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.

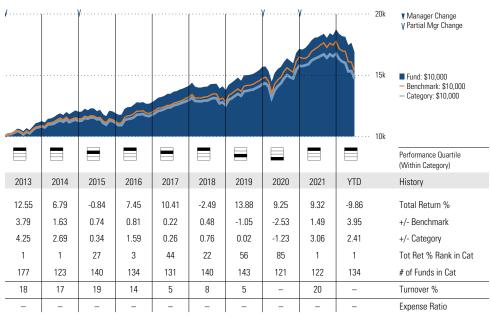
Morningstar Investment Management LLC Analysis

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.

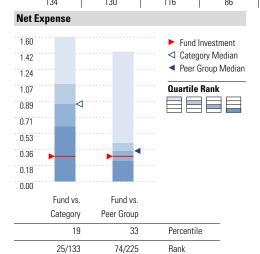
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2022

Growth of \$10,000

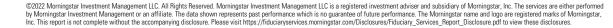






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.56	_	-0.14
Beta	0.87	_	0.90
R-Squared	96.06	_	96.41
Standard Deviation	7.77	8.76	7.99
Sharpe Ratio	0.47	0.29	0.26
Tracking Error	1.92	_	2.05
Information Ratio	0.66	_	-0.20
Up Capture Ratio	92.34	_	86.87
Down Capture Ratio	78.13	_	87.59

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



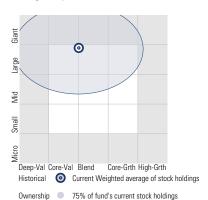


American Funds 2010 Trgt Date Retire R6 RFTTX

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

Style Analysis as of 06-30-2022

Morningstar Style Box™





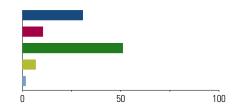
Equity				Fixed	Income
30	39	15	Large		
7	5	3	Mid		
1	0	0	Small		
Value	Blend	Growth		Ltd	Mod

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

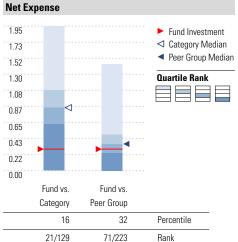
124

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

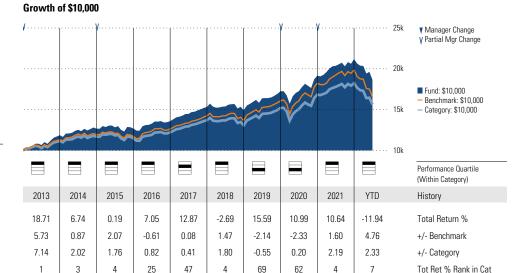
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.5 years.
- Style: The fund has landed in its primary style box —
 Large Blend 90.91 % of the time over 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

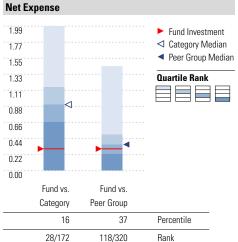
20

172

of Funds in Cat

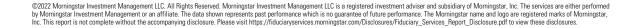
Turnover %
Expense Ratio





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

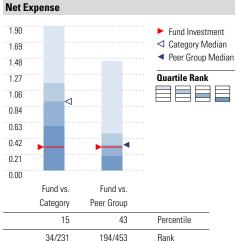
12

223

18

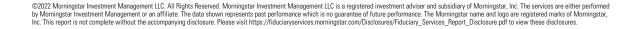
232





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

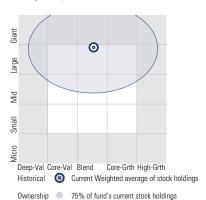
3.44

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



Weight %

>50 25-50 10-25 0-10

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

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

Total Holdings 23



American Funds 2030 Trgt Date Retire R6 RFETX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

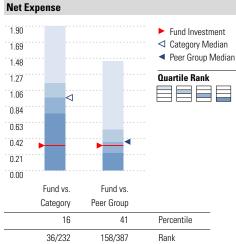
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

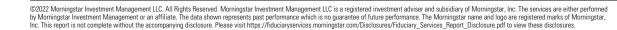
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.64 7.06 0.47 7.71 18.40 -4.16 20.06 15.16 13.16 -15.72 Total Return % 6.00 1.05 2.77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





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

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





American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

Weight %

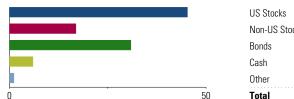
_qu.t,			
20	35	26	Large
4	6	6	Mid
1	1	1	Small

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 22



American Funds 2035 Trgt Date Retire R6 RFFTX

187

2

173

201

5

199

3

210

224

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

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

235

210

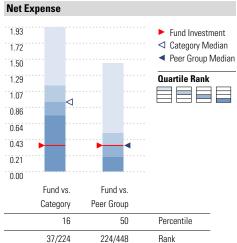
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216

17

225





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

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





American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity 33 18

Large 28 Mid 7 4 6 2 1

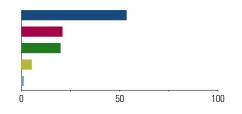
Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

2

5

2

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

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

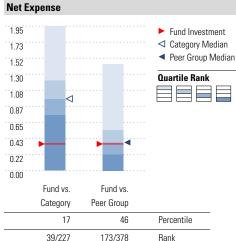
Metric	Rating	Updated
Sustainability Rating	3	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022

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



5

17



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

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



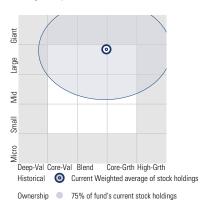
American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

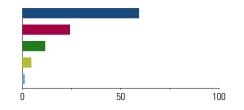
Equity				rixeu i
17	32	28	Large	
4	6	8	Mid	
1	2	2	Small	
1/-1	DI I	C		Last

Value Blend Growth

Fixed Income Quality High MidLow Mod I td Duration

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

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 21



American Funds 2045 Trgt Date Retire R6 RFHTX

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

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

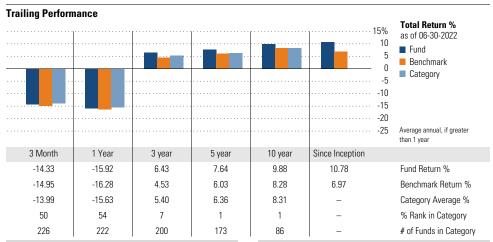
Morningstar Investment Management LLC Analysis

