

American Century Heritage R6 ATHDX

Morningstar Category
Mid-Cap Growth
Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Nalin Yogasundram since 03-2016
Rahul Jadhav since 05-2025

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 10.34 years.
- Style: The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.65 is 35% lower than the Mid-Cap Growth category average.

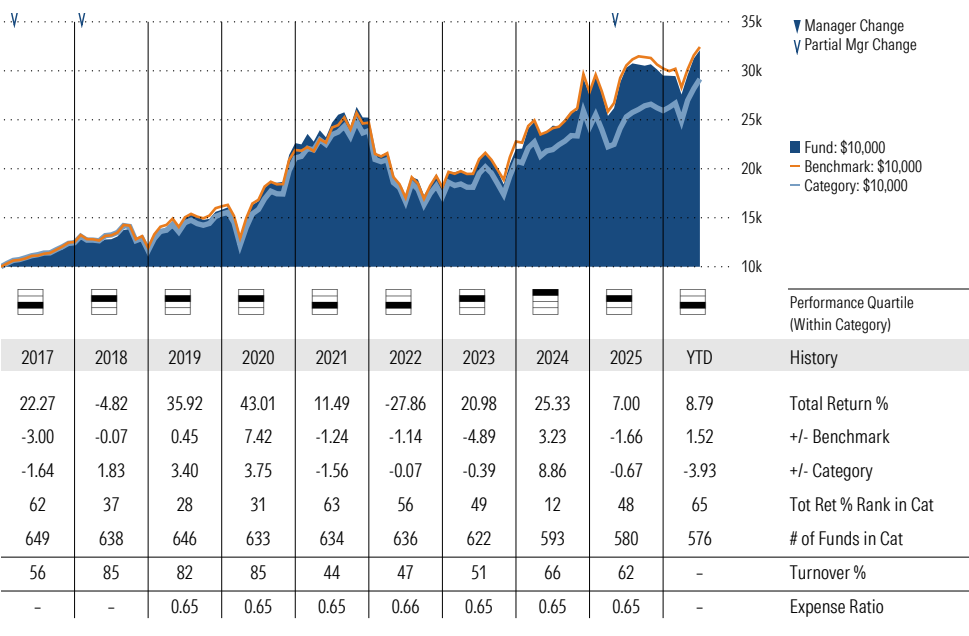
Morningstar Investment Management LLC Analysis

We are taking American Century Heritage off watch status. The fund had been on watch due to the retirement of longtime lead portfolio manager Rob Brookby in mid-2025. Remaining co-manager Nalin Yogasundram is now the lead manager and is well equipped to continue the fund's established process. He started on the fund as an analyst in 2013 and became a named co-manager in 2016. There have been no changes to the process since Brookby's retirement, and performance remains in line with expectations. American Century has appointed a new co-manager and the supporting resources are adequate here. Thus we are comfortable taking the fund off watch.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022

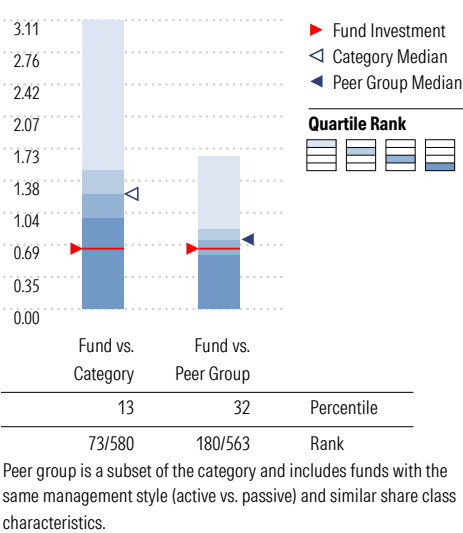
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.34	-	-0.82
Beta	1.02	-	0.94
R-Squared	97.77	-	84.64
Standard Deviation	18.31	17.79	18.47
Sharpe Ratio	0.62	0.64	0.50
Tracking Error	2.75	-	7.31
Information Ratio	-0.06	-	-0.42
Up Capture Ratio	99.64	-	91.89
Down Capture Ratio	100.17	-	96.47

Portfolio Metrics

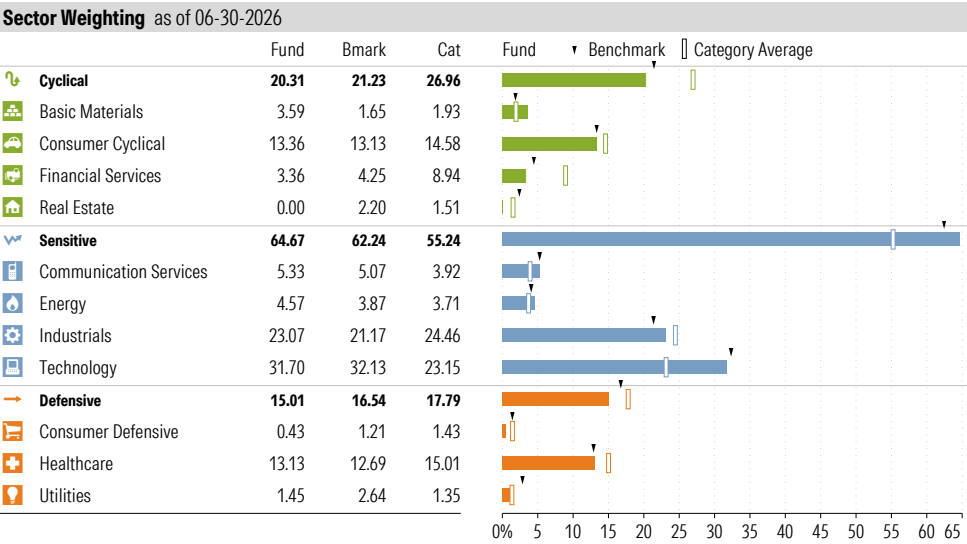
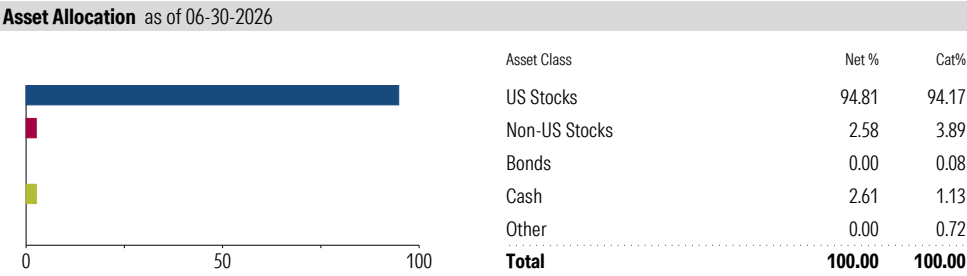
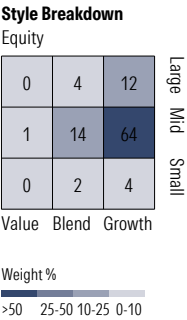
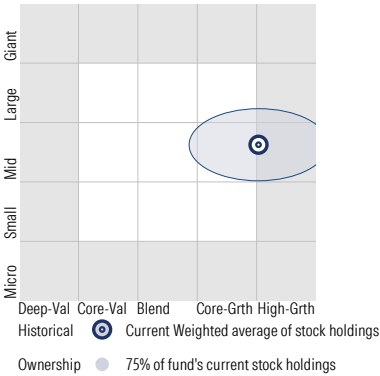
	Fund	Bmark	Cat
Price/Earnings Ratio	41.36	34.70	32.11
Price/Book Ratio	10.18	12.07	6.57
Geom Avg Mkt Cap \$B	43.13	34.75	33.62
ROE	21.33	24.61	22.51

American Century Heritage R6 ATHDX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2026
Morningstar Style Box™



Top 15 Holdings as of 06-30-2026				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Snowflake Inc Ordinary Shares	3.26	3.26	-	Technology
⊕ Datadog Inc Class A	3.22	6.48	-	Technology
⊖ Cloudflare Inc	2.90	9.38	-	Technology
⊕ State Street Bank & Trust Co 3 Repo - 01jul26	2.59	11.97	-	-
⊕ Alnylam Pharmaceuticals Inc	2.39	14.36	-	Healthcare
⊖ Howmet Aerospace Inc	2.38	16.74	-	Industrials
⊕ Comfort Systems USA Inc	2.32	19.06	-	Industrials
⊖ Hilton Worldwide Holdings Inc	2.29	21.35	-	Consumer Cyclical
⊕ Rocket Lab Corp	2.15	23.51	-	Industrials
⊕ Astera Labs Inc	2.04	25.55	-	Technology
⊖ Targa Resources Corp	2.01	27.55	-	Energy
Natera Inc	1.95	29.50	-	Healthcare
⊕ Cencora Inc	1.94	31.44	-	Healthcare
⊕ Chipotle Mexican Grill Inc	1.94	33.37	-	Consumer Cyclical
⊕ IDEXX Laboratories Inc	1.90	35.28	-	Healthcare
Total Holdings 86				

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Century Small Cap Growth R6 ANODX

Morningstar Category
Small Growth
Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Jackie Wagner since 04-2015
Jeff Hoernemann since 04-2017

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 11.25 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 0.78 is 28.44% lower than the Small Growth category average.

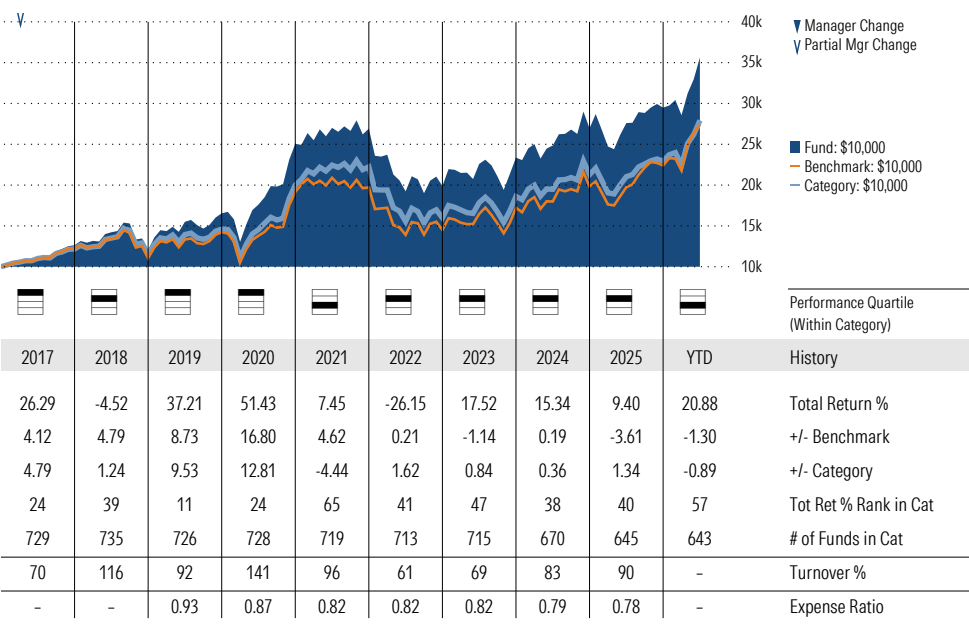
Morningstar Investment Management LLC Analysis

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

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

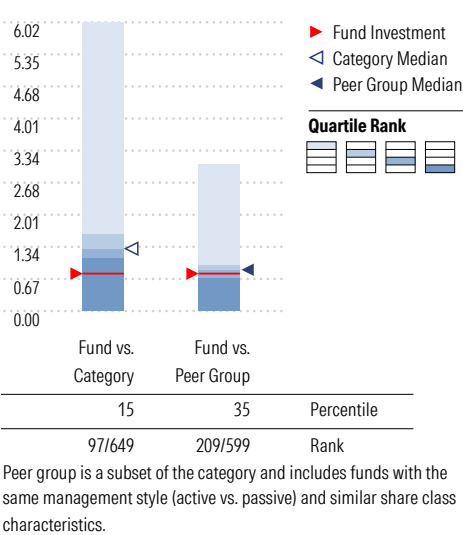
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.92	-	0.34
Beta	0.84	-	0.87
R-Squared	89.07	-	87.19
Standard Deviation	18.90	21.29	20.00
Sharpe Ratio	0.65	0.68	0.61
Tracking Error	7.14	-	7.68
Information Ratio	-0.29	-	-0.17
Up Capture Ratio	84.41	-	85.93
Down Capture Ratio	81.34	-	84.44

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	32.00	26.08	30.74
Price/Book Ratio	4.29	4.82	4.34
Geom Avg Mkt Cap \$B	5.59	3.84	9.77
ROE	4.68	5.19	13.77

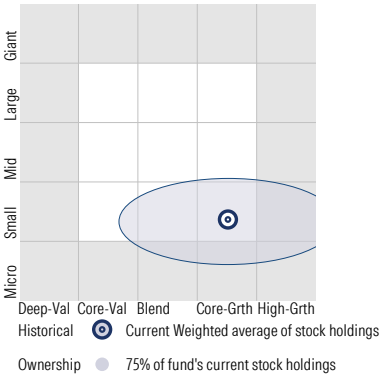
American Century Small Cap Growth R6 ANODX

Morningstar Category
Small Growth

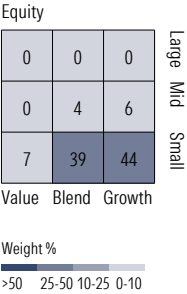
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 06-30-2026

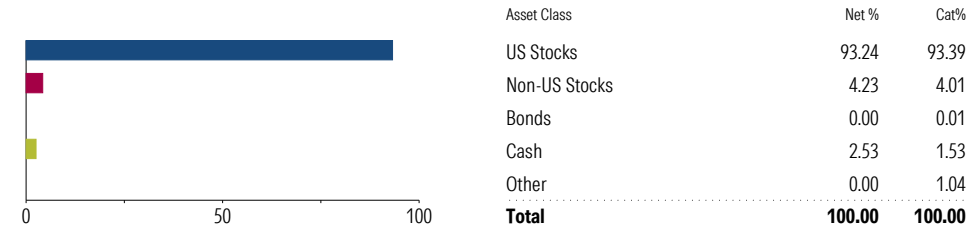
Morningstar Style Box™



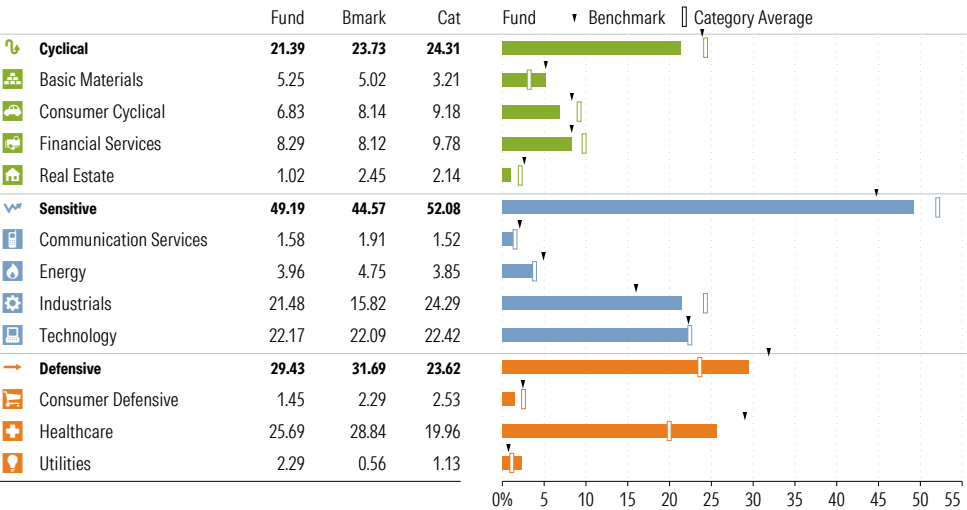
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ State Street Bank & Trust Co 3 Repo - 01jul26	2.52	2.52	-	-
⊕ CECO Environmental Corp	1.93	4.45	-	Industrials
⊖ Plexus Corp	1.90	6.35	-	Technology
⊕ Argan Inc	1.86	8.21	-	Industrials
⊕ Hexcel Corp	1.48	9.69	-	Industrials
⊕ ESCO Technologies Inc	1.47	11.16	-	Technology
⊕ AAR Corp	1.43	12.59	-	Industrials
⊕ Riot Platforms Inc	1.37	13.96	-	Financial Services
⊕ Hayward Holdings Inc	1.36	15.32	-	Industrials
⊕ Openlane Inc	1.29	16.62	-	Consumer Cyclical
⊕ Novanta Inc	1.26	17.88	-	Technology
⊕ Onto Innovation Inc	1.23	19.11	-	Technology
⊕ Core Scientific Inc Ordinary Shares - New	1.21	20.32	-	Technology
⊕ Agilysys Inc	1.19	21.50	-	Technology
⊕ Littelfuse Inc	1.16	22.66	-	Technology

Total Holdings 143

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds American Balanced R-6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Paul Benjamin since 07-2014
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Ritchie Tuazon since 10-2020
Mathews Cherian since 05-2021
Jin Lee since 03-2023
Chit Purani since 03-2023
Anirudh Samsi since 03-2026

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 27.51 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 73.68% lower than the Moderate Allocation category average.

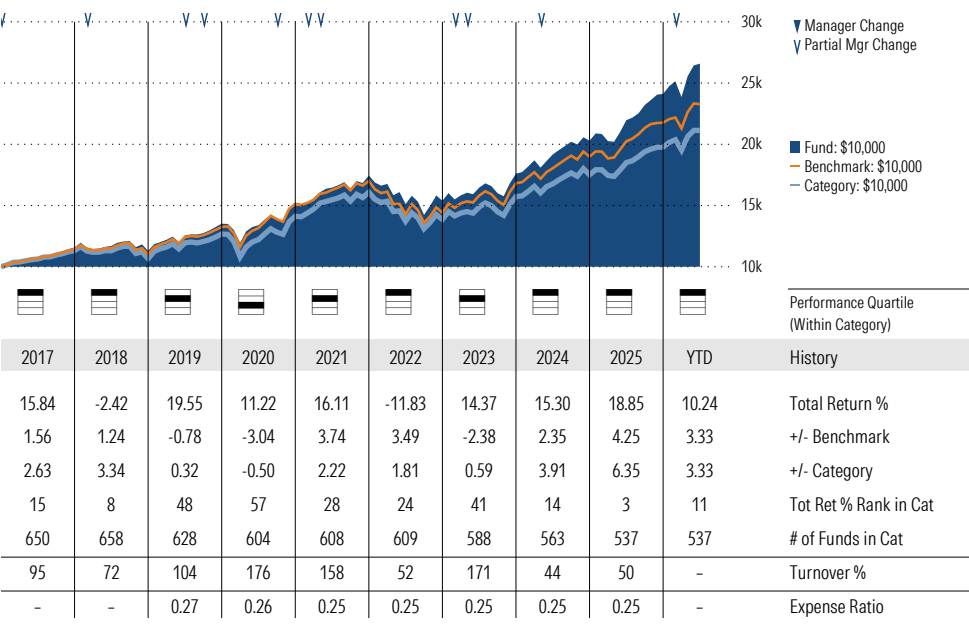
Morningstar Investment Management LLC Analysis

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	3	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

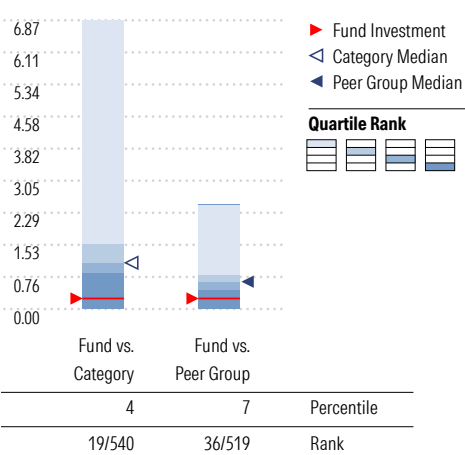
Growth of \$10,000



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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.75	-	-0.41
Beta	1.03	-	0.98
R-Squared	95.40	-	89.13
Standard Deviation	9.32	8.83	9.20
Sharpe Ratio	1.27	0.98	0.87
Tracking Error	2.02	-	2.82
Information Ratio	1.77	-	-0.24
Up Capture Ratio	113.50	-	97.26
Down Capture Ratio	93.93	-	101.93

Portfolio Metrics

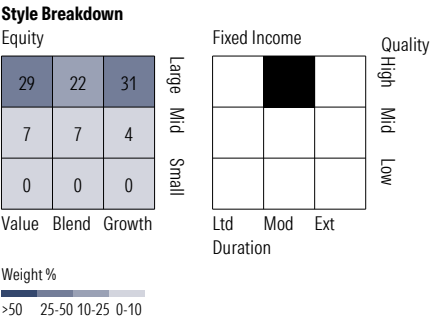
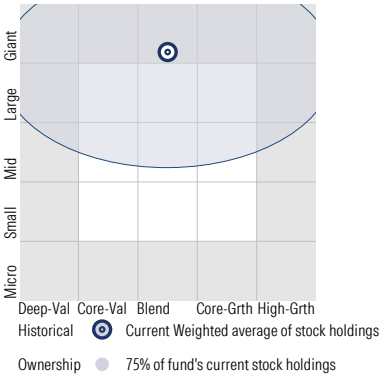
	Fund	Bmark	Cat
Price/Earnings Ratio	26.77	25.04	24.08
Price/Book Ratio	4.93	4.30	4.11
Avg Eff Duration	5.96	5.81	4.76

American Funds American Balanced R-6 RLBGX

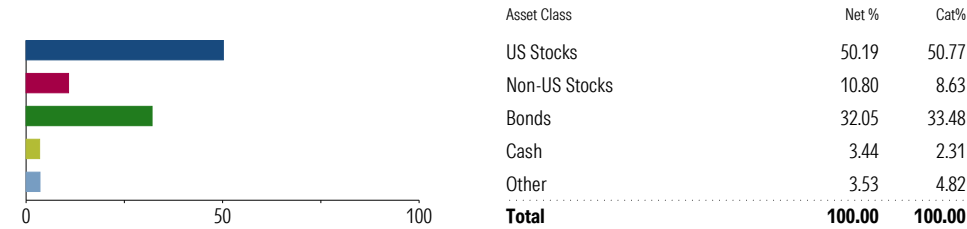
Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

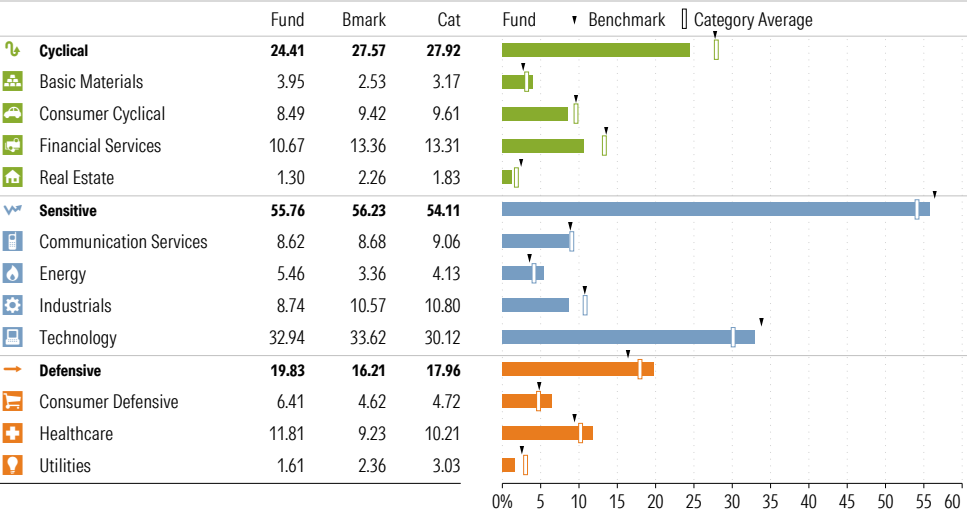
Style Analysis as of 06-30-2026
Morningstar Style Box™



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	-	4.54	4.54	-	-
⊕ Broadcom Inc	-	4.38	8.92	-	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd ADR	-	3.02	11.94	-	Technology
⊕ Cap Grp Cent Fd Ser Ii	-	2.60	14.54	-	-
⊖ Micron Technology Inc	-	2.59	17.12	-	Technology
⊕ Philip Morris International Inc	-	2.27	19.40	-	Consumer Defensive
⊕ Alphabet Inc Class A	-	2.13	21.52	-	Communication Svc
⊖ Microsoft Corp	-	1.69	23.21	-	Technology
⊖ NVIDIA Corp	-	1.56	24.77	-	Technology
⊖ Eli Lilly and Co	-	1.47	26.24	-	Healthcare

Total Holdings 3970

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds American High-Inc R-6 RITGX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

David Daigle since 12-2003
Thomas Chow since 12-2014
Shannon Ward since 12-2016
Andy Moth since 12-2024

Quantitative Screens

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

✔ Management: The fund's management has been in place for 22.59 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.36 is 56.63% lower than the High Yield Bond category average.

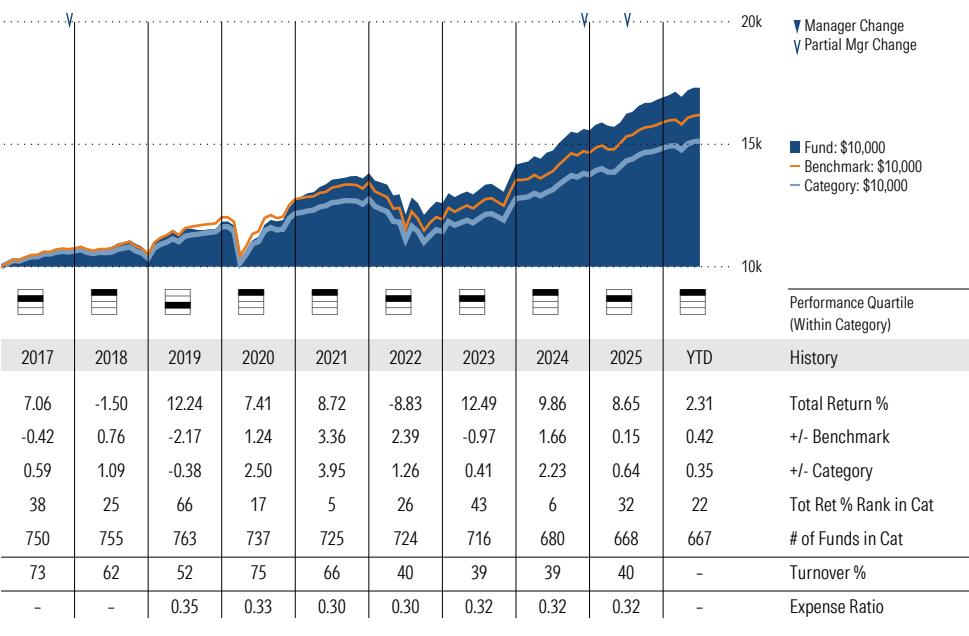
Morningstar Investment Management LLC Analysis

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

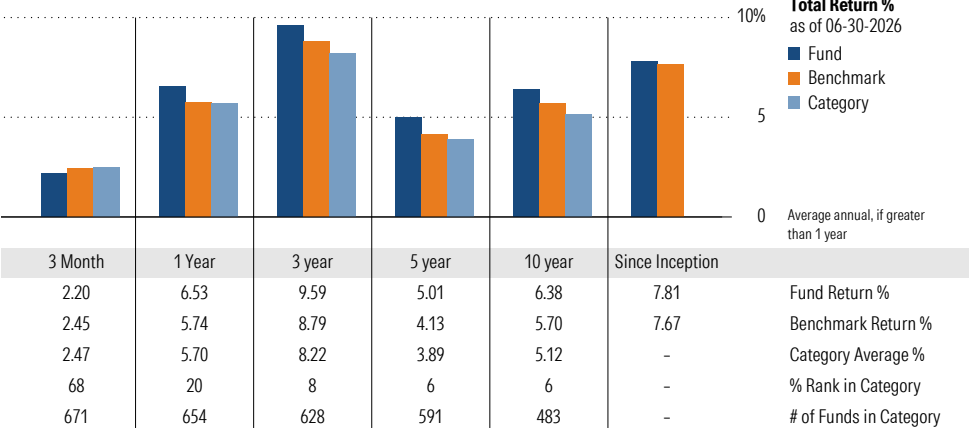
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	05-31-2026
ESG Commitment	1-Low	02-15-2022

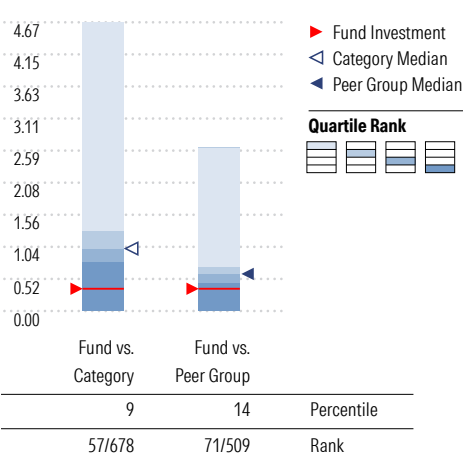
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.89	-	0.21
Beta	0.98	-	0.91
R-Squared	96.02	-	92.60
Standard Deviation	4.32	4.31	4.08
Sharpe Ratio	1.08	0.91	0.83
Tracking Error	0.87	-	1.19
Information Ratio	0.92	-	-0.58
Up Capture Ratio	104.78	-	93.19
Down Capture Ratio	89.89	-	92.30

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	2.84	-	2.79
Avg Eff Maturity	-	-	4.71

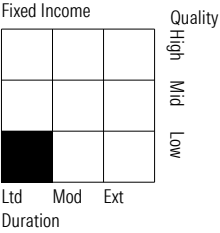
American Funds American High-Inc R-6 RITGX

Morningstar Category
High Yield Bond

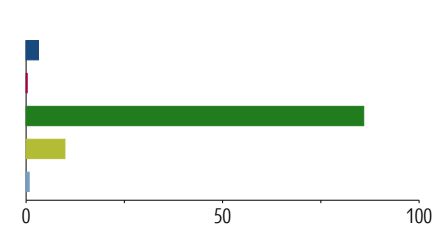
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026



Asset Class	Net %	Cat%
US Stocks	3.15	0.46
Non-US Stocks	0.28	0.03
Bonds	85.91	95.39
Cash	9.88	1.99
Other	0.78	2.12
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	9.48	-	1.39
AA	0.00	-	0.46
A	0.11	-	0.13
BBB	2.90	-	5.98
BB	36.04	-	47.53
B	36.48	-	33.42
Below B	13.77	-	9.40
Not Rated	1.22	-	1.70

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	0.01	-	3.98			
Treasury	0.00	-	1.23			
Inflation - Protected	0.00	-	0.00			
Agency/Quasi Agency	0.01	-	0.02			
Other Government Related	0.00	-	2.73			
Corporate	89.72	-	88.06			
Corporate Bond	84.82	-	83.45			
Bank Loan	4.33	-	3.36			
Convertible	0.20	-	0.50			
Preferred	0.37	-	0.75			
Securitized	0.01	-	0.96			
Agency MBS Pass-Through	0.00	-	0.09			
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.02			
Non-Agency Residential MBS	0.01	-	0.04			
Commercial MBS	0.00	-	0.09			
Asset-Backed	0.00	-	0.72			
Covered Bond	0.00	-	0.00			
Municipal	0.01	-	0.04			
Cash & Equivalents	10.25	-	4.89			
Other	0.00	-	2.08			

Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	8.15	8.15	-
Diebold Nixdorf Inc Ordinary Shares- New	-	1.74	9.88	Technology
DISH Network Corporation 11.75%	11-2027	0.92	10.80	-
✱ Cash And Other Assets Less Liabilities	-	0.85	11.65	-
⊖ Connect Finco SARL/Connect US Finco LLC 9%	09-2029	0.74	12.40	-
FXI Holdings Inc 11%	11-2030	0.70	13.10	-
EchoStar Corp. 10.75%	11-2029	0.68	13.77	-
⊖ MPT Operating Partnership LP / MPT Finance Corporation 5%	10-2027	0.64	14.41	-
Talen Energy Corp Ordinary Shares New	-	0.60	15.01	Utilities
⊕ Peraton Corp., Term Loan B, First Lien, (3-month USD CME Term SOFR + 3.85%)	02-2028	0.58	15.58	-

Total Holdings 1077

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Cptl Wld Gr&Inc R-6 RWIGX

Morningstar Category
Global Large-Stock Blend

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Sung Lee since 02-2006
Alfonso Barroso since 02-2007
Michael Cohen since 11-2014
Lara Pellini since 02-2019
Jin Lee since 02-2019
Leo Hee since 10-2019
Renaud Samyn since 02-2020
Nicholas Grace since 02-2022
Michael Beckwith since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Global Large-Stock 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 20.42 years.
- Style: The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.41 is 54.95% lower than the Global Large-Stock Blend category average.

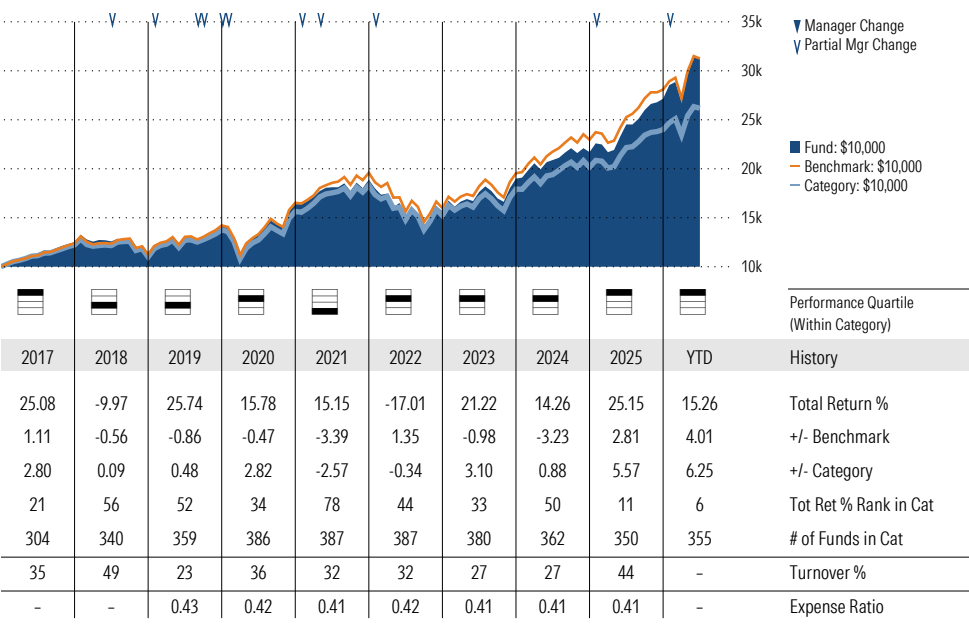
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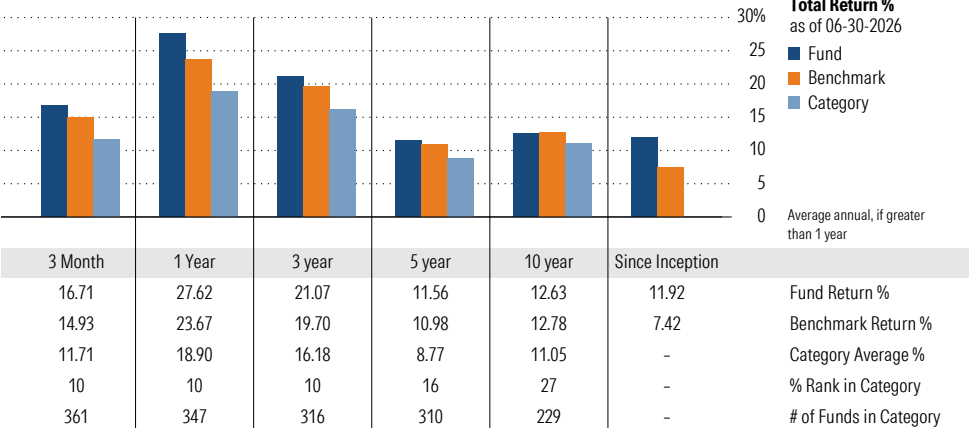
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	05-18-2022

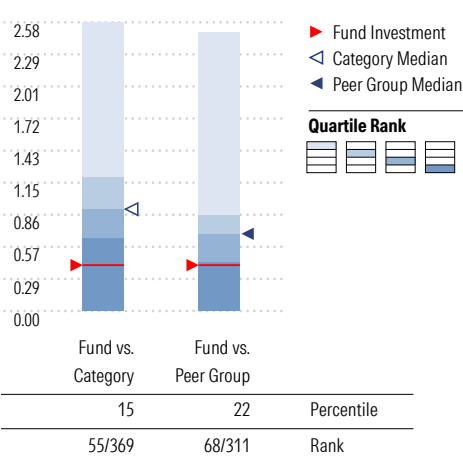
Growth of \$10,000



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	1.58	-	-1.41
Beta	0.98	-	0.92
R-Squared	96.53	-	86.60
Standard Deviation	12.60	12.66	12.53
Sharpe Ratio	1.22	1.12	0.91
Tracking Error	2.37	-	4.44
Information Ratio	0.58	-	-0.62
Up Capture Ratio	99.62	-	88.21
Down Capture Ratio	88.12	-	96.27

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.28	23.17	22.04
Price/Book Ratio	4.03	3.68	3.79
Geom Avg Mkt Cap \$B	271.64	254.43	257.89
ROE	29.81	30.09	32.10

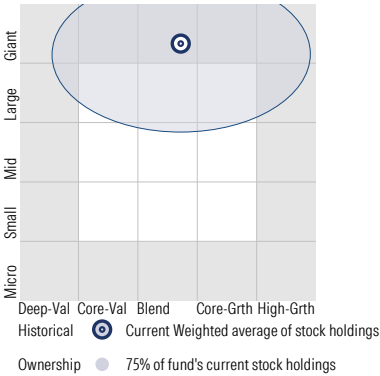
American Funds Cptl Wld Gr&Inc R-6 RWIGX

Morningstar Category
Global Large-Stock Blend

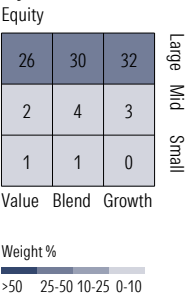
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 06-30-2026

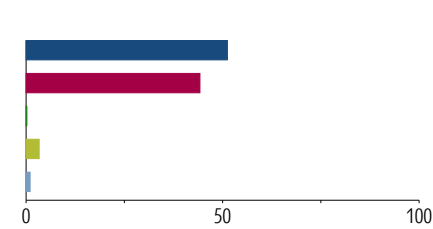
Morningstar Style Box™



Style Breakdown

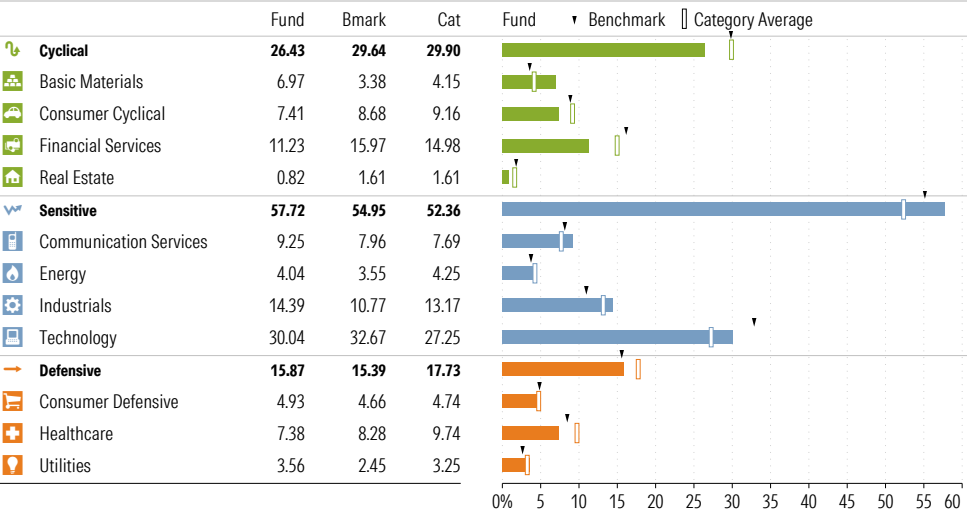


Asset Allocation as of 06-30-2026

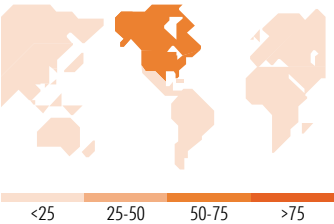


Asset Class	Net %	Cat%
US Stocks	51.22	61.89
Non-US Stocks	44.23	35.54
Bonds	0.20	0.03
Cash	3.32	1.29
Other	1.02	1.25
Total	100.00	100.00

Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Greater Asia	Fund % 16.82	Cat % 14.14	Americas	Fund % 59.77	Cat % 66.89	Greater Europe	Fund % 23.41	Cat % 18.96	Market Maturity	Fund %
Japan	4.16	5.35	North America	56.92	66.15	United Kingdom	6.61	5.03	Developed Markets	94.69
Australasia	0.20	0.64	Central/Latin	2.85	0.74	W euro-ex UK	16.56	13.66	Emerging Markets	5.31
Asia-4 Tigers	10.16	5.66				Emrgng Europe	0.00	0.07	Not Available	0.00
Asia-ex 4 Tigers	2.30	2.49				Africa	0.24	0.20		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	5.95	5.95	-	Technology
⊖ Broadcom Inc	3.85	9.80	-	Technology
⊕ Capital Group Central Cash Fund	3.13	12.93	-	-
⊖ Micron Technology Inc	2.72	15.65	-	Technology
⊖ NVIDIA Corp	2.30	17.95	-	Technology
⊕ Philip Morris International Inc	2.17	20.12	-	Consumer Defensive
⊕ Alphabet Inc Class A	2.11	22.23	-	Communication Svc
⊖ Alphabet Inc Class C	1.99	24.23	-	Communication Svc
⊕ Amazon.com Inc	1.96	26.19	-	Consumer Cyclical
⊕ Apple Inc	1.83	28.02	-	Technology

Total Holdings 334

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Emerging Markets I DFEMX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Ethan Wren since 02-2020
Mary Phillips since 02-2024

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 16.35 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 0.36 is 65.05% lower than the Diversified Emerging Mkts category average.

