American Funds American Balanced R6 RLBGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

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

Mark Casey since 10-2019 Ritchie Tuazon since 10-2020

Quantitative Screens

Performance: The fund has finished in the Allocation-50% to 70% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 23.51 years.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





0.27

0.26

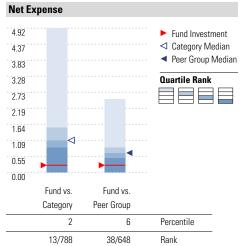
0.25

0.28

0.28

0.29

0.29



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

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

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



American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

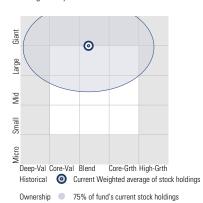
Equity

Morningstar Index

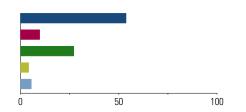
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Asset Allocation as of 06-30-2022



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

Style Breakdown

Equity





0	0	0	
alue/	Blend	Growth	

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

	ctor Weighting as of 06-3		Dl.	0-4	Г	.1	- D	- Il	Пс						
		Fund	Bmark	Cat	Fun	a	Ben	chmark		ategory	Avera	ge			
Դ	Cyclical	27.57	32.32	32.64											
æ	Basic Materials	4.70	3.72	4.17											
A	Consumer Cyclical	7.43	10.55	10.15			• [_							
ı ş	Financial Services	12.02	14.32	15.17											
命	Real Estate	3.42	3.73	3.15		0									
W	Sensitive	45.98	43.51	42.79											
	Communication Services	8.60	7.80	7.69			0								
•	Energy	7.43	4.70	4.97											
₽	Industrials	8.54	9.91	10.40											
	Technology	21.41	21.10	19.73											
-	Defensive	26.45	24.17	24.57											
Ħ	Consumer Defensive	10.24	7.24	6.93											
+	Healthcare	15.04	13.82	14.43											
•	Utilities	1.17	3.11	3.21											
					0%	5	10	15	20	25	30	35	40	45	50

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

Total Holdings 1859



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

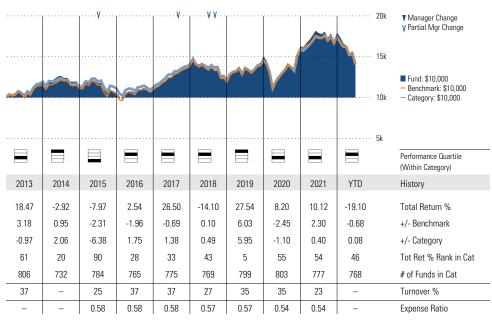
Morningstar Investment Management LLC Analysis

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

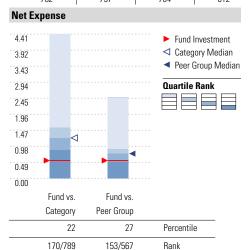
ESG Metrics

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

Growth of \$10,000







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

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



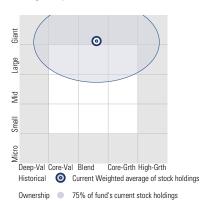
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

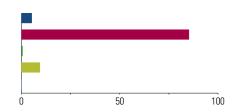
Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Asset Allocation as of 06-30-2022



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

Style Breakdown

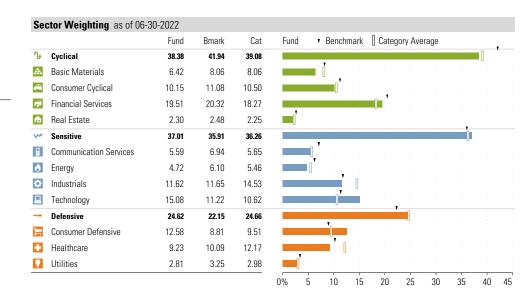
Equity

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

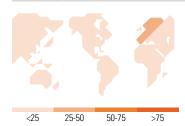
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



World Regions % Equity 06-30-2022



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

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

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

Total Holdings 251



American Funds New Perspective R6 RNPGX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 21.59 years.

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

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

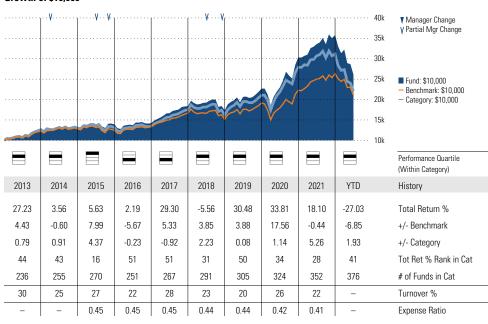
Morningstar Investment Management LLC Analysis

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

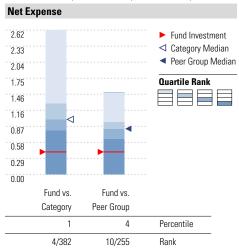
ESG Metrics

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

Growth of \$10,000

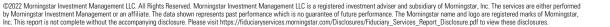


Trailing Performance Total Return % 15% as of 06-30-2022 10 ■ Fund Benchmark 0 Category -10 -15 -20 -25 -30 Average annual, if greater than 1 year 1 Year Since Inception 3 Month 3 yea 5 year 10 year -18.95 -22.19 8.14 9.43 11.23 12.06 Fund Return % -15.66 -15.75 6.21 7.00 8.76 5.41 Benchmark Return %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



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

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



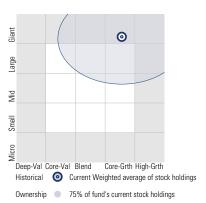


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

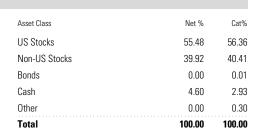
Weight %

>50 25-50 10-25 0-10



50

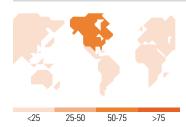
Asset Allocation as of 06-30-2022



		Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] C	ategory	Avera	ge_	
÷	Cyclical	39.28	33.79	31.48								1	
à.	Basic Materials	6.24	4.60	3.30		•							
•	Consumer Cyclical	20.41	10.65	13.13			- 1						
<u></u>	Financial Services	12.01	15.68	14.01				0					
à	Real Estate	0.62	2.86	1.04	•								
UF.	Sensitive	40.98	42.18	45.92									
	Communication Services	8.93	8.15	7.71									
	Energy	2.26	5.01	1.85									
ŀ	Industrials	8.78	9.51	11.30			• [
1	Technology	21.01	19.51	25.06					•	_[]			
+	Defensive	19.74	24.01	22.61			_						
7	Consumer Defensive	5.01	7.81	5.46			'						
ř	Healthcare	13.42	13.08	15.88				<u> </u>					
1	Utilities	1.31	3.12	1.27	<u> </u>								

