### American Century Ultra® R6 AULDX

### Portfolio Manager(s)

Keith Lee since 12-2008 Michael Li since 12-2008 Jeffrey Bourke since 08-2013 Tong Li since 07-2024

### 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 in existence.

Management: The fund's management has been in place for 15.53 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 0.56 is 39.13% lower than the Large Growth category average.

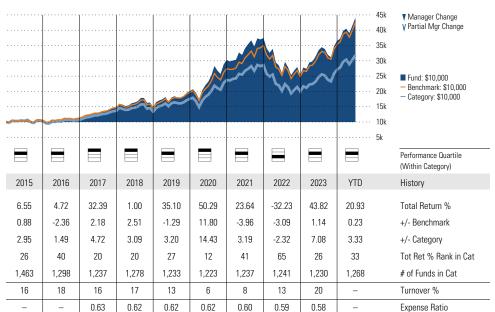
#### Morningstar Investment Management LLC Analysis

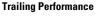
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022









#### 6.43 Fund Investment Category Median 5.72 Peer Group Median 5.00 4.29 Quartile Rank 3.57 2.86 2.14 1.43 0.7 0.00 Fund vs Fund vs Peer Group Category 19 36 Percentile 239/1282 360/1002 Rank

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

**3-Year Risk Metrics** Fund Bmark Cat Alpha -2.69 -4.76 1 07 0.98 Beta 98.80 R-Squared 92.82 Standard Deviation 22.86 21 21 21 75 Sharpe Ratio 0.34 0 45 0.23 Tracking Error 2.93 5.81 Information Ratio -0.79 -0.90 Up Capture Ratio 102.03 89.98 Down Capture Ratio 110.44 105.36

#### **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 38.49 35 19 34.99 Price/Book Ratio 9.93 11.62 8.63 Geom Avg Mkt Cap \$B 534 75 608.44 540.94

41.70

ROE

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43.78

39.15

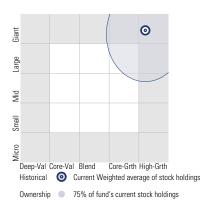
Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

# American Century Ultra® R6 AULDX

**Style Analysis** as of 06-30-2024 Morningstar Style Box™







### Weight %

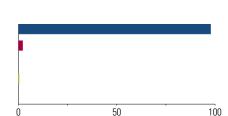
>50 25-50 10-25 0-10

### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
NVIDIA Corp	12.74	12.74	149.49	Technology
Apple Inc	11.59	24.33	9.65	Technology
Microsoft Corp	7.21	31.54	19.26	Technology
Amazon.com Inc	6.50	38.05	27.19	Consumer Cyclical
Alphabet Inc Class C	4.58	42.62	30.29	Communication Svc
Alphabet Inc Class A	4.14	46.76	30.54	Communication Svc
Mastercard Inc Class A	3.35	50.12	3.74	Financial Services
$oldsymbol{eta}$ Meta Platforms Inc Class A	2.96	53.07	42.73	Communication Svc
Eli Lilly and Co	2.72	55.80	55.76	Healthcare
igop Chipotle Mexican Grill Inc	2.34	58.13	36.97	Consumer Cyclical
Applied Materials Inc	2.28	60.42	46.05	Technology
Costco Wholesale Corp	2.18	62.60	29.10	Consumer Defensive
Tesla Inc	2.18	64.77	-20.36	Consumer Cyclical
Netflix Inc	2.02	66.79	38.61	Communication Svc
Intuitive Surgical Inc	1.89	68.68	31.86	Healthcare

### Total Holdings 68

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio



Asset Class	Net %	Cat%
US Stocks	97.71	93.74
Non-US Stocks	2.04	4.14
Bonds	0.00	0.01
Cash	0.26	1.02
Other	0.00	1.09
Total	100.00	100.00

**Morningstar Index** 

Russell 1000 Growth TR USD

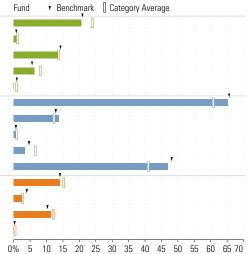
Morningstar Category

Large Growth

### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	20.61	20.71	23.95
æ.	Basic Materials	0.81	0.57	1.17
	Consumer Cyclical	13.43	14.02	13.74
ц.	Financial Services	6.37	5.38	8.16
ŵ	Real Estate	0.00	0.74	0.88
w	Sensitive	65.25	65.39	60.80
	Communication Services	13.73	12.60	12.29
0	Energy	1.09	0.46	0.94
¢	Industrials	3.43	4.45	6.57
	Technology	47.00	47.88	41.00
	Defensive	14.14	13.90	15.25
F	Consumer Defensive	2.83	3.77	2.75
٠	Healthcare	11.31	10.07	12.09
9	Utilities	0.00	0.06	0.41



### American Funds New World R6 RNWGX

### Portfolio Manager(s)

J
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
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
Matt Hochstetler since 01-2024

#### **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 25.05 years.

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

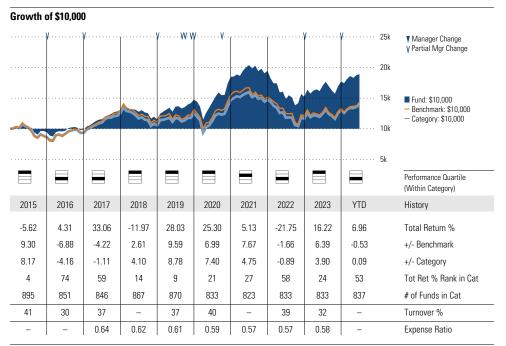
Net Expense: The fund's expense ratio of 0.57 is 49.11% lower than the Diversified Emerging Mkts category average.

#### **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**

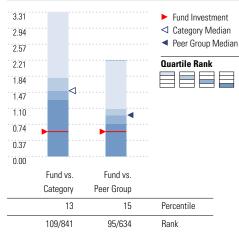
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



#### **Trailing Performance** 15% 10 3 Month 1 Year 10 year Since Inception 3 year 5 year 1.66 11.04 -2.47 6.76 5.65 8.55 5.00 12.55 -5.07 3.10 2.79 7.72 3 99 12.30 -4 30 3 76 274 \_ 82 61 35 15 2 839 829 743 664 440 Net Expense

Alpha

Reta



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 Benchmark 5 Category 0 -5 -10 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 1.67 -0.48 0.80 0.94

**Total Return %** 

as of 06-30-2024

bota	0.00		0.01
R-Squared	77.72	-	87.49
Standard Deviation	16.06	17.80	17.99
Sharpe Ratio	-0.29	-0.40	-0.40
Tracking Error	8.41	-	6.25
Information Ratio	0.31	-	-0.06
Up Capture Ratio	83.62	-	94.57
Down Capture Ratio	77.23	-	96.94

#### **Portfolio Metrics** Fund Bmark Price/Farnings Ratio 21 02 14.00

Price/Earnings Ratio	21.93	14.98	14.90
Price/Book Ratio	3.22	1.74	1.90
Geom Avg Mkt Cap \$B	80.78	45.58	50.03
ROE	23.38	16.00	17.80

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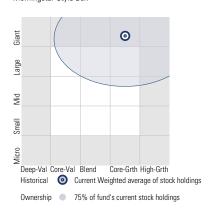
Cat

Morningstar Index **Morningstar Category** 

Diversified Emerging Mkts MSCI EM NR USD

# American Funds New World R6 RNWGX

### Style Analysis as of 06-30-2024 Morningstar Style Box™





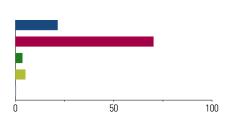


Weight %

<25

>50 25-50 10-25 0-10

### World Regions % Equity 06-30-2024



Fund

38.26

6.85

12.12

17.41

1.88

42.08

9.71

2.45

11.44

18.48

19.66

7.24

11.18

1.24

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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 21.34 2.68 Non-US Stocks 70.13 95.62 Bonds 3.41 0.00 Cash 4.95 1.63 Other 0.16 0.07 Total 100.00 100.00

Morningstar Index

MSCI EM NR USD

**Morningstar Category** 

Diversified Emerging Mkts

#### Benchmark [] Category Average Cat Fund Bmark 42.04 41.70 7.07 5.84 11.71 12.84 21.83 21.39 1.43 1.63 Ľ 46.70 46.30 9.35 8.38 5.35 5.12 6.76 7.13 25.24 25.67 11.25 11.99 4.99 6.38 3.38 3.67 2.88 1.94 0% 10 15 20 25 30 35 40 45 5

	Greater Asia	Fund % 43.48	Cat % 75.02	Americas	Fund % 33.50	Cat % 14.06	Greater Europe	Fund % 23.02	Cat % 10.90	Market Maturity	Fund %
	Japan	2.93	0.08	North America	24.86	2.20	United Kingdom	2.76	0.57	Developed Markets	57.92
	Australasia	0.00	0.02	Central/Latin	8.64	11.86	W euro-ex UK	17.57	1.89	Emerging Markets	42.08
	Asia-4 Tigers	9.65	29.91				Emrgng Europe	0.44	2.16	Not Available	0.00
	Asia-ex 4 Tigers	30.90	45.01				Africa	2.25	6.28		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 06-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$ onumber \in \mathbb{R}^{2}$ Capital Group Central Cash Fund	4.97	4.97	_	_
m lacksquare Taiwan Semiconductor Manufacturing Co Ltd	3.80	8.76	-	Technology
Microsoft Corp	2.86	11.62	19.26	Technology
➔ Novo Nordisk A/S Class B	2.32	13.95	44.77	Healthcare
€ Tencent Holdings Ltd	2.16	16.10	27.21	Communication Svc
€ NVIDIA Corp	1.61	17.71	149.49	Technology
➔ MercadoLibre Inc	1.55	19.26	4.57	Consumer Cyclical
	1.53	20.79	42.73	Communication Svc
ightarrow Eli Lilly and Co	1.38	22.17	55.76	Healthcare
ightarrowBroadcom Inc	1.36	23.53	44.77	Technology

### Total Holdings 575

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

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50

### BNY Mellon Bond Market Index I DBIRX

### Portfolio Manager(s)

Nancy Rogers since 02-2010 Gregg Lee since 10-2021

### 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 14.39 years.

Style Consistency is not calculated for Fixed Income funds.

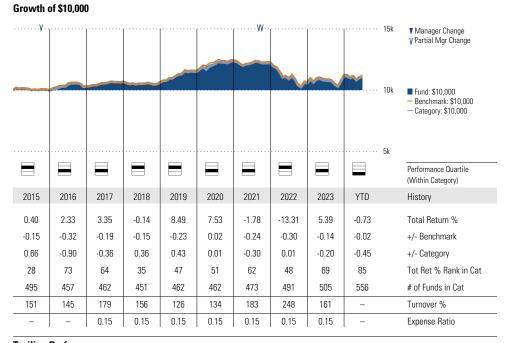
Net Expense: The fund's expense ratio of 0.15 is 71.15% lower than the Intermediate Core Bond category average.

### 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 qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

### **ESG Metrics**

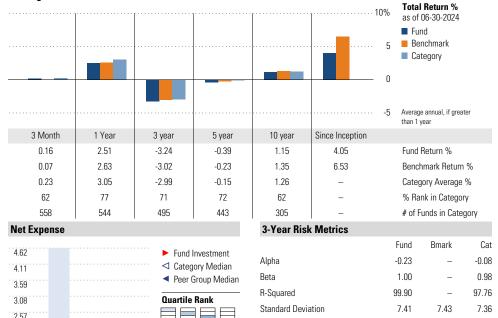
Metric	Rating	Updated
Sustainability Rating	4	05-31-2024



Morningstar Category

Intermediate Core Bond





2.57 2.05 1.54 1.03 0.51 0.00 Fund vs Fund vs Peer Group Category 17 72 Percentile 94/549 118/164 Rank

Sharpe Ratio -0.88 -0.85 -0.86 Tracking Error 0.24 0.99 Information Ratio -0.89 -0.20 Up Capture Ratio 98.40 96.79 Down Capture Ratio 100.71 97.79 **Portfolio Metrics** Eund Rmork Cat

	Fullu	DIIIdIK	Gdl
Avg Eff Duration	6.16	4.43	6.00
Avg Eff Maturity	8.52	-	8.77

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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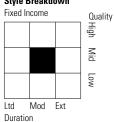
Morningstar Index

Bloomberg US Agg Bond TR USD

## BNY Mellon Bond Market Index I DBIRX

### Style Analysis as of 06-30-2024





50 100 0

Total	100.00	100.00
Other	0.00	1.89
Cash	4.73	4.13
Bonds	95.26	93.87
Non-US Stocks	0.00	0.02
US Stocks	0.00	0.08
Asset Class	Net %	Cat%

### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	3.73	3.53	23.71
AA	71.77	74.59	40.42
A	12.08	10.82	21.59
BBB	12.42	8.32	12.31
BB	0.00	0.28	0.68
В	0.00	0.00	0.49
Below B	0.00	0.00	0.21
Not Rated	0.00	2.46	0.59

	Fund	Bmark	Cat	Fund	۲	Bench	mark	Cate	gory Ave	rage			
Government	43.84	-	30.88		-					]			
Treasury	41.00	-	25.45		-	-							
nflation – Protected	0.00	-	1.38	i []									
Agency/Quasi Agency	1.48	-	0.69										
Other Government Related	1.36	-	3.36										
Corporate	23.43	-	23.81										
Corporate Bond	23.43	-	23.59		-								
Bank Loan	0.00	-	0.07	0									
Convertible	0.00	-	0.00	ĺ									
Preferred	0.00	-	0.15	0									
Securitized	27.46	-	39.03										
Agency MBS Pass-Through	25.37	-	30.02				-			0			
Agency MBS ARM	0.00	-	0.20	0									
Agency MBS CMO	0.76	-	1.26										
Non-Agency Residential MBS	0.00	-	0.11	0									
Commercial MBS	0.74	-	0.54	0									
Asset-Backed	0.59	-	6.90	1	[								
Covered Bond	0.00	-	0.00	0									
Municipal	0.60	_	1.10										
Cash & Equivalents	4.67	-	4.57		0								
Other	0.00	-	0.62	1									
				0%	5	10	15	20	25	30	35	40	Z

### Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Dreyfus Instl Preferred Gov Plus MMkt	_	4.73	4.73	_
⊕ Federal National Mortgage Association 5.5%	07-2054	0.80	5.54	-
⊕ Federal National Mortgage Association 5%	07-2054	0.65	6.19	-
⊕ Federal National Mortgage Association 2%	07-2054	0.64	6.82	-
⊕ Federal National Mortgage Association 6%	07-2054	0.64	7.46	-
United States Treasury Notes 1.625%	05-2031	0.53	7.99	-
United States Treasury Notes 1.875%	02-2032	0.52	8.51	-
United States Treasury Notes 1.375%	11-2031	0.51	9.03	-
United States Treasury Notes 4%	02-2034	0.48	9.51	-
⊖ United States Treasury Notes 1.125%	02-2031	0.47	9.98	-

### Total Holdings 2693

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

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**Morningstar Category** Intermediate Core Bond

**Morningstar Index** Bloomberg US Agg Bond TR USD

### Fidelity 500 Index FXAIX

### Portfolio Manager(s)

Louis Bottari since 01-2009 Peter Matthew since 08-2012 Robert Regan since 12-2016 Payal Gupta since 06-2019 Navid Sohrabi since 08-2019

### 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 15.42 years.

Style: The fund has landed in its primary style box — Large Blend — 81.25 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.02 is 97.33% lower than the Large Blend category average.

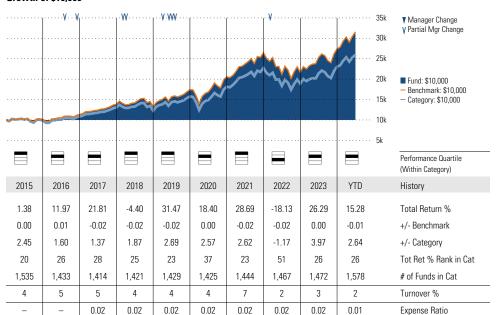
### **Morningstar Investment Management LLC Analysis**

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**

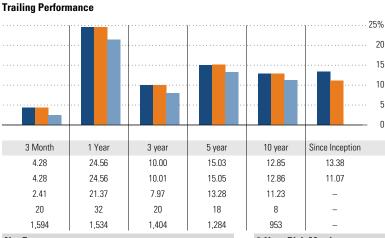
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022



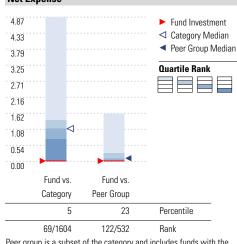


**Morningstar Category** 

Large Blend



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.

than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.01 -1.34 0.94 Beta 1 00 R-Squared 100.00 94.58 Standard Deviation 17 86 17 86 17 23 Sharpe Ratio 0 44 0 44 0.33 Tracking Error 0.01 3.71 Information Ratio -1.11 -1.35 Up Capture Ratio 99.95 91.28 Down Capture Ratio 99.99 96.41 **Portfolio Metrics** 

**Total Return %** 

as of 06-30-2024

Benchmark

Average annual, if greater

Category

Fund

Morningstar Index

S&P 500 TR USD

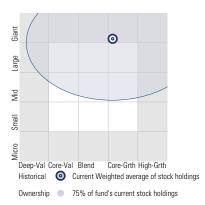
	Fund	Bmark	Cat
Price/Earnings Ratio	25.69	26.54	24.04
Price/Book Ratio	4.46	4.62	4.83
Geom Avg Mkt Cap \$B	293.43	322.33	370.57
ROE	33.07	33.73	34.43

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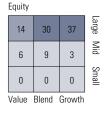


# Fidelity 500 Index FXAIX

Style Analysis as of 06-30-2024 Morningstar Style Box™







### Weight %

>50 25-50 10-25 0-10

### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
🕀 Microsoft Corp	6.95	6.95	19.26	Technology
€ Apple Inc	6.29	13.24	9.65	Technology
• NVIDIA Corp	6.10	19.34	149.49	Technology
Đ Amazon.com Inc	3.63	22.98	27.19	Consumer Cyclical
$oldsymbol{ heta}$ Meta Platforms Inc Class A	2.31	25.29	42.73	Communication Svc
🕀 Alphabet Inc Class A	2.29	27.58	30.54	Communication Svc
🕀 Alphabet Inc Class C	1.93	29.52	30.29	Communication Svc
m lace Berkshire Hathaway Inc Class B	1.70	31.22	14.06	Financial Services
m left Eli Lilly and Co	1.47	32.69	55.76	Healthcare
$oldsymbol{ m  ext{ m  ext} ext} }  ex}}}}}}$	1.32	34.01	20.20	Financial Services
Broadcom Inc	1.32	35.33	44.77	Technology
🕀 Exxon Mobil Corp	1.19	36.52	17.04	Energy
$ m egin{array}{c} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	1.11	37.64	-20.36	Consumer Cyclical
🕑 UnitedHealth Group Inc	1.03	38.67	-2.51	Healthcare
Đ Visa Inc Class A	0.97	39.64	1.21	Financial Services

### Total Holdings 507

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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

#### Asset Class Net % Cat% **US Stocks** 99.39 95.30 Non-US Stocks 0.60 2.49 Bonds 0.00 -0.44 Cash 0.02 1.51 0.00 Other 1.13 Total 100.00 100.00

#### Fund Bmark Cat Fund 26.76 26.22 27.77 Basic Materials 2.09 1.95 2.65 Π Consumer Cyclical 10.02 10.11 9.88 Financial Services 12.47 12 01 13.37 Real Estate 2.18 2.15 1.87 Sensitive 52.65 53.92 51.57 **Communication Services** 9.28 9.34 8.51 3.82 3.86 3.65 Industrials 8.00 7.56 10.04 Technology 31.51 33.37 29.20 20.58 19.85 Defensive 20.66 **Consumer Defensive** 5.99 5.75 5.93 Healthcare 12.00 11.74 12.54 2.59 2.36 2.19

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Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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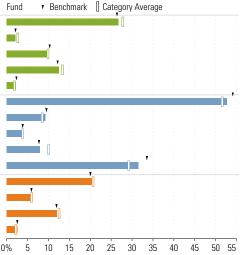
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Energy

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Utilities

Cyclical



### Hartford Dividend and Growth R6 HDGVX

### Portfolio Manager(s)

Matthew Baker since 03-2010 Nataliya Kofman since 08-2019 Brian Schmeer since 03-2023

#### Quantitative Screens

*Performance:* The fund has finished in the Large Value category's top three quartiles in 8 of the 9 years it's been in existence.

Management: The fund's management has been in place for 14.34 years.

× Style: The fund has landed in its primary style box — Large Value — 53.13 % of the time over the past three years.

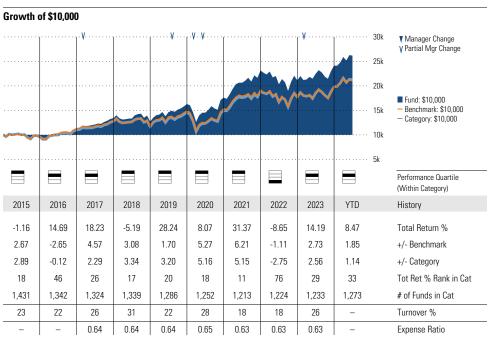
Net Expense: The fund's expense ratio of 0.63 is 29.21% lower than the Large Value category average.

### **Morningstar Investment Management LLC Analysis**

This fund fails our style screen as it has shifted toward more of a core-leaning strategy from its previous value tilt. We do not consider this a significant concern at this time.

### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Large Value

### **Trailing Performance**



Alpha

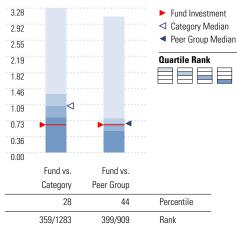
Beta

R-Squared

Sharpe Ratio

Tracking Error

Up Capture Ratio



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

Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 2.97 1.15 0.91 0.96 96.86 94.26 Standard Deviation 16.60 15.34 16 47 0.37 0 20 0.26 3.11 4.05 Information Ratio 0.88 0.28 96.88 97.74 Down Capture Ratio 84.77 93.22 **Portfolio Metrics** Fund Rmark Cat

	runu	Dillark	out
Price/Earnings Ratio	18.68	18.83	18.50
Price/Book Ratio	3.01	2.38	2.50
Geom Avg Mkt Cap \$B	151.50	76.63	122.00
ROE	25.14	16.32	21.30

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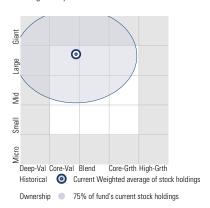


Morningstar Index

Russell 1000 Value TR USD

# Hartford Dividend and Growth R6 HDGVX

Style Analysis as of 06-30-2024 Morningstar Style Box™







### Weight %

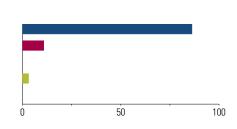
>50 25-50 10-25 0-10

### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	4.82	4.82	19.26	Technology
Alphabet Inc Class A	4.30	9.13	30.54	Communication Svc
Wells Fargo & Co	2.94	12.07	22.08	Financial Services
Apple Inc	2.85	14.91	9.65	Technology
Đ Usd	2.42	17.34	-	-
JPMorgan Chase & Co	2.37	19.71	20.20	Financial Services
Qualcomm Inc	2.31	22.02	38.86	Technology
Cisco Systems Inc	2.21	24.23	-4.39	Technology
UnitedHealth Group Inc	2.02	26.25	-2.51	Healthcare
Unilever PLC ADR	1.71	27.96	15.31	Consumer Defensive
ConocoPhillips	1.70	29.66	-0.11	Energy
Texas Instruments Inc	1.65	31.31	15.65	Technology
Visa Inc Class A	1.61	32.92	1.21	Financial Services
Philip Morris International Inc	1.61	34.53	10.47	Consumer Defensive
Merck & Co Inc	1.61	36.14	14.97	Healthcare

### Total Holdings 78

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio



Fund

28.36

3.29

4.54

17.40

3.13

44 82

8.28

8.64

8.78

19.12

26.82

7.16

14.30

5.36

Bmark

35.79

4.11

5.10

4.68

37.23

4.59

8.03

13.80

10.81

26.97

7.88

13.91

5.18

21.90

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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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** 

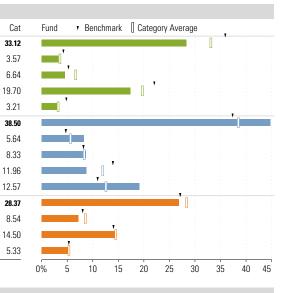
#### Asset Class Net % Cat% US Stocks 86.19 91.82 Non-US Stocks 10.77 5.87 Bonds 0.00 0.19 Cash 3.04 0.94 0.00 Other 1.19 Total 100.00 100.00

Morningstar Index

Russell 1000 Value TR USD

**Morningstar Category** 

🔛 Large Value



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### Hartford International Opportunities R6 IHOVX

### Portfolio Manager(s)

Nicolas Choumenkovitch since 12-2006 Tara Stilwell since 03-2010

### Quantitative Screens

*Performance:* The fund has finished in the Foreign Large Blend category's top three quartiles in 6 of the 9 years it's been in existence.

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

Style: The fund has landed in its primary style box — Large Blend — 68.75 % of the time over the past three years.

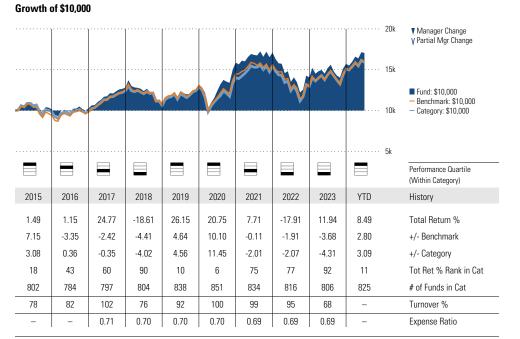
Net Expense: The fund's expense ratio of 0.7 is 18.6% lower than the Foreign Large Blend category average.

#### **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**

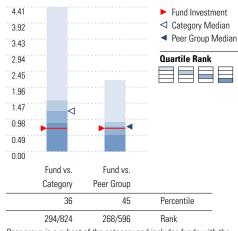
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022



**Morningstar Category** 

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.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.07	-	0.70
Beta	1.02	-	1.02
R-Squared	95.98	-	92.87
Standard Deviation	17.08	16.36	17.37
Sharpe Ratio	-0.09	-0.10	-0.05
Tracking Error	3.44	-	4.65
Information Ratio	0.00	-	0.16
Up Capture Ratio	104.77	-	107.65
Down Capture Ratio	104.68	-	105.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.62	15.74	15.78
Price/Book Ratio	2.35	1.81	1.94
Geom Avg Mkt Cap \$B	85.01	51.02	60.43
BOE	18 82	17.31	19.31

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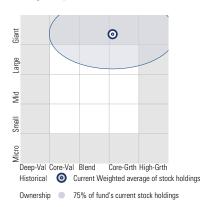


Morningstar Index

MSCI ACWI Ex USA NR USD

# Hartford International Opportunities R6 IHOVX

Style Analysis as of 06-30-2024 Morningstar Style Box™





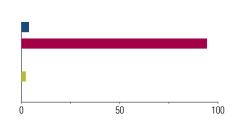


Weight %

<25

>50 25-50 10-25 0-10

### World Regions % Equity 06-30-2024



### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	32.79	40.76	38.60
<b>.</b> #.	Basic Materials	5.10	7.04	6.48
	Consumer Cyclical	7.18	10.49	10.85
ц.	Financial Services	20.01	21.39	19.73
ŵ	Real Estate	0.50	1.84	1.54
V <sup>ar</sup>	Sensitive	49.43	39.56	39.44
đ	Communication Services	6.52	5.72	4.86
0	Energy	6.32	5.69	5.01
¢	Industrials	15.10	13.53	16.71
	Technology	21.49	14.62	12.86
-	Defensive	17.76	19.67	21.96
E	Consumer Defensive	5.55	7.12	8.04
٠	Healthcare	9.08	9.68	11.59
9	Utilities	3.13	2.87	2.33

# Asset Class Net % Cat% US Stocks 3.68 3.61 Non-US Stocks 94.28 93.77 Bonds 0.00 0.78 Cash 2.04 0.31

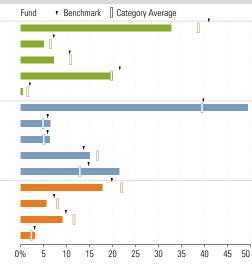
**Morningstar Category** 

Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Total	100.00	100.00
Other	0.00	1.53
Cash	2.04	0.31
		••



		Greater Asia	Fund % 33.03	Cat % 34.66	Americas	Fund % 13.78	Cat % 8.64	Greater Europe	Fund % 53.18	Cat % 56.68	Market Maturity	Fund %
		Japan	13.91	19.06	North America	12.66	7.55	United Kingdom	18.22	13.73	Developed Markets	88.53
		Australasia	0.00	4.65	Central/Latin	1.12	1.09	W euro-ex UK	34.96	42.09	Emerging Markets	11.47
		Asia-4 Tigers	8.77	6.40				Emrgng Europe	0.00	0.10	Not Available	0.00
		Asia-ex 4 Tigers	10.35	4.55				Africa	0.00	0.76		
		Not Classified	0.00	0.00								
j	>75											

Top 10 Holdings as of 06-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\ominus$ Taiwan Semiconductor Manufacturing Co Ltd	4.23	4.23	_	Technology
$\ominus$ Samsung Electronics Co Ltd	2.63	6.85	-	Technology
$\ominus$ Tencent Holdings Ltd	2.53	9.38	27.21	Communication Svc
⊖ AstraZeneca PLC	2.52	11.90	21.15	Healthcare
$\ominus$ ASML Holding NV	2.48	14.37	35.90	Technology
⊖ Novo Nordisk A/S Class B	2.42	16.80	44.77	Healthcare
$\ominus$ Shell PLC	2.39	19.19	14.20	Energy
⊕ Mitsubishi UFJ Financial Group Inc	2.14	21.33	29.41	Financial Services
$\ominus$ Novartis AG Registered Shares	2.14	23.47	17.52	Healthcare
🕀 Sony Group Corp	1.95	25.41	-6.04	Technology

### Total Holdings 89

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

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### JPMorgan US Equity R6 JUEMX

### Portfolio Manager(s)

Scott Davis since 08-2014 Shilpee Raina since 11-2021

### Quantitative Screens

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

*Management:* The fund's management has been in place for 9.87 years.

× *Style:* The fund has landed in its primary style box — Large Blend — 48.39 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.44 is 41.33% lower than the Large Blend category average.

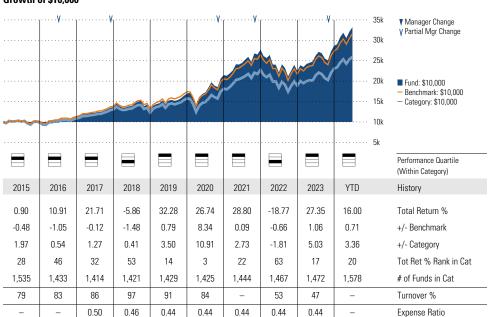
### **Morningstar Investment Management LLC Analysis**

The fund fails our style consistency screen as, similar to the broad market and peers, it plots on the border with growth. We are not concerned with this screen failure.

### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022



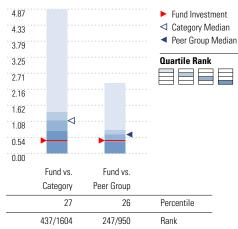


**Morningstar Category** 

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.

% Rank in Category # of Funds in Category Fund Bmark Cat Alpha 0.79 -1.34 0.99 0.94 Beta \_ 98.70 **R-Squared** 94.58 Standard Deviation 17 72 17 86 17 23 Sharpe Ratio 0.48 0 44 0.33 Tracking Error 2.04 3.71 Information Ratio 0.35 -1.35 Up Capture Ratio 100.06 91.28 Down Capture Ratio 97.21 96.41 **Portfolio Metrics** Rmort Cat

Morningstar Index

S&P 500 TR USD

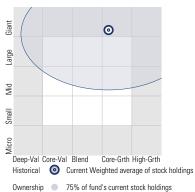
Fund	BIIIdIK	Gal
26.53	26.54	24.04
4.97	4.62	4.83
323.88	322.33	370.57
33.14	33.73	34.43
	26.53 4.97 323.88	26.53         26.54           4.97         4.62           323.88         322.33

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# JPMorgan US Equity R6 JUEMX

Style Analysis as of 06-30-2024 Morningstar Style Box™







#### Weight %

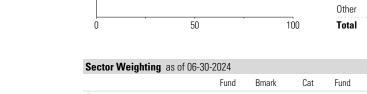
>50 25-50 10-25 0-10

### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Microsoft Corp	9.08	9.08	19.26	Technology
$\ni$ NVIDIA Corp	7.12	16.20	149.49	Technology
€ Apple Inc	5.86	22.06	9.65	Technology
∋ Amazon.com Inc	4.55	26.60	27.19	Consumer Cyclical
Alphabet Inc Class A	3.41	30.01	30.54	Communication Svc
Meta Platforms Inc Class A	3.08	33.09	42.73	Communication Svc
🕀 Exxon Mobil Corp	2.59	35.68	17.04	Energy
Wells Fargo & Co	2.43	38.11	22.08	Financial Services
$oldsymbol{eta}$ Regeneron Pharmaceuticals Inc	2.27	40.38	19.67	Healthcare
⇒ NXP Semiconductors NV	2.27	42.65	18.04	Technology
onumber  onumber	2.25	44.90	-2.51	Healthcare
ightarrow Eaton Corp PLC	2.16	47.06	30.98	Industrials
$oldsymbol{eta}$ Lowe's Companies Inc	2.13	49.19	0.05	Consumer Cyclical
Mastercard Inc Class A	2.09	51.28	3.74	Financial Services
€ AbbVie Inc	2.03	53.32	12.68	Healthcare

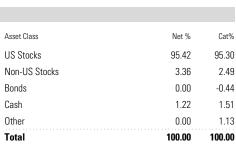
### Total Holdings 55

 $\oplus$  Increase  $\ominus$  Decrease R New to Portfolio



Asset Allocation as of 06-30-2024

Դ	Cyclical	26.25	26.22	27.77
æ.	Basic Materials	1.65	1.95	2.65
	Consumer Cyclical	11.20	10.11	9.88
цф.	Financial Services	12.42	12.01	13.37
ŵ	Real Estate	0.98	2.15	1.87
٧vr	Sensitive	55.43	53.92	51.57
đ	Communication Services	6.57	9.34	8.51
0	Energy	4.66	3.65	3.82
¢	Industrials	10.70	7.56	10.04
	Technology	33.50	33.37	29.20
-	Defensive	18.32	19.85	20.66
F	Consumer Defensive	1.32	5.75	5.93
٠	Healthcare	13.65	11.74	12.54
<b>9</b>	Utilities	3.35	2.36	2.19

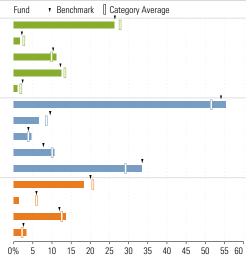


Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend





### 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 8 of the 10 years it's been in existence.

*Management:* The fund's management has been in place for 27.52 years.

