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.

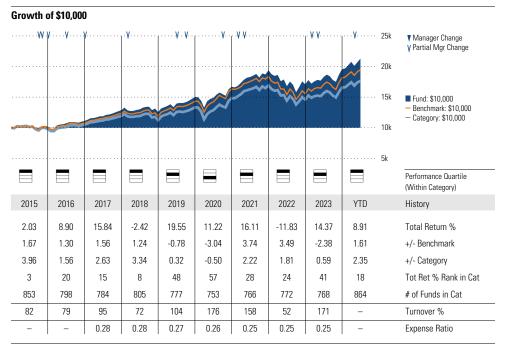
Net Expense: The fund's expense ratio of 0.25 is 75.25% lower than the Moderate Allocation category average.

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.

g

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

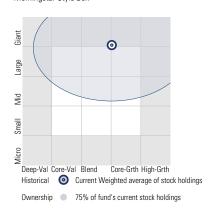


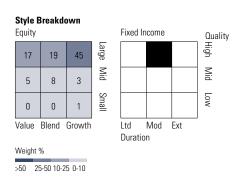
Morningstar Index

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.

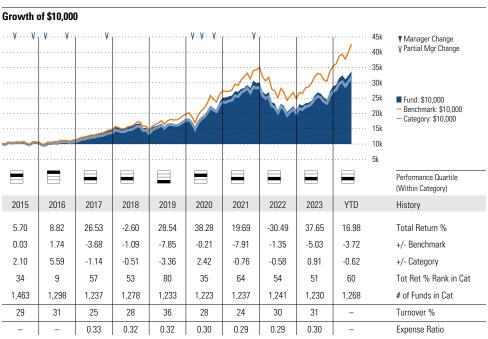
Net Expense: The fund's expense ratio of 0.3 is 67.39% lower than the Large Growth category average.

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



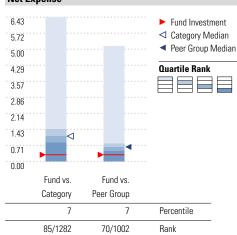
Large Growth





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

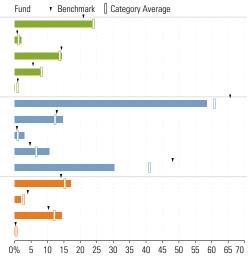
0.41

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.

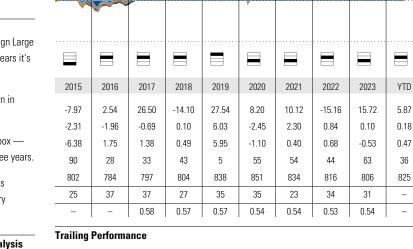
Net Expense: The fund's expense ratio of 0.54 is 37.21% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

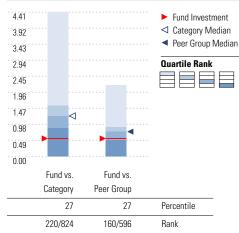
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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

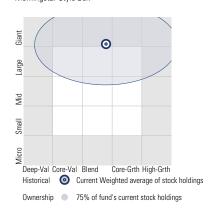
15k

10k

5k

American Funds Intl Gr and Inc R6 RIGGX

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





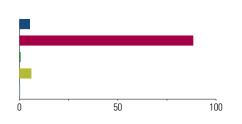


Weight %

<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

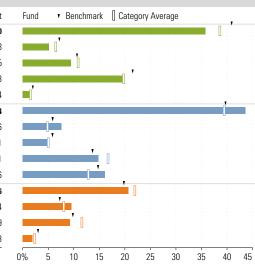
		Fund	Bmark	Cat
Դ	Cyclical	35.78	40.76	38.60
æ.	Basic Materials	5.10	7.04	6.48
	Consumer Cyclical	9.44	10.49	10.85
ц.	Financial Services	19.59	21.39	19.73
ŵ	Real Estate	1.65	1.84	1.54
Va.	Sensitive	43.56	39.56	39.44
	Communication Services	7.61	5.72	4.86
0	Energy	5.05	5.69	5.01
Ф	Industrials	14.81	13.53	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.

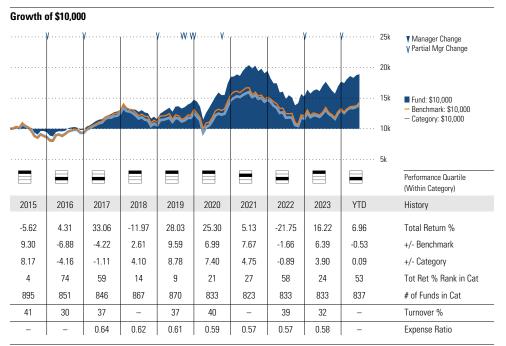
Net Expense: The fund's expense ratio of 0.57 is 49.11% lower than the Diversified Emerging Mkts category average.

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

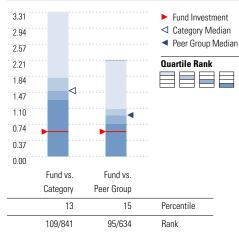
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



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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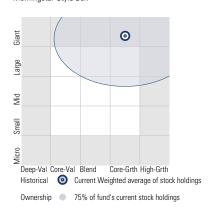
Cat

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™





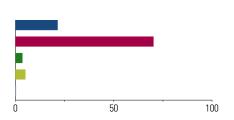


Weight %

<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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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.

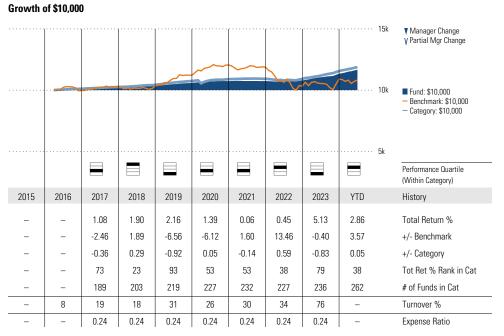
Management: The fund's management has been in place for 26.99 years.

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

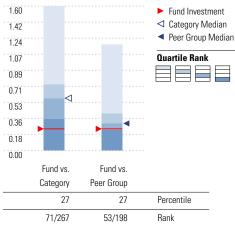
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



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.

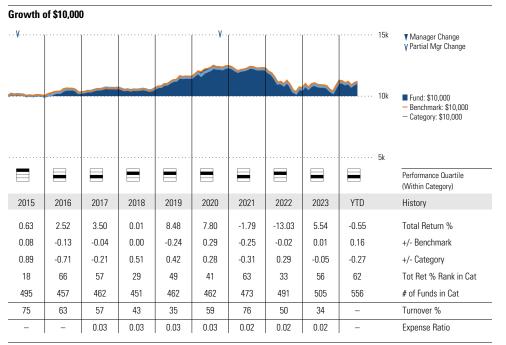
Net Expense: The fund's expense ratio of 0.03 is 94.23% lower than the Intermediate Core Bond category average.

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

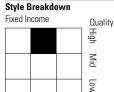


Morningstar Index

Bloomberg US Agg Bond TR USD

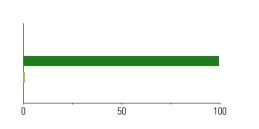
Fidelity U.S. Bond Index FXNAX

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

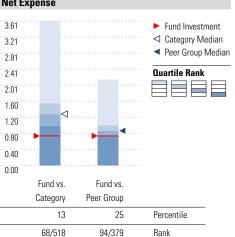
Metric	Rating	Updated
Sustainability Rating	2	05-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Growth	of \$10,00	D								
				γ. γ.		v ////////////////////////////////////	V V	v.	20k	▼ Manager Change γ Partial Mgr Change
~~~		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		~~~~		/			15k	<ul> <li>Fund: \$10,000</li> <li>Benchmark: \$10,000</li> <li>Category: \$10,000</li> </ul>
									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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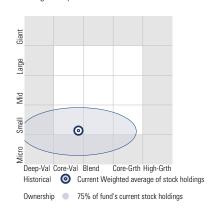


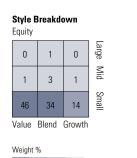
Morningstar Index

Russell 2000 Value TR USD

# JPMorgan Small Cap Value R6 JSVUX

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





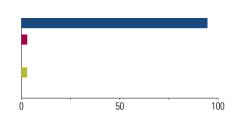
>50 25-50 10-25 0-10

### 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

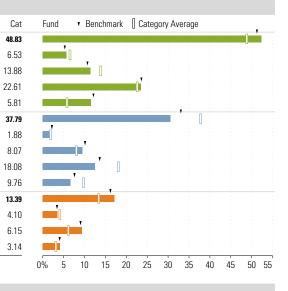
Asset Class	Net %	Cat%
US Stocks	94.50	92.73
Non-US Stocks	2.78	3.77
Bonds	0.00	0.05
Cash	2.72	3.30
Other	0.00	0.17
Total	100.00	100.00

**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.

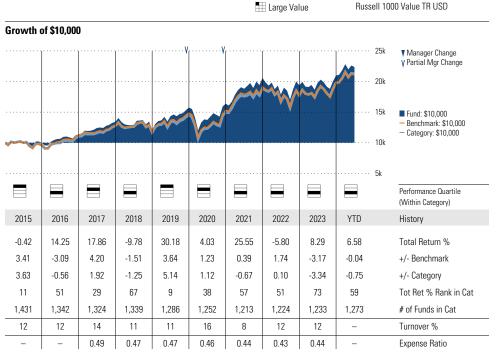
Net Expense: The fund's expense ratio of 0.44 is
 50.56% lower than the Large Value category average.

### 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**

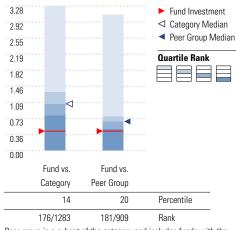
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022



**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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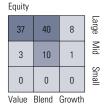
# MFS Value R6 MEIKX

## 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

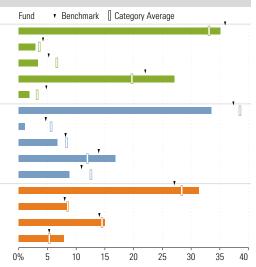
Asset Class Net % US Stocks 92.53 Non-US Stocks Bonds Cash Other Ó 50 100 Total 100.00

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
₩ <b>r</b>	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.

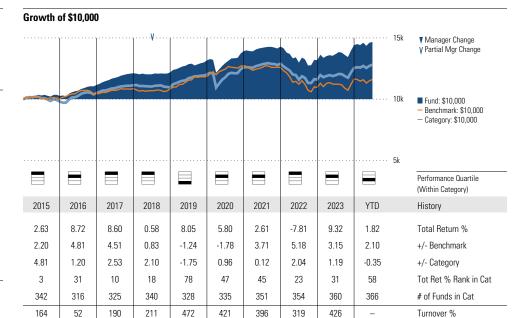
Net Expense: The fund's expense ratio of 0.62 is 36.73% lower than the Multisector Bond category average.

### **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

_



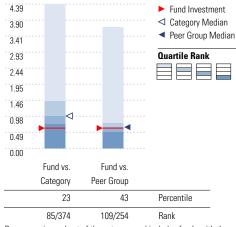
0.62

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

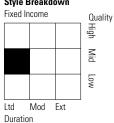
Multisector Bond

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	<ul> <li>Benchmark</li> </ul>	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.

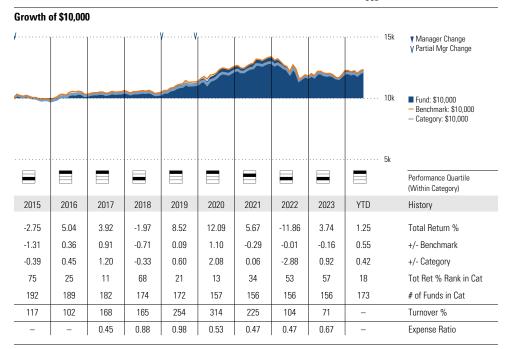
Net Expense: The fund's expense ratio of 0.67 is 2.9%

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						<ul> <li>Peer Group Me</li> </ul>	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.

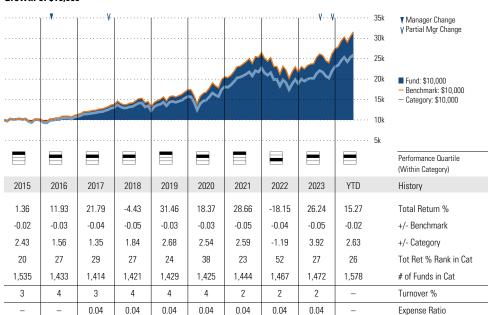
### **Morningstar Investment Management LLC Analysis**

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

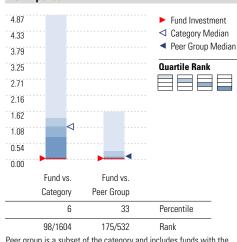




### **Trailing Performance**



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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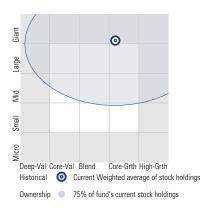
Morningstar Category Morning

Large Blend S&

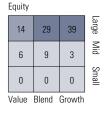
Morningstar Index S&P 500 TR USD

# 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

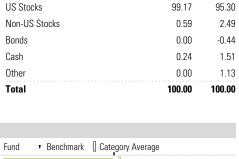
 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

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
<b>.</b> #.	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 %

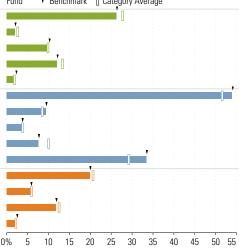
Cat%

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.

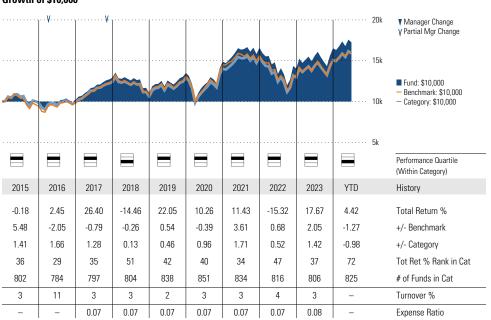
Net Expense: The fund's expense ratio of 0.08 is 90.7% lower than the Foreign Large Blend category average.

### 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

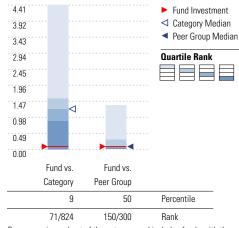


**Morningstar Category** 

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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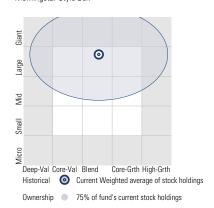
Morningstar Index

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™





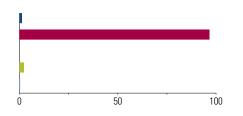


Weight %

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

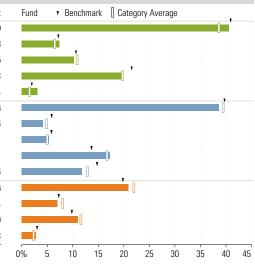
Total	100.00	100.00
Other	0.19	1.53
Cash	2.13	0.31
Bonds	0.00	0.78
Non-US Stocks	96.55	93.77
US Stocks	1.12	3.61
Asset Class	Net %	Cat%

Morningstar Index

MSCI ACWI Ex USA NR USD

**Morningstar Category** 

Foreign Large Blend



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

Top 10 Holdings as of 06-30-2024

25-50

50-75

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

### Total Holdings 3989

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

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## Vanguard 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.

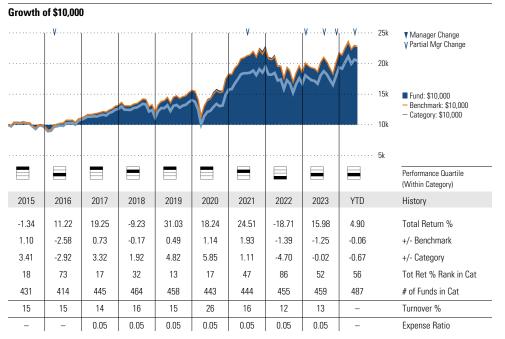
Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.

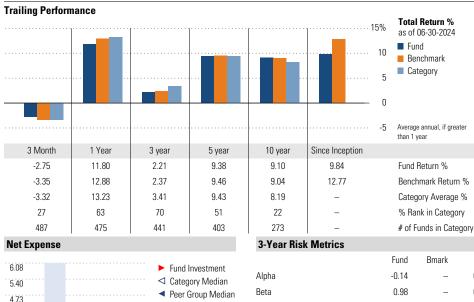
Net Expense: The fund's expense ratio of 0.05 is
 94.12% lower than the Mid-Cap Blend category average.

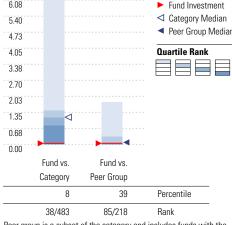
### **Morningstar Investment Management LLC Analysis**

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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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

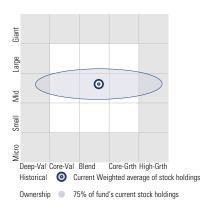
3.08

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

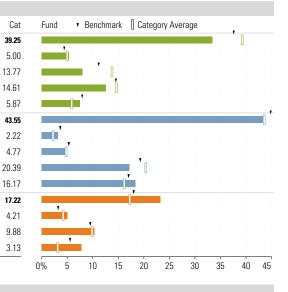
 $\oplus$  Increase  $\oplus$  Decrease arrow New to Portfolio



 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.

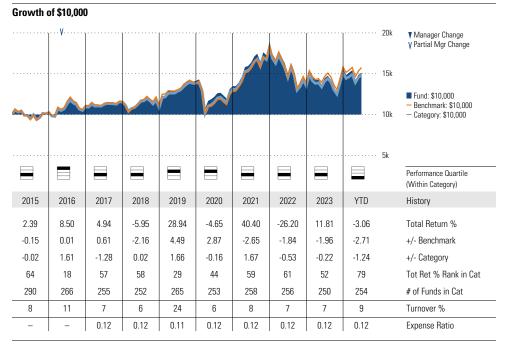
Net Expense: The fund's expense ratio of 0.13 is 87.96% lower than the Real Estate category average.

#### **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**

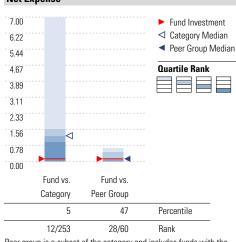
Metric	Rating	Updated
Sustainability Rating	3	05-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



**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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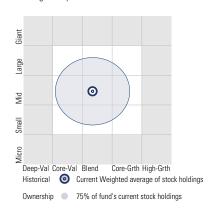


Morningstar Index

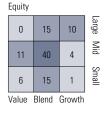
S&P United States REIT TR USD

# 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												
<b>L</b>	Financial Services	0.00	0.00	0.43	0												
ŵ	Real Estate	99.25	99.00	96.60													
w,	Sensitive	0.75	0.87	0.73	0												
	Communication Services	0.72	0.00	0.21	Ó												
•	Energy	0.00	0.00	0.07	Ó												
¢	Industrials	0.03	0.87	0.21	ľ												
	Technology	0.00	0.00	0.24													
-	Defensive	0.00	0.00	0.16													
	Consumer Defensive	0.00	0.00	0.06	0												
٠	Healthcare	0.00	0.00	0.05													
2	Utilities	0.00	0.00	0.05	Í.												

100



^{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.

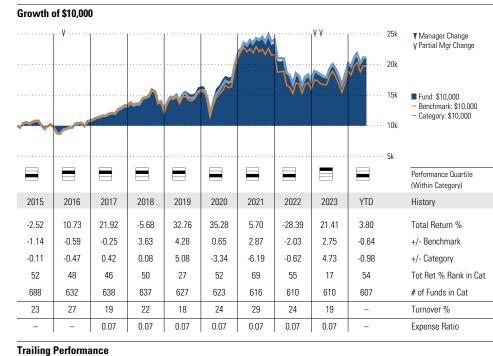
Net Expense: The fund's expense ratio of 0.07 is 93.97% lower than the Small Growth category average.

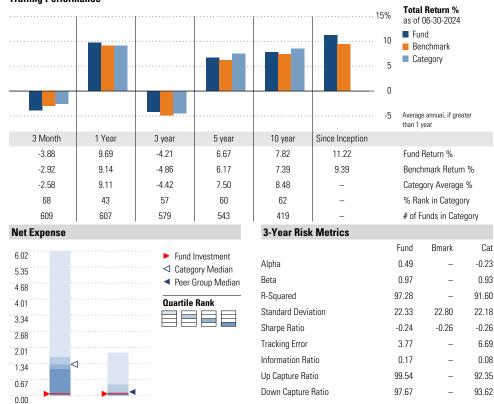
### Morningstar Investment Management LLC Analysis

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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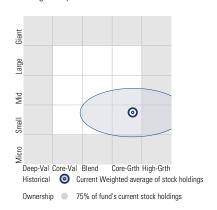
Morningstar Category Morningstar Index

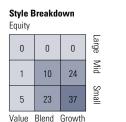
Small Growth

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

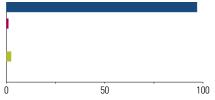
Technology

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

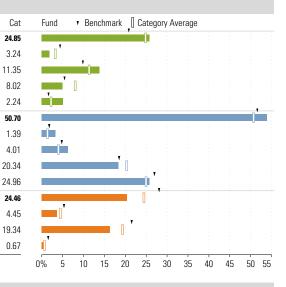
50.70

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