## American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

### Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
Andrew Suzman since 06-2007
Christopher Thomsen since 06-2004
Lawrence Kymisis since 06-2014
Lara Pellini since 10-2014
Harold La since 06-2018
Tomonori Tani since 12-2018
Gerald Manoir since 01-2020
Noriko Chen since 01-2020
Samir Parekh since 06-2024

### **Quantitative Screens**

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.1 years.
- Style: The fund has landed in its primary style box —
   Large Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.47 is 53% lower than the Foreign Large Growth category average.

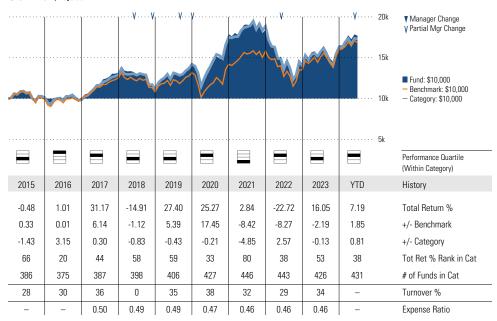
### **Morningstar Investment Management LLC Analysis**

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.

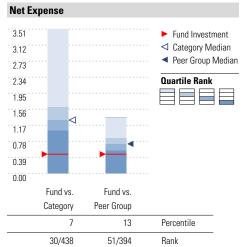
### **ESG Metrics**

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

### Growth of \$10,000







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

| 3-Year Kisk Metrics |        |       |        |
|---------------------|--------|-------|--------|
|                     | Fund   | Bmark | Cat    |
| Alpha               | -5.28  | -     | -5.34  |
| Beta                | 1.03   | _     | 1.11   |
| R-Squared           | 93.30  | _     | 87.65  |
| Standard Deviation  | 18.08  | 16.94 | 20.16  |
| Sharpe Ratio        | -0.24  | 0.05  | -0.19  |
| Tracking Error      | 4.71   | _     | 7.45   |
| Information Ratio   | -1.14  | _     | -0.71  |
| Up Capture Ratio    | 90.36  | _     | 98.34  |
| Down Capture Ratio  | 112.63 | _     | 121.76 |
|                     |        |       |        |

| Portfolio Metrics    |       |       |       |
|----------------------|-------|-------|-------|
|                      | Fund  | Bmark | Cat   |
| Price/Earnings Ratio | 20.82 | 16.00 | 22.62 |
| Price/Book Ratio     | 2.93  | 1.83  | 3.54  |
| Geom Avg Mkt Cap \$B | 76.33 | 55.30 | 73.85 |
| ROE                  | 20.26 | 18.42 | 23.42 |
|                      |       |       |       |

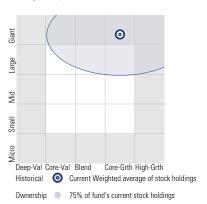


# American Funds Europacific Growth R6 RERGX

## Morningstar CategoryMorningstar IndexForeign Large GrowthMSCI EAFE NR USD

## Style Analysis as of 06-30-2024

Morningstar Style Box™



### Style Breakdown

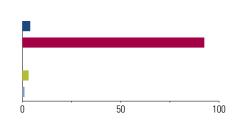
Equity

| 16 | 21 | 55 | Large |
|----|----|----|-------|
| 0  | 3  | 4  | 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         | 0.85   | 0.54   |
| Cash          | 2.98   | 1.85   |
| Bonds         | 0.00   | 0.08   |
| Non-US Stocks | 92.37  | 89.24  |
| US Stocks     | 3.79   | 8.29   |
| Asset Class   | Net %  | Cat%   |
|               |        |        |

|          |                        | Fund  | Bmark | Cat   | Fund | 4   | ▼ Ron | chmar     | ν Πr.  | ategory | Avera | an      |     |   |
|----------|------------------------|-------|-------|-------|------|-----|-------|-----------|--------|---------|-------|---------|-----|---|
| <u></u>  | Cyclical               | 33.73 | 38.97 | 32.75 | Tun  |     | Del   | ICIIIIIai | . [] . | ategory | Aveia | ge<br>i | T : |   |
|          | Basic Materials        | 8.37  | 6.63  | 6.44  |      | - 1 |       |           | :      |         |       |         |     |   |
| Δ,       | Consumer Cyclical      | 11.52 | 10.57 | 12.26 |      | - " | •     | n         |        |         |       |         |     |   |
| e e      | Financial Services     | 13.17 | 19.59 | 13.59 |      |     |       |           | •      |         |       |         |     |   |
| ÷        | Real Estate            | 0.67  | 2.18  | 0.46  | 0 '  |     |       |           |        |         |       |         |     |   |
| M        | Sensitive              | 46.79 | 35.95 | 46.85 |      |     |       |           |        |         |       | ,       |     | ] |
|          | Communication Services | 5.46  | 4.57  | 3.83  |      |     |       |           |        |         |       |         |     |   |
| •        | Energy                 | 5.64  | 4.26  | 2.94  |      |     |       |           |        |         |       |         |     |   |
| Ф        | Industrials            | 15.35 | 16.70 | 19.25 |      |     |       |           |        |         |       |         |     |   |
|          | Technology             | 20.34 | 10.42 | 20.83 |      |     |       |           |        |         |       |         |     |   |
| <b>→</b> | Defensive              | 19.47 | 25.09 | 20.40 |      |     | ,     |           |        |         |       |         |     |   |
| -        | Consumer Defensive     | 6.01  | 8.48  | 6.44  |      |     | 1     | _         |        |         |       |         |     |   |
| ٠        | Healthcare             | 12.59 | 13.69 | 13.42 |      | ,   |       | •[        |        |         |       |         |     |   |
| •        | Utilities              | 0.87  | 2.92  | 0.54  | 0    | '   |       |           |        |         |       |         |     |   |

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



|                  | Fund % | Cat % |
|------------------|--------|-------|
| Greater Asia     | 35.54  | 26.50 |
| Japan            | 11.68  | 13.02 |
| - · I ·          |        |       |
| Australasia      | 1.10   | 1.56  |
| Asia-4 Tigers    | 10.51  | 5.82  |
| Asia-ex 4 Tigers | 12.25  | 6.10  |
| Not Classified   | 0.00   | 0.00  |

| Americas      | Fund %<br>13.65 | Cat %<br>16.35 | Greater Europe | Fund %<br>50.80 | Cat %<br>57.15 | Market Maturity   | Fund % |
|---------------|-----------------|----------------|----------------|-----------------|----------------|-------------------|--------|
| North America | 9.43            | 13.74          | United Kingdom | 9.15            | 11.91          | Developed Markets | 83.47  |
| Central/Latin | 4.22            | 2.61           | W euro-ex UK   | 41.43           | 44.73          | Emerging Markets  | 16.53  |
|               |                 |                | Emrgng Europe  | 0.04            | 0.03           | Not Available     | 0.00   |
|               |                 |                | Africa         | 0.18            | 0.48           |                   |        |

| <b>Top 10 Holdings</b> as of 06-30-2024     |             |              |              |                    |
|---|-------------|--------------|--------------|--------------------|
| Name  | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ○ Novo Nordisk A/S Class B                  | 5.29        | 5.29         | 44.77        | Healthcare         |
| ⊕ Taiwan Semiconductor Manufacturing Co Ltd | 4.52        | 9.81         | _            | Technology         |
| ⊕ Capital Group Central Cash Fund           | 3.37        | 13.18        | _            | -                  |
| ⊕ SAP SE                                    | 2.15        | 15.33        | 37.38        | Technology         |
|   | 2.13        | 17.46        | 40.74        | Technology         |
| ⊖ Reliance Industries Ltd                   | 2.08        | 19.54        | _            | Energy             |
|   | 2.03        | 21.57        | -5.96        | Industrials        |
| Safran SA                                   | 1.95        | 23.52        | _            | Industrials        |
| → Daiichi Sankyo Co Ltd                     | 1.79        | 25.31        | 31.92        | Healthcare         |
| ⊕ Glencore PLC                              | 1.62        | 26.94        | -3.91        | Basic Materials    |

### Total Holdings 336



## American Funds New World R6 RNWGX

## Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

### Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Bradford Freer since 01-2017
Akira Shiraishi since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Dawid Justus since 01-2020

Piyada Phanaphat since 01-2020

Matt Hochstetler since 01-2024

### **Quantitative Screens**

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.05 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 49.11% lower than the Diversified Emerging Mkts category average.

