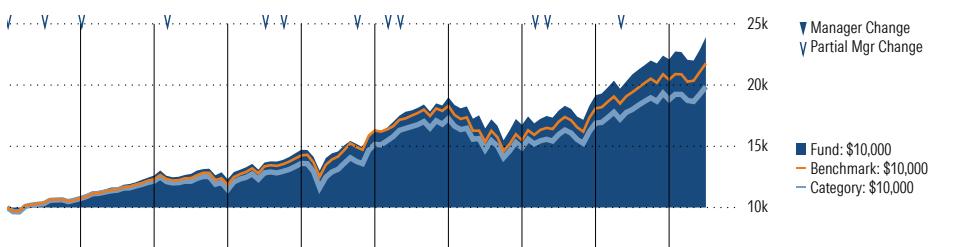


American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate AllocationMorningstar Index
Morningstar US Mod Tgt Alloc NR USD**Portfolio Manager(s)**

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

Growth of \$10,000**Quantitative Screens**

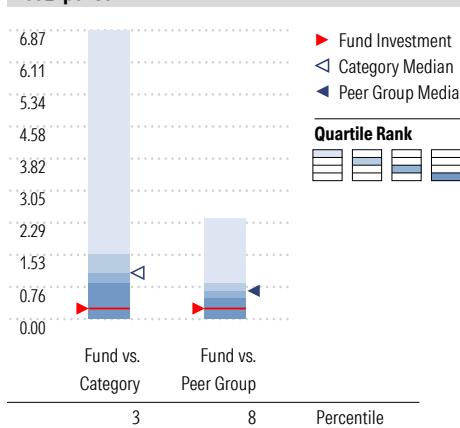
- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.51 years.
- Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time 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	05-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Trailing Performance**Net Expense****3-Year Risk Metrics**

	Fund	Bmark	Cat
Alpha	1.09	-	-0.96
Beta	0.98	-	0.99
R-Squared	96.54	-	93.11
Standard Deviation	11.01	11.04	11.36
Sharpe Ratio	0.76	0.68	0.56
Tracking Error	2.06	-	2.76
Information Ratio	0.46	-	-0.43
Up Capture Ratio	102.19	-	96.94
Down Capture Ratio	96.94	-	103.44

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.65	23.50	23.45
Price/Book Ratio	3.97	3.52	3.59
Avg Eff Duration	6.26	5.85	4.62

American Funds American Balanced R6 RLBGX

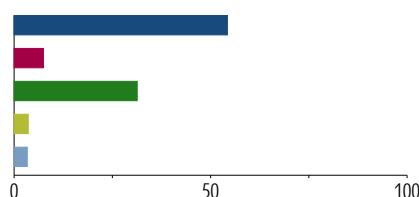
Morningstar Category
Moderate AllocationMorningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 06-30-2025

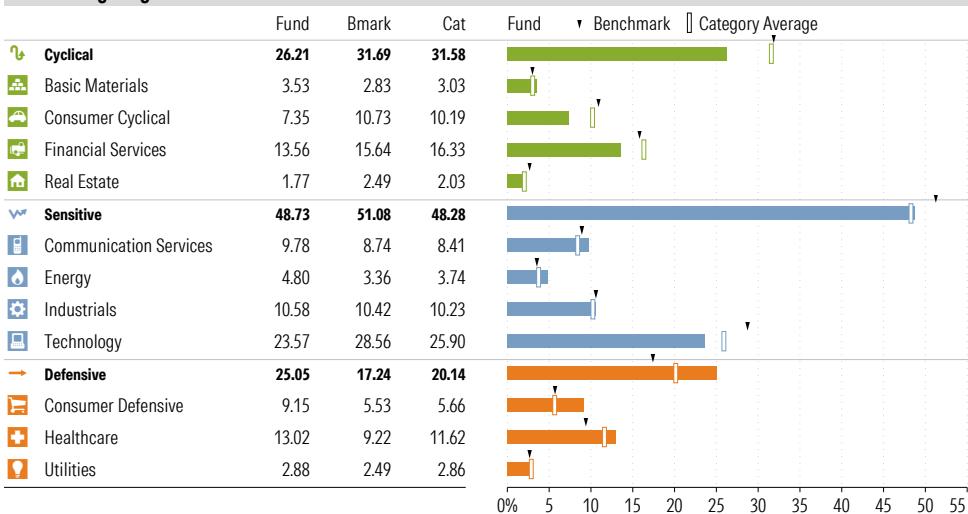
Morningstar Style Box™



Asset Allocation as of 06-30-2025



Sector Weighting as of 06-30-2025



Top 10 Holdings as of 06-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	-	5.24	5.24	-	-
⊖ Broadcom Inc	-	3.29	8.53	19.41	Technology
⊖ Microsoft Corp	-	2.92	11.45	18.40	Technology
⊕ Cap Grp Cent Fd Ser li	-	2.89	14.34	-	-
⊖ Philip Morris International Inc	-	2.40	16.74	53.58	Consumer Defensive
⊗ Cash And Other Assets Less Liabilities	-	1.77	18.51	-	-
⊖ Meta Platforms Inc Class A	-	1.65	20.16	26.24	Communication Svc
⊕ UnitedHealth Group Inc	-	1.65	21.81	-37.48	Healthcare
⊕ Alphabet Inc Class C	-	1.58	23.40	-6.64	Communication Svc
⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR	-	1.57	24.97	15.41	Technology

Total Holdings 3687

⊕ Increase ⊖ Decrease ⊗ New to Portfolio

American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core BondMorningstar Index
Bloomberg US Agg Bond TR USD**Portfolio Manager(s)**

David Hoag since 03-2009
 Fergus MacDonald since 10-2015
 Pramod Atluri since 01-2016
 Chit Purani since 03-2023
 John Queen since 03-2025

Quantitative Screens

Performance: The fund has finished in the Intermediate Core 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 16.34 years.

Style Consistency is not calculated for Fixed Income funds.

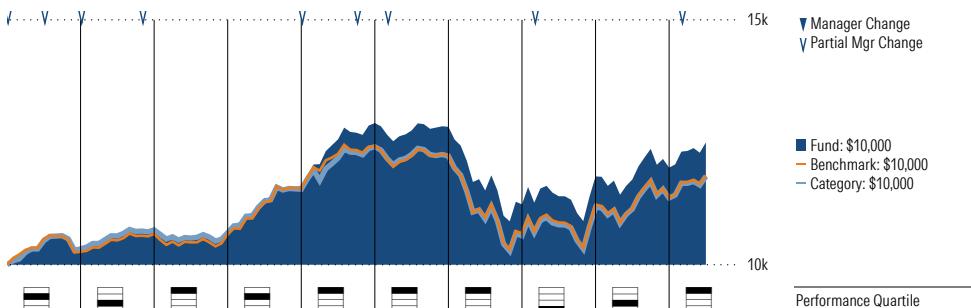
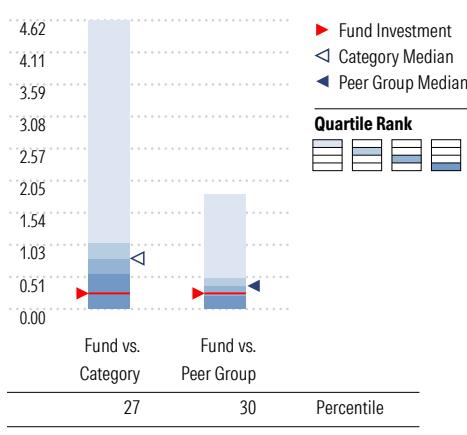
Net Expense: The fund's expense ratio of 0.24 is 52% lower than the Intermediate Core Bond category average.

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	3	05-31-2025
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000**Trailing Performance****Net Expense****3-Year Risk Metrics**

	Fund	Bmark	Cat
Alpha	0.20	-	0.08
Beta	1.00	-	0.98
R-Squared	99.62	-	98.46
Standard Deviation	7.33	7.30	7.25
Sharpe Ratio	-0.25	-0.28	-0.27
Tracking Error	0.45	-	0.84
Information Ratio	0.47	-	-0.03
Up Capture Ratio	101.44	-	98.39
Down Capture Ratio	99.54	-	97.58

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.09	4.43	5.70
Avg Eff Maturity	-	-	8.66

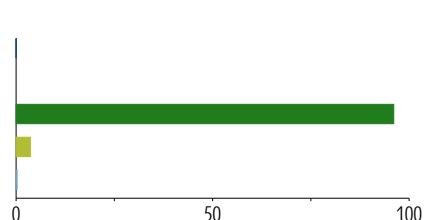
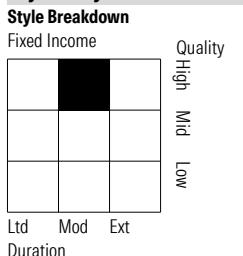
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

American Funds Bond Fund of Amer R6 RBFGX

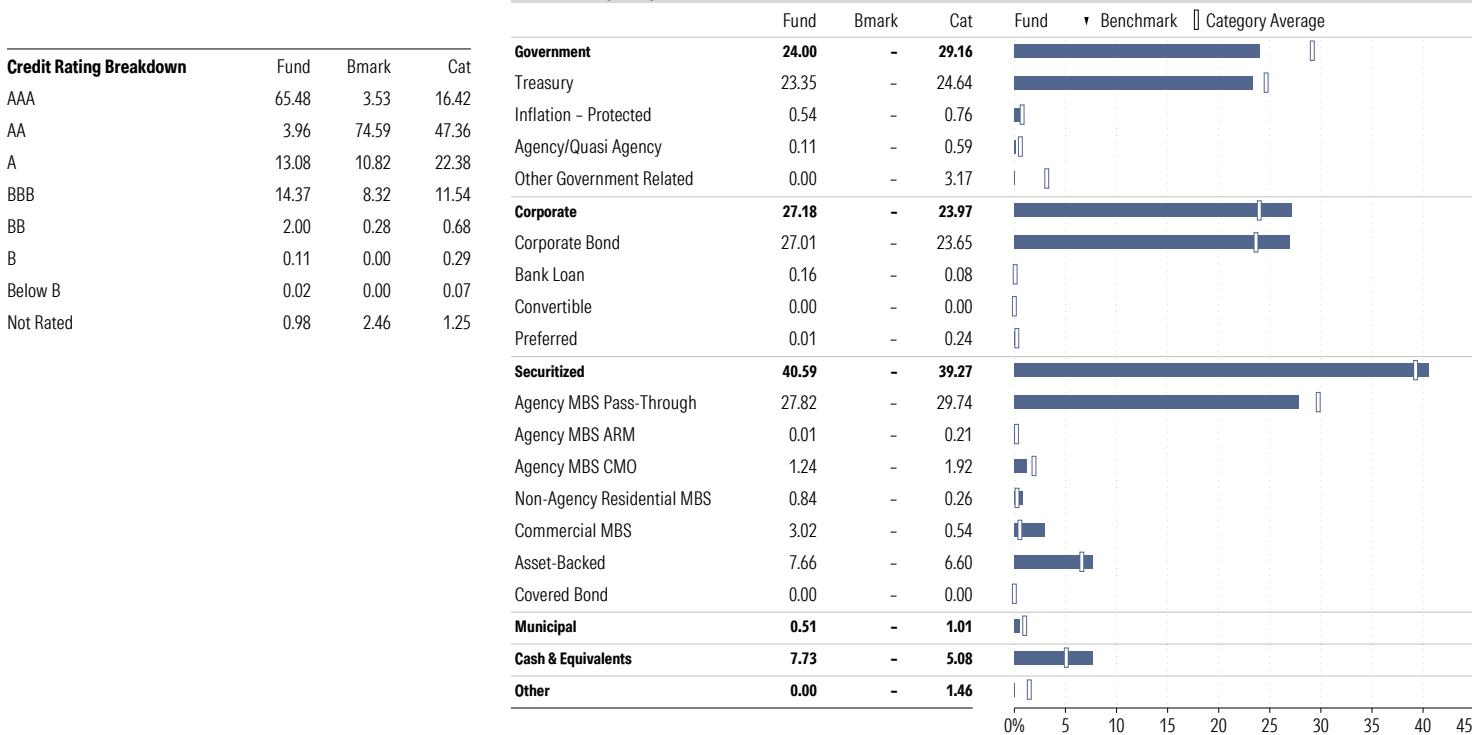
Morningstar Category
Intermediate Core BondMorningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2025

Asset Allocation as of 06-30-2025



Sector Weighting as of 06-30-2025



Top 10 Holdings as of 06-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	7.50	7.50	-
⊗ Cash And Other Assets Less Liabilities	-	4.49	11.99	-
⊕ Federal National Mortgage Association 6.5%	05-2055	1.75	13.73	-
United States Treasury Notes 4.375%	07-2026	1.52	15.26	-
⊕ United States Treasury Notes 3.875%	03-2027	0.96	16.22	-
United States Treasury Notes 4.25%	01-2026	0.85	17.07	-
⊕ United States Treasury Notes 4%	03-2030	0.74	17.80	-
⊕ Federal National Mortgage Association 6%	05-2055	0.72	18.53	-
⊕ United States Treasury Bonds 4.5%	11-2054	0.70	19.22	-
⊕ Federal National Mortgage Association 2.5%	05-2055	0.68	19.90	-

Total Holdings 5085

⊕ Increase ⊖ Decrease ⊗ New to Portfolio

American Funds New World R6 RNWX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✓ Management: The fund's management has been in place for 26.05 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 47.71% lower than the Diversified Emerging Mkts category average.

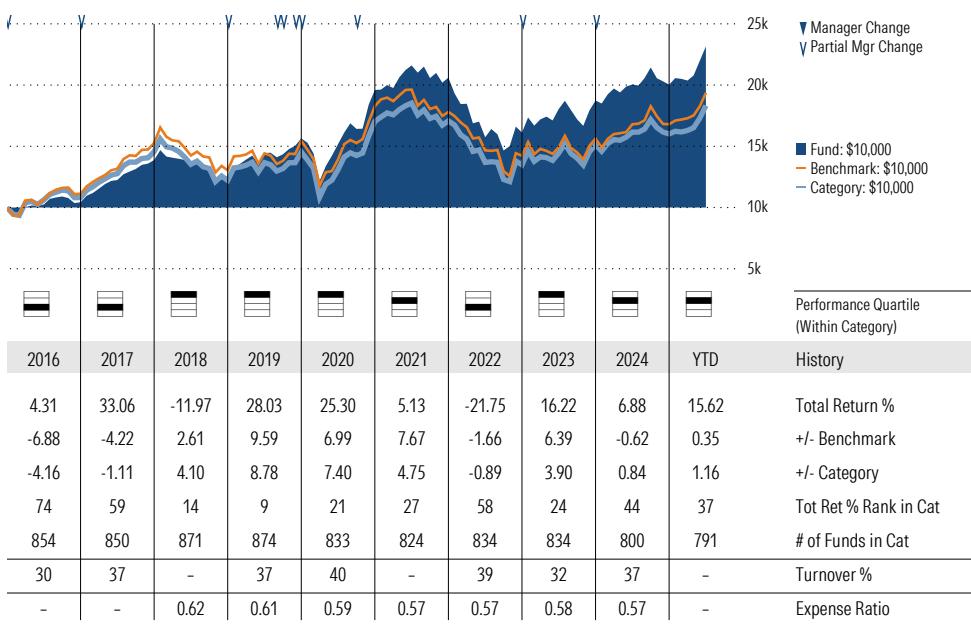
Morningstar Investment Management LLC Analysis

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	05-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

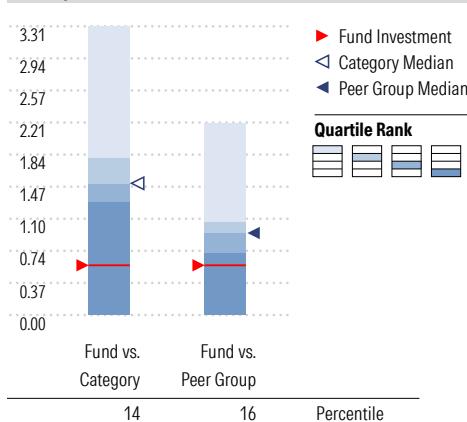
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	6.00	-	1.27
Beta	0.74	-	0.91
R-Squared	80.40	-	88.53
Standard Deviation	14.09	17.14	16.60
Sharpe Ratio	0.65	0.35	0.38
Tracking Error	7.69	-	5.58
Information Ratio	0.52	-	0.04
Up Capture Ratio	83.69	-	92.23
Down Capture Ratio	55.49	-	86.22

Portfolio Metrics

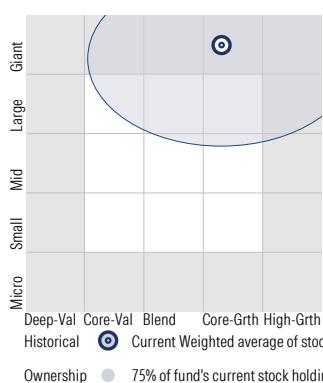
	Fund	Bmark	Cat
Price/Earnings Ratio	17.86	14.23	13.97
Price/Book Ratio	2.86	1.84	1.93
Geom Avg Mkt Cap \$B	72.23	55.18	63.20
ROE	25.07	18.84	20.02

American Funds New World R6 RNWGX

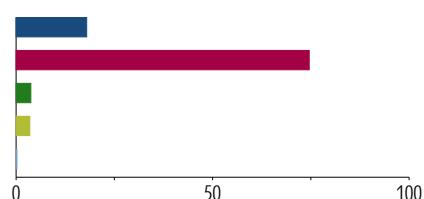
Morningstar Category: Diversified Emerging Mkts
Morningstar Index: MSCI EM NR USD

Style Analysis as of 06-30-2025

Morningstar Style Box™

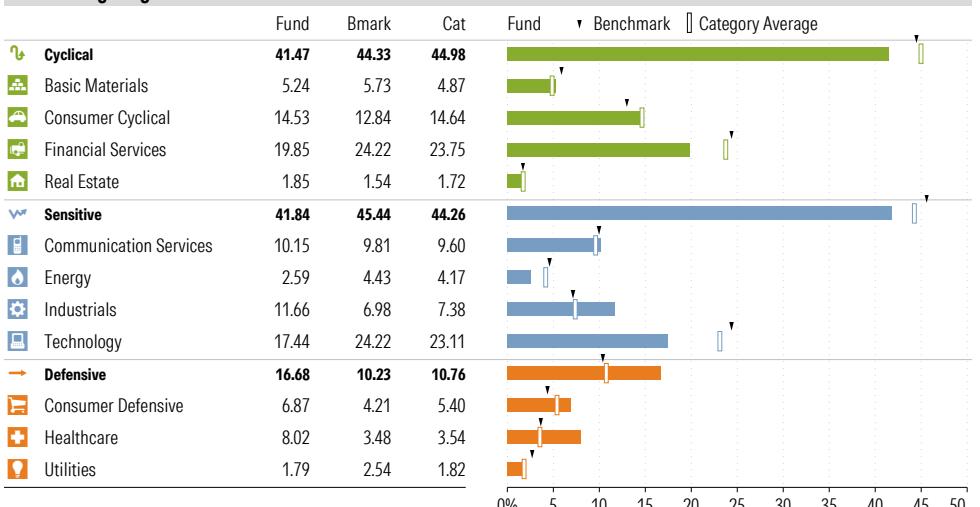


Asset Allocation as of 06-30-2025



Asset Class	Net %	Cat%
US Stocks	17.96	2.25
Non-US Stocks	74.58	95.72
Bonds	3.75	0.04
Cash	3.49	1.85
Other	0.22	0.14
Total	100.00	100.00

Sector Weighting as of 06-30-2025



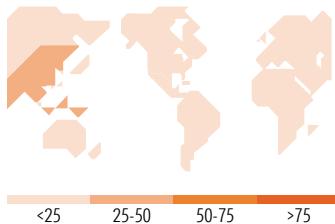
Style Breakdown

Equity

	Value	Blend	Growth
12	26	51	
3	4	3	
1	0	0	

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

World Regions % Equity 06-30-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	46.18	75.06	Americas	30.52	13.31	Greater Europe	23.30	11.62	Market Maturity	
Japan	1.69	0.00	North America	20.92	1.97	United Kingdom	3.15	0.49	Developed Markets	55.60
Australasia	0.00	0.02	Central/Latin	9.60	11.34	W euro-ex UK	15.53	1.81	Emerging Markets	44.40
Asia-4 Tigers	12.98	27.17				Emrgng Europe	0.46	2.38	Not Available	0.00
Asia-ex 4 Tigers	31.51	47.87				Africa	4.16	6.94		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	5.58	5.58	-	Technology
⊕ Capital Group Central Cash Fund	3.62	9.20	-	-
⊕ MercadoLibre Inc	2.17	11.37	53.70	Consumer Cyclical
⊖ Microsoft Corp	1.95	13.32	18.40	Technology
⊕ Meta Platforms Inc Class A	1.75	15.06	26.24	Communication Svc
⊖ Tencent Holdings Ltd	1.69	16.75	-	Communication Svc
⊖ Airbus SE	1.33	18.09	-	Industrials
⊕ Banco Bilbao Vizcaya Argentaria SA	1.32	19.40	-	Financial Services
⊕ SK Hynix Inc	1.20	20.60	-	Technology
⊕ Kweichow Moutai Co Ltd Class A	1.16	21.76	-	Consumer Defensive

Total Holdings 585

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Advisor Equity Growth Z FZAFX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Jason Weiner since 11-2006

Asher Anolic since 07-2017

Christopher Lin since 04-2025

Daniel Kelley since 04-2025

Quantitative Screens

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

Management: The fund's management has been in place for 18.65 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 0.55 is 39.56% lower than the Large Growth category average.

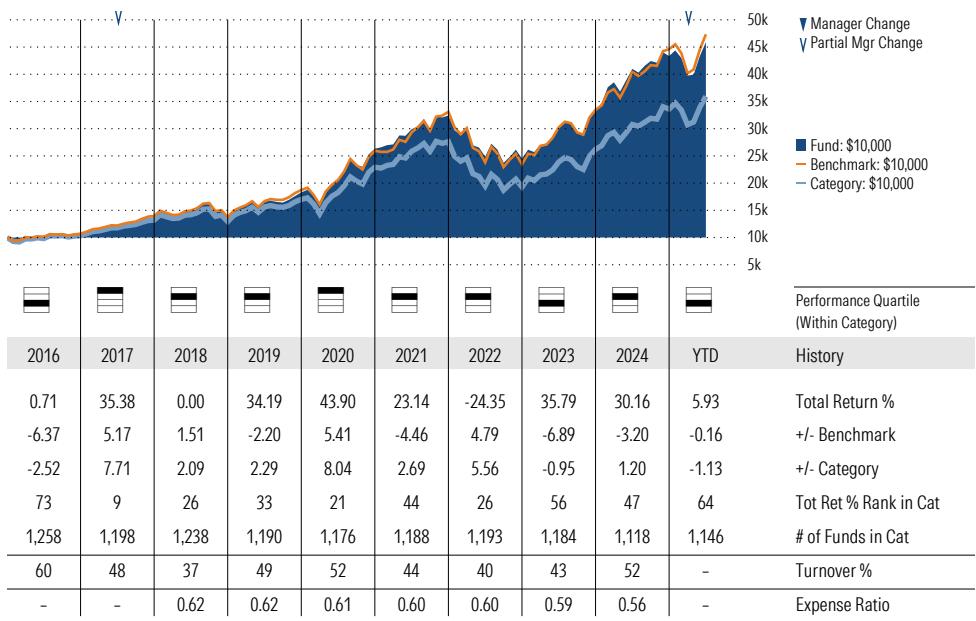
Morningstar Investment Management LLC Analysis

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

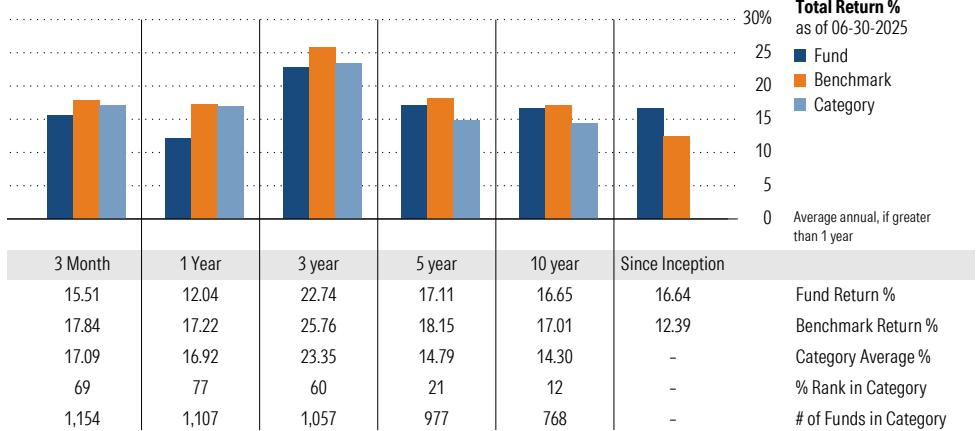
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2025
Carbon Risk Score	Low Risk	12-31-2022

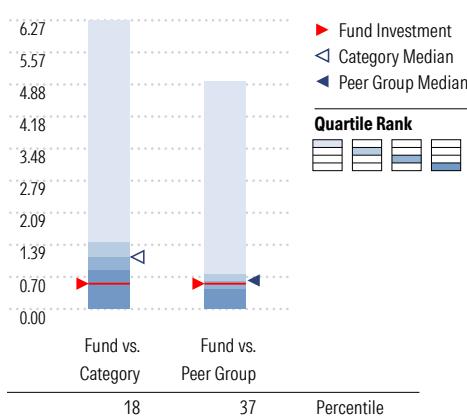
Growth of \$10,000



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.

3-Year Risk Metrics

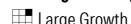
	Fund	Bmark	Cat
Alpha	-0.58	-	-1.68
Beta	0.91	-	1.00
R-Squared	96.36	-	91.76
Standard Deviation	17.36	18.62	19.47
Sharpe Ratio	1.00	1.08	0.94
Tracking Error	3.67	-	5.45
Information Ratio	-0.82	-	-0.53
Up Capture Ratio	91.49	-	97.17
Down Capture Ratio	94.85	-	104.72

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	31.20	37.27	34.72
Price/Book Ratio	6.71	13.38	9.69
Geom Avg Mkt Cap \$B	285.65	752.83	598.33
ROE	33.64	44.95	37.10

Fidelity Advisor Equity Growth Z FZAFX

Morningstar Category



Morningstar Index

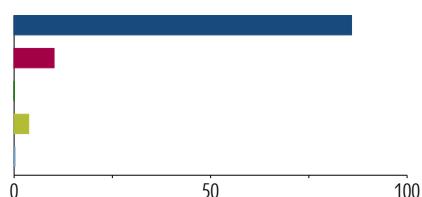
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2025

Morningstar Style Box™



Asset Allocation as of 06-30-2025



Asset Class

Net %

Cat%

US Stocks

85.86

93.65

Non-US Stocks

10.16

4.04

Bonds

0.03

0.00

Cash

3.72

0.45

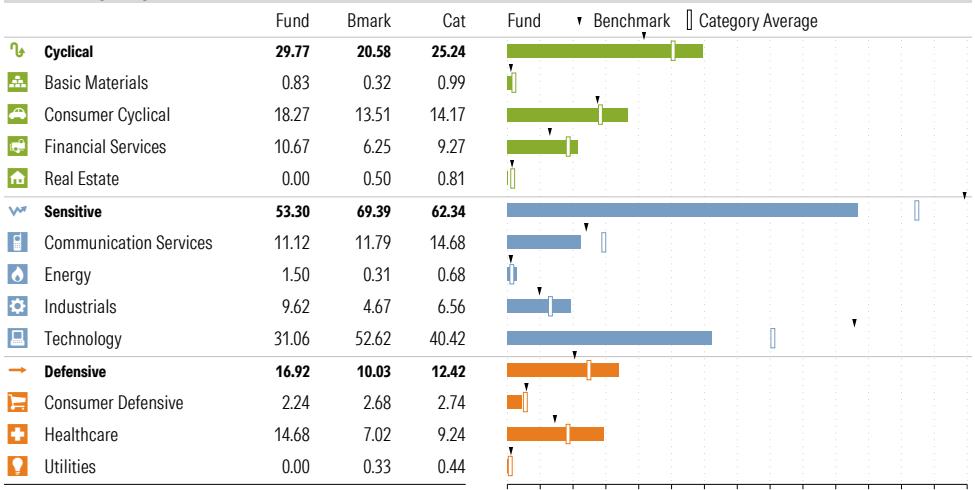
Other

0.23

1.86

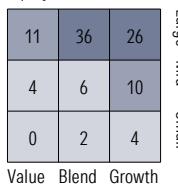
Total**100.00****100.00**

Sector Weighting as of 06-30-2025



Style Breakdown

Equity



Weight %



Top 15 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Amazon.com Inc	10.22	10.22	0.00	Consumer Cyclical
NVIDIA Corp	10.18	20.41	17.66	Technology
Microsoft Corp	5.63	26.04	18.40	Technology
Alphabet Inc Class A	4.69	30.73	-6.69	Communication Svc
Apple Inc	3.93	34.66	-17.87	Technology
Fidelity Cash Central Fund	3.72	38.38	-	-
Mastercard Inc Class A	2.67	41.05	7.01	Financial Services
Boston Scientific Corp	2.59	43.64	20.25	Healthcare
Visa Inc Class A	2.51	46.16	12.72	Financial Services
Eli Lilly and Co	2.38	48.53	1.36	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd ADR	2.25	50.79	15.41	Technology
Meta Platforms Inc Class A	2.20	52.99	26.24	Communication Svc
Arthur J. Gallagher & Co	1.87	54.86	13.24	Financial Services
Lowe's Companies Inc	1.86	56.72	-9.17	Consumer Cyclical
Equifax Inc	1.68	58.40	2.12	Industrials

Total Holdings 142

Increase Decrease New to Portfolio

Fidelity International Index FSPSX

Portfolio Manager(s)

Louis Bottari since 01-2009

Peter Matthew since 08-2012

Robert Regan since 12-2016

Payal Gupta since 06-2019

Navid Sohrabi since 08-2019

Quantitative Screens

Performance: The fund has finished in the 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 16.47 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 0.04 is 95.06% lower than the Foreign Large Blend category average.

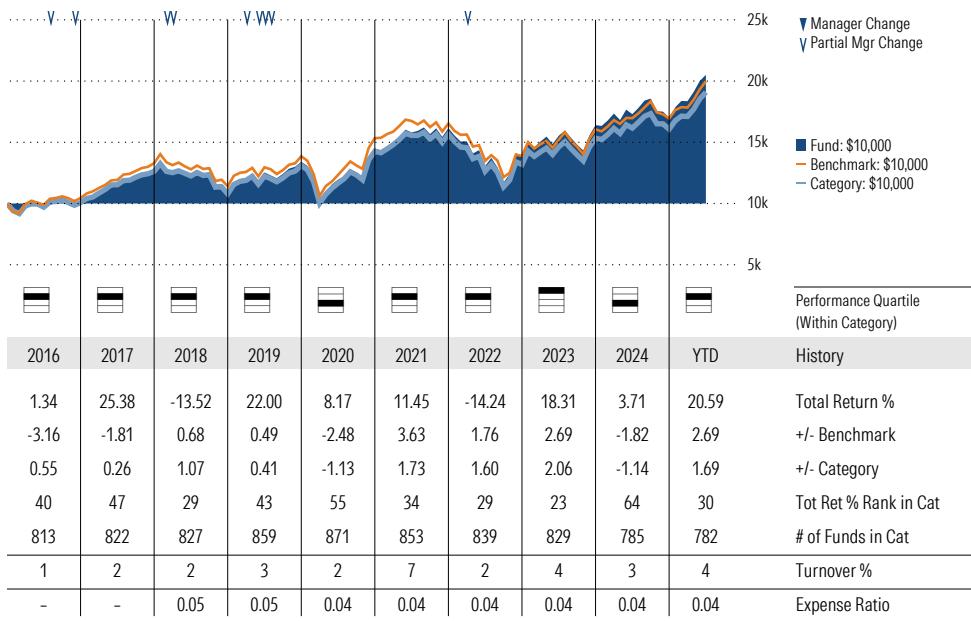
Morningstar Investment Management LLC Analysis

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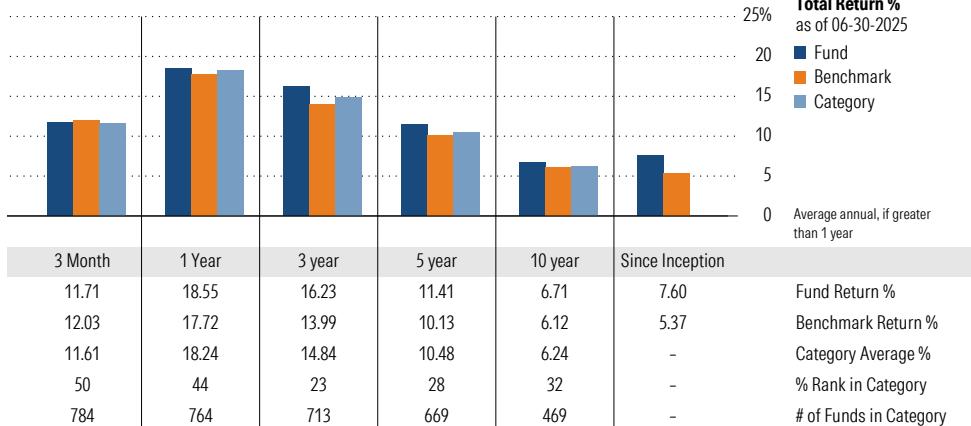
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

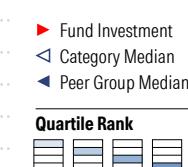
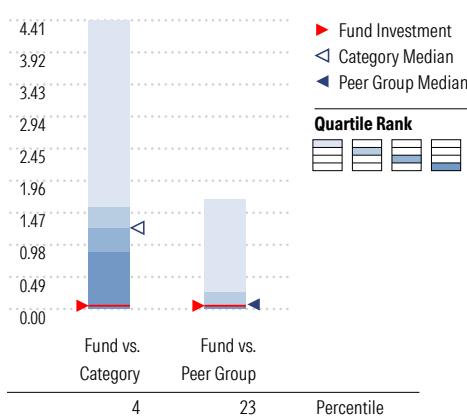
Growth of \$10,000



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.

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.27	-	0.55
Beta	1.06	-	1.02
R-Squared	94.20	-	92.02
Standard Deviation	16.40	14.96	15.88
Sharpe Ratio	0.71	0.63	0.65
Tracking Error	4.06	-	4.43
Information Ratio	0.55	-	0.19
Up Capture Ratio	113.06	-	105.71
Down Capture Ratio	110.74	-	105.97

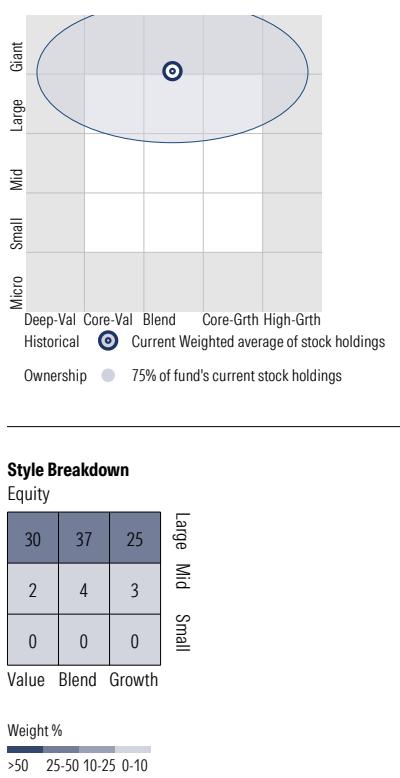
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.10	16.35	16.81
Price/Book Ratio	1.88	1.91	1.99
Geom Avg Mkt Cap \$B	59.63	57.95	65.68
ROE	16.80	17.20	18.02

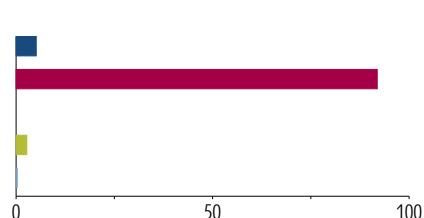
Fidelity International Index FSPSX

Style Analysis as of 06-30-2025

Morningstar Style Box™



Asset Allocation as of 06-30-2025



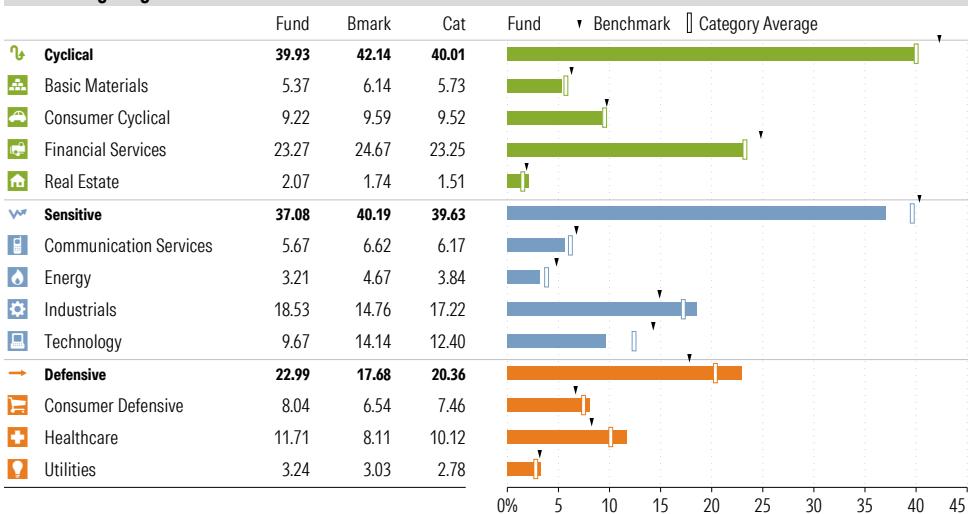
Morningstar Category

Foreign Large Blend

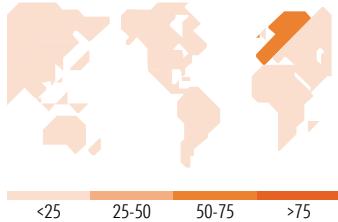
Morningstar Index

MSCI ACWI Ex USA NR USD

Sector Weighting as of 06-30-2025



World Regions % Equity 06-30-2025



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %	Market Maturity	Fund %
Greater Asia	32.79	35.10	Americas	1.74	9.66	Greater Europe	65.47	55.25	Market Maturity	Fund %
Japan	21.94	18.06	North America	1.74	8.48	United Kingdom	14.47	13.41	Developed Markets	99.83
Australasia	6.94	4.28	Central/Latin	0.00	1.18	W euro-ex UK	50.25	40.51	Emerging Markets	0.17
Asia-4 Tigers	3.76	6.87				Emrgng Europe	0.02	0.20	Not Available	0.00
Asia-ex 4 Tigers	0.15	5.89				Africa	0.73	1.13		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Msci Eafe Fut Jun25 Mfsm5	3.48	3.48	-	-
⊕ Fidelity Cash Central Fund	2.58	6.06	-	-
⊕ SAP SE	1.61	7.67	-	Technology
⊕ ASML Holding NV	1.48	9.16	-	Technology
⊕ Nestle SA	1.43	10.58	-	Consumer Defensive
⊕ Novo Nordisk AS Class B	1.17	11.75	-17.78	Healthcare
⊕ Roche Holding AG	1.16	12.91	19.85	Healthcare
⊕ Novartis AG Registered Shares	1.16	14.07	-	Healthcare
⊕ AstraZeneca PLC	1.16	15.23	-	Healthcare
⊕ HSBC Holdings PLC	1.08	16.31	-	Financial Services

Total Holdings 711

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Mid Cap Index FSMDX

Portfolio Manager(s)

Louis Bottari since 09-2011
 Peter Matthew since 08-2012
 Robert Regan since 12-2016
 Payal Gupta since 06-2019
 Navid Sohrabi since 08-2019

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 13.82 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 0.03 is 96.3% lower than the Mid-Cap Blend category average.

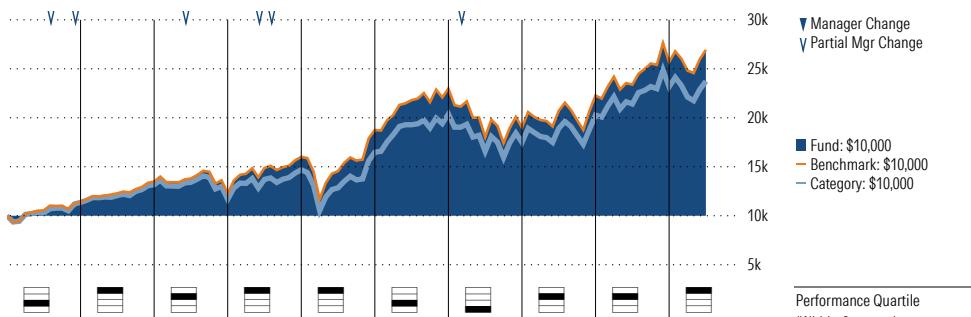
Morningstar Investment Management LLC Analysis

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	4	05-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000

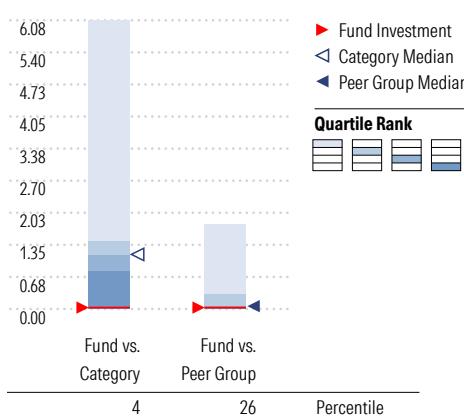


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
13.86	18.47	-9.05	30.51	17.11	22.56	-17.28	17.21	15.35	4.81	Total Return %
0.06	-0.05	0.01	-0.03	0.01	-0.02	0.04	-0.02	0.01	-0.03	+/- Benchmark
-0.28	2.54	2.10	4.30	4.72	-0.84	-3.27	1.21	0.95	2.45	+/- Category
59	24	29	18	21	67	76	34	34	21	Tot Ret % Rank in Cat
405	437	456	449	434	435	444	451	451	480	# of Funds in Cat
16	14	10	12	14	14	12	9	8	15	Turnover %
-	-	0.04	0.03	0.03	0.03	0.03	0.02	0.02	0.02	Expense Ratio

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.

Morningstar Category

Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.01	-	-1.45
Beta	1.00	-	0.99
R-Squared	100.00	-	94.26
Standard Deviation	18.71	18.71	19.04
Sharpe Ratio	0.55	0.55	0.46
Tracking Error	0.05	-	4.55
Information Ratio	0.17	-	-0.56
Up Capture Ratio	99.96	-	97.03
Down Capture Ratio	99.91	-	103.16

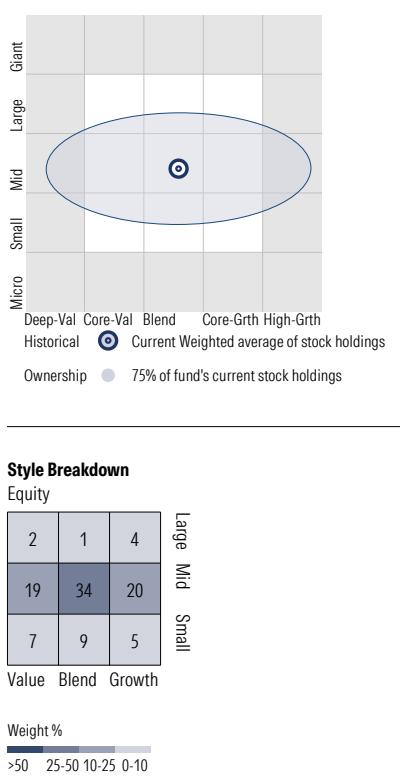
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.77	22.01	21.02
Price/Book Ratio	2.81	2.83	2.97
Geom Avg Mkt Cap \$B	23.61	22.35	15.34
ROE	18.64	18.15	20.02

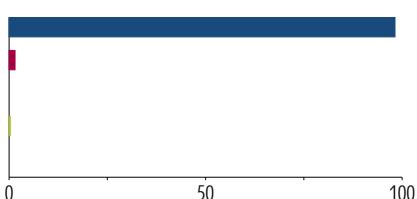
Fidelity Mid Cap Index FSMDX

Style Analysis as of 06-30-2025

Morningstar Style Box™



Asset Allocation as of 06-30-2025



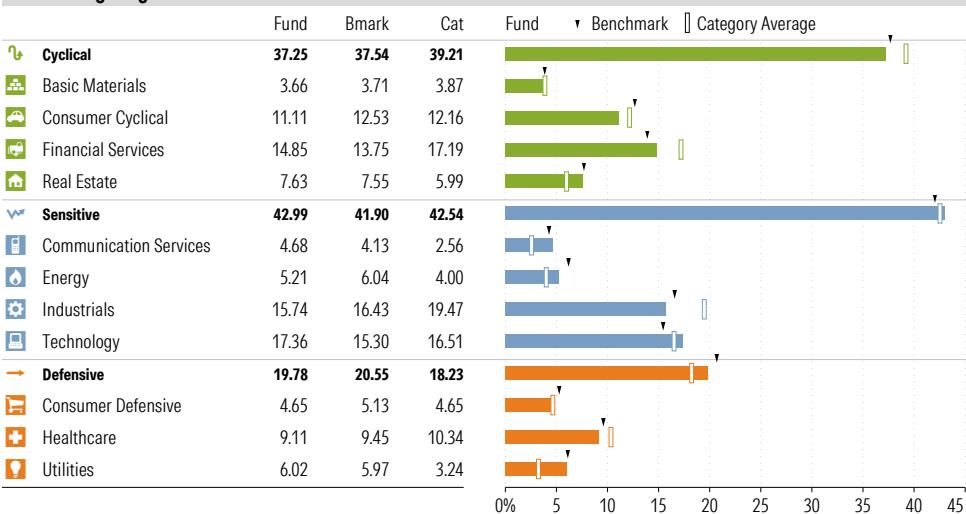
Morningstar Category

Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Sector Weighting as of 06-30-2025



Top 15 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Palantir Technologies Inc Ordinary Shares - Class A	2.30	2.30	80.25	Technology
AppLovin Corp Ordinary Shares - Class A	0.87	3.17	8.11	Communication Svc
Arthur J. Gallagher & Co	0.72	3.90	13.24	Financial Services
Strategy Class A	0.72	4.62	39.57	Technology
Williams Companies Inc	0.62	5.24	17.90	Energy
Howmet Aerospace Inc	0.58	5.82	70.37	Industrials
Bank of New York Mellon Corp	0.54	6.36	19.81	Financial Services
Royal Caribbean Group	0.52	6.88	36.39	Consumer Cyclical
Hilton Worldwide Holdings Inc	0.50	7.38	7.88	Consumer Cyclical
Aflac Inc	0.48	7.87	3.07	Financial Services
Digital Realty Trust Inc	0.48	8.35	-0.32	Real Estate
Allstate Corp	0.47	8.82	5.46	Financial Services
Vistra Corp	0.46	9.28	40.90	Utilities
Axon Enterprise Inc	0.46	9.74	39.31	Industrials
Kinder Morgan Inc Class P	0.46	10.20	9.42	Energy

Total Holdings 808

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Hartford International Opportunities R6 IHOVX

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

Portfolio Manager(s)

Tara Stilwell since 03-2010

Quantitative Screens

✓ Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.

✓ Management: The fund's management has been in place for 15.34 years.

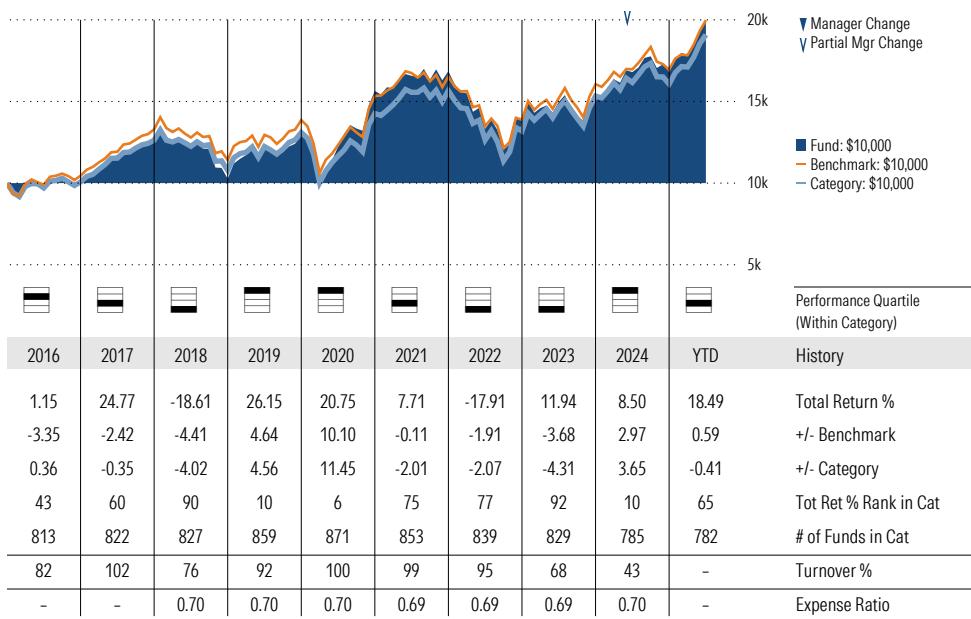
✗ Style: The fund has landed in its primary style box — Large Blend — 50 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 0.69 is 14.81% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen as it plots near the border of blend and growth in the Stylebox, but the investing process is steady and has not changed.

Growth of \$10,000



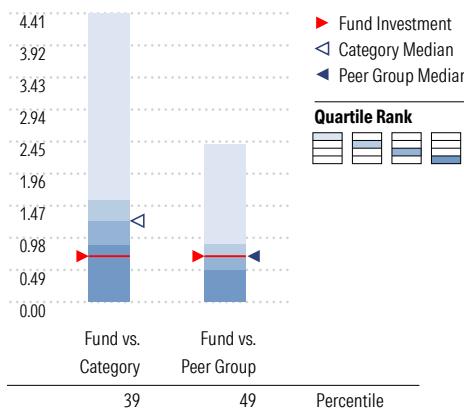
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.45	-	0.55
Beta	0.99	-	1.02
R-Squared	94.43	-	92.02
Standard Deviation	15.26	14.96	15.88
Sharpe Ratio	0.64	0.63	0.65
Tracking Error	3.60	-	4.43
Information Ratio	0.09	-	0.19
Up Capture Ratio	99.88	-	105.71
Down Capture Ratio	97.85	-	105.97

Portfolio Metrics

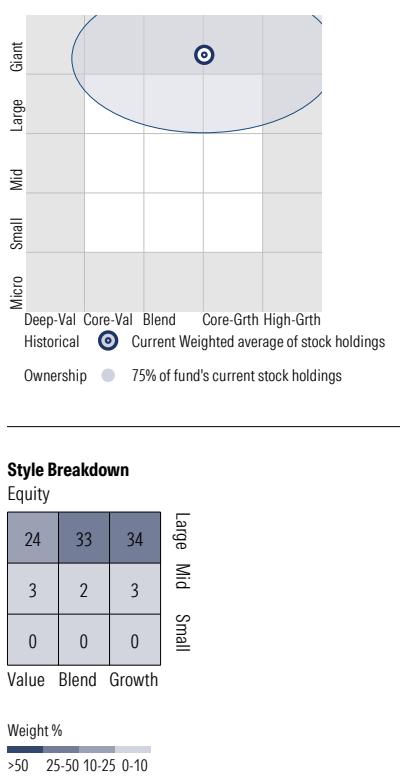
	Fund	Bmark	Cat
Price/Earnings Ratio	16.81	16.35	16.81
Price/Book Ratio	2.11	1.91	1.99
Geom Avg Mkt Cap \$B	71.98	57.95	65.68
ROE	17.67	17.20	18.02

Hartford International Opportunities R6 IHOVX

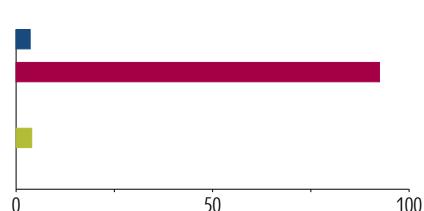
Morningstar Category
Foreign Large BlendMorningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2025

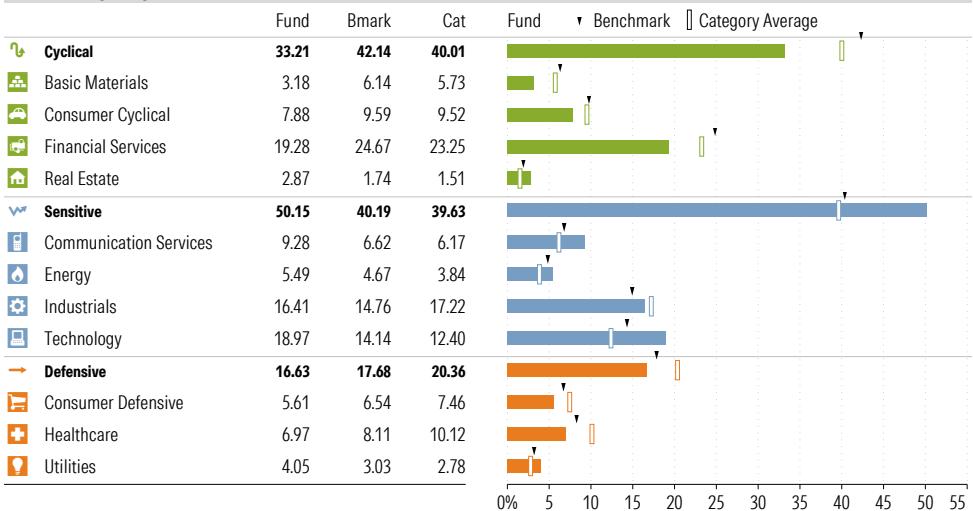
Morningstar Style Box™



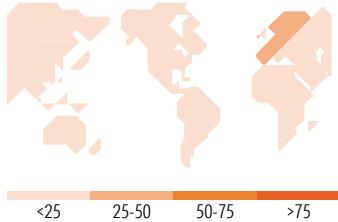
Asset Allocation as of 06-30-2025



Sector Weighting as of 06-30-2025



World Regions % Equity 06-30-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	34.28	35.10	Americas	13.76	9.66	Greater Europe	51.97	55.25	Market Maturity	Fund %
Japan	13.72	18.06	North America	11.27	8.48	United Kingdom	18.69	13.41	Developed Markets	87.59
Australasia	0.00	4.28	Central/Latin	2.49	1.18	W euro-ex UK	33.28	40.51	Emerging Markets	12.41
Asia-4 Tigers	10.63	6.87				Emrgng Europe	0.00	0.20	Not Available	0.00
Asia-ex 4 Tigers	9.93	5.89				Africa	0.00	1.13		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	3.56	3.56	-	Technology
⊕ Usd	3.12	6.68	-	-
⊖ Shell PLC	2.42	9.10	-	Energy
⊖ Tencent Holdings Ltd	2.34	11.44	-	Communication Svc
⊖ SAP SE	2.31	13.75	-	Technology
⊖ Allianz SE	2.09	15.84	-	Financial Services
⊖ E.ON SE	1.98	17.82	64.49	Utilities
⊖ Sony Group Corp	1.96	19.77	-	Technology
⊖ Unilever PLC	1.94	21.72	-	Consumer Defensive
⊖ London Stock Exchange Group PLC	1.92	23.64	-	Financial Services

Total Holdings 88

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

Portfolio Manager(s)

Scott Davis since 08-2014

Shilpee Raina since 11-2021

Quantitative Screens

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

✓ Management: The fund's management has been in place for 10.87 years.

✗ Style: The fund has landed in its primary style box — Large Blend — 57.58 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 0.44 is 38.03% lower than the Large Blend category average.

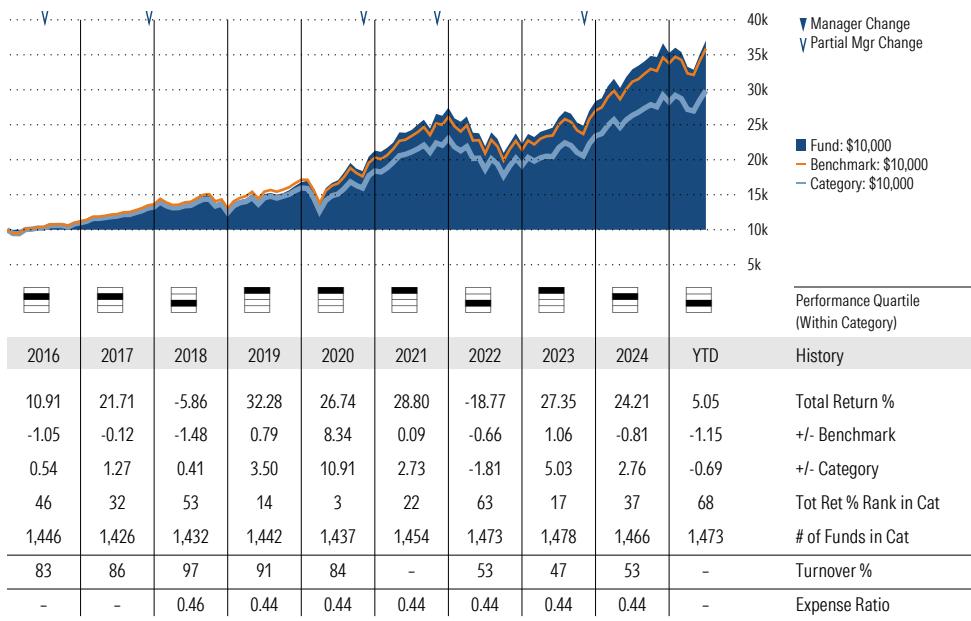
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	04-30-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

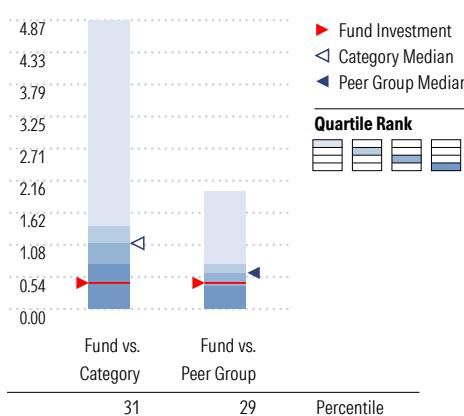
Growth of \$10,000



Trailing Performance



Net Expense



Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.33	-	-1.12
Beta	0.99	-	0.98
R-Squared	98.59	-	94.55
Standard Deviation	15.75	15.80	15.86
Sharpe Ratio	0.89	0.92	0.82
Tracking Error	1.88	-	3.21
Information Ratio	-0.33	-	-1.48
Up Capture Ratio	99.41	-	95.68
Down Capture Ratio	102.08	-	101.04

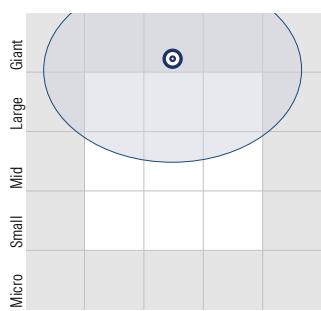
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	26.49	26.71	26.89
Price/Book Ratio	5.01	4.89	5.30
Geom Avg Mkt Cap \$B	378.64	379.44	435.89
ROE	34.29	34.44	34.20

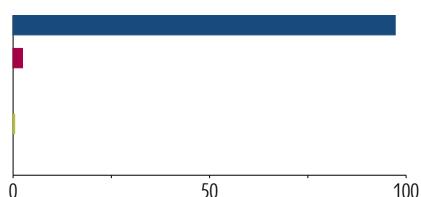
JPMorgan US Equity R6 JUEMX

Style Analysis as of 06-30-2025

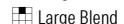
Morningstar Style Box™



Asset Allocation as of 06-30-2025



Morningstar Category



Morningstar Index

S&P 500 TR USD

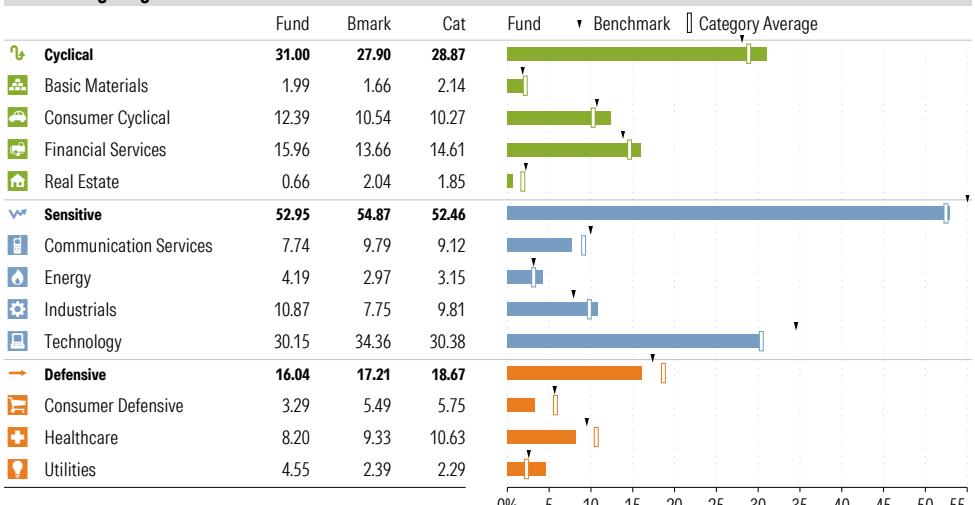
Asset Class

Net %

Cat%

US Stocks	97.22	96.19
Non-US Stocks	2.38	2.14
Bonds	0.00	0.40
Cash	0.40	0.17
Other	0.00	1.10
Total	100.00	100.00

Sector Weighting as of 06-30-2025



Style Breakdown

Equity

	Value	Blend	Growth	Large	Mid	Small
22	44	16				
4	6	7				
0	0	0				

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

Top 15 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	8.88	8.88	18.40	Technology
NVIDIA Corp	6.12	15.00	17.66	Technology
Apple Inc	6.02	21.02	-17.87	Technology
Amazon.com Inc	4.75	25.78	0.00	Consumer Cyclical
Meta Platforms Inc Class A	4.17	29.95	26.24	Communication Svc
Wells Fargo & Co	3.39	33.34	15.21	Financial Services
Broadcom Inc	3.17	36.51	19.41	Technology
Mastercard Inc Class A	2.93	39.44	7.01	Financial Services
American Express Co	2.43	41.87	7.99	Financial Services
Alphabet Inc Class A	2.39	44.25	-6.69	Communication Svc
Baker Hughes Co Class A	2.36	46.62	-5.41	Energy
Eaton Corp PLC	2.21	48.82	8.20	Industrials
Walmart Inc	2.20	51.02	8.74	Consumer Defensive
Lowe's Companies Inc	2.19	53.22	-9.17	Consumer Cyclical
Arthur J. Gallagher & Co	2.12	55.34	13.24	Financial Services

Total Holdings 53

⊕ Increase ⊖ Decrease ✶ New to Portfolio

MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006
Katherine Cannan since 12-2019
Thomas Crowley since 12-2024

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 19.1 years.
- Style: The fund has landed in its primary style box – Large Value – 79.41 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 48.84% lower than the Large Value category average.

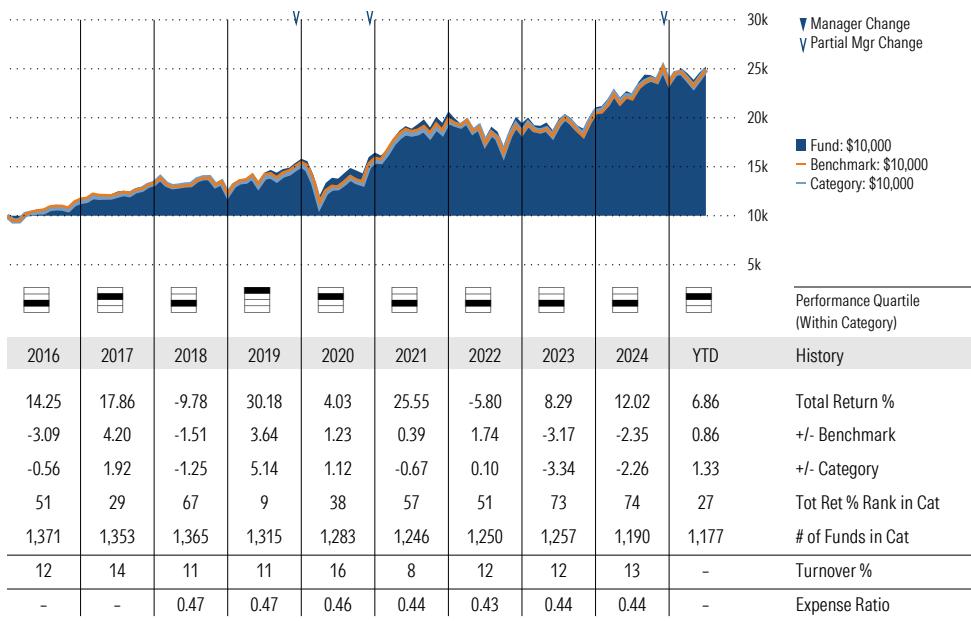
Morningstar Investment Management LLC Analysis

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	05-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

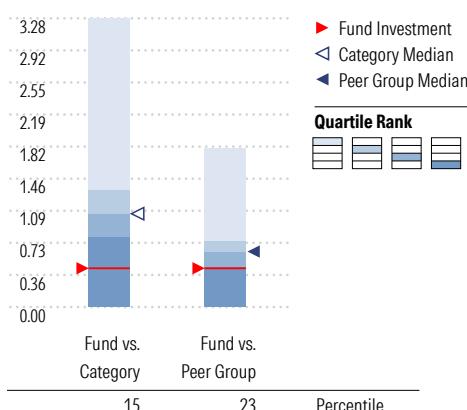
Growth of \$10,000



Trailing Performance



Net Expense



	15	23	Percentile
Rank	178/1198	210/914	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.

Morningstar Category

Large Value

Morningstar Index

Russell 1000 Value TR USD

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.48	-	0.57
Beta	0.90	-	0.94
R-Squared	97.35	-	93.77
Standard Deviation	14.45	15.88	15.48
Sharpe Ratio	0.53	0.54	0.54
Tracking Error	2.86	-	3.96
Information Ratio	-0.26	-	-0.04
Up Capture Ratio	90.93	-	95.09
Down Capture Ratio	89.02	-	92.81

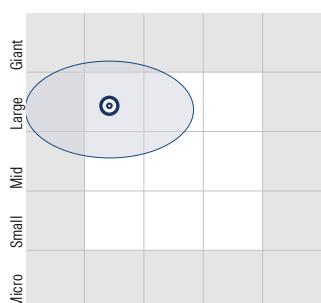
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.92	20.10	18.87
Price/Book Ratio	2.88	2.73	2.51
Geom Avg Mkt Cap \$B	116.97	104.18	141.13
ROE	23.77	18.89	20.63

MFS Value R6 MEIKX

Style Analysis as of 06-30-2025

Morningstar Style Box™



Historical (●) Current Weighted average of stock holdings

Ownership (●) 75% of fund's current stock holdings

Style Breakdown

Equity

	Value	Blend	Growth	Large	Mid	Small
44	38	0				
10	7	1				
0	0	0				

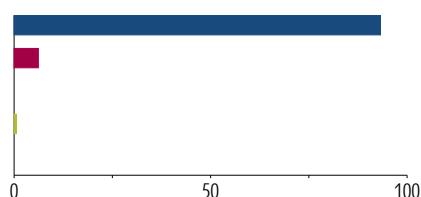
Top 15 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Progressive Corp	4.56	4.56	13.33	Financial Services
JPMorgan Chase & Co	4.36	8.92	22.05	Financial Services
The Cigna Group	3.20	12.13	20.81	Healthcare
McKesson Corp	3.09	15.22	28.83	Healthcare
Marsh & McLennan Companies Inc	2.51	17.73	3.70	Financial Services
Boeing Co	2.48	20.21	18.38	Industrials
RTX Corp	2.34	22.55	27.32	Industrials
American Express Co	2.32	24.86	7.99	Financial Services
Johnson & Johnson	2.13	26.99	7.38	Healthcare
Duke Energy Corp	2.07	29.06	11.46	Utilities
Morgan Stanley	2.03	31.10	13.51	Financial Services
Aon PLC Class A	1.97	33.07	-0.27	Financial Services
The Travelers Companies Inc	1.94	35.01	11.96	Financial Services
General Dynamics Corp	1.91	36.92	11.80	Industrials
Nasdaq Inc	1.88	38.80	16.32	Financial Services

Total Holdings 71

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Asset Allocation as of 06-30-2025



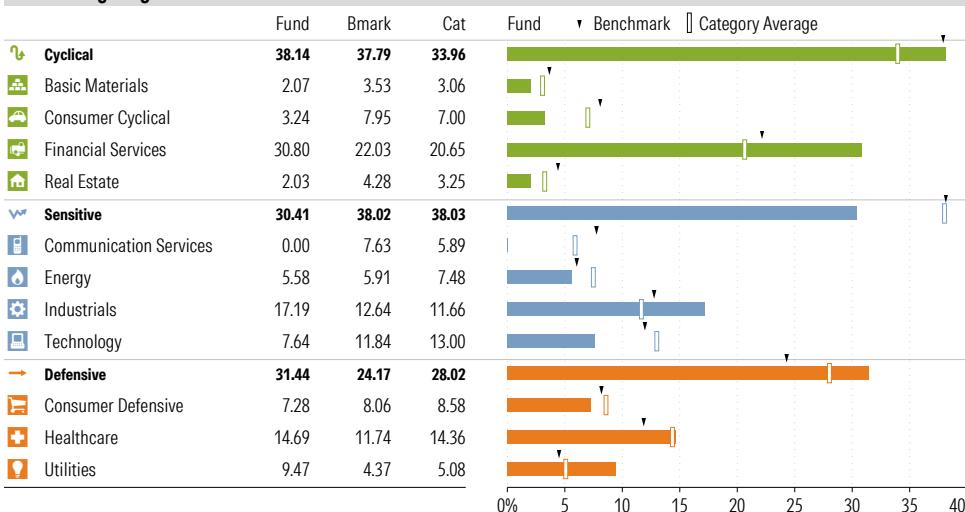
Morningstar Category

Large Value

Morningstar Index

Russell 1000 Value TR USD

Sector Weighting as of 06-30-2025



PGIM Jennison Small Company R6 PJSQX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Jason Swiatek since 11-2013

Jonathan Shapiro since 07-2018

Quantitative Screens

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

✓ Management: The fund's management has been in place for 11.6 years.

✗ Style: The fund has landed in its primary style box — Small Growth — 51.43 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 0.69 is 40% lower than the Small Growth category average.

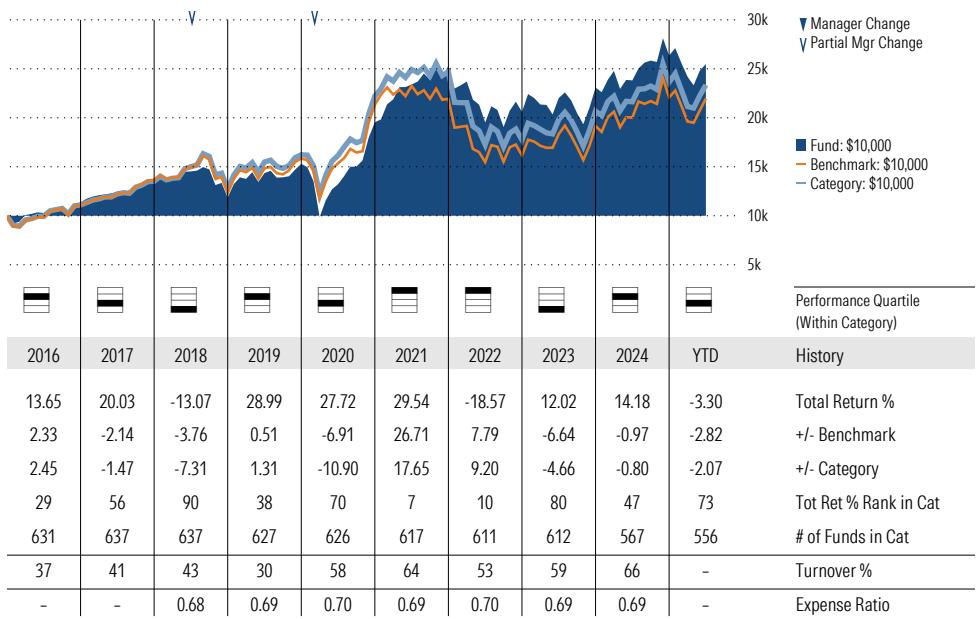
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

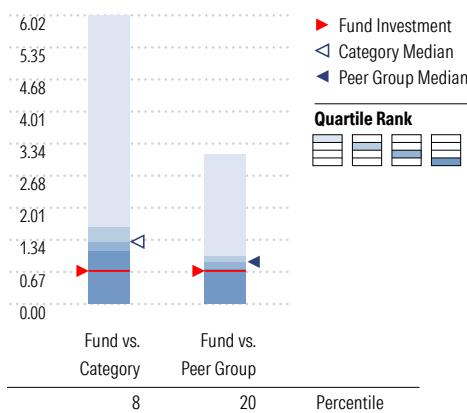
Growth of \$10,000



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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.93	-	-0.39
Beta	0.82	-	0.91
R-Squared	92.72	-	91.69
Standard Deviation	19.30	22.65	21.54
Sharpe Ratio	0.31	0.42	0.35
Tracking Error	6.61	-	6.56
Information Ratio	-0.47	-	-0.24
Up Capture Ratio	79.98	-	89.52
Down Capture Ratio	82.70	-	91.09

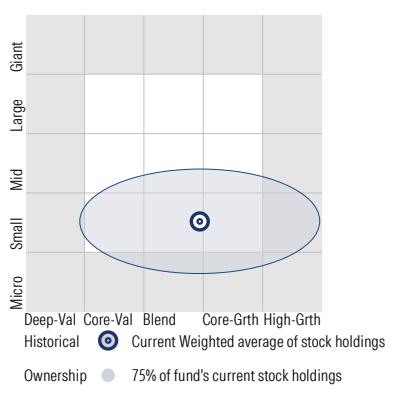
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.56	24.29	26.79
Price/Book Ratio	2.18	4.12	3.83
Geom Avg Mkt Cap \$B	5.59	3.25	6.85
ROE	11.30	5.84	10.93

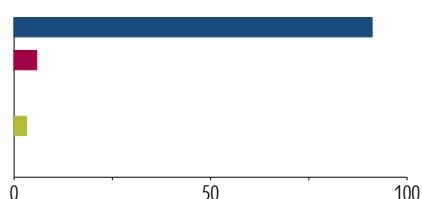
PGIM Jennison Small Company R6 PJSQX

Style Analysis as of 06-30-2025

Morningstar Style Box™



Asset Allocation as of 06-30-2025



Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

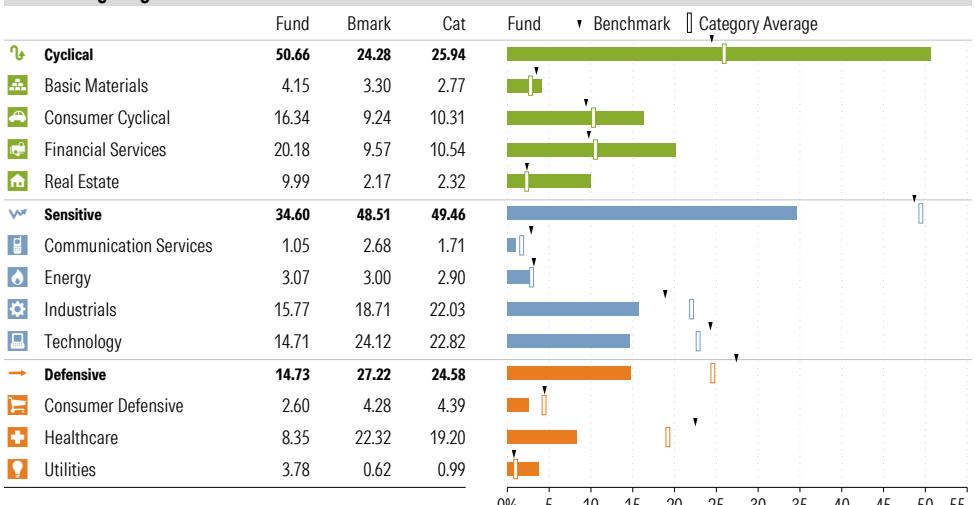
Asset Class

Net %

Cat%

US Stocks	91.09	92.53
Non-US Stocks	5.77	4.58
Bonds	0.00	0.01
Cash	3.14	1.76
Other	0.00	1.12
Total	100.00	100.00

Sector Weighting as of 06-30-2025



Style Breakdown

Equity

	Large	Mid	Small
0	0	0	
4	13	12	
13	32	26	

Value Blend Growth

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

Top 15 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Prudential Govt Money Mkt Fd	3.48	3.48	-	-
Gaming and Leisure Properties Inc	2.55	6.04	0.12	Real Estate
Markel Group Inc	2.48	8.51	15.71	Financial Services
⊕ Performance Food Group Co	2.32	10.84	3.45	Consumer Defensive
NiSource Inc	2.25	13.09	11.26	Utilities
Eldorado Gold Corp	2.13	15.22	36.79	Basic Materials
Independence Realty Trust Inc	1.96	17.18	-9.17	Real Estate
Axis Capital Holdings Ltd	1.95	19.13	18.14	Financial Services
⊖ Ralph Lauren Corp Class A	1.85	20.98	19.50	Consumer Cyclical
Shift4 Payments Inc Class A	1.75	22.73	-4.50	Technology
⊖ East West Bancorp Inc	1.71	24.44	6.70	Financial Services
⊕ Kirby Corp	1.70	26.14	7.19	Industrials
⊕ Crown Holdings Inc	1.64	27.78	25.17	Consumer Cyclical
Trinity Industries Inc	1.46	29.24	-21.34	Industrials
⊕ Gulfport Energy Corp Ordinary Shares (New)	1.44	30.69	9.21	Energy

Total Holdings 116

⊕ Increase ⊖ Decrease ✶ New to Portfolio

PIMCO Income Instl 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 18.27 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.83 is 14.43% lower than the Multisector Bond category average.

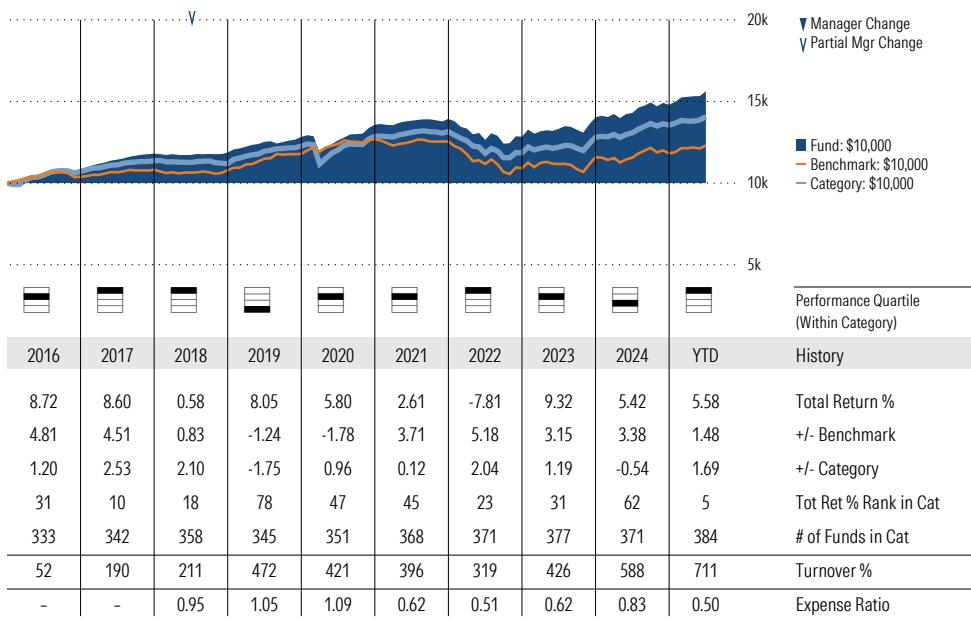
Morningstar Investment Management LLC Analysis

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	05-31-2025

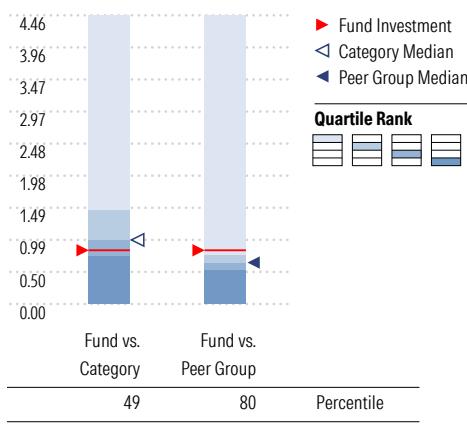
Growth of \$10,000



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.

Morningstar Category

Multisector Bond

Morningstar Index

Bloomberg US Universal TR USD

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.41	-	3.68
Beta	0.81	-	0.74
R-Squared	92.97	-	81.52
Standard Deviation	5.95	7.08	5.77
Sharpe Ratio	0.41	-0.19	0.29
Tracking Error	2.07	-	3.05
Information Ratio	1.93	-	1.11
Up Capture Ratio	98.75	-	88.57
Down Capture Ratio	52.55	-	49.96

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	4.09	4.55	3.81
Avg Eff Maturity	5.56	7.69	7.40

PIMCO Income Instl PIMIX

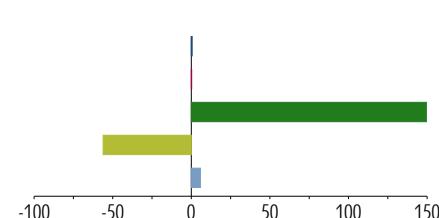
Morningstar Category
Multisector BondMorningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 06-30-2025

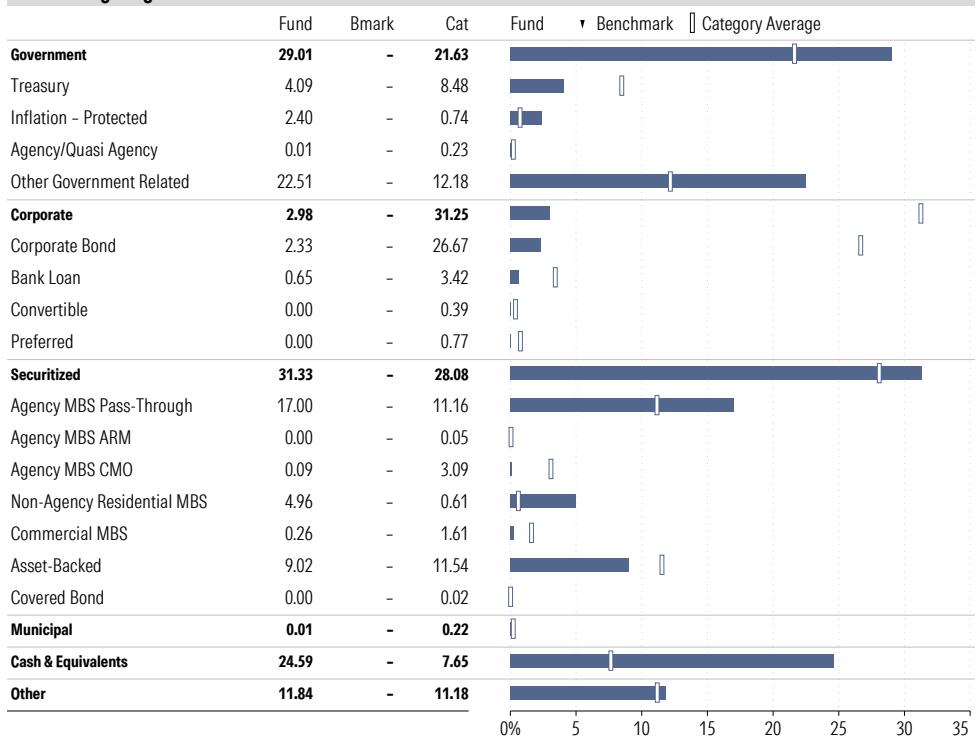
Style Breakdown

Fixed Income		
Quality		
Ltd	Mod	Ext
High	Mid	Low

Asset Allocation as of 06-30-2025



Sector Weighting as of 06-30-2025



Top 10 Holdings as of 06-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⌘ Offset: Unsettled Trades	-	58.11	58.11	-
⌘ Cash Offset	-	19.00	77.11	-
⊕ Federal National Mortgage Association 6%	05-2055	12.71	89.82	-
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Receive	05-2025	11.70	101.52	-
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Pay	05-2025	11.70	113.22	-
⊕ Federal National Mortgage Association 6.5%	06-2055	11.28	124.50	-
⊕ Federal National Mortgage Association 5.5%	05-2055	8.77	133.27	-
⊖ BRITISH POUND STERLING Sold	05-2025	8.19	141.46	-
⊖ BRITISH POUND STERLING Purchased	05-2025	8.19	149.65	-
⊕ 5 Year Treasury Note Future June 25	07-2025	7.77	157.42	-

Total Holdings 10157

⊕ Increase Ⓛ Decrease ⚡ New to Portfolio

PIMCO Real Return Instl PRRIX

Portfolio Manager(s)

Stephen Rodosky since 01-2019

Daniel He since 12-2019

Michael Cudzil since 06-2025

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 6.48 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.5 is 26.47% lower than the Inflation-Protected Bond category average.

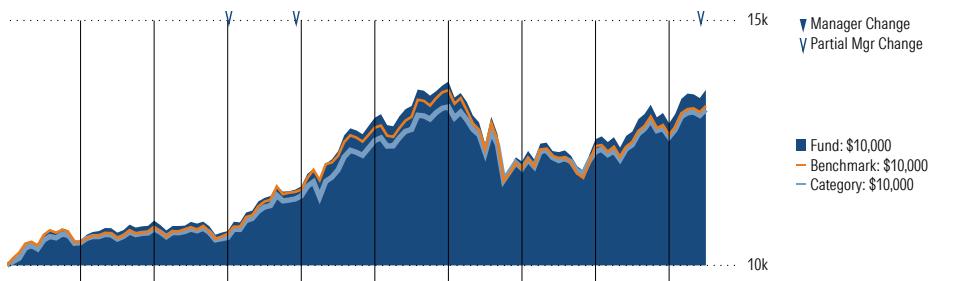
Morningstar Investment Management LLC Analysis

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	05-31-2025

Growth of \$10,000

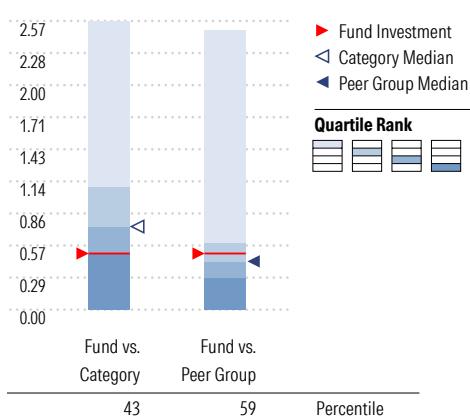


Performance Quartile (Within Category)									
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
5.04	3.92	-1.97	8.52	12.09	5.67	-11.86	3.74	2.59	5.30
0.36	0.91	-0.71	0.09	1.10	-0.29	-0.01	-0.16	0.75	0.63
0.45	1.20	-0.33	0.60	2.08	0.06	-2.88	0.92	0.54	0.88
25	11	68	21	13	34	53	57	16	8
191	184	177	175	160	159	158	158	159	163
102	168	165	254	314	225	104	71	134	227
-	-	0.88	0.98	0.53	0.47	0.47	0.67	0.50	0.55
Expense Ratio									

Trailing Performance

Total Return % as of 06-30-2025					
3 Month	1 Year	3 year	5 year	10 year	Since Inception
0.56	6.69	2.87	1.95	2.84	5.12
0.48	5.84	2.34	1.61	2.67	4.67
0.50	5.71	2.31	1.00	2.23	-
33	15	25	20	7	-
163	161	152	141	117	-
# of Funds in Category					

Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.47	-	-0.08
Beta	1.02	-	0.99
R-Squared	99.37	-	95.94
Standard Deviation	7.03	6.85	7.46
Sharpe Ratio	-0.24	-0.33	-0.34
Tracking Error	0.58	-	1.65
Information Ratio	0.91	-	-0.37
Up Capture Ratio	105.15	-	99.05
Down Capture Ratio	100.13	-	100.53

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.95	4.52	5.95
Avg Eff Maturity	6.23	-	6.74

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

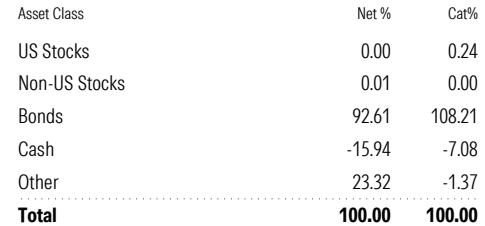
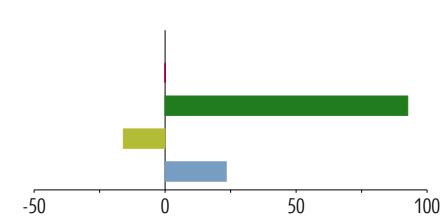
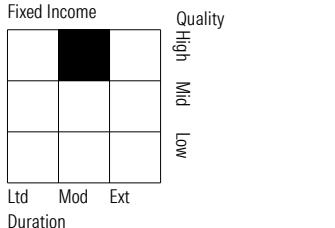
PIMCO Real Return Instl PRRIX

Style Analysis as of 06-30-2025

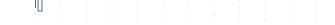
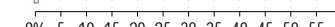
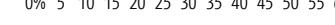
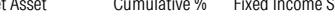
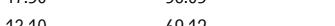
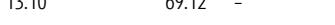
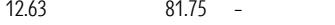
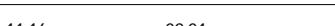
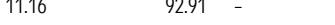
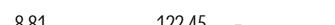
Asset Allocation as of 06-30-2025

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR
USD



Sector Weighting as of 06-30-2025

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Credit Rating Breakdown	Fund	Bmark	Cat			
AAA	87.10	0.00	15.23			
AA	2.33	99.60	80.62			
A	2.53	0.00	0.49			
BBB	5.78	0.00	0.74			
BB	0.32	0.00	0.16			
B	0.52	0.00	0.08			
Below B	1.42	0.00	0.07			
Not Rated	0.00	0.40	2.61			
Government	65.29	-	89.63			85.90
Treasury	0.08	-	0.91			0.85
Inflation - Protected	34.89	-	77.36			85.90
Agency/Quasi Agency	0.00	-	0.05			0.85
Other Government Related	30.32	-	11.31			85.90
Corporate	0.07	-	0.87			0.85
Corporate Bond	0.04	-	0.82			0.85
Bank Loan	0.00	-	0.03			0.85
Convertible	0.00	-	0.00			0.85
Preferred	0.03	-	0.02			0.85
Securitized	9.26	-	4.92			85.90
Agency MBS Pass-Through	5.14	-	2.62			85.90
Agency MBS ARM	0.00	-	0.00			85.90
Agency MBS CMO	0.45	-	0.50			85.90
Non-Agency Residential MBS	0.51	-	0.21			85.90
Commercial MBS	0.02	-	0.13			85.90
Asset-Backed	3.05	-	1.44			85.90
Covered Bond	0.09	-	0.02			85.90
Municipal	0.00	-	0.00			85.90
Cash & Equivalents	14.41	-	4.43			85.90
Other	10.95	-	0.15			85.90

Top 10 Holdings as of 06-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ 3 Month Euribor Future Sept25	09-2025	19.36	19.36	-
⊕ 3 Month Euribor Future Sept26	09-2026	19.36	38.72	-
⊖ 2 Year Treasury Note Future June 25	07-2025	17.30	56.03	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Pay	09-2035	13.10	69.12	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Receive	09-2035	12.63	81.75	-
★ Offset: Unsettled Trades	-	11.16	92.91	-
⊕ Ultra 10 Year US Treasury Note Future June 25	06-2025	11.08	103.99	-
⊖ 5 Year Treasury Note Future June 25	07-2025	9.66	113.65	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	05-2025	8.81	122.45	-
⊖ EUROPEAN MONETARY UNION EURO Sold	05-2025	8.81	131.26	-

Total Holdings 1094

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Short-Term Instl PTSHX

Portfolio Manager(s)

Jerome Schneider since 01-2011

Nathan Chiaverini since 04-2019

Andrew Wittkop since 04-2019

Quantitative Screens

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

Management: The fund's management has been in place for 14.5 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.48 is 20% higher than the Ultrashort Bond category average.

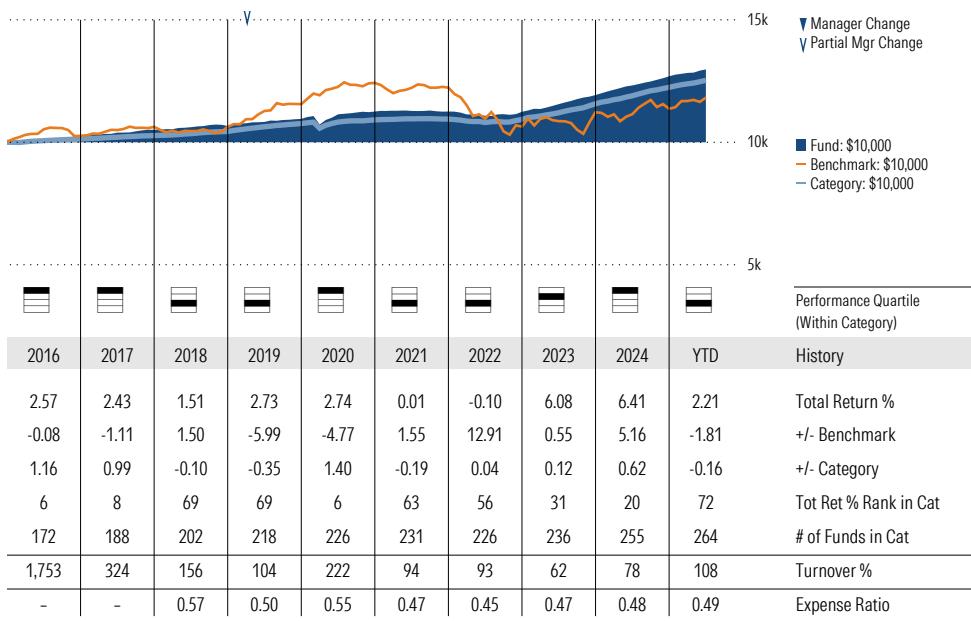
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2025

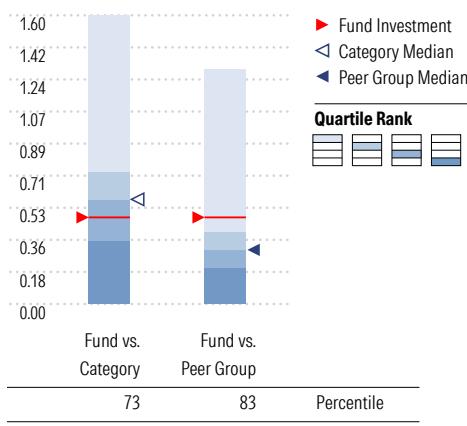
Growth of \$10,000



Trailing Performance



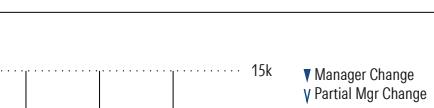
Net Expense



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

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD



Performance Quartile (Within Category)

2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
2.57	2.43	1.51	2.73	2.74	0.01	-0.10	6.08	6.41	2.21	Total Return %
-0.08	-1.11	1.50	-5.99	-4.77	1.55	12.91	0.55	5.16	-1.81	+/- Benchmark
1.16	0.99	-0.10	-0.35	1.40	-0.19	0.04	0.12	0.62	-0.16	+/- Category
6	8	69	69	6	63	56	31	20	72	Tot Ret % Rank in Cat
172	188	202	218	226	231	226	236	255	264	# of Funds in Cat
1,753	324	156	104	222	94	93	62	78	108	Turnover %
-	-	0.57	0.50	0.55	0.47	0.45	0.47	0.48	0.49	Expense Ratio

Total Return %
as of 06-30-2025
Fund
Benchmark
Category

Average annual, if greater than 1 year

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	5.35	-	4.80
Beta	-0.03	-	0.07
R-Squared	5.79	-	37.33
Standard Deviation	0.81	7.30	0.85
Sharpe Ratio	0.67	-0.28	0.11
Tracking Error	7.53	-	6.84
Information Ratio	0.38	-	0.38
Up Capture Ratio	19.54	-	27.23
Down Capture Ratio	-33.38	-	-20.15

Portfolio Metrics

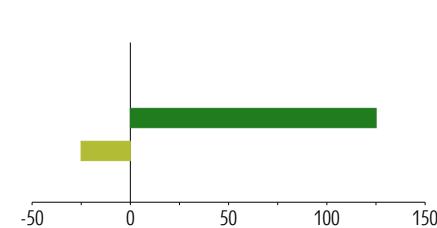
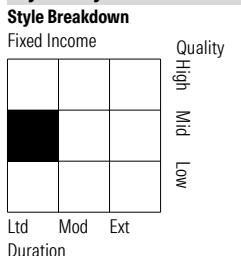
	Fund	Bmark	Cat
Avg Eff Duration	0.14	4.43	0.99
Avg Eff Maturity	-	-	2.32

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort BondMorningstar Index
Bloomberg US Agg Bond TR USD

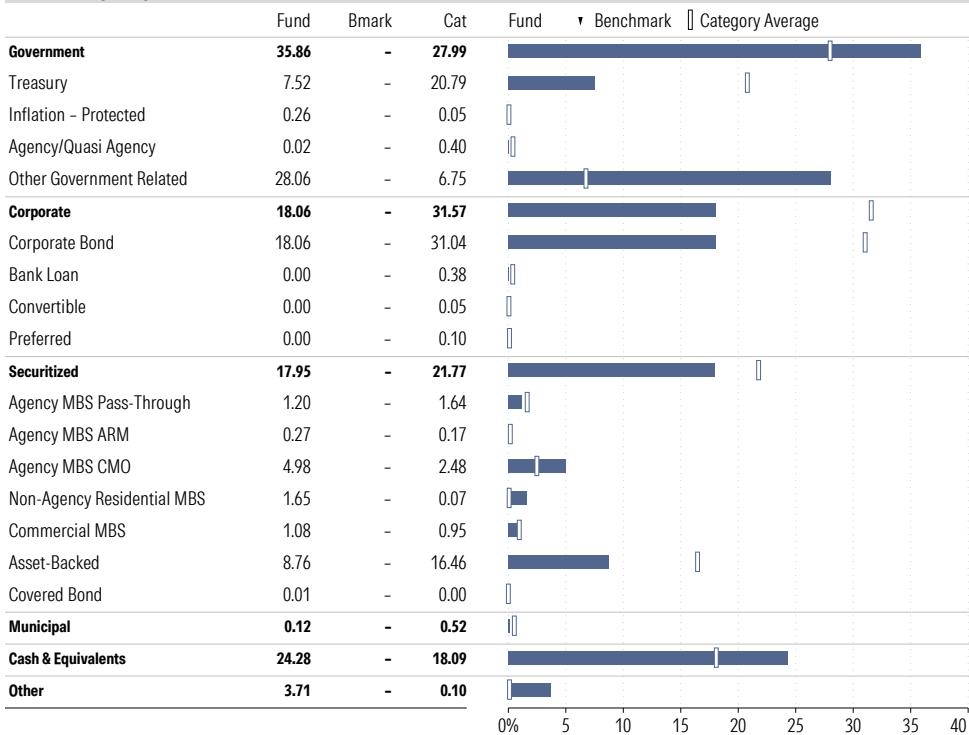
Style Analysis as of 06-30-2025

Asset Allocation as of 06-30-2025



Sector Weighting as of 06-30-2025

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	53.71	3.53	30.14
AA	8.60	74.59	16.00
A	21.29	10.82	20.96
BBB	14.52	8.32	19.45
BB	1.50	0.28	2.60
B	0.20	0.00	1.05
Below B	0.18	0.00	0.23
Not Rated	0.00	2.46	9.57



Top 10 Holdings as of 06-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⌘ Cash Offset	-	58.34	58.34	-
⊕ 3 Month SOFR Future Mar 25	06-2025	24.69	83.03	-
⊕ 5 Year Treasury Note Future June 25	07-2025	24.61	107.64	-
⌘ Offset: Unsettled Trades	-	19.41	127.06	-
⊕ 3 Month SOFR Future Dec 25	03-2026	18.07	145.13	-
⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Pay	02-2026	17.80	162.93	-
⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Receive	02-2026	17.79	180.72	-
⊖ 2 Year Treasury Note Future June 25	07-2025	13.71	194.43	-
⊖ RFR USD SOFR/4.10000 06/02/25-4Y* LCH Pay	08-2029	13.65	208.09	-
⊕ United States Treasury Bills 0%	07-2025	13.56	221.64	-

Total Holdings 1244

⊕ Increase ⏟ Decrease ⌘ New to Portfolio

Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Kelly Rush since 12-2000

Anthony Kenkel since 06-2012

Keith Bokota since 11-2013

Quantitative Screens

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

Management: The fund's management has been in place for 24.58 years.

Style: The fund has landed in its primary style box – Mid-Cap Blend – 91.43 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.81 is 27.68% lower than the Real Estate category average.

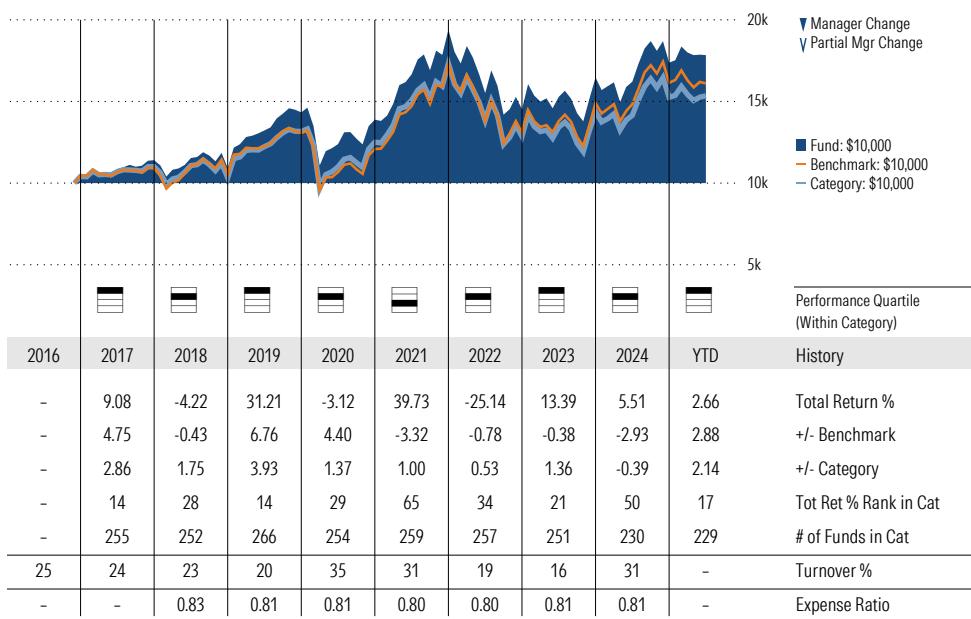
Morningstar Investment Management LLC Analysis

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	05-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

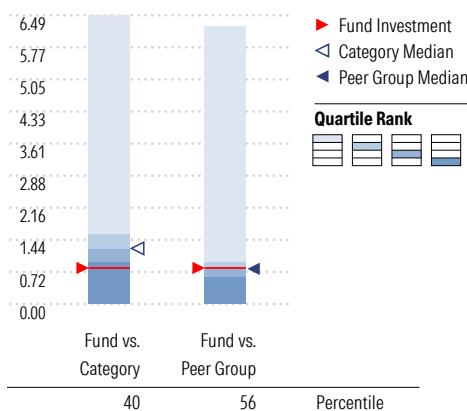
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.23	-	-1.55
Beta	0.94	-	0.97
R-Squared	97.41	-	94.40
Standard Deviation	18.55	19.53	19.40
Sharpe Ratio	0.08	0.11	-0.01
Tracking Error	3.23	-	4.03
Information Ratio	-0.16	-	-0.51
Up Capture Ratio	91.94	-	92.49
Down Capture Ratio	92.58	-	97.96

Portfolio Metrics

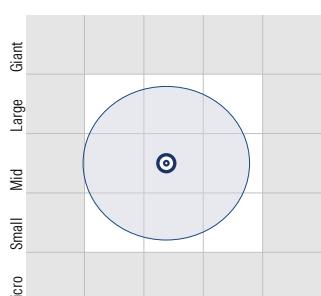
	Fund	Bmark	Cat
Price/Earnings Ratio	33.68	38.46	33.65
Price/Book Ratio	2.43	2.42	2.65
Geom Avg Mkt Cap \$B	28.62	9.35	35.74
ROE	13.12	9.56	14.21

Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real EstateMorningstar Index
S&P United States REIT TR USD

Style Analysis as of 06-30-2025

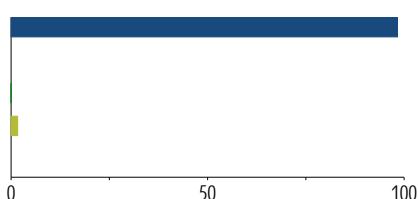
Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings

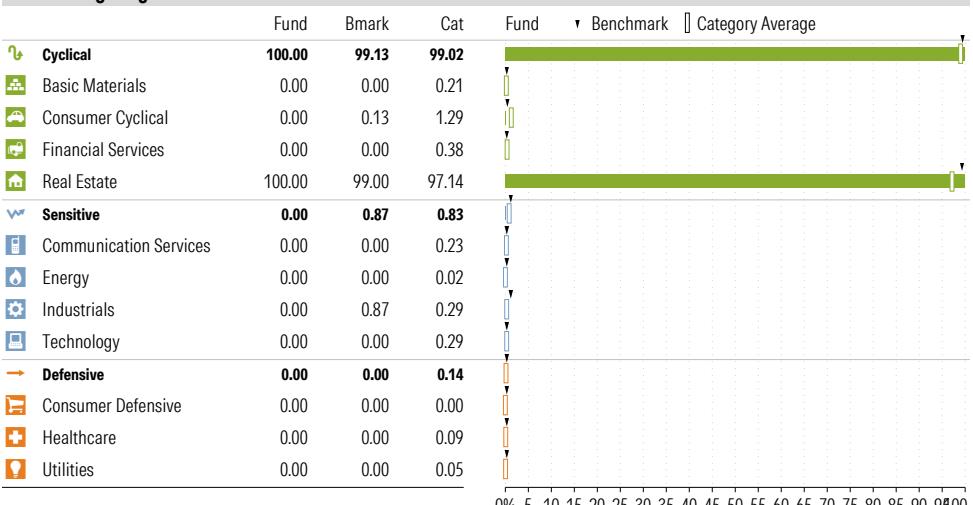
Ownership 75% of fund's current stock holdings

Asset Allocation as of 06-30-2025



Asset Class	Net %	Cat%
US Stocks	98.32	85.84
Non-US Stocks	0.00	0.89
Bonds	0.02	1.95
Cash	1.67	1.64
Other	0.00	9.69
Total	100.00	100.00

Sector Weighting as of 06-30-2025



Style Breakdown

Equity

	0	16	16
Value	11	39	0
Blend	1	16	0

Large

Mid

Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Tower Corp	10.44	10.44	22.36	Real Estate
Equinix Inc	7.99	18.44	-14.64	Real Estate
Welltower Inc	7.84	26.28	23.04	Real Estate
Prologis Inc	5.47	31.75	1.36	Real Estate
Ventas Inc	5.47	37.21	8.86	Real Estate
AvalonBay Communities Inc	4.75	41.96	-5.90	Real Estate
Extra Space Storage Inc	4.74	46.70	0.72	Real Estate
VICI Properties Inc Ordinary Shares	3.61	50.31	14.57	Real Estate
Regency Centers Corp	3.49	53.80	-1.74	Real Estate
Digital Realty Trust Inc	3.49	57.29	-0.32	Real Estate
Invitation Homes Inc	3.32	60.61	4.41	Real Estate
SBA Communications Corp Class A	3.24	63.85	16.32	Real Estate
American Homes 4 Rent Class A	2.90	66.75	-2.00	Real Estate
Healthpeak Properties Inc	2.69	69.44	-10.61	Real Estate
Equity Residential	2.46	71.90	-3.08	Real Estate

Total Holdings 38

+ Increase - Decrease * New to Portfolio

Vanguard FTSE Social Index Admiral VFTAX

Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2015

Aaron Choi since 02-2025

Chris Nieves since 02-2025

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 4 of the 5 years it's been in existence.

Management: The fund's management has been in place for 9.53 years.

Style: The fund has landed in its primary style box – Large Blend – 42.42 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.13 is 81.69% lower than the Large Blend category average.

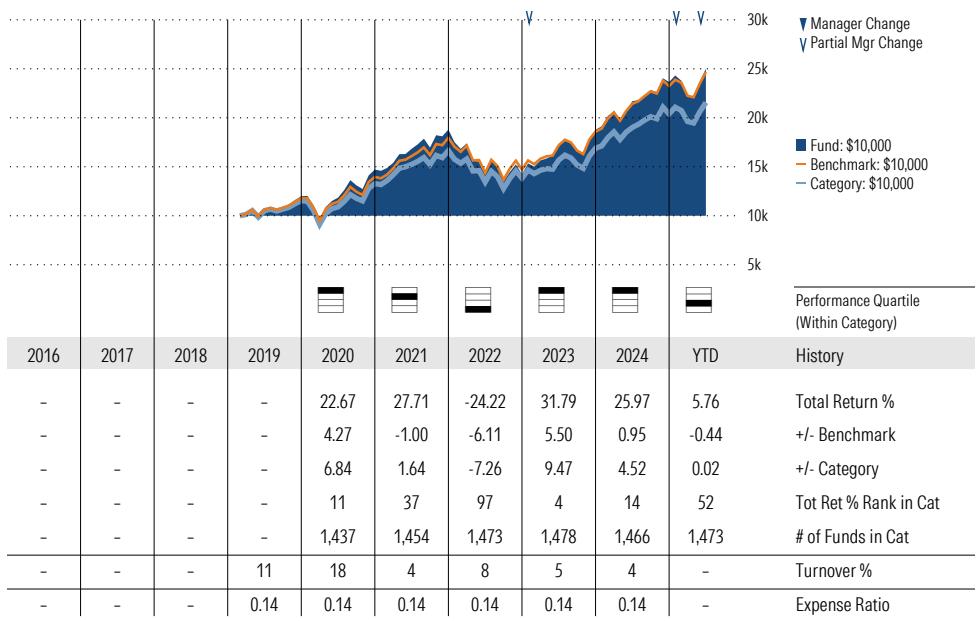
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen but because it is an index fund we do not regard the failure as significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	04-30-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

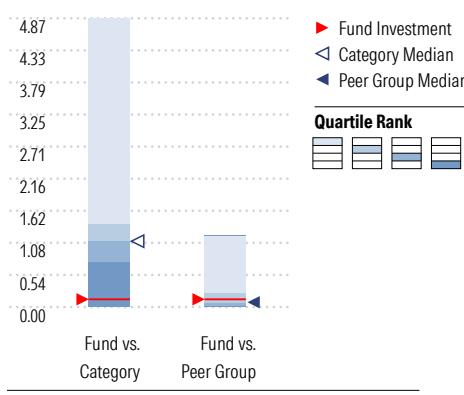
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

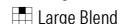
	Fund	Bmark	Cat
Alpha	-0.11	-	-1.12
Beta	1.05	-	0.98
R-Squared	98.35	-	94.55
Standard Deviation	16.70	15.80	15.86
Sharpe Ratio	0.92	0.92	0.82
Tracking Error	2.28	-	3.21
Information Ratio	0.35	-	-1.48
Up Capture Ratio	104.80	-	95.68
Down Capture Ratio	105.70	-	101.04

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	27.12	26.71	26.89
Price/Book Ratio	5.41	4.89	5.30
Geom Avg Mkt Cap \$B	395.33	379.44	435.89
ROE	35.96	34.44	34.20

Vanguard FTSE Social Index Admiral VFTAX

Morningstar Category

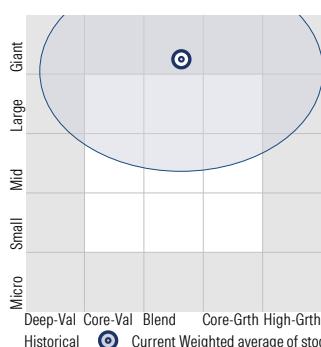


Morningstar Index

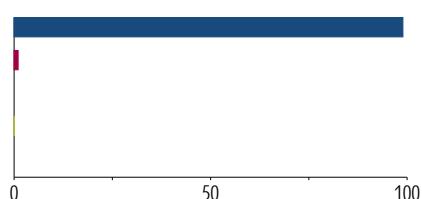
S&P 500 TR USD

Style Analysis as of 06-30-2025

Morningstar Style Box™



Asset Allocation as of 06-30-2025



Asset Class

Net %

Cat%

US Stocks

98.93

96.19

Non-US Stocks

1.02

2.14

Bonds

0.00

0.40

Cash

0.06

0.17

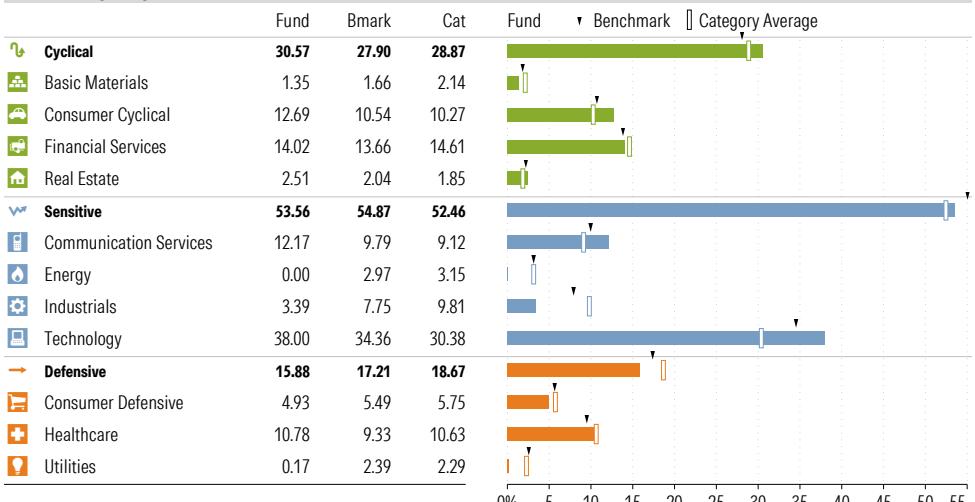
Other

0.00

1.10

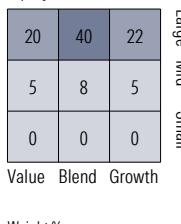
Total**100.00****100.00**

Sector Weighting as of 06-30-2025



Style Breakdown

Equity

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

Top 15 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	8.06	8.06	18.40	Technology
NVIDIA Corp	7.44	15.50	17.66	Technology
Apple Inc	6.96	22.46	-17.87	Technology
Amazon.com Inc	4.53	26.99	0.00	Consumer Cyclical
Meta Platforms Inc Class A	3.34	30.33	26.24	Communication Svc
Broadcom Inc	2.62	32.95	19.41	Technology
Alphabet Inc Class A	2.38	35.32	-6.69	Communication Svc
Tesla Inc	2.27	37.59	-21.34	Consumer Cyclical
Alphabet Inc Class C	1.97	39.56	-6.64	Communication Svc
JPMorgan Chase & Co	1.75	41.31	22.05	Financial Services
Visa Inc Class A	1.48	42.79	12.72	Financial Services
Eli Lilly and Co	1.39	44.18	1.36	Healthcare
Netflix Inc	1.22	45.40	50.24	Communication Svc
Mastercard Inc Class A	1.12	46.52	7.01	Financial Services
Costco Wholesale Corp	1.09	47.61	8.31	Consumer Defensive

Total Holdings 416

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

Gerard O'Reilly since 04-2016
Kenny Narzikul since 02-2025
Aaron Choi since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.18 years.
- Style: The fund has landed in its primary style box – Small Value – 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.58% lower than the Small Value category average.

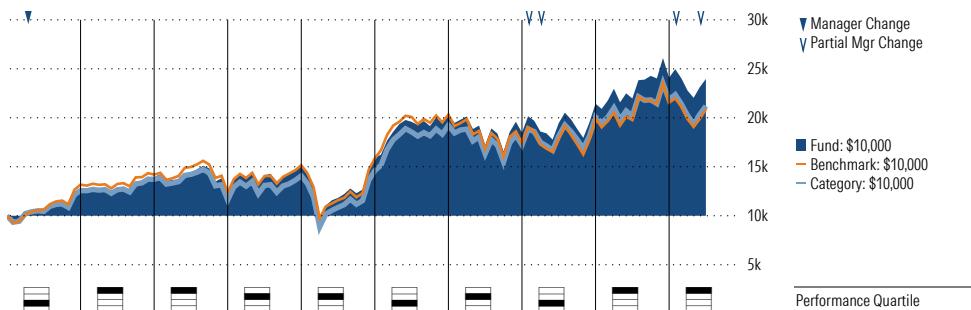
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	05-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
24.78	11.80	-12.23	22.76	5.85	28.09	-9.31	15.99	12.39	-0.51	Total Return %
-6.96	3.96	0.63	0.37	1.22	-0.18	5.17	1.34	4.34	2.65	+/- Benchmark
-1.21	3.26	3.23	1.33	1.83	-3.48	0.85	-0.87	3.51	2.42	+/- Category
61	20	16	35	32	68	37	57	18	20	Tot Ret % Rank in Cat
535	539	555	553	528	527	535	533	509	509	# of Funds in Cat
18	19	18	19	26	16	13	16	16	-	Turnover %
-	-	0.07	0.07	0.07	0.07	0.07	0.07	0.07	-	Expense Ratio

Trailing Performance



Total Return % as of 06-30-2025					
3 Month	1 Year	3 year	5 year	10 year	Since Inception
5.20	9.12	11.65	15.18	8.39	11.57
4.97	5.54	7.45	12.47	6.72	11.84
4.67	5.22	9.19	14.29	7.13	-
39	19	22	35	20	-
509	501	484	453	373	-

Average annual, if greater than 1 year

Fund Return %

Benchmark Return %

Category Average %

% Rank in Category

of Funds in Category

Total Return % as of 06-30-2025

Fund

Bmark

Cat

Alpha

Beta

R-Squared

Standard Deviation

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

4.47

0.89

96.34

20.93

22.98

21.90

0.40

0.22

0.28

4.69

-

5.33

0.89

-

0.27

98.40

-

96.77

85.73

-

91.68

3-Year Risk Metrics

Fund

Bmark

Cat

Alpha

Beta

R-Squared

Standard Deviation

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

4.47

0.89

96.34

20.93

22.98

21.90

0.40

0.22

0.28

4.69

-

5.33

0.89

-

0.27

98.40

-

96.77

85.73

-

91.68

Portfolio Metrics

Fund

Bmark

Cat

Price/Earnings Ratio

16.46

13.75

15.06

Price/Book Ratio

1.71

1.15

1.58

Geom Avg Mkt Cap \$B

6.80

1.97

5.42

ROE

13.21

3.84

11.00

Portfolio Metrics

Fund

Bmark

Cat

Alpha

4.47

-

1.90

Beta

0.89

-

0.93

R-Squared

96.34

-

94.42

Standard Deviation

20.93

22.98

21.90

Sharpe Ratio

0.40

0.22

0.28

Tracking Error

4.69

-

5.33

Information Ratio

0.89

-

0.27

Up Capture Ratio

98.40

-

96.77

Down Capture Ratio

85.73

-

91.68

Fund

Bmark

Cat

Alpha

4.47

-

1.90

Beta

0.89

-

0.93

R-Squared

96.34

-

94.42

Standard Deviation

20.93

22.98

21.90

Sharpe Ratio

0.40

0.22

0.28

Tracking Error

4.69

-

5.33

Information Ratio

0.89

-

0.27

Up Capture Ratio

98.40

-

96.77

Down Capture Ratio

85.73

-

91.68

Fund

Bmark

Cat

Alpha

4.47

-

1.90

Beta

0.89

-

0.93

R-Squared

96.34

-

94.42

Standard Deviation

20.93

22.98

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Sharpe Ratio

0.40

0.22

0.28

Tracking Error

4.69

-

5.33

Information Ratio

0.89

-

0.27

Up Capture Ratio

98.40

-

96.77

Down Capture Ratio

85.73

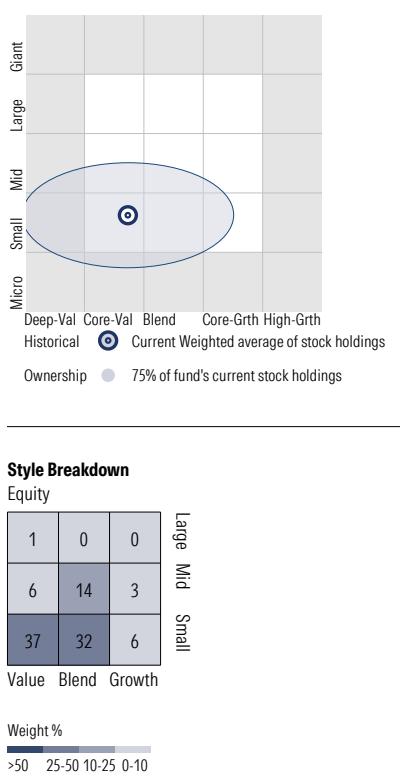
-

91.68</

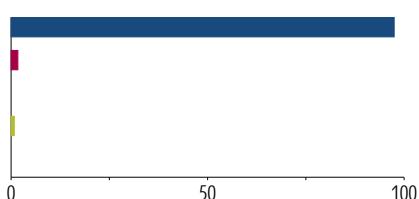
Vanguard Small Cap Value Index Admiral VSIAX

Style Analysis as of 06-30-2025

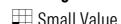
Morningstar Style Box™



Asset Allocation as of 06-30-2025



Morningstar Category



Morningstar Index

Russell 2000 Value TR USD

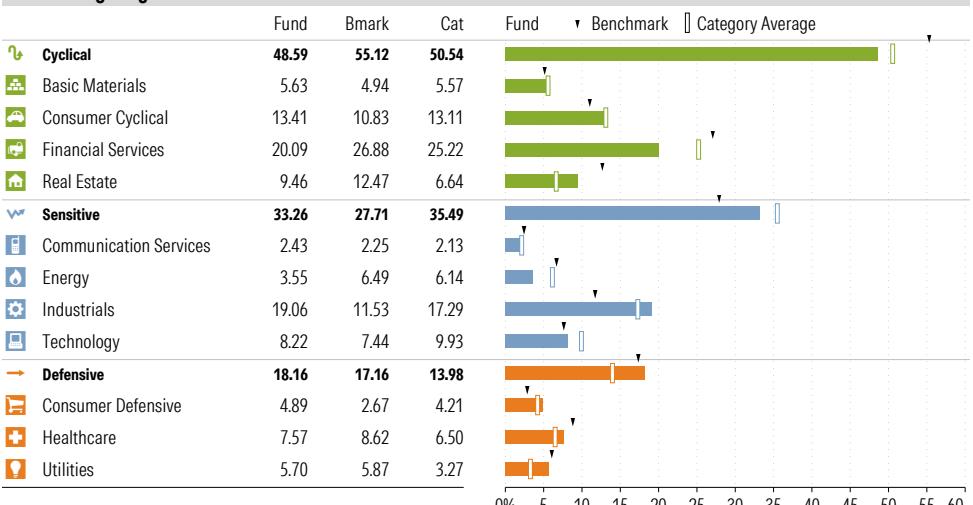
Asset Class

Net %

Cat%

US Stocks	97.47	94.93
Non-US Stocks	1.72	3.67
Bonds	0.00	0.07
Cash	0.81	1.25
Other	0.00	0.08
Total	100.00	100.00

Sector Weighting as of 06-30-2025



Style Breakdown

Equity

	Large	Mid	Small
1	0	0	
6	14	3	
37	32	6	

Value Blend Growth

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

Top 15 Holdings as of 06-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NRG Energy Inc	0.92	0.92	78.96	Utilities
⊕ Slcmt1142	0.72	1.64	-	-
⊖ Atmos Energy Corp	0.70	2.34	11.90	Utilities
⊖ Smurfit WestRock PLC	0.67	3.01	-18.29	Consumer Cyclical
⊖ EMCOR Group Inc	0.64	3.65	17.95	Industrials
⊖ Williams-Sonoma Inc	0.59	4.24	-11.11	Consumer Cyclical
⊖ US Foods Holding Corp	0.54	4.79	14.16	Consumer Defensive
⊖ First Citizens BancShares Inc Class A	0.52	5.31	-7.22	Financial Services
⊖ Jabil Inc	0.52	5.83	51.67	Technology
⊖ Carlisle Companies Inc	0.51	6.33	1.78	Industrials
⊖ F5 Inc	0.49	6.82	17.04	Technology
⊖ Pentair PLC	0.49	7.31	2.50	Industrials
⊖ Equitable Holdings Inc	0.49	7.79	20.01	Financial Services
⊖ Tapestry Inc	0.49	8.28	35.48	Consumer Cyclical
⊖ Tenet Healthcare Corp	0.48	8.76	39.43	Healthcare

Total Holdings 840

⊕ Increase ⊖ Decrease ✶ New to Portfolio