American Funds American Balanced R6 RLBGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 25.51 years.

Style: The fund has landed in its primary style box — Large Blend - 90.91 % of the time over the past three years.

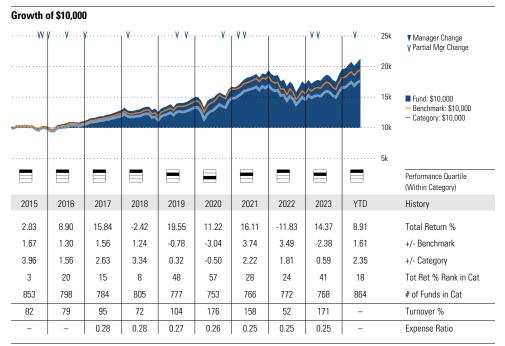
Net Expense: The fund's expense ratio of 0.25 is 75.25% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Category

Moderate Allocation



Fund Investment Category Median

Quartile Rank

Percentile

Rank

Peer Group Median

3-Year Risk Metrics

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

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

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

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Fund vs Peer Group

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Fund vs

Category 3

20/872

6.87

6.11

5.34

4.58

3.82 3.05 2.29 1.53 0.76 0.00

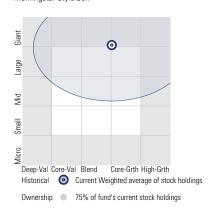


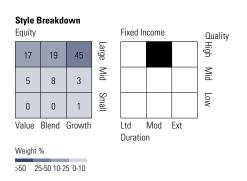
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

American Funds American Balanced R6 RLBGX

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





Fund

22.96

2.56

6.71

11.89

1.80

53.13

11.25

5.57

9.81

26 50

23.90

8.10

13.15

2.65

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

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

Morningstar Category

Moderate Allocation

Top 10 Holdings as of 06-30-2024

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

Total Holdings 2884

 \oplus Increase \oplus Decrease New to Portfolio

50 55

American Funds Growth Fund of Amer R6 RGAGX

Portfolio Manager(s)

Donald O'Neal since 11-1993 J. Frank since 11-2001 Lawrence Solomon since 05-2010 Martin Romo since 11-2010 Carl Kawaja since 11-2010 Mark Casey since 11-2012 Alan Wilson since 11-2012 Anne-Marie Peterson since 07-2013 Christopher Buchbinder since 11-2013 Joanna Jonsson since 03-2016 Alex Popa since 10-2016 Andraz Razen since 03-2020 Julian Abdey since 11-2021

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 30.68 years.

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

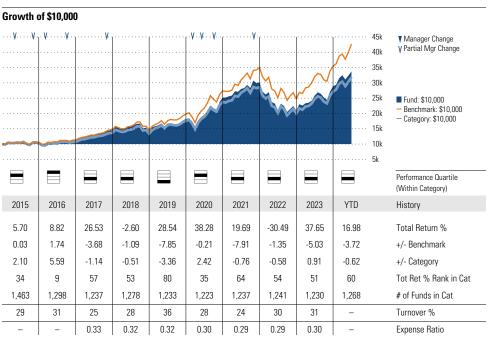
Net Expense: The fund's expense ratio of 0.3 is 67.39% lower than the Large Growth category average.

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.

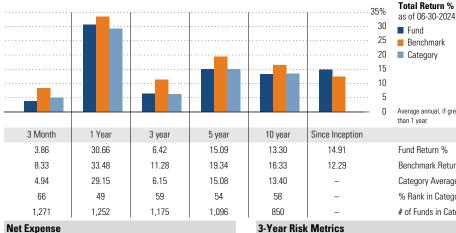
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 1 | 05-31-2024 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 04-07-2022 |



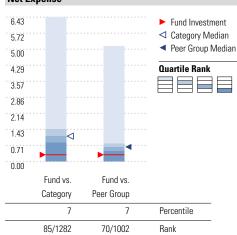
Large Growth





Alpha

Beta



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

Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat -3.86 -4.76 0.94 0.98 R-Squared 94.55 92.82 Standard Deviation 20.50 21 21 21 75 Sharpe Ratio 0 24 0 45 0.23 Tracking Error 4.96 5.81 Information Ratio -0.98 -0.90 Up Capture Ratio 86.37 89.98 Down Capture Ratio 98.26 105.36 **Dartfalia** Matrica

| FULUITO MICULOS | | | |
|----------------------|--------|--------|--------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 28.85 | 35.19 | 34.99 |
| Price/Book Ratio | 5.99 | 11.62 | 8.63 |
| Geom Avg Mkt Cap \$B | 256.21 | 608.44 | 540.94 |
| ROE | 29.84 | 43.78 | 39.15 |

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Morningstar Category Morningstar Index

Russell 1000 Growth TR USD

American Funds Growth Fund of Amer R6 RGAGX

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Utilities

Technology

Defensive

Healthcare

Consumer Defensive

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





1 1 1 Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2024

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| € Microsoft Corp | 6.46 | 6.46 | 19.26 | Technology |
| $oldsymbol{\oplus}$ Meta Platforms Inc Class A | 5.63 | 12.08 | 42.73 | Communication Svc |
| \oplus Amazon.com Inc | 3.95 | 16.03 | 27.19 | Consumer Cyclical |
| ● NVIDIA Corp | 3.68 | 19.71 | 149.49 | Technology |
| ⇒ Broadcom Inc | 3.53 | 23.23 | 44.77 | Technology |
| ∋ Capital Group Central Cash Fund | 3.01 | 26.24 | _ | - |
| $igodoldsymbol{eta}$ Eli Lilly and Co | 2.56 | 28.80 | 55.76 | Healthcare |
| € Alphabet Inc Class C | 2.34 | 31.14 | 30.29 | Communication Svc |
| $oldsymbol{eta}$ Alphabet Inc Class A | 2.31 | 33.45 | 30.54 | Communication Svc |
| ⊕ Apple Inc | 2.11 | 35.56 | 9.65 | Technology |
| ⊖ Netflix Inc | 2.00 | 37.55 | 38.61 | Communication Svc |
| \oplus UnitedHealth Group Inc | 1.68 | 39.24 | -2.51 | Healthcare |
| \oplus Tesla Inc | 1.66 | 40.89 | -20.36 | Consumer Cyclical |
| ∋ GE Aerospace | 1.63 | 42.52 | 55.25 | Industrials |
| → Mastercard Inc Class A | 1.44 | 43.96 | 3.74 | Financial Services |

Total Holdings 320

 \oplus Increase \oplus Decrease R New to Portfolio

 Sector Weighting as of 06-30-2024

 Fund
 Bmark
 Cat

 © Cyclical
 24.25
 20.71
 23.95

 as
 Basic Materials
 2.01
 0.57
 1.17

 as
 Consumer Cyclical
 14.43
 14.02
 13.74

 Financial Services
 7.77
 5.38
 8.16

Asset Allocation as of 06-30-2024

| Դ | Cyclical | 24.25 | 20.71 | 23.95 |
|----------|------------------------|-------|-------|-------|
| æ. | Basic Materials | 2.01 | 0.57 | 1.17 |
| ~ | Consumer Cyclical | 14.43 | 14.02 | 13.74 |
| ц. | Financial Services | 7.77 | 5.38 | 8.16 |
| ŵ | Real Estate | 0.04 | 0.74 | 0.88 |
| w | Sensitive | 58.59 | 65.39 | 60.80 |
| | Communication Services | 14.73 | 12.60 | 12.29 |
| 0 | Energy | 2.90 | 0.46 | 0.94 |
| ¢ | Industrials | 10.60 | 4.45 | 6.57 |

30.36

17.17

1.94

14.40

0.83

47.88

13.90

3.77

10.07

0.06

41.00

15.25

2.75

12.09

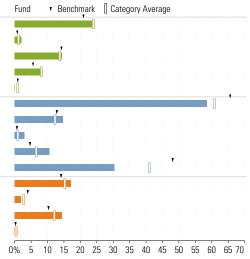
0.41

50

100



| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.42 | 1.09 |
| Cash | 3.02 | 1.02 |
| Bonds | 0.00 | 0.01 |
| Non-US Stocks | 8.67 | 4.14 |
| US Stocks | 87.88 | 93.74 |
| Asset Class | Net % | Cat% |
| | | |



Morningstar Index

Russell 1000 Growth TR USD

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American Funds Intl Gr and Inc R6 RIGGX

Growth of \$10,000

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Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 15.76 years.

