American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
Michelle Black since 01-2020
David Hoag since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.5 years.

× *Style:* The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.29 is 43.14% lower than the Target-Date 2000-2010 category average.

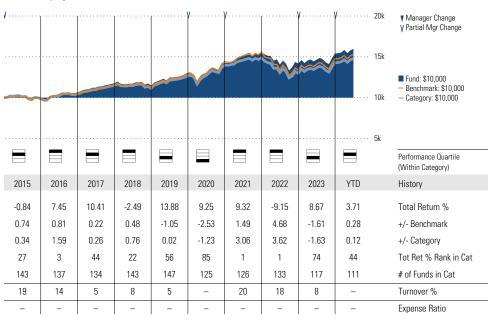
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000





Net Expe	ense		
1.60			► Fund Investment
1.42			Category Median
1.24			 Peer Group Median
1.07			Quartile Rank
0.89	⊲		
0.71			
0.53			
0.36			
0.18			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
-	20	48	Percentile
	23/111	105/219	Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.61	_	0.19
Beta	0.90	_	0.92
R-Squared	96.83	_	97.89
Standard Deviation	8.95	9.82	9.11
Sharpe Ratio	-0.12	-0.26	-0.27
Tracking Error	1.89	_	1.56
Information Ratio	0.86	_	0.19
Up Capture Ratio	95.98	_	92.81
Down Capture Ratio	84.38	-	91.42

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.92	21.30	21.08
Price/Book Ratio	3.05	2.81	2.89
Avg Eff Duration	4.92	-	5.27



American Funds 2010 Trgt Date Retire R6 RFTTX

Quality High MidLow

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

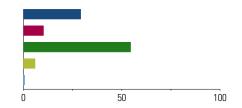
Equity				Fixed	Income
29	25	28	Large		
7	8	2	Mid		
1	1	0	Small		
Value	Blend	Growth		Ltd	Mod

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Asset Class Net % Cat% US Stocks 29.05 23.77 Non-US Stocks 10.13 11.74 Bonds 54.45 56.37 Cash 5.83 4.36 Other 0.53 3.76 100.00 Total 100.00

	Fund	Bmark	Cat	Fund	▼ Benchma	ırk 🛚 Categ	ory Avera
Cyclical	28.99	36.39	33.01				
Basic Materials	3.63	3.76	4.82				
Consumer Cyclical	6.93	9.81	9.47				
Financial Services	15.36	14.23	15.23		· •		
Real Estate	3.07	8.59	3.49		7		
Sensitive	42.64	44.59	45.95		_		
Communication Services	5.90	6.80	6.47		0		
Energy	7.10	4.31	5.93				
Industrials	12.11	10.97	11.12				
Technology	17.53	22.51	22.43				
Defensive	28.37	19.02	21.04				
Consumer Defensive	9.51	5.77	6.24]		
Healthcare	13.88	10.52	12.08				
Utilities	4.98	2.73	2.72				

**					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	17.46	17.46	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	10.82	28.28	-	_
⊕ American Funds Bond Fund of Amer R6	-	9.92	38.20	_	_
⊕ American Funds ST Bd Fd of Amer R6	-	7.74	45.94	_	_
→ American Funds Inflation Linked Bd R6	-	7.10	53.04	-	_
	_	7.01	60.05	_	_
⊕ American Funds Mortgage R6	-	6.91	66.95	-	_
→ American Funds Capital Income Bldr R6	-	6.88	73.84	-	_
⊕ American Funds American Mutual R6	-	5.10	78.94	_	_
⊕ American Funds Washington Mutual R6	_	4.00	82.94	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 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 12.5 years.

Style: The fund has landed in its primary style box — Large Blend — 81.82~% of the time over the past three years.

Net Expense: The fund's expense ratio of 0.3 is 45.45% lower than the Target-Date 2015 category average.

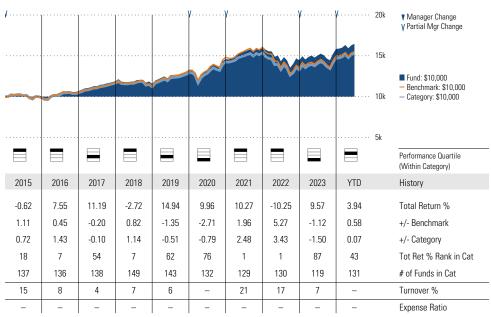
Morningstar Investment Management LLC Analysis

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

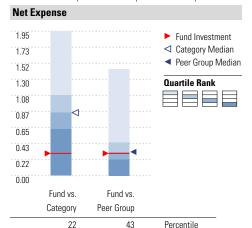
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024





Trailing Performance





	29/130	101/235	Rank	
Peer grou	p is a subset o	f the category an	d includes fun	ds with the
same mai	nagement style	(active vs. passi	ve) and similar	r share class
character	ietice			

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.05	-	0.73
Beta	0.87	-	0.91
R-Squared	97.22	-	98.39
Standard Deviation	9.58	10.84	9.89
Sharpe Ratio	-0.10	-0.27	-0.23
Tracking Error	2.12	-	1.66
Information Ratio	1.01	_	0.49
Up Capture Ratio	94.58	_	93.58
Down Capture Ratio	81.13	_	88.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.45	21.14	21.01
Price/Book Ratio	3.15	2.77	2.88
Avg Eff Duration	5.06	-	5.26



American Funds 2015 Trgt Date Retire R6 RFJTX

Quality

High

Mid

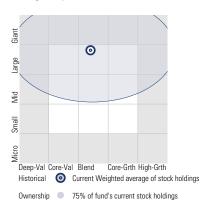
Low

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Fixed Income

Mod

Duration

Style Breakdown

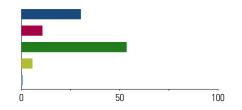
Equity 30 25 26 2 6 8



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100 00	100 00
Other	0.57	5.06
Cash	5.45	3.37
Bonds	53.38	52.08
Non-US Stocks	10.54	13.31
US Stocks	30.06	26.17
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-3	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	28.18	36.52	33.03	
A.	Basic Materials	3.80	3.83	4.80	
A	Consumer Cyclical	7.09	9.86	9.80	
L	Financial Services	14.60	14.33	15.23	
侖	Real Estate	2.69	8.50	3.20	
W	Sensitive	43.94	44.49	46.45	<u> </u>
	Communication Services	6.00	6.76	6.62	
•	Energy	6.67	4.34	5.71	
Ф	Industrials	12.57	11.07	11.35	
	Technology	18.70	22.32	22.77	
→	Defensive	27.86	18.98	20.53	
Ħ	Consumer Defensive	9.02	5.78	5.99	
+	Healthcare	14.20	10.48	11.90	
•	Utilities	4.64	2.72	2.64	
					0% 5 10 15 20 25 30 35 40 45 5

Top 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Income Fund of Amer R6	_	12.91	12.91	_	_
⊕ American Funds Bond Fund of Amer R6	-	8.92	21.84	_	_
Đ American Funds Interm Bd Fd of Amer R6	-	8.65	30.48	_	_
American Funds Inflation Linked Bd R6	-	8.05	38.53	_	_
American Funds American Balanced R6	_	7.11	45.65	-	-
⊕ American Funds Mortgage R6	_	6.04	51.68	_	_
American Funds American Mutual R6	-	6.01	57.69	_	_
American Funds Capital Income Bldr R6	_	6.00	63.69	_	_
American Funds Capital World Gr&Inc R6	-	4.96	68.66	_	_
⊕ American Funds ST Bd Fd of Amer R6	_	4.39	73.05	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2020 category's top three quartiles in 9 of the 10 years it's
been in existence.

Management: The fund's management has been in place for 12.5 years.

Net Expense: The fund's expense ratio of 0.31 is 45.61% lower than the Target-Date 2020 category average.

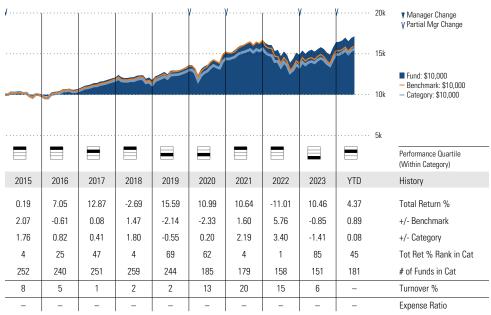
Morningstar Investment Management LLC Analysis

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.

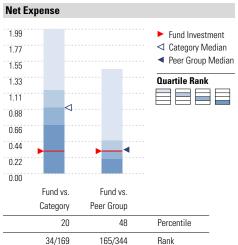
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000







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 Wietrics			
	Fund	Bmark	Cat
Alpha	2.36	_	1.04
Beta	0.85	_	0.89
R-Squared	97.67	_	98.50
Standard Deviation	10.12	11.80	10.57
Sharpe Ratio	-0.07	-0.26	-0.19
Tracking Error	2.37	_	1.94
Information Ratio	1.06	_	0.60
Up Capture Ratio	92.72	_	93.06
Down Capture Ratio	78.49	_	86.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.89	20.96	20.92
Price/Book Ratio	3.25	2.74	2.78
Avg Eff Duration	5.42	_	5.20





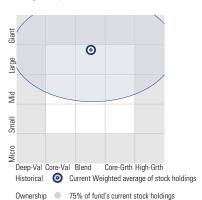
American Funds 2020 Trgt Date Retire R6 RRCTX

Asset Allocation as of 06-30-2024

Morningstar Category Target-Date 2020 **Morningstar Index** Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™

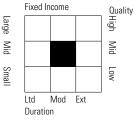


Asset Class Net % Cat% US Stocks 33.35 25.28 Non-US Stocks 13.06 11.67 Bonds 49.41 50.59 Cash 4.98 1.85 Other 0.60 9.23 50 Total 100.00 100.00

Sector Weighting as of 06-30-2024 Fund **Bmark** Cat Fund 27.69 34.74 A. Basic Materials 3.76 3.91 4.08 Consumer Cyclical 7.37 9.93 10.27 **P** Financial Services 14.11 14.49 15.20 侖 Real Estate 2.45 8.23 5.19 Sensitive 44.90 44.45 46.17 **Communication Services** 6.19 6.72 7.04 • Energy 6.28 4.37 4.69 Ф Industrials 12.93 11.18 11.04 19.50 Technology 22.18 23.40 27.41 19.00 19.09 Defensive Consumer Defensive 8.75 5.79 5.67 Healthcare 14.36 10.49 10.96 Utilities 4.30 2.72 2.46 10 35

Style Breakdown





Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nume	Watanty Date	70 NGC 733GC	oundative 70	TTB fictain /0	Worlingstar occior
	_	11.59	11.59	_	_
	_	8.01	19.60	_	_
	_	8.00	27.60	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.98	35.58	_	_
	-	6.02	41.60	-	-
⊕ American Funds Mortgage R6	_	6.01	47.61	_	_
	_	6.00	53.61	_	_
⊕ American Funds Capital Income Bldr R6	-	5.90	59.51	_	_
→ American Funds Capital World Gr&Inc R6	-	5.10	64.61	_	_
◆ American Funds US Government Sec R6	_	5.01	69.62	_	_

Total Holdings 22



American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

Q Performance: The fund has finished in the Target-Date
2025 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 12.5 years.

Net Expense: The fund's expense ratio of 0.32 is 46.67% lower than the Target-Date 2025 category average.

