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.

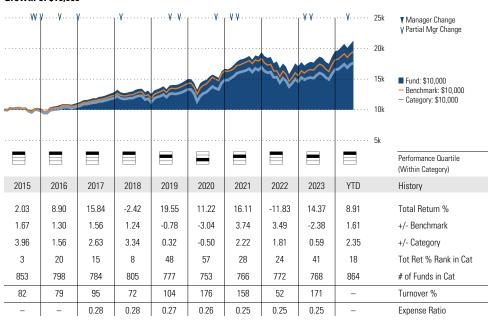
Morningstar Investment Management LLC Analysis

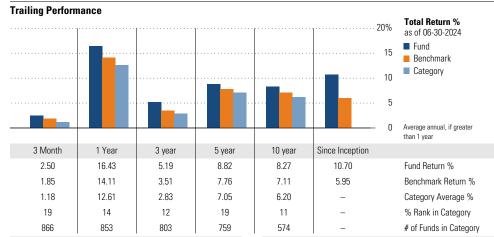
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

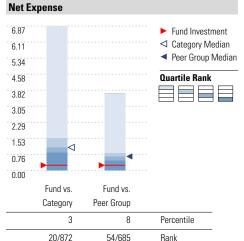
Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

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

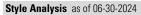
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.62	22.77	22.57
Price/Book Ratio	4.28	3.31	3.44
Avg Eff Duration	6.30	-	4.92



American Funds American Balanced R6 RLBGX

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



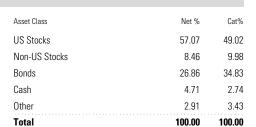
Morningstar Style Box™



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

Weight %								
. 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 American High-Inc R6 RITGX

Growth of \$10,000

Morningstar Category High Yield Bond

690

39

0.32

693

Morningstar Index

ICE BofA US High Yield TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

David Daigle since 12-2003 Thomas Chow since 12-2014 Tara Torrens since 06-2015 Shannon Ward since 12-2016

Quantitative Screens

Performance: The fund has finished in the High Yield
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 20.59 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.32 is
 64.04% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ 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 -7.11 16.73 7.06 -1.50 12.24 7.41 8.72 -8.83 12.49 4.01 Total Return % -0.76 -2.47 -0.42 0.76 -2.17 1.24 3.36 2.39 -0.97 1.39 +/- Benchmark -3.10 3.43 0.59 1.09 -0.38 2.50 3.95 1.26 0.41 1.19 +/- Category 88 8 38 25 66 17 5 26 43 9 Tot Ret % Rank in Cat

695

66

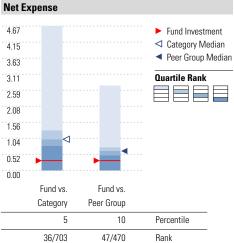
0.30

696

40

0.30





715

73

0.35

723

62

0.35

785

49

722

76

729

52

0.35

704

75

0.33

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.26	_	0.06
Beta	0.93	_	0.89
R-Squared	98.78	_	94.37
Standard Deviation	7.91	8.48	7.77
Sharpe Ratio	-0.04	-0.17	-0.19
Tracking Error	1.08	_	1.89
Information Ratio	1.10	_	-0.24
Up Capture Ratio	98.49	_	89.25
Down Capture Ratio	86.57	_	88.66

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.02	_	3.04
Avg Eff Maturity	_	_	4 72

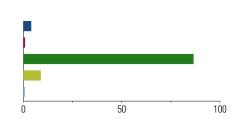


American Funds American High-Inc R6 RITGX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Style Analys	sis as of 06-30-2024
Style Breakdo	own
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod E	Ext



Asset Allocation as of 06-30-2024

Asset Class	Net %	Cat%
US Stocks	3.80	0.75
Non-US Stocks	0.65	0.05
Bonds	86.43	92.91
Cash	8.65	4.81
Other	0.47	1.49
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	10.01	_	1.63
AA	0.00	_	1.36
A	0.04	_	0.30
BBB	3.16	_	4.52
BB	24.95	_	34.87
В	42.92	_	36.00
Below B	16.98	_	19.18
Not Rated	1.94	_	2.15

Sector Weighting as of 06-	30-2024																	
	Fund	Bmark	Cat	Fund	•	Ве	nch	marl	k] Ca	ateg	ory	Ave	erag	e			
Government	0.65	_	2.18	10														
Treasury	0.65	_	0.93	0														
Inflation – Protected	0.00	_	0.00															
Agency/Quasi Agency	0.00	-	0.00															
Other Government Related	0.00	_	1.25	10														
Corporate	90.26	-	90.04															
Corporate Bond	84.85	-	87.21															
Bank Loan	5.02	_	1.98															
Convertible	0.20	_	0.46															
Preferred	0.19	_	0.39															
Securitized	0.00	-	1.22	[]														
Agency MBS Pass-Through	0.00	_	0.04	0														
Agency MBS ARM	0.00	_	0.00															
Agency MBS CMO	0.00	_	0.03															
Non-Agency Residential MBS	0.00	_	0.04	0														
Commercial MBS	0.00	_	0.14															
Asset-Backed	0.00	_	0.97	0														
Covered Bond	0.00	_	0.00	0														
Municipal	0.00	-	0.04															
Cash & Equivalents	9.10	-	5.57															
Other	0.00	_	0.96	[]														

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

Nama	Maturity Data	O/ Not Asset	Cumulativa II/	Fixed Income Contar
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	_	7.45	7.45	_
DISH DBS Corporation 5.875%	11-2024	1.15	8.60	_
Diebold Nixdorf Inc Ordinary Shares- New	_	1.10	9.70	Technology
☆ Cash And Other Assets Less Liablities	_	1.08	10.78	-
① Diebold Nixdorf, Inc., Term Loan, (3-month USD CME Term SOFR + 7.50%) 12.82	08-2028	1.03	11.81	_
Rotech Healthcare	_	0.93	12.74	_
Foxtrot Escrow Issuer LLC / Foxtrot Escrow Corp 12.25%	11-2026	0.90	13.64	-
⊕ First Quantum Minerals Ltd. 6.875%	10-2027	0.78	14.42	-
First Quantum Minerals Ltd. 9.375%	03-2029	0.64	15.06	-
FXI Holdings Inc 12.25%	11-2026	0.62	15.68	_

Total Holdings 970



American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

David Hoag since 03-2009 Fergus MacDonald since 10-2015 Pramod Atluri since 01-2016 David Betanzos since 07-2016 Chit Purani since 03-2023

Quantitative Screens

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

Management: The fund's management has been in place for 15.34 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 53.85% lower than the Intermediate Core Bond category average.

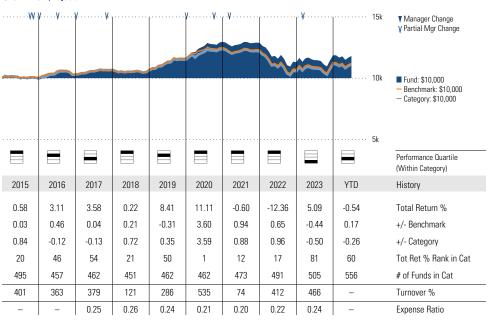
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
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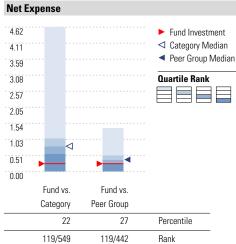
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.31	_	-0.08
Beta	0.99	_	0.98
R-Squared	99.43	_	97.76
Standard Deviation	7.39	7.43	7.36
Sharpe Ratio	-0.80	-0.85	-0.86
Tracking Error	0.56	_	0.99
Information Ratio	0.59	_	-0.20
Up Capture Ratio	99.55	_	96.79
Down Capture Ratio	96.79	_	97.79

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.23	4.43	6.00
Avg Eff Maturity	_	-	8.77

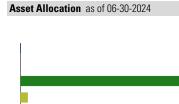


American Funds Bond Fund of Amer R6 RBFGX

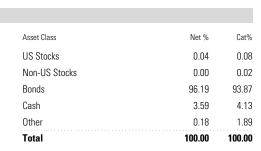
Morningstar Category Intermediate Core Bond Morningstar Index Bloomberg US Agg Bond TR USD

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





50



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	65.98	3.53	23.71
AA	3.56	74.59	40.42
A	13.17	10.82	21.59
BBB	14.21	8.32	12.31
BB	2.19	0.28	0.68
В	0.08	0.00	0.49
Below B	0.03	0.00	0.21
Not Rated	0.78	2.46	0.59

Sector Weighting as of 06-	30-2024				
	Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average	
Government	18.12	_	30.88		
Treasury	16.88	-	25.45		
Inflation – Protected	1.16	_	1.38		
Agency/Quasi Agency	0.08	_	0.69		
Other Government Related	0.00	_	3.36		
Corporate	25.59	-	23.81		
Corporate Bond	25.57	_	23.59		
Bank Loan	0.01	_	0.07		
Convertible	0.00	_	0.00		
Preferred	0.01	_	0.15		
Securitized	40.64	-	39.03		
Agency MBS Pass-Through	31.49	_	30.02		
Agency MBS ARM	0.01	_	0.20		
Agency MBS CMO	1.18	_	1.26		
Non-Agency Residential MBS	0.43	_	0.11		
Commercial MBS	1.94	_	0.54	(10)	
Asset-Backed	5.59	_	6.90		
Covered Bond	0.00	_	0.00		
Municipal	0.49	_	1.10		
Cash & Equivalents	15.14	_	4.57		
Other	0.00	-	0.62	(0	
				0% 5 10 15 20 25 30 35 40	45

100

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Capital Group Central Cash Fund	_	16.51	16.51	_
Cash And Other Assets Less Liablities □ Cash And Other Assets Less Liablities	_	13.57	30.08	_
→ Federal National Mortgage Association 6.5%	07-2054	3.34	33.42	_
─ United States Treasury Notes 4.625%	02-2025	1.76	35.18	_
€ Federal National Mortgage Association 5.5%	07-2054	1.53	36.72	-
€ Federal National Mortgage Association 6%	08-2054	1.42	38.13	_
→ Federal National Mortgage Association 6.5%	08-2054	1.33	39.47	_
─ United States Treasury Notes 4.625%	09-2030	1.19	40.65	_
→ Federal National Mortgage Association 6%	07-2054	1.04	41.69	_
United States Treasury Notes 4.25%	01-2026	0.93	42.62	_

Total Holdings 4199



American Funds Inflation Linked Bd R6 RILFX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Ritchie Tuazon since 11-2013 Timothy Ng since 02-2021

Quantitative Screens

Performance: The fund has finished in the InflationProtected 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 10.67 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.29 is 57.97% lower than the Inflation-Protected Bond category average.

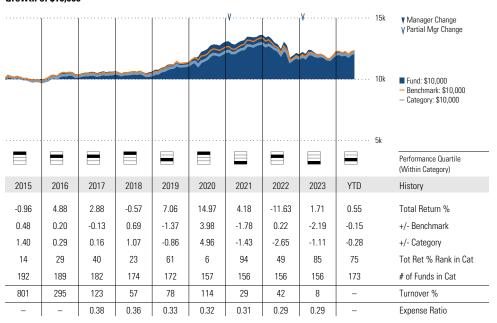
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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ESG Metrics

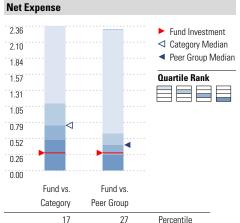
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

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.