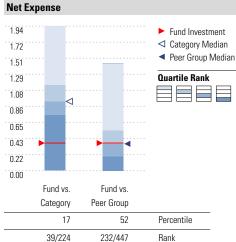
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

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





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

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





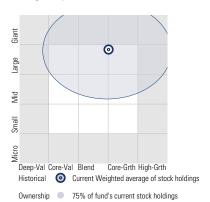
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Weight %

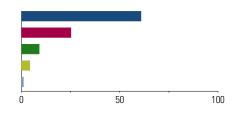
Equity			
17	32	29	Large
4	6	8	Mid
1	2	2	Small

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

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

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

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

207

2

196

225

6

218

2

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

Portfolio Manager(s)

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

Shannon Ward since 01-2021

Quantitative Screens

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

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

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

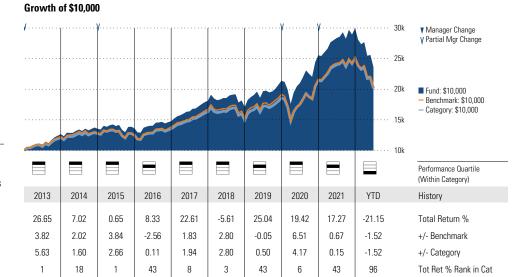
Net Expense: The fund's expense ratio of 0.37 is 47.89% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



246

220

4

218

14

227

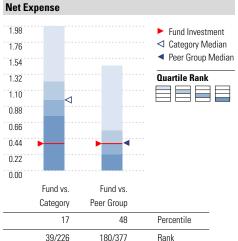
of Funds in Cat

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

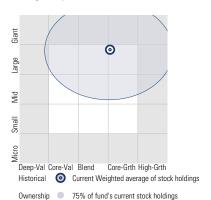


American Funds 2050 Trgt Date Retire R6 RFITX

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

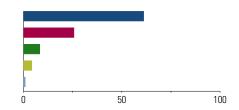
High
Mid

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.

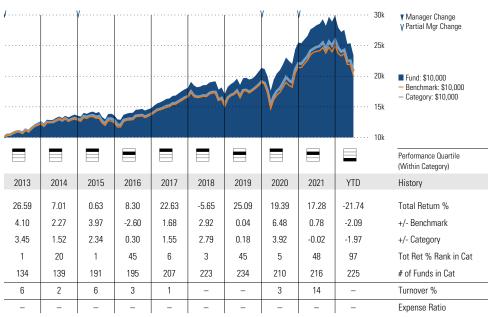
Morningstar Investment Management LLC Analysis

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.

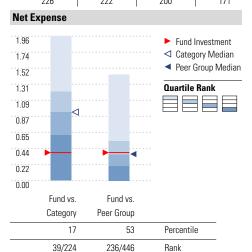
ESG Metrics

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

Growth of \$10,000

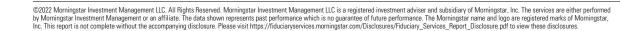


Trailing Performance Total Return % 10% as of 06-30-2022 Fund 0 Benchmark -5 Category -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -15.10 -17.435.99 7.41 9.76 9.54 Fund Return % -15.08 -16.53 4.54 5.99 8.17 6.95 Benchmark Return % -16 03 5 52 -14 43 6 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

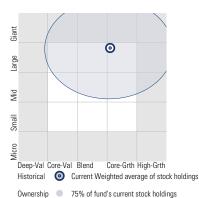
Low

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

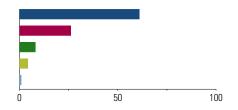
Equity 31 15 31 9 3 6



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.

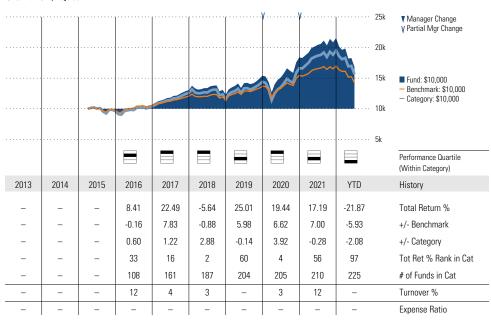
Morningstar Investment Management LLC Analysis

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.

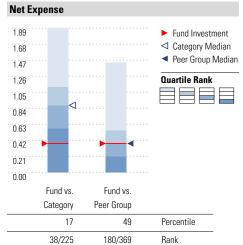
ESG Metrics

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

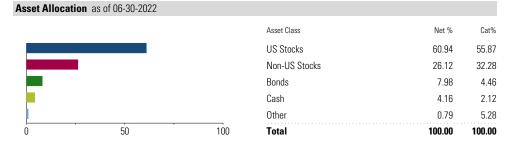
Mid2 3 1

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.

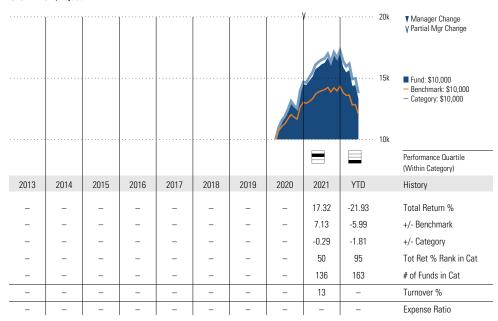
Morningstar Investment Management LLC Analysis

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.

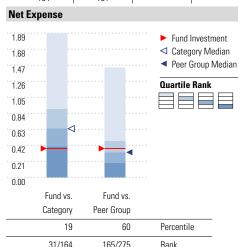
ESG Metrics

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

Growth of \$10,000





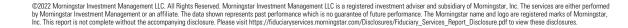


165/275 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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

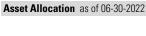
Morningstar Category Morningstar Index

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.

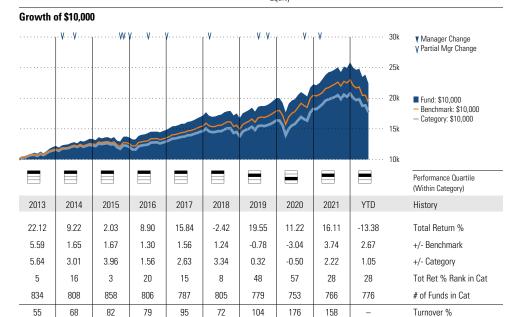
✓ Net Expense: The fund's expense ratio of 0.25 is
75.73% lower than the Allocation--50% to 70% Equity
category average.

