American Century Mid Cap Value I AVUAX

Growth of \$10,000

-4.88

88

440

7.24

2

432

67

0.80

4.05

14

474

66

0.80

5.01

14

436

66

0.80

0.06

47

429

82

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

0.02

49

462

47

0.76

3.94

23

433

53

0.76

-0.75

60

421

55

0.78

-4.57

88

415

0.77

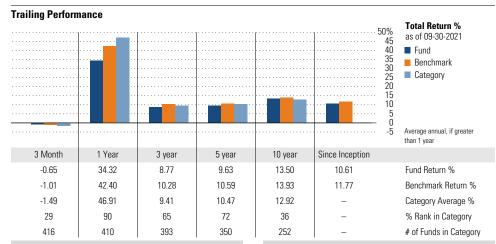
-1.43

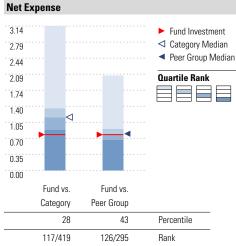
67

441

49

0.78





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

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



American Century Mid Cap Value I AVUAX

Morningstar Category Morningstar Index Mid-Cap Value

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021



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

100

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

Total Holdings 101



American Funds American Balanced R6 RLBGX

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

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

Ritchie Tuazon since 10-2020

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

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

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

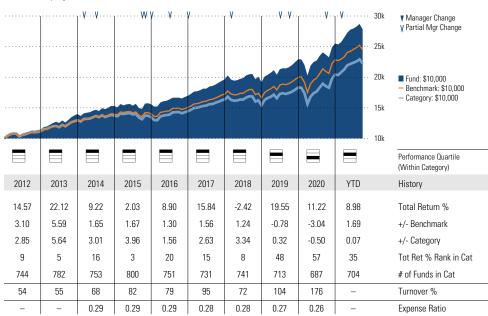
Morningstar Investment Management LLC Analysis

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

ESG Metrics

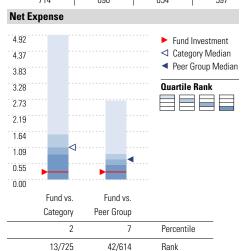
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021







3-Year Risk Metrics



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

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





American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

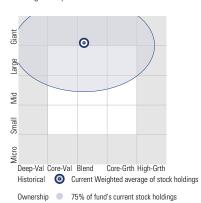
Equity

Morningstar Index

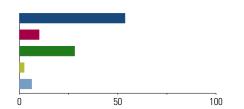
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Asset Allocation as of 09-30-2021



Total	100 00	100 00
Other	6.13	3.22
Cash	2.30	4.36
Bonds	28.00	30.07
Non-US Stocks	9.93	12.52
US Stocks	53.64	49.82
Asset Class	Net %	Cat%

Style Breakdown

Equity





			_ u
			High
			Mid
			Low
Ltd Dura	Mod tion	Ext	_

Weight % >50 25-50 10-25 0-10

T 40 !! !!! (00 00 0004

	Fund	Bmark	Cat	Fund	ł	▼ Ben	chmarl	(] C	ategory	/ Avera	ge	
Cyclical	30.04	33.87	33.40									
Basic Materials	4.57	3.53	3.62		Ò		_					
Consumer Cyclica	7.38	12.06	11.07				' <u>:</u>					
Financial Services	14.01	14.76	15.56									
Real Estate	4.08	3.52	3.15									
Sensitive	45.24	44.82	43.53									
Communication S	ervices 11.20	9.60	10.14									
Energy	4.63	3.06	3.02									
Industrials	8.41	10.03	10.28			■ į			_			
Technology	21.00	22.13	20.09						'			
Defensive	24.71	21.30	23.06									
Consumer Defens	ive 9.57	6.27	6.77				_					
Healthcare	13.35	12.56	13.51				<u> </u>					
Utilities	1.79	2.47	2.78									

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	_	7.02	7.02	_	_
⊕ Cap Grp Cent Fd Ser Ii	-	5.52	12.54	_	-
🕸 Cash And Other Assets Less Liablities	-	4.75	17.30	_	-
	_	4.06	21.36	27.51	Technology
⊕ United States Treasury Notes 0.13%	04-2026	3.05	24.41	-	-
Broadcom Inc	_	2.51	26.93	13.22	Technology
⊕ Federal National Mortgage Association 2.5%	12-2051	1.96	28.89	_	-
UnitedHealth Group Inc	-	1.93	30.81	12.61	Healthcare
⊕ Philip Morris International Inc	_	1.78	32.59	18.90	Consumer Defensive

1.66

34.25

Total Holdings 1768

Comcast Corp Class A

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Communication Svc

American Funds Europacific Growth R6 RERGX

Growth of \$10,000

356

24

379

28

393

28

0.49

378

28

0.49

381

30

0.50

393

36

0.50

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.35 years.
- Net Expense: The fund's expense ratio of 0.46 is 57.01% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 19.64 20.58 -2.29 -0.48 1.01 31.17 -14.91 27.40 25.27 4.01 Total Return % -2.20 0.01 -1.12 17.45 2.32 2.61 0.33 6.14 5.39 -4.34 +/- Benchmark 1.94 2.00 -0.83 -0.21 +/- Category 1.63 -1.43 3.15 0.30 -0.43 -1.35 26 40 27 66 20 44 58 59 33 69 Tot Ret % Rank in Cat

406

0

0.49

412

35

0.49

434

38

0.47

450

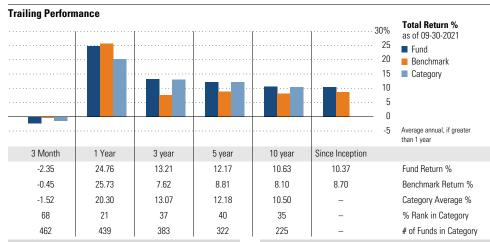
32

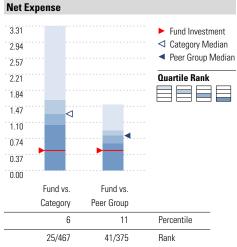
0.46

of Funds in Cat

Turnover %

Expense Ratio





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

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





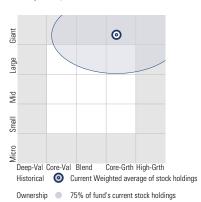
American Funds Europacific Growth R6 RERGX

Morningstar CategoryForeign Large Growth MSC

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

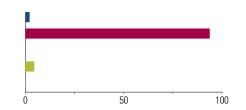
Equity

12	37	44	Laige
1	2	3	IVIIO
0	0	0	ollidii
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

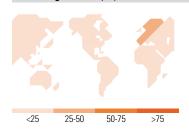
Asset Allocation as of 09-30-2021



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

		Fund	Bmark	Cat	Fund		Danah		Cateo					
					run	1 '	Bench	IIIIark	[] Cate(JULY AVE	rage		-	
ŀ	Cyclical	36.21	38.49	33.19										
A.	Basic Materials	6.89	7.34	5.96			· .							
A	Consumer Cyclical	12.07	11.10	13.98										
,	Financial Services	16.73	17.14	12.82					1					
侖	Real Estate	0.52	2.91	0.43	0	'						į		
W	Sensitive	43.99	35.11	44.27										
d	Communication Services	7.01	5.78	6.92										
•	Energy	6.00	3.77	1.61										
Ф	Industrials	10.72	15.32	15.47				İ						
	Technology	20.26	10.24	20.27			*							
→	Defensive	19.80	26.40	22.55										
Ħ	Consumer Defensive	4.80	10.18	8.42										
+	Healthcare	13.14	13.05	13.02			- :	ď						
•	Utilities	1.86	3.17	1.11		1								
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 09-30-2021



Greater Asia	Fund % 39.01	Cat % 30.68
Japan	10.84	11.53
Australasia	1.28	1.51
Asia-4 Tigers	10.04	7.67
Asia-ex 4 Tigers	16.85	9.97
Not Classified	0.00	0.00

Americas	Fund % 14.53	Cat % 14.43	Greater Europe	Fund % 46.45	Cat % 54.90	Market Maturity	Fund %
North America	6.90	11.98	United Kingdom	7.53	9.73	Developed Markets	73.90
Central/Latin	7.63	2.45	W euro-ex UK	36.29	43.75	Emerging Markets	26.10
			Emrgng Europe Africa	1.40 1.23	0.49 0.93	Not Available	0.00

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.25	4.25	_	_
	3.68	7.93	62.80	Technology
	2.66	10.59	27.21	Energy
⊕ Sea Ltd ADR	2.47	13.06	60.13	Communication Svc
	2.32	15.38	0.25	Consumer Cyclical
Taiwan Semiconductor Manufacturing Co Ltd	2.25	17.63	10.90	Technology
	2.01	19.64	-4.31	Financial Services
○ LVMH Moet Hennessy Louis Vuitton SE	1.92	21.56	22.16	Consumer Cyclical
Airbus SE	1.78	23.35	28.20	Industrials
⊕ WuXi Biologics (Cayman) Inc	1.52	24.87	28.88	Healthcare

Total Holdings 388



American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Donald O'Neal since 11-1993 J. Frank since 11-2001 Barry Crosthwaite since 11-2007

Lawrence Solomon since 05-2010

Martin Romo since 11-2010

Carl Kawaja since 11-2010

Mark Casey since 11-2012

Alan Wilson since 11-2012

Anne-Marie Peterson since 07-2013

Christopher Buchbinder since 11-2013

Jody Jonsson since 03-2016

Alex Popa since 10-2016

Andraz Razen since 03-2020

Quantitative Screens

Performance: The fund has finished in the Large Growth 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 27.93 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 0.3 is 69.39% lower than the Large Growth category average.

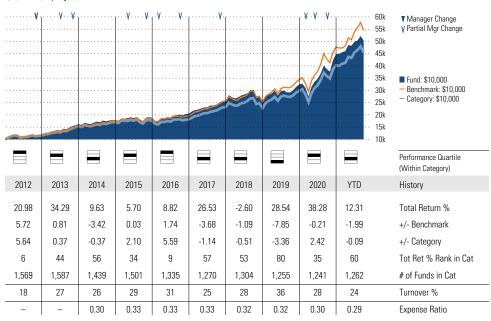
Morningstar Investment Management LLC Analysis

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.

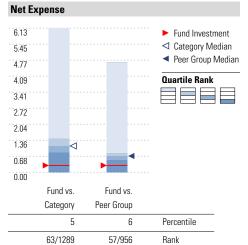
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-1.25	_	-1.13
Beta	0.95	_	0.98
R-Squared	95.54	_	93.33
Standard Deviation	19.52	20.19	20.50
Sharpe Ratio	0.95	1.04	0.94
Tracking Error	4.27	_	5.22
Information Ratio	-0.65	_	-0.54
Up Capture Ratio	89.01	_	93.50
Down Capture Ratio	90.24	_	95.82

Portfolio Metrics					
	Fund	Bmark	Cat		
Price/Earnings Ratio	27.64	33.17	31.28		
Price/Book Ratio	6.06	12.31	8.55		
Geom Avg Mkt Cap \$B	163.47	291.31	335.34		
ROE	22.88	39.60	33.50		



American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category

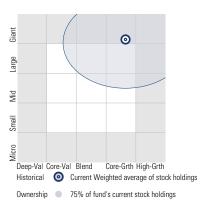
Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

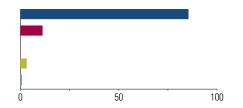
7	21	52	Large
3	6	9	NIG
0	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.57	0.77
Cash	3.01	1.21
Bonds	0.00	0.00
Non-US Stocks	11.10	5.54
US Stocks	85.32	92.48
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
_Մ	Cyclical	31.73	27.91	28.56	
A.	Basic Materials	1.69	0.96	1.40	
A	Consumer Cyclical	20.98	18.03	15.50	
æ	Financial Services	8.54	7.13	10.36	
fi	Real Estate	0.52	1.79	1.30	
W	Sensitive	52.87	58.74	55.97	
	Communication Services	20.60	12.89	16.03	
•	Energy	1.92	0.32	0.54	o i
Ф	Industrials	7.43	5.95	6.44	
	Technology	22.92	39.58	32.96	
-	Defensive	15.41	13.34	15.47	
Ħ	Consumer Defensive	2.02	4.20	3.06	
+	Healthcare	12.91	9.11	12.07	
•	Utilities	0.48	0.03	0.34	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Tesla Inc Tesla I	5.77	5.77	9.89	Consumer Cyclical
	5.53	11.31	27.51	Technology
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc N	5.23	16.54	12.87	Communication Svc
Facebook Inc Class A	4.95	21.49	24.25	Communication Svc
⊕ Amazon.com Inc	4.30	25.79	0.86	Consumer Cyclical
Capital Group Central Cash Fund	3.14	28.92	_	_
	3.00	31.93	52.14	Communication Svc
	2.17	34.10	52.54	Communication Svc
─ UnitedHealth Group Inc	1.87	35.97	12.61	Healthcare
→ Broadcom Inc	1.69	37.65	13.22	Technology
⊕ PayPal Holdings Inc	1.24	38.90	11.11	Financial Services
Thermo Fisher Scientific Inc	1.17	40.07	22.83	Healthcare
	1.16	41.23	-2.22	Financial Services
○ Charter Communications Inc Class A	1.06	42.28	9.98	Communication Svc
	0.97	43.25	62.80	Technology

Total Holdings 430



American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

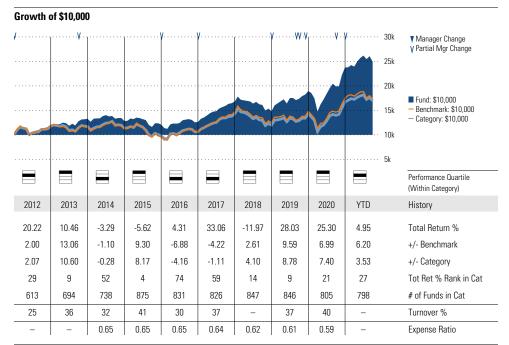
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.3 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.59 is 50.83% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