100

World Regions % Equity 06-30-2022



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

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

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

Total Holdings 305

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

American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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







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

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





American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022

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

100.00

100.00

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

100

Total

World Regions % Equity 06-30-2022



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

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

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

Total Holdings 568



BlackRock High Yield Bond K BRHYX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.51 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.49 is 46.15% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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 9.50 3.31 -3.96 14.01 8.31 -2.76 15.58 5.93 5.86 -13.61 Total Return % 2.08 0.81 0.68 -3.48 0.83 -0.50 1.17 -0.240.50 0.43 +/- Benchmark 1.84 2.60 2.20 0.05 0.71 -0.17 2.96 1.02 1.09 -0.77 +/- Category 12 12 52 41 14 50 13 36 21 52 Tot Ret % Rank in Cat

713

102

0.49

692

119

0.47

684

76

0.47

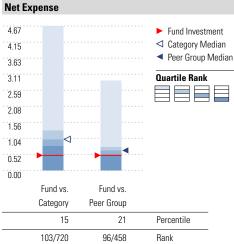
701

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 hisk wietrics			
	Fund	Bmark	Cat
Alpha	0.58	_	-0.19
Beta	1.01	_	0.96
R-Squared	99.18	_	95.51
Standard Deviation	10.31	10.21	10.02
Sharpe Ratio	0.05	-0.01	-0.02
Tracking Error	0.93	_	2.34
Information Ratio	0.61	_	-0.15
Up Capture Ratio	102.54	_	92.68
Down Capture Ratio	97.16	_	94.81

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



704

84

713

87

776

70

0.51

710

90

0.52

702

86

0.50

707

90

0.50

Style Breakdown

Mod Ext

Fixed Income

Duration

Style Analysis as of 06-30-2022

Quality

High

Mid

V V

BlackRock High Yield Bond K BRHYX

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

Asset Allocation as of 06-30-2022 Asset Class Net % Cat% US Stocks 2.77 0.86 Non-US Stocks 0.00 0.03 Bonds 93.46 93.02 Cash 2.37 4.31 Other 1.40 1.78 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

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

ICE BofA US High Yield TR USD

	Fund	Bmark	Cat	Fund Benchmark Category Average	
Government	0.03	-	2.31		
Treasury	0.00	-	0.74		
Inflation – Protected	0.00	_	0.00		
Agency/Quasi Agency	0.03	_	0.14		
Other Government Related	0.00	_	1.43	10	
Corporate	96.49	-	88.10		
Corporate Bond	80.60	_	82.32		
Bank Loan	14.42	-	4.36		
Convertible	1.47	-	1.18		
Preferred	0.00	-	0.24		
Securitized	0.33	-	2.03	10	
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		
Asset-Backed	0.33	_	0.97		
Covered Bond	0.00	_	0.00		
Municipal	0.00	_	0.10		
Cash & Equivalents	3.05	_	6.31	<u> </u>	
Other	0.10	_	1.16		

Top 10 Holdings as of 06-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector BlackRock Liquidity T-Fund Instl 2.61 2.61 TransDigm, Inc. 6.25% 03-2026 1.34 3.95 ① iShares iBoxx \$ High Yield Corp Bd ETF 0.78 4.73 ① Clarios Global Lp 8.5% 05-2027 0.73 5.47 ① Ascent Resources Utica Holdings LI TI 11-2025 0.69 6.15 ① Altice France Holdings S A 10.5% 05-2027 0.68 6.83 ⊕ Brand Energy & Infrastructure Serv TI 06-2024 0.56 7.40 ① Alliant Holdings Intermediate LLC/Alliant Holdings Co-Issuer Inc 6.75% 10-2027 0.53 7.93 Athenahealth Group Inc TI-B 02-2029 0.52 8.45 Verscend Escrow Corp 9.75% 08-2026 0.52 8.97

Total Holdings 1625



BlackRock Total Return K MPHQX

Morningstar Category Morningstar Index
Intermediate Core-Plus Bond 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.

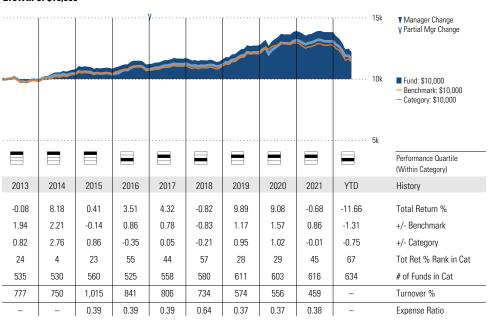
Morningstar Investment Management LLC Analysis

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.

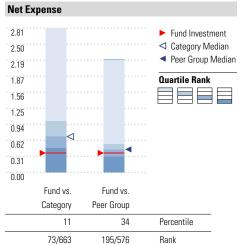
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % -5.55 -11.61 -0.58 1.13 2.57 3.86 -4.69 -10.29 -0.93 0.88 1.54 6.78 Benchmark Return % -5 51 -11 10 -0.73 0.94 1 91 Category Average % 41 64 38 32 14 % Rank in Category 639 608 567 505 362 # of Funds in Category



3- Fedi hisk Wiellics			
	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			
	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 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
	Mid
	Low
Ltd Mod Ext	

Credit Rating Breakdown	Fund	Bmark	Ca
Ltd Mod Ext Duration			
Mid			

Asset Allocation as of 06-30-2022				
		Asset Class	Net %	Cat%
1		US Stocks	1.28	0.03
		Non-US Stocks	0.04	0.00
	l	Bonds	78.99	99.27
		Cash	18.74	-1.06
		Other	0.95	1.76
0 50	100	Total	100.00	100.00