Style Consistency is not calculated for Fixed Income funds.

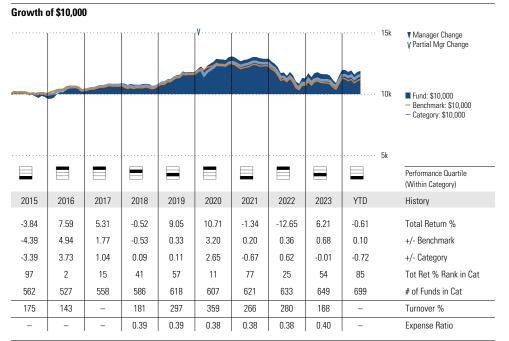
Net Expense: The fund's expense ratio of 0.4 is 45.95% lower than the Intermediate Core-Plus Bond category average.

### Morningstar Investment Management LLC Analysis

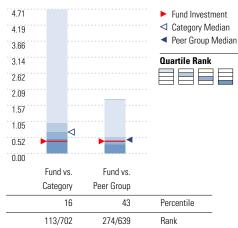
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	02-15-2022







1.49	-	<ul> <li>Category Average %</li> </ul>			
36	-	% F	% Rank in Category		
410	-	# of	Funds in Ca	tegory	
3-Year Risk	Metrics				
		Fund	Bmark	Cat	
Alpha		0.64	-	0.02	
Beta		1.10	-	1.01	
R-Squared		97.97	-	95.90	
Standard Devia	tion	8.25	7.43	7.64	
Sharpe Ratio		-0.72	-0.85	-0.82	
Tracking Error		1.39	-	1.53	
Information Rat	io	0.21	-	0.00	

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.10	4.43	6.15
Avg Eff Maturity	9.74	-	9.38

109.48

104.29

Up Capture Ratio

Down Capture Ratio

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

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97.93

98.65

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

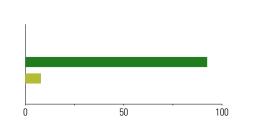
### Loomis Sayles Core Plus Bond N NERNX

### Style Analysis as of 06-30-2024



Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	65.62	3.53	38.61
AA	3.82	74.59	21.18
А	7.05	10.82	11.30
BBB	16.93	8.32	17.49
BB	5.87	0.28	4.68
В	0.49	0.00	1.94
Below B	0.06	0.00	0.92
Not Bated	0.16	2 46	3 88



#### Asset Class Net % Cat% US Stocks 0.06 0.00 Non-US Stocks 0.00 0.00 Bonds 92.31 100.91 Cash 7.69 -2.58 Other 0.00 1.62 Total 100.00 100.00

### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

	Fund	Bmark	Cat	Fund	<b>1</b>	Benchmar	k [] (	Category	Average			
Government	35.29	-	26.52				• •		]	-	į	
Treasury	35.10	-	16.73									
Inflation – Protected	0.00	-	0.47	[]								
Agency/Quasi Agency	0.19	-	0.30	0								
Other Government Related	0.00	-	9.02	l.		0						
Corporate	23.49	-	26.46									
Corporate Bond	23.49	-	25.43									
Bank Loan	0.00	-	0.31	0								
Convertible	0.00	-	0.04	0								
Preferred	0.00	-	0.68	10								
Securitized	35.90	-	39.37									[
Agency MBS Pass-Through	25.63	-	24.97						0			
Agency MBS ARM	0.00	-	0.08									
Agency MBS CMO	0.65	-	2.46									
Non-Agency Residential MBS	0.09	-	0.45	10								
Commercial MBS	1.57	-	1.20									
Asset-Backed	7.96	-	10.21									
Covered Bond	0.00	-	0.00									
Municipal	0.10	-	0.53	1								
Cash & Equivalents	5.24	-	6.32									
Other	0.00	-	0.81									
				0%	5	10	15	20	25	30	35	40

### Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ United States Treasury Notes 4%	02-2034	3.20	3.20	_
⊕ Fixed Inc Clearing Corp.Repo	06-2024	2.32	5.52	-
United States Treasury Bonds 2%	11-2041	2.12	7.64	-
United States Treasury Bonds 4.125%	08-2053	2.05	9.70	-
United States Treasury Notes 3.375%	05-2033	1.90	11.60	-
United States Treasury Notes 3.5%	02-2033	1.54	13.14	-
⊖ Federal National Mortgage Association 2.5%	03-2062	1.50	14.64	_
Secretaria Tesouro Nacional 10%	01-2033	1.41	16.05	-
United States Treasury Notes 4.125%	11-2032	1.38	17.43	-
Uruguay (Republic of) 8.25%	05-2031	1.36	18.79	-

### Total Holdings 883

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

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### Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

### 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 10.6 years.

× Style: The fund has landed in its primary style box — Small Growth - 28.57 % of the time over the past three years.

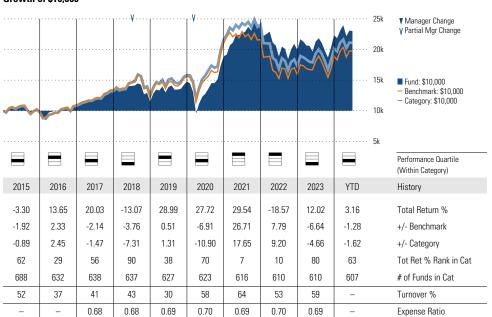
Net Expense: The fund's expense ratio of 0.69 is 40.52% lower than the Small Growth category average.

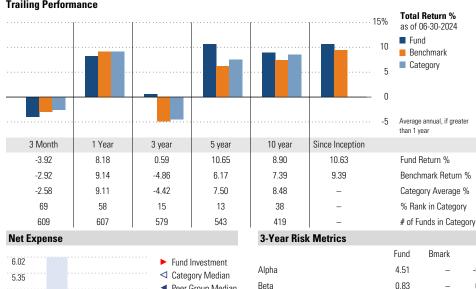
#### **Morningstar Investment Management LLC Analysis**

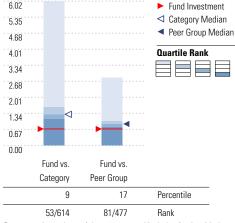
This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
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.

Cat -0.23 0.93 Beta **R-Squared** 90.12 91.60 Standard Deviation 19.83 22 80 22 18 Sharpe Ratio -0.04 -0.26 -0.26 Tracking Error 7.39 6.69 Information Ratio 0.74 0.08 Up Capture Ratio 95.23 92.35 Down Capture Ratio 80.03 93.62

#### **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 16 47 21.94 26.27 Price/Book Ratio 2.31 3.95 3.79 Geom Avg Mkt Cap \$B 5 17 3 68 6 48 ROE 9.96 10.95 11.74

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Morningstar Index

Russell 2000 Growth TR USD



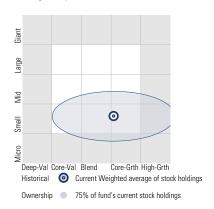
**Morningstar Category** 

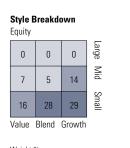
Small Growth

### **Trailing Performance**

# PGIM Jennison Small Company R6 PJSQX

Style Analysis as of 06-30-2024 Morningstar Style Box™





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

### Ton 15 Holdings as of 06 20 2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Prudential Govt Money Mkt Fd	3.65	3.65	_	_
Churchill Downs Inc	2.24	5.89	3.46	Consumer Cyclical
Shift4 Payments Inc Class A	2.02	7.91	-1.33	Technology
Markel Group Inc	1.94	9.85	10.97	Financial Services
igeo Targa Resources Corp	1.88	11.73	49.68	Energy
⊖ Kirby Corp	1.88	13.61	52.56	Industrials
$\oplus$ Permian Resources Corp Class A	1.82	15.43	21.32	Energy
$\oplus$ Independence Realty Trust Inc	1.71	17.14	24.58	Real Estate
Trinity Industries Inc	1.64	18.78	14.63	Industrials
Gaming and Leisure Properties Inc	1.61	20.39	-5.31	Real Estate
⊖ Universal Display Corp	1.60	22.00	10.35	Technology
Tower Semiconductor Ltd	1.57	23.57	-	Technology
Burlington Stores Inc	1.54	25.10	23.41	Consumer Cyclical
$\oplus$ Weatherford International PLC Ordinary Shares - New	1.52	26.62	25.17	Energy
	1.50	28.12	3.31	Financial Services

### Total Holdings 130

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

**Communication Services** 

Real Estate

Sensitive

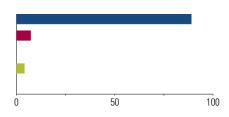
Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 



Fund

42.55

5.29

12.31

15.67

9.28

40.26

0.22

6.54

14.65

18.85

17.19

4.94

10.06

2.19

Bmark

20.67

4.24

9.68

5 29

1.46

51.41

1.63

4.63

18.35

26.80

27.92

5.17

21.36

1.39

Asset Class	Net %	Cat%
US Stocks	88.89	92.94
Non-US Stocks	7.13	4.50
Bonds	0.00	0.01
Cash	3.98	1.64
Other	0.00	0.91
Total	100.00	100.00

**Morningstar Index** 

Russell 2000 Growth TR USD

Morningstar Category

Small Growth

Cat

3.24

11.35

8.02

2.24

50.70

1.39

4.01

20.34

24.96

24.46

4.45

0.67

### Benchmark [] Category Average Fund 24.85 19.34 0% 5 10 15 20 25 30 35 40 45 50 55

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# 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 11.36 years.

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

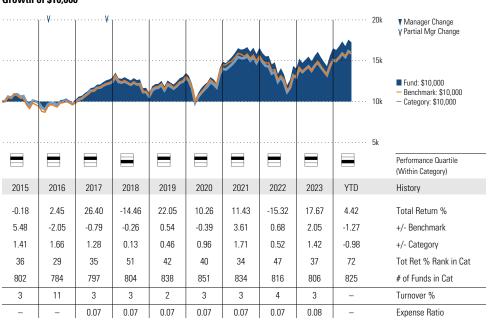
Net Expense: The fund's expense ratio of 0.08 is 90.7% lower than the Foreign Large Blend category average.

