American Century Inflation-Adjs Bond R6 AIADX

Growth of \$10,000

Portfolio Manager(s)

Robert Gahagan since 11-2001 James Platz since 09-2007 Miguel Castillo since 02-2014

Quantitative Screens

Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 4 of the 5 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.21 is 64.41% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

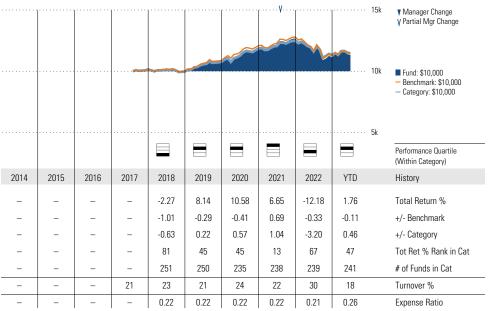
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric Rating Sustainability Rating

Updated 05-31-2023

3



Morningstar Index Bloomberg US Treasury US TIPS TR

USD



characteristics.

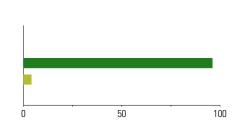
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American Century Inflation-Adjs Bond R6 AIADX

Style Analysis as of 06-30-2023





Asset Class	Net %	Cat%
US Stocks	0.00	0.02
Non-US Stocks	0.00	-0.02
Bonds	96.06	99.25
Cash	3.94	0.58
Other	0.00	0.17
Total	100.00	100.00

Sector Weighting as of 06-30-2023

Asset Allocation as of 06-30-2023

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	94.68	0.00	93.28
AA	1.08	99.60	0.25
A	1.39	0.00	0.78
BBB	0.61	0.00	1.38
BB	0.00	0.00	1.75
В	0.00	0.00	1.27
Below B	0.00	0.00	0.40
Not Rated	2.24	0.40	0.89

	Fund	Bmark	Cat	Fund	 Benchmark [] Category Average
Government	92.62	-	90.80)
Treasury	0.00	-	0.39	0	
Inflation – Protected	62.00	-	81.69		
Agency/Quasi Agency	0.00	-	0.09	0	
Other Government Related	30.62	-	8.63]	
Corporate	0.76	-	1.60	I]	
Corporate Bond	0.76	-	1.58	I]	
Bank Loan	0.00	-	0.02	0	
Convertible	0.00	-	0.00	0	
Preferred	0.00	-	0.00	0	
Securitized	2.50	-	3.93		
Agency MBS Pass-Through	0.00	-	1.09	0	
Agency MBS ARM	0.00	-	0.00		
Agency MBS CMO	0.01	-	0.25		
Non-Agency Residential MBS	0.03	-	0.17	0	
Commercial MBS	0.36	-	0.25	0	
Asset-Backed	2.10	-	1.96		
Covered Bond	0.00	-	0.21	[
Municipal	0.00	-	0.06	[
Cash & Equivalents	4.12	-	3.60		
Other	0.00	-	0.02	[

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 9095$

Top 10 Holdings as of 06-30-2023 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ⊕ Us 5yr Note (Cbt) Sep23 Xcbt 20230929 09-2023 10.79 10 79 _ ⊕ United States Treasury Notes 0.625% 01-2026 4.80 15.60 _ € State Street Bank & Trust Co 5 Repo - 03jul23 07-2023 4.01 19.60 _ ⊕ United States Treasury Notes 0.625% 01-2024 3.46 23.06 _ ⊕ United States Treasury Notes 0.125% 04-2027 26.51 3.45 _ ⊕ United States Treasury Notes 0.125% 10-2025 3.41 29.92 _ ① United States Treasury Bonds 2% 01-2026 3.35 33.28 _ € Future on Ultra 10 Year US Treasury Note 36.57 09-2023 3.29 _ ⊕ Future on 2 Year Treasury Note 09-2023 3.28 39.85 _ ⊕ United States Treasury Notes 0.5% 01-2028 2.69 42.54 _

Total Holdings 135

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Morningstar Category Mon Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

American Funds American Balanced R6 RLBGX

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 Jin Lee since 03-2023 Chit Purani since 03-2023

Quantitative Screens

Performance: The fund has finished in the Moderate Allocation 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 24.51 years.

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

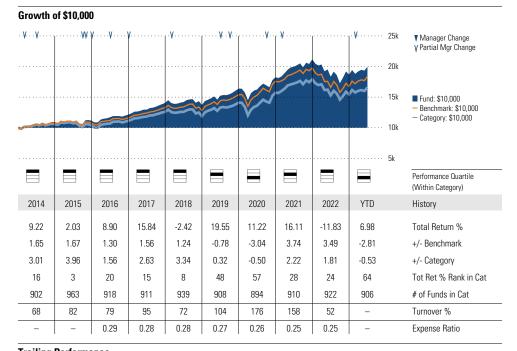
Net Expense: The fund's expense ratio of 0.25 is 74.49% lower than the Moderate Allocation category average.

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	05-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

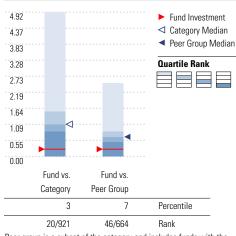


Morningstar Category

Moderate Allocation



Net Expense



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

3-Year Risk Metrics Fund Bmark Cat Alpha 1.08 0.03 0.95 0.98 Beta 95.60 **R-Squared** 94.10 Standard Deviation 11 80 12 13 12 26 Sharpe Ratio 0.51 0 43 0.41 Tracking Error 2 55 2.88 Information Ratio 0.33 -0.10 Up Capture Ratio 102.55 99.31 Down Capture Ratio 98.19 99.98

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 18 73 19 10 19.34 Price/Book Ratio 3.75 2.94 3.14 Avg Eff Duration 6 67 5 1 2 611

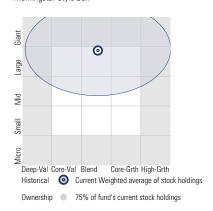
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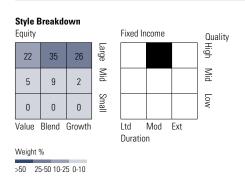


Morningstar US Mod Tgt Alloc NR USD

American Funds American Balanced R6 RLBGX

Style Analysis as of 06-30-2023 Morningstar Style Box™





Bmark

31.34

3.68

11.16

13 52

2.98

46.90

7.19

4.36

10.66

24 69

21.77

6.60

12.53

2.64

Fund

25.71

3.68

8.56

10.54

2.93

47.10

8.05

6.72

10.34

21.99

27.18

9.95

14.83

2.40

Asset Allocation as of 06-30-2023

Sector Weighting as of 06-30-2023

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Class Net % Cat% US Stocks 54.38 46.21 Non-US Stocks 7.64 10.51 Bonds 29.70 35.45 Cash 4.62 4.37 3.65 Other 3.47 Total 100.00 100.00

Benchmark [] Category Average Cat Fund 30.08 3.77 10.21 13.75 2.35 i î 45.05 7.40 4.68 10.49 22.48 24.88 6.94 14.85 3.09 10 15 20 25 30 35 40 45 50 0% 5

Top 10 Holdings as of 06-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Capital Group Central Cash Fund	-	10.33	10.33	_	_
🕸 Cash And Other Assets Less Liablities	-	5.72	16.05	-	-
⊖ Microsoft Corp	-	4.36	20.41	42.57	Technology
⊖ Cap Grp Cent Fd Ser Ii	-	3.65	24.06	-	-
⊖ Broadcom Inc	-	3.47	27.54	56.78	Technology
\ominus UnitedHealth Group Inc	_	2.03	29.56	-8.68	Healthcare
\oplus Philip Morris International Inc	-	2.01	31.58	-1.04	Consumer Defensive
\ominus The Home Depot Inc	-	1.38	32.96	-0.33	Consumer Cyclical
\ominus Alphabet Inc Class C	-	1.21	34.17	36.33	Communication Svc
\oplus Taiwan Semiconductor Manufacturing Co Ltd ADR	-	1.18	35.35	36.68	Technology

Total Holdings 2324

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 Morningstar Category
 Morningstar Index

 Moderate Allocation
 Morningstar US Morn

Morningstar US Mod Tgt Alloc NR USD

American Funds Growth Fund of Amer R6 RGAGX

Portfolio Manager(s)

Donald O'Neal since 11-1993 J. Frank since 11-2001 Lawrence Solomon since 05-2010 Martin Romo since 11-2010 Carl Kawaja since 11-2010 Mark Casey since 11-2012 Alan Wilson since 11-2012 Anne-Marie Peterson since 07-2013 Christopher Buchbinder since 11-2013 Joanna Jonsson since 03-2016 Alex Popa since 10-2016 Andraz Razen since 03-2020 Julian Abdey since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 29.68 years.