	Fund	Bmark	Cat	Fund	v	Benchmark	Ca	tegory	Average			
Government	-	-	23.11									
Treasury	_	_	16.11									
Inflation – Protected	_	_	0.20									
Agency/Quasi Agency	_	_	0.66									
Other Government Related	_	_	6.14									
Corporate	-	_	28.31									
Corporate Bond	_	_	26.24									
Bank Loan	_	_	0.61									
Convertible	_	_	1.32									
Preferred	_	_	0.14									
Securitized	-	_	36.22									
Agency MBS Pass-Through	_	_	17.87									
Agency MBS ARM	_	_	0.03	ĺ								
Agency MBS CMO	_	_	1.12									
Non-Agency Residential MBS	_	_	0.56									
Commercial MBS	_	_	6.22									
Asset-Backed	_	_	10.40			0						
Covered Bond	_	_	0.02									
Municipal	-	-	0.95									
Cash & Equivalents	-	_	5.72		0							
Other	-	-	5.52									
				0%	5	10	15	20	25	30	35	4

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
В	4.03	0.00	1.87
Below B	1.62	0.00	1.76
Not Rated	8.82	2.46	3.49

Top 0 Holdings as of 06-30-2022

Name Maturity Date % Net Asset Cumulative % Fixed Income Sector

Total Holdings 0



DFA US Small Cap Value I DFSVX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Jed Foodall since 02-2012 Joel Schneider since 07-2015 Marc Leblond since 02-2020

Quantitative Screens

Performance: The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been

Management: The fund's management has been in place for 10.34 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 0.3 is 73.91% lower than the Small Value category average.

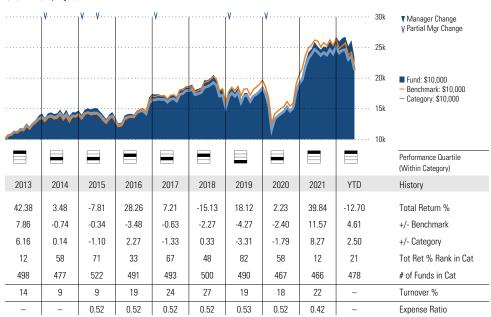
Morningstar Investment Management LLC Analysis

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

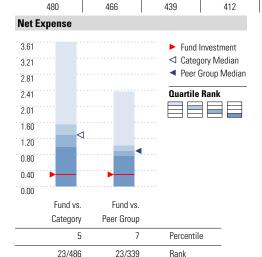
ESG Metrics

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

Growth of \$10,000



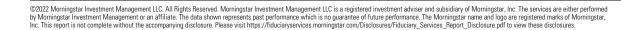
Trailing Performance Total Return % as of 06-30-2022 10 ■ Fund Benchmark 0 Category -5 -10 -15 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -12.63 -7.21 10.07 6.46 10.15 10.86 -15.28 -16.28 6.18 4.89 9.05 12.15 Benchmark Return % -13 40 -12 12 7.63 8 93 5.36 Category Average % 37 11 18 25 24 % Rank in Category 315 # 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 Wietrics			
	Fund	Bmark	Cat
Alpha	3.61	_	1.18
Beta	1.06	_	1.00
R-Squared	97.12	-	94.61
Standard Deviation	27.40	25.46	26.04
Sharpe Ratio	0.47	0.34	0.38
Tracking Error	4.90	-	6.34
Information Ratio	0.79	-	0.15
Up Capture Ratio	112.86	-	100.19
Down Capture Ratio	102.83	-	97.21

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	9.46	9.61	10.58
Price/Book Ratio	1.18	1.19	1.41
Geom Avg Mkt Cap \$B	2.49	1.72	3.51
ROE	12.35	7.65	14.54





DFA US Small Cap Value I DFSVX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

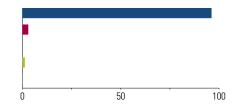
-quit,			
0	1	0	Large
6	3	0	Mid
59	26	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.11	-0.01
Cash	1.03	2.06
Bonds	0.00	-0.10
Non-US Stocks	2.79	2.91
US Stocks	96.07	95.14
Asset Class	Net %	Cat%

		Fund	Descrip	Cat	Fund	1	- Do		П	Cotos	A.					
		Fund	Bmark	Cat	Fund	1	▼ Be	nchma	ark [Cate	jory A	erage			_	,
Դ	Cyclical	48.97	53.52	49.46												
A	Basic Materials	8.07	3.38	5.98			ij.									
A	Consumer Cyclical	12.78	9.86	12.53			•	0								
P	Financial Services	27.35	25.43	23.37												
fi	Real Estate	0.77	14.85	7.58		[1								
W	Sensitive	41.01	26.34	37.28						- '						
	Communication Services	2.26	3.21	2.08		'										
•	Energy	11.02	4.61	7.62												
Ф	Industrials	19.77	11.84	18.18			- '									
	Technology	7.96	6.68	9.40			1 [
→	Defensive	10.02	20.14	13.27												
Ħ	Consumer Defensive	5.60	3.71	4.26												
+	Healthcare	3.99	11.15	5.77												
•	Utilities	0.43	5.28	3.24	i [] [
					0%	5	10	15	20	25	30	35	40	45	50	- 5

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	0.94	0.94	_	_
	0.92	1.86	75.14	Energy
⊕ S+p500 Emini Fut Jun22 Xcme 20220617	0.90	2.75	_	-
⊖ Acadia Healthcare Co Inc	0.87	3.62	11.42	Healthcare
Murphy Oil Corp	0.85	4.47	16.87	Energy
→ PDC Energy Inc	0.85	5.32	27.53	Energy
Element Solutions Inc	0.80	6.12	-26.03	Basic Materials
Popular Inc	0.75	6.87	-4.89	Financial Services
Commercial Metals Co	0.75	7.62	-7.63	Basic Materials
WESCO International Inc	0.73	8.34	-18.61	Industrials
Amkor Technology Inc	0.72	9.07	-31.22	Technology
CNX Resources Corp	0.72	9.78	19.71	Energy
Penske Automotive Group Inc	0.70	10.48	-1.45	Consumer Cyclical
→ Dillard's Inc Class A	0.68	11.16	-9.82	Consumer Cyclical
⊕ Unum Group	0.68	11.84	40.90	Financial Services

Total Holdings 1018



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

1,369

91

0.44

1,356

84

0.44

1,403

1,367

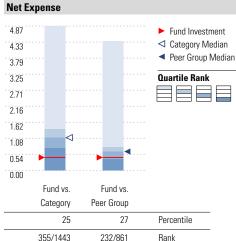
0.44

of Funds in Cat

Turnover %

Expense Ratio





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

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

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



1,513

88

1,427

73

1.490

79

0.51

1,393

83

0.50

1,366

86

0.50

1,362

97

0.46

JPMorgan US Equity R6 JUEMX

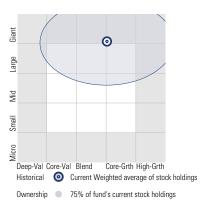
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