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

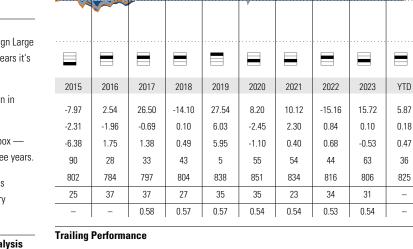
Net Expense: The fund's expense ratio of 0.54 is 37.21% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

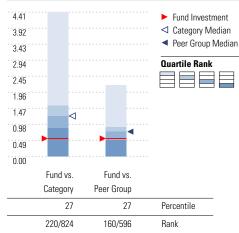
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







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 in Category # of Funds in Category Fund Bmark Cat Alpha 0.95 0.70 1.02 Beta 1 00 _ 94.48 **R-Squared** 92.87 Standard Deviation 16 85 16.36 17 37 Sharpe Ratio -0.04 -0 10 -0.05 Tracking Error 3.96 4.65 Information Ratio 0.23 0.16 Up Capture Ratio 105.49 107.65 Down Capture Ratio 101.52 105.02

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15.90 15 74 15.78 Price/Book Ratio 1.82 1.81 1.94 Geom Avg Mkt Cap \$B 57.53 51 02 60 43 ROE 20.14 17.31 19.31

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Morningstar Category

Foreign Large Blend MSCI ACV

Morningstar Index

MSCI ACWI Ex USA NR USD

▼ Manager Change V Partial Mgr Change

Fund: \$10,000
 Benchmark: \$10,000

- Category: \$10,000

Performance Quartile

(Within Category)

Total Return %

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

History

20k

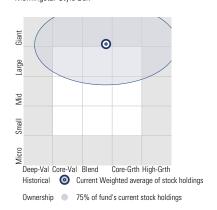
15k

10k

5k

American Funds Intl Gr and Inc R6 RIGGX

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





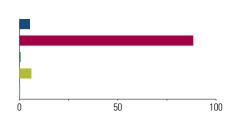


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2024



Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

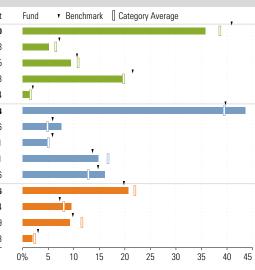
| | | Fund | Bmark | Cat |
|-----|------------------------|-------|-------|-------|
| Դ | Cyclical | 35.78 | 40.76 | 38.60 |
| æ. | Basic Materials | 5.10 | 7.04 | 6.48 |
| | Consumer Cyclical | 9.44 | 10.49 | 10.85 |
| ц. | Financial Services | 19.59 | 21.39 | 19.73 |
| ŵ | Real Estate | 1.65 | 1.84 | 1.54 |
| Va. | Sensitive | 43.56 | 39.56 | 39.44 |
| | Communication Services | 7.61 | 5.72 | 4.86 |
| 0 | Energy | 5.05 | 5.69 | 5.01 |
| Ф | Industrials | 14.81 | 13.53 | 16.71 |
| | Technology | 16.09 | 14.62 | 12.86 |
| | Defensive | 20.67 | 19.67 | 21.96 |
| F | Consumer Defensive | 9.50 | 7.12 | 8.04 |
| ٠ | Healthcare | 9.26 | 9.68 | 11.59 |
| 9 | Utilities | 1.91 | 2.87 | 2.33 |
| | | | | |

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

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category Foreign Large Blend



| | Greater Asia | Fund % 28.98 | Cat % 34.66 | Americas | Fund % 13.27 | Cat % 8.64 | Greater Europe | Fund % 57.76 | Cat % 56.68 | Market Maturity | Fund % |
|-----|---------------------------------------|-----------------------|-----------------------|--------------------------------|-----------------|---------------|---|------------------------|------------------------|--|------------------------|
| | Japan Australasia Asia-4 Tigers | 7.09 0.42 13.67 | 19.06 4.65 6.40 | North America Central/Latin | 9.94 3.33 | 7.55 1.09 | United Kingdom W euro-ex UK Emrgng Europe | 13.65 43.39 0.00 | 13.73 42.09 0.10 | Developed Markets Emerging Markets Not Available | 88.49 11.51 0.00 |
| >75 | Asia-ex 4 Tigers Not Classified | 7.80 0.00 | 4.55 0.00 | | | | Africa | 0.72 | 0.76 | | |

Top 10 Holdings as of 06-30-2024

25-50

50-75

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| Đ Capital Group Central Cash M | 6.02 | 6.02 | _ | _ |
| i Taiwan Semiconductor Manufacturing Co Ltd | 4.04 | 10.06 | - | Technology |
| \ni Novo Nordisk A/S Class B | 3.39 | 13.45 | 44.77 | Healthcare |
| \ni ASML Holding NV | 2.57 | 16.03 | 40.74 | Technology |
| ∋ AstraZeneca PLC | 2.55 | 18.58 | 21.15 | Healthcare |
| igodolog TotalEnergies SE | 2.03 | 20.61 | 4.44 | Energy |
| ∋ MediaTek Inc | 1.93 | 22.53 | - | Technology |
| \ni Airbus SE | 1.69 | 24.23 | -5.96 | Industrials |
| \ni BAE Systems PLC | 1.64 | 25.86 | 20.53 | Industrials |
| igodologBroadcom Inc | 1.45 | 27.31 | 44.77 | Technology |

Total Holdings 250

 \oplus Increase \oplus Decrease R New to Portfolio

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American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

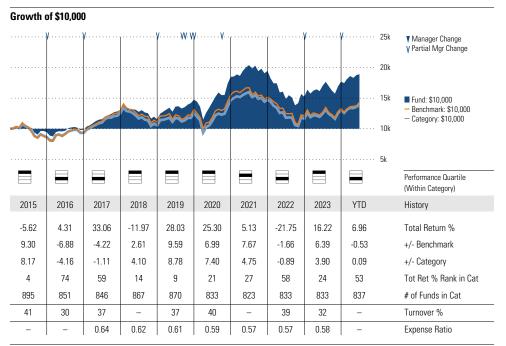
Net Expense: The fund's expense ratio of 0.57 is 49.11% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

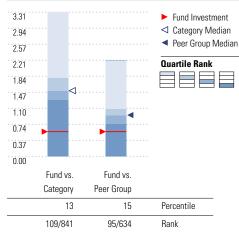
| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 3 | 05-31-2024 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |



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

Alpha

Reta



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

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

Total Return %

as of 06-30-2024

| bota | 0.00 | | 0.01 |
|--------------------|-------|-------|-------|
| R-Squared | 77.72 | - | 87.49 |
| Standard Deviation | 16.06 | 17.80 | 17.99 |
| Sharpe Ratio | -0.29 | -0.40 | -0.40 |
| Tracking Error | 8.41 | - | 6.25 |
| Information Ratio | 0.31 | - | -0.06 |
| Up Capture Ratio | 83.62 | - | 94.57 |
| Down Capture Ratio | 77.23 | - | 96.94 |
| | | | |

Portfolio Metrics Fund Bmark Price/Farnings Ratio 21 02 14.00

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

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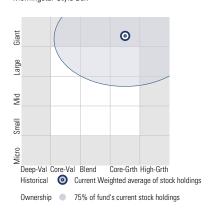
Cat

Morningstar Index **Morningstar Category**

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





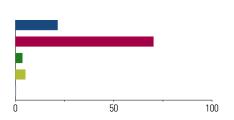


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2024



Fund

38.26

6.85

12.12

17.41

1.88

42.08

9.71

2.45

11.44

18.48

19.66

7.24

11.18

1.24

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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F

Utilities

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

Morningstar Index

MSCI EM NR USD

Morningstar Category

Diversified Emerging Mkts

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

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

Top 10 Holdings as of 06-30-2024

25-50

50-75

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

Total Holdings 575

 \oplus Increase \oplus Decrease R New to Portfolio

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50

Federated Hermes Govt Ultrashort R6 FGULX

Portfolio Manager(s)

Susan Hill since 07-1997 Liam O'Connell since 11-2010

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 5 of the 7 years it's been in existence.