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

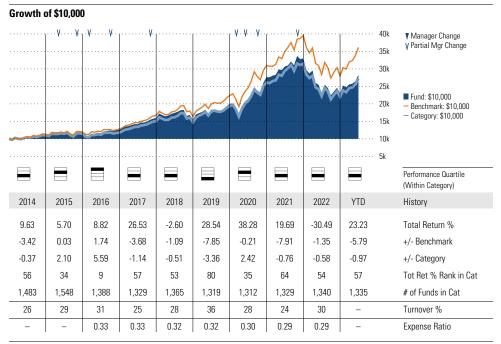
Net Expense: The fund's expense ratio of 0.3 is 68.09% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	05-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	04-07-2022







Alpha

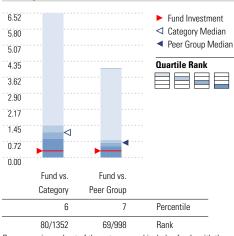
Reta

R-Squared

Sharpe Ratio

Tracking Error

Net Expense



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

Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat -2.64 -3.58 0.93 0.96 94.26 91.90 Standard Deviation 20.69 21 72 21.83 0 48 0.63 0 45 5 22 6.22 Information Ratio -0.76 -0.83 Up Capture Ratio 83.40 87.53 Down Capture Ratio 89.67 98.14

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 23.32 32.61 30.03 Price/Book Ratio 4.92 10.75 7.61 Geom Avg Mkt Cap \$B 139 44 388.64 383 45 ROE 23.84 37.07 35.10

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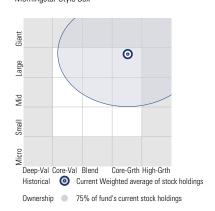
Morningstar Category Large Growth

Russell 1000 Growth TR USD

Morningstar Index

American Funds Growth Fund of Amer R6 RGAGX

Style Analysis as of 06-30-2023 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Microsoft Corp	5.82	5.82	42.57	Technology
eq Capital Group Central Cash Fund	5.36	11.18	-	-
\ni Meta Platforms Inc Class A	3.87	15.05	138.47	Communication Svc
\ni Amazon.com Inc	3.34	18.39	55.19	Consumer Cyclical
⇒ Broadcom Inc	2.97	21.36	56.78	Technology
\ominus Tesla Inc	2.64	24.00	112.51	Consumer Cyclical
\ni Netflix Inc	2.20	26.20	49.38	Communication Svc
\ni UnitedHealth Group Inc	1.99	28.19	-8.68	Healthcare
\ni Alphabet Inc Class C	1.82	30.01	36.33	Communication Svc
⇒ Alphabet Inc Class A	1.71	31.71	35.67	Communication Svc
⊖ Mastercard Inc Class A	1.66	33.37	13.43	Financial Services
\ni General Electric Co	1.42	34.79	48.84	Industrials
\oplus Eli Lilly and Co	1.40	36.20	28.81	Healthcare
➔ NVIDIA Corp	1.39	37.59	189.52	Technology
\oplus Airbnb Inc Ordinary Shares - Class A	1.22	38.81	49.89	Consumer Cyclical

Total Holdings 360

 \oplus Increase \ominus Decrease R New to Portfolio

Fund

29.32

2.39

18.79

8.00

0.14

53 40

12.61

4.33

10.76

25 70

17.28

2.80

13.70

0.78

Bmark

23.59

0.64

15.93

6 05

0.97

60.96

10.66

0.49

5.37

44 44

15.46

4.42

10.98

0.06

Asset Allocation as of 06-30-2023

Sector Weighting as of 06-30-2023

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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Utilities

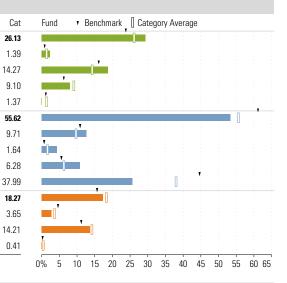
Asset Class Net % Cat% US Stocks 83.39 92.58 Non-US Stocks 10.69 4.94 Bonds 0.00 0.00 Cash 5.42 1.53 0.50 Other 0.96 Total 100.00 100.00

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth



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American Funds Intl Gr and Inc R6 RIGGX

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 14.75 years.

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

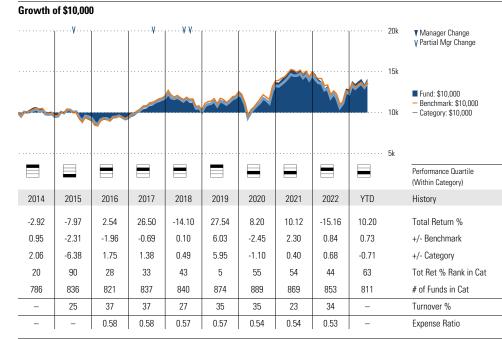
Net Expense: The fund's expense ratio of 0.54 is
 37.93% lower than the Foreign Large Blend category average.

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.

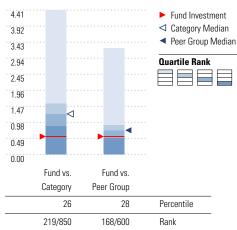
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022









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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 1.34 0.56 1 07 1 04 Beta _ 96.01 **R-Squared** 93.50 Standard Deviation 18 64 17 05 18 28 Sharpe Ratio 0 47 0 40 0.42 Tracking Error 3.92 4.68 Information Ratio 0.46 0.18 Up Capture Ratio 110.45 106.88 Down Capture Ratio 105.11 105.69

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 13.60 13.32 13 48 Price/Book Ratio 1.74 1.69 1.77 Geom Avg Mkt Cap \$B 49 84 43 39 51 74 ROE 20.60 17.67 19.85

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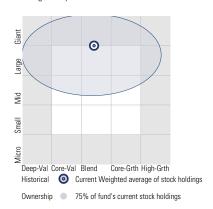
Morningstar Category Morningstar Index

Foreign Large Blend

MSCI ACWI Ex USA NR USD

American Funds Intl Gr and Inc R6 RIGGX

Style Analysis as of 06-30-2023 Morningstar Style Box™





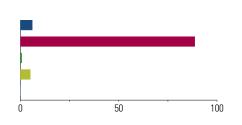


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2023



Sector Weighting as of 06-30-2023

Asset Allocation as of 06-30-2023

		Fund	Bmark	Cat
Դ	Cyclical	36.85	41.54	38.46
æ.	Basic Materials	6.64	7.75	7.25
	Consumer Cyclical	10.39	11.48	11.45
ц.	Financial Services	17.94	20.19	17.98
ŵ	Real Estate	1.88	2.12	1.78
w	Sensitive	38.91	37.19	37.06
	Communication Services	6.35	5.69	4.72
0	Energy	6.98	5.54	4.99
¢	Industrials	13.95	13.43	15.93
	Technology	11.63	12.53	11.42
	Defensive	24.25	21.26	24.46
F	Consumer Defensive	11.39	8.45	9.73
٠	Healthcare	10.19	9.75	12.00
2	Utilities	2.67	3.06	2.73

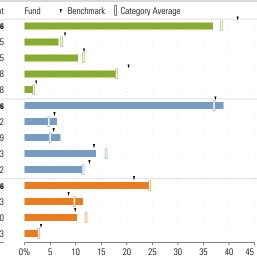
Asset Class	Net %	Cat%
US Stocks	5.91	3.13
Non-US Stocks	88.60	94.02
Bonds	0.49	0.19
Cash	4.92	1.26
Other	0.08	1.40
Total	100.00	100.00

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category

Foreign Large Blend



	Greater Asia	Fund % 28.86	Cat % 35.44	Americas	Fund % 15.11	Cat % 8.59	Greater Europe	Fund % 56.03	Cat % 55.97	Market Maturity	Fund %
	Japan Australasia Asia-4 Tigers Asia-ex 4 Tigers	8.35 0.49 10.67 9.35	18.32 5.01 6.74 5.37	North America Central/Latin	10.62 4.49	7.30 1.29	United Kingdom W euro-ex UK Emrgng Europe Africa	13.11 41.30 0.40 1.22	13.49 41.42 0.07 0.99	Developed Markets Emerging Markets Not Available	85.24 14.76 0.00
>75	Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2023

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Capital Group Central Cash M	4.56	4.56	_	_
AstraZeneca PLC	3.16	7.72	1.97	Healthcare
igop Taiwan Semiconductor Manufacturing Co Ltd	2.42	10.14	29.65	Technology
ASML Holding NV	2.38	12.52	32.21	Technology
\ominus Novo Nordisk A/S Class B	2.29	14.81	18.08	Healthcare
Airbus SE	2.23	17.04	20.84	Industrials
Philip Morris International Inc	2.21	19.24	-1.04	Consumer Defensive
€ TotalEnergies SE	1.77	21.01	-6.79	Energy
LVMH Moet Hennessy Louis Vuitton SE	1.60	22.61	27.96	Consumer Cyclical
British American Tobacco PLC	1.50	24.10	-18.77	Consumer Defensive

Total Holdings 273

 \oplus Increase \oplus Decrease 3 New to Portfolio

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American Funds New World R6 RNWGX

Portfolio Manager(s)

· · · · · · · · · · · · · · · · · · ·
Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
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 24.05 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 50% lower than the Diversified Emerging Mkts category average.

