American Century Real Estate I REAIX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

Quantitative Screens

- Management: The fund's management has been in place for 15.63 years.
- \times Style: The fund has landed in its primary style box Mid-Cap Blend 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.95 is 12.04% lower than the Real Estate category average.

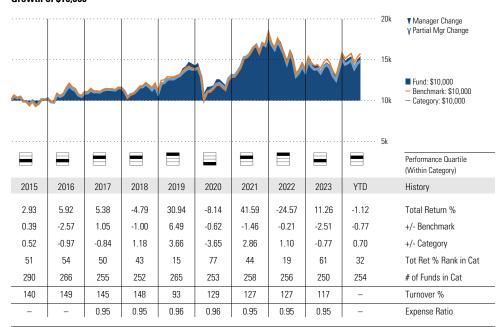
Morningstar Investment Management LLC Analysis

This fund fails the style screen but reamins focused on real estate securities so we do not regard the failure as significant.

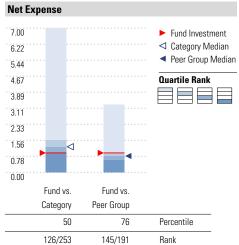
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.17	-	-2.12
Beta	0.97	_	0.97
R-Squared	97.34	_	94.73
Standard Deviation	20.82	21.28	21.19
Sharpe Ratio	-0.10	-0.04	-0.15
Tracking Error	3.48	_	4.07
Information Ratio	-0.34	_	-0.62
Up Capture Ratio	94.60	_	93.36
Down Capture Ratio	98.40	_	100.25

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.18	38.46	30.15
Price/Book Ratio	2.76	2.42	2.40
Geom Avg Mkt Cap \$B	29.22	9.35	33.93
ROE	17.62	9.56	17.74



American Century Real Estate I REAIX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

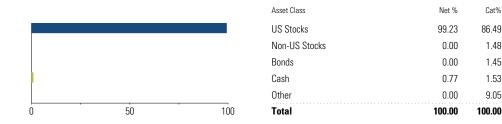
Equity

0	17	15	Large
4	41	3	Mid
0	17	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	Benchmark	Category Average
	Cyclical	100.00	99.13	99.13			
	Basic Materials	0.00	0.00	0.34	j		
	Consumer Cyclical	1.17	0.13	1.76			
	Financial Services	0.00	0.00	0.43	Ď		
ì	Real Estate	98.83	99.00	96.60			
Ħ	Sensitive	0.00	0.87	0.73	d		
	Communication Services	0.00	0.00	0.21	İ		
	Energy	0.00	0.00	0.07	Ď,		
	Industrials	0.00	0.87	0.21	Ď i		
	Technology	0.00	0.00	0.24	İ		
	Defensive	0.00	0.00	0.16	Ó		
	Consumer Defensive	0.00	0.00	0.06	Ĭ		
	Healthcare	0.00	0.00	0.05	Į i		
	Utilities	0.00	0.00	0.05	í		

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.58	8.58	-14.31	Real Estate
American Tower Corp	8.20	16.78	-8.46	Real Estate
Welltower Inc	7.92	24.70	16.97	Real Estate
	7.07	31.77	-5.00	Real Estate
□ Digital Realty Trust Inc	6.73	38.50	14.79	Real Estate
AvalonBay Communities Inc	5.46	43.96	12.32	Real Estate
	4.20	48.16	29.92	Real Estate
	3.89	52.05	9.19	Real Estate
⊕ Ventas Inc	3.85	55.90	3.75	Real Estate
Essential Properties Realty Trust Inc	3.79	59.69	10.66	Real Estate
Extra Space Storage Inc	3.17	62.86	-1.05	Real Estate
① Kite Realty Group Trust	3.00	65.86	0.09	Real Estate
	2.92	68.79	-3.72	Real Estate
○ VICI Properties Inc Ordinary Shares	2.85	71.64	-7.56	Real Estate
○ Invitation Homes Inc	2.84	74.48	6.86	Real Estate

Asset Allocation as of 06-30-2024

Total Holdings 37



American Funds 2010 Trgt Date Retire R6 RFTTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
Michelle Black since 01-2020
David Hoag since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.5 years.

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

Net Expense: The fund's expense ratio of 0.29 is 43.14% lower than the Target-Date 2000-2010 category average.

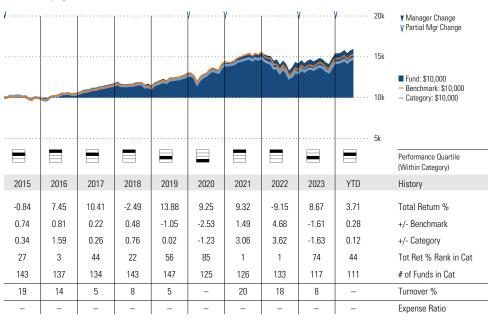
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000





Net Expe	ense		
1.60			► Fund Investment
1.42			Category Median
1.24			 Peer Group Median
1.07			Quartile Rank
0.89	⊲		
0.71			
0.53			
0.36			
0.18			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
-	20	48	Percentile
	23/111	105/219	Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.61	_	0.19
Beta	0.90	_	0.92
R-Squared	96.83	_	97.89
Standard Deviation	8.95	9.82	9.11
Sharpe Ratio	-0.12	-0.26	-0.27
Tracking Error	1.89	_	1.56
Information Ratio	0.86	_	0.19
Up Capture Ratio	95.98	_	92.81
Down Capture Ratio	84.38	-	91.42

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.92	21.30	21.08
Price/Book Ratio	3.05	2.81	2.89
Avg Eff Duration	4.92	-	5.27



American Funds 2010 Trgt Date Retire R6 RFTTX

Quality High MidLow

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

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

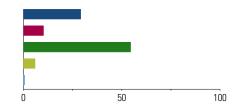
Equity				Fixed	Income
29	25	28	Large		
7	8	2	Mid		
1	1	0	Small		
Value	Blend	Growth		Ltd	Mod

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Asset Class Net % Cat% US Stocks 29.05 23.77 Non-US Stocks 10.13 11.74 Bonds 54.45 56.37 Cash 5.83 4.36 Other 0.53 3.76 100.00 Total 100.00

	Fund	Bmark	Cat	Fund	▼ Benchma	ırk 🛚 Categ	ory Avera
Cyclical	28.99	36.39	33.01				
Basic Materials	3.63	3.76	4.82				
Consumer Cyclical	6.93	9.81	9.47				
Financial Services	15.36	14.23	15.23		· •		
Real Estate	3.07	8.59	3.49		7		
Sensitive	42.64	44.59	45.95		_		
Communication Services	5.90	6.80	6.47		0		
Energy	7.10	4.31	5.93				
Industrials	12.11	10.97	11.12				
Technology	17.53	22.51	22.43				
Defensive	28.37	19.02	21.04				
Consumer Defensive	9.51	5.77	6.24)—		
Healthcare	13.88	10.52	12.08				
Utilities	4.98	2.73	2.72				

**					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	17.46	17.46	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	10.82	28.28	-	_
⊕ American Funds Bond Fund of Amer R6	-	9.92	38.20	_	_
⊕ American Funds ST Bd Fd of Amer R6	-	7.74	45.94	_	_
→ American Funds Inflation Linked Bd R6	-	7.10	53.04	-	_
	_	7.01	60.05	_	_
⊕ American Funds Mortgage R6	-	6.91	66.95	-	_
→ American Funds Capital Income Bldr R6	-	6.88	73.84	-	_
⊕ American Funds American Mutual R6	-	5.10	78.94	_	_
⊕ American Funds Washington Mutual R6	_	4.00	82.94	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.5 years.

Style: The fund has landed in its primary style box — Large Blend — 81.82~% of the time over the past three years.

Net Expense: The fund's expense ratio of 0.3 is 45.45% lower than the Target-Date 2015 category average.

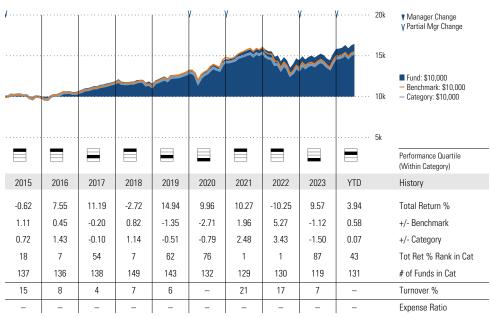
Morningstar Investment Management LLC Analysis

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

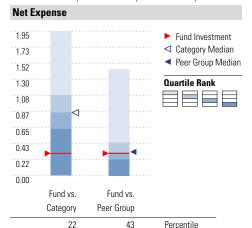
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024





Trailing Performance





	29/130	101/235	Rank	
Peer grou	p is a subset o	f the category an	d includes fun	ds with the
same mai	nagement style	(active vs. passi	ve) and similar	r share class
character	ietice			

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.05	-	0.73
Beta	0.87	-	0.91
R-Squared	97.22	-	98.39
Standard Deviation	9.58	10.84	9.89
Sharpe Ratio	-0.10	-0.27	-0.23
Tracking Error	2.12	-	1.66
Information Ratio	1.01	-	0.49
Up Capture Ratio	94.58	-	93.58
Down Capture Ratio	81.13	_	88.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.45	21.14	21.01
Price/Book Ratio	3.15	2.77	2.88
Avg Eff Duration	5.06	-	5.26



American Funds 2015 Trgt Date Retire R6 RFJTX

Quality

High

Mid

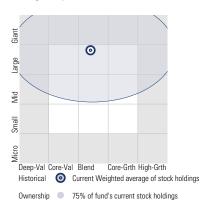
Low

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Fixed Income

Mod

Duration

Style Breakdown

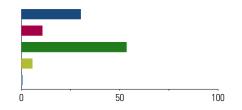
Equity 30 25 26 2 6 8



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100 00	100 00
Other	0.57	5.06
Cash	5.45	3.37
Bonds	53.38	52.08
Non-US Stocks	10.54	13.31
US Stocks	30.06	26.17
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-3	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	28.18	36.52	33.03	
A.	Basic Materials	3.80	3.83	4.80	
A	Consumer Cyclical	7.09	9.86	9.80	
L	Financial Services	14.60	14.33	15.23	
侖	Real Estate	2.69	8.50	3.20	
W	Sensitive	43.94	44.49	46.45	<u> </u>
	Communication Services	6.00	6.76	6.62	
•	Energy	6.67	4.34	5.71	
Ф	Industrials	12.57	11.07	11.35	
	Technology	18.70	22.32	22.77	
→	Defensive	27.86	18.98	20.53	
Ħ	Consumer Defensive	9.02	5.78	5.99	
+	Healthcare	14.20	10.48	11.90	
•	Utilities	4.64	2.72	2.64	
					0% 5 10 15 20 25 30 35 40 45 5

Top 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Income Fund of Amer R6	_	12.91	12.91	_	_
⊕ American Funds Bond Fund of Amer R6	-	8.92	21.84	_	_
Đ American Funds Interm Bd Fd of Amer R6	-	8.65	30.48	_	_
American Funds Inflation Linked Bd R6	-	8.05	38.53	_	_
American Funds American Balanced R6	_	7.11	45.65	-	-
⊕ American Funds Mortgage R6	_	6.04	51.68	_	_
American Funds American Mutual R6	-	6.01	57.69	_	_
American Funds Capital Income Bldr R6	_	6.00	63.69	_	_
American Funds Capital World Gr&Inc R6	-	4.96	68.66	_	_
⊕ American Funds ST Bd Fd of Amer R6	_	4.39	73.05	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R6 RRCTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2020 category's top three quartiles in 9 of the 10 years it's
been in existence.

Management: The fund's management has been in place for 12.5 years.

Net Expense: The fund's expense ratio of 0.31 is 45.61% lower than the Target-Date 2020 category average.

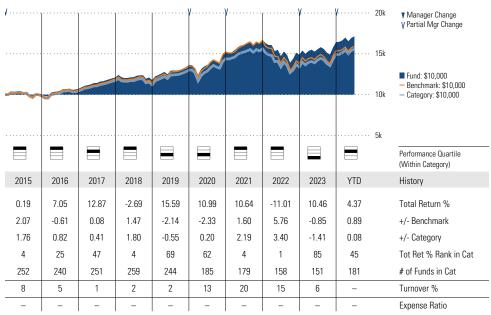
Morningstar Investment Management LLC Analysis

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

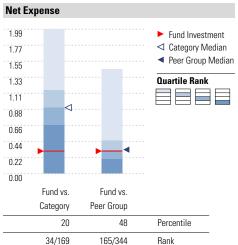
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000



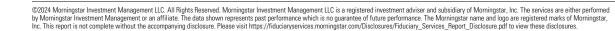




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics.

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.36	_	1.04
Beta	0.85	_	0.89
R-Squared	97.67	_	98.50
Standard Deviation	10.12	11.80	10.57
Sharpe Ratio	-0.07	-0.26	-0.19
Tracking Error	2.37	_	1.94
Information Ratio	1.06	_	0.60
Up Capture Ratio	92.72	_	93.06
Down Capture Ratio	78.49	_	86.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.89	20.96	20.92
Price/Book Ratio	3.25	2.74	2.78
Avg Eff Duration	5.42	_	5.20





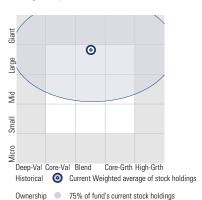
American Funds 2020 Trgt Date Retire R6 RRCTX

Asset Allocation as of 06-30-2024

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

Style Analysis as of 06-30-2024

Morningstar Style Box™

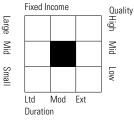


Asset Class Net % Cat% US Stocks 33.35 25.28 Non-US Stocks 13.06 11.67 Bonds 49.41 50.59 Cash 4.98 1.85 Other 0.60 9.23 50 Total 100.00 100.00

Sector Weighting as of 06-30-2024 Fund **Bmark** Cat Fund 27.69 34.74 A. Basic Materials 3.76 3.91 4.08 Consumer Cyclical 7.37 9.93 10.27 **P** Financial Services 14.11 14.49 15.20 侖 Real Estate 2.45 8.23 5.19 Sensitive 44.90 44.45 46.17 **Communication Services** 6.19 6.72 7.04 • Energy 6.28 4.37 4.69 Ф Industrials 12.93 11.18 11.04 19.50 Technology 22.18 23.40 27.41 19.00 19.09 Defensive Consumer Defensive 8.75 5.79 5.67 Healthcare 14.36 10.49 10.96 Utilities 4.30 2.72 2.46 10 35

Style Breakdown





Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nume	Watanty Date	70 NGC 733GC	oundative 70	TTB fictain /0	Worlingstar occior
	_	11.59	11.59	_	_
	_	8.01	19.60	_	_
	_	8.00	27.60	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.98	35.58	_	_
	-	6.02	41.60	-	-
⊕ American Funds Mortgage R6	_	6.01	47.61	_	_
	_	6.00	53.61	_	_
→ American Funds Capital Income Bldr R6	-	5.90	59.51	_	_
→ American Funds Capital World Gr&Inc R6	-	5.10	64.61	_	_
◆ American Funds US Government Sec R6	_	5.01	69.62	_	_

Total Holdings 22



American Funds 2025 Trgt Date Retire R6 RFDTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.5 years.

Net Expense: The fund's expense ratio of 0.32 is 46.67% lower than the Target-Date 2025 category average.

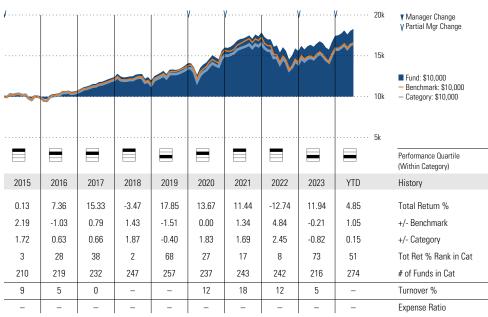
Morningstar Investment Management LLC Analysis

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

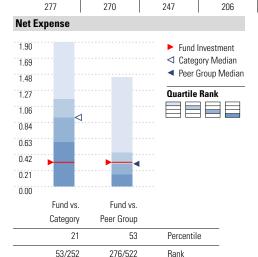
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2024 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 0.99 10.82 2.24 6.60 6.33 9.32 Fund Return % 0.71 9.03 -0.23 4.93 5.12 6.40 Benchmark Return % 0.97 10 02 0.97 5 45 5.35 Category Average % 62 29 4 5 % Rank in Category 4 132 # of Funds in Category



3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.33	_	1.11
Beta	0.85	_	0.87
R-Squared	98.25	_	98.16
Standard Deviation	10.91	12.71	11.18
Sharpe Ratio	-0.05	-0.22	-0.16
Tracking Error	2.38	_	2.24
Information Ratio	1.04	_	0.60
Up Capture Ratio	92.57	_	90.73
Down Capture Ratio	79.56	_	84.50

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.43	20.78	21.17
Price/Book Ratio	3.36	2.70	2.81
Avg Eff Duration	5.45	-	5.65





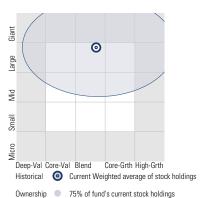
American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



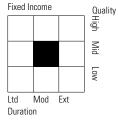
Large

Mid

Style Breakdown

Equity 22 24 34 5 8 4

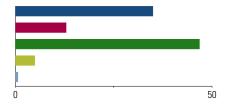
1 1 1 1 Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.58	12.44
Cash	4.86	2.37
Bonds	46.79	43.66
Non-US Stocks	12.85	13.25
US Stocks	34.93	28.28
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	,	Bend	hmark	- I c	ategory	Δvera	ne er		
Դ	Cyclical	27.29	36.50	34.26	Tuna		Dono	iiiiiaii		atogory	711014] ·		
ė.	Basic Materials	3.78	3.99	3.89		ď								
A	Consumer Cyclical	8.01	10.00	10.14			ı							
÷	Financial Services	13.42	14.62	14.92		1		I						
æ	Real Estate	2.08	7.89	5.31			7							
M	Sensitive	46.26	44.47	46.44										
	Communication Services	6.52	6.69	7.18										
ð	Energy	5.66	4.40	4.53										
Ф	Industrials	13.51	11.30	10.68										
	Technology	20.57	22.08	24.05										
→	Defensive	26.44	19.04	19.31										
=	Consumer Defensive	8.18	5.82	5.71			ı							
٠	Healthcare	14.51	10.49	11.00										
0	Utilities	3.75	2.73	2.60										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	ividuitty Date	% Net Asset	Guillulative %	FID netulli %	Morningstar sector
American Funds American Balanced R6	_	8.10	8.10	_	_
American Funds Bond Fund of Amer R6	-	7.81	15.91	-	_
American Funds Inflation Linked Bd R6	-	7.73	23.64	_	_
American Funds Income Fund of Amer R6	_	7.60	31.24	_	_
American Funds American Mutual R6	-	6.14	37.38	-	-
American Funds Capital World Gr&Inc R6	_	6.11	43.50	_	_
American Funds Interm Bd Fd of Amer R6	-	5.82	49.32	-	_
American Funds Mortgage R6	-	5.79	55.11	_	_
American Funds Washington Mutual R6	-	5.04	60.15	_	_
American Funds Capital Income Bldr R6	_	4.99	65.15	_	_

Total Holdings 25



American Funds 2030 Trgt Date Retire R6 RFETX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.5 years.

Net Expense: The fund's expense ratio of 0.33 is 47.62% lower than the Target-Date 2030 category average.

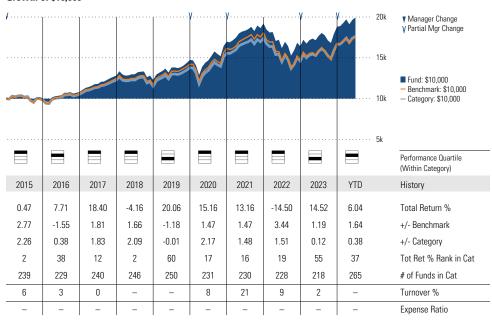
Morningstar Investment Management LLC Analysis

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

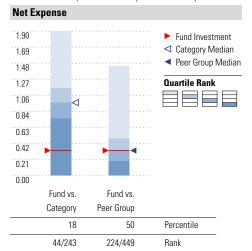
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.55	-	1.35
Beta	0.89	-	0.90
R-Squared	98.60	_	98.38
Standard Deviation	12.22	13.65	12.43
Sharpe Ratio	0.01	-0.17	-0.08
Tracking Error	2.09	-	2.08
Information Ratio	1.26	_	0.74
Up Capture Ratio	96.66	-	94.65
Down Capture Ratio	83.56	-	87.66

Fund	Bmark	Cat
23.24	20.60	21.14
3.55	2.67	2.88
5.63	-	5.93
	23.24	23.24 20.60 3.55 2.67



American Funds 2030 Trgt Date Retire R6 RFETX

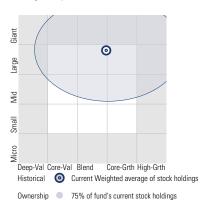
Quality High MidLow

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Lquity			
18	23	37	Large
5	8	5	Mid
1	1	1	Small

Value Blend Growth

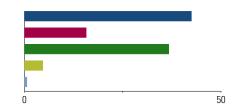
Mod Ltd Duration

Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.58	14.55
Cash	4.62	1.74
Bonds	36.68	31.96
Non-US Stocks	15.67	16.64
US Stocks	42.45	35.09
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Ben	chmark	([] Ca	ategory	Avera	ge _		
Ն	Cyclical	27.16	36.39	32.89										
÷.	Basic Materials	3.74	4.07	3.97										
	Consumer Cyclical	9.31	10.08	10.42			— [1						
ê	Financial Services	12.47	14.78	15.08										
b	Real Estate	1.64	7.46	3.42			•						į	
M	Sensitive	48.13	44.52	47.05										
	Communication Services	7.20	6.67	7.16										
•	Energy	4.79	4.45	4.52										
¢	Industrials	14.26	11.43	11.15										
	Technology	21.88	21.97	24.22										
+	Defensive	24.72	19.08	20.07										
7	Consumer Defensive	7.16	5.83	5.84										
٠	Healthcare	14.58	10.51	11.58										
0	Utilities	2.98	2.74	2.65										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	8.06	8.06	-	_
→ American Funds Capital World Gr&Inc R6	-	7.04	15.10	_	_
⊕ American Funds American Mutual R6	_	6.98	22.08	_	_
⊕ American Funds Bond Fund of Amer R6	-	6.21	28.30	_	_
⊕ American Funds AMCAP R6	-	6.15	34.44	-	-
⊕ American Funds Inflation Linked Bd R6	_	5.82	40.26	_	_
⊕ American Funds Washington Mutual R6	_	5.10	45.37	_	_
⊕ American Funds US Government Sec R6	_	4.91	50.28	_	_
⊕ American Funds Mortgage R6	-	4.91	55.19	_	_
⊕ American Funds Global Balanced R6	_	4.89	60.08	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

0.66

40

215

0.62

26

265

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.5 years.

Style: The fund has landed in its primary style box —
 Large Blend — 81.82 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.35 is 44.44% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.59 8.00 21.04 -5.14 23.29 17.55 15.54 -16.24 16.90 7.48 Total Return % 3.17 -2.07 2 52 1.68 0.25 4.17 1.91 1.51 2.06 2.15 +/- Benchmark

1.78

11

236

17

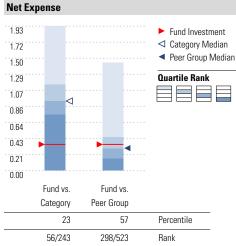
0.68

24

235

6





0.43

41

215

3

2.61

3

227

0

2.35

204

5

1.90

6

242

1.25

21

254

3.51

5

230

9

3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	2.39	_	1.35
Beta	0.93	_	0.94
R-Squared	98.46	_	98.42
Standard Deviation	13.67	14.58	13.81
Sharpe Ratio	0.07	-0.09	0.00
Tracking Error	1.98	_	1.96
Information Ratio	1.22	_	0.71
Up Capture Ratio	100.07	_	98.00
Down Capture Ratio	88.76	_	91.58

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	23.44	20.41	21.00				
Price/Book Ratio	3.60	2.64	2.84				
Avg Eff Duration	5.63	-	6.53				



American Funds 2035 Trgt Date Retire R6 RFFTX

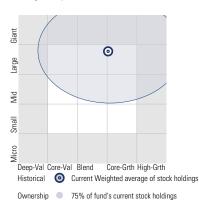
Quality High MidLow

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity				Fixed	Income	
17	22	38	Large			
5	8	6	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

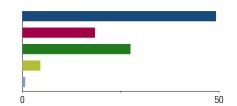
Duration

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.60	12.44
Cash	4.46	1.56
Bonds	27.40	23.51
Non-US Stocks	18.36	20.57
US Stocks	49.17	41.93
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	: [] Ca	ategory	Avera	ge _			
Ն	Cyclical	27.17	36.28	33.30											
i.	Basic Materials	3.73	4.16	3.98											
-	Consumer Cyclical	9.67	10.17	10.48				1							
ê	Financial Services	12.21	14.96	15.24											
ŧ	Real Estate	1.56	6.99	3.60											
M	Sensitive	48.73	44.60	47.14											
	Communication Services	7.35	6.67	7.27]								
•	Energy	4.56	4.47	4.60											
Ċ.	Industrials	14.49	11.57	11.09											
2	Technology	22.33	21.89	24.18											
→	Defensive	24.10	19.13	19.55											
	Consumer Defensive	6.90	5.86	5.75											
٠	Healthcare	14.44	10.52	11.21											
•	Utilities	2.76	2.75	2.59											
					0%	5	10	15	20	25	30	35	40	45	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	8.05	8.05	_	_
⊕ American Funds American Mutual R6	_	6.98	15.02	_	-
⊕ American Funds Capital World Gr&Inc R6	_	6.94	21.97	_	_
→ American Funds AMCAP R6	_	6.21	28.18	_	_
American Funds Growth Fund of Amer R6	-	6.21	34.39	-	-
American Funds Fundamental Invs R6	_	6.13	40.52	_	_
⊕ American Funds Washington Mutual R6	_	5.14	45.66	_	_
⊕ American Funds US Government Sec R6	_	5.00	50.66	_	_
⊕ American Funds Global Balanced R6	_	4.93	55.59	_	_
⊕ American Funds Inflation Linked Bd R6	_	4.80	60.38	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R6 RFGTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.5 years.

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

Net Expense: The fund's expense ratio of 0.37 is 44.78% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

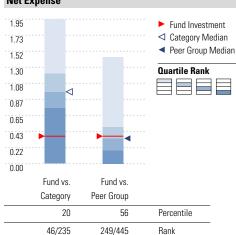
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.58 8.17 21.98 -5.52 24.40 18.77 16.83 -17.55 19.33 8.99 Total Return % -2.44 2.11 2.13 0.05 5.68 1.48 -0.18 2.99 2.61 3.41 +/- Benchmark 1.64 2.57 0.22 2.46 2.22 1.21 4.21 1.36 -0.231.04 +/- Category 1 39 6 4 28 4 16 43 17 18 Tot Ret % Rank in Cat 239 229 240 246 250 212 # of Funds in Cat 225 224 223 260 5 2 0 5 17 4 Turnover % Expense Ratio





3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.14	_	1.11
Beta	0.96	_	0.96
R-Squared	98.30	-	98.40
Standard Deviation	14.99	15.42	14.91
Sharpe Ratio	0.13	-0.01	0.06
Tracking Error	2.03	-	2.06
Information Ratio	1.06	-	0.54
Up Capture Ratio	102.47	-	99.08
Down Capture Ratio	93.05	-	94.20

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.82	20.23	20.81
Price/Book Ratio	3.68	2.61	2.83
Avg Eff Duration	5.77	-	7.04



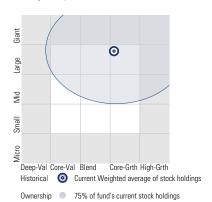
American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

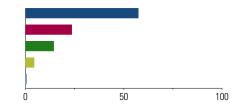
. ,			
15	21	40	raige
4	8	7	MIN
1	2	2	SHIGH
/ 1	DI I	0 1	

Value Blend Growth



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

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.57	12.30
Cash	4.32	1.04
Bonds	14.29	12.79
Non-US Stocks	23.47	24.84
US Stocks	57.36	49.04
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	Н	▼ Ben	chmark	- I r:	tenon	Avera	nρ			
ղ,	Cyclical	27.38	36.19	33.40	Tun	u	DGII	Cililar	. [] 00	atogory	Avera	gc 			
.	Basic Materials	3.73	4.24	4.10		1									
A	Consumer Cyclical	10.18	10.24	10.60											
÷	Financial Services	12.10	15.13	15.44											
fi	Real Estate	1.37	6.58	3.26		[
₩.	Sensitive	49.32	44.64	47.02										,	
d	Communication Services	7.54	6.65	7.14)								
ð	Energy	4.22	4.52	4.70											
¢	Industrials	14.40	11.68	11.44											
3	Technology	23.16	21.79	23.74						[]					
→	Defensive	23.31	19.16	19.60											
	Consumer Defensive	6.43	5.88	5.71											
٠	Healthcare	14.55	10.52	11.33											
•	Utilities	2.33	2.76	2.56		[
					0%	5	10	15	20	25	30	35	40	45	5

Top 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	8.03	8.03	_	_
→ American Funds Fundamental Invs R6	_	7.23	15.27	_	_
	-	7.19	22.45	_	_
⊕ American Funds AMCAP R6	_	7.10	29.55	_	_
◆ American Funds Capital World Gr&Inc R6	-	7.03	36.57	_	-
⊕ American Funds American Mutual R6	_	6.93	43.50	_	_
⊕ American Funds New Perspective R6	_	6.87	50.36	_	_
⊕ American Funds Washington Mutual R6	_	6.07	56.43	_	_
⊕ American Funds SMALLCAP World R6	-	5.90	62.33	_	_
⊕ American Funds US Government Sec R6	_	5.00	67.34	_	_

Total Holdings 23



American Funds 2045 Trgt Date Retire R6 RFHTX

203

5

213

3

241

226

0

253

229

4

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

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.5 years.

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

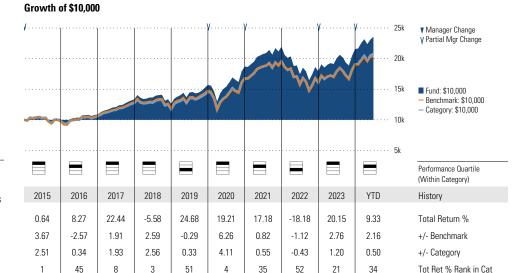
Net Expense: The fund's expense ratio of 0.37 is 43.08% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



235

15

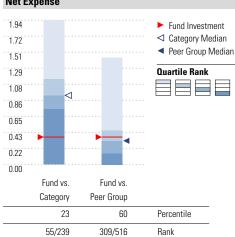
234

208

2

264



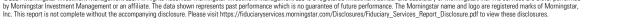


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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3-Year KISK Welfics			
	Fund	Bmark	Cat
Alpha	1.59	_	0.90
Beta	0.95	_	0.97
R-Squared	98.09	_	98.34
Standard Deviation	15.43	16.01	15.70
Sharpe Ratio	0.13	0.04	0.09
Tracking Error	2.25	_	2.11
Information Ratio	0.68	_	0.40
Up Capture Ratio	100.17	_	99.98
Down Capture Ratio	93.52	_	96.23

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.91	20.08	20.86
Price/Book Ratio	3.72	2.58	2.80
Avg Eff Duration	6.06	-	7.82





American Funds 2045 Trgt Date Retire R6 RFHTX

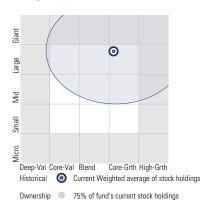
Quality High Mid Low

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

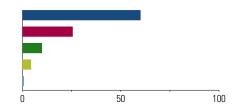
Weight %

Equity				Fixed I	ncome	
14	20	41	Large			
4	8	7	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.58	12.57
Cash	4.25	0.90
Bonds	9.79	8.93
Non-US Stocks	25.43	25.69
US Stocks	59.95	51.93
Asset Class	Net %	Cat%

clical sic Materials nsumer Cyclical ancial Services al Estate mmunication Services	27.60 3.86 10.30 12.08 1.36 49.22 7.44	36.22 4.31 10.29 15.26 6.36 44.62 6.62	33.47 4.01 10.51 15.20 3.75 47.10							Averaç			
nsumer Cyclical ancial Services al Estate	10.30 12.08 1.36 49.22	10.29 15.26 6.36 44.62	10.51 15.20 3.75 47.10										
ancial Services al Estate nsitive	12.08 1.36 49.22	15.26 6.36 44.62	15.20 3.75 47.10										
al Estate	1.36 49.22	6.36 44.62	3.75 47.10		Ţ								
nsitive	49.22	44.62	47.10		0								,
mmunication Services	7.44	6.62	7.00										
		0.02	7.23										
ergy	4.17	4.54	4.56										
lustrials	14.48	11.79	11.16										
chnology	23.13	21.67	24.15										
fensive	23.17	19.16	19.42										
nsumer Defensive	6.36	5.89	5.74										
althcare	14.55	10.51	11.17										
lities	2.26	2.76	2.51		ľ								
n	sumer Defensive Ithcare	sumer Defensive 6.36 Ithcare 14.55	sumer Defensive 6.36 5.89 Ithcare 14.55 10.51	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74	sumer Defensive 6.36 5.89 5.74	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17

Fop 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Fundamental Invs R6	_	7.99	7.99	_	_
American Funds American Balanced R6	-	7.90	15.89	_	_
American Funds Capital World Gr&Inc R6	-	7.24	23.14	_	-
American Funds Growth Fund of Amer R6	-	7.21	30.35	_	-
American Funds New Perspective R6	_	7.17	37.52	-	-
American Funds Washington Mutual R6	_	7.09	44.61	_	_
American Funds AMCAP R6	-	7.07	51.69	_	_
American Funds SMALLCAP World R6	_	7.03	58.71	_	_
American Funds American Mutual R6	-	6.99	65.71	_	_
American Funds New World R6	_	5.25	70.95	_	_

Total Holdings 20



American Funds 2050 Trgt Date Retire R6 RFITX

228

6

221

2

236

0

246

Morningstar Category Target-Date 2050

209

267

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.5 years.

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

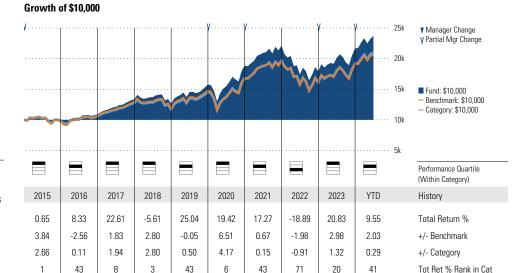
Net Expense: The fund's expense ratio of 0.38 is 41.54% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



223

14

221

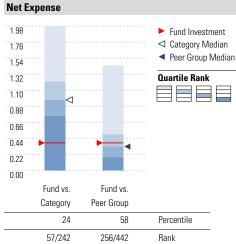
2

250

224

4





3-Year RISK Wellics			
	Fund	Bmark	Cat
Alpha	1.27	_	0.84
Beta	0.95	_	0.98
R-Squared	97.70	_	98.25
Standard Deviation	15.71	16.28	16.13
Sharpe Ratio	0.13	0.06	0.11
Tracking Error	2.50	_	2.16
Information Ratio	0.48	-	0.36
Up Capture Ratio	99.48	_	100.84
Down Capture Ratio	94.34	-	97.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.10	19.94	20.69
Price/Book Ratio	3.76	2.55	2.77
Avg Eff Duration	6.11	_	7.96



American Funds 2050 Trgt Date Retire R6 RFITX

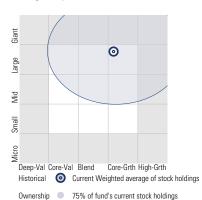
Quality High MidLow

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity				Fixed	Income
13	20	41	Large		
4	8	7	Mid		
1	2	2	Small		
Value	Blend	Growth		Ltd	Mod

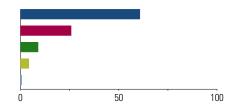
Duration

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Asset Class Net % Cat% US Stocks 60.70 54.53 Non-US Stocks 25.70 28.71 Bonds 8.90 5.53 Cash 4.18 0.85 Other 0.53 10.39 100.00 100.00 Total

	Fund	Bmark	Cat	Fund	l	▼ Ben	chmark	: [] C	ategory	Avera	ge _	
+ Cyclical	27.58	36.37	33.81									
Basic Materials	3.89	4.38	4.10		ď							
Consumer Cyclical	10.50	10.33	10.57									
Financial Services	11.94	15.36	15.41				ĺ					
Real Estate	1.25	6.30	3.73									
 Sensitive 	49.57	44.51	46.76									
Communication Services	7.52	6.58	7.12									
Energy	3.97	4.57	4.63		∎Ü							
Industrials	14.67	11.86	11.42									
Technology	23.41	21.50	23.59									
▶ Defensive	22.85	19.13	19.42									
Consumer Defensive	6.13	5.89	5.76			_						
Healthcare	14.62	10.48	11.17									
Utilities	2.10	2.76	2.49									

Top 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds New Perspective R6	_	8.93	8.93	_	_
	-	8.10	17.02	_	_
⊕ American Funds SMALLCAP World R6	_	8.05	25.07	_	_
⊕ American Funds Washington Mutual R6	-	8.00	33.07	_	_
	-	7.29	40.35	_	-
	_	7.12	47.47	_	_
⊕ American Funds AMCAP R6	-	7.08	54.55	_	_
⊕ American Funds American Balanced R6	-	6.91	61.46	_	_
⊕ American Funds American Mutual R6	-	6.90	68.36	_	_
⊕ American Funds New World R6	_	5.46	73.82	_	_

Total Holdings 20



American Funds 2055 Trgt Date Retire R6 RFKTX

Growth of \$10,000

45

211

3

195

6

6

225

1

3

242

45

254

5

230

3

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

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2055 category's top three quartiles in 9 of the 10 years it's
been in existence.

Management: The fund's management has been in place for 12.5 years.

Style: The fund has landed in its primary style box —
 Large Growth — 72.73 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.38 is 43.28% lower than the Target-Date 2055 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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.63 8.30 22.63 -5.65 25.09 19.39 17.28 -19.50 21.40 9.81 Total Return % 3.97 -2.60 1.68 2.92 0.04 6.48 0.78 -2.57 3.50 2 29 +/- Benchmark 0.30 3.92 1.68 2.34 1.55 2.79 0.18 -0.02 -1.42 0.38 +/- Category

48

236

14

89

235

3

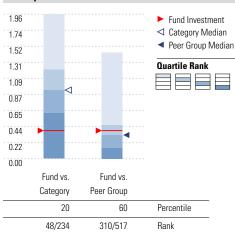
9

209

34

256





3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.25	-	0.99
Beta	0.96	-	0.99
R-Squared	97.42	_	98.22
Standard Deviation	15.96	16.36	16.29
Sharpe Ratio	0.13	0.06	0.12
Tracking Error	2.64	-	2.19
Information Ratio	0.45	-	0.41
Up Capture Ratio	100.38	-	101.82
Down Capture Ratio	95.37	-	97.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.30	19.81	20.78
Price/Book Ratio	3.81	2.52	2.76
Avg Eff Duration	6.16	_	9.13



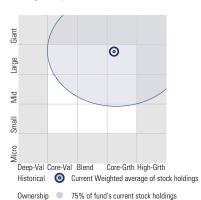
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

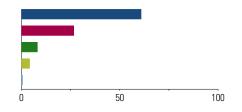
L	quity			
	12	20	42	Large
	4	8	7	Mid
	1	2	3	Small

Value Blend Growth



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

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.47	10.51
Cash	4.08	0.83
Bonds	8.07	4.61
Non-US Stocks	26.57	28.25
US Stocks	60.81	55.82
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	27.70	36.62	33.72	
A.	Basic Materials	4.00	4.44	4.22	
A	Consumer Cyclical	10.81	10.36	10.42	
æ	Financial Services	11.77	15.45	15.15	
fi	Real Estate	1.12	6.37	3.93	
W	Sensitive	50.00	44.33	46.88	
	Communication Services	7.65	6.54	7.05	
ð	Energy	3.73	4.58	4.72	
Ф	Industrials	14.77	11.91	11.16	
	Technology	23.85	21.30	23.95	
→	Defensive	22.30	19.06	19.39	
-	Consumer Defensive	5.87	5.88	5.71	
٠	Healthcare	14.58	10.42	11.25	
•	Utilities	1.85	2.76	2.43	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	9.05	9.05	_	_
⊕ American Funds New Perspective R6	_	9.02	18.07	_	_
⊕ American Funds Fundamental Invs R6	-	9.00	27.07	_	-
→ American Funds Capital World Gr&Inc R6	-	8.25	35.31	_	_
⊕ American Funds Washington Mutual R6	_	7.99	43.31	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.08	50.39	_	_
⊕ American Funds AMCAP R6	_	7.07	57.46	-	-
⊕ American Funds New World R6	_	6.99	64.45	-	-
⊕ American Funds Invmt Co of Amer R6	-	6.12	70.57	_	_
⊕ American Funds American Balanced R6	_	6.01	76.58	_	_

Total Holdings 18



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wesley Phoa since 03-2015
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

Q Performance: The fund has finished in the Target-Date
 2060 category's top three quartiles in 7 of the 8 years it's
 been in existence.

Management: The fund's management has been in place for 9.27 years.

Style: The fund has landed in its primary style box — Large Growth — 72.73 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.39 is 41.79% lower than the Target-Date 2060 category average.

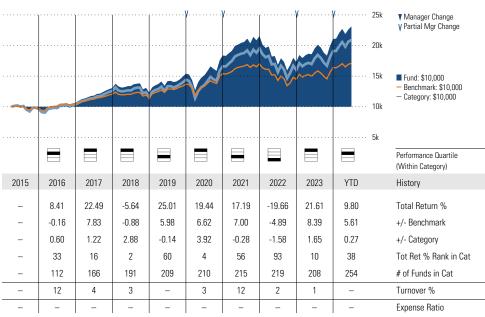
Morningstar Investment Management LLC Analysis

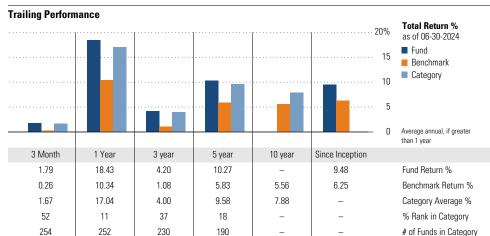
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

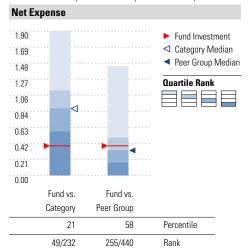
ESG Metrics

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

Growth of \$10,000







3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	3.07	_	2.93
Beta	1.25	_	1.28
R-Squared	95.81	_	96.58
Standard Deviation	15.99	12.54	16.39
Sharpe Ratio	0.13	-0.12	0.12
Tracking Error	4.51	_	4.68
Information Ratio	0.69	_	0.63
Up Capture Ratio	139.53	_	142.10
Down Capture Ratio	123.20	_	126.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.30	19.49	20.24
Price/Book Ratio	3.80	2.42	2.61
Avg Eff Duration	6.16	_	8.66



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category M Target-Date 2060 M

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

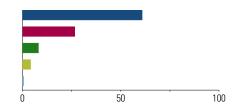
Lqu	iity			
1	12	20	42	Large
	4	8	7	Mid
	1	3	3	Small

Value Blend Growth



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

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.49	17.29
Cash	4.07	0.42
Bonds	8.07	4.18
Non-US Stocks	26.56	30.42
US Stocks	60.83	47.69
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Be	nchma	rk [Cate	gory Av	verage			
u	Cyclical	27.85	38.24	35.12									1		
4.	Basic Materials	4.02	4.59	4.69		ĺ									
A	Consumer Cyclical	10.98	10.82	10.28											
ø	Financial Services	11.74	16.26	15.55											
fi	Real Estate	1.11	6.57	4.60											
W	Sensitive	50.09	41.95	45.79											
	Communication Services	7.74	5.27	6.75											
ð	Energy	3.66	4.82	4.99		Ĭ									
Ф	Industrials	14.79	12.37	11.38					j						
	Technology	23.90	19.49	22.67											
—	Defensive	22.07	19.81	19.08											
=	Consumer Defensive	5.77	6.12	5.66											
+	Healthcare	14.51	10.61	11.07											
•	Utilities	1.79	3.08	2.35											

Top 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds SMALLCAP World R6	_	9.96	9.96	_	_
⊕ American Funds New Perspective R6	_	9.92	19.88	_	-
⊕ American Funds Fundamental Invs R6	_	9.00	28.88	_	-
	_	8.25	37.13	_	-
American Funds Washington Mutual R6	_	8.00	45.13	_	-
American Funds Growth Fund of Amer R6	_	7.05	52.18	_	_
⊕ American Funds AMCAP R6	_	7.04	59.21	_	_
⊕ American Funds New World R6	-	7.01	66.22	_	_
⊕ American Funds Invmt Co of Amer R6	-	7.01	73.23	_	_
⊕ American Funds American Balanced R6	_	6.00	79.23	_	_

Total Holdings 17



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date
 2065+ category's top three quartiles in 2 of the 3 years it's
 been in existence.

Management: The fund's management has been in place for 4.5 years.

Style: The fund has landed in its primary style box —
 Large Growth — 72.73 % of the time over the past three
 years.

Net Expense: The fund's expense ratio of 0.39 is 36.07% lower than the Target-Date 2065+ category average.

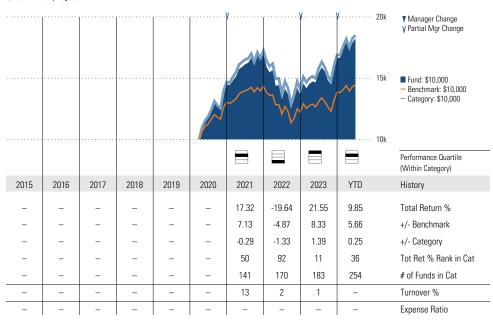
Morningstar Investment Management LLC Analysis

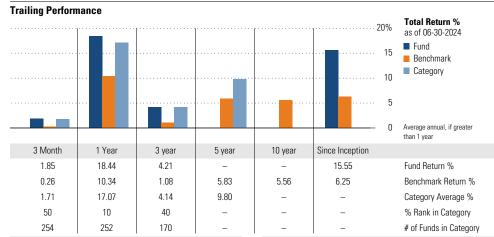
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

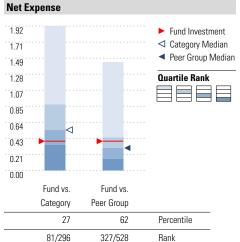
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.08	_	3.02
Beta	1.25	_	1.29
R-Squared	95.77	_	96.52
Standard Deviation	15.99	12.54	16.51
Sharpe Ratio	0.13	-0.12	0.12
Tracking Error	4.52	_	4.80
Information Ratio	0.69	_	0.63
Up Capture Ratio	139.47	_	143.27
Down Capture Ratio	123.09	-	127.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.28	19.49	20.41
Price/Book Ratio	3.80	2.42	2.65
Avg Eff Duration	6.16	-	8.99



American Funds 2065 Trgt Date Retire R6 RFVTX

Quality

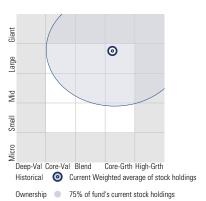
Asset Allocation as of 06-30-2024

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2024

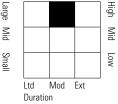
Morningstar Style Box™



Style Breakdown

Fauity

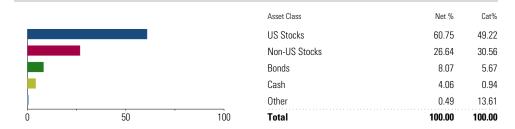
Lquity			
12	20	42	Large
4	8	7	Mid
1	3	3	Small
Value	Blend	Growth	



Fixed Income

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund		▼ Ber	nchma	rk [Categ	ory A	/erage	_	
b	Cyclical	27.85	38.24	34.14									1	
ů.	Basic Materials	4.02	4.59	4.56		ľ								
4	Consumer Cyclical	10.98	10.82	10.38										
ê	Financial Services	11.74	16.26	15.26				0						
ŧ	Real Estate	1.11	6.57	3.94										
M	Sensitive	50.08	41.95	46.54										
	Communication Services	7.73	5.27	7.01										
•	Energy	3.66	4.82	4.73										
¢	Industrials	14.82	12.37	11.76					į					
2	Technology	23.87	19.49	23.04				-		0				
→	Defensive	22.07	19.81	19.31										
	Consumer Defensive	5.78	6.12	5.81										
٠	Healthcare	14.50	10.61	11.14										
•	Utilities	1.79	3.08	2.36										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds SMALLCAP World R6		10.02	10.02		
American Funds Siviaccoal World No American Funds New Perspective R6	_	10.02	20.02	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	29.02	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.25	37.27	_	_
⊕ American Funds Washington Mutual R6	-	8.00	45.27	-	-
⊕ American Funds Invmt Co of Amer R6	_	7.00	52.28	_	_
⊕ American Funds AMCAP R6	_	7.00	59.27	_	_
⊕ American Funds Growth Fund of Amer R6	-	7.00	66.27	_	_
⊕ American Funds New World R6	-	7.00	73.27	_	-
⊕ American Funds American Balanced R6	_	6.00	79.27	_	_

Total Holdings 17



American Funds American Balanced R6 RLBGX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Paul Benjamin since 07-2014
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Mark Casey since 10-2019
Ritchie Tuazon since 10-2020
Mathews Cherian since 05-2021
Jin Lee since 03-2023
Chit Purani since 03-2023

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.51 years.
- Style: The fund has landed in its primary style box —
 Large Blend 90.91 % of the time over the past three
 years.
- ◆ Net Expense: The fund's expense ratio of 0.25 is

 75.25% lower than the Moderate Allocation category average.

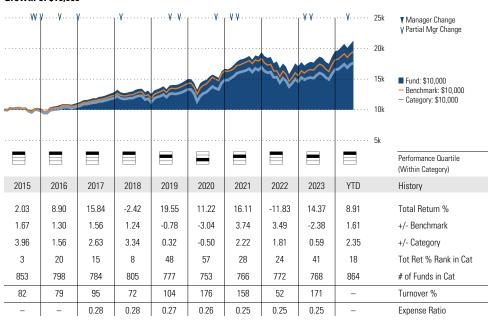
Morningstar Investment Management LLC Analysis

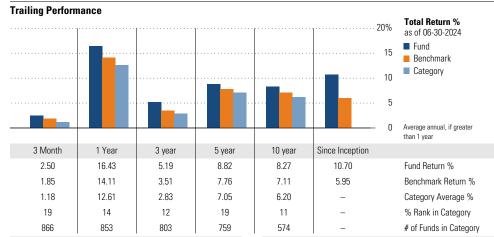
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

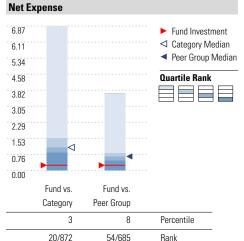
Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000





3-Year Risk Metrics



	Fund	Bmark	Cat
Alpha	1.70	_	-0.68
Beta	0.98	_	0.98
R-Squared	96.87	_	94.43
Standard Deviation	12.28	12.35	12.42
Sharpe Ratio	0.20	0.07	0.00
Tracking Error	2.19	_	2.75
Information Ratio	0.77	_	-0.40
Up Capture Ratio	106.23	_	96.78
Down Capture Ratio	97.61	_	100.94

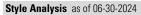
Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	24.62	22.77	22.57						
Price/Book Ratio	4.28	3.31	3.44						
Avg Eff Duration	6.30	_	4.92						



American Funds American Balanced R6 RLBGX

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



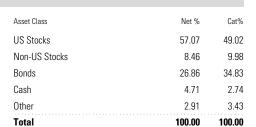
Morningstar Style Box™



50 100

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024



.≌ Deer	o-Val Core	e-Val Bli	end	Core-Grth	High-Grth	1				Fund	Bmark	Cat	Fund Benchmark Category Average
	orical (ngs	Դ	Cyclical	22.96	30.18	30.33	
0wn	ership	75%	of fund	's current :	stock hold	lings		A	Basic Materials	2.56	3.30	3.46	
								A	Consumer Cyclical	6.71	10.47	10.02	
								P	Financial Services	11.89	13.82	14.48	
Style	Breakdo	own						fi	Real Estate	1.80	2.59	2.37	
Equity				Fixed I	ncome		Quality	W	Sensitive	53.13	50.25	48.09	
17	19	45	Large				High		Communication Services	11.25	8.04	7.86	
			Mid				M	0	Energy	5.57	4.13	4.68	
5	8	3	□.				<u>a</u> .	‡	Industrials	9.81	10.11	10.83	
0	0	1	Small				Low		Technology	26.50	27.97	24.72	• · · · · · · · · · · · · · · · · · · ·
		ļ '						→	Defensive	23.90	19.57	21.58	
Value	Blend	Growth		Ltd Duration		Ext		Ħ	Consumer Defensive	8.10	5.83	5.66	
Weight	%			Duratii	JII				Healthcare	13.15	11.32	13.05	
	25-50 10-2	25 N-10						•	Utilities	2.65	2.42	2.87	
	-0 00 10 2												0% 5 10 15 20 25 30 35 40 45 50 55

St

Weigh	nt %		
. En	25 50	10.25	0.10

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	,				· ·
○ Capital Group Central Cash Fund	_	7.57	7.57	_	_
⇒ Broadcom Inc	_	4.73	12.29	44.77	Technology
	_	4.23	16.53	19.26	Technology
🌣 Cash And Other Assets Less Liablities	_	3.12	19.65	_	_
⊖ Cap Grp Cent Fd Ser Ii	_	2.84	22.49	_	-
⊕ Meta Platforms Inc Class A	_	2.09	24.58	42.73	Communication Svc
	_	2.00	26.58	30.29	Communication Svc
	_	1.97	28.55	68.18	Technology
⊕ UnitedHealth Group Inc	_	1.95	30.50	-2.51	Healthcare
Philip Morris International Inc	_	1.65	32.15	10.47	Consumer Defensive

Total Holdings 2884



American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

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

Quantitative Screens

- ❷ Performance: The fund has finished in the Foreign Large
 Blend category's top three quartiles in 9 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 15.76 years.
- Net Expense: The fund's expense ratio of 0.54 is 37.21% lower than the Foreign Large Blend category average.

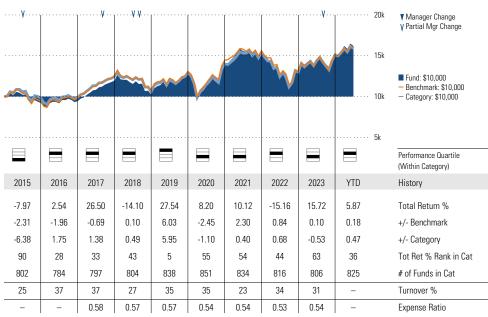
Morningstar Investment Management LLC Analysis

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

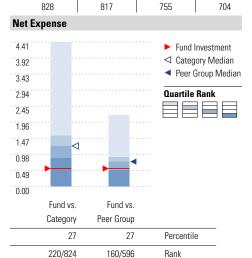
Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -0.0411.17 1.35 6.44 3.93 7.57 0.96 11.62 0.46 5.55 3.84 4.91 Benchmark Return % 10.57 1.24 0.15 5 95 4 17 Category Average % 53 44 51 39 60 % Rank in Category

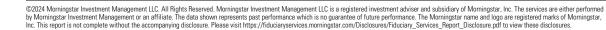
457



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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.95	_	0.70
Beta	1.00	_	1.02
R-Squared	94.48	-	92.87
Standard Deviation	16.85	16.36	17.37
Sharpe Ratio	-0.04	-0.10	-0.05
Tracking Error	3.96	-	4.65
Information Ratio	0.23	-	0.16
Up Capture Ratio	105.49	-	107.65
Down Capture Ratio	101.52	-	105.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.90	15.74	15.78
Price/Book Ratio	1.82	1.81	1.94
Geom Avg Mkt Cap \$B	57.53	51.02	60.43
ROE	20.14	17.31	19.31





of Funds in Category

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



50

Asset Allocation as of 06-30-2024

100	Total	100.00	100.00
 _	Other	0.19	1.53
	Cash	5.91	0.31
	Bonds	0.42	0.78
	Non-US Stocks	88.29	93.77
	US Stocks	5.19	3.61
	Asset Class	Net %	Cat%

Style Breakdown

Equity

=====							
26	24	40	ď				
2	3	5					
0	1	0					

Large Mid

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cateo	jory Ave	erage	_	
ŀ	Cyclical	35.78	40.76	38.60									
ů.	Basic Materials	5.10	7.04	6.48									
4	Consumer Cyclical	9.44	10.49	10.85									
£	Financial Services	19.59	21.39	19.73									
ŧ	Real Estate	1.65	1.84	1.54									
MI	Sensitive	43.56	39.56	39.44									
d	Communication Services	7.61	5.72	4.86									
	Energy	5.05	5.69	5.01									
ф	Industrials	14.81	13.53	16.71			- 1						
3	Technology	16.09	14.62	12.86									
→	Defensive	20.67	19.67	21.96									
	Consumer Defensive	9.50	7.12	8.04									
٠	Healthcare	9.26	9.68	11.59			_ [
•	Utilities	1.91	2.87	2.33	[]								

World Regions % Equity 06-30-2024



	Tullu /0	Out /0
Greater Asia	28.98	34.66
Japan	7.09	19.06
Australasia	0.42	4.65
Asia-4 Tigers	13.67	6.40
Asia-ex 4 Tigers	7.80	4.55
Not Classified	0.00	0.00

Fund % Cat %

Americas	Fund % 13.27	Cat % 8.64	Greater Europe	Fund % 57.76	Cat % 56.68	Market Maturity
North America Central/Latin	9.94 3.33	7.55 1.09	United Kingdom W euro-ex UK	13.65 43.39	13.73 42.09	Developed Markets Emerging Markets
Contral, Latin	0.00		Emrgng Europe Africa	0.00 0.72	0.10 0.76	Not Available

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash M	6.02	6.02	-	_
	4.04	10.06	_	Technology
Novo Nordisk A/S Class B	3.39	13.45	44.77	Healthcare
	2.57	16.03	40.74	Technology
	2.55	18.58	21.15	Healthcare
○ TotalEnergies SE	2.03	20.61	4.44	Energy
MediaTek Inc MediaTek Inc	1.93	22.53	_	Technology
	1.69	24.23	-5.96	Industrials
→ BAE Systems PLC	1.64	25.86	20.53	Industrials
→ Broadcom Inc	1.45	27.31	44.77	Technology

Total Holdings 250

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Fund %

88.49

11.51 0.00

American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
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

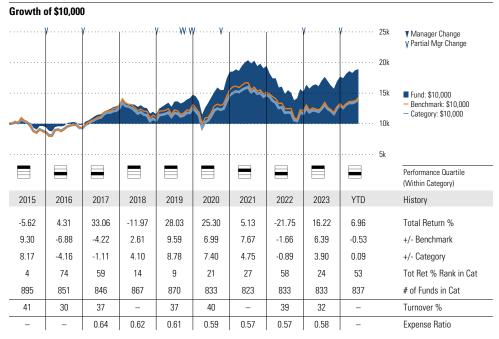
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.05 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time 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

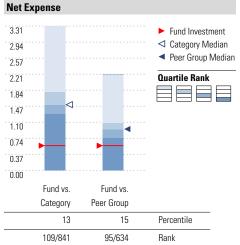
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.67	_	-0.48
Beta	0.80	_	0.94
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	Cat
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

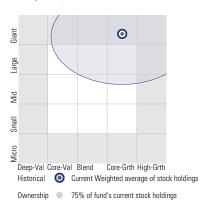


American Funds New World R6 RNWGX

Morningstar Index **Morningstar Category** Diversified Emerging Mkts MSCI EM NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

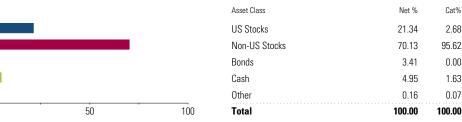
11	22	57	raige
3	5	1	IVIIO
1	0	0	JIIdii

Weight %

>50 25-50 10-25 0-10

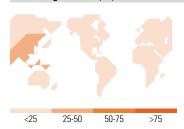
Value Blend Growth

Asset Allocation as of 06-30-2024



		Fund	Bmark	Cat	Fund	ŀ	▼ Ben	chmark	([] Ca	ategory	Avera	ge			
<u></u>	Cyclical	38.26	42.04	41.70											
A	Basic Materials	6.85	7.07	5.84			'								
A	Consumer Cyclical	12.12	11.71	12.84			. 1								
P	Financial Services	17.41	21.83	21.39					[
命	Real Estate	1.88	1.43	1.63											
W	Sensitive	42.08	46.70	46.30										['
	Communication Services	9.71	9.35	8.38											
•	Energy	2.45	5.35	5.12											
Ф	Industrials	11.44	6.76	7.13											
	Technology	18.48	25.24	25.67											
→	Defensive	19.66	11.25	11.99											
Ħ	Consumer Defensive	7.24	4.99	6.38											
+	Healthcare	11.18	3.38	3.67											
•	Utilities	1.24	2.88	1.94											
					0%	5	10	15	20	25	30	35	40	45	5

World Regions % Equity 06-30-2024



Greater Asia	Fund % 43.48	Cat % 75.02	
Japan	2.93	0.08	
Australasia	0.00	0.02	
Asia-4 Tigers	9.65	29.91	
Asia-ex 4 Tigers	30.90	45.01	
Not Classified	0.00	0.00	

Americas	Fund % 33.50	Cat % 14.06	Greater Europe	Fund % 23.02	Cat % 10.90	Market Maturity	Fund %
North America	24.86	2.20	United Kingdom	2.76	0.57	Developed Markets	57.92
Central/Latin	8.64	11.86	W euro-ex UK	17.57	1.89	Emerging Markets	42.08
			Emrgng Europe	0.44	2.16	Not Available	0.00
			Africa	2.25	6.28		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.97	4.97	_	_
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
① 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
⊕ Meta Platforms Inc Class A	1.53	20.79	42.73	Communication Svc
⊖ Eli Lilly and Co	1.38	22.17	55.76	Healthcare
⊕ Broadcom Inc	1.36	23.53	44.77	Technology

Total Holdings 575



BlackRock Inflation Protected Bond Instl BPRIX

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

Portfolio Manager(s)

David Rogal since 03-2018 Harrison Segall since 02-2024 Johan Sjogren since 02-2024

Quantitative Screens

Performance: The fund has finished in the InflationProtected 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 6.3 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.84 is
 21.74% higher than the Inflation-Protected Bond category average.

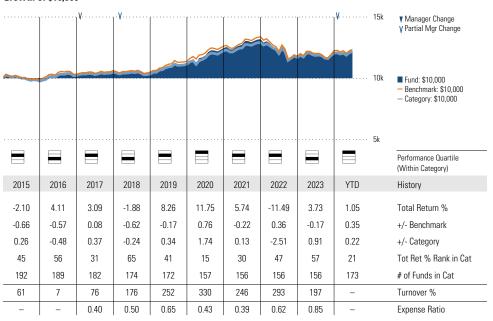
Morningstar Investment Management LLC Analysis

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

ESG Metrics

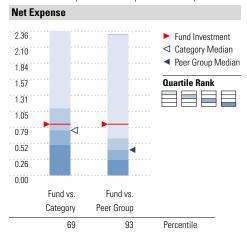
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000



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.

135/146

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.06	_	-0.35
Beta	1.01	_	0.99
R-Squared	99.22	_	95.77
Standard Deviation	7.34	7.21	7.77
Sharpe Ratio	-0.60	-0.62	-0.65
Tracking Error	0.66	_	1.76
Information Ratio	0.05	_	-0.55
Up Capture Ratio	100.47	_	96.99
Down Capture Ratio	100.08	_	101.24

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.49	4.52	6.02
Avg Eff Maturity	_	_	7.05

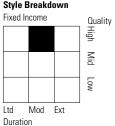


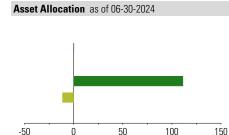
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BlackRock Inflation Protected Bond Instl BPRIX

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

Style Analysis as of 06-30-2024 **Style Breakdown**





Asset Class	Net %	Cat%
US Stocks	0.17	0.14
Non-US Stocks	0.00	0.00
Bonds	111.14	90.94
Cash	-11.33	7.86
Other	0.00	1.06
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	1.92	0.00	25.98
AA	93.09	99.60	70.29
A	0.47	0.00	0.61
BBB	0.61	0.00	0.79
BB	0.91	0.00	0.09
В	0.07	0.00	0.01
Below B	0.00	0.00	0.09
Not Rated	2.93	0.40	2.14

Sector Weighting as of 06-				0	
	Fund	Bmark	Cat	Fund Benchmark Category A	verage
Government	84.78	-	85.55		
Treasury	2.61	_	0.38		
Inflation – Protected	80.65	_	78.67		
Agency/Quasi Agency	0.00	_	0.10		
Other Government Related	1.52	_	6.40		
Corporate	0.09	_	1.07		
Corporate Bond	0.09	_	1.06		
Bank Loan	0.00	_	0.00		
Convertible	0.00	_	0.00		
Preferred	0.00	_	0.01		
Securitized	7.78	-	4.96		
Agency MBS Pass-Through	2.56	_	2.59		
Agency MBS ARM	0.00	_	0.00		
Agency MBS CMO	0.67	_	0.27		
Non-Agency Residential MBS	0.34	_	0.16		
Commercial MBS	0.97	_	0.12		
Asset-Backed	3.24	_	1.78		
Covered Bond	0.00	_	0.04		
Municipal	0.00	_	0.00		
Cash & Equivalents	2.82	-	8.27		
Other	4.53	-	0.15		

Top 10 Holdings as of 06-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes	07-2033	3.78	3.78	_
□ United States Treasury Notes	07-2032	3.63	7.41	-
□ United States Treasury Notes	01-2034	3.53	10.94	-
□ United States Treasury Notes	01-2033	3.51	14.44	-
─ United States Treasury Notes	10-2028	3.46	17.90	_
⊕ United States Treasury Notes	10-2027	3.39	21.29	_
─ United States Treasury Notes	07-2025	3.35	24.64	_
⊕ United States Treasury Notes	01-2032	3.33	27.97	_
□ RRP TREASURY (CPI) NOTE 2.375 15-0 HSSUS	07-2024	3.22	31.19	_
□ United States Treasury Notes	04-2028	3.20	34.39	_

Total Holdings 302



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

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.

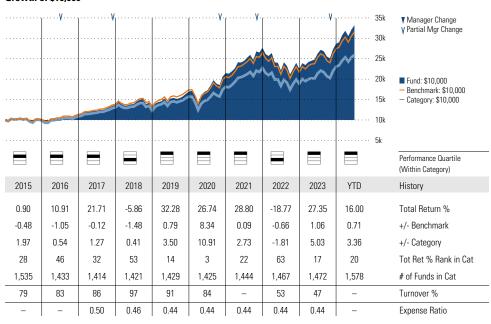
Morningstar Investment Management LLC Analysis

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.

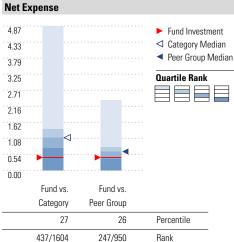
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.79	_	-1.34
Beta	0.99	_	0.94
R-Squared	98.70	_	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

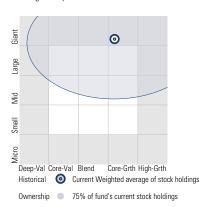
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.53	26.54	24.04
Price/Book Ratio	4.97	4.62	4.83
Geom Avg Mkt Cap \$B	323.88	322.33	370.57
ROE	33.14	33.73	34.43



JPMorgan US Equity R6 JUEMX

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

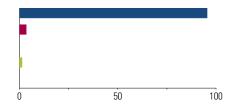
16	32	40	Large
0	8	3	MIN
0	0	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.00	1.13
Cash	1.22	1.51
Bonds	0.00	-0.44
Non-US Stocks	3.36	2.49
US Stocks	95.42	95.30
Asset Class	Net %	Cat%

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Ն	Cyclical	26.25	26.22	27.77	Tund Benefittarik Gutegory Average
à.	Basic Materials	1.65	1.95	2.65	
	Consumer Cyclical	11.20	10.11	9.88	
£	Financial Services	12.42	12.01	13.37	
æ	Real Estate	0.98	2.15	1.87	
Var	Sensitive	55.43	53.92	51.57	
	Communication Services	6.57	9.34	8.51	
ð	Energy	4.66	3.65	3.82	■ 0 .
¢	Industrials	10.70	7.56	10.04	
	Technology	33.50	33.37	29.20	
→	Defensive	18.32	19.85	20.66	
=	Consumer Defensive	1.32	5.75	5.93	• 1 .
٠	Healthcare	13.65	11.74	12.54	
•	Utilities	3.35	2.36	2.19	

N	0/ 11 - 4 -	0 1 1 6	VTD D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	9.08	9.08	19.26	Technology
○ 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
⊕ Regeneron Pharmaceuticals Inc	2.27	40.38	19.67	Healthcare
	2.27	42.65	18.04	Technology
⊕ UnitedHealth Group Inc	2.25	44.90	-2.51	Healthcare
⊖ Eaton Corp PLC	2.16	47.06	30.98	Industrials
⊕ 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



Metropolitan West Total Return Bd I MWTIX

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

Portfolio Manager(s)

Stephen Kane since 03-1997 Bryan Whalen since 12-2004 Jerry Cudzil since 09-2023 Ruben Hovhannisyan since 09-2023

Quantitative Screens

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

Management: The fund's management has been in place for 27.27 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.45 is 39.19% lower than the Intermediate Core-Plus Bond category average.

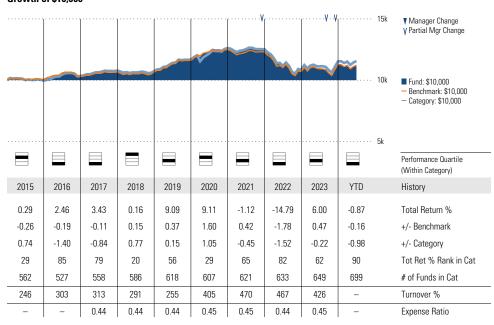
Morningstar Investment Management LLC Analysis

We placed Metropolitan West Total Return Bond on watch due to a major leadership change at TCW. The most significant changes are that veteran portfolio managers Laird Landmann and Stephen Kane will retire at the end of 2023 and 2024, respectively. These departures have the potential to materially affect this and several other TCW and Metropolitan West strategies, and we will be forming a more detailed opinion about these funds' prospects in coming quarters.

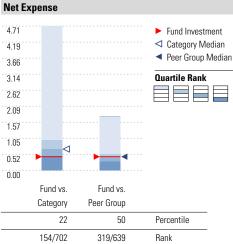
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024

Growth of \$10,000



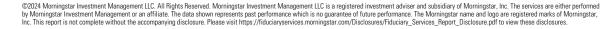




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.17	_	0.02
Beta	1.13	_	1.01
R-Squared	99.55	-	95.90
Standard Deviation	8.40	7.43	7.64
Sharpe Ratio	-0.81	-0.85	-0.82
Tracking Error	1.11	-	1.53
Information Ratio	-0.53	-	0.00
Up Capture Ratio	110.83	-	97.93
Down Capture Ratio	112.93	_	98.65

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.96	4.43	6.15
Avg Eff Maturity	8.09	-	9.38

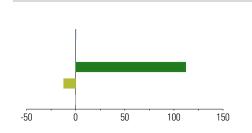




Metropolitan West Total Return Bd I MWTIX

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





Asset Allocation as of 06-30-2024

Asset Class	Net %	Cat%
US Stocks	0.20	0.06
Non-US Stocks	0.00	0.00
Bonds	111.97	100.91
Cash	-12.25	-2.58
Other	0.09	1.62
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	65.46	3.53	38.61
AA	5.65	74.59	21.18
A	8.60	10.82	11.30
BBB	11.87	8.32	17.49
BB	2.37	0.28	4.68
В	1.57	0.00	1.94
Below B	4.36	0.00	0.92
Not Rated	0.12	2.46	3.88

	Fund	Bmark	Cat	Fund		Rone	chmark	Πr	ategory	Avera	an		
Government	27.83	Dillark _	26.52	Tunu		Deni	Lilliaik	0	Tegory	Avera	ye :		
	26.43	_	16.73							1			
Treasury Inflation – Protected				in			- 1		- 1				
	0.00	_	0.47	[
Agency/Quasi Agency	1.36	_	0.30	<u>]</u>									
Other Government Related	0.04	_	9.02										
Corporate	14.95	-	26.46										
Corporate Bond	13.73	-	25.43										
Bank Loan	1.15	-	0.31	0									
Convertible	0.07	_	0.04										
Preferred	0.00	_	0.68										
Securitized	49.07	_	39.37						-				
Agency MBS Pass-Through	31.04	_	24.97										
Agency MBS ARM	0.00	_	0.08	ĺ									
Agency MBS CMO	1.99	_	2.46										
Non-Agency Residential MBS	6.28	_	0.45										
Commercial MBS	2.27	_	1.20										
Asset-Backed	7.49	_	10.21										
Covered Bond	0.00	_	0.00										
Municipal	0.56		0.53	i									
Cash & Equivalents	4.99		6.32	10	- - -								
•													
Other	2.55		0.81									 -	_

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
🌣 Cash & Cash Equivalents	_	18.23	18.23	_
⊕ United States Treasury Notes 4.25%	06-2029	8.83	27.06	_
─ United States Treasury Notes 4.5%	05-2029	5.78	32.85	_
⊕ United States Treasury Bonds 4.625%	05-2044	5.77	38.62	_
⊕ United States Treasury Notes 4.375%	05-2034	5.45	44.07	-
⊕ United States Treasury Bonds 4.625%	05-2054	4.13	48.19	_
	07-2054	3.54	51.74	_
Usd/Eur Fwd 20240712 955	07-2024	2.23	53.97	_
Eur/Usd Fwd 20240712 955	07-2024	2.19	56.17	_
⊕ Federal National Mortgage Association 0%	07-2024	2.19	58.35	_

Total Holdings 1663



MFS Growth R4 MFEJX

Portfolio Manager(s)

Eric Fischman since 04-2002 Bradford Mak since 06-2021

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.26 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.6 is 34.78% 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

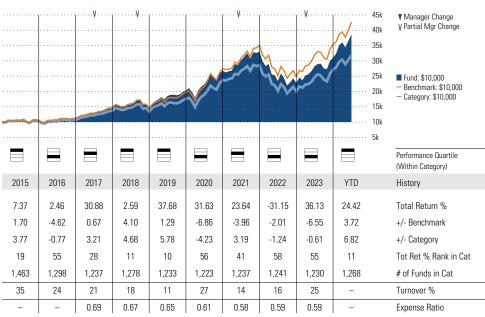
Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category Large Growth

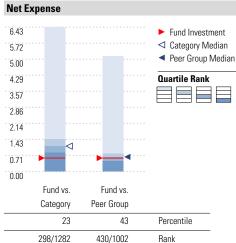
Morningstar Index

Russell 1000 Growth TR USD









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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.23	_	-4.76
Beta	0.97	_	0.98
R-Squared	97.10	_	92.82
Standard Deviation	20.82	21.21	21.75
Sharpe Ratio	0.33	0.45	0.23
Tracking Error	3.61	_	5.81
Information Ratio	-0.78	_	-0.90
Up Capture Ratio	94.31	_	89.98
Down Capture Ratio	101.87	_	105.36

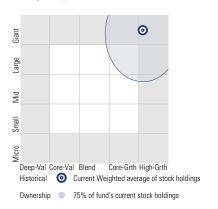
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	38.23	35.19	34.99
Price/Book Ratio	9.70	11.62	8.63
Geom Avg Mkt Cap \$B	555.99	608.44	540.94
ROE	38.77	43.78	39.15



MFS Growth R4 MFEJX

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

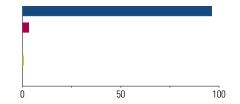
1	18	68	Large
0	3	10	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.00	1.09
Cash	0.52	1.02
Bonds	0.00	0.01
Non-US Stocks	3.18	4.14
US Stocks	96.30	93.74
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

	ctor Weighting as of 06-3	Fund	Bmark	Cat	Fund	▼ Bench	mark] Cat	ogon,	Λνοι	ano		
l.	Cyclical	22.75	20.71	23.95	Tullu	Delicii	T	ll Gar	cyury	AVGIO	age		
	Basic Materials	3.45	0.57	1.17	1								
D	Consumer Cyclical	9.56	14.02	13.74		_ 7							
• •	Financial Services	8.93	5.38	8.16									
	Real Estate	0.81	0.74	0.88	ď	v							
NF	Sensitive	65.47	65.39	60.80									
	Communication Services	14.01	12.60	12.29		, , , , , , , , , , , , , , , , , , ,							
•	Energy	0.37	0.46	0.94	i								
Þ	Industrials	6.13	4.45	6.57									
1	Technology	44.96	47.88	41.00							1		
+	Defensive	11.77	13.90	15.25									
Ę	Consumer Defensive	1.30	3.77	2.75	= 0								
ı	Healthcare	10.21	10.07	12.09									
?	Utilities	0.26	0.06	0.41	Ō								

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	14.01	14.01	19.26	Technology
NVIDIA Corp Output Description:	10.69	24.70	149.49	Technology
Amazon.com Inc	6.86	31.56	27.19	Consumer Cyclical
	6.66	38.22	30.54	Communication Svc
Meta Platforms Inc Class A	5.51	43.73	42.73	Communication Svc
	5.20	48.94	9.65	Technology
	3.02	51.95	3.74	Financial Services
⊖ Eli Lilly and Co	2.73	54.69	55.76	Healthcare
	2.09	56.78	1.21	Financial Services
Boston Scientific Corp	2.03	58.81	33.21	Healthcare
	1.80	60.61	35.58	Technology
○ Vulcan Materials Co	1.62	62.24	9.95	Basic Materials
⊕ Eaton Corp PLC	1.56	63.80	30.98	Industrials
	1.53	65.32	15.57	Technology
□ Linde PLC	1.45	66.77	7.52	Basic Materials

Total Holdings 67



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.27 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.72 is 26.53% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

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

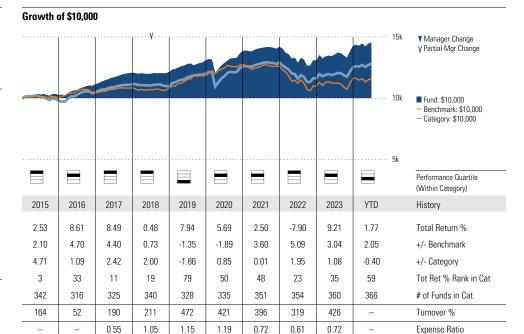
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024

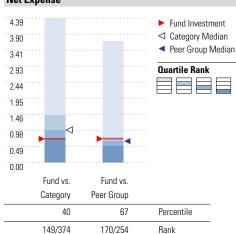
Morningstar Category Multisector Bond

Morningstar Index

Bloomberg US Universal TR USD







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

	Fund	Bmark	Cat
Alpha	3.22	-	2.01
Beta	0.82	-	0.77
R-Squared	86.16	_	77.12
Standard Deviation	6.44	7.32	6.43
Sharpe Ratio	-0.34	-0.81	-0.52
Tracking Error	2.75	_	3.60
Information Ratio	1.35	_	0.74
Up Capture Ratio	91.53	_	79.26
Down Capture Ratio	60.61	_	61.30

Portfolio Metrics						
	Fund	Bmark	Cat			
Avg Eff Duration	3.55	4.55	4.11			
Avg Eff Maturity	5.31	7.69	7.17			



PIMCO Income I2 PONPX

Style Analysis as of 06-30-2024

Style Breakdown

Fixed Income

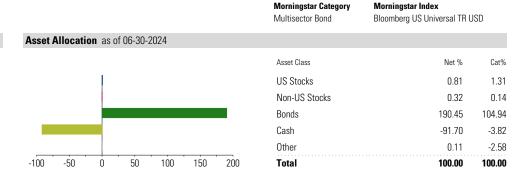
Quality

G

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	60.28	67.64	15.93
AA	7.84	3.23	11.95
A	3.89	10.03	7.89
BBB	11.61	10.89	24.23
BB	5.90	3.19	17.49
В	3.51	3.64	11.34
Below B	6.97	1.38	7.48
Not Rated	0.00	0.00	3.69



Other	9.65	_	2.74								
Cash & Equivalents	24.48	_	9.87				-				
Municipal	0.02	_	0.24	[
Covered Bond	0.00	_	0.00	ĺ							
Asset-Backed	7.22	_	9.00		:	[
Commercial MBS	0.31	_	1.38								
Non-Agency Residential MBS	3.70	_	3.23								
Agency MBS CMO	0.12	_	2.53	i [
Agency MBS ARM	0.00	_	0.06								
Agency MBS Pass-Through	13.92	_	11.20								
Securitized	25.27	-	27.40				-				
Preferred	0.01	_	1.49	i [
Convertible	0.02	_	0.65								
Bank Loan	0.61	_	3.11								
Corporate Bond	2.40	_	29.35								
Corporate	3.04	_	34.60								
Other Government Related	33.03	_	15.32		:	:		- :	- :	- :	
Agency/Quasi Agency	0.02	_	0.25	0							
Inflation – Protected	2.59	_	0.94								
Treasury	1.73	_	8.65								
Government	37.37	_	25.16								
	Fund	Bmark	Cat	Fund	•	Benchmar	k [] C	ategory	Average		

Top 0 Holdings as of 06-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector

Total Holdings 0



PIMCO Short-Term I2 PTSPX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 13.5 years.

Style Consistency is not calculated for Fixed Income funds.

 \times Net Expense: The fund's expense ratio of 0.57 is 39.02% higher than the Ultrashort Bond category average.

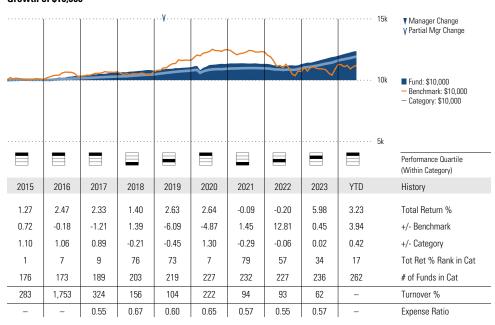
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 1.42 6.50 2.88 2.51 2.15 2.17 0.07 2.63 -3.02 -0.23 1.35 6.53 Benchmark Return %

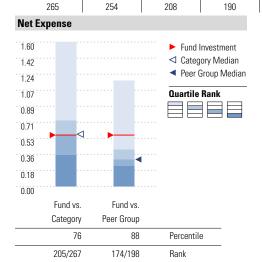
2 26

24

1 79

15

118



6 20

25

2 80

47

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	2.90	_	3.02
Beta	0.02	_	0.09
R-Squared	0.89	-	30.02
Standard Deviation	1.31	7.43	1.26
Sharpe Ratio	-0.59	-0.85	-0.91
Tracking Error	7.42	-	6.84
Information Ratio	0.80	-	0.85
Up Capture Ratio	11.49	-	20.02
Down Capture Ratio	-15.84	-	-8.65

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.04	4.43	1.15
Avg Eff Maturity	_	_	2.02



Category Average %

% Rank in Category

of Funds in Category

1.35

25

PIMCO Short-Term I2 PTSPX

Style Analysis as of 06-30-2024
Style Breakdown
Fixed Income

Quality

Given the state of the st

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	52.27	3.53	43.28
AA	4.82	74.59	10.29
A	24.60	10.82	13.82
BBB	17.69	8.32	14.86
BB	0.09	0.28	2.19
В	0.29	0.00	2.14
Below B	0.24	0.00	0.60
Not Rated	0.00	2.46	12.82

Asset Allocation as of 06-30-2024 Asset Class Cat% Net % US Stocks 0.00 3.39 Non-US Stocks 0.00 0.00 Bonds 59.08 66.70 40.92 Cash 29.70 Other 0.00 0.20 50 100 Total 100.00 100.00

Morningstar Category

Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Sector Weighting as of 06-		Dl.	0-4	Freed)ll-	По	-4	A			
	Fund	Bmark	Cat	Fund	, ,	Benchmark	ll C	ategory	Average			
Government	6.35	-	22.40					į l				
Treasury	0.10	-	19.73	ļ								
Inflation – Protected	0.45	-	0.13	0								
Agency/Quasi Agency	5.80	_	0.58									
Other Government Related	0.00	_	1.96									
Corporate	25.98	-	37.16]
Corporate Bond	25.98	-	36.83									
Bank Loan	0.00	_	0.22									
Convertible	0.00	_	0.00	İ								
Preferred	0.00	_	0.11									
Securitized	32.12	-	18.54									
Agency MBS Pass-Through	0.60	_	2.00									
Agency MBS ARM	0.10	_	0.22									
Agency MBS CMO	1.02	_	0.79									
Non-Agency Residential MBS	2.34	_	0.21									
Commercial MBS	3.38	_	0.50									
Asset-Backed	24.68	_	14.82		- :	- :						
Covered Bond	0.00	_	0.00									
Municipal	0.11	_	0.59	i[]								
Cash & Equivalents	29.81	-	21.25		-							
Other	5.46	_	0.03									
				0%	5	10	15	20	25	30	35	40

Top 0 Holdings as of 06-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector

Total Holdings 0



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 11.36 years.

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

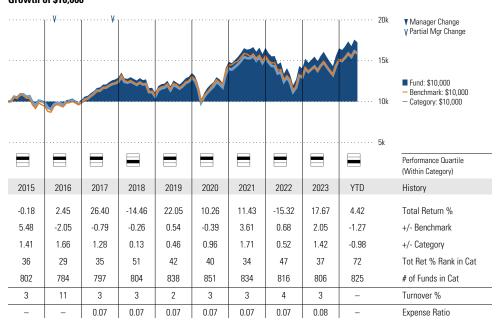
Morningstar Investment Management LLC Analysis

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.

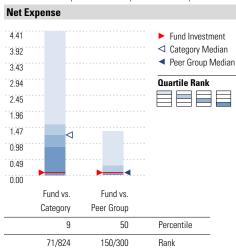
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -0.70 10.59 1.79 6.52 4.51 4.56 Fund Return % 0.96 11.62 0.46 5.55 3.84 4.91 Benchmark Return % 10.57 0.15 1.24 5 95 4 17 Category Average % 79 58 43 37 % Rank in Category 828 817 755 704 457 # of Funds in Category



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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.46	_	0.70
Beta	1.08	_	1.02
R-Squared	96.23	_	92.87
Standard Deviation	18.07	16.36	17.37
Sharpe Ratio	0.00	-0.10	-0.05
Tracking Error	3.76	-	4.65
Information Ratio	0.35	-	0.16
Up Capture Ratio	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



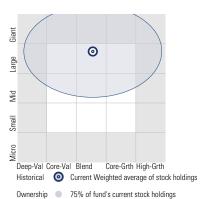
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

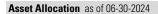
Equity

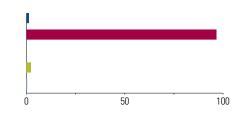
	0.4	00	Laigo
26	24	28	
5	8	5	IVIIG
2	2	1	O I I

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 06-	30-2024												
		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	jory Ave	erage		_	
Դ	Cyclical	40.54	40.76	38.60										
A.	Basic Materials	7.36	7.04	6.48										
A	Consumer Cyclical	10.26	10.49	10.85										
ê	Financial Services	19.84	21.39	19.73										
fi	Real Estate	3.08	1.84	1.54										
W#	Sensitive	38.59	39.56	39.44									= [
	Communication Services	4.12	5.72	4.86		[]								
ð	Energy	5.36	5.69	5.01		= ()								
Ф	Industrials	17.31	13.53	16.71			- :							
	Technology	11.80	14.62	12.86					į					
→	Defensive	20.86	19.67	21.96										
	Consumer Defensive	7.03	7.12	8.04										
٠	Healthcare	11.05	9.68	11.59										
•	Utilities	2.78	2.87	2.33										
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 06-30-2024



Greater Asia	Fund % 35.77	Cat % 34.66	
Japan	21.43	19.06	
Australasia	6.89	4.65	
Asia-4 Tigers	7.26	6.40	
Asia-ex 4 Tigers	0.19	4.55	
Not Classified	0.00	0.00	

Americas	Fund % 10.36	Cat % 8.64	Greater Europe	Fund % 53.86	Cat % 56.68	Market Maturity	Fund %
North America	10.34	7.55	United Kingdom	12.13	13.73	Developed Markets	99.37
Central/Latin	0.02	1.09	W euro-ex UK	40.77	42.09	Emerging Markets	0.63
			Emrgng Europe	0.40	0.10	Not Available	0.00
			Africa	0.56	0.76		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.91	1.91	44.77	Healthcare
⊕ ASML Holding NV	1.75	3.66	35.90	Technology
⊕ Slcmt1142	1.46	5.12	_	-
Samsung Electronics Co Ltd	1.22	6.34	_	Technology
○ 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
Shell PLC	1.00	10.58	12.54	Energy
⊕ SAP SE	0.96	11.54	35.88	Technology
○ Novartis AG Registered Shares	0.95	12.49	17.52	Healthcare

Total Holdings 3989

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

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.

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

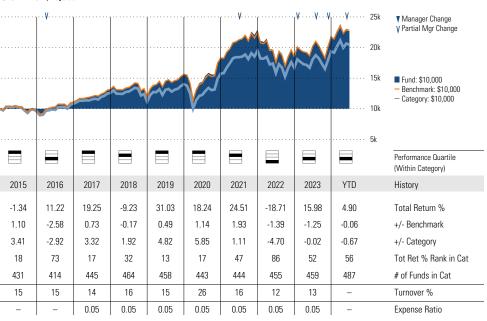
Morningstar Investment Management LLC Analysis

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.

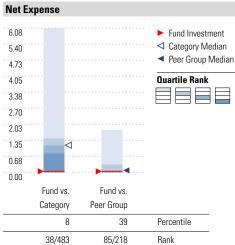
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-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

Portfolio Metrics			
	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



Vanguard Mid Cap Index Admiral VIMAX

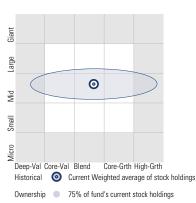
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

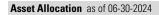
Equity

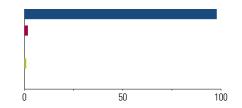
0	0	7	Large
25	44	24	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cateo	jory Ave	erage	_	
b	Cyclical	33.42	37.45	39.25									
ů.	Basic Materials	5.36	4.27	5.00									
4	Consumer Cyclical	7.96	11.02	13.77									
₽	Financial Services	12.59	14.38	14.61				ı [
b	Real Estate	7.51	7.78	5.87			•						
M	Sensitive	43.34	44.68	43.55		_							
	Communication Services	3.21	3.49	2.22		` <u>.</u>							
•	Energy	4.67	5.17	4.77									
\$	Industrials	17.13	19.15	20.39									
3	Technology	18.33	16.87	16.17									
+	Defensive	23.24	17.86	17.22									
Ę	Consumer Defensive	5.06	3.08	4.21									
۲	Healthcare	10.36	9.36	9.88			— ()						
?	Utilities	7.82	5.42	3.13		. 7							

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.07	1.07	36.59	Technology
	0.90	1.97	26.30	Industrials
	0.85	2.82	23.93	Technology
○ Constellation Energy Corp	0.83	3.65	_	Utilities
⊕ Welltower Inc	0.82	4.48	16.97	Real Estate
	0.80	5.27	16.64	Industrials
⊕ Arthur J. Gallagher & Co	0.75	6.02	15.84	Financial Services
○ Carrier Global Corp Ordinary Shares	0.71	6.74	10.46	Industrials
→ PACCAR Inc	0.71	7.45	6.00	Industrials
→ Palantir Technologies Inc Ordinary Shares - Class A	0.67	8.12	47.52	Technology
	0.65	8.77	2.46	Technology
Digital Realty Trust Inc	0.65	9.42	14.79	Real Estate
Newmont Corp	0.64	10.06	2.37	Basic Materials
ONEOK Inc	0.63	10.69	18.95	Energy
	0.62	11.31	27.66	Financial Services

Total Holdings 319



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Neiman since 04-2016

Quantitative Screens

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

Management: The fund's management has been in place for 29.52 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.38% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

1,431

8

1,342

7

1,324

9

0.05

1,339

8

0.05

1,286

12

0.05

1,252

10

0.05



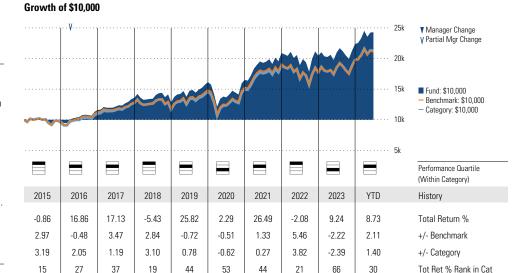
Morningstar Index

Russell 1000 Value TR USD

of Funds in Cat

Turnover %

Expense Ratio



1,213

9

0.05

1,224

5

0.05

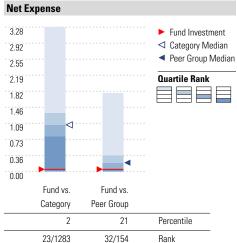
1,233

10

0.05

1,273





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	2.60	_	1.15
Beta	0.94	_	0.96
R-Squared	97.67	_	94.26
Standard Deviation	15.76	16.60	16.47
Sharpe Ratio	0.35	0.20	0.26
Tracking Error	2.61	_	4.05
Information Ratio	0.94	_	0.28
Up Capture Ratio	98.23	_	97.74
Down Capture Ratio	87.47	_	93.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.54	18.83	18.50
Price/Book Ratio	2.79	2.38	2.50
Geom Avg Mkt Cap \$B	123.39	76.63	122.00
ROE	22.63	16.32	21.30



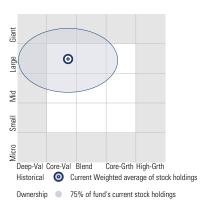
Vanguard Value Index Adm VVIAX

Morningstar Category Morningstar Index Large Value

Russell 1000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

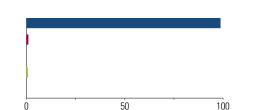
Equity

31	34	7	Large
12	15	2	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2024



		Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ategory /	Average	_	
ŀ	Cyclical	30.78	35.79	33.12								
ė.	Basic Materials	2.31	4.11	3.57								
A	Consumer Cyclical	4.44	5.10	6.64		= [[
÷	Financial Services	20.95	21.90	19.70								
ŧ	Real Estate	3.08	4.68	3.21		0 1						_
M	Sensitive	36.55	37.23	38.50		Ţ						
₫	Communication Services	3.24	4.59	5.64			_					
•	Energy	7.23	8.03	8.33								
Ф	Industrials	12.76	13.80	11.96								
	Technology	13.32	10.81	12.57								
→	Defensive	32.67	26.97	28.37						<u>'</u>		
	Consumer Defensive	10.09	7.88	8.54								
٠	Healthcare	17.70	13.91	14.50		- :						
•	Utilities	4.88	5.18	5.33								

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Broadcom Inc	3.61	3.61	44.77	Technology
⊕ Berkshire Hathaway Inc Class B	2.95	6.55	14.06	Financial Services
→ JPMorgan Chase & Co	2.81	9.37	20.20	Financial Services
─ Exxon Mobil Corp	2.50	11.87	17.04	Energy
─ UnitedHealth Group Inc	2.27	14.14	-2.51	Healthcare
	1.89	16.03	13.87	Consumer Defensive
→ Johnson & Johnson	1.70	17.73	-5.20	Healthcare
The Home Depot Inc	1.65	19.39	0.63	Consumer Cyclical
Merck & Co Inc Merc	1.52	20.91	14.97	Healthcare
AbbVie Inc AbbVie Inc	1.47	22.38	12.68	Healthcare
─ Walmart Inc	1.45	23.83	29.64	Consumer Defensive
○ Chevron Corp	1.33	25.16	7.05	Energy
⊕ Bank of America Corp	1.28	26.44	19.54	Financial Services
⊖ Coca-Cola Co	1.20	27.64	9.66	Consumer Defensive
Oracle Corp	1.13	28.77	34.69	Technology

Total Holdings 345



Victory Sycamore Small Company Opp I VSOIX

Morningstar Category ■ Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Gary Miller since 06-1998 Gregory Conners since 03-2002 Jeffrey Graff since 03-2007 Michael Rodarte since 12-2012 James Albers since 12-2012

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 26.1 years.
- × Style: The fund has landed in its primary style box Small Value — 27.27 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.89 is 19.82% lower than the Small Value category average.

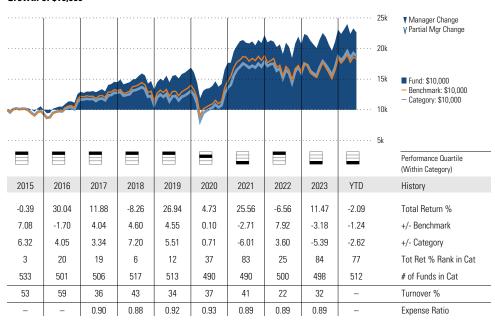
Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging from value into blend but its portfolio positioning is consistent with the overall investment strategy.

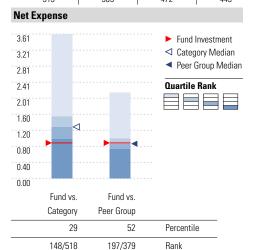
ESG Metrics

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

Growth of \$10,000







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

3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.83	_	3.25
Beta	0.85	_	0.93
R-Squared	94.01	_	93.57
Standard Deviation	19.13	21.93	20.96
Sharpe Ratio	0.05	-0.07	0.07
Tracking Error	5.77	_	5.43
Information Ratio	0.54	_	0.65
Up Capture Ratio	90.37	_	97.14
Down Capture Ratio	81.64	_	87.41

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.46	12.54	14.15
Price/Book Ratio	1.86	1.29	1.57
Geom Avg Mkt Cap \$B	3.36	2.18	4.55
ROE	13.22	5.61	12.76



Victory Sycamore Small Company Opp I VSOIX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

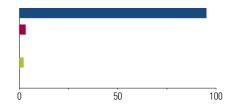
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35	57	4	ollall

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.00	0.17
Cash	1.97	3.30
Bonds	0.00	0.05
Non-US Stocks	3.01	3.77
US Stocks	95.02	92.73
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
b	Cyclical	49.44	51.08	48.83	
	Basic Materials	9.29	5.12	6.53	
P	Consumer Cyclical	12.42	10.54	13.88	
ê	Financial Services	20.94	23.44	22.61	
b	Real Estate	6.79	11.98	5.81	
NF	Sensitive	40.21	32.89	37.79	
	Communication Services	0.02	2.03	1.88	
	Energy	6.76	9.96	8.07	
‡	Industrials	21.00	13.46	18.08	
1	Technology	12.43	7.44	9.76	
+	Defensive	10.32	16.03	13.39	
Ę	Consumer Defensive	2.78	3.26	4.10	
ì	Healthcare	3.85	8.88	6.15	
2	Utilities	3.69	3.89	3.14	

	0/ 1/ . 4	0 1 :: 0/	\(TD D : 0/	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.97	1.97	-	_
UMB Financial Corp	1.65	3.61	0.78	Financial Services
SouthState Corp	1.58	5.19	-8.28	Financial Services
→ Wintrust Financial Corp	1.56	6.75	7.23	Financial Services
→ Magnolia Oil & Gas Corp Class A	1.56	8.31	20.24	Energy
Civitas Resources Inc Ordinary Shares	1.55	9.86	5.22	Energy
⊕ Idacorp Inc	1.50	11.36	-3.57	Utilities
⊖ Hub Group Inc Class A	1.46	12.82	-5.81	Industrials
H.B. Fuller Co	1.43	14.25	-4.94	Basic Materials
	1.42	15.67	-15.11	Industrials
⊕ Cohen & Steers Inc	1.40	17.07	-2.63	Financial Services
	1.38	18.44	5.52	Energy
⊕ United Bankshares Inc	1.33	19.78	-11.64	Financial Services
⊕ Renasant Corp	1.33	21.11	-8.02	Financial Services
⊕ Littelfuse Inc	1.31	22.42	-3.99	Technology

Total Holdings 112

