American Funds 2010 Trgt Date Retire R6 RFTTX

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

Portfolio Manager(s)

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

Quantitative Screens

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

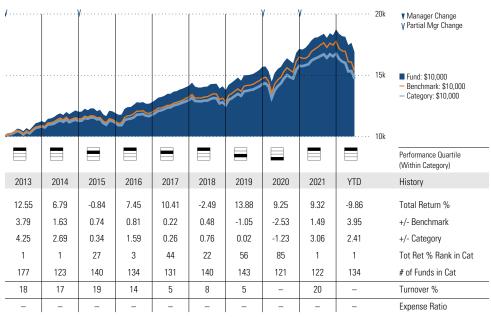
Morningstar Investment Management LLC Analysis

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

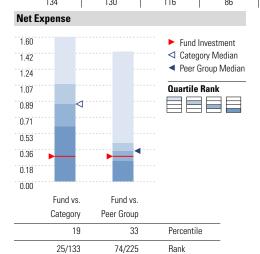
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

Growth of \$10,000

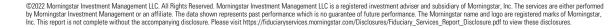






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.56	_	-0.14
Beta	0.87	_	0.90
R-Squared	96.06	_	96.41
Standard Deviation	7.77	8.76	7.99
Sharpe Ratio	0.47	0.29	0.26
Tracking Error	1.92	_	2.05
Information Ratio	0.66	_	-0.20
Up Capture Ratio	92.34	_	86.87
Down Capture Ratio	78.13	_	87.59

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



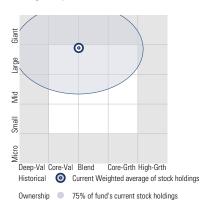


American Funds 2010 Trgt Date Retire R6 RFTTX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™





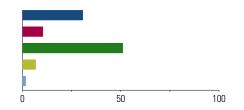
Equity				Fixed	Income
30	39	15	Large		
7	5	3	Mid		
1	0	0	Small		
Value	Blend	Growth		Ltd	Mod

Quality High MidLow Mod Ltd Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 17



American Funds 2015 Trgt Date Retire R6 RFJTX

Growth of \$10,000

1

168

7

3

111

6

18

133

15

7

132

8

54

134

4

7

145

7

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover % Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

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

62

138

6

76

127

1

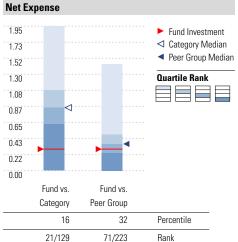
124

21

4

130





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

71/223

Rank

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

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



American Funds 2015 Trgt Date Retire R6 RFJTX

Quality

High

Mid

Low

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

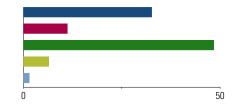
Equity 17 39 28 3 6 5



Value Blend Growth



Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 20



American Funds 2020 Trgt Date Retire R6 RRCTX

234

3

219

4

248

8

236

5

247

254

2

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

Portfolio Manager(s)

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

Quantitative Screens

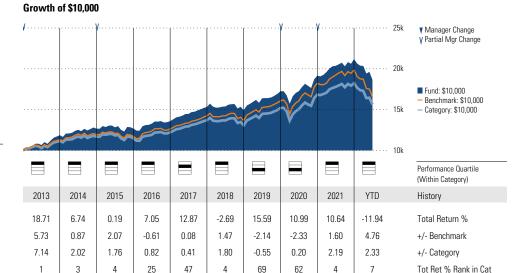
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.5 years.
- Style: The fund has landed in its primary style box —
 Large Blend 90.91 % of the time over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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022



238

2

180

13

173

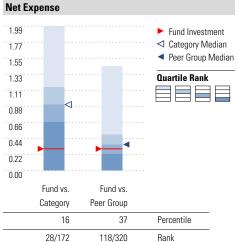
20

172

of Funds in Cat

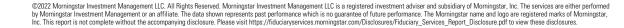
Turnover %
Expense Ratio





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

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





American Funds 2020 Trgt Date Retire R6 RRCTX

Asset Allocation as of 06-30-2022

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity 20 38 26 4 5 6





Ltd

Fixed Income Quality High MidLow Mod Duration

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

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

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

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

Total Holdings 20



American Funds 2025 Trgt Date Retire R6 RFDTX

193

2

179

3

207

9

204

5

215

229

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

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 23.76 6.66 0.13 7.36 15.33 -3.47 17.85 13.67 11.44 -13.73 Total Return % 7.48 0.62 2.19 -1.03 0.79 1.43 -1.51 0.00 1.34 4.01 +/- Benchmark 0.63 0.66 1.87 1.69 8.46 1.59 1.72 -0.40 1.83 1.52 +/- Category 11 3 28 38 2 68 27 17 14 Tot Ret % Rank in Cat

238

217

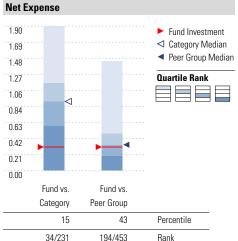
12

223

18

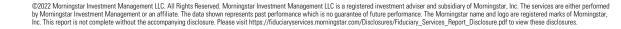
232





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

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





American Funds 2025 Trgt Date Retire R6 RFDTX

Asset Allocation as of 06-30-2022

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Net %

6.21

1.24

Cat%

30.47

15.59

37.86

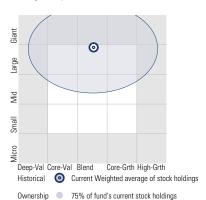
3.44

12.65

100.00

Style Analysis as of 06-30-2022

Morningstar Style Box™



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

Style Breakdown

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



Weight %

>50 25-50 10-25 0-10

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

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

Total Holdings 23



American Funds 2030 Trgt Date Retire R6 RFETX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

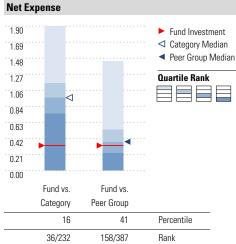
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

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





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

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





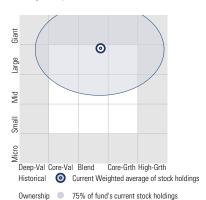
American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

Weight %

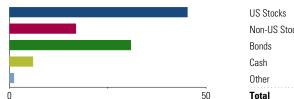
_qu.t,			
20	35	26	Large
4	6	6	Mid
1	1	1	Small

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 22



American Funds 2035 Trgt Date Retire R6 RFFTX

187

2

173

201

5

199

3

210

224

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

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

235

210

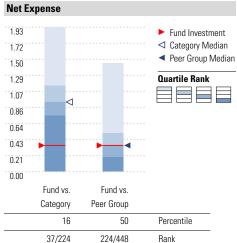
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216

17

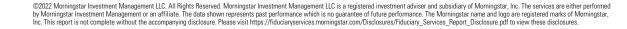
225





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

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





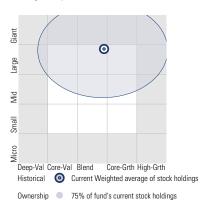
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™

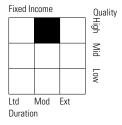


Style Breakdown

Equity 33 18

Large 28 Mid 7 4 6 2 1

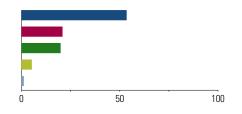
Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

2

5

2

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

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

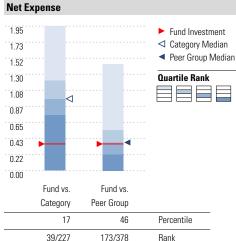
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022

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



5

17



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

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



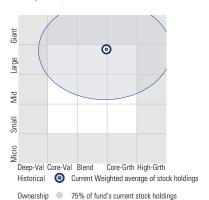
American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

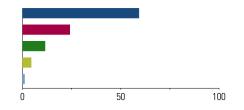
Equity				rixeu i
17	32	28	Large	
4	6	8	Mid	
1	2	2	Small	
1/-1	DI I	C		Last

Value Blend Growth

Fixed Income Quality High MidLow Mod I td Duration

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

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 21



American Funds 2045 Trgt Date Retire R6 RFHTX

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

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

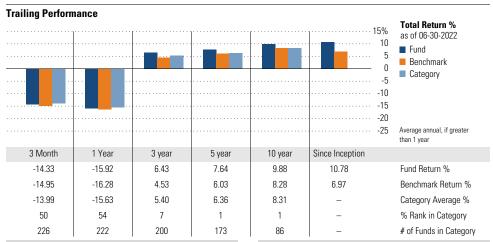
Morningstar Investment Management LLC Analysis

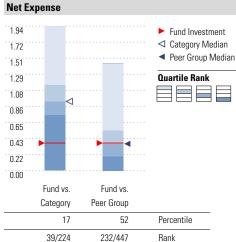
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.51 7.09 0.64 8.27 22.44 -5.58 24.68 19 21 17.18 -20.43 Total Return % 3.44 1.84 3.67 -2.57 1.91 2.59 -0.29 6.26 0.82 -0.85 +/- Benchmark 1.74 1.93 0.55 2.51 0.34 2.56 0.33 4.11 -1.14 +/- Category 4.51 2 13 45 8 3 51 4 35 78 Tot Ret % Rank in Cat 186 173 200 198 209 234 210 216 225 # of Funds in Cat 223 2 5 3 4 15 Turnover %





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

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





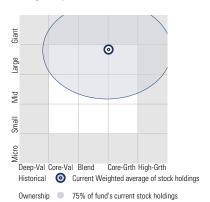
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Weight %

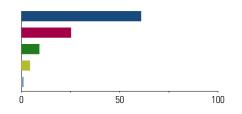
Equity			
17	32	29	Large
4	6	8	Mid
1	2	2	Small