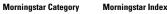
Morningstar Investment Management LLC Analysis

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.

Metric	Rating	Updated
Sustainability Rating	3	05-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

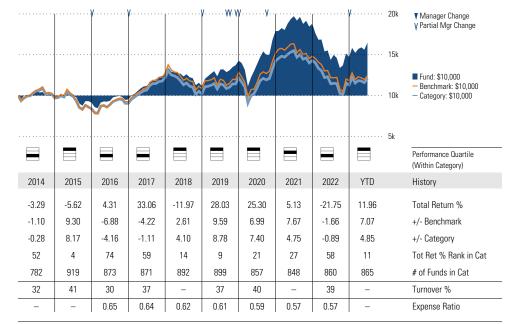
ESG Metrics



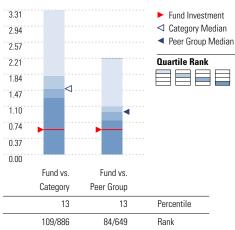


Diversified Emerging Mkts MSCI

MSCI EM NR USD







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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 3.96 0.46 0.97 Beta 0.85 **R-Squared** 78.63 87.17 Standard Deviation 17 16 17 90 18 62 Sharpe Ratio 0.33 0 13 0.15 Tracking Error 8.38 6.47 Information Ratio 0.43 0.01 Up Capture Ratio 96.76 100.12 80.67 99.16 Down Capture Ratio

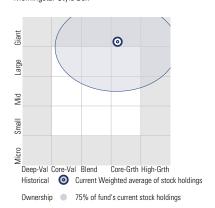
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.17	11.97	13.15
Price/Book Ratio	2.98	1.58	1.85
Geom Avg Mkt Cap \$B	59.03	35.41	43.06
ROE	22.42	16.67	18.25

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American Funds New World R6 RNWGX

Style Analysis as of 06-30-2023 Morningstar Style Box™



Style Breakdown



Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2023

-			
-			
	0	50	

Sector Weighting as of 06-30-2023

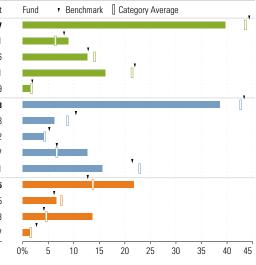
Asset Allocation as of 06-30-2023

		Fund	Bmark	Cat
Դ	Cyclical	39.70	44.20	43.57
æ.	Basic Materials	8.92	7.96	6.41
~	Consumer Cyclical	12.70	12.68	14.06
ц.	Financial Services	16.15	21.82	21.41
ŵ	Real Estate	1.93	1.74	1.69
w	Sensitive	38.58	43.20	42.68
G	Communication Services	6.20	10.28	8.78
0	Energy	4.09	5.07	4.32
Ф	Industrials	12.70	6.54	6.67
	Technology	15.59	21.31	22.91
	Defensive	21.73	12.60	13.75
F	Consumer Defensive	6.59	6.02	7.55
٠	Healthcare	13.61	4.02	4.63
9	Utilities	1.53	2.56	1.57
-				

Morningstar Index **Morningstar Category** MSCI EM NR USD

Diversified Emerging Mkts

Asset Class	Net %	Cat%
US Stocks	22.73	3.10
Non-US Stocks	68.10	94.98
Bonds	3.75	0.01
Cash	4.99	1.75
Other	0.43	0.16
Total	100.00	100.00



	Greater Asia	Fund % 38.48	Cat % 75.24	Americas	Fund % 36.40	Cat % 14.67	Greater Europe	Fund % 25.12	Cat % 10.08	Market Maturity	Fund %
	Japan	2.51	0.10	North America	26.68	2.91	United Kingdom	2.38	0.63	Developed Markets	59.04
	Australasia	0.46	0.00	Central/Latin	9.72	11.76	W euro-ex UK	20.00	1.89	Emerging Markets	40.96
	Asia-4 Tigers	6.81	27.46				Emrgng Europe	0.59	1.41	Not Available	0.00
	Asia-ex 4 Tigers	28.70	47.68				Africa	2.15	6.15		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 06-30-2023

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Capital Group Central Cash Fund	4.81	4.81	_	_
∋ Microsoft Corp	2.91	7.72	42.57	Technology
\ni Novo Nordisk A/S Class B	2.17	9.89	18.08	Healthcare
igop Taiwan Semiconductor Manufacturing Co Ltd	2.02	11.91	29.65	Technology
\oplus LVMH Moet Hennessy Louis Vuitton SE	1.82	13.72	27.96	Consumer Cyclical
Kotak Mahindra Bank Ltd	1.61	15.33	1.06	Financial Services
Airbus SE	1.55	16.88	20.84	Industrials
\ni Eli Lilly and Co	1.26	18.13	28.81	Healthcare
Reliance Industries Ltd	1.16	19.30	0.12	Energy
\ominus AIA Group Ltd	1.12	20.42	-7.56	Financial Services

Total Holdings 590

 \oplus Increase \oplus Decrease otin New to Portfolio

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DFA US Small Cap Value I DFSVX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 11.34 years.

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

Net Expense: The fund's expense ratio of 0.3 is 73.21% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

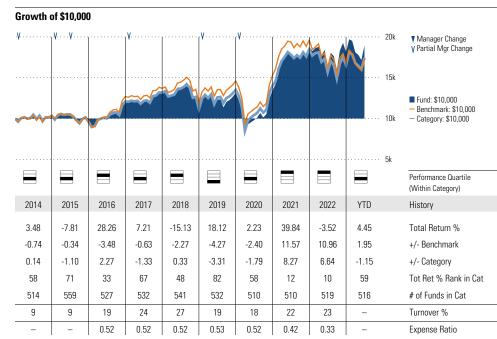
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

 Metric
 Rating
 Updated

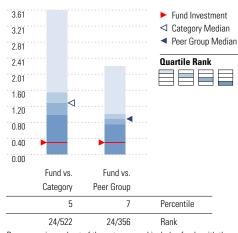
 Sustainability Rating
 2
 05-31-2023

 Carbon Risk Score
 Medium Risk
 12-31-2022









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

20		70 Ha	in in outoge	.,		
350	-	# of Funds in Category				
3-Year Risk Met	rics					
		Fund	Bmark	Cat		
Alpha		7.88	-	3.22		
Beta		0.99	-	0.95		
R-Squared		96.46	-	93.19		
Standard Deviation		22.94	22.66	22.34		
Sharpe Ratio		1.00	0.67	0.79		
Tracking Error		4.32	-	5.93		
Information Ratio		2.11	-	0.50		
Up Capture Ratio		112.69	-	100.18		
Down Capture Ratio		88.84	-	90.57		
Partfalia Matria	•					

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	8.21	8.49	10.20
Price/Book Ratio	1.16	1.20	1.45
Geom Avg Mkt Cap \$B	2.61	1.80	4.13
ROE	14.37	7.82	16.17

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Morningstar Category Morningstar Index

Small Value

Russell 2000 Value TR USD

Total Return %

as of 06-30-2023

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

% Rank in Category

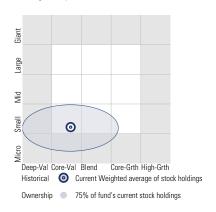
Fund Return %

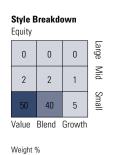
Category

Fund

DFA US Small Cap Value I DFSVX

Style Analysis as of 06-30-2023 Morningstar Style Box™





>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Amkor Technology Inc	1.02	1.02	24.69	Technology
Taylor Morrison Home Corp	1.00	2.01	60.69	Consumer Cyclical
Triton International Ltd Ordinary Shares	0.85	2.86	23.09	Industrials
Commercial Metals Co	0.85	3.71	10.02	Basic Materials
e American Equity Investment Life Holding Co	0.76	4.48	14.23	Financial Services
\oplus Future on E-mini S&P 500 Futures	0.76	5.24	_	_
Avnet Inc	0.73	5.97	22.73	Technology
\ni GATX Corp	0.72	6.68	22.10	Industrials
New York Community Bancorp Inc	0.68	7.36	34.65	Financial Services
\oplus Ssc Government Mm Gvmxx	0.68	8.04	-	_
Murphy Oil Corp	0.67	8.71	-9.67	Energy
F N B Corp	0.66	9.37	-10.50	Financial Services
Vishay Intertechnology Inc	0.65	10.02	37.23	Technology
United States Steel Corp	0.64	10.67	0.24	Basic Materials
Encore Wire Corp	0.64	11.31	35.19	Industrials

