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.

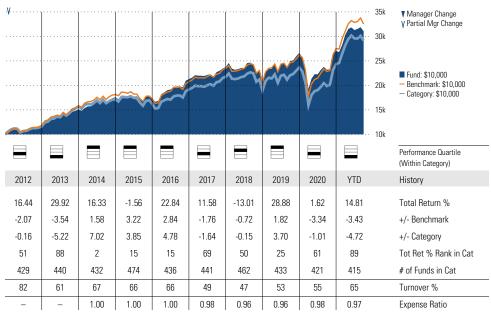
Morningstar Investment Management LLC Analysis

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.

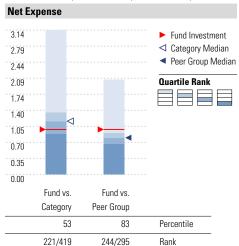
ESG Metrics

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

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	-0.70	_	-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

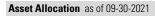
Equity

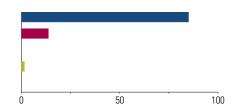
15	10	1	Large
34	25	0	MIG
8	7	0	Small

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									
ė.	Basic Materials	2.25	5.15	5.07		ĺ							
	Consumer Cyclical	9.28	11.86	12.23									
ê	Financial Services	20.42	16.53	20.02									
b	Real Estate	5.79	11.63	6.50			'						
NF	Sensitive	28.51	34.89	33.32									
	Communication Services	1.60	4.05	3.13		l [*]							
•	Energy	4.93	5.31	4.59									
þ	Industrials	15.67	14.42	16.16									
1	Technology	6.31	11.11	9.44					-				
÷	Defensive	33.74	19.93	22.85			•		1				
Ę	Consumer Defensive	9.71	4.74	6.37									
ř	Healthcare	16.36	8.36	10.03			_						
?	Utilities	7.67	6.83	6.45									

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.14	3.14	-4.55	Healthcare
⊕ Bank of New York Mellon Corp	2.56	5.70	24.41	Financial Services
	2.37	8.06	14.25	Financial Services
⊕ 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 New Perspective R4 RNPEX

Morningstar Category World Large-Stock Growth

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000 Jonathan Knowles since 12-2004 Jody Jonsson since 12-2005 Steven Watson since 12-2005 Brady Enright since 12-2005 Noriko Chen since 04-2012 Andraz Razen since 07-2015

Quantitative Screens

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

Management: The fund's management has been in place for 20.84 years.

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

Net Expense: The fund's expense ratio of 0.77 is 31.86% lower than the World Large-Stock Growth category

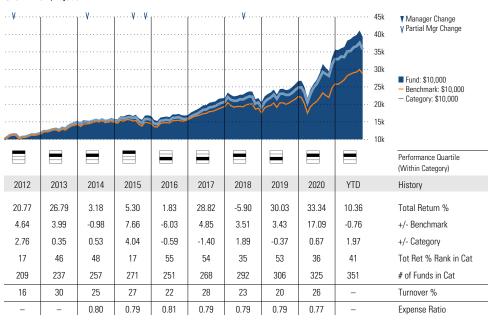
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expense 5.25 Fund Investment Category Median 4.67 Peer Group Median 4.08 3.50 Quartile Rank 2.92 2.33 1.75 1.17 n nn Fund vs Fund vs Category Peer Group

	64/360	4/104	Rank	
Peer group	is a subset of the	e category ar	nd includes fun	ds with the
same mana	agement style (ac	tive vs. pass	ive) and simila	r share class
characteris	tics			

Percentile

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.73	_	4.56
Beta	1.04	_	1.00
R-Squared	96.99	_	90.69
Standard Deviation	19.23	18.20	19.14
Sharpe Ratio	0.92	0.68	0.88
Tracking Error	3.41	_	5.74
Information Ratio	1.71	_	0.83
Up Capture Ratio	112.85	_	108.89
Down Capture Ratio	94.34	_	92.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.01	19.25	30.80
Price/Book Ratio	4.41	2.80	5.12
Geom Avg Mkt Cap \$B	138.15	103.24	142.97
ROE	22.61	24.45	22.85



18

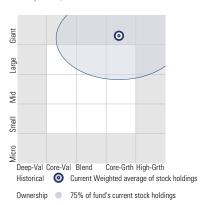
American Funds New Perspective R4 RNPEX

Morningstar Category World Large-Stock Growth MSCI ACWI NR USD

Morningstar Index

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

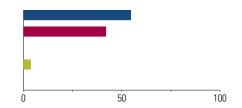
11	31	47	Large
2	3	5	MIG
0	0	0	Small

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	0.48
Cash	3.58	2.18
Bonds	0.00	0.00
Non-US Stocks	41.89	40.47
US Stocks	54.53	56.87
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021													
		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	[] Ca	ategory	Avera	ge .			
Դ	Cyclical	38.23	34.77	32.34											
A	Basic Materials	5.28	4.47	3.31											
A	Consumer Cyclical	18.36	11.77	13.97											
Ę	Financial Services	14.02	15.83	14.03											
fi	Real Estate	0.57	2.70	1.03	■[]	1									
W	Sensitive	43.67	43.77	47.41											
0	Communication Services	11.22	9.71	11.66			,								
•	Energy	2.54	3.60	0.84		7									
Ф	Industrials	8.34	9.54	9.28			= [
	Technology	21.57	20.92	25.63											
→	Defensive	18.11	21.44	20.26			,								
Ħ	Consumer Defensive	4.53	6.99	5.13			` <u> </u>								
+	Healthcare	12.34	11.84	14.13			'								
•	Utilities	1.24	2.61	1.00											
					0%	5	10	15	20	25	30	35	40	45	50

World Regions % Equity 09-30-2021



Greater Asia	Fund % 13.11	Cat % 14.99
Japan	3.38	3.98
Australasia	0.63	0.32
Asia-4 Tigers	7.03	4.78
Asia-ex 4 Tigers	2.07	5.91
Not Classified	0.00	0.00

Americas	Fund % 60.43	Cat % 61.89	Greater Europe	Fund % 26.45	Cat % 23.12	Market Maturity	Fund %
North America	58.47	60.35	United Kingdom	3.63	4.89	Developed Markets	95.02
Central/Latin	1.96	1.54	W euro-ex UK	21.72	17.65	Emerging Markets	4.98
			Emrgng Europe	0.67	0.20	Not Available	0.00
			Africa	0.43	0.38		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Tesla Inc	5.86	5.86	9.89	Consumer Cyclical
⊖ Capital Group Central Cash Fund	3.77	9.63	_	-
	3.52	13.15	27.51	Technology
⊕ Facebook Inc Class A	2.98	16.13	24.25	Communication Svc
Taiwan Semiconductor Manufacturing Co Ltd	2.91	19.04	10.90	Technology
⊕ Amazon.com Inc	2.91	21.95	0.86	Consumer Cyclical
⊕ PayPal Holdings Inc	1.82	23.77	11.11	Financial Services
⇒ ASML Holding NV	1.60	25.37	62.80	Technology
∋ JPMorgan Chase & Co	1.46	26.82	30.94	Financial Services
Alphabet Inc Class C	1.33	28.15	52.14	Communication Svc

Total Holdings 307



American Funds New World R4 RNWEX

Morningstar CategoryDiversified Emerging Mkts MSCI E

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

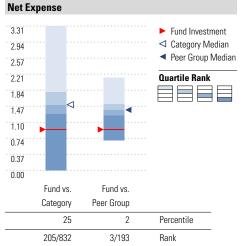
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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

Growth of \$10,000 ▼ 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 10.21 -4.53 6.96 1.64 -0.61 7.83 -1.57 3.80 8.32 3.25 +/- Category 37 10 56 5 76 61 17 11 22 29 Tot Ret % Rank in Cat 613 694 875 831 826 847 846 805 798 # of Funds in Cat 738 25 36 32 41 30 37 37 40 Turnover % 1.00 1.00 1.01 0.98 0.97 0.97 0.94 Expense Ratio





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	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



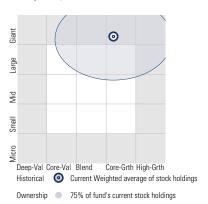


American Funds New World R4 RNWEX

Morningstar Index **Morningstar Category** Diversified Emerging Mkts MSCI EM NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

