American Funds Intl Gr and Inc R6 RIGGX

Portfolio Manager(s)

Andrew Suzman since 10-2008 Steven Watson since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Paul Flynn since 09-2017 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

Quantitative Screens

Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 8 of the 10 years it's been in existence.

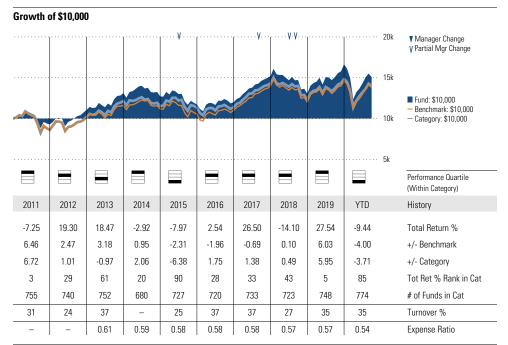
Management: The fund's management has been in place for 12.01 years.

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

Net Expense: The fund's expense ratio of 0.54 is 42.55% 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.





4.28			 Fund Investment Category Median
3.80			 Peer Group Median
3.33			
2.85			Quartile Rank
2.38			
1.90			
1.43			
0.95	•••••		
0.48			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	23	27	Percentile
	182/795	150/559	Rank
Poor group	ia a aubaat	of the enterer	and includes funds with the

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

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 19.63 18 53 19.34 Price/Book Ratio 1.78 1.60 1.66 Geom Avg Mkt Cap \$B 45 69 38.32 41 07 ROE 15.01 13.40 14.15

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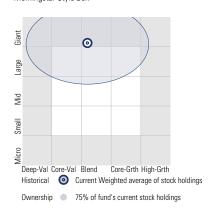
Morningstar Index

MSCI ACWI Ex USA NR USD

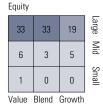
Morningstar Category Foreign Large Blend

American Funds Intl Gr and Inc R6 RIGGX

Style Analysis as of 09-30-2020 Morningstar Style Box™





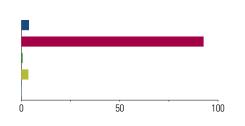


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2020



Sector Weighting as of 09-30-2020

Asset Allocation as of 09-30-2020

		Fund	Bmark	Cat
Դ	Cyclical	35.82	39.62	36.27
<i>.</i>	Basic Materials	5.70	7.87	7.66
A	Consumer Cyclical	9.02	12.07	10.53
цф	Financial Services	18.26	16.92	15.65
ŵ	Real Estate	2.84	2.76	2.43
w	Sensitive	36.45	36.27	36.50
g	Communication Services	6.62	8.46	7.47
0	Energy	4.43	4.32	3.24
¢	Industrials	8.67	11.43	14.31
	Technology	16.73	12.06	11.48
-	Defensive	27.71	24.12	27.24
F	Consumer Defensive	12.00	10.01	10.93
٠	Healthcare	9.49	10.76	13.04
Ç	Utilities	6.22	3.35	3.27

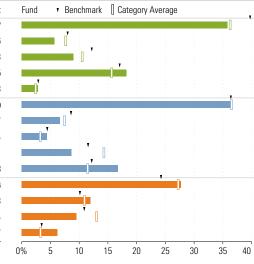
Asset Class	Net %	Cat%
US Stocks	3.68	4.00
Non-US Stocks	92.54	93.45
Bonds	0.41	0.59
Cash	3.34	0.92
Other	0.03	1.03
Total	100.00	100.00

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category

Foreign Large Blend



		Greater Asia	Fund % 31.44	Cat % 37.93	Americas	Fund % 11.61	Cat % 7.10	Greater Europe	Fund % 56.94	Cat % 54.97	Market Maturity	Fund %
		Japan	7.05	20.42	North America	7.41	6.36	United Kingdom	15.89	12.15	Developed Markets	82.91
		Australasia	0.74	5.17	Central/Latin	4.20	0.74	W euro-ex UK	37.60	41.64	Emerging Markets	17.09
		Asia-4 Tigers	14.21	6.67				Emrgng Europe	2.57	0.35	Not Available	0.00
		Asia-ex 4 Tigers	9.44	5.67				Africa	0.88	0.83		
		Not Classified	0.00	0.00								
75	>75											

Top 10 Holdings as of 09-30-2020

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Taiwan Semiconductor Manufacturing Co Ltd	5.04	5.04	33.08	Technology
eq Capital Group Central Cash M	3.52	8.56	-	-
∋ AstraZeneca PLC	2.64	11.20	14.01	Healthcare
🕀 British American Tobacco PLC	2.62	13.81	-10.79	Consumer Defensive
Enel SpA	2.17	15.98	9.53	Utilities
\ominus ASML Holding NV	2.15	18.13	19.85	Technology
$oldsymbol{\oplus}$ Samsung Electronics Co Ltd Participating Preferred	1.81	19.94	-	Technology
\ni Nestle SA	1.67	21.61	6.93	Consumer Defensive
\ni AIA Group Ltd	1.61	23.23	-5.64	Financial Services
\oplus Tokyo Electron Ltd	1.41	24.64	16.94	Technology

Total Holdings 228

 \oplus Increase \oplus Decrease otin New to Portfolio

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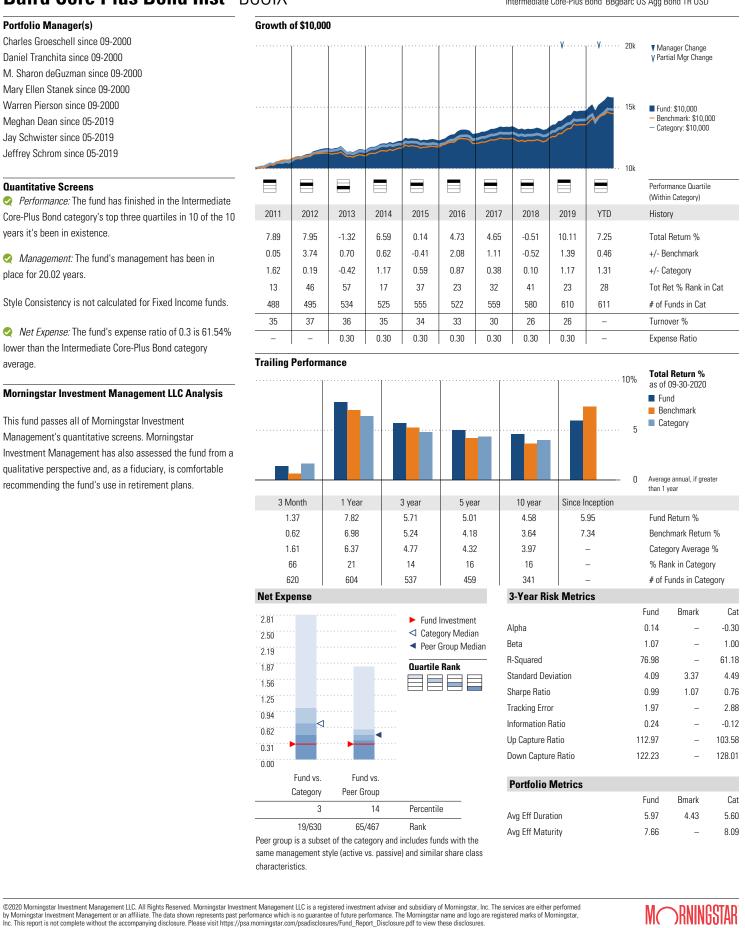


Portfolio Manager(s)

Baird Core Plus Bond Inst BCOIX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD



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

Q Performance: The fund has finished in the Intermediate Core-Plus 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 0.3 is 61.54% lower than the Intermediate Core-Plus 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.

Baird Core Plus Bond Inst BCOIX

Style Analysis as of 09-30-2020



Credit Rating Breakdown Fund Bmark Cat AAA 44.00 3.53 42.90 AA 3.80 74.59 6.29 18.20 10.82 А 13.48 BBB 29.90 8.32 23.93 BB 3.40 0.28 6.30 В 0.20 0.00 2.85 Below B 0.30 0.00 1.31 Not Rated 0.20 2.46 2.94

	, , , ,	
0	50	100

Sector Weighting as of 09-30-2020

Asset Allocation as of 09-30-2020

 Benchmark [] Category Average Fund Bmark Cat Fund Government 11.55 22.13 11.39 11.31 Treasurv _ Inflation - Protected 0.00 1.37 10 0.15 0.69 [] Agency/Quasi Agency Other Government Related 0.01 8.76 Corporate 52.85 32.06 _ Corporate Bond 48.83 30.50 1 Bank Loan 0.00 _ 0.38 Convertible 4.02 1.07 nî -Preferred 0 00 _ 0.11 Securitized 29.26 36.56 _ Agency MBS Pass-Through 16.17 18.86 Agency MBS ARM 0.00 0.04 Agency MBS CMO 3.19 1.63 Non-Agency Residential MBS 1.47 0.87 ñ. Commercial MBS 4.98 6.63 Asset-Backed 8.53 3 45 _ Covered Bond 0.00 0.00 0 Municipal 1.35 _ 0.61 **Cash & Equivalents** 4.98 7.89 _ Other 0.00 _ 0.60 0% 5 10 15 20 25 30 35 40 45 50 55

Top 10 Holdings as of 09-30-2020

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ First American Government Obligs U	02-2030	4.61	4.61	_
⊕ United States Treasury Bonds 2.88%	05-2043	4.39	9.01	-
United States Treasury Bonds 2.5%	02-2045	2.80	11.80	-
⊕ United States Treasury Notes 2.13%	12-2022	1.16	12.97	-
United States Treasury Notes 1.88%	03-2022	0.81	13.78	-
⊕ United States Treasury Notes 2%	11-2026	0.73	14.51	-
\odot United States Treasury Bonds 2.88%	05-2049	0.71	15.22	-
€ United States Treasury Notes 2.25%	11-2027	0.63	15.86	-
\odot Federal Home Loan Mortgage Corporation 3%	12-2049	0.62	16.48	_
⊖ Fnma Pass-Thru I 3%	05-2050	0.53	17.01	-

Total Holdings 1603

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category **Morningstar Index**

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Total	100.00	100.00
Other	4.07	-1.84
Cash	4.98	0.17
Bonds	90.95	101.67
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

05-2049	0.71	15.22 -	-
11-2027	0.63	15.86 -	_
12-2049	0.62	16.48 -	_
05-2050	0.53	17.01 -	-

Federated Hermes Govt Ultrashort R6 FGULX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 3 of the 4 years it's been in existence.

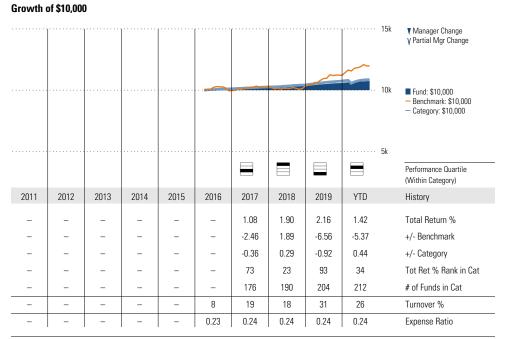
Management: The fund's management has been in place for 23.24 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 46.67% lower than the Ultrashort Bond category average.

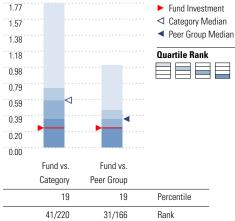
Morningstar Investment Management LLC Analysis

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









- -	# 011	unus in cate	yury
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.57	-	1.16
Beta	0.06	-	0.16
R-Squared	19.41	-	12.03
Standard Deviation	0.46	3.37	1.81
Sharpe Ratio	0.58	1.07	0.24
Tracking Error	3.19	-	3.48
Information Ratio	-1.05	-	-0.96
Up Capture Ratio	19.09	-	29.17
Down Capture Ratio	-21.22	-	8.85

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

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

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

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Morningstar Index **Morningstar Category**

Ultrashort Bond

BBgBarc US Agg Bond TR USD

Federated Hermes Govt Ultrashort R6 FGULX

Style Analysis as of 09-30-2020





Duration

1		
		_
0	50	100

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%

Sector Weighting as of 09-30-2020

Asset Allocation as of 09-30-2020

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	۲	Bench	nmark	[] (Categ	ory A	vera	je			
Government	11.33	-	12.21		-										
Treasury	1.93	-	3.96												
Inflation - Protected	0.00	-	0.05	Î î											
Agency/Quasi Agency	9.40	-	1.41												
Other Government Related	0.00	-	6.79												
Corporate	0.00	-	34.09												
Corporate Bond	0.00	-	31.41						0						
Bank Loan	0.00	-	0.59	0											
Convertible	0.00	-	2.09												
Preferred	0.00	-	0.00	0											
Securitized	61.08	-	23.27					0							
Agency MBS Pass-Through	0.08	-	1.13	10											
Agency MBS ARM	0.34	-	0.39	0											
Agency MBS CMO	60.66	-	1.26												
Non-Agency Residential MBS	0.00	-	0.40	0											
Commercial MBS	0.00	-	4.13	1											
Asset-Backed	0.00	-	15.91			[
Covered Bond	0.00	-	0.05	0											
Municipal	0.00	-	2.79												
Cash & Equivalents	27.58	-	27.50												
Other	0.00	-	0.06												
				0% 5	10	15	20	25	30	35	40	45	50	55	60 65

Top 10 Holdings as of 09-30-2020

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	-
\odot 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	-
igodot Federal National Mortgage Association 0.53%	10-2058	2.40	43.65	-
igodot Government National Mortgage Association 0.82%	02-2065	2.39	46.05	-

Total Holdings 253

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

Donald Butler since 04-2016 Michelle Louie since 11-2017

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 4.43 years.

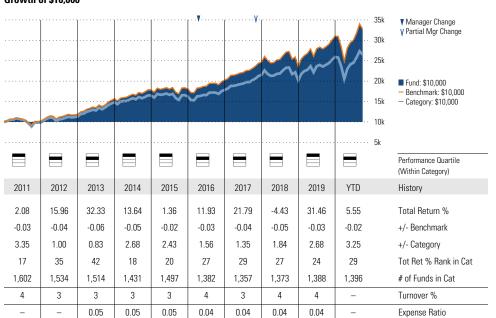
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.04 is 95.29% lower than the Large Blend category average.

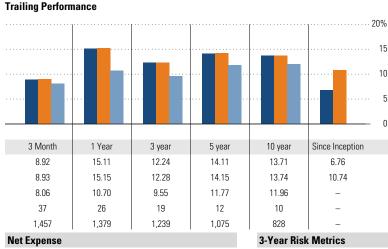
Morningstar Investment Management LLC Analysis

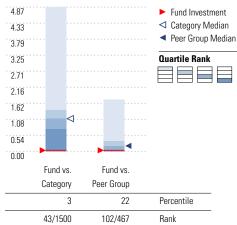
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.





Large Blend





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

% Rank in Category # of Funds in Category Fund Bmark Cat Alpha -0.04 -2.29 1 00 0.97 Beta R-Squared 100.00 95.59 Standard Deviation 17 74 17 74 17 56 Sharpe Ratio 0.65 0.65 0.51 Tracking Error 0.01 3.57 Information Ratio -3.89 -1.28 Up Capture Ratio 99.93 91.12 Down Capture Ratio 100.06 100.00

Total Return %

as of 09-30-2020 Fund

Benchmark
 Category

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

Fund Return %

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.91	25.90	24.36
Price/Book Ratio	3.56	3.55	3.50
Geom Avg Mkt Cap \$B	156.78	156.62	220.30
ROE	27.33	27.32	29.32

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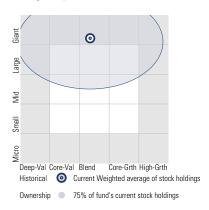


Morningstar Category Morningstar Index

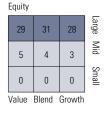
S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 09-30-2020 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Apple Inc	6.65	6.65	58.57	Technology
⊖ Microsoft Corp	5.68	12.33	34.34	Technology
\oplus Amazon.com Inc	4.79	17.12	70.40	Consumer Cyclical
⊖ Facebook Inc A	2.25	19.37	27.60	Communication Svc
① Alphabet Inc A	1.57	20.94	9.42	Communication Svc
⊖ Alphabet Inc Class C	1.54	22.48	9.92	Communication Svc
\oplus Berkshire Hathaway Inc Class B	1.48	23.96	-5.99	Financial Services
⊖ Johnson & Johnson	1.40	25.36	4.10	Healthcare
\oplus Procter & Gamble Co	1.24	26.60	13.14	Consumer Defensive
\ominus Visa Inc Class A	1.20	27.79	6.90	Financial Services
€ NVIDIA Corp	1.19	28.98	130.22	Technology
igodot The Home Depot Inc	1.07	30.05	29.23	Consumer Cyclical
⊖ Mastercard Inc A	1.07	31.12	13.66	Financial Services
⊖ UnitedHealth Group Inc	1.06	32.18	7.27	Healthcare
⊖ JPMorgan Chase & Co	1.03	33.21	-29.00	Financial Services

Asset Allocation as of 09-30-2020

Sector Weighting as of 09-30-2020

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

29.03

2.26

11.33

12.80

2.64

46.18

10.79

2.04

8.63

24.72

24.79

7.50

14.33

2.96

Bmark

29.03

2.27

11.31

12 81

2.64

46.17

10.80

2.06

8.62

24.69

24.79

7.50

14.32

2.97

100

Total Holdings 514

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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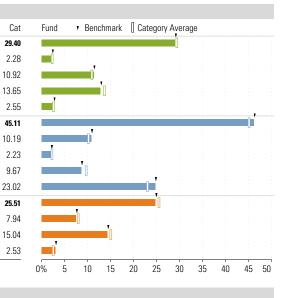


Morningstar Category Morningstar Index

📕 Large Blend

S&P 500 TR USD

Asset Class	Net %	Cat%
US Stocks	98.49	94.93
Non-US Stocks	0.92	2.88
Bonds	0.01	0.53
Cash	0.58	0.37
Other	0.00	1.28
Total	100.00	100.00



Vanguard Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

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

Quantitative Screens

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

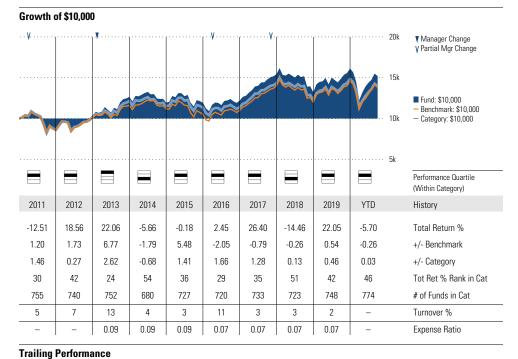
Management: The fund's management has been in place for 7.61 years.

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 0.07 is 92.55% 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.



Morningstar Category

Foreign Large Blend



Geom Avg Mkt Cap \$B

ROE

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

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38.32

13.40

41 07

14.15

23.63

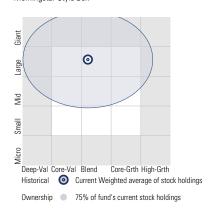
11.92

Morningstar Index

MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

Style Analysis as of 09-30-2020 Morningstar Style Box™





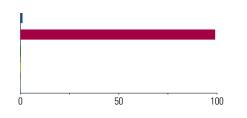


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2020

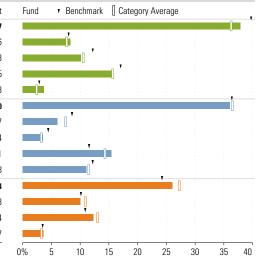


Sector Weighting as of 09-30-2020

Asset Allocation as of 09-30-2020

		Fund	Bmark	Cat
Դ	Cyclical	37.87	39.62	36.27
<i>.</i>	Basic Materials	8.29	7.87	7.66
A	Consumer Cyclical	10.15	12.07	10.53
цф	Financial Services	15.77	16.92	15.65
ŵ	Real Estate	3.66	2.76	2.43
w	Sensitive	36.08	36.27	36.50
g	Communication Services	6.03	8.46	7.47
0	Energy	3.55	4.32	3.24
¢	Industrials	15.44	11.43	14.31
	Technology	11.06	12.06	11.48
	Defensive	26.04	24.12	27.24
F	Consumer Defensive	10.09	10.01	10.93
٠	Healthcare	12.33	10.76	13.04
2	Utilities	3.62	3.35	3.27

Asset Class	Net %	Cat%
US Stocks	0.87	4.00
Non-US Stocks	98.92	93.45
Bonds	0.04	0.59
Cash	0.13	0.92
Other	0.04	1.03
Total	100.00	100.00



	Greater Asia	Fund % 38.45	Cat % 37.93	Americas	Fund % 9.51	Cat % 7.10	Greater Europe	Fund % 52.04	Cat % 54.97	Market Maturity	Fund %
	Japan	23.25	20.42	North America	9.49	6.36	United Kingdom	11.42	12.15	Developed Markets	99.35
	Australasia	6.47	5.17	Central/Latin	0.02	0.74	W euro-ex UK	39.81	41.64	Emerging Markets	0.65
	Asia-4 Tigers	8.46	6.67				Emrgng Europe	0.33	0.35	Not Available	0.00
	Asia-ex 4 Tigers	0.27	5.67				Africa	0.48	0.83		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2020

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus Nestle SA	1.81	1.81	6.93	Consumer Defensive
\oplus Roche Holding AG Dividend Right Cert.	1.30	3.11	3.23	Healthcare
\oplus Samsung Electronics Co Ltd	1.22	4.32	-	Technology
\ominus Novartis AG	1.02	5.34	-9.84	Healthcare
\odot SAP SE	0.95	6.29	11.65	Technology
😑 Toyota Motor Corp	0.89	7.18	-8.58	Consumer Cyclical
\odot ASML Holding NV	0.80	7.98	19.85	Technology
\ominus AstraZeneca PLC	0.78	8.76	14.01	Healthcare
\ominus AIA Group Ltd	0.65	9.42	-5.64	Financial Services
⊖ LVMH Moet Hennessy Louis Vuitton SE	0.63	10.05	-2.95	Consumer Cyclical

Total Holdings 3992

 \oplus Increase \oplus Decrease R New to Portfolio

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Morningstar Category

Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Portfolio Manager(s)

Michael Perre since 08-2008 Jeffrey Miller since 02-2016

Quantitative Screens

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

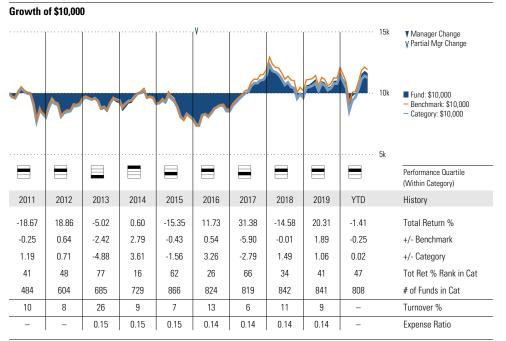
Management: The fund's management has been in place for 12.1 years.

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 0.14 is 88.62% 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.





Geom Avg Mkt Cap \$B

ROE

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

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45 93

15.20

53 07

16.94

29 77

15.58

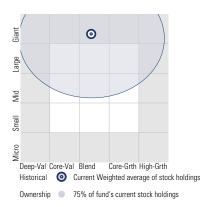
Morningstar Category

Morningstar Index Diversified Emerging Mkts

MSCI EM NR USD

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Style Analysis as of 09-30-2020 Morningstar Style Box™





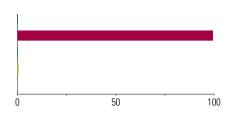


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2020



Sector Weighting as of 09-30-2020

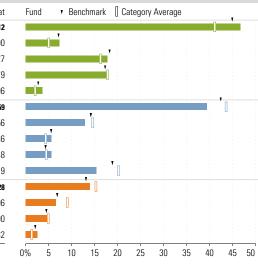
Asset Allocation as of 09-30-2020

		Fund	Bmark	Cat
Դ	Cyclical	46.70	44.77	41.12
æ.	Basic Materials	7.35	6.99	5.00
~	Consumer Cyclical	17.73	18.09	16.27
,	Financial Services	18.02	17.12	17.79
ŵ	Real Estate	3.60	2.57	2.06
w	Sensitive	39.37	42.26	43.59
	Communication Services	12.87	14.01	14.56
0	Energy	5.60	5.38	4.36
¢	Industrials	5.56	4.17	4.48
	Technology	15.34	18.70	20.19
	Defensive	13.92	12.96	15.28
F	Consumer Defensive	6.61	6.70	9.06
٠	Healthcare	4.76	4.34	4.90
9	Utilities	2.55	1.92	1.32

Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

Asset Class	Net %	Cat%
US Stocks	0.08	2.88
Non-US Stocks	99.31	94.80
Bonds	0.04	0.04
Cash	0.44	1.44
Other	0.14	0.85
Total	100.00	100.00



	Greater Asia	Fund % 78.65	Cat % 75.71	Americas	Fund % 8.00	Cat % 11.45	Greater Europe	Fund % 13.35	Cat % 12.84	Market Maturity	Fund %
	Japan	0.00	0.25	North America	0.04	2.27	United Kingdom	0.00	0.61	Developed Markets	19.12
	Australasia	0.00	0.00	Central/Latin	7.96	9.18	W euro-ex UK	0.31	1.87	Emerging Markets	80.88
	Asia-4 Tigers	16.38	24.54				Emrgng Europe	3.47	5.79	Not Available	0.00
	Asia-ex 4 Tigers	62.27	50.92				Africa	9.57	4.57		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2020

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Alibaba Group Holding Ltd ADR	8.02	8.02	38.60	Consumer Cyclical
⊖ Tencent Holdings Ltd	6.00	14.02	36.50	Communication Svc
\ominus Taiwan Semiconductor Manufacturing Co Ltd	3.80	17.82	33.08	Technology
\ominus Taiwan Semiconductor Manufacturing Co Ltd ADR	1.95	19.77	41.72	Technology
⊖ Meituan	1.75	21.52	132.07	Consumer Cyclical
\ominus Reliance Industries Ltd	1.47	22.99	49.41	Energy
\ominus Naspers Ltd Class N	1.15	24.14	1.78	Communication Svc
\ominus JD.com Inc ADR	1.03	25.17	120.30	Consumer Cyclical
\ominus China Construction Bank Corp Class H	0.92	26.09	-20.21	Financial Services
$igodoldsymbol{ ightarrow}$ Ping An Insurance (Group) Co. of China Ltd Class H	0.86	26.96	-11.16	Financial Services

Total Holdings 4146

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Vanguard FTSE Social Index Admiral VFTAX

Portfolio Manager(s)

Gerard O'Reilly since 12-2015 William Coleman since 12-2015

Quantitative Screens

The Performance screen is not applicable for funds with less than three years of data.

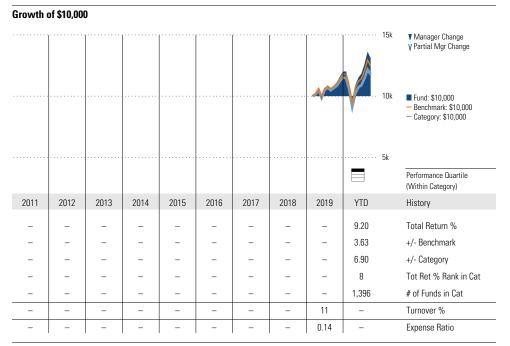
Management: The fund's management has been in place for 4.78 years.

× Style: The fund has landed in its primary style box — Large Blend - 57.89 % of the time over the past three years.

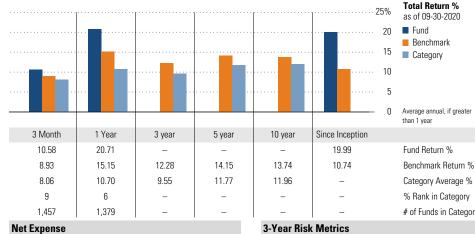
Net Expense: The fund's expense ratio of 0.14 is 83.53% lower than the Large Blend category average.

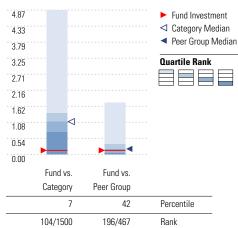
Morningstar Investment Management LLC Analysis

This fund fails our style screen, but as an index-tracker we are not concerned about style drift.









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

-	_	70 Hallk III Galeyoly				
-	-	# of Funds in Category				
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		-	-	-2.29		
Beta		_	-	0.97		
R-Squared		_	-	95.59		
Standard Deviat	ion	_	17.74	17.56		
Sharpe Ratio		_	0.65	0.51		
Tracking Error		_	-	3.57		
Information Rati	0	_	-	-1.28		
Up Capture Rati	0	_	-	91.12		
Down Capture F	latio	-	-	100.00		

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.76	25.90	24.36
Price/Book Ratio	4.21	3.55	3.50
Geom Avg Mkt Cap \$B	162.66	156.62	220.30
ROE	27.89	27.32	29.32

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Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Vanguard FTSE Social Index Admiral VFTAX

Asset Allocation as of 09-30-2020

Sector Weighting as of 09-30-2020

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

31.31

2.12

13.50

12.58

3.11

46.49

12.76

0.00

5.16

28 57

22.19

6.54

14.86

0.79

Bmark

29.03

2.27

11.31

12 81

2.64

46.17

10.80

2.06

8.62

24.69

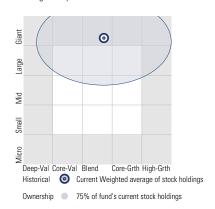
24.79

7.50

14.32

2.97

Style Analysis as of 09-30-2020 Morningstar Style Box™





Weight %

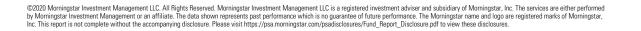
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ni Apple Inc	7.42	7.42	58.57	Technology
➔ Microsoft Corp	6.25	13.67	34.34	Technology
\oplus Amazon.com Inc	5.30	18.96	70.40	Consumer Cyclical
€ Facebook Inc A	2.50	21.46	27.60	Communication Svc
⊕ Alphabet Inc A	1.74	23.20	9.42	Communication Svc
€ Alphabet Inc Class C	1.73	24.93	9.92	Communication Svc
Đ Procter & Gamble Co	1.34	26.28	13.14	Consumer Defensive
€ Visa Inc Class A	1.34	27.62	6.90	Financial Services
➔ NVIDIA Corp	1.27	28.89	130.22	Technology
$ ightarrow ext{Tesla Inc} $	1.26	30.14	412.77	Consumer Cyclical
	1.18	31.33	13.66	Financial Services
$oldsymbol{eta}$ The Home Depot Inc	1.18	32.51	29.23	Consumer Cyclical
earrow UnitedHealth Group Inc	1.17	33.68	7.27	Healthcare
Đ JPMorgan Chase & Co	1.16	34.84	-29.00	Financial Services
\oplus Verizon Communications Inc	0.98	35.82	-0.11	Communication Svc

Total Holdings 473

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

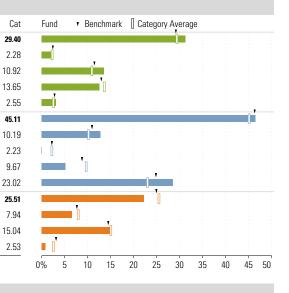




S&P 500 TR USD

Total	100.00	100.00
Other	0.00	1.28
Cash	0.00	0.37
Bonds	0.01	0.53
Non-US Stocks	1.80	2.88
US Stocks	98.18	94.93
Asset Class	Net %	Cat%

Morningstar Index



100

Vanguard Growth Index Admiral VIGAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

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.

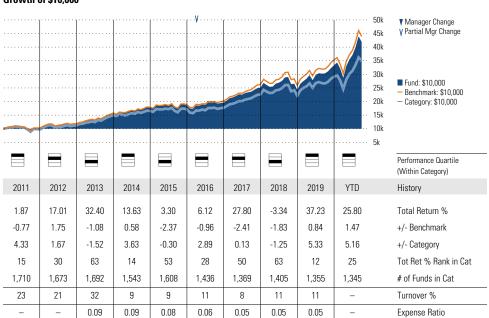
Management: The fund's management has been in place for 25.77 years.

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 0.05 is 95.05% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

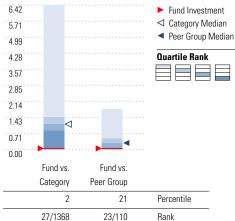
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



Large Growth







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

Cat Alpha -0.62 -2.17 1 00 0.97 Beta _ 99.55 **R-Squared** 93.87 Standard Deviation 1917 19.05 19 20 Sharpe Ratio 1.01 1.04 0.89 Tracking Error 1.29 4.70 Information Ratio -0.51 -0.84 Up Capture Ratio 98.76 92.45 Down Capture Ratio 100.46 99.78 **Portfolio Metrics**

	Fund	Bmark	Cat
Price/Earnings Ratio	38.14	33.32	33.48
Price/Book Ratio	8.63	9.12	7.43
Geom Avg Mkt Cap \$B	236.68	190.12	255.68
ROE	30.25	32.08	31.18

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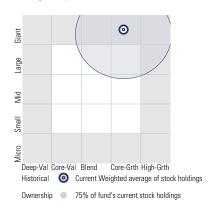
Morningstar Category Morningstar Index

Russell 1000 Growth TR USD

Growth of \$10,000

Vanguard Growth Index Admiral VIGAX

Style Analysis as of 09-30-2020 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ige > Apple Inc	10.86	10.86	58.57	Technology
➔ Microsoft Corp	9.69	20.55	34.34	Technology
$oldsymbol{eta}$ Amazon.com Inc	8.16	28.71	70.40	Consumer Cyclical
€ Facebook Inc A	3.83	32.55	27.60	Communication Svc
	2.68	35.23	9.42	Communication Svc
€ Alphabet Inc Class C	2.54	37.77	9.92	Communication Svc
Đ Visa Inc Class A	1.98	39.75	6.90	Financial Services
ightarrow Tesla Inc	1.95	41.70	412.77	Consumer Cyclical
• NVIDIA Corp	1.93	43.63	130.22	Technology
	1.84	45.47	13.66	Financial Services
onumber onumber	1.82	47.29	29.23	Consumer Cyclical
€ Adobe Inc	1.43	48.73	48.70	Technology
$oldsymbol{eta}$ PayPal Holdings Inc	1.41	50.13	82.15	Financial Services
🕀 Salesforce.com Inc	1.31	51.44	54.53	Technology
Đ Netflix Inc	1.30	52.75	54.54	Communication Svc

Total Holdings 259

 \oplus Increase \ominus Decrease R New to Portfolio

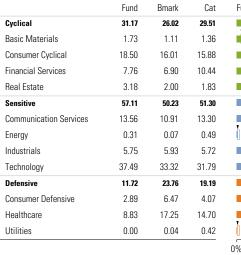
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 Morningstar Category
 Morningstar Index

 Image: Large Growth
 Russell 1000 Growth TR USD

Asset Class Net % Cat% US Stocks 98.90 92.02 Non-US Stocks 1.09 5.82 Bonds 0.01 0.03 Cash 0.00 1.61 0.00 Other 0.50 Total 100.00 100.00



50

100

Asset Allocation as of 09-30-2020

Sector Weighting as of 09-30-2020

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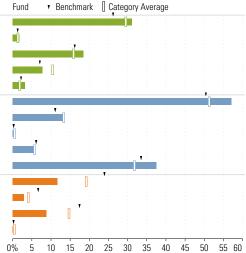
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Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

Gemma Wright-Casparius since 08-2011

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.

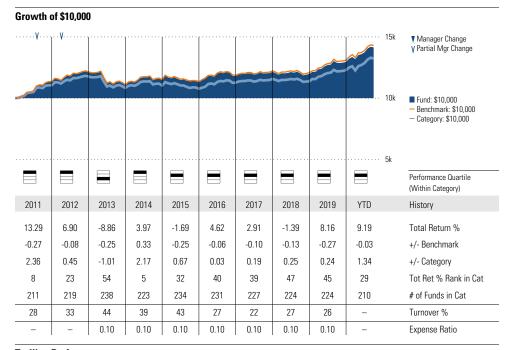
Management: The fund's management has been in place for 9.12 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 85.29% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

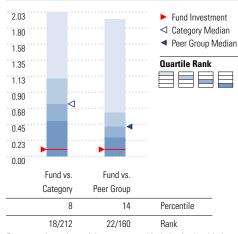
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



Morningstar Category

Inflation-Protected Bond





# of F	unds in Cate	gory
Fund	Bmark	Cat
0.19	-	-0.60
0.94	-	0.92
98.24	-	78.22
3.59	3.80	4.12
1.09	1.07	0.78
0.53	-	2.12
-0.32	-	-0.65
95.62	-	86.21
92.57	-	97.65
	0.19 0.94 98.24 3.59 1.09 0.53 -0.32 95.62	0.19 – 0.94 – 98.24 – 3.59 3.80 1.09 1.07 0.53 – -0.32 – 95.62 –

Portiono metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.76	4.52	7.64
Avg Eff Maturity	8.40	-	9.74

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

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Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Vanguard Inflation-Protected Secs Adm VAIPX

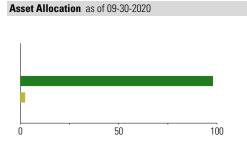
Style Analysis as of 09-30-2020





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	0.00	95.71
AA	0.00	99.60	1.90
А	0.00	0.00	0.73
BBB	0.00	0.00	1.28
BB	0.00	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



Asset Class Net % Cat% US Stocks -0.04 0.00 Non-US Stocks 0.00 0.01 Bonds 97.78 99.36 Cash 2.22 2.36 Other 0.00 -1.70 Total 100.00 100.00

Sector Weighting as of 09-30-2020

	Fund	Bmark	Cat	Fund • Benchmark] Category Average
Government	97.78	_	86.54	
Treasury	1.56	-	0.84	0
Inflation – Protected	96.22	-	81.13	
Agency/Quasi Agency	0.00	-	0.09	
Other Government Related	0.00	-	4.48	
Corporate	0.00	-	2.29	10
Corporate Bond	0.00	-	2.20	10
Bank Loan	0.00	-	0.05	
Convertible	0.00	-	0.04	0
Preferred	0.00	-	0.00	
Securitized	0.00	-	5.70	
Agency MBS Pass-Through	0.00	-	2.30	10
Agency MBS ARM	0.00	-	0.00	Ú
Agency MBS CMO	0.00	-	0.71	0
Non-Agency Residential MBS	0.00	-	0.35	
Commercial MBS	0.00	-	0.22	
Asset-Backed	0.00	-	1.90	iD i i i i i i i i i i i i i i i i i i
Covered Bond	0.00	-	0.22	0
Municipal	0.00	-	0.00	
Cash & Equivalents	2.22	-	4.32	
Other	0.00	_	1.04	

Top 10 Holdings as of 09-30-2020

Top 10 Holdings as of 09-30-2020				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ United States Treasury Notes 0.12%	04-2025	4.13	4.13	_
€ United States Treasury Notes 0.38%	07-2023	3.64	7.77	-
€ United States Treasury Notes 0.62%	01-2024	3.57	11.35	-
€ United States Treasury Notes 0.12%	07-2024	3.47	14.81	-
United States Treasury Notes 0.38%	07-2025	3.31	18.13	-
€ United States Treasury Notes 0.12%	01-2023	3.27	21.40	_
€ United States Treasury Notes 0.25%	01-2025	3.24	24.64	-
€ United States Treasury Notes 0.12%	01-2030	3.24	27.88	-
€ United States Treasury Notes 0.62%	04-2023	3.18	31.05	-
\oplus United States Treasury Notes 0.5%	01-2028	3.16	34.21	-

Total Holdings 47

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index BBgBarc US Treasury US TIPS TR USD

Vanguard Mid Cap Index Admiral VIMAX

Portfolio Manager(s)

Donald Butler since 05-1998 Michael Johnson since 04-2016

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.

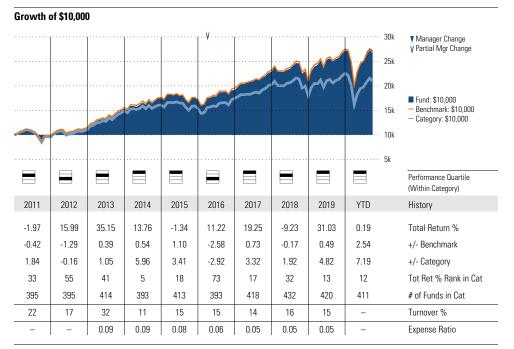
Management: The fund's management has been in place for 22.38 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 94.29 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.05 is 94.74% 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.



Morningstar Category

Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD



44/176 15/422 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

25

Percentile

Rank

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	Fund	Bmark	Cat
Price/Earnings Ratio	24.61	23.19	22.29
Price/Book Ratio	2.79	2.58	2.43
Geom Avg Mkt Cap \$B	19.32	14.25	8.64
ROE	11.75	11.41	13.48

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Category 4



Cat

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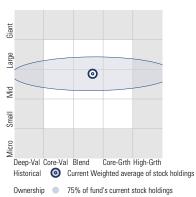
0.20

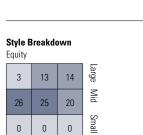
4.56

-1.00

Vanguard Mid Cap Index Admiral VIMAX

Style Analysis as of 09-30-2020 Morningstar Style Box™





Weight %

0

>50 25-50 10-25 0-10

0 0

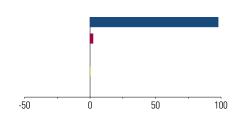
Value Blend Growth

Top 15 Holdings as of 09-30-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ DexCom Inc	0.82	0.82	88.46	Healthcare
ightarrow Digital Realty Trust Inc	0.82	1.64	25.37	Real Estate
\ni Lululemon Athletica Inc	0.81	2.44	42.17	Consumer Cyclical
∋ DocuSign Inc	0.78	3.23	190.43	Technology
\ominus Veeva Systems Inc Class A	0.78	4.01	99.91	Healthcare
\ominus SBA Communications Corp	0.74	4.75	32.73	Real Estate
eq Chipotle Mexican Grill Inc Class A	0.72	5.47	48.57	Consumer Cyclical
€ Twilio Inc A	0.71	6.18	151.41	Communication Svc
eq Centene Corp	0.70	6.88	-7.22	Healthcare
⊖ Twitter Inc	0.69	7.57	38.85	Communication Svc
⇒ IDEXX Laboratories Inc	0.69	8.26	50.54	Healthcare
\ominus CoStar Group Inc	0.68	8.94	41.82	Real Estate
\ni Synopsys Inc	0.67	9.61	53.72	Technology
∋ Amphenol Corp Class A	0.67	10.28	0.73	Technology
\ominus WEC Energy Group Inc	0.63	10.92	7.12	Utilities

Total Holdings 351

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Bmark

34.93

3.79

12.75

10.53

7.86

41.24

5.18

2.41

14.64

19.01

23.82

4.91

13.23

5.68

Fund

35.68

3.90

12.44

10.45

8.89

40.63

6.80

2.60

11.92

19.31

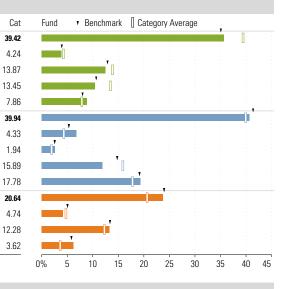
23.71

4.17

13.29

6.25

Total	100.00	100.00
Other	0.00	0.36
Cash	-0.02	2.16
Bonds	0.00	0.23
Non-US Stocks	2.26	2.47
US Stocks	97.76	94.79
Asset Class	Net %	Cat%



Morningstar Category Morningstar Index Mid-Cap Blend

Russell Mid Cap TR USD

Asset Allocation as of 09-30-2020

Sector Weighting as of 09-30-2020

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

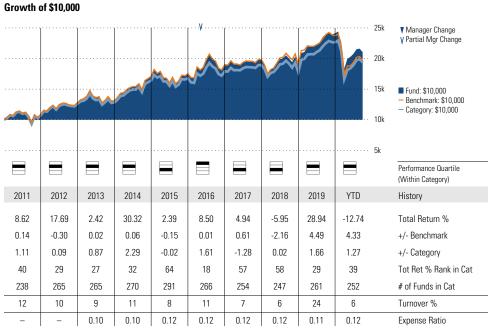
Management: The fund's management has been in place for 24.4 years.

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 0.12 is 89.09% 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.



Morningstar Category

Real Estate

Trailing Performance



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

15/45

Rank

Price/Earnings Ratio 30.57 38 46 30.38 Price/Book Ratio 2.28 2.42 2.41 Geom Avg Mkt Cap \$B 17 62 935 19.62 ROE 11.89 9.56 12.16

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12/255



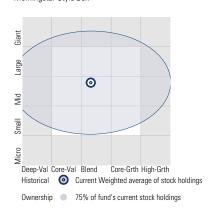
Morningstar Index

S&P United States REIT TR USD



Vanguard Real Estate Index Admiral VGSLX

Style Analysis as of 09-30-2020 Morningstar Style Box™





Weight %

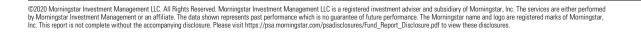
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Vanguard Real Estate II Index	12.36	12.36	_	_
\ominus American Tower Corp	8.52	20.88	6.63	Real Estate
\ominus Prologis Inc	5.91	26.79	14.83	Real Estate
\ominus Crown Castle International Corp	5.52	32.31	19.66	Real Estate
⊖ Equinix Inc	5.35	37.66	31.59	Real Estate
⊖ Digital Realty Trust Inc	2.96	40.62	25.37	Real Estate
⇒ SBA Communications Corp	2.83	43.45	32.73	Real Estate
⊖ Public Storage	2.70	46.15	7.40	Real Estate
○ Welltower Inc	1.83	47.98	-30.08	Real Estate
⊖ Weyerhaeuser Co	1.69	49.68	-4.44	Real Estate
\ominus AvalonBay Communities Inc	1.67	51.35	-26.51	Real Estate
\ominus Realty Income Corp	1.66	53.01	-14.64	Real Estate
\ominus Alexandria Real Estate Equities Inc	1.61	54.61	0.97	Real Estate
\ominus Simon Property Group Inc	1.57	56.18	-54.30	Real Estate
\ominus Equity Residential	1.52	57.70	-34.33	Real Estate

Total Holdings 183

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RNINGSTAR

Real Estate

Total	100.00	100.00
Other	0.00	3.98
Cash	-0.27	1.50
Bonds	0.00	3.23
Non-US Stocks	0.03	1.07
US Stocks	100.23	90.22
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2020

50

100

150

		Fund	Bmark	Cat	Fund	۲	Bei	nchm	ark] (Categ	jory <i>i</i>	Aver	rage				
Դ	Cyclical	99.97	99.13	99.20	_			-										
æ.	Basic Materials	0.00	0.00	0.07	[
	Consumer Cyclical	0.00	0.13	1.06	0													
H	Financial Services	0.01	0.00	0.11	ĺ													
ŵ	Real Estate	99.96	99.00	97.96														
\sim	Sensitive	0.03	0.87	0.74	0													
đ	Communication Services	0.00	0.00	0.17	0													
•	Energy	0.00	0.00	0.02														
Ф	Industrials	0.03	0.87	0.18	[
	Technology	0.00	0.00	0.37	0													
-	Defensive	0.00	0.00	0.07	[
F	Consumer Defensive	0.00	0.00	0.00	[
٠	Healthcare	0.00	0.00	0.00														
9	Utilities	0.00	0.00	0.07														
					00/ 5 10	1 1 5	20	25.0	0.25	10	15 5		cn	CE.	70 7	75 0	: 00	0=00

 $^{0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\}color{red}500}$

S&P United States REIT TR USD

Asset Allocation as of 09-30-2020

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-50

Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

Gerard O'Reilly since 04-2016 William Coleman since 04-2016

Quantitative Screens

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

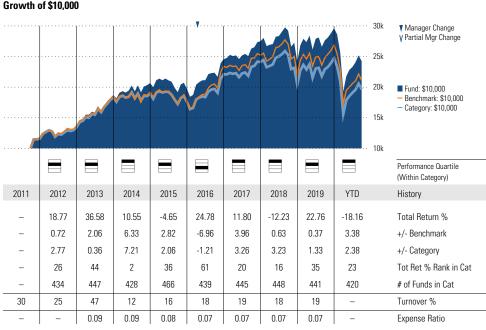
Management: The fund's management has been in place for 4.43 years.

× Style: The fund has landed in its primary style box — Small Value — 48.57 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.07 is 94.07% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

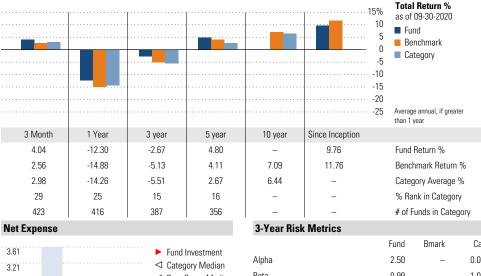
This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.

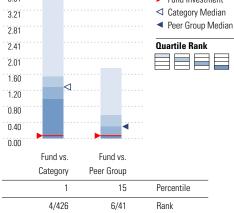


Morningstar Category

Small Value

Trailing Performance





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

Cat 0.00 Beta 0.99 1.03 _ 98.55 **R-Squared** 96.45 Standard Deviation 23 45 23 56 24 82 Sharpe Ratio -0.06 -0 17 -0.16 Tracking Error 2.84 5.05 Information Ratio 0.87 -0.10 Up Capture Ratio 101.46 102.08 Down Capture Ratio 93.53 102.92

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15 57 14 06 15.68 Price/Book Ratio 1.42 1.28 1.19 Geom Avg Mkt Cap \$B 377 2 64 1 54 ROE -0.97 5.90 5.17

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Morningstar Index

Russell 2000 Value TR USD

Growth of \$10,000

Vanguard Small Cap Value Index Admiral VSIAX

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Style Analysis as of 09-30-2020 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Top 15 Holdings as of 09-30-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ PerkinElmer Inc	0.70	0.70	29.47	Healthcare
⊖ IDEX Corp	0.69	1.39	6.92	Industrials
\ominus Generac Holdings Inc	0.61	1.99	92.50	Industrials
⊖ Atmos Energy Corp	0.59	2.58	-13.00	Utilities
\ominus Booz Allen Hamilton Holding Corp Class A	0.57	3.15	17.97	Industrials
⊖ Brown & Brown Inc	0.54	3.69	15.31	Financial Services
∋ Molina Healthcare Inc	0.54	4.23	34.90	Healthcare
\ominus RPM International Inc	0.54	4.77	9.33	Basic Materials
\oplus VICI Properties Inc Ordinary Shares	0.54	5.31	-4.91	Real Estate
\ominus Essential Utilities Inc	0.49	5.80	-12.72	Utilities
\ominus Peloton Interactive Inc	0.48	6.28	-	Consumer Cyclical
\ominus Nuance Communications Inc	0.47	6.75	86.15	Technology
\ominus Medical Properties Trust Inc	0.47	7.21	-12.65	Real Estate
\oplus Apollo Global Management Inc Class A	0.46	7.67	-2.43	Financial Services
\odot Allegion PLC	0.45	8.13	-19.81	Industrials

Total Holdings 899

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

-50 50 100 0

Asset Class	Net %	Cat%
US Stocks	99.28	96.60
Non-US Stocks	0.91	2.00
Bonds	0.01	0.06
Cash	-0.22	1.26
Other	0.02	0.09
Total	100.00	100.00

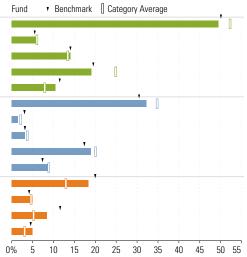
Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value

Sector Weighting as of 09-30-2020 Fund Bmark Cat Fund 49.42 49.89 52.25 5.89 6.03 5.34 14.05 13.88 13.42 19.06 19.35 24.90 10.42 11.32 7.90 32.24 30.30 34.79 1.50 2.89 2.15 3.19 3.00 3.72 18.90 17.21 20.04 8 65 7 20 8.88 18.34 19.81 12.97 4.99 4.01 4.63 8.38 11.42 5.24 4.97 4.38 3.10



Asset Allocation as of 09-30-2020

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Vanguard Total Bond Market Index Adm VBTLX

Portfolio Manager(s)

Joshua Barrickman since 02-2013

Quantitative Screens

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

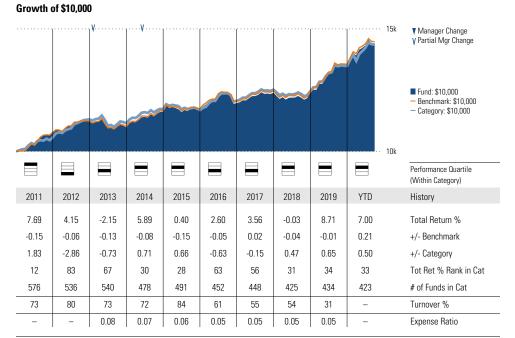
Management: The fund's management has been in place for 7.61 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.05 is 91.94% lower than the Intermediate Core Bond category average.

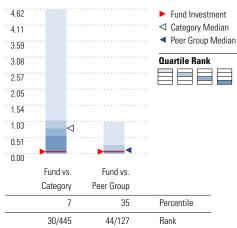
Morningstar Investment Management LLC Analysis

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.









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256	-	# of Funds in Category								
3-Year Risk Me	trics									
		Fund	Bmark	Cat						
Alpha		-0.03	-	-0.26						
Beta		1.02	-	0.98						
R-Squared		99.18	-	83.98						
Standard Deviation		3.44	3.37	3.64						
Sharpe Ratio		1.06	1.07	0.90						
Tracking Error		0.32	-	1.43						
Information Ratio		0.19	-	-0.42						
Up Capture Ratio		100.63	-	98.36						
Down Capture Ratio		99.48	-	111.19						

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.55	4.43	5.42
Avg Eff Maturity	8.50	-	7.44

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

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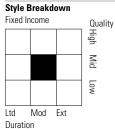


Morningstar Category Morningstar Index Intermediate Core Bond

BBgBarc US Agg Bond TR USD

Vanguard Total Bond Market Index Adm VBTLX

Style Analysis as of 09-30-2020



0 50 100

Total	100.00	100.00
Other	0.81	2.73
Cash	0.08	5.61
Bonds	99.12	91.64
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2020

Asset Allocation as of 09-30-2020

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.99	3.53	41.98
AA	3.71	74.59	11.97
А	12.84	10.82	26.54
BBB	20.46	8.32	13.91
BB	0.00	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

	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Government	45.85	-	24.06	
Treasury	41.79	-	18.63	
Inflation – Protected	0.00	-	1.62	10
Agency/Quasi Agency	2.51	-	1.34	
Other Government Related	1.55	_	2.47	
Corporate	29.32	-	30.16	
Corporate Bond	28.53	-	28.60	
Bank Loan	0.00	-	0.23	
Convertible	0.79	-	1.31	
Preferred	0.00	-	0.02	Ú
Securitized	24.02	-	33.95	
Agency MBS Pass-Through	21.40	-	22.85	
Agency MBS ARM	0.03	-	0.08	İ. A A A A A A A A A A A A A A A A A A A
Agency MBS CMO	0.94	-	4.85	
Non-Agency Residential MBS	0.00	-	0.27	
Commercial MBS	1.21	-	0.74	Û
Asset-Backed	0.42	-	5.16	
Covered Bond	0.02	-	0.00	
Municipal	0.73	-	0.94	l l l l l l l l l l l l l l l l l l l
Cash & Equivalents	0.08	-	7.88	
Other	0.00	-	3.02	

Top 10 Holdings as of 09-30-2020

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Federal National Mortgage Association 2.5%	_	0.81	0.81	_
\oplus Federal National Mortgage Association	-	0.78	1.60	_
⊕ United States Treasury Notes	-	0.69	2.29	_
igodot United States Treasury Bonds	-	0.50	2.79	_
United States Treasury Notes	-	0.42	3.21	-
United States Treasury Notes	_	0.42	3.63	-
United States Treasury Notes	_	0.41	4.04	_
⊕ United States Treasury Notes	-	0.40	4.44	-
United States Treasury Notes	-	0.40	4.84	-
United States Treasury Notes	-	0.40	5.24	-

Total Holdings 18357

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD

Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

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.

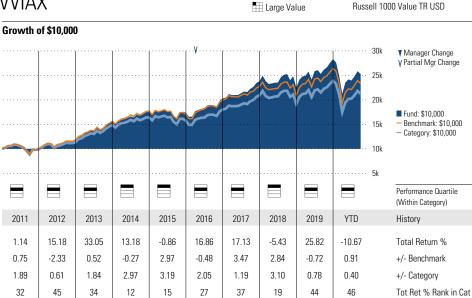
Management: The fund's management has been in place for 25.77 years.

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 0.05 is 94.68% 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.



1,289

8

0.05

9

1,235

12

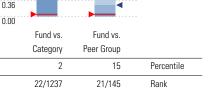
0.05

1,224

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

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 18 68 21 67 19.07 Price/Book Ratio 2.15 2.42 1.79 Geom Avg Mkt Cap \$B 84 91 64 52 92 25 ROE 20.23 17.16 15.63

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Cat

-0.21

0.99

96.08

18 50

0.14

3.93

-0.07

99.08

100.37

Morningstar Category

Russell 1000 Value TR USD

of Funds in Cat

Turnover %

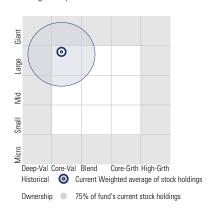
Expense Ratio

Morningstar Index

2011 1.14 0.75 1.89 32 1,309 1,372 1.273 1,306 1,282 1,292 1,278 23 22 25 6 8 7 _ 0.09 0.09 0.08 0.06 0.05

Vanguard Value Index Adm VVIAX

Style Analysis as of 09-30-2020 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
igop Berkshire Hathaway Inc Class B	3.26	3.26	-5.99	Financial Services
ige Johnson & Johnson	3.12	6.38	4.10	Healthcare
∋ Procter & Gamble Co	2.75	9.13	13.14	Consumer Defensive
ightarrow UnitedHealth Group Inc	2.36	11.50	7.27	Healthcare
onumber 2.34	13.83	-29.00	Financial Services	
\supset Verizon Communications Inc	1.96	15.80	-0.11	Communication Svc
ightarrow The Walt Disney Co	1.79	17.58	-14.21	Communication Svc
\ni Intel Corp	1.76	19.34	-11.83	Technology
	1.68	21.02	4.36	Communication Svc
∋ Merck & Co Inc	1.67	22.69	-6.78	Healthcare
∋ Pfizer Inc	1.63	24.32	-3.42	Healthcare
∋ AT&T Inc	1.62	25.94	-23.06	Communication Svc
\ni Walmart Inc	1.58	27.52	19.09	Consumer Defensive
∋ Abbott Laboratories	1.54	29.05	26.54	Healthcare
∋ PepsiCo Inc	1.53	30.58	3.61	Consumer Defensive

Total Holdings 336

 \oplus Increase \ominus Decrease R New to Portfolio





Morningstar Category Morningstar Index Large Value Morningstar Index Russell 1000 Value TR USD

Net %

99.19

0.79

0.01

0.01

0.00

100.00

Cat%

91.43

6.15

-0.04

1.41

1.05

100.00

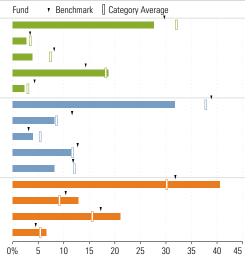
. 10	, DO	Total
		Other
		Cash
		Bonds
		Non-US Stocks
		US Stocks
		Asset Class

Sector Weighting as of 09-30-2020

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		Fund	Bmark	Cat	
Դ	Cyclical	27.64	29.55	32.04	
ŵ.	Basic Materials	2.73	3.27	3.44	
A	Consumer Cyclical	3.82	7.98	7.40	
ц р ́	Financial Services	18.78	14.15	18.22	
ŵ	Real Estate	2.31	4.15	2.98	
w	Sensitive	31.77	38.74	37.80	
đ	Communication Services	8.18	11.49	8.59	
•	Energy	3.98	2.98	5.39	
₽	Industrials	11.45	12.58	11.73	
	Technology	8.16	11.69	12.09	
-	Defensive	40.58	31.70	30.16	
F	Consumer Defensive	12.85	10.24	9.16	
٠	Healthcare	21.14	17.09	15.59	
9	Utilities	6.59	4.37	5.41	

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Asset Allocation as of 09-30-2020