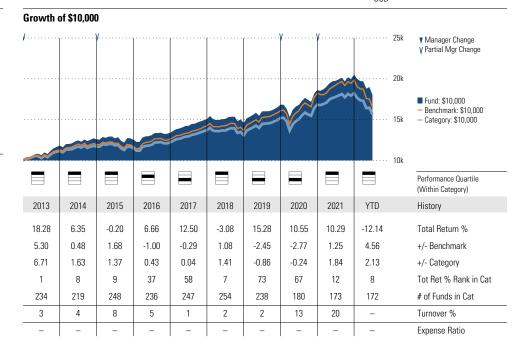
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.5 years.
- Net Expense: The fund's expense ratio of 0.65 is 1.56% higher than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

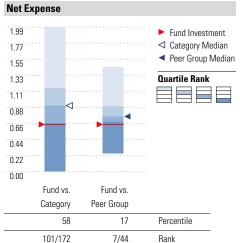
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.63	_	0.20
Beta	0.84	_	0.91
R-Squared	96.29	_	95.98
Standard Deviation	9.04	10.61	9.84
Sharpe Ratio	0.42	0.25	0.26
Tracking Error	2.46	_	2.31
Information Ratio	0.52	_	0.02
Up Capture Ratio	88.70	_	89.71
Down Capture Ratio	76.43	-	87.91

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



American Funds 2020 Trgt Date Retire R4 RDCTX

Quality

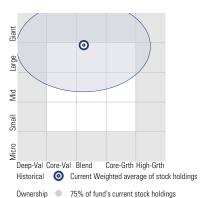
High

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 06-30-2022

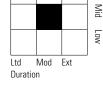
Morningstar Style Box™



Style Breakdown

Equity 20 38 26 4 5 6



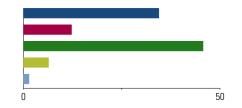


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

	Fund	Bmark	Cat	Fund	▼ E	Benchma	ark] Cateo	jory Ave	erage	
⊌ Cyclical	31.89	39.05	36.45								
Basic Materials	4.06	4.48	4.79		Ď	1					
Consumer Cyclical	7.74	9.89	10.51								
Financial Services	15.75	15.40	15.53								
Real Estate	4.34	9.28	5.62		0	*					
✓ Sensitive	40.38	38.30	41.09		,						
Communication Services	8.06	5.98	7.09								
Energy	4.75	4.57	5.04		0						
Industrials	9.22	10.84	10.31			I [
Technology	18.35	16.91	18.65								
→ Defensive	27.73	22.64	22.44								
Consumer Defensive	9.18	6.18	6.54			ı .					
Healthcare	13.80	13.13	12.78								
Utilities	4.75	3.33	3.12		ĺ						

Top 10 Holdings as of 06-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ American Funds Income Fund of Amer R6	_	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	_	_
⇒ American Funds Inflation Linked Bd R6	-	6.78	41.68	_	_
	_	6.15	47.82	_	_
→ American Funds Mortgage R6	_	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	_	_
→ American Funds Washington Mutual R6	_	5.15	69.84	_	_

Total Holdings 20



American Funds 2025 Trgt Date Retire R4 RDDTX

Growth of \$10,000

7.95

3

193

2

1.31

19

179

3

1.43

5

207

9

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

+/- Category

Turnover %
Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

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
 2025 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 0.66 is 1.49% 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		

▼ Manager Change V Partial Mgr Change 20k 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 23.25 6.38 -0.16 6.91 14.90 -3.77 17.41 13.35 10.98 -13.89 Total Return % 6.97 0.34 1.90 0.36 1.13 -1.95 -0.32 0.88 3 85 -1.48 +/- Benchmark

-0.84

78

238

1.51

35

217

12

1.23

22

223

18

1.36

15

232

0.23

55

215

1.57

8

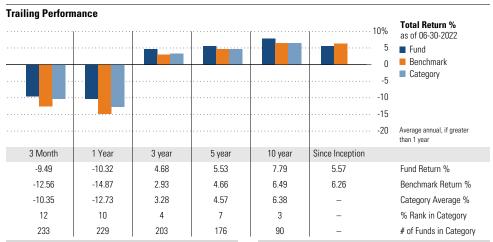
229

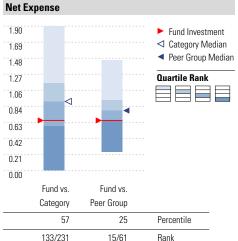
0.18

49

204

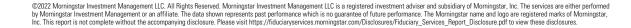
5





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.00	_	0.45
Beta	0.87	_	0.92
R-Squared	97.27	_	96.81
Standard Deviation	10.37	11.75	11.00
Sharpe Ratio	0.44	0.25	0.28
Tracking Error	2.29	_	2.34
Information Ratio	0.76	_	0.18
Up Capture Ratio	96.17	_	93.67
Down Capture Ratio	83.18	-	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 R4 RDDTX

Asset Allocation as of 06-30-2022

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Net %

38.31

14.22

40.03

6.21

1.24

100.00

Cat%

30.47

15.59

37.86

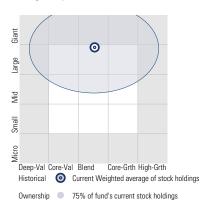
3.44

12.65

100.00

Style Analysis as of 06-30-2022

Morningstar Style Box™



Asset Class US Stocks Non-US Stocks Bonds Cash Other 50 Total

Style Breakdown

Equity				Fixed	Incom
23	36	24	Large		
5	5	5	Mid		
1	1	1	Small		
Value	Blend	Growth		Ltd	Mod



Weight %

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
侖	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
+	Healthcare	14.21	13.09	12.99
•	Utilities	3.94	3.33	3.23

Top 10 Holdings as of 06-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	8.88	8.88	_	_
 American Funds American Balanced R6 	_	8.08	16.96	_	-
	_	6.85	23.81	_	-
⊕ 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	_	-
American Funds Mortgage R6	_	5.34	58.87	_	-
	_	5.30	64.17	_	-

Total Holdings 23

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds 2030 Trgt Date Retire R4 RDETX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 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 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.

Net Expense: The fund's expense ratio of 0.68 is 0% higher than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

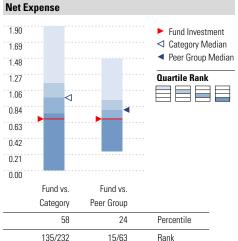
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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 25.12 6.69 0.18 7.34 17.97 -4.53 19.71 14.77 12.66 -15.83 Total Return % 5.48 0.68 2.48 -1.92 1.38 1.29 1.08 0.97 274 -1.53 +/- Benchmark 0.01 1.40 0.98 8.47 1.65 1.97 1.72 -0.36 1.78 0.68 +/- Category 2 12 3 49 21 9 69 21 25 26 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 %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.95	_	0.68
Beta	0.91	_	0.95
R-Squared	98.06	_	97.91
Standard Deviation	12.16	13.22	12.65
Sharpe Ratio	0.42	0.27	0.31
Tracking Error	2.06	_	2.12
Information Ratio	0.87	-	0.32
Up Capture Ratio	99.92	_	97.49
Down Capture Ratio	88.88	_	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 R4 RDETX

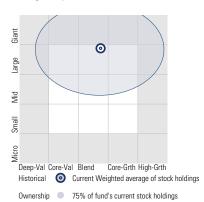
Quality

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

Lquity			
20	35	26	Large
4	6	6	Mid
1	1	1	Small

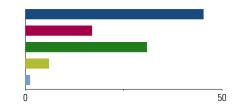
Value Blend Growth

High Μid Low Ltd Mod Duration

Fixed Income

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

Asset Allocation as of 06-30-2022



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

		Fund	Bmark	Cat	Fund	, t	Bench	nmark	Cateo	jory Ave	rage		_	
Ն	Cyclical	31.15	38.85	35.48									1	
ā.	Basic Materials	3.70	4.68	4.49		I								
-	Consumer Cyclical	10.81	10.07	10.57										
₽	Financial Services	13.85	15.67	15.49		-								
ŧ	Real Estate	2.79	8.43	4.93		[•							
M	Sensitive	43.70	38.49	41.87										
	Communication Services	9.57	6.01	7.15		- T								
•	Energy	3.77	4.66	4.95										
¢	Industrials	9.79	11.06	10.51				_						
	Technology	20.57	16.76	19.26										
→	Defensive	25.16	22.65	22.66										
	Consumer Defensive	7.46	6.26	6.67										
٠	Healthcare	14.27	13.04	12.97		- 1	1	Ú .						
•	Utilities	3.43	3.35	3.02		0								
					0%	5	10	15	20	25	30	35	40	4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Watunty Date	/0 NG! A33G!	Guillative /0	TTD HetaIII /0	Worlingstar 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	-	-
⊕ American Funds AMCAP R6	_	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 R4 RDFTX

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

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 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 0.7 is 1.45% higher than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

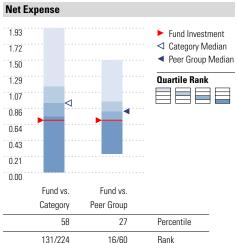
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

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 25.57 6.66 0.23 7.65 20.63 -5.52 22.90 17.11 15.13 -18.17 Total Return % 3.54 0.86 2.81 -2.42 2.11 1.30 -0.14 3.73 1.50 0.90 +/- Benchmark 1.42 1.37 1.99 0.08 2.20 1.52 0.86 3.07 -0.39 +/- Category 5.57 2 18 2 54 8 10 29 8 16 51 Tot Ret % Rank in Cat 187 173 201 199 210 224 235 210 216 # of Funds in Cat 225 2 5 3 9 17 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.15	_	0.86
Beta	0.97	_	0.96
R-Squared	98.49	_	98.36
Standard Deviation	14.51	14.88	14.37
Sharpe Ratio	0.43	0.29	0.34
Tracking Error	1.85	_	2.09
Information Ratio	1.16	-	0.44
Up Capture Ratio	104.88	_	98.73
Down Capture Ratio	94.24	_	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



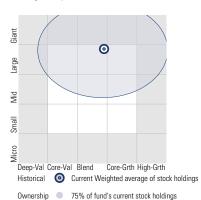
American Funds 2035 Trgt Date Retire R4 RDFTX

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

1. /			
18	33	28	Large
4	6	7	Mid
1	1	2	Small

Value Blend Growth

Fixed Income

Quality

High

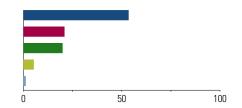
Mid

Ltd Mod Ext

Duration

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

Asset Allocation as of 06-30-2022



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

		Fund	Bmark	Cat	Fund	1 1	Bench	mark	Cate	ιοην Ανκ	rano			
_					Tunt	, '	Denci	IIIIaik	ll Cate	JULY AVE	aye	:n	T .	
Ն	Cyclical	31.15	38.71	35.51		j		1				1		
A.	Basic Materials	3.68	4.78	4.56										
A	Consumer Cyclical	11.59	10.16	10.76										
æ	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		■ Ö								
Ф	Industrials	9.78	11.17	10.39		:								
	Technology	21.36	16.70	19.16										
-	Defensive	24.42	22.69	22.85						(iiii)				
Ħ	Consumer Defensive	7.00	6.32	6.72										
+	Healthcare	14.36	13.01	12.99		- 1		i i						
•	Utilities	3.06	3.36	3.14		ď								
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	iviaturity date	/0 INEL ASSEL	Guillulative /6	TTD NetuIII /6	Worlingstar Sector
⊕ 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 R4 RDGTX

223

2

207

236

5

226

2

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 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 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 0.71 is 1.43% higher 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 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 26.16 6.60 0.21 7.82 21.59 -5.85 23 94 18.37 16.38 -19.84 Total Return % -0.44 3.11 1.09 3.04 -2.79 1.72 1.80 -0.41 5.28 1.03 +/- Benchmark 2.07 1.89 3.81 0.91 +/- Category 6.19 1.35 2.20 -0.13 0.75 -1.14 2 22 3 50 10 7 38 8 26 79 Tot Ret % Rank in Cat

246

221

5

218

17

228

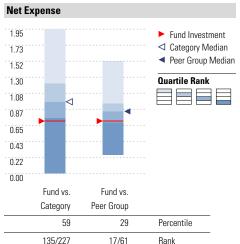
of Funds in Cat

Turnover %
Expense Ratio

237

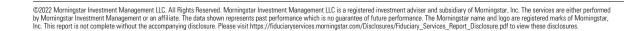
243





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.89	_	0.87
Beta	0.96	_	0.95
R-Squared	98.15	_	98.43
Standard Deviation	15.78	16.33	15.67
Sharpe Ratio	0.42	0.30	0.35
Tracking Error	2.26	_	2.18
Information Ratio	0.81	_	0.41
Up Capture Ratio	102.81	_	98.23
Down Capture Ratio	94.38	_	94.31

Fund	Bmark	Cat
18.69	14.53	15.18
3.64	2.13	2.31
6.75	_	6.62
	18.69	18.69 14.53 3.64 2.13





