## American Funds American Balanced R6 RLBGX

Portfolio Manager(s)

i ordono munuger(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
Irfan Furniturewala since 05-2023

#### **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.

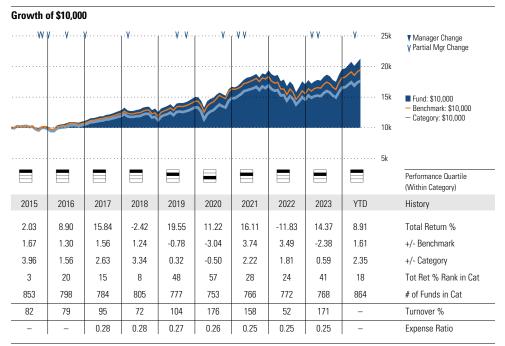
Net Expense: The fund's expense ratio of 0.25 is 75.25% lower than the Moderate Allocation category average.

#### **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



**Morningstar Category** 

Moderate Allocation



Fund Investment Category Median

Quartile Rank

Percentile

Rank

Peer Group Median

#### **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

54/685 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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Fund vs Peer Group

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Fund vs

Category 3

20/872

6.87

6.11

5.34

4.58

3.82 3.05 2.29 1.53 0.76 0.00

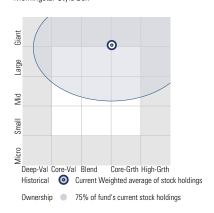


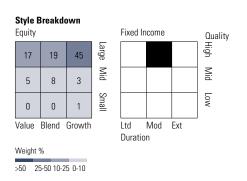
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

## American Funds American Balanced R6 RLBGX

**Style Analysis** as of 06-30-2024 Morningstar Style Box™





# 

Fund

22.96

2.56

6.71

11.89

1.80

53.13

11.25

5.57

9.81

26 50

23.90

8.10

13.15

2.65

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

#### Asset Class Net % Cat% US Stocks 57.07 49.02 Non-US Stocks 9.98 8.46 Bonds 26.86 34.83 Cash 4.71 2.74 Other 2.91 3.43 Total 100.00 100.00

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

#### Benchmark [] Category Average Bmark Cat Fund 30.18 30.33 3.30 3.46 i di 10.47 10.02 13 82 14 48 2.59 2.37 50.25 48.09 8.04 7.86 4.13 4.68 10.11 10.83 27.97 24.72 19.57 21.58 5.83 5.66 11.32 13.05 2.42 2.87 0% 5 10 15 20 25 30 35 40 45

**Morningstar Category** 

Moderate Allocation

#### Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	-	7.57	7.57	_	_
	-	4.73	12.29	44.77	Technology
⊖ Microsoft Corp	-	4.23	16.53	19.26	Technology
群 Cash And Other Assets Less Liablities	-	3.12	19.65	-	-
$\ominus$ Cap Grp Cent Fd Ser Ii	-	2.84	22.49	-	-
$\oplus$ Meta Platforms Inc Class A	_	2.09	24.58	42.73	Communication Svc
	-	2.00	26.58	30.29	Communication Svc
$\oplus$ Taiwan Semiconductor Manufacturing Co Ltd ADR	-	1.97	28.55	68.18	Technology
⊕ UnitedHealth Group Inc	-	1.95	30.50	-2.51	Healthcare
<ul> <li>Philip Morris International Inc</li> </ul>	-	1.65	32.15	10.47	Consumer Defensive

#### Total Holdings 2884

 $\oplus$  Increase  $\oplus$  Decrease New to Portfolio

50 55

## American Funds New World R6 RNWGX

## Portfolio Manager(s)

J
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.

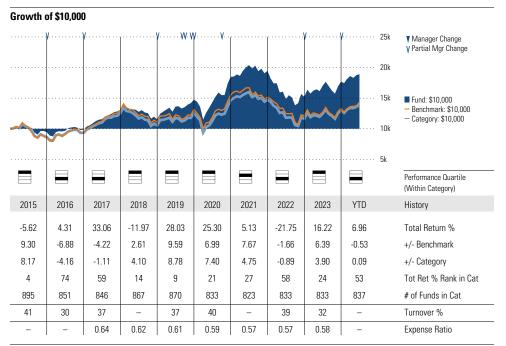
Net Expense: The fund's expense ratio of 0.57 is 49.11% lower than the Diversified Emerging Mkts category average.

#### **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**

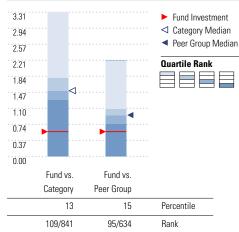
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



#### **Trailing Performance** 15% 10 3 Month 1 Year 10 year Since Inception 3 year 5 year 1.66 11.04 -2.47 6.76 5.65 8.55 5.00 12.55 -5.07 3.10 2.79 7.72 3 99 12.30 -4 30 3 76 274 \_ 82 61 35 15 2 839 829 743 664 440 Net Expense

Alpha

Reta



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

Fund Benchmark 5 Category 0 -5 -10 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat 1.67 -0.48 0.80 0.94

**Total Return %** 

as of 06-30-2024

bota	0.00		0.01
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 Price/Farnings Ratio 21 02 14.00

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

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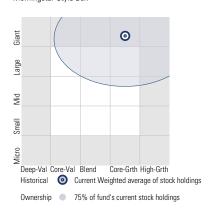
Cat

Morningstar Index **Morningstar Category** 

Diversified Emerging Mkts MSCI EM NR USD

# American Funds New World R6 RNWGX

#### Style Analysis as of 06-30-2024 Morningstar Style Box™





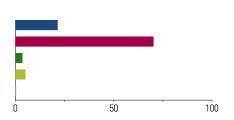


Weight %

<25

>50 25-50 10-25 0-10

## World Regions % Equity 06-30-2024



Fund

38.26

6.85

12.12

17.41

1.88

42.08

9.71

2.45

11.44

18.48

19.66

7.24

11.18

1.24

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

**Financial Services** 

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

€ Cyclical

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Energy

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Utilities

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

Morningstar Index

MSCI EM NR USD

**Morningstar Category** 

Diversified Emerging Mkts

#### Benchmark [] Category Average Cat Fund Bmark 42.04 41.70 7.07 5.84 11.71 12.84 21.83 21.39 1.43 1.63 Ľ 46.70 46.30 9.35 8.38 5.35 5.12 6.76 7.13 25.24 25.67 11.25 11.99 4.99 6.38 3.38 3.67 2.88 1.94 0% 10 15 20 25 30 35 40 45 5

	Greater Asia	Fund % 43.48	Cat % 75.02	Americas	Fund % 33.50	Cat % 14.06	Greater Europe	Fund % 23.02	Cat % 10.90	Market Maturity	Fund %
	Japan	2.93	0.08	North America	24.86	2.20	United Kingdom	2.76	0.57	Developed Markets	57.92
	Australasia	0.00	0.02	Central/Latin	8.64	11.86	W euro-ex UK	17.57	1.89	Emerging Markets	42.08
	Asia-4 Tigers	9.65	29.91				Emrgng Europe	0.44	2.16	Not Available	0.00
	Asia-ex 4 Tigers	30.90	45.01				Africa	2.25	6.28		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 06-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$ onumber \in \mathbb{R}^{2}$ Capital Group Central Cash Fund	4.97	4.97	_	_
m lacksquare Taiwan Semiconductor Manufacturing Co Ltd	3.80	8.76	-	Technology
Microsoft Corp	2.86	11.62	19.26	Technology
➔ Novo Nordisk A/S Class B	2.32	13.95	44.77	Healthcare
€ Tencent Holdings Ltd	2.16	16.10	27.21	Communication Svc
€ NVIDIA Corp	1.61	17.71	149.49	Technology
➔ MercadoLibre Inc	1.55	19.26	4.57	Consumer Cyclical
	1.53	20.79	42.73	Communication Svc
ightarrow Eli Lilly and Co	1.38	22.17	55.76	Healthcare
ightarrowBroadcom Inc	1.36	23.53	44.77	Technology

## Total Holdings 575

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

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## BNY Mellon Bond Market Index I DBIRX

## Portfolio Manager(s)

Nancy Rogers since 02-2010 Gregg Lee since 10-2021

#### 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 14.39 years.

Style Consistency is not calculated for Fixed Income funds.

