

American Century Value R6 AVUDX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Phillip Davidson since 09-1993
Michael Liss since 02-2004
Kevin Toney since 09-2008
Brian Woglom since 04-2014
Philip Sundell since 04-2019
Dave Byrns since 02-2022

Quantitative Screens

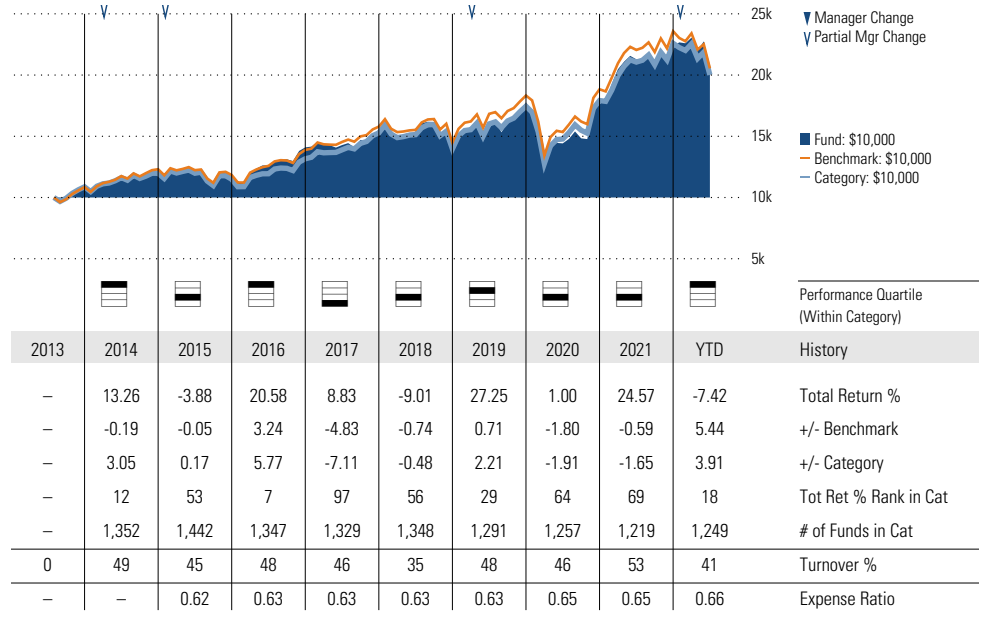
Performance: The fund has finished in the Large Value category's top three quartiles in 7 of the 8 years it's been in existence.

Management: The fund's management has been in place for 28.85 years.

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

Net Expense: The fund's expense ratio of 0.65 is 28.57% lower than the Large Value category average.

Growth of \$10,000



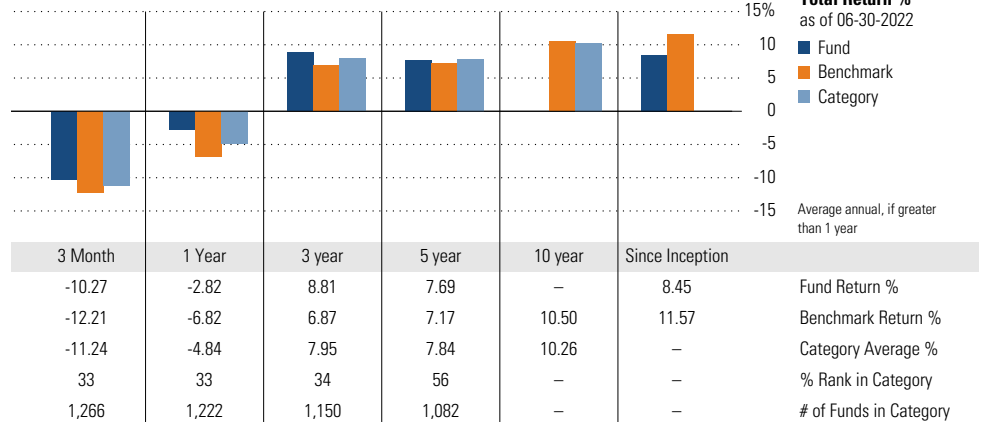
Morningstar Investment Management LLC Analysis

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.

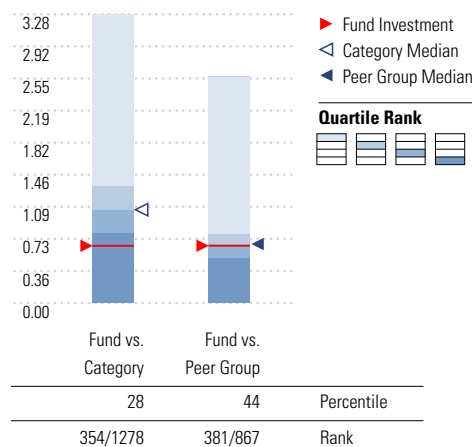
ESG Metrics

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

Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.63	-	1.12
Beta	1.06	-	0.98
R-Squared	95.16	-	95.15
Standard Deviation	21.14	19.46	19.62
Sharpe Ratio	0.48	0.41	0.46
Tracking Error	4.79	-	4.56
Information Ratio	0.41	-	0.23
Up Capture Ratio	105.17	-	99.83
Down Capture Ratio	98.44	-	95.74

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	14.56	14.08	13.98
Price/Book Ratio	2.04	2.09	2.27
Geom Avg Mkt Cap \$B	70.75	68.54	102.32
ROE	18.06	19.36	24.46

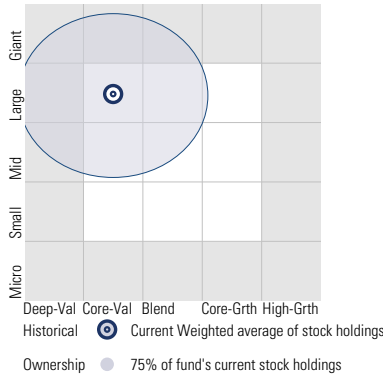
American Century Value R6 AVUDX

Morningstar Category
Large Value

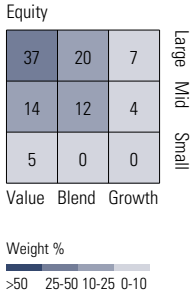
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 06-30-2022

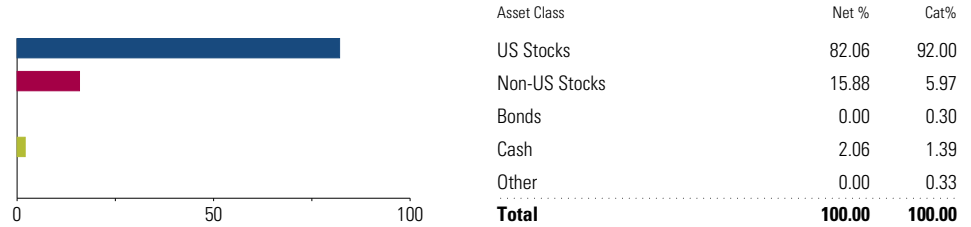
Morningstar Style Box™



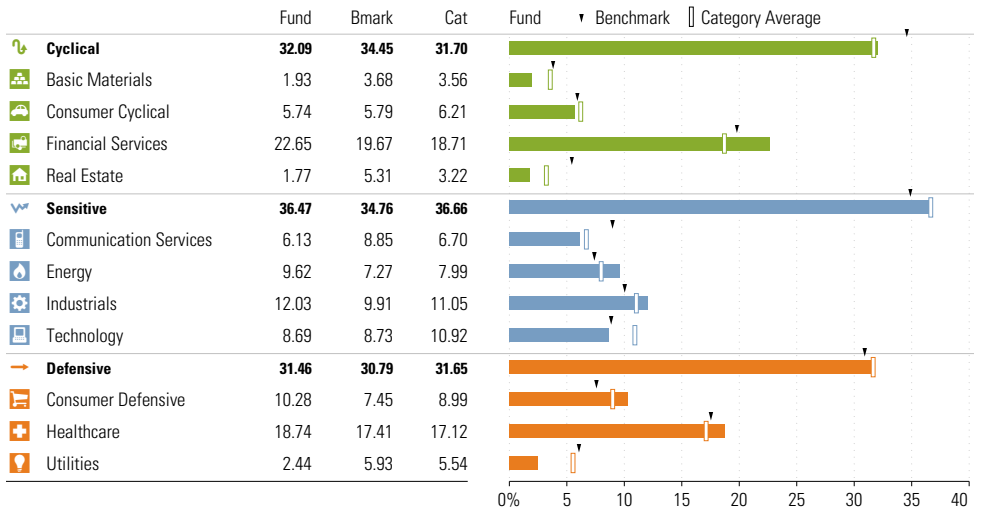
Style Breakdown



Asset Allocation as of 06-30-2022



Sector Weighting as of 06-30-2022



Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Johnson & Johnson	3.07	3.07	5.04	Healthcare
Berkshire Hathaway Inc Class A	2.84	5.91	-9.26	Financial Services
JPMorgan Chase & Co	2.75	8.67	-27.62	Financial Services
Cisco Systems Inc	2.75	11.42	-31.53	Technology
U.S. Bancorp	2.54	13.96	-16.43	Financial Services
AT&T Inc	2.52	16.47	6.78	Communication Svc
Medtronic PLC	2.36	18.84	-11.98	Healthcare
General Electric Co	2.33	21.17	-32.43	Industrials
Zimmer Biomet Holdings Inc	2.26	23.43	-14.52	Healthcare
Merck & Co Inc	2.21	25.64	20.76	Healthcare
Verizon Communications Inc	2.17	27.81	0.13	Communication Svc
Bank of America Corp	2.02	29.83	-29.09	Financial Services
Intel Corp	1.85	31.68	-25.94	Technology
Wells Fargo & Co	1.76	33.44	-17.32	Financial Services
Cardinal Health Inc	1.69	35.12	3.43	Healthcare

Total Holdings 99

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

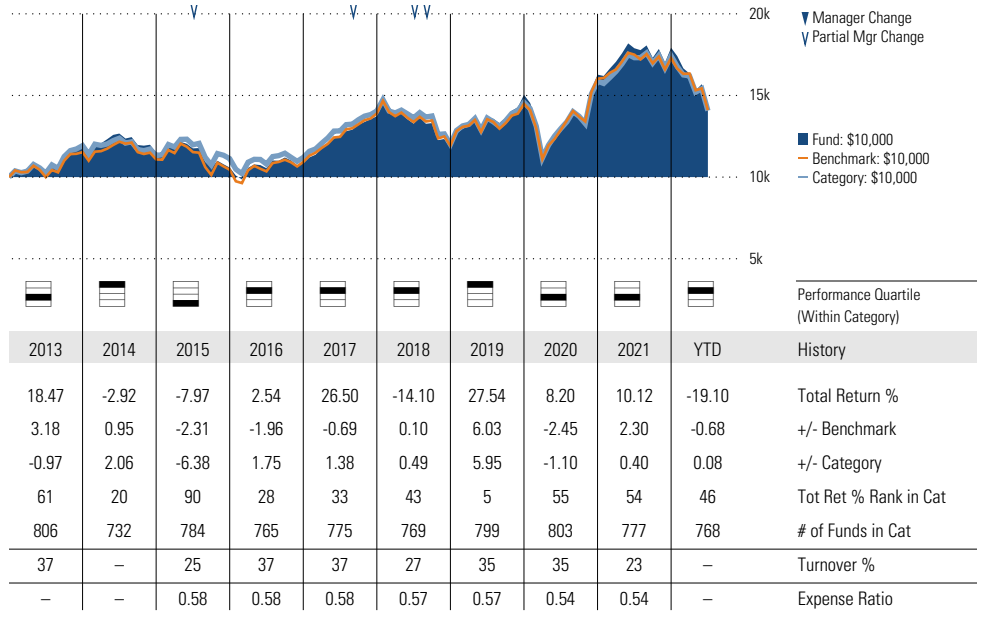
✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

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

Growth of \$10,000



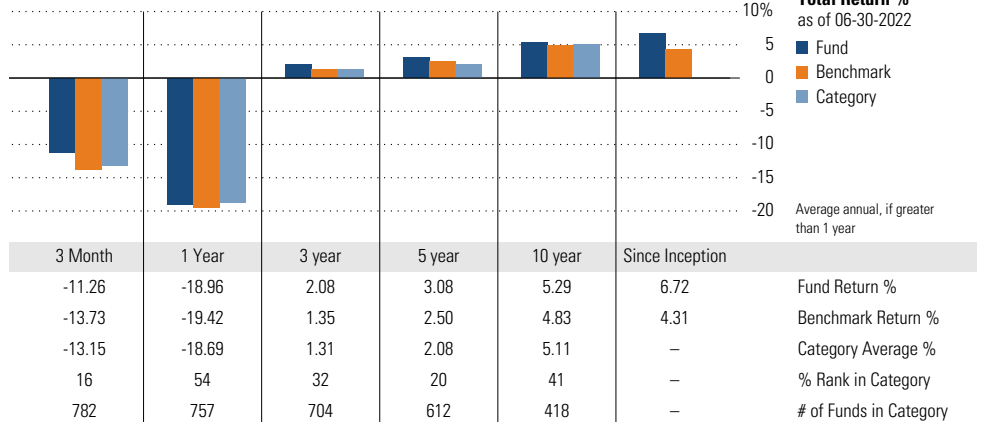
Morningstar Investment Management LLC Analysis

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

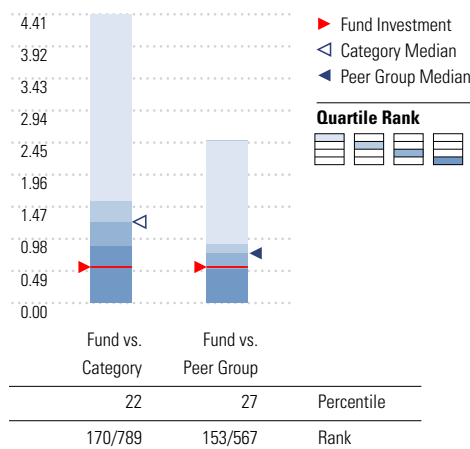
ESG Metrics

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

Trailing Performance



Net Expense



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

Portfolio Metrics

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

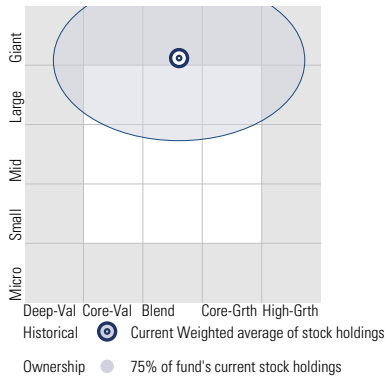
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

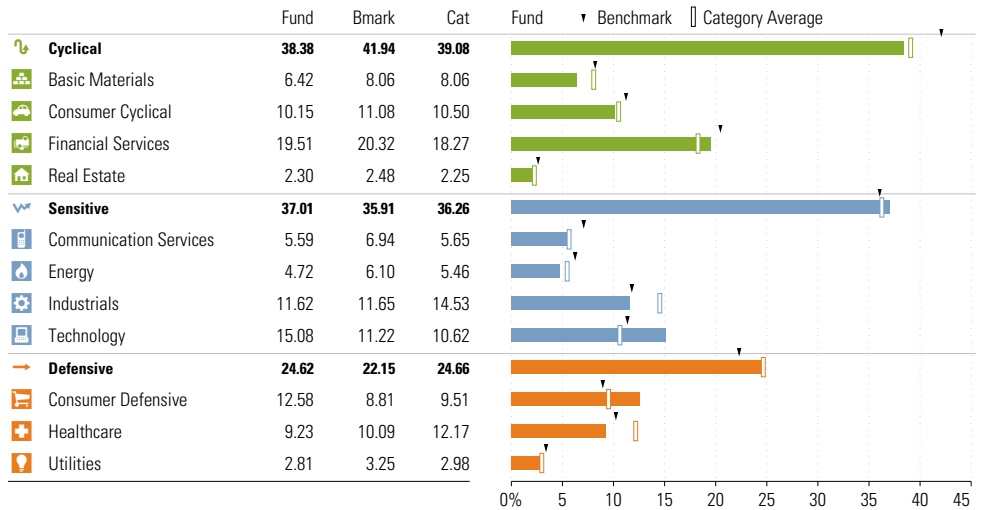


Asset Allocation as of 06-30-2022



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

Sector Weighting as of 06-30-2022



World Regions % Equity 06-30-2022



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

Top 10 Holdings as of 06-30-2022

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

Total Holdings 251

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Allocation--15% to 30%
Equity

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

✔ **Management:** The fund's management has been in place for 7.1 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 0.29 is 70.41% lower than the Allocation--15% to 30% Equity category average.

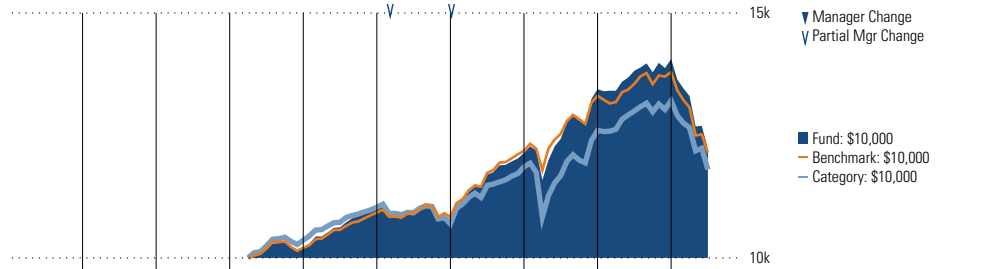
Morningstar Investment Management LLC Analysis

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

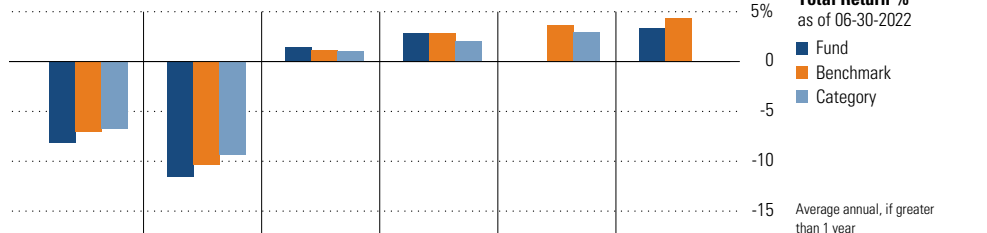
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

Growth of \$10,000



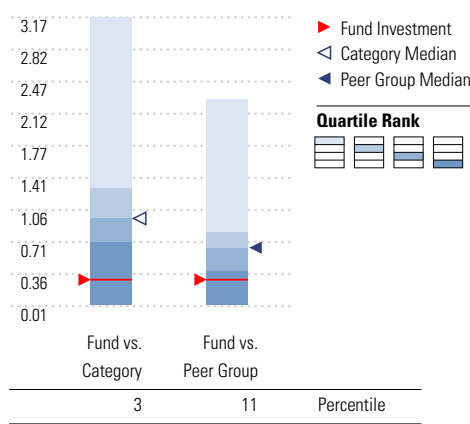
	2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	Performance Quartile (Within Category)
	-	-	-	-	8.06	-2.20	12.59	10.73	4.57	-13.07	History
Total Return %	-	-	-	-	1.02	-1.39	0.16	1.47	0.96	-1.14	
+/- Benchmark	-	-	-	-	1.81	0.94	1.39	3.44	-0.47	-2.53	
+/- Category	-	-	-	-	19	29	25	9	40	85	Tot Ret % Rank in Cat
	-	-	-	-	154	150	149	140	148	144	# of Funds in Cat
	-	-	-	95	80	64	62	88	72	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
Fund Return %	-8.14	-11.57	1.47	2.84	-	3.35	
Benchmark Return %	-7.03	-10.35	1.16	2.82	3.70	4.39	
Category Average %	-6.71	-9.37	1.04	2.06	2.95	-	
% Rank in Category	84	75	30	19	-	-	
# of Funds in Category	144	141	132	126	-	-	

Net Expense



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	0.21	-	-0.24
Beta	1.11	-	1.08
R-Squared	95.94	-	86.24
Standard Deviation	6.75	5.94	6.95
Sharpe Ratio	0.16	0.13	0.09
Tracking Error	1.52	-	2.73
Information Ratio	0.20	-	-0.12
Up Capture Ratio	110.02	-	104.23
Down Capture Ratio	107.29	-	107.66

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.30	16.23	16.37
Price/Book Ratio	2.86	2.61	2.47
Avg Eff Duration	6.83	6.45	3.74

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Allocation--15% to 30%

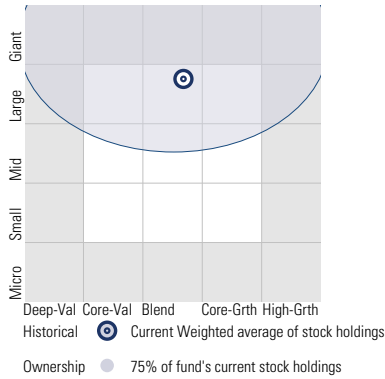
Morningstar Index

Morningstar US Con Tgt Alloc NR USD

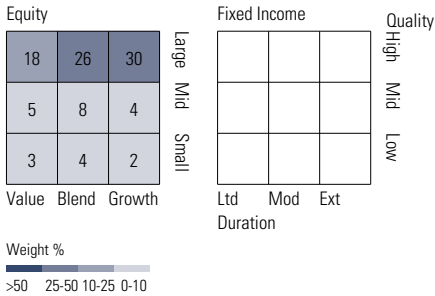
Equity

Style Analysis as of 06-30-2022

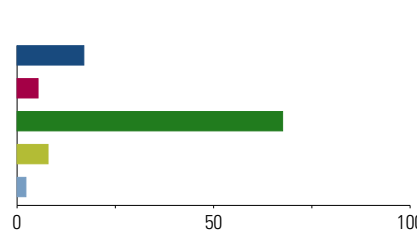
Morningstar Style Box™



Style Breakdown

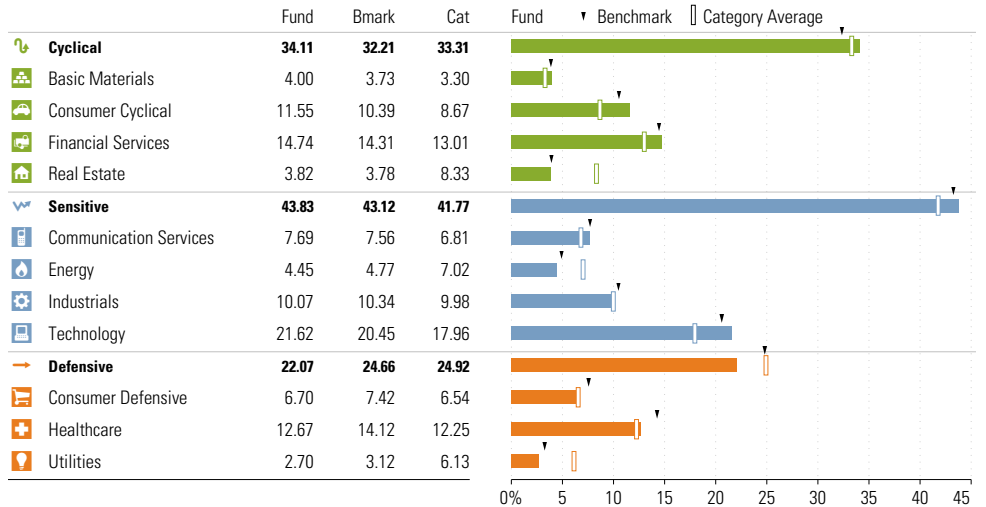


Asset Allocation as of 06-30-2022



Asset Class	Net %	Cat%
US Stocks	16.98	11.74
Non-US Stocks	5.33	2.73
Bonds	67.56	69.52
Cash	7.87	11.09
Other	2.24	4.93
Total	100.00	100.00

Sector Weighting as of 06-30-2022



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ iShares Core Total USD Bond Market ETF	—	27.48	27.48	—	—
⊖ BlackRock Total Return Fund - CT	—	24.61	52.09	—	—
⊖ iShares Fallen Angels USD Bond ETF	—	9.88	61.96	—	—
⊕ iShares Core S&P Total US Stock Mkt ETF	—	8.99	70.95	—	—
⊖ iShares ESG Aware MSCI USA ETF	—	6.80	77.75	—	—
⊖ iShares TIPS Bond ETF	—	6.00	83.75	—	—
⊖ iShares US Treasury Bond ETF	—	5.48	89.23	—	—
⊖ iShares MSCI EAFE Value ETF	—	2.65	91.88	—	—
⊖ iShares GSCI Cmd Dyn Roll Styg ETF	—	2.14	94.02	—	—
⊖ iShares MSCI EAFE Growth ETF	—	1.74	95.76	—	—

Total Holdings 16

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Allocation--30% to 50%
Equity

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

✔ **Management:** The fund's management has been in place for 7.1 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 0.29 is 69.15% lower than the Allocation--30% to 50% Equity category average.

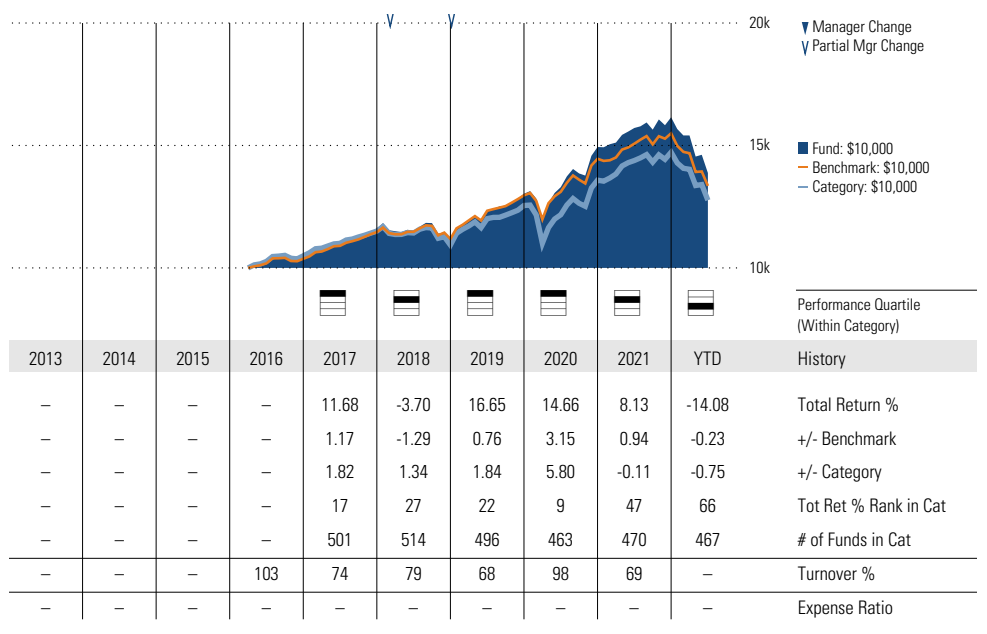
Morningstar Investment Management LLC Analysis

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.

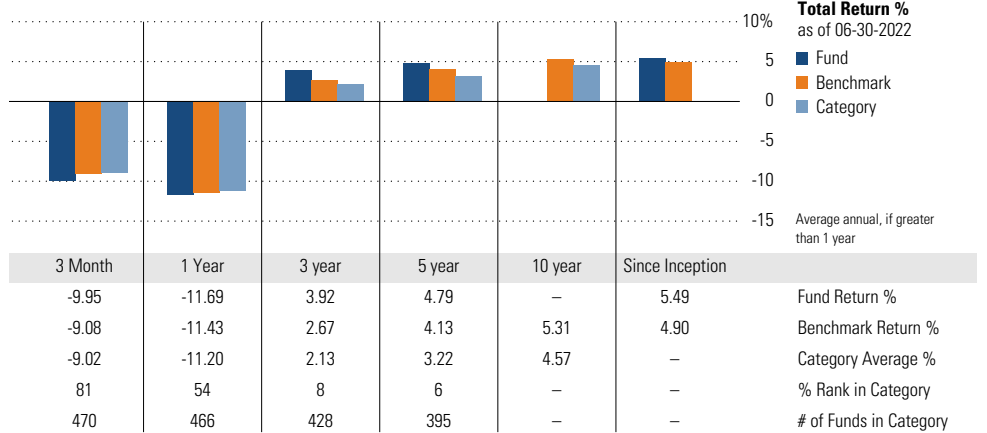
ESG Metrics

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

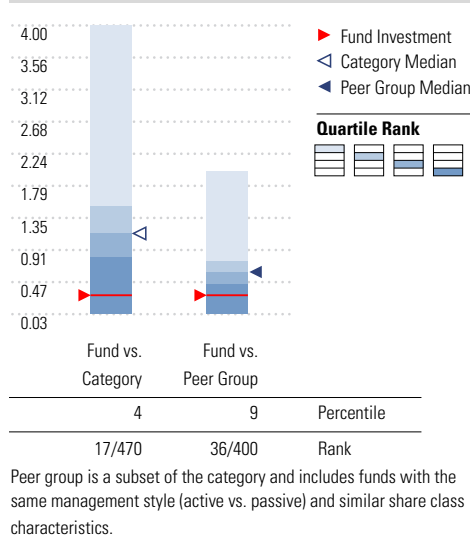
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.04	-	-0.68
Beta	1.08	-	1.07
R-Squared	97.85	-	92.10
Standard Deviation	9.31	8.51	9.55
Sharpe Ratio	0.40	0.28	0.21
Tracking Error	1.53	-	2.87
Information Ratio	0.82	-	-0.18
Up Capture Ratio	112.18	-	102.51
Down Capture Ratio	102.93	-	108.73

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.18	15.72	15.48
Price/Book Ratio	2.84	2.48	2.55
Avg Eff Duration	6.36	6.45	4.51

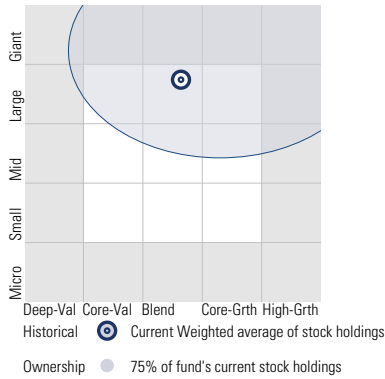
BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Allocation--30% to 50%
Equity

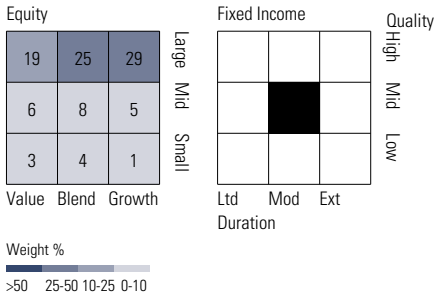
Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Style Analysis as of 06-30-2022

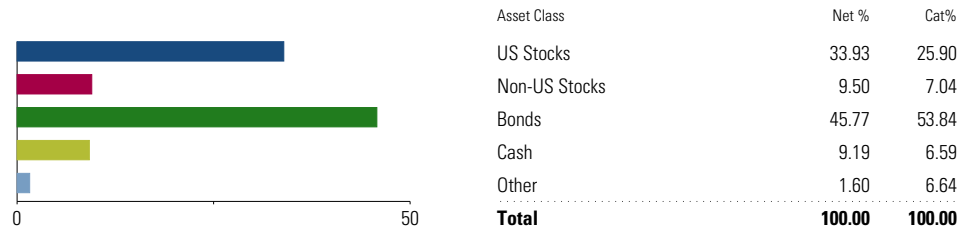
Morningstar Style Box™



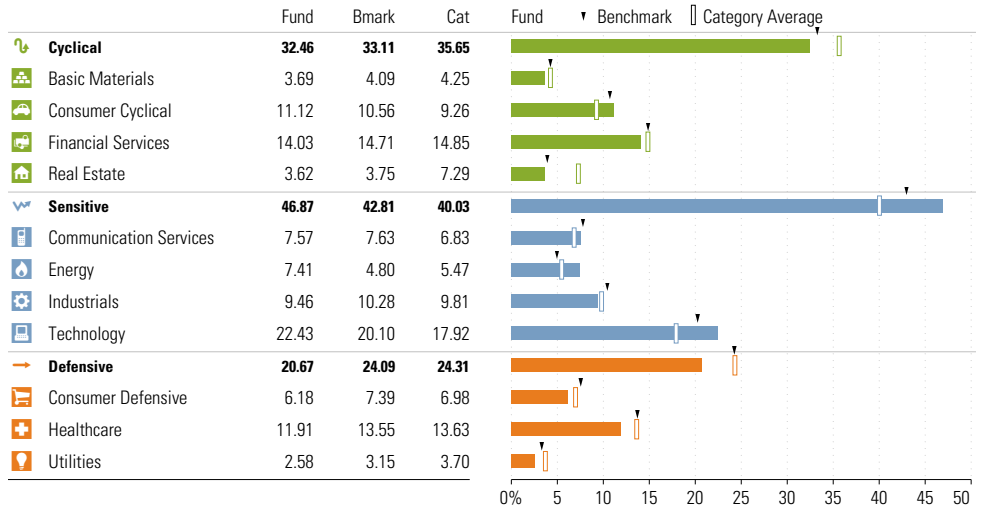
Style Breakdown



Asset Allocation as of 06-30-2022



Sector Weighting as of 06-30-2022



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Master Total Return Portfolio	—	24.09	24.09	—	—
⊕ iShares Core Total USD Bond Market ETF	—	17.83	41.92	—	—
⊕ iShares Core S&P Total US Stock Mkt ETF	—	16.62	58.55	—	—
⊕ iShares ESG Aware MSCI USA ETF	—	11.78	70.33	—	—
⊕ iShares Fallen Angels USD Bond ETF	—	5.37	75.70	—	—
⊖ iShares MSCI EAFE Value ETF	—	4.75	80.45	—	—
⊕ iShares TIPS Bond ETF	—	4.57	85.02	—	—
⊕ iShares GSCI Cmd Dyn Roll Sty ETF	—	3.42	88.44	—	—
⊖ iShares MSCI EAFE Growth ETF	—	2.69	91.13	—	—
⊕ iShares Core S&P Small-Cap ETF	—	2.07	93.20	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Allocation--50% to 70%
Equity

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

✔ **Management:** The fund's management has been in place for 7.1 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 0.28 is 72.82% lower than the Allocation--50% to 70% Equity category average.

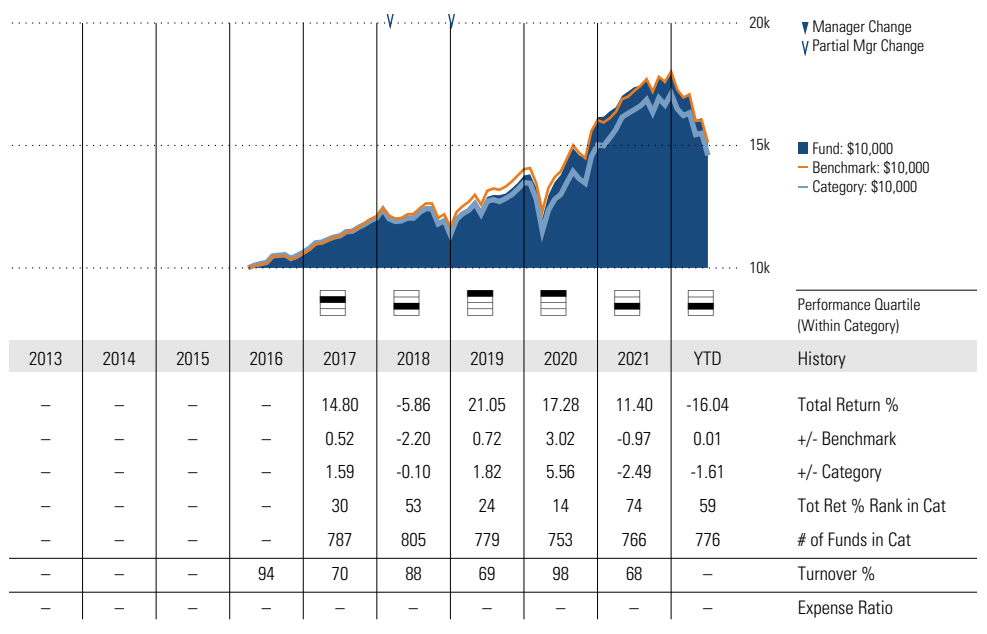
Morningstar Investment Management LLC Analysis

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

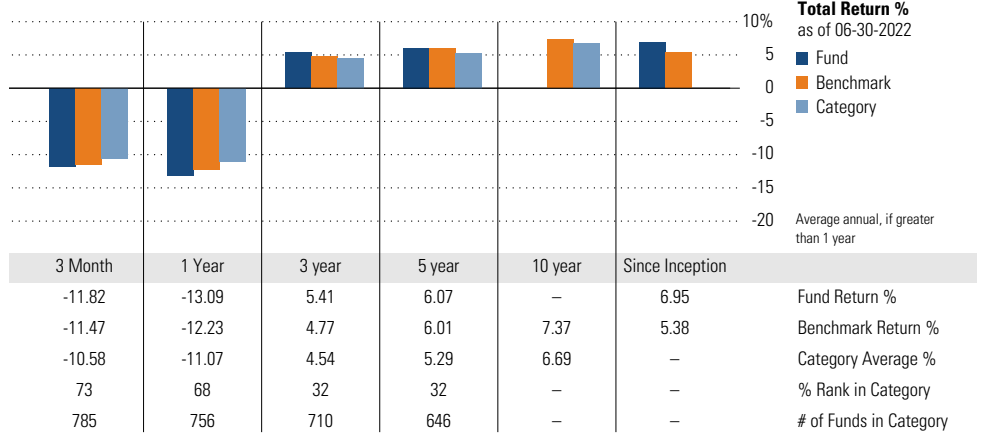
ESG Metrics

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

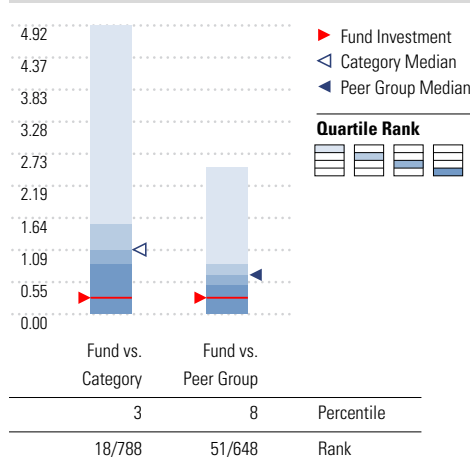
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	0.51	-	-0.38
Beta	1.03	-	1.02
R-Squared	98.44	-	93.07
Standard Deviation	12.28	11.84	12.60
Sharpe Ratio	0.44	0.40	0.36
Tracking Error	1.57	-	3.26
Information Ratio	0.41	-	-0.11
Up Capture Ratio	102.89	-	100.35
Down Capture Ratio	99.34	-	103.04

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.23	16.17	16.05
Price/Book Ratio	2.84	2.64	2.58
Avg Eff Duration	6.87	6.45	5.14

BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Allocation--50% to 70%

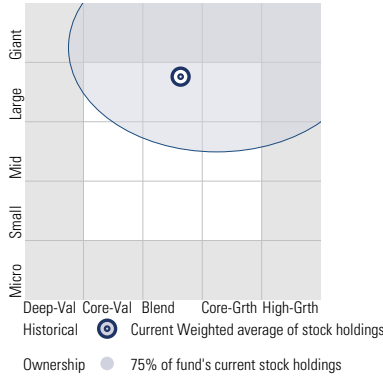
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

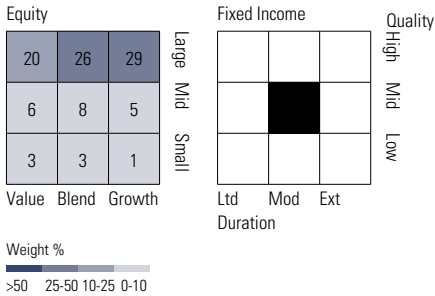
Equity

Style Analysis as of 06-30-2022

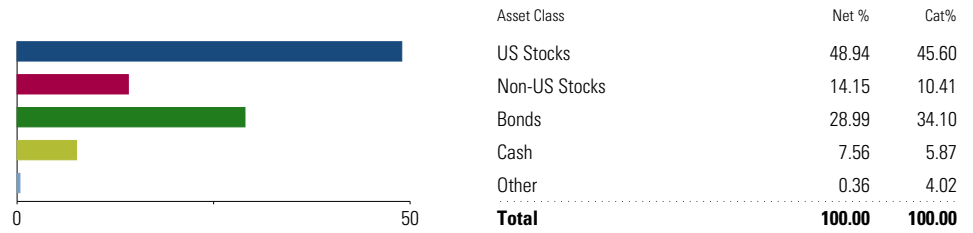
Morningstar Style Box™



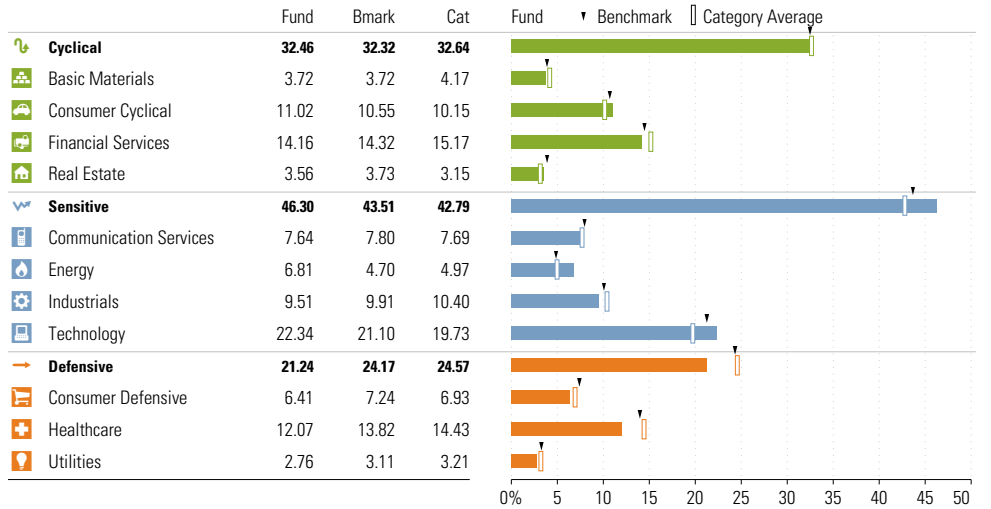
Style Breakdown



Asset Allocation as of 06-30-2022



Sector Weighting as of 06-30-2022



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P Total US Stock Mkt ETF	—	24.07	24.07	—	—
⊕ iShares ESG Aware MSCI USA ETF	—	16.39	40.45	—	—
⊕ BlackRock Master Total Return Portfolio	—	16.19	56.64	—	—
⊕ iShares Core Total USD Bond Market ETF	—	9.42	66.06	—	—
⊖ iShares MSCI EAFE Value ETF	—	7.21	73.28	—	—
⊖ iShares MSCI EAFE Growth ETF	—	3.65	76.93	—	—
⊕ iShares GSCI Cmd Dyn Roll Sty ETF	—	3.37	80.30	—	—
⊕ BlackRock Emerging Mkts K	—	3.00	83.31	—	—
⊕ iShares Fallen Angels USD Bond ETF	—	2.90	86.20	—	—
⊖ iShares Core S&P Small-Cap ETF	—	2.54	88.75	—	—

Total Holdings 18

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Allocation--70% to 85%
Equity

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--70% to 85% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

✔ **Management:** The fund's management has been in place for 7.1 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 90.63 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.31 is 69% lower than the Allocation--70% to 85% Equity category average.

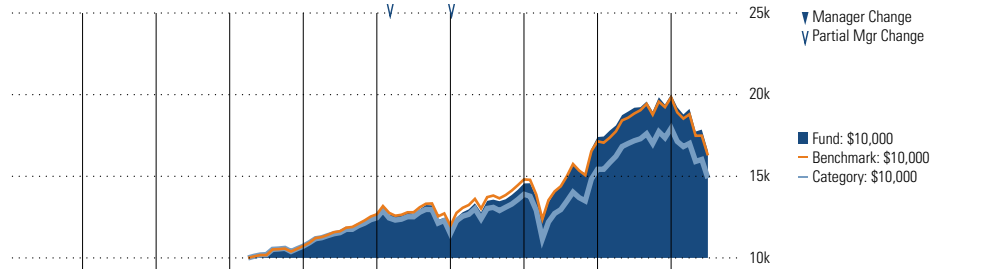
Morningstar Investment Management LLC Analysis

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

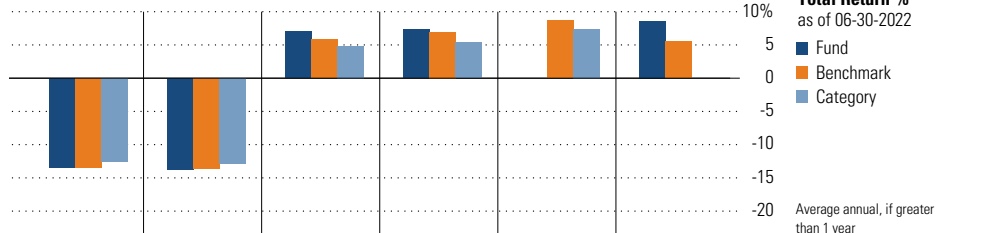
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022

Growth of \$10,000



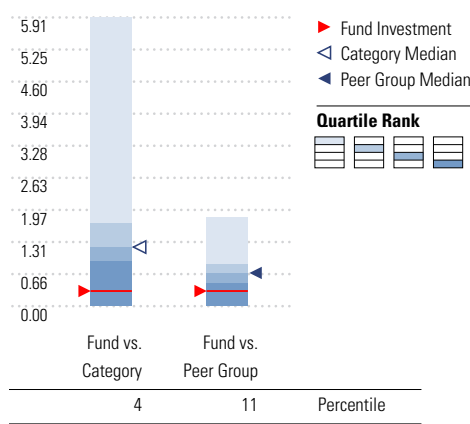
	2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	Performance Quartile (Within Category)
					███	███	███	███	███	███	History
Total Return %	-	-	-	-	17.49	-7.64	24.74	19.52	14.98	-17.27	
+/- Benchmark	-	-	-	-	-0.54	-2.11	1.07	3.74	-0.67	0.62	
+/- Category	-	-	-	-	1.69	0.29	3.39	6.01	-1.52	-0.49	
Tot Ret % Rank in Cat	-	-	-	-	39	47	12	11	62	44	
# of Funds in Cat	-	-	-	-	350	354	347	337	343	332	
Turnover %	-	-	-	81	59	80	64	116	56	-	
Expense Ratio	-	-	-	-	-	-	-	-	-	-	

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Average annual, if greater than 1 year
Fund Return %	-13.46	-13.78	7.04	7.37	-	8.59	
Benchmark Return %	-13.41	-13.62	5.86	6.95	8.65	5.55	
Category Average %	-12.54	-12.86	4.85	5.39	7.38	-	
% Rank in Category	66	48	10	11	-	-	
# of Funds in Category	338	330	306	280	-	-	

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.07	-	-1.03
Beta	1.01	-	1.02
R-Squared	99.05	-	94.53
Standard Deviation	14.97	14.72	15.55
Sharpe Ratio	0.49	0.42	0.35
Tracking Error	1.47	-	3.59
Information Ratio	0.80	-	-0.35
Up Capture Ratio	102.56	-	99.08
Down Capture Ratio	96.83	-	104.74

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.28	15.58	14.63
Price/Book Ratio	2.84	2.45	2.28
Avg Eff Duration	7.84	6.45	5.46

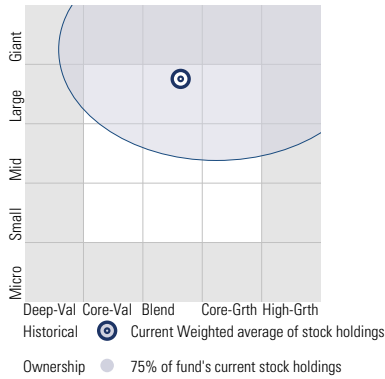
BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Allocation--70% to 85%
Equity

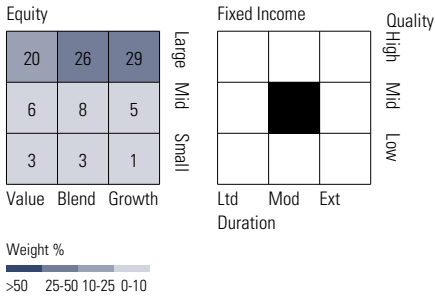
Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Style Analysis as of 06-30-2022

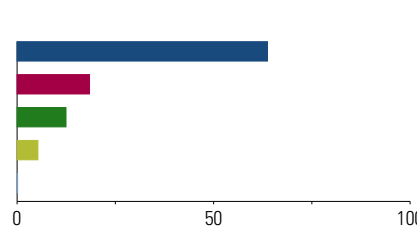
Morningstar Style Box™



Style Breakdown

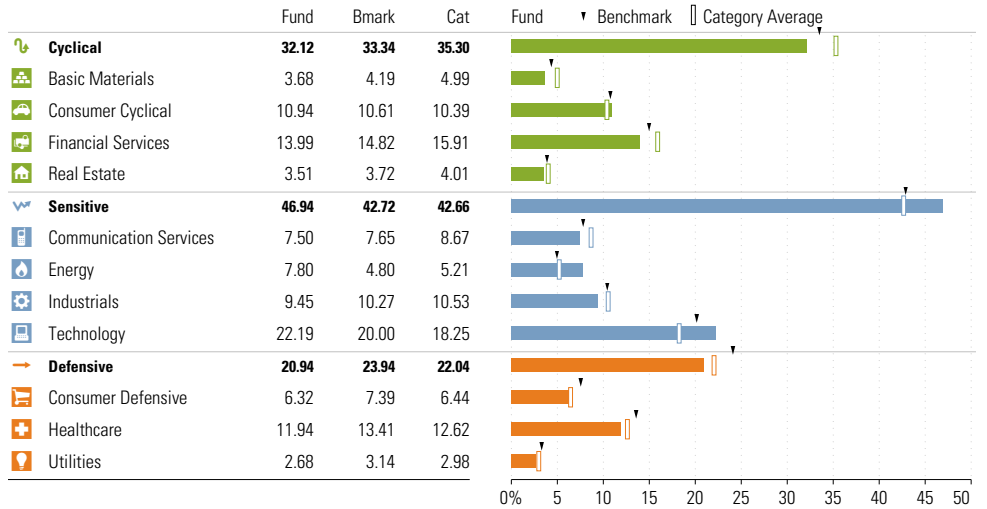


Asset Allocation as of 06-30-2022



Asset Class	Net %	Cat%
US Stocks	63.71	54.75
Non-US Stocks	18.43	17.67
Bonds	12.44	16.93
Cash	5.29	5.23
Other	0.13	5.39
Total	100.00	100.00

Sector Weighting as of 06-30-2022



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P Total US Stock Mkt ETF	—	31.47	31.47	—	—
⊕ iShares ESG Aware MSCI USA ETF	—	20.88	52.35	—	—
⊖ iShares MSCI EAFE Value ETF	—	9.05	61.40	—	—
⊕ BlackRock Total Return Fund - CT	—	8.52	69.92	—	—
⊖ iShares MSCI EAFE Growth ETF	—	5.07	75.00	—	—
⊕ BlackRock Emerging Mkts K	—	3.97	78.97	—	—
⊖ iShares Core S&P Small-Cap ETF	—	3.44	82.41	—	—
⊕ iShares US Energy ETF	—	3.31	85.72	—	—
⊕ iShares GSCI Cmd Dyn Roll Sty ETF	—	2.90	88.62	—	—
⊕ BlackRock Technology Opportunities K	—	2.09	90.71	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock Inflation Protected Bond K BPLBX

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 Inflation-Protected Bond category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 5.38 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.3 is 48.28% lower than the Inflation-Protected Bond category average.