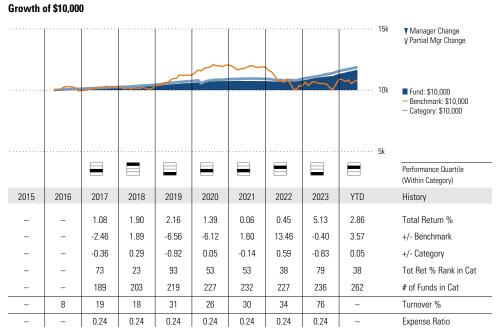
Management: The fund's management has been in place for 26.99 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 41.46% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

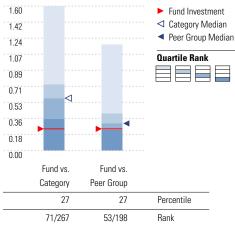
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



Morningstar Category

Ultrashort Bond





| 1.79 | - | Category Average % | | | | | |
|---------------------|-------|--------------------|-------------|--------|--|--|--|
| - | - | % Rank in Category | | | | | |
| - | _ | # of | Funds in Ca | tegory | | | |
| 3-Year Risk Metrics | | | | | | | |
| | | Fund | Bmark | Cat | | | |
| Alpha | | 2.98 | - | 3.02 | | | |
| Beta | | 0.08 | - | 0.09 | | | |
| R-Squared | | 42.48 | - | 30.02 | | | |
| Standard Devia | tion | 0.94 | 7.43 | 1.26 | | | |
| Sharpe Ratio | | -1.09 | -0.85 | -0.91 | | | |
| Tracking Error | | 6.86 | - | 6.84 | | | |
| Information Rat | tio | 0.85 | - | 0.85 | | | |
| Up Capture Rat | io | 20.35 | - | 20.02 | | | |
| Down Capture I | Ratio | -8.34 | _ | -8.65 | | | |

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

Peer group is a subset of the category and includes funds with the

same management style (active vs. passive) and similar share class characteristics.

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Morningstar Index

Bloomberg US Agg Bond TR USD

Federated Hermes Govt Ultrashort R6 FGULX

Style Analysis as of 06-30-2024





Duration

| | | l |
|---|----|-----|
| | | |
| | | 100 |
| U | 50 | 100 |

| | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.00 | 0.20 |
| Cash | 24.46 | 29.70 |
| Bonds | 75.54 | 66.70 |
| Non-US Stocks | 0.00 | 0.00 |
| US Stocks | 0.00 | 3.39 |
| Asset Class | Net % | Cat% |

Morningstar Index

Bloomberg US Agg Bond TR USD

Morningstar Category

Ultrashort Bond

Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|--------|-------|-------|
| AAA | 100.00 | 3.53 | 43.28 |
| AA | 0.00 | 74.59 | 10.29 |
| A | 0.00 | 10.82 | 13.82 |
| BBB | 0.00 | 8.32 | 14.86 |
| BB | 0.00 | 0.28 | 2.19 |
| В | 0.00 | 0.00 | 2.14 |
| Below B | 0.00 | 0.00 | 0.60 |
| Not Rated | 0.00 | 2.46 | 12.82 |
| | | | |

| | Fund | Bmark | Cat | Fund | Benchmark [] Category Average |
|----------------------------|-------|-------|-------|------|---|
| Government | 5.28 | - | 22.40 | | |
| Treasury | 3.80 | - | 19.73 | | |
| Inflation – Protected | 0.00 | - | 0.13 | ĺ. | |
| Agency/Quasi Agency | 1.48 | - | 0.58 | 0 | |
| Other Government Related | 0.00 | - | 1.96 | | |
| Corporate | 0.00 | - | 37.16 | | |
| Corporate Bond | 0.00 | - | 36.83 | | |
| Bank Loan | 0.00 | - | 0.22 | | |
| Convertible | 0.00 | - | 0.00 | | |
| Preferred | 0.00 | - | 0.11 | l l | |
| Securitized | 70.49 | - | 18.54 | | |
| Agency MBS Pass-Through | 9.84 | - | 2.00 | | |
| Agency MBS ARM | 0.06 | - | 0.22 | | |
| Agency MBS CMO | 60.59 | - | 0.79 | 0 | |
| Non-Agency Residential MBS | 0.00 | - | 0.21 | | |
| Commercial MBS | 0.00 | - | 0.50 | 0 | |
| Asset-Backed | 0.00 | - | 14.82 | | |
| Covered Bond | 0.00 | - | 0.00 | 0 | |
| Municipal | 0.00 | - | 0.59 | 0 | |
| Cash & Equivalents | 24.23 | - | 21.25 | | |
| Other | 0.00 | - | 0.03 | | |
| | | | | 0% 5 | 10 15 20 25 30 35 40 45 50 55 60 65 70 75 |

Top 10 Holdings as of 06-30-2024

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---|---------------|-------------|--------------|---------------------|
| ⊕ Bank Of Montreal 8 Repo | 04-2024 | 9.85 | 9.85 | - |
| ⊕ Hsbc Repo 3 Repo | 04-2024 | 9.85 | 19.70 | - |
| FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.97998% | 04-2033 | 5.22 | 24.91 | - |
| \odot FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.82998% | 12-2032 | 4.16 | 29.07 | - |
| FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.87998% | 12-2032 | 3.91 | 32.98 | - |
| \oplus Bofam Repo 1 Repo | 04-2024 | 3.78 | 36.77 | - |
| Government National Mortgage Association 5.12871% | 01-2073 | 3.51 | 40.28 | - |
| \odot FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.97039% | 07-2053 | 3.13 | 43.41 | - |
| FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 6.19998% | 10-2032 | 2.88 | 46.28 | - |
| FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 6.19998% | 11-2032 | 2.57 | 48.85 | - |

Total Holdings 210

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Fidelity U.S. Bond Index FXNAX

Portfolio Manager(s)

Brandon Bettencourt since 05-2014 Richard Munclinger since 10-2020

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 10.12 years.

Style Consistency is not calculated for Fixed Income funds.

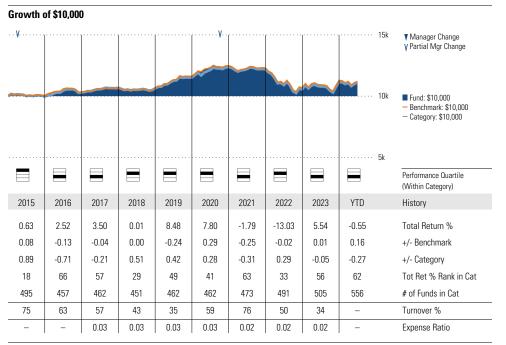
Net Expense: The fund's expense ratio of 0.03 is 94.23% lower than the Intermediate Core Bond category average.

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 |



Morningstar Category

Intermediate Core Bond



-2 99

45

495

3 05

63

544

-0 15

50

443

Fund Investment

Category Median

Quartile Rank

Percentile

Peer Group Median

1 26

42

305

_

Total Return % as of 06-30-2024

> Fund Benchmark

10%

5

Category ۵ Average annual, if greater -5 than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark -0.02 1 00 _

53/549 59/164 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

36

Fund vs

Peer Group

Cat Alpha -0.08 0.98 Beta 99.89 **R-Squared** 97.76 Standard Deviation 7 41 7 43 7 36 Sharpe Ratio -0.85 -0.85 -0.86 Tracking Error 0.24 0.99 Information Ratio -0.01 -0.20 Up Capture Ratio 99.73 96.79 Down Capture Ratio 99.84 97.79 Portfolio Metrics

| i oraono micarica | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 5.93 | 4.43 | 6.00 |
| Avg Eff Maturity | - | - | 8.77 |

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Fund vs

Category 10

0.23

53

558

Net Expense

4.62

4.1

3.59

3.08

2.57

2.05

1.54

1.03

0.51

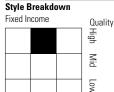


Morningstar Index

Bloomberg US Agg Bond TR USD

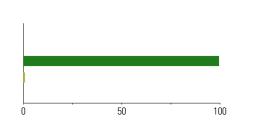
Fidelity U.S. Bond Index FXNAX

Style Analysis as of 06-30-2024



Ltd Mod Ext Duration

Credit Rating Breakdown Fund Bmark Cat 3.53 AAA 72.69 23.71 AA 4.56 74.59 40.42 11.90 10.82 21.59 А BBB 10.85 8.32 12.31 BB 0.00 0.28 0.68 В 0.00 0.00 0.49 Below B 0.00 0.00 0.21 Not Rated 0.00 2.46 0.59



Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

| | Fund | Bmark | Cat | Fund | • | Bench | mark | Cate | gory Ave | erage | | | |
|----------------------------|-------|-------|-------|------|---|-------|------|------|----------|-------|----|----|---|
| Government | 44.82 | - | 30.88 | | | | | | - | 1 | | | |
| Treasury | 42.76 | - | 25.45 | | | | | |] | | | | |
| Inflation – Protected | 0.00 | - | 1.38 | [] | | | | | | | | | |
| Agency/Quasi Agency | 1.31 | - | 0.69 | 0 | | | | | | | | | |
| Other Government Related | 0.75 | _ | 3.36 | | 0 | | | | | | | | |
| Corporate | 25.94 | - | 23.81 | | | | | | | | | | |
| Corporate Bond | 25.94 | - | 23.59 | | | | | | | | | | |
| Bank Loan | 0.00 | - | 0.07 | 0 | | | | | | | | | |
| Convertible | 0.00 | - | 0.00 | 0 | | | | | | | | | |
| Preferred | 0.00 | _ | 0.15 | [| | | | | | | | | |
| Securitized | 27.94 | - | 39.03 | | | | | | | | | | |
| Agency MBS Pass-Through | 25.80 | - | 30.02 | | | | | | - | 0 | | | |
| Agency MBS ARM | 0.01 | - | 0.20 | 0 | | | | | | | | | |
| Agency MBS CMO | 0.85 | - | 1.26 | | | | | | | | | | |
| Non-Agency Residential MBS | 0.00 | - | 0.11 | | | | | | | | | | |
| Commercial MBS | 0.88 | - | 0.54 | 0 | | | | | | | | | |
| Asset-Backed | 0.40 | - | 6.90 | | 0 | | | | | | | | |
| Covered Bond | 0.00 | - | 0.00 | 0 | | | | | | | | | |
| Municipal | 0.47 | - | 1.10 | • | | | | | | | | | |
| Cash & Equivalents | 0.82 | - | 4.57 | | 0 | | | | | | | | |
| Other | 0.00 | - | 0.62 | 1 | | | | | | | | | |
| | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 4 |

Top 10 Holdings as of 06-30-2024

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury Notes 4.875% | 04-2026 | 1.26 | 1.26 | _ |
| United States Treasury Notes 1.5% | 02-2030 | 1.09 | 2.35 | - |
| United States Treasury Notes 2.75% | 08-2032 | 1.01 | 3.36 | - |
| United States Treasury Notes 2.625% | 07-2029 | 0.97 | 4.34 | - |
| United States Treasury Notes 4.5% | 11-2033 | 0.93 | 5.27 | - |
| ○ Federal Home Loan Mortgage Corp. 2% | 01-2051 | 0.85 | 6.12 | - |
| United States Treasury Notes 4.625% | 02-2026 | 0.84 | 6.96 | - |
| € Fidelity Cash Central Fund | - | 0.82 | 7.78 | - |
| United States Treasury Notes 3.875% | 08-2033 | 0.75 | 8.52 | - |
| United States Treasury Notes 4.25% | 01-2026 | 0.74 | 9.26 | - |

Total Holdings 9354

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category **Morningstar Index** Intermediate Core Bond

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

Bloomberg US Agg Bond TR USD

Net %

0.00

0.00

99.36

0.64

0.00

100.00

Cat%

0.08

0.02

93.87

4.13

1.89

100.00

JPMorgan Small Cap Value R6 JSVUX

Portfolio Manager(s)

| Phillip Hart since 11-2010 |
|-------------------------------|
| Akash Gupta since 11-2019 |
| Wonseok Choi since 11-2019 |
| Robert Ippolito since 11-2022 |

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 in existence.

Management: The fund's management has been in place for 13.67 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 0.74 is 33.33% 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

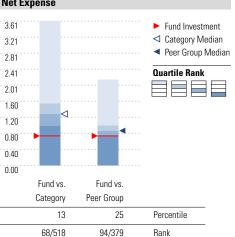
| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 05-31-2024 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |

| Growth | of \$10,00 | D | | | | | | | | |
|---------------|----------------|---|-----------------|----------------|--------------|---|----------------|----------------|--------------|---|
| | | | | γ. γ. | | v //////////////////////////////////// | V V | v. | 20k | ▼ Manager Change γ Partial Mgr Change |
| ~~~ | | ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~ | | ~~~~ | | / | | | 15k | Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 |
| | | | | | | | | | 5k | Performance Quartile (Within Category) |
| 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | YTD | History |
| -7.34 0.13 | 30.48 -1.26 | 3.40 -4.44 | -13.85 -0.99 | 19.42 -2.97 | 6.32 1.69 | 33.00 4.73 | -13.23 1.25 | 13.29 -1.36 | 1.66 2.51 | Total Return % +/- Benchmark |
| -0.63 | 4.49 | -5.14 | 1.61 | -2.01 | 2.30 | 1.43 | -3.07 | -3.57 | 1.13 | +/- Category |
| 66 | 17 | 88 | 35 | 73 | 31 | 40 | 71 | 75 | 36 | Tot Ret % Rank in Cat |
| 533 | 501 | 506 | 517 | 513 | 490 | 490 | 500 | 498 | 512 | # of Funds in Cat |
| 38 | 46 | 41 | 39 | 60 | 42 | - | 56 | 79 | - | Turnover % |
| - | - | 0.76 | 0.74 | 0.74 | 0.75 | 0.76 | 0.76 | 0.74 | - | Expense Ratio |

Morningstar Category

Small Value





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

Cat 3.25 0.93 93.57 Standard Deviation 21 09 21.93 20.96 Sharpe Ratio -0.01 -0.07 0.07 Tracking Error 2.32 5.43 Information Ratio 0.70 0.65 Up Capture Ratio 97.82 97.14 Down Capture Ratio 93.10 87.41 **Portfolio Metrics** Fund Bmark Cat

| Price/Earnings Ratio | 11.56 | 12.54 | 14.15 |
|----------------------|-------|-------|-------|
| Price/Book Ratio | 1.45 | 1.29 | 1.57 |
| Geom Avg Mkt Cap \$B | 2.70 | 2.18 | 4.55 |
| ROE | 9.11 | 5.61 | 12.76 |

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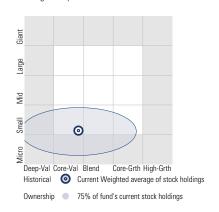


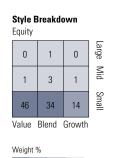
Morningstar Index

Russell 2000 Value TR USD

JPMorgan Small Cap Value R6 JSVUX

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





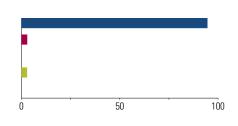
>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2024

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ∋ JPMorgan Prime Money Market Inst | 2.53 | 2.53 | _ | _ |
| \ni Griffon Corp | 0.90 | 3.44 | 5.27 | Industrials |
| \ni SM Energy Co | 0.89 | 4.33 | 12.58 | Energy |
| earrow Mr. Cooper Group Inc | 0.89 | 5.22 | 24.74 | Financial Services |
| \ominus Commercial Metals Co | 0.89 | 6.11 | 10.57 | Basic Materials |
| ⊖ Knowles Corp | 0.81 | 6.92 | -3.63 | Technology |
| e Old National Bancorp | 0.79 | 7.71 | 3.43 | Financial Services |
| ightarrow Essent Group Ltd | 0.78 | 8.49 | 7.60 | Financial Services |
| \ni Mueller Industries Inc | 0.77 | 9.26 | 21.61 | Industrials |
| \ominus Oscar Health Inc Class A | 0.76 | 10.02 | 72.90 | Healthcare |
| € Modine Manufacturing Co | 0.75 | 10.77 | 67.82 | Consumer Cyclical |
| ∋ SkyWest Inc | 0.72 | 11.49 | 57.22 | Industrials |
| \ni UFP Industries Inc | 0.71 | 12.20 | -10.27 | Basic Materials |
| igodologies First BanCorp | 0.70 | 12.90 | 13.13 | Financial Services |
| \ominus Chord Energy Corp Ordinary Shares - New | 0.70 | 13.60 | 4.60 | Energy |

Total Holdings 387

 \oplus Increase \oplus Decrease R New to Portfolio



Fund

52.30

5.72

11.46

23 54

11.58

30.57

1.92

9.54

12.45

6.66

17.13

3.53

9.45

4.15

Bmark

51.08

5.12

10.54

23 44

11.98

32.89

2.03

9.96

13.46

744

16.03

3.26

8.88

3.89

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Utilities

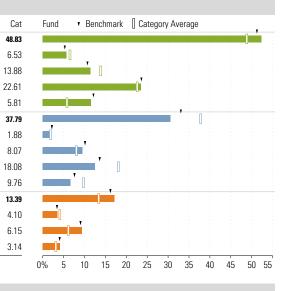
| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 94.50 | 92.73 |
| Non-US Stocks | 2.78 | 3.77 |
| Bonds | 0.00 | 0.05 |
| Cash | 2.72 | 3.30 |
| Other | 0.00 | 0.17 |
| Total | 100.00 | 100.00 |

Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value





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MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006 Katherine Cannan since 12-2019

Quantitative Screens

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

Management: The fund's management has been in place for 18.1 years.