Total Holdings 954

 \oplus Increase \oplus Decrease R New to Portfolio

Asset Allocation as of 06-30-2023

Sector Weighting as of 06-30-2023

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

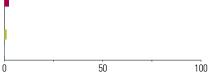
Industrials

Technology

Defensive

Healthcare

Consumer Defensive



Fund

48.10

7.91

16.79

22.52

0.88

42.48

1.65

9.27

22.03

953

9.43

5.39

3.88

0.16

Bmark

49.32

4.84

10.57

20.94

12.97

32.56

2.58

8.57

13.42

7.99

18.11

3.51

10.22

4.38

Asset Class Net % Cat% US Stocks 96.87 93.02 Non-US Stocks 3.32 2.14 Bonds 0.00 0.02 Cash 0.94 3.66 0.05 Other -0.01 Total 100.00 100.00

Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value

Benchmark [] Category Average Cat Fund 49.37 6.25 14.73 21 71 6.68 0 37.54 2.01 6.53 18.73 10.27 13.10 4.22 6.02 2.86 0% 5 10 15 20 25 30 35 40 45 50

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[•]

Loomis Sayles Core Plus Bond N NERNX

Portfolio Manager(s)

Peter Palfrey since 12-1996 Richard Raczkowski since 05-1999 Ian Anderson since 02-2020 Barath Sankaran since 02-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond 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 26.51 years.

Style Consistency is not calculated for Fixed Income funds.

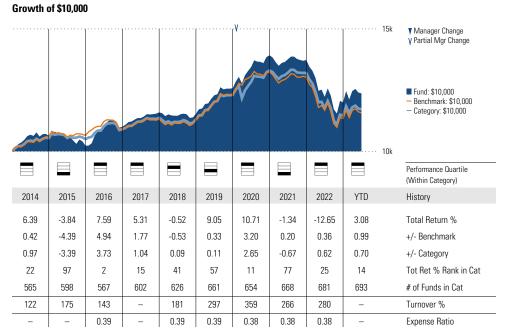
Net Expense: The fund's expense ratio of 0.38 is 47.95% lower than the Intermediate Core-Plus Bond category average.

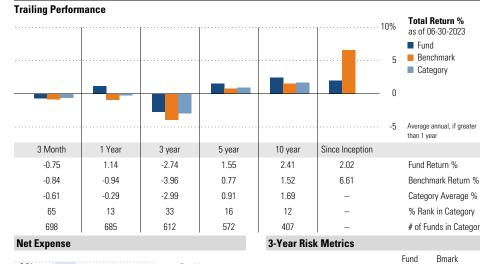
Morningstar Investment Management LLC Analysis

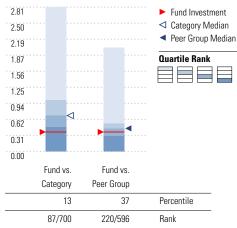
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2023
ESG Commitment	1-Low	02-15-2022







12	-	% F	% Rank in Category				
407	-	# of	# of Funds in Category				
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		1.62	-	0.89			
Beta		1.08	-	1.02			
R-Squared		97.10	-	93.36			
Standard Devia	tion	6.79	6.17	6.50			
Sharpe Ratio		-0.61	-0.89	-0.71			
Tracking Error		1.27	-	1.67			
Information Rat	tio	0.96	-	0.49			
Up Capture Rat	io	116.61	-	105.42			
Down Capture	Ratio	97.67	-	95.34			

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.46	4.43	6.26
Avg Eff Maturity	9.61	-	9.25

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

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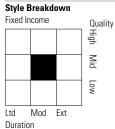


Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Loomis Sayles Core Plus Bond N NERNX

Style Analysis as of 06-30-2023



0 50 100

Asset Class	Net %	Cat%
JS Stocks	0.00	0.98
Inn LIC Charles	0.00	0.10

Total	100.00	100.00
Other	0.00	1.10
Cash	4.27	-4.66
Bonds	95.73	102.39
Non-US Stocks	0.00	0.18
US Stocks	0.00	0.98

Sector Weighting as of 06-30-2023

Asset Allocation as of 06-30-2023

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	65.07	3.53	53.96
AA	2.93	74.59	4.04
A	6.84	10.82	12.05
BBB	19.33	8.32	18.27
BB	5.21	0.28	4.96
В	0.53	0.00	1.94
Below B	0.06	0.00	1.35
Not Rated	0.03	2.46	3.43

	Fund	Bmark	Cat	Fund	 Ber 	nchmark	[] Ca	ategory A	Averag	je		
Government	46.22	-	26.61					0				
Treasury	29.73	-	17.18									
Inflation – Protected	0.00	-	0.49	0								
Agency/Quasi Agency	0.59	-	0.57	0								
Other Government Related	15.90	-	8.37									
Corporate	21.96	-	27.99					0				
Corporate Bond	21.96	-	27.50					[
Bank Loan	0.00	-	0.16	[
Convertible	0.00	-	0.05	0								
Preferred	0.00	-	0.28	0								
Securitized	28.19	-	38.54									
Agency MBS Pass-Through	19.34	-	24.88					0				
Agency MBS ARM	0.00	-	0.06	0								
Agency MBS CMO	0.07	-	2.02									
Non-Agency Residential MBS	0.05	-	1.68									
Commercial MBS	1.58	-	1.81									
Asset-Backed	7.15	-	8.09									
Covered Bond	0.00	-	0.00	0								
Municipal	0.10	-	0.64	10								
Cash & Equivalents	3.54	_	2.77									
Other	0.00	-	3.42	I [

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Top 10 Holdings as of 06-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Us 5yr Note (Cbt) Sep23 Xcbt 20230929	09-2023	6.50	6.50	-
Future on 10 Year Treasury Note	09-2023	3.77	10.27	-
Future on Ultra 10 Year US Treasury Note	09-2023	3.00	13.27	-
United States Treasury Notes 4.125%	11-2032	2.99	16.26	-
United States Treasury Bonds 2%	11-2041	2.20	18.46	-
United States Treasury Notes 3.875%	09-2029	2.16	20.62	-
United States Treasury Notes 3.125%	08-2029	2.08	22.69	-
United States Treasury Notes 2.75%	08-2032	2.08	24.77	-
Future on 2 Year Treasury Note	09-2023	1.86	26.63	-
\ominus Federal National Mortgage Association 2.5%	03-2062	1.61	28.24	-

Total Holdings 789

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Metropolitan West Total Return Bd Plan MWTSX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 26.27 years.

Style Consistency is not calculated for Fixed Income funds.

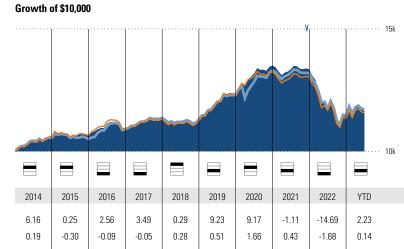
Net Expense: The fund's expense ratio of 0.36 is 50.68% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric Rating 3





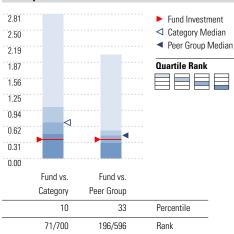
54

572

Net Expense

93

698



81

685

86

612

51	-	% Rank in Category					
407	-	# of	# of Funds in Category				
3-Year Risk Metrics							
		Fund	Bmark	Cat			
Alpha		0.41	-	0.89			
Beta		1.11	-	1.02			
R-Squared		99.08	-	93.36			
Standard Devia	tion	6.88	6.17	6.50			
Sharpe Ratio		-0.79	-0.89	-0.71			
Tracking Error		0.94	-	1.67			
Information Rat	io	-0.05	-	0.49			
Up Capture Rat	io	110.85	-	105.42			
Down Capture I	Ratio	106.97	-	95.34			

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.13	4.43	6.26
Avg Eff Maturity	7.76	-	9.25

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

characteristics.