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

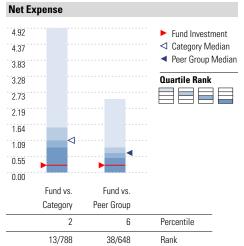
0.25

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

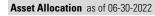
Morningstar Index

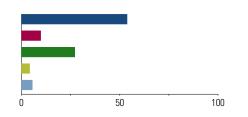
Morningstar US Mod Tgt Alloc NR USD

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%

Style	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		0	_ :		
Healthcare	15.04	13.82	14.43			- 0		
Utilities	1.17	3.11	3.21					

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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 Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

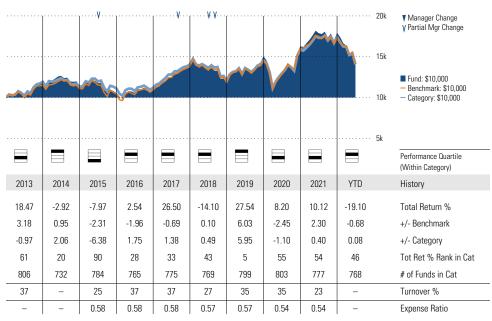
Morningstar Investment Management LLC Analysis

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

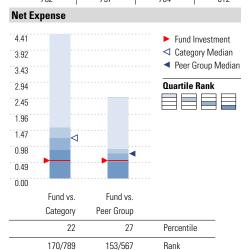
ESG Metrics

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

Growth of \$10,000







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

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



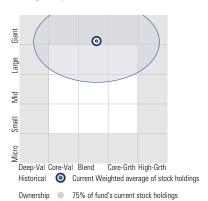
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

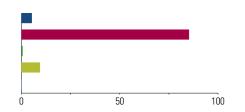
Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Asset Allocation as of 06-30-2022



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

Style Breakdown

Equity

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

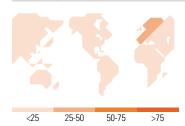
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



World Regions % Equity 06-30-2022



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

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

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

Total Holdings 251



American Funds New 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

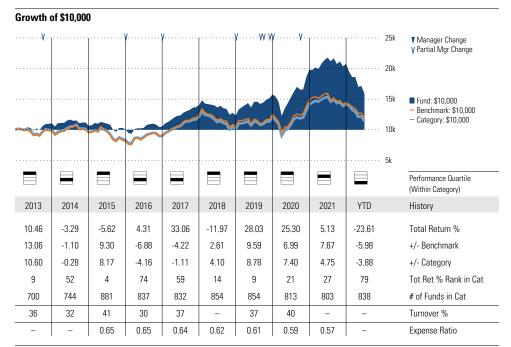
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.05 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the 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

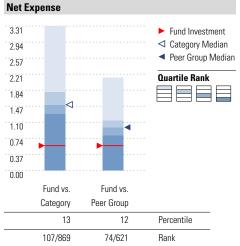
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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

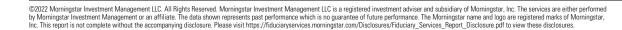






3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.51	_	-0.25
Beta	0.95	_	1.02
R-Squared	84.62	_	88.82
Standard Deviation	18.74	18.17	19.81
Sharpe Ratio	0.21	0.09	0.07
Tracking Error	7.41	_	6.52
Information Ratio	0.31	_	-0.11
Up Capture Ratio	105.41	_	102.33
Down Capture Ratio	95.93	_	104.50

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



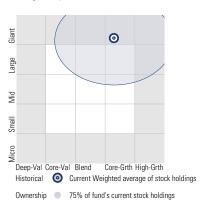


American Funds New World R6 RNWGX

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

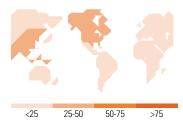
100.00

Sec	ctor Weighting as of 06-	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.

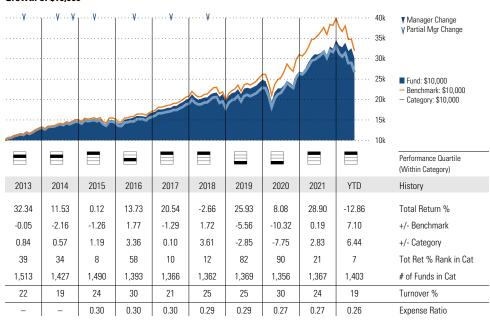
Morningstar Investment Management LLC Analysis

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.

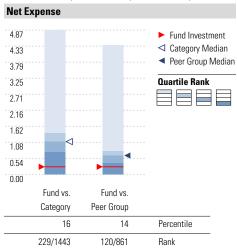
ESG Metrics

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

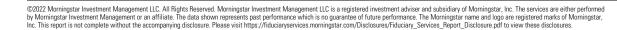


Trailing Performance Total Return % as of 06-30-2022 10 ■ Fund Benchmark 0 Category -5 -10 -15 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -11.18 -2.80 9.95 10.87 12.23 13.45 Fund Return % -16.10 -10.62 10.60 11.31 12.96 10.67 Benchmark Return % -14 88 -11 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



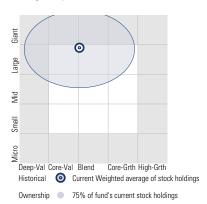


American Funds Washington Mutual R6 RWMGX

Morningstar Index S&P 500 TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

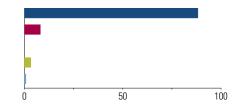
28	43	16	raige
5	6	3	IVIIO
0	0	0	ollidii

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



Delaware Small Cap Value R6 DVZRX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 5 of the 5 years it's been in
- Management: The fund's management has been in place for 25.18 years.
- Style: The fund has landed in its primary style box Small Value — 93.94 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 40% lower than the Small Value category average.

