

# American Century Inflation Adjs Bond R5 AIANX

**Morningstar Category**  
Inflation-Protected Bond

**Morningstar Index**  
BBgBarc US Treasury US TIPS TR USD

## Portfolio Manager(s)

Robert Gahagan since 11-2001  
James Platz since 09-2007  
Miguel Castillo since 02-2014

## Quantitative Screens

✔ **Performance:** The fund has finished in the Inflation-Protected 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 19.85 years.

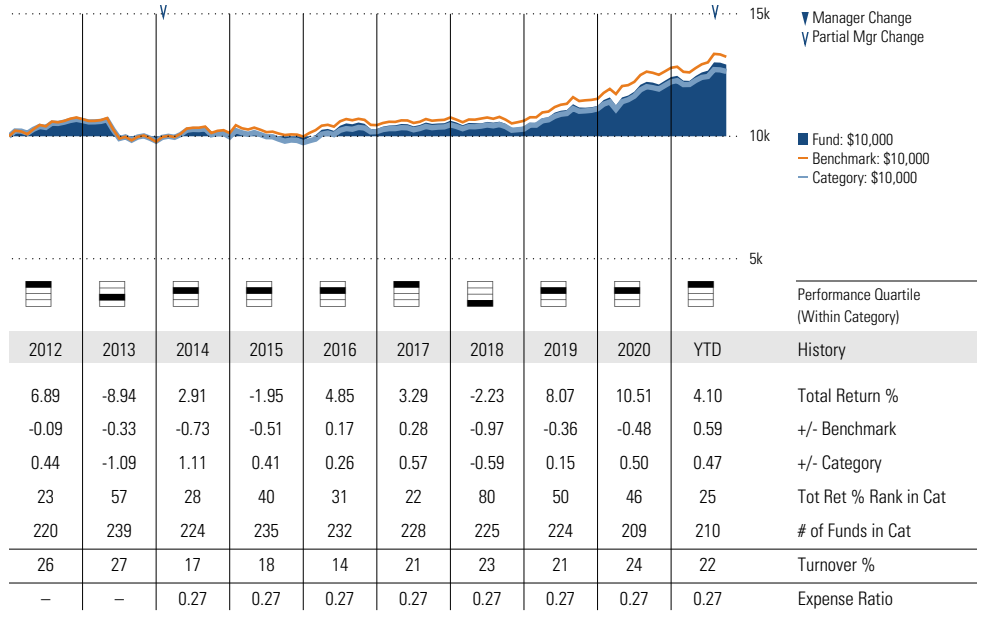
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.27 is 56.45% lower than the Inflation-Protected Bond category average.

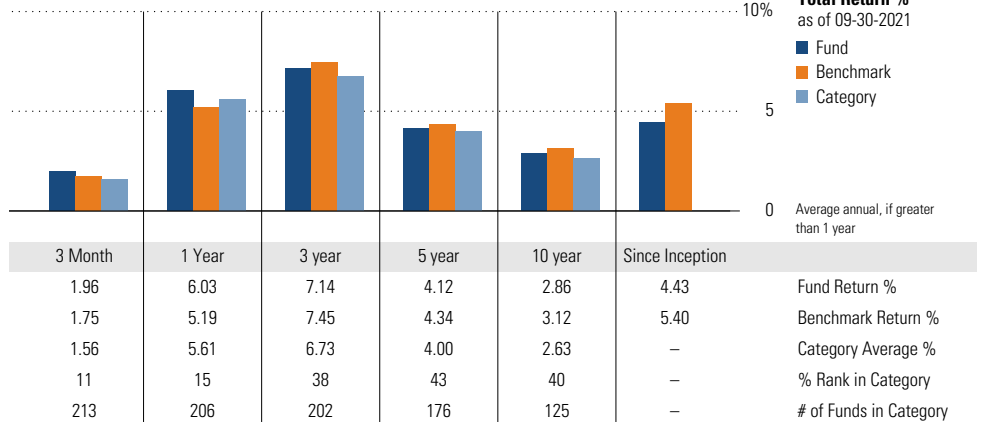
## Morningstar Investment Management LLC Analysis

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.

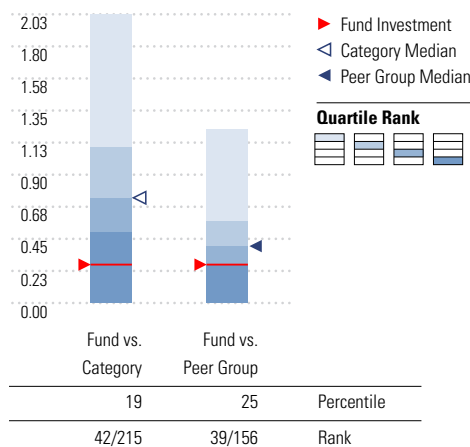
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.74	-	-0.20
Beta	1.06	-	0.91
R-Squared	96.40	-	77.98
Standard Deviation	4.41	4.07	4.36
Sharpe Ratio	1.35	1.53	1.33
Tracking Error	0.88	-	2.22
Information Ratio	-0.35	-	-0.58
Up Capture Ratio	100.62	-	89.37
Down Capture Ratio	112.46	-	94.35

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	7.52	4.52	6.27
Avg Eff Maturity	8.34	-	7.15

# American Century Inflation Adjs Bond R5 AIANX

**Morningstar Category**  
Inflation-Protected Bond

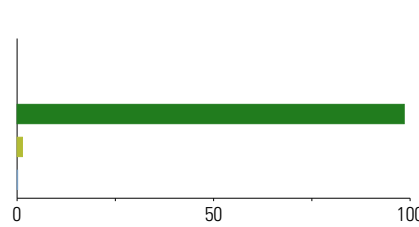
**Morningstar Index**  
BBgBarc US Treasury US TIPS TR USD

**Style Analysis** as of 09-30-2021

**Style Breakdown**



**Asset Allocation** as of 09-30-2021

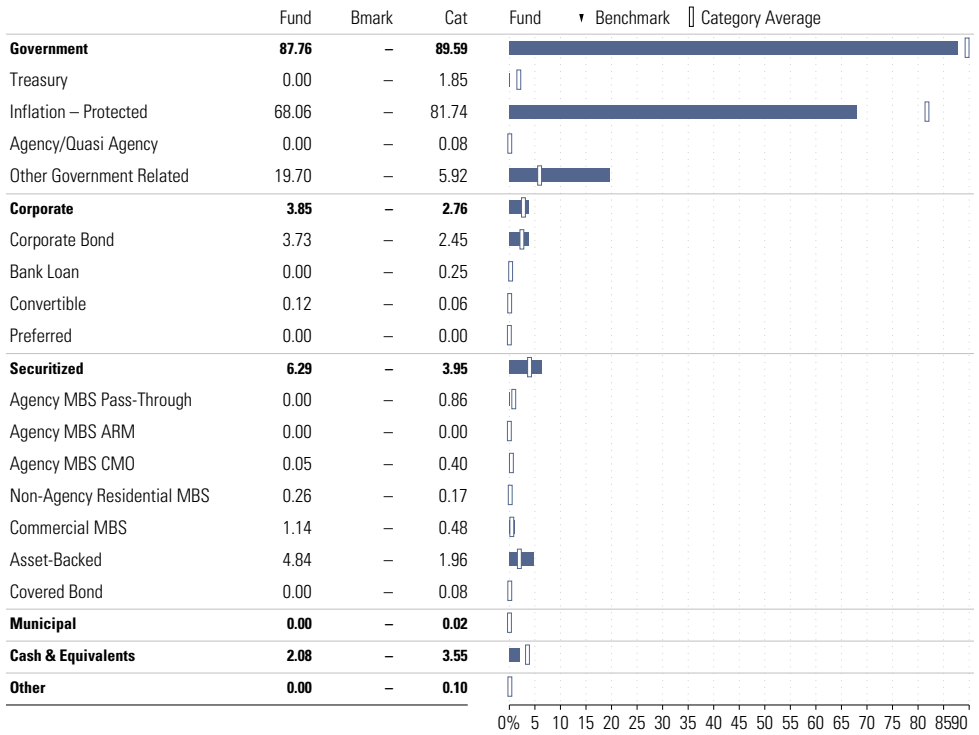


Asset Class	Net %	Cat%
US Stocks	0.00	0.03
Non-US Stocks	0.00	0.00
Bonds	98.50	98.41
Cash	1.36	1.11
Other	0.14	0.45
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Credit Rating Breakdown**

	Fund	Bmark	Cat
AAA	86.89	0.00	96.46
AA	2.15	99.60	0.15
A	3.48	0.00	0.51
BBB	4.54	0.00	1.30
BB	0.09	0.00	0.37
B	0.00	0.00	0.05
Below B	0.00	0.00	0.01
Not Rated	2.85	0.40	1.15

**Sector Weighting** as of 09-30-2021



**Top 10 Holdings** as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.125%	10-2025	6.20	6.20	-
⊕ United States Treasury Notes 0.625%	01-2026	5.07	11.27	-
⊕ United States Treasury Notes 0.125%	01-2023	4.36	15.63	-
⊕ United States Treasury Notes 0.25%	07-2029	4.11	19.74	-
⊕ United States Treasury Bonds 2%	01-2026	3.82	23.56	-
⊕ Us 5yr Note (Cbt) Dec21 Xcbt 20211231	12-2021	3.72	27.28	-
⊕ United States Treasury Notes 0.125%	07-2030	3.71	30.99	-
⊕ United States Treasury Notes 0.625%	01-2024	3.38	34.37	-
⊕ United States Treasury Bonds 0.75%	02-2042	2.93	37.31	-
⊕ United States Treasury Bonds 1.375%	02-2044	2.93	40.24	-

**Total Holdings 214**

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# American Funds New World R6 RNWGX

**Morningstar Category**  
Diversified Emerging Mkts

**Morningstar Index**  
MSCI EM NR USD

## Portfolio Manager(s)

- Carl Kawaja since 06-1999
- Robert Lovelace since 06-1999
- Nicholas Grace since 01-2008
- Christopher Thomsen since 01-2009
- Winnie Kwan since 01-2009
- Tomonori Tani since 10-2013
- Jonathan Knowles since 01-2016
- Bradford Freer since 01-2017
- Lisa Thompson since 10-2019
- Kirstie Spence since 12-2019
- Akira Shiraishi since 01-2021
- Piyada Phanaphat since 01-2021

## Quantitative Screens

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

**Management:** The fund's management has been in place for 22.3 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 0.59 is 50.83% lower than the Diversified Emerging Mkts category average.

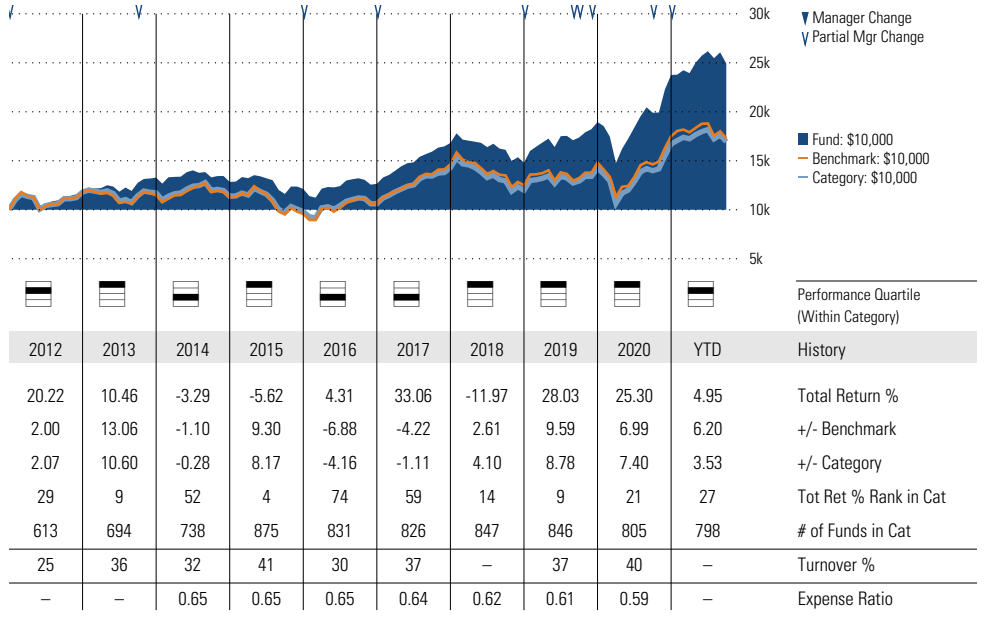
## Morningstar Investment Management LLC Analysis

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

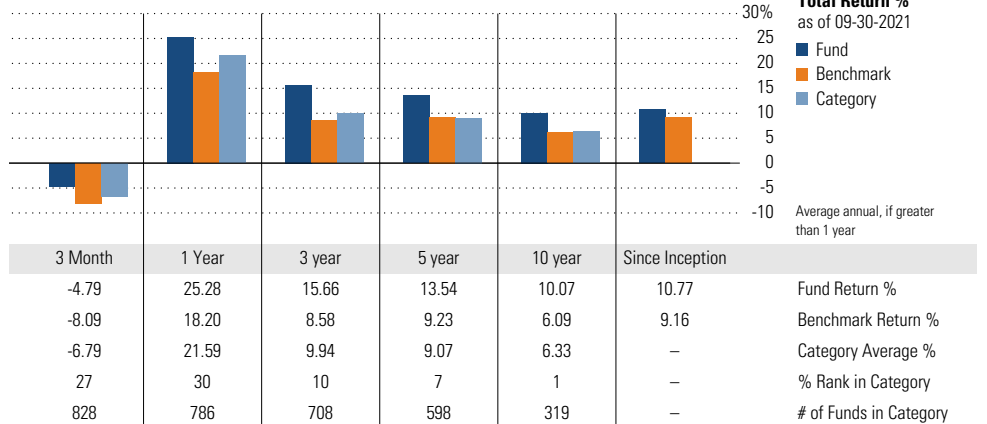
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

## Growth of \$10,000

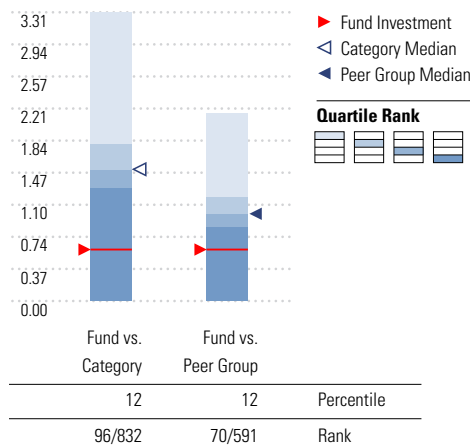


## Trailing Performance



Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	7.35	-	1.94
Beta	0.88	-	0.99
R-Squared	87.77	-	91.16
Standard Deviation	18.29	19.41	20.12
Sharpe Ratio	0.83	0.47	0.54
Tracking Error	6.79	-	5.76
Information Ratio	1.04	-	0.28
Up Capture Ratio	105.73	-	101.87
Down Capture Ratio	79.74	-	95.27

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	22.69	13.61	15.33
Price/Book Ratio	3.49	1.89	2.34
Geom Avg Mkt Cap \$B	65.25	44.21	55.97
ROE	17.59	17.56	18.76

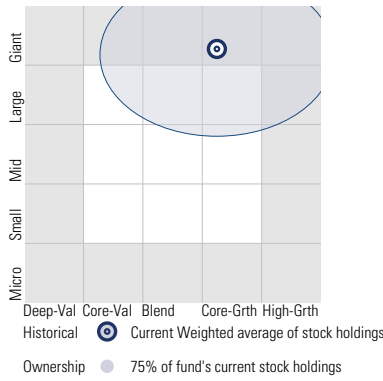
# American Funds New World R6 RNWGX

**Morningstar Category**  
Diversified Emerging Mkts

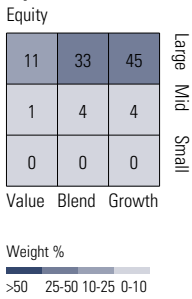
**Morningstar Index**  
MSCI EM NR USD

## Style Analysis as of 09-30-2021

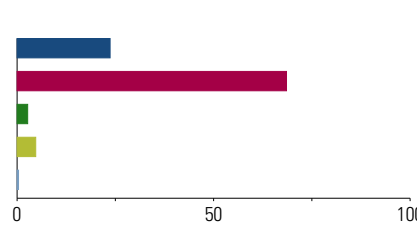
Morningstar Style Box™



## Style Breakdown

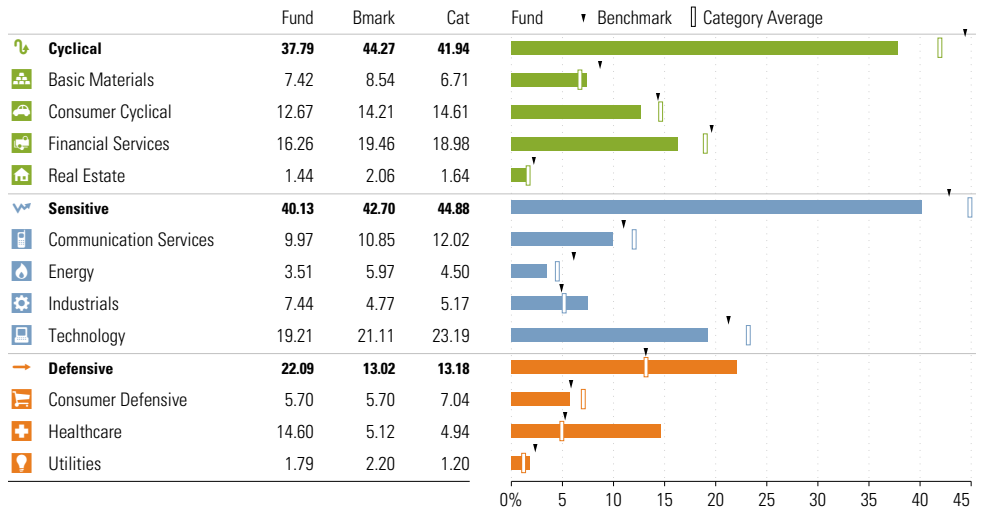


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	23.66	3.08
Non-US Stocks	68.55	94.68
Bonds	2.69	-0.11
Cash	4.74	2.56
Other	0.36	-0.22
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## World Regions % Equity 09-30-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	39.69	73.70	Americas	37.10	12.53	Greater Europe	23.22	13.77	Developed Markets	59.24
Japan	2.98	0.12	North America	26.90	2.75	United Kingdom	2.77	0.79	Emerging Markets	40.76
Australasia	0.63	0.05	Central/Latin	10.20	9.78	W euro-ex UK	16.62	2.27	Not Available	0.00
Asia-4 Tigers	8.65	27.27				Emrgng Europe	2.09	6.37		
Asia-ex 4 Tigers	27.43	46.26				Africa	1.74	4.34		
Not Classified	0.00	0.00								

## Top 10 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.73	4.73	-	-
Microsoft Corp	2.67	7.39	27.51	Technology
MercadoLibre Inc	2.25	9.64	0.25	Consumer Cyclical
Reliance Industries Ltd	2.04	11.68	27.21	Energy
Kotak Mahindra Bank Ltd	1.96	13.64	0.54	Financial Services
Sea Ltd ADR	1.89	15.53	60.13	Communication Svc
Taiwan Semiconductor Manufacturing Co Ltd	1.87	17.40	10.90	Technology
PayPal Holdings Inc	1.61	19.01	11.11	Financial Services
Kweichow Moutai Co Ltd	1.37	20.38	-7.54	Consumer Defensive
Silergy Corp	1.33	21.71	70.77	Technology

**Total Holdings 562**

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# Carillon Eagle Small Cap Growth I HSIIX

**Morningstar Category**  
Small Growth

**Morningstar Index**  
Russell 2000 Growth TR USD

## 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 7 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 — Small Growth — 75 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.78 is 35.54% lower than the Small Growth category average.

## Morningstar Investment Management LLC Analysis

We are putting Carillon Eagle Small Cap Growth on watch. The fund's returns for the trailing three-, five-, and ten-year periods through June 30, 2021, rank in its category's bottom quartile. The fund will remain on watch while we assess management's ability to earn more-competitive results.

## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021

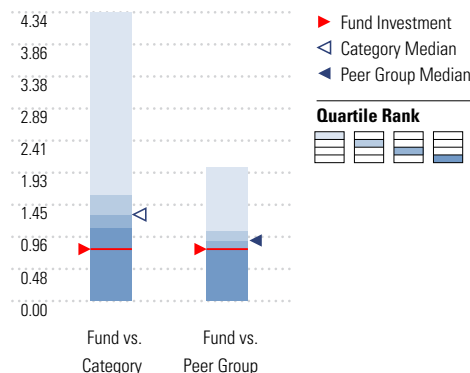
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.41	-	4.26
Beta	0.98	-	0.94
R-Squared	96.04	-	91.55
Standard Deviation	25.58	25.66	25.23
Sharpe Ratio	0.52	0.52	0.66
Tracking Error	5.13	-	7.52
Information Ratio	0.02	-	0.51
Up Capture Ratio	100.91	-	100.02
Down Capture Ratio	100.88	-	88.35

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	32.78	23.33	32.72
Price/Book Ratio	5.76	5.12	5.42
Geom Avg Mkt Cap \$B	4.96	3.07	5.86
ROE	13.26	5.88	3.67

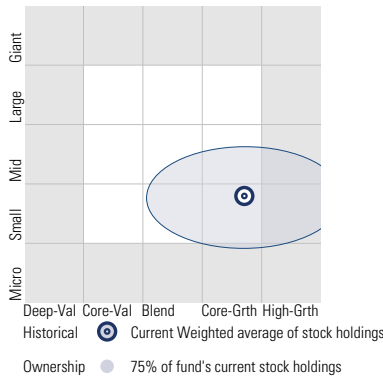
# Carillon Eagle Small Cap Growth I HSIIX

Morningstar Category  
Small Growth

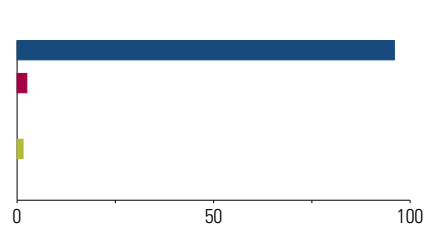
Morningstar Index  
Russell 2000 Growth TR USD

## Style Analysis as of 09-30-2021

Morningstar Style Box™



## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	96.00	93.01
Non-US Stocks	2.48	4.37
Bonds	0.00	0.00
Cash	1.52	1.73
Other	0.00	0.89
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
<b>Cyclical</b>	<b>24.54</b>	<b>24.23</b>	<b>24.95</b>			
Basic Materials	4.57	3.10	2.45			
Consumer Cyclical	12.77	13.14	12.31			
Financial Services	5.67	5.13	7.72			
Real Estate	1.53	2.86	2.47			
<b>Sensitive</b>	<b>44.08</b>	<b>43.14</b>	<b>45.11</b>			
Communication Services	0.00	3.19	2.51			
Energy	1.80	2.06	1.30			
Industrials	18.03	15.13	15.61			
Technology	24.25	22.76	25.69			
<b>Defensive</b>	<b>31.38</b>	<b>32.63</b>	<b>29.94</b>			
Consumer Defensive	4.95	3.71	4.14			
Healthcare	26.43	28.64	24.98			
Utilities	0.00	0.28	0.82			

## Style Breakdown



## Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Everi Holdings Inc	3.53	3.53	75.09	Consumer Cyclical
⊖ Chart Industries Inc	3.02	6.55	62.25	Industrials
⊖ Quaker Chemical Corp	2.93	9.48	-5.72	Basic Materials
⊖ Ritchie Bros Auctioneers Inc	2.48	11.96	-10.69	Industrials
⊖ Entegris Inc	2.36	14.32	31.26	Technology
⊖ Pegasystems Inc	2.34	16.66	-4.56	Technology
⊖ Everbridge Inc	2.20	18.86	1.32	Technology
⊖ Landstar System Inc	2.07	20.93	19.18	Industrials
⊖ Woodward Inc	2.04	22.97	-6.45	Industrials
⊕ LPL Financial Holdings Inc	1.98	24.95	51.13	Financial Services
⊖ Universal Electronics Inc	1.98	26.92	-6.12	Technology
Viper Energy Partners LP Common Units	1.77	28.69	94.23	Energy
⊖ Evolent Health Inc A	1.76	30.46	93.39	Healthcare
⊖ PJT Partners Inc A	1.68	32.14	5.33	Financial Services
⊖ Silicon Laboratories Inc	1.66	33.80	10.07	Technology

Total Holdings 98

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Metropolitan West Total Return Bd I MWTIX

**Morningstar Category** Intermediate Core-Plus Bond  
**Morningstar Index** BBgBarc US Agg Bond TR USD

## Portfolio Manager(s)

Laird Landmann since 03-1997  
 Stephen Kane since 03-1997  
 Tad Rivelle since 03-1997  
 Bryan Whalen since 12-2004

## Quantitative Screens

✔ **Performance:** The fund has finished in the Intermediate Core-Plus Bond 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 24.52 years.

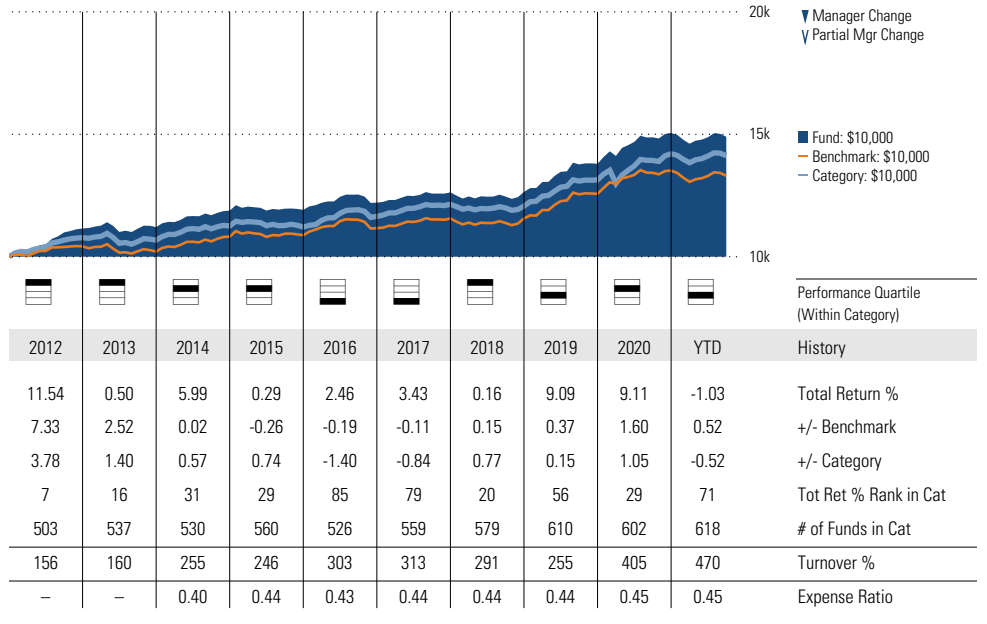
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.45 is 40.79% lower than the Intermediate Core-Plus Bond category average.

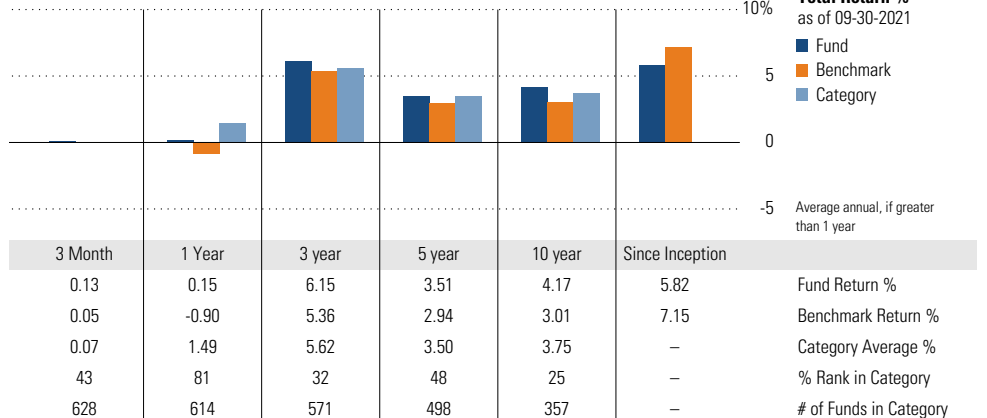
## Morningstar Investment Management LLC Analysis

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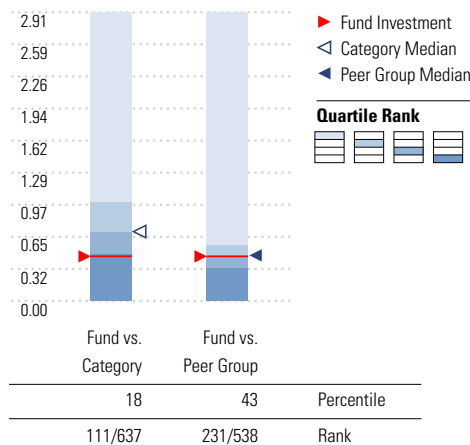
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.72	-	0.48
Beta	1.01	-	0.99
R-Squared	96.53	-	62.23
Standard Deviation	3.63	3.54	4.66
Sharpe Ratio	1.41	1.23	1.06
Tracking Error	0.68	-	2.94
Information Ratio	1.17	-	0.16
Up Capture Ratio	106.99	-	110.92
Down Capture Ratio	92.29	-	117.39

## Portfolio Metrics

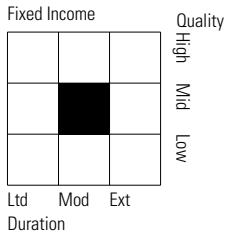
	Fund	Bmark	Cat
Avg Eff Duration	6.04	4.43	5.89
Avg Eff Maturity	8.11	-	7.41

# Metropolitan West Total Return Bd I MWTIX

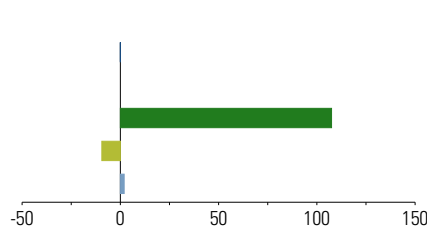
**Morningstar Category** Intermediate Core-Plus Bond  
**Morningstar Index** BBgBarc US Agg Bond TR USD

## Style Analysis as of 09-30-2021

### Style Breakdown



## Asset Allocation as of 09-30-2021

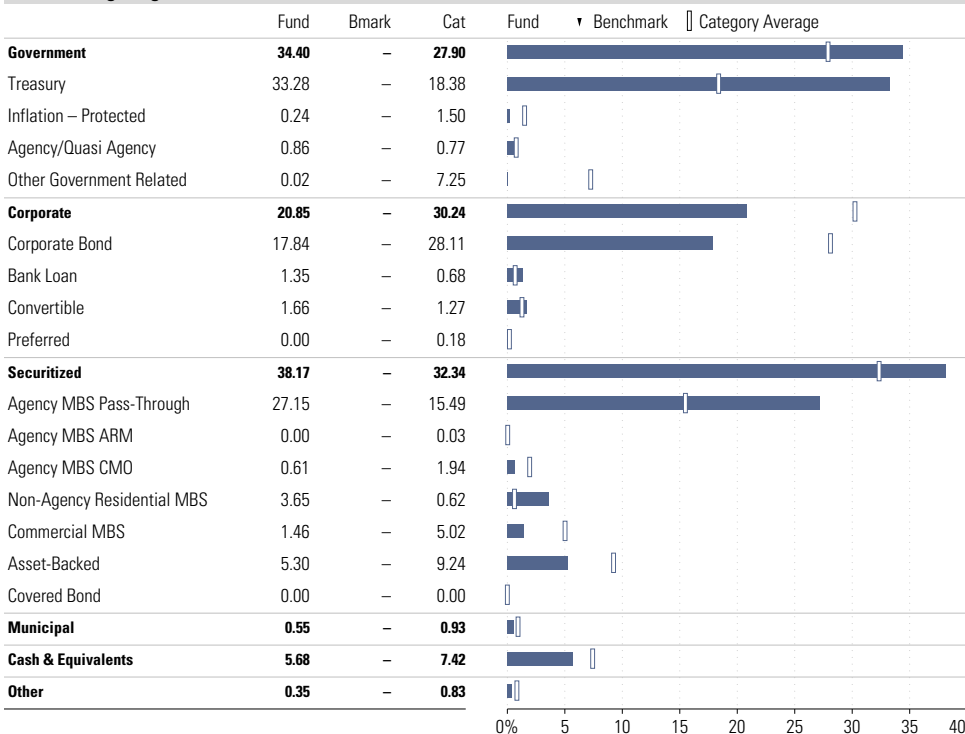


Asset Class	Net %	Cat%
US Stocks	0.01	0.07
Non-US Stocks	0.00	0.00
Bonds	107.48	96.97
Cash	-9.42	0.88
Other	1.93	2.08
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	68.35	3.53	47.76
AA	2.68	74.59	4.13
A	7.77	10.82	10.83
BBB	15.00	8.32	22.67
BB	2.79	0.28	6.45
B	0.72	0.00	3.21
Below B	2.68	0.00	1.52
Not Rated	0.01	2.46	3.43

## Sector Weighting as of 09-30-2021



## Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✱ Cash & Cash Equivalents	-	16.04	16.04	-
⊕ Federal National Mortgage Association 2%	11-2051	8.22	24.26	-
⊕ Federal National Mortgage Association 2.5%	11-2051	7.56	31.82	-
⊖ United States Treasury Notes 0.125%	08-2023	6.23	38.05	-
⊕ United States Treasury Notes 0.875%	09-2026	5.65	43.70	-
⊖ United States Treasury Notes 0.125%	07-2023	5.21	48.91	-
⊕ United States Treasury Notes 0.25%	09-2023	4.80	53.71	-
⊕ United States Treasury Bonds 2%	08-2051	4.67	58.38	-
⊖ United States Treasury Notes 0.75%	08-2026	3.67	62.05	-
⊕ United States Treasury Notes 1.25%	08-2031	2.92	64.97	-

## Total Holdings 1773

⊕ Increase ⊖ Decrease ✱ New to Portfolio



# MFS Research International R4 MRSJX

**Morningstar Category**  
Foreign Large Blend

**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Portfolio Manager(s)

Victoria Higley since 04-2016  
Camille Lee since 09-2018

## Quantitative Screens

✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 5.42 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 62.86 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.82 is 11.83% lower than the Foreign Large Blend category average.

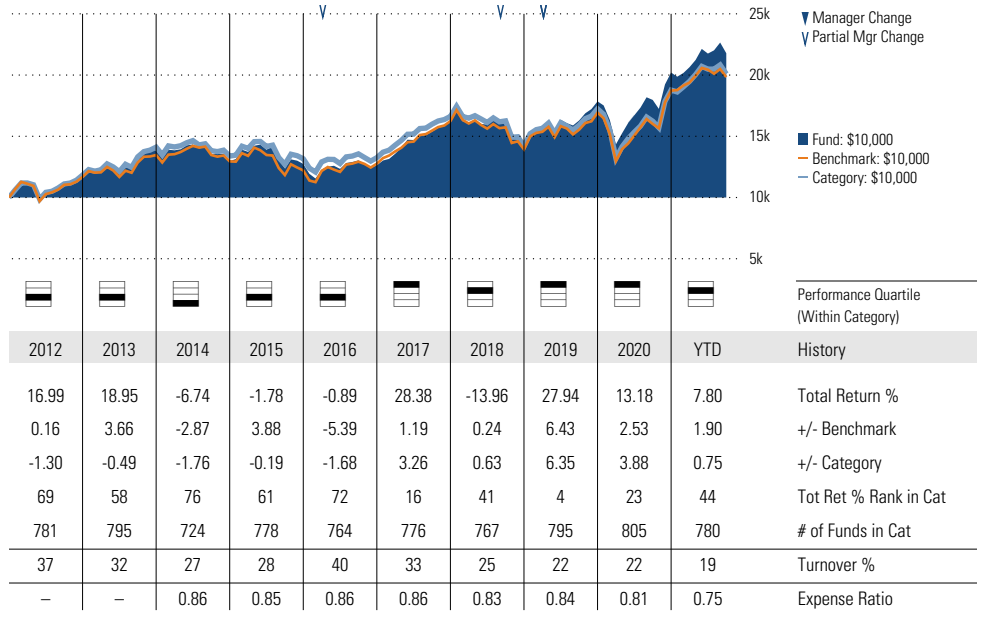
## Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to a slight drift into the large growth column of our style box. We are monitoring the situation, but the portfolio still represents a blend strategy.

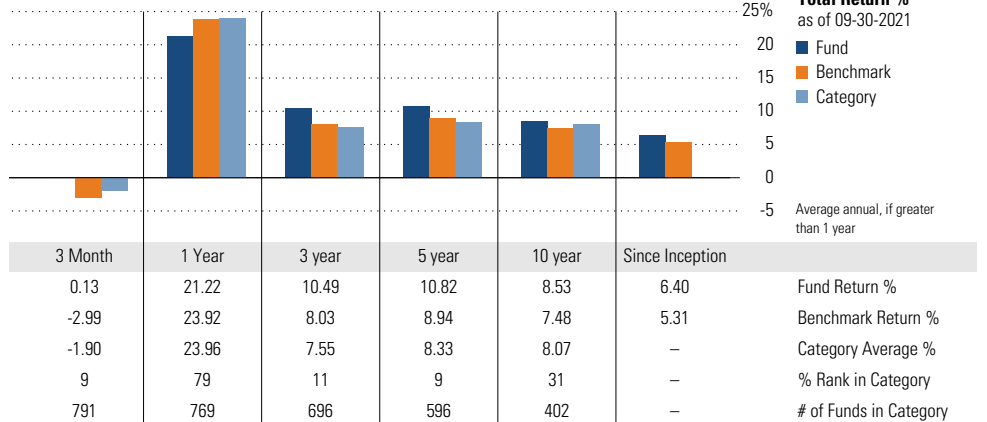
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

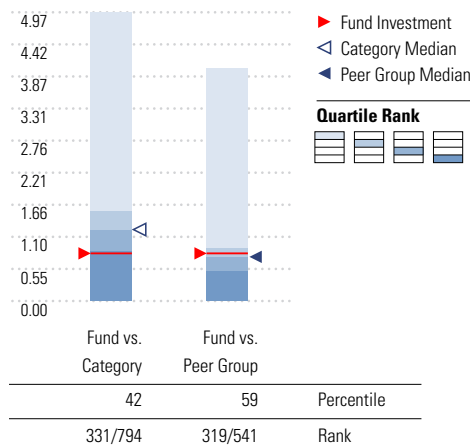
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.94	-	-0.02
Beta	0.91	-	1.00
R-Squared	94.16	-	94.58
Standard Deviation	16.54	17.73	18.29
Sharpe Ratio	0.62	0.46	0.45
Tracking Error	4.33	-	4.31
Information Ratio	0.57	-	-0.01
Up Capture Ratio	100.23	-	100.18
Down Capture Ratio	89.26	-	100.74

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.22	14.84	14.52
Price/Book Ratio	2.36	1.86	1.93
Geom Avg Mkt Cap \$B	45.97	45.39	53.11
ROE	18.06	16.84	17.78

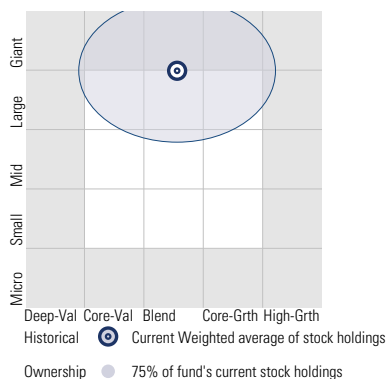
# MFS Research International R4 MRSJX

**Morningstar Category**  
Foreign Large Blend

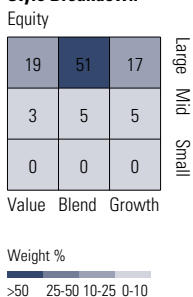
**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Style Analysis as of 09-30-2021

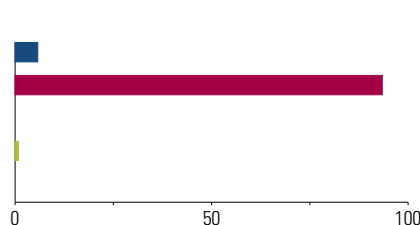
Morningstar Style Box™



## Style Breakdown

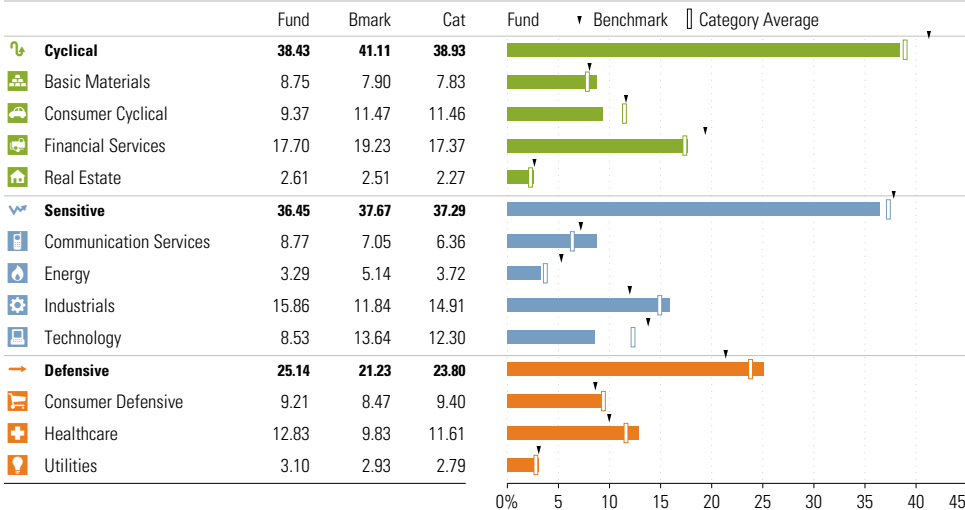


## Asset Allocation as of 09-30-2021

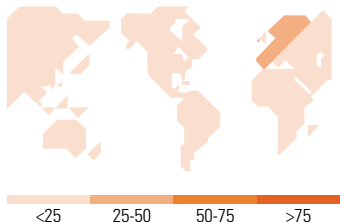


Asset Class	Net %	Cat%
US Stocks	5.77	2.96
Non-US Stocks	93.42	94.69
Bonds	0.00	0.35
Cash	0.81	2.22
Other	0.00	-0.22
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## World Regions % Equity 09-30-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	37.32	36.36	Americas	8.13	7.71	Greater Europe	54.54	55.94	Developed Markets	93.15
Japan	21.12	19.24	North America	8.13	6.68	United Kingdom	10.23	12.60	Emerging Markets	6.85
Australasia	2.84	4.72	Central/Latin	0.00	1.03	W euro-ex UK	44.31	41.93	Not Available	0.00
Asia-4 Tigers	6.52	7.26				Emrgng Europe	0.00	0.55		
Asia-ex 4 Tigers	6.84	5.14				Africa	0.00	0.86		
Not Classified	0.00	0.00								

## Top 10 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Roche Holding AG	3.15	3.15	9.70	Healthcare
Nestle SA	2.95	6.09	9.81	Consumer Defensive
Novo Nordisk A/S Class B	2.94	9.03	47.25	Healthcare
Schneider Electric SE	2.57	11.61	23.84	Industrials
Linde PLC	2.31	13.92	12.54	Basic Materials
LVMH Moet Hennessy Louis Vuitton SE	2.14	16.06	22.16	Consumer Cyclical
Aon PLC	2.12	18.18	35.96	Financial Services
⊕ Hitachi Ltd	1.99	20.17	64.42	Industrials
AIA Group Ltd	1.61	21.78	-4.31	Financial Services
BNP Paribas Act. Cat.A	1.60	23.38	32.85	Financial Services

**Total Holdings 121**

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# MFS Value R4 MEIJX

**Morningstar Category**  
 Large Value

**Morningstar Index**  
 Russell 1000 Value TR USD

## Portfolio Manager(s)

Nevin Chitkara since 05-2006  
 Katherine Cannan since 12-2019

## Quantitative Screens

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

**Management:** The fund's management has been in place for 15.35 years.

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

**Net Expense:** The fund's expense ratio of 0.58 is 38.3% lower than the Large Value category average.

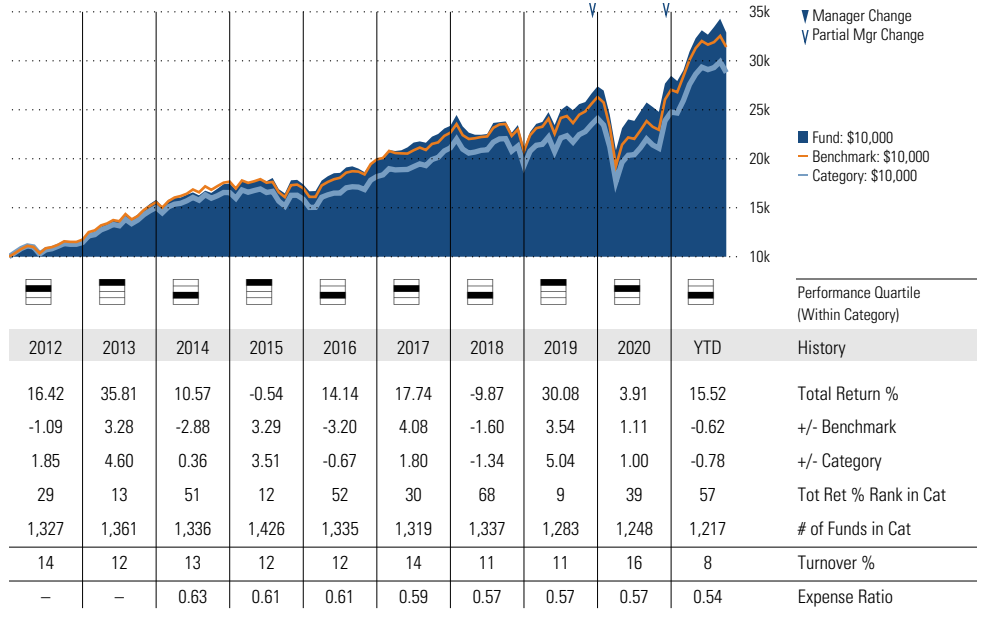
## Morningstar Investment Management LLC Analysis

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

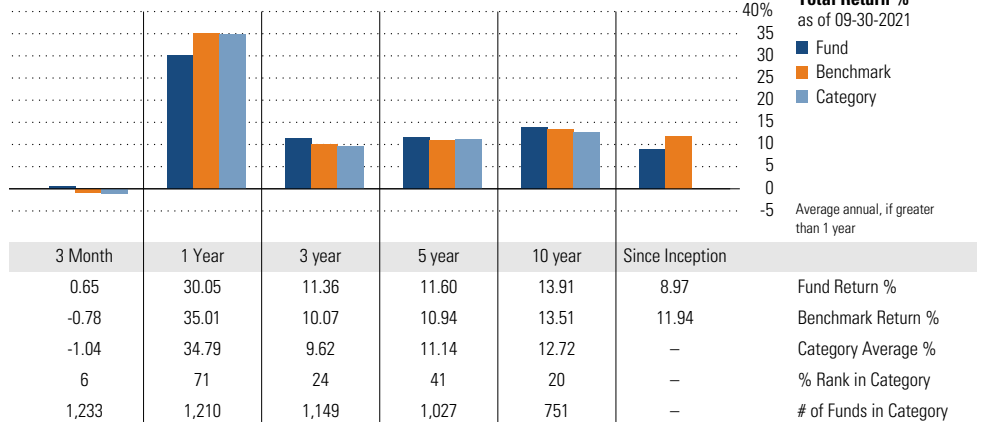
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

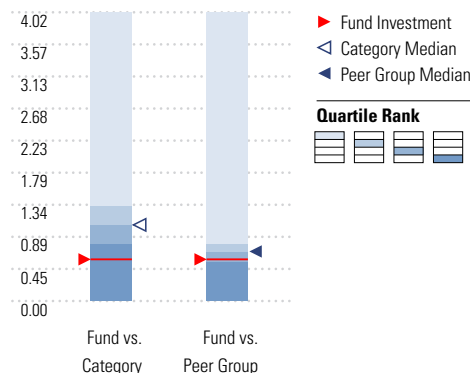
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.81	-	-0.25
Beta	0.92	-	0.99
R-Squared	97.99	-	95.86
Standard Deviation	18.79	20.18	20.37
Sharpe Ratio	0.61	0.52	0.51
Tracking Error	3.10	-	4.50
Information Ratio	0.41	-	-0.14
Up Capture Ratio	99.24	-	98.13
Down Capture Ratio	93.83	-	99.39

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.58	17.83	17.68
Price/Book Ratio	3.03	2.44	2.62
Geom Avg Mkt Cap \$B	104.75	73.35	114.13
ROE	25.95	16.34	21.91

# MFS Value R4 MEIJX

Morningstar Category

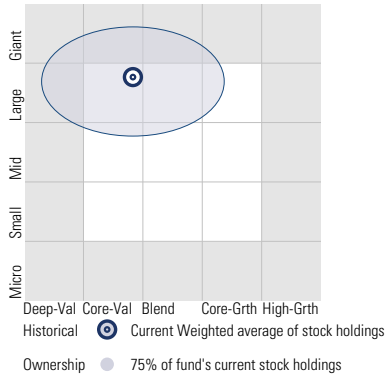
Large Value

Morningstar Index

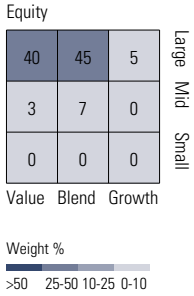
Russell 1000 Value TR USD

## Style Analysis as of 09-30-2021

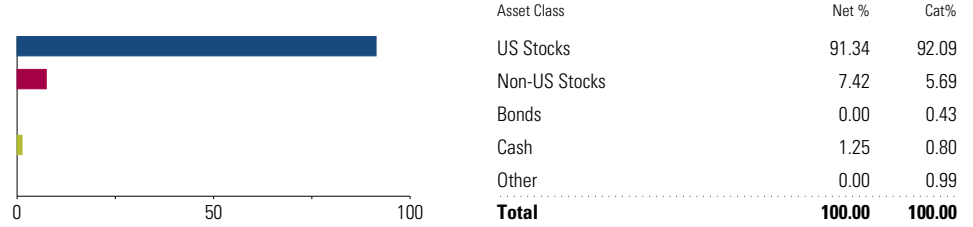
Morningstar Style Box™



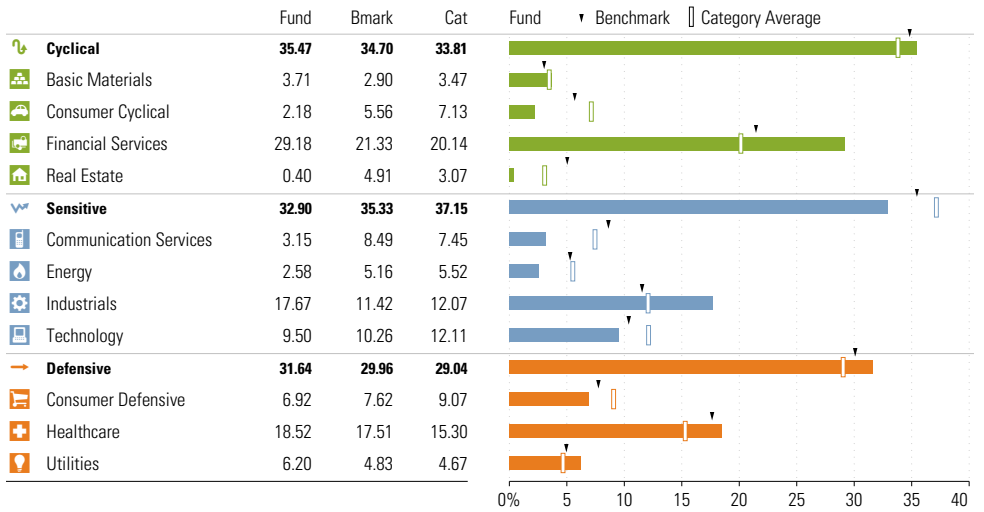
## Style Breakdown



## Asset Allocation as of 09-30-2021



## Sector Weighting as of 09-30-2021



## Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
JPMorgan Chase & Co	4.64	4.64	30.94	Financial Services
Johnson & Johnson	3.44	8.07	4.61	Healthcare
Comcast Corp Class A	3.11	11.18	8.13	Communication Svc
Accenture PLC Class A	2.82	14.00	23.49	Technology
Aon PLC	2.71	16.71	35.96	Financial Services
Texas Instruments Inc	2.61	19.32	18.97	Technology
Medtronic PLC	2.51	21.83	8.58	Healthcare
Honeywell International Inc	2.46	24.29	1.11	Industrials
Northrop Grumman Corp	2.10	26.39	19.70	Industrials
Marsh & McLennan Companies Inc	2.10	28.49	30.68	Financial Services
Chubb Ltd	2.09	30.58	14.25	Financial Services
Thermo Fisher Scientific Inc	2.04	32.62	22.83	Healthcare
Duke Energy Corp	2.03	34.65	9.77	Utilities
Citigroup Inc	2.01	36.66	16.30	Financial Services
Cigna Corp	1.83	38.49	-2.41	Healthcare

## Total Holdings 79

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# PIMCO Income I2 PONPX

**Morningstar Category**  
Multisector Bond

**Morningstar Index**  
BBgBarc US Universal TR USD

## 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 14.52 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.72 is 28% lower than the Multisector Bond category average.

## Morningstar Investment Management LLC Analysis

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

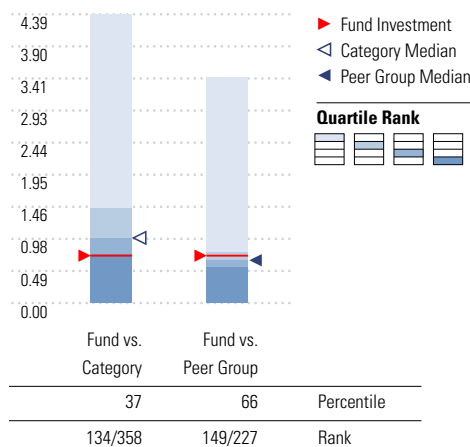
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.26	-	-1.42
Beta	0.79	-	1.24
R-Squared	24.18	-	34.95
Standard Deviation	5.75	3.59	7.92
Sharpe Ratio	0.79	1.27	0.62
Tracking Error	5.06	-	6.61
Information Ratio	0.00	-	-0.05
Up Capture Ratio	87.85	-	108.28
Down Capture Ratio	65.25	-	140.10

## Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	1.87	4.55	3.58
Avg Eff Maturity	3.05	7.69	5.99

# PIMCO Income I2 PONPX

**Morningstar Category**  
Multisector Bond

**Morningstar Index**  
BBgBarc US Universal TR USD

## Style Analysis as of 09-30-2021

### Style Breakdown



## Asset Allocation as of 09-30-2021

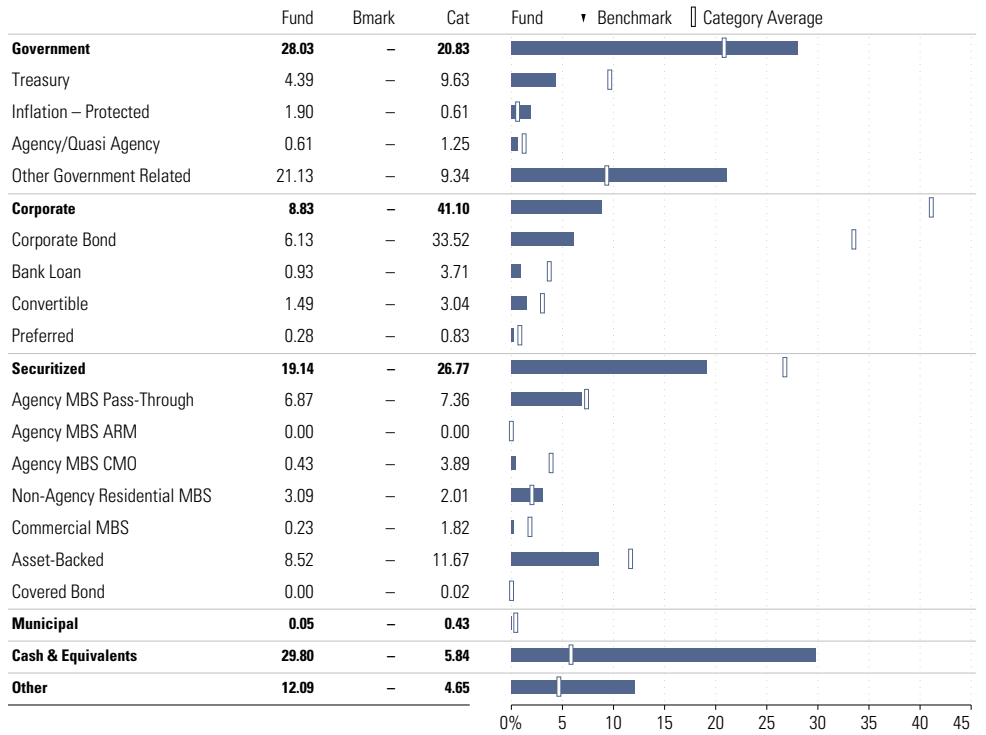


Asset Class	Net %	Cat%
US Stocks	0.91	2.02
Non-US Stocks	2.57	0.12
Bonds	62.87	94.04
Cash	28.58	-0.04
Other	5.07	3.88
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	56.00	67.64	15.89
AA	7.00	3.23	3.70
A	4.00	10.03	6.82
BBB	14.00	10.89	24.40
BB	6.00	3.19	22.51
B	7.00	3.64	13.98
Below B	6.00	1.38	4.87
Not Rated	0.00	0.00	7.83

## Sector Weighting as of 09-30-2021



## Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Irs Eur -0.33000 03/18/20-2Y Lch Receive	03-2022	14.04	14.04	-
Irs Eur -0.33000 03/18/20-2Y Lch Pay	03-2022	14.02	28.06	-
⊖ 10 Year Treasury Note Future Sept 21	09-2021	12.31	40.37	-
⊕ IRS USD 0.30000 12/19/20-3Y* CME Pay	06-2024	10.39	50.76	-
⊕ IRS USD 0.30000 12/19/20-3Y* CME Receive	06-2024	10.31	61.07	-
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Pay	01-2022	9.37	70.44	-
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Receive	01-2022	9.35	79.79	-
✱ Cash Offset	-	9.05	88.84	-
✱ Offset: Unsettled Trades	-	7.49	96.33	-
IRS USD 0.50000 06/16/21-5Y CME Pay	06-2026	7.35	103.68	-

**Total Holdings 7847**

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# PIMCO Short-Term I2 PTSPX

**Morningstar Category**  
Ultrashort Bond

**Morningstar Index**  
BBgBarc US Agg Bond TR USD

## Portfolio Manager(s)

Jerome Schneider since 01-2011  
Nathan Chiaverini since 04-2019  
Andrew Wittkop since 04-2019

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 10.75 years.

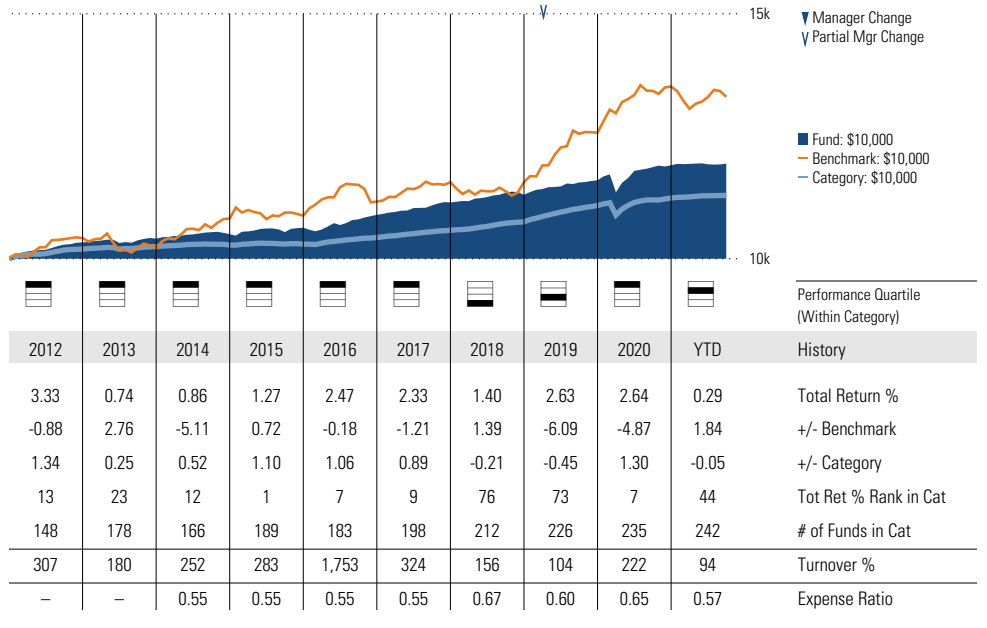
Style Consistency is not calculated for Fixed Income funds.

✘ **Net Expense:** The fund's expense ratio of 0.57 is 29.55% higher than the Ultrashort Bond category average.

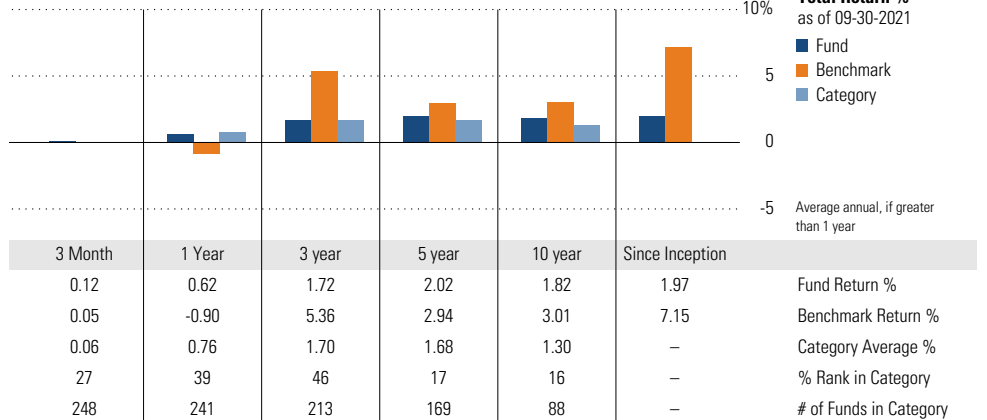
## Morningstar Investment Management LLC Analysis

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

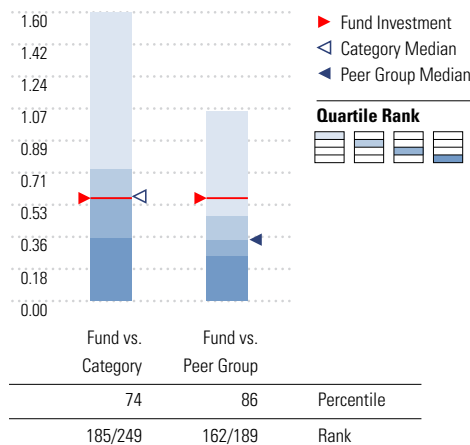
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.04	-	0.86
Beta	0.13	-	0.16
R-Squared	3.86	-	13.56
Standard Deviation	2.37	3.54	1.80
Sharpe Ratio	0.29	1.23	0.39
Tracking Error	3.86	-	3.61
Information Ratio	-0.94	-	-1.05
Up Capture Ratio	25.24	-	25.04
Down Capture Ratio	10.87	-	12.30

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	0.09	4.43	0.82
Avg Eff Maturity	0.14	-	3.03

# PIMCO Short-Term I2 PTSPX

**Morningstar Category**  
Ultrashort Bond

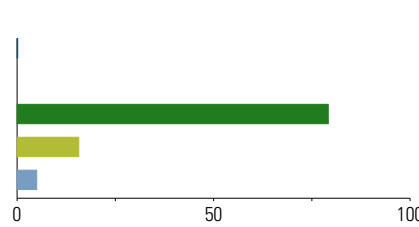
**Morningstar Index**  
BBgBarc US Agg Bond TR USD

## Style Analysis as of 09-30-2021

### Style Breakdown



## Asset Allocation as of 09-30-2021

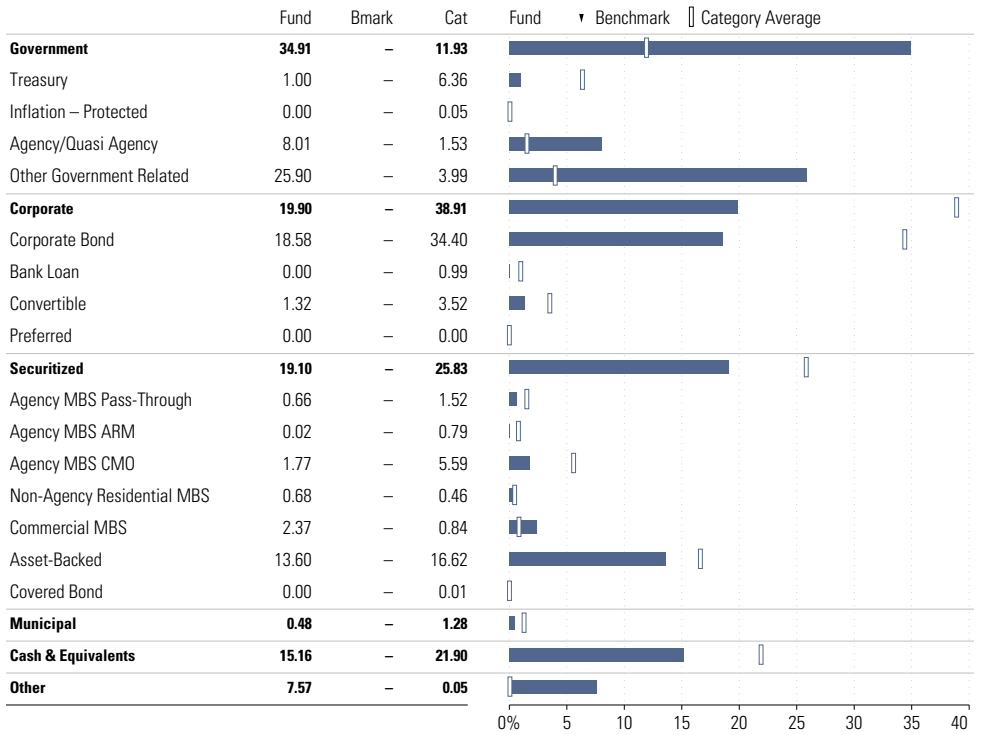


Asset Class	Net %	Cat%
US Stocks	0.16	0.08
Non-US Stocks	0.00	0.00
Bonds	79.17	75.39
Cash	15.69	20.66
Other	5.00	3.85
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	28.00	3.53	35.21
AA	9.00	74.59	4.53
A	29.00	10.82	16.83
BBB	25.00	8.32	24.77
BB	7.00	0.28	2.75
B	2.00	0.00	1.92
Below B	0.00	0.00	0.49
Not Rated	0.00	2.46	13.49

## Sector Weighting as of 09-30-2021



## Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Pimco Fds	10-2021	18.93	18.93	-
⊕ 3 Month Canadian Bankers' Acceptance Future Dec 22	12-2022	17.58	36.51	-
⊖ 5 Year Treasury Note Future Sept 21	10-2021	14.15	50.67	-
⊕ 3 Month Canadian Bankers' Acceptance Future Mar 23	03-2023	10.08	60.75	-
⊖ Ultra 10 Year US Treasury Note Future Sept 21	09-2021	5.73	66.48	-
✱ Cash Offset	-	5.10	71.58	-
IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	4.93	76.52	-
IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	4.93	81.45	-
⊖ BRITISH POUND STERLING Purchased	08-2021	4.54	85.99	-
⊖ BRITISH POUND STERLING Sold	08-2021	4.54	90.53	-

**Total Holdings 1237**

⊕ Increase ⊖ Decrease ✱ New to Portfolio



# T. Rowe Price Retirement 2010 TRRX

**Morningstar Category**  
Target-Date 2000-2010

**Morningstar Index**  
Morningstar Lifetime Mod 2010 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 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 0.49 is 14.04% lower than the Target-Date 2000-2010 category average.

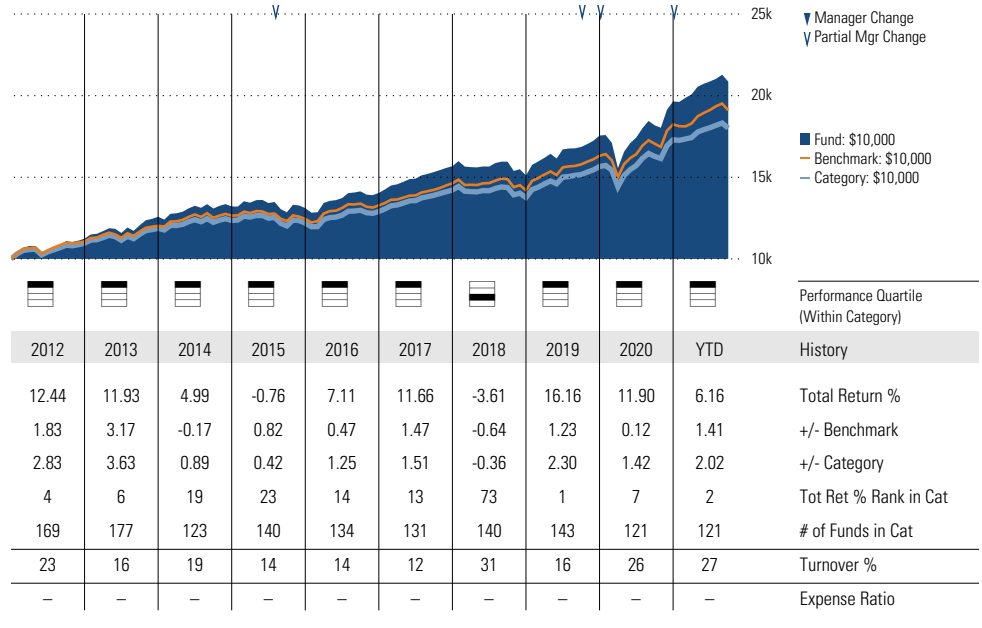
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021

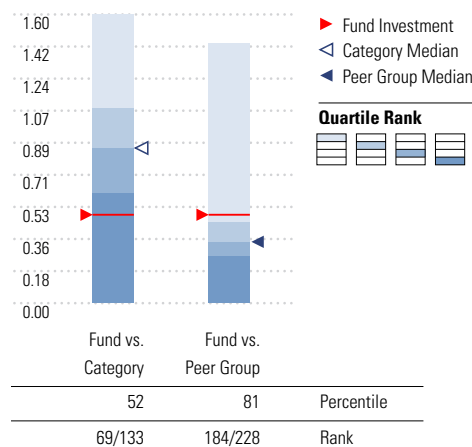
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.70	-	-0.20
Beta	1.17	-	0.92
R-Squared	96.85	-	96.96
Standard Deviation	9.57	8.07	7.52
Sharpe Ratio	0.87	0.94	0.90
Tracking Error	2.17	-	1.82
Information Ratio	0.31	-	-0.53
Up Capture Ratio	108.75	-	88.79
Down Capture Ratio	110.12	-	88.28

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.83	19.23	19.23
Price/Book Ratio	2.83	2.69	2.82
Avg Eff Duration	5.31	-	6.72

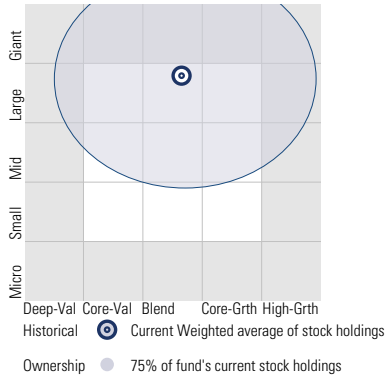
# T. Rowe Price Retirement 2010 TRRAX

**Morningstar Category**  
Target-Date 2000-2010

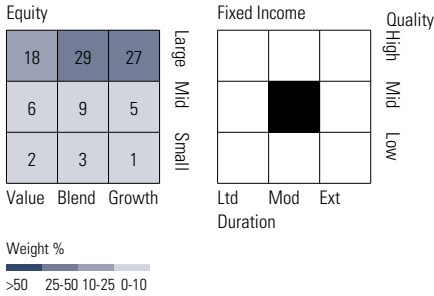
**Morningstar Index**  
Morningstar Lifetime Mod 2010 TR USD

## Style Analysis as of 09-30-2021

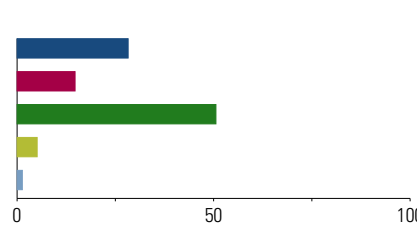
Morningstar Style Box™



## Style Breakdown

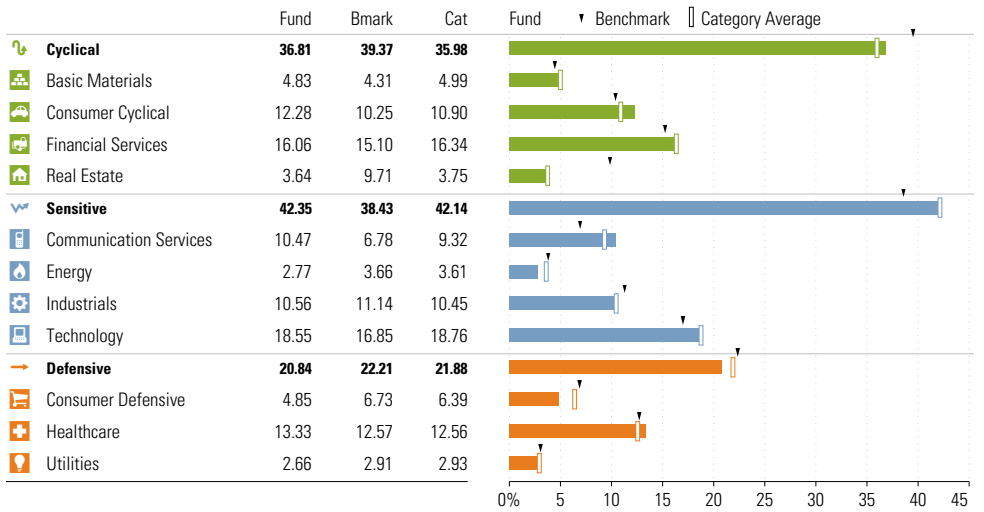


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	28.25	22.33
Non-US Stocks	14.75	13.36
Bonds	50.59	52.19
Cash	5.10	8.93
Other	1.33	3.20
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ T. Rowe Price New Income Z	—	16.23	16.23	—	—
⊖ T. Rowe Price Ltd Dur Infl Focus Bd Z	—	15.27	31.51	—	—
⊖ T. Rowe Price Equity Index 500 Z	—	8.62	40.13	—	—
⊕ T. Rowe Price Value Z	—	7.57	47.70	—	—
⊕ T. Rowe Price Growth Stock Z	—	6.32	54.03	—	—
⊖ T. Rowe Price Intl Bd (USD Hdgd) Z	—	5.51	59.54	—	—
⊖ T. Rowe Price Emerging Markets Bond Z	—	4.00	63.54	—	—
⊖ T. Rowe Price Dynamic Global Bond Z	—	3.80	67.35	—	—
⊖ T. Rowe Price High Yield Z	—	3.72	71.06	—	—
⊖ T. Rowe Price International Value Eq Z	—	3.71	74.77	—	—

## Total Holdings 26

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# T. Rowe Price Retirement 2015 TRRGX

**Morningstar Category**  
Target-Date 2015

**Morningstar Index**  
Morningstar Lifetime Mod 2015 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2015 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 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 0.51 is 15% lower than the Target-Date 2015 category average.

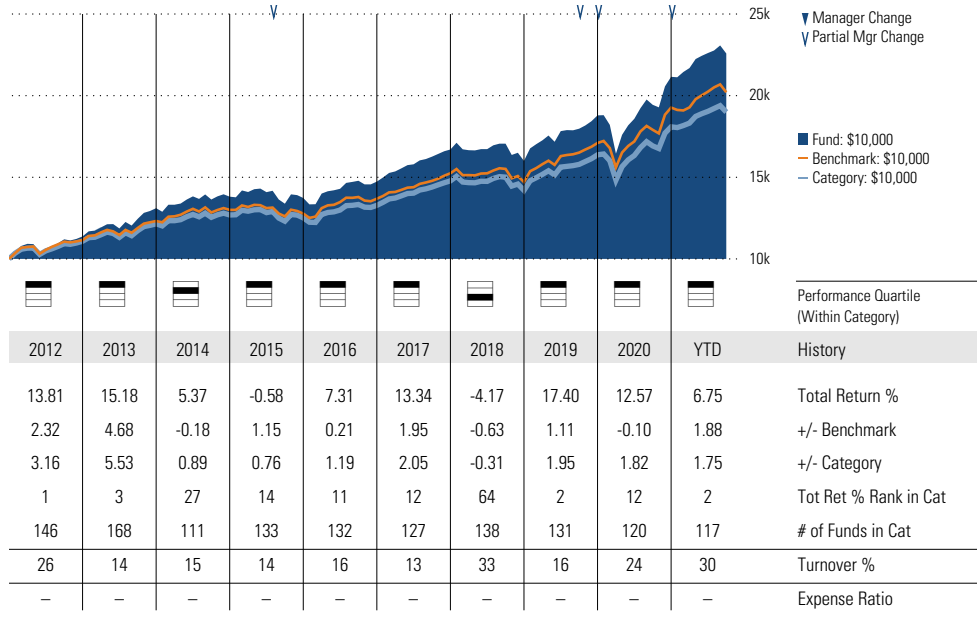
## Morningstar Investment Management LLC Analysis

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

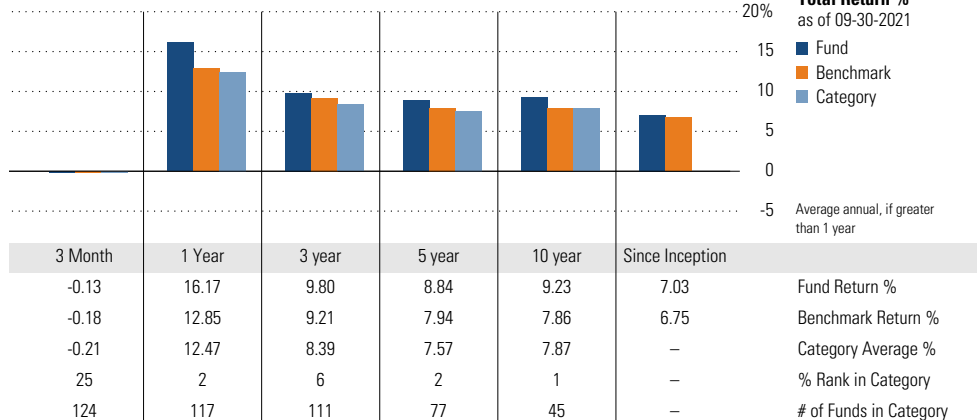
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021

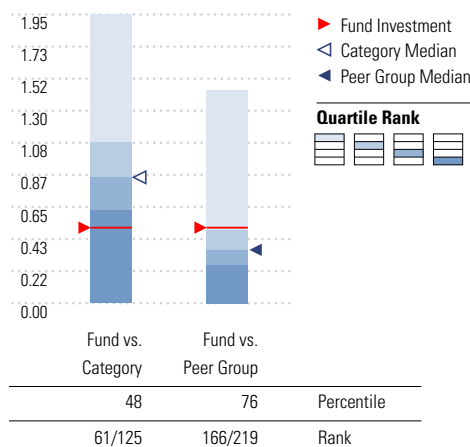
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.77	-	-0.76
Beta	1.16	-	0.97
R-Squared	96.39	-	96.39
Standard Deviation	10.49	8.88	8.80
Sharpe Ratio	0.84	0.92	0.81
Tracking Error	2.44	-	1.81
Information Ratio	0.24	-	-0.59
Up Capture Ratio	108.08	-	92.08
Down Capture Ratio	110.02	-	96.07

## Portfolio Metrics

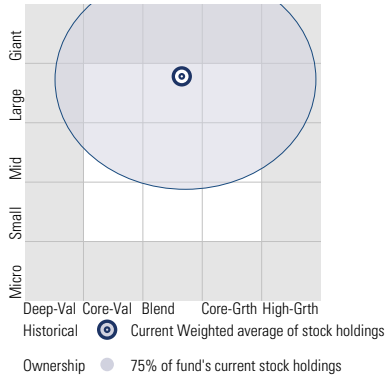
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.78	19.04	19.25
Price/Book Ratio	2.82	2.66	2.82
Avg Eff Duration	5.39	-	5.44

# T. Rowe Price Retirement 2015 TRRGX

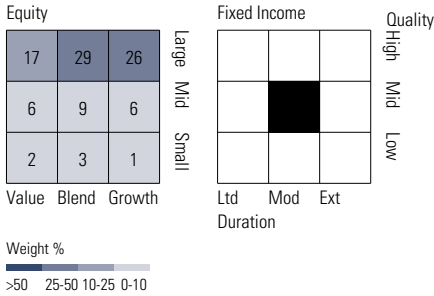
**Morningstar Category**  
Target-Date 2015

**Morningstar Index**  
Morningstar Lifetime Mod 2015 TR USD

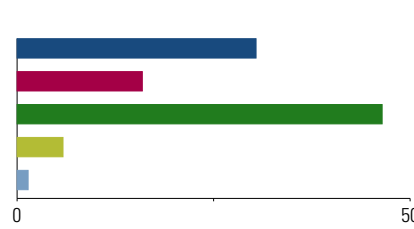
**Style Analysis** as of 09-30-2021  
Morningstar Style Box™



**Style Breakdown**

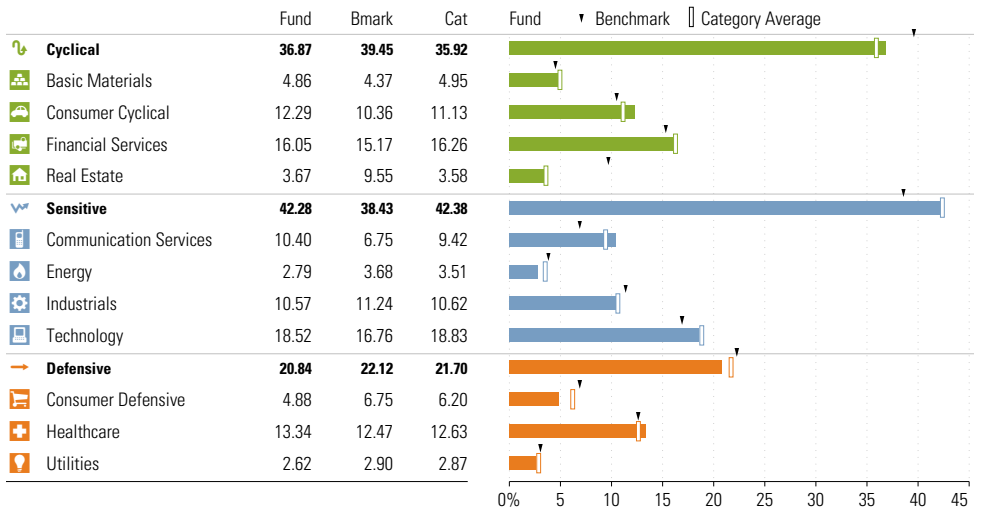


**Asset Allocation** as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	30.40	25.65
Non-US Stocks	15.93	15.35
Bonds	46.44	46.15
Cash	5.84	7.42
Other	1.40	5.43
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Sector Weighting** as of 09-30-2021



**Top 10 Holdings** as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	—	15.28	15.28	—	—
⊖ T. Rowe Price Ltd Dur Infl Focus Bd Z	—	13.03	28.31	—	—
⊖ T. Rowe Price Equity Index 500 Z	—	9.25	37.56	—	—
⊕ T. Rowe Price Value Z	—	7.89	45.45	—	—
⊖ T. Rowe Price Growth Stock Z	—	6.93	52.38	—	—
⊕ T. Rowe Price Intl Bd (USD Hdgd) Z	—	5.18	57.56	—	—
⊕ T. Rowe Price US Treasury Money Z	—	4.02	61.59	—	—
⊖ T. Rowe Price International Value Eq Z	—	4.02	65.61	—	—
⊖ T. Rowe Price Overseas Stock Z	—	3.95	69.55	—	—
⊖ T. Rowe Price Emerging Markets Bond Z	—	3.69	73.24	—	—

**Total Holdings 28**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# T. Rowe Price Retirement 2020 TRRBX

**Morningstar Category**  
Target-Date 2020

**Morningstar Index**  
Morningstar Lifetime Mod 2020 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 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 0.53 is 17.19% lower than the Target-Date 2020 category average.

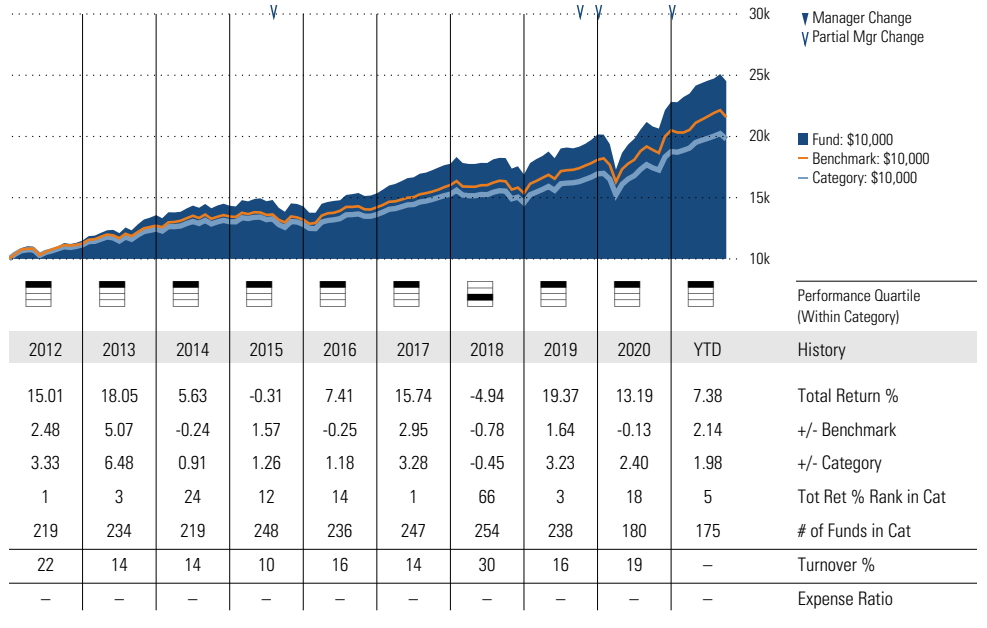
## Morningstar Investment Management LLC Analysis

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

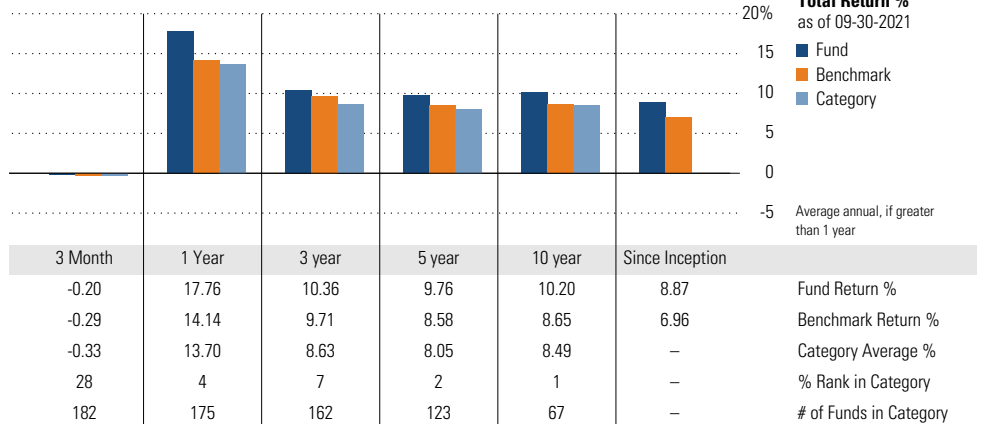
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	1	02-28-2021

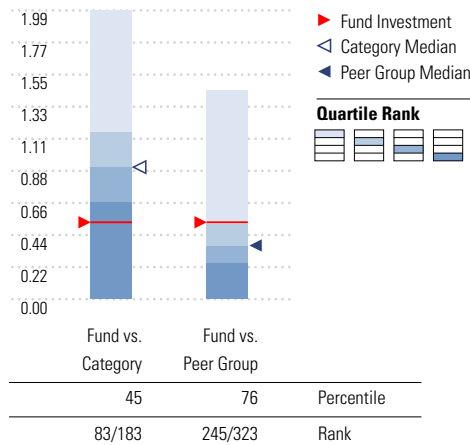
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.95	-	-0.70
Beta	1.18	-	0.95
R-Squared	96.34	-	96.48
Standard Deviation	11.86	9.87	9.52
Sharpe Ratio	0.80	0.88	0.79
Tracking Error	2.88	-	2.06
Information Ratio	0.23	-	-0.63
Up Capture Ratio	109.94	-	90.82
Down Capture Ratio	113.23	-	94.59

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.85	18.89	19.67
Price/Book Ratio	2.83	2.63	2.82
Avg Eff Duration	5.47	-	5.43

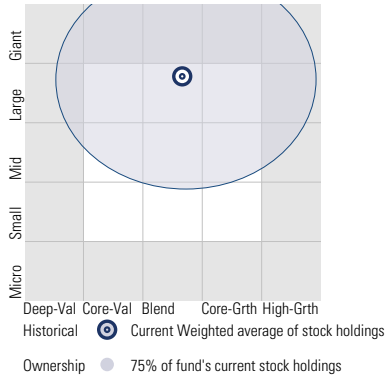
# T. Rowe Price Retirement 2020 TRRBX

**Morningstar Category**  
Target-Date 2020

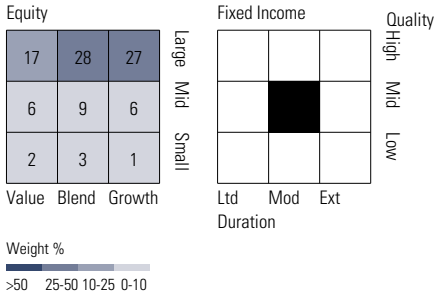
**Morningstar Index**  
Morningstar Lifetime Mod 2020 TR USD

## Style Analysis as of 09-30-2021

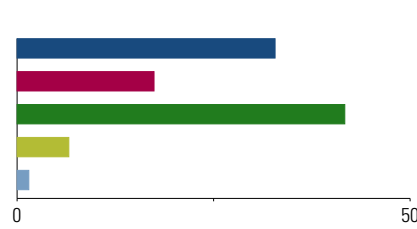
Morningstar Style Box™



## Style Breakdown

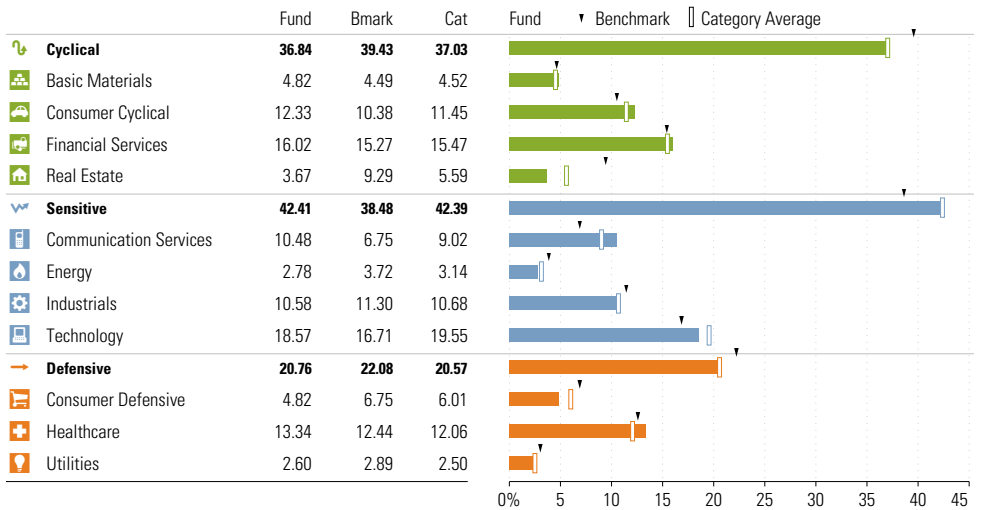


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	32.82	26.78
Non-US Stocks	17.42	14.68
Bonds	41.69	44.84
Cash	6.58	5.47
Other	1.49	8.23
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	-	14.23	14.23	-	-
⊖ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	10.65	24.88	-	-
⊖ T. Rowe Price Equity Index 500 Z	-	10.05	34.93	-	-
⊖ T. Rowe Price Value Z	-	8.86	43.79	-	-
⊖ T. Rowe Price Growth Stock Z	-	7.90	51.70	-	-
⊖ T. Rowe Price Intl Bd (USD Hdgd) Z	-	4.72	56.42	-	-
⊖ T. Rowe Price International Value Eq Z	-	4.37	60.79	-	-
⊖ T. Rowe Price Overseas Stock Z	-	4.30	65.08	-	-
⊕ T. Rowe Price US Treasury Money Z	-	3.78	68.87	-	-
⊖ T. Rowe Price International Stock Z	-	3.73	72.59	-	-

## Total Holdings 28

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# T. Rowe Price Retirement 2025 TRRHX

**Morningstar Category**  
Target-Date 2025

**Morningstar Index**  
Morningstar Lifetime Mod 2025 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.55 is 19.12% lower than the Target-Date 2025 category average.

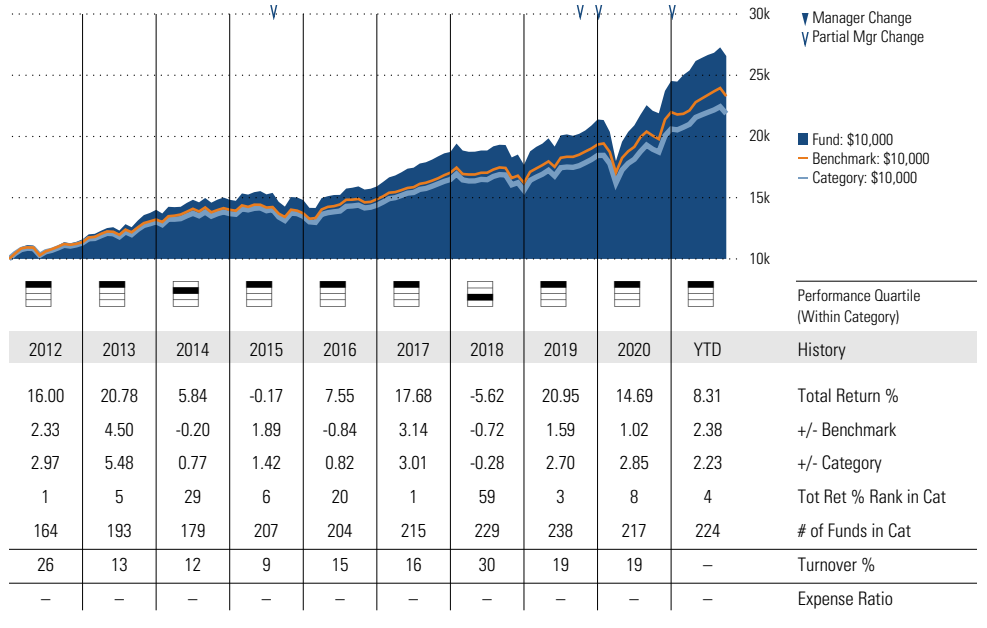
## Morningstar Investment Management LLC Analysis

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

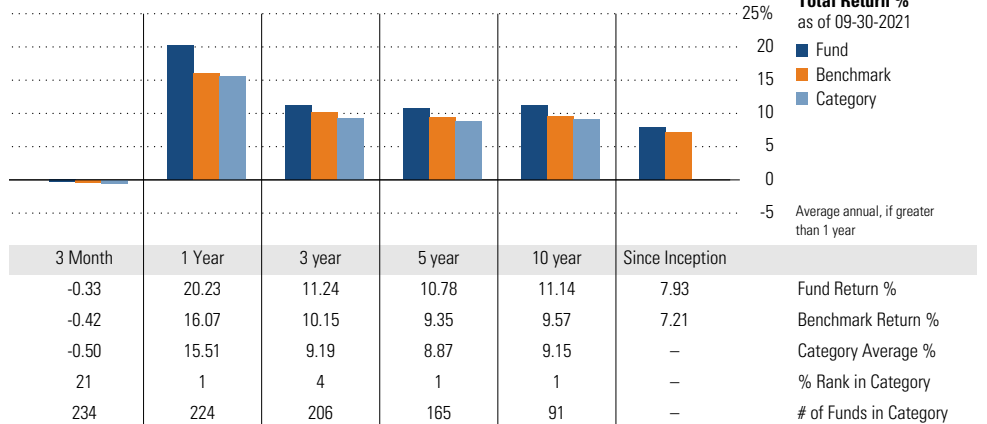
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	1	08-31-2021
Carbon Risk Score	Low Risk	12-31-2020

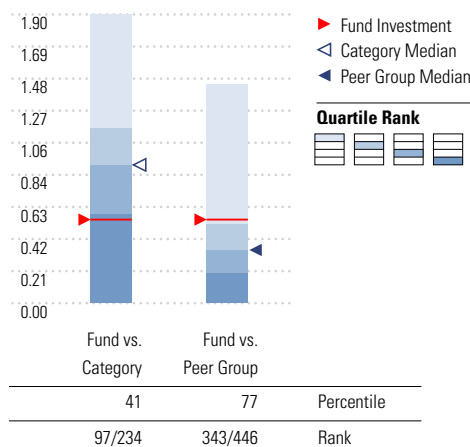
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.56	-	-0.67
Beta	1.18	-	0.96
R-Squared	97.25	-	97.34
Standard Deviation	13.28	11.14	10.87
Sharpe Ratio	0.79	0.83	0.75
Tracking Error	2.95	-	2.07
Information Ratio	0.37	-	-0.51
Up Capture Ratio	115.44	-	94.73
Down Capture Ratio	119.63	-	99.78

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.87	18.71	19.76
Price/Book Ratio	2.84	2.60	2.85
Avg Eff Duration	5.85	-	6.72

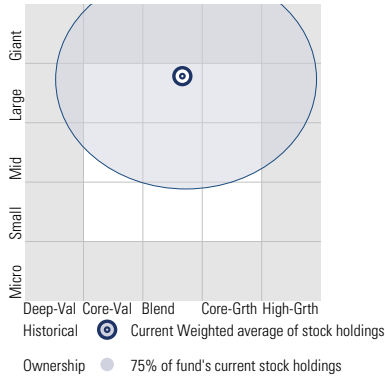
# T. Rowe Price Retirement 2025 TRRHX

**Morningstar Category**  
Target-Date 2025

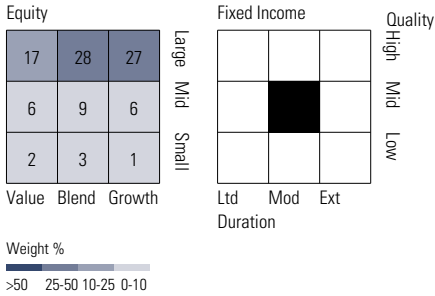
**Morningstar Index**  
Morningstar Lifetime Mod 2025 TR USD

## Style Analysis as of 09-30-2021

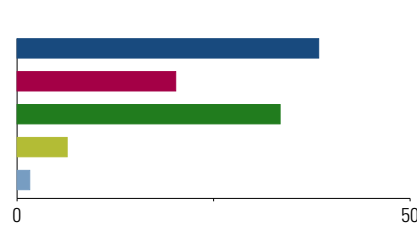
Morningstar Style Box™



## Style Breakdown

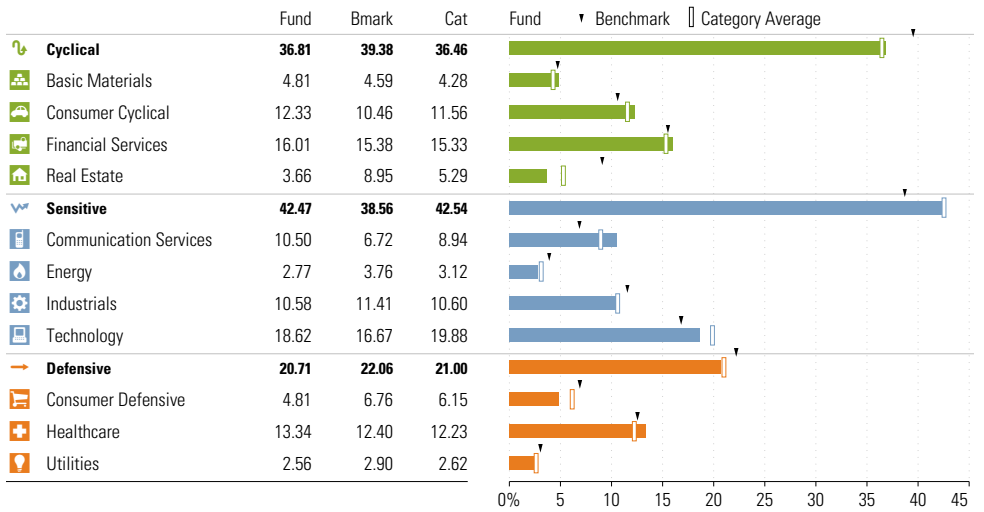


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	38.37	31.08
Non-US Stocks	20.18	15.92
Bonds	33.46	38.14
Cash	6.37	3.39
Other	1.61	11.47
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	—	12.40	12.40	—	—
⊖ T. Rowe Price Equity Index 500 Z	—	11.70	24.11	—	—
⊖ T. Rowe Price Value Z	—	10.32	34.43	—	—
⊖ T. Rowe Price Growth Stock Z	—	9.26	43.69	—	—
⊖ T. Rowe Price Ltd Dur Infl Focus Bd Z	—	6.34	50.03	—	—
⊖ T. Rowe Price International Value Eq Z	—	5.07	55.10	—	—
⊖ T. Rowe Price Overseas Stock Z	—	4.96	60.06	—	—
⊖ T. Rowe Price International Stock Z	—	4.35	64.41	—	—
⊖ T. Rowe Price Intl Bd (USD Hdgd) Z	—	4.09	68.49	—	—
⊕ T. Rowe Price US Treasury Money Z	—	3.58	72.08	—	—

## Total Holdings 29

⊕ Increase ⊖ Decrease ✱ New to Portfolio



# T. Rowe Price Retirement 2030 TRRCX

**Morningstar Category**  
Target-Date 2030

**Morningstar Index**  
Morningstar Lifetime Mod 2030 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.58 is 15.94% lower than the Target-Date 2030 category average.

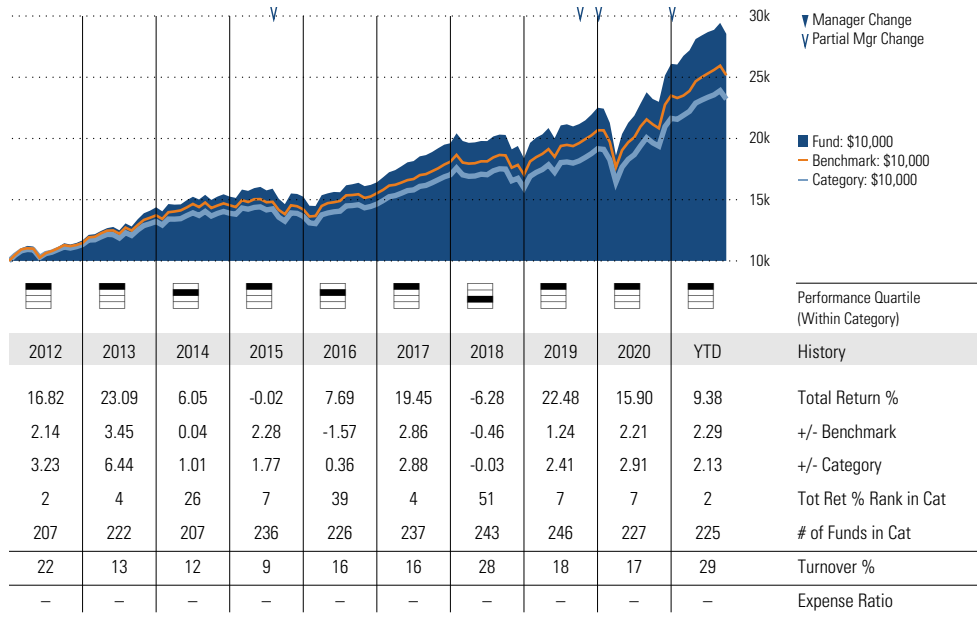
## Morningstar Investment Management LLC Analysis

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

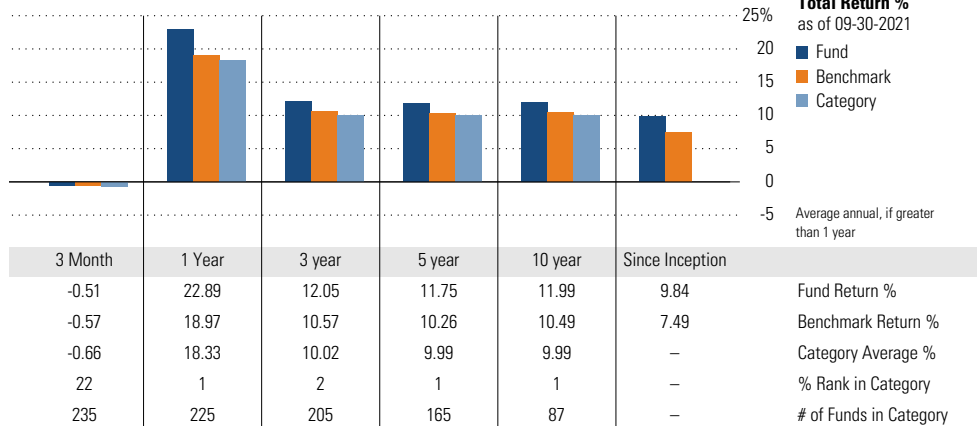
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

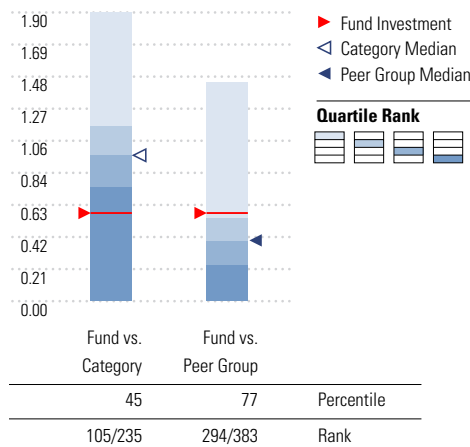
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.19	-	-0.41
Beta	1.13	-	0.98
R-Squared	98.32	-	98.27
Standard Deviation	14.64	12.86	12.68
Sharpe Ratio	0.78	0.76	0.72
Tracking Error	2.52	-	1.92
Information Ratio	0.59	-	-0.34
Up Capture Ratio	113.52	-	97.70
Down Capture Ratio	113.06	-	100.97

## Portfolio Metrics

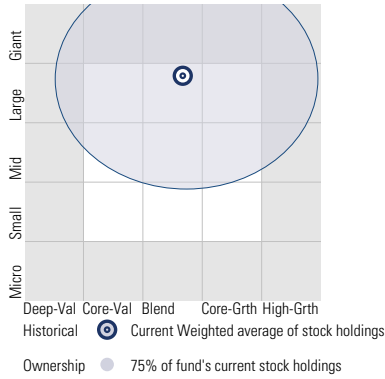
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.92	18.52	19.81
Price/Book Ratio	2.84	2.56	2.90
Avg Eff Duration	6.51	-	6.80

# T. Rowe Price Retirement 2030 TRRCX

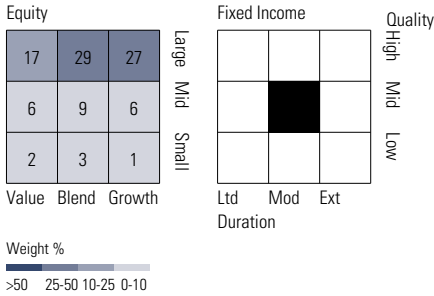
**Morningstar Category**  
Target-Date 2030

**Morningstar Index**  
Morningstar Lifetime Mod 2030 TR USD

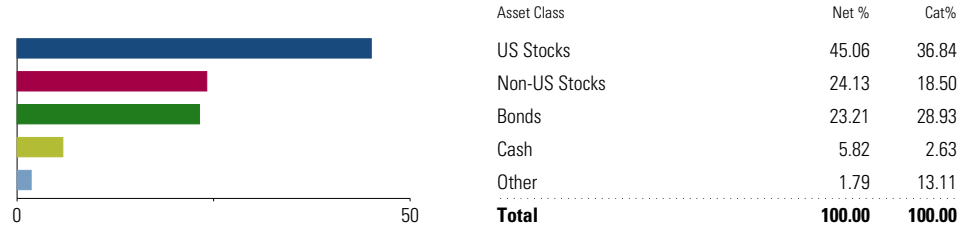
**Style Analysis** as of 09-30-2021  
Morningstar Style Box™



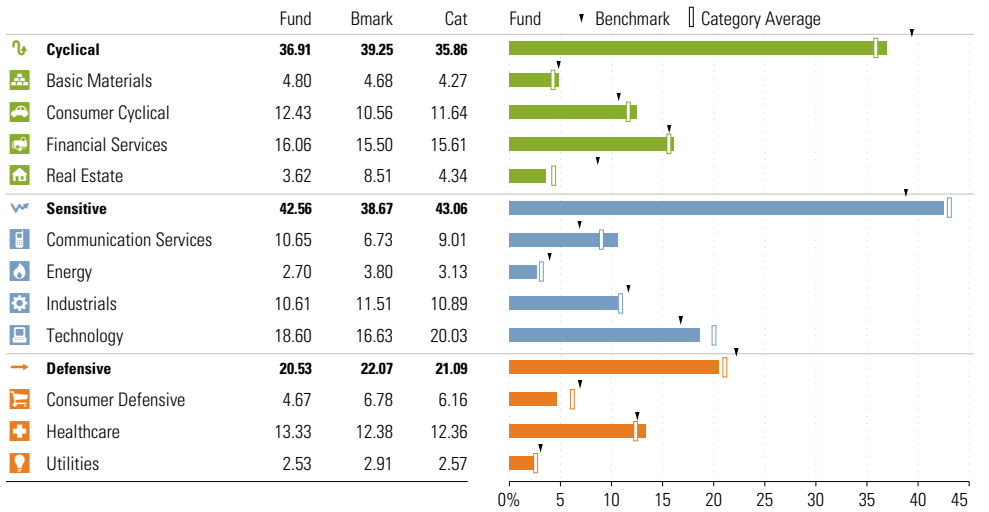
**Style Breakdown**



**Asset Allocation** as of 09-30-2021



**Sector Weighting** as of 09-30-2021



**Top 10 Holdings** as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ T. Rowe Price Value Z	-	13.07	13.07	-	-
⊖ T. Rowe Price Equity Index 500 Z	-	12.18	25.25	-	-
⊖ T. Rowe Price Growth Stock Z	-	11.78	37.03	-	-
⊕ T. Rowe Price New Income Z	-	9.57	46.61	-	-
⊖ T. Rowe Price International Value Eq Z	-	6.04	52.64	-	-
⊖ T. Rowe Price Overseas Stock Z	-	5.82	58.46	-	-
⊖ T. Rowe Price International Stock Z	-	5.14	63.60	-	-
⊕ T. Rowe Price US Treasury Money Z	-	3.17	66.77	-	-
⊖ T. Rowe Price Intl Bd (USD Hdgd) Z	-	3.08	69.85	-	-
⊖ T. Rowe Price Mid-Cap Growth Z	-	2.94	72.79	-	-

**Total Holdings** 29

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# T. Rowe Price Retirement 2035 TRRJX

**Morningstar Category**  
Target-Date 2035

**Morningstar Index**  
Morningstar Lifetime Mod 2035 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.59 is 15.71% lower than the Target-Date 2035 category average.

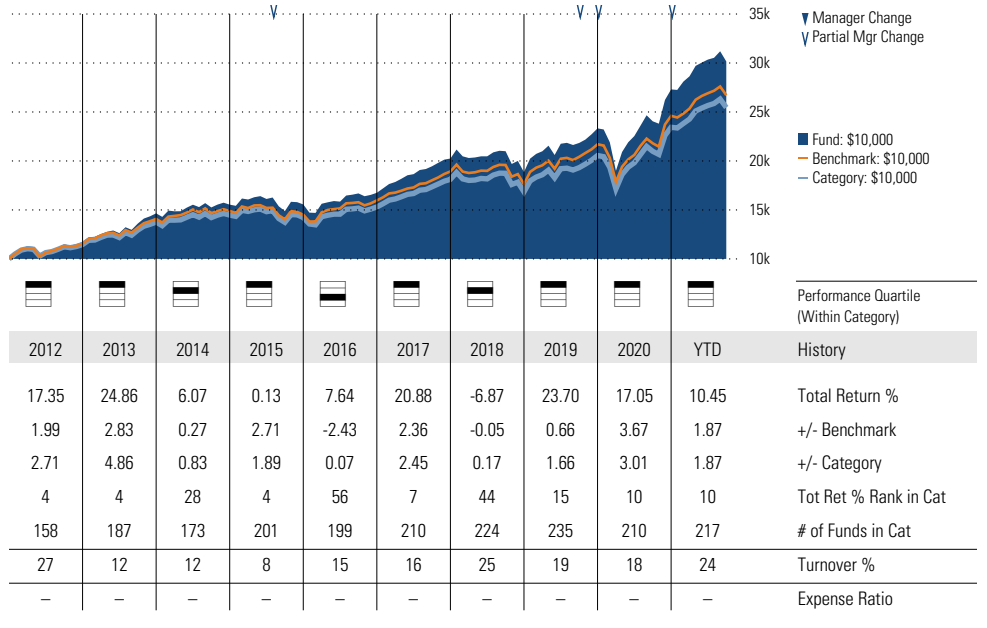
## Morningstar Investment Management LLC Analysis

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

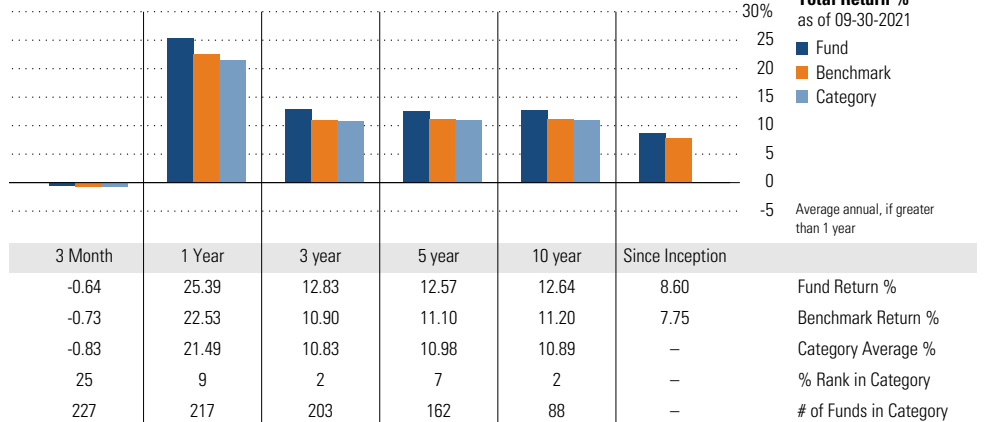
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

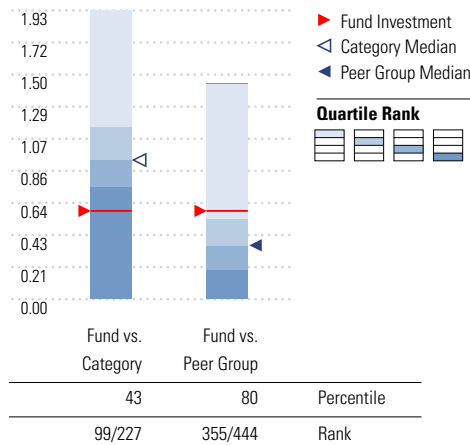
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.22	-	0.16
Beta	1.06	-	0.97
R-Squared	98.91	-	98.66
Standard Deviation	15.73	14.79	14.48
Sharpe Ratio	0.78	0.70	0.71
Tracking Error	1.85	-	1.93
Information Ratio	1.04	-	-0.02
Up Capture Ratio	108.33	-	98.58
Down Capture Ratio	102.25	-	98.42

## Portfolio Metrics

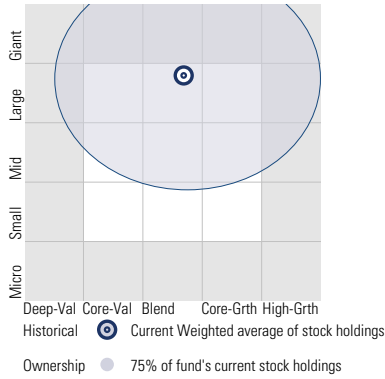
	Fund	Bmark	Cat
Price/Earnings Ratio	21.06	18.34	19.62
Price/Book Ratio	2.85	2.53	2.85
Avg Eff Duration	6.97	-	6.75

# T. Rowe Price Retirement 2035 TRRJX

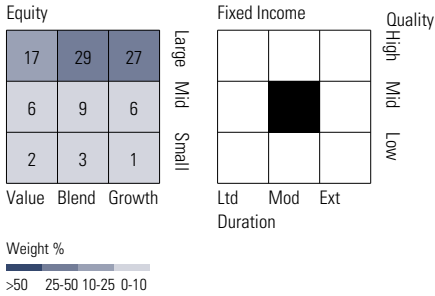
**Morningstar Category**  
Target-Date 2035

**Morningstar Index**  
Morningstar Lifetime Mod 2035 TR USD

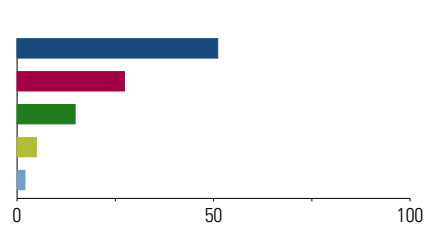
**Style Analysis** as of 09-30-2021  
Morningstar Style Box™



**Style Breakdown**

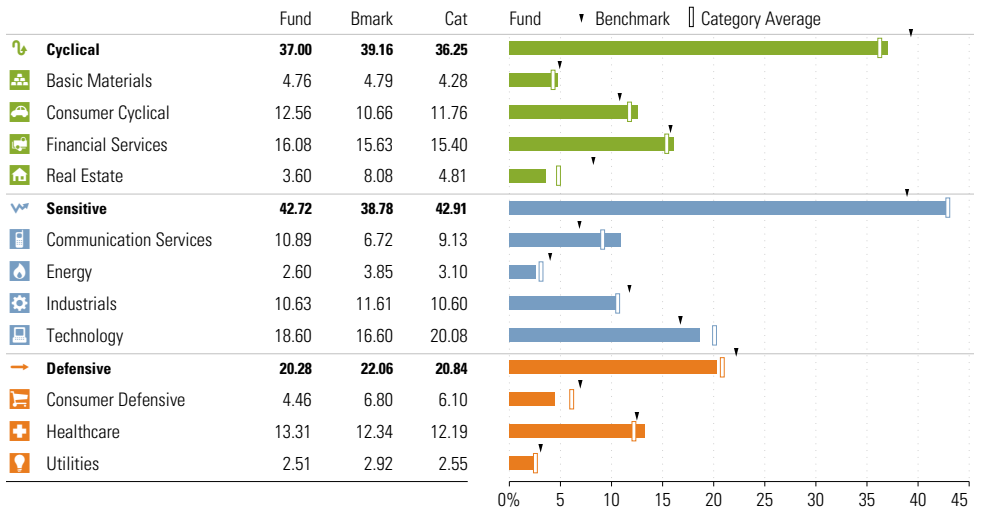


**Asset Allocation** as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	51.05	44.21
Non-US Stocks	27.30	23.16
Bonds	14.76	19.30
Cash	4.90	2.30
Other	2.00	11.04
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Sector Weighting** as of 09-30-2021



**Top 10 Holdings** as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ T. Rowe Price Value Z	-	16.16	16.16	-	-
⊖ T. Rowe Price Growth Stock Z	-	14.72	30.88	-	-
⊖ T. Rowe Price Equity Index 500 Z	-	10.96	41.83	-	-
⊖ T. Rowe Price International Value Eq Z	-	6.64	48.48	-	-
⊕ T. Rowe Price New Income Z	-	6.37	54.85	-	-
⊖ T. Rowe Price Overseas Stock Z	-	6.33	61.18	-	-
⊖ T. Rowe Price International Stock Z	-	5.83	67.02	-	-
⊖ T. Rowe Price Mid-Cap Growth Z	-	3.31	70.33	-	-
⊖ T. Rowe Price Mid-Cap Value Z	-	3.22	73.55	-	-
⊕ T. Rowe Price US Treasury Money Z	-	3.00	76.55	-	-

**Total Holdings** 27

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# T. Rowe Price Retirement 2040 TRRD

**Morningstar Category**  
Target-Date 2040

**Morningstar Index**  
Morningstar Lifetime Mod 2040 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.6 is 15.49% lower than the Target-Date 2040 category average.

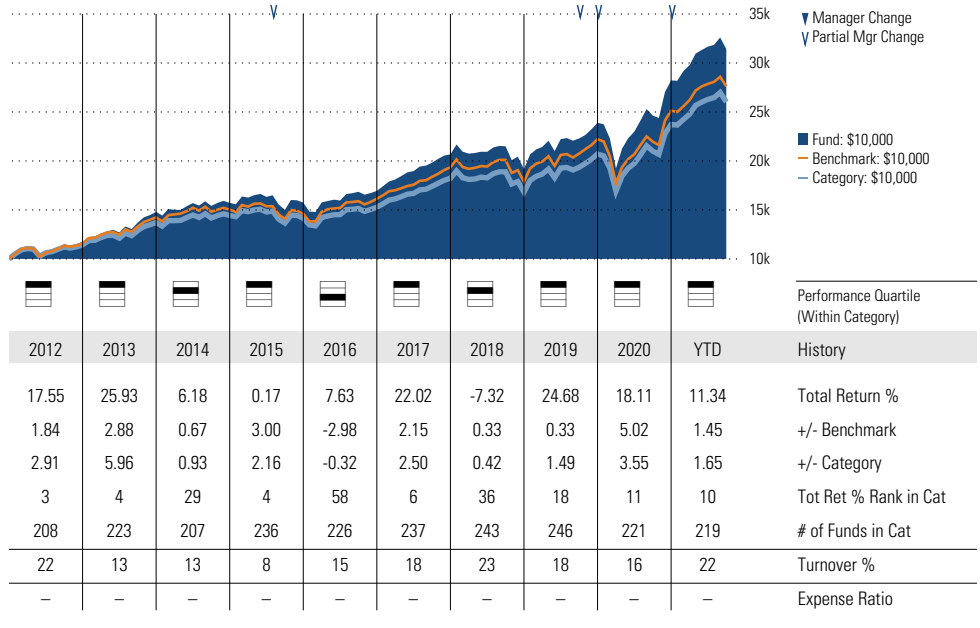
## Morningstar Investment Management LLC Analysis

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

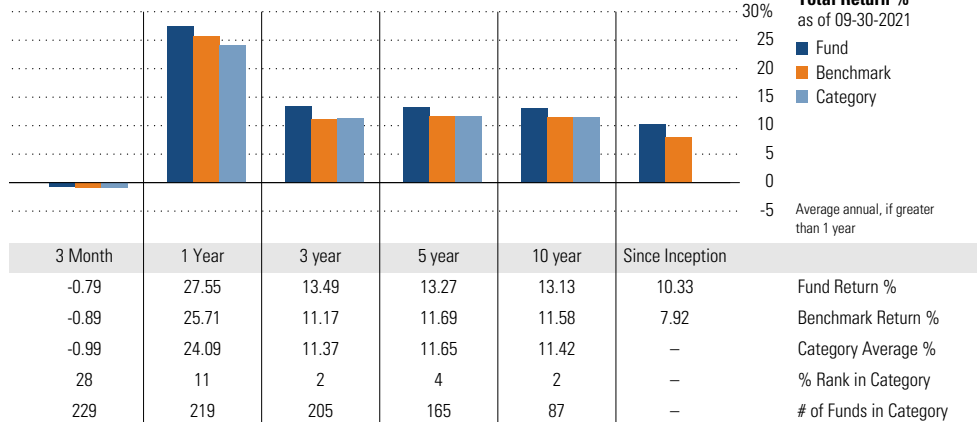
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

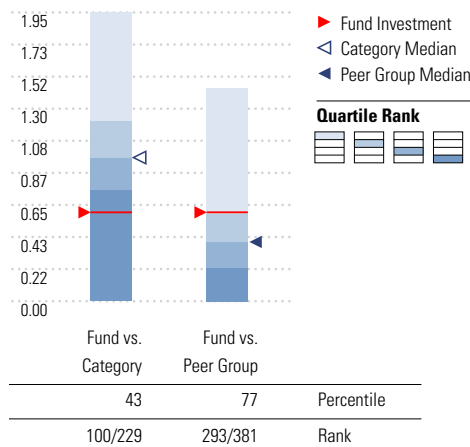
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.01	-	0.62
Beta	1.01	-	0.96
R-Squared	99.05	-	98.76
Standard Deviation	16.65	16.41	15.79
Sharpe Ratio	0.78	0.66	0.70
Tracking Error	1.63	-	2.00
Information Ratio	1.42	-	0.18
Up Capture Ratio	105.14	-	98.08
Down Capture Ratio	96.06	-	95.85

## Portfolio Metrics

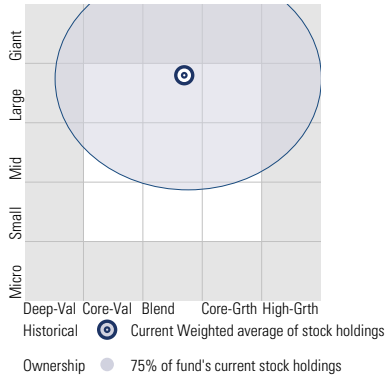
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.11	18.15	19.54
Price/Book Ratio	2.85	2.50	2.82
Avg Eff Duration	7.28	-	6.83

# T. Rowe Price Retirement 2040 TRRDXX

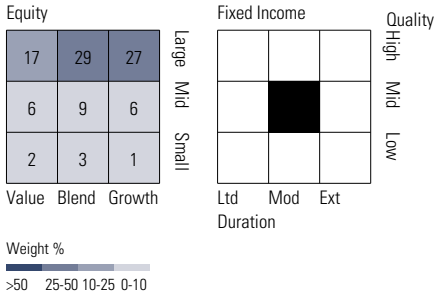
**Morningstar Category**  
Target-Date 2040

**Morningstar Index**  
Morningstar Lifetime Mod 2040 TR USD

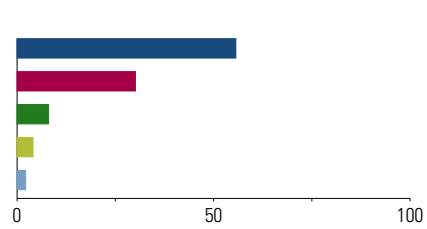
**Style Analysis** as of 09-30-2021  
Morningstar Style Box™



**Style Breakdown**

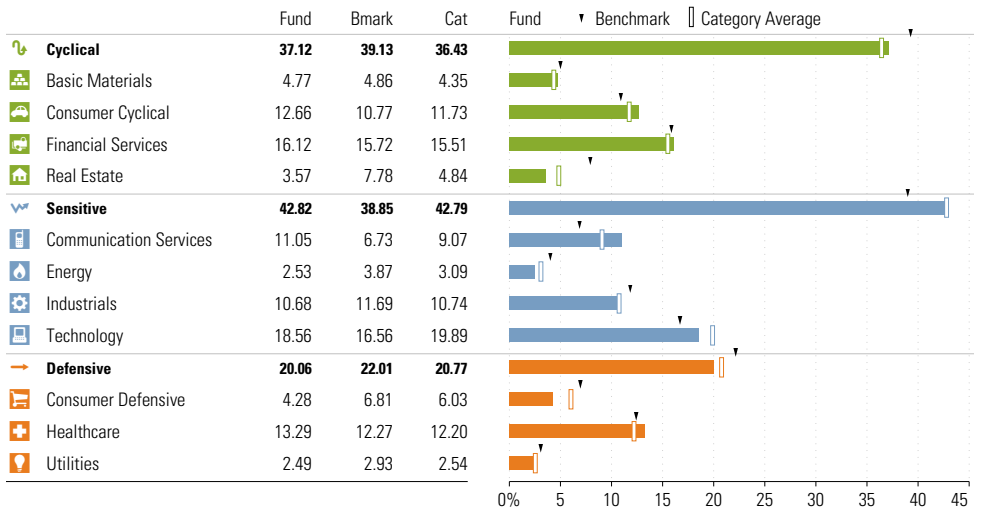


**Asset Allocation** as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	55.66	48.88
Non-US Stocks	30.10	26.42
Bonds	8.02	12.59
Cash	4.04	2.00
Other	2.18	10.11
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Sector Weighting** as of 09-30-2021



**Top 10 Holdings** as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ T. Rowe Price Value Z	-	18.99	18.99	-	-
⊖ T. Rowe Price Growth Stock Z	-	17.43	36.42	-	-
⊖ T. Rowe Price Equity Index 500 Z	-	9.33	45.75	-	-
⊕ T. Rowe Price International Value Eq Z	-	7.40	53.16	-	-
⊖ T. Rowe Price Overseas Stock Z	-	6.86	60.02	-	-
⊖ T. Rowe Price International Stock Z	-	6.38	66.40	-	-
⊖ T. Rowe Price Mid-Cap Growth Z	-	3.61	70.01	-	-
⊖ T. Rowe Price Mid-Cap Value Z	-	3.52	73.52	-	-
⊖ T. Rowe Price New Income Z	-	3.42	76.94	-	-
⊖ T. Rowe Price Emerging Markets Stock Z	-	3.12	80.06	-	-

**Total Holdings 26**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# T. Rowe Price Retirement 2045 TRRKX

**Morningstar Category**  
Target-Date 2045

**Morningstar Index**  
Morningstar Lifetime Mod 2045 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.62 is 12.68% lower than the Target-Date 2045 category average.

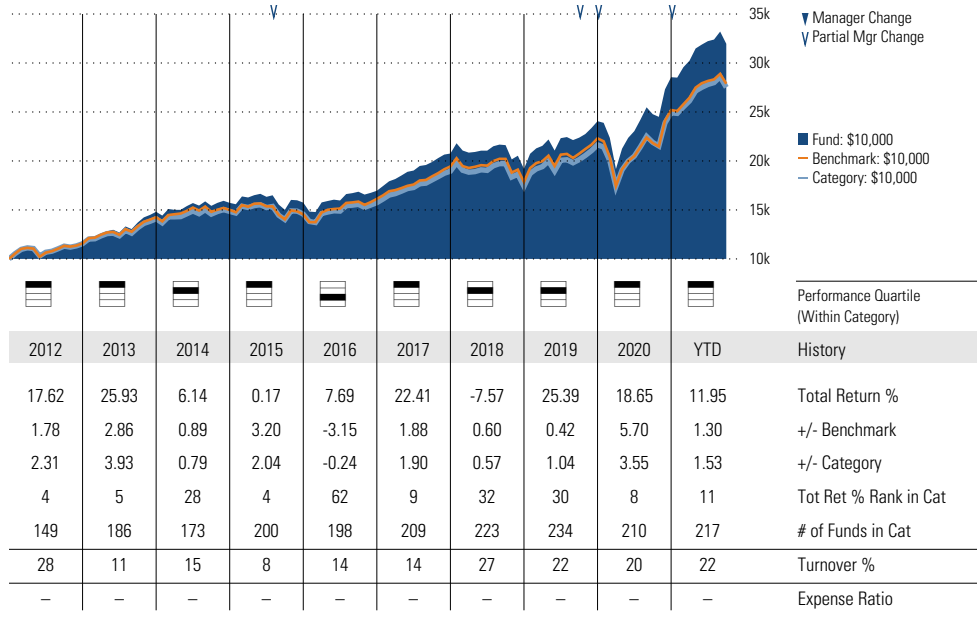
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

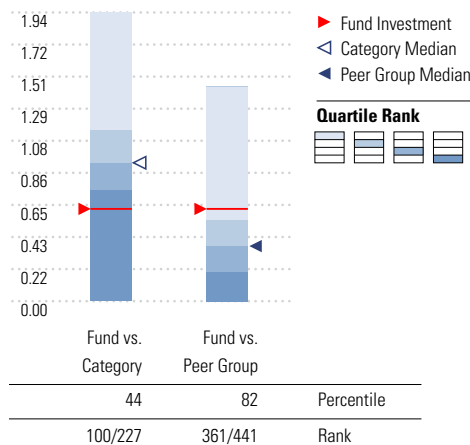
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.40	-	0.85
Beta	0.99	-	0.96
R-Squared	99.06	-	98.76
Standard Deviation	17.33	17.34	16.67
Sharpe Ratio	0.78	0.64	0.69
Tracking Error	1.69	-	2.01
Information Ratio	1.54	-	0.30
Up Capture Ratio	104.59	-	98.62
Down Capture Ratio	94.47	-	95.63

## Portfolio Metrics

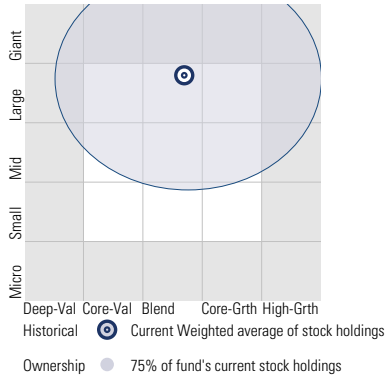
	Fund	Bmark	Cat
Price/Earnings Ratio	21.12	18.03	19.62
Price/Book Ratio	2.85	2.48	2.81
Avg Eff Duration	8.47	-	6.76

# T. Rowe Price Retirement 2045 TRRKX

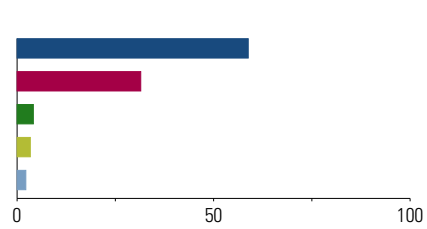
**Morningstar Category**  
Target-Date 2045

**Morningstar Index**  
Morningstar Lifetime Mod 2045 TR USD

**Style Analysis** as of 09-30-2021  
Morningstar Style Box™

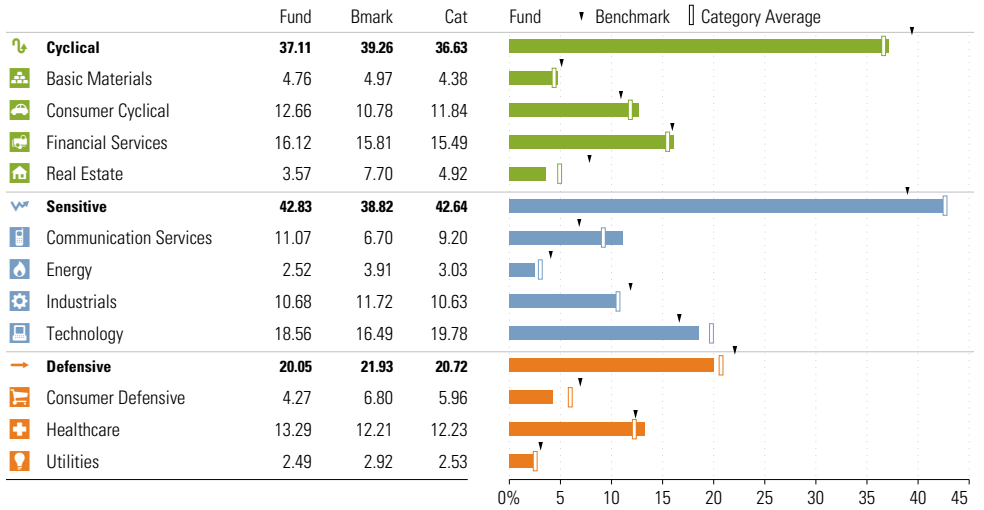


**Asset Allocation** as of 09-30-2021

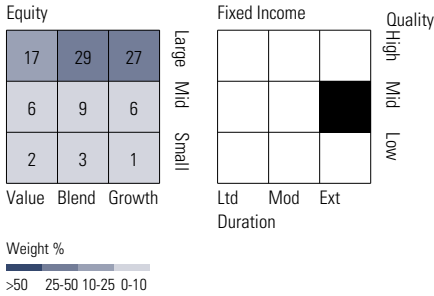


Asset Class	Net %	Cat%
US Stocks	58.81	52.56
Non-US Stocks	31.46	28.75
Bonds	4.13	7.07
Cash	3.36	1.89
Other	2.22	9.74
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Sector Weighting** as of 09-30-2021



**Style Breakdown**



**Top 10 Holdings** as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ T. Rowe Price Value Z	-	20.05	20.05	-	-
⊖ T. Rowe Price Growth Stock Z	-	18.30	38.35	-	-
⊕ T. Rowe Price Equity Index 500 Z	-	9.72	48.07	-	-
⊖ T. Rowe Price International Value Eq Z	-	7.68	55.75	-	-
⊖ T. Rowe Price Overseas Stock Z	-	7.20	62.95	-	-
⊖ T. Rowe Price International Stock Z	-	6.65	69.60	-	-
⊖ T. Rowe Price Mid-Cap Growth Z	-	3.76	73.37	-	-
⊖ T. Rowe Price Mid-Cap Value Z	-	3.70	77.06	-	-
⊖ T. Rowe Price Emerging Markets Stock Z	-	3.27	80.33	-	-
⊖ T. Rowe Price Small-Cap Stock Z	-	2.75	83.09	-	-

**Total Holdings** 24

⊕ Increase ⊖ Decrease ✨ New to Portfolio



# T. Rowe Price Retirement 2050 TRRMX

**Morningstar Category**  
Target-Date 2050

**Morningstar Index**  
Morningstar Lifetime Mod 2050 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.63 is 12.5% lower than the Target-Date 2050 category average.

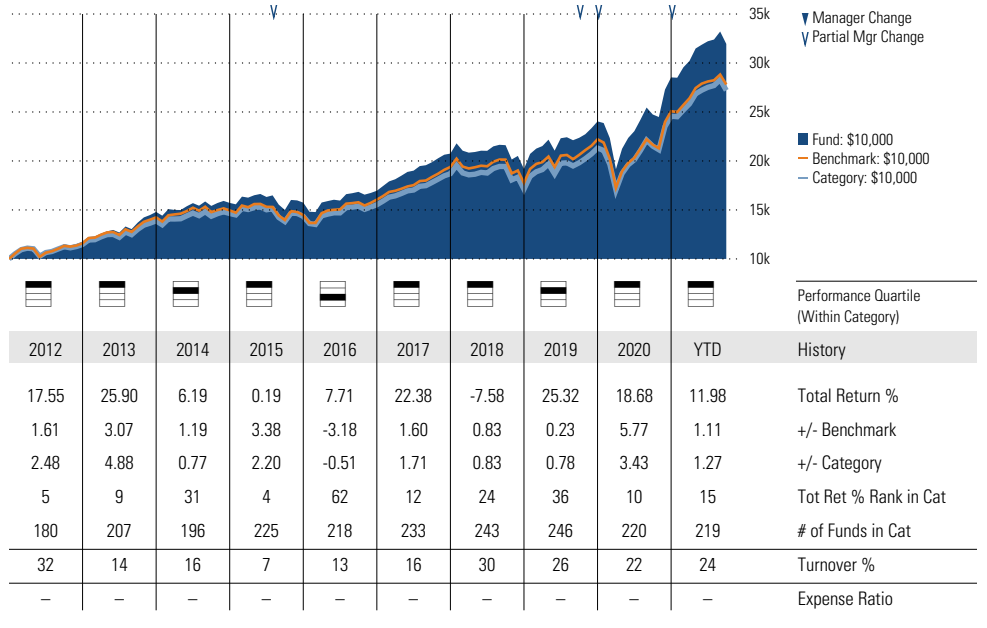
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

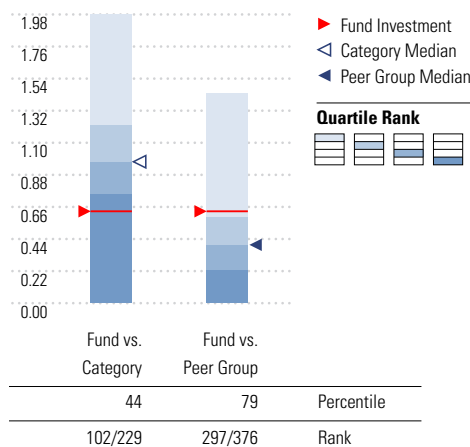
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.54	-	0.91
Beta	0.97	-	0.96
R-Squared	98.99	-	98.71
Standard Deviation	17.30	17.66	17.00
Sharpe Ratio	0.78	0.64	0.69
Tracking Error	1.79	-	2.02
Information Ratio	1.43	-	0.30
Up Capture Ratio	103.02	-	98.97
Down Capture Ratio	92.48	-	95.85

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.13	17.91	19.47
Price/Book Ratio	2.85	2.45	2.78
Avg Eff Duration	8.45	-	6.89

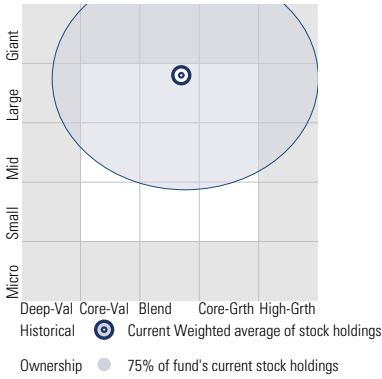
# T. Rowe Price Retirement 2050 TRRMX

**Morningstar Category**  
Target-Date 2050

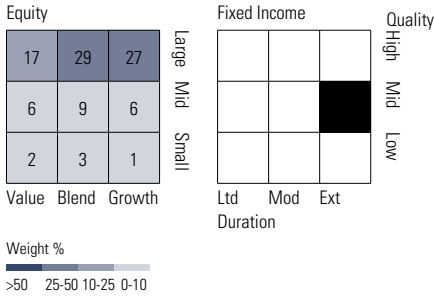
**Morningstar Index**  
Morningstar Lifetime Mod 2050 TR USD

## Style Analysis as of 09-30-2021

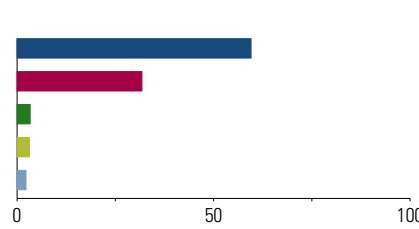
Morningstar Style Box™



## Style Breakdown

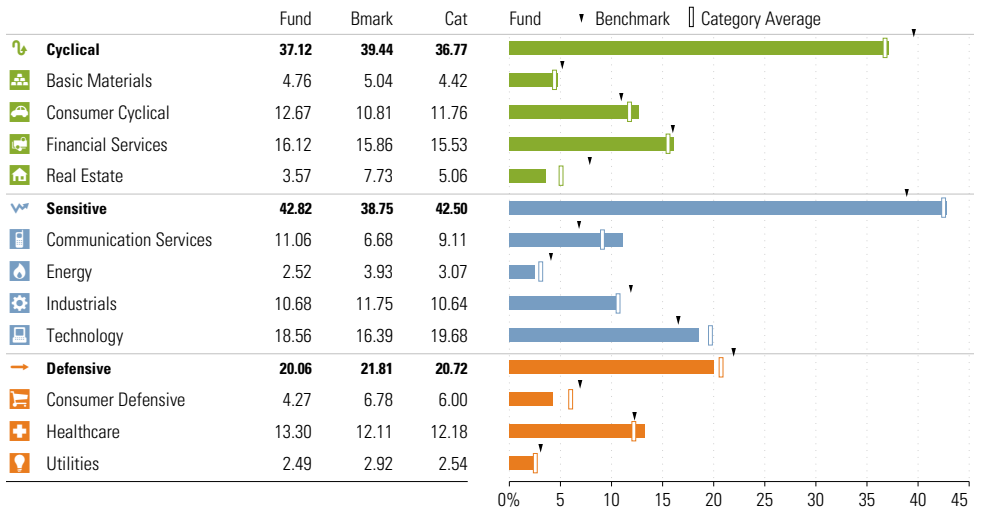


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	59.53	53.76
Non-US Stocks	31.76	30.29
Bonds	3.32	5.90
Cash	3.14	1.58
Other	2.25	8.48
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ T. Rowe Price Value Z	—	20.24	20.24	—	—
⊖ T. Rowe Price Growth Stock Z	—	18.46	38.70	—	—
⊕ T. Rowe Price Equity Index 500 Z	—	9.81	48.51	—	—
⊖ T. Rowe Price International Value Eq Z	—	7.73	56.24	—	—
⊖ T. Rowe Price Overseas Stock Z	—	7.28	63.52	—	—
⊖ T. Rowe Price International Stock Z	—	6.72	70.24	—	—
⊖ T. Rowe Price Mid-Cap Growth Z	—	3.85	74.10	—	—
⊖ T. Rowe Price Mid-Cap Value Z	—	3.75	77.85	—	—
⊖ T. Rowe Price Emerging Markets Stock Z	—	3.32	81.16	—	—
⊖ T. Rowe Price Small-Cap Stock Z	—	2.76	83.92	—	—

## Total Holdings 24

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# T. Rowe Price Retirement 2055 TRRNX

**Morningstar Category**  
Target-Date 2055

**Morningstar Index**  
Morningstar Lifetime Mod 2055 TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.64 is 11.11% lower than the Target-Date 2055 category average.

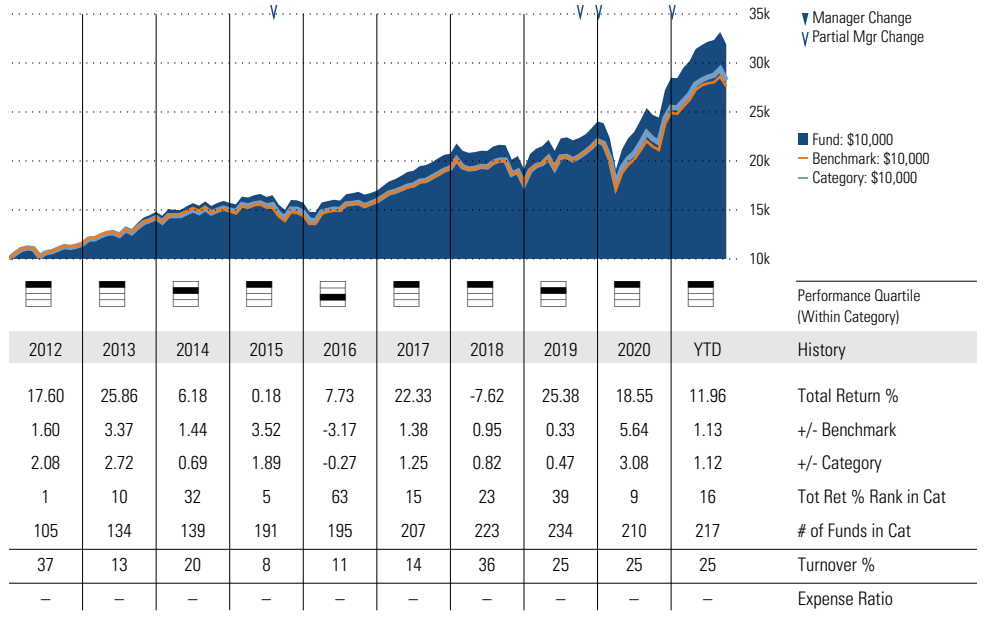
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

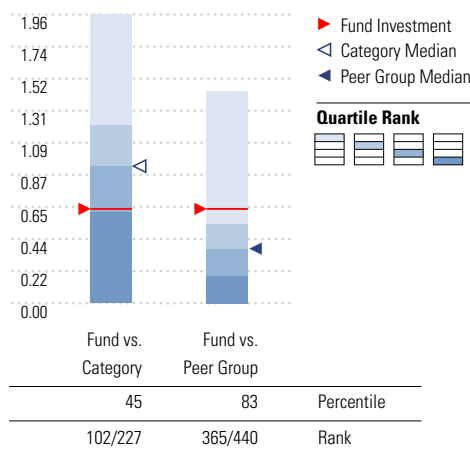
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.55	-	0.98
Beta	0.97	-	0.96
R-Squared	98.95	-	98.68
Standard Deviation	17.36	17.74	17.15
Sharpe Ratio	0.78	0.63	0.69
Tracking Error	1.84	-	2.03
Information Ratio	1.39	-	0.35
Up Capture Ratio	102.95	-	99.70
Down Capture Ratio	92.45	-	96.39

## Portfolio Metrics

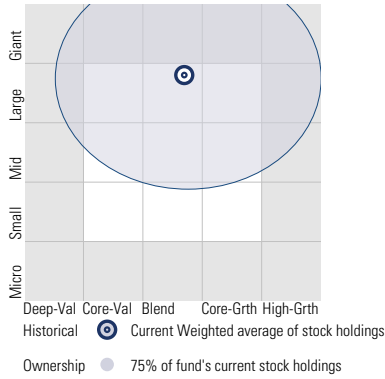
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.13	17.80	19.31
Price/Book Ratio	2.85	2.43	2.74
Avg Eff Duration	8.48	-	6.78

# T. Rowe Price Retirement 2055 TRRNX

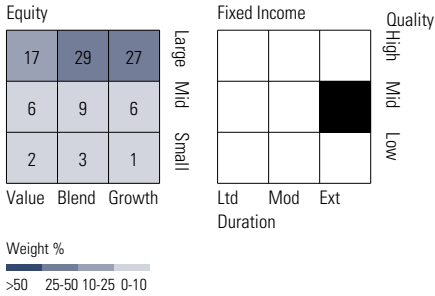
**Morningstar Category**  
Target-Date 2055

**Morningstar Index**  
Morningstar Lifetime Mod 2055 TR USD

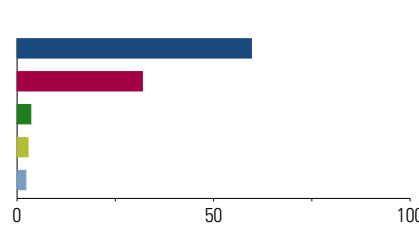
**Style Analysis** as of 09-30-2021  
Morningstar Style Box™



**Style Breakdown**

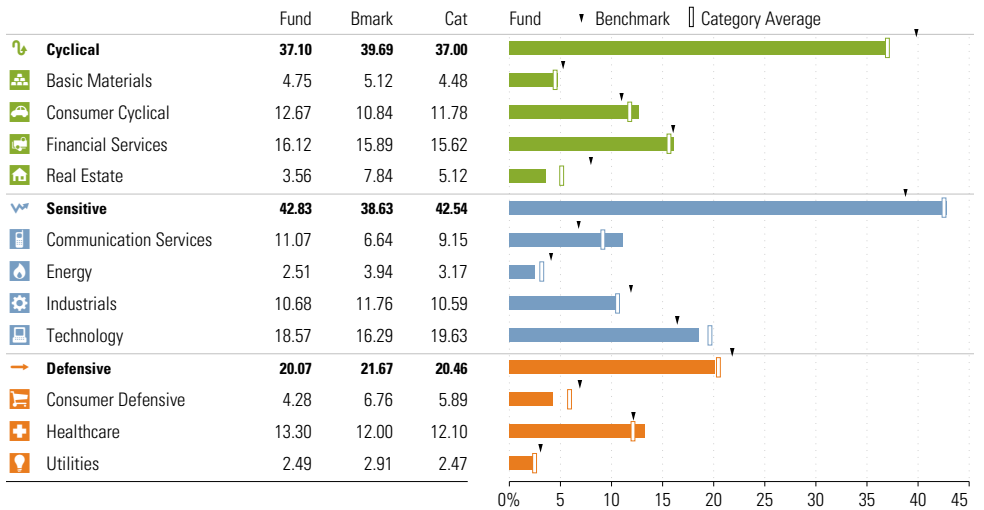


**Asset Allocation** as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	59.62	54.41
Non-US Stocks	31.87	32.87
Bonds	3.49	4.74
Cash	2.78	1.72
Other	2.24	6.25
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Sector Weighting** as of 09-30-2021



**Top 10 Holdings** as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ T. Rowe Price Value Z	-	20.33	20.33	-	-
⊖ T. Rowe Price Growth Stock Z	-	18.44	38.77	-	-
⊕ T. Rowe Price Equity Index 500 Z	-	9.79	48.55	-	-
⊖ T. Rowe Price International Value Eq Z	-	7.71	56.27	-	-
⊕ T. Rowe Price Overseas Stock Z	-	7.33	63.60	-	-
⊖ T. Rowe Price International Stock Z	-	6.79	70.39	-	-
⊖ T. Rowe Price Mid-Cap Growth Z	-	3.86	74.26	-	-
⊖ T. Rowe Price Mid-Cap Value Z	-	3.74	78.00	-	-
⊖ T. Rowe Price Emerging Markets Stock Z	-	3.34	81.33	-	-
⊖ T. Rowe Price Small-Cap Stock Z	-	2.63	83.96	-	-

**Total Holdings 23**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# T. Rowe Price Retirement 2060 TRRLX

**Morningstar Category**  
Target-Date 2060

**Morningstar Index**  
Morningstar Mod Tgt Risk TR USD

## Portfolio Manager(s)

Wyatt Lee since 08-2015  
Kimberly DeDominicis since 10-2019  
Andrew Jacobs van Merlen since 01-2020

## Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2060 category's top three quartiles in 7 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.64 is 11.11% lower than the Target-Date 2060 category average.

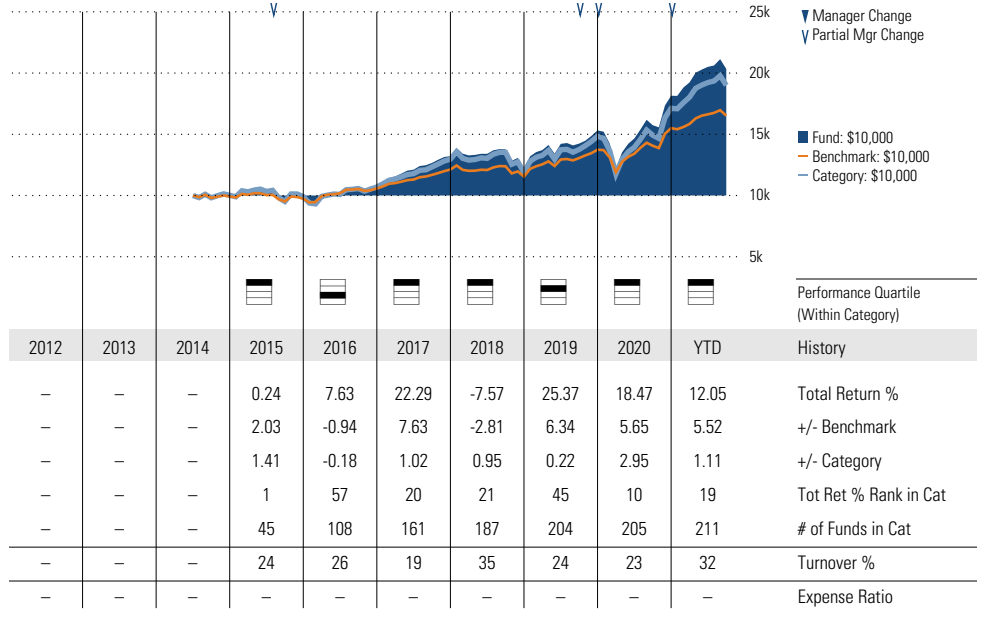
## Morningstar Investment Management LLC Analysis

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

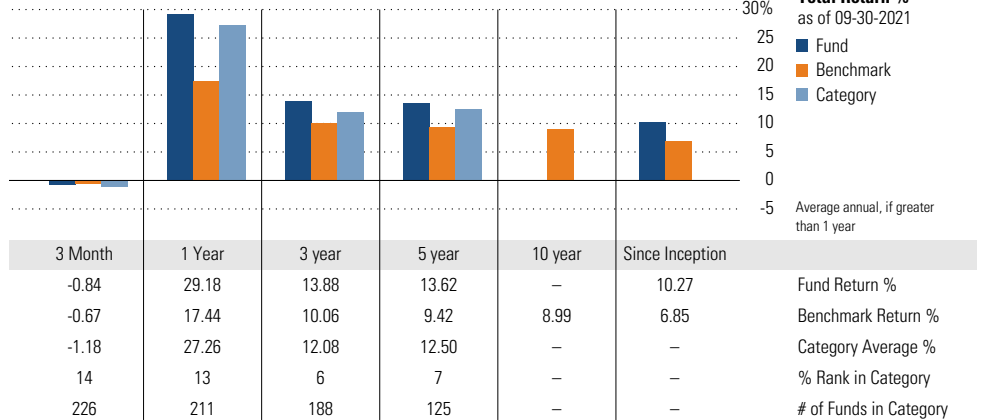
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

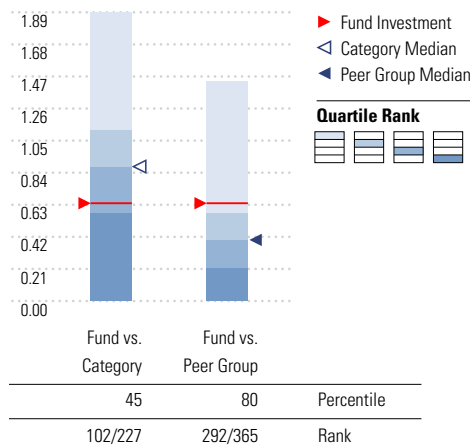
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.79	-	-2.40
Beta	1.49	-	1.49
R-Squared	98.39	-	98.16
Standard Deviation	17.35	11.52	17.28
Sharpe Ratio	0.78	0.80	0.68
Tracking Error	6.10	-	6.09
Information Ratio	0.63	-	0.33
Up Capture Ratio	146.19	-	142.50
Down Capture Ratio	152.63	-	160.59

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.13	17.61	19.29
Price/Book Ratio	2.85	2.39	2.78
Avg Eff Duration	8.53	-	6.83

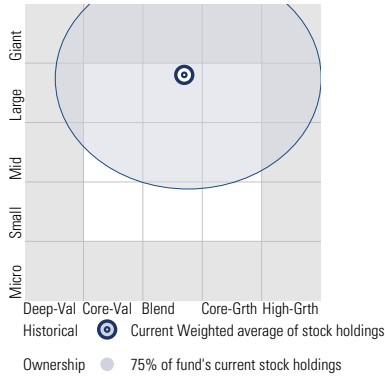
# T. Rowe Price Retirement 2060 TRRLX

**Morningstar Category**  
Target-Date 2060

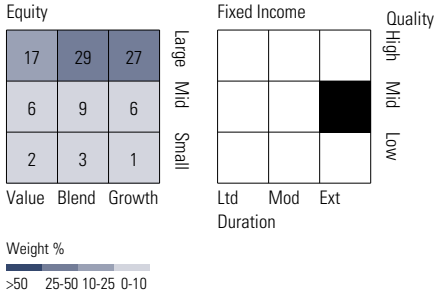
**Morningstar Index**  
Morningstar Mod Tgt Risk TR USD

## Style Analysis as of 09-30-2021

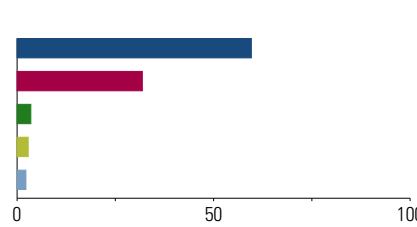
Morningstar Style Box™



## Style Breakdown



## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	59.60	54.84
Non-US Stocks	31.86	33.84
Bonds	3.49	5.72
Cash	2.81	1.63
Other	2.24	3.97
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
<b>Cyclical</b>	<b>37.10</b>	<b>39.20</b>	<b>36.21</b>			
Basic Materials	4.75	5.04	4.61			
Consumer Cyclical	12.66	10.54	11.77			
Financial Services	16.13	16.17	15.36			
Real Estate	3.56	7.45	4.47			
<b>Sensitive</b>	<b>42.82</b>	<b>38.45</b>	<b>42.98</b>			
Communication Services	11.06	6.79	9.35			
Energy	2.51	4.19	3.21			
Industrials	10.68	11.48	10.59			
Technology	18.57	15.99	19.83			
<b>Defensive</b>	<b>20.07</b>	<b>22.35</b>	<b>20.81</b>			
Consumer Defensive	4.28	7.21	6.03			
Healthcare	13.30	11.95	12.30			
Utilities	2.49	3.19	2.48			

## Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ T. Rowe Price Value Z	-	20.33	20.33	-	-
⊖ T. Rowe Price Growth Stock Z	-	18.37	38.70	-	-
⊕ T. Rowe Price Equity Index 500 Z	-	9.79	48.49	-	-
⊕ T. Rowe Price International Value Eq Z	-	7.70	56.19	-	-
⊕ T. Rowe Price Overseas Stock Z	-	7.33	63.51	-	-
⊕ T. Rowe Price International Stock Z	-	6.80	70.31	-	-
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.87	74.18	-	-
⊕ T. Rowe Price Mid-Cap Value Z	-	3.75	77.93	-	-
⊖ T. Rowe Price Emerging Markets Stock Z	-	3.35	81.28	-	-
⊕ T. Rowe Price Small-Cap Stock Z	-	2.61	83.89	-	-

## Total Holdings 23

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard 500 Index Admiral VFIAX

**Morningstar Category**  
Large Blend

**Morningstar Index**  
S&P 500 TR USD

## 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 5.43 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 95.18% lower than the Large Blend category average.

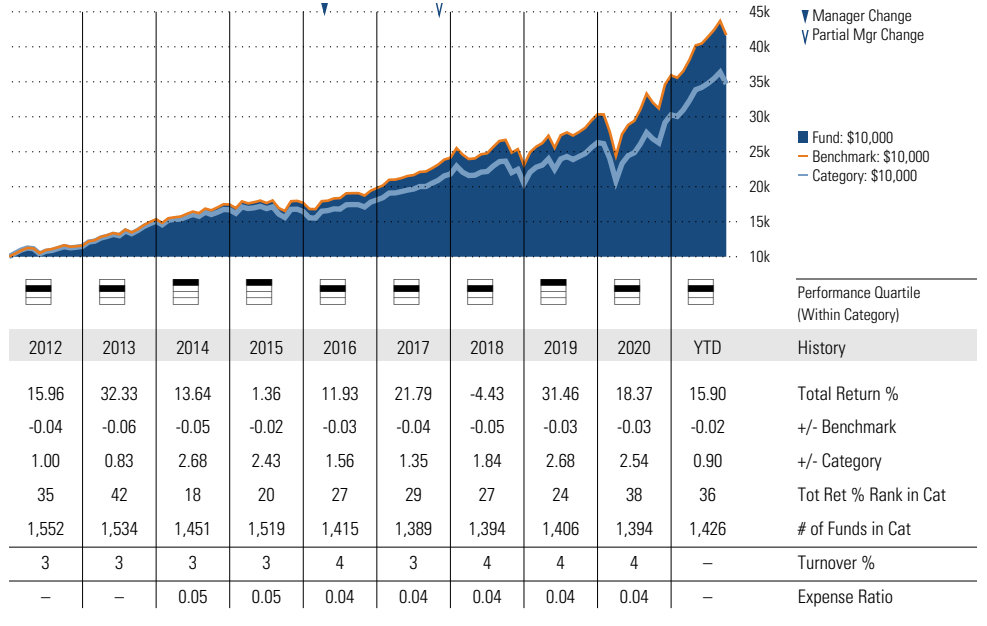
## Morningstar Investment Management LLC Analysis

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.

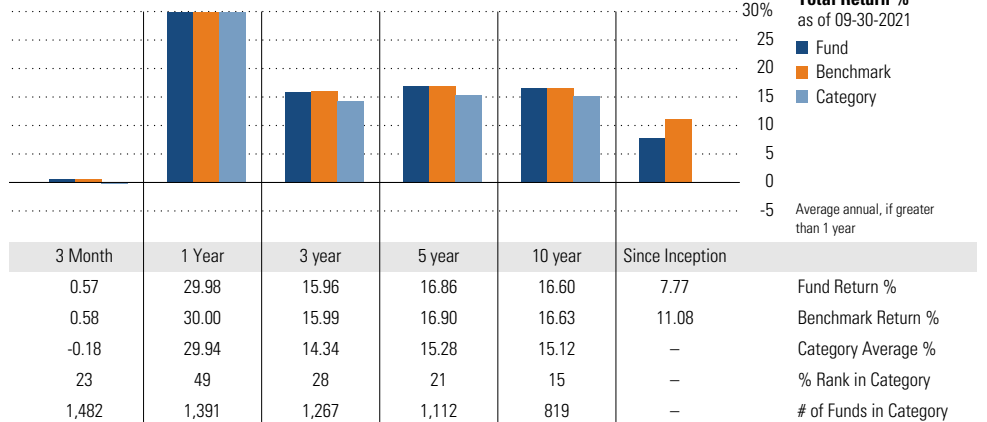
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

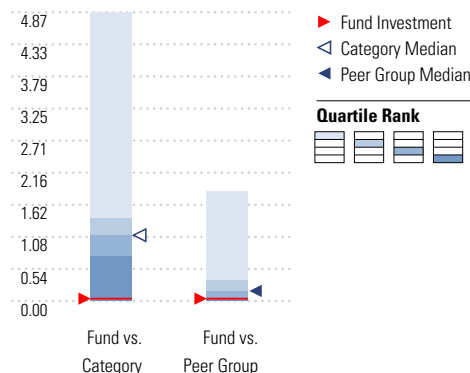
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.03	-	-1.35
Beta	1.00	-	0.97
R-Squared	100.00	-	95.76
Standard Deviation	18.82	18.81	18.73
Sharpe Ratio	0.83	0.83	0.74
Tracking Error	0.01	-	3.76
Information Ratio	-3.08	-	-1.00
Up Capture Ratio	99.96	-	94.15
Down Capture Ratio	100.07	-	98.89

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.09	24.09	22.21
Price/Book Ratio	4.27	4.27	4.41
Geom Avg Mkt Cap \$B	201.96	201.74	256.86
ROE	31.25	31.23	31.98

# Vanguard 500 Index Admiral VFIAX

**Morningstar Category**  
Large Blend

**Morningstar Index**  
S&P 500 TR USD

## Style Analysis as of 09-30-2021

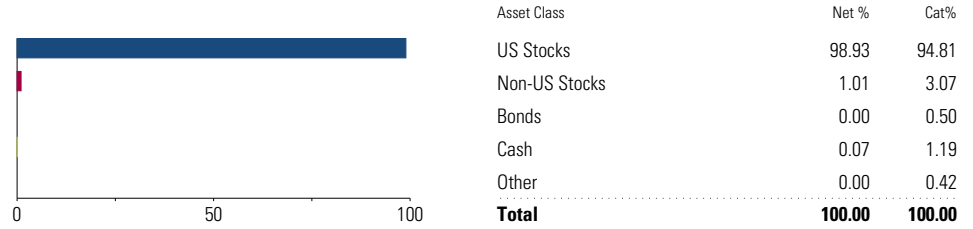
Morningstar Style Box™



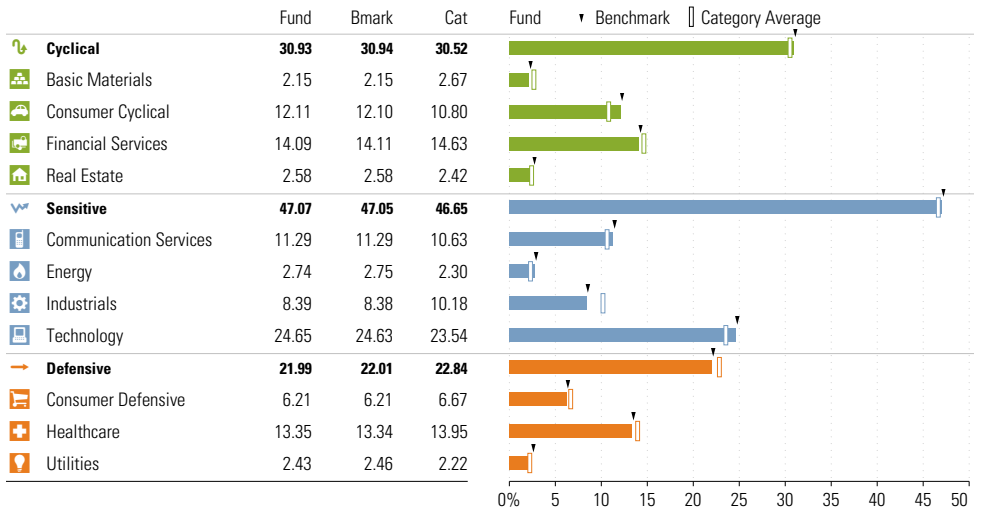
## Style Breakdown



## Asset Allocation as of 09-30-2021



## Sector Weighting as of 09-30-2021



## Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	6.08	6.08	7.13	Technology
⊕ Microsoft Corp	5.80	11.88	27.51	Technology
⊕ Amazon.com Inc	3.92	15.80	0.86	Consumer Cyclical
⊖ Facebook Inc Class A	2.21	18.01	24.25	Communication Svc
⊕ Alphabet Inc Class A	2.20	20.22	52.54	Communication Svc
⊖ Alphabet Inc Class C	2.06	22.27	52.14	Communication Svc
⊕ Tesla Inc	1.72	23.99	9.89	Consumer Cyclical
⊕ NVIDIA Corp	1.41	25.41	58.77	Technology
⊖ Berkshire Hathaway Inc Class B	1.38	26.79	17.71	Financial Services
⊖ JPMorgan Chase & Co	1.34	28.13	30.94	Financial Services
⊕ Johnson & Johnson	1.16	29.29	4.61	Healthcare
⊕ Visa Inc Class A	1.02	30.31	2.28	Financial Services
⊕ UnitedHealth Group Inc	1.01	31.32	12.61	Healthcare
⊕ The Home Depot Inc	0.96	32.28	25.45	Consumer Cyclical
⊖ Procter & Gamble Co	0.93	33.21	2.29	Consumer Defensive

**Total Holdings 511**

⊕ Increase ⊖ Decrease ✨ New to Portfolio



# Vanguard Developed Markets Index Admiral VTMGX

**Morningstar Category**  
Foreign Large Blend

**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## 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 8.61 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 92.47% lower than the Foreign Large Blend category average.

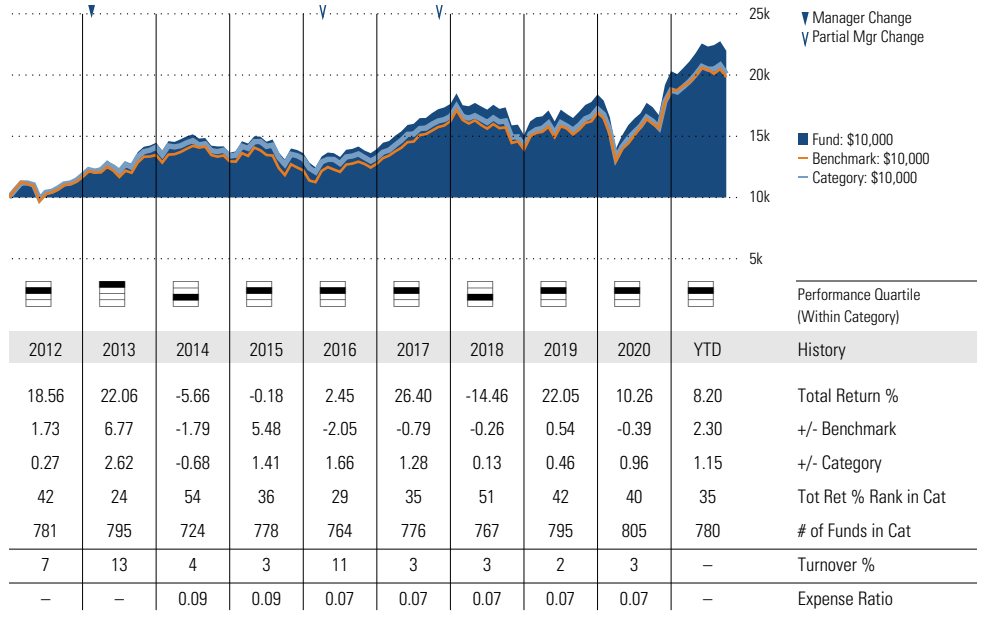
## Morningstar Investment Management LLC Analysis

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

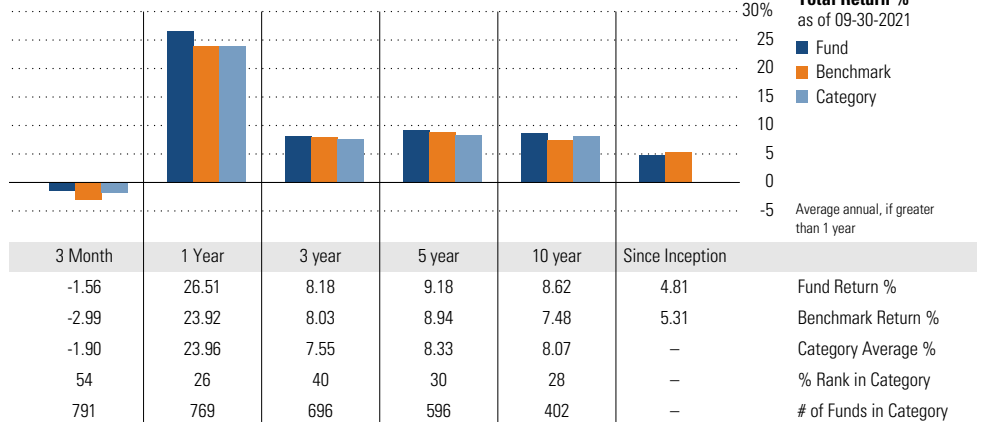
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

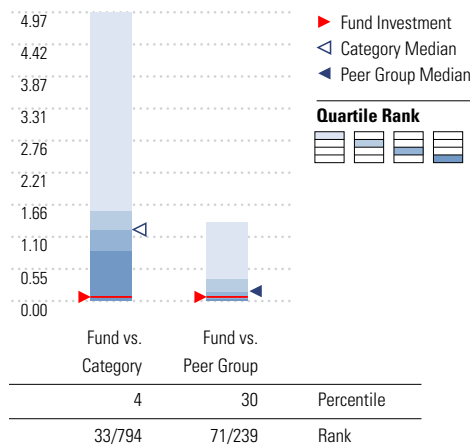
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.03	-	-0.02
Beta	1.04	-	1.00
R-Squared	97.08	-	94.58
Standard Deviation	18.64	17.73	18.29
Sharpe Ratio	0.46	0.46	0.45
Tracking Error	3.25	-	4.31
Information Ratio	0.05	-	-0.01
Up Capture Ratio	102.27	-	100.18
Down Capture Ratio	102.35	-	100.74

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	14.94	14.84	14.52
Price/Book Ratio	1.72	1.86	1.93
Geom Avg Mkt Cap \$B	29.39	45.39	53.11
ROE	15.62	16.84	17.78

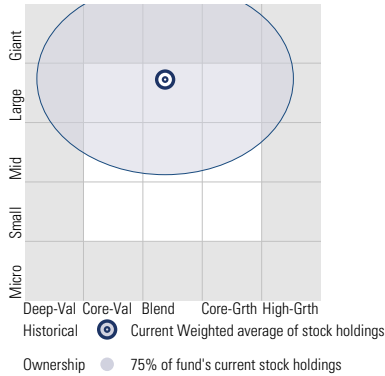
# Vanguard Developed Markets Index Admiral VTMGX

**Morningstar Category**  
Foreign Large Blend

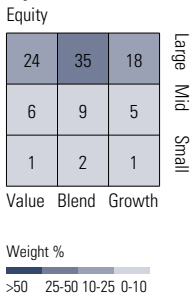
**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Style Analysis as of 09-30-2021

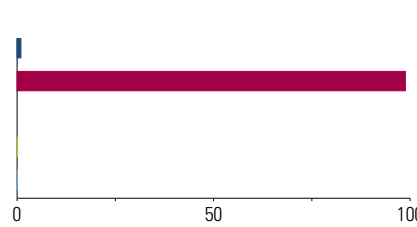
Morningstar Style Box™



## Style Breakdown

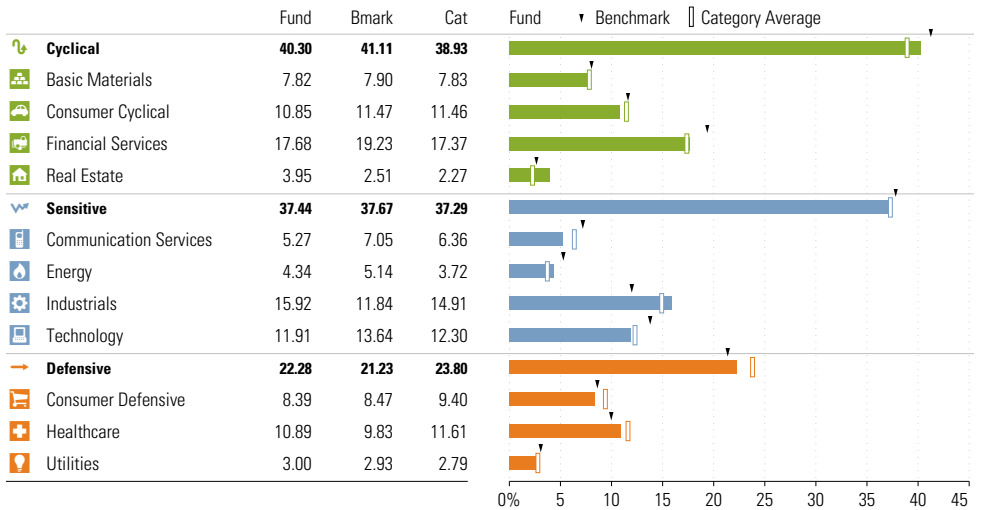


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	9.97	2.96
Non-US Stocks	98.80	94.69
Bonds	0.00	0.35
Cash	0.12	2.22
Other	0.10	-0.22
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## World Regions % Equity 09-30-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	37.07	36.36	Americas	10.10	7.71	Greater Europe	52.82	55.94	Developed Markets	99.18
Japan	21.90	19.24	North America	9.99	6.68	United Kingdom	11.90	12.60	Emerging Markets	0.82
Australasia	6.48	4.72	Central/Latin	0.11	1.03	W euro-ex UK	40.01	41.93	Not Available	0.00
Asia-4 Tigers	8.33	7.26				Emrgng Europe	0.33	0.55		
Asia-ex 4 Tigers	0.36	5.14				Africa	0.58	0.86		
Not Classified	0.00	0.00								

## Top 10 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Nestle SA	1.47	1.47	9.81	Consumer Defensive
⊖ ASML Holding NV	1.28	2.75	62.80	Technology
⊕ Samsung Electronics Co Ltd	1.23	3.98	-	Technology
⊕ Roche Holding AG	1.08	5.06	9.70	Healthcare
⊖ Toyota Motor Corp	0.95	6.01	27.03	Consumer Cyclical
⊖ AstraZeneca PLC	0.81	6.82	25.07	Healthcare
⊖ LVMH Moet Hennessy Louis Vuitton SE	0.77	7.59	22.16	Consumer Cyclical
⊖ Novartis AG	0.75	8.34	-5.82	Healthcare
⊖ Novo Nordisk A/S Class B	0.66	9.00	47.25	Healthcare
⊖ Shopify Inc Registered Shs -A- Subord Vtg	0.66	9.66	19.61	Technology

**Total Holdings 4096**

⊕ Increase ⊖ Decrease ✳ New to Portfolio

# Vanguard Growth Index Admiral VIGAX

**Morningstar Category**  
Large Growth

**Morningstar Index**  
Russell 1000 Growth TR USD

## 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 26.77 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 94.9% lower than the Large Growth category average.

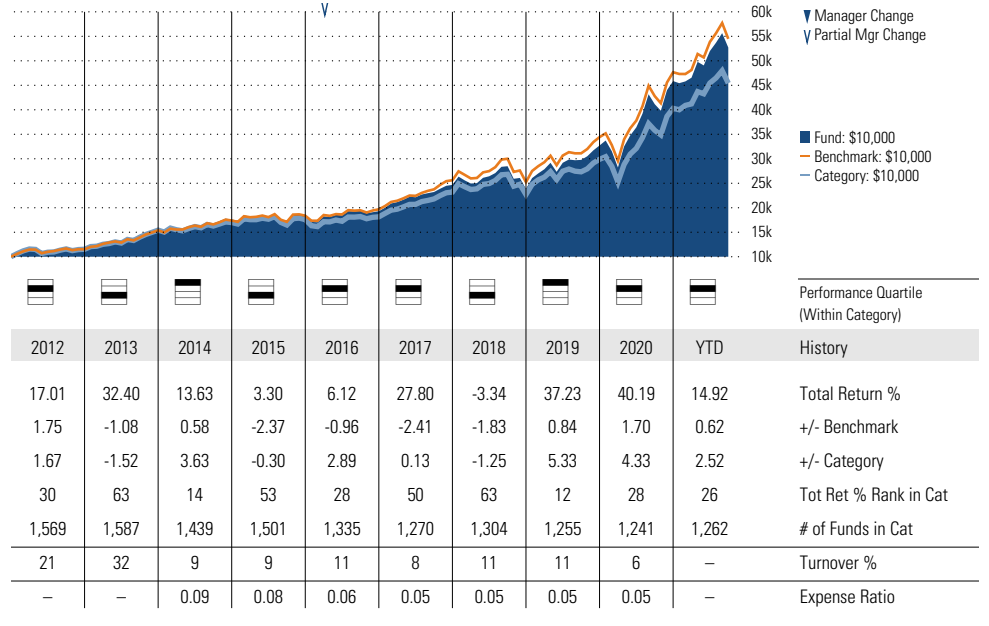
## Morningstar Investment Management LLC Analysis

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

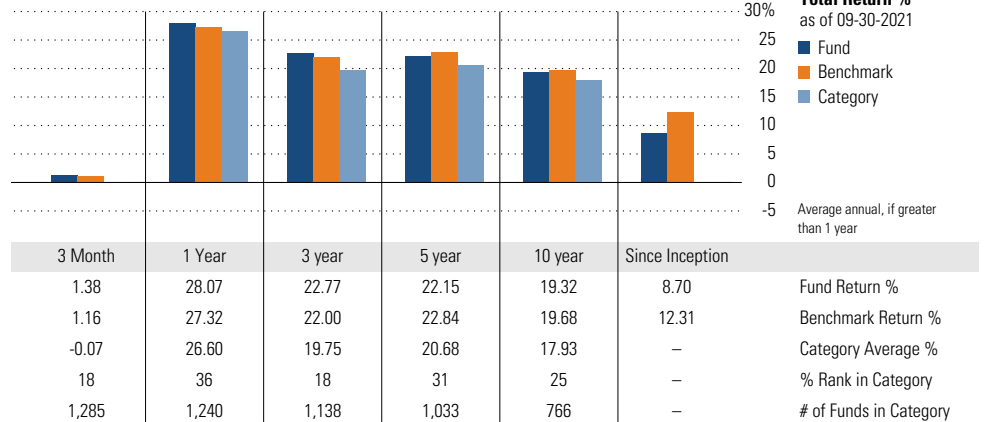
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

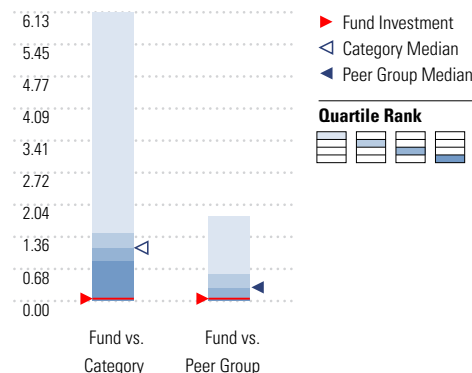
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.52	-	-1.13
Beta	1.01	-	0.98
R-Squared	99.71	-	93.33
Standard Deviation	20.36	20.19	20.50
Sharpe Ratio	1.06	1.04	0.94
Tracking Error	1.11	-	5.22
Information Ratio	0.69	-	-0.54
Up Capture Ratio	100.94	-	93.50
Down Capture Ratio	98.68	-	95.82

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	35.60	33.17	31.28
Price/Book Ratio	10.14	12.31	8.55
Geom Avg Mkt Cap \$B	311.62	291.31	335.34
ROE	35.49	39.60	33.50

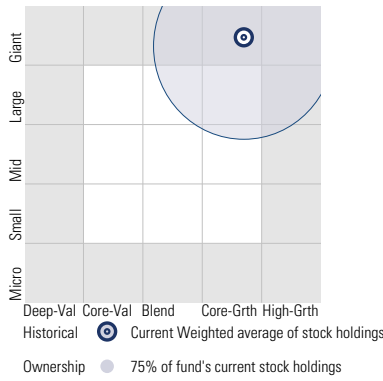
# Vanguard Growth Index Admiral VIGAX

**Morningstar Category**  
Large Growth

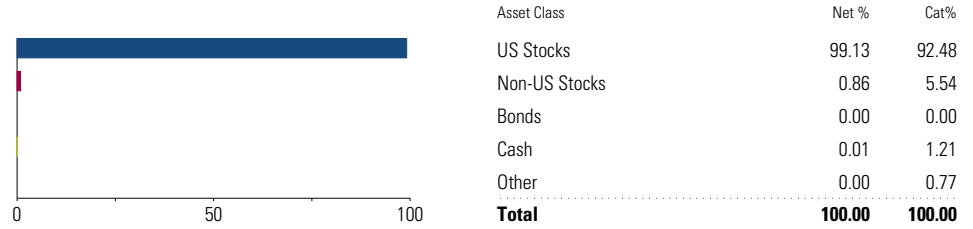
**Morningstar Index**  
Russell 1000 Growth TR USD

## Style Analysis as of 09-30-2021

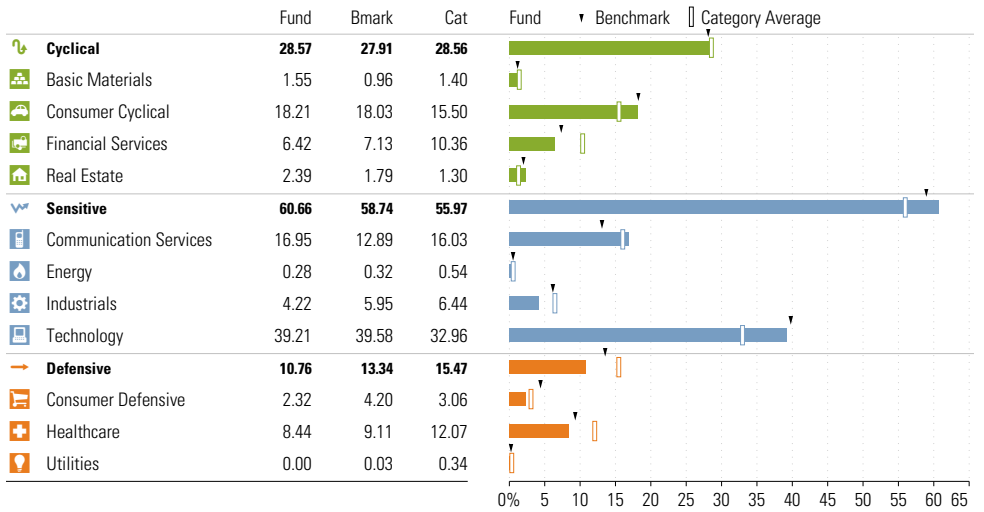
Morningstar Style Box™



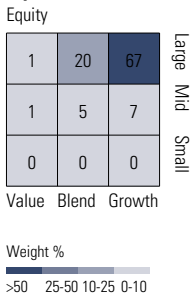
## Asset Allocation as of 09-30-2021



## Sector Weighting as of 09-30-2021



## Style Breakdown



## Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	10.39	10.39	7.13	Technology
⊕ Microsoft Corp	9.90	20.29	27.51	Technology
⊕ Amazon.com Inc	6.61	26.90	0.86	Consumer Cyclical
⊕ Facebook Inc Class A	3.78	30.69	24.25	Communication Svc
⊕ Alphabet Inc Class A	3.76	34.45	52.54	Communication Svc
⊕ Alphabet Inc Class C	3.39	37.84	52.14	Communication Svc
⊕ Tesla Inc	2.91	40.75	9.89	Consumer Cyclical
⊕ NVIDIA Corp	2.30	43.05	58.77	Technology
⊕ Visa Inc Class A	1.70	44.75	2.28	Financial Services
⊕ The Home Depot Inc	1.62	46.37	25.45	Consumer Cyclical
⊕ The Walt Disney Co	1.44	47.80	-6.63	Communication Svc
⊕ Mastercard Inc Class A	1.43	49.24	-2.22	Financial Services
⊕ PayPal Holdings Inc	1.43	50.66	11.11	Financial Services
⊕ Adobe Inc	1.28	51.95	15.12	Technology
⊕ Netflix Inc	1.23	53.17	12.87	Communication Svc

**Total Holdings 288**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard LifeStrategy Cnsvr Gr Inv VSCGX

**Morningstar Category**  
Allocation--30% to 50%  
Equity

**Morningstar Index**  
Morningstar US Mod Con Tgt Alloc NR  
USD

## Portfolio Manager(s)

Management Team since 09-1994

## Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--30% to 50% Equity 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 27.02 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 0.12 is 87.88% lower than the Allocation--30% to 50% Equity category average.

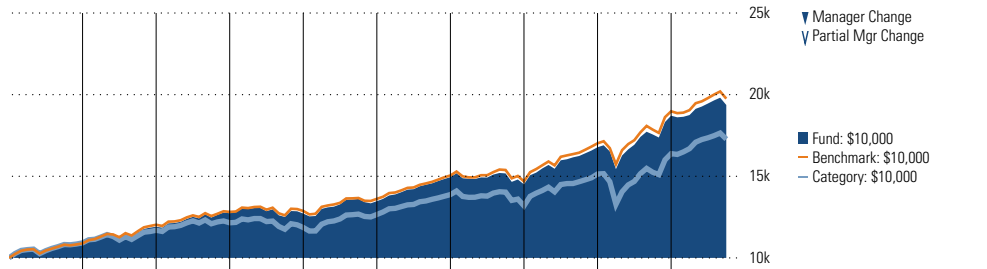
## Morningstar Investment Management LLC Analysis

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## ESG Metrics

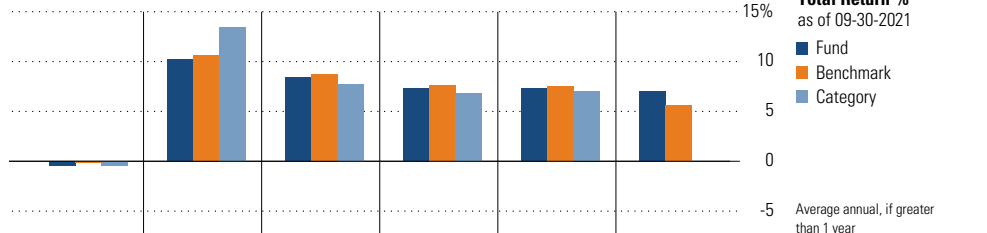
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021

## Growth of \$10,000



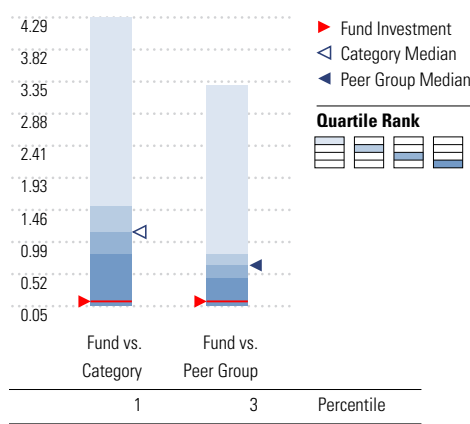
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	9.19	9.08	6.95	-0.17	5.96	10.92	-2.95	15.68	11.51	3.51	History
	0.29	-1.39	0.40	-0.62	0.19	0.41	-0.54	-0.21	0.00	-0.57	Total Return %
	-0.21	1.85	2.93	2.15	-0.66	1.06	2.09	0.87	2.65	-1.88	+/- Benchmark
	57	33	9	12	54	30	14	36	27	86	+/- Category
	507	567	551	603	571	560	579	554	519	522	Tot Ret % Rank in Cat
	15	19	15	16	9	6	11	9	23	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

## Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2021
	-0.46	10.28	8.47	7.31	7.33	7.04	Fund Return %
	-0.17	10.63	8.69	7.64	7.53	5.67	Benchmark Return %
	-0.46	13.49	7.77	6.83	6.98	-	Category Average %
	54	83	33	36	34	-	% Rank in Category
	527	516	481	429	276	-	# of Funds in Category

## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.27	-	-2.39
Beta	1.01	-	1.18
R-Squared	99.31	-	92.77
Standard Deviation	7.95	7.85	9.63
Sharpe Ratio	0.93	0.97	0.71
Tracking Error	0.66	-	3.11
Information Ratio	-0.33	-	-0.42
Up Capture Ratio	98.52	-	104.41
Down Capture Ratio	99.71	-	124.00

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.54	20.07	20.39
Price/Book Ratio	2.67	3.00	3.17
Avg Eff Duration	7.27	6.25	5.26

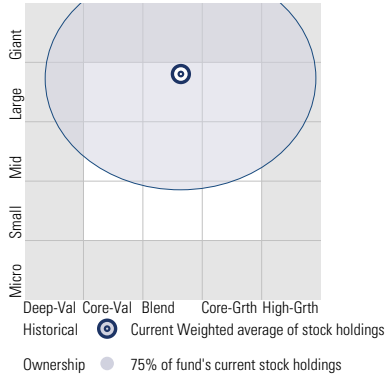
# Vanguard LifeStrategy Cnsvr Gr Inv VSCGX

**Morningstar Category**  
Allocation--30% to 50%  
Equity

**Morningstar Index**  
Morningstar US Mod Con Tgt Alloc NR  
USD

## Style Analysis as of 09-30-2021

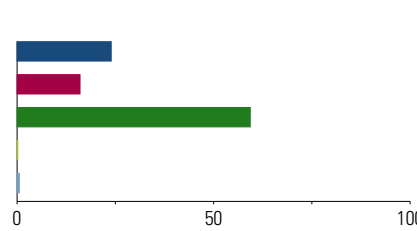
Morningstar Style Box™



## Style Breakdown

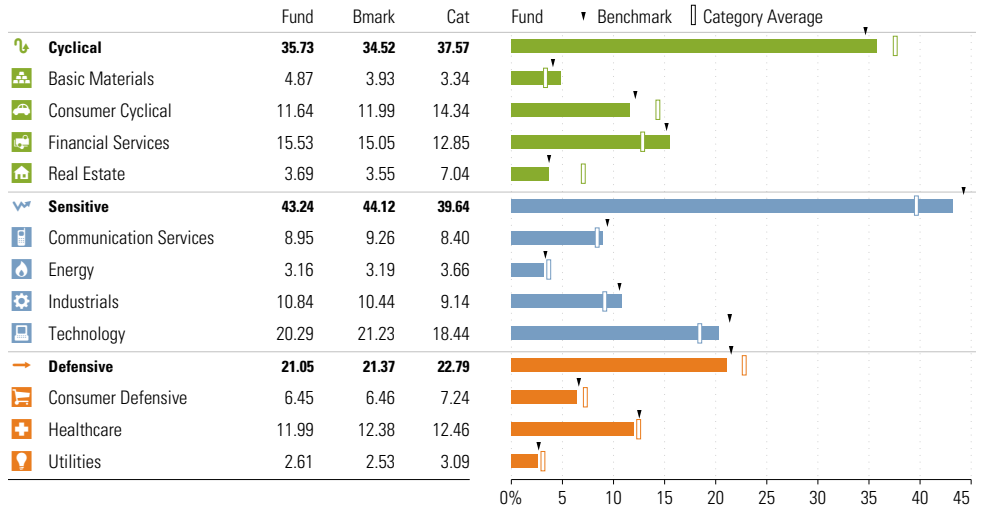


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	23.94	32.28
Non-US Stocks	16.01	8.24
Bonds	59.32	49.95
Cash	0.17	4.85
Other	0.56	4.67
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II Idx Inv	—	42.18	42.18	—	—
⊕ Vanguard Total Stock Mkt Idx Inv	—	24.02	66.20	—	—
⊕ Vanguard Total Intl Bd Idx Investor	—	16.46	82.65	—	—
⊕ Vanguard Total Intl Stock Index Inv	—	15.87	98.53	—	—
⊕ Vanguard Total Intl Bd II Idx Investor	—	1.44	99.97	—	—
⊕ Us Dollar	—	0.03	100.00	—	—

## Total Holdings 6

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# Vanguard LifeStrategy Growth Inv VASGX

**Morningstar Category**  
Allocation--70% to 85%  
Equity

**Morningstar Index**  
Morningstar US Mod Agg Tgt Alloc NR  
USD

## Portfolio Manager(s)

Management Team since 09-1994

## Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--70% to 85% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 27.02 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 86.54% lower than the Allocation--70% to 85% Equity category average.

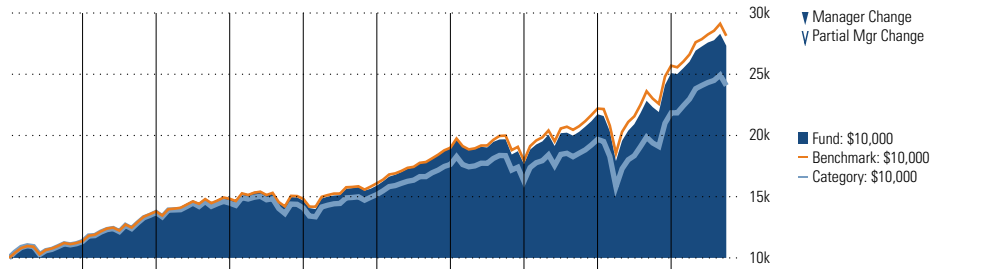
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

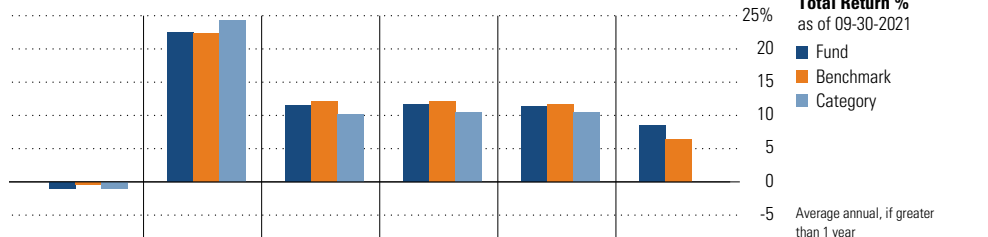
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

## Growth of \$10,000



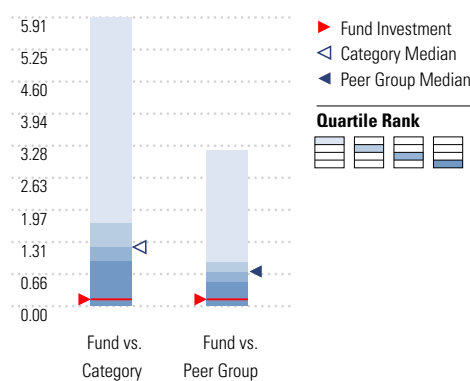
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	14.38	21.20	7.18	-1.17	8.33	19.21	-6.90	23.13	15.45	8.89	History
	0.62	-0.07	-0.32	-1.14	-0.23	1.18	-1.37	-0.54	-0.33	-0.61	Total Return %
	0.96	-0.11	1.47	1.60	0.40	3.41	1.03	1.78	1.94	-1.30	+/- Benchmark
	37	53	20	30	34	20	34	32	27	74	+/- Category
	368	390	384	401	356	327	332	322	312	319	Tot Ret % Rank in Cat
	10	9	10	13	5	6	10	6	13	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

## Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2021
	-0.96	22.47	11.54	11.60	11.42	8.54	Fund Return %
	-0.39	22.29	12.08	12.17	11.73	6.46	Benchmark Return %
	-1.01	24.23	10.17	10.45	10.53	-	Category Average %
	58	66	24	25	26	-	% Rank in Category
	321	312	289	263	189	-	# of Funds in Category

## Net Expense



	Fund vs. Category	Fund vs. Peer Group	Percentile
	1	4	
	4/323	11/279	Rank

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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.71	-	-2.02
Beta	1.02	-	1.03
R-Squared	99.54	-	95.93
Standard Deviation	15.04	14.67	15.50
Sharpe Ratio	0.73	0.78	0.64
Tracking Error	1.07	-	3.20
Information Ratio	-0.50	-	-0.61
Up Capture Ratio	99.93	-	97.28
Down Capture Ratio	103.06	-	106.93

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.60	19.87	21.20
Price/Book Ratio	2.66	2.95	3.18
Avg Eff Duration	7.26	6.25	5.21

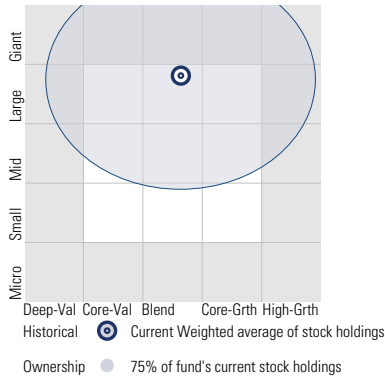
# Vanguard LifeStrategy Growth Inv VASGX

**Morningstar Category**  
Allocation--70% to 85%  
Equity

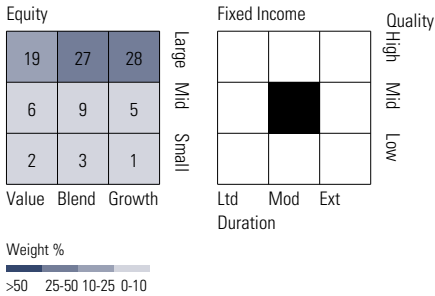
**Morningstar Index**  
Morningstar US Mod Agg Tgt Alloc NR  
USD

## Style Analysis as of 09-30-2021

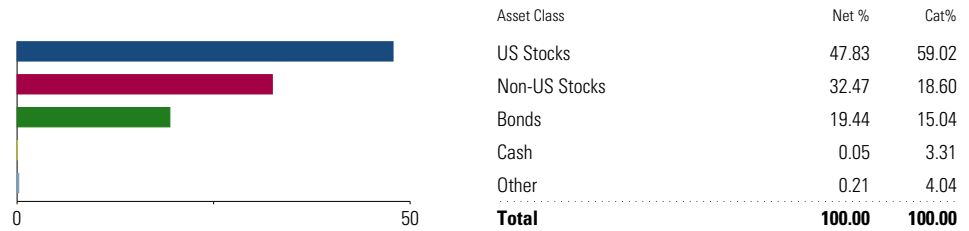
Morningstar Style Box™



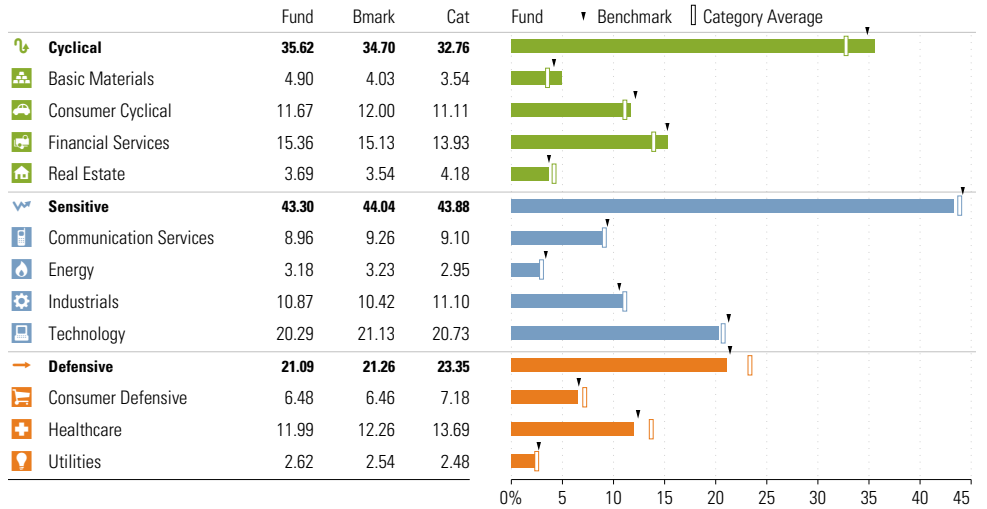
## Style Breakdown



## Asset Allocation as of 09-30-2021



## Sector Weighting as of 09-30-2021



## Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Inv	—	47.98	47.98	—	—
⊕ Vanguard Total Intl Stock Index Inv	—	32.36	80.33	—	—
⊖ Vanguard Total Bond Market II Idx Inv	—	13.76	94.10	—	—
⊕ Vanguard Total Intl Bd Idx Investor	—	5.17	99.27	—	—
⊕ Vanguard Total Intl Bd II Idx Investor	—	0.75	100.02	—	—
⊕ Us Dollar	—	0.02	100.04	—	—

## Total Holdings 6

⊕ Increase ⊖ Decrease ✱ New to Portfolio



# Vanguard LifeStrategy Income Inv VASIX

**Morningstar Category**  
Allocation--15% to 30%  
Equity

**Morningstar Index**  
Morningstar US Con Tgt Alloc NR USD

## Portfolio Manager(s)

Management Team since 09-1994

## Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--15% to 30% Equity 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 27.02 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 0.11 is 88.78% lower than the Allocation--15% to 30% Equity category average.

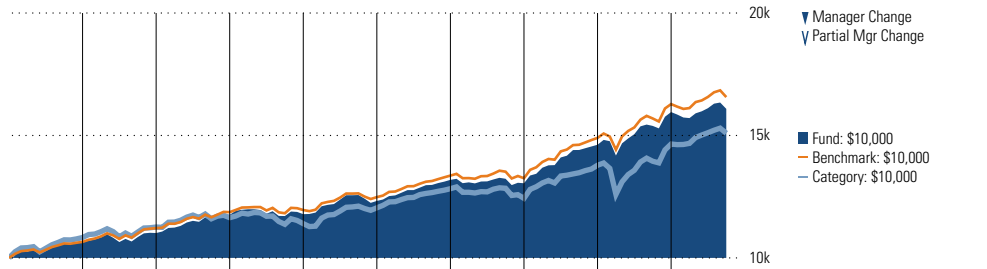
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

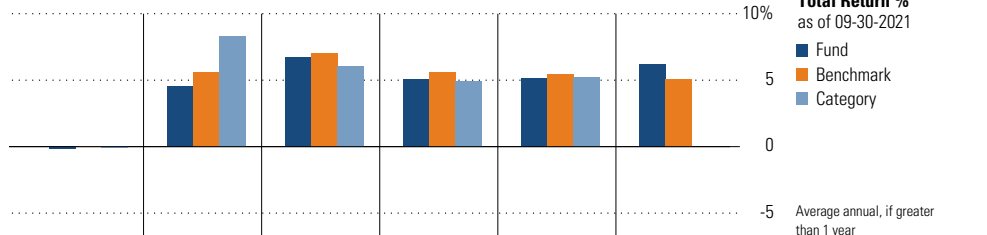
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021

## Growth of \$10,000



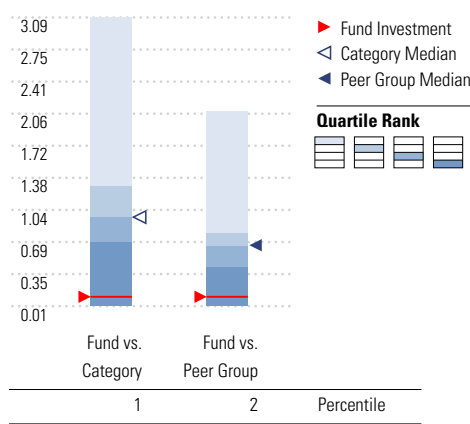
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	6.54	3.40	6.76	0.22	4.58	6.98	-1.05	12.05	9.13	0.82	History
	-0.02	-1.84	0.92	-0.51	0.17	-0.06	-0.24	-0.38	-0.13	-0.94	Total Return %
	-1.81	-0.62	3.22	2.29	-0.97	0.73	2.09	0.85	1.84	-2.28	+/- Benchmark
	78	68	4	8	65	49	11	35	27	90	+/- Category
	195	217	220	238	218	194	191	193	189	198	Tot Ret % Rank in Cat
	8	25	12	14	4	4	9	6	17	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

## Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Average annual, if greater than 1 year
	-0.17	4.52	6.73	5.06	5.17	6.20	Fund Return %
	-0.03	5.57	7.01	5.57	5.48	5.09	Benchmark Return %
	-0.12	8.33	6.08	4.90	5.26	-	Category Average %
	45	82	29	50	51	-	% Rank in Category
	203	196	180	165	108	-	# of Funds in Category

## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.01	-	-2.76
Beta	0.96	-	1.29
R-Squared	97.13	-	83.81
Standard Deviation	4.87	4.98	7.14
Sharpe Ratio	1.15	1.18	0.75
Tracking Error	0.85	-	3.38
Information Ratio	-0.33	-	-0.37
Up Capture Ratio	93.47	-	107.42
Down Capture Ratio	89.00	-	142.15

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.26	20.77	20.60
Price/Book Ratio	2.65	3.15	2.97
Avg Eff Duration	7.30	6.25	2.43

# Vanguard LifeStrategy Income Inv VASIX

**Morningstar Category**  
Allocation--15% to 30%

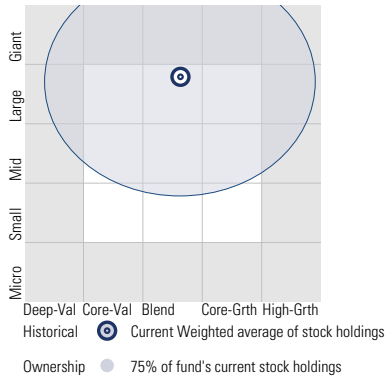
**Morningstar Index**

Morningstar US Con Tgt Alloc NR USD

Equity

## Style Analysis as of 09-30-2021

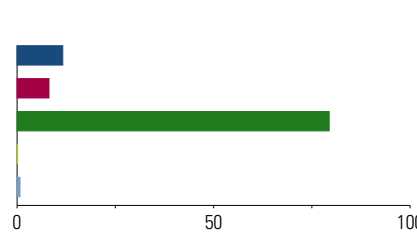
Morningstar Style Box™



## Style Breakdown

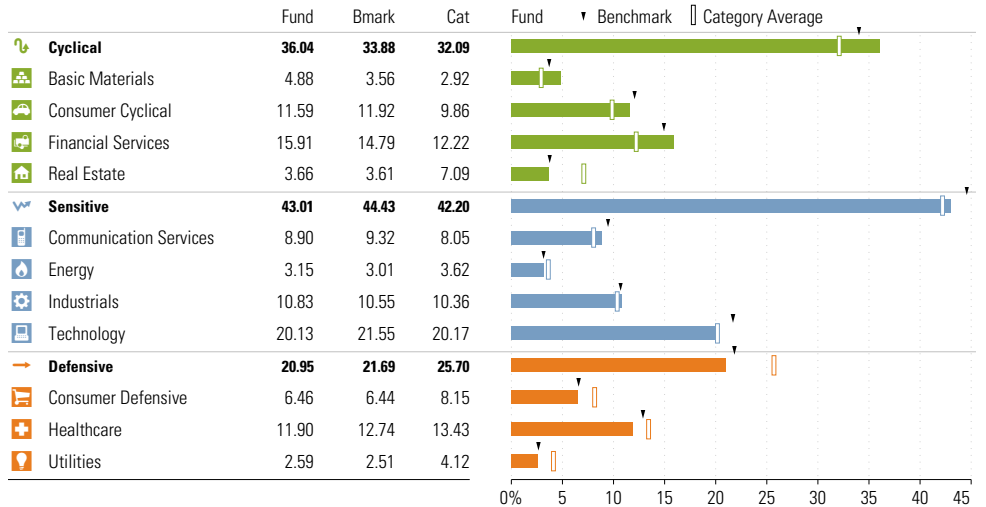


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	11.62	15.50
Non-US Stocks	8.11	4.31
Bonds	79.41	68.85
Cash	0.13	7.81
Other	0.74	3.53
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II Idx Inv	—	56.13	56.13	—	—
⊕ Vanguard Total Intl Bd Idx Investor	—	23.63	79.77	—	—
⊕ Vanguard Total Stock Mkt Idx Inv	—	11.66	91.43	—	—
⊕ Vanguard Total Intl Stock Index Inv	—	7.95	99.38	—	—
⊕ Vanguard Total Intl Bd II Idx Investor	—	0.65	100.03	—	—
⊕ Us Dollar	—	0.03	100.07	—	—

**Total Holdings 6**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard LifeStrategy Moderate Gr Inv VSMGX

**Morningstar Category**  
Allocation--50% to 70%  
Equity

**Morningstar Index**  
Morningstar US Mod Tgt Alloc NR USD

## Portfolio Manager(s)

Management Team since 09-1994

## Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--50% to 70% Equity 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 27.02 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 0.13 is 87.74% lower than the Allocation--50% to 70% Equity category average.

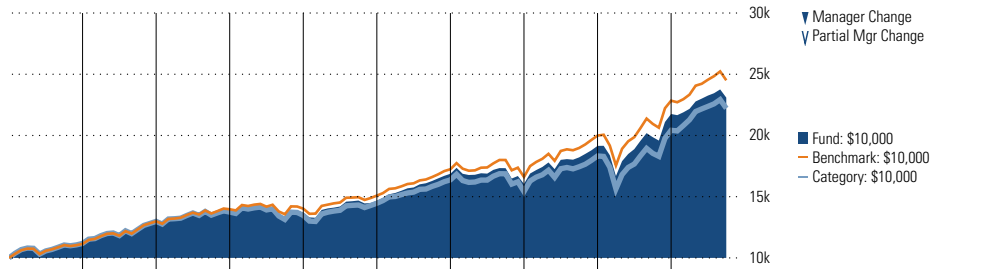
## Morningstar Investment Management LLC Analysis

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## ESG Metrics

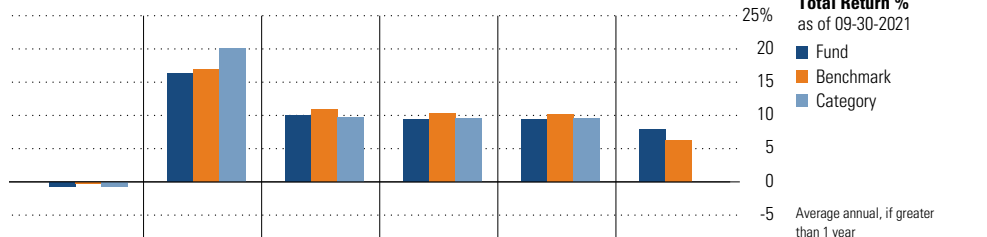
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

## Growth of \$10,000



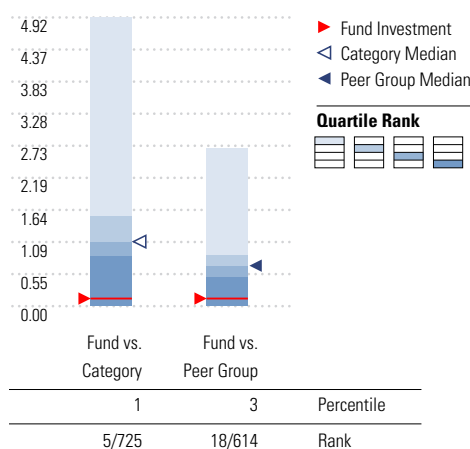
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	11.76	15.04	7.07	-0.57	7.13	15.04	-4.91	19.37	13.59	6.15	History
	0.29	-1.49	-0.50	-0.93	-0.47	0.76	-1.25	-0.96	-0.67	-1.14	Total Return %
	0.04	-1.44	0.86	1.36	-0.21	1.83	0.85	0.14	1.87	-2.76	+/- Benchmark
	56	68	38	32	42	26	39	53	36	90	+/- Category
	744	782	753	800	751	731	741	713	687	704	Tot Ret % Rank in Cat
	15	15	12	16	9	6	12	9	21	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

## Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2021
	-0.71	16.25	10.04	9.47	9.39	7.92	Fund Return %
	-0.19	16.98	10.84	10.38	10.08	6.22	Benchmark Return %
	-0.71	20.04	9.65	9.52	9.52	-	Category Average %
	65	82	46	53	56	-	% Rank in Category
	714	690	654	597	428	-	# of Funds in Category

## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.61	-	-1.48
Beta	0.99	-	1.06
R-Squared	99.20	-	94.44
Standard Deviation	11.44	11.52	12.60
Sharpe Ratio	0.80	0.86	0.73
Tracking Error	1.03	-	3.16
Information Ratio	-0.77	-	-0.34
Up Capture Ratio	95.53	-	100.24
Down Capture Ratio	98.04	-	108.89

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.59	20.74	21.16
Price/Book Ratio	2.67	3.20	3.19
Avg Eff Duration	7.27	6.25	4.95

# Vanguard LifeStrategy Moderate Gr Inv VSMGX

**Morningstar Category**  
Allocation--50% to 70%

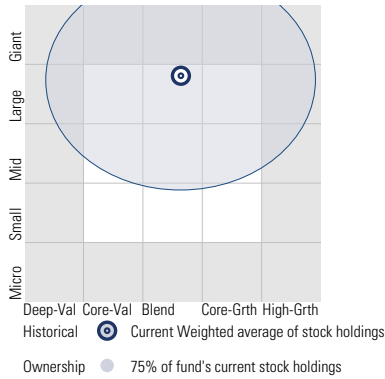
**Morningstar Index**

Morningstar US Mod Tgt Alloc NR USD

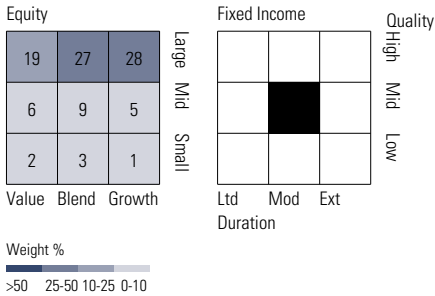
Equity

## Style Analysis as of 09-30-2021

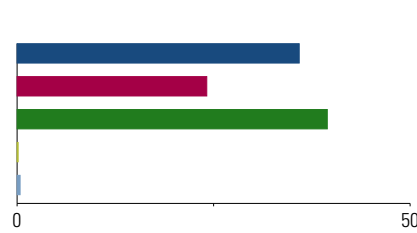
Morningstar Style Box™



## Style Breakdown

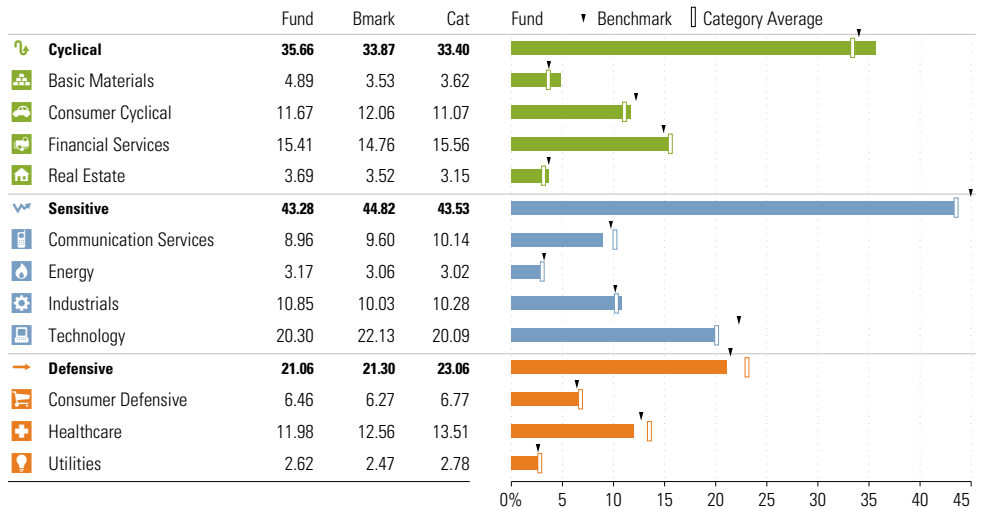


## Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	35.89	49.82
Non-US Stocks	24.13	12.52
Bonds	39.46	30.07
Cash	0.13	4.36
Other	0.38	3.22
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Inv	—	36.00	36.00	—	—
⊕ Vanguard Total Bond Market II Idx Inv	—	27.84	63.85	—	—
⊕ Vanguard Total Intl Stock Index Inv	—	24.00	87.85	—	—
⊕ Vanguard Total Intl Bd Idx Investor	—	10.62	98.47	—	—
⊕ Vanguard Total Intl Bd II Idx Investor	—	1.50	99.97	—	—
⊕ Us Dollar	—	0.03	100.00	—	—

**Total Holdings 6**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard Mid-Cap Value Index Admiral VMVAX

**Morningstar Category**  
Mid-Cap Value

**Morningstar Index**  
Russell Mid Cap Value TR USD

## Portfolio Manager(s)

Donald Butler since 08-2006  
Awais Khan since 07-2021

## Quantitative Screens

**Performance:** The fund has finished in the Mid-Cap 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 15.13 years.

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

**Net Expense:** The fund's expense ratio of 0.07 is 93% lower than the Mid-Cap Value category average.

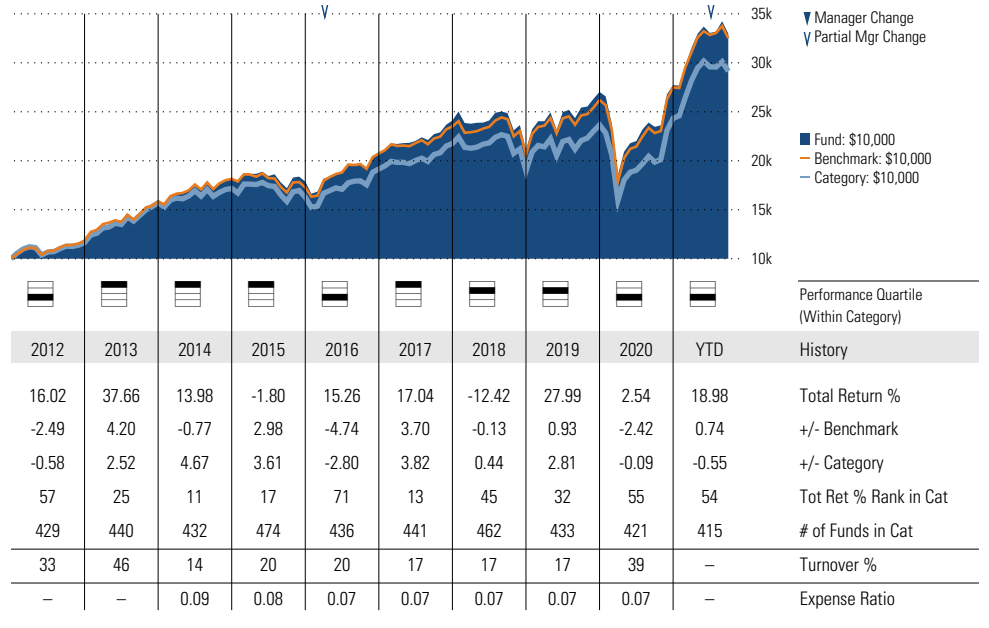
## Morningstar Investment Management LLC Analysis

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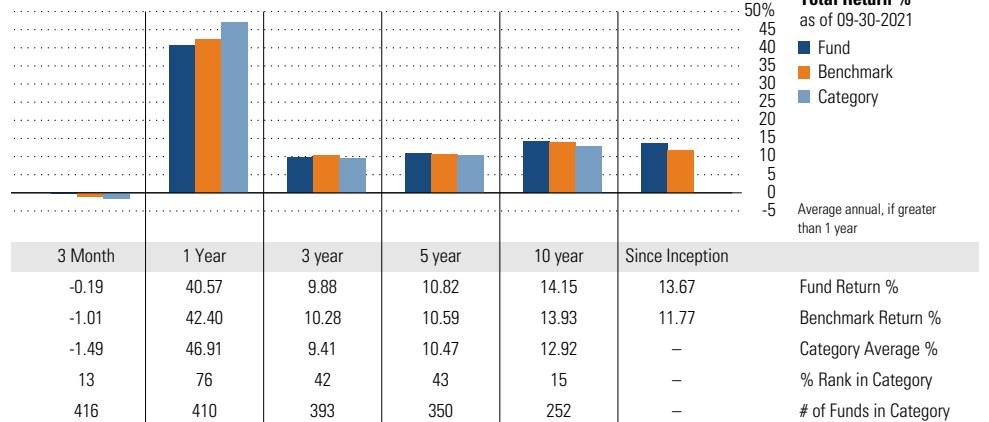
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Medium Risk	06-30-2021

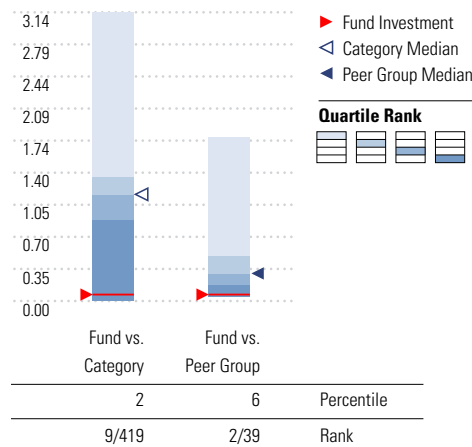
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.27	-	-1.29
Beta	0.99	-	1.04
R-Squared	99.35	-	96.77
Standard Deviation	23.22	23.44	24.74
Sharpe Ratio	0.48	0.49	0.44
Tracking Error	1.89	-	5.00
Information Ratio	-0.21	-	-0.26
Up Capture Ratio	99.28	-	102.15
Down Capture Ratio	100.48	-	107.29

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.16	17.38	17.69
Price/Book Ratio	2.27	2.32	2.15
Geom Avg Mkt Cap \$B	21.91	17.30	13.26
ROE	16.59	14.09	16.51

# Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category

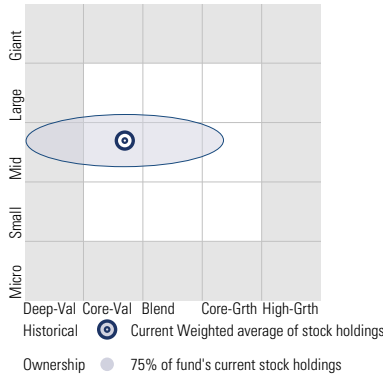
Mid-Cap Value

Morningstar Index

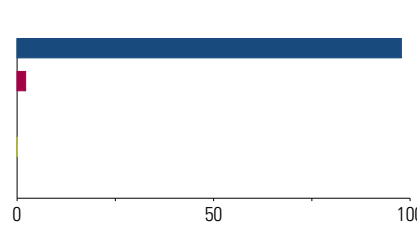
Russell Mid Cap Value TR USD

## Style Analysis as of 09-30-2021

Morningstar Style Box™

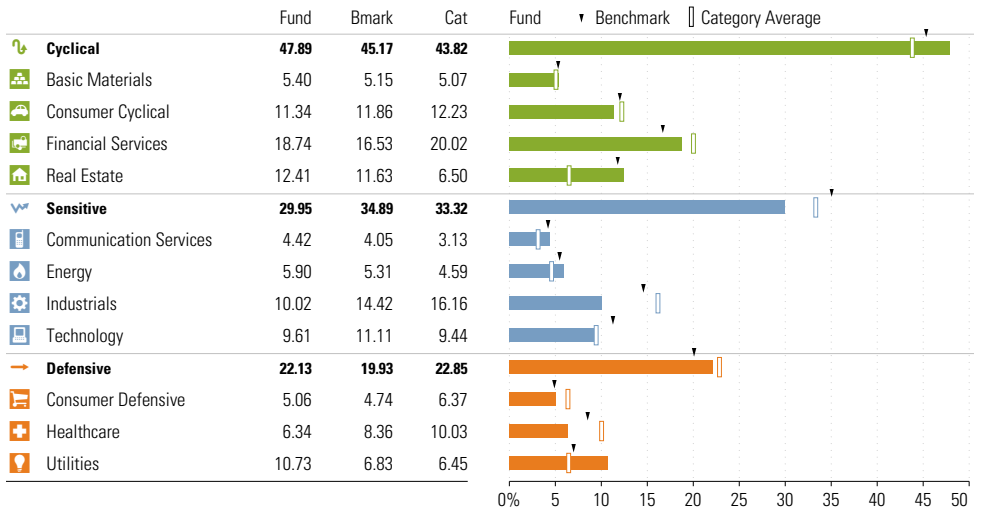


## Asset Allocation as of 09-30-2021

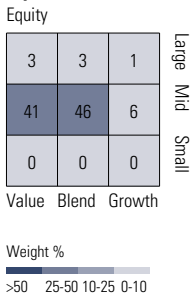


Asset Class	Net %	Cat%
US Stocks	97.77	91.25
Non-US Stocks	2.18	5.88
Bonds	0.00	0.02
Cash	0.05	2.31
Other	0.00	0.54
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 09-30-2021



## Style Breakdown



## Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Carrier Global Corp Ordinary Shares	1.39	1.39	-	Industrials
Motorola Solutions Inc	1.21	2.60	37.86	Technology
Discover Financial Services	1.13	3.73	37.23	Financial Services
Welltower Inc	1.07	4.81	30.35	Real Estate
International Flavors & Fragrances Inc	1.03	5.84	25.00	Basic Materials
CBRE Group Inc Class A	0.96	6.79	55.23	Real Estate
AvalonBay Communities Inc	0.95	7.75	40.14	Real Estate
Corteva Inc	0.95	8.70	9.71	Basic Materials
Arthur J. Gallagher & Co	0.95	9.65	21.32	Financial Services
American Water Works Co Inc	0.95	10.60	11.29	Utilities
Keysight Technologies Inc	0.93	11.53	24.38	Technology
Ameriprise Financial Inc	0.93	12.46	37.61	Financial Services
Willis Towers Watson PLC	0.93	13.38	11.39	Financial Services
State Street Corporation	0.91	14.29	18.62	Financial Services
Fifth Third Bancorp	0.90	15.19	56.98	Financial Services

**Total Holdings 210**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard Real Estate Index Admiral VGSLX

**Morningstar Category**  
Real Estate

**Morningstar Index**  
S&P United States REIT TR USD

## 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 25.4 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 88.79% lower than the Real Estate category average.

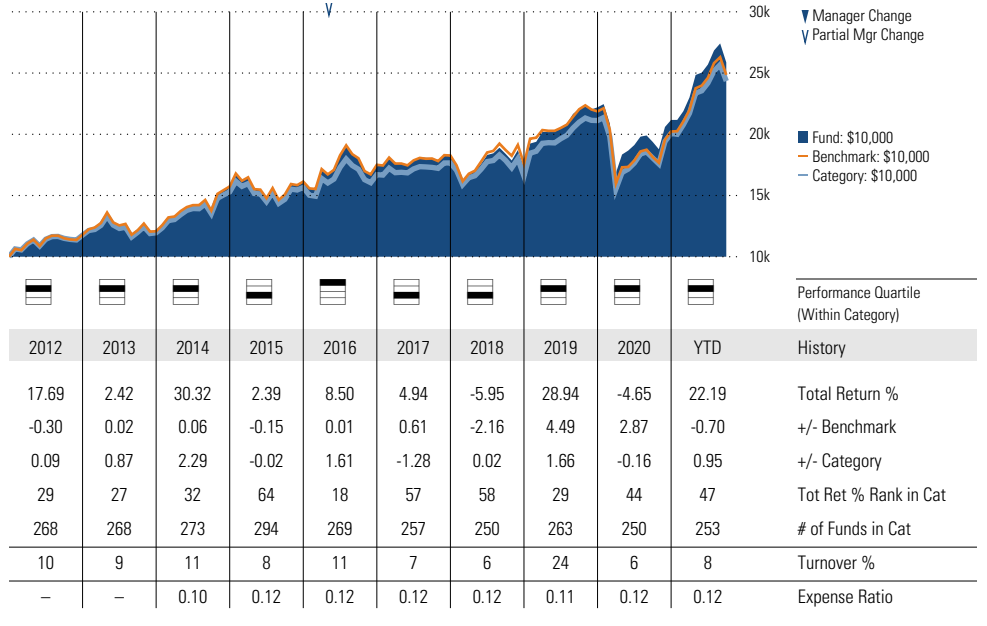
## Morningstar Investment Management LLC Analysis

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

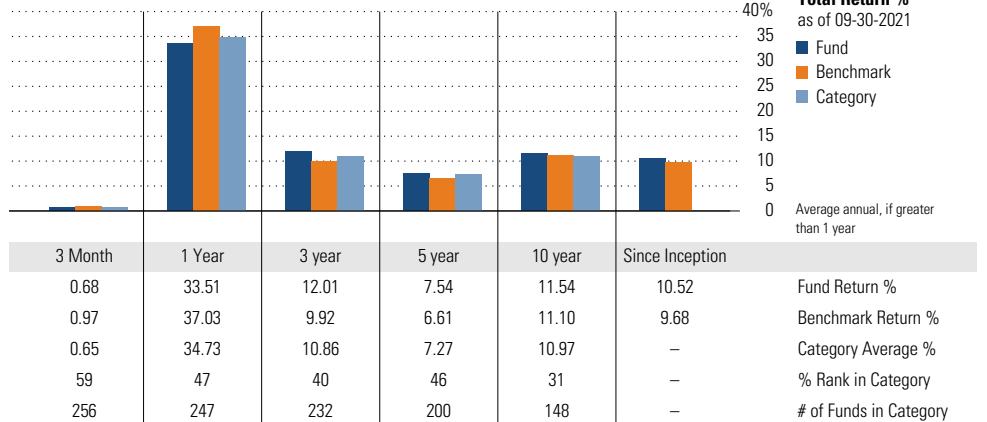
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Medium Risk	06-30-2021

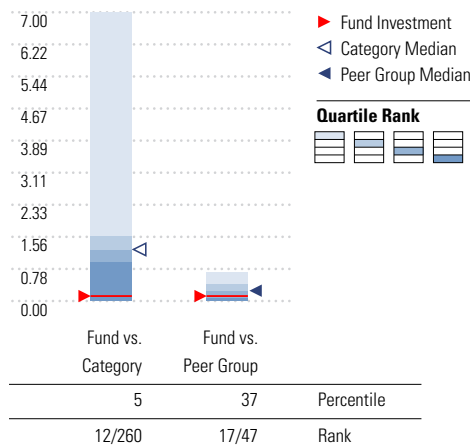
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.37	-	2.01
Beta	0.94	-	0.92
R-Squared	98.74	-	93.28
Standard Deviation	18.88	20.01	19.17
Sharpe Ratio	0.64	0.52	0.63
Tracking Error	2.46	-	5.05
Information Ratio	0.85	-	0.36
Up Capture Ratio	100.34	-	98.49
Down Capture Ratio	90.91	-	91.53

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	37.00	38.46	38.51
Price/Book Ratio	2.95	2.42	2.85
Geom Avg Mkt Cap \$B	21.33	9.35	24.65
ROE	12.81	9.56	11.00

# Vanguard Real Estate Index Admiral VGSLX

**Morningstar Category**  
Real Estate

**Morningstar Index**  
S&P United States REIT TR USD

## Style Analysis as of 09-30-2021

Morningstar Style Box™



## Style Breakdown



## Asset Allocation as of 09-30-2021



## Sector Weighting as of 09-30-2021



## Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Real Estate II Index	11.56	11.56	-	-
⊖ American Tower Corp	7.22	18.78	19.95	Real Estate
⊖ Prologis Inc	5.55	24.33	27.75	Real Estate
⊖ Crown Castle International Corp	4.43	28.76	11.38	Real Estate
⊖ Equinix Inc	4.21	32.97	11.84	Real Estate
⊖ Public Storage	2.80	35.77	31.25	Real Estate
⊖ Simon Property Group Inc	2.49	38.26	57.33	Real Estate
⊖ Digital Realty Trust Inc	2.39	40.64	6.04	Real Estate
⊖ SBA Communications Corp	2.16	42.81	17.79	Real Estate
⊖ Welltower Inc	2.06	44.86	30.35	Real Estate
⊖ CBRE Group Inc Class A	1.96	46.82	55.23	Real Estate
⊖ AvalonBay Communities Inc	1.85	48.67	40.14	Real Estate
⊖ Equity Residential	1.69	50.36	39.55	Real Estate
⊕ Alexandria Real Estate Equities Inc	1.60	51.96	9.08	Real Estate
⊖ Weyerhaeuser Co	1.59	53.56	7.61	Real Estate

## Total Holdings 171

⊕ Increase ⊖ Decrease ✨ New to Portfolio



# Vanguard Small Cap Value Index Admiral VSIAX

**Morningstar Category**  
Small Value

**Morningstar Index**  
Russell 2000 Value TR USD

## 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 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 5.43 years.

✔ **Style:** The fund has landed in its primary style box — Small Value — 71.43 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.07 is 94.02% lower than the Small Value category average.

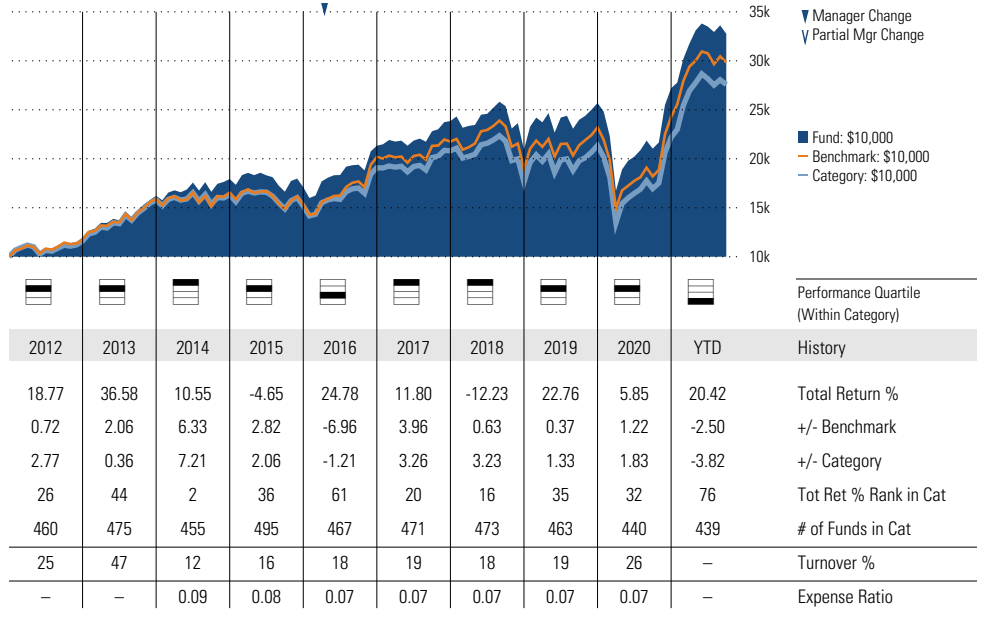
## Morningstar Investment Management LLC Analysis

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

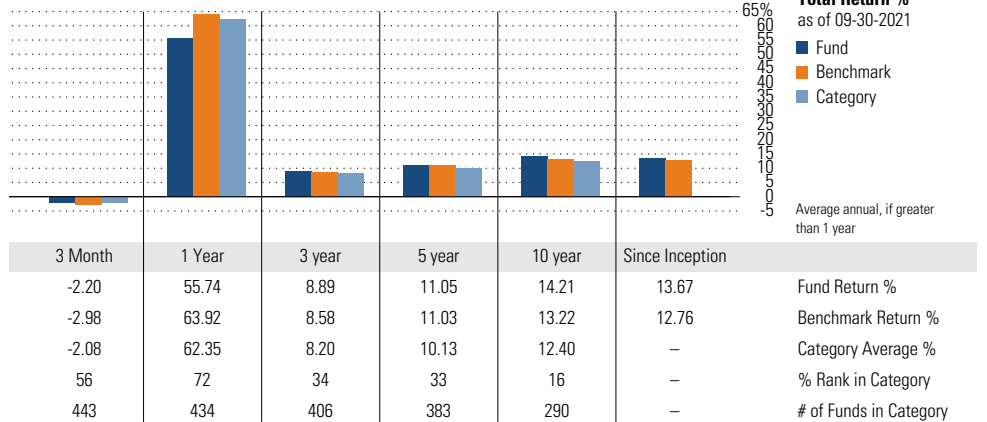
## ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021

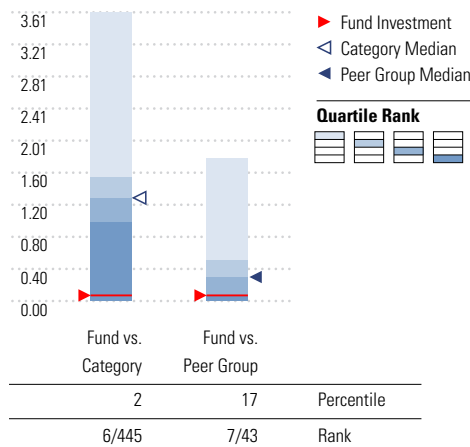
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.55	-	-0.23
Beta	0.96	-	1.02
R-Squared	98.06	-	95.76
Standard Deviation	26.22	26.99	28.02
Sharpe Ratio	0.42	0.40	0.39
Tracking Error	3.79	-	6.13
Information Ratio	0.08	-	-0.08
Up Capture Ratio	96.34	-	101.34
Down Capture Ratio	94.81	-	102.72

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	14.00	12.57	13.85
Price/Book Ratio	1.92	1.56	1.69
Geom Avg Mkt Cap \$B	5.44	2.18	3.95
ROE	13.68	5.79	12.41

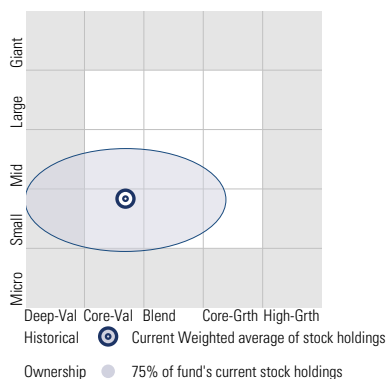
# Vanguard Small Cap Value Index Admiral VSIAX

**Morningstar Category**  
Small Value

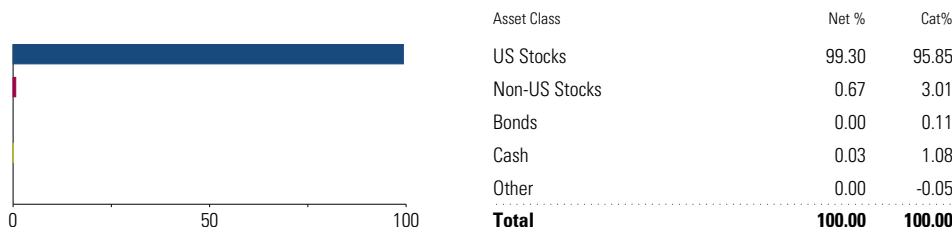
**Morningstar Index**  
Russell 2000 Value TR USD

## Style Analysis as of 09-30-2021

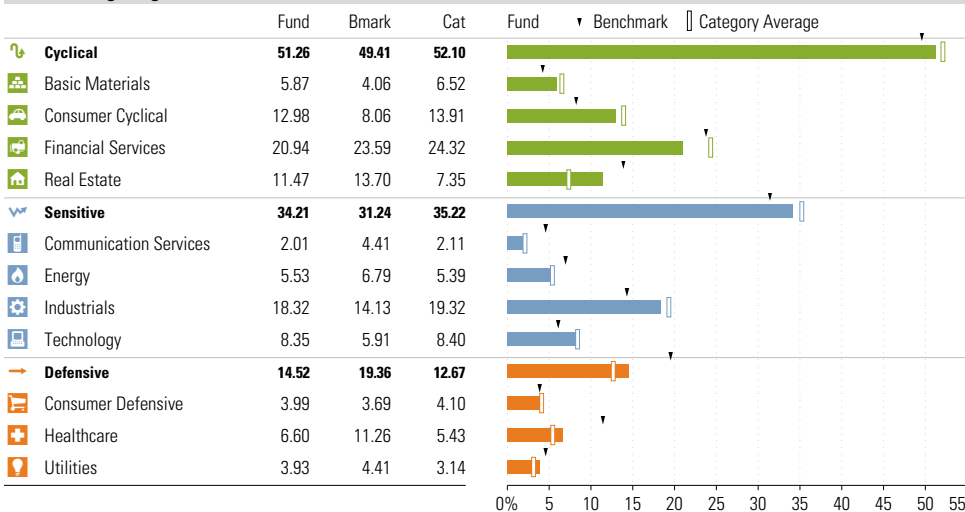
Morningstar Style Box™



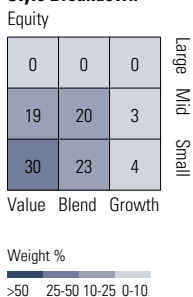
## Asset Allocation as of 09-30-2021



## Sector Weighting as of 09-30-2021



## Style Breakdown



## Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ VICI Properties Inc Ordinary Shares	0.58	0.58	15.41	Real Estate
⊕ Nuance Communications Inc	0.57	1.15	24.84	Technology
⊕ Diamondback Energy Inc	0.57	1.72	98.18	Energy
⊕ Signature Bank	0.54	2.26	102.50	Financial Services
⊕ Molina Healthcare Inc	0.52	2.78	27.57	Healthcare
⊕ Quanta Services Inc	0.52	3.31	58.29	Industrials
⊕ IDEX Corp	0.52	3.83	4.68	Industrials
⊕ Novavax Inc	0.44	4.27	85.91	Healthcare
⊕ Brown & Brown Inc	0.44	4.71	17.54	Financial Services
⊖ Williams-Sonoma Inc	0.44	5.15	75.81	Consumer Cyclical
⊕ Kimco Realty Corp	0.42	5.57	41.64	Real Estate
⊖ Jones Lang LaSalle Inc	0.42	5.98	67.21	Real Estate
⊕ The Mosaic Co	0.40	6.39	56.11	Basic Materials
⊕ Pentair PLC	0.40	6.79	37.94	Industrials
⊖ Howmet Aerospace Inc	0.40	7.18	9.39	Industrials

**Total Holdings 998**

⊕ Increase ⊖ Decrease ✨ New to Portfolio