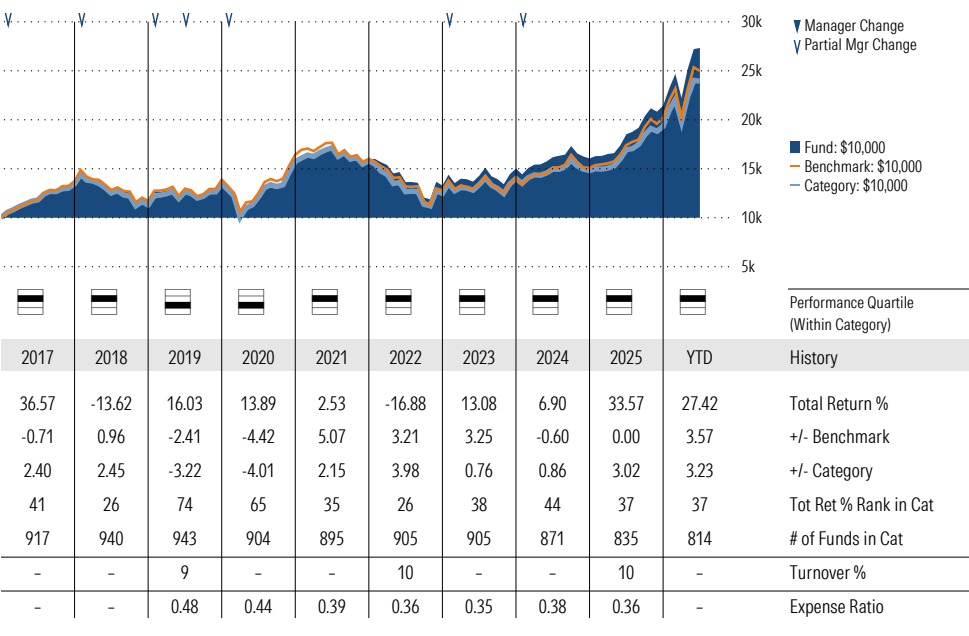
Morningstar Investment Management LLC Analysis

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.

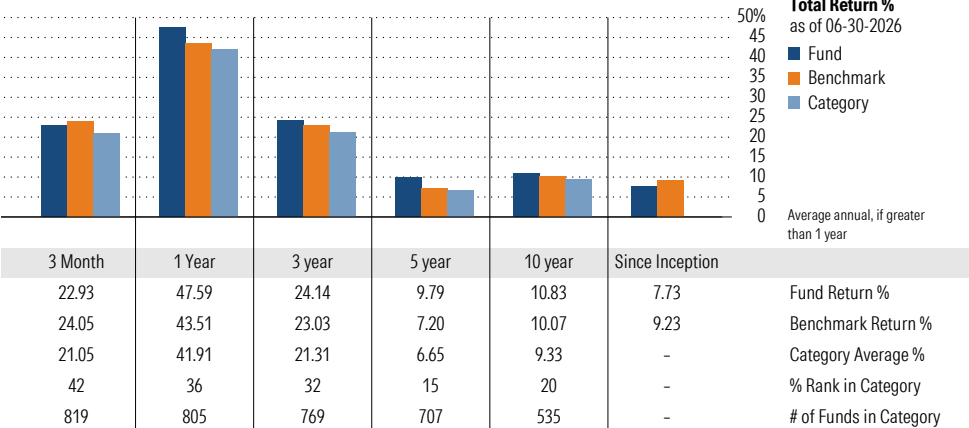
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

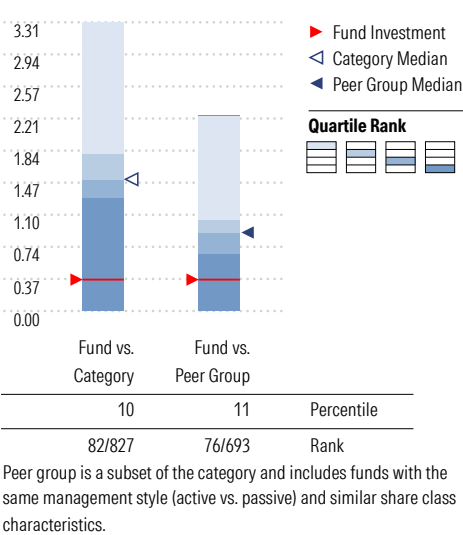
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	3.57	-	2.18
Beta	0.87	-	0.84
R-Squared	97.45	-	86.22
Standard Deviation	15.72	17.94	16.26
Sharpe Ratio	1.16	0.99	0.99
Tracking Error	3.48	-	6.61
Information Ratio	0.32	-	-0.13
Up Capture Ratio	94.22	-	88.00
Down Capture Ratio	80.47	-	79.66

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.53	17.66	16.39
Price/Book Ratio	2.26	2.50	2.31
Geom Avg Mkt Cap \$B	67.43	129.23	108.67
ROE	20.13	24.21	23.52

DFA Emerging Markets I DFEMX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD



DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Joel Schneider since 02-2022
Brendan McAndrews since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 16.35 years.
- Style: The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.28 is 69.57% lower than the Foreign Large Value category average.

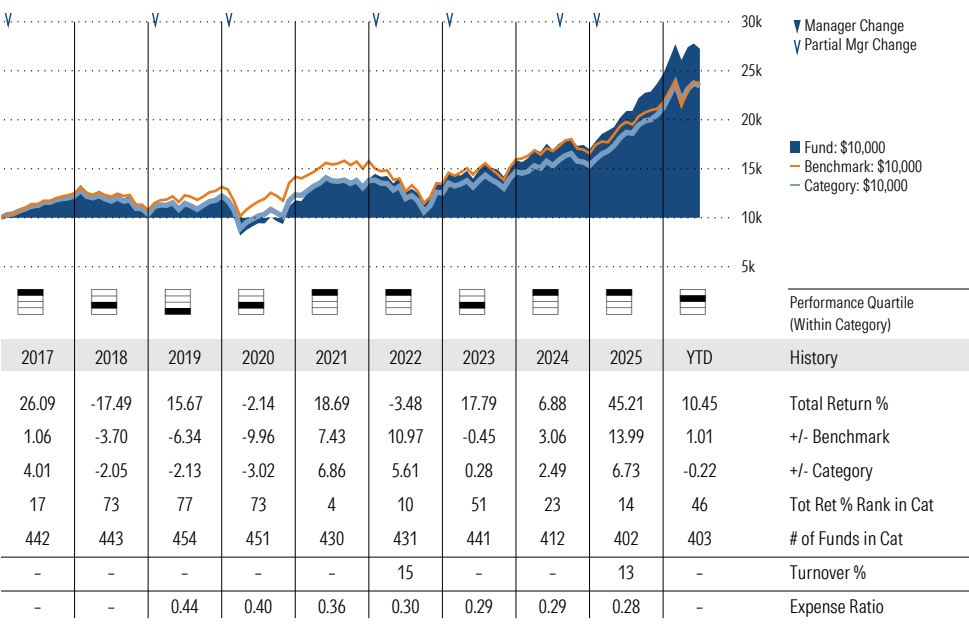
Morningstar Investment Management LLC Analysis

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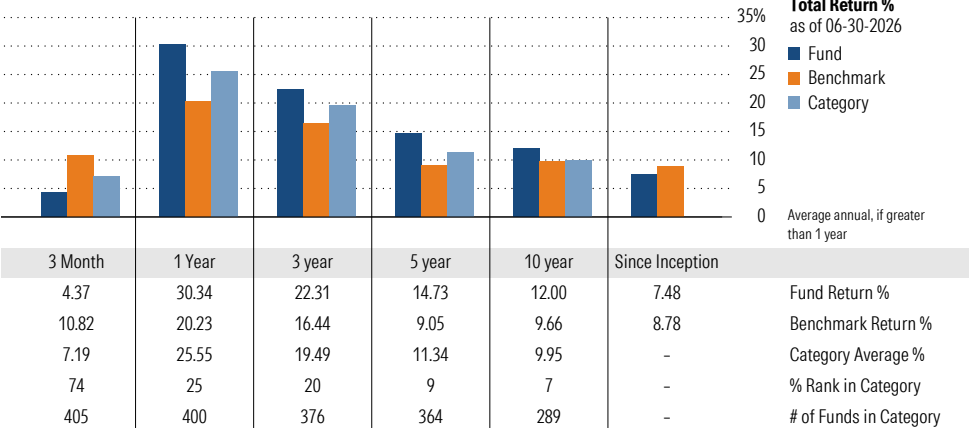
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

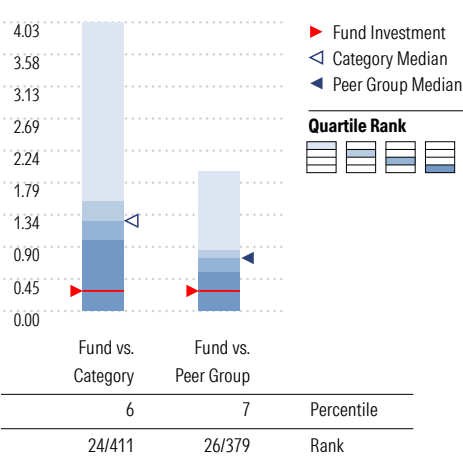
Growth of \$10,000



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	7.82	-	4.32
Beta	0.81	-	0.88
R-Squared	80.86	-	83.48
Standard Deviation	12.19	13.46	12.94
Sharpe Ratio	1.34	0.86	1.08
Tracking Error	5.89	-	5.46
Information Ratio	1.00	-	0.57
Up Capture Ratio	103.52	-	99.52
Down Capture Ratio	68.13	-	80.07

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	15.38	18.85	15.15
Price/Book Ratio	1.39	2.27	1.61
Geom Avg Mkt Cap \$B	51.51	76.41	50.71
ROE	11.11	19.18	14.58

DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD



DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value
Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012
Joel Schneider since 07-2015
Marc Leblond since 02-2020

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.35 years.
- Style: The fund has landed in its primary style box — Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.31 is 70.19% lower than the Small Value category average.

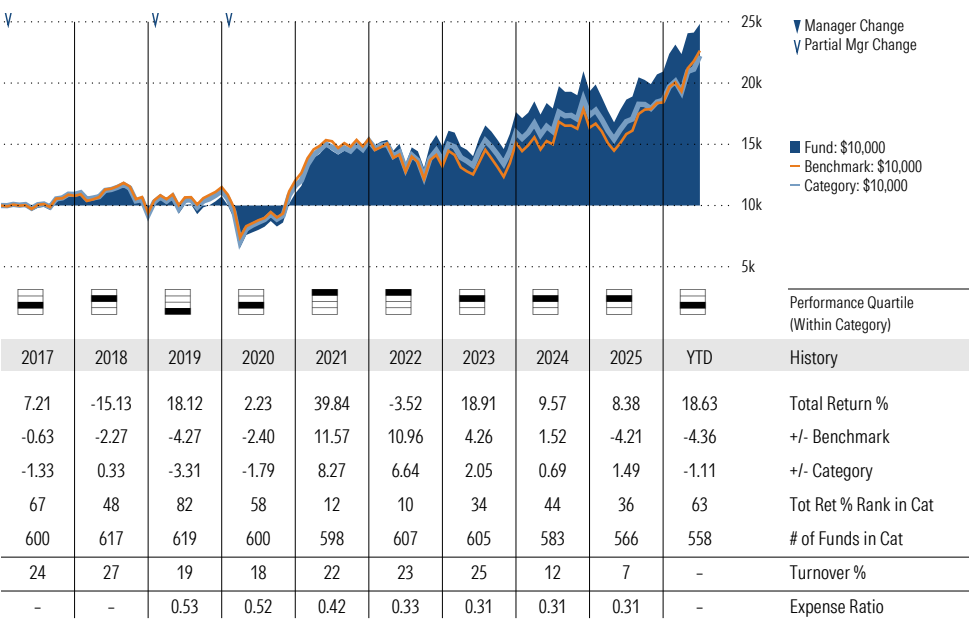
Morningstar Investment Management LLC Analysis

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.

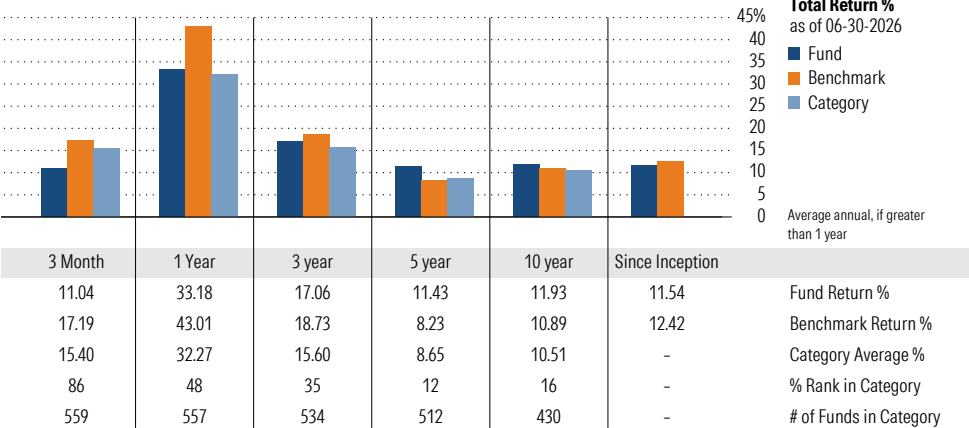
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

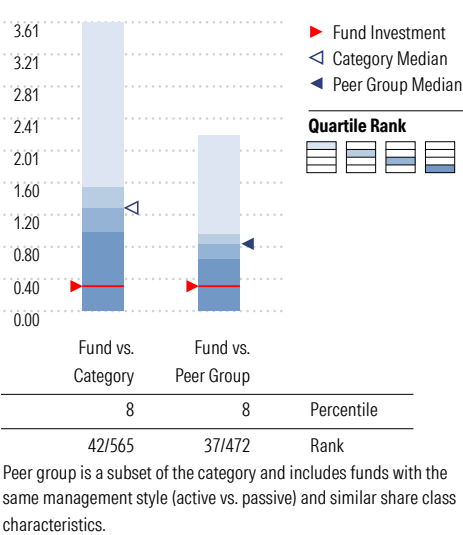
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.24	-	-0.87
Beta	0.93	-	0.90
R-Squared	95.06	-	90.84
Standard Deviation	18.51	19.43	18.34
Sharpe Ratio	0.69	0.74	0.63
Tracking Error	4.34	-	5.74
Information Ratio	-0.39	-	-0.52
Up Capture Ratio	93.05	-	89.23
Down Capture Ratio	94.60	-	93.32

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	14.61	14.86	17.62
Price/Book Ratio	1.31	1.40	1.72
Geom Avg Mkt Cap \$B	4.30	2.59	5.95
ROE	6.83	2.92	9.60

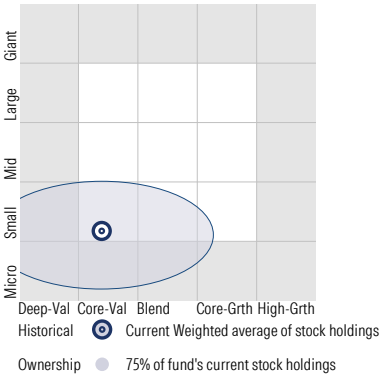
DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 06-30-2026

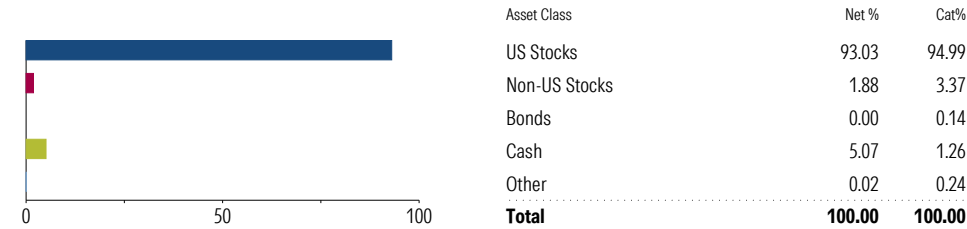
Morningstar Style Box™



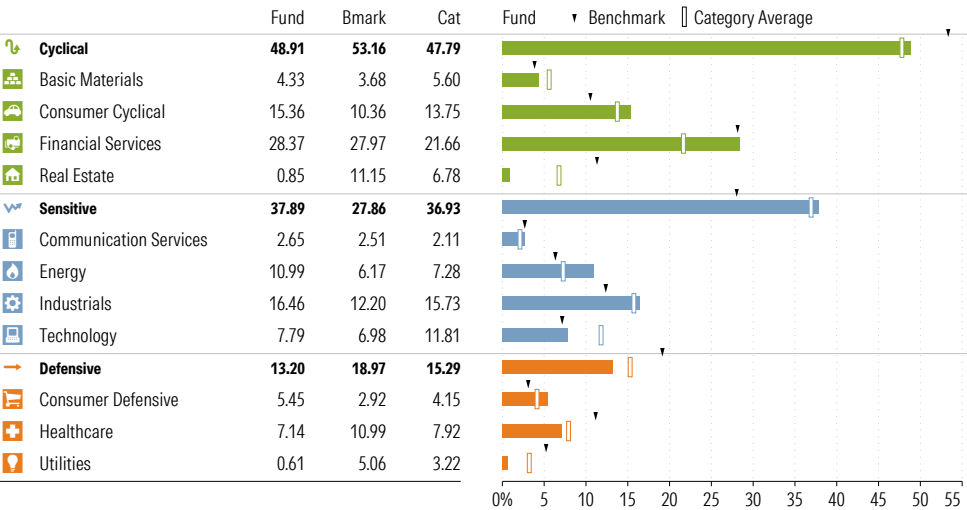
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ DFA Short Term Investment	4.50	4.50	-	-
⊖ BorgWarner Inc	0.91	5.41	-	Consumer Cyclical
HF Sinclair Corp	0.84	6.25	-	Energy
Elanco Animal Health Inc	0.80	7.05	-	Healthcare
Knight-Swift Transportation Holdings Inc Class A	0.80	7.85	-	Industrials
Avnet Inc	0.74	8.60	-	Technology
Arrow Electronics Inc	0.74	9.33	-	Technology
Invesco Ltd	0.69	10.02	-	Financial Services
WESCO International Inc	0.61	10.63	-	Industrials
Ovintiv Inc	0.59	11.23	-	Energy
Columbia Banking System Inc	0.58	11.81	-	Financial Services
⊕ SouthState Bank Corp	0.56	12.38	-	Financial Services
Zions Bancorp NA	0.56	12.94	-	Financial Services
APA Corp	0.55	13.49	-	Energy
Old National Bancorp	0.55	14.04	-	Financial Services

Total Holdings 1025

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Fidelity 500 Index FXAIX

Portfolio Manager(s)

Louis Bottari since 01-2009
Peter Matthew since 08-2012
Robert Regan since 12-2016
Payal Gupta since 06-2019
Navid Sohrabi since 08-2019

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.42 years.
- Style: The fund has landed in its primary style box — Large Blend — 77.14 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.02 is 96.97% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

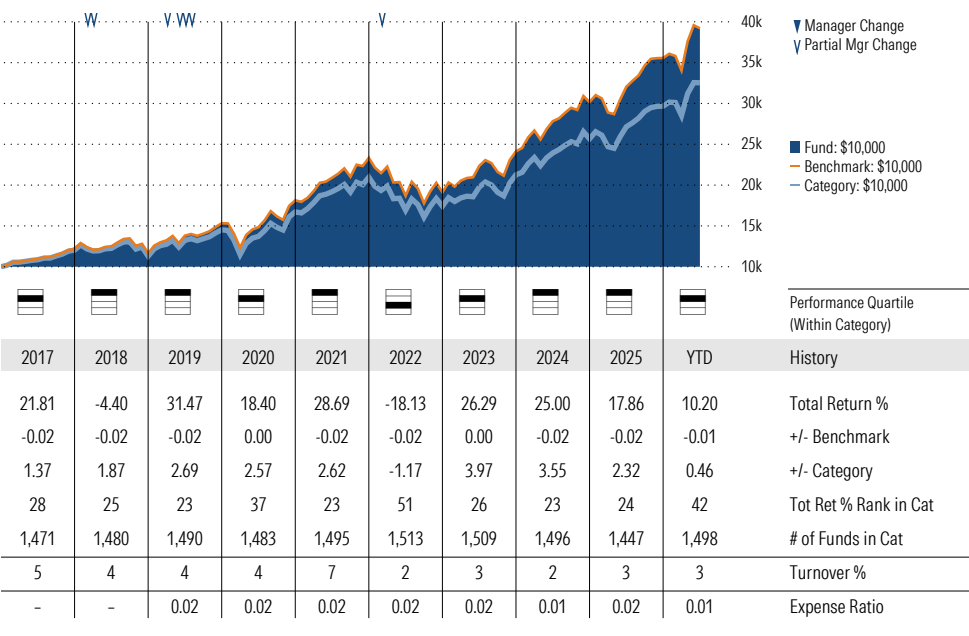
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

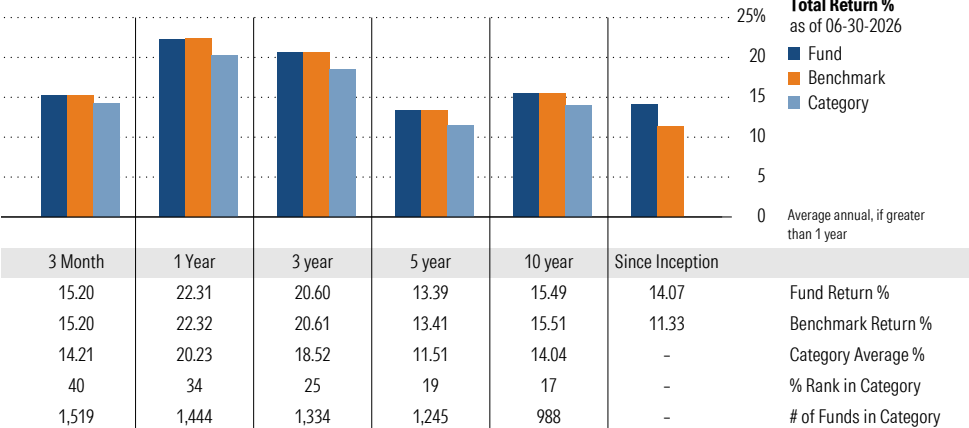
Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

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

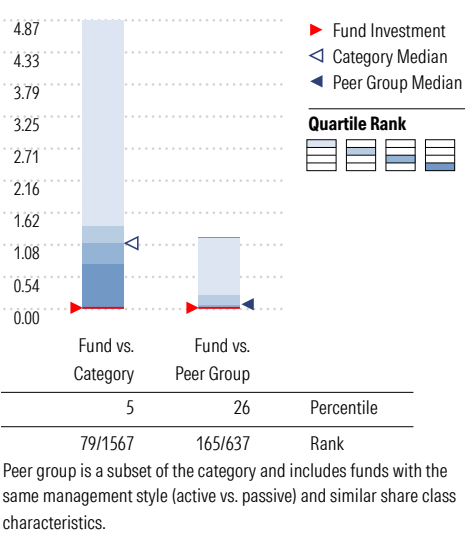
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.00	-	-1.07
Beta	1.00	-	0.97
R-Squared	100.00	-	91.65
Standard Deviation	13.05	13.05	13.22
Sharpe Ratio	1.15	1.15	1.01
Tracking Error	0.01	-	3.22
Information Ratio	-1.19	-	-1.61
Up Capture Ratio	99.95	-	94.65
Down Capture Ratio	99.95	-	101.92

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	26.87	26.87	25.00
Price/Book Ratio	5.38	5.38	5.49
Geom Avg Mkt Cap \$B	486.97	486.97	607.94
ROE	36.35	36.35	39.47

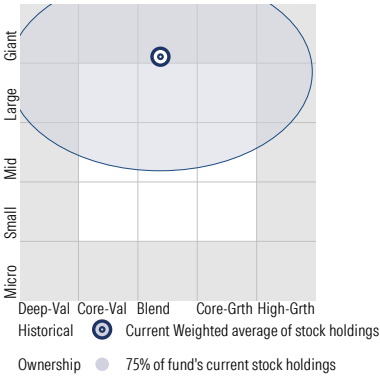
Fidelity 500 Index FXAIX

Morningstar Category
Large Blend

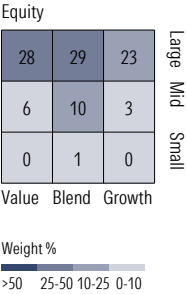
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

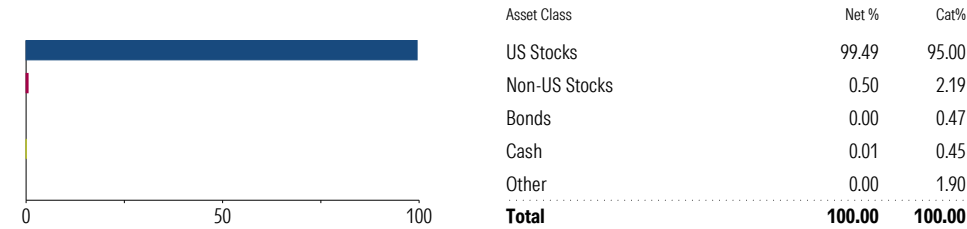
Morningstar Style Box™



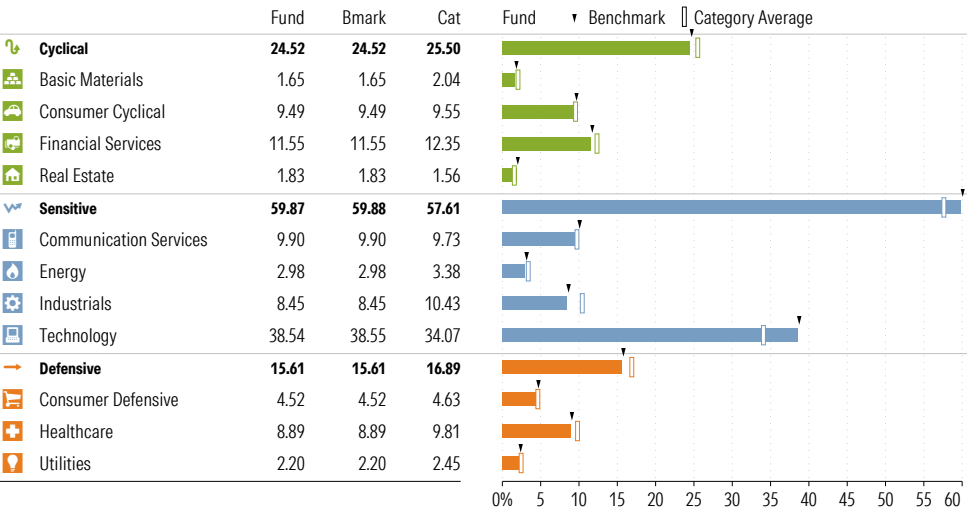
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	7.51	7.51	-	Technology
⊕ Apple Inc	6.59	14.10	-	Technology
⊕ Microsoft Corp	4.30	18.40	-	Technology
⊕ Amazon.com Inc	3.62	22.01	-	Consumer Cyclical
⊕ Alphabet Inc Class A	3.25	25.26	-	Communication Svc
⊕ Broadcom Inc	2.77	28.03	-	Technology
⊕ Alphabet Inc Class C	2.59	30.62	-	Communication Svc
⊕ Micron Technology Inc	2.02	32.64	-	Technology
⊕ Meta Platforms Inc Class A	1.92	34.56	-	Communication Svc
⊕ Tesla Inc	1.84	36.39	-	Consumer Cyclical
⊕ Eli Lilly and Co	1.47	37.87	-	Healthcare
⊕ Advanced Micro Devices Inc	1.47	39.33	-	Technology
⊕ Berkshire Hathaway Inc Class B	1.42	40.76	-	Financial Services
⊖ JPMorgan Chase & Co	1.36	42.12	-	Financial Services
⊕ Intel Corp	1.02	43.14	-	Technology

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Inflation-Prot Bd Index FIPDX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Brandon Bettencourt since 05-2014
Mark Lande since 10-2024
Van Eswara since 10-2025

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 12.12 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.05 is 91.8% lower than the Inflation-Protected Bond category average.

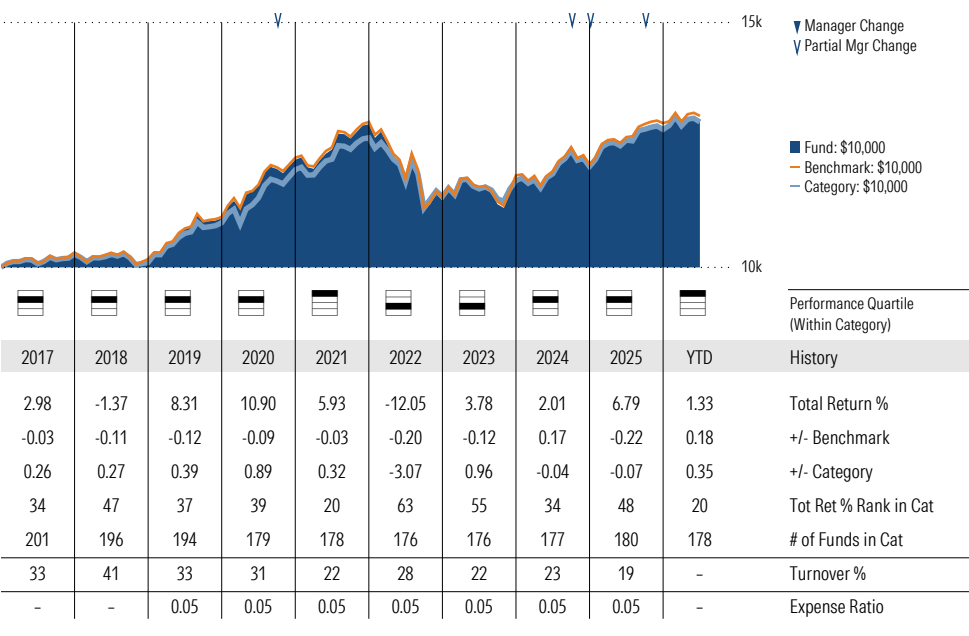
Morningstar Investment Management LLC Analysis

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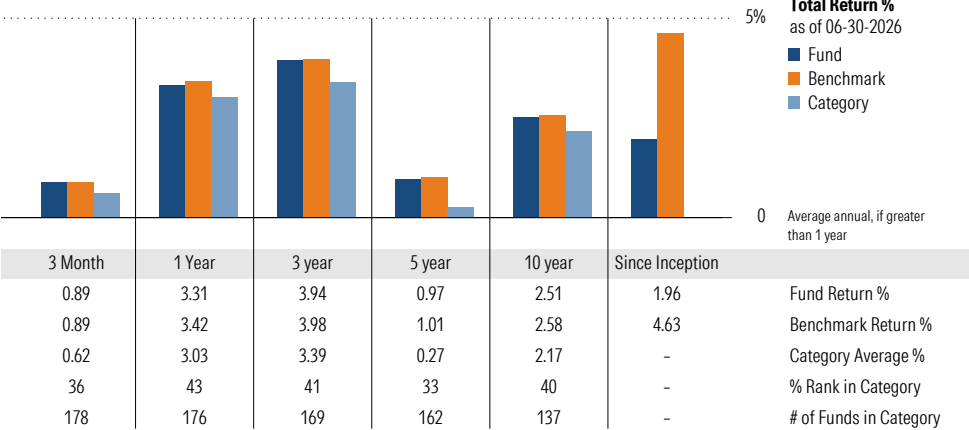
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

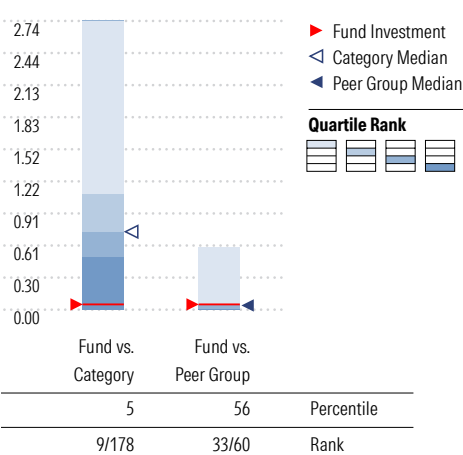
Growth of \$10,000



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	0.07	-	-0.40
Beta	0.97	-	1.03
R-Squared	99.26	-	95.97
Standard Deviation	4.10	4.21	4.48
Sharpe Ratio	-0.17	-0.16	-0.20
Tracking Error	0.38	-	0.93
Information Ratio	-0.12	-	-0.43
Up Capture Ratio	98.58	-	100.16
Down Capture Ratio	98.33	-	107.81

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.47	4.52	5.72
Avg Eff Maturity	-	-	6.35

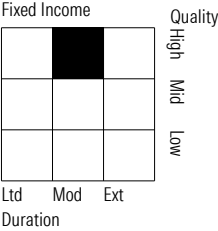
Fidelity Inflation-Prot Bd Index FIPDX

Morningstar Category
Inflation-Protected Bond

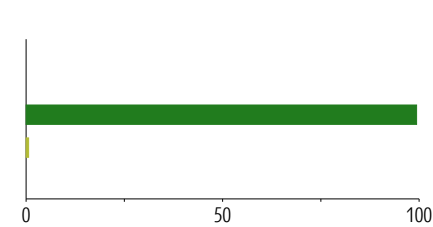
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 06-30-2026

Style Breakdown



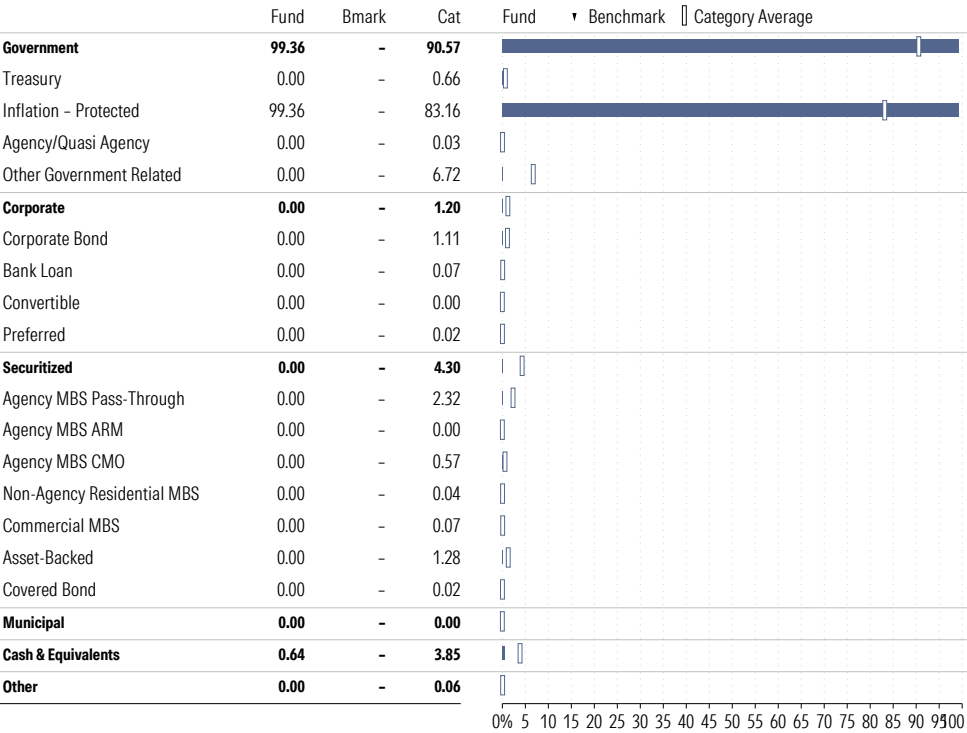
Asset Allocation as of 06-30-2026



Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.00
Bonds	99.36	104.45
Cash	0.64	-5.00
Other	0.00	0.45
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	0.00	17.15
AA	0.00	99.60	76.44
A	0.00	0.00	0.90
BBB	0.00	0.00	1.37
BB	0.00	0.00	0.51
B	0.00	0.00	0.14
Below B	0.00	0.00	0.11
Not Rated	0.00	0.40	3.38

Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 2.125%	01-2035	4.21	4.21	-
⊕ United States Treasury Notes 1.875%	01-2036	4.05	8.26	-
United States Treasury Notes 1.875%	07-2035	3.92	12.18	-
United States Treasury Notes 1.875%	07-2034	3.83	16.01	-
United States Treasury Notes 1.375%	07-2033	3.55	19.57	-
United States Treasury Notes 0.625%	07-2032	3.45	23.01	-
United States Treasury Notes 1.75%	01-2034	3.34	26.36	-
⊖ United States Treasury Notes 1.625%	10-2029	3.30	29.65	-
⊕ United States Treasury Notes 1.625%	04-2030	3.28	32.93	-
United States Treasury Notes 1.125%	01-2033	3.18	36.11	-

Total Holdings 50

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford Schroders International Stk SDR

SCIIX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Simon Webber since 03-2010
James Gautrey since 12-2014

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 16.34 years.
- Style: The fund has landed in its primary style box — Large Blend — 11.43 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 8% lower than the Foreign Large Blend category average.

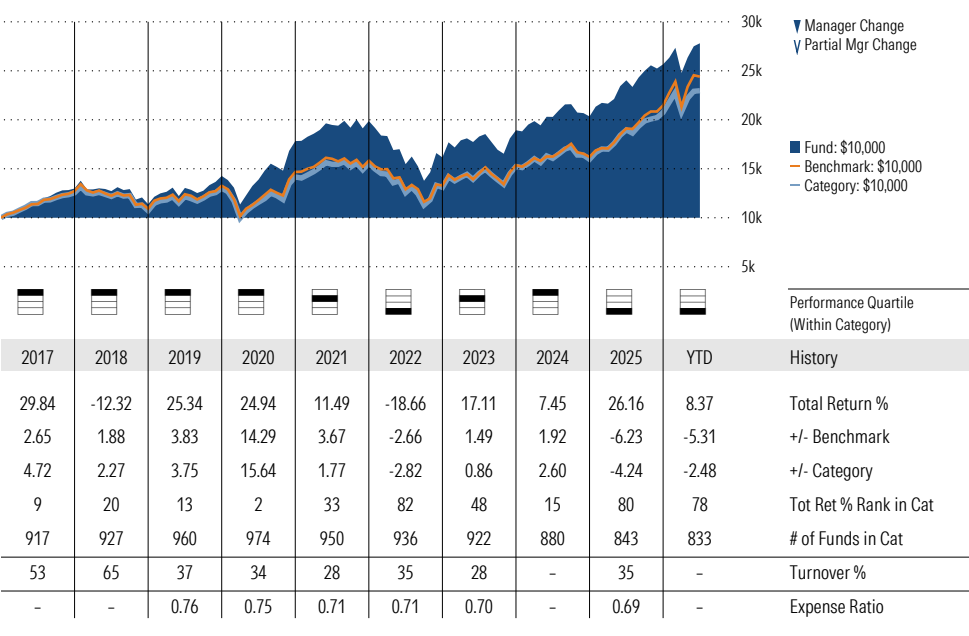
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen; however, its current style box positioning is consistent with the fund's investment process and strategy, and we do not regard the screen failure as significant.

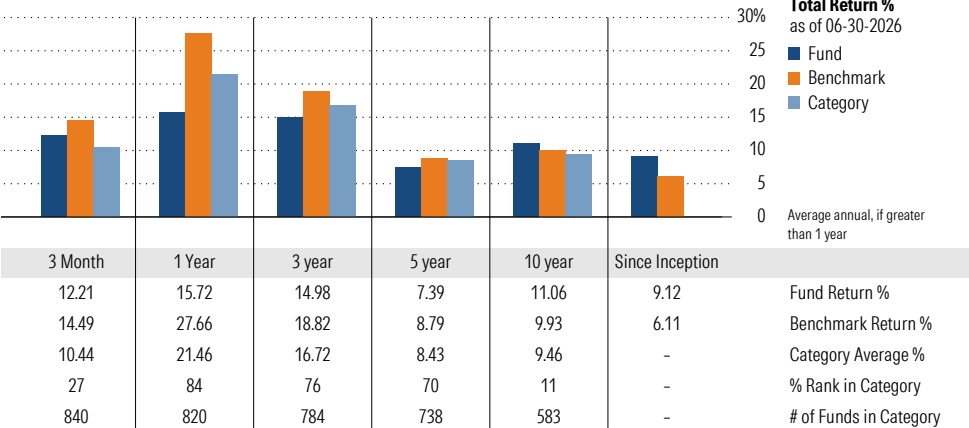
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022

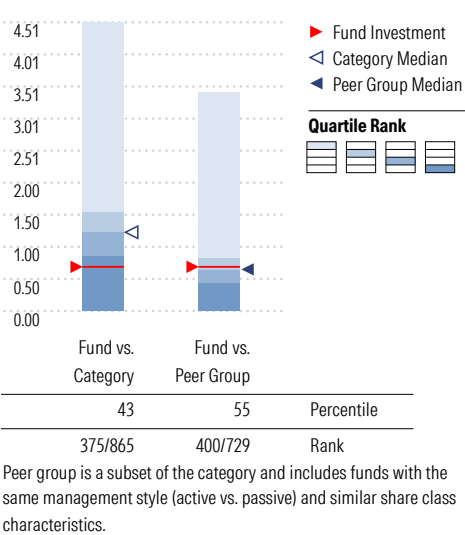
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.81	-	0.50
Beta	0.85	-	0.87
R-Squared	87.61	-	88.17
Standard Deviation	12.67	13.89	12.92
Sharpe Ratio	0.80	0.98	0.92
Tracking Error	4.90	-	4.65
Information Ratio	-0.78	-	-0.38
Up Capture Ratio	86.30	-	91.87
Down Capture Ratio	94.76	-	94.63

Portfolio Metrics

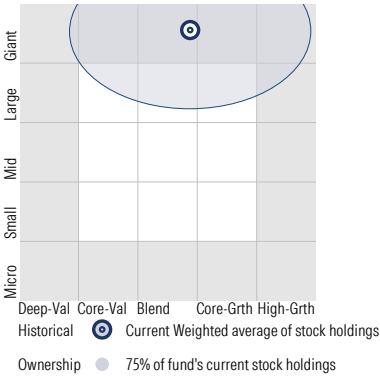
	Fund	Bmark	Cat
Price/Earnings Ratio	21.36	18.56	18.31
Price/Book Ratio	3.25	2.38	2.31
Geom Avg Mkt Cap \$B	142.31	89.99	87.75
ROE	22.50	20.63	18.98

Hartford Schroders International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

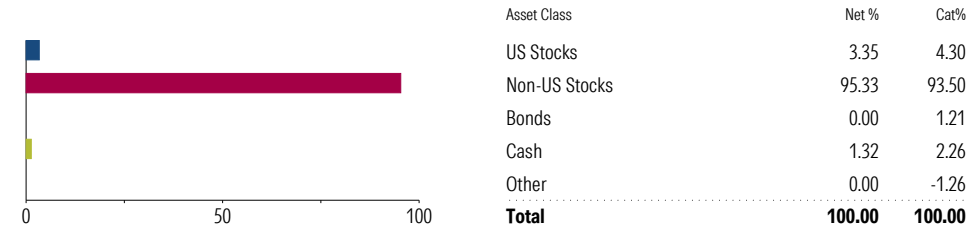
Style Analysis as of 06-30-2026
Morningstar Style Box™



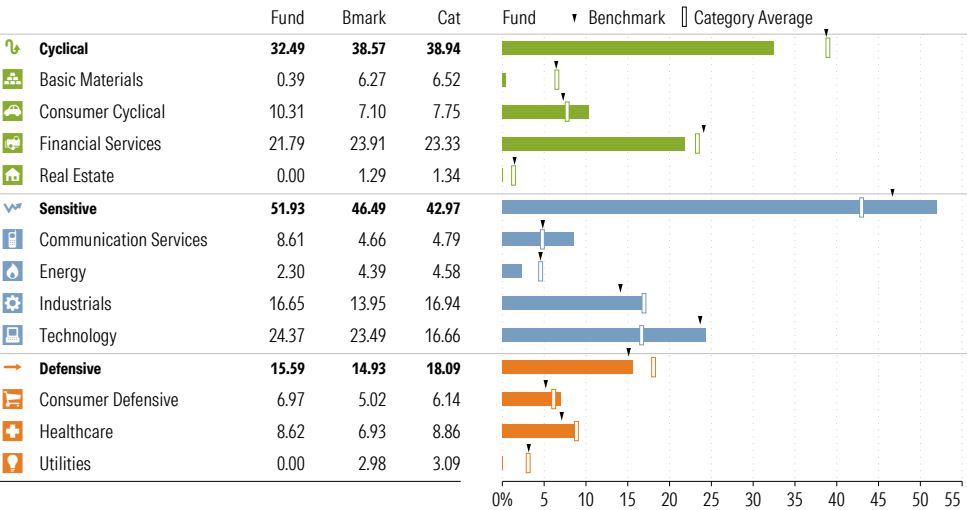
Style Breakdown



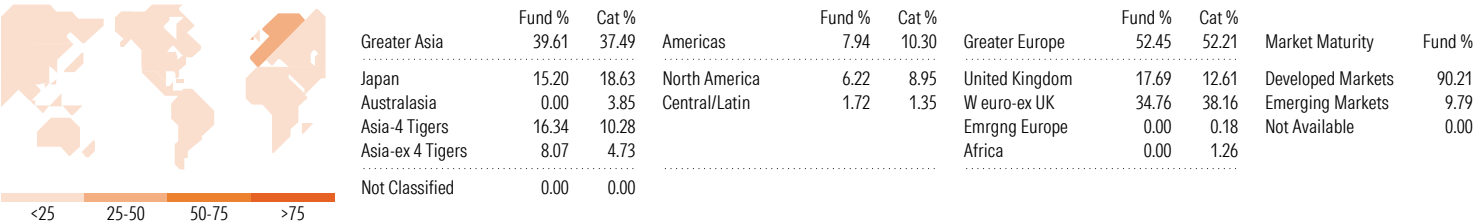
Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	7.80	7.80	-	Technology
⊖ ASML Holding NV	5.01	12.81	-	Technology
⊖ Samsung Electronics Co Ltd	3.85	16.66	-	Technology
⊖ Roche Holding AG	2.71	19.37	-	-
⊖ Compagnie Financiere Richemont SA	2.65	22.03	-	Consumer Cyclical
⊖ AstraZeneca PLC	2.55	24.57	-	Healthcare
⊖ The Toronto-Dominion Bank	2.42	26.99	-	Financial Services
⊖ HSBC Holdings PLC	2.38	29.37	-	Financial Services
⊖ Contemporary Amperex Technology Co Ltd Class A	2.33	31.70	-	Industrials
⊕ Chocoladefabriken Lindt & Spruengli AG Ordinary Shares - Non Voting	2.28	33.97	-	Consumer Defensive

Total Holdings 58

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford Strategic Income R6

HSNVX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

Campe Goodman since 04-2012
Rob Burn since 03-2016

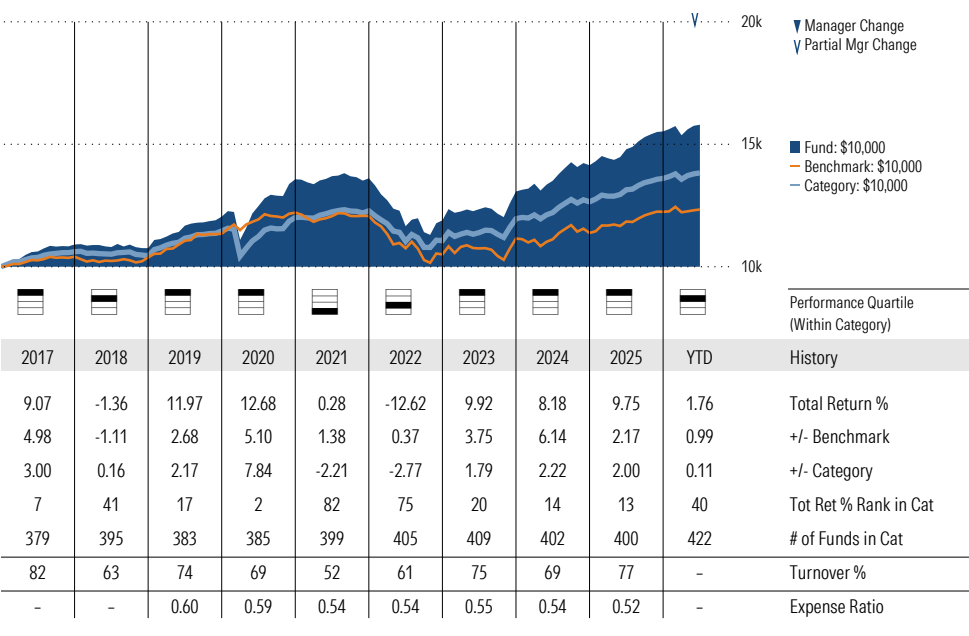
Quantitative Screens

- 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 14.25 years.
- Style Consistency is not calculated for Fixed Income funds.
- Net Expense: The fund's expense ratio of 0.53 is 40.45% lower than the Multisector Bond category average.

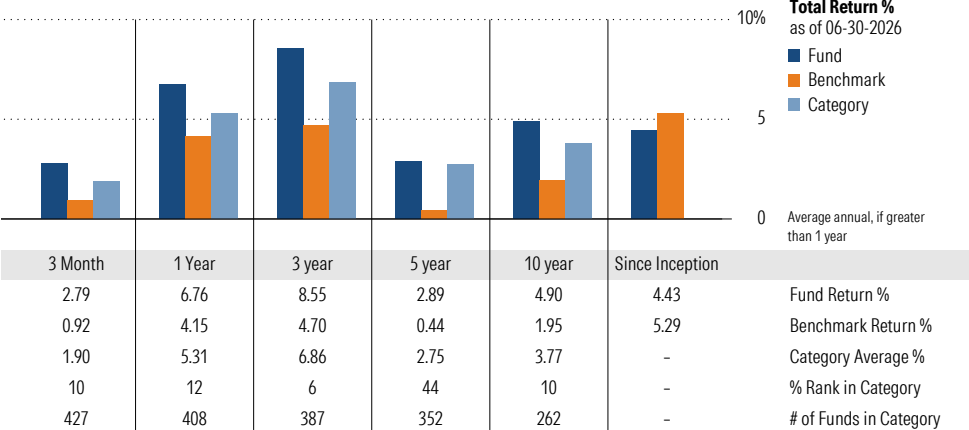
Morningstar Investment Management LLC Analysis

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.

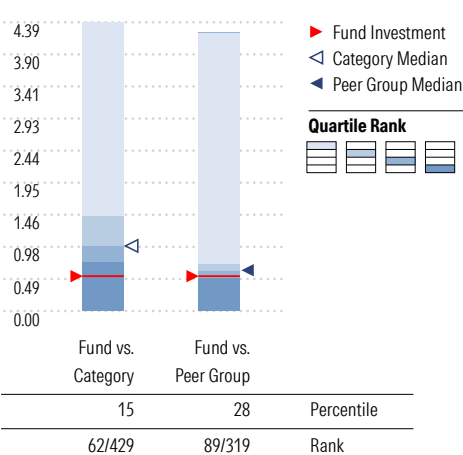
Growth of \$10,000



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	4.17	-	3.11
Beta	0.88	-	0.78
R-Squared	87.20	-	84.26
Standard Deviation	5.05	5.34	4.50
Sharpe Ratio	0.74	0.02	0.54
Tracking Error	1.91	-	2.21
Information Ratio	2.01	-	1.11
Up Capture Ratio	114.44	-	97.86
Down Capture Ratio	54.31	-	53.49

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	4.89	4.55	4.20
Avg Eff Maturity	8.09	7.69	7.46

Hartford Strategic Income R6 HSNVX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD



iShares MSCI Total Intl Idx K BDOXX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Jennifer Hsui since 04-2016
Peter Sietsema since 04-2025
Steven White since 04-2025
Matt Waldron since 04-2025

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 10.23 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 0.09 is 88% lower than the Foreign Large Blend category average.

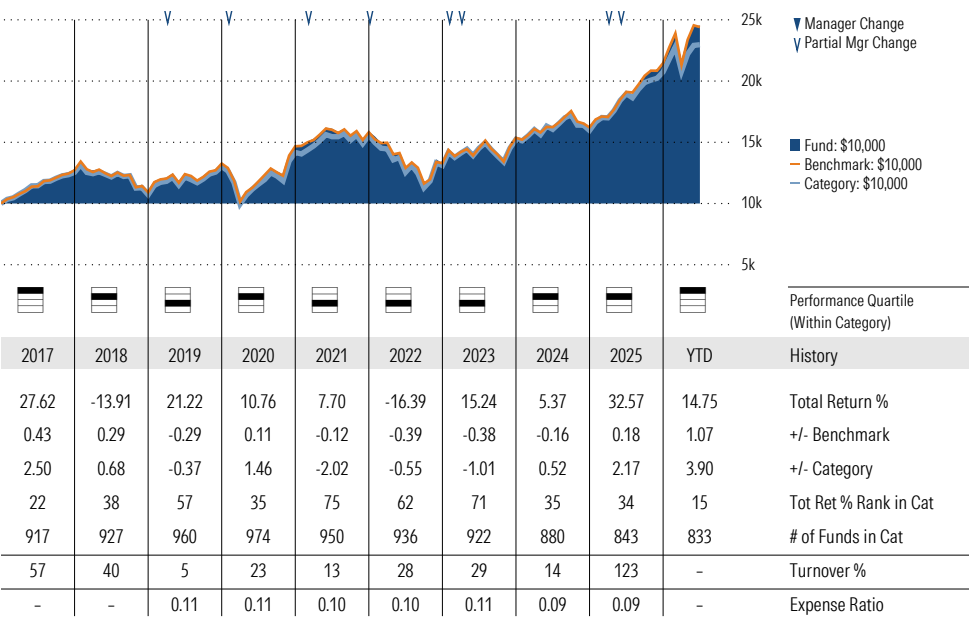
Morningstar Investment Management LLC Analysis

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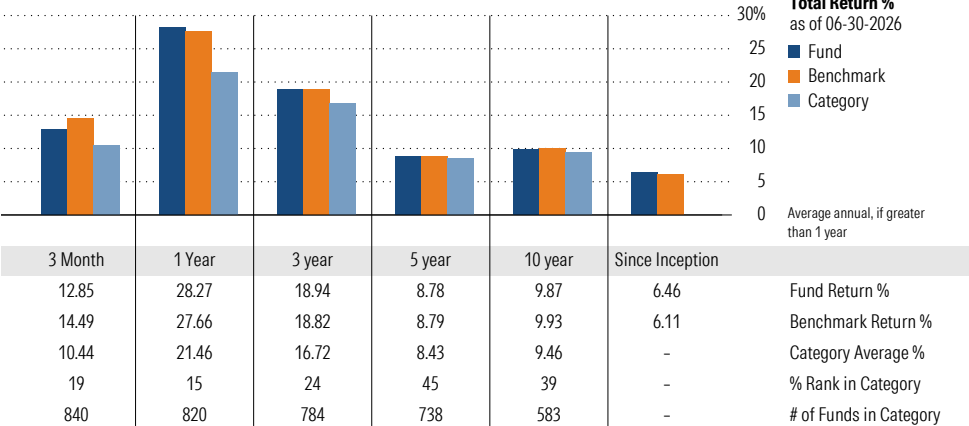
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

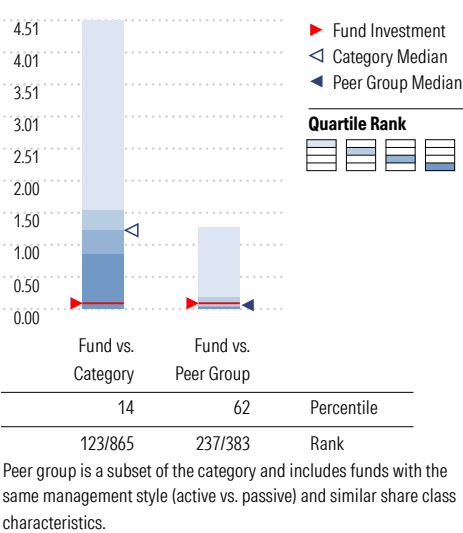
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.59	-	0.50
Beta	0.91	-	0.87
R-Squared	97.35	-	88.17
Standard Deviation	12.82	13.89	12.92
Sharpe Ratio	1.06	0.98	0.92
Tracking Error	2.43	-	4.65
Information Ratio	0.05	-	-0.38
Up Capture Ratio	98.13	-	91.87
Down Capture Ratio	94.69	-	94.63

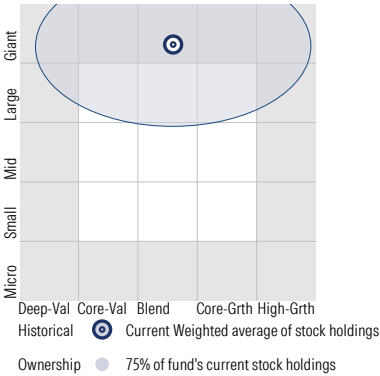
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.55	18.56	18.31
Price/Book Ratio	2.38	2.38	2.31
Geom Avg Mkt Cap \$B	89.82	89.99	87.75
ROE	20.60	20.63	18.98

iShares MSCI Total Intl Idx K BDOXX

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

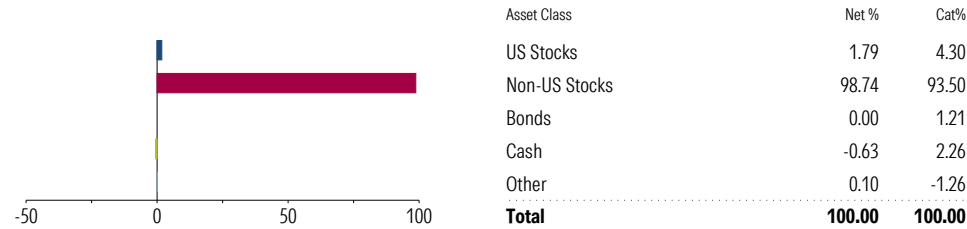
Style Analysis as of 06-30-2026
Morningstar Style Box™



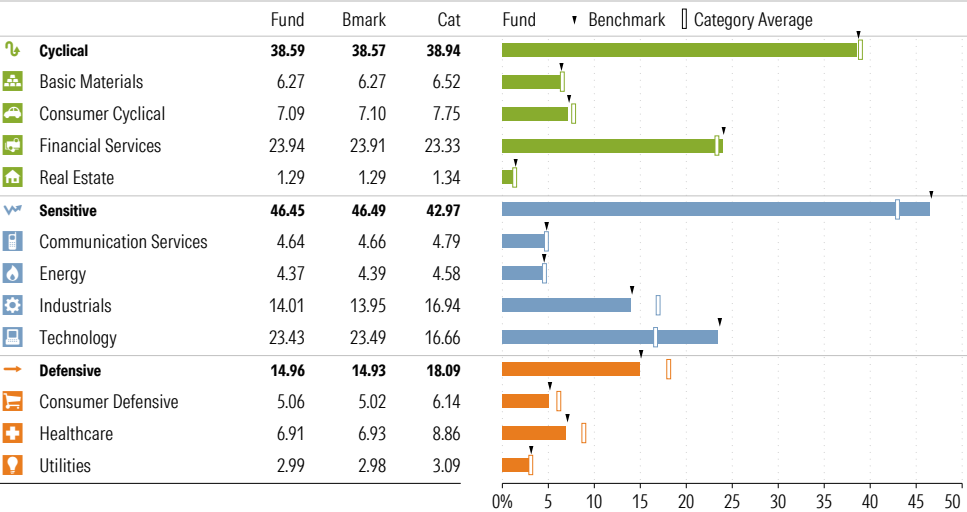
Style Breakdown



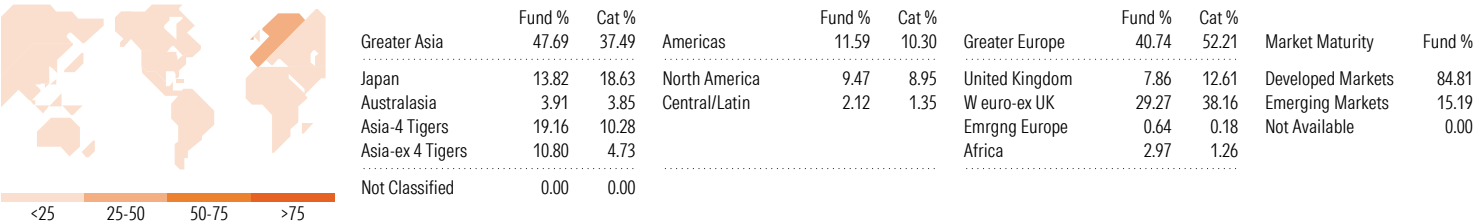
Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	5.02	5.02	-	Technology
⊕ Samsung Electronics Co Ltd	2.72	7.75	-	Technology
⊕ SK Hynix Inc	2.55	10.30	-	Technology
⊕ ASML Holding NV	2.06	12.36	-	Technology
✱ Cash Offset	0.93	13.29	-	-
Tencent Holdings Ltd	0.92	14.21	-	Communication Svc
HSBC Holdings PLC	0.88	15.08	-	Financial Services
⊕ Royal Bank of Canada	0.79	15.87	-	Financial Services
Novartis AG Registered Shares	0.78	16.66	-	Healthcare
⊕ Roche Holding AG Ordinary Shares new	0.78	17.44	-	Healthcare

Total Holdings 1804

⊕ Increase ⊖ Decrease ✱ New to Portfolio

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth
Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 21.92 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 49.43% lower than the Large Growth category average.

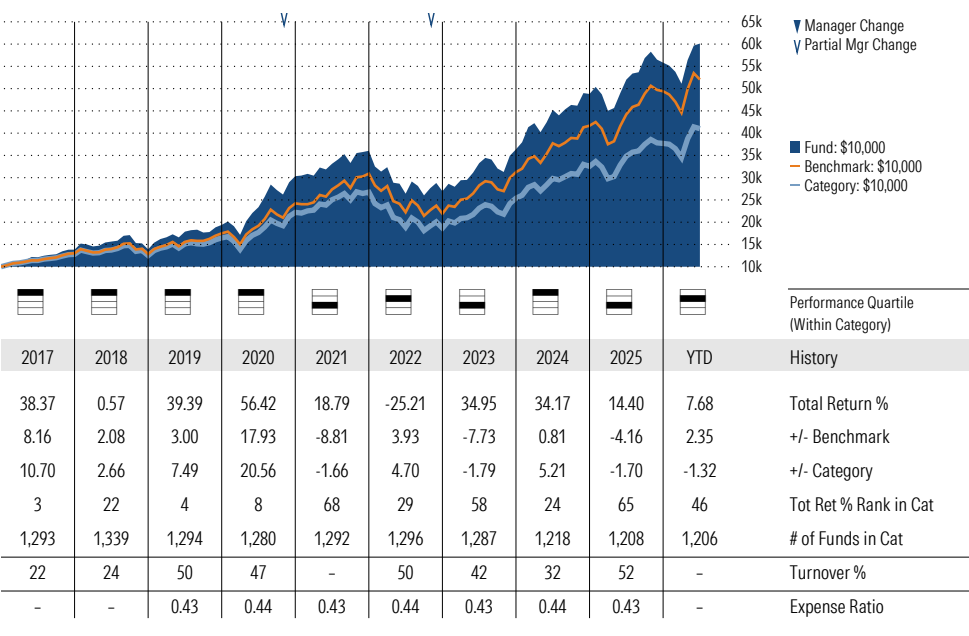
Morningstar Investment Management LLC Analysis

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.

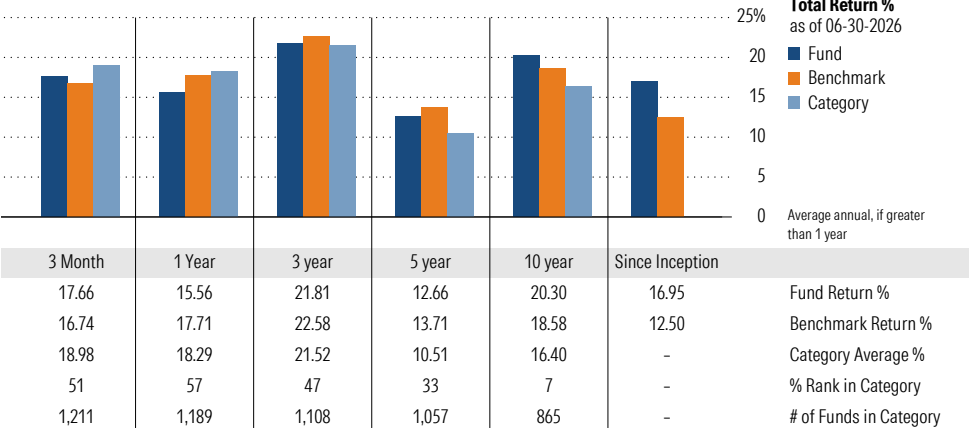
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

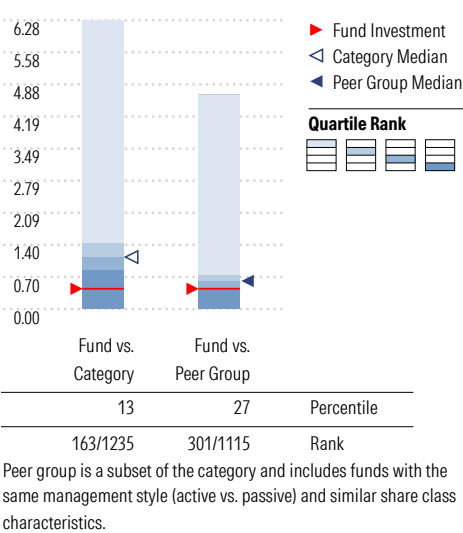
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.24	-	-1.33
Beta	0.96	-	1.00
R-Squared	94.71	-	89.46
Standard Deviation	16.18	16.44	17.42
Sharpe Ratio	1.02	1.05	0.90
Tracking Error	3.79	-	5.56
Information Ratio	-0.20	-	-0.45
Up Capture Ratio	97.29	-	95.86
Down Capture Ratio	98.03	-	101.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	35.09	34.09	31.08
Price/Book Ratio	11.63	13.93	8.94
Geom Avg Mkt Cap \$B	754.29	832.40	817.51
ROE	41.60	46.22	41.98

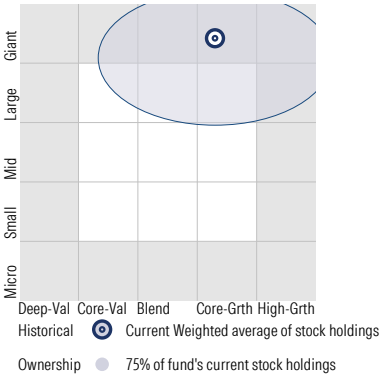
JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

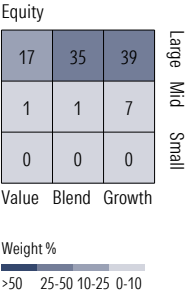
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2026

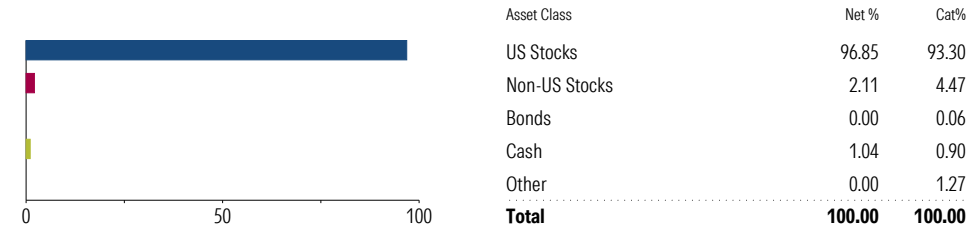
Morningstar Style Box™



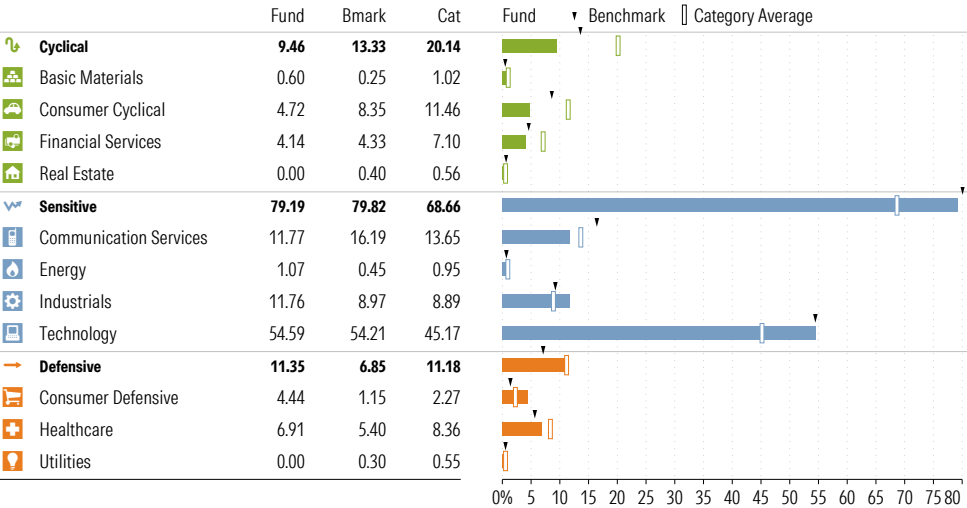
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NVIDIA Corp	10.37	10.37	-	Technology
⊕ Alphabet Inc Class C	9.81	20.18	-	Communication Svc
⊖ Apple Inc	5.48	25.66	-	Technology
⊕ Micron Technology Inc	4.13	29.79	-	Technology
Broadcom Inc	3.72	33.52	-	Technology
Advanced Micro Devices Inc	3.67	37.18	-	Technology
⊕ Tesla Inc	2.88	40.06	-	Consumer Cyclical
⊕ Lam Research Corp	2.61	42.67	-	Technology
⊕ Applied Materials Inc	2.61	45.28	-	Technology
⊖ GE Vernova Inc	2.38	47.66	-	Industrials
⊕ SanDisk Corp Ordinary Shares	2.32	49.98	-	Technology
The Goldman Sachs Group Inc	2.21	52.19	-	Financial Services
⊕ Western Digital Corp	2.01	54.20	-	Technology
⊕ Caterpillar Inc	1.97	56.17	-	Industrials
⊕ Eli Lilly and Co	1.95	58.12	-	Healthcare

Total Holdings 82

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

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

Portfolio Manager(s)

Scott Davis since 08-2014
Shilpee Raina since 11-2021

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.87 years.
- Style: The fund has landed in its primary style box — Large Blend — 62.86 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 33.33% lower than the Large Blend category average.

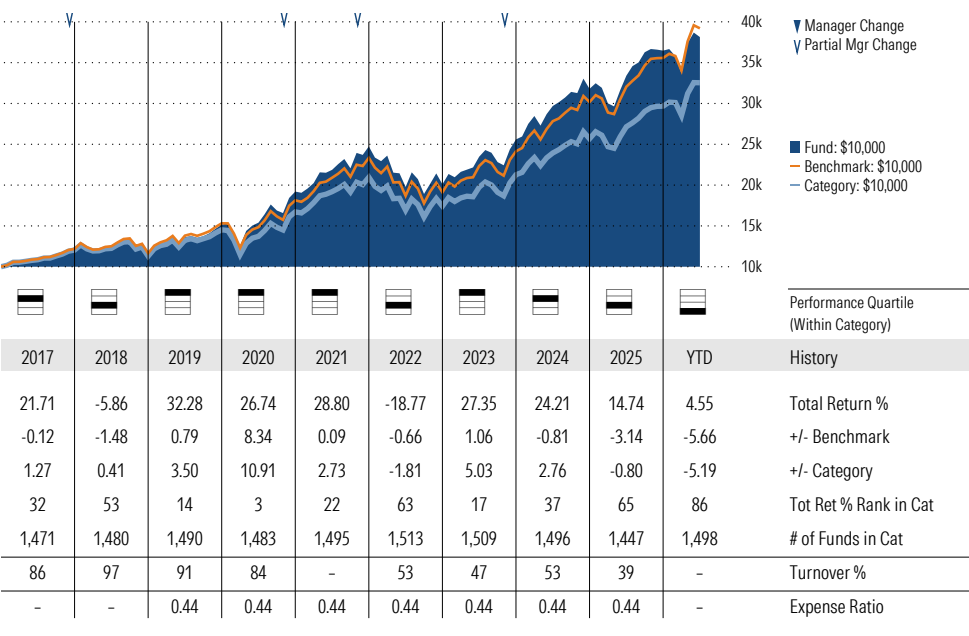
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen; however, its current style box positioning is consistent with the fund's investment process and strategy, and we do not regard the screen failure as significant.

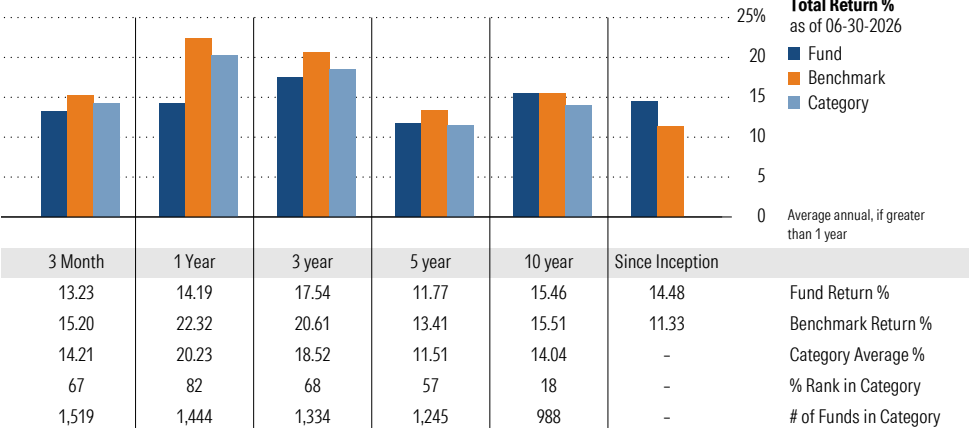
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

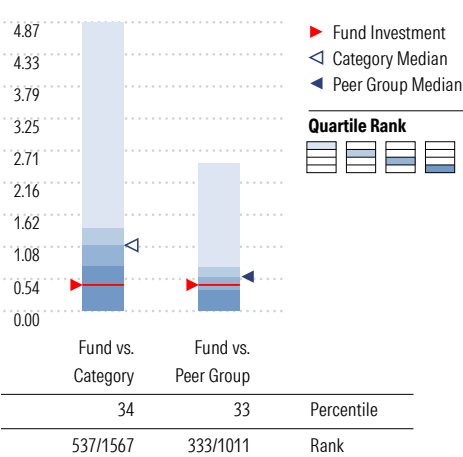
Growth of \$10,000



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	-3.34	-	-1.07
Beta	1.04	-	0.97
R-Squared	97.28	-	91.65
Standard Deviation	13.78	13.05	13.22
Sharpe Ratio	0.91	1.15	1.01
Tracking Error	2.34	-	3.22
Information Ratio	-1.31	-	-1.61
Up Capture Ratio	96.64	-	94.65
Down Capture Ratio	115.59	-	101.92

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	27.65	26.87	25.00
Price/Book Ratio	6.10	5.38	5.49
Geom Avg Mkt Cap \$B	543.25	486.97	607.94
ROE	36.18	36.35	39.47

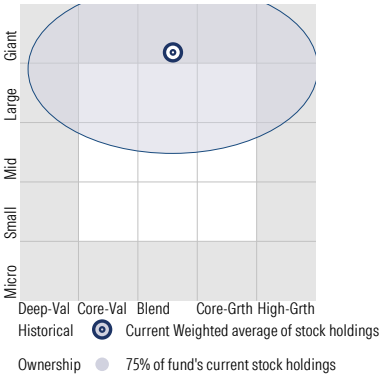
JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

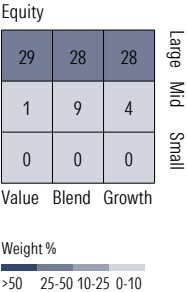
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

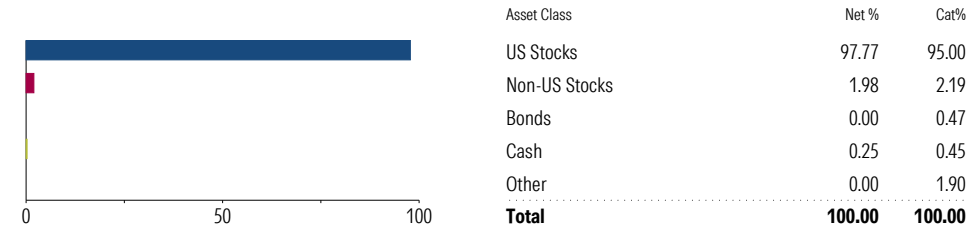
Morningstar Style Box™



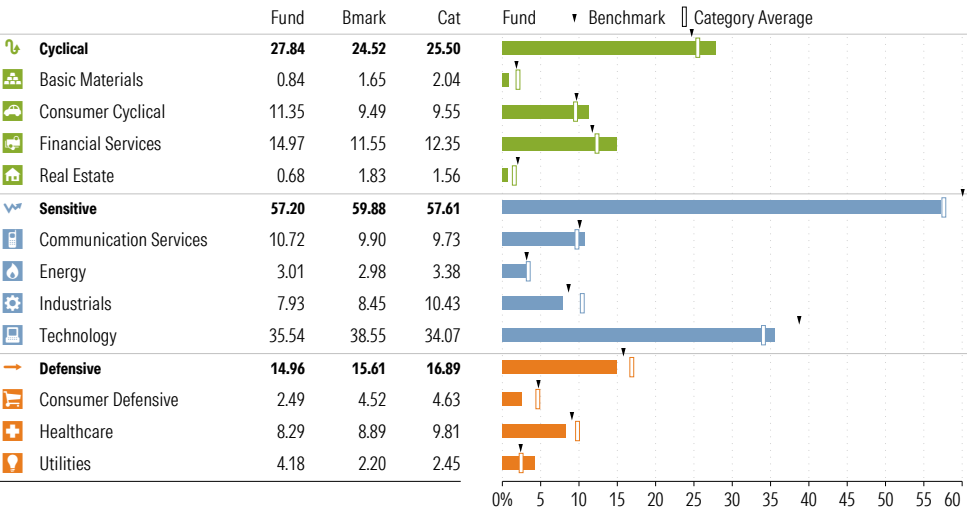
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	8.01	8.01	-	Technology
⊖ Alphabet Inc Class A	6.86	14.87	-	Communication Svc
⊖ Apple Inc	5.76	20.63	-	Technology
⊕ Amazon.com Inc	4.62	25.25	-	Consumer Cyclical
⊕ Broadcom Inc	4.01	29.26	-	Technology
⊖ Microsoft Corp	3.32	32.57	-	Technology
⊕ Micron Technology Inc	3.25	35.83	-	Technology
⊖ Mastercard Inc Class A	2.91	38.73	-	Financial Services
⊖ Wells Fargo & Co	2.53	41.26	-	Financial Services
⊖ American Express Co	2.37	43.64	-	Financial Services
⊕ NextEra Energy Inc	2.34	45.98	-	Utilities
⊖ Advanced Micro Devices Inc	2.31	48.29	-	Technology
⊖ Meta Platforms Inc Class A	2.30	50.59	-	Communication Svc
⊖ Eli Lilly and Co	2.01	52.60	-	Healthcare
⊕ Baker Hughes Co Class A	1.96	54.56	-	Energy

Total Holdings 65

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS International Growth R6

MGRDX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012
Matthew Barrett since 03-2015

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.5 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 0.69 is 28.87% lower than the Foreign Large Growth category average.

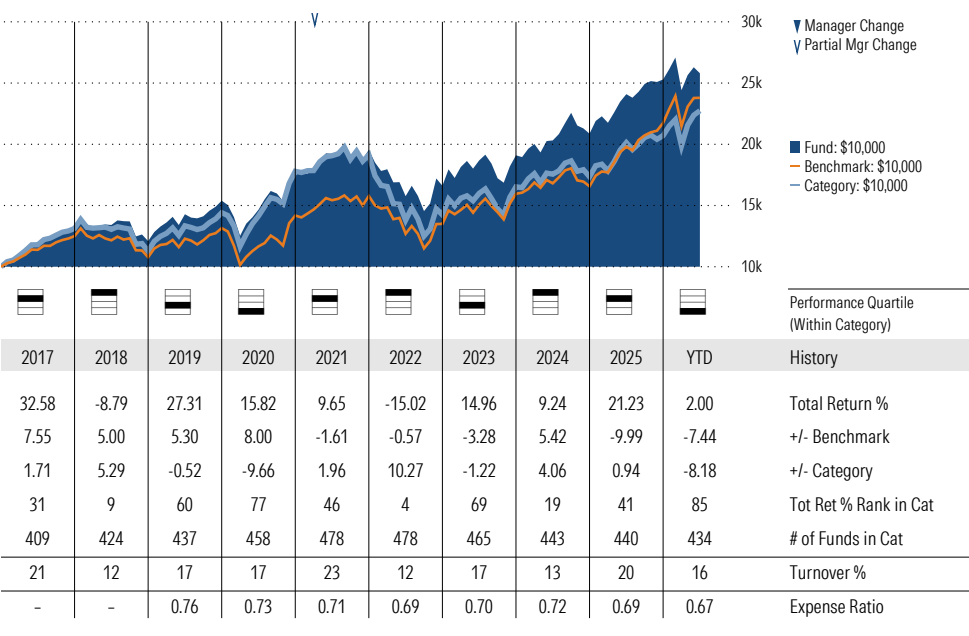
Morningstar Investment Management LLC Analysis

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	4	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022

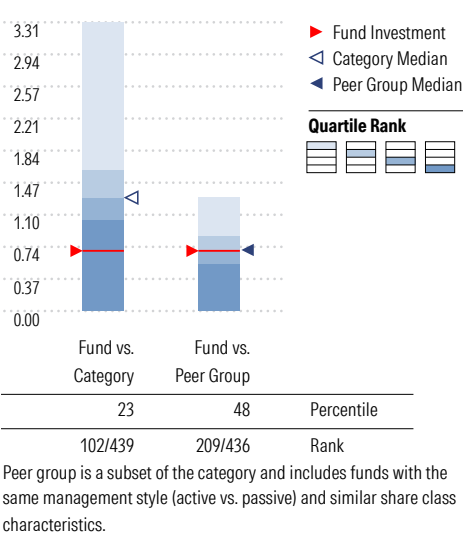
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-2.88	-	-3.09
Beta	0.89	-	1.00
R-Squared	87.81	-	81.18
Standard Deviation	12.84	13.46	15.09
Sharpe Ratio	0.54	0.86	0.57
Tracking Error	4.70	-	6.63
Information Ratio	-1.08	-	-0.61
Up Capture Ratio	84.70	-	94.24
Down Capture Ratio	102.52	-	113.20

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.64	18.85	22.37
Price/Book Ratio	3.59	2.27	3.36
Geom Avg Mkt Cap \$B	84.63	76.41	106.49
ROE	20.70	19.18	23.77

MFS International Growth R6 MGRDX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD



PIMCO Commodity and Real Ret Bd Alp Inst PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018
Andrew Dewitt since 02-2022
Daniel He since 06-2025
Michael Cudzil since 06-2025

Quantitative Screens

✔ Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 8 of the 10 years it's been in existence.

✔ Management: The fund's management has been in place for 7.67 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.9 is 5.26% lower than the Commodities Broad Basket category average.

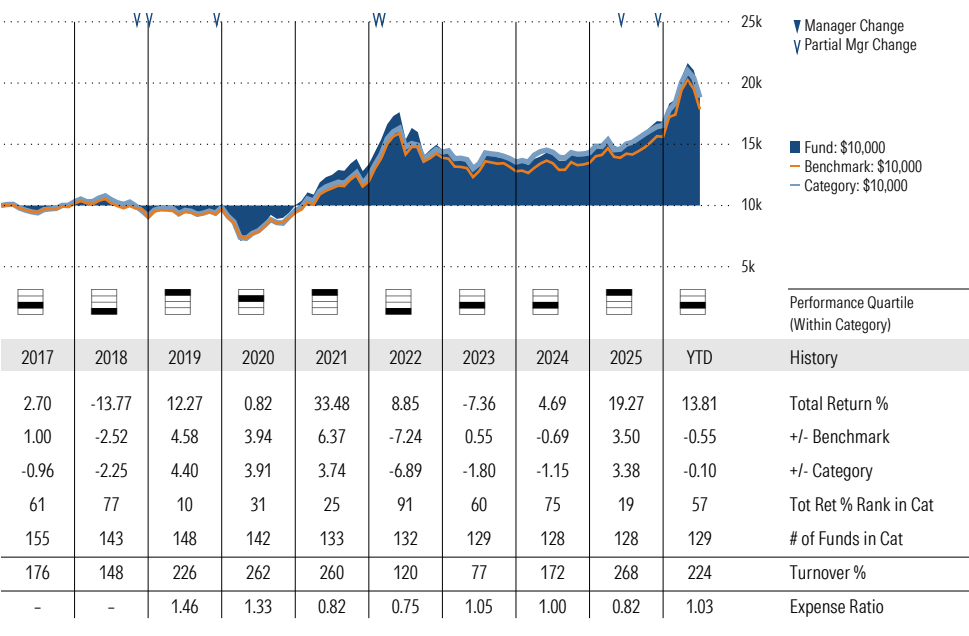
Morningstar Investment Management LLC Analysis

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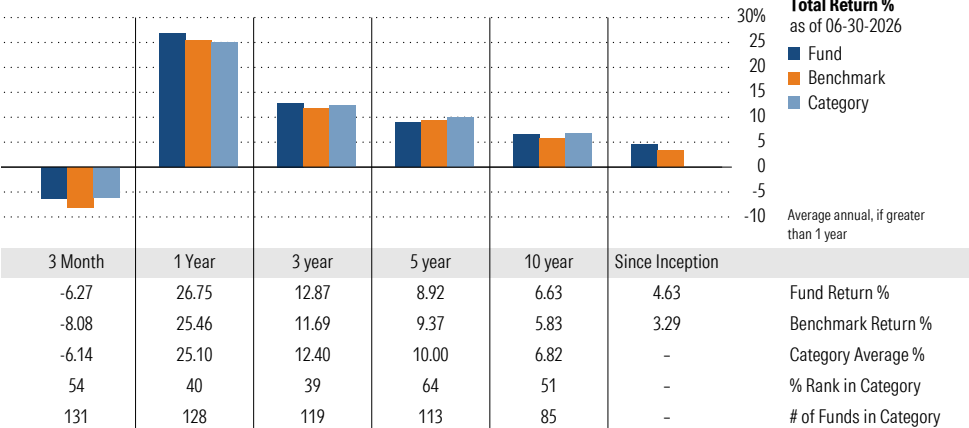
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

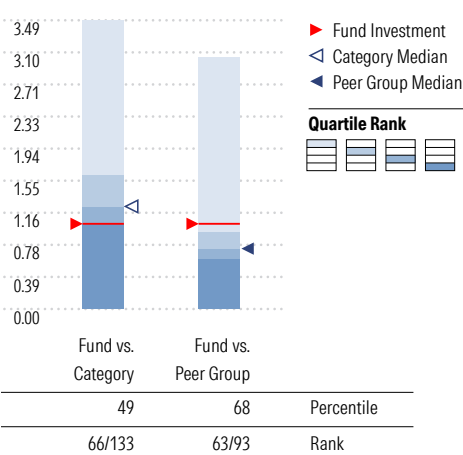
Growth of \$10,000



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	1.63	-	2.06
Beta	0.95	-	0.88
R-Squared	95.95	-	84.10
Standard Deviation	12.93	13.35	13.04
Sharpe Ratio	0.64	0.54	0.61
Tracking Error	2.69	-	5.40
Information Ratio	0.44	-	0.10
Up Capture Ratio	103.18	-	90.78
Down Capture Ratio	97.00	-	77.22

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	-	20.17
Price/Book Ratio	3.56	-	1.97
Geom Avg Mkt Cap \$B	16.44	-	37.13
ROE	29.97	-	12.96

PIMCO Commodity and Real Ret Bd Alp Inst PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD



PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011
Nathan Chiaverini since 04-2019
Michael Cudzil since 03-2026

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 15.5 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.49 is 28.95% higher than the Ultrashort Bond category average.

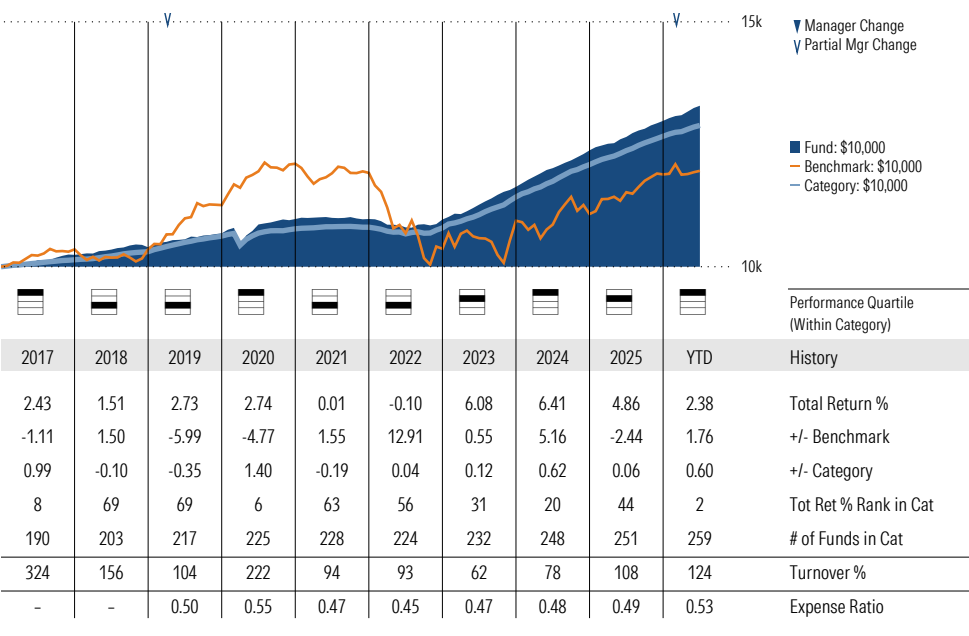
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

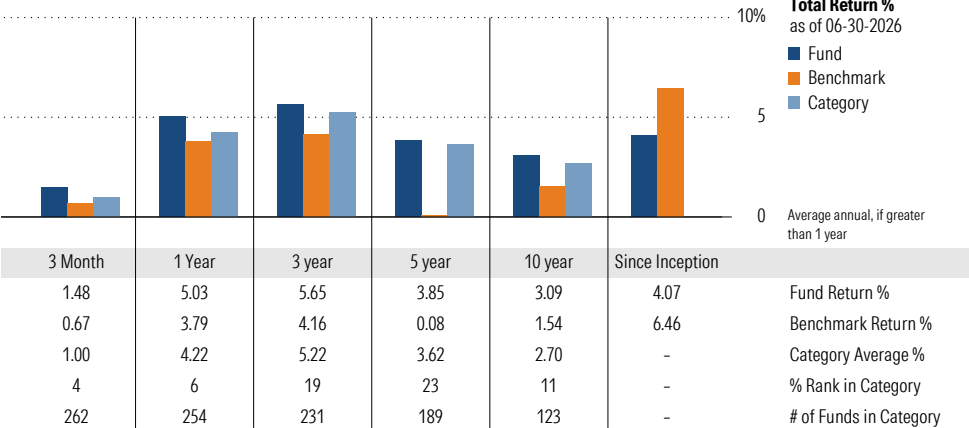
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

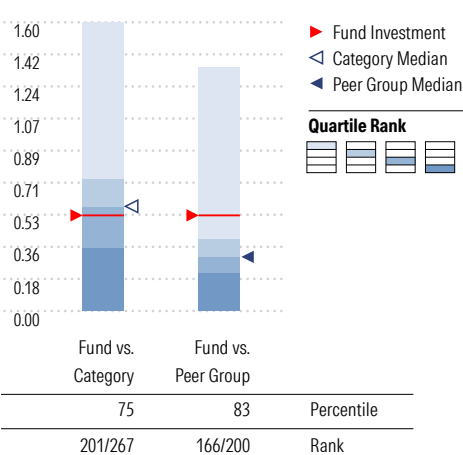
Growth of \$10,000



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	5.62	-	4.94
Beta	-0.03	-	0.06
R-Squared	8.77	-	31.92
Standard Deviation	0.49	5.55	0.58
Sharpe Ratio	1.89	-0.08	0.94
Tracking Error	5.72	-	5.28
Information Ratio	0.26	-	0.22
Up Capture Ratio	33.29	-	36.73
Down Capture Ratio	-43.48	-	-31.09

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.73	4.43	1.07
Avg Eff Maturity	0.76	-	1.48

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD



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 9 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 25.58 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 0.81 is 22.12% lower than the Real Estate category average.

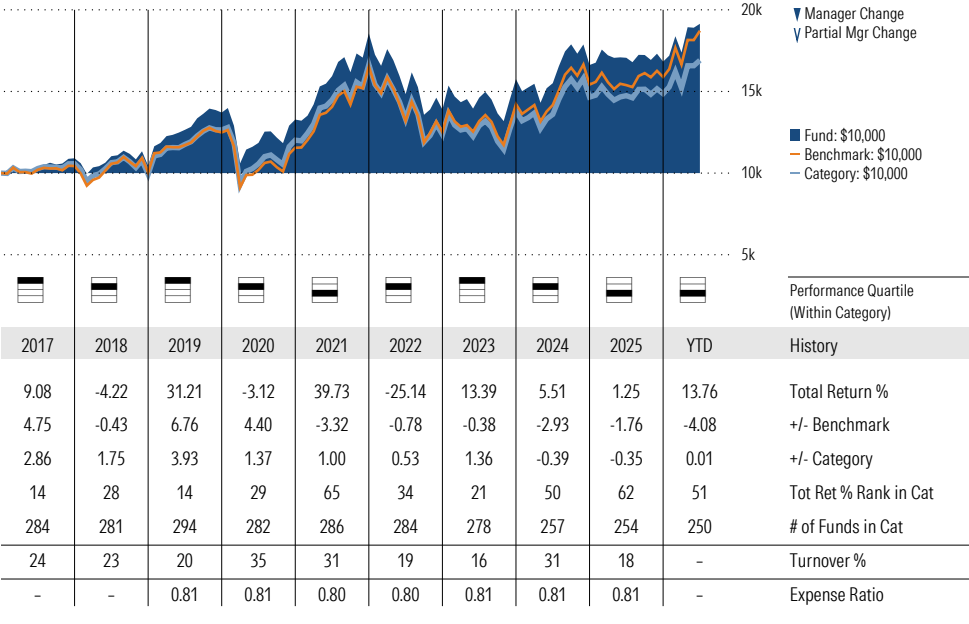
Morningstar Investment Management LLC Analysis

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.

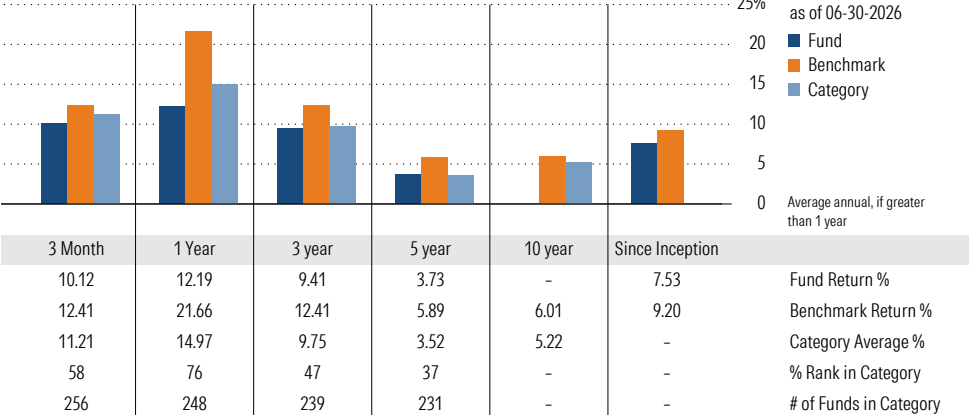
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

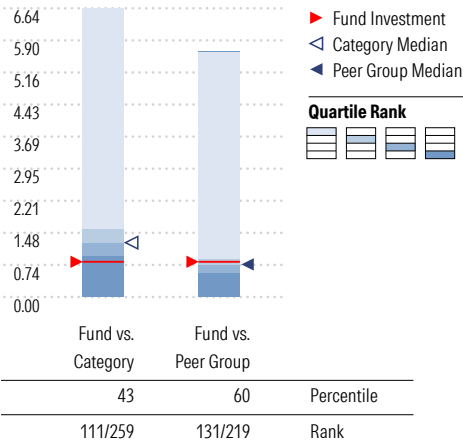
Growth of \$10,000



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	-1.92	-	-1.92
Beta	0.93	-	0.95
R-Squared	96.34	-	93.49
Standard Deviation	15.56	16.46	16.21
Sharpe Ratio	0.36	0.51	0.34
Tracking Error	3.21	-	3.71
Information Ratio	-0.94	-	-0.85
Up Capture Ratio	86.84	-	89.55
Down Capture Ratio	93.79	-	96.82

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	34.14	38.46	31.16
Price/Book Ratio	2.62	2.42	2.80
Geom Avg Mkt Cap \$B	29.89	9.35	40.47
ROE	13.16	9.56	18.46

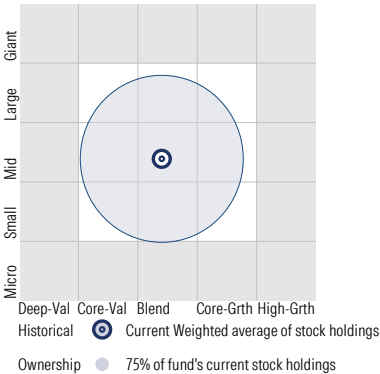
Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 06-30-2026

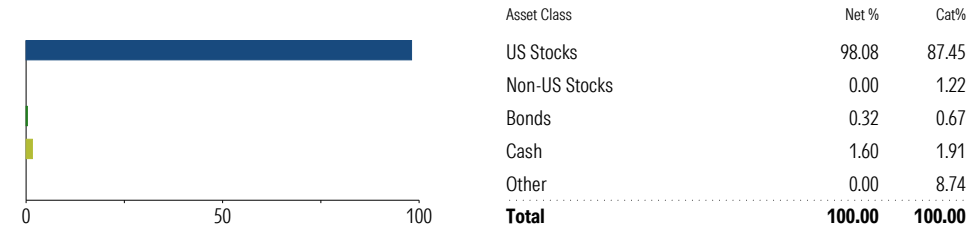
Morningstar Style Box™



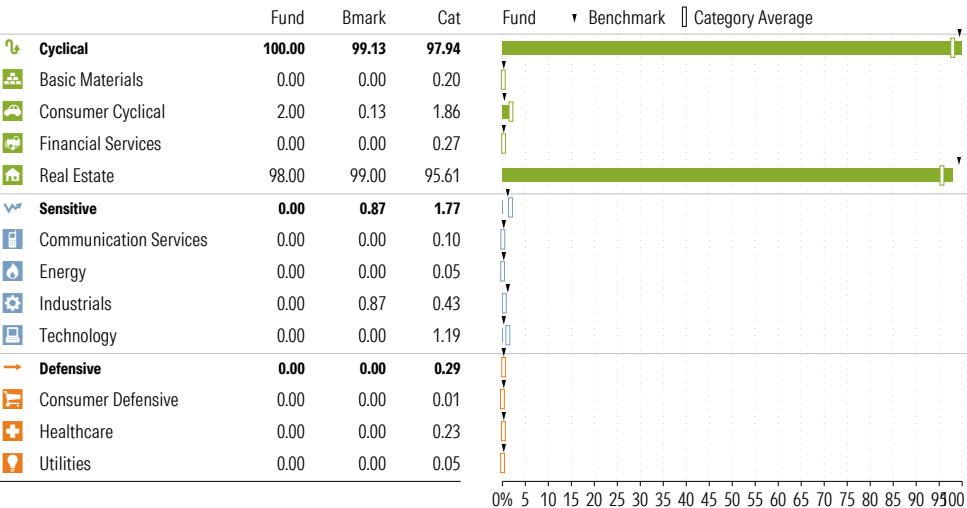
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Welltower Inc	10.78	10.78	-	Real Estate
Equinix Inc	9.73	20.51	-	Real Estate
American Tower Corp	6.90	27.41	-	Real Estate
⊖ Ventas Inc	5.91	33.32	-	Real Estate
⊖ Prologis Inc	5.57	38.89	-	Real Estate
Extra Space Storage Inc	4.33	43.22	-	Real Estate
AvalonBay Communities Inc	3.47	46.69	-	Real Estate
⊕ American Homes 4 Rent Class A	3.33	50.02	-	Real Estate
Digital Realty Trust Inc	3.24	53.27	-	Real Estate
Essex Property Trust Inc	3.14	56.40	-	Real Estate
Iron Mountain Inc	2.92	59.32	-	Real Estate
Regency Centers Corp	2.86	62.18	-	Real Estate
Sabra Health Care REIT Inc	2.33	64.52	-	Real Estate
EastGroup Properties Inc	2.13	66.65	-	Real Estate
⊕ American Healthcare REIT Inc Ordinary Shares	1.94	68.59	-	Real Estate

Total Holdings 46

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value
Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Darren Jaroch since 08-2012
Lauren DeMore since 08-2019

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 13.84 years.
- Style: The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.52 is 35.8% lower than the Large Value category average.

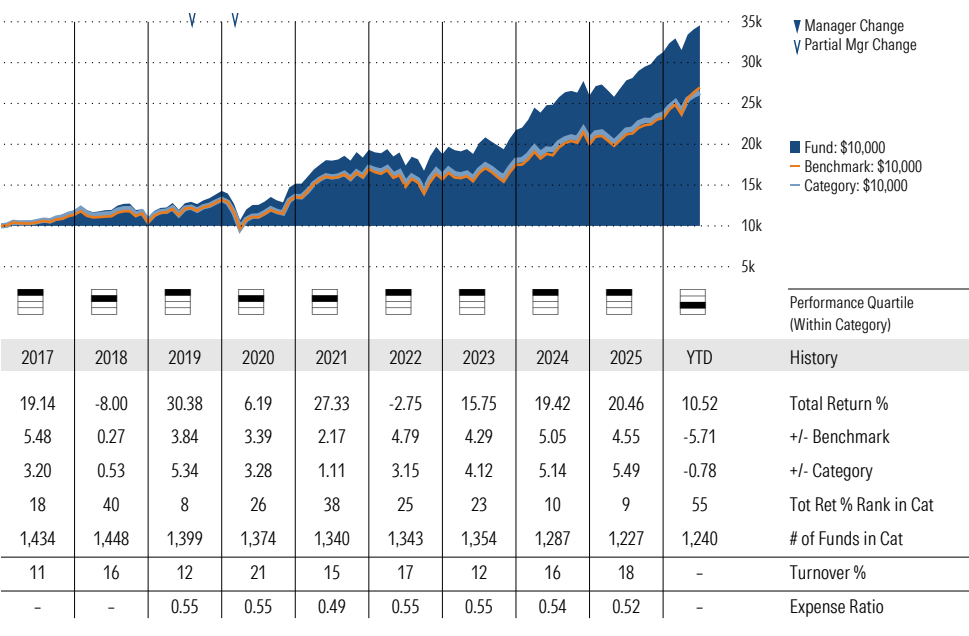
Morningstar Investment Management LLC Analysis

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	4	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

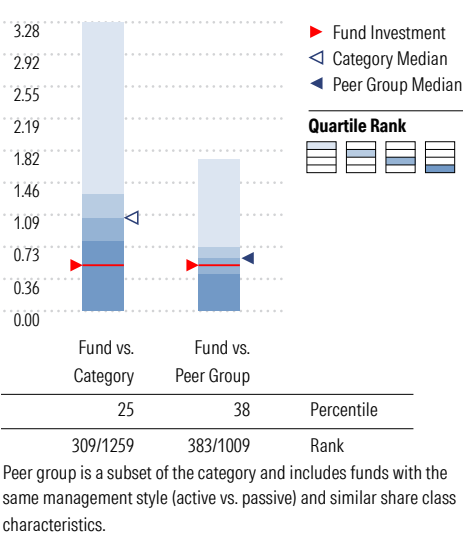
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.01	-	0.18
Beta	0.85	-	0.90
R-Squared	95.03	-	88.68
Standard Deviation	11.06	12.64	12.07
Sharpe Ratio	1.27	0.99	0.91
Tracking Error	3.09	-	4.16
Information Ratio	0.63	-	-0.41
Up Capture Ratio	96.92	-	90.40
Down Capture Ratio	78.80	-	90.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.56	21.93	20.92
Price/Book Ratio	2.92	3.15	3.05
Geom Avg Mkt Cap \$B	226.55	175.59	190.85
ROE	23.51	22.36	23.76

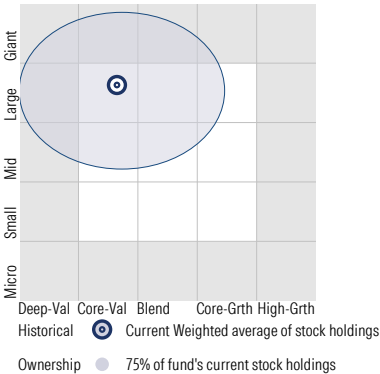
Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value

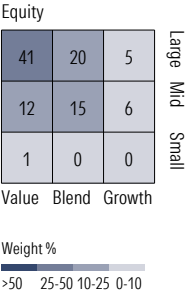
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 06-30-2026

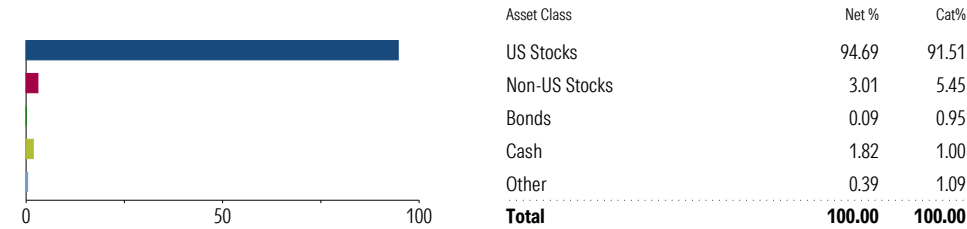
Morningstar Style Box™



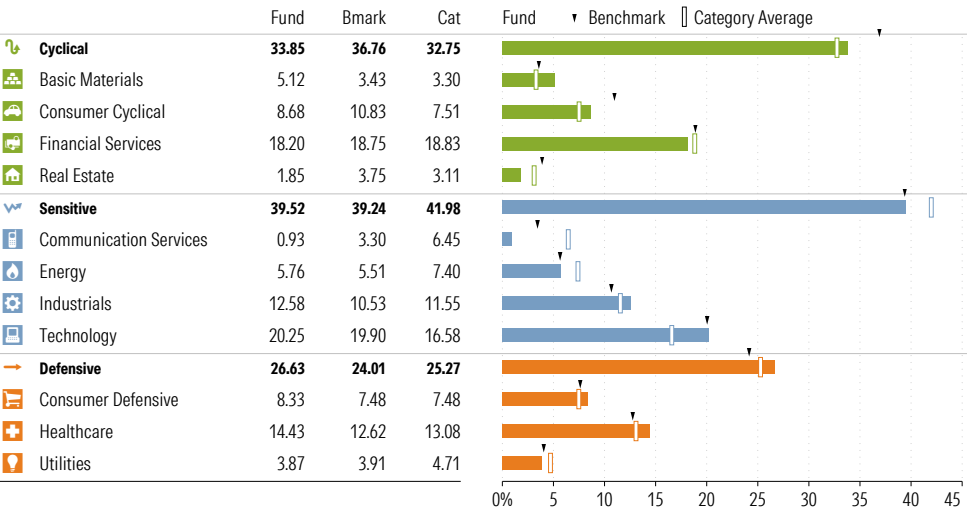
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	6.23	6.23	-	Technology
⊕ Microsoft Corp	5.59	11.82	-	Technology
⊖ Citigroup Inc	3.84	15.66	-	Financial Services
⊕ Amazon.com Inc	3.78	19.44	-	Consumer Cyclical
⊖ Cisco Systems Inc	2.78	22.21	-	Technology
⊕ AbbVie Inc	2.57	24.78	-	Healthcare
ExxonMobil Holdings Corp	2.48	27.27	-	Energy
Philip Morris International Inc	2.30	29.56	-	Consumer Defensive
Coca-Cola Co	2.29	31.85	-	Consumer Defensive
⊕ Advanced Micro Devices Inc	2.13	33.98	-	Technology
⊖ Bank of America Corp	2.07	36.05	-	Financial Services
⊕ UnitedHealth Group Inc	2.01	38.07	-	Healthcare
PulteGroup Inc	1.84	39.91	-	Consumer Cyclical
Southwest Airlines Co	1.84	41.75	-	Industrials
⊕ Honeywell International Inc	1.81	43.56	-	Industrials

Total Holdings 104

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Richard Greenberg since 02-2005
John Flynn since 12-2015
Benjamin Silver since 02-2017
Jonathan Hartsel since 11-2019
William Weber since 12-2019
Mehul Trivedi since 12-2019
Evan Fox since 12-2023

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Value 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 21.36 years.
- Style: The fund has landed in its primary style box — Mid-Cap Value — 72.73 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.34 is 62.22% lower than the Mid-Cap Value category average.

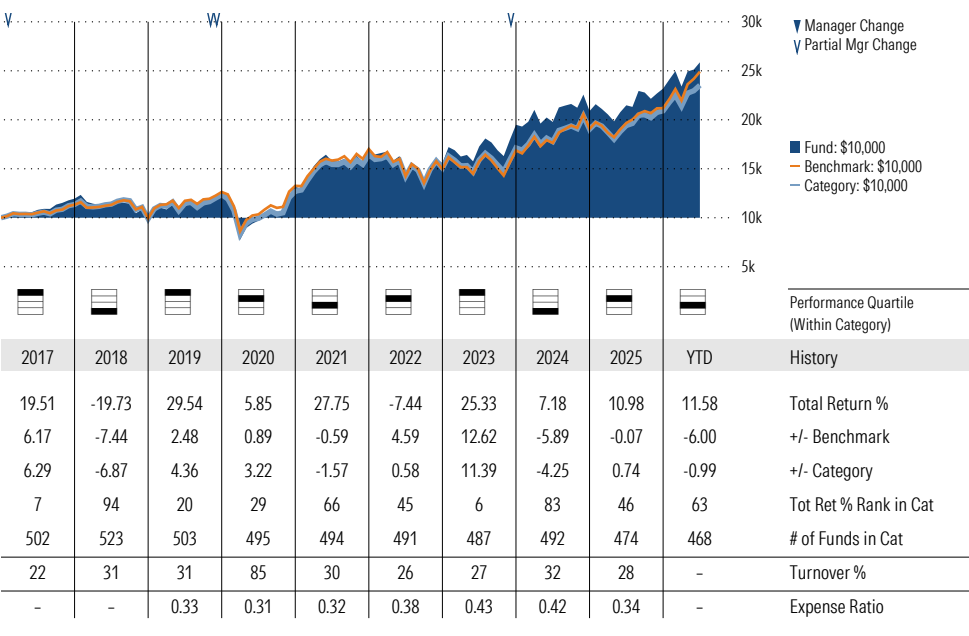
Morningstar Investment Management LLC Analysis

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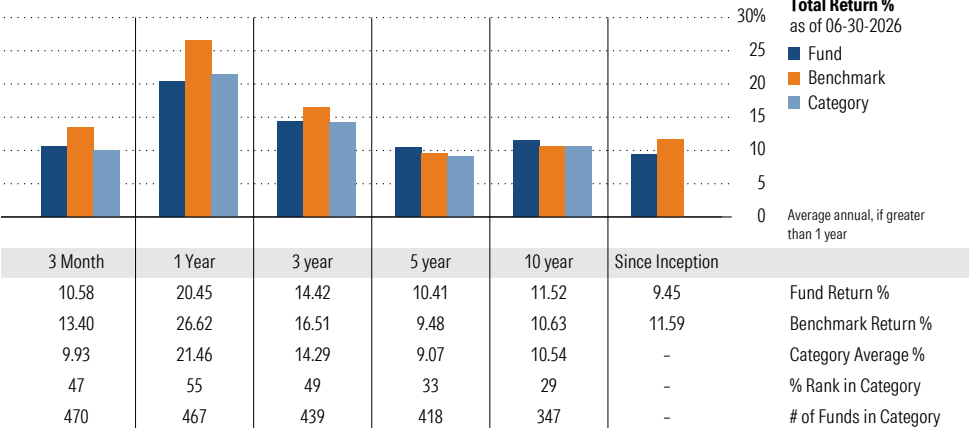
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

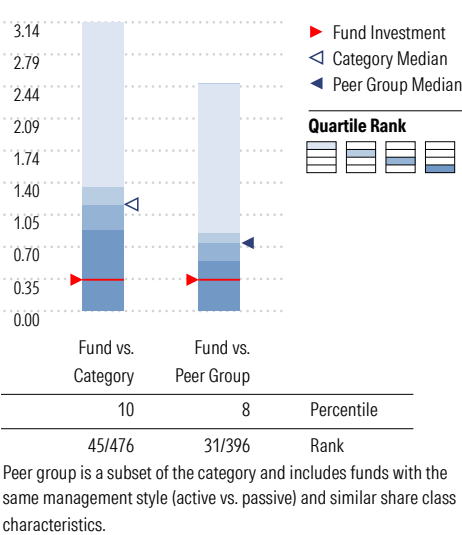
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.79	-	-0.80
Beta	1.00	-	0.93
R-Squared	90.44	-	88.95
Standard Deviation	15.62	14.79	14.63
Sharpe Ratio	0.64	0.80	0.67
Tracking Error	4.83	-	4.95
Information Ratio	-0.43	-	-0.49
Up Capture Ratio	96.30	-	91.82
Down Capture Ratio	104.47	-	96.25

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	15.45	19.85	19.20
Price/Book Ratio	1.53	2.41	2.15
Geom Avg Mkt Cap \$B	11.58	22.73	24.40
ROE	10.45	14.25	15.59

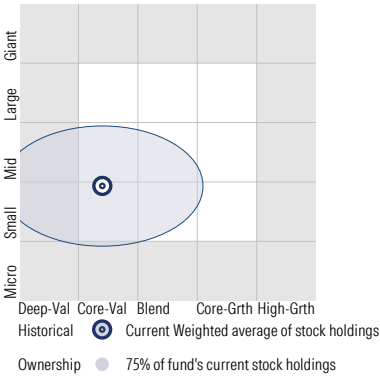
Vanguard Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

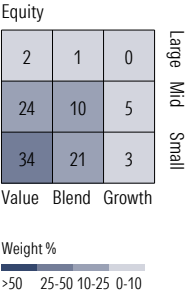
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2026

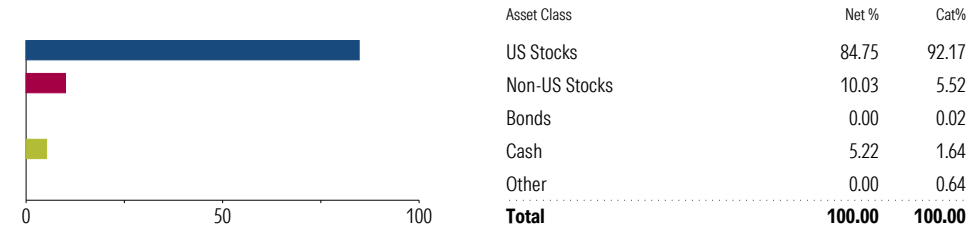
Morningstar Style Box™



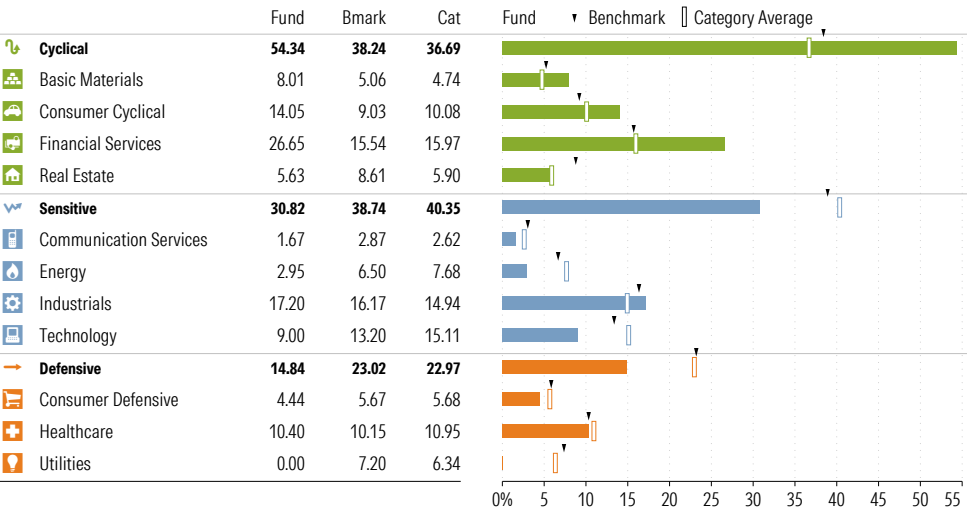
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Mktliq 12/31/2049	4.84	4.84	-	-
AerCap Holdings NV	2.48	7.32	-	Industrials
⊕ Corebridge Financial Inc	1.83	9.15	-	Financial Services
⊖ Humana Inc	1.76	10.91	-	Healthcare
Advance Auto Parts Inc	1.58	12.49	-	Consumer Cyclical
⊕ LKQ Corp	1.39	13.88	-	Consumer Cyclical
Charles River Laboratories International Inc	1.34	15.22	-	Healthcare
Magna International Inc	1.32	16.54	-	Consumer Cyclical
RB Global Inc	1.28	17.82	-	Industrials
Fifth Third Bancorp	1.26	19.08	-	Financial Services
⊕ Gildan Activewear Inc	1.26	20.33	-	Consumer Cyclical
Robert Half Inc	1.24	21.57	-	Industrials
PPG Industries Inc	1.24	22.81	-	Basic Materials
⊖ Globe Life Inc	1.21	24.02	-	Financial Services
Voya Financial Inc	1.20	25.22	-	Financial Services

Total Holdings 126

⊕ Increase ⊖ Decrease ✨ New to Portfolio