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

207

2

196

225

6

218

2

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

Portfolio Manager(s)

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

Shannon Ward since 01-2021

Quantitative Screens

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

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

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

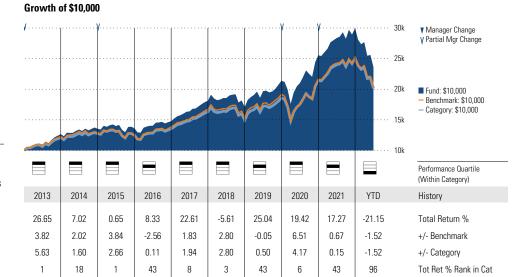
Net Expense: The fund's expense ratio of 0.37 is 47.89% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



246

220

4

218

14

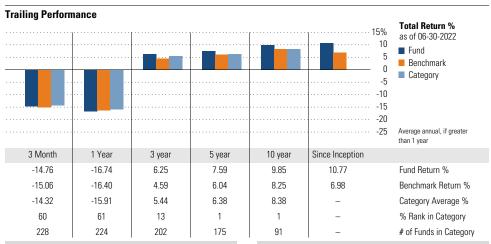
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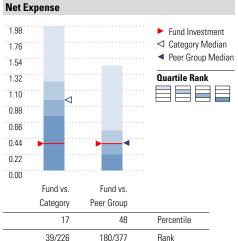
of Funds in Cat

Turnover %
Expense Ratio

233

243





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

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

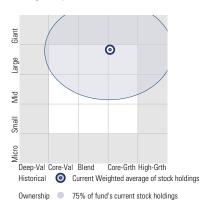


American Funds 2050 Trgt Date Retire R6 RFITX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Fixed Income

Ouality

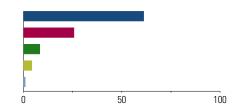
High
Mid

Ltd Mod Ext

Duration

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

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

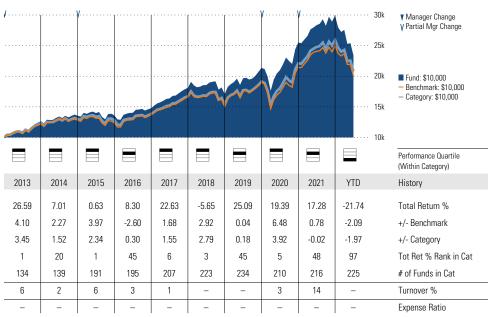
Morningstar Investment Management LLC Analysis

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

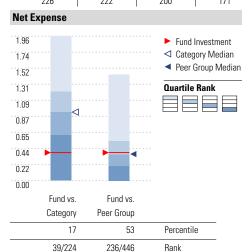
ESG Metrics

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

Growth of \$10,000

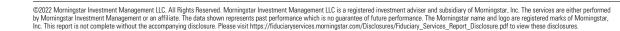


Trailing Performance Total Return % 10% as of 06-30-2022 Fund 0 Benchmark -5 Category -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -15.10 -17.435.99 7.41 9.76 9.54 Fund Return % -15.08 -16.53 4.54 5.99 8.17 6.95 Benchmark Return % -16 03 5 52 -14 43 6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



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

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





American Funds 2055 Trgt Date Retire R6 RFKTX

Quality

High

Mid

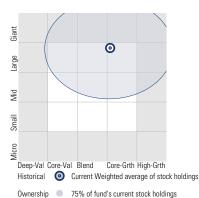
Low

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

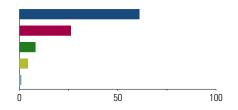
Equity 31 15 31 9 3 6



Value Blend Growth

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

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

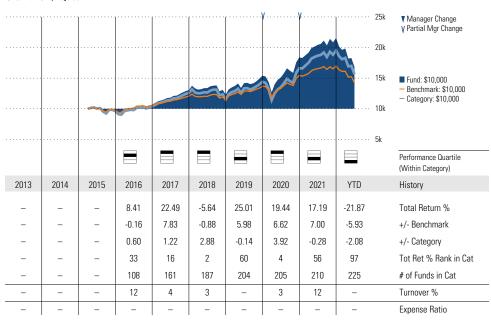
Morningstar Investment Management LLC Analysis

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

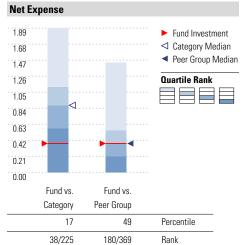
ESG Metrics

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

Growth of \$10,000







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

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

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



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Large

Style Breakdown

31 15 31 9 3 6

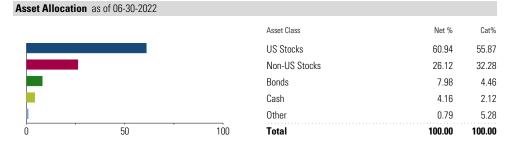
Mid2 3 1

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

Weight %

>50 25-50 10-25 0-10



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

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

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

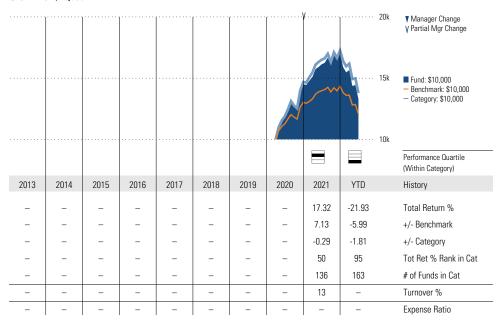
Morningstar Investment Management LLC Analysis

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

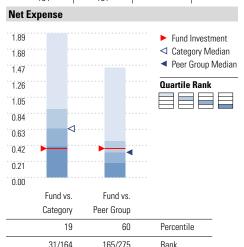
ESG Metrics

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

Growth of \$10,000





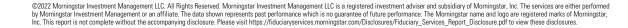


165/275 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

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

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





American Funds 2065 Trgt Date Retire R6 RFVTX

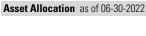
Morningstar Category Morningstar Index

Target-Date 2065+ Morningstar Mod Tgt Risk TR USD

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



Ownership 75% of fund's current stock holdings





						Quality	
15	31	31	Large				High
3	6	9	Mid				Mid
1	2	3	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	,

Duration

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

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

Total Holdings 16

Weight %

>50 25-50 10-25 0-10



American Funds 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

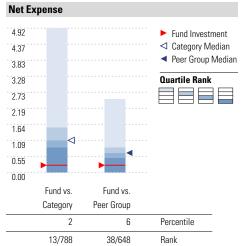
0.25

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

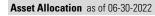
Morningstar Index

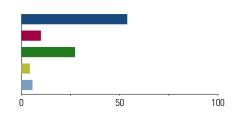
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™







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%

Stvle	e Br	eak	dov	νn

Equity				rixeu i
28	36	21	Large	
6	5	5	Mid	
0	0	0	Small	
Value	Blend	Growth		Ltd



Lto	ł	Mod	Ext
Du	ratio	n	

Valu	e B	lend	Growth
Weig	ht %		
>50	25-	50 10-	25 0-10

	Fund	Bmark	Cat	Fund	▼ Ben	chmark	[Ca	ategory
Cyclical	27.57	32.32	32.64					
Basic Materials	4.70	3.72	4.17					
Consumer Cyclical	7.43	10.55	10.15		. [
Financial Services	12.02	14.32	15.17			[]		
Real Estate	3.42	3.73	3.15					
Sensitive	45.98	43.51	42.79					
Communication Services	8.60	7.80	7.69					
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					
Consumer Defensive	10.24	7.24	6.93		()	_ :		
Healthcare	15.04	13.82	14.43			- 0		
Utilities	1.17	3.11	3.21					

A.I.		0/ 11 . 1	0 1 :: 0/	VITO D . O/	
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	_	-
	_	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
☆ 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 The Home Depo	_	1.22	28.23	-33.00	Consumer Cyclical

Total Holdings 1859



American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category Global Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 16.42 years.

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

Net Expense: The fund's expense ratio of 0.42 is 56.7% lower than the Global Large-Stock Blend category average.

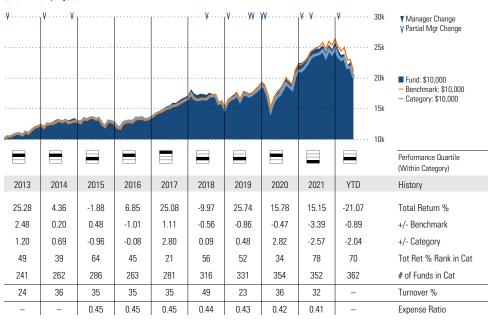
Morningstar Investment Management LLC Analysis

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

ESG Metrics

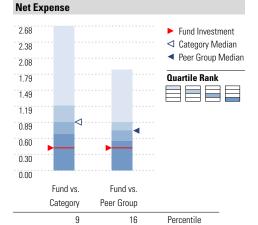
Metric	Rating	Updated
Sustainability Rating	2	05-31-2022
ESG Commitment	1-Low	05-18-2022
Carbon Risk Score	Low Risk	03-31-2022

Growth of \$10,000



Trailing Performance



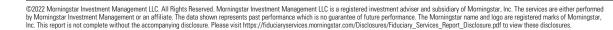


44/278 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.34	_	-0.06
Beta	0.96	_	0.96
R-Squared	97.81	_	93.07
Standard Deviation	17.58	18.02	17.94
Sharpe Ratio	0.31	0.39	0.37
Tracking Error	2.68	_	4.68
Information Ratio	-0.60	_	-0.10
Up Capture Ratio	94.65	_	96.26
Down Capture Ratio	100.40	_	97.08

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



35/376



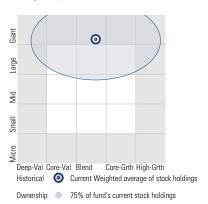
American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category Global Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

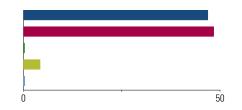
25	37	27	Large
3	4	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

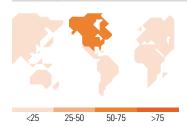
Asset Allocation as of 06-30-2022



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

		Fund	Bmark	Cat	Fund	d '	Bench	mark	Categ	jory Ave	rage	_		
Դ	Cyclical	34.55	33.79	32.24					*					
å.	Basic Materials	7.18	4.60	5.37										
A	Consumer Cyclical	9.59	10.65	10.46										
÷	Financial Services	16.03	15.68	13.92										
fil.	Real Estate	1.75	2.86	2.49]								
W	Sensitive	42.48	42.18	43.17										i
	Communication Services	6.61	8.15	7.04]							
ð	Energy	5.31	5.01	4.59										
Ф	Industrials	10.07	9.51	14.05			•							
	Technology	20.49	19.51	17.49										
→	Defensive	22.96	24.01	24.59						I				
Ħ	Consumer Defensive	8.22	7.81	7.82			Ó							
+	Healthcare	12.05	13.08	12.57										
•	Utilities	2.69	3.12	4.20		l []								
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 06-30-2022



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

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

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

Total Holdings 353

American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Donald O'Neal since 11-1993

J. Frank since 11-2001

Lawrence Solomon since 05-2010

Martin Romo since 11-2010

Carl Kawaja since 11-2010

Mark Casey since 11-2012

Alan Wilson since 11-2012

Anne-Marie Peterson since 07-2013

Christopher Buchbinder since 11-2013

Joanna Jonsson since 03-2016

Alex Popa since 10-2016

Andraz Razen since 03-2020

Julian Abdey since 11-2021

Quantitative Screens

- Performance: The fund has finished in the 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 28.68 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 0.3 is 68.75% lower than the Large Growth category average.

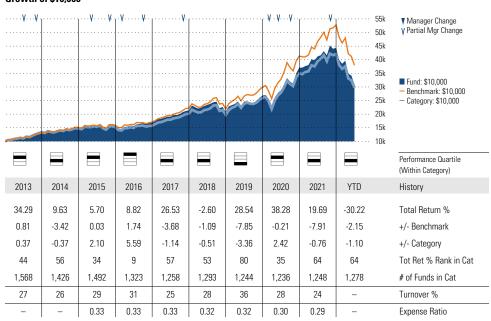
Morningstar Investment Management LLC Analysis

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.

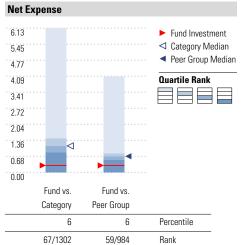
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	05-31-2022
ESG Commitment	1-Low	04-07-2022
Carbon Risk Score	Low Risk	03-31-2022

Growth of \$10,000



Trailing Performance Total Return % 15% as of 06-30-2022 10 ■ Fund Benchmark Category -10 -15 -20 -25 -30 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -21.92 -24.85 7.99 10.21 13.04 13.23 -20.92 -18.77 12.58 14.29 14.80 11.52 Benchmark Return % -20.82 -23.86 8 10 11 01 12 51 Category Average % 61 64 58 67 39 % Rank in Category 1.300 1.252 1.060 793 # of Funds in Category 1.142



3-Year KISK Metrics			
	Fund	Bmark	Cat
Alpha	-3.77	_	-3.87
Beta	0.97	_	0.98
R-Squared	95.14	_	92.23
Standard Deviation	20.91	21.09	21.51
Sharpe Ratio	0.44	0.64	0.44
Tracking Error	4.66	_	6.03
Information Ratio	-0.99	_	-0.87
Up Capture Ratio	84.54	-	86.89
Down Capture Ratio	94 98	_	98 97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.69	24.98	23.80
Price/Book Ratio	5.41	8.79	6.54
Geom Avg Mkt Cap \$B	174.21	250.47	284.82
ROE	24.57	42.14	37.75



American Funds Growth Fund of Amer R6 RGAGX

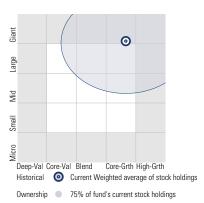
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

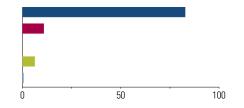
Lquity			
8	24	46	Large
3	7	10	Mid
0	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.45	0.51
Cash	6.13	1.71
Bonds	0.00	-0.01
Non-US Stocks	10.73	4.05
US Stocks	82.70	93.74
Asset Class	Net %	Cat%

	ctor Weighting as of 06-3	Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
l.	Cyclical	35.76	24.62	29.21	Tunu T bencimark Category Average
Ĭ.	•				
<u>.</u>	Basic Materials	2.07	1.22	1.58	, <u> </u>
A	Consumer Cyclical	25.08	15.13	16.09	
ø	Financial Services	8.41	6.48	9.94	
ıπ	Real Estate	0.20	1.79	1.60	
W	Sensitive	47.85	56.65	53.13	
	Communication Services	13.21	8.15	11.26	
ð	Energy	3.62	1.47	1.81	
Ф	Industrials	7.25	7.43	5.93	
	Technology	23.77	39.60	34.13	
—	Defensive	16.39	18.72	17.66	
=	Consumer Defensive	2.86	6.43	3.72	
+	Healthcare	13.01	12.23	13.42	
•	Utilities	0.52	0.06	0.52	

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Tesla Inc	8.51	8.51	-36.28	Consumer Cyclical
⊕ Capital Group Central Cash Fund	6.09	14.59	_	-
	5.84	20.43	-23.27	Technology
	4.82	25.25	-36.29	Consumer Cyclical
Meta Platforms Inc Class A	3.07	28.31	-52.06	Communication Svc
⊕ UnitedHealth Group Inc	2.87	31.19	2.91	Healthcare
	2.81	33.99	-24.40	Communication Svc
	2.04	36.04	-24.78	Communication Svc
⊕ Broadcom Inc	2.00	38.03	-25.76	Technology
○ Netflix Inc	1.90	39.93	-70.97	Communication Svc
Mastercard Inc Class A	1.19	41.13	-11.93	Financial Services
	1.16	42.29	-18.49	Healthcare
⊕ Carrier Global Corp Ordinary Shares	0.93	43.23	-33.70	Industrials
⊕ Applied Materials Inc	0.87	44.09	-41.87	Technology
	0.86	44.95	-21.71	Technology

Total Holdings 398



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

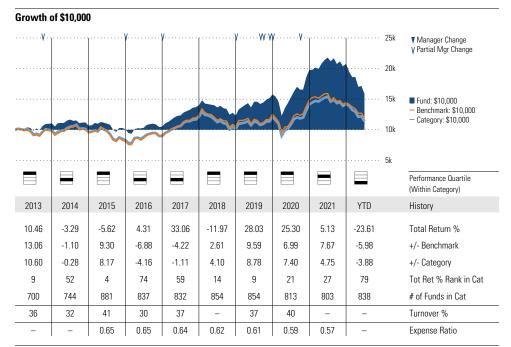
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.05 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the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

Morningstar Investment Management LLC Analysis

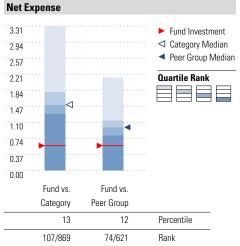
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

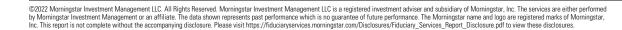






3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.51	_	-0.25
Beta	0.95	_	1.02
R-Squared	84.62	_	88.82
Standard Deviation	18.74	18.17	19.81
Sharpe Ratio	0.21	0.09	0.07
Tracking Error	7.41	_	6.52
Information Ratio	0.31	_	-0.11
Up Capture Ratio	105.41	_	102.33
Down Capture Ratio	95.93	_	104.50

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



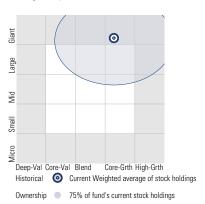


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022

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

100.00

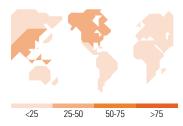
100.00

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

100

Total

World Regions % Equity 06-30-2022



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

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

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

Total Holdings 568



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

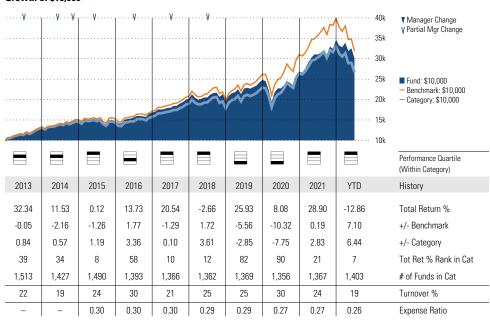
Morningstar Investment Management LLC Analysis

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

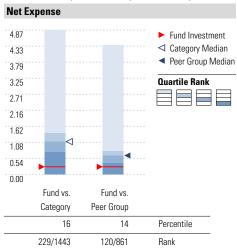
ESG Metrics

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

Growth of \$10,000

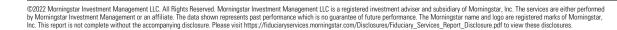


Trailing Performance Total Return % as of 06-30-2022 10 ■ Fund Benchmark 0 Category -5 -10 -15 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -11.18 -2.80 9.95 10.87 12.23 13.45 Fund Return % -16.10 -10.62 10.60 11.31 12.96 10.67 Benchmark Return % -14 88 -11 58 914 9 77 11 63 Category Average % 12 4 42 34 45 % Rank in Category 1.422 1.369 1.236 1.119 819 # of Funds in Category



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

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



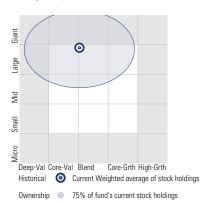


American Funds Washington Mutual R6 RWMGX

Morningstar Index S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

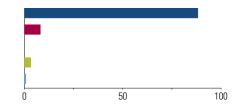
28	43	16	raige
5	6	3	IVIIO
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 187



Fidelity Advisor® International Growth Z FZAJX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jed Weiss since 11-2007

Quantitative Screens

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

Management: The fund's management has been in place for 14.67 years.