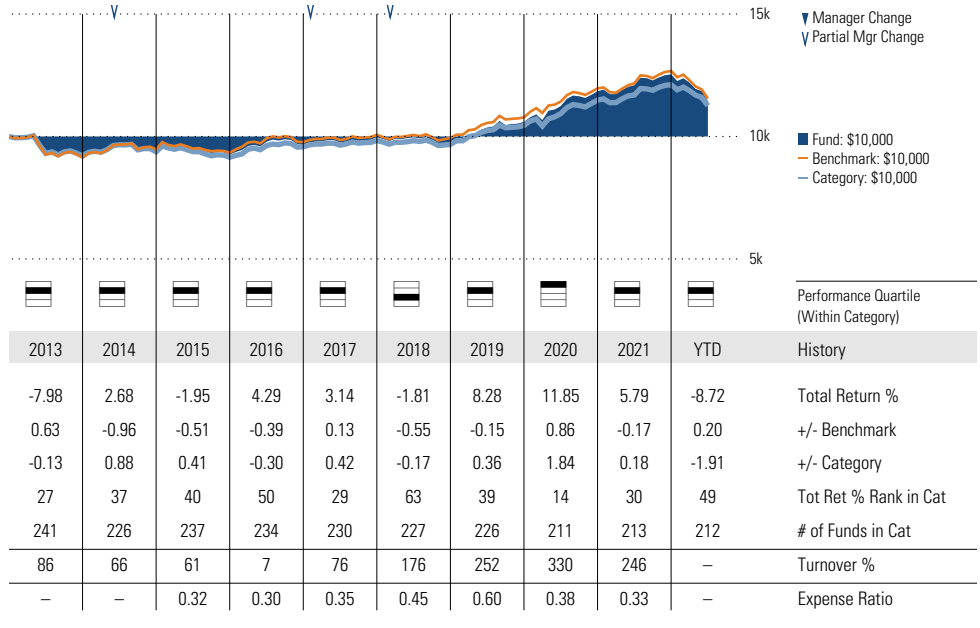
Morningstar Investment Management LLC Analysis

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

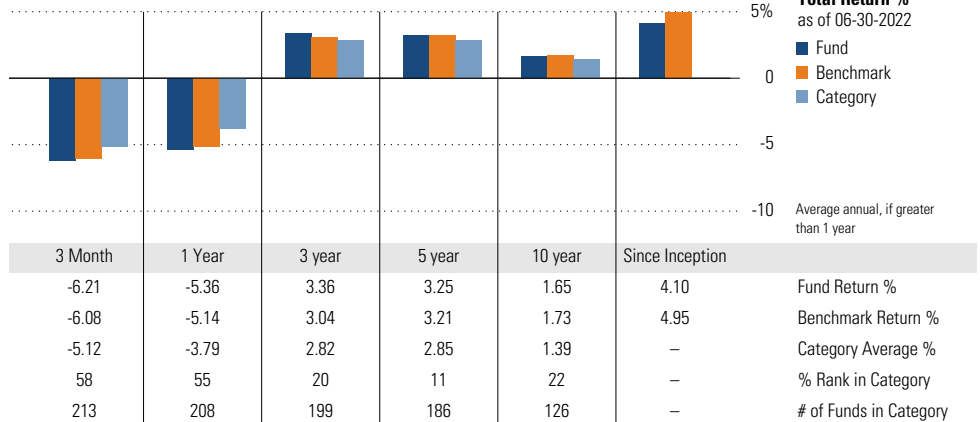
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

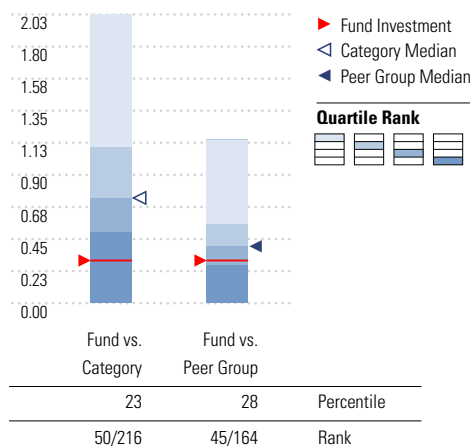
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	0.23	-	0.12
Beta	1.03	-	0.90
R-Squared	97.59	-	81.19
Standard Deviation	5.22	5.01	5.14
Sharpe Ratio	0.55	0.51	0.51
Tracking Error	0.82	-	2.40
Information Ratio	0.38	-	-0.31
Up Capture Ratio	103.22	-	90.59
Down Capture Ratio	99.54	-	89.58

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.86	4.52	6.23
Avg Eff Maturity	9.04	-	7.41

BlackRock Inflation Protected Bond K BPLBX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 06-30-2022

Style Breakdown



Asset Allocation as of 06-30-2022



Asset Class	Net %	Cat%
US Stocks	0.09	0.11
Non-US Stocks	0.00	0.00
Bonds	107.38	94.74
Cash	-7.54	4.31
Other	0.07	0.83
Total	100.00	100.00

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
B	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 06-30-2022



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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Total Return K MPHQX

Morningstar Category
Intermediate Core-Plus Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Rick Rieder since 08-2010
Bob Miller since 10-2011
David Rogal since 01-2017

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 11.91 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 48.65% lower than the Intermediate Core-Plus Bond category average.

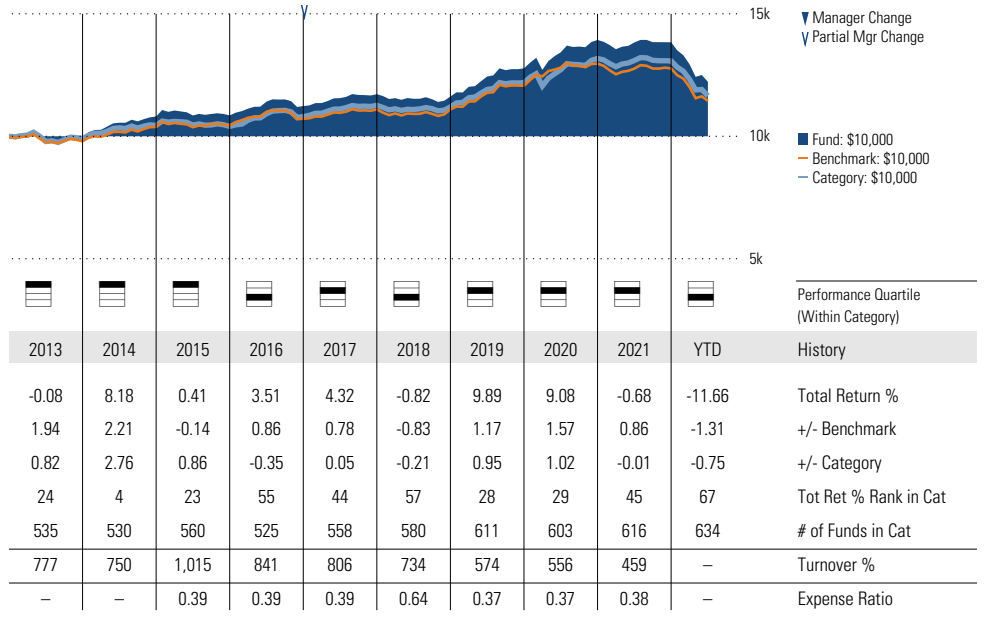
Morningstar Investment Management LLC Analysis

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.

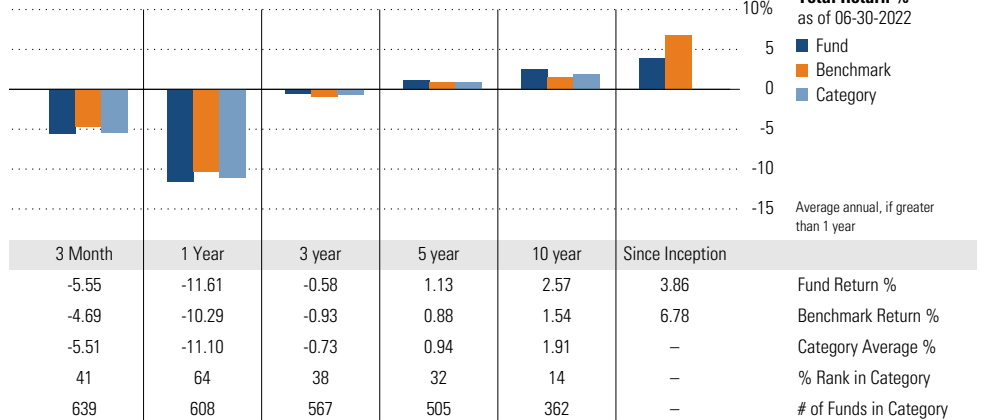
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
ESG Commitment	2-Basic	02-15-2022

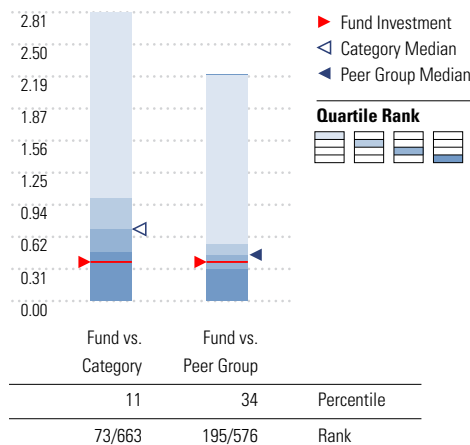
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	0.47	-	0.28
Beta	1.09	-	1.03
R-Squared	82.97	-	72.05
Standard Deviation	5.45	4.56	5.66
Sharpe Ratio	-0.19	-0.31	-0.21
Tracking Error	2.29	-	3.03
Information Ratio	0.15	-	0.07
Up Capture Ratio	120.19	-	115.68
Down Capture Ratio	111.40	-	110.01

Portfolio Metrics

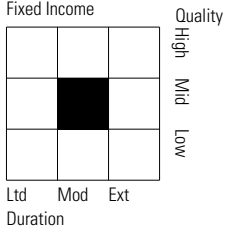
Metric	Fund	Bmark	Cat
Avg Eff Duration	6.17	4.43	6.08
Avg Eff Maturity	7.63	-	8.93

BlackRock Total Return K MPHQX

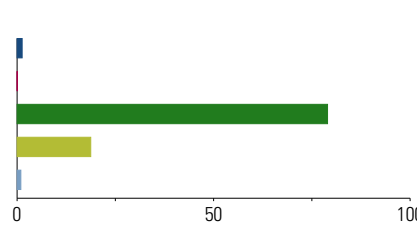
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2022

Style Breakdown



Asset Allocation as of 06-30-2022

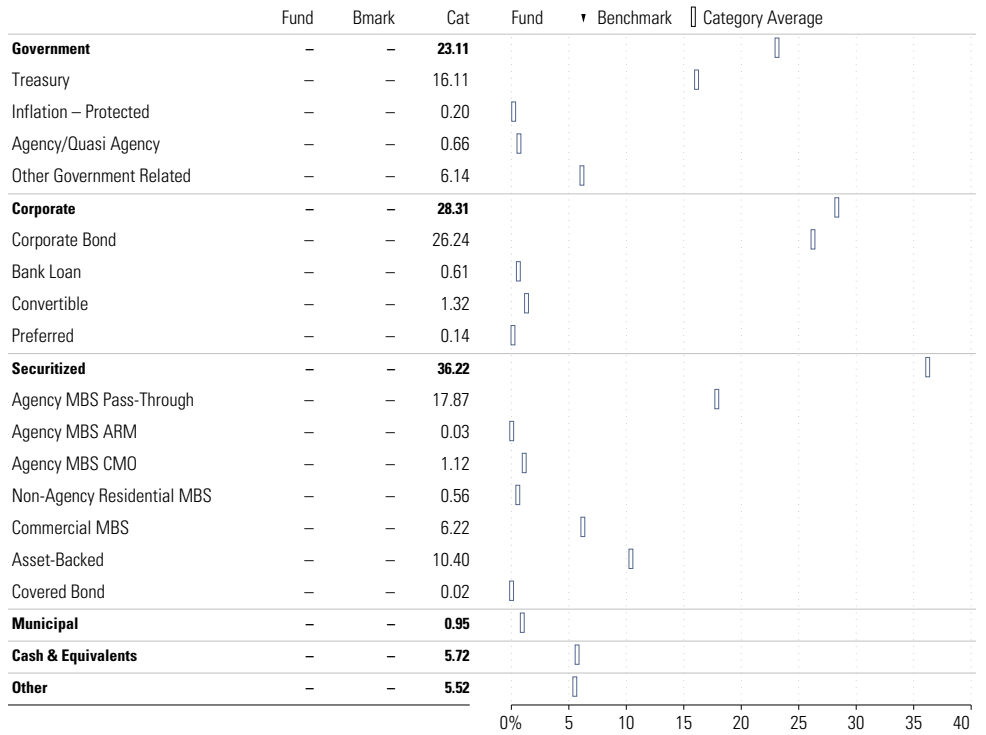


Asset Class	Net %	Cat%
US Stocks	1.28	0.03
Non-US Stocks	0.04	0.00
Bonds	78.99	99.27
Cash	18.74	-1.06
Other	0.95	1.76
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	46.44	3.53	48.44
AA	2.86	74.59	5.50
A	11.53	10.82	11.96
BBB	19.88	8.32	20.55
BB	4.82	0.28	6.44
B	4.03	0.00	1.87
Below B	1.62	0.00	1.76
Not Rated	8.82	2.46	3.49

Sector Weighting as of 06-30-2022



Top 0 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Total Holdings 0				

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA Emerging Markets I DFEMX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
 Bhanu Singh since 07-2015
 Allen Pu since 02-2020
 Ethan Wren since 02-2020

Quantitative Screens

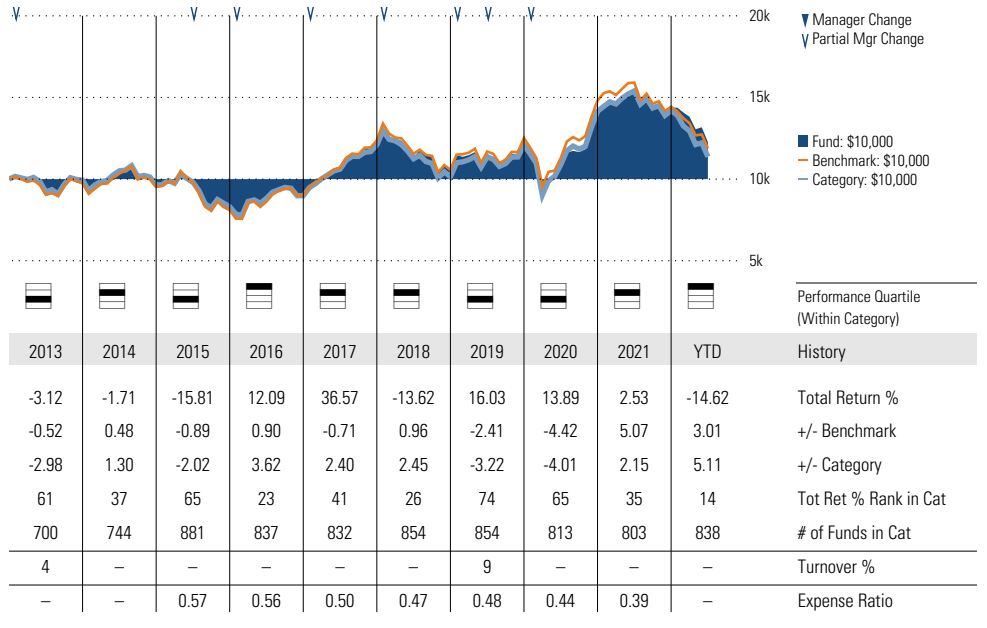
✔ **Performance:** The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.34 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 93.75 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.36 is 69.23% lower than the Diversified Emerging Mkts category average.

Growth of \$10,000



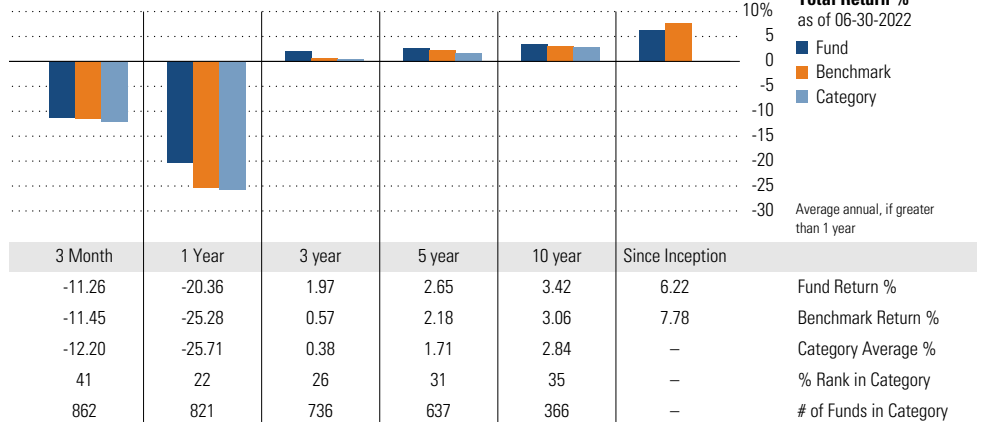
Morningstar Investment Management LLC Analysis

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.

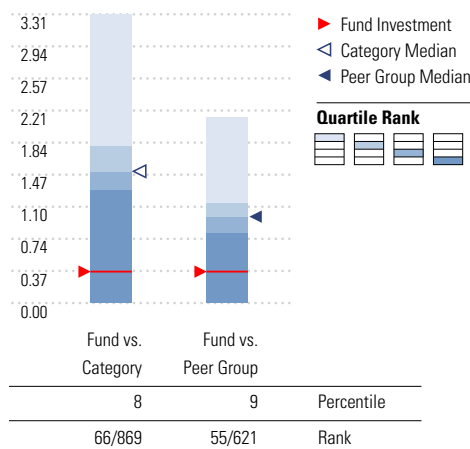
ESG Metrics

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

Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	1.51	-	-0.25
Beta	1.03	-	1.02
R-Squared	96.54	-	88.82
Standard Deviation	19.04	18.17	19.81
Sharpe Ratio	0.17	0.09	0.07
Tracking Error	3.58	-	6.52
Information Ratio	0.39	-	-0.11
Up Capture Ratio	102.32	-	102.33
Down Capture Ratio	96.59	-	104.50

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	10.33	10.92	11.51
Price/Book Ratio	1.53	1.62	1.83
Geom Avg Mkt Cap \$B	24.18	36.43	43.34
ROE	18.89	16.90	18.11

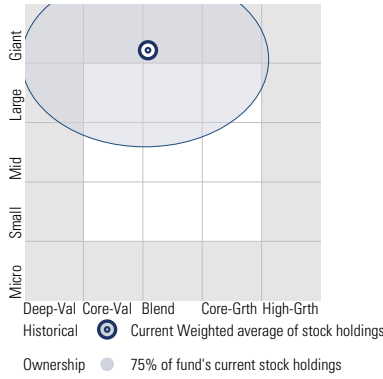
DFA Emerging Markets I DFEMX

Morningstar Category
Diversified Emerging Mkts

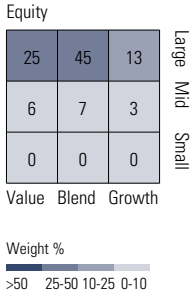
Morningstar Index
MSCI EM NR USD

Style Analysis as of 06-30-2022

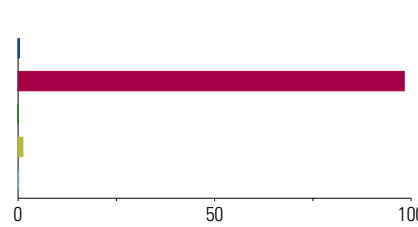
Morningstar Style Box™



Style Breakdown

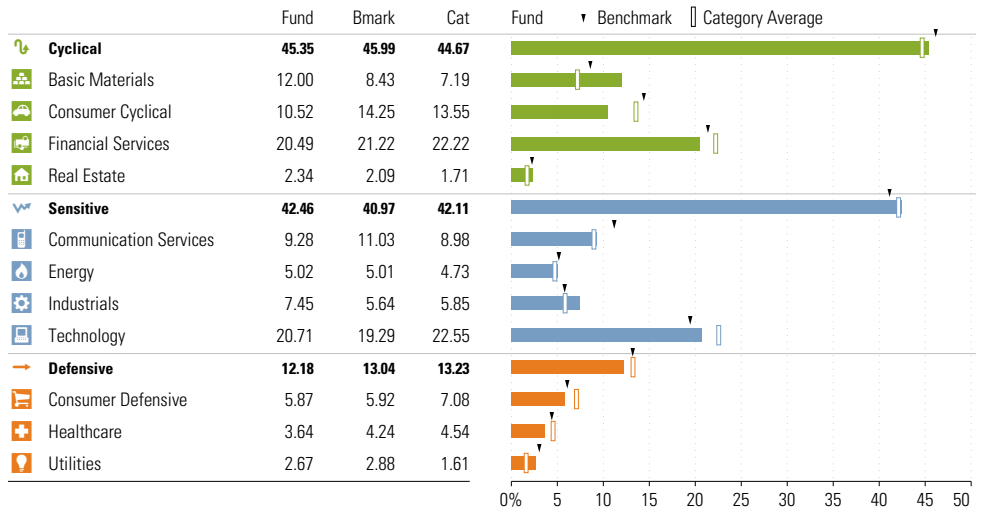


Asset Allocation as of 06-30-2022

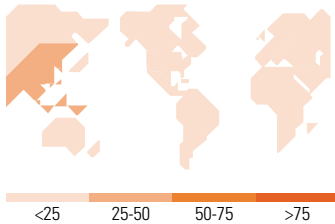


Asset Class	Net %	Cat%
US Stocks	0.35	2.77
Non-US Stocks	98.25	94.94
Bonds	0.01	0.03
Cash	1.22	2.10
Other	0.15	0.15
Total	100.00	100.00

Sector Weighting as of 06-30-2022



World Regions % Equity 06-30-2022



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %
Greater Asia	79.41	75.50	Americas	8.61	14.22	Greater Europe	11.98	10.27	Market Maturity	Fund %
Japan	0.00	0.10	North America	0.10	2.68	United Kingdom	0.00	0.83	Developed Markets	33.48
Australasia	0.00	0.06	Central/Latin	8.51	11.54	W euro-ex UK	0.33	1.87	Emerging Markets	66.52
Asia-4 Tigers	30.98	27.48				Emrgng Europe	1.57	1.35	Not Available	0.00
Asia-ex 4 Tigers	48.43	47.86				Africa	10.08	6.22		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	4.78	4.78	-21.71	Technology
⊕ Samsung Electronics Co Ltd	3.33	8.10	-	Technology
⊕ Tencent Holdings Ltd	3.17	11.27	-25.53	Communication Svc
⊕ Alibaba Group Holding Ltd ADR	1.60	12.87	-4.30	Consumer Cyclical
⊕ Reliance Industries Ltd	0.97	13.84	9.61	Energy
⊕ Vale SA	0.93	14.77	2.97	Basic Materials
⊕ Usd	0.88	15.65	-	-
⊕ China Construction Bank Corp Class H	0.82	16.47	4.69	Financial Services
⊕ Msci Emgmt Jun22 Ifus 20220617	0.67	17.14	-	-
⊕ Infosys Ltd	0.67	17.81	-21.80	Technology

Total Holdings 1812

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Franklin Growth R6 FIFRX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Serena Perin Vinton since 11-2008
Robert Rendler since 05-2016
Joyce Lin since 11-2021

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 13.59 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.47 is 51.04% lower than the Large Growth category average.

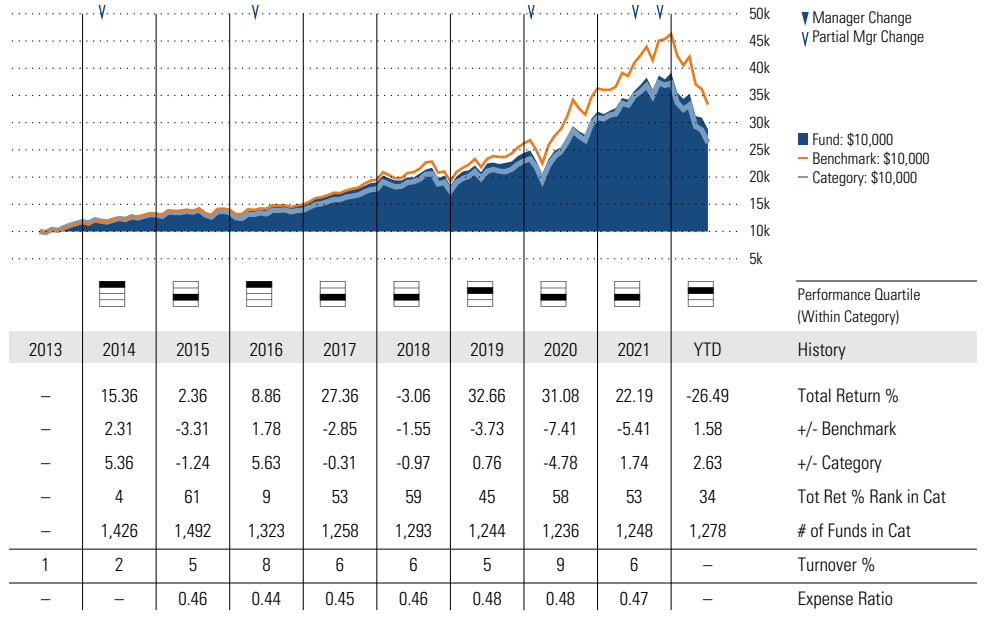
Morningstar Investment Management LLC Analysis

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.

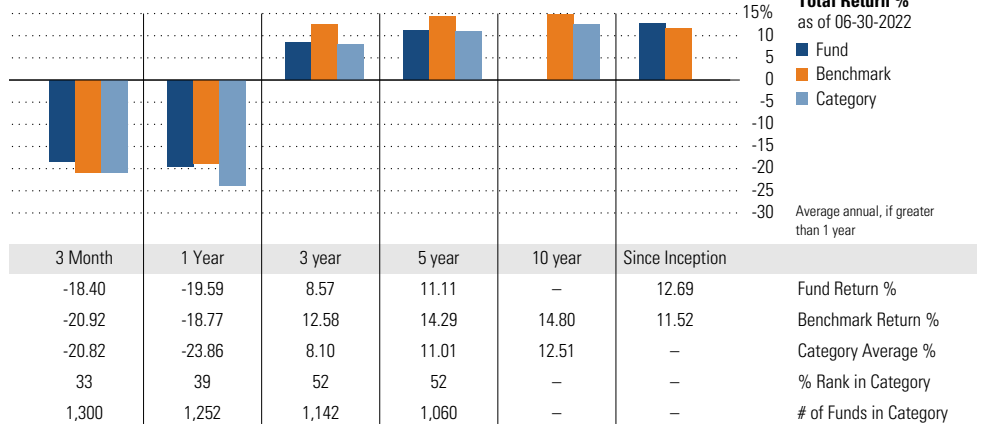
ESG Metrics

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

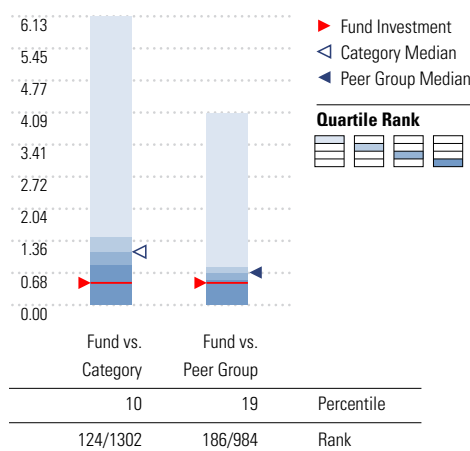
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	-2.79	-	-3.87
Beta	0.92	-	0.98
R-Squared	96.58	-	92.23
Standard Deviation	19.76	21.09	21.51
Sharpe Ratio	0.48	0.64	0.44
Tracking Error	4.02	-	6.03
Information Ratio	-1.00	-	-0.87
Up Capture Ratio	84.71	-	86.89
Down Capture Ratio	92.99	-	98.97

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	29.46	24.98	23.80
Price/Book Ratio	6.58	8.79	6.54
Geom Avg Mkt Cap \$B	128.66	250.47	284.82
ROE	32.03	42.14	37.75

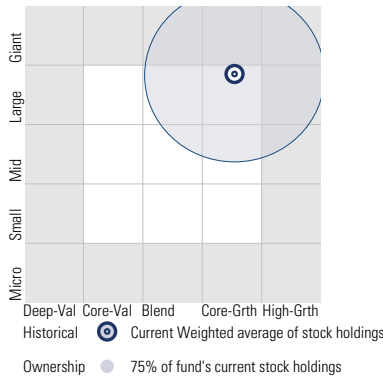
Franklin Growth R6 FIFRX

Morningstar Category
Large Growth

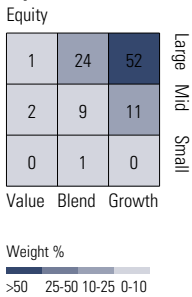
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2022

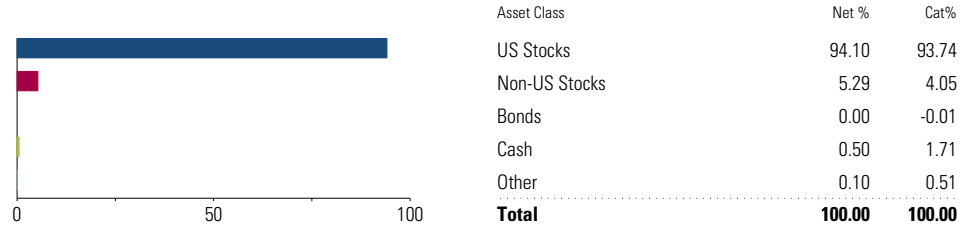
Morningstar Style Box™



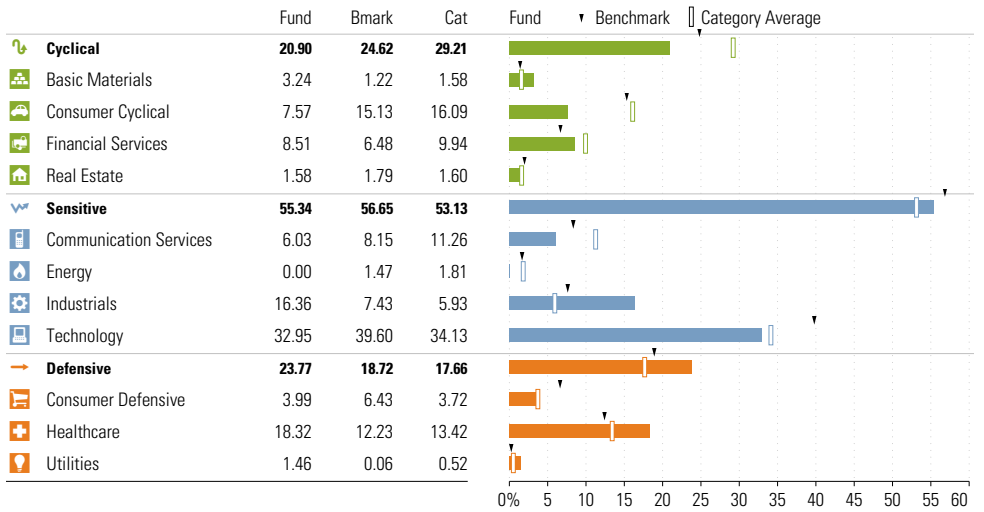
Style Breakdown



Asset Allocation as of 06-30-2022



Sector Weighting as of 06-30-2022



Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	5.13	5.13	-23.27	Technology
Apple Inc	5.01	10.14	-22.75	Technology
Amazon.com Inc	3.82	13.96	-36.29	Consumer Cyclical
Union Pacific Corp	2.36	16.32	-14.36	Industrials
Mastercard Inc Class A	2.27	18.59	-11.93	Financial Services
ServiceNow Inc	2.18	20.77	-26.74	Technology
NVIDIA Corp	2.17	22.94	-48.43	Technology
Northrop Grumman Corp	2.05	24.99	24.49	Industrials
Intuit Inc	1.96	26.95	-39.87	Technology
Alphabet Inc Class A	1.94	28.89	-24.78	Communication Svc
Alphabet Inc Class C	1.94	30.82	-24.40	Communication Svc
Mettler-Toledo International Inc	1.76	32.58	-32.31	Healthcare
Eli Lilly and Co	1.72	34.30	18.09	Healthcare
Visa Inc Class A	1.69	36.00	-8.80	Financial Services
Danaher Corp	1.64	37.64	-22.79	Healthcare

Total Holdings 141

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Franklin Small Cap Growth R6 FSMLX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael McCarthy since 05-2000
Bradley Carris since 03-2004

Quantitative Screens

✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 7 of the 8 years it's been in existence.

✔ **Management:** The fund's management has been in place for 22.18 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.65 is 45.83% lower than the Small Growth category average.

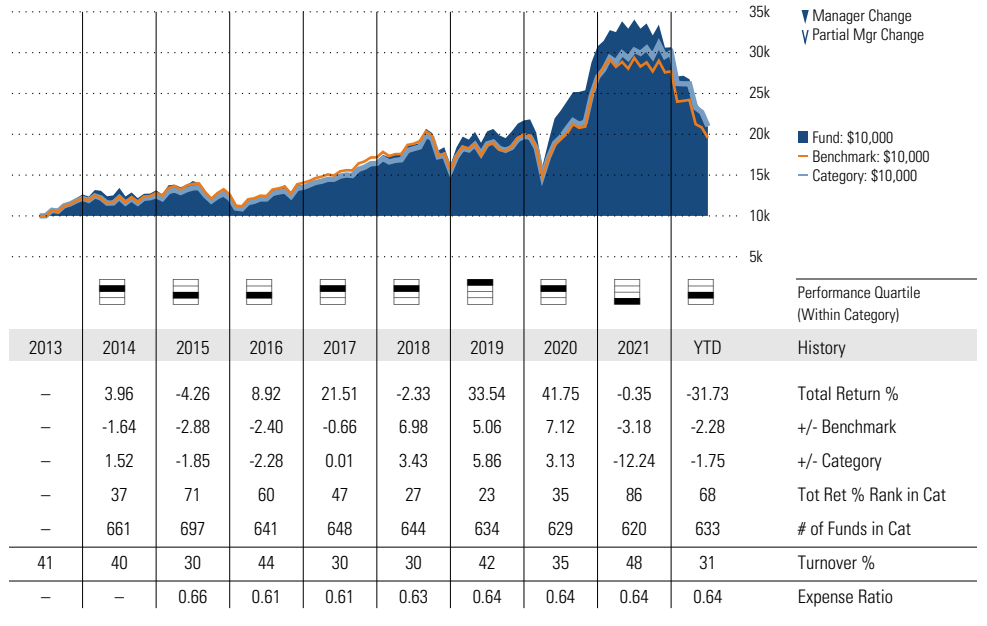
Morningstar Investment Management LLC Analysis

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.

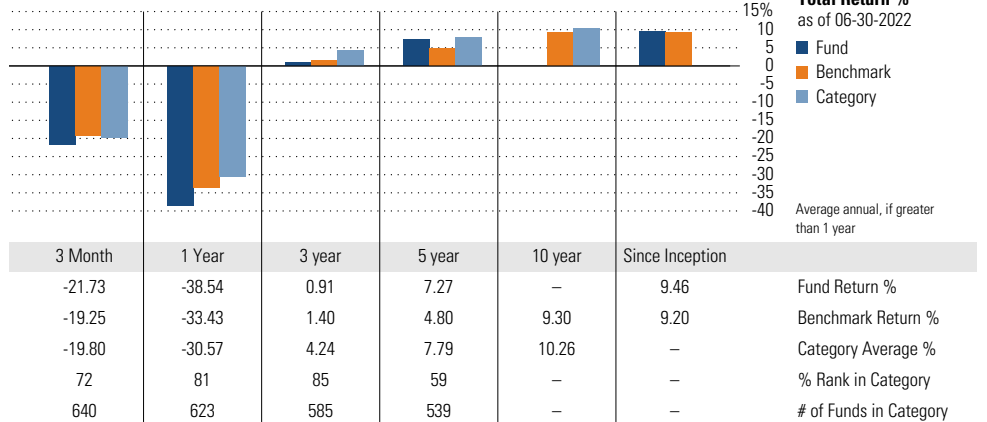
ESG Metrics

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

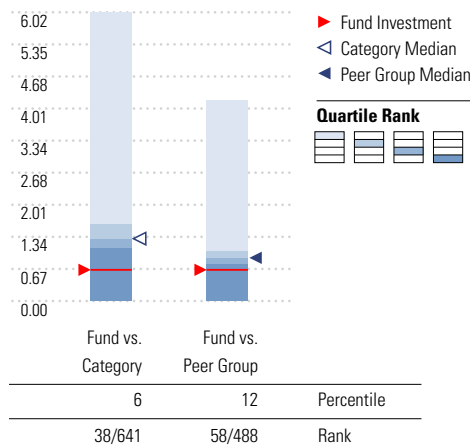
Growth of \$10,000



Trailing Performance



Net Expense



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	-0.25	-	2.48
Beta	1.00	-	0.95
R-Squared	92.51	-	90.14
Standard Deviation	25.72	24.74	24.84
Sharpe Ratio	0.14	0.16	0.25
Tracking Error	7.04	-	8.05
Information Ratio	-0.07	-	0.29
Up Capture Ratio	99.42	-	100.54
Down Capture Ratio	100.95	-	93.52

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.80	15.94	19.67
Price/Book Ratio	2.80	3.50	3.39
Geom Avg Mkt Cap \$B	2.90	2.34	4.26
ROE	1.42	9.41	13.34

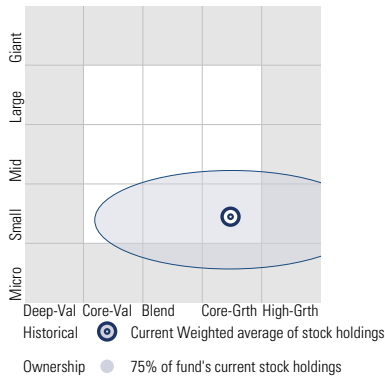
Franklin Small Cap Growth R6 FSMLX

Morningstar Category
Small Growth

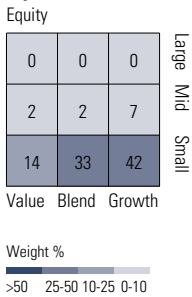
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 06-30-2022

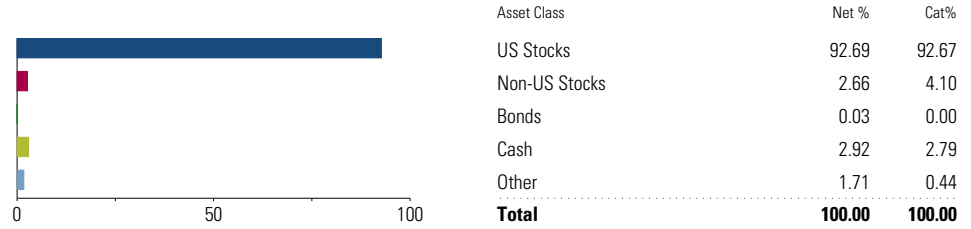
Morningstar Style Box™



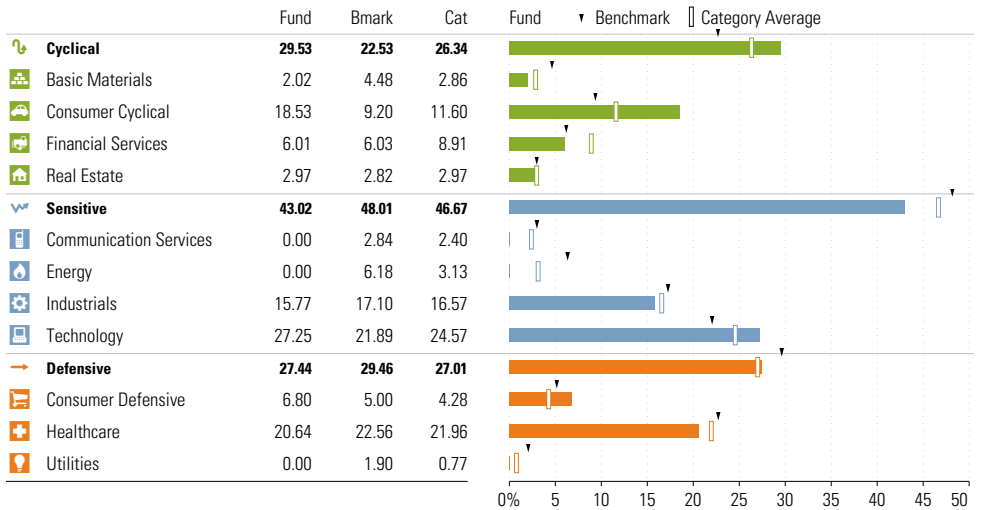
Style Breakdown



Asset Allocation as of 06-30-2022



Sector Weighting as of 06-30-2022



Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Franklin IFT Money Market	2.40	2.40	-	-
Beacon Roofing Supply Inc Class A	1.98	4.38	-10.44	Industrials
Univar Solutions Inc	1.90	6.28	-12.28	Basic Materials
Rexford Industrial Realty Inc	1.83	8.11	-28.22	Real Estate
Allegiant Travel Co	1.80	9.91	-39.54	Industrials
⊖ Inspire Medical Systems Inc	1.71	11.62	-20.60	Healthcare
⊖ Red Rock Resorts Inc A	1.59	13.20	-38.45	Consumer Cyclical
Arcosa Inc	1.58	14.78	-11.71	Industrials
Performance Food Group Co	1.52	16.30	0.20	Consumer Defensive
⊖ The Simply Good Foods Co	1.52	17.82	-9.14	Consumer Defensive
Five Below Inc	1.50	19.32	-45.17	Consumer Cyclical
HealthEquity Inc	1.47	20.80	38.77	Healthcare
BWX Technologies Inc	1.43	22.23	15.98	Industrials
Shift4 Payments Inc Class A	1.40	23.62	-42.93	Technology
Paycor HCM Inc	1.35	24.98	-	Technology

Total Holdings 131

⊕ Increase ⊖ Decrease ✨ New to Portfolio

State St Russell Sm Cp® Val Indx NL CI C

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.83 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.05 is 95.33% lower than the Small Value category average.

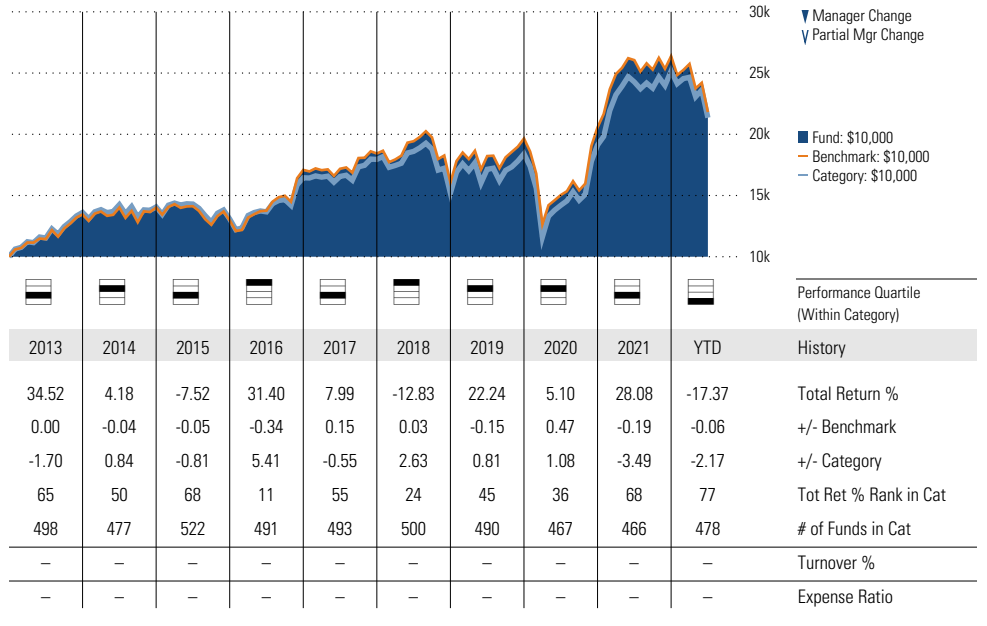
Morningstar Investment Management LLC Analysis

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.

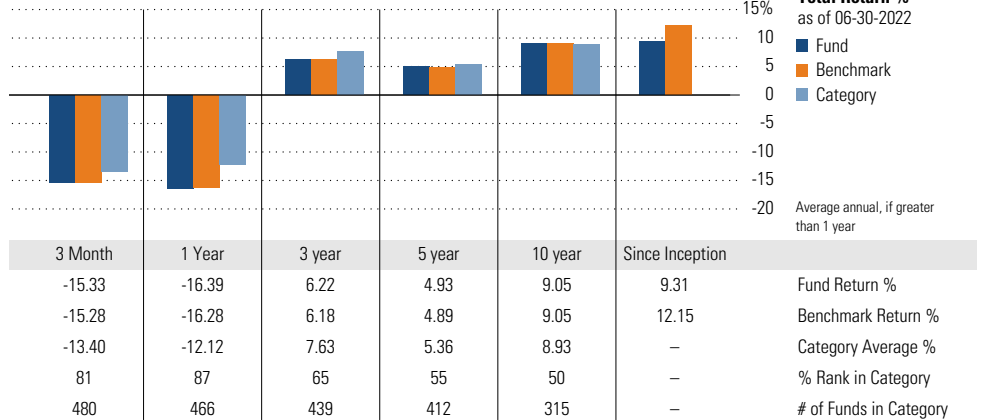
ESG Metrics

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

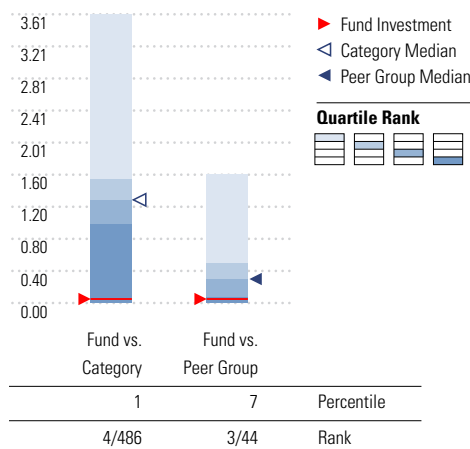
Growth of \$10,000



Trailing Performance



Net Expense



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	0.05	-	0.82
Beta	0.99	-	1.01
R-Squared	99.99	-	97.07
Standard Deviation	25.25	25.46	26.07
Sharpe Ratio	0.34	0.34	0.37
Tracking Error	0.32	-	3.84
Information Ratio	0.11	-	-0.53
Up Capture Ratio	99.62	-	100.95
Down Capture Ratio	99.45	-	98.80

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	9.60	9.61	10.58
Price/Book Ratio	1.19	1.19	1.41
Geom Avg Mkt Cap \$B	1.72	1.72	3.51
ROE	7.59	7.65	14.54

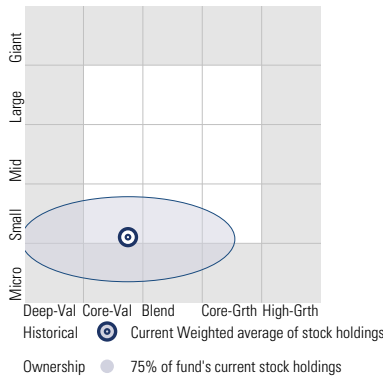
State St Russell Sm Cp® Val Indx NL CI C

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 06-30-2022

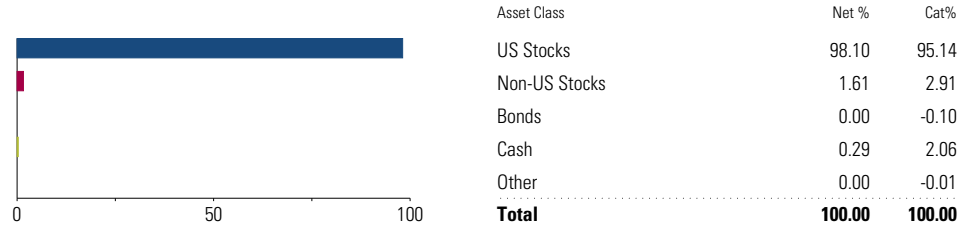
Morningstar Style Box™



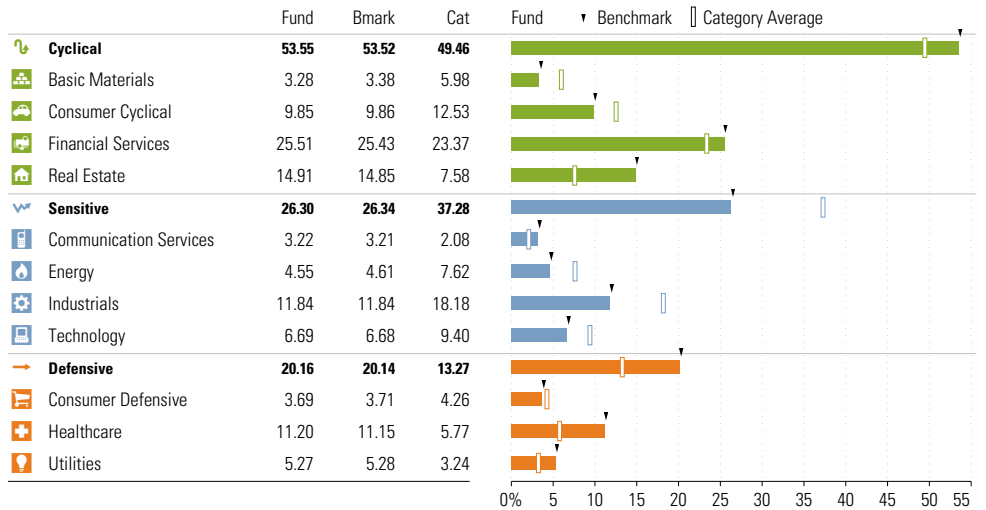
Style Breakdown



Asset Allocation as of 06-30-2022



Sector Weighting as of 06-30-2022



Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ E-Mini Russ 2000 Sep22 Xcme 20220916	0.54	0.54	-	-
⊕ SouthState Corp	0.51	1.05	-2.47	Financial Services
⊕ Stag Industrial Inc	0.49	1.54	-34.09	Real Estate
Southwest Gas Holdings Inc	0.47	2.01	26.05	Utilities
⊕ Agree Realty Corp	0.47	2.48	3.02	Real Estate
⊕ Selective Insurance Group Inc	0.45	2.93	6.79	Financial Services
⊕ Blackstone Mortgage Trust Inc A	0.41	3.34	-5.58	Real Estate
⊕ United Bankshares Inc	0.41	3.75	-1.35	Financial Services
⊕ Tegna Inc	0.41	4.16	14.01	Communication Svc
⊕ Black Hills Corp	0.41	4.56	4.80	Utilities
⊕ Light & Wonder Inc Ordinary Shares	0.40	4.96	-29.69	Consumer Cyclical
⊕ Independence Realty Trust Inc	0.40	5.36	-18.74	Real Estate
⊕ Glacier Bancorp Inc	0.40	5.76	-15.61	Financial Services
⊕ RBC Bearings Inc	0.40	6.16	-8.43	Industrials
⊕ Valley National Bancorp	0.39	6.55	-22.69	Financial Services

Total Holdings 1364

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 6.18 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

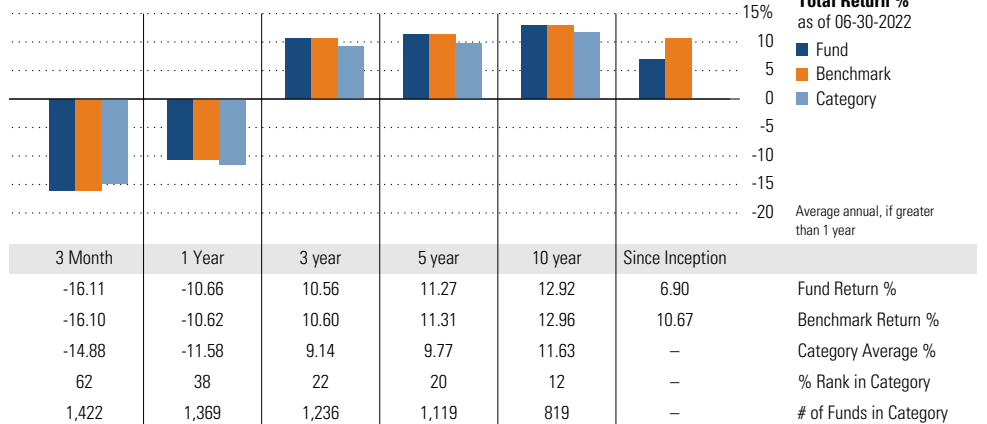
ESG Metrics

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

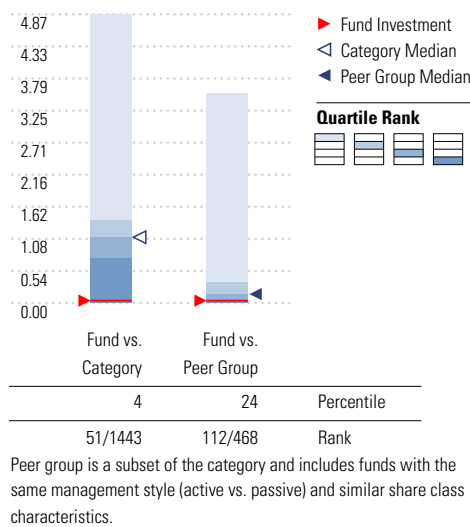
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown



Asset Allocation as of 06-30-2022



Sector Weighting as of 06-30-2022



Top 15 Holdings as of 06-30-2022

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

Total Holdings 506

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 9.36 years.

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

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

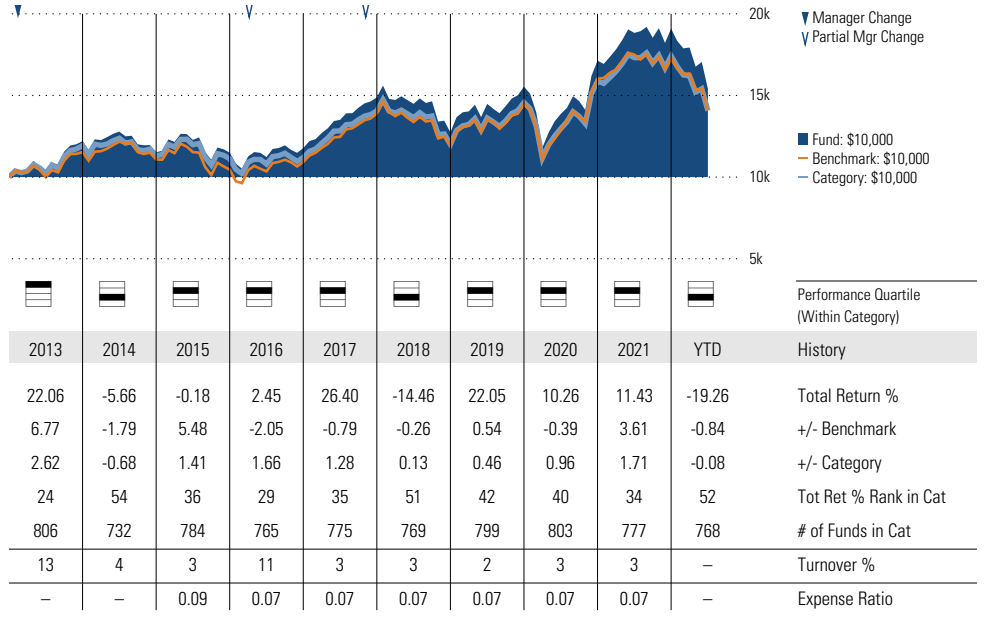
Morningstar Investment Management LLC Analysis

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

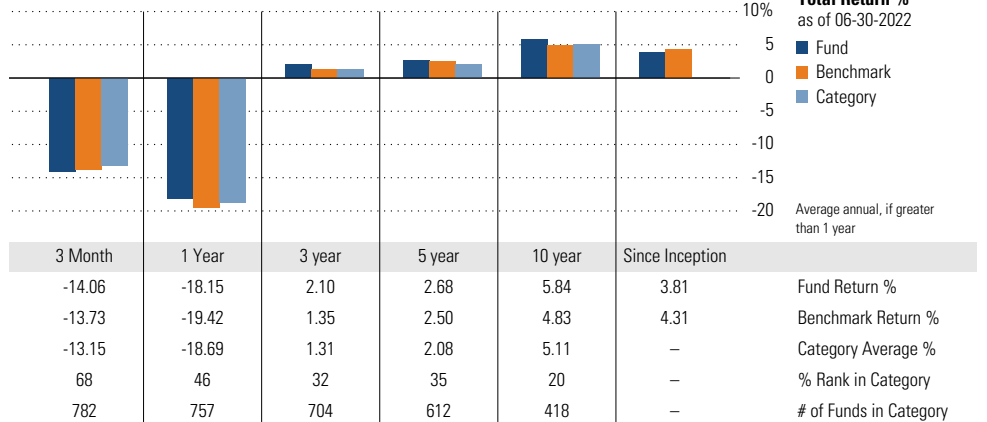
ESG Metrics

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

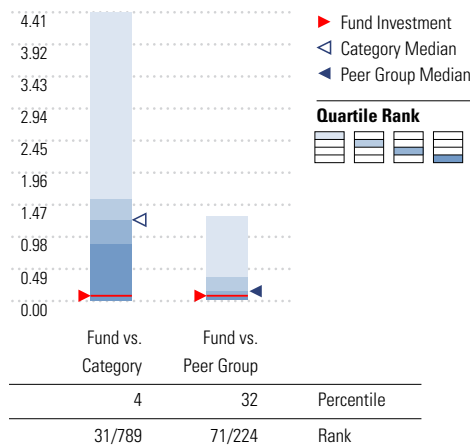
Growth of \$10,000



Trailing Performance



Net Expense



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	0.80	-	0.29
Beta	1.05	-	1.00
R-Squared	97.03	-	93.77
Standard Deviation	18.67	17.47	18.09
Sharpe Ratio	0.17	0.13	0.14
Tracking Error	3.35	-	4.55
Information Ratio	0.22	-	0.06
Up Capture Ratio	107.01	-	101.51
Down Capture Ratio	103.93	-	100.74

Portfolio Metrics

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

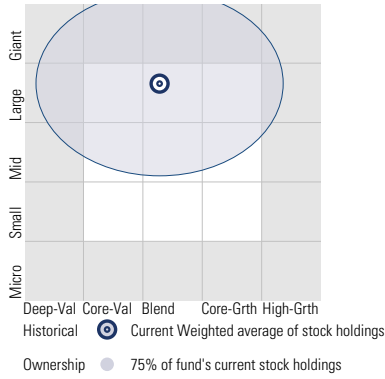
Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

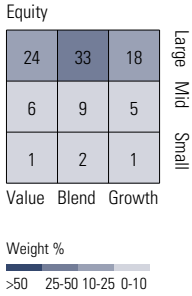
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2022

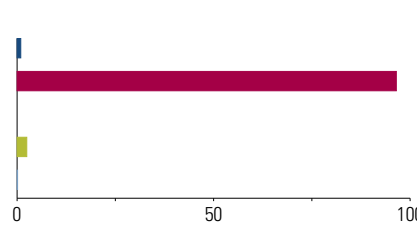
Morningstar Style Box™



Style Breakdown

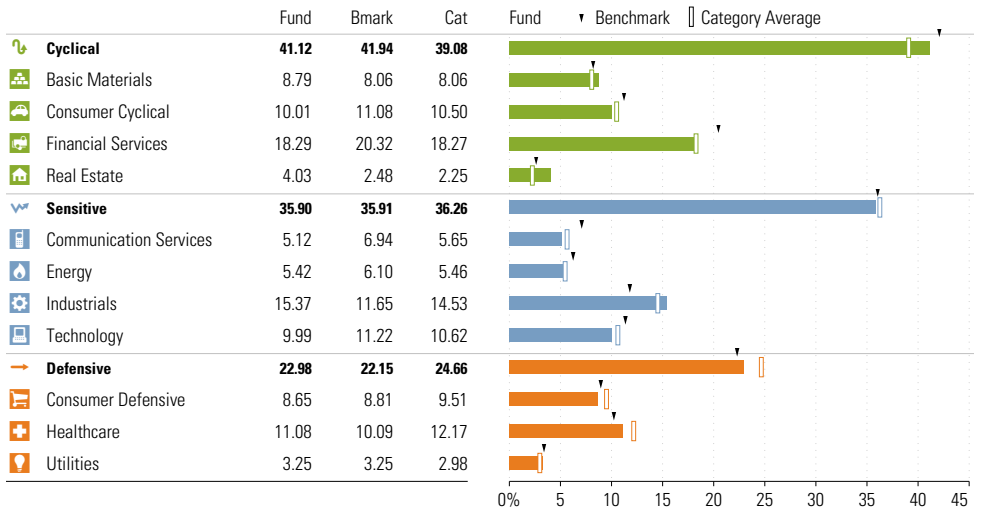


Asset Allocation as of 06-30-2022



Asset Class	Net %	Cat%
US Stocks	9.93	3.05
Non-US Stocks	96.49	95.07
Bonds	0.00	0.28
Cash	2.46	1.25
Other	0.12	0.34
Total	100.00	100.00

Sector Weighting as of 06-30-2022



World Regions % Equity 06-30-2022



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

Top 10 Holdings as of 06-30-2022

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

Total Holdings 4156

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998

Awais Khan since 07-2021

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 24.13 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.05 is 94.68% lower than the Mid-Cap Blend category average.

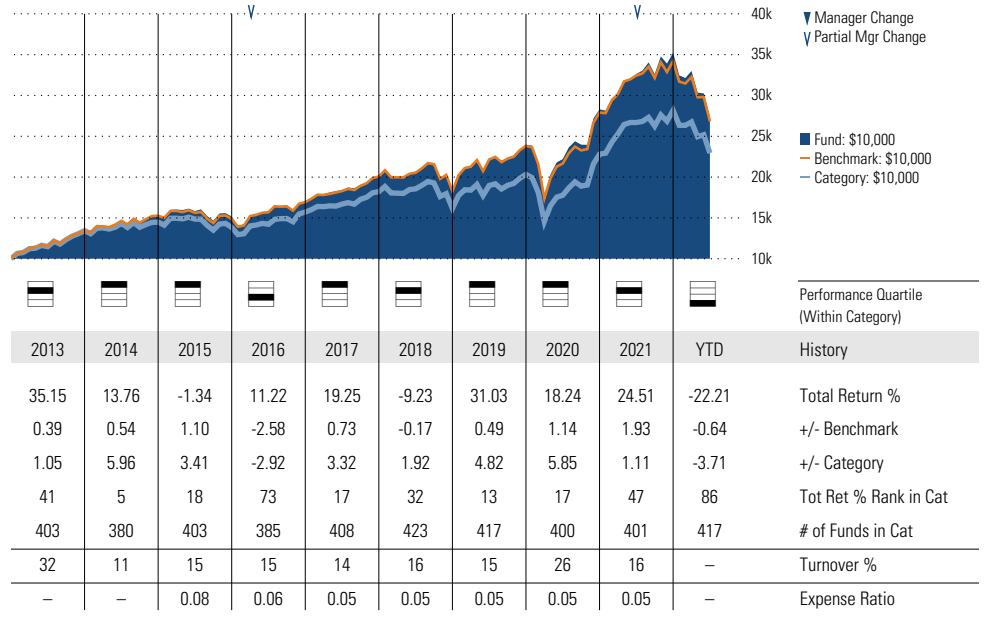
Morningstar Investment Management LLC Analysis

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

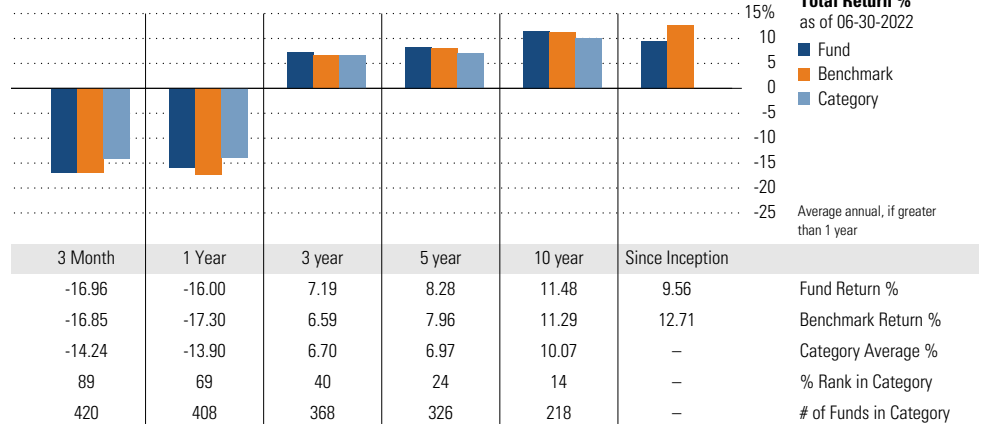
ESG Metrics

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

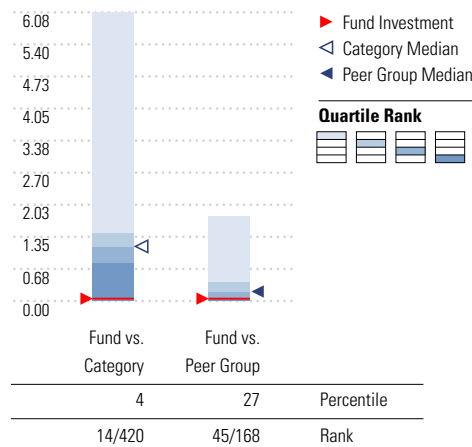
Growth of \$10,000



Trailing Performance



Net Expense



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	0.64	-	0.35
Beta	0.98	-	0.97
R-Squared	99.55	-	93.64
Standard Deviation	21.25	21.66	21.71
Sharpe Ratio	0.41	0.38	0.38
Tracking Error	1.50	-	5.49
Information Ratio	0.40	-	-0.07
Up Capture Ratio	99.21	-	97.09
Down Capture Ratio	96.78	-	96.35

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.42	15.70	13.00
Price/Book Ratio	2.72	2.55	2.30
Geom Avg Mkt Cap \$B	21.17	16.08	9.35
ROE	19.38	19.50	20.14

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

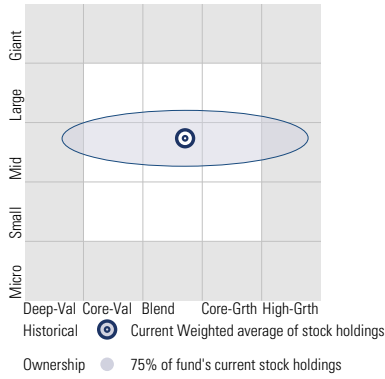
Mid-Cap Blend

Morningstar Index

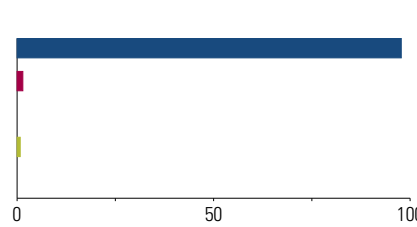
Russell Mid Cap TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™

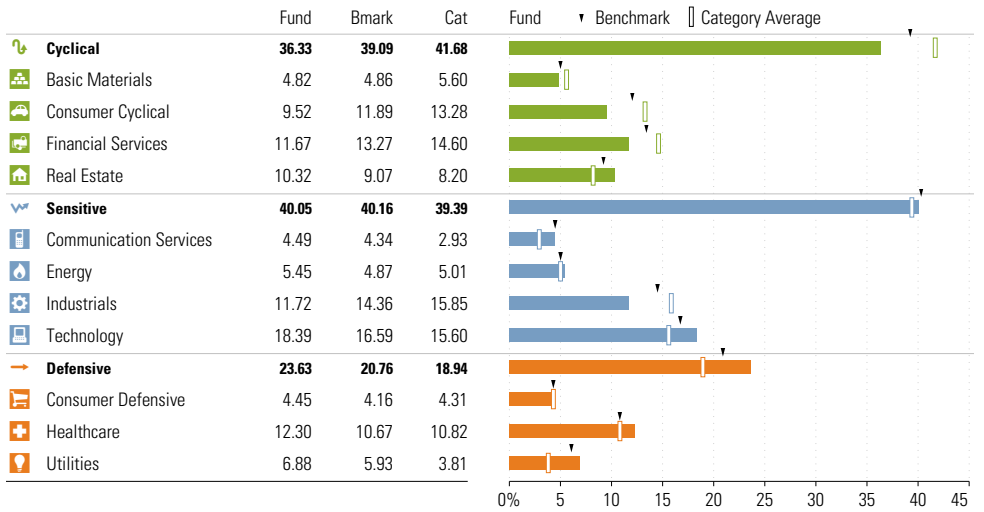


Asset Allocation as of 06-30-2022



Asset Class	Net %	Cat%
US Stocks	97.75	95.90
Non-US Stocks	1.46	1.87
Bonds	0.00	-0.07
Cash	0.79	1.87
Other	0.00	0.42
Total	100.00	100.00

Sector Weighting as of 06-30-2022



Style Breakdown



Top 15 Holdings as of 06-30-2022

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

Total Holdings 380

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Gerard O'Reilly since 05-1996

Walter Nejman since 05-2016

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 26.15 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.12 is 88.46% lower than the Real Estate category average.

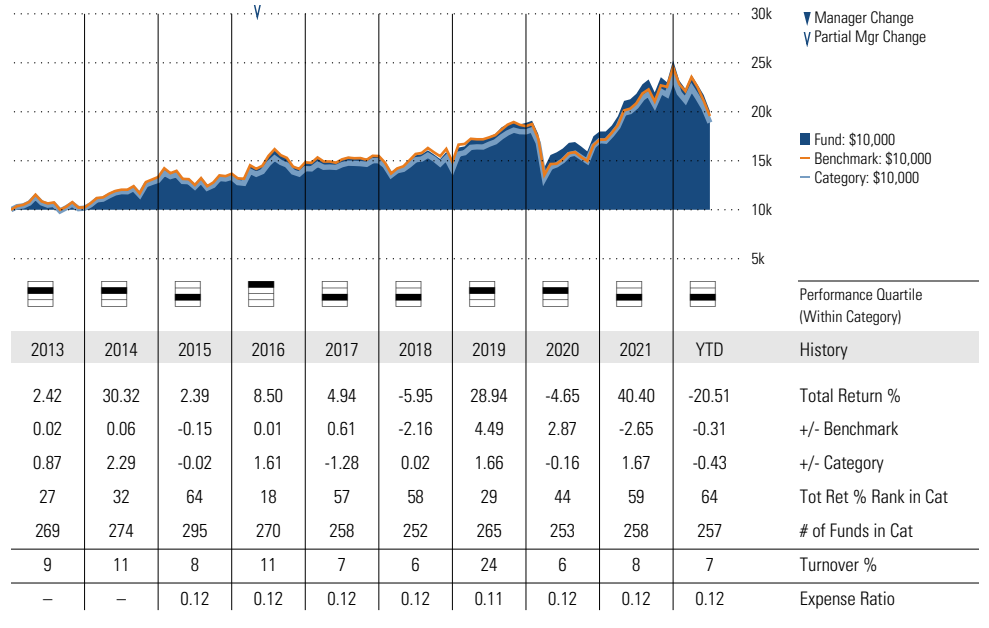
Morningstar Investment Management LLC Analysis

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

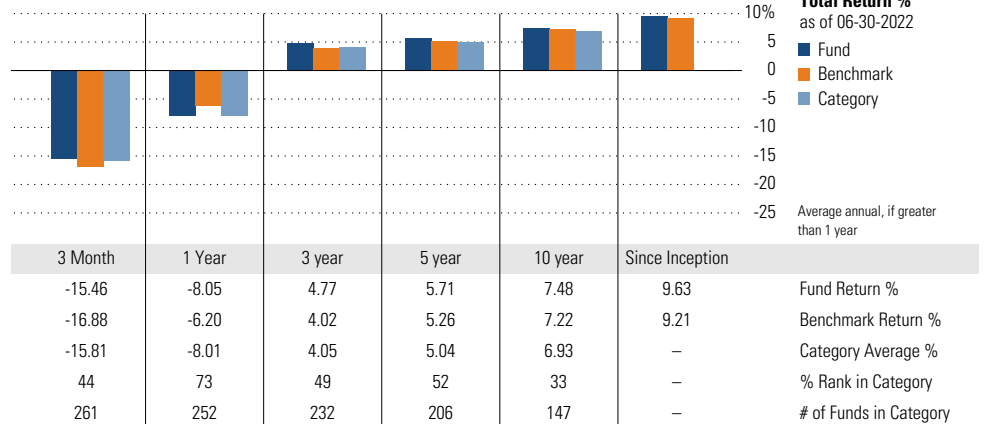
ESG Metrics

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

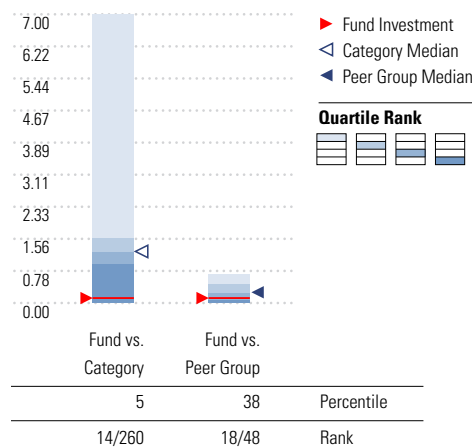
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

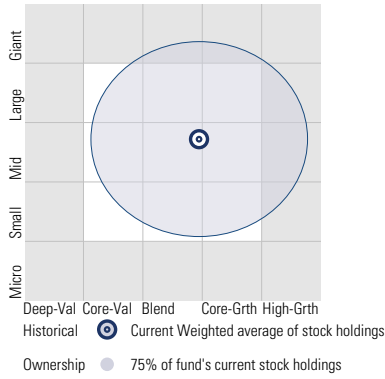
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Asset Allocation as of 06-30-2022



Sector Weighting as of 06-30-2022



Style Breakdown



Top 15 Holdings as of 06-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Real Estate II Index	11.59	11.59	-	-
⊖ American Tower Corp	7.52	19.11	-11.65	Real Estate
⊖ Prologis Inc	5.62	24.73	-29.18	Real Estate
⊖ Crown Castle International Corp	4.70	29.43	-17.93	Real Estate
⊖ Equinix Inc	3.85	33.28	-21.59	Real Estate
⊖ Public Storage	3.18	36.46	-15.46	Real Estate
⊖ Realty Income Corp	2.61	39.07	-2.58	Real Estate
⊖ Welltower OP LLC	2.29	41.36	-2.57	Real Estate
⊖ Digital Realty Trust Inc	2.27	43.63	-25.22	Real Estate
⊖ SBA Communications Corp	2.25	45.88	-17.36	Real Estate
⊖ Simon Property Group Inc	1.96	47.84	-38.49	Real Estate
⊖ AvalonBay Communities Inc	1.75	49.59	-21.84	Real Estate
⊖ VICI Properties Inc Ordinary Shares	1.63	51.21	1.33	Real Estate
⊖ Equity Residential	1.60	52.82	-18.82	Real Estate
⊖ Weyerhaeuser Co	1.60	54.41	-15.18	Real Estate

Total Holdings 174

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Samuel Martinez since 01-2017
Daniel Shaykevich since 04-2018
Arvind Narayanan since 11-2019

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 5.43 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.1 is 78.72% lower than the Ultrashort Bond category average.

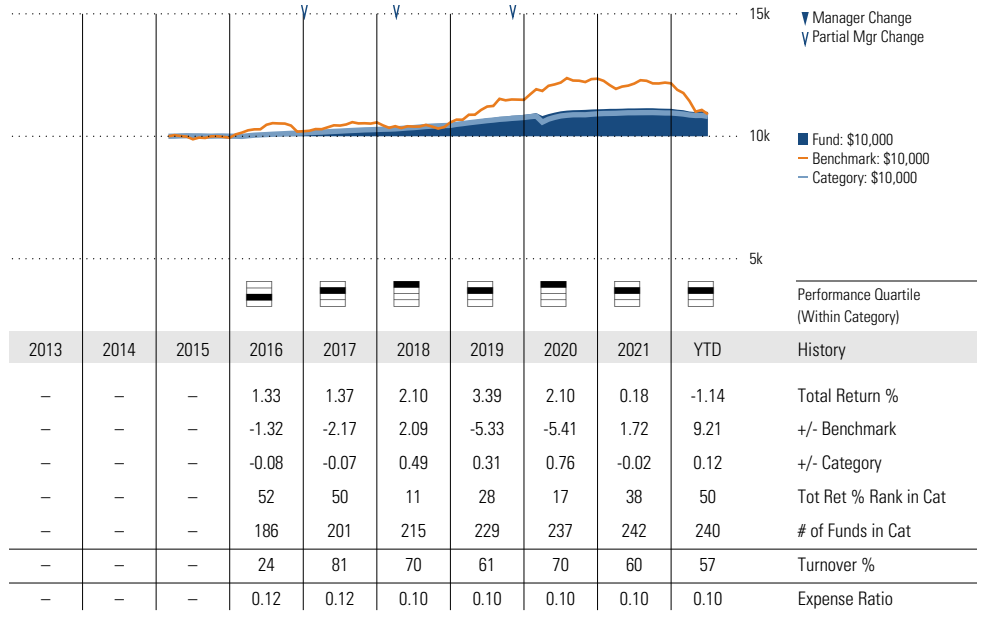
Morningstar Investment Management LLC Analysis

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

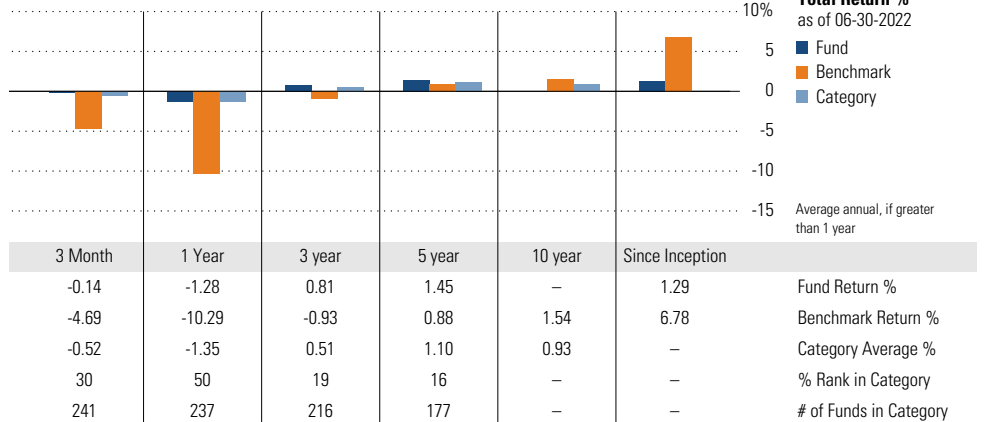
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

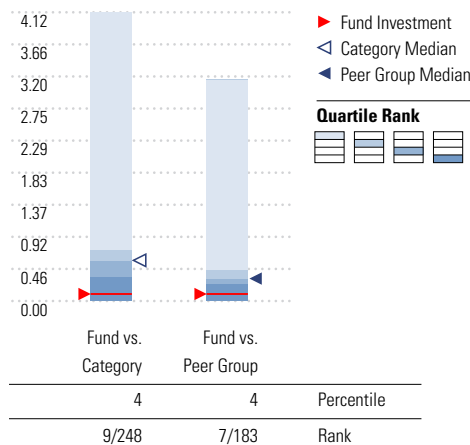
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.93	-	0.61
Beta	0.15	-	0.15
R-Squared	37.68	-	18.16
Standard Deviation	1.08	4.56	1.87
Sharpe Ratio	0.22	-0.31	-0.06
Tracking Error	3.99	-	4.39
Information Ratio	0.44	-	0.32
Up Capture Ratio	25.99	-	25.90
Down Capture Ratio	9.50	-	14.87

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	0.97	4.43	0.84
Avg Eff Maturity	0.90	-	2.01

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

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

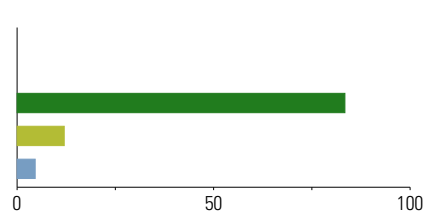
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2022

Style Breakdown



Asset Allocation as of 06-30-2022

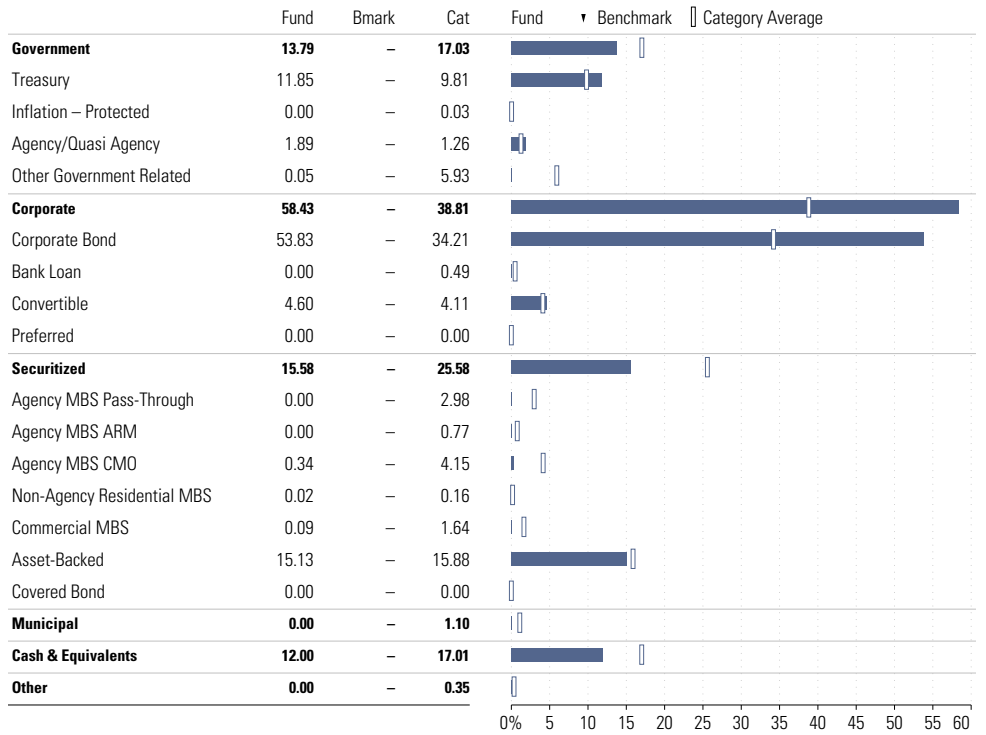


Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	83.41	80.56
Cash	11.99	15.18
Other	4.60	4.25
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	17.58	3.53	25.22
AA	7.08	74.59	6.37
A	35.35	10.82	20.89
BBB	34.58	8.32	27.37
BB	0.00	0.28	3.05
B	0.00	0.00	3.23
Below B	0.33	0.00	0.50
Not Rated	5.08	2.46	13.37

Sector Weighting as of 06-30-2022



Top 10 Holdings as of 06-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	-	8.89	8.89	-
⊕ Mktliq 12/31/2049	-	4.94	13.83	-
United States Treasury Notes	-	1.60	15.43	-
Bank of Korea	-	0.83	16.25	-
NTT Finance Corp	-	0.77	17.02	-
⊕ Bank of Montreal	-	0.69	17.72	-
UBS Group Funding (Switzerland) AG	-	0.68	18.40	-
Charter Communications Operating, LLC/Charter Communications Operating Capi	-	0.63	19.03	-
⊕ United States Treasury Notes	-	0.55	19.58	-
Bank of Korea	-	0.52	20.10	-

Total Holdings 925

⊕ Increase ⊖ Decrease ✱ New to Portfolio