American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 22.3 years.

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

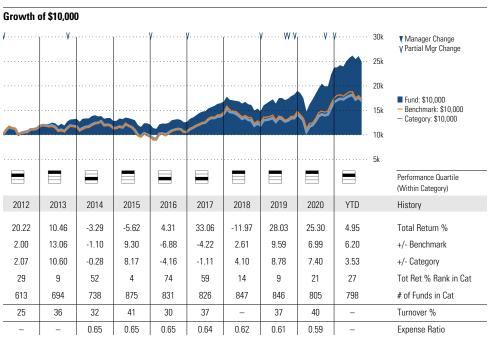
Net Expense: The fund's expense ratio of 0.59 is 50.83% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

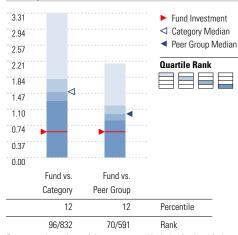
ESG Metrics

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









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

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 7.35 1.94 0.88 0.99 Beta R-Squared 87.77 91.16 Standard Deviation 19.41 18 29 20 12 Sharpe Ratio 0.83 0 47 0.54 Tracking Error 6.79 5.76 Information Ratio 1.04 0.28 Up Capture Ratio 105.73 101.87 Down Capture Ratio 79.74 95.27 **Portfolio Metrics**

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

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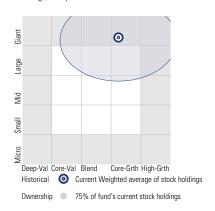


Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





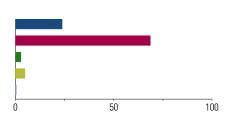


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Sector Weighting as of 09-30-2021

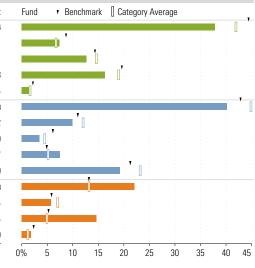
Asset Allocation as of 09-30-2021

| | | Fund | Bmark | Cat |
|----|------------------------|-------|-------|-------|
| Դ | Cyclical | 37.79 | 44.27 | 41.94 |
| æ. | Basic Materials | 7.42 | 8.54 | 6.71 |
| | Consumer Cyclical | 12.67 | 14.21 | 14.61 |
| ц. | Financial Services | 16.26 | 19.46 | 18.98 |
| ŵ | Real Estate | 1.44 | 2.06 | 1.64 |
| V. | Sensitive | 40.13 | 42.70 | 44.88 |
| | Communication Services | 9.97 | 10.85 | 12.02 |
| 0 | Energy | 3.51 | 5.97 | 4.50 |
| ¢ | Industrials | 7.44 | 4.77 | 5.17 |
| | Technology | 19.21 | 21.11 | 23.19 |
| | Defensive | 22.09 | 13.02 | 13.18 |
| F | Consumer Defensive | 5.70 | 5.70 | 7.04 |
| ٠ | Healthcare | 14.60 | 5.12 | 4.94 |
| | Utilities | 1.79 | 2.20 | 1.20 |
| | | | | |



Morningstar Index

Morningstar Category



| | Greater Asia | Fund % 39.69 | Cat % 73.70 | Americas | Fund % 37.10 | Cat % 12.53 | Greater Europe | Fund % 23.22 | Cat % 13.77 | Market Maturity | Fund % |
|-----|------------------|-----------------|----------------|---------------|-----------------|----------------|----------------|-----------------|----------------|-------------------|--------|
| | Japan | 2.98 | 0.12 | North America | 26.90 | 2.75 | United Kingdom | 2.77 | 0.79 | Developed Markets | 59.24 |
| | Australasia | 0.63 | 0.05 | Central/Latin | 10.20 | 9.78 | W euro-ex UK | 16.62 | 2.27 | Emerging Markets | 40.76 |
| | Asia-4 Tigers | 8.65 | 27.27 | | | | Emrgng Europe | 2.09 | 6.37 | Not Available | 0.00 |
| | Asia-ex 4 Tigers | 27.43 | 46.26 | | | | Africa | 1.74 | 4.34 | | |
| | Not Classified | 0.00 | 0.00 | | | | | | | | |
| >75 | | | | | | | | | | | |

Top 10 Holdings as of 09-30-2021

25-50

50-75

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

Total Holdings 562

 \oplus Increase \oplus Decrease R New to Portfolio

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Hartford Dividend and Growth R6 HDGVX

Portfolio Manager(s)

Matthew Baker since 03-2010 Nataliya Kofman since 08-2019

Quantitative Screens

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

Management: The fund's management has been in place for 11.59 years.

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

Net Expense: The fund's expense ratio of 0.65 is 30.85% lower than the Large Value category average.

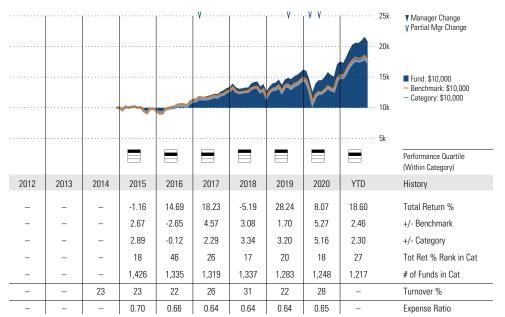
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



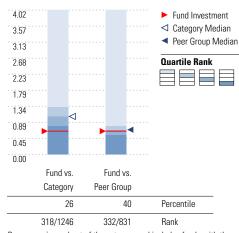


Morningstar Category

Large Value







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

Fund Bmark Cat Alpha 3.75 -0.25 0.90 0.99 Beta R-Squared 98.04 95.86 Standard Deviation 18 45 20 18 20.37 Sharpe Ratio 0.72 0 52 0.51 Tracking Error 3.22 4.50 Information Ratio 1.03 -0.14 Up Capture Ratio 100.63 98.13 Down Capture Ratio 87.72 99.39 **Portfolio Metrics**

| | Fund | Bmark | Cat |
|----------------------|--------|-------|--------|
| Price/Earnings Ratio | 20.53 | 17.83 | 17.68 |
| Price/Book Ratio | 2.81 | 2.44 | 2.62 |
| Geom Avg Mkt Cap \$B | 146.97 | 73.35 | 114.13 |
| ROE | 25.48 | 16.34 | 21.91 |

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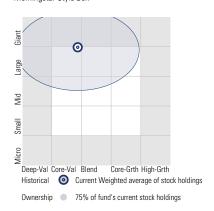


Morningstar Index

Russell 1000 Value TR USD

Hartford Dividend and Growth R6 HDGVX

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





```
>50 25-50 10-25 0-10
```

Top 15 Holdings as of 09-30-2021

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| € Microsoft Corp | 4.64 | 4.64 | 27.51 | Technology |
| Alphabet Inc Class A | 4.30 | 8.94 | 52.54 | Communication Svc |
| Đ JPMorgan Chase & Co | 3.25 | 12.19 | 30.94 | Financial Services |
| $oldsymbol{eta}$ Bank of America Corp | 2.91 | 15.10 | 41.93 | Financial Services |
| | 2.61 | 17.70 | 7.13 | Technology |
| e Fixed Inc Clearing Corp.Repo | 2.40 | 20.10 | _ | _ |
| $oldsymbol{eta}$ UnitedHealth Group Inc | 2.30 | 22.41 | 12.61 | Healthcare |
| $oldsymbol{eta}$ Verizon Communications Inc | 2.27 | 24.67 | -4.86 | Communication Svc |
| Đ Comcast Corp Class A | 2.22 | 26.89 | 8.13 | Communication Svc |
| | 2.20 | 29.09 | 20.02 | Healthcare |
| € Cisco Systems Inc | 1.82 | 30.92 | 24.09 | Technology |
| Đ Chubb Ltd | 1.64 | 32.56 | 14.25 | Financial Services |
| 🕀 American Express Co | 1.58 | 34.13 | 39.62 | Financial Services |
| $oldsymbol{eta}$ Raytheon Technologies Corp | 1.58 | 35.71 | 22.30 | Industrials |
| PNC Financial Services Group Inc | 1.53 | 37.24 | 33.68 | Financial Services |

Total Holdings 73

🕀 Increase 👄 Decrease 🕸 New to Portfolio

| 91.95 5.05 0.00 2.99 0.00 | 92.09 5.69 0.43 0.80 0.99 |
|---------------------------------------|---------------------------------------|
| 5.05 0.00 | 5.69 0.43 |
| 5.05 | 5.69 |
| | |
| 91.95 | 92.09 |
| | |
| Net % | Cat% |
| | Net % |

Benchmark [] Category Average Fund 15 5 10 20 25 30 35 40 45 ٥%

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Morningstar Category **Morningstar Index** Large Value

Russell 1000 Value TR USD

| Γ | | |
|---|----|-----|
| 0 | 50 | 100 |
| | | |

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

| | | Fund | Bmark | Cat |
|----------|------------------------|-------|-------|-------|
| b | Cyclical | 33.39 | 34.70 | 33.81 |
| | Basic Materials | 3.54 | 2.90 | 3.47 |
| Ð | Consumer Cyclical | 6.28 | 5.56 | 7.13 |
| <u>ê</u> | Financial Services | 20.47 | 21.33 | 20.14 |
| Ð | Real Estate | 3.10 | 4.91 | 3.07 |
| M | Sensitive | 42.29 | 35.33 | 37.15 |
| | Communication Services | 9.06 | 8.49 | 7.45 |
| • | Energy | 4.28 | 5.16 | 5.52 |
| \$ | Industrials | 9.25 | 11.42 | 12.07 |
| 2 | Technology | 19.70 | 10.26 | 12.11 |
| • | Defensive | 24.32 | 29.96 | 29.04 |
| - | Consumer Defensive | 4.95 | 7.62 | 9.07 |
| ÷ | Healthcare | 15.79 | 17.51 | 15.30 |
| | Utilities | 3.58 | 4.83 | 4.67 |

JPMorgan Large Cap Growth R6 JLGMX

Portfolio Manager(s)

Giri Devulapally since 08-2004 Holly Fleiss since 11-2020 Joseph Wilson since 11-2020 Larry Lee since 11-2020

Quantitative Screens

Performance: The fund has finished in the 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 17.17 years.

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

Net Expense: The fund's expense ratio of 0.44 is 55.1% lower than the Large Growth category average.

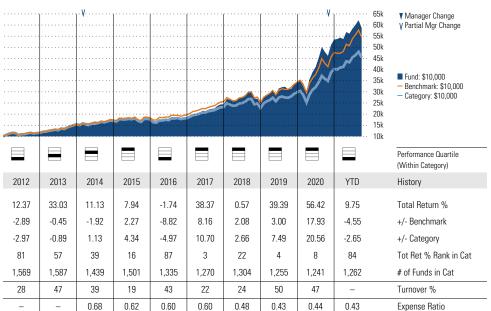
Morningstar Investment Management LLC Analysis

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

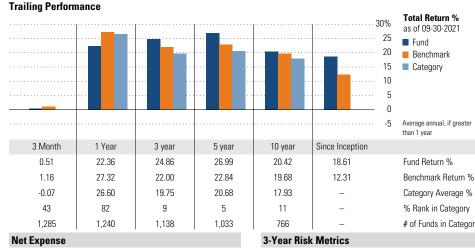
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| ESG Commitment | 2-Basic | 10-08-2021 |
| Sustainability Rating | 2 | 08-31-2021 |
| Carbon Risk Score | Low Risk | 06-30-2021 |

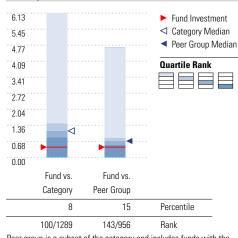




Morningstar Category

Large Growth





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

% Rank in Category # of Funds in Category Fund Bmark Cat Alpha 1.44 -1.13 0.98 Beta 1 06 94.32 **R-Squared** 93.33 Standard Deviation 21.98 20 19 20.50 Sharpe Ratio 1.07 1.04 0.94 Tracking Error 5.36 5.22 Information Ratio 0.53 -0.54 Up Capture Ratio 100.90 93.50 Down Capture Ratio 90.25 95.82

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 27.28 33 17 31.28 Price/Book Ratio 8.01 12.31 8.55 Geom Avg Mkt Cap \$B 193 81 291.31 335.34 ROE 35.30 39.60 33.50

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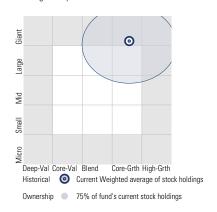


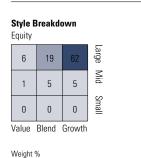
Morningstar Index

Russell 1000 Growth TR USD

JPMorgan Large Cap Growth R6 JLGMX

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





Top 15 Holdings as of 09-30-2021

>50 25-50 10-25 0-10

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------------|-------------|--------------|--------------|--------------------|
| € Alphabet Inc Class C | 6.91 | 6.91 | 52.14 | Communication Svc |
| Apple Inc | 5.90 | 12.81 | 7.13 | Technology |
| Microsoft Corp | 5.31 | 18.13 | 27.51 | Technology |
| Đ Meta Platforms Inc Class A | 4.68 | 22.80 | 24.25 | Communication Svc |
| ∋ JPMorgan Prime Money Market IM | 3.91 | 26.71 | - | _ |
| Amazon.com Inc | 3.18 | 29.89 | 0.86 | Consumer Cyclical |
| Đ Deere & Co | 3.09 | 32.98 | 25.60 | Industrials |
| PayPal Holdings Inc | 2.97 | 35.95 | 11.11 | Financial Services |
| Blackstone Inc | 2.57 | 38.52 | 83.34 | Financial Services |
| | 2.46 | 40.98 | 9.89 | Consumer Cyclical |
| Morgan Stanley | 2.08 | 43.07 | 44.04 | Financial Services |
| \supset Snap Inc Class A | 2.00 | 45.07 | 47.53 | Communication Svc |
| Advanced Micro Devices Inc | 1.98 | 47.05 | 12.20 | Technology |
| HCA Healthcare Inc | 1.88 | 48.94 | 48.46 | Healthcare |
| Chipotle Mexican Grill Inc | 1.85 | 50.79 | 31.07 | Consumer Cyclical |

Total Holdings 77

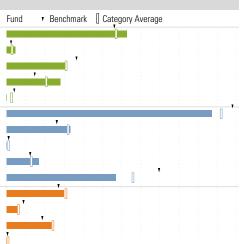
 \oplus Increase \oplus Decrease R New to Portfolio

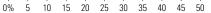
0 50 100

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

| | | Fund | Bmark | Cat | Fu |
|----------|------------------------|-------|-------|-------|---------|
| Դ | Cyclical | 31.44 | 27.91 | 28.56 | |
| æ. | Basic Materials | 2.23 | 0.96 | 1.40 | |
| | Consumer Cyclical | 15.21 | 18.03 | 15.50 | |
| H | Financial Services | 14.00 | 7.13 | 10.36 | |
| 俞 | Real Estate | 0.00 | 1.79 | 1.30 | 10 |
| Vvr | Sensitive | 53.57 | 58.74 | 55.97 | |
| | Communication Services | 16.62 | 12.89 | 16.03 | |
| • | Energy | 0.00 | 0.32 | 0.54 | Ó |
| Ф | Industrials | 8.42 | 5.95 | 6.44 | |
| | Technology | 28.53 | 39.58 | 32.96 | |
| - | Defensive | 15.00 | 13.34 | 15.47 | |
| H | Consumer Defensive | 3.28 | 4.20 | 3.06 | |
| • | Healthcare | 11.72 | 9.11 | 12.07 | |
| 9 | Utilities | 0.00 | 0.03 | 0.34 | Ò |
| | | | | | · · · · |





55 60

Morningstar Category Mo

Large Growth

Morningstar Index Russell 1000 Growth TR USD

Asset Class Net % Cat% US Stocks 94.03 92.48 Non-US Stocks 2.06 5.54 Bonds 0.00 0.00 Cash 3.91 1.21 Other 0.00 0.77 Total 100.00 100.00

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Loomis Sayles Core Plus Bond N NERNX

Portfolio Manager(s)

Peter Palfrey since 12-1996 Richard Raczkowski since 05-1999 Ian Anderson since 02-2020 Barath Sankaran since 02-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 7 of the 8 years it's been in existence.

Management: The fund's management has been in place for 24.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 50% lower than the Intermediate Core-Plus Bond category average.

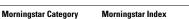
Morningstar Investment Management LLC Analysis

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

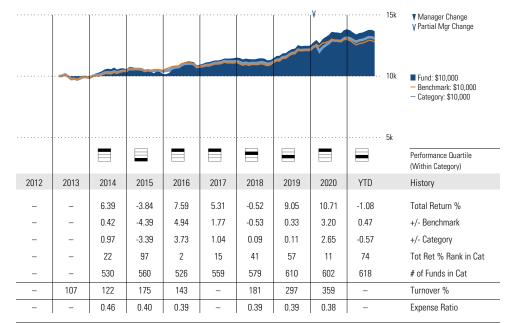
ESG Metrics

| Metric | Rating |
|----------------|--------|
| ESG Commitment | 1-Low |

Growth of \$10,000



Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD





Avg Eff Duration

Avg Eff Maturity

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

172/538

32

Percentile

Rank

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10

60/637



4 43

5.89

7.41

5 4 4

7.52

Loomis Sayles Core Plus Bond N NERNX

Style Analysis as of 09-30-2021



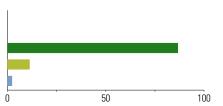


Duration

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 45.83 | 3.53 | 47.76 |
| AA | 3.33 | 74.59 | 4.13 |
| A | 8.96 | 10.82 | 10.83 |
| BBB | 25.11 | 8.32 | 22.67 |
| BB | 14.61 | 0.28 | 6.45 |
| В | 2.17 | 0.00 | 3.21 |
| Below B | 0.00 | 0.00 | 1.52 |
| Not Rated | 0.00 | 2.46 | 3.43 |

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

Sector Weighting as of 09-30-2021



Fund

0.00

0.16

11.16

0.00

Bmark

Asset Class Net % Cat%

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Morningstar Index

Morningstar Category

| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 2.22 | 2.08 |
| Cash | 11.16 | 0.88 |
| Bonds | 86.62 | 96.97 |
| Non-US Stocks | 0.00 | 0.00 |
| US Stocks | 0.00 | 0.07 |

Benchmark [] Category Average

Government 18.28 27.90 17.39 18.38 Treasurv _ Inflation - Protected 0.00 1.50 | [] 0.89 0.77 Ì Agency/Quasi Agency Other Government Related 0.00 7.25 42.25 Corporate 30.24 _ Corporate Bond 35.29 28.11 Bank Loan 4.74 _ 0.68 Û. Convertible 2.22 1.27 nî. Preferred 0.00 _ 0.18 Securitized 28.15 32.34 _ Agency MBS Pass-Through 23.60 15.49 Agency MBS ARM 0.00 0.03 _ Agency MBS CMO 0.16 1.94 Non-Agency Residential MBS 0.10 0.62 i[] Commercial MBS 1.36 5.02 Asset-Backed Π 2 93 9.24 _

0.00

0.93

7.42

0.83

_

_

_

10

П 0% 5 10 15 20 25 30 35 40 45

Cat

Fund

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

| Name | Maturity Data | 0/ Not Accet | Cumulativa 0/ | Fixed Income Conter |
|---|---------------|--------------|---------------|---------------------|
| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
| \oplus Fixed Inc Clearing Corp.Repo | 10-2021 | 8.08 | 8.08 | - |
| ⊕ United States Treasury Notes 0.625% | 07-2026 | 4.63 | 12.70 | - |
| ⊕ Federal National Mortgage Association 2.5% | 11-2051 | 3.34 | 16.04 | - |
| ⊖ Federal National Mortgage Association 2% | 11-2051 | 2.48 | 18.51 | - |
| United States Treasury Notes 1.125% | 09-2028 | 2.10 | 20.62 | - |
| € United States Treasury Bills 0.01% | 10-2021 | 1.95 | 22.57 | - |
| Mexico (United Mexican States) 8.5% | 05-2029 | 1.39 | 23.96 | - |
| \odot Federal Home Loan Mortgage Corporation 5% | 10-2049 | 1.22 | 25.18 | - |
| € United States Treasury Notes 0.875% | 09-2026 | 1.21 | 26.39 | - |
| Uruguay (Republic of) 8.25% | 05-2031 | 0.99 | 27.38 | - |

Total Holdings 802

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Covered Bond

Cash & Equivalents

Municipal

Other



MNDKX MFS New Discovery R6

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

Performance: The fund has finished in the Small Growth category's top three quartiles in 8 of the 9 years it's been in existence.

Management: The fund's management has been in place for 7.75 years.

× Style: The fund has landed in its primary style box — Small Growth - 37.14 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.93 is 23.14% lower than the Small Growth category average.

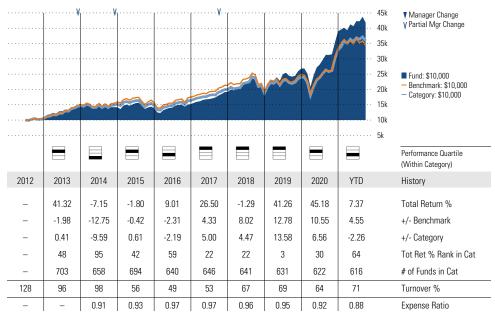
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning is consistent with the overall investment strategy.

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 5 | 08-31-2021 |





Morningstar Category

Small Growth

Trailing Performance



161/623 241/465 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

52

Percentile

Rank

Peer Group

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 28.96 23.33 32.72 Price/Book Ratio 4.37 5.12 5.42 Geom Avg Mkt Cap \$B 3 07 5 86 4 4 7 ROE 3.11 5.88 3.67

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Category

26

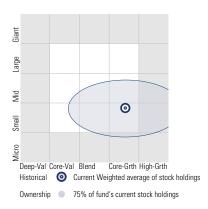


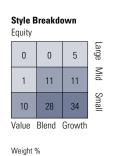
Morningstar Index

Russell 2000 Growth TR USD

MFS New Discovery R6 MNDKX

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





>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| \ominus Currency Cash CASH_USD | 2.86 | 2.86 | _ | _ |
| ∋ Rapid7 Inc | 2.16 | 5.02 | 25.35 | Technology |
| CACI International Inc Class A | 2.00 | 7.02 | 5.12 | Technology |
| Focus Financial Partners Inc Class A | 1.66 | 8.68 | 20.39 | Financial Services |
| \ominus Nuvei Corp Ordinary Shares (Sub Voting) | 1.60 | 10.28 | - | Technology |
| Ritchie Bros Auctioneers Inc | 1.60 | 11.88 | -10.69 | Industrials |
| $oldsymbol{\oplus}$ Leslies Inc Ordinary Shares | 1.55 | 13.43 | _ | Consumer Cyclical |
| € Syneos Health Inc Class A | 1.51 | 14.94 | 28.40 | Healthcare |
| € EVO Payments Inc Class A | 1.51 | 16.45 | -12.33 | Technology |
| Q2 Holdings Inc | 1.48 | 17.93 | -36.66 | Technology |
| CoreSite Realty Corp | 1.47 | 19.40 | 13.59 | Real Estate |
| \ominus ExlService Holdings Inc | 1.46 | 20.86 | 44.63 | Technology |
| $oldsymbol{eta}$ The AZEK Co Inc Class A | 1.43 | 22.29 | _ | Industrials |
| \oplus Advanced Energy Industries Inc | 1.40 | 23.70 | -9.20 | Industrials |
| \oplus Sensata Technologies Holding PLC | 1.37 | 25.06 | 3.75 | Technology |

Total Holdings 123

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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50 55

Asset Allocation as of 09-30-2021

100

50

Sector Weighting as of 09-30-2021

0

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

| Total | 100.00 | 100.00 |
|---------------|----------------------------|--------|
| Other | 0.00 | 0.89 |
| Cash | 2.86 | 1.73 |
| Bonds | 0.00 | 0.00 |
| Non-US Stocks | 15.08 | 4.37 |
| US Stocks | 82.06 | 93.01 |
| Asset Class | Net % | Cat% |
| | | |
| Small Growth | Russell 2000 Growth TR USD | |

Morningstar Index

Benchmark Category Average Fund Bmark Cat Fund 26.60 24.23 24.95 î 2.40 3.10 2.45 11.91 13.14 12.31 7.26 513 7 72 5.03 2.86 2.47 50.36 43.14 45.11 in (is 4.15 3.19 2.51 0.00 2.06 1.30 12.83 15.13 15.61 33.38 22.76 25.69 23.04 32.63 29.94 2.44 3.71 4.14 20.60 28.64 24.98 0.00 0.28 0.82 0% 5 10 15 20 25 30 35 40 45

Morningstar Category

MFS Research International R6 MRSKX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

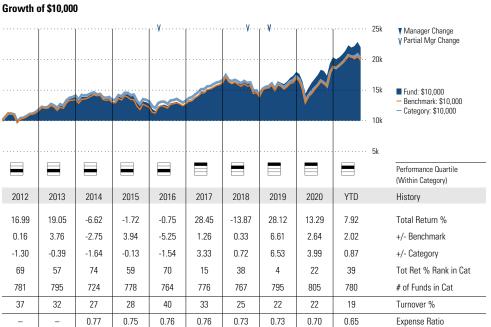
Net Expense: The fund's expense ratio of 0.71 is 23.66% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

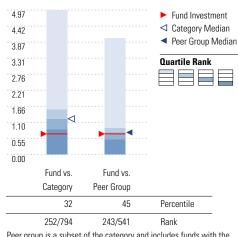


Morningstar Category

Foreign Large Blend

Trailing Performance





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

Benchmark Return % Category Average % # of Funds in Category Fund Bmark Cat Alpha 3.06 -0.02 1 00 Beta 0.91 _ **R-Squared** 94.18 94.58 Standard Deviation 16 54 17 73 18 29 Sharpe Ratio 0.63 0 46 0.45 Tracking Error 4.33 4.31 Information Ratio 0.60 -0.01 Up Capture Ratio 100.51 100.18 Down Capture Ratio 89.05 100.74

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 21.22 14 84 14.52

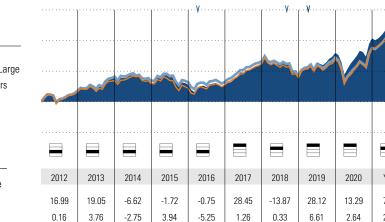
| . 0 | | | |
|----------------------|-------|-------|-------|
| Price/Book Ratio | 2.36 | 1.86 | 1.93 |
| Geom Avg Mkt Cap \$B | 45.97 | 45.39 | 53.11 |
| ROE | 18.06 | 16.84 | 17.78 |
| | | | |

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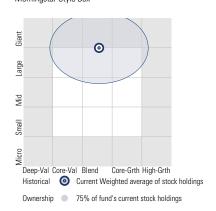
Morningstar Index

MSCI ACWI Ex USA NR USD



MFS Research International R6 MRSKX

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



Style Breakdown

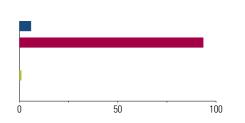


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

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

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category

Foreign Large Blend

Benchmark [] Category Average Cat Fund 38.93 7.83 11.46 17.37 2.27 37.29 6.36 3.72 14.91 12.30 23.80 9.40 11.61 2.79 40 45

0% 10 15 20 25 30 35 5

| | Greater Asia | Fund % 37.32 | Cat % 36.36 | Americas | Fund % 8.13 | Cat % 7.71 | Greater Europe | Fund % 54.54 | Cat % 55.94 | Market Maturity | Fund % |
|-----|------------------|-----------------|----------------|---------------|----------------|---------------|----------------|-----------------|----------------|-------------------|--------|
| | Japan | 21.12 | 19.24 | North America | 8.13 | 6.68 | United Kingdom | 10.23 | 12.60 | Developed Markets | 93.15 |
| | Australasia | 2.84 | 4.72 | Central/Latin | 0.00 | 1.03 | W euro-ex UK | 44.31 | 41.93 | Emerging Markets | 6.85 |
| | Asia-4 Tigers | 6.52 | 7.26 | | | | Emrgng Europe | 0.00 | 0.55 | Not Available | 0.00 |
| | Asia-ex 4 Tigers | 6.84 | 5.14 | | | | Africa | 0.00 | 0.86 | | |
| | Not Classified | 0.00 | 0.00 | | | | | | | | |
| >75 | | | | | | | | | | | |

Bmark

41.11

7.90

11.47

19.23

2.51

37.67

7.05

5.14

11.84

13.64

21.23

8.47

9.83

2.93

Fund

38.43

8.75

9.37

17.70

2.61

36.45

8.77

3.29

15.86

8 53

25.14

9.21

12.83

3.10

Top 10 Holdings as of 09-30-2021

25-50

50-75

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

Total Holdings 121

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Neuberger Berman Real Estate R6 NRREX

Portfolio Manager(s)

Steve Shigekawa since 12-2005 Brian Jones since 10-2008

Quantitative Screens

Performance: The fund has finished in the Real Estate category's top three quartiles in 6 of the 8 years it's been in existence.

Management: The fund's management has been in place for 15.76 years.

× *Style:* The fund has landed in its primary style box — Mid-Cap Blend — 38.24 % of the time over the past three years.

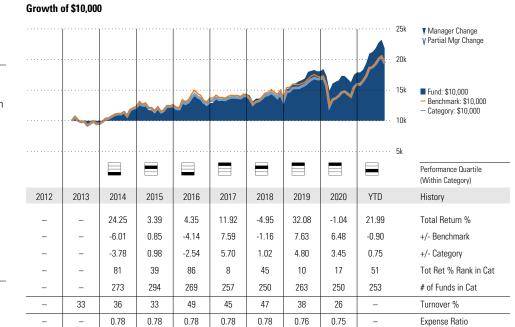
Net Expense: The fund's expense ratio of 0.76 is 28.97% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

Although this fund fails the style screen, it continues to hold real estate securities and we do not regard the failure as significant.

ESG Metrics

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

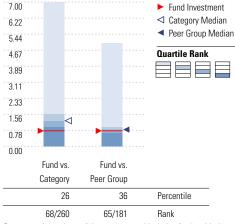


Morningstar Category

Real Estate

Trailing Performance





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

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 6.04 | - | 2.01 |
| Beta | 0.79 | - | 0.92 |
| R-Squared | 92.92 | - | 93.28 |
| Standard Deviation | 16.33 | 20.01 | 19.17 |
| Sharpe Ratio | 0.86 | 0.52 | 0.63 |
| Tracking Error | 6.09 | - | 5.05 |
| Information Ratio | 0.79 | - | 0.36 |
| Up Capture Ratio | 99.38 | - | 98.49 |
| Down Capture Ratio | 77.27 | - | 91.53 |

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 39.53 38 46 38.51 Price/Book Ratio 3.44 2.42 2.85 Geom Avg Mkt Cap \$B 29.68 935 24 65 ROE 13.65 9.56 11.00

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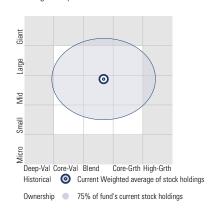


Morningstar Index

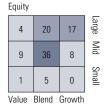
S&P United States REIT TR USD

Neuberger Berman Real Estate R6 NRREX

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







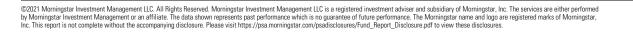
Weight %

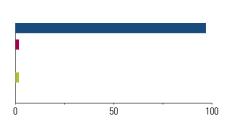
>50 25-50 10-25 0-10

| N | 0/11.1 | 0 1 1 11 | | M · · · O · |
|-------------------------------------|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| American Tower Corp | 9.05 | 9.05 | 19.95 | Real Estate |
| ∋ Prologis Inc | 6.31 | 15.36 | 27.75 | Real Estate |
| i Crown Castle International Corp | 6.27 | 21.63 | 11.38 | Real Estate |
| Equinix Inc | 5.83 | 27.45 | 11.84 | Real Estate |
| Equity Residential | 5.25 | 32.70 | 39.55 | Real Estate |
| Public Storage | 4.71 | 37.41 | 31.25 | Real Estate |
| Welltower Inc | 3.73 | 41.15 | 30.35 | Real Estate |
| ∋ Simon Property Group Inc | 3.61 | 44.76 | 57.33 | Real Estate |
| Essex Property Trust Inc | 3.23 | 47.99 | 37.31 | Real Estate |
| Boston Properties Inc | 2.89 | 50.88 | 17.73 | Real Estate |
| ∋ Weyerhaeuser Co | 2.80 | 53.67 | 7.61 | Real Estate |
| SBA Communications Corp | 2.79 | 56.47 | 17.79 | Real Estate |
| Digital Realty Trust Inc | 2.62 | 59.09 | 6.04 | Real Estate |
| Equity Lifestyle Properties Inc | 2.59 | 61.68 | 24.98 | Real Estate |
| VICI Properties Inc Ordinary Shares | 2.43 | 64.11 | 15.41 | Real Estate |

Total Holdings 38

🕀 Increase 👄 Decrease 🕸 New to Portfolio





| 0.00 | 7.70 |
|-------|-----------------------|
| | |
| 1.59 | 2.04 |
| 0.00 | 2.48 |
| 1.66 | 1.60 |
| 96.75 | 86.18 |
| Net % | Cat% |
| | 96.75 1.66 0.00 |

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

| | | Fund | Bmark | Cat | Fund | ۲ | Be | ench | mark | : [| Са | tego | ory / | Ave | erag | е | | | | | , |
|----|------------------------|--------|-------|-------|----------|------|----|------|------|-----|-----|------|-------|------|------|------|------|----|----|----|-----|
| Դ | Cyclical | 100.00 | 99.13 | 98.96 | | | | | | | | | | | | | | | | | |
| ŵ. | Basic Materials | 0.00 | 0.00 | 0.06 | | | | | | | | | | | | | | | | | |
| A | Consumer Cyclical | 0.00 | 0.13 | 1.75 | 1 | | | | | | | | | | | | | | | | |
| ¢ | Financial Services | 1.69 | 0.00 | 0.27 |) | | | | | | | | | | | | | | | | |
| ŵ | Real Estate | 98.31 | 99.00 | 96.88 | | | | | | | | | | | | | | | | | |
| w | Sensitive | 0.00 | 0.87 | 1.02 | 0 | | | | | | | | | | | | | | | | |
| đ | Communication Services | 0.00 | 0.00 | 0.22 | | | | | | | | | | | | | | | | | |
| 0 | Energy | 0.00 | 0.00 | 0.01 | | | | | | | | | | | | | | | | | |
| ¢ | Industrials | 0.00 | 0.87 | 0.22 | | | | | | | | | | | | | | | | | |
| | Technology | 0.00 | 0.00 | 0.57 | 0 | | | | | | | | | | | | | | | | |
| | Defensive | 0.00 | 0.00 | 0.02 | 1 | | | | | | | | | | | | | | | | |
| Ħ | Consumer Defensive | 0.00 | 0.00 | 0.00 | | | | | | | | | | | | | | | | | |
| ٠ | Healthcare | 0.00 | 0.00 | 0.00 | | | | | | | | | | | | | | | | | |
| Ç | Utilities | 0.00 | 0.00 | 0.02 | | | | | | | | | | | | | | | | | |
| | | | | | 0% 5 1 | 0 15 | 20 | 25 | 30.3 | 5 4 | n 4 | 5 5(| 1 5 6 | 19.2 | 1 65 | 5 70 | 1 75 | 80 | 85 | qn | 950 |

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

Morningstar Category

Real Estate

Morningstar Index S&P United States REIT TR USD

Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 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 |



0.04

0.04

0.04

0.04

0.04

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Expense Ratio

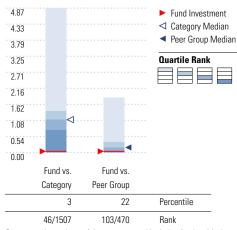


0.05

0.05

_





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

| 15.12 | - | Category Average % | | | | | | | | |
|---------------------|------------------|------------------------|-----------|-------|--|--|--|--|--|--|
| 15 | - | % Rank in Category | | | | | | | | |
| 819 | - | # of Funds in Category | | | | | | | | |
| 3-Year Risk Metrics | | | | | | | | | | |
| | | Fund | Bmark | Cat | | | | | | |
| Alpha | | -0.03 | - | -1.35 | | | | | | |
| Beta | 1.00 — | | | | | | | | | |
| R-Squared | R-Squared 100.00 | | | | | | | | | |
| Standard Devia | tion | 18.82 18.81 1 | | | | | | | | |
| Sharpe Ratio | | 0.83 | 0.83 0.83 | | | | | | | |
| Tracking Error | | 0.01 | - | 3.76 | | | | | | |
| Information Rat | io | -3.08 | - | -1.00 | | | | | | |
| Up Capture Rat | io | 99.96 – 94 | | | | | | | | |
| Down Capture | Ratio | 100.07 - 98 | | | | | | | | |
| | | | | | | | | | | |
| Portfolio M | etrics | | | | | | | | | |

| | 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 |

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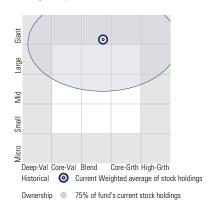
Morningstar Category Morningstar Index

Large Blend

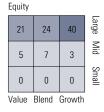
S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| | 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 |
| e Alphabet Inc Class A | 2.20 | 20.22 | 52.54 | Communication Svc |
| \ominus Alphabet Inc Class C | 2.06 | 22.27 | 52.14 | Communication Svc |
| m lacksquare Tesla Inc | 1.72 | 23.99 | 9.89 | Consumer Cyclical |
| • NVIDIA Corp | 1.41 | 25.41 | 58.77 | Technology |
| igodolog 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 |
| | 1.02 | 30.31 | 2.28 | Financial Services |
| | 1.01 | 31.32 | 12.61 | Healthcare |
| Đ The Home Depot Inc | 0.96 | 32.28 | 25.45 | Consumer Cyclical |
| ∋ Procter & Gamble Co | 0.93 | 33.21 | 2.29 | Consumer Defensive |

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

50

Fund

30.93

2.15

12.11

14.09

2.58

47.07

11.29

2.74

8.39

24 65

21.99

6.21

13.35

2.43

Bmark

30.94

2.15

12.10

14 11

2.58

47.05

11.29

2.75

8.38

24.63

22.01

6.21

13.34

2.46

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Total Holdings 511

🕀 Increase 👄 Decrease 🕸 New to Portfolio



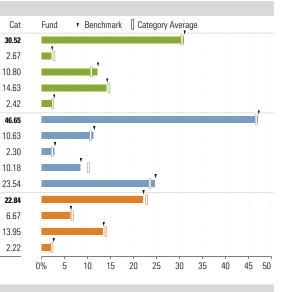


Morningstar Category Morningstar Index

📕 Large Blend

S&P 500 TR USD

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



Vanguard Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 8.61 years.

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

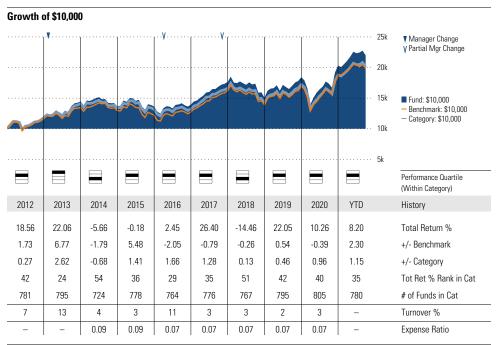
Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

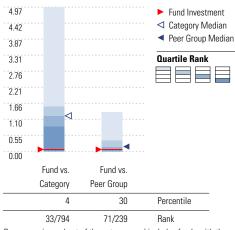


Morningstar Category

Foreign Large Blend

Trailing Performance





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

| | | | • • |
|---------------------|--------|-------|--------|
| 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

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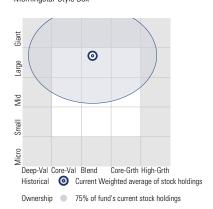


Morningstar Index

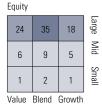
MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

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





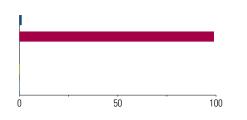


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

| | | Fund | Bmark | Cat |
|-----------------|------------------------|-------|-------|-------|
| Դ | Cyclical | 40.30 | 41.11 | 38.93 |
| . #. | Basic Materials | 7.82 | 7.90 | 7.83 |
| | Consumer Cyclical | 10.85 | 11.47 | 11.46 |
| ц. | Financial Services | 17.68 | 19.23 | 17.37 |
| ŵ | Real Estate | 3.95 | 2.51 | 2.27 |
| V ^{ar} | Sensitive | 37.44 | 37.67 | 37.29 |
| đ | Communication Services | 5.27 | 7.05 | 6.36 |
| 0 | Energy | 4.34 | 5.14 | 3.72 |
| ¢ | Industrials | 15.92 | 11.84 | 14.91 |
| | Technology | 11.91 | 13.64 | 12.30 |
| - | Defensive | 22.28 | 21.23 | 23.80 |
| E | Consumer Defensive | 8.39 | 8.47 | 9.40 |
| ٠ | Healthcare | 10.89 | 9.83 | 11.61 |
| 9 | Utilities | 3.00 | 2.93 | 2.79 |
| | | | | |

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

| Func | l I | Bench | mark | Cate | egory Ave | erage | | | |
|------|----------|-------|------|------|-----------|-------|----|----|---|
| | | - | | | | | | | |
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| | | - u, | | | | | | | |
| | 1 | U | | | | | | | |
| 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 1 |

| 4 | | Greater Asia | Fund % 37.07 | Cat % 36.36 | Americas | Fund % 10.10 | Cat % 7.71 | Greater Europe | Fund % 52.82 | Cat % 55.94 | Market Maturity | Fund % |
|---|-----|------------------|-----------------|----------------|---------------|-----------------|---------------|----------------|-----------------|----------------|-------------------|--------|
| | | Japan | 21.90 | 19.24 | North America | 9.99 | 6.68 | United Kingdom | 11.90 | 12.60 | Developed Markets | 99.18 |
| | | Australasia | 6.48 | 4.72 | Central/Latin | 0.11 | 1.03 | W euro-ex UK | 40.01 | 41.93 | Emerging Markets | 0.82 |
| | 7 | Asia-4 Tigers | 8.33 | 7.26 | | | | Emrgng Europe | 0.33 | 0.55 | Not Available | 0.00 |
| | | Asia-ex 4 Tigers | 0.36 | 5.14 | | | | Africa | 0.58 | 0.86 | | |
| | | Not Classified | 0.00 | 0.00 | | | | | | | | |
| | >75 | | | | | | | | | | | |

Top 10 Holdings as of 09-30-2021

25-50

50-75

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

Total Holdings 4096

 \oplus Increase \oplus Decrease otin New to Portfolio

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Morningstar Category Foreign Large Blend

Total

Morningstar Index

MSCI ACWI Ex USA NR USD

100.00

100.00

Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

Gemma Wright-Casparius since 08-2011

Quantitative Screens

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

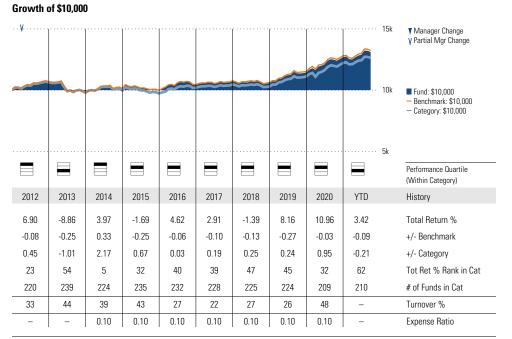
Management: The fund's management has been in place for 10.12 years.

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.

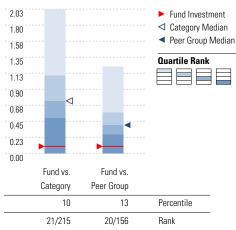


Morningstar Category

Inflation-Protected Bond

Trailing Performance





| 125 = | # 01 | Fullus III Gale | gury |
|---------------------|-------|-----------------|-------|
| 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 | | | |

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

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

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

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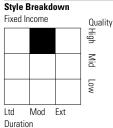


Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Vanguard Inflation-Protected Secs Adm VAIPX

Style Analysis as of 09-30-2021



-50 0 50 100 150

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

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

| 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 |
| В | 0.00 | 0.00 | 0.05 |
| Below B | 0.00 | 0.00 | 0.01 |
| Not Rated | 0.40 | 0.40 | 1.15 |

| Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|--------|--|--|---|--|--|
| 100.00 | - | 89.59 | | · · · · · · | (|
| 0.00 | - | 1.85 | 10 | | |
| 100.00 | - | 81.74 | | | |
| 0.00 | - | 0.08 | 0 | | |
| 0.00 | - | 5.92 | 1 [] | | |
| 0.00 | _ | 2.76 | | | |
| 0.00 | - | 2.45 | 10 | | |
| 0.00 | - | 0.25 | 0 | | |
| 0.00 | - | 0.06 | 0 | | |
| 0.00 | - | 0.00 | 0 | | |
| 0.00 | - | 3.95 | | | |
| 0.00 | - | 0.86 | 0 | | |
| 0.00 | - | 0.00 | 0 | | |
| 0.00 | - | 0.40 | | | |
| 0.00 | - | 0.17 | 0 | | |
| 0.00 | - | 0.48 |] | | |
| 0.00 | - | 1.96 | 10 | | |
| 0.00 | - | 0.08 | 0 | | |
| 0.00 | _ | 0.02 |] | | |
| 0.00 | - | 3.55 | [| | |
| 0.00 | - | 0.10 |] | | |
| | 100.00 0.00 100.00 0.00 0.00 0.00 0.00 | 100.00 0.00 | 100.00 - 89.59 0.00 - 1.85 100.00 - 81.74 0.00 - 89.59 100.00 - 81.74 0.00 - 81.74 0.00 - 5.92 0.00 - 2.45 0.00 - 0.06 0.00 - 0.06 0.00 - 0.06 0.00 - 0.00 0.00 - 0.00 0.00 - 0.86 0.00 - 0.00 0.00 - 0.01 0.00 - 0.02 0.00 - 0.02 0.00 - 0.43 0.00 - 1.96 0.00 - 0.02 0.00 - 0.02 0.00 - 0.02 0.00 - 0.02 0.00 - 0.0 | 100.00 - 89.59 0.00 - 1.85 100.00 - 81.74 0.00 - 0.08 0.00 - 5.92 0.00 - 2.76 0.00 - 2.45 0.00 - 0.25 0.00 - 0.06 0.00 - 0.06 0.00 - 0.86 0.00 - 0.86 0.00 - 0.40 0.00 - 0.40 0.00 - 0.48 0.00 - 1.96 0.00 - 0.08 0.00 - 0.08 0.00 - 0.08 0.00 - | 100.00 - 89.59 - 0.00 - 1.85 1 100.00 - 81.74 0.00 - 0.08 - 0.00 - 5.92 1 - 0.00 - 5.92 1 - 0.00 - 2.45 1 - 0.00 - 0.25 - - 0.00 - 0.06 - - 0.00 - 0.06 - - 0.00 - 0.06 - - 0.00 - 0.00 - - 0.00 - 0.00 - - 0.00 - 0.00 - - 0.00 - 0.40 - - 0.00 - 0.48 - - 0.00 - 0.08 - - 0.00 - 0.08 - - 0.00 - 0.08 - - 0.00 |

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

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 _ ① 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 _ ① United States Treasury Notes 3.17 31.42 _ € United States Treasury Notes 3.04 34.46 _

Total Holdings 45

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index BBgBarc US Treasury US TIPS TR USD

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

Performance: The fund has finished in the Allocation- 30% to 50% Equity category's top three quartiles in 9 of the
 10 years it's been in existence.

Management: The fund's management has been in place for 27.02 years.

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

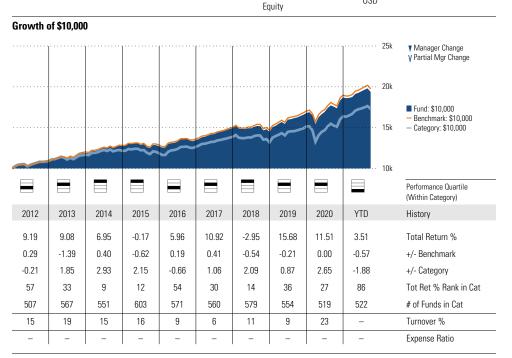
Net Expense: The fund's expense ratio of 0.12 is 87.88% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

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.

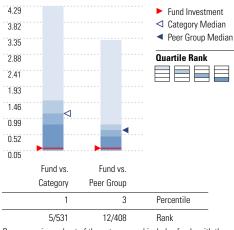
ESG Metrics

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



Morningstar Category Allocation--30% to 50%





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

of Funds in Category Fund Bmark Cat Alpha -0.27 -2.39 Beta 1.01 1.18 **R**-Squared 99.31 92 77 _ Standard Deviation 7.95 7.85 9.63 Sharpe Ratio 0.93 0.97 0 71 Tracking Error 0.66 3.11 Information Ratio -0.33 -0.42 Up Capture Ratio 98.52 104.41 Down Capture Ratio 99.71 124.00 **Portfolio Metrics** Fund Bmark Cat

| Price/Earnings Ratio | 18.54 | 20.07 | 20.39 |
|----------------------|-------|-------|-------|
| Price/Book Ratio | 2.67 | 3.00 | 3.17 |
| Avg Eff Duration | 7.27 | 6.25 | 5.26 |
| | | | |

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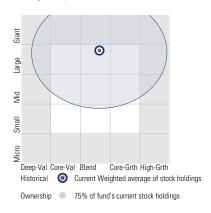


Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

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



Large

Mid

Smal

Ltd

Duration

Mod Ext

5

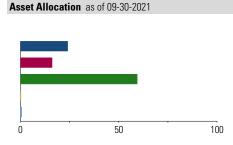
Fixed Income

Quality

High

Mid

Low



Sector Weighting as of 09-30-2021

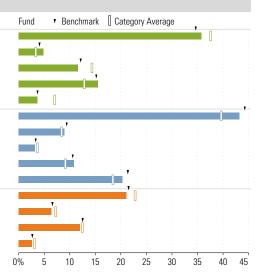
| 36 | cion werginning as or oa | -30-2021 | | |
|----|--------------------------|----------|-------|-------|
| | | Fund | Bmark | Cat |
| Դ | Cyclical | 35.73 | 34.52 | 37.57 |
| æ. | Basic Materials | 4.87 | 3.93 | 3.34 |
| | Consumer Cyclical | 11.64 | 11.99 | 14.34 |
| ц. | Financial Services | 15.53 | 15.05 | 12.85 |
| ŵ | Real Estate | 3.69 | 3.55 | 7.04 |
| w | Sensitive | 43.24 | 44.12 | 39.64 |
| đ | Communication Services | 8.95 | 9.26 | 8.40 |
| 0 | Energy | 3.16 | 3.19 | 3.66 |
| Ф | Industrials | 10.84 | 10.44 | 9.14 |
| | Technology | 20.29 | 21.23 | 18.44 |
| | Defensive | 21.05 | 21.37 | 22.79 |
| F | Consumer Defensive | 6.45 | 6.46 | 7.24 |
| ٠ | Healthcare | 11.99 | 12.38 | 12.46 |
| 9 | Utilities | 2.61 | 2.53 | 3.09 |
| | | | | |

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

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Morningstar Category Allocation--30% to 50%



>50 25-50 10-25 0-10

Blend Growth

Style Breakdown

Equity

19 27 28

6 9

2 3 1

Value

Weight %

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Secto |
|---|---------------|-------------|--------------|--------------|-------------------|
| \oplus Vanguard Total Bond Market II ldx Inv | _ | 42.18 | 42.18 | _ | _ |
| \oplus Vanguard Total Stock Mkt Idx Inv | - | 24.02 | 66.20 | - | _ |
| \oplus Vanguard Total Intl Bd Idx Investor | - | 16.46 | 82.65 | - | _ |
| \oplus Vanguard Total Intl Stock Index Inv | - | 15.87 | 98.53 | - | _ |
| \oplus Vanguard Total Intl Bd II Idx Investor | - | 1.44 | 99.97 | - | - |
| 🕀 Us Dollar | _ | 0.03 | 100.00 | _ | _ |

Total Holdings 6

 \oplus Increase \oplus Decrease otin New to Portfolio



Vanguard LifeStrategy Growth Inv VASGX

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

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

Management: The fund's management has been in place for 27.02 years.

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

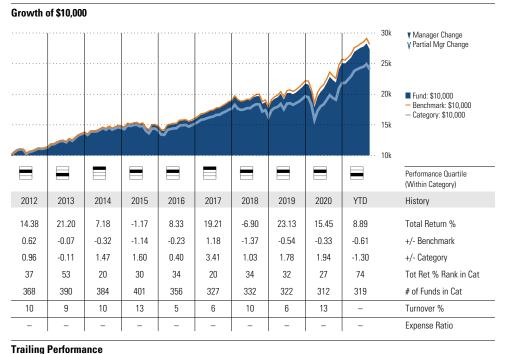
Net Expense: The fund's expense ratio of 0.14 is 86.54% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

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

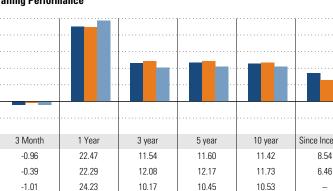
ESG Metrics

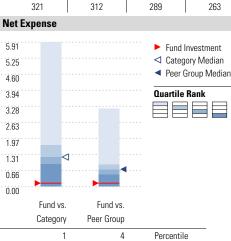
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| ESG Commitment | 1-Low | 10-08-2021 |
| Sustainability Rating | 3 | 08-31-2021 |
| Carbon Risk Score | Low Risk | 06-30-2021 |



Morningstar Category Allocation--70% to 85%

Equity





66

| 105 | π 01 | i unus in Ga | legury |
|----------------------|--------|--------------|--------|
| 3-Year Risk Metrics | | | |
| | Fund | Bmark | Cat |
| Alpha | -0.71 | - | -2.02 |
| Beta | 1.02 | - | 1.03 |
| R-Squared | 99.54 | _ | 95.93 |
| Standard Deviation | 15.04 | 14.67 | 15.50 |
| Sharpe Ratio | 0.73 | 0.78 | 0.64 |
| Tracking Error | 1.07 | _ | 3.20 |
| Information Ratio | -0.50 | _ | -0.61 |
| Up Capture Ratio | 99.93 | _ | 97.28 |
| Down Capture Ratio | 103.06 | - | 106.93 |
| Portfolio Metrics | | | |
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 18.60 | 19.87 | 21.20 |

| | 4/323 | 11/279 | Rank |
|---------------|-------------------|------------------|-------------------------|
| Peer group is | s a subset of the | category and in | cludes funds with the |
| same manag | jement style (act | ive vs. passive) | and similar share class |
| characteristi | CS. | | |

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58



2.95

6.25

3.18

5.21

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR USD

Total Return %

as of 09-30-2021

25%

20 Fund Benchmark 15 Category 10 5 Ο -5 Average annual, if greater than 1 year Since Inception Fund Return % Benchmark Return % 10.17 10.45 10.53 Category Average % % Rank in Category 24 25 26 289 263 189 # of Funds in Category

Price/Book Ratio

Avg Eff Duration

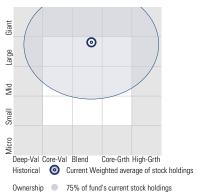
| Alpha | -0.71 | - | -Z.UZ |
|--------------------|--------|-------|--------|
| Beta | 1.02 | - | 1.03 |
| R-Squared | 99.54 | - | 95.93 |
| Standard Deviation | 15.04 | 14.67 | 15.50 |
| Sharpe Ratio | 0.73 | 0.78 | 0.64 |
| Tracking Error | 1.07 | - | 3.20 |
| Information Ratio | -0.50 | - | -0.61 |
| Up Capture Ratio | 99.93 | - | 97.28 |
| Down Capture Ratio | 103.06 | - | 106.93 |
| | | | |
| Portfolio Metrics | | | |

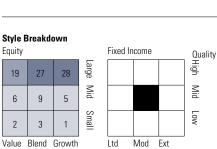
2.66

7.26

Vanguard LifeStrategy Growth Inv VASGX

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





Duration

Weight %

>50 25-50 10-25 0-10

Top 6 Holdings as of 09-30-2021

| | | _ |
|---|--|----|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| 0 | | 50 |

Sector Weighting as of 09-30-2021

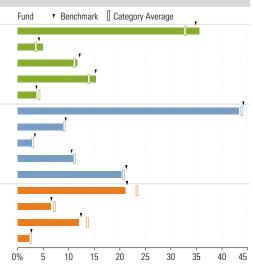
Asset Allocation as of 09-30-2021

| | | Fund | Bmark | Cat |
|----|------------------------|-------|-------|-------|
| Դ | Cyclical | 35.62 | 34.70 | 32.76 |
| æ. | Basic Materials | 4.90 | 4.03 | 3.54 |
| A | Consumer Cyclical | 11.67 | 12.00 | 11.11 |
| цф | Financial Services | 15.36 | 15.13 | 13.93 |
| ŵ | Real Estate | 3.69 | 3.54 | 4.18 |
| w | Sensitive | 43.30 | 44.04 | 43.88 |
| d | Communication Services | 8.96 | 9.26 | 9.10 |
| 0 | Energy | 3.18 | 3.23 | 2.95 |
| ¢ | Industrials | 10.87 | 10.42 | 11.10 |
| | Technology | 20.29 | 21.13 | 20.73 |
| - | Defensive | 21.09 | 21.26 | 23.35 |
| F | Consumer Defensive | 6.48 | 6.46 | 7.18 |
| ٠ | Healthcare | 11.99 | 12.26 | 13.69 |
| 2 | Utilities | 2.62 | 2.54 | 2.48 |
| | | | | |

Morningstar US Mod Agg Tgt Alloc NR USD Equity Asset Class Net % Cat% US Stocks 47.83 59.02 Non-US Stocks 32.47 18.60 Bonds 19.44 15.04 Cash 0.05 3.31 Other 0.21 4.04 Total 100.00 100.00

Morningstar Index

Morningstar Category Allocation--70% to 85%



| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|---------------|-------------|--------------|--------------|--------------------|
| \oplus Vanguard Total Stock Mkt Idx Inv | _ | 47.98 | 47.98 | _ | _ |
| • Vanguard Total Intl Stock Index Inv | - | 32.36 | 80.33 | - | - |
| \ni Vanguard Total Bond Market II Idx Inv | _ | 13.76 | 94.10 | - | - |
| \oplus Vanguard Total Intl Bd Idx Investor | _ | 5.17 | 99.27 | - | - |
| \oplus Vanguard Total Intl Bd II ldx Investor | - | 0.75 | 100.02 | - | - |
| 🕀 Us Dollar | _ | 0.02 | 100.04 | _ | _ |

 \oplus Increase \oplus Decrease otin New to Portfolio



Vanguard LifeStrategy Income Inv VASIX

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 27.02 years.

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

Net Expense: The fund's expense ratio of 0.11 is 88.78% lower than the Allocation--15% to 30% Equity category average.

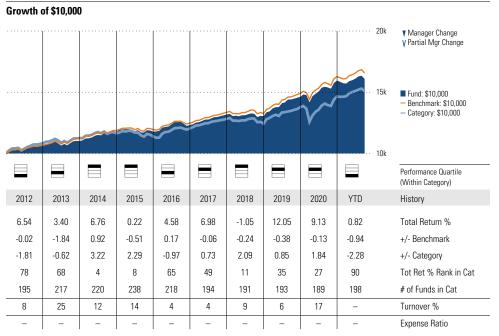
Morningstar Investment Management LLC Analysis

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

ESG Metrics

```
        Metric
        Rating
        Updated

        ESG Commitment
        1-Low
        10-08-2021
```



Morningstar Category Allocation--15% to 30%

Equity

Morningstar Index

Morningstar US Con Tgt Alloc NR USD



2 75 Peer Group Median 2.41 Quartile Rank 2.06 1.72 1.38 1 04 0.69 0.35 0.01 Fund vs. Fund vs. Peer Group Category 1 2 Percentile 2/201 3/186 Rank

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

Cat -2.76 Beta 0.96 1.29 **R**-Squared 97 13 83 81 _ Standard Deviation 4.87 4.98 7.14 Sharpe Ratio 1.15 1.18 0.75 Tracking Error 0.85 3.38 Information Ratio -0.33 -0.37 Up Capture Ratio 93.47 107.42 Down Capture Ratio 89.00 142.15 **Portfolio Metrics**

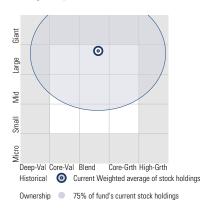
| | Fund | втагк | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 18.26 | 20.77 | 20.60 |
| Price/Book Ratio | 2.65 | 3.15 | 2.97 |
| Avg Eff Duration | 7.30 | 6.25 | 2.43 |

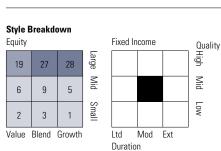
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Vanguard LifeStrategy Income Inv VASIX

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





Weight %

>50 25-50 10-25 0-10

Top 6 Holdings as of 09-30-2021

| Г О | 50 | 100 |
|--------|----|-----|

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

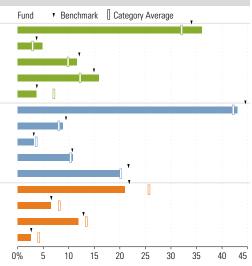
| | | Fund | Bmark | Cat |
|----|------------------------|-------|-------|-------|
| Դ | Cyclical | 36.04 | 33.88 | 32.09 |
| æ. | Basic Materials | 4.88 | 3.56 | 2.92 |
| A | Consumer Cyclical | 11.59 | 11.92 | 9.86 |
| цф | Financial Services | 15.91 | 14.79 | 12.22 |
| ŵ | Real Estate | 3.66 | 3.61 | 7.09 |
| ~~ | Sensitive | 43.01 | 44.43 | 42.20 |
| d | Communication Services | 8.90 | 9.32 | 8.05 |
| 0 | Energy | 3.15 | 3.01 | 3.62 |
| ¢ | Industrials | 10.83 | 10.55 | 10.36 |
| | Technology | 20.13 | 21.55 | 20.17 |
| | Defensive | 20.95 | 21.69 | 25.70 |
| F | Consumer Defensive | 6.46 | 6.44 | 8.15 |
| ٠ | Healthcare | 11.90 | 12.74 | 13.43 |
| 2 | Utilities | 2.59 | 2.51 | 4.12 |
| | | | | |

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

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Morningstar Category Allocation--15% to 30%



| Total Holdings 6 | | | | | |
|---|---------------|-------------|--------------|--------------|--------------------|
| € Us Dollar | - | 0.03 | 100.07 | - | - |
| $oldsymbol{eta}$ Vanguard Total Intl Bd II ldx Investor | - | 0.65 | 100.03 | - | - |
| $oldsymbol{ m 	ext{ m 	ext}	} 	ext{ m 	ext{ $ | - | 7.95 | 99.38 | - | - |
| $oldsymbol{ m 	extsf{b}}$ Vanguard Total Stock Mkt Idx Inv | - | 11.66 | 91.43 | - | - |
| $oldsymbol{ m 	extsf{b}}$ Vanguard Total Intl Bd Idx Investor | - | 23.63 | 79.77 | - | - |
| m lacksim Vanguard Total Bond Market II Idx Inv | - | 56.13 | 56.13 | - | _ |
| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| I OP 6 Holdings as of 09-30-2021 | | | | | |

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Moderate Gr Inv VSMGX

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

Performance: The fund has finished in the Allocation- 50% to 70% Equity category's top three quartiles in 9 of the
 10 years it's been in existence.

Management: The fund's management has been in place for 27.02 years.

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

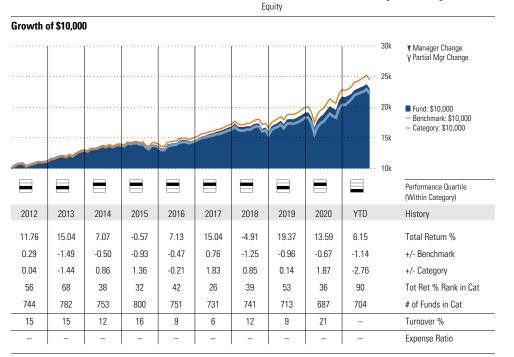
Net Expense: The fund's expense ratio of 0.13 is 87.74% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

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

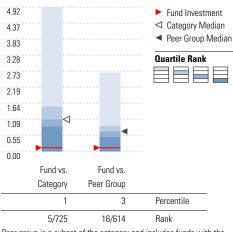
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| ESG Commitment | 1-Low | 10-08-2021 |
| Sustainability Rating | 3 | 08-31-2021 |
| Carbon Risk Score | Low Risk | 06-30-2021 |



Morningstar Category Allocation--50% to 70%

Trailing Performance





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

Fund Bmark Cat Alpha -0.61 -1.48 Beta 0.99 1.06 **R**-Squared 99 20 94 44 _ Standard Deviation 11.52 11.44 12.60 Sharpe Ratio 0.80 0.86 0.73 Tracking Error 1.03 3.16 Information Ratio -0 77 -0.34 Up Capture Ratio 95.53 100.24 Down Capture Ratio 98.04 108.89 **Portfolio Metrics** Fund Bmark Cat

| | i uliu | Dillark | Gat |
|----------------------|--------|---------|-------|
| Price/Earnings Ratio | 18.59 | 20.74 | 21.16 |
| Price/Book Ratio | 2.67 | 3.20 | 3.19 |
| Avg Eff Duration | 7.27 | 6.25 | 4.95 |
| Price/Book Ratio | 2.67 | 3.20 | 3.19 |

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Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Vanguard LifeStrategy Moderate Gr Inv VSMGX

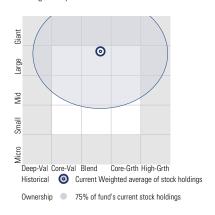
Quality

High

Mid

Low

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



Large

Mid

Smal

Ltd

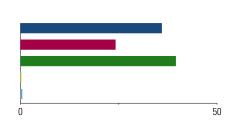
Duration

Mod Ext

1

Blend Growth

Fixed Income



Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

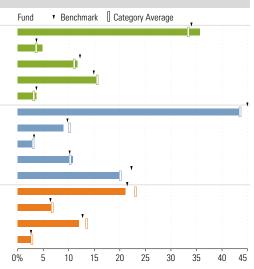
| 000 | convergining as or ou | 00 2021 | | |
|--------|------------------------|---------|-------|-------|
| | | Fund | Bmark | Cat |
| Դ | Cyclical | 35.66 | 33.87 | 33.40 |
| æ. | Basic Materials | 4.89 | 3.53 | 3.62 |
| æ | Consumer Cyclical | 11.67 | 12.06 | 11.07 |
| ц. | Financial Services | 15.41 | 14.76 | 15.56 |
| ŵ | Real Estate | 3.69 | 3.52 | 3.15 |
| \sim | Sensitive | 43.28 | 44.82 | 43.53 |
| g | Communication Services | 8.96 | 9.60 | 10.14 |
| • | Energy | 3.17 | 3.06 | 3.02 |
| Ф | Industrials | 10.85 | 10.03 | 10.28 |
| | Technology | 20.30 | 22.13 | 20.09 |
| | Defensive | 21.06 | 21.30 | 23.06 |
| F | Consumer Defensive | 6.46 | 6.27 | 6.77 |
| ٠ | Healthcare | 11.98 | 12.56 | 13.51 |
| 9 | Utilities | 2.62 | 2.47 | 2.78 |
| | | | | |

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

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



5 6 9 3

Style Breakdown

Equity

19 27 28

2

Value Weight %

>50 25-50 10-25 0-10

Top 6 Holdings as of 09-30-2021

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|---------------|-------------|--------------|--------------|--------------------|
| 🕑 Vanguard Total Stock Mkt Idx Inv | _ | 36.00 | 36.00 | _ | - |
| $ m egin{array}{c} egin{arr$ | - | 27.84 | 63.85 | _ | - |
| $oldsymbol{ m eta}$ Vanguard Total Intl Stock Index Inv | - | 24.00 | 87.85 | _ | - |
| $oldsymbol{ m eta}$ Vanguard Total Intl Bd Idx Investor | - | 10.62 | 98.47 | - | - |
| $ar{f D}$ Vanguard Total Intl Bd II ldx Investor | - | 1.50 | 99.97 | - | - |
| 🕑 Us Dollar | _ | 0.03 | 100.00 | - | - |

Total Holdings 6

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard Mid Cap Index Admiral VIMAX

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

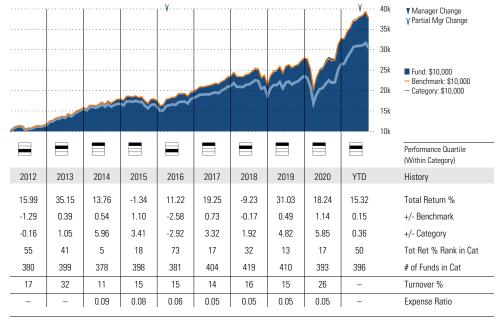
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| ESG Commitment | 1-Low | 10-08-2021 |
| Sustainability Rating | 4 | 08-31-2021 |
| Carbon Risk Score | Low Risk | 06-30-2021 |





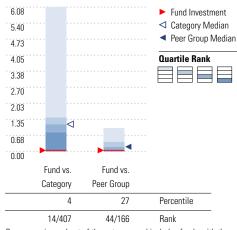
Mid-Cap Blend

Russell Mid Cap TR USD









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 | 0.70 | - | -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 | | | |
|----------------------|-------|-------|-------|
| | 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 |

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Vanguard Mid Cap Index Admiral VIMAX

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

100

Bmark

37.91

3.87

13.45

12 31

8.28

42.37

4.56

3.92

14.34

19.55

19.74

3.73

11.64

4.37

Fund

35.57

3.43

11.64

11.46

9.04

43.71

5.00

3.83

12.21

22.67

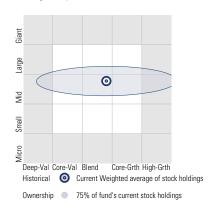
20.71

3.09

12.54

5.08

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







Weight %

>50 25-50 10-25 0-10

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 |
| \oplus Marvell Technology Inc | 0.72 | 1.50 | 27.11 | Technology |
| ∋ MSCI Inc | 0.70 | 2.20 | 36.82 | Financial Services |
| \ni IQVIA Holdings Inc | 0.67 | 2.87 | 33.69 | Healthcare |
| ⇒ Synopsys Inc | 0.67 | 3.54 | 15.50 | Technology |
| \ominus Carrier Global Corp Ordinary Shares | 0.66 | 4.20 | - | Industrials |
| ∋ Amphenol Corp Class A | 0.64 | 4.84 | 12.89 | Technology |
| \ni Palo Alto Networks Inc | 0.64 | 5.48 | 34.78 | Technology |
| \ni Microchip Technology Inc | 0.62 | 6.10 | 12.03 | Technology |
| e Cadence Design Systems Inc | 0.61 | 6.71 | 11.00 | Technology |
| ∋ IHS Markit Ltd | 0.61 | 7.33 | 30.49 | Industrials |
| $oldsymbol{eta}$ Match Group Inc | 0.61 | 7.93 | 3.84 | Communication Svc |
| earrow Digital Realty Trust Inc | 0.60 | 8.53 | 6.04 | Real Estate |
| ∋ Fortinet Inc | 0.59 | 9.12 | 96.62 | Technology |
| \ominus Aptiv PLC | 0.59 | 9.71 | 14.34 | Consumer Cyclical |

Total Holdings 380

 \oplus Increase \oplus Decrease R New to Portfolio



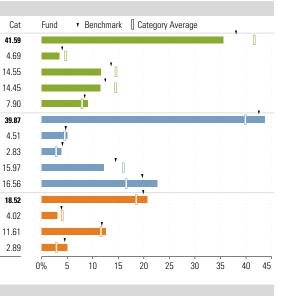


Morningstar Category Morningstar Index

Mid-Cap Blend

Russell Mid Cap TR USD

| 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 |



Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

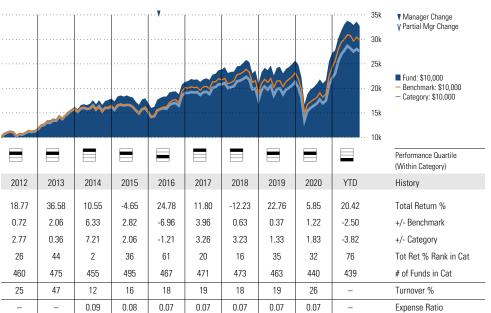
Net Expense: The fund's expense ratio of 0.07 is
 94.02% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

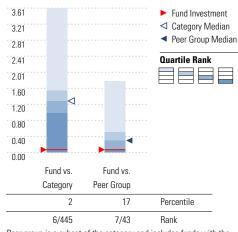


Morningstar Category

Small Value

Trailing Performance





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

| 290 | - | # of Funds in Category | | | | | |
|--------------------|-------|------------------------|-------|--------|--|--|--|
| 3-Year Risk Me | trics | | | | | | |
| | | Fund | Bmark | Cat | | | |
| Alpha | | 0.55 | - | -0.23 | | | |
| Beta | | 0.96 | - | 1.02 | | | |
| R-Squared | | 98.06 | - | 95.76 | | | |
| Standard Deviation | | 26.22 | 26.99 | 28.02 | | | |
| Sharpe Ratio | | 0.42 | 0.40 | 0.39 | | | |
| Tracking Error | | 3.79 | - | 6.13 | | | |
| Information Ratio | | 0.08 | - | -0.08 | | | |
| Up Capture Ratio | | 96.34 | - | 101.34 | | | |
| Down Capture Ratio | | 94.81 | - | 102.72 | | | |
| | | | | | | | |

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

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Morningstar Index

Russell 2000 Value TR USD



Vanguard Small Cap Value Index Admiral VSIAX

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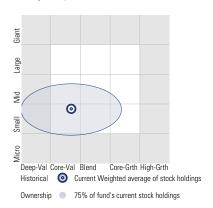
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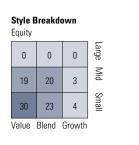
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Style Analysis as of 09-30-2021 Morningstar Style Box™





Weight %

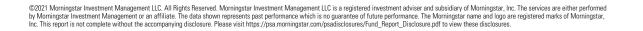
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

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

Total Holdings 998

 \oplus Increase \ominus Decrease R New to Portfolio





| Bonds Cash Other | 0.00 0.03 0.00 | 0.11 1.08 -0.05 |
|------------------------|----------------------|-----------------------|
| Bonds | 0.00 | 0.11 |
| | | |
| | 0.07 | 0.01 |
| Non-US Stocks | 0.67 | 3.01 |
| US Stocks | 99.30 | 95.85 |
| Asset Class | Net % | Cat% |

Morningstar Index

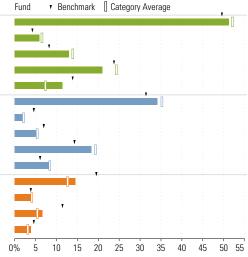
Russell 2000 Value TR USD

Morningstar Category

Small Value



100



Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

50

Vanguard Total Bond Market Index Adm VBTLX

Portfolio Manager(s)

Joshua Barrickman since 02-2013

Quantitative Screens

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

Management: The fund's management has been in place for 8.61 years.

Style Consistency is not calculated for Fixed Income funds.

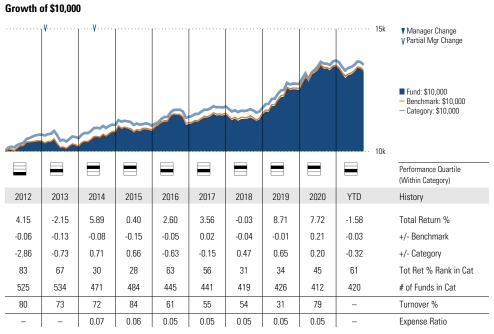
Net Expense: The fund's expense ratio of 0.05 is 91.53% lower than the Intermediate Core Bond category average.

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 |



Morningstar Category

Intermediate Core Bond



| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 6.80 | 4.43 | 5.97 |
| Avg Eff Maturity | 8.70 | - | 7.18 |

29/435 43/123 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

35

Fund vs Peer Group

Percentile

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Fund vs

Category 7



Morningstar Index

BBgBarc US Agg Bond TR USD

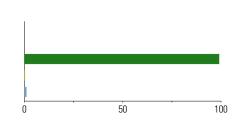
Trailing Performance

Vanguard Total Bond Market Index Adm VBTLX

Style Analysis as of 09-30-2021







| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 0.00 | 0.04 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 98.95 | 96.10 |
| Cash | 0.15 | 1.66 |
| Other | 0.89 | 2.19 |
| Total | 100.00 | 100.00 |
| | | |

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

| Fund | Bmark | Cat |
|-------|---|--|
| 69.09 | 3.53 | 43.55 |
| 3.22 | 74.59 | 12.60 |
| 12.08 | 10.82 | 24.08 |
| 15.64 | 8.32 | 15.65 |
| 0.00 | 0.28 | 2.30 |
| 0.00 | 0.00 | 0.77 |
| 0.01 | 0.00 | 0.30 |
| -0.04 | 2.46 | 0.75 |
| | 69.09 3.22 12.08 15.64 0.00 0.00 0.01 | 69.09 3.53 3.22 74.59 12.08 10.82 15.64 8.32 0.00 0.28 0.00 0.00 0.01 0.00 |

| | Fund | Bmark | Cat | Fund | ۲ | Ben | chmark | Ca | itegory | Avera | ge | | |
|----------------------------|-------|-------|-------|------|---|-----|--------|----|---------|-------|----|--|--|
| Government | 47.56 | - | 30.60 | | | | | | |] | | | |
| Treasury | 43.73 | - | 25.17 | | | | | | | | | | |
| Inflation – Protected | 0.00 | - | 1.55 | 10 | | | | | | | | | |
| Agency/Quasi Agency | 2.33 | - | 1.40 | | | | | | | | | | |
| Other Government Related | 1.50 | _ | 2.48 | | | | | | | | | | |
| Corporate | 28.45 | - | 28.75 | | | | | | | | | | |
| Corporate Bond | 27.55 | - | 27.06 | | | | | - | |) | | | |
| Bank Loan | 0.00 | - | 0.22 | 0 | | | | | | | | | |
| Convertible | 0.90 | - | 1.42 | | | | | | | | | | |
| Preferred | 0.00 | - | 0.05 | 0 | | | | | | | | | |
| Securitized | 23.14 | - | 30.29 | | | | | | | 0 | | | |
| Agency MBS Pass-Through | 20.46 | _ | 19.30 | | | | |) | | | | | |
| Agency MBS ARM | 0.02 | - | 0.04 | | | | | | | | | | |
| Agency MBS CMO | 1.03 | - | 3.97 | |] | | | | | | | | |
| Non-Agency Residential MBS | 0.00 | - | 0.26 | [| | | | | | | | | |
| Commercial MBS | 1.21 | - | 1.21 | | | | | | | | | | |
| Asset-Backed | 0.42 | - | 5.51 | 1.1 | [| | | | | | | | |
| Covered Bond | 0.00 | - | 0.00 | 0 | | | | | | | | | |
| Municipal | 0.72 | - | 1.03 | | | | | | | | | | |
| Cash & Equivalents | 0.15 | - | 7.12 | I | 0 | | | | | | | | |
| Other | 0.00 | - | 2.22 | i [] | | | | | | | | | |

Top 10 Holdings as of 09-30-2021

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| United States Treasury Notes | _ | 0.68 | 0.68 | _ |
| ⊕ Federal National Mortgage Association 2.5% | _ | 0.60 | 1.27 | _ |
| United States Treasury Notes | _ | 0.54 | 1.81 | _ |
| ⊕ United States Treasury Notes | _ | 0.51 | 2.32 | _ |
| ⊕ United States Treasury Notes | - | 0.49 | 2.82 | - |
| United States Treasury Notes | - | 0.47 | 3.28 | - |
| United States Treasury Notes | - | 0.46 | 3.75 | _ |
| ⊕ United States Treasury Notes | - | 0.43 | 4.18 | _ |
| ⊕ United States Treasury Notes | _ | 0.41 | 4.59 | - |
| ⊕ United States Treasury Notes | - | 0.39 | 4.98 | - |

Total Holdings 18663

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category
Intermediate Core Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Intermedia

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Growth of \$10,000

3 Month

0.07

0.05

0.06

45

248

1 Year

0.68

-0.90

0 76

33

241

3 yea

2.21

5.36

1 70

16

213

5 year

1.88

2.94

1 68

24

169

Portfolio Manager(s)

Samuel Martinez since 01-2017 Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 6 years it's been in existence.

Management: The fund's management has been in place for 4.68 years.

Style Consistency is not calculated for Fixed Income funds.

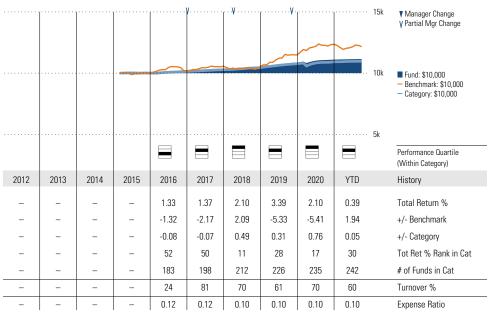
Net Expense: The fund's expense ratio of 0.1 is 77.27% lower than the Ultrashort Bond category average.

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.

ESG Metrics

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

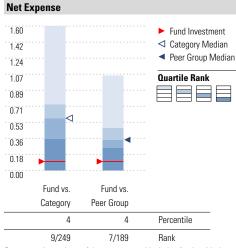


Morningstar Category

Ultrashort Bond



10 year



3.01 7.15 Benchmark Return % 1.30 Category Average % _ % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 1.46 0.86 0 14 Beta 0 16 _ R-Squared 25.91 13.56 Standard Deviation 0.96 3 54 1.80 Sharpe Ratio 1.25 1 23 0.39 Tracking Error 3.16 3.61 Information Ratio -1.00 -1.05 Up Capture Ratio 26.55 25.04 Down Capture Ratio -3.44 12.30 Deutfelie Metuiee

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Since Inception

1.65

Average annual, if greater

than 1 year

Fund Return %

| Portiono metrics | | | |
|------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 0.94 | 4.43 | 0.82 |
| Avg Eff Maturity | 1.00 | - | 3.03 |

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

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Morningstar Index

BBgBarc US Agg Bond TR USD

Vanguard Ultra-Short-Term Bond Admiral VUSFX

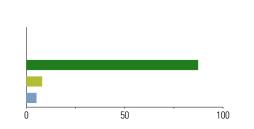
Style Analysis as of 09-30-2021





Duration

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 13.52 | 3.53 | 35.21 |
| AA | 5.89 | 74.59 | 4.53 |
| А | 35.30 | 10.82 | 16.83 |
| BBB | 34.06 | 8.32 | 24.77 |
| BB | 0.00 | 0.28 | 2.75 |
| В | 0.00 | 0.00 | 1.92 |
| Below B | 0.15 | 0.00 | 0.49 |
| Not Rated | 11.08 | 2.46 | 13.49 |



Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

Asset Class Net % Cat% US Stocks 0.00 0.08 Non-US Stocks 0.00 0.00 Bonds 87.21 75.39 Cash 7.84 20.66 4.95 Other 3.85 Total 100.00 100.00

10 15 20 25 30 35 40 45 50 55 60 65 70

Benchmark [] Category Average Bmark Cat Fund Fund Government 7.30 11.93 4.10 6.36 Treasurv Inflation - Protected 0.00 0.05 2.90 Agency/Quasi Agency 1 53 Other Government Related 0.30 3.99 1 68.31 Corporate 38.91 _ Corporate Bond 63.36 34.40 iΠ Bank Loan 0.00 _ 0.99 Convertible 4.95 3.52 Preferred 0 00 _ 0.00 Securitized 16.39 25.83 _ 10 Agency MBS Pass-Through 0.00 1.52 II. Agency MBS ARM 0.00 0.79 Agency MBS CMO 0.02 5.59 1 Non-Agency Residential MBS 0.08 0.46 П i[] Commercial MBS 0.08 0.84 16.62 Asset-Backed 16 12 _ Covered Bond 0.09 0.01 Municipal 0.00 _ 1.28 **Cash & Equivalents** 7.84 21.90

_

_

0.05

0% 5

0.00

Top 10 Holdings as of 09-30-2021

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury Bills | _ | 2.56 | 2.56 | - |
| ⊕ Nvidia Corp | - | 0.98 | 3.54 | - |
| ⊕ NTT Finance Corp | - | 0.84 | 4.38 | - |
| \oplus Bank of Korea | - | 0.76 | 5.14 | - |
| E.I. Du Pont de Nemours and Company | - | 0.74 | 5.88 | - |
| \oplus Honeywell International Inc. | _ | 0.62 | 6.50 | - |
| AT&T Inc | - | 0.60 | 7.09 | - |
| ⊕ VMware Inc | - | 0.51 | 7.61 | - |
| Bank of Korea | - | 0.51 | 8.11 | - |
| \oplus Viatris Inc | - | 0.50 | 8.62 | - |

Total Holdings 992

⊕ Increase ⊕ Decrease ☎ New to Portfolio

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Other



Morningstar Category Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD