American Funds Europacific Growth R4 REREX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
Jesper Lyckeus since 06-2004
Jonathan Knowles since 06-2006
Andrew Suzman since 06-2007
Christopher Thomsen since 06-2008
Lawrence Kymisis since 06-2014
Lara Pellini since 10-2014
Gerald Manoir since 01-2020
Noriko Chen since 01-2020

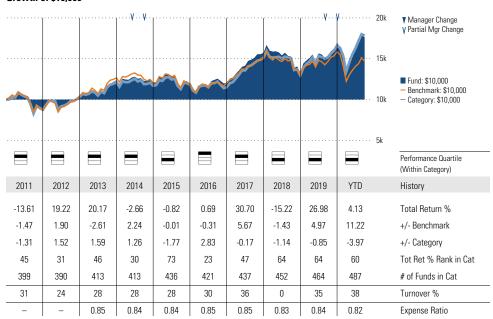
Quantitative Screens

- Performance: The fund has finished in the Foreign 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 19.35 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 0.81 is
 25.69% lower than the Foreign Large Growth category
 average.

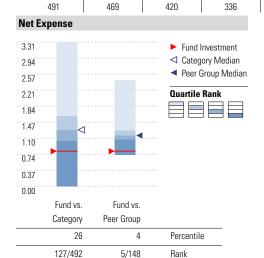
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000



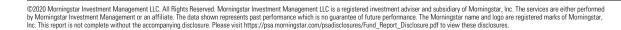
Trailing Performance Total Return % as of 09-30-2020 ■ Fund Benchmark Category 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 9.57 14.55 5.30 8.70 6.42 7.63 4.80 0.49 0.62 5.26 4.62 8.39 Benchmark Return % 9 63 18.53 7 17 9.70 7 12 Category Average % 45 60 63 56 62 % Rank in Category 246 # of Funds in Category



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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	4.70	_	6.53
Beta	1.08	_	0.99
R-Squared	93.44	-	-
Standard Deviation	17.33	15.45	16.45
Sharpe Ratio	0.29	0.01	0.39
Tracking Error	4.63	-	6.04
Information Ratio	1.01	-	1.09
Up Capture Ratio	118.16	-	112.94
Down Capture Ratio	96.66	_	83.01

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.69	19.92	27.17
Price/Book Ratio	2.69	1.54	3.47
Geom Avg Mkt Cap \$B	54.79	36.00	51.10
ROE	12.41	12.77	16.53





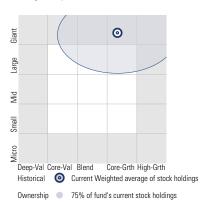
American Funds Europacific Growth R4 REREX

Morningstar CategoryForeign Large Growth MSCI EA

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



Style Breakdown

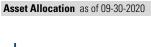
Equity

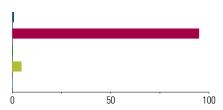
-quit,			
11	32	48	Luigo
2	2	6	TVII C
0	0	0	Ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

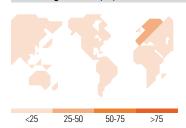




Total	100.00	100.00
Other	0.02	0.54
Cash	4.45	2.55
Bonds	0.06	-0.01
Non-US Stocks	94.83	89.91
US Stocks	0.63	7.02
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Benchmark	, II c	ategory	Averse	10
և	011				Tunu		Denominan		ategory	Average	
_	Cyclical	37.41	35.93	32.06		1.	٠				
	Basic Materials	5.59	7.60	5.95							
4	Consumer Cyclical	16.45	10.16	11.77							
₽	Financial Services	14.04	15.09	13.31				ı i			
ŧ	Real Estate	1.33	3.08	1.03	=)						
M	Sensitive	39.55	33.35	39.34							
	Communication Services	8.09	6.44	8.36							
•	Energy	6.16	3.03	1.38							
)	Industrials	8.69	14.87	12.67			, [
1	Technology	16.61	9.01	16.93			*				
→	Defensive	23.03	30.72	28.60							
Ę	Consumer Defensive	5.37	11.99	11.42			[į			
٠	Healthcare	14.91	14.77	15.34				= [
2	Utilities	2.75	3.96	1.84		'					

World Regions % Equity 09-30-2020



Greater Asia	Fund % 46.90	Cat % 32.77	
Japan	15.22	13.77	
Australasia	1.10	1.77	
Asia-4 Tigers	8.93	6.25	
Asia-ex 4 Tigers	21.65	10.98	
Not Classified	0.00	0.00	

Americas	Fund % 11.64	Cat % 12.36	Greater Europe	Fund % 41.45	Cat % 54.86	Market Maturity	Fund %
North America Central/Latin	4.56 7.08	10.45	United Kingdom W euro-ex UK	8.39 31.31	10.50 42.96	Developed Markets Emerging Markets	70.27 29.73
,			Emrgng Europe Africa	0.75 1.00	0.39 1.01	Not Available	0.00

Top 10 Holdings as of 09-30-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.48	4.48	-	_
○ Reliance Industries Ltd	3.61	8.09	49.41	Energy
	2.75	10.83	_	Consumer Cyclical
	2.34	13.18	19.85	Technology
	2.24	15.42	-5.64	Financial Services
Daiichi Sankyo Co Ltd	2.21	17.63	36.19	Healthcare
	2.11	19.74	89.26	Consumer Cyclical
	1.71	21.46	163.74	Technology
○ Keyence Corp	1.71	23.17	27.77	Technology
① Taiwan Semiconductor Manufacturing Co Ltd	1.68	24.85	33.08	Technology

Total Holdings 333

American Funds Washington Mutual R4 RWMEX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Alan Berro since 07-1997 Jeffrey Lager since 07-2004 Alan Wilson since 07-2013 Diana Wagner since 06-2014 Jin Lee since 07-2014 Eric Stern since 11-2014 Irfan Furniturewala since 06-2015 Brady Enright since 07-2016 Mark Casey since 07-2016

Quantitative Screens

Performance: The fund has finished in the 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 23.27 years.

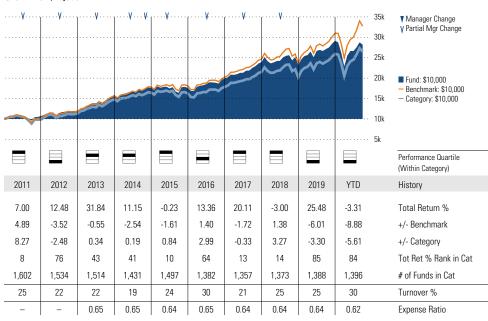
Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three

Net Expense: The fund's expense ratio of 0.62 is 27.06% lower than the Large Blend category average.

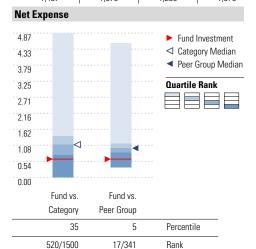
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







17/341 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-2.81	_	-2.29
Beta	0.88	_	0.97
R-Squared	96.35	_	95.59
Standard Deviation	15.90	17.74	17.56
Sharpe Ratio	0.45	0.65	0.51
Tracking Error	3.71	_	3.57
Information Ratio	-1.21	_	-1.28
Up Capture Ratio	81.27	_	91.12
Down Capture Ratio	91.97	_	100.00

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.93	25.90	24.36
Price/Book Ratio	2.87	3.55	3.50
Geom Avg Mkt Cap \$B	111.38	156.62	220.30
ROE	21.28	27.32	29.32



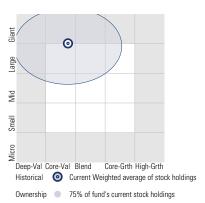
American Funds Washington Mutual R4 RWMEX

Morningstar CategoryMorning■ Large BlendS&P 500

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



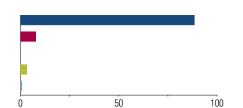
Style Breakdown

Equity

	52	27	11	Large
	5	3	1	Mid
	0	0	0	Small
٧	alue	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2020

Total	100.00	100.00
Other	0.59	1.28
Cash	3.21	0.37
Bonds	0.00	0.53
Non-US Stocks	7.73	2.88
US Stocks	88.46	94.93
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Ben	chmark	[] Ca	ategory	Averag	ge	
⊌ Cyclical	28.11	29.03	29.40								
Basic Materials	4.64	2.27	2.28								
Consumer Cyclical	4.62	11.31	10.92		0						
Financial Services	17.11	12.81	13.65								
Real Estate	1.74	2.64	2.55								
✓ Sensitive	41.37	46.17	45.11								
Communication Services	8.63	10.80	10.19								
Energy	3.16	2.06	2.23		_ :						
Industrials	11.74	8.62	9.67								
Technology	17.84	24.69	23.02								
→ Defensive	30.54	24.79	25.51		_						
Consumer Defensive	7.36	7.50	7.94			j					
Healthcare	19.41	14.32	15.04								
Utilities	3.77	2.97	2.53								