39/146

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.92	_	-0.35
Beta	1.00	_	0.99
R-Squared	96.98	_	95.77
Standard Deviation	7.35	7.21	7.77
Sharpe Ratio	-0.74	-0.62	-0.65
Tracking Error	1.28	_	1.76
Information Ratio	-0.72	_	-0.55
Up Capture Ratio	91.10	_	96.99
Down Capture Ratio	101.47	_	101.24

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	4.96	4.52	6.02
Avg Eff Maturity	_	_	7.05



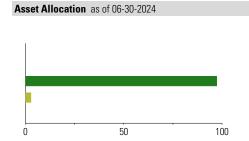
30/172

American Funds Inflation Linked Bd R6 RILFX

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

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





0.00	1.06
2.73	7.86
97.27	90.94
0.00	0.00
0.00	0.14
Net %	Cat%
	0.00 0.00 97.27 2.73

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	91.83	0.00	25.98
AA	1.18	99.60	70.29
A	3.26	0.00	0.61
BBB	3.23	0.00	0.79
BB	0.00	0.00	0.09
В	0.00	0.00	0.01
Below B	0.00	0.00	0.09
Not Rated	0.50	0.40	2.14

Sector Weighting as of 06-3	30-2024															
	Fund	Bmark	Cat	Fund	•	Ben	chm	ark	Са	teg	ory	Ave	erag	е		
Government	91.32	_	85.55													
Treasury	2.81	_	0.38													
Inflation – Protected	88.39	_	78.67													
Agency/Quasi Agency	0.11	_	0.10													
Other Government Related	0.01	_	6.40	1 0												
Corporate	5.43	_	1.07	()=												
Corporate Bond	5.43	-	1.06													
Bank Loan	0.00	_	0.00													
Convertible	0.00	-	0.00													
Preferred	0.00	-	0.01	Ó												
Securitized	1.50	-	4.96													
Agency MBS Pass-Through	0.00	-	2.59													
Agency MBS ARM	0.00	_	0.00													
Agency MBS CMO	0.00	_	0.27													
Non-Agency Residential MBS	0.09	_	0.16													
Commercial MBS	0.06	_	0.12													
Asset-Backed	1.35	_	1.78													
Covered Bond	0.00	_	0.04	Ó												
Municipal	0.49	-	0.00	0 8												
Cash & Equivalents	1.26	_	8.27													
Other	0.00	_	0.15													

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

Top 10 Holdings as of 06-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.151%	01-2031	8.86	8.86	_
◆ United States Treasury Notes 0.153%	07-2030	5.56	14.42	-
United States Treasury Notes 1.72%	10-2027	4.95	19.37	-
United States Treasury Notes 1.785%	01-2034	4.79	24.15	-
⊕ United States Treasury Notes 0.139%	04-2027	4.63	28.78	_
⊕ United States Treasury Notes 0.152%	01-2030	4.49	33.27	_
	01-2028	4.33	37.59	-
	07-2032	3.46	41.05	_
⊖ Capital Group Central Cash M	_	3.20	44.24	_
⊕ United States Treasury Notes 0.487%	01-2027	2.79	47.03	_

Total Holdings 154



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

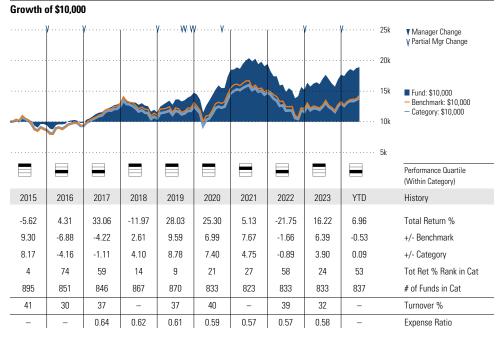
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.05 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time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

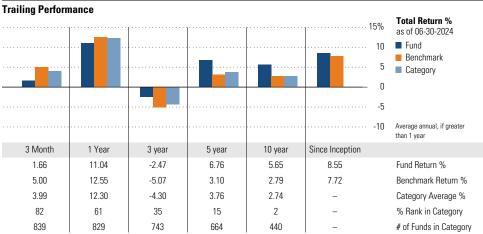
Morningstar Investment Management LLC Analysis

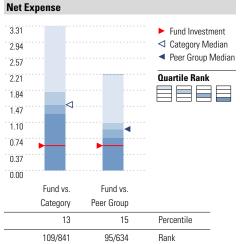
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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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 Kisk 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



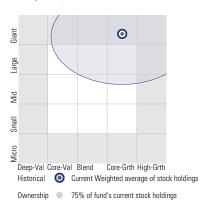


American Funds New World R6 RNWGX

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

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

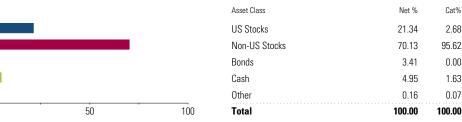
11	22	57	raige
3	5	1	IVIIO
1	0	0	JIIdii

Weight %

>50 25-50 10-25 0-10

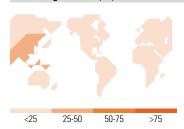
Value Blend Growth

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



Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 12-2013
Mary Ellen Stanek since 12-2013
Charles Groeschell since 12-2013
Warren Pierson since 12-2013
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2021
Abhishek Pulakanti since 05-2022
Andrew O'Connell since 05-2022

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.15 is 63.41% lower than the Ultrashort Bond category average.

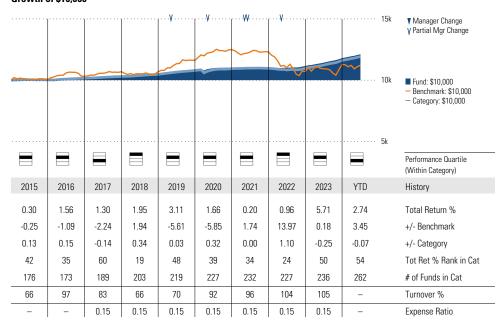
Morningstar Investment Management LLC Analysis

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

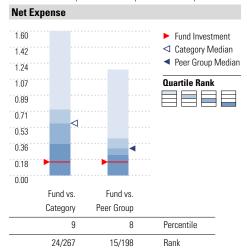
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
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 yea 5 year Fund Return % 1.38 6.02 3.12 2.50 1.94 1.96 0.07 2.63 -3.02 -0.23 1.35 6.53 Benchmark Return % 1.35 6 20 2 80 2 26 1 79 Category Average % 39 49 29 27 34 % Rank in Category 265 254 208 190 118 # of Funds in Category



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	3.28	_	3.02
Beta	0.07	_	0.09
R-Squared	33.45	_	30.02
Standard Deviation	0.89	7.43	1.26
Sharpe Ratio	-0.68	-0.85	-0.91
Tracking Error	6.95	_	6.84
Information Ratio	0.88	_	0.85
Up Capture Ratio	19.47	_	20.02
Down Capture Ratio	-11.87	_	-8.65

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.53	4.43	1.15
Avg Eff Maturity	0.55	-	2.02



Baird Ultra Short Bond Institutional BUBIX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2024 Style Breakdown Fixed Income Quality High MidLow Mod Ext Duration

0	50	100

Asset Allocation as of 06-30-2024

Asset Class	Net %	Cat%
US Stocks	0.00	3.39
Non-US Stocks	0.00	0.00
Bonds	82.61	66.70
Cash	17.38	29.70
Other	0.00	0.20
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	50.80	3.53	43.28
AA	1.40	74.59	10.29
A	15.10	10.82	13.82
BBB	32.50	8.32	14.86
BB	0.00	0.28	2.19
В	0.00	0.00	2.14
Below B	0.00	0.00	0.60
Not Rated	0.20	2.46	12.82

			_	0%	5	10	15	20	25	30	35	40	45
Other	0.00	_	0.03										
Cash & Equivalents	14.23	-	21.25										
Municipal	0.23	-	0.59	į[
Covered Bond	0.00	_	0.00										
Asset-Backed	17.79	_	14.82										
Commercial MBS	7.44	_	0.50			1							
Non-Agency Residential MBS	0.40	_	0.21										
Agency MBS CMO	0.00	_	0.79										
Agency MBS ARM	0.00	_	0.22										
Agency MBS Pass-Through	0.00	_	2.00	[
Securitized	25.63	-	18.54										
Preferred	0.00	_	0.11	ĺ									
Convertible	0.00	_	0.00	ĺ									
Bank Loan	0.00	_	0.22										
Corporate Bond	42.04	_	36.83			:	:	1	:	:		:	
Corporate	42.04	_	37.16										
Other Government Related	0.00	_	1.96	i [
Agency/Quasi Agency	0.00	_	0.58	iΠ									
Inflation – Protected	0.00	_	0.13	n		-	- 1	- "					
Treasury	17.87	_	19.73					_					
Government	17.87	_	22.40					_ : [
	Fund	Bmark	Cat	Fund		Bench	mark	Categ	nrv Ave	erage			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	matanty bato	70 11017 10001	oumulativo 70	i maa iiiaaniia aastai
─ United States Treasury Bills 0%	12-2024	4.57	4.57	-
United States Treasury Bills 0%	10-2024	3.29	7.86	_
⊕ United States Treasury Bills 0%	10-2024	3.06	10.92	_
⊕ United States Treasury Bills 0%	08-2024	2.54	13.46	_
⊕ United States Treasury Bills 0%	02-2025	2.20	15.65	-
⊕ United States Treasury Bills 0%	03-2025	1.58	17.24	_
Capital One Multi Asset Execution Trust 1.04%	11-2026	1.07	18.31	_
⊕ HYUNDAI AUTO LEASE SECURITIZATION TRUST 2023-C 5.8%	12-2026	1.04	19.35	_
⊖ First American Government Obligs U	02-2030	0.98	20.32	_
⊕ Discover Card Execution Note Trust 3.32%	05-2027	0.95	21.27	_

Total Holdings 379



Columbia Contrarian Core Inst3 COFYX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Guy Pope since 03-2005

Quantitative Screens

Performance: The fund has finished in the 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 19.26 years.

 \times *Style:* The fund has landed in its primary style box — Large Blend — 33.33 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.6 is 20% lower than the Large Blend category average.

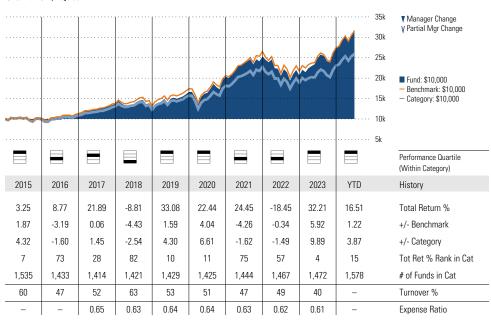
Morningstar Investment Management LLC Analysis

The fund fails our style consistency screen as the portfolio manager's process avoids troubled companies leading to its growth tilt.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	1-Low	03-11-2022

Growth of \$10,000





Net Exp	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	39	46	Percentile
	324/1604	437/950	Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.66	_	-1.34
Beta	0.97	_	0.94
R-Squared	97.70	-	94.58
Standard Deviation	17.53	17.86	17.23
Sharpe Ratio	0.47	0.44	0.33
Tracking Error	2.71	-	3.71
Information Ratio	0.15	-	-1.35
Up Capture Ratio	98.79	-	91.28
Down Capture Ratio	96.67	-	96.41

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.24	26.54	24.04
Price/Book Ratio	5.11	4.62	4.83
Geom Avg Mkt Cap \$B	349.08	322.33	370.57
ROE	33.52	33.73	34.43



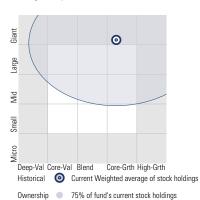
Columbia Contrarian Core Inst3 COFYX

Morningstar Category Large Blend

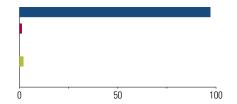
Morningstar Index S&P 500 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.00	1.13
Cash	1.89	1.51
Bonds	0.00	-0.44
Non-US Stocks	1.07	2.49
US Stocks	97.03	95.30
Asset Class	Net %	Cat%