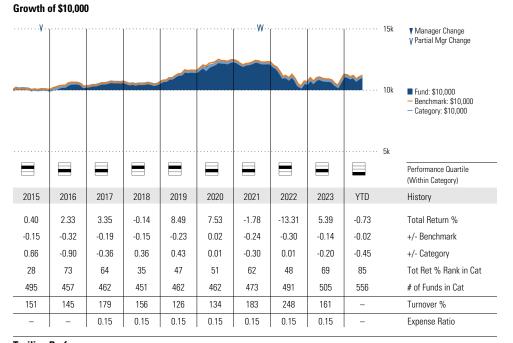
Net Expense: The fund's expense ratio of 0.15 is 71.15% lower than the Intermediate Core Bond category average.

#### Morningstar Investment Management LLC Analysis

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

#### **ESG Metrics**

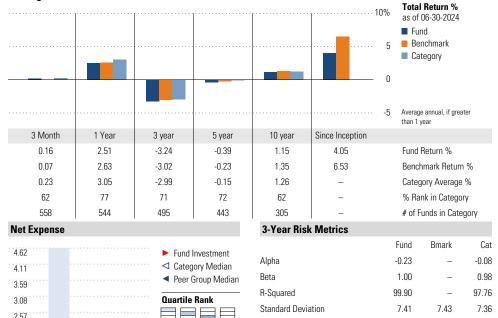
Metric	Rating	Updated
Sustainability Rating	4	05-31-2024



Morningstar Category

Intermediate Core Bond





2.57 2.05 1.54 1.03 0.51 0.00 Fund vs Fund vs Peer Group Category 17 72 Percentile 94/549 118/164 Rank

Sharpe Ratio -0.88 -0.85 -0.86 Tracking Error 0.24 0.99 Information Ratio -0.89 -0.20 Up Capture Ratio 98.40 96.79 Down Capture Ratio 100.71 97.79 **Portfolio Metrics** Eund Rmork Cat

	Fullu	DIIIdIK	Gdl
Avg Eff Duration	6.16	4.43	6.00
Avg Eff Maturity	8.52	-	8.77

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

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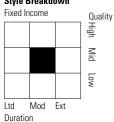
Morningstar Index

Bloomberg US Agg Bond TR USD

# BNY Mellon Bond Market Index I DBIRX

## Style Analysis as of 06-30-2024





50 100 0

Total	100.00	100.00
Other	0.00	1.89
Cash	4.73	4.13
Bonds	95.26	93.87
Non-US Stocks	0.00	0.02
US Stocks	0.00	0.08
Asset Class	Net %	Cat%

#### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	3.73	3.53	23.71
AA	71.77	74.59	40.42
A	12.08	10.82	21.59
BBB	12.42	8.32	12.31
BB	0.00	0.28	0.68
В	0.00	0.00	0.49
Below B	0.00	0.00	0.21
Not Rated	0.00	2.46	0.59

	Fund	Bmark	Cat	Fund	۲	Bench	mark	Cate	gory Ave	rage			
Government	43.84	-	30.88		-					]			
Treasury	41.00	-	25.45		-	-							
nflation – Protected	0.00	-	1.38	i []									
Agency/Quasi Agency	1.48	-	0.69										
Other Government Related	1.36	-	3.36										
Corporate	23.43	-	23.81										
Corporate Bond	23.43	-	23.59		-								
Bank Loan	0.00	-	0.07	0									
Convertible	0.00	-	0.00	ĺ									
Preferred	0.00	-	0.15	0									
Securitized	27.46	-	39.03										
Agency MBS Pass-Through	25.37	-	30.02				-			0			
Agency MBS ARM	0.00	-	0.20	0									
Agency MBS CMO	0.76	-	1.26										
Non-Agency Residential MBS	0.00	-	0.11	0									
Commercial MBS	0.74	-	0.54	0									
Asset-Backed	0.59	-	6.90	1	[								
Covered Bond	0.00	-	0.00	0									
Municipal	0.60	_	1.10										
Cash & Equivalents	4.67	-	4.57		0								
Other	0.00	-	0.62	1									
				0%	5	10	15	20	25	30	35	40	Z

#### Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Dreyfus Instl Preferred Gov Plus MMkt	_	4.73	4.73	_
⊕ Federal National Mortgage Association 5.5%	07-2054	0.80	5.54	-
⊕ Federal National Mortgage Association 5%	07-2054	0.65	6.19	-
⊕ Federal National Mortgage Association 2%	07-2054	0.64	6.82	-
⊕ Federal National Mortgage Association 6%	07-2054	0.64	7.46	-
United States Treasury Notes 1.625%	05-2031	0.53	7.99	-
United States Treasury Notes 1.875%	02-2032	0.52	8.51	-
United States Treasury Notes 1.375%	11-2031	0.51	9.03	-
United States Treasury Notes 4%	02-2034	0.48	9.51	-
⊖ United States Treasury Notes 1.125%	02-2031	0.47	9.98	-

#### Total Holdings 2693

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

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**Morningstar Category** Intermediate Core Bond

**Morningstar Index** Bloomberg US Agg Bond TR USD

## 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.

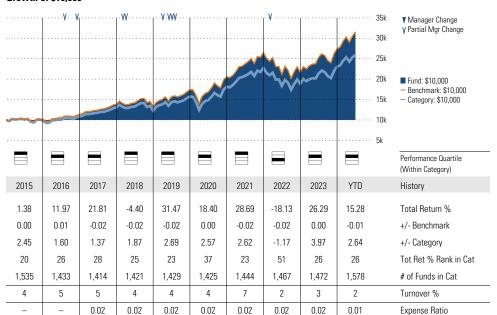
#### **Morningstar Investment Management LLC Analysis**

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**

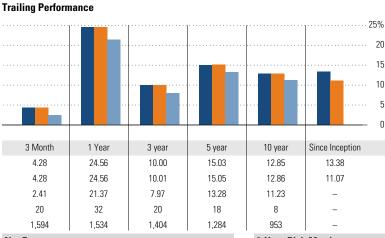
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022



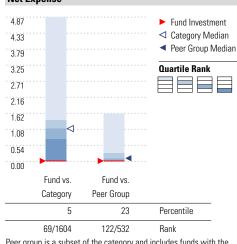


**Morningstar Category** 

Large Blend



Net Expense



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

than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.01 -1.34 0.94 Beta 1 00 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** 

**Total Return %** 

as of 06-30-2024

Benchmark

Average annual, if greater

Category

Fund

Morningstar Index

S&P 500 TR USD

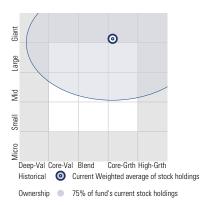
	Fund	Bmark	Cat
Price/Earnings Ratio	25.69	26.54	24.04
Price/Book Ratio	4.46	4.62	4.83
Geom Avg Mkt Cap \$B	293.43	322.33	370.57
ROE	33.07	33.73	34.43

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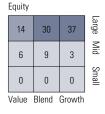


# Fidelity 500 Index FXAIX

Style Analysis as of 06-30-2024 Morningstar Style Box™







#### Weight %

>50 25-50 10-25 0-10

#### 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
Đ Amazon.com Inc	3.63	22.98	27.19	Consumer Cyclical
$oldsymbol{ heta}$ 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
🕀 Alphabet Inc Class C	1.93	29.52	30.29	Communication Svc
m lace Berkshire Hathaway Inc Class B	1.70	31.22	14.06	Financial Services
m left Eli Lilly and Co	1.47	32.69	55.76	Healthcare
$oldsymbol{ m  ext{ m  ext} ext} }  ex}}}}}}$	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
$ m egin{array}{c} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	1.11	37.64	-20.36	Consumer Cyclical
🕑 UnitedHealth Group Inc	1.03	38.67	-2.51	Healthcare
Đ Visa Inc Class A	0.97	39.64	1.21	Financial Services

#### Total Holdings 507

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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**Morningstar Category** Morningstar Index 📕 Large Blend S&P 500 TR USD

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

#### Fund Bmark Cat Fund 26.76 26.22 27.77 Basic Materials 2.09 1.95 2.65 Π Consumer Cyclical 10.02 10.11 9.88 Financial Services 12.47 12 01 13.37 Real Estate 2.18 2.15 1.87 Sensitive 52.65 53.92 51.57 **Communication Services** 9.28 9.34 8.51 3.82 3.86 3.65 Industrials 8.00 7.56 10.04 Technology 31.51 33.37 29.20 20.58 19.85 Defensive 20.66 **Consumer Defensive** 5.99 5.75 5.93 Healthcare 12.00 11.74 12.54 2.59 2.36 2.19

100

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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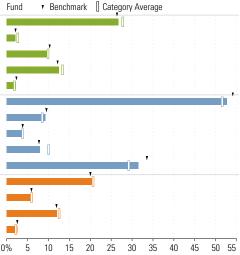
đ

Energy

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Utilities

Cyclical



## Hartford Dividend and Growth R6 HDGVX

#### Portfolio Manager(s)

Matthew Baker since 03-2010 Nataliya Kofman since 08-2019 Brian Schmeer since 03-2023

#### Quantitative Screens

*Performance:* The fund has finished in the Large Value category's top three quartiles in 8 of the 9 years it's been in existence.

Management: The fund's management has been in place for 14.34 years.

× Style: The fund has landed in its primary style box — Large Value — 53.13 % of the time over the past three years.

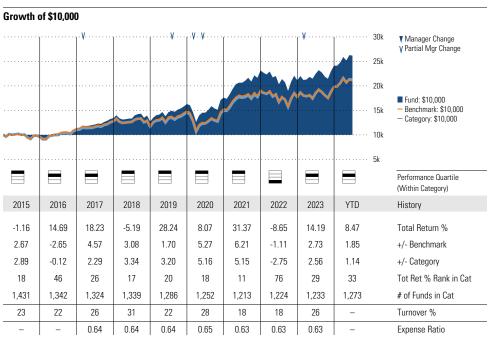
Net Expense: The fund's expense ratio of 0.63 is 29.21% lower than the Large Value category average.

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

This fund fails our style screen as it has shifted toward more of a core-leaning strategy from its previous value tilt. We do not consider this a significant concern at this time.

#### **ESG Metrics**

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



Morningstar Category

Large Value

#### **Trailing Performance**



Alpha

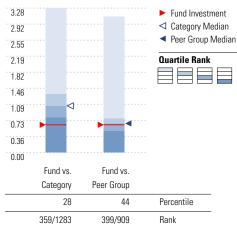
Beta

R-Squared

Sharpe Ratio

Tracking Error

Up Capture Ratio



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

Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 2.97 1.15 0.91 0.96 96.86 94.26 Standard Deviation 16.60 15.34 16 47 0.37 0 20 0.26 3.11 4.05 Information Ratio 0.88 0.28 96.88 97.74 Down Capture Ratio 84.77 93.22 **Portfolio Metrics** Fund Rmark Cat

	runu	Dillark	out
Price/Earnings Ratio	18.68	18.83	18.50
Price/Book Ratio	3.01	2.38	2.50
Geom Avg Mkt Cap \$B	151.50	76.63	122.00
ROE	25.14	16.32	21.30

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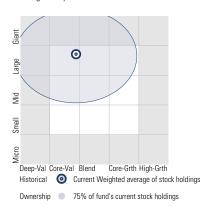


Morningstar Index

Russell 1000 Value TR USD

# Hartford Dividend and Growth R6 HDGVX

Style Analysis as of 06-30-2024 Morningstar Style Box™







#### Weight %

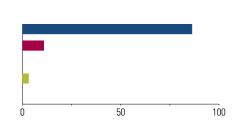
>50 25-50 10-25 0-10

#### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	4.82	4.82	19.26	Technology
Alphabet Inc Class A	4.30	9.13	30.54	Communication Svc
Wells Fargo & Co	2.94	12.07	22.08	Financial Services
Apple Inc	2.85	14.91	9.65	Technology
Đ Usd	2.42	17.34	-	-
JPMorgan Chase & Co	2.37	19.71	20.20	Financial Services
Qualcomm Inc	2.31	22.02	38.86	Technology
Cisco Systems Inc	2.21	24.23	-4.39	Technology
UnitedHealth Group Inc	2.02	26.25	-2.51	Healthcare
Unilever PLC ADR	1.71	27.96	15.31	Consumer Defensive
ConocoPhillips	1.70	29.66	-0.11	Energy
Texas Instruments Inc	1.65	31.31	15.65	Technology
Visa Inc Class A	1.61	32.92	1.21	Financial Services
Philip Morris International Inc	1.61	34.53	10.47	Consumer Defensive
Merck & Co Inc	1.61	36.14	14.97	Healthcare

#### Total Holdings 78

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio



Fund

28.36

3.29

4.54

17.40

3.13

44 82

8.28

8.64

8.78

19.12

26.82

7.16

14.30

5.36

Bmark

35.79

4.11

5.10

4.68

37.23

4.59

8.03

13.80

10.81

26.97

7.88

13.91

5.18

21.90

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

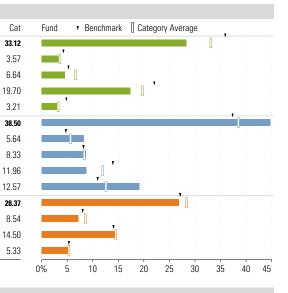
#### Asset Class Net % Cat% US Stocks 86.19 91.82 Non-US Stocks 10.77 5.87 Bonds 0.00 0.19 Cash 3.04 0.94 0.00 Other 1.19 Total 100.00 100.00

Morningstar Index

Russell 1000 Value TR USD

**Morningstar Category** 

🔛 Large Value



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## Hartford International Opportunities R6 IHOVX

## Portfolio Manager(s)

Nicolas Choumenkovitch since 12-2006 Tara Stilwell since 03-2010

## Quantitative Screens

*Performance:* The fund has finished in the Foreign Large Blend category's top three quartiles in 6 of the 9 years it's been in existence.

Management: The fund's management has been in place for 17.51 years.

Style: The fund has landed in its primary style box — Large Blend — 68.75 % of the time over the past three years.

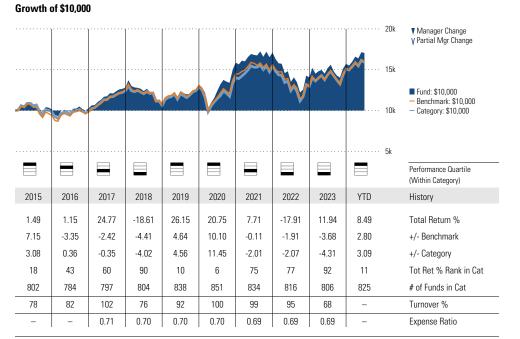
Net Expense: The fund's expense ratio of 0.7 is 18.6% lower than the Foreign Large Blend category average.

#### **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**

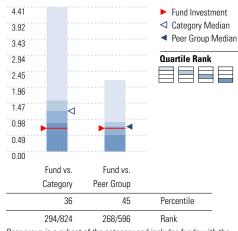
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022



**Morningstar Category** 

Foreign Large Blend





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	0.07	-	0.70
Beta	1.02	-	1.02
R-Squared	95.98	-	92.87
Standard Deviation	17.08	16.36	17.37
Sharpe Ratio	-0.09	-0.10	-0.05
Tracking Error	3.44	-	4.65
Information Ratio	0.00	-	0.16
Up Capture Ratio	104.77	-	107.65
Down Capture Ratio	104.68	-	105.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.62	15.74	15.78
Price/Book Ratio	2.35	1.81	1.94
Geom Avg Mkt Cap \$B	85.01	51.02	60.43
BOE	18 82	17.31	19.31

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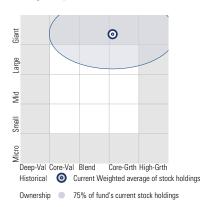


Morningstar Index

MSCI ACWI Ex USA NR USD

# Hartford International Opportunities R6 IHOVX

Style Analysis as of 06-30-2024 Morningstar Style Box™





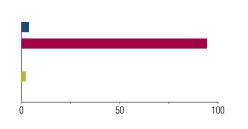


Weight %

<25

>50 25-50 10-25 0-10

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



#### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	32.79	40.76	38.60
<b>.</b> #.	Basic Materials	5.10	7.04	6.48
	Consumer Cyclical	7.18	10.49	10.85
ц.	Financial Services	20.01	21.39	19.73
ŵ	Real Estate	0.50	1.84	1.54
V <sup>ar</sup>	Sensitive	49.43	39.56	39.44
đ	Communication Services	6.52	5.72	4.86
0	Energy	6.32	5.69	5.01
¢	Industrials	15.10	13.53	16.71
	Technology	21.49	14.62	12.86
-	Defensive	17.76	19.67	21.96
E	Consumer Defensive	5.55	7.12	8.04
٠	Healthcare	9.08	9.68	11.59
9	Utilities	3.13	2.87	2.33

# Asset Class Net % Cat% US Stocks 3.68 3.61 Non-US Stocks 94.28 93.77 Bonds 0.00 0.78 Cash 2.04 0.31

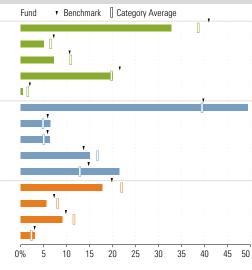
**Morningstar Category** 

Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Total	100.00	100.00
Other	0.00	1.53
Cash	2.04	0.31
		••



		Greater Asia	Fund % 33.03	Cat % 34.66	Americas	Fund % 13.78	Cat % 8.64	Greater Europe	Fund % 53.18	Cat % 56.68	Market Maturity	Fund %
		Japan	13.91	19.06	North America	12.66	7.55	United Kingdom	18.22	13.73	Developed Markets	88.53
		Australasia	0.00	4.65	Central/Latin	1.12	1.09	W euro-ex UK	34.96	42.09	Emerging Markets	11.47
		Asia-4 Tigers	8.77	6.40				Emrgng Europe	0.00	0.10	Not Available	0.00
		Asia-ex 4 Tigers	10.35	4.55				Africa	0.00	0.76		
		Not Classified	0.00	0.00								
j	>75											

Top 10 Holdings as of 06-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\ominus$ Taiwan Semiconductor Manufacturing Co Ltd	4.23	4.23	_	Technology
$\ominus$ Samsung Electronics Co Ltd	2.63	6.85	-	Technology
$\ominus$ Tencent Holdings Ltd	2.53	9.38	27.21	Communication Svc
⊖ AstraZeneca PLC	2.52	11.90	21.15	Healthcare
$\ominus$ ASML Holding NV	2.48	14.37	35.90	Technology
⊖ Novo Nordisk A/S Class B	2.42	16.80	44.77	Healthcare
$\ominus$ Shell PLC	2.39	19.19	14.20	Energy
⊕ Mitsubishi UFJ Financial Group Inc	2.14	21.33	29.41	Financial Services
$\ominus$ Novartis AG Registered Shares	2.14	23.47	17.52	Healthcare
🕀 Sony Group Corp	1.95	25.41	-6.04	Technology

#### Total Holdings 89

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

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# **JPMorgan Large Cap Growth R6** JLGMX

#### Portfolio Manager(s)

Giri Devulapally since 08-2004 Holly Morris since 11-2020 Joseph Wilson since 11-2020 Larry Lee since 11-2020 Robert Maloney since 11-2022

#### Quantitative Screens

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

Management: The fund's management has been in place for 19.92 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 0.44 is 52.17% lower than the Large Growth category average.

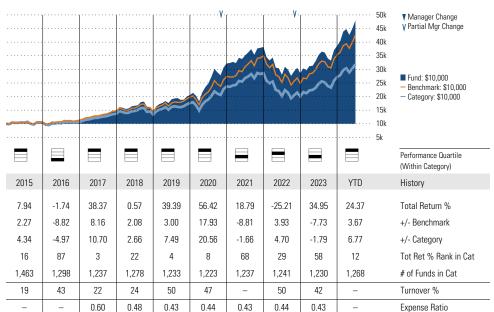
#### **Morningstar Investment Management LLC Analysis**

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

#### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022





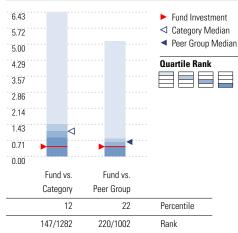
**Morningstar Category** 

Large Growth



Beta

ROE



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

10 5 0 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 0.30 -4.76 0.94 0.98 96.80 **R-Squared** 92.82 Standard Deviation 20.19 21 21 21 75 Sharpe Ratio 0.45 0 45 0.23 Tracking Error 3.86 5.81 Information Ratio -0.09 -0.90 Up Capture Ratio 95.42 89.98 Down Capture Ratio 95.01 105.36

**Total Return %** 

as of 06-30-2024

Benchmark

Category

Fund

#### **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 36.39 35 19 34.99 Price/Book Ratio 10.12 11.62 8.63 Geom Avg Mkt Cap \$B 480 72 608.44 540.94

38.24

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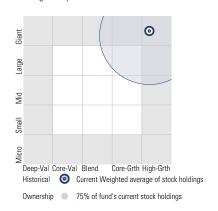
43.78

39.15

Russell 1000 Growth TR USD

# JPMorgan Large Cap Growth R6 JLGMX

Style Analysis as of 06-30-2024 Morningstar Style Box™







#### Weight %

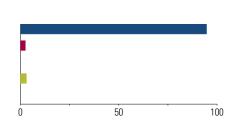
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#### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	10.52	10.52	19.26	Technology
NVIDIA Corp	9.26	19.78	149.49	Technology
Amazon.com Inc	6.75	26.52	27.19	Consumer Cyclical
Meta Platforms Inc Class A	5.59	32.11	42.73	Communication Svc
Eli Lilly and Co	5.46	37.58	55.76	Healthcare
E Alphabet Inc Class C	5.04	42.61	30.29	Communication Svc
Apple Inc	4.03	46.64	9.65	Technology
D Netflix Inc	3.04	49.68	38.61	Communication Svc
🕑 JPMorgan Prime Money Market Inst	2.95	52.63	-	-
Broadcom Inc	2.82	55.44	44.77	Technology
Mastercard Inc Class A	2.35	57.79	3.74	Financial Services
Advanced Micro Devices Inc	2.07	59.86	10.04	Technology
Eaton Corp PLC	1.91	61.77	30.98	Industrials
Regeneron Pharmaceuticals Inc	1.84	63.60	19.67	Healthcare
Oracle Corp	1.63	65.23	34.69	Technology

#### Total Holdings 65

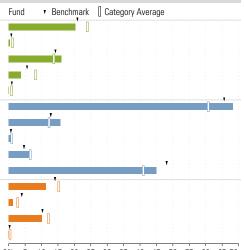
🕀 Increase 👄 Decrease 🕸 New to Portfolio



#### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	20.27	20.71	23.95
æ.	Basic Materials	0.45	0.57	1.17
	Consumer Cyclical	16.03	14.02	13.74
ц.	Financial Services	3.79	5.38	8.16
ŵ	Real Estate	0.00	0.74	0.88
₩ <b>r</b>	Sensitive	68.35	65.39	60.80
	Communication Services	15.71	12.60	12.29
0	Energy	0.64	0.46	0.94
¢	Industrials	6.96	4.45	6.57
	Technology	45.04	47.88	41.00
	Defensive	11.38	13.90	15.25
	Consumer Defensive	1.26	3.77	2.75
٠	Healthcare	10.12	10.07	12.09
Ç	Utilities	0.00	0.06	0.41



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

#### Morningstar Category **Morningstar Index** Large Growth

Russell 1000 Growth TR USD

Total	100.00	100.00
Other	0.00	1.09
Cash	2.96	1.02
Bonds	0.00	0.01
Non-US Stocks	2.42	4.14
US Stocks	94.63	93.74
Asset Class	Net %	Cat%

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# Loomis Sayles Core Plus Bond N NERNX

## Portfolio Manager(s)

Peter Palfrey since 12-1996 Richard Raczkowski since 05-1999 Ian Anderson since 02-2020 Barath Sankaran since 02-2020

#### Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 8 of the 10 years it's been in existence.

*Management:* The fund's management has been in place for 27.52 years.

Style Consistency is not calculated for Fixed Income funds.

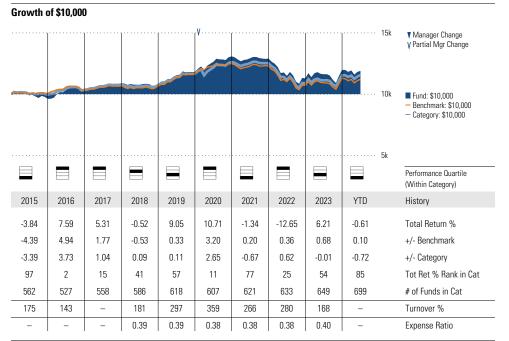
Net Expense: The fund's expense ratio of 0.4 is 45.95% lower than the Intermediate Core-Plus Bond category average.

#### Morningstar Investment Management LLC Analysis

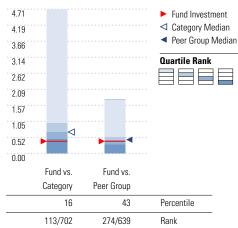
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

#### **ESG Metrics**

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







	1.49	-	Category Average %			
	36	-	% F	% Rank in Category		
	410	-	# of	Funds in Ca	tegory	
3-Year Risk Metrics						
			Fund	Bmark	Cat	
	Alpha		0.64	-	0.02	
	Beta		1.10	-	1.01	
	R-Squared		97.97	-	95.90	
	Standard Devia	tion	8.25	7.43	7.64	
	Sharpe Ratio		-0.72	-0.85	-0.82	
	Tracking Error		1.39	-	1.53	
	Information Rat	io	0.21	-	0.00	

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.10	4.43	6.15
Avg Eff Maturity	9.74	-	9.38

109.48

104.29

Up Capture Ratio

Down Capture Ratio

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

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97.93

98.65

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

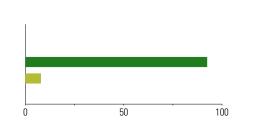
# Loomis Sayles Core Plus Bond N NERNX

## Style Analysis as of 06-30-2024



Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	65.62	3.53	38.61
AA	3.82	74.59	21.18
А	7.05	10.82	11.30
BBB	16.93	8.32	17.49
BB	5.87	0.28	4.68
В	0.49	0.00	1.94
Below B	0.06	0.00	0.92
Not Bated	0.16	2 46	3 88



#### Asset Class Net % Cat% US Stocks 0.06 0.00 Non-US Stocks 0.00 0.00 Bonds 92.31 100.91 Cash 7.69 -2.58 Other 0.00 1.62 Total 100.00 100.00

#### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

	Fund	Bmark	Cat	Fund	<b>1</b>	Benchmar	k [] (	Category	Average			
Government	35.29	-	26.52				• •		]	-	į	
Treasury	35.10	-	16.73									
Inflation – Protected	0.00	-	0.47	[]								
Agency/Quasi Agency	0.19	-	0.30	0								
Other Government Related	0.00	-	9.02	1		0						
Corporate	23.49	-	26.46									
Corporate Bond	23.49	-	25.43									
Bank Loan	0.00	-	0.31	0								
Convertible	0.00	-	0.04	0								
Preferred	0.00	-	0.68	10								
Securitized	35.90	-	39.37									[
Agency MBS Pass-Through	25.63	-	24.97						0			
Agency MBS ARM	0.00	-	0.08									
Agency MBS CMO	0.65	-	2.46									
Non-Agency Residential MBS	0.09	-	0.45	10								
Commercial MBS	1.57	-	1.20									
Asset-Backed	7.96	-	10.21									
Covered Bond	0.00	-	0.00									
Municipal	0.10	-	0.53	1								
Cash & Equivalents	5.24	-	6.32									
Other	0.00	-	0.81									
				0%	5	10	15	20	25	30	35	40

#### Top 10 Holdings as of 06-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ United States Treasury Notes 4%	02-2034	3.20	3.20	_
⊕ Fixed Inc Clearing Corp.Repo	06-2024	2.32	5.52	-
United States Treasury Bonds 2%	11-2041	2.12	7.64	-
United States Treasury Bonds 4.125%	08-2053	2.05	9.70	-
United States Treasury Notes 3.375%	05-2033	1.90	11.60	-
United States Treasury Notes 3.5%	02-2033	1.54	13.14	-
⊖ Federal National Mortgage Association 2.5%	03-2062	1.50	14.64	_
Secretaria Tesouro Nacional 10%	01-2033	1.41	16.05	-
United States Treasury Notes 4.125%	11-2032	1.38	17.43	-
Uruguay (Republic of) 8.25%	05-2031	1.36	18.79	-

#### Total Holdings 883

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

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## Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

## PGIM Jennison Small Company R6 PJSQX

#### Portfolio Manager(s)

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

#### Quantitative Screens

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

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

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

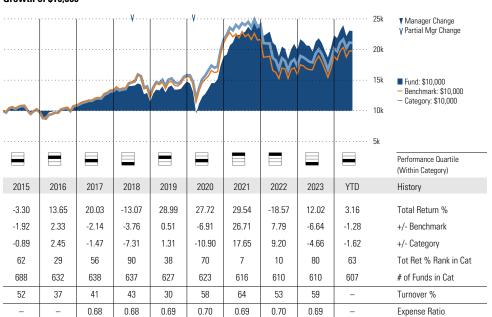
Net Expense: The fund's expense ratio of 0.69 is 40.52% lower than the Small Growth category average.

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

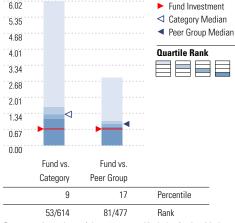
This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

#### **ESG Metrics**

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







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

Cat -0.23 0.93 Beta **R-Squared** 90.12 91.60 Standard Deviation 19.83 22 80 22 18 Sharpe Ratio -0.04 -0.26 -0.26 Tracking Error 7.39 6.69 Information Ratio 0.74 0.08 Up Capture Ratio 95.23 92.35 Down Capture Ratio 80.03 93.62

#### **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 16 47 21.94 26.27 Price/Book Ratio 2.31 3.95 3.79 Geom Avg Mkt Cap \$B 5 17 3 68 6 48 ROE 9.96 10.95 11.74

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Morningstar Index

Russell 2000 Growth TR USD



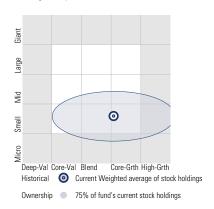
**Morningstar Category** 

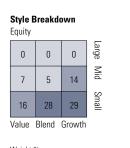
Small Growth

## **Trailing Performance**

# PGIM Jennison Small Company R6 PJSQX

Style Analysis as of 06-30-2024 Morningstar Style Box™





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

## Ton 15 Holdings as of 06 20 2024

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

#### Total Holdings 130

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

**Communication Services** 

Real Estate

Sensitive

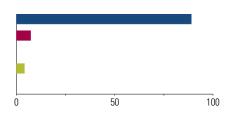
Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 



Fund

42.55

5.29

12.31

15.67

9.28

40.26

0.22

6.54

14.65

18.85

17.19

4.94

10.06

2.19

Bmark

20.67

4.24

9.68

5 29

1.46

51.41

1.63

4.63

18.35

26.80

27.92

5.17

21.36

1.39

Asset Class	Net %	Cat%
US Stocks	88.89	92.94
Non-US Stocks	7.13	4.50
Bonds	0.00	0.01
Cash	3.98	1.64
Other	0.00	0.91
Total	100.00	100.00

**Morningstar Index** 

Russell 2000 Growth TR USD

Morningstar Category

Small Growth

Cat

3.24

11.35

8.02

2.24

50.70

1.39

4.01

20.34

24.96

24.46

4.45

0.67

## Benchmark [] Category Average Fund 24.85 19.34 0% 5 10 15 20 25 30 35 40 45 50 55

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# Vanguard Developed Markets Index Admiral VTMGX

#### 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.

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

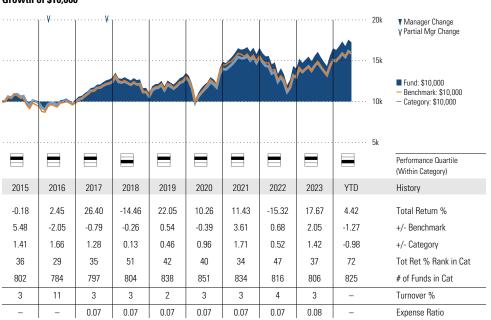
Net Expense: The fund's expense ratio of 0.08 is 90.7% lower than the Foreign Large Blend category average.

#### Morningstar Investment Management LLC Analysis

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

#### **ESG Metrics**

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

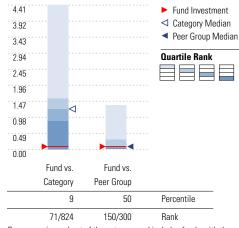


**Morningstar Category** 

Foreign Large Blend

#### Trailing Performance





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

457		# of Funds in Category				
457	-	# 01				
<b>3-Year Risk</b>	Metrics					
		Fund	Bmark	Cat		
Alpha		1.46	-	0.70		
Beta		1.08	-	1.02		
R-Squared		96.23	-	92.87		
Standard Devia	tion	18.07	16.36	17.37		
Sharpe Ratio		0.00	-0.10	-0.05		
Tracking Error		3.76	-	4.65		
Information Rat	io	0.35	-	0.16		
Up Capture Rat	io	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

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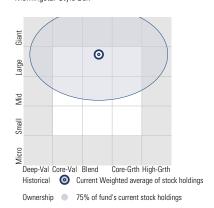
Morningstar Index

MSCI ACWI Ex USA NR USD

Growth of \$10,000

# Vanguard Developed Markets Index Admiral VTMGX

Style Analysis as of 06-30-2024 Morningstar Style Box™





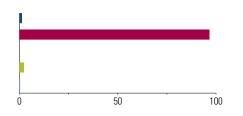


Weight %

<25

>50 25-50 10-25 0-10

## World Regions % Equity 06-30-2024



#### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	40.54	40.76	38.60
æ.	Basic Materials	7.36	7.04	6.48
<b>~</b>	Consumer Cyclical	10.26	10.49	10.85
ц.	Financial Services	19.84	21.39	19.73
ŵ	Real Estate	3.08	1.84	1.54
w	Sensitive	38.59	39.56	39.44
	Communication Services	4.12	5.72	4.86
0	Energy	5.36	5.69	5.01
¢	Industrials	17.31	13.53	16.71
	Technology	11.80	14.62	12.86
	Defensive	20.86	19.67	21.96
F	Consumer Defensive	7.03	7.12	8.04
٠	Healthcare	11.05	9.68	11.59
9	Utilities	2.78	2.87	2.33
-				

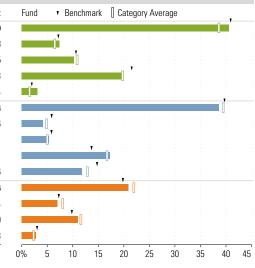
Total	100.00	100.00
Other	0.19	1.53
Cash	2.13	0.31
Bonds	0.00	0.78
Non-US Stocks	96.55	93.77
US Stocks	1.12	3.61
Asset Class	Net %	Cat%

Morningstar Index

MSCI ACWI Ex USA NR USD

**Morningstar Category** 

Foreign Large Blend



	Greater Asia	Fund % 35.77	Cat % 34.66	Americas	Fund % 10.36	Cat % 8.64	Greater Europe	Fund % 53.86	Cat % 56.68	Market Maturity	Fund %
	Japan	21.43	19.06	North America	10.34	7.55	United Kingdom	12.13	13.73	Developed Markets	99.37
	Australasia	6.89	4.65	Central/Latin	0.02	1.09	W euro-ex UK	40.77	42.09	Emerging Markets	0.63
	Asia-4 Tigers	7.26	6.40				Emrgng Europe	0.40	0.10	Not Available	0.00
	Asia-ex 4 Tigers	0.19	4.55				Africa	0.56	0.76		
75	Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Novo Nordisk A/S Class B	1.91	1.91	44.77	Healthcare
$oldsymbol{eta}$ ASML Holding NV	1.75	3.66	35.90	Technology
€ Slcmt1142	1.46	5.12	-	-
onumber  onumber Samsung Electronics Co Ltd	1.22	6.34	-	Technology
$\ni$ 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
ightarrow Shell PLC	1.00	10.58	12.54	Energy
€ SAP SE	0.96	11.54	35.88	Technology
igodolog Novartis AG Registered Shares	0.95	12.49	17.52	Healthcare

#### Total Holdings 3989

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

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## Vanguard Inflation-Protected Secs Adm VAIPX

#### Portfolio Manager(s)

John Madziyire since 11-2021

#### Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

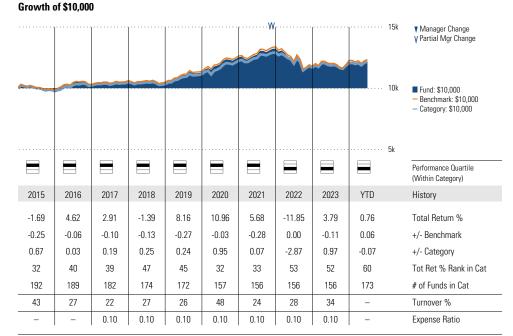
Net Expense: The fund's expense ratio of 0.1 is 85.51% lower than the Inflation-Protected Bond category average.

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

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

#### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

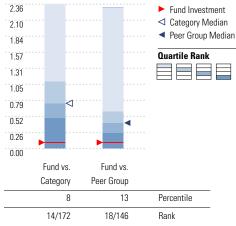


**Morningstar Category** 

Inflation-Protected Bond

#### **Trailing Performance**





20	_	/0 1		yury
113	-	# of	Funds in Ca	ategory
3-Year Risk	Metrics			
		Fund	Bmark	Cat
Alpha		-0.10	-	-0.35
Beta		0.99	-	0.99
R-Squared		99.73	-	95.77
Standard Devia	ation	7.14	7.21	7.77
Sharpe Ratio		-0.64	-0.62	-0.65
Tracking Error		0.38	-	1.76
Information Ra	tio	-0.22	-	-0.55
Up Capture Rat	tio	98.63	-	96.99
Down Capture	Ratio	99.63	-	101.24

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

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

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Morningstar Index Bloomberg US Treasury US TIPS TR

USD

# Vanguard Inflation-Protected Secs Adm VAIPX

## Style Analysis as of 06-30-2024



Duration

0	 100

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

#### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

Fund	Bmark	Cat
99.87	0.00	25.98
0.00	99.60	70.29
0.00	0.00	0.61
0.00	0.00	0.79
0.00	0.00	0.09
0.00	0.00	0.01
0.00	0.00	0.09
0.13	0.40	2.14
	99.87 0.00 0.00 0.00 0.00 0.00 0.00	99.87         0.00           0.00         99.60           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00

	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Government	99.92	-	85.55	
Treasury	0.00	-	0.38	
Inflation - Protected	99.92	-	78.67	
Agency/Quasi Agency	0.00	-	0.10	
Other Government Related	0.00	-	6.40	1 10
Corporate	0.00	_	1.07	
Corporate Bond	0.00	-	1.06	
Bank Loan	0.00	-	0.00	
Convertible	0.00	-	0.00	D
Preferred	0.00	-	0.01	
Securitized	0.00	-	4.96	
Agency MBS Pass-Through	0.00	-	2.59	ID
Agency MBS ARM	0.00	-	0.00	İ.
Agency MBS CMO	0.00	-	0.27	
Non-Agency Residential MBS	0.00	-	0.16	
Commercial MBS	0.00	-	0.12	
Asset-Backed	0.00	-	1.78	10
Covered Bond	0.00	-	0.04	
Municipal	0.00	-	0.00	
Cash & Equivalents	0.08	-	8.27	
Other	0.00	-	0.15	

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\color{red}{500}}$ 

#### Top 10 Holdings as of 06-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ⊕ United States Treasury Notes 4.13 4.13 \_ United States Treasury Notes 3.77 7.89 \_ ⊕ United States Treasury Notes 3.70 11.59 \_ ⊖ United States Treasury Notes 3.56 15.15 \_ ⊖ United States Treasury Notes 3.55 18.70 \_ ⊖ United States Treasury Notes 3.52 22.22 \_ \_ United States Treasury Notes 3.37 25.59 \_ United States Treasury Notes 3.30 28.89 \_ ⊖ United States Treasury Notes 3.27 32.16 \_ € United States Treasury Notes 3.25 35.41 \_

#### Total Holdings 50

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category Blo Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

## Vanguard Mid Cap Index Admiral VIMAX

#### Portfolio Manager(s)

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

#### Quantitative Screens

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

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

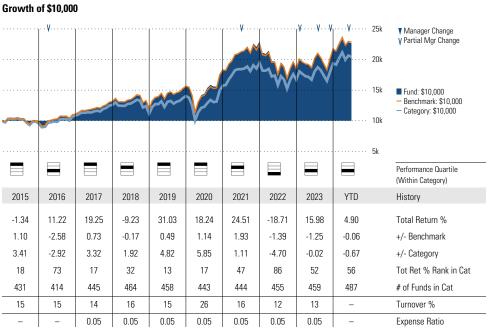
Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.

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

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

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

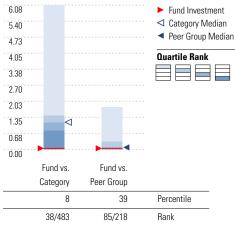
ESG Metrics		
Metric	Rating	Updated
Sustainability Rating	4	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Mid-Cap Blend

#### **Trailing Performance Total Return %** 15% as of 06-30-2024 Fund 10 Benchmark Category 5 0 -5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.75 11.80 2.21 9.38 9.10 9.84 -3.35 12.88 2.37 9.46 9.04 12.77 Benchmark Return % 8.19 -3.32 13 23 3 41 943 Category Average % \_ 27 63 70 51 22 % Rank in Category 487 475 441 403 273 # of Funds in Category Net Expense



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

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

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

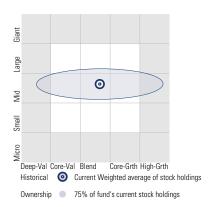
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Russell Mid Cap TR USD

# Vanguard Mid Cap Index Admiral VIMAX

**Style Analysis** as of 06-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

#### Top 15 Holdings as of 06-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Amphenol Corp Class A	1.07	1.07	36.59	Technology
ightarrow TransDigm Group Inc	0.90	1.97	26.30	Industrials
$\ni$ Motorola Solutions Inc	0.85	2.82	23.93	Technology
ightarrow Constellation Energy Corp	0.83	3.65	_	Utilities
Welltower Inc	0.82	4.48	16.97	Real Estate
⊖ Cintas Corp	0.80	5.27	16.64	Industrials
∋ Arthur J. Gallagher & Co	0.75	6.02	15.84	Financial Services
eq Carrier Global Corp Ordinary Shares	0.71	6.74	10.46	Industrials
$\ni$ PACCAR Inc	0.71	7.45	6.00	Industrials
$\ominus$ Palantir Technologies Inc Ordinary Shares - Class A	0.67	8.12	47.52	Technology
Microchip Technology Inc	0.65	8.77	2.46	Technology
ightarrow Digital Realty Trust Inc	0.65	9.42	14.79	Real Estate
$\ni$ Newmont Corp	0.64	10.06	2.37	Basic Materials
ONEOK Inc	0.63	10.69	18.95	Energy
$\ominus$ Apollo Global Management Inc Class A	0.62	11.31	27.66	Financial Services

#### Total Holdings 319

 $\oplus$  Increase  $\oplus$  Decrease arrow New to Portfolio

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Asset Allocation as of 06-30-2024

100

Bmark

37.45

4.27

11.02

14.38

7.78

44.68

3.49

5.17

19.15

16.87

17.86

3.08

9.36

5.42

Fund

33.42

5.36

7.96

12.59

7.51

43.34

3.21

4.67

17.13

18.33

23.24

5.06

10.36

7.82

50

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

**Financial Services** 

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

0

€ Cyclical

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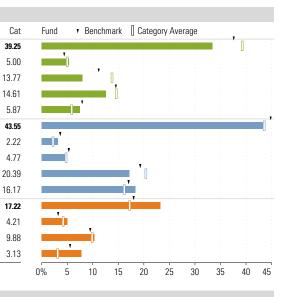
Energy

¢

F

Utilities

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



Morningstar Category Mornin

Mid-Cap Blend Russe

**Morningstar Index** Russell Mid Cap TR USD

## Vanguard Real Estate Index Admiral VGSLX

#### Portfolio Manager(s)

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

#### Quantitative Screens

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

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

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

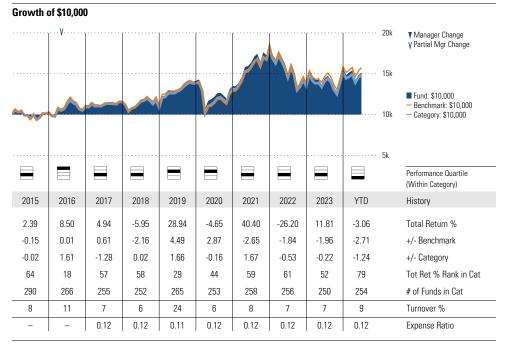
Net Expense: The fund's expense ratio of 0.13 is 87.96% lower than the Real Estate category average.

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

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

#### **ESG Metrics**

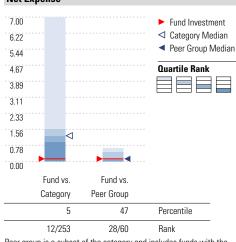
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



**Morningstar Category** 

Real Estate





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

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

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

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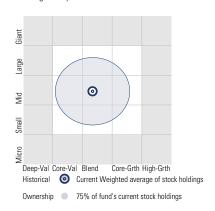


Morningstar Index

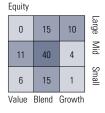
S&P United States REIT TR USD

# Vanguard Real Estate Index Admiral VGSLX

**Style Analysis** as of 06-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

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

#### Total Holdings 158

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

50

Total	100.00	100.00
Other	0.00	9.05
Cash	0.32	1.53
Bonds	0.00	1.45
Non-US Stocks	0.02	1.48
US Stocks	99.67	86.49
Asset Class	Net %	Cat%

Morningstar Index

S&P United States REIT TR USD

Morningstar Category

Real Estate

#### Sector Weighting as of 06-30-2024

Ó

Asset Allocation as of 06-30-2024

		Fund	Bmark	Cat	Fund	۲	Ber	nchma	rk	[] Ca	ateg	ory A	\ver	age			
Դ	Cyclical	99.25	99.13	99.13						•							
ŵ.	Basic Materials	0.00	0.00	0.34	Ó												
4	Consumer Cyclical	0.00	0.13	1.76	i0												
<b>L</b>	Financial Services	0.00	0.00	0.43	0												
ŵ	Real Estate	99.25	99.00	96.60													
w,	Sensitive	0.75	0.87	0.73	0												
	Communication Services	0.72	0.00	0.21	Ó												
•	Energy	0.00	0.00	0.07	Ó												
¢	Industrials	0.03	0.87	0.21	ľ												
	Technology	0.00	0.00	0.24													
-	Defensive	0.00	0.00	0.16													
	Consumer Defensive	0.00	0.00	0.06	0												
٠	Healthcare	0.00	0.00	0.05													
2	Utilities	0.00	0.00	0.05	Í.												

100



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

# Vanguard Small Cap Value Index Admiral VSIAX

#### Portfolio Manager(s)

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

#### Quantitative Screens

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

Management: The fund's management has been in place for 8.18 years.

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

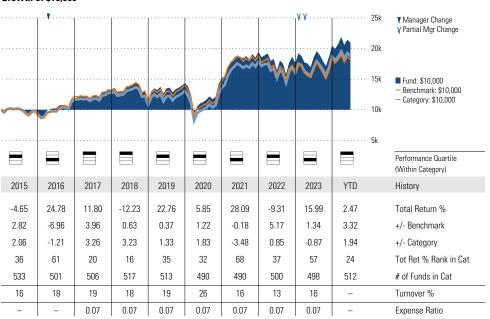
Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

#### Morningstar Investment Management LLC Analysis

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

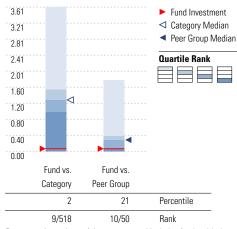
#### **ESG Metrics**

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



Small Value





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

io year	Since inception						
7.89	11.77	Fund Return %					
6.23	11.98	Benchmark Return %					
6.52	-	Categ	jory Average	%			
16	-	% Ra	nk in Catego	ry			
346	-	# of Funds in Category					
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		4.23	-	3.25			
Beta		0.93	-	0.93			
R-Squared		96.96	-	93.57			
Standard Devia	ition	20.63	21.93	20.96			
Sharpe Ratio		0.12	-0.07	0.07			
Tracking Error		3.94	-	5.43			
Information Rat	tio	1.12	-	0.65			
Up Capture Rat	io	100.57	-	97.14			
Down Capture	Ratio	87.51	_	87.41			
Portfolio M	etrics						

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

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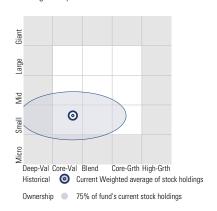
Morningstar Category Morningstar Index

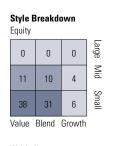
Russell 2000 Value TR USD

Growth of \$10,000

# Vanguard Small Cap Value Index Admiral VSIAX

Style Analysis as of 06-30-2024 Morningstar Style Box™





## Weight %

>50 25-50 10-25 0-10

#### Top 15 Holdings as of 06-30-2024

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

#### Total Holdings 851

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

Asset Allocation as of 06-30-2024

Fund

49.18

6.44

13.98

19.12

9.64

35.43

2.55

4.52

20.33

8.03

15.40

4.49

6.49

4.42

Bmark

51.08

5.12

10.54

23 44

11.98

32.89

2.03

9.96

13.46

744

16.03

3.26

8.88

3.89

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

**Financial Services** 

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

€ Cyclical

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Energy

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Utilities

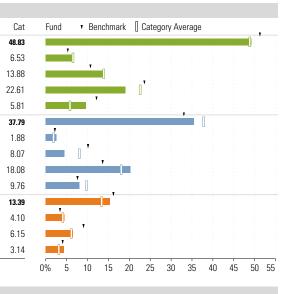
#### Asset Class Net % Cat% US Stocks 97.02 92.73 Non-US Stocks 1.44 3.77 Bonds 0.00 0.05 Cash 1.53 3.30 0.00 Other 0.17 Total 100.00 100.00

Morningstar Index

Russell 2000 Value TR USD

**Morningstar Category** 

Small Value



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## Vanguard Ultra-Short-Term Bond Admiral VUSFX

## Portfolio Manager(s)

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

#### Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

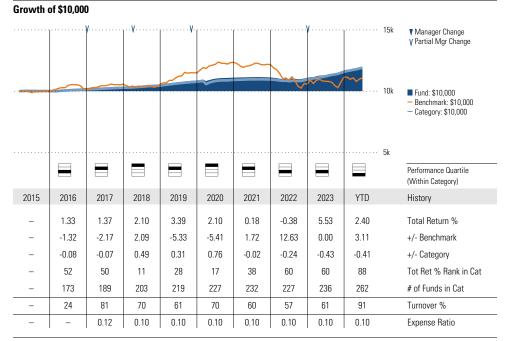
Net Expense: The fund's expense ratio of 0.1 is 75.61% lower than the Ultrashort Bond category average.

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

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

#### ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024



Morningstar Category

Ultrashort Bond



Beta

**R-Squared** 

Sharpe Ratio

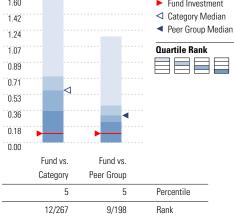
Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation



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

 Fund
 Bmark
 Cat

 Avg Eff Duration
 0.96
 4.43
 1.15

 Avg Eff Maturity
 1.20
 2.02

0 12

56.67

1 18

-1.14

6.59

0.83

22.64

-3.79

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Cat

3.02

0.09

30.02

1.26

-0.91

6.84

0.85

20.02

-8.65

\_

7 43

-0.85

Morningstar Index

Bloomberg US Agg Bond TR USD

# Vanguard Ultra-Short-Term Bond Admiral VUSFX

## Style Analysis as of 06-30-2024



Duration

0	50	100

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

#### Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

Credit Rating Breakdown	Fund	Bmark	Cat	Government
•				Treasury
AAA	29.84	3.53	43.28	Inflation – P
AA	4.79	74.59	10.29	
A	35.00	10.82	13.82	Agency/Qua
BBB	28.96	8.32	14.86	Other Govern
BB	0.19	0.28	2.19	Corporate
B	0.00	0.00	2.14	Corporate Bo
-				Bank Loan
Below B	0.27	0.00	0.60	Convertible
Not Rated	0.94	2.46	12.82	
				Preferred
				Securitized

12.07													
	-	22.40				0							
8.56	-	19.73				[							
3.51	-	0.13											
0.00	-	0.58	0										
0.00	-	1.96	[										
58.90	-	37.16							]				
58.90	-	36.83			-								_
0.00	-	0.22	0										
0.00	-	0.00	0										
0.00	-	0.11											
25.37	-	18.54				]							
0.00	-	2.00											
0.00	-	0.22	]										
0.73	-	0.79											
0.05	-	0.21											
0.00	-	0.50	0										
24.59	-	14.82			0								
0.00	-	0.00	0										
0.00	-	0.59	0										
3.64	-	21.25				0							
0.00	-	0.03											
	3.51 0.00 58.90 58.90 0.00 0.00 0.00 25.37 0.00 0.00 0.73 0.05 0.00 24.59 0.00 24.59 0.00 24.59 0.00	3.51     -       0.00     -       0.00     -       58.90     -       58.90     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -       0.05     -       0.00     -       24.59     -       0.00     -       0.00     -       0.00     -       0.00     -       0.00     -	3.51     -     0.13       0.00     -     0.58       0.00     -     1.96       58.90     -     36.83       0.00     -     0.22       0.00     -     0.22       0.00     -     0.01       0.00     -     0.22       0.00     -     0.11       25.37     -     18.54       0.00     -     0.22       0.73     -     0.22       0.73     -     0.22       0.73     -     0.22       0.05     -     0.22       0.73     -     0.22       0.05     -     0.22       0.05     -     0.22       0.05     -     0.22       0.05     -     0.22       0.05     -     0.22       0.05     -     0.21       0.00     -     0.00       24.59     -     14.82       0.00     -     0.59       3.64     -     21.25	3.51       -       0.13       []         0.00       -       0.58       []         0.00       -       1.96       []         58.90       -       37.16       -         58.90       -       36.83       -         0.00       -       0.22       []         0.00       -       0.00       []         0.00       -       0.11       []         25.37       -       18.54       -         0.00       -       0.22       []         0.00       -       0.22       []         0.00       -       0.22       []         0.00       -       0.22       []         0.00       -       0.22       []         0.00       -       0.22       []         0.05       -       0.21       []         0.00       -       0.50       []         24.59       -       14.82       -         0.00       -       0.00       []         0.00       -       0.59       []         3.64       -       21.25       -	3.51       -       0.13       Image: Second secon	3.51       - $0.13$ [] $0.00$ - $0.58$ [] $0.00$ - $1.96$ [] $58.90$ - $37.16$ - $58.90$ - $36.83$ - $0.00$ - $0.22$ [] $0.00$ - $0.00$ [] $0.00$ - $0.11$ [] $0.00$ - $0.11$ [] $0.00$ - $0.11$ [] $0.00$ - $0.11$ [] $0.00$ - $0.22$ [] $0.00$ - $0.22$ [] $0.00$ - $0.22$ [] $0.05$ - $0.21$ [] $0.05$ - $0.21$ [] $0.00$ - $0.50$ [] $24.59$ - $14.82$ - $0.00$ - $0.59$ [] $3.64$ - $21.25$ -	3.51       - $0.13$ $0.00$ - $0.58$ $0.00$ - $1.96$ $58.90$ - $37.16$ $58.90$ - $36.83$ $0.00$ - $0.22$ $0.00$ - $0.00$ $0.00$ - $0.11$ $25.37$ - $18.54$ $0.00$ - $0.22$ $0.00$ - $0.22$ $0.00$ - $0.22$ $0.00$ - $0.22$ $0.05$ - $0.21$ $0.00$ - $0.50$ $24.59$ - $14.82$ $0.00$ - $0.00$ $0.00$ - $0.59$ $0.00$ - $0.03$	3.51       -       0.13	3.51       - $0.13$ $0.00$ - $0.58$ $0.00$ - $1.96$ $58.90$ - $36.83$ $58.90$ - $36.83$ $0.00$ - $0.22$ $0.00$ - $0.00$ $0.00$ - $0.00$ $0.00$ - $0.11$ $0.00$ - $0.11$ $0.00$ - $0.00$ $0.00$ - $0.22$ $0.00$ - $0.22$ $0.00$ - $0.22$ $0.00$ - $0.22$ $0.05$ - $0.21$ $0.00$ - $0.00$ $24.59$ - $14.82$ $0.00$ - $0.00$ $0.00$ - $0.00$ $0.00$ -	3.51       -       0.13	3.51       -       0.13	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	3.51       -       0.13

#### Top 10 Holdings as of 06-30-2024

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

#### Total Holdings 630

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

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