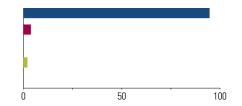
17	29	45	Large
1	6	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmarl	([] Ca	ategory	Avera	ge		
<u></u>	Cyclical	34.54	28.47	29.31										
A.	Basic Materials	3.12	2.28	2.77]								
A	Consumer Cyclical	13.80	10.31	10.12										
,	Financial Services	14.14	12.96	13.88										
fi	Real Estate	3.48	2.92	2.54										
₩.	Sensitive	44.12	45.78	45.68										
	Communication Services	7.59	8.87	8.47										
ð	Energy	2.72	4.35	3.82			_							
Ф	Industrials	11.21	8.31	9.95										
	Technology	22.60	24.25	23.44						I []				
→	Defensive	21.33	25.74	25.01			_			[
	Consumer Defensive	2.77	7.41	7.16										
+	Healthcare	14.17	15.23	15.20				= [
•	Utilities	4.39	3.10	2.65		<u> </u>								

Manage	0/ 11 . 4 .	C	VTD D-+ 0/	Manainantan Castan
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	7.67	7.67	-23.27	Technology
⊕ Alphabet Inc Class A	6.25	13.92	-24.78	Communication Svc
Apple Inc	5.07	18.99	-22.75	Technology
Amazon.com Inc	3.93	22.92	-36.29	Consumer Cyclical
→ Prologis Inc	3.42	26.34	-29.18	Real Estate
⊕ Eaton Corp PLC	3.41	29.76	-26.16	Industrials
AbbVie Inc	3.35	33.11	15.47	Healthcare
NXP Semiconductors NV	3.26	36.37	-34.27	Technology
NextEra Energy Inc	2.99	39.37	-16.12	Utilities
	2.99	42.36	-11.93	Financial Services
Bristol-Myers Squibb Co	2.60	44.96	26.09	Healthcare
⊕ McDonald's Corp	2.52	47.47	-6.88	Consumer Cyclical
⇒ Deere & Co	2.31	49.78	-12.03	Industrials
Norfolk Southern Corp	2.24	52.02	-22.82	Industrials
Regeneron Pharmaceuticals Inc	1.99	54.01	-6.40	Healthcare

Total Holdings 51



MFS Growth R6 MFEKX

Portfolio Manager(s)

Eric Fischman since 04-2002 Paul Gordon since 07-2017 Bradford Mak since 06-2021

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

Management: The fund's management has been in place for 20.26 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 0.49 is 48.96% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

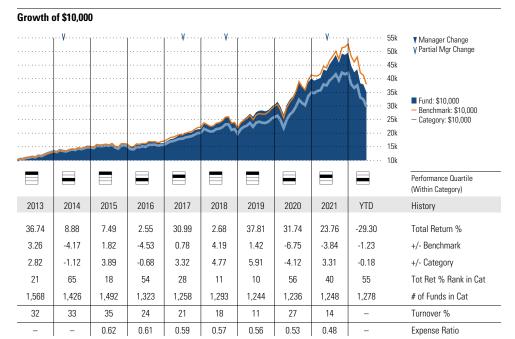
Metric	Rating	Updated
Sustainability Rating	4	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category

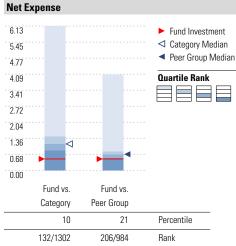
Large Growth

Morningstar Index

Russell 1000 Growth TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-3.21	_	-3.87
Beta	0.92	_	0.98
R-Squared	97.66	_	92.23
Standard Deviation	19.71	21.09	21.51
Sharpe Ratio	0.47	0.64	0.44
Tracking Error	3.42	_	6.03
Information Ratio	-1.29	_	-0.87
Up Capture Ratio	85.74	_	86.89
Down Capture Ratio	96.01	_	98.97

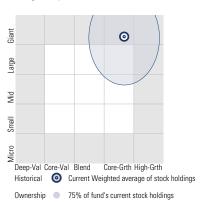
t
0
4
2
5
1



MFS Growth R6 MFEKX

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

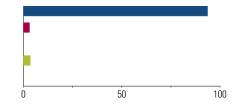
0	18	70	Large
0	5	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	0.00	0.51
Cash	3.40	1.71
Bonds	0.00	-0.01
Non-US Stocks	3.00	4.05
US Stocks	93.60	93.74
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Se	ctor Weighting as of 06-	30-2022											
		Fund	Bmark	Cat	Fund	▼ Ben	chmark	[] Ca	tegory	Avera	age		
_Մ	Cyclical	29.75	24.62	29.21				•					
A	Basic Materials	3.60	1.22	1.58									
4	Consumer Cyclical	11.09	15.13	16.09									
£	Financial Services	13.30	6.48	9.94									
æ	Real Estate	1.76	1.79	1.60									
W	Sensitive	53.46	56.65	53.13									
	Communication Services	11.75	8.15	11.26									
ð	Energy	0.00	1.47	1.81	ij								
Ф	Industrials	6.47	7.43	5.93		* :					į		
	Technology	35.24	39.60	34.13							1		
-	Defensive	16.79	18.72	17.66			= [
-	Consumer Defensive	2.87	6.43	3.72									
٠	Healthcare	13.92	12.23	13.42									
•	Utilities	0.00	0.06	0.52	i								

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	12.10	12.10	-23.27	Technology
	6.84	18.94	-36.29	Consumer Cyclical
	5.85	24.79	-24.78	Communication Svc
	5.24	30.03	-22.75	Technology
	3.60	33.62	-11.93	Financial Services
Currency Cash CASH_USD	3.40	37.02	_	_
	3.31	40.33	-35.45	Technology
⊕ Visa Inc Class A	2.93	43.26	-8.80	Financial Services
○ NVIDIA Corp	2.42	45.68	-48.43	Technology
	2.32	48.00	-39.87	Technology
	2.30	50.30	-18.49	Healthcare
⊕ Danaher Corp	2.30	52.60	-22.79	Healthcare
	1.77	54.37	-24.40	Communication Svc
	1.76	56.13	-22.13	Healthcare
	1.73	57.86	-36.08	Basic Materials

Total Holdings 71



MFS Mid Cap Growth R6 OTCKX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Eric Fischman since 11-2008 Paul Gordon since 05-2011 Eric Braz since 06-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 13.62 years.

Net Expense: The fund's expense ratio of 0.65 is 38.1% lower than the Mid-Cap Growth category average.

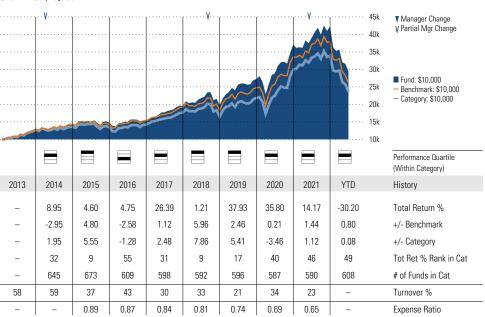
Morningstar Investment Management LLC Analysis

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

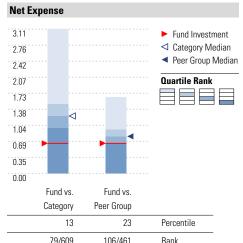
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	2-Basic	02-15-2022









3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.84	_	0.70
Beta	0.89	_	0.99
R-Squared	94.26	_	90.56
Standard Deviation	20.67	22.56	23.65
Sharpe Ratio	0.30	0.27	0.29
Tracking Error	5.54	-	7.23
Information Ratio	0.09	_	-0.03
Up Capture Ratio	93.80	_	101.18
Down Capture Ratio	91.37	_	100.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	33.85	23.07	24.48
Price/Book Ratio	4.92	6.23	3.88
Geom Avg Mkt Cap \$B	19.15	18.10	14.25
ROE	23.36	25.71	19.72



MFS Mid Cap Growth R6 OTCKX

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

0	3	16	Large
0	26	48	MIG
0	5	1	Small

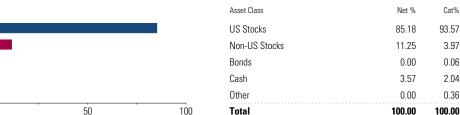
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022



Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	34.01	25.84	28.81	
A.	Basic Materials	1.95	2.95	2.53	
A	Consumer Cyclical	18.94	15.17	12.99	
F	Financial Services	8.84	5.59	9.81	,
命	Real Estate	4.28	2.13	3.48	
W	Sensitive	45.33	53.90	48.52	
	Communication Services	4.16	5.24	3.39	
•	Energy	0.00	4.48	2.16	
Ф	Industrials	15.59	15.59	14.41	
	Technology	25.58	28.59	28.56	
→	Defensive	20.66	20.25	22.66	
Ħ	Consumer Defensive	0.96	3.29	2.40	
٠	Healthcare	19.70	16.65	19.57	
•	Utilities	0.00	0.31	0.69	
					0% 5 10 15 20 25 30 35 40 45 50 5

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	3.55	3.55	_	_
→ PerkinElmer Inc	2.92	6.47	-29.20	Healthcare
⊕ Cadence Design Systems Inc	2.88	9.36	-19.49	Technology
→ Monolithic Power Systems Inc	2.64	12.00	-21.85	Technology
⊕ Arthur J. Gallagher & Co	2.48	14.48	-3.31	Financial Services
⊕ Steris PLC	2.47	16.95	-14.95	Healthcare
⊕ Verisk Analytics Inc	2.42	19.37	-24.05	Industrials
⊕ MSCI Inc	2.38	21.75	-32.39	Financial Services
⊕ AMETEK Inc	2.26	24.01	-24.97	Industrials
⊕ Vulcan Materials Co	1.88	25.89	-31.16	Basic Materials
⊕ Icon PLC	1.86	27.75	-30.03	Healthcare
€ Extra Space Storage Inc	1.86	29.60	-23.64	Real Estate
⊕ Bright Horizons Family Solutions Inc	1.78	31.38	-32.86	Consumer Cyclical
€ Entegris Inc	1.74	33.12	-33.37	Technology
→ Pool Corp	1.70	34.82	-37.63	Consumer Cyclical

Total Holdings 93



MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006 Katherine Cannan since 12-2019

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 16.09 years.
- Net Expense: The fund's expense ratio of 0.45 is 50.55% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

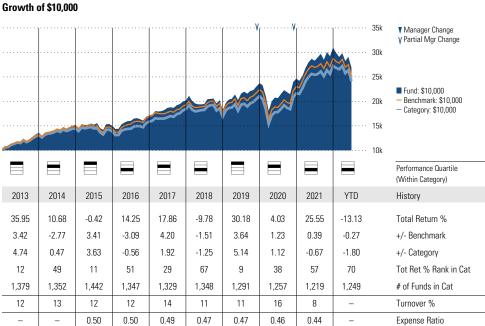
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

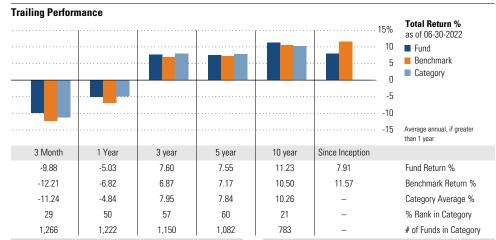
ESG Metrics

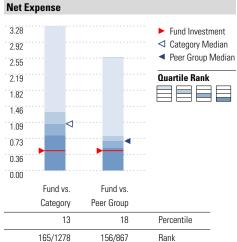
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.14	_	1.12
Beta	0.91	_	0.98
R-Squared	97.48	_	95.15
Standard Deviation	17.98	19.46	19.62
Sharpe Ratio	0.46	0.41	0.46
Tracking Error	3.32	_	4.56
Information Ratio	0.22	_	0.23
Up Capture Ratio	99.12	_	99.83
Down Capture Ratio	95.89	_	95.74

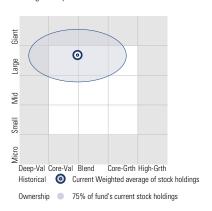
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.42	14.08	13.98
Price/Book Ratio	2.93	2.09	2.27
Geom Avg Mkt Cap \$B	97.54	68.54	102.32
ROE	27.34	19.36	24.46



MFS Value R6 MEIKX

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

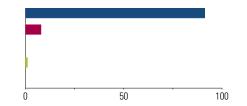
29	51	10	Large
1	7	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Total	100.00	100.00
Other	0.00	0.33
Cash	0.95	1.39
Bonds	0.00	0.30
Non-US Stocks	7.85	5.97
US Stocks	91.20	92.00
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