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RNINGSTAR

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Vanager Change

Fund: \$10,000
 Benchmark: \$10,000

- Category: \$10,000

Performance Quartile

(Within Category)

Total Return %

+/- Benchmark

History

V Partial Mgr Change

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Metropolitan West Total Return Bd Plan MWTSX

Style Analysis as of 06-30-2023



Ltd Duration

-50	0	50	100	150

Asset Allocation as of 06-30-2023

Sector Weighting as of 06-30-2023

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Morningstar Index

Morningstar Category

Asset Class	Net %	Cat%
US Stocks	0.09	0.98
Non-US Stocks	0.00	0.18
Bonds	113.96	102.39
Cash	-14.04	-4.66
Other	0.00	1.10
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	55.23	3.53	53.96
AA	6.00	74.59	4.04
A	14.45	10.82	12.05
BBB	15.22	8.32	18.27
BB	3.59	0.28	4.96
В	1.53	0.00	1.94
Below B	3.89	0.00	1.35
Not Rated	0.09	2.46	3.43

	Fund	Bmark	Cat	Fund	 Ben 	chmark	Ca	itegory	Avera	je		
Government	21.86	-	26.61			-		0				
Treasury	18.20	-	17.18									
Inflation – Protected	1.20	-	0.49	0								
Agency/Quasi Agency	2.43	-	0.57									
Other Government Related	0.03	-	8.37		0							
Corporate	25.95	-	27.99						0			
Corporate Bond	24.64	-	27.50]			
Bank Loan	1.31	-	0.16									
Convertible	0.00	-	0.05	0								
Preferred	0.00	-	0.28	[
Securitized	47.63	-	38.54									
Agency MBS Pass-Through	31.94	-	24.88					0				
Agency MBS ARM	0.00	-	0.06	0								
Agency MBS CMO	1.27	-	2.02									
Non-Agency Residential MBS	5.37	-	1.68									
Commercial MBS	2.08	-	1.81									
Asset-Backed	6.97	-	8.09									
Covered Bond	0.00	-	0.00									
Municipal	0.52	_	0.64	0								
Cash & Equivalents	1.84	_	2.77									
Other	2.18	-	3.42									

Top 10 Holdings as of 06-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
🌣 Cash & Cash Equivalents	_	17.64	17.64	_
United States Treasury Notes 4%	06-2028	6.16	23.80	-
€ United States Treasury Bonds 3.75%	05-2043	4.43	28.24	-
\oplus Federal National Mortgage Association 2%	07-2053	3.58	31.82	-
\oplus United States Treasury Notes 4.75%	06-2025	3.37	35.19	-
onumber Federal National Mortgage Association 5%	07-2053	3.31	38.50	_
\oplus Federal National Mortgage Association 3%	07-2053	2.78	41.28	-
\oplus Federal National Mortgage Association 4.5%	07-2053	2.78	44.05	-
\oplus Federal National Mortgage Association 2.5%	07-2053	2.73	46.78	-
	07-2053	2.25	49.03	-

Total Holdings 2014

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PGIM Jennison Small Company R6 PJSQX

Portfolio Manager(s)

Jason Swiatek since 11-2013 Jonathan Shapiro since 07-2018

Quantitative Screens

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

Management: The fund's management has been in place for 9.59 years.

× Style: The fund has landed in its primary style box — Small Growth - 8.82 % of the time over the past three years.

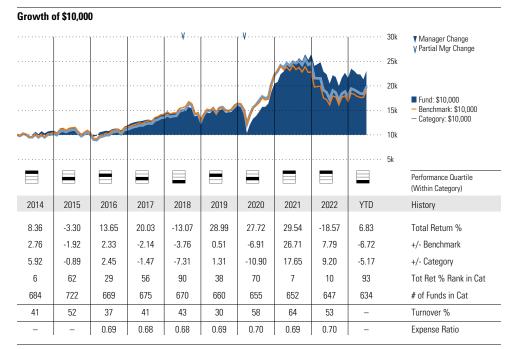
Net Expense: The fund's expense ratio of 0.71 is 38.79% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

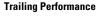
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

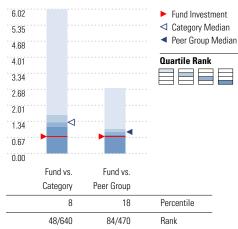


Alpha

Beta







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

5 Λ Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 12.23 0.92 0.82 0.93 83.83 **R-Squared** 89.28 Standard Deviation 20.09 22 51 22 20 Sharpe Ratio 0.87 0.30 0.33 Tracking Error 9.07 7.54 Information Ratio 1.37 0.05 Up Capture Ratio 108.45 97.66 Down Capture Ratio 68.23 95.95

Total Return %

as of 06-30-2023

Benchmark Category

Fund

15

10

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 16 87 19.60 23 17 Price/Book Ratio 2.35 3.99 3.97 Geom Avg Mkt Cap \$B 4 89 2 69 5 20 ROE 14.99 7.12 16.08

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Morningstar Index

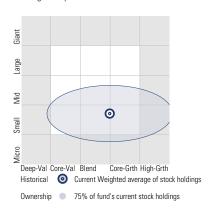
Morningstar Category

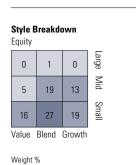
Small Growth

Russell 2000 Growth TR USD

PGIM Jennison Small Company R6 PJSQX

Style Analysis as of 06-30-2023 Morningstar Style Box™





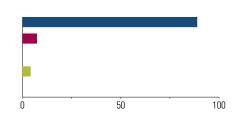
>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Prudential Govt Money Mkt Fd	3.79	3.79	_	_
Gaming and Leisure Properties Inc	2.26	6.05	-3.72	Real Estate
Targa Resources Corp	2.18	8.23	4.69	Energy
Trinity Industries Inc	1.94	10.17	-11.30	Industrials
Performance Food Group Co	1.82	11.99	3.17	Consumer Defensive
€ Kirby Corp	1.78	13.77	19.58	Industrials
Apellis Pharmaceuticals Inc	1.76	15.53	76.17	Healthcare
Molina Healthcare Inc	1.70	17.23	-8.78	Healthcare
€ Paycom Software Inc	1.67	18.90	3.64	Technology
\oplus Churchill Downs Inc	1.67	20.57	31.65	Consumer Cyclical
\oplus Shift4 Payments Inc Class A	1.62	22.19	21.42	Technology
	1.59	23.78	_	Consumer Cyclical
	1.53	25.31	45.39	Basic Materials
€ Markel Group Inc	1.53	26.84	4.99	Financial Services
🕀 Universal Display Corp	1.53	28.37	34.05	Technology

Total Holdings 118

 \oplus Increase \oplus Decrease arrow New to Portfolio



Fund

39.59

5.12

13.59

12.37

8.51

38.84

0.00

5.90

17.83

15.11

21.58

4.70

13.73

3.15

Bmark

21.51

4.41

10.42

514

1.54

48.87

1.92

4.42

18.29

24.24

29.60

4.46

23.48

1.66

Asset Allocation as of 06-30-2023

Sector Weighting as of 06-30-2023

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Class	Net %	Cat%
US Stocks	88.77	91.33
Non-US Stocks	7.20	4.70
Bonds	0.00	0.02
Cash	4.03	2.39
Other	0.00	1.55
Total	100.00	100.00

Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth

Benchmark [] Category Average Cat Fund 24.57 3.05 11.68 7 41 2.43 Π 48.00 1.66 3.89 18.21 24.24 27.43 4.89 21.60 0.94 0% 5 10 15 20 25 30 35 40 45 50

🕀 Increase 🕒 Decrease 🗱 New to P

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Vanguard 500 Index Admiral VFIAX

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 7.18 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 94.74% lower than the Large Blend category average.

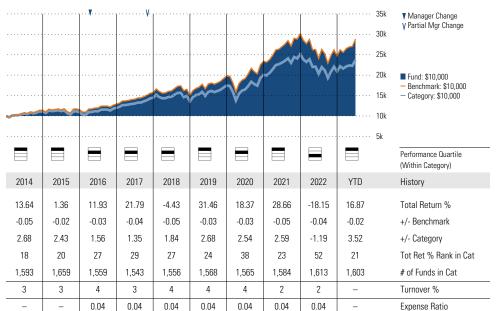
Morningstar Investment Management LLC Analysis

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.

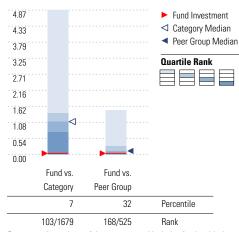
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022









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 Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha -0.04 -0.66 1 00 0.94 Beta 100.00 **R-Squared** 94.49 Standard Deviation 18 19 18 19 17 67 Sharpe Ratio 0 75 0 75 0.68 Tracking Error 0.01 3.87 Information Ratio -4.97 -1.22 Up Capture Ratio 99.93 92.67 Down Capture Ratio 100.07 95.01

Total Return %

as of 06-30-2023 Fund

Benchmark

Average annual, if greater than 1 year

Category

15

10

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Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 22.85 22 84 21.76 Price/Book Ratio 4.02 4.02 4.30 Geom Avg Mkt Cap \$B 223.38 223 20 261.92 ROE 29.43 29.42 28.63

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Morningstar Index

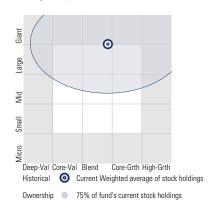
Morningstar Category

Large Blend

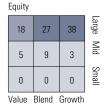
S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 06-30-2023 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Apple Inc	7.69	7.69	49.65	Technology
€ Microsoft Corp	6.79	14.48	42.57	Technology
€ Amazon.com Inc	3.12	17.61	55.19	Consumer Cyclical
€ NVIDIA Corp	2.81	20.41	189.52	Technology
\oplus Alphabet Inc Class A	1.91	22.32	35.67	Communication Svc
\oplus Tesla Inc	1.89	24.21	112.51	Consumer Cyclical
$oldsymbol{eta}$ Meta Platforms Inc Class A	1.70	25.91	138.47	Communication Svc
\ni Alphabet Inc Class C	1.66	27.57	36.33	Communication Svc
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	1.63	29.20	10.39	Financial Services
\oplus UnitedHealth Group Inc	1.20	30.40	-8.68	Healthcare
∋ Exxon Mobil Corp	1.16	31.57	-1.12	Energy
🕀 Johnson & Johnson	1.15	32.72	-4.99	Healthcare
	1.14	33.86	9.95	Financial Services
$oldsymbol{eta}$ Visa Inc Class A	1.02	34.88	14.74	Financial Services
\oplus Eli Lilly and Co	0.99	35.88	28.81	Healthcare

Total Holdings 508

 \oplus Increase \oplus Decrease R New to Portfolio



Asset Allocation as of 06-30-2023

Sector Weighting as of 06-30-2023

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

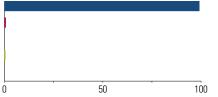
Industrials

Technology

Defensive

Healthcare

Consumer Defensive



Fund

27.54

2.28

10.82

11.95

2.49

49.78

8.39

4.12

8.34

28.93

22.69

6.63

13.48

2.58

Bmark

27.56

2.28

10.82

11.97

2.49

49.76

8.39

4.11

8.35

28.91

22.68

6.62

13.48

2.58

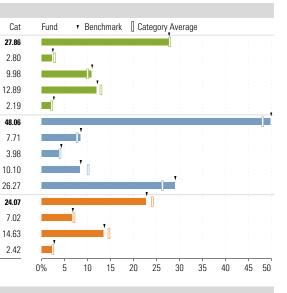
Asset Class Net % Cat% US Stocks 99.08 94.95 Non-US Stocks 2.96 0.54 Bonds 0.00 0.16 Cash 0.39 0.86 0.00 Other 1.05 Total 100.00 100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend





Vanguard Developed Markets Index Admiral VTMGX

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 10.36 years.

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

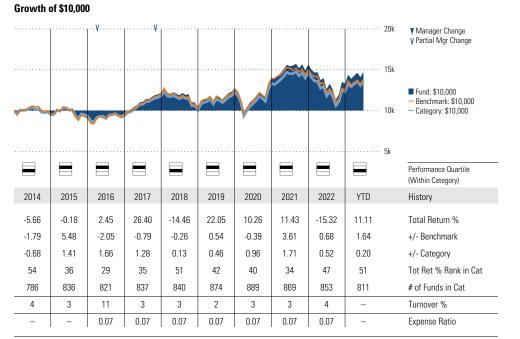
Net Expense: The fund's expense ratio of 0.07 is 91.95% lower than the Foreign Large Blend category average.

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.

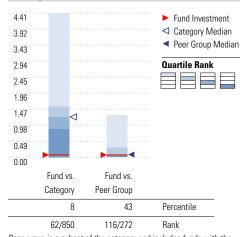
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Foreign Large Blend





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

22	-	/0 mank in Galegory				
463	-	# of Funds in Category				
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		1.22	-	0.56		
Beta		1.09	-	1.04		
R-Squared		96.59	-	93.50		
Standard Devia	ition	18.92	17.05	18.28		
Sharpe Ratio		0.47	0.40	0.42		
Tracking Error		3.82	-	4.68		
Information Rat	tio	0.47	-	0.18		
Up Capture Rat	io	113.99	_	106.88		
Down Capture	Ratio	109.86	-	105.69		

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.43	13.32	13.48
Price/Book Ratio	1.58	1.69	1.77
Geom Avg Mkt Cap \$B	30.17	43.39	51.74
ROE	16.76	17.67	19.85

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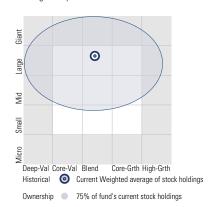


Morningstar Category Morningstar Index

MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

Style Analysis as of 06-30-2023 Morningstar Style Box™





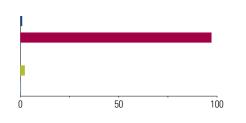


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2023

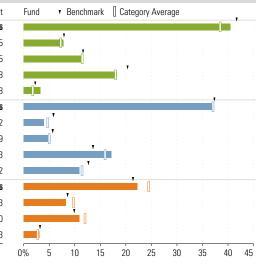


Sector Weighting as of 06-30-2023

Asset Allocation as of 06-30-2023

		Fund	Bmark	Cat
Դ	Cyclical	40.49	41.54	38.46
æ.	Basic Materials	7.79	7.75	7.25
æ	Consumer Cyclical	11.20	11.48	11.45
ц р	Financial Services	18.22	20.19	17.98
ŵ	Real Estate	3.28	2.12	1.78
\sim	Sensitive	37.27	37.19	37.06
g	Communication Services	3.97	5.69	4.72
•	Energy	5.22	5.54	4.99
Ф	Industrials	17.13	13.43	15.93
	Technology	10.95	12.53	11.42
	Defensive	22.24	21.26	24.46
F	Consumer Defensive	8.27	8.45	9.73
٠	Healthcare	10.90	9.75	12.00
9	Utilities	3.07	3.06	2.73

Asset Class	Net %	Cat%
US Stocks	0.73	3.13
Non-US Stocks	97.07	94.02
Bonds	0.00	0.19
Cash	2.05	1.26
Other	0.15	1.40
Total	100.00	100.00



	Greater Asia	Fund % 36.07	Cat % 35.44	Americas	Fund % 10.29	Cat % 8.59	Greater Europe	Fund % 53.63	Cat % 55.97	Market Maturity	Fund %
	Japan	21.11	18.32	North America	10.26	7.30	United Kingdom	12.23	13.49	Developed Markets	99.45
	Australasia	6.91	5.01	Central/Latin	0.03	1.29	W euro-ex UK	40.51	41.42	Emerging Markets	0.55
	Asia-4 Tigers	7.86	6.74				Emrgng Europe	0.32	0.07	Not Available	0.00
	Asia-ex 4 Tigers	0.19	5.37				Africa	0.57	0.99		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 06-30-2023

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ightarrow Nestle SA	1.50	1.50	3.18	Consumer Defensive
\ni Slcmt1142	1.36	2.86	-	-
ightarrow ASML Holding NV	1.34	4.20	32.21	Technology
Samsung Electronics Co Ltd	1.22	5.42	-	Technology
	1.18	6.60	18.08	Healthcare
€ LVMH Moet Hennessy Louis Vuitton SE	1.09	7.69	27.96	Consumer Cyclical
🕀 AstraZeneca PLC	0.99	8.68	1.97	Healthcare
	0.99	9.67	-2.58	Healthcare
\ni Shell PLC	0.95	10.62	2.73	Energy
	0.95	11.57	11.50	Healthcare

Total Holdings 4054

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Morningstar Category Foreign Large Blend Morningstar Index MSCI ACWI Ex USA NR USD

Vanguard Equity-Income Adm VEIRX

Portfolio Manager(s)

Sharon Hill since 02-2021 Matthew Hand since 10-2021

Quantitative Screens

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

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

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

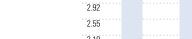
Net Expense: The fund's expense ratio of 0.19 is 78.65% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

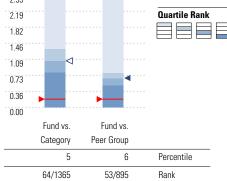
We are placing Vanguard Equity-Income on watch due to the retirement of comanager Michael Reckmeyer of subadvisor Wellington Management. Comanager Matthew Hand assumed lead-PM duties in July 2022 on the Wellington sleeve of the portfolio. Hand has been a member of the portfolio management team since October 2021. Under Hand's leadership the strategy is expected to maintain the same investment process that had delivered solid results over Reckmeyer's tenure. However, since Hand does not have a public track record of his own, we are placing this fund on watch as we assess his transition to lead portfolio manager.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2023
Carbon Risk Score	Medium Risk	12-31-2022



3.28



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

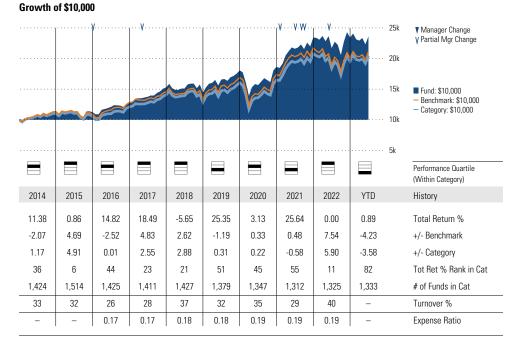
Morningstar Category

Morningstar Index

On Watch

0

Russell 1000 Value TR USD





Fund Investment
 Category Median

Peer Group Median

	Fund	Bmark	Ca
Alpha	1.54	-	0.6
Beta	0.90	-	0.9
R-Squared	96.31	-	94.0
Standard Deviation	16.07	17.45	17.6
Sharpe Ratio	0.83	0.76	0.7
Tracking Error	3.51	-	4.3
Information Ratio	0.11	-	0.0
Up Capture Ratio	94.25	-	98.2
Down Capture Ratio	88.75	-	95.8

	Fund	Bmark	Cat
Price/Earnings Ratio	13.88	16.03	15.47
Price/Book Ratio	2.43	2.24	2.40
Geom Avg Mkt Cap \$B	86.47	67.79	119.72
ROE	24.25	17.25	22.08

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Vanguard Equity-Income Adm VEIRX

Asset Allocation as of 06-30-2023

Sector Weighting as of 06-30-2023

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Energy

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Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Utilities

Consumer Defensive

50

100

Bmark

34.08

4.33

5.64

1912

4.99

36.67

5.20

7.98

13.18

10.31

29.26

8.24

15.88

5.14

Fund

29.86

3.53

5.49

18.99

1.85

32.65

2.20

10.33

10.46

9.66

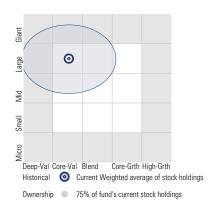
37.48

14.14

15.91

7.43

Style Analysis as of 06-30-2023 Morningstar Style Box™









>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ JPMorgan Chase & Co	3.07	3.07	9.95	Financial Services
Đ Johnson & Johnson	2.80	5.87	-4.99	Healthcare
∋ Pfizer Inc	2.65	8.52	-26.81	Healthcare
∋ Merck & Co Inc	2.48	11.01	5.32	Healthcare
⊕ ConocoPhillips	2.43	13.43	-10.31	Energy
\ominus The Home Depot Inc	2.31	15.74	-0.33	Consumer Cyclical
\ni EOG Resources Inc	2.17	17.92	-9.60	Energy
∋ Procter & Gamble Co	2.00	19.92	1.34	Consumer Defensive
∋ Cisco Systems Inc	1.86	21.78	10.22	Technology
\oplus Broadcom Inc	1.76	23.54	56.78	Technology
Philip Morris International Inc	1.58	25.12	-1.04	Consumer Defensive
\ni Qualcomm Inc	1.54	26.67	9.69	Technology
\ni Comcast Corp Class A	1.54	28.21	20.42	Communication Svc
⇒ NextEra Energy Inc	1.24	29.45	-10.13	Utilities
⇒ MetLife Inc	1.24	30.69	-20.48	Financial Services

Total Holdings 204

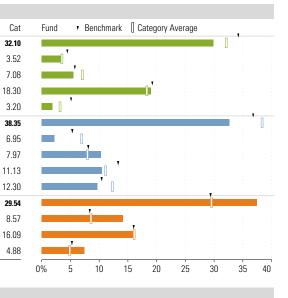
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Morningstar Category Large Value
Morningstar Index Russell 1000 Value TR USD

Asset Class	Net %	Cat%
US Stocks	88.02	91.60
Non-US Stocks	9.58	5.75
Bonds	0.00	0.14
Cash	2.40	1.28
Other	0.00	1.25
Total	100.00	100.00



Vanguard Mid Cap Index Admiral VIMAX

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021 Aurélie Denis since 02-2023

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 25.13 years.

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

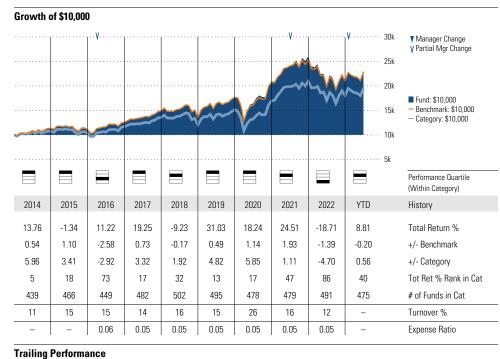
Net Expense: The fund's expense ratio of 0.05 is
 94.12% lower than the Mid-Cap Blend category average.

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	3	05-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

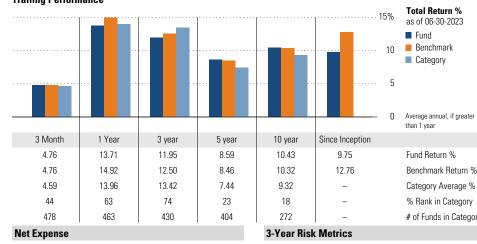


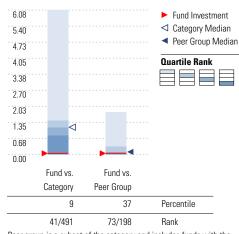
Morningstar Category

Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD





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

272	-	# of	Funds in Ca	tegory
3-Year Risk	Metrics			
		Fund	Bmark	Cat
Alpha		-0.40	_	0.81
Beta		0.99	-	0.97
R-Squared		99.46	-	92.83
Standard Devia	ition	19.19	19.29	19.55
Sharpe Ratio		0.60	0.62	0.64
Tracking Error		1.42	_	5.22
Information Rat	tio	-0.39	_	0.07
Up Capture Rat	io	98.44	_	98.14
Down Capture I	Ratio	99.96	-	95.34
Portfolio M	etrics			
		Fund	Bmark	Cat

Price/Earnings Ratio	19.26	16.94	15.59
Price/Book Ratio	2.90	2.69	2.60
Geom Avg Mkt Cap \$B	24.88	18.19	11.07
ROE	17.69	16.85	20.82

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Vanguard Mid Cap Index Admiral VIMAX

Asset Allocation as of 06-30-2023

Sector Weighting as of 06-30-2023

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

100

Bmark

36.22

4.81

11.00

12.37

8.04

42.82

3.70

4.69

17.99

16.44

20.95

3.64

11.89

5.42

Fund

34.60

4.86

9.61

11 64

8.49

42.30

3.93

4.37

15.62

18.38

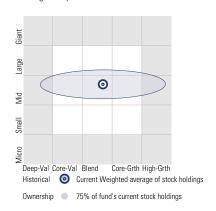
23.10

4.15

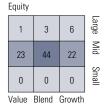
12.27

6.68

Style Analysis as of 06-30-2023 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus Amphenol Corp Class A	0.79	0.79	12.12	Technology
⇒ DexCom Inc	0.78	1.58	13.48	Healthcare
\ominus Motorola Solutions Inc	0.77	2.35	14.49	Technology
⊖ Microchip Technology Inc	0.77	3.12	28.59	Technology
€ Arthur J. Gallagher & Co	0.74	3.86	17.04	Financial Services
🕀 TransDigm Group Inc	0.73	4.59	42.01	Industrials
⇒ PACCAR Inc	0.69	5.28	27.54	Industrials
⊖ Cintas Corp	0.67	5.95	10.58	Industrials
⊖ IQVIA Holdings Inc	0.65	6.61	9.70	Healthcare
\ominus Carrier Global Corp Ordinary Shares	0.65	7.26	21.41	Industrials
⊖ Nucor Corp	0.65	7.91	25.18	Basic Materials
○ ON Semiconductor Corp	0.64	8.55	51.64	Technology
➔ PG&E Corp	0.64	9.19	6.27	Utilities
€ Realty Income Corp	0.63	9.82	-3.34	Real Estate
Welltower Inc	0.63	10.45	25.26	Real Estate

Total Holdings 345

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



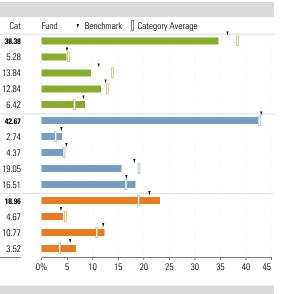
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Morningstar Category Morningstar Index Mid-Cap Blend

Russell Mid Cap TR USD

Asset Class	Net %	Cat%
US Stocks	97.89	95.53
Non-US Stocks	1.41	2.68
Bonds	0.00	0.06
Cash	0.70	1.33
Other	0.00	0.39
Total	100.00	100.00



Vanguard Real Estate Index Admiral VGSLX

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 27.15 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend - 91.43 % of the time over the past three years.

