American Century Mid Cap Value I AVUAX

Growth of \$10,000

-4.88

88

440

7.24

2

432

67

0.80

4.05

14

474

66

0.80

5.01

14

436

66

0.80

0.06

47

429

82

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Michael Liss since 03-2004 Phillip Davidson since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012

Quantitative Screens

✓ Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 17.51 years.

Net Expense: The fund's expense ratio of 0.78 is 22% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 30k Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.66 30.26 16.55 -1.36 23.07 11.79 -12.84 29.12 1.88 14.96 Total Return % -3.20 -0.55 2.06 -1.85 1.80 3.42 3.07 -1.55 -3.08 -3.28 +/- Benchmark

0.02

49

462

47

0.76

3.94

23

433

53

0.76

-0.75

60

421

55

0.78

-4.57

88

415

0.77

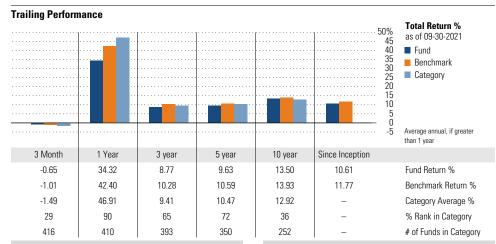
-1.43

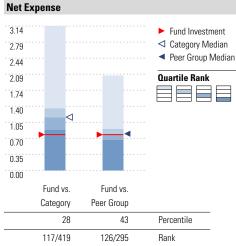
67

441

49

0.78





3-Year KISK Welfics			
	Fund	Bmark	Cat
Alpha	-0.50	-	-1.29
Beta	0.88	-	1.04
R-Squared	97.10	_	96.77
Standard Deviation	20.96	23.44	24.74
Sharpe Ratio	0.46	0.49	0.44
Tracking Error	4.53	_	5.00
Information Ratio	-0.33	-	-0.26
Up Capture Ratio	90.98	-	102.15
Down Capture Ratio	93.44	-	107.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.90	17.38	17.69
Price/Book Ratio	2.06	2.32	2.15
Geom Avg Mkt Cap \$B	18.07	17.30	13.26
ROE	14.18	14.09	16.51



American Century Mid Cap Value I AVUAX

Morningstar Category Morningstar Index Mid-Cap Value

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

15	10	1	Large
34	25	0	MIG
8	7	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021



		Fund	Bmark	Cat	Fund	١ ٠	Ben	chmark	[] Ca	ategory	Avera	ge	_	
b	Cyclical	37.74	45.17	43.82										
à.	Basic Materials	2.25	5.15	5.07		ĺ								
4	Consumer Cyclical	9.28	11.86	12.23										
₽	Financial Services	20.42	16.53	20.02										
b	Real Estate	5.79	11.63	6.50			'					1		
NI	Sensitive	28.51	34.89	33.32										
	Communication Services	1.60	4.05	3.13		l [*]								
•	Energy	4.93	5.31	4.59										
\$	Industrials	15.67	14.42	16.16										
3	Technology	6.31	11.11	9.44					<u>.</u>					
→	Defensive	33.74	19.93	22.85		_	•							
Ę	Consumer Defensive	9.71	4.74	6.37										
ř	Healthcare	16.36	8.36	10.03										
?	Utilities	7.67	6.83	6.45										

100

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Zimmer Biomet Holdings Inc	3.14	3.14	-4.55	Healthcare
⊕ Bank of New York Mellon Corp	2.56	5.70	24.41	Financial Services
	2.37	8.06	14.25	Financial Services
	2.21	10.27	18.01	Financial Services
⇒ Advance Auto Parts Inc	1.94	12.21	34.05	Consumer Cyclical
⊕ Conagra Brands Inc	1.93	14.14	-4.21	Consumer Defensive
○ ConocoPhillips	1.92	16.06	72.69	Energy
⊕ Sonoco Products Co	1.83	17.90	2.84	Consumer Cyclical
⊕ Cerner Corp	1.82	19.72	-9.30	Healthcare
⊕ Southwest Airlines Co	1.81	21.53	10.34	Industrials
⊕ Truist Financial Corp	1.76	23.30	25.25	Financial Services
⊕ Universal Health Services Inc Class B	1.74	25.03	1.07	Healthcare
Edison International	1.73	26.76	-8.54	Utilities
⇒ Emerson Electric Co	1.70	28.47	19.09	Industrials
Quest Diagnostics Inc	1.67	30.14	23.45	Healthcare

Total Holdings 101



American Funds New Perspective R6 RNPGX

Morningstar Category

Morningstar Index

Turnover %

Expense Ratio

World Large-Stock Growth MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000 Jonathan Knowles since 12-2004 Jody Jonsson since 12-2005 Steven Watson since 12-2005 Brady Enright since 12-2005 Noriko Chen since 04-2012 Andraz Razen since 07-2015

Quantitative Screens

Performance: The fund has finished in the World Large-Stock 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 20.84 years.

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

Net Expense: The fund's expense ratio of 0.42 is 62.83% lower than the World Large-Stock Growth category

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	2-Basic	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021





23

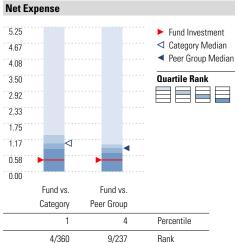
0.44

20

0.44

26

0.42



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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	5.09	_	4.56
Beta	1.04	_	1.00
R-Squared	97.01	_	90.69
Standard Deviation	19.23	18.20	19.14
Sharpe Ratio	0.94	0.68	0.88
Tracking Error	3.41	_	5.74
Information Ratio	1.83	_	0.83
Up Capture Ratio	113.70	_	108.89
Down Capture Ratio	93.86	_	92.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.01	19.25	30.80
Price/Book Ratio	4.41	2.80	5.12
Geom Avg Mkt Cap \$B	138.15	103.24	142.97
ROE	22.61	24.45	22.85



16

30

25

0.45

27

0.45

22

0.45

28

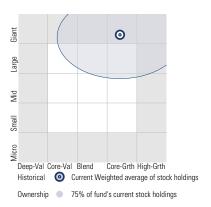
0.45

American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexWorld Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

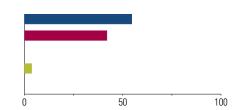
Equity

11	31	47	raige
2	3	5	IVIIO
0	0	0	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021

Total	100.00	100.00
Other	0.00	0.48
Cash	3.58	2.18
Bonds	0.00	0.00
Non-US Stocks	41.89	40.47
US Stocks	54.53	56.87
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021													
		Fund	Bmark	Cat	Fund	i	▼ Ben	chmark	[] Ca	ategory	Avera	ge .			
<u></u>	Cyclical	38.23	34.77	32.34											
æ.	Basic Materials	5.28	4.47	3.31											
A	Consumer Cyclical	18.36	11.77	13.97											
₽	Financial Services	14.02	15.83	14.03											
fil.	Real Estate	0.57	2.70	1.03	•										
W	Sensitive	43.67	43.77	47.41											
	Communication Services	11.22	9.71	11.66											
ð	Energy	2.54	3.60	0.84		7									
¢	Industrials	8.34	9.54	9.28											
	Technology	21.57	20.92	25.63											
—	Defensive	18.11	21.44	20.26											
=	Consumer Defensive	4.53	6.99	5.13			'								
+	Healthcare	12.34	11.84	14.13											
•	Utilities	1.24	2.61	1.00	I										
					0%	5	10	15	20	25	30	35	40	45	- 5

World Regions % Equity 09-30-2021



Greater Asia	Fund % 13.11	Cat % 14.99
Japan	3.38	3.98
Australasia	0.63	0.32
Asia-4 Tigers	7.03	4.78
Asia-ex 4 Tigers	2.07	5.91
Not Classified	0.00	0.00

Americas	Fund % 60.43	Cat % 61.89	Greater Europe	Fund % 26.45	Cat % 23.12	Market Maturity	Fund %
North America	58.47	60.35	United Kingdom	3.63	4.89	Developed Markets	95.02
Central/Latin	1.96	1.54	W euro-ex UK	21.72	17.65	Emerging Markets	4.98
			Emrgng Europe	0.67	0.20	Not Available	0.00
			Africa	0.43	0.38		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Tesla Inc	5.86	5.86	9.89	Consumer Cyclical
⊖ Capital Group Central Cash Fund	3.77	9.63	_	_
	3.52	13.15	27.51	Technology
⊕ Facebook Inc Class A	2.98	16.13	24.25	Communication Svc
Taiwan Semiconductor Manufacturing Co Ltd	2.91	19.04	10.90	Technology
⊕ Amazon.com Inc	2.91	21.95	0.86	Consumer Cyclical
⊕ PayPal Holdings Inc	1.82	23.77	11.11	Financial Services
⇒ ASML Holding NV	1.60	25.37	62.80	Technology
∋ JPMorgan Chase & Co	1.46	26.82	30.94	Financial Services
Alphabet Inc Class C	1.33	28.15	52.14	Communication Svc

Total Holdings 307



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.

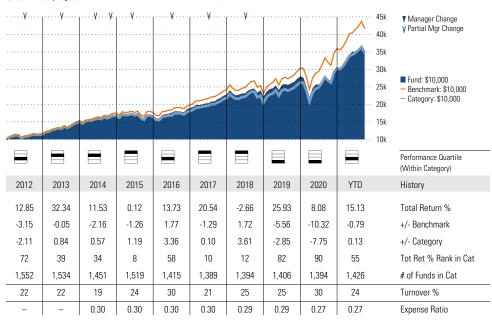
Morningstar Investment Management LLC Analysis

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.