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

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

### **ESG Metrics**

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







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

| 3-Year Kisk Metrics |       |       |       |
|---------------------|-------|-------|-------|
|                     | Fund  | Bmark | Cat   |
| Alpha               | 1.67  | _     | -0.48 |
| Beta                | 0.80  | _     | 0.94  |
| R-Squared           | 77.72 | -     | 87.49 |
| Standard Deviation  | 16.06 | 17.80 | 17.99 |
| Sharpe Ratio        | -0.29 | -0.40 | -0.40 |
| Tracking Error      | 8.41  | _     | 6.25  |
| Information Ratio   | 0.31  | _     | -0.06 |
| Up Capture Ratio    | 83.62 | _     | 94.57 |
| Down Capture Ratio  | 77.23 | -     | 96.94 |
|                     |       |       |       |

| Portfolio Metrics    |       |       |       |
|----------------------|-------|-------|-------|
|                      | Fund  | Bmark | Cat   |
| Price/Earnings Ratio | 21.93 | 14.98 | 14.90 |
| Price/Book Ratio     | 3.22  | 1.74  | 1.90  |
| Geom Avg Mkt Cap \$B | 80.78 | 45.58 | 50.03 |
| ROE                  | 23.38 | 16.00 | 17.80 |
|                      |       |       |       |





## American Funds New World R6 RNWGX

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

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

Morningstar Style Box™



### Style Breakdown

Equity

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

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 06-30-2024



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

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



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

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

| <b>Top 10 Holdings</b> as of 06-30-2024   |             |              |              |                    |
|---|-------------|--------------|--------------|--------------------|
| Name                                      | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| Capital Group Central Cash Fund           | 4.97        | 4.97         | _            | _                  |
| Taiwan Semiconductor Manufacturing Co Ltd | 3.80        | 8.76         | _            | Technology         |
| Microsoft Corp                            | 2.86        | 11.62        | 19.26        | Technology         |
| ⊕ Novo Nordisk A/S Class B                | 2.32        | 13.95        | 44.77        | Healthcare         |
| ① Tencent Holdings Ltd                    | 2.16        | 16.10        | 27.21        | Communication Svc  |
| ⊕ NVIDIA Corp                             | 1.61        | 17.71        | 149.49       | Technology         |
| ⊕ MercadoLibre Inc                        | 1.55        | 19.26        | 4.57         | Consumer Cyclical  |
| ⊕ Meta Platforms Inc Class A              | 1.53        | 20.79        | 42.73        | Communication Svc  |
| ⊖ Eli Lilly and Co                        | 1.38        | 22.17        | 55.76        | Healthcare         |
| ⊕ Broadcom Inc                            | 1.36        | 23.53        | 44.77        | Technology         |

### Total Holdings 575



## Vanguard 500 Index Admiral VFIAX

# Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

### Portfolio Manager(s)

Michelle Louie since 11-2017 Nick Birkett since 08-2023 Aaron Choi since 08-2023

### **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 6.59 years.

Net Expense: The fund's expense ratio of 0.04 is 94.67% lower than the Large Blend category average.

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

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

### **ESG Metrics**

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

### Growth of \$10,000





| Net Expe | ense     |            |                     |
|----------|----------|------------|---------------------|
| 4.87     |          |            | ► Fund Investment   |
| 4.33     |          |            | Category Median     |
| 3.79     |          |            | ◆ Peer Group Median |
| 3.25     |          |            | Quartile Rank       |
| 2.71     |          |            |                     |
| 2.16     |          |            |                     |
| 1.62     |          |            |                     |
| 1.08     | 4        |            |                     |
| 0.54     |          |            |                     |
| 0.00     |          |            |                     |
| 1        | Fund vs. | Fund vs.   |                     |
| C        | ategory  | Peer Group |                     |
|          | 6        | 33         | Percentile          |
|          | 98/1604  | 175/532    | Rank                |