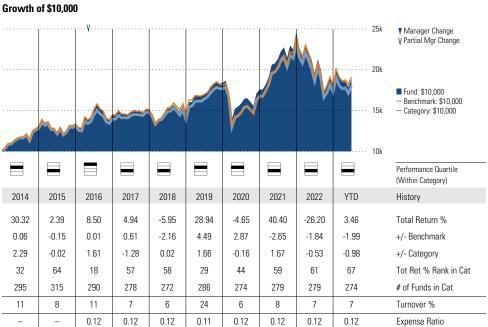
Net Expense: The fund's expense ratio of 0.12 is 88.46% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Real Estate

Morningstar Category

Morningstar Index

S&P United States REIT TR USD



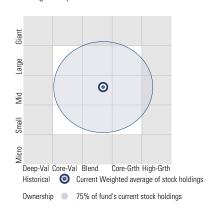
characteristics.

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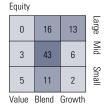


Vanguard Real Estate Index Admiral VGSLX

Style Analysis as of 06-30-2023 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80						
Top 15 Holdings as of 06-30-2023						
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector		
⊕ Vanguard Real Estate II Index	12.52	12.52	_	_		
igodot Prologis Inc	7.44	19.96	10.33	Real Estate		
⊖ American Tower Corp	5.93	25.89	-6.98	Real Estate		
\ominus Equinix Inc	4.81	30.71	20.72	Real Estate		
\ominus Crown Castle Inc	3.24	33.95	-13.69	Real Estate		
⊖ Public Storage	3.03	36.98	6.31	Real Estate		
⊖ Realty Income Corp	2.59	39.58	-3.34	Real Estate		
○ Welltower Inc	2.54	42.12	25.26	Real Estate		
\ominus Simon Property Group Inc	2.40	44.52	1.40	Real Estate		
⊕ CoStar Group Inc	2.38	46.90	15.17	Real Estate		
⊖ Digital Realty Trust Inc	2.07	48.96	16.00	Real Estate		
 VICI Properties Inc Ordinary Shares 	1.80	50.77	-0.59	Real Estate		
igodot AvalonBay Communities Inc	1.74	52.51	19.22	Real Estate		
\ominus SBA Communications Corp Class A	1.65	54.15	-16.71	Real Estate		
○ CBRE Group Inc Class A	1.65	55.80	4.87	Real Estate		

Total Holdings 169

🕀 Increase 👄 Decrease 🕸 New to Portfolio

50

Asset Class	Net %	Cat%
US Stocks	97.44	82.54
Non-US Stocks	0.02	1.21
Bonds	0.00	3.38
Cash	2.54	0.83
Other	0.00	12.05
Total	100.00	100.00

Morningstar Index

S&P United States REIT TR USD

Morningstar Category

Real Estate

Sector Weighting as of 06-30-2023

0

Asset Allocation as of 06-30-2023

		Fund	Bmark	Cat	Fund	۲	Be	ench	mai	ſk	[] C	ateç	lory	Ave	eraç	ge				
Դ	Cyclical	99.11	99.13	99.21																
æ.	Basic Materials	0.00	0.00	0.05																
	Consumer Cyclical	0.00	0.13	1.60	1															
H	Financial Services	0.00	0.00	0.30	Ó															
ŵ	Real Estate	99.11	99.00	97.26	_															
V ^{ar}	Sensitive	0.89	0.87	0.72	(
đ	Communication Services	0.81	0.00	0.20	0															
•	Energy	0.00	0.00	0.04																
¢	Industrials	0.00	0.87	0.26																
	Technology	0.08	0.00	0.22	ĺ															
-	Defensive	0.00	0.00	0.07																
E	Consumer Defensive	0.00	0.00	0.00																
٠	Healthcare	0.00	0.00	0.01																
9	Utilities	0.00	0.00	0.06	ĺ															
					00/ E 1	0 15		25	20	25	10		0 5		0.0	E 7	0 7		00	0800

100



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Portfolio Manager(s)

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 7 of the 7 years it's been in existence.

Management: The fund's management has been in place for 5.22 years.

Style Consistency is not calculated for Fixed Income funds.

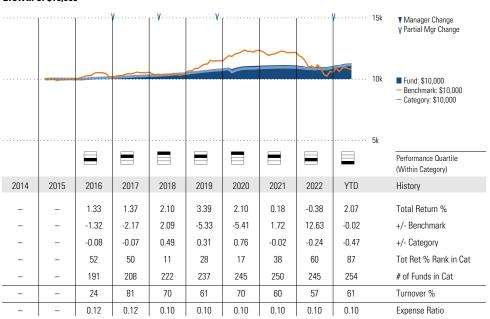
Net Expense: The fund's expense ratio of 0.1 is 77.78% lower than the Ultrashort Bond category average.

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

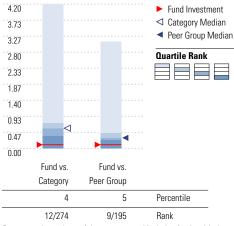
Metric	Rating	Updated
Sustainability Rating	3	05-31-2023



Morningstar Category

Ultrashort Bond





-	 – # of Funds in Category 								
3-Year Risk Me	trics								
		Fund	Bmark	Cat					
Alpha		1.30	_	1.42					
Beta		0.11	_	0.09					
R-Squared		61.49	_	28.83					
Standard Deviation		0.88	6.17	1.02					
Sharpe Ratio		-0.91	-0.89	-0.85					
Tracking Error		5.51	_	5.72					
Information Ratio		0.88	_	0.88					
Up Capture Ratio		17.98	_	15.48					
Down Capture Ratio		2.51	-	-1.16					
Portfolio Metric	s								
		Eund	Pmork	Cot					

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

 Fund
 Bmark
 Cat

 Avg Eff Duration
 0.95
 4.43
 0.80

 Avg Eff Maturity
 0.80
 –
 3.20

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Morningstar Index

Bloomberg US Agg Bond TR USD

Growth of \$10,000

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Style Analysis as of 06-30-2023





0 50 100

Total	100.00	100.00
Other	0.00	0.11
Cash	10.84	29.53
Bonds	89.17	70.27
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.09
Asset Class	Net %	Cat%

Sector Weighting as of 06-30-2023

Asset Allocation as of 06-30-2023

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	15.05	3.53	40.12
AA	10.14	74.59	6.26
A	39.68	10.82	20.69
BBB	35.15	8.32	19.45
BB	0.00	0.28	1.49
В	0.00	0.00	1.35
Below B	0.45	0.00	0.31
Not Rated	-0.47	2.46	10.33

	Fund	Bmark	Cat	Fund	 Benchmark 	Categor	y Average		
Government	10.72	-	18.43						
Treasury	10.28	-	14.64						
Inflation – Protected	0.00	-	0.00	0					
Agency/Quasi Agency	0.44	-	2.81						
Other Government Related	0.00	-	0.98	10					
Corporate	62.88	-	34.09]			
Corporate Bond	62.49	-	32.77]			
Bank Loan	0.00	-	1.31	10					
Convertible	0.39	-	0.01	0					
Preferred	0.00	-	0.00	0					
Securitized	16.07	-	21.70						
Agency MBS Pass-Through	0.00	-	0.10	0					
Agency MBS ARM	0.00	-	0.25						
Agency MBS CMO	0.27	-	1.78	1					
Non-Agency Residential MBS	0.09	-	0.08	0					
Commercial MBS	0.01	-	2.53						
Asset-Backed	15.70	-	16.96						
Covered Bond	0.00	-	0.00						
Municipal	0.00	-	0.64	0					
Cash & Equivalents	10.29	-	23.38						
Other	0.00	-	1.73						
				0% 5	10 15 20	25 30 3	5 40 45	50	55 60 65

Top 10 Holdings as of 06-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	-	10.08	10.08	_
Pfizer Investment Enterprises Pte Ltd.	_	1.18	11.26	-
Bank of Korea	_	1.09	12.35	-
\oplus State Street Corporation	_	0.95	13.30	-
American Honda Finance Corporation	-	0.86	14.16	-
\ominus Royal Bank of Canada	-	0.83	14.99	-
① American Express Company	_	0.81	15.81	-
Philip Morris International Inc.	_	0.76	16.56	-
Volkswagen Group of America Finance LLC	_	0.72	17.28	-
Ally Financial Inc.	_	0.72	18.00	-

Total Holdings 661

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond Morningstar Index Bloomberg US Agg Bond TR USD