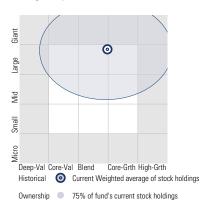
American Funds 2040 Trgt Date Retire R4 RDGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 06-30-2022

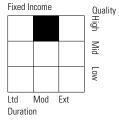
Morningstar Style Box™



Style Breakdown

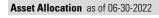
Equity			
17	32	28	Large
4	6	8	Mid
1	2	2	Small

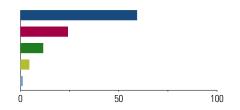
Value Blend Growth



Weight %

>50 25-50 10-25 0-10





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 R4 RDHTX

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 0.72 is 2.86% higher than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

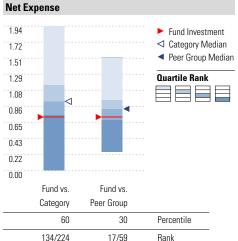
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

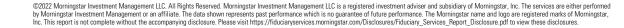
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.12 6.72 0.20 7.93 21.98 -5.90 24.25 18.80 16.74 -20.55 Total Return % 3.05 1.47 3.23 -2.91 1.45 2.27 -0.72 5.85 0.38 -0.97 +/- Benchmark 0.11 1.47 1.37 2.07 0.00 2.24 -0.10 3.70 -1.26 +/- Category 4.12 4 20 3 56 14 4 62 5 50 86 Tot Ret % Rank in Cat 186 173 200 198 209 234 210 216 # of Funds in Cat 223 225 2 5 3 4 15 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.69	_	0.91
Beta	0.93	_	0.95
R-Squared	97.65	_	98.38
Standard Deviation	16.19	17.20	16.52
Sharpe Ratio	0.41	0.31	0.36
Tracking Error	2.76	_	2.24
Information Ratio	0.55	_	0.41
Up Capture Ratio	99.71	_	98.54
Down Capture Ratio	92.66	_	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





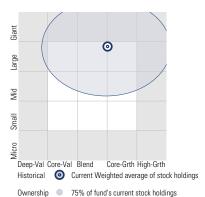
American Funds 2045 Trgt Date Retire R4 RDHTX

Morningstar Category
Target-Date 2045
Mornin

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

-90.07			
17	32	29	Large
4	6	8	Mid
1	2	2	Small

Value Blend Growth

Fixed Income

Quality

High

Mid

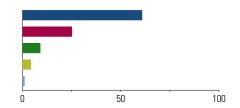
Ltd Mod Ext

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	0.95	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	

Top 10 Holdings as of 06-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	8.09	8.09	_	_
⊕ 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 R4 RDITX

2

6

2

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 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 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 0.72 is 1.41% higher 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

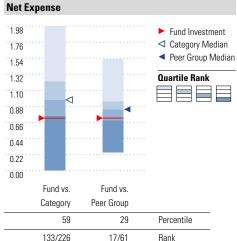
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022





4

14



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.48	_	0.88
Beta	0.93	_	0.95
R-Squared	97.24	_	98.30
Standard Deviation	16.48	17.52	16.86
Sharpe Ratio	0.39	0.31	0.36
Tracking Error	3.02	_	2.26
Information Ratio	0.43	_	0.36
Up Capture Ratio	99.36	_	98.79
Down Capture Ratio	93.41	-	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



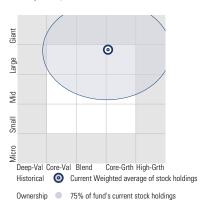
American Funds 2050 Trgt Date Retire R4 RDITX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Large

Mid

Style Breakdown

Equity		
16	32	30
3	6	9
1	2	2

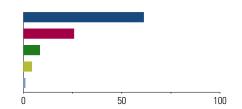


Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 06-30-2022





Sec	ctor Weighting as of 06-	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	31.00	38.94	36.04	
A.	Basic Materials	3.85	5.05	4.60	
A	Consumer Cyclical	12.48	10.35	10.86	
P	Financial Services	12.81	16.10	15.46	
侖	Real Estate	1.86	7.44	5.12	• • • • • • • • • • • • • • • • • • •
W	Sensitive	45.69	38.54	41.13	
	Communication Services	10.12	6.02	7.17	
•	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	
Ħ	Consumer Defensive	6.16	6.42	6.58	
+	Healthcare	14.66	12.74	13.10	
•	Utilities	2.48	3.36	3.16	
					0% 5 10 15 20 25 30 35 40 45 5

Top 10 Holdings as of 06-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds New Perspective R6	_	8.99	8.99	_	_
⊕ American Funds SMALLCAP World R6	_	8.53	17.52	_	-
⊕ American Funds Fundamental Invs R6	_	8.47	25.99	_	-
⊕ American Funds Washington Mutual R6	_	8.40	34.39	_	-
⊕ 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 R4 RDJTX

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.

× 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 0.73 is 2.82% higher than the Target-Date 2055 category average.

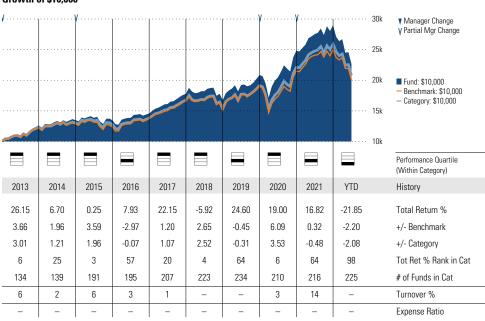
Morningstar Investment Management LLC Analysis

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.

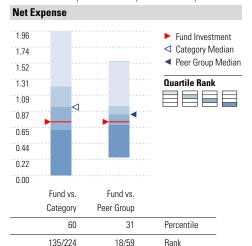
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.27	_	0.97
Beta	0.93	_	0.96
R-Squared	96.91	_	98.23
Standard Deviation	16.59	17.60	17.00
Sharpe Ratio	0.38	0.31	0.36
Tracking Error	3.18	_	2.29
Information Ratio	0.34	_	0.41
Up Capture Ratio	99.06	_	99.50
Down Capture Ratio	94.10	_	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 R4 RDJTX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™



Large

Mid

Style Breakdown

Equity 15 31 31 31 3 6 9

 3
 6
 9

 1
 2
 2

Value Blend Growth

Fixed Income

Ouality

High
Mid

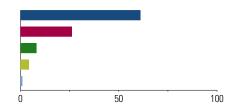
Ltd Mod Ext

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
	Cyclical	30.97	39.20	36.34	
ė.	Basic Materials	3.90	5.13	4.79	
4	Consumer Cyclical	12.80	10.38	10.72	
£	Financial Services	12.56	16.16	15.60	
fi	Real Estate	1.71	7.53	5.23	
M	Sensitive	46.10	38.41	41.14	
	Communication Services	10.32	6.01	7.21	
ð	Energy	3.05	4.79	4.96	
Ģ	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	
٠	Healthcare	14.66	12.61	12.77	
•	Utilities	2.31	3.36	3.03	
					0% 5 10 15 20 25 30 35 40 45 5

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	9.61	9.61	_	_
Đ American Funds SMALLCAP World R6	_	9.55	19.16	_	_
Ð 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 R4 RDKTX

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 5 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 0.73 is 2.82% higher than the Target-Date 2060 category average.

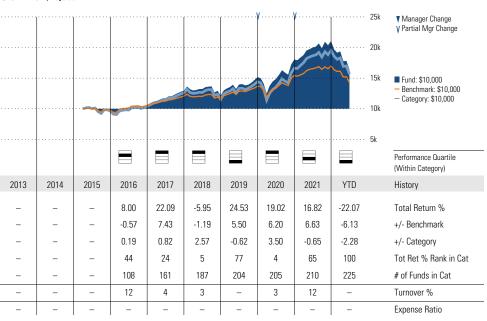
Morningstar Investment Management LLC Analysis

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.

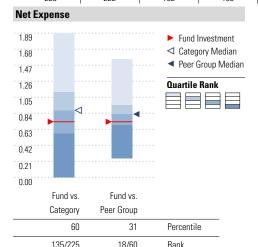
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.96	-	0.77
Beta	1.38	-	1.43
R-Squared	97.98	-	97.82
Standard Deviation	16.61	11.88	17.14
Sharpe Ratio	0.37	0.30	0.36
Tracking Error	5.13	-	5.69
nformation Ratio	0.39	-	0.33
Jp Capture Ratio	146.40	-	148.03
Down Capture Ratio	142.42	-	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 R4 RDKTX

Quality High Mid Low

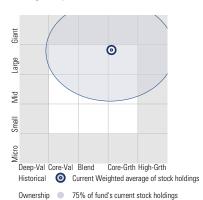
Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

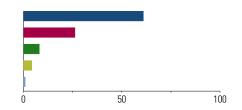
Equity				Fixed	Income	
15	31	31	Large			
3	6	9	Mid			
1	2	3	Small			
Value	Blend	Growth		Ltd	Mod	E

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

		Fund	Bmark	Cat	Fund		▼ Ben	اب م معام	. I c		A.,	~~		
					Fullu		• ben	criman	([] (ategory	Avera	ye n	٠,	
b	Cyclical	31.05	39.08	35.78		,				1		Ш		
ů.	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			1							
M	Sensitive	46.18	38.13	41.37		_								
	Communication Services	10.38	6.23	7.38										
ð	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										
٠	Healthcare	14.61	12.46	13.21										
•	Utilities	2.26	3.72	3.02		1								

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 R4 RDLTX

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 0.73 is 4.29% higher than the Target-Date 2065+ category average.

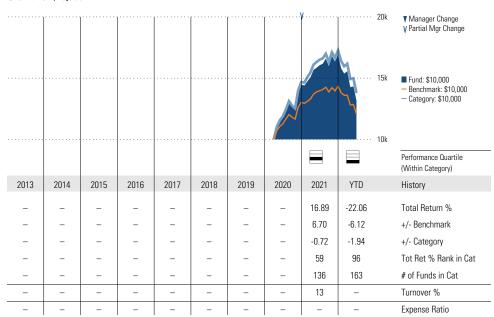
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen only because it is a newly incepted share vintage of the target-date series.

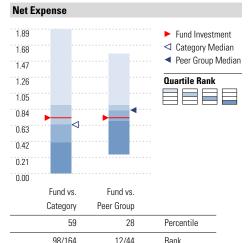
ESG Metrics

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

Growth of \$10,000



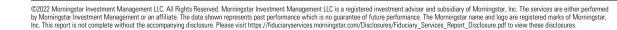




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year 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
Tracking Error	_	_	5.84
Information Ratio	_	_	0.34
Up Capture Ratio	_	_	149.86
Down Capture Ratio	_	_	146.89

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





American Funds 2065 Trgt Date Retire R4 RDLTX

Quality High

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

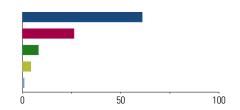
Equity				Fixed	Income	
15	31	31	Large			
3	6	9	Mid			
1	2	3	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

	Fund	Bmark	Cat	Fund		▼ Bend	chmark	[] C	ategory	Avera	ge	_	
⊌ Cyclical	31.04	39.08	35.59									1	
Basic Materials	3.92	5.09	5.01		• [
Consumer Cyclical	12.93	10.08	10.77										
Financial Services	12.48	16.47	15.50				0						
Real Estate	1.71	7.44	4.31										
✓ Sensitive	46.18	38.13	42.05										
Communication Services	10.38	6.23	7.38										
Energy	3.01	4.89	5.09		İ								
Industrials	10.11	10.93	10.54										
Technology	22.68	16.08	19.04				- 1		L				
→ Defensive	22.77	22.78	22.35						0				
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
		,			g
American Funds SMALLCAP World R6	_	10.00	10.00	-	_
American Funds New Perspective 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



American Funds American Mutual R4 RMFEX

81

1,379

18

19

1,352

16

36

1,442

27

0.64

53

1,347

18

0.67

32

1,329

20

0.64

4

1,348

16

0.65

Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Portfolio Manager(s)

Joyce Gordon since 01-2006 James Lovelace since 01-2006 James Terrile since 01-2006 William Robbins since 01-2008 Cheryl Frank since 01-2014 Bradley Vogt since 01-2015 Charles Ellwein since 12-2016 Grant Cambridge since 01-2021

Quantitative Screens

Performance: The fund has finished in the Large Value 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 16.5 years.