Style: The fund has landed in its primary style box — Large Value — 78.13 % of the time over the past three years.

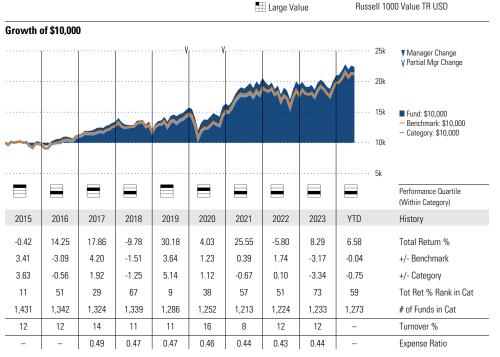
Net Expense: The fund's expense ratio of 0.44 is
 50.56% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

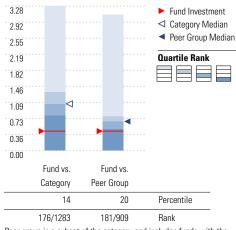
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 05-31-2024 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 2-Basic | 02-15-2022 |



Morningstar Category

Morningstar Index





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

Cat Alpha 0.72 1.15 0.93 0.96 Beta **R-Squared** 97.17 94.26 16.60 Standard Deviation 15.60 16 47 Sharpe Ratio 0.23 0 20 0.26 Tracking Error 2.90 4.05 Information Ratio 0.14 0.28 Up Capture Ratio 97.23 97.74 Down Capture Ratio 94.96 93.22

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 20.69 18.83 18.50 Price/Book Ratio 2.88 2.38 2.50 Geom Avg Mkt Cap \$B 112 11 76 63 122 00 ROE 22.85 16.32 21.30

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MFS Value R6 MEIKX

Style Analysis as of 06-30-2024

Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2024

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ∋ JPMorgan Chase & Co | 5.10 | 5.10 | 20.20 | Financial Services |
| ightarrow Progressive Corp | 3.49 | 8.59 | 31.00 | Financial Services |
| ightarrow The Cigna Group | 2.99 | 11.58 | 11.33 | Healthcare |
| ightarrow McKesson Corp | 2.71 | 14.29 | 26.42 | Healthcare |
| ⊖ ConocoPhillips | 2.53 | 16.82 | -0.11 | Energy |
| \ominus Marsh & McLennan Companies Inc | 2.44 | 19.25 | 11.96 | Financial Services |
| \ni Aon PLC Class A | 2.22 | 21.47 | 1.32 | Financial Services |
| ightarrow Analog Devices Inc | 2.19 | 23.66 | 15.88 | Technology |
| igodolog General Dynamics Corp | 2.16 | 25.82 | 12.79 | Industrials |
| ∋ Johnson & Johnson | 2.15 | 27.97 | -5.20 | Healthcare |
| \ominus American Express Co | 2.06 | 30.03 | 24.29 | Financial Services |
| \ni Lowe's Companies Inc | 1.97 | 32.00 | 0.05 | Consumer Cyclical |
| ightarrow Morgan Stanley | 1.96 | 33.95 | 6.05 | Financial Services |
| \ominus Union Pacific Corp | 1.89 | 35.84 | -6.82 | Industrials |
| ightarrow Southern Co | 1.88 | 37.72 | 12.65 | Utilities |

Total Holdings 73

🕀 Increase 👄 Decrease 🕸 New to Portfolio

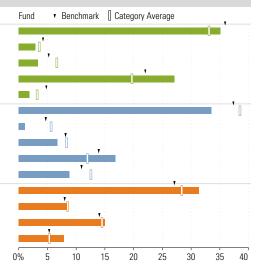
Asset Class Net % US Stocks 92.53 Non-US Stocks Bonds Cash Other Ó 50 100 Total 100.00

Morningstar Category

Large Value

Sector Weighting as of 06-30-2024

| | | Fund | Bmark | Cat |
|------------|------------------------|-------|-------|-------|
| Դ | Cyclical | 35.14 | 35.79 | 33.12 |
| æ. | Basic Materials | 2.92 | 4.11 | 3.57 |
| | Consumer Cyclical | 3.31 | 5.10 | 6.64 |
| ц. | Financial Services | 27.06 | 21.90 | 19.70 |
| ŵ | Real Estate | 1.85 | 4.68 | 3.21 |
| ₩ r | Sensitive | 33.55 | 37.23 | 38.50 |
| | Communication Services | 1.06 | 4.59 | 5.64 |
| 0 | Energy | 6.76 | 8.03 | 8.33 |
| ¢ | Industrials | 16.87 | 13.80 | 11.96 |
| | Technology | 8.86 | 10.81 | 12.57 |
| | Defensive | 31.32 | 26.97 | 28.37 |
| F | Consumer Defensive | 8.49 | 7.88 | 8.54 |
| ٠ | Healthcare | 14.99 | 13.91 | 14.50 |
| 9 | Utilities | 7.84 | 5.18 | 5.33 |
| | | | | |



Morningstar Index

Russell 1000 Value TR USD

Cat%

91.82

5.87

0.19

0.94

1.19

100.00

6.90

0.00

0.57

0.00

Asset Allocation as of 06-30-2024

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PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

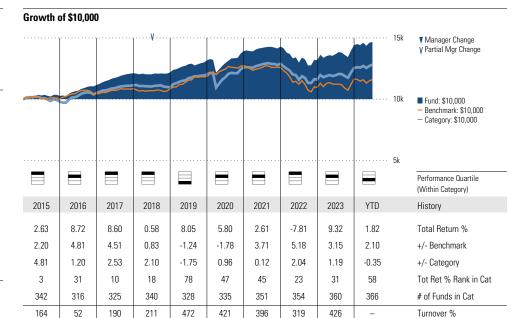
Net Expense: The fund's expense ratio of 0.62 is 36.73% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 4 | 05-31-2024 |





0.45

0.95

1.05

1.09

_



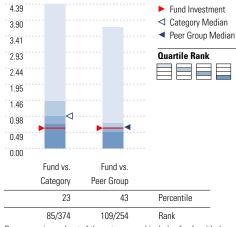
0.62

0.51

0.62

_

Expense Ratio



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

Fund **Bmark** Cat Alpha 3.32 2.01 0.82 0 77 Beta R-Squared 86.16 77.12 6.44 Standard Deviation 7 32 6.43 Sharpe Ratio -0.33 -0.81 -0.52 Tracking Error 2.75 3.60 Information Ratio 1.38 0.74 Up Capture Ratio 91.98 79.26 Down Capture Ratio 60.06 61.30 **Portfolio Metrics** Fund Bmark Cat

| Avg Eff Duration | 3.55 | 4.55 | 4.11 |
|------------------|------|------|------|
| Avg Eff Maturity | 5.31 | 7.69 | 7.17 |

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Morningstar Category Mor

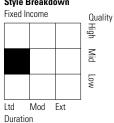
Multisector Bond

Morningstar Index

Bloomberg US Universal TR USD

PIMCO Income Insti PIMIX

Style Analysis as of 06-30-2024 Style Breakdown



-100 -50 0 50 100 150 200

| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 0.81 | 1.31 |
| Non-US Stocks | 0.32 | 0.14 |
| Bonds | 190.45 | 104.94 |
| Cash | -91.70 | -3.82 |
| Other | 0.11 | -2.58 |
| Total | 100.00 | 100.00 |

Morningstar Index

Bloomberg US Universal TR USD

Morningstar Category

Multisector Bond

Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

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

| | Fund | Bmark | Cat | Fund | Benchmark | Category | Average | |
|----------------------------|-------|-------|-------|------|-------------------------------|----------|---------|--|
| Government | 37.37 | _ | 25.16 | | · · · | | | |
| Treasury | 1.73 | - | 8.65 | | 0 | | | |
| Inflation – Protected | 2.59 | - | 0.94 | | | | | |
| Agency/Quasi Agency | 0.02 | - | 0.25 | 0 | | | | |
| Other Government Related | 33.03 | - | 15.32 | | |) | | |
| Corporate | 3.04 | - | 34.60 | | | | | |
| Corporate Bond | 2.40 | - | 29.35 | | | | 0 | |
| Bank Loan | 0.61 | - | 3.11 | | | | | |
| Convertible | 0.02 | - | 0.65 | 10 | | | | |
| Preferred | 0.01 | - | 1.49 | [] | | | | |
| Securitized | 25.27 | - | 27.40 | | • • | | | |
| Agency MBS Pass-Through | 13.92 | - | 11.20 | |) | | | |
| Agency MBS ARM | 0.00 | - | 0.06 | 0 | | | | |
| Agency MBS CMO | 0.12 | _ | 2.53 | I [] | | | | |
| Non-Agency Residential MBS | 3.70 | _ | 3.23 | | | | | |
| Commercial MBS | 0.31 | - | 1.38 | | | | | |
| Asset-Backed | 7.22 | - | 9.00 | | | | | |
| Covered Bond | 0.00 | - | 0.00 | 0 | | | | |
| Municipal | 0.02 | - | 0.24 | 0 | | | | |
| Cash & Equivalents | 24.48 | - | 9.87 | | 0 | | | |
| Other | 9.65 | - | 2.74 | | | | | |

% Net Asset

Cumulative %

Fixed Income Sector

Maturity Date

Top 0 Holdings as of 06-30-2024

Name

Total Holdings 0

 \oplus Increase \oplus Decrease otin New to Portfolio



PIMCO Real Return Insti PRRIX

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

Quantitative Screens

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

Management: The fund's management has been in place for 5.48 years.

Style Consistency is not calculated for Fixed Income funds.

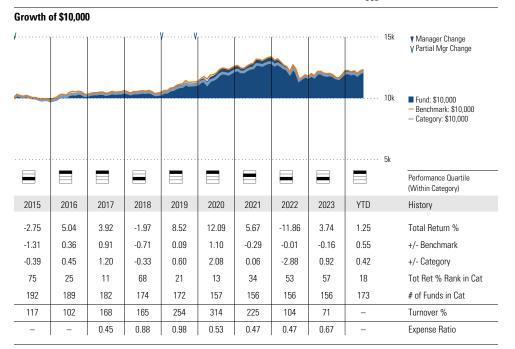
Net Expense: The fund's expense ratio of 0.67 is 2.9%

lower than the Inflation-Protected Bond category average. **Morningstar Investment Management LLC Analysis**

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 05-31-2024 |



Morningstar Category

Inflation-Protected Bond

Trailing Performance Total Return % as of 06-30-2024 Fund Benchmark 5 Category 0 Average annual, if greater -5 than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 0.91 3.41 -1.33 2.28 1.86 5.06 Fund Return % 0.79 2.71 -1.33 2.07 1.91 4.63 Benchmark Return % 0 78 3.09 -1.37 1.51 1 4 4 Category Average % _ 25 30 30 16 19 % Rank in Category 173 170 159 153 113

Fund Investment

2.36

Net Expense

| 2.10 | | | | | | Category Med | ian |
|------|--------|----|------|---------|----|-----------------------------------|-------|
| 1.84 | | | | | | Peer Group Me | edian |
| 1.57 | | | | | | Quartile Rank | |
| 1.31 | | | | | | | |
| 1.05 | | | | | | | |
| 0.79 | - | ⊲ | •••• | | | | |
| 0.52 | | | | | ◀ | | |
| 0.26 | | | | | | | |
| 0.00 | | | | | | | |
| | Fund v | S. | l | Fund v | S. | | |
| (| Catego | ry | Pee | er Grou | р | | |
| | 5 | 6 | | 8 | 32 | Percentile | |
| | 97/17 | 2 | | 119/14 | 6 | Rank | |

of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat Alpha 0.02 -0.35 0.99 Beta 1 01 _ **R-Squared** 99.06 95.77 Standard Deviation 7 31 7 21 7.77 Sharpe Ratio -0.61 -0.62 -0.65 Tracking Error 0.71 1.76 Information Ratio 0.00 -0.55 Up Capture Ratio 100.45 96.99 Down Capture Ratio 100.41 101.24

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 6.72 | 4.52 | 6.02 |
| Avg Eff Maturity | 5.77 | - | 7.05 |

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

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PIMCO Real Return Insti PRRIX

Style Analysis as of 06-30-2024





Morningstar Category Inflation-Protected Bond USD

| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 31.15 | 1.06 |
| Cash | 11.16 | 7.86 |
| Bonds | 57.68 | 90.94 |
| Non-US Stocks | 0.00 | 0.00 |
| US Stocks | 0.00 | 0.14 |
| Asset Class | Net % | Cat% |
| | | |

Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 87.06 | 0.00 | 25.98 |
| AA | 4.07 | 99.60 | 70.29 |
| А | 2.76 | 0.00 | 0.61 |
| BBB | 3.15 | 0.00 | 0.79 |
| BB | 0.47 | 0.00 | 0.09 |
| В | 0.67 | 0.00 | 0.01 |
| Below B | 1.82 | 0.00 | 0.09 |
| Not Rated | 0.00 | 0.40 | 2.14 |
| | | | |

| | Fund | Bmark | Cat | Fund • Benchmark Category Average |
|----------------------------|-------|-------|-------|---|
| Government | 59.42 | - | 85.55 | |
| Treasury | 0.02 | - | 0.38 | D |
| Inflation – Protected | 35.96 | - | 78.67 | |
| Agency/Quasi Agency | 0.00 | - | 0.10 | |
| Other Government Related | 23.44 | - | 6.40 | |
| Corporate | 0.08 | - | 1.07 | |
| Corporate Bond | 0.05 | - | 1.06 | |
| Bank Loan | 0.00 | - | 0.00 | 0 |
| Convertible | 0.00 | - | 0.00 | Ū laita kara kara kara kara kara kara kara ka |
| Preferred | 0.03 | - | 0.01 | l l l l l l l l l l l l l l l l l l l |
| Securitized | 10.89 | - | 4.96 | |
| Agency MBS Pass-Through | 5.93 | - | 2.59 | |
| Agency MBS ARM | 0.00 | - | 0.00 | Ū l |
| Agency MBS CMO | 0.16 | - | 0.27 | |
| Non-Agency Residential MBS | 0.61 | - | 0.16 | |
| Commercial MBS | 0.03 | - | 0.12 | |
| Asset-Backed | 4.02 | - | 1.78 | |
| Covered Bond | 0.14 | - | 0.04 | ĺ . |
| Municipal | 0.00 | - | 0.00 | |
| Cash & Equivalents | 22.97 | - | 8.27 | |
| Other | 6.65 | - | 0.15 | |

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 8590$

Top 10 Holdings as of 06-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ⊖ RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Pay 02-2025 20.16 20.16 _ ○ RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Receive 02-2025 20.16 40.33 _ ⊖ 5 Year Treasury Note Future June 24 06-2024 58.11 17.78 _ 蓉 Offset: Unsettled Trades 14.38 72.49 _ 蓉 Cash Offset 85.00 12.52 _ _ ⊕ IRS EUR 2.75000 09/18/24-10Y LCH Receive 09-2034 11.37 96.37 _ IRS EUR 2.75000 09/18/24-10Y LCH Pay 09-2034 11.13 107.51 _ ⊖ Euro Schatz Future June 24 06-2024 10.07 117.57 _ € Ultra 10 Year US Treasury Note Future June 24 06-2024 9.71 127.29 _ ⊖ EUROPEAN MONETARY UNION EURO Sold 05-2024 8.70 135.98 _

Total Holdings 950

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 6.59 years.

Style: The fund has landed in its primary style box — Large Blend — 80.56 % of the time over the past three years.