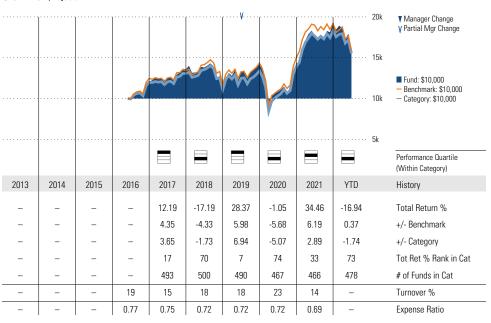
Morningstar Investment Management LLC Analysis

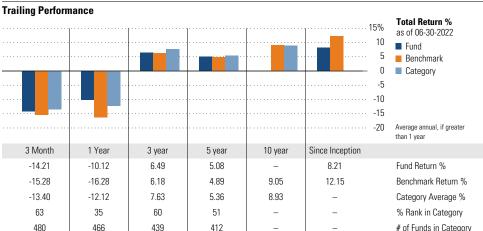
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

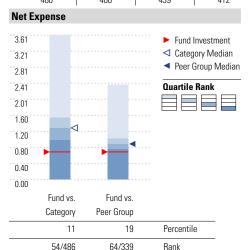
ESG Metrics

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

Growth of \$10,000

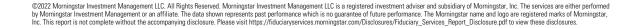






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.50	_	1.18
Beta	0.99	_	1.00
R-Squared	95.25	_	94.61
Standard Deviation	25.73	25.46	26.04
Sharpe Ratio	0.35	0.34	0.38
Tracking Error	5.62	-	6.34
Information Ratio	0.05	-	0.15
Up Capture Ratio	99.16	-	100.19
Down Capture Ratio	98.11	-	97.21

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





Delaware Small Cap Value R6 DVZRX

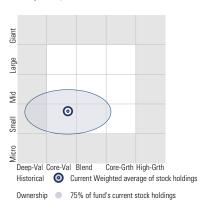
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

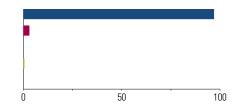
Equity

2	0	0	Large
14	7	2	Md
41	30	5	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

Sec	ctor Weighting as of 06-3	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
_Մ	Cyclical	50.66	53.52	49.46	[]
A.	Basic Materials	4.64	3.38	5.98	
A	Consumer Cyclical	9.33	9.86	12.53	
,	Financial Services	27.95	25.43	23.37	
fi	Real Estate	8.74	14.85	7.58	
W	Sensitive	39.40	26.34	37.28	
	Communication Services	1.31	3.21	2.08	
ð	Energy	9.31	4.61	7.62	
Ģ	Industrials	17.86	11.84	18.18	
	Technology	10.92	6.68	9.40	
→	Defensive	9.94	20.14	13.27	
=	Consumer Defensive	2.85	3.71	4.26	
٠	Healthcare	3.43	11.15	5.77	
•	Utilities	3.66	5.28	3.24	
					0% 5 10 15 20 25 30 35 40 45 50

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

Total Holdings 113



MFS Growth R6 MFEKX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 20.26 years.

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

Net Expense: The fund's expense ratio of 0.49 is 48.96% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

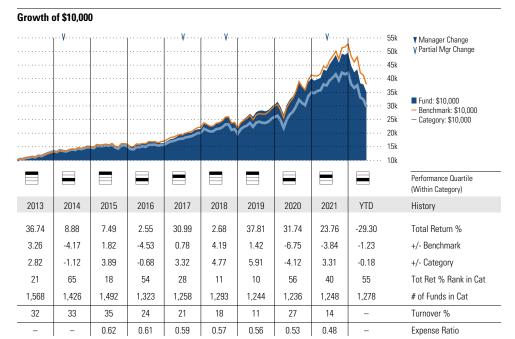
Metric	Rating	Updated
Sustainability Rating	4	05-31-2022
Carbon Risk Score	Low Risk	03-31-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category

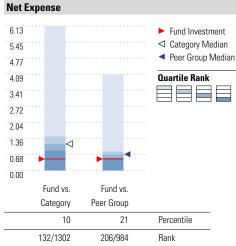
Large Growth

Morningstar Index

Russell 1000 Growth TR USD







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

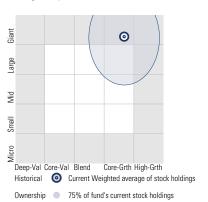
Cat
80
54
82
75



MFS Growth R6 MFEKX

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

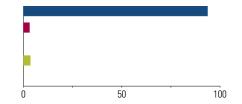
0	18	70	Large
0	5	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Se	ctor Weighting as of 06-	30-2022											
		Fund	Bmark	Cat	Fund	▼ Ben	chmark	Cat	tegory	Avera	age		
	Cyclical	29.75	24.62	29.21									
ė.	Basic Materials	3.60	1.22	1.58									
Д	Consumer Cyclical	11.09	15.13	16.09									
÷	Financial Services	13.30	6.48	9.94									
命	Real Estate	1.76	1.79	1.60									
W	Sensitive	53.46	56.65	53.13]
	Communication Services	11.75	8.15	11.26	_								
ð	Energy	0.00	1.47	1.81	i								
Ф	Industrials	6.47	7.43	5.93	0	*					į		
	Technology	35.24	39.60	34.13							1		
-	Defensive	16.79	18.72	17.66			= [
=	Consumer Defensive	2.87	6.43	3.72									
+	Healthcare	13.92	12.23	13.42									
•	Utilities	0.00	0.06	0.52	i								

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

Total Holdings 71



MFS New Discovery R6 MNDKX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 7 of the 9 years it's been in existence
- Management: The fund's management has been in place for 8.5 years.
- \times *Style:* The fund has landed in its primary style box Small Growth 61.76 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.89 is 25.83% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

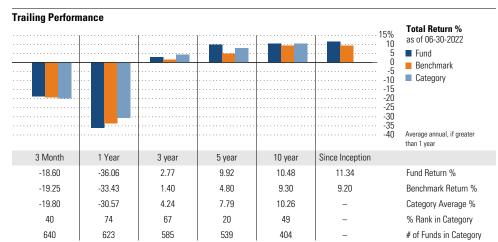
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

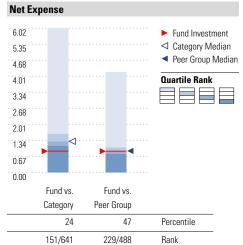
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.42	_	2.48
Beta	0.93	_	0.95
R-Squared	93.27	_	90.14
Standard Deviation	23.90	24.74	24.84
Sharpe Ratio	0.21	0.16	0.25
Tracking Error	6.42	_	8.05
Information Ratio	0.21	_	0.29
Up Capture Ratio	93.90	_	100.54
Down Capture Ratio	89.67	_	93.52

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.78	15.94	19.67
Price/Book Ratio	2.87	3.50	3.39
Geom Avg Mkt Cap \$B	3.35	2.34	4.26
ROE	5.28	9.41	13.34



MFS New Discovery R6 MNDKX

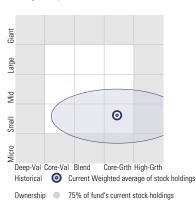
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

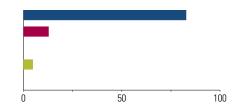
0	0	0	Large
0	11	12	MIG
13	30	34	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