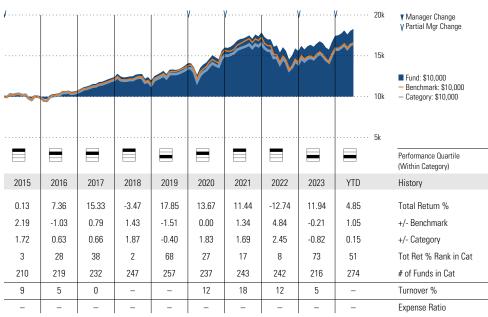
Morningstar Investment Management LLC Analysis

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.

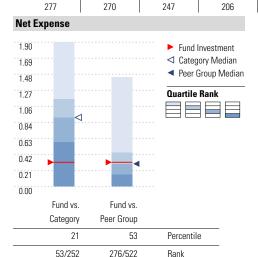
ESG Metrics

Metric	Rating	Updated			
Sustainability Rating	3	05-31-2024			
Carbon Risk Score	Low Risk	06-30-2022			

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 0.99 10.82 2.24 6.60 6.33 9.32 Fund Return % 0.71 9.03 -0.23 4.93 5.12 6.40 Benchmark Return % 0.97 10 02 0.97 5 45 5.35 Category Average % 62 29 4 5 % Rank in Category 4 132 # of Funds in Category



3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.33	_	1.11
Beta	0.85	_	0.87
R-Squared	98.25	_	98.16
Standard Deviation	10.91	12.71	11.18
Sharpe Ratio	-0.05	-0.22	-0.16
Tracking Error	2.38	_	2.24
Information Ratio	1.04	_	0.60
Up Capture Ratio	92.57	_	90.73
Down Capture Ratio	79.56	_	84.50

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.43	20.78	21.17
Price/Book Ratio	3.36	2.70	2.81
Avg Eff Duration	5.45	-	5.65





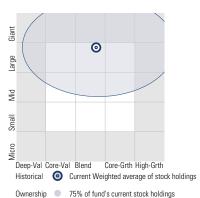
American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



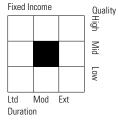
Large

Mid

Style Breakdown

Equity 22 24 34 5 8 4

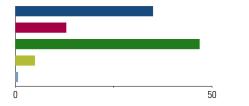
1 1 1 1 Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.58	12.44
Cash	4.86	2.37
Bonds	46.79	43.66
Non-US Stocks	12.85	13.25
US Stocks	34.93	28.28
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	,	Bend	hmark	- I c	ategory	Δvera	ne er		
Դ	Cyclical	27.29	36.50	34.26	Tuna		Dono	iiiiiaii		atogory	711014] ·		
ė.	Basic Materials	3.78	3.99	3.89		ď								
A	Consumer Cyclical	8.01	10.00	10.14			ı							
÷	Financial Services	13.42	14.62	14.92		1		I						
f	Real Estate	2.08	7.89	5.31			7							
M	Sensitive	46.26	44.47	46.44										
	Communication Services	6.52	6.69	7.18										
ð	Energy	5.66	4.40	4.53										
Ф	Industrials	13.51	11.30	10.68										
	Technology	20.57	22.08	24.05										
→	Defensive	26.44	19.04	19.31										
=	Consumer Defensive	8.18	5.82	5.71			ı							
٠	Healthcare	14.51	10.49	11.00										
0	Utilities	3.75	2.73	2.60										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	ividuitty Date	% Net Asset	Guillulative %	FID netulli %	Morningstar sector
American Funds American Balanced R6	_	8.10	8.10	_	_
American Funds Bond Fund of Amer R6	-	7.81	15.91	-	_
American Funds Inflation Linked Bd R6	-	7.73	23.64	_	_
American Funds Income Fund of Amer R6	_	7.60	31.24	_	_
American Funds American Mutual R6	-	6.14	37.38	-	-
American Funds Capital World Gr&Inc R6	_	6.11	43.50	_	_
American Funds Interm Bd Fd of Amer R6	-	5.82	49.32	-	_
American Funds Mortgage R6	-	5.79	55.11	_	_
American Funds Washington Mutual R6	-	5.04	60.15	_	_
American Funds Capital Income Bldr R6	_	4.99	65.15	_	_

Total Holdings 25



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2030 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 12.5 years.

Net Expense: The fund's expense ratio of 0.33 is 47.62% lower than the Target-Date 2030 category average.

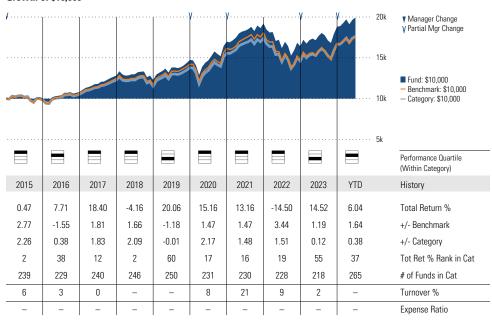
Morningstar Investment Management LLC Analysis

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

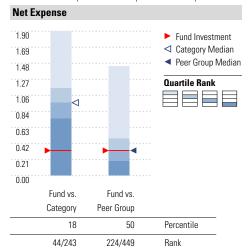
ESG Metrics

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

Growth of \$10,000







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.55	_	1.35
Beta	0.89	_	0.90
R-Squared	98.60	_	98.38
Standard Deviation	12.22	13.65	12.43
Sharpe Ratio	0.01	-0.17	-0.08
Tracking Error	2.09	_	2.08
Information Ratio	1.26	_	0.74
Up Capture Ratio	96.66	-	94.65
Down Capture Ratio	83.56	-	87.66

Fund	Bmark	Cat
23.24	20.60	21.14
3.55	2.67	2.88
5.63	-	5.93
	23.24	23.24 20.60 3.55 2.67



American Funds 2030 Trgt Date Retire R6 RFETX

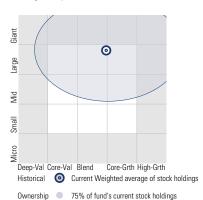
Quality High MidLow

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Lquity			
18	23	37	Large
5	8	5	Mid
1	1	1	Small

Value Blend Growth

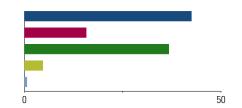
Mod Ltd Duration

Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.58	14.55
Cash	4.62	1.74
Bonds	36.68	31.96
Non-US Stocks	15.67	16.64
US Stocks	42.45	35.09
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Ben	chmark	([] Ca	ategory	Avera	ge _		
Ն	Cyclical	27.16	36.39	32.89										
÷.	Basic Materials	3.74	4.07	3.97			-							
	Consumer Cyclical	9.31	10.08	10.42			— [1						
ê	Financial Services	12.47	14.78	15.08										
b	Real Estate	1.64	7.46	3.42			•						į	
M	Sensitive	48.13	44.52	47.05										
	Communication Services	7.20	6.67	7.16										
•	Energy	4.79	4.45	4.52										
¢	Industrials	14.26	11.43	11.15										
	Technology	21.88	21.97	24.22										
+	Defensive	24.72	19.08	20.07										
7	Consumer Defensive	7.16	5.83	5.84										
٠	Healthcare	14.58	10.51	11.58										
0	Utilities	2.98	2.74	2.65										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	8.06	8.06	-	_
→ American Funds Capital World Gr&Inc R6	-	7.04	15.10	_	_
⊕ American Funds American Mutual R6	_	6.98	22.08	_	_
⊕ American Funds Bond Fund of Amer R6	-	6.21	28.30	_	_
⊕ American Funds AMCAP R6	-	6.15	34.44	-	-
⊕ American Funds Inflation Linked Bd R6	_	5.82	40.26	_	_
⊕ American Funds Washington Mutual R6	_	5.10	45.37	_	_
⊕ American Funds US Government Sec R6	_	4.91	50.28	_	_
⊕ American Funds Mortgage R6	-	4.91	55.19	_	_
⊕ American Funds Global Balanced R6	_	4.89	60.08	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R6 RFFTX

3.17

2.35

204

5

-2.07

0.43

41

215

3

2 52

2.61

3

227

0

1.68

1.90

6

242

0.25

1.25

21

254

4.17

3.51

5

230

9

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 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 12.5 years.

Style: The fund has landed in its primary style box —
 Large Blend — 81.82 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.35 is 44.44% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.59 8.00 21.04 -5.14 23.29 17.55 15.54 -16.24 16.90 7.48 Total Return %

1.91

1.78

11

236

17

1.51

0.68

24

235

6

2.06

0.66

40

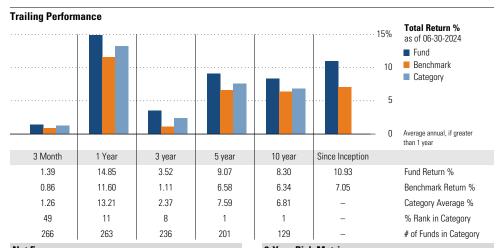
215

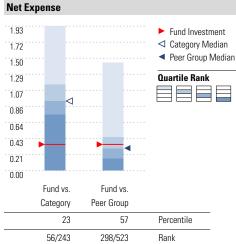
2 15

0.62

26

265





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.39	-	1.35
Beta	0.93	-	0.94
R-Squared	98.46	_	98.42
Standard Deviation	13.67	14.58	13.81
Sharpe Ratio	0.07	-0.09	0.00
Tracking Error	1.98	_	1.96
Information Ratio	1.22	_	0.71
Up Capture Ratio	100.07	_	98.00
Down Capture Ratio	88.76	_	91.58

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.44	20.41	21.00
Price/Book Ratio	3.60	2.64	2.84
Avg Eff Duration	5.63	-	6.53



American Funds 2035 Trgt Date Retire R6 RFFTX

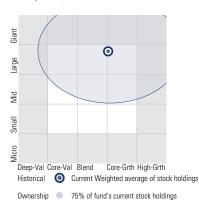
Quality High MidLow

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity		Fixed	Income			
17	22	38	Large			
5	8	6	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

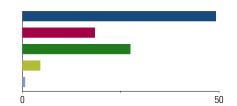
Duration

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.60	12.44
Cash	4.46	1.56
Bonds	27.40	23.51
Non-US Stocks	18.36	20.57
US Stocks	49.17	41.93
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	: [] Ca	ategory	Avera	ge _			
Ն	Cyclical	27.17	36.28	33.30											
i.	Basic Materials	3.73	4.16	3.98											
-	Consumer Cyclical	9.67	10.17	10.48				1							
ê	Financial Services	12.21	14.96	15.24											
ŧ	Real Estate	1.56	6.99	3.60											
M	Sensitive	48.73	44.60	47.14											
	Communication Services	7.35	6.67	7.27]								
•	Energy	4.56	4.47	4.60											
Ċ.	Industrials	14.49	11.57	11.09											
2	Technology	22.33	21.89	24.18											
→	Defensive	24.10	19.13	19.55											
	Consumer Defensive	6.90	5.86	5.75											
٠	Healthcare	14.44	10.52	11.21											
•	Utilities	2.76	2.75	2.59											
					0%	5	10	15	20	25	30	35	40	45	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	8.05	8.05	_	_
⊕ American Funds American Mutual R6	-	6.98	15.02	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.94	21.97	_	_
→ American Funds AMCAP R6	_	6.21	28.18	_	_
American Funds Growth Fund of Amer R6	-	6.21	34.39	-	-
American Funds Fundamental Invs R6	_	6.13	40.52	_	_
⊕ American Funds Washington Mutual R6	_	5.14	45.66	_	_
⊕ American Funds US Government Sec R6	_	5.00	50.66	_	_
⊕ American Funds Global Balanced R6	_	4.93	55.59	_	_
⊕ American Funds Inflation Linked Bd R6	_	4.80	60.38	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2040 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 12.5 years.