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

Net Expense: The fund's expense ratio of 0.62 is 31.87% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



85

1,291

21

0.64

33

1,257

24

0.63

65

1,219

23

0.62

24

1,249

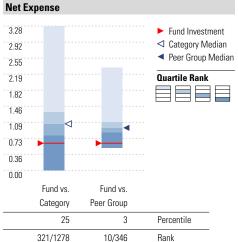
Tot Ret % Rank in Cat

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	3.54	_	1.12
Beta	0.73	_	0.98
R-Squared	93.68	_	95.15
Standard Deviation	14.66	19.46	19.62
Sharpe Ratio	0.63	0.41	0.46
Tracking Error	6.43	_	4.56
Information Ratio	0.34	_	0.23
Up Capture Ratio	83.30	_	99.83
Down Capture Ratio	69.82	_	95.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.26	14.08	13.98
Price/Book Ratio	3.38	2.09	2.27
Geom Avg Mkt Cap \$B	124.67	68.54	102.32
ROE	29.86	19.36	24.46



M\rightar RNINGSTAR

American Funds American Mutual R4 RMFEX

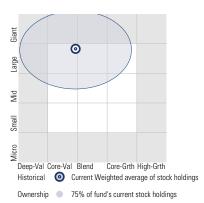
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

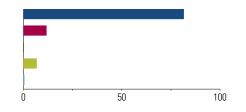
29	42	14	Large
9	4	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	0.31	0.33
Cash	6.61	1.39
Bonds	0.02	0.30
Non-US Stocks	11.60	5.97
US Stocks	81.46	92.00
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	Category .	Average			
Դ	Cyclical	25.57	34.45	31.70								-	
A	Basic Materials	4.18	3.68	3.56									
A	Consumer Cyclical	4.00	5.79	6.21									
æ	Financial Services	15.11	19.67	18.71									
fi	Real Estate	2.28	5.31	3.22									
W	Sensitive	39.35	34.76	36.66									
	Communication Services	4.28	8.85	6.70			V						
ð	Energy	7.95	7.27	7.99									
Ф	Industrials	14.39	9.91	11.05		- :							
	Technology	12.73	8.73	10.92									
-	Defensive	35.07	30.79	31.65									
Ħ	Consumer Defensive	8.64	7.45	8.99									
+	Healthcare	18.35	17.41	17.12			1						
•	Utilities	8.08	5.93	5.54									
					0%	5	10	15	20	25	30	35	40

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	6.37	6.37	_	_
	4.43	10.79	-23.27	Technology
Raytheon Technologies Corp	2.40	13.20	12.91	Industrials
⊕ Comcast Corp Class A	2.38	15.57	-21.00	Communication Svc
UnitedHealth Group Inc	2.25	17.82	2.91	Healthcare
AbbVie Inc	2.21	20.03	15.47	Healthcare
⊕ Linde PLC	2.21	22.24	-16.33	Basic Materials
Abbott Laboratories	2.03	24.27	-22.13	Healthcare
① The Home Depot Inc	1.84	26.11	-33.00	Consumer Cyclical
Apple Inc	1.84	27.95	-22.75	Technology
	1.70	29.65	9.87	Healthcare
○ ConocoPhillips	1.66	31.31	27.09	Energy
⊕ TC Energy Corp	1.60	32.91	16.40	Energy
○ Chevron Corp	1.54	34.45	25.79	Energy
Gilead Sciences Inc	1.52	35.97	-12.86	Healthcare

Total Holdings 173



American Funds Capital World Gr&Inc R4 RWIEX

Morningstar Category Global Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

Sung Lee since 02-2006 Alfonso Barroso since 02-2007 Michael Cohen since 11-2014 Lara Pellini since 02-2019 Jin Lee since 02-2019 Leo Hee since 10-2019 Jeremy Burge since 01-2020 Renaud Samyn since 02-2020

Quantitative Screens

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

Management: The fund's management has been in place for 16.42 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 0.77 is 20.62% lower than the Global Large-Stock Blend category average.

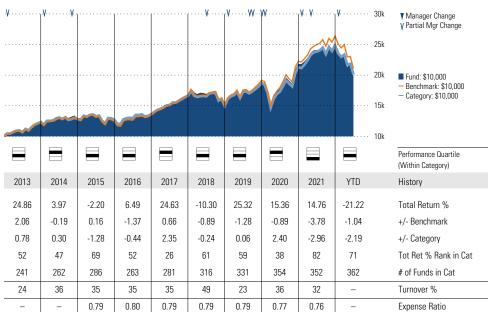
Morningstar Investment Management LLC Analysis

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

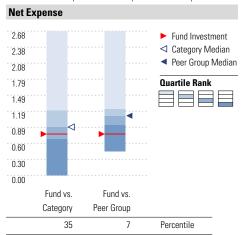
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022
ESG Commitment	1-Low	05-18-2022
Carbon Risk Score	Low Risk	03-31-2022

Growth of \$10,000







7/100 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	-1.70	_	-0.06
Beta	0.96	_	0.96
R-Squared	97.81	_	93.07
Standard Deviation	17.59	18.02	17.94
Sharpe Ratio	0.29	0.39	0.37
Tracking Error	2.68	_	4.68
Information Ratio	-0.74	_	-0.10
Up Capture Ratio	93.87	_	96.26
Down Capture Ratio	101.07	_	97.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.13	15.31	16.04
Price/Book Ratio	3.01	2.37	2.51
Geom Avg Mkt Cap \$B	108.76	90.41	71.23
ROE	27.00	26.16	26.22



131/376

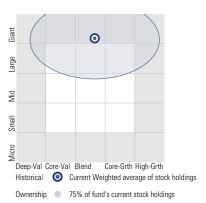
American Funds Capital World Gr&Inc R4 RWIEX

Morningstar Category Morni Global Large-Stock Blend MSCI

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

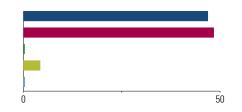
25	37	27	Large
3	4	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

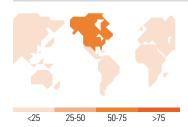
Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	0.31	1.19
Cash	4.20	1.55
Bonds	0.24	1.03
Non-US Stocks	48.37	39.49
US Stocks	46.88	56.73
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	,	Bench	mark	I Cated	jory Ave	rage		
Ն	Cyclical	34.55	33.79	32.24						, ,	- 3-		
ů.	Basic Materials	7.18	4.60	5.37		- []_							
4	Consumer Cyclical	9.59	10.65	10.46									
÷	Financial Services	16.03	15.68	13.92									
ŧ	Real Estate	1.75	2.86	2.49									
M	Sensitive	42.48	42.18	43.17									
	Communication Services	6.61	8.15	7.04									
	Energy	5.31	5.01	4.59									
ф	Industrials	10.07	9.51	14.05				0	1				
3	Technology	20.49	19.51	17.49									
→	Defensive	22.96	24.01	24.59			_			I			
	Consumer Defensive	8.22	7.81	7.82			0						
٠	Healthcare	12.05	13.08	12.57]					
•	Utilities	2.69	3.12	4.20									

World Regions % Equity 06-30-2022



Greater Asia	Fund % 18.14	Cat % 13.85
Japan	5.06	5.88
Australasia	1.75	1.25
Asia-4 Tigers	5.60	3.60
Asia-ex 4 Tigers	5.73	3.12
Not Classified	0.00	0.00

Fund % 57.39	Cat % 62.99	Greater Europe	Fund % 24.46	Cat % 23.16	Market Maturity	Fund %
53.48	62.28	United Kingdom	5.97	6.38	Developed Markets	90.31
3.91	0.71	W euro-ex UK	18.44	16.34	Emerging Markets	9.69
		Emrgng Europe	0.00	0.07	Not Available	0.00
		Africa	0.05	0.37		
	57.39 53.48	57.39 62.99 53.48 62.28	57.39 62.99 Greater Europe 53.48 62.28 United Kingdom 3.91 0.71 W euro-ex UK Emrgng Europe	57.39 62.99 Greater Europe 24.46 53.48 62.28 United Kingdom 5.97 3.91 0.71 W euro-ex UK 18.44 Emrgng Europe 0.00	57.39 62.99 Greater Europe 24.46 23.16 53.48 62.28 United Kingdom 5.97 6.38 3.91 0.71 W euro-ex UK 18.44 16.34 Emrgng Europe 0.00 0.07	57.39 62.99 Greater Europe 24.46 23.16 Market Maturity 53.48 62.28 United Kingdom 5.97 6.38 Developed Markets 3.91 0.71 W euro-ex UK 18.44 16.34 Emerging Markets Emrgng Europe 0.00 0.07 Not Available

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	4.04	4.04	_	_
	3.73	7.77	-23.27	Technology
⊖ Broadcom Inc	3.42	11.19	-25.76	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	3.14	14.33	-21.71	Technology
⊕ Alphabet Inc Class C	1.70	16.04	-24.40	Communication Svc
⊕ UnitedHealth Group Inc	1.69	17.72	2.91	Healthcare
⊕ Vale SA	1.64	19.36	2.97	Basic Materials
	1.53	20.90	-22.13	Healthcare
⇒ ASML Holding NV	1.47	22.37	-34.97	Technology
○ Canadian Natural Resources Ltd	1.43	23.80	32.22	Energy

Total Holdings 353

American Funds New World R4 RNWEX

Morningstar Category
Diversified Emerging Mkts
MSCI EM NR USD
MSCI 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

Quantitative Screens

Piyada Phanaphat since 01-2020

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 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 0.92 is
 21.37% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

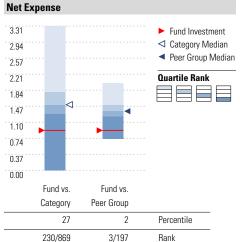
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

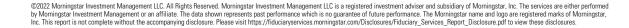
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 5k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 10.07 -3.62 -5.96 3 94 32.60 -12.27 27 57 24 86 4 77 -23.76 Total Return % -1.43 9.13 7.31 -6.13 12.67 8.96 -7.25 -4.68 2.31 6.55 +/- Benchmark -0.61 3.80 4.39 10.21 7.83 -4.53 -1.57 8.32 6.96 -4.03 +/- Category 10 56 5 76 61 17 11 22 28 79 Tot Ret % Rank in Cat 700 744 881 837 832 854 803 838 # of Funds in Cat 854 813 36 32 41 30 37 37 40 Turnover % 1.00 1.01 0.98 0.97 0.97 0.94 0.92 Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.16	_	-0.25
Beta	0.95	_	1.02
R-Squared	84.61	_	88.82
Standard Deviation	18.74	18.17	19.81
Sharpe Ratio	0.20	0.09	0.07
Tracking Error	7.41	_	6.52
Information Ratio	0.26	_	-0.11
Up Capture Ratio	104.63	_	102.33
Down Capture Ratio	96.61	-	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



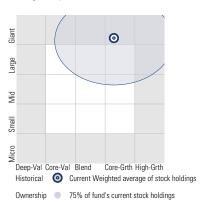


American Funds New World R4 RNWEX

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
10	34	43	
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

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

		Fund	Bmark	Cat	Fund	b	▼ Ben	chmarl	k [] Ca	ategory	/ Avera	ge		_	
Դ	Cyclical	39.86	45.99	44.67											
A.	Basic Materials	11.13	8.43	7.19											
Д	Consumer Cyclical	11.33	14.25	13.55											
ø	Financial Services	15.75	21.22	22.22					[
ŵ	Real Estate	1.65	2.09	1.71											
W	Sensitive	39.44	40.97	42.11									- [
d	Communication Services	6.68	11.03	8.98											
ð	Energy	4.22	5.01	4.73											
O	Industrials	9.44	5.64	5.85											
	Technology	19.10	19.29	22.55											
→	Defensive	20.69	13.04	13.23											
Ħ	Consumer Defensive	6.08	5.92	7.08											
+	Healthcare	12.84	4.24	4.54											
	Utilities	1.77	2.88	1.61		'									

100

World Regions % Equity 06-30-2022



Greater Asia	37.56	75.50
Japan Australasia Asia-4 Tigers Asia-ex 4 Tigers	2.48 0.99 7.30 26.79	0.10 0.06 27.48 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
⊖ Kotak Mahindra Bank Ltd	1.82	19.24	-7.52	Financial Services
⊕ Kweichow Moutai Co Ltd Class A	1.42	20.66	0.71	Consumer Defensive
	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



Baron Growth Retail BGRFX

Growth of \$10,000

21

653

10

76

645

13

80

673

7

1.29

46

609

5

1.30

26

598

3

1.30

22

592

3

1.29

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Ronald Baron since 12-1994 Neal Rosenberg since 05-2016

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Growth 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 27.52 years.

Net Expense: The fund's expense ratio of 1.29 is22.86% higher 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

45k ▼ Manager Change V Partial Mgr Change 40k 35k 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 38.32 4.40 -4.31 6.04 27.04 -2.92 40.14 32.72 19.84 -29.63 Total Return % -7.50 1.77 7.11 1.37 2.58 -4.11 -1.29 1.83 4.67 -2.87 +/- Benchmark -2.60 0.01 6.79 3.39 -3.36 3.13 3.73 7.62 -6.54 0.65 +/- Category

7

596

2

1.29

54

587

2

1.30

21

590

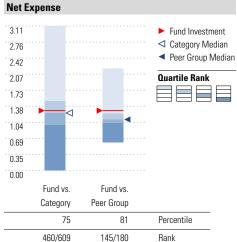
1

1.29

47

608





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.32	_	0.70
Beta	1.01	_	0.99
R-Squared	93.06	_	90.56
Standard Deviation	23.62	22.56	23.65
Sharpe Ratio	0.36	0.27	0.29
Tracking Error	6.23	_	7.23
Information Ratio	0.35	_	-0.03
Up Capture Ratio	108.56	_	101.18
Down Capture Ratio	101.77	-	100.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.99	23.07	24.48
Price/Book Ratio	3.94	6.23	3.88
Geom Avg Mkt Cap \$B	11.52	18.10	14.25
ROE	28.11	25.71	19.72





Baron Growth Retail BGRFX

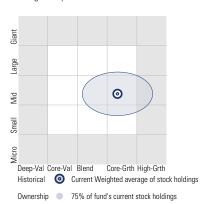
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

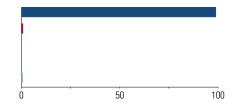
-quit,			
0	0	0	Large
1	27	46	Mid
2	16	8	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	0.45	0.36
Cash	0.00	2.04
Bonds	0.00	0.06
Non-US Stocks	0.68	3.97
US Stocks	98.86	93.57
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ B	enchn	nark	Car	tegor	y Ave	erage		
Դ	Cyclical	68.77	25.84	28.81										
å.	Basic Materials	0.00	2.95	2.53	[
Д	Consumer Cyclical	19.37	15.17	12.99			•							
	Financial Services	37.58	5.59	9.81										
fi	Real Estate	11.82	2.13	3.48										
W	Sensitive	19.22	53.90	48.52									1	
	Communication Services	4.60	5.24	3.39										
•	Energy	0.00	4.48	2.16	10									
Ф	Industrials	1.67	15.59	14.41		[
	Technology	12.95	28.59	28.56										
→	Defensive	12.00	20.25	22.66										
Ħ	Consumer Defensive	0.00	3.29	2.40	[]									
+	Healthcare	12.00	16.65	19.57										
•	Utilities	0.00	0.31	0.69	i									

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.01	10.01	-32.39	Financial Services
FactSet Research Systems Inc	7.12	17.13	-20.52	Financial Services
Vail Resorts Inc	6.73	23.86	-32.34	Consumer Cyclical
Arch Capital Group Ltd	6.42	30.28	2.34	Financial Services
Gartner Inc	5.69	35.96	-27.67	Technology
○ Choice Hotels International Inc	5.12	41.09	-27.98	Consumer Cyclical
○ CoStar Group Inc	4.91	46.00	-23.56	Real Estate
Iridium Communications Inc	4.58	50.58	-9.03	Communication Svc
⊖ Bio-Techne Corp	4.28	54.85	-32.87	Healthcare
Gaming and Leisure Properties Inc	3.82	58.67	-2.89	Real Estate
	3.69	62.36	-40.34	Technology
	3.54	65.91	-28.97	Financial Services
Kinsale Capital Group Inc	3.54	69.45	-3.36	Financial Services
□ IDEXX Laboratories Inc	3.22	72.67	-46.73	Healthcare
Primerica Inc	2.90	75.57	-21.19	Financial Services

Total Holdings 45



BlackRock Inflation Protected Bond Inv A BPRAX

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 0.6 is 3.45% higher than the Inflation-Protected Bond category average.

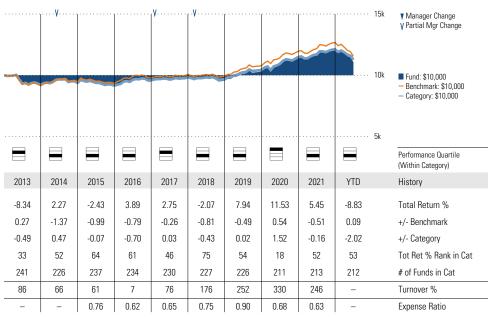
Morningstar Investment Management LLC Analysis

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.

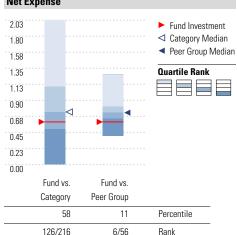
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

Growth of \$10,000

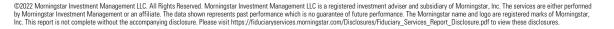






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	0.12
Beta	1.01	_	0.90
R-Squared	97.87	-	81.19
Standard Deviation	5.14	5.01	5.14
Sharpe Ratio	0.50	0.51	0.51
Tracking Error	0.75	_	2.40
Information Ratio	0.01	_	-0.31
Up Capture Ratio	100.44	_	90.59
Down Capture Ratio	100.53	_	89.58

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



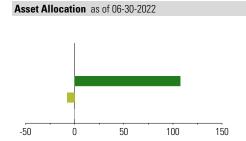


BlackRock Inflation Protected Bond Inv A BPRAX

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

Style Analysis as of 06-30-2022 **Style Breakdown**





Total	100.00	100.00
Other	0.07	0.83
Cash	-7.54	4.31
Bonds	107.38	94.74
Non-US Stocks	0.00	0.00
US Stocks	0.09	0.11
Asset Class	Net %	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-														
	Fund	Bmark	Cat	Fund	7	Bench	ımark		Cate	gory	/ Ave	erage		
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	[
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											
Securitized	2.82	_	4.98											
Agency MBS Pass-Through	0.00	-	0.60											
Agency MBS ARM	0.00	-	0.00											
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											

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



BNY Mellon International Stock Index Inv DIISX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three 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 0.6 is 35.48% lower than the Foreign Large Blend category average.

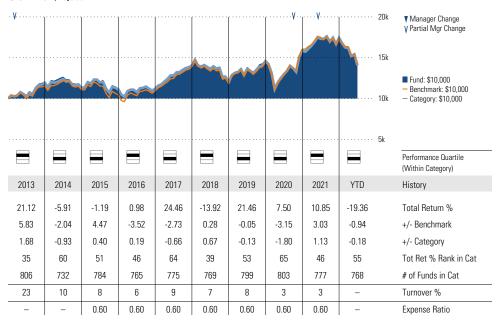
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen, but as an index fund this is less of a concern.

ESG Metrics

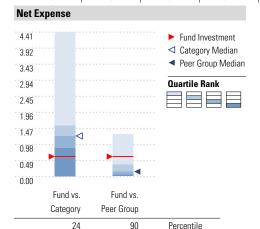
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022

Growth of \$10,000



Trailing Performance





	187/789	201/224	Rank	
Peer gro	up is a subset of	the category ar	nd includes fun	ds with the
same ma	nagement style	(active vs. pass	ive) and simila	share class
characte	rietice			

3- Fedi hisk Wellics			
	Fund	Bmark	Cat
Alpha	-0.48	_	0.29
Beta	0.99	_	1.00
R-Squared	96.05	_	93.77
Standard Deviation	17.71	17.47	18.09
Sharpe Ratio	0.10	0.13	0.14
Tracking Error	3.52	_	4.55
Information Ratio	-0.15	_	0.06
Up Capture Ratio	98.93	_	101.51
Down Capture Ratio	101.24	_	100.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.16	12.10	11.95
Price/Book Ratio	1.68	1.59	1.62
Geom Avg Mkt Cap \$B	44.24	39.31	43.47
ROE	19.00	17.75	19.51



BNY Mellon International Stock Index Inv DIISX

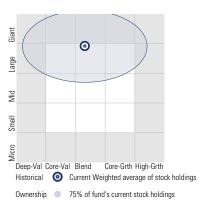
Morningstar CategoryForeign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

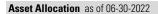
Equity

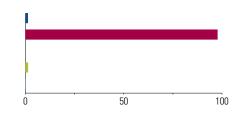
27	39	22	Large
4	5	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.11	0.34
Cash	1.17	1.25
Bonds	0.00	0.28
Non-US Stocks	97.62	95.07
US Stocks	1.11	3.05
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-	30-2022												
		Fund	Bmark	Cat	Fund	i ,	Bench	mark	[] Cate	gory Ave	erage			
Դ	Cyclical	39.16	41.94	39.08										'
A.	Basic Materials	8.24	8.06	8.06										
Д	Consumer Cyclical	10.42	11.08	10.50										
,	Financial Services	17.52	20.32	18.27					■ []					
fil.	Real Estate	2.98	2.48	2.25										
W#	Sensitive	32.92	35.91	36.26										
	Communication Services	5.30	6.94	5.65										
ð	Energy	4.46	6.10	5.46		= [
Ф	Industrials	14.76	11.65	14.53										
	Technology	8.40	11.22	10.62										
→	Defensive	27.91	22.15	24.66										
=	Consumer Defensive	10.76	8.81	9.51										
٠	Healthcare	13.83	10.09	12.17										
•	Utilities	3.32	3.25	2.98]								
					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 06-30-2022



Greater Asia	Fund % 34.70	Cat % 35.16	
Japan	21.96	17.94	
Australasia	8.32	5.40	
Asia-4 Tigers	4.33	6.91	
Asia-ex 4 Tigers	0.09	4.91	
Not Classified	0.00	0.00	

Americas	Fund % 1.19	Cat % 8.86	Greater Europe	Fund % 64.10	Cat % 55.97	Market Maturity	Fund %
North America	1.07	7.72	United Kingdom	15.08	13.89	Developed Markets	99.78
Central/Latin	0.12	1.14	W euro-ex UK	48.35	40.85	Emerging Markets	0.22
			Emrgng Europe	0.01	0.09	Not Available	0.00
			Africa	0.66	1.14		

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nestle SA	2.36	2.36	-11.13	Consumer Defensive
⊖ Future on MSCI EAFE Jun22	2.13	4.49	_	_
Roche Holding AG	1.69	6.18	-15.13	Healthcare
ASML Holding NV	1.52	7.70	-35.80	Technology
Shell PLC	1.35	9.05	31.10	Energy
AstraZeneca PLC	1.34	10.38	22.45	Healthcare
Novartis AG	1.26	11.64	-0.52	Healthcare
Novo Nordisk A/S Class B	1.25	12.89	6.54	Healthcare
Toyota Motor Corp	1.18	14.07	0.75	Consumer Cyclical
Dreyfus Instl Preferred Gov Plus MMkt	1.17	15.24	_	-

Total Holdings 836

BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

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 team has been in place for less than three 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 0.5 is 37.5% lower than the Large Blend category average.

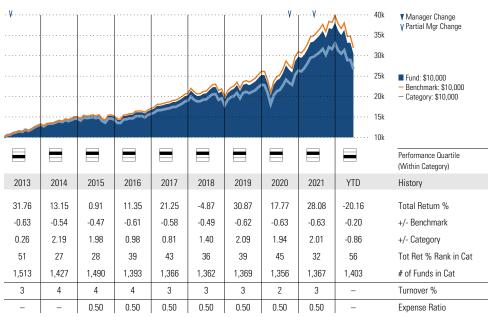
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen but because the fund replicates an index we are not concerned with the screen failure.

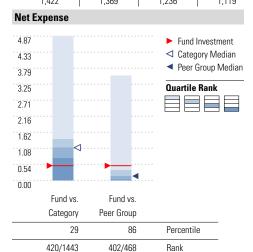
ESG Metrics

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

Growth of \$10,000



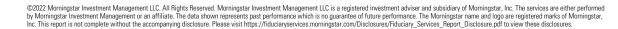
Trailing Performance Total Return % 15% as of 06-30-2022 10 ■ Fund 5 Benchmark 0 Category -5 -10 -15 -20 Average annual, if greater than 1 year 10 year Since Inception 3 Month 1 Year 3 year 5 year Fund Return % -16.21 -11.06 10.05 10.76 12.40 9.26 10.67 -16.10 -10.62 10.60 11.31 12.96 Benchmark Return % -14 88 -11 58 914 9 77 11 63 Category Average % 68 45 39 37 38 % 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	-0.51	_	-1.37
Beta	1.00	_	0.96
R-Squared	100.00	_	94.93
Standard Deviation	18.65	18.64	18.43
Sharpe Ratio	0.57	0.60	0.50
Tracking Error	0.04	_	3.92
Information Ratio	-14.20	_	-1.04
Up Capture Ratio	99.03	_	93.13
Down Capture Ratio	100.97	_	98.50

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.43	18.44	18.70
Price/Book Ratio	3.53	3.53	4.24
Geom Avg Mkt Cap \$B	172.36	172.47	216.36
ROE	32.87	32.85	36.39





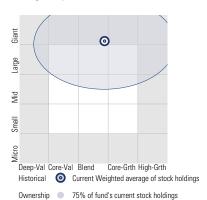
BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

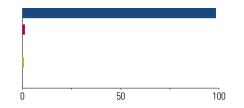
Equity

. ,			
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	0.62	0.58
Bonds	0.00	0.54
Non-US Stocks	1.05	2.84
US Stocks	98.34	94.94
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Ben	chmark	[] Ca	ategory	Avera	ge
Cyclical	28.47	28.47	29.31							
Basic Materials	2.28	2.28	2.77							
Consumer Cyclical	10.30	10.31	10.12							
Financial Services	12.97	12.96	13.88			1 0				
Real Estate	2.92	2.92	2.54	= 0						
Sensitive	45.78	45.78	45.68							
Communication Services	8.86	8.87	8.47		- 0					
Energy	4.35	4.35	3.82	 0						
Industrials	8.31	8.31	9.95							
Technology	24.26	24.25	23.44							
Defensive	25.74	25.74	25.01							
Consumer Defensive	7.42	7.41	7.16							
Healthcare	15.22	15.23	15.20							
Utilities	3.10	3.10	2.65							

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Apple Inc	6.50	6.50	-22.75	Technology
	5.94	12.44	-23.27	Technology
	2.88	15.32	-36.29	Consumer Cyclical
	2.03	17.35	-24.78	Communication Svc
	1.87	19.21	-24.40	Communication Svc
	1.75	20.96	-36.28	Consumer Cyclical
⊕ Berkshire Hathaway Inc Class B	1.53	22.49	-8.69	Financial Services
○ UnitedHealth Group Inc	1.49	23.98	2.91	Healthcare
	1.45	25.43	5.04	Healthcare
○ NVIDIA Corp ○	1.17	26.60	-48.43	Technology
	1.14	27.75	-52.06	Communication Svc
	1.11	28.86	42.83	Energy
→ Procter & Gamble Co	1.07	29.93	-11.01	Consumer Defensive
	1.02	30.95	-27.62	Financial Services
	1.00	31.95	-8.80	Financial Services

Total Holdings 505



Delaware Small Cap Value A DEVLX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

Christopher Beck since 05-1997 Steven Catricks since 07-2012 Kelley Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

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 25.18 years.
- Style: The fund has landed in its primary style box Small Value — 93.94 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.11 is 3.48% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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 32.18 5.37 -6.43 31.02 11.70 -17.56 27.83 -1.47 33.91 -17.12 Total Return % 1.15 0.19 -2.34 1.04 -0.72 3.86 -4.70 5.44 -6.10 5.64 +/- Benchmark -4.04 2.03 0.28 5.03 3.16 -2.10 6.40 -5.49 2.34 -1.92 +/- Category 80 32 54 14 21 74 9 77 35 74 Tot Ret % Rank in Cat 498 477 491 493 500 490 478 # of Funds in Cat 522 467 466



18

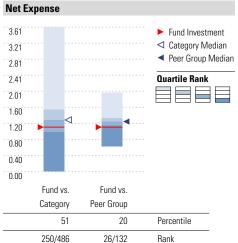
1.15

23

1.14

14

1.11



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	_	1.18
Beta	0.99	_	1.00
R-Squared	95.23	_	94.61
Standard Deviation	25.72	25.46	26.04
Sharpe Ratio	0.34	0.34	0.38
Tracking Error	5.63	_	6.34
Information Ratio	-0.02	_	0.15
Up Capture Ratio	98.33	_	100.19
Down Capture Ratio	98.52	-	97.21

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.95	9.61	10.58
Price/Book Ratio	1.69	1.19	1.41
Geom Avg Mkt Cap \$B	4.44	1.72	3.51
ROE	15.11	7.65	14.54



28

17

20

1.22

19

1.24

15

1.18

18

1.15

Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2022



Style Breakdown

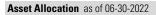
Equity

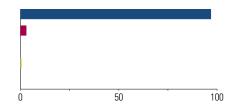
1. /			
2	0	0	Large
14	7	2	Mid
41	30	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	-0.01
Cash	0.33	2.06
Bonds	0.00	-0.10
Non-US Stocks	2.85	2.91
US Stocks	96.82	95.14
Asset Class	Net %	Cat%

Se	ctor Weighting as of 06-	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
	Cyclical	50.66	53.52	49.46	
A	Basic Materials	4.64	3.38	5.98	
Д	Consumer Cyclical	9.33	9.86	12.53	
÷	Financial Services	27.95	25.43	23.37	
ŵ	Real Estate	8.74	14.85	7.58	
W	Sensitive	39.40	26.34	37.28	
	Communication Services	1.31	3.21	2.08	
ð	Energy	9.31	4.61	7.62	
Ф	Industrials	17.86	11.84	18.18	
	Technology	10.92	6.68	9.40	
-	Defensive	9.94	20.14	13.27	
=	Consumer Defensive	2.85	3.71	4.26	
٠	Healthcare	3.43	11.15	5.77	
•	Utilities	3.66	5.28	3.24	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
East West Bancorp Inc	2.69	2.69	-16.62	Financial Services
Webster Financial Corp	2.64	5.33	-23.08	Financial Services
Stifel Financial Corp	2.19	7.52	-19.60	Financial Services
Louisiana-Pacific Corp	2.17	9.69	-32.55	Industrials
Hancock Whitney Corp	2.05	11.73	-10.30	Financial Services
Western Alliance Bancorp	1.92	13.65	-33.77	Financial Services
WESCO International Inc	1.86	15.52	-18.61	Industrials
MasTec Inc	1.85	17.36	-22.35	Industrials
CNX Resources Corp	1.74	19.10	19.71	Energy
American Equity Investment Life Holding Co	1.63	20.73	-6.04	Financial Services
Atkore Inc	1.60	22.33	-25.34	Industrials
Tower Semiconductor Ltd	1.60	23.93	16.38	Technology
F N B Corp	1.55	25.48	-8.49	Financial Services
Magnolia Oil & Gas Corp Class A	1.54	27.02	12.29	Energy
Selective Insurance Group Inc	1.53	28.55	6.79	Financial Services

Total Holdings 113



DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Darwei Kung since 04-2010 Jeff Morton since 07-2022

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 12.25 years.

✓ Net Expense: The fund's expense ratio of 1.09 is 3.81% higher than the Commodities Broad Basket category average.

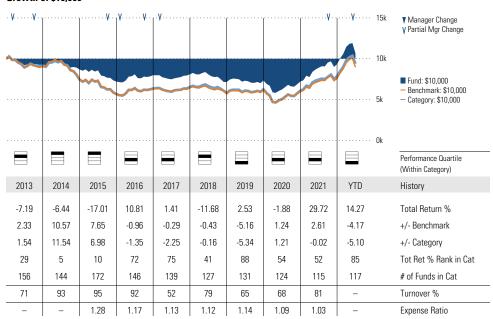
Morningstar Investment Management LLC Analysis

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

ESG Metrics

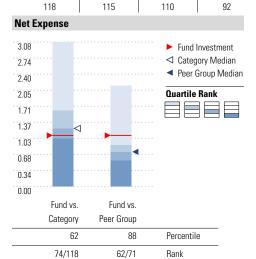
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

Growth of \$10,000



Trailing Performance Total Return % 30% as of 06-30-2022 ■ Fund 20 Benchmark Category 10 5 0 -5 -10 Average annual, if greater than 1 year 3 Month Since Inception 1 Year 3 year 5 year 10 year -6.85 19.86 13.42 7.35 0.86 1.35 Fund Return % -5.66 24.27 14.34 8.39 -0.82 2.96 Benchmark Return % -0.36 -4.39 26 47 15.34 9 48 Category Average % 81 85 85 92 24 % Rank in Category

60



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 Wetrics			
	Fund	Bmark	Cat
Alpha	0.18	_	0.69
Beta	0.92	_	1.04
R-Squared	97.05	_	86.47
Standard Deviation	16.82	18.00	20.37
Sharpe Ratio	0.80	0.80	0.79
Tracking Error	3.23	_	7.44
Information Ratio	-0.29	_	0.20
Up Capture Ratio	90.71	_	104.68
Down Capture Ratio	89.01	_	103.93

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	_	_
Price/Book Ratio	_	_	1.66
Geom Avg Mkt Cap \$B	0.87	_	30.45
ROE	_	-	18.03



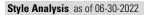
of Funds in Category

DWS Enhanced Commodity Strategy S SKSRX

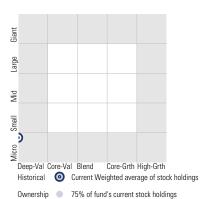
Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™





Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	Benc	hmark 🛚 C	ategory Av	erage	
Դ	Cyclical	-	-	30.70						
A.	Basic Materials	_	_	28.95						
A	Consumer Cyclical	_	_	1.75	0					
æ	Financial Services	_	_	0.00	0					
命	Real Estate	_	_	0.00	Ō					
W	Sensitive	-	-	52.63						
	Communication Services	_	_	0.00	j					
ð	Energy	_	_	50.00						
¢	Industrials	_	_	2.63						
	Technology	_	_	0.00	İ					
—	Defensive	-	-	16.67						
Ħ	Consumer Defensive	_	_	16.67						
٠	Healthcare	_	_	0.00	j					
•	Utilities	_	_	0.00	Î Î					

Top 15 Holdings as of 06-30-2022 Name % Net Asset Cumulative % YTD Return % Morningstar Sector Dws Cayman Commodity li Ltd. 15.84 15.84 Dws Central Cash Management Government Fund 8.16 24.00 ① United States Treasury Notes 0.877% 4.86 28.86 ① United States Treasury Notes 0.927% 2.92 31.78 ① United States Treasury Notes 0.921% 2.92 34.70 United States Treasury Notes 0.926% 2.92 37.62 United States Treasury Notes 0.817% 2.91 40.54 United States Treasury Bills 0.2233% 2.43 42.96 DWS ESG Liquidity Capital 1.84 44.81 United States Treasury Notes 2.75% 1.63 46.43 United States Treasury Notes 1.875% 1.62 48.06 United States Treasury Notes 1.875% 1.62 49.68 United States Treasury Notes 1.75% 1.62 51.30 United States Treasury Notes 1.625% 1.62 52.92 United States Treasury Notes 2.125% 1.62 54.54

Total Holdings 464



Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

Stephen Concannon since 11-2014 Jeffrey Mueller since 06-2019 Kelley Baccei Gerrity since 06-2019

Quantitative Screens

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

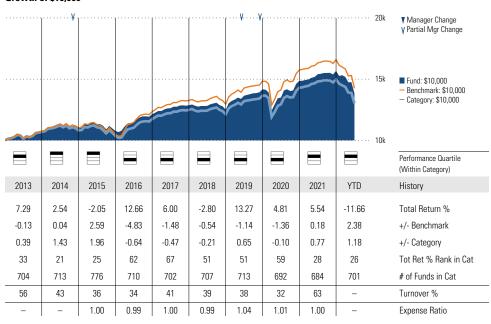
Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 1 is 9.89% higher than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % -8.85 -10.090.48 1.86 3.99 7.97 -9.97 -12.66 -0.04 1.95 4.41 7.55 Benchmark Return %

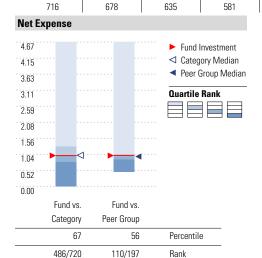
1 46

33

3 59

30

393



-11 80

25

-0.21

30

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

3-1 car bisk intentes			
	Fund	Bmark	Cat
Alpha	0.47	_	-0.19
Beta	0.90	-	0.96
R-Squared	98.86	_	95.51
Standard Deviation	9.25	10.21	10.02
Sharpe Ratio	0.04	-0.01	-0.02
Tracking Error	1.41	_	2.34
Information Ratio	0.37	_	-0.15
Up Capture Ratio	89.94	_	92.68
Down Capture Ratio	85.30	_	94.81

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.45	-	3.70
Avg Eff Maturity	4.65	_	5.56



Category Average %

% Rank in Category

of Funds in Category

-9.32

31

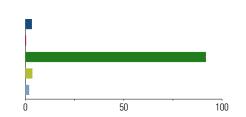
Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond Morningstar Index ICE BofA US High Yield TR USD

Style Analysis as of 06-30-2022
Style Breakdown
Fixed Income Quality

Duration





Asset Allocation as of 06-30-2022

Total	100.00	100.00
Other	1.73	1.78
Cash	3.35	4.31
Bonds	91.65	93.02
Non-US Stocks	0.18	0.03
US Stocks	3.10	0.86
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.67
AA	0.00	_	0.12
A	0.00	_	0.29
BBB	1.97	_	2.72
BB	45.29	_	31.18
В	38.35	_	33.90
Below B	9.71	_	27.35
Not Rated	4.68	_	2.78

Sector Weighting as of 06-3	30-2022					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	0.00	-	2.31	10		
Treasury	0.00	_	0.74	0		
Inflation – Protected	0.00	_	0.00			
Agency/Quasi Agency	0.00	_	0.14			
Other Government Related	0.00	_	1.43	10		
Corporate	96.50	_	88.10			
Corporate Bond	91.54	_	82.32			
Bank Loan	3.70	_	4.36			
Convertible	0.51	_	1.18	0		
Preferred	0.75	_	0.24	Ì		
Securitized	0.00	-	2.03			
Agency MBS Pass-Through	0.00	_	0.06			
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.14			
Non-Agency Residential MBS	0.00	_	0.12			
Commercial MBS	0.00	_	0.74	0		
Asset-Backed	0.00	_	0.97	0		
Covered Bond	0.00	_	0.00			
Municipal	0.00	-	0.10	0		
Cash & Equivalents	3.50	-	6.31			
Other	0.00	_	1.16	10		

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
Msilf Government Portfolio Msilf Government Portfolio	12-2030	3.33	3.33	_
Peninsula Gaming Llc 01Jul16 Call	12-2049	2.44	5.77	_
CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.84	6.61	_
Mozart Debt Merger Subordinated Inc. 5.25%	10-2029	0.61	7.23	_
Neptune Energy Bondco PLC 6.625%	05-2025	0.59	7.82	-
Rolls-Royce PLC 5.75%	10-2027	0.56	8.38	_
SRM Escrow Issuer LIc 6%	11-2028	0.55	8.93	_
Centene Corporation 3.375%	02-2030	0.53	9.45	_
CVR Energy Inc 5.75%	02-2028	0.52	9.97	_
Vivion Investments S.a.r.I 3%	08-2024	0.52	10.49	_

Total Holdings 458



Fidelity® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

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 31.81 years.
- Net Expense: The fund's expense ratio of 0.81 is 15.63% lower than the Large Growth category average.

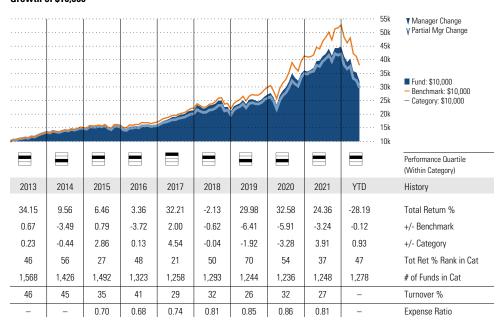
Morningstar Investment Management LLC Analysis

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

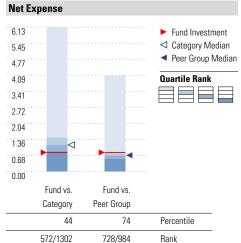
ESG Metrics

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

Growth of \$10,000







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

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



Fidelity® Contrafund® FCNTX

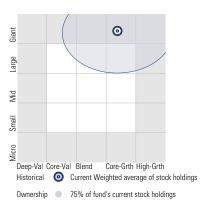
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

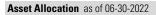
Equity

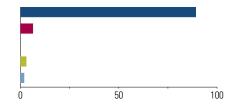
. ,			
8	28	56	Large
2	2	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	33.27	24.62	29.21	
A	Basic Materials	3.51	1.22	1.58	
A	Consumer Cyclical	11.52	15.13	16.09	
Ę.	Financial Services	17.90	6.48	9.94	
fi	Real Estate	0.34	1.79	1.60	
W	Sensitive	48.03	56.65	53.13	
	Communication Services	15.93	8.15	11.26	
•	Energy	4.37	1.47	1.81	
Ф	Industrials	3.64	7.43	5.93	
	Technology	24.09	39.60	34.13	
→	Defensive	18.69	18.72	17.66	1
Ħ	Consumer Defensive	3.38	6.43	3.72	.
٠	Healthcare	15.04	12.23	13.42	
•	Utilities	0.27	0.06	0.52	la la la la la la la la la la la la la l
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Berkshire Hathaway Inc Class A	8.34	8.34	-9.26	Financial Services
Meta Platforms Inc Class A	7.51	15.85	-52.06	Communication Svc
Amazon.com Inc	6.80	22.65	-36.29	Consumer Cyclical
	6.56	29.21	-23.27	Technology
UnitedHealth Group Inc	4.87	34.07	2.91	Healthcare
Apple Inc	4.16	38.23	-22.75	Technology
	3.31	41.54	-24.78	Communication Svc
	2.99	44.54	-24.40	Communication Svc
→ Fidelity Revere Str Tr	2.75	47.29	_	-
○ NVIDIA Corp	2.42	49.71	-48.43	Technology
⊕ Eli Lilly and Co	1.89	51.59	18.09	Healthcare
⊕ Regeneron Pharmaceuticals Inc	1.48	53.08	-6.40	Healthcare
⊕ Amphenol Corp Class A	1.41	54.48	-25.93	Technology
⇒ Salesforce Inc	1.37	55.85	-35.06	Technology
⇒ Visa Inc Class A	1.36	57.21	-8.80	Financial Services

Total Holdings 340



JPMorgan US Equity I JUESX

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 0.69 is 13.75% lower than the Large Blend category average.

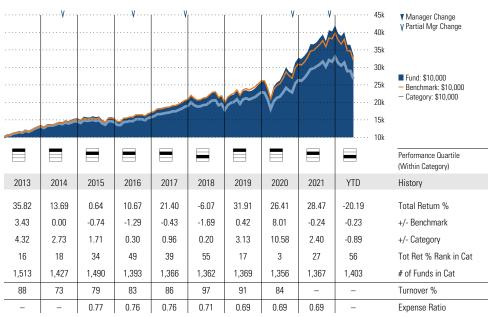
Morningstar Investment Management LLC Analysis

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.

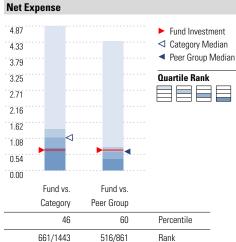
ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.02	_	-1.37
Beta	1.01	_	0.96
R-Squared	98.36	_	94.93
Standard Deviation	19.04	18.64	18.43
Sharpe Ratio	0.70	0.60	0.50
Tracking Error	2.45	_	3.92
Information Ratio	0.96	_	-1.04
Up Capture Ratio	102.41	_	93.13
Down Capture Ratio	93.57	_	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



JPMorgan US Equity I JUESX

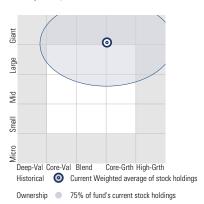
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

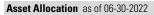
Equity

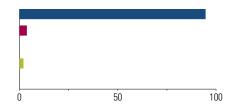
17	29	45	Large
1	6	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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
Mastercard Inc Class A	2.99	42.36	-11.93	Financial Services
Bristol-Myers Squibb Co	2.60	44.96	26.09	Healthcare
⊕ McDonald's Corp	2.52	47.47	-6.88	Consumer Cyclical
Deere & Co	2.31	49.78	-12.03	Industrials
Norfolk Southern Corp	2.24	52.02	-22.82	Industrials
Regeneron Pharmaceuticals Inc	1.99	54.01	-6.40	Healthcare

Total Holdings 51



Metropolitan West Total Return Bd M MWTRX

Morningstar Category Mo

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.67 is 9.46% lower than the Intermediate Core-Plus Bond category average.

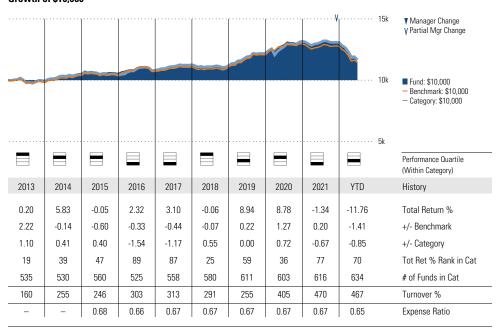
Morningstar Investment Management LLC Analysis

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

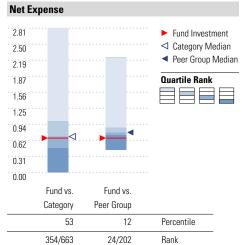
ESG Metrics

Metric	Rating	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 -5.87 -11.81 -1.01 0.81 2.03 5.25 Fund Return % -4.69 -10.29 -0.93 0.88 1.54 6.78 Benchmark Return % -5 51 -0.73 0.94 -11 10 1 91 Category Average % 63 70 63 58 38 % Rank in Category 639 608 567 505 362 # of Funds in Category



3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.01	-	0.28
Beta	1.06	_	1.03
R-Squared	97.05	-	72.05
Standard Deviation	4.92	4.56	5.66
Sharpe Ratio	-0.30	-0.31	-0.21
Tracking Error	0.90	_	3.03
Information Ratio	-0.09	_	0.07
Up Capture Ratio	106.64	_	115.68
Down Capture Ratio	106.88	_	110.01

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



Duration

Metropolitan West Total Return Bd M MWTRX

Morningstar Category Morningstar Index
Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2022
Style Breakdown
Fixed Income

Quality

High

Aid

Ltd Mod Ext

-50	0	50	100	150

Asset Allocation as of 06-30-2022

Asset Class	Net %	Cat%
US Stocks	0.11	0.03
Non-US Stocks	0.00	0.00
Bonds	108.87	99.27
Cash	-11.06	-1.06
Other	2.07	1.76
Total	100.00	100.00

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

Sector Weighting as of 06-3	30-2022												
	Fund	Bmark	Cat	Func	۰ ا	Bench	mark	Cate	jory Ave	rage			
Government	29.71	_	23.11										
Treasury	23.80	_	16.11			- :							
Inflation – Protected	0.14	_	0.20										
Agency/Quasi Agency	5.61	_	0.66										
Other Government Related	0.16	-	6.14	1									
Corporate	25.42	_	28.31										
Corporate Bond	22.09	_	26.24										
Bank Loan	1.54	_	0.61	0									
Convertible	1.79	_	1.32										
Preferred	0.00	_	0.14										
Securitized	40.84	_	36.22										
Agency MBS Pass-Through	28.00	_	17.87										
Agency MBS ARM	0.00	-	0.03										
Agency MBS CMO	0.86	-	1.12										
Non-Agency Residential MBS	4.46	_	0.56										
Commercial MBS	1.74	_	6.22										
Asset-Backed	5.78	_	10.40										
Covered Bond	0.00	-	0.02										
Municipal	0.59	_	0.95	■]									
Cash & Equivalents	2.95	-	5.72										
Other	0.51	-	5.52										
				0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
🌣 Cash & Cash Equivalents	_	14.49	14.49	_
⊕ Federal National Mortgage Association 2.5%	05-2052	8.12	22.61	_
◆ United States Treasury Notes 2.625%	04-2024	4.64	27.25	_
◆ United States Treasury Notes 2.5%	03-2027	4.27	31.51	_
⊕ United States Treasury Notes 2.875%	04-2027	3.79	35.30	-
⊕ Federal National Mortgage Association 3%	05-2052	3.46	38.77	_
⊕ Federal National Mortgage Association 2%	06-2052	3.38	42.14	_
─ United States Treasury Notes 1.875%	02-2027	3.26	45.40	_
⊕ Federal National Mortgage Association 2%	05-2052	2.64	48.04	_
United States Treasury Bonds 2%	11-2041	2.43	50.47	_

⊕ Increase ⊕ Decrease ❖ New to Portfolio

Total Holdings 1862



MFS Conservative Allocation R3 MACNX

Growth of \$10,000

Morningstar Category Allocation--30% to 50%

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 20.02 years.

Style: The fund has landed in its primary style box — Large Blend — 76.47 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.86 is 8.51% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

▼ Manager Change ∨ Partial Mgr Change ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000

	,	~\\\\	//~				V		10k	
									TOK	Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
8.71	3.96	-0.79	5.39	10.80	-3.06	17.02	11.62	7.86	-13.74	Total Return %
-1.76	-2.59	-1.24	-0.38	0.29	-0.65	1.13	0.11	0.67	0.11	+/- Benchmark
1.48	-0.06	1.53	-1.23	0.94	1.98	2.21	2.76	-0.38	-0.41	+/- Category
37	51	29	67	33	15	18	25	51	55	Tot Ret % Rank in Cat
529	506	555	520	501	514	496	463	470	467	# of Funds in Cat
5	5	9	5	3	6	4	12	6	9	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio
Trailing	Porforms	nco								

Trailing Performance Total Return % as of 06-30-2022 Fund Benchmark Category -15 Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception -8.89 -11.05 2.83 4.24 4.99 5.25 Fund Return % Benchmark Return % -9.08 -11.43 2.67 4.13 5.31 4.90 -9.02 -11.20 2.13 3.22 4.57 Category Average % 49 42 31 15 29 % Rank in Category 470 466 428 395 284 # of Funds in Category

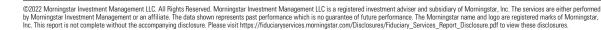
3-Year Risk Metrics

	- 1		1		
Net Expe	nse				
4.00				Fund Investment	
3.56				☐ Category Median	
3.12	• • •			▼ Peer Group Media	an
2.68				Quartile Rank	
2.24					1
1.79					
1.35	- □				
0.91		••••			
0.47					
0.03					
	Fund vs.	Fund	d vs.		
C	ategory	Peer G	roup		
-	51		36	Percentile	
	239/470	65,	/181	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	0.01	-	-0.68
Beta	1.07	_	1.07
R-Squared	97.45	_	92.10
Standard Deviation	9.19	8.51	9.55
Sharpe Ratio	0.29	0.28	0.21
Tracking Error	1.57	-	2.87
Information Ratio	0.10	-	-0.18
Up Capture Ratio	106.87	-	102.51
Down Capture Ratio	107.02	-	108.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.67	15.72	15.48
Price/Book Ratio	2.97	2.48	2.55
Avg Eff Duration	5.03	6.45	4.51





MFS Conservative Allocation R3 MACNX

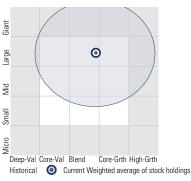
Morningstar Category Allocation--30% to 50%

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 06-30-2022

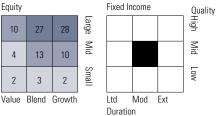
Morningstar Style Box™



Ownership 75% of fund's current stock holdings

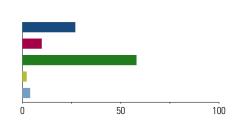
Style Breakdown

Equity



Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022

Total	100.00	100.00
Other	3.76	6.64
Cash	1.99	6.59
Bonds	57.88	53.84
Non-US Stocks	9.65	7.04
US Stocks	26.72	25.90
Asset Class	Net %	Cat%

		From d	Dl.	0-+	Г		- DI		П с-4	A				
		Fund	Bmark	Cat	Fund	1	▼ Bencl	ımark	Categ	jory Ave	rage			
b	Cyclical	37.54	33.11	35.65		•			1			!_		
A	Basic Materials	4.81	4.09	4.25										
A	Consumer Cyclical	9.29	10.56	9.26				<u>į</u>						
÷	Financial Services	15.83	14.71	14.85										
fi	Real Estate	7.61	3.75	7.29		*:	0							_
W	Sensitive	40.03	42.81	40.03										_
	Communication Services	6.18	7.63	6.83]							
ð	Energy	2.69	4.80	5.47										
Ф	Industrials	13.33	10.28	9.81										
	Technology	17.83	20.10	17.92										
→	Defensive	22.43	24.09	24.31			_			I [
=	Consumer Defensive	6.24	7.39	6.98]							
+	Healthcare	13.00	13.55	13.63				.						
•	Utilities	3.19	3.15	3.70										
					0%	5	10	15	20	25	30	35	40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	-	14.94	14.94	_	_
→ MFS Limited Maturity R6	_	10.20	25.13	_	_
→ MFS Inflation-Adjusted Bond R6	_	10.12	35.25	_	_
⊕ MFS Government Securities R6	_	10.02	45.27	_	_
→ MFS Global Opportunistic Bd R6	_	7.04	52.31	_	-
→ MFS Value R6	_	6.00	58.31	_	_
→ MFS Research R6	_	5.89	64.20	_	_
⊕ MFS Growth R6	_	5.69	69.89	_	_
⊕ MFS High Income R6	_	4.02	73.91	_	_
→ MFS Mid Cap Value R6	_	3.97	77.88	_	_

Total Holdings 22



MFS Growth Allocation R3 MAGEX

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

auity

Morningstar US Mod Agg Tgt Alloc NR USD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity 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 20.02 years.

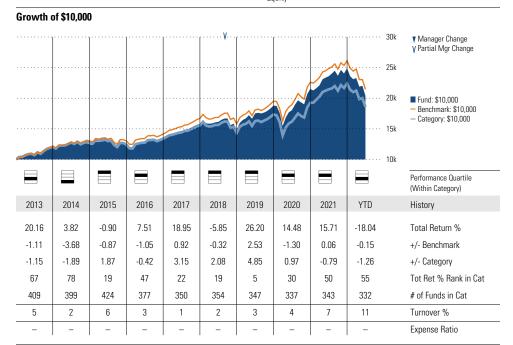
Net Expense: The fund's expense ratio of 0.96 is 4% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

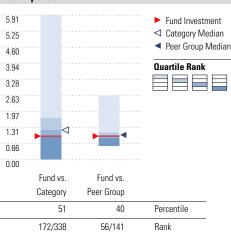
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







	Fund	Bmark	Cat
Alpha	-0.62	-	-1.03
Beta	1.00	_	1.02
R-Squared	97.98	_	94.53
Standard Deviation	14.91	14.72	15.55
Sharpe Ratio	0.37	0.42	0.35
Tracking Error	2.12	-	3.59
Information Ratio	-0.31	-	-0.35
Up Capture Ratio	99.27	-	99.08
Down Capture Ratio	102.74	-	104.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.98	15.58	14.63
Price/Book Ratio	2.82	2.45	2.28
Avg Eff Duration	4.56	6.45	5.46





MFS Growth Allocation R3 MAGEX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™



Mid

Fixed Income

Ltd

Mod Duration

Quality High

Mid

Low

Style Breakdown





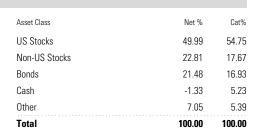
Blend Growth

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



Asset Allocation as of 06-30-2022

-50



		Fund	Bmark	Cat	Fund	1	Bench	mark	Cate	jory Ave	erage		
Դ	Cyclical	38.49	33.34	35.30									
ė.	Basic Materials	5.19	4.19	4.99									
A	Consumer Cyclical	9.69	10.61	10.39									
æ	Financial Services	15.65	14.82	15.91									
fi	Real Estate	7.96	3.72	4.01									
W	Sensitive	39.48	42.72	42.66									
	Communication Services	6.01	7.65	8.67									
•	Energy	2.75	4.80	5.21									
¢	Industrials	13.48	10.27	10.53									
	Technology	17.24	20.00	18.25					• [
—	Defensive	22.02	23.94	22.04			_			1			
Ħ	Consumer Defensive	6.49	7.39	6.44			1						
+	Healthcare	12.34	13.41	12.62				[
0	Utilities	3.19	3.14	2.98		ĺ							

50

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	10.29	10.29	_	_
→ MFS Research R6	_	9.85	20.14	_	_
	_	9.31	29.45	_	_
→ MFS Mid Cap Value R6	_	9.27	38.72	_	_
⊕ MFS Mid Cap Growth R6	-	8.32	47.04	-	-
→ MFS Research International R6	_	6.74	53.79	_	_
→ MFS Commodity Strategy R6	_	5.21	59.00	_	_
→ MFS Inflation-Adjusted Bond R6	_	5.18	64.18	_	_
→ MFS Global Real Estate R6	_	4.16	68.33	_	_
⊕ MFS High Income R6	_	4.09	72.42	_	_

Total Holdings 22



MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012 Matthew Barrett since 03-2015

Quantitative Screens

Performance: The fund has finished in the Foreign Large Growth 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 10.5 years.

× Style: The fund has landed in its primary style box — Large Growth — 64.71 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 1.08 is 2.86% higher than the Foreign Large Growth category average.

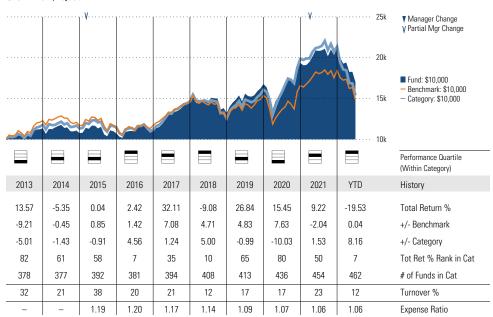
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen because it tends to plot near the border of large-cap blend and large-cap growth in the Morningstar Stylebox. However, the fund's investment style is consistent and we are not concerned about this screen result.

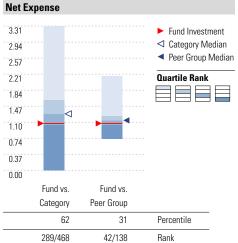
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.92	_	0.76
Beta	0.83	_	0.93
R-Squared	91.22	_	80.60
Standard Deviation	15.65	18.01	18.75
Sharpe Ratio	0.23	0.12	0.14
Tracking Error	5.56	_	8.38
Information Ratio	0.34	_	0.06
Up Capture Ratio	95.21	_	99.97
Down Capture Ratio	87.32	_	98.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.43	12.65	19.00
Price/Book Ratio	3.10	1.55	2.80
Geom Avg Mkt Cap \$B	63.14	40.94	45.95
ROE	20.77	18.36	20.88



MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth MSCI EAFE NR USD

Morningstar Index

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

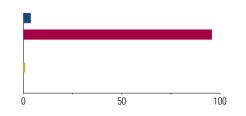
8	47	33	Large
1	6	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Asset Class	Net %	Cat%
US Stocks	3.55	7.40
Non-US Stocks	95.71	88.63
Bonds	0.00	0.12
Cash	0.74	3.37
Other	0.00	0.48
Total	100.00	100.00

Sec	ctor Weighting as of 06-	30-2022												
		Fund	Bmark	Cat	Fund	,	Bench	mark	Categ	jory Ave	rage		_	
Դ	Cyclical	32.23	38.59	34.97									1	
A	Basic Materials	12.41	7.57	7.35										
A	Consumer Cyclical	9.46	10.38	12.72										
,	Financial Services	10.36	17.72	14.48					'					
命	Real Estate	0.00	2.92	0.42	[
W	Sensitive	33.41	33.06	40.82								i		
d	Communication Services	2.74	5.54	4.44										
0	Energy	2.02	4.86	3.69										
Ф	Industrials	17.40	14.59	15.93			- :							
	Technology	11.25	8.07	16.76			T							
→	Defensive	34.36	28.36	24.20										
Ħ	Consumer Defensive	17.06	10.87	8.89										
+	Healthcare	16.59	14.18	14.41										
•	Utilities	0.71	3.31	0.90		'								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 06-30-2022



	Fund %	Cat %
Greater Asia	29.21	26.44
Japan	8.19	10.94
Australasia	0.76	1.69
Asia-4 Tigers	10.58	6.57
Asia-ex 4 Tigers	9.68	7.24
Not Classified	0.00	0.00

Americas	Fund % 13.23	Cat % 15.78	Greater Europe	Fund % 57.57	Cat % 57.78	Market Maturity	Fund %
North America	11.10	13.48	United Kingdom	11.76	10.84	Developed Markets	88.19
Central/Latin	2.13	2.30	W euro-ex UK	45.44	46.17	Emerging Markets	11.81
			Emrgng Europe	0.00	0.04	Not Available	0.00
			Africa	0.37	0.73		

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nestle SA	5.35	5.35	-11.13	Consumer Defensive
Roche Holding AG	4.80	10.15	-15.13	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd ADR	3.26	13.41	-31.42	Technology
Linde PLC	3.16	16.57	-10.10	Basic Materials
Diageo PLC	3.10	19.67	-12.78	Consumer Defensive
LVMH Moet Hennessy Louis Vuitton SE	3.04	22.70	-25.35	Consumer Cyclical
Hitachi Ltd	3.01	25.71	4.17	Industrials
Novartis AG	2.98	28.69	-0.52	Healthcare
SAP SE	2.95	31.65	-28.90	Technology
Schneider Electric SE	2.94	34.59	-32.96	Industrials

Total Holdings 86

MFS Moderate Allocation R3 MAMHX

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

Morningstar I

Equity

Morningstar US Mod Tgt Alloc NR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity 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 20.02 years.

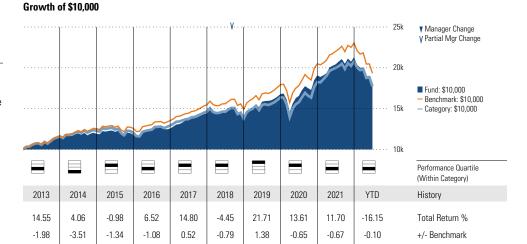
Net Expense: The fund's expense ratio of 0.91 is
 11.65% lower than the Allocation—50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	12-31-2021



2.48

19

779

2

1.89

36

753

8

-2.19

69

766

7

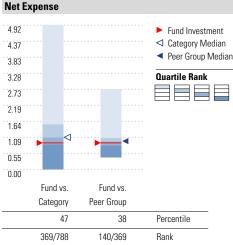
-1.72

63

776

11





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	-0.65	_	-0.38
Beta	1.00	_	1.02
R-Squared	97.76	_	93.07
Standard Deviation	11.97	11.84	12.60
Sharpe Ratio	0.34	0.40	0.36
Tracking Error	1.79	-	3.26
Information Ratio	-0.39	-	-0.11
Up Capture Ratio	97.61	-	100.35
Down Capture Ratio	101.80	_	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.25	16.17	16.05
Price/Book Ratio	2.88	2.64	2.58
Avg Eff Duration	5.37	6.45	5.14

-1.93

72

834

5

-2.15

82

808

2

0.95

42

858

8

-0.82

55

806

2

1.59

30

787

1.31

31

805

2

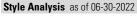


MFS Moderate Allocation R3 MAMHX

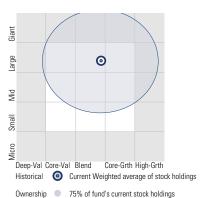
Morningstar Category Allocation--50% to 70% **Morningstar Index**

Equity

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



Quality

50

Fund

38.24

4.97

9.65

15.71

7.91

39.70

6.06

2.75

13.40

17.49

22.06

6.20

12.63

3.23

Bmark

32.32

3.72

10.55

14.32

3 73

43.51

7 80

4.70

9.91

21.10

24.17

7.24

13.82

3.11

Asset Allocation as of 06-30-2022

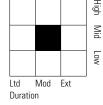
Sector Weighting as of 06-30-2022



Style Breakdown

Equity

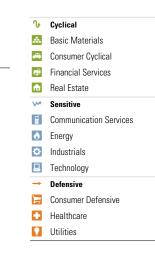


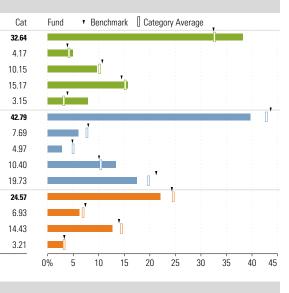


Fixed Income



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





Top 10 Holdings	as of 06-30-2022
Name	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
MFS Government Securities R6	_	10.11	10.11	_	_
	_	9.01	19.12	-	-
	_	8.14	27.26	_	-
	_	7.87	35.13	_	-
⊕ MFS Growth R6	-	7.42	42.55	-	-
	_	7.24	49.79	_	_
	_	7.12	56.91	_	-
① MFS Mid Cap Growth R6	_	6.51	63.43	_	-
⊕ MFS Global Opportunistic Bd R6	_	5.07	68.50	_	-
MFS Research International R6	_	4.82	73.32	_	_

Total Holdings 23



PIMCO Income A PONAX

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 1.02 is 2% higher than the Multisector Bond category average.

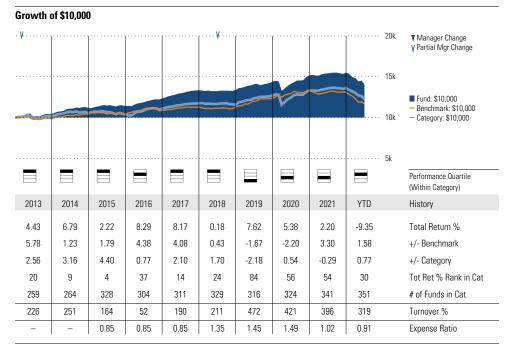
Morningstar Investment Management LLC Analysis

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.

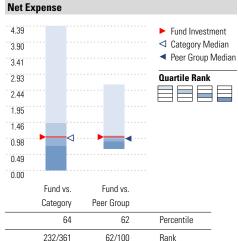


Morningstar Index

Multisector Bond Bloomberg US Universal TR USD







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.85	_	1.02
Beta	0.84	-	1.09
R-Squared	36.53	_	42.50
Standard Deviation	6.55	4.69	8.32
Sharpe Ratio	-0.07	-0.30	-0.05
Tracking Error	5.27	-	6.53
Information Ratio	0.16	-	0.15
Up Capture Ratio	89.41	-	112.99
Down Capture Ratio	77.86	_	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 A PONAX

Style Analysis as of 06-30-2022
Style Breakdown
Fixed Income

Quality

G

Ltd Mod Ext

Duration

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

Morningstar Category Morningstar Index 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

	Fund	Bmark	Cat	Fund		Benchmark	, II c	otogon,	Average			
				runu		Delicillian	i ji c	ategory .	Average			
Government	25.97	-	18.86				1		1			
Treasury	3.74	_	8.41									
Inflation – Protected	1.79	_	0.43	0								
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	i j								
Asset-Backed	7.38	-	10.93		:							
Covered Bond	0.00	_	0.02									
Municipal	0.05	_	0.41									
Cash & Equivalents	25.01	-	12.35									
Other	20.35	-	3.55									
				0%	5	10	15	20	25	30	35	40

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

Total Holdings 8127



PIMCO International Bond (USD-Hdg) A PFOAX

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 0.92 is 24.32% higher than the Global Bond-USD Hedged category average.

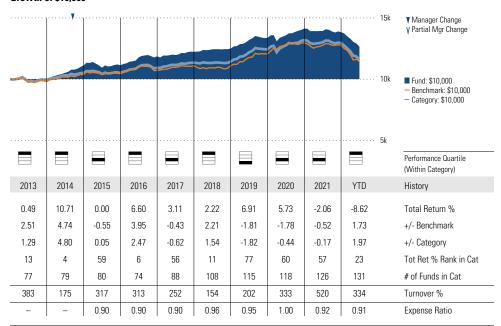
Morningstar Investment Management LLC Analysis

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.

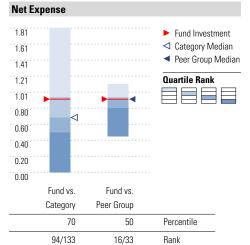
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	04-30-2022

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.81	_	-0.81
Beta	0.63	_	0.91
R-Squared	49.82	_	57.84
Standard Deviation	4.08	4.56	5.48
Sharpe Ratio	-0.47	-0.31	-0.41
Tracking Error	3.34	_	3.78
Information Ratio	-0.14	_	-0.20
Up Capture Ratio	65.79	_	99.24
Down Capture Ratio	78.78	_	111.69

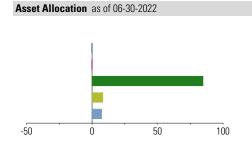
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.12	4.43	5.90
Avg Eff Maturity	7.98	_	7.40



PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar CategoryMorningstar IndexGlobal Bond-USD HedgedBloomberg US Agg Bond TR USD





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	Func	I	▼ Ben	chmarl	(] C	ategory	Avera	ge			
Government	40.86	-	48.86											
Treasury	7.70	_	35.82			ı								
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											
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	1										
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											
				0%	5	10	15	20	25	30	35	40	45	50

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



PIMCO Short-Term A PSHAX

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 7 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 0.72 is 53.19% higher than the Ultrashort Bond category average.

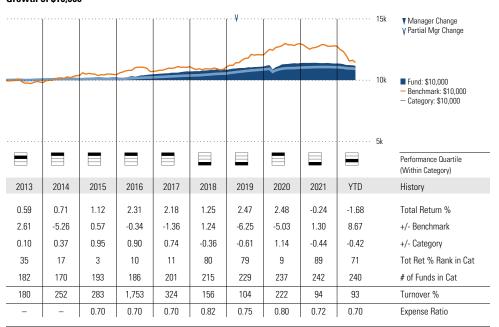
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

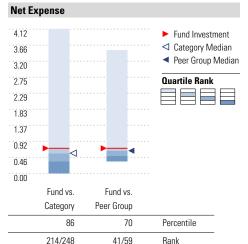
ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	2	05-31-2022		

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.68	_	0.61
Beta	0.17	_	0.15
R-Squared	10.29	_	18.16
Standard Deviation	2.42	4.56	1.87
Sharpe Ratio	-0.01	-0.31	-0.06
Tracking Error	4.42	-	4.39
Information Ratio	0.33	-	0.32
Up Capture Ratio	30.64	_	25.90
Down Capture Ratio	18.12	-	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 A PSHAX

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

Fund	Bmark	Cat
46.53	3.53	25.22
4.86	74.59	6.37
18.09	10.82	20.89
28.62	8.32	27.37
1.59	0.28	3.05
0.16	0.00	3.23
0.15	0.00	0.50
0.00	2.46	13.37
	46.53 4.86 18.09 28.62 1.59 0.16 0.15	46.53 3.53 4.86 74.59 18.09 10.82 28.62 8.32 1.59 0.28 0.16 0.00 0.15 0.00

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

Morningstar Category

Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Sector Weighting as of 06-	30-2022								
Cotton Proigniting as on oo	Fund	Bmark	Cat	Fund	▼ Benchma	ark Cate	egory Average		
Government	36.83		17.03						
Treasury	6.14	_	9.81						
Inflation – Protected	0.00	_	0.03						
Agency/Quasi Agency	6.53	_	1.26						
Other Government Related	24.16	_	5.93		<u> </u>				
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	Di .					
Commercial MBS	2.38	_	1.64						
Asset-Backed	12.30	_	15.88		:				
Covered Bond	0.00	_	0.00						
Municipal	0.08	_	1.10	10					
Cash & Equivalents	7.90	-	17.01						
Other	7.60	-	0.35	0					
				N% 5	10	15	20 25	30	35 40

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

Total Holdings 1400



T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Jai Kapadia since 04-2021

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 1.15 is 1.71% lower than the Global Real Estate category average.

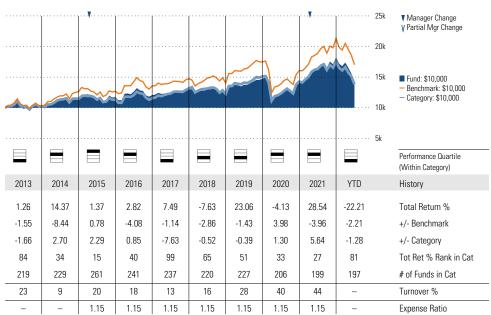
Morningstar Investment Management LLC Analysis

We have placed this fund on watch due to a manager change. In April, manager Nina Jones stepped down to focus on leading T. Rowe Price Real Estate. She was succeeded by Jai Kapadia. While the fund is on watch, we will be monitoring it to confirm that Kapadia continues to deliver competitive returns with moderate risk.

ESG Metrics

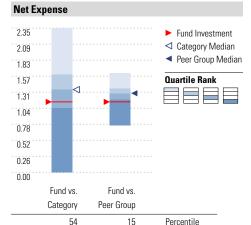
Metric	Rating	Updated
Sustainability Rating	2	05-31-2022
Carbon Risk Score	Medium Risk	03-31-2022

Growth of \$10,000



Trailing Performance





109/202	8/55	Rank	
Peer group is a subset of the	e category ar	nd includes fund	ds with the
same management style (ac	tive vs. pass	ive) and similar	share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.57	_	-1.08
Beta	0.88	_	0.89
R-Squared	97.17	_	94.72
Standard Deviation	18.82	21.11	19.36
Sharpe Ratio	0.11	0.15	0.09
Tracking Error	4.07	_	4.88
Information Ratio	-0.13	_	-0.23
Up Capture Ratio	87.98	_	88.52
Down Capture Ratio	89.75	-	92.50

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.67	16.83	12.29
Price/Book Ratio	1.70	1.57	1.26
Geom Avg Mkt Cap \$B	13.76	10.59	11.90
ROE	11.16	11.66	14.15



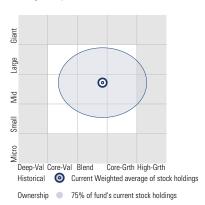
T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

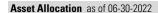
Equity

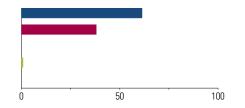
5	18	13	Large
3	38	9	MIN
3	9	2	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	5.32
Cash	0.72	1.46
Bonds	0.00	1.18
Non-US Stocks	37.98	45.42
US Stocks	61.29	46.62
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmark	[] Ca	tegory	y Aver	age		
b	Cyclical	98.86	100.00	98.83									
	Basic Materials	0.00	0.00	0.00	İ								
4	Consumer Cyclical	5.30	0.00	0.38									
<u> </u>	Financial Services	0.00	0.07	0.17	İ								
b	Real Estate	93.56	99.93	98.28						1 1			
NF	Sensitive	1.14	0.00	0.94	(
	Communication Services	1.14	0.00	0.47	Ď								
•	Energy	0.00	0.00	0.13									
‡	Industrials	0.00	0.00	0.13									
3	Technology	0.00	0.00	0.21									
+	Defensive	0.00	0.00	0.23									
Ţ	Consumer Defensive	0.00	0.00	0.00									
1	Healthcare	0.00	0.00	0.08									
1	Utilities	0.00	0.00	0.15	Ĭ								

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.51	5.51	-29.18	Real Estate
Public Storage	4.26	9.77	-15.46	Real Estate
⊕ Equinix Inc	4.04	13.81	-21.59	Real Estate
─ Welltower Inc	3.83	17.64	-2.57	Real Estate
AvalonBay Communities Inc	3.14	20.78	-21.84	Real Estate
Essex Property Trust Inc	3.12	23.90	-24.51	Real Estate
⊕ Equity Residential	2.99	26.89	-18.82	Real Estate
⊕ Equity Lifestyle Properties Inc	2.69	29.58	-18.67	Real Estate
	2.64	32.22	-23.68	Real Estate
⊕ Mitsui Fudosan Co Ltd	2.55	34.77	29.20	Real Estate
⊕ Vonovia SE	2.49	37.26	-25.28	Real Estate
Summit Industrial Income REIT	2.46	39.72	-25.98	Real Estate
CubeSmart	2.31	42.03	-23.42	Real Estate
	2.24	44.28	-33.91	Real Estate
⊕ American Campus Communities Inc	2.18	46.46	13.35	Real Estate

Total Holdings 69



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	ds with the
same mar	nagement style (a	active vs. pass	ive) 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		
Å.	Basic Materials	10.46	7.57	9.12		
4	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		
•	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	Ţ	
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	
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 $\ref{eq:Decrease}$ New to Portfolio