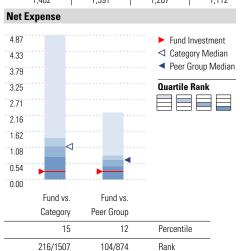
ESG Metrics

Rating	Updated
1-Low	10-08-2021
2	08-31-2021
Low Risk	06-30-2021
	1-Low 2

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -0.37 28.35 12.45 14.21 14.57 14.54 0.58 30.00 15.99 16.90 16.63 11.08 Benchmark Return % 29 94 -0 18 14 34 15 28 15 12 Category Average % 70 69 81 72 % Rank in Category 76 1.482 1.391 1.267 1.112 819 # of Funds in Category



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

3-Year Risk Metrics Fund **Bmark** Cat Alpha -1.67 -1.35 0.90 0.97 Beta R-Squared 95.10 95.76 18.81 Standard Deviation 17 28 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 90.75 98.89 Down Capture Ratio

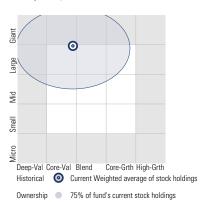
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.95	24.09	22.21
Price/Book Ratio	3.17	4.27	4.41
Geom Avg Mkt Cap \$B	137.45	201.74	256.86
ROE	25.47	31.23	31.98



American Funds Washington Mutual R6 RWMGX

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

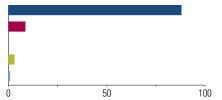
32	39	15	Large
6	6	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fun	Ч	▼ Ben	chmark	. I c	ategory	Avera	ne			
_ቤ	Cyclical	32.10	30.94	30.52	1011		Don	·		atogory	7 WOIL	go :			
A	Basic Materials	3.75	2.15	2.67	.										
A	Consumer Cyclical	5.77	12.10	10.80			0	'							
æ	Financial Services	20.33	14.11	14.63											
侖	Real Estate	2.25	2.58	2.42		'									
W	Sensitive	41.86	47.05	46.65										- []
	Communication Services	8.41	11.29	10.63											
ð	Energy	5.35	2.75	2.30											
¢	Industrials	10.37	8.38	10.18											
	Technology	17.73	24.63	23.54											
→	Defensive	26.05	22.01	22.84											
Ħ	Consumer Defensive	5.77	6.21	6.67											
+	Healthcare	16.84	13.34	13.95											
•	Utilities	3.44	2.46	2.22											
					0%	5	10	15	20	25	30	35	40	45	50

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.85	5.85	27.51	Technology
⊕ Broadcom Inc	5.02	10.86	13.22	Technology
	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	-	_
	2.25	23.74	17.95	Financial Services
⊕ JPMorgan Chase & Co	2.21	25.95	30.94	Financial Services
	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
	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



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000 Mary Ellen Stanek since 09-2000 Charles Groeschell since 09-2000 Warren Pierson since 09-2000 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021

Quantitative Screens

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

Management: The fund's management has been in place for 21.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 49.15% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 0.11 -0.31 5.96 3.45 3.90 5.23 0.05 -0.90 5.36 2.94 3.01 7.15 Benchmark Return % -N N1 -n 27 5 29 3.05 2 92 Category Average % 19 45 15 12 7 % Rank in Category 433 411 378 333 249 # of Funds in Category



3-Year hisk wietrics			
	Fund	Bmark	Cat
Alpha	0.20	_	0.04
Beta	1.07	_	0.99
R-Squared	91.91	_	84.99
Standard Deviation	3.97	3.54	3.85
Sharpe Ratio	1.24	1.23	1.15
Tracking Error	1.16	-	1.45
Information Ratio	0.52	-	-0.11
Up Capture Ratio	111.25	-	102.59
Down Capture Ratio	111.70	-	107.80

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.71	4.43	5.97
Avg Eff Maturity	8.41	-	7.18



Baird Aggregate Bond Inst BAGIX

Style Analysis as of 09-30-2021
Style Breakdown
Fixed Income
Quality

Given the state of the sta

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.50	3.53	43.55
AA	3.60	74.59	12.60
A	13.80	10.82	24.08
BBB	23.40	8.32	15.65
BB	0.70	0.28	2.30
В	0.00	0.00	0.77
Below B	0.00	0.00	0.30
Not Rated	0.00	2.46	0.75



Morningstar Category

Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Sector Weighting as of 09-		D 1	0 .			D 1	п					
	Fund	Bmark	Cat	Fund	*	Benchm	ark [] (ategory	Average	· n		
Government	27.72	-	30.60			1	1	:	1			
Treasury	27.67	-	25.17							1		
Inflation – Protected	0.00	_	1.55	[
Agency/Quasi Agency	0.04	_	1.40									
Other Government Related	0.01	-	2.48									
Corporate	39.96	_	28.75									
Corporate Bond	36.08	_	27.06									
Bank Loan	0.00	_	0.22									
Convertible	3.88	_	1.42									
Preferred	0.00	_	0.05	Ì								
Securitized	27.58	-	30.29							I [
Agency MBS Pass-Through	15.82	_	19.30									
Agency MBS ARM	0.00	_	0.04									
Agency MBS CMO	3.74	_	3.97									
Non-Agency Residential MBS	0.49	_	0.26									
Commercial MBS	4.60	_	1.21									
Asset-Backed	2.93	_	5.51									
Covered Bond	0.00	_	0.00	ĺ								
Municipal	0.94	-	1.03									
Cash & Equivalents	3.80	_	7.12									
Other	0.00	_	2.22									
				0%	5	10	15	20	25	30	35	//

Top 10 Holdings as of 09-30-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① United States Treasury Bonds 2.5%	02-2045	4.46	4.46	_
○ United States Treasury Bonds 2.88%	05-2043	3.92	8.38	-
First American Government Obligs U	02-2030	3.69	12.08	-
⊕ United States Treasury Notes 2.25%	11-2027	3.45	15.53	-
① United States Treasury Notes 2%	11-2026	3.42	18.95	-
⊕ United States Treasury Notes 0.63%	08-2030	2.81	21.76	_
⊕ United States Treasury Notes 0.38%	07-2024	2.51	24.26	-
─ United States Treasury Notes 2.5%	05-2024	2.48	26.74	-
⊕ United States Treasury Notes 2.25%	11-2025	2.20	28.94	-
⊕ United States Treasury Bonds 2.88%	05-2049	1.18	30.12	-

Total Holdings 1519



BlackRock Global Allocation Instl MALOX

Morningstar Category
World Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

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

Quantitative Screens

Q Performance: The fund has finished in the World
 Allocation 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 4.75 years.

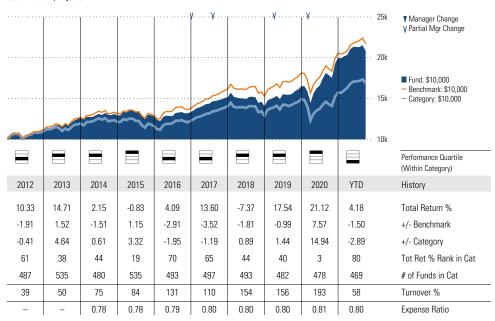
Morningstar Investment Management LLC Analysis

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

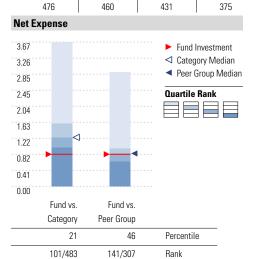
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 Fund Benchmark 10 Category 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.31 16.63 11.17 9.30 8.09 9.83 -0.93 16.65 9.70 9.18 8.54 7.82 Benchmark Return % 18.41 6 93 7.07 6.96 -1 23 Category Average % 83 62 3 13 31 % Rank in Category 256 # of Funds in Category



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

3- Fedi hisk Wellics			
	Fund	Bmark	Cat
Alpha	1.03	-	-2.95
Beta	1.04	_	1.09
R-Squared	97.87	-	90.55
Standard Deviation	12.29	11.73	13.40
Sharpe Ratio	0.84	0.76	0.52
Tracking Error	1.85	_	4.51
Information Ratio	0.80	-	-0.55
Up Capture Ratio	103.11	-	97.71
Down Capture Ratio	93.88	-	116.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.98	18.48	16.83
Price/Book Ratio	3.22	2.61	2.21
Avg Eff Duration	2.14	_	2.76

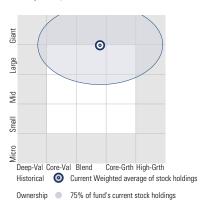


BlackRock Global Allocation Instl MALOX

Morningstar Index Morningstar Gbl Allocation TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™

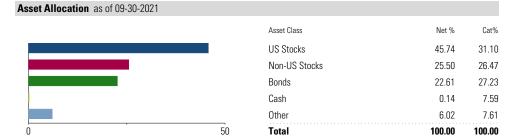


Style Breakdown

	Equity				Fixed Ir	ncome		Quality
	21	36	29	Large				High
	2	7	3	Mid				Mid
	1	1	0	Small				Low
i	Value	Blend	Growth		Ltd Duratio	Mod	Ext	

Weight %

>50 25-50 10-25 0-10



Morningstar Category

World Allocation

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Ն	Cyclical	34.12	36.24	39.32	
i.	Basic Materials	5.43	4.88	6.45	
4	Consumer Cyclical	14.43	12.00	10.30	
ê	Financial Services	12.84	15.72	13.91	
ŧ	Real Estate	1.42	3.64	8.66	
M	Sensitive	45.28	42.78	40.54	
d	Communication Services	10.41	8.69	7.49	
	Energy	4.24	3.56	5.53	
ф	Industrials	10.76	10.97	11.61	
	Technology	19.87	19.56	15.91	
→	Defensive	20.61	21.00	20.13	
	Consumer Defensive	3.78	6.70	5.65	
٠	Healthcare	13.67	11.65	10.28	
•	Utilities	3.16	2.65	4.20	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ Microsoft Corp	_	2.40	2.40	27.51	Technology
⊕ Umbs 30Yr Tba(Reg A)	_	2.03	4.43	_	_
	_	1.84	6.27	52.14	Communication Svc
Apple Inc	_	1.77	8.04	7.13	Technology
Amazon.com Inc	-	1.20	9.25	0.86	Consumer Cyclical
⇒ Johnson & Johnson	_	1.07	10.31	4.61	Healthcare
⊕ UnitedHealth Group Inc	_	1.04	11.35	12.61	Healthcare
	05-2030	0.95	12.30	_	_
⊕ China (People's Republic Of) 3.27%	11-2030	0.92	13.22	_	_
	_	0.89	14.12	-2.22	Financial Services

Total Holdings 2385



BlackRock Inflation Protected Bond Instl BPRIX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 4.63 years.

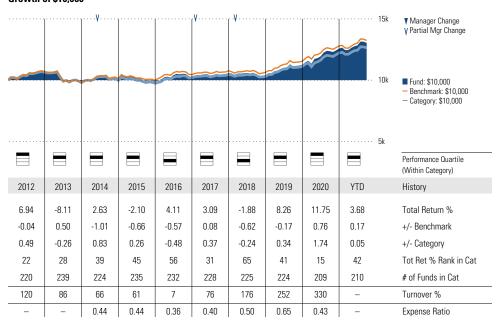
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.44 is 29.03% lower than the Inflation-Protected Bond category average.

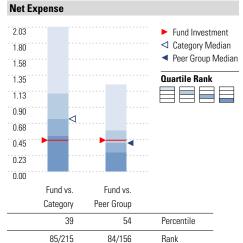
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.07	_	-0.20
Beta	1.03	_	0.91
R-Squared	96.86	_	77.98
Standard Deviation	4.25	4.07	4.36
Sharpe Ratio	1.49	1.53	1.33
Tracking Error	0.76	-	2.22
Information Ratio	0.17	-	-0.58
Up Capture Ratio	102.06	-	89.37
Down Capture Ratio	102.99	-	94.35

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.91	4.52	6.27
Avg Eff Maturity	8.72	_	7.15



BlackRock Inflation Protected Bond Instl BPRIX

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

Style Analysis as of 09-30-2021



50

100

150

Asset Allocation as of 09-30-2021

Ó

Total	100.00	100.00
Other	0.00	0.45
Cash	-11.02	1.11
Bonds	110.96	98.41
Non-US Stocks	0.00	0.00
US Stocks	0.06	0.03
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	92.52	0.00	96.46
AA	0.12	99.60	0.15
A	5.28	0.00	0.51
BBB	0.78	0.00	1.30
BB	0.15	0.00	0.37
В	0.00	0.00	0.05
Below B	0.00	0.00	0.01
Not Rated	1.15	0.40	1.15

	Fund	Bmark	Cat	Fund	•	Ben	chma	ark	ПС	atego	rv A	vera	age		
Government	95.59	_	89.59								,		-3-		
Treasury	7.49	_	1.85												
Inflation – Protected	87.66	_	81.74	- 1 1	- 1			- 1	1		-	1	1	-	
Agency/Quasi Agency	0.00	_	0.08												
Other Government Related	0.44	_	5.92	I [
Corporate	0.55	_	2.76	1]											
Corporate Bond	0.55	_	2.45	1[
Bank Loan	0.00	_	0.25												
Convertible	0.00	_	0.06												
Preferred	0.00	_	0.00												
Securitized	2.18	-	3.95												
Agency MBS Pass-Through	0.00	_	0.86	0											
Agency MBS ARM	0.00	_	0.00												
Agency MBS CMO	0.00	_	0.40												
Non-Agency Residential MBS	0.00	_	0.17												
Commercial MBS	0.70	-	0.48	[
Asset-Backed	1.48	_	1.96												
Covered Bond	0.00	_	0.08												
Municipal	0.00	_	0.02												
Cash & Equivalents	1.57	-	3.55												
Other	0.11	_	0.10												

Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ① United States Treasury Notes 0.125% 01-2023 12.62 12.62 Rrp Treasury (Cpi) Note 12.18 24.80 ① United States Treasury Notes 0.375% 07-2023 3.71 28.51 ① United States Treasury Notes 0.625% 01-2024 3.60 32.10 ① United States Treasury Notes 0.375% 07-2025 3.36 35.47 ① United States Treasury Notes 0.125% 07-2024 3.32 38.79 United States Treasury Notes 0.25% 01-2025 3.30 42.08 ① United States Treasury Notes 0.625% 04-2023 3.23 45.31 ① United States Treasury Notes 0.5% 01-2028 3.01 48.33

01-2026

2.97

51.30

Total Holdings 211

Top 10 Holdings as of 09-30-2021

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

① United States Treasury Notes 0.625%



Carillon Eagle Small Cap Growth I HSIIX

Morningstar Category

Small Growth

Morningstar Index Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Small Growth category's top three quartiles in 7 of the 10 years it's been in existence

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

Style: The fund has landed in its primary style box — Small Growth — 75 % of the time over the past three years.

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

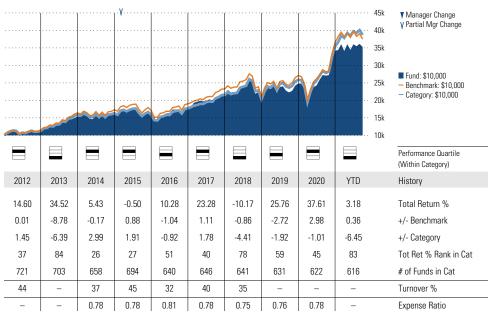
Morningstar Investment Management LLC Analysis

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

ESG Metrics

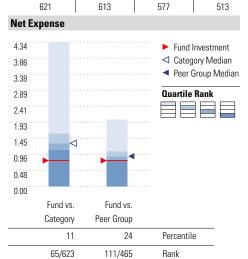
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021

Growth of \$10,000



Trailing Performance Total Return % 40% as of 09-30-2021 ■ Fund 30 Benchmark Category 15 10 5 0 -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.17 30.31 11.79 15.31 14.67 11.23 -5.65 33.27 11.70 15.34 15.74 10.26 Benchmark Return % -2 57 39 55 18 25 15 66 16 46 Category Average % 52 84 76 74 % Rank in Category

390



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

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

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



of Funds in Category

Carillon Eagle Small Cap Growth I HSIIX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

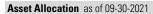
Equity

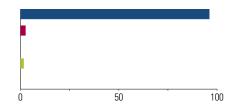
1. /			
0	0	0	Large
0	9	17	MIN
4	28	42	Silidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10







		Fund	Bmark	Cat	Fund		▼ Ben	chmark	: I Ca	ategory	Avera	ae		
b	Cyclical	24.54	24.23	24.95						[]				
à.	Basic Materials	4.57	3.10	2.45										
-	Consumer Cyclical	12.77	13.14	12.31)						
ê	Financial Services	5.67	5.13	7.72										
b	Real Estate	1.53	2.86	2.47										
MI	Sensitive	44.08	43.14	45.11										
	Communication Services	0.00	3.19	2.51	[[]									
•	Energy	1.80	2.06	1.30	= 0									
\$	Industrials	18.03	15.13	15.61						_				
3	Technology	24.25	22.76	25.69								_		
→	Defensive	31.38	32.63	29.94								1		
Ę	Consumer Defensive	4.95	3.71	4.14		0								
ř	Healthcare	26.43	28.64	24.98			- :		:		7			
2	Utilities	0.00	0.28	0.82	i]									

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Everi Holdings Inc	3.53	3.53	75.09	Consumer Cyclical
○ Chart Industries Inc	3.02	6.55	62.25	Industrials
 Quaker Chemical Corp 	2.93	9.48	-5.72	Basic Materials
	2.48	11.96	-10.69	Industrials
⊕ Entegris Inc ■	2.36	14.32	31.26	Technology
⊝ Pegasystems Inc	2.34	16.66	-4.56	Technology
⊕ Everbridge Inc	2.20	18.86	1.32	Technology
⊖ Landstar System Inc	2.07	20.93	19.18	Industrials
	2.04	22.97	-6.45	Industrials
⊕ LPL Financial Holdings Inc	1.98	24.95	51.13	Financial Services
⊖ Universal Electronics Inc	1.98	26.92	-6.12	Technology
Viper Energy Partners LP Common Units	1.77	28.69	94.23	Energy
⊕ Evolent Health Inc A	1.76	30.46	93.39	Healthcare
⇒ PJT Partners Inc A	1.68	32.14	5.33	Financial Services
⇒ Silicon Laboratories Inc	1.66	33.80	10.07	Technology

Total Holdings 98



Delaware Small Cap Value Instl DEVIX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

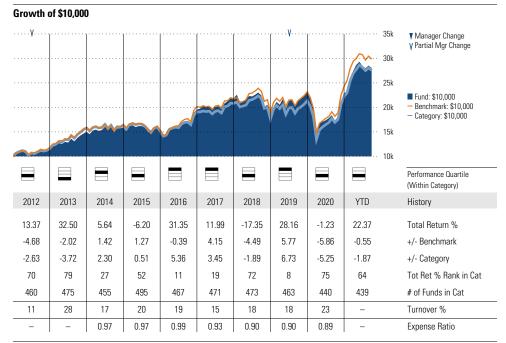
- Performance: The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.43 years.
- Style: The fund has landed in its primary style box Small Value 94.12 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.89 is 23.93% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

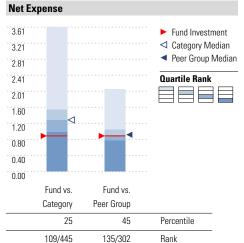
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.72	_	-0.23
Beta	1.01	_	1.02
R-Squared	96.93	_	95.76
Standard Deviation	27.79	26.99	28.02
Sharpe Ratio	0.37	0.40	0.39
Tracking Error	4.89	_	6.13
Information Ratio	-0.17	_	-0.08
Up Capture Ratio	102.44	_	101.34
Down Capture Ratio	105.26	_	102.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.73	12.57	13.85
Price/Book Ratio	1.84	1.56	1.69
Geom Avg Mkt Cap \$B	4.56	2.18	3.95
ROE	15.13	5.79	12.41



Delaware Small Cap Value Instl DEVIX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown Equity

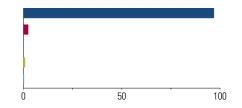
-90.07			
1	0	0	Large
6	14	3	Mid
41	28	6	Small

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.17	-0.05
Cash	0.70	1.08
Bonds	0.00	0.11
Non-US Stocks	2.29	3.01
US Stocks	96.84	95.85
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Ն	Cyclical	53.32	49.41	52.10	
ů.	Basic Materials	4.19	4.06	6.52	
Д	Consumer Cyclical	11.46	8.06	13.91	
_	Financial Services	29.14	23.59	24.32	
ŧ	Real Estate	8.53	13.70	7.35	
M	Sensitive	35.74	31.24	35.22	
₫	Communication Services	1.75	4.41	2.11	
ð	Energy	5.56	6.79	5.39	
Ģ	Industrials	18.19	14.13	19.32	
	Technology	10.24	5.91	8.40	
→	Defensive	10.95	19.36	12.67	
-	Consumer Defensive	2.71	3.69	4.10	
٠	Healthcare	3.81	11.26	5.43	
•	Utilities	4.43	4.41	3.14	

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
East West Bancorp Inc	3.32	3.32	54.86	Financial Services
Western Alliance Bancorp	2.63	5.95	82.94	Financial Services
∋ Stifel Financial Corp	2.46	8.41	35.57	Financial Services
MasTec Inc	2.34	10.74	26.55	Industrials
⊖ Louisiana-Pacific Corp	2.19	12.93	66.45	Industrials
	1.98	14.91	40.89	Financial Services
Webster Financial Corp	1.93	16.84	32.05	Financial Services
∋ ITT Inc	1.75	18.59	12.31	Industrials
WESCO International Inc	1.67	20.26	46.90	Industrials
Devon Energy Corp	1.62	21.88	131.75	Energy
⊖ Umpqua Holdings Corp	1.58	23.46	37.91	Financial Services
∋ Berry Global Group Inc	1.52	24.98	8.35	Consumer Cyclical
⊇ Zurn Water Solutions Corp	1.48	26.45	63.48	Utilities
→ F N B Corp	1.41	27.86	26.11	Financial Services
Atkore Inc	1.39	29.25	111.43	Industrials

Total Holdings 116



Eaton Vance Income Fund of Boston I EIBIX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Expense Ratio

Portfolio Manager(s)

Stephen Concannon since 11-2014 Jeffrey Mueller since 06-2019 Kelley Baccei Gerrity since 06-2019

Quantitative Screens

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

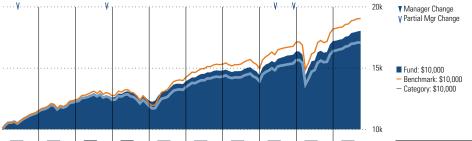
Management: The fund's management has been in place for 6.91 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.75 is 20.21% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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



										Performance Quartile (Within Category)
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
13.86	7.37	2.96	-1.96	12.93	6.25	-2.55	13.55	5.09	4.80	Total Return %
-1.72	-0.05	0.46	2.68	-4.56	-1.23	-0.29	-0.86	-1.08	0.13	+/- Benchmark
-0.81	0.47	1.85	2.05	-0.37	-0.22	0.04	0.93	0.18	0.58	+/- Category
69	31	15	25	57	60	45	47	54	32	Tot Ret % Rank in Cat
629	701	710	773	707	699	703	709	688	687	# of Funds in Cat
64	56	43	36	34	41	39	38	32	_	Turnover %

0.74

0.79

0.76

Trailing Performance

0.75

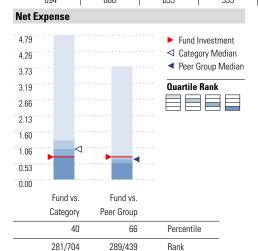
0.75

0.74

0.75

Growth of \$10,000





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

3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.16	_	-0.57
Beta	0.91	_	0.97
R-Squared	99.04	-	95.72
Standard Deviation	8.62	9.47	9.37
Sharpe Ratio	0.62	0.61	0.55
Tracking Error	1.23	-	2.23
Information Ratio	-0.35	-	-0.40
Up Capture Ratio	90.93	-	93.13
Down Capture Ratio	88.70	_	98.22

Portfolio Metrics							
	Fund	Bmark	Cat				
Avg Eff Duration	3.33	-	3.24				
Avg Eff Maturity	4.53	-	4.73				



Eaton Vance Income Fund of Boston I EIBIX

Morningstar CategoryMorningstar IndexHigh Yield BondICE BofA US High Yield TR USD

Style	• Anal	ysis a	as of 09-30-2021
Style	Break	lown	
Fixed I	ncome		Quality
			High
			Mid
			Low
l td	Mod	Fxt	
		LAL	
Duration	าท		

0	50	100

Asset Allocation as of 09-30-2021

Total	100.00	100.00
Other	1.48	2.41
Cash	4.21	2.98
Bonds	92.31	93.49
Non-US Stocks	0.16	0.02
US Stocks	1.84	1.10
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	-	1.85
AA	0.00	_	0.05
A	0.00	_	0.19
BBB	0.75	_	3.56
BB	44.51	_	34.28
В	37.01	_	35.22
Below B	13.30	-	21.43
Not Rated	4.42	_	3.42

Sector Weighting as of 09-	30-2021									
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average				
Government	0.00	_	1.58	(0						
Treasury	0.00	_	0.56	0						
Inflation – Protected	0.00	_	0.00							
Agency/Quasi Agency	0.00	_	0.14							
Other Government Related	0.00	_	0.88	0						
Corporate	95.69	_	89.64							
Corporate Bond	86.53	_	83.08							
Bank Loan	8.02	_	4.85							
Convertible	0.52	_	1.55	10						
Preferred	0.62	_	0.16							
Securitized	0.00	_	1.54	[]						
Agency MBS Pass-Through	0.00	_	0.09							
Agency MBS ARM	0.00	_	0.00							
Agency MBS CM0	0.00	_	0.09	ĺ						
Non-Agency Residential MBS	0.00	_	0.14							
Commercial MBS	0.00	_	0.52							
Asset-Backed	0.00	_	0.70	0						
Covered Bond	0.00	_	0.00	0						
Municipal	0.00	_	0.03							
Cash & Equivalents	4.30	_	4.37							
Other	0.00	_	2.85	[]						

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9500

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Ev Cash Reserves Fund Llc	_	4.21	4.21	_
Ford Motor Credit Company LLC 4.125%	08-2027	0.59	4.80	_
CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.56	5.36	_
Kraft Heinz Foods Company 4.375%	06-2046	0.55	5.90	_
Jazz Financing Lux S.A.R.L.	05-2028	0.53	6.43	-
Vivion Investments S.a.r.I 3%	08-2024	0.51	6.94	_
SRM Escrow Issuer Llc 6%	11-2028	0.50	7.44	_
Neptune Energy Bondco Plc 6.625%	05-2025	0.50	7.94	_
Rolls-Royce plc 5.75%	10-2027	0.50	8.43	_
Centene Corporation 3.375%	02-2030	0.48	8.91	_

Total Holdings 531



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.

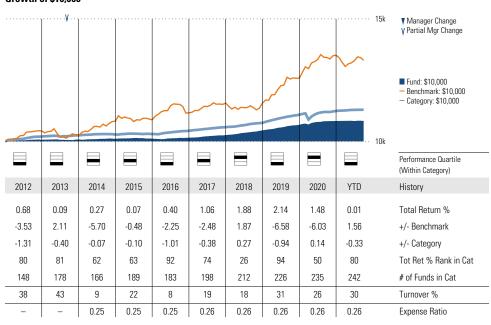
Style Consistency is not calculated for Fixed Income funds.

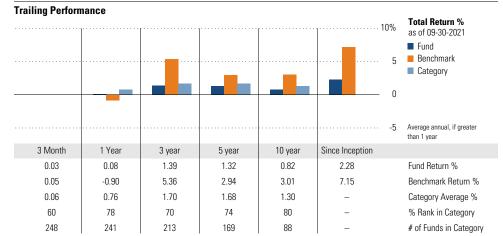
Net Expense: The fund's expense ratio of 0.26 is 40.91% lower than the Ultrashort Bond category average.

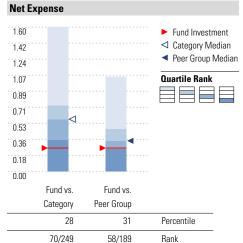
Morningstar Investment Management LLC Analysis

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







3-Year hisk wetrics			
	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

	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 Analy	sis as	of 09-30-2021
Style Breakdo	own	
Fixed Income		Quality
		High
		Mid
		_
		Low
1 1	l	I

Ltd Mod Ext Duration

0	50	100

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
В	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-						. п -					
	Fund	Bmark	Cat	Fund	▼ Benchma	rk Ca	ategory	Avera	ge		
Government	12.75	-	11.93		 ()						
Treasury	2.18	_	6.36								
Inflation – Protected	0.00	_	0.05	0							
Agency/Quasi Agency	10.57	_	1.53								
Other Government Related	0.00	_	3.99								
Corporate	0.00	_	38.91	T.							
Corporate Bond	0.00	_	34.40								
Bank Loan	0.00	_	0.99	i [
Convertible	0.00	_	3.52								
Preferred	0.00	_	0.00	ĺ							
Securitized	49.06	-	25.83								
Agency MBS Pass-Through	1.95	_	1.52								
Agency MBS ARM	0.19	_	0.79	10							
Agency MBS CMO	46.92	_	5.59								
Non-Agency Residential MBS	0.00	-	0.46								
Commercial MBS	0.00	-	0.84								
Asset-Backed	0.00	-	16.62	i							
Covered Bond	0.00	_	0.01	Ò							
Municipal	0.00	-	1.28	10							
Cash & Equivalents	38.20	_	21.90								
Other	0.00	_	0.05								

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	_
	08-2030	2.21	47.37	_
	06-2050	2.19	49.56	_
→ Federal Home Loan Mortgage Corporation 0.536%	01-2050	1.98	51.54	_
	03-2067	1.88	53.42	_
	02-2065	1.84	55.26	_

Total Holdings 218



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.
- Net Expense: The fund's expense ratio of 0.86 is 12.24% lower than the Large Growth category average.

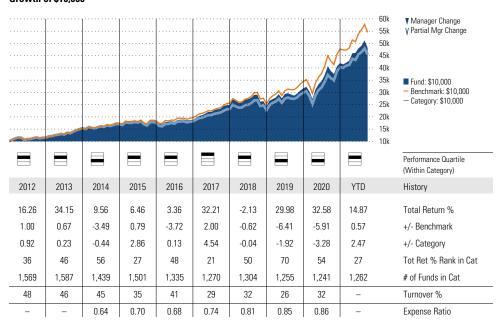
Morningstar Investment Management LLC Analysis

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.

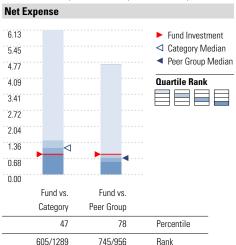
ESG Metrics

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 Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 0.37 24.34 18.36 20.56 17.96 13.02 1.16 27.32 22.00 22.84 19.68 12.31 Benchmark Return % -0.07 26.60 20.68 17 93 19 75 Category Average % 48 69 62 49 52 % Rank in Category 1.285 1.240 1.138 1.033 766 # of Funds in Category



3-Year hisk wetrics			
	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

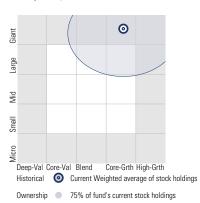
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

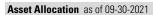
Equity

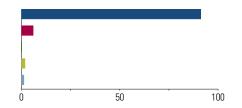
-1	,			
	6	18	67	Large
	1	3	4	Mid
	0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	1.18	0.77
Cash	1.74	1.21
Bonds	0.01	0.00
Non-US Stocks	5.88	5.54
US Stocks	91.20	92.48
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	32.00	27.91	28.56	
A	Basic Materials	1.99	0.96	1.40	
A	Consumer Cyclical	13.80	18.03	15.50	
,	Financial Services	16.11	7.13	10.36	
fi	Real Estate	0.10	1.79	1.30	
W	Sensitive	54.19	58.74	55.97	
	Communication Services	22.43	12.89	16.03	
•	Energy	0.23	0.32	0.54	i i i i i i i i i i i i i i i i i i i
Ф	Industrials	2.82	5.95	6.44	
	Technology	28.71	39.58	32.96	
→	Defensive	13.80	13.34	15.47	
Ħ	Consumer Defensive	2.36	4.20	3.06	
+	Healthcare	11.43	9.11	12.07	
•	Utilities	0.01	0.03	0.34	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			g
Meta Platforms Inc Class A	10.19	10.19	24.25	Communication Svc
Amazon.com Inc	8.13	18.32	0.86	Consumer Cyclical
	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
	3.22	36.08	52.54	Communication Svc
	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 ■ NVI	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 Output Description:	1.21	56.64	11.11	Financial Services

Total Holdings 383



Invesco Oppenheimer International Gr Y OIGYX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

George Evans since 03-1996 Robert Dunphy since 03-2012

Quantitative Screens

Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 25.53 years.

Net Expense: The fund's expense ratio of 0.88 is
 17.76% lower than the Foreign Large Growth category average.

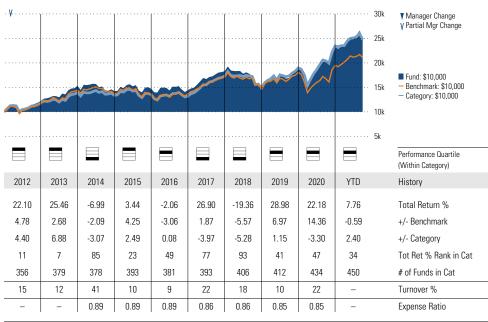
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
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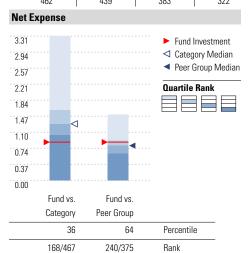
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	5.30	_	5.55
Beta	0.99	_	0.92
R-Squared	89.82	_	-
Standard Deviation	18.55	17.78	17.92
Sharpe Ratio	0.70	0.44	0.70
Tracking Error	5.92	_	7.32
Information Ratio	0.93	_	0.72
Up Capture Ratio	117.35	_	108.47
Down Capture Ratio	98.18	-	87.71

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.68	15.42	25.28
Price/Book Ratio	5.18	1.82	3.77
Geom Avg Mkt Cap \$B	35.86	46.48	58.18
ROE	20.59	16.57	19.79



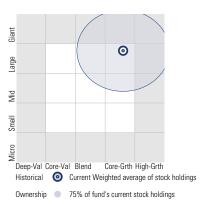
Invesco Oppenheimer International Gr Y OIGYX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

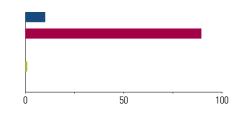
3	18	53	Large
3	14	9	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.45
Cash	0.75	1.99
Bonds	0.00	0.02
Non-US Stocks	89.34	89.96
US Stocks	9.90	7.58
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	26.05	38.49	33.19	
A	Basic Materials	3.64	7.34	5.96	
A	Consumer Cyclical	17.62	11.10	13.98	
F	Financial Services	4.79	17.14	12.82	
命	Real Estate	0.00	2.91	0.43	
W	Sensitive	48.30	35.11	44.27	(
	Communication Services	3.51	5.78	6.92	
•	Energy	2.74	3.77	1.61	
Ф	Industrials	19.28	15.32	15.47	
	Technology	22.77	10.24	20.27	
→	Defensive	25.64	26.40	22.55	
Ħ	Consumer Defensive	11.59	10.18	8.42	
٠	Healthcare	14.05	13.05	13.02	
•	Utilities	0.00	3.17	1.11	
					0% 5 10 15 20 25 30 35 40 45 50

World Regions % Equity 09-30-2021



Greater Asia	Fund % 18.98	Cat % 30.68
Japan	9.44	11.53
Australasia	2.40	1.51
Asia-4 Tigers	2.84	7.67
Asia-ex 4 Tigers	4.30	9.97
Not Classified	0.00	0.00

Americas	Fund % 14.65	Cat % 14.43	Greater Europe	Fund % 66.38	Cat % 54.90	Market Maturity	Fund %
North America	14.65	11.98	United Kingdom	19.64	9.73	Developed Markets	95.70
Central/Latin	0.00	2.45	W euro-ex UK	46.74	43.75	Emerging Markets	4.30
			Emrgng Europe	0.00	0.49	Not Available	0.00
			Africa	0.00	0.93		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ASML Holding NV	3.08	3.08	62.80	Technology
Hermes International SA	2.81	5.89	36.55	Consumer Cyclical
Reliance Industries Ltd	2.63	8.52	27.21	Energy
EPAM Systems Inc	2.35	10.88	59.20	Technology
Flutter Entertainment PLC	2.31	13.19	2.52	Consumer Cyclical
Novo Nordisk A/S Class B	2.27	15.46	47.25	Healthcare
→ Entain PLC	2.19	17.65	87.91	Consumer Cyclical
LVMH Moet Hennessy Louis Vuitton SE	2.13	19.77	22.16	Consumer Cyclical
ResMed Inc	2.08	21.85	24.55	Healthcare
Next PLC	2.05	23.91	17.44	Consumer Cyclical

Total Holdings 96



Neuberger Berman Mid Cap Growth Inst NBMLX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Kenneth Turek since 01-2003 Trevor Moreno since 01-2020 Chad Bruso since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 18.68 years.

Net Expense: The fund's expense ratio of 0.7 is 35.19% lower than the Mid-Cap Growth category average.

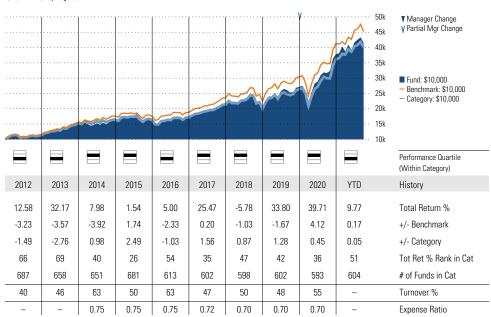
Morningstar Investment Management LLC Analysis

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

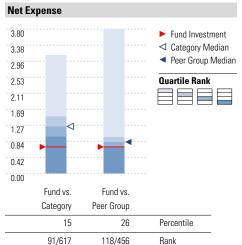
ESG Metrics

Metric	Rating	Updated	
Sustainability Rating	4	08-31-2021	
Carbon Risk Score	Low Risk	06-30-2021	

Growth of \$10,000







3-1 car bisk intenies			
	Fund	Bmark	Cat
Alpha	0.05	_	-0.05
Beta	0.99	_	0.99
R-Squared	95.88	_	91.63
Standard Deviation	22.27	22.05	23.04
Sharpe Ratio	0.84	0.86	0.82
Tracking Error	4.53	_	6.61
Information Ratio	-0.06	_	-0.16
Up Capture Ratio	102.02	-	99.60
Down Capture Ratio	104.57	-	101.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.37	32.67	34.64
Price/Book Ratio	6.54	9.61	6.28
Geom Avg Mkt Cap \$B	22.49	23.28	18.91
ROE	14.46	15.79	16.95



Neuberger Berman Mid Cap Growth Inst NBMLX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

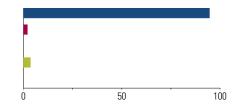
0	9	14	Large
3	22	48	MIG
2	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.30
Cash	3.47	2.61
Bonds	0.00	0.07
Non-US Stocks	1.93	3.90
US Stocks	94.60	93.12
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark Category Average
ŀ	Cyclical	23.88	25.48	27.83	
ů.	Basic Materials	1.83	1.69	2.04	
A	Consumer Cyclical	14.04	16.15	14.20	
₽	Financial Services	6.58	5.09	8.46	
fi	Real Estate	1.43	2.55	3.13	
M	Sensitive	55.81	55.14	48.82	
	Communication Services	5.02	5.42	5.27	
ð	Energy	0.55	1.55	0.89	
Ф	Industrials	13.95	14.20	13.20	0
	Technology	36.29	33.97	29.46	
→	Defensive	20.31	19.39	23.36	
=	Consumer Defensive	3.23	2.00	2.57	
٠	Healthcare	17.08	17.23	20.27	
	Utilities	0.00	0.16	0.52	

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	3.47	3.47	_	_
SVB Financial Group	2.16	5.62	66.79	Financial Services
DocuSign Inc	1.84	7.47	15.80	Technology
Generac Holdings Inc	1.82	9.28	79.71	Industrials
Signature Bank	1.81	11.10	102.50	Financial Services
United Rentals Inc	1.78	12.87	51.32	Industrials
Avantor Inc Avant	1.77	14.64	45.29	Basic Materials
Horizon Therapeutics PLC	1.77	16.41	49.75	Healthcare
Cintas Corp	1.74	18.14	8.39	Industrials
Manhattan Associates Inc	1.70	19.84	45.49	Technology
	1.67	21.51	70.54	Technology
→ Monolithic Power Systems Inc	1.62	23.13	32.83	Technology
⊕ Entegris Inc	1.55	24.68	31.26	Technology
⇒ EPAM Systems Inc	1.55	26.23	59.20	Technology
	1.51	27.75	31.33	Technology

Total Holdings 86



PIMCO Commodity Real Return Strat I2 PCRPX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Nicholas Johnson since 01-2015 Greg Sharenow since 11-2018 Stephen Rodosky since 01-2019

Quantitative Screens

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

Management: The fund's management has been in place for 6.75 years.

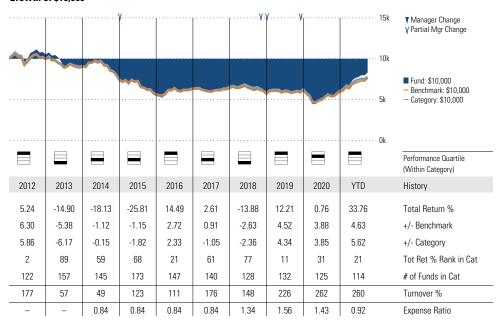
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.92 is 12.38% lower than the Commodities Broad Basket category average.

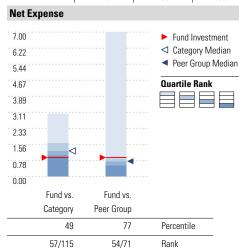
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % 55% 50 45 40 35 30 25 20 15 10 5 0 as of 09-30-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 7.26 50.56 9.97 6.45 -1.61 -3.18 6.59 42.29 6.86 4.54 -2.66 2.52 Benchmark Return % 5.80 -2 37 4 62 43 11 474 Category Average % 10 18 8 21 44 % Rank in Category 114 113 108 85 52 # of Funds in Category



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

3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	1.94	_	-0.73
Beta	1.20	_	1.08
R-Squared	96.34	_	82.98
Standard Deviation	18.79	15.38	18.56
Sharpe Ratio	0.54	0.44	0.39
Tracking Error	4.73	-	8.01
Information Ratio	0.66	-	0.03
Up Capture Ratio	120.83	-	107.20
Down Capture Ratio	111.67	-	113.52

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	_	-
Price/Book Ratio	1.51	_	1.86
Geom Avg Mkt Cap \$B	20.09	-	33.72
ROE	16.78	-	5.50

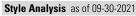


PIMCO Commodity Real Return Strat I2 PCRPX

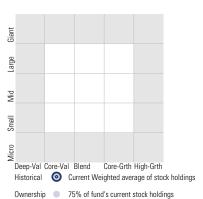
Morningstar CategoryCommodities Broad Basket Bloomber

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



Style Breakdown

Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

100

150

Asset Allocation as of 09-30-2021



		Fund	Bmark	Cat	Fund	ł	▼ Be	nchma	ark [Cate	gory A	verage		
<u></u>	Cyclical	-	_	54.17										
A	Basic Materials	_	_	38.89										
A	Consumer Cyclical	_	_	0.00	ĺ									
,	Financial Services	_	_	15.28										
侖	Real Estate	_	_	0.00	j									
W	Sensitive	-	-	40.28										
d	Communication Services	-	_	0.00	Ď									
•	Energy	-	_	38.89										
Ф	Industrials	_	_	1.39										
	Technology	_	_	0.00	İ									
→	Defensive	-	-	5.56										
Ħ	Consumer Defensive	_	_	5.56										
٠	Healthcare	-	_	0.00	Ď									
9	Utilities	_	_	0.00	Ó									

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ 2 Year Treasury Note Future Sept 21	22.45	22.45	_	_
⊕ Euro Schatz Future Sept 21	19.83	42.27	_	_
⊕ Pimco Cayman Cmdty Fd Ltd Instl	18.26	60.53	_	_
⊕ 5 Year Treasury Note Future Sept 21	15.43	75.96	_	_
⊕ EUROPEAN MONETARY UNION EURO Purchased	9.03	84.99	-	-
□ EUROPEAN MONETARY UNION EURO Sold	9.03	94.03	_	_
⊕ United States Treasury Notes 0.125%	8.91	102.93	_	_
⊕ United States Treasury Notes 0.125%	8.67	111.60	_	_
⊕ United States Treasury Notes 0.625%	7.51	119.11	_	_
⊕ United States Treasury Notes 0.125%	6.89	126.00	-	-
类 Offset: Unsettled Trades	6.65	132.66	_	_
⊕ Federal National Mortgage Association 4%	5.36	138.02	-	-
→ 10 Year Treasury Note Future Sept 21	5.15	143.16	-	-
⊕ United States Treasury Notes 0.5%	4.61	147.77	_	_
⊕ United States Treasury Notes 0.125%	3.97	151.74	_	_

Total Holdings 747



PIMCO Income I2 PONPX

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.

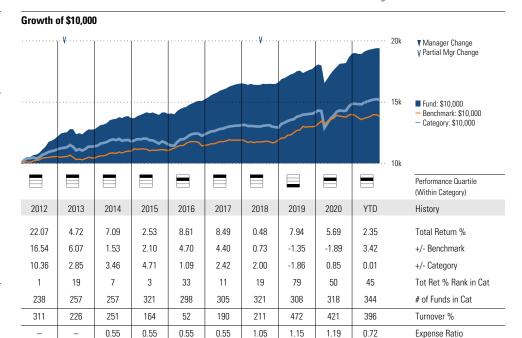
Net Expense: The fund's expense ratio of 0.72 is 28% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

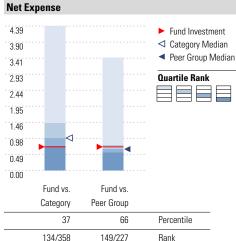
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.



Morningstar Index BBgBarc US Universal TR USD







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

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



PIMCO Income I2 PONPX

Style Analysis as of 09-30-2021
Style Breakdown
Fixed Income

Quality

G

G

Ltd Mod Ext
Duration

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
В	7.00	3.64	13.98
Below B	6.00	1.38	4.87
Not Rated	0.00	0.00	7.83

Multisector Bond BBgBarc US Universal TR USD Asset Allocation as of 09-30-2021 Asset Class Cat% Net % US Stocks 0.91 2.02 Non-US Stocks 2.57 0.12 Bonds 62.87 94.04 28.58 Cash -0.04 Other 5.07 3.88 50 100 Total 100.00 100.00

Morningstar Category

Morningstar Index

Other	12.09	_	4.65									
Cash & Equivalents	29.80	_	5.84									
Municipal	0.05	_	0.43	ı[]								
Covered Bond	0.00	_	0.02									
Asset-Backed	8.52	_	11.67		1							
Commercial MBS	0.23	_	1.82	1 [
Non-Agency Residential MBS	3.09	_	2.01									
Agency MBS CMO	0.43	_	3.89	. []							
Agency MBS ARM	0.00	_	0.00									
Agency MBS Pass-Through	6.87	_	7.36									
Securitized	19.14	_	26.77									
Preferred	0.28	_	0.83	1[]								
Convertible	1.49	_	3.04									
Bank Loan	0.93	_	3.71									
Corporate Bond	6.13	_	33.52									
Corporate	8.83	_	41.10									
Other Government Related	21.13	_	9.34					:				
Agency/Quasi Agency	0.61	_	1.25									
Inflation – Protected	1.90	_	0.61									
Treasury	4.39	_	9.63			П						
Government	28.03	_	20.83						, ,	Ť		
	Fund	Bmark	Cat	Fund	•	Benchi	mark	☐ Cated	gory Ave	rage		

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



T. Rowe Price Dividend Growth PRDGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

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

Management: The fund's management has been in place for 21.52 years.

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

Net Expense: The fund's expense ratio of 0.63 is 24.1% lower than the Large Blend category average.

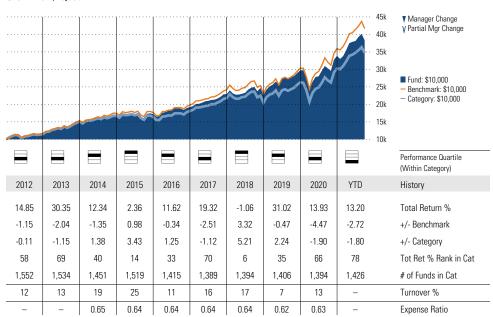
Morningstar Investment Management LLC Analysis

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

ESG Metrics

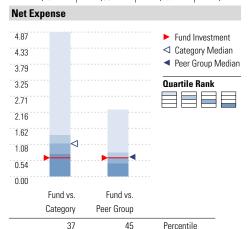
Metric	Rating	Updated
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





	551/1507	393/874	Rank				
Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class							
characte	prietice						

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.32	_	-1.35
Beta	0.86	_	0.97
R-Squared	95.48	_	95.76
Standard Deviation	16.64	18.81	18.73
Sharpe Ratio	0.88	0.83	0.74
Tracking Error	4.36	-	3.76
Information Ratio	-0.15	_	-1.00
Up Capture Ratio	89.06	_	94.15
Down Capture Ratio	84.35	_	98.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.54	24.09	22.21
Price/Book Ratio	4.60	4.27	4.41
Geom Avg Mkt Cap \$B	137.94	201.74	256.86
ROE	31.47	31.23	31.98



T. Rowe Price Dividend Growth PRDGX

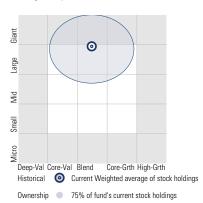
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

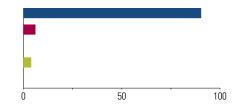
18	45	23	Large
2	11	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.00	0.42
Cash	3.79	1.19
Bonds	0.00	0.50
Non-US Stocks	5.95	3.07
US Stocks	90.27	94.81
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2021												
		Fund	Bmark	Cat	Fund	•	Benc	hmark	[] C	ategory	Avera	ge		
ŀ	Cyclical	32.25	30.94	30.52										
â.	Basic Materials	2.76	2.15	2.67										
4	Consumer Cyclical	8.66	12.10	10.80										
£	Financial Services	17.36	14.11	14.63										
è	Real Estate	3.47	2.58	2.42										
M	Sensitive	38.12	47.05	46.65										ľ
d	Communication Services	2.97	11.29	10.63			0							
9	Energy	1.27	2.75	2.30										
Ģ	Industrials	14.16	8.38	10.18		,								
	Technology	19.72	24.63	23.54										
→	Defensive	29.65	22.01	22.84										
	Consumer Defensive	8.37	6.21	6.67										
٠	Healthcare	17.13	13.34	13.95			:							
?	Utilities	4.15	2.46	2.22										

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	6.09	6.09	27.51	Technology
⊕ T. Rowe Price Gov. Reserve	3.63	9.72	_	_
Apple Inc	3.60	13.32	7.13	Technology
Danaher Corp	2.71	16.02	37.33	Healthcare
⊖ Visa Inc Class A	2.26	18.29	2.28	Financial Services
UnitedHealth Group Inc	2.11	20.40	12.61	Healthcare
JPMorgan Chase & Co	2.07	22.47	30.94	Financial Services
Accenture PLC Class A	1.97	24.44	23.49	Technology
	1.79	26.23	30.68	Financial Services
Thermo Fisher Scientific Inc	1.77	27.99	22.83	Healthcare
⊕ Comcast Corp Class A	1.69	29.69	8.13	Communication Svc
⊕ General Electric Co	1.53	31.22	19.53	Industrials
Texas Instruments Inc	1.46	32.68	18.97	Technology
Roper Technologies Inc	1.42	34.10	3.88	Industrials
	1.40	35.50	44.04	Financial Services

Total Holdings 102



Templeton Global Bond Adv TGBAX

Morningstar Category Nontraditional Bond Morningstar Index BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Michael Hasenstab since 12-2001 Calvin Ho since 12-2018

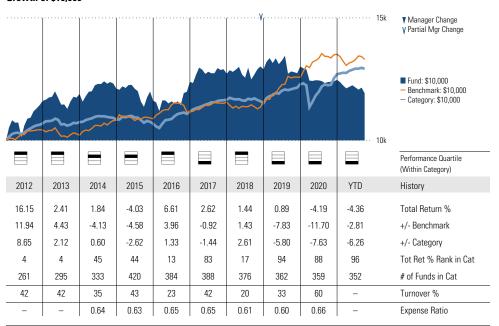
Quantitative Screens

- × Performance: The fund has finished in the Nontraditional Bond category's top three quartiles in 6 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 19.76 years.
- Net Expense: The fund's expense ratio of 0.67 is 47.66% lower than the Nontraditional Bond category average.

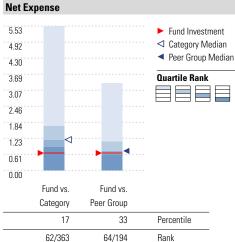
Morningstar Investment Management LLC Analysis

We placed this fund on watch due to concerns about the fund's fit for retirement savings. The fund had seen increased volatility relative to its category and its highly unusual strategy can make it difficult for plan participants to use effectively. We are removing the fund from fiduciary coverage.

Growth of \$10,000

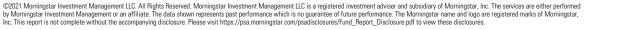






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.19	_	1.44
Beta	-0.33	-	0.39
R-Squared	4.96	-	8.91
Standard Deviation	5.21	3.54	6.35
Sharpe Ratio	-0.57	1.23	0.45
Tracking Error	6.92	-	6.68
Information Ratio	-1.07	-	-0.34
Up Capture Ratio	-15.68	-	67.42
Down Capture Ratio	30.96	-	78.23

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	2.19	4.43	1.96
Avg Eff Maturity	2.49	_	3.38





Removed

Morningstar Index

BBgBarc US Agg Bond TR USD

Morningstar Category

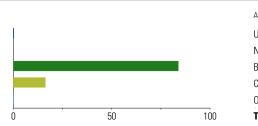
Nontraditional Bond

Templeton Global Bond Adv TGBAX

Style Analysis as of 09-30-2021 Style Breakdown Fixed Income Quality Given the state of the sta

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	26.93	3.53	29.94
AA	18.02	74.59	13.58
А	4.66	10.82	11.85
BBB	25.59	8.32	18.57
BB	8.92	0.28	9.06
В	3.99	0.00	5.25
Below B	3.65	0.00	5.67
Not Rated	8.24	2.46	6.08

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 0.01 0.61 Non-US Stocks 0.00 0.17 Bonds 83.82 71.78 Cash 16.13 23.99 Other 0.03 3.44	Total	100.00	100.00
US Stocks 0.01 0.61 Non-US Stocks 0.00 0.17 Bonds 83.82 71.78	Other	0.03	3.44
US Stocks 0.01 0.61 Non-US Stocks 0.00 0.17	Cash	16.13	23.99
US Stocks 0.01 0.61	Bonds	83.82	71.78
	Non-US Stocks	0.00	0.17
Asset Class Net % Cat%	US Stocks	0.01	0.61
	Asset Class	Net %	Cat%

				0% 5	10	15 20	25	30	35	4N	45	50	55	en e	35 7	70 7	5 A	
Other	0.00	_	4.64	[
Cash & Equivalents	16.27	-	25.63															
Municipal	0.00	_	0.34															
Covered Bond	0.00	_	0.04															
Asset-Backed	0.00	_	9.92	İ														
Commercial MBS	0.00	_	4.07	[
Non-Agency Residential MBS	0.00	_	1.23															
Agency MBS CMO	0.00	_	2.19	[]														
Agency MBS ARM	0.00	-	0.02															
Agency MBS Pass-Through	0.00	_	7.78	1 1														
Securitized	0.00	-	25.25	İ														
Preferred	0.00	_	0.31															
Convertible	0.00	_	1.30	[]														
Bank Loan	0.00	_	1.80															
Corporate Bond	0.00	_	18.15	İ														
Corporate	0.00	-	21.56			[
Other Government Related	1.21	_	3.16	• [
Agency/Quasi Agency	8.35	_	0.95															
Inflation – Protected	3.02	_	1.86	10														
Treasury	71.14	_	16.41															
Government	83.72	-	22.38															
	Fund	Bmark	Cat	Fund		Bend	IIIIIai	Λ.	ll Cc	ռեց	ory A	4001	aye					

Top 10 Holdings as of 09-30-2021 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector 数 Cash 5.19 5.19 Indonesia (Republic of) 9.5% 07-2023 5.09 10.28 United States Treasury Notes 2.625% 4.49 12-2025 14.77 Mexico (United Mexican States) 8% 12-2023 4.26 19.03 Bank of Korea 0.905% 04-2023 3.76 22.80 Franklin IFT Money Market 3.64 26.44 Norway (Kingdom Of) 3% 03-2024 3.49 29.93 Singapore (Republic of) 0% 33.41 11-2021 3.48

02-2023

01-2025

3.42

3.40

36.83

40.23

Total Holdings 139

Bank of Korea 0.87%

Secretaria Tesouro Nacional 0%



Vanguard 500 Index Admiral VFIAX

Growth of \$10,000

0.83

42

1,534

3

2.68

18

1,451

3

0.05

2.43

20

1,519

3

0.05

1.56

27

1,415

4

0.04

1.00

35

1,552

3

Morningstar Category
Large Blend

2.54

38

1,394

4

0.04

0.90

36

1,426

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

2.68

24

1,406

4

0.04

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 5.43 years.
- Net Expense: The fund's expense ratio of 0.04 is 95.18% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

45k ▼ Manager Change V Partial Mgr Change 40k 35k 30k Fund: \$10,000 25k - Benchmark: \$10,000 Category: \$10,000 20k 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.96 32.33 13.64 1.36 11.93 21.79 -4.43 31.46 18.37 15.90 Total Return % -0.06 -0.05 -0.05 -0.03 -0.02 -0.04 -0.02 -0.03 -0.04 -0.03 +/- Benchmark

1.84

27

1,394

4

0.04

1.35

29

1,389

3

0.04





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

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



Vanguard 500 Index Admiral VFIAX

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

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

21	24	40	Large
5	7	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.42
Cash	0.07	1.19
Bonds	0.00	0.50
Non-US Stocks	1.01	3.07
US Stocks	98.93	94.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Func	ı	▼ Ren	chmark	· I Ca	tenory	Avera	ne			
٠ •	Cyclical	30.93	30.94	30.52	Tane		Bon	Oninan	. [] 00	nogory	7 WOIL	90			
A.	Basic Materials	2.15	2.15	2.67											
A	Consumer Cyclical	12.11	12.10	10.80				'							
æ	Financial Services	14.09	14.11	14.63											
俞	Real Estate	2.58	2.58	2.42											
W	Sensitive	47.07	47.05	46.65]
	Communication Services	11.29	11.29	10.63											
ð	Energy	2.74	2.75	2.30											
Ф	Industrials	8.39	8.38	10.18											
	Technology	24.65	24.63	23.54											
→	Defensive	21.99	22.01	22.84											
Ħ	Consumer Defensive	6.21	6.21	6.67											
+	Healthcare	13.35	13.34	13.95				= []							
•	Utilities	2.43	2.46	2.22											
				-	0%	5	10	15	20	25	30	35	40	45	50

Mana a	0/ 11-+ 1+	0	VTD D-+ 0/	Manusius mateur Carataur
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	6.08	6.08	7.13	Technology
⊕ Microsoft Corp	5.80	11.88	27.51	Technology
⊕ Amazon.com Inc	3.92	15.80	0.86	Consumer Cyclical
⊖ Facebook Inc Class A	2.21	18.01	24.25	Communication Svc
⊕ Alphabet Inc Class A	2.20	20.22	52.54	Communication Svc
	2.06	22.27	52.14	Communication Svc
⊕ Tesla Inc	1.72	23.99	9.89	Consumer Cyclical
⊕ NVIDIA Corp	1.41	25.41	58.77	Technology
→ Berkshire Hathaway Inc Class B	1.38	26.79	17.71	Financial Services
	1.34	28.13	30.94	Financial Services
⊕ Johnson & Johnson	1.16	29.29	4.61	Healthcare
⊕ Visa Inc Class A	1.02	30.31	2.28	Financial Services
⊕ UnitedHealth Group Inc	1.01	31.32	12.61	Healthcare
⊕ The Home Depot Inc	0.96	32.28	25.45	Consumer Cyclical
→ Procter & Gamble Co	0.93	33.21	2.29	Consumer Defensive

Total Holdings 511



Vanguard Developed Markets Index Admiral VTMGX

Growth of \$10,000

2012

18.56

1.73

0.27

42

781

7

2013

22.06

6.77

2.62

24

795

13

2014

-5.66

-1.79

-0.68

54

724

4

n ng

2015

-0.18

5.48

1.41

36

778

3

n ng

2016

2.45

-2.05

1.66

29

764

11

በ በ7

2017

26.40

-0.79

1.28

35

776

3

በ በ7

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

History

Total Return %

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Expense Ratio

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.

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

2018

-14.46

-0.26

0.13

51

767

3

በ በ7

2019

22.05

0.54

0.46

42

795

2

በ በ7

2020

10.26

-0.39

0.96

40

805

3

በ በ7

YTD

8.20

2.30

1.15

35

780

- -	0.03 0	.03 0.07	0.07 0.07	0.07	0.07 -	схренье напо
Trailing Perform	nance					
	1	[1	· · · · · · · · · · · · · · · · · · ·	30%	Total Return % as of 09-30-2021
					25	■ Fund
					20	■ Benchmark
					15	Category
		· · · · <u>· · · ·</u> · · · · · · · · ·	<u> </u>	<u></u> <u></u>	10	
					5	
					0	
					-5 -	Average annual, if greater than 1 year
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-1.56	26.51	8.18	9.18	8.62	4.81	Fund Return %
-2.99	23.92	8.03	8.94	7.48	5.31	Benchmark Return %
-1.90	23.96	7.55	8.33	8.07	_	Category Average %
54	26	40	30	28	_	% Rank in Category
791	769	696	596	402	_	# of Funds in Category



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 CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

24	35	18	-uigo i
6	9	5	IVIIG
1	2	1	O

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
٠	Cyclical	40.30	41.11	38.93	- and - Bonoman edecycly / Norage
ì.	Basic Materials	7.82	7.90	7.83	
	Consumer Cyclical	10.85	11.47	11.46	
<u></u>	Financial Services	17.68	19.23	17.37	
à	Real Estate	3.95	2.51	2.27	
Ųľ	Sensitive	37.44	37.67	37.29	
	Communication Services	5.27	7.05	6.36	
	Energy	4.34	5.14	3.72	
ŀ	Industrials	15.92	11.84	14.91	<u> </u>
3	Technology	11.91	13.64	12.30	
+	Defensive	22.28	21.23	23.80	
Ţ	Consumer Defensive	8.39	8.47	9.40	
	Healthcare	10.89	9.83	11.61	
1	Utilities	3.00	2.93	2.79	

World Regions % Equity 09-30-2021



Greater Asia	Fund % 37.07	Cat % 36.36	
Japan	21.90	19.24	
Australasia	6.48	4.72	
Asia-4 Tigers	8.33	7.26	
Asia-ex 4 Tigers	0.36	5.14	
Not Classified	0.00	0.00	

Americas	Fund % 10.10	Cat % 7.71	Greater Europe	Fund % 52.82	Cat % 55.94	Market Maturity
North America Central/Latin	9.99 0.11	6.68 1.03	United Kingdom W euro-ex UK Emrgng Europe	11.90 40.01 0.33	12.60 41.93 0.55	Developed Markets Emerging Markets Not Available
			Africa	0.58	0.86	

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
	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
	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



Fund %

99.18 0.82 0.00

Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010 Michael Fry since 05-2010 Steven Morrow since 08-2012 A. Rama Krishna since 12-2012 Arjun Kumar since 10-2020 Shirley Woo since 10-2020

Quantitative Screens

- Q Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.35 years.
- Style: The fund has landed in its primary style box —
 Large Value 83.33 % of the time over the past three vears.
- Q Net Expense: The fund's expense ratio of 0.35 is 65.69% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.12	_	-3.12
Beta	1.10	_	1.10
R-Squared	95.60	_	93.15
Standard Deviation	20.03	17.78	20.26
Sharpe Ratio	0.38	0.44	0.28
Tracking Error	4.57	-	5.87
Information Ratio	-0.15	-	-0.56
Up Capture Ratio	106.06	-	102.29
Down Capture Ratio	111.07	_	116.32

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.25	15.42	10.89
Price/Book Ratio	1.61	1.82	1.30
Geom Avg Mkt Cap \$B	32.83	46.48	37.28
ROE	8.87	16.57	13.60





Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

33	36	11	raige
5	9	3	MIN
2	0	0	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2021

Total	100.00	100.00
Other	0.00	0.15
Cash	0.33	1.13
Bonds	0.00	0.29
Non-US Stocks	94.62	95.87
US Stocks	5.05	2.56
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Beno	chmark	C C	ateaory	Avera	ae		
b	Cyclical	47.75	38.49	43.59						3 /		J-	* .	
À	Basic Materials	12.17	7.34	9.19		•								
4	Consumer Cyclical	16.90	11.10	11.40										
₽	Financial Services	17.31	17.14	21.36					[
b	Real Estate	1.37	2.91	1.64										
NI	Sensitive	37.50	35.11	34.75										
	Communication Services	6.90	5.78	6.34										
•	Energy	5.65	3.77	6.01										
\$	Industrials	17.81	15.32	14.27										
	Technology	7.14	10.24	8.13			[
→	Defensive	14.74	26.40	21.65										
=	Consumer Defensive	6.97	10.18	8.09			[
۲	Healthcare	4.81	13.05	9.66		ĺ		7						
?	Utilities	2.96	3.17	3.90										

100

World Regions % Equity 09-30-2021



Greater Asia	Fund % 34.93	Cat % 31.09	
Japan	11.89	17.40	
Australasia	1.39	2.70	
Asia-4 Tigers	10.29	7.72	
Asia-ex 4 Tigers	11.36	3.27	
Not Classified	0.00	0.00	

Americas	Fund % 12.18	Cat % 7.97	Greater Europe	Fund % 52.88	Cat % 60.93	Market Maturity	Fund %
North America	7.75	6.65	United Kingdom	17.54	17.49	Developed Markets	82.57
Central/Latin	4.43	1.32	W euro-ex UK	33.63	42.43	Emerging Markets	17.43
			Emrgng Europe Africa	0.70 1.01	0.51 0.50	Not Available	0.00

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Samsung Electronics Co Ltd	2.15	2.15	_	Technology
POSCO	1.45	3.60	_	Basic Materials
⊕ Alibaba Group Holding Ltd Ordinary Shares	1.37	4.96	-	Consumer Cyclical
⊕ Bank Bradesco SA ADR	1.35	6.31	-17.22	Financial Services
⊕ Novartis AG	1.31	7.62	-5.82	Healthcare
⊕ Holcim Ltd	1.28	8.91	-3.04	Basic Materials
⊕ Compagnie Financiere Richemont SA	1.11	10.02	23.28	Consumer Cyclical
⊕ Samsung Electronics Co Ltd GDR	1.08	11.10	-13.59	Technology
⊕ Tencent Holdings Ltd	1.08	12.18	-18.20	Communication Svc
⊕ ABB Ltd	1.01	13.19	29.14	Industrials

Total Holdings 220



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 25.4 years.

Net Expense: The fund's expense ratio of 0.12 is 88.79% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Expe	ense		
7.00			► Fund Investment
6.22			Category Median
5.44			◆ Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	□		
0.78			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	5	37	Percentile
	12/260	17/47	Rank

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

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

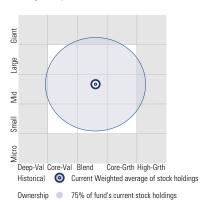


Vanguard Real Estate Index Admiral VGSLX

Morningstar CategoryMorningstar IndexReal EstateS&P United States REIT TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

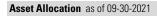
Equity

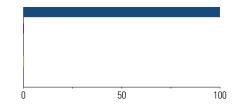
3	17	13	Laige
7	34	7	MIN
4	12	3	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	7.70
Cash	0.14	2.04
Bonds	0.00	2.48
Non-US Stocks	0.05	1.60
US Stocks	99.80	86.18
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ [Benchmark	[] C	atego	ry Av	erage	:		
,	Cyclical	100.00	99.13	98.96										
	Basic Materials	0.00	0.00	0.06	ĺ									
	Consumer Cyclical	0.00	0.13	1.75	ĬD									
	Financial Services	0.00	0.00	0.27	İ									
3	Real Estate	100.00	99.00	96.88									Ė	
J	Sensitive	0.00	0.87	1.02	()									
	Communication Services	0.00	0.00	0.22	Í									
	Energy	0.00	0.00	0.01	<u> </u>									
ŀ	Industrials	0.00	0.87	0.22	ď									
1	Technology	0.00	0.00	0.57	Ó									
•	Defensive	0.00	0.00	0.02										
	Consumer Defensive	0.00	0.00	0.00	Í									
	Healthcare	0.00	0.00	0.00										
1	Utilities	0.00	0.00	0.02	i									

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	11.56	11.56	_	_
	7.22	18.78	19.95	Real Estate
	5.55	24.33	27.75	Real Estate
○ Crown Castle International Corp	4.43	28.76	11.38	Real Estate
⊖ Equinix Inc ☐	4.21	32.97	11.84	Real Estate
	2.80	35.77	31.25	Real Estate
	2.49	38.26	57.33	Real Estate
Digital Realty Trust Inc	2.39	40.64	6.04	Real Estate
	2.16	42.81	17.79	Real Estate
Welltower Inc	2.06	44.86	30.35	Real Estate
○ CBRE Group Inc Class A	1.96	46.82	55.23	Real Estate
	1.85	48.67	40.14	Real Estate
	1.69	50.36	39.55	Real Estate
⊕ Alexandria Real Estate Equities Inc	1.60	51.96	9.08	Real Estate
	1.59	53.56	7.61	Real Estate

Total Holdings 171

