American Century Real Estate R6 AREDX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 12.88 years.

Net Expense: The fund's expense ratio of 0.81 is 24.3% lower than the Real Estate category average.

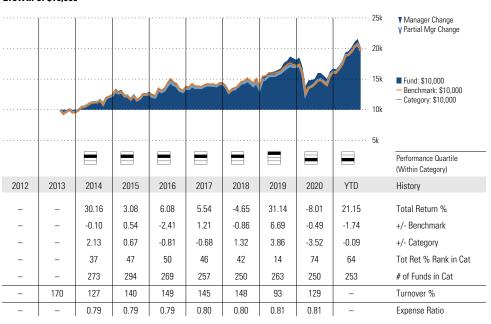
Morningstar Investment Management LLC Analysis

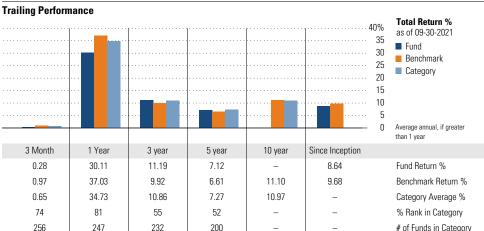
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

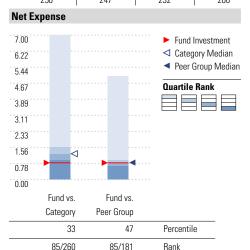
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.88	_	2.01
Beta	0.91	_	0.92
R-Squared	96.38	_	93.28
Standard Deviation	18.54	20.01	19.17
Sharpe Ratio	0.61	0.52	0.63
Tracking Error	3.96	_	5.05
Information Ratio	0.32	_	0.36
Up Capture Ratio	100.55	_	98.49
Down Capture Ratio	94.97	_	91.53

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



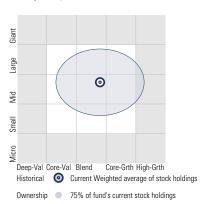
American Century Real Estate R6 AREDX

 Morningstar Category
 Morningstar Index

 Real Estate
 S&P United States REIT TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

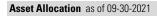
Equity

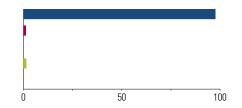
5	18	7	Large
5	38	13	MIG
3	6	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	7.70
Cash	1.30	2.04
Bonds	0.00	2.48
Non-US Stocks	1.14	1.60
US Stocks	97.56	86.18
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	7	Bench	mark	[] C	atego	ry Av	erage	9		
Cyclical	100.00	99.13	98.96											
Basic Materials	1.16	0.00	0.06	Ď										
Consumer Cyclical	0.00	0.13	1.75											
Financial Services	0.00	0.00	0.27											
Real Estate	98.84	99.00	96.88											
Sensitive	0.00	0.87	1.02											
Communication Services	0.00	0.00	0.22	ĺ										
Energy	0.00	0.00	0.01	Ĺ										
Industrials	0.00	0.87	0.22											
Technology	0.00	0.00	0.57	Ō										
Defensive	0.00	0.00	0.02	İ										
Consumer Defensive	0.00	0.00	0.00											
Healthcare	0.00	0.00	0.00											
Utilities	0.00	0.00	0.02	ı										

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	9.09	9.09	27.75	Real Estate
⊕ American Tower Corp	6.66	15.75	19.95	Real Estate
⊕ SBA Communications Corp	5.58	21.33	17.79	Real Estate
Invitation Homes Inc	4.94	26.27	30.77	Real Estate
Crown Castle International Corp	4.70	30.97	11.38	Real Estate
	4.61	35.58	57.33	Real Estate
⊕ UDR Inc	4.37	39.95	40.68	Real Estate
─ Welltower Inc	4.25	44.19	30.35	Real Estate
	3.71	47.90	47.80	Real Estate
⊕ Digital Realty Trust Inc	3.54	51.44	6.04	Real Estate
⊕ Essex Property Trust Inc	3.30	54.75	37.31	Real Estate
⊕ Sun Communities Inc	3.18	57.92	23.46	Real Estate
⊕ AvalonBay Communities Inc	3.03	60.95	40.14	Real Estate
	2.87	63.83	46.95	Real Estate
Host Hotels & Resorts Inc	2.51	66.34	11.62	Real Estate

Total Holdings 42



American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

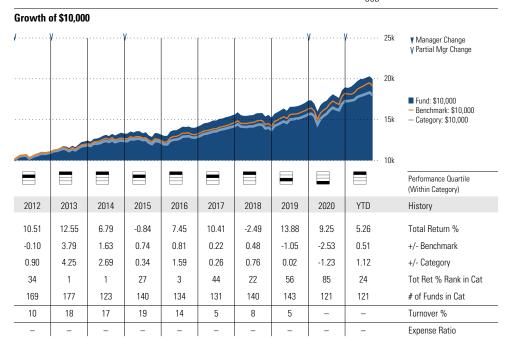
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

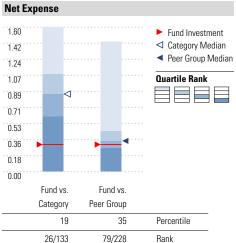
- Performance: The fund has finished in the Target-Date
 2000-2010 category's top three quartiles in 9 of the 10
 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Value 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 47.37% lower than the Target-Date 2000-2010 category average.

Morningstar Investment Management LLC Analysis

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







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.30	_	-0.20
Beta	0.89	_	0.92
R-Squared	97.25	-	96.96
Standard Deviation	7.31	8.07	7.52
Sharpe Ratio	0.95	0.94	0.90
Tracking Error	1.49	-	1.82
Information Ratio	-0.41	-	-0.53
Up Capture Ratio	91.01	-	88.79
Down Capture Ratio	88.65	-	88.28

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

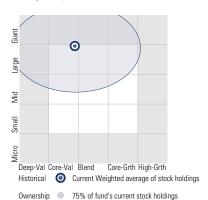


American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Equity 15 35 1 8

Style Breakdown



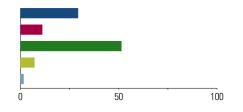
Ltd Mod Duration

Weight %

Fixed In	come	Quality
		High
		Mid

_			
- FO	25 50	10-25	0.10

Asset Allocation as of 09-30-2021



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

Sec	ctor Weighting as of 09-3	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	33.73	39.37	35.98	
â.	Basic Materials	5.49	4.31	4.99	
A	Consumer Cyclical	6.44	10.25	10.90	
	Financial Services	16.51	15.10	16.34	
æ	Real Estate	5.29	9.71	3.75	
W	Sensitive	37.69	38.43	42.14	
	Communication Services	8.53	6.78	9.32	
ð	Energy	5.46	3.66	3.61	
Ф	Industrials	8.93	11.14	10.45	
	Technology	14.77	16.85	18.76	
→	Defensive	28.58	22.21	21.88	
Ħ	Consumer Defensive	9.95	6.73	6.39	
+	Healthcare	12.97	12.57	12.56	
•	Utilities	5.66	2.91	2.93	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Interm Bd Fd of Amer R6	_	15.50	15.50	_	_
American Funds Income Fund of Amer R6	_	14.65	30.15	_	_
⊕ American Funds Bond Fund of Amer R6	-	8.75	38.91	_	_
⊕ American Funds American Balanced R6	_	6.93	45.84	-	_
⊕ American Funds ST Bd Fd of Amer R6	-	6.81	52.65	-	-
⊕ American Funds Mortgage R6	_	6.40	59.06	_	_
→ American Funds Inflation Linked Bd R6	-	6.37	65.42	_	_
⊕ American Funds Capital Income Bldr R6	_	6.29	71.72	_	_
	-	5.61	77.33	_	_
⊕ American Funds Capital World Gr&Inc R6	_	4.26	81.59	_	_

Total Holdings 17



American Funds 2015 Trgt Date Retire R6 RFJTX

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

Portfolio Manager(s)

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

Quantitative Screens

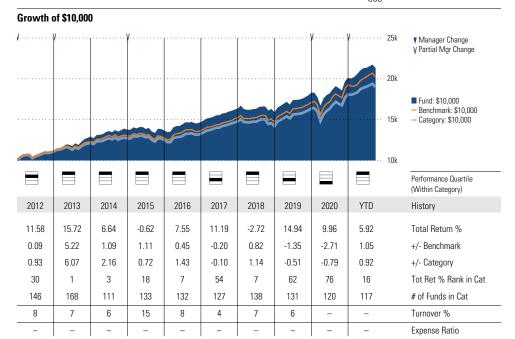
- Performance: The fund has finished in the Target-Date
 2015 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Blend 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 50% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

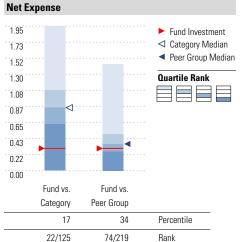
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020







3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.38	_	-0.76
Beta	0.89	_	0.97
R-Squared	96.84	_	96.39
Standard Deviation	8.07	8.88	8.80
Sharpe Ratio	0.93	0.92	0.81
Tracking Error	1.71	_	1.81
Information Ratio	-0.33	_	-0.59
Up Capture Ratio	91.53	_	92.08
Down Capture Ratio	88.98	_	96.07

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



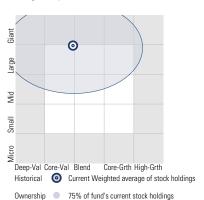
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity 17 35 33 2 7 5

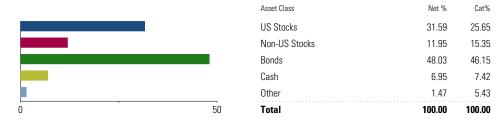


Weight % >50 25-50 10-25 0-10

Quality High MidLow Mod

Fixed Income Duration

Asset Allocation as of 09-30-2021



		Fund	Bmark	Cat	Fun	۱ ۱	Bench	mark	Categ	ιοην Δνε	rane			
_	Cyclical	33.11	39.45	35.92	rum		Denen	inark	ll outco	jory Ave	rage			
A.	Basic Materials	5.34	4.37	4.95										
-	Consumer Cyclical	6.82	10.36	11.13			7							
<u></u>	Financial Services	16.21	15.17	16.26			:	,						
a	Real Estate	4.74	9.55	3.58			•							
M	Sensitive	38.89	38.43	42.38										
	Communication Services	9.00	6.75	9.42		7								
•	Energy	5.32	3.68	3.51										
Ċ.	Industrials	9.03	11.24	10.62		:	= ['							
2	Technology	15.54	16.76	18.83										
→	Defensive	28.00	22.12	21.70										
	Consumer Defensive	9.51	6.75	6.20										
٠	Healthcare	13.24	12.47	12.63)						
•	Utilities	5.25	2.90	2.87										
					0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Income Fund of Amer R6	_	12.30	12.30	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	10.84	23.15	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.08	31.22	_	-
	_	7.59	38.81	_	_
American Funds Inflation Linked Bd R6	_	7.07	45.88	_	-
American Funds Mortgage R6	_	6.07	51.95	_	_
⊕ American Funds Capital Income Bldr R6	_	5.96	57.91	_	-
	_	5.96	63.87	_	_
⊕ American Funds American High-Inc R6	_	5.08	68.95	_	_
American Funds Capital World Bond R6	_	5.02	73.97	_	_

Total Holdings 20



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

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

Quantitative Screens

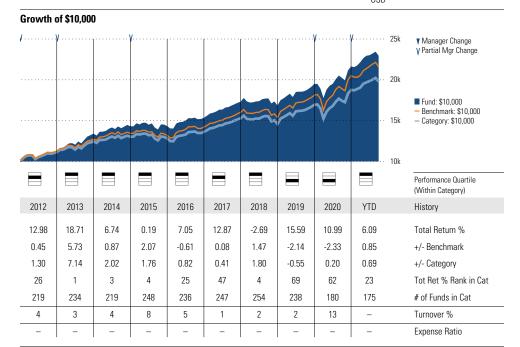
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Net Expense: The fund's expense ratio of 0.31 is 51.56% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

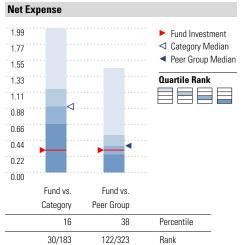
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.65	_	-0.70
Beta	0.85	_	0.95
R-Squared	97.29	_	96.48
Standard Deviation	8.54	9.87	9.52
Sharpe Ratio	0.93	0.88	0.79
Tracking Error	2.02	_	2.06
Information Ratio	-0.36	_	-0.63
Up Capture Ratio	88.51	_	90.82
Down Capture Ratio	84.34	_	94.59

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



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

1.39

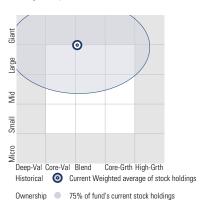
100.00

8.23

100.00

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity 31



Value Blend Growth

Quality High Μid Low Ltd Mod Duration

Fixed Income

>50 25-50 10-25 0-10

Weight %



Total

50

	Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	jory Ave	erage			
Cyclical	32.54	39.43	37.03								i [
Basic Materials	5.12	4.49	4.52										
Consumer Cyclical	7.37	10.38	11.45			ı [ˈ]							
Financial Services	15.87	15.27	15.47										
Real Estate	4.18	9.29	5.59			•							
Sensitive	40.16	38.48	42.39										
Communication Services	9.47	6.75	9.02										
Energy	5.09	3.72	3.14										
Industrials	9.20	11.30	10.68										
Technology	16.40	16.71	19.55					0					
Defensive	27.30	22.08	20.57										
Consumer Defensive	9.03	6.75	6.01				_						
Healthcare	13.53	12.44	12.06				•						
Utilities	4.74	2.89	2.50										
	Basic Materials Consumer Cyclical Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Cyclical 32.54 Basic Materials 5.12 Consumer Cyclical 7.37 Financial Services 15.87 Real Estate 4.18 Sensitive 40.16 Communication Services 9.47 Energy 5.09 Industrials 9.20 Technology 16.40 Defensive 27.30 Consumer Defensive 9.03 Healthcare 13.53	Cyclical 32.54 39.43 Basic Materials 5.12 4.49 Consumer Cyclical 7.37 10.38 Financial Services 15.87 15.27 Real Estate 4.18 9.29 Sensitive 40.16 38.48 Communication Services 9.47 6.75 Energy 5.09 3.72 Industrials 9.20 11.30 Technology 16.40 16.71 Defensive 27.30 22.08 Consumer Defensive 9.03 6.75 Healthcare 13.53 12.44	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06	Cyclical 32.54 39.43 37.03 Basic Materials 5.12 4.49 4.52 Consumer Cyclical 7.37 10.38 11.45 Financial Services 15.87 15.27 15.47 Real Estate 4.18 9.29 5.59 Sensitive 40.16 38.48 42.39 Communication Services 9.47 6.75 9.02 Energy 5.09 3.72 3.14 Industrials 9.20 11.30 10.68 Technology 16.40 16.71 19.55 Defensive 27.30 22.08 20.57 Consumer Defensive 9.03 6.75 6.01 Healthcare 13.53 12.44 12.06

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	9.35	9.35	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	9.11	18.46	_	_
→ American Funds Bond Fund of Amer R6	-	8.06	26.52	_	_
→ American Funds American Balanced R6	_	7.93	34.45	_	_
→ American Funds Inflation Linked Bd R6	-	7.08	41.53	_	-
⊕ American Funds Mortgage R6	_	6.08	47.61	_	_
→ American Funds American Mutual R6	_	5.96	53.57	_	_
⊕ American Funds Capital World Gr&Inc R6	_	5.62	59.19	_	_
⊕ American Funds Capital Income Bldr R6	_	5.30	64.49	_	_
⊕ American Funds American High-Inc R6	_	5.08	69.58	_	_

Total Holdings 20



American Funds 2025 Trgt Date Retire R6 RFDTX

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

Portfolio Manager(s)

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

Quantitative Screens

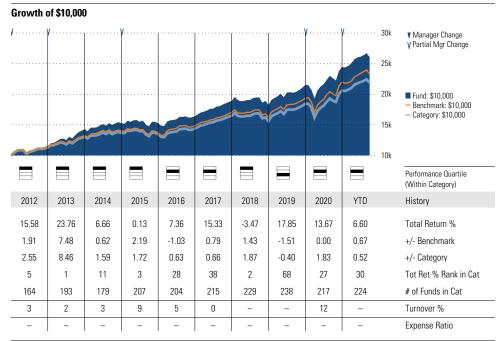
- Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Style: The fund has landed in its primary style box —
 Large Blend 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.33 is 51.47% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

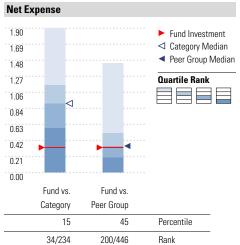
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

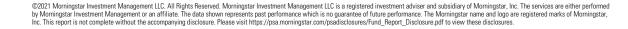






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.04	_	-0.67
Beta	0.89	_	0.96
R-Squared	97.36	_	97.34
Standard Deviation	10.06	11.14	10.87
Sharpe Ratio	0.91	0.83	0.75
Tracking Error	2.03	_	2.07
Information Ratio	0.02	_	-0.51
Up Capture Ratio	95.92	_	94.73
Down Capture Ratio	91.95	_	99.78

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





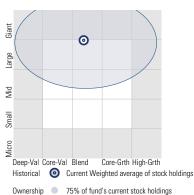
American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



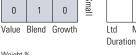
Fixed Income

Mod

Style Breakdown

Equity 33 23 4 5 6



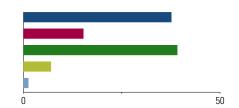


Weight % >50 25-50 10-25 0-10

Quality High

Mid

Low



Asset Allocation as of 09-30-2021

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

		Fund	Bmark	Cat	Fun	4 ,	Bench	mark	Categ	ιοη, Λνο	rago			
					Turr	1 .	Denti	IIIaik	ll Gates	JULY AVE	aye	: n	•	
և 	Cyclical	31.99	39.38	36.46		j	1	- 1	1		- :	1		
ů.	Basic Materials	4.69	4.59	4.28										
4	Consumer Cyclical	9.13	10.46	11.56										
<u></u>	Financial Services	14.91	15.38	15.33										
ŧ	Real Estate	3.26	8.95	5.29		I	•							
M	Sensitive	42.16	38.56	42.54									•	
	Communication Services	10.43	6.72	8.94		. 1								
•	Energy	4.48	3.76	3.12		()								
\$	Industrials	9.49	11.41	10.60		- :								
3	Technology	17.76	16.67	19.88					• [
+	Defensive	25.85	22.06	21.00										
=	Consumer Defensive	7.85	6.76	6.15										
F	Healthcare	14.11	12.40	12.23										
2	Utilities	3.89	2.90	2.62										
_					0%	5	10	15	20	25	30	35	40	-

Manage 1	Maturity Data	0/ N-+ A+	C	VTD D-+ 0/	Manaianatan Castan
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Interm Bd Fd of Amer R6	_	9.14	9.14	_	_
⊕ American Funds American Balanced R6	-	7.90	17.03	_	-
⊕ American Funds American Mutual R6	_	6.59	23.63	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.57	30.19	_	_
⊕ American Funds Bond Fund of Amer R6	_	6.11	36.30	-	-
⊕ American Funds Inflation Linked Bd R6	_	5.77	42.07	_	_
⊕ American Funds US Government Sec R6	-	5.72	47.79	_	_
⊕ American Funds Mortgage R6	-	5.42	53.21	_	-
⊕ American Funds Income Fund of Amer R6	-	5.33	58.53	_	-
⊕ American Funds Capital World Bond R6	_	5.03	63.56	_	_

Total Holdings 23



American Funds 2030 Trgt Date Retire R6 RFETX

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Style: The fund has landed in its primary style box —
 Large Blend 81.82 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.35 is 49.28% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

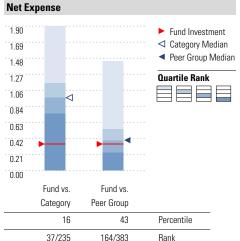
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ 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 16.49 25.64 7.06 N 47 7.71 18.40 -4.16 20.06 15.16 7.65 Total Return % 6.00 1.05 2.77 -1.55 1.81 1.66 -1.18 1.47 0.56 1.81 +/- Benchmark 8.99 0.38 1.83 2.17 2.90 2.02 2.26 2.09 -0.01 0.40 +/- Category 5 1 7 2 38 12 2 60 17 34 Tot Ret % Rank in Cat 207 207 236 226 243 246 227 225 # of Funds in Cat 222 237 4 2 2 6 3 0 Turnover % Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.27	_	-0.41
Beta	0.92	_	0.98
R-Squared	98.14	_	98.27
Standard Deviation	11.90	12.86	12.68
Sharpe Ratio	0.85	0.76	0.72
Tracking Error	1.94	_	1.92
Information Ratio	0.28	_	-0.34
Up Capture Ratio	98.75	_	97.70
Down Capture Ratio	93.92	_	100.97

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





American Funds 2030 Trgt Date Retire R6 RFETX

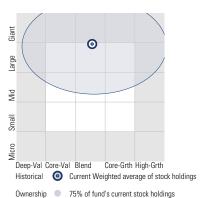
Asset Allocation as of 09-30-2021

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Asset Class Net % Cat% US Stocks 36.84 44.41 Non-US Stocks 18.09 18.50 Bonds 29.78 28.93 Cash 6.68 2.63 Other 1.05 13.11 50 100.00 Total 100.00

Style Breakdown

Equity				rixeu II	
24	32	26	Large		
5	6	5	Mid		I
1	1	1	Small		
Value	Blend	Growth		Ltd	



Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
Դ	Cyclical	31.67	39.25	35.86	
A.	Basic Materials	4.47	4.68	4.27	
A	Consumer Cyclical	10.15	10.56	11.64	
æ	Financial Services	14.23	15.50	15.61	
fil.	Real Estate	2.82	8.51	4.34	
W	Sensitive	43.25	38.67	43.06	
	Communication Services	10.92	6.73	9.01	
ð	Energy	4.10	3.80	3.13	
Ф	Industrials	9.65	11.51	10.89	
	Technology	18.58	16.63	20.03	
→	Defensive	25.09	22.07	21.09	
Ħ	Consumer Defensive	7.38	6.78	6.16	
+	Healthcare	14.28	12.38	12.36	
•	Utilities	3.43	2.91	2.57	

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.91	7.91	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.95	14.85	_	-
⊕ American Funds American Mutual R6	_	6.95	21.80	_	-
⊕ American Funds US Government Sec R6	-	6.78	28.58	_	-
	_	6.08	34.66	-	_
American Funds Interm Bd Fd of Amer R6	_	5.85	40.51	_	_
	_	5.41	45.92	_	-
⊕ American Funds Mortgage R6	_	5.09	51.01	_	-
⊕ American Funds Capital World Bond R6	-	5.02	56.03	_	-
⊕ American Funds Washington Mutual R6	_	4.95	60.98	_	_

Total Holdings 22



American Funds 2035 Trgt Date Retire R6 RFFTX

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

Portfolio Manager(s)

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

Quantitative Screens

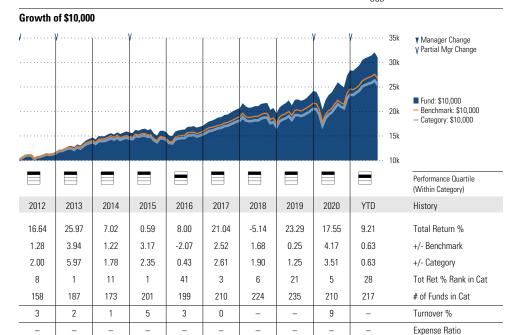
- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Blend 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.37 is 47.14% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

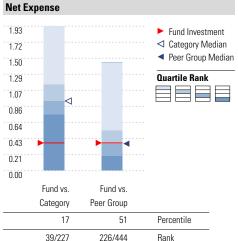
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.90	_	0.16
Beta	0.96	_	0.97
R-Squared	98.49	_	98.66
Standard Deviation	14.37	14.79	14.48
Sharpe Ratio	0.82	0.70	0.71
Tracking Error	1.84	_	1.93
Information Ratio	0.93	_	-0.02
Up Capture Ratio	104.15	_	98.58
Down Capture Ratio	96.64	_	98.42

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



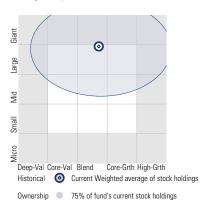
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2021

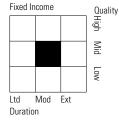
Morningstar Style Box™



Style Breakdown

Equity 28 31 22 6 5 6

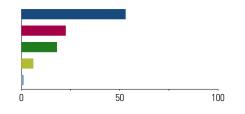




Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



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

		Fund	Bmark	Cat	Fund		Bench	m a el c	Categ					
					runo	1 '	Bench	mark	U Categ	jory Ave	erage		7.	
Դ	Cyclical	31.57	39.16	36.25		,						- []		
A.	Basic Materials	4.35	4.79	4.28										
A	Consumer Cyclical	10.84	10.66	11.76										
,	Financial Services	13.88	15.63	15.40										
fi	Real Estate	2.50	8.08	4.81			*							
W	Sensitive	43.96	38.78	42.91									1	
d	Communication Services	11.13	6.72	9.13										
•	Energy	3.76	3.85	3.10		()								
Ф	Industrials	9.60	11.61	10.60		- :								
	Technology	19.47	16.60	20.08				· V						
→	Defensive	24.48	22.06	20.84										
Ħ	Consumer Defensive	6.90	6.80	6.10										
+	Healthcare	14.52	12.34	12.19										
•	Utilities	3.06	2.92	2.55										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
🕑 American Funds American Balanced R6	-	7.97	7.97	_	_
American Funds US Government Sec R6	-	7.84	15.82	_	_
🕑 American Funds American Mutual R6	-	7.02	22.83	_	_
American Funds Capital World Gr&Inc R6	_	6.96	29.79	_	_
American Funds AMCAP R6	-	6.71	36.50	-	-
American Funds Growth Fund of Amer R6	_	6.70	43.21	_	_
American Funds Fundamental Invs R6	_	6.61	49.82	_	_
American Funds Washington Mutual R6	_	5.64	55.46	_	_
American Funds New Perspective R6	_	5.60	61.07	_	_
American Funds SMALLCAP World R6	_	5.30	66.37	_	_

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

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

Portfolio Manager(s)

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

Quantitative Screens

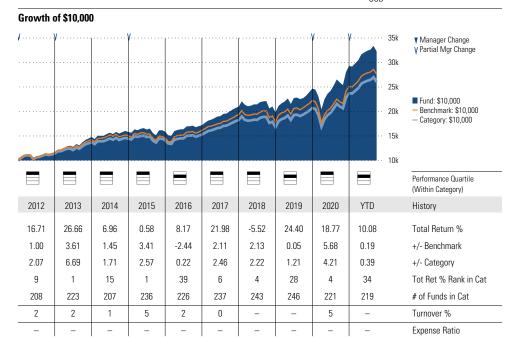
- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Blend 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2040 category average.

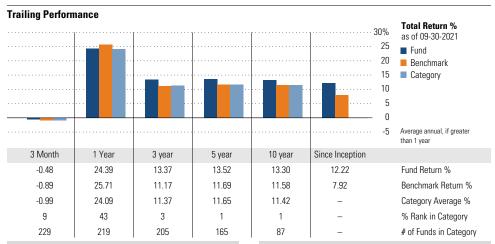
Morningstar Investment Management LLC Analysis

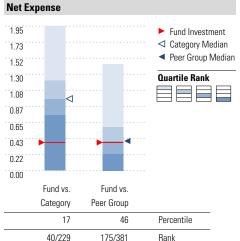
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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

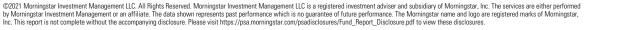






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.59	_	0.62
Beta	0.94	_	0.96
R-Squared	98.52	_	98.76
Standard Deviation	15.47	16.41	15.79
Sharpe Ratio	0.82	0.66	0.70
Tracking Error	2.16	_	2.00
Information Ratio	1.02	_	0.18
Up Capture Ratio	102.01	_	98.08
Down Capture Ratio	91.75	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.56	18.15	19.54
Price/Book Ratio	3.70	2.50	2.82
Avg Eff Duration	5.29	_	6.83





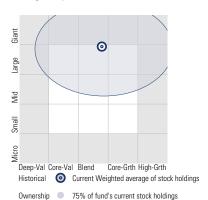
American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



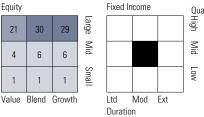
50 100

Asset Allocation as of 09-30-2021

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

Style Breakdown	
Equity	

30 21



me		Quality
		High
		Mid
		Low
od	Ext	J

Weight %

4

1

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	•	Benchr	nark	Categ	ory Ave	erage	
C	yclical	31.61	39.13	36.43								
В	asic Materials	4.36	4.86	4.35]						
С	onsumer Cyclical	11.10	10.77	11.73								
Fi	inancial Services	13.79	15.72	15.51				I				
R	eal Estate	2.36	7.78	4.84			1					
S	ensitive	44.19	38.85	42.79								
C	communication Services	11.14	6.73	9.07								
Е	nergy	3.66	3.87	3.09								
lr	ndustrials	9.57	11.69	10.74			= [
T	echnology	19.82	16.56	19.89								
D	efensive	24.22	22.01	20.77								
С	onsumer Defensive	6.63	6.81	6.03								
Н	lealthcare	14.70	12.27	12.20								
U	Itilities	2.89	2.93	2.54	<u> </u>							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	8.02	8.02	_	_
→ American Funds Capital World Gr&Inc R6	_	7.60	15.62	_	_
→ American Funds Fundamental Invs R6	_	7.58	23.20	_	_
→ American Funds AMCAP R6	_	7.06	30.26	_	_
⇒ American Funds Growth Fund of Amer R6	-	7.06	37.32	-	-
⊕ American Funds American Mutual R6	_	7.05	44.36	_	_
⊕ American Funds New Perspective R6	_	6.93	51.29	_	_
⊕ American Funds Washington Mutual R6	_	6.67	57.96	_	_
⊕ American Funds SMALLCAP World R6	_	6.63	64.59	_	_
⊕ American Funds US Government Sec R6	_	6.19	70.78	_	_

Total Holdings 21



American Funds 2045 Trgt Date Retire R6 RFHTX

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

Portfolio Manager(s)

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

Quantitative Screens

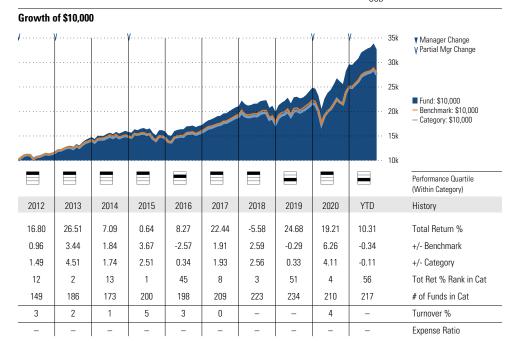
- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- \times *Style:* The fund has landed in its primary style box Large Blend 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 45.07% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

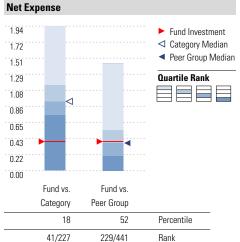
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.94	_	0.85
Beta	0.90	_	0.96
R-Squared	98.26	_	98.76
Standard Deviation	15.81	17.34	16.67
Sharpe Ratio	0.82	0.64	0.69
Tracking Error	2.67	_	2.01
Information Ratio	0.84	_	0.30
Up Capture Ratio	99.42	_	98.62
Down Capture Ratio	88.23	_	95.63

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



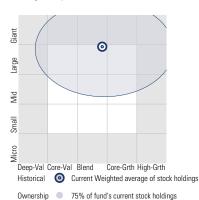
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

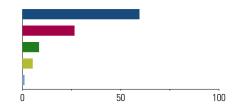
20	30	29	Large
4	6	7	Mid
1	1	1	Small

Value Blend Growth



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

Asset Allocation as of 09-30-2021



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

		Fund	Bmark	Cat	Fund	٠ ا	Bench	mark	Cateo	gory Ave	erage		_	
Ն	Cyclical	31.59	39.26	36.63								- [
i.	Basic Materials	4.38	4.97	4.38										
4	Consumer Cyclical	11.36	10.78	11.84										
<u> </u>	Financial Services	13.67	15.81	15.49				= [
ŧ	Real Estate	2.18	7.70	4.92			*							
M	Sensitive	44.45	38.82	42.64										
	Communication Services	11.21	6.70	9.20		- *								
	Energy	3.61	3.91	3.03)								
þ	Industrials	9.65	11.72	10.63										
2	Technology	19.98	16.49	19.78										
+	Defensive	23.95	21.93	20.72										
=	Consumer Defensive	6.38	6.80	5.96										
۲	Healthcare	14.82	12.21	12.23										
?	Utilities	2.75	2.92	2.53		'								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds New Perspective R6	_	8.25	8.25	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.96	16.21	_	_
⊕ American Funds Fundamental Invs R6	_	7.94	24.15	_	_
⊕ American Funds Washington Mutual R6	_	7.69	31.84	_	_
⊕ American Funds SMALLCAP World R6	-	7.60	39.44	-	-
	_	7.38	46.82	_	_
⊕ American Funds American Mutual R6	_	7.06	53.89	_	_
→ American Funds AMCAP R6	_	7.03	60.92	_	_
American Funds Growth Fund of Amer R6	_	7.03	67.94	_	_
⊕ American Funds US Government Sec R6	_	5.12	73.06	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

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

Portfolio Manager(s)

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

Quantitative Screens

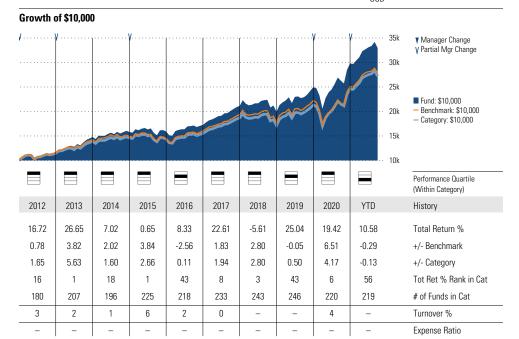
- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 45.83% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

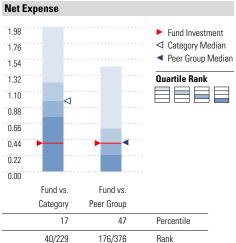
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.11	_	0.91
Beta	0.90	_	0.96
R-Squared	98.03	_	98.71
Standard Deviation	16.05	17.66	17.00
Sharpe Ratio	0.82	0.64	0.69
Tracking Error	2.86	_	2.02
Information Ratio	0.84	_	0.30
Up Capture Ratio	99.61	_	98.97
Down Capture Ratio	88.01	-	95.85

Fund	Bmark	Cat
21.99	17.91	19.47
3.83	2.45	2.78
5.31	_	6.89
	21.99	21.99 17.91 3.83 2.45



American Funds 2050 Trgt Date Retire R6 RFITX

Quality

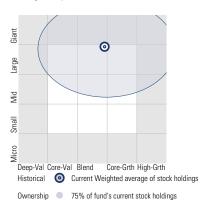
High

Morningstar Category Target-Date 2050

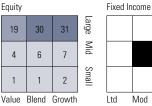
Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

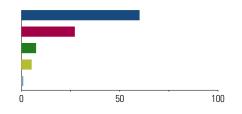


MidLow Mod Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



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

	Fund	Bmark	Cat	Fund		▼ Bend	chmark	[C	ategory	Avera	ge
Cyclical	31.45	39.44	36.77								
Basic Materials	4.35	5.04	4.42		0						
Consumer Cyclical	11.77	10.81	11.76								
Financial Services	13.42	15.86	15.53								
Real Estate	1.91	7.73	5.06		0	'					
Sensitive	45.08	38.75	42.50								
Communication Services	11.50	6.68	9.11								
Energy	3.47	3.93	3.07		'						
Industrials	9.73	11.75	10.64								
Technology	20.38	16.39	19.68								
Defensive	23.47	21.81	20.72								
Consumer Defensive	6.05	6.78	6.00								
Healthcare	14.92	12.11	12.18								
Utilities	2.50	2.92	2.54								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Capital World Gr&Inc R6	_	9.26	9.26	_	_
American Funds Capital World Graine No American Funds New Perspective R6	_	8.97	18.23	_	_
→ American Funds SMALLCAP World R6	_	8.63	26.86	_	_
⊕ American Funds Fundamental Invs R6	_	8.59	35.45	_	_
⊕ American Funds Washington Mutual R6	_	8.04	43.49	_	-
⊕ American Funds Growth Fund of Amer R6	_	7.00	50.49	_	_
American Funds AMCAP R6	_	6.99	57.48	_	_
⊕ American Funds American Mutual R6	_	6.40	63.89	_	_
⊕ American Funds Invmt Co of Amer R6	-	6.30	70.19	-	_
⊕ American Funds American Balanced R6	_	5.73	75.92	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Net Expense: The fund's expense ratio of 0.39 is 45.83% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

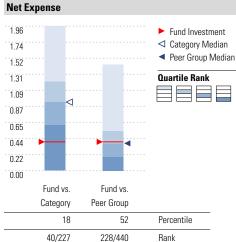
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ 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 16.76 26.59 7.01 0.63 8.30 22.63 -5.65 25.09 19.39 10.65 Total Return % 0.76 4.10 2.27 3.97 -2.60 1.68 2 92 0.04 6.48 -0.18 +/- Benchmark 3.92 3.45 0.30 +/- Category 1.24 1.52 2.34 1.55 2.79 0.18 -0.19 14 1 20 45 6 3 45 5 58 Tot Ret % Rank in Cat 105 134 139 191 195 207 234 210 217 # of Funds in Cat 223 10 6 2 6 3 1 3 Turnover % Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.19	_	0.98
Beta	0.90	_	0.96
R-Squared	97.97	_	98.68
Standard Deviation	16.06	17.74	17.15
Sharpe Ratio	0.82	0.63	0.69
Tracking Error	2.94	_	2.03
Information Ratio	0.83	_	0.35
Up Capture Ratio	99.56	_	99.70
Down Capture Ratio	87.77	_	96.39

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





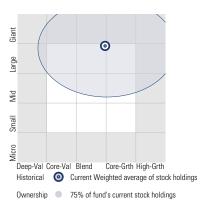
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

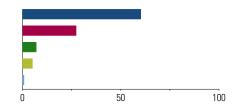
Equity Fixed Income								Quality
	18	29	31	Large				High
	4	6	8	Mid				Mid
	1	1	2	Small				Low
	Value	Blend	Growth		Ltd	Mod	Ext	_

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



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

		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	c II Ca	ateaory	Avera	ae		
b	Cyclical	31.42	39.69	37.00						3/		. [-	
ů.	Basic Materials	4.35	5.12	4.48										
-	Consumer Cyclical	12.06	10.84	11.78										
,	Financial Services	13.22	15.89	15.62				[
fi	Real Estate	1.79	7.84	5.12			•							
W	Sensitive	45.45	38.63	42.54									1	
	Communication Services	11.70	6.64	9.15		. 7								
ð	Energy	3.40	3.94	3.17]								
Ф	Industrials	9.75	11.76	10.59										
	Technology	20.60	16.29	19.63										
—	Defensive	23.12	21.67	20.46										
=	Consumer Defensive	5.83	6.76	5.89										
+	Healthcare	14.94	12.00	12.10										
•	Utilities	2.35	2.91	2.47		1								

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Capital World Gr&Inc R6	_	9.97	9.97	_	_
⊕ American Funds New Perspective R6	_	9.62	19.59	_	_
⊕ American Funds SMALLCAP World R6	-	9.62	29.21	_	_
⊕ American Funds Fundamental Invs R6	-	8.95	38.16	_	_
⊕ American Funds Washington Mutual R6	-	8.05	46.21	_	-
American Funds Invmt Co of Amer R6	_	7.66	53.87	_	_
⊕ American Funds Growth Fund of Amer R6	-	6.97	60.84	_	_
⊕ American Funds AMCAP R6	_	6.97	67.81	_	_
⊕ American Funds American Mutual R6	-	5.40	73.21	_	_
⊕ American Funds US Government Sec R6	_	5.14	78.35	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 6.52 years.
- Net Expense: The fund's expense ratio of 0.4 is 44.44% lower than the Target-Date 2060 category average.

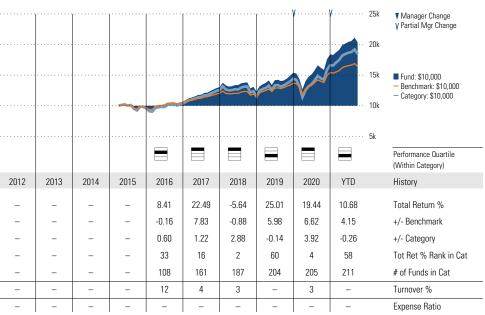
Morningstar Investment Management LLC Analysis

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

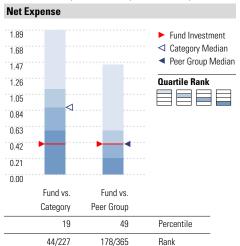
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.05	-	-2.40
Beta	1.38	_	1.49
R-Squared	98.34	_	98.16
Standard Deviation	16.04	11.52	17.28
Sharpe Ratio	0.82	0.80	0.68
Tracking Error	4.85	_	6.09
Information Ratio	0.77	_	0.33
Up Capture Ratio	141.37	_	142.50
Down Capture Ratio	144.91	_	160.59

Portfolio Metrics											
Fund	Bmark	Cat									
22.09	17.61	19.29									
3.88	2.39	2.78									
5.29	-	6.83									
	22.09	22.09 17.61 3.88 2.39									





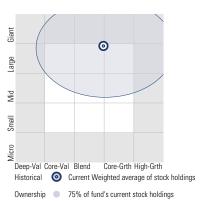
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

-quit,			
18	29	31	Large
4	6	8	Mid
1	1	2	Small

Value Blend Growth

>50 25-50 10-25 0-10

Ltd Mod Duration

Fixed Income Quality High Μid Low

Weight %

Asset Allocation as of 09-30-2021 Asset Class



		Fund	Bmark	Cat	Fund	1	▼ Ben	chmark	- II c:	ategory	Avera	ne		
U.	Cyclical	31.45	39.20	36.21	Tune	•	Don	oriii i dir	. [] 00	atogory	711010	90	- T	
ů.	Basic Materials	4.36	5.04	4.61		"								
A	Consumer Cyclical	12.14	10.54	11.77										
,	Financial Services	13.16	16.17	15.36				I						
ŵ	Real Estate	1.79	7.45	4.47			۲							
Va.	Sensitive	45.51	38.45	42.98										
	Communication Services	11.73	6.79	9.35										
ð	Energy	3.39	4.19	3.21]								
Ф	Industrials	9.76	11.48	10.59										
	Technology	20.63	15.99	19.83										
→	Defensive	23.04	22.35	20.81										
Ħ	Consumer Defensive	5.78	7.21	6.03			١.							
+	Healthcare	14.93	11.95	12.30										
•	Utilities	2.33	3.19	2.48		1								

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

50

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Total Return %

as of 09-30-2021

Benchmark

Category

■ Fund

40%

35

30

25

15

Portfolio Manager(s)

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

Quantitative Screens

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

- × Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Growth — 66.67~% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.4 is 43.66% lower than the Target-Date 2065+ category average.

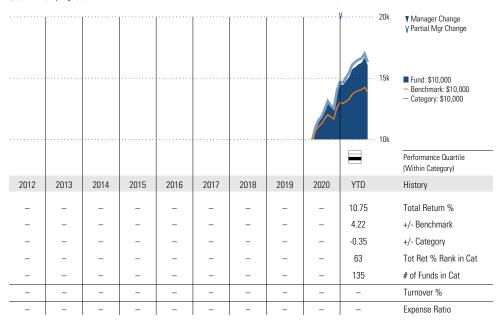
Morningstar Investment Management LLC Analysis

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

ESG Metrics

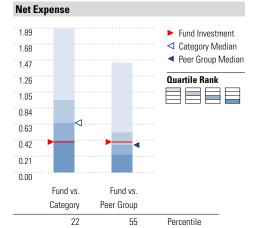
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





	35/161	118/216	Rank						
Peer group is a subset of the category and includes funds with the									
same management style (active vs. passive) and similar share class									
character	istics								

3-1 cai iliak Michica			
	Fund	Bmark	Cat
Alpha	_	_	-3.19
Beta	_	_	1.55
R-Squared	-	_	97.97
Standard Deviation	-	11.52	18.07
Sharpe Ratio	-	0.80	0.65
Tracking Error	_	_	6.87
Information Ratio	_	_	0.25
Up Capture Ratio	_	_	145.50
Down Capture Ratio	_	_	168.03

Fund	Bmark	Cat
22.09	17.61	18.97
3.88	2.39	2.74
5.29	_	6.62
	22.09	22.09 17.61 3.88 2.39

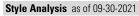


American Funds 2065 Trgt Date Retire R6 RFVTX

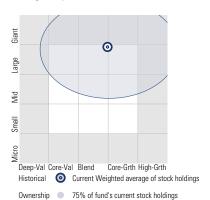
Quality High Μid Low

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Style Breakdown

Equity				Fixed Income
18	29	31	Large	
4	6	8	Mid	
1	1	2	Small	
	DI I	0 1		Let MALE

Value Blend Growth

Ltd Mod Duration

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

100

Asset Allocation as of 09-30-2021

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

	Fund	Bmark	Cat	Fund		▼ Bend	chmark	[] Ca	ategory	Avera	ge
Cyclical	31.46	39.20	35.80								
Basic Materials	4.36	5.04	4.68		Ű						
Consumer Cyclical	12.15	10.54	11.65								
Financial Services	13.16	16.17	15.30								
Real Estate	1.79	7.45	4.17								
Sensitive	45.53	38.45	43.20								
Communication Services	11.74	6.79	9.09								
Energy	3.39	4.19	3.22		*						
Industrials	9.75	11.48	10.65								
Technology	20.65	15.99	20.24						_		
Defensive	23.01	22.35	21.00								
Consumer Defensive	5.78	7.21	6.34								
Healthcare	14.92	11.95	12.12								
Utilities	2.31	3.19	2.54								

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds New Perspective R6	_	10.00	10.00	_	_
⊕ American Funds SMALLCAP World R6	_	10.00	20.00	_	_
⊕ American Funds Capital World Gr&Inc R6	-	10.00	29.99	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	38.99	_	_
⊕ American Funds Washington Mutual R6	-	8.00	46.99	_	-
⊕ American Funds Invmt Co of Amer R6	_	8.00	54.98	_	_
⊕ American Funds AMCAP R6	-	7.00	61.98	_	_
⊕ American Funds Growth Fund of Amer R6	-	7.00	68.98	_	_
⊕ American Funds US Government Sec R6	_	5.07	74.04	_	_
⊕ American Funds New Economy R6	_	5.00	79.04	_	_

Total Holdings 16



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

❷ 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.

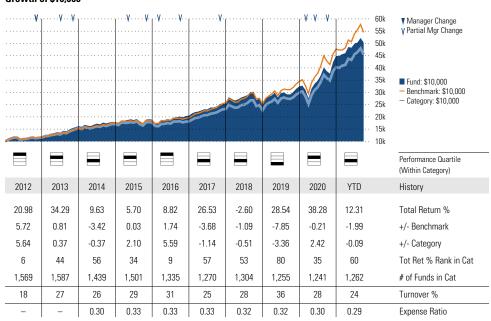
Morningstar Investment Management LLC Analysis

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.

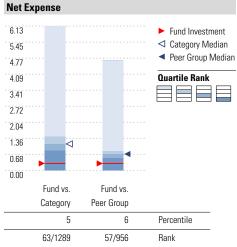
ESG Metrics

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

Growth of \$10,000







3-Year RISK Wetrics			
	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

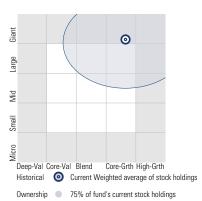
Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

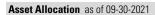
Equity

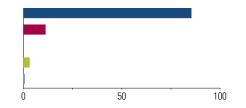
7	21	52	Large
3	6	9	Mid
0	1	1	Small

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
b	Cyclical	31.73	27.91	28.56	
i.	Basic Materials	1.69	0.96	1.40	
-	Consumer Cyclical	20.98	18.03	15.50	
P	Financial Services	8.54	7.13	10.36	
b	Real Estate	0.52	1.79	1.30	
M	Sensitive	52.87	58.74	55.97	
	Communication Services	20.60	12.89	16.03	
•	Energy	1.92	0.32	0.54	
\$	Industrials	7.43	5.95	6.44	
1	Technology	22.92	39.58	32.96	
+	Defensive	15.41	13.34	15.47	
=	Consumer Defensive	2.02	4.20	3.06	
ì	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 Invmt Co of Amer R6 RICGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

James Lovelace since 03-1992
Donald O'Neal since 03-1992
Joyce Gordon since 01-2001
Christopher Buchbinder since 03-2007
Barry Crosthwaite since 01-2013
Grant Cambridge since 03-2014
Martin Romo since 07-2018
Martin Jacobs since 12-2019
James Terrile since 03-2020

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 in existence.

Management: The fund's management has been in place for 29.6 years.

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

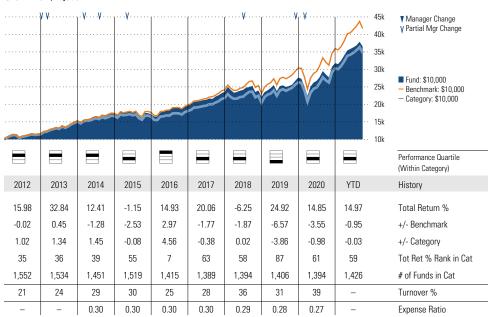
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000

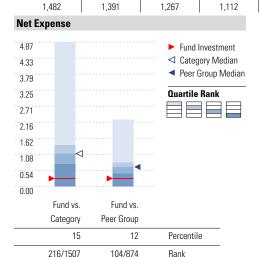


Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 0.62 28.03 13.03 13.88 14.98 14.04 0.58 30.00 15.99 16.90 16.63 11.08 Benchmark Return % -O 18 29 94 14 34 15 28 15 12 Category Average %

80

64

819



71

74

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	-1.45	-	-1.35
Beta	0.91	-	0.97
R-Squared	98.41	-	95.76
Standard Deviation	17.33	18.81	18.73
Sharpe Ratio	0.73	0.83	0.74
Fracking Error	2.72	-	3.76
nformation Ratio	-1.09	-	-1.00
Jp Capture Ratio	89.45	-	94.15
Down Capture Ratio	95.13	-	98.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.39	24.09	22.21
Price/Book Ratio	3.61	4.27	4.41
Geom Avg Mkt Cap \$B	201.17	201.74	256.86
ROE	27.39	31.23	31.98



% Rank in Category

of Funds in Category

19

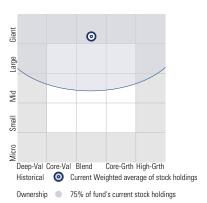
American Funds Invmt Co of Amer R6 RICGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



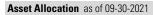
Style Breakdown

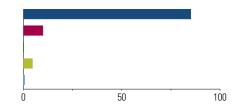
Equity

28	30	33	Large
5	3	1	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.54	0.42
Cash	4.53	1.19
Bonds	0.03	0.50
Non-US Stocks	9.84	3.07
US Stocks	85.07	94.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ Be	nchma	rk [Cateo	gory Av	/erage			
Դ	Cyclical	27.17	30.94	30.52							, ,				
A.	Basic Materials	4.38	2.15	2.67											
A	Consumer Cyclical	10.00	12.10	10.80											
ê	Financial Services	10.81	14.11	14.63											
ŧ	Real Estate	1.98	2.58	2.42											
M	Sensitive	51.27	47.05	46.65											
	Communication Services	17.66	11.29	10.63											
	Energy	4.60	2.75	2.30											
¢	Industrials	10.48	8.38	10.18						1					
3	Technology	18.53	24.63	23.54											
→	Defensive	21.55	22.01	22.84											
Ę	Consumer Defensive	6.64	6.21	6.67											
ì	Healthcare	11.58	13.34	13.95											
•	Utilities	3.33	2.46	2.22											
					0%	5	10	15	20	25	30	35	40	45	50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ Microsoft Corp	7.69	7.69	27.51	Technology
€ Facebook Inc Class A	4.96	12.64	24.25	Communication Svc
⊕ Capital Group Central Cash Fund	4.45	17.09	_	_
⊕ Comcast Corp Class A	3.63	20.72	8.13	Communication Svc
→ Broadcom Inc	3.59	24.31	13.22	Technology
⊕ Amazon.com Inc	3.38	27.69	0.86	Consumer Cyclical
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc N	3.31	31.00	12.87	Communication Svc
Alphabet Inc Class A	2.80	33.80	52.54	Communication Svc
Abbott Laboratories	2.55	36.35	9.12	Healthcare
→ The Home Depot Inc	2.27	38.62	25.45	Consumer Cyclical
⊕ Philip Morris International Inc	2.25	40.87	18.90	Consumer Defensive
∋ JPMorgan Chase & Co	1.69	42.56	30.94	Financial Services
⊕ UnitedHealth Group Inc	1.68	44.24	12.61	Healthcare
Apple Inc	1.54	45.78	7.13	Technology
⊕ Raytheon Technologies Corp	1.51	47.29	22.30	Industrials

Total Holdings 195



American Funds New World R6 RNWGX

Morningstar Category Mo Diversified Emerging Mkts MS

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

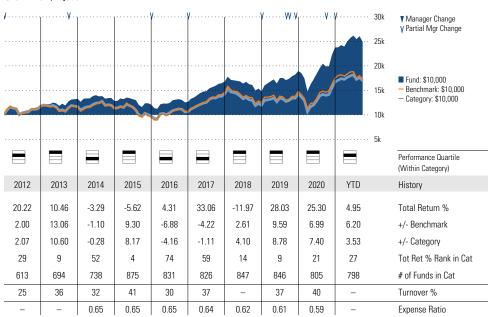
Morningstar Investment Management LLC Analysis

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

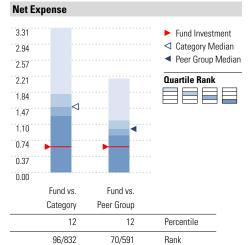
ESG Metrics

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

Growth of \$10,000







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 iliak Michica			
	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

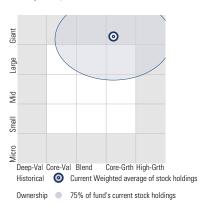


American Funds New World R6 RNWGX

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

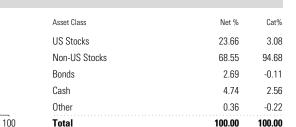
Weight %

>50 25-50 10-25 0-10



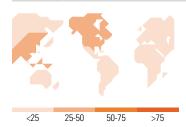
50

Asset Allocation as of 09-30-2021



Sec			р .	0 .	-		ъ.		По					
		Fund	Bmark	Cat	Func	1 '	Bench	ımark	[] Cate	gory Ave	erage			. ,
Դ	Cyclical	37.79	44.27	41.94			v :						(j	
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					
命	Real Estate	1.44	2.06	1.64										
W	Sensitive	40.13	42.70	44.88			,							İ
	Communication Services	9.97	10.85	12.02										
•	Energy	3.51	5.97	4.50		I								
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]							
٠	Healthcare	14.60	5.12	4.94			- 1							
•	Utilities	1.79	2.20	1.20										
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2021



0	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	_	_
→ Microsoft Corp	2.67	7.39	27.51	Technology
MercadoLibre Inc MercadoLibre Inc	2.25	9.64	0.25	Consumer Cyclical
⊕ Reliance Industries Ltd	2.04	11.68	27.21	Energy
⊕ Kotak Mahindra Bank Ltd	1.96	13.64	0.54	Financial Services
⊕ Sea Ltd ADR	1.89	15.53	60.13	Communication Svc
∃ Taiwan Semiconductor Manufacturing Co Ltd	1.87	17.40	10.90	Technology
	1.61	19.01	11.11	Financial Services
⊕ Kweichow Moutai Co Ltd	1.37	20.38	-7.54	Consumer Defensive
⇒ Silergy Corp	1.33	21.71	70.77	Technology

Total Holdings 562



American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

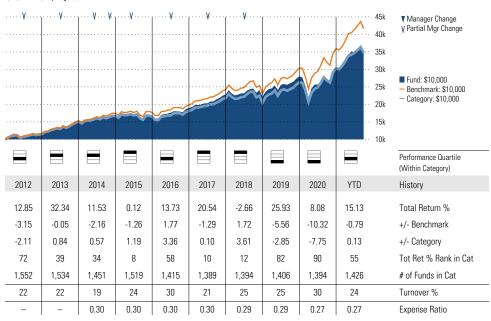
Morningstar Investment Management LLC Analysis

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

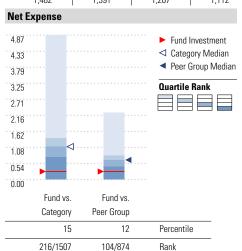
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -0.37 28.35 12.45 14.21 14.57 14.54 0.58 30.00 15.99 16.90 16.63 11.08 Benchmark Return % 29 94 -0.18 14 34 15 28 15 12 Category Average % 70 69 81 72 % Rank in Category 76 1.482 1.391 1.267 1.112 819 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.67	_	-1.35
Beta	0.90	_	0.97
R-Squared	95.10	_	95.76
Standard Deviation	17.28	18.81	18.73
Sharpe Ratio	0.70	0.83	0.74
Tracking Error	4.30	_	3.76
Information Ratio	-0.82	_	-1.00
Up Capture Ratio	85.35	_	94.15
Down Capture Ratio	90.75	_	98.89

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



American Funds Washington Mutual R6 RWMGX

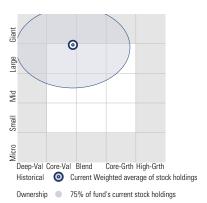
Morningstar Category Mornings

Large Blend S&P 500

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

32	39	15	Laige
6	6	2	VIIV
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	0.69	0.42
Cash	2.95	1.19
Bonds	0.00	0.50
Non-US Stocks	8.45	3.07
US Stocks	87.91	94.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmar 	k 🛚 Cate	gory Avera	age	
b	Cyclical	32.10	30.94	30.52						
ė.	Basic Materials	3.75	2.15	2.67						
-	Consumer Cyclical	5.77	12.10	10.80		ı [['				
ê	Financial Services	20.33	14.11	14.63						
b	Real Estate	2.25	2.58	2.42						
M	Sensitive	41.86	47.05	46.65						- [
	Communication Services	8.41	11.29	10.63						
•	Energy	5.35	2.75	2.30		_				
\$	Industrials	10.37	8.38	10.18						
3	Technology	17.73	24.63	23.54			• <u>[</u>	1		
+	Defensive	26.05	22.01	22.84						
Ę	Consumer Defensive	5.77	6.21	6.67		1				
ì	Healthcare	16.84	13.34	13.95						
?	Utilities	3.44	2.46	2.22						

100

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.85	5.85	27.51	Technology
⊕ Broadcom Inc	5.02	10.86	13.22	Technology
○ Comcast Corp Class A	4.26	15.13	8.13	Communication Svc
⊕ UnitedHealth Group Inc	3.35	18.48	12.61	Healthcare
○ Capital Group Central Cash Fund	3.02	21.50	-	_
	2.25	23.74	17.95	Financial Services
⊕ JPMorgan Chase & Co	2.21	25.95	30.94	Financial Services
→ Marsh & McLennan Companies Inc	2.09	28.04	30.68	Financial Services
The Home Depot Inc	1.97	30.01	25.45	Consumer Cyclical
⊕ CVS Health Corp	1.87	31.88	26.44	Healthcare
Pfizer Inc	1.76	33.64	20.02	Healthcare
	1.73	35.37	7.71	Financial Services
⊕ Johnson & Johnson	1.71	37.08	4.61	Healthcare
⊕ Intel Corp	1.59	38.67	9.04	Technology
→ PNC Financial Services Group Inc	1.19	39.86	33.68	Financial Services

Total Holdings 190



BlackRock High Yield Bond K BRHYX

Growth of \$10,000

2.52

15

629

69

2.60

12

701

84

2.20

12

710

87

0.53

0.05

52

773

70

0.51

0.71

41

707

90

0.52

1.84

14

699

86

0.50

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

James Keenan since 12-2007 Derek Schoenhofen since 05-2009 Mitchell Garfin since 05-2009 David Delbos since 03-2014

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 13.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.51 is 45.74% 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.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021

▼ 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 17.19 9.50 3.31 -3.96 14.01 8.31 -2.76 15.58 5.93 4.89 Total Return % 1.61 2.08 0.81 0.68 -3.48 0.83 -0.50 1.17 -0.24 0.22 +/- Benchmark

-0.17

50

703

90

0.50

2.96

13

709

102

0.49

1.02

36

688

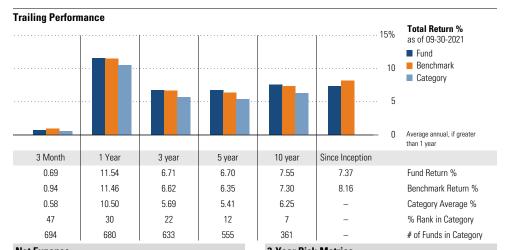
119

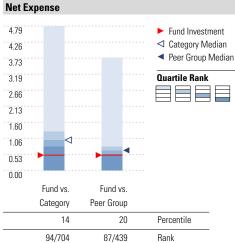
0.47

0.67

29

687





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	-0.02	_	-0.57
Beta	1.02	_	0.97
R-Squared	99.10	_	95.72
Standard Deviation	9.69	9.47	9.37
Sharpe Ratio	0.61	0.61	0.55
Tracking Error	0.94	_	2.23
Information Ratio	0.09	_	-0.40
Up Capture Ratio	102.63	_	93.13
Down Capture Ratio	103.77	_	98.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	1.45	-	3.24
Avg Eff Maturity	7.45	-	4.73



BlackRock High Yield Bond K BRHYX

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	0.66	_	1.85
AA	0.00	_	0.05
A	0.27	-	0.19
BBB	2.36	-	3.56
BB	31.98	_	34.28
В	44.10	_	35.22
Below B	17.60	_	21.43
Not Rated	3.02	-	3.42

Asset Allocation as of 09-30-2021 Asset Class Net % Cat% US Stocks 2.22 1.10 Non-US Stocks 0.00 0.02 Bonds 94.50 93.49 Cash 1.37 2.98 Other 1.90 2.41 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Sector Weighting as of 09-3	30-2021								
	Fund	Bmark	Cat	Fund	▼ Benchmark	Categ	ory Averaç	je	
Government	0.04	_	1.58	i[]					
Treasury	0.00	-	0.56						
Inflation – Protected	0.00	_	0.00						
Agency/Quasi Agency	0.04	_	0.14						
Other Government Related	0.00	_	0.88	0					
Corporate	95.93	-	89.64						
Corporate Bond	83.01	_	83.08						
Bank Loan	11.15	_	4.85						
Convertible	1.77	_	1.55	0					
Preferred	0.00	_	0.16						
Securitized	0.42	-	1.54	i[]					
Agency MBS Pass-Through	0.00	_	0.09						
Agency MBS ARM	0.00	_	0.00						
Agency MBS CMO	0.00	_	0.09						
Non-Agency Residential MBS	0.00	_	0.14						
Commercial MBS	0.00	_	0.52						
Asset-Backed	0.42	_	0.70						
Covered Bond	0.00	_	0.00	İ					
Municipal	0.00	_	0.03						
Cash & Equivalents	3.61	_	4.37						
Other	0.00	_	2.85	1 [

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

Morningstar Index

ICE BofA US High Yield TR USD

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ BlackRock Liquidity T-Fund Instl	_	3.52	3.52	_
⊕ Usd Cash(Committed)	_	2.05	5.58	_
TransDigm, Inc. 6.25%	03-2026	1.25	6.83	_
Clarios Global Lp 8.5%	05-2027	0.58	7.41	_
⊕ Ascent Resources Utica Holdings LI TI	11-2025	0.56	7.97	-
Altice France Holdings S A 10.5%	05-2027	0.54	8.51	_
⊕ Brand Energy & Infrastructure Serv TI	06-2024	0.48	8.99	_
Alliant Holdings Intermediate LLC/Alliant Holdings Co-Issuer Inc 6.75%	10-2027	0.46	9.45	_
Verscend Escrow Corp 9.75%	08-2026	0.45	9.91	_
○ Connect Finco SARL/Connect US Finco LLC 6.75%	10-2026	0.45	10.35	_

Total Holdings 1624



Invesco Global R6 OGLIX

Portfolio Manager(s)

John Delano since 03-2017

Quantitative Screens

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

Management: The fund's management has been in place for 4.5 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 0.68 is 39.82% lower than the World Large-Stock 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	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Morningstar Category World Large-Stock Growth

Morningstar Index MSCI ACWI NR USD

Expense Ratio

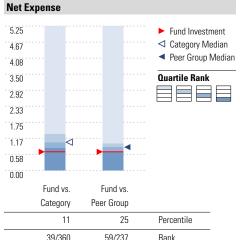




0.69

0.67

0.68



0.70

0.71

0.71

0.70

59/237 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 Metrics			
	Fund	Bmark	Cat
Alpha	2.39	_	4.56
Beta	1.15	_	1.00
R-Squared	95.58	_	90.69
Standard Deviation	21.43	18.20	19.14
Sharpe Ratio	0.79	0.68	0.88
Tracking Error	5.28	_	5.74
Information Ratio	0.82	_	0.83
Up Capture Ratio	121.03	_	108.89
Down Capture Ratio	113.23	_	92.02

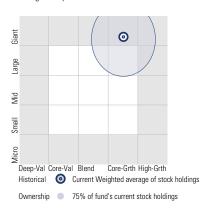
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.65	19.25	30.80
Price/Book Ratio	6.28	2.80	5.12
Geom Avg Mkt Cap \$B	133.07	103.24	142.97
ROE	26.12	24.45	22.85



Invesco Global R6 OGLIX

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

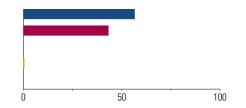
1	30	60	Large
2	2	4	Mid
0	0	1	Small

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	0.48
Cash	0.37	2.18
Bonds	0.00	0.00
Non-US Stocks	43.15	40.47
US Stocks	56.48	56.87
Asset Class	Net %	Cat%

Morningstar Index

MSCI ACWI NR USD

Morningstar Category

World Large-Stock Growth

Sec	ctor Weighting as of 09-	30-2021								
		Fund	Bmark	Cat	Fund	▼ Benchmark	Category	y Averag	е	
Դ	Cyclical	29.90	34.77	32.34						
A.	Basic Materials	1.80	4.47	3.31						
A	Consumer Cyclical	13.94	11.77	13.97						
æ	Financial Services	11.25	15.83	14.03						
fi	Real Estate	2.91	2.70	1.03	1					
W	Sensitive	61.52	43.77	47.41		_				
	Communication Services	17.63	9.71	11.66						
•	Energy	0.00	3.60	0.84						
Ф	Industrials	14.17	9.54	9.28						
	Technology	29.72	20.92	25.63						
—	Defensive	8.58	21.44	20.26						
Ħ	Consumer Defensive	0.00	6.99	5.13						
+	Healthcare	8.58	11.84	14.13		■				
•	Utilities	0.00	2.61	1.00	ill .					

World Regions % Equity 09-30-2021



Greater Asia	Fund % 21.16	Cat % 14.99	
Japan	12.83	3.98	
Australasia	0.00	0.32	
Asia-4 Tigers	0.00	4.78	
Asia-ex 4 Tigers	8.33	5.91	
Not Classified	0.00	0.00	

Americas	Fund % 57.18	Cat % 61.89	Greater Europe	Fund % 21.67	Cat % 23.12	Market Maturity	Fund %
North America	56.69	60.35	United Kingdom	2.16	4.89	Developed Markets	91.18
Central/Latin	0.49	1.54	W euro-ex UK	19.51	17.65	Emerging Markets	8.82
			Emrgng Europe	0.00	0.20	Not Available	0.00
			Africa	0.00	0.38		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Alphabet Inc Class A	10.44	10.44	52.54	Communication Svc
Intuit Inc	5.55	15.99	42.50	Technology
Meta Platforms Inc Class A	5.17	21.16	24.25	Communication Svc
S&P Global Inc	4.80	25.96	29.95	Financial Services
LVMH Moet Hennessy Louis Vuitton SE	4.62	30.58	22.16	Consumer Cyclical
Adobe Inc	4.44	35.02	15.12	Technology
JD.com Inc ADR	3.41	38.43	-17.82	Consumer Cyclical
Analog Devices Inc	3.27	41.70	14.77	Technology
Nidec Corp	3.17	44.86	-3.90	Industrials
Airbus SE	3.10	47.96	28.20	Industrials

Total Holdings 68



Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Matthew Eagan since 09-2006 Elaine Stokes since 09-2006 Brian Kennedy since 02-2013

Quantitative Screens

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

Management: The fund's management has been in place for 15.01 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.

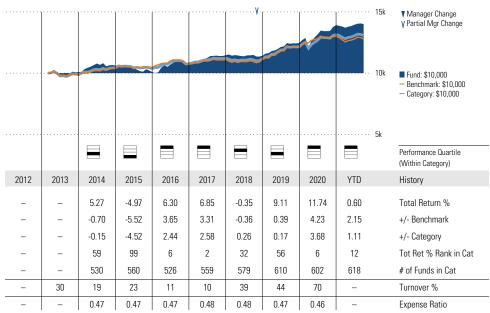
Morningstar Investment Management LLC Analysis

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.

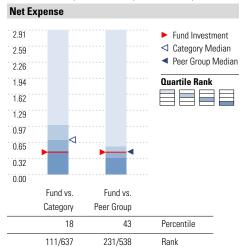
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.42	_	0.48
Beta	1.01	_	0.99
R-Squared	43.36	_	62.23
Standard Deviation	5.45	3.54	4.66
Sharpe Ratio	1.05	1.23	1.06
Tracking Error	4.10	_	2.94
Information Ratio	0.36	_	0.16
Up Capture Ratio	123.23	_	110.92
Down Capture Ratio	115.80	_	117.39

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	4.36	4.43	5.89
Avg Eff Maturity	7.81	-	7.41

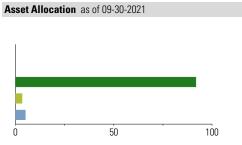


Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD





Total	100.00	100.00
Other	4.98	2.08
Cash	3.27	0.88
Bonds	91.76	96.97
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.07
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	18.34	3.53	47.76
AA	6.89	74.59	4.13
A	12.97	10.82	10.83
BBB	43.73	8.32	22.67
BB	5.17	0.28	6.45
В	1.35	0.00	3.21
Below B	0.12	0.00	1.52
Not Rated	11.44	2.46	3.43

				0%	5	10	15	20	25	30	35	40	45	50	55	-
Other	0.00	-	0.83	[
Cash & Equivalents	3.06	_	7.42													
Municipal	0.12	_	0.93	10												
Covered Bond	0.00	_	0.00	İ												
Asset-Backed	20.85	_	9.24													
Commercial MBS	1.38	_	5.02													
Non-Agency Residential MBS	0.55	_	0.62	0												
Agency MBS CMO	0.00	_	1.94	[]												
Agency MBS ARM	0.00	_	0.03													
Agency MBS Pass-Through	0.00	_	15.49	į												
Securitized	22.78	-	32.34													
Preferred	1.41	_	0.18	[
Convertible	2.98	_	1.27													
Bank Loan	0.11	_	0.68													
Corporate Bond	53.31	_	28.11													
Corporate	57.81	_	30.24													
Other Government Related	0.00	_	7.25	į												
Agency/Quasi Agency	0.75	_	0.77	0												
Inflation – Protected	0.00	_	1.50	i []												
Treasury	15.33	_	18.38													
Government	16.08	_	27.90									Ť				
	Fund	Bmark	Cat	Fund		▼ B	enchn	nark	Ca	tegor	y Aver	age				

Top 10 Holdings as of 09-30-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Us 10yr Ultra Fut Dec21 Xcbt 20211221	12-2021	12.49	12.49	_
United States Treasury Notes 0.125%	04-2022	3.66	16.15	-
⊕ United States Treasury Notes 0.125%	08-2023	3.53	19.68	-
⊕ Fixed Inc Clearing Corp.Repo	10-2021	3.47	23.15	-
United States Treasury Notes 0.125%	06-2022	3.07	26.21	_
United States Treasury Notes 0.375%	03-2022	2.18	28.39	_
United States Treasury Notes 0.125%	12-2022	2.12	30.51	-
United States Treasury Notes 0.125%	04-2023	1.40	31.91	_
JPMorgan Chase & Co. 4.125%	12-2026	1.40	33.31	-
Bank of America Corporation 3.419%	12-2028	0.95	34.25	_

Total Holdings 679



MFS Instl International Equity MIEIX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Daniel Ling since 10-2009 Filipe Benzinho since 05-2016

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.01 years.
- × Style: The fund has landed in its primary style box Large Blend 60 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.7 is 24.73% lower than the Foreign Large Blend category average.

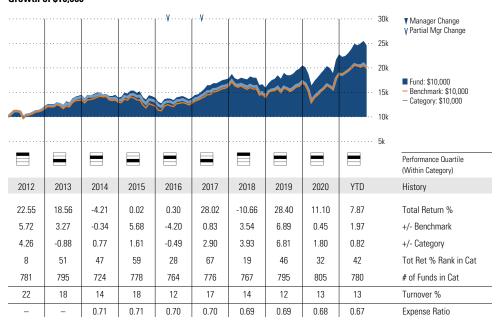
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen because it often plots near the border of large-cap blend and large-cap growth in the Morningstar Stylebox. However, the growth-at-a-reasonable-price strategy has been consistent and we are not concerned about this screen failure.

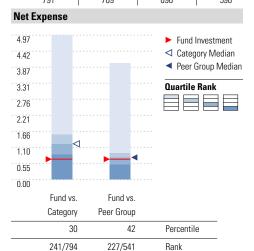
ESG Metrics

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

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 Welrics			
	Fund	Bmark	Cat
Alpha	3.25	_	-0.02
Beta	0.93	_	1.00
R-Squared	92.59	_	94.58
Standard Deviation	17.07	17.73	18.29
Sharpe Ratio	0.63	0.46	0.45
Tracking Error	4.83	_	4.31
Information Ratio	0.61	_	-0.01
Up Capture Ratio	100.67	_	100.18
Down Capture Ratio	87.73	-	100.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.75	14.84	14.52
Price/Book Ratio	2.90	1.86	1.93
Geom Avg Mkt Cap \$B	65.31	45.39	53.11
ROE	17.16	16.84	17.78



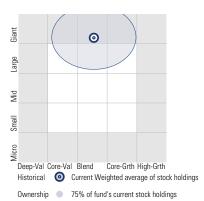
MFS Instl International Equity MIEIX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

15	66	15	Large
1	3	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

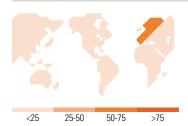


Asset Allocation as of 09-30-2021



		Fund	Dmark	Cot	Fund	_	Danah		I Cotoo	an. A				
_		Fund	Bmark	Cat	Fund		Benchi	mark	Categ	ory Ave	erage		n . •	
_Մ	Cyclical	30.56	41.11	38.93			,	1						
A	Basic Materials	7.78	7.90	7.83			[]							
A	Consumer Cyclical	7.93	11.47	11.46			ı							
P	Financial Services	14.85	19.23	17.37] '					
ŵ	Real Estate	0.00	2.51	2.27										
W	Sensitive	35.96	37.67	37.29										
	Communication Services	3.21	7.05	6.36		[
•	Energy	1.74	5.14	3.72										
Ф	Industrials	18.21	11.84	14.91			- '							
	Technology	12.80	13.64	12.30				·						
→	Defensive	33.48	21.23	23.80										
Ħ	Consumer Defensive	14.45	8.47	9.40										
+	Healthcare	18.09	9.83	11.61										
•	Utilities	0.94	2.93	2.79										
					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 09-30-2021



	Fund %	Cat %
Greater Asia	27.88	36.36
Japan	17.67	19.24
Australasia	0.00	4.72
Asia-4 Tigers	5.11	7.26
Asia-ex 4 Tigers	5.10	5.14
Not Classified	0.00	0.00

Americas	Fund % 6.65	Cat % 7.71	Greater Europe	Fund % 65.48	Cat % 55.94	Market Maturity	Fund %
North America	6.38	6.68	United Kingdom	10.13	12.60	Developed Markets	94.63
Central/Latin	0.27	1.03	W euro-ex UK	54.30	41.93	Emerging Markets	5.37
			Emrgng Europe	0.00	0.55	Not Available	0.00
			Africa	1.05	0.86		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Nestle SA	3.61	3.61	9.81	Consumer Defensive
⊕ Schneider Electric SE	3.26	6.87	23.84	Industrials
⊕ Roche Holding AG	2.98	9.85	9.70	Healthcare
⊕ Air Liquide SA	2.53	12.38	5.27	Basic Materials
⊕ AIA Group Ltd	2.35	14.73	-4.31	Financial Services
⊕ LVMH Moet Hennessy Louis Vuitton SE	2.29	17.02	22.16	Consumer Cyclical
Novo Nordisk A/S Class B	2.26	19.29	47.25	Healthcare
→ Hitachi Ltd	2.20	21.48	64.42	Industrials
⊕ SAP SE	2.16	23.65	10.28	Technology
⊕ Capgemini SE	2.13	25.77	43.61	Technology

Total Holdings 84



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

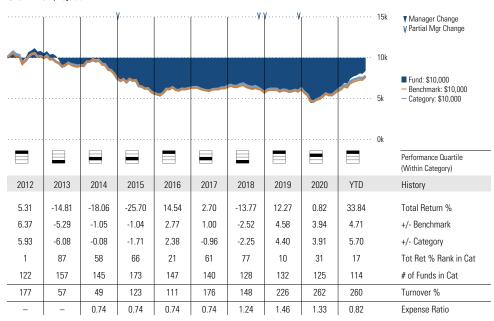
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.82 is 21.9% lower than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

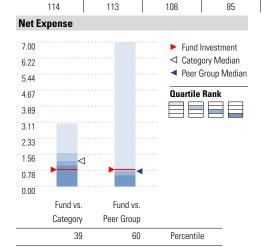
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance Total Return % 55% 50 45 40 35 30 25 20 15 10 5 0 as of 09-30-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.26 50.62 10.07 6.54 -1.52 3.86 6.59 42.29 6.86 4.54 -2.66 2.52 Benchmark Return % 43 11 5.80 -2 37 4 62 474 Category Average % 10 18 8 19 42 % Rank in Category

52



	45/115	42/71	Rank	
Peer group	is a subset of	the category an	d includes fun	ds with the
same man	agement style (active vs. passi	ve) and simila	r share class
characteri	etice			

3- Tear hisk Wellics			
	Fund	Bmark	Cat
Alpha	2.04	_	-0.73
Beta	1.20	_	1.08
R-Squared	96.24	_	82.98
Standard Deviation	18.75	15.38	18.56
Sharpe Ratio	0.55	0.44	0.39
Tracking Error	4.72	_	8.01
Information Ratio	0.68	-	0.03
Up Capture Ratio	120.96	-	107.20
Down Capture Ratio	111.36	-	113.52

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



of Funds in Category

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD



Style Analysis as of 09-30-2021



Deep-Val Core-Val Blend Core-Grth High-Grth		Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Historical Ocurrent Weighted average of stock holdings	ひ Cyclical	-	-	54.17			
Ownership 75% of fund's current stock holdings	Basic Materials	_	_	38.89			
	Consumer Cyclical	_	_	0.00			
	Financial Services	_	_	15.28			
Style Breakdown	♠ Real Estate	_	_	0.00			
Equity	₩ Sensitive	-	-	40.28			
Large	Communication Services	_	_	0.00			
Mid	Energy	_	_	38.89			
ā:	industrials	_	_	1.39			
Small	Technology	_	_	0.00	ĺ		
	→ Defensive	-	-	5.56			
/alue Blend Growth	Consumer Defensive	_	_	5.56	[
Veight %	Healthcare	_	_	0.00	İ		
>50 25-50 10-25 0-10	Utilities	_	_	0.00			

Sector Weighting as of 09-30-2021

Top 15 Holdings as of 09-30-2021 YTD Return % Name % Net Asset Cumulative % Morningstar Sector ① 2 Year Treasury Note Future Sept 21 22.45 22.45 Euro Schatz Future Sept 21 19.83 42.27 Pimco Cayman Cmdty Fd Ltd Instl 18.26 60.53 ① 5 Year Treasury Note Future Sept 21 15.43 75.96 ⊕ EUROPEAN MONETARY UNION EURO Purchased 9.03 84.99 **○** EUROPEAN MONETARY UNION EURO Sold 9.03 94.03 United States Treasury Notes 0.125% 8.91 102.93 ① United States Treasury Notes 0.125% 8.67 111.60 ① United States Treasury Notes 0.625% 7.51 119.11 ① United States Treasury Notes 0.125% 6.89 126.00 ☼ Offset: Unsettled Trades 6.65 132.66 Federal National Mortgage Association 4% 5.36 138.02 ⊕ 10 Year Treasury Note Future Sept 21 5.15 143.16 ① United States Treasury Notes 0.5% 4.61 147.77 ① United States Treasury Notes 0.125% 3.97 151.74

Total Holdings 747



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category World Bond-USD Hedged Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014 Lorenzo Pagani since 09-2014 Sachin Gupta since 09-2014

Quantitative Screens

 Q Performance: The fund has finished in the World Bond-USD Hedged category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 7.02 years.

Style Consistency is not calculated for Fixed Income funds.

 Net Expense: The fund's expense ratio of 0.52 is 29.73% lower than the World Bond-USD Hedged 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 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 11.18 0.90 11.16 0.40 7.03 3.52 2.63 7.34 6.15 -1.33 Total Return % 2.92 6.97 5.19 -0.15 4.38 -0.02 2.62 -1.38 -1.36 0.22 +/- Benchmark 2.90 3.52 1.70 0.45 -0.21 1.95 -1.39 -0.02 0.20 +/- Category 5.25 6 7 34 1 44 9 74 50 40 Tot Ret % Rank in Cat

108

154

0.56

117

202

0.55

118

333

0.60

125

520

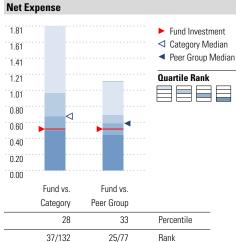
0.52

of Funds in Cat

Turnover %

Expense Ratio





77

383

64

355

79

175

0.50

74

313

0.50

88

252

0.50

80

317

0.50

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.80	_	-0.06
Beta	0.64	_	0.93
R-Squared	41.56	_	49.97
Standard Deviation	3.54	3.54	4.72
Sharpe Ratio	0.91	1.23	0.82
Tracking Error	2.98	-	3.51
Information Ratio	-0.38	_	-0.21
Up Capture Ratio	73.27	_	99.78
Down Capture Ratio	61.68	_	118.49

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.36	4.43	7.65
Avg Eff Maturity	8.82	_	8.87



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged

Morningstar Index

BBgBarc US Agg Bond TR USD

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

-50	0	50	100	150

Asset Allocation as of 09-30-2021

Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	6.30	0.02
Bonds	102.56	83.35
Cash	-17.61	14.75
Other	8.75	1.89
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	41.00	3.53	23.31
AA	24.00	74.59	19.43
A	8.00	10.82	26.11
BBB	20.00	8.32	23.64
BB	3.00	0.28	2.16
В	1.00	0.00	0.11
Below B	3.00	0.00	0.00
Not Rated	0.00	2.46	5.25

				0%	5	10	15	20	25	30	35	40	45	50	55
Other	18.80	-	15.41												
Cash & Equivalents	13.21	-	6.21												
Municipal	0.03	-	0.19												
Covered Bond	1.32	_	0.37	0											
Asset-Backed	3.36	_	2.60												
Commercial MBS	0.17	_	1.18	1[
Non-Agency Residential MBS	0.39	_	0.22												
Agency MBS CMO	0.03	_	0.28												
Agency MBS ARM	0.00	_	0.00												
Agency MBS Pass-Through	3.65	_	2.63												
Securitized	8.92	-	7.28												
Preferred	0.23	_	0.05												
Convertible	1.35	_	1.34												
Bank Loan	0.10	_	0.18												
Corporate Bond	4.02	_	20.19												
Corporate	5.70	-	21.76												
Other Government Related	37.45	_	10.23												
Agency/Quasi Agency	3.70	_	8.18		[]									
Inflation – Protected	0.56	-	1.81												
Treasury	10.33	_	28.76												
Government	52.04	-	48.98												
	Fund	Bmark	Cat	Fund		▼ Be	nchma	ark [Cate	gory A	verage				
Sector Weighting as of 09-	30-2021														

Top 10 Holdings as of 09-30-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Pay	03-2022	24.16	24.16	_
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Receive	03-2022	24.15	48.31	-
⊖ CHINESE - YUAN RENMINBI (CNH) Purchased	09-2021	12.76	61.06	-
○ CHINESE - YUAN RENMINBI (CNH) Sold	09-2021	12.76	73.82	-
─ EUROPEAN MONETARY UNION EURO Sold	08-2021	11.36	85.18	_
→ EUROPEAN MONETARY UNION EURO Purchased	08-2021	11.36	96.54	_
⊕ IRS EUR -0.25000 09/15/21-5Y LCH Pay	09-2026	11.31	107.85	-
⊕ IRS EUR -0.25000 09/15/21-5Y LCH Receive	09-2026	11.30	119.15	-
⊕ IRS EUR 0.00000 09/15/21-10Y LCH Pay	09-2031	9.81	128.96	-
⊕ IRS EUR 0.00000 09/15/21-10Y LCH Receive	09-2031	9.68	138.64	_

Total Holdings 1719



PIMCO Real Return Instl PRRIX

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

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

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

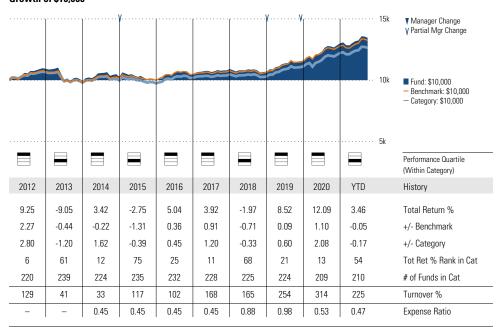
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.47 is 24.19% lower than the Inflation-Protected Bond category average.

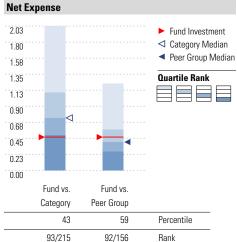
Morningstar Investment Management LLC Analysis

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







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	-0.20
Beta	1.03	_	0.91
R-Squared	95.98	_	77.98
Standard Deviation	4.27	4.07	4.36
Sharpe Ratio	1.49	1.53	1.33
Tracking Error	0.87	_	2.22
Information Ratio	0.21	_	-0.58
Up Capture Ratio	103.24	_	89.37
Down Capture Ratio	105.44	_	94.35

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



Duration

PIMCO Real Return Instl PRRIX

Style Analysis as of 09-30-2021

Style Breakdown

Fixed Income

Quality

G

M

d

Ltd Mod Ext

Fund	Bmark	Cat
49.00	0.00	96.46
32.00	99.60	0.15
9.00	0.00	0.51
7.00	0.00	1.30
1.00	0.00	0.37
1.00	0.00	0.05
1.00	0.00	0.01
0.00	0.40	1.15
	49.00 32.00 9.00 7.00 1.00 1.00	49.00 0.00 32.00 99.60 9.00 0.00 7.00 0.00 1.00 0.00 1.00 0.00 1.00 0.00

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	10		
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	• []		
Corporate Bond	0.55	_	2.45	1 []		
Bank Loan	0.00	_	0.25			
Convertible	0.11	_	0.06	0		
Preferred	0.22	_	0.00			
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			
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 Purchased	08-2021	6.98	62.10	-
EUROPEAN MONETARY UNION EURO Sold	08-2021	6.98	69.08	_
→ U S TIPS REV REPO	07-2021	5.81	74.89	-
→ U S TIPS REV REPO	07-2021	5.38	80.27	-
⊕ United States Treasury Bonds 1.375%	02-2044	5.21	85.48	-
⊕ United States Treasury Notes 0.125%	01-2030	5.10	90.57	_

Total Holdings 1000



PIMCO Short-Term Instl PTSHX

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 10 of the 10 years it's been in existence.

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

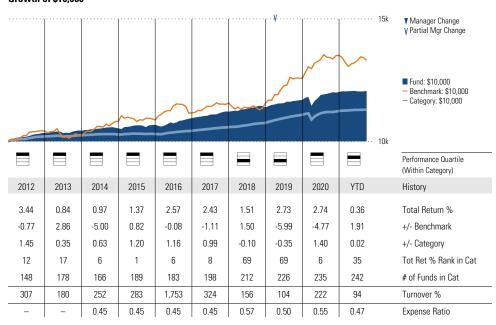
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.47 is 6.82% higher than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

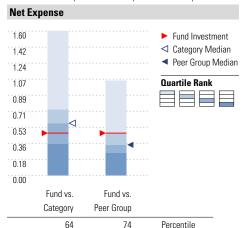
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance





139/189 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	1.14	_	0.86
Beta	0.13	_	0.16
R-Squared	3.87	_	13.56
Standard Deviation	2.37	3.54	1.80
Sharpe Ratio	0.33	1.23	0.39
Tracking Error	3.86	_	3.61
Information Ratio	-0.92	_	-1.05
Up Capture Ratio	26.02	_	25.04
Down Capture Ratio	9.43	_	12.30

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



159/249

PIMCO Short-Term Instl PTSHX

Style Analysis as	s of 09-30-2021
Style Breakdown	
Fixed Income	Quality H: gh
	Mid
	Low
Ltd Mod Ext Duration	J

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



Morningstar Category

Morningstar Index

Other	7.57	_	0.05							
Cash & Equivalents	15.16	_	21.90							
Municipal	0.48	_	1.28	I						
Covered Bond	0.00	_	0.01							
Asset-Backed	13.60	_	16.62		- :	:				
Commercial MBS	2.37	_	0.84							
Non-Agency Residential MBS	0.68	_	0.46							
Agency MBS CMO	1.77	_	5.59							
Agency MBS ARM	0.02	_	0.79							
Agency MBS Pass-Through	0.66	_	1.52							
Securitized	19.10	_	25.83							
Preferred	0.00	_	0.00	ĺ						
Convertible	1.32	_	3.52							
Bank Loan	0.00	_	0.99							
Corporate Bond	18.58	_	34.40							
Corporate	19.90	_	38.91							
Other Government Related	25.90	_	3.99			:	:	<u>:</u>		
Agency/Quasi Agency	8.01	_	1.53							
Inflation – Protected	0.00	_	0.05	ĺ						
Treasury	1.00	_	6.36		1					
Government	34.91	_	11.93							
	Fund	Bmark	Cat	Fund	•	Benchmark	Cat	egory Avera	age	

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	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



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

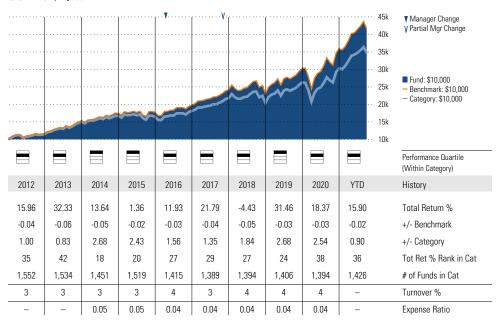
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	3	22	Percentile
	46/1507	103/470	Rank

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

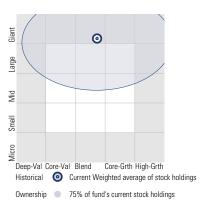


Vanguard 500 Index Admiral VFIAX

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

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

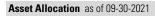
Equity

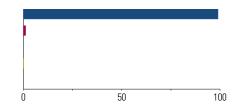
21	24	40	Large
5	7	3	Mid
0	0	0	Small

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%

Sec	ctor Weighting as of 09-3	30-2021													
		Fund	Bmark	Cat	Fund		▼ Ben	chmarl	([C	ategory	Avera	ge			
Դ	Cyclical	30.93	30.94	30.52											
A	Basic Materials	2.15	2.15	2.67				_							
A	Consumer Cyclical	12.11	12.10	10.80											
Ę.	Financial Services	14.09	14.11	14.63											
侖	Real Estate	2.58	2.58	2.42											
W	Sensitive	47.07	47.05	46.65											j
d	Communication Services	11.29	11.29	10.63											
0	Energy	2.74	2.75	2.30											
Ф	Industrials	8.39	8.38	10.18						į					
	Technology	24.65	24.63	23.54											
→	Defensive	21.99	22.01	22.84											
Ħ	Consumer Defensive	6.21	6.21	6.67											
٠	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

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	6.08	6.08	7.13	Technology
⊕ Microsoft Corp	5.80	11.88	27.51	Technology
⊕ Amazon.com Inc	3.92	15.80	0.86	Consumer Cyclical
	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
	0.93	33.21	2.29	Consumer Defensive

Total Holdings 511



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

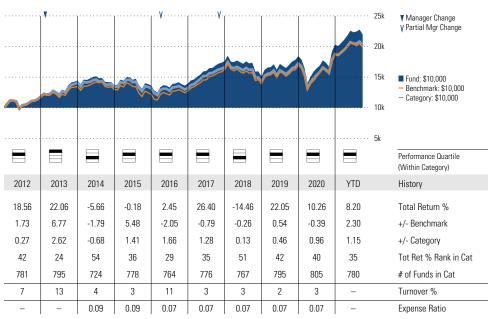
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expe	ense		
4.97			► Fund Investment
4.42			Category Median
3.87			 Peer Group Median
3.31			Quartile Rank
2.76			
2.21			
1.66			
1.10	<i.< td=""><td></td><td></td></i.<>		
0.55			
0.00		·····>	
	Fund vs.	Fund vs.	
(Category	Peer Group	
	4	30	Percentile

71/239 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

Fund	Bmark	Cat
-0.03	_	-0.02
1.04	_	1.00
97.08	_	94.58
18.64	17.73	18.29
0.46	0.46	0.45
3.25	_	4.31
0.05	_	-0.01
102.27	_	100.18
102.35	_	100.74
	-0.03 1.04 97.08 18.64 0.46 3.25 0.05	-0.03 — 1.04 — 97.08 — 18.64 17.73 0.46 0.46 3.25 — 0.05 — 102.27 —

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.94	14.84	14.52
Price/Book Ratio	1.72	1.86	1.93
Geom Avg Mkt Cap \$B	29.39	45.39	53.11
ROE	15.62	16.84	17.78



33/794

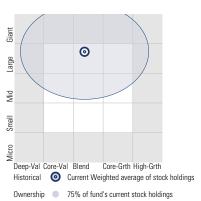
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

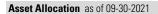
Equity

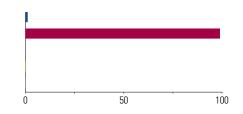
24	35	18	- Gride
6	9	5	TVII C
1	2	1	O

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

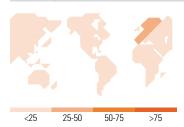




Total	100.00	100.00
Other	0.10	-0.22
Cash	0.12	2.22
Bonds	0.00	0.35
Non-US Stocks	98.80	94.69
US Stocks	0.97	2.96
Asset Class	Net %	Cat%

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

World Regions % Equity 09-30-2021



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

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

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Nestle SA	1.47	1.47	9.81	Consumer Defensive
	1.28	2.75	62.80	Technology
⊕ Samsung Electronics Co Ltd	1.23	3.98	_	Technology
⊕ Roche Holding AG	1.08	5.06	9.70	Healthcare
○ Toyota Motor Corp	0.95	6.01	27.03	Consumer Cyclical
	0.81	6.82	25.07	Healthcare
⊖ LVMH Moet Hennessy Louis Vuitton SE	0.77	7.59	22.16	Consumer Cyclical
○ Novartis AG	0.75	8.34	-5.82	Healthcare
○ Novo Nordisk A/S Class B	0.66	9.00	47.25	Healthcare
Shopify Inc Registered Shs -A- Subord Vtg	0.66	9.66	19.61	Technology

Total Holdings 4096

⊕ Increase ⊕ Decrease
★ New to Portfolio



Fund %

99.18 0.82 0.00

Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- 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
- Net Expense: The fund's expense ratio of 0.35 is 65.69% lower than the Foreign Large Value category average.

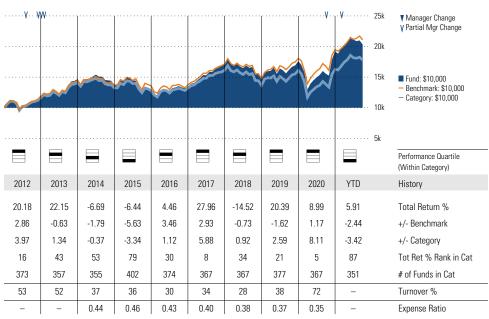
Morningstar Investment Management LLC Analysis

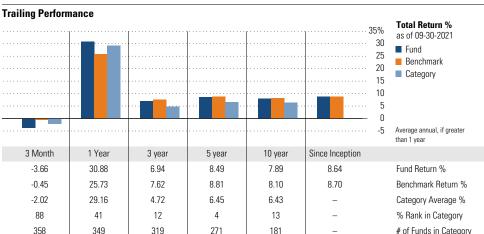
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

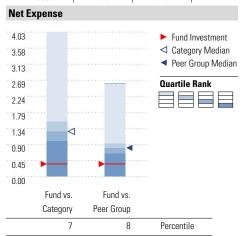
ESG Metrics

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

Growth of \$10,000







	24/358	22/276	Rank	
Peer gro	up is a subset of	the category an	d includes fund	ls with the
same ma	nagement style	(active vs. passi	ve) and similar	share class
characte	rietice			

Rank

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

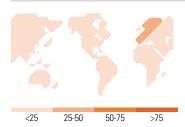
Asset Allocation as of 09-30-2021

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		Ben	chmarl	c II Ca	ateaon	Avera	ae		
b	Cyclical	47.75	38.49	43.59								J-	* .	
À	Basic Materials	12.17	7.34	9.19		•								
-	Consumer Cyclical	16.90	11.10	11.40										
₽	Financial Services	17.31	17.14	21.36					i (
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				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 LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50% Morningstar Index

Equity

Morningstar US Mod Con Tgt Alloc NR USD

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

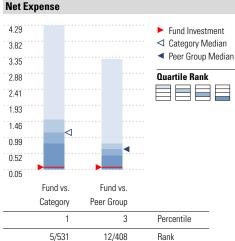
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







	Fund	Bmark	Cat
Alpha	-0.27	-	-2.39
Beta	1.01	-	1.18
R-Squared	99.31	-	92.77
Standard Deviation	7.95	7.85	9.63
Sharpe Ratio	0.93	0.97	0.71
Tracking Error	0.66	-	3.11
Information Ratio	-0.33	-	-0.42
Up Capture Ratio	98.52	-	104.41
Down Capture Ratio	99.71	-	124.00

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.54	20.07	20.39
Price/Book Ratio	2.67	3.00	3.17
Avg Eff Duration	7.27	6.25	5.26





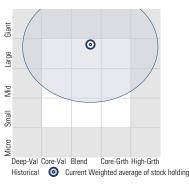
Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50% **Morningstar Index**

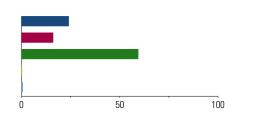
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 09-30-2021

Morningstar Style Box™

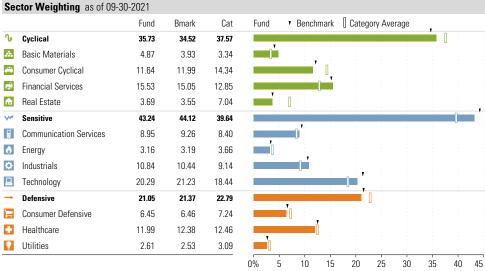


Asset Allocation as of 09-30-2021





Histor	rical (Ourre	ent Weig	ghted ave	rage of s	tock hold	ings	ሁ	Cyclical	35.73	34.52	37.57	
Ownership 75% of fund's current stock holdings				A	Basic Materials	4.87	3.93	3.34					
								~	Consumer Cyclical	11.64	11.99	14.34	
									Financial Services	15.53	15.05	12.85	
tyle E	Breakd	own						仓	Real Estate	3.69	3.55	7.04	
quity				Fixed	Income		Quality	W	Sensitive	43.24	44.12	39.64	
19	27	28	Large				High		Communication Services	8.95	9.26	8.40	
			Mid				Mid	0	Energy	3.16	3.19	3.66	
6	9	5	₫.				<u>a</u> :	\$	Industrials	10.84	10.44	9.14	
2	3	1	Small				Low		Technology	20.29	21.23	18.44	
		'	J					\rightarrow	Defensive	21.05	21.37	22.79	
'alue	Blend	Growth		Ltd Durati	Mod	Ext		E	Consumer Defensive	6.45	6.46	7.24	
Veight ^o	%			Dulati	UII				Healthcare	11.99	12.38	12.46	
	5-50 10-2	25 N-1N							Utilities	2.61	2.53	3.09	
-00 Z	0 00 10-	20 0.10											i i



Top 6 Holdings	as of 09-30-2021

10p 0 1101amg5 as 61 65 66 2621					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II ldx Inv	_	42.18	42.18	_	_
Yanguard Total Stock Mkt Idx Inv	_	24.02	66.20	_	-
⊕ Vanguard Total Intl Bd Idx Investor	_	16.46	82.65	_	_
Yanguard Total Intl Stock Index Inv	_	15.87	98.53	_	-
Vanguard Total Intl Bd II Idx Investor	-	1.44	99.97	-	-
① Us Dollar	-	0.03	100.00	_	_

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

Growth of \$10,000

368

10

390

9

384

10

401

13

356

5

327

6

Morningstar Category Allocation--70% to 85% Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR LISD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

- Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 27.02 years.
- Net Expense: The fund's expense ratio of 0.14 is 86.54% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change ∨ Partial Mgr Change 25k 20k ■ Fund: \$10,000 Benchmark: \$10.000 Category: \$10,000 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 14.38 21.20 7.18 -1.17 8.33 19.21 -6.90 23.13 15.45 8.89 Total Return % 0.62 -0.07 -0.32 -1.14 -0.23 1.18 -1.37 -0.54 -0.33 -0.61 +/- Benchmark 0.96 -0.11 1.47 1.60 0.40 3.41 1.03 1.78 1.94 -1.30 +/- Category 53 30 34 34 32 27 74 Tot Ret % Rank in Cat 37 20 20

332

10

322

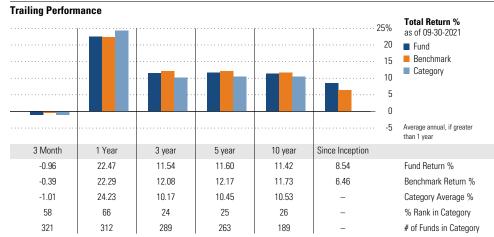
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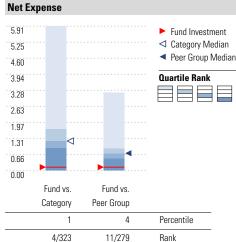
312

13

3-Year Risk Metrics

319





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

	Fund	Bmark	Cat
Alpha	-0.71	-	-2.02
Beta	1.02	-	1.03
R-Squared	99.54	-	95.93
Standard Deviation	15.04	14.67	15.50
Sharpe Ratio	0.73	0.78	0.64
Tracking Error	1.07	_	3.20
Information Ratio	-0.50	_	-0.61
Up Capture Ratio	99.93	_	97.28
Down Capture Ratio	103.06	_	106.93

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.60	19.87	21.20
Price/Book Ratio	2.66	2.95	3.18
Avg Eff Duration	7.26	6.25	5.21

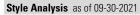


Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Allocation--70% to 85% **Morningstar Index**

Equity

Morningstar US Mod Agg Tgt Alloc NR



Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Quality

High

Mid

Low

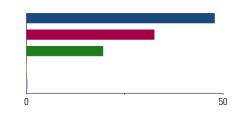
Style Breakdown

Equity 19 28 6 9





Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.21	4.04
Cash	0.05	3.31
Bonds	19.44	15.04
Non-US Stocks	32.47	18.60
US Stocks	47.83	59.02
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Ave	erage	
b Cyclica	ıl	35.62	34.70	32.76								
🔠 Basic f	Materials	4.90	4.03	3.54		ĺ						
Consur	ner Cyclical	11.67	12.00	11.11								
Financ	ial Services	15.36	15.13	13.93								
Real E	state	3.69	3.54	4.18								
Sensiti	ve	43.30	44.04	43.88								
Commi	unication Services	8.96	9.26	9.10								
Energy		3.18	3.23	2.95								
Industr	ials	10.87	10.42	11.10								
Techno	ology	20.29	21.13	20.73								
→ Defens	ive	21.09	21.26	23.35								
C onsur	mer Defensive	6.48	6.46	7.18								
Health	care	11.99	12.26	13.69	_							
Utilitie	S	2.62	2.54	2.48								

Top 6 Holdings as of 09-30-2021 Name Maturity Date % Net Asset Cumulative % YTD Return % Morningstar Sector Vanguard Total Stock Mkt Idx Inv 47.98 47.98 ① Vanguard Total Intl Stock Index Inv 32.36 80.33 Vanguard Total Bond Market II Idx Inv 13.76 94.10 5.17 Vanguard Total Intl Bd Idx Investor 99.27 Vanguard Total Intl Bd II ldx Investor 0.75 100.02 0.02 ① Us Dollar 100.04

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Allocation--15% to 30% Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Equity

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

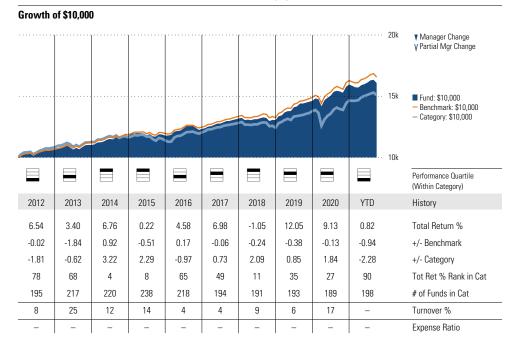
- Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 27.02 years.
- Net Expense: The fund's expense ratio of 0.11 is 88.78% lower than the Allocation--15% to 30% Equity category average.

Morningstar Investment Management LLC Analysis

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

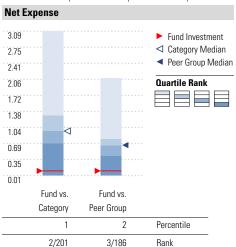
ESG Metrics

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





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	-0.01	-	-2.76
Beta	0.96	_	1.29
R-Squared	97.13	_	83.81
Standard Deviation	4.87	4.98	7.14
Sharpe Ratio	1.15	1.18	0.75
Tracking Error	0.85	_	3.38
Information Ratio	-0.33	_	-0.37
Up Capture Ratio	93.47	_	107.42
Down Capture Ratio	89.00	-	142.15

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.26	20.77	20.60
Price/Book Ratio	2.65	3.15	2.97
Avg Eff Duration	7.30	6.25	2.43



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Allocation--15% to 30%

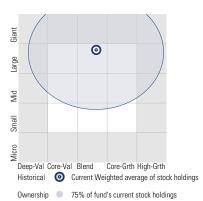
Equity

Fund

Morningstar US Con Tgt Alloc NR USD

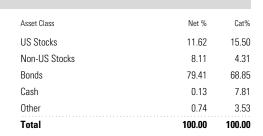
Style Analysis as of 09-30-2021

Morningstar Style Box™



0 50 100

Asset Allocation as of 09-30-2021

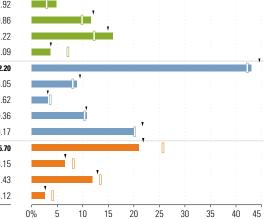


Style Breakdown

Equity

Equity				Fixed Ir	ncome		Quality
19	27	28	Large				High
6	9	5	Mid				Mid
2	3	1	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	
				Duratio	in		

		Fund	Bmark	Cat
_Մ	Cyclical	36.04	33.88	32.09
A	Basic Materials	4.88	3.56	2.92
A	Consumer Cyclical	11.59	11.92	9.86
ı , f	Financial Services	15.91	14.79	12.22
俞	Real Estate	3.66	3.61	7.09
W	Sensitive	43.01	44.43	42.20
d	Communication Services	8.90	9.32	8.05
•	Energy	3.15	3.01	3.62
Ф	Industrials	10.83	10.55	10.36
	Technology	20.13	21.55	20.17
→	Defensive	20.95	21.69	25.70
Ħ	Consumer Defensive	6.46	6.44	8.15
٠	Healthcare	11.90	12.74	13.43
0	Utilities	2.59	2.51	4.12



>50 25-50 10-25 0-10

Top 6 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II ldx Inv	_	56.13	56.13	_	_
◆ Vanguard Total Intl Bd Idx Investor	-	23.63	79.77	_	_
⊕ Vanguard Total Stock Mkt Idx Inv	-	11.66	91.43	_	_
	-	7.95	99.38	_	_
⊕ Vanguard Total Intl Bd II Idx Investor	_	0.65	100.03	-	_
⊕ Us Dollar	_	0.03	100.07	_	_

Total Holdings 6



Vanguard LifeStrategy Moderate Gr Inv VSMGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

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

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

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.

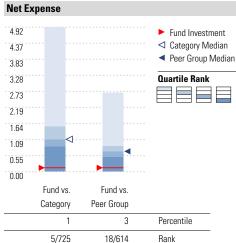
ESG Metrics

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



	Fund	Bmark	Cat
Alpha	-0.61	_	-1.48
Beta	0.99	_	1.06
R-Squared	99.20	_	94.44
Standard Deviation	11.44	11.52	12.60
Sharpe Ratio	0.80	0.86	0.73
Tracking Error	1.03	-	3.16
Information Ratio	-0.77	_	-0.34
Up Capture Ratio	95.53	_	100.24
Down Capture Ratio	98.04	_	108.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.59	20.74	21.16
Price/Book Ratio	2.67	3.20	3.19
Avg Eff Duration	7.27	6.25	4.95





Vanguard LifeStrategy Moderate Gr Inv VSMGX

Asset Allocation as of 09-30-2021

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

Morningstar US Mod Tgt Alloc NR USD

Cat%

49.82

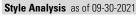
12.52

30.07

4.36

3.22

100.00



Morningstar Style Box™



Asset Class Net % **US Stocks** 35.89 Non-US Stocks 24.13 Bonds 39.46 Cash 0.13 Other 0.38 50 100.00 Total

Sector Weighting as of 09-30-2021 Cat Fund Fund Bmark Դ Cyclical 35.66 33.87 33.40 A Basic Materials 4.89 3.53 3.62 Consumer Cyclical 11.67 12.06 11.07 Financial Services 15.41 14.76 15.56 侖 Real Estate 3 69 3 52 3 15 43.28 **Communication Services** 8 96 9.60 10.14 • Energy 3.17 3.06 3.02 Ф Industrials 10.85 10.03 10.28 Technology 20.30 22.13 20.09 Defensive 21.06 21.30 23.06 Consumer Defensive 6.46 6.27 6.77 13.51 Healthcare 11.98 12.56 Utilities 2.62 2.47 2.78 10 15 20 25 30 40 45

Style Breakdown

Equity				Fixed In	icome		Quality
19	27	28	Large				High
6	9	5	Mid				Mid
2	3	1	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod n	Ext	2

Civad Income

>50 25-50 10-25 0-10

Top 6 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Inv	-	36.00	36.00	_	_
◆ Vanguard Total Bond Market II Idx Inv	-	27.84	63.85	_	_
	-	24.00	87.85	_	_
	-	10.62	98.47	_	-
⊕ Vanguard Total Intl Bd II Idx Investor	_	1.50	99.97	-	_
⊕ Us Dollar	_	0.03	100.00	_	_

Total Holdings 6



Vanguard Mid-Cap Growth Index Admiral VMGMX

Growth of \$10,000

30

687

38

68

658

5

651

17

0.09

51

681

23

0.08

40

613

21

0.07

65

602

23

0.07

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Donald Butler since 02-2013 Awais Khan since 07-2021

Quantitative Screens

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

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

Net Expense: The fund's expense ratio of 0.07 is 93.52% 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	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

50k ▼ Manager Change V Partial Mgr Change 45k 40k 35k 30k ■ Fund: \$10,000 - Benchmark: \$10,000 25k - Category: \$10,000 20k 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.96 32.22 13.48 -0.98 6.75 21.83 -5.60 33.86 34.48 11.80 Total Return % -3.52 -1.11 0.15 1.58 -0.78 -0.58 -3.44 -0.85 -1.61 2.20 +/- Benchmark -2.71 0.72 1.89 6.48 -0.03 -2.08 1.05 1.34 -4.78 2.08 +/- Category

46

598

25

0.07

42

602

18

0.07

44

593

22

0.07

29

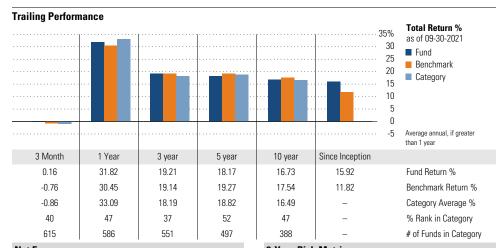
604

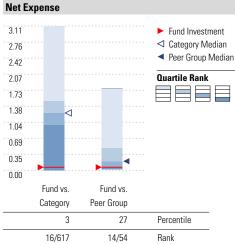
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.56	-	-0.05
Beta	0.97	-	0.99
R-Squared	98.76	_	91.63
Standard Deviation	21.51	22.05	23.04
Sharpe Ratio	0.88	0.86	0.82
Tracking Error	2.48	-	6.61
Information Ratio	0.03	-	-0.16
Up Capture Ratio	97.68	-	99.60
Down Capture Ratio	95.66	_	101.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	37.47	32.67	34.64
Price/Book Ratio	6.29	9.61	6.28
Geom Avg Mkt Cap \$B	28.29	23.28	18.91
ROE	12.27	15.79	16.95



Vanguard Mid-Cap Growth Index Admiral VMGMX

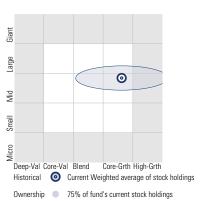
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



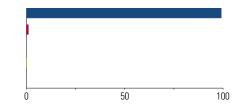
Style Breakdown

Equity

1. /			
1	10	19	Large
4	28	38	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	0.30
Cash	0.04	2.61
Bonds	0.00	0.07
Non-US Stocks	0.91	3.90
US Stocks	99.05	93.12
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark 🛛 Category Average
b	Cyclical	24.49	25.48	27.83	
i.	Basic Materials	1.63	1.69	2.04	
-	Consumer Cyclical	11.87	16.15	14.20	
P	Financial Services	5.04	5.09	8.46	
b	Real Estate	5.95	2.55	3.13	
NI	Sensitive	56.07	55.14	48.82	
	Communication Services	5.53	5.42	5.27	
•	Energy	2.00	1.55	0.89	
Ģ	Industrials	14.14	14.20	13.20	
3	Technology	34.40	33.97	29.46	
+	Defensive	19.44	19.39	23.36	
Ę	Consumer Defensive	1.37	2.00	2.57	
۲	Healthcare	18.07	17.23	20.27	
?	Utilities	0.00	0.16	0.52	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
DexCom Inc	1.47	1.47	47.91	Healthcare
⊕ Marvell Technology Inc	1.37	2.84	27.11	Technology
→ MSCI Inc	1.32	4.17	36.82	Financial Services
∃ IQVIA Holdings Inc	1.28	5.44	33.69	Healthcare
⇒ Synopsys Inc	1.27	6.71	15.50	Technology
⇒ Palo Alto Networks Inc	1.23	7.94	34.78	Technology
→ Amphenol Corp Class A	1.22	9.16	12.89	Technology
Microchip Technology Inc	1.17	10.33	12.03	Technology
	1.16	11.50	11.00	Technology
	1.16	12.66	30.49	Industrials
⊕ Match Group Inc	1.15	13.81	3.84	Communication Svc
⊕ Digital Realty Trust Inc	1.13	14.94	6.04	Real Estate
Fortinet Inc	1.13	16.07	96.62	Technology
Aptiv PLC	1.12	17.19	14.34	Consumer Cyclical
Overva Systems Inc Class A	1.11	18.29	5.85	Healthcare

Total Holdings 186



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Donald Butler since 08-2006 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 15.13 years.

Style: The fund has landed in its primary style box — Mid-Cap Value — 100 % of the time over the past three

Net Expense: The fund's expense ratio of 0.07 is 93% lower than the Mid-Cap Value category average.

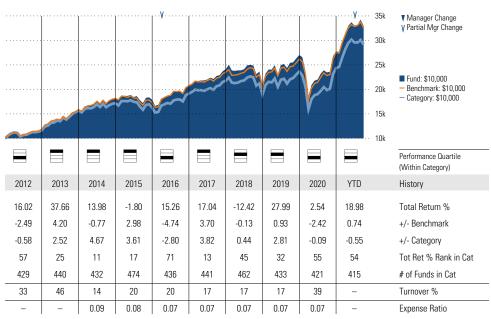
Morningstar Investment Management LLC Analysis

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

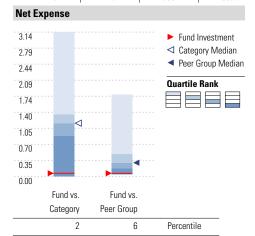
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Medium Risk	06-30-2021

Growth of \$10,000



Trailing Performance





2/39 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	-0.27	-	-1.29
Beta	0.99	-	1.04
R-Squared	99.35	-	96.77
Standard Deviation	23.22	23.44	24.74
Sharpe Ratio	0.48	0.49	0.44
Tracking Error	1.89	-	5.00
Information Ratio	-0.21	-	-0.26
Up Capture Ratio	99.28	-	102.15
Down Capture Ratio	100.48	_	107.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.16	17.38	17.69
Price/Book Ratio	2.27	2.32	2.15
Geom Avg Mkt Cap \$B	21.91	17.30	13.26
ROE	16.59	14.09	16.51



9/419

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

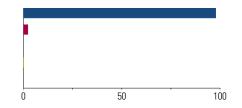
' '			
3	3	1	Large
41	46	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.54
Cash	0.05	2.31
Bonds	0.00	0.02
Non-US Stocks	2.18	5.88
US Stocks	97.77	91.25
Asset Class	Net %	Cat%

	ctor Weighting as of 09-3			_	n
		Fund	Bmark	Cat	Fund Benchmark Category Average
÷	Cyclical	47.89	45.17	43.82	
ì.	Basic Materials	5.40	5.15	5.07	
9	Consumer Cyclical	11.34	11.86	12.23	
9	Financial Services	18.74	16.53	20.02	
à	Real Estate	12.41	11.63	6.50	
JI.	Sensitive	29.95	34.89	33.32	
	Communication Services	4.42	4.05	3.13	
)	Energy	5.90	5.31	4.59	
ř	Industrials	10.02	14.42	16.16	
1	Technology	9.61	11.11	9.44	
+	Defensive	22.13	19.93	22.85	
Ţ	Consumer Defensive	5.06	4.74	6.37	
1	Healthcare	6.34	8.36	10.03	
1	Utilities	10.73	6.83	6.45	

Top 15 Holdings as of 09-30-2021 Name % Net Asset Cumulative % YTD Return % Morningstar Sector Carrier Global Corp Ordinary Shares 1.39 1.39 Industrials Motorola Solutions Inc 1.21 2.60 37.86 Technology Discover Financial Services 1.13 3.73 37.23 Financial Services Welltower Inc 1.07 4.81 30.35 Real Estate igoplus International Flavors & Fragrances Inc 1.03 5.84 25.00 Basic Materials CBRE Group Inc Class A 0.96 6.79 55.23 Real Estate AvalonBay Communities Inc 0.95 7.75 40.14 Real Estate 8.70 Corteva Inc 0.95 9.71 Basic Materials Arthur J. Gallagher & Co 0.95 9.65 21.32 Financial Services American Water Works Co Inc 0.95 10.60 11.29 Utilities Technology Keysight Technologies Inc 0.93 11.53 24.38 Ameriprise Financial Inc 0.93 12.46 37.61 Financial Services Willis Towers Watson PLC 0.93 13.38 11.39 Financial Services ① State Street Corporation 0.91 14.29 18.62 Financial Services Fifth Third Bancorp 0.90 15.19 56.98 Financial Services

Total Holdings 210



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 William Coleman since 04-2016

Quantitative Screens

Performance: The fund has finished in the Small 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 16.76 years.

imes Style: The fund has landed in its primary style box — Small Growth — 14.29 % of the time over the past three years

Net Expense: The fund's expense ratio of 0.07 is 94.21% lower than the Small Growth category average.

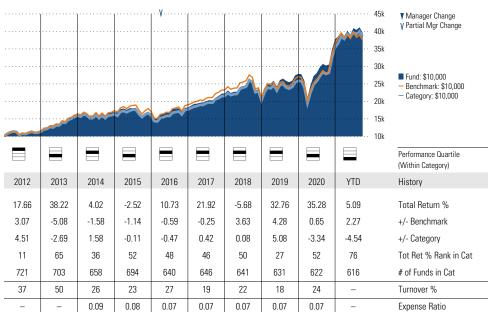
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.

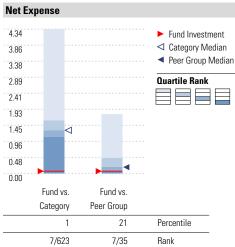
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.65	_	4.26
Beta	0.93	_	0.94
R-Squared	97.01	_	91.55
Standard Deviation	24.20	25.66	25.23
Sharpe Ratio	0.66	0.52	0.66
Tracking Error	4.57	_	7.52
Information Ratio	0.74	_	0.51
Up Capture Ratio	96.93	_	100.02
Down Capture Ratio	85.88	-	88.35

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.99	23.33	32.72
Price/Book Ratio	5.11	5.12	5.42
Geom Avg Mkt Cap \$B	6.87	3.07	5.86
ROE	9.01	5.88	3.67



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

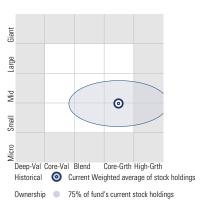
Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

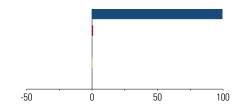
0	0	0	Large
1	20	25	Mid
5	25	24	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Asset Class	Net %	Cat%
US Stocks	99.38	93.01
Non-US Stocks	0.62	4.37
Bonds	0.00	0.00
Cash	-0.01	1.73
Other	0.00	0.89
Total	100.00	100.00

Sec	ctor Weighting as of 09-	30-2021													
		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	[] Ca	ategory	Avera	ge			
Դ	Cyclical	26.99	24.23	24.95											
A	Basic Materials	2.59	3.10	2.45		'									
A	Consumer Cyclical	12.01	13.14	12.31]							
P	Financial Services	4.07	5.13	7.72											
命	Real Estate	8.32	2.86	2.47		<u> </u>									
W	Sensitive	46.12	43.14	45.11											
	Communication Services	3.09	3.19	2.51		Ĭ									
•	Energy	1.53	2.06	1.30											
Ф	Industrials	13.27	15.13	15.61			- :								
	Technology	28.23	22.76	25.69											
→	Defensive	26.88	32.63	29.94								*			
Ħ	Consumer Defensive	3.51	3.71	4.14		•[]									
+	Healthcare	23.07	28.64	24.98			:				•				
•	Utilities	0.30	0.28	0.82	i[]										
					0%	5	10	15	20	25	30	35	40	45	5

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Charles River Laboratories International Inc	0.92	0.92	65.16	Healthcare
Bill.com Holdings Inc Ordinary Shares	0.90	1.82	_	Technology
PerkinElmer Inc	0.86	2.68	20.91	Healthcare
⊕ Avantor Inc	0.81	3.49	45.29	Basic Materials
⊕ Bio-Techne Corp	0.80	4.30	52.90	Healthcare
⊕ Pool Corp	0.78	5.08	17.21	Consumer Cyclical
⊕ Entegris Inc	0.67	5.75	31.26	Technology
⊕ Ceridian HCM Holding Inc	0.63	6.38	5.69	Technology
⊕ Repligen Corp	0.61	6.99	50.81	Healthcare
⊕ Avalara Inc ☐	0.61	7.60	5.99	Technology
⊕ Equity Lifestyle Properties Inc	0.58	8.18	24.98	Real Estate
⊕ PTC Inc	0.57	8.75	0.15	Technology
⊕ Dynatrace Inc	0.56	9.32	-	Technology
⊕ Masimo Corp	0.56	9.87	0.87	Healthcare
⊕ Graco Inc	0.55	10.42	-2.51	Industrials

Total Holdings 700



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

Morningstar Index

■ Small Value Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 5.43 years.
- Style: The fund has landed in its primary style box Small Value — 71.43 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.07 is 94.02% lower than the Small Value category average.

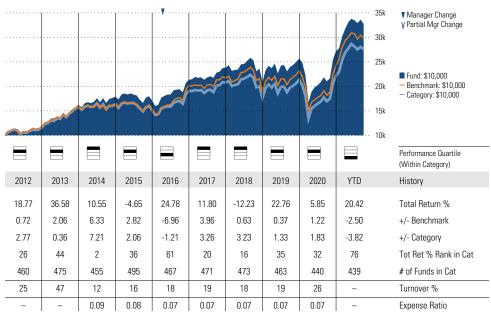
Morningstar Investment Management LLC Analysis

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

ESG Metrics

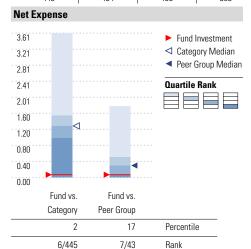
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021

Growth of \$10,000



Trailing Performance





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 Welfics			
	Fund	Bmark	Cat
Alpha	0.55	_	-0.23
Beta	0.96	_	1.02
R-Squared	98.06	_	95.76
Standard Deviation	26.22	26.99	28.02
Sharpe Ratio	0.42	0.40	0.39
Tracking Error	3.79	-	6.13
Information Ratio	0.08	-	-0.08
Up Capture Ratio	96.34	-	101.34
Down Capture Ratio	94.81	-	102.72

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

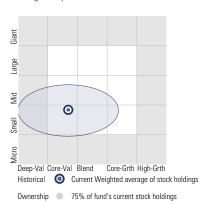
Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

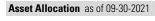
Equity

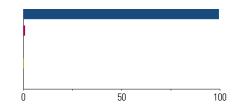
-quit,			
0	0	0	Large
19	20	3	Mid
30	23	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Asset Class Net % Cat% US Stocks 99.30 95.85 Non-US Stocks 0.67 3.01 Bonds 0.00 0.11 Cash 0.03 1.08 Other 0.00 -0.05 Total 100.00 100.00

		Fund	Bmark	Cat	Fund •	Benchma	rk []	Categ	ory Av	erage		_
b	Cyclical	51.26	49.41	52.10				÷				
à.	Basic Materials	5.87	4.06	6.52								
4	Consumer Cyclical	12.98	8.06	13.91								
₽	Financial Services	20.94	23.59	24.32								
b	Real Estate	11.47	13.70	7.35		_ '						
NI	Sensitive	34.21	31.24	35.22								
	Communication Services	2.01	4.41	2.11								
•	Energy	5.53	6.79	5.39								
\$	Industrials	18.32	14.13	19.32	_	: V:	• []					
2	Technology	8.35	5.91	8.40								
→	Defensive	14.52	19.36	12.67			:					
=	Consumer Defensive	3.99	3.69	4.10								
ř	Healthcare	6.60	11.26	5.43								
?	Utilities	3.93	4.41	3.14								

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ VICI Properties Inc Ordinary Shares	0.58	0.58	15.41	Real Estate
⊕ Nuance Communications Inc	0.57	1.15	24.84	Technology
⊕ Diamondback Energy Inc	0.57	1.72	98.18	Energy
⊕ Signature Bank	0.54	2.26	102.50	Financial Services
⊕ Molina Healthcare Inc	0.52	2.78	27.57	Healthcare
Quanta Services Inc	0.52	3.31	58.29	Industrials
⊕ IDEX Corp	0.52	3.83	4.68	Industrials
⊕ Novavax Inc	0.44	4.27	85.91	Healthcare
⊕ Brown & Brown Inc	0.44	4.71	17.54	Financial Services
─ Williams-Sonoma Inc	0.44	5.15	75.81	Consumer Cyclical
⊕ Kimco Realty Corp	0.42	5.57	41.64	Real Estate
	0.42	5.98	67.21	Real Estate
The Mosaic Co	0.40	6.39	56.11	Basic Materials
→ Pentair PLC	0.40	6.79	37.94	Industrials
Howmet Aerospace Inc	0.40	7.18	9.39	Industrials

Total Holdings 998



Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Mark Lindbloom since 12-2006 S. Leech since 08-2013 Julien Scholnick since 05-2016 Frederick Marki since 05-2018 John Bellows since 05-2018

Quantitative Screens

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

Management: The fund's management has been in place for 14.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.43 is 27.12% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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



-0.17

59

419

115

0.42

2.49

426

125

0.42

1.61

14

412

159

0.42

-0.39

69

420

+/- Category

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

0.90

24

445

81

0.43

1.52

8

441

102

0.42

1.48

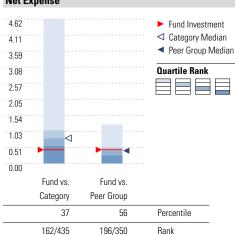
8

484

85

0.44





-0.39

55

534

147

2.36

3

471

93

0.45

0.22

43

525

149

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

Fund Bmark Cat Alpha 0.34 — 0.04 Beta 1.08 — 0.99 R-Squared 78.60 — 84.99 Standard Deviation 4.31 3.54 3.85 Sharpe Ratio 1.17 1.23 1.15 Tracking Error 2.01 — 1.45 Information Ratio 0.38 — -0.11 Up Capture Ratio 117.33 — 102.59 Down Capture Ratio 123.87 — 107.80	3- Tear hisk Wietrics			
Beta 1.08 — 0.99 R-Squared 78.60 — 84.99 Standard Deviation 4.31 3.54 3.85 Sharpe Ratio 1.17 1.23 1.15 Tracking Error 2.01 — 1.45 Information Ratio 0.38 — -0.11 Up Capture Ratio 117.33 — 102.59		Fund	Bmark	Cat
R-Squared 78.60 — 84.99 Standard Deviation 4.31 3.54 3.85 Sharpe Ratio 1.17 1.23 1.15 Tracking Error 2.01 — 1.45 Information Ratio 0.38 — -0.11 Up Capture Ratio 117.33 — 102.59	Alpha	0.34	-	0.04
Standard Deviation 4.31 3.54 3.85 Sharpe Ratio 1.17 1.23 1.15 Tracking Error 2.01 - 1.45 Information Ratio 0.38 - -0.11 Up Capture Ratio 117.33 - 102.59	Beta	1.08	_	0.99
Sharpe Ratio 1.17 1.23 1.15 Tracking Error 2.01 - 1.45 Information Ratio 0.38 - -0.11 Up Capture Ratio 117.33 - 102.59	R-Squared	78.60	_	84.99
Tracking Error 2.01 - 1.45 Information Ratio 0.38 - -0.11 Up Capture Ratio 117.33 - 102.59	Standard Deviation	4.31	3.54	3.85
Information Ratio 0.380.11 Up Capture Ratio 117.33 - 102.59	Sharpe Ratio	1.17	1.23	1.15
Up Capture Ratio 117.33 – 102.59	Tracking Error	2.01	-	1.45
	Information Ratio	0.38	-	-0.11
Down Capture Ratio 123.87 – 107.80	Up Capture Ratio	117.33	-	102.59
	Down Capture Ratio	123.87	-	107.80

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.89	4.43	5.97
Avg Eff Maturity	12.49	_	7.18

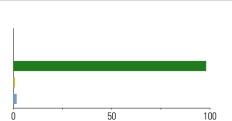


Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD

Style Analys	is as of 09-30-2021
Style Breakdon	wn
Fixed Income	Quality
	High
	Mid.
	Low
Liu IVIOU L	xt
Duration	



Asset Allocation as of 09-30-2021

Total	100.00	100.00
Other	1.48	2.19
Cash	0.61	1.66
Bonds	97.90	96.10
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.04
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	60.05	3.53	43.55
AA	7.06	74.59	12.60
A	13.65	10.82	24.08
BBB	14.65	8.32	15.65
BB	1.15	0.28	2.30
В	0.03	0.00	0.77
Below B	0.00	0.00	0.30
Not Rated	3.41	2.46	0.75

Sector Weighting as of 09-	30-2021										
	Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Cateo	gory Avera	ge		
Government	32.71	_	30.60								
Treasury	31.50	_	25.17								
Inflation – Protected	0.20	_	1.55	1.							
Agency/Quasi Agency	1.01	_	1.40								
Other Government Related	0.00	_	2.48								
Corporate	31.21	_	28.75								
Corporate Bond	29.79	-	27.06								
Bank Loan	0.00	-	0.22								
Convertible	1.42	-	1.42								
Preferred	0.00	-	0.05	İ							
Securitized	31.51	_	30.29		-	:		-			
Agency MBS Pass-Through	17.75	_	19.30			- :					
Agency MBS ARM	0.02	-	0.04	İ							
Agency MBS CMO	1.68	_	3.97								
Non-Agency Residential MBS	1.36	_	0.26								
Commercial MBS	3.09	_	1.21								
Asset-Backed	7.61	_	5.51								
Covered Bond	0.00	_	0.00								
Municipal	0.02	_	1.03								
Cash & Equivalents	4.16	_	7.12								
Other	0.39	_	2.22								
				0%	5	10	15	20	25	30	3

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 1.25%	06-2028	3.46	3.46	_
Western Asset Prem Instl Govtt Rsrv Pref	_	3.27	6.73	_
iShares iBoxx \$ Invmt Grade Corp Bd ETF	_	2.83	9.56	_
	_	2.63	12.19	_
United States Treasury Bonds 1.375%	_	2.04	14.23	_
United States Treasury Bonds 1.25%	_	1.69	15.92	_
United States Treasury Notes 1.25%	04-2028	1.65	17.58	_
⊕ United States Treasury Notes 1.25%	_	1.40	18.98	_
⊕ United States Treasury Bonds 2.25%	_	1.40	20.38	_
United States Treasury Bonds 1.875%	_	1.36	21.75	_

Total Holdings 2541