Top 15 Holdings as of 09-30-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.95	5.95	34.34	Technology
⊕ Broadcom Inc	4.74	10.69	18.37	Technology
	4.23	14.92	4.36	Communication Svc
⊕ UnitedHealth Group Inc	3.26	18.18	7.27	Healthcare
○ Capital Group Central Cash Fund	3.17	21.35	-	-
	2.47	23.83	4.10	Healthcare
→ Pfizer Inc	2.25	26.08	-3.42	Healthcare
	2.12	28.20	4.19	Financial Services
⊕ Intel Corp	2.01	30.22	-11.83	Technology
→ Verizon Communications Inc	2.00	32.21	-0.11	Communication Svc
⊕ The Home Depot Inc	1.93	34.14	29.23	Consumer Cyclical
⊕ CME Group Inc Class A	1.91	36.05	-15.37	Financial Services
→ Northrop Grumman Corp	1.88	37.93	-7.05	Industrials
	1.76	39.69	13.44	Healthcare
Nestle SA ADR ■ ■ Nestle SA ADR ■ ■ ■ Nestle SA ADR ■	1.72	41.40	12.71	Consumer Defensive

Total Holdings 182



Baird Aggregate Bond Inv BAGSX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Charles Groeschell since 09-2000
Daniel Tranchita since 09-2000
M. Sharon deGuzman since 09-2000
Mary Ellen Stanek since 09-2000
Warren Pierson since 09-2000
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2019

Quantitative Screens

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

Management: The fund's management has been in place for 20.02 years.

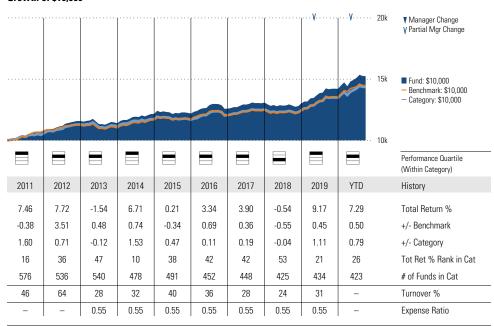
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.55 is 11.29% lower than the Intermediate Core Bond category average.

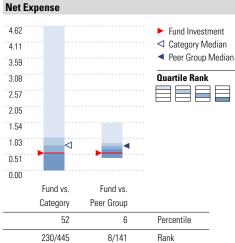
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







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

3-1 car hisk menics			
	Fund	Bmark	Cat
Alpha	-0.26	_	-0.26
Beta	1.07	_	0.98
R-Squared	90.94	_	83.98
Standard Deviation	3.79	3.37	3.64
Sharpe Ratio	0.98	1.07	0.90
Tracking Error	1.17	_	1.43
Information Ratio	0.09	_	-0.42
Up Capture Ratio	108.35	-	98.36
Down Capture Ratio	122.67	-	111.19

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.12	4.43	5.42
Avg Eff Maturity	7.84	-	7.44



Baird Aggregate Bond Inv BAGSX

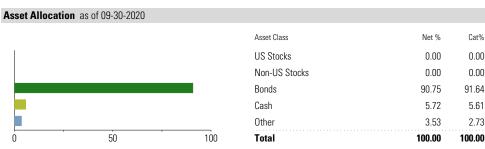
Style Analysis as of 09-30-2020
Style Breakdown
Fixed Income

Quality

Sight Microscope

Ltd Mod Ext
Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	55.30	3.53	41.98
AA	3.80	74.59	11.97
A	16.60	10.82	26.54
BBB	23.40	8.32	13.91
BB	0.90	0.28	3.29
В	0.00	0.00	1.09
Below B	0.00	0.00	0.43
Not Rated	0.00	2.46	0.80



Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD

Sector Weighting as of 09-						. п.				
	Fund	Bmark	Cat	Fund	▼ Benchm	ark Ca	tegory Av	erage		
Government	19.14	-	24.06		1					
Treasury	19.08	-	18.63							
Inflation – Protected	0.00	-	1.62	ļ []						
Agency/Quasi Agency	0.04	_	1.34	i []						
Other Government Related	0.02	-	2.47	ļ [
Corporate	42.43	_	30.16							
Corporate Bond	38.96	_	28.60							
Bank Loan	0.00	_	0.23							
Convertible	3.47	_	1.31							
Preferred	0.00	_	0.02	Ì						
Securitized	31.37	-	33.95							
Agency MBS Pass-Through	18.45	_	22.85		:					
Agency MBS ARM	0.00	_	0.08							
Agency MBS CMO	4.30	_	4.85							
Non-Agency Residential MBS	0.93	_	0.27	D						
Commercial MBS	4.47	_	0.74							
Asset-Backed	3.22	_	5.16]					
Covered Bond	0.00	_	0.00							
Municipal	1.34	-	0.94							
Cash & Equivalents	5.72	_	7.88		I					
Other	0.00	_	3.02	i [

Top 10 Holdings as of 09-30-2020				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
First American Government Obligs U	02-2030	4.68	4.68	_
⊕ United States Treasury Bonds 2.88%	05-2043	4.62	9.30	-
─ United States Treasury Notes 1.88%	03-2022	3.80	13.09	-
⊕ United States Treasury Bonds 2.5%	02-2045	3.45	16.54	-
① United States Treasury Notes 2.13%	12-2022	1.64	18.19	_
⊕ United States Treasury Notes 2%	11-2026	1.50	19.68	_
⊕ United States Treasury Bonds 2.88%	05-2049	1.37	21.05	-
⊕ United States Treasury Notes 2.5%	05-2024	1.32	22.37	-
⊕ United States Treasury Notes 2.25%	11-2027	0.88	23.25	-
⊕ Fidelity® Inv MM Fds Government Instl	12-2050	0.70	23.95	-

⊕ Increase ⊕ Decrease ❖ New to Portfolio

Total Holdings 1435



BlackRock Global Allocation Inv A MDLOX

Morningstar Category World Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017 David Clayton since 01-2017 Rick Rieder since 04-2019

Quantitative Screens

Performance: The fund has finished in the World 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 3.75 years.

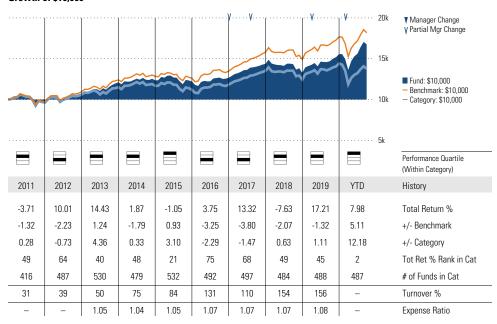
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 1.08 is 9.24% lower than the World 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.

Growth of \$10,000

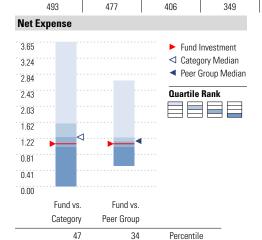


Trailing Performance Total Return % as of 09-30-2020 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.59 14.30 6.18 7.17 5.92 8.53 5.76 8.53 6.16 8.10 6.71 7.36 Benchmark Return % 0.60 1.87 4 93 4.16 5.13 Category Average %

13

32

219



3

8

	234/499	56/167	Rank				
Peer grou	p is a subset of the	category and	l includes funds	with the			
same management style (active vs. passive) and similar share class							
charactor	rietice						

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.05	_	-4.13
Beta	1.01	_	1.10
R-Squared	97.79	_	91.09
Standard Deviation	10.97	10.71	12.38
Sharpe Ratio	0.45	0.46	0.14
Tracking Error	1.64	_	4.10
Information Ratio	0.01	_	-0.95
Up Capture Ratio	97.73	_	91.55
Down Capture Ratio	96.42	_	120.44

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.01	22.06	18.21
Price/Book Ratio	2.56	2.26	1.79
Avg Eff Duration	6.02	8.32	4.27



% Rank in Category

of Funds in Category

3

BlackRock Global Allocation Inv A MDLOX

Morningstar Category Morningstar Index World Allocation

Morningstar GbI Allocation TR USD

Net %

41.17

20.22

26.69

6.99

4.92

100.00

Cat%

35.95

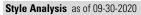
19.11

32.14

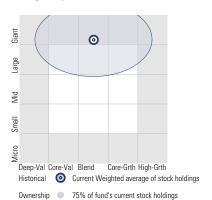
8.97

3.76

100.00



Morningstar Style Box™

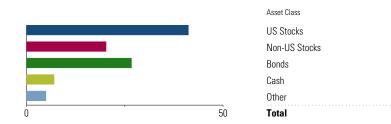


Style Breakdown

Equity				Fixed Ir	Quality			
	27	37	27	Large				High
	3	3	2	Mid				Mid
	0	0	0	Small				Low
	Value	Blend	Growth		Ltd Duratio	Mod on	Ext	_

>50 25-50 10-25 0-10

Weight %



Asset Allocation as of 09-30-2020

		Fund	Bmark	Cat	Fund		▼ Benchr	nark	Cateo	iory Ave	erage		
Ն	Cyclical	31.63	34.46	39.59	- Grid		Bonom		l oatos	,0.,7.10	. ago	- T	
A.	Basic Materials	4.57	4.77	6.87		= ' []						
A	Consumer Cyclical	13.48	12.11	10.71									
_	Financial Services	12.46	14.04	13.26				[
÷	Real Estate	1.12	3.54	8.75		'							
M	Sensitive	43.21	41.68	37.45									
	Communication Services	11.08	9.26	7.36									
ð	Energy	2.35	2.76	4.63									
Ģ	Industrials	8.64	10.56	10.90									
	Technology	21.14	19.10	14.56									
→	Defensive	25.15	23.87	22.95									
	Consumer Defensive	5.36	8.08	7.43									
٠	Healthcare	16.70	12.75	10.76									
•	Utilities	3.09	3.04	4.76		ı							

Top 10 Holdings as of 09-30-2020					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	11-2029	2.42	2.42	_	_
Apple Inc	-	2.19	4.61	58.57	Technology
Amazon.com Inc	-	2.07	6.68	70.40	Consumer Cyclical
	-	2.07	8.75	34.34	Technology
⊕ Umbs 30yr Tba(Reg A)	08-2020	1.97	10.72	_	_
⇒ SPDR® Gold Shares	_	1.96	12.68	_	_
→ Alphabet Inc Class C	-	1.51	14.19	9.92	Communication Svc
─ United States Treasury Notes 0.12%	10-2024	1.30	15.49	_	_
─ United States Treasury Notes 0.12%	04-2025	1.23	16.72	_	_
⊕ iShares iBoxx \$ High Yield Corp Bd ETF	_	1.10	17.81	_	_

Total Holdings 1604



BlackRock Inflation Protected Bond Inv A BPRAX

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

Portfolio Manager(s)

Christopher Allen since 02-2017 David Rogal since 03-2018

Quantitative Screens

❷ Performance: The fund has finished in the InflationProtected 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 3.63 years.

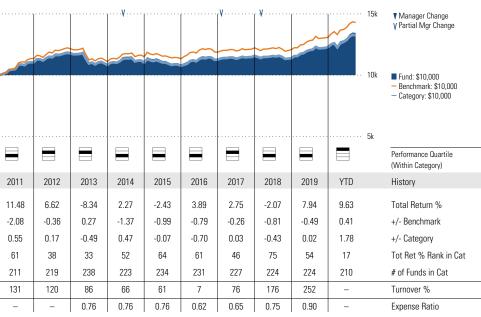
Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 0.9 is 32.35% higher than the Inflation-Protected Bond category average.

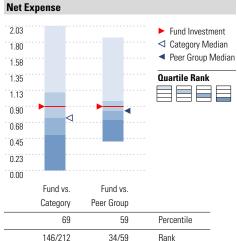
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-0.60
Beta	1.04	_	0.92
R-Squared	97.13	_	78.22
Standard Deviation	4.01	3.80	4.12
Sharpe Ratio	0.95	1.07	0.78
Tracking Error	0.70	-	2.12
Information Ratio	-0.43	-	-0.65
Up Capture Ratio	99.11	-	86.21
Down Capture Ratio	107.40	-	97.65

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.39	4.52	7.64
Avg Eff Maturity	9.68	-	9.74

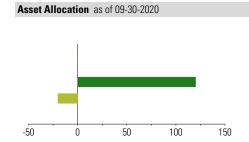


BlackRock Inflation Protected Bond Inv A BPRAX

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

Style Analysis as of 09-30-2020 **Style Breakdown**





US Stocks 0.09 -0.04 Non-US Stocks 0.00 0.01 Bonds 119.94 99.36 Cash -20.04 2.36	Total	100.00	100.00
US Stocks 0.09 -0.04 Non-US Stocks 0.00 0.01 Bonds 119.94 99.36	Other	0.00	-1.70
US Stocks 0.09 -0.04 Non-US Stocks 0.00 0.01	Cash	-20.04	2.36
US Stocks 0.09 -0.04	Bonds	119.94	99.36
	Non-US Stocks	0.00	0.01
Asset Class Net % Cat%	US Stocks	0.09	-0.04
	Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	95.35	0.00	95.71
AA	0.00	99.60	1.90
A	0.88	0.00	0.73
BBB	3.37	0.00	1.28
BB	0.40	0.00	0.17
В	0.00	0.00	0.05
Below B	0.00	0.00	0.00
Not Rated	0.00	0.40	0.16

Sector Weighting as of 09-	30-2020															
	Fund	Bmark	Cat	Fund	•	Ben	chma	ark	[] C	ateg	ory	Ave	rage	Э		
Government	92.86	_	86.54													
Treasury	5.33	_	0.84	()==												
Inflation – Protected	87.44	_	81.13													
Agency/Quasi Agency	0.03	_	0.09	0												
Other Government Related	0.06	_	4.48	1 [
Corporate	0.13	-	2.29	10												
Corporate Bond	0.13	_	2.20	10												
Bank Loan	0.00	_	0.05	0												
Convertible	0.00	_	0.04	į į												
Preferred	0.00	_	0.00	0												
Securitized	1.69	-	5.70													
Agency MBS Pass-Through	0.00	_	2.30	10												
Agency MBS ARM	0.00	_	0.00													
Agency MBS CMO	0.35	_	0.71	0												
Non-Agency Residential MBS	0.00	_	0.35													
Commercial MBS	0.87	-	0.22	D												
Asset-Backed	0.47	-	1.90	1[
Covered Bond	0.00	_	0.22													
Municipal	0.00	_	0.00													
Cash & Equivalents	5.33	-	4.32													
Other	0.00	-	1.04	10												

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	_	21.26	21.26	_
United States Treasury Notes 0.62%	04-2023	11.59	32.86	_
⊕ United States Treasury Notes 0.12%	01-2023	5.92	38.77	_
⊕ Rrp Treasury Note	_	5.21	43.98	_
⊕ Usd Cash(Alpha Committed)	_	4.97	48.96	-
⊕ China (People's Republic Of) 1.99%	04-2025	4.40	53.36	_
⊕ United States Treasury Notes 0.38%	07-2023	3.75	57.11	_
⊕ United States Treasury Notes 0.62%	01-2024	3.66	60.77	_
⊕ United States Treasury Notes 0.12%	07-2024	3.55	64.32	_
⊕ United States Treasury Notes 0.25%	01-2025	3.54	67.86	_

Total Holdings 164



BNY Mellon International Stock Index Inv DIISX

755

6

11

752

23

0.60

680

10

0.60

8

0.60

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

Thomas Durante since 06-2010 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

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 13.45 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 0.6 is 36.17% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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



733

9

0.60

7

0.60

8

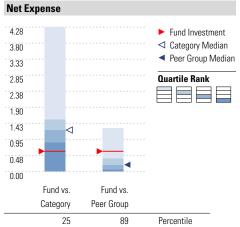
0.60

720

6

0.60





	201/795	218/246	Rank						
Peer group is a subset of the category and includes funds with the									
same management style (active vs. passive) and similar share class									
charac	toristics								

3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.89	_	-0.51
Beta	0.93	_	0.99
R-Squared	97.36	_	95.09
Standard Deviation	15.30	16.23	16.45
Sharpe Ratio	-0.01	0.05	0.02
Tracking Error	2.73	_	3.81
Information Ratio	-0.34	-	-0.16
Up Capture Ratio	91.81	-	95.87
Down Capture Ratio	95.84	-	98.50

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.91	18.53	19.34
Price/Book Ratio	1.54	1.60	1.66
Geom Avg Mkt Cap \$B	35.92	38.32	41.07
ROE	12.76	13.40	14.15



BNY Mellon International Stock Index Inv DIISX

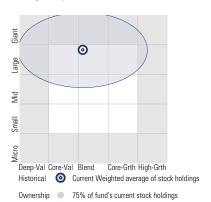
Morningstar Category Foreign Large Blend

Morningstar Index

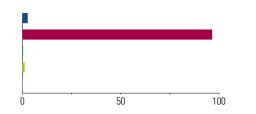
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



Asset Allocation as of 09-30-2020



Total	100.00	100.00
Other	0.02	1.03
Cash	0.96	0.92
Bonds	0.15	0.59
Non-US Stocks	96.37	93.45
US Stocks	2.51	4.00
Asset Class	Net %	Cat%

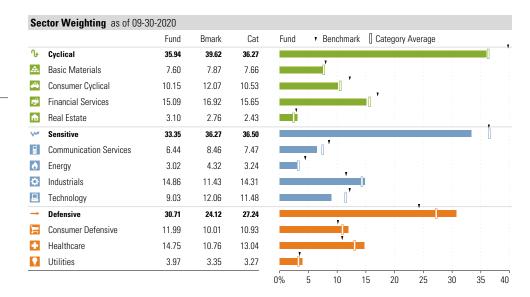
Style Breakdown Equity



Value Blend Growth

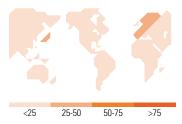
Weight %

>50 25-50 10-25 0-10



World Regions % Equity 09-30-2020

Μid



Greater Asia	Fund % 37.22	Cat % 37.93	Americas
Japan	25.97	20.42	North Amer
Australasia	6.87	5.17	Central/Lati
Asia-4 Tigers	4.15	6.67	
Asia-ex 4 Tigers	0.23	5.67	
Not Classified	0.00	0.00	

Americas	Fund % 1.04	Cat % 7.10	Greater Europe	Fund % 61.74	Cat % 54.97	Market Maturity	Fund %
North America	1.04	6.36	United Kingdom	13.24	12.15	Developed Markets	99.73
Central/Latin	0.00	0.74	W euro-ex UK	47.91	41.64	Emerging Markets	0.27
			Emrgng Europe	0.03	0.35	Not Available	0.00
			Africa	0.56	0.83		

Top 10 Holdings as of 09-30-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Nestle SA	2.51	2.51	6.93	Consumer Defensive
Roche Holding AG Dividend Right Cert.	1.71	4.22	3.23	Healthcare
⊕ Msci Eafe Dec20	1.47	5.69	_	_
Novartis AG	1.37	7.07	-9.84	Healthcare
⊖ SAP SE	1.16	8.22	11.65	Technology
	1.12	9.34	19.85	Technology
	1.02	10.35	14.01	Healthcare
⊙ Toyota Motor Corp	1.00	11.35	-8.58	Consumer Cyclical
⊕ Dreyfus Instl Preferred Gov Plus MMkt	0.95	12.30	_	-
○ LVMH Moet Hennessy Louis Vuitton SE	0.92	13.22	-2.95	Consumer Cyclical

Total Holdings



BNY Mellon MidCap Index Inv PESPX

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

Portfolio Manager(s)

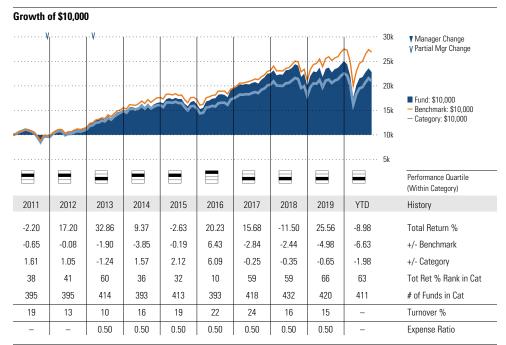
Thomas Durante since 03-2000 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

Quantitative Screens

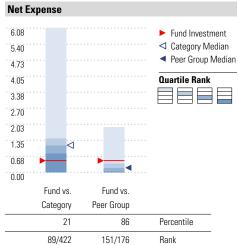
- Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.52 years.
- Style: The fund has landed in its primary style box Mid-Cap Blend 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.5 is 47.37% 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.







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-4.76	-	-3.37
Beta	1.06	-	1.00
R-Squared	98.49	_	95.51
Standard Deviation	22.08	20.74	21.21
Sharpe Ratio	0.15	0.36	0.20
Tracking Error	2.96	-	4.56
Information Ratio	-1.60	-	-1.00
Up Capture Ratio	98.99	-	93.48
Down Capture Ratio	118.34	_	107.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.24	23.19	22.29
Price/Book Ratio	2.02	2.58	2.43
Geom Avg Mkt Cap \$B	5.16	14.25	8.64
ROE	11.53	11.41	13.48



BNY Mellon MidCap Index Inv PESPX

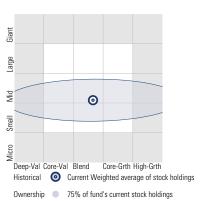
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



Style Breakdown

Fauity

0	0 21	0 29	Large Mid :
17	14	7	Small

Weight %

>50 25-50 10-25 0-10

Value Blend Growth



50

Asset Allocation as of 09-30-2020



		Fund	Bmark	Cat	Fund	•	Benchma	ark	Categ	jory Ave	rage		
٠	Cyclical	42.95	34.93	39.42									
ì.	Basic Materials	4.71	3.79	4.24		Ė							
	Consumer Cyclical	15.09	12.75	13.87									
٥	Financial Services	13.81	10.53	13.45									
à	Real Estate	9.34	7.86	7.86									
Ųľ	Sensitive	37.50	41.24	39.94								ı [
	Communication Services	2.18	5.18	4.33									
	Energy	1.58	2.41	1.94									
ž	Industrials	17.82	14.64	15.89					ı,				
1	Technology	15.92	19.01	17.78									
+	Defensive	19.54	23.82	20.64						1			
7	Consumer Defensive	5.03	4.91	4.74		j	_						
ì	Healthcare	11.24	13.23	12.28									
1	Utilities	3.27	5.68	3.62		7							

100

Top 15 Holdings as of 09-30-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ S&P Mid 400 Emini Dec20	0.82	0.82	_	_
	0.80	1.62	58.32	Consumer Cyclical
	0.76	2.38	25.66	Financial Services
	0.74	3.12	13.53	Technology
⊝ Generac Holdings Inc	0.73	3.84	92.50	Industrials
□ Trimble Inc	0.73	4.57	16.81	Technology
	0.71	5.28	150.66	Technology
	0.71	5.99	49.35	Healthcare
	0.70	6.70	57.91	Technology
○ Cognex Corp	0.67	7.37	16.46	Technology
○ Charles River Laboratories International Inc	0.67	8.04	48.24	Healthcare
	0.65	8.69	34.90	Healthcare
	0.64	9.33	9.33	Basic Materials
⊕ Ceridian HCM Holding Inc	0.64	9.97	21.76	Technology
⊕ Brown & Brown Inc	0.63	10.60	15.31	Financial Services

Total Holdings 403



BNY Mellon S&P 500 Index PEOPX

Portfolio Manager(s)

Thomas Durante since 03-2000 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

Quantitative Screens

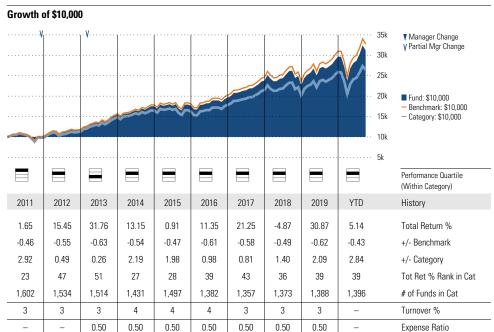
- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.52 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.5 is 41.18% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

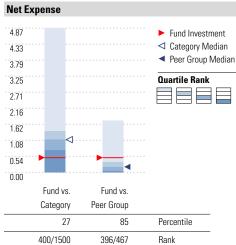
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



Morningstar Index S&P 500 TR USD







3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-2.29
Beta	1.00	_	0.97
R-Squared	100.00	-	95.59
Standard Deviation	17.75	17.74	17.56
Sharpe Ratio	0.62	0.65	0.51
Tracking Error	0.04	-	3.57
Information Ratio	-15.11	-	-1.28
Up Capture Ratio	98.88	-	91.12
Down Capture Ratio	100.87	-	100.00

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.90	25.90	24.36
Price/Book Ratio	3.55	3.55	3.50
Geom Avg Mkt Cap \$B	156.40	156.62	220.30
ROE	27.30	27.32	29.32





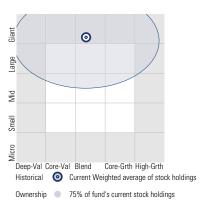
BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 09-30-2020

Morningstar Style Box™



Style Breakdown

Equity

29	31	28	Large
6	4	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	 Benchmark 	Ca	tegory A	Averag	je		
ŀ	Cyclical	29.08	29.03	29.40								
ė.	Basic Materials	2.28	2.27	2.28								
A	Consumer Cyclical	11.31	11.31	10.92								
,	Financial Services	12.83	12.81	13.65								
æ	Real Estate	2.66	2.64	2.55								
M	Sensitive	46.15	46.17	45.11		<u> </u>						
	Communication Services	10.78	10.80	10.19	_)'						
ð	Energy	2.07	2.06	2.23								
Ģ	Industrials	8.61	8.62	9.67								
	Technology	24.69	24.69	23.02]				
-	Defensive	24.77	24.79	25.51								
-	Consumer Defensive	7.49	7.50	7.94								
٠	Healthcare	14.31	14.32	15.04								
•	Utilities	2.97	2.97	2.53	— ()							

Top 15 Holdings as of 09-30-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
─ Apple Inc	6.56	6.56	58.57	Technology
	5.61	12.16	34.34	Technology
	4.72	16.88	70.40	Consumer Cyclical
	2.22	19.10	27.60	Communication Svc
	1.55	20.65	9.42	Communication Svc
	1.52	22.17	9.92	Communication Svc
─ Berkshire Hathaway Inc Class B	1.49	23.65	-5.99	Financial Services
	1.38	25.03	4.10	Healthcare
	1.22	26.25	13.14	Consumer Defensive
	1.19	27.44	6.90	Financial Services
NVIDIA Corp	1.17	28.61	130.22	Technology
	1.05	29.66	29.23	Consumer Cyclical
	1.05	30.71	13.66	Financial Services
○ UnitedHealth Group Inc	1.04	31.76	7.27	Healthcare
→ JPMorgan Chase & Co	1.03	32.79	-29.00	Financial Services

Asset Allocation as of 09-30-2020

Total Holdings 508



Carillon Eagle Small Cap Growth R3 HSRRX

2011

-1.69

1.22

1.86

34

2012

13.89

-0.70

0.74

45

7.16

8 17

21

2013

33.78

-9.52

-7.13

87

2014

4.77

-0.83

2.33

31

2015

-1.11

0.27

1.30

33

8.18

11.08

60

2016

9.68

-1.64

-1.52

54

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

History

Total Return %

+/- Benchmark

+/- Category

Tot Ret % Rank in Cat

Benchmark Return %

Category Average %

% Rank in Category

of Funds in Category

Portfolio Manager(s)

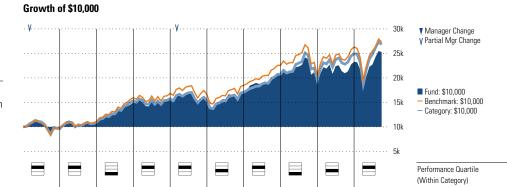
Bert Boksen since 12-1995 Eric Mintz since 03-2011 Christopher Sassouni since 03-2015

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 24.77 years.
- \times Style: The fund has landed in its primary style box Small Growth 50 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 1.34 is 9.84% higher than the Small Growth category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning is consistent with the overall investment strategy.



2017

22.51

0.34

1.01

42

2018

-10.68

-1.37

-4.92

79

12.34

12 63

72

388

2019

25.03

-3.45

-2.65

66

YTD

8.54

4.66

0.13

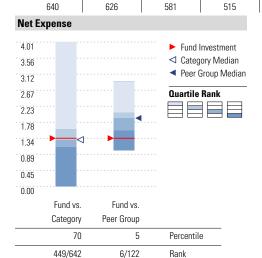
45

754	736	717	671	708	653	657	654	644	635	# of Funds in Cat
36	44	-	37	45	32	40	35	-	-	Turnover %
_	-	1.37	1.42	1.38	1.39	1.38	1.32	1.34	-	Expense Ratio
Trailing						······································				Total Return % as of 09-30-2020 Fund Benchmark Category
									0	Average annual, if greater than 1 year
3 M	lonth	1 Year	3	3 year	5 yea	ar	10 year	Since I	nception	
11	.20	20.69		8.67	11.1	9	11.62	9	.05	Fund Return %

11.42

12 88

63



15.71

18.73

41

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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.50	_	3.52
Beta	1.00	-	0.98
R-Squared	98.10	-	93.77
Standard Deviation	23.35	23.11	23.43
Sharpe Ratio	0.40	0.39	0.52
Tracking Error	3.22	-	5.75
Information Ratio	0.15	-	0.59
Up Capture Ratio	101.42	-	103.24
Down Capture Ratio	100.06	-	91.85

9.76

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.49	23.04	31.69
Price/Book Ratio	5.00	3.56	4.34
Geom Avg Mkt Cap \$B	4.64	2.27	4.59
ROE	-3.01	-3.13	3.16



Carillon Eagle Small Cap Growth R3 HSRRX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



Style Breakdown

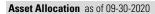
Equity

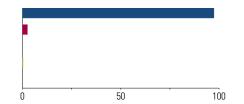
0	0	0	Laige
0	7	50	MIN
0	19	24	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.30
Cash	0.22	2.60
Bonds	0.00	0.03
Non-US Stocks	2.43	4.22
US Stocks	97.35	92.84
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2020												
		Fund	Bmark	Cat	Fund	1	Bench	mark	Cate	ory Ave	rage			
<u></u>	Cyclical	19.68	25.85	23.60										
A	Basic Materials	3.76	2.94	2.37										
A	Consumer Cyclical	10.31	12.32	10.39				'						
æ	Financial Services	4.76	6.03	7.85										
fi	Real Estate	0.85	4.56	2.99]								
W	Sensitive	40.95	37.83	44.02										
0	Communication Services	0.00	2.63	2.43	į (
•	Energy	0.50	0.22	0.59	Ü									
Ф	Industrials	16.10	15.69	15.62			- !							
	Technology	24.35	19.29	25.38					7.					
-	Defensive	39.37	36.32	32.39										
Ħ	Consumer Defensive	4.69	3.75	5.10										
٠	Healthcare	34.68	29.85	26.38				- 1						
•	Utilities	0.00	2.72	0.91	10	1								
					0%	5	10	15	20	25	30	35	40	45

Top 15 Holdings as of 09-30-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Entegris Inc	4.00	4.00	48.89	Technology
○ Pegasystems Inc ○	3.83	7.84	52.08	Technology
	2.67	10.51	7.24	Technology
	2.48	12.99	9.93	Basic Materials
Ritchie Bros Auctioneers Inc	2.43	15.42	43.22	Industrials
□ Landstar System Inc	2.34	17.77	12.47	Industrials
Aerojet Rocketdyne Holdings Inc	2.16	19.93	-12.64	Industrials
→ Horizon Therapeutics PLC	2.02	21.95	114.59	Healthcare
○ Chart Industries Inc	1.66	23.62	4.12	Industrials
─ Universal Electronics Inc	1.63	25.25	-27.78	Technology
LHC Group Inc	1.55	26.80	54.30	Healthcare
Penn National Gaming Inc	1.53	28.33	184.43	Consumer Cyclical
Everbridge Inc	1.52	29.85	61.03	Technology
Wingstop Inc	1.47	31.33	58.89	Consumer Cyclical
⊕ DraftKings Inc Ordinary Shares - Class A	1.41	32.74	_	Consumer Cyclical

Total Holdings 94



Delaware Small Cap Value A DEVLX

Morningstar Category ■ Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Christopher Beck since 05-1997 Steven Catricks since 07-2012 Kellev Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

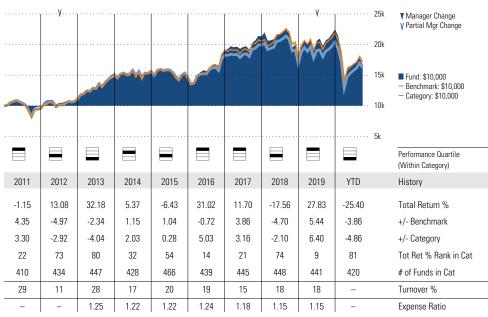
Quantitative Screens

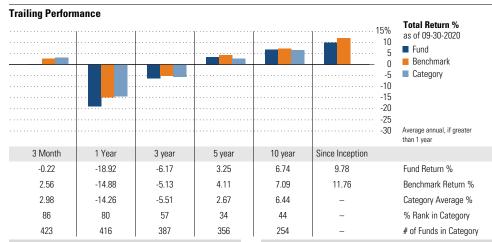
- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 23.43 years.
- Style: The fund has landed in its primary style box Small Value — 67.65 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.15 is 2.54% lower than the Small Value category average.

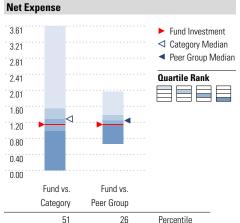
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







219	/426	30/118	Rank
Peer group is a	subset of the	category and in	cludes funds with the
same manager	nent style (act	ive vs. passive)	and similar share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.75	_	0.00
Beta	1.03	_	1.03
R-Squared	97.83	_	96.45
Standard Deviation	24.64	23.56	24.82
Sharpe Ratio	-0.19	-0.17	-0.16
Tracking Error	3.72	-	5.05
Information Ratio	-0.28	-	-0.10
Up Capture Ratio	103.58	-	102.08
Down Capture Ratio	106.09	-	102.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.16	14.06	15.68
Price/Book Ratio	1.34	1.28	1.19
Geom Avg Mkt Cap \$B	2.99	1.54	2.64
ROE	8.17	-0.97	5.90



Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



Style Breakdown

Equity

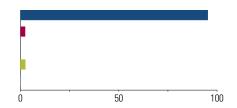
-quit,			
1	0	0	Large
7	9	5	Mid
32	36	9	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.12	0.09
Cash	2.38	1.26
Bonds	0.00	0.06
Non-US Stocks	2.27	2.00
US Stocks	95.23	96.60
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
ŀ	Cyclical	51.47	49.89	52.25	
i.	Basic Materials	3.90	5.34	6.03	
Д	Consumer Cyclical	12.37	13.88	13.42	
,	Financial Services	25.71	19.35	24.90	The state of the s
ŧ	Real Estate	9.49	11.32	7.90	
M	Sensitive	37.40	30.30	34.79	(m)
₫	Communication Services	2.08	2.89	2.15	
ð	Energy	3.34	3.00	3.72	
Ф	Industrials	20.31	17.21	20.04	
	Technology	11.67	7.20	8.88	
→	Defensive	11.13	19.81	12.97	
=	Consumer Defensive	3.29	4.01	4.63	
٠	Healthcare	3.17	11.42	5.24	
•	Utilities	4.67	4.38	3.10	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
East West Bancorp Inc	2.67	2.67	-31.08	Financial Services
ITT Inc	2.36	5.03	-19.42	Industrials
Berry Global Group Inc	2.34	7.37	1.75	Consumer Cyclical
MasTec Inc	2.21	9.58	-34.23	Industrials
Louisiana-Pacific Corp	1.97	11.55	0.44	Industrials
Stifel Financial Corp	1.83	13.39	-15.80	Financial Services
Teradyne Inc	1.70	15.09	16.97	Technology
Altra Industrial Motion Corp	1.68	16.77	2.79	Industrials
Selective Insurance Group Inc	1.65	18.42	-19.96	Financial Services
The Hanover Insurance Group Inc	1.48	19.90	-30.39	Financial Services
Meritage Homes Corp	1.46	21.36	80.64	Consumer Cyclical
Webster Financial Corp	1.46	22.82	-48.26	Financial Services
American Equity Investment Life Holding Co	1.43	24.25	-26.53	Financial Services
Werner Enterprises Inc	1.41	25.66	16.13	Industrials
H.B. Fuller Co	1.38	27.04	-10.29	Basic Materials

Total Holdings 110



Federated Hermes Govt Ultrashort Svc FEUSX

Morningstar Category
Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

× Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 10 years it's been in existence.

Management: The fund's management has been in place for 23.24 years.

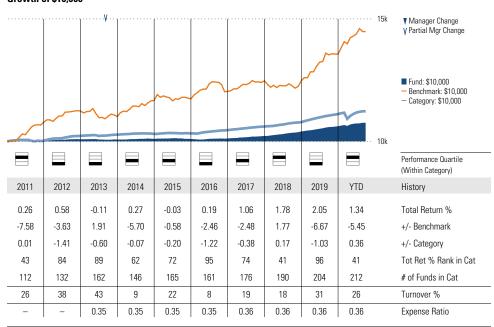
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.36 is 20% lower than the Ultrashort Bond category average.

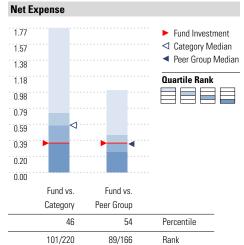
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

Growth of \$10,000







3-Year KISK Welrics			
	Fund	Bmark	Cat
Alpha	1.50	_	1.16
Beta	0.06	_	0.16
R-Squared	20.05	-	12.03
Standard Deviation	0.44	3.37	1.81
Sharpe Ratio	0.42	1.07	0.24
Tracking Error	3.19	-	3.48
Information Ratio	-1.07	-	-0.96
Up Capture Ratio	18.59	-	29.17
Down Capture Ratio	-19.16	-	8.85

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.85	4.43	0.96
Avg Eff Maturity	2.68	_	3.12



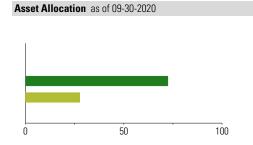
Federated Hermes Govt Ultrashort Svc FEUSX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Style Analysis	as of 09-30-2020
Style Breakdown	
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ext	
Duration	



Total	100.00	100.00
Other	0.00	2.29
Cash	27.58	28.35
Bonds	72.42	69.26
Non-US Stocks	0.00	0.02
US Stocks	0.00	0.08
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	34.40
AA	0.00	74.59	11.24
A	0.00	10.82	25.82
BBB	0.00	8.32	17.73
BB	0.00	0.28	3.02
В	0.00	0.00	1.31
Below B	0.00	0.00	0.66
Not Rated	0.00	2.46	5.82

	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Ave	rane
Government	11.33		12.21	Turiu	Denominark	[] Category Ave	i i i i i
		_		_ n			
Treasury	1.93	_	3.96				
Inflation – Protected	0.00	_	0.05				
Agency/Quasi Agency	9.40	_	1.41				
Other Government Related	0.00	_	6.79				
Corporate	0.00	-	34.09	1			
Corporate Bond	0.00	-	31.41				
Bank Loan	0.00	_	0.59	0			
Convertible	0.00	_	2.09				
Preferred	0.00	_	0.00	İ			
Securitized	61.08	-	23.27				
Agency MBS Pass-Through	80.0	_	1.13	0			
Agency MBS ARM	0.34	_	0.39				
Agency MBS CMO	60.66	_	1.26				
Non-Agency Residential MBS	0.00	_	0.40				
Commercial MBS	0.00	_	4.13	i N			
Asset-Backed	0.00	_	15.91		ı		
Covered Bond	0.00	_	0.05				
Municipal	0.00	_	2.79				
Cash & Equivalents	27.58	-	27.50				
Other	0.00	_	0.06				

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Bofam Repo 1 Repo	07-2020	12.65	12.65	_
⊕ Bmocap Repo 6 Repo	07-2020	9.90	22.56	_
→ Federal National Mortgage Association 0.68%	08-2059	4.15	26.71	_
€ FHLMC Pc Prepay Prm 30 0.63%	09-2049	3.53	30.24	_
⇒ Federal Home Loan Mortgage Corporation 0.63%	01-2050	3.03	33.27	-
⊕ Federal National Mortgage Association 0.63%	06-2050	2.86	36.13	_
→ Federal National Mortgage Association 0.58%	07-2049	2.60	38.72	_
Government National Mortgage Association 2.26%	03-2067	2.53	41.25	_
⇒ Federal National Mortgage Association 0.53%	10-2058	2.40	43.65	_
Government National Mortgage Association 0.82%	02-2065	2.39	46.05	_

Total Holdings 253



Fidelity® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

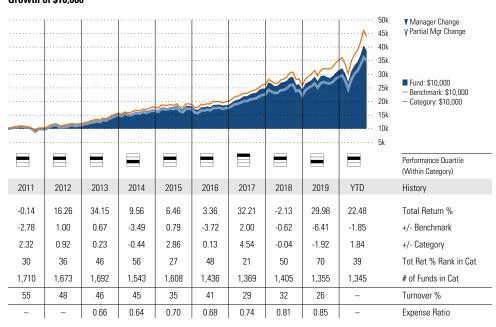
Quantitative Screens

- 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 30.06 years.
- Net Expense: The fund's expense ratio of 0.85 is 15.84% lower than the Large Growth category average.

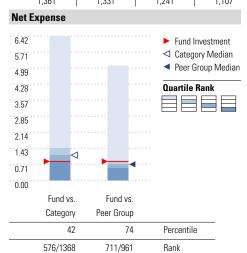
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-2.53	_	-2.17
Beta	0.99	-	0.97
R-Squared	98.04	-	93.87
Standard Deviation	19.07	19.05	19.20
Sharpe Ratio	0.90	1.04	0.89
Tracking Error	2.67	-	4.70
Information Ratio	-1.20	-	-0.84
Up Capture Ratio	93.13	-	92.45
Down Capture Ratio	100.82	_	99.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.02	33.32	33.48
Price/Book Ratio	6.59	9.12	7.43
Geom Avg Mkt Cap \$B	264.04	190.12	255.68
ROE	25.52	32.08	31.18



Fidelity® Contrafund® FCNTX

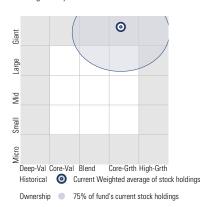
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



Style Breakdown

Equity

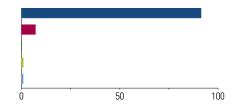
. ,			
5	32	57	Large
0	1	4	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2020



Total	100.00	100.00
Other	0.77	0.50
Cash	0.83	1.61
Bonds	0.01	0.03
Non-US Stocks	7.06	5.82
US Stocks	91.33	92.02
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2020														
		Fund	Bmark	Cat	Fun	d	▼ Be	nchmai	rk [Categ	jory Av	/erage				
Դ	Cyclical	30.68	26.02	29.51												
A.	Basic Materials	2.50	1.11	1.36												
A	Consumer Cyclical	14.00	16.01	15.88												
	Financial Services	13.34	6.90	10.44												
fi	Real Estate	0.84	2.00	1.83												
W	Sensitive	52.02	50.23	51.30												
	Communication Services	19.58	10.91	13.30			: 1									
ð	Energy	0.48	0.07	0.49	Ò											
Ф	Industrials	2.08	5.93	5.72												
	Technology	29.88	33.32	31.79								1				
→	Defensive	17.30	23.76	19.19						1						
=	Consumer Defensive	3.11	6.47	4.07		1[
+	Healthcare	14.04	17.25	14.70												
•	Utilities	0.15	0.04	0.42	Ò											
					0%	5	10	15	20	25	30	35	40	45	50	55

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	9.95	9.95	70.40	Consumer Cyclical
	8.99	18.94	27.60	Communication Svc
	5.94	24.88	34.34	Technology
Salesforce.com Inc	4.68	29.56	54.53	Technology
Berkshire Hathaway Inc Class A	4.55	34.11	-5.77	Financial Services
Adobe Inc	3.45	37.56	48.70	Technology
	3.30	40.86	58.57	Technology
	2.98	43.85	6.90	Financial Services
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc Netflix Inc	2.91	46.76	54.54	Communication Svc
─ UnitedHealth Group Inc	2.76	49.52	7.27	Healthcare
	2.35	51.87	9.42	Communication Svc
	2.21	54.08	9.92	Communication Svc
	1.87	55.94	13.66	Financial Services
⊕ PayPal Holdings Inc	1.59	57.54	82.15	Financial Services
⊕ NVIDIA Corp	1.58	59.11	130.22	Technology

Total Holdings 336



JPMorgan Emerging Markets Equity R4 JHUKX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Austin Forey since 09-2005 Amit Mehta since 02-2013 Leon Eidelman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 3 of the 3 years it's been in existence.

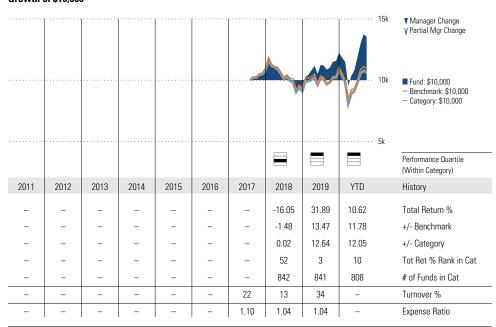
Management: The fund's management has been in place for 15.09 years.

Net Expense: The fund's expense ratio of 1.04 is 15.45% lower than the Diversified Emerging Mkts category average.

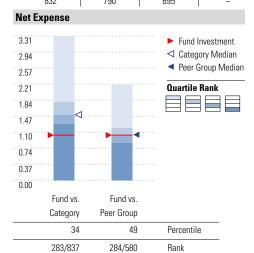
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	6.91	_	0.02
Beta	1.01	_	0.98
R-Squared	92.68	_	91.09
Standard Deviation	19.95	18.94	19.57
Sharpe Ratio	0.48	0.13	0.13
Tracking Error	5.40	_	5.63
Information Ratio	1.32	_	-0.06
Up Capture Ratio	121.88	_	98.28
Down Capture Ratio	95.63	_	98.99

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.37	16.62	18.96
Price/Book Ratio	4.55	1.72	2.30
Geom Avg Mkt Cap \$B	67.33	45.93	53.07
ROE	19.20	15.20	16.94

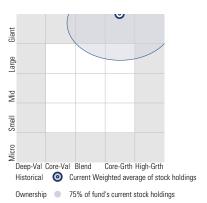


JPMorgan Emerging Markets Equity R4 JHUKX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



Style Breakdown

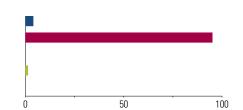
Equity

8	33	49	Large
0	2	7	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2020

Asset Class	Net %	Cat%
US Stocks	3.84	2.88
Non-US Stocks	95.00	94.80
Bonds	0.00	0.04
Cash	1.16	1.44
Other	0.00	0.85

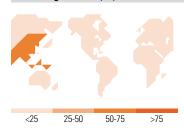
100.00

100.00

		Fund	Bmark	Cat	Fund	t	▼ Ben	chmark	([] Ca	ategory	Avera	ge	_	
b	Cyclical	45.25	44.77	41.12										
÷.	Basic Materials	0.44	6.99	5.00										
£	Consumer Cyclical	21.72	18.09	16.27										
ê	Financial Services	23.09	17.12	17.79										
b	Real Estate	0.00	2.57	2.06	[
NF	Sensitive	36.67	42.26	43.59										
	Communication Services	11.40	14.01	14.56										
•	Energy	2.03	5.38	4.36		0								
þ	Industrials	3.75	4.17	4.48		•[_					
1	Technology	19.49	18.70	20.19										
+	Defensive	18.08	12.96	15.28										
Ę	Consumer Defensive	13.57	6.70	9.06		· · · · · ·								
ř	Healthcare	3.74	4.34	4.90		I								
)	Utilities	0.77	1.92	1.32	[]									

Total

World Regions % Equity 09-30-2020



	Fund %	Cat %
Greater Asia	78.86	75.71
Japan	0.00	0.25
Australasia	0.00	0.00
Asia-4 Tigers	24.39	24.54
Asia-ex 4 Tigers	54.47	50.92
Not Classified	0.00	0.00

Americas	Fund % 15.83	Cat % 11.45	Greater Europe	Fund % 5.30	Cat % 12.84	Market Maturity	Fund %
North America	3.89	2.27	United Kingdom	0.00	0.61	Developed Markets	29.54
Central/Latin	11.94	9.18	W euro-ex UK	1.26	1.87	Emerging Markets	70.46
			Emrgng Europe	2.15	5.79	Not Available	0.00
			Africa	1.89	4.57		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Alibaba Group Holding Ltd ADR	6.91	6.91	38.60	Consumer Cyclical
Taiwan Semiconductor Manufacturing Co Ltd ADR	6.57	13.48	41.72	Technology
Tencent Holdings Ltd	4.33	17.81	36.50	Communication Svc
⊕ Samsung Electronics Co Ltd	3.58	21.39	_	Technology
EPAM Systems Inc	3.39	24.78	52.38	Technology
Sea Ltd ADR	3.13	27.91	282.99	Communication Svc
→ Meituan Dianping	2.87	30.78	137.29	Consumer Cyclical
→ WuXi Biologics (Cayman) Inc Registered Shs Unitary 144A/Reg S	2.67	33.46	91.18	Healthcare
AIA Group Ltd	2.56	36.02	-5.64	Financial Services
MercadoLibre Inc	2.51	38.53	89.26	Consumer Cyclical

Total Holdings 66



PIMCO Income A PONAX

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 13.52 years.

Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 1.49 is 41.9% higher than the Multisector Bond category average.

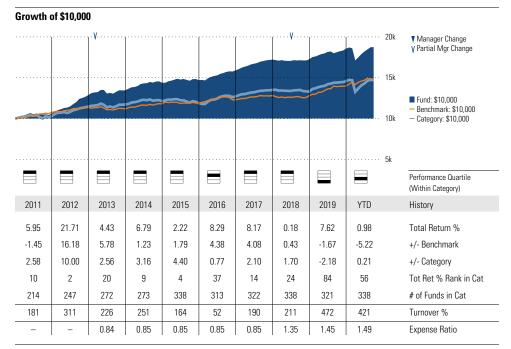
Morningstar Investment Management LLC Analysis

This fund fails the expense screen. However, that failure is partially due to a new fee calculation methodology that incorporates costs that are not an additional charge to shareholders. As a result, we do not regard the failure as significant.

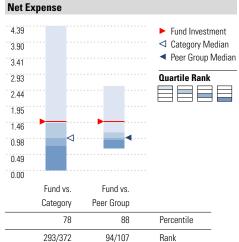
Morningstar Category

Morningstar Index

Multisector Bond BBgBarc US Universal TR USD







	Fund	Bmark	Cat
Alpha	-0.88	-	-3.04
Beta	0.83	-	1.28
R-Squared	25.47	-	35.98
Standard Deviation	5.59	3.40	7.65
Sharpe Ratio	0.31	1.03	0.29
Tracking Error	4.86	-	6.35
Information Ratio	-0.40	-	-0.32
Up Capture Ratio	72.59	-	95.40
Down Capture Ratio	92.46	-	164.08

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	1.67	4.55	4.52
Avg Eff Maturity	5.44	7.69	7.45



PIMCO Income A PONAX

Style Analysis as of 09-30-2020

Style Breakdown

Fixed Income

Quality

Style Breakdown

Fixed Income

Style Breakdown

Fixed Income

Quality

Style Breakdown

Fixed Income

Style Breakdo

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.00	67.64	18.27
AA	7.00	3.23	8.61
A	4.00	10.03	8.89
BBB	14.00	10.89	24.31
BB	6.00	3.19	20.01
В	7.00	3.64	12.52
Below B	6.00	1.38	3.44
Not Rated	0.00	0.00	3.94

Morningstar Index **Morningstar Category** Multisector Bond BBgBarc US Universal TR USD Asset Allocation as of 09-30-2020 Asset Class Cat% Net % US Stocks 0.50 1.84 Non-US Stocks 0.20 0.10 Bonds 112.94 103.62 Cash -18.97 -7.92 Other 5.33 2.38 -50 Ó 50 100 150 Total 100.00 100.00

	Fund	Bmark	Cat	Fund	•	Benchmark	: [] C	ategory	Average			
Government	25.24	_	27.48]		
Treasury	4.18	_	10.48			0						
Inflation - Protected	1.38	_	0.73									
Agency/Quasi Agency	0.26	_	0.90	1[]								
Other Government Related	19.42	_	15.37			:						
Corporate	9.15	_	37.15									
Corporate Bond	6.18	_	31.81									
Bank Loan	1.32	_	2.75									
Convertible	1.64	_	2.16									
Preferred	0.01	_	0.43									
Securitized	26.31	-	28.75		-		,					
Agency MBS Pass-Through	12.70	_	9.17									
Agency MBS ARM	0.00	_	0.04									
Agency MBS CMO	0.55	_	4.75									
Non-Agency Residential MBS	2.50	_	2.65									
Commercial MBS	0.54	_	1.58									
Asset-Backed	10.00	_	10.55									
Covered Bond	0.02	_	0.01									
Municipal	0.05	_	1.19	[
Cash & Equivalents	28.46	_	2.48									
Other	9.16	_	2.53									
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Name	Maturity Date	% INEL ASSEL	Guillulative 76	rixed illcolle Sector
⊕ Irs Usd 0.30000 12/19/20-3y* Cme	06-2024	21.89	21.89	_
⊕ Irs Usd 0.30000 12/19/20-3y* Cme	06-2024	21.86	43.74	-
⊕ Offset: Unsettled Trades	_	20.86	64.61	_
Irs Eur -0.33000 03/18/20-2y Lch	03-2022	15.46	80.06	_
⊕ Irs Eur -0.33000 03/18/20-2y Lch	03-2022	15.44	95.50	-
⊖ Irs Jpy 0.45000 03/20/19-10y Lch	03-2029	11.28	106.78	_
⊕ Irs Jpy 0.45000 03/20/19-10y Lch	03-2029	10.87	117.65	_
☆ CashOffSet	_	9.27	126.92	_
Cirs Usd 4y Mat 3.85/2.00% M 7/2020 Dub	07-2022	8.28	135.20	_
Cirs Usd 4y Mat 3.82/2.00% M 7/2020 Glm	07-2022	8.27	143.47	_

Total Holdings 7679



T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Nina Jones since 04-2015

Quantitative Screens

Performance: The fund has finished in the Global Real Estate category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 5.5 years.

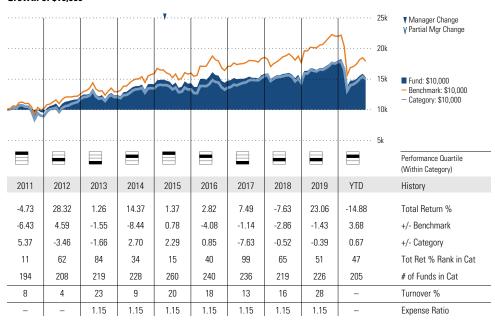
Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 1.15 is 4.96% lower than the Global Real Estate category average.

Morningstar Investment Management LLC Analysis

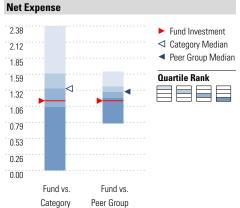
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance





105/205	7/55	Rank	
Peer group is a subset of the	e category ar	nd includes fun	ds with the
same management style (ac	tive vs. pass	ive) and simila	r share class
characteristics			

13

Percentile

3-Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	0.17	_	1.30
Beta	0.87	_	0.89
R-Squared	96.74	_	93.84
Standard Deviation	16.39	18.49	16.96
Sharpe Ratio	0.00	0.01	0.08
Tracking Error	3.79	_	4.54
Information Ratio	0.10	_	0.33
Up Capture Ratio	84.80	_	89.56
Down Capture Ratio	83.47	_	83.03

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.36	23.26	17.99
Price/Book Ratio	1.24	1.42	1.19
Geom Avg Mkt Cap \$B	8.59	8.46	9.73
ROE	8.48	7.36	8.07



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T. Rowe Price Global Real Estate Adv PAGEX

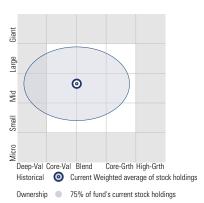
Asset Allocation as of 09-30-2020

Morningstar CategoryMorningstar CategoryGlobal Real EstateS&P Glob

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 09-30-2020

Morningstar Style Box™



Style Breakdown

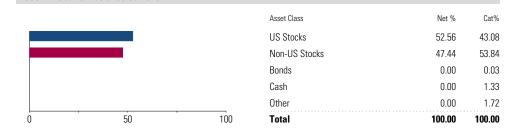
Equity

17	8	3	Large
17	30	6	Mid
6	6	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ateg	ory A	veraç	ge		
وا	Cyclical	100.00	100.00	99.42										
	Basic Materials	0.00	0.00	0.00	ĺ									
•	Consumer Cyclical	2.78	0.00	0.56	(i)									
9	Financial Services	0.00	0.26	0.13	ĺ									
à	Real Estate	97.22	99.74	98.73									Ė.	Ė
Ųľ	Sensitive	0.00	0.00	0.48										
	Communication Services	0.00	0.00	0.20	<u> </u>									
	Energy	0.00	0.00	0.02	ĺ									
ž	Industrials	0.00	0.00	0.08										
3	Technology	0.00	0.00	0.18										
+	Defensive	0.00	0.00	0.10										
Ţ	Consumer Defensive	0.00	0.00	0.00	İ									
1	Healthcare	0.00	0.00	0.00	į									
1	Utilities	0.00	0.00	0.10	i									

Top 15 Holdings as of 09-30-2020 Cumulative % YTD Return % Name % Net Asset Morningstar Sector Prologis Inc 5.89 5.89 14.83 Real Estate AvalonBay Communities Inc 3.41 9.30 -26.51 Real Estate Sun Hung Kai Properties Ltd 3.33 12.63 -16.14 Real Estate O Deutsche Wohnen SE 2.95 15.59 19.69 Real Estate igoplus American Campus Communities Inc 2.88 18.46 -22.75 Real Estate Mitsui Fudosan Co Ltd 2.82 21.28 -30.00 Real Estate Essex Property Trust Inc 2.64 23.92 -31.19 Real Estate Camden Property Trust 2.48 26.40 -13.79 Real Estate Welltower Inc 2.42 28.82 -30.08 Real Estate ① CubeSmart 2.27 31.09 5.78 Real Estate Alexandria Real Estate Equities Inc 2.24 33.33 0.97 Real Estate Hang Lung Properties Ltd 2.18 35.51 18.95 Real Estate Equity Residential 2.17 37.68 -34.33 Real Estate 2.04 39.72 35.30 Real Estate Summit Industrial Income REIT 41.71 1.99 9.83 Real Estate

Total Holdings 64