### 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	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

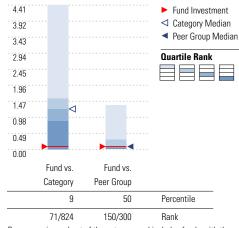


**Morningstar Category** 

Foreign Large Blend

### Trailing Performance





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

457		# of Funds in Cotogony				
457	-	# of Funds in Category				
<b>3-Year Risk</b>	Metrics					
		Fund	Bmark	Cat		
Alpha		1.46	-	0.70		
Beta		1.08	-	1.02		
R-Squared		96.23	-	92.87		
Standard Devia	tion	18.07	16.36	17.37		
Sharpe Ratio		0.00	-0.10	-0.05		
Tracking Error		3.76	-	4.65		
Information Rat	io	0.35	-	0.16		
Up Capture Rat	io	116.83	-	107.65		
Down Capture	Ratio	110.70	-	105.02		

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.63	15.74	15.78
Price/Book Ratio	1.68	1.81	1.94
Geom Avg Mkt Cap \$B	34.10	51.02	60.43
ROE	16.24	17.31	19.31

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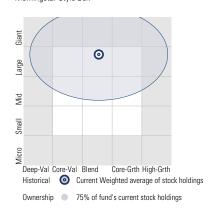
Morningstar Index

MSCI ACWI Ex USA NR USD

Growth of \$10,000

# Vanguard Developed Markets Index Admiral VTMGX

Style Analysis as of 06-30-2024 Morningstar Style Box™





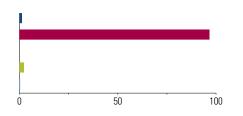


Weight %

<25

>50 25-50 10-25 0-10

### World Regions % Equity 06-30-2024



### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	40.54	40.76	38.60
æ.	Basic Materials	7.36	7.04	6.48
<b>~</b>	Consumer Cyclical	10.26	10.49	10.85
ц.	Financial Services	19.84	21.39	19.73
ŵ	Real Estate	3.08	1.84	1.54
w	Sensitive	38.59	39.56	39.44
	Communication Services	4.12	5.72	4.86
0	Energy	5.36	5.69	5.01
¢	Industrials	17.31	13.53	16.71
	Technology	11.80	14.62	12.86
	Defensive	20.86	19.67	21.96
F	Consumer Defensive	7.03	7.12	8.04
٠	Healthcare	11.05	9.68	11.59
9	Utilities	2.78	2.87	2.33
-				

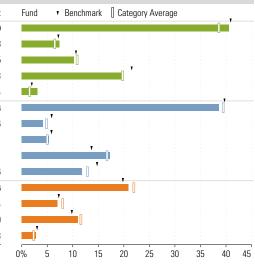
Total	100.00	100.00
Other	0.19	1.53
Cash	2.13	0.31
Bonds	0.00	0.78
Non-US Stocks	96.55	93.77
US Stocks	1.12	3.61
Asset Class	Net %	Cat%

Morningstar Index

MSCI ACWI Ex USA NR USD

**Morningstar Category** 

Foreign Large Blend



	Greater Asia	Fund % 35.77	Cat % 34.66	Americas	Fund % 10.36	Cat % 8.64	Greater Europe	Fund % 53.86	Cat % 56.68	Market Maturity	Fund %
	Japan	21.43	19.06	North America	10.34	7.55	United Kingdom	12.13	13.73	Developed Markets	99.37
	Australasia	6.89	4.65	Central/Latin	0.02	1.09	W euro-ex UK	40.77	42.09	Emerging Markets	0.63
	Asia-4 Tigers	7.26	6.40				Emrgng Europe	0.40	0.10	Not Available	0.00
	Asia-ex 4 Tigers	0.19	4.55				Africa	0.56	0.76		
75	Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Novo Nordisk A/S Class B	1.91	1.91	44.77	Healthcare
$oldsymbol{eta}$ ASML Holding NV	1.75	3.66	35.90	Technology
€ Slcmt1142	1.46	5.12	-	-
onumber  onumber	1.22	6.34	-	Technology
$\ni$ Nestle SA	1.17	7.50	-	Consumer Defensive
∋ Toyota Motor Corp	1.06	8.56	28.85	Consumer Cyclical
🕀 AstraZeneca PLC	1.02	9.58	21.15	Healthcare
ightarrow Shell PLC	1.00	10.58	12.54	Energy
€ SAP SE	0.96	11.54	35.88	Technology
igodolog Novartis AG Registered Shares	0.95	12.49	17.52	Healthcare

### Total Holdings 3989

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

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### Vanguard Inflation-Protected Secs Adm VAIPX

### Portfolio Manager(s)

John Madziyire since 11-2021

#### Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

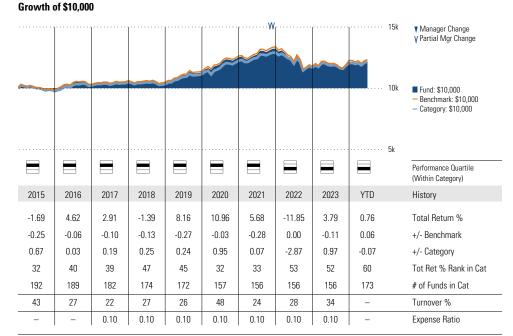
Net Expense: The fund's expense ratio of 0.1 is 85.51% lower than the Inflation-Protected Bond category average.

#### **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	05-31-2024

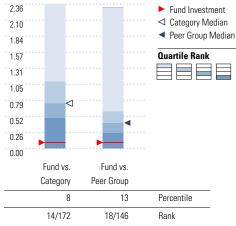


**Morningstar Category** 

Inflation-Protected Bond

### **Trailing Performance**





20	_	/0 Hallk III Gategory				
113	-	# of	Funds in Ca	ategory		
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		-0.10	-	-0.35		
Beta		0.99	-	0.99		
R-Squared		99.73	-	95.77		
Standard Devia	ation	7.14	7.21	7.77		
Sharpe Ratio		-0.64	-0.62	-0.65		
Tracking Error		0.38	-	1.76		
Information Ra	tio	-0.22	-	-0.55		
Up Capture Rat	tio	98.63	-	96.99		
Down Capture	Ratio	99.63	-	101.24		

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.72	4.52	6.02
Avg Eff Maturity	7.20	-	7.05

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 Index Bloomberg US Treasury US TIPS TR

USD

### Vanguard Inflation-Protected Secs Adm VAIPX

### Style Analysis as of 06-30-2024



Duration

0	 100

Total	100.00	100.00
Other	0.00	1.06
Cash	0.08	7.86
Bonds	99.92	90.94
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.14
Asset Class	Net %	Cat%

### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

Fund	Bmark	Cat
99.87	0.00	25.98
0.00	99.60	70.29
0.00	0.00	0.61
0.00	0.00	0.79
0.00	0.00	0.09
0.00	0.00	0.01
0.00	0.00	0.09
0.13	0.40	2.14
	99.87 0.00 0.00 0.00 0.00 0.00 0.00	99.87         0.00           0.00         99.60           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00

	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Government	99.92	-	85.55	
Treasury	0.00	-	0.38	
Inflation - Protected	99.92	-	78.67	
Agency/Quasi Agency	0.00	-	0.10	
Other Government Related	0.00	-	6.40	1 10
Corporate	0.00	_	1.07	
Corporate Bond	0.00	-	1.06	
Bank Loan	0.00	-	0.00	
Convertible	0.00	-	0.00	D
Preferred	0.00	-	0.01	
Securitized	0.00	-	4.96	
Agency MBS Pass-Through	0.00	-	2.59	ID
Agency MBS ARM	0.00	-	0.00	Ū į
Agency MBS CMO	0.00	-	0.27	
Non-Agency Residential MBS	0.00	-	0.16	
Commercial MBS	0.00	-	0.12	
Asset-Backed	0.00	-	1.78	10
Covered Bond	0.00	-	0.04	
Municipal	0.00	-	0.00	
Cash & Equivalents	0.08	-	8.27	
Other	0.00	-	0.15	

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\color{red}{500}}$ 

#### Top 10 Holdings as of 06-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ⊕ United States Treasury Notes 4.13 4.13 \_ United States Treasury Notes 3.77 7.89 \_ ⊕ United States Treasury Notes 3.70 11.59 \_ ⊖ United States Treasury Notes 3.56 15.15 \_ ⊖ United States Treasury Notes 3.55 18.70 \_ ⊖ United States Treasury Notes 3.52 22.22 \_ \_ United States Treasury Notes 3.37 25.59 \_ United States Treasury Notes 3.30 28.89 \_ ⊖ United States Treasury Notes 3.27 32.16 \_ € United States Treasury Notes 3.25 35.41 \_

### Total Holdings 50

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category Blo Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

# Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

#### Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

### Quantitative Screens

Performance: The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 8 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 Blend — 100 % of the time over the past three years.

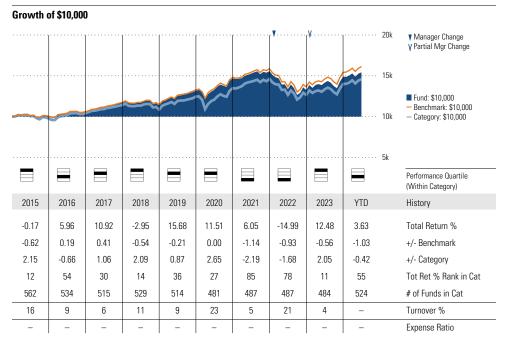
Net Expense: The fund's expense ratio of 0.12 is 86.96% lower than the Moderately Conservative Allocation category average.

### Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

#### **ESG Metrics**

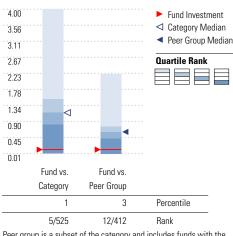
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	07-19-2023



Morningstar Category Moderately Conservative

Allocation





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	-1.15	-	-0.69
Beta	1.03	-	0.96
R-Squared	99.44	-	94.22
Standard Deviation	10.30	10.02	9.97
Sharpe Ratio	-0.25	-0.14	-0.23
Tracking Error	0.81	-	2.39
Information Ratio	-1.40	-	-0.50
Up Capture Ratio	98.30	-	95.25
Down Capture Ratio	106.35	-	100.38
Portfolio Metrics			
	Fund	Bmark	Cat

	Fund	Bmark	Cat
Price/Earnings Ratio	19.96	21.82	21.89
Price/Book Ratio	2.57	3.04	3.11
Avg Eff Duration	6.44	_	4.84

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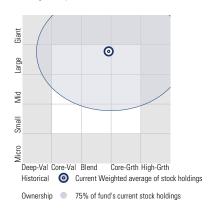


Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

# Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

### Style Analysis as of 06-30-2024 Morningstar Style Box™



Large

Mid

Smal

Ltd

Duration

Mod Ext

5

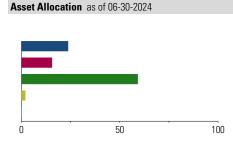
Fixed Income

Quality

High

Mid

Low



### Sector Weighting as of 06-30-2024

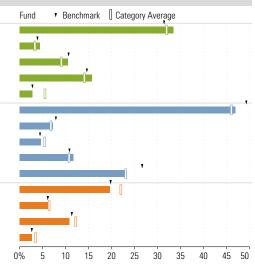
000	citi weighting as or o	0 00 2024		
		Fund	Bmark	Cat
Դ	Cyclical	33.47	31.25	31.95
<i>.</i>	Basic Materials	4.44	3.70	3.31
A	Consumer Cyclical	10.47	10.48	9.07
цф	Financial Services	15.74	14.46	14.07
ŵ	Real Estate	2.82	2.61	5.50
~~	Sensitive	46.90	49.13	46.04
d	Communication Services	7.24	7.72	6.79
•	Energy	4.62	4.27	5.45
¢	Industrials	11.68	10.66	10.75
	Technology	23.36	26.48	23.05
-	Defensive	19.62	19.62	22.01
F	Consumer Defensive	6.11	5.96	6.40
٠	Healthcare	10.81	11.18	12.16
Ç	Utilities	2.70	2.48	3.45

Total		100.00	100.00
Other		0.06	4.68
Cash		1.84	4.01
Bonds		59.05	55.20
Non-US Stocks		15.43	6.82
US Stocks		23.62	29.28
Asset Class		Net %	Cat%
Allocation	USD		

**Morningstar Index** 

Morningstar US Mod Con Tgt Alloc NR

Morningstar Category Moderately Conservative



### Weight %

Style Breakdown

Equity

17 25 31

6 8

2 3 2

Value

### >50 25-50 10-25 0-10

Blend Growth

### Top 6 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\oplus$ Vanguard Total Bond Market II Idx Inv	_	41.79	41.79	_	_
$\ominus$ Vanguard Total Stock Mkt Idx Inv	-	23.70	65.48	_	-
$\oplus$ Vanguard Total Intl Bd II ldx Investor	-	17.90	83.38	_	-
$\oplus$ Vanguard Total Intl Stock Index Inv	-	15.80	99.18	_	-
① Mktliq 12/31/2049	-	0.81	99.99	-	-
🕀 Us Dollar	_	0.01	100.00	-	_

Total Holdings 6

 $\oplus$  Increase  $\ominus$  Decrease R New to Portfolio



# Vanguard LifeStrategy Growth Inv VASGX

### Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

### Quantitative Screens

*Performance:* The fund has finished in the Moderately Aggressive Allocation 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 Blend — 100 % of the time over the past three years.

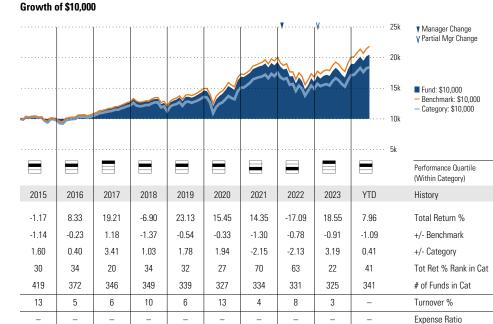
Net Expense: The fund's expense ratio of 0.14 is 85.57% lower than the Moderately Aggressive Allocation category average.

### Morningstar Investment Management LLC Analysis

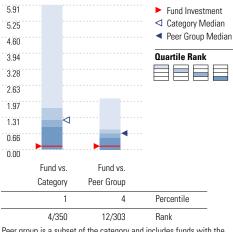
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low 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.

Fund Bmark Cat Alnha -1.37 -1.33 Beta 1.03 0.98 **R**-Squared 99.33 94 68 \_ Standard Deviation 14.69 14.28 14.48 Sharpe Ratio 0.07 0 16 0.05 Tracking Error 1 26 3.00 Information Ratio -1.06 -0 70 Up Capture Ratio 99.07 95.96 Down Capture Ratio 105.60 102.71 **Portfolio Metrics** 

Fund	Bmark	Cat
20.03	22.00	21.66
2.58	3.09	3.09
6.44	-	5.14
	20.03 2.58	20.03         22.00           2.58         3.09

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Morningstar Index

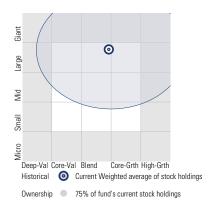
Morningstar Category Moderately Aggressive

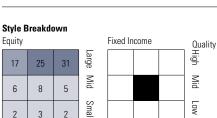
Allocation

Morningstar US Mod Agg Tgt Alloc NR USD

# Vanguard LifeStrategy Growth Inv VASGX

### Style Analysis as of 06-30-2024 Morningstar Style Box™





Ltd

Duration

Mod Ext



Weight %

>50 25-50 10-25 0-10

Blend Growth

### Top 6 Holdings as of 06-30-2024

		,
0		50

### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

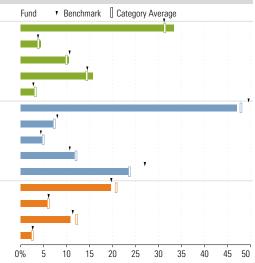
		Fund	Bmark	Cat
Դ	Cyclical	33.38	31.04	31.34
æ.	Basic Materials	4.40	3.62	3.84
A	Consumer Cyclical	10.47	10.49	9.95
ц.	Financial Services	15.68	14.33	14.36
ŵ	Real Estate	2.83	2.60	3.19
₩ <b>r</b>	Sensitive	46.98	49.41	47.91
đ	Communication Services	7.26	7.81	7.31
$\mathbf{\diamond}$	Energy	4.60	4.23	4.90
Ф	Industrials	11.64	10.52	12.03
	Technology	23.48	26.85	23.67
-	Defensive	19.65	19.55	20.76
F	Consumer Defensive	6.11	5.92	6.02
٠	Healthcare	10.84	11.17	12.19
9	Utilities	2.70	2.46	2.55

#### USD Allocation Asset Class Net % Cat% US Stocks 48.39 59.24 Non-US Stocks 30.67 18.05 18.92 Bonds 14.71 Cash 1.96 2.67 Other 0.05 5.32 Total 100.00 100.00

**Morningstar Index** 

Morningstar US Mod Agg Tgt Alloc NR

Morningstar Category Moderately Aggressive



#### Name Maturity Date % Net Asset Cumulative % YTD Return % Morningstar Sector ⊖ Vanguard Total Stock Mkt Idx Inv 48.56 48.56 Yanguard Total Intl Stock Index Inv 31.41 79.96 Yanguard Total Bond Market II Idx Inv 13.31 93.27 ⊕ Vanguard Total Intl Bd II Idx Investor 5.81 99.08 Mktlig 12/31/2049 \_ 0.91 99.99 \_ ⊖ Us Dollar 0.01 100.00 \_ \_ \_ Total Holdings 6

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



### Vanguard LifeStrategy Income Inv VASIX

Growth of \$10,000

### Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

### Quantitative Screens

*Performance:* The fund has finished in the Conservative Allocation category's top three quartiles in 8 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 Blend — 100 % of the time over the past three years.

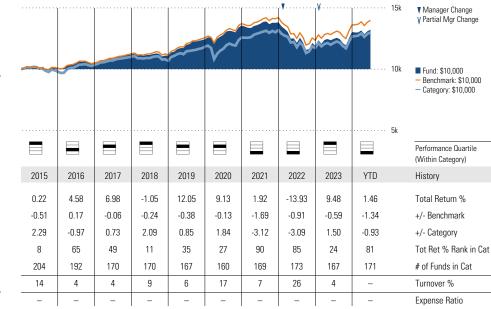
Net Expense: The fund's expense ratio of 0.11 is 88.89% lower than the Conservative Allocation category average.

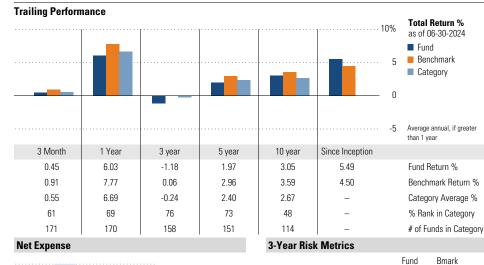
### Morningstar Investment Management LLC Analysis

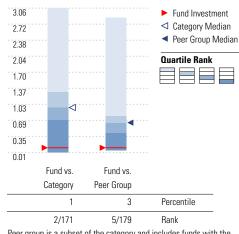
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
ESG Commitment	1-Low	07-19-2023







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

Cat Alpha -1.24 -0.43 0.96 Beta 1 02 \_ 99.06 **R-Squared** 93.65 8.34 Standard Deviation 8 17 8.15 Sharpe Ratio -0.52 -0.37 -0.44 Tracking Error 0.82 2.19 Information Ratio -1.52 -0.33 Up Capture Ratio 93.85 95.81 Down Capture Ratio 104.86 99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.89	22.07	22.47
Price/Book Ratio	2.55	3.11	3.25
Avg Eff Duration	6.45	-	4.99

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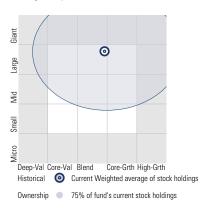
Morningstar Category Morningstar Index

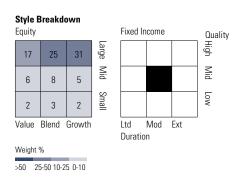
Conservative Allocation

Morningstar US Con Tgt Alloc NR USD

# Vanguard LifeStrategy Income Inv VASIX

Style Analysis as of 06-30-2024 Morningstar Style Box™





# 50 100 0

Bmark

30.99

3.61

10.48

14 30

2.60

49.39

7.79

4.23

10.52

26.85

19.62

5.94

11.22

2.46

Fund

33.55

4.48

10.47

15.79

2.81

46.79

7.19

4.64

11.72

23 24

19.65

6.15

10.79

2.71

Cat

3.27

9.55

14 02

47.40

4.53

24.93

21.49

6.98

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

**Financial Services** 

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

Դ Cyclical

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Energy

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Utilities

#### Asset Class Net % Cat% US Stocks 11.50 15.02 Non-US Stocks 7.73 3.61 Bonds 78.91 67.54 Cash 1.79 9.27 Other 0.07 4.56 Total 100.00 100.00

#### Benchmark [] Category Average Fund 31.10 in line 4.26 **—** [ 7.36 10.58 Í 11.78 2.73 0% 10 15 20 25 30 35 40 45 50 5

### Top 6 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Bond Market II Idx Inv	_	55.78	55.78	_	_
$\ominus$ Vanguard Total Intl Bd II Idx Investor	-	23.97	79.75	_	-
$\ominus$ Vanguard Total Stock Mkt Idx Inv	-	11.53	91.28	_	-
Output Total Intl Stock Index Inv	-	7.93	99.21	_	-
Hktliq 12/31/2049	-	0.79	100.00	-	-
$\overline{\bigcirc}$ Us Dollar	_	0.00	100.00	-	-

### Total Holdings 6

🕀 Increase 👄 Decrease 🕸 New to Portfolio



**Morningstar Category** 

Conservative Allocation

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

### Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Portfolio Manager(s)

Walter Nejman since 02-2022
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

### Quantitative Screens

*Performance:* The fund has finished in the Moderate Allocation category's top three quartiles in 9 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 Blend — 100 % of the time over the past three years.

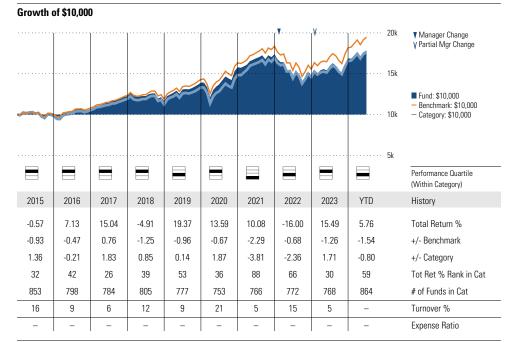
Net Expense: The fund's expense ratio of 0.13 is 87.13% lower than the Moderate Allocation category average.

### Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

### **ESG Metrics**

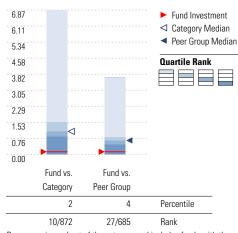
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022



**Morningstar Category** 

Moderate Allocation





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

574	-	# of I	Funds in Cate	egory
3-Year Risk Met	rics			
		Fund	Bmark	Cat
Alpha		-1.63	-	-0.68
Beta		1.00	-	0.98
R-Squared		98.96	-	94.43
Standard Deviation		12.46	12.35	12.42
Sharpe Ratio		-0.06	0.07	0.00
Tracking Error		1.27	-	2.75
Information Ratio		-1.31	-	-0.40
Up Capture Ratio		95.11	-	96.78
Down Capture Ratio		103.98	-	100.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.00	22.77	22.57
Price/Book Ratio	2.58	3.31	3.44
Avg Eff Duration	6.45	-	4.92

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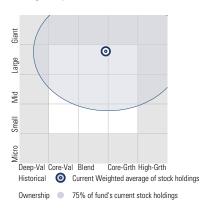


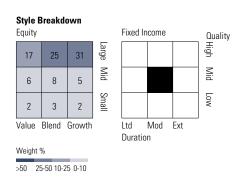
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

# Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Style Analysis as of 06-30-2024 Morningstar Style Box™





# 50 0

Bmark

30.18

3.30

10.47

13 82

2.59

50.25

8.04

4.13

10.11

27.97

19.57

5.83

11.32

2.42

Fund

33.38

4.41

10.46

15.70

2.81

46.96

7.26

4.61

11.65

23 44

19.66

6.12

10.84

2.70

Cat

10.02

14 48

2.37

48.09

7.86

4.68

24.72

21.58

5.66

2.87

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

Financial Services

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

Դ Cyclical

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Energy

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Utilities

#### Asset Class Net % Cat% US Stocks 36.02 49.02 Non-US Stocks 23.08 9.98 Bonds 39.05 34.83 Cash 1.79 2.74 0.06 Other 3.43 Total 100.00 100.00

### Benchmark [] Category Average Fund 30.33 3.46 i di 10.83 13.05 0% 5 10 15 20 25 30 35 40 45 50 55

### Top 6 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt ldx Inv	_	36.14	36.14	_	_
$\oplus$ Vanguard Total Bond Market II Idx Inv	-	27.62	63.76	-	-
$\oplus$ Vanguard Total Intl Stock Index Inv	-	23.64	87.39	-	-
$\oplus$ Vanguard Total Intl Bd II Idx Investor	-	11.85	99.25	-	-
⊕ Mktliq 12/31/2049	-	0.75	99.99	-	-
🕀 Us Dollar	_	0.01	100.00	-	-

### Total Holdings 6

🕀 Increase 👄 Decrease 🕸 New to Portfolio



**Morningstar Category** Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

### Vanguard Mid Cap Index Admiral VIMAX

### Portfolio Manager(s)

Aurélie Denis since 02-2023 Aaron Choi since 08-2023

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

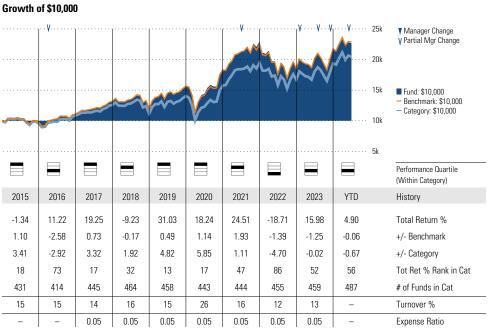
Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.

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 fails the manager tenure screen due to the retirement of a long-serving manager. Since this is a teammanaged index fund, we are not concerned about the change.

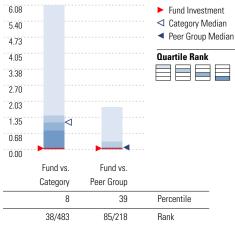
ESG Metrics		
Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Mid-Cap Blend

#### **Trailing Performance Total Return %** 15% as of 06-30-2024 Fund 10 Benchmark Category 5 0 -5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.75 11.80 2.21 9.38 9.10 9.84 -3.35 12.88 2.37 9.46 9.04 12.77 Benchmark Return % 8.19 -3.32 13 23 3 41 943 Category Average % \_ 27 63 70 51 22 % Rank in Category 487 475 441 403 273 # of Funds in Category Net Expense



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.14	-	0.49
Beta	0.98	-	0.96
R-Squared	99.54	-	93.87
Standard Deviation	19.41	19.67	19.54
Sharpe Ratio	0.03	0.04	0.06
Tracking Error	1.35	-	4.83
Information Ratio	-0.12	-	0.07
Up Capture Ratio	98.33	-	96.95
Down Capture Ratio	98.83	_	95.61

	Fund	Bmark	Cat
Price/Earnings Ratio	21.65	20.28	18.65
Price/Book Ratio	2.97	2.79	2.81
Geom Avg Mkt Cap \$B	30.71	21.39	12.85
ROE	19.43	18.61	22.13

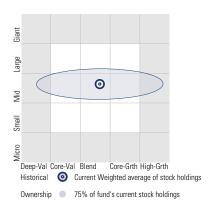
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Russell Mid Cap TR USD

# Vanguard Mid Cap Index Admiral VIMAX

**Style Analysis** as of 06-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

#### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Amphenol Corp Class A	1.07	1.07	36.59	Technology
ightarrow TransDigm Group Inc	0.90	1.97	26.30	Industrials
$\ni$ Motorola Solutions Inc	0.85	2.82	23.93	Technology
ightarrow Constellation Energy Corp	0.83	3.65	_	Utilities
Welltower Inc	0.82	4.48	16.97	Real Estate
⊖ Cintas Corp	0.80	5.27	16.64	Industrials
∋ Arthur J. Gallagher & Co	0.75	6.02	15.84	Financial Services
eq Carrier Global Corp Ordinary Shares	0.71	6.74	10.46	Industrials
$\ni$ PACCAR Inc	0.71	7.45	6.00	Industrials
$\ominus$ Palantir Technologies Inc Ordinary Shares - Class A	0.67	8.12	47.52	Technology
Microchip Technology Inc	0.65	8.77	2.46	Technology
ightarrow Digital Realty Trust Inc	0.65	9.42	14.79	Real Estate
$\ni$ Newmont Corp	0.64	10.06	2.37	Basic Materials
ONEOK Inc	0.63	10.69	18.95	Energy
$\ominus$ Apollo Global Management Inc Class A	0.62	11.31	27.66	Financial Services

### Total Holdings 319

 $\oplus$  Increase  $\oplus$  Decrease arrow New to Portfolio

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Asset Allocation as of 06-30-2024

100

Bmark

37.45

4.27

11.02

14.38

7.78

44.68

3.49

5.17

19.15

16.87

17.86

3.08

9.36

5.42

Fund

33.42

5.36

7.96

12.59

7.51

43.34

3.21

4.67

17.13

18.33

23.24

5.06

10.36

7.82

50

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

**Financial Services** 

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

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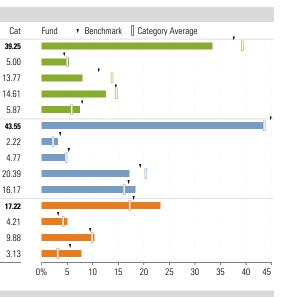
Energy

¢

F

Utilities

#### Asset Class Net % Cat% US Stocks 97.69 94.28 Non-US Stocks 1.57 2.27 Bonds 0.00 -0.11 Cash 0.74 1.02 0.00 Other 2.55 Total 100.00 100.00



Morningstar Category Mornin

Mid-Cap Blend Russe

**Morningstar Index** Russell Mid Cap TR USD

### 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 28.15 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 91.67 % of the time over the past three years.

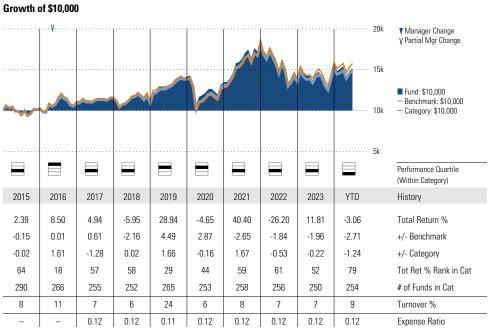
Net Expense: The fund's expense ratio of 0.13 is 87.96% lower than the Real Estate category average.

#### **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**

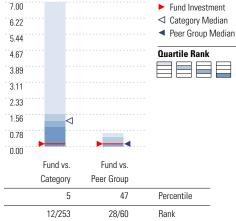
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Real Estate





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

Cat -2.12 0.97 Beta 1 02 \_ 98.73 **R-Squared** 94.73 Standard Deviation 21.93 21 28 21 19 Sharpe Ratio -0.17 -0.04 -0.15 Tracking Error 2 52 4.07 Information Ratio -1.12 -0.62 Up Capture Ratio 97.66 93.36 106.42 100.25 Down Capture Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.75	38.46	30.15
Price/Book Ratio	2.27	2.42	2.40
Geom Avg Mkt Cap \$B	23.18	9.35	33.93
ROE	14.09	9.56	17.74

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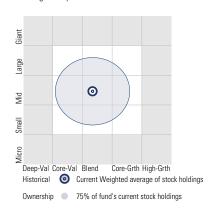


Morningstar Index

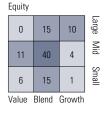
S&P United States REIT TR USD

# Vanguard Real Estate Index Admiral VGSLX

**Style Analysis** as of 06-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
🕀 Vanguard Real Estate II Index	13.43	13.43	_	_
$\oplus$ Prologis Inc	6.74	20.17	-14.31	Real Estate
$\oplus$ American Tower Corp	5.89	26.06	-8.46	Real Estate
🕀 Equinix Inc	4.53	30.59	-5.00	Real Estate
Welltower Inc	3.76	34.35	16.97	Real Estate
$\oplus$ Simon Property Group Inc	3.21	37.56	9.19	Real Estate
$\oplus$ Digital Realty Trust Inc	3.08	40.64	14.79	Real Estate
$\oplus$ Realty Income Corp	2.95	43.59	-5.77	Real Estate
$\oplus$ Public Storage	2.95	46.54	-3.72	Real Estate
$\oplus$ Crown Castle Inc	2.75	49.29	-12.47	Real Estate
$\oplus$ Extra Space Storage Inc	2.13	51.42	-1.05	Real Estate
$\oplus$ CoStar Group Inc	1.96	53.39	-15.16	Real Estate
$\oplus$ AvalonBay Communities Inc	1.91	55.29	12.32	Real Estate
$\oplus$ VICI Properties Inc Ordinary Shares	1.78	57.07	-7.56	Real Estate
€ CBRE Group Inc Class A	1.77	58.84	-4.28	Real Estate

### Total Holdings 158

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

50

0.02	9.05
0.52	1.00
0.32	1.53
0.00	1.45
0.02	1.48
99.67	86.49
Net %	Cat%
	99.67 0.02 0.00

Morningstar Index

S&P United States REIT TR USD

Morningstar Category

Real Estate

### Sector Weighting as of 06-30-2024

Ó

Asset Allocation as of 06-30-2024

		Fund	Bmark	Cat	Fund	۲	Be	nchma	rk	Cate	gory .	Ave	rage				
Դ	Cyclical	99.25	99.13	99.13	_				-			-					
æ.	Basic Materials	0.00	0.00	0.34	0												
	Consumer Cyclical	0.00	0.13	1.76	10												
ц.	Financial Services	0.00	0.00	0.43	Ó												
ŵ	Real Estate	99.25	99.00	96.60											-		
₩.	Sensitive	0.75	0.87	0.73	(												
	Communication Services	0.72	0.00	0.21													
0	Energy	0.00	0.00	0.07	ĺ												
¢	Industrials	0.03	0.87	0.21	ľ												
	Technology	0.00	0.00	0.24													
-	Defensive	0.00	0.00	0.16	ĺ												
F	Consumer Defensive	0.00	0.00	0.06	ĺ												
•	Healthcare	0.00	0.00	0.05	ĺ												
2	Utilities	0.00	0.00	0.05	ĺ												
	Uunuco	0.00	0.00	0.00			-	05 00	-	10.15				 		-	+

100

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 $<sup>0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\</sup>color{red}{500}}$ 

## Vanguard Small Cap Value Index Admiral VSIAX

### Portfolio Manager(s)

Gerard O'Reilly since 04-2016 Nick Birkett since 02-2023

### Quantitative Screens

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

Management: The fund's management has been in place for 8.18 years.