 \times *Style:* The fund has landed in its primary style box — Large Blend — 63.64 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.37 is 44.78% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

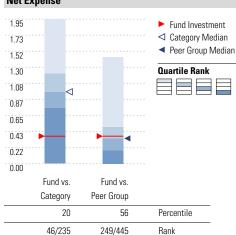
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.58 8.17 21.98 -5.52 24.40 18.77 16.83 -17.55 19.33 8.99 Total Return % -2.44 2.11 2.13 0.05 5.68 1.48 -0.18 2.99 2.61 3.41 +/- Benchmark 1.64 2.57 0.22 2.46 2.22 1.21 4.21 1.36 -0.231.04 +/- Category 1 39 6 4 28 4 16 43 17 18 Tot Ret % Rank in Cat 239 229 240 246 250 212 # of Funds in Cat 225 224 223 260 5 2 0 5 17 4 Turnover % Expense Ratio





3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.14	_	1.11
Beta	0.96	_	0.96
R-Squared	98.30	-	98.40
Standard Deviation	14.99	15.42	14.91
Sharpe Ratio	0.13	-0.01	0.06
Tracking Error	2.03	-	2.06
Information Ratio	1.06	-	0.54
Up Capture Ratio	102.47	-	99.08
Down Capture Ratio	93.05	-	94.20

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.82	20.23	20.81
Price/Book Ratio	3.68	2.61	2.83
Avg Eff Duration	5.77	-	7.04



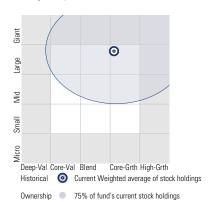
American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

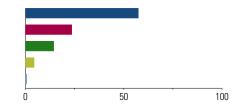
. ,			
15	21	40	raige
4	8	7	MIN
1	2	2	SHIGH
/ 1	DI I	0 1	

Value Blend Growth



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

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.57	12.30
Cash	4.32	1.04
Bonds	14.29	12.79
Non-US Stocks	23.47	24.84
US Stocks	57.36	49.04
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	Ч	▼ Ben	chmark	- I r:	tenon	Avera	nρ			
ղ,	Cyclical	27.38	36.19	33.40	Tun	u	DGII	Cililar	. [] 00	atogory	Avera	gc 			
.	Basic Materials	3.73	4.24	4.10		1									
A	Consumer Cyclical	10.18	10.24	10.60											
÷	Financial Services	12.10	15.13	15.44											
fi	Real Estate	1.37	6.58	3.26		[
₩.	Sensitive	49.32	44.64	47.02										,	
d	Communication Services	7.54	6.65	7.14		· •)								
ð	Energy	4.22	4.52	4.70											
¢	Industrials	14.40	11.68	11.44											
3	Technology	23.16	21.79	23.74						[]					
→	Defensive	23.31	19.16	19.60											
	Consumer Defensive	6.43	5.88	5.71											
٠	Healthcare	14.55	10.52	11.33											
•	Utilities	2.33	2.76	2.56		[
					0%	5	10	15	20	25	30	35	40	45	5

Top 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	8.03	8.03	_	_
→ American Funds Fundamental Invs R6	_	7.23	15.27	_	_
	-	7.19	22.45	_	_
⊕ American Funds AMCAP R6	_	7.10	29.55	_	_
◆ American Funds Capital World Gr&Inc R6	-	7.03	36.57	_	-
⊕ American Funds American Mutual R6	_	6.93	43.50	_	_
⊕ American Funds New Perspective R6	_	6.87	50.36	_	_
⊕ American Funds Washington Mutual R6	_	6.07	56.43	_	_
⊕ American Funds SMALLCAP World R6	-	5.90	62.33	_	_
⊕ American Funds US Government Sec R6	_	5.00	67.34	_	_

Total Holdings 23



American Funds 2045 Trgt Date Retire R6 RFHTX

203

5

213

3

241

226

0

253

229

4

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2045 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 12.5 years.

× *Style:* The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

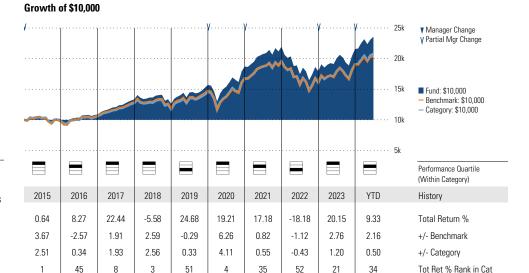
Net Expense: The fund's expense ratio of 0.37 is 43.08% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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



235

15

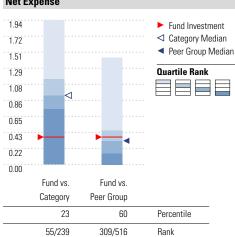
234

208

2

264



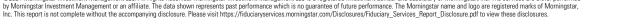


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.59	_	0.90
Beta	0.95	_	0.97
R-Squared	98.09	_	98.34
Standard Deviation	15.43	16.01	15.70
Sharpe Ratio	0.13	0.04	0.09
Tracking Error	2.25	_	2.11
Information Ratio	0.68	_	0.40
Up Capture Ratio	100.17	_	99.98
Down Capture Ratio	93.52	_	96.23

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.91	20.08	20.86
Price/Book Ratio	3.72	2.58	2.80
Avg Eff Duration	6.06	-	7.82





American Funds 2045 Trgt Date Retire R6 RFHTX

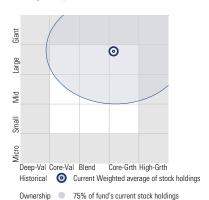
Quality High Mid Low

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

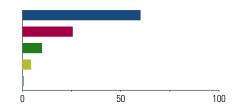
Weight %

Equity				Fixed I	ncome	
14	20	41	Large			
4	8	7	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.58	12.57
Cash	4.25	0.90
Bonds	9.79	8.93
Non-US Stocks	25.43	25.69
US Stocks	59.95	51.93
Asset Class	Net %	Cat%

clical sic Materials nsumer Cyclical ancial Services al Estate mmunication Services	27.60 3.86 10.30 12.08 1.36 49.22 7.44	36.22 4.31 10.29 15.26 6.36 44.62 6.62	33.47 4.01 10.51 15.20 3.75 47.10							Averaç			
nsumer Cyclical ancial Services al Estate	10.30 12.08 1.36 49.22	10.29 15.26 6.36 44.62	10.51 15.20 3.75 47.10										
ancial Services al Estate nsitive	12.08 1.36 49.22	15.26 6.36 44.62	15.20 3.75 47.10										
al Estate	1.36 49.22	6.36 44.62	3.75 47.10		Ţ								
nsitive	49.22	44.62	47.10		0								,
mmunication Services	7.44	6.62	7.00										
		0.02	7.23										
ergy	4.17	4.54	4.56										
lustrials	14.48	11.79	11.16										
chnology	23.13	21.67	24.15										
fensive	23.17	19.16	19.42										
nsumer Defensive	6.36	5.89	5.74										
althcare	14.55	10.51	11.17										
lities	2.26	2.76	2.51		ľ								
n	sumer Defensive Ithcare	sumer Defensive 6.36 Ithcare 14.55	sumer Defensive 6.36 5.89 Ithcare 14.55 10.51	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74	sumer Defensive 6.36 5.89 5.74	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17	sumer Defensive 6.36 5.89 5.74 Ithcare 14.55 10.51 11.17

Fop 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Fundamental Invs R6	_	7.99	7.99	_	_
American Funds American Balanced R6	-	7.90	15.89	_	_
American Funds Capital World Gr&Inc R6	-	7.24	23.14	_	-
American Funds Growth Fund of Amer R6	-	7.21	30.35	_	-
American Funds New Perspective R6	_	7.17	37.52	-	-
American Funds Washington Mutual R6	_	7.09	44.61	_	_
American Funds AMCAP R6	-	7.07	51.69	_	_
American Funds SMALLCAP World R6	_	7.03	58.71	_	_
American Funds American Mutual R6	-	6.99	65.71	_	_
American Funds New World R6	_	5.25	70.95	_	_

Total Holdings 20



American Funds 2050 Trgt Date Retire R6 RFITX

228

6

221

2

236

0

246

Morningstar Category Target-Date 2050

209

267

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2050 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 12.5 years.

× *Style:* The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

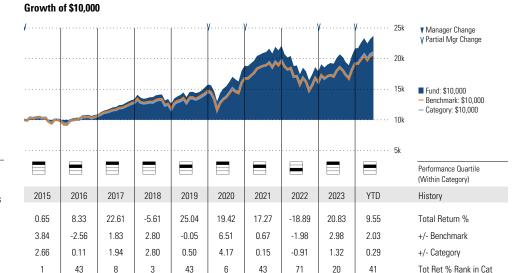
Net Expense: The fund's expense ratio of 0.38 is 41.54% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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



223

14

221

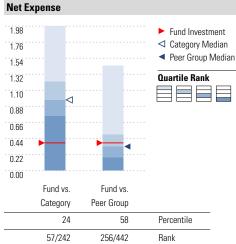
2

250

224

4





3-Year RISK Wellics			
	Fund	Bmark	Cat
Alpha	1.27	_	0.84
Beta	0.95	_	0.98
R-Squared	97.70	_	98.25
Standard Deviation	15.71	16.28	16.13
Sharpe Ratio	0.13	0.06	0.11
Tracking Error	2.50	_	2.16
Information Ratio	0.48	-	0.36
Up Capture Ratio	99.48	_	100.84
Down Capture Ratio	94.34	-	97.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.10	19.94	20.69
Price/Book Ratio	3.76	2.55	2.77
Avg Eff Duration	6.11	_	7.96



American Funds 2050 Trgt Date Retire R6 RFITX

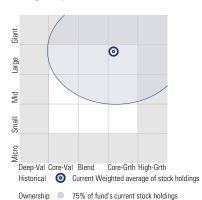
Quality High MidLow

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity				Fixed	Income
13	20	41	Large		
4	8	7	Mid		
1	2	2	Small		
Value	Blend	Growth		Ltd	Mod

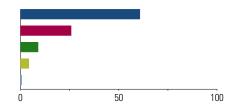
Duration

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Asset Class Net % Cat% US Stocks 60.70 54.53 Non-US Stocks 25.70 28.71 Bonds 8.90 5.53 Cash 4.18 0.85 Other 0.53 10.39 100.00 100.00 Total

	Fund	Bmark	Cat	Fund	l	▼ Ben	chmark	: [] C	ategory	Avera	ge _	
+ Cyclical	27.58	36.37	33.81									
Basic Materials	3.89	4.38	4.10		ď							
Consumer Cyclical	10.50	10.33	10.57									
Financial Services	11.94	15.36	15.41				ĺ					
Real Estate	1.25	6.30	3.73									
 Sensitive 	49.57	44.51	46.76									
Communication Services	7.52	6.58	7.12									
Energy	3.97	4.57	4.63		∎Ü							
Industrials	14.67	11.86	11.42									
Technology	23.41	21.50	23.59									
▶ Defensive	22.85	19.13	19.42									
Consumer Defensive	6.13	5.89	5.76			_						
Healthcare	14.62	10.48	11.17									
Utilities	2.10	2.76	2.49									

Top 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds New Perspective R6	_	8.93	8.93	_	_
	-	8.10	17.02	_	_
⊕ American Funds SMALLCAP World R6	_	8.05	25.07	_	_
⊕ American Funds Washington Mutual R6	-	8.00	33.07	_	_
	-	7.29	40.35	_	-
	_	7.12	47.47	_	_
⊕ American Funds AMCAP R6	-	7.08	54.55	_	_
⊕ American Funds American Balanced R6	-	6.91	61.46	_	_
⊕ American Funds American Mutual R6	-	6.90	68.36	_	_
⊕ American Funds New World R6	_	5.46	73.82	_	_

Total Holdings 20



American Funds 2055 Trgt Date Retire R6 RFKTX

Growth of \$10,000

45

211

3

195

6

6

225

1

3

242

45

254

5

230

3

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2055 category's top three quartiles in 9 of the 10 years it's
been in existence.