Style Breakdown

Equity

1. /			
15	29	39	Large
2	8	6	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	▼ Bench	mark	[] Ca	tegory	y Aver	age		
Դ	Cyclical	23.65	26.22	27.77									
÷.	Basic Materials	1.87	1.95	2.65									
Д	Consumer Cyclical	8.36	10.11	9.88									
,	Financial Services	12.20	12.01	13.37									
ŵ	Real Estate	1.22	2.15	1.87	[
W	Sensitive	56.99	53.92	51.57									i
	Communication Services	11.83	9.34	8.51									
ð	Energy	3.77	3.65	3.82									
ø	Industrials	6.87	7.56	10.04									
	Technology	34.52	33.37	29.20						Ď			
—	Defensive	19.35	19.85	20.66									
Ħ	Consumer Defensive	4.85	5.75	5.93									
+	Healthcare	12.72	11.74	12.54									
•	Utilities	1.78	2.36	2.19									

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	7.47	7.47	19.26	Technology
	7.16	14.63	9.65	Technology
○ NVIDIA Corp	7.15	21.79	149.49	Technology
	4.83	26.62	27.19	Consumer Cyclical
	3.46	30.08	42.73	Communication Svc
 Alphabet Inc Class A	2.57	32.65	30.54	Communication Svc
	2.22	34.87	30.29	Communication Svc
○ Columbia Short-Term Cash	1.89	36.76	_	-
	1.85	38.61	15.60	Healthcare
Honeywell International Inc	1.76	40.37	2.86	Industrials
→ JPMorgan Chase & Co	1.76	42.12	20.20	Financial Services
○ Chevron Corp	1.69	43.81	7.05	Energy
⊕ Thermo Fisher Scientific Inc	1.59	45.40	4.33	Healthcare
⊕ Visa Inc Class A	1.52	46.93	1.21	Financial Services
AbbVie Inc	1.50	48.43	12.68	Healthcare

Total Holdings 77



DFA Global Equity I DGEIX

Portfolio Manager(s)

Jed Fogdall since 02-2012 Mary Phillips since 02-2017 Allen Pu since 02-2017 Ashish Bhagwanjee since 02-2021

Quantitative Screens

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

Management: The fund's management has been in place for 12.35 years.

Net Expense: The fund's expense ratio of 0.25 is 74.23% lower than the Global Large-Stock Blend category average.

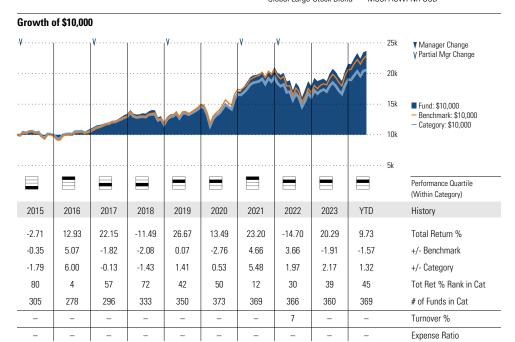
Morningstar Investment Management LLC Analysis

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

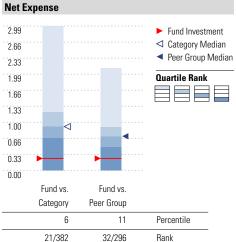
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Morningstar Category Global Large-Stock Blend Morningstar Index MSCI ACWI NR USD







o rour mon monico			
	Fund	Bmark	Cat
Alpha	0.72	-	-0.97
Beta	1.01	-	0.97
R-Squared	97.57	-	92.30
Standard Deviation	17.16	16.76	16.92
Sharpe Ratio	0.24	0.20	0.13
Tracking Error	2.68	-	4.56
Information Ratio	0.29	-	-0.21
Up Capture Ratio	101.92	-	95.81
Down Capture Ratio	99.06	-	100.30

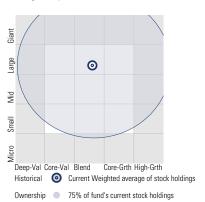
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.35	21.47	19.93
Price/Book Ratio	2.43	2.98	2.95
Geom Avg Mkt Cap \$B	50.54	157.67	131.02
ROE	25.13	27.46	26.49



DFA Global Equity I DGEIX

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

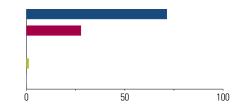
14	20	20	Large
9	12	6	Mid
7	8	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.02	1.50
Cash	1.02	0.91
Bonds	0.00	0.42
Non-US Stocks	27.62	35.00
US Stocks	71.33	62.17
Asset Class	Net %	Cat%

Morningstar Index

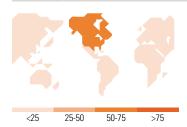
MSCI ACWI NR USD

Morningstar Category

Global Large-Stock Blend

	ctor Weighting as of 06-3			_								
		Fund	Bmark	Cat	Fund	7 E	enchmar	k [] Ca	ategory	Averag	е	
_Մ	Cyclical	34.46	31.29	30.64								
A .	Basic Materials	5.22	3.84	4.32			_					
A	Consumer Cyclical	10.95	10.24	11.01								
	Financial Services	15.45	15.14	13.44								
命	Real Estate	2.84	2.07	1.87								
W	Sensitive	47.95	49.13	48.18								
	Communication Services	6.15	8.07	6.80		•[
ð	Energy	6.55	4.41	4.47								
Ф	Industrials	14.14	9.88	14.28								
	Technology	21.11	26.77	22.63					[
—	Defensive	17.60	19.58	21.19								
=	Consumer Defensive	6.05	6.14	6.47		[]						
+	Healthcare	9.43	10.95	11.43								
•	Utilities	2.12	2.49	3.29								

World Regions % Equity 06-30-2024



	Fund %	Cat %		Fund %	Ca
Greater Asia	12.90	12.40	Americas	74.95	67
Japan	4.46	4.71	North America	74.12	66
Australasia	1.42	0.85	Central/Latin	0.83	0
Asia-4 Tigers	3.05	3.69			
Asia-ex 4 Tigers	3.97	3.15			
Not Classified	0.00	0.00			

Americas	Fund % 74.95	Cat % 67.19	Greater Europe	Fund % 12.16	Cat % 20.41	Market Maturity	Fund %
North America	74.12	66.49	United Kingdom	2.58	5.49	Developed Markets	94.50
Central/Latin	0.83	0.70	W euro-ex UK	8.44	14.54	Emerging Markets	5.50
			Emrgng Europe Africa	0.22 0.92	0.12 0.26	Not Available	0.00

Top 7 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ DFA US Core Equity 2 I	53.08	53.08	_	_
⊕ DFA International Core Equity I	19.26	72.33	_	-
→ DFA US Core Equity 1 I	17.69	90.02	_	-
⊕ DFA Emerging Markets Core Equity I	7.96	97.98	_	-
○ DFA Real Estate Securities I	1.48	99.47	-	-
⊖ DFA International Real Estate Sec I	0.53	100.00	_	_
⊖ Usd	0.00	100.00	-	-

Total Holdings 7



DFA Real Estate Securities I DFREX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012 John Hertzer since 02-2022 Allen Pu since 02-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.35 years.

Net Expense: The fund's expense ratio of 0.18 is 83.33% lower than the Real Estate category average.

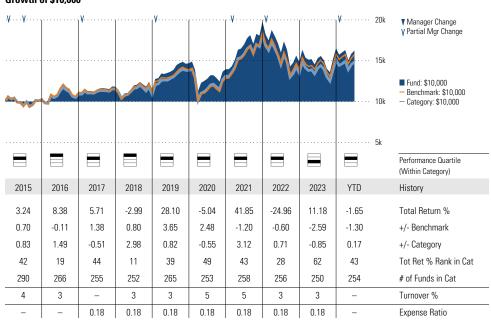
Morningstar Investment Management LLC Analysis

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

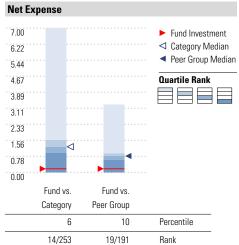
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-1.72	_	-2.12
Beta	1.00	_	0.97
R-Squared	98.47	_	94.73
Standard Deviation	21.51	21.28	21.19
Sharpe Ratio	-0.12	-0.04	-0.15
Tracking Error	2.67	_	4.07
Information Ratio	-0.66	_	-0.62
Up Capture Ratio	97.16	_	93.36
Down Capture Ratio	102.65	_	100.25

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.95	38.46	30.15
Price/Book Ratio	2.26	2.42	2.40
Geom Avg Mkt Cap \$B	25.08	9.35	33.93
ROE	15.34	9.56	17.74



DFA Real Estate Securities I DFREX

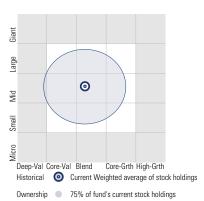
Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

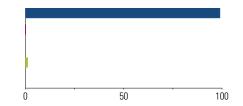
0	16	11	Laige
14	37	2	VIIV
5	13	1	ollidii

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	9.05
Cash	1.06	1.53
Bonds	0.00	1.45
Non-US Stocks	0.02	1.48
US Stocks	98.92	86.49
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	Benchmark	Category Average
b	Cyclical	99.37	99.13	99.13			
ė.	Basic Materials	0.02	0.00	0.34	İ		
	Consumer Cyclical	0.09	0.13	1.76	i[]		
<u></u>	Financial Services	0.11	0.00	0.43	İ		
b	Real Estate	99.15	99.00	96.60			
NF	Sensitive	0.45	0.87	0.73	0 : :		
	Communication Services	0.08	0.00	0.21			
•	Energy	0.03	0.00	0.07	ď		
}	Industrials	0.07	0.87	0.21	0		
2	Technology	0.27	0.00	0.24			
+	Defensive	0.17	0.00	0.16			
Ţ	Consumer Defensive	0.05	0.00	0.06	ĺ		
1	Healthcare	0.10	0.00	0.05	Í		
1	Utilities	0.02	0.00	0.05	ı		

Top 15 Holdings as of 06-30-2024 Cumulative % YTD Return % Name % Net Asset Morningstar Sector Prologis Inc 8.40 8.40 -14.31 Real Estate American Tower Corp 7.56 15.96 -8.46 Real Estate 6.01 21.97 -5.00 Real Estate Welltower Inc 4.89 26.85 16.97 Real Estate Simon Property Group Inc 30.95 9.19 Real Estate 4.10 Digital Realty Trust Inc 3.76 34.71 14.79 Real Estate Crown Castle Inc 3.70 38.41 -12.47 Real Estate 3.65 42.06 -5.77 Real Estate Public Storage 3.60 45.66 -3.72 Real Estate ⊕ Extra Space Storage Inc 2.54 48.21 -1.05 Real Estate VICI Properties Inc Ordinary Shares 2.41 50.61 -7.56 Real Estate AvalonBay Communities Inc 2.27 52.89 12.32 Real Estate 1.96 54.85 29.92 Real Estate Equity Residential 1.94 56.79 14.48 Real Estate igoplus Invitation Homes Inc 1.77 58.56 6.86 Real Estate

Total Holdings 140



DFA US Small Cap Value I DFSVX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 12.35 years.

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

Net Expense: The fund's expense ratio of 0.31 is 72.07% lower than the Small Value category average.

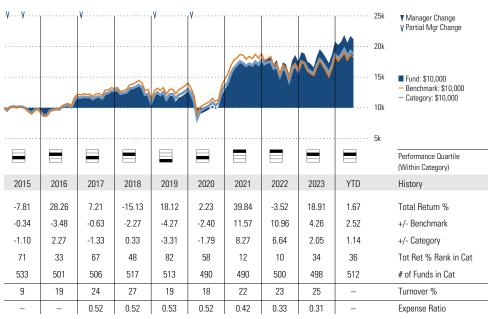
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000



Trailing Performance



Net Exp	ense		
3.61			Fund Investment
3.21			Category Median
2.81			✓ Peer Group Median
2.41			Quartile Rank
2.01			
1.60			
1.20			
0.80			
0.40		•••••	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	6	7	Percentile

	28/518	26/379	Rank	
Peer grou	p is a subset of	the category an	ıd includes fun	ds with the
same ma	nagement style	(active vs. passi	ive) and simila	r share class
character	ietice			

3-1 cai hisk Menics			
	Fund	Bmark	Cat
Alpha	7.68	_	3.25
Beta	0.96	_	0.93
R-Squared	96.65	_	93.57
Standard Deviation	21.45	21.93	20.96
Sharpe Ratio	0.28	-0.07	0.07
Tracking Error	4.02	-	5.43
Information Ratio	1.98	-	0.65
Up Capture Ratio	106.73	-	97.14
Down Capture Ratio	83.23	_	87.41

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.90	12.54	14.15
Price/Book Ratio	1.20	1.29	1.57
Geom Avg Mkt Cap \$B	3.14	2.18	4.55
ROE	9.03	5.61	12.76





DFA US Small Cap Value I DFSVX

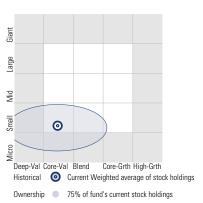
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

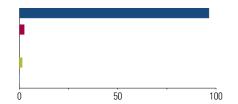
1. /			
0	1	1	Large
1	1	0	MIG
60	28	7	Small
alue	Blend	Growth	

value biena

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.03	0.17
Cash	1.30	3.30
Bonds	0.00	0.05
Non-US Stocks	2.33	3.77
US Stocks	96.35	92.73
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼	Benchm	ark [Cate	jory Av	/erage		_
b	Cyclical	50.18	51.08	48.83									
ů.	Basic Materials	7.79	5.12	6.53		(m)							
4	Consumer Cyclical	15.88	10.54	13.88									
₽	Financial Services	25.60	23.44	22.61									
b	Real Estate	0.91	11.98	5.81			•						
MI	Sensitive	39.96	32.89	37.79							1		
	Communication Services	2.50	2.03	1.88									
•	Energy	11.45	9.96	8.07									
\$	Industrials	17.96	13.46	18.08			-						
3	Technology	8.05	7.44	9.76									
→	Defensive	9.84	16.03	13.39									
Ę	Consumer Defensive	5.44	3.26	4.10									
ř	Healthcare	4.04	8.88	6.15]							
?	Utilities	0.36	3.89	3.14									

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	1.17	1.17	_	_
Future on E-mini S&P 500 Futures	1.16	2.32	_	_
Amkor Technology Inc	0.89	3.21	20.76	Technology
□ Taylor Morrison Home Corp	0.88	4.10	3.92	Consumer Cyclical
Mohawk Industries Inc Mohawk In	0.78	4.88	9.75	Consumer Cyclical
⊕ PVH Corp	0.72	5.60	-13.25	Consumer Cyclical
Avnet Inc	0.67	6.27	3.39	Technology
○ Commercial Metals Co	0.66	6.93	10.57	Basic Materials
F N B Corp	0.65	7.58	1.09	Financial Services
⊖ GATX Corp	0.64	8.22	11.06	Industrials
Meritage Homes Corp	0.64	8.86	-6.23	Consumer Cyclical
○ Carpenter Technology Corp	0.63	9.48	55.34	Industrials
United States Steel Corp	0.62	10.11	-22.10	Basic Materials
Assured Guaranty Ltd	0.62	10.73	3.93	Financial Services
	0.62	11.34	52.56	Industrials

Total Holdings 962



Fidelity 500 Index FXAIX

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 15.42 years.
- Style: The fund has landed in its primary style box —
 Large Blend 81.25 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.02 is 97.33% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

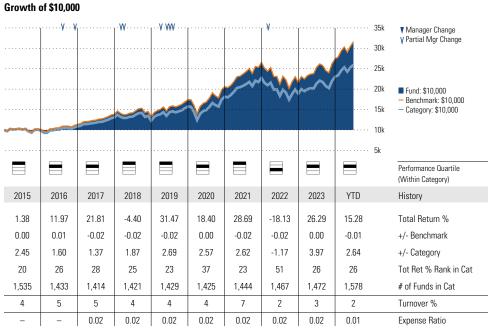
ESG Metrics

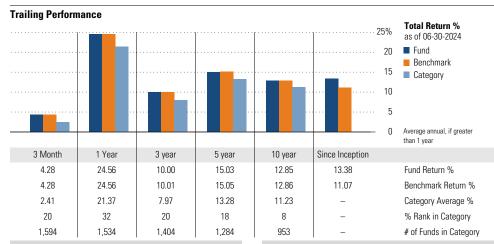
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

Morningstar Category

Morningstar Index S&P 500 TR USD

Large Blend S8





Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00		····•	
I	Fund vs.	Fund vs.	
C	Category	Peer Group	
	5	23	Percentile
	69/1604	122/532	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.01	-	-1.34
Beta	1.00	_	0.94
R-Squared	100.00	_	94.58
Standard Deviation	17.86	17.86	17.23
Sharpe Ratio	0.44	0.44	0.33
Tracking Error	0.01	_	3.71
Information Ratio	-1.11	_	-1.35
Up Capture Ratio	99.95	_	91.28
Down Capture Ratio	99.99	_	96.41

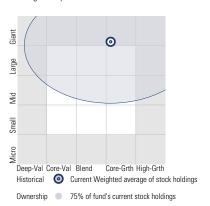
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.69	26.54	24.04
Price/Book Ratio	4.46	4.62	4.83
Geom Avg Mkt Cap \$B	293.43	322.33	370.57
ROE	33.07	33.73	34.43



Fidelity 500 Index FXAIX

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

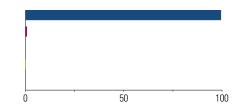
14	30	37	Large
6	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

		Fund	Bmark	Cat	Fund	 Benchmark 	Categ	jory Av	erage		
وا	Cyclical	26.76	26.22	27.77							
à.	Basic Materials	2.09	1.95	2.65							
•	Consumer Cyclical	10.02	10.11	9.88							
<u></u>	Financial Services	12.47	12.01	13.37							
à	Real Estate	2.18	2.15	1.87							
Ųľ	Sensitive	52.65	53.92	51.57							
	Communication Services	9.28	9.34	8.51	_						
	Energy	3.86	3.65	3.82							
ž	Industrials	8.00	7.56	10.04		i i					
3	Technology	31.51	33.37	29.20					7		
+	Defensive	20.58	19.85	20.66							
Ę	Consumer Defensive	5.99	5.75	5.93							
	Healthcare	12.00	11.74	12.54							
1	Utilities	2.59	2.36	2.19							

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	6.95	6.95	19.26	Technology
⊕ Apple Inc	6.29	13.24	9.65	Technology
⊕ NVIDIA Corp	6.10	19.34	149.49	Technology
⊕ Amazon.com Inc	3.63	22.98	27.19	Consumer Cyclical
⊕ Meta Platforms Inc Class A	2.31	25.29	42.73	Communication Svc
⊕ Alphabet Inc Class A	2.29	27.58	30.54	Communication Svc
	1.93	29.52	30.29	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.70	31.22	14.06	Financial Services
⊕ Eli Lilly and Co	1.47	32.69	55.76	Healthcare
⊕ JPMorgan Chase & Co	1.32	34.01	20.20	Financial Services
⊕ Broadcom Inc	1.32	35.33	44.77	Technology
⊕ Exxon Mobil Corp	1.19	36.52	17.04	Energy
⊕ Tesla Inc	1.11	37.64	-20.36	Consumer Cyclical
⊕ UnitedHealth Group Inc	1.03	38.67	-2.51	Healthcare
⊕ Visa Inc Class A	0.97	39.64	1.21	Financial Services

Total Holdings 507



Fidelity Advisor International Growth Z FZAJX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jed Weiss since 11-2007

Quantitative Screens

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

Management: The fund's management has been in place for 16.67 years.

Net Expense: The fund's expense ratio of 0.76 is 24% lower than the Foreign Large Growth category average.

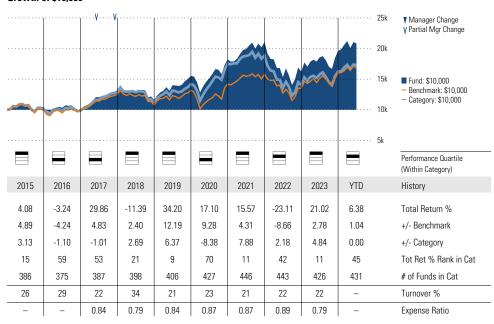
Morningstar Investment Management LLC Analysis

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

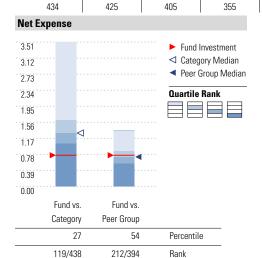
Metric	Rating	Updated
Sustainability Rating	5	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022

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 % -1.83 12.23 1.52 8.27 7.08 7.64 8.42 -0.42 11.54 2.89 6.46 4.33 Benchmark Return % 9 87 -0.26-2 28 6.16 5.36 Category Average % 85 30 17 20 15 % Rank in Category

238



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	-1.31	_	-5.34
Beta	1.14	_	1.11
R-Squared	89.25	_	87.65
Standard Deviation	20.36	16.94	20.16
Sharpe Ratio	0.01	0.05	-0.19
Tracking Error	7.06	_	7.45
Information Ratio	-0.20	_	-0.71
Up Capture Ratio	112.07	_	98.34
Down Capture Ratio	118.78	_	121.76

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.84	16.00	22.62
Price/Book Ratio	5.41	1.83	3.54
Geom Avg Mkt Cap \$B	94.38	55.30	73.85
ROE	31.26	18.42	23.42



of Funds in Category

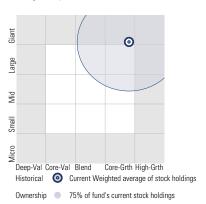
Fidelity Advisor International Growth Z FZAJX

Morningstar Category Foreign Large Growth MS

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

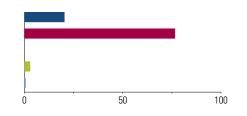
4	18	67	Large
0	5	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.50	0.54
Cash	2.77	1.85
Bonds	0.00	0.08
Non-US Stocks	76.50	89.24
US Stocks	20.24	8.29
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	Ч	▼ Re	enchma	ark [Cater	jory Av	/erane				
Դ	Cyclical	35.87	38.97	32.75	Tun			,		outog	, OI y 7 (l	T			
A	Basic Materials	10.75	6.63	6.44												
Д	Consumer Cyclical	9.79	10.57	12.26			•									
,	Financial Services	15.33	19.59	13.59					•							
ŵ	Real Estate	0.00	2.18	0.46	0											
W	Sensitive	53.65	35.95	46.85												
d	Communication Services	2.66	4.57	3.83												
ð	Energy	0.69	4.26	2.94] [
O	Industrials	26.42	16.70	19.25												
	Technology	23.88	10.42	20.83			.,									
—	Defensive	10.48	25.09	20.40												
Ħ	Consumer Defensive	2.63	8.48	6.44			1									
٠	Healthcare	7.34	13.69	13.42												
•	Utilities	0.51	2.92	0.54	0	'										
					0%	5	10	15	20	25	30	35	40	45	50	55