Large Value

		Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ategory A	Average	
Ն	Cyclical	33.41	34.45	31.70							- 1
A.	Basic Materials	4.38	3.68	3.56							
4	Consumer Cyclical	2.73	5.79	6.21		1					
£	Financial Services	25.80	19.67	18.71			i				
t	Real Estate	0.50	5.31	3.22							1
M	Sensitive	32.42	34.76	36.66							
	Communication Services	3.02	8.85	6.70			_ *				
	Energy	3.49	7.27	7.99							
Ф	Industrials	18.07	9.91	11.05							
	Technology	7.84	8.73	10.92			■ [
→	Defensive	34.17	30.79	31.65			- :				
	Consumer Defensive	6.97	7.45	8.99			. [. :		
٠	Healthcare	19.85	17.41	17.12			:				
•	Utilities	7.35	5.93	5.54			ı				

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊝ Johnson & Johnson	3.90	3.90	5.04	Healthcare
→ JPMorgan Chase & Co	3.44	7.34	-27.62	Financial Services
○ Northrop Grumman Corp	2.48	9.82	24.49	Industrials
⊕ Texas Instruments Inc	2.46	12.28	-17.25	Technology
⊕ Aon PLC Class A	2.45	14.73	-9.92	Financial Services
	2.41	17.13	-9.86	Healthcare
Duke Energy Corp	2.33	19.46	4.08	Utilities
⊖ Cigna Corp	2.29	21.75	15.73	Healthcare
⊖ Honeywell International Inc	2.28	24.03	-15.70	Industrials
Marsh & McLennan Companies Inc	2.28	26.31	-10.07	Financial Services
	2.27	28.58	-32.56	Technology
○ Chubb Ltd	2.25	30.83	2.53	Financial Services
○ Comcast Corp Class A	2.25	33.08	-21.00	Communication Svc
─ Union Pacific Corp	2.01	35.09	-14.36	Industrials
	2.01	37.09	-18.49	Healthcare

Total Holdings 76



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 3.66 years.

Style Consistency is not calculated for Fixed Income funds.

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

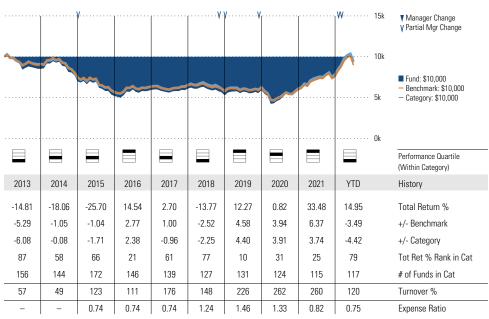
Morningstar Investment Management LLC Analysis

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

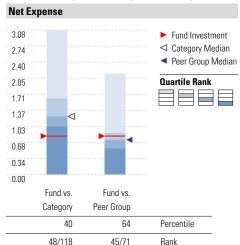
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

Growth of \$10,000



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



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

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

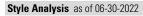


PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Morn Commodities Broad Basket Bloor

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



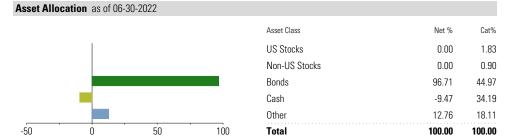


Equity



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Be	enchmark	Cate	gory Av	erage		
Ն	Cyclical	-	-	30.70								
ů.	Basic Materials	_	_	28.95								
A	Consumer Cyclical	_	_	1.75	0							
ø	Financial Services	_	_	0.00	0							
fi	Real Estate	-	-	0.00								
W	Sensitive	_	_	52.63								
	Communication Services	_	_	0.00	Ò							
•	Energy	_	_	50.00								
Ф	Industrials	_	_	2.63								
	Technology	_	_	0.00	İ							
—	Defensive	-	_	16.67			[
Ħ	Consumer Defensive	_	_	16.67								
+	Healthcare	_	_	0.00								
•	Utilities	_	_	0.00	i i							

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

Total Holdings 834



PIMCO Income Instl PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.62 is 38% lower than the Multisector Bond category average.

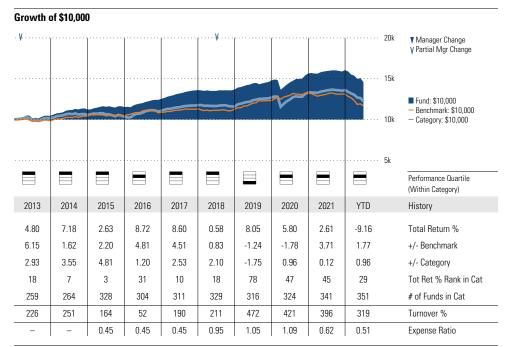
Morningstar Investment Management LLC Analysis

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

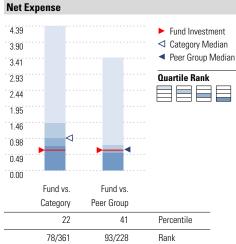
Morningstar Category Multisector Bond

Morningstar Index

ector Bond Bloomberg US Universal TR USD





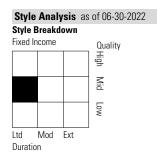


3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.25	_	1.02
Beta	0.84	_	1.09
R-Squared	36.53	_	42.50
Standard Deviation	6.55	4.69	8.32
Sharpe Ratio	0.00	-0.30	-0.05
Tracking Error	5.27	_	6.53
Information Ratio	0.24	_	0.15
Up Capture Ratio	92.92	_	112.99
Down Capture Ratio	74.82	_	101.84

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



PIMCO Income Insti PIMIX



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

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

Morningstar Index

	Fund	Bmark	Cat	Fund		Benchmark	, II c	otogon,	Average			
				runu		Delicillian	. [] (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	_
Öffset: Unsettled Trades	_	10.30	42.96	_
⊕ 10 Year Treasury Note Future June 22	06-2022	8.95	51.91	_
□ IRS USD 0.70000 12/14/21-3Y LCH Pay	12-2024	7.70	59.61	_
⊕ CDX HY37 5Y ICE	12-2026	7.70	67.31	_
□ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	7.69	74.99	_
□ IRS USD 0.80000 12/14/21-3Y LCH Receive	12-2024	7.32	82.32	_
☐ IRS USD 0.70000 12/14/21-3Y LCH Receive	12-2024	7.31	89.63	_
→ BRITISH POUND STERLING Sold	05-2022	7.30	96.93	_

Total Holdings 8127



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

✓ Performance: The fund has finished in the Global Bond-USD Hedged category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 7.76 years.

Style Consistency is not calculated for Fixed Income funds.

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

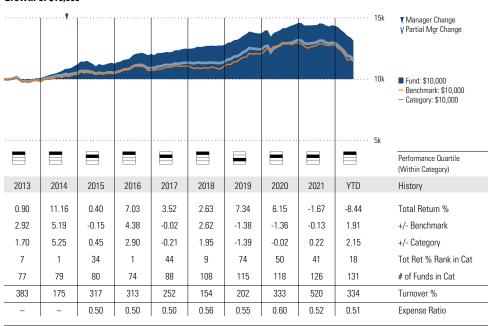
Morningstar Investment Management LLC Analysis

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.

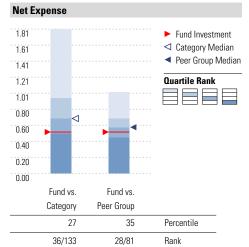
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	04-30-2022

Growth of \$10,000



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



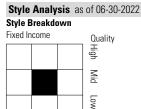
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.41	_	-0.81
Beta	0.63	_	0.91
R-Squared	49.82	_	57.84
Standard Deviation	4.08	4.56	5.48
Sharpe Ratio	-0.37	-0.31	-0.41
Tracking Error	3.34	_	3.78
Information Ratio	-0.03	_	-0.20
Up Capture Ratio	69.36	_	99.24
Down Capture Ratio	75.47	_	111.69

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



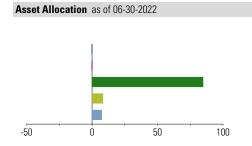
PIMCO International Bond (USD-Hdg) Instl PFORX

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



Mod Ext

Duration



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

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

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

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

Total Holdings 1778



PIMCO Real Return Insti PRRIX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.47 is 18.97% lower than the Inflation-Protected Bond category

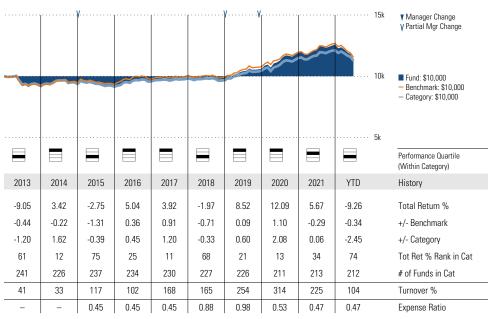
Morningstar Investment Management LLC Analysis

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

ESG Metrics

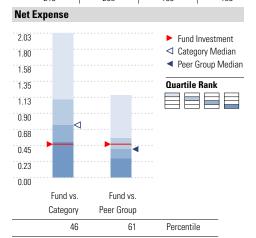
Metric	Rating	Updated
Sustainability Rating	3	04-30-2022

Growth of \$10,000



Trailing Performance





100/164 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.04	_	0.12
Beta	1.02	_	0.90
R-Squared	96.70	_	81.19
Standard Deviation	5.18	5.01	5.14
Sharpe Ratio	0.51	0.51	0.51
Tracking Error	0.94	_	2.40
Information Ratio	0.09	_	-0.31
Up Capture Ratio	102.48	_	90.59
Down Capture Ratio	102.24	-	89.58

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.17	4.52	6.23
Avg Eff Maturity	6.91	_	7.41



99/216



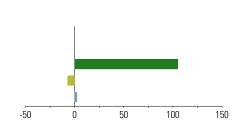
PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

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





Asset Allocation as of 06-30-2022

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

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

Sector Weighting as of 06-3	30-2022			
	Fund	Bmark	Cat	Fund • Benchmark
Government	64.33	_	86.62	
Treasury	0.32	_	0.41	
Inflation - Protected	47.50	_	81.67	
Agency/Quasi Agency	0.00	_	0.03	
Other Government Related	16.51	_	4.51	
Corporate	0.53	-	2.90	
Corporate Bond	0.27	_	2.60	
Bank Loan	0.00	_	0.20	
Convertible	0.07	_	0.10	
Preferred	0.19	_	0.00	
Securitized	6.90	-	4.98	
Agency MBS Pass-Through	1.39	_	0.60	
Agency MBS ARM	0.00	_	0.00	
Agency MBS CMO	0.08	_	0.68	
Non-Agency Residential MBS	0.51	_	0.25	
Commercial MBS	0.02	-	0.69	
Asset-Backed	3.06	-	2.54	
Covered Bond	1.84	_	0.22	
Municipal	0.00	-	0.02	
Cash & Equivalents	16.05	_	4.53	
Other	11.90	_	0.92	

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Secto
☆ Cash Offset	_	20.82	20.82	_
⊕ Euro Schatz Future June 22	06-2022	14.36	35.18	_
	04-2022	13.89	49.07	_
	04-2022	13.89	62.96	_
⊕ 10 Year Treasury Note Future June 22	06-2022	11.26	74.22	-
娄 Offset: Unsettled Trades	_	10.61	84.83	_
⊕ 3 Month Euribor Future Mar 23	03-2023	10.09	94.92	_
⊕ United States Treasury Notes 0.125%	07-2031	9.93	104.86	_
─ EUROPEAN MONETARY UNION EURO Sold	05-2022	7.74	112.60	_
⊕ EUROPEAN MONETARY UNION EURO Purchased	05-2022	7.74	120.34	_

Total Holdings 1015



PIMCO Short-Term Instl PTSHX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

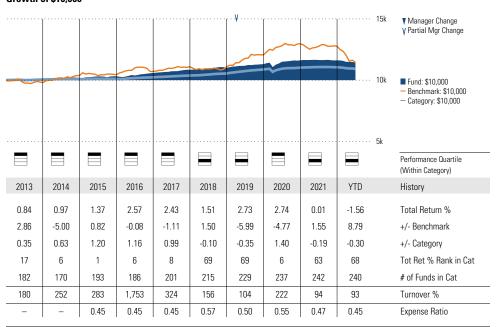
Morningstar Investment Management LLC Analysis

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

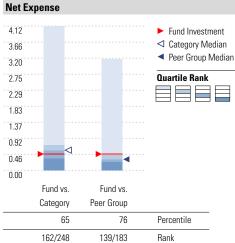
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

Growth of \$10,000







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

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





PIMCO Short-Term Instl PTSHX

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

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

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

Morningstar Category

Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

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

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

Total Holdings 1400



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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



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

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

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



Vanguard 500 Index Admiral VFIAX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022

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

		Fund	Bmark	Cat	Fund	4	▼ Ben	chmark	. I c	tonon	Avera	an	
<u></u>	Cyclical	28.43	28.47	29.31	Tuni		Dell	Cilliair	. [] 00	ategory	-NVCIA	ge :	
a.	Basic Materials	2.28	2.28	23.31							- U:		
4	Consumer Cyclical	10.31	10.31	10.12			U	7_					
₽	Financial Services	12.92	12.96	13.88				■ []					
b	Real Estate	2.92	2.92	2.54									
NF	Sensitive	45.82	45.78	45.68									
	Communication Services	8.88	8.87	8.47									
•	Energy	4.36	4.35	3.82		0	_						
;	Industrials	8.31	8.31	9.95									
1	Technology	24.27	24.25	23.44									
→	Defensive	25.76	25.74	25.01			_						
7	Consumer Defensive	7.41	7.41	7.16									
1	Healthcare	15.24	15.23	15.20									
?	Utilities	3.11	3.10	2.65									

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

Total Holdings 506



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.51 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.32 is 69.52% lower than the Foreign Large Growth category average.

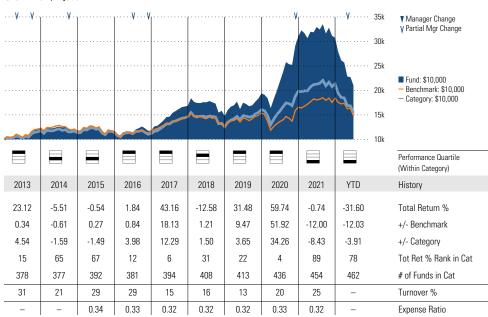
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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

2.20

3 56

6

348

5.40

6 13

3

225

Down Capture Ratio

8.18

Net Exp	ense		·
3.31 2.94			► Fund Investment < Category Median
2.57 2.21			✓ Peer Group MedianQuartile Rank
1.84	· · · · · · · · · · · · · · · · · · ·		
1.10		.	
0.37			
0.00	Fund vs.	Fund vs.	
	Category	Peer Group	
	4	8	Percentile

-17.77

-27 25

91

452

1.07

172

6

398

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

Rank

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

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

90.15



98.29

Benchmark Return %

Category Average %

% Rank in Category

of Funds in Category

19/468

-14.51

-16 58

73

466

Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

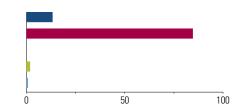
10	33	44	Large
1	4	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

World Regions % Equity 06-30-2022



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

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

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

Total Holdings 145



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.1 years.
- Style: The fund has landed in its primary style box Large Value — 83.33 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.36 is 63.64% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio



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

Rank

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

107.47

103.40

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





107.17

105.01

Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022



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

World Regions % Equity 06-30-2022



Greater Asia	Fund % 37.94	Cat % 30.06	Americas	Fun 1
Japan	10.41	16.44	North America	
Australasia	1.61	3.36	Central/Latin	
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



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 15.88 years.

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

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

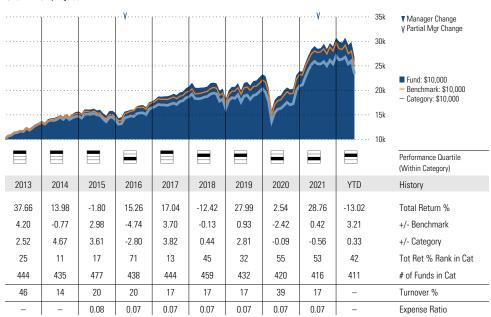
Morningstar Investment Management LLC Analysis

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

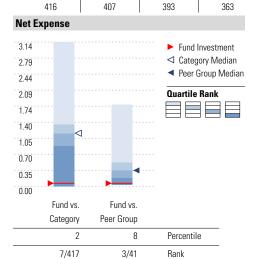
ESG Metrics

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

Growth of \$10,000



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



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

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



Vanguard Mid-Cap Value Index Admiral VMVAX

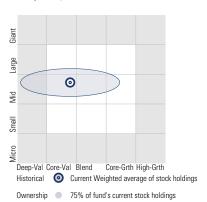
Morningstar Category ■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



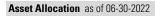
Style Breakdown

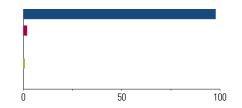
Equity

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

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 203



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Real Estate Index Admiral VGSLX

Asset Allocation as of 06-30-2022

Morningstar CategoryReal Estate S&P

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ B	enchmark	[] C	atego	ory A	vera	age		
ŀ	Cyclical	99.41	99.13	99.10										
	Basic Materials	0.00	0.00	0.06	Ĭ									
1	Consumer Cyclical	0.00	0.13	1.05	i) i									
)	Financial Services	0.00	0.00	0.23	Ŏ									
1	Real Estate	99.41	99.00	97.76										
7	Sensitive	0.59	0.87	0.88	0									
	Communication Services	0.53	0.00	0.23	j i i									
	Energy	0.00	0.00	0.01	ď, i									
	Industrials	0.00	0.87	0.20	Ď i									
	Technology	0.06	0.00	0.44	İ									
	Defensive	0.00	0.00	0.01	ď									
	Consumer Defensive	0.00	0.00	0.00	Ĭ									
	Healthcare	0.00	0.00	0.00	ĺ									
i	Utilities	0.00	0.00	0.01	i i									

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

Total Holdings 174



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.51 years.

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

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

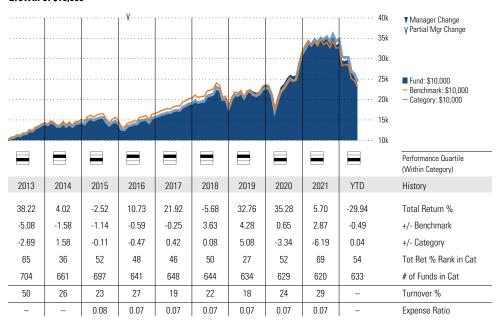
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





-						1	
Net Exp	ense						
6.02					► Fu	ind Invest	ment
5.35						ategory N	
4.68					◀ Pe	er Group	Median
4.01					Quar	tile Ranl	(
3.34							
2.68							
2.01							
1.34		4					
0.67							
0.00	-						
	Fund v	/S.	Fund	VS.			
	Catego	ory	Peer Gro	oup			
		2		20	Perce	ntile	-
	8/6	41	7,	/36	Rank		-

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

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



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 06-30-2022





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

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

Total Holdings 719