| 3-Year KISK Wietrics |        |       |       |
|----------------------|--------|-------|-------|
|                      | Fund   | Bmark | Cat   |
| Alpha                | -0.04  | _     | -1.34 |
| Beta                 | 1.00   | _     | 0.94  |
| R-Squared            | 100.00 | _     | 94.58 |
| Standard Deviation   | 17.86  | 17.86 | 17.23 |
| Sharpe Ratio         | 0.43   | 0.44  | 0.33  |
| Tracking Error       | 0.00   | _     | 3.71  |
| Information Ratio    | -11.64 | _     | -1.35 |
| Up Capture Ratio     | 99.91  | _     | 91.28 |
| Down Capture Ratio   | 100.07 | _     | 96.41 |
|                      |        |       |       |

| Portfolio Metrics    |        |        |        |
|----------------------|--------|--------|--------|
|                      | Fund   | Bmark  | Cat    |
| Price/Earnings Ratio | 26.53  | 26.54  | 24.04  |
| Price/Book Ratio     | 4.63   | 4.62   | 4.83   |
| Geom Avg Mkt Cap \$B | 322.58 | 322.33 | 370.57 |
| ROE                  | 33.75  | 33.73  | 34.43  |
|                      |        |        |        |



## Vanguard 500 Index Admiral VFIAX

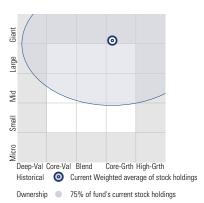
Asset Allocation as of 06-30-2024

### **Morningstar Category** Morningstar Index

### Large Blend S&P 500 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



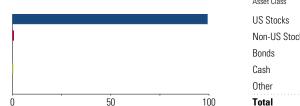
### Style Breakdown

Equity

| 14    | 29    | 39     | Large |
|-------|-------|--------|-------|
| 6     | 9     | 3      | Mid   |
| 0     | 0     | 0      | Small |
| Value | Blend | Growth |       |

Weight %

>50 25-50 10-25 0-10



| Total         | 100.00 | 100.00 |
|---------------|--------|--------|
| Other         | 0.00   | 1.13   |
| Cash          | 0.24   | 1.51   |
| Bonds         | 0.00   | -0.44  |
| Non-US Stocks | 0.59   | 2.49   |
| US Stocks     | 99.17  | 95.30  |
| Asset Class   | Net %  | Cat%   |
|               |        |        |

|               |                        | Fund  | Bmark | Cat   | Fund | 4 | ▼ Ro | nchma   | rl [ | Cator | jory Av | orana |    |    |    |
|---------------|------------------------|-------|-------|-------|------|---|------|---------|------|-------|---------|-------|----|----|----|
| ղ.            | Cyclical               | 26.21 | 26.22 | 27.77 | Tuni |   | , DC | ICHITIC |      | Cate  |         | erage |    |    |    |
| _             | -                      |       |       |       | 70   | 1 |      |         |      |       | Ш       |       |    |    |    |
| <b>A.</b>     | Basic Materials        | 1.95  | 1.95  | 2.65  |      |   | 3    |         |      |       |         |       |    |    |    |
| <b>A</b>      | Consumer Cyclical      | 10.12 | 10.11 | 9.88  |      |   | = ,  |         |      |       |         |       |    |    |    |
| <del>(d</del> | Financial Services     | 11.99 | 12.01 | 13.37 |      |   |      |         |      |       |         |       |    |    |    |
| 命             | Real Estate            | 2.15  | 2.15  | 1.87  |      |   |      |         |      |       |         |       |    |    |    |
| W             | Sensitive              | 53.94 | 53.92 | 51.57 |      |   |      |         |      |       |         |       |    |    |    |
|               | Communication Services | 9.34  | 9.34  | 8.51  |      |   |      |         |      |       |         |       |    |    |    |
| •             | Energy                 | 3.65  | 3.65  | 3.82  |      | Ö |      |         |      |       |         |       |    |    |    |
| Ф             | Industrials            | 7.56  | 7.56  | 10.04 |      |   |      |         |      |       |         |       |    |    |    |
|               | Technology             | 33.39 | 33.37 | 29.20 |      |   |      |         |      |       |         | ľ     |    |    |    |
| <b>→</b>      | Defensive              | 19.86 | 19.85 | 20.66 |      |   |      |         |      |       |         |       |    |    |    |
| Ħ             | Consumer Defensive     | 5.74  | 5.75  | 5.93  |      |   |      |         |      |       |         |       |    |    |    |
| +             | Healthcare             | 11.75 | 11.74 | 12.54 |      |   |      |         |      |       |         |       |    |    |    |
| •             | Utilities              | 2.37  | 2.36  | 2.19  |      |   |      |         |      |       |         |       |    |    |    |
|               |                        |       |       |       | 0%   | 5 | 10   | 15      | 20   | 25    | 30      | 35    | 40 | 45 | 50 |

### Top 15 Holdings as of 06-30-2024 Cumulative % YTD Return % Name % Net Asset Morningstar Sector Technology Microsoft Corp 7.23 7.23 19.26 NVIDIA Corp 6.62 13.85 149.49 Technology Apple Inc 6.61 20.46 9.65 Technology Amazon.com Inc 3.85 24.31 27.19 Consumer Cyclical 42.73 Communication Svc 2.41 26.72 Alphabet Inc Class A 2.33 29.05 30.54 Communication Svc Alphabet Inc Class C 1.95 31.00 30.29 Communication Svc Berkshire Hathaway Inc Class B 1.60 32.61 14.06 Financial Services ① Eli Lilly and Co 1.57 34.18 55.76 Healthcare ⊕ Broadcom Inc 1.52 35.70 44.77 Technology → JPMorgan Chase & Co 1.26 36.97 20.20 Financial Services Tesla Inc 1.20 38.16 -20.36 Consumer Cyclical Exxon Mobil Corp 1.12 39.29 17.04 Energy O UnitedHealth Group Inc 1.02 40.31 -2.51 Healthcare O Visa Inc Class A 0.89 41.20 1.21 Financial Services

Total Holdings 507



# Vanguard Developed Markets Index Admiral VTMGX

### Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

### Portfolio Manager(s)

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

### **Quantitative Screens**

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

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

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

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

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

### **ESG Metrics**

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

### Growth of \$10,000



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



| 3-Year Kisk Metrics |        |       |        |
|---------------------|--------|-------|--------|
|                     | Fund   | Bmark | Cat    |
| Alpha               | 1.46   | _     | 0.70   |
| Beta                | 1.08   | _     | 1.02   |
| R-Squared           | 96.23  | _     | 92.87  |
| Standard Deviation  | 18.07  | 16.36 | 17.37  |
| Sharpe Ratio        | 0.00   | -0.10 | -0.05  |
| Tracking Error      | 3.76   | -     | 4.65   |
| Information Ratio   | 0.35   | -     | 0.16   |
| Up Capture Ratio    | 116.83 | _     | 107.65 |
| Down Capture Ratio  | 110.70 | -     | 105.02 |
|                     |        |       |        |

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



# Vanguard Developed Markets Index Admiral VTMGX

## **Morningstar Category**Foreign Large Blend

### **Morningstar Index** MSCI ACWI Ex USA NR USD

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

Morningstar Style Box™



# Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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



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

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

| <b>Top 10 Holdings</b> as of 06-30-2024 |             |              |              |                    |
|---|-------------|--------------|--------------|--------------------|
| Name                                    | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|   | 1.91        | 1.91         | 44.77        | Healthcare         |
| ⊕ ASML Holding NV                       | 1.75        | 3.66         | 35.90        | Technology         |
| ⊕ Slcmt1142                             | 1.46        | 5.12         | _            | -                  |
| Samsung Electronics Co Ltd              | 1.22        | 6.34         | _            | Technology         |
| ○ Nestle SA                             | 1.17        | 7.50         | -            | Consumer Defensive |
| ⊕ Toyota Motor Corp                     | 1.06        | 8.56         | 28.85        | Consumer Cyclical  |
| ⊕ AstraZeneca PLC                       | 1.02        | 9.58         | 21.15        | Healthcare         |
| Shell PLC                               | 1.00        | 10.58        | 12.54        | Energy             |
| ⊕ SAP SE                                | 0.96        | 11.54        | 35.88        | Technology         |
| ○ Novartis AG Registered Shares         | 0.95        | 12.49        | 17.52        | Healthcare         |

### Total Holdings 3989

## Vanguard Growth Index Admiral VIGAX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

### Portfolio Manager(s)

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

### **Quantitative Screens**

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 29.52 years.
- Net Expense: The fund's expense ratio of 0.05 is 94.57% lower than the Large Growth category average.

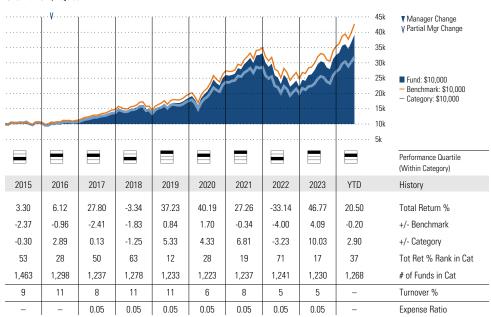
### **Morningstar Investment Management LLC Analysis**

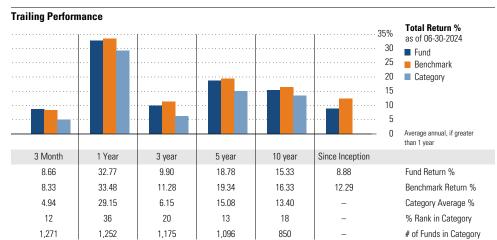
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

### **ESG Metrics**

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

### Growth of \$10,000





| Net Expe | ense     |            |                                       |
|----------|----------|------------|---------------------------------------|
| 6.43     |          |            | ► Fund Investment                     |
| 5.72     |          |            | Category Median                       |
| 5.00     |          |            | <ul> <li>Peer Group Median</li> </ul> |
| 4.29     |          |            | Quartile Rank                         |
| 3.57     |          |            |                                       |
| 2.86     |          |            |                                       |
| 2.14     |          |            |                                       |
| 1.43     | □ □      |            |                                       |
| 0.71     |          |            |                                       |
| 0.00     |          |            |                                       |
| 1        | Fund vs. | Fund vs.   |                                       |
| C        | ategory  | Peer Group |                                       |
|          | 3        | 23         | Percentile                            |
|          | 28/1282  | 31/136     | Rank                                  |

| 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  |



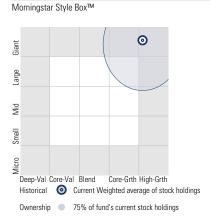
# Vanguard Growth Index Admiral VIGAX

# Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2024



# Style Breakdown

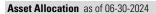
Equity

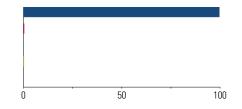
| Lquity |    |    |       |
|--------|----|----|-------|
| 0      | 24 | 63 | Large |
| 0      | 4  | 8  | Mid   |
| 0      | 0  | 0  | Small |

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 |  |  |
| <b>Դ</b>     | Cyclical                 | 20.52   | 20.71 | 23.95 |            |             |       |        |       |      |  |  |
| ÷.           | Basic Materials          | 1.61    | 0.57  | 1.17  | Ü          |             |       |        |       |      |  |  |
| <b>A</b>     | Consumer Cyclical        | 12.29   | 14.02 | 13.74 |            |             |       |        |       |      |  |  |
| <del>,</del> | 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 |            |             |       |        |       |      |  |  |
| <b>—</b>     | Defensive                | 9.66    | 13.90 | 15.25 |            |             |       |        |       |      |  |  |
| Ħ            | Consumer Defensive       | 2.21    | 3.77  | 2.75  | <b>=</b> [ |             |       |        |       |      |  |  |
| ٠            | Healthcare               | 7.35    | 10.07 | 12.09 |            |             |       |        |       |      |  |  |
| •            | Utilities                | 0.10    | 0.06  | 0.41  |            |             |       |        |       |      |  |  |

| <b>Top 15 Holdings</b> 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 Mid Cap Index Admiral VIMAX

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

### Portfolio Manager(s)

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

### **Quantitative Screens**

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

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

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

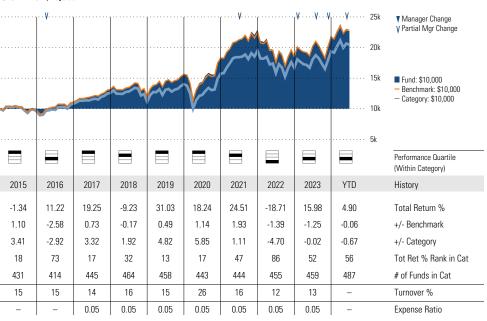
### **Morningstar Investment Management LLC Analysis**

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

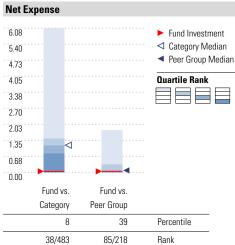
### **ESG Metrics**

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

## Growth of \$10,000







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

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



# Vanguard Mid Cap Index Admiral VIMAX

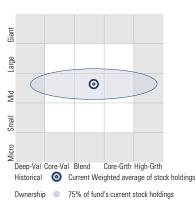
# Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



### Style Breakdown

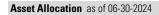
Equity

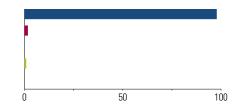
| 0  | 0  | 7  | Large |
|----|----|----|-------|
| 25 | 44 | 24 | MIG   |
| 0  | 0  | 0  | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

**Total Holdings 319** 



## Vanguard 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  |      |   |    |      |     |      |      |     |      |     |    |  |   |    |
| <b>}</b> | 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 į  |   |    |      |     |      |      |     |      |     |    |  |   |    |

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** 



# 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.

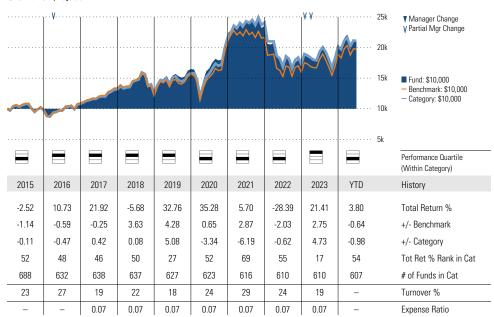
### **Morningstar Investment Management LLC Analysis**

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     |          |            | <ul> <li>Peer Group Median</li> </ul> |
| 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

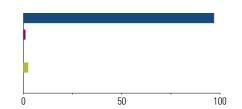
Equity

| 1. / |    |    |       |
|------|----|----|-------|
| 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

Asset Class Net % Cat% US Stocks 92.94 96.87 Non-US Stocks 0.86 4.50 Bonds 0.00 0.01 Cash 2.27 1.64 Other 0.00 0.91 Total 100.00 100.00

|          |                        | Fund  | Bmark | Cat   | Fund | •          | Benchma | ark [] | Cateo        | jory Av | /erage |  |  |
|----------|------------------------|-------|-------|-------|------|------------|---------|--------|--------------|---------|--------|--|--|
| b        | Cyclical               | 25.73 | 20.67 | 24.85 |      |            |         |        |              |         |        |  |  |
| à.       | Basic Materials        | 1.90  | 4.24  | 3.24  |      |            |         |        |              |         |        |  |  |
| 4        | Consumer Cyclical      | 13.86 | 9.68  | 11.35 |      | ,          |         |        |              |         |        |  |  |
| ₽        | Financial Services     | 4.91  | 5.29  | 8.02  |      | <b>'</b> [ |         |        |              |         |        |  |  |
| b        | Real Estate            | 5.06  | 1.46  | 2.24  |      |            |         |        |              |         |        |  |  |
| NI       | Sensitive              | 53.86 | 51.41 | 50.70 |      |            |         |        |              |         |        |  |  |
|          | Communication Services | 3.33  | 1.63  | 1.39  |      |            |         |        |              |         |        |  |  |
| •        | Energy                 | 6.28  | 4.63  | 4.01  |      |            |         |        |              |         |        |  |  |
| \$       | Industrials            | 18.42 | 18.35 | 20.34 |      |            |         |        |              |         |        |  |  |
|          | Technology             | 25.83 | 26.80 | 24.96 |      |            |         |        | <b>-</b> ) ' |         |        |  |  |
| <b>→</b> | Defensive              | 20.41 | 27.92 | 24.46 |      |            | •       |        |              |         |        |  |  |
| Ę        | Consumer Defensive     | 3.67  | 5.17  | 4.45  |      | '          |         |        |              |         |        |  |  |
| ۲        | Healthcare             | 16.31 | 21.36 | 19.34 |      |            |         |        |              |         |        |  |  |
| ?        | Utilities              | 0.43  | 1.39  | 0.67  |      |            |         |        |              |         |        |  |  |

| <b>Top 15 Holdings</b> 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         |
|   | 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



# Vanguard Small Cap Value Index Admiral VSIAX

Growth of \$10,000

36

533

16

61

501

18

20

506

19

0.07

16

517

18

0.07

35

513

19

0.07

32

490

26

0.07

Morningstar Category

Small Value

Morningstar Index

Small Value 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 1.83 2.06 -1.21 3.26 3.23 1.33 -3.48 0.85 -0.87 1.94 +/- Category

68

490

16

0.07

37

500

13

0.07

57

498

16

0.07

24

512

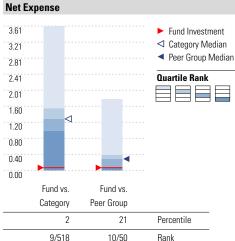
Tot Ret % Rank in Cat

# of Funds in Cat

Turnover %

Expense Ratio





| 3-Year KISK Wetrics |        |       |       |
|---------------------|--------|-------|-------|
|                     | 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

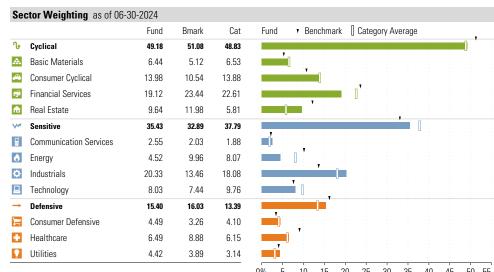
Equity



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** 



# Vanguard Value Index Adm VVIAX

### Portfolio Manager(s)

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

### Quantitative Screens

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

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

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

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

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

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

### **ESG Metrics**

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

1,431

8

1,342

7

1,324

9

0.05

1,339

8

0.05

1,286

12

0.05

1,252

10

0.05



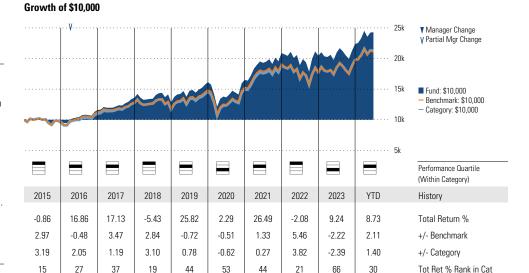
## Morningstar Index

Russell 1000 Value TR USD

# of Funds in Cat

Turnover %

Expense Ratio



1,213

9

0.05

1,224

5

0.05

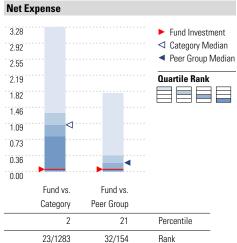
1,233

10

0.05

1,273





| 3-Year Risk Metrics |       |       |       |
|---------------------|-------|-------|-------|
|                     | Fund  | Bmark | Cat   |
| Alpha               | 2.60  | _     | 1.15  |
| Beta                | 0.94  | _     | 0.96  |
| R-Squared           | 97.67 | _     | 94.26 |
| Standard Deviation  | 15.76 | 16.60 | 16.47 |
| Sharpe Ratio        | 0.35  | 0.20  | 0.26  |
| Tracking Error      | 2.61  | _     | 4.05  |
| Information Ratio   | 0.94  | _     | 0.28  |
| Up Capture Ratio    | 98.23 | _     | 97.74 |
| Down Capture Ratio  | 87.47 | _     | 93.22 |
|                     |       |       |       |

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



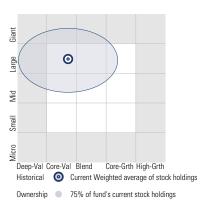
# Vanguard Value Index Adm VVIAX

### **Morningstar Category** Morningstar Index Large Value

Russell 1000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



### Style Breakdown

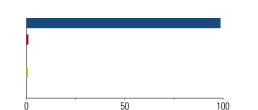
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2024



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

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

**Total Holdings 345** 

