American Century Mid Cap Value Inv ACMVX

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

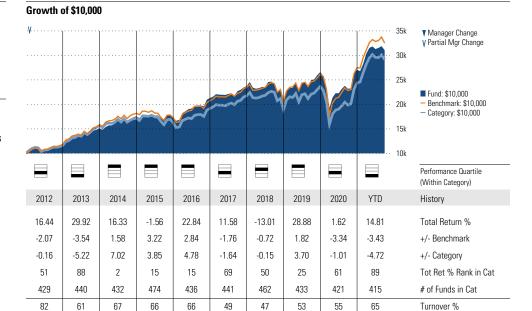
- Performance: The fund has finished in the Mid-Cap
 Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.51 years.
- Net Expense: The fund's expense ratio of 0.98 is 2% lower than the Mid-Cap Value category average.

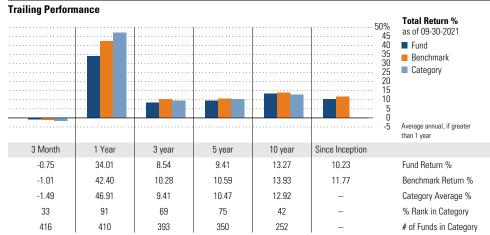
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





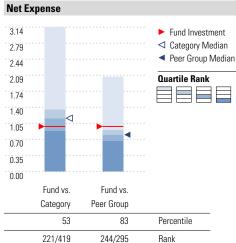
0.96

0.96

0.98

0.97

Expense Ratio



1.00

1.00

1.00

0.98

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.70	_	-1.29
Beta	0.88	_	1.04
R-Squared	97.11	_	96.77
Standard Deviation	20.95	23.44	24.74
Sharpe Ratio	0.45	0.49	0.44
Tracking Error	4.53	_	5.00
Information Ratio	-0.38	_	-0.26
Up Capture Ratio	90.42	_	102.15
Down Capture Ratio	93.51	_	107.29

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



American Century Mid Cap Value Inv ACMVX

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

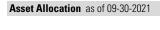
Equity

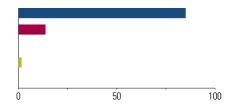
15	10	1	Large
34	25	0	Mid
8	7	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.54
Cash	1.44	2.31
Bonds	0.00	0.02
Non-US Stocks	13.62	5.88
US Stocks	84.94	91.25
Asset Class	Net %	Cat%

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

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nume	// Not Asset	oumulative 70	TTB fictain /0	Widiningstar occioi
⊕ Zimmer Biomet Holdings Inc	3.14	3.14	-4.55	Healthcare
⇒ Bank of New York Mellon Corp	2.56	5.70	24.41	Financial Services
⊕ Chubb Ltd	2.37	8.06	14.25	Financial Services
⊕ Northern Trust Corp	2.21	10.27	18.01	Financial Services
Advance Auto Parts Inc	1.94	12.21	34.05	Consumer Cyclical
⊕ Conagra Brands Inc	1.93	14.14	-4.21	Consumer Defensive
○ ConocoPhillips	1.92	16.06	72.69	Energy
⊕ Sonoco Products Co	1.83	17.90	2.84	Consumer Cyclical
⊕ Cerner Corp	1.82	19.72	-9.30	Healthcare
⊕ Southwest Airlines Co	1.81	21.53	10.34	Industrials
⊕ Truist Financial Corp	1.76	23.30	25.25	Financial Services
→ Universal Health Services Inc Class B	1.74	25.03	1.07	Healthcare
Edison International	1.73	26.76	-8.54	Utilities
⇒ Emerson Electric Co	1.70	28.47	19.09	Industrials
Quest Diagnostics Inc	1.67	30.14	23.45	Healthcare

Total Holdings 101



American Funds 2010 Trgt Date Retire R4 RDATX

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

Portfolio Manager(s)

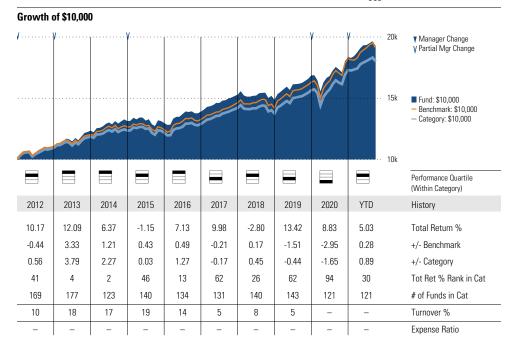
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

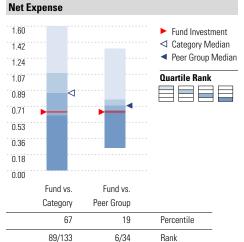
- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Value 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.65 is 14.04% higher 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 Metrics			
	Fund	Bmark	Cat
Alpha	-0.05	_	-0.20
Beta	0.89	_	0.92
R-Squared	97.23	_	96.96
Standard Deviation	7.28	8.07	7.52
Sharpe Ratio	0.90	0.94	0.90
Tracking Error	1.51	-	1.82
Information Ratio	-0.68	-	-0.53
Up Capture Ratio	88.94	-	88.79
Down Capture Ratio	89.55	-	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 R4 RDATX

Quality High

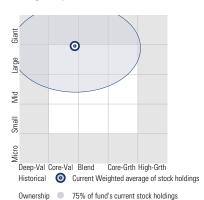
Mid

Low

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

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

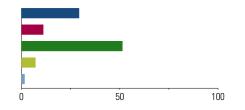
Equity 15 35 1 8 5

Large Mid0 0

Value Blend Growth Weight %

>50 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%

	Fund	Bmark	Cat	Fund	 Bencl 	nmark	Cateo	jory Ave	erage	
Cyclical	33.73	39.37	35.98							
Basic Materials	5.49	4.31	4.99	, <u>, , , , , , , , , , , , , , , , , , </u>	D					
Consumer Cyclical	6.44	10.25	10.90							
Financial Services	16.51	15.10	16.34							
Real Estate	5.29	9.71	3.75		•					
Sensitive	37.69	38.43	42.14							
Communication Services	8.53	6.78	9.32							
Energy	5.46	3.66	3.61							
Industrials	8.93	11.14	10.45							
Technology	14.77	16.85	18.76							
Defensive	28.58	22.21	21.88							
Consumer Defensive	9.95	6.73	6.39							
Healthcare	12.97	12.57	12.56			Ó				
Utilities	5.66	2.91	2.93							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
· · · · · · · · · · · · · · · · · · ·	matanty bato	70 11017 10001	camalativo /s	TTD Hotain 70	.v.ogota. oooto.
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	_	_
American Funds American Mutual R6	-	5.61	77.33	_	_
American Funds Capital World Gr&Inc R6	_	4.26	81.59	_	_

Total Holdings 17



American Funds 2015 Trgt Date Retire R4 RDBTX

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.

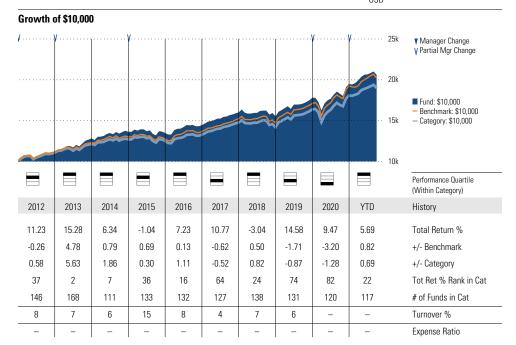
✓ Net Expense: The fund's expense ratio of 0.65 is 8.33% higher than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

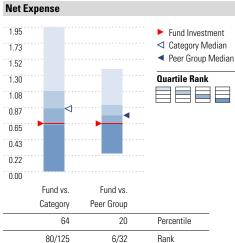
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.03	_	-0.76
Beta	0.89	_	0.97
R-Squared	96.77	_	96.39
Standard Deviation	8.08	8.88	8.80
Sharpe Ratio	0.89	0.92	0.81
Tracking Error	1.73	_	1.81
Information Ratio	-0.55	_	-0.59
Up Capture Ratio	89.89	_	92.08
Down Capture Ratio	89.93	_	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

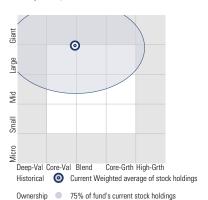


American Funds 2015 Trgt Date Retire R4 RDBTX

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

Style Analysis as of 09-30-2021

Morningstar Style Box™



Large

Mid

Style Breakdown

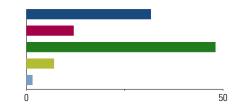


Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	1.47	5.43
Cash	6.95	7.42
Bonds	48.03	46.15
Non-US Stocks	11.95	15.35
US Stocks	31.59	25.65
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchr	nark	Categ	orv Ave	erage		
b	Cyclical	33.11	39.45	35.92	Tuna		Bonon		_ outog		ago	7	
à.	Basic Materials	5.34	4.37	4.95		0							
-	Consumer Cyclical	6.82	10.36	11.13			[
₽	Financial Services	16.21	15.17	16.26			1						
b	Real Estate	4.74	9.55	3.58			V						
M	Sensitive	38.89	38.43	42.38								1	
	Communication Services	9.00	6.75	9.42									
•	Energy	5.32	3.68	3.51									
\$	Industrials	9.03	11.24	10.62			= [
3	Technology	15.54	16.76	18.83				_ '					
+	Defensive	28.00	22.12	21.70									
=	Consumer Defensive	9.51	6.75	6.20									
۲	Healthcare	13.24	12.47	12.63									
?	Utilities	5.25	2.90	2.87									

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	_	_
→ American Funds American Balanced R6	_	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	_	_
→ American Funds American Mutual R6	_	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 R4 RDCTX

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

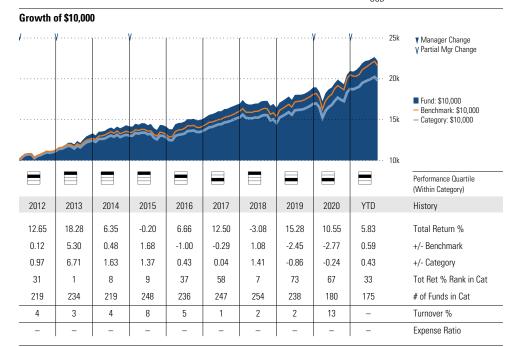
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Style: The fund has landed in its primary style box —
 Large Blend 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.66 is 3.13% higher than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

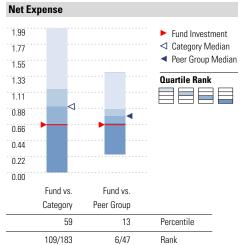
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.30	_	-0.70
Beta	0.85	_	0.95
R-Squared	97.18	_	96.48
Standard Deviation	8.55	9.87	9.52
Sharpe Ratio	0.88	0.88	0.79
Tracking Error	2.03	_	2.06
Information Ratio	-0.54	_	-0.63
Up Capture Ratio	87.18	_	90.82
Down Capture Ratio	85.44	_	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





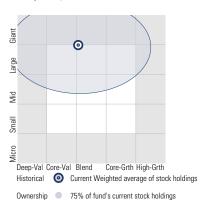
American Funds 2020 Trgt Date Retire R4 RDCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™

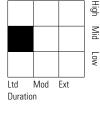


Style Breakdown

Equity

31	35	19	Large
6	5	2	Mid
0	1	0	Small

Value Blend Growth

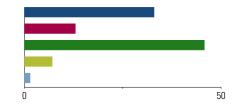


Quality

Fixed Income

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

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 32.94 26.78 Non-US Stocks 12.92 14.68 Bonds 45.74 44.84 Cash 7.01 5.47 Other 1.39 8.23 100.00 100.00 Total

Sec	ctor Weighting as of 09-3	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
<u></u>	Cyclical	32.54	39.43	37.03	
A.	Basic Materials	5.12	4.49	4.52	
Д	Consumer Cyclical	7.37	10.38	11.45	
,	Financial Services	15.87	15.27	15.47	
fi	Real Estate	4.18	9.29	5.59	
W	Sensitive	40.16	38.48	42.39	
d	Communication Services	9.47	6.75	9.02	
ð	Energy	5.09	3.72	3.14	
Ф	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	
•	Utilities	4.74	2.89	2.50	
					0% 5 10 15 20 25 30 35 40 45

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 R4 RDDTX

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

Expense Ratio

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 9 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 0.68 is 0% higher than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

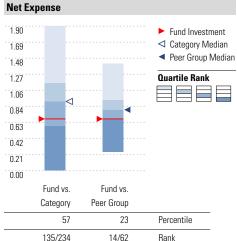
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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





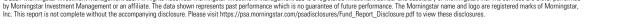


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.71	_	-0.67
Beta	0.89	_	0.96
R-Squared	97.43	_	97.34
Standard Deviation	10.04	11.14	10.87
Sharpe Ratio	0.88	0.83	0.75
Tracking Error	2.02	_	2.07
Information Ratio	-0.17	_	-0.51
Up Capture Ratio	94.50	_	94.73
Down Capture Ratio	92.55	_	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





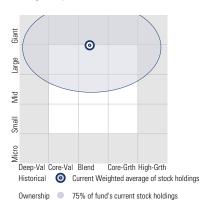
American Funds 2025 Trgt Date Retire R4 RDDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity 23 33

Large Mid4 5 6 0 0

Value Blend Growth

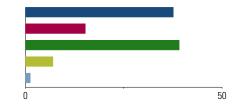
High MidLow Ltd Mod Duration

Quality

Fixed Income

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

Asset Allocation as of 09-30-2021



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

Sec	ctor Weighting as of 09-3	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	31.99	39.38	36.46	
A.	Basic Materials	4.69	4.59	4.28	
A	Consumer Cyclical	9.13	10.46	11.56	
,	Financial Services	14.91	15.38	15.33	
侖	Real Estate	3.26	8.95	5.29	, T
W	Sensitive	42.16	38.56	42.54	
d	Communication Services	10.43	6.72	8.94	
•	Energy	4.48	3.76	3.12	
Ф	Industrials	9.49	11.41	10.60	
	Technology	17.76	16.67	19.88	
→	Defensive	25.85	22.06	21.00	
Ħ	Consumer Defensive	7.85	6.76	6.15	
+	Healthcare	14.11	12.40	12.23	
•	Utilities	3.89	2.90	2.62	
					0% 5 10 15 20 25 30 35 40

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 R4 RDETX

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 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

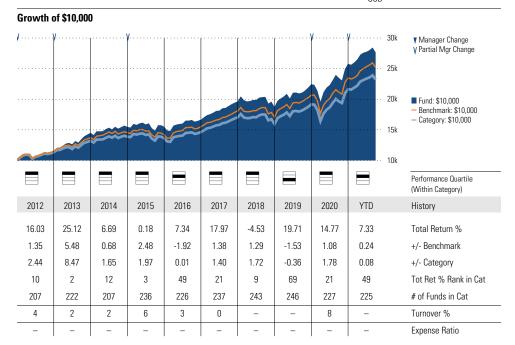
- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Net Expense: The fund's expense ratio of 0.7 is 1.45% higher than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

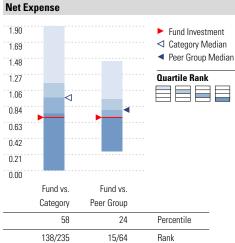
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

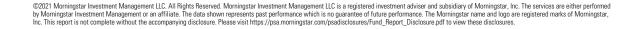






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.90	_	-0.41
Beta	0.92	_	0.98
R-Squared	98.10	_	98.27
Standard Deviation	11.93	12.86	12.68
Sharpe Ratio	0.82	0.76	0.72
Tracking Error	1.95	_	1.92
Information Ratio	0.07	_	-0.34
Up Capture Ratio	97.92	_	97.70
Down Capture Ratio	95.31	_	100.97

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 R4 RDETX

Quality

High

Mid

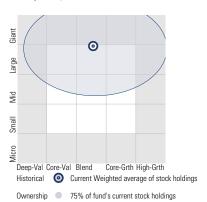
Low

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Large

Μid

Fixed Income

Mod

Ltd N Duration

Style Breakdown

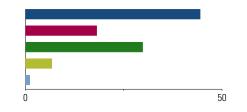
Equity 24 32 26 5 6 5



Value Blend Growth

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

Asset Allocation as of 09-30-2021



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

		Fund	Bmark	Cat	Fun	4 .	Bench	mark	Categ	οηι Λιιο	rago			
_					ruiii	1	Dencii	IIIdIK	Galet	UIY AVE	aye	п	7.	
Դ	Cyclical	31.67	39.25	35.86		•						- 1		
A	Basic Materials	4.47	4.68	4.27										
A	Consumer Cyclical	10.15	10.56	11.64										
(Financial Services	14.23	15.50	15.61			,							
ŵ	Real Estate	2.82	8.51	4.34		I [•							
W	Sensitive	43.25	38.67	43.06										
d	Communication Services	10.92	6.73	9.01										
ð	Energy	4.10	3.80	3.13		0								
Ф	Industrials	9.65	11.51	10.89										
	Technology	18.58	16.63	20.03				- 1						
→	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										
					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 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	_	-
→ American Funds AMCAP R6	-	6.08	34.66	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	5.85	40.51	_	_
⊕ American Funds Growth Fund of Amer R6	_	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 R4 RDFTX

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

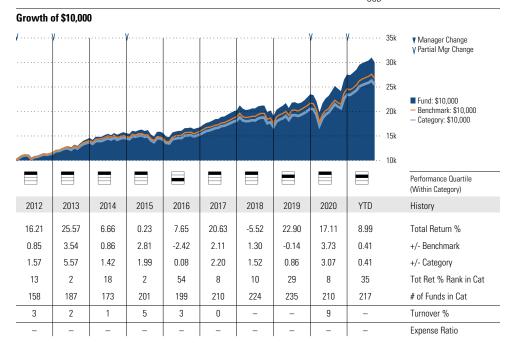
- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Blend 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.72 is 2.86% higher than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

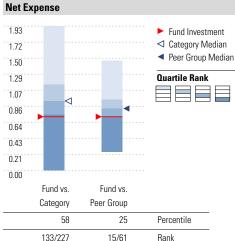
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

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	1.55	_	0.16
Beta	0.96	_	0.97
R-Squared	98.52	_	98.66
Standard Deviation	14.38	14.79	14.48
Sharpe Ratio	0.80	0.70	0.71
Tracking Error	1.83	_	1.93
Information Ratio	0.74	_	-0.02
Up Capture Ratio	103.21	_	98.58
Down Capture Ratio	97.28	_	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



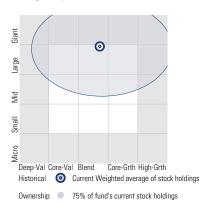
American Funds 2035 Trgt Date Retire R4 RDFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™

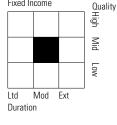


Style Breakdown

Equity 28 31 22 6 5 6



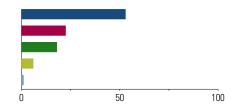
Value Blend Growth



Fixed Income

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%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
_Մ	Cyclical	31.57	39.16	36.25	
Å.	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	
俞	Real Estate	2.50	8.08	4.81	
W	Sensitive	43.96	38.78	42.91	
	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	
→	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 R4 RDGTX

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.

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

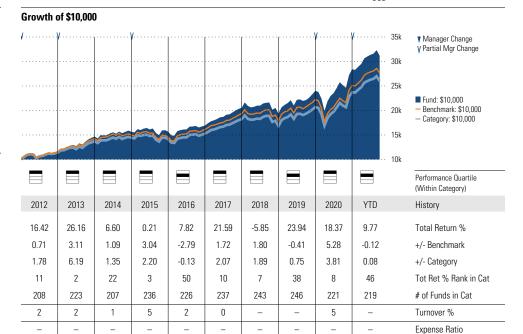
✓ Net Expense: The fund's expense ratio of 0.73 is 2.82% higher than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

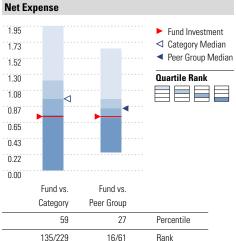
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

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	2.23	_	0.62
Beta	0.93	_	0.96
R-Squared	98.47	_	98.76
Standard Deviation	15.46	16.41	15.79
Sharpe Ratio	0.80	0.66	0.70
Tracking Error	2.19	-	2.00
Information Ratio	0.81	-	0.18
Up Capture Ratio	101.04	-	98.08
Down Capture Ratio	92.40	_	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 R4 RDGTX

Quality

High

Mid

Low

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Mod

Style Breakdown

Equity 29 21 30 6 4 6

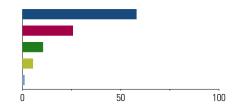
Large Mid1 1

Value Blend Growth

Ltd Duration Weight %

>50 25-50 10-25 0-10

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

Sec	ctor Weighting as of 09-	30-2021				
		Fund	Bmark	Cat	Fund Benchmark Category Average	
Դ	Cyclical	31.61	39.13	36.43		
A.	Basic Materials	4.36	4.86	4.35		
A	Consumer Cyclical	11.10	10.77	11.73		
æ	Financial Services	13.79	15.72	15.51		
侖	Real Estate	2.36	7.78	4.84		
W	Sensitive	44.19	38.85	42.79		
	Communication Services	11.14	6.73	9.07	T	
ð	Energy	3.66	3.87	3.09		
Ф	Industrials	9.57	11.69	10.74		
	Technology	19.82	16.56	19.89		
—	Defensive	24.22	22.01	20.77		
Ħ	Consumer Defensive	6.63	6.81	6.03		
+	Healthcare	14.70	12.27	12.20		
•	Utilities	2.89	2.93	2.54		
					0% 5 10 15 20 25 30 35 40	0 4

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 R4 RDHTX

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

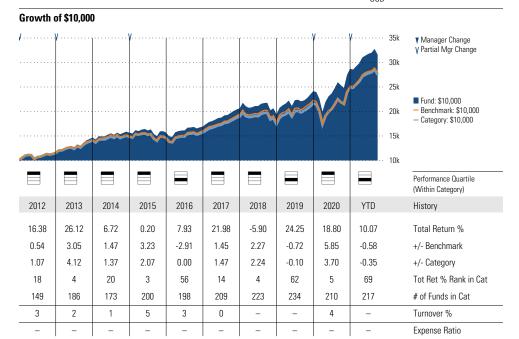
- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- \times *Style:* The fund has landed in its primary style box Large Blend 54.55 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.74 is 4.23% higher than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

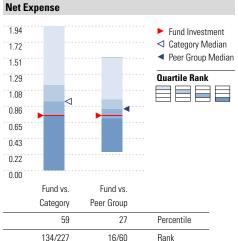
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

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	2.62	_	0.85
Beta	0.90	_	0.96
R-Squared	98.27	_	98.76
Standard Deviation	15.78	17.34	16.67
Sharpe Ratio	0.80	0.64	0.69
Tracking Error	2.68	_	2.01
Information Ratio	0.70	_	0.30
Up Capture Ratio	98.54	_	98.62
Down Capture Ratio	88.65	_	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



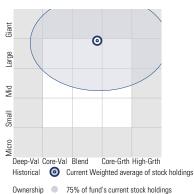
American Funds 2045 Trgt Date Retire R4 RDHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Mod

Ltd Duration

Quality

High

Mid

Low

Style Breakdown

Equity 29 30 20

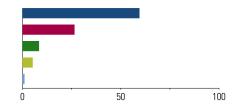


Value Blend Growth



>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	•	Benchr	nark	Categ	orv Ave	erage		
b	Cyclical	31.59	39.26	36.63								- [1
	Basic Materials	4.38	4.97	4.38		1							
9	Consumer Cyclical	11.36	10.78	11.84									
<u></u>	Financial Services	13.67	15.81	15.49									
b	Real Estate	2.18	7.70	4.92		,							
NF	Sensitive	44.45	38.82	42.64									
	Communication Services	11.21	6.70	9.20		1							
•	Energy	3.61	3.91	3.03									
þ	Industrials	9.65	11.72	10.63				_					
1	Technology	19.98	16.49	19.78									
+	Defensive	23.95	21.93	20.72									
7	Consumer Defensive	6.38	6.80	5.96		0							
r	Healthcare	14.82	12.21	12.23									
2	Utilities	2.75	2.92	2.53									

Nama	Maturity Data	O/ Not Asset	Cumulativa 0/	VTD Datum 0/	Marringatar Castar
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	-	-
⊕ American Funds American Balanced R6	_	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 R4 RDITX

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

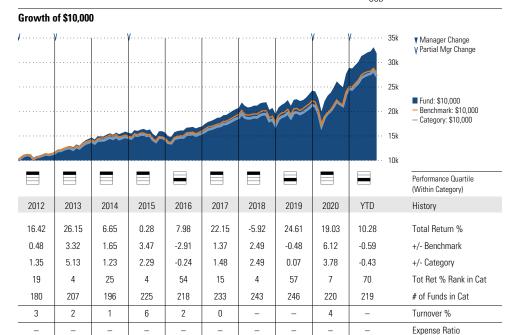
- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.74 is 2.78% higher than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

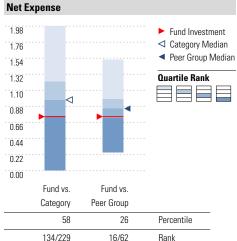
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

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	2.76	_	0.91
Beta	0.90	_	0.96
R-Squared	98.05	_	98.71
Standard Deviation	16.04	17.66	17.00
Sharpe Ratio	0.80	0.64	0.69
Tracking Error	2.86	_	2.02
Information Ratio	0.70	_	0.30
Up Capture Ratio	98.84	_	98.97
Down Capture Ratio	88.74	-	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 R4 RDITX

Asset Allocation as of 09-30-2021

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Net %

59.95

26.98

7.29

5.04

0.75

100.00

Cat%

53.76

30.29

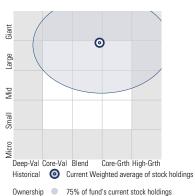
5.90

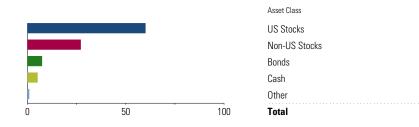
1.58 8.48

100.00

Style Analysis as of 09-30-2021

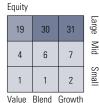
Morningstar Style Box™





Sector Weighting as of 09-30-2021 Fund **Bmark** Cat Fund 31.45 36.77 39.44 A. Basic Materials 4.35 5.04 4.42 Consumer Cyclical 11.77 10.81 11.76 **P** Financial Services 13.42 15.86 15.53 侖 Real Estate 1.91 7.73 Sensitive Quality 45.08 38.75 42.50 High **Communication Services** 11.50 6.68 9.11 • 3.07 Energy 3.47 3.93 Mid Ф Industrials 9.73 11.75 10.64 Low Technology 20.38 16.39 19.68 23.47 21.81 20.72 Defensive Consumer Defensive 6.05 6.78 6.00 Healthcare 14.92 12.11 12.18 Utilities 2.50 2.92 2.54 10 15 35 45

Style Breakdown





Weight %	

>50 25-50 10-25 0-10

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	·				· ·
⊕ American Funds Capital World Gr&Inc R6	-	9.26	9.26	_	_
⊕ 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 R4 RDJTX

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 0.74 is 2.78% higher than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

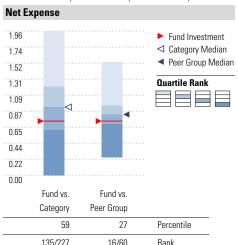
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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 16.36 26.15 6.70 0.25 7 93 22.15 -5.92 24.60 19.00 10.34 Total Return % 3.66 0.36 1.96 3.59 -2.97 1.20 2.65 -0.45 6.09 -0.49 +/- Benchmark 0.84 3.01 -0.07 1.07 3.53 1.21 1.96 2.52 -0.31 -0.50 +/- Category 25 6 25 3 57 20 4 64 6 68 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





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.85	_	0.98
Beta	0.90	_	0.96
R-Squared	97.95	_	98.68
Standard Deviation	16.05	17.74	17.15
Sharpe Ratio	0.80	0.63	0.69
Tracking Error	2.95	_	2.03
Information Ratio	0.70	_	0.35
Up Capture Ratio	98.68	_	99.70
Down Capture Ratio	88.26	_	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



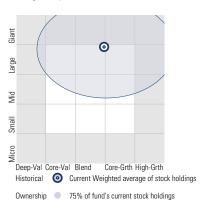
American Funds 2055 Trgt Date Retire R4 RDJTX

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

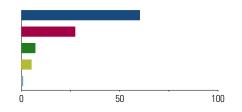
Lquity			
18	29	31	Large
4	6	8	Mid
1	1	2	Small

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

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

Asset Allocation as of 09-30-2021



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%

Sec	ctor Weighting as of 09-3	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	31.42	39.69	37.00	
A.	Basic Materials	4.35	5.12	4.48	
A	Consumer Cyclical	12.06	10.84	11.78	
æ	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	
d	Communication Services	11.70	6.64	9.15	
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	
					0% 5 10 15 20 25 30 35 40 45

Name -	Maturity Data	0/ NI-+ A+	0	VTD D-+ 0/	M
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 R4 RDKTX

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 5 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 6.52 years.
- Style: The fund has landed in its primary style box —
 Large Growth 72.73 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.75 is 4.17% higher than the Target-Date 2060 category average.

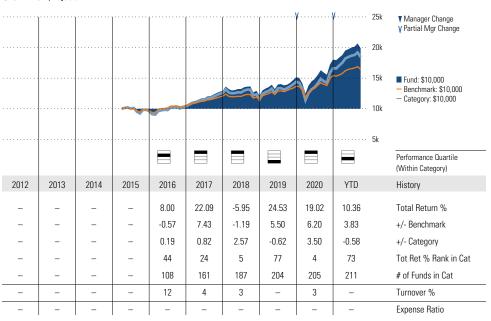
Morningstar Investment Management LLC Analysis

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.

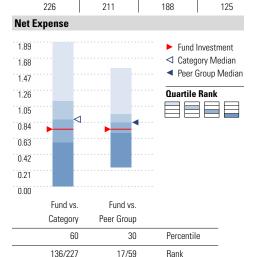
ESG Metrics

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	-0.31	_	-2.40
Beta	1.38	_	1.49
R-Squared	98.35	_	98.16
Standard Deviation	16.04	11.52	17.28
Sharpe Ratio	0.80	0.80	0.68
Tracking Error	4.85	_	6.09
Information Ratio	0.68	_	0.33
Up Capture Ratio	140.11	_	142.50
Down Capture Ratio	145.79	_	160.59

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 R4 RDKTX

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Net %

60.16

27.22

6.91

5.01

0.71

100.00

Cat%

54.84

33.84

5.72

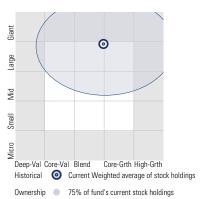
1.63

3.97

100.00

Style Analysis as of 09-30-2021

Morningstar Style Box™



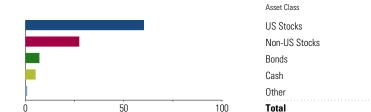


Lquity			
18	29	31	Large
4	6	8	Mid
1	1	2	Small

Value Blend Growth



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



Asset Allocation as of 09-30-2021

	Fund	Bmark	Cat	Fund	4	▼ Ben	chmarl	. I c	tonon	Averag	ar		
⊌ Cyclical	31.45	39.20	36.21	Tune		Dell	Cililar	. 00	atogory	Averag	у с : П	T .	
Basic Materials	4.36	5.04	4.61		1								
Consumer Cyclical	12.14	10.54	11.77										
Financial Services	13.16	16.17	15.36				"						
Real Estate	1.79	7.45	4.47			*							
✓ Sensitive	45.51	38.45	42.98									1	ĺ
Communication Services	11.73	6.79	9.35										
Energy	3.39	4.19	3.21]								
Industrials	9.76	11.48	10.59										
Technology	20.63	15.99	19.83				- 1						
→ Defensive	23.04	22.35	20.81			_							
Consumer Defensive	5.78	7.21	6.03			٠							
Healthcare	14.93	11.95	12.30										
Utilities	2.33	3.19	2.48										
				0%	5	10	15	20	25	30	35	40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds New Perspective R6	_	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	_	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R4 RDLTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

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 0.76 is 7.04% higher than the Target-Date 2065+ category average.

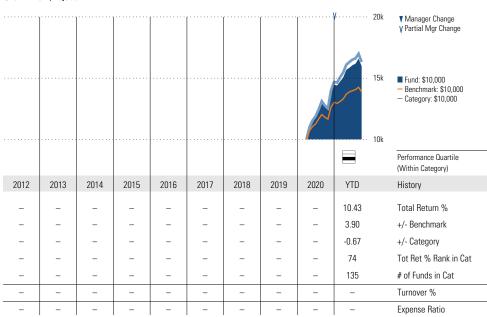
Morningstar Investment Management LLC Analysis

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

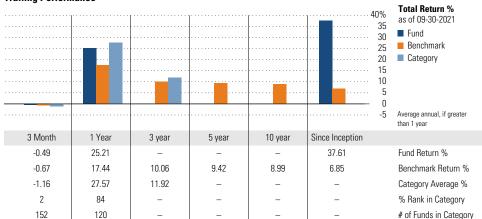
ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expense 1.89 Fund Investment Category Median 1.68 Peer Group Median 1.47 1.26 Quartile Rank 1.05 0.84 0.63 0.42 n nn Fund vs. Fund vs Peer Group Category

101/161	14/43	Rank	
Peer group is a subset of th	ne category ar	nd includes fund	ds with the
same management style (a	ctive vs. pass	ive) and similar	share class
characteristics			

34

Percentile

3-Year KISK Wetrics			
	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



62

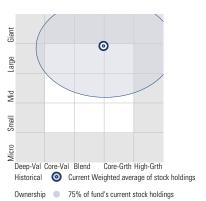
American Funds 2065 Trgt Date Retire R4 RDLTX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

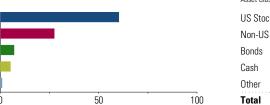
Style Analysis as of 09-30-2021

Morningstar Style Box™





Asset Allocation as of 09-30-2021



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

Style Breakdown

Equity

-quity			
18	29	31	Large
4	6	8	MIG
1	1	2	Small
Value	Pland	Growth	



Value Blend Growth

>50 25-50 10-25 0-10

Weight %

	Fund	Bmark	Cat	Fund	▼ Ber	nchmark	: [] Ca	ategory	Avera	ge
Cyclical	31.46	39.20	35.80							:[
Basic Materials	4.36	5.04	4.68							
Consumer Cyclical	12.15	10.54	11.65		-1					
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			- 1				
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							

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 American Mutual R4 RMFEX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

James Lovelace since 01-2006 James Terrile since 01-2006 Joyce Gordon since 01-2006 William Robbins since 01-2008 Cheryl Frank since 01-2014 Bradley Vogt since 01-2015 Charles Ellwein since 12-2016 Grant Cambridge since 01-2021

Quantitative Screens

- × Performance: The fund has finished in the Large Value category's top three quartiles in 6 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.76 years.
- × Style: The fund has landed in its primary style box Large Value 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.62 is 34.04% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen due to edging from value into blend. However, it maintains a value-oriented strategy and we do not believe the failure is significant. In recent quarters, the fund has failed our performance consistency screen due to multiple bottom-quartile calendar year ranking, but the fund's defensive positioning has held the fund back during market rallies, while holding up well in downturns.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	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 12.25 27.86 12.54 -2.88 14.11 17 58 -2.11 21.67 4 71 12.91 Total Return %

6.16

6.42

4

1,337

16

0.65

-4.87

-3.37

85

1,283

21

0.64

1.91

1.80

33

1,248

24

0.63

-3.23

-3.39

83

1,217

+/- Benchmark

+/- Category

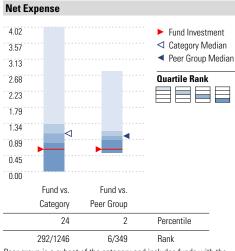
Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

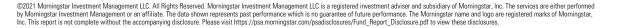




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.21	_	-0.25
Beta	0.71	-	0.99
R-Squared	94.64	-	95.86
Standard Deviation	14.63	20.18	20.37
Sharpe Ratio	0.64	0.52	0.51
Tracking Error	6.85	_	4.50
Information Ratio	-0.04	_	-0.14
Up Capture Ratio	77.27	_	98.13
Down Capture Ratio	69.58	_	99.39

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.98	17.83	17.68
Price/Book Ratio	3.28	2.44	2.62
Geom Avg Mkt Cap \$B	114.22	73.35	114.13
ROE	27.60	16.34	21.91



-4.67

-3.35

81

1,361

18

-0.91

2.33

19

1.336

16

0.66

0.95

1.17

36

1.426

27

0.64

-3.23

-0.70

53

1,335

18

0.67

3.92

1.64

32

1,319

20

0.64

-5.26

-2.32

78

1,327

22



American Funds American Mutual R4 RMFEX

Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

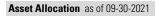
Equity

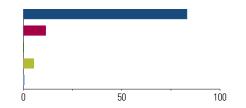
36	41	10	Large
9	4	0	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.42	0.99
Cash	5.18	0.80
Bonds	0.02	0.43
Non-US Stocks	11.24	5.69
US Stocks	83.14	92.09
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmark] Ca	tegory A	Average		_
b	Cyclical	26.71	34.70	33.81								
à.	Basic Materials	4.29	2.90	3.47		()						
4	Consumer Cyclical	4.44	5.56	7.13		= ⁱ [
£	Financial Services	15.44	21.33	20.14					0			
b	Real Estate	2.54	4.91	3.07]						
NI	Sensitive	38.74	35.33	37.15								
	Communication Services	5.60	8.49	7.45]					
•	Energy	6.37	5.16	5.52			_					
‡	Industrials	13.60	11.42	12.07								
	Technology	13.17	10.26	12.11							<u> </u>	
→	Defensive	34.55	29.96	29.04				,				
=	Consumer Defensive	8.64	7.62	9.07			<u> </u>					
۲	Healthcare	17.97	17.51	15.30								
?	Utilities	7.94	4.83	4.67								

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	5.04	5.04	_	_
Microsoft Corp	4.49	9.53	27.51	Technology
⊕ Comcast Corp Class A	3.18	12.72	8.13	Communication Svc
⊕ Gilead Sciences Inc	2.80	15.52	23.55	Healthcare
Linde PLC	2.21	17.73	12.54	Basic Materials
Raytheon Technologies Corp	2.19	19.92	22.30	Industrials
The Home Depot Inc	2.11	22.03	25.45	Consumer Cyclical
⊕ Amgen Inc	1.99	24.02	-5.21	Healthcare
Abbott Laboratories	1.98	26.00	9.12	Healthcare
	1.92	27.92	30.94	Financial Services
⊕ UnitedHealth Group Inc	1.91	29.83	12.61	Healthcare
◆ Apple Inc	1.49	31.32	7.13	Technology
Procter & Gamble Co	1.43	32.75	2.29	Consumer Defensive
⊕ TC Energy Corp	1.32	34.07	22.84	Energy
⊕ PepsiCo Inc	1.29	35.36	3.56	Consumer Defensive

Total Holdings 174



American Funds Capital World Gr&Inc R4 RWIEX

Morningstar Category World Large-Stock Blend **Morningstar Index** MSCI ACWI NR USD

Expense Ratio

Portfolio Manager(s)

Sung Lee since 02-2006
David Riley since 02-2007
Alfonso Barroso since 02-2007
Michael Cohen since 11-2014
Jin Lee since 02-2019
Leo Hee since 10-2019
Jeremy Burge since 01-2020
Lara Pellini since 02-2021

Quantitative Screens

Performance: The fund has finished in the World Large-Stock 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 15.67 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 0.77 is 23% lower than the World Large-Stock Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

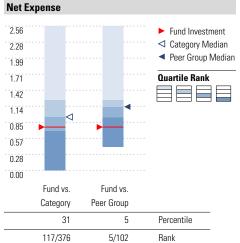
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 19.12 24.86 3 97 -2.20 6.49 24.63 -10.30 25.32 15.36 7.86 Total Return % 2.06 2.99 -0.19 0.16 -1.37 0.66 -0.89 -1.28 -0.89 -3.26 +/- Benchmark -0.44 +/- Category 4.73 0.78 0.30 -1.28 2.35 -0.240.06 2.40 -2.52 17 52 47 69 52 26 61 59 38 84 Tot Ret % Rank in Cat 207 263 317 346 # of Funds in Cat 233 258 281 272 305 338 23 24 36 35 35 35 49 23 36 Turnover %



0.79

0.79

0.77



0.79

0.79

0.80

0.79

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.48	-	-1.24
Beta	0.93	_	0.97
R-Squared	98.99	_	94.91
Standard Deviation	17.05	18.20	18.17
Sharpe Ratio	0.65	0.68	0.60
Tracking Error	2.11	_	4.21
Information Ratio	-0.63	_	-0.40
Up Capture Ratio	91.81	_	94.82
Down Capture Ratio	93.33	_	100.11

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.56	19.25	20.79
Price/Book Ratio	3.20	2.80	3.09
Geom Avg Mkt Cap \$B	113.07	103.24	84.10
ROE	24.49	24.45	23.41



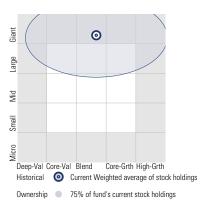
American Funds Capital World Gr&Inc R4 RWIEX

Morningstar Category Mor World Large-Stock Blend MSC

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

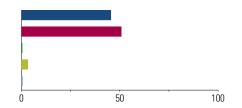
23	36	34	Large
3	3	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.44	1.06
Cash	3.14	1.74
Bonds	0.28	1.13
Non-US Stocks	50.72	39.60
US Stocks	45.41	56.47
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Դ	Cyclical	36.07	34.77	33.90	
A.	Basic Materials	4.53	4.47	5.72	
Д	Consumer Cyclical	12.35	11.77	11.36	
,	Financial Services	16.88	15.83	13.94	
fi	Real Estate	2.31	2.70	2.88	
W	Sensitive	42.04	43.77	42.93	
0	Communication Services	11.19	9.71	8.30	
•	Energy	3.24	3.60	3.05	
Ф	Industrials	8.27	9.54	14.37	
	Technology	19.34	20.92	17.21	
→	Defensive	21.90	21.44	23.16	
Ħ	Consumer Defensive	7.29	6.99	7.97	
٠	Healthcare	12.06	11.84	11.76	
•	Utilities	2.55	2.61	3.43	
					0% 5 10 15 20 25 30 35 40 45

World Regions % Equity 09-30-2021



Greater Asia	Fund % 19.51	Cat % 13.98
Japan	5.68	5.94
Australasia	0.82	1.08
Asia-4 Tigers	6.39	3.60
Asia-ex 4 Tigers	6.62	3.36
Not Classified	0.00	0.00

Americas	Fund % 52.78	Cat % 62.46	Greater Europe	Fund % 27.70	Cat % 23.55	Market Maturity	Fund %
North America	49.92	61.72	United Kingdom	6.78	5.91	Developed Markets	88.29
Central/Latin	2.86	0.74	W euro-ex UK	18.62	16.96	Emerging Markets	11.71
			Emrgng Europe	2.21	0.34	Not Available	0.00
			Africa	0.09	0.34		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	3.55	3.55	27.51	Technology
⊖ Broadcom Inc	3.31	6.86	13.22	Technology
	2.97	9.83	10.90	Technology
○ Capital Group Central Cash Fund	2.89	12.72	_	-
	1.98	14.70	62.80	Technology
○ Netflix Inc	1.88	16.58	12.87	Communication Svc
⊕ LVMH Moet Hennessy Louis Vuitton SE	1.66	18.24	22.16	Consumer Cyclical
⇒ Abbott Laboratories	1.59	19.82	9.12	Healthcare
⊕ Facebook Inc Class A	1.52	21.34	24.25	Communication Svc
⊕ Alphabet Inc Class C	1.51	22.85	52.14	Communication Svc

Total Holdings 356

American Funds New World R4 RNWEX

Growth of \$10,000

10.21

10

694

36

-0.61

56

738

32

1.00

1.64

37

613

25

Morningstar CategoryDiversified Emerging Mkts MSC

6.96

22

805

40

0.94

3.25

29

798

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

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 9 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 0.94 is 21.67% 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

▼ Manager Change V Partial Mgr Change 25k 20k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 5k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 19.79 10.07 -3.62 -5 96 3 94 32 60 -12.27 27 57 24.86 4.67 Total Return % 12.67 -1.43 -7.25 -4.68 2.31 9.13 6.55 1.57 8.96 5.92 +/- Benchmark

3.80

17

847

0.97

8.32

11

846

37

0.97

-4.53

76

831

30

1.01

-1.57

61

826

37

0.98

7.83

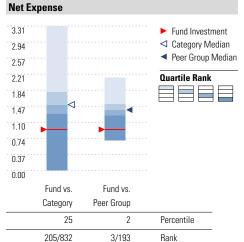
5

875

41

1.00





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	7.00	_	1.94
Beta	0.88	_	0.99
R-Squared	87.75	_	91.16
Standard Deviation	18.28	19.41	20.12
Sharpe Ratio	0.81	0.47	0.54
Tracking Error	6.79	_	5.76
Information Ratio	0.98	-	0.28
Up Capture Ratio	104.95	-	101.87
Down Capture Ratio	80.27	-	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



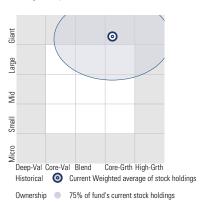


American Funds New World R4 RNWEX

Morningstar Index **Morningstar Category** Diversified Emerging Mkts MSCI 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

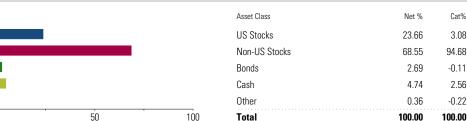
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

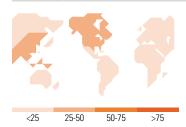


Asset Allocation as of 09-30-2021



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

World Regions % Equity 09-30-2021



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

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

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

Total Holdings 562

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio



Baron Growth Retail BGRFX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Ronald Baron since 12-1994 Neal Rosenberg since 05-2016

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Growth 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 26.77 years.

✓ Net Expense: The fund's expense ratio of 1.3 is 20.37% higher than the Mid-Cap Growth category average.

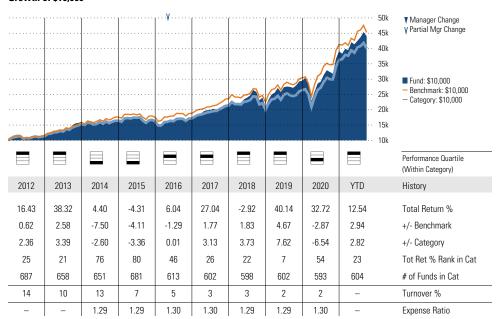
Morningstar Investment Management LLC Analysis

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

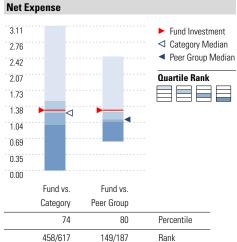
ESG Metrics

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

Growth of \$10,000







3-Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	-0.20	_	-0.05
Beta	1.05	_	0.99
R-Squared	93.45	-	91.63
Standard Deviation	23.91	22.05	23.04
Sharpe Ratio	0.82	0.86	0.82
Tracking Error	6.21	-	6.61
Information Ratio	0.05	-	-0.16
Up Capture Ratio	106.60	-	99.60
Down Capture Ratio	110.32	-	101.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.58	32.67	34.64
Price/Book Ratio	5.41	9.61	6.28
Geom Avg Mkt Cap \$B	15.40	23.28	18.91
ROE	26.42	15.79	16.95



Baron Growth Retail BGRFX

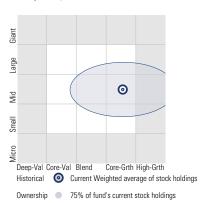
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

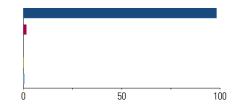
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0	0	16	Laige
4	15	47	MIN
3	12	4	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.40	0.30
Cash	0.09	2.61
Bonds	0.00	0.07
Non-US Stocks	1.37	3.90
US Stocks	98.15	93.12
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	Benchmark	Category Average
٠	Cyclical	63.51	25.48	27.83			
	Basic Materials	0.05	1.69	2.04	ĺ		
•	Consumer Cyclical	21.44	16.15	14.20			
<u></u>	Financial Services	31.32	5.09	8.46	V		
à	Real Estate	10.70	2.55	3.13			
jil .	Sensitive	21.46	55.14	48.82			
	Communication Services	4.06	5.42	5.27			
)	Energy	0.00	1.55	0.89	10		
ž	Industrials	2.57	14.20	13.20			
3	Technology	14.83	33.97	29.46			
+	Defensive	15.03	19.39	23.36			
Ţ	Consumer Defensive	0.10	2.00	2.57			
	Healthcare	14.93	17.23	20.27			
1	Utilities	0.00	0.16	0.52	i		

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.95	10.95	36.82	Financial Services
Vail Resorts Inc	7.24	18.19	19.75	Consumer Cyclical
Gartner Inc	5.19	23.38	89.70	Technology
FactSet Research Systems Inc	5.14	28.51	19.46	Financial Services
○ CoStar Group Inc	5.03	33.54	-6.89	Real Estate
 ─ IDEXX Laboratories Inc 	4.79	38.33	24.41	Healthcare
	4.60	42.93	-16.11	Consumer Cyclical
⊕ Bio-Techne Corp	4.44	47.37	52.90	Healthcare
⊕ Ansys Inc ■	4.24	51.62	-6.42	Technology
Choice Hotels International Inc	4.11	55.73	18.82	Consumer Cyclical
Arch Capital Group Ltd	3.79	59.52	5.85	Financial Services
☐ Iridium Communications Inc	3.41	62.93	1.34	Communication Svc
	2.75	65.68	12.13	Financial Services
Gaming and Leisure Properties Inc	2.71	68.40	13.94	Real Estate
	2.71	71.10	15.76	Financial Services

Total Holdings 56



David Rogal since 03-2018

Quantitative Screens

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

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

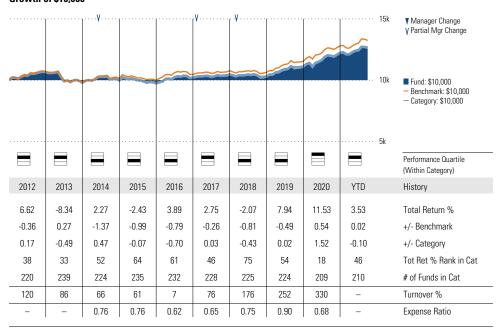
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.69 is 11.29% higher than the Inflation-Protected Bond category average.

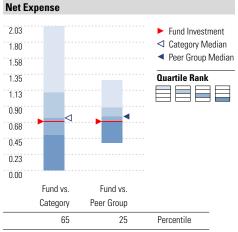
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

14/57

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.27	_	-0.20
Beta	1.02	_	0.91
R-Squared	97.20	_	77.98
Standard Deviation	4.21	4.07	4.36
Sharpe Ratio	1.45	1.53	1.33
Tracking Error	0.71	-	2.22
Information Ratio	-0.19	-	-0.58
Up Capture Ratio	100.11	-	89.37
Down Capture Ratio	104.93	_	94.35

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



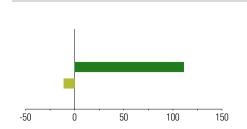
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BlackRock Inflation Protected Bond Inv A BPRAX

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

Style Analysis as of 09-30-2021 Style Breakdown





Asset Allocation as of 09-30-2021

100.00
0.45
1.11
98.41
0.00
0.03
Cat%

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

Sector Weighting as of 09-3	30-2021													
	Fund	Bmark	Cat	Fund	•	Bend	hmark	Cate	egory	/ Av	eraç	e		
Government	95.59	_	89.59											
Treasury	7.49	_	1.85											
nflation – Protected	87.66	_	81.74											
Agency/Quasi Agency	0.00	_	0.08											
Other Government Related	0.44	_	5.92	1 [
Corporate	0.55	_	2.76	1 []										
Corporate Bond	0.55	_	2.45	1[
Bank Loan	0.00	_	0.25											
Convertible	0.00	_	0.06											
Preferred	0.00	_	0.00											
Securitized	2.18	-	3.95											
Agency MBS Pass-Through	0.00	_	0.86	0										
Agency MBS ARM	0.00	_	0.00	0										
Agency MBS CMO	0.00	_	0.40											
Non-Agency Residential MBS	0.00	_	0.17											
Commercial MBS	0.70	_	0.48											
Asset-Backed	1.48	_	1.96											
Covered Bond	0.00	_	0.08											
Municipal	0.00	_	0.02											
Cash & Equivalents	1.57	-	3.55											
Other	0.11	_	0.10	0										

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

Top 10 Holdings as of 09-30-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.125%	01-2023	12.62	12.62	_
⊖ Rrp Treasury (Cpi) Note	_	12.18	24.80	-
	07-2023	3.71	28.51	-
United States Treasury Notes 0.625%	01-2024	3.60	32.10	-
⊕ United States Treasury Notes 0.375%	07-2025	3.36	35.47	_
⊕ United States Treasury Notes 0.125%	07-2024	3.32	38.79	_
	01-2025	3.30	42.08	-
	04-2023	3.23	45.31	_
	01-2028	3.01	48.33	_
⊕ United States Treasury Notes 0.625%	01-2026	2.97	51.30	_

Total Holdings 211



BNY Mellon International Stock Index Inv DIISX

58

781

11

35

795

23

60

724

10

0.60

51

778

8

0.60

46

764

6

0.60

64

776

9

0.60

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

Portfolio Manager(s)

Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

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 team has been in place for less than three years.
- ✓ Net Expense: The fund's expense ratio of 0.6 is 35.48% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen, but as an index fund this is less of a concern.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k ■ Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 5k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 17.74 21.12 -5.91 -1.19 0.98 24.46 -13.92 21.46 7.50 7.50 Total Return % 5.83 0.91 -2.04 4.47 -3.52 -2.73 0.28 -0.05 -3.15 1.60 +/- Benchmark 0.19 -0.55 1.68 -0.93 0.40 -0.66 0.67 -0.13 -1.80 0.45 +/- Category

39

767

7

0.60

53

795

8

0.60

65

805

3

0.60

51

780

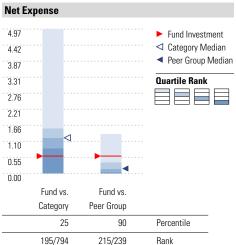
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.70	_	-0.02
Beta	0.97	_	1.00
R-Squared	96.14	_	94.58
Standard Deviation	17.60	17.73	18.29
Sharpe Ratio	0.41	0.46	0.45
Tracking Error	3.49	_	4.31
Information Ratio	-0.28	_	-0.01
Up Capture Ratio	95.64	_	100.18
Down Capture Ratio	98.63	_	100.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.47	14.84	14.52
Price/Book Ratio	1.82	1.86	1.93
Geom Avg Mkt Cap \$B	46.37	45.39	53.11
ROE	16.55	16.84	17.78



BNY Mellon International Stock Index Inv DIISX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

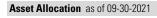
Equity

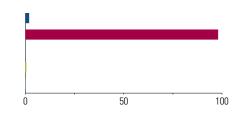
. ,			
26	44	21	Laige
3	5	2	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.10	-0.22
Cash	0.28	2.22
Bonds	0.00	0.35
Non-US Stocks	97.89	94.69
US Stocks	1.72	2.96
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021												
		Fund	Bmark	Cat	Fund	r b	Bench	mark	[] Cateo	gory Ave	erage		,	
Դ	Cyclical	38.50	41.11	38.93										
A	Basic Materials	7.32	7.90	7.83			10							
A	Consumer Cyclical	11.11	11.47	11.46										
,	Financial Services	17.15	19.23	17.37										
侖	Real Estate	2.92	2.51	2.27		i								
W	Sensitive	35.05	37.67	37.29]	
d	Communication Services	5.75	7.05	6.36			1							
•	Energy	3.78	5.14	3.72										
Ф	Industrials	15.30	11.84	14.91				0						
	Technology	10.22	13.64	12.30										
→	Defensive	26.45	21.23	23.80					- 1					
Ħ	Consumer Defensive	10.19	8.47	9.40										
+	Healthcare	13.09	9.83	11.61										
•	Utilities	3.17	2.93	2.79)								
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 09-30-2021



	Fund %	Cat %
Greater Asia	35.53	36.36
Japan	24.33	19.24
Australasia	7.03	4.72
Asia-4 Tigers	4.07	7.26
Asia-ex 4 Tigers	0.10	5.14
Not Classified	0.00	0.00

Americas	Fund % 1.18	Cat % 7.71	Greater Europe	Fund % 63.29	Cat % 55.94	Market Maturity	Fund %
North America	1.05	6.68	United Kingdom	13.87	12.60	Developed Markets	99.76
Central/Latin	0.13	1.03	W euro-ex UK	48.81	41.93	Emerging Markets	0.24
			Emrgng Europe Africa	0.02 0.59	0.55 0.86	Not Available	0.00

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nestle SA	2.05	2.05	9.81	Consumer Defensive
ASML Holding NV	1.83	3.88	62.80	Technology
Roche Holding AG	1.51	5.39	9.70	Healthcare
LVMH Moet Hennessy Louis Vuitton SE	1.17	6.57	22.16	Consumer Cyclical
Toyota Motor Corp	1.12	7.69	27.03	Consumer Cyclical
AstraZeneca PLC	1.10	8.79	25.07	Healthcare
Novartis AG	1.08	9.86	-5.82	Healthcare
Novo Nordisk A/S Class B	0.97	10.83	47.25	Healthcare
Unilever PLC	0.84	11.67	-6.27	Consumer Defensive
SAP SE	0.84	12.50	10.28	Technology

Total Holdings 850



BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

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 team has been in place for less than three 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 0.5 is 39.76% lower than the Large Blend category average.

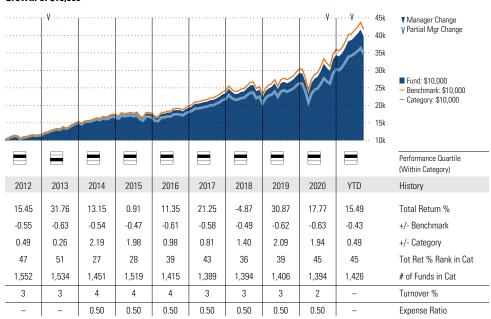
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen but because the fund replicates an index we are not concerned with the screen failure.

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Exp	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	
	27	85	Percentile

	411/1507	399/470	Rank			
Peer g	roup is a subset o	f the category an	d includes fund	ds with the		
same management style (active vs. passive) and similar share class						
charac	cteristics.					

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.52	_	-1.35
Beta	1.00	_	0.97
R-Squared	100.00	_	95.76
Standard Deviation	18.82	18.81	18.73
Sharpe Ratio	0.80	0.83	0.74
Tracking Error	0.04	_	3.76
Information Ratio	-14.39	_	-1.00
Up Capture Ratio	99.03	_	94.15
Down Capture Ratio	100.90	_	98.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.08	24.09	22.21
Price/Book Ratio	4.27	4.27	4.41
Geom Avg Mkt Cap \$B	201.49	201.74	256.86
ROE	31.23	31.23	31.98



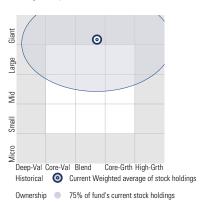
BNY Mellon S&P 500 Index PEOPX

Morningstar Category Morningstar Index Large Blend

S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

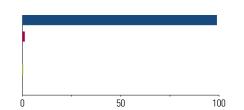
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021

Total	100.00	100.00
Other	0.00	0.42
Cash	0.22	1.19
Bonds	0.00	0.50
Non-US Stocks	1.01	3.07
US Stocks	98.77	94.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Bend	hmark	[] C	ategory	Avera	ge		
٠	Cyclical	30.95	30.94	30.52									
ì.	Basic Materials	2.15	2.15	2.67									
	Consumer Cyclical	12.11	12.10	10.80									
٥	Financial Services	14.10	14.11	14.63									
à	Real Estate	2.59	2.58	2.42									
Ųľ	Sensitive	47.04	47.05	46.65									ľ
	Communication Services	11.28	11.29	10.63		0							
	Energy	2.74	2.75	2.30									
Þ	Industrials	8.40	8.38	10.18									
1	Technology	24.62	24.63	23.54									
+	Defensive	22.01	22.01	22.84									
Ţ	Consumer Defensive	6.21	6.21	6.67									
1	Healthcare	13.34	13.34	13.95			•[]						
2	Utilities	2.46	2.46	2.22									

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.00	6.00	7.13	Technology
	5.72	11.72	27.51	Technology
	3.86	15.59	0.86	Consumer Cyclical
	2.18	17.77	24.25	Communication Svc
	2.17	19.95	52.54	Communication Svc
	2.03	21.97	52.14	Communication Svc
⊕ Tesla Inc	1.70	23.67	9.89	Consumer Cyclical
○ NVIDIA Corp	1.39	25.07	58.77	Technology
─ Berkshire Hathaway Inc Class B	1.37	26.43	17.71	Financial Services
	1.32	27.75	30.94	Financial Services
	1.15	28.90	4.61	Healthcare
⊕ E-mini S&P 500 Future Dec 21	1.08	29.98	_	-
	1.01	30.99	2.28	Financial Services
→ UnitedHealth Group Inc	0.99	31.99	12.61	Healthcare
The Home Depot Inc The Home Depot Inc	0.94	32.93	25.45	Consumer Cyclical

Total Holdings 507



Delaware Small Cap Value A DEVLX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

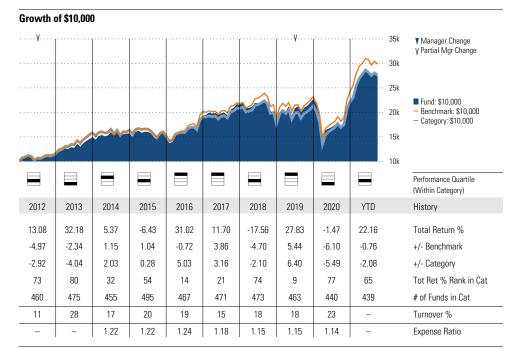
- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.43 years.
- Net Expense: The fund's expense ratio of 1.14 is 2.56% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

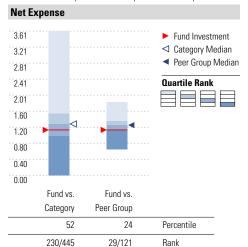
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021







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	-0.96	_	-0.23
Beta	1.01	_	1.02
R-Squared	96.92	_	95.76
Standard Deviation	27.77	26.99	28.02
Sharpe Ratio	0.36	0.40	0.39
Tracking Error	4.89	-	6.13
Information Ratio	-0.23	-	-0.08
Up Capture Ratio	101.96	_	101.34
Down Capture Ratio	105.44	-	102.72

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



Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Net %

96.84

2.29

0.00

0.70

0.17

100.00

Cat%

95.85

3.01

0.11

1.08

-0.05

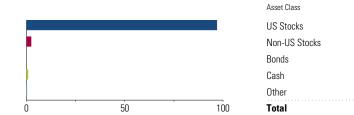
100.00

Style Analysis as of 09-30-2021



Ownership 75% of fund's current stock holdings

Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021 Fund Bmark Cat Fund Cyclical 53.32 49.41 52.10 æ. Basic Materials 4.19 4.06 6.52 Consumer Cyclical 11.46 8.06 13.91 **.** Financial Services 29 14 23 59 24.32 侖 Real Estate 8.53 13.70 7.35 Sensitive 35.74 31.24 35.22 **Communication Services** 1.75 4.41 2.11 • 6.79 Energy 5.56 5.39 Ф Industrials 18.19 14.13 19.32 Technology 10.24 5.91 8.40 10.95 19.36 Defensive 12.67 Consumer Defensive 2.71 3.69 4.10 Healthcare 3.81 11.26 5.43 Utilities 4.43 4.41 3.14

Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

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

Total Holdings 116



DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Darwei Kung since 04-2010 Sonali Kapoor since 10-2015 Rick Smith since 02-2016

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 11.51 years.

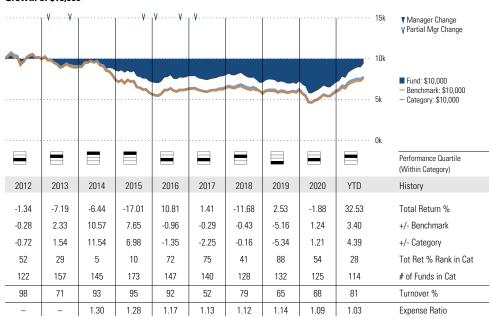
Style: The fund has landed in its primary style box — Small Value — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 1.09 is 3.81% higher than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Net Expense 7.00 Fund Investment Category Median 6.22 Peer Group Median 5.44 4.67 Quartile Rank 3.89 3.11 2.33 1.56 n nn Fund vs Fund vs Peer Group Category

	71/115	60/71	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			

85

Percentile

	Fund	Bmark	Cat
Alpha	1.00	_	-0.73
Beta	0.86	_	1.08
R-Squared	86.06	_	82.98
Standard Deviation	14.24	15.38	18.56
Sharpe Ratio	0.46	0.44	0.39
Tracking Error	5.74	_	8.01
Information Ratio	0.01	_	0.03
Up Capture Ratio	91.63	_	107.20
Down Capture Ratio	88.52	_	113.52

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	-	_	_
Price/Book Ratio	-	_	1.86
Geom Avg Mkt Cap \$B	1.95	_	33.72
ROE	-	-	5.50

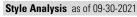


61

DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Morningstar Index Commodities Broad Basket

Bloomberg Commodity TR USD



Morningstar Style Box™



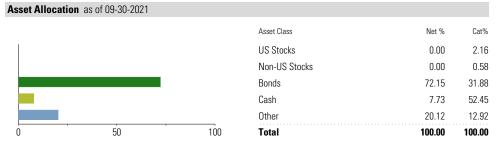


Equity



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	ark [Cate	gory A	verage		
Դ	Cyclical	-	-	54.17										
A	Basic Materials	_	_	38.89										
A	Consumer Cyclical	_	_	0.00	Ô									
ıÇ.	Financial Services	-	_	15.28										
命	Real Estate	_	_	0.00	ĺ									
W	Sensitive	-	-	40.28										
	Communication Services	_	_	0.00	Ď									
•	Energy	_	_	38.89										
Ф	Industrials	-	_	1.39										
	Technology	_	_	0.00	Ò									
—	Defensive	-	-	5.56										
Ħ	Consumer Defensive	-	_	5.56										
+	Healthcare	_	_	0.00	j									
•	Utilities	_	_	0.00	ĺ									

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	17.50	17.50	_	_
⊕ United States Treasury Notes 0.069%	3.51	21.01	_	_
Dws Central Cash Management Government Fund	2.69	23.69	-	-
─ United States Treasury Notes 0.09%	2.48	26.17	-	_
○ United States Treasury Notes 0.084%	2.48	28.65	-	-
DWS ESG Liquidity Capital	2.35	31.00	_	_
⊕ United States Treasury Notes 2.125%	2.15	33.15	_	_
⊕ United States Treasury Notes 2.75%	2.15	35.29	-	-
United States Treasury Notes 2.125%	2.09	37.38	-	-
United States Treasury Notes 1.75%	2.09	39.47	-	-
United States Treasury Notes 0.125%	2.06	41.53	_	_
⊕ United States Treasury Notes 0.064%	2.06	43.60	_	_
⊕ United States Treasury Bills 0.033%	2.06	45.66	_	_
⊕ United States Treasury Bills 0.0406%	2.06	47.72	_	_
⊕ United States Treasury Notes 0.375%	2.04	49.76	_	_

Total Holdings 419



Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

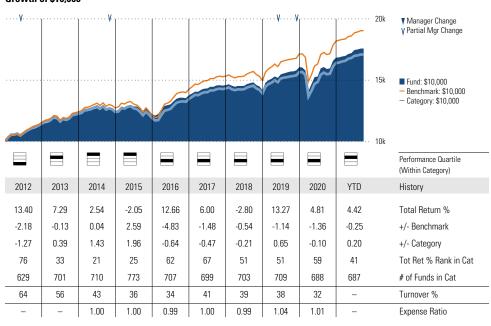
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1 is 6.38% higher than the High Yield Bond category average.

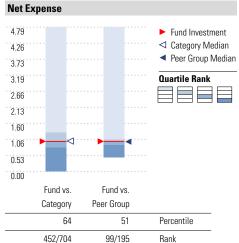
Morningstar Investment Management LLC Analysis

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.

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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.16	_	-0.57
Beta	0.91	_	0.97
R-Squared	99.30	_	95.72
Standard Deviation	8.61	9.47	9.37
Sharpe Ratio	0.58	0.61	0.55
Tracking Error	1.14	-	2.23
Information Ratio	-0.67	-	-0.40
Up Capture Ratio	88.97	_	93.13
Down Capture Ratio	89.41	_	98.22

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



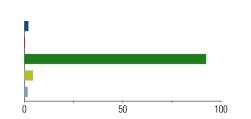
Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD





Asset Allocation as of 09-30-2021

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

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

Sector Weighting as of 09-3	30-2021					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	0.00	-	1.58	ļŪ i		
Treasury	0.00	_	0.56	0		
Inflation – Protected	0.00	_	0.00			
Agency/Quasi Agency	0.00	_	0.14			
Other Government Related	0.00	_	0.88	0		
Corporate	95.69	_	89.64			
Corporate Bond	86.53	_	83.08			<u> </u>
Bank Loan	8.02	_	4.85			
Convertible	0.52	_	1.55	10		
Preferred	0.62	_	0.16			
Securitized	0.00	-	1.54	10		
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	0.00	_	0.70	0		
Covered Bond	0.00	_	0.00			
Municipal	0.00	-	0.03			
Cash & Equivalents	4.30	-	4.37			
Other	0.00	_	2.85			

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

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

Total Holdings 531



Fidelity® Contrafund® FCNTX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 31.06 years.
- Net Expense: The fund's expense ratio of 0.86 is 12.24% lower than the Large Growth category average.

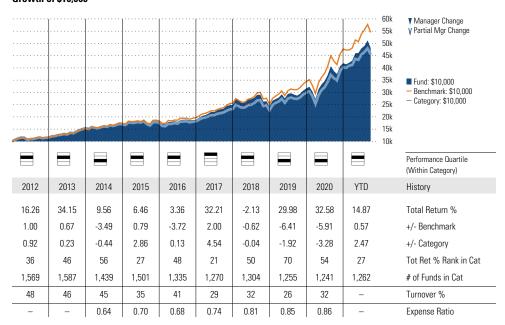
Morningstar Investment Management LLC Analysis

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

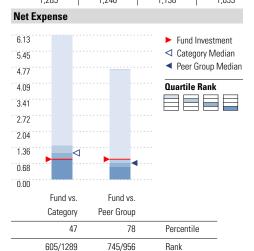
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.26	_	-1.13
Beta	0.96	_	0.98
R-Squared	97.83	_	93.33
Standard Deviation	19.54	20.19	20.50
Sharpe Ratio	0.91	1.04	0.94
Tracking Error	3.00	_	5.22
Information Ratio	-1.21	_	-0.54
Up Capture Ratio	89.94	_	93.50
Down Capture Ratio	95.68	_	95.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.29	33.17	31.28
Price/Book Ratio	5.28	12.31	8.55
Geom Avg Mkt Cap \$B	314.18	291.31	335.34
ROE	31.98	39.60	33.50



Fidelity® Contrafund® FCNTX

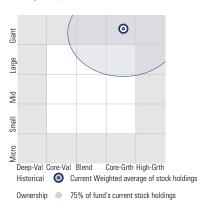
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

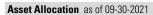
Equity

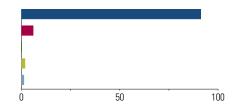
-1	,			
	6	18	67	Large
	1	3	4	Mid
	0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			g
Meta Platforms Inc Class A	10.19	10.19	24.25	Communication Svc
Amazon.com Inc	8.13	18.32	0.86	Consumer Cyclical
	5.70	24.01	27.51	Technology
⇒ Berkshire Hathaway Inc Class A	5.59	29.60	18.28	Financial Services
Apple Inc	3.26	32.86	7.13	Technology
	3.22	36.08	52.54	Communication Svc
	2.97	39.05	52.14	Communication Svc
─ UnitedHealth Group Inc	2.92	41.97	12.61	Healthcare
⇒ Salesforce.com Inc	2.83	44.80	21.88	Technology
NVIDIA Corp ■ NVI	2.44	47.24	58.77	Technology
Adobe Inc	2.30	49.54	15.12	Technology
Netflix Inc	2.30	51.84	12.87	Communication Svc
⊕ Fidelity Revere Str Tr	1.83	53.67	_	_
⇒ Visa Inc Class A	1.76	55.43	2.28	Financial Services
PayPal Holdings Inc Output Description: — PayPal Holdings Inc — PayPayPayPayPayPayPayPayPayPayPayPayPayP	1.21	56.64	11.11	Financial Services

Total Holdings 383



JPMorgan US Equity I JUESX

Growth of \$10,000

1,552

83

1,534

88

1,451

73

0.79

1,519

79

0.77

1,415

83

0.76

1,389

86

0.76

Morningstar Category Large Blend

Morningstar Index

lend S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 David Small since 07-2016 Shilpee Raina since 11-2021

Quantitative Screens

- Q 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 7.12 years.
- × *Style*: The fund has landed in its primary style box Large Blend 40 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 16.87% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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 17.10 35.82 13.69 0.64 10.67 21.40 -6.07 31.91 26.41 14.58 Total Return % 3.43 0.00 -0.74 -0.43 -1.69 0.42 1.10 -1.29 8.01 -1.34 +/- Benchmark 4.32 0.30 0.96 3.13 10.58 2.14 2.73 1.71 0.20 -0.42+/- Category 19 16 18 34 49 39 55 17 3 67 Tot Ret % Rank in Cat

1,394

97

0.71

1,406

91

0.69

1,394

84

0.69

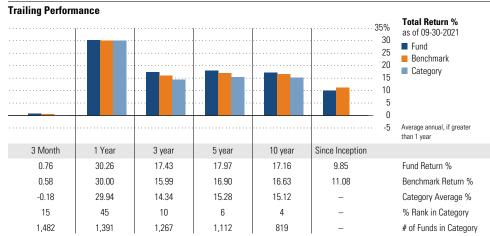
1,426

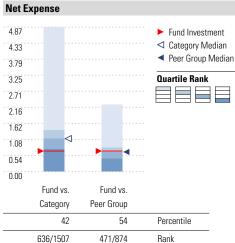
0.69

of Funds in Cat

Turnover %

Expense Ratio





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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.79	-	-1.35
Beta	1.04	_	0.97
R-Squared	98.44	-	95.76
Standard Deviation	19.64	18.81	18.73
Sharpe Ratio	0.86	0.83	0.74
Tracking Error	2.55	-	3.76
Information Ratio	0.56	-	-1.00
Up Capture Ratio	102.98	-	94.15
Down Capture Ratio	98.90	-	98.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.00	24.09	22.21
Price/Book Ratio	4.90	4.27	4.41
Geom Avg Mkt Cap \$B	210.33	201.74	256.86
ROE	33.04	31.23	31.98



JPMorgan US Equity I JUESX

Morningstar Category

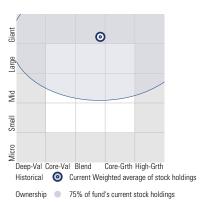
Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

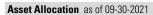
Equity

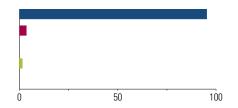
17	27	45	Large
6	5	0	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.42
Cash	1.37	1.19
Bonds	0.00	0.50
Non-US Stocks	3.43	3.07
US Stocks	95.21	94.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ben	chmark] Ca	ategory	Averaç	ge	
وا	Cyclical	37.76	30.94	30.52								
À.	Basic Materials	2.48	2.15	2.67								
	Consumer Cyclical	15.89	12.10	10.80								
<u></u>	Financial Services	16.02	14.11	14.63								
à	Real Estate	3.37	2.58	2.42								
Ųľ	Sensitive	43.69	47.05	46.65								
	Communication Services	9.03	11.29	10.63								
	Energy	0.29	2.75	2.30	i [
ž	Industrials	9.29	8.38	10.18								
3	Technology	25.08	24.63	23.54								
+	Defensive	18.54	22.01	22.84								
Ţ	Consumer Defensive	1.57	6.21	6.67								
1	Healthcare	12.99	13.34	13.95			•[]					
1	Utilities	3.98	2.46	2.22								

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	7.94	7.94	27.51	Technology
Alphabet Inc Class A	7.47	15.41	52.54	Communication Svc
Apple Inc	5.70	21.10	7.13	Technology
Amazon.com Inc	4.92	26.03	0.86	Consumer Cyclical
	3.77	29.79	-2.22	Financial Services
⊕ Prologis Inc	3.32	33.12	27.75	Real Estate
⊕ Analog Devices Inc	3.14	36.26	14.77	Technology
⊕ Norfolk Southern Corp	3.10	39.36	1.98	Industrials
⊖ Eaton Corp PLC	2.77	42.13	26.18	Industrials
AbbVie Inc	2.64	44.77	4.31	Healthcare
⊕ Wells Fargo & Co	2.48	47.26	55.10	Financial Services
⊕ Truist Financial Corp	2.43	49.69	25.25	Financial Services
→ NextEra Energy Inc	2.40	52.09	3.27	Utilities
∃ Tesla Inc	2.35	54.44	9.89	Consumer Cyclical
Marriott International Inc Class A	2.04	56.47	12.26	Consumer Cyclical

Total Holdings 52



Metropolitan West Total Return Bd M MWTRX

Morningstar Category

Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

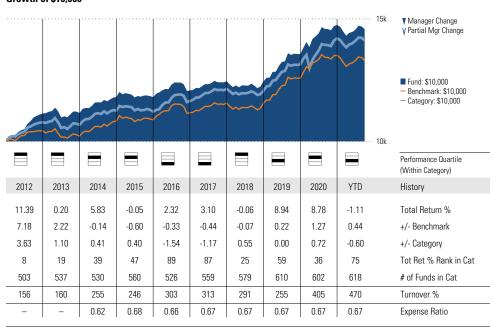
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.67 is 11.84% lower than the Intermediate Core-Plus Bond category average.

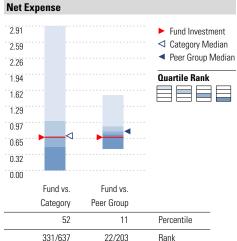
Morningstar Investment Management LLC Analysis

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.

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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.48	_	0.48
Beta	1.01	_	0.99
R-Squared	95.99	_	62.23
Standard Deviation	3.65	3.54	4.66
Sharpe Ratio	1.33	1.23	1.06
Tracking Error	0.73	_	2.94
Information Ratio	0.76	_	0.16
Up Capture Ratio	105.98	_	110.92
Down Capture Ratio	97.78	_	117.39

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



Metropolitan West Total Return Bd M MWTRX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD



-50	0	50	100	150

Asset Allocation as of 09-30-2021

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

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

Sector Weighting as of 09-		Descrit:	Cat	From -1		Danak	II 0	'atagar:	A., a. a. a. a.			
_	Fund	Bmark	Cat	Fund		Benchm	ark [] C	ategory	Average	n .		
Government	34.40	-	27.90			:						
Treasury	33.28	-	18.38									
Inflation - Protected	0.24	_	1.50	1 [
Agency/Quasi Agency	0.86	_	0.77									
Other Government Related	0.02	_	7.25	į								
Corporate	20.85	_	30.24									
Corporate Bond	17.84	_	28.11									
Bank Loan	1.35	_	0.68									
Convertible	1.66	_	1.27									
Preferred	0.00	_	0.18									
Securitized	38.17	-	32.34									
Agency MBS Pass-Through	27.15	_	15.49									
Agency MBS ARM	0.00	_	0.03									
Agency MBS CMO	0.61	_	1.94									
Non-Agency Residential MBS	3.65	_	0.62									
Commercial MBS	1.46	_	5.02									
Asset-Backed	5.30	_	9.24									
Covered Bond	0.00	_	0.00									
Municipal	0.55	-	0.93									
Cash & Equivalents	5.68	-	7.42									
Other	0.35	-	0.83	1								
				0%	5	10	15	20	25	30	35	4

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

Total Holdings 1773



MFS Conservative Allocation R3 MACNX

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

iviornings UZII

Morningstar US Mod Con Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--30% to 50% 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 19.27 years.

× Style: The fund has landed in its primary style box — Large Blend — 51.43 % of the time over the past three years.

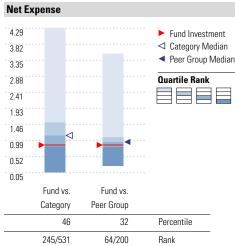
Net Expense: The fund's expense ratio of 0.86 is
 13.13% lower than the Allocation--30% to 50% Equity category average.

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.







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	-0.39	-	-2.39
Beta	1.10	-	1.18
R-Squared	97.73	-	92.77
Standard Deviation	8.71	7.85	9.63
Sharpe Ratio	0.92	0.97	0.71
Tracking Error	1.51	-	3.11
Information Ratio	0.27	-	-0.42
Up Capture Ratio	106.84	-	104.41
Down Capture Ratio	109.41	-	124.00

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.00	20.07	20.39
Price/Book Ratio	3.32	3.00	3.17
Avg Eff Duration	5.11	6.25	5.26



MFS Conservative Allocation R3 MACNX

Morningstar Category Allocation--30% to 50%

Equity

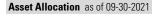
Morningstar Index

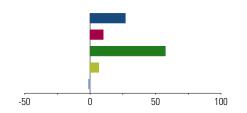
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 09-30-2021

Morningstar Style Box™



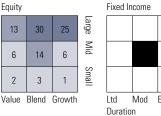






Style Breakdown

Equity





	ht			

25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	ı t	Bench	mark	Cate	gory Ave	erage		
٠	Cyclical	36.50	34.52	37.57									
à.	Basic Materials	4.59	3.93	3.34			١.						
	Consumer Cyclical	8.89	11.99	14.34			- '						
٥	Financial Services	15.27	15.05	12.85									
à	Real Estate	7.75	3.55	7.04									
Ųľ	Sensitive	41.54	44.12	39.64									
	Communication Services	8.00	9.26	8.40			[]						
	Energy	1.73	3.19	3.66									
}	Industrials	12.92	10.44	9.14									
3	Technology	18.89	21.23	18.44									
+	Defensive	21.97	21.37	22.79									
7	Consumer Defensive	6.38	6.46	7.24				_					
ı	Healthcare	12.67	12.38	12.46]					
1	Utilities	2.92	2.53	3.09		[

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ivanie	Maturity Date	% INEL ASSEL	Guillulative 76	TTD netuiii 76	worningstar sector
MFS Total Return Bond R6	_	14.90	14.90	_	_
MFS Limited Maturity R6	_	9.98	24.88	_	_
MFS Government Securities R6	_	9.94	34.82	_	_
	_	9.94	44.75	_	_
⊕ MFS Global Opportunistic Bd R6	-	6.93	51.69	-	-
MFS Growth R6	_	5.89	57.58	_	_
MFS Value R6	_	5.87	63.45	_	_
MFS Research R6	_	5.84	69.30	_	_
MFS High Income R6	_	4.02	73.32	_	_
MFS Mid Cap Value R6	_	3.94	77.26	_	_

Total Holdings 22



MFS Growth Allocation R3 MAGEX

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

Equity

Morningstar US Mod Agg Tgt Alloc NR USD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% 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 19.27 years.

× Style: The fund has landed in its primary style box — Large Blend — 51.43 % of the time over the past three years.

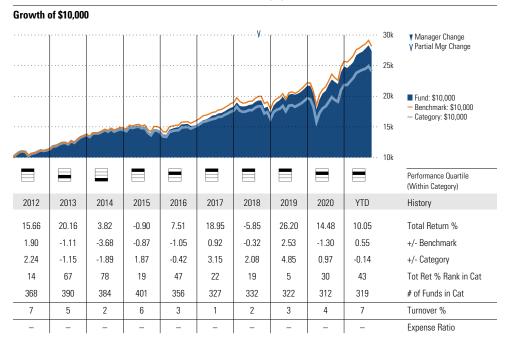
Net Expense: The fund's expense ratio of 0.96 is 7.69% lower than the Allocation--70% to 85% Equity category average.

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.

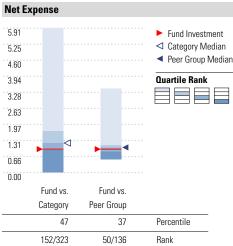
ESG Metrics

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





3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	0.17	-	-2.02
Beta	1.01	-	1.03
R-Squared	98.12	-	95.93
Standard Deviation	14.95	14.67	15.50
Sharpe Ratio	0.78	0.78	0.64
Tracking Error	2.06	-	3.20
Information Ratio	0.13	-	-0.61
Up Capture Ratio	101.19	_	97.28
Down Capture Ratio	100.50	_	106.93

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.35	19.87	21.20
Price/Book Ratio	3.19	2.95	3.18
Avg Eff Duration	4.79	6.25	5.21



MFS Growth Allocation R3 MAGEX

Quality High

Mid

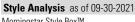
Low

Mod Ext

Duration

Morningstar Category Allocation--70% to 85% Morningstar Index Morningstar US Mod Agg Tgt Alloc NR

Asset Allocation as of 09-30-2021

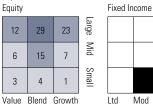


Morningstar Style Box™



Style Breakdown

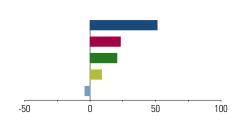
Equity





Weight %

>50 25-50 10-25 0-10



Total	100.00	100.00
Other	-4.00	4.04
Cash	8.85	3.31
Bonds	20.59	15.04
Non-US Stocks	23.26	18.60
US Stocks	51.32	59.02
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ı	▼ Bench	mork	Cate	aon, Au	rogo			
ղ,	Continut	37.41	34.70	32.76	runc		Delici	IIIIdik	[] Gate	JULY AVE	raye	1		
_	Cyclical					, T								
A.	Basic Materials	4.91	4.03	3.54				,						
4	Consumer Cyclical	9.34	12.00	11.11										
,	Financial Services	15.02	15.13	13.93										
fi	Real Estate	8.14	3.54	4.18										
Ma.	Sensitive	41.05	44.04	43.88										
	Communication Services	7.80	9.26	9.10			- [
ð	Energy	1.74	3.23	2.95										
Ф	Industrials	12.96	10.42	11.10										
	Technology	18.55	21.13	20.73										
→	Defensive	21.53	21.26	23.35										
Ħ	Consumer Defensive	6.48	6.46	7.18										
+	Healthcare	12.21	12.26	13.69				i []						
•	Utilities	2.84	2.54	2.48										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ MFS Growth R6	_	10.24	10.24	_	_
⊕ MFS Value R6	_	10.06	20.30	_	_
⊕ MFS Research R6	_	9.77	30.06	_	_
⊕ MFS Mid Cap Value R6	_	9.04	39.10	_	_
→ MFS Mid Cap Growth R6	_	8.95	48.05	_	-
MFS Research International R6	_	6.84	54.89	_	_
⊕ MFS Inflation-Adjusted Bond R6	_	4.93	59.82	_	_
→ MFS Commodity Strategy R6	_	4.44	64.26	_	_
⊕ MFS High Income R6	_	4.19	68.45	_	_
→ MFS Global Real Estate R6	_	4.07	72.52	_	_

Total Holdings 22

igoplus Increase igoplus Decrease igoplus New to Portfolio



MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012 Matthew Barrett since 03-2015

Quantitative Screens

Performance: The fund has finished in the Foreign Large Growth 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 9.75 years.

✓ Net Expense: The fund's expense ratio of 1.08 is 0.93% higher than the Foreign Large Growth category average.

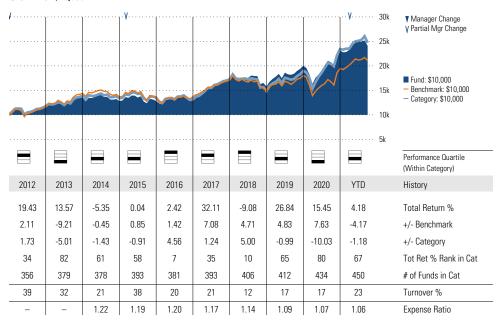
Morningstar Investment Management LLC Analysis

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

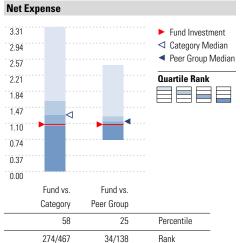
ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	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 hisk wetrics			
	Fund	Bmark	Cat
Alpha	3.51	_	5.55
Beta	0.86	_	0.92
R-Squared	91.58	_	-
Standard Deviation	16.03	17.78	17.92
Sharpe Ratio	0.63	0.44	0.70
Tracking Error	5.25	_	7.32
Information Ratio	0.53	-	0.72
Up Capture Ratio	99.77	_	108.47
Down Capture Ratio	87.18	-	87.71

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.20	15.42	25.28
Price/Book Ratio	3.53	1.82	3.77
Geom Avg Mkt Cap \$B	70.76	46.48	58.18
ROE	18.43	16.57	19.79

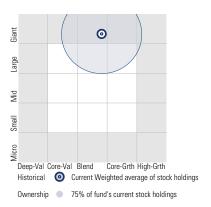


MFS International Growth R3 MGRTX

Morningstar CategoryMorningstar IndexForeign Large GrowthMSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

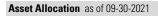
Equity

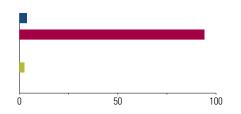
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1	7	3	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.45
Cash	2.38	1.99
Bonds	0.00	0.02
Non-US Stocks	93.97	89.96
US Stocks	3.65	7.58
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	nmark	Categ	jory Ave	rage		_	
_Մ	Cyclical	31.09	38.49	33.19									1	
A.	Basic Materials	10.09	7.34	5.96										
A	Consumer Cyclical	11.26	11.10	13.98										
	Financial Services	9.74	17.14	12.82					,					
fi	Real Estate	0.00	2.91	0.43	0	*								
W	Sensitive	36.42	35.11	44.27										
	Communication Services	3.38	5.78	6.92		· [
ð	Energy	1.69	3.77	1.61		•		_						
Ф	Industrials	18.29	15.32	15.47										
	Technology	13.06	10.24	20.27			7							
→	Defensive	32.48	26.40	22.55				•						
Ħ	Consumer Defensive	16.06	10.18	8.42										
٠	Healthcare	15.88	13.05	13.02										
•	Utilities	0.54	3.17	1.11		*								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2021



Greater Asia	Fund % 31.68	Cat % 30.68	
Japan	8.55	11.53	
Australasia	0.22	1.51	
Asia-4 Tigers	11.52	7.67	
Asia-ex 4 Tigers	11.39	9.97	
Not Classified	0.00	0.00	

Americas	Fund % 12.45	Cat % 14.43	Greater Europe	Fund % 55.87	Cat % 54.90	Market Maturity	Fund %
North America Central/Latin	10.76 1.69	11.98 2.45	United Kingdom W euro-ex UK Emrgng Europe Africa	11.68 43.72 0.00 0.47	9.73 43.75 0.49 0.93	Developed Markets Emerging Markets Not Available	86.92 13.08 0.00

op 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd ADR	4.43	4.43	3.39	Technology
Nestle SA	4.43	8.86	9.81	Consumer Defensive
Roche Holding AG	4.20	13.05	9.70	Healthcare
Hitachi Ltd	3.40	16.45	64.42	Industrials
SAP SE	3.22	19.67	10.28	Technology
LVMH Moet Hennessy Louis Vuitton SE	3.01	22.68	22.16	Consumer Cyclical
AIA Group Ltd	3.01	25.69	-4.31	Financial Services
Schneider Electric SE	2.85	28.55	23.84	Industrials
Diageo PLC	2.68	31.22	27.82	Consumer Defensive
Linde PLC	2.61	33.83	12.54	Basic Materials

Total Holdings 82



MFS Moderate Allocation R3 MAMHX

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

wity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

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 19.27 years.

× Style: The fund has landed in its primary style box — Large Blend — 51.43 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.91 is
 14.15% lower than the Allocation—50% to 70% Equity category average.

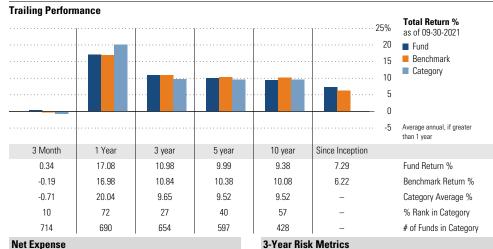
Morningstar Investment Management LLC Analysis

This fund fails our style consistency 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	3	08-31-2021





2

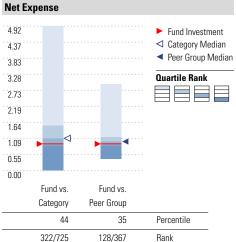
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8

7

Turnover %

Expense Ratio



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

	Fund	Bmark	Cat
Alpha	0.09	-	-1.48
Beta	1.01	-	1.06
R-Squared	97.96	-	94.44
Standard Deviation	11.72	11.52	12.60
Sharpe Ratio	0.86	0.86	0.73
Tracking Error	1.67	-	3.16
Information Ratio	0.08	-	-0.34
Up Capture Ratio	99.95	_	100.24
Down Capture Ratio	98.79	_	108.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.53	20.74	21.16
Price/Book Ratio	3.24	3.20	3.19
Avg Eff Duration	5.43	6.25	4.95



5

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1

MFS Moderate Allocation R3 MAMHX

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

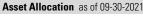
Morningstar US Mod Tgt Alloc NR USD

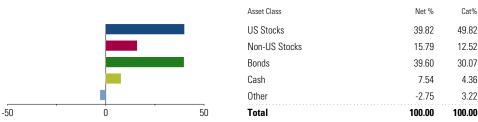
Style Analysis as of 09-30-2021

Morningstar Style Box™

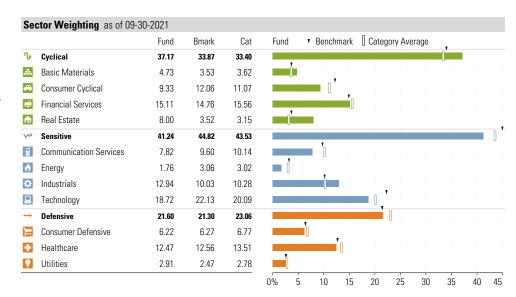


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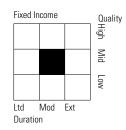


Equity



Style Breakdown





Value	Blend	Growth

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

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
MFS Government Securities R6	_	10.09	10.09	_	_
⊕ MFS Total Return Bond R6	_	9.07	19.16	_	-
⊕ MFS Value R6	_	7.93	27.09	_	-
⊕ MFS Research R6	_	7.87	34.95	_	-
⊕ MFS Growth R6	-	7.84	42.79	-	_
⊕ MFS Inflation-Adjusted Bond R6	_	7.06	49.85	_	_
⊕ MFS Mid Cap Value R6	_	7.01	56.85	_	-
→ MFS Mid Cap Growth R6	_	6.97	63.83	_	_
⊕ MFS Global Opportunistic Bd R6	_	5.03	68.86	_	_
⊕ MFS Research International R6	_	4.94	73.80	_	_

Total Holdings 23



PIMCO Income A PONAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.02 is 2% higher than the Multisector Bond category average.

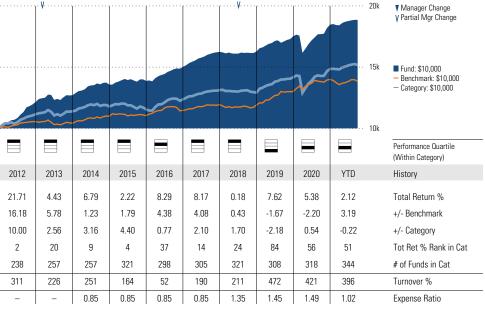
Morningstar Investment Management LLC Analysis

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

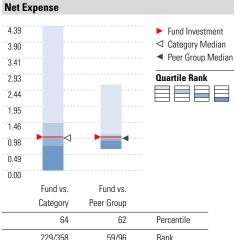
Morningstar Category Multisector Bond

Morningstar Index BBgBarc US Universal TR USD

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change







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

3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	0.96	-	-1.42
Beta	0.79	-	1.24
R-Squared	24.18	-	34.95
Standard Deviation	5.75	3.59	7.92
Sharpe Ratio	0.74	1.27	0.62
Tracking Error	5.06	-	6.61
Information Ratio	-0.07	-	-0.05
Up Capture Ratio	85.44	-	108.28
Down Capture Ratio	68.83	-	140.10

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



PIMCO Income A PONAX

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

Quality

Given the second of the secon

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

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

Morningstar Category

Morningstar Index

	_		_	_	_		п -				
	Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Cate	gory Aver	age		
Government	28.03	-	20.83								
Treasury	4.39	-	9.63								
Inflation – Protected	1.90	_	0.61								
Agency/Quasi Agency	0.61	_	1.25								
Other Government Related	21.13	_	9.34			- :					
Corporate	8.83	-	41.10							[
Corporate Bond	6.13	_	33.52								
Bank Loan	0.93	_	3.71								
Convertible	1.49	_	3.04								
Preferred	0.28	_	0.83	1[]							
Securitized	19.14	-	26.77								
Agency MBS Pass-Through	6.87	_	7.36								
Agency MBS ARM	0.00	_	0.00								
Agency MBS CM0	0.43	_	3.89								
Non-Agency Residential MBS	3.09	_	2.01								
Commercial MBS	0.23	_	1.82								
Asset-Backed	8.52	_	11.67								
Covered Bond	0.00	_	0.02								
Municipal	0.05	_	0.43								
Cash & Equivalents	29.80	-	5.84					:			
Other	12.09	_	4.65		Î						

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

Total Holdings 7847



PIMCO International Bond (USD-Hdg) A PFOAX

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

Performance: The fund has finished in the World Bond-USD Hedged 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 7.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.92 is 24.32% higher than the World Bond-USD Hedged category average.

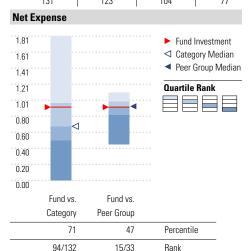
Morningstar Investment Management LLC Analysis

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



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -0.21 0.35 3.81 3.03 4.65 5.52 Fund Return % 0.05 -0.90 5.36 2.94 3.01 7.15 Benchmark Return % -N N8 4 61 0.45 272 3 15 Category Average % 77 48 77 30 16 % Rank in Category 131 123 104 77 47 # of Funds in Category



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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.40	-	-0.06
Beta	0.64	-	0.93
R-Squared	41.53	-	49.97
Standard Deviation	3.54	3.54	4.72
Sharpe Ratio	0.79	1.23	0.82
Tracking Error	2.98	-	3.51
Information Ratio	-0.52	-	-0.21
Up Capture Ratio	70.12	-	99.78
Down Capture Ratio	67.46	-	118.49

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



$\textbf{PIMCO International Bond (USD-Hdg) A} \quad \textbf{PFOAX}$

Morningstar CategoryMornWorld Bond-USD HedgedBBgB

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

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

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

Sector Weighting as of 09-			_	- ·
	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Government	52.04	-	48.98	
Treasury	10.33	_	28.76	
Inflation – Protected	0.56	_	1.81	
Agency/Quasi Agency	3.70	_	8.18	
Other Government Related	37.45	_	10.23	
Corporate	5.70	-	21.76	
Corporate Bond	4.02	_	20.19	
Bank Loan	0.10	_	0.18	
Convertible	1.35	_	1.34	
Preferred	0.23	_	0.05	
Securitized	8.92	-	7.28	
Agency MBS Pass-Through	3.65	_	2.63	
Agency MBS ARM	0.00	_	0.00	
Agency MBS CM0	0.03	_	0.28	
Non-Agency Residential MBS	0.39	_	0.22	
Commercial MBS	0.17	_	1.18	
Asset-Backed	3.36	_	2.60	
Covered Bond	1.32	_	0.37	
Municipal	0.03	_	0.19	
Cash & Equivalents	13.21	_	6.21	
Other	18.80	-	15.41	
				0% 5 10 15 20 25 30 35 40 45 50

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 Short-Term A PSHAX

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

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

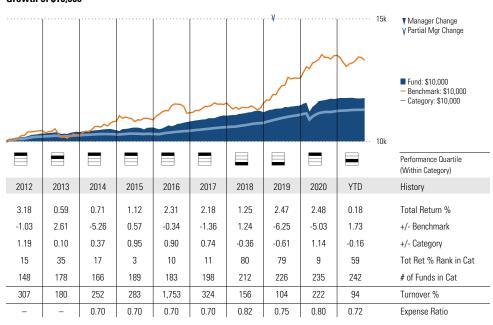
Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 0.72 is 63.64% higher than the Ultrashort Bond category average.

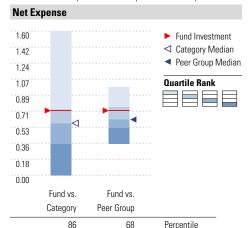
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







	215/249	40/60	Rank
Peer group	is a subset of the o	ategory and in	cludes funds with the
same mana	igement style (activ	ve vs. passive)	and similar share class
characteris	tice		

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.89	_	0.86
Beta	0.13	_	0.16
R-Squared	3.85	_	13.56
Standard Deviation	2.37	3.54	1.80
Sharpe Ratio	0.22	1.23	0.39
Tracking Error	3.86	_	3.61
Information Ratio	-0.98	_	-1.05
Up Capture Ratio	24.05	_	25.04
Down Capture Ratio	13.05	_	12.30

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



BB

В

Below B

Not Rated

PIMCO Short-Term A PSHAX

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

Signature Signature
Output

Fixed Income
Output

Fixed Income
Output

Fixed Income
Signature
Sig

Duration			
Credit Rating Breakdown	Fund	Bmark	Cat
AAA	28.00	3.53	35.21
AA	9.00	74.59	4.53
A	29.00	10.82	16.83
BBB	25.00	8.32	24 77

7.00

2.00

0.00

0.00

0.28

0.00

0.00

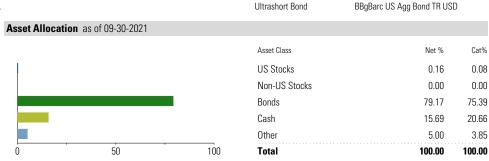
2.46

2.75

1.92

0.49

13.49



Morningstar Category

Morningstar Index

Sector Weighting as of 09-	30-2021											
	Fund	Bmark	Cat	Fund	•	Benchma	rk [] C	ategory A	verage			
Government	34.91	_	11.93									
Treasury	1.00	-	6.36									
Inflation - Protected	0.00	-	0.05	į.								
Agency/Quasi Agency	8.01	-	1.53									
Other Government Related	25.90	_	3.99				-	<u>:</u>				
Corporate	19.90	_	38.91									
Corporate Bond	18.58	_	34.40									
Bank Loan	0.00	_	0.99									
Convertible	1.32	_	3.52									
Preferred	0.00	_	0.00	ĺ								
Securitized	19.10	-	25.83									
Agency MBS Pass-Through	0.66	-	1.52									
Agency MBS ARM	0.02	_	0.79									
Agency MBS CMO	1.77	-	5.59									
Non-Agency Residential MBS	0.68	_	0.46									
Commercial MBS	2.37	_	0.84									
Asset-Backed	13.60	_	16.62									
Covered Bond	0.00	_	0.01									
Municipal	0.48	_	1.28	1								
Cash & Equivalents	15.16	_	21.90									
Other	7.57	-	0.05	į								
				0%	5	10	15	20	25	30	35	40

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

Total Holdings 1237



T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Jai Kapadia since 04-2021

Quantitative Screens

❷ Performance: The fund has finished in the Global Real Estate category's top three quartiles in 8 of the 10 years it's been in existence.

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

Net Expense: The fund's expense ratio of 1.15 is 3.36% lower than the Global Real Estate category average.

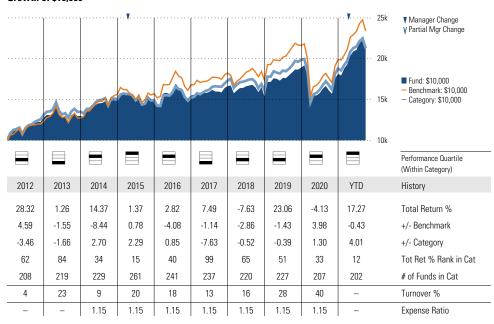
Morningstar Investment Management LLC Analysis

We are placing this fund on watch due to a manager change. In April, manager Nina Jones stepped down to focus on leading T. Rowe Price Real Estate. She was succeeded by Jai Kapadia. While the fund is on watch, we will be monitoring it to confirm that Kapadia continues to deliver competitive returns with moderate risk.

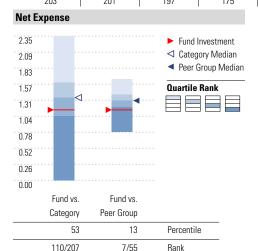
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 35% as of 09-30-2021 ■ Fund 25 Benchmark Category 15 10 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 0.96 32.08 8.83 5.42 8.64 10.39 0.12 32.80 8.36 5.79 9.87 8.76 Benchmark Return % -n 97 26.73 7 58 8 61 5 98 Category Average % 9 16 36 56 48 % Rank in Category 203 201 197 175 110 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.11	_	0.47
Beta	0.89	_	0.90
R-Squared	97.14	_	95.09
Standard Deviation	18.14	20.07	18.64
Sharpe Ratio	0.50	0.45	0.47
Tracking Error	3.77	_	4.58
Information Ratio	0.12	_	-0.03
Up Capture Ratio	92.42	_	93.33
Down Capture Ratio	87.45	_	91.80

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.22	25.85	18.22
Price/Book Ratio	1.64	1.83	1.43
Geom Avg Mkt Cap \$B	11.21	10.95	12.27
ROE	8.50	7.80	9.29



On Watch

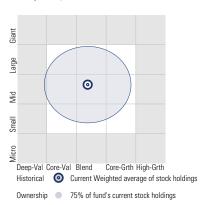
T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

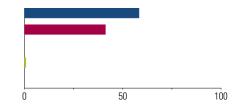
10	12	5	Large
7	42	7	MIG
2	14	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	2.46
Cash	0.64	0.82
Bonds	0.00	0.04
Non-US Stocks	41.14	52.27
US Stocks	58.22	44.41
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
_Մ	Cyclical	99.11	100.00	98.76			
å.	Basic Materials	0.00	0.00	0.00	ď		
A	Consumer Cyclical	5.02	0.00	0.80	0==		
,	Financial Services	0.00	0.09	0.18	Ď		
fil.	Real Estate	94.09	99.91	97.78			
M	Sensitive	0.89	0.00	1.09	0		
	Communication Services	0.89	0.00	0.38	Ď		
ð	Energy	0.00	0.00	0.10	Ŏ		
Ф	Industrials	0.00	0.00	0.21	Ď i		
	Technology	0.00	0.00	0.40	İ		
→	Defensive	0.00	0.00	0.14	Ö		
	Consumer Defensive	0.00	0.00	0.00	Ĭ		
٠	Healthcare	0.00	0.00	0.03	Ĭ		
Ţ	Utilities	0.00	0.00	0.11	i i		

Top 15 Holdings as of 09-30-2021 Cumulative % YTD Return % Name % Net Asset Morningstar Sector Prologis Inc 5.15 5.15 27.75 Real Estate Welltower Inc 3.84 8.99 30.35 Real Estate Camden Property Trust 3.15 12.14 50.08 Real Estate AvalonBay Communities Inc 2.94 15.08 40.14 Real Estate ① Essex Property Trust Inc 17.95 37.31 Real Estate 2.88 Equity Residential 2.83 20.79 39.55 Real Estate Mitsui Fudosan Co Ltd 2.74 23.52 25.41 Real Estate Alexandria Real Estate Equities Inc 2.73 26.25 9.08 Real Estate Equity Lifestyle Properties Inc. 2.66 28.92 24.98 Real Estate ① Simon Property Group Inc 2.59 31.50 57.33 Real Estate Summit Industrial Income REIT 2.56 34.06 55.71 Real Estate CubeSmart 2.46 36.52 47.19 Real Estate 2.29 38.81 11.84 Real Estate Acadia Realty Trust 2.04 40.85 47.00 Real Estate 2.02 42.87 -1.45 Real Estate

Total Holdings 70



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

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

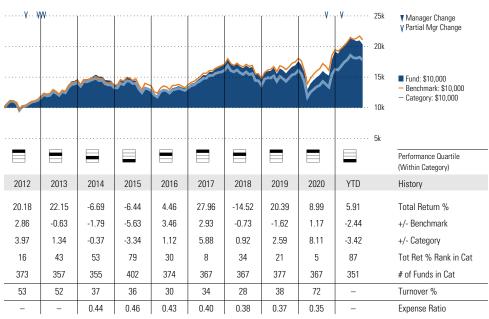
Morningstar Investment Management LLC Analysis

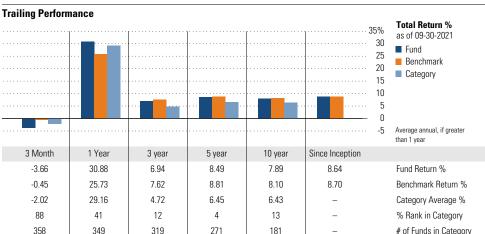
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

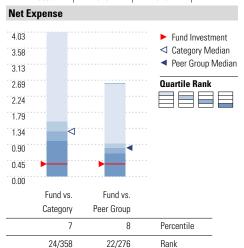
ESG Metrics

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

Growth of \$10,000







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

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

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





Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

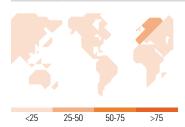
Asset Allocation as of 09-30-2021

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

		Fund	Bmark	Cat	Fund		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		•								
4	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



Wells Fargo Small Company Growth Admin NVSCX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

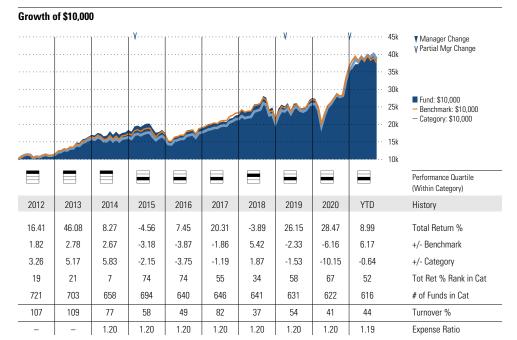
- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been
- Management: The fund's management has been in place for 26.9 years.
- Style: The fund has landed in its primary style box Small Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.19 is 1.65% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

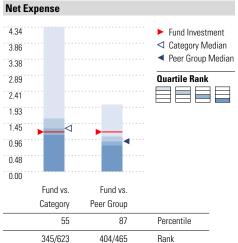
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.42	_	4.26
Beta	0.98	_	0.94
R-Squared	95.15	_	91.55
Standard Deviation	25.85	25.66	25.23
Sharpe Ratio	0.52	0.52	0.66
Tracking Error	5.71	_	7.52
Information Ratio	0.01	_	0.51
Up Capture Ratio	97.10	_	100.02
Down Capture Ratio	95.97	_	88.35

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





Wells Fargo Small Company Growth Admin NVSCX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

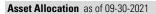
Equity

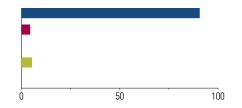
Lquity			
0	0	3	Large
3	11	8	Mid
5	39	31	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.89
Cash	5.17	1.73
Bonds	0.00	0.00
Non-US Stocks	4.28	4.37
US Stocks	90.55	93.01
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	H	▼ Ben	chmark	· I Ca	renorv	Avera	ne			
Դ	Cyclical	26.21	24.23	24.95	T GIT		DOIL	Cilitiain	. [] 00	itegory	AVGIU	go :			
A	Basic Materials	5.04	3.10	2.45		•				i					
A	Consumer Cyclical	9.23	13.14	12.31]							
P	Financial Services	11.13	5.13	7.72		•									
命	Real Estate	0.81	2.86	2.47		'									
W	Sensitive	45.19	43.14	45.11											
d	Communication Services	1.31	3.19	2.51		۲ :									
0	Energy	0.00	2.06	1.30	į [] [*]										
Ф	Industrials	18.66	15.13	15.61			- :								
	Technology	25.22	22.76	25.69											
→	Defensive	28.60	32.63	29.94							I	'			
Ħ	Consumer Defensive	3.03	3.71	4.14		1									
٠	Healthcare	25.57	28.64	24.98			- :-		:		*				
•	Utilities	0.00	0.28	0.82	i[]										
					0%	5	10	15	20	25	30	35	40	45	50

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

Total Holdings 126