Management: The fund's management has been in place for 12.5 years.

Style: The fund has landed in its primary style box —
 Large Growth — 72.73 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.38 is 43.28% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.63 8.30 22.63 -5.65 25.09 19.39 17.28 -19.50 21.40 9.81 Total Return % 3.97 -2.60 1.68 2.92 0.04 6.48 0.78 -2.57 3.50 2 29 +/- Benchmark 0.30 3.92 1.68 2.34 1.55 2.79 0.18 -0.02 -1.42 0.38 +/- Category

48

236

14

89

235

3

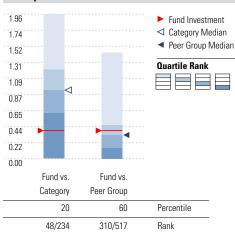
9

209

34

256





3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.25	-	0.99
Beta	0.96	-	0.99
R-Squared	97.42	_	98.22
Standard Deviation	15.96	16.36	16.29
Sharpe Ratio	0.13	0.06	0.12
Tracking Error	2.64	-	2.19
Information Ratio	0.45	-	0.41
Up Capture Ratio	100.38	-	101.82
Down Capture Ratio	95.37	-	97.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.30	19.81	20.78
Price/Book Ratio	3.81	2.52	2.76
Avg Eff Duration	6.16	_	9.13



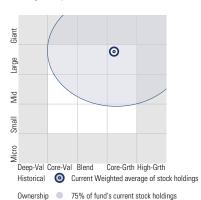
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

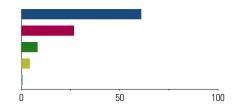
L	quity			
	12	20	42	Large
	4	8	7	Mid
	1	2	3	Small

Value Blend Growth



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

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.47	10.51
Cash	4.08	0.83
Bonds	8.07	4.61
Non-US Stocks	26.57	28.25
US Stocks	60.81	55.82
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	27.70	36.62	33.72	
A.	Basic Materials	4.00	4.44	4.22	
A	Consumer Cyclical	10.81	10.36	10.42	
æ	Financial Services	11.77	15.45	15.15	
fi	Real Estate	1.12	6.37	3.93	
W	Sensitive	50.00	44.33	46.88	
	Communication Services	7.65	6.54	7.05	
ð	Energy	3.73	4.58	4.72	
Ф	Industrials	14.77	11.91	11.16	
	Technology	23.85	21.30	23.95	
→	Defensive	22.30	19.06	19.39	
-	Consumer Defensive	5.87	5.88	5.71	
٠	Healthcare	14.58	10.42	11.25	
•	Utilities	1.85	2.76	2.43	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	9.05	9.05	_	_
⊕ American Funds New Perspective R6	_	9.02	18.07	_	_
⊕ American Funds Fundamental Invs R6	-	9.00	27.07	_	-
→ American Funds Capital World Gr&Inc R6	-	8.25	35.31	_	_
⊕ American Funds Washington Mutual R6	_	7.99	43.31	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.08	50.39	_	_
⊕ American Funds AMCAP R6	_	7.07	57.46	-	-
⊕ American Funds New World R6	_	6.99	64.45	-	-
⊕ American Funds Invmt Co of Amer R6	-	6.12	70.57	_	_
⊕ American Funds American Balanced R6	_	6.01	76.58	_	_

Total Holdings 18



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wesley Phoa since 03-2015
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

Q Performance: The fund has finished in the Target-Date
 2060 category's top three quartiles in 7 of the 8 years it's
 been in existence.

Management: The fund's management has been in place for 9.27 years.

Style: The fund has landed in its primary style box — Large Growth — 72.73 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.39 is 41.79% lower than the Target-Date 2060 category average.

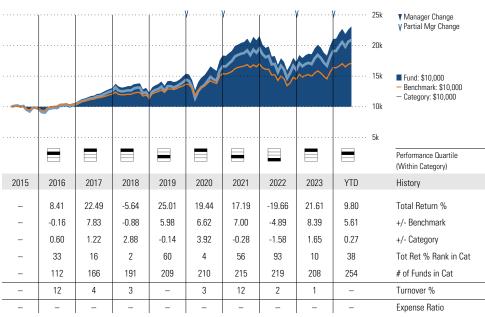
Morningstar Investment Management LLC Analysis

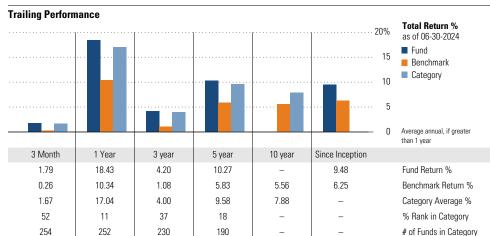
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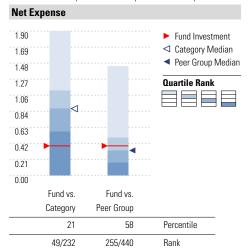
ESG Metrics

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

Growth of \$10,000







3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	3.07	_	2.93
Beta	1.25	_	1.28
R-Squared	95.81	_	96.58
Standard Deviation	15.99	12.54	16.39
Sharpe Ratio	0.13	-0.12	0.12
Tracking Error	4.51	_	4.68
Information Ratio	0.69	_	0.63
Up Capture Ratio	139.53	_	142.10
Down Capture Ratio	123.20	_	126.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.30	19.49	20.24
Price/Book Ratio	3.80	2.42	2.61
Avg Eff Duration	6.16	_	8.66



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category M Target-Date 2060 M

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™

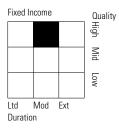


Style Breakdown

Equity

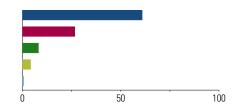
Lqu	iity			
1	12	20	42	Large
	4	8	7	Mid
	1	3	3	Small

Value Blend Growth



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

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.49	17.29
Cash	4.07	0.42
Bonds	8.07	4.18
Non-US Stocks	26.56	30.42
US Stocks	60.83	47.69
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Be	nchma	rk [Cate	gory Av	verage			
<u></u>	Cyclical	27.85	38.24	35.12									1		
4.	Basic Materials	4.02	4.59	4.69		ĺ									
A	Consumer Cyclical	10.98	10.82	10.28											
ø	Financial Services	11.74	16.26	15.55											
fi	Real Estate	1.11	6.57	4.60											
W	Sensitive	50.09	41.95	45.79											
	Communication Services	7.74	5.27	6.75											
ð	Energy	3.66	4.82	4.99		Ĭ									
Ф	Industrials	14.79	12.37	11.38					j						
	Technology	23.90	19.49	22.67											
—	Defensive	22.07	19.81	19.08											
=	Consumer Defensive	5.77	6.12	5.66											
+	Healthcare	14.51	10.61	11.07											
•	Utilities	1.79	3.08	2.35											

Top 10 Holdings as of 06-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds SMALLCAP World R6	_	9.96	9.96	_	_
⊕ American Funds New Perspective R6	_	9.92	19.88	_	-
⊕ American Funds Fundamental Invs R6	_	9.00	28.88	_	-
	_	8.25	37.13	_	-
American Funds Washington Mutual R6	_	8.00	45.13	_	-
American Funds Growth Fund of Amer R6	_	7.05	52.18	_	_
⊕ American Funds AMCAP R6	_	7.04	59.21	_	_
⊕ American Funds New World R6	-	7.01	66.22	_	_
⊕ American Funds Invmt Co of Amer R6	-	7.01	73.23	_	_
⊕ American Funds American Balanced R6	_	6.00	79.23	_	_

Total Holdings 17



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date
 2065+ category's top three quartiles in 2 of the 3 years it's
 been in existence.

Management: The fund's management has been in place for 4.5 years.

Style: The fund has landed in its primary style box —
 Large Growth — 72.73 % of the time over the past three
 years.

Net Expense: The fund's expense ratio of 0.39 is 36.07% lower than the Target-Date 2065+ category average.

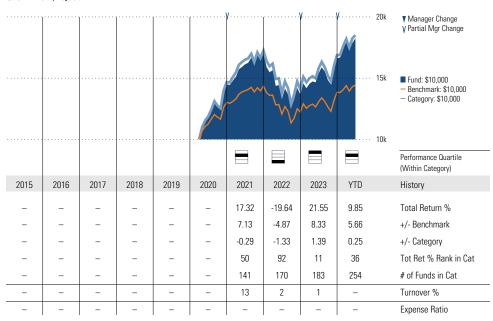
Morningstar Investment Management LLC Analysis

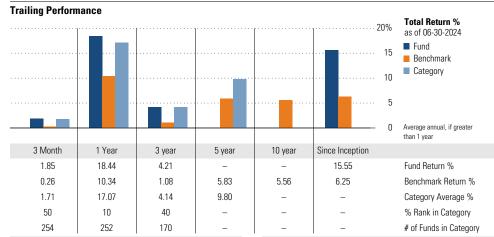
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qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

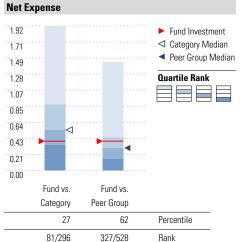
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.08	_	3.02
Beta	1.25	_	1.29
R-Squared	95.77	_	96.52
Standard Deviation	15.99	12.54	16.51
Sharpe Ratio	0.13	-0.12	0.12
Tracking Error	4.52	_	4.80
Information Ratio	0.69	_	0.63
Up Capture Ratio	139.47	_	143.27
Down Capture Ratio	123.09	-	127.22

Portfolio Metrics													
	Fund	Bmark	Cat										
Price/Earnings Ratio	24.28	19.49	20.41										
Price/Book Ratio	3.80	2.42	2.65										
Avg Eff Duration	6.16	-	8.99										



American Funds 2065 Trgt Date Retire R6 RFVTX

Quality

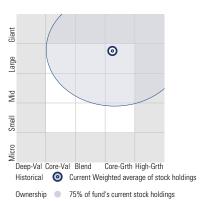
Asset Allocation as of 06-30-2024

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2024

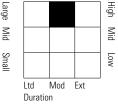
Morningstar Style Box™



Style Breakdown

Fauity

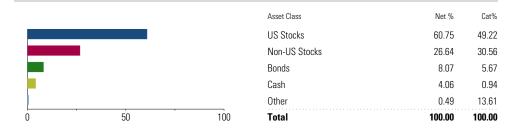
Lquity										
12	20	42	Large							
4	8	7	Mid							
1	3	3	Small							
Value Blend Growth										



Fixed Income

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund		▼ Ber	nchma	rk [Categ	ory A	/erage	_	
b	Cyclical	27.85	38.24	34.14									1	
ů.	Basic Materials	4.02	4.59	4.56		ľ								
4	Consumer Cyclical	10.98	10.82	10.38										
ê	Financial Services	11.74	16.26	15.26				0						
ŧ	Real Estate	1.11	6.57	3.94										
M	Sensitive	50.08	41.95	46.54										
	Communication Services	7.73	5.27	7.01										
•	Energy	3.66	4.82	4.73										
¢	Industrials	14.82	12.37	11.76					į					
2	Technology	23.87	19.49	23.04				-		0				
→	Defensive	22.07	19.81	19.31										
	Consumer Defensive	5.78	6.12	5.81										
٠	Healthcare	14.50	10.61	11.14										
•	Utilities	1.79	3.08	2.36										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds SMALLCAP World R6		10.02	10.02		
American Funds Siviaccoal World No American Funds New Perspective R6	_	10.02	20.02	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	29.02	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.25	37.27	_	_
⊕ American Funds Washington Mutual R6	-	8.00	45.27	-	-
⊕ American Funds Invmt Co of Amer R6	_	7.00	52.28	_	_
⊕ American Funds AMCAP R6	_	7.00	59.27	_	_
⊕ American Funds Growth Fund of Amer R6	-	7.00	66.27	_	_
⊕ American Funds New World R6	-	7.00	73.27	_	-
⊕ American Funds American Balanced R6	_	6.00	79.27	_	_

Total Holdings 17



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

Weigh	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



American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

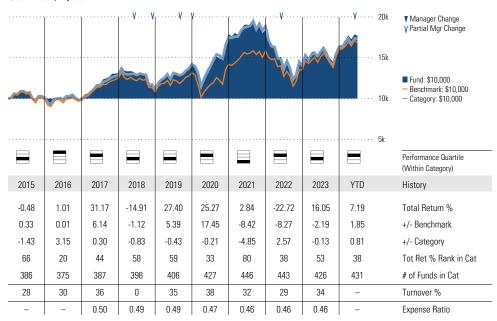
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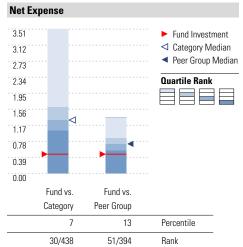
ESG Metrics

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

Growth of \$10,000







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

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

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

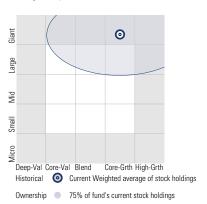


American Funds Europacific Growth R6 RERGX

Morningstar CategoryMorningstar IndexForeign Large GrowthMSCI EAFE NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

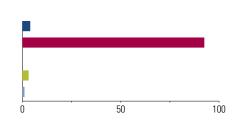
Equity

16	21	55	Large
0	3	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2024

Total	100.00	100.00
Other	0.85	0.54
Cash	2.98	1.85
Bonds	0.00	0.08
Non-US Stocks	92.37	89.24
US Stocks	3.79	8.29
Asset Class	Net %	Cat%

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

World Regions % Equity 06-30-2024



	Fund %	Cat %
Greater Asia	35.54	26.50
Japan	11.68	13.02
- · I ·	11.00	
Australasia	1.10	1.56
Asia-4 Tigers	10.51	5.82
Asia-ex 4 Tigers	12.25	6.10
Not Classified	0.00	0.00

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

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

Total Holdings 336



American Funds New Perspective R6 RNPGX

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

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 23.59 years.

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

Net Expense: The fund's expense ratio of 0.42 is
 60.38% lower than the Global Large-Stock Growth category average.

Morningstar Investment Management LLC Analysis

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	02-15-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 5.63 2.19 29.30 -5.56 30.48 33 81 18.10 -25.61 25.01 11.64 Total Return % 17.56 -0.44 -7.25 7.99 -5.67 5.33 3.85 3.88 2.81 0.34 +/- Benchmark 0.08 4.37 -0.23-0.922.23 1.14 5.26 2.29 1.37 0.67 +/- Category 16 51 51 31 50 34 28 46 37 48 Tot Ret % Rank in Cat 251 304 377 # of Funds in Cat 269 267 289 323 354 366 356



22

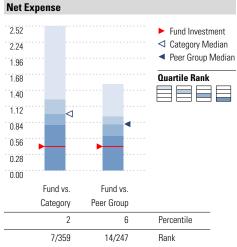
0.41

21

0.41

17

0.42



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

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



27

22

28

0.45

23

0.44

20

0.44

26

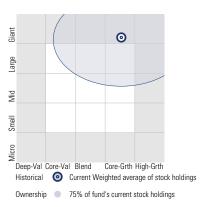
0.42

American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

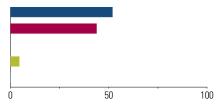
11	20	58	raige
1	4	6	IVIIO
0	0	0	JIIdii

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 06-30-2024



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

Sec	ctor Weighting as of 06-	30-2024														
		Fund	Bmark	Cat	Fund		▼ Bei	nchma	ırk [Categ	ory A	/erage				
<u></u>	Cyclical	25.82	31.29	26.84												
A	Basic Materials	3.82	3.84	2.45												
A	Consumer Cyclical	11.27	10.24	11.76			· · ·									
,	Financial Services	10.31	15.14	11.53												
fi	Real Estate	0.42	2.07	1.10	10											
W	Sensitive	51.99	49.13	54.18												
	Communication Services	10.89	8.07	9.09												
•	Energy	2.93	4.41	2.26		*.	1									
Ф	Industrials	14.48	9.88	11.62		Ė										
	Technology	23.69	26.77	31.21						_ '						
→	Defensive	22.19	19.58	18.97												
Ħ	Consumer Defensive	5.11	6.14	4.05												
+	Healthcare	16.52	10.95	14.12		Ė	- ' '									
•	Utilities	0.56	2.49	0.80	1											
					0%	5	10	15	20	25	30	35	40	45	50	55

World Regions % Equity 06-30-2024



Greater Asia	Fund % 11.89	Cat % 11.65
Japan Australasia	3.98 0.28	3.91 0.21
Asia-4 Tigers	5.20	3.47
Asia-ex 4 Tigers	2.43	4.06
Not Classified	0.00	0.00

Americas	Fund % 57.81	Cat % 65.39	Greater Europe	Fund % 30.30	Cat % 22.97	Market Maturity	Fund %
North America	56.61	63.94	United Kingdom	5.68	3.52	Developed Markets	96.07
Central/Latin	1.20	1.45	W euro-ex UK	24.28	19.07	Emerging Markets	3.93
			Emrgng Europe	0.00	0.01	Not Available	0.00
			Africa	0.34	0.37		

Top 10 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.32	4.32	_	_
	3.68	8.00	19.26	Technology
⊕ Meta Platforms Inc Class A	3.39	11.39	42.73	Communication Svc
⊕ Novo Nordisk A/S Class B	3.24	14.63	44.77	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd	3.09	17.72	_	Technology
⊕ Broadcom Inc	2.87	20.58	44.77	Technology
⊕ NVIDIA Corp	2.00	22.58	149.49	Technology
⊕ AstraZeneca PLC	1.71	24.30	21.15	Healthcare
⊖ Eli Lilly and Co	1.66	25.95	55.76	Healthcare
⊕ Tesla Inc	1.61	27.56	-20.36	Consumer Cyclical

Total Holdings 271



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

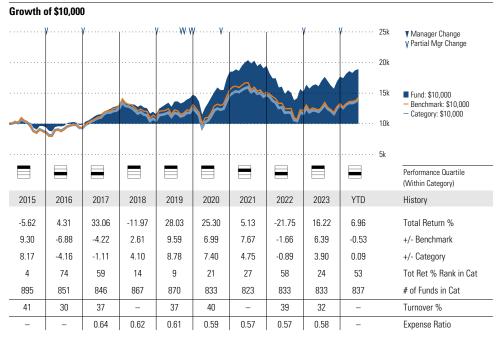
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.05 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time 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

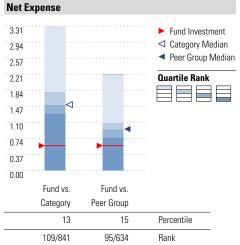
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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 Risk 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



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

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

ESG Metrics

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

Growth of \$10,000



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



BlackRock High Yield Bond K BRHYX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Mitchell Garfin since 12-2009 David Delbos since 12-2014

Quantitative Screens

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

Management: The fund's management has been in place for 14.51 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.48 is 46.07% lower than the High Yield Bond category average.

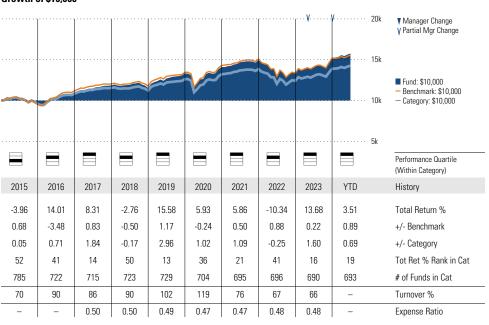
Morningstar Investment Management LLC Analysis

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

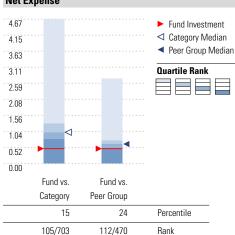
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







Peer group is a subset of the category and includes funds with the	
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $	
characteristics	

	Fund	Bmark	Cat
Alpha	0.69	_	0.06
Beta	1.00	_	0.89
R-Squared	99.59	-	94.37
Standard Deviation	8.48	8.48	7.77
Sharpe Ratio	-0.09	-0.17	-0.19
Tracking Error	0.55	_	1.89
Information Ratio	1.28	_	-0.24
Up Capture Ratio	102.45	_	89.25
Down Capture Ratio	95.92	_	88.66

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.08	_	3.04
Avg Fff Maturity	_	_	4.72



BlackRock High Yield Bond K BRHYX

Style Analysis as of 06-30-2024

Style Breakdown

Fixed Income

Quality

Style Breakdown

Fixed Income

Fixed In

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.63
AA	0.00	_	1.36
A	0.07	_	0.30
BBB	4.04	_	4.52
BB	31.12	_	34.87
В	49.99	_	36.00
Below B	13.30	_	19.18
Not Rated	1.48	_	2.15

Asset Allocation as of 06-30-2024 Asset Class Net % Cat% US Stocks 0.75 0.58 Non-US Stocks 0.00 0.05 Bonds 99.14 92.91 Cash -8.87 4.81 Other 9.15 1.49 -50 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

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

ICE BofA US High Yield TR USD

0-2024			
Fund	Bmark	Cat	Fund • Benchmark Category Average
0.44	-	2.18	
0.00	_	0.93	
0.00	_	0.00	
0.00	_	0.00	
0.44	_	1.25	
91.48	-	90.04)
79.59	_	87.21	
10.08	_	1.98	
0.97	_	0.46	
0.84	_	0.39	
0.08	-	1.22	
0.00	_	0.04	
0.00	_	0.00	
0.00	_	0.03	
0.00	_	0.04	
0.00	_	0.14	
0.08	_	0.97	
0.00	_	0.00	
0.00	-	0.04	
1.96	-	5.57	
6.03	-	0.96	
	0.44 0.00 0.00 0.00 0.44 91.48 79.59 10.08 0.97 0.84 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Fund Bmark 0.44 — 0.00 — 0.00 — 0.04 — 0.04 — 91.48 — 79.59 — 10.08 — 0.97 — 0.84 — 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 0.44 — 2.18 0.00 — 0.93 0.00 — 0.00 0.44 — 1.25 91.48 — 90.04 79.59 — 87.21 10.08 — 1.98 0.97 — 0.46 0.84 — 0.39 0.08 — 1.22 0.00 — 0.04 0.00 — 0.03 0.00 — 0.04 0.00 — 0.14 0.08 — 0.97 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 0.00 — 0.00 </td