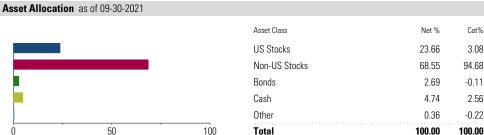
11	33	45	Large
1	4	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

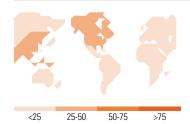
>50 25-50 10-25 0-10





	ctor Weighting as of 09-3		Б	0 :	-				По					
		Fund	Bmark	Cat	Fund	i i	Bench	mark	[] Cateo	jory Ave	erage			
Դ	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				ı [
Ę	Financial Services	16.26	19.46	18.98					0					
命	Real Estate	1.44	2.06	1.64										
W	Sensitive	40.13	42.70	44.88										
	Communication Services	9.97	10.85	12.02										
•	Energy	3.51	5.97	4.50		• [<u> </u>								
Ф	Industrials	7.44	4.77	5.17										
	Technology	19.21	21.11	23.19					_ '					
→	Defensive	22.09	13.02	13.18				ĺ						
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	4

World Regions % Equity 09-30-2021



	Fund %	Cat %	
Greater Asia	39.69	73.70	Amer
Japan	2.98	0.12	North
Australasia	0.63	0.05	Centr
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 MercadoLibre Inc	2.25	9.64	0.25	Consumer Cyclical
⊕ Reliance Industries Ltd	2.04	11.68	27.21	Energy
⊕ Kotak Mahindra Bank Ltd	1.96	13.64	0.54	Financial Services
⊕ Sea Ltd ADR	1.89	15.53	60.13	Communication Svc
	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
⇒ Silergy Corp	1.33	21.71	70.77	Technology

Total Holdings 562

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



American Funds Washington Mutual R4 RWMEX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.

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

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

Net Expense: The fund's expense ratio of 0.62 is 25.3% lower than the Large Blend category average.

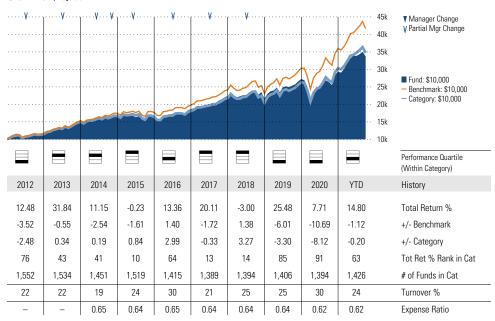
Morningstar Investment Management LLC Analysis

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

ESG Metrics

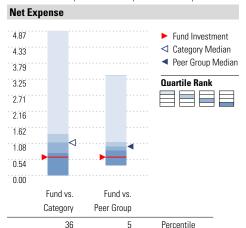
Rating	Updated
1-Low	10-08-2021
2	08-31-2021
Low Risk	06-30-2021
	1-Low 2

Growth of \$10,000



Trailing Performance





17/345 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

Fund	Bmark	Cat
-2.01	_	-1.35
0.89	_	0.97
95.06	_	95.76
17.27	18.81	18.73
0.68	0.83	0.74
4.32	_	3.76
-0.91	_	-1.00
84.65	_	94.15
91.32	_	98.89
	-2.01 0.89 95.06 17.27 0.68 4.32 -0.91 84.65	-2.01

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



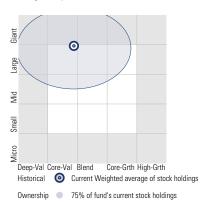
American Funds Washington Mutual R4 RWMEX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

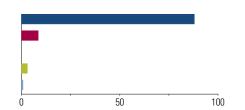
Equity

32	39	15	Large
6	6	2	MIN
0	0	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021

Total	100.00	100.00
Other	0.69	0.42
Cash	2.95	1.19
Bonds	0.00	0.50
Non-US Stocks	8.45	3.07
US Stocks	87.91	94.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Catego	y Averaç	je	
b	Cyclical	32.10	30.94	30.52						
	Basic Materials	3.75	2.15	2.67						
-	Consumer Cyclical	5.77	12.10	10.80		ı [] i				
ê	Financial Services	20.33	14.11	14.63						
b	Real Estate	2.25	2.58	2.42						
NF	Sensitive	41.86	47.05	46.65						
	Communication Services	8.41	11.29	10.63						
•	Energy	5.35	2.75	2.30						
\$	Industrials	10.37	8.38	10.18						
3	Technology	17.73	24.63	23.54						
+	Defensive	26.05	22.01	22.84						
Ę	Consumer Defensive	5.77	6.21	6.67		1				
ı	Healthcare	16.84	13.34	13.95						
?	Utilities	3.44	2.46	2.22						

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

Total Holdings 190



Baird Aggregate Bond Inv BAGSX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000 Mary Ellen Stanek since 09-2000 Charles Groeschell since 09-2000 Warren Pierson since 09-2000 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021

Quantitative Screens

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

Management: The fund's management has been in place for 21.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.55 is 6.78% lower than the Intermediate Core Bond category average.

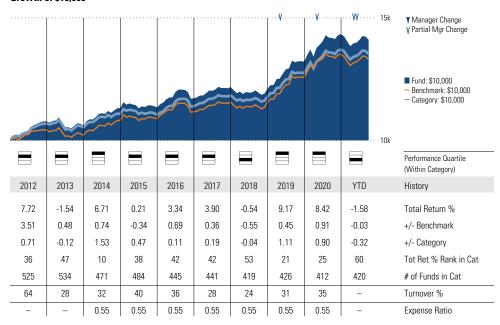
Morningstar Investment Management LLC Analysis

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

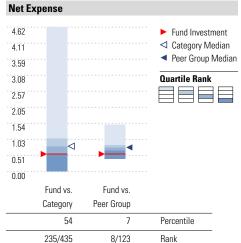
ESG Metrics

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

Growth of \$10,000







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	-0.04	_	0.04
Beta	1.07	_	0.99
R-Squared	91.60	_	84.99
Standard Deviation	3.95	3.54	3.85
Sharpe Ratio	1.18	1.23	1.15
Tracking Error	1.17	_	1.45
Information Ratio	0.27	_	-0.11
Up Capture Ratio	109.16	_	102.59
Down Capture Ratio	115.78	-	107.80

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.71	4.43	5.97
Avg Eff Maturity	8.41	_	7.18





Baird Aggregate Bond Inv BAGSX

Style Analysis as of 09-30-2021

Style Breakdown

Fixed Income

Quality

High

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.50	3.53	43.55
AA	3.60	74.59	12.60
A	13.80	10.82	24.08
BBB	23.40	8.32	15.65
BB	0.70	0.28	2.30
В	0.00	0.00	0.77
Below B	0.00	0.00	0.30
Not Rated	0.00	2.46	0.75

Asset Allocation as of 09-30-2021 Asset Class Cat% Net % US Stocks 0.00 0.04 Non-US Stocks 0.00 0.00 Bonds 92.27 96.10 Cash 3.80 1.66 Other 3.93 2.19 50 100 Total 100.00 100.00

Morningstar Category

Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Sector Weighting as of 09-		D 1	0 .			D 1	п					
	Fund	Bmark	Cat	Fund	*	Benchm	ark [] (ategory	Average	· n		
Government	27.72	-	30.60			1	1	:	1			
Treasury	27.67	-	25.17							1		
Inflation – Protected	0.00	_	1.55	[
Agency/Quasi Agency	0.04	_	1.40									
Other Government Related	0.01	-	2.48									
Corporate	39.96	_	28.75									
Corporate Bond	36.08	_	27.06									
Bank Loan	0.00	_	0.22									
Convertible	3.88	_	1.42									
Preferred	0.00	_	0.05	Ì								
Securitized	27.58	-	30.29							I [
Agency MBS Pass-Through	15.82	_	19.30									
Agency MBS ARM	0.00	_	0.04									
Agency MBS CMO	3.74	_	3.97									
Non-Agency Residential MBS	0.49	_	0.26									
Commercial MBS	4.60	_	1.21									
Asset-Backed	2.93	_	5.51									
Covered Bond	0.00	_	0.00	ĺ								
Municipal	0.94	-	1.03									
Cash & Equivalents	3.80	_	7.12									
Other	0.00	_	2.22									
				0%	5	10	15	20	25	30	35	//

NI .	M . S B .	0/ 11 . 1	0 1 0/	F: 11 0 .
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bonds 2.5%	02-2045	4.46	4.46	_
─ United States Treasury Bonds 2.88%	05-2043	3.92	8.38	_
⊕ First American Government Obligs U	02-2030	3.69	12.08	_
⊕ United States Treasury Notes 2.25%	11-2027	3.45	15.53	_
⊕ United States Treasury Notes 2%	11-2026	3.42	18.95	-
⊕ United States Treasury Notes 0.63%	08-2030	2.81	21.76	_
① United States Treasury Notes 0.38%	07-2024	2.51	24.26	_
─ United States Treasury Notes 2.5%	05-2024	2.48	26.74	_
⊕ United States Treasury Notes 2.25%	11-2025	2.20	28.94	_
① United States Treasury Bonds 2.88%	05-2049	1.18	30.12	_

Total Holdings 1519



BlackRock Global Allocation Inv A MDLOX

Morningstar Category
World Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017 David Clayton since 01-2017 Rick Rieder since 04-2019

Quantitative Screens

Performance: The fund has finished in the World Allocation 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 4.75 years.

Net Expense: The fund's expense ratio of 1.08 is 9.24% lower than the World Allocation category average.

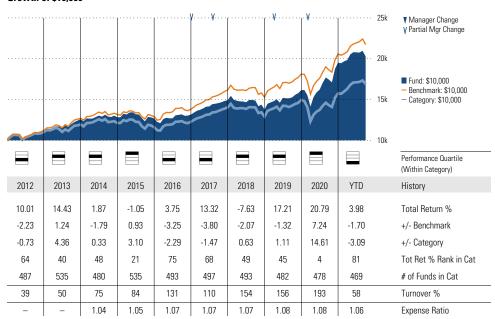
Morningstar Investment Management LLC Analysis

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

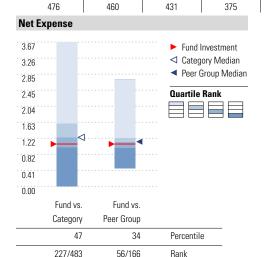
ESG Metrics

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

Growth of \$10,000



Trailing Performance 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 year 5 year Fund Return % -2.36 16.32 10.87 9.01 7.80 8.81 -0.93 16.65 9.70 9.18 8.54 7.82 Benchmark Return % 18 41 6 93 7.07 6.96 -1 23 Category Average % 85 63 4 16 41 % Rank in Category 256 # 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	0.74	_	-2.95
Beta	1.04	_	1.09
R-Squared	97.88	_	90.55
Standard Deviation	12.32	11.73	13.40
Sharpe Ratio	0.81	0.76	0.52
Tracking Error	1.85	_	4.51
Information Ratio	0.63	_	-0.55
Up Capture Ratio	102.35	_	97.71
Down Capture Ratio	94.95	-	116.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.98	18.48	16.83
Price/Book Ratio	3.22	2.61	2.21
Avg Eff Duration	2.14	-	2.76

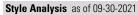


BlackRock Global Allocation Inv A MDLOX

Asset Allocation as of 09-30-2021

Morningstar Category Morningstar Index World Allocation

Morningstar GbI Allocation TR USD



Morningstar Style Box™



Asset Class Net % Cat% US Stocks 45.74 31.10 Non-US Stocks 25.50 26.47 Bonds 22.61 27.23 Cash 0.14 7.59 Other 6.02 7.61 50 Total 100.00 100.00

	Sector Weighting as of 09-30-2021
	Fund Bmark Cat Fund • Benchmark [] Category Average
ngs	1 Cyclical 34.12 36.24 39.32 □
	A Basic Materials 5.43 4.88 6.45 ■ ■ ■ □
	☐ Consumer Cyclical 14.43 12.00 10.30 ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
	Financial Services 12.84 15.72 13.91
	☐ Real Estate 1.42 3.64 8.66 ■ [
Quality	∨ Sensitive 45.28 42.78 40.54
High	Communication Services 10.41 8.69 7.49
	Inergy 4.24 3.56 5.53 ■ □
₫:	☑ Industrials 10.76 10.97 11.61
Low	■ Technology 19.87 19.56 15.91
	→ Defensive 20.61 21.00 20.13
	Consumer Defensive 3.78 6.70 5.65
	Healthcare 13.67 11.65 10.28
	Utilities 3.16 2.65 4.20
	0% 5 10 15 20 25 30 35 40 45 50

Style Breakdown

Equity				Fixed Ir	ncome		Quality
21	36	29	Large				High
2	7	3	Mid				Mid
1	1	0	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

Weight %

>50 25-50 10-25 0-10

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	2.40	2.40	27.51	Technology
⊕ Umbs 30Yr Tba(Reg A)	_	2.03	4.43	_	_
	_	1.84	6.27	52.14	Communication Svc
Apple Inc	_	1.77	8.04	7.13	Technology
Amazon.com Inc	-	1.20	9.25	0.86	Consumer Cyclical
	_	1.07	10.31	4.61	Healthcare
⊕ UnitedHealth Group Inc	_	1.04	11.35	12.61	Healthcare
○ China (People's Republic Of) 2.68%	05-2030	0.95	12.30	_	_
⊕ China (People's Republic Of) 3.27%	11-2030	0.92	13.22	_	_
	_	0.89	14.12	-2.22	Financial Services

Total Holdings 2385



Quantitative Screens

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

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

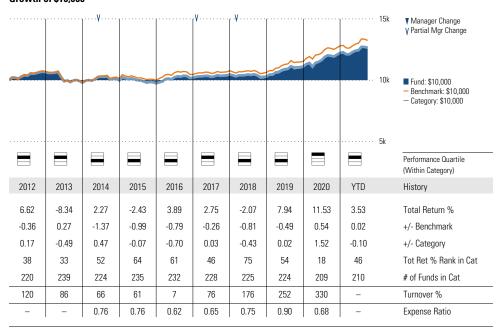
Style Consistency is not calculated for Fixed Income funds.

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

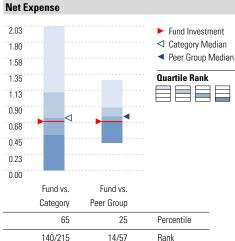
Morningstar Investment Management LLC Analysis

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.

3-Year Risk Metrics			
	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

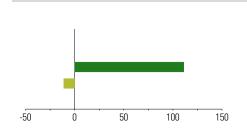


BlackRock Inflation Protected Bond Inv A BPRAX

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

00.00
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	gory	Αv	erag	е		
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	-
⊕ United States Treasury Notes 0.625%	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

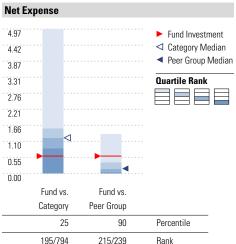
Tot Ret % Rank in Cat

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 characteristics.

3-1 cai nisk wietlics			
	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



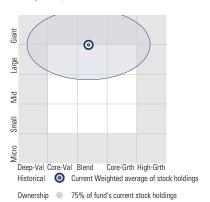
BNY Mellon International Stock Index Inv DIISX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

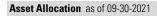
Equity

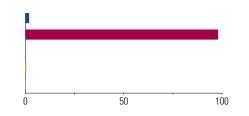
. ,			
26	44	21	Laige
3	5	2	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

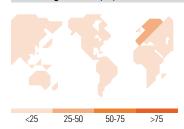




Total	100.00	100.00
Other	0.10	-0.22
Cash	0.28	2.22
Bonds	0.00	0.35
Non-US Stocks	97.89	94.69
US Stocks	1.72	2.96
Asset Class	Net %	Cat%

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
- × 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.

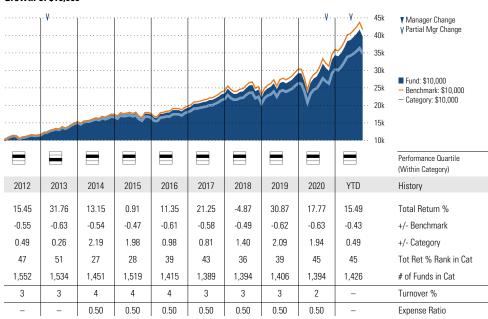
Morningstar Investment Management LLC Analysis

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

ESG Metrics

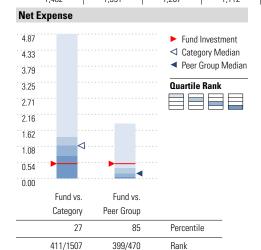
Metric	Rating	Updated
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.52	_	-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

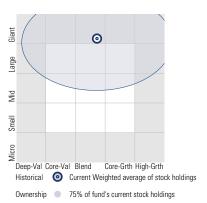


BNY Mellon S&P 500 Index PEOPX

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

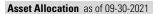
Equity

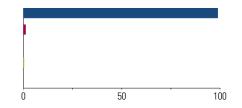
21	24	40	Laige
5	7	3	MIN
0	0	0	JIIaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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	•	Benchmark] Ca	itegory	Averaç	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								
	Communication Services	11.28	11.29	10.63	_							
	Energy	2.74	2.75	2.30								
Þ	Industrials	8.40	8.38	10.18					į			
1	Technology	24.62	24.63	23.54								
+	Defensive	22.01	22.01	22.84								
Ţ	Consumer Defensive	6.21	6.21	6.67								
ř	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
Amazon.com Inc	3.86	15.59	0.86	Consumer Cyclical
	2.18	17.77	24.25	Communication Svc
	2.17	19.95	52.54	Communication Svc
→ Alphabet Inc Class C	2.03	21.97	52.14	Communication Svc
⊕ Tesla Inc	1.70	23.67	9.89	Consumer Cyclical
NVIDIA Corp Output Description:	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
⊖ Johnson & Johnson	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



Carillon Eagle Small Cap Growth R3 HSRRX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Portfolio Manager(s)

Bert Boksen since 12-1995 Eric Mintz since 03-2011 Christopher Sassouni since 03-2015

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 7 of the 10 years it's been
- Management: The fund's management has been in place for 25.77 years.
- Style: The fund has landed in its primary style box Small Growth — 75 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.31 is 8.26% higher than the Small Growth category average.

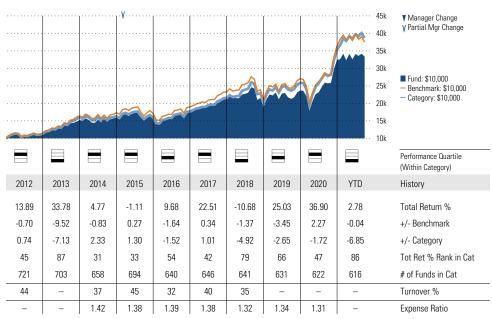
Morningstar Investment Management LLC Analysis

We are putting Carillon Eagle Small Cap Growth on watch. The fund's returns for the trailing three-, five-, and ten-year periods through June 30, 2021, rank in its category's bottom quartile. The fund will remain on watch while we assess management's ability to earn more-competitive results.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021

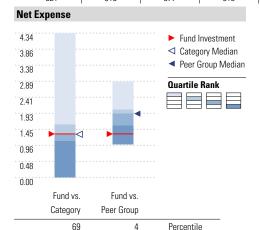
Growth of \$10,000



Trailing Performance



3-Year Risk Metrics



	431/623	4/116	Rank	
Peer gr	oup is a subset of t	he category an	d includes fun	ds with the
same m	nanagement style (a	active vs. passi	ve) and simila	r share class
charact	orietice			

• . • • • • • • • • • • • • • • • • • •			
	Fund	Bmark	Cat
Alpha	-0.14	-	4.26
Beta	0.98	-	0.94
R-Squared	96.04	_	91.55
Standard Deviation	25.57	25.66	25.23
Sharpe Ratio	0.50	0.52	0.66
Tracking Error	5.12	-	7.52
Information Ratio	-0.10	-	0.51
Up Capture Ratio	100.04	_	100.02
Down Capture Ratio	101.60	-	88.35

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.78	23.33	32.72
Price/Book Ratio	5.76	5.12	5.42
Geom Avg Mkt Cap \$B	4.96	3.07	5.86
ROE	13.26	5.88	3.67



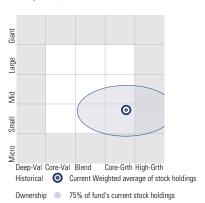
Carillon Eagle Small Cap Growth R3 HSRRX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

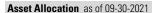
Equity

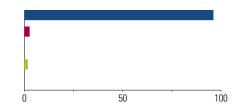
1. /			
0	0	0	Large
0	9	17	MIG
4	28	42	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.89
Cash	1.52	1.73
Bonds	0.00	0.00
Non-US Stocks	2.48	4.37
US Stocks	96.00	93.01
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] Ca	itegory	Avera	ge	
b	Cyclical	24.54	24.23	24.95									
÷.	Basic Materials	4.57	3.10	2.45									
P	Consumer Cyclical	12.77	13.14	12.31)					
ê	Financial Services	5.67	5.13	7.72		ľ							
b	Real Estate	1.53	2.86	2.47									
NF	Sensitive	44.08	43.14	45.11									
	Communication Services	0.00	3.19	2.51	[]								
•	Energy	1.80	2.06	1.30									
þ	Industrials	18.03	15.13	15.61									
2	Technology	24.25	22.76	25.69									
+	Defensive	31.38	32.63	29.94								1	
=	Consumer Defensive	4.95	3.71	4.14									
ì	Healthcare	26.43	28.64	24.98							•		
2	Utilities	0.00	0.28	0.82	i]								

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Everi Holdings Inc	3.53	3.53	75.09	Consumer Cyclical
○ Chart Industries Inc	3.02	6.55	62.25	Industrials
	2.93	9.48	-5.72	Basic Materials
	2.48	11.96	-10.69	Industrials
⊕ Entegris Inc ■	2.36	14.32	31.26	Technology
	2.34	16.66	-4.56	Technology
⊕ Everbridge Inc	2.20	18.86	1.32	Technology
─ Landstar System Inc	2.07	20.93	19.18	Industrials
	2.04	22.97	-6.45	Industrials
⊕ LPL Financial Holdings Inc	1.98	24.95	51.13	Financial Services
─ Universal Electronics Inc	1.98	26.92	-6.12	Technology
Viper Energy Partners LP Common Units	1.77	28.69	94.23	Energy
⊕ Evolent Health Inc A	1.76	30.46	93.39	Healthcare
⊕ PJT Partners Inc A	1.68	32.14	5.33	Financial Services
Silicon Laboratories Inc	1.66	33.80	10.07	Technology

Total Holdings 98



Delaware Small Cap Value A DEVLX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

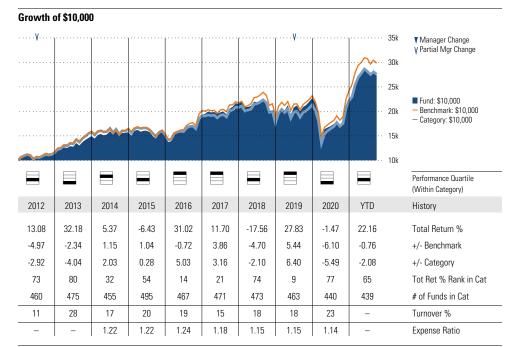
- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 24.43 years.
- Style: The fund has landed in its primary style box Small Value — 94.12 % of the time over the past three years.
- 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

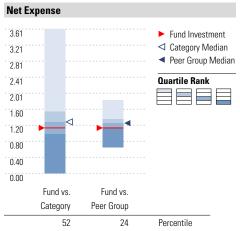
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021







29/121 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.96	_	-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

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

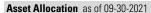
Equity

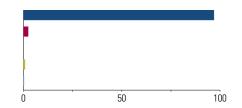
-quit,			
1	0	0	Large
6	14	3	Mid
41	28	6	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.17	-0.05
Cash	0.70	1.08
Bonds	0.00	0.11
Non-US Stocks	2.29	3.01
US Stocks	96.84	95.85
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Ն	Cyclical	53.32	49.41	52.10	
ů.	Basic Materials	4.19	4.06	6.52	
Д	Consumer Cyclical	11.46	8.06	13.91	
_	Financial Services	29.14	23.59	24.32	
ŧ	Real Estate	8.53	13.70	7.35	
M	Sensitive	35.74	31.24	35.22	
₫	Communication Services	1.75	4.41	2.11	
ð	Energy	5.56	6.79	5.39	
Ģ	Industrials	18.19	14.13	19.32	
	Technology	10.24	5.91	8.40	
-	Defensive	10.95	19.36	12.67	
-	Consumer Defensive	2.71	3.69	4.10	
٠	Healthcare	3.81	11.26	5.43	
•	Utilities	4.43	4.41	3.14	

Top 15 Holdings as of 09-30-2021				
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
MasTec Inc	2.34	10.74	26.55	Industrials
⊖ Louisiana-Pacific Corp	2.19	12.93	66.45	Industrials
Hancock Whitney Corp	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



Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond

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.

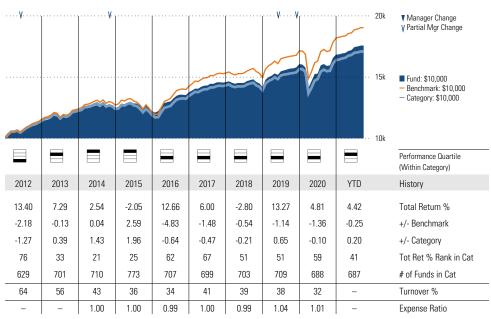
Style Consistency is not calculated for Fixed Income funds.

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

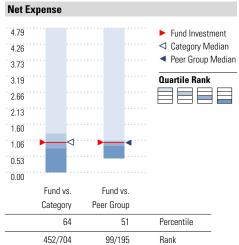
Morningstar Investment Management LLC Analysis

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



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 Fund Return % 0.70 10.51 5.86 5.32 6.41 8.34 0.94 11.46 6.62 6.35 7.30 8.16 Benchmark Return % 0.58 10.50 5 69 5 41 6 25 Category Average % 46 47 51 60 51 % Rank in Category 694 680 633 555 361 # 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 Wetrics			
	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



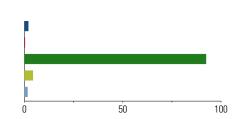
Eaton Vance Income Fund of Boston A EVIBX

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	10		
Treasury	0.00	_	0.56	0		
Inflation - Protected	0.00	_	0.00			
Agency/Quasi Agency	0.00	_	0.14			
Other Government Related	0.00	_	0.88	0		
Corporate	95.69	_	89.64			
Corporate Bond	86.53	_	83.08			
Bank Loan	8.02	_	4.85			
Convertible	0.52	_	1.55	10		
Preferred	0.62	_	0.16			
Securitized	0.00	_	1.54	10		
Agency MBS Pass-Through	0.00	-	0.09			
Agency MBS ARM	0.00	_	0.00			
Agency MBS CM0	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	1 []		

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



Federated Hermes Govt Ultrashort Svc FEUSX

Morningstar Category
Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997 Liam O'Connell since 11-2010

Quantitative Screens

× Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 5 of the 10 years it's been in existence.

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

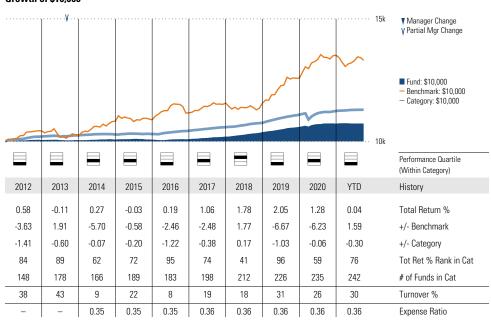
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.36 is 18.18% lower than the Ultrashort Bond category average.

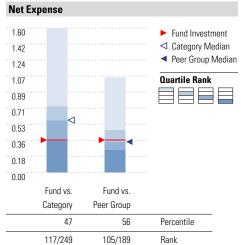
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

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	0.92	_	0.86
Beta	0.07	_	0.16
R-Squared	22.34	_	13.56
Standard Deviation	0.51	3.54	1.80
Sharpe Ratio	0.50	1.23	0.39
Tracking Error	3.33	-	3.61
Information Ratio	-1.22	-	-1.05
Up Capture Ratio	13.13	_	25.04
Down Capture Ratio	-9.39	-	12.30

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.40	4.43	0.82
Avg Eff Maturity	3.08	_	3.03



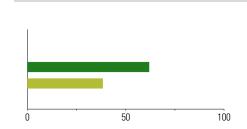
Federated Hermes Govt Ultrashort Svc FEUSX

Morningstar Category
Ultrashort Bond
B

Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021 **Style Breakdown**





Asset Allocation as of 09-30-2021

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

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

	Fund	Bmark	Cat	Fund	▼ Benc	nmark II (Category	, Ανρια	no	
Government	12.75	- Dillark	11.93	Tunu	Defici	illiaik ji t	Jategory	Averag	yc :	
Treasury	2.18	_	6.36							
nflation – Protected	0.00	-	0.05							
Agency/Quasi Agency	10.57	_	1.53							
Other Government Related	0.00	_	3.99	0						
Corporate	0.00	-	38.91	1						
Corporate Bond	0.00	_	34.40	i i						
Bank Loan	0.00	_	0.99							
Convertible	0.00	_	3.52	[
Preferred	0.00	-	0.00							
Securitized	49.06	-	25.83							
Agency MBS Pass-Through	1.95	_	1.52	=]						
Agency MBS ARM	0.19	-	0.79	1[]						
Agency MBS CMO	46.92	_	5.59							
Non-Agency Residential MBS	0.00	_	0.46							
Commercial MBS	0.00	_	0.84							
Asset-Backed	0.00	_	16.62	i i						
Covered Bond	0.00	_	0.01							
Municipal	0.00	-	1.28	[]						
Cash & Equivalents	38.20	-	21.90							
Other	0.00	_	0.05	ĺ.						

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

Total Holdings 218



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.

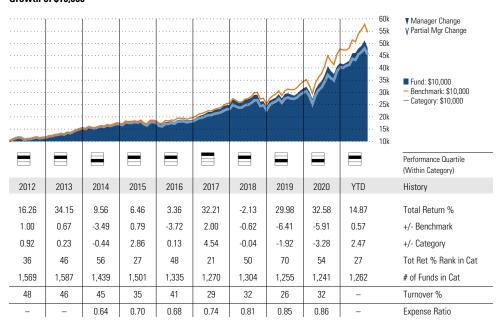
Morningstar Investment Management LLC Analysis

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

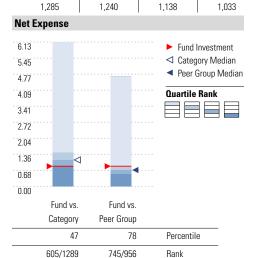
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 0.37 24.34 18.36 20.56 17.96 13.02 1.16 27.32 22.00 22.84 19.68 12.31 Benchmark Return % -0.07 26.60 20.68 17 93 19 75 Category Average % 48 69 62 49 52 % Rank in Category

766



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



of Funds in Category

Fidelity® Contrafund® FCNTX

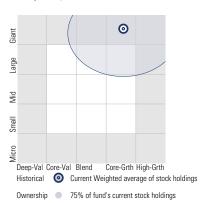
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

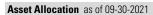
Equity

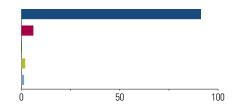
-1	,			
	6	18	67	Large
	1	3	4	Mid
	0	0	0	Small

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



Invesco Oppenheimer International Gr R OIGNX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

George Evans since 03-1996 Robert Dunphy since 03-2012

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 7 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.53 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- × Net Expense: The fund's expense ratio of 1.38 is 28.97% higher than the Foreign Large Growth category average.

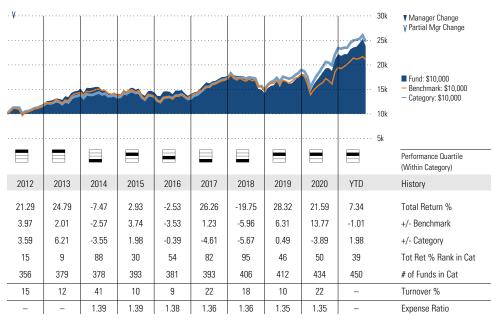
Morningstar Investment Management LLC Analysis

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.

ESG Metrics

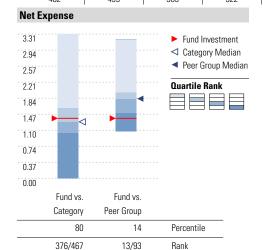
Metric	Rating	Updated
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance

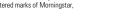




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year KISK Welfics			
	Fund	Bmark	Cat
Alpha	4.81	_	5.55
Beta	0.99	_	0.92
R-Squared	89.84	_	-
Standard Deviation	18.54	17.78	17.92
Sharpe Ratio	0.68	0.44	0.70
Tracking Error	5.91	-	7.32
Information Ratio	0.84	-	0.72
Up Capture Ratio	116.25	-	108.47
Down Capture Ratio	99.17	-	87.71

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.68	15.42	25.28
Price/Book Ratio	5.18	1.82	3.77
Geom Avg Mkt Cap \$B	35.86	46.48	58.18
ROE	20.59	16.57	19.79



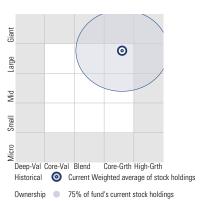
Invesco Oppenheimer International Gr R OIGNX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

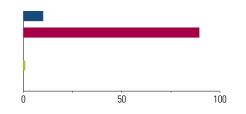
3	18	53	Large
3	14	9	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

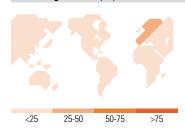
Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.00	0.45
Cash	0.75	1.99
Bonds	0.00	0.02
Non-US Stocks	89.34	89.96
US Stocks	9.90	7.58
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	26.05	38.49	33.19	
A	Basic Materials	3.64	7.34	5.96	
A	Consumer Cyclical	17.62	11.10	13.98	
,	Financial Services	4.79	17.14	12.82	
命	Real Estate	0.00	2.91	0.43	
W	Sensitive	48.30	35.11	44.27	
	Communication Services	3.51	5.78	6.92	
•	Energy	2.74	3.77	1.61	
Ф	Industrials	19.28	15.32	15.47	
	Technology	22.77	10.24	20.27	, , , , , , , , , , , , , , , , , , ,
→	Defensive	25.64	26.40	22.55	(-)
Ħ	Consumer Defensive	11.59	10.18	8.42	
+	Healthcare	14.05	13.05	13.02	
•	Utilities	0.00	3.17	1.11	
					0% 5 10 15 20 25 30 35 40 45 50

World Regions % Equity 09-30-2021



	Fund %	Cat %
Greater Asia	18.98	30.68
Japan	9.44	11.53
Australasia	2.40	1.51
Asia-4 Tigers	2.84	7.67
Asia-ex 4 Tigers	4.30	9.97
Not Classified	0.00	0.00

Americas	Fund % 14.65	Cat % 14.43	Greater Europe	Fund % 66.38	Cat % 54.90	Market Maturity	Fund %
North America	14.65	11.98	United Kingdom	19.64	9.73	Developed Markets	95.70
Central/Latin	0.00	2.45	W euro-ex UK	46.74	43.75	Emerging Markets	4.30
			Emrgng Europe Africa	0.00 0.00	0.49 0.93	Not Available	0.00

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ASML Holding NV	3.08	3.08	62.80	Technology
Hermes International SA	2.81	5.89	36.55	Consumer Cyclical
Reliance Industries Ltd	2.63	8.52	27.21	Energy
EPAM Systems Inc	2.35	10.88	59.20	Technology
Flutter Entertainment PLC	2.31	13.19	2.52	Consumer Cyclical
Novo Nordisk A/S Class B	2.27	15.46	47.25	Healthcare
→ Entain PLC	2.19	17.65	87.91	Consumer Cyclical
LVMH Moet Hennessy Louis Vuitton SE	2.13	19.77	22.16	Consumer Cyclical
ResMed Inc	2.08	21.85	24.55	Healthcare
Next PLC	2.05	23.91	17.44	Consumer Cyclical

Total Holdings 96



Neuberger Berman Mid Cap Growth R3 NMGRX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Kenneth Turek since 01-2003 Trevor Moreno since 01-2020 Chad Bruso since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 18.68 years.

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

Net Expense: The fund's expense ratio of 1.32 is 22.22% higher than the Mid-Cap Growth category average.

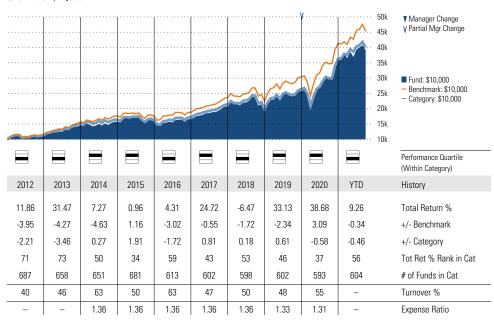
Morningstar Investment Management LLC Analysis

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.

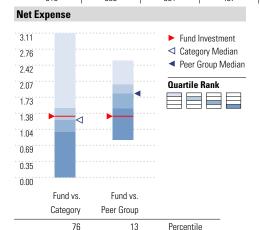
ESG Metrics

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

Growth of \$10,000







	471/617	14/111	Rank			
Peer group is a subset of the category and includes funds with the						
same m	anagement style (active vs. pass	ive) and simila	r share class		
charact	orietice					

3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	-0.58	-	-0.05
Beta	0.99	-	0.99
R-Squared	95.89	-	91.63
Standard Deviation	22.24	22.05	23.04
Sharpe Ratio	0.81	0.86	0.82
Tracking Error	4.52	-	6.61
Information Ratio	-0.23	-	-0.16
Up Capture Ratio	100.75	-	99.60
Down Capture Ratio	105.35	-	101.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.37	32.67	34.64
Price/Book Ratio	6.54	9.61	6.28
Geom Avg Mkt Cap \$B	22.49	23.28	18.91
ROE	14.46	15.79	16.95



Neuberger Berman Mid Cap Growth R3 NMGRX

Morningstar Category Mid-Cap Growth

Cat

Fund

Morningstar Index

Russell Mid Cap Growth TR USD

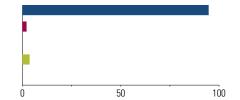
Style Analysis as of 09-30-2021

Morningstar Style Box™



Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021



Total	100.00	100.00
Other	0.00	0.30
Cash	3.47	2.61
Bonds	0.00	0.07
Non-US Stocks	1.93	3.90
US Stocks	94.60	93.12
Asset Class	Net %	Cat%

15 20

25 30 35 40

Historical O Current Weighter	l average of stock holdings	Cyclical	23.88	25.48	27.83					
Ownership 75% of fund's cu	rent stock holdings	Basic Materials	1.83	1.69	2.04					
	<u>~</u>	Consumer Cyclical	14.04	16.15	14.20					
-		Financial Services	6.58	5.09	8.46					
Style Breakdown	rt e	Real Estate	1.43	2.55	3.13	I				
Equity	~	* Sensitive	55.81	55.14	48.82	_				
0 9 14 large		Communication Services	5.02	5.42	5.27					
2 22 40 5	8	Energy	0.55	1.55	0.89	0	_			
3 22 48 🖻	E C	Industrials	13.95	14.20	13.20		=0	_		
2 1 1 Small		Technology	36.29	33.97	29.46					
	_	Defensive	20.31	19.39	23.36					
Value Blend Growth	E	Consumer Defensive	3.23	2.00	2.57					
Weight %		Healthcare	17.08	17.23	20.27					
>50 25-50 10-25 0-10	9	Utilities	0.00	0.16	0.52	ĺ				

Fund

Bmark

Top 15 Holdings as of 09-30-2021 YTD Return % Name % Net Asset Cumulative % Morningstar Sector Ssc Government Mm Gvmxx 3.47 3.47 SVB Financial Group 2.16 5.62 66.79 Financial Services DocuSign Inc 1.84 7.47 15.80 Technology Generac Holdings Inc 1.82 9.28 79.71 Industrials Signature Bank Financial Services 1.81 11.10 102.50 United Rentals Inc 1.78 12.87 51.32 Industrials Avantor Inc 1.77 14.64 45.29 Basic Materials 49.75 Horizon Therapeutics PLC 1.77 16.41 Healthcare Cintas Corp 1.74 18.14 8.39 Industrials Manhattan Associates Inc 1.70 19.84 45.49 Technology 1.67 21.51 70.54 Technology Monolithic Power Systems Inc 1.62 23.13 32.83 Technology 1.55 24.68 31.26 Technology 1.55 26.23 59.20 Technology MongoDB Inc Class A 1.51 27.75 Technology 31.33

Total Holdings 86

25-50 10-25 0-10



PIMCO Commodity Real Ret Strat A PCRAX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

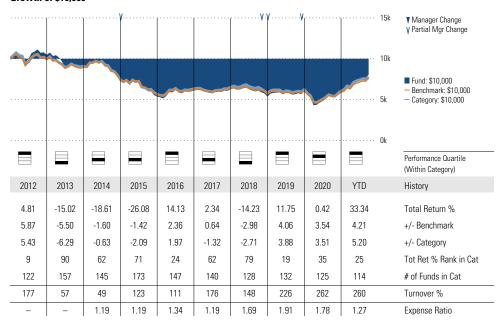
Style Consistency is not calculated for Fixed Income funds.

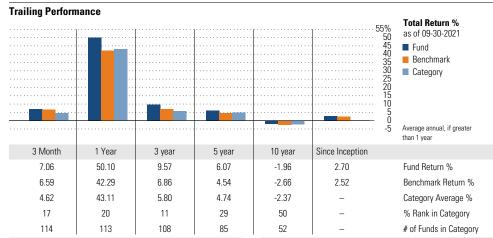
Net Expense: The fund's expense ratio of 1.27 is 20.95% higher than the Commodities Broad Basket category average.

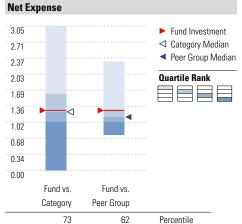
Morningstar Investment Management LLC Analysis

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







	84/115	15/25	Rank			
Peer group is a subset of the category and includes funds with the						
same mar	nagement style (active vs. passi	ve) and simila	r share class		
characteri	etice					

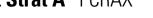
3- I cai iliak Michica			
	Fund	Bmark	Cat
Alpha	1.61	_	-0.73
Beta	1.19	_	1.08
R-Squared	96.22	_	82.98
Standard Deviation	18.67	15.38	18.56
Sharpe Ratio	0.53	0.44	0.39
Tracking Error	4.67	_	8.01
Information Ratio	0.58	_	0.03
Up Capture Ratio	119.66	_	107.20
Down Capture Ratio	112.15	_	113.52

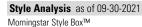
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	-	_
Price/Book Ratio	1.51	-	1.86
Geom Avg Mkt Cap \$B	20.09	-	33.72
ROE	16.78	_	5.50



PIMCO Commodity Real Ret Strat A PCRAX

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD



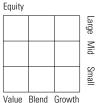








Style Breakdown



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	ark [Cate	gory A	verage)		
Դ	Cyclical	-	-	54.17											
Å.	Basic Materials	_	-	38.89											
A	Consumer Cyclical	_	_	0.00	ĺ										
ı,	Financial Services	_	_	15.28											
ıπ	Real Estate	_	_	0.00	0										
W	Sensitive	-	-	40.28											
	Communication Services	_	_	0.00	Ö										
•	Energy	_	_	38.89											
Ф	Industrials	_	_	1.39											
	Technology	_	_	0.00	ĺ										
→	Defensive	-	_	5.56											
Ħ	Consumer Defensive	_	_	5.56											
+	Healthcare	-	-	0.00											
0	Utilities	_	_	0.00	Ĥ										

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

Total Holdings 747



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.

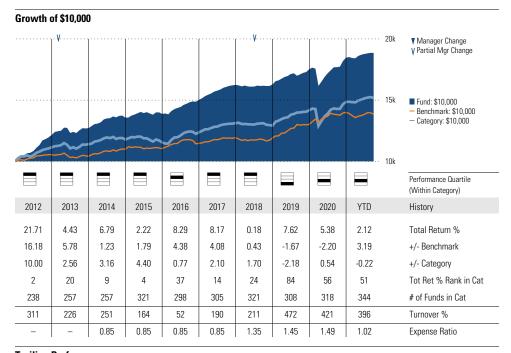
Morningstar Investment Management LLC Analysis

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.

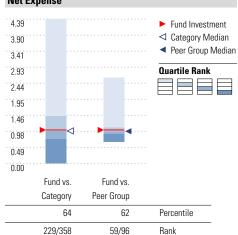
Morningstar Category
Multisector Bond

Morningstar Index

d BBgBarc US Universal TR USD







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

•			
	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	chmark	Cate	gory Ave	rage		
Government	28.03	-	20.83						1		
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	1							
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	- 1					

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



T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.9 is 8.43% higher than the Large Blend category average.

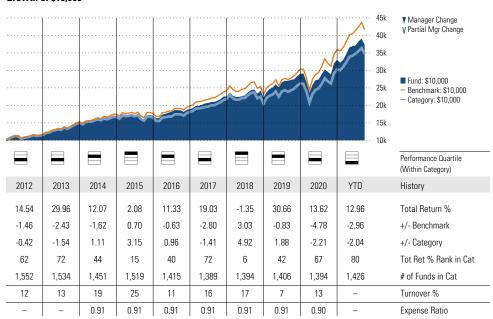
Morningstar Investment Management LLC Analysis

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

ESG Metrics

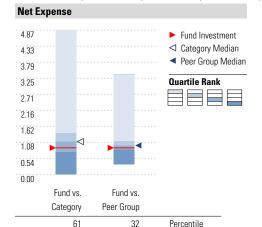
Metric	Rating	Updated
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





928/1507	110/345	Rank					
Peer group is a subs	et of the category a	and includes fund	s with the				
same management style (active vs. passive) and similar share class							
characteristics							

3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	1.03	-	-1.35
Beta	0.86	-	0.97
R-Squared	95.49	-	95.76
Standard Deviation	16.65	18.81	18.73
Sharpe Ratio	0.86	0.83	0.74
Tracking Error	4.36	-	3.76
Information Ratio	-0.22	-	-1.00
Up Capture Ratio	88.54	-	94.15
Down Capture Ratio	84.86	-	98.89

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



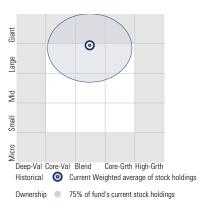
T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

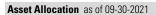
Equity

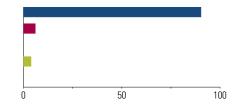
18	45	23	Large
2	11	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 09-	30-2021													
		Fund	Bmark	Cat	Fund	•	Benc	hmark	[] C	ategory	Avera	ge			
Դ	Cyclical	32.25	30.94	30.52							i j				
A	Basic Materials	2.76	2.15	2.67											
A	Consumer Cyclical	8.66	12.10	10.80											
P	Financial Services	17.36	14.11	14.63											
fi	Real Estate	3.47	2.58	2.42											
W	Sensitive	38.12	47.05	46.65											
	Communication Services	2.97	11.29	10.63			0								
0	Energy	1.27	2.75	2.30											
Ф	Industrials	14.16	8.38	10.18		· ·									
	Technology	19.72	24.63	23.54											
→	Defensive	29.65	22.01	22.84											
Ħ	Consumer Defensive	8.37	6.21	6.67											
٠	Healthcare	17.13	13.34	13.95											
•	Utilities	4.15	2.46	2.22											
					0%	5	10	15	20	25	30	35	40	45	5

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

Total Holdings 102



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

- 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.
- Style: The fund has landed in its primary style box Mid-Cap Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.15 is 3.36% lower than the Global Real Estate category average.

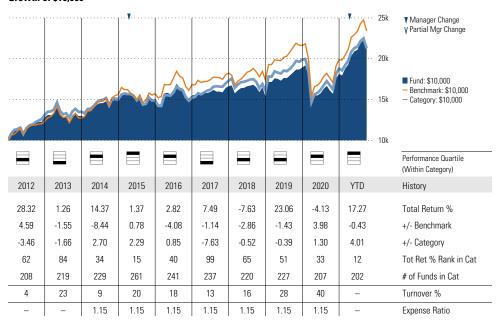
Morningstar Investment Management LLC Analysis

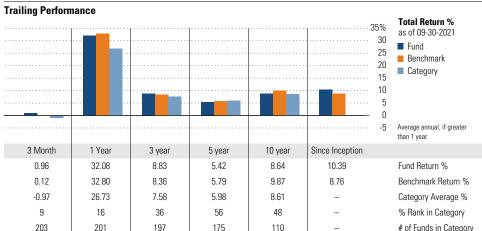
We are placing this fund on watch due to a manager change. In April, manager Nina Jones stepped down to focus on leading T. Rowe Price Real Estate. She was succeeded by Jai Kapadia. While the fund is on watch, we will be monitoring it to confirm that Kapadia continues to deliver competitive returns with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

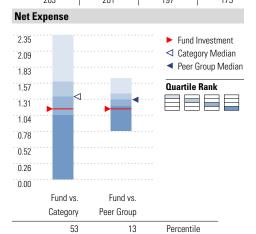
ESG Metrics

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

Growth of \$10,000







110/207	7/55	Rank	
Peer group is a subset of the	e category an	ıd includes fun	ds with the
same management style (ac	tive vs. passi	ive) and simila	r 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

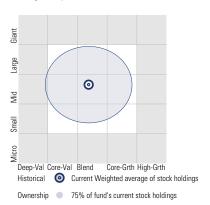
T. Rowe Price Global Real Estate Adv PAGEX

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

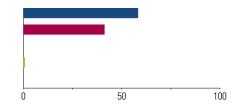
10	12	5	Large
7	42	7	MIG
2	14	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



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	•	Bench	mark	[] C	atego	ory A	vera	ge			
b	Cyclical	99.11	100.00	98.76												
ì.	Basic Materials	0.00	0.00	0.00	İ											
•	Consumer Cyclical	5.02	0.00	0.80												
<u></u>	Financial Services	0.00	0.09	0.18	İ											
à	Real Estate	94.09	99.91	97.78		Ė.								- :		
Ų.	Sensitive	0.89	0.00	1.09	(
	Communication Services	0.89	0.00	0.38												
	Energy	0.00	0.00	0.10												
ž	Industrials	0.00	0.00	0.21												
1	Technology	0.00	0.00	0.40												
+	Defensive	0.00	0.00	0.14												
7	Consumer Defensive	0.00	0.00	0.00	İ											
	Healthcare	0.00	0.00	0.03	ĺ											
1	Utilities	0.00	0.00	0.11	Ĭ											

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.15	5.15	27.75	Real Estate
○ Welltower Inc	3.84	8.99	30.35	Real Estate
	3.15	12.14	50.08	Real Estate
	2.94	15.08	40.14	Real Estate
Essex Property Trust Inc	2.88	17.95	37.31	Real Estate
⊕ Equity Residential	2.83	20.79	39.55	Real Estate
	2.74	23.52	25.41	Real Estate
	2.73	26.25	9.08	Real Estate
	2.66	28.92	24.98	Real Estate
① Simon Property Group Inc	2.59	31.50	57.33	Real Estate
	2.56	34.06	55.71	Real Estate
	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



Templeton Global Bond A TPINX

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

Portfolio Manager(s)

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

Quantitative Screens

× Performance: The fund has finished in the Nontraditional Bond category's top three quartiles in 6 of the 10 years it's been in existence.

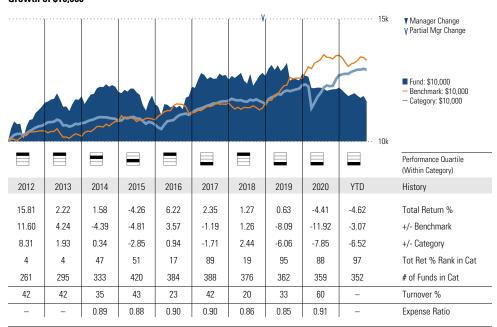
Management: The fund's management has been in place for 19.76 years.

 Net Expense: The fund's expense ratio of 0.92 is 28.13% lower than the Nontraditional Bond category average.

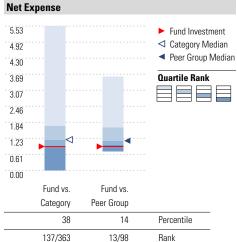
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



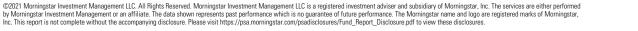




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.48	_	1.44
Beta	-0.32	_	0.39
R-Squared	4.84	_	8.91
Standard Deviation	5.22	3.54	6.35
Sharpe Ratio	-0.63	1.23	0.45
Tracking Error	6.92	-	6.68
Information Ratio	-1.11	-	-0.34
Up Capture Ratio	-17.58	_	67.42
Down Capture Ratio	35.67	-	78.23

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





Mod Ext

Duration

Below B

Not Rated

Removed

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 8085$

Morningstar Index

BBgBarc US Agg Bond TR USD

Templeton Global Bond A TPINX

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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	26.93	3.53	29.94
AA	18.02	74.59	13.58
A	4.66	10.82	11.85
BBB	25.59	8.32	18.57
BB	8.92	0.28	9.06
В	3.99	0.00	5.25

3.65

8.24

0.00

2.46

5.67

6.08



Morningstar Category Nontraditional Bond

Sector Weighting as of 09-3	30-2021				
	Fund	Bmark	Cat	Fund • Benchma	ark Category Average
Government	83.72	_	22.38		
Treasury	71.14	_	16.41		
Inflation – Protected	3.02	-	1.86	•	
Agency/Quasi Agency	8.35	-	0.95		
Other Government Related	1.21	_	3.16		
Corporate	0.00	_	21.56	1 0	
Corporate Bond	0.00	_	18.15		
Bank Loan	0.00	_	1.80	10	
Convertible	0.00	_	1.30	10	
Preferred	0.00	_	0.31		
Securitized	0.00	_	25.25		
Agency MBS Pass-Through	0.00	_	7.78		
Agency MBS ARM	0.00	_	0.02	Ď i i i i	
Agency MBS CM0	0.00	_	2.19	10	
Non-Agency Residential MBS	0.00	_	1.23	10	
Commercial MBS	0.00	_	4.07		
Asset-Backed	0.00	-	9.92		
Covered Bond	0.00	_	0.04	0	
Municipal	0.00	-	0.34		
Cash & Equivalents	16.27	-	25.63		
Other	0.00	_	4.64	1 0	

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash	-	5.19	5.19	_
Indonesia (Republic of) 9.5%	07-2023	5.09	10.28	_
United States Treasury Notes 2.625%	12-2025	4.49	14.77	_
Mexico (United Mexican States) 8%	12-2023	4.26	19.03	_
Bank of Korea 0.905%	04-2023	3.76	22.80	_
⊕ Franklin IFT Money Market	_	3.64	26.44	_
Norway (Kingdom Of) 3%	03-2024	3.49	29.93	_
Singapore (Republic of) 0%	11-2021	3.48	33.41	-
Bank of Korea 0.87%	02-2023	3.42	36.83	_
Secretaria Tesouro Nacional 0%	01-2025	3.40	40.23	_

Total Holdings 139



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

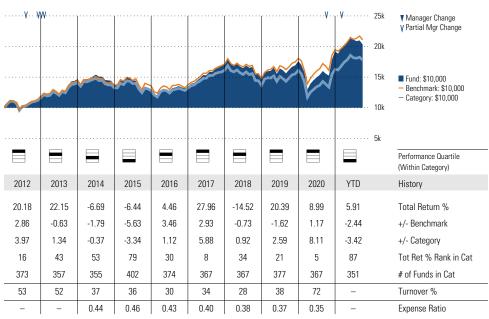
Morningstar Investment Management LLC Analysis

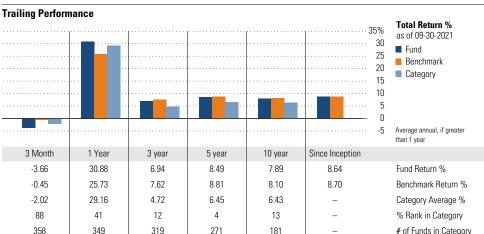
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

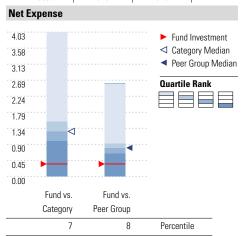
ESG Metrics

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

Growth of \$10,000







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

Rank

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

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

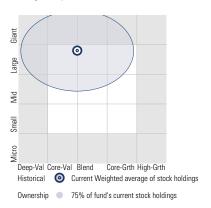


Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

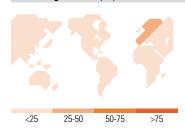
Asset Allocation as of 09-30-2021



		Fund	Bmark	Cat	Fund	•	Ben	chmark	[] Ca	itegory	Avera	ge		
b	Cyclical	47.75	38.49	43.59									1	
	Basic Materials	12.17	7.34	9.19		. *								
P	Consumer Cyclical	16.90	11.10	11.40										
<u></u>	Financial Services	17.31	17.14	21.36										
b	Real Estate	1.37	2.91	1.64										
NF	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										
1	Technology	7.14	10.24	8.13] [
+	Defensive	14.74	26.40	21.65					. [
Ę	Consumer Defensive	6.97	10.18	8.09]							
ř	Healthcare	4.81	13.05	9.66				,						
2	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	0.70	0.51	Not Available	0.00
			Africa	1.01	0.50		

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

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