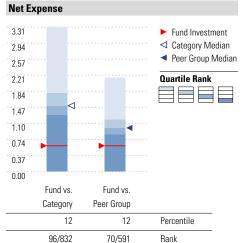
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

3-1 car bisk intenies			
	Fund	Bmark	Cat
Alpha	7.35	_	1.94
Beta	0.88	_	0.99
R-Squared	87.77	_	91.16
Standard Deviation	18.29	19.41	20.12
Sharpe Ratio	0.83	0.47	0.54
Tracking Error	6.79	_	5.76
Information Ratio	1.04	_	0.28
Up Capture Ratio	105.73	_	101.87
Down Capture Ratio	79.74	_	95.27

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



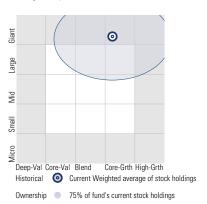


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

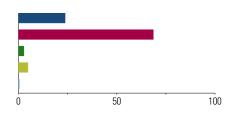
11	33	45	Large
1	4	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

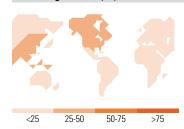




Total	100.00	100.00
Other	0.36	-0.22
Cash	4.74	2.56
Bonds	2.69	-0.11
Non-US Stocks	68.55	94.68
US Stocks	23.66	3.08
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	mark	Cate	jory Ave	erage			
<u></u>	Cyclical	37.79	44.27	41.94										
A.	Basic Materials	7.42	8.54	6.71										
A	Consumer Cyclical	12.67	14.21	14.61			•							
æ	Financial Services	16.26	19.46	18.98					0					
fi	Real Estate	1.44	2.06	1.64										
W	Sensitive	40.13	42.70	44.88										-
	Communication Services	9.97	10.85	12.02										
•	Energy	3.51	5.97	4.50		[
Ф	Industrials	7.44	4.77	5.17										
	Technology	19.21	21.11	23.19										
→	Defensive	22.09	13.02	13.18										
Ħ	Consumer Defensive	5.70	5.70	7.04										
+	Healthcare	14.60	5.12	4.94										
•	Utilities	1.79	2.20	1.20	•									
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2021



	Fund %	Cat %	
Greater Asia	39.69	73.70	
Japan	2.98	0.12	
Australasia	0.63	0.05	
Asia-4 Tigers	8.65	27.27	
Asia-ex 4 Tigers	27.43	46.26	
Not Classified	0.00	0.00	

Americas	Fund % 37.10	Cat % 12.53	Greater Europe	Fund % 23.22	Cat % 13.77	Market Maturity	Fund %
North America	26.90	2.75	United Kingdom	2.77	0.79	Developed Markets	59.24
Central/Latin	10.20	9.78	W euro-ex UK	16.62	2.27	Emerging Markets	40.76
			Emrgng Europe	2.09	6.37	Not Available	0.00
			Africa	1.74	4.34		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.73	4.73	_	_
	2.67	7.39	27.51	Technology
⊕ MercadoLibre Inc ☐	2.25	9.64	0.25	Consumer Cyclical
	2.04	11.68	27.21	Energy
Kotak Mahindra Bank Ltd	1.96	13.64	0.54	Financial Services
⊕ Sea Ltd ADR	1.89	15.53	60.13	Communication Svc
☐ Taiwan Semiconductor Manufacturing Co Ltd	1.87	17.40	10.90	Technology
	1.61	19.01	11.11	Financial Services
⊕ Kweichow Moutai Co Ltd	1.37	20.38	-7.54	Consumer Defensive
	1.33	21.71	70.77	Technology

Total Holdings 562



Eaton Vance Income Fund of Boston I EIBIX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

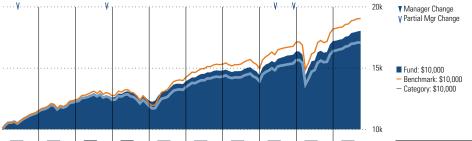
Management: The fund's management has been in place for 6.91 years.

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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



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

0.74

0.79

0.76

Trailing Performance

0.75

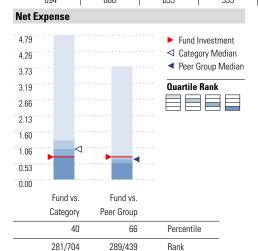
0.75

0.74

0.75

Growth of \$10,000





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

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

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



Eaton Vance Income Fund of Boston I EIBIX

Morningstar CategoryMorningstar IndexHigh Yield BondICE BofA US High Yield TR USD

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

0	50	100

Asset Allocation as of 09-30-2021

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

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

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

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

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

Total Holdings 531



Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category Commodities Broad Basket **Morningstar Index**

Bloomberg Commodity TR USD

Portfolio Manager(s)

Chris Devine since 11-2010
Christian Ulrich since 11-2010
Mark Ahnrud since 11-2010
Scott Hixon since 11-2010
Scott Wolle since 11-2010

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 6 of the 9 years it's been in existence.

Management: The fund's management has been in place for 10.84 years.

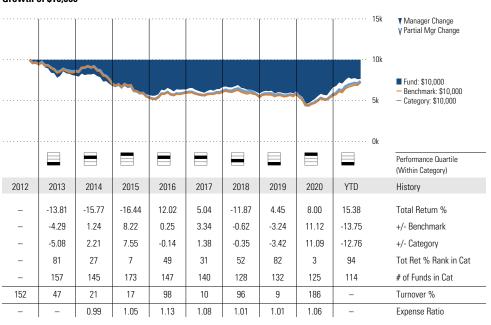
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.15 is 9.52% higher than the Commodities Broad Basket category average.

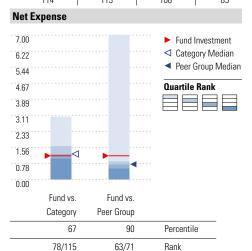
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.04	_	-0.73
Beta	0.97	_	1.08
R-Squared	80.57	_	82.98
Standard Deviation	16.68	15.38	18.56
Sharpe Ratio	0.39	0.44	0.39
Tracking Error	7.36	_	8.01
Information Ratio	-0.06	_	0.03
Up Capture Ratio	95.42	_	107.20
Down Capture Ratio	96.07	_	113.52

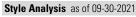
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	-	-	_
Price/Book Ratio	-	-	1.86
Geom Avg Mkt Cap \$B	-	-	33.72
ROE	_	-	5.50



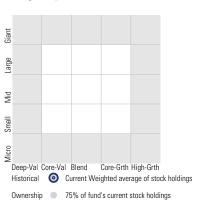
Invesco Balanced-Risk Commodity Strat R6 IBRFX

 Morningstar Category
 Morningstar Index

 Commodities Broad Basket
 Bloomberg Commodity TR USD



Morningstar Style Box™



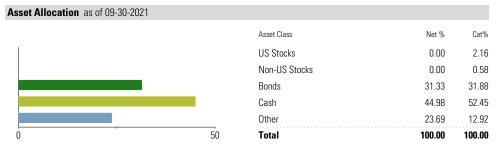


Equity



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	t	▼ Be	nchma	ark [Cate	gory Av	verage				
<u></u>	Cyclical	-	-	54.17												
A.	Basic Materials	_	_	38.89												
A	Consumer Cyclical	_	_	0.00	ĺ											
,	Financial Services	_	_	15.28												
ŵ	Real Estate	_	_	0.00												
W	Sensitive	-	-	40.28												
d	Communication Services	_	_	0.00	ĺ											
•	Energy	_	_	38.89												
Ф	Industrials	_	_	1.39												
	Technology	_	_	0.00												
→	Defensive	-	-	5.56												
Ħ	Consumer Defensive	_	_	5.56												
٠	Healthcare	-	_	0.00												
•	Utilities	_	_	0.00												
					0%	5	10	15	20	25	30	35	40	45	50	55

Top 12 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① Invesco Cayman Commodity Fund lii Hf	23.69	23.69	_	_
① Invesco Shrt-Trm Inv Treasury Instl	17.12	40.81	_	-
① Invesco Shrt-Trm Inv Gov&Agcy Instl	14.98	55.79	_	-
① Invesco Shrt-Trm Inv Liq Assets Instl	10.67	66.46	_	-
① United States Treasury Notes 0.1%	6.61	73.07	-	-
① United States Treasury Notes 0.159%	6.57	79.64	_	_
① United States Treasury Notes 0.199%	6.57	86.21	_	-
① United States Treasury Bills 0%	4.92	91.13	_	-
① United States Treasury Bills 0%	4.92	96.05	_	-
Barclays Bank plc 0.1%	2.21	98.26	-	-
① Canadian Imperial Bank of Commerce 0.1%	1.74	100.00	_	_
Usd Currency Cash	0.00	100.00	-	-

Total Holdings 12



Metropolitan West Total Return Bd I MWTIX

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

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 8 of the 10 years it's been in existence.

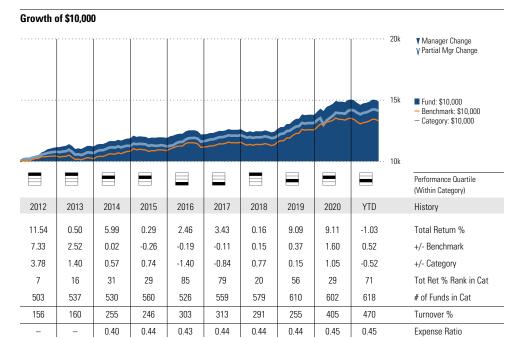
Management: The fund's management has been in place for 24.52 years.

Style Consistency is not calculated for Fixed Income funds.

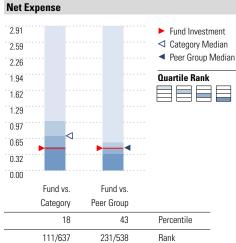
Net Expense: The fund's expense ratio of 0.45 is 40.79% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

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







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

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.04	4.43	5.89
Avg Eff Maturity	8.11	_	7.41



Duration

Metropolitan West Total Return Bd I MWTIX

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

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

Quality

Gradient Street
-50	Ó	50	100	150

Asset Allocation as of 09-30-2021

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

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

	Fund	Bmark	Cat	Fund	•	Benchma	ark C	ategory	Average			
Government	34.40	-	27.90									
Treasury	33.28	-	18.38									
Inflation – Protected	0.24	_	1.50	1								
Agency/Quasi Agency	0.86	_	0.77									
Other Government Related	0.02	_	7.25									
Corporate	20.85	-	30.24									
Corporate Bond	17.84	_	28.11									
Bank Loan	1.35	_	0.68	0								
Convertible	1.66	_	1.27									
Preferred	0.00	_	0.18									
Securitized	38.17	-	32.34									
Agency MBS Pass-Through	27.15	_	15.49									
Agency MBS ARM	0.00	_	0.03									
Agency MBS CMO	0.61	_	1.94									
Non-Agency Residential MBS	3.65	_	0.62		ı							
Commercial MBS	1.46	-	5.02									
Asset-Backed	5.30	-	9.24									
Covered Bond	0.00	-	0.00									
Municipal	0.55	_	0.93	[
Cash & Equivalents	5.68	-	7.42									
Other	0.35	-	0.83	•								
				0%	5	10	15	20	25	30	35	4

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

Total Holdings 1773



MFS Global Equity R4 MWELX

Morningstar Category World Large-Stock Blend Morningstar Index

MSCI ACWI NR USD

Portfolio Manager(s)

Roger Morley since 10-2009 Ryan McAllister since 09-2016

Quantitative Screens

Performance: The fund has finished in the World Large-Stock 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 12.01 years.

Style: The fund has landed in its primary style box — Large Blend — 74.29 % of the time over the past three

Net Expense: The fund's expense ratio of 0.91 is 9% lower than the World Large-Stock Blend category average.

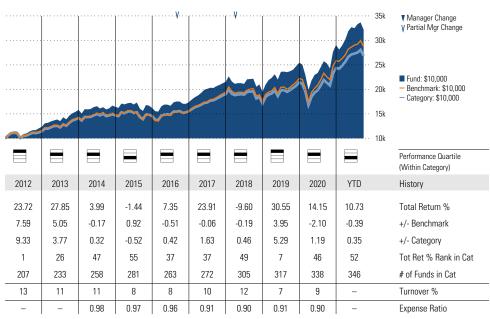
Morningstar Investment Management LLC Analysis

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

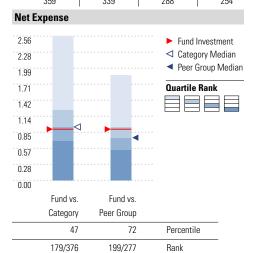
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -1.01 27.12 13.19 12.94 13.29 9.46 -1.05 27.44 12.58 13.20 11.90 6.43 Benchmark Return % 25.83 11 02 -1 55 11 62 11.12 Category Average % 51 42 24 35 11 % Rank in Category 359 339 288 254 147 # of Funds in Category



3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.65	_	-1.24
Beta	1.00	_	0.97
R-Squared	95.13	_	94.91
Standard Deviation	18.61	18.20	18.17
Sharpe Ratio	0.70	0.68	0.60
Tracking Error	4.11	-	4.21
Information Ratio	0.15	-	-0.40
Up Capture Ratio	102.49	-	94.82
Down Capture Ratio	101.12	-	100.11

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.64	19.25	20.79
Price/Book Ratio	3.85	2.80	3.09
Geom Avg Mkt Cap \$B	85.27	103.24	84.10
ROE	21.72	24.45	23.41



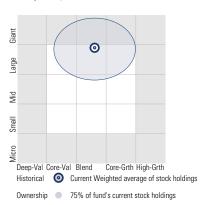
MFS Global Equity R4 MWELX

Morningstar CategoryMorningstar CategoryWorld Large-Stock BlendMSCI ACV

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

14	63	12	Large
2	8	2	Mid
0	0	0	Small

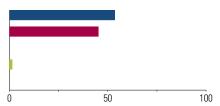
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.00	1.06
Cash	1.29	1.74
Bonds	0.00	1.13
Non-US Stocks	45.18	39.60
US Stocks	53.53	56.47
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2021												
		Fund	Bmark	Cat	Fun	d '	Bench	mark	[] Cateo	gory Ave	erage	,		
_Մ	Cyclical	27.16	34.77	33.90										
A	Basic Materials	6.37	4.47	5.72										
A	Consumer Cyclical	7.64	11.77	11.36			• [[
,	Financial Services	13.15	15.83	13.94				■ []						
fi	Real Estate	0.00	2.70	2.88	İ	Ò								
W	Sensitive	38.40	43.77	42.93										
d	Communication Services	7.54	9.71	8.30										
•	Energy	0.00	3.60	3.05	İ		į							
Ф	Industrials	19.13	9.54	14.37		- 1	•							
	Technology	11.73	20.92	17.21										
→	Defensive	34.42	21.44	23.16				•						
Ħ	Consumer Defensive	13.80	6.99	7.97		1 1								
٠	Healthcare	20.62	11.84	11.76				1						
•	Utilities	0.00	2.61	3.43	į	[
				-	0%	5	10	15	20	25	30	35	40	

World Regions % Equity 09-30-2021



	Fund %	Cat %
Greater Asia	3.11	13.98
Japan	2.22	5.94
Australasia	0.00	1.08
Asia-4 Tigers	0.89	3.60
Asia-ex 4 Tigers	0.00	3.36
Not Classified	0.00	0.00

Americas	Fund % 57.19	Cat % 62.46	Greater Europe	Fund % 39.70	Cat % 23.55	Market Maturity	Fund %
North America	56.97	61.72	United Kingdom	9.53	5.91	Developed Markets	99.78
Central/Latin	0.22	0.74	W euro-ex UK	29.24	16.96	Emerging Markets	0.22
			Emrgng Europe	0.00	0.34	Not Available	0.00
			Africa	0.93	0.34		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.47	3.47	22.83	Healthcare
○ Comcast Corp Class A	3.18	6.65	8.13	Communication Svc
	2.95	9.60	23.84	Industrials
	2.89	12.49	8.58	Healthcare
○ Visa Inc Class A	2.86	15.35	2.28	Financial Services
	2.65	17.99	23.49	Technology
⊖ Roche Holding AG	2.44	20.43	9.70	Healthcare
Diageo PLC	2.38	22.82	27.82	Consumer Defensive
Nestle SA	2.32	25.14	9.81	Consumer Defensive
	2.29	27.43	12.54	Basic Materials

Total Holdings 90



MFS Mid Cap Growth R6 OTCKX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Eric Fischman since 11-2008 Paul Gordon since 05-2011 Eric Braz since 06-2021

Quantitative Screens

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

Management: The fund's management has been in place for 12.87 years.

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

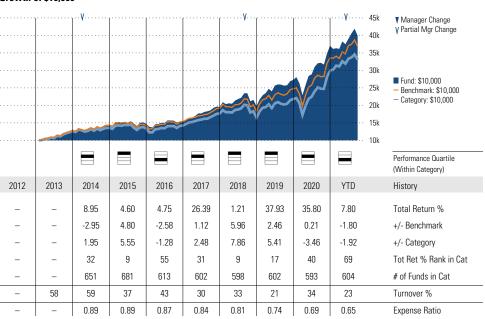
Morningstar Investment Management LLC Analysis

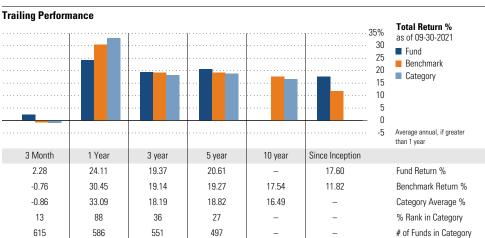
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

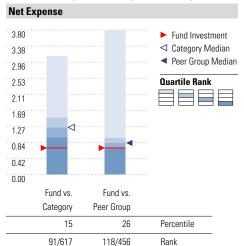
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021
Sustainability Rating	5	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000







3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	2.43	-	-0.05
Beta	0.86	_	0.99
R-Squared	94.81	_	91.63
Standard Deviation	19.56	22.05	23.04
Sharpe Ratio	0.95	0.86	0.82
Tracking Error	5.37	_	6.61
Information Ratio	0.04	_	-0.16
Up Capture Ratio	92.59	_	99.60
Down Capture Ratio	86.02	_	101.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	39.56	32.67	34.64
Price/Book Ratio	7.09	9.61	6.28
Geom Avg Mkt Cap \$B	22.14	23.28	18.91
ROE	18.95	15.79	16.95



MFS Mid Cap Growth R6 OTCKX

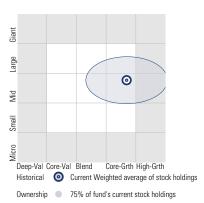
Morningstar Category Mid-Cap Growth

Morningstar Index

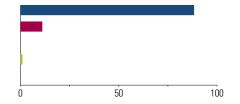
Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Asset Allocation as of 09-30-2021





Style Breakdown

Equity

0	5	25	Large
0	32	32	Mid
1	3	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	•	Benchr	mark	∏ Ca	tegory	v Aver	age			
<u></u>	Cyclical	29.65	25.48	27.83					.,			-3-			
A.	Basic Materials	2.15	1.69	2.04											
A	Consumer Cyclical	16.42	16.15	14.20											
æ	Financial Services	7.20	5.09	8.46											
fi	Real Estate	3.88	2.55	3.13											
W	Sensitive	49.35	55.14	48.82										-	
	Communication Services	5.26	5.42	5.27											
•	Energy	0.00	1.55	0.89	[
Ф	Industrials	14.72	14.20	13.20											
	Technology	29.37	33.97	29.46							1				
—	Defensive	20.99	19.39	23.36											
Ħ	Consumer Defensive	0.25	2.00	2.57	1 [
+	Healthcare	20.74	17.23	20.27											
•	Utilities	0.00	0.16	0.52	i										

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
				•
Monolithic Power Systems Inc	2.94	2.94	32.83	Technology
PerkinElmer Inc	2.76	5.70	20.91	Healthcare
MSCI Inc	2.75	8.45	36.82	Financial Services
Charles River Laboratories International Inc	2.62	11.07	65.16	Healthcare
Cadence Design Systems Inc	2.31	13.38	11.00	Technology
Match Group Inc	1.94	15.32	3.84	Communication Svc
Bio-Techne Corp	1.86	17.19	52.90	Healthcare
Steris PLC	1.80	18.99	8.43	Healthcare
Verisk Analytics Inc	1.80	20.79	-3.11	Industrials
AMETEK Inc	1.77	22.56	3.03	Industrials
NICE Ltd ADR	1.73	24.29	0.18	Technology
Bright Horizons Family Solutions Inc	1.72	26.01	-19.41	Consumer Cyclical
Icon PLC	1.72	27.73	34.38	Healthcare
TransUnion	1.71	29.44	13.46	Industrials
Arthur J. Gallagher & Co	1.71	31.15	21.32	Financial Services

Total Holdings 115



MFS Value R4 MEIJX

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.35 years.
- Net Expense: The fund's expense ratio of 0.58 is 38.3% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

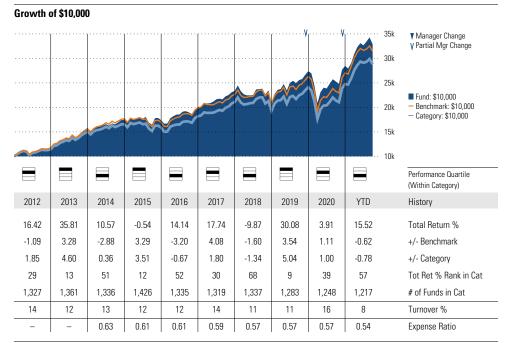
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

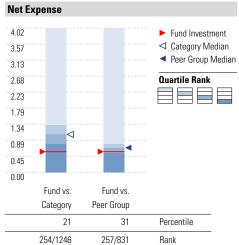
Metric	Rating	Updated
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD







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

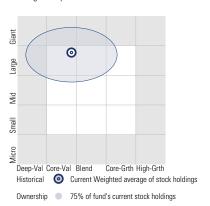
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.58	17.83	17.68
Price/Book Ratio	3.03	2.44	2.62
Geom Avg Mkt Cap \$B	104.75	73.35	114.13
ROE	25.95	16.34	21.91



MFS Value R4 MEIJX

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

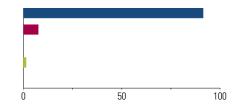
40	45	5	Large
3	7	0	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.00	0.99
Cash	1.25	0.80
Bonds	0.00	0.43
Non-US Stocks	7.42	5.69
US Stocks	91.34	92.09
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

Large Value

		Fund	Bmark	Cat	Fund		Benchmark	Πra	tegory A	Vorano		
Ն	Cyclical	35.47	34.70	33.81	Tullu		Dencimark] 00	reguly F	weraye		
_	-										- :	
à.	Basic Materials	3.71	2.90	3.47		U i	_					
4	Consumer Cyclical	2.18	5.56	7.13								
ê	Financial Services	29.18	21.33	20.14								
ŧ	Real Estate	0.40	4.91	3.07] [
M	Sensitive	32.90	35.33	37.15								
	Communication Services	3.15	8.49	7.45								
ð	Energy	2.58	5.16	5.52			_					
¢	Industrials	17.67	11.42	12.07		- :						
	Technology	9.50	10.26	12.11								
→	Defensive	31.64	29.96	29.04			_					
=	Consumer Defensive	6.92	7.62	9.07			. [
٠	Healthcare	18.52	17.51	15.30								
1	Utilities	6.20	4.83	4.67								

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

Total Holdings 79



PIMCO Income I2 PONPX

Portfolio Manager(s)

Daniel Ivascyn since 03-2007 Alfred Murata since 03-2013 Joshua Anderson since 07-2018

Quantitative Screens

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

Management: The fund's management has been in place for 14.52 years.

Style Consistency is not calculated for Fixed Income funds.

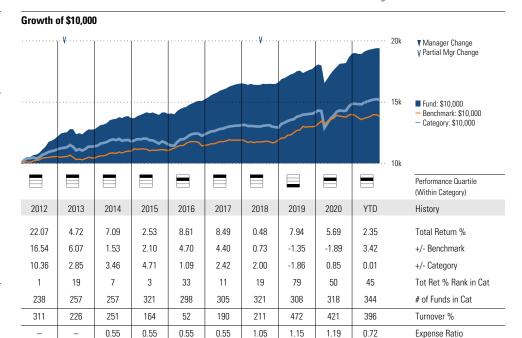
Net Expense: The fund's expense ratio of 0.72 is 28% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

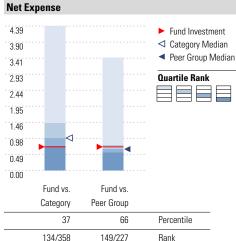
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.



Morningstar Index BBgBarc US Universal TR USD







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

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



PIMCO Income I2 PONPX

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

Quality

G

G

Ltd Mod Ext
Duration

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

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

Morningstar Category

Morningstar Index

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

Top 10 Holdings as of 09-30-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Irs Eur -0.33000 03/18/20-2Y Lch Receive	03-2022	14.04	14.04	_
Irs Eur -0.33000 03/18/20-2Y Lch Pay	03-2022	14.02	28.06	_
→ 10 Year Treasury Note Future Sept 21	09-2021	12.31	40.37	_
⊕ IRS USD 0.30000 12/19/20-3Y* CME Pay	06-2024	10.39	50.76	_
⊕ IRS USD 0.30000 12/19/20-3Y* CME Receive	06-2024	10.31	61.07	_
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Pay	01-2022	9.37	70.44	_
€ ZCS BRL 4.9 05/13/21-01/03/22 CME Receive	01-2022	9.35	79.79	_
☆ Cash Offset	_	9.05	88.84	_
☆ Offset: Unsettled Trades	_	7.49	96.33	_
IRS USD 0.50000 06/16/21-5Y CME Pay	06-2026	7.35	103.68	_

Total Holdings 7847



PIMCO Real Return I2 PRLPX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

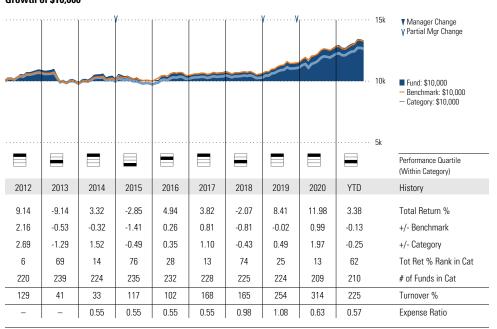
Style Consistency is not calculated for Fixed Income funds.

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

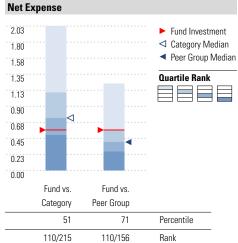
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.14	_	-0.20
Beta	1.03	_	0.91
R-Squared	95.98	_	77.98
Standard Deviation	4.27	4.07	4.36
Sharpe Ratio	1.47	1.53	1.33
Tracking Error	0.86	-	2.22
Information Ratio	0.09	-	-0.58
Up Capture Ratio	102.50	-	89.37
Down Capture Ratio	106.42	-	94.35

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.71	4.52	6.27
Avg Eff Maturity	7.55	_	7.15



PIMCO Real Return 12 PRLPX

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

Quality

G

C

Ltd Mod Ext
Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	49.00	0.00	96.46
AA	32.00	99.60	0.15
A	9.00	0.00	0.51
BBB	7.00	0.00	1.30
BB	1.00	0.00	0.37
В	1.00	0.00	0.05
Below B	1.00	0.00	0.01
Not Rated	0.00	0.40	1.15

Asset Allocation as of 09-30-2021 Asset Class Net % Cat% US Stocks 0.03 0.00 Non-US Stocks 0.00 0.00 Bonds 107.31 98.41 Cash -13.55 1.11 Other 6.23 0.45 Ó 50 100 150 Total 100.00 100.00

Morningstar Category

Inflation-Protected Bond

Morningstar Index

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 8590

BBgBarc US Treasury US TIPS TR USD

Sector Weighting as of 09-3	30-2021					
ŭ ŭ	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	74.39	_	89.59			
Treasury	0.40	_	1.85	1[
Inflation – Protected	50.55	_	81.74			
Agency/Quasi Agency	0.01	_	0.08			
Other Government Related	23.43	_	5.92			
Corporate	0.88	-	2.76	I		
Corporate Bond	0.55	_	2.45	1 [
Bank Loan	0.00	_	0.25			
Convertible	0.11	_	0.06			
Preferred	0.22	_	0.00	ĺ		
Securitized	8.78	-	3.95			
Agency MBS Pass-Through	2.47	_	0.86	0		
Agency MBS ARM	0.01	_	0.00			
Agency MBS CMO	0.11	_	0.40			
Non-Agency Residential MBS	0.72	_	0.17			
Commercial MBS	0.05	_	0.48			
Asset-Backed	3.70	_	1.96			
Covered Bond	1.72	_	0.08			
Municipal	0.00	-	0.02	0		
Cash & Equivalents	6.52	_	3.55			
Other	9.05	_	0.10			

Top 10 Holdings as of 09-30-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
5 Year Treasury Note Future Sept 21	10-2021	20.30	20.30	_
⊕ Euro Schatz Future Sept 21	09-2021	16.44	36.75	_
☆ Cash Offset	_	9.81	46.56	_
⊕ 10 Year Treasury Note Future Sept 21	09-2021	8.56	55.12	_
─ EUROPEAN MONETARY UNION EURO Sold	08-2021	6.98	62.10	-
	08-2021	6.98	69.08	_
	07-2021	5.81	74.89	_
□ U S TIPS REV REPO	07-2021	5.38	80.27	_
⊕ United States Treasury Bonds 1.375%	02-2044	5.21	85.48	_
① United States Treasury Notes 0.125%	01-2030	5.10	90.57	_

Total Holdings 1000



PIMCO Short-Term I2 PTSPX

Morningstar Category Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

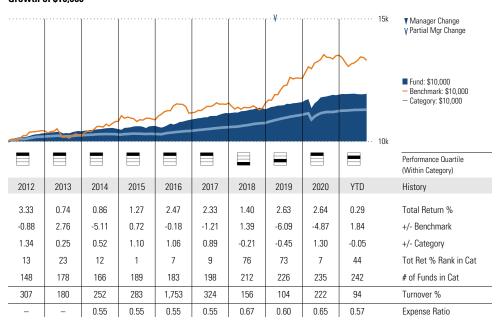
Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

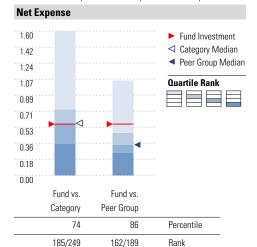
This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

Growth of \$10,000



Trailing Performance





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

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

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.09	4.43	0.82
Avg Eff Maturity	0.14	_	3.03



PIMCO Short-Term I2 PTSPX

Style Analysis	as of 09-30-2021
Style Breakdown	
Fixed Income	Quality
	High
	M id
	Low
Itd Mod Ext	
Duration	

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

Ultrashort Bond BBgBarc US Agg Bond TR USD Asset Allocation as of 09-30-2021 Asset Class Net % Cat% US Stocks 0.08 0.16 Non-US Stocks 0.00 0.00 Bonds 79.17 75.39 Cash 15.69 20.66 Other 5.00 3.85 50 100 Total 100.00 100.00

Morningstar Category

Morningstar Index

Sector Weighting as of 09-	30-2021											
	Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ategory A	Average			
Government	34.91	-	11.93									
Treasury	1.00	_	6.36									
Inflation - Protected	0.00	_	0.05	ĺ								
Agency/Quasi Agency	8.01	_	1.53									
Other Government Related	25.90	_	3.99			:						
Corporate	19.90	_	38.91									
Corporate Bond	18.58	_	34.40		-							
Bank Loan	0.00	_	0.99									
Convertible	1.32	_	3.52									
Preferred	0.00	-	0.00	į								
Securitized	19.10	_	25.83									
Agency MBS Pass-Through	0.66	_	1.52									
Agency MBS ARM	0.02	_	0.79									
Agency MBS CMO	1.77	_	5.59									
Non-Agency Residential MBS	0.68	_	0.46									
Commercial MBS	2.37	_	0.84									
Asset-Backed	13.60	_	16.62									
Covered Bond	0.00	_	0.01									
Municipal	0.48	_	1.28	•								
Cash & Equivalents	15.16	_	21.90									
Other	7.57	-	0.05									
				n%	5	10	15	20	25	3U	35	40

Top 10 Holdings as of 09-30-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
→ Pimco Fds	10-2021	18.93	18.93	_
⊕ 3 Month Canadian Bankers' Acceptance Future Dec 22	12-2022	17.58	36.51	_
	10-2021	14.15	50.67	-
⊕ 3 Month Canadian Bankers' Acceptance Future Mar 23	03-2023	10.08	60.75	_
⊖ Ultra 10 Year US Treasury Note Future Sept 21	09-2021	5.73	66.48	_
☆ Cash Offset	_	5.10	71.58	_
IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	4.93	76.52	_
IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	4.93	81.45	_
→ BRITISH POUND STERLING Purchased	08-2021	4.54	85.99	_
→ BRITISH POUND STERLING Sold	08-2021	4.54	90.53	_

Total Holdings 1237



T. Rowe Price Dividend Growth PRDGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

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

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

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

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

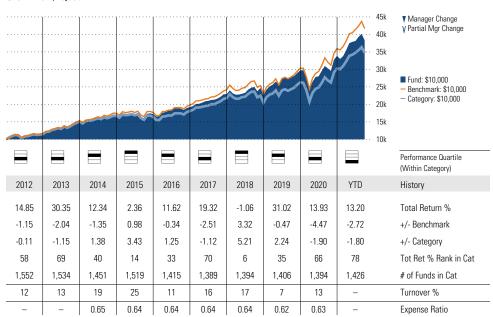
Morningstar Investment Management LLC Analysis

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

ESG Metrics

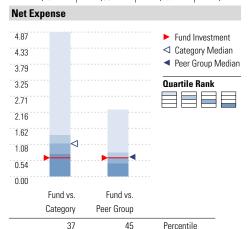
Metric	Rating	Updated
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





	551/1507	393/874	Rank
Peer gro	oup is a subset of th	ne category and	I includes funds with the
same m	anagement style (a	ctive vs. passiv	e) and similar share class
characte	prietice		

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

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



T. Rowe Price Dividend Growth PRDGX

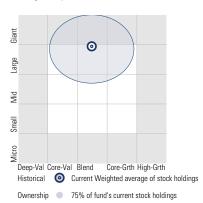
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

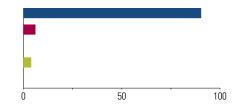
18	45	23	Large
2	11	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



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

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

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

Total Holdings 102



Templeton Global Bond Adv TGBAX

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

Portfolio Manager(s)

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

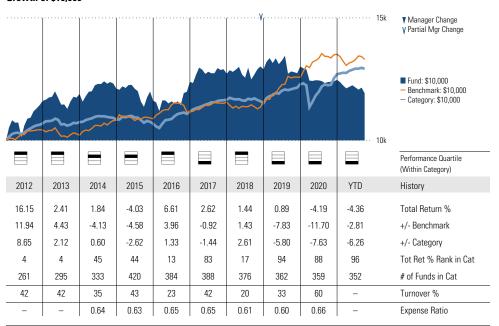
Quantitative Screens

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

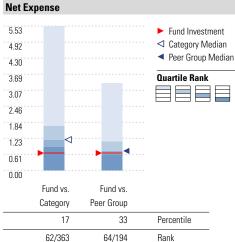
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000

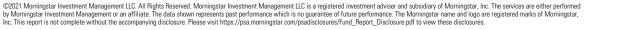






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.19	_	1.44
Beta	-0.33	-	0.39
R-Squared	4.96	-	8.91
Standard Deviation	5.21	3.54	6.35
Sharpe Ratio	-0.57	1.23	0.45
Tracking Error	6.92	-	6.68
Information Ratio	-1.07	-	-0.34
Up Capture Ratio	-15.68	-	67.42
Down Capture Ratio	30.96	-	78.23

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





Removed

Morningstar Index

BBgBarc US Agg Bond TR USD

Morningstar Category

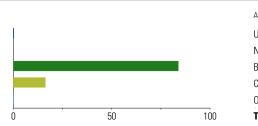
Nontraditional Bond

Templeton Global Bond Adv TGBAX

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

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

Asset Allocation as of 09-30-2021



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

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

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

02-2023

01-2025

3.42

3.40

36.83

40.23

Total Holdings 139

Bank of Korea 0.87%

Secretaria Tesouro Nacional 0%



Vanguard 500 Index Admiral VFIAX

Growth of \$10,000

0.83

42

1,534

3

2.68

18

1,451

3

0.05

2.43

20

1,519

3

0.05

1.56

27

1,415

4

0.04

1.00

35

1,552

3

Morningstar Category
Large Blend

2.54

38

1,394

4

0.04

0.90

36

1,426

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

2.68

24

1,406

4

0.04

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

1.84

27

1,394

4

0.04

1.35

29

1,389

3

0.04





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

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



Vanguard 500 Index Admiral VFIAX

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

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Func	ł	▼ Ben	chmark	· I Ca	ateanry	Avera	ne			
Դ	Cyclical	30.93	30.94	30.52	Tune	•	DOIT	·	. [] 00	atogory	/ Word	90			
A.	Basic Materials	2.15	2.15	2.67											
A	Consumer Cyclical	12.11	12.10	10.80				'							
,	Financial Services	14.09	14.11	14.63											
ŵ	Real Estate	2.58	2.58	2.42											
W	Sensitive	47.07	47.05	46.65											j <u> </u>
	Communication Services	11.29	11.29	10.63											
ð	Energy	2.74	2.75	2.30											
¢	Industrials	8.39	8.38	10.18											
	Technology	24.65	24.63	23.54											
-	Defensive	21.99	22.01	22.84											
Ħ	Consumer Defensive	6.21	6.21	6.67		[_							
+	Healthcare	13.35	13.34	13.95				■[
•	Utilities	2.43	2.46	2.22											
				-	0%	5	10	15	20	25	30	35	40	45	50

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

Total Holdings 511



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

James Anderson since 02-2003 Simon Webber since 12-2009 Thomas Coutts since 12-2016 James Gautrey since 12-2020 Lawrence Burns since 12-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth 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 18.66 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 0.33 is 69.16% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

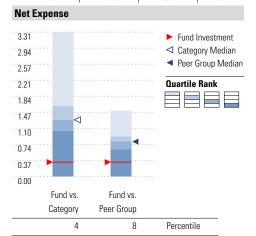
Metric	Rating	Updated
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





30/375 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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	13.13	_	5.55
Beta	1.05	_	0.92
R-Squared	75.47	_	-
Standard Deviation	21.51	17.78	17.92
Sharpe Ratio	0.99	0.44	0.70
Tracking Error	10.69	-	7.32
Information Ratio	1.37	-	0.72
Up Capture Ratio	131.27	-	108.47
Down Capture Ratio	78.33	_	87.71

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.43	15.42	25.28
Price/Book Ratio	4.74	1.82	3.77
Geom Avg Mkt Cap \$B	92.30	46.48	58.18
ROE	16.31	16.57	19.79



18/467

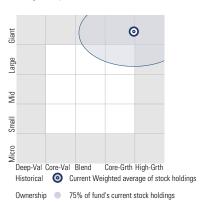
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

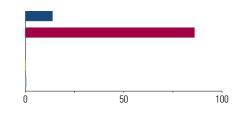
9	26	60	Large
0	1	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.31	0.45
Cash	0.10	1.99
Bonds	0.00	0.02
Non-US Stocks	85.92	89.96
US Stocks	13.67	7.58
Asset Class	Net %	Cat%

360	ctor Weighting as of 09-3													
		Fund	Bmark	Cat	Fund	1 1	Bench	nmark] Cateo	gory Ave	erage		,	
Դ	Cyclical	41.25	38.49	33.19			_							
A	Basic Materials	0.51	7.34	5.96	i		' i							
A	Consumer Cyclical	32.71	11.10	13.98							•			
,	Financial Services	8.03	17.14	12.82					7					
fi	Real Estate	0.00	2.91	0.43	0	*								
W	Sensitive	34.81	35.11	44.27										
	Communication Services	7.86	5.78	6.92										
•	Energy	1.46	3.77	1.61		*								
Ф	Industrials	9.41	15.32	15.47				Ď						
	Technology	16.08	10.24	20.27										
→	Defensive	23.94	26.40	22.55										
Ħ	Consumer Defensive	6.62	10.18	8.42										
+	Healthcare	16.58	13.05	13.02			1							
•	Utilities	0.74	3.17	1.11		*								
				-	0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2021



	Fund %	Cat %
Greater Asia	33.45	30.68
Japan	7.93	11.53
Australasia	0.85	1.51
Asia-4 Tigers	5.68	7.67
Asia-ex 4 Tigers	18.99	9.97
Not Classified	0.00	0.00

Americas	Fund % 19.30	Cat % 14.43	Greater Europe	Fund % 47.24	Cat % 54.90	Market Maturity	Fund %
North America	14.73	11.98	United Kingdom	5.30	9.73	Developed Markets	76.44
Central/Latin	4.57	2.45	W euro-ex UK	41.48	43.75	Emerging Markets	23.56
			Emrgng Europe	0.00	0.49	Not Available	0.00
			Africa	0.46	0.93		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.95	5.95	62.80	Technology
□ Tencent Holdings Ltd	4.75	10.69	-18.20	Communication Svc
	4.11	14.81	0.25	Consumer Cyclical
Moderna Inc	3.59	18.40	268.39	Healthcare
○ Kering SA	3.50	21.89	4.98	Consumer Cyclical
⊖ Illumina Inc	3.15	25.04	9.62	Healthcare
Alibaba Group Holding Ltd Ordinary Shares	3.11	28.15	_	Consumer Cyclical
Adyen NV	3.09	31.24	25.60	Technology
⊕ Tesla Inc	3.06	34.30	9.89	Consumer Cyclical
M3 Inc	2.37	36.67	-17.87	Healthcare

Total Holdings 142

Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000







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

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

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





Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2021

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

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

100

World Regions % Equity 09-30-2021



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

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

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

Total Holdings 220



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





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

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

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

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



Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

1. /			
3	17	13	Laige
7	34	7	VIIV
4	12	3	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021

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

		Fund	Bmark	Cat	Fund	▼ E	enchmark	[] C	atego	ry Av	erage)		
Ն	Cyclical	100.00	99.13	98.96										
ů.	Basic Materials	0.00	0.00	0.06	ĺ									
A	Consumer Cyclical	0.00	0.13	1.75	i[] :									
ê	Financial Services	0.00	0.00	0.27	ĺ									
t	Real Estate	100.00	99.00	96.88					1 1					
M	Sensitive	0.00	0.87	1.02	0 : :									
d	Communication Services	0.00	0.00	0.22	Ď									
	Energy	0.00	0.00	0.01	<u> </u>									
¢	Industrials	0.00	0.87	0.22	ď									
	Technology	0.00	0.00	0.57	Ó									
→	Defensive	0.00	0.00	0.02										
=	Consumer Defensive	0.00	0.00	0.00	ĺ									
۲	Healthcare	0.00	0.00	0.00	Í									
?	Utilities	0.00	0.00	0.02										

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	11.56	11.56	_	_
	7.22	18.78	19.95	Real Estate
○ Prologis Inc	5.55	24.33	27.75	Real Estate
○ Crown Castle International Corp	4.43	28.76	11.38	Real Estate
	4.21	32.97	11.84	Real Estate
	2.80	35.77	31.25	Real Estate
⊖ Simon Property Group Inc	2.49	38.26	57.33	Real Estate
○ Digital Realty Trust Inc	2.39	40.64	6.04	Real Estate
	2.16	42.81	17.79	Real Estate
─ Welltower Inc	2.06	44.86	30.35	Real Estate
⊖ CBRE Group Inc Class A	1.96	46.82	55.23	Real Estate
⊕ AvalonBay Communities Inc	1.85	48.67	40.14	Real Estate
	1.69	50.36	39.55	Real Estate
① Alexandria Real Estate Equities Inc	1.60	51.96	9.08	Real Estate
○ Weyerhaeuser Co	1.59	53.56	7.61	Real Estate

Total Holdings 171



Vanguard Target Retirement 2015 Inv VTXVX

Morningstar Category Target-Date 2015 Morningstar Index Morningstar Lifetime Mod 2015 TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2015 category's top three quartiles in 9 of the 10 years it's
been in existence.

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

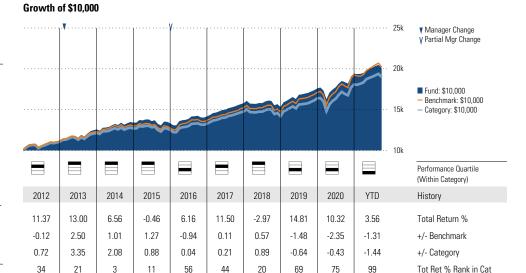
Net Expense: The fund's expense ratio of 0.12 is 80% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



138

7

131

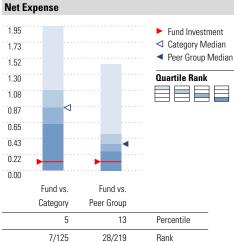
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18

117





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

3-1 cai nisk ivicuits			
	Fund	Bmark	Cat
Alpha	0.12	_	-0.76
Beta	0.83	_	0.97
R-Squared	98.81	_	96.39
Standard Deviation	7.38	8.88	8.80
Sharpe Ratio	0.90	0.92	0.81
Tracking Error	1.74	_	1.81
Information Ratio	-0.85	_	-0.59
Up Capture Ratio	83.20	_	92.08
Down Capture Ratio	82.08	_	96.07
Information Ratio Up Capture Ratio	-0.85 83.20	- - -	-0.59 92.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.45	19.04	19.25
Price/Book Ratio	2.65	2.66	2.82
Avg Eff Duration	6.21	-	5.44



146

13

168

26

111

10

133

16

132

9

127

7

Vanguard Target Retirement 2015 Inv VTXVX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2021

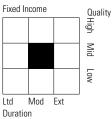
Morningstar Style Box™



Style Breakdown

Fauity

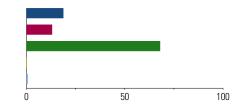
Lquity			
19	27	28	Large
6	9	5	Mid
2	3	1	Small
Value	Rlend	Growth	

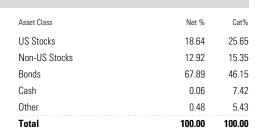


Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021





Cyclical Basic Materials Consumer Cyclical Financial Services Real Estate	35.83 4.92 11.65 15.58	39.45 4.37 10.36	35.92 4.95 11.13		T							1	
Consumer Cyclical Financial Services	11.65	10.36				•							
Financial Services			11.13			- 7							
	15.58	15 17											
Real Estate		15.17	16.26										
nour Lotato	3.68	9.55	3.58		0	*							
Sensitive	43.12	38.43	42.38										0
Communication Services	8.92	6.75	9.42		_ , 7								
Energy	3.17	3.68	3.51		0								
Industrials	10.85	11.24	10.62				_						
Technology	20.18	16.76	18.83										
Defensive	21.03	22.12	21.70										
Consumer Defensive	6.47	6.75	6.20										
Healthcare	11.93	12.47	12.63										
Utilities	2.63	2.90	2.87										
	Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Communication Services 8.92 Energy 3.17 Industrials 10.85 Technology 20.18 Defensive 21.03 Consumer Defensive 6.47 Healthcare 11.93	Communication Services 8.92 6.75 Energy 3.17 3.68 Industrials 10.85 11.24 Technology 20.18 16.76 Defensive 21.03 22.12 Consumer Defensive 6.47 6.75 Healthcare 11.93 12.47	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Technology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Technology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63	Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services Services	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Fechnology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63 Utilities 2.63 2.90 2.87	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Fechnology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63 Utilities 2.63 2.90 2.87	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Fechnology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63 Jtilities 2.63 2.90 2.87	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Fechnology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63 Jtilities 2.63 2.90 2.87	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Fechnology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63 Utilities 2.63 2.90 2.87	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Fechnology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63 Utilities 2.63 2.90 2.87	Communication Services 8.92 6.75 9.42 Energy 3.17 3.68 3.51 Industrials 10.85 11.24 10.62 Fechnology 20.18 16.76 18.83 Defensive 21.03 22.12 21.70 Consumer Defensive 6.47 6.75 6.20 Healthcare 11.93 12.47 12.63 Jtilities 2.63 2.90 2.87

Top 7 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Bond Market II ldx Inv	_	36.53	36.53	-	_
○ Vanguard Total Stock Mkt Idx Inv	-	18.70	55.22	_	_
○ Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	16.17	71.39	_	_
○ Vanguard Total Intl Bd Idx Investor	-	15.69	87.08	_	_
O Vanguard Total Intl Stock Index Inv	-	12.80	99.88	_	_
Vanguard Total Intl Bd II Idx Investor	_	0.16	100.04	_	_
─ Us Dollar	_	0.04	100.07	_	_

Total Holdings 7



Vanguard Target Retirement 2020 Inv VTWNX

Morningstar Category Target-Date 2020

180

19

175

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

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

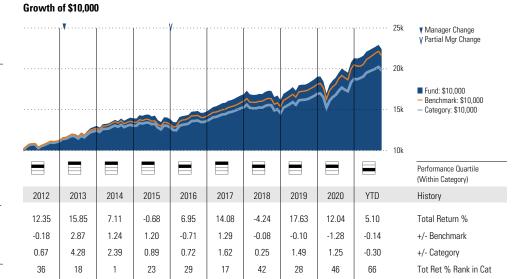
Net Expense: The fund's expense ratio of 0.13 is 79.69% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



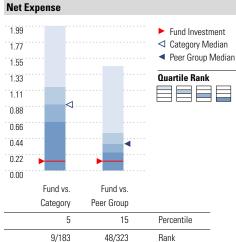
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Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

	Fund	Bmark	Cat
Alpha	-0.49	-	-0.70
Beta	0.98	-	0.95
R-Squared	98.49	-	96.48
Standard Deviation	9.77	9.87	9.52
Sharpe Ratio	0.82	0.88	0.79
Tracking Error	1.21	-	2.06
Information Ratio	-0.58	-	-0.63
Up Capture Ratio	96.18	-	90.82
Down Capture Ratio	99.56	-	94.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.52	18.89	19.67
Price/Book Ratio	2.65	2.63	2.82
Avg Eff Duration	6.46	_	5.43



219

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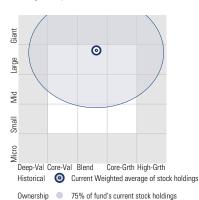
Vanguard Target Retirement 2020 Inv VTWNX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Weight %

Style Breakdown

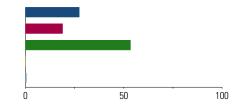
Equity				Fixed In	come
19	27	28	Large		
6	9	5	Mid		
2	3	1	Small		
	DI I	0 1		L c L	



Value Blend Growth

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021





Sec	ctor Weighting as of 09-3	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	35.72	39.43	37.03	
A.	Basic Materials	4.91	4.49	4.52	
Д	Consumer Cyclical	11.65	10.38	11.45	
,	Financial Services	15.47	15.27	15.47	
侖	Real Estate	3.69	9.29	5.59	
W	Sensitive	43.20	38.48	42.39	
	Communication Services	8.93	6.75	9.02	7
•	Energy	3.17	3.72	3.14	
Ф	Industrials	10.87	11.30	10.68	
	Technology	20.23	16.71	19.55	
-	Defensive	21.06	22.08	20.57	
Ħ	Consumer Defensive	6.48	6.75	6.01	
+	Healthcare	11.95	12.44	12.06	
•	Utilities	2.63	2.89	2.50	
					0% 5 10 15 20 25 30 35 40 45

Top 7 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Vanguard Total Bond Market II Idx Inv	_	30.83	30.83	_	_
→ Vanguard Total Stock Mkt Idx Inv	-	27.37	58.20	_	_
Ovanguard Total Intl Stock Index Inv	-	18.69	76.90	_	_
Ovanguard Total Intl Bd Idx Investor	-	13.16	90.05	_	_
⇒ Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	9.74	99.79	-	_
⊕ Vanguard Total Intl Bd II Idx Investor	_	0.20	99.99	_	_
⊕ Us Dollar	_	0.01	100.00	_	_

Total Holdings 7

Vanguard Target Retirement 2025 Inv VTTVX

Morningstar Category

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

Management: The fund's management has been in place for 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 0.13 is 80.88% lower than the Target-Date 2025 category average.

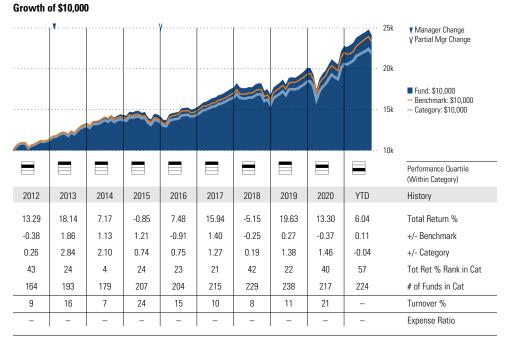
Morningstar Investment Management LLC Analysis

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

ESG Metrics

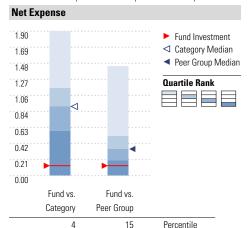
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Target-Date 2025



Trailing Performance





	10/234	66/446	Rank	
Peer group	o is a subset of	the category an	ıd includes fun	ds with the
same man	agement style (active vs. passi	ive) and simila	r share class
characteri	etice			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.50	_	-0.67
Beta	1.03	_	0.96
R-Squared	98.83	_	97.34
Standard Deviation	11.51	11.14	10.87
Sharpe Ratio	0.78	0.83	0.75
Tracking Error	1.28	-	2.07
Information Ratio	-0.23	_	-0.51
Up Capture Ratio	102.31	_	94.73
Down Capture Ratio	106.91	_	99.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.55	18.71	19.76
Price/Book Ratio	2.66	2.60	2.85
Avg Eff Duration	7.15	-	6.72



Vanguard Target Retirement 2025 Inv VTTVX

Quality

High

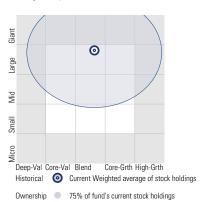
Mid

Low

Morningstar Index Morningstar Lifetime Mod 2025 TR USD **Morningstar Category** Target-Date 2025

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Mod

Style Breakdown

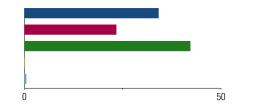
Equity 28 19 27 5 6 9

Large Μid 2 3 1



Weight % >50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.39	11.47
Cash	0.09	3.39
Bonds	42.14	38.14
Non-US Stocks	23.30	15.92
US Stocks	34.07	31.08
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
_Մ	Cyclical	35.69	39.38	36.46	
A.	Basic Materials	4.91	4.59	4.28	
A	Consumer Cyclical	11.66	10.46	11.56	
æ	Financial Services	15.44	15.38	15.33	
fi	Real Estate	3.68	8.95	5.29	
W	Sensitive	43.23	38.56	42.54	
	Communication Services	8.94	6.72	8.94	
ð	Energy	3.18	3.76	3.12	
Ģ	Industrials	10.86	11.41	10.60	<u> </u>
	Technology	20.25	16.67	19.88	
—	Defensive	21.08	22.06	21.00	
Ħ	Consumer Defensive	6.48	6.76	6.15	
+	Healthcare	11.98	12.40	12.23	
•	Utilities	2.62	2.90	2.62	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Sunguard Total Stock Mkt ldx Inv	_	34.17	34.17	_	_
Vanguard Total Bond Market II ldx Inv	_	28.70	62.87	_	_
Vanguard Total Intl Stock Index Inv	_	23.18	86.05	_	_
Vanguard Total Intl Bd Idx Investor	_	12.17	98.22	_	_
Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	1.37	99.59	_	-
Vanguard Total Intl Bd II Idx Investor	_	0.42	100.01	_	_
Us Dollar	_	0.01	100.02	_	_

Total Holdings 7

Vanguard Target Retirement 2030 Inv VTHRX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

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

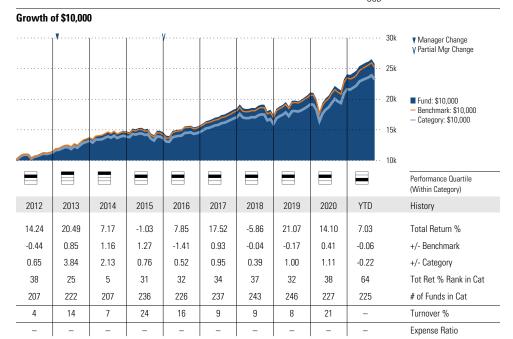
Net Expense: The fund's expense ratio of 0.14 is 79.71% lower than the Target-Date 2030 category average.

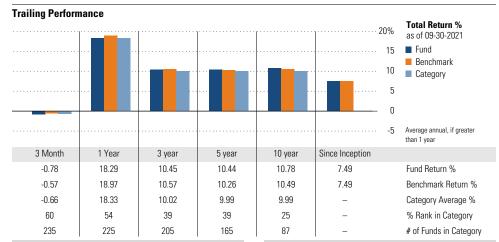
Morningstar Investment Management LLC Analysis

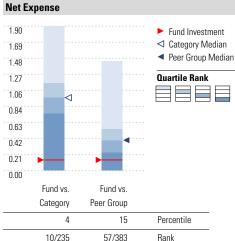
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	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	Bmark	Cat
-0.07	_	-0.41
1.00	_	0.98
99.29	_	98.27
12.87	12.86	12.68
0.75	0.76	0.72
1.08	_	1.92
-0.10	_	-0.34
100.90	_	97.70
102.39	_	100.97
	-0.07 1.00 99.29 12.87 0.75 1.08 -0.10	-0.07 - 1.00 - 99.29 - 12.87 12.86 0.75 0.76 1.080.10 - 100.90 -

Portfolio Metrics						
	Fund	Bmark	Cat			
Price/Earnings Ratio	18.56	18.52	19.81			
Price/Book Ratio	2.66	2.56	2.90			
Avg Eff Duration	7.31	_	6.80			



Vanguard Target Retirement 2030 Inv VTHRX

Quality

High

Mid

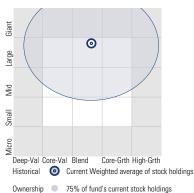
Low

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Mod

Ltd Duration

Style Breakdown

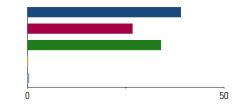


Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.34	13.11
Cash	0.11	2.63
Bonds	33.93	28.93
Non-US Stocks	26.67	18.50
US Stocks	38.96	36.84
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ı	Bench	mark	Categ	ιοην Δνε	rane			
ղ,	Cyclical	35.67	39.25	35.86	Tunc		Denti	IIIdik	ll Gared	JULY AVE	raye		- T :	
<u>.</u>	Basic Materials	4.92	4.68	4.27		'n								
A	Consumer Cyclical	11.66	10.56	11.64			•							
ı,	Financial Services	15.40	15.50	15.61										
ŵ	Real Estate	3.69	8.51	4.34		■[]	7							
W	Sensitive	43.26	38.67	43.06									,	
	Communication Services	8.95	6.73	9.01										
•	Energy	3.18	3.80	3.13]								
Ф	Industrials	10.87	11.51	10.89										
	Technology	20.26	16.63	20.03				- 1						
—	Defensive	21.07	22.07	21.09										
Ħ	Consumer Defensive	6.47	6.78	6.16										
٠	Healthcare	11.97	12.38	12.36										
•	Utilities	2.63	2.91	2.57		'								
					0%	5	10	15	20	25	30	35	40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	39.08	39.08	_	_
─ Vanguard Total Intl Stock Index Inv	-	26.55	65.63	_	_
─ Vanguard Total Bond Market II Idx Inv	-	23.77	89.39	_	_
─ Vanguard Total Intl Bd Idx Investor	-	10.27	99.66	_	_
⊕ Vanguard Total Intl Bd II Idx Investor	-	0.33	99.99	-	_
⊕ Us Dollar	_	0.01	100.00	_	_

Total Holdings 6

Vanguard Target Retirement 2035 Inv VTTHX

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

- ❷ Performance: The fund has finished in the Target-Date
 2035 category's top three quartiles in 10 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 8.61 years.
- Net Expense: The fund's expense ratio of 0.14 is 80% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

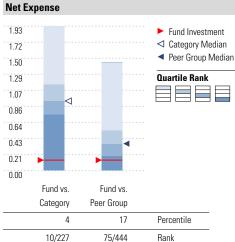
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.16 22.82 7.24 -1.26 8.26 19.12 -6.58 22.44 14.79 8.05 Total Return % -0.20 0.79 1.44 1.32 -1.81 0.60 0.24 -0.60 1.41 -0.53 +/- Benchmark 2.82 0.50 0.69 0.75 0.52 2.00 0.69 0.46 0.40 -0.53 +/- Category 40 23 10 37 32 35 32 42 43 73 Tot Ret % Rank in Cat 158 187 173 199 224 235 210 # of Funds in Cat 201 210 217 6 12 6 23 14 9 8 7 18 Turnover %





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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.48	_	0.16
Beta	0.96	_	0.97
R-Squared	99.50	_	98.66
Standard Deviation	14.23	14.79	14.48
Sharpe Ratio	0.73	0.70	0.71
Tracking Error	1.17	_	1.93
Information Ratio	0.09	_	-0.02
Up Capture Ratio	98.18	_	98.58
Down Capture Ratio	96.40	_	98.42

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.58	18.34	19.62
Price/Book Ratio	2.66	2.53	2.85
Avg Eff Duration	7.30	_	6.75

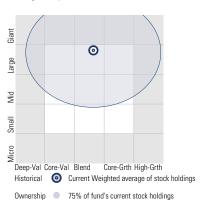


Vanguard Target Retirement 2035 Inv VTTHX

Morningstar Index Morningstar Lifetime Mod 2035 TR USD **Morningstar Category** Target-Date 2035

Style Analysis as of 09-30-2021

Morningstar Style Box™



Large

Mid

Style Breakdown

Equity 28 19 27 5 6 9

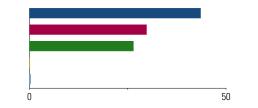
2 3 1 Value Blend Growth

Quality High MidLow Mod Ltd Duration

Fixed Income

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.27	11.04
Cash	0.07	2.30
Bonds	26.41	19.30
Non-US Stocks	29.75	23.16
US Stocks	43.50	44.21
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark] Category Average
<u></u>	Cyclical	35.67	39.16	36.25	
ů.	Basic Materials	4.92	4.79	4.28	
A	Consumer Cyclical	11.67	10.66	11.76	
,	Financial Services	15.39	15.63	15.40	
fi	Real Estate	3.69	8.08	4.81	
W	Sensitive	43.25	38.78	42.91	
	Communication Services	8.94	6.72	9.13	
ð	Energy	3.19	3.85	3.10	
Ф	Industrials	10.87	11.61	10.60	
	Technology	20.25	16.60	20.08	
→	Defensive	21.08	22.06	20.84	
=	Consumer Defensive	6.47	6.80	6.10	
٠	Healthcare	11.98	12.34	12.19	
•	Utilities	2.63	2.92	2.55	
					0% 5 10 15 20 25 30 35 40

Top 6 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	43.63	43.63	_	_
○ Vanguard Total Intl Stock Index Inv	_	29.63	73.27	_	_
○ Vanguard Total Bond Market II Idx Inv	_	18.53	91.79	_	_
○ Vanguard Total Intl Bd Idx Investor	_	7.96	99.76	_	_
Vanguard Total Intl Bd II Idx Investor	-	0.26	100.02	-	_
⊖ Us Dollar	-	0.02	100.04	-	_

Total Holdings 6



Vanguard Target Retirement 2040 Inv VFORX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 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.

Net Expense: The fund's expense ratio of 0.14 is 80.28% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.56 24.37 7.15 -1.59 8.73 20.71 -7.32 23.86 15.47 9.08 Total Return % -0.15 1.32 1.64 1.24 -1.88 0.84 0.33 -0.49 2.38 -0.81 +/- Benchmark 0.92 4.40 0.40 0.78 0.91 1.90 1.19 0.42 0.67 -0.61 +/- Category 31 15 12 43 27 25 37 43 40 78 Tot Ret % Rank in Cat

243

8

246

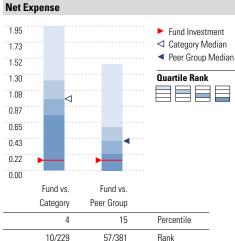
5

221

13

219





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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.84	_	0.62
Beta	0.95	_	0.96
R-Squared	99.47	_	98.76
Standard Deviation	15.60	16.41	15.79
Sharpe Ratio	0.71	0.66	0.70
Tracking Error	1.43	_	2.00
Information Ratio	0.27	_	0.18
Up Capture Ratio	97.82	_	98.08
Down Capture Ratio	94.61	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.59	18.15	19.54
Price/Book Ratio	2.66	2.50	2.82
Avg Eff Duration	7.33	_	6.83



208

3

223

9

207

6

236

21

226

16

237

8

Vanguard Target Retirement 2040 Inv VFORX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Quality

Style Breakdown

Equity

Weight %

19	27	28	Large
6	9	5	Mid
2	3	1	Small

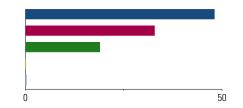
High MidLow Mod Ltd Duration

Fixed Income

Value Blend Growth

>50 25-50 10-25 0-10







Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	35.64	39.13	36.43	
â.	Basic Materials	4.92	4.86	4.35	
A	Consumer Cyclical	11.67	10.77	11.73	
,	Financial Services	15.36	15.72	15.51	
fi	Real Estate	3.69	7.78	4.84	
W#	Sensitive	43.27	38.85	42.79	
	Communication Services	8.96	6.73	9.07	
ð	Energy	3.18	3.87	3.09	
Ф	Industrials	10.87	11.69	10.74	
	Technology	20.26	16.56	19.89	<u> </u>
→	Defensive	21.09	22.01	20.77	
	Consumer Defensive	6.48	6.81	6.03	
٠	Healthcare	11.98	12.27	12.20	
•	Utilities	2.63	2.93	2.54	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ovanguard Total Stock Mkt Idx Inv	_	48.19	48.19	_	_
Ovanguard Total Intl Stock Index Inv	-	32.69	80.89	_	_
⇒ Vanguard Total Bond Market II Idx Inv	-	13.06	93.95	_	_
→ Vanguard Total Intl Bd Idx Investor	-	6.02	99.97	_	_
⊕ Vanguard Total Intl Bd II Idx Investor	-	0.04	100.01	-	-
⊖ Us Dollar	_	0.01	100.02	_	_

Total Holdings 6

Vanguard Target Retirement 2045 Inv VTIVX

Growth of \$10,000

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR

▼ Manager Change

Expense Ratio

V Partial Mgr Change

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

Management: The fund's management has been in place for 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 0.15 is 78.87% lower than the Target-Date 2045 category average.

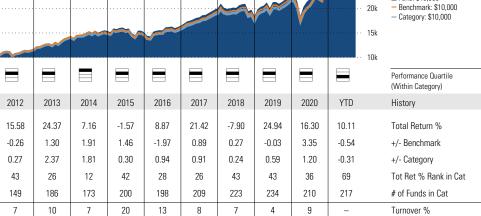
Morningstar Investment Management LLC Analysis

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

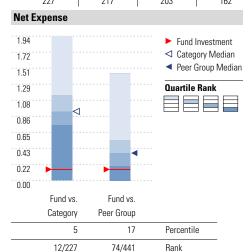
ESG Metrics

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

30k 25k ■ Fund: \$10,000



Trailing Performance Total Return % as of 09-30-2021 Fund Benchmark 15 Category 10 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -1.08 25.42 12.17 12.62 12.38 8.77 8.00 -1.01 27.69 11.32 11.96 11.68 Benchmark Return % -1 07 25.84 11 74 11.81 12 13 Category Average % 51 63 40 34 23 % Rank in Category 227 217 203 162 87 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.06	_	0.85
Beta	0.97	_	0.96
R-Squared	99.40	_	98.76
Standard Deviation	16.85	17.34	16.67
Sharpe Ratio	0.70	0.64	0.69
Tracking Error	1.41	_	2.01
Information Ratio	0.60	_	0.30
Up Capture Ratio	100.54	_	98.62
Down Capture Ratio	96.70	_	95.63

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	18.60	18.03	19.62					
Price/Book Ratio	2.66	2.48	2.81					
Avg Eff Duration	7.30	-	6.76					



Vanguard Target Retirement 2045 Inv VTIVX

Morningstar Index Morningstar Lifetime Mod 2045 TR USD **Morningstar Category** Target-Date 2045

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Quality

High

Mid

Low

Style Breakdown

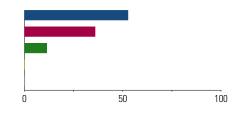
Equity 28 19 27 5 9 6



Value Blend Growth

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021





Sec	ctor Weighting as of 09-3	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	35.61	39.26	36.63	
A.	Basic Materials	4.91	4.97	4.38	
Д	Consumer Cyclical	11.67	10.78	11.84	
æ	Financial Services	15.34	15.81	15.49	
fi	Real Estate	3.69	7.70	4.92	, T
W	Sensitive	43.29	38.82	42.64	
d	Communication Services	8.96	6.70	9.20	
•	Energy	3.18	3.91	3.03	
Ф	Industrials	10.87	11.72	10.63	
	Technology	20.28	16.49	19.78	
-	Defensive	21.10	21.93	20.72	
Ħ	Consumer Defensive	6.48	6.80	5.96	
+	Healthcare	11.99	12.21	12.23	
•	Utilities	2.63	2.92	2.53	
					0% 5 10 15 20 25 30 35 40 45

Top 6 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Inv	_	52.78	52.78	_	_
○ Vanguard Total Intl Stock Index Inv	_	35.77	88.56	_	-
○ Vanguard Total Bond Market II Idx Inv	_	7.99	96.55	_	-
○ Vanguard Total Intl Bd Idx Investor	_	3.43	99.97	_	_
① Vanguard Total Intl Bd II Idx Investor	_	0.02	99.99	-	-
① Us Dollar	-	0.01	100.00	-	-

Total Holdings 6



Vanguard Target Retirement 2050 Inv VFIFX

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

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

Net Expense: The fund's expense ratio of 0.15 is 79.17% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 30k 25k ■ Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.58 24.34 7.18 -1.58 8.85 21.39 -7.90 24.98 16.39 10.21 Total Return % 1.51 2.18 -2.04 0.61 0.51 -0.11 3.48 -0.66 -0.36 1.61 +/- Benchmark 0.63 0.51 3.32 1.76 0.43 0.72 0.51 0.44 1.14 -0.50 +/- Category 44 30 16 45 29 38 37 47 37 74 Tot Ret % Rank in Cat

243

7

246

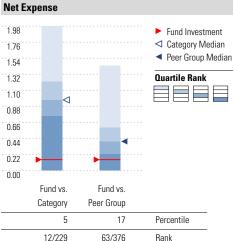
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220

9

219





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.25	_	0.91
Beta	0.95	_	0.96
R-Squared	99.35	_	98.71
Standard Deviation	16.87	17.66	17.00
Sharpe Ratio	0.71	0.64	0.69
Tracking Error	1.60	_	2.02
Information Ratio	0.55	_	0.30
Up Capture Ratio	99.51	_	98.97
Down Capture Ratio	95.02	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.60	17.91	19.47
Price/Book Ratio	2.66	2.45	2.78
Avg Eff Duration	7.34	-	6.89



180

4

207

9

196

7

225

18

218

12

233

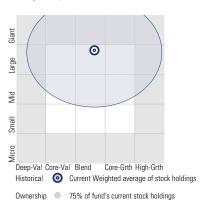
6

Vanguard Target Retirement 2050 Inv VFIFX

Morningstar Index Morningstar Lifetime Mod 2050 TR USD **Morningstar Category** Target-Date 2050

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Mod

Duration

Quality

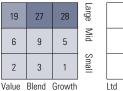
High

Mid

Low

Style Breakdown

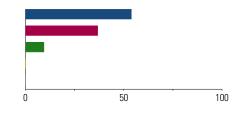
Equity 28 19 27 5 6 9



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100 00	100 00
Other	0.12	8.48
Cash	0.04	1.58
Bonds	9.34	5.90
Non-US Stocks	36.68	30.29
US Stocks	53.82	53.76
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	١ ,	Bench	mark	Categ	jory Ave	erage		_	
Ն	Cyclical	35.63	39.44	36.77										
ì.	Basic Materials	4.92	5.04	4.42										
•	Consumer Cyclical	11.67	10.81	11.76										
<u></u>	Financial Services	15.34	15.86	15.53										
b	Real Estate	3.70	7.73	5.06			•							
M	Sensitive	43.29	38.75	42.50										Ü
d	Communication Services	8.96	6.68	9.11										
ð	Energy	3.18	3.93	3.07										
¢	Industrials	10.87	11.75	10.64										
	Technology	20.28	16.39	19.68										
→	Defensive	21.09	21.81	20.72					0					
	Consumer Defensive	6.48	6.78	6.00										
٠	Healthcare	11.99	12.11	12.18										
•	Utilities	2.62	2.92	2.54		' :								
_					0%	5	10	15	20	25	30	35	40	_

Top 6 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	53.99	53.99	_	_
O Vanguard Total Intl Stock Index Inv	-	36.58	90.57	_	_
→ Vanguard Total Bond Market II Idx Inv	-	6.35	96.92	_	_
→ Vanguard Total Intl Bd Idx Investor	-	3.02	99.94	_	_
⊕ Vanguard Total Intl Bd II Idx Investor	-	0.08	100.02	-	_
⊖ Us Dollar	_	0.02	100.04	_	_

Total Holdings 6

Vanguard Target Retirement 2055 Inv VFFVX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

Management: The fund's management has been in place for 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 0.15 is 79.17% lower than the Target-Date 2055 category average.

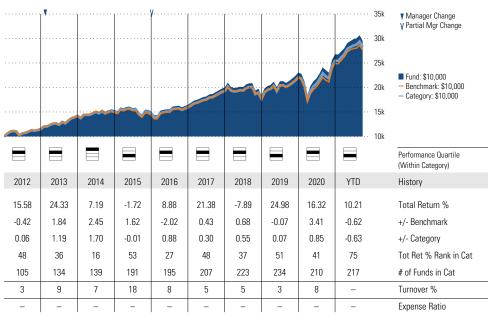
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Exp	ense			
1.96				Fund Investment
1.74				Category Median
1.52				 Peer Group Mediar
1.31				Quartile Rank
1.09				
0.87				
0.65				
0.44				
0.22				
0.00				
	Fund vs.	Fun	d vs.	
	Category	Peer G	roup	
	5		18	Percentile

79/440 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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.32	_	0.98
Beta	0.95	_	0.96
R-Squared	99.31	_	98.68
Standard Deviation	16.87	17.74	17.15
Sharpe Ratio	0.71	0.63	0.69
Tracking Error	1.68	_	2.03
Information Ratio	0.54	_	0.35
Up Capture Ratio	99.23	_	99.70
Down Capture Ratio	94.50	-	96.39

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.60	17.80	19.31
Price/Book Ratio	2.66	2.43	2.74
Avg Eff Duration	7.30	-	6.78



12/227

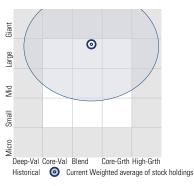
Vanguard Target Retirement 2055 Inv VFFVX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown

Fauity

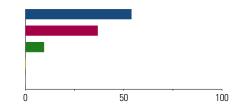
Lquity			
19	27	28	Large
6	9	5	Mid
2	3	1	Small

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 53.83 54.41 Non-US Stocks 36.64 32.87 Bonds 9.34 4.74 Cash 0.07 1.72 Other 6.25 0.13 Total 100.00 100.00

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	35.63	39.69	37.00	
i.	Basic Materials	4.92	5.12	4.48	
4	Consumer Cyclical	11.67	10.84	11.78	
<u></u>	Financial Services	15.34	15.89	15.62	
ŧ	Real Estate	3.70	7.84	5.12	
M	Sensitive	43.28	38.63	42.54	
	Communication Services	8.96	6.64	9.15	
•	Energy	3.18	3.94	3.17	
\$	Industrials	10.87	11.76	10.59	
	Technology	20.27	16.29	19.63	
→	Defensive	21.09	21.67	20.46	
=	Consumer Defensive	6.48	6.76	5.89	
٠	Healthcare	11.99	12.00	12.10	
?	Utilities	2.62	2.91	2.47	
					0% 5 10 15 20 25 30 35 40 4

Top 6 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Somme Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv Som Stock Mkt Idx Inv S	_	54.00	54.00	_	_
→ Vanguard Total Intl Stock Index Inv	-	36.54	90.53	_	_
→ Vanguard Total Bond Market II Idx Inv	_	6.47	97.00	_	-
→ Vanguard Total Intl Bd Idx Investor	_	2.79	99.79	_	-
⊕ Vanguard Total Intl Bd II ldx Investor	-	0.20	99.99	-	_
⊕ Us Dollar	_	0.01	100.00	-	_

Total Holdings 6



Vanguard Target Retirement 2060 Inv VTTSX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Target-Date 2060 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 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 0.15 is 79.17% lower than the Target-Date 2060 category average.

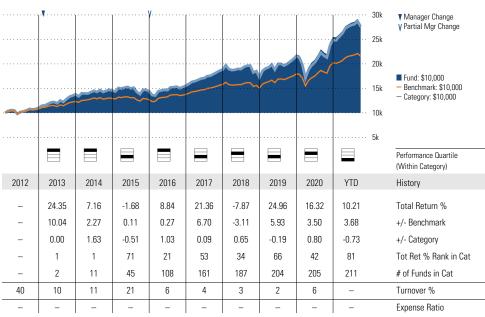
Morningstar Investment Management LLC Analysis

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

ESG Metrics

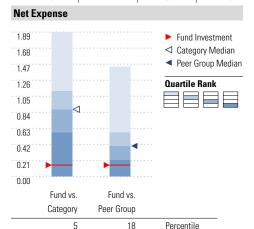
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





	12/227	65/365	Rank	
Peer group	is a subset of	the category an	ıd includes fun	ds with the
same man	agement style	(active vs. passi	ive) and simila	r share class
characteri	etice			

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.97	_	-2.40
Beta	1.46	-	1.49
R-Squared	99.03	-	98.16
Standard Deviation	16.86	11.52	17.28
Sharpe Ratio	0.71	0.80	0.68
Tracking Error	5.51	-	6.09
Information Ratio	0.39	-	0.33
Up Capture Ratio	140.97	-	142.50
Down Canture Batio	156 26	_	160 59

Portfolio Metrics						
	Fund	Bmark	Cat			
Price/Earnings Ratio	18.61	17.61	19.29			
Price/Book Ratio	2.66	2.39	2.78			
Avg Eff Duration	7.26	-	6.83			

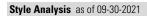


Vanguard Target Retirement 2060 Inv VTTSX

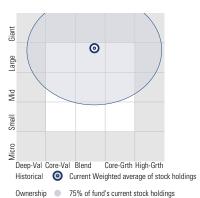
Quality High Mid Low

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Style Breakdown

Weight %

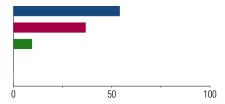
Equity				Fixed II	ncome		
19	27	28	Large				
6	9	5	Mid				
2	3	1	Small				
Value	Blend	Growth		Ltd	Mod	Ext	

Duration

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.13	3.97
Cash	0.00	1.63
Bonds	9.31	5.72
Non-US Stocks	36.60	33.84
US Stocks	53.96	54.84
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
ሁ	Cyclical	35.62	39.20	36.21	
A	Basic Materials	4.91	5.04	4.61	
A	Consumer Cyclical	11.67	10.54	11.77	
æ	Financial Services	15.34	16.17	15.36	
fi	Real Estate	3.70	7.45	4.47	
W	Sensitive	43.30	38.45	42.98	
d	Communication Services	8.96	6.79	9.35	
•	Energy	3.18	4.19	3.21	
Ф	Industrials	10.87	11.48	10.59	O'
	Technology	20.29	15.99	19.83	
→	Defensive	21.08	22.35	20.81	
Ħ	Consumer Defensive	6.47	7.21	6.03	
+	Healthcare	11.99	11.95	12.30	
•	Utilities	2.62	3.19	2.48	<u> </u>
					0% 5 10 15 20 25 30 35 40

•					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	54.13	54.13	_	_
─ Vanguard Total Intl Stock Index Inv	-	36.50	90.63	_	_
─ Vanguard Total Bond Market II ldx Inv	-	6.59	97.22	_	_
─ Vanguard Total Intl Bd Idx Investor	-	2.43	99.65	_	_
◆ Vanguard Total Intl Bd II Idx Investor	-	0.40	100.06	-	-
⊖ Us Dollar	_	0.06	100.11	_	_

Total Holdings 6

Vanguard Target Retirement 2065 Inv VLXVX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 07-2017 William Coleman since 07-2017

Quantitative Screens

- × Performance: The fund has finished in the Target-Date 2065+ category's top three quartiles in 2 of the 4 years it's been in existence.
- Management: The fund's management has been in place for 4.22 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 0.15 is 78.87% lower than the Target-Date 2065+ category average.

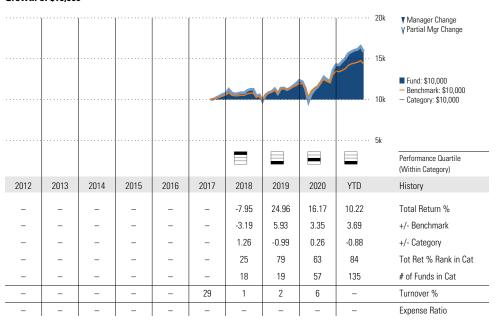
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expense 1.89 Fund Investment Category Median Peer Group Median 1.47 1.26 Quartile Rank 1.05 0.84 0.63 0.42 0.21 n nn Fund vs Fund vs Category Peer Group

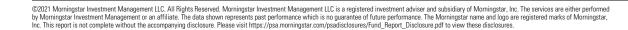
11/161	36/216	Rank	
Peer group is a subset of	the category ar	nd includes funds with t	the
same management style (active vs. pass	ive) and similar share c	lass
characteristics			

17

Percentile

3- i cai iliak Michica			
	Fund	Bmark	Cat
Alpha	-2.03	_	-3.19
Beta	1.46	_	1.55
R-Squared	99.06	_	97.97
Standard Deviation	16.88	11.52	18.07
Sharpe Ratio	0.70	0.80	0.65
Tracking Error	5.53	_	6.87
Information Ratio	0.38	_	0.25
Up Capture Ratio	140.95	_	145.50
Down Capture Ratio	156.56	_	168.03

Portfolio Metrics						
Fund	Bmark	Cat				
18.62	17.61	18.97				
2.66	2.39	2.74				
7.18	-	6.62				
	18.62	18.62 17.61 2.66 2.39				

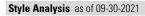




Vanguard Target Retirement 2065 Inv VLXVX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Style Breakdown

Weight %

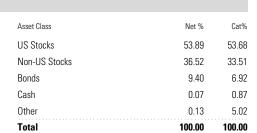
Equity				rixeu	IIICOIIIE		Quali
19	27	28	Large				High
6	9	5	Mid				Mid
2	3	1	Small				Low
Value	Blend	Growth		Ltd Durati	Mod on	Ext	_

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2021



			ъ .	0 .			n 1		По			
		Fund	Bmark	Cat	Fund	. *	Bench	mark	Cateo	jory Ave	erage	
b	Cyclical	35.61	39.20	35.80								
ů.	Basic Materials	4.91	5.04	4.68								
Д	Consumer Cyclical	11.67	10.54	11.65								
÷	Financial Services	15.34	16.17	15.30								
æ	Real Estate	3.69	7.45	4.17								
MI	Sensitive	43.30	38.45	43.20								
	Communication Services	8.96	6.79	9.09								
ð	Energy	3.18	4.19	3.22		*						
ф	Industrials	10.87	11.48	10.65								
	Technology	20.29	15.99	20.24				- '		_ :		
→	Defensive	21.09	22.35	21.00						•		
=	Consumer Defensive	6.47	7.21	6.34								
٠	Healthcare	11.99	11.95	12.12								
•	Utilities	2.63	3.19	2.54	— [

100

Top 6 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Inv	_	54.06	54.06	_	_
	_	36.42	90.48	_	-
⊕ Vanguard Total Bond Market II ldx Inv	_	6.96	97.44	_	-
→ Vanguard Total Intl Bd Idx Investor	_	1.97	99.41	_	-
⊕ Vanguard Total Intl Bd II ldx Investor	-	0.58	99.99	-	_
⊕ Us Dollar	-	0.01	100.00	_	_

Total Holdings 6



Vanguard Target Retirement Income Inv VTINX

Morningstar Category
Target-Date Retirement

Morningstar Index Morningstar Lifetime Mod Incm TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

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

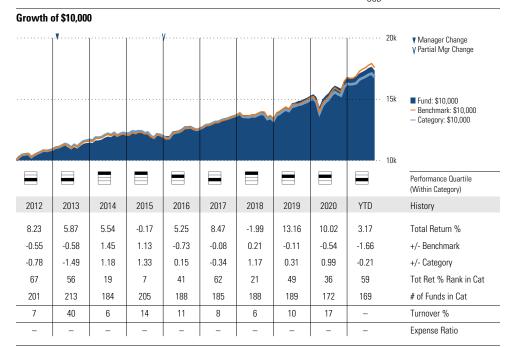
Net Expense: The fund's expense ratio of 0.12 is
 82.61% lower than the Target-Date Retirement category average.

Morningstar Investment Management LLC Analysis

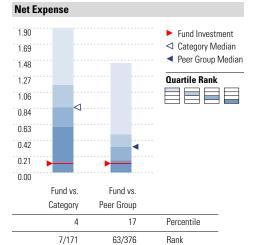
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

3-1 ear hisk wietrics			
	Fund	Bmark	Cat
Alpha	0.80	_	-0.38
Beta	0.84	_	0.93
R-Squared	97.51	_	94.07
Standard Deviation	6.25	7.35	7.02
Sharpe Ratio	1.02	0.93	0.86
Tracking Error	1.54	_	2.17
Information Ratio	-0.29	_	-0.39
Up Capture Ratio	85.89	_	87.60
Down Capture Ratio	75.89	_	87.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.42	19.35	19.02
Price/Book Ratio	2.65	2.72	2.66
Avg Eff Duration	6.18	-	6.76



Vanguard Target Retirement Income Inv VTINX

Quality

High

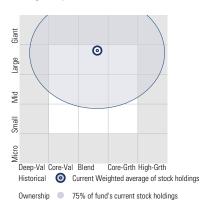
Mid

Low

Morningstar Category Target-Date Retirement **Morningstar Index** Morningstar Lifetime Mod Incm TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown



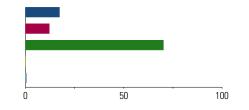




Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021





	Fund	Bmark	Cat	Fund	Benchmark	Categ	jory Average
Cyclical	35.85	39.25	38.32				
Basic Materials	4.93	4.25	4.19				
Consumer Cyclical	11.63	10.24	10.99				
Financial Services	15.60	15.03	14.95				
Real Estate	3.69	9.73	8.19				
Sensitive	43.11	38.48	41.12				
Communication Services	8.93	6.82	8.26				
Energy	3.18	3.65	3.40				
Industrials	10.85	11.10	10.36			_	
Technology	20.15	16.91	19.10				
Defensive	21.04	22.28	20.56				
Consumer Defensive	6.47	6.76	6.24		0		
Healthcare	11.94	12.61	11.59				
Utilities	2.63	2.91	2.73				

Top 7 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Bond Market II Idx Inv	_	37.44	37.44	_	_
─ Vanguard Total Stock Mkt Idx Inv	-	17.30	54.74	_	_
─ Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	17.11	71.85	_	_
─ Vanguard Total Intl Bd Idx Investor	-	16.10	87.95	_	_
○ Vanguard Total Intl Stock Index Inv	-	11.91	99.86	-	-
⊕ Vanguard Total Intl Bd II ldx Investor	_	0.16	100.02	_	_
─ Us Dollar	_	0.02	100.04	_	_

Total Holdings 7



Victory Sycamore Small Company Opp I VSOIX

Morningstar Category ■ Small Value

Morningstar Index Russell 2000 Value TR USD

Portfolio Manager(s)

Gary Miller since 06-1998 Gregory Conners since 03-2002 Jeffrey Graff since 03-2007 Michael Rodarte since 12-2012 James Albers since 12-2012

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 23.35 years.
- × Style: The fund has landed in its primary style box Small Value — 8.33 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.93 is 20.51% lower than the Small Value category average.

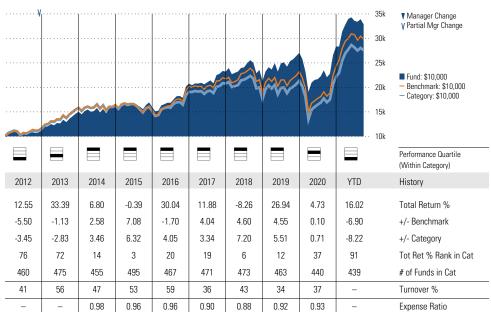
Morningstar Investment Management LLC Analysis

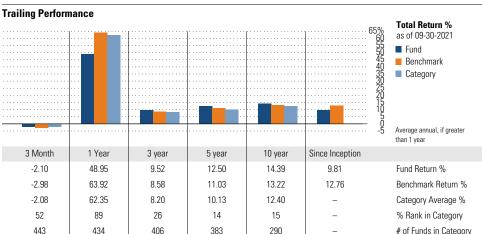
This fund fails our style screen due to edging from value into blend but its portfolio positioning is consistent with the overall investment strategy.

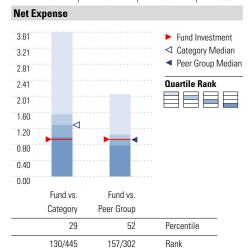
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021

Growth of \$10,000







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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.83	_	-0.23
Beta	0.83	_	1.02
R-Squared	94.69	_	95.76
Standard Deviation	22.95	26.99	28.02
Sharpe Ratio	0.46	0.40	0.39
Tracking Error	7.05	_	6.13
Information Ratio	0.13	_	-0.08
Up Capture Ratio	88.65	_	101.34
Down Capture Ratio	83.83	_	102.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.35	12.57	13.85
Price/Book Ratio	2.11	1.56	1.69
Geom Avg Mkt Cap \$B	3.10	2.18	3.95
ROE	12.57	5.79	12.41



Victory Sycamore Small Company Opp I VSOIX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Fauity

Lquity			
0	0	0	Large
1	3	3	Mid
35	53	6	Small

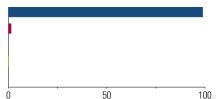
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.00	-0.05
Cash	0.01	1.08
Bonds	0.00	0.11
Non-US Stocks	1.26	3.01
US Stocks	98.74	95.85
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
Cyclical	45.22	49.41	52.10	
Basic Materials	5.51	4.06	6.52	
Consumer Cyclical	12.53	8.06	13.91	
Financial Services	19.41	23.59	24.32	
Real Estate	7.77	13.70	7.35	
Sensitive	42.68	31.24	35.22	
Communication Services	0.90	4.41	2.11	
Energy	2.96	6.79	5.39	
Industrials	30.75	14.13	19.32	1
Technology	8.07	5.91	8.40	
▶ Defensive	12.09	19.36	12.67	
Consumer Defensive	5.74	3.69	4.10	
Healthcare	3.97	11.26	5.43	
Utilities	2.38	4.41	3.14	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ UMB Financial Corp	1.74	1.74	41.64	Financial Services
⊕ Performance Food Group Co	1.69	3.43	-2.42	Consumer Defensive
⊕ Independent Bank Corp	1.63	5.06	6.23	Financial Services
⊕ PDC Energy Inc	1.63	6.69	132.00	Energy
○ Crane Co	1.59	8.27	23.74	Industrials
Applied Industrial Technologies Inc	1.54	9.81	16.84	Industrials
⊕ SouthState Corp	1.53	11.34	5.26	Financial Services
○ Choice Hotels International Inc	1.50	12.84	18.82	Consumer Cyclical
	1.50	14.34	26.58	Industrials
◆ Apple Hospitality REIT Inc	1.46	15.80	22.08	Real Estate
⊕ Bank of Hawaii Corp	1.39	17.19	9.91	Financial Services
⊕ Renasant Corp	1.37	18.56	9.00	Financial Services
⊕ UniFirst Corp	1.34	19.90	0.79	Industrials
⊕ Corporate Office Properties Trust	1.30	21.20	6.61	Real Estate
Pinnacle Financial Partners Inc	1.29	22.49	46.93	Financial Services

Total Holdings 115



Wells Fargo Small Company Growth Inst WSCGX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.9 years.
- Style: The fund has landed in its primary style box Small Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.94 is 22.31% lower than the Small Growth category average.

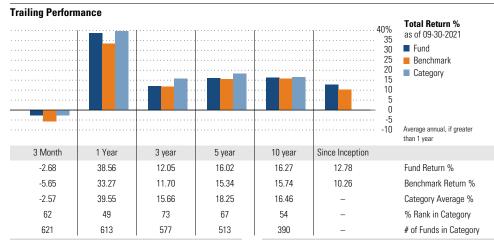
Morningstar Investment Management LLC Analysis

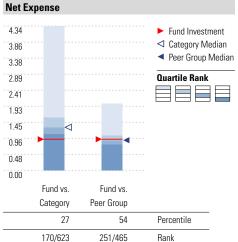
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 40k 35k 30k ■ Fund: \$10,000 25k - Benchmark: \$10,000 Category: \$10,000 20k 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2017 2018 2019 2020 YTD 2016 History 16.69 46.43 8.54 -4.35 7.72 20.61 -3.63 26.46 28.78 9.20 Total Return % 3.13 2.10 2.94 -2.97 -3.60 -1.56 5.68 -2.02 -5.85 6.38 +/- Benchmark -3.48 -0.89 +/- Category 3.54 5.52 6.10 -1.94 2.13 -1.22 -9.84 -0.43 17 20 6 72 72 52 33 55 67 52 Tot Ret % Rank in Cat 703 694 640 641 631 # of Funds in Cat 721 658 646 622 616 107 109 77 58 49 82 37 54 41 44 Turnover % 0.95 0.95 0.95 0.95 0.95 0.95 0.95 0.94 Expense Ratio





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.67	_	4.26
Beta	0.98	_	0.94
R-Squared	95.16	_	91.55
Standard Deviation	25.85	25.66	25.23
Sharpe Ratio	0.53	0.52	0.66
Tracking Error	5.70	_	7.52
Information Ratio	0.06	_	0.51
Up Capture Ratio	97.48	_	100.02
Down Capture Ratio	95.61	_	88.35

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





Wells Fargo Small Company Growth Inst WSCGX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

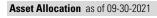
Equity

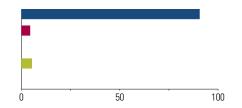
-quit,			
0	0	3	Large
3	11	8	Mid
5	39	31	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	26.21	24.23	24.95	
A.	Basic Materials	5.04	3.10	2.45	
A	Consumer Cyclical	9.23	13.14	12.31	
,	Financial Services	11.13	5.13	7.72	
侖	Real Estate	0.81	2.86	2.47	
W	Sensitive	45.19	43.14	45.11	
d	Communication Services	1.31	3.19	2.51	
•	Energy	0.00	2.06	1.30	
Ф	Industrials	18.66	15.13	15.61	
	Technology	25.22	22.76	25.69	
→	Defensive	28.60	32.63	29.94	
Ħ	Consumer Defensive	3.03	3.71	4.14	
٠	Healthcare	25.57	28.64	24.98	
•	Utilities	0.00	0.28	0.82	
					0% 5 10 15 20 25 30 35 40 45 50

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Wells Fargo Government MMkt Select	3.73	3.73	_	_
⊕ Icon PLC	2.00	5.73	34.38	Healthcare
⊕ Syneos Health Inc Class A	1.69	7.43	28.40	Healthcare
⊕ PTC Inc	1.52	8.95	0.15	Technology
	1.49	10.44	45.29	Basic Materials
	1.44	11.88	_	_
	1.43	13.31	35.45	Industrials
Goosehead Insurance Inc Class A	1.36	14.67	22.07	Financial Services
⊕ Omnicell Inc	1.31	15.98	23.67	Healthcare
Element Solutions Inc	1.27	17.25	23.24	Basic Materials
	1.26	18.51	55.37	Consumer Cyclical
⊕ SS&C Technologies Holdings Inc	1.24	19.75	-3.95	Technology
⊕ AMN Healthcare Services Inc	1.22	20.96	68.13	Healthcare
⊕ Ciena Corp	1.21	22.17	-2.84	Technology
① Triumph Bancorp Inc	1.18	23.35	106.24	Financial Services

Total Holdings 126

