

American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

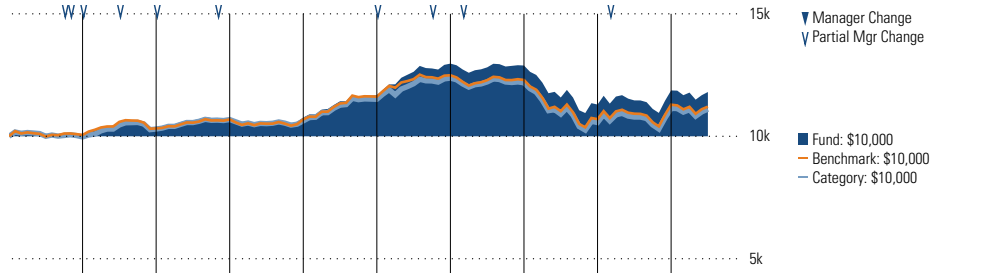
Morningstar Investment Management LLC Analysis

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

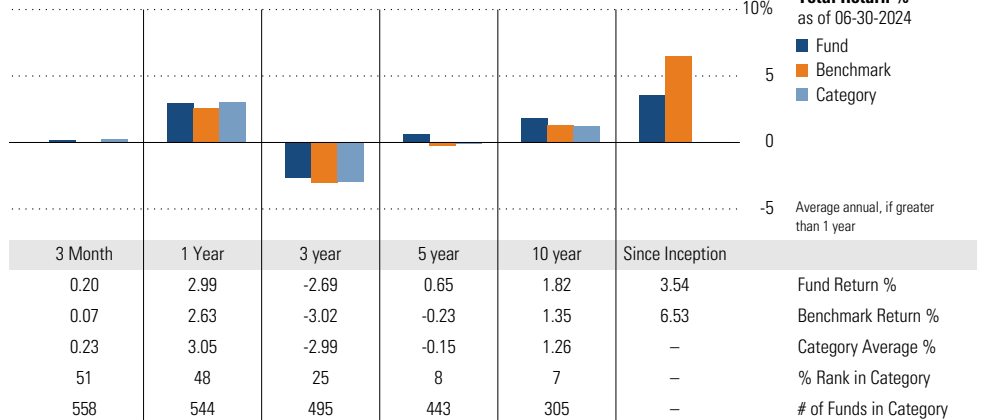
Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000

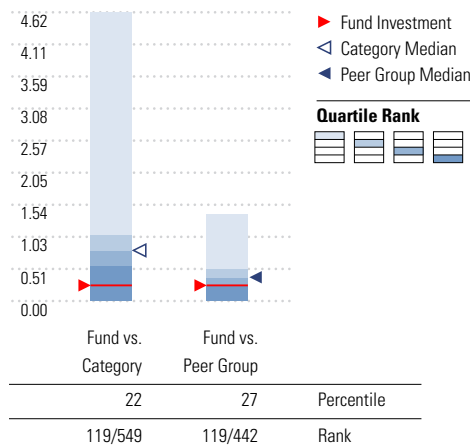


	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
Performance Quartile (Within Category)	III	III	III	III	III	III	III	III	III	III	III
Total Return %	0.58	3.11	3.58	0.22	8.41	11.11	-0.60	-12.36	5.09	-0.54	
+/- Benchmark	0.03	0.46	0.04	0.21	-0.31	3.60	0.94	0.65	-0.44	0.17	
+/- Category	0.84	-0.12	-0.13	0.72	0.35	3.59	0.88	0.96	-0.50	-0.26	
Tot Ret % Rank in Cat	20	46	54	21	50	1	12	17	81	60	
# of Funds in Cat	495	457	462	451	462	462	473	491	505	556	
Turnover %	401	363	379	121	286	535	74	412	466	-	
Expense Ratio	-	-	0.25	0.26	0.24	0.21	0.20	0.22	0.24	-	

Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core Bond

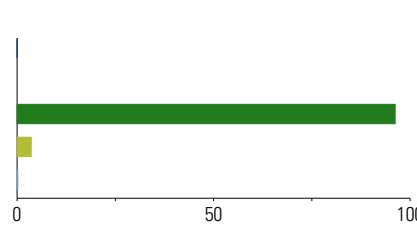
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2024

Style Breakdown



Asset Allocation as of 06-30-2024

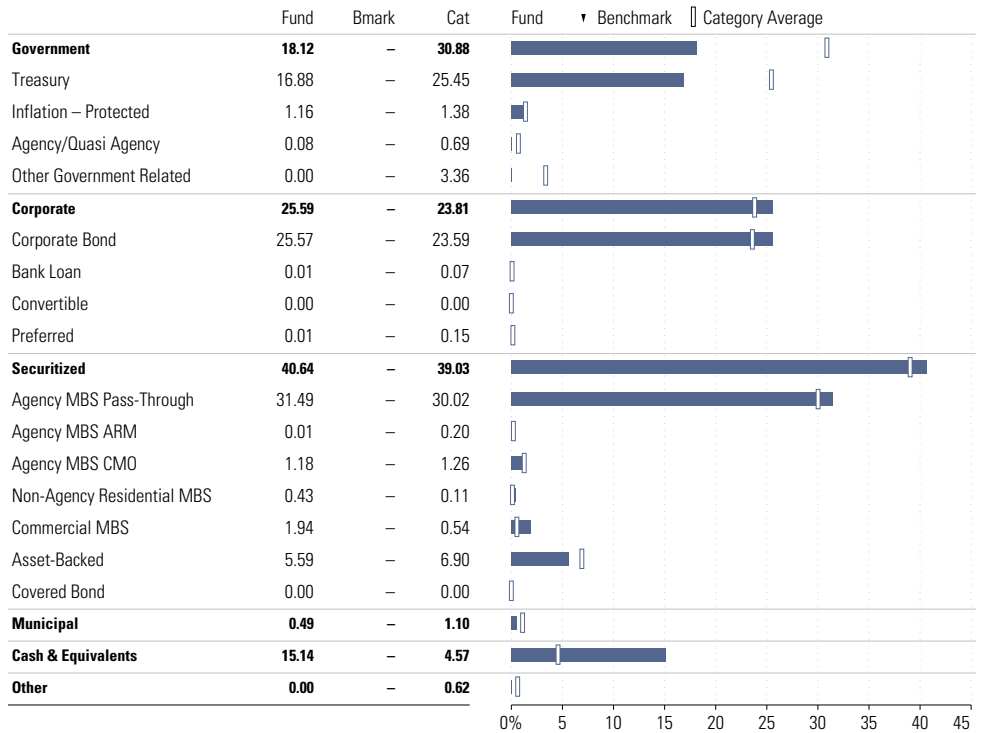


Asset Class	Net %	Cat%
US Stocks	0.04	0.08
Non-US Stocks	0.00	0.02
Bonds	96.19	93.87
Cash	3.59	4.13
Other	0.18	1.89
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 06-30-2024



Top 10 Holdings as of 06-30-2024

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

Total Holdings 4199

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
 Joanna Jonsson since 12-2005
 Steven Watson since 12-2005
 Brady Enright since 12-2005
 Noriko Chen since 04-2012
 Andraz Razen since 07-2015
 Barbara Burtin since 12-2018
 Patrice Collette since 12-2018
 Kohei Higashi since 12-2020
 Anne-Marie Peterson since 12-2020

Quantitative Screens

✔ **Performance:** The fund has finished in the Global Large-Stock 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 23.59 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 0.42 is 60.38% lower than the Global Large-Stock Growth category average.

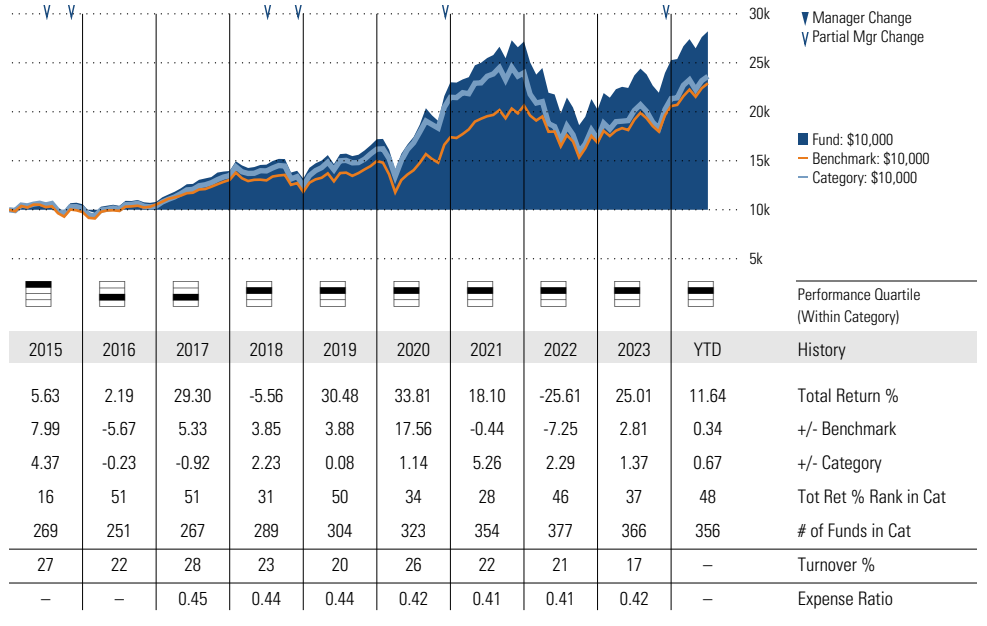
Morningstar Investment Management LLC Analysis

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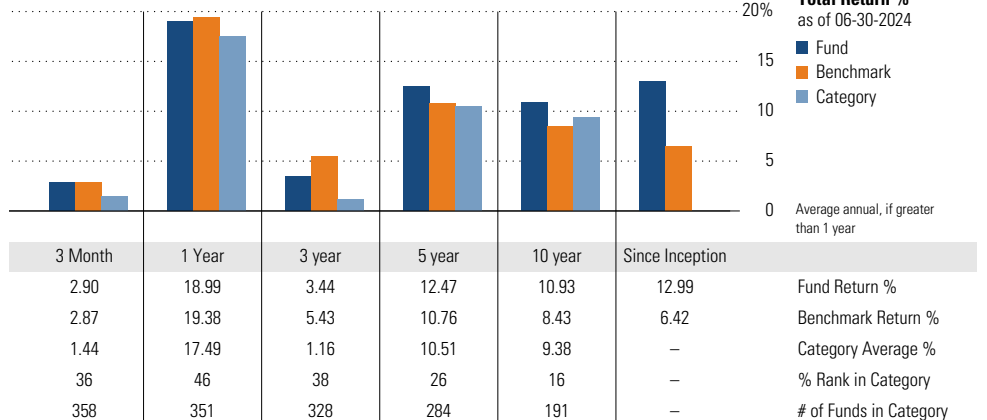
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

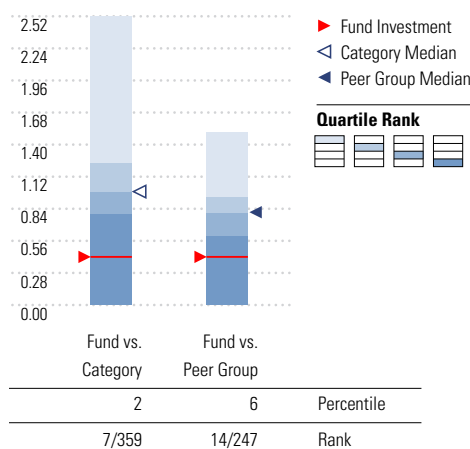
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-2.23	-	-3.96
Beta	1.10	-	1.14
R-Squared	96.49	-	89.40
Standard Deviation	18.76	16.76	20.31
Sharpe Ratio	0.09	0.20	0.03
Tracking Error	3.89	-	7.01
Information Ratio	-0.51	-	-0.48
Up Capture Ratio	105.37	-	103.69
Down Capture Ratio	114.69	-	120.61

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	25.59	21.47	29.76
Price/Book Ratio	3.88	2.98	5.15
Geom Avg Mkt Cap \$B	173.08	157.67	226.53
ROE	27.30	27.46	31.14

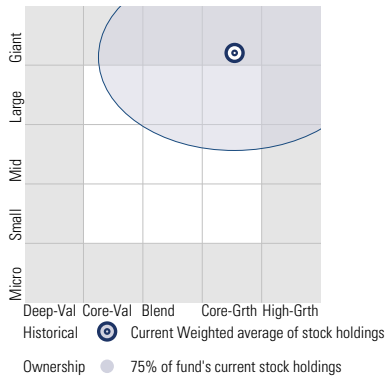
American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 06-30-2024

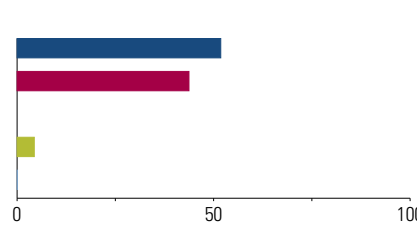
Morningstar Style Box™



Style Breakdown

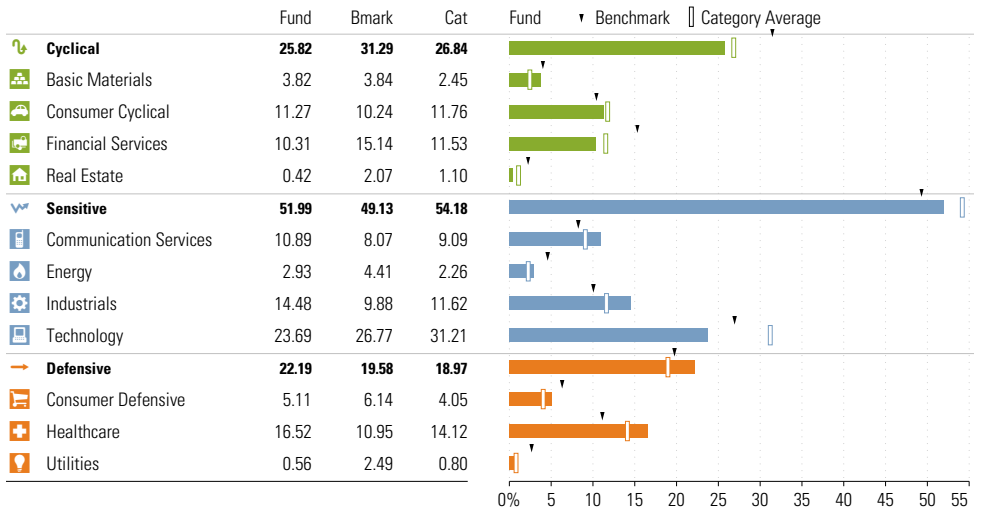


Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	51.82	60.61
Non-US Stocks	43.73	36.70
Bonds	0.00	0.00
Cash	4.37	2.05
Other	0.09	0.64
Total	100.00	100.00

Sector Weighting as of 06-30-2024



World Regions % Equity 06-30-2024



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	11.89	11.65	Americas	57.81	65.39	Greater Europe	30.30	22.97	Developed Markets	96.07
Japan	3.98	3.91	North America	56.61	63.94	United Kingdom	5.68	3.52	Emerging Markets	3.93
Australasia	0.28	0.21	Central/Latin	1.20	1.45	W euro-ex UK	24.28	19.07	Not Available	0.00
Asia-4 Tigers	5.20	3.47				Emrgng Europe	0.00	0.01		
Asia-ex 4 Tigers	2.43	4.06				Africa	0.34	0.37		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.32	4.32	-	-
Microsoft Corp	3.68	8.00	19.26	Technology
Meta Platforms Inc Class A	3.39	11.39	42.73	Communication Svc
Novo Nordisk A/S Class B	3.24	14.63	44.77	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd	3.09	17.72	-	Technology
Broadcom Inc	2.87	20.58	44.77	Technology
NVIDIA Corp	2.00	22.58	149.49	Technology
AstraZeneca PLC	1.71	24.30	21.15	Healthcare
Eli Lilly and Co	1.66	25.95	55.76	Healthcare
Tesla Inc	1.61	27.56	-20.36	Consumer Cyclical

Total Holdings 271

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

- Carl Kawaja since 06-1999
- Robert Lovelace since 06-1999
- Christopher Thomsen since 01-2009
- Winnie Kwan since 01-2009
- Tomonori Tani since 10-2013
- Bradford Freer since 01-2017
- Akira Shiraishi since 01-2017
- Lisa Thompson since 10-2019
- Kirstie Spence since 12-2019
- Dawid Justus since 01-2020
- Piyada Phanaphat since 01-2020
- Matt Hochstetler since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 25.05 years.

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

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

Morningstar Investment Management LLC Analysis

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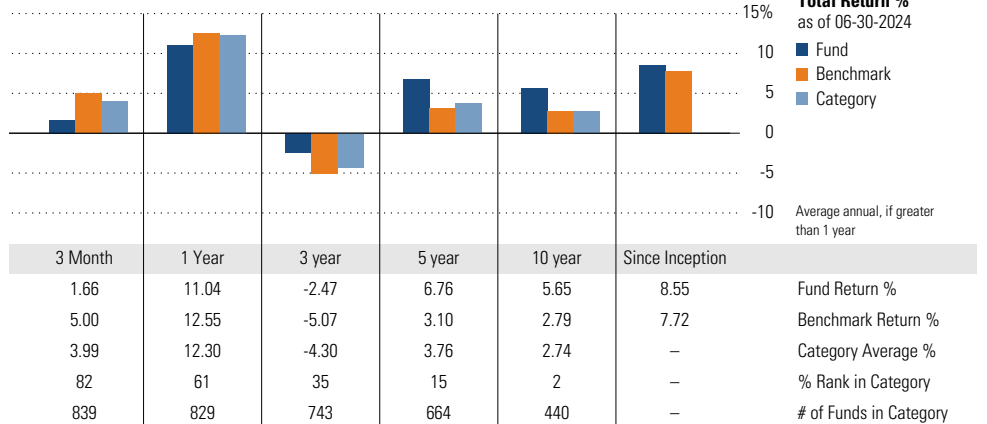
ESG Metrics

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

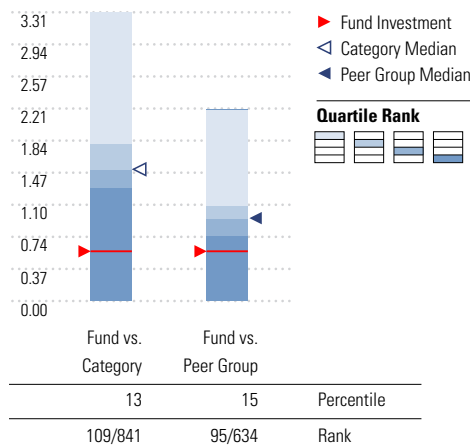
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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 Category
Diversified Emerging Mkts

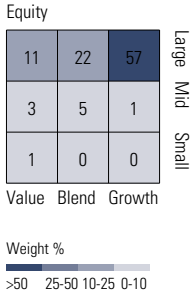
Morningstar Index
MSCI EM NR USD

Style Analysis as of 06-30-2024

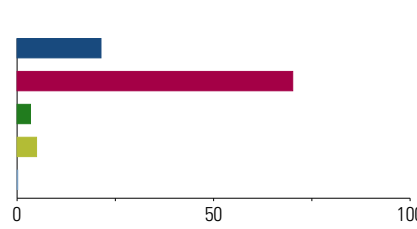
Morningstar Style Box™



Style Breakdown

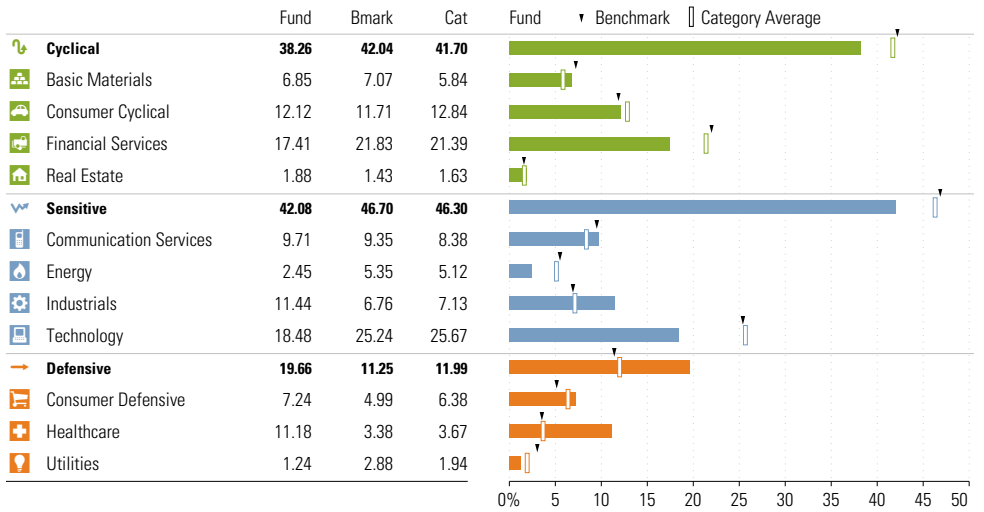


Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	21.34	2.68
Non-US Stocks	70.13	95.62
Bonds	3.41	0.00
Cash	4.95	1.63
Other	0.16	0.07
Total	100.00	100.00

Sector Weighting as of 06-30-2024



World Regions % Equity 06-30-2024



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

Top 10 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	4.97	4.97	—	—
⊕ Taiwan Semiconductor Manufacturing Co Ltd	3.80	8.76	—	Technology
Microsoft Corp	2.86	11.62	19.26	Technology
⊕ Novo Nordisk A/S Class B	2.32	13.95	44.77	Healthcare
⊕ 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Conservative Allocation category's top three quartiles in 6 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 9.1 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 93.1 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.24 is 75.76% lower than the Conservative Allocation category average.

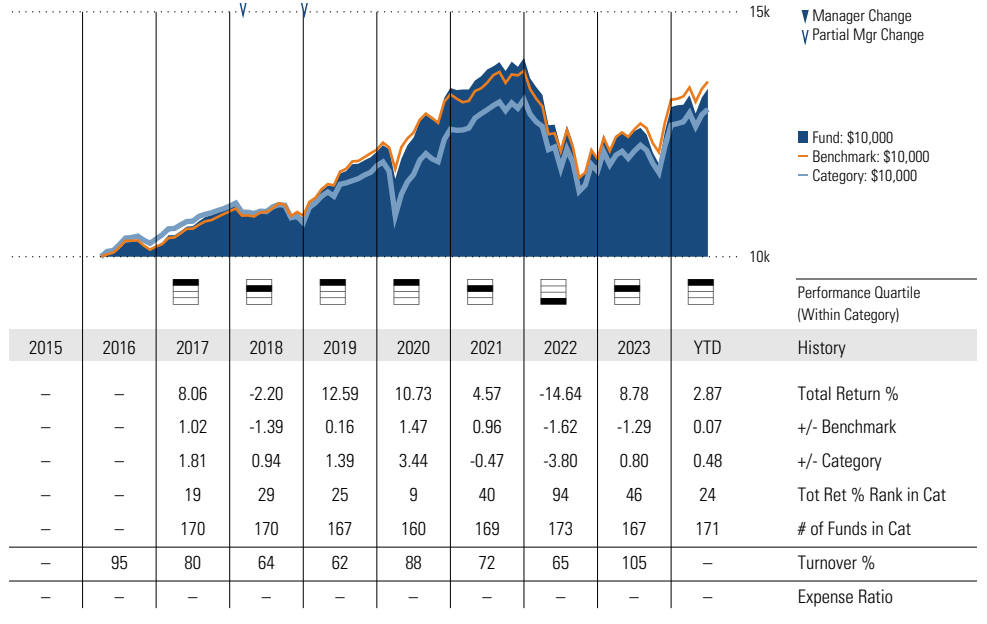
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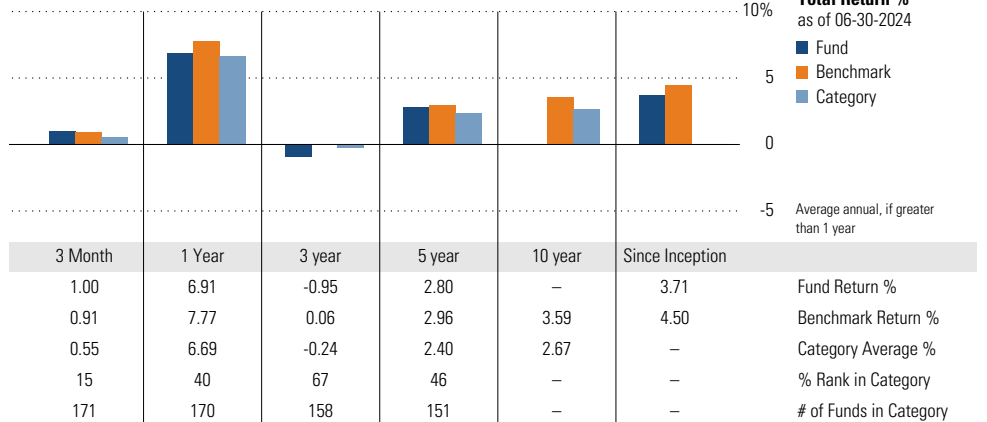
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

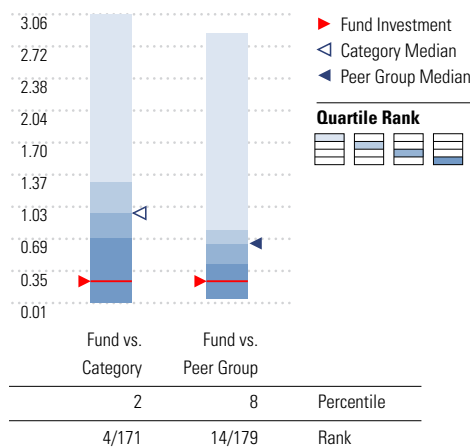
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.98	-	-0.43
Beta	1.10	-	0.96
R-Squared	98.67	-	93.65
Standard Deviation	9.05	8.17	8.15
Sharpe Ratio	-0.44	-0.37	-0.44
Tracking Error	1.33	-	2.19
Information Ratio	-0.76	-	-0.33
Up Capture Ratio	105.28	-	95.81
Down Capture Ratio	114.09	-	99.84

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.24	22.07	22.47
Price/Book Ratio	4.42	3.11	3.25
Avg Eff Duration	4.41	-	4.99

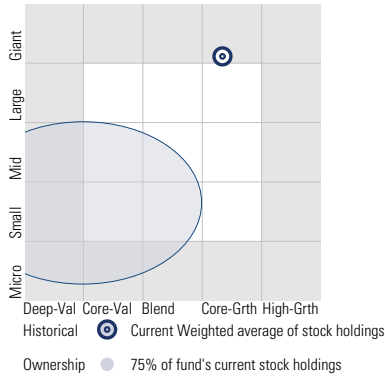
BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

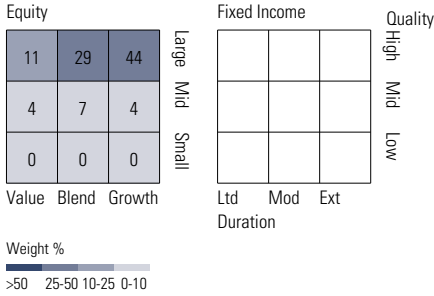
Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 06-30-2024

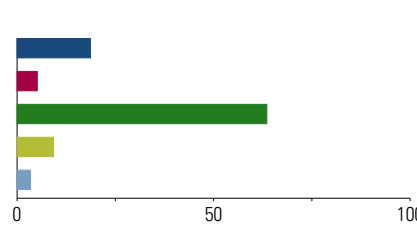
Morningstar Style Box™



Style Breakdown

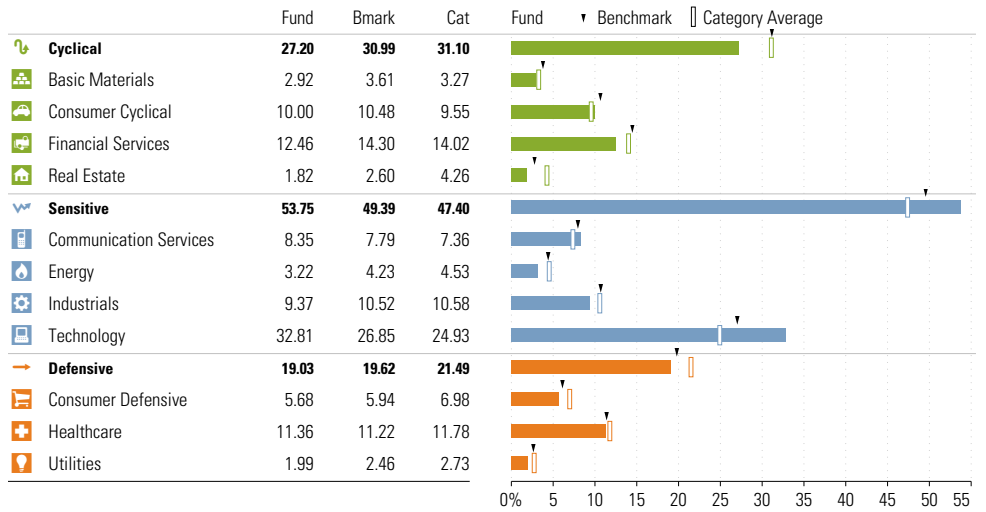


Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	18.66	15.02
Non-US Stocks	5.13	3.61
Bonds	63.54	67.54
Cash	9.27	9.27
Other	3.42	4.56
Total	100.00	100.00

Sector Weighting as of 06-30-2024



Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Blackrock Total Return Fund - Ct	—	16.92	16.92	—	—
⊖ iShares Core Total USD Bond Market ETF	—	16.85	33.77	—	—
⊖ BlackRock Strategic Income Opps K	—	12.04	45.81	—	—
⊖ BlackRock US Mortgage Portfolio Instl	—	7.93	53.74	—	—
⊕ iShares 20+ Year Treasury Bond ETF	—	6.76	60.50	—	—
⊖ iShares Core S&P 500 ETF	—	6.16	66.66	—	—
⊖ iShares MSCI USA Quality Factor ETF	—	5.10	71.75	—	—
⊕ iShares Investment Grade Systemc Bd ETF	—	4.93	76.69	—	—
⊕ iShares S&P 500 Growth ETF	—	4.11	80.80	—	—
⊖ iShares Treasury Floating Rate Bond ETF	—	3.09	83.89	—	—

Total Holdings 20

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Moderately Conservative
Allocation

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 7 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 9.1 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 89.66 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.25 is 72.83% lower than the Moderately Conservative Allocation category average.

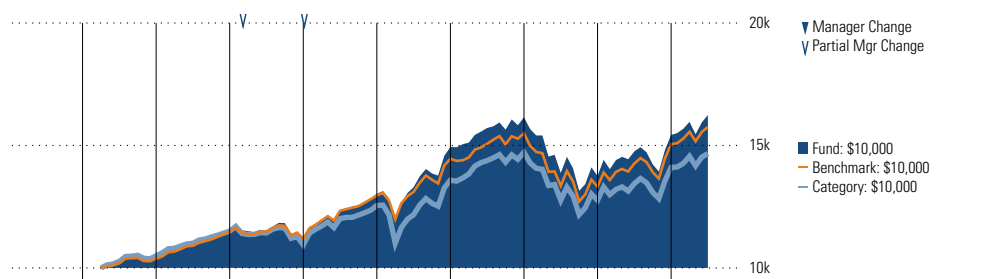
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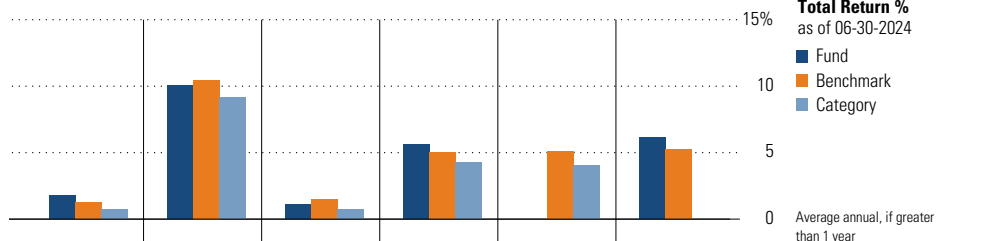
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	09-30-2022

Growth of \$10,000



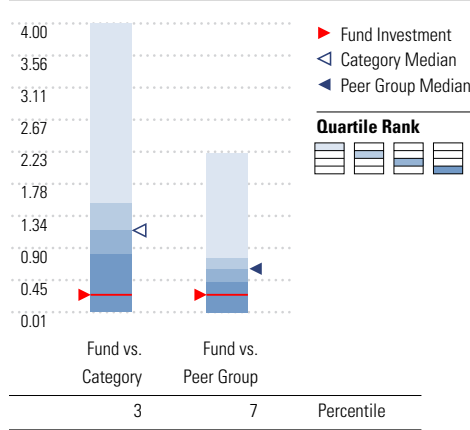
	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Performance Quartile (Within Category)
			11.68	-3.70	16.65	14.66	8.13	-14.81	12.14	5.27	History
			1.17	-1.29	0.76	3.15	0.94	-0.75	-0.90	0.61	Total Return %
			1.82	1.34	1.84	5.80	-0.11	-1.50	1.71	1.22	+/- Benchmark
			17	27	22	9	47	75	14	14	+/- Category
			515	529	514	481	487	487	484	524	Tot Ret % Rank in Cat
	103	74	79	68	98	69	63	101	-	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
	1.75	10.06	1.11	5.61	-	6.14	Fund Return %
	1.26	10.47	1.49	5.02	5.08	5.21	Benchmark Return %
	0.75	9.14	0.70	4.25	4.06	-	Category Average %
	6	20	27	10	-	-	% Rank in Category
	524	517	500	461	-	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.44	-	-0.69
Beta	1.08	-	0.96
R-Squared	98.79	-	94.22
Standard Deviation	10.89	10.02	9.97
Sharpe Ratio	-0.16	-0.14	-0.23
Tracking Error	1.44	-	2.39
Information Ratio	-0.26	-	-0.50
Up Capture Ratio	106.96	-	95.25
Down Capture Ratio	110.23	-	100.38

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.76	21.82	21.89
Price/Book Ratio	4.46	3.04	3.11
Avg Eff Duration	3.43	-	4.84

BlackRock 40/60 Target Allocation K BKMPX

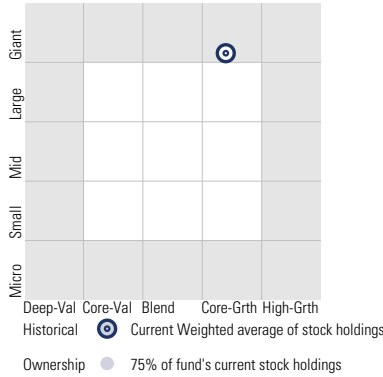
Morningstar Category
Moderately Conservative

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR USD

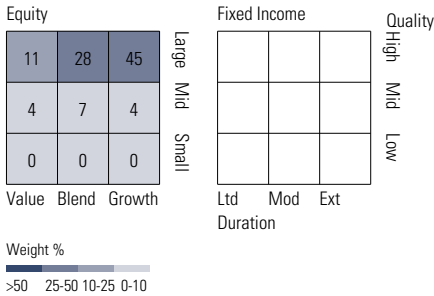
Allocation

Style Analysis as of 06-30-2024

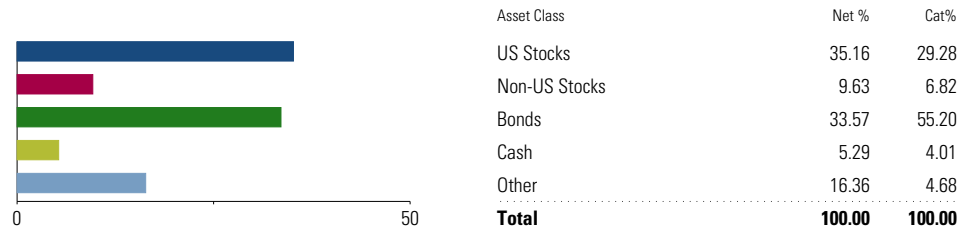
Morningstar Style Box™



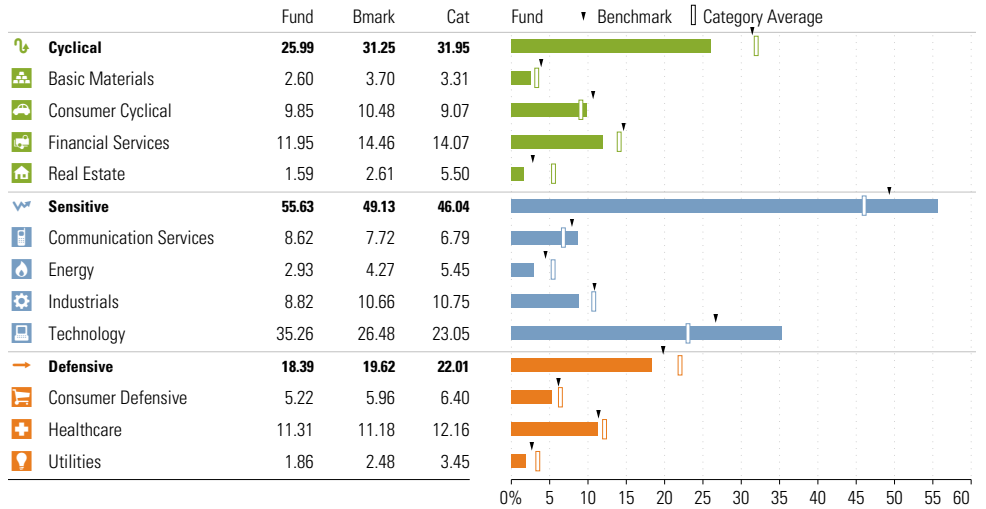
Style Breakdown



Asset Allocation as of 06-30-2024



Sector Weighting as of 06-30-2024



Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Blackrock Total Return Fund Mod	—	14.00	14.00	—	—
⊖ iShares Core S&P 500 ETF	—	12.20	26.20	—	—
⊖ iShares Core Total USD Bond Market ETF	—	11.87	38.07	—	—
⊖ iShares MSCI USA Quality Factor ETF	—	8.09	46.16	—	—
⊖ BlackRock Strategic Income Opps K	—	7.97	54.12	—	—
⊕ iShares S&P 500 Growth ETF	—	7.28	61.41	—	—
⊕ BlackRock US Mortgage Portfolio Instl	—	5.89	67.30	—	—
⊖ iShares 20+ Year Treasury Bond ETF	—	4.93	72.23	—	—
⊕ iShares MSCI EAFE Growth ETF	—	4.83	77.06	—	—
⊕ iShares Investment Grade Systmtc Bd ETF	—	3.93	80.99	—	—

Total Holdings 22

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Moderate Allocation category's top three quartiles in 7 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 9.1 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 89.29 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.27 is 73.27% lower than the Moderate Allocation category average.

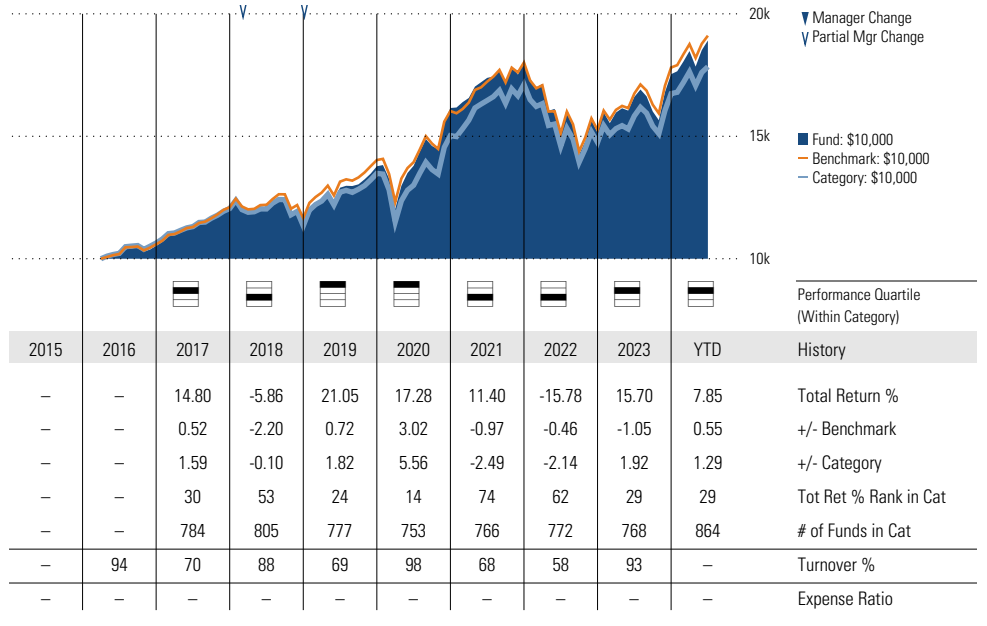
Morningstar Investment Management LLC Analysis

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

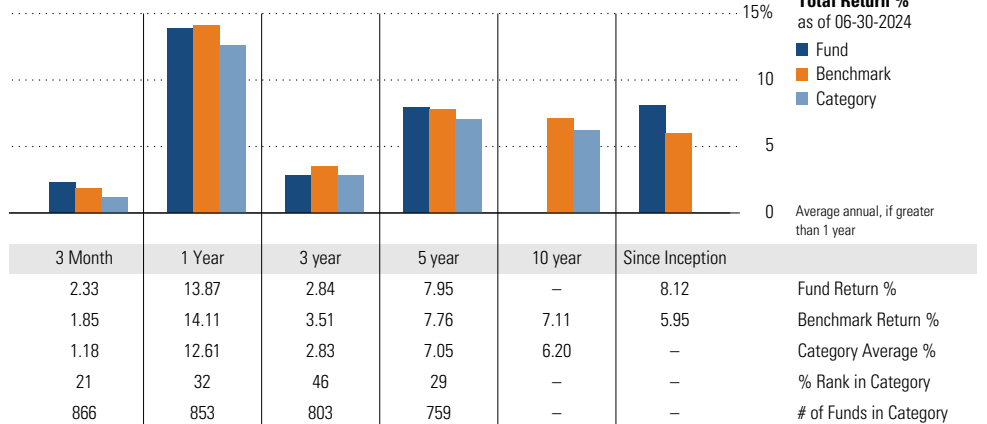
ESG Metrics

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

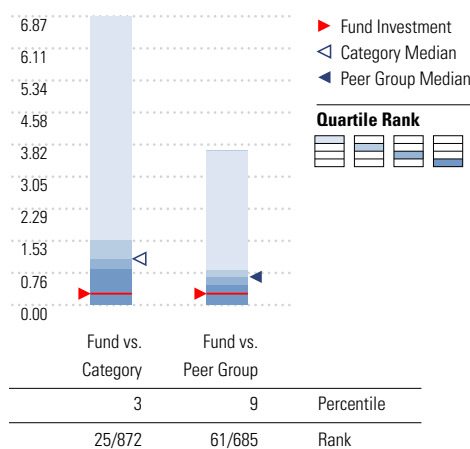
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.74	-	-0.68
Beta	1.04	-	0.98
R-Squared	99.17	-	94.43
Standard Deviation	12.88	12.35	12.42
Sharpe Ratio	0.02	0.07	0.00
Tracking Error	1.27	-	2.75
Information Ratio	-0.52	-	-0.40
Up Capture Ratio	102.31	-	96.78
Down Capture Ratio	106.56	-	100.94

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.94	22.77	22.57
Price/Book Ratio	4.21	3.31	3.44
Avg Eff Duration	2.28	-	4.92

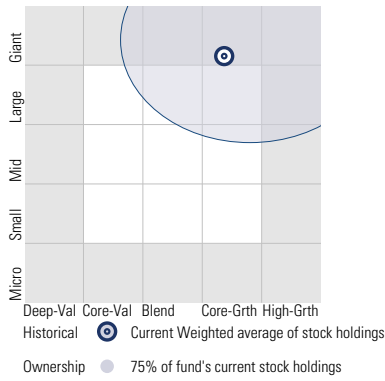
BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Moderate Allocation

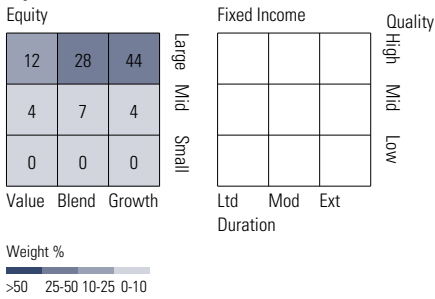
Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 06-30-2024

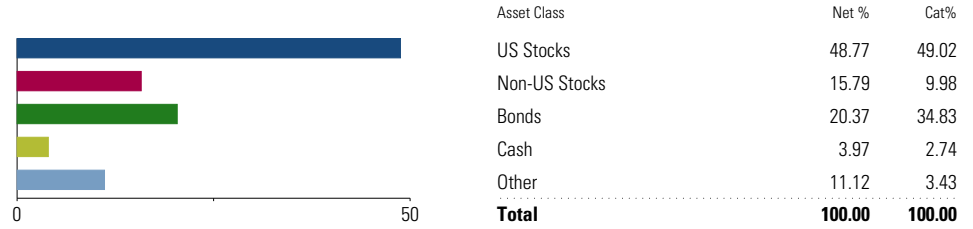
Morningstar Style Box™



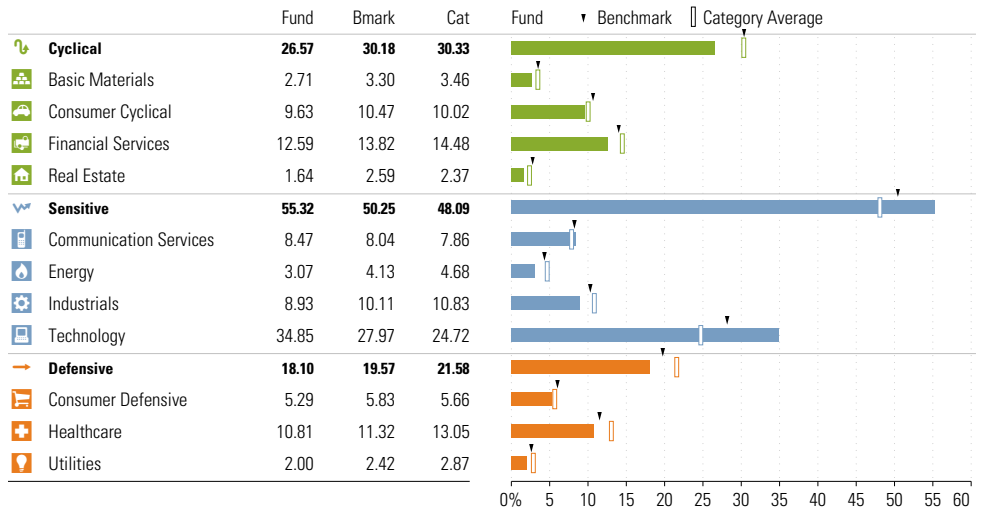
Style Breakdown



Asset Allocation as of 06-30-2024



Sector Weighting as of 06-30-2024



Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ iShares Core S&P 500 ETF	—	16.24	16.24	—	—
⊕ iShares MSCI USA Quality Factor ETF	—	11.10	27.34	—	—
⊖ Blackrock Total Return Fund Grw	—	10.94	38.28	—	—
⊕ iShares S&P 500 Growth ETF	—	9.32	47.60	—	—
⊕ iShares Core Total USD Bond Market ETF	—	7.89	55.49	—	—
⊕ iShares MSCI EAFE Growth ETF	—	6.75	62.24	—	—
⊕ BlackRock Strategic Income Opps K	—	5.89	68.13	—	—
⊕ BlackRock US Mortgage Portfolio Instl	—	4.87	73.00	—	—
⊕ iShares S&P 500 Value ETF	—	4.03	77.03	—	—
⊕ iShares 20+ Year Treasury Bond ETF	—	3.82	80.86	—	—

Total Holdings 21

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR USD

Allocation

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 7 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 9.1 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 89.29 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.29 is 70.1% lower than the Moderately Aggressive Allocation category average.

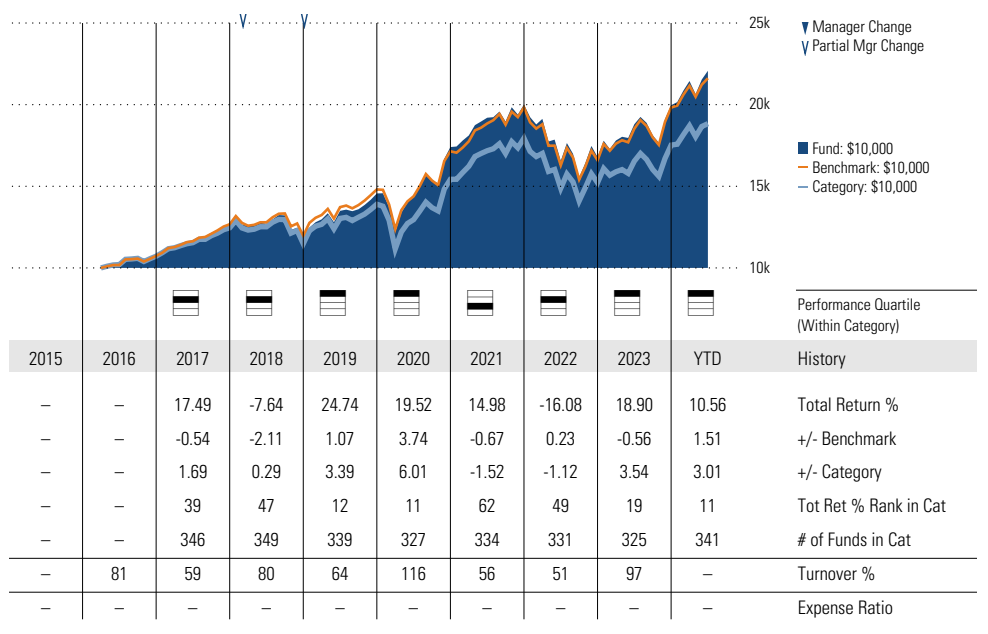
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

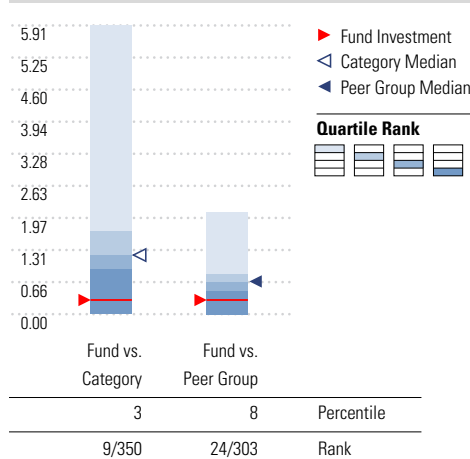
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.04	-	-1.33
Beta	1.04	-	0.98
R-Squared	99.20	-	94.68
Standard Deviation	14.86	14.28	14.48
Sharpe Ratio	0.16	0.16	0.05
Tracking Error	1.43	-	3.00
Information Ratio	0.06	-	-0.70
Up Capture Ratio	104.41	-	95.96
Down Capture Ratio	104.87	-	102.71

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	25.02	22.00	21.66
Price/Book Ratio	4.18	3.09	3.09
Avg Eff Duration	1.10	-	5.14

BlackRock 80/20 Target Allocation K BKAPX

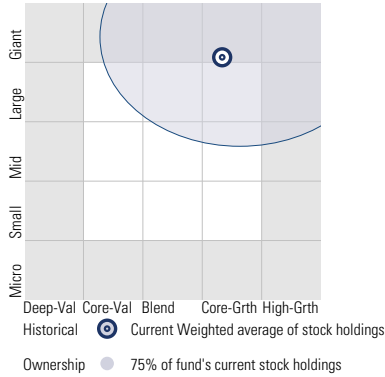
Morningstar Category
Moderately Aggressive

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR USD

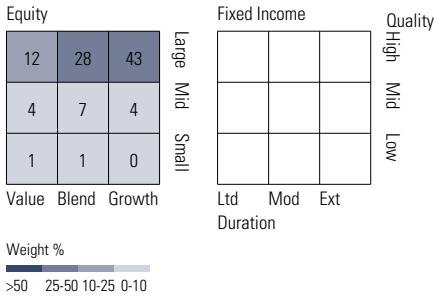
Allocation

Style Analysis as of 06-30-2024

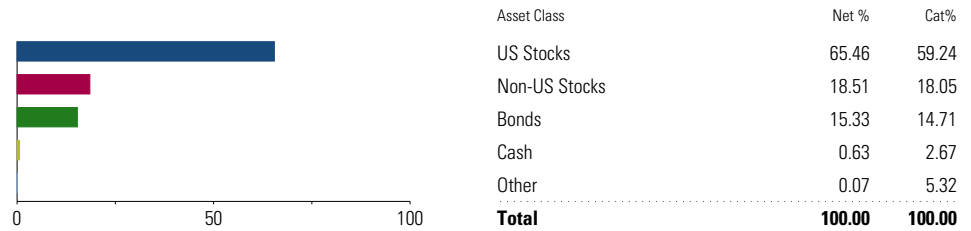
Morningstar Style Box™



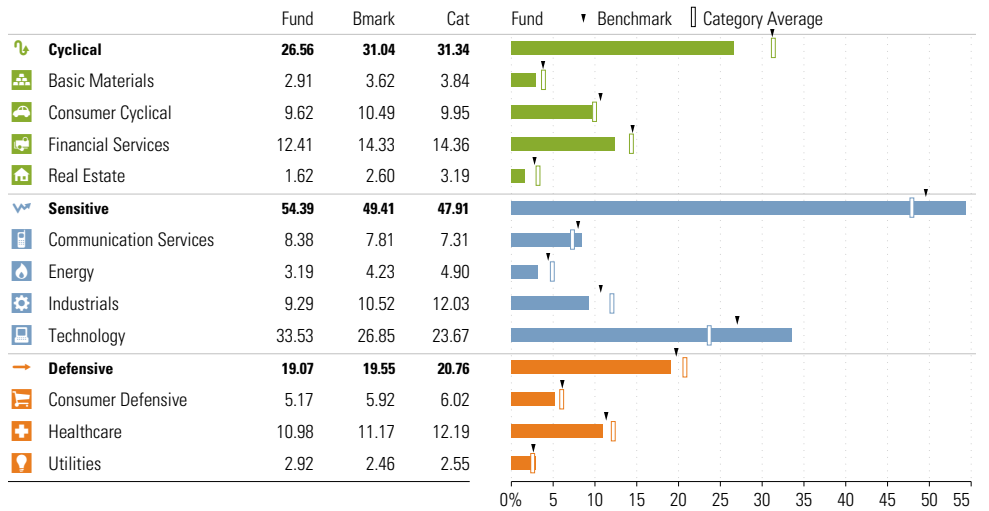
Style Breakdown



Asset Allocation as of 06-30-2024



Sector Weighting as of 06-30-2024



Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ iShares Core S&P 500 ETF	—	23.21	23.21	—	—
⊕ iShares MSCI USA Quality Factor ETF	—	13.07	36.28	—	—
⊕ iShares S&P 500 Growth ETF	—	11.38	47.66	—	—
⊕ iShares MSCI EAFE Growth ETF	—	7.66	55.32	—	—
⊕ iShares S&P 500 Value ETF	—	5.82	61.14	—	—
⊖ BlackRock Master Total Return Portfolio	—	5.04	66.18	—	—
⊕ iShares Core Total USD Bond Market ETF	—	4.83	71.02	—	—
⊕ iShares MSCI USA Momentum Factor ETF	—	4.07	75.09	—	—
⊕ BlackRock Unconstrained Equity K	—	3.96	79.05	—	—
⊕ iShares MSCI Emerging Mkts ex China ETF	—	3.07	82.12	—	—

Total Holdings 21

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BrandywineGLOBAL Global Opp Bond IS GOBSX

Morningstar Category
Global Bond

Morningstar Index
Bloomberg Gbl Agg Ex USD TR USD

Portfolio Manager(s)

David Hoffman since 11-2006
Jack McIntyre since 02-2012
Anujeet Sareen since 01-2017
Tracy Chen since 12-2020
Brian Kloss since 12-2020

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.67 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.54 is 41.3% lower than the Global Bond category average.

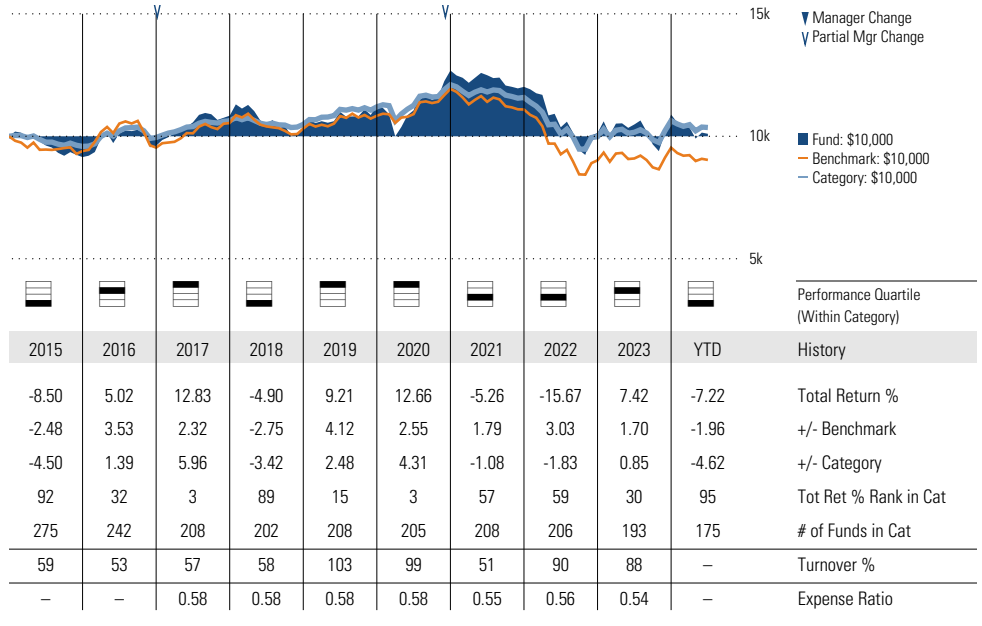
Morningstar Investment Management LLC Analysis

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

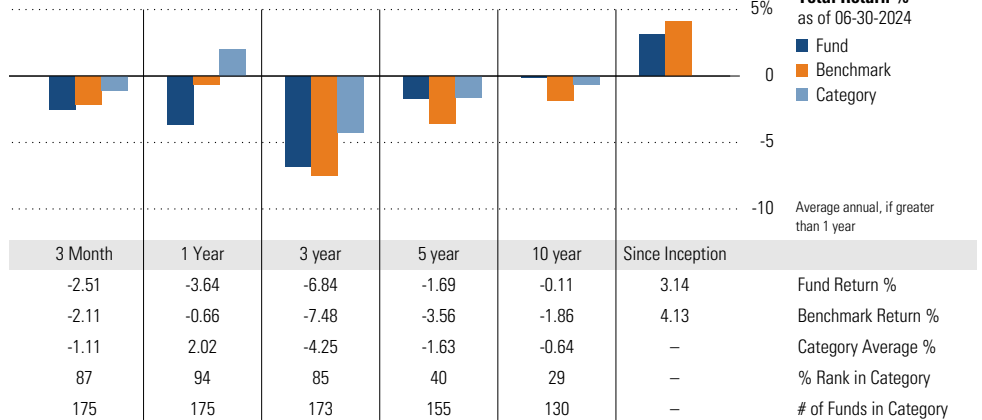
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024

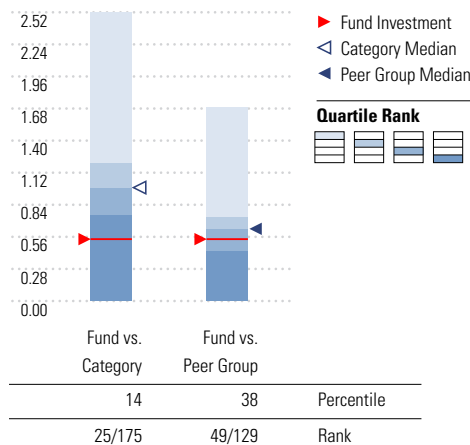
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.70	-	1.79
Beta	1.23	-	0.82
R-Squared	89.53	-	88.24
Standard Deviation	13.33	10.24	8.90
Sharpe Ratio	-0.73	-1.05	-0.86
Tracking Error	4.92	-	3.80
Information Ratio	0.13	-	0.72
Up Capture Ratio	135.40	-	90.50
Down Capture Ratio	115.54	-	76.75

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	8.59	-	6.10
Avg Eff Maturity	15.68	-	9.50

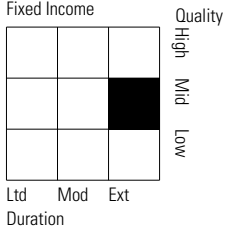
BrandywineGLOBAL Global Opp Bond IS GOBSX

Morningstar Category
Global Bond

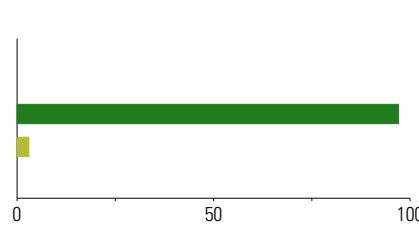
Morningstar Index
Bloomberg Gbl Agg Ex USD TR USD

Style Analysis as of 06-30-2024

Style Breakdown



Asset Allocation as of 06-30-2024

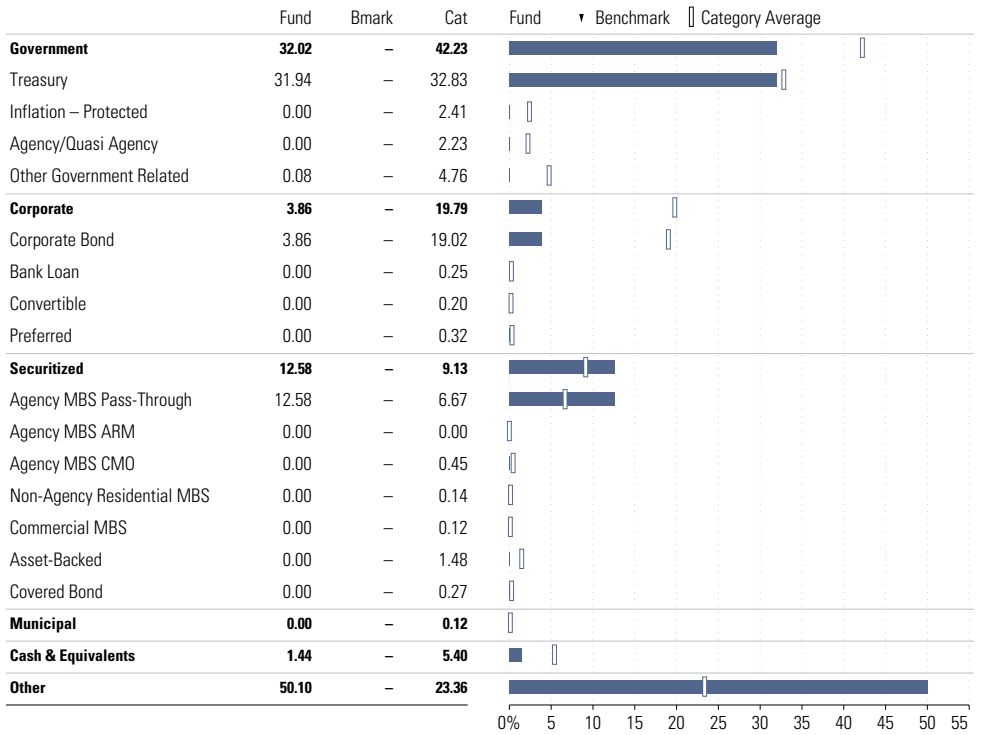


Asset Class	Net %	Cat%
US Stocks	0.00	0.05
Non-US Stocks	0.00	0.10
Bonds	97.02	80.52
Cash	2.99	35.21
Other	0.00	-15.87
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	4.78	-	20.00
AA	62.68	-	26.24
A	3.13	-	15.59
BBB	19.63	-	23.63
BB	8.63	-	9.00
B	1.14	-	2.66
Below B	0.00	-	0.65
Not Rated	0.01	-	2.23

Sector Weighting as of 06-30-2024



Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Usd/Jpy Fwd 20240913 00187	09-2024	13.78	13.78	-
⊕ Jpy/Usd Fwd 20240913 00187	09-2024	13.41	27.19	-
⊕ Usd/Mxn Fwd 20240723 00418	07-2024	13.20	40.39	-
⊕ Aud/Usd Fwd 20240906 50	09-2024	12.51	52.90	-
⊕ Usd/Aud Fwd 20240906 50	09-2024	12.47	65.37	-
⊕ Mxn/Usd Fwd 20240723 00418	07-2024	12.41	77.79	-
⊕ Eur/Usd Fwd 20240807 00187	08-2024	11.26	89.04	-
⊕ Usd/Eur Fwd 20240807 00187	08-2024	11.26	100.30	-
⊖ United States Treasury Notes 5.4752%	10-2025	10.08	110.38	-
⊕ United States Treasury Notes 4%	02-2034	6.48	116.86	-

Total Holdings 91

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Brown Advisory Sustainable Growth I BAFWX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

David Powell since 06-2012
Karina Funk since 06-2012

Quantitative Screens

✔ **Performance:** The fund has finished in the 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 12.01 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 0.64 is 30.43% lower than the Large Growth category average.

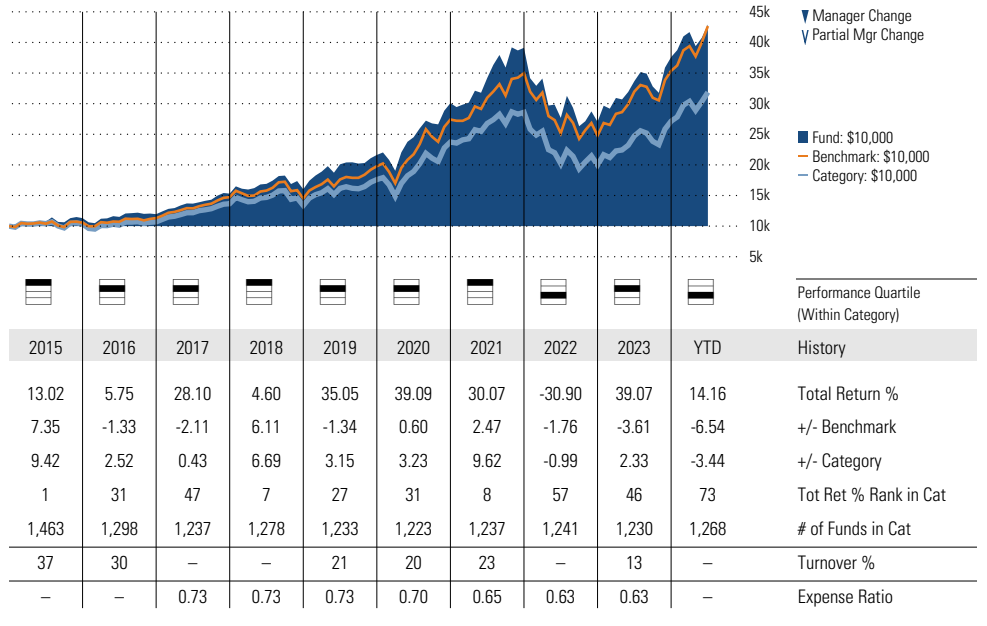
Morningstar Investment Management LLC Analysis

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	5	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	3-Advanced	02-15-2022

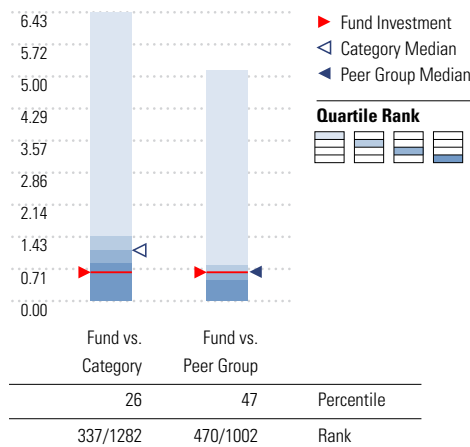
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-3.33	-	-4.76
Beta	1.04	-	0.98
R-Squared	94.60	-	92.82
Standard Deviation	22.70	21.21	21.75
Sharpe Ratio	0.30	0.45	0.23
Tracking Error	5.35	-	5.81
Information Ratio	-0.64	-	-0.90
Up Capture Ratio	96.52	-	89.98
Down Capture Ratio	106.81	-	105.36

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	40.44	35.19	34.99
Price/Book Ratio	8.92	11.62	8.63
Geom Avg Mkt Cap \$B	206.82	608.44	540.94
ROE	32.54	43.78	39.15

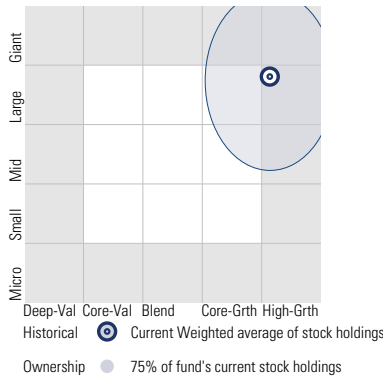
Brown Advisory Sustainable Growth I BAFWX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2024

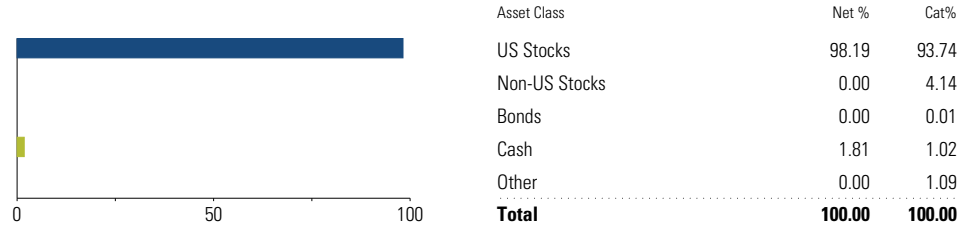
Morningstar Style Box™



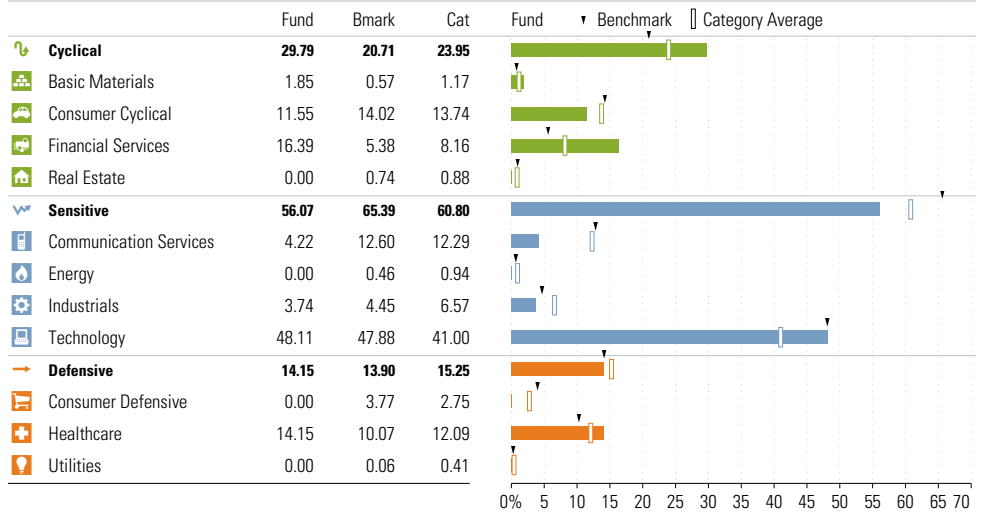
Style Breakdown



Asset Allocation as of 06-30-2024



Sector Weighting as of 06-30-2024



Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	8.35	8.35	149.49	Technology
⊕ Microsoft Corp	7.32	15.68	19.26	Technology
⊕ Amazon.com Inc	6.57	22.25	27.19	Consumer Cyclical
⊕ Intuit Inc	4.64	26.89	5.44	Technology
⊖ Alphabet Inc Class A	4.14	31.03	30.54	Communication Svc
⊖ ServiceNow Inc	4.09	35.13	11.35	Technology
⊖ Visa Inc Class A	3.95	39.07	1.21	Financial Services
⊖ Danaher Corp	3.12	42.19	8.23	Healthcare
⊕ KKR & Co Inc Ordinary Shares	3.12	45.31	27.44	Financial Services
⊖ Monolithic Power Systems Inc	3.10	48.40	30.66	Technology
⊖ Uber Technologies Inc	3.04	51.44	18.04	Technology
⊖ Marvell Technology Inc	2.89	54.33	16.10	Technology
⊖ Progressive Corp	2.85	57.18	31.00	Financial Services
⊕ Edwards Lifesciences Corp	2.68	59.87	21.14	Healthcare
⊖ Arthur J. Gallagher & Co	2.55	62.41	15.84	Financial Services

Total Holdings 35

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Calvert US Large Cap Core Rspnb Idx R6 CSXRX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Thomas Seto since 12-2016
Gordon Wotherspoon since 07-2024
Jennifer Mihara since 07-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Large Blend category's top three quartiles in 5 of the 6 years it's been in existence.

✔ **Management:** The fund's management has been in place for 7.5 years.

✗ **Style:** The fund has landed in its primary style box — Large Blend — 46.43 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.19 is 74.67% lower than the Large Blend category average.

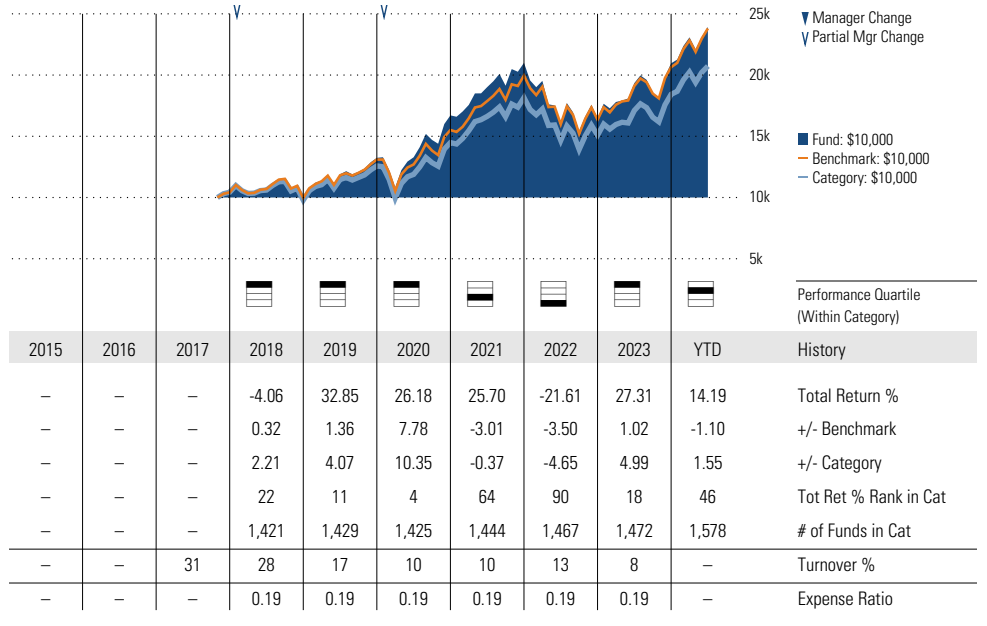
Morningstar Investment Management LLC Analysis

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

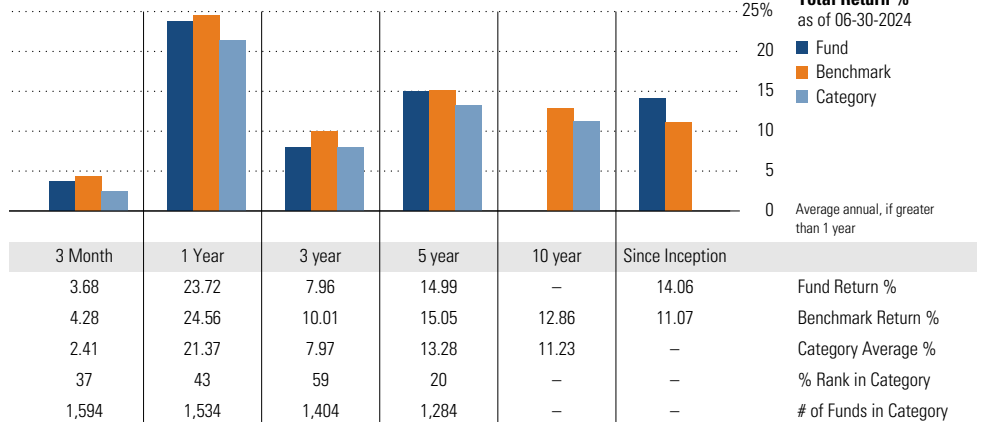
ESG Metrics

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

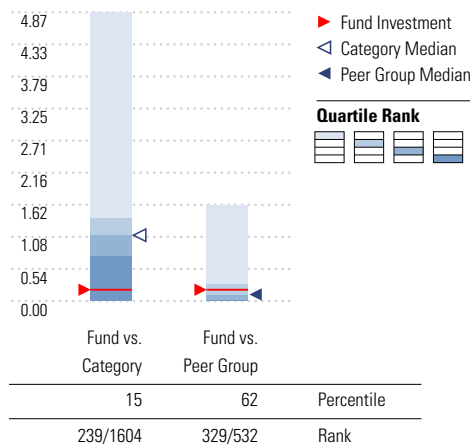
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-2.22	-	-1.34
Beta	1.04	-	0.94
R-Squared	98.99	-	94.58
Standard Deviation	18.72	17.86	17.23
Sharpe Ratio	0.32	0.44	0.33
Tracking Error	2.03	-	3.71
Information Ratio	-1.01	-	-1.35
Up Capture Ratio	99.30	-	91.28
Down Capture Ratio	107.31	-	96.41

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	26.33	26.54	24.04
Price/Book Ratio	4.52	4.62	4.83
Geom Avg Mkt Cap \$B	214.64	322.33	370.57
ROE	32.63	33.73	34.43

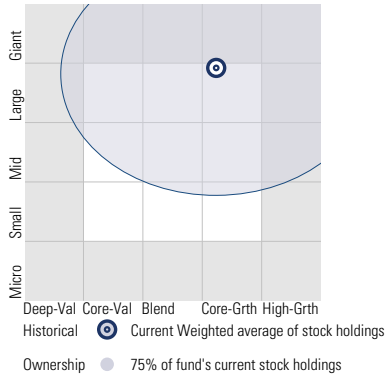
Calvert US Large Cap Core Rspnb Idx R6 CSXRX

Morningstar Category
Large Blend

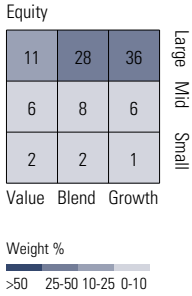
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2024

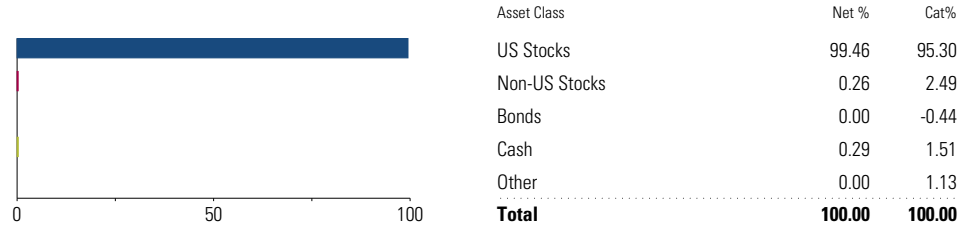
Morningstar Style Box™



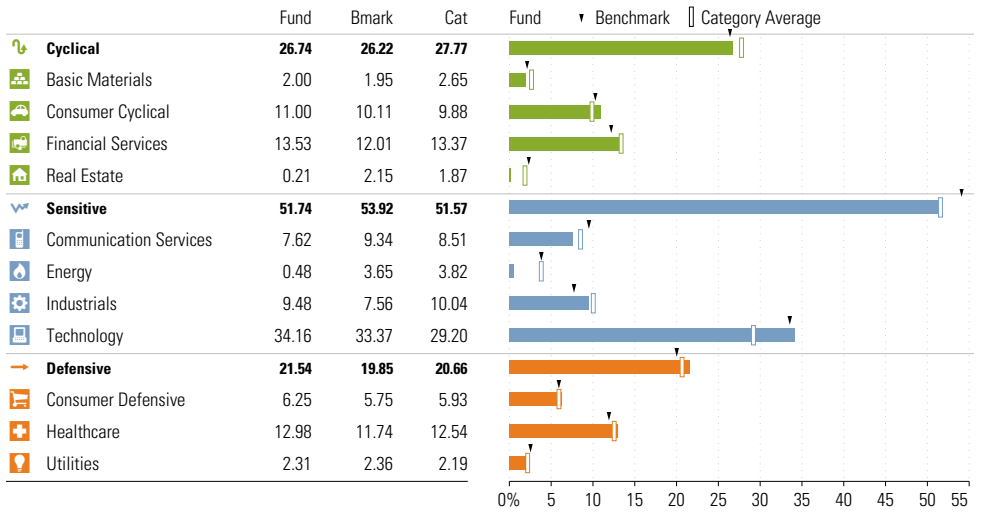
Style Breakdown



Asset Allocation as of 06-30-2024



Sector Weighting as of 06-30-2024



Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	6.60	6.60	19.26	Technology
Apple Inc	6.45	13.05	9.65	Technology
NVIDIA Corp	5.79	18.84	149.49	Technology
Alphabet Inc Class A	4.28	23.12	30.54	Communication Svc
Amazon.com Inc	3.60	26.72	27.19	Consumer Cyclical
Eli Lilly and Co	1.63	28.35	55.76	Healthcare
Broadcom Inc	1.44	29.79	44.77	Technology
JPMorgan Chase & Co	1.38	31.17	20.20	Financial Services
Tesla Inc	1.18	32.34	-20.36	Consumer Cyclical
UnitedHealth Group Inc	1.12	33.46	-2.51	Healthcare
Visa Inc Class A	1.05	34.51	1.21	Financial Services
Mastercard Inc Class A	0.91	35.41	3.74	Financial Services
Procter & Gamble Co	0.90	36.31	13.87	Consumer Defensive
Costco Wholesale Corp	0.82	37.13	29.10	Consumer Defensive
Merck & Co Inc	0.81	37.95	14.97	Healthcare

Total Holdings 774

⊕ Increase ⊖ Decrease ✨ New to Portfolio

ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Aram Green since 08-2010
Brian Angerame since 08-2010
Matthew Lilling since 06-2020
Jeffrey Bailin, CFA since 12-2023

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap 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 13.84 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.76 is 28.3% lower than the Mid-Cap Growth category average.

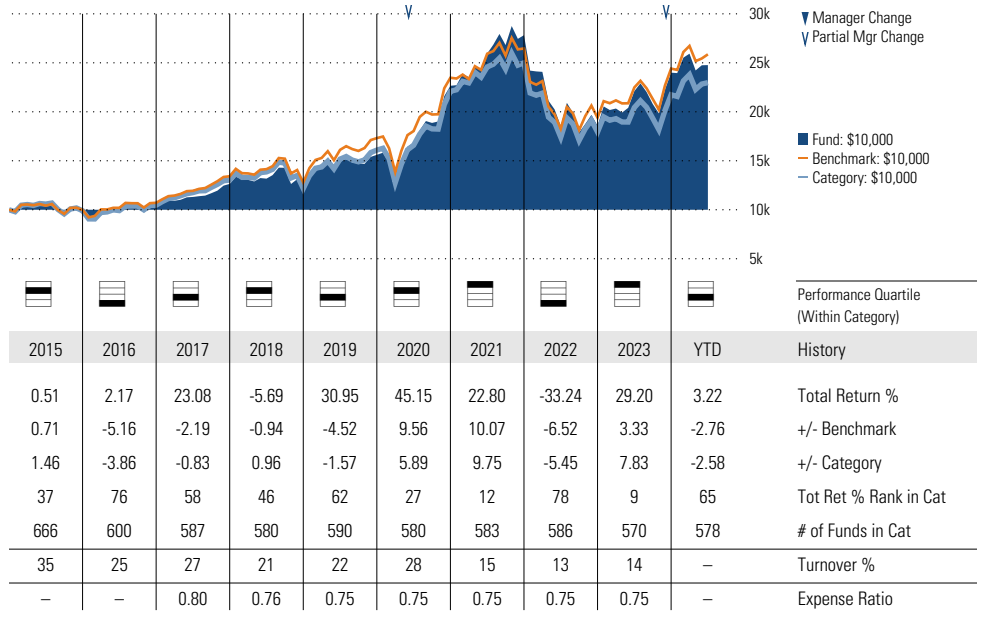
Morningstar Investment Management LLC Analysis

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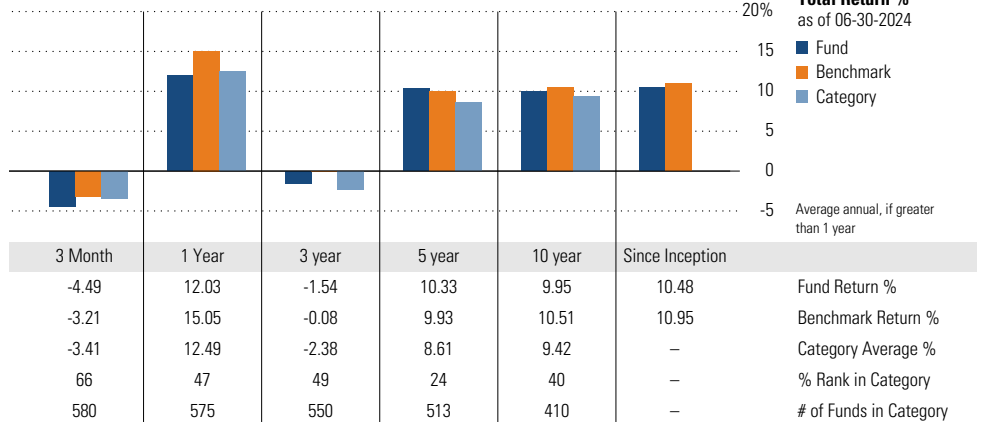
ESG Metrics

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

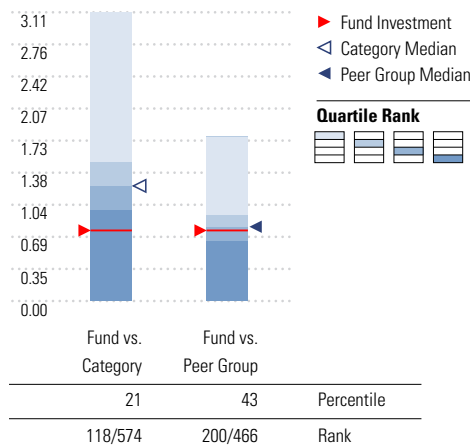
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-1.32	-	-2.52
Beta	1.03	-	0.98
R-Squared	96.88	-	91.20
Standard Deviation	22.48	21.48	22.19
Sharpe Ratio	-0.11	-0.06	-0.16
Tracking Error	4.02	-	6.50
Information Ratio	-0.36	-	-0.50
Up Capture Ratio	102.84	-	94.32
Down Capture Ratio	107.52	-	103.65

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	32.54	27.51	31.23
Price/Book Ratio	5.20	7.92	5.07
Geom Avg Mkt Cap \$B	25.43	25.87	21.09
ROE	21.18	29.07	20.49

ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category

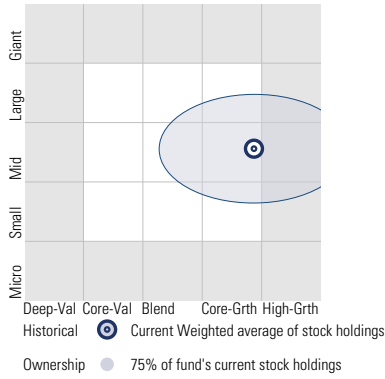
Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2024

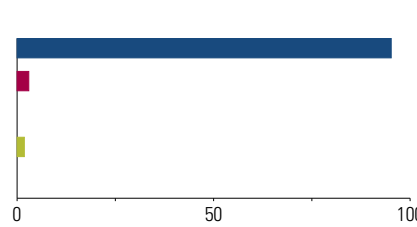
Morningstar Style Box™



Style Breakdown

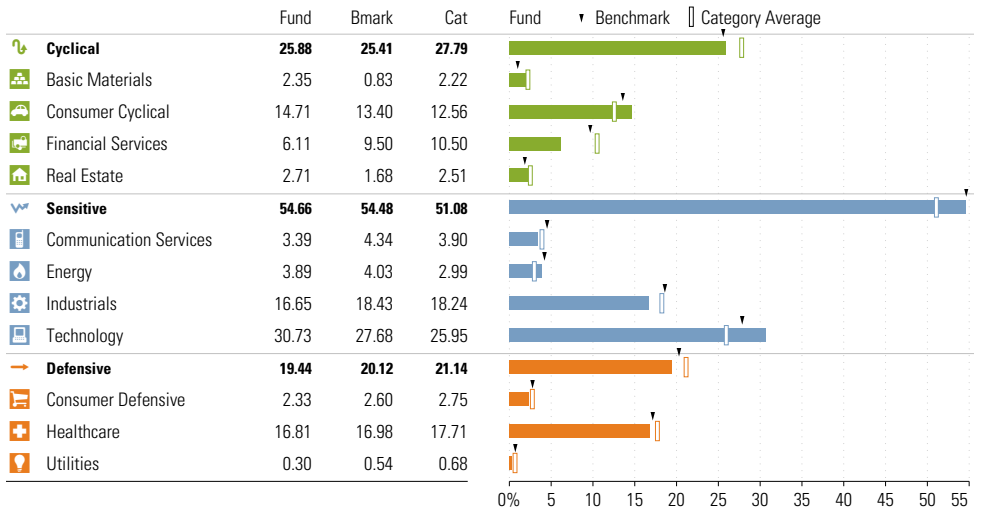


Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	95.19	93.77
Non-US Stocks	2.97	4.07
Bonds	0.00	0.05
Cash	1.84	1.26
Other	0.00	0.86
Total	100.00	100.00

Sector Weighting as of 06-30-2024



Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Chipotle Mexican Grill Inc	3.93	3.93	36.97	Consumer Cyclical
HubSpot Inc	3.07	7.00	1.59	Technology
⊖ Copart Inc	2.89	9.90	10.53	Industrials
Monolithic Power Systems Inc	2.89	12.78	30.66	Technology
⊖ Icon PLC	2.81	15.59	10.74	Healthcare
IDEXX Laboratories Inc	2.77	18.36	-12.22	Healthcare
Marvell Technology Inc	2.68	21.04	16.10	Technology
Mettler-Toledo International Inc	2.52	23.57	15.22	Healthcare
⊖ Martin Marietta Materials Inc	2.31	25.88	8.89	Basic Materials
KKR & Co Inc Ordinary Shares	2.17	28.05	27.44	Financial Services
Casey's General Stores Inc	2.17	30.22	39.19	Consumer Cyclical
⊕ Tradeweb Markets Inc	2.11	32.32	16.86	Financial Services
⊖ Fortinet Inc	2.07	34.40	2.97	Technology
⊕ WillScot Mobile Mini Holdings Corp	2.07	36.47	-15.42	Industrials
Performance Food Group Co	2.07	38.53	-4.40	Consumer Defensive

Total Holdings 72

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✔ **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 0.28 is 70.83% lower than the Foreign Large Value category average.

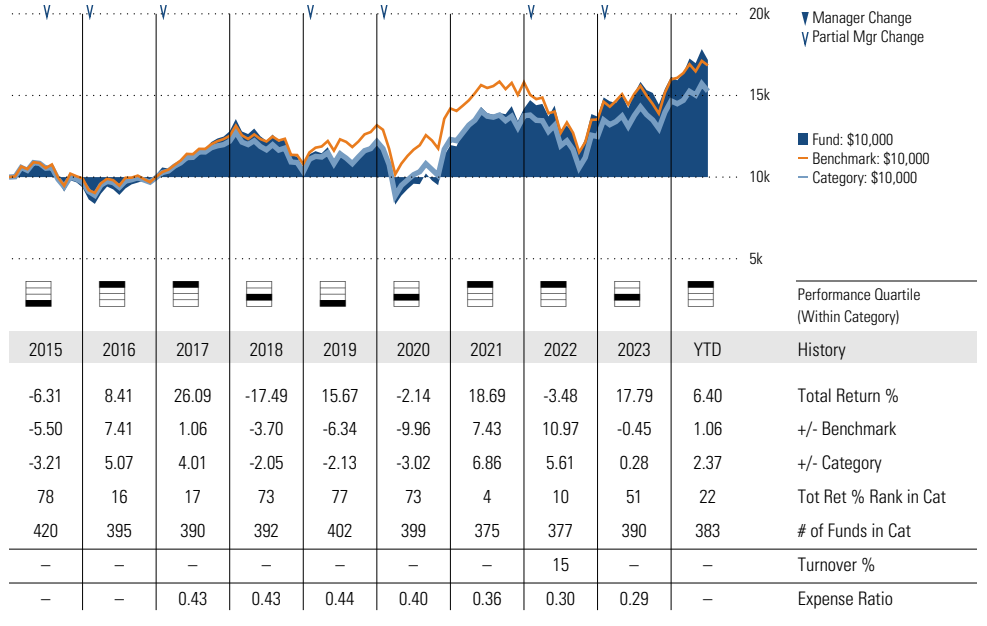
Morningstar Investment Management LLC Analysis

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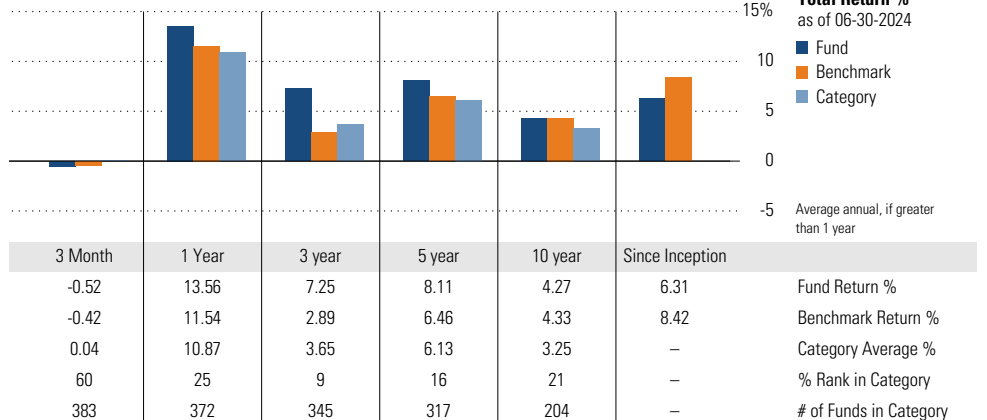
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

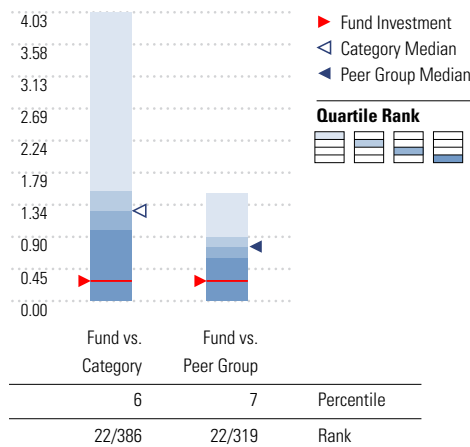
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

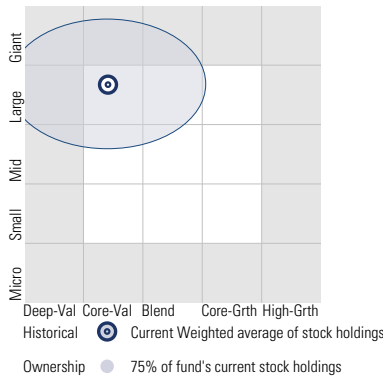
DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 06-30-2024

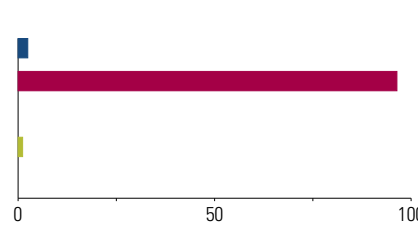
Morningstar Style Box™



Style Breakdown

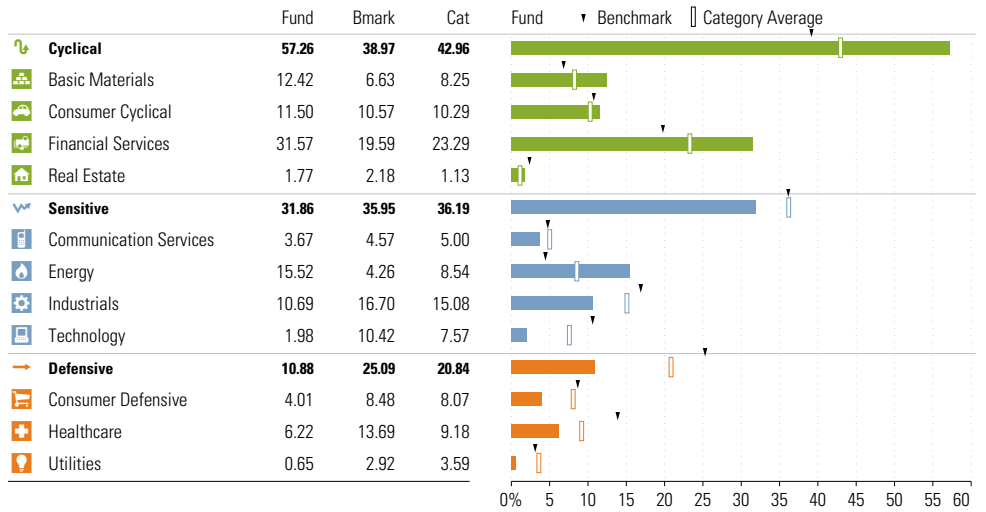


Asset Allocation as of 06-30-2024



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

Sector Weighting as of 06-30-2024



World Regions % Equity 06-30-2024



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	29.59	29.51	Americas	12.12	8.17	Greater Europe	58.28	62.29	Developed Markets	99.82
Japan	21.17	16.78	North America	12.12	7.19	United Kingdom	12.45	18.50	Emerging Markets	0.18
Australasia	6.30	3.09	Central/Latin	0.00	0.98	W euro-ex UK	45.31	43.00	Not Available	0.00
Asia-4 Tigers	1.94	6.91				Emrgng Europe	0.00	0.16		
Asia-ex 4 Tigers	0.18	2.73				Africa	0.52	0.63		
Not Classified	0.00	0.00								

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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Franklin Small Cap Growth R6 FSMLX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael McCarthy since 05-2000
Bradley Carris since 03-2004

Quantitative Screens

✔ **Performance:** The fund has finished in the Small 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 24.18 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 0.67 is 42.24% lower than the Small Growth category average.

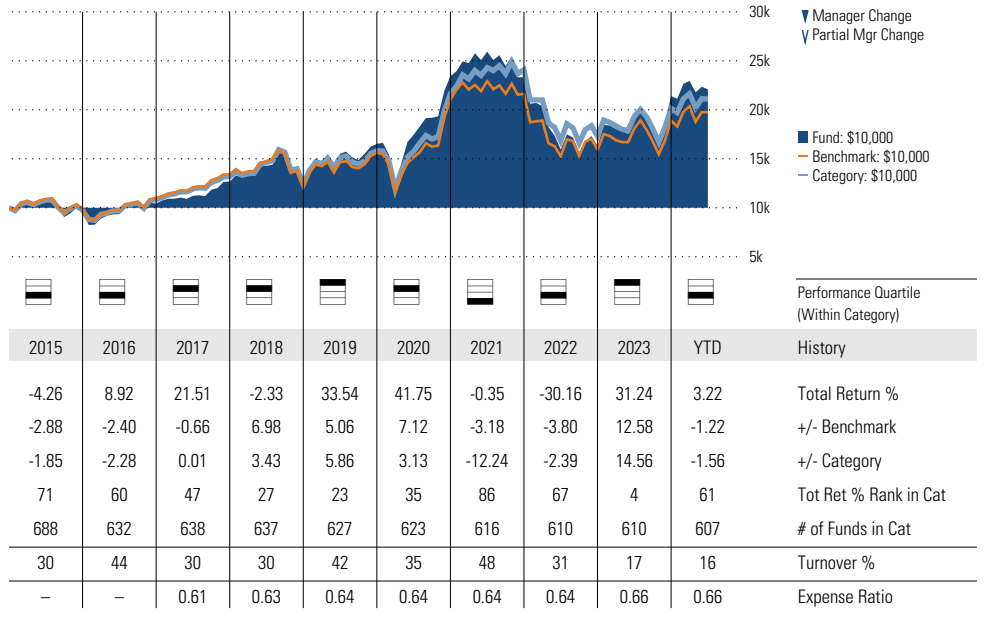
Morningstar Investment Management LLC Analysis

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.

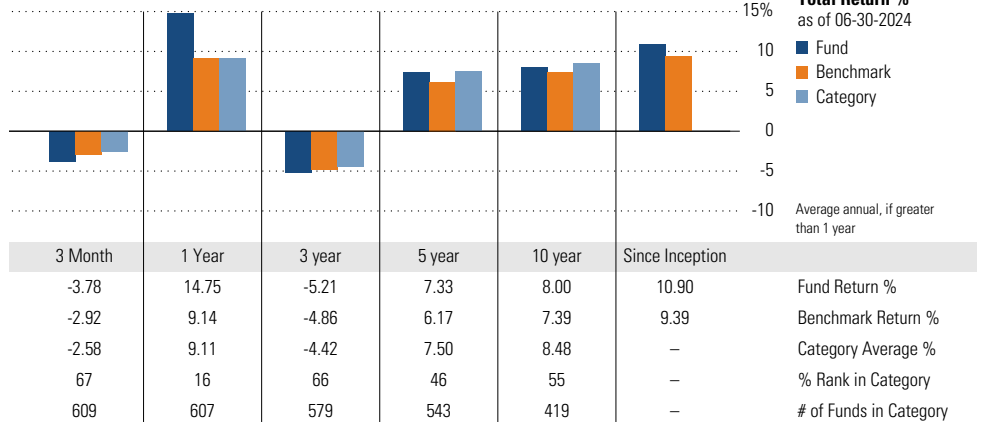
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

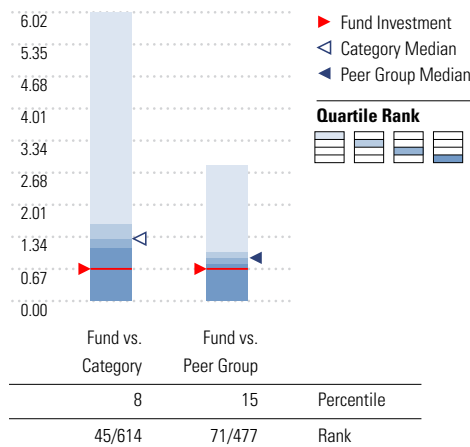
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.43	-	-0.23
Beta	0.97	-	0.93
R-Squared	93.46	-	91.60
Standard Deviation	22.96	22.80	22.18
Sharpe Ratio	-0.27	-0.26	-0.26
Tracking Error	5.90	-	6.69
Information Ratio	-0.06	-	0.08
Up Capture Ratio	95.69	-	92.35
Down Capture Ratio	97.56	-	93.62

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.79	21.94	26.27
Price/Book Ratio	2.99	3.95	3.79
Geom Avg Mkt Cap \$B	4.03	3.68	6.48
ROE	2.93	10.95	11.74

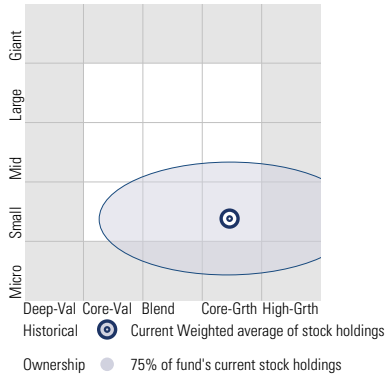
Franklin Small Cap Growth R6 FSMLX

Morningstar Category
Small Growth

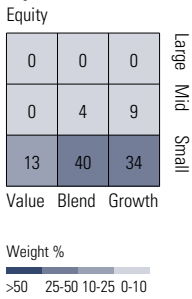
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 06-30-2024

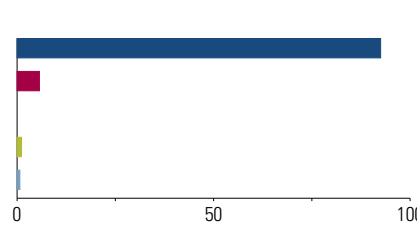
Morningstar Style Box™



Style Breakdown

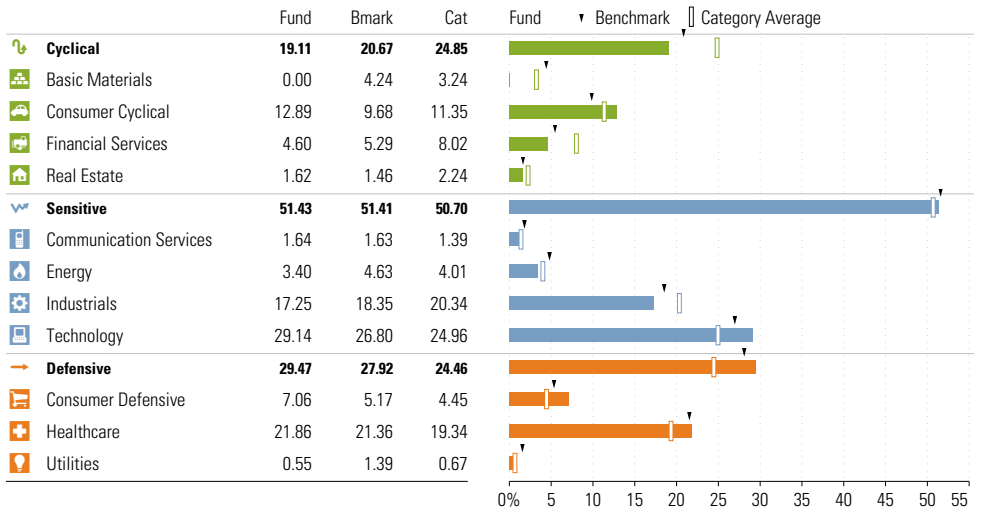


Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	92.50	92.94
Non-US Stocks	5.68	4.50
Bonds	0.00	0.01
Cash	1.12	1.64
Other	0.70	0.91
Total	100.00	100.00

Sector Weighting as of 06-30-2024



Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Onto Innovation Inc	2.75	2.75	43.60	Technology
BWX Technologies Inc	2.62	5.37	24.44	Industrials
BellRing Brands Inc Class A	2.24	7.60	3.08	Consumer Defensive
Monday.Com Ltd Ordinary Shares	2.10	9.70	28.19	Technology
AAR Corp	2.09	11.79	16.51	Industrials
Arcosa Inc	2.07	13.87	1.05	Industrials
Freshpet Inc	1.95	15.82	49.14	Consumer Defensive
Wingstop Inc	1.90	17.71	64.90	Consumer Cyclical
Integer Holdings Corp	1.83	19.54	16.87	Healthcare
Red Rock Resorts Inc Class A	1.82	21.37	5.81	Consumer Cyclical
HealthEquity Inc	1.76	23.13	30.02	Healthcare
Insmid Inc	1.70	24.82	116.20	Healthcare
Vontier Corp Ordinary Shares	1.68	26.51	10.71	Technology
Liberty Energy Inc Class A	1.68	28.19	15.93	Energy
Granite Construction Inc	1.64	29.83	22.36	Industrials

Total Holdings 121

⊕ Increase ⊖ Decrease ✨ New to Portfolio

iShares MSCI Total Intl Idx K BDOXX

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.

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

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

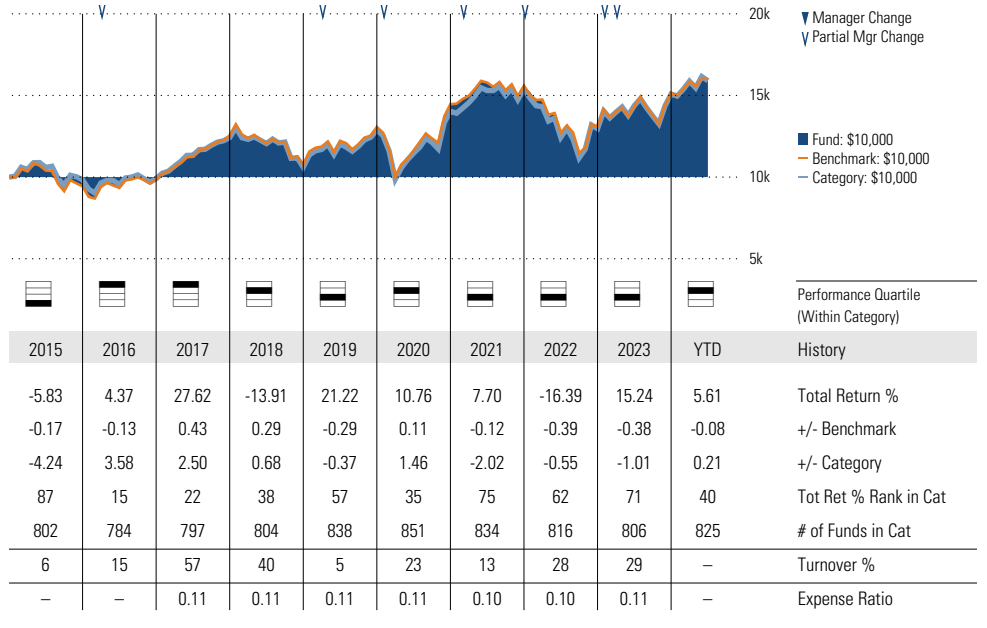
Morningstar Investment Management LLC Analysis

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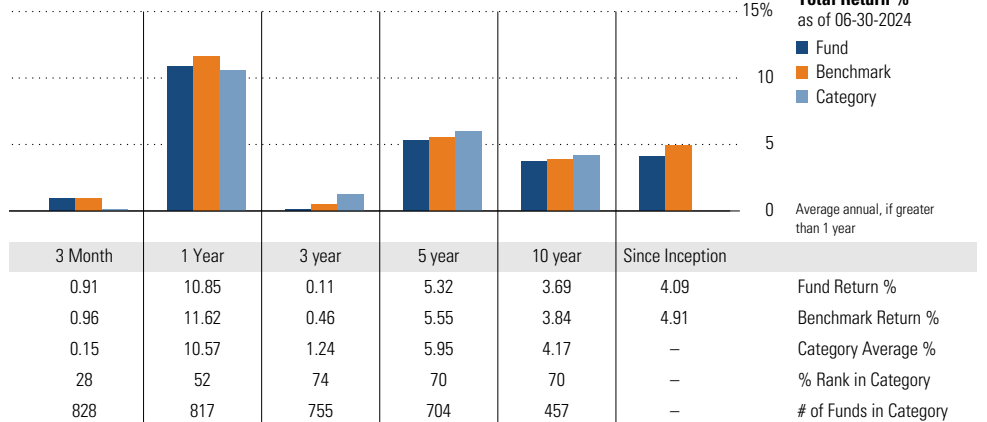
ESG Metrics

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

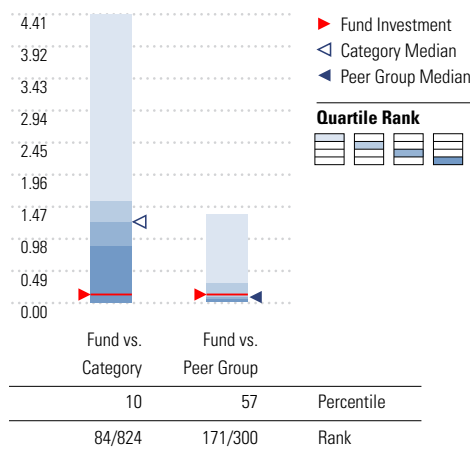
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

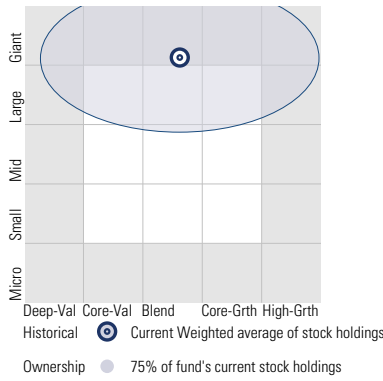
iShares MSCI Total Intl Idx K BDOXX

Morningstar Category
Foreign Large Blend

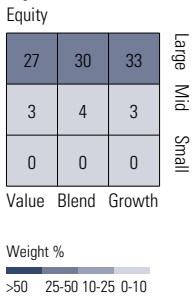
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2024

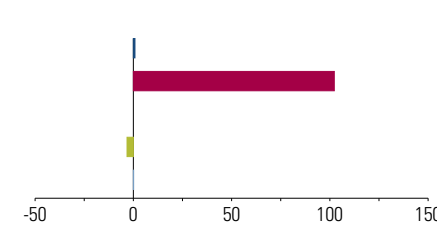
Morningstar Style Box™



Style Breakdown

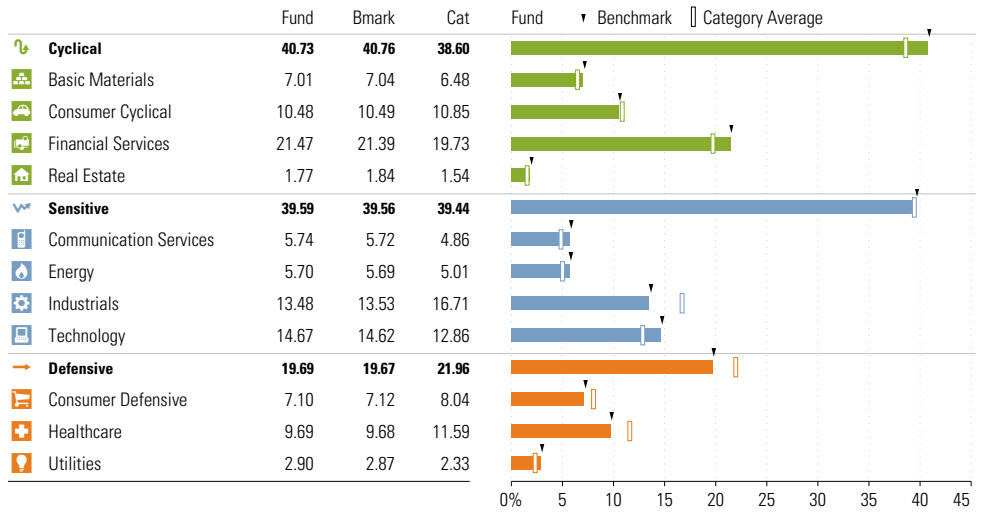


Asset Allocation as of 06-30-2024



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

Sector Weighting as of 06-30-2024



World Regions % Equity 06-30-2024



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	44.63	34.66	Americas	10.02	8.64	Greater Europe	45.35	56.68	Developed Markets	81.15
Japan	14.48	19.06	North America	7.93	7.55	United Kingdom	9.17	13.73	Emerging Markets	18.85
Australasia	4.82	4.65	Central/Latin	2.09	1.09	W euro-ex UK	32.42	42.09	Not Available	0.00
Asia-4 Tigers	11.15	6.40				Emrgng Europe	0.63	0.10		
Asia-ex 4 Tigers	14.18	4.55				Africa	3.13	0.76		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ USD - Spendable Cash	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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Loomis Sayles Investment Grade Bond N LGBNX

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

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.76 years.

Style Consistency is not calculated for Fixed Income funds.

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

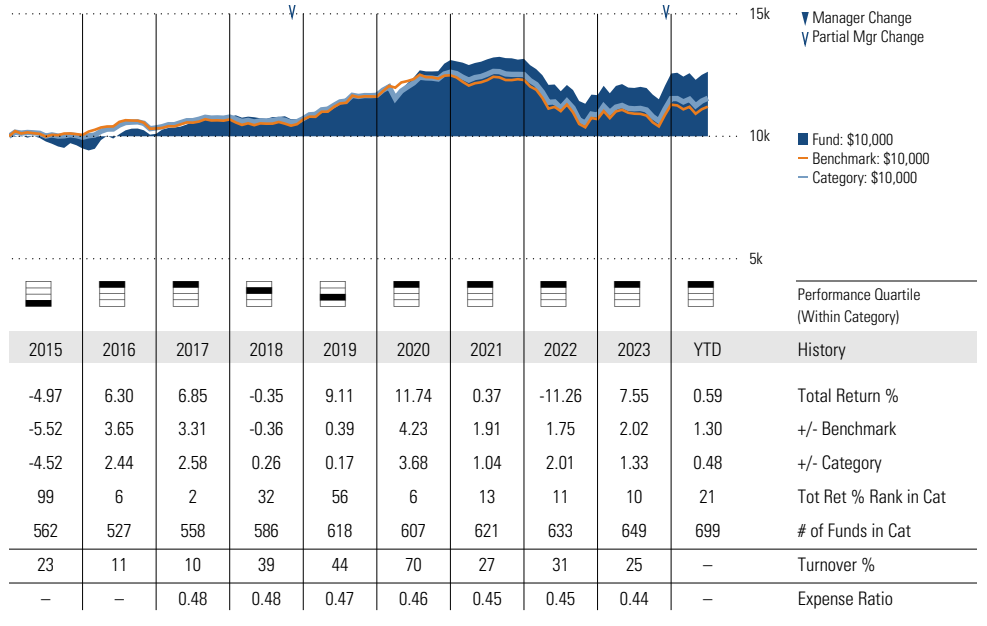
Morningstar Investment Management LLC Analysis

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

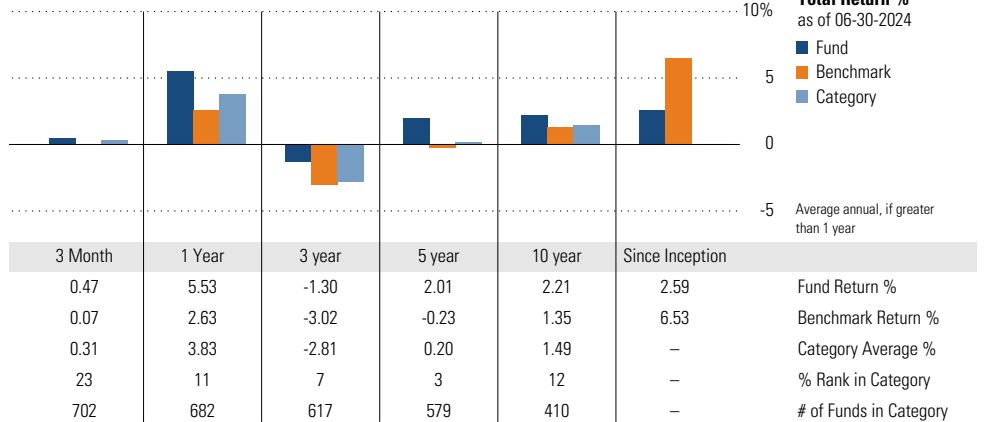
ESG Metrics

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

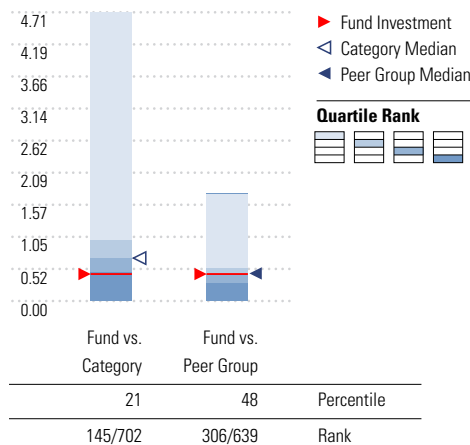
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.12	4.43	6.15
Avg Eff Maturity	6.20	-	9.38

Loomis Sayles Investment Grade Bond N LGBNX

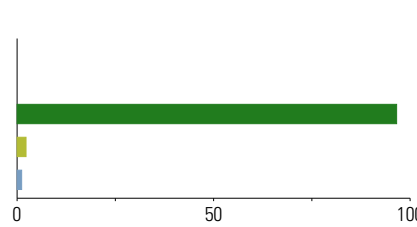
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2024

Style Breakdown



Asset Allocation as of 06-30-2024

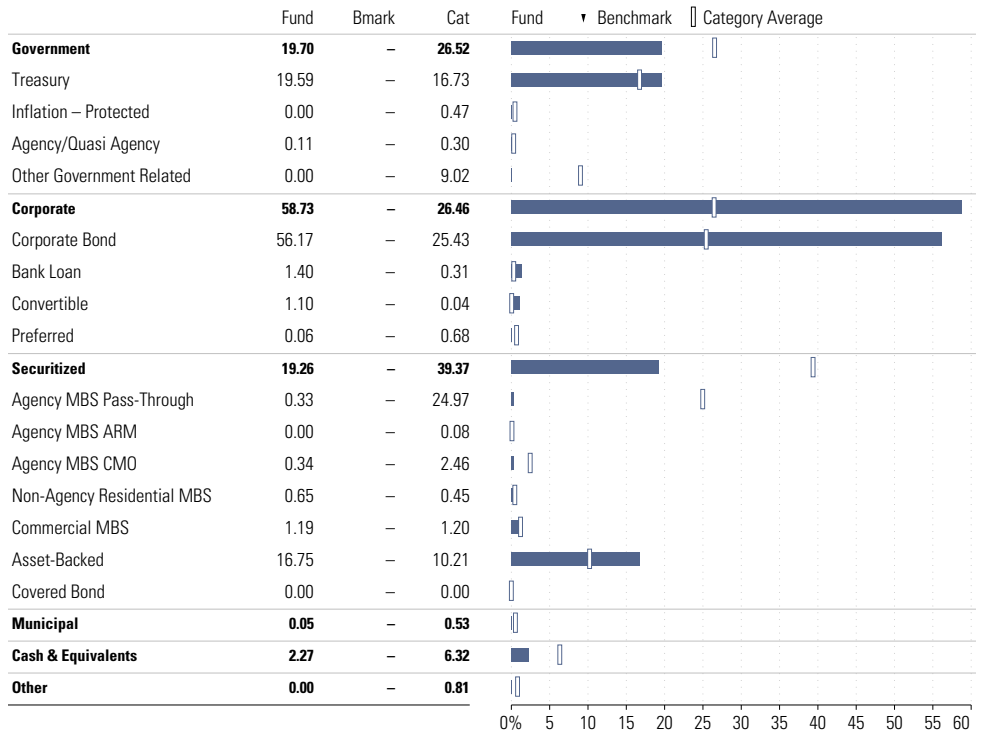


Asset Class	Net %	Cat%
US Stocks	0.00	0.06
Non-US Stocks	0.00	0.00
Bonds	96.57	100.91
Cash	2.27	-2.58
Other	1.16	1.62
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 06-30-2024



Top 10 Holdings as of 06-30-2024

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

Total Holdings 989

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PGIM High Yield R6 PHYQX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

Robert Spano since 10-2007
 Ryan Kelly since 02-2012
 Brian Clapp since 06-2013
 Robert Cignarella since 03-2014
 Michael Gormally since 04-2022
 Brian Lalli since 03-2023

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 16.72 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 57.3% lower than the High Yield Bond category average.

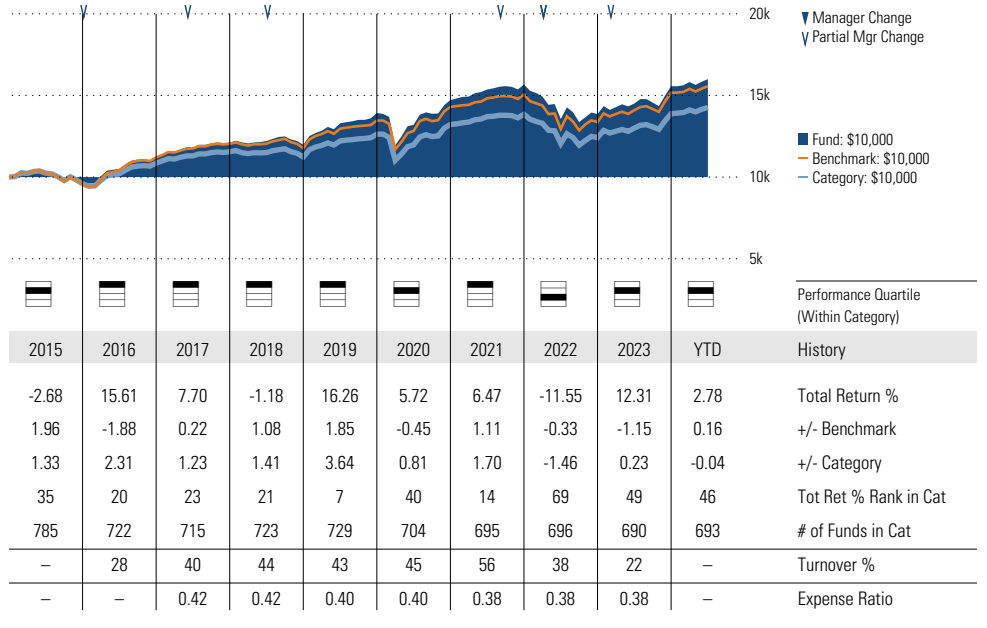
Morningstar Investment Management LLC Analysis

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

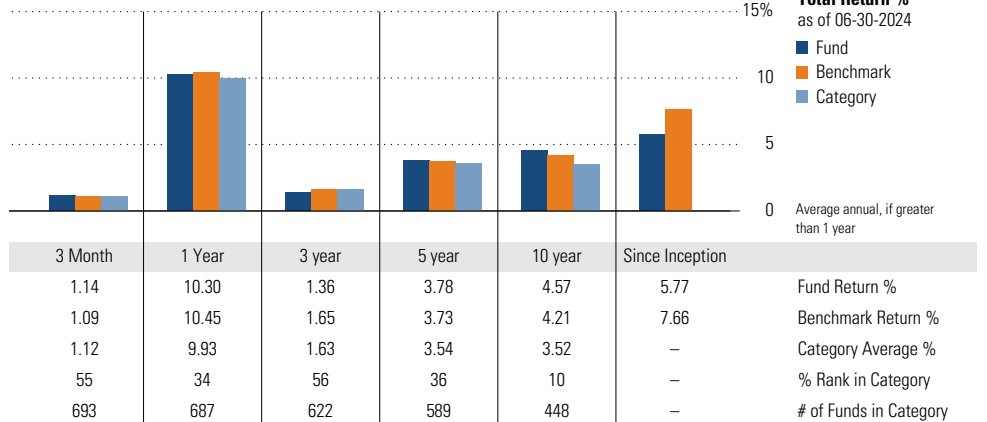
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	05-31-2024

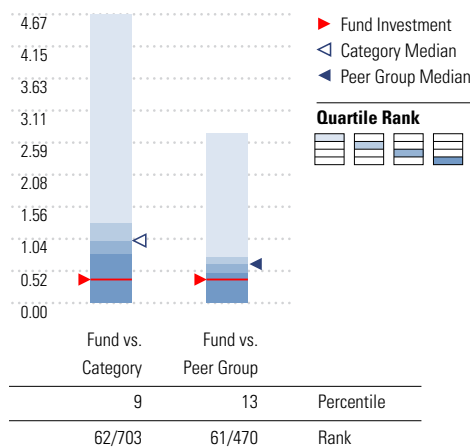
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.22	-	0.06
Beta	0.96	-	0.89
R-Squared	98.68	-	94.37
Standard Deviation	8.17	8.48	7.77
Sharpe Ratio	-0.21	-0.17	-0.19
Tracking Error	1.01	-	1.89
Information Ratio	-0.28	-	-0.24
Up Capture Ratio	98.53	-	89.25
Down Capture Ratio	101.16	-	88.66

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	3.36	-	3.04
Avg Eff Maturity	5.11	-	4.72

PGIM High Yield R6 PHYQX

Morningstar Category
High Yield Bond

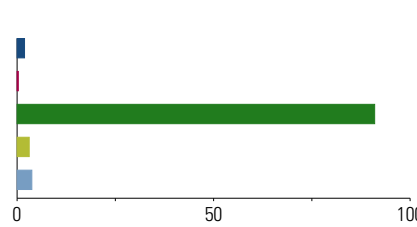
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 06-30-2024

Style Breakdown



Asset Allocation as of 06-30-2024

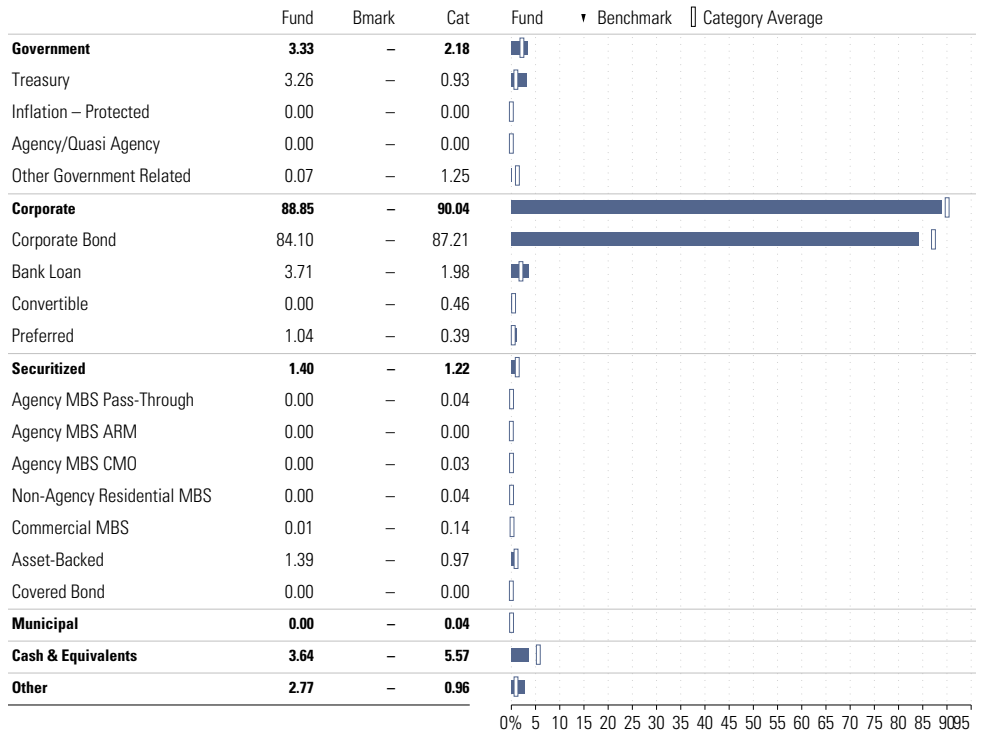


Asset Class	Net %	Cat%
US Stocks	1.89	0.75
Non-US Stocks	0.30	0.05
Bonds	90.98	92.91
Cash	3.08	4.81
Other	3.75	1.49
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	7.31	-	1.63
AA	0.04	-	1.36
A	0.29	-	0.30
BBB	5.02	-	4.52
BB	46.46	-	34.87
B	23.54	-	36.00
Below B	12.20	-	19.18
Not Rated	5.14	-	2.15

Sector Weighting as of 06-30-2024



Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Prudential Govt Money Mkt Fd	-	3.48	3.48	-
⊖ PGIM Core Short-Term Bond	-	1.97	5.45	-
United States Treasury Notes 3.875%	11-2027	1.59	7.04	-
Calpine Corporation 5.125%	03-2028	0.87	7.91	-
United States Treasury Notes 4.25%	12-2025	0.80	8.71	-
Medline Borrower LP 3.875%	04-2029	0.79	9.51	-
⊖ Ferrellgas Escrow Llc 3/30/31 Preferred	03-2031	0.72	10.23	-
Tenet Healthcare Corporation 4.375%	01-2030	0.59	10.82	-
DISH DBS Corporation 7.75%	07-2026	0.59	11.40	-
⊕ Organon & Co 5.125%	04-2031	0.54	11.94	-

Total Holdings 804

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

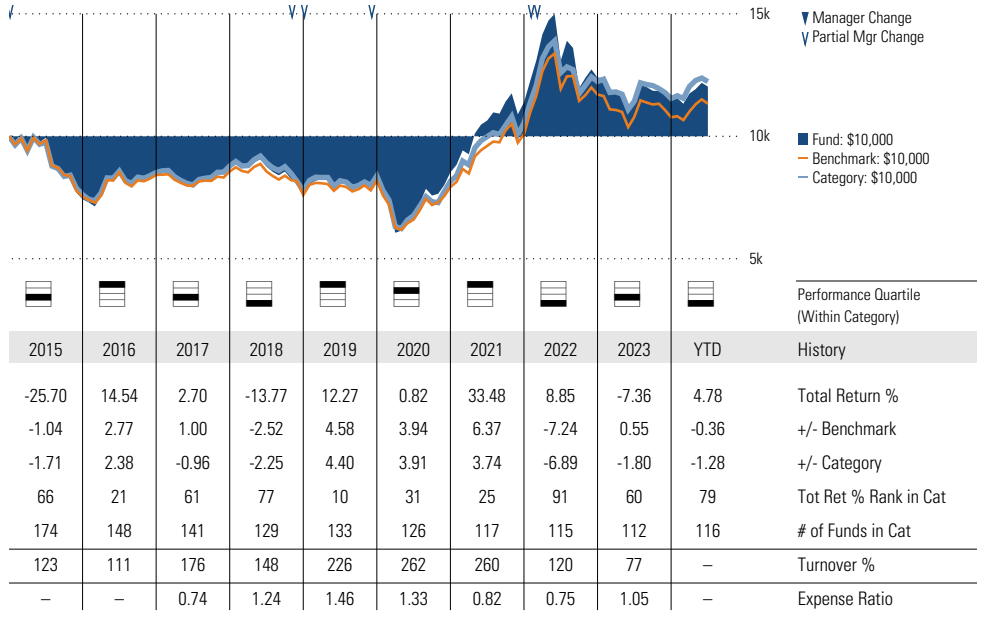
Morningstar Investment Management LLC Analysis

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

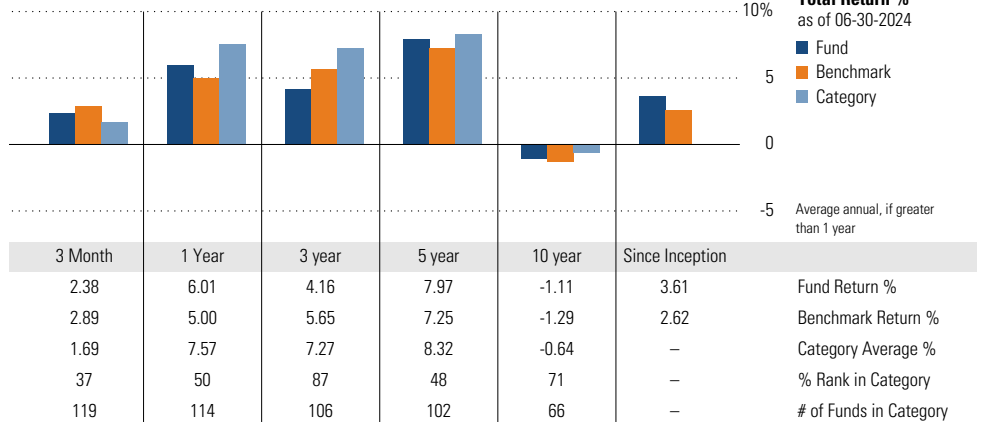
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024

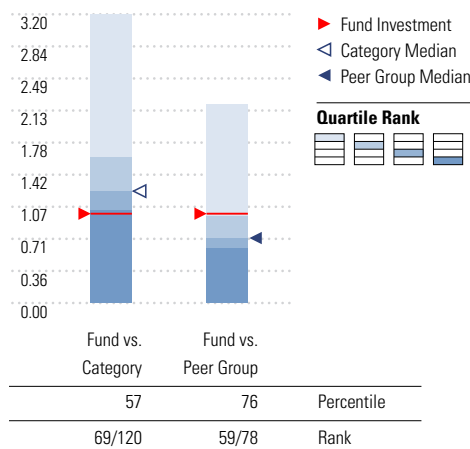
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

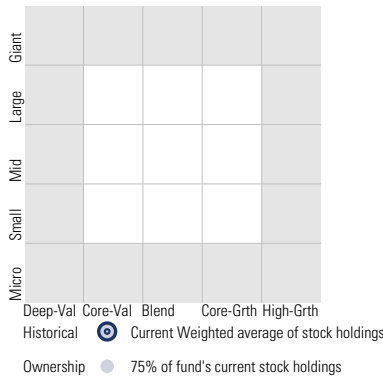
PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

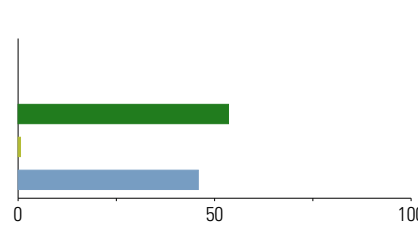
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™

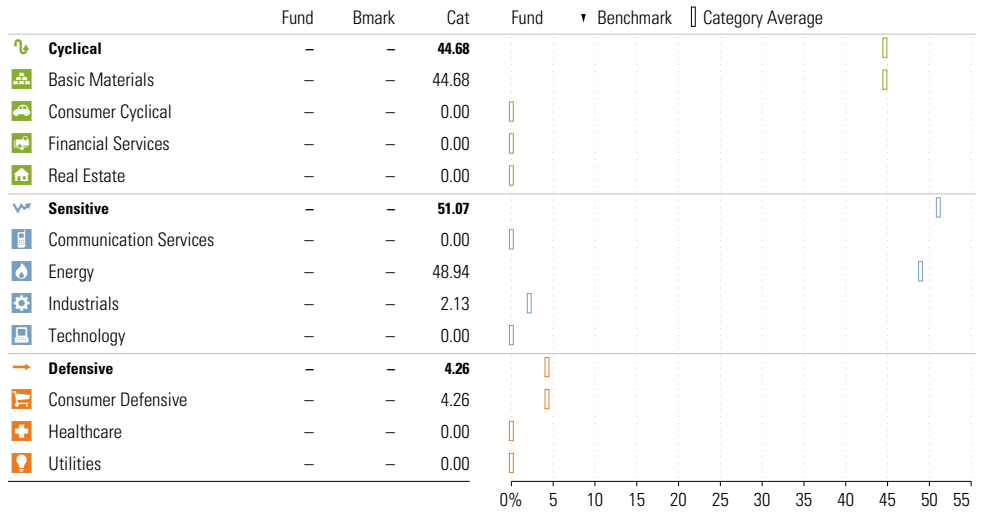


Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	0.00	1.06
Non-US Stocks	0.00	0.33
Bonds	53.53	35.76
Cash	0.61	55.93
Other	45.85	6.92
Total	100.00	100.00

Sector Weighting as of 06-30-2024



Style Breakdown



Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ 2 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 Cmnty 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

⊕ Increase ⊖ Decrease ✳ New to Portfolio

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

✔ **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.

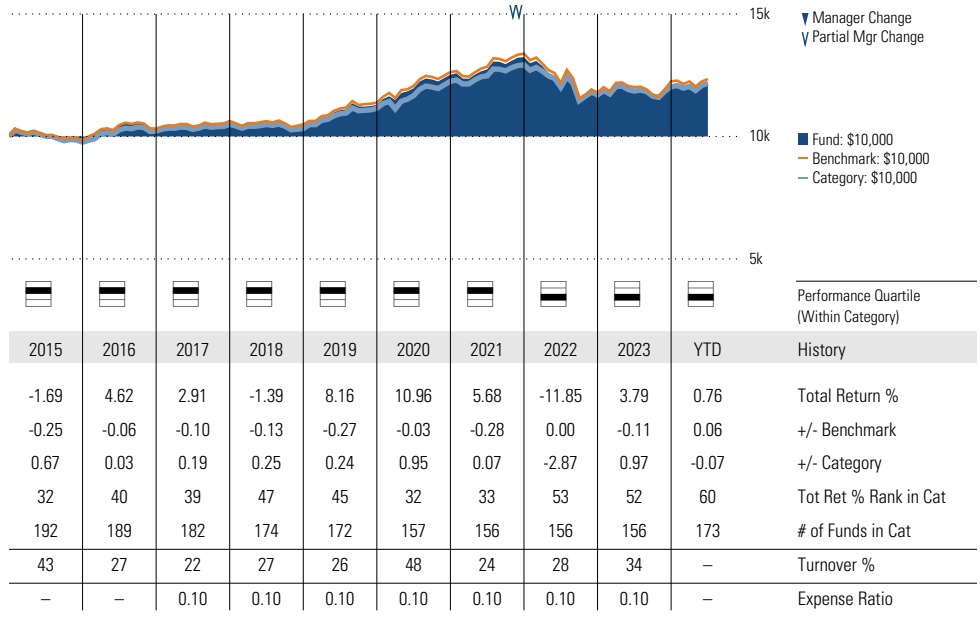
Morningstar Investment Management LLC Analysis

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

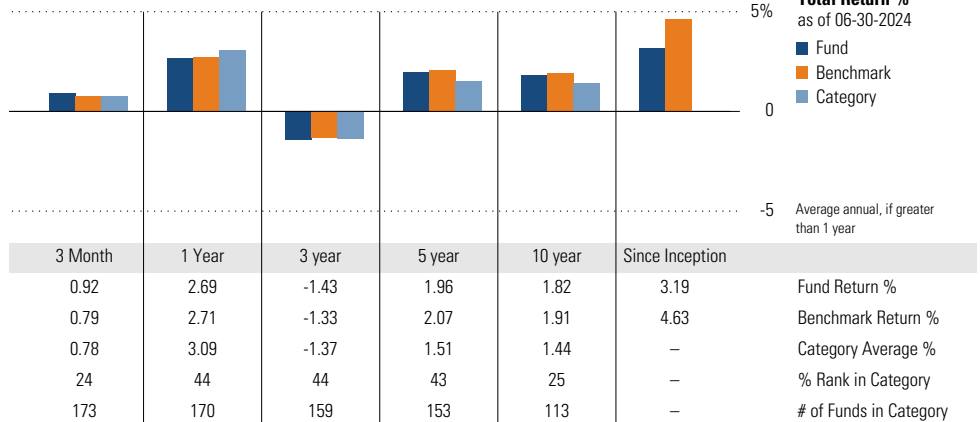
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

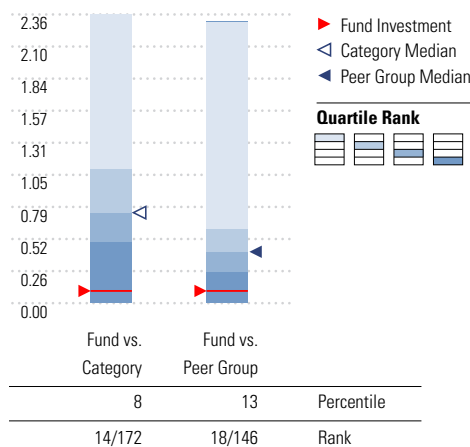
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.10	-	-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

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

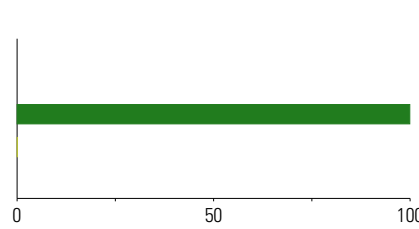
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 06-30-2024

Style Breakdown



Asset Allocation as of 06-30-2024

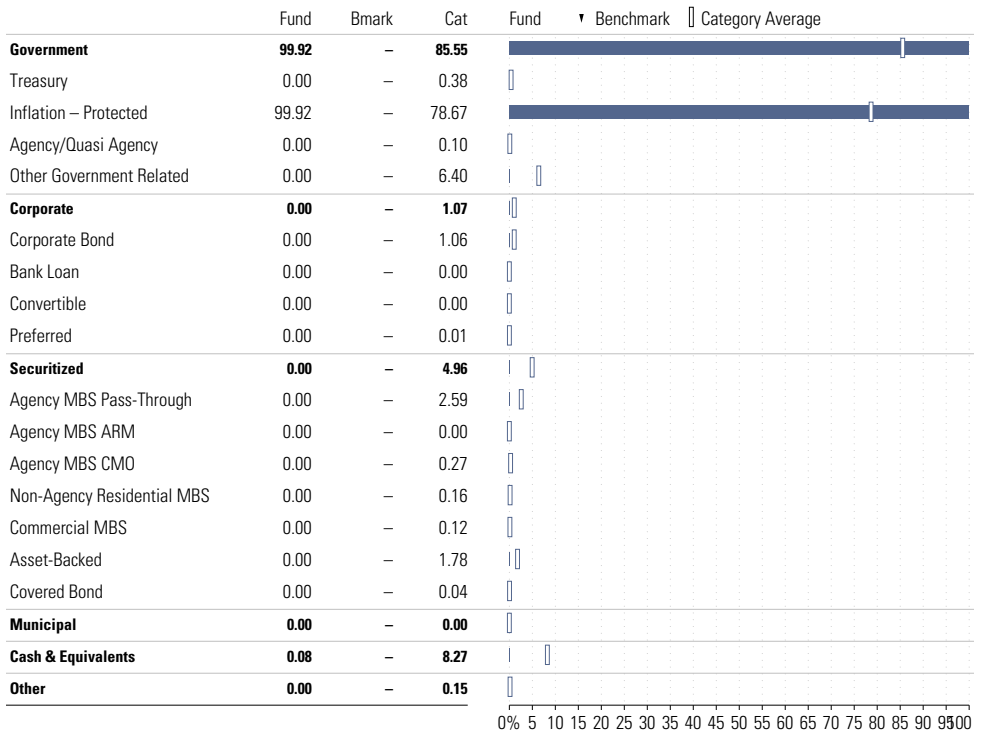


Asset Class	Net %	Cat%
US Stocks	0.00	0.14
Non-US Stocks	0.00	0.00
Bonds	99.92	90.94
Cash	0.08	7.86
Other	0.00	1.06
Total	100.00	100.00

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
B	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 06-30-2024



Top 10 Holdings as of 06-30-2024

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

Total Holdings 50

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard International Growth Adm VWILX

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.

✔ **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 0.31 is 69% lower than the Foreign Large Growth category average.

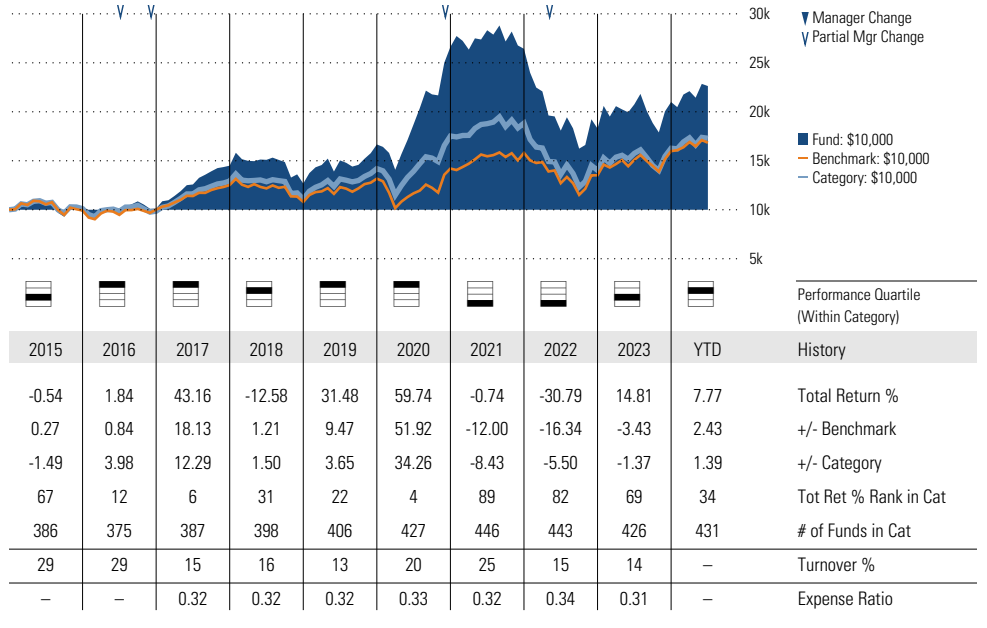
Morningstar Investment Management LLC Analysis

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.

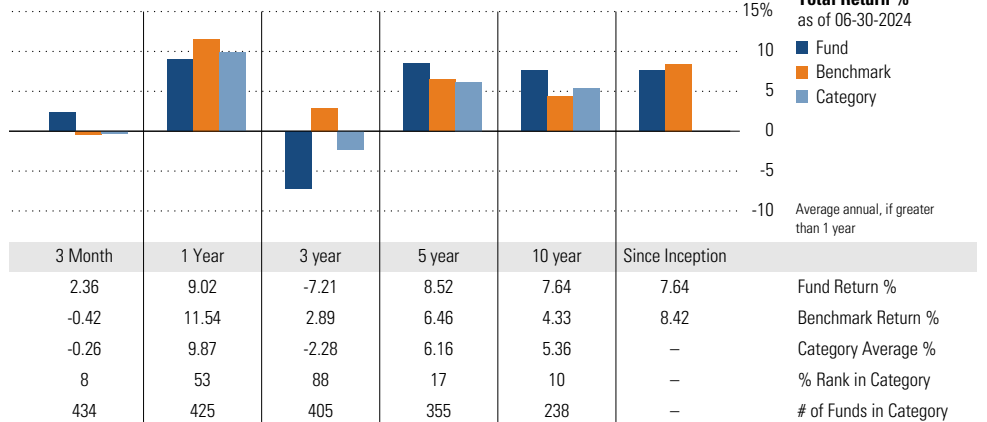
ESG Metrics

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

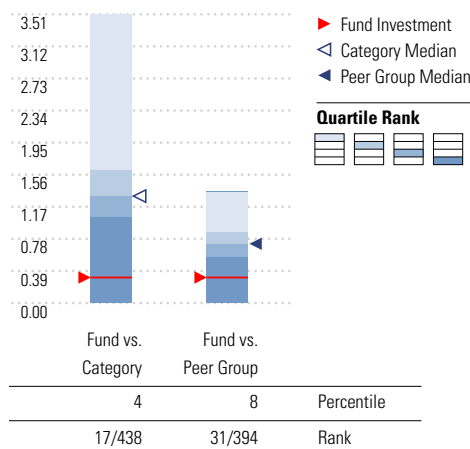
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

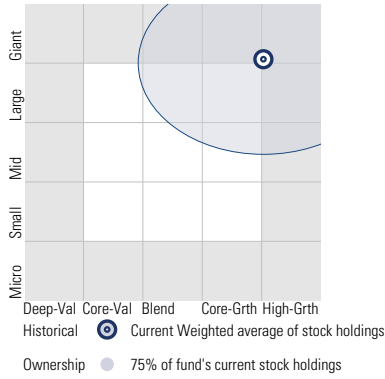
Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 06-30-2024

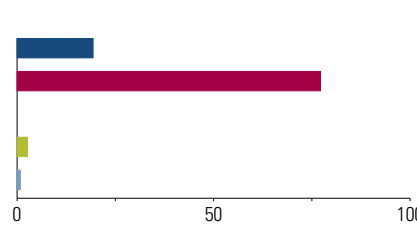
Morningstar Style Box™



Style Breakdown

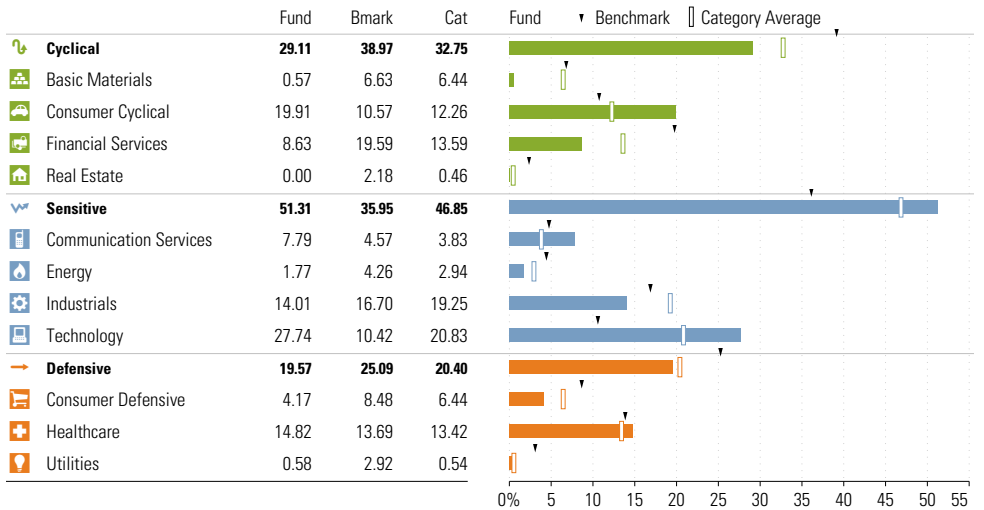


Asset Allocation as of 06-30-2024



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

Sector Weighting as of 06-30-2024



World Regions % Equity 06-30-2024



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	24.86	26.50	Americas	27.53	16.35	Greater Europe	47.60	57.15	Developed Markets	83.80
Japan	6.55	13.02	North America	20.81	13.74	United Kingdom	7.19	11.91	Emerging Markets	16.20
Australasia	1.27	1.56	Central/Latin	6.72	2.61	W euro-ex UK	40.02	44.73	Not Available	0.00
Asia-4 Tigers	7.56	5.82				Emrgng Europe	0.00	0.03		
Asia-ex 4 Tigers	9.48	6.10				Africa	0.39	0.48		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ASML Holding NV	4.92	4.92	-	Technology
MercadoLibre Inc	4.46	9.38	-	Consumer Cyclical
Taiwan Semiconductor Manufacturing Co Ltd	4.31	13.69	-	Technology
Adyen NV	3.85	17.55	-	Technology
Spotify Technology SA	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
Moderna Inc	2.18	33.72	-	Healthcare

Total Holdings 168

⊕ 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.

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

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

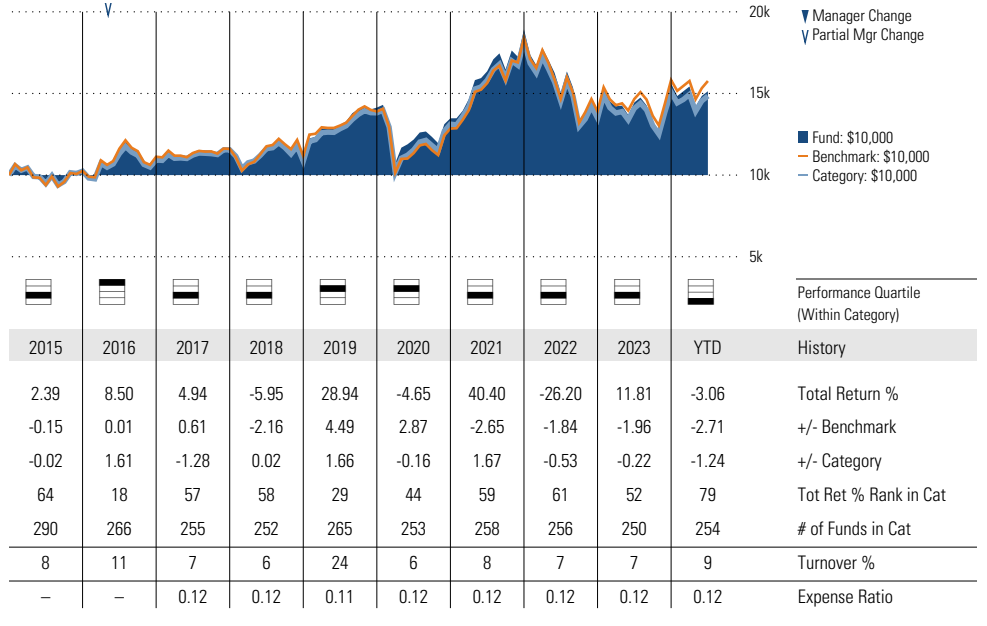
Morningstar Investment Management LLC Analysis

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

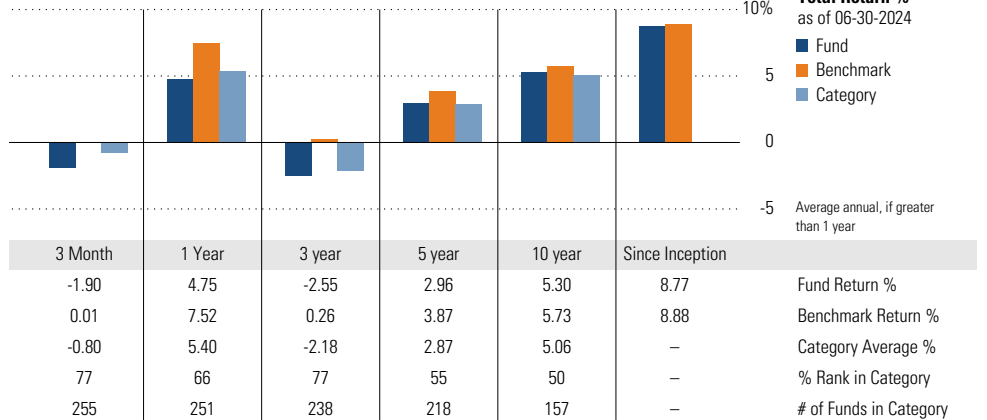
ESG Metrics

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

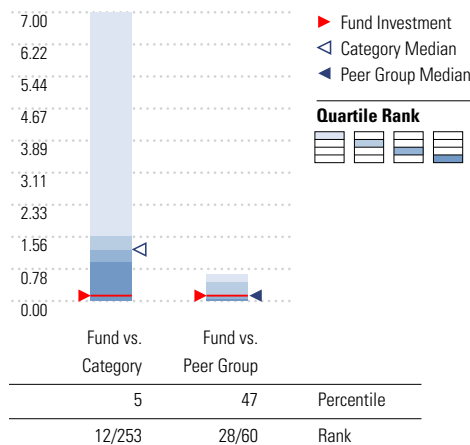
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

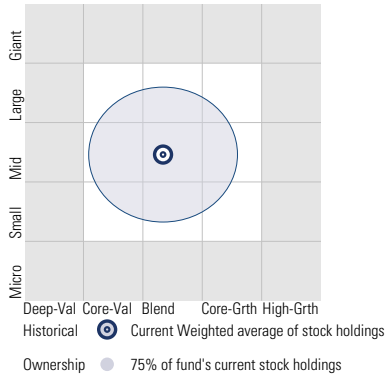
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

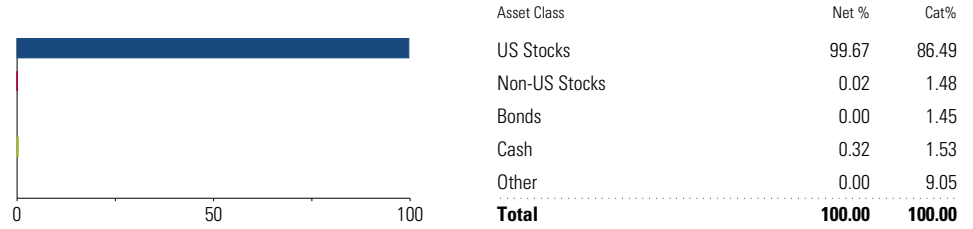
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 06-30-2024

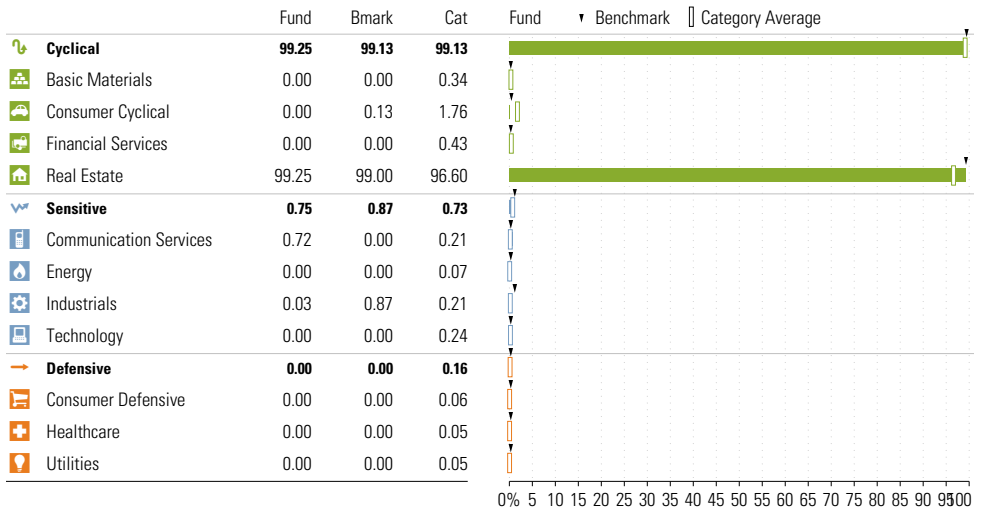
Morningstar Style Box™



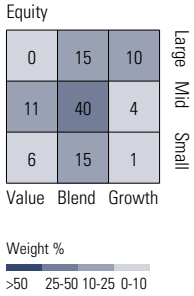
Asset Allocation as of 06-30-2024



Sector Weighting as of 06-30-2024



Style Breakdown



Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Real Estate II Index	13.43	13.43	—	—
⊕ 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	3.76	34.35	16.97	Real Estate
⊕ Simon Property Group Inc	3.21	37.56	9.19	Real Estate
⊕ Digital Realty Trust Inc	3.08	40.64	14.79	Real Estate
⊕ Realty Income Corp	2.95	43.59	-5.77	Real Estate
⊕ Public Storage	2.95	46.54	-3.72	Real Estate
⊕ Crown Castle Inc	2.75	49.29	-12.47	Real Estate
⊕ 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 Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

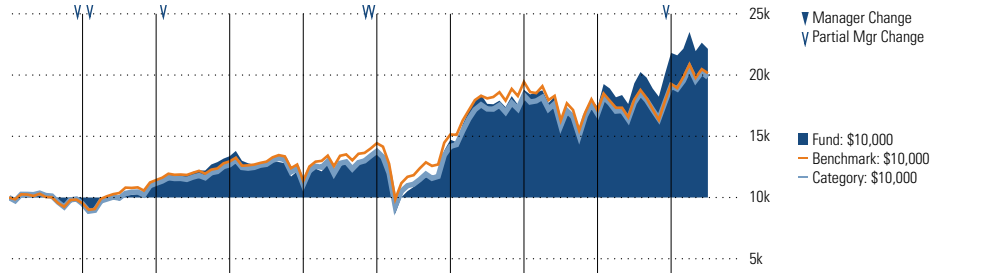
✔ **Performance:** The fund has finished in the Mid-Cap Value category's top three quartiles in 8 of the 10 years it's been in existence.

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

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

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

Growth of \$10,000



Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
Total Return %	-3.80	16.34	19.51	-19.73	29.54	5.85	27.75	-7.44	25.33	1.49	Total Return %
+/- Benchmark	0.98	-3.66	6.17	-7.44	2.48	0.89	-0.59	4.59	12.62	-3.05	+/- Benchmark
+/- Category	1.61	-1.72	6.29	-6.87	4.36	3.22	-1.57	0.58	11.39	-2.23	+/- Category
Tot Ret % Rank in Cat	37	62	7	94	20	29	66	45	6	76	Tot Ret % Rank in Cat
# of Funds in Cat	482	445	448	464	442	433	432	420	415	423	# of Funds in Cat
Turnover %	24	27	22	31	31	85	30	26	27	-	Turnover %
Expense Ratio	-	-	0.39	0.36	0.33	0.31	0.32	0.38	0.43	-	Expense Ratio

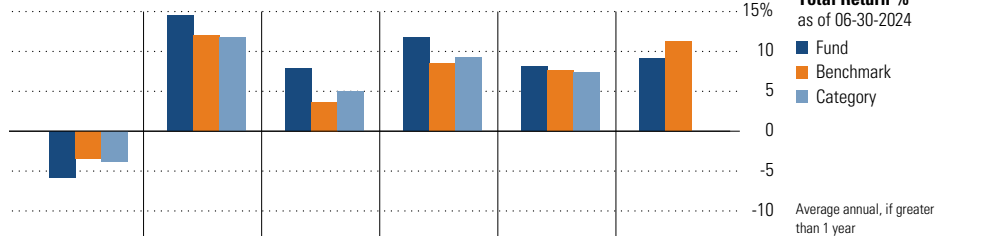
Morningstar Investment Management LLC Analysis

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ESG Metrics

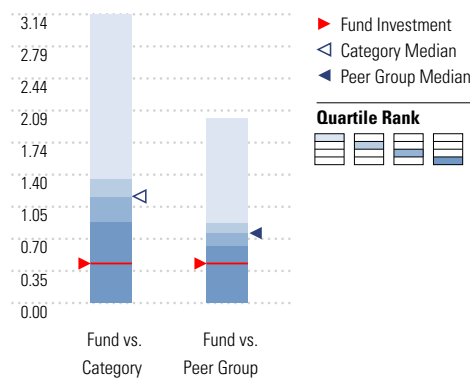
Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Trailing Performance



Period	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Metric
Fund Return %	-5.87	14.54	7.85	11.77	8.13	9.12	Fund Return %
Benchmark Return %	-3.40	11.98	3.65	8.49	7.60	11.22	Benchmark Return %
Category Average %	-3.78	11.74	4.97	9.26	7.35	-	Category Average %
% Rank in Category	92	27	14	16	27	-	% Rank in Category
# of Funds in Category	424	419	400	385	297	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	4.04	-	1.43
Beta	1.01	-	0.94
R-Squared	95.18	-	94.50
Standard Deviation	20.35	19.56	18.98
Sharpe Ratio	0.31	0.11	0.17
Tracking Error	4.48	-	4.66
Information Ratio	0.94	-	0.29
Up Capture Ratio	104.04	-	95.14
Down Capture Ratio	90.09	-	90.33

Portfolio Metrics

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

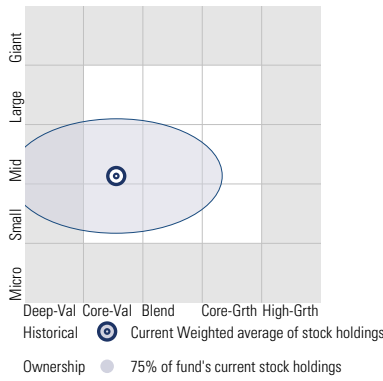
Vanguard Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

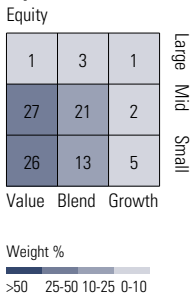
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2024

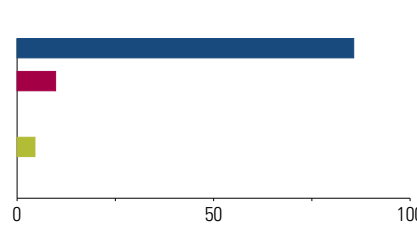
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	85.65	90.53
Non-US Stocks	9.80	7.09
Bonds	0.00	0.03
Cash	4.54	2.21
Other	0.00	0.15
Total	100.00	100.00

Sector Weighting as of 06-30-2024

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

Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Mktliq 12/31/2049	4.39	4.39	-	-
⊖ AerCap Holdings NV	3.42	7.81	-	Industrials
⊕ Baxter International Inc	1.76	9.57	-	Healthcare
⊕ Fidelity National Financial Inc	1.72	11.29	-	Financial Services
⊖ TE Connectivity Ltd	1.64	12.93	-	Technology
⊖ Gilman Activewear Inc	1.63	14.56	-	Consumer Cyclical
Unum Group	1.45	16.01	-	Financial Services
⊖ Globe Life Inc	1.43	17.44	-	Financial Services
⊖ United States Steel Corp	1.35	18.80	-	Basic Materials
⊕ Arrow Electronics Inc	1.27	20.06	-	Technology
⊕ CBRE Group Inc Class A	1.14	21.20	-	Real Estate
Taylor Morrison Home Corp	1.11	22.31	-	Consumer Cyclical
⊖ M/I Homes Inc	1.10	23.41	-	Consumer Cyclical
⊕ Open Text Corp	1.09	24.50	-	Technology
Olin Corp	1.09	25.59	-	Basic Materials

Total Holdings 134

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

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.

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

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

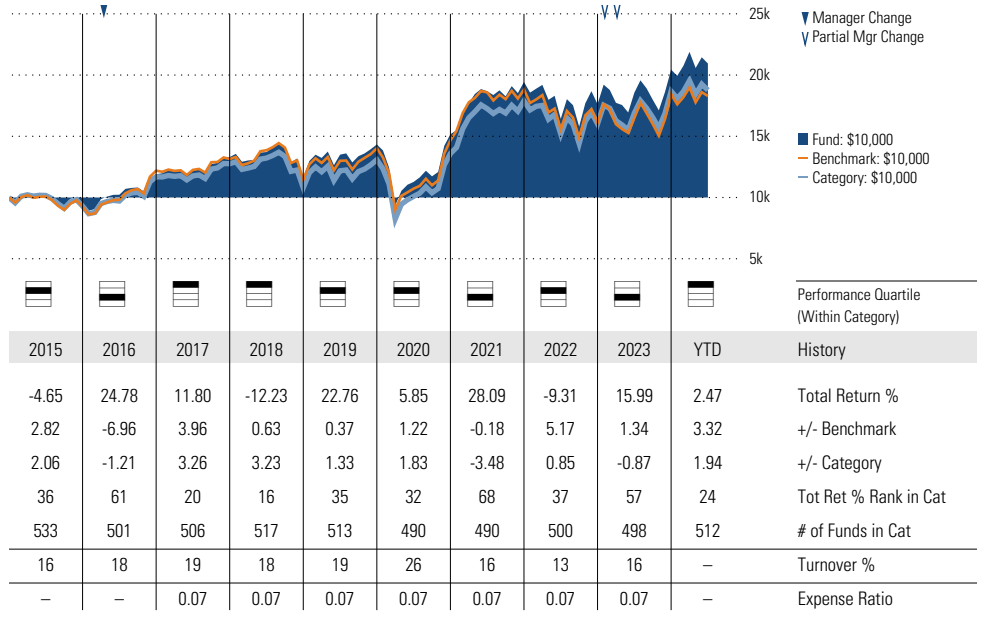
Morningstar Investment Management LLC Analysis

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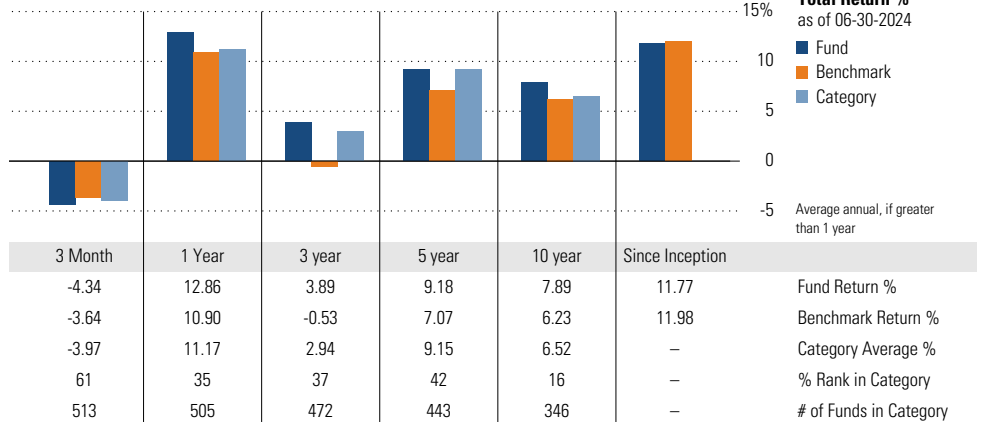
ESG Metrics

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

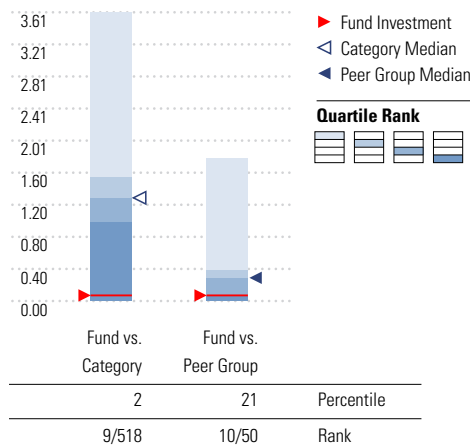
Growth of \$10,000



Trailing Performance



Net Expense



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	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

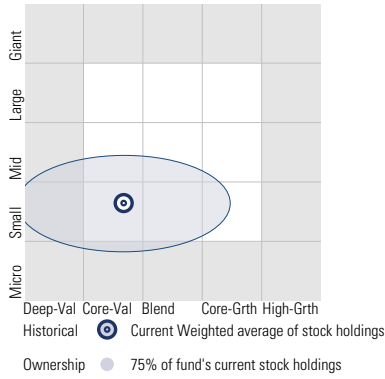
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 06-30-2024

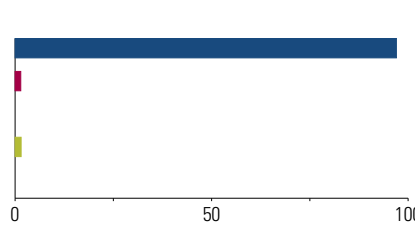
Morningstar Style Box™



Style Breakdown

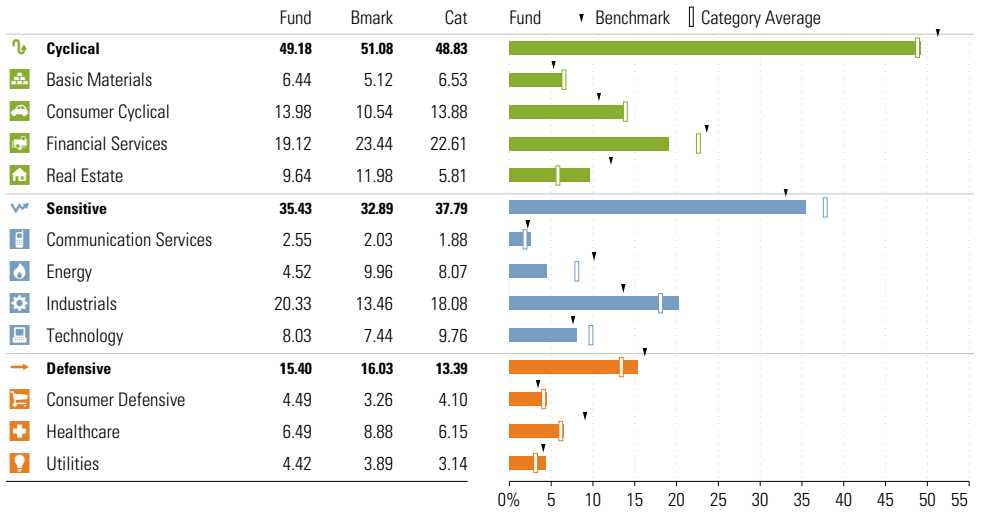


Asset Allocation as of 06-30-2024



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
Other	0.00	0.17
Total	100.00	100.00

Sector Weighting as of 06-30-2024



Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	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
⊖ Atmos Energy Corp	0.52	5.08	2.04	Utilities
⊖ NRG Energy Inc	0.52	5.59	52.18	Utilities
⊖ IDEX Corp	0.49	6.08	-6.72	Industrials
⊖ Bunge Global SA	0.48	6.56	7.10	Consumer Defensive
⊖ 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 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.

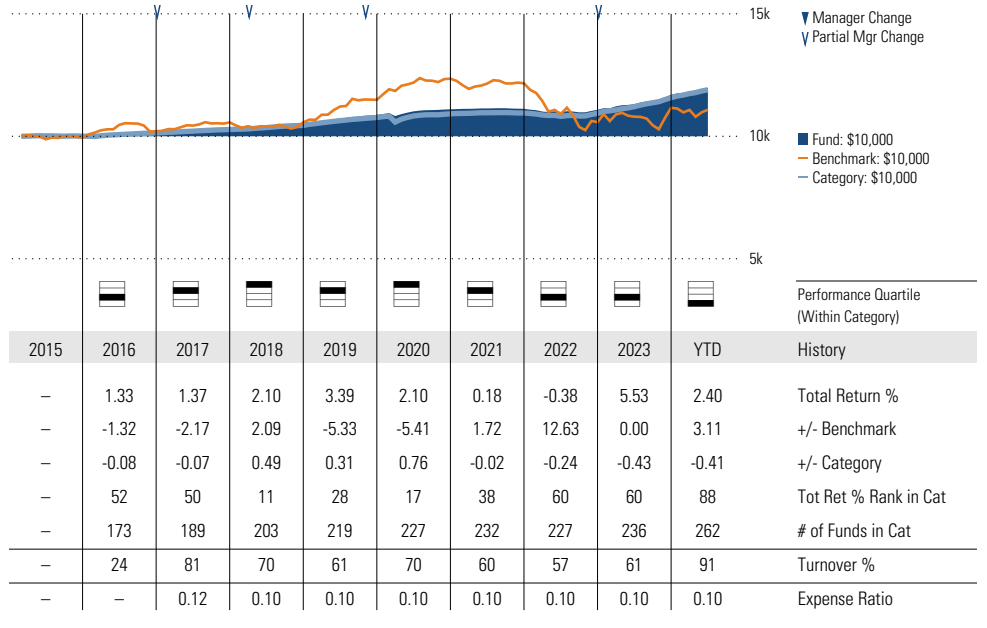
Morningstar Investment Management LLC Analysis

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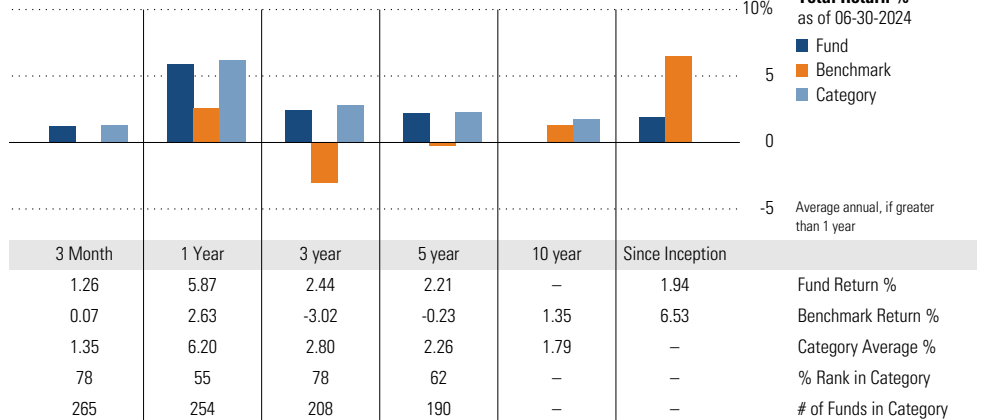
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

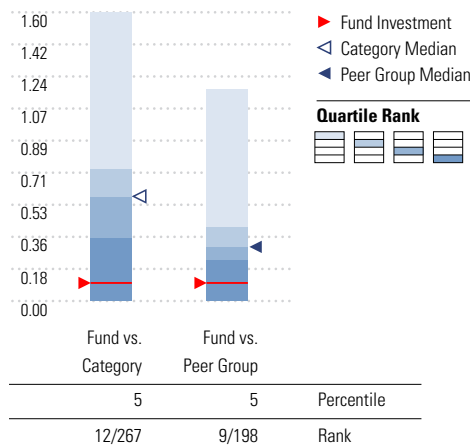
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

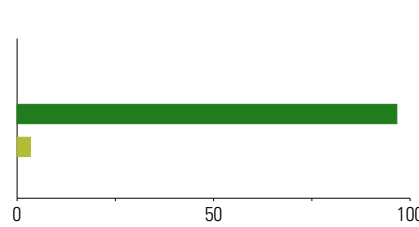
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2024

Style Breakdown



Asset Allocation as of 06-30-2024

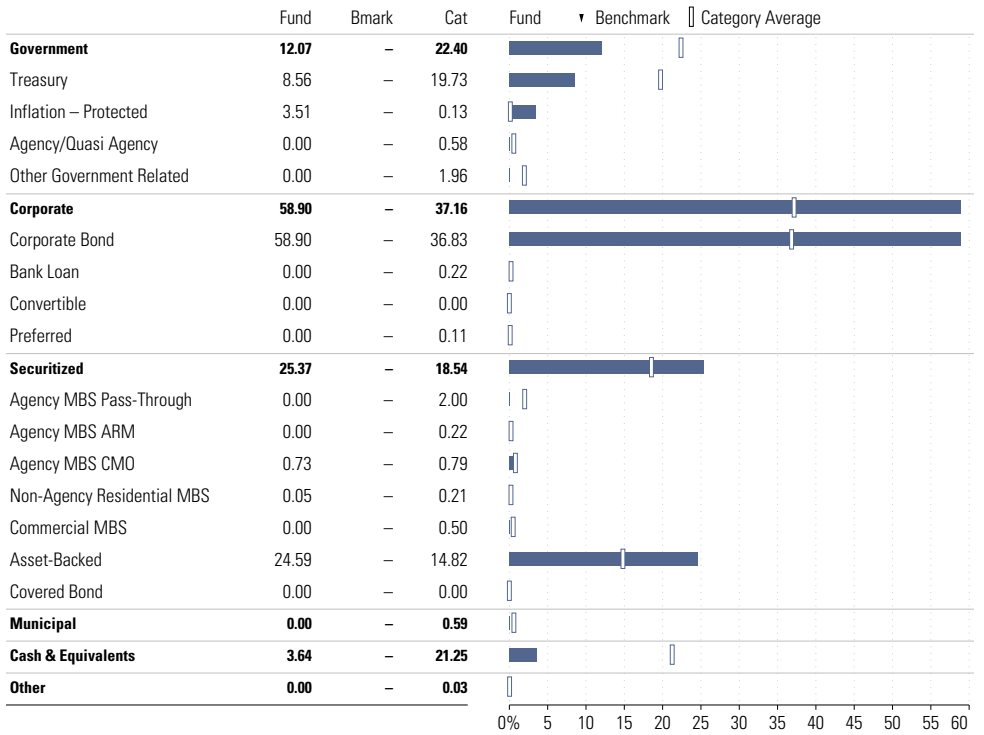


Asset Class	Net %	Cat%
US Stocks	0.00	3.39
Non-US Stocks	0.00	0.00
Bonds	96.62	66.70
Cash	3.39	29.70
Other	0.00	0.20
Total	100.00	100.00

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
B	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 06-30-2024



Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	-	8.21	8.21	-
⊕ United States Treasury Notes	-	3.52	11.72	-
⊖ Mktliq 12/31/2049	-	1.20	12.92	-
Bank of Nova Scotia	-	0.99	13.91	-
American Express Company	-	0.85	14.76	-
⊖ 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

Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

George Davis since 12-2003
 Andrew Lacey since 01-2007
 John Mahedy since 01-2010
 Lewis Sanders since 01-2010
 Scott McBride since 01-2019
 Howard Gleicher since 12-2019
 Gregory Padilla since 12-2019
 Henry Seiden since 02-2022

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 in existence.

✔ **Management:** The fund's management has been in place for 20.57 years.

✗ **Style:** The fund has landed in its primary style box — Large Value — 0 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.26 is 70.79% lower than the Large Value category average.

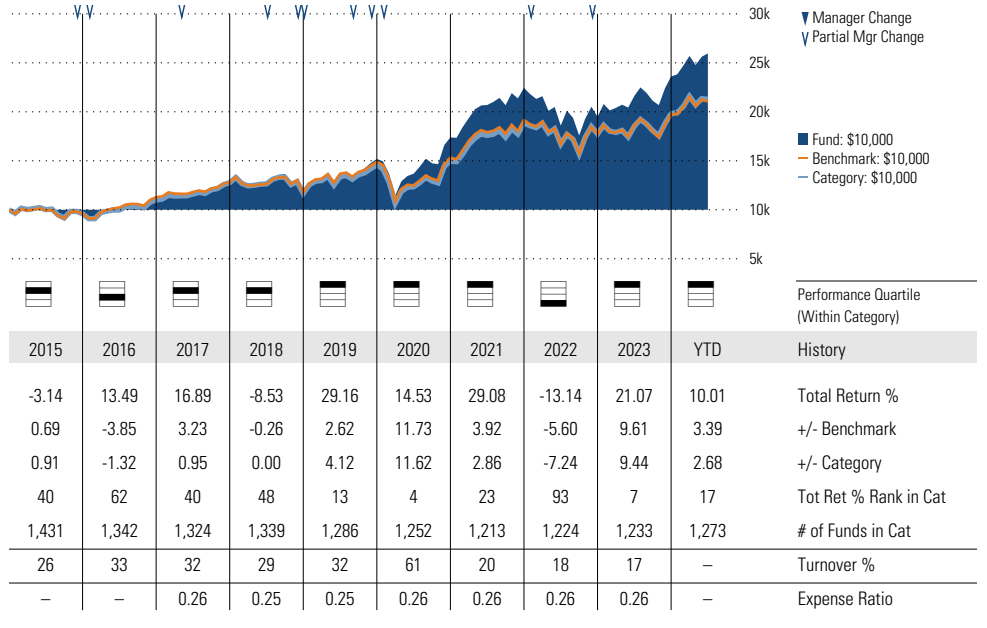
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the fund has drifted into the large-blend portion of the Morningstar Style Box. The drift towards blend is not unexpected as the fund's subadvisor lineup has shifted in recent years to managers that run more core-oriented strategies and lower exposure to deep-value oriented managers. We are not concerned with this screen failure but will continue to monitor the fund's strategy and category assignment.

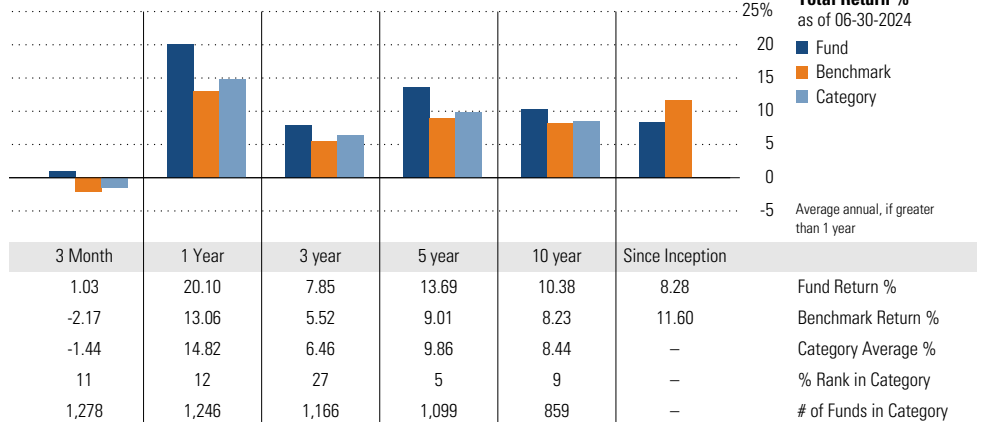
ESG Metrics

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

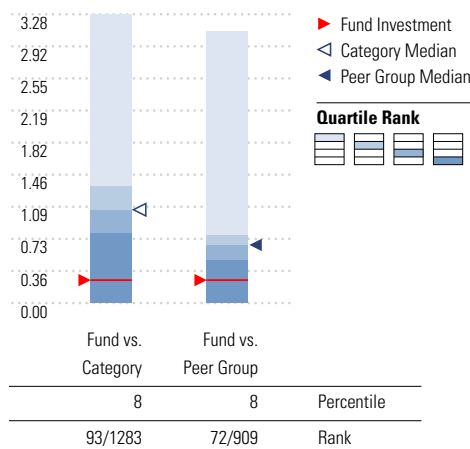
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.27	-	1.15
Beta	1.00	-	0.96
R-Squared	95.77	-	94.26
Standard Deviation	16.91	16.60	16.47
Sharpe Ratio	0.33	0.20	0.26
Tracking Error	3.48	-	4.05
Information Ratio	0.67	-	0.28
Up Capture Ratio	102.22	-	97.74
Down Capture Ratio	92.82	-	93.22

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.49	18.83	18.50
Price/Book Ratio	2.76	2.38	2.50
Geom Avg Mkt Cap \$B	148.52	76.63	122.00
ROE	23.44	16.32	21.30

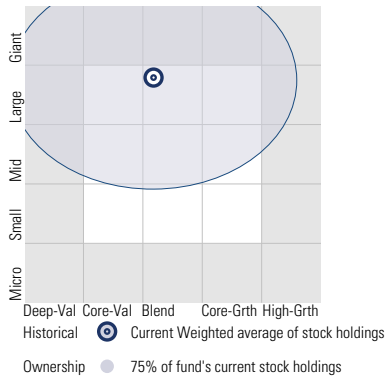
Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category
Large Value

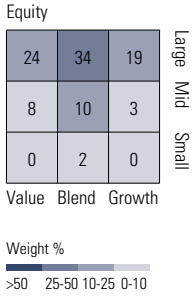
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 06-30-2024

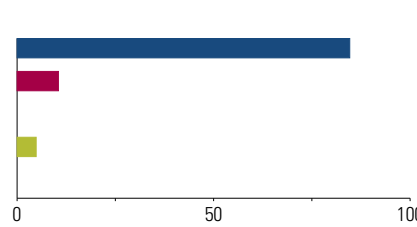
Morningstar Style Box™



Style Breakdown

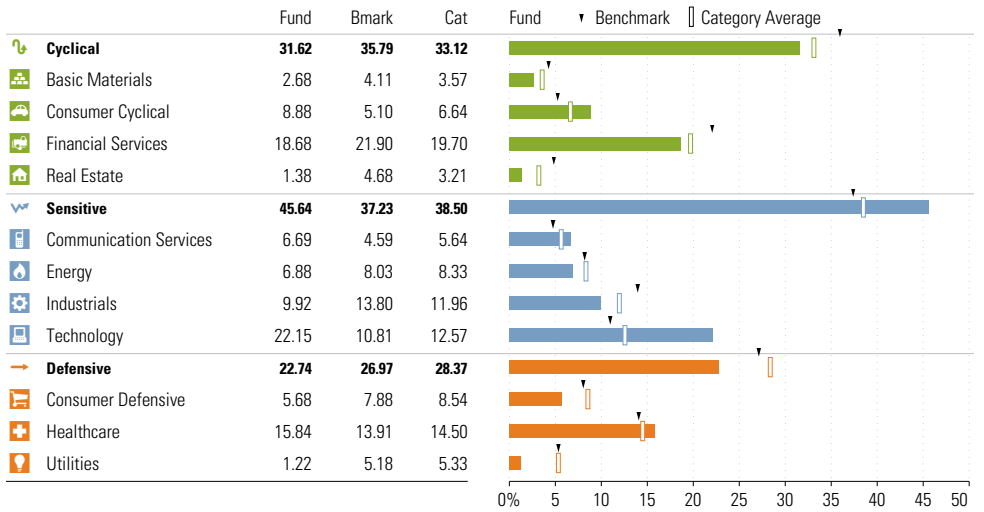


Asset Allocation as of 06-30-2024



Asset Class	Net %	Cat%
US Stocks	84.64	91.82
Non-US Stocks	10.51	5.87
Bonds	0.00	0.19
Cash	4.85	0.94
Other	0.00	1.19
Total	100.00	100.00

Sector Weighting as of 06-30-2024



Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	5.80	5.80	-	Technology
Mktliq 12/31/2049	4.37	10.18	-	-
Amazon.com Inc	2.59	12.77	-	Consumer Cyclical
Alphabet Inc Class A	2.48	15.25	-	Communication Svc
Apple Inc	2.01	17.25	-	Technology
Wells Fargo & Co	1.77	19.03	-	Financial Services
Medtronic PLC	1.68	20.70	-	Healthcare
UnitedHealth Group Inc	1.44	22.14	-	Healthcare
Meta Platforms Inc Class A	1.42	23.56	-	Communication Svc
Bank of America Corp	1.39	24.95	19.54	Financial Services
Elevance Health Inc	1.39	26.33	-	Healthcare
HCA Healthcare Inc	1.34	27.68	-	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd ADR	1.33	29.01	-	Technology
Procter & Gamble Co	1.28	30.29	-	Consumer Defensive
Visa Inc Class A	1.21	31.50	-	Financial Services

Total Holdings 186

⊕ Increase ⊖ Decrease ✨ New to Portfolio