World Regions % Equity 06-30-2024



	Fund %	Cat %
Greater Asia	15.04	26.50
Japan	10.32	13.02
Australasia	0.00	1.56
Asia-4 Tigers	3.56	5.82
Asia-ex 4 Tigers	1.16	6.10
Not Classified	0.00	0.00

Americas	Fund % 24.05	Cat % 16.35	Greater Europe	Fund % 60.92	Cat % 57.15	Market Maturity	Fund %
North America	24.05	13.74	United Kingdom	11.35	11.91	Developed Markets	98.84
Central/Latin	0.00	2.61	W euro-ex UK	48.92	44.73	Emerging Markets	1.16
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.65	0.48		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ ASML Holding NV	7.19	7.19	41.91	Technology
⊕ Novo Nordisk A/S Class B	6.16	13.36	_	Healthcare
⊕ Safran SA	4.05	17.41	25.17	Industrials
⊕ SAP SE	3.85	21.26	37.45	Technology
⊕ Atlas Copco AB Class A	3.80	25.07	-	Industrials
⊕ Linde PLC	3.73	28.80	7.52	Basic Materials
⊕ Lvmh Moet Hennessy Louis Vuitton SE	3.70	32.49	-1.70	Consumer Cyclical
⊕ CRH PLC	3.25	35.74	9.43	Basic Materials
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.85	38.59	_	Technology
Keyence Corp	2.77	41.36	-	Technology

Total Holdings 72

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



Loomis Sayles Investment Grade Bond N LGBNX

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

Portfolio Manager(s)

Matthew Eagan since 09-2006 Brian Kennedy since 02-2013

Quantitative Screens

Q Performance: The fund has finished in the Intermediate Core-Plus 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 17.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.44 is 40.54% lower than the Intermediate Core-Plus Bond category average.

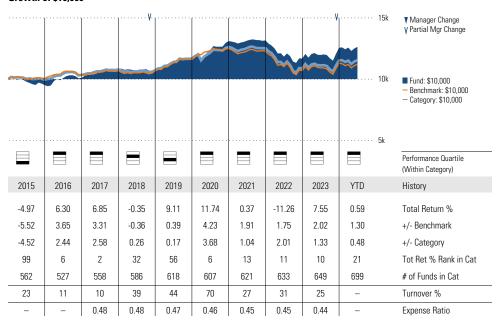
Morningstar Investment Management LLC Analysis

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

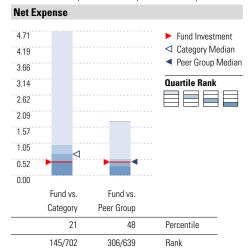
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
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 0.47 5.53 -1.30 2.01 2.21 2.59 Fund Return % 0.07 2.63 -3.02 -0.23 1.35 6.53 Benchmark Return % 0.31 3 83 -2 81 0.20 1 49 Category Average % 23 11 7 3 12 % Rank in Category 702 682 617 579 410 # of Funds in Category



3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.52	_	0.02
Beta	0.93	_	1.01
R-Squared	96.63	_	95.90
Standard Deviation	7.01	7.43	7.64
Sharpe Ratio	-0.65	-0.85	-0.82
Tracking Error	1.40	-	1.53
Information Ratio	1.23	-	0.00
Up Capture Ratio	94.52	-	97.93
Down Capture Ratio	81.10	-	98.65

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.12	4.43	6.15
Avg Eff Maturity	6.20	_	9.38





Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD



0	50	 100

Asset Allocation as of 06-30-2024

Asset Class	Net %	Cat%
US Stocks	0.00	0.06
Non-US Stocks	0.00	0.00
Bonds	96.57	100.91
Cash	2.27	-2.58
Other	1.16	1.62
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	23.18	3.53	38.61
AA	5.30	74.59	21.18
A	13.14	10.82	11.30
BBB	46.65	8.32	17.49
BB	6.51	0.28	4.68
В	0.71	0.00	1.94
Below B	0.73	0.00	0.92
Not Rated	3.79	2.46	3.88

	Fund	Bmark	Cat	Fund	ł	▼ B	enchn	nark	 tegor	y Aver	age		
Government	19.70	-	26.52		÷								
Treasury	19.59	_	16.73										
Inflation – Protected	0.00	_	0.47	0									
Agency/Quasi Agency	0.11	_	0.30										
Other Government Related	0.00	-	9.02	į									
Corporate	58.73	_	26.46										
Corporate Bond	56.17	_	25.43										
Bank Loan	1.40	_	0.31										
Convertible	1.10	_	0.04										
Preferred	0.06	_	0.68	[]									
Securitized	19.26	_	39.37										
Agency MBS Pass-Through	0.33	_	24.97	į.									
Agency MBS ARM	0.00	_	0.08										
Agency MBS CMO	0.34	_	2.46	1 [
Non-Agency Residential MBS	0.65	_	0.45										
Commercial MBS	1.19	_	1.20										
Asset-Backed	16.75	_	10.21										
Covered Bond	0.00	_	0.00										
Municipal	0.05	_	0.53	0									
Cash & Equivalents	2.27	_	6.32										
Other	0.00	_	0.81	10									

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 4.625%	02-2026	10.66	10.66	_
United States Treasury Notes 4.5%	03-2026	1.89	12.55	_
→ Fixed Inc Clearing Corp.Repo	06-2024	1.85	14.40	_
United States Treasury Notes 4.875%	11-2025	1.82	16.22	_
United States Treasury Notes 4.625%	06-2025	1.63	17.84	_
United States Treasury Bonds 2.25%	02-2052	0.88	18.72	_
Credit Agricole S.A. 6.251%	01-2035	0.77	19.49	_
Glencore Funding LLC 6.5%	10-2033	0.77	20.25	_
⊕ Continental Resources, Inc. 5.75%	01-2031	0.69	20.95	_
JPMorgan Chase & Co. 4.125%	12-2026	0.56	21.51	_

⊕ Increase ⊕ Decrease ❖ New to Portfolio

Total Holdings 989



Nuveen International Res Eq R6 TSONX

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

Portfolio Manager(s)

Philip Campagna since 08-2015 Darren Tran since 05-2022 Nazar Romanyak since 06-2024

Quantitative Screens

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

Management: The fund's management has been in place for 8.9 years.

 Net Expense: The fund's expense ratio of 0.34 is 60.47% lower than the Foreign Large Blend category average.

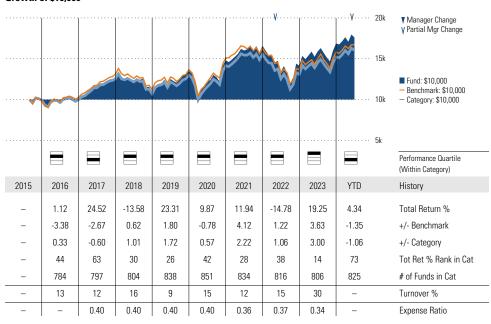
Morningstar Investment Management LLC Analysis

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

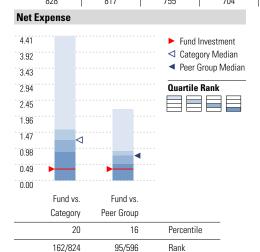
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	3-Advanced	03-11-2022

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 % -0.2210.76 3.20 7.06 5.71 3.84 0.96 11.62 0.46 5.55 4.91 Benchmark Return % 0.15 10.57 1.24 5 95 4.17 Category Average % 57 54 15 21 % Rank in Category 828 817 755 704 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.83	_	0.70
Beta	1.07	-	1.02
R-Squared	94.91	-	92.87
Standard Deviation	18.01	16.36	17.37
Sharpe Ratio	0.07	-0.10	-0.05
Tracking Error	4.24	_	4.65
Information Ratio	0.65	_	0.16
Up Capture Ratio	118.63	_	107.65
Down Capture Ratio	106.50	_	105.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.21	15.74	15.78
Price/Book Ratio	1.97	1.81	1.94
Geom Avg Mkt Cap \$B	42.69	51.02	60.43
ROE	18.20	17.31	19.31



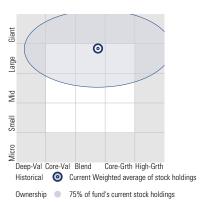
Nuveen International Res Eq R6 TSONX

Morningstar Category Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

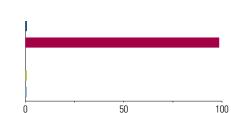
Equity

22	32	34	Large
4	6	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

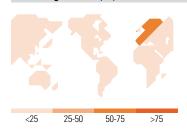


Asset Allocation as of 06-30-2024

Total	100.00	100.00
Other	0.48	1.53
Cash	0.51	0.31
Bonds	0.00	0.78
Non-US Stocks	98.43	93.77
US Stocks	0.58	3.61
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-	30-2024												
		Fund	Bmark	Cat	Fund	,	Bench	nmark	Cate	gory Ave	erage		_	
Դ	Cyclical	41.58	40.76	38.60										
A	Basic Materials	5.82	7.04	6.48		[· .							
A	Consumer Cyclical	10.22	10.49	10.85										
,	Financial Services	21.91	21.39	19.73										
ŵ	Real Estate	3.63	1.84	1.54										
W	Sensitive	34.96	39.56	39.44									Ī	
d	Communication Services	7.14	5.72	4.86										
•	Energy	0.54	5.69	5.01										
₽	Industrials	16.88	13.53	16.71			- 1							
	Technology	10.40	14.62	12.86										
→	Defensive	23.46	19.67	21.96			,							
Ħ	Consumer Defensive	11.50	7.12	8.04										
٠	Healthcare	10.04	9.68	11.59										
	Utilities	1.92	2.87	2.33										
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 06-30-2024



Greater Asia	Fund % 34.94	Cat % 34.66
Japan	23.60	19.06
Australasia	7.94	4.65
Asia-4 Tigers	3.05	6.40
Asia-ex 4 Tigers	0.35	4.55
Not Classified	0.00	0.00

Americas	Fund % 0.13	Cat % 8.64	Greater Europe	Fund % 64.94	Cat % 56.68	Market Maturity	Fund %
North America	0.13	7.55	United Kingdom	13.11	13.73	Developed Markets	99.66
Central/Latin	0.00	1.09	W euro-ex UK	51.48	42.09	Emerging Markets	0.34
			Emrgng Europe	0.00	0.10	Not Available	0.00
			Africa	0.35	0.76		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	2.86	2.86	_	Healthcare
	2.51	5.36	41.91	Technology
⊕ Nestle SA	1.93	7.30	_	Consumer Defensive
○ Novartis AG Registered Shares	1.47	8.77	_	Healthcare
⊕ SAP SE	1.38	10.15	37.45	Technology
	1.26	11.42	15.35	Financial Services
	1.13	12.55	5.00	Industrials
─ Unilever PLC	1.08	13.62	16.27	Consumer Defensive
⊖ Schneider Electric SE	1.07	14.70	25.32	Industrials
○ Commonwealth Bank of Australia	1.06	15.76	_	Financial Services

Total Holdings 289



PGIM Jennison Small Company R6 PJSQX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.6 years.

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

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

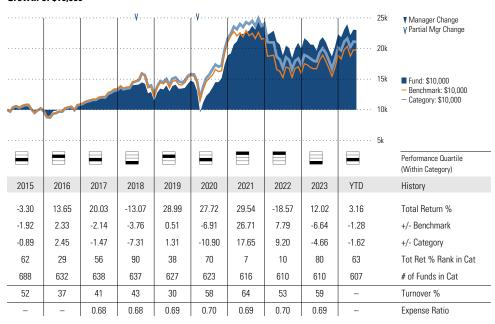
Morningstar Investment Management LLC Analysis

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

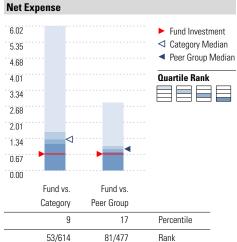
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.51	_	-0.23
Beta	0.83	_	0.93
R-Squared	90.12	_	91.60
Standard Deviation	19.83	22.80	22.18
Sharpe Ratio	-0.04	-0.26	-0.26
Tracking Error	7.39	_	6.69
Information Ratio	0.74	_	0.08
Up Capture Ratio	95.23	_	92.35
Down Capture Ratio	80.03	-	93.62

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.47	21.94	26.27
Price/Book Ratio	2.31	3.95	3.79
Geom Avg Mkt Cap \$B	5.17	3.68	6.48
ROE	9.96	10.95	11.74



PGIM Jennison Small Company R6 PJSQX

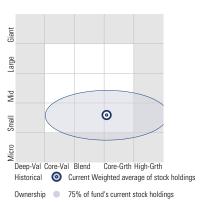
Morningstar Category Morningstar Category ■ Small Growth Rus

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

()	0	0	Large
-	7	5	14	Mid
1	6	28	29	Small
Valu	ıe	Blend	Growth	

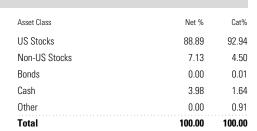
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2024



		Fund	Bmark	Cat	Fund	ł	▼ Be	nchma	ark [Cate	jory Av	/erage		
ŀ	Cyclical	42.55	20.67	24.85										
A	Basic Materials	5.29	4.24	3.24										
A	Consumer Cyclical	12.31	9.68	11.35										
÷	Financial Services	15.67	5.29	8.02										
ŧ	Real Estate	9.28	1.46	2.24										
M	Sensitive	40.26	51.41	50.70										0
d	Communication Services	0.22	1.63	1.39	[]									
ð	Energy	6.54	4.63	4.01										
¢	Industrials	14.65	18.35	20.34										
	Technology	18.85	26.80	24.96							_ :			
→	Defensive	17.19	27.92	24.46										
-	Consumer Defensive	4.94	5.17	4.45		0								
٠	Healthcare	10.06	21.36	19.34										
•	Utilities	2.19	1.39	0.67										

100

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.65	3.65	_	_
Churchill Downs Inc	2.24	5.89	3.46	Consumer Cyclical
Shift4 Payments Inc Class A	2.02	7.91	-1.33	Technology
Markel Group Inc	1.94	9.85	10.97	Financial Services
	1.88	11.73	49.68	Energy
⊖ Kirby Corp	1.88	13.61	52.56	Industrials
⊕ Permian Resources Corp Class A	1.82	15.43	21.32	Energy
⊕ Independence Realty Trust Inc	1.71	17.14	24.58	Real Estate
Trinity Industries Inc	1.64	18.78	14.63	Industrials
Gaming and Leisure Properties Inc	1.61	20.39	-5.31	Real Estate
⊖ Universal Display Corp	1.60	22.00	10.35	Technology
Tower Semiconductor Ltd	1.57	23.57	_	Technology
Burlington Stores Inc	1.54	25.10	23.41	Consumer Cyclical
⊕ Weatherford International PLC Ordinary Shares - New	1.52	26.62	25.17	Energy
⊕ East West Bancorp Inc	1.50	28.12	3.31	Financial Services

Total Holdings 130



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 5.67 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.99 is 2.94% lower than the Commodities Broad Basket category average.

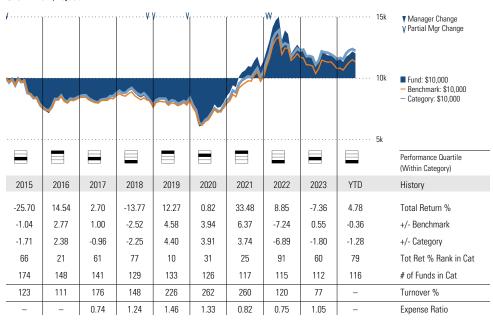
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Bating	2	05-31-2024

Growth of \$10,000



Trailing Performance



Net Exp	ense		
3.20			► Fund Investment
2.84			Category Median
2.49			 Peer Group Median
2.13			Quartile Rank
1.78			
1.42			
1.07		····	
0.71		·····	
0.36			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	57	76	Percentile

69/120	59/78	Rank	
Peer group is a subset of t	he category an	d includes funds w	ith the
same management style (a	active vs. passi	ve) and similar sha	re class
characteristics			

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-1.76	_	1.27
Beta	1.10	_	0.96
R-Squared	95.53	_	88.75
Standard Deviation	17.00	15.12	15.43
Sharpe Ratio	0.13	0.21	0.27
Tracking Error	3.89	_	4.81
Information Ratio	-0.38	_	0.00
Up Capture Ratio	103.04	_	96.44
Down Capture Ratio	111.96	_	90.00

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	_	7.93
Price/Book Ratio	3.56	_	1.87
Geom Avg Mkt Cap \$B	16.44	_	44.07
ROE	29.97	-	27.17

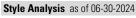


PIMCO Commodity Real Ret Strat Instl PCRIX

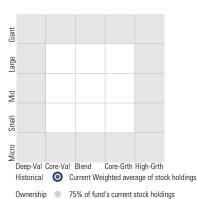
Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



Style Breakdown

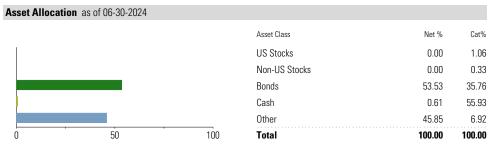
Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Cate	gory Av	erage		
Ն	Cyclical	-	-	44.68								
÷.	Basic Materials	_	_	44.68								
A	Consumer Cyclical	_	_	0.00								
,	Financial Services	_	_	0.00	0							
æ	Real Estate	_	_	0.00								
W	Sensitive	-	-	51.07								
	Communication Services	_	_	0.00	ĺ							
ð	Energy	_	_	48.94								
Ф	Industrials	_	_	2.13								
	Technology	_	_	0.00	İ							
—	Defensive	-	-	4.26								
=	Consumer Defensive	_	_	4.26								
٠	Healthcare	_	_	0.00	ĺ							
•	Utilities	_	_	0.00	ĺ							

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊇ Year Treasury Note Future June 24	20.54	20.54	_	_
→ RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Pay	20.36	40.91	_	_
→ RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Receive	20.36	61.27	_	_
⊕ United States Treasury Notes 0.125%	15.32	76.59	_	_
☆ Offset: Unsettled Trades	14.13	90.72	-	_
⊕ Pimco Cayman Cmdty Fd Ltd Instl	12.51	103.23	_	_
— 10 Year Treasury Note Future June 24	11.03	114.26	_	_
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Receive	10.81	125.07	_	_
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Pay	10.58	135.65	_	_
─ US Treasury Bond Future June 24	10.16	145.81	-	-
⊕ United States Treasury Notes 0.125%	9.81	155.63	_	_
☆ Cash Offset	8.71	164.33	_	_
→ U S TIPS REV REPO	8.16	172.49	-	_
⊕ United States Treasury Notes 0.5%	8.01	180.51	-	_
─ EUROPEAN MONETARY UNION EURO Sold	7.94	188.45	_	_

Total Holdings 779



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014 Lorenzo Pagani since 09-2014 Sachin Gupta since 09-2014

Quantitative Screens

✓ Performance: The fund has finished in the Global Bond-USD Hedged 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 9.77 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.63 is 8.7% lower than the Global Bond-USD Hedged category average.

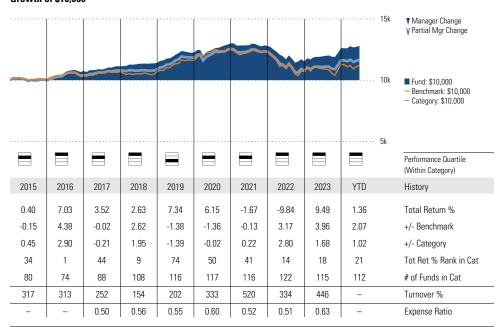
Morningstar Investment Management LLC Analysis

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.

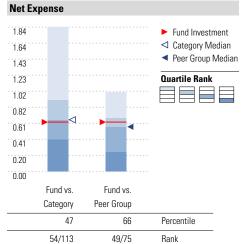
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

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 5 year 10 year Since Inception 3 year Fund Return % 0.16 7.17 -0.13 1.17 3.10 6.22 0.07 2.63 -3.02 -0.23 1.35 6.53 Benchmark Return % -0.05 -1 92 0.11 1 58 5 19 Category Average % 37 11 3 12 % Rank in Category 112 109 106 99 61 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.64	_	0.39
Beta	0.59	_	0.81
R-Squared	76.68	_	84.66
Standard Deviation	5.01	7.43	6.52
Sharpe Ratio	-0.71	-0.85	-0.84
Tracking Error	3.89	-	3.09
Information Ratio	0.74	-	0.33
Up Capture Ratio	66.86	-	82.20
Down Capture Ratio	50.82	-	78.68

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.34	4.43	5.83
Avg Eff Maturity	7.49	_	7.56



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar CategoryMorningstar IndexGlobal Bond-USD HedgedBloomberg US Agg Bond TR USD



-50	Ó	50	100	150

Asset Allocation as of 06-30-2024

Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	145.27	90.33
Cash	-42.23	9.55
Other	-3.03	0.12
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	51.22	3.53	28.91
AA	13.50	74.59	11.95
A	15.39	10.82	28.75
BBB	17.35	8.32	18.21
BB	0.83	0.28	3.97
В	0.36	0.00	1.79
Below B	1.35	0.00	0.51
Not Rated	0.00	2.46	5.91

	Fund	Bmark	Cat	Fund	• Bo	nchma	rk N	Catoo	ιοη, Δι	erage		
_				ruliu	, DE	IIICIIIIId	IK []	Categ	JULY AV	reraye	 	
Government	50.90	-	41.72					-				
Treasury	9.48	_	25.50					Ш				
Inflation – Protected	1.02	-	1.21									
Agency/Quasi Agency	0.24	_	3.87	1 []								
Other Government Related	40.16	-	11.14									
Corporate	1.52	-	13.66									
Corporate Bond	1.44	_	13.47									
Bank Loan	0.08	-	0.15									
Convertible	0.00	_	0.02									
Preferred	0.00	_	0.02	İ								
Securitized	10.34	-	6.65									
Agency MBS Pass-Through	6.32	-	4.17		ı							
Agency MBS ARM	0.00	-	0.00	į į								
Agency MBS CMO	0.01	_	0.34	0								
Non-Agency Residential MBS	1.07	_	0.13	0								
Commercial MBS	0.14	_	0.13									
Asset-Backed	1.90	_	1.41									
Covered Bond	0.90	_	0.47	0								
Municipal	0.03	_	0.08									
Cash & Equivalents	20.61	-	2.99									
Other	16.57	-	34.88									

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

⊕ Increase ⊕ Decrease ☼ New to Portfolio

Total Holdings 0



Putnam Large Cap Value R6 PEQSX

Portfolio Manager(s)

Darren Jaroch since 08-2012 Lauren DeMore since 08-2019

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 11.84 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 0.55 is 38.2% lower than the Large Value category average.

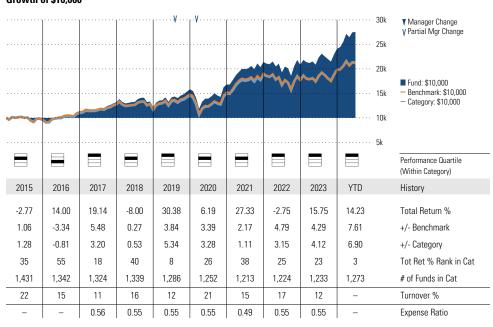
Morningstar Investment Management LLC Analysis

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.

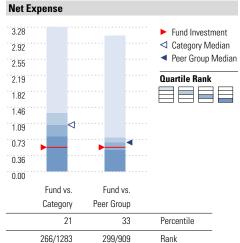
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	5.71	_	1.15
Beta	0.93	_	0.96
R-Squared	98.04	_	94.26
Standard Deviation	15.60	16.60	16.47
Sharpe Ratio	0.55	0.20	0.26
Tracking Error	2.47	_	4.05
Information Ratio	2.36	_	0.28
Up Capture Ratio	104.01	_	97.74
Down Capture Ratio	80.59	-	93.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.34	18.83	18.50
Price/Book Ratio	2.42	2.38	2.50
Geom Avg Mkt Cap \$B	113.71	76.63	122.00
ROE	22.11	16.32	21.30





Putnam Large Cap Value R6 PEQSX

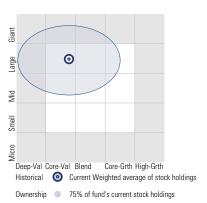
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

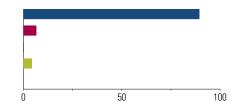
Equity

29	31	12	Large
14	10	3	Mid
0	1	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	1.19
Cash	4.18	0.94
Bonds	0.02	0.19
Non-US Stocks	6.40	5.87
US Stocks	89.39	91.82
Asset Class	Net %	Cat%

Sector Weighting as of 0	06-30-2024											
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	Category	Average		_	
ひ Cyclical	34.52	35.79	33.12									
Basic Materials	7.14	4.11	3.57									
Consumer Cyclical	7.11	5.10	6.64									
Financial Services	18.31	21.90	19.70									
Real Estate	1.96	4.68	3.21									
✓ Sensitive	31.39	37.23	38.50									
Communication Services	2.99	4.59	5.64		· [_ :						
Energy	7.50	8.03	8.33		- :							
Industrials	11.32	13.80	11.96		- 1		*					
Technology	9.58	10.81	12.57]					
→ Defensive	34.09	26.97	28.37				•					
Consumer Defensive	11.55	7.88	8.54									
Healthcare	17.13	13.91	14.50									
Utilities Utilities	5.41	5.18	5.33									
				0%	5	10	15	20	25	30	35	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
				Ü
⊕ Exxon Mobil Corp	3.11	3.11	17.04	Energy
⊕ Microsoft Corp	2.99	6.10	19.26	Technology
⊕ Citigroup Inc	2.93	9.03	25.43	Financial Services
→ Walmart Inc	2.75	11.79	29.64	Consumer Defensive
⊕ Bank of America Corp	2.61	14.39	19.54	Financial Services
⊕ Coca-Cola Co	2.44	16.83	9.66	Consumer Defensive
⊕ Regeneron Pharmaceuticals Inc	2.37	19.20	19.67	Healthcare
AbbVie Inc	2.26	21.46	12.68	Healthcare
⊕ Procter & Gamble Co	2.25	23.71	13.87	Consumer Defensive
	2.24	25.94	26.42	Healthcare
⊕ PulteGroup Inc	2.20	28.14	7.05	Consumer Cyclical
Oracle Corp	2.11	30.25	34.69	Technology
⊕ FedEx Corp	2.10	32.36	19.57	Industrials
Qualcomm Inc	2.10	34.46	38.86	Technology
⊕ General Motors Co	1.91	36.37	30.01	Consumer Cyclical

Total Holdings 108



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.

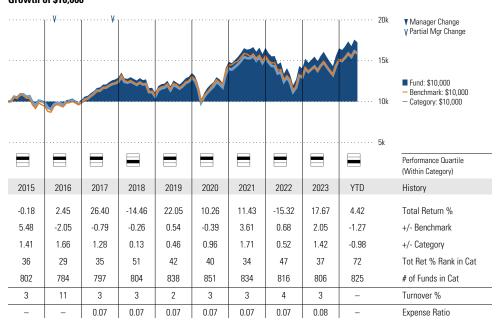
Morningstar Investment Management LLC Analysis

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.

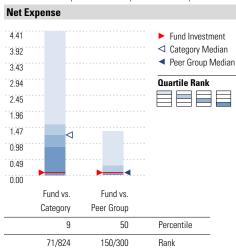
ESG Metrics

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



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



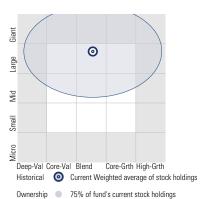
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

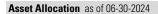
Equity

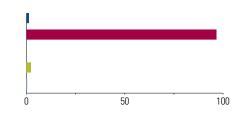
	0.1	00	Laigo
26	24	28	
5	8	5	IVIIG
2	2	1	O I I

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 Growth Index Admiral VIGAX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

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 29.52 years.
- Net Expense: The fund's expense ratio of 0.05 is 94.57% lower than the Large Growth category average.

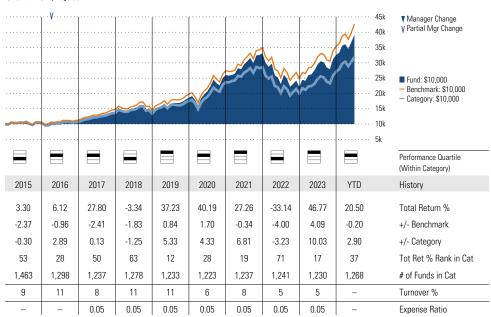
Morningstar Investment Management LLC Analysis

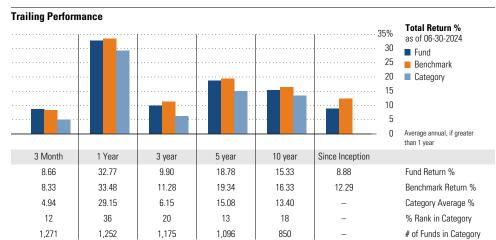
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

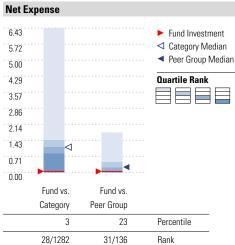
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.74	_	-4.76
Beta	1.06	_	0.98
R-Squared	99.35	_	92.82
Standard Deviation	22.54	21.21	21.75
Sharpe Ratio	0.38	0.45	0.23
Tracking Error	2.21	_	5.81
Information Ratio	-0.63	_	-0.90
Up Capture Ratio	102.08	_	89.98
Down Capture Ratio	107.37	_	105.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	37.55	35.19	34.99
Price/Book Ratio	10.70	11.62	8.63
Geom Avg Mkt Cap \$B	646.25	608.44	540.94
ROE	42.24	43.78	39.15



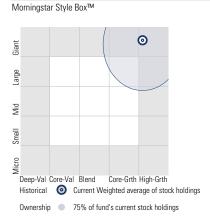
Vanguard Growth Index Admiral VIGAX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2024



Style Breakdown

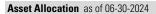
Equity

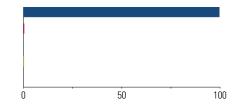
Lquity			
0	24	63	Large
0	4	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.09
Cash	0.15	1.02
Bonds	0.00	0.01
Non-US Stocks	0.24	4.14
US Stocks	99.60	93.74
Asset Class	Net %	Cat%

Se	ctor Weighting as of 06-	30-2024										
		Fund	Bmark	Cat	Fund	▼ Benchmark	[] Ca	ategor	y Ave	rage		
Դ	Cyclical	20.52	20.71	23.95								
÷.	Basic Materials	1.61	0.57	1.17	Ü							
A	Consumer Cyclical	12.29	14.02	13.74								
,	Financial Services	5.31	5.38	8.16								
ŵ	Real Estate	1.31	0.74	0.88	0							
W	Sensitive	69.81	65.39	60.80		_						
	Communication Services	14.49	12.60	12.29								
ð	Energy	0.84	0.46	0.94	i i							
Ф	Industrials	3.68	4.45	6.57								
	Technology	50.80	47.88	41.00								
—	Defensive	9.66	13.90	15.25								
Ħ	Consumer Defensive	2.21	3.77	2.75	= [
٠	Healthcare	7.35	10.07	12.09								
•	Utilities	0.10	0.06	0.41								

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	13.02	13.02	19.26	Technology
⊕ Apple Inc	12.03	25.05	9.65	Technology
⊕ NVIDIA Corp	11.32	36.37	149.49	Technology
Amazon.com Inc	4.96	41.33	27.19	Consumer Cyclical
→ Meta Platforms Inc Class A	4.34	45.66	42.73	Communication Svc
⊕ Alphabet Inc Class A	4.20	49.86	30.54	Communication Svc
⊕ Alphabet Inc Class C	3.44	53.30	30.29	Communication Svc
⊕ Eli Lilly and Co	3.04	56.34	55.76	Healthcare
⊕ Tesla Inc	2.11	58.45	-20.36	Consumer Cyclical
	1.58	60.04	1.21	Financial Services
⊕ Costco Wholesale Corp	1.49	61.52	29.10	Consumer Defensive
	1.45	62.97	3.74	Financial Services
Netflix Inc	1.12	64.09	38.61	Communication Svc
⊕ Advanced Micro Devices Inc	1.04	65.13	10.04	Technology
Adobe Inc	0.99	66.12	-6.88	Technology

Total Holdings 191



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Q Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.1 years.
- \times *Style:* The fund has landed in its primary style box Large Value 9.09 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 59.38% lower than the Foreign Large Value category average.

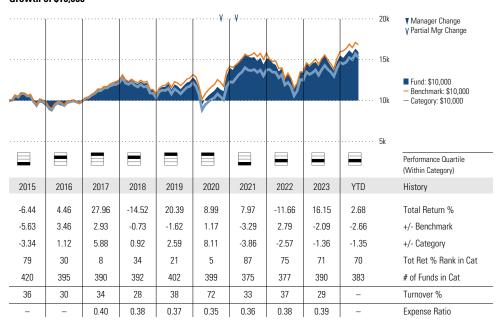
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen. Its largest underlying subadvisor employs a relative value approach, which can include more growth-leaning stocks, causing the fund to plot near the border of the value and blend column in the Morningstar Stylebox.

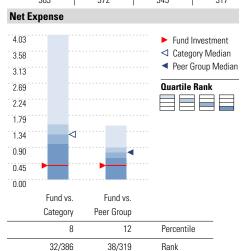
ESG Metrics

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 Metrics			
	Fund	Bmark	Cat
Alpha	-1.56	_	1.13
Beta	0.97	_	0.95
R-Squared	91.22	_	87.73
Standard Deviation	17.24	16.94	17.27
Sharpe Ratio	-0.05	0.05	0.11
Tracking Error	5.13	_	6.16
Information Ratio	-0.34	_	0.16
Up Capture Ratio	90.19	_	94.67
Down Capture Ratio	96.80	_	90.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.83	16.00	12.06
Price/Book Ratio	1.75	1.83	1.28
Geom Avg Mkt Cap \$B	34.66	55.30	38.71
ROE	16.74	18.42	13.91

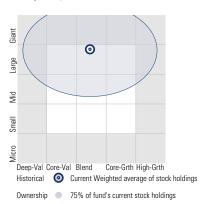


Vanguard International Value Inv VTRIX

Morningstar Index **Morningstar Category** Foreign Large Value MSCI EAFE NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

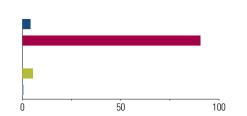
Equity

24	24	29	Large
4	13	4	Mid
1	2	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	0.44	0.21
Cash	5.16	1.68
Bonds	0.00	0.13
Non-US Stocks	90.44	95.37
US Stocks	3.97	2.61
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Bench	nmark	Cateo	jory Ave	erage		_	
Ն	Cyclical	44.19	38.97	42.96										
A.	Basic Materials	10.19	6.63	8.25										
-	Consumer Cyclical	15.44	10.57	10.29										
ê	Financial Services	17.83	19.59	23.29					• 1					
ŧ	Real Estate	0.73	2.18	1.13	■[]									
M	Sensitive	40.34	35.95	36.19										
	Communication Services	4.26	4.57	5.00										
8	Energy	4.62	4.26	8.54										
¢	Industrials	20.19	16.70	15.08										
	Technology	11.27	10.42	7.57						Ė				
→	Defensive	15.47	25.09	20.84						:				
	Consumer Defensive	5.68	8.48	8.07										
٠	Healthcare	8.74	13.69	9.18			— [*						
•	Utilities	1.05	2.92	3.59										
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 06-30-2024



	Fund %	Cat %
Greater Asia	36.65	29.51
Japan	12.38	16.78
Australasia	1.02	3.09
Asia-4 Tigers	10.66	6.91
Asia-ex 4 Tigers	12.59	2.73
Not Classified	0.00	0.00

Americas	Fund % 12.10	Cat % 8.17	Greater Europe	Fund % 51.25	Cat % 62.29	Market Maturity	Fund %
North America	6.95	7.19	United Kingdom	16.09	18.50	Developed Markets	81.96
Central/Latin	5.15	0.98	W euro-ex UK Emrgng Europe	34.86 0.00	43.00 0.16	Emerging Markets Not Available	18.04 0.00
			Africa	0.30	0.63		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Mktliq 12/31/2049	3.85	3.85	_	_
Taiwan Semiconductor Manufacturing Co Ltd	1.98	5.82	_	Technology
	1.83	7.66	_	Industrials
⊕ Tencent Holdings Ltd	1.77	9.43	_	Communication Svc
	1.45	10.88	_	Industrials
⊕ Roche Holding AG	1.32	12.20	_	Healthcare
	1.32	13.51	-	Consumer Cyclical
⊕ BP PLC	1.25	14.77	_	Energy
→ RELX PLC	1.13	15.90	_	Industrials
SAP SE	1.08	16.98	-	Technology

Total Holdings 262

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



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Net Expense: The fund's expense ratio of 0.07 is 93.4% lower than the Mid-Cap Growth category average.

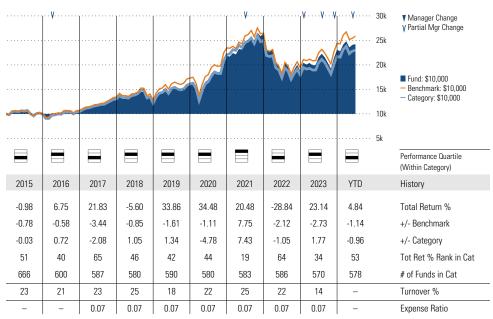
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen. Although the managers on this fund are relatively recent additions, they are experienced at Vanguard, and the team-managed, well-established process of running index funds at Vanguard means that such changes are not concerning.

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

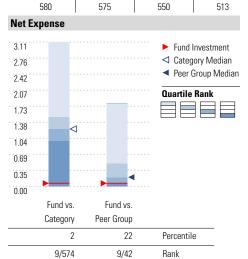


Trailing Performance Total Return % as of 06-30-2024 Fund Benchmark Category 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.53 12.33 -0.299.72 9.91 12.20 -3.21 15.05 -0.08 9.93 10.51 10.95 Benchmark Return % -3 41 -2 38 12 49 8 61 9 42 Category Average %

41

410

31



44

36

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	-0.16	_	-2.52
Beta	1.00	_	0.98
R-Squared	98.36	_	91.20
Standard Deviation	21.70	21.48	22.19
Sharpe Ratio	-0.06	-0.06	-0.16
Tracking Error	2.78	_	6.50
Information Ratio	-0.08	_	-0.50
Up Capture Ratio	103.09	_	94.32
Down Capture Ratio	103.62	-	103.65

% Rank in Category

of Funds in Category

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.56	27.51	31.23
Price/Book Ratio	5.23	7.92	5.07
Geom Avg Mkt Cap \$B	34.39	25.87	21.09
ROE	22.24	29.07	20.49



28

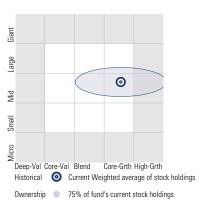
Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



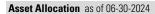
Style Breakdown

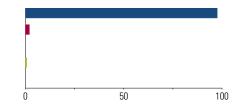
Equity

	1	0	15	Large
	5	34	45	Mid
	0	0	0	Small
٧	/alue	Blend	Growth	

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.86
Cash	0.57	1.26
Bonds	0.00	0.05
Non-US Stocks	1.93	4.07
US Stocks	97.50	93.77
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Bend	chmark] Ca	ategory	/ Avera	age		
b	Cyclical	24.89	25.41	27.79									
à.	Basic Materials	2.24	0.83	2.22									
4	Consumer Cyclical	9.30	13.40	12.56		= ['							
P	Financial Services	6.72	9.50	10.50									
b	Real Estate	6.63	1.68	2.51									
NI	Sensitive	57.08	54.48	51.08									1
	Communication Services	4.12	4.34	3.90									
•	Energy	5.31	4.03	2.99			_						
\$	Industrials	19.61	18.43	18.24									
1	Technology	28.04	27.68	25.95					í				
→	Defensive	18.03	20.12	21.14									
Ę	Consumer Defensive	2.14	2.60	2.75	= [
۲	Healthcare	13.63	16.98	17.71									
?	Utilities	2.26	0.54	0.68	i i								

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Amphenol Corp Class A	2.33	2.33	36.59	Technology
⊕ TransDigm Group Inc	1.96	4.29	26.30	Industrials
⊕ Motorola Solutions Inc	1.86	6.15	23.93	Technology
○ Constellation Energy Corp	1.82	7.97	71.94	Utilities
⊕ Welltower Inc	1.80	9.76	16.97	Real Estate
⊕ Cintas Corp	1.74	11.51	16.64	Industrials
→ Palantir Technologies Inc Ordinary Shares - Class A	1.48	12.98	47.52	Technology
→ Microchip Technology Inc	1.42	14.40	2.46	Technology
⊕ Apollo Global Management Inc Class A	1.36	15.76	27.66	Financial Services
⊕ Copart Inc	1.35	17.11	10.53	Industrials
⊕ Realty Income Corp	1.33	18.43	-5.77	Real Estate
Waste Connections Inc	1.30	19.74	17.86	Industrials
DexCom Inc	1.30	21.04	-8.63	Healthcare
⊕ The Trade Desk Inc Class A	1.25	22.29	35.73	Technology
⊕ Hess Corp	1.24	23.54	2.94	Energy

Total Holdings 154



Vanguard Selected Value Inv VASVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Richard Greenberg since 02-2005 John Flynn since 12-2015 Benjamin Silver since 02-2017 Jonathan Hartsel since 11-2019 William Weber since 12-2019 Mehul Trivedi since 12-2019 Evan Fox since 12-2023

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 19.36 years.

Net Expense: The fund's expense ratio of 0.43 is 54.74% lower than the Mid-Cap Value category average.

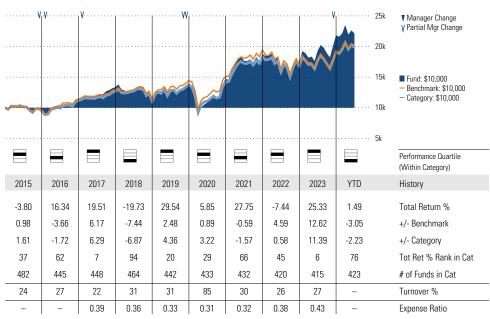
Morningstar Investment Management LLC Analysis

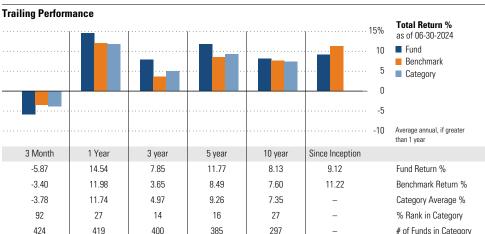
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

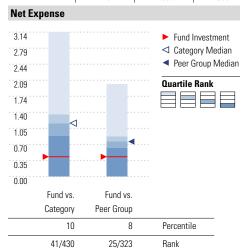
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
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 Kisk Metrics			
	Fund	Bmark	Cat
Alpha	4.04	_	1.43
Beta	1.01	_	0.94
R-Squared	95.18	_	94.50
Standard Deviation	20.35	19.56	18.98
Sharpe Ratio	0.31	0.11	0.17
Tracking Error	4.48	_	4.66
Information Ratio	0.94	_	0.29
Up Capture Ratio	104.04	_	95.14
Down Capture Ratio	90.09	_	90.33

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.24	18.30	15.59
Price/Book Ratio	1.60	2.22	1.87
Geom Avg Mkt Cap \$B	10.65	19.76	14.99
ROE	13.40	14.51	13.17



Vanguard Selected Value Inv VASVX

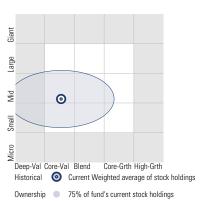
Morningstar Category ■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

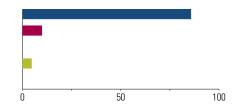
Equity

. ,			
1	3	1	Large
27	21	2	Mid
26	13	5	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	0.15
Cash	4.54	2.21
Bonds	0.00	0.03
Non-US Stocks	9.80	7.09
US Stocks	85.65	90.53
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund Fenchmark Category Average
b	Cyclical	52.43	42.46	40.01	
ė.	Basic Materials	7.55	5.71	5.56	
-	Consumer Cyclical	13.69	10.03	11.16	
ê	Financial Services	26.93	16.41	17.65	
b	Real Estate	4.26	10.31	5.64	
NF	Sensitive	31.31	40.61	36.44	
	Communication Services	2.33	3.14	2.80	
•	Energy	3.20	5.65	6.22	
þ	Industrials	15.13	19.46	16.93	
1	Technology	10.65	12.36	10.49	
÷	Defensive	16.25	16.93	23.55	
Ę	Consumer Defensive	4.92	3.29	6.86	
ì	Healthcare	9.29	6.19	9.60	
2	Utilities	2.04	7.45	7.09	

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.39	4.39	_	_
AerCap Holdings NV	3.42	7.81	_	Industrials
Baxter International Inc	1.76	9.57	_	Healthcare
⊕ Fidelity National Financial Inc	1.72	11.29	_	Financial Services
□ TE Connectivity Ltd	1.64	12.93	-	Technology
Gildan Activewear Inc	1.63	14.56	_	Consumer Cyclical
Unum Group	1.45	16.01	_	Financial Services
Globe Life Inc Glob	1.43	17.44	_	Financial Services
─ United States Steel Corp	1.35	18.80	_	Basic Materials
Arrow Electronics Inc	1.27	20.06	_	Technology
⊕ CBRE Group Inc Class A	1.14	21.20	_	Real Estate
Taylor Morrison Home Corp	1.11	22.31	_	Consumer Cyclical
M/I Homes Inc	1.10	23.41	_	Consumer Cyclical
⊕ Open Text Corp	1.09	24.50	_	Technology
Olin Corp	1.09	25.59	_	Basic Materials

Total Holdings 134