Asset Class	Net %	Cat%
US Stocks	82.68	92.67
Non-US Stocks	12.69	4.10
Bonds	0.00	0.00
Cash	4.64	2.79
Other	0.00	0.44
Total	100.00	100.00

		Fund	Bmark	Cat	Fund	▼ Be	nchma	rk []_(Catego	ory Av	/erage		
b	Cyclical	31.17	22.53	26.34				- '					
i.	Basic Materials	5.49	4.48	2.86									
-	Consumer Cyclical	12.60	9.20	11.60		, ·-							
P	Financial Services	9.84	6.03	8.91									
b	Real Estate	3.24	2.82	2.97									
M	Sensitive	50.86	48.01	46.67									
	Communication Services	4.09	2.84	2.40									
•	Energy	1.06	6.18	3.13									
Ģ	Industrials	13.09	17.10	16.57									
1	Technology	32.62	21.89	24.57									
+	Defensive	17.98	29.46	27.01						1			
Ę	Consumer Defensive	1.84	5.00	4.28	— []								
ŀ	Healthcare	16.14	22.56	21.96		- :							
?	Utilities	0.00	1.90	0.77	i() *								

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	4.64	4.64	_	_
⊕ ExlService Holdings Inc	2.33	6.97	1.77	Technology
Axalta Coating Systems Ltd	1.94	8.90	-33.24	Basic Materials
⊕ Syneos Health Inc Class A	1.93	10.83	-30.19	Healthcare
CACI International Inc Class A	1.92	12.75	4.67	Technology
Element Solutions Inc	1.90	14.65	-26.03	Basic Materials
WNS (Holdings) Ltd ADR	1.88	16.53	-15.39	Technology
⊕ Sensata Technologies Holding PLC	1.85	18.38	-32.86	Technology
⊕ The AZEK Co Inc Class A	1.83	20.21	-63.80	Industrials
Skechers USA Inc Class A	1.78	21.99	-18.02	Consumer Cyclical
⊖ Leslies Inc Ordinary Shares	1.74	23.73	-35.84	Consumer Cyclical
⊕ Hamilton Lane Inc Class A	1.74	25.47	-34.44	Financial Services
→ Rapid7 Inc	1.71	27.18	-43.24	Technology
Stag Industrial Inc	1.65	28.83	-34.09	Real Estate
Advanced Energy Industries Inc	1.65	30.47	-19.64	Industrials

Total Holdings 107



PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

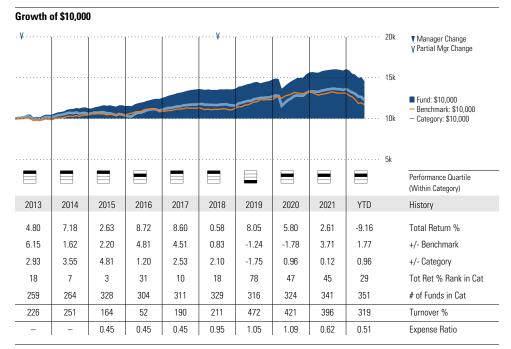
Morningstar Investment Management LLC Analysis

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

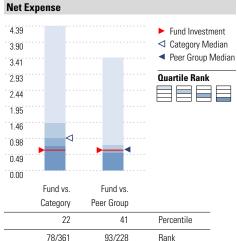
Morningstar Category Multisector Bond

Morningstar Index

sector Bond Bloomberg US Universal TR USD







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

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



PIMCO Income Insti PIMIX

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

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

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

Morningstar Index

Sector Weighting as of 06-	30-2022											
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			
Government	25.97	-	18.86									
Treasury	3.74	_	8.41									
Inflation - Protected	1.79	_	0.43									
Agency/Quasi Agency	0.25	_	1.08	1[
Other Government Related	20.19	_	8.94		- :		- :					
Corporate	8.20	_	39.01									
Corporate Bond	5.57	_	32.61									
Bank Loan	1.11	_	3.28									
Convertible	1.25	_	2.60									
Preferred	0.27	_	0.52	0								
Securitized	18.13	_	25.57									
Agency MBS Pass-Through	6.20	_	7.18									
Agency MBS ARM	0.00	_	0.00									
Agency MBS CMO	0.78	_	0.82									
Non-Agency Residential MBS	3.56	_	1.60									
Commercial MBS	0.21	_	5.02	1								
Asset-Backed	7.38	_	10.93		:							
Covered Bond	0.00	_	0.02									
Municipal	0.05	-	0.41	I]								
Cash & Equivalents	25.01	_	12.35									
Other	20.35	_	3.55									
				0%	5	10	15	20	25	30	35	40

Top 10 Holdings as of 06-30-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	21.20	21.20	-
□ IRO USD 1Y P 1.27000 L 11/02/22 GLM	11-2022	11.46	32.66	_
☼ Offset: Unsettled Trades	_	10.30	42.96	_
⊕ 10 Year Treasury Note Future June 22	06-2022	8.95	51.91	_
	12-2024	7.70	59.61	-
⊕ CDX HY37 5Y ICE	12-2026	7.70	67.31	_
→ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	7.69	74.99	_
→ IRS USD 0.80000 12/14/21-3Y LCH Receive	12-2024	7.32	82.32	_
→ IRS USD 0.70000 12/14/21-3Y LCH Receive	12-2024	7.31	89.63	_
→ BRITISH POUND STERLING Sold	05-2022	7.30	96.93	_



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.18 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

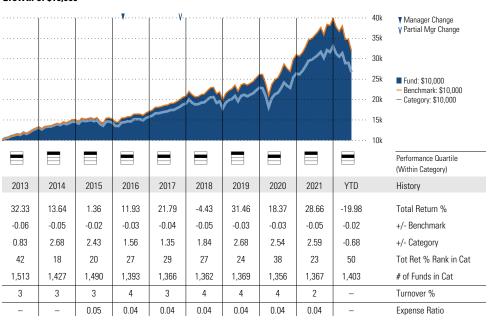
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

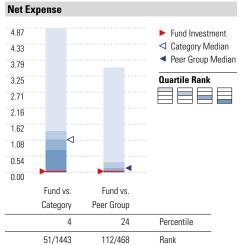
Growth of \$10,000



Trailing Performance 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

1.119

819



1.369

1.236

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



1.422



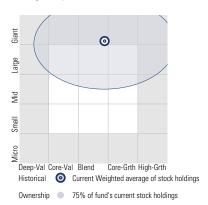
of Funds in Category

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™



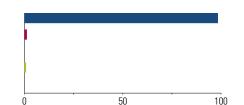
Style Breakdown

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	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.

