

American Century Real Estate I REAIX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008
Steven Rodriguez since 12-2009
Vishal Govil since 12-2011

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.88 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 0.96 is 10.28% lower than the Real Estate category average.

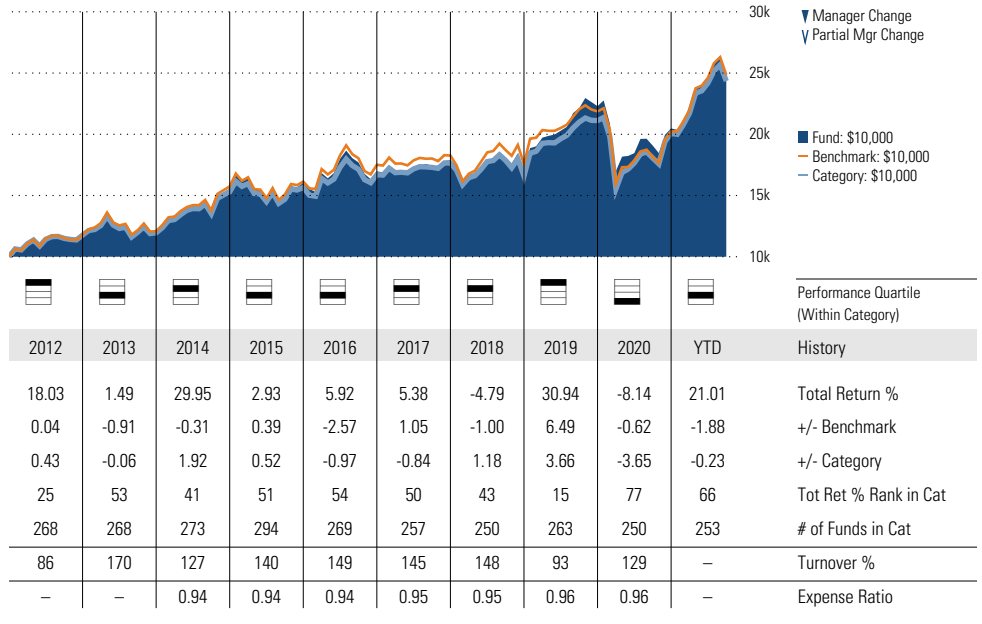
Morningstar Investment Management LLC Analysis

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

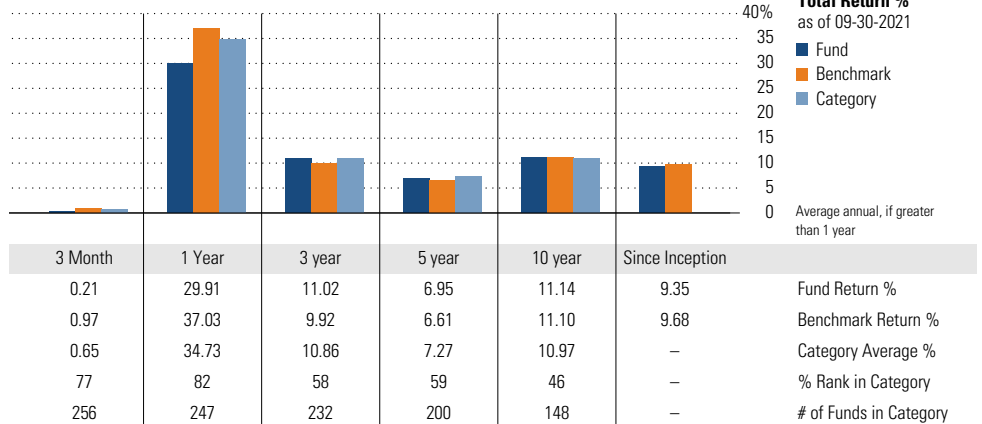
ESG Metrics

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

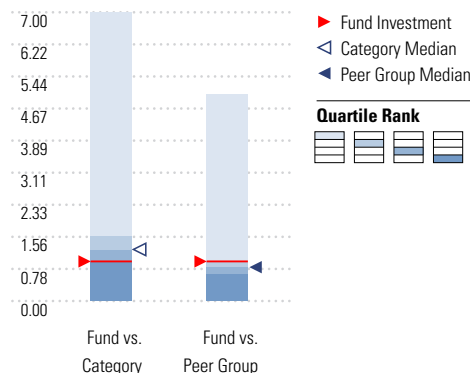
Growth of \$10,000



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	1.74	-	2.01
Beta	0.91	-	0.92
R-Squared	96.36	-	93.28
Standard Deviation	18.52	20.01	19.17
Sharpe Ratio	0.60	0.52	0.63
Tracking Error	3.98	-	5.05
Information Ratio	0.28	-	0.36
Up Capture Ratio	100.21	-	98.49
Down Capture Ratio	95.26	-	91.53

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	33.88	38.46	38.51
Price/Book Ratio	3.20	2.42	2.85
Geom Avg Mkt Cap \$B	23.51	9.35	24.65
ROE	15.01	9.56	11.00

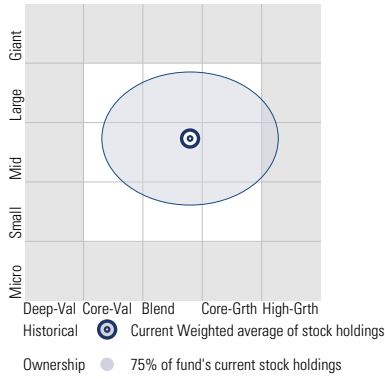
American Century Real Estate I REAIX

Morningstar Category
Real Estate

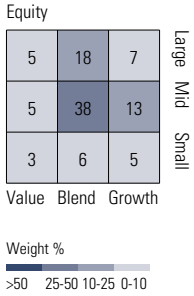
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 09-30-2021

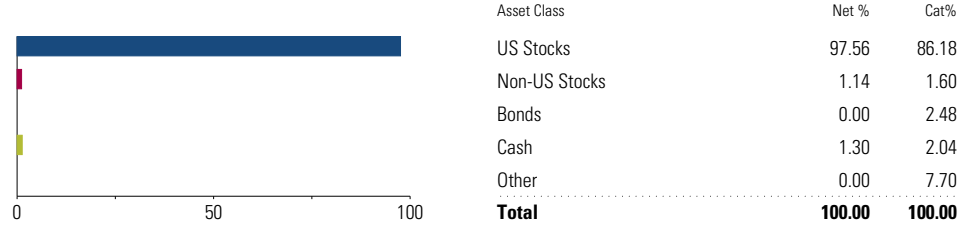
Morningstar Style Box™



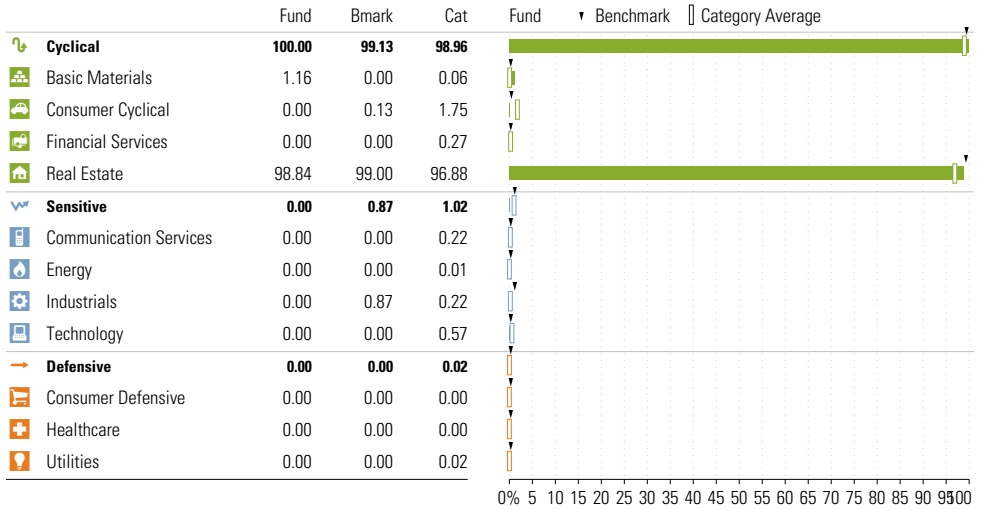
Style Breakdown



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
⊖ Prologis Inc	9.09	9.09	27.75	Real Estate
⊕ American Tower Corp	6.66	15.75	19.95	Real Estate
⊕ SBA Communications Corp	5.58	21.33	17.79	Real Estate
Invitation Homes Inc	4.94	26.27	30.77	Real Estate
⊖ Crown Castle International Corp	4.70	30.97	11.38	Real Estate
⊖ Simon Property Group Inc	4.61	35.58	57.33	Real Estate
⊕ UDR Inc	4.37	39.95	40.68	Real Estate
⊖ Welltower Inc	4.25	44.19	30.35	Real Estate
⊖ Extra Space Storage Inc	3.71	47.90	47.80	Real Estate
⊕ Digital Realty Trust Inc	3.54	51.44	6.04	Real Estate
⊕ Essex Property Trust Inc	3.30	54.75	37.31	Real Estate
⊕ Sun Communities Inc	3.18	57.92	23.46	Real Estate
⊕ AvalonBay Communities Inc	3.03	60.95	40.14	Real Estate
⊖ Life Storage Inc	2.87	63.83	46.95	Real Estate
⊕ Host Hotels & Resorts Inc	2.51	66.34	11.62	Real Estate

Total Holdings 42

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2000-2010 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 9.75 years.

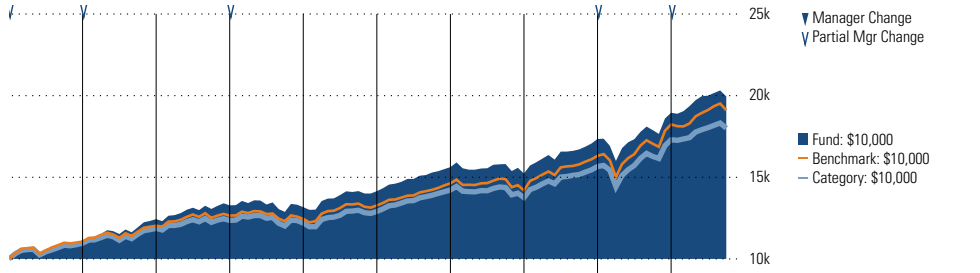
✘ **Style:** The fund has landed in its primary style box — Large Value — 54.55 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.3 is 47.37% lower than the Target-Date 2000-2010 category average.

Morningstar Investment Management LLC Analysis

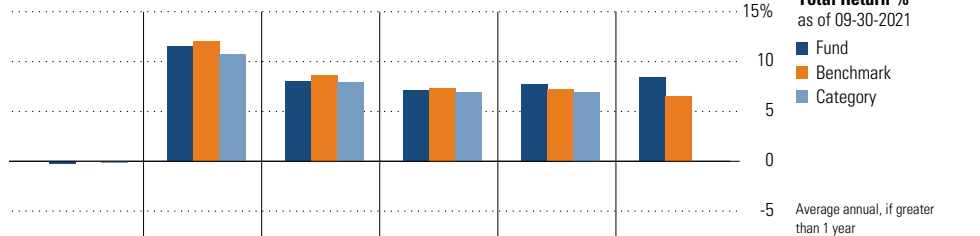
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

Growth of \$10,000



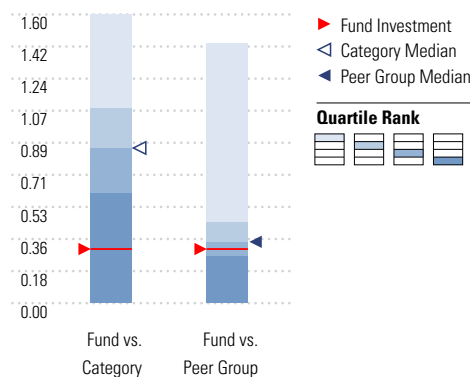
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
10.51	12.55	6.79	-0.84	7.45	10.41	-2.49	13.88	9.25	5.26	Total Return %
-0.10	3.79	1.63	0.74	0.81	0.22	0.48	-1.05	-2.53	0.51	+/- Benchmark
0.90	4.25	2.69	0.34	1.59	0.26	0.76	0.02	-1.23	1.12	+/- Category
34	1	1	27	3	44	22	56	85	24	Tot Ret % Rank in Cat
169	177	123	140	134	131	140	143	121	121	# of Funds in Cat
10	18	17	19	14	5	8	5	-	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-0.24	11.52	8.06	7.11	7.72	8.39	Fund Return %
-0.07	12.03	8.67	7.37	7.20	6.55	Benchmark Return %
-0.15	10.70	7.92	6.89	6.93	-	Category Average %
56	31	49	35	21	-	% Rank in Category
130	121	114	78	53	-	# of Funds in Category

Net Expense



Fund vs. Category	Fund vs. Peer Group	Percentile
19	35	Rank
26/133	79/228	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	0.30	-	-0.20
Beta	0.89	-	0.92
R-Squared	97.25	-	96.96
Standard Deviation	7.31	8.07	7.52
Sharpe Ratio	0.95	0.94	0.90
Tracking Error	1.49	-	1.82
Information Ratio	-0.41	-	-0.53
Up Capture Ratio	91.01	-	88.79
Down Capture Ratio	88.65	-	88.28

Portfolio Metrics

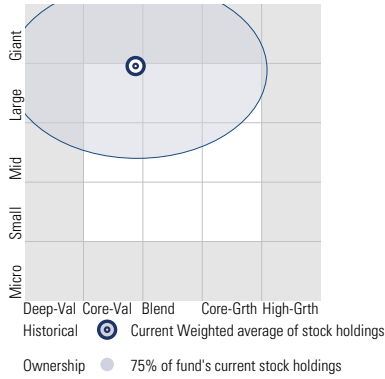
	Fund	Bmark	Cat
Price/Earnings Ratio	18.10	19.23	19.23
Price/Book Ratio	2.95	2.69	2.82
Avg Eff Duration	4.14	-	6.72

American Funds 2010 Trgt Date Retire R6 RFTTX

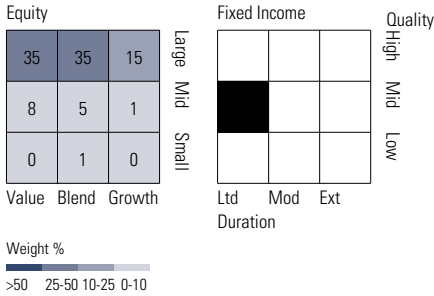
Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

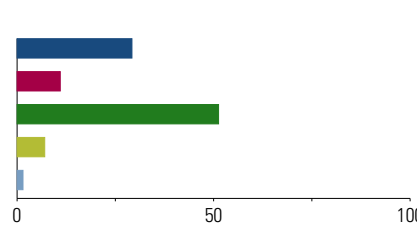
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

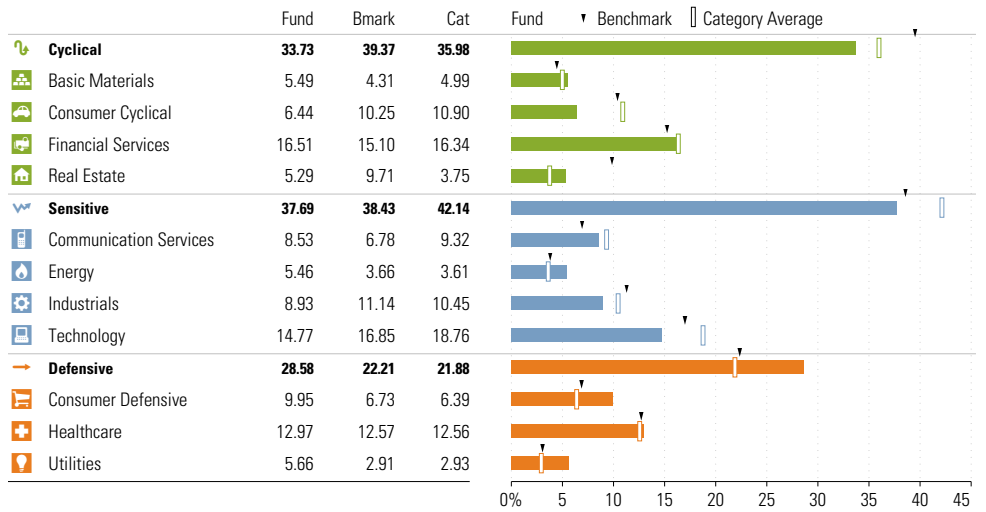


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	29.22	22.33
Non-US Stocks	10.98	13.36
Bonds	51.26	52.19
Cash	7.03	8.93
Other	1.50	3.20
Total	100.00	100.00

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
⊕ American Funds Interm Bd Fd of Amer R6	—	15.50	15.50	—	—
⊕ American Funds Income Fund of Amer R6	—	14.65	30.15	—	—
⊕ American Funds Bond Fund of Amer R6	—	8.75	38.91	—	—
⊕ American Funds American Balanced R6	—	6.93	45.84	—	—
⊕ American Funds ST Bd Fd of Amer R6	—	6.81	52.65	—	—
⊕ American Funds Mortgage R6	—	6.40	59.06	—	—
⊖ American Funds Inflation Linked Bd R6	—	6.37	65.42	—	—
⊕ American Funds Capital Income Bldr R6	—	6.29	71.72	—	—
⊖ American Funds American Mutual R6	—	5.61	77.33	—	—
⊕ American Funds Capital World Gr&Inc R6	—	4.26	81.59	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category
Target-Date 2015

Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2015 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 9.75 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.3 is 50% lower than the Target-Date 2015 category average.

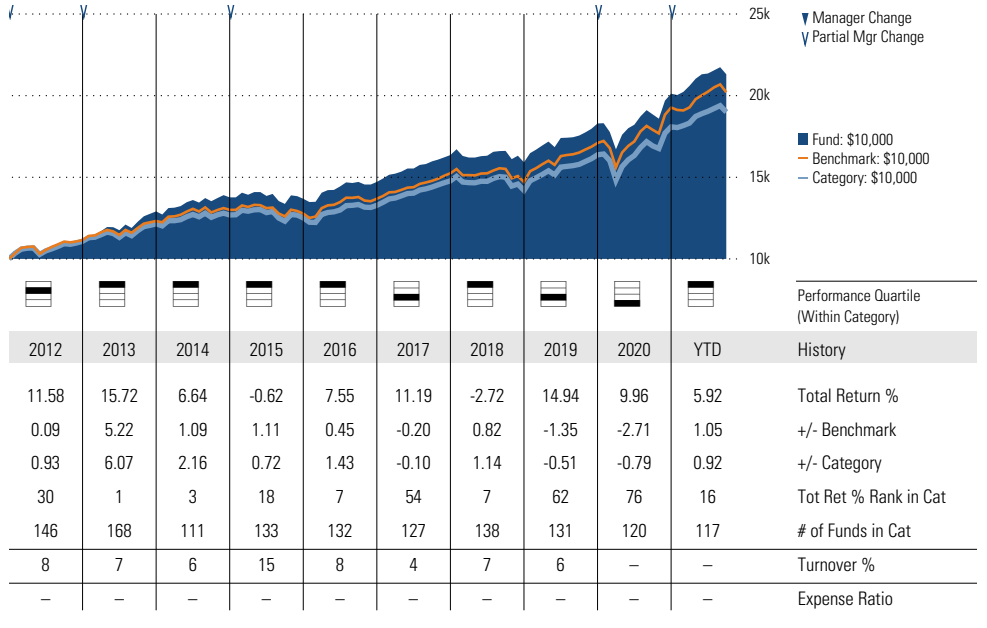
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

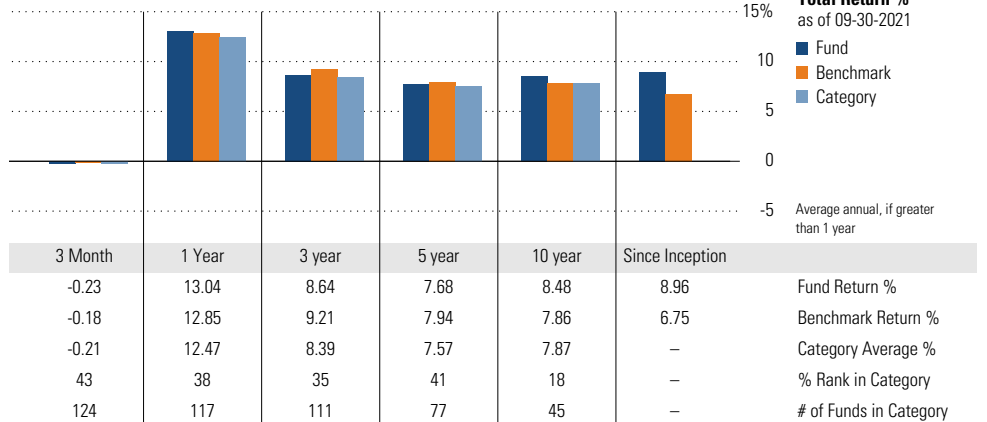
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020

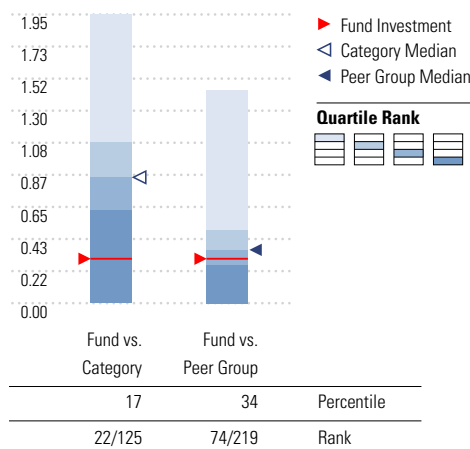
Growth of \$10,000



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	0.38	-	-0.76
Beta	0.89	-	0.97
R-Squared	96.84	-	96.39
Standard Deviation	8.07	8.88	8.80
Sharpe Ratio	0.93	0.92	0.81
Tracking Error	1.71	-	1.81
Information Ratio	-0.33	-	-0.59
Up Capture Ratio	91.53	-	92.08
Down Capture Ratio	88.98	-	96.07

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.49	19.04	19.25
Price/Book Ratio	3.03	2.66	2.82
Avg Eff Duration	4.59	-	5.44

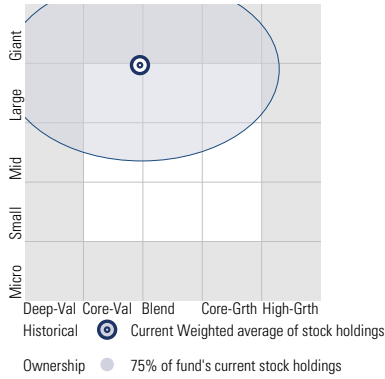
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category
Target-Date 2015

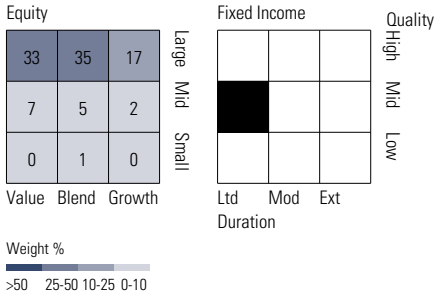
Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2021

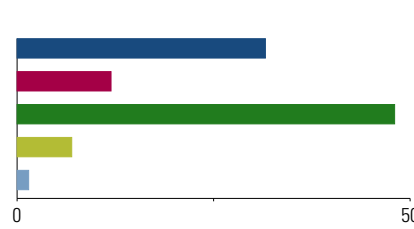
Morningstar Style Box™



Style Breakdown

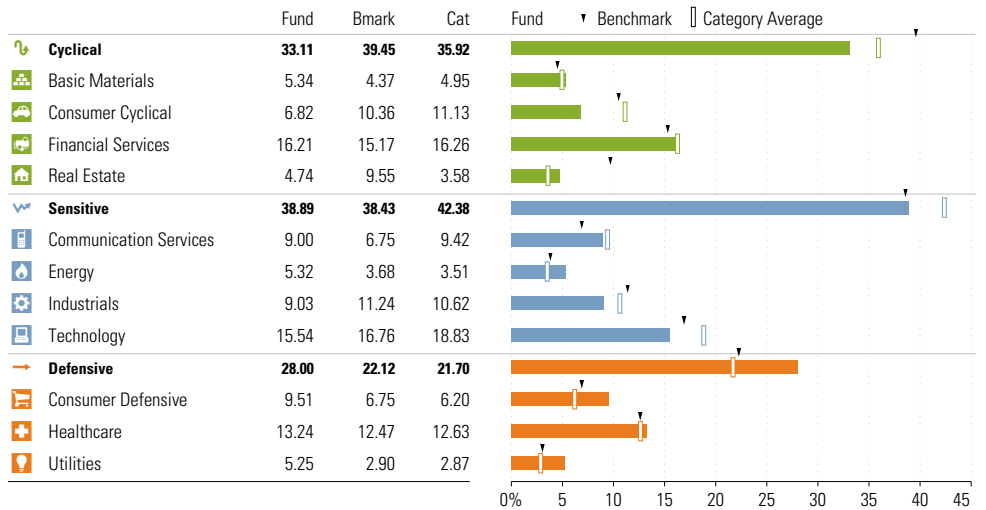


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	31.59	25.65
Non-US Stocks	11.95	15.35
Bonds	48.03	46.15
Cash	6.95	7.42
Other	1.47	5.43
Total	100.00	100.00

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
⊕ American Funds Income Fund of Amer R6	—	12.30	12.30	—	—
⊕ American Funds Interm Bd Fd of Amer R6	—	10.84	23.15	—	—
⊕ American Funds Bond Fund of Amer R6	—	8.08	31.22	—	—
⊖ American Funds American Balanced R6	—	7.59	38.81	—	—
⊖ American Funds Inflation Linked Bd R6	—	7.07	45.88	—	—
⊕ American Funds Mortgage R6	—	6.07	51.95	—	—
⊕ American Funds Capital Income Bldr R6	—	5.96	57.91	—	—
⊖ American Funds American Mutual R6	—	5.96	63.87	—	—
⊕ American Funds American High-Inc R6	—	5.08	68.95	—	—
⊕ American Funds Capital World Bond R6	—	5.02	73.97	—	—

Total Holdings 20

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

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 9.75 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.31 is 51.56% lower than the Target-Date 2020 category average.

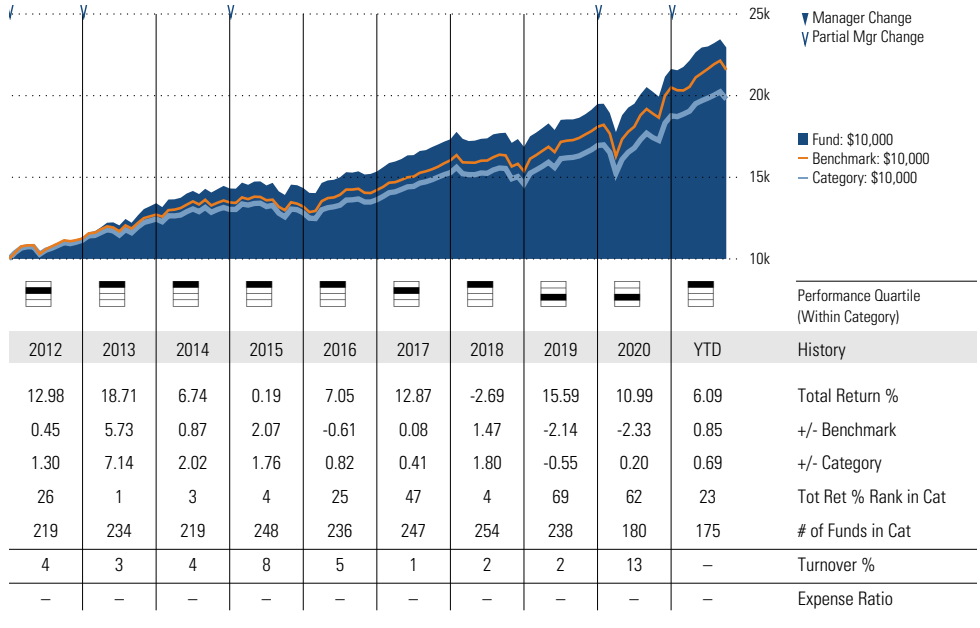
Morningstar Investment Management LLC Analysis

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.

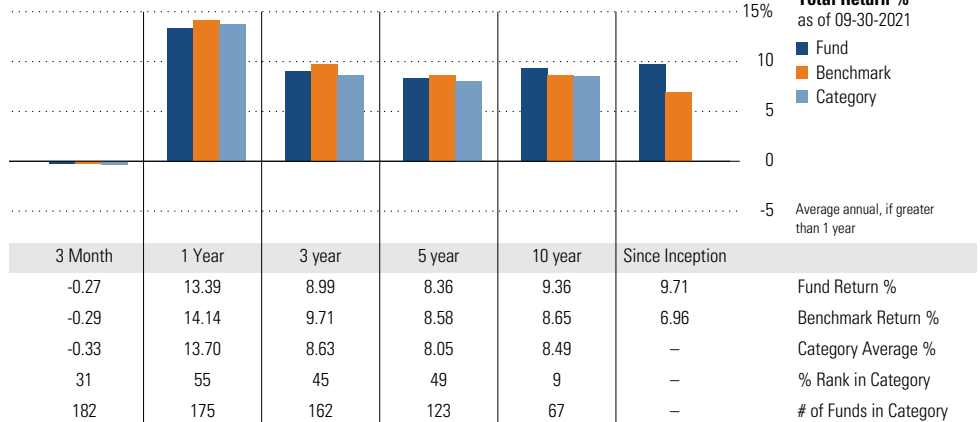
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020

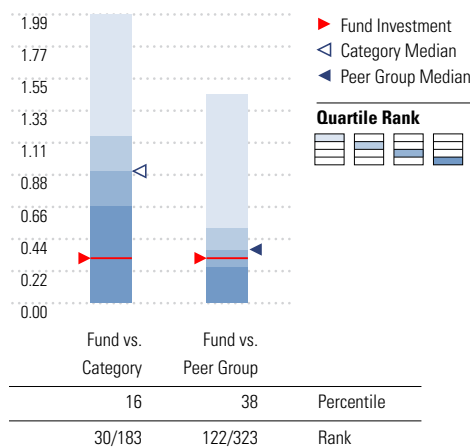
Growth of \$10,000



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	0.65	-	-0.70
Beta	0.85	-	0.95
R-Squared	97.29	-	96.48
Standard Deviation	8.54	9.87	9.52
Sharpe Ratio	0.93	0.88	0.79
Tracking Error	2.02	-	2.06
Information Ratio	-0.36	-	-0.63
Up Capture Ratio	88.51	-	90.82
Down Capture Ratio	84.34	-	94.59

Portfolio Metrics

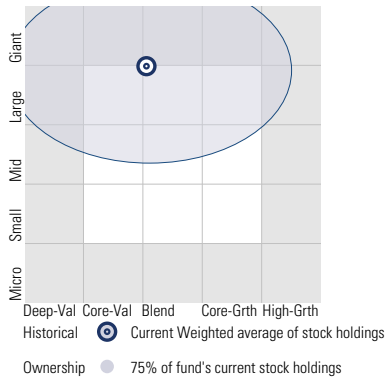
	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	18.89	19.67
Price/Book Ratio	3.11	2.63	2.82
Avg Eff Duration	4.74	-	5.43

American Funds 2020 Trgt Date Retire R6 RRCTX

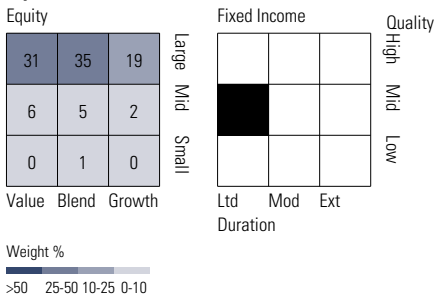
Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

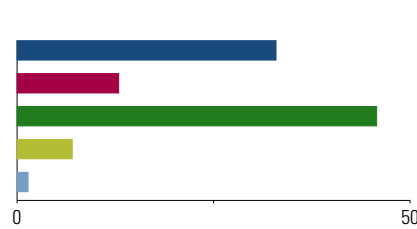
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

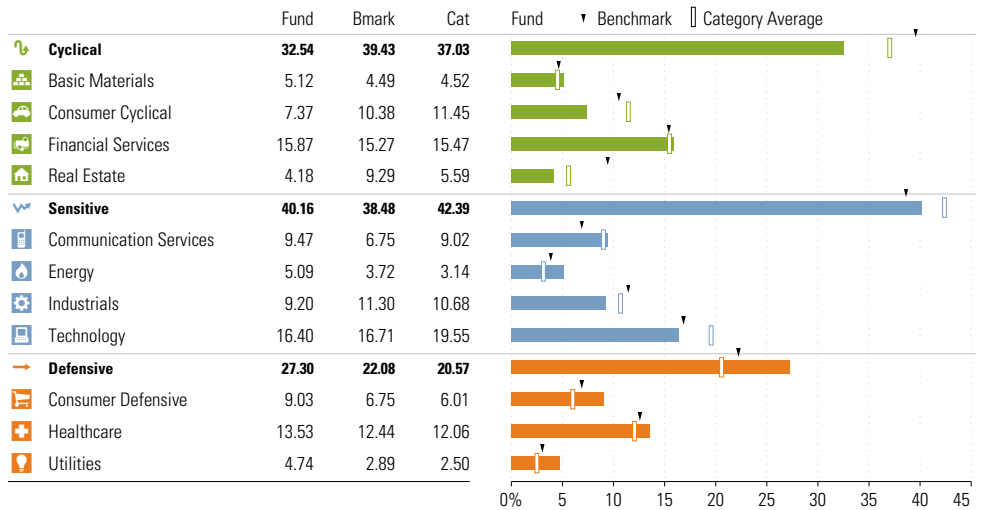


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	32.94	26.78
Non-US Stocks	12.92	14.68
Bonds	45.74	44.84
Cash	7.01	5.47
Other	1.39	8.23
Total	100.00	100.00

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
⊕ American Funds Income Fund of Amer R6	—	9.35	9.35	—	—
⊕ American Funds Interm Bd Fd of Amer R6	—	9.11	18.46	—	—
⊖ American Funds Bond Fund of Amer R6	—	8.06	26.52	—	—
⊖ American Funds American Balanced R6	—	7.93	34.45	—	—
⊖ American Funds Inflation Linked Bd R6	—	7.08	41.53	—	—
⊕ American Funds Mortgage R6	—	6.08	47.61	—	—
⊖ American Funds American Mutual R6	—	5.96	53.57	—	—
⊕ American Funds Capital World Gr&Inc R6	—	5.62	59.19	—	—
⊕ American Funds Capital Income Bldr R6	—	5.30	64.49	—	—
⊕ American Funds American High-Inc R6	—	5.08	69.58	—	—

Total Holdings 20

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

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 9.75 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.33 is 51.47% lower than the Target-Date 2025 category average.

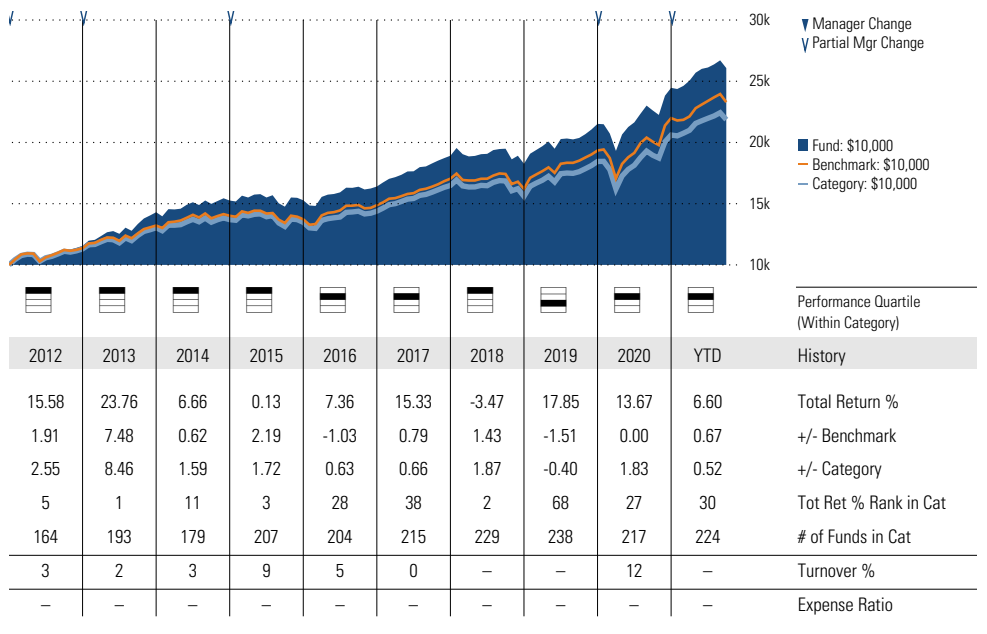
Morningstar Investment Management LLC Analysis

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.

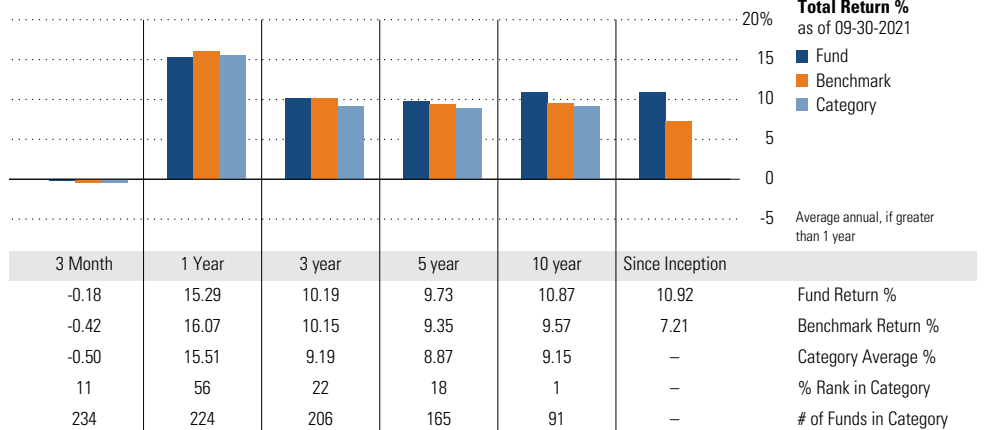
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	09-30-2020

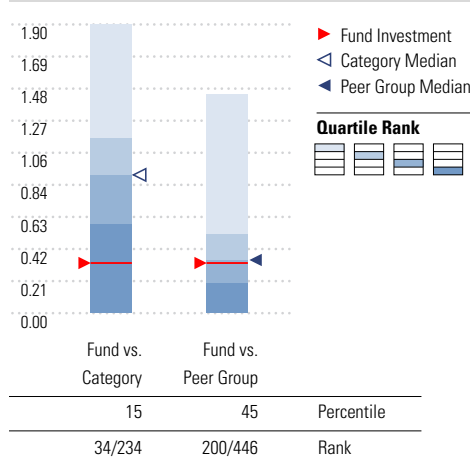
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	1.04	-	-0.67
Beta	0.89	-	0.96
R-Squared	97.36	-	97.34
Standard Deviation	10.06	11.14	10.87
Sharpe Ratio	0.91	0.83	0.75
Tracking Error	2.03	-	2.07
Information Ratio	0.02	-	-0.51
Up Capture Ratio	95.92	-	94.73
Down Capture Ratio	91.95	-	99.78

Portfolio Metrics

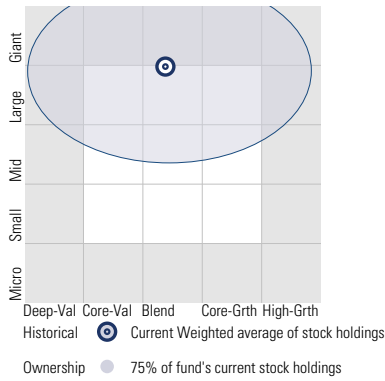
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.08	18.71	19.76
Price/Book Ratio	3.34	2.60	2.85
Avg Eff Duration	4.76	-	6.72

American Funds 2025 Trgt Date Retire R6 RFDTX

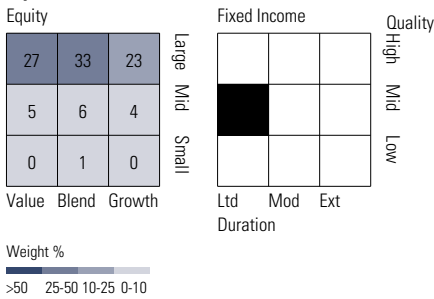
Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

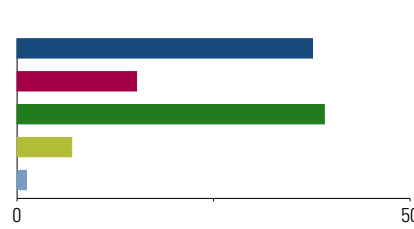
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

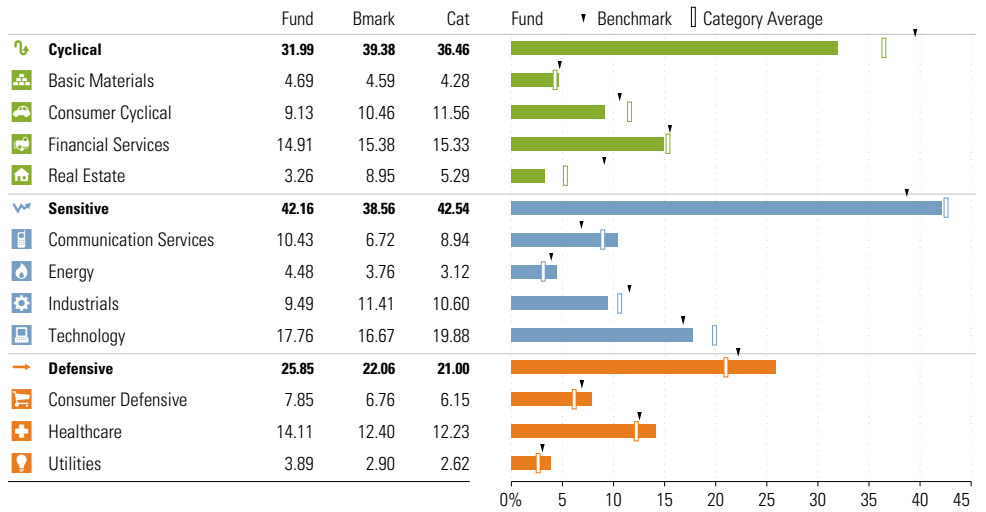


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	37.58	31.08
Non-US Stocks	15.20	15.92
Bonds	39.08	38.14
Cash	6.95	3.39
Other	1.19	11.47
Total	100.00	100.00

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
⊕ American Funds Interm Bd Fd of Amer R6	—	9.14	9.14	—	—
⊕ American Funds American Balanced R6	—	7.90	17.03	—	—
⊕ American Funds American Mutual R6	—	6.59	23.63	—	—
⊕ American Funds Capital World Gr&Inc R6	—	6.57	30.19	—	—
⊕ American Funds Bond Fund of Amer R6	—	6.11	36.30	—	—
⊕ American Funds Inflation Linked Bd R6	—	5.77	42.07	—	—
⊕ American Funds US Government Sec R6	—	5.72	47.79	—	—
⊕ American Funds Mortgage R6	—	5.42	53.21	—	—
⊕ American Funds Income Fund of Amer R6	—	5.33	58.53	—	—
⊕ American Funds Capital World Bond R6	—	5.03	63.56	—	—

Total Holdings 23

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

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 9.75 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 0.35 is 49.28% lower than the Target-Date 2030 category average.

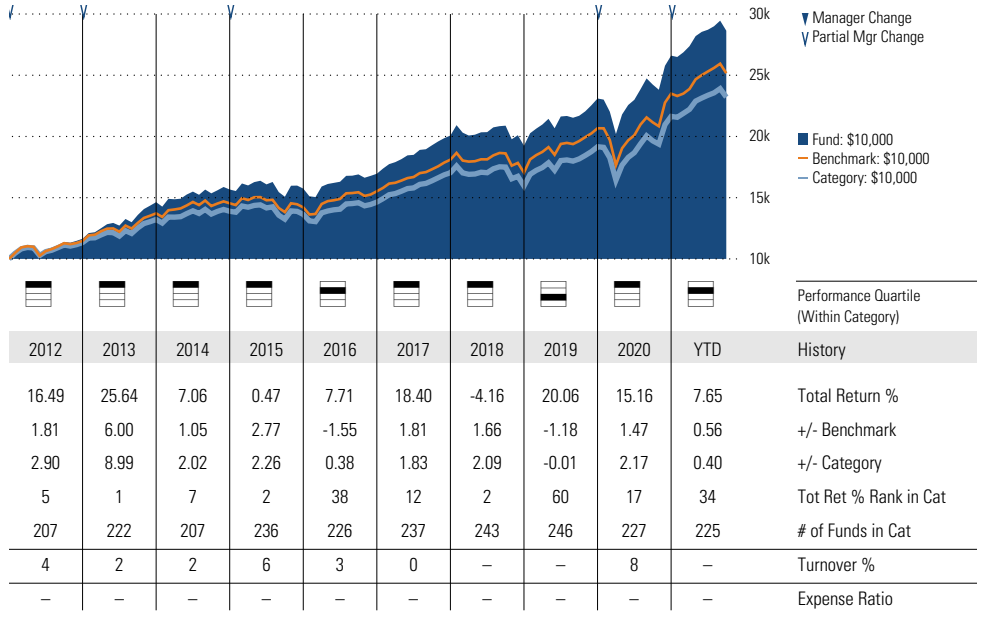
Morningstar Investment Management LLC Analysis

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.

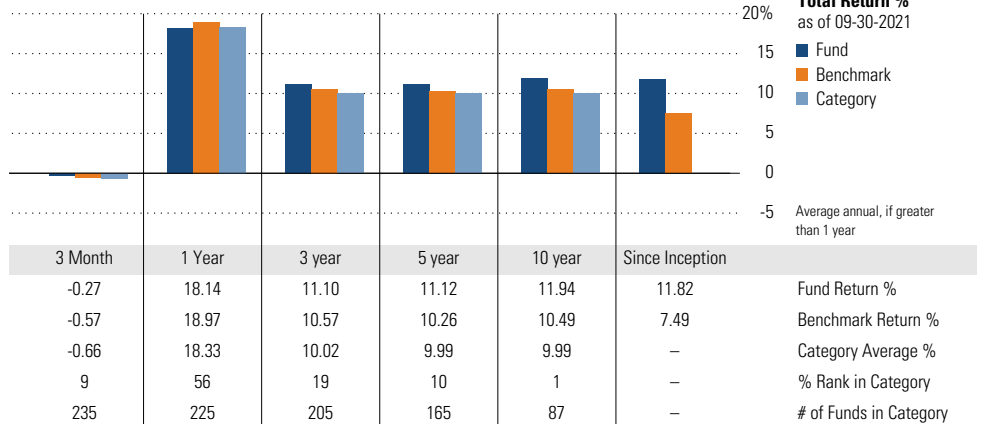
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

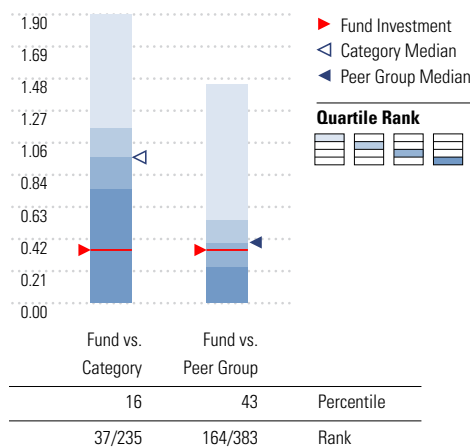
Growth of \$10,000



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	1.27	-	-0.41
Beta	0.92	-	0.98
R-Squared	98.14	-	98.27
Standard Deviation	11.90	12.86	12.68
Sharpe Ratio	0.85	0.76	0.72
Tracking Error	1.94	-	1.92
Information Ratio	0.28	-	-0.34
Up Capture Ratio	98.75	-	97.70
Down Capture Ratio	93.92	-	100.97

Portfolio Metrics

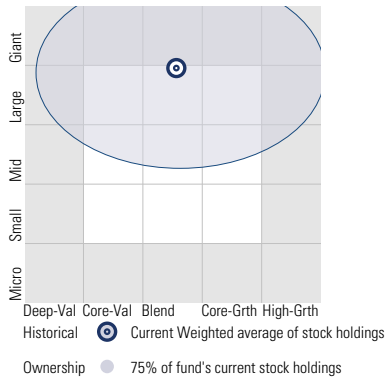
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.76	18.52	19.81
Price/Book Ratio	3.49	2.56	2.90
Avg Eff Duration	4.83	-	6.80

American Funds 2030 Trgt Date Retire R6 RFETX

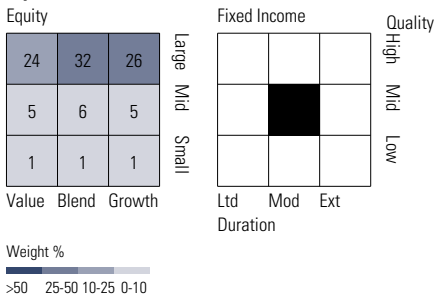
Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

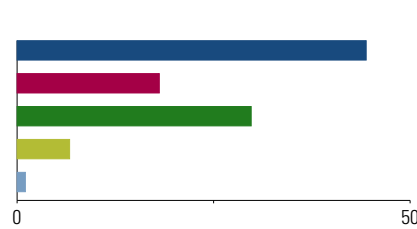
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

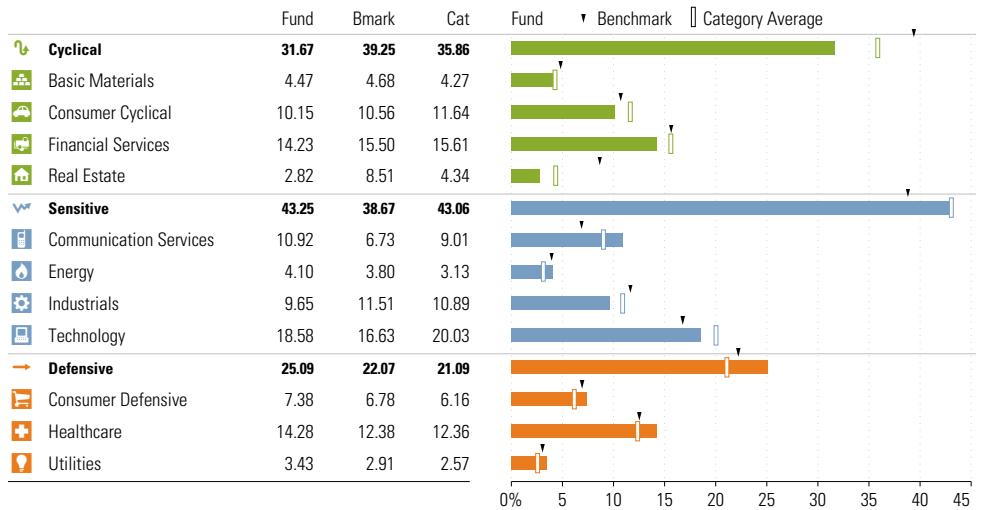


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	44.41	36.84
Non-US Stocks	18.09	18.50
Bonds	29.78	28.93
Cash	6.68	2.63
Other	1.05	13.11
Total	100.00	100.00

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
⊕ American Funds American Balanced R6	—	7.91	7.91	—	—
⊕ American Funds Capital World Gr&Inc R6	—	6.95	14.85	—	—
⊕ American Funds American Mutual R6	—	6.95	21.80	—	—
⊕ American Funds US Government Sec R6	—	6.78	28.58	—	—
⊖ American Funds AMCAP R6	—	6.08	34.66	—	—
⊕ American Funds Interm Bd Fd of Amer R6	—	5.85	40.51	—	—
⊖ American Funds Growth Fund of Amer R6	—	5.41	45.92	—	—
⊕ American Funds Mortgage R6	—	5.09	51.01	—	—
⊕ American Funds Capital World Bond R6	—	5.02	56.03	—	—
⊕ American Funds Washington Mutual R6	—	4.95	60.98	—	—

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021

Quantitative Screens

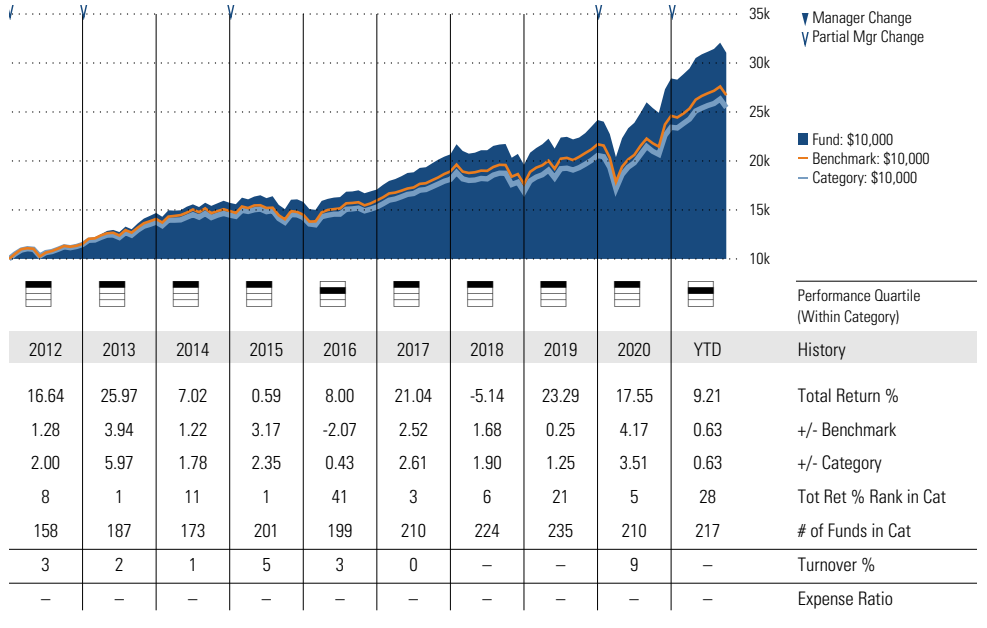
✔ **Performance:** The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 9.75 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 63.64 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.37 is 47.14% lower than the Target-Date 2035 category average.

Growth of \$10,000



Morningstar Investment Management LLC Analysis

This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

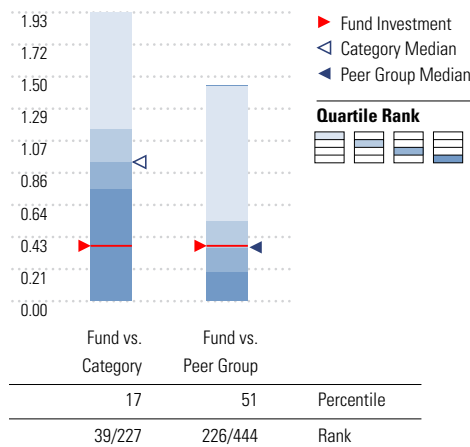
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

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	1.90	-	0.16
Beta	0.96	-	0.97
R-Squared	98.49	-	98.66
Standard Deviation	14.37	14.79	14.48
Sharpe Ratio	0.82	0.70	0.71
Tracking Error	1.84	-	1.93
Information Ratio	0.93	-	-0.02
Up Capture Ratio	104.15	-	98.58
Down Capture Ratio	96.64	-	98.42

Portfolio Metrics

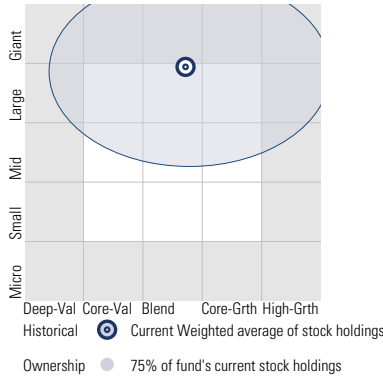
	Fund	Bmark	Cat
Price/Earnings Ratio	21.33	18.34	19.62
Price/Book Ratio	3.63	2.53	2.85
Avg Eff Duration	5.02	-	6.75

American Funds 2035 Trgt Date Retire R6 RFFTX

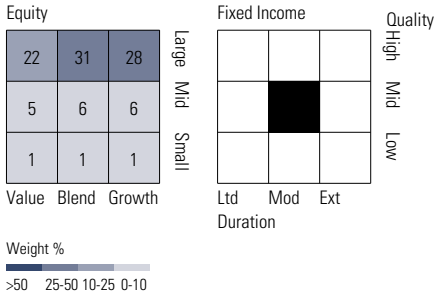
Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

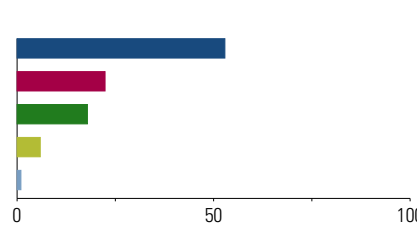
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

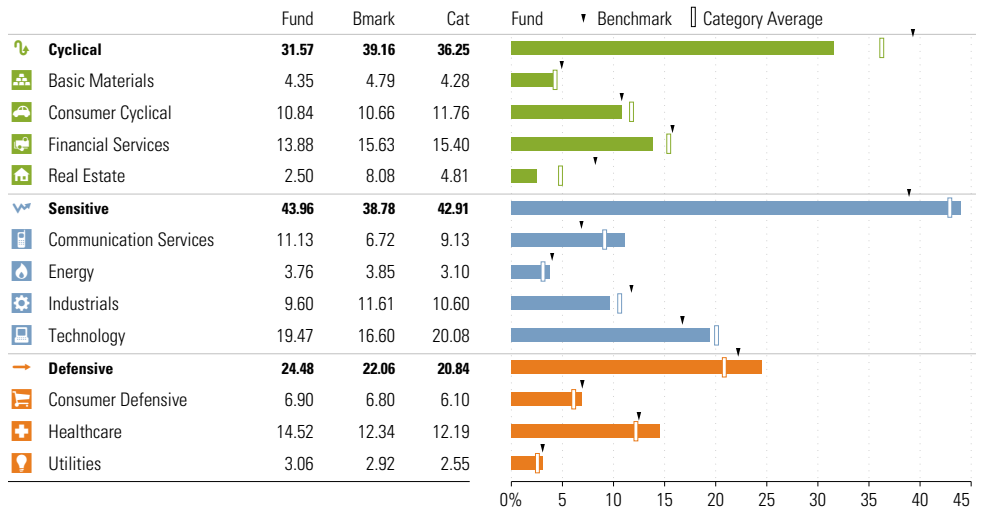


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	52.87	44.21
Non-US Stocks	22.38	23.16
Bonds	17.89	19.30
Cash	5.89	2.30
Other	0.97	11.04
Total	100.00	100.00

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
⊕ American Funds American Balanced R6	-	7.97	7.97	-	-
⊕ American Funds US Government Sec R6	-	7.84	15.82	-	-
⊕ American Funds American Mutual R6	-	7.02	22.83	-	-
⊕ American Funds Capital World Gr&Inc R6	-	6.96	29.79	-	-
⊖ American Funds AMCAP R6	-	6.71	36.50	-	-
⊖ American Funds Growth Fund of Amer R6	-	6.70	43.21	-	-
⊕ American Funds Fundamental Invs R6	-	6.61	49.82	-	-
⊕ American Funds Washington Mutual R6	-	5.64	55.46	-	-
⊖ American Funds New Perspective R6	-	5.60	61.07	-	-
⊖ American Funds SMALLCAP World R6	-	5.30	66.37	-	-

Total Holdings 23

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

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 9.75 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2040 category average.

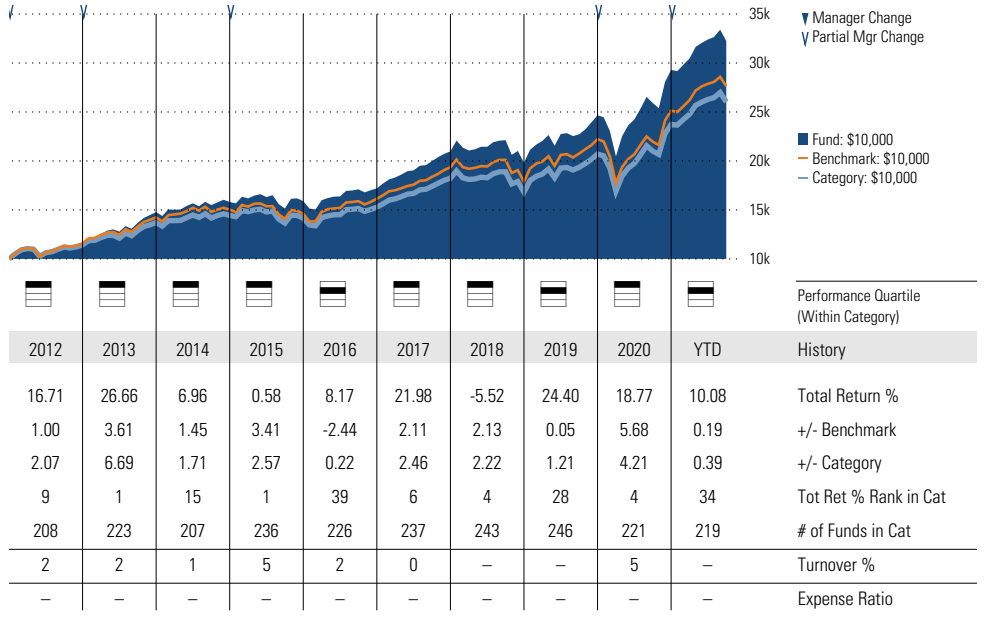
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

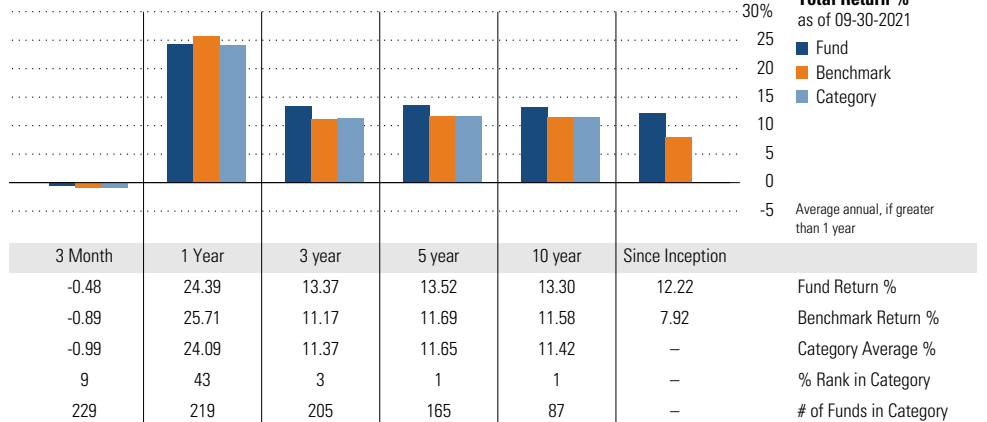
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

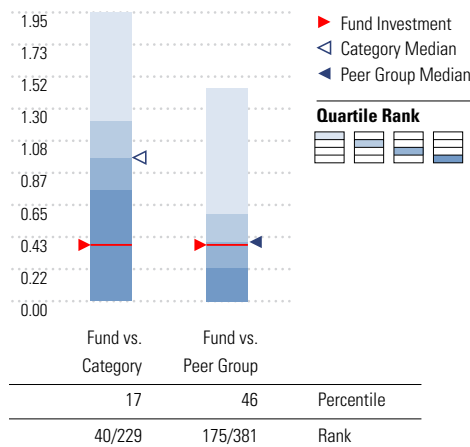
Growth of \$10,000



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	2.59	-	0.62
Beta	0.94	-	0.96
R-Squared	98.52	-	98.76
Standard Deviation	15.47	16.41	15.79
Sharpe Ratio	0.82	0.66	0.70
Tracking Error	2.16	-	2.00
Information Ratio	1.02	-	0.18
Up Capture Ratio	102.01	-	98.08
Down Capture Ratio	91.75	-	95.85

Portfolio Metrics

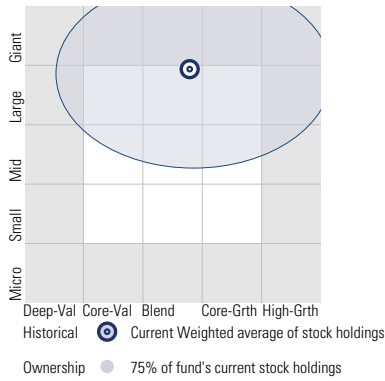
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.56	18.15	19.54
Price/Book Ratio	3.70	2.50	2.82
Avg Eff Duration	5.29	-	6.83

American Funds 2040 Trgt Date Retire R6 RFGTX

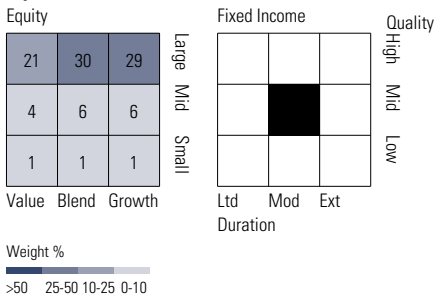
Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

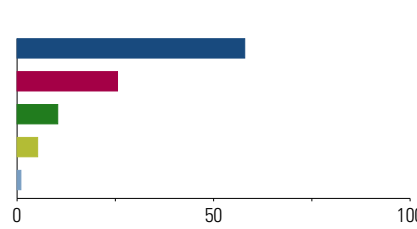
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

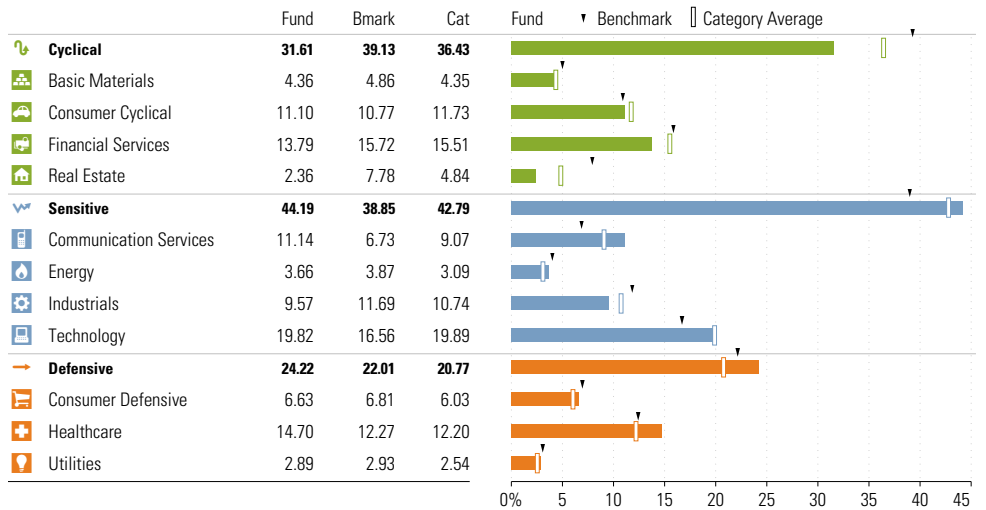


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	57.92	48.88
Non-US Stocks	25.55	26.42
Bonds	10.34	12.59
Cash	5.23	2.00
Other	0.96	10.11
Total	100.00	100.00

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
⊕ American Funds American Balanced R6	—	8.02	8.02	—	—
⊕ American Funds Capital World Gr&Inc R6	—	7.60	15.62	—	—
⊕ American Funds Fundamental Invs R6	—	7.58	23.20	—	—
⊖ American Funds AMCAP R6	—	7.06	30.26	—	—
⊖ American Funds Growth Fund of Amer R6	—	7.06	37.32	—	—
⊕ American Funds American Mutual R6	—	7.05	44.36	—	—
⊕ American Funds New Perspective R6	—	6.93	51.29	—	—
⊕ American Funds Washington Mutual R6	—	6.67	57.96	—	—
⊕ American Funds SMALLCAP World R6	—	6.63	64.59	—	—
⊕ American Funds US Government Sec R6	—	6.19	70.78	—	—

Total Holdings 21

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category
Target-Date 2045

Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

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 9.75 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.39 is 45.07% lower than the Target-Date 2045 category average.

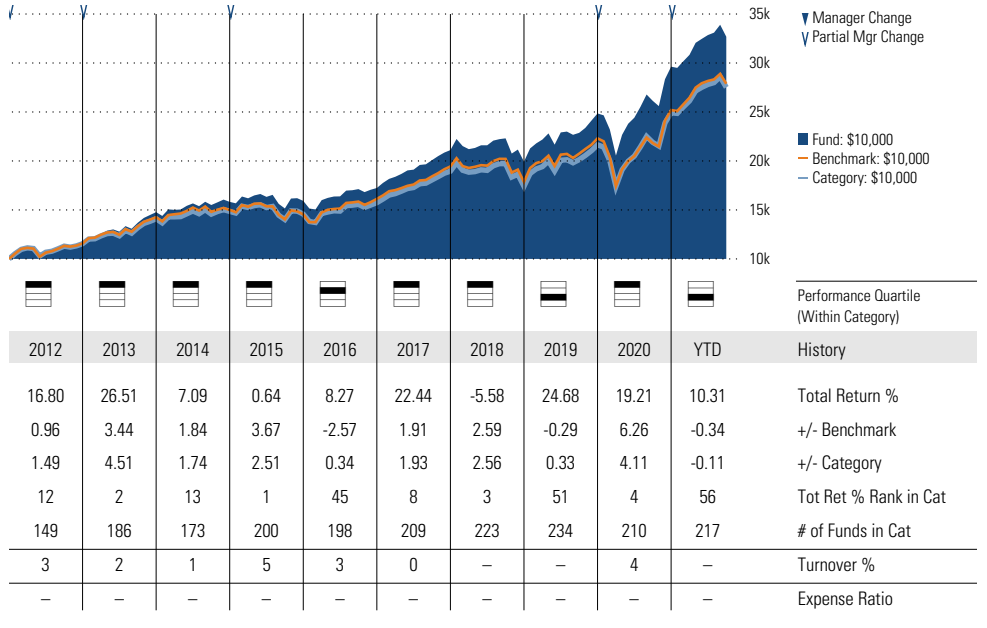
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

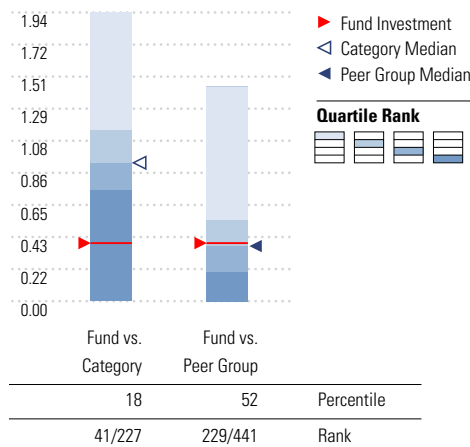
Growth of \$10,000



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	2.94	-	0.85
Beta	0.90	-	0.96
R-Squared	98.26	-	98.76
Standard Deviation	15.81	17.34	16.67
Sharpe Ratio	0.82	0.64	0.69
Tracking Error	2.67	-	2.01
Information Ratio	0.84	-	0.30
Up Capture Ratio	99.42	-	98.62
Down Capture Ratio	88.23	-	95.63

Portfolio Metrics

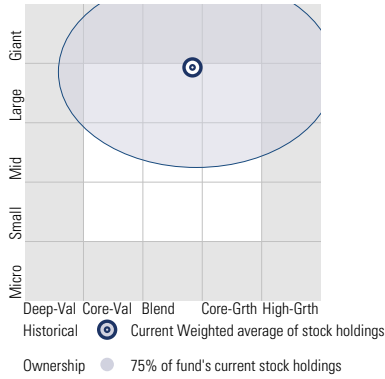
	Fund	Bmark	Cat
Price/Earnings Ratio	21.74	18.03	19.62
Price/Book Ratio	3.75	2.48	2.81
Avg Eff Duration	5.36	-	6.76

American Funds 2045 Trgt Date Retire R6 RFHTX

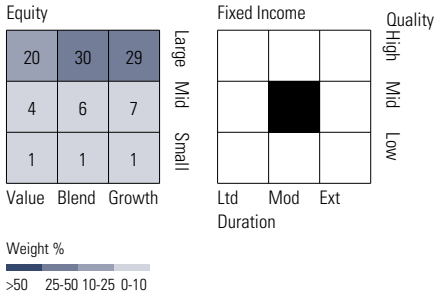
Morningstar Category
Target-Date 2045

Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

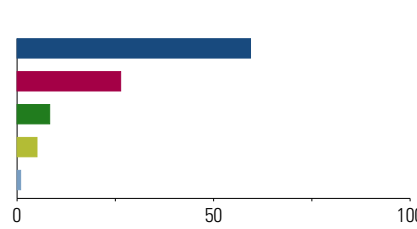
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

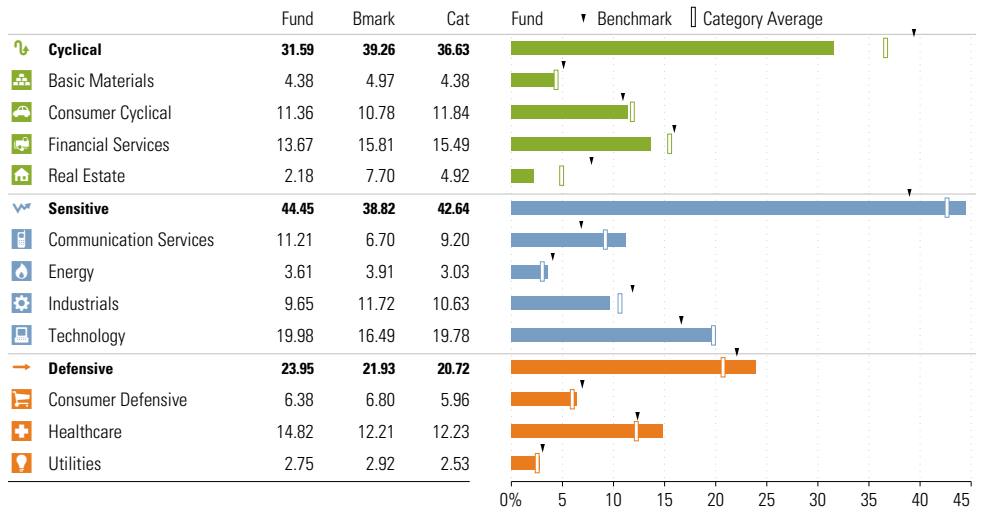


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	59.39	52.56
Non-US Stocks	26.35	28.75
Bonds	8.29	7.07
Cash	5.06	1.89
Other	0.90	9.74
Total	100.00	100.00

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
⊕ American Funds New Perspective R6	-	8.25	8.25	-	-
⊕ American Funds Capital World Gr&Inc R6	-	7.96	16.21	-	-
⊕ American Funds Fundamental Invs R6	-	7.94	24.15	-	-
⊕ American Funds Washington Mutual R6	-	7.69	31.84	-	-
⊕ American Funds SMALLCAP World R6	-	7.60	39.44	-	-
⊕ American Funds American Balanced R6	-	7.38	46.82	-	-
⊕ American Funds American Mutual R6	-	7.06	53.89	-	-
⊖ American Funds AMCAP R6	-	7.03	60.92	-	-
⊖ American Funds Growth Fund of Amer R6	-	7.03	67.94	-	-
⊕ American Funds US Government Sec R6	-	5.12	73.06	-	-

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

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 9.75 years.

✘ **Style:** The fund has landed in its primary style box — Large Growth — 63.64 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.39 is 45.83% lower than the Target-Date 2050 category average.

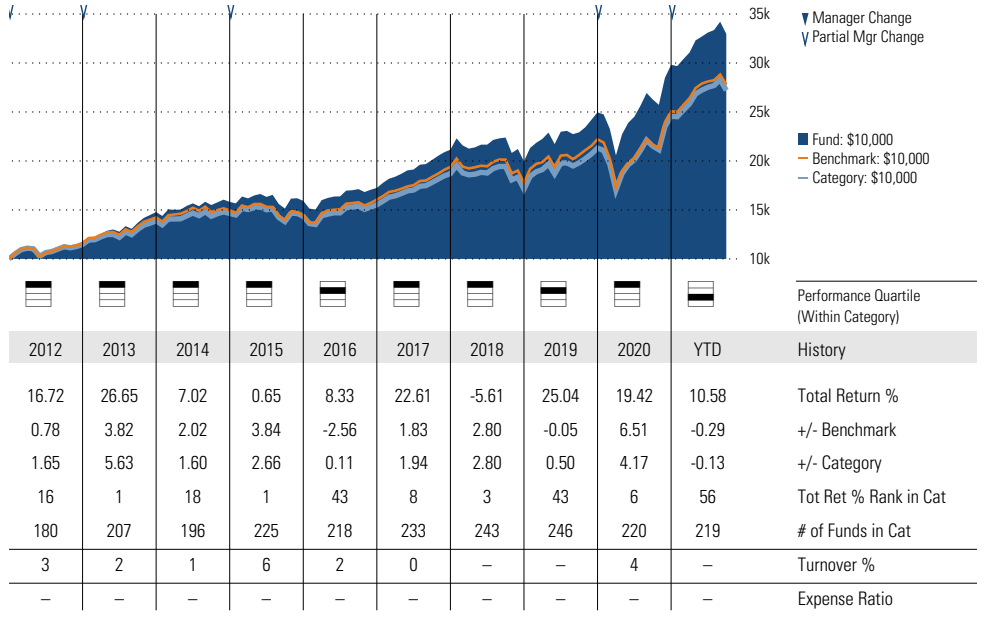
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

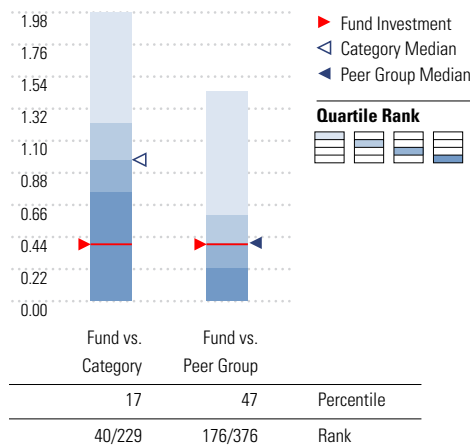
Growth of \$10,000



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	3.11	-	0.91
Beta	0.90	-	0.96
R-Squared	98.03	-	98.71
Standard Deviation	16.05	17.66	17.00
Sharpe Ratio	0.82	0.64	0.69
Tracking Error	2.86	-	2.02
Information Ratio	0.84	-	0.30
Up Capture Ratio	99.61	-	98.97
Down Capture Ratio	88.01	-	95.85

Portfolio Metrics

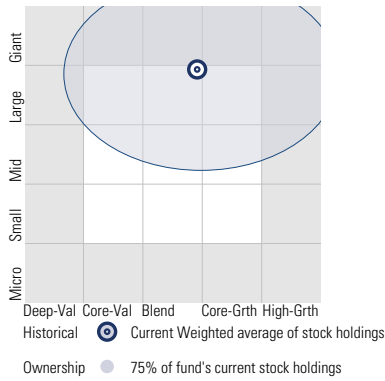
	Fund	Bmark	Cat
Price/Earnings Ratio	21.99	17.91	19.47
Price/Book Ratio	3.83	2.45	2.78
Avg Eff Duration	5.31	-	6.89

American Funds 2050 Trgt Date Retire R6 RFITX

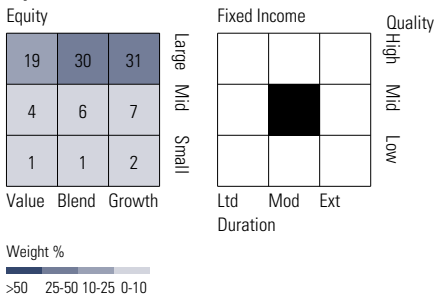
Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

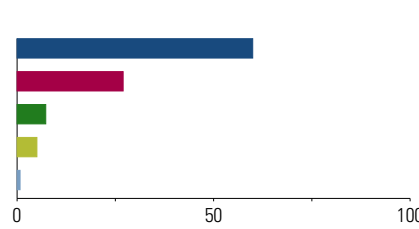
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

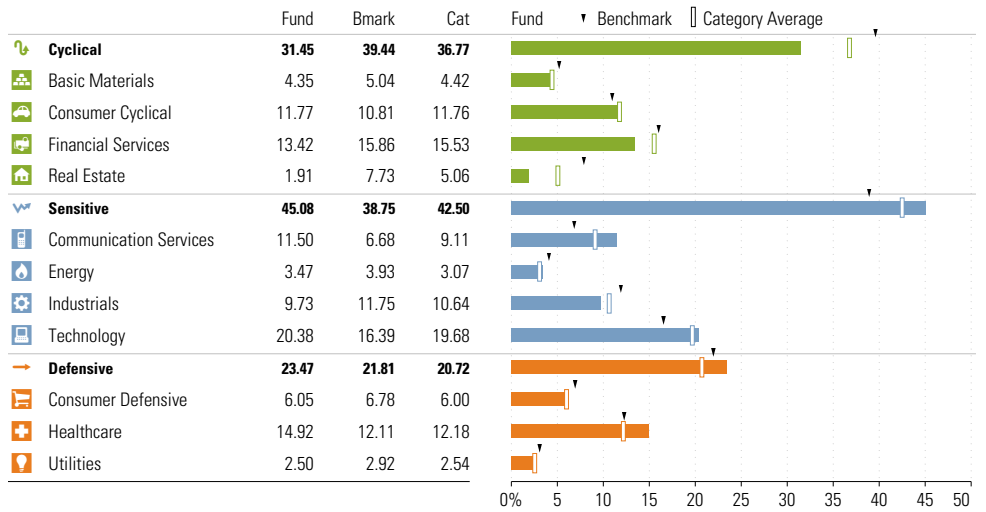


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	59.95	53.76
Non-US Stocks	26.98	30.29
Bonds	7.29	5.90
Cash	5.04	1.58
Other	0.75	8.48
Total	100.00	100.00

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
⊕ American Funds Capital World Gr&Inc R6	-	9.26	9.26	-	-
⊕ American Funds New Perspective R6	-	8.97	18.23	-	-
⊕ American Funds SMALLCAP World R6	-	8.63	26.86	-	-
⊕ American Funds Fundamental Invs R6	-	8.59	35.45	-	-
⊕ American Funds Washington Mutual R6	-	8.04	43.49	-	-
⊕ American Funds Growth Fund of Amer R6	-	7.00	50.49	-	-
American Funds AMCAP R6	-	6.99	57.48	-	-
⊕ American Funds American Mutual R6	-	6.40	63.89	-	-
⊕ American Funds Invmt Co of Amer R6	-	6.30	70.19	-	-
⊕ American Funds American Balanced R6	-	5.73	75.92	-	-

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category
Target-Date 2055

Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

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 9.75 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.39 is 45.83% lower than the Target-Date 2055 category average.

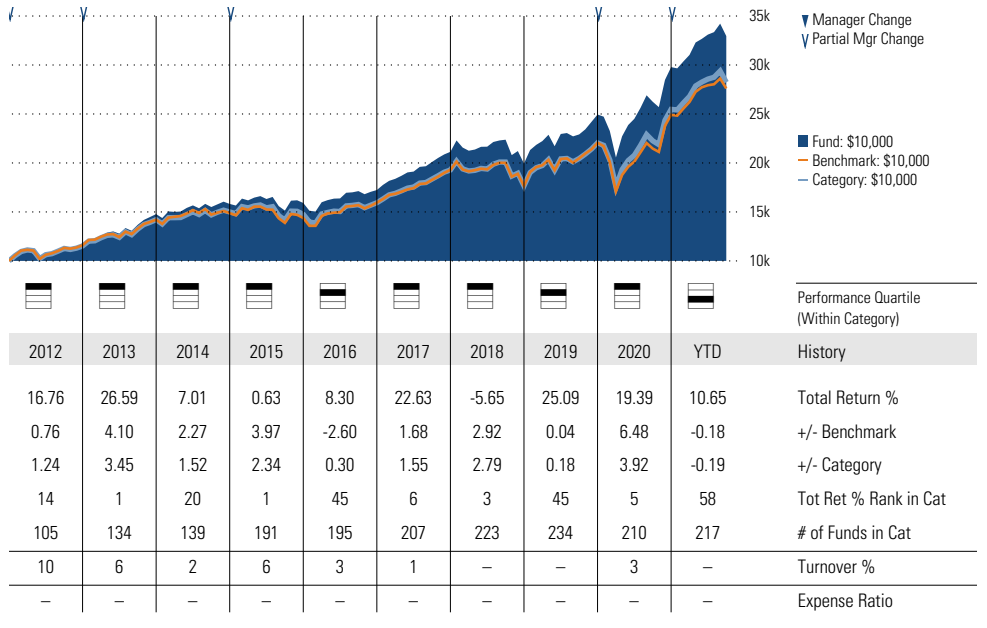
Morningstar Investment Management LLC Analysis

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.

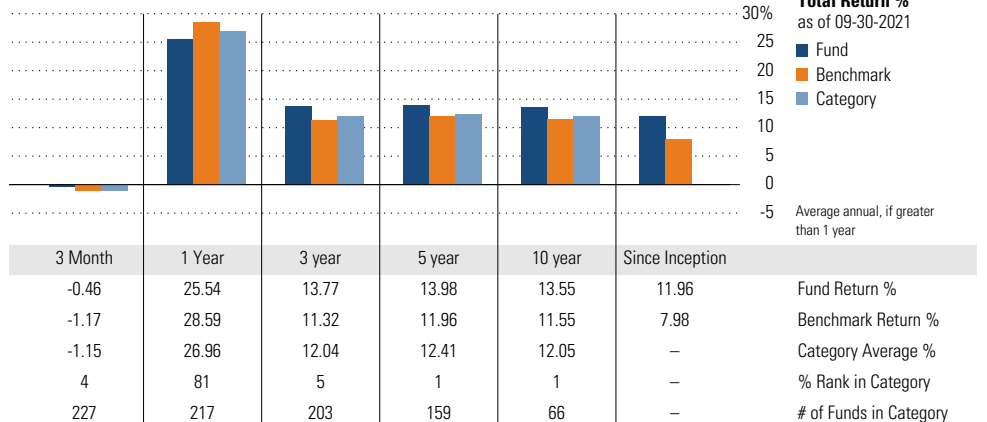
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

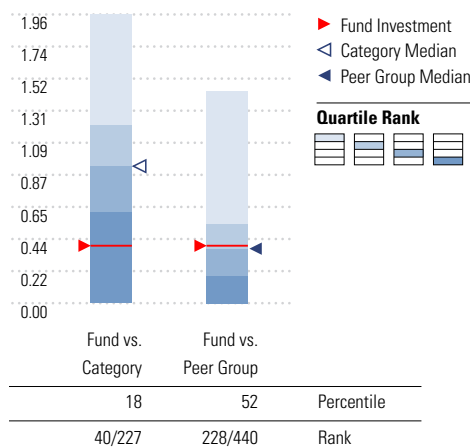
Growth of \$10,000



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	3.19	-	0.98
Beta	0.90	-	0.96
R-Squared	97.97	-	98.68
Standard Deviation	16.06	17.74	17.15
Sharpe Ratio	0.82	0.63	0.69
Tracking Error	2.94	-	2.03
Information Ratio	0.83	-	0.35
Up Capture Ratio	99.56	-	99.70
Down Capture Ratio	87.77	-	96.39

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.08	17.80	19.31
Price/Book Ratio	3.87	2.43	2.74
Avg Eff Duration	5.29	-	6.78

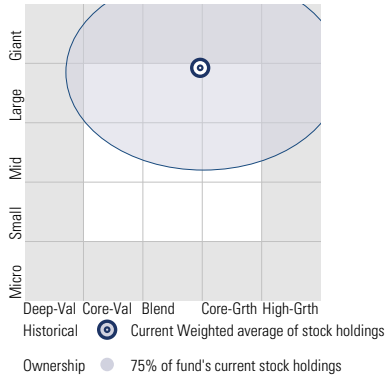
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category
Target-Date 2055

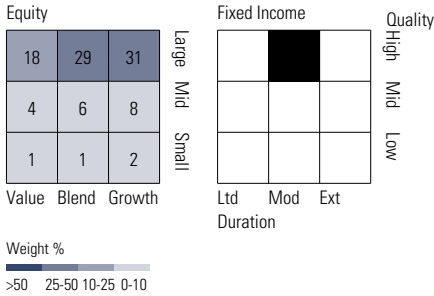
Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2021

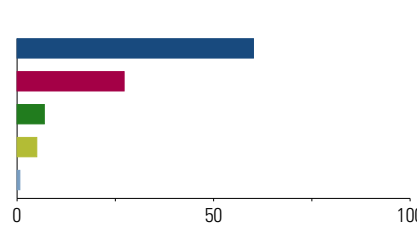
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	60.14	54.41
Non-US Stocks	27.23	32.87
Bonds	6.92	4.74
Cash	5.01	1.72
Other	0.70	6.25
Total	100.00	100.00

Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	31.42	39.69	37.00			
Basic Materials	4.35	5.12	4.48			
Consumer Cyclical	12.06	10.84	11.78			
Financial Services	13.22	15.89	15.62			
Real Estate	1.79	7.84	5.12			
Sensitive	45.45	38.63	42.54			
Communication Services	11.70	6.64	9.15			
Energy	3.40	3.94	3.17			
Industrials	9.75	11.76	10.59			
Technology	20.60	16.29	19.63			
Defensive	23.12	21.67	20.46			
Consumer Defensive	5.83	6.76	5.89			
Healthcare	14.94	12.00	12.10			
Utilities	2.35	2.91	2.47			

Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Capital World Gr&Inc R6	—	9.97	9.97	—	—
⊕ American Funds New Perspective R6	—	9.62	19.59	—	—
⊕ American Funds SMALLCAP World R6	—	9.62	29.21	—	—
⊕ American Funds Fundamental Invs R6	—	8.95	38.16	—	—
⊕ American Funds Washington Mutual R6	—	8.05	46.21	—	—
⊕ American Funds Invmt Co of Amer R6	—	7.66	53.87	—	—
⊕ American Funds Growth Fund of Amer R6	—	6.97	60.84	—	—
⊕ American Funds AMCAP R6	—	6.97	67.81	—	—
⊕ American Funds American Mutual R6	—	5.40	73.21	—	—
⊕ American Funds US Government Sec R6	—	5.14	78.35	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category
Target-Date 2060

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 03-2015
 Jody Jonsson since 03-2015
 Wesley Phoa since 03-2015
 David Hoag since 01-2020
 Michelle Black since 01-2020
 Samir Mathur since 01-2020
 Shannon Ward since 01-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 6 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.52 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.4 is 44.44% lower than the Target-Date 2060 category average.

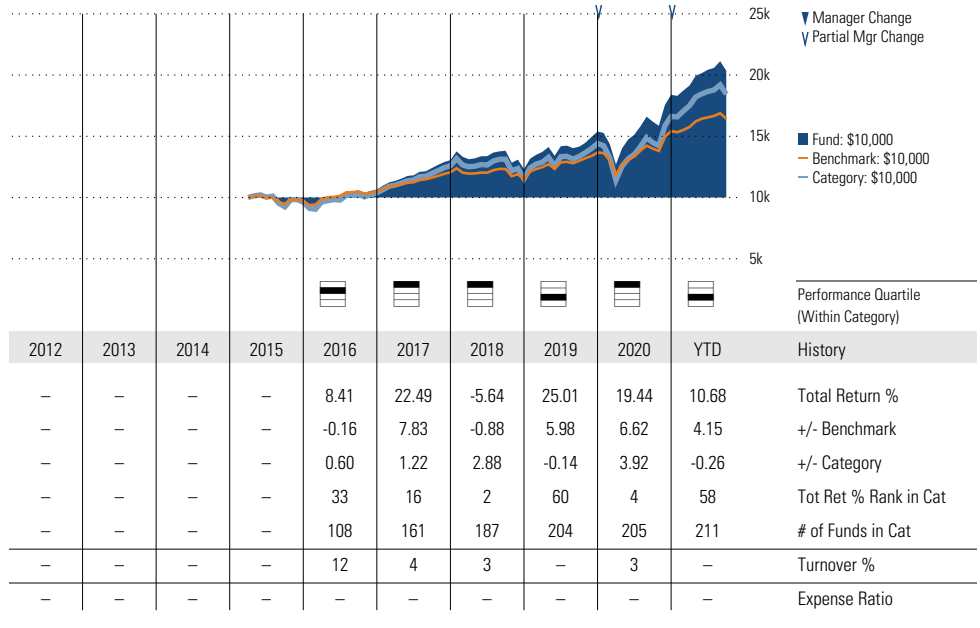
Morningstar Investment Management LLC Analysis

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
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

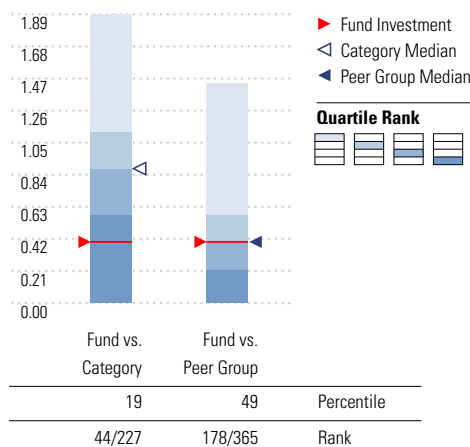
Growth of \$10,000



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	0.05	-	-2.40
Beta	1.38	-	1.49
R-Squared	98.34	-	98.16
Standard Deviation	16.04	11.52	17.28
Sharpe Ratio	0.82	0.80	0.68
Tracking Error	4.85	-	6.09
Information Ratio	0.77	-	0.33
Up Capture Ratio	141.37	-	142.50
Down Capture Ratio	144.91	-	160.59

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.09	17.61	19.29
Price/Book Ratio	3.88	2.39	2.78
Avg Eff Duration	5.29	-	6.83

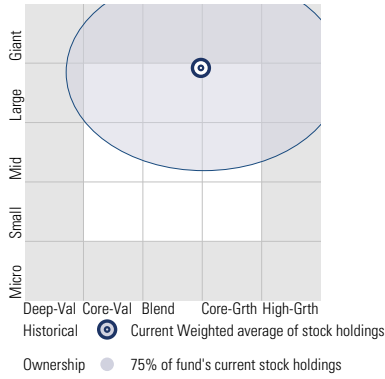
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category
Target-Date 2060

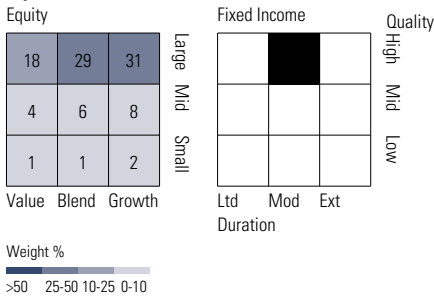
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2021

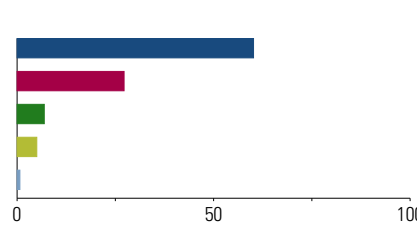
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	60.16	54.84
Non-US Stocks	27.22	33.84
Bonds	6.91	5.72
Cash	5.01	1.63
Other	0.71	3.97
Total	100.00	100.00

Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	31.45	39.20	36.21			
Basic Materials	4.36	5.04	4.61			
Consumer Cyclical	12.14	10.54	11.77			
Financial Services	13.16	16.17	15.36			
Real Estate	1.79	7.45	4.47			
Sensitive	45.51	38.45	42.98			
Communication Services	11.73	6.79	9.35			
Energy	3.39	4.19	3.21			
Industrials	9.76	11.48	10.59			
Technology	20.63	15.99	19.83			
Defensive	23.04	22.35	20.81			
Consumer Defensive	5.78	7.21	6.03			
Healthcare	14.93	11.95	12.30			
Utilities	2.33	3.19	2.48			

Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	—	9.98	9.98	—	—
⊕ American Funds SMALLCAP World R6	—	9.98	19.96	—	—
⊕ American Funds Capital World Gr&Inc R6	—	9.94	29.90	—	—
⊕ American Funds Fundamental Invs R6	—	8.94	38.84	—	—
⊕ American Funds Washington Mutual R6	—	8.04	46.88	—	—
⊕ American Funds Invmt Co of Amer R6	—	8.01	54.89	—	—
⊕ American Funds AMCAP R6	—	6.98	61.87	—	—
⊕ American Funds Growth Fund of Amer R6	—	6.98	68.84	—	—
⊕ American Funds US Government Sec R6	—	5.13	73.98	—	—
⊕ American Funds American Mutual R6	—	5.04	79.02	—	—

Total Holdings 16

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category
Target-Date 2065+

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Jody Jonsson since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Bradley Vogt since 01-2020
David Hoag since 01-2020
Wesley Phoa since 01-2020
Shannon Ward since 01-2021

Quantitative Screens

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

✗ **Management:** The fund's management team has been in place for less than three years.

✔ **Style:** The fund has landed in its primary style box — Large Growth — 66.67 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.4 is 43.66% lower than the Target-Date 2065+ category average.

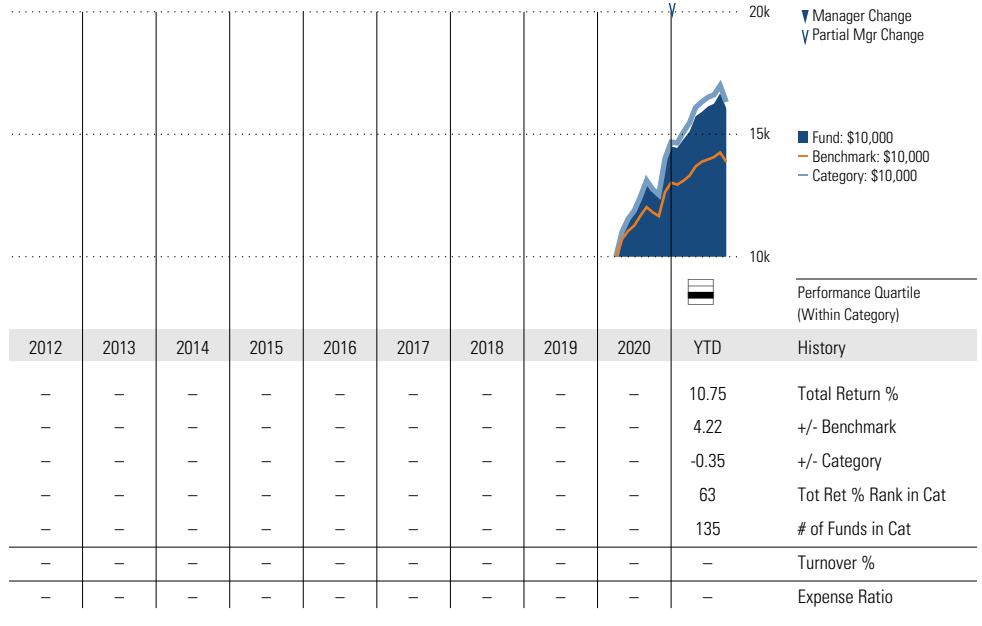
Morningstar Investment Management LLC Analysis

This fund also fails our manager tenure screen only because it is a newly inception share vintage of the target-date series.

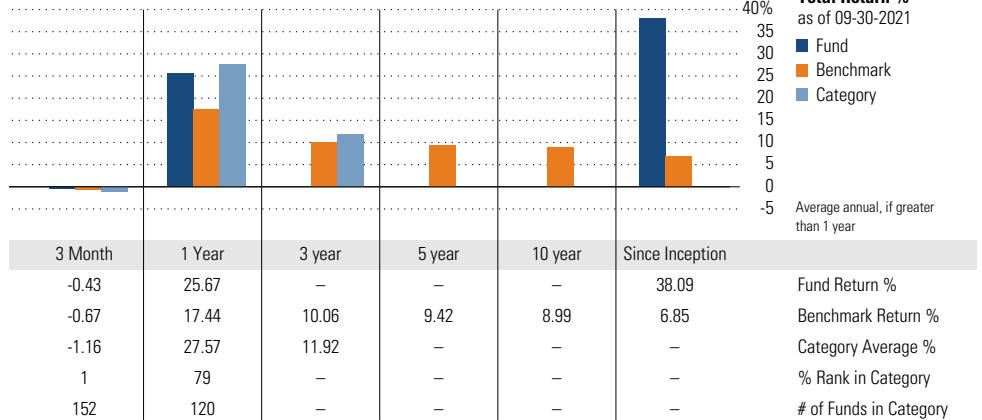
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

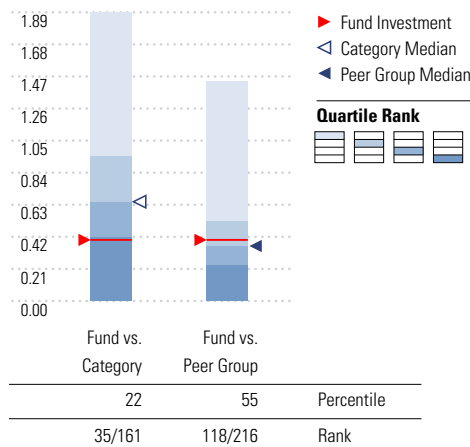
Growth of \$10,000



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	-	-	-3.19
Beta	-	-	1.55
R-Squared	-	-	97.97
Standard Deviation	-	11.52	18.07
Sharpe Ratio	-	0.80	0.65
Tracking Error	-	-	6.87
Information Ratio	-	-	0.25
Up Capture Ratio	-	-	145.50
Down Capture Ratio	-	-	168.03

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	22.09	17.61	18.97
Price/Book Ratio	3.88	2.39	2.74
Avg Eff Duration	5.29	-	6.62

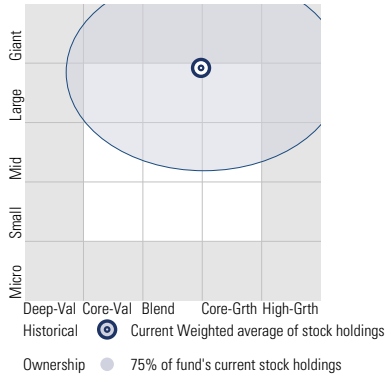
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category
Target-Date 2065+

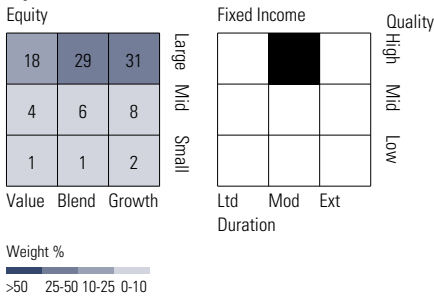
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2021

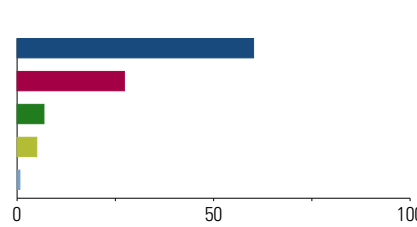
Morningstar Style Box™



Style Breakdown

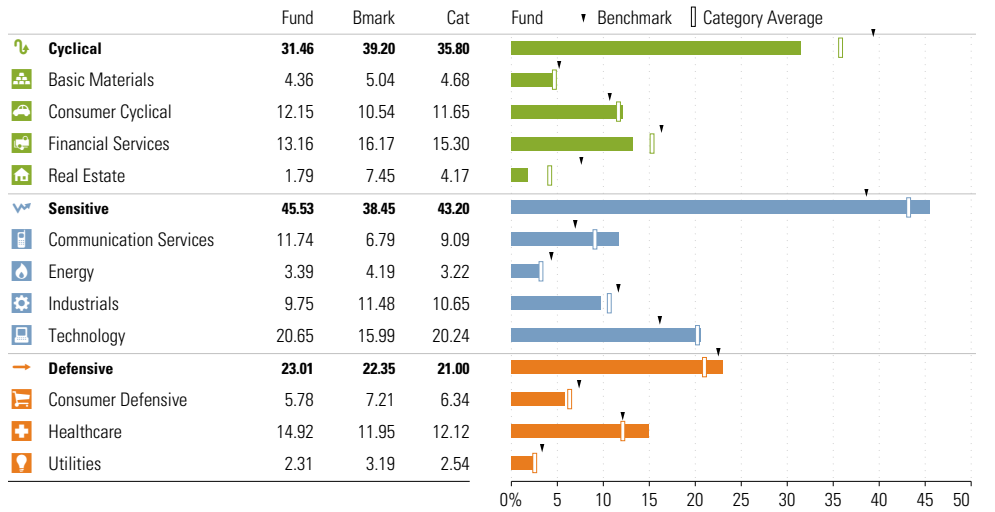


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	60.17	53.68
Non-US Stocks	27.29	33.51
Bonds	6.83	6.92
Cash	5.01	0.87
Other	0.71	5.02
Total	100.00	100.00

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
⊕ American Funds New Perspective R6	—	10.00	10.00	—	—
⊕ American Funds SMALLCAP World R6	—	10.00	20.00	—	—
⊕ American Funds Capital World Gr&Inc R6	—	10.00	29.99	—	—
⊕ American Funds Fundamental Invs R6	—	9.00	38.99	—	—
⊕ American Funds Washington Mutual R6	—	8.00	46.99	—	—
⊕ American Funds Invmt Co of Amer R6	—	8.00	54.98	—	—
⊕ American Funds AMCAP R6	—	7.00	61.98	—	—
⊕ American Funds Growth Fund of Amer R6	—	7.00	68.98	—	—
⊕ American Funds US Government Sec R6	—	5.07	74.04	—	—
⊕ American Funds New Economy R6	—	5.00	79.04	—	—

Total Holdings 16

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds American Balanced R6 RLBGX

Morningstar Category
Allocation--50% to 70%
Equity

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
 Alan Berro since 03-2006
 Jeffrey Lager since 03-2011
 Paul Benjamin since 07-2014
 Anne-Marie Peterson since 10-2015
 Alan Wilson since 01-2016
 John Queen since 07-2016
 Pramod Atluri since 03-2018
 Mark Casey since 10-2019
 Ritchie Tuazon since 10-2020

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--50% to 70% 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 22.76 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 0.26 is 75.47% lower than the Allocation--50% to 70% Equity category average.

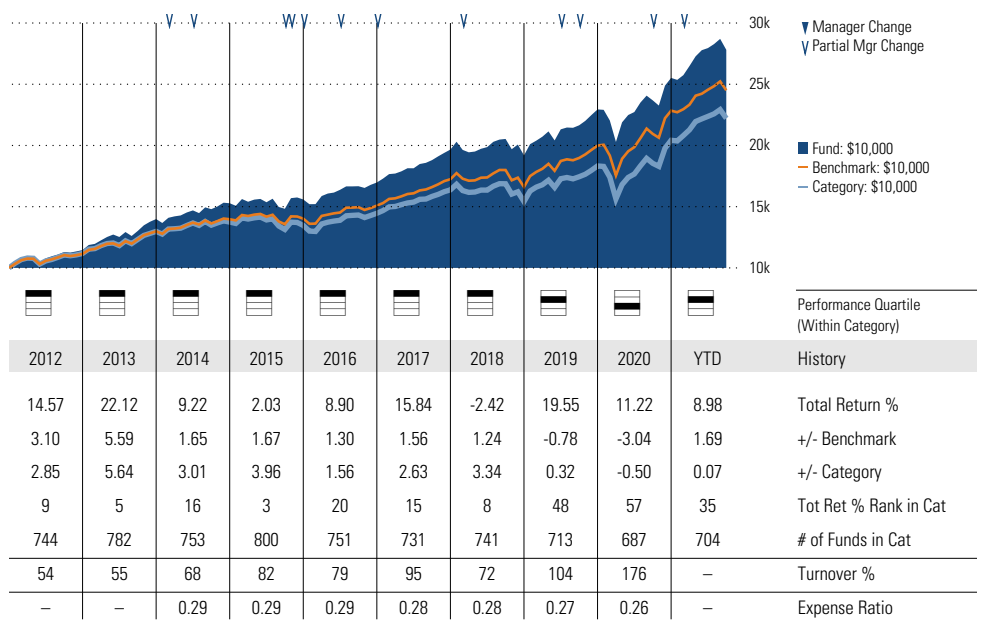
Morningstar Investment Management LLC Analysis

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.

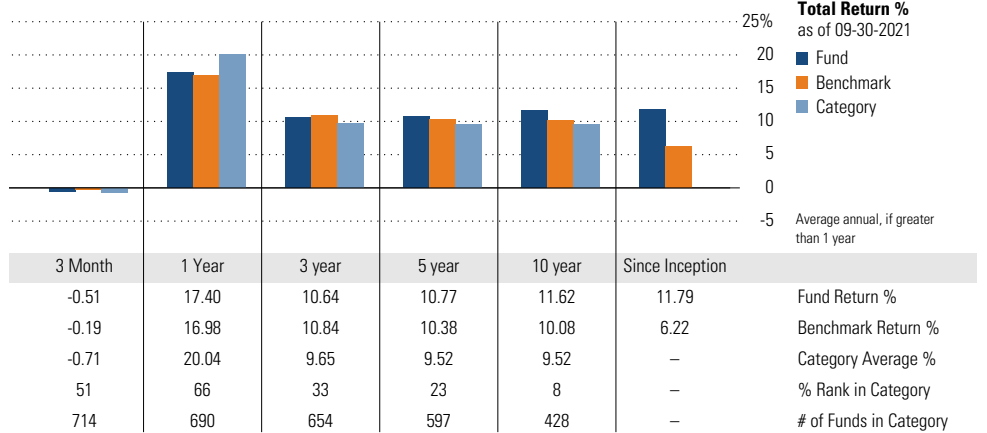
ESG Metrics

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

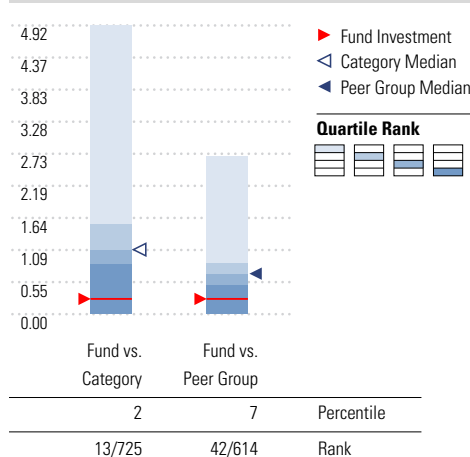
Growth of \$10,000



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	0.41	-	-1.48
Beta	0.94	-	1.06
R-Squared	97.50	-	94.44
Standard Deviation	10.98	11.52	12.60
Sharpe Ratio	0.88	0.86	0.73
Tracking Error	1.86	-	3.16
Information Ratio	-0.11	-	-0.34
Up Capture Ratio	96.83	-	100.24
Down Capture Ratio	95.64	-	108.89

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.23	20.74	21.16
Price/Book Ratio	3.52	3.20	3.19
Avg Eff Duration	6.01	6.25	4.95

American Funds American Balanced R6 RLBGX

Morningstar Category
Allocation--50% to 70%

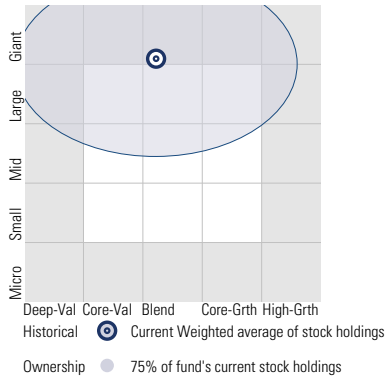
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

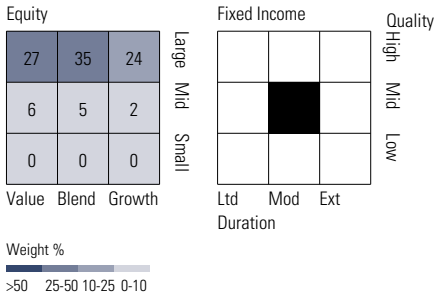
Equity

Style Analysis as of 09-30-2021

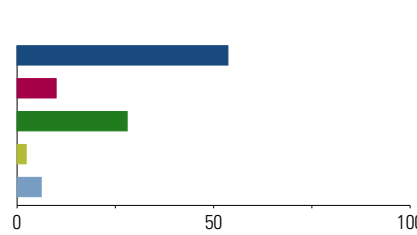
Morningstar Style Box™



Style Breakdown

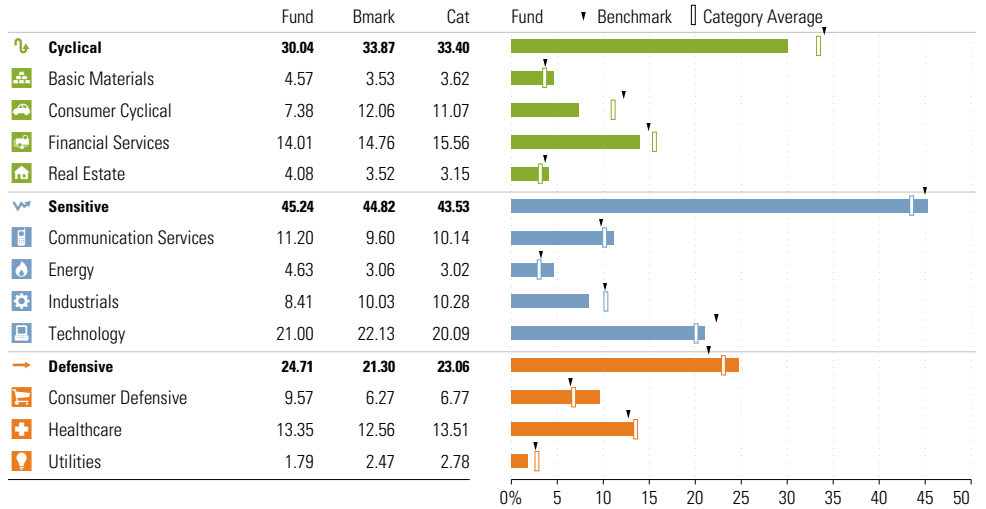


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	53.64	49.82
Non-US Stocks	9.93	12.52
Bonds	28.00	30.07
Cash	2.30	4.36
Other	6.13	3.22
Total	100.00	100.00

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
Capital Group Central Cash Fund	—	7.02	7.02	—	—
Cap Grp Cent Fd Ser Ii	—	5.52	12.54	—	—
Cash And Other Assets Less Liabilities	—	4.75	17.30	—	—
Microsoft Corp	—	4.06	21.36	27.51	Technology
United States Treasury Notes 0.13%	04-2026	3.05	24.41	—	—
Broadcom Inc	—	2.51	26.93	13.22	Technology
Federal National Mortgage Association 2.5%	12-2051	1.96	28.89	—	—
UnitedHealth Group Inc	—	1.93	30.81	12.61	Healthcare
Philip Morris International Inc	—	1.78	32.59	18.90	Consumer Defensive
Comcast Corp Class A	—	1.66	34.25	8.13	Communication Svc

Total Holdings 1768

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Europacific Growth R6 RERGX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 20.35 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.46 is 57.01% lower than the Foreign Large Growth category average.

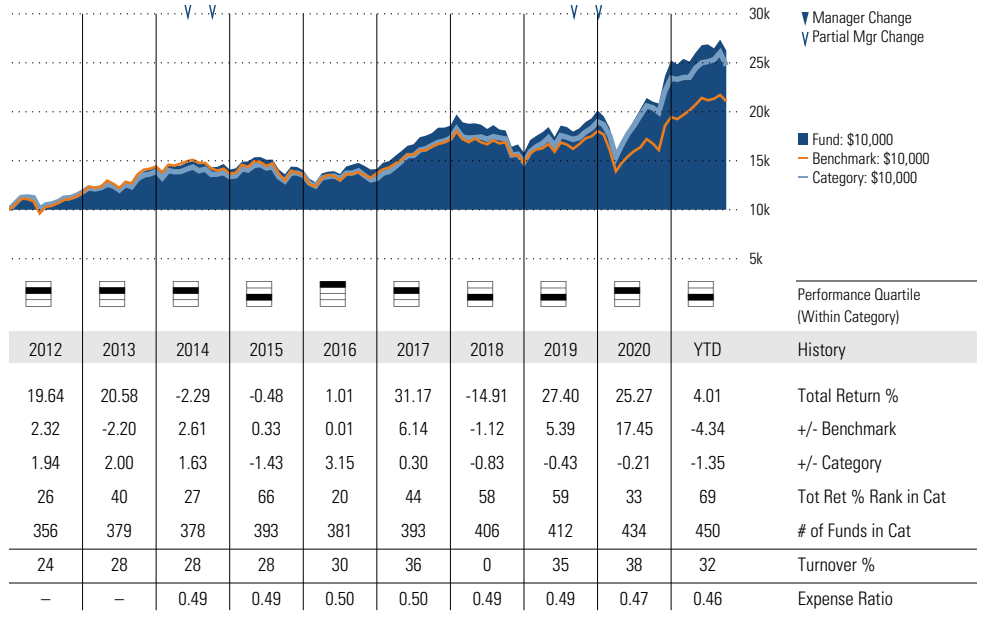
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

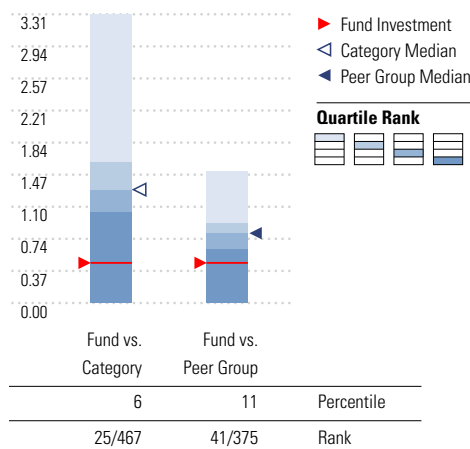
Growth of \$10,000



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	5.15	-	5.55
Beta	1.02	-	0.92
R-Squared	91.67	-	-
Standard Deviation	18.91	17.78	17.92
Sharpe Ratio	0.69	0.44	0.70
Tracking Error	5.47	-	7.32
Information Ratio	1.02	-	0.72
Up Capture Ratio	113.92	-	108.47
Down Capture Ratio	93.48	-	87.71

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.96	15.42	25.28
Price/Book Ratio	2.82	1.82	3.77
Geom Avg Mkt Cap \$B	61.12	46.48	58.18
ROE	15.30	16.57	19.79

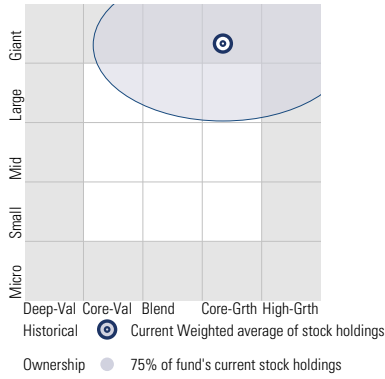
American Funds Europacific Growth R6 RERGX

Morningstar Category
Foreign Large Growth

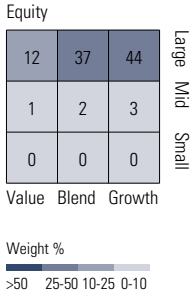
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 09-30-2021

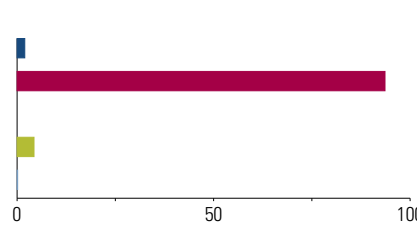
Morningstar Style Box™



Style Breakdown

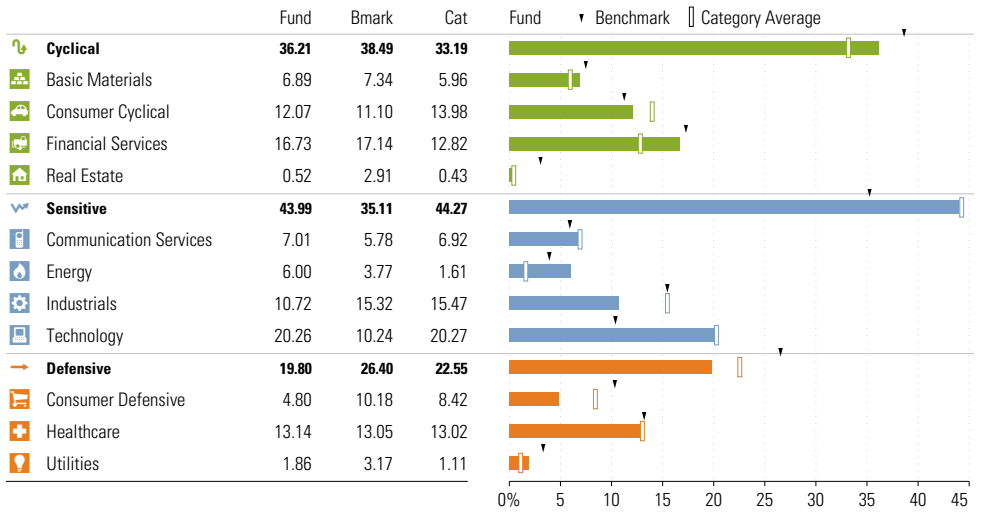


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	1.95	7.58
Non-US Stocks	93.61	89.96
Bonds	0.00	0.02
Cash	4.30	1.99
Other	0.14	0.45
Total	100.00	100.00

Sector Weighting as of 09-30-2021



World Regions % Equity 09-30-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %
Greater Asia	39.01	30.68	Americas	14.53	14.43	Greater Europe	46.45	54.90	Market Maturity	Fund %
Japan	10.84	11.53	North America	6.90	11.98	United Kingdom	7.53	9.73	Developed Markets	73.90
Australasia	1.28	1.51	Central/Latin	7.63	2.45	W euro-ex UK	36.29	43.75	Emerging Markets	26.10
Asia-4 Tigers	10.04	7.67				Emrgng Europe	1.40	0.49	Not Available	0.00
Asia-ex 4 Tigers	16.85	9.97				Africa	1.23	0.93		
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	4.25	4.25	—	—
⊖ ASML Holding NV	3.68	7.93	62.80	Technology
⊖ Reliance Industries Ltd	2.66	10.59	27.21	Energy
⊕ Sea Ltd ADR	2.47	13.06	60.13	Communication Svc
⊖ MercadoLibre Inc	2.32	15.38	0.25	Consumer Cyclical
⊖ Taiwan Semiconductor Manufacturing Co Ltd	2.25	17.63	10.90	Technology
⊖ AIA Group Ltd	2.01	19.64	-4.31	Financial Services
⊖ LVMH Moët Hennessy Louis Vuitton SE	1.92	21.56	22.16	Consumer Cyclical
Airbus SE	1.78	23.35	28.20	Industrials
⊕ WuXi Biologics (Cayman) Inc	1.52	24.87	28.88	Healthcare

Total Holdings 388

⊕ 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.

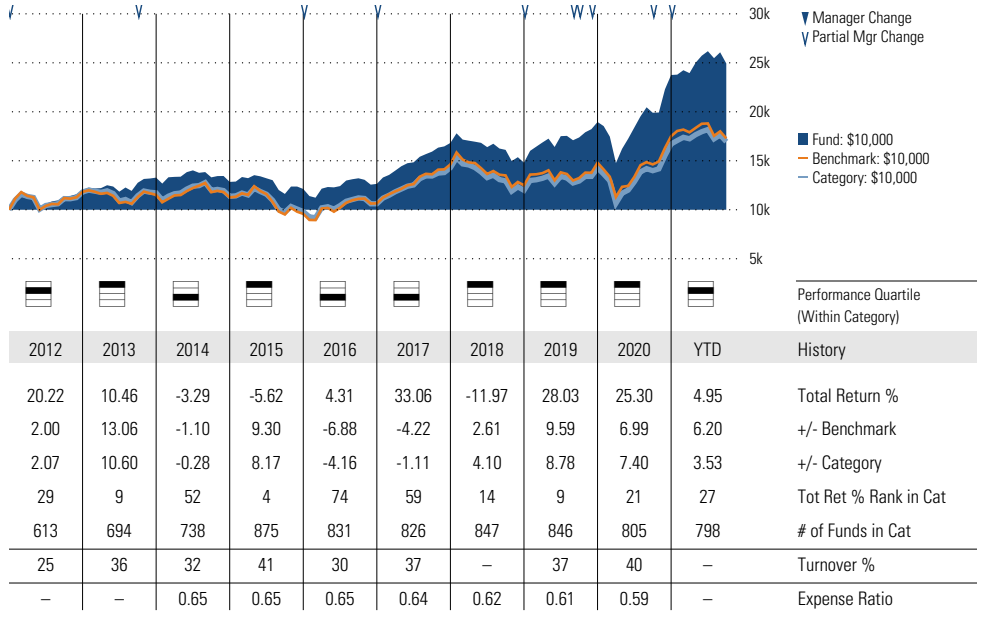
Morningstar Investment Management LLC Analysis

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.

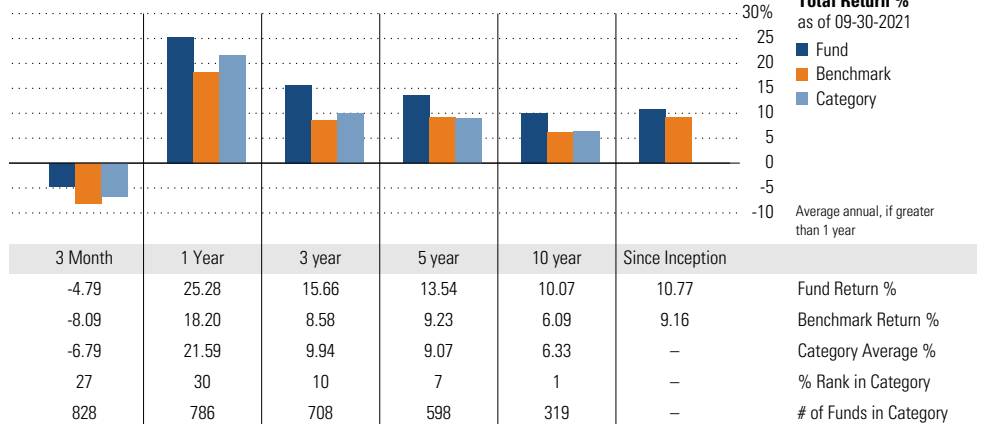
ESG Metrics

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

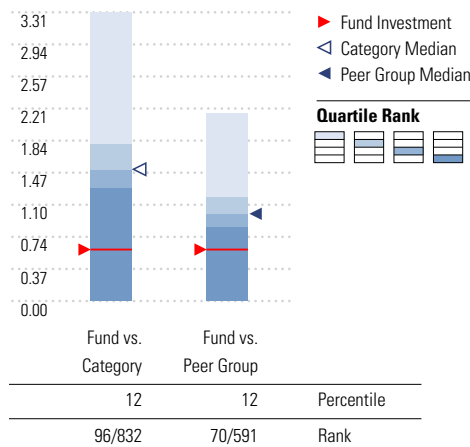
Growth of \$10,000



Trailing Performance



Net Expense



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

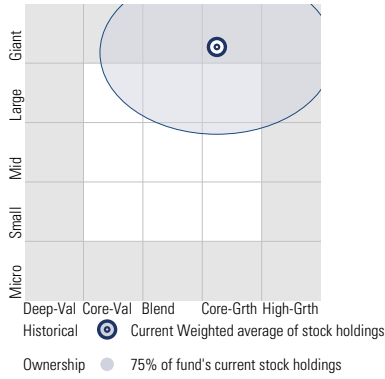
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

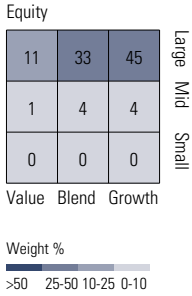
Morningstar Index
MSCI EM NR USD

Style Analysis as of 09-30-2021

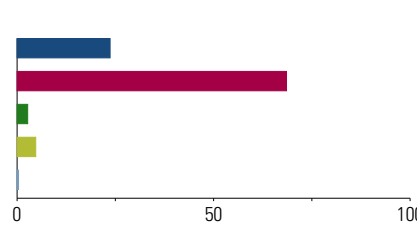
Morningstar Style Box™



Style Breakdown

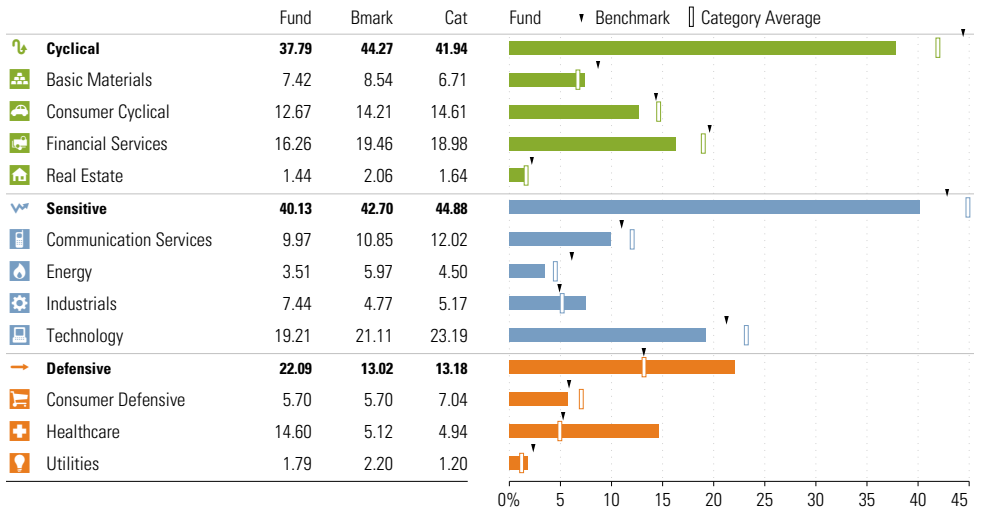


Asset Allocation as of 09-30-2021



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
Total	100.00	100.00

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

American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 24.27 years.

Style: The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.27 is 67.47% lower than the Large Blend category average.

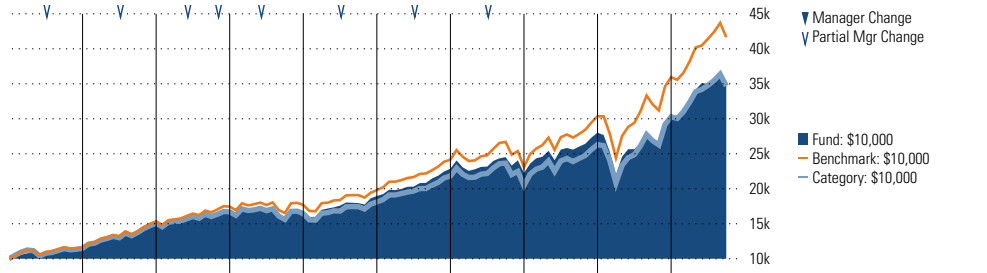
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the portfolio has slightly drifted from the large-blend portion of the Morningstar style box to the large-value portion however, the underlying investment strategy remains consistent so we are not concerned with this style failure.

ESG Metrics

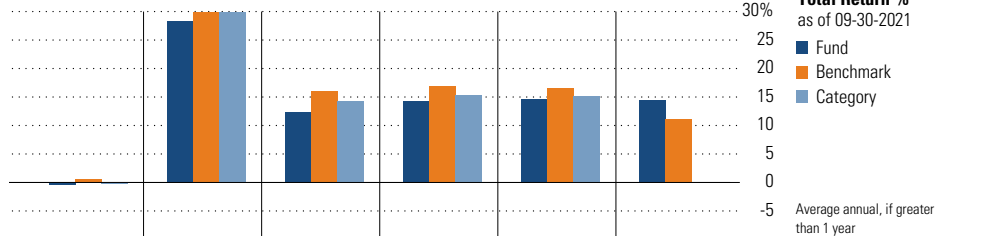
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



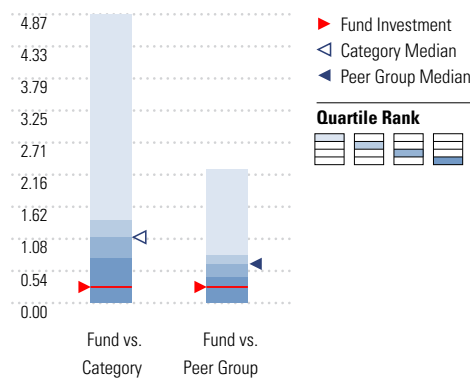
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
12.85	32.34	11.53	0.12	13.73	20.54	-2.66	25.93	8.08	15.13	History
-3.15	-0.05	-2.16	-1.26	1.77	-1.29	1.72	-5.56	-10.32	-0.79	Total Return %
-2.11	0.84	0.57	1.19	3.36	0.10	3.61	-2.85	-7.75	0.13	+/- Benchmark
72	39	34	8	58	10	12	82	90	55	+/- Category
1,552	1,534	1,451	1,519	1,415	1,389	1,394	1,406	1,394	1,426	Tot Ret % Rank in Cat
22	22	19	24	30	21	25	25	30	24	# of Funds in Cat
-	-	0.30	0.30	0.30	0.30	0.29	0.29	0.27	0.27	Turnover %
										Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2021
-0.37	28.35	12.45	14.21	14.57	14.54	Fund
0.58	30.00	15.99	16.90	16.63	11.08	Benchmark
-0.18	29.94	14.34	15.28	15.12	-	Category
70	69	81	76	72	-	Average annual, if greater than 1 year
1,482	1,391	1,267	1,112	819	-	Fund Return %
						Benchmark Return %
						Category Average %
						% Rank in Category
						# of Funds in Category

Net Expense



Fund vs. Category	Fund vs. Peer Group	Percentile
15	12	
216/1507	104/874	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	-1.67	-	-1.35
Beta	0.90	-	0.97
R-Squared	95.10	-	95.76
Standard Deviation	17.28	18.81	18.73
Sharpe Ratio	0.70	0.83	0.74
Tracking Error	4.30	-	3.76
Information Ratio	-0.82	-	-1.00
Up Capture Ratio	85.35	-	94.15
Down Capture Ratio	90.75	-	98.89

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.95	24.09	22.21
Price/Book Ratio	3.17	4.27	4.41
Geom Avg Mkt Cap \$B	137.45	201.74	256.86
ROE	25.47	31.23	31.98

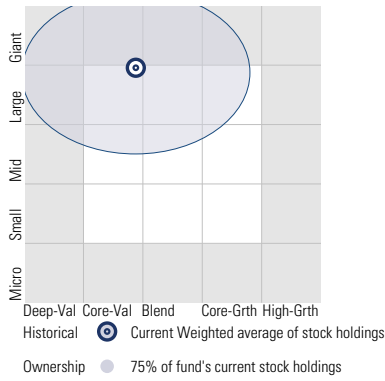
American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Blend

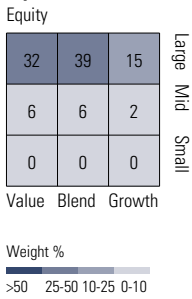
Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2021

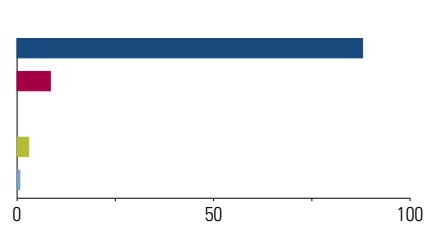
Morningstar Style Box™



Style Breakdown

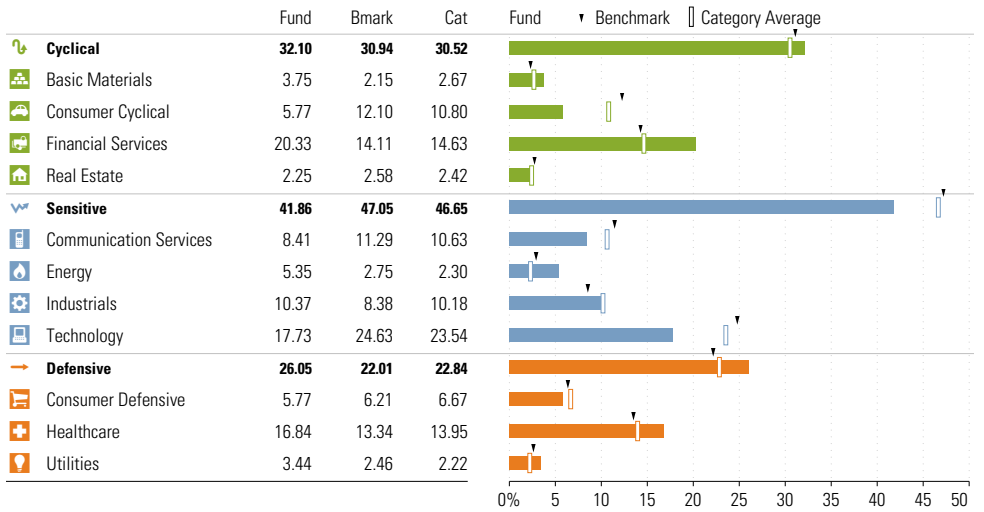


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	87.91	94.81
Non-US Stocks	8.45	3.07
Bonds	0.00	0.50
Cash	2.95	1.19
Other	0.69	0.42
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	5.85	5.85	27.51	Technology
Broadcom Inc	5.02	10.86	13.22	Technology
Comcast Corp Class A	4.26	15.13	8.13	Communication Svc
UnitedHealth Group Inc	3.35	18.48	12.61	Healthcare
Capital Group Central Cash Fund	3.02	21.50	-	-
BlackRock Inc	2.25	23.74	17.95	Financial Services
JPMorgan Chase & Co	2.21	25.95	30.94	Financial Services
Marsh & McLennan Companies Inc	2.09	28.04	30.68	Financial Services
The Home Depot Inc	1.97	30.01	25.45	Consumer Cyclical
CVS Health Corp	1.87	31.88	26.44	Healthcare
Pfizer Inc	1.76	33.64	20.02	Healthcare
CME Group Inc Class A	1.73	35.37	7.71	Financial Services
Johnson & Johnson	1.71	37.08	4.61	Healthcare
Intel Corp	1.59	38.67	9.04	Technology
PNC Financial Services Group Inc	1.19	39.86	33.68	Financial Services

Total Holdings 190

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

✗ **Performance:** The fund has finished in the Ultrashort Bond category's top three quartiles in 5 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 24.24 years.

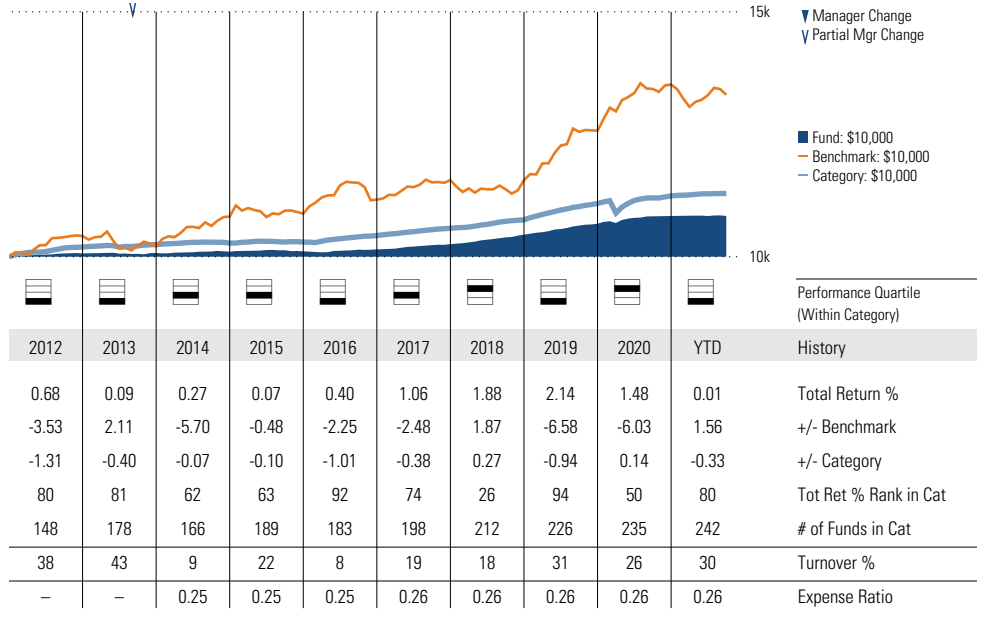
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.26 is 40.91% lower than the Ultrashort Bond category average.

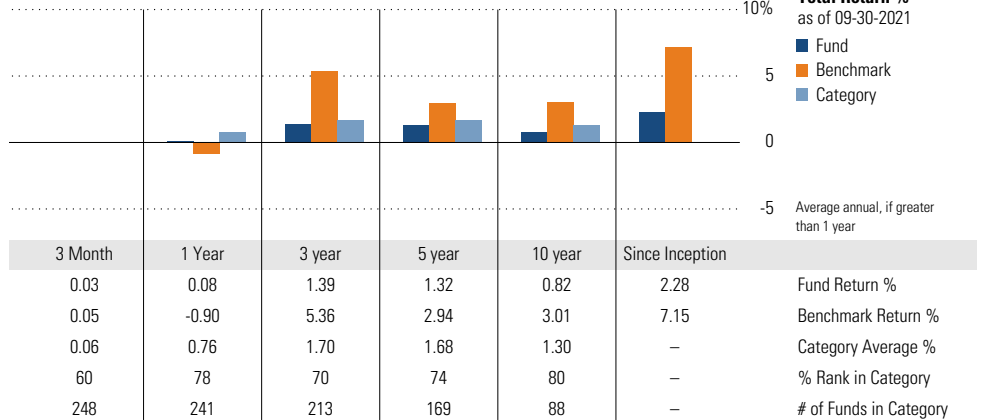
Morningstar Investment Management LLC Analysis

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

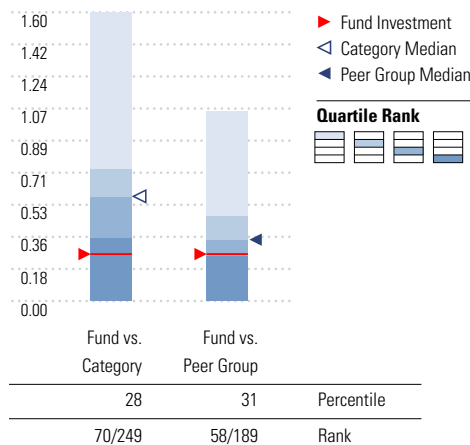
Growth of \$10,000



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	0.99	-	0.86
Beta	0.07	-	0.16
R-Squared	24.90	-	13.56
Standard Deviation	0.53	3.54	1.80
Sharpe Ratio	0.68	1.23	0.39
Tracking Error	3.31	-	3.61
Information Ratio	-1.20	-	-1.05
Up Capture Ratio	15.13	-	25.04
Down Capture Ratio	-7.03	-	12.30

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.40	4.43	0.82
Avg Eff Maturity	3.08	-	3.03

Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

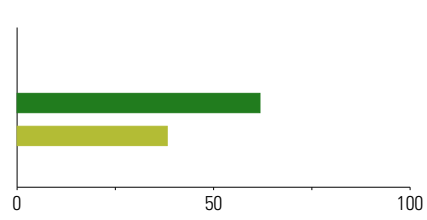
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

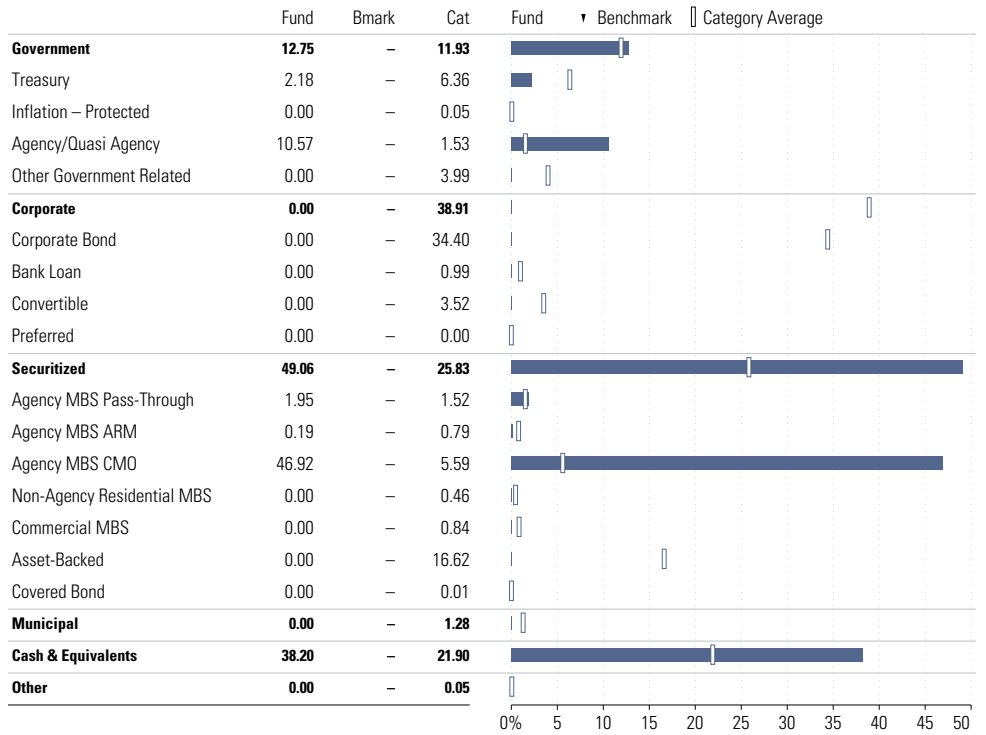


Asset Class	Net %	Cat%
US Stocks	0.00	0.08
Non-US Stocks	0.00	0.00
Bonds	61.80	75.39
Cash	38.20	20.66
Other	0.00	3.85
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	100.00	3.53	35.21
AA	0.00	74.59	4.53
A	0.00	10.82	16.83
BBB	0.00	8.32	24.77
BB	0.00	0.28	2.75
B	0.00	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
⊕ Bmo Repo New 17 Bmo Repo News 17	10-2021	18.07	18.07	-
⊕ Bofam Repo 1 Repo	10-2021	17.33	35.40	-
Federal Home Loan Banks 0.4%	06-2024	4.50	39.90	-
⊖ Federal National Mortgage Association 0.586%	08-2059	2.85	42.76	-
⊖ Federal Home Loan Mortgage Corporation 0.536%	09-2049	2.40	45.16	-
⊖ Federal Home Loan Mortgage Corporation 0.4325%	08-2030	2.21	47.37	-
⊖ Federal National Mortgage Association 0.536%	06-2050	2.19	49.56	-
⊖ Federal Home Loan Mortgage Corporation 0.536%	01-2050	1.98	51.54	-
⊖ Government National Mortgage Association 2.26188%	03-2067	1.88	53.42	-
⊖ Government National Mortgage Association 0.82%	02-2065	1.84	55.26	-

Total Holdings 218

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Fidelity® Contrafund® FCNTX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 31.06 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 0.86 is 12.24% lower than the Large Growth category average.

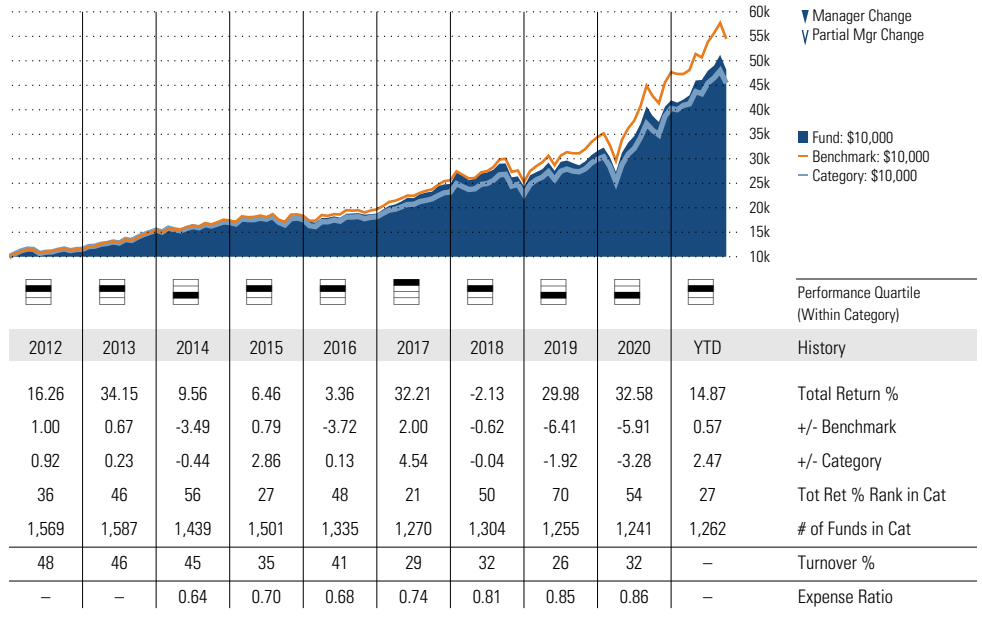
Morningstar Investment Management LLC Analysis

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.

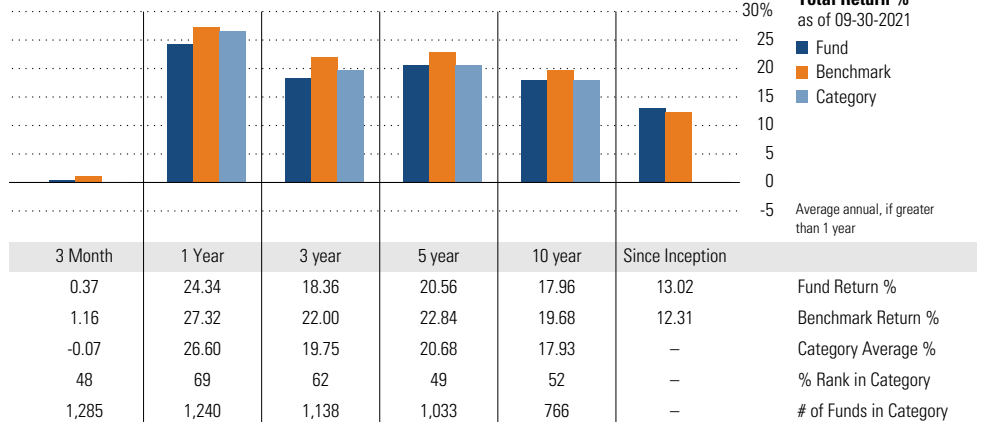
ESG Metrics

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

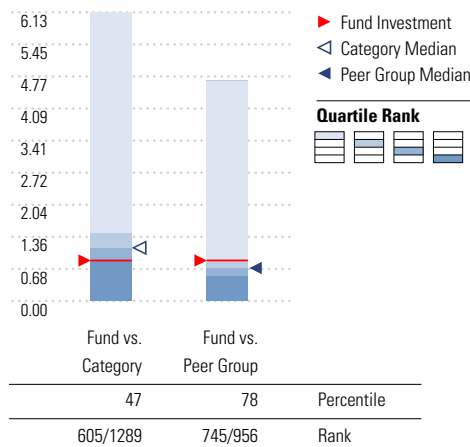
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-2.26	-	-1.13
Beta	0.96	-	0.98
R-Squared	97.83	-	93.33
Standard Deviation	19.54	20.19	20.50
Sharpe Ratio	0.91	1.04	0.94
Tracking Error	3.00	-	5.22
Information Ratio	-1.21	-	-0.54
Up Capture Ratio	89.94	-	93.50
Down Capture Ratio	95.68	-	95.82

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.29	33.17	31.28
Price/Book Ratio	5.28	12.31	8.55
Geom Avg Mkt Cap \$B	314.18	291.31	335.34
ROE	31.98	39.60	33.50

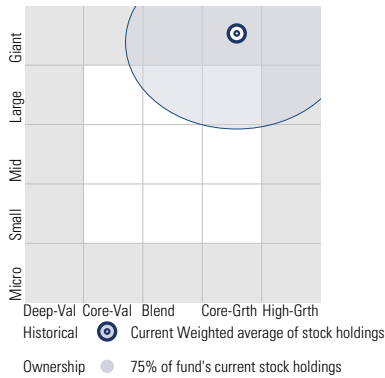
Fidelity® Contrafund® FCNTX

Morningstar Category
Large Growth

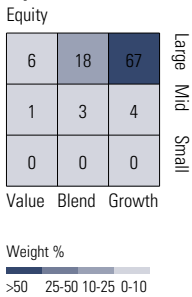
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

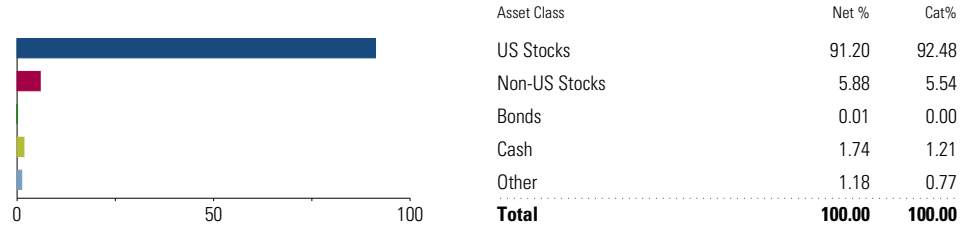
Morningstar Style Box™



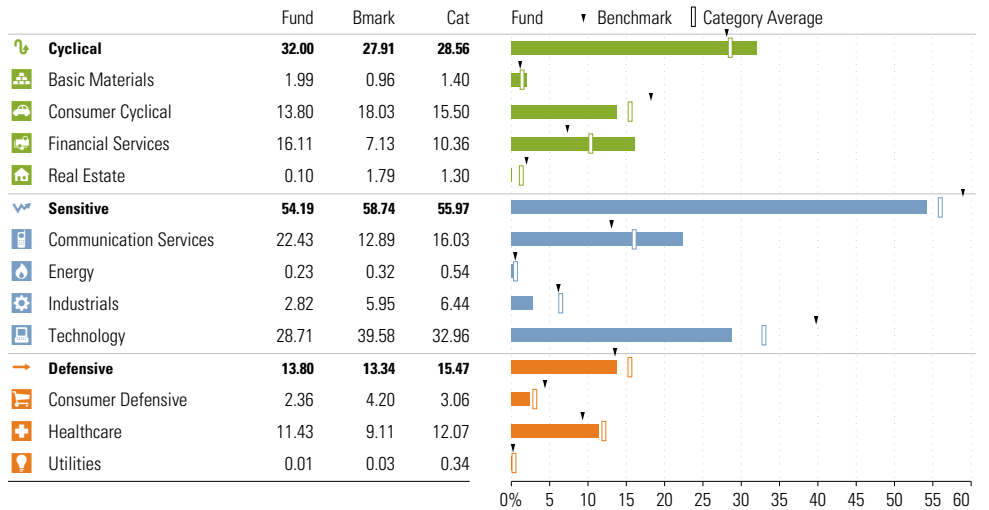
Style Breakdown



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
Meta Platforms Inc Class A	10.19	10.19	24.25	Communication Svc
Amazon.com Inc	8.13	18.32	0.86	Consumer Cyclical
Microsoft Corp	5.70	24.01	27.51	Technology
Berkshire Hathaway Inc Class A	5.59	29.60	18.28	Financial Services
Apple Inc	3.26	32.86	7.13	Technology
Alphabet Inc Class A	3.22	36.08	52.54	Communication Svc
Alphabet Inc Class C	2.97	39.05	52.14	Communication Svc
UnitedHealth Group Inc	2.92	41.97	12.61	Healthcare
Salesforce.com Inc	2.83	44.80	21.88	Technology
NVIDIA Corp	2.44	47.24	58.77	Technology
Adobe Inc	2.30	49.54	15.12	Technology
Netflix Inc	2.30	51.84	12.87	Communication Svc
Fidelity Revere Str Tr	1.83	53.67	-	-
Visa Inc Class A	1.76	55.43	2.28	Financial Services
PayPal Holdings Inc	1.21	56.64	11.11	Financial Services

Total Holdings 383

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014
David Small since 07-2016
Shilpee Raina since 11-2021

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 7.12 years.

✗ **Style:** The fund has landed in its primary style box — Large Blend — 40 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.44 is 46.99% lower than the Large Blend category average.

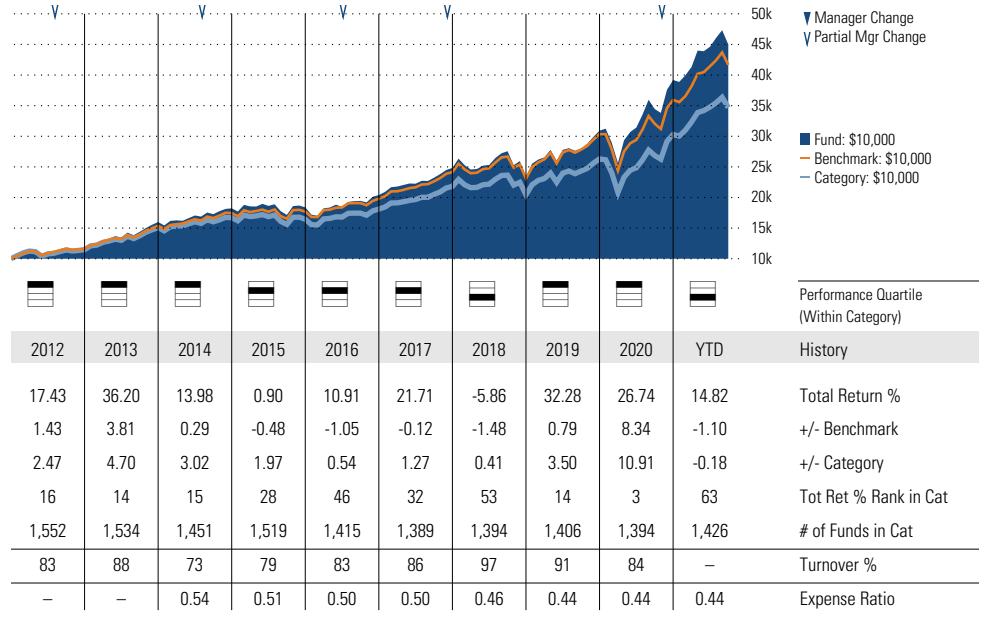
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.

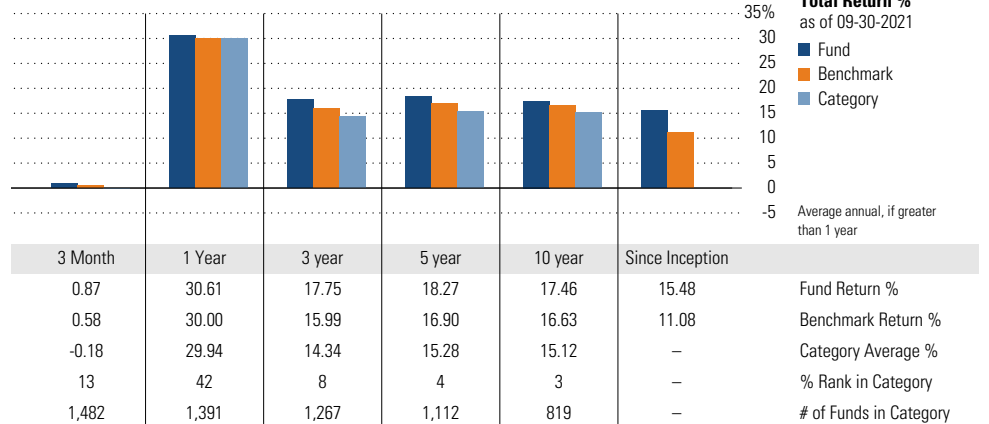
ESG Metrics

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

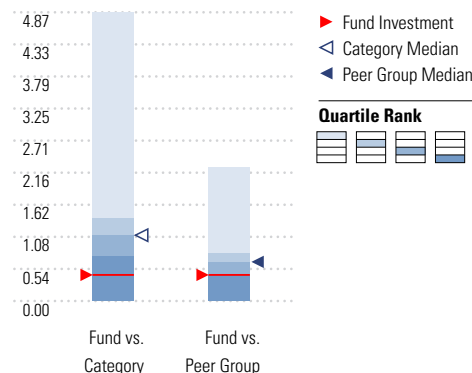
Growth of \$10,000



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	1.08	-	-1.35
Beta	1.03	-	0.97
R-Squared	98.46	-	95.76
Standard Deviation	19.62	18.81	18.73
Sharpe Ratio	0.88	0.83	0.74
Tracking Error	2.52	-	3.76
Information Ratio	0.70	-	-1.00
Up Capture Ratio	103.51	-	94.15
Down Capture Ratio	98.44	-	98.89

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	27.00	24.09	22.21
Price/Book Ratio	4.90	4.27	4.41
Geom Avg Mkt Cap \$B	210.33	201.74	256.86
ROE	33.04	31.23	31.98

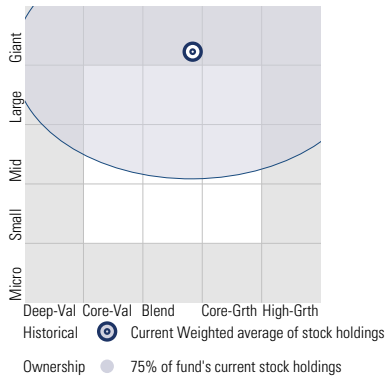
JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

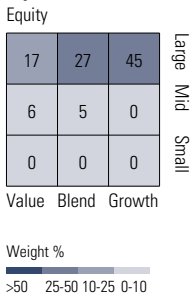
Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2021

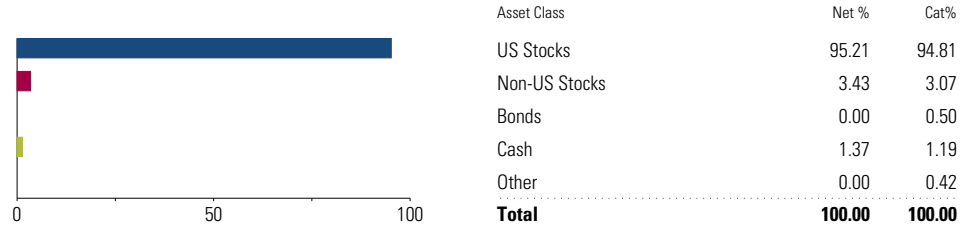
Morningstar Style Box™



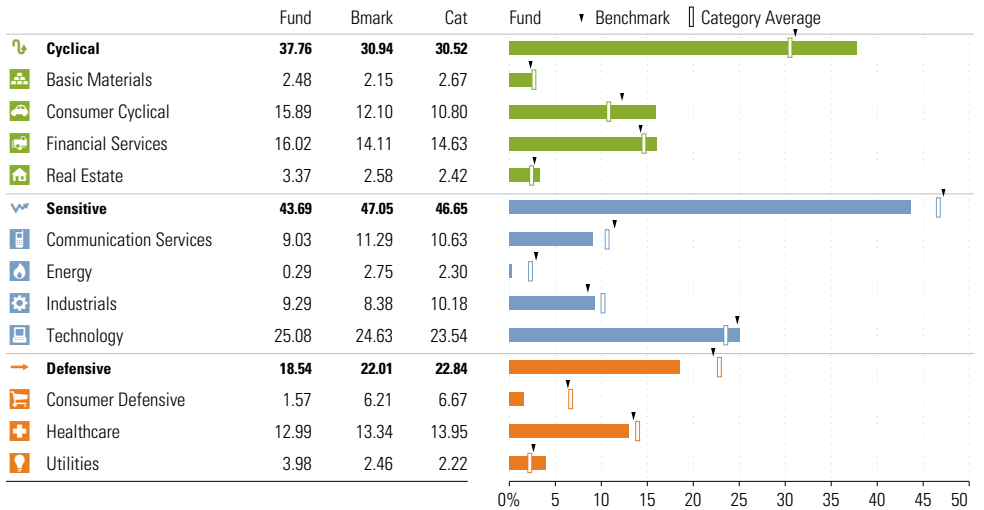
Style Breakdown



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
Microsoft Corp	7.94	7.94	27.51	Technology
Alphabet Inc Class A	7.47	15.41	52.54	Communication Svc
Apple Inc	5.70	21.10	7.13	Technology
Amazon.com Inc	4.92	26.03	0.86	Consumer Cyclical
Mastercard Inc Class A	3.77	29.79	-2.22	Financial Services
Prologis Inc	3.32	33.12	27.75	Real Estate
Analog Devices Inc	3.14	36.26	14.77	Technology
Norfolk Southern Corp	3.10	39.36	1.98	Industrials
Eaton Corp PLC	2.77	42.13	26.18	Industrials
AbbVie Inc	2.64	44.77	4.31	Healthcare
Wells Fargo & Co	2.48	47.26	55.10	Financial Services
Truist Financial Corp	2.43	49.69	25.25	Financial Services
NextEra Energy Inc	2.40	52.09	3.27	Utilities
Tesla Inc	2.35	54.44	9.89	Consumer Cyclical
Marriott International Inc Class A	2.04	56.47	12.26	Consumer Cyclical

Total Holdings 52

⊕ 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.

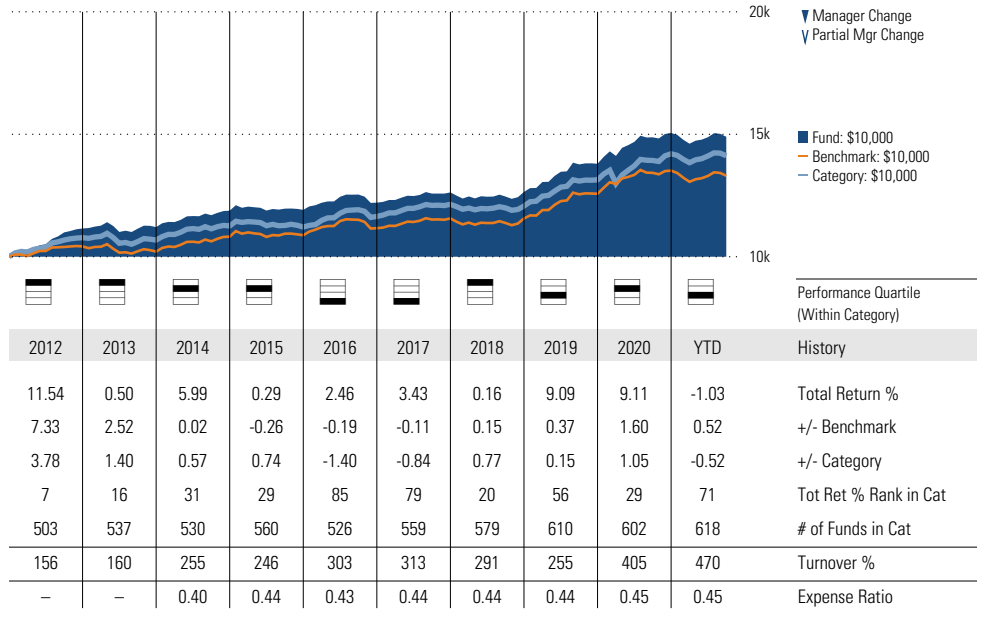
Style Consistency is not calculated for Fixed Income funds.

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

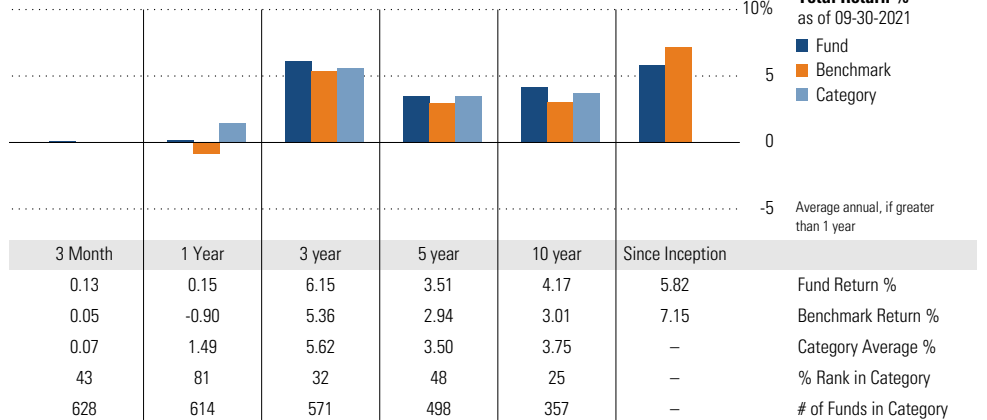
Morningstar Investment Management LLC Analysis

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.

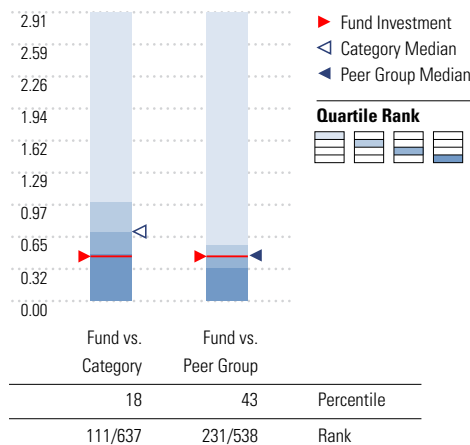
Growth of \$10,000



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	0.72	-	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

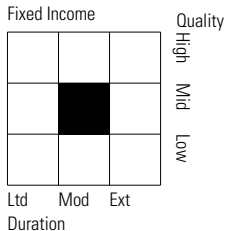
Metric	Fund	Bmark	Cat
Avg Eff Duration	6.04	4.43	5.89
Avg Eff Maturity	8.11	-	7.41

Metropolitan West Total Return Bd I MWTIX

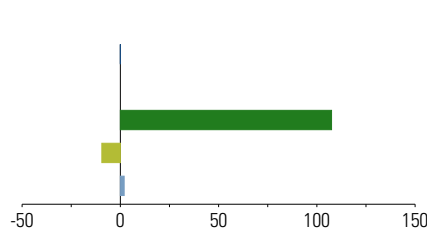
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

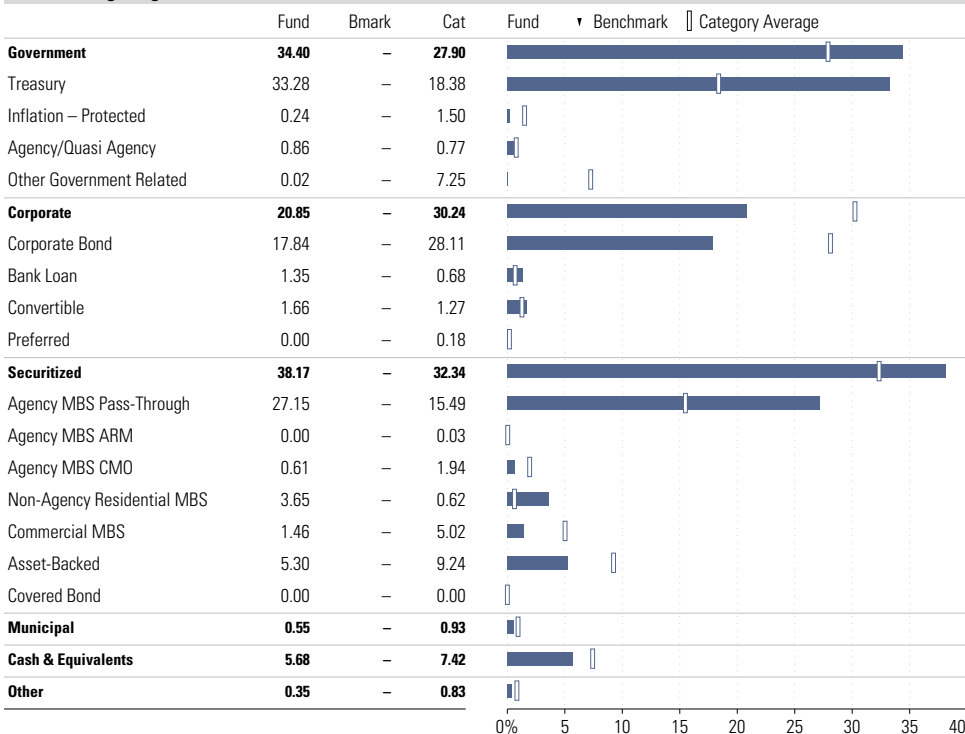


Asset Class	Net %	Cat%
US Stocks	0.01	0.07
Non-US Stocks	0.00	0.00
Bonds	107.48	96.97
Cash	-9.42	0.88
Other	1.93	2.08
Total	100.00	100.00

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

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.

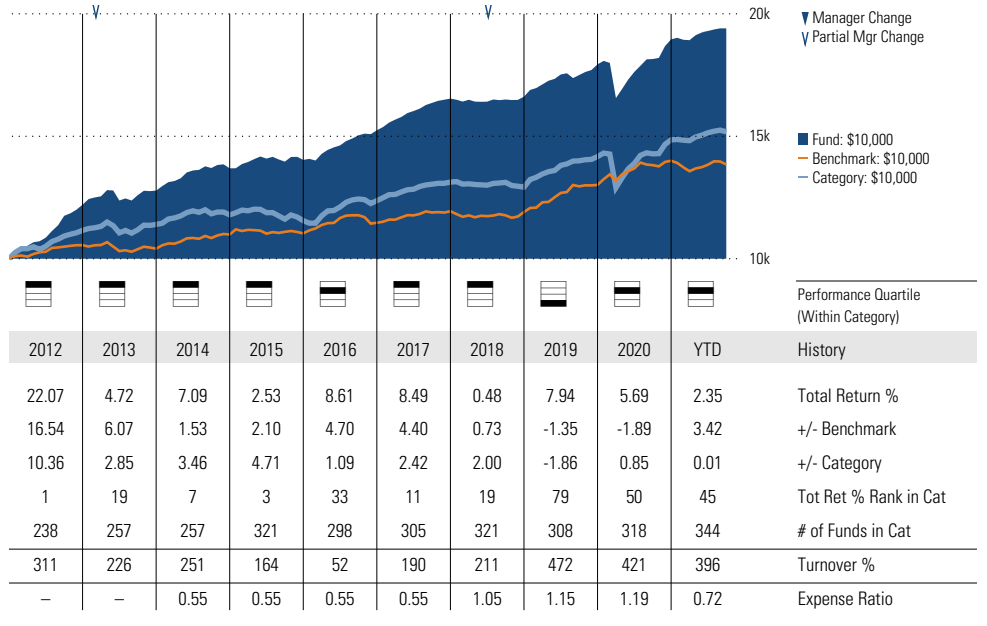
Style Consistency is not calculated for Fixed Income funds.

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

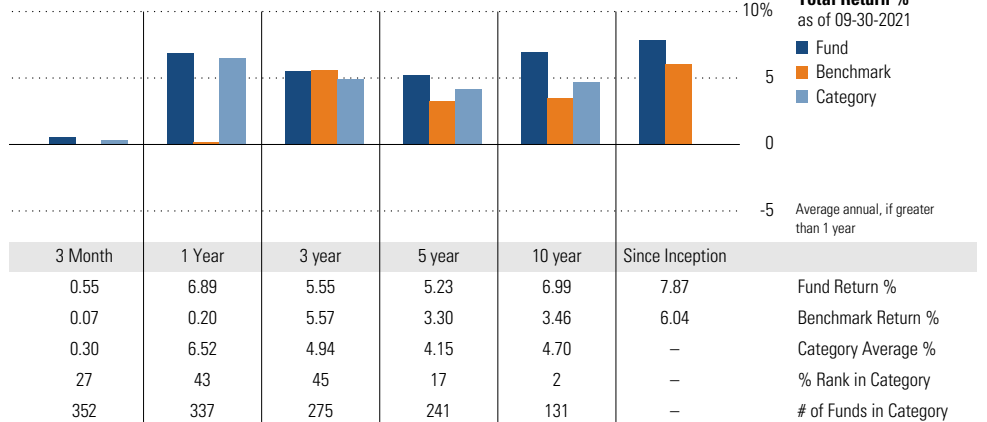
Morningstar Investment Management LLC Analysis

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.

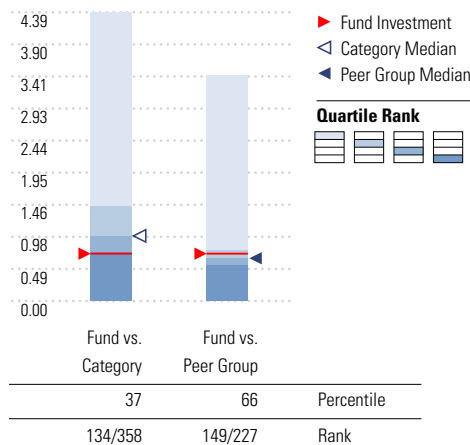
Growth of \$10,000



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

Metric	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

Metric	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

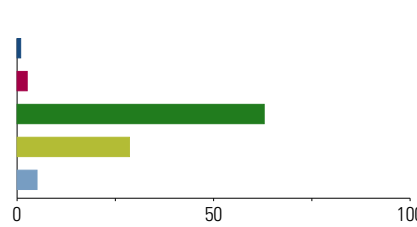
Morningstar Index
BBgBarc US Universal TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

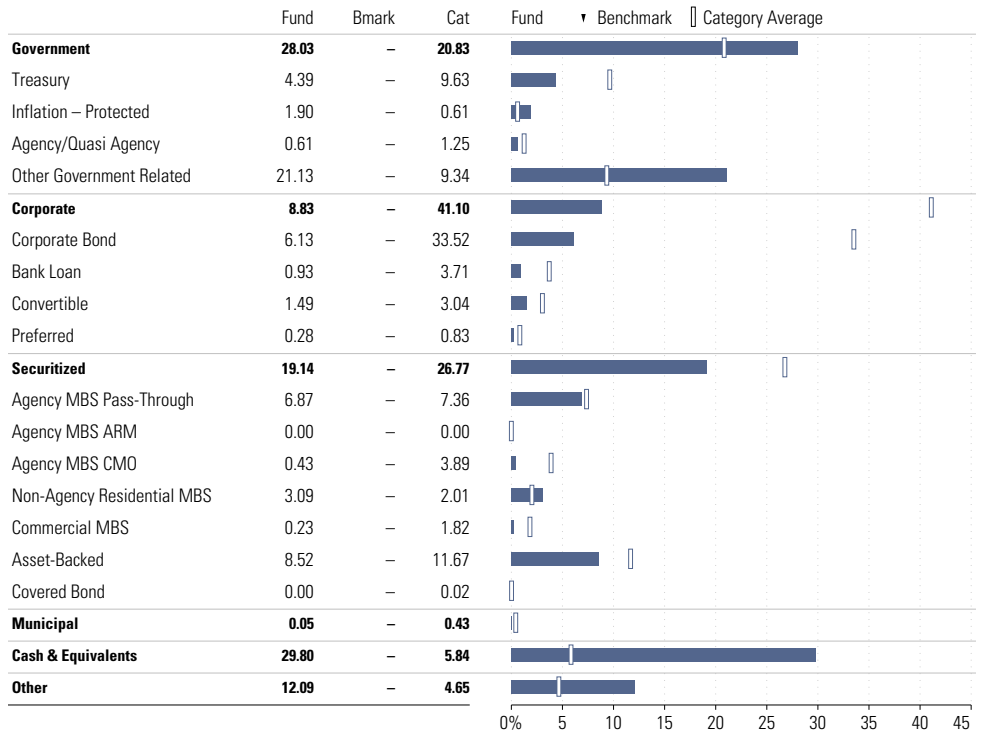


Asset Class	Net %	Cat%
US Stocks	0.91	2.02
Non-US Stocks	2.57	0.12
Bonds	62.87	94.04
Cash	28.58	-0.04
Other	5.07	3.88
Total	100.00	100.00

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 Real Return I2 PRLPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Stephen Rodosky since 01-2019
Daniel He since 12-2019

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 team has been in place for less than three years.

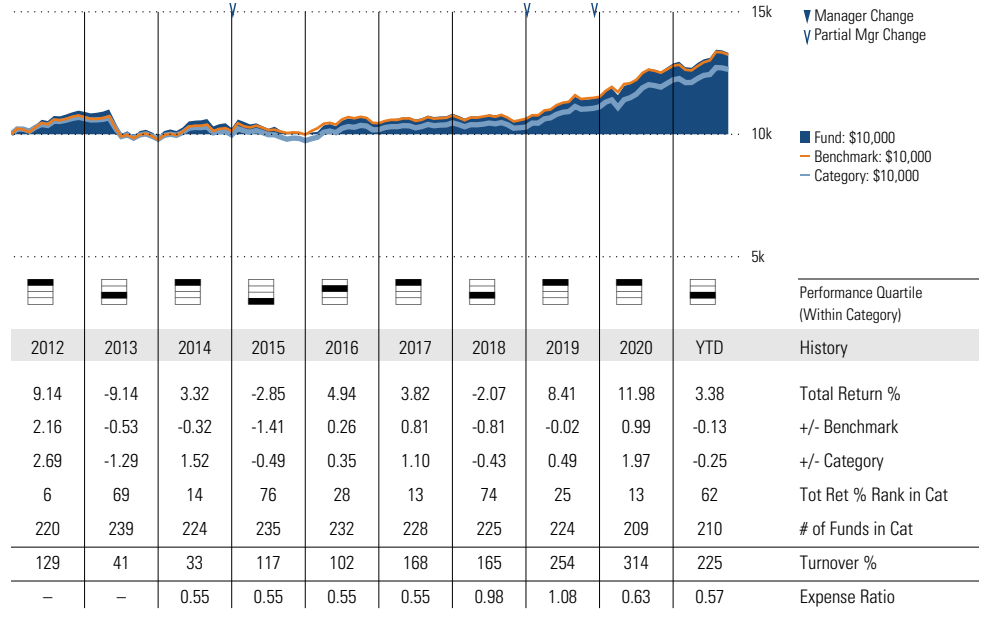
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.57 is 8.06% lower than the Inflation-Protected Bond category average.

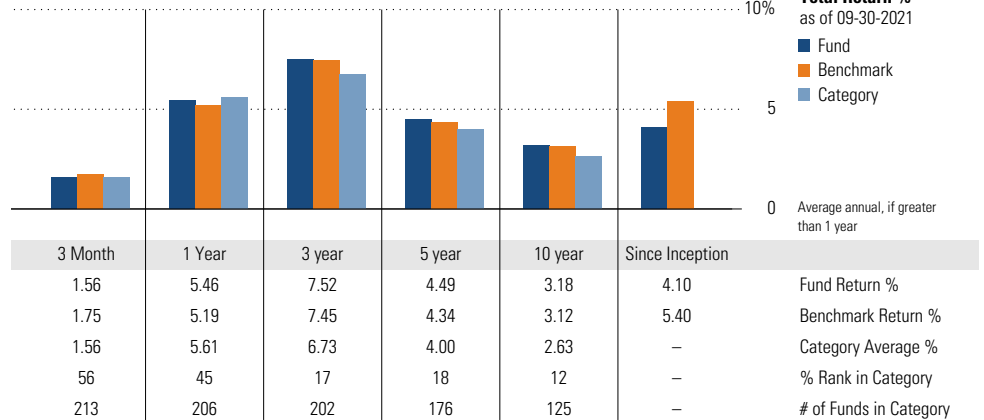
Morningstar Investment Management LLC Analysis

This fund fails manager tenure but the comanagers have delivered results that are consistent with the fund's strategy and performance under prior leadership.

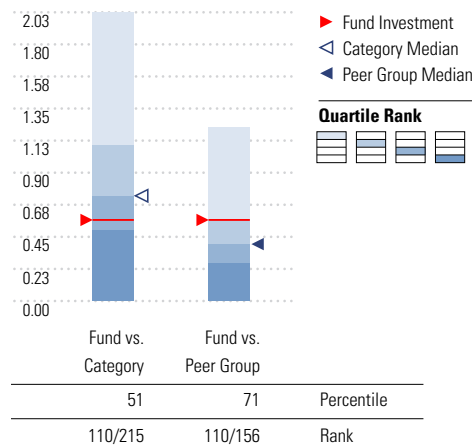
Growth of \$10,000



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	-0.14	-	-0.20
Beta	1.03	-	0.91
R-Squared	95.98	-	77.98
Standard Deviation	4.27	4.07	4.36
Sharpe Ratio	1.47	1.53	1.33
Tracking Error	0.86	-	2.22
Information Ratio	0.09	-	-0.58
Up Capture Ratio	102.50	-	89.37
Down Capture Ratio	106.42	-	94.35

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	7.71	4.52	6.27
Avg Eff Maturity	7.55	-	7.15

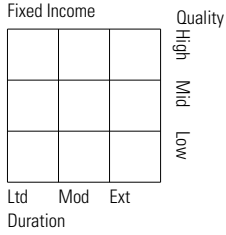
PIMCO Real Return I2 PRLPX

Morningstar Category
Inflation-Protected Bond

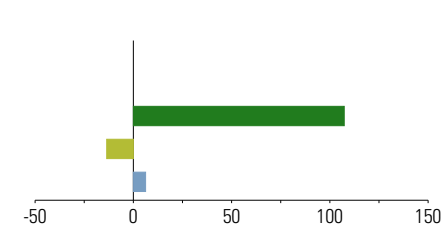
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

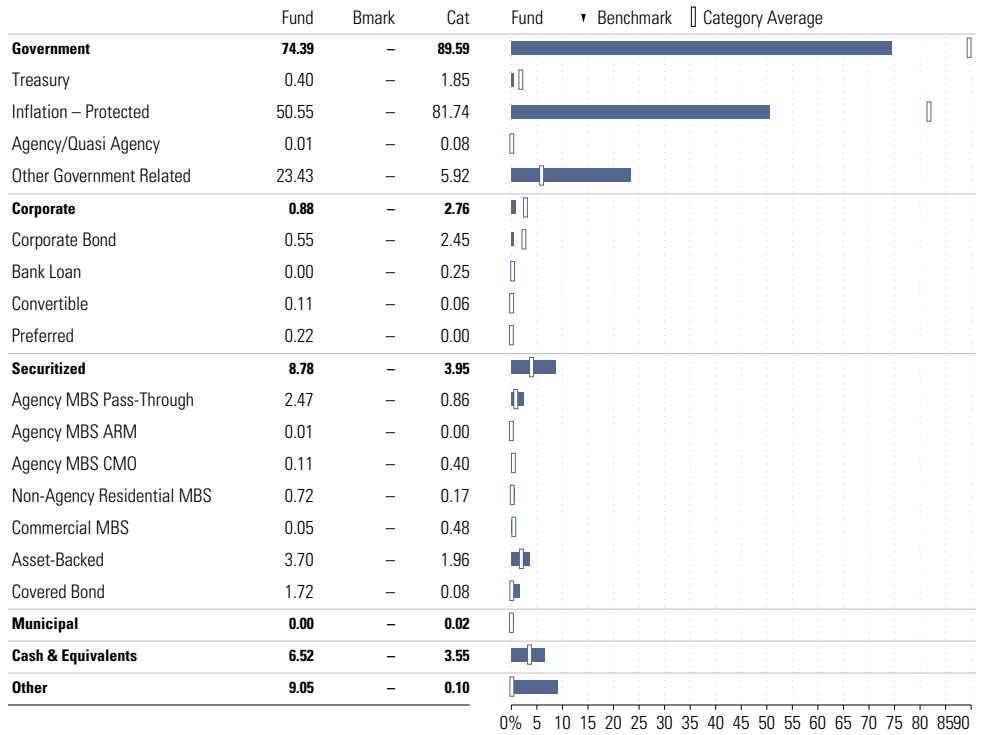


Asset Class	Net %	Cat%
US Stocks	0.00	0.03
Non-US Stocks	0.00	0.00
Bonds	107.31	98.41
Cash	-13.55	1.11
Other	6.23	0.45
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	49.00	0.00	96.46
AA	32.00	99.60	0.15
A	9.00	0.00	0.51
BBB	7.00	0.00	1.30
BB	1.00	0.00	0.37
B	1.00	0.00	0.05
Below B	1.00	0.00	0.01
Not Rated	0.00	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
⊕ 5 Year Treasury Note Future Sept 21	10-2021	20.30	20.30	-
⊖ Euro Schatz Future Sept 21	09-2021	16.44	36.75	-
✱ Cash Offset	-	9.81	46.56	-
⊖ 10 Year Treasury Note Future Sept 21	09-2021	8.56	55.12	-
⊖ EUROPEAN MONETARY UNION EURO Sold	08-2021	6.98	62.10	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	08-2021	6.98	69.08	-
⊖ U S TIPS REV REPO	07-2021	5.81	74.89	-
⊖ U S TIPS REV REPO	07-2021	5.38	80.27	-
⊕ United States Treasury Bonds 1.375%	02-2044	5.21	85.48	-
⊕ United States Treasury Notes 0.125%	01-2030	5.10	90.57	-

Total Holdings 1000

⊕ 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

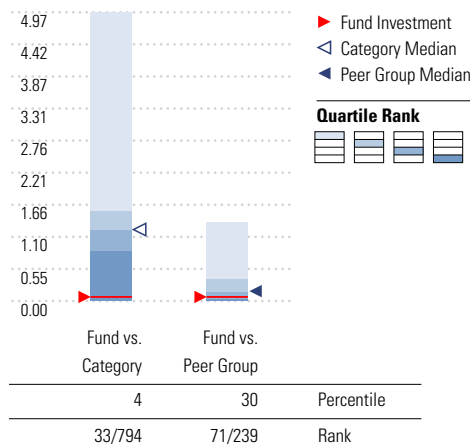
Growth of \$10,000



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

	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

	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

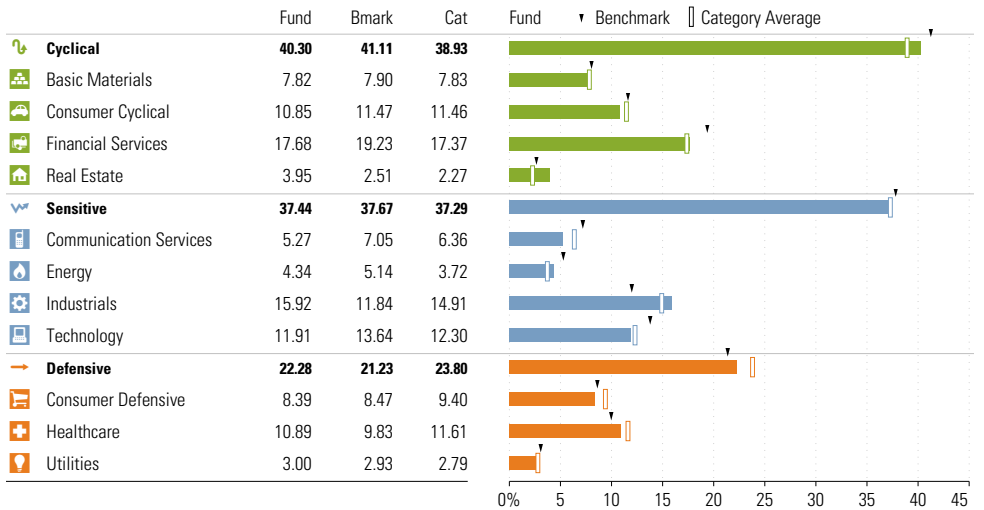


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	0.97	2.96
Non-US Stocks	98.80	94.69
Bonds	0.00	0.35
Cash	0.12	2.22
Other	0.10	-0.22
Total	100.00	100.00

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 Mid Cap Index Admiral VIMAX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998
Awais Khan since 07-2021

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 23.38 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.05 is 94.62% lower than the Mid-Cap Blend category average.

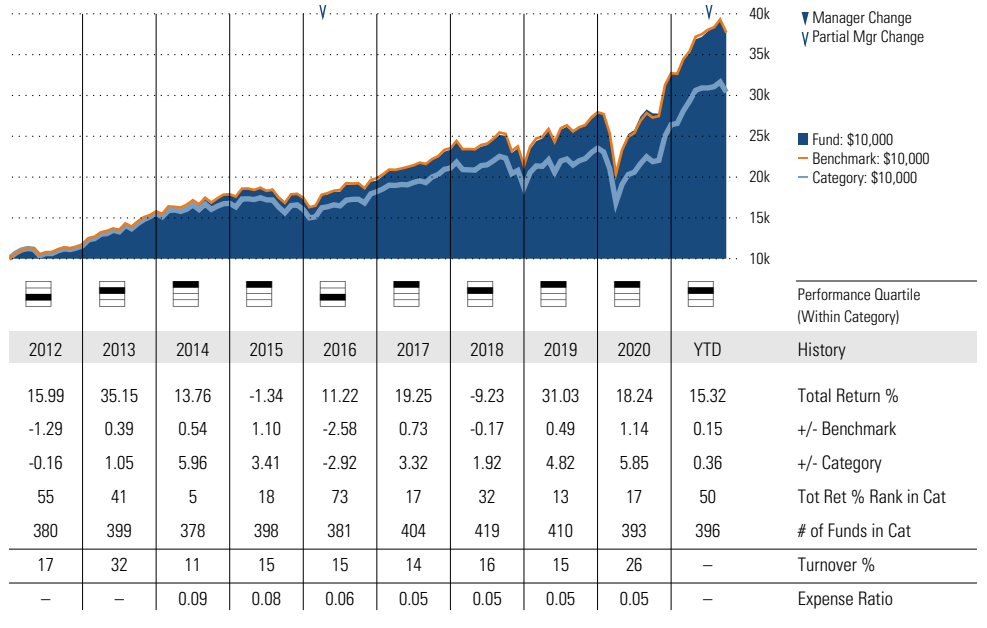
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

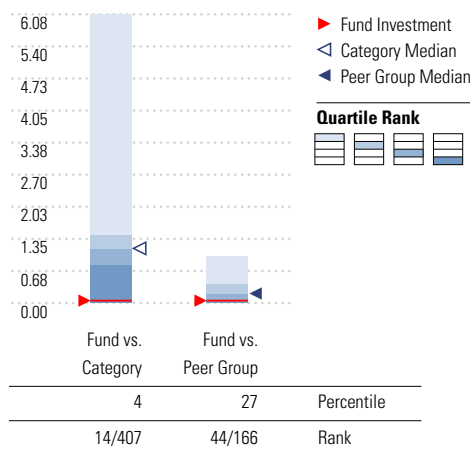
Growth of \$10,000



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	0.70	-	-2.45
Beta	0.98	-	1.00
R-Squared	99.72	-	94.96
Standard Deviation	21.83	22.29	22.90
Sharpe Ratio	0.69	0.66	0.55
Tracking Error	1.25	-	5.29
Information Ratio	0.42	-	-0.68
Up Capture Ratio	99.44	-	95.83
Down Capture Ratio	97.16	-	104.99

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	22.66	20.50	19.12
Price/Book Ratio	3.38	3.23	3.04
Geom Avg Mkt Cap \$B	25.06	19.31	11.20
ROE	14.40	14.71	18.55

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

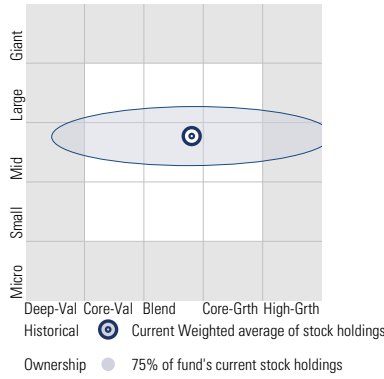
Mid-Cap Blend

Morningstar Index

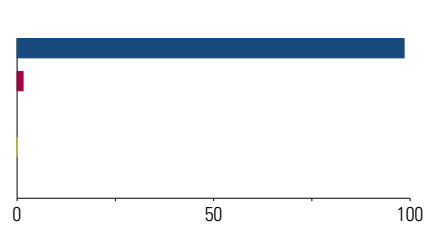
Russell Mid Cap TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™

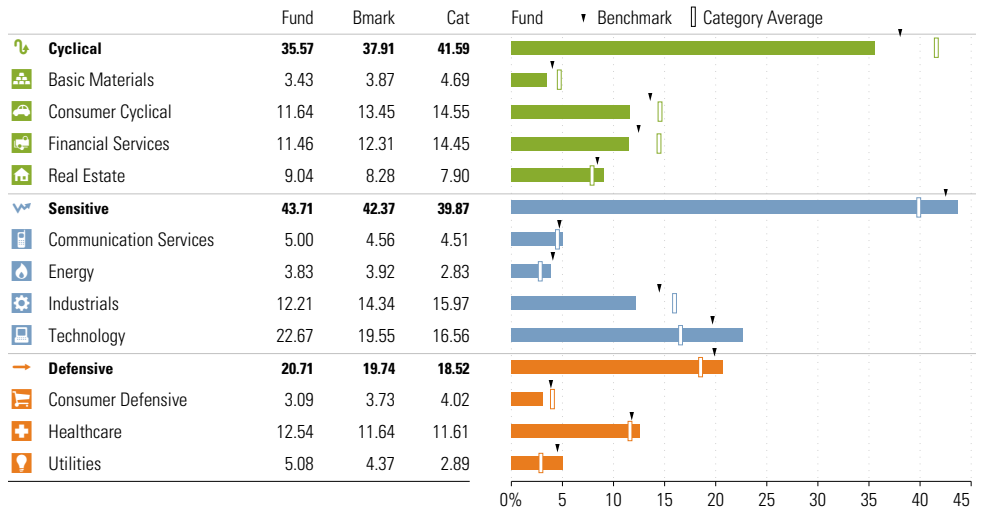


Asset Allocation as of 09-30-2021

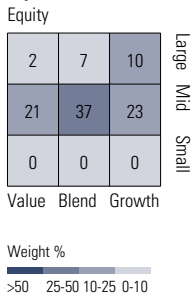


Asset Class	Net %	Cat%
US Stocks	98.47	95.99
Non-US Stocks	1.52	2.33
Bonds	0.00	-0.07
Cash	0.01	1.47
Other	0.00	0.28
Total	100.00	100.00

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
⊖ DexCom Inc	0.78	0.78	47.91	Healthcare
⊕ Marvell Technology Inc	0.72	1.50	27.11	Technology
⊖ MSCI Inc	0.70	2.20	36.82	Financial Services
⊖ IQVIA Holdings Inc	0.67	2.87	33.69	Healthcare
⊖ Synopsys Inc	0.67	3.54	15.50	Technology
⊖ Carrier Global Corp Ordinary Shares	0.66	4.20	—	Industrials
⊖ Amphenol Corp Class A	0.64	4.84	12.89	Technology
⊖ Palo Alto Networks Inc	0.64	5.48	34.78	Technology
⊖ Microchip Technology Inc	0.62	6.10	12.03	Technology
⊖ Cadence Design Systems Inc	0.61	6.71	11.00	Technology
⊖ IHS Markit Ltd	0.61	7.33	30.49	Industrials
⊕ Match Group Inc	0.61	7.93	3.84	Communication Svc
⊕ Digital Realty Trust Inc	0.60	8.53	6.04	Real Estate
⊖ Fortinet Inc	0.59	9.12	96.62	Technology
⊖ Aptiv PLC	0.59	9.71	14.34	Consumer Cyclical

Total Holdings 380

⊕ 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.

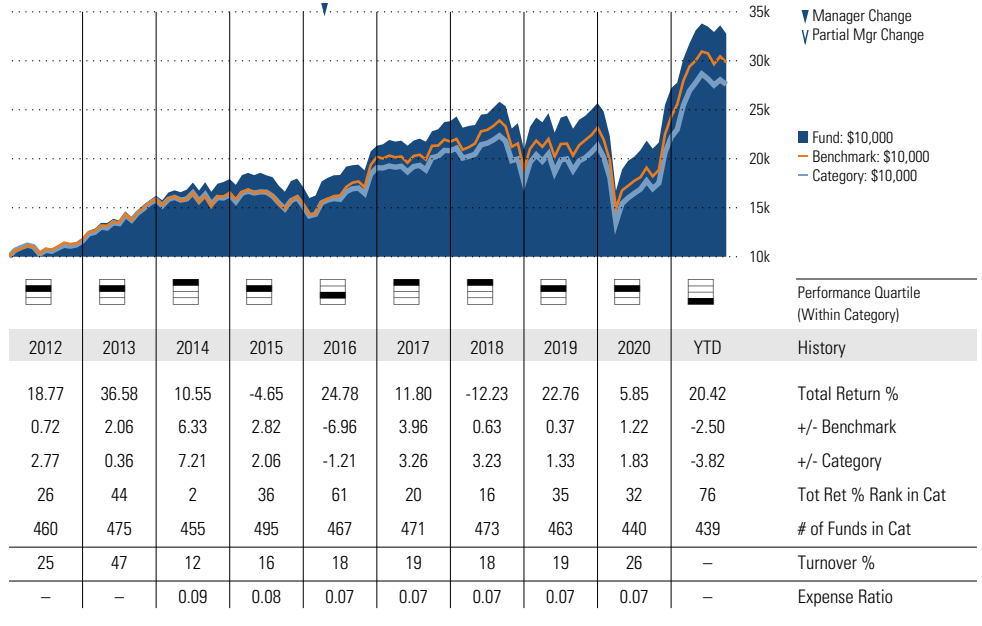
Morningstar Investment Management LLC Analysis

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

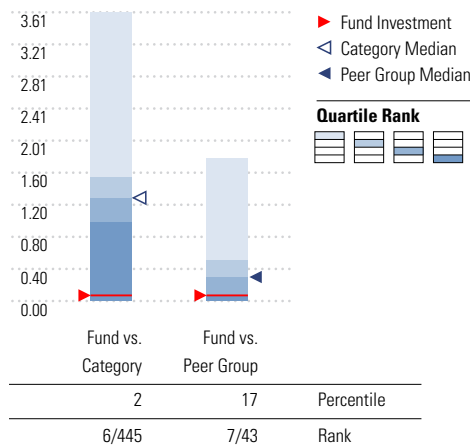
Growth of \$10,000



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

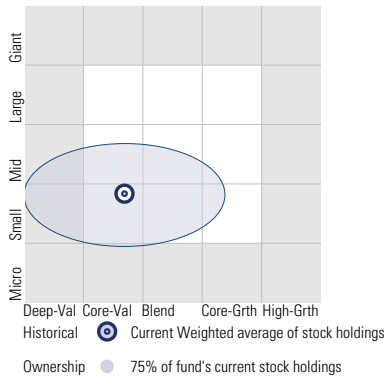
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 09-30-2021

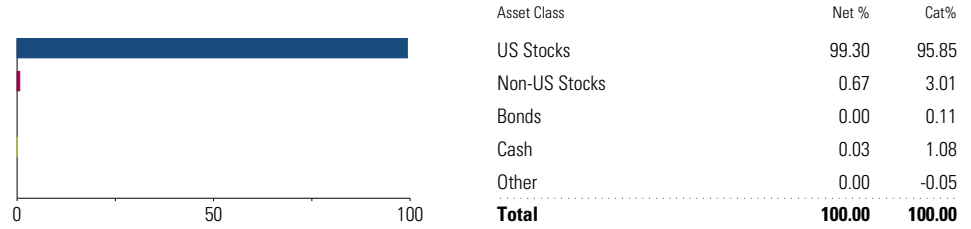
Morningstar Style Box™



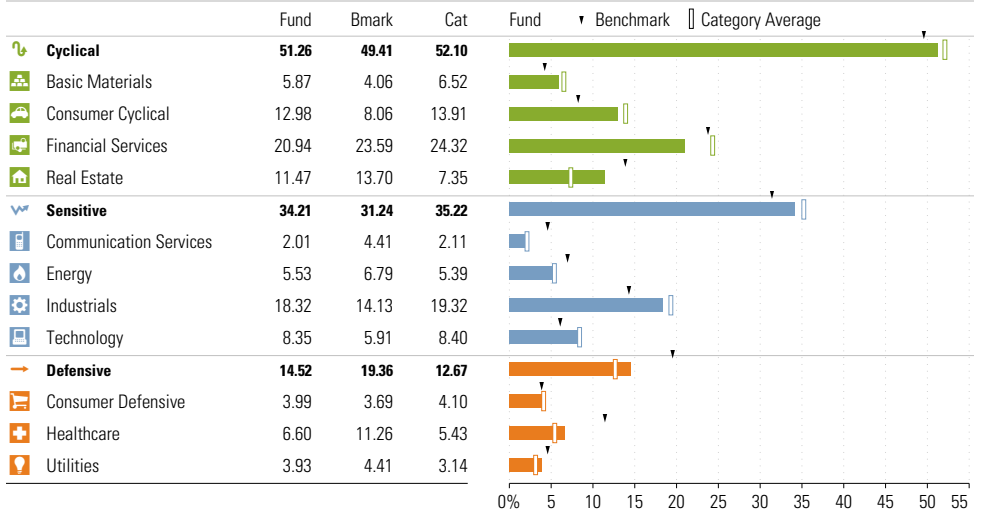
Style Breakdown



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
⊕ 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

Wells Fargo Small Company Growth Inst WSCGX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Paul von Kuster since 11-1994
Daniel Hagen since 02-2003
William Grierson since 04-2005
Ryan Smith since 01-2021
Samuel Smith since 01-2021

Quantitative Screens

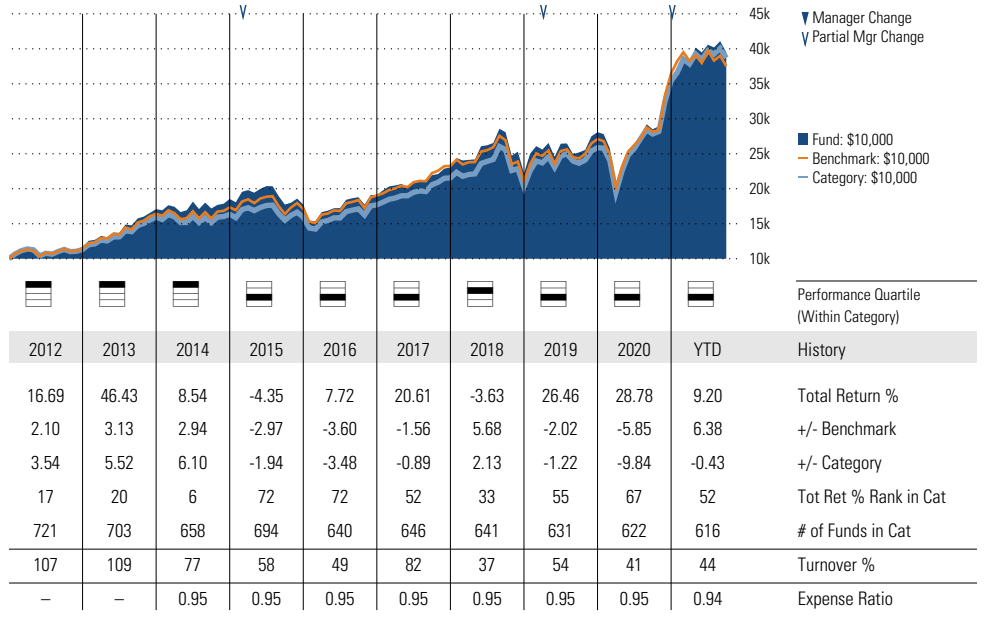
Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 26.9 years.

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

Net Expense: The fund's expense ratio of 0.94 is 22.31% lower than the Small Growth category average.

Growth of \$10,000



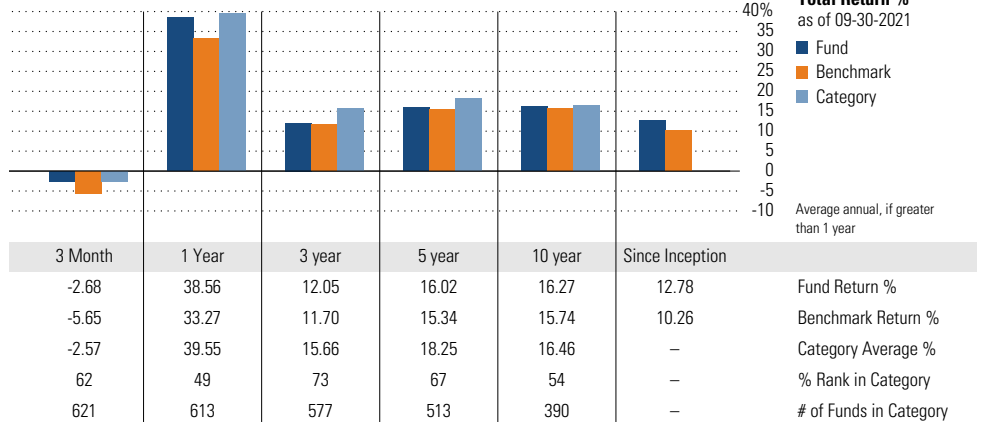
Morningstar Investment Management LLC Analysis

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.

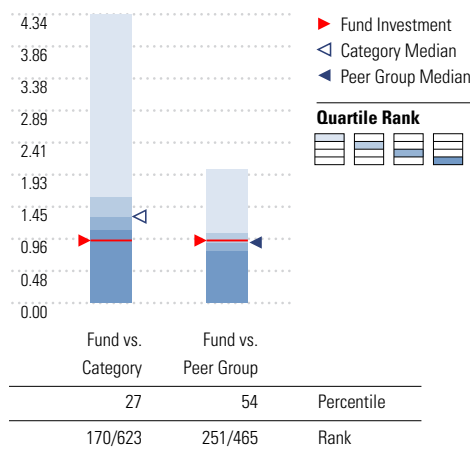
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021

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	0.67	-	4.26
Beta	0.98	-	0.94
R-Squared	95.16	-	91.55
Standard Deviation	25.85	25.66	25.23
Sharpe Ratio	0.53	0.52	0.66
Tracking Error	5.70	-	7.52
Information Ratio	0.06	-	0.51
Up Capture Ratio	97.48	-	100.02
Down Capture Ratio	95.61	-	88.35

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.67	23.33	32.72
Price/Book Ratio	3.98	5.12	5.42
Geom Avg Mkt Cap \$B	4.46	3.07	5.86
ROE	7.74	5.88	3.67

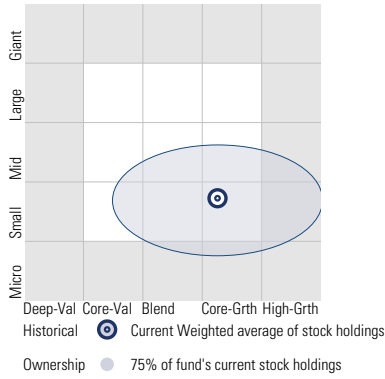
Wells Fargo Small Company Growth Inst WSCGX

Morningstar Category
Small Growth

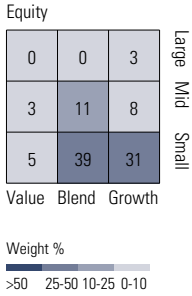
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

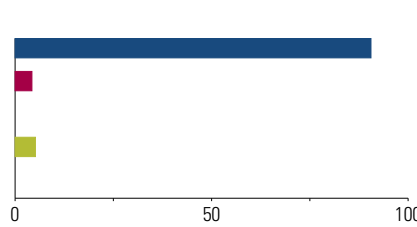
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	90.55	93.01
Non-US Stocks	4.28	4.37
Bonds	0.00	0.00
Cash	5.17	1.73
Other	0.00	0.89
Total	100.00	100.00

Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	26.21	24.23	24.95			
Basic Materials	5.04	3.10	2.45			
Consumer Cyclical	9.23	13.14	12.31			
Financial Services	11.13	5.13	7.72			
Real Estate	0.81	2.86	2.47			
Sensitive	45.19	43.14	45.11			
Communication Services	1.31	3.19	2.51			
Energy	0.00	2.06	1.30			
Industrials	18.66	15.13	15.61			
Technology	25.22	22.76	25.69			
Defensive	28.60	32.63	29.94			
Consumer Defensive	3.03	3.71	4.14			
Healthcare	25.57	28.64	24.98			
Utilities	0.00	0.28	0.82			

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Wells Fargo Government MMkt Select	3.73	3.73	-	-
Icon PLC	2.00	5.73	34.38	Healthcare
Syneos Health Inc Class A	1.69	7.43	28.40	Healthcare
PTC Inc	1.52	8.95	0.15	Technology
Avantor Inc	1.49	10.44	45.29	Basic Materials
Wf Sec Lending Cash Invst Llc Wbbs	1.44	11.88	-	-
ASGN Inc	1.43	13.31	35.45	Industrials
Goosehead Insurance Inc Class A	1.36	14.67	22.07	Financial Services
Omniceil Inc	1.31	15.98	23.67	Healthcare
Element Solutions Inc	1.27	17.25	23.24	Basic Materials
International Game Technology PLC	1.26	18.51	55.37	Consumer Cyclical
SS&C Technologies Holdings Inc	1.24	19.75	-3.95	Technology
AMN Healthcare Services Inc	1.22	20.96	68.13	Healthcare
Ciena Corp	1.21	22.17	-2.84	Technology
Triumph Bancorp Inc	1.18	23.35	106.24	Financial Services

Total Holdings 126

⊕ Increase ⊖ Decrease ✨ New to Portfolio