Net Expense: The fund's expense ratio of 0.87 is
 17.14% lower than the Foreign Large Growth category average.

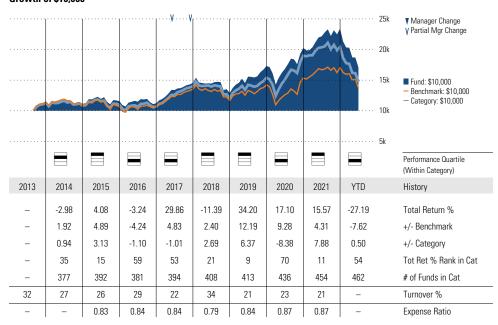
Morningstar Investment Management LLC Analysis

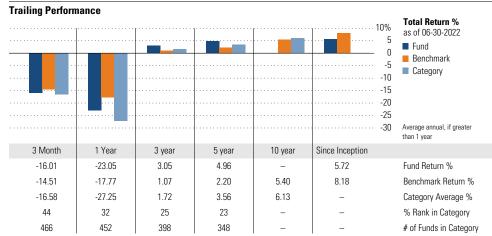
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Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

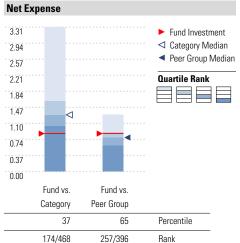
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.11	_	0.76
Beta	0.88	_	0.93
R-Squared	86.92	_	80.60
Standard Deviation	17.07	18.01	18.75
Sharpe Ratio	0.23	0.12	0.14
Tracking Error	6.52	_	8.38
Information Ratio	0.30	_	0.06
Up Capture Ratio	102.38	_	99.97
Down Capture Ratio	94.22	_	98.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.63	12.65	19.00
Price/Book Ratio	4.45	1.55	2.80
Geom Avg Mkt Cap \$B	58.82	40.94	45.95
ROE	26.27	18.36	20.88



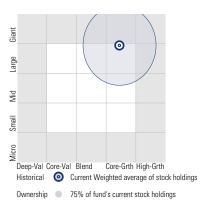
Fidelity Advisor® International Growth Z FZAJX

Morningstar CategoryForeign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

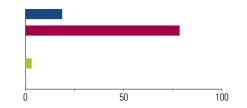
1	35	44	Large
2	8	9	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Other	0.19	0.48
Cash	3.00	3.37
Bonds	0.00	0.12
Non-US Stocks	78.29	88.63
US Stocks	18.52	7.40
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	37.42	38.59	34.97	
A	Basic Materials	7.60	7.57	7.35	
A	Consumer Cyclical	11.66	10.38	12.72	
P	Financial Services	17.32	17.72	14.48	
侖	Real Estate	0.84	2.92	0.42	0 7
W	Sensitive	46.41	33.06	40.82	
d	Communication Services	3.15	5.54	4.44	
•	Energy	0.75	4.86	3.69	
₽	Industrials	26.13	14.59	15.93	
	Technology	16.38	8.07	16.76	
→	Defensive	16.16	28.36	24.20	
Ħ	Consumer Defensive	5.79	10.87	8.89	
٠	Healthcare	10.37	14.18	14.41	
	Utilities	0.00	3.31	0.90	
					0% 5 10 15 20 25 30 35 40 45 50

World Regions % Equity 06-30-2022



	Fund %	Cat %
Greater Asia	21.34	26.44
Japan	13.71	10.94
Australasia	0.32	1.69
Asia-4 Tigers	5.53	6.57
Asia-ex 4 Tigers	1.78	7.24
Not Classified	0.00	0.00

Americas	Fund % 22.27	Cat % 15.78	Greater Europe	Fund % 56.40	Cat % 57.78	Market Maturity	Fund %
North America Central/Latin	22.27 0.00	13.48 2.30	United Kingdom W euro-ex UK Emrgng Europe Africa	8.70 45.72 0.00 1.98	10.84 46.17 0.04 0.73	Developed Markets Emerging Markets Not Available	97.53 2.47 0.00

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.40	5.40	-34.97	Technology
⊕ Nestle SA	5.26	10.66	-11.13	Consumer Defensive
⊕ Roche Holding AG	4.41	15.07	-14.38	Healthcare
○ LVMH Moet Hennessy Louis Vuitton SE	4.25	19.32	-19.02	Consumer Cyclical
⊕ Linde PLC	3.26	22.58	-16.33	Basic Materials
⊕ Keyence Corp	2.75	25.33	-35.72	Technology
⊕ Marsh & McLennan Companies Inc	2.71	28.04	-10.07	Financial Services
⊖ Fidelity Revere Str Tr	2.69	30.73	_	-
⊕ AIA Group Ltd	2.60	33.32	9.58	Financial Services
⊕ Recruit Holdings Co Ltd	2.39	35.72	-42.58	Industrials

Total Holdings 82

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



Invesco Global Real Estate R6 FGREX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Mark Blackburn since 04-2005 Ping-Ying Wang since 11-2006 James Cowen since 05-2008 Darin Turner since 04-2010 Grant Jackson since 06-2018 Charles (Chip) McKinley since 01-2022

Quantitative Screens

- Performance: The fund has finished in the Global Real Estate category's top three quartiles in 8 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 17.18 years.
- Style: The fund has landed in its primary style box Mid-Cap Blend - 83.33 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.83 is 29.06% lower than the Global Real Estate category average.

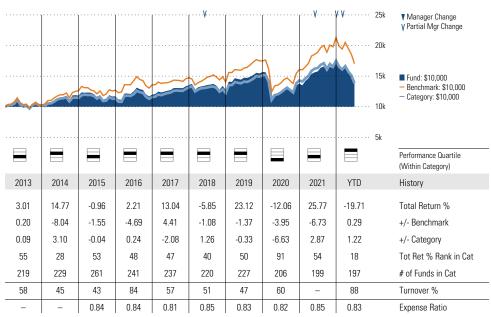
Morningstar Investment Management LLC Analysis

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

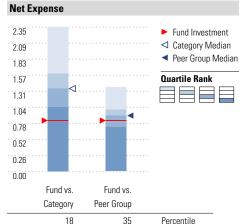
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Medium Risk	03-31-2022

Growth of \$10,000



Trailing Performance





	36/202	46/134	Rank	
Peer grou	up is a subset of	the category an	d includes fun	ds with the
same ma	nagement style	(active vs. passi	ve) and simila	r share class
charactor	rietice			

3-Year Risk Metrics

	Fullu	billark	Gat
Alpha	-3.34	_	-1.08
Beta	0.89	_	0.89
R-Squared	97.11	_	94.72
Standard Deviation	19.11	21.11	19.36
Sharpe Ratio	-0.03	0.15	0.09
Tracking Error	3.96	_	4.88
Information Ratio	-0.84	_	-0.23
Up Capture Ratio	82.33	_	88.52
Down Capture Ratio	94.71	_	92.50

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.23	16.83	12.29
Price/Book Ratio	1.53	1.57	1.26
Geom Avg Mkt Cap \$B	16.05	10.59	11.90
ROE	9.42	11.66	14.15



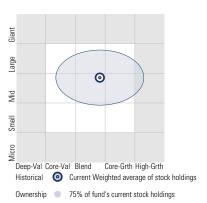
Invesco Global Real Estate R6 FGREX

Morningstar CategoryMorningstar CategoryGlobal Real EstateS&P Glob

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

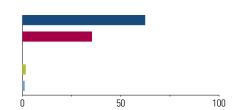
Equity

6	15	19	Laige
8	29	17	MIN
0	4	1	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022

Total	100.00	100.00
Other	0.97	5.32
Cash	1.51	1.46
Bonds	0.00	1.18
Non-US Stocks	35.23	45.42
US Stocks	62.30	46.62
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	Benchmark	Category Average
Դ	Cyclical	98.02	100.00	98.83			
â.	Basic Materials	0.00	0.00	0.00	Í		
A	Consumer Cyclical	1.18	0.00	0.38	Ď i		
æ	Financial Services	0.00	0.07	0.17	Ď		
m	Real Estate	96.84	99.93	98.28			
W	Sensitive	1.99	0.00	0.94	0 : :		
	Communication Services	1.43	0.00	0.47	1		
ð	Energy	0.00	0.00	0.13	Ó		
Ф	Industrials	0.00	0.00	0.13	Ó		
	Technology	0.56	0.00	0.21			
—	Defensive	0.00	0.00	0.23			
=	Consumer Defensive	0.00	0.00	0.00	Í		
+	Healthcare	0.00	0.00	0.08	Í		
•	Utilities	0.00	0.00	0.15	i		

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	7.79	7.79	-29.18	Real Estate
	4.39	12.18	-21.84	Real Estate
☐ Invitation Homes Inc	4.12	16.31	-20.56	Real Estate
□ UDR Inc	3.95	20.25	-22.02	Real Estate
Welltower OP LLC	3.50	23.75	-2.57	Real Estate
	3.49	27.25	-17.36	Real Estate
─ VICI Properties Inc Ordinary Shares	3.48	30.72	1.33	Real Estate
	3.25	33.97	-21.59	Real Estate
	2.88	36.85	-18.22	Real Estate
Rexford Industrial Realty Inc	2.77	39.63	-28.22	Real Estate
Sun Communities Inc	2.60	42.23	-23.27	Real Estate
∀entas Inc	2.58	44.81	2.37	Real Estate
⊖ Life Storage Inc	2.24	47.05	-25.80	Real Estate
→ Vonovia SE	2.12	49.16	-36.86	Real Estate
	1.46	50.62	-18.67	Real Estate

Total Holdings 106



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

1,369

91

0.44

1,356

84

0.44

1,403

1,367

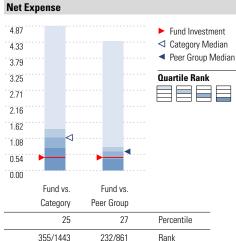
0.44

of Funds in Cat

Turnover %

Expense Ratio





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

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

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



1,513

88

1,427

73

1.490

79

0.51

1,393

83

0.50

1,366

86

0.50

1,362

97

0.46

JPMorgan US Equity R6 JUEMX

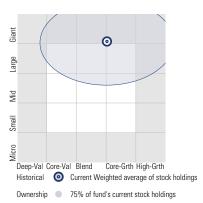
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

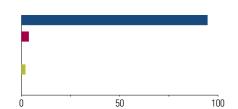
Equity

47	00	45	Large
17	29	45	
1	6	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022

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

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

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

Total Holdings 51



Lord Abbett Total Return R6 LTRHX

Morningstar Category

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Robert Lee since 08-2000 Andrew O'Brien since 10-2007 Kewjin Yuoh since 04-2012 Steven Rocco since 04-2016 Harris Trifon since 04-2021 Leah Traub since 04-2021 Adam Castle since 04-2021

Quantitative Screens

Q Performance: The fund has finished in the Intermediate
 Core-Plus Bond category's top three quartiles in 6 of the 6
 years it's been in existence.

Management: The fund's management has been in place for 21.84 years.

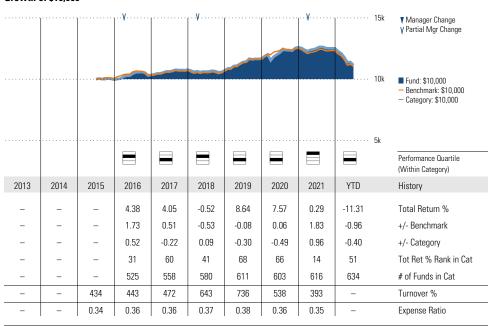
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.35 is 52.7% lower than the Intermediate Core-Plus Bond category average.

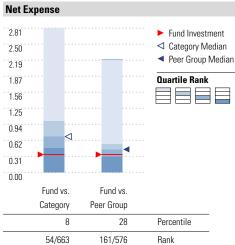
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 Fund Benchmark Category -5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -5.96 -11.09 -0.80 0.93 1.58 -4.69 -10.29 -0.93 0.88 1.54 6.78 Benchmark Return % -5 51 -0.73 0.94 -11 10 1.91 Category Average % 66 46 50 46 % Rank in Category 639 608 567 505 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.17	_	0.28
Beta	0.99	_	1.03
R-Squared	74.95	-	72.05
Standard Deviation	5.24	4.56	5.66
Sharpe Ratio	-0.24	-0.31	-0.21
Tracking Error	2.62	_	3.03
Information Ratio	0.05	_	0.07
Up Capture Ratio	112.39	_	115.68
Down Capture Ratio	108.25	_	110.01

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.46	4.43	6.08
Avg Eff Maturity	7.27	-	8.93



Lord Abbett Total Return R6 LTRHX

Asset Allocation as of 06-30-2022

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD



0	50	100
0	50	100

Asset Class	Net %	Cat%
US Stocks	0.03	0.03
Non-US Stocks	0.00	0.00
Bonds	95.51	99.27
Cash	2.06	-1.06
Other	2.40	1.76
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	44.82	3.53	48.44
AA	4.38	74.59	5.50
A	14.22	10.82	11.96
BBB	20.43	8.32	20.55
BB	8.87	0.28	6.44
В	4.97	0.00	1.87
Below B	1.34	0.00	1.76
Not Rated	0.96	2.46	3.49

	Fund	Bmark	Cat	Fund	_	Bench	بايده	I Cata	gory Ave				
				Funa		Bench	mark	Cate(Jory Ave	erage			
Government	27.24	-	23.11		1	1		1					
Treasury	22.67	_	16.11										
Inflation – Protected	0.63	_	0.20	D									
Agency/Quasi Agency	3.18	-	0.66										
Other Government Related	0.76	_	6.14										
Corporate	40.49	_	28.31										
Corporate Bond	34.29	_	26.24										
Bank Loan	3.81	_	0.61										
Convertible	2.39	_	1.32										
Preferred	0.00	_	0.14										
Securitized	29.60	-	36.22										
Agency MBS Pass-Through	1.43	_	17.87										
Agency MBS ARM	0.00	-	0.03										
Agency MBS CMO	1.60	-	1.12										
Non-Agency Residential MBS	0.54	_	0.56	0									
Commercial MBS	7.32	_	6.22										
Asset-Backed	18.71	_	10.40										
Covered Bond	0.00	_	0.02	ĺ									
Municipal	0.59	-	0.95	•									
Cash & Equivalents	2.08	-	5.72										
Other	0.00	-	5.52	į									
				0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 06-30-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 2.88%	05-2032	4.75	4.75	_
⊕ United States Treasury Notes 2.5%	05-2024	3.33	8.07	_
⊕ United States Treasury Notes 2.5%	04-2024	3.18	11.25	_
─ United States Treasury Bonds 2.25%	02-2052	2.51	13.76	_
─ United States Treasury Notes 2.5%	03-2027	2.26	16.02	_
⊕ United States Treasury Notes 2.75%	04-2027	2.21	18.24	_
⊕ United States Treasury Bonds 2.38%	02-2042	2.19	20.43	_
⊕ United States Treasury Notes 2.75%	05-2025	1.82	22.25	_
⊕ Japan (Government Of) 0%	08-2022	1.61	23.86	_
CAPITAL ONE PRIME AUTO RECEIVABLES TRUST 2022-1 2.71%	06-2025	1.03	24.88	_

Total Holdings 442



PGIM Global Total Return R6 PGTQX

Morningstar Category Global Bond

Morningstar Index

Bloomberg Gbl Agg Ex USD TR USD

Portfolio Manager(s)

Robert Tipp since 09-2002 Matthew Angelucci since 10-2018 Brett Bailey since 09-2021 Gregory Peters since 07-2022

Quantitative Screens

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

Management: The fund's management has been in place for 19.76 years.

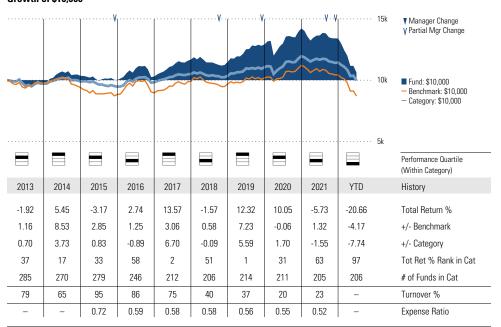
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.52 is 40.23% lower than the Global Bond category average.

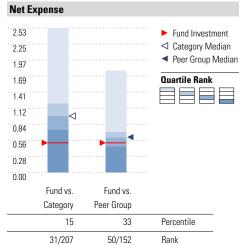
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 ■ Fund Benchmark -5 Category -10 -15 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -11.39 -22.09 -5.30 -0.95 1.40 1.33 -11.01 -18.78 -5.07 -1.75 -1.06 4.47 Benchmark Return % -8 15 -14 59 -3 47 -0.35 -1 17 Category Average % 80 93 73 44 7 % Rank in Category 206 205 194 173 135 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.89	_	0.62
Beta	1.18	_	0.86
R-Squared	77.98	_	73.68
Standard Deviation	9.96	7.42	7.56
Sharpe Ratio	-0.55	-0.74	-0.58
Tracking Error	4.87	_	4.21
Information Ratio	-0.05	_	0.32
Up Capture Ratio	128.83	_	94.28
Down Capture Ratio	118.40	_	86.58

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	8.72	_	6.32
Avg Eff Maturity	0.00	-	8.61



PGIM Global Total Return R6 PGTQX

R6 PGTQX
Asset Allocati

Morningstar Category	Morningstar Index
Global Bond	Bloomberg Gbl Agg Ex USD TR USD

Style Analysis	as of 06-30-2022
Style Breakdown	1
Fixed Income	Quality
	High
	Mid
	Low
Itd Mod Ext	
Duration	

Asset Allocati	ion as of 06-30-2022				
			Asset Class	Net %	Cat%
1			US Stocks	1.03	0.17
			Non-US Stocks	0.00	0.00
			Bonds	93.39	112.59
			Cash	2.81	-10.66
			Other	2.77	-2.11
Ö	50	100	Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	17.82	_	45.47
AA	8.40	_	9.81
A	16.15	_	12.33
BBB	31.42	_	17.81
BB	13.25	_	7.44
В	5.34	_	2.21
Below B	2.49	_	0.38
Not Rated	5.13	_	4.54