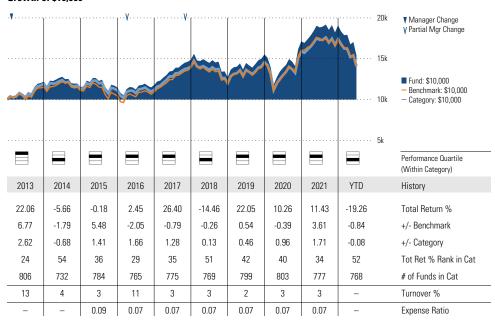
Morningstar Investment Management LLC Analysis

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 management style (active vs. passive) and similar 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

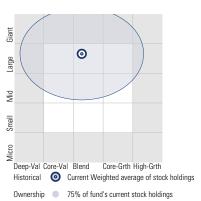
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

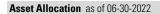
Equity

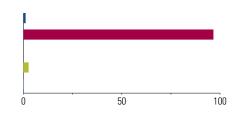
24	33	18	Large
6	9	5	Mid
1	2	1	Small

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 $\ref{eq:property}$ New to Portfolio



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

Q 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 team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 82.76% lower than the Inflation-Protected Bond category average.

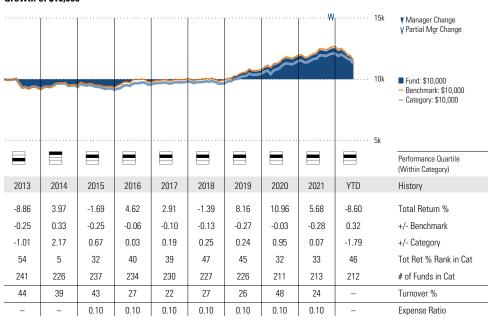
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen; however, the current manager has earned results consistent with those of his predecessor.

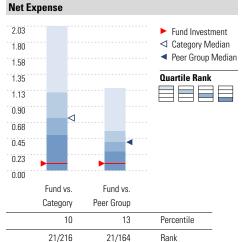
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.12	_	0.12
Beta	0.94	_	0.90
R-Squared	98.95	_	81.19
Standard Deviation	4.75	5.01	5.14
Sharpe Ratio	0.52	0.51	0.51
Tracking Error	0.57	_	2.40
Information Ratio	-0.09	_	-0.31
Up Capture Ratio	94.57	_	90.59
Down Capture Ratio	92.65	-	89.58

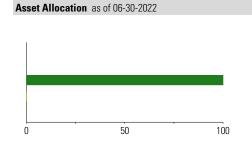
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.37	4.52	6.23
Avg Eff Maturity	7.70	-	7.41



Vanguard Inflation-Protected Secs Adm VAIPX

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





Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.00
Bonds	99.99	94.74
Cash	0.01	4.31
Other	0.00	0.83
Total	100.00	100.00

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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.96	0.00	87.52
AA	0.00	99.60	8.49
A	0.00	0.00	0.26
BBB	0.00	0.00	0.89
BB	0.00	0.00	0.23
В	0.00	0.00	0.05
Below B	0.00	0.00	0.10
Not Rated	0.04	0.40	2.46

Sector Weighting as of 06-3	30-2022					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	99.97	_	86.62			
Treasury	0.00	-	0.41			
Inflation – Protected	99.97	-	81.67			
Agency/Quasi Agency	0.00	-	0.03	0		
Other Government Related	0.00	_	4.51	[]		
Corporate	0.00	_	2.90			
Corporate Bond	0.00	-	2.60			
Bank Loan	0.00	-	0.20	0		
Convertible	0.00	-	0.10			
Preferred	0.00	_	0.00	0		
Securitized	0.00	_	4.98	[
Agency MBS Pass-Through	0.00	_	0.60	0		
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.68	0		
Non-Agency Residential MBS	0.00	_	0.25			
Commercial MBS	0.00	_	0.69	0		
Asset-Backed	0.00	_	2.54	1 []		
Covered Bond	0.00	_	0.22	0		
Municipal	0.00	_	0.02			
Cash & Equivalents	0.03	_	4.53			
Other	0.00	_	0.92			

2.74

35.68

Top 10 Holdings as of 06-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector United States Treasury Notes 6.32 6.32 United States Treasury Notes 4.11 10.44 United States Treasury Notes 3.73 14.17 ① United States Treasury Notes 3.54 17.71 ① United States Treasury Notes 3.33 21.04 United States Treasury Notes 3.23 24.27 United States Treasury Notes 2.99 27.26 United States Treasury Notes 30.14 2.88 United States Treasury Notes 2.80 32.94

Total Holdings 49

igoplus United States Treasury Notes



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021

Quantitative Screens

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

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

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

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

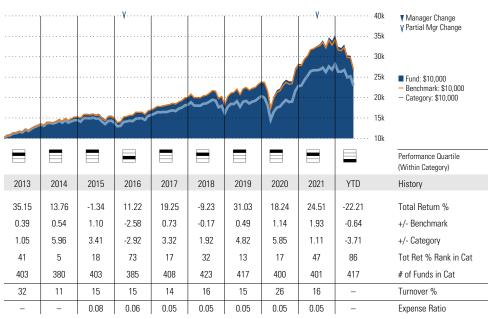
Morningstar Investment Management LLC Analysis

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

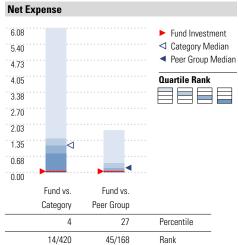
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 15% as of 06-30-2022 ■ Fund 5 Benchmark Category -10 -15 -20 Average annual, if greater than 1 year 10 year Since Inception 3 Month 1 Year 3 yea 5 year Fund Return % -16.96 -16.00 7.19 8.28 11.48 9.56 -16.85 -17.30 6.59 7.96 11.29 12.71 Benchmark Return % -14 24 -13 90 6 97 10.07 6 70 Category Average % 89 69 40 24 14 % Rank in Category 420 408 368 326 218 # of Funds in Category



3-1 cai nisk wienics			
	Fund	Bmark	Cat
Alpha	0.64	_	0.35
Beta	0.98	_	0.97
R-Squared	99.55	_	93.64
Standard Deviation	21.25	21.66	21.71
Sharpe Ratio	0.41	0.38	0.38
Tracking Error	1.50	_	5.49
Information Ratio	0.40	_	-0.07
Up Capture Ratio	99.21	_	97.09
Down Capture Ratio	96.78	_	96.35

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



Vanguard Mid Cap Index Admiral VIMAX

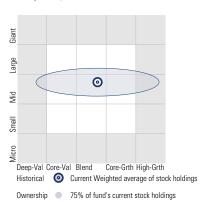
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

Equity

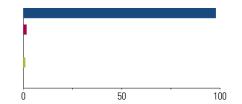
. ,			
3	8	5	Large
18	42	24	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2022



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

	ctor Weighting as of 06-3		р .	0.	-		ь .		По.					
		Fund	Bmark	Cat	Fun	d '	Bench	mark	[] Categ	jory Ave	erage		,	
<u></u>	Cyclical	36.33	39.09	41.68										
A.	Basic Materials	4.82	4.86	5.60										
A	Consumer Cyclical	9.52	11.89	13.28			_ '							
,	Financial Services	11.67	13.27	14.60										
fi	Real Estate	10.32	9.07	8.20									i i	
W	Sensitive	40.05	40.16	39.39										
	Communication Services	4.49	4.34	2.93		()==								
ð	Energy	5.45	4.87	5.01		Ö								
Ф	Industrials	11.72	14.36	15.85										
	Technology	18.39	16.59	15.60					• <u>.</u>					
→	Defensive	23.63	20.76	18.94										
=	Consumer Defensive	4.45	4.16	4.31										
٠	Healthcare	12.30	10.67	10.82										
•	Utilities	6.88	5.93	3.81										
					0%	5	10	15	20	25	30	35	40	4

Top 15 Holdings as of 06-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Centene Corp	0.86	0.86	2.68	Healthcare
	0.81	1.67	-17.58	Technology
⊕ Cadence Design Systems Inc	0.72	2.39	-19.49	Technology
⊕ IQVIA Holdings Inc	0.72	3.11	-23.09	Healthcare
⊕ Realty Income Corp	0.72	3.83	-2.58	Real Estate
⊕ Corteva Inc	0.68	4.51	15.10	Basic Materials
⊕ Amphenol Corp Class A	0.67	5.18	-25.93	Technology
Welltower OP LLC	0.65	5.83	-2.57	Real Estate
⊕ Digital Realty Trust Inc	0.64	6.48	-25.22	Real Estate
⊕ Devon Energy Corp	0.63	7.11	30.26	Energy
⊕ Motorola Solutions Inc	0.61	7.72	-22.27	Technology
◆ SBA Communications Corp	0.60	8.33	-17.36	Real Estate
⊕ Arthur J. Gallagher & Co	0.60	8.92	-3.31	Financial Services
⊕ Consolidated Edison Inc	0.59	9.51	13.31	Utilities
→ Dollar Tree Inc	0.58	10.09	10.91	Consumer Defensive

Total Holdings 380



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

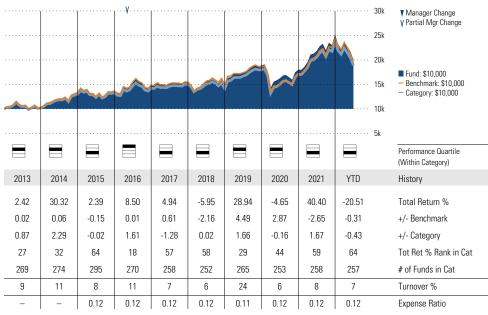
Morningstar Investment Management LLC Analysis

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

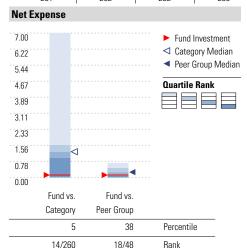
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Real Estate Index Admiral VGSLX

Asset Allocation as of 06-30-2022

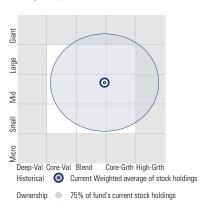
Morningstar CategoryReal Estate S&P

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 06-30-2022

Morningstar Style Box™



Style Breakdown

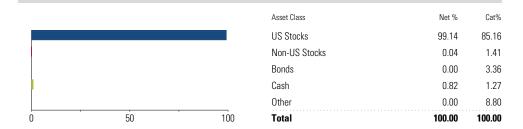
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Benchmark	[] (Categ	ory .	Aver	rage			
,	Cyclical	99.41	99.13	99.10											
	Basic Materials	0.00	0.00	0.06	Ĭ										
1	Consumer Cyclical	0.00	0.13	1.05	i) i										
ì	Financial Services	0.00	0.00	0.23	Ŏ										
ì	Real Estate	99.41	99.00	97.76											
7	Sensitive	0.59	0.87	0.88	0										
	Communication Services	0.53	0.00	0.23	j i i										
	Energy	0.00	0.00	0.01	ď, i										
	Industrials	0.00	0.87	0.20	Ď i										
	Technology	0.06	0.00	0.44	İ										
-	Defensive	0.00	0.00	0.01	ď										
	Consumer Defensive	0.00	0.00	0.00	Ĭ										
ĺ	Healthcare	0.00	0.00	0.00	ĺ										
i	Utilities	0.00	0.00	0.01	i i										

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

Total Holdings 174



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

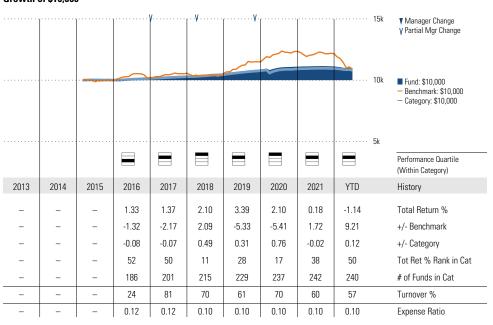
Morningstar Investment Management LLC Analysis

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

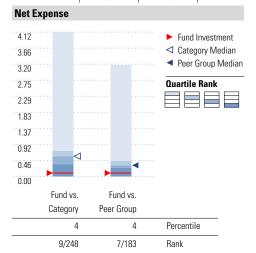
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

Growth of \$10,000







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

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.97	4.43	0.84
Avg Eff Maturity	0.90	_	2.01

