AB Global Bond Z ANAZX

Portfolio Manager(s)

Scott DiMaggio since 08-2005 Matthew Sheridan since 01-2007 John Taylor since 02-2019 Christian DiClementi since 01-2024

Quantitative Screens

Management: The fund's management has been in place for 18.84 years.

Style Consistency is not calculated for Fixed Income funds.

 Net Expense: The fund's expense ratio of 0.52 is 24.64% lower than the Global Bond-USD Hedged category average.

Morningstar Investment Management LLC Analysis

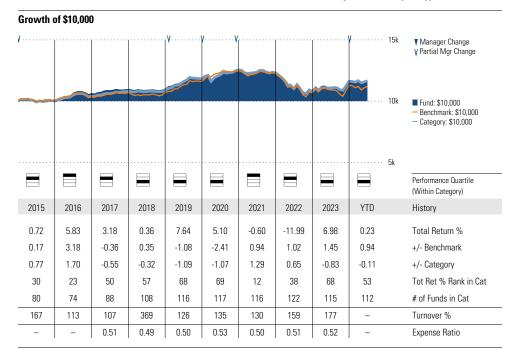
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

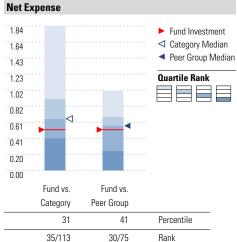
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Morningstar Category Global Bond-USD Hedged Morningstar Index

dged Bloomberg US Agg Bond TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.67	_	0.39
Beta	0.82	_	0.81
R-Squared	94.72	_	84.66
Standard Deviation	6.28	7.43	6.52
Sharpe Ratio	-0.82	-0.85	-0.84
Tracking Error	1.95	_	3.09
Information Ratio	0.62	-	0.33
Up Capture Ratio	85.95	-	82.20
Down Capture Ratio	79.19	-	78.68

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.54	4.43	5.83
Avg Eff Maturity	8.15	_	7.56



AB Global Bond Z ANAZX

Style Analysis as of 06-30-2024

Style Breakdown

Fixed Income

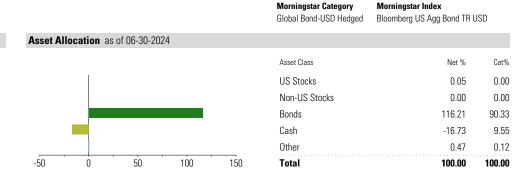
Quality

G

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	47.93	3.53	28.91
AA	13.92	74.59	11.95
A	26.77	10.82	28.75
BBB	19.89	8.32	18.21
BB	1.54	0.28	3.97
В	0.40	0.00	1.79
Below B	0.34	0.00	0.51
Not Rated	-10.78	2.46	5.91



	Fund	Bmark	Cat	Fund ▼ Benchmark Category Average				
Government	34.09	_	41.72					
Treasury	19.61	_	25.50					
Inflation - Protected	1.84	_	1.21					
Agency/Quasi Agency	3.02	_	3.87					
Other Government Related	9.62	_	11.14					
Corporate	15.16	_	13.66					
Corporate Bond	14.87	_	13.47					
Bank Loan	0.08	_	0.15					
Convertible	0.00	_	0.02					
Preferred	0.21	_	0.02					
Securitized	13.32	-	6.65					
Agency MBS Pass-Through	6.79	_	4.17					
Agency MBS ARM	0.00	_	0.00					
Agency MBS CMO	1.20	_	0.34					
Non-Agency Residential MBS	0.07	_	0.13					
Commercial MBS	0.72	_	0.13					
Asset-Backed	2.34	_	1.41	iii)				
Covered Bond	2.20	_	0.47					
Municipal	0.27	_	0.08	Ö İ İ İ alents	0.36	-	2.99	10
Other	36.79	-	34.88	(

Top 10 Holdings as of 06-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ EUR FWD VS USD 0% 12/06/2024 Purchased	06-2024	14.98	14.98	_
EUR FWD VS USD 0% 12/06/2024 Sold	06-2024	14.98	29.97	-
⊕ 5 Year Treasury Note Future Sept 24	09-2024	11.02	40.99	-
○ CAD FWD VS USD 0% 13/06/2024 Sold	06-2024	10.99	51.98	-
○ CAD FWD VS USD 0% 13/06/2024 Purchased	06-2024	10.99	62.98	-
─ U.S. \$ CASH BALANCE 0%	_	10.61	73.59	_
🌣 Cash Offset	_	7.28	80.87	-
→ EUR FWD VS USD 0% 10/07/2024 Sold	07-2024	5.72	86.59	-
⊖ EUR FWD VS USD 0% 10/07/2024 Purchased	07-2024	5.72	92.31	-
⊕ Euro Bund Future June 24	06-2024	5.08	97.39	_

Total Holdings 1837



DFA International Value I DFIVX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010 Arun Keswani since 02-2020 Joel Schneider since 02-2022

Quantitative Screens

✓ 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 14.35 years.

 Net Expense: The fund's expense ratio of 0.28 is 70.83% lower than the Foreign Large Value category average.

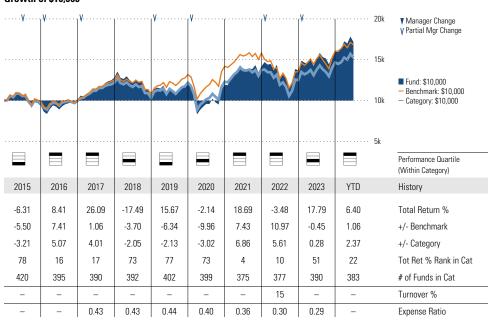
Morningstar Investment Management LLC Analysis

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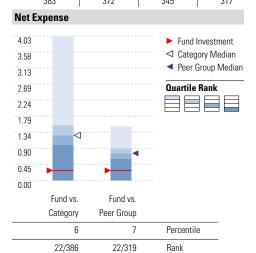
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	05-31-2024
Carbon Risk Score	Medium 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 % -0.5213.56 7.25 8.11 4.27 6.31 8.42 -0.42 11.54 2.89 6.46 4.33 Benchmark Return % 0.04 10.87 3 65 3 25 Category Average % 6.13 60 25 9 16 21 % Rank in Category 383 372 345 317 204 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.49	_	1.13
Beta	0.97	_	0.95
R-Squared	82.86	_	87.73
Standard Deviation	17.96	16.94	17.27
Sharpe Ratio	0.29	0.05	0.11
Tracking Error	7.46	-	6.16
Information Ratio	0.58	_	0.16
Up Capture Ratio	103.89	_	94.67
Down Capture Ratio	86.21	_	90.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.89	16.00	12.06
Price/Book Ratio	1.06	1.83	1.28
Geom Avg Mkt Cap \$B	34.62	55.30	38.71
ROE	11.40	18.42	13.91

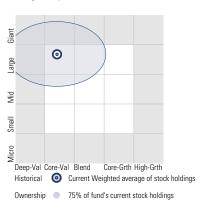


DFA International Value I DFIVX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

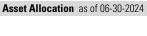
Equity

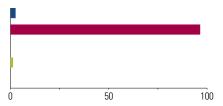
54	23	5	Large
9	7	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.21
Cash	1.15	1.68
Bonds	0.00	0.13
Non-US Stocks	96.39	95.37
US Stocks	2.46	2.61
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Benc	hmark	Πra	tegory	Δνωτ:	ane		
ղ.	Cyclical	57.26	38.97	42.96	Tullu	DOTTO	illiark	[] Ou	togory	AVCIO	T.	1	
Å.	Basic Materials	12.42	6.63	8.25	7								
Д	Consumer Cyclical	11.50	10.57	10.29									
÷	Financial Services	31.57	19.59	23.29			7	1					
file.	Real Estate	1.77	2.18	1.13	•0								
W	Sensitive	31.86	35.95	36.19									
	Communication Services	3.67	4.57	5.00									
ð	Energy	15.52	4.26	8.54	V								
Ф	Industrials	10.69	16.70	15.08			*						
	Technology	1.98	10.42	7.57				-					
→	Defensive	10.88	25.09	20.84									
	Consumer Defensive	4.01	8.48	8.07									
+	Healthcare	6.22	13.69	9.18									
•	Utilities	0.65	2.92	3.59									

World Regions % Equity 06-30-2024



Greater Asia	Fund % 29.59	Cat % 29.51	
Japan	21.17	16.78	
Australasia	6.30	3.09	
Asia-4 Tigers	1.94	6.91	
Asia-ex 4 Tigers	0.18	2.73	
Not Classified	0.00	0.00	

Americas	Fund % 12.12	Cat % 8.17	Greater Europe	Fund % 58.28	Cat % 62.29	Market Maturity	Fund %
North America	12.12	7.19	United Kingdom	12.45	18.50	Developed Markets	99.82
Central/Latin	0.00	0.98	W euro-ex UK	45.31	43.00	Emerging Markets	0.18
			Emrgng Europe	0.00	0.16	Not Available	0.00
			Africa	0.52	0.63		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Shell PLC ADR (Representing - Ordinary Shares)	4.58	4.58	11.79	Energy
⊕ TotalEnergies SE	3.76	8.34	4.87	Energy
─ Ubs Grp Ag	1.69	10.03	_	Financial Services
⊕ Zurich Insurance Group AG	1.38	11.40	_	Financial Services
⊕ Banco Santander SA	1.35	12.76	_	Financial Services
⊕ Mercedes-Benz Group AG	1.33	14.08	11.70	Consumer Cyclical
○ Compagnie de Saint-Gobain SA	1.26	15.35	12.09	Industrials
⊕ Novartis AG Registered Shares	1.20	16.55	_	Healthcare
─ UniCredit SpA	1.13	17.68	48.21	Financial Services
⊕ Future on E-mini S&P 500 Futures	1.04	18.71	_	_

Total Holdings 516



DFA US Core Equity 1 I DFEOX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

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 12.35 years.

Net Expense: The fund's expense ratio of 0.15 is 80% lower than the Large Blend category average.

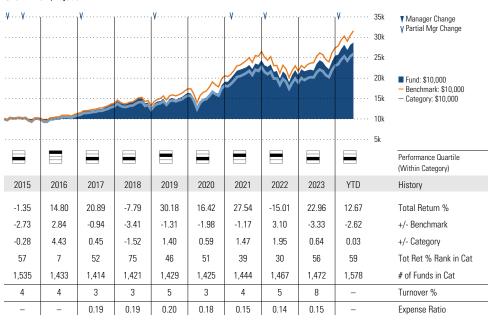
Morningstar Investment Management LLC Analysis

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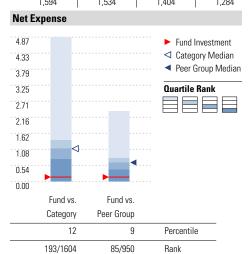
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2024 Fund Benchmark Category 10 Average annual, if greater than 1 year 3 Month 1 Year 3 vea 5 year 10 year Since Inception 10.07 Fund Return % 1.98 22.15 8.76 13.99 11.51 10.01 11.07 4.28 24.56 15.05 12.86 Benchmark Return % 2 41 21.37 7 97 13 28 11 23 Category Average % 64 57 45 48 52 % Rank in Category 1.594 1.534 1.404 1.284 953 # of Funds in Category



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.00	-	-1.34
Beta	0.98	-	0.94
R-Squared	96.98	-	94.58
Standard Deviation	17.86	17.86	17.23
Sharpe Ratio	0.37	0.44	0.33
Tracking Error	3.11	-	3.71
Information Ratio	-0.40	-	-1.35
Up Capture Ratio	94.85	-	91.28
Down Capture Ratio	98.02	-	96.41

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.58	26.54	24.04
Price/Book Ratio	3.55	4.62	4.83
Geom Avg Mkt Cap \$B	110.42	322.33	370.57
ROE	30.13	33.73	34.43

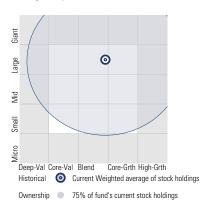


DFA US Core Equity 1 I DFEOX

Morningstar CategoryMorningstar Index■ Large BlendS&P 500 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

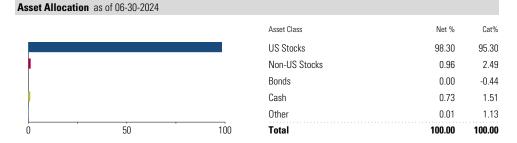
Equity

13	22	25	Large
8	10	6	Mid
6	7	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund	Benchm	nark []	Category	Averag	Э
• Cyclical	28.58	26.22	27.77						
Basic Materials	3.25	1.95	2.65						
Consumer Cyclical	10.77	10.11	9.88						
Financial Services	14.30	12.01	13.37						
Real Estate	0.26	2.15	1.87	10					
✓ Sensitive	52.79	53.92	51.57						
Communication Services	7.63	9.34	8.51						
Energy	6.01	3.65	3.82						
Industrials	12.35	7.56	10.04						
Technology	26.80	33.37	29.20					'	
→ Defensive	18.63	19.85	20.66			— [
Consumer Defensive	6.02	5.75	5.93						
Healthcare	10.23	11.74	12.54		— [
Utilities	2.38	2.36	2.19						

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Turne .	70 11017 10001	camalativo /s	115 11614111 70	gatar ocotor
Apple Inc	4.88	4.88	9.65	Technology
	4.84	9.73	19.26	Technology
NVIDIA Corp	4.80	14.53	149.49	Technology
	2.29	16.83	27.19	Consumer Cyclical
Meta Platforms Inc Class A	1.74	18.56	42.73	Communication Svc
Exxon Mobil Corp	1.52	20.09	17.04	Energy
Alphabet Inc Class A	1.46	21.55	30.54	Communication Svc
JPMorgan Chase & Co	1.30	22.85	20.20	Financial Services
Alphabet Inc Class C	1.30	24.15	30.29	Communication Svc
⊖ Eli Lilly and Co	1.22	25.38	55.76	Healthcare
Berkshire Hathaway Inc Class B	1.16	26.54	14.06	Financial Services
⊕ Future on E-mini S&P 500 Futures	0.87	27.41	_	-
⊕ Ssc Government Mm Gvmxx	0.86	28.27	_	-
⊕ Broadcom Inc	0.75	29.02	44.77	Technology
Visa Inc Class A	0.73	29.75	1.21	Financial Services

Total Holdings 2596



Federated Hermes Total Return Bond R6 FTRLX

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

Portfolio Manager(s)

Mark Durbiano since 12-1997
Todd Abraham since 02-1999
Christopher McGinley since 12-2009
Donald Ellenberger since 03-2013
Ihab Salib since 05-2013
Richard Gallo since 01-2018
Jerome Conner since 01-2018
Anthony Venturino since 03-2019
Chengjun(Chris) Wu since 01-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 7 of the 8 years it's been in existence.

Management: The fund's management has been in place for 26.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is
 48.65% lower than the Intermediate Core-Plus Bond category average.
 ■ Output
 Description: The fund's expense ratio of 0.38 is
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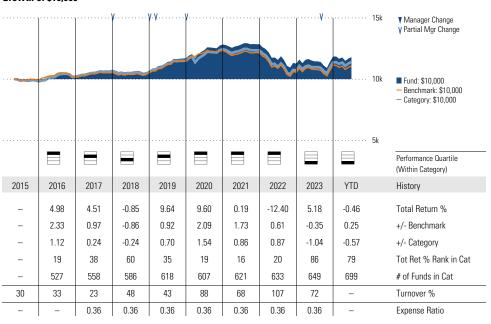
Morningstar Investment Management LLC Analysis

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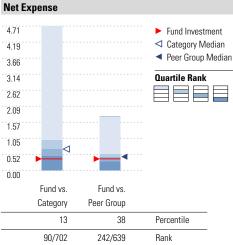
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.15	_	0.02
Beta	0.96	_	1.01
R-Squared	99.17	_	95.90
Standard Deviation	7.19	7.43	7.64
Sharpe Ratio	-0.84	-0.85	-0.82
Tracking Error	0.71	_	1.53
Information Ratio	0.37	_	0.00
Up Capture Ratio	94.25	_	97.93
Down Capture Ratio	93.53	_	98.65

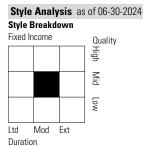
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.90	4.43	6.15
Avg Eff Maturity	8.50	_	9.38

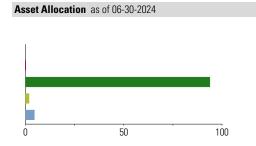




Federated Hermes Total Return Bond R6 FTRLX

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





Asset Class	Net %	Cat%
US Stocks	0.00	0.06
Non-US Stocks	0.01	0.00
Bonds	93.78	100.91
Cash	1.75	-2.58
Other	4.46	1.62
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.97	3.53	38.61
AA	1.25	74.59	21.18
A	7.53	10.82	11.30
BBB	16.65	8.32	17.49
BB	3.17	0.28	4.68
В	2.53	0.00	1.94
Below B	1.15	0.00	0.92
Not Rated	4.75	2.46	3.88

Sector Weighting as of 06-			_			_		п -						
	Fund	Bmark	Cat	Fund		Ben	chmark	[] Ca	ategory	Avera	ge			
Government	48.84	-	26.52											
Treasury	28.73	_	16.73											
Inflation – Protected	0.00	_	0.47											
Agency/Quasi Agency	0.15	_	0.30											
Other Government Related	19.96	_	9.02											
Corporate	25.24	-	26.46											
Corporate Bond	24.95	_	25.43											
Bank Loan	0.28	_	0.31											
Convertible	0.00	_	0.04											
Preferred	0.01	_	0.68	1										
Securitized	24.20	-	39.37		,									
Agency MBS Pass-Through	21.74	_	24.97											
Agency MBS ARM	0.00	_	0.08											
Agency MBS CMO	0.54	_	2.46											
Non-Agency Residential MBS	0.92	-	0.45	0										
Commercial MBS	0.49	-	1.20											
Asset-Backed	0.51	-	10.21	1										
Covered Bond	0.00	_	0.00											
Municipal	0.00	-	0.53											
Cash & Equivalents	1.71	_	6.32											
Other	0.00	-	0.81	[]										
				0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Federated Mortgage Core Portfolio	_	25.91	25.91	_
⊕ Us 5yr Note (Cbt) Jun24 Xcbt 20240628	06-2024	11.26	37.18	_
2 Year Treasury Note Future June 24	06-2024	6.31	43.49	_
United States Treasury Bonds 4.125%	08-2053	5.25	48.74	_
$oldsymbol{\oplus}$ Federated Project and Trade Fin Cor	_	4.44	53.18	-
⊕ Us Ultra Bond Cbt Jun24 Xcbt 20240618	06-2024	4.09	57.26	_
⊕ Federated Emerging Markets Core	_	4.03	61.29	_
⊕ Ultra 10 Year US Treasury Note Future June 24	06-2024	3.49	64.79	_
⊕ United States Treasury Notes 4.5%	11-2033	3.06	67.85	_
United States Treasury Notes 3.875%	08-2033	3.04	70.89	_

Total Holdings 968



Fidelity Sustainability Bond Index FNDSX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Brandon Bettencourt since 06-2018 Richard Munclinger since 10-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core Bond category's top three quartiles in 5 of the 5 years it's been in existence.

Management: The fund's management has been in place for 6.04 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 80.77% lower than the Intermediate Core Bond category average.

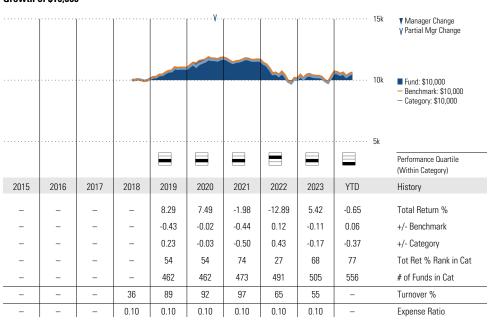
Morningstar Investment Management LLC Analysis

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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.

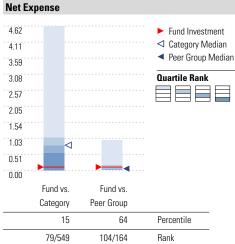
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.11	_	-0.08
Beta	0.98	_	0.98
R-Squared	99.87	_	97.76
Standard Deviation	7.29	7.43	7.36
Sharpe Ratio	-0.87	-0.85	-0.86
Tracking Error	0.30	_	0.99
Information Ratio	-0.16	_	-0.20
Up Capture Ratio	98.02	-	96.79
Down Capture Ratio	98.98	_	97.79

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.84	4.43	6.00
Avg Eff Maturity	_	_	8.77



Duration

Fidelity Sustainability Bond Index FNDSX

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

Style Analysis as of 06-30-2024

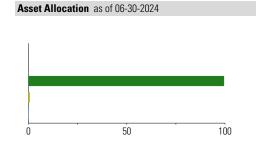
Style Breakdown
Fixed Income

Ouality

Egip

Mid

Ltd Mod Ext



Total	100.00	100.00
Other	0.03	1.89
Cash	0.57	4.13
Bonds	99.40	93.87
Non-US Stocks	0.00	0.02
US Stocks	0.00	0.08
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	71.88	3.53	23.71
AA	4.10	74.59	40.42
A	13.34	10.82	21.59
BBB	10.68	8.32	12.31
BB	0.00	0.28	0.68
В	0.00	0.00	0.49
Below B	0.00	0.00	0.21
Not Rated	0.00	2.46	0.59

	_		_	_		_		п					
	Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	[] Ca	ategory	Averaç	ge		
Government	45.31	-	30.88										
Treasury	42.54	_	25.45			-							
Inflation – Protected	0.00	_	1.38										
Agency/Quasi Agency	1.63	_	0.69	i))II									
Other Government Related	1.14	-	3.36										
Corporate	26.64	_	23.81										
Corporate Bond	26.62	_	23.59										
Bank Loan	0.00	-	0.07										
Convertible	0.02	-	0.00	ĺ									
Preferred	0.00	_	0.15										
Securitized	26.77	_	39.03										
Agency MBS Pass-Through	25.26	-	30.02			-							
Agency MBS ARM	0.00	_	0.20										
Agency MBS CMO	0.64	_	1.26	•									
Non-Agency Residential MBS	0.00	_	0.11										
Commercial MBS	0.60	_	0.54	0									
Asset-Backed	0.27	_	6.90	1									
Covered Bond	0.00	_	0.00										
Municipal	0.00	_	1.10	10									
Cash & Equivalents	1.30	_	4.57										
Other	0.00	_	0.62	i[]									

Top 10 Holdings as of 06-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⇒ Fidelity Cash Central Fund	-	1.22	1.22	_
⊕ United States Treasury Bonds 4.25%	02-2054	1.17	2.39	_
United States Treasury Notes 4.625%	11-2026	1.14	3.53	-
United States Treasury Notes 4.25%	03-2027	0.91	4.45	_
United States Treasury Notes 3.875%	01-2026	0.84	5.29	_
Cash	_	0.74	6.03	_
⊕ United States Treasury Bonds 4.5%	02-2044	0.74	6.76	_
United States Treasury Notes 4.25%	02-2031	0.72	7.48	_
United States Treasury Notes 4.625%	09-2026	0.66	8.14	-
United States Treasury Notes 4.625%	03-2026	0.66	8.80	_

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Total Holdings 2303



Invesco Growth and Income R6 GIFFX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Sergio Marcheli since 03-2003 Brian Jurkash since 12-2015 Matthew Titus since 01-2016

Quantitative Screens

Performance: The fund has finished in the Large 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 21.35 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 0.42 is 52.81% lower than the Large Value category average.

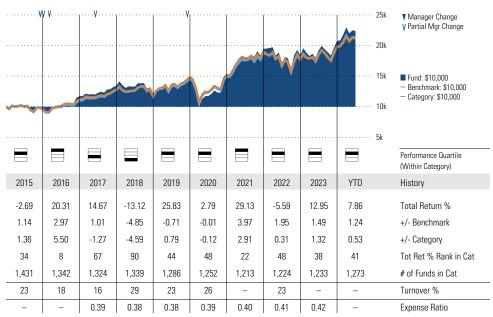
Morningstar Investment Management LLC Analysis

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



Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio

Net Exp	ense		
3.28			Fund Investment
2.92			
2.55			 Peer Group Mediar
2.19			Quartile Rank
1.82			
1.46			
1.09	· · · □ □ □ · ·		
0.73		·····	
0.36			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	14	19	Percentile

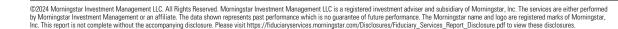
170/1283	172/909	Rank				
Peer group is a subset of the category and includes funds with the						
same management style (active vs. passive) and similar share class						
characteristics						

Fund **Bmark** Cat Alpha 1.84 1.15 Reta 1 01 0.96 R-Squared 95.12 94.26 Standard Deviation 17 27 16 60 16 47 Sharpe Ratio 0.31 0.20 0.26 Tracking Error 3.82 4.05 Information Ratio 0.51 0.28

101.64

93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.31	18.83	18.50
Price/Book Ratio	2.29	2.38	2.50
Geom Avg Mkt Cap \$B	98.09	76.63	122.00
ROE	17.84	16.32	21.30





97.74

93.22

Invesco Growth and Income R6 GIFFX

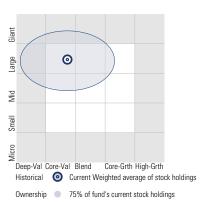
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

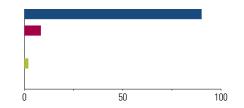
31	27	9	Large
11	20	2	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.00	1.19
Cash	1.81	0.94
Bonds	0.00	0.19
Non-US Stocks	8.18	5.87
US Stocks	90.01	91.82
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [Category Average
	Cyclical	32.88	35.79	33.12	
A	Basic Materials	3.51	4.11	3.57	
A	Consumer Cyclical	5.96	5.10	6.64	
,	Financial Services	21.26	21.90	19.70	
fi	Real Estate	2.15	4.68	3.21	
W	Sensitive	43.96	37.23	38.50	
0	Communication Services	7.34	4.59	5.64	
•	Energy	8.48	8.03	8.33	
Ф	Industrials	14.82	13.80	11.96	
	Technology	13.32	10.81	12.57	
→	Defensive	23.15	26.97	28.37	
Ħ	Consumer Defensive	5.34	7.88	8.54	
+	Healthcare	14.54	13.91	14.50	
•	Utilities	3.27	5.18	5.33	
					0% 5 10 15 20 25 30 35 40 4

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.78	3.78	22.08	Financial Services
⊕ Bank of America Corp	3.55	7.32	19.54	Financial Services
	2.43	9.75	17.04	Energy
	2.37	12.12	30.54	Communication Svc
○ ConocoPhillips	2.24	14.36	-0.11	Energy
 Johnson Controls International PLC 	2.18	16.54	16.60	Industrials
○ CBRE Group Inc Class A	2.09	18.63	-4.28	Real Estate
	1.95	20.57	27.19	Consumer Cyclical
⊕ American International Group Inc	1.91	22.49	10.70	Financial Services
⊕ Parker Hannifin Corp	1.87	24.36	10.47	Industrials
	1.86	26.22	-5.20	Healthcare
→ Philip Morris International Inc	1.79	28.00	10.47	Consumer Defensive
The Goldman Sachs Group Inc	1.77	29.77	18.68	Financial Services
→ Fiserv Inc	1.72	31.49	12.20	Technology
○ Chevron Corp	1.65	33.14	7.05	Energy

Total Holdings 98



iShares MSCI Total Intl Idx K BDOKX

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

Portfolio Manager(s)

Jennifer Hsui since 04-2016 Paul Whitehead since 01-2022

Quantitative Screens

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

Management: The fund's management has been in place for 8.23 years.

 Net Expense: The fund's expense ratio of 0.12 is 86.05% lower than the Foreign Large Blend category average.

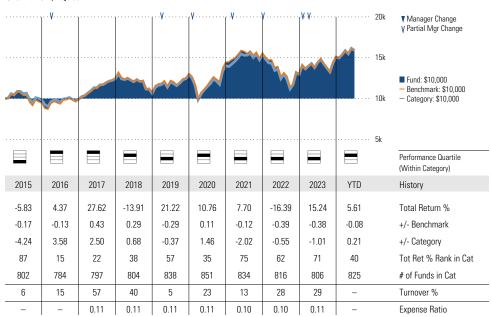
Morningstar Investment Management LLC Analysis

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.

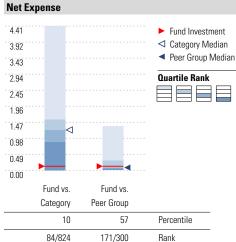
ESG Metrics

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

Growth of \$10,000







3-1 car hisk menics			
	Fund	Bmark	Cat
Alpha	-0.29	_	0.70
Beta	1.04	_	1.02
R-Squared	98.08	-	92.87
Standard Deviation	17.22	16.36	17.37
Sharpe Ratio	-0.11	-0.10	-0.05
Tracking Error	2.49	_	4.65
Information Ratio	-0.14	_	0.16
Up Capture Ratio	106.28	_	107.65
Down Capture Ratio	107.65	-	105.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.78	15.74	15.78
Price/Book Ratio	1.82	1.81	1.94
Geom Avg Mkt Cap \$B	51.17	51.02	60.43
ROE	17.32	17.31	19.31



iShares MSCI Total Intl Idx K BDOKX

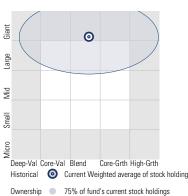
Morningstar CategoryForeign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

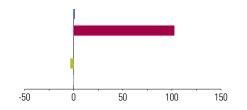
Style Analysis as of 06-30-2024

Morningstar Style Box™



Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024



Total	100.00	100.00
Other	0.15	1.53
Cash	-3.22	0.31
Bonds	0.00	0.78
Non-US Stocks	102.25	93.77
US Stocks	0.82	3.61
Asset Class	Net %	Cat%

d Core-Grth High-Grth		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
t Weighted average of stock holdings	ひ Cyclical	40.73	40.76	38.60	
fund's current stock holdings	Basic Materials	7.01	7.04	6.48	
	Consumer Cyclical	10.48	10.49	10.85	
	Financial Services	21.47	21.39	19.73	
	♠ Real Estate	1.77	1.84	1.54	
	₩ Sensitive	39.59	39.56	39.44	
Large	Communication Services	5.74	5.72	4.86	
Mid	Energy	5.70	5.69	5.01	
₫:	Industrials	13.48	13.53	16.71	
Small	Technology	14.67	14.62	12.86	
=	→ Defensive	19.69	19.67	21.96	
	Consumer Defensive	7.10	7.12	8.04	
	Healthcare	9.69	9.68	11.59	
	Utilities	2.90	2.87	2.33	

Style Breakdown

Equity

27	30	33	
3	4	3	
0	0	0	

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2024



Greater Asia	Fund % 44.63	Cat % 34.66
Japan	14.48	19.06
Australasia	4.82	4.65
Asia-4 Tigers	11.15	6.40
Asia-ex 4 Tigers	14.18	4.55
Not Classified	0.00	0.00

Americas	Fund % 10.02	Cat % 8.64	Greater Europe	Fund % 45.35	Cat % 56.68	Market Maturity	Fund %
North America	7.93	7.55	United Kingdom	9.17	13.73	Developed Markets	81.15
Central/Latin	2.09	1.09	W euro-ex UK	32.42	42.09	Emerging Markets	18.85
			Emrgng Europe	0.63	0.10	Not Available	0.00
			Africa	3.13	0.76		

10

20 25 30

40 45

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.85	4.85	_	_
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.92	7.77	_	Technology
Novo Nordisk A/S Class B	1.86	9.63	_	Healthcare
ASML Holding NV	1.63	11.27	41.91	Technology
Tencent Holdings Ltd	1.25	12.51	_	Communication Svc
⊕ Samsung Electronics Co Ltd	1.13	13.64	_	Technology
⊕ BlackRock Cash Funds Treasury SL Agency	1.12	14.77	_	-
Nestle SA	1.08	15.84	_	Consumer Defensive
AstraZeneca PLC	0.95	16.80	18.04	Healthcare
⊕ Shell PLC	0.92	17.72	12.30	Energy

Total Holdings 1993

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.

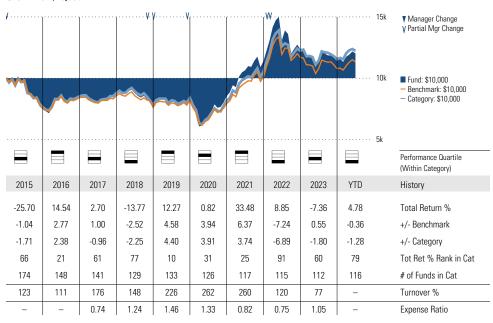
Morningstar Investment Management LLC Analysis

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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	ire 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



Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Michael Perre since 08-2008 Jeffrey Miller since 02-2016

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 15.85 years.

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

Net Expense: The fund's expense ratio of 0.14 is 87.5% lower than the Diversified Emerging Mkts category average.

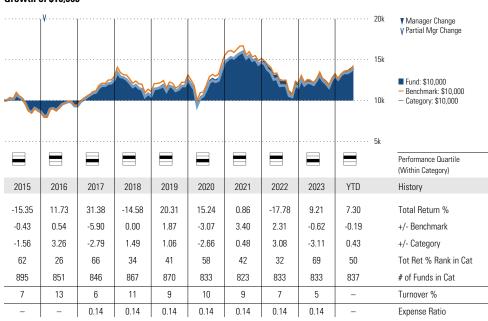
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expense 3.31 Fund Investment Category Median Peer Group Median 2.57 2.21 Quartile Rank 1.84 1.47 1.10 0.74 0.37 U UU Fund vs Fund vs Peer Group Category 27 Percentile

	27/841	34/128	Rank			
Peer gro	up is a subset of	the category an	d includes fun	ds with the		
same management style (active vs. passive) and similar share class						
characte	rictice					

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.83	_	-0.48
Beta	0.91	_	0.94
R-Squared	97.30	_	87.49
Standard Deviation	16.42	17.80	17.99
Sharpe Ratio	-0.36	-0.40	-0.40
Tracking Error	3.14	_	6.25
Information Ratio	0.43	_	-0.06
Up Capture Ratio	94.01	_	94.57
Down Capture Ratio	90.17	_	96.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.23	14.98	14.90
Price/Book Ratio	1.80	1.74	1.90
Geom Avg Mkt Cap \$B	26.28	45.58	50.03
ROE	16.70	16.00	17.80



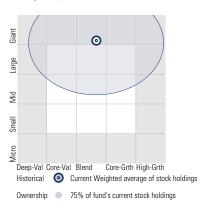


Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

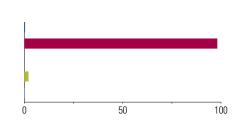
Equity

19	30	29	Large
6	7	5	Mid
1	2	1	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	0.07
Cash	1.88	1.63
Bonds	0.00	0.00
Non-US Stocks	97.96	95.62
US Stocks	0.14	2.68
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	•	Benc	hmark	[] Ca	itegory	Avera	ge	
⊌ Cyclical	43.61	42.04	41.70			÷	÷					
Basic Materials	7.83	7.07	5.84									
Consumer Cyclical	12.04	11.71	12.84									
Financial Services	21.20	21.83	21.39									
Real Estate	2.54	1.43	1.63									
✓ Sensitive	43.42	46.70	46.30			_						
Communication Services	8.70	9.35	8.38)						
Energy	5.75	5.35	5.12		0							
Industrials	8.56	6.76	7.13									
Technology	20.41	25.24	25.67						0			
→ Defensive	12.97	11.25	11.99									
Consumer Defensive	5.33	4.99	6.38		<u> </u>							
Healthcare	3.97	3.38	3.67									
Utilities	3.67	2.88	1.94									

World Regions % Equity 06-30-2024



Greater Asia	Fund % 78.76	Cat % 75.02	
Japan	0.00	0.08	
Australasia	0.00	0.02	
Asia-4 Tigers	21.88	29.91	
Asia-ex 4 Tigers	56.88	45.01	
Not Classified	0.00	0.00	

Americas	Fund % 8.08	Cat % 14.06	Greater Europe	Fund % 13.16	Cat % 10.90	Market Maturity	Fund %
North America	0.14	2.20	United Kingdom	0.00	0.57	Developed Markets	25.85
Central/Latin	7.94	11.86	W euro-ex UK	0.69	1.89	Emerging Markets	74.15
			Emrgng Europe	1.87	2.16	Not Available	0.00
			Africa	10.60	6.28		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	8.59	8.59	_	Technology
⊕ Tencent Holdings Ltd	3.60	12.19	27.21	Communication Svc
	1.85	14.04	-0.48	Consumer Cyclical
⊕ Reliance Industries Ltd	1.50	15.54	_	Energy
	1.37	16.91	_	Financial Services
	1.21	18.12	_	_
⊕ PDD Holdings Inc ADR	1.13	19.26	-9.13	Consumer Cyclical
⊖ Hon Hai Precision Industry Co Ltd	0.95	20.21	_	Technology
→ Meituan Class B	0.92	21.12	41.00	Consumer Cyclical
	0.83	21.96	_	Financial Services

Total Holdings 4860



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.

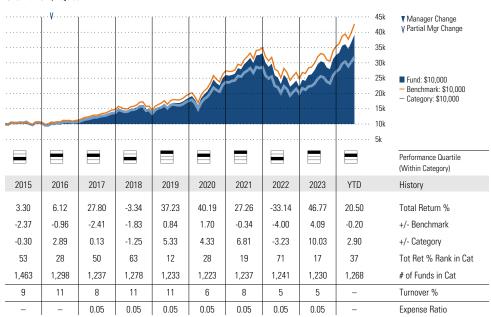
Morningstar Investment Management LLC Analysis

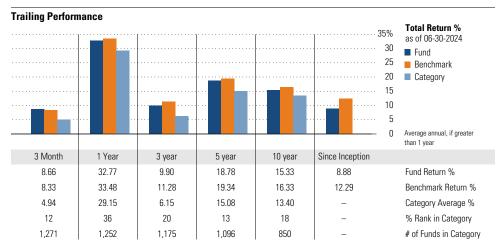
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

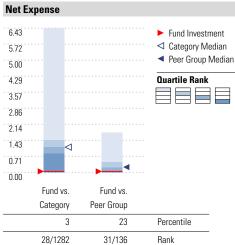
ESG Metrics

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



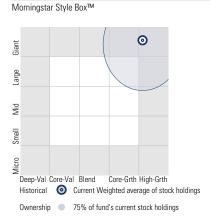
Vanguard Growth Index Admiral VIGAX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2024



Style Breakdown

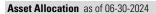
Equity

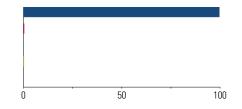
Lquity			
0	24	63	Large
0	4	8	Mid
0	0	0	Small

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 High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

Elizabeth Shortsleeve since 08-2022 Michael Chang since 08-2022

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 team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.12 is 86.52% lower than the High Yield Bond category average.

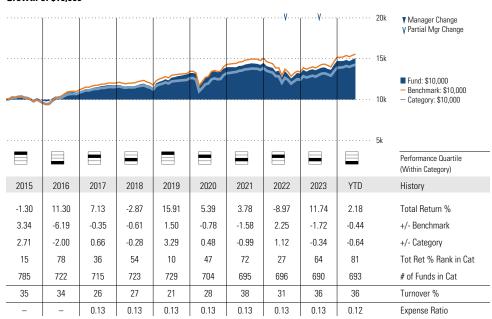
Morningstar Investment Management LLC Analysis

We placed this fund on watch after the departure of longtime manager Michael Hong. We will keep the fund on watch while assessing its performance under the current team.

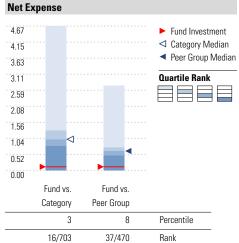
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.16	_	0.06
Beta	0.97	_	0.89
R-Squared	98.15	-	94.37
Standard Deviation	8.31	8.48	7.77
Sharpe Ratio	-0.16	-0.17	-0.19
Tracking Error	1.16	-	1.89
Information Ratio	0.11	_	-0.24
Up Capture Ratio	97.76	-	89.25
Down Capture Ratio	96.22	-	88.66

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.27	_	3.04
Avg Eff Maturity	4.20	_	4.72



Duration

AAA

AA

A BBB

BB

В

Below B

Not Rated

On Watch

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

Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

Morningstar Index ICE BofA US High Yield TR USD

Net %

0.00

0.00

95.91

4.09

0.00

100.00

Cat%

0.75

0.05

92.91

4.81

1.49

100.00



Credit Rating Breakdown

Fund

5.56

1.85 0.07

4.99

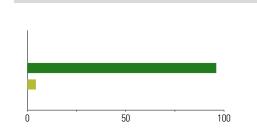
47.84

35.28

4.54

-0.14

Bmark



Asset Allocation as of 06-30-2024

	Sector V		
Cat 1.63 1.36 0.30	Governmen Treasury Inflation — Agency/Qu		
0.30 4.52 34.87 36.00 19.18 2.15	Corporate I Bank Loan Convertible Preferred		
	Agency ME Agency ME Agency ME		

Sector Weighting as of 06-30	0-2024				
	Fund	Bmark	Cat	Fund • Benchmark Category Average	
Government	5.52	-	2.18		
Treasury	5.52	_	0.93		
Inflation – Protected	0.00	_	0.00		
Agency/Quasi Agency	0.00	_	0.00		
Other Government Related	0.00	_	1.25		
Corporate	90.84	-	90.04		0
Corporate Bond	87.85	_	87.21		
Bank Loan	2.99	_	1.98		
Convertible	0.00	_	0.46		
Preferred	0.00	_	0.39		
Securitized	0.07	-	1.22		
Agency MBS Pass-Through	0.00	_	0.04		
Agency MBS ARM	0.00	_	0.00		
Agency MBS CMO	0.00	_	0.03		
Non-Agency Residential MBS	0.00	_	0.04		
Commercial MBS	0.00	_	0.14		
Asset-Backed	0.07	_	0.97		
Covered Bond	0.00	_	0.00		
Municipal	0.00	-	0.04		
Cash & Equivalents	3.57	-	5.57		
Other	0.00	_	0.96	0	

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊝ Imola Merger Corp.	_	0.83	0.83	_
→ United States Treasury Notes	_	0.68	1.51	_
⊕ United States Treasury Bills	_	0.66	2.17	_
United States Treasury Notes	_	0.65	2.83	-
Herc Holdings Inc	-	0.62	3.44	_
United States Treasury Notes	_	0.62	4.06	_
⊕ Mktliq 12/31/2049	_	0.61	4.67	_
SS&C Technologies, Inc.	_	0.58	5.25	-
⊕ EMRLD Borrower LP / Emerald Co-Issuer Inc.	_	0.55	5.80	-
Aercap Global Aviation Trust	_	0.53	6.33	_



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

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.

18/146

Rank

3-Tear hisk wieures			
	Fund	Bmark	Cat
Alpha	-0.10	_	-0.35
Beta	0.99	_	0.99
R-Squared	99.73	_	95.77
Standard Deviation	7.14	7.21	7.77
Sharpe Ratio	-0.64	-0.62	-0.65
Tracking Error	0.38	_	1.76
Information Ratio	-0.22	_	-0.55
Up Capture Ratio	98.63	_	96.99
Down Capture Ratio	99.63	_	101.24

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



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Vanguard Inflation-Protected Secs Adm VAIPX

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





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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.87	0.00	25.98
AA	0.00	99.60	70.29
A	0.00	0.00	0.61
BBB	0.00	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	0.13	0.40	2.14

Sector Weighting as of 06-3	30-2024						
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average	
Government	99.92	_	85.55				
Treasury	0.00	_	0.38				
Inflation - Protected	99.92	_	78.67				
Agency/Quasi Agency	0.00	_	0.10				
Other Government Related	0.00	_	6.40				
Corporate	0.00	_	1.07	[]			
Corporate Bond	0.00	_	1.06	0			
Bank Loan	0.00	-	0.00				
Convertible	0.00	_	0.00	0			
Preferred	0.00	_	0.01	Ó			
Securitized	0.00	-	4.96	10			
Agency MBS Pass-Through	0.00	_	2.59	10			
Agency MBS ARM	0.00	-	0.00				
Agency MBS CMO	0.00	_	0.27				
Non-Agency Residential MBS	0.00	_	0.16				
Commercial MBS	0.00	_	0.12				
Asset-Backed	0.00	_	1.78	[]			
Covered Bond	0.00	_	0.04	0			
Municipal	0.00	_	0.00	0			
Cash & Equivalents	0.08	-	8.27				
Other	0.00	_	0.15	0 : :			

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes	_	4.13	4.13	_
⊕ United States Treasury Notes	_	3.77	7.89	_
① United States Treasury Notes	_	3.70	11.59	_
⊖ United States Treasury Notes	_	3.56	15.15	_
⇒ United States Treasury Notes	-	3.55	18.70	-
⊖ United States Treasury Notes	_	3.52	22.22	_
⊕ United States Treasury Notes	_	3.37	25.59	_
United States Treasury Notes	_	3.30	28.89	_
─ United States Treasury Notes	_	3.27	32.16	_
⊕ United States Treasury Notes	_	3.25	35.41	_

Total Holdings 50



Vanguard International Growth Adm VWILX

Growth of \$10,000

375

29

387

15

0.32

398

16

0.32

386

29

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Simon Webber since 12-2009 Thomas Coutts since 12-2016 James Gautrey since 12-2020 Lawrence Burns since 12-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large 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 14.52 years.
- Net Expense: The fund's expense ratio of 0.31 is 69% 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	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -0.54 1.84 43.16 -12.58 31.48 59.74 -0.74 -30.79 14.81 7.77 Total Return % 0.84 9.47 51.92 0.27 18.13 1.21 -12.00 -16.34 -3.43 2.43 +/- Benchmark 3.98 -1.49 12.29 1.50 3.65 34.26 -8.43 -5.50 -1.37 1.39 +/- Category 67 12 6 31 22 4 89 82 69 34 Tot Ret % Rank in Cat

446

25

0.32

443

15

0.34

426

14

0.31

431

of Funds in Cat

Turnover %

Expense Ratio

406

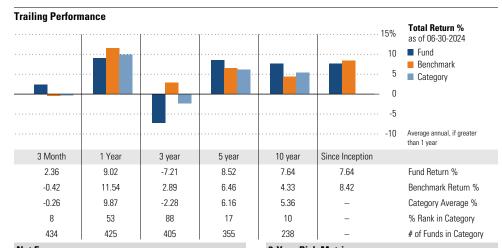
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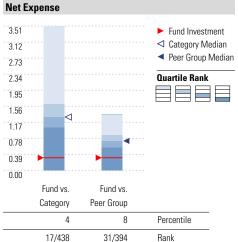
0.32

427

20

0.33





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	-10.15	_	-5.34
Beta	1.23	_	1.11
R-Squared	82.19	_	87.65
Standard Deviation	23.03	16.94	20.16
Sharpe Ratio	-0.36	0.05	-0.19
Tracking Error	10.49	_	7.45
Information Ratio	-0.96	_	-0.71
Up Capture Ratio	95.75	_	98.34
Down Capture Ratio	139.77	_	121.76

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.18	16.00	22.62
Price/Book Ratio	3.73	1.83	3.54
Geom Avg Mkt Cap \$B	67.06	55.30	73.85
ROE	20.84	18.42	23.42





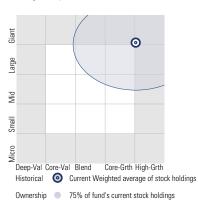
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

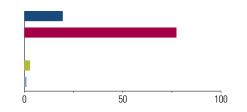
8	13	54	Large
2	5	16	Mid
0	0	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	19.33	8.29
Non-US Stocks	77.19	89.24
Bonds	0.00	0.08
Cash	2.66	1.85
Other	0.82	0.54
Total	100.00	100.00

Sec	ctor Weighting as of 06-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [Category Average
Դ	Cyclical	29.11	38.97	32.75	
A	Basic Materials	0.57	6.63	6.44	
A	Consumer Cyclical	19.91	10.57	12.26	
P	Financial Services	8.63	19.59	13.59	
命	Real Estate	0.00	2.18	0.46	
W	Sensitive	51.31	35.95	46.85	
	Communication Services	7.79	4.57	3.83	
•	Energy	1.77	4.26	2.94	
Ф	Industrials	14.01	16.70	19.25	
	Technology	27.74	10.42	20.83	, , , , , , , , , , , , , , , , , , ,
→	Defensive	19.57	25.09	20.40	
Ħ	Consumer Defensive	4.17	8.48	6.44	
+	Healthcare	14.82	13.69	13.42	
•	Utilities	0.58	2.92	0.54	
					0% 5 10 15 20 25 30 35 40 45 50 55

World Regions % Equity 06-30-2024



	Fund %	Cat %
Greater Asia	24.86	26.50
Japan	6.55	13.02
Australasia	1.27	1.56
Asia-4 Tigers	7.56	5.82
Asia-ex 4 Tigers	9.48	6.10
Not Classified	0.00	0.00

Americas	Fund % 27.53	Cat % 16.35	Greater Europe	Fund % 47.60	Cat % 57.15	Market Maturity	Fund %
North America	20.81	13.74	United Kingdom	7.19	11.91	Developed Markets	83.80
Central/Latin	6.72	2.61	W euro-ex UK	40.02	44.73	Emerging Markets	16.20
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.39	0.48		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.92	4.92	_	Technology
	4.46	9.38	_	Consumer Cyclical
Taiwan Semiconductor Manufacturing Co Ltd	4.31	13.69	_	Technology
Adyen NV	3.85	17.55	_	Technology
	3.81	21.36	-	Communication Svc
NVIDIA Corp	3.26	24.62	_	Technology
⊖ Ferrari NV	2.33	26.94	_	Consumer Cyclical
⊕ Tencent Holdings Ltd	2.31	29.25	-	Communication Svc
Atlas Copco AB Class A	2.29	31.54	-	Industrials
	2.18	33.72	-	Healthcare

Total Holdings 168

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Moderately Conservative Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Allocation

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 8 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.12 is 86.96% lower than the Moderately Conservative Allocation category average.

Morningstar Investment Management LLC Analysis

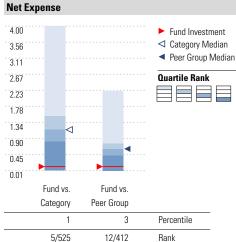
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 15k ■ Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2017 2015 2016 2018 2019 2020 2021 2022 2023 YTD History -0.17 5.96 10.92 -2.95 15.68 11.51 6.05 -14.99 12.48 3.63 Total Return % -0.62 0.19 0.41 -0.54 -0.21 0.00 -1.14 -0.93 -0.56 -1.03 +/- Benchmark 2.15 -0.66 1.06 2.09 0.87 2.65 -2.19 -1.68 2.05 -0.42 +/- Category 54 36 27 Tot Ret % Rank in Cat 12 30 14 85 78 11 55 562 534 515 529 514 481 487 487 484 524 # of Funds in Cat 16 9 6 11 9 23 5 21 4 Turnover % Expense Ratio





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

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

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





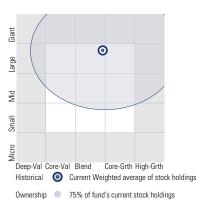
Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

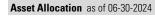
Morningstar Category Moderately Conservative **Morningstar Index**

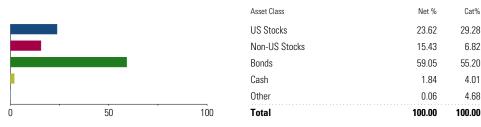
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 06-30-2024

Morningstar Style Box™





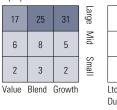


Allocation

	Fund	Bmark	Cat	Fund	▼ Bend	chmark	([] Ca	ategory	Avera	ge
Cyclical	33.47	31.25	31.95							
Basic Materials	4.44	3.70	3.31							
Consumer Cyclical	10.47	10.48	9.07							
Financial Services	15.74	14.46	14.07							
Real Estate	2.82	2.61	5.50							
Sensitive	46.90	49.13	46.04							
Communication Services	7.24	7.72	6.79		1					
Energy	4.62	4.27	5.45							
Industrials	11.68	10.66	10.75							
Technology	23.36	26.48	23.05							
Defensive	19.62	19.62	22.01							
Consumer Defensive	6.11	5.96	6.40							
Healthcare	10.81	11.18	12.16							
Utilities	2.70	2.48	3.45							

Style Breakdown

Equity			
17	25	31	c
6	8	5	
2	3	2	





Weig	ht %		
>50	25-50	10-25	0-10

Top 6 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II ldx Inv	_	41.79	41.79	_	_
─ Vanguard Total Stock Mkt Idx Inv	-	23.70	65.48	_	-
⊕ Vanguard Total Intl Bd II ldx Investor	-	17.90	83.38	_	_
⊕ Vanguard Total Intl Stock Index Inv	-	15.80	99.18	_	_
⊕ Mktliq 12/31/2049	-	0.81	99.99	_	_
⊕ Us Dollar	_	0.01	100.00	_	_

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Moderately Aggressive Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR LISD

Portfolio Manager(s)

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

Quantitative Screens

❷ Performance: The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 10 of the 10 years it's been in existence.

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

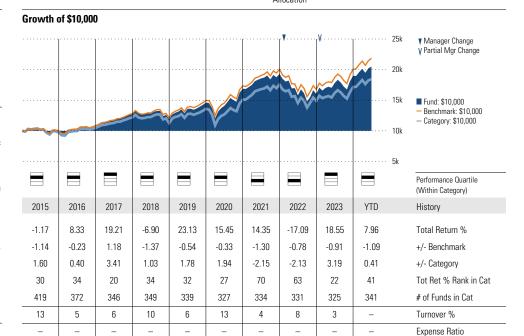
Net Expense: The fund's expense ratio of 0.14 is
 85.57% lower than the Moderately Aggressive Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





Net Expe	ense		
5.91			► Fund Investment
5.25			Category Median
4.60			 Peer Group Median
3.94			Quartile Rank
3.28			
2.63			
1.97			
1.31	□ □ □ □ □		
0.66		•••••	
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	1	4	Percentile
	4/350	12/303	Rank

	Fund	Bmark	Cat
Alpha	-1.37	-	-1.33
Beta	1.03	-	0.98
R-Squared	99.33	-	94.68
Standard Deviation	14.69	14.28	14.48
Sharpe Ratio	0.07	0.16	0.05
Tracking Error	1.26	_	3.00
Information Ratio	-1.06	-	-0.70
Up Capture Ratio	99.07	-	95.96
Down Capture Ratio	105.60	_	102.71

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.03	22.00	21.66
Price/Book Ratio	2.58	3.09	3.09
Avg Eff Duration	6.44	-	5.14
3			





Vanguard LifeStrategy Growth Inv VASGX

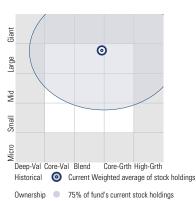
Morningstar Category Moderately Aggressive **Morningstar Index**

Allocation

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 06-30-2024

Morningstar Style Box™



Large

Mid

Fixed Income

Mod

Quality

High

Mid

Low

Style Breakdown

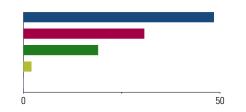
Equity 17 31 5 6 8



Value

Blend Growth Ltd Duration Weight % >50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



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

		Fund	Bmark	Cat	Fun	d	▼ Bend	hmark	Ca	ategory	Averag	qe		
U-	Cyclical	33.38	31.04	31.34										
ė.	Basic Materials	4.40	3.62	3.84		Ó								
A	Consumer Cyclical	10.47	10.49	9.95										
,	Financial Services	15.68	14.33	14.36										
æ	Real Estate	2.83	2.60	3.19		0								
M	Sensitive	46.98	49.41	47.91										
	Communication Services	7.26	7.81	7.31]							
ð	Energy	4.60	4.23	4.90										
Ģ	Industrials	11.64	10.52	12.03										
	Technology	23.48	26.85	23.67						=]				
-	Defensive	19.65	19.55	20.76										
=	Consumer Defensive	6.11	5.92	6.02										
٠	Healthcare	10.84	11.17	12.19										
	Utilities	2.70	2.46	2.55										

Top 6 Holdings as of 06-30-2024 Name Maturity Date % Net Asset Cumulative % YTD Return % Morningstar Sector Vanguard Total Stock Mkt Idx Inv 48.56 48.56 ① Vanguard Total Intl Stock Index Inv 31.41 79.96 Vanguard Total Bond Market II ldx Inv 13.31 93.27 ① Vanguard Total Intl Bd II ldx Investor 5.81 99.08 ⊕ Mktliq 12/31/2049 0.91 99.99 0.01 Us Dollar 100.00

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Conservative Allocation

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Conservative Allocation category's top three quartiles in 8 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.11 is 88.89% lower than the Conservative Allocation category average.

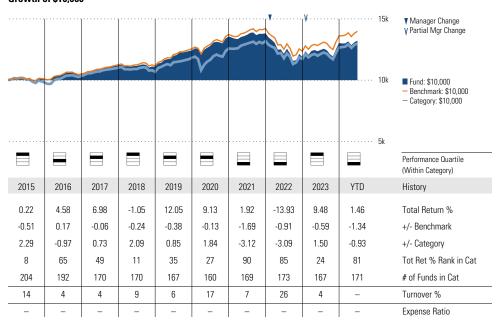
Morningstar Investment Management LLC Analysis

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

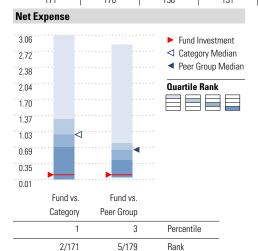
ESG Metrics

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

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 Wietrics			
	Fund	Bmark	Cat
Alpha	-1.24	-	-0.43
Beta	1.02	-	0.96
R-Squared	99.06	-	93.65
Standard Deviation	8.34	8.17	8.15
Sharpe Ratio	-0.52	-0.37	-0.44
Tracking Error	0.82	-	2.19
Information Ratio	-1.52	-	-0.33
Up Capture Ratio	93.85	-	95.81
Down Capture Ratio	104.86	-	99.84

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



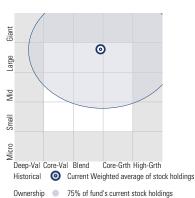
Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Morningstar Index Conservative Allocation

Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Asset Class Net % Cat% US Stocks 11.50 15.02 Non-US Stocks 7.73 3.61 Bonds 78.91 67.54 Cash 1.79 9.27 Other 0.07 4.56 50 100 Total 100.00 100.00

Style Breakdown

Equity				Fixed I	ncome		Quality
17	25	31	Large				High
6	8	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Durati	Mod on	Ext	_



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

Sec	ctor Weighting as of 06-3	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	33.55	30.99	31.10	
A	Basic Materials	4.48	3.61	3.27	
A	Consumer Cyclical	10.47	10.48	9.55	
,	Financial Services	15.79	14.30	14.02	
fi	Real Estate	2.81	2.60	4.26	
W	Sensitive	46.79	49.39	47.40	
	Communication Services	7.19	7.79	7.36	
•	Energy	4.64	4.23	4.53	
Ф	Industrials	11.72	10.52	10.58	<u> </u>
	Technology	23.24	26.85	24.93	
-	Defensive	19.65	19.62	21.49	
Ħ	Consumer Defensive	6.15	5.94	6.98	
+	Healthcare	10.79	11.22	11.78	
•	Utilities	2.71	2.46	2.73	
					0% 5 10 15 20 25 30 35 40 45 5

Top 6 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	55.78	55.78	_	_
○ Vanguard Total Intl Bd II Idx Investor	_	23.97	79.75	_	-
○ Vanguard Total Stock Mkt Idx Inv	_	11.53	91.28	-	-
⊕ Vanguard Total Intl Stock Index Inv	_	7.93	99.21	-	-
① Mktliq 12/31/2049	-	0.79	100.00	-	-
⊖ Us Dollar	-	0.00	100.00	_	_

Asset Allocation as of 06-30-2024

Total Holdings 6



Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 9 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.13 is 87.13% lower than the Moderate Allocation category average.

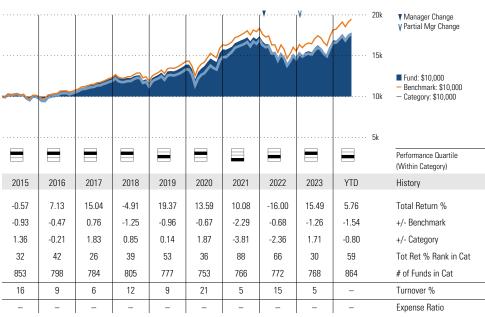
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Exp	ense		
6.87			► Fund Investment
6.11			Category Median
5.34			◆ Peer Group Median
4.58			Quartile Rank
3.82			
3.05			
2.29			
1.53			
0.76		·····	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	2	4	Percentile
-	10/872	27/685	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.63	-	-0.68
Beta	1.00	-	0.98
R-Squared	98.96	-	94.43
Standard Deviation	12.46	12.35	12.42
Sharpe Ratio	-0.06	0.07	0.00
Tracking Error	1.27	-	2.75
Information Ratio	-1.31	-	-0.40
Up Capture Ratio	95.11	-	96.78
Down Capture Ratio	103.98	-	100.94

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



Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Asset Allocation as of 06-30-2024

Morningstar Category Morningstar Index Moderate Allocation

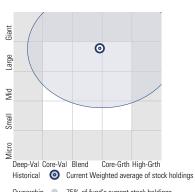
Asset Class

Morningstar US Mod Tgt Alloc NR USD

Net %

Style Analysis as of 06-30-2024

Morningstar Style Box™





Ownership 75% of fund's current stock holdings

Total	100.00	100.00
Other	0.06	3.43
Cash	1.79	2.74
Bonds	39.05	34.83
Non-US Stocks	23.08	9.98
US Stocks	36.02	49.02

quity	3reakd	OVVII		Fixed	Income		Quality
17	25	31	Large				High
6	8	5	Mid				Mid
2	3	2	Small				Low
alue	Blend	Growth		Ltd Durat	Mod	Ext	

		Fund	Bmark	Cat	Fund		▼ Be	nchm	ark [Cate	ory A	verage)		
ŀ	Cyclical	33.38	30.18	30.33											
	Basic Materials	4.41	3.30	3.46											
,	Consumer Cyclical	10.46	10.47	10.02											
ì	Financial Services	15.70	13.82	14.48											
ì	Real Estate	2.81	2.59	2.37											
7	Sensitive	46.96	50.25	48.09											
	Communication Services	7.26	8.04	7.86		_									
)	Energy	4.61	4.13	4.68											
ŀ	Industrials	11.65	10.11	10.83											
3	Technology	23.44	27.97	24.72						I	'				
+	Defensive	19.66	19.57	21.58											
Ę	Consumer Defensive	6.12	5.83	5.66											
ř	Healthcare	10.84	11.32	13.05	_		i '								
1	Utilities	2.70	2.42	2.87											

Top 6 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	36.14	36.14	_	_
◆ Vanguard Total Bond Market II Idx Inv	-	27.62	63.76	_	-
◆ Vanguard Total Intl Stock Index Inv	-	23.64	87.39	_	-
	-	11.85	99.25	_	-
⊕ Mktliq 12/31/2049	-	0.75	99.99	-	-
① Us Dollar	-	0.01	100.00	-	_

Total Holdings 6



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.

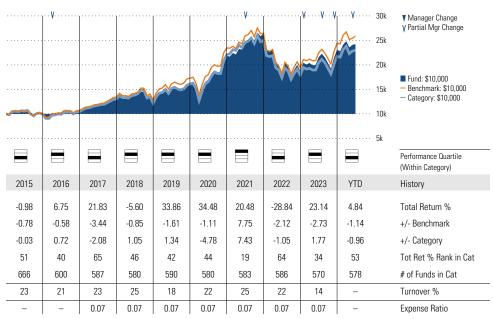
Morningstar Investment Management LLC Analysis

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

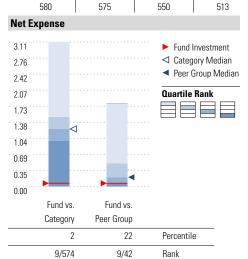


Trailing Performance Total Return % as of 06-30-2024 Fund Benchmark Category 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.53 12.33 -0.299.72 9.91 12.20 -3.21 15.05 -0.08 9.93 10.51 10.95 Benchmark Return % -3 41 -2 38 12 49 8 61 9 42 Category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

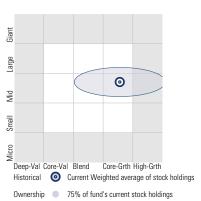
Vanguard Mid-Cap Growth Index Admiral VMGMX

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

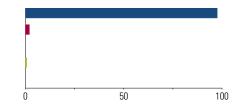
1	0	15	Large
5	34	45	Mid
0	0	0	Small

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	0.86
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%

000	ctor Weighting as of 06-3		Б	0 .	5
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	24.89	25.41	27.79	
å.	Basic Materials	2.24	0.83	2.22	
A	Consumer Cyclical	9.30	13.40	12.56	
<u></u>	Financial Services	6.72	9.50	10.50	
fi	Real Estate	6.63	1.68	2.51	
W	Sensitive	57.08	54.48	51.08	
d	Communication Services	4.12	4.34	3.90	
•	Energy	5.31	4.03	2.99	
Ф	Industrials	19.61	18.43	18.24	
	Technology	28.04	27.68	25.95	
-	Defensive	18.03	20.12	21.14	
Ħ	Consumer Defensive	2.14	2.60	2.75	
+	Healthcare	13.63	16.98	17.71	
•	Utilities	2.26	0.54	0.68	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

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
	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 Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index Russell Mid Cap Value 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 Value category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

Net Expense: The fund's expense ratio of 0.07 is 92.63% lower than the Mid-Cap Value 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, wellestablished 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
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance



Net Expense 3.14 Fund Investment Category Median 2.79 Peer Group Median 2.44 2.09 Quartile Rank 1.74 1.40 1.05 0.70 U UU Fund vs Fund vs Peer Group Category 3 Percentile

	10/430	2/41	Rank	
Peer group	is a subset of th	e category an	d includes fun	ds with the
same man	agement style (a	ctive vs. passi	ve) and simila	r share class
characteri	stics.			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.08	_	1.43
Beta	0.94	_	0.94
R-Squared	98.63	_	94.50
Standard Deviation	18.56	19.56	18.98
Sharpe Ratio	0.15	0.11	0.17
Tracking Error	2.45	_	4.66
Information Ratio	0.40	_	0.29
Up Capture Ratio	96.55	_	95.14
Down Capture Ratio	92.87	_	90.33

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.81	18.30	15.59
Price/Book Ratio	2.23	2.22	1.87
Geom Avg Mkt Cap \$B	27.91	19.76	14.99
ROE	17.29	14.51	13.17



Vanguard Mid-Cap Value Index Admiral VMVAX

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. /			
	0	1	1	Large
	41	52	5	Mid
	0	0	0	Small
١	/alue	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2024



		Fund	Bmark	Cat	Fund		Bench	mark	[] Cotoo	gory Ave	rogo			
_					run	1 ,	benci	IIIIark	[] Cate(JULY AVE	rage			7
Ն	Cyclical	40.70	42.46	40.01										
A.	Basic Materials	7.98	5.71	5.56										
Ф	Consumer Cyclical	6.72	10.03	11.16			[
,	Financial Services	17.68	16.41	17.65					0					
fi	Real Estate	8.32	10.31	5.64			_ [
₩.	Sensitive	31.81	40.61	36.44								- [- [
	Communication Services	2.40	3.14	2.80]								
0	Energy	4.13	5.65	6.22					j					
Ф	Industrials	15.15	19.46	16.93					1					
	Technology	10.13	12.36	10.49				٠ .						
-	Defensive	27.49	16.93	23.55										
=	Consumer Defensive	7.52	3.29	6.86			ı							
٠	Healthcare	7.59	6.19	9.60		- 1	[
•	Utilities	12.38	7.45	7.09			T .							
					0%	5	10	15	20	25	30	35	40	

100

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
. Comb	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	camalativo /s	115 11614111 70	Moningotal Cocto
	1.38	1.38	15.84	Financial Services
○ Carrier Global Corp Ordinary Shares	1.32	2.70	10.46	Industrials
PACCAR Inc Output Description PACCAR Inc PACCAR	1.31	4.01	6.00	Industrials
Digital Realty Trust Inc	1.20	5.21	14.79	Real Estate
Newmont Corp	1.18	6.38	2.37	Basic Materials
○ ONEOK Inc	1.16	7.54	18.95	Energy
→ PG&E Corp Output Descripation Output Descripation Descripati	1.11	8.65	-3.05	Utilities
○ United Rentals Inc	1.05	9.70	13.35	Industrials
☐ L3Harris Technologies Inc	1.04	10.74	7.73	Industrials
Ameriprise Financial Inc	1.03	11.78	13.21	Financial Services
	1.03	12.80	15.37	Financial Services
⊕ Prudential Financial Inc	1.02	13.83	15.50	Financial Services
	1.02	14.85	26.65	Technology
□ D.R. Horton Inc	1.02	15.87	-6.88	Consumer Cyclical
	0.95	16.82	1.12	Industrials

Total Holdings 194

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 28.15 years.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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 -1.90 4.75 -2.55 2.96 5.30 8.77 Fund Return % 0.01 7.52 0.26 3.87 5.73 8.88 Benchmark Return % -2.18 5 40 5.06 -0.80 2 87 Category Average % 77 66 77 55 50 % Rank in Category 255 251 238 218 157 # of Funds in Category



3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-2.77	_	-2.12
Beta	1.02	_	0.97
R-Squared	98.73	_	94.73
Standard Deviation	21.93	21.28	21.19
Sharpe Ratio	-0.17	-0.04	-0.15
Tracking Error	2.52	_	4.07
Information Ratio	-1.12	_	-0.62
Up Capture Ratio	97.66	_	93.36
Down Capture Ratio	106.42	_	100.25

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



Vanguard Real Estate Index Admiral VGSLX

Asset Allocation as of 06-30-2024

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

0	15	10	Large
11	40	4	Mid
6	15	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Ве	nchm	ark	[] (Cate	gon	y Av	era	ge			
÷	Cyclical	99.25	99.13	99.13														į.
ì.	Basic Materials	0.00	0.00	0.34														
•	Consumer Cyclical	0.00	0.13	1.76														
9	Financial Services	0.00	0.00	0.43														
à	Real Estate	99.25	99.00	96.60													Ė	Ė
Ųľ	Sensitive	0.75	0.87	0.73	0													
	Communication Services	0.72	0.00	0.21	ĺ													
	Energy	0.00	0.00	0.07														
}	Industrials	0.03	0.87	0.21														
1	Technology	0.00	0.00	0.24	İ													
+	Defensive	0.00	0.00	0.16	İ													
Ţ	Consumer Defensive	0.00	0.00	0.06	į													
	Healthcare	0.00	0.00	0.05	ĺ													
2	Utilities	0.00	0.00	0.05	į i													

Top 15 Holdings as of 06-30-2024 Cumulative % YTD Return % Name % Net Asset Morningstar Sector Vanguard Real Estate II Index 13.43 13.43 Prologis Inc 6.74 20.17 -14.31 Real Estate American Tower Corp 5.89 26.06 -8.46 Real Estate Equinix Inc 4.53 30.59 -5.00 Real Estate Welltower Inc 34.35 16.97 Real Estate 3.76 ① Simon Property Group Inc 3.21 37.56 9.19 Real Estate Digital Realty Trust Inc 3.08 40.64 14.79 Real Estate ① Realty Income Corp 2.95 43.59 -5.77 Real Estate Public Storage 2.95 46.54 -3.72 Real Estate ① Crown Castle Inc 2.75 49.29 -12.47 Real Estate **①** Extra Space Storage Inc 2.13 51.42 -1.05 Real Estate CoStar Group Inc 1.96 53.39 -15.16 Real Estate AvalonBay Communities Inc 1.91 55.29 12.32 Real Estate VICI Properties Inc Ordinary Shares 1.78 57.07 -7.56 Real Estate CBRE Group Inc Class A 1.77 58.84 -4.28 Real Estate

Total Holdings 158

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 Nick Birkett since 02-2023

Quantitative Screens

Performance: The fund has finished in the Small 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 19.51 years.

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

Net Expense: The fund's expense ratio of 0.07 is 93.97% lower than the Small Growth category average.

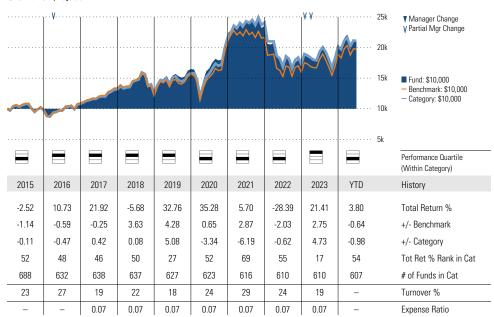
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





3-Year Risk Metrics

Net Expe	ense		
6.02			► Fund Investment
5.35			Category Median
4.68			 Peer Group Median
4.01			Quartile Rank
3.34			
2.68			
2.01			
1.34			
0.67			
0.00		····•	
	Fund vs.	Fund vs.	
(Category	Peer Group	
	1	27	Percentile
	7/614	10/39	Rank

o rour mon monio			
	Fund	Bmark	Cat
Alpha	0.49	_	-0.23
Beta	0.97	-	0.93
R-Squared	97.28	_	91.60
Standard Deviation	22.33	22.80	22.18
Sharpe Ratio	-0.24	-0.26	-0.26
Tracking Error	3.77	_	6.69
Information Ratio	0.17	_	0.08
Up Capture Ratio	99.54	_	92.35
Down Capture Ratio	97.67	-	93.62

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.90	21.94	26.27
Price/Book Ratio	3.86	3.95	3.79
Geom Avg Mkt Cap \$B	7.15	3.68	6.48
ROE	12.62	10.95	11.74



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

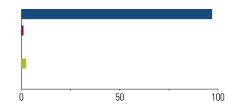
Equity

0	0	0	Large
1	10	24	Mid
5	23	37	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	0.91
Cash	2.27	1.64
Bonds	0.00	0.01
Non-US Stocks	0.86	4.50
US Stocks	96.87	92.94
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	l	▼ Be	nchma	ark [Categ	jory Av	/erage		
ŀ	Cyclical	25.73	20.67	24.85										
A.	Basic Materials	1.90	4.24	3.24		1								
A	Consumer Cyclical	13.86	9.68	11.35										
÷	Financial Services	4.91	5.29	8.02		ľ								
À	Real Estate	5.06	1.46	2.24										
M	Sensitive	53.86	51.41	50.70										
	Communication Services	3.33	1.63	1.39										
ð	Energy	6.28	4.63	4.01										
Ф	Industrials	18.42	18.35	20.34					1					
	Technology	25.83	26.80	24.96										
→	Defensive	20.41	27.92	24.46										
-	Consumer Defensive	3.67	5.17	4.45										
٠	Healthcare	16.31	21.36	19.34					[
•	Utilities	0.43	1.39	0.67										

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Slcmt1142	1.83	1.83	_	_
□ Targa Resources Corp	1.16	2.99	49.68	Energy
□ Deckers Outdoor Corp	1.00	3.99	44.81	Consumer Cyclical
⊕ Axon Enterprise Inc	0.86	4.85	13.90	Industrials
→ PTC Inc	0.84	5.69	3.84	Technology
⊕ Entegris Inc	0.83	6.52	13.17	Technology
⊕ Pure Storage Inc Class A	0.81	7.33	80.06	Technology
⊕ Lennox International Inc	0.70	8.03	20.05	Industrials
⊕ DraftKings Inc Ordinary Shares - Class A	0.68	8.70	8.28	Consumer Cyclical
AppLovin Corp Ordinary Shares - Class A	0.65	9.35	108.83	Technology
 ─ Manhattan Associates Inc 	0.62	9.97	14.56	Technology
	0.60	10.57	9.32	Industrials
⊕ Robinhood Markets Inc Class A	0.59	11.16	-	Financial Services
⊖ Liberty Formula One Group Registered Shs Series -C- Formula One	0.58	11.74	13.80	Communication Svc
Sarepta Therapeutics Inc	0.58	12.32	63.85	Healthcare

Total Holdings 624

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Small Cap Value Index Admiral VSIAX

Growth of \$10,000

2.06

36

533

16

-1.21

61

501

18

3.26

20

506

19

0.07

3.23

16

517

18

0.07

1.33

35

513

19

0.07

Morningstar Category
Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 8.18 years.
- Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ 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 -4.65 24.78 11.80 -12.23 22.76 5.85 28.09 -9.31 15.99 2.47 Total Return % -6.96 5.17 2.82 3.96 0.63 0.37 1.22 -0.18 1.34 3.32 +/- Benchmark

-3.48

68

490

16

0.07

0.85

37

500

13

0.07

-0.87

57

498

16

0.07

1.94

24

512

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

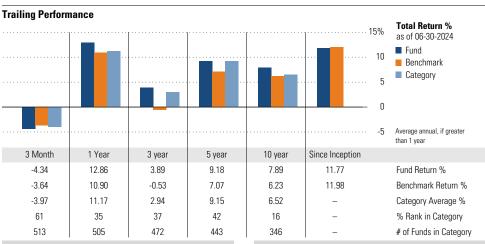
1.83

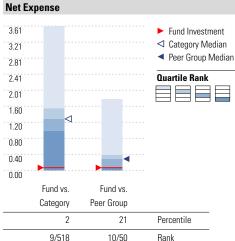
32

490

26

0.07





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.23	_	3.25
Beta	0.93	_	0.93
R-Squared	96.96	_	93.57
Standard Deviation	20.63	21.93	20.96
Sharpe Ratio	0.12	-0.07	0.07
Tracking Error	3.94	_	5.43
Information Ratio	1.12	_	0.65
Up Capture Ratio	100.57	_	97.14
Down Capture Ratio	87.51	_	87.41

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™





50

Asset Allocation as of 06-30-2024

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

Style Breakdown

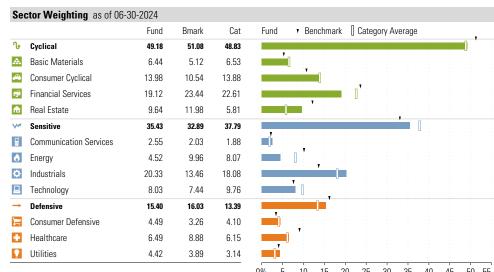
Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



100

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% Net Asset	Guillulative 76	TTD neturn 76	Morningstar Sector
⊕ Slcmt1142	1.12	1.12	_	_
⇒ Booz Allen Hamilton Holding Corp Class A	0.63	1.75	21.12	Industrials
○ Carlisle Companies Inc	0.61	2.37	30.24	Industrials
⇒ First Citizens BancShares Inc Class A	0.58	2.95	18.88	Financial Services
∋ EMCOR Group Inc	0.55	3.49	69.67	Industrials
→ Builders FirstSource Inc	0.54	4.03	-17.09	Industrials
⇒ Reliance Inc	0.52	4.56	2.90	Basic Materials
	0.52	5.08	2.04	Utilities
⇒ NRG Energy Inc	0.52	5.59	52.18	Utilities
	0.49	6.08	-6.72	Industrials
→ Bunge Global SA	0.48	6.56	7.10	Consumer Defensive
○ Owens-Corning Inc	0.48	7.04	18.01	Industrials
→ Williams-Sonoma Inc	0.46	7.50	40.95	Consumer Cyclical
⊕ Mktliq 12/31/2049	0.46	7.96	_	_
United Therapeutics Corp	0.45	8.41	44.87	Healthcare

Total Holdings 851

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Total World Stock Index Admiral VTWAX

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

Portfolio Manager(s)

Christine Franquin since 02-2013 Scott Geiger since 11-2017

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock Blend category's top three quartiles in 4 of the 4 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 0.1 is 89.69% lower than the Global Large-Stock Blend category average.

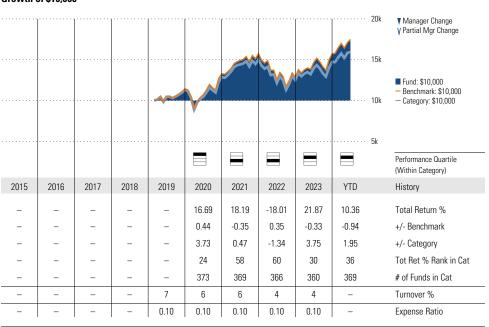
Morningstar Investment Management LLC Analysis

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.

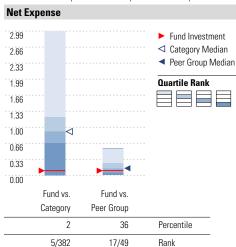
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.46	_	-0.97
Beta	1.01	_	0.97
R-Squared	99.69	_	92.30
Standard Deviation	17.03	16.76	16.92
Sharpe Ratio	0.17	0.20	0.13
Tracking Error	0.97	_	4.56
Information Ratio	-0.44	_	-0.21
Up Capture Ratio	100.21	_	95.81
Down Capture Ratio	102.04	_	100.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.64	21.47	19.93
Price/Book Ratio	2.71	2.98	2.95
Geom Avg Mkt Cap \$B	105.65	157.67	131.02
ROE	25.67	27.46	26.49



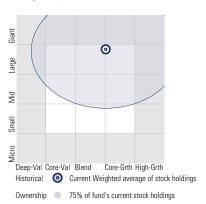


Vanguard Total World Stock Index Admiral VTWAX

Morningstar CategoryMorningstar IndexGlobal Large-Stock BlendMSCI ACWI NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

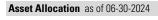
Equity

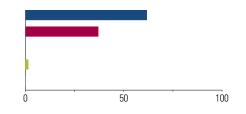
-quit,			
17	26	33	Large
6	8	5	MIG
2	2	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.05	1.50
Cash	1.34	0.91
Bonds	0.00	0.42
Non-US Stocks	36.94	35.00
US Stocks	61.66	62.17
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	enchmark	k [] Ca	tegory	Averag	ge	
և	Cyclical	32.72	31.29	30.64								
à.	Basic Materials	4.15	3.84	4.32		Ĺ						
-	Consumer Cyclical	10.56	10.24	11.01		1]					
₽	Financial Services	15.27	15.14	13.44								
b	Real Estate	2.74	2.07	1.87								
NI	Sensitive	48.12	49.13	48.18								
	Communication Services	7.52	8.07	6.80		0						
•	Energy	4.41	4.41	4.47								
\$	Industrials	10.88	9.88	14.28		•			_			
3	Technology	25.31	26.77	22.63					_ '			
→	Defensive	19.15	19.58	21.19								
Ę	Consumer Defensive	5.85	6.14	6.47			_					
1	Healthcare	10.75	10.95	11.43								
?	Utilities	2.55	2.49	3.29								

World Regions % Equity 06-30-2024



Greater Asia	Fund % 17.58	Cat % 12.40
Japan	5.83	4.71
Australasia	1.88	0.85
Asia-4 Tigers	4.18	3.69
Asia-ex 4 Tigers	5.69	3.15
Not Classified	0.00	0.00

Fund % 66.04	Cat % 67.19	Greater Europe	Fund % 16.38	Cat % 20.41	Market Maturity	Fund %
65.05	66.49	United Kingdom	3.40	5.49	Developed Markets	92.29
0.99	0.70	W euro-ex UK	11.45	14.54	Emerging Markets	7.71
		Emrgng Europe	0.29	0.12	Not Available	0.00
		Africa	1.24	0.26		
	66.04 65.05	66.04 67.19 65.05 66.49	66.04 67.19 Greater Europe 65.05 66.49 United Kingdom 0.99 0.70 W euro-ex UK Emrgng Europe	66.04 67.19 Greater Europe 16.38 65.05 66.49 United Kingdom 3.40 0.99 0.70 W euro-ex UK 11.45 Emrgng Europe 0.29	66.04 67.19 Greater Europe 16.38 20.41 65.05 66.49 United Kingdom 3.40 5.49 0.99 0.70 W euro-ex UK 11.45 14.54 Emrgng Europe 0.29 0.12	66.04 67.19 Greater Europe 16.38 20.41 Market Maturity 65.05 66.49 United Kingdom 3.40 5.49 Developed Markets 0.99 0.70 W euro-ex UK 11.45 14.54 Emerging Markets Emrgng Europe 0.29 0.12 Not Available

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	3.98	3.98	19.26	Technology
⊕ Apple Inc	3.66	7.64	9.65	Technology
⊕ NVIDIA Corp	3.52	11.15	149.49	Technology
⊕ Amazon.com Inc	2.15	13.30	27.19	Consumer Cyclical
Meta Platforms Inc Class A	1.32	14.62	42.73	Communication Svc
	1.29	15.91	30.54	Communication Svc
⊕ Alphabet Inc Class C	1.08	16.99	30.29	Communication Svc
⊕ Eli Lilly and Co	0.92	17.91	55.76	Healthcare
⊕ Broadcom Inc	0.87	18.78	44.77	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	0.85	19.63	_	Technology

Total Holdings 9836

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



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

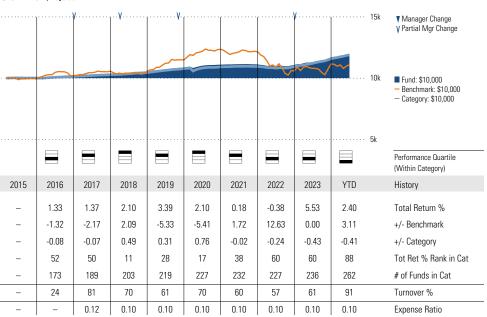
Morningstar Investment Management LLC Analysis

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

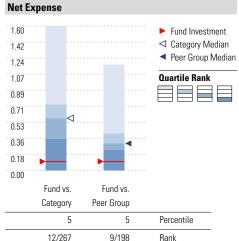
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000







3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	2.76	-	3.02
Beta	0.12	-	0.09
R-Squared	56.67	-	30.02
Standard Deviation	1.18	7.43	1.26
Sharpe Ratio	-1.14	-0.85	-0.91
Tracking Error	6.59	-	6.84
Information Ratio	0.83	_	0.85
Up Capture Ratio	22.64	_	20.02
Down Capture Ratio	-3.79	_	-8.65

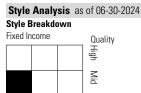
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.96	4.43	1.15
Avg Eff Maturity	1.20	_	2.02



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

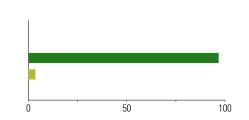
Morningstar Index Bloomberg US Agg Bond TR USD



Mod Ext

Duration

Low



Asset Allocation as of 06-30-2024

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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	29.84	3.53	43.28
AA	4.79	74.59	10.29
A	35.00	10.82	13.82
BBB	28.96	8.32	14.86
BB	0.19	0.28	2.19
В	0.00	0.00	2.14
Below B	0.27	0.00	0.60
Not Rated	0.94	2.46	12.82

Sector Weighting as of 06-																
	Fund	Bmark	Cat	Fund		▼ B	enchn	nark	Ca	tegor	/ Aver	age				
Government	12.07	-	22.40					[
Treasury	8.56	_	19.73													
Inflation - Protected	3.51	_	0.13													
Agency/Quasi Agency	0.00	_	0.58													
Other Government Related	0.00	_	1.96	[]												
Corporate	58.90	_	37.16													
Corporate Bond	58.90	_	36.83													
Bank Loan	0.00	-	0.22													
Convertible	0.00	_	0.00	ĺ												
Preferred	0.00	_	0.11													
Securitized	25.37	-	18.54													
Agency MBS Pass-Through	0.00	-	2.00													
Agency MBS ARM	0.00	-	0.22													
Agency MBS CMO	0.73	-	0.79	1												
Non-Agency Residential MBS	0.05	_	0.21													
Commercial MBS	0.00	_	0.50													
Asset-Backed	24.59	_	14.82				j									
Covered Bond	0.00	_	0.00													
Municipal	0.00	_	0.59	1												
Cash & Equivalents	3.64	-	21.25													
Other	0.00	-	0.03													
				0%	5	10	15	20	25	30	35	40	45	50	55	60

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

Total Holdings 630

⊕ Increase ⊝ Decrease 🕸 New to Portfolio