Sector Weighting as of 06-															
	Fund	Bmark	Cat	Fund	7	Beno	chmai	k	Cate	egor	γ Ανε	erage)		
Government	24.77	-	65.04												
Treasury	17.14	_	33.34												
Inflation – Protected	0.03	_	2.63												
Agency/Quasi Agency	6.03	_	3.19												
Other Government Related	1.57	_	25.88												
Corporate	26.66	-	15.43												
Corporate Bond	23.94	_	13.76												
Bank Loan	0.91	_	0.50												
Convertible	1.81	_	1.12	0											
Preferred	0.00	_	0.05												
Securitized	13.76	-	5.52												
Agency MBS Pass-Through	0.00	_	1.53												
Agency MBS ARM	0.00	_	0.00												
Agency MBS CMO	1.85	_	0.89												
Non-Agency Residential MBS	0.37	_	0.67	(
Commercial MBS	3.37	_	0.52												
Asset-Backed	8.17	_	1.70												
Covered Bond	0.00	_	0.21												
Municipal	0.09	_	0.08												
Cash & Equivalents	4.06	_	4.92												
Other	30.03	_	8.88												

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Usd/Gbp Fwd 20220719 2568	07-2022	7.28	7.28	_
Gbp/Usd Fwd 20220719 2568	07-2022	7.04	14.32	_
Usd/Jpy Fwd 20220719 Midlgb22	07-2022	4.65	18.97	_
Jpy/Usd Fwd 20220719 Midlgb22	07-2022	4.52	23.49	_
⊕ Cnh/Usd Fwd 20220823 Citius33	08-2022	3.29	26.78	-
⊕ Usd/Cnh Fwd 20220823 Citius33	08-2022	3.22	30.00	_
Ð Swap Vm Citi Usd	12-2060	2.56	32.56	_
Italy (Republic Of) 6%	08-2028	2.31	34.87	_
Usd/Eur Fwd 20220719 Scseus31	07-2022	2.02	36.89	_
Usd/Eur Fwd 20220719 Deutgb22	07-2022	1.98	38.87	_

Total Holdings 1977



PGIM Total Return Bond R6 PTROX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Robert Tipp since 10-2002 Michael Collins since 11-2009 Richard Piccirillo since 12-2012 Gregory Peters since 03-2014 Lindsay Rosner since 09-2021

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.

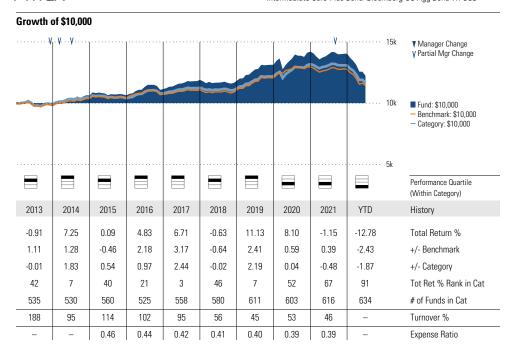
Management: The fund's management has been in place for 19.68 years.

Style Consistency is not calculated for Fixed Income funds.

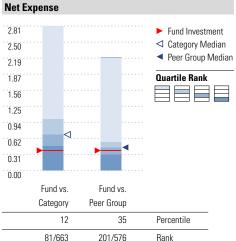
Net Expense: The fund's expense ratio of 0.39 is 47.3% lower than the Intermediate Core-Plus Bond category average.

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.







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.06	_	0.28
Beta	1.26	_	1.03
R-Squared	68.86	_	72.05
Standard Deviation	6.92	4.56	5.66
Sharpe Ratio	-0.24	-0.31	-0.21
Tracking Error	4.04	_	3.03
Information Ratio	-0.10	_	0.07
Up Capture Ratio	147.39	_	115.68
Down Capture Ratio	146.22	_	110.01

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.89	4.43	6.08
Avg Eff Maturity	0.00	_	8.93



PGIM Total Return Bond R6 PTRQX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD



Asset Allocation as of 06-30-2022

Asset Class	Net %	Cat%
US Stocks	0.71	0.03
Non-US Stocks	0.00	0.00
Bonds	98.14	99.27
Cash	-0.28	-1.06
Other	1.42	1.76
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	42.14	3.53	48.44
AA	7.61	74.59	5.50
A	11.23	10.82	11.96
BBB	20.41	8.32	20.55
BB	8.88	0.28	6.44
В	3.72	0.00	1.87
Below B	1.34	0.00	1.76
Not Rated	4.67	2.46	3.49

Sector Weighting as of 06-	30-2022											
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			
Government	11.51	_	23.11									
Treasury	8.52	_	16.11									
Inflation – Protected	0.00	_	0.20									
Agency/Quasi Agency	2.47	_	0.66									
Other Government Related	0.52	_	6.14									
Corporate	29.84	-	28.31									
Corporate Bond	27.76	_	26.24									
Bank Loan	1.08	_	0.61	0								
Convertible	0.98	_	1.32									
Preferred	0.02	_	0.14									
Securitized	36.18	_	36.22									
Agency MBS Pass-Through	3.60	_	17.87									
Agency MBS ARM	0.00	_	0.03									
Agency MBS CMO	1.57	_	1.12									
Non-Agency Residential MBS	0.36	_	0.56									
Commercial MBS	9.42	_	6.22									
Asset-Backed	21.23	_	10.40		:		- :					
Covered Bond	0.00	_	0.02									
Municipal	0.64	_	0.95									
Cash & Equivalents	1.27	_	5.72									
Other	20.35	_	5.52									
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Usd/Eur Fwd 20220719 Scseus31	07-2022	4.02	4.02	_
⊕ Usd/Eur Fwd 20220719 Deutgb22	07-2022	3.95	7.98	_
⊕ Eur/Usd Fwd 20220719 Scseus31	07-2022	3.89	11.86	_
⊕ Eur/Usd Fwd 20220719 Deutgb22	07-2022	3.84	15.70	_
⊕ Usd/Eur Fwd 20220719 Bnpafrpp	07-2022	3.07	18.77	-
⊕ Eur/Usd Fwd 20220719 Bnpafrpp	07-2022	2.99	21.77	_
⊕ Usd/Gbp Fwd 20220719 2568	07-2022	2.74	24.51	_
⊕ Gbp/Usd Fwd 20220719 2568	07-2022	2.65	27.16	_
⊕ Federal National Mortgage Association 3%	06-2052	2.22	29.37	_
United States Treasury Bonds 2.25%	05-2041	1.99	31.36	_

Total Holdings 3110



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

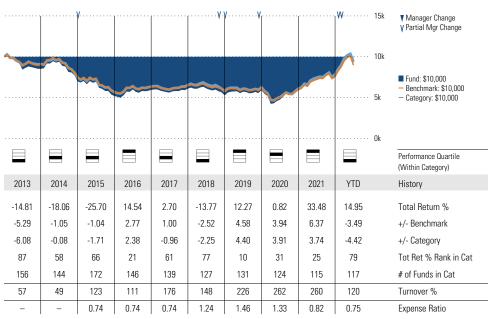
Morningstar Investment Management LLC Analysis

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

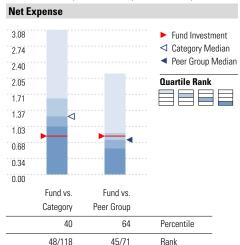
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

Growth of \$10,000



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



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

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

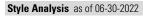


PIMCO Commodity Real Ret Strat Instl PCRIX

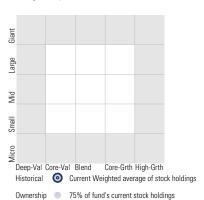
Morningstar CategoryCommodities Broad Basket Bloor

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™





Equity



Weight %

>50 25-50 10-25 0-10



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

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

Total Holdings 834



PIMCO High Yield Instl PHIYX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Andrew Jessop since 01-2010 Sonali Pier since 07-2019 Amit Agrawal since 07-2021

Quantitative Screens

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 12.48 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.56 is 38.46% 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.





21

0.59

34

0.57

29

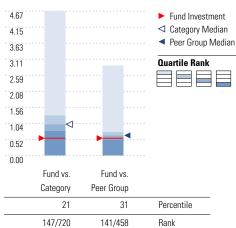
0.56

26

0.56

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 Wetrics			
	Fund	Bmark	Cat
Alpha	-0.64	_	-0.19
Beta	0.89	_	0.96
R-Squared	98.40	_	95.51
Standard Deviation	9.17	10.21	10.02
Sharpe Ratio	-0.08	-0.01	-0.02
Tracking Error	1.60	_	2.34
Information Ratio	-0.36	_	-0.15
Up Capture Ratio	88.82	_	92.68
Down Capture Ratio	94.52	_	94.81

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.77	-	3.70
Avg Eff Maturity	5.91	-	5.56



39

25

39

0.55

32

0.55

31

0.55

25

0.57

PIMCO High Yield Instl PHIYX

Style Analys	is as of 06-30-2022
Style Breakdov	wn
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ex	xt

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	4.61	_	1.67
AA	5.12	_	0.12
A	0.01	_	0.29
BBB	5.69	_	2.72
BB	53.16	_	31.18
В	26.13	_	33.90
Below B	5.28	_	27.35
Not Rated	0.00	_	2.78

Asset Allocation as of 06-30-2022 Asset Class Cat% Net % US Stocks 0.86 0.00 Non-US Stocks 0.03 0.17 Bonds 94.07 93.02 Cash 1.28 4.31 4.47 Other 1.78 100 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 8590

ICE BofA US High Yield TR USD

0-2022					_
Fund	Bmark	Cat	Fund	Benchmark	Category Average
0.00	-	2.31	10		
0.00	_	0.74	0		
0.00	_	0.00	Ì		
0.00	_	0.14	0		
0.00	_	1.43	10		
83.13	-	88.10			
78.73	_	82.32			
3.18	_	4.36			
1.22	_	1.18	0		
0.00	_	0.24	ĺ		
0.05	-	2.03	10		
0.00	_	0.06			
0.00	_	0.00			
0.00	_	0.14			
0.01	_	0.12			
0.00	_	0.74	0		
0.04	_	0.97			
0.00	_	0.00			
0.00	_	0.10			
10.42	-	6.31			
6.40	-	1.16			
	0.00 0.00 0.00 0.00 0.00 83.13 78.73 3.18 1.22 0.00 0.05 0.00 0.00 0.00 0.01 0.00 0.04 0.00 0.00	Fund Bmark 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 83.13 - 78.73 - 3.18 - 1.22 - 0.00 - 0.00 - 0.00 - 0.01 - 0.02 - 0.04 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 -	Fund Bmark Cat 0.00 - 2.31 0.00 - 0.74 0.00 - 0.00 0.00 - 0.14 0.00 - 1.43 83.13 - 88.10 78.73 - 82.32 3.18 - 4.36 1.22 - 1.18 0.00 - 0.24 0.05 - 2.03 0.00 - 0.06 0.00 - 0.00 0.00 - 0.14 0.01 - 0.74 0.04 - 0.97 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 <td>Fund Bmark Cat Fund 0.00 - 2.31 [] 0.00 - 0.74 [] 0.00 - 0.00 [] 0.00 - 0.14 [] 0.00 - 1.43 [] 83.13 - 88.10 78.73 - 82.32 3.18 - 4.36 [] 1.22 - 1.18 [] 0.00 - 0.24 [] 0.05 - 2.03 [] 0.00 - 0.06 [] 0.00 - 0.06 [] 0.00 - 0.14 [] 0.00 - 0.14 [] 0.00 - 0.74 [] 0.00 - 0.74 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00<td>Fund Bmark Cat Fund ▼ Benchmark 0.00 - 2.31 [] 0.00 - 0.74 [] 0.00 - 0.00] 0.00 - 0.14 [] 0.00 - 1.43 [] 83.13 - 88.10 78.73 - 82.32 3.18 - 4.36 [] 1.22 - 1.18 [] 0.00 - 0.24 [] 0.00 - 0.06 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.14 [] 0.01 - 0.74 [] 0.02 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 []</td></td>	Fund Bmark Cat Fund 0.00 - 2.31 [] 0.00 - 0.74 [] 0.00 - 0.00 [] 0.00 - 0.14 [] 0.00 - 1.43 [] 83.13 - 88.10 78.73 - 82.32 3.18 - 4.36 [] 1.22 - 1.18 [] 0.00 - 0.24 [] 0.05 - 2.03 [] 0.00 - 0.06 [] 0.00 - 0.06 [] 0.00 - 0.14 [] 0.00 - 0.14 [] 0.00 - 0.74 [] 0.00 - 0.74 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 <td>Fund Bmark Cat Fund ▼ Benchmark 0.00 - 2.31 [] 0.00 - 0.74 [] 0.00 - 0.00] 0.00 - 0.14 [] 0.00 - 1.43 [] 83.13 - 88.10 78.73 - 82.32 3.18 - 4.36 [] 1.22 - 1.18 [] 0.00 - 0.24 [] 0.00 - 0.06 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.14 [] 0.01 - 0.74 [] 0.02 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 []</td>	Fund Bmark Cat Fund ▼ Benchmark 0.00 - 2.31 [] 0.00 - 0.74 [] 0.00 - 0.00] 0.00 - 0.14 [] 0.00 - 1.43 [] 83.13 - 88.10 78.73 - 82.32 3.18 - 4.36 [] 1.22 - 1.18 [] 0.00 - 0.24 [] 0.00 - 0.06 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.14 [] 0.01 - 0.74 [] 0.02 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 []

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	8.81	8.81	_
→ Pimco Fds	05-2022	5.41	14.22	_
⊕ CDX HY37 5Y ICE	12-2026	4.44	18.65	_
⊕ CDX HY36 5Y ICE	06-2026	1.61	20.26	_
⊕ TRS IBOXHY/SOFRINDX 06/20/22 MYC	06-2022	1.06	21.32	-
⊕ TRS IBOXHY/SOFRINDX 06/21/22 BPS	06-2022	0.94	22.26	_
☆ Offset: Cash	_	0.83	23.10	_
⊕ United States Treasury Bills 0% 0%	04-2022	0.76	23.86	_
⊕ U S TREASURY REPO	04-2022	0.76	24.62	-
⊕ United States Treasury Bills 0% 0%	05-2022	0.72	25.35	_

Total Holdings 934



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

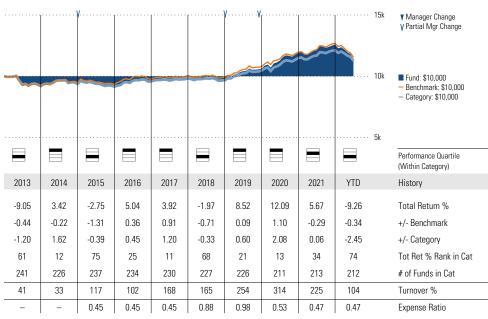
Morningstar Investment Management LLC Analysis

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

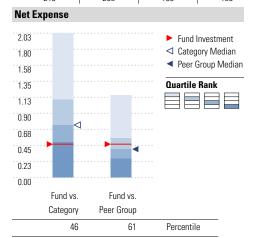
Metric	Rating	Updated
Sustainability Rating	3	04-30-2022

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



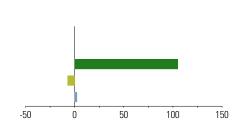
PIMCO Real Return Instl PRRIX

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	_
─ U S TIPS REV REPO	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.

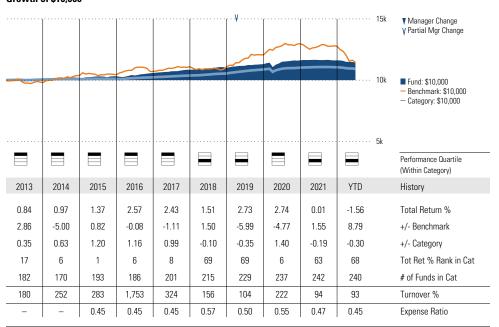
Morningstar Investment Management LLC Analysis

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.

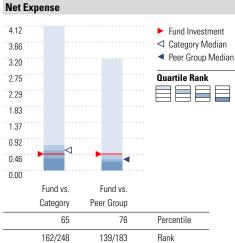
ESG Metrics

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	[]								
Commercial MBS	2.38	_	1.64									
Asset-Backed	12.30	-	15.88									
Covered Bond	0.00	_	0.00									
Municipal	0.08	-	1.10									
Cash & Equivalents	7.90	-	17.01									
Other	7.60	_	0.35									
				0%	5	10	15	20	25	30	35	40

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

Total Holdings 1400



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

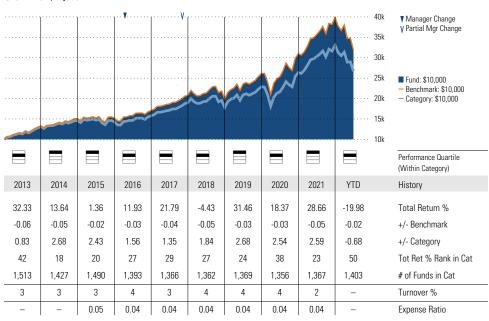
Morningstar Investment Management LLC Analysis

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

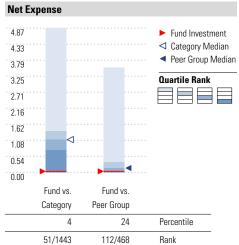
ESG Metrics

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

Growth of \$10,000



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



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

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

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

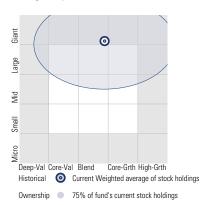


Vanguard 500 Index Admiral VFIAX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™



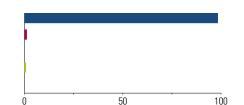
Style Breakdown

Equity

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

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022

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

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

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

Total Holdings 506



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

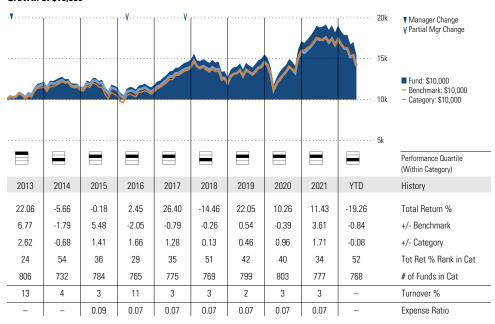
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio

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

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

	Fund	Bmark	Cat
Alpha	0.80	-	0.29
Beta	1.05	-	1.00
R-Squared	97.03	-	93.77
Standard Deviation	18.67	17.47	18.09
Sharpe Ratio	0.17	0.13	0.14
Tracking Error	3.35	-	4.55
Information Ratio	0.22	-	0.06

107.01

103.93

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



101.51

100.74

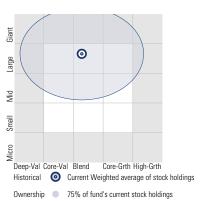
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

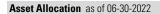
Equity

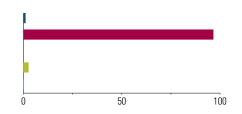
24	33	18	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Asset Class	Net %	Cat%
US Stocks	0.93	3.05
Non-US Stocks	96.49	95.07
Bonds	0.00	0.28
Cash	2.46	1.25
Other	0.12	0.34
Total	100.00	100.00

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

World Regions % Equity 06-30-2022



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

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

Top 10 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① Nestle SA	1.68	1.68	-11.13	Consumer Defensive
	1.42	3.10	_	-
⊕ Roche Holding AG	1.20	4.30	-15.13	Healthcare
⊕ Samsung Electronics Co Ltd	1.18	5.48	_	Technology
ASML Holding NV	1.03	6.50	-36.06	Technology
⊕ Toyota Motor Corp	0.98	7.49	-6.45	Consumer Cyclical
⊕ AstraZeneca PLC	0.98	8.46	24.99	Healthcare
⊕ Shell PLC	0.97	9.43	31.10	Energy
Novartis AG	0.88	10.31	-0.52	Healthcare
◆ Novo Nordisk A/S Class B	0.86	11.17	6.54	Healthcare

Total Holdings 4156

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



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

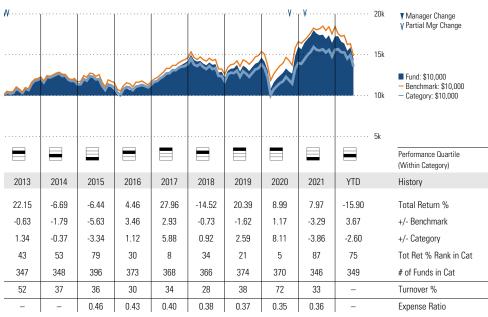
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



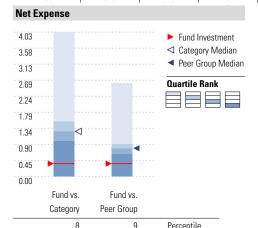
Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio



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

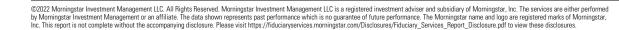
Rank

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

107.47

103.40

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





107.17

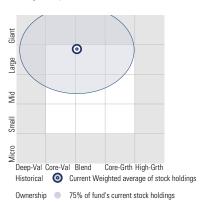
105.01

Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2022



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

World Regions % Equity 06-30-2022



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

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

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

Total Holdings 238

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



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

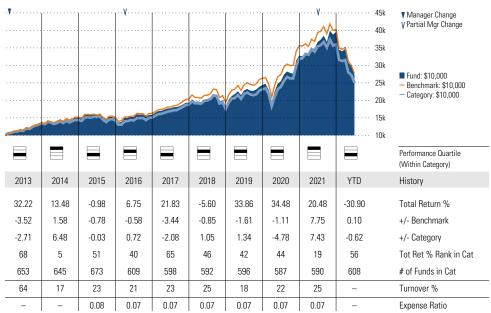
Morningstar Investment Management LLC Analysis

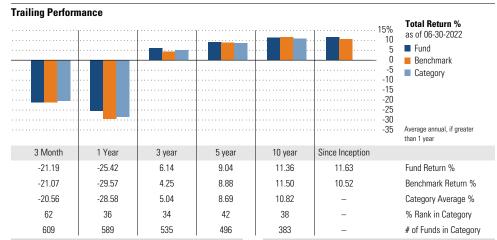
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

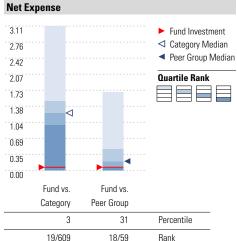
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

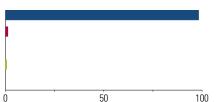
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2022





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

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

Total Holdings 181



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

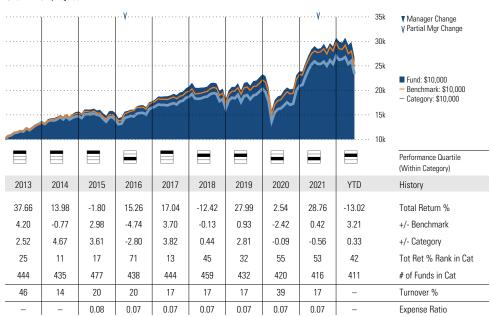
Morningstar Investment Management LLC Analysis

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

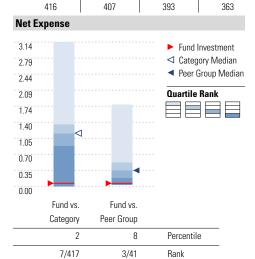
ESG Metrics

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

Growth of \$10,000



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



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

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



Vanguard Mid-Cap Value Index Admiral VMVAX

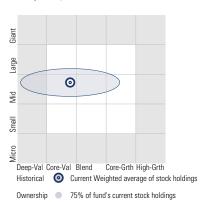
Morningstar Category ■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



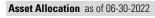
Style Breakdown

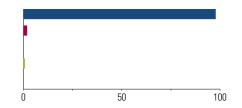
Equity

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

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 203



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

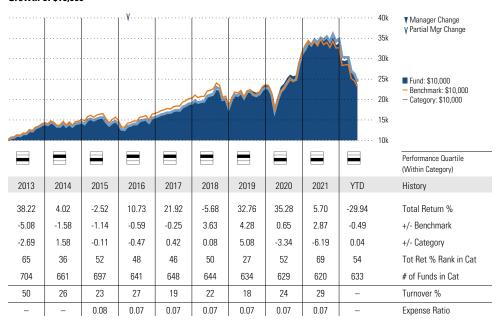
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





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

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

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



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

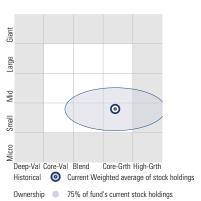
Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

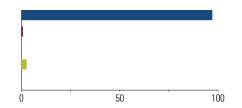
0	0	0	Large
2	16	17	Mid
5	30	30	Small

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 06-30-2022





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

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

Total Holdings 719



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

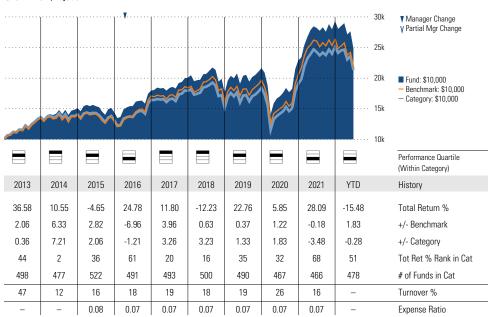
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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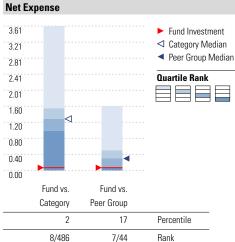
ESG Metrics

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

Growth of \$10,000

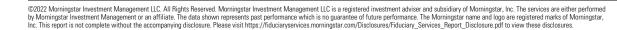






3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.78	_	1.18
Beta	0.95	_	1.00
R-Squared	97.67	-	94.61
Standard Deviation	24.54	25.46	26.04
Sharpe Ratio	0.37	0.34	0.38
Tracking Error	3.94	-	6.34
Information Ratio	0.15	-	0.15
Up Capture Ratio	95.50	-	100.19
Down Capture Ratio	93.13	-	97.21

mark Cat
9.61 10.58
1.19 1.41
1.72 3.51
7.65 14.54





Vanguard Small Cap Value Index Admiral VSIAX

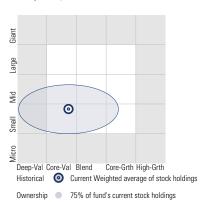
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

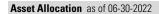
Equity

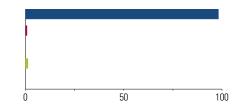
0	0	0	Large
17	22	3	Mid
28	27	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund	•	Ben	chma	rk [Cate	gory Av	verage		
b	Cyclical	49.04	53.52	49.46										
ů.	Basic Materials	5.56	3.38	5.98										
4	Consumer Cyclical	11.13	9.86	12.53										
ê	Financial Services	21.15	25.43	23.37										
b	Real Estate	11.20	14.85	7.58				1						
M	Sensitive	34.65	26.34	37.28										
	Communication Services	1.98	3.21	2.08										
•	Energy	6.11	4.61	7.62										
\$	Industrials	19.05	11.84	18.18			. 1		0					
3	Technology	7.51	6.68	9.40		. •								
→	Defensive	16.30	20.14	13.27										
Ę	Consumer Defensive	5.14	3.71	4.26										
۲	Healthcare	5.82	11.15	5.77										
?	Utilities	5.34	5.28	3.24		ľ								

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	0.94	0.94	_	_
	0.70	1.64	9.50	Industrials
Molina Healthcare Inc	0.64	2.28	-12.09	Healthcare
⊕ Atmos Energy Corp	0.61	2.88	8.29	Utilities
⊕ IDEX Corp	0.54	3.42	-22.66	Industrials
⊕ Bunge Ltd	0.54	3.96	-1.74	Consumer Defensive
⊕ Brown & Brown Inc	0.51	4.47	-16.70	Financial Services
⊕ Carlisle Companies Inc	0.48	4.95	-3.40	Industrials
⊕ Kimco Realty Corp	0.48	5.42	-18.22	Real Estate
⊕ Booz Allen Hamilton Holding Corp Class A	0.46	5.89	7.58	Industrials
Steel Dynamics Inc ■ Steel Dynami	0.46	6.35	7.67	Basic Materials
⊕ Howmet Aerospace Inc	0.46	6.81	-1.07	Industrials
⊕ APA Corp	0.46	7.27	30.72	Energy
⊕ First Horizon Corp	0.45	7.72	35.70	Financial Services
⊕ Ovintiv Inc	0.44	8.17	32.46	Energy

Total Holdings 901