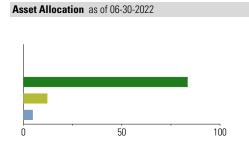


Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD





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

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

Sector Weighting as of 06-	30-2022													
	Fund	Bmark	Cat	Fund	v E	Benchm	ark] Ca	itegor	y Aver	age			
Government	13.79	_	17.03											
Treasury	11.85	_	9.81											
Inflation – Protected	0.00	_	0.03											
Agency/Quasi Agency	1.89	_	1.26	10										
Other Government Related	0.05	_	5.93	1 [
Corporate	58.43	-	38.81											
Corporate Bond	53.83	_	34.21						-		-			
Bank Loan	0.00	_	0.49	0										
Convertible	4.60	_	4.11											
Preferred	0.00	_	0.00											
Securitized	15.58	-	25.58											
Agency MBS Pass-Through	0.00	_	2.98											
Agency MBS ARM	0.00	_	0.77	1										
Agency MBS CMO	0.34	_	4.15	1 [
Non-Agency Residential MBS	0.02	_	0.16											
Commercial MBS	0.09	_	1.64											
Asset-Backed	15.13	_	15.88											
Covered Bond	0.00	_	0.00											
Municipal	0.00	_	1.10	10										
Cash & Equivalents	12.00	_	17.01											
Other	0.00	_	0.35	0										
				0% 5	10	15	20	25	30	35	40	45	50	55 60

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Name	Maturity Date	% Net Asset	Guillulative 76	rixeu iliculle sectul
① United States Treasury Bills	_	8.89	8.89	_
⊕ Mktliq 12/31/2049	_	4.94	13.83	-
United States Treasury Notes	_	1.60	15.43	-
Bank of Korea	_	0.83	16.25	-
NTT Finance Corp	_	0.77	17.02	_
⊕ Bank of Montreal	_	0.69	17.72	_
UBS Group Funding (Switzerland) AG	_	0.68	18.40	-
Charter Communications Operating, LLC/Charter Communications Operating Capi	_	0.63	19.03	-
① United States Treasury Notes	_	0.55	19.58	-
Bank of Korea	_	0.52	20.10	_



Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Mark Lindbloom since 12-2006 S. Leech since 08-2013 Julien Scholnick since 05-2016 Frederick Marki since 05-2018 John Bellows since 05-2018

Quantitative Screens

Performance: The fund has finished in the Intermediate
 Core 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 15.51 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.43 is 27.12% lower than the Intermediate Core Bond category average.

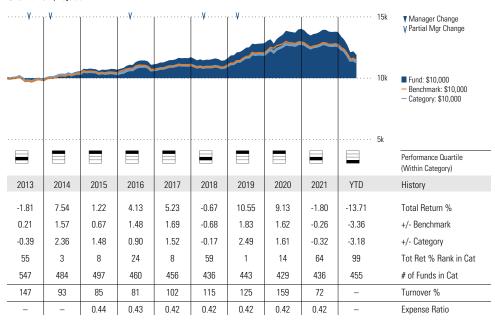
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
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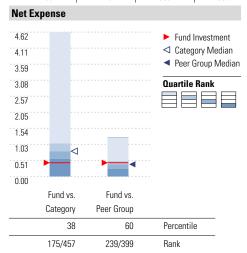
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2022

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % -6.46 -13.70-1.62 0.71 2.05 4.21 -4.69 -10.29 -0.93 0.88 1.54 6.78 Benchmark Return % -4 93 -10 74 -1 00 0.72 1 47 Category Average % 95 98 90 56 11 % Rank in Category 456 443 399 362 267 # of Funds in Category



3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.46	-	-0.03
Beta	1.20	-	1.00
R-Squared	88.84	-	89.84
Standard Deviation	5.80	4.56	4.83
Sharpe Ratio	-0.35	-0.31	-0.31
Tracking Error	2.14	-	1.50
Information Ratio	-0.32	_	-0.13
Up Capture Ratio	122.05	_	104.20
Down Capture Ratio	129.51	_	104.27

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.97	4.43	6.22
Avg Eff Maturity	12.76	_	8.25

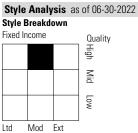


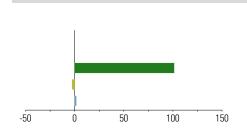
Western Asset Core Bond IS WACSX

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

Style Breakdown

Duration





Asset Allocation as of 06-30-2022

Asset Class	Net %	Cat%
US Stocks	0.00	0.25
Non-US Stocks	0.00	0.00
Bonds	101.06	93.22
Cash	-2.53	4.32
Other	1.46	2.21
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.52	3.53	45.64
AA	7.43	74.59	12.81
A	13.57	10.82	25.25
BBB	16.24	8.32	13.12
BB	1.08	0.28	1.45
В	0.03	0.00	0.60
Below B	0.00	0.00	0.30
Not Rated	2.13	2.46	0.84

				0%	5	10	15	20	25	30	35	40
Other	0.49	-	1.99									
Cash & Equivalents	5.04	-	9.21									
Municipal	0.02	_	0.75	[]								
Covered Bond	0.00	_	0.00									
Asset-Backed	9.22	_	5.60									
Commercial MBS	3.87	_	1.12									
Non-Agency Residential MBS	1.46	_	0.27	<u>]</u>								
Agency MBS CMO	1.98	_	4.05									
Agency MBS ARM	0.36	_	0.16									
Agency MBS Pass-Through	21.20	_	22.49		- :							
Securitized	38.09	-	33.69									
Preferred	0.00	_	0.05									
Convertible	1.33	_	1.20									
Bank Loan	0.00	_	0.05									
Corporate Bond	29.22	_	24.69									
Corporate	30.55	_	25.99									
Other Government Related	0.00	_	1.42	[]								
Agency/Quasi Agency	0.98	_	1.12									
Inflation – Protected	0.00	_	1.23	i								
Treasury	24.83	_	24.60									
Government	25.81	_	28.37									
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			
Sector Weighting as of 06-	30-2022											

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Trade Date Cash	_	6.60	6.60	_
United States Treasury Bonds 1.875%	_	4.97	11.56	_
⊕ Western Asset Prem Instl Govtt Rsrv Pref	_	3.47	15.03	_
⊖ United States Treasury Bonds 1.375%	_	2.20	17.23	_
⊕ Usd Swap Contra Asset	_	1.47	18.71	_
⊕ Usd Otc Cash Margin	_	1.33	20.04	_
→ Federal National Mortgage Association 3.5%	_	1.21	21.25	_
United States Treasury Bonds 2.375%	_	1.16	22.41	_
United States Treasury Notes 0.25%	05-2025	1.00	23.41	_
United States Treasury Bonds 1.625%	_	0.99	24.40	_

Total Holdings 2637