Top 10 Holdings as of 06-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	9.49	9.49	_
ICE: (CDX.NA.HY.42.V1)	06-2029	3.33	12.82	_
⊕ iShares Broad USD High Yield Corp Bd ETF	_	2.88	15.69	-
	_	1.65	17.34	-
⊕ EUR/USD Purchased	09-2024	1.59	18.93	_
⊖ EUR/USD Purchased	09-2024	1.59	20.51	_
HUB International Ltd.	01-2032	1.18	21.69	-
TRSWAP: IBOXHY INDEX	03-2025	1.14	22.83	-
⊕ EUR/USD Purchased	09-2024	1.03	23.86	-
⊕ EUR/USD Purchased	09-2024	1.03	24.89	_

Total Holdings 1544



ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.84 years.
- Style: The fund has landed in its primary style box Mid-Cap Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.76 is 28.3% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.51 2.17 23.08 -5.69 30.95 45.15 22.80 -33.24 29.20 3.22 Total Return % -5.16 10.07 0.71 -2.19 -0.94 -4.52 9.56 -6.52 3.33 -2.76 +/- Benchmark -3.86 7.83 1.46 -0.83 0.96 -1.57 5.89 9.75 -5.45 -2.58 +/- Category 37 76 58 46 62 27 12 78 9 65 Tot Ret % Rank in Cat 600 590 # of Funds in Cat 666 587 580 580 583 586 570 578

15

0.75

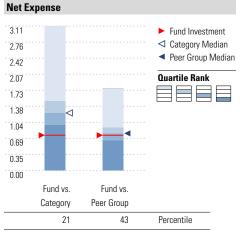
13

0.75

14

0.75





200/466 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

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

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

M RNINGSTAR



118/574

35

25

27

0.80

21

0.76

22

0.75

28

0.75

ClearBridge Mid Cap Growth IS LCMIX

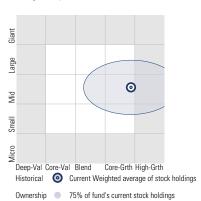
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

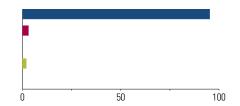
0	0	12	Laige
2	25	49	VIIV
0	5	8	ollidii

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

		Fund	Bmark	Cat	Fund	▼ Be	nchmar	k [] (Categ	ory Av	erage		
ŀ	Cyclical	25.88	25.41	27.79					–				
A.	Basic Materials	2.35	0.83	2.22									
Д	Consumer Cyclical	14.71	13.40	12.56									
æ	Financial Services	6.11	9.50	10.50		ı <u>"</u> [
À	Real Estate	2.71	1.68	2.51									
M	Sensitive	54.66	54.48	51.08									
₫	Communication Services	3.39	4.34	3.90									
ð	Energy	3.89	4.03	2.99				_					
Ф	Industrials	16.65	18.43	18.24									
	Technology	30.73	27.68	25.95									
-	Defensive	19.44	20.12	21.14				•					
=	Consumer Defensive	2.33	2.60	2.75									
٠	Healthcare	16.81	16.98	17.71									
•	Utilities	0.30	0.54	0.68	ď								

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Chipotle Mexican Grill Inc	3.93	3.93	36.97	Consumer Cyclical
HubSpot Inc	3.07	7.00	1.59	Technology
○ Copart Inc	2.89	9.90	10.53	Industrials
Monolithic Power Systems Inc	2.89	12.78	30.66	Technology
□ Icon PLC	2.81	15.59	10.74	Healthcare
IDEXX Laboratories Inc	2.77	18.36	-12.22	Healthcare
Marvell Technology Inc	2.68	21.04	16.10	Technology
Mettler-Toledo International Inc	2.52	23.57	15.22	Healthcare
	2.31	25.88	8.89	Basic Materials
KKR & Co Inc Ordinary Shares	2.17	28.05	27.44	Financial Services
Casey's General Stores Inc	2.17	30.22	39.19	Consumer Cyclical
Tradeweb Markets Inc	2.11	32.32	16.86	Financial Services
→ Fortinet Inc	2.07	34.40	2.97	Technology
→ WillScot Mobile Mini Holdings Corp	2.07	36.47	-15.42	Industrials
Performance Food Group Co	2.07	38.53	-4.40	Consumer Defensive

Total Holdings 72



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.

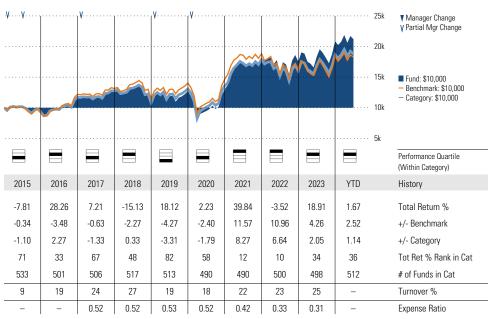
Morningstar Investment Management LLC Analysis

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	p 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
character	ietice			

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

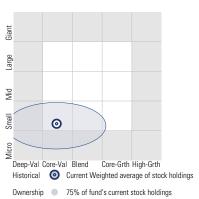
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

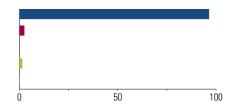
Equity

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

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.03	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	l	• Ве	enchma	ark []	Cate	gory Av	/erage		_
b	Cyclical	50.18	51.08	48.83										
•	Basic Materials	7.79	5.12	6.53										
P	Consumer Cyclical	15.88	10.54	13.88			-1							
<u></u>	Financial Services	25.60	23.44	22.61										
b	Real Estate	0.91	11.98	5.81				'						
NF	Sensitive	39.96	32.89	37.79								1		
	Communication Services	2.50	2.03	1.88			- 1							
•	Energy	11.45	9.96	8.07										
;	Industrials	17.96	13.46	18.08				*:						
1	Technology	8.05	7.44	9.76										
+	Defensive	9.84	16.03	13.39										
Ę	Consumer Defensive	5.44	3.26	4.10										
ì	Healthcare	4.04	8.88	6.15			•							
2	Utilities	0.36	3.89	3.14	<u> </u>	* :								

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% Net Asset	Cumulative %	rib netuii %	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	0.78	4.88	9.75	Consumer Cyclical
	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



Federated Hermes Total Return Bond R6 FTRLX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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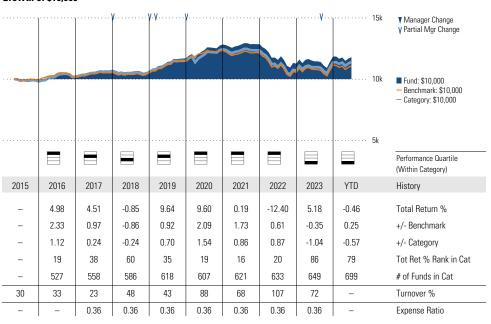
Morningstar Investment Management LLC Analysis

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

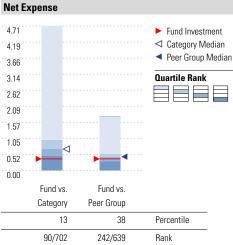
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000







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

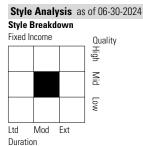
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.90	4.43	6.15
Avg Eff Maturity	8.50	_	9.38

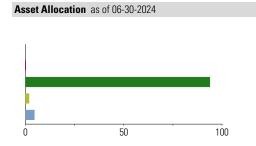




Federated Hermes Total Return Bond R6 FTRLX

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





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

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

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

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

Total Holdings 968



Fidelity 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.

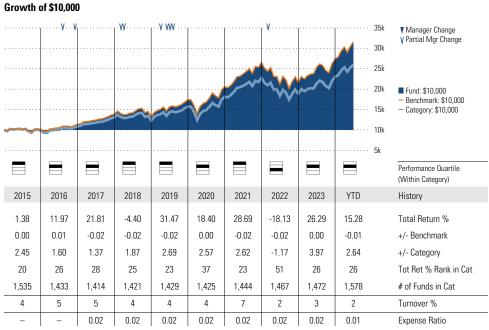
ESG Metrics

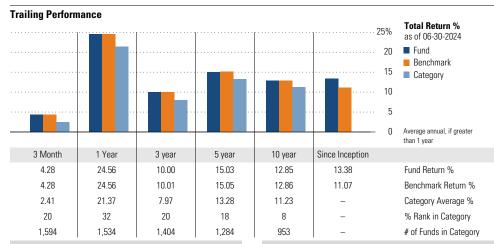
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

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

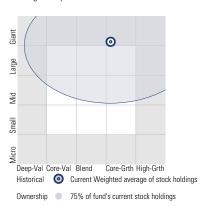
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.69	26.54	24.04
Price/Book Ratio	4.46	4.62	4.83
Geom Avg Mkt Cap \$B	293.43	322.33	370.57
ROE	33.07	33.73	34.43



Fidelity 500 Index FXAIX

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

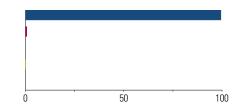
14	30	37	Large
6	9	3	Mid
0	0	0	Small

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



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

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.

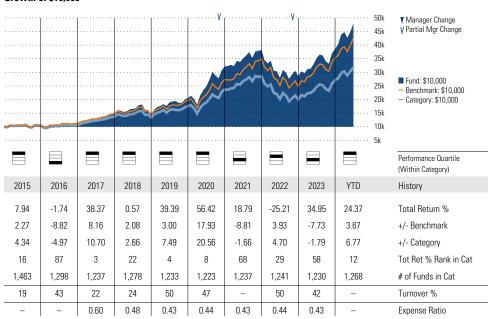
Morningstar Investment Management LLC Analysis

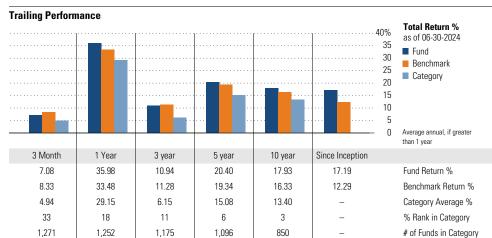
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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

Growth of \$10,000





Net Expe	ense		
6.43			► Fund Investment
5.72			Category Median
5.00			 Peer Group Median
4.29			Quartile Rank
3.57			
2.86			
2.14			
1.43	⊲		
0.71		····	
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	12	22	Percentile
1-	47/1282	220/1002	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.30	_	-4.76
Beta	0.94	_	0.98
R-Squared	96.80	_	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

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
ROE	38.24	43.78	39.15



JPMorgan Large Cap Growth R6 JLGMX

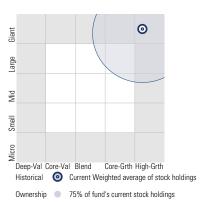
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

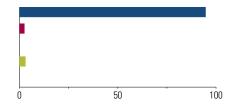
1	13	78	Large
1	1	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2024



Total	100.00	100.00
Other	0.00	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%

Sec	ctor Weighting as of 06-3	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	20.27	20.71	23.95	
A.	Basic Materials	0.45	0.57	1.17	
A	Consumer Cyclical	16.03	14.02	13.74	
,	Financial Services	3.79	5.38	8.16	
ŵ	Real Estate	0.00	0.74	0.88	
M	Sensitive	68.35	65.39	60.80	
	Communication Services	15.71	12.60	12.29	
ð	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	
•	Utilities	0.00	0.06	0.41	
					0% 5 10 15 20 25 30 35 40 45 50 55 60 69

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
⊕ Alphabet Inc Class C	5.04	42.61	30.29	Communication Svc
Apple Inc	4.03	46.64	9.65	Technology
Netflix Inc	3.04	49.68	38.61	Communication Svc
	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



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.

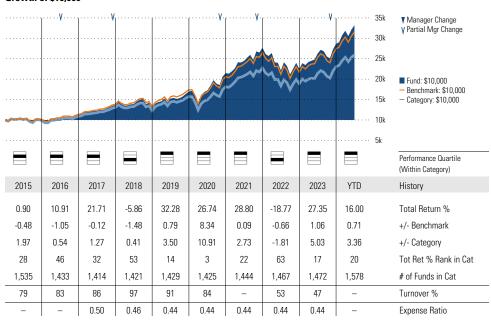
Morningstar Investment Management LLC Analysis

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.

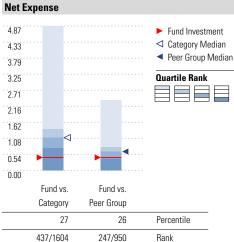
ESG Metrics

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

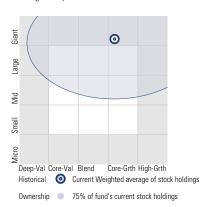
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.53	26.54	24.04
Price/Book Ratio	4.97	4.62	4.83
Geom Avg Mkt Cap \$B	323.88	322.33	370.57
ROE	33.14	33.73	34.43



JPMorgan US Equity R6 JUEMX

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

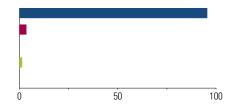
16	32	40	Large
0	8	3	MIN
0	0	0	SIIIdii

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



MFS Mid Cap Value R6 MVCKX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Kevin Schmitz since 11-2008 Brooks Taylor since 11-2008 Richard Offen since 06-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 15.62 years.

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

Net Expense: The fund's expense ratio of 0.62 is 34.74% lower than the Mid-Cap Value category average.

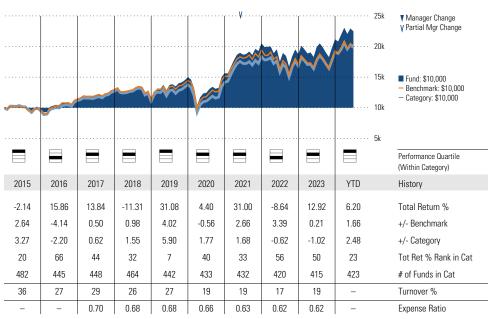
Morningstar Investment Management LLC Analysis

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.

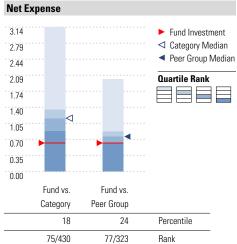
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.78	_	1.43
Beta	0.93	_	0.94
R-Squared	98.10	_	94.50
Standard Deviation	18.36	19.56	18.98
Sharpe Ratio	0.24	0.11	0.17
Tracking Error	2.88	_	4.66
Information Ratio	0.95	_	0.29
Up Capture Ratio	96.94	_	95.14
Down Capture Ratio	87.27	_	90.33

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.41	18.30	15.59
Price/Book Ratio	2.23	2.22	1.87
Geom Avg Mkt Cap \$B	17.50	19.76	14.99
ROE	16.23	14.51	13.17



MFS Mid Cap Value R6 MVCKX

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

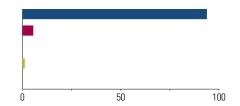
0	3	4	Large
27	35	7	Mid
14	9	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.15
Cash	0.99	2.21
Bonds	0.00	0.03
Non-US Stocks	5.33	7.09
US Stocks	93.68	90.53
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	43.37	42.46	40.01	
A.	Basic Materials	6.10	5.71	5.56	
A	Consumer Cyclical	12.56	10.03	11.16	
÷	Financial Services	17.63	16.41	17.65	
ft.	Real Estate	7.08	10.31	5.64	
W	Sensitive	34.50	40.61	36.44	
ď	Communication Services	0.75	3.14	2.80	
ð	Energy	6.49	5.65	6.22	
Ċ.	Industrials	17.54	19.46	16.93	
	Technology	9.72	12.36	10.49	
→	Defensive	22.14	16.93	23.55	
=	Consumer Defensive	6.25	3.29	6.86	
٠	Healthcare	7.81	6.19	9.60	
•	Utilities	8.08	7.45	7.09	
					0% 5 10 15 20 25 30 35 40

Nama	O/ Not Asset	Cumulativa 0/	VTD Datum 0/	Marningstor Costor
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.57	1.57	26.25	Financial Services
→ PG&E Corp Output Descripation Output Descripation Descripati	1.32	2.89	-3.05	Utilities
Diamondback Energy Inc	1.31	4.20	32.34	Energy
○ Cencora Inc ○	1.25	5.45	10.20	Healthcare
	1.18	6.64	49.68	Energy
Raymond James Financial Inc	1.13	7.76	11.26	Financial Services
─ Universal Health Services Inc Class B	1.08	8.85	21.58	Healthcare
	1.06	9.91	12.35	Financial Services
	1.06	10.97	-11.72	Consumer Cyclical
⊕ Extra Space Storage Inc ■	1.03	12.00	-1.05	Real Estate
Graphic Packaging Holding Co	1.02	13.02	7.14	Consumer Cyclical
⊕ Leidos Holdings Inc	1.02	14.04	35.48	Technology
⊕ Eastman Chemical Co	1.02	15.06	10.88	Basic Materials
⊕ Evercore Inc Class A	1.01	16.07	22.77	Financial Services
⊕ Currency Cash CASH_USD	0.99	17.07	_	_

Total Holdings 145



PGIM Jennison Small Company R6 PJSQX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

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.

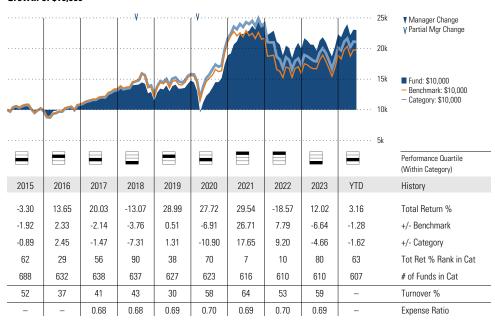
Morningstar Investment Management LLC Analysis

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

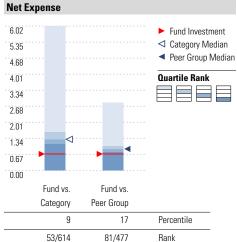
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.51	_	-0.23
Beta	0.83	_	0.93
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



PGIM Jennison Small Company R6 PJSQX

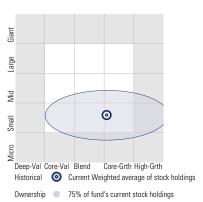
Morningstar Category Morningstar Category ■ Small Growth Rus

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

()	0	0	Large
-	7	5	14	Mid
1	6	28	29	Small
Valu	ıe	Blend	Growth	

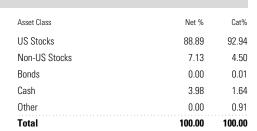
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 06-30-2024



		Fund	Bmark	Cat	Fund	ł	▼ Be	nchma	ark [Cate	jory Av	/erage		
ŀ	Cyclical	42.55	20.67	24.85										
A	Basic Materials	5.29	4.24	3.24										
A	Consumer Cyclical	12.31	9.68	11.35										
÷	Financial Services	15.67	5.29	8.02										
ŧ	Real Estate	9.28	1.46	2.24										
M	Sensitive	40.26	51.41	50.70										
d	Communication Services	0.22	1.63	1.39	[]									
ð	Energy	6.54	4.63	4.01										
¢	Industrials	14.65	18.35	20.34										
	Technology	18.85	26.80	24.96							_ :			
→	Defensive	17.19	27.92	24.46										
-	Consumer Defensive	4.94	5.17	4.45		0								
٠	Healthcare	10.06	21.36	19.34										
•	Utilities	2.19	1.39	0.67										

100

Top 15 Holdings as of 06-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	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
	1.88	11.73	49.68	Energy
⊖ Kirby Corp	1.88	13.61	52.56	Industrials
⊕ Permian Resources Corp Class A	1.82	15.43	21.32	Energy
⊕ 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
⊕ Weatherford International PLC Ordinary Shares - New	1.52	26.62	25.17	Energy
⊕ East West Bancorp Inc	1.50	28.12	3.31	Financial Services

Total Holdings 130



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.

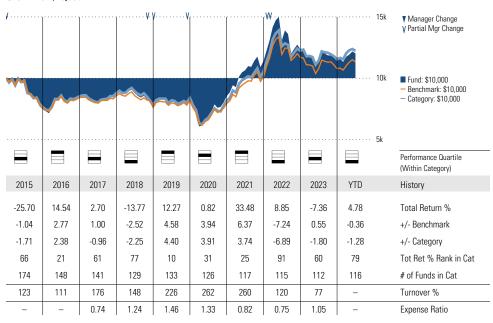
Morningstar Investment Management LLC Analysis

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 (active vs. passive) and similar share 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

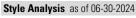


PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



Style Breakdown

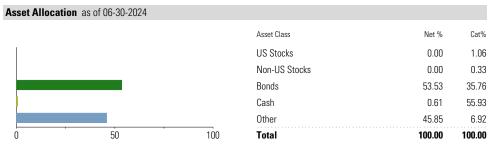
Equity



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



Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Kelly Rush since 12-2000 Anthony Kenkel since 06-2012 Keith Bokota since 11-2013

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 7 of the 7 years it's been in evistence
- Management: The fund's management has been in place for 23.58 years.
- Net Expense: The fund's expense ratio of 0.81 is 25% lower than the Real Estate category average.

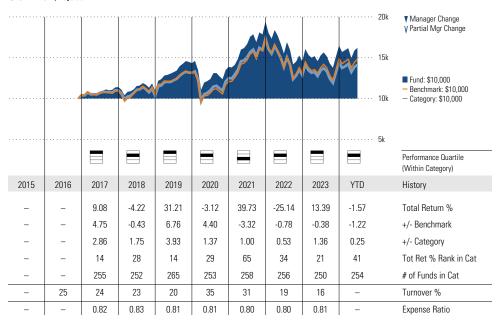
Morningstar Investment Management LLC Analysis

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.

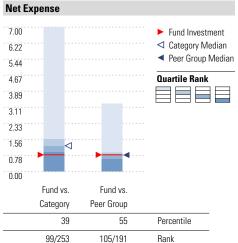
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	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 Wietrics			
	Fund	Bmark	Cat
Alpha	-1.24	-	-2.12
Beta	0.96	_	0.97
R-Squared	98.64	_	94.73
Standard Deviation	20.47	21.28	21.19
Sharpe Ratio	-0.11	-0.04	-0.15
Tracking Error	2.58	-	4.07
Information Ratio	-0.46	-	-0.62
Up Capture Ratio	94.29	-	93.36
Down Capture Ratio	98.13	-	100.25

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.43	38.46	30.15
Price/Book Ratio	2.12	2.42	2.40
Geom Avg Mkt Cap \$B	24.05	9.35	33.93
ROE	10.77	9.56	17.74

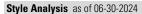


Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

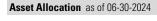
Equity

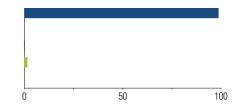
0	16	14	Large
6	40	4	Mid
6	15	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	9.05
Cash	1.37	1.53
Bonds	0.01	1.45
Non-US Stocks	0.00	1.48
US Stocks	98.63	86.49
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Ն	Cyclical	100.00	99.13	99.13				
A.	Basic Materials	0.00	0.00	0.34	i			
-	Consumer Cyclical	0.65	0.13	1.76	io i i			
P	Financial Services	0.00	0.00	0.43	Ď			
æ	Real Estate	99.35	99.00	96.60				
M	Sensitive	0.00	0.87	0.73	ď			
	Communication Services	0.00	0.00	0.21	Ď			
	Energy	0.00	0.00	0.07	ĺ.			
¢	Industrials	0.00	0.87	0.21	Ď			
	Technology	0.00	0.00	0.24	İ			
→	Defensive	0.00	0.00	0.16	Ó			
=	Consumer Defensive	0.00	0.00	0.06	<u> </u>			
۲	Healthcare	0.00	0.00	0.05	<u> </u>			
•	Utilities	0.00	0.00	0.05	[]			

Top 15 Holdings as of 06-30-2024 Cumulative % YTD Return % Name % Net Asset Morningstar Sector American Tower Corp 10.07 10.07 -8.46 Real Estate Equinix Inc 6.98 17.05 -5.00 Real Estate Welltower Inc 6.68 23.73 16.97 Real Estate Prologis Inc 5.99 29.72 -14.31 Real Estate Ventas Inc 3.75 5.48 35.20 Real Estate AvalonBay Communities Inc 5.36 40.56 12.32 Real Estate 5.21 45.77 -1.05 Real Estate Invitation Homes Inc 3.76 49.53 6.86 Real Estate VICI Properties Inc Ordinary Shares 3.54 53.07 -7.56 Real Estate SBA Communications Corp Class A -21.85 3.48 56.55 Real Estate Digital Realty Trust Inc 3.25 59.80 14.79 Real Estate Regency Centers Corp 3.25 63.05 -5.16 Real Estate American Homes 4 Rent Class A 2.86 65.91 4.78 Real Estate Rexford Industrial Realty Inc 2.43 68.34 -19.03 Real Estate Sun Communities Inc 2.28 70.63 -8.55 Real Estate

Total Holdings 40



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.

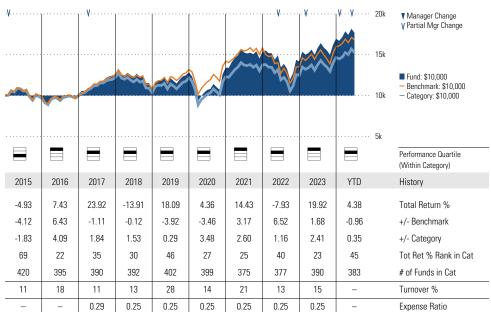
Morningstar Investment Management LLC Analysis

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.

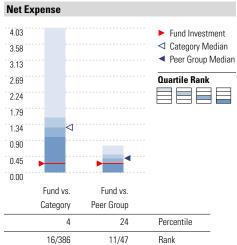
ESG Metrics

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

Growth of \$10,000

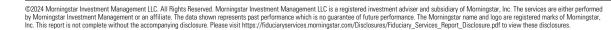






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.22	_	1.13
Beta	0.97	_	0.95
R-Squared	91.17	_	87.73
Standard Deviation	17.29	16.94	17.27
Sharpe Ratio	0.17	0.05	0.11
Tracking Error	5.15	-	6.16
Information Ratio	0.41	-	0.16
Up Capture Ratio	97.69	-	94.67
Down Capture Ratio	88.58	-	90.40

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

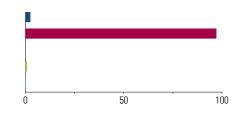
44	24	15	Large
9	6	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

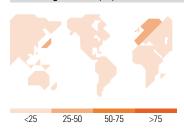
Asset Allocation as of 06-30-2024



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



Greater Asia	Fund % 40 52	Cat % 29.51	
Japan	26.35	16.78	
Australasia	5.10	3.09	
Asia-4 Tigers Asia-ex 4 Tigers	8.97 0.10	6.91 2.73	
Asia-ex 4 Tigets	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



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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



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

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



Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 06-	30-2024												
		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	jory Ave	erage		_	
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		= ()								
¢	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

Vanguard Equity-Income Adm VEIRX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Sharon Hill since 02-2021 Matthew Hand since 10-2021

Quantitative Screens

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

Management: The fund's management has been in place for 3.34 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 0.18 is 79.78% lower than the Large Value category average.

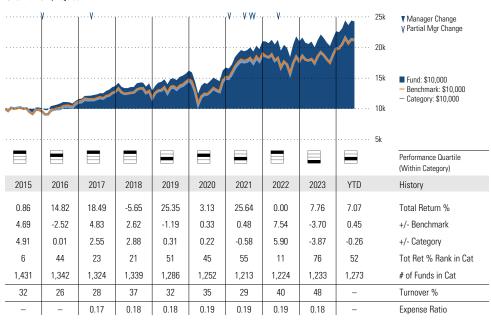
Morningstar Investment Management LLC Analysis

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

ESG Metrics

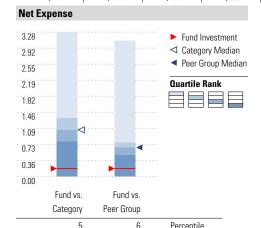
Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000



Trailing Performance





	62/1283	54/909	Rank			
Peer grou	p is a subset of the	category and ir	ncludes funds with the			
same management style (active vs. passive) and similar share class						
character	etice					

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.51	_	1.15
Beta	0.91	_	0.96
R-Squared	96.40	_	94.26
Standard Deviation	15.40	16.60	16.47
Sharpe Ratio	0.34	0.20	0.26
Tracking Error	3.28	_	4.05
Information Ratio	0.68	_	0.28
Up Capture Ratio	96.24	_	97.74
Down Capture Ratio	86.05	_	93.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.11	18.83	18.50
Price/Book Ratio	2.51	2.38	2.50
Geom Avg Mkt Cap \$B	85.18	76.63	122.00
ROE	22.43	16.32	21.30



Vanguard Equity-Income Adm VEIRX

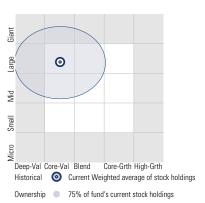
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 06-30-2024

Morningstar Style Box™



Style Breakdown

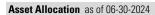
Equity

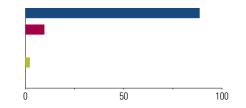
35	23	6	Large
19	13	0	Mid
3	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.19
Cash	2.04	0.94
Bonds	0.00	0.19
Non-US Stocks	9.46	5.87
US Stocks	88.50	91.82
Asset Class	Net %	Cat%

Secto	r Weighting as of 06-	30-2024											
		Fund	Bmark	Cat	Fund	*	Benchma	rk [] C	ategory	Average		_	
℃ Cy	vclical	32.45	35.79	33.12								I []	
📤 Ba	asic Materials	3.85	4.11	3.57		0							
Co	onsumer Cyclical	5.19	5.10	6.64									
🚅 Fii	nancial Services	21.16	21.90	19.70									
☆ Re	eal Estate	2.25	4.68	3.21		0							
₩ Se	ensitive	33.15	37.23	38.50									
E Co	ommunication Services	2.02	4.59	5.64		· [
∂ Er	nergy	11.28	8.03	8.33		- :							
🜣 In	dustrials	9.83	13.80	11.96		- :		*					
□ Te	echnology	10.02	10.81	12.57									
→ De	efensive	34.40	26.97	28.37						· ·			
📜 Co	onsumer Defensive	11.98	7.88	8.54									
🚹 He	ealthcare	15.00	13.91	14.50									
Ŭ U1	tilities	7.42	5.18	5.33									
					0%	5	10	15	20	25	30	35	

N	0/ 11 . 4	0 1: 0/	VTD D . 0/	M : . 0 .
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.19	4.19	_	Financial Services
Merck & Co Inc	2.69	6.88	_	Healthcare
⊕ Johnson & Johnson	2.49	9.37	_	Healthcare
⊕ ConocoPhillips	2.46	11.83	_	Energy
⊕ Broadcom Inc	2.43	14.26	-	Technology
⊕ EOG Resources Inc	2.28	16.54	_	Energy
⊕ Cisco Systems Inc	2.21	18.75	_	Technology
	1.87	20.62	0.10	Healthcare
	1.58	22.19	_	Consumer Defensive
Qualcomm Inc	1.48	23.67	_	Technology
⊕ MetLife Inc	1.45	25.13	_	Financial Services
⊕ Gilead Sciences Inc	1.41	26.53	_	Healthcare
⊕ Wells Fargo & Co	1.38	27.92	_	Financial Services
→ Philip Morris International Inc	1.36	29.28	_	Consumer Defensive
The Home Depot Inc The Home Depo	1.31	30.59	_	Consumer Cyclical

Total Holdings 203



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000



Trailing Performance





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

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Rank

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

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



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Vanguard Inflation-Protected Secs Adm VAIPX

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





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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.87	0.00	25.98
AA	0.00	99.60	70.29
A	0.00	0.00	0.61
BBB	0.00	0.00	0.79
BB	0.00	0.00	0.09
В	0.00	0.00	0.01
Below B	0.00	0.00	0.09
Not Rated	0.13	0.40	2.14

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

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

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

Total Holdings 50



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

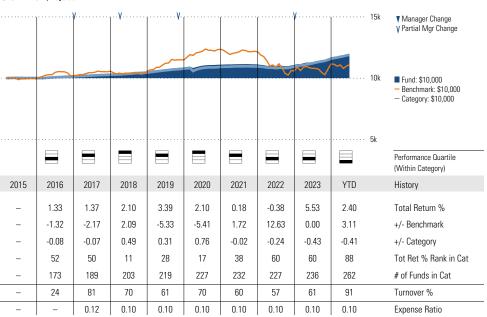
Morningstar Investment Management LLC Analysis

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

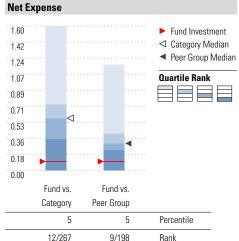
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000







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

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



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

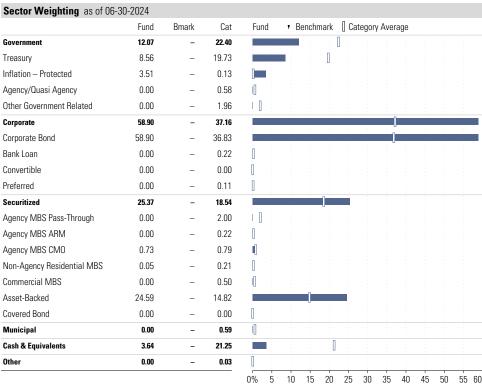
Style Analysis as of 06-30-2024 Style Breakdown Fixed Income Quality

Duration

High Μ MOT Mod Ext

Asset Allocat	ion as of 06-30-2024				
			Asset Class	Net %	Cat%
			US Stocks	0.00	3.39
			Non-US Stocks	0.00	0.00
			Bonds	96.62	66.70
			Cash	3.39	29.70
			Other	0.00	0.20
Ö	50	100	Total	100.00	100.00

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



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

Total Holdings 630