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

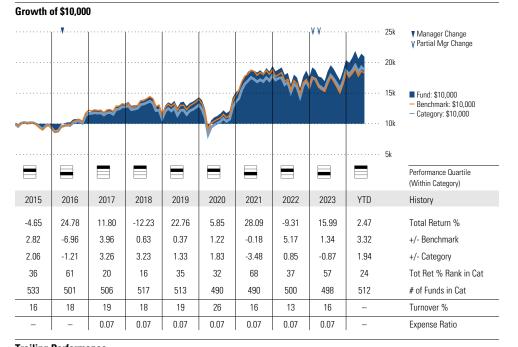
Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

### Morningstar Investment Management LLC Analysis

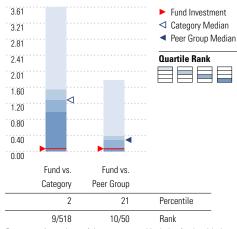
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

#### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Medium 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.

iu year							
7.89	11.77	11.77 Fund Return %					
6.23	11.98	Benchmark Return %					
6.52	-	Categ	jory Average	%			
16	-	% Ra	nk in Catego	ry			
346	-	# of F	unds in Cate	gory			
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		4.23	-	3.25			
Beta		0.93	-	0.93			
R-Squared		96.96	-	93.57			
Standard Devia	ition	20.63	21.93	20.96			
Sharpe Ratio		0.12	-0.07	0.07			
Tracking Error		3.94	-	5.43			
Information Rat	tio	1.12	-	0.65			
Up Capture Rat	io	100.57 –		97.14			
Down Capture	Ratio	87.51	-	87.41			
Portfolio M	etrics						

	Fund	Bmark	Cat
Price/Earnings Ratio	14.22	12.54	14.15
Price/Book Ratio	1.73	1.29	1.57
Geom Avg Mkt Cap \$B	6.06	2.18	4.55
ROE	13.42	5.61	12.76

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Morningstar Index

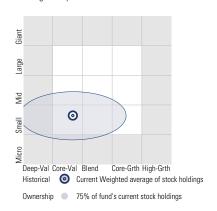
Morningstar Category

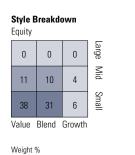
Small Value

Russell 2000 Value TR USD

### Vanguard Small Cap Value Index Admiral VSIAX

Style Analysis as of 06-30-2024 Morningstar Style Box™





### >50 25-50 10-25 0-10

### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Slcmt1142	1.12	1.12	-	_
$\ni$ Booz Allen Hamilton Holding Corp Class A	0.63	1.75	21.12	Industrials
ightarrow Carlisle Companies Inc	0.61	2.37	30.24	Industrials
$\ni$ First Citizens BancShares Inc Class A	0.58	2.95	18.88	Financial Services
⇒ EMCOR Group Inc	0.55	3.49	69.67	Industrials
ightarrow Builders FirstSource Inc	0.54	4.03	-17.09	Industrials
$\ni$ Reliance Inc	0.52	4.56	2.90	Basic Materials
∋ Atmos Energy Corp	0.52	5.08	2.04	Utilities
∋ NRG Energy Inc	0.52	5.59	52.18	Utilities
⇒ IDEX Corp	0.49	6.08	-6.72	Industrials
∋ Bunge Global SA	0.48	6.56	7.10	Consumer Defensive
ightarrow Owens-Corning Inc	0.48	7.04	18.01	Industrials
$\ni$ Williams-Sonoma Inc	0.46	7.50	40.95	Consumer Cyclical
➔ Mktliq 12/31/2049	0.46	7.96	_	-
$\ominus$ United Therapeutics Corp	0.45	8.41	44.87	Healthcare

### Total Holdings 851

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

50

Fund

49.18

6.44

13.98

19.12

9.64

35.43

2.55

4.52

20.33

8.03

15.40

4.49

6.49

4.42

Bmark

51.08

5.12

10.54

23 44

11.98

32.89

2.03

9.96

13.46

744

16.03

3.26

8.88

3.89

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

Financial Services

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

0

€ Cyclical

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Energy

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F

Utilities

Asset Class	Net %	Cat%
US Stocks	97.02	92.73
Non-US Stocks	1.44	3.77
Bonds	0.00	0.05
Cash	1.53	3.30
Other	0.00	0.17
Total	100.00	100.00

**Morningstar Index** 

Russell 2000 Value TR USD

**Morningstar Category** 

#### Benchmark [] Category Average Cat Fund 48.83 6.53 13.88 22 61 5.81 37.79 1.88 8.07 18.08 9.76 13.39 4.10 6.15 3.14 5 10 15 20 25 30 35 40 45 50 55 0%

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V SIAX Small Value

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 8 of the 8 years it's been in existence.

*Management:* The fund's management has been in place for 6.22 years.

Style Consistency is not calculated for Fixed Income funds.

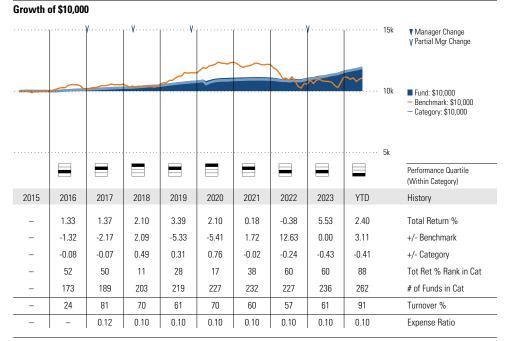
Net Expense: The fund's expense ratio of 0.1 is 75.61% lower than the Ultrashort Bond category average.

### **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	05-31-2024



Morningstar Category

Ultrashort Bond



Beta

**R-Squared** 

Sharpe Ratio

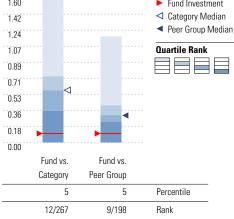
Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation



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

 Avg Eff Duration
 0.96
 4.43
 1.15

 Avg Eff Maturity
 1.20
 2.02

0 12

56.67

1 18

-1.14

6.59

0.83

22.64

-3.79

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Cat

3.02

0.09

30.02

1.26

-0.91

6.84

0.85

20.02

-8.65

\_

7 43

-0.85

Morningstar Index

Bloomberg US Agg Bond TR USD

# Vanguard Ultra-Short-Term Bond Admiral VUSFX

### Style Analysis as of 06-30-2024



Duration

	, ,	·,
0	50	100

Total	100.00	100.00
Other	0.00	0.20
Cash	3.39	29.70
Bonds	96.62	66.70
Non-US Stocks	0.00	0.00
US Stocks	0.00	3.39
Asset Class	Net %	Cat%

### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

Credit Rating Breakdown	Fund	Bmark	Cat	Government
•				Treasury
AAA	29.84	3.53	43.28	Inflation – P
AA	4.79	74.59	10.29	
A	35.00	10.82	13.82	Agency/Qua
BBB	28.96	8.32	14.86	Other Govern
BB	0.19	0.28	2.19	Corporate
B	0.00	0.00	2.14	Corporate Bo
-				Bank Loan
Below B	0.27	0.00	0.60	Convertible
Not Rated	0.94	2.46	12.82	
				Preferred
				Securitized

12.07												
	-	22.40										
8.56	-	19.73			0							
3.51	-	0.13										
0.00	-	0.58	0									
0.00	-	1.96	[									
58.90	-	37.16						[				
58.90	-	36.83						]				
0.00	-	0.22	0									
0.00	-	0.00										
0.00	-	0.11										
25.37	-	18.54			]							
0.00	-	2.00										
0.00	-	0.22	]									
0.73	-	0.79										
0.05	-	0.21										
0.00	-	0.50	0									
24.59	-	14.82			0							
0.00	-	0.00	0									
0.00	-	0.59	0									
3.64	-	21.25				0						
0.00	-	0.03										
	3.51 0.00 58.90 0.00 0.00 0.00 0.00 25.37 0.00 0.00 0.73 0.05 0.00 24.59 0.00 24.59 0.00 3.64	3.51     -       0.00     -       0.00     -       58.90     -       58.90     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.05     -       0.00     -       24.59     -       0.00     -       0.00     -       0.00     -       0.00     -	3.51     -     0.13       0.00     -     0.58       0.00     -     1.96       58.90     -     36.83       0.00     -     0.22       0.00     -     0.22       0.00     -     0.01       0.00     -     0.22       0.00     -     0.11       25.37     -     18.54       0.00     -     0.22       0.73     -     0.22       0.73     -     0.22       0.73     -     0.22       0.05     -     0.22       0.73     -     0.22       0.05     -     0.22       0.05     -     0.22       0.05     -     0.22       0.05     -     0.22       0.05     -     0.22       0.05     -     0.21       0.00     -     0.00       24.59     -     14.82       0.00     -     0.59       3.64     -     21.25	3.51       -       0.13       []         0.00       -       0.58       []         0.00       -       1.96       []         58.90       -       37.16       -         58.90       -       36.83       -         0.00       -       0.22       []         0.00       -       0.00       []         0.00       -       0.11       []         25.37       -       18.54       -         0.00       -       0.22       []         0.00       -       0.22       []         0.00       -       0.22       []         0.00       -       0.22       []         0.00       -       0.22       []         0.00       -       0.22       []         0.05       -       0.21       []         0.00       -       0.50       []         24.59       -       14.82       -         0.00       -       0.00       []         3.64       -       21.25       -	3.51       -       0.13       Image: Second secon	3.51       -       0.13	3.51       - $0.13$ $1$ $0.00$ - $0.58$ $1$ $0.00$ - $1.96$ $1$ $58.90$ - $37.16$ - $58.90$ - $36.83$ - $0.00$ - $0.22$ $1$ $0.00$ - $0.00$ $1$ $0.00$ - $0.00$ $1$ $0.00$ - $0.11$ $1$ $25.37$ - $18.54$ - $0.00$ - $0.01$ $1$ $0.00$ - $0.22$ $1$ $0.00$ - $0.22$ $1$ $0.00$ - $0.22$ $1$ $0.00$ - $0.21$ $1$ $0.00$ - $0.21$ $1$ $0.00$ - $0.00$ $1$ $0.00$ - $0.00$ $1$ $0.00$ - $0.00$ $1$ $0.00$ - $0.00$ $1$ $0.00$ -	3.51       -       0.13	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	3.51       -       0.13	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	3.51       -       0.13

### Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	-	8.21	8.21	-
⊕ United States Treasury Notes	-	3.52	11.72	-
⊖ Mktliq 12/31/2049	-	1.20	12.92	-
Bank of Nova Scotia	-	0.99	13.91	-
American Express Company	-	0.85	14.76	-
igodot State Street Corporation	-	0.82	15.57	_
$\oplus$ Australia & New Zealand Banking Group NY Branch	-	0.79	16.36	-
Philip Morris International Inc.	-	0.78	17.15	-
igodot Bank of Montreal	-	0.78	17.93	-
⊖ Pfizer Investment Enterprises Pte Ltd.	-	0.74	18.67	-

### Total Holdings 630

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

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Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD