American Funds American Balanced R6 RLBGX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.51 years.
- Style: The fund has landed in its primary style box —
 Large Blend 90.91 % of the time over the past three
 years.
- ◆ Net Expense: The fund's expense ratio of 0.25 is
 75.25% lower than the Moderate Allocation category
 average.

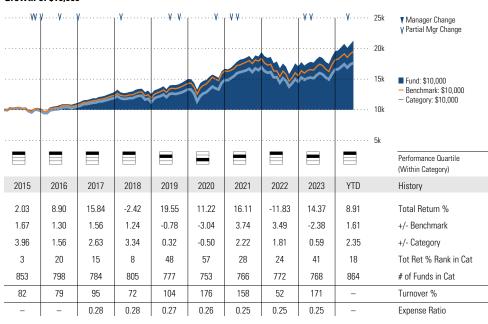
Morningstar Investment Management LLC Analysis

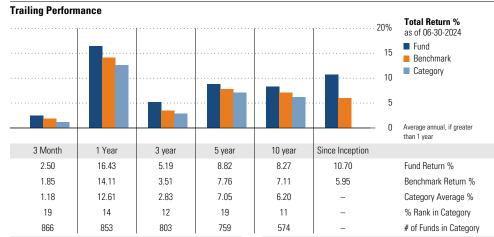
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

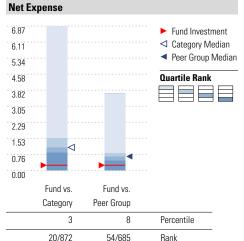
Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000





3-Year Risk Metrics



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

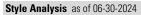
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.62	22.77	22.57
Price/Book Ratio	4.28	3.31	3.44
Avg Eff Duration	6.30	-	4.92



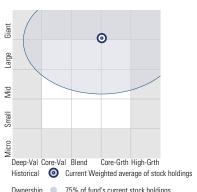
American Funds American Balanced R6 RLBGX

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



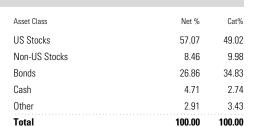
Morningstar Style Box™



50 100

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024



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

St

Weight %	nt %		
. En	25 50	10.25	0.10

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

Total Holdings 2884

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

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

Quantitative Screens

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

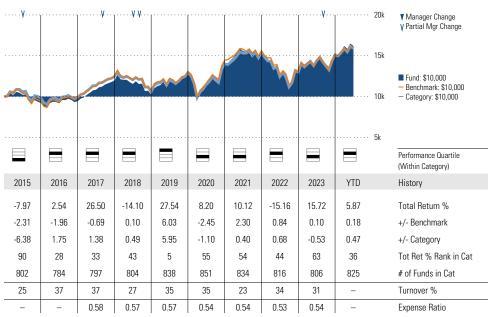
Morningstar Investment Management LLC Analysis

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

ESG Metrics

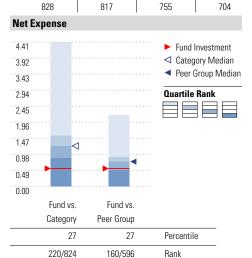
Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



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

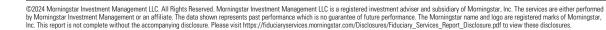
457



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

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

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





of Funds in Category

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



50

Asset Allocation as of 06-30-2024

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

Style Breakdown

Equity

26	24	40	ď
2	3	5	
0	1	0	

Large Mid

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

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

World Regions % Equity 06-30-2024



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

Fund % Cat %

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

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

Total Holdings 250

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Fund %

88.49

11.51 0.00

American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

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

Piyada Phanaphat since 01-2020

Matt Hochstetler since 01-2024

Quantitative Screens

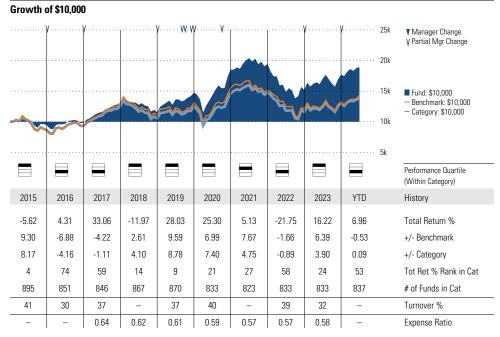
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.05 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time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

Morningstar Investment Management LLC Analysis

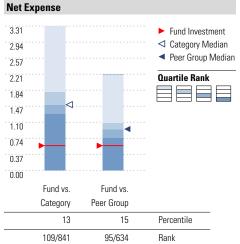
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

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

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



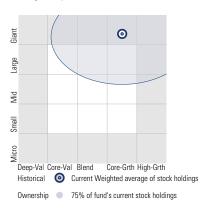


American Funds New World R6 RNWGX

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

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

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

Weight %

>50 25-50 10-25 0-10

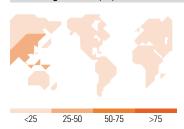
Value Blend Growth

Asset Allocation as of 06-30-2024



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

World Regions % Equity 06-30-2024



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

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

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

Total Holdings 575

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000
Mary Ellen Stanek since 09-2000
Charles Groeschell since 09-2000
Warren Pierson since 09-2000
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2021
Abhishek Pulakanti since 05-2022
Andrew O'Connell since 05-2022

Quantitative Screens

Performance: The fund has finished in the Intermediate Core 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 23.77 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 42.31% lower than the Intermediate Core Bond category average.

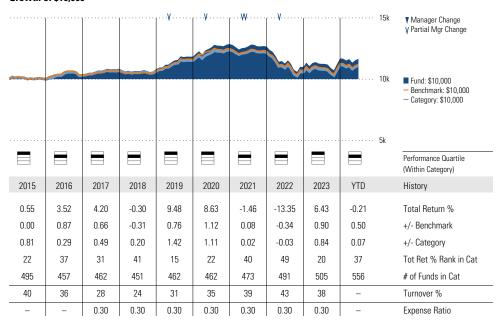
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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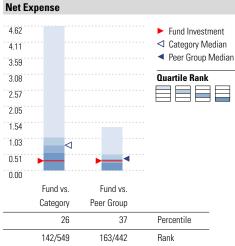
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % 0.24 3.69 -2.73 0.24 1.75 4.24 0.07 2.63 -3.02 -0.23 1.35 6.53 Benchmark Return % 0.23 3.05 -2 99 -0.15 1.26 Category Average % 40 23 27 24 11 % Rank in Category 558 544 495 443 305 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.35	_	-0.08
Beta	1.01	_	0.98
R-Squared	99.64	_	97.76
Standard Deviation	7.56	7.43	7.36
Sharpe Ratio	-0.79	-0.85	-0.86
Tracking Error	0.47	_	0.99
Information Ratio	0.62	_	-0.20
Up Capture Ratio	102.15	_	96.79
Down Capture Ratio	99.01	_	97.79

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.21	4.43	6.00
Avg Eff Maturity	8.23	_	8.77



Baird Aggregate Bond Inst BAGIX

Style Analysis as of 06-30-2024

Style Breakdown

Fixed Income

Quality

Significant Signi

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.90	3.53	23.71
AA	3.30	74.59	40.42
А	12.50	10.82	21.59
BBB	21.10	8.32	12.31
BB	0.20	0.28	0.68
В	0.00	0.00	0.49
Below B	0.00	0.00	0.21
Not Rated	0.00	2.46	0.59

Asset Allocation as of 06-30-2024 Asset Class Net % Cat% US Stocks 0.08 0.00 Non-US Stocks 0.00 0.02 Bonds 97.85 93.87 Cash 2.08 4.13 Other 0.07 1.89 50 100 Total 100.00 100.00

Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

	30-2024											
	Fund	Bmark	Cat	Fund	•	Benchma	ark 📙 C	ategory	Average			
Government	26.38	-	30.88									
Treasury	26.38	_	25.45									
Inflation - Protected	0.00	_	1.38									
Agency/Quasi Agency	0.00	_	0.69	10								
Other Government Related	0.00	_	3.36	ļ								
Corporate	36.20	_	23.81									
Corporate Bond	36.20	_	23.59									
Bank Loan	0.00	_	0.07									
Convertible	0.00	_	0.00									
Preferred	0.00	_	0.15									
Securitized	34.82	-	39.03									
Agency MBS Pass-Through	21.50	_	30.02									
Agency MBS ARM	0.00	_	0.20									
Agency MBS CMO	1.42	_	1.26									
Non-Agency Residential MBS	1.04	_	0.11	[100								
Commercial MBS	4.07	_	0.54									
Asset-Backed	6.79	_	6.90									
Covered Bond	0.00	_	0.00									
Municipal	0.52	_	1.10									
Cash & Equivalents	2.08	_	4.57									
Other	0.00	_	0.62	10								
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⇒ United States Treasury Notes 1.13%	10-2026	3.63	3.63	_
⊕ First American Government Obligs U	02-2030	1.91	5.54	_
United States Treasury Notes 2.38%	03-2029	1.89	7.43	_
United States Treasury Bonds 2.88%	05-2043	1.76	9.19	_
⇒ United States Treasury Bonds 2.5%	02-2045	1.74	10.94	-
United States Treasury Bonds 2.88%	05-2052	1.61	12.55	_
⊕ United States Treasury Bonds 3.88%	05-2043	1.54	14.09	_
United States Treasury Bonds 2.38%	02-2042	1.52	15.61	_
⊕ United States Treasury Bonds 3.38%	08-2042	1.48	17.09	_
⊕ United States Treasury Notes 4.13%	02-2027	1.37	18.46	_

Total Holdings 1810

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

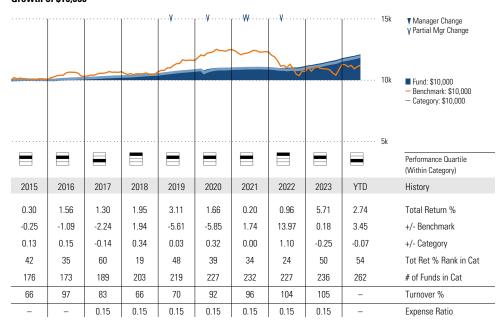
Morningstar Investment Management LLC Analysis

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

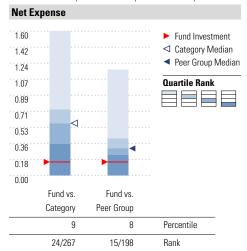
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 1.38 6.02 3.12 2.50 1.94 1.96 0.07 2.63 -3.02 -0.23 1.35 6.53 Benchmark Return % 1.35 6 20 2 80 2 26 1 79 Category Average % 39 49 29 27 34 % Rank in Category 265 254 208 190 118 # of Funds in Category



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

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



Baird Ultra Short Bond Institutional BUBIX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

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

0	50	100

Asset Allocation as of 06-30-2024

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

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

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

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

Total Holdings 379

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



DFA Inflation-Protected Securities I DIPSX

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

Portfolio Manager(s)

David Plecha since 09-2006 Joseph Kolerich since 02-2012 Alan Hutchison since 02-2016

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 has been in place for 17.79 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.11 is 84.06% lower than the Inflation-Protected Bond category average.

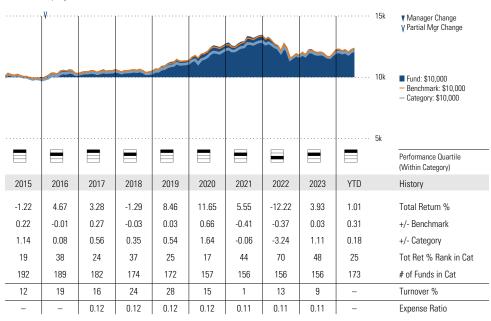
Morningstar Investment Management LLC Analysis

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

ESG Metrics

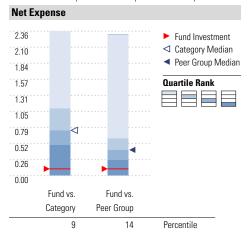
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000



Trailing Performance





15	/172	20/146	Rank						
Peer group is a subset of the category and includes funds with the									
same management style (active vs. passive) and similar share class									
characteristics									

3-Year KISK Welfics			
	Fund	Bmark	Cat
Alpha	0.07	_	-0.35
Beta	1.08	_	0.99
R-Squared	99.27	_	95.77
Standard Deviation	7.82	7.21	7.77
Sharpe Ratio	-0.58	-0.62	-0.65
Tracking Error	0.89	_	1.76
Information Ratio	-0.07	_	-0.55
Up Capture Ratio	108.85	_	96.99
Down Capture Ratio	108.16	_	101.24

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.69	4.52	6.02
Avg Eff Maturity	7.41	-	7.05



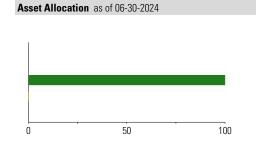
DFA Inflation-Protected Securities I DIPSX

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

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

Duration





Asset Class	Net %	Cat%
US Stocks	0.00	0.14
Non-US Stocks	0.00	0.00
Bonds	99.94	90.94
Cash	0.06	7.86
Other	0.00	1.06
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	0.00	25.98
AA	100.00	99.60	70.29
A	0.00	0.00	0.61
BBB	0.00	0.00	0.79
BB	0.00	0.00	0.09
В	0.00	0.00	0.01
Below B	0.00	0.00	0.09
Not Rated	0.00	0.40	2.14

Sector Weighting as of 06-	30-2024														
	Fund	Bmark	Cat	Fund	•	Benc	hma	rk	Ca	tego	ry A	vera	ige		
Government	99.94	_	85.55												
Treasury	0.00	_	0.38												
Inflation – Protected	99.94	_	78.67												
Agency/Quasi Agency	0.00	_	0.10												
Other Government Related	0.00	_	6.40												
Corporate	0.00	_	1.07	0											
Corporate Bond	0.00	_	1.06	0											
Bank Loan	0.00	_	0.00												
Convertible	0.00	_	0.00	0											
Preferred	0.00	_	0.01												
Securitized	0.00	-	4.96	i D											
Agency MBS Pass-Through	0.00	_	2.59	10											
Agency MBS ARM	0.00	_	0.00												
Agency MBS CMO	0.00	_	0.27												
Non-Agency Residential MBS	0.00	_	0.16	0											
Commercial MBS	0.00	_	0.12	0											
Asset-Backed	0.00	_	1.78												
Covered Bond	0.00	_	0.04												
Municipal	0.00	_	0.00												
Cash & Equivalents	0.06	-	8.27	[]											
Other	0.00	_	0.15												

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

Top 10 Holdings as of 06-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bonds 2.5%	01-2029	9.50	9.50	_
◆ United States Treasury Bonds 3.875%	04-2029	9.41	18.91	-
→ United States Treasury Notes 0.875%	01-2029	9.35	28.26	-
◆ United States Treasury Bonds 3.625%	04-2028	9.34	37.60	-
⊕ United States Treasury Bonds 1.75%	01-2028	8.10	45.71	-
⊕ United States Treasury Bonds 2.125%	02-2040	8.09	53.80	_
⊕ United States Treasury Bonds 2.125%	02-2041	7.35	61.15	-
⊕ United States Treasury Bonds 3.375%	04-2032	6.23	67.37	-
⊕ United States Treasury Notes 0.5%	01-2028	4.76	72.13	_
⊕ United States Treasury Notes 0.125%	01-2030	4.36	76.49	_

Total Holdings 23

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA Real Estate Securities I DFREX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

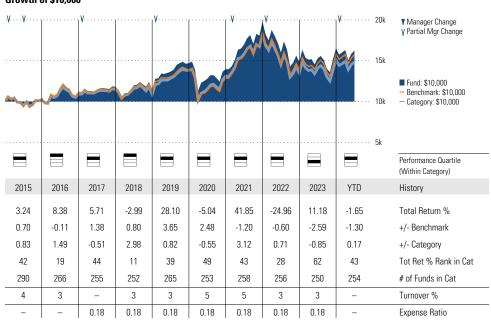
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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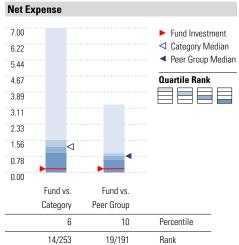
ESG Metrics

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

Growth of \$10,000







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

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



DFA Real Estate Securities I DFREX

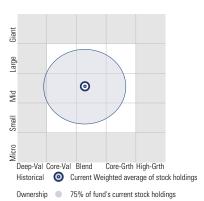
Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

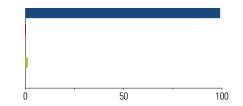
0	16	11	Laige
14	37	2	VIIV
5	13	1	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.00	9.05
Cash	1.06	1.53
Bonds	0.00	1.45
Non-US Stocks	0.02	1.48
US Stocks	98.92	86.49
Asset Class	Net %	Cat%

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

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

Total Holdings 140

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



DFA US Small Cap Value I DFSVX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

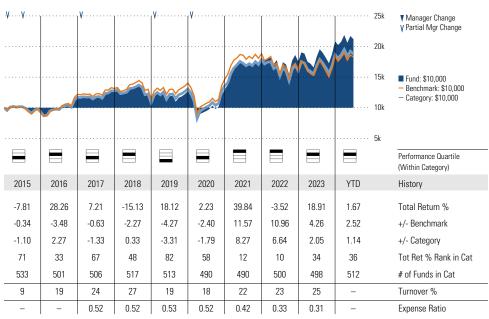
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance

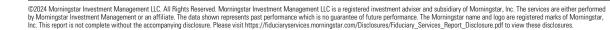


Net Exp	ense		
3.61			Fund Investment
3.21			Category Median
2.81			✓ Peer Group Median
2.41			Quartile Rank
2.01			
1.60			
1.20			
0.80			
0.40		•••••	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	6	7	Percentile

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

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

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





DFA US Small Cap Value I DFSVX

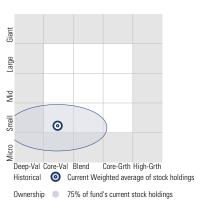
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

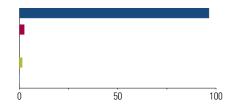
1. /			
0	1	1	Large
1	1	0	MIG
60	28	7	Small
alue	Blend	Growth	

value biena

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



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

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

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

Total Holdings 962

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Fidelity 500 Index FXAIX

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

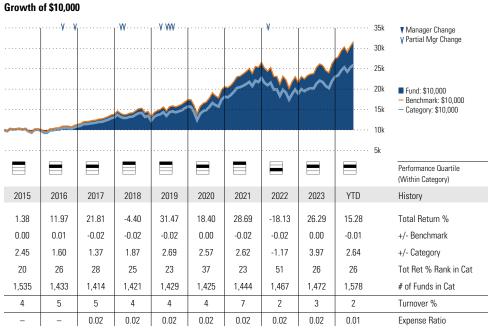
ESG Metrics

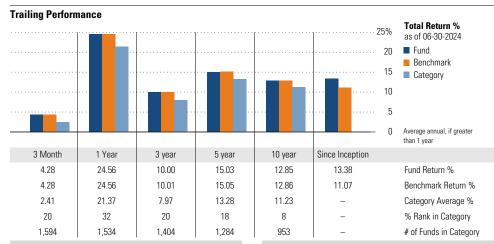
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

Morningstar Category

Morningstar Index S&P 500 TR USD

Large Blend S8





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

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

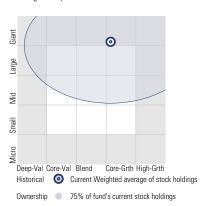
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.69	26.54	24.04
Price/Book Ratio	4.46	4.62	4.83
Geom Avg Mkt Cap \$B	293.43	322.33	370.57
ROE	33.07	33.73	34.43



Fidelity 500 Index FXAIX

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

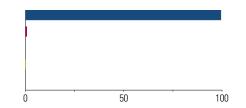
14	30	37	Large
6	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

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

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

Total Holdings 507

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 Shilpee Raina since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 9.87 years.

× Style: The fund has landed in its primary style box — Large Blend — 48.39 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.44 is 41.33% lower than the Large Blend category average.

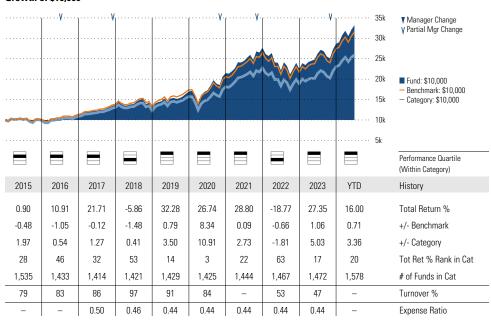
Morningstar Investment Management LLC Analysis

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

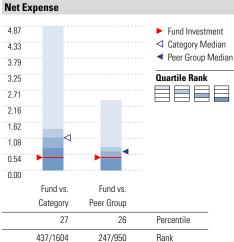
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.79	_	-1.34
Beta	0.99	_	0.94
R-Squared	98.70	_	94.58
Standard Deviation	17.72	17.86	17.23
Sharpe Ratio	0.48	0.44	0.33
Tracking Error	2.04	_	3.71
Information Ratio	0.35	_	-1.35
Up Capture Ratio	100.06	_	91.28
Down Capture Ratio	97.21	_	96.41

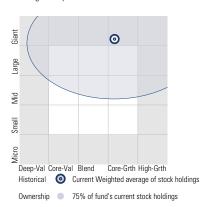
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.53	26.54	24.04
Price/Book Ratio	4.97	4.62	4.83
Geom Avg Mkt Cap \$B	323.88	322.33	370.57
ROE	33.14	33.73	34.43



JPMorgan US Equity R6 JUEMX

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

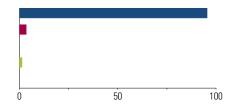
16	32	40	Large
0	8	3	MIN
0	0	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



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

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

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

N	0/ 11 - 4 -	0 1 1 6	VTD D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	9.08	9.08	19.26	Technology
○ NVIDIA Corp	7.12	16.20	149.49	Technology
⊕ Apple Inc	5.86	22.06	9.65	Technology
Amazon.com Inc	4.55	26.60	27.19	Consumer Cyclical
Alphabet Inc Class A	3.41	30.01	30.54	Communication Svc
Meta Platforms Inc Class A	3.08	33.09	42.73	Communication Svc
⊕ Exxon Mobil Corp	2.59	35.68	17.04	Energy
Wells Fargo & Co	2.43	38.11	22.08	Financial Services
⊕ Regeneron Pharmaceuticals Inc	2.27	40.38	19.67	Healthcare
	2.27	42.65	18.04	Technology
⊕ UnitedHealth Group Inc	2.25	44.90	-2.51	Healthcare
⊖ Eaton Corp PLC	2.16	47.06	30.98	Industrials
⊕ Lowe's Companies Inc	2.13	49.19	0.05	Consumer Cyclical
Mastercard Inc Class A	2.09	51.28	3.74	Financial Services
AbbVie Inc	2.03	53.32	12.68	Healthcare

Total Holdings 55

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



MFS International Equity R6

MIEIX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Daniel Ling since 10-2009 Filipe Benzinho since 05-2016

Quantitative Screens

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

Management: The fund's management has been in place for 14.76 years.

 Net Expense: The fund's expense ratio of 0.68 is 20.93% lower than the Foreign Large Blend category average.

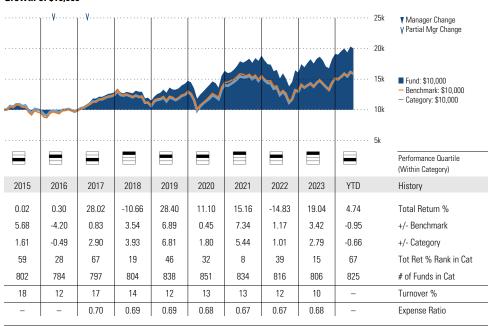
Morningstar Investment Management LLC Analysis

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

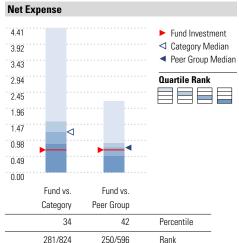
ESG Metrics

Metric	Rating			
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

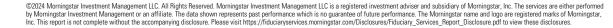






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.80	_	0.70
Beta	1.02	_	1.02
R-Squared	91.37	_	92.87
Standard Deviation	17.41	16.36	17.37
Sharpe Ratio	0.13	-0.10	-0.05
Tracking Error	5.12	_	4.65
Information Ratio	0.73	_	0.16
Up Capture Ratio	116.19	_	107.65
Down Capture Ratio	99.87	-	105.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.23	15.74	15.78
Price/Book Ratio	2.61	1.81	1.94
Geom Avg Mkt Cap \$B	70.49	51.02	60.43
ROE	20.01	17.31	19.31





MFS International Equity R6 MIEIX

Morningstar Category Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

Net %

2.10

0.00

1.64

0.00

100.00

96.26

Cat%

3.61

93.77

0.78

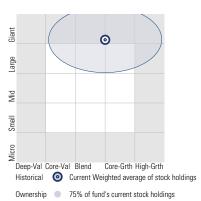
0.31

1.53

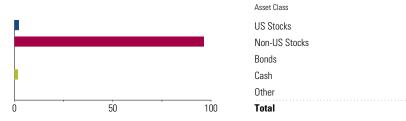
100.00

Style Analysis as of 06-30-2024

Morningstar Style Box™



Asset Allocation as of 06-30-2024



Sec	tor Weighting as of 06-3	30-2024												
		Fund	Bmark	Cat	Fund	,	Bench	mark	[] Categ	jory Ave	rage			
Դ	Cyclical	35.89	40.76	38.60										
A	Basic Materials	7.22	7.04	6.48										
A	Consumer Cyclical	9.50	10.49	10.85			— [
P	Financial Services	19.17	21.39	19.73										
ŵ	Real Estate	0.00	1.84	1.54	[
W	Sensitive	38.50	39.56	39.44										
d	Communication Services	1.98	5.72	4.86		[
•	Energy	3.02	5.69	5.01				_						
Φ	Industrials	21.12	13.53	16.71										
	Technology	12.38	14.62	12.86										
→	Defensive	25.61	19.67	21.96										
Ħ	Consumer Defensive	9.98	7.12	8.04										
+	Healthcare	14.50	9.68	11.59										
	Utilities	1.13	2.87	2.33										
					0%	5	10	15	20	25	30	35	40	45

Style Breakdown

Equity

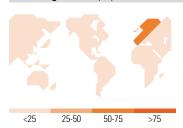
15	35	45	Large
1	1	2	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2024



Greater Asia	Fund % 25.66	Cat % 34.66	
Japan	15.43	19.06	
Australasia	0.00	4.65	
Asia-4 Tigers	5.85	6.40	
Asia-ex 4 Tigers	4.38	4.55	
Not Classified	0.00	0.00	

Americas	Fund % 6.01	Cat % 8.64	Greater Europe	Fund % 68.33	Cat % 56.68	Market Maturity	Fund %
North America	6.01	7.55	United Kingdom	12.10	13.73	Developed Markets	95.62
Central/Latin	0.00	1.09	W euro-ex UK	55.25	42.09	Emerging Markets	4.38
			Emrgng Europe	0.00	0.10	Not Available	0.00
			Africa	0.98	0.76		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Schneider Electric SE	3.03	3.03	25.32	Industrials
⊕ Hitachi Ltd	2.99	6.02	_	Industrials
⊕ Novo Nordisk A/S Class B	2.75	8.78	_	Healthcare
⊕ Air Liquide SA	2.75	11.52	2.55	Basic Materials
⊕ SAP SE	2.72	14.24	37.45	Technology
Nestle SA	2.55	16.79	_	Consumer Defensive
⊕ Roche Holding AG	2.15	18.94	-	Healthcare
⊕ Novartis AG Registered Shares	2.13	21.07	_	Healthcare
⊕ Lvmh Moet Hennessy Louis Vuitton SE	2.10	23.17	-1.70	Consumer Cyclical
⊕ Compass Group PLC	2.09	25.26	2.72	Consumer Cyclical

Total Holdings 83

⊕ 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.

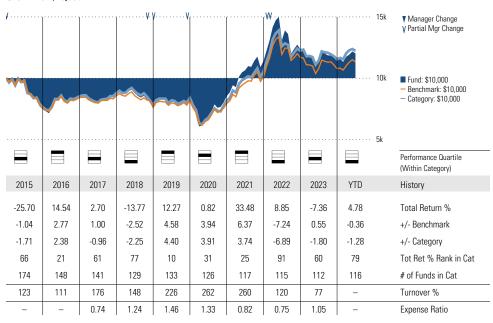
Morningstar Investment Management LLC Analysis

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 Bating	2	05-31-2024

Growth of \$10,000



Trailing Performance



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

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

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

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

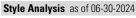


PIMCO Commodity Real Ret Strat Instl PCRIX

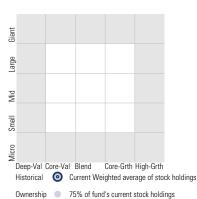
Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



Style Breakdown

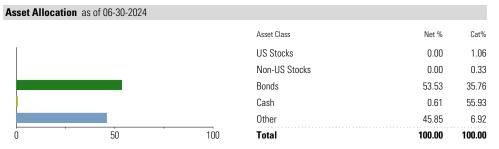
Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

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

Total Holdings 779

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.62 is 36.73% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

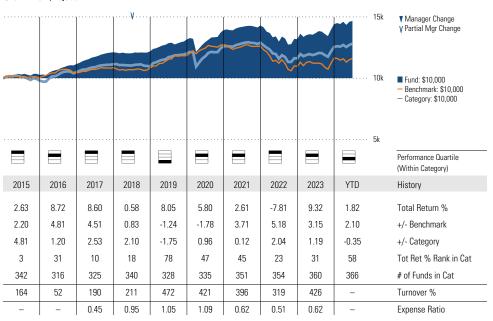
Metric	Rating	Updated
Sustainability Rating	4	05-31-2024

Morningstar Category Multisector Bond

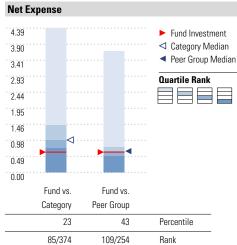
Morningstar Index

ond Bloomberg US Universal TR USD





Trailing Performance Total Return % as of 06-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % 0.44 7.24 1.12 2.67 3.98 6.69 0.19 3.47 -2.68 0.11 1.63 5.29 Benchmark Return % 0.79 7.35 n n9 2 03 2 55 Category Average % 75 59 23 27 3 % Rank in Category 370 364 327 277 187 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.32	_	2.01
Beta	0.82	_	0.77
R-Squared	86.16	_	77.12
Standard Deviation	6.44	7.32	6.43
Sharpe Ratio	-0.33	-0.81	-0.52
Tracking Error	2.75	_	3.60
Information Ratio	1.38	_	0.74
Up Capture Ratio	91.98	_	79.26
Down Capture Ratio	60.06	_	61.30

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



PIMCO Income Insti PIMIX

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

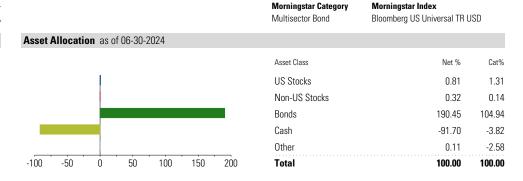
Quality

G

C

Ltd Mod Ext
Duration

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



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

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

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

✓ Performance: The fund has finished in the Global Bond-USD Hedged category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 9.77 years.

Style Consistency is not calculated for Fixed Income funds.

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

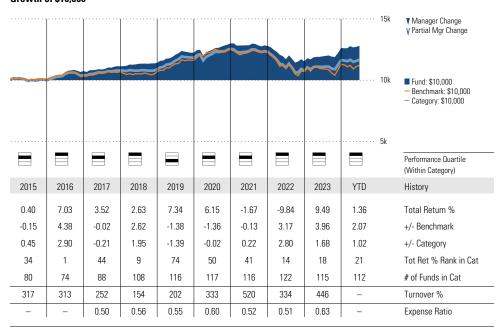
Morningstar Investment Management LLC Analysis

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

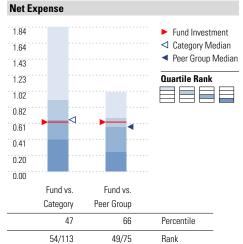
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 year Fund Return % 0.16 7.17 -0.13 1.17 3.10 6.22 0.07 2.63 -3.02 -0.23 1.35 6.53 Benchmark Return % -0.05 -1 92 0.11 1 58 5 19 Category Average % 37 11 3 12 % Rank in Category 112 109 106 99 61 # of Funds in Category



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

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



PIMCO International Bond (USD-Hdg) Instl PFORX

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



-50	Ó	50	100	150

Asset Allocation as of 06-30-2024

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

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

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

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

⊕ Increase ⊕ Decrease ☼ New to Portfolio

Total Holdings 0



Schwab Fundamental Intl Equity Index Fd SFNNX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

David Rios since 04-2017 Christopher Bliss since 04-2017 Jiwei Gu since 02-2024 Joselle Duncan since 02-2024 Mariela Jobson since 06-2024

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.18 years.
- Net Expense: The fund's expense ratio of 0.25 is 73.96% lower than the Foreign Large Value category average.

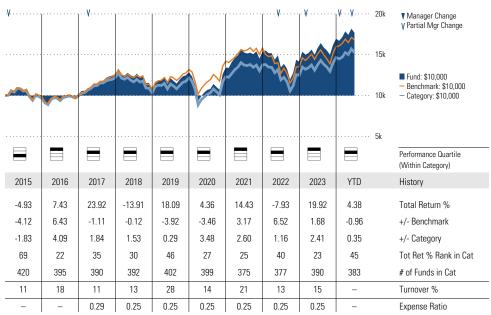
Morningstar Investment Management LLC Analysis

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

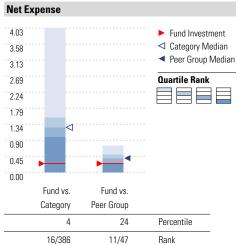
ESG Metrics

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

Growth of \$10,000

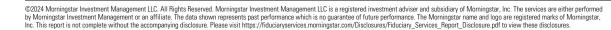






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.22	_	1.13
Beta	0.97	_	0.95
R-Squared	91.17	_	87.73
Standard Deviation	17.29	16.94	17.27
Sharpe Ratio	0.17	0.05	0.11
Tracking Error	5.15	-	6.16
Information Ratio	0.41	-	0.16
Up Capture Ratio	97.69	-	94.67
Down Capture Ratio	88.58	-	90.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.39	16.00	12.06
Price/Book Ratio	1.17	1.83	1.28
Geom Avg Mkt Cap \$B	36.98	55.30	38.71
ROE	12.15	18.42	13.91





Schwab Fundamental Intl Equity Index Fd SFNNX

Morningstar Category Foreign Large Value MS

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

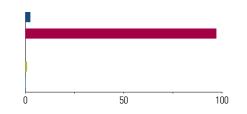
44	24	15	Large
9	6	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

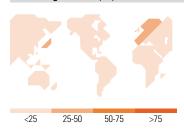
Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.01	0.21
Cash	0.67	1.68
Bonds	0.00	0.13
Non-US Stocks	96.99	95.37
US Stocks	2.33	2.61
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ben	chmark	Cate	gory Ave	erage			
Դ	Cyclical	43.16	38.97	42.96								· '	
4.	Basic Materials	10.65	6.63	8.25									
A	Consumer Cyclical	12.22	10.57	10.29		ľ							
ø	Financial Services	19.08	19.59	23.29									
fi	Real Estate	1.21	2.18	1.13									
W	Sensitive	39.15	35.95	36.19							i i		
	Communication Services	5.65	4.57	5.00)							
ð	Energy	9.69	4.26	8.54	•			_					
Ф	Industrials	15.63	16.70	15.08				1					
	Technology	8.18	10.42	7.57									
-	Defensive	17.69	25.09	20.84					- 1				
=	Consumer Defensive	7.58	8.48	8.07		— [
٠	Healthcare	6.10	13.69	9.18		= [*						
•	Utilities	4.01	2.92	3.59									

World Regions % Equity 06-30-2024



C	Fund %	Cat %	
Greater Asia	40.52	29.51	
Japan	26.35	16.78	
Australasia	5.10	3.09	
Asia-4 Tigers	8.97	6.91	
Asia-ex 4 Tigers	0.10	2.73	
Not Classified	0.00	0.00	

Americas	Fund % 8.42	Cat % 8.17	Greater Europe	Fund % 51.06	Cat % 62.29	Market Maturity	Fund %
North America	8.42	7.19	United Kingdom	14.28	18.50	Developed Markets	99.60
Central/Latin	0.00	0.98	W euro-ex UK	36.20	43.00	Emerging Markets	0.40
			Emrgng Europe Africa	0.28 0.30	0.16 0.63	Not Available	0.00

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Shell PLC	2.51	2.51	12.54	Energy
⊕ Samsung Electronics Co Ltd	2.13	4.64	_	Technology
⊖ Toyota Motor Corp	1.46	6.11	28.85	Consumer Cyclical
⊕ TotalEnergies SE	1.31	7.42	4.93	Energy
→ BP PLC	0.99	8.41	3.97	Energy
⊕ Glencore PLC	0.89	9.30	-3.91	Basic Materials
⊕ Roche Holding AG	0.87	10.16	1.05	Healthcare
⊕ BHP Group Ltd	0.81	10.97	-13.76	Basic Materials
	0.81	11.78	_	Consumer Defensive
⊕ Msci Eafe Sep24 Ifus 20240920	0.75	12.53	_	_

Total Holdings 975

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



State St Russell Lg Cap Gr® Indx NL CI C

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Management Team since 07-1999

Quantitative Screens

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

Management: The fund's management has been in place for 25.01 years.

Net Expense: The fund's expense ratio of 0.04 is 95.18% lower than the Large Growth category average.

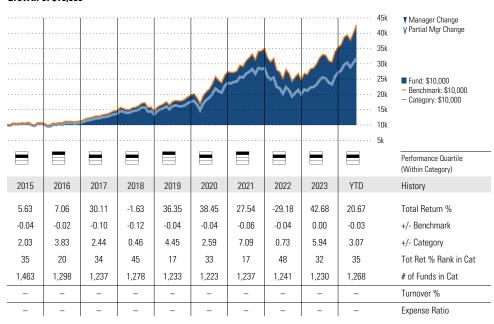
Morningstar Investment Management LLC Analysis

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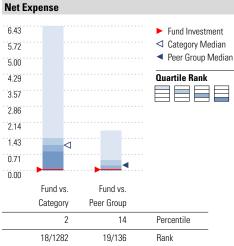
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	-2.89
Beta	1.00	_	1.00
R-Squared	100.00	-	96.17
Standard Deviation	21.21	21.21	21.56
Sharpe Ratio	0.45	0.45	0.32
Tracking Error	0.05	_	3.94
Information Ratio	-0.86	_	-0.84
Up Capture Ratio	99.94	_	94.65
Down Capture Ratio	100.05	-	103.91

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.16	35.19	34.99
Price/Book Ratio	11.60	11.62	8.63
Geom Avg Mkt Cap \$B	608.65	608.44	540.94
ROE	43.78	43.78	39.15



State St Russell Lg Cap Gr® Indx NL CI C

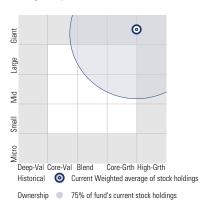
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

3	27	58	Large
1	4	6	Mid
0	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2024



		Fund	Bmark	Cat	Fund	۱ ۱	Ben	chma	rk] Cat	egor	γ Ανε	erage			
b	Cyclical	20.73	20.71	23.95												
ì.	Basic Materials	0.57	0.57	1.17	ı)											
•	Consumer Cyclical	14.03	14.02	13.74												
	Financial Services	5.39	5.38	8.16												
b	Real Estate	0.74	0.74	0.88	Ú											
NF	Sensitive	65.37	65.39	60.80												ď
	Communication Services	12.59	12.60	12.29												
•	Energy	0.46	0.46	0.94	Ú											
þ	Industrials	4.46	4.45	6.57												
1	Technology	47.86	47.88	41.00										Ĭ		
+	Defensive	13.90	13.90	15.25												
Ę	Consumer Defensive	3.78	3.77	2.75												
ı	Healthcare	10.06	10.07	12.09												
2	Utilities	0.06	0.06	0.41	ĺ											

•				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	11.65	11.65	19.26	Technology
Apple Inc	10.76	22.40	9.65	Technology
NVIDIA Corp	10.28	32.68	149.49	Technology
⊕ Amazon.com Inc	6.10	38.78	27.19	Consumer Cyclical
⊕ Meta Platforms Inc Class A	3.91	42.68	42.73	Communication Svc
⊕ Alphabet Inc Class A	3.79	46.47	30.54	Communication Svc
	3.22	49.70	30.29	Communication Svc
Eli Lilly and Co	2.68	52.38	55.76	Healthcare
Broadcom Inc	2.42	54.80	44.77	Technology
Tesla Inc	1.91	56.71	-20.36	Consumer Cyclical
Visa Inc Class A	1.46	58.17	1.21	Financial Services
UnitedHealth Group Inc	1.39	59.57	-2.51	Healthcare
Costco Wholesale Corp	1.32	60.88	29.10	Consumer Defensive
Mastercard Inc Class A	1.28	62.17	3.74	Financial Services
The Home Depot Inc	1.20	63.37	0.63	Consumer Cyclical

Total Holdings 442

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

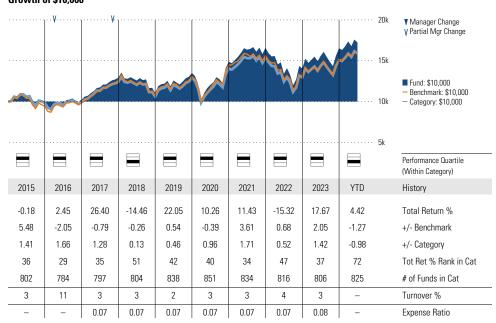
Morningstar Investment Management LLC Analysis

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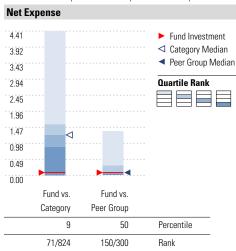
ESG Metrics

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

Growth of \$10,000



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



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

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



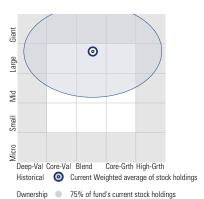
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

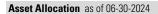
Equity

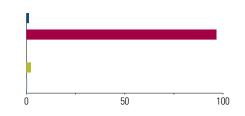
	0.4	00	Laigo
26	24	28	
5	8	5	IVIIG
2	2	1	O I I

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

World Regions % Equity 06-30-2024



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

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

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

Total Holdings 3989

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Vanguard High-Yield Corporate Adm VWEAX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

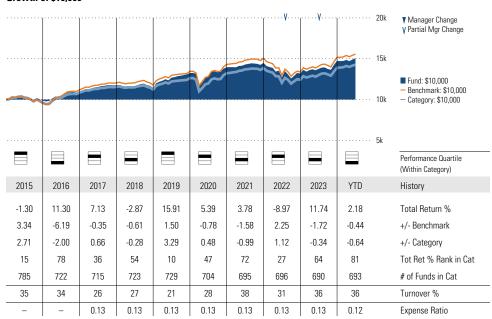
Morningstar Investment Management LLC Analysis

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

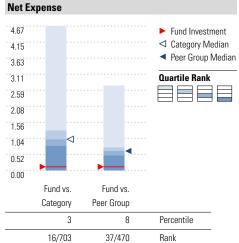
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	05-31-2024

Growth of \$10,000







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

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



Duration

AAA

AA

A BBB

BB

В

Below B

Not Rated

On Watch

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

Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

Morningstar Index ICE BofA US High Yield TR USD

Net %

0.00

0.00

95.91

4.09

0.00

100.00

Cat%

0.75

0.05

92.91

4.81

1.49

100.00



Credit Rating Breakdown

Fund

5.56

1.85 0.07

4.99

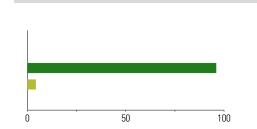
47.84

35.28

4.54

-0.14

Bmark



Asset Allocation as of 06-30-2024

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

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

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

⊕ Increase ⊖ Decrease 🛠 New to Portfolio



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

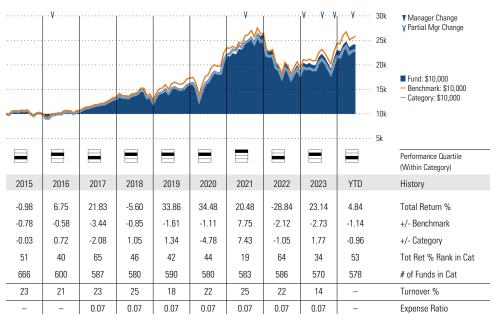
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000

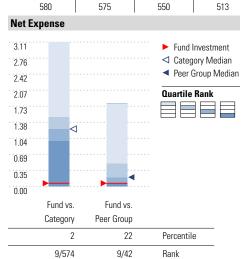


Trailing Performance Total Return % as of 06-30-2024 Fund Benchmark Category 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.53 12.33 -0.299.72 9.91 12.20 -3.21 15.05 -0.08 9.93 10.51 10.95 Benchmark Return % -3 41 -2 38 12 49 8 61 9 42 Category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

41

410

31



44

36

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

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

% Rank in Category

of Funds in Category

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



28

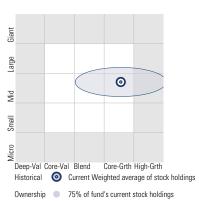
Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



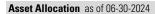
Style Breakdown

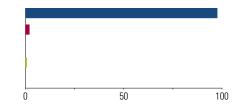
Equity

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

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 154

⊕ 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.

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

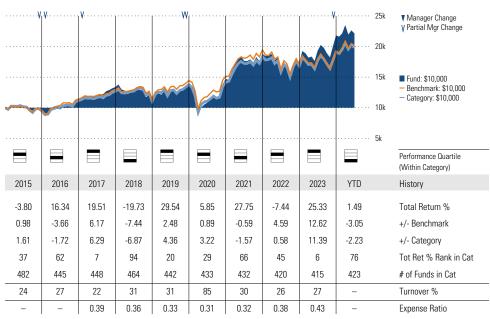
Morningstar Investment Management LLC Analysis

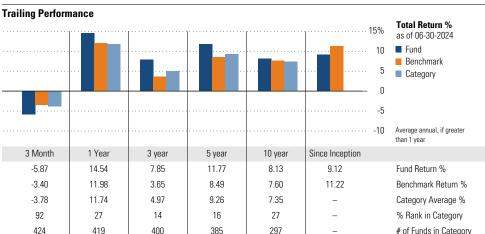
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

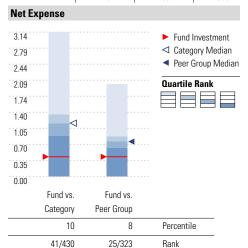
ESG Metrics

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

Growth of \$10,000







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

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

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



Vanguard Selected Value Inv VASVX

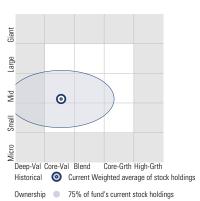
Morningstar Category ■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

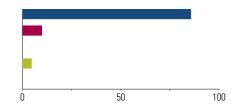
Equity

. ,			
1	3	1	Large
27	21	2	Mid
26	13	5	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



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

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

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

Total Holdings 134

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 19.51 years.

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

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

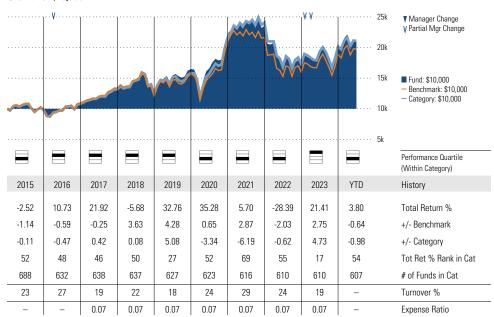
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





3-Year Risk Metrics

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

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

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



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

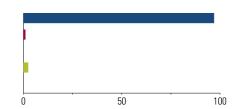
Equity

1. /			
0	0	0	Large
1	10	24	Mid
5	23	37	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2024

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

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

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

Total Holdings 624

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Total World Stock Index Admiral VTWAX

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

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock Blend category's top three quartiles in 4 of the 4 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.1 is 89.69% lower than the Global Large-Stock Blend category average.

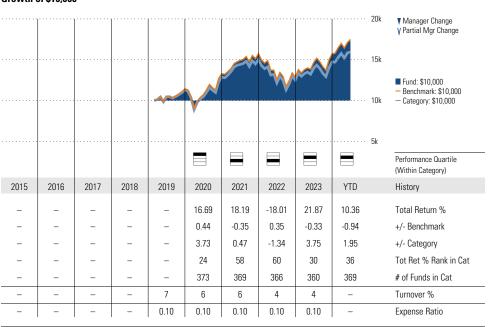
Morningstar Investment Management LLC Analysis

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

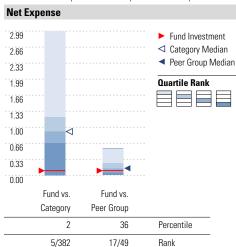
ESG Metrics

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

Growth of \$10,000

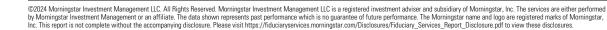






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.46	_	-0.97
Beta	1.01	_	0.97
R-Squared	99.69	_	92.30
Standard Deviation	17.03	16.76	16.92
Sharpe Ratio	0.17	0.20	0.13
Tracking Error	0.97	_	4.56
Information Ratio	-0.44	_	-0.21
Up Capture Ratio	100.21	_	95.81
Down Capture Ratio	102.04	_	100.30

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



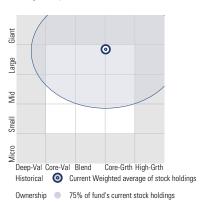


Vanguard Total World Stock Index Admiral VTWAX

Morningstar CategoryMorningstar IndexGlobal Large-Stock BlendMSCI ACWI NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

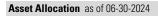
Equity

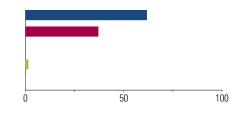
-quit,			
17	26	33	Large
6	8	5	MIG
2	2	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

World Regions % Equity 06-30-2024



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

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

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

Total Holdings 9836

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



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

1,431

8

1,342

7

1,324

9

0.05

1,339

8

0.05

1,286

12

0.05

1,252

10

0.05



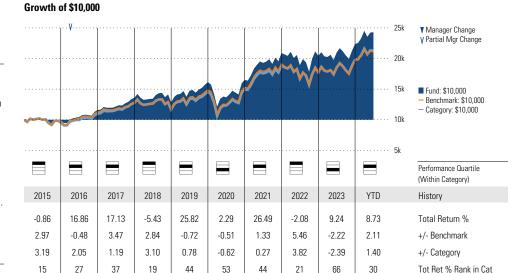
Morningstar Index

Russell 1000 Value TR USD

of Funds in Cat

Turnover %

Expense Ratio



1,213

9

0.05

1,224

5

0.05

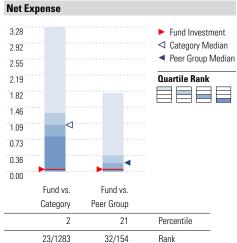
1,233

10

0.05

1,273





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

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



Vanguard Value Index Adm VVIAX

Asset Allocation as of 06-30-2024

Morningstar Category Morningstar Index Large Value

Russell 1000 Value TR USD

Net %

98.61

0.81

0.00

0.58

0.00

100.00

Cat%

91.82

5.87

0.19

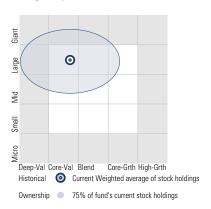
0.94

1.19

100.00

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

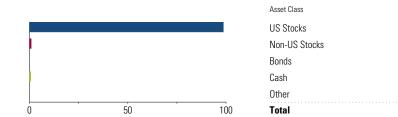
Equity

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

Weight %

>50 25-50 10-25 0-10

Value Blend Growth



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

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

Total Holdings 345

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