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

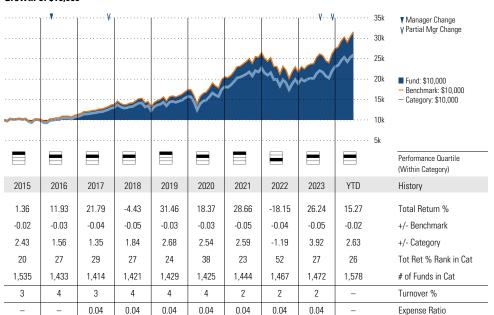
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

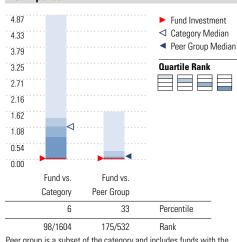




Trailing Performance



Net Expense



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

Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.04 -1.34 1 00 0.94 Beta 100.00 R-Squared 94.58 Standard Deviation 17 86 17 86 17 23 Sharpe Ratio 0 43 0 44 0.33 Tracking Error 0.00 3.71 Information Ratio -11.64 -1.35 Up Capture Ratio 99.91 91.28 Down Capture Ratio 100.07 96.41

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 26.53 26 54 24.04 Price/Book Ratio 4.63 4.62 4.83 Geom Avg Mkt Cap \$B 322 58 322 33 370 57 ROE 33.75 33.73 34.43

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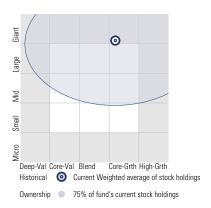
Morningstar Category Morning

Large Blend S&

Morningstar Index S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2024

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| € Microsoft Corp | 7.23 | 7.23 | 19.26 | Technology |
| \ni NVIDIA Corp | 6.62 | 13.85 | 149.49 | Technology |
| \ni Apple Inc | 6.61 | 20.46 | 9.65 | Technology |
| € Amazon.com Inc | 3.85 | 24.31 | 27.19 | Consumer Cyclical |
| igodolog Meta Platforms Inc Class A | 2.41 | 26.72 | 42.73 | Communication Svc |
| \ominus Alphabet Inc Class A | 2.33 | 29.05 | 30.54 | Communication Svc |
| ightarrow Alphabet Inc Class C | 1.95 | 31.00 | 30.29 | Communication Svc |
| \supset Berkshire Hathaway Inc Class B | 1.60 | 32.61 | 14.06 | Financial Services |
| $ 	ext{ } 	$ | 1.57 | 34.18 | 55.76 | Healthcare |
| ⇒ Broadcom Inc | 1.52 | 35.70 | 44.77 | Technology |
| ∋ JPMorgan Chase & Co | 1.26 | 36.97 | 20.20 | Financial Services |
| 🕀 Tesla Inc | 1.20 | 38.16 | -20.36 | Consumer Cyclical |
| ∋ Exxon Mobil Corp | 1.12 | 39.29 | 17.04 | Energy |
| igodolog UnitedHealth Group Inc | 1.02 | 40.31 | -2.51 | Healthcare |
| \supset Visa Inc Class A | 0.89 | 41.20 | 1.21 | Financial Services |

Total Holdings 507

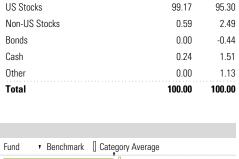
 \oplus Increase \oplus Decrease R New to Portfolio

0 50 100

Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

| | | Fund | Bmark | Cat |
|-------------|------------------------|-------|-------|-------|
| Դ | Cyclical | 26.21 | 26.22 | 27.77 |
| . #. | Basic Materials | 1.95 | 1.95 | 2.65 |
| | Consumer Cyclical | 10.12 | 10.11 | 9.88 |
| ц. | Financial Services | 11.99 | 12.01 | 13.37 |
| ŵ | Real Estate | 2.15 | 2.15 | 1.87 |
| Va. | Sensitive | 53.94 | 53.92 | 51.57 |
| | Communication Services | 9.34 | 9.34 | 8.51 |
| 0 | Energy | 3.65 | 3.65 | 3.82 |
| ¢ | Industrials | 7.56 | 7.56 | 10.04 |
| | Technology | 33.39 | 33.37 | 29.20 |
| - | Defensive | 19.86 | 19.85 | 20.66 |
| H | Consumer Defensive | 5.74 | 5.75 | 5.93 |
| ٠ | Healthcare | 11.75 | 11.74 | 12.54 |
| Ç | Utilities | 2.37 | 2.36 | 2.19 |
| | | | | |



Morningstar Index

Net %

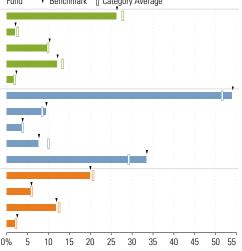
Cat%

S&P 500 TR USD

Morningstar Category

📕 Large Blend

Asset Class



Vanguard Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

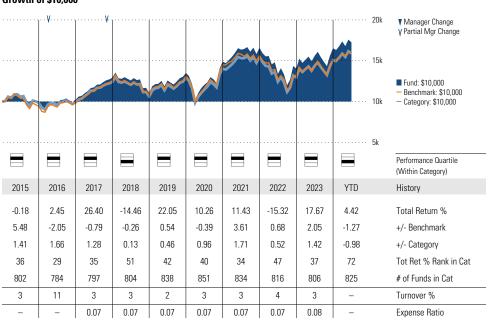
Net Expense: The fund's expense ratio of 0.08 is 90.7% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

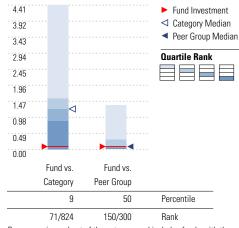


Morningstar Category

Foreign Large Blend

Trailing Performance





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

| 457 | | # of Funds in Cotogony | | | |
|-----------------|---------|------------------------|-------|--------|--|
| 457 | - | # of Funds in Category | | | |
| 3-Year Risk | Metrics | | | | |
| | | Fund | Bmark | Cat | |
| Alpha | | 1.46 | - | 0.70 | |
| Beta | | 1.08 | - | 1.02 | |
| R-Squared | | 96.23 | - | 92.87 | |
| Standard Devia | tion | 18.07 | 16.36 | 17.37 | |
| Sharpe Ratio | | 0.00 | -0.10 | -0.05 | |
| Tracking Error | | 3.76 | - | 4.65 | |
| Information Rat | io | 0.35 | - | 0.16 | |
| Up Capture Rat | io | 116.83 | - | 107.65 | |
| Down Capture | Ratio | 110.70 | - | 105.02 | |
| | | | | | |

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

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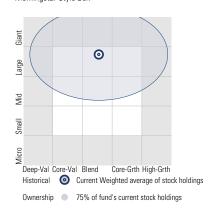
Morningstar Index

MSCI ACWI Ex USA NR USD

Growth of \$10,000

Vanguard Developed Markets Index Admiral VTMGX

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





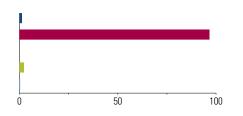


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 06-30-2024



Sector Weighting as of 06-30-2024

Asset Allocation as of 06-30-2024

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

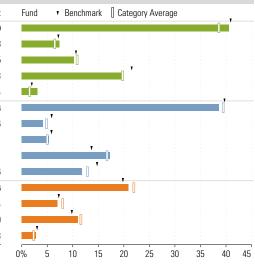
| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.19 | 1.53 |
| Cash | 2.13 | 0.31 |
| Bonds | 0.00 | 0.78 |
| Non-US Stocks | 96.55 | 93.77 |
| US Stocks | 1.12 | 3.61 |
| Asset Class | Net % | Cat% |
| | | |
| | | |

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category

Foreign Large Blend



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

Top 10 Holdings as of 06-30-2024

25-50

50-75

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ∋ Novo Nordisk A/S Class B | 1.91 | 1.91 | 44.77 | Healthcare |
| $oldsymbol{eta}$ ASML Holding NV | 1.75 | 3.66 | 35.90 | Technology |
| € Slcmt1142 | 1.46 | 5.12 | - | - |
| onumber onumber Samsung Electronics Co Ltd | 1.22 | 6.34 | - | Technology |
| \ni Nestle SA | 1.17 | 7.50 | - | Consumer Defensive |
| ∋ Toyota Motor Corp | 1.06 | 8.56 | 28.85 | Consumer Cyclical |
| 🕀 AstraZeneca PLC | 1.02 | 9.58 | 21.15 | Healthcare |
| ightarrow Shell PLC | 1.00 | 10.58 | 12.54 | Energy |
| € SAP SE | 0.96 | 11.54 | 35.88 | Technology |
| igodolog Novartis AG Registered Shares | 0.95 | 12.49 | 17.52 | Healthcare |

Total Holdings 3989

 \oplus Increase \oplus Decrease R New to Portfolio

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Vanguard Mid Cap Index Admiral VIMAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

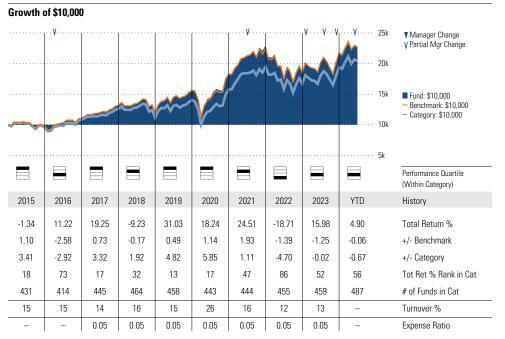
Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.

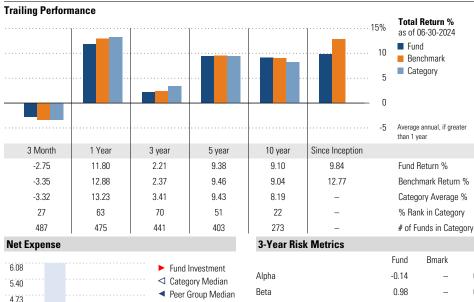
Net Expense: The fund's expense ratio of 0.05 is
 94.12% lower than the Mid-Cap Blend category average.

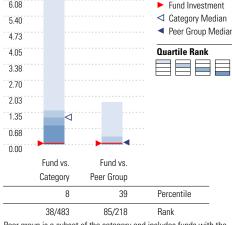
Morningstar Investment Management LLC Analysis

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

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







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

Cat 0.49 0.96 **R-Squared** 99.54 93.87 Standard Deviation 19.41 19.67 19 54 Sharpe Ratio 0.03 0.04 0.06 Tracking Error 1.35 4.83 Information Ratio -0.12 0.07 Up Capture Ratio 98.33 96.95 Down Capture Ratio 98.83 95.61 **Portfolio Metrics**

| runu | DITION | Cat |
|-------|------------------------|---|
| 21.65 | 20.28 | 18.65 |
| 2.97 | 2.79 | 2.81 |
| 30.71 | 21.39 | 12.85 |
| 19.43 | 18.61 | 22.13 |
| | 21.65 2.97 30.71 | 2.97 2.79 30.71 21.39 |



Morningstar Index

Russell Mid Cap TR USD

Morningstar Category Mid-Cap Blend

Vanguard Mid Cap Index Admiral VIMAX

Asset Allocation as of 06-30-2024

Sector Weighting as of 06-30-2024

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

33.42

5.36

7.96

12.59

7.51

43.34

3.21

4.67

17.13

18.33

23.24

5.06

10.36

7.82

Bmark

37.45

4.27

11.02

14.38

7.78

44.68

3.49

5.17

19.15

16.87

17.86

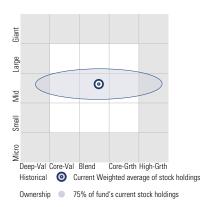
3.08

9.36

5.42

100

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2024

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

Total Holdings 319

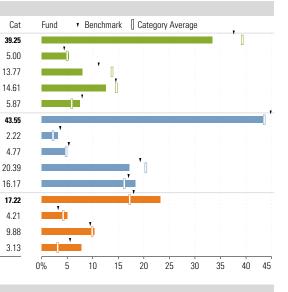
 \oplus Increase \oplus Decrease arrow New to Portfolio



 Morningstar Category
 Morningstar Index

 Mid-Cap Blend
 Russell Mid Cap TR USD

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



Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

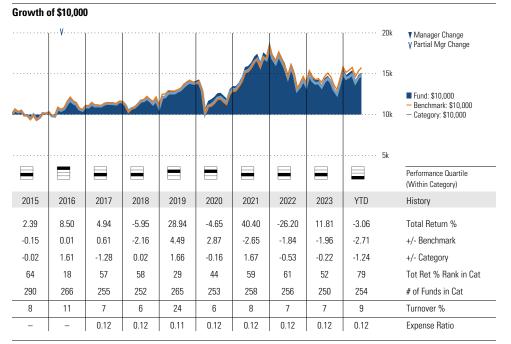
Net Expense: The fund's expense ratio of 0.13 is 87.96% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

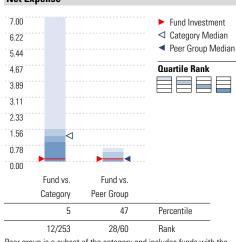
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 05-31-2024 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |



Morningstar Category

Real Estate





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

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

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

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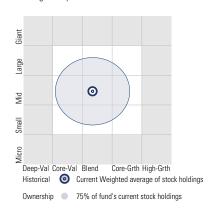


Morningstar Index

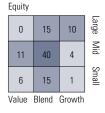
S&P United States REIT TR USD

Vanguard Real Estate Index Admiral VGSLX

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







Weight %

>50 25-50 10-25 0-10

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

Total Holdings 158

🕀 Increase \ominus Decrease 🕸 New to Portfolio

50

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

Morningstar Index

S&P United States REIT TR USD

Morningstar Category

Real Estate

Sector Weighting as of 06-30-2024

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Asset Allocation as of 06-30-2024

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

100



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

Vanguard Small Cap Growth Index Admiral VSGAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

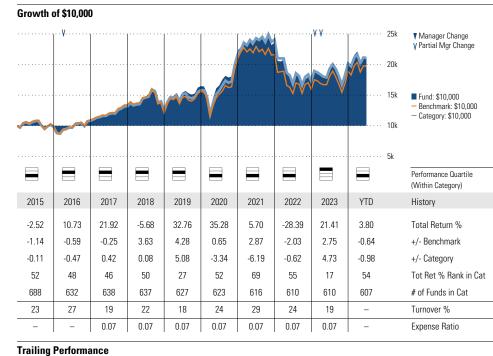
Net Expense: The fund's expense ratio of 0.07 is 93.97% lower than the Small Growth category average.

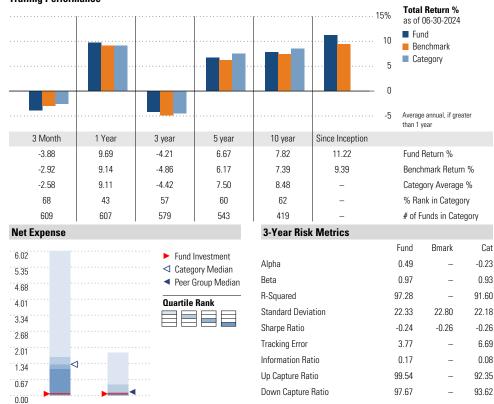
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Rating | Updated |
|-------------|------------------|
| 4 | 05-31-2024 |
| Medium Risk | 12-31-2022 |
| 1-Low | 02-15-2022 |
| | 4 Medium Risk |





| 0.67 0.00 | | | |
|--------------|-----------------------|----------------------------|-------------------------------------|
| | Fund vs. | Fund vs. | |
| | Category | Peer Group | |
| | 1 | 27 | Percentile |
| | 7/614 | 10/39 | Rank |
| D | and the second second | a fiale a second second to | والمحافي والمتحد فالمحافظ والمحافية |

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

| Portfolio Metrics | | | | | | | | | | |
|----------------------|-------|-------|-------|--|--|--|--|--|--|--|
| | Fund | Bmark | Cat | | | | | | | |
| Price/Earnings Ratio | 26.90 | 21.94 | 26.27 | | | | | | | |
| Price/Book Ratio | 3.86 | 3.95 | 3.79 | | | | | | | |
| Geom Avg Mkt Cap \$B | 7.15 | 3.68 | 6.48 | | | | | | | |
| BOF | 12 62 | 10.95 | 11 74 | | | | | | | |

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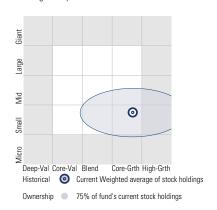
Morningstar Category Morningstar Index

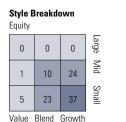
Small Growth

Russell 2000 Growth TR USD

Vanguard Small Cap Growth Index Admiral VSGAX

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







>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2024

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

Total Holdings 624

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Sector Weighting as of 06-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

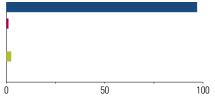
Technology

Defensive

Healthcare

Consumer Defensive

Asset Allocation as of 06-30-2024



Fund

25.73

1.90

13.86

4 91

5.06

53.86

3.33

6.28

18.42

25.83

20.41

3.67

16.31

0.43

Bmark

20.67

4.24

9.68

5 29

1.46

51.41

1.63

4.63

18.35

26.80

27.92

5.17

21.36

1.39

8 02

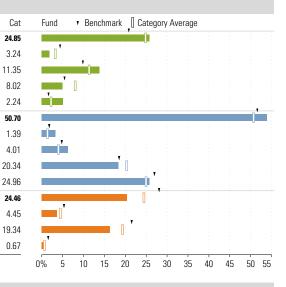
50.70

4.01

24.96

24.46

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





Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD