

American Funds American Balanced R6 RLBGX

Morningstar Category
Allocation--50% to 70%
Equity

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 22.76 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.26 is 75.47% lower than the Allocation--50% to 70% Equity category average.

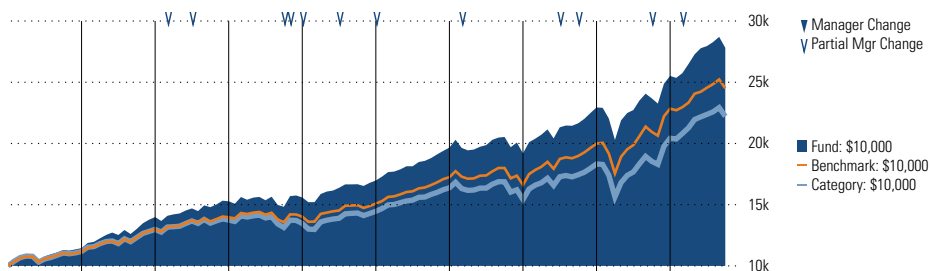
Morningstar Investment Management LLC Analysis

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

ESG Metrics

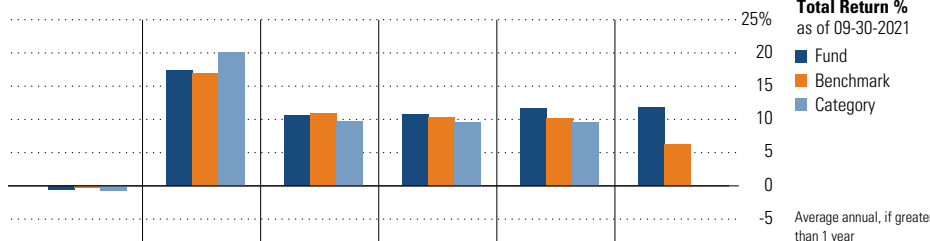
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| ESG Commitment | 1-Low | 10-08-2021 |
| Sustainability Rating | 3 | 08-31-2021 |
| Carbon Risk Score | Low Risk | 06-30-2021 |

Growth of \$10,000



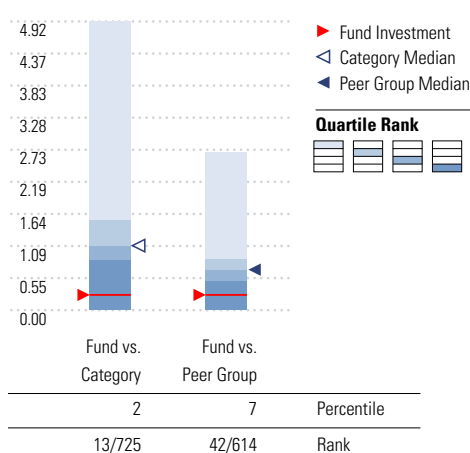
| Year | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | YTD | Performance Quartile (Within Category) |
|---------------------|-------|-------|------|------|------|-------|-------|-------|-------|------|--|
| Fund: \$10,000 | 14.57 | 22.12 | 9.22 | 2.03 | 8.90 | 15.84 | -2.42 | 19.55 | 11.22 | 8.98 | History |
| Benchmark: \$10,000 | 3.10 | 5.59 | 1.65 | 1.67 | 1.30 | 1.56 | 1.24 | -0.78 | -3.04 | 1.69 | Total Return % |
| Category: \$10,000 | 2.85 | 5.64 | 3.01 | 3.96 | 1.56 | 2.63 | 3.34 | 0.32 | -0.50 | 0.07 | +/- Benchmark |
| | 9 | 5 | 16 | 3 | 20 | 15 | 8 | 48 | 57 | 35 | +/- Category |
| | 744 | 782 | 753 | 800 | 751 | 731 | 741 | 713 | 687 | 704 | Tot Ret % Rank in Cat |
| | 54 | 55 | 68 | 82 | 79 | 95 | 72 | 104 | 176 | - | # of Funds in Cat |
| | - | - | 0.29 | 0.29 | 0.29 | 0.28 | 0.28 | 0.27 | 0.26 | - | Turnover % |
| | | | | | | | | | | | Expense Ratio |

Trailing Performance



| Period | 3 Month | 1 Year | 3 year | 5 year | 10 year | Since Inception | Total Return % as of 09-30-2021 |
|-----------|---------|--------|--------|--------|---------|-----------------|---------------------------------|
| Fund | -0.51 | 17.40 | 10.64 | 10.77 | 11.62 | 11.79 | Fund Return % |
| Benchmark | -0.19 | 16.98 | 10.84 | 10.38 | 10.08 | 6.22 | Benchmark Return % |
| Category | -0.71 | 20.04 | 9.65 | 9.52 | 9.52 | - | Category Average % |
| | 51 | 66 | 33 | 23 | 8 | - | % Rank in Category |
| | 714 | 690 | 654 | 597 | 428 | - | # of Funds in Category |

Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

American Funds American Balanced R6 RLBGX

Morningstar Category
Allocation--50% to 70%

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Equity

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

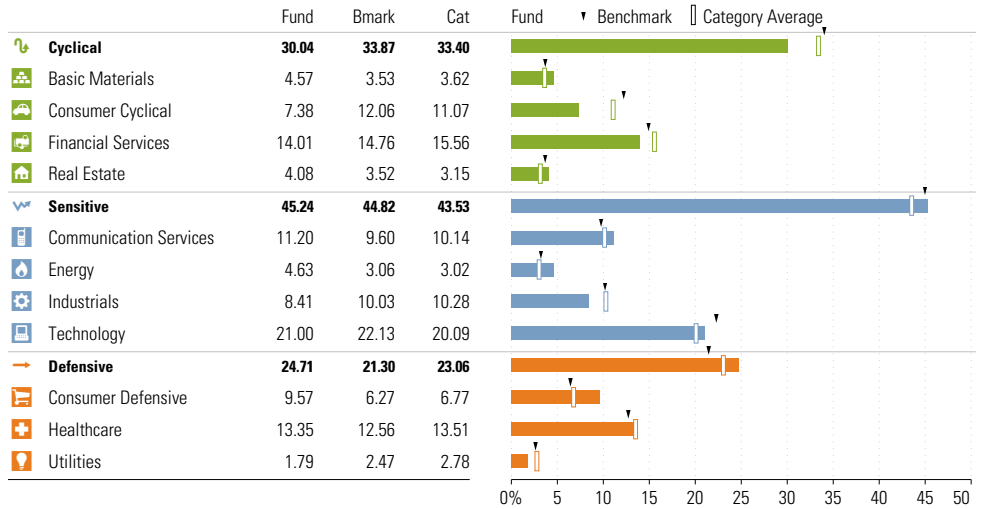


Asset Allocation as of 09-30-2021



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

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

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

Total Holdings 1768

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

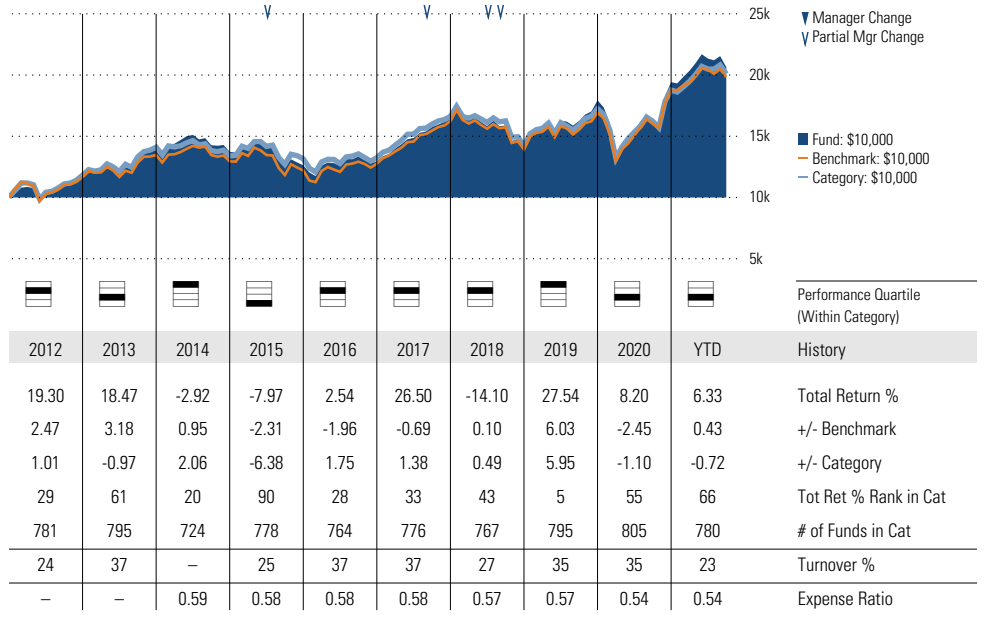
✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 13.01 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

Growth of \$10,000



Morningstar Investment Management LLC Analysis

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

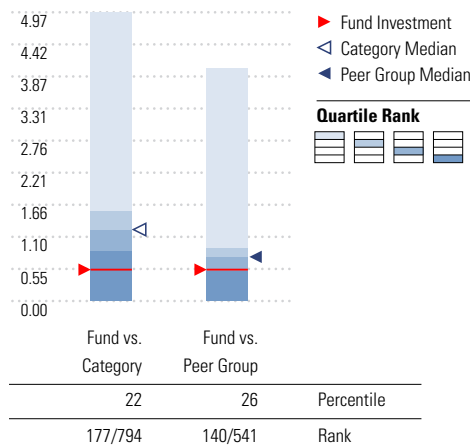
ESG Metrics

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

Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | 0.61 | - | -0.02 |
| Beta | 1.08 | - | 1.00 |
| R-Squared | 98.04 | - | 94.58 |
| Standard Deviation | 19.32 | 17.73 | 18.29 |
| Sharpe Ratio | 0.50 | 0.46 | 0.45 |
| Tracking Error | 3.05 | - | 4.31 |
| Information Ratio | 0.37 | - | -0.01 |
| Up Capture Ratio | 107.74 | - | 100.18 |
| Down Capture Ratio | 105.20 | - | 100.74 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.63 | 14.84 | 14.52 |
| Price/Book Ratio | 2.01 | 1.86 | 1.93 |
| Geom Avg Mkt Cap \$B | 53.25 | 45.39 | 53.11 |
| ROE | 19.01 | 16.84 | 17.78 |

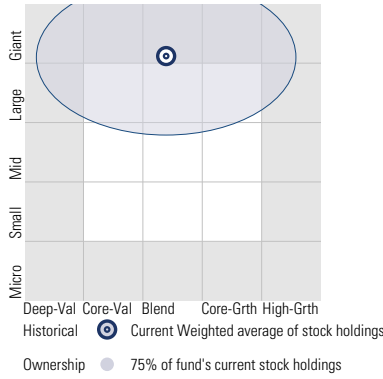
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

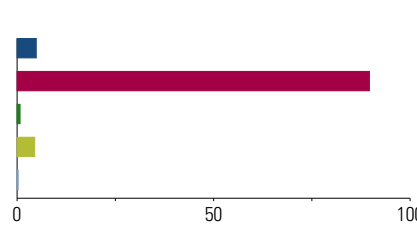
Morningstar Style Box™



Style Breakdown

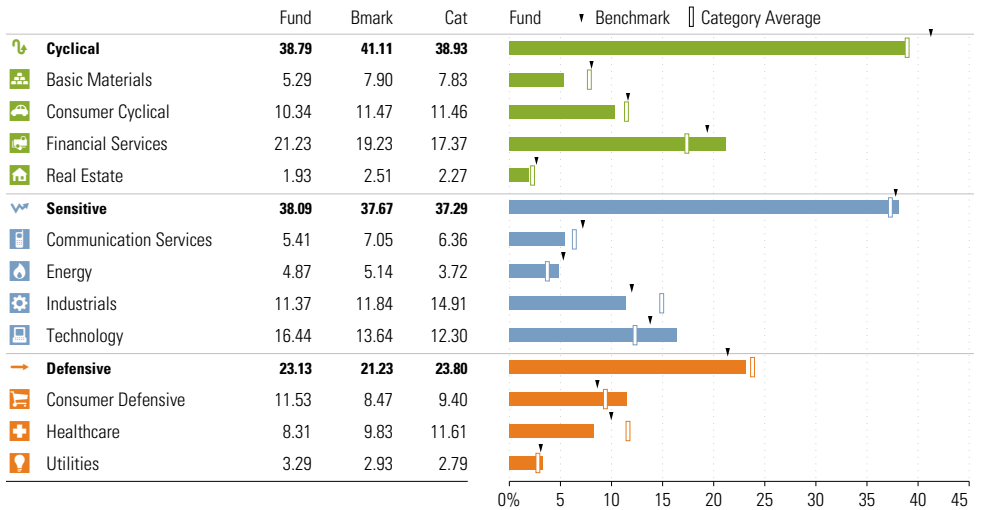


Asset Allocation as of 09-30-2021



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 4.87 | 2.96 |
| Non-US Stocks | 89.64 | 94.69 |
| Bonds | 0.75 | 0.35 |
| Cash | 4.48 | 2.22 |
| Other | 0.26 | -0.22 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2021



World Regions % Equity 09-30-2021



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 28.05 | 36.36 | Americas | 12.37 | 7.71 | Greater Europe | 59.57 | 55.94 | Developed Markets | 83.82 |
| Japan | 5.72 | 19.24 | North America | 9.09 | 6.68 | United Kingdom | 14.12 | 12.60 | Emerging Markets | 16.18 |
| Australasia | 0.56 | 4.72 | Central/Latin | 3.28 | 1.03 | W euro-ex UK | 40.86 | 41.93 | Not Available | 0.00 |
| Asia-4 Tigers | 13.39 | 7.26 | | | | Emrgng Europe | 4.14 | 0.55 | | |
| Asia-ex 4 Tigers | 8.38 | 5.14 | | | | Africa | 0.45 | 0.86 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 09-30-2021

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| Capital Group Central Cash M | 4.50 | 4.50 | - | - |
| Taiwan Semiconductor Manufacturing Co Ltd | 3.73 | 8.23 | 10.90 | Technology |
| British American Tobacco PLC | 2.56 | 10.80 | 2.13 | Consumer Defensive |
| AstraZeneca PLC | 2.47 | 13.27 | 25.07 | Healthcare |
| ASML Holding NV | 2.44 | 15.71 | 62.80 | Technology |
| Evolution AB | 1.98 | 17.68 | 59.77 | Consumer Cyclical |
| Airbus SE | 1.79 | 19.48 | 28.20 | Industrials |
| Gazprom PJSC ADR | 1.57 | 21.05 | 82.28 | Energy |
| Philip Morris International Inc | 1.52 | 22.57 | 18.90 | Consumer Defensive |
| AIA Group Ltd | 1.43 | 23.99 | -4.31 | Financial Services |

Total Holdings 246

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

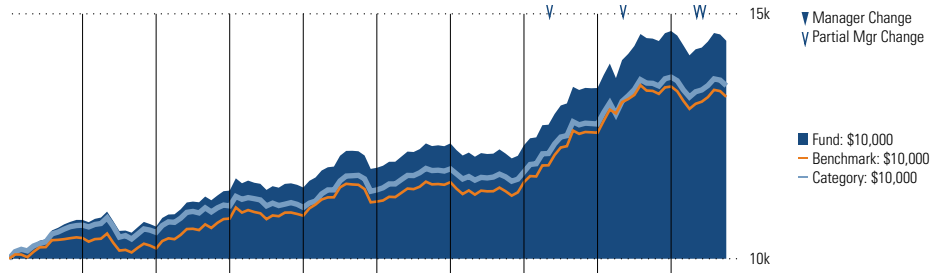
Morningstar Investment Management LLC Analysis

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

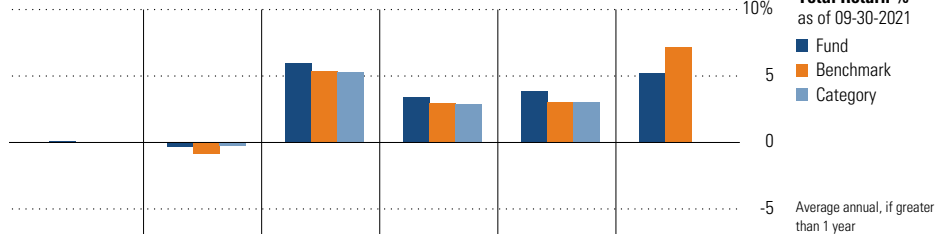
| Metric | Rating | Updated |
|----------------|--------|------------|
| ESG Commitment | 1-Low | 10-08-2021 |

Growth of \$10,000



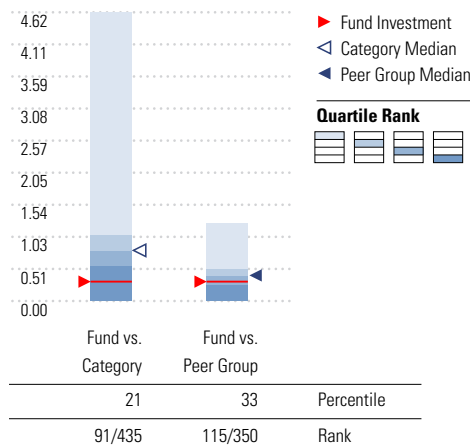
| | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | YTD | Performance Quartile (Within Category) |
|--|------|-------|------|------|------|------|-------|------|------|-------|--|
| | 7.92 | -1.25 | 6.89 | 0.55 | 3.52 | 4.20 | -0.30 | 9.48 | 8.63 | -1.36 | History |
| | 3.71 | 0.77 | 0.92 | 0.00 | 0.87 | 0.66 | -0.31 | 0.76 | 1.12 | 0.19 | Total Return % |
| | 0.91 | 0.17 | 1.71 | 0.81 | 0.29 | 0.49 | 0.20 | 1.42 | 1.11 | -0.10 | +/- Benchmark |
| | 34 | 36 | 8 | 22 | 37 | 31 | 41 | 15 | 22 | 48 | +/- Category |
| | 525 | 534 | 471 | 484 | 445 | 441 | 419 | 426 | 412 | 420 | Tot Ret % Rank in Cat |
| | 64 | 28 | 32 | 40 | 36 | 28 | 24 | 31 | 35 | - | # of Funds in Cat |
| | - | - | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | - | Turnover % |
| | - | - | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | - | Expense Ratio |

Trailing Performance



| | 3 Month | 1 Year | 3 year | 5 year | 10 year | Since Inception | |
|--|---------|--------|--------|--------|---------|-----------------|------------------------|
| | 0.11 | -0.31 | 5.96 | 3.45 | 3.90 | 5.23 | Fund Return % |
| | 0.05 | -0.90 | 5.36 | 2.94 | 3.01 | 7.15 | Benchmark Return % |
| | -0.01 | -0.27 | 5.29 | 2.92 | 3.05 | - | Category Average % |
| | 19 | 45 | 15 | 12 | 7 | - | % Rank in Category |
| | 433 | 411 | 378 | 333 | 249 | - | # of Funds in Category |

Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | 0.20 | - | 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

Morningstar Category
Intermediate Core Bond

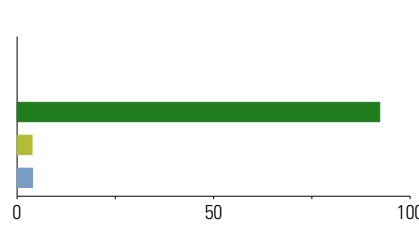
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

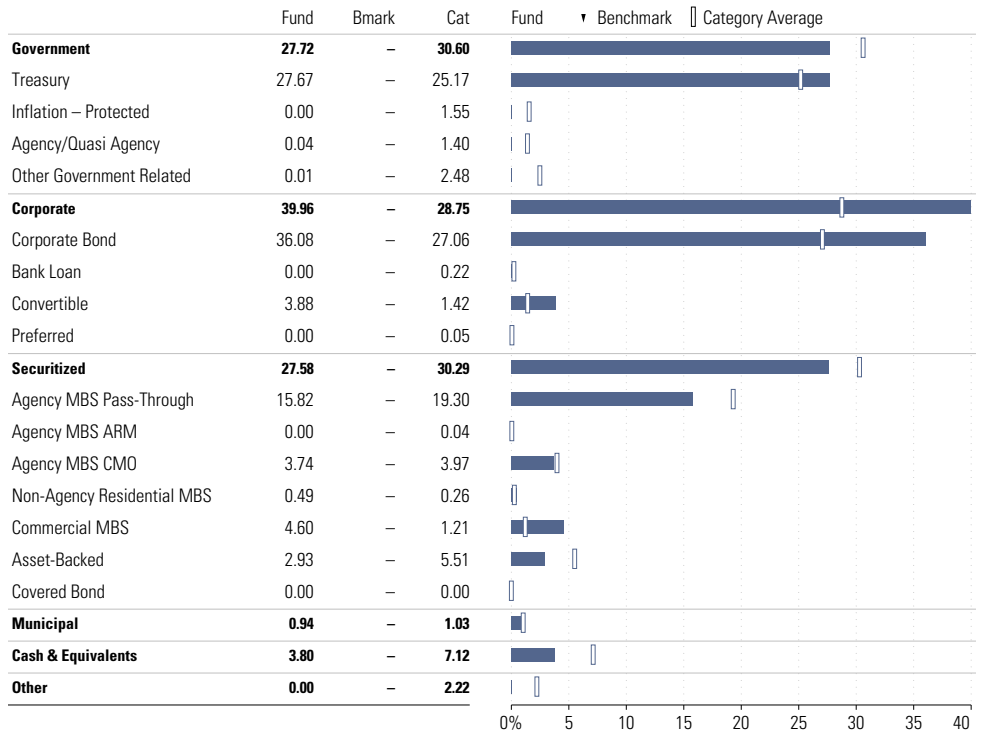


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.04 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 92.27 | 96.10 |
| Cash | 3.80 | 1.66 |
| Other | 3.93 | 2.19 |
| Total | 100.00 | 100.00 |

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 |
| B | 0.00 | 0.00 | 0.77 |
| Below B | 0.00 | 0.00 | 0.30 |
| Not Rated | 0.00 | 2.46 | 0.75 |

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury 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 | - |
| ⊕ 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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA US Small Cap I DFSTX

Morningstar Category
Small Blend

Morningstar Index
Russell 2000 TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012
Joel Schneider since 02-2017
Marc Leblond since 02-2020

Quantitative Screens

✔ **Performance:** The fund has finished in the Small 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 9.59 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.33 is 67.96% lower than the Small Blend category average.

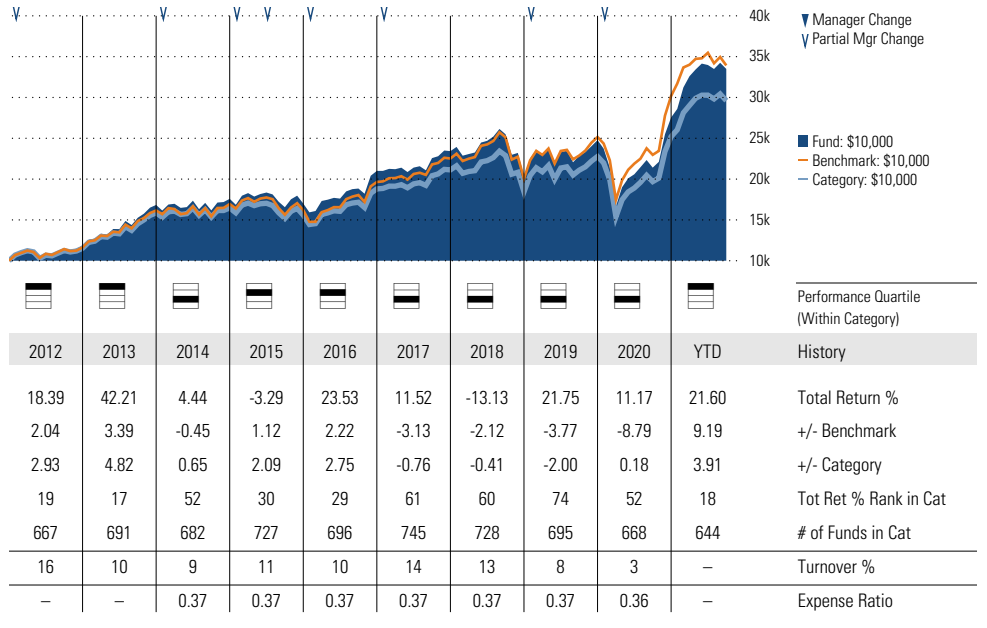
Morningstar Investment Management LLC Analysis

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.

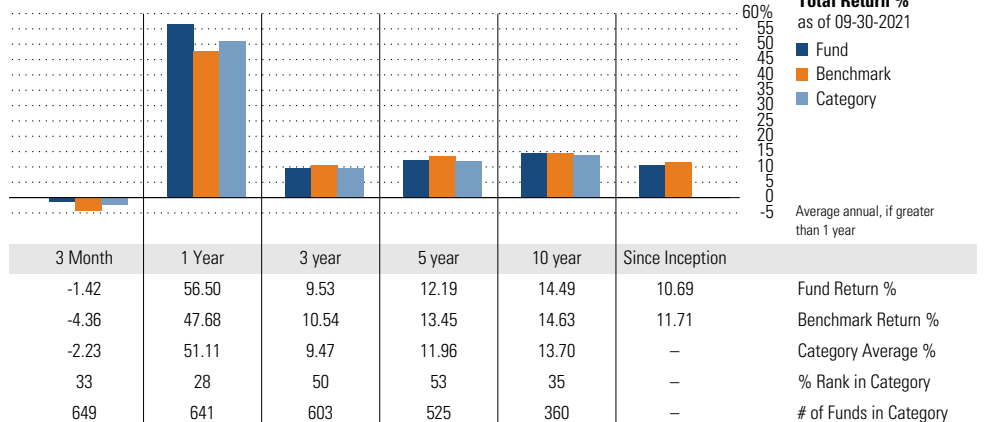
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 08-31-2021 |

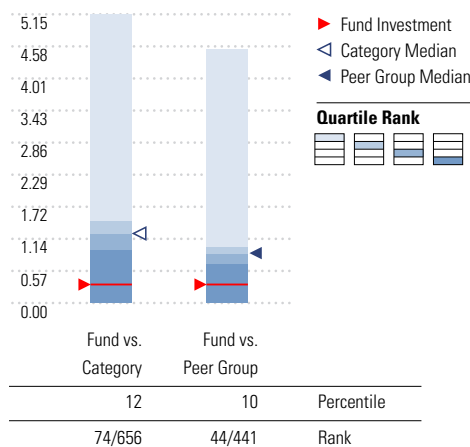
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | -0.66 | - | -0.77 |
| Beta | 0.98 | - | 0.97 |
| R-Squared | 96.44 | - | 95.08 |
| Standard Deviation | 25.72 | 25.69 | 25.56 |
| Sharpe Ratio | 0.44 | 0.48 | 0.44 |
| Tracking Error | 4.87 | - | 5.53 |
| Information Ratio | -0.21 | - | -0.38 |
| Up Capture Ratio | 101.00 | - | 96.03 |
| Down Capture Ratio | 104.34 | - | 98.90 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 15.33 | 15.91 | 18.11 |
| Price/Book Ratio | 2.23 | 2.40 | 2.67 |
| Geom Avg Mkt Cap \$B | 2.79 | 2.59 | 4.60 |
| ROE | 14.11 | 5.84 | 15.81 |

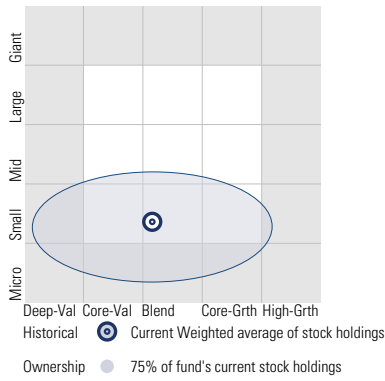
DFA US Small Cap I DFSTX

Morningstar Category
Small Blend

Morningstar Index
Russell 2000 TR USD

Style Analysis as of 09-30-2021

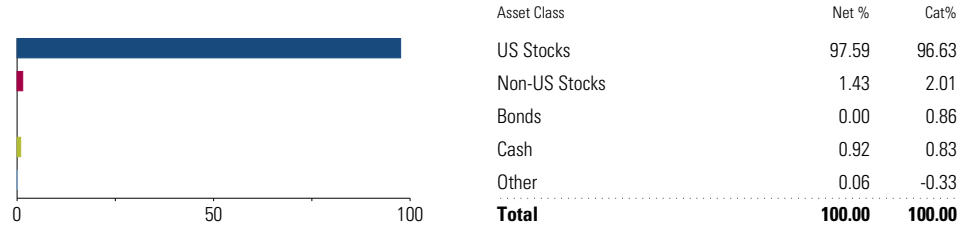
Morningstar Style Box™



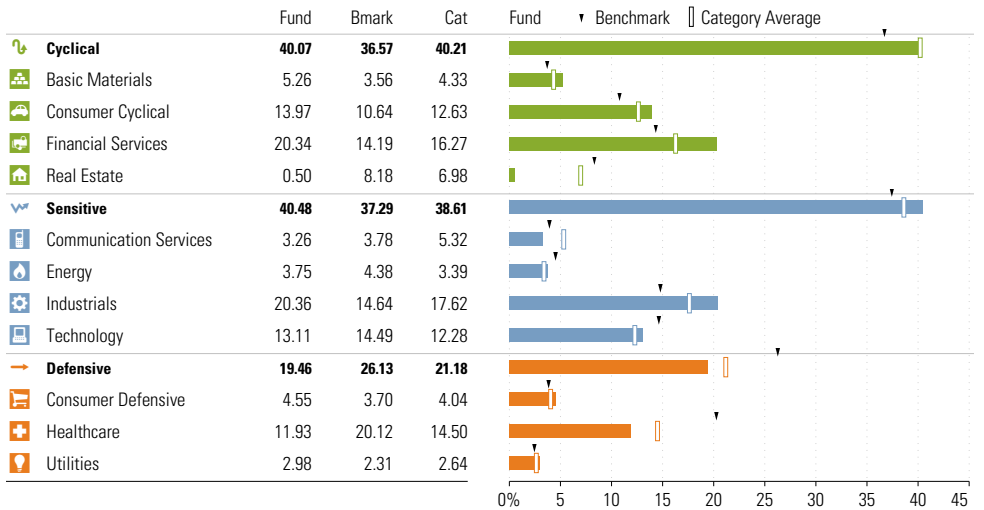
Style Breakdown



Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



Top 15 Holdings as of 09-30-2021

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊕ S+p500 Emini Fut Dec21 Xcme 20211217 | 0.87 | 0.87 | — | — |
| ⊕ Ssc Government Mm Gvmxx | 0.84 | 1.71 | — | — |
| Crocs Inc | 0.53 | 2.24 | 128.98 | Consumer Cyclical |
| ⊖ Darling Ingredients Inc | 0.42 | 2.66 | 24.65 | Consumer Defensive |
| Tenet Healthcare Corp | 0.39 | 3.05 | 66.39 | Healthcare |
| Chart Industries Inc | 0.36 | 3.41 | 62.25 | Industrials |
| WESCO International Inc | 0.35 | 3.76 | 46.90 | Industrials |
| Lattice Semiconductor Corp | 0.34 | 4.11 | 41.10 | Technology |
| Omniceil Inc | 0.34 | 4.45 | 23.67 | Healthcare |
| Intellia Therapeutics Inc | 0.34 | 4.79 | 146.60 | Healthcare |
| Saia Inc | 0.33 | 5.12 | 31.65 | Industrials |
| Louisiana-Pacific Corp | 0.33 | 5.45 | 66.45 | Industrials |
| Zurn Water Solutions Corp | 0.33 | 5.78 | 63.48 | Utilities |
| Amkor Technology Inc | 0.33 | 6.11 | 66.25 | Technology |
| Synaptics Inc | 0.32 | 6.43 | 86.44 | Technology |

Total Holdings 2055

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Federated Hermes Govt Ultrashort R6 FGULX

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 4 of the 5 years it's been in existence.

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

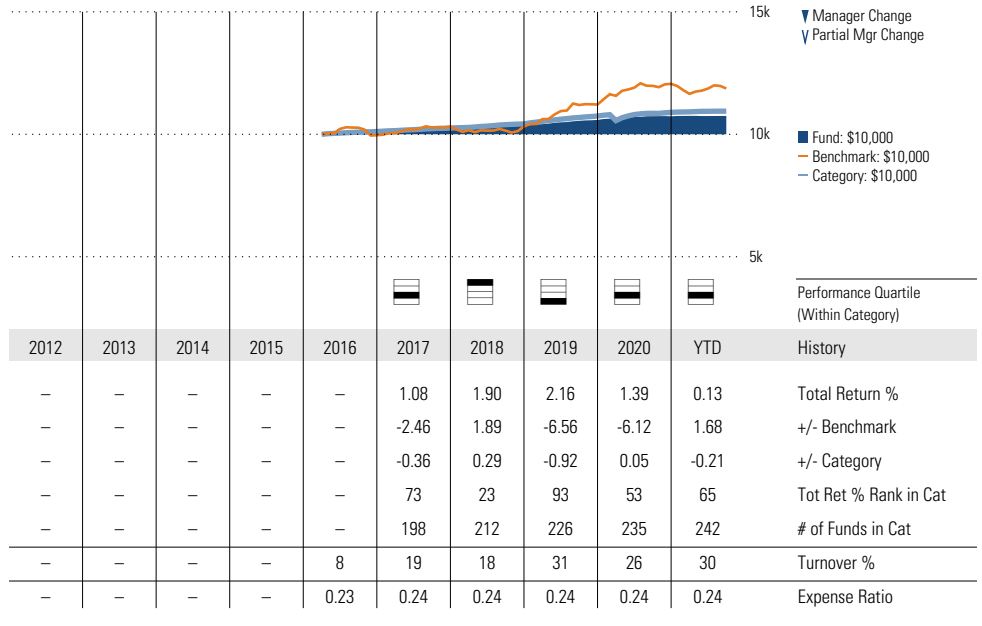
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.24 is 45.45% lower than the Ultrashort Bond category average.

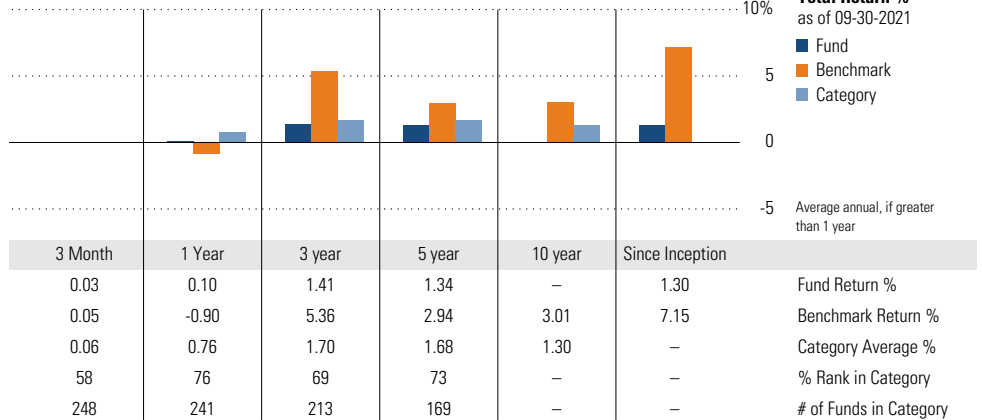
Morningstar Investment Management LLC Analysis

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

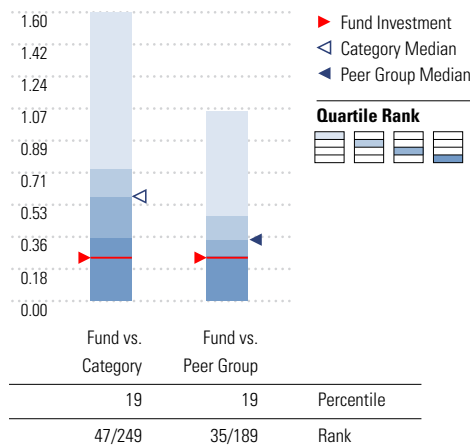
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 1.03 | - | 0.86 |
| Beta | 0.07 | - | 0.16 |
| R-Squared | 22.39 | - | 13.56 |
| Standard Deviation | 0.53 | 3.54 | 1.80 |
| Sharpe Ratio | 0.73 | 1.23 | 0.39 |
| Tracking Error | 3.33 | - | 3.61 |
| Information Ratio | -1.19 | - | -1.05 |
| Up Capture Ratio | 14.44 | - | 25.04 |
| Down Capture Ratio | -9.87 | - | 12.30 |

Portfolio Metrics

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

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

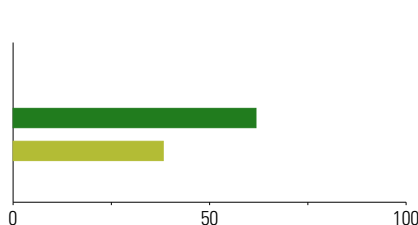
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021



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

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|--------|-------|-------|
| AAA | 100.00 | 3.53 | 35.21 |
| AA | 0.00 | 74.59 | 4.53 |
| A | 0.00 | 10.82 | 16.83 |
| BBB | 0.00 | 8.32 | 24.77 |
| BB | 0.00 | 0.28 | 2.75 |
| B | 0.00 | 0.00 | 1.92 |
| Below B | 0.00 | 0.00 | 0.49 |
| Not Rated | 0.00 | 2.46 | 13.49 |

Sector Weighting as of 09-30-2021

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|-------------------------------|--------------|-------|--------------|------|-----------|------------------|
| Government | 12.75 | - | 11.93 | | | |
| Treasury | 2.18 | - | 6.36 | | | |
| Inflation – Protected | 0.00 | - | 0.05 | | | |
| Agency/Quasi Agency | 10.57 | - | 1.53 | | | |
| Other Government Related | 0.00 | - | 3.99 | | | |
| Corporate | 0.00 | - | 38.91 | | | |
| Corporate Bond | 0.00 | - | 34.40 | | | |
| Bank Loan | 0.00 | - | 0.99 | | | |
| Convertible | 0.00 | - | 3.52 | | | |
| Preferred | 0.00 | - | 0.00 | | | |
| Securitized | 49.06 | - | 25.83 | | | |
| Agency MBS Pass-Through | 1.95 | - | 1.52 | | | |
| Agency MBS ARM | 0.19 | - | 0.79 | | | |
| 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 | | | |
| Covered Bond | 0.00 | - | 0.01 | | | |
| Municipal | 0.00 | - | 1.28 | | | |
| Cash & Equivalents | 38.20 | - | 21.90 | | | |
| Other | 0.00 | - | 0.05 | | | |

Top 10 Holdings as of 09-30-2021

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---|---------------|-------------|--------------|---------------------|
| ⊕ Bmo Repo New 17 Bmo Repo News 17 | 10-2021 | 18.07 | 18.07 | - |
| ⊕ Bofam Repo 1 Repo | 10-2021 | 17.33 | 35.40 | - |
| Federal Home Loan Banks 0.4% | 06-2024 | 4.50 | 39.90 | - |
| ⊖ Federal National Mortgage Association 0.586% | 08-2059 | 2.85 | 42.76 | - |
| ⊖ Federal Home Loan Mortgage Corporation 0.536% | 09-2049 | 2.40 | 45.16 | - |
| ⊖ Federal Home Loan Mortgage Corporation 0.4325% | 08-2030 | 2.21 | 47.37 | - |
| ⊖ Federal National Mortgage Association 0.536% | 06-2050 | 2.19 | 49.56 | - |
| ⊖ Federal Home Loan Mortgage Corporation 0.536% | 01-2050 | 1.98 | 51.54 | - |
| ⊖ Government National Mortgage Association 2.26188% | 03-2067 | 1.88 | 53.42 | - |
| ⊖ Government National Mortgage Association 0.82% | 02-2065 | 1.84 | 55.26 | - |

Total Holdings 218

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Donald Butler since 04-2016

Michelle Louie since 11-2017

Quantitative Screens

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

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

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

✔ **Net Expense:** The fund's expense ratio of 0.04 is 95.18% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

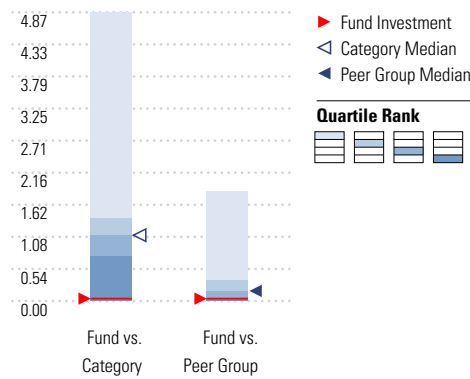
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2021

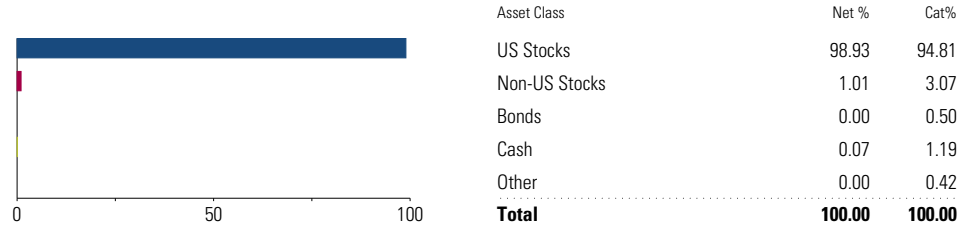
Morningstar Style Box™



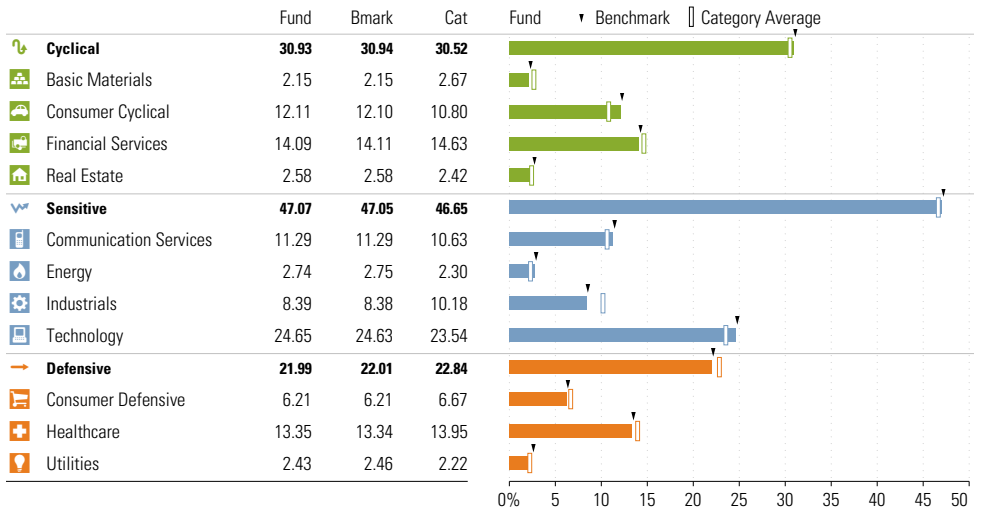
Style Breakdown



Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



Top 15 Holdings as of 09-30-2021

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

Total Holdings 511

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Dividend Growth Inv VDIGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Donald Kilbride since 02-2006

Quantitative Screens

✗ **Performance:** The fund has finished in the Large Blend 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 15.67 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.26 is 68.67% lower than the Large Blend category average.

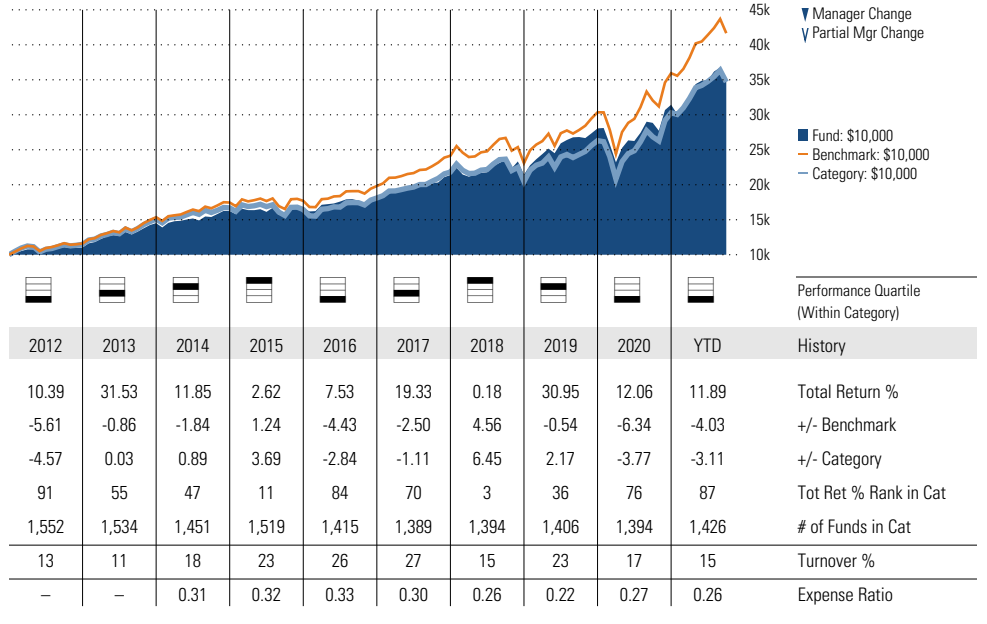
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen due to plotting on the border of the value/blend portion of the Morningstar style box. We are not concerned with this screen failure as the underlying investment process remains consistent. The fund also fails our performance consistency screen due to multiple bottom-quartile calendar year rankings, but the fund's overall track record remains competitive.

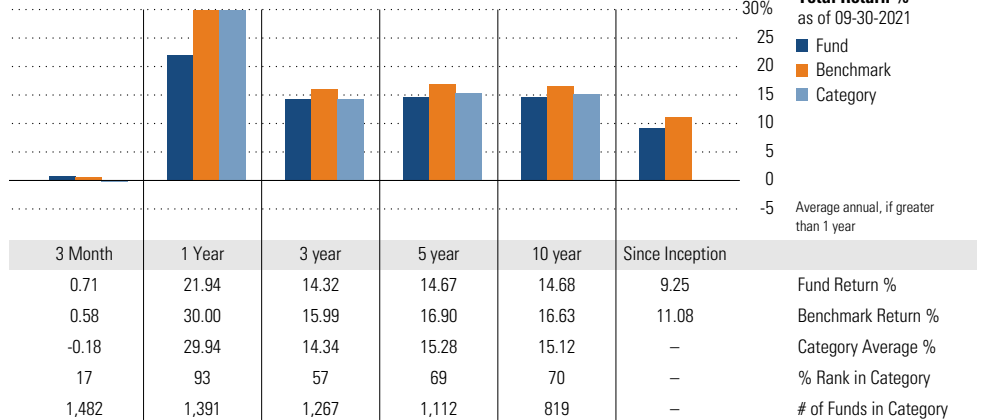
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| ESG Commitment | 2-Basic | 10-08-2021 |
| Sustainability Rating | 3 | 08-31-2021 |
| Carbon Risk Score | Low Risk | 06-30-2021 |

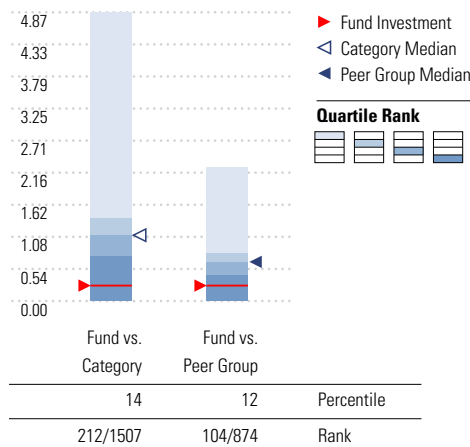
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 1.16 | - | -1.35 |
| Beta | 0.82 | - | 0.97 |
| R-Squared | 89.12 | - | 95.76 |
| Standard Deviation | 16.26 | 18.81 | 18.73 |
| Sharpe Ratio | 0.84 | 0.83 | 0.74 |
| Tracking Error | 6.38 | - | 3.76 |
| Information Ratio | -0.26 | - | -1.00 |
| Up Capture Ratio | 84.27 | - | 94.15 |
| Down Capture Ratio | 80.67 | - | 98.89 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 29.06 | 24.09 | 22.21 |
| Price/Book Ratio | 5.80 | 4.27 | 4.41 |
| Geom Avg Mkt Cap \$B | 153.23 | 201.74 | 256.86 |
| ROE | 29.07 | 31.23 | 31.98 |

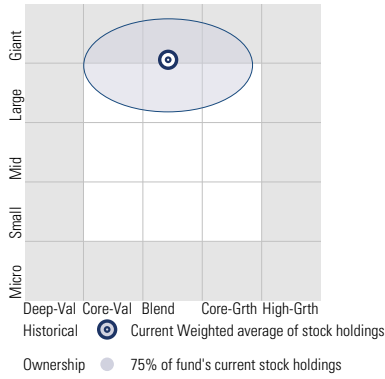
Vanguard Dividend Growth Inv VDIGX

Morningstar Category
Large Blend

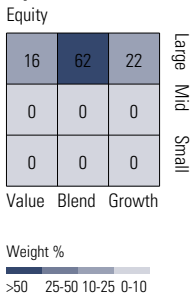
Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2021

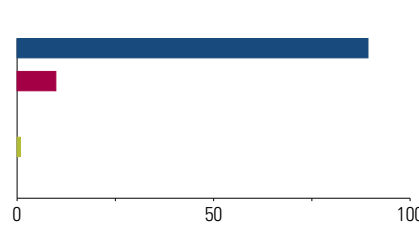
Morningstar Style Box™



Style Breakdown

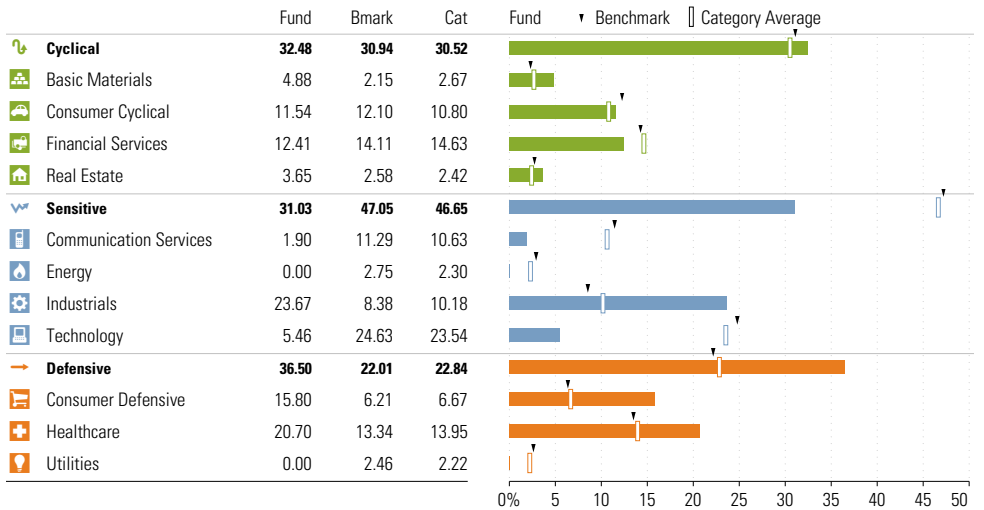


Asset Allocation as of 09-30-2021



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 89.28 | 94.81 |
| Non-US Stocks | 9.86 | 3.07 |
| Bonds | 0.00 | 0.50 |
| Cash | 0.86 | 1.19 |
| Other | 0.00 | 0.42 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2021



Top 15 Holdings as of 09-30-2021

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--------------------------------|-------------|--------------|--------------|--------------------|
| Johnson & Johnson | 3.46 | 3.46 | 4.61 | Healthcare |
| McDonald's Corp | 3.39 | 6.85 | 14.17 | Consumer Cyclical |
| UnitedHealth Group Inc | 3.36 | 10.21 | 12.61 | Healthcare |
| American Express Co | 3.27 | 13.48 | 39.62 | Financial Services |
| Coca-Cola Co | 3.12 | 16.60 | -2.02 | Consumer Defensive |
| Northrop Grumman Corp | 3.03 | 19.63 | 19.70 | Industrials |
| Microsoft Corp | 2.99 | 22.62 | 27.51 | Technology |
| Medtronic PLC | 2.97 | 25.58 | 8.58 | Healthcare |
| Colgate-Palmolive Co | 2.96 | 28.54 | -10.05 | Consumer Defensive |
| Honeywell International Inc | 2.94 | 31.48 | 1.11 | Industrials |
| Union Pacific Corp | 2.94 | 34.41 | -4.37 | Industrials |
| TJX Companies Inc | 2.93 | 37.34 | -2.24 | Consumer Cyclical |
| Nike Inc Class B | 2.90 | 40.24 | 3.24 | Consumer Cyclical |
| Marsh & McLennan Companies Inc | 2.79 | 43.03 | 30.68 | Financial Services |
| Linde PLC | 2.75 | 45.78 | 12.54 | Basic Materials |

Total Holdings 48

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Gemma Wright-Casparius since 08-2011

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 10.12 years.

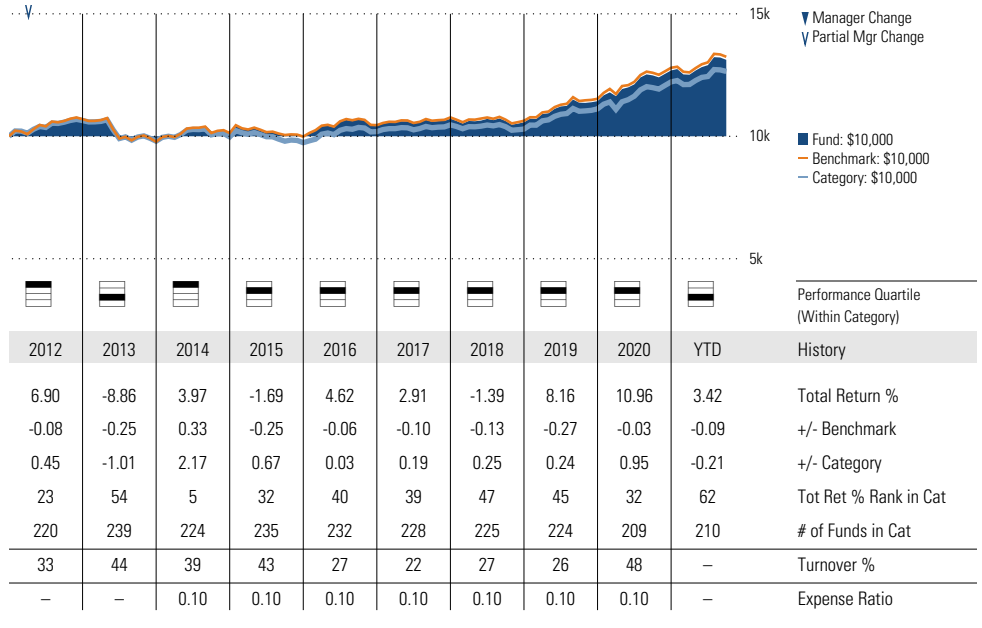
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.1 is 83.87% lower than the Inflation-Protected Bond category average.

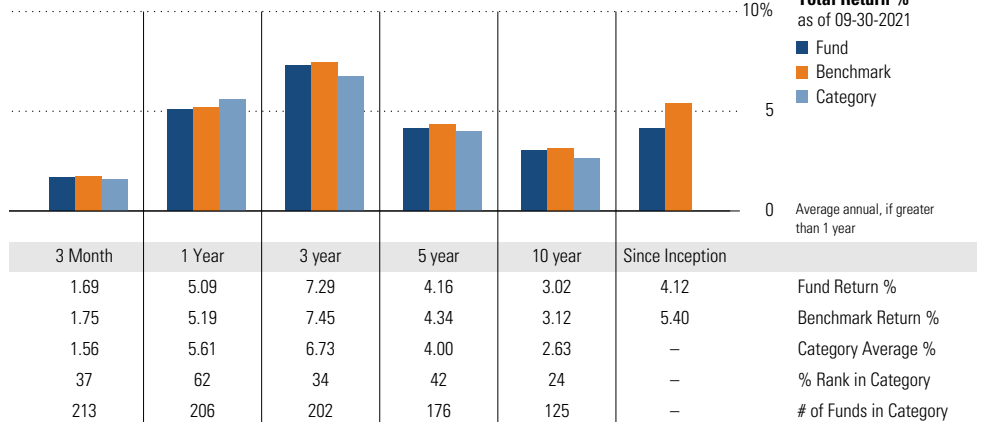
Morningstar Investment Management LLC Analysis

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

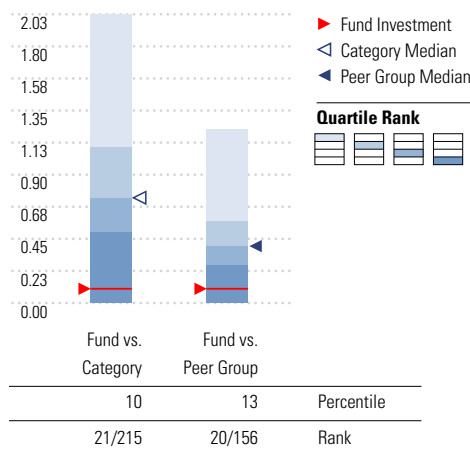
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.26 | - | -0.20 |
| Beta | 0.94 | - | 0.91 |
| R-Squared | 98.53 | - | 77.98 |
| Standard Deviation | 3.86 | 4.07 | 4.36 |
| Sharpe Ratio | 1.57 | 1.53 | 1.33 |
| Tracking Error | 0.52 | - | 2.22 |
| Information Ratio | -0.30 | - | -0.58 |
| Up Capture Ratio | 96.19 | - | 89.37 |
| Down Capture Ratio | 91.76 | - | 94.35 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 7.19 | 4.52 | 6.27 |
| Avg Eff Maturity | 8.00 | - | 7.15 |

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

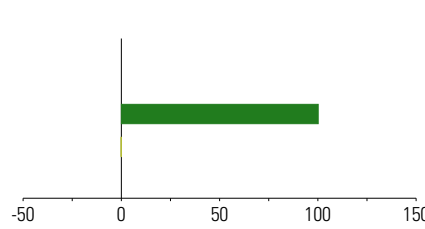
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

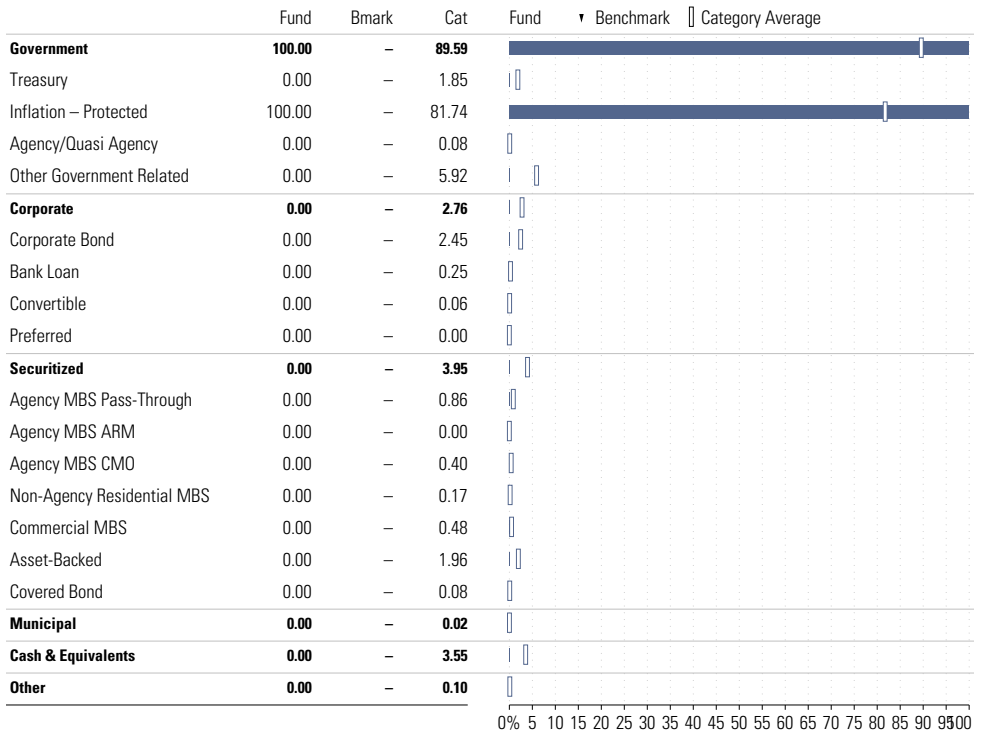


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.03 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 100.17 | 98.41 |
| Cash | -0.17 | 1.11 |
| Other | 0.00 | 0.45 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 99.60 | 0.00 | 96.46 |
| AA | 0.00 | 99.60 | 0.15 |
| A | 0.00 | 0.00 | 0.51 |
| BBB | 0.00 | 0.00 | 1.30 |
| BB | 0.00 | 0.00 | 0.37 |
| B | 0.00 | 0.00 | 0.05 |
| Below B | 0.00 | 0.00 | 0.01 |
| Not Rated | 0.40 | 0.40 | 1.15 |

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury Notes | - | 3.82 | 3.82 | - |
| United States Treasury Notes | - | 3.71 | 7.52 | - |
| ⊖ United States Treasury Notes | - | 3.68 | 11.20 | - |
| ⊕ United States Treasury Notes | - | 3.62 | 14.81 | - |
| ⊕ United States Treasury Notes | - | 3.49 | 18.30 | - |
| ⊕ United States Treasury Notes | - | 3.41 | 21.71 | - |
| ⊖ United States Treasury Notes | - | 3.34 | 25.06 | - |
| ⊖ United States Treasury Notes | - | 3.20 | 28.25 | - |
| ⊕ United States Treasury Notes | - | 3.17 | 31.42 | - |
| ⊕ United States Treasury Notes | - | 3.04 | 34.46 | - |

Total Holdings 45

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

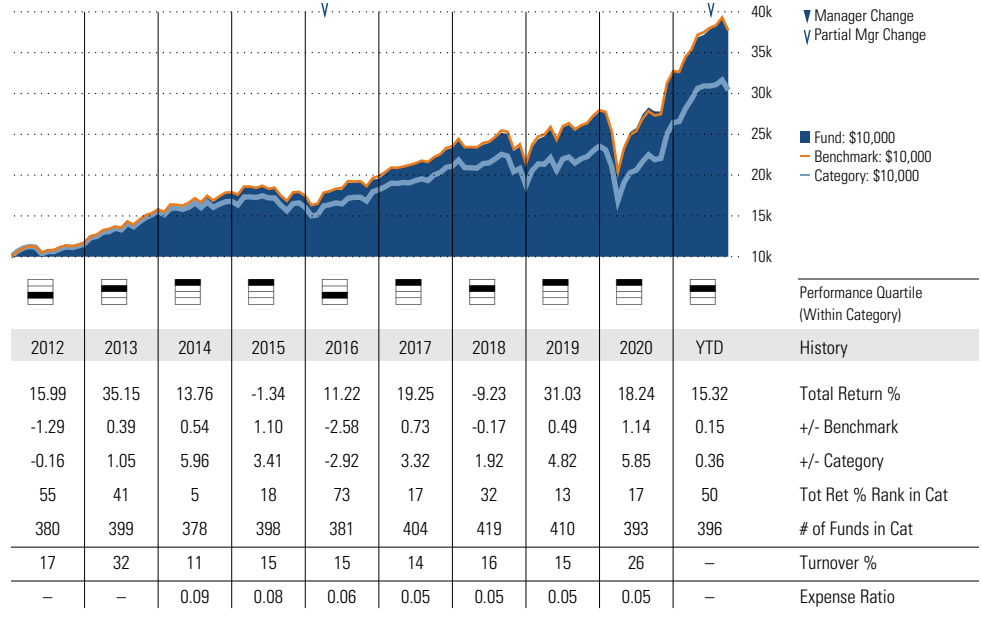
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

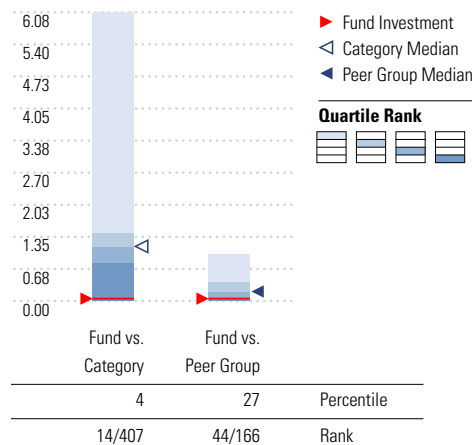
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

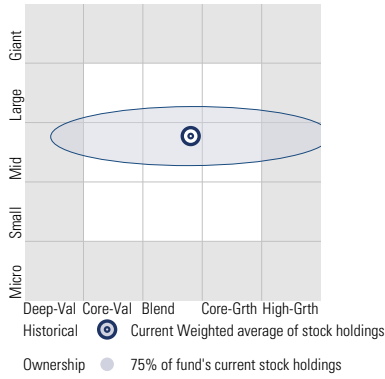
Mid-Cap Blend

Morningstar Index

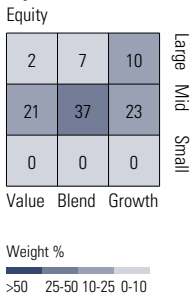
Russell Mid Cap TR USD

Style Analysis as of 09-30-2021

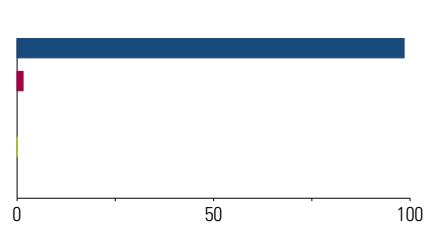
Morningstar Style Box™



Style Breakdown

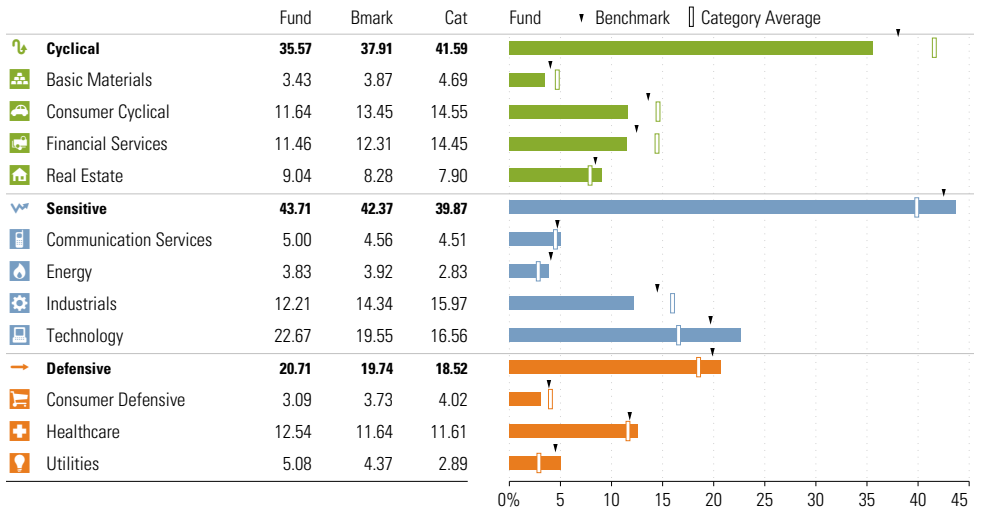


Asset Allocation as of 09-30-2021



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

Sector Weighting as of 09-30-2021



Top 15 Holdings as of 09-30-2021

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

Total Holdings 380

⊕ Increase ⊖ Decrease ✨ New to Portfolio