AB Global Bond Z ANAZX

Portfolio Manager(s)

Scott DiMaggio since 08-2005 Matthew Sheridan since 01-2007 John Taylor since 02-2019

Quantitative Screens

Performance: The fund has finished in the World Bond-USD Hedged category's top three quartiles in 8 of the 8 years it's been in existence.

Management: The fund's management has been in place for 16.09 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.5 is 32.43% lower than the World Bond-USD Hedged category average.

Morningstar Investment Management LLC Analysis

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

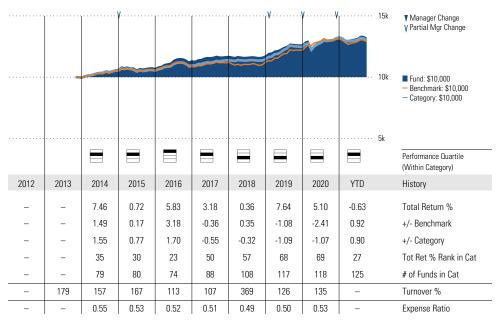




World Bond-USD Hedged

Morningstar Index

BBgBarc US Agg Bond 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.

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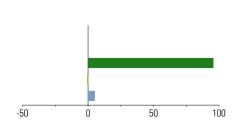


AB Global Bond Z ANAZX



Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	30.80	3.53	23.31
AA	5.95	74.59	19.43
А	18.64	10.82	26.11
BBB	28.00	8.32	23.64
BB	8.09	0.28	2.16
В	1.62	0.00	0.11
Below B	0.09	0.00	0.00
Not Bated	6 81	2 46	5 25



Asset Class Cat% Net % US Stocks 0.00 0.00 Non-US Stocks 0.00 0.02 Bonds 95.55 83.35 Cash -0.59 14.75 Other 5.03 1.89 Total 100.00 100.00

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

	Fund	Bmark	Cat	Fund	1	Ben	chmark	l Ca	ategory	Avera	ge		
Government	37.76	-	48.98										[
Freasury	24.25	-	28.76							0			
nflation – Protected	2.17	-	1.81										
Agency/Quasi Agency	3.20	-	8.18			0							
Other Government Related	8.14	-	10.23										
Corporate	17.40	_	21.76					[
Corporate Bond	14.52	-	20.19					0					
Bank Loan	0.16	-	0.18	0									
Convertible	2.59	-	1.34										
Preferred	0.13	-	0.05	Ó									
Securitized	7.35	-	7.28										
Agency MBS Pass-Through	2.37	-	2.63										
Agency MBS ARM	0.00	-	0.00										
Agency MBS CMO	1.29	-	0.28										
Non-Agency Residential MBS	0.16	-	0.22	0									
Commercial MBS	1.02	-	1.18										
Asset-Backed	2.50	-	2.60										
Covered Bond	0.01	-	0.37	0									
Municipal	0.03	-	0.19	0									
Cash & Equivalents	0.60	-	6.21										
Other	36.84	_	15.41										

Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ EUR FWD VS USD 0% 08/11/2021 Sold	11-2021	13.75	13.75	_
⊖ EUR FWD VS USD 0% 08/11/2021 Purchased	11-2021	13.75	27.49	-
⊖ EUR FWD VS USD 0% 24/11/2021 Sold	11-2021	11.94	39.43	-
⊖ EUR FWD VS USD 0% 24/11/2021 Purchased	11-2021	11.94	51.37	-
⊖ JPY FWD VS USD 0% 17/11/2021 Sold	11-2021	8.75	60.12	-
⊖ JPY FWD VS USD 0% 17/11/2021 Purchased	11-2021	8.75	68.87	_
Euro Bobl Future Sept 21	09-2021	7.00	75.86	-
○ CNH FWD VS USD 0% 16/09/2021 Sold	09-2021	5.03	80.89	-
○ CNH FWD VS USD 0% 16/09/2021 Purchased	09-2021	5.03	85.92	-
Euro Bund Future Sept 21	09-2021	4.36	90.28	-

Total Holdings 995

 \oplus Increase \oplus Decrease otin New to Portfolio

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Morningstar CategoryMorningstaWorld Bond-USD HedgedBBgBarc US

Morningstar Index BBgBarc US Agg Bond TR USD

American Funds American Balanced R6 RLBGX

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

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999 Alan Berro since 03-2006 Jeffrey Lager since 03-2011 Paul Benjamin since 07-2014 Anne-Marie Peterson since 10-2015 Alan Wilson since 01-2016 John Queen since 07-2016 Pramod Atluri since 03-2018 Mark Casey since 10-2019 Ritchie Tuazon since 10-2020

Quantitative Screens

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

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

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

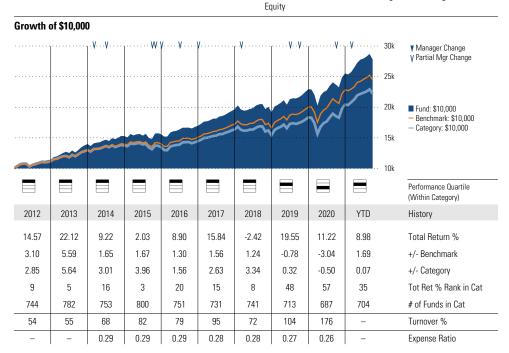
Net Expense: The fund's expense ratio of 0.26 is 75.47% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

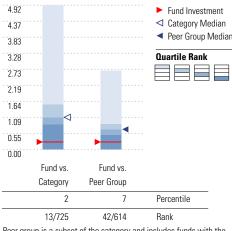
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







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-Tear Kisk Welfics			
	Fund	Bmark	Cat
Alpha	0.41	-	-1.48
Beta	0.94	-	1.06
R-Squared	97.50	-	94.44
Standard Deviation	10.98	11.52	12.60
Sharpe Ratio	0.88	0.86	0.73
Tracking Error	1.86	-	3.16
Information Ratio	-0.11	-	-0.34
Up Capture Ratio	96.83	-	100.24
Down Capture Ratio	95.64	-	108.89
Portfolio Metrics			
	Fund	Bmark	Cat
Price / Earnings Batio	20.22	20.74	21.16

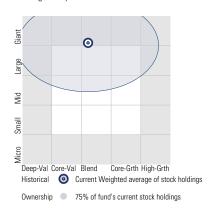
	. and	Bindin	our
Price/Earnings Ratio	20.23	20.74	21.16
Price/Book Ratio	3.52	3.20	3.19
Avg Eff Duration	6.01	6.25	4.95

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American Funds American Balanced R6 RLBGX

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



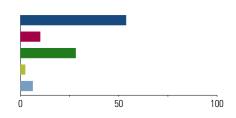


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Quality High Mid Low Ltd Mod Ext Duration



Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

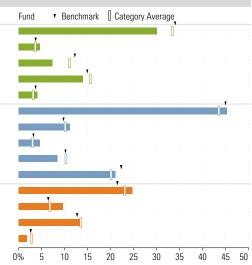
		Fund	Bmark	Cat
Դ	Cyclical	30.04	33.87	33.40
æ.	Basic Materials	4.57	3.53	3.62
A	Consumer Cyclical	7.38	12.06	11.07
цф	Financial Services	14.01	14.76	15.56
ŵ	Real Estate	4.08	3.52	3.15
w	Sensitive	45.24	44.82	43.53
g	Communication Services	11.20	9.60	10.14
0	Energy	4.63	3.06	3.02
¢	Industrials	8.41	10.03	10.28
	Technology	21.00	22.13	20.09
	Defensive	24.71	21.30	23.06
F	Consumer Defensive	9.57	6.27	6.77
٠	Healthcare	13.35	12.56	13.51
2	Utilities	1.79	2.47	2.78

Equity Asset Class Net % Cat% US Stocks 53.64 49.82 Non-US Stocks 9.93 12.52 28.00 Bonds 30.07 Cash 2.30 4.36 Other 6.13 3.22 Total 100.00 100.00

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	-	7.02	7.02	_	_
\oplus Cap Grp Cent Fd Ser Ii	-	5.52	12.54	-	-
群 Cash And Other Assets Less Liablities	-	4.75	17.30	-	-
⊖ Microsoft Corp	-	4.06	21.36	27.51	Technology
\oplus United States Treasury Notes 0.13%	04-2026	3.05	24.41	-	-
Broadcom Inc	_	2.51	26.93	13.22	Technology
\oplus Federal National Mortgage Association 2.5%	12-2051	1.96	28.89	-	-
UnitedHealth Group Inc	-	1.93	30.81	12.61	Healthcare
\oplus Philip Morris International Inc	-	1.78	32.59	18.90	Consumer Defensive
Comcast Corp Class A	-	1.66	34.25	8.13	Communication Svc

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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American Funds Intl Gr and Inc R6 RIGGX

Portfolio Manager(s) Andrew Suzman since 10-2008 Steven Watson since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Paul Flynn since 09-2017 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

Quantitative Screens

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

Management: The fund's management has been in place for 13.01 years.

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

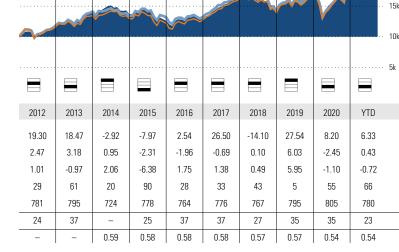
Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





Growth of \$10,000



Alpha

Beta

4 97 Fund Investment Category Median 4.47 Peer Group Median 3.87 3.31 Quartile Rank 2.76 2.21 1.66 1.10 0.55 0.00 Fund vs Fund vs Peer Group Category 22 26 Percentile 177/794 140/541 Rank

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

10 5 0 -5 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat 0.61 -0.02 1 00 1 08 R-Squared 98.04 94.58 Standard Deviation 19.32 17 73 18 29 Sharpe Ratio 0.50 0 46 0.45 Tracking Error 3.05 4.31 Information Ratio 0.37 -0.01 Up Capture Ratio 107.74 100.18 Down Capture Ratio 105.20 100.74

Portfolio Metrics Fund Bmark

Price/Earnings Ratio	16.63	14.84	14.52
Price/Book Ratio	2.01	1.86	1.93
Geom Avg Mkt Cap \$B	53.25	45.39	53.11
ROE	19.01	16.84	17.78

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Cat

Foreign Large Blend

V.V

MSCI ACWI Ex USA NR USD

V Manager Change

Fund: \$10.000 Benchmark: \$10,000

Category: \$10,000

Performance Quartile

(Within Category)

Total Return %

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Total Return %

as of 09-30-2021

Benchmark

Category

Fund

Tot Ret % Rank in Cat

of Funds in Cat

History

V Partial Mgr Change

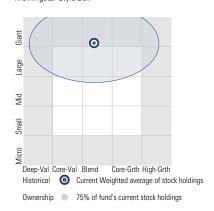
Morningstar Index

25

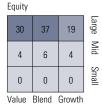
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American Funds Intl Gr and Inc R6 RIGGX

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





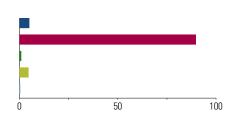


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

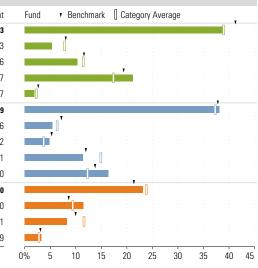
		Fund	Bmark	Cat
Դ	Cyclical	38.79	41.11	38.93
<i>.</i>	Basic Materials	5.29	7.90	7.83
~	Consumer Cyclical	10.34	11.47	11.46
цф	Financial Services	21.23	19.23	17.37
ŵ	Real Estate	1.93	2.51	2.27
\sim	Sensitive	38.09	37.67	37.29
g	Communication Services	5.41	7.05	6.36
•	Energy	4.87	5.14	3.72
¢	Industrials	11.37	11.84	14.91
	Technology	16.44	13.64	12.30
	Defensive	23.13	21.23	23.80
F	Consumer Defensive	11.53	8.47	9.40
٠	Healthcare	8.31	9.83	11.61
Ç	Utilities	3.29	2.93	2.79

Asset Class Net % Cat% US Stocks 4.87 2.96 Non-US Stocks 89.64 94.69 Bonds 0.75 0.35 Cash 4.48 2.22 Other 0.26 -0.22 Total 100.00 100.00

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category Foreign Large Blend



1	Greater Asia	Fund % 28.05	36.36	Americas	Fund % 12.37	Cat % 7.71	Greater Europe	Fund % 59.57	Cat % 55.94	Market Maturity	Fund %
	Japan	5.72	19.24	North America	9.09	6.68	United Kingdom	14.12	12.60	Developed Markets	83.82
	Australasia	0.56	4.72	Central/Latin	3.28	1.03	W euro-ex UK	40.86	41.93	Emerging Markets	16.18
	Asia-4 Tigers	13.39	7.26				Emrgng Europe	4.14	0.55	Not Available	0.00
	Asia-ex 4 Tigers	8.38	5.14				Africa	0.45	0.86		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2021

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
😑 Capital Group Central Cash M	4.50	4.50	_	_
igodot Taiwan Semiconductor Manufacturing Co Ltd	3.73	8.23	10.90	Technology
\oplus British American Tobacco PLC	2.56	10.80	2.13	Consumer Defensive
⊖ AstraZeneca PLC	2.47	13.27	25.07	Healthcare
ASML Holding NV	2.44	15.71	62.80	Technology
\oplus Evolution AB	1.98	17.68	59.77	Consumer Cyclical
\ominus Airbus SE	1.79	19.48	28.20	Industrials
Gazprom PJSC ADR	1.57	21.05	82.28	Energy
\ominus Philip Morris International Inc	1.52	22.57	18.90	Consumer Defensive
⊖ AIA Group Ltd	1.43	23.99	-4.31	Financial Services

Total Holdings 246

 \oplus Increase \oplus Decrease R New to Portfolio

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American Funds New Perspective R6 RNPGX

Morningstar Category M

World Large-Stock Growth MSC

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 years.

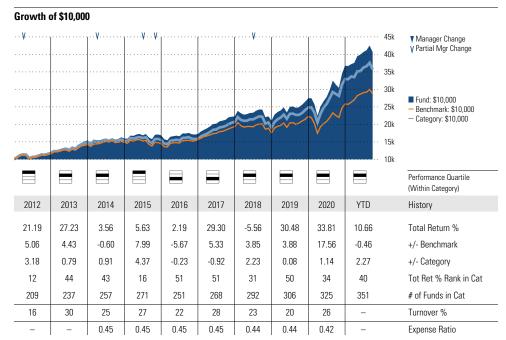
Net Expense: The fund's expense ratio of 0.42 is 62.83% lower than the World Large-Stock Growth category average.

Morningstar Investment Management LLC Analysis

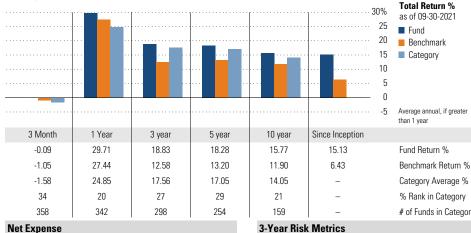
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

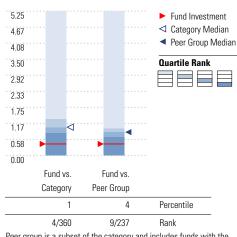
Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021







ROE



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

159 -	# OT F	unds in Cate	egory
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	5.09	-	4.56
Beta	1.04	-	1.00
R-Squared	97.01	-	90.69
Standard Deviation	19.23	18.20	19.14
Sharpe Ratio	0.94	0.68	0.88
Tracking Error	3.41	-	5.74
Information Ratio	1.83	-	0.83
Up Capture Ratio	113.70	-	108.89
Down Capture Ratio	93.86	-	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

22.61

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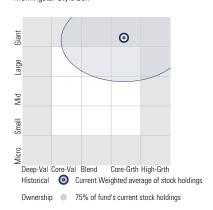


24.45

22.85

American Funds New Perspective R6 RNPGX

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





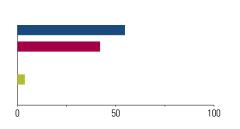


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat
Դ	Cyclical	38.23	34.77	32.34
æ.	Basic Materials	5.28	4.47	3.31
	Consumer Cyclical	18.36	11.77	13.97
ц.	Financial Services	14.02	15.83	14.03
ŵ	Real Estate	0.57	2.70	1.03
V ^{ar}	Sensitive	43.67	43.77	47.41
	Communication Services	11.22	9.71	11.66
0	Energy	2.54	3.60	0.84
¢	Industrials	8.34	9.54	9.28
	Technology	21.57	20.92	25.63
	Defensive	18.11	21.44	20.26
F	Consumer Defensive	4.53	6.99	5.13
٠	Healthcare	12.34	11.84	14.13
2	Utilities	1.24	2.61	1.00

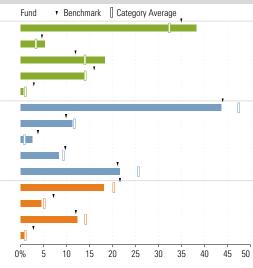
Asset Class Net % Cat% US Stocks 54.53 56.87 Non-US Stocks 41.89 40.47 Bonds 0.00 0.00 Cash 3.58 2.18 Other 0.00 0.48 Total 100.00 100.00

Morningstar Index

MSCI ACWI NR USD

Morningstar Category

World Large-Stock Growth



	Greater Asia	Fund % 13.11	Cat % 14.99	Americas	Fund % 60.43	Cat % 61.89	Greater Europe	Fund % 26.45	Cat % 23.12	Market Maturity	Func
	Japan	3.38	3.98	North America	58.47	60.35	United Kingdom	3.63	4.89	Developed Markets	95
	Australasia	0.63	0.32	Central/Latin	1.96	1.54	W euro-ex UK	21.72	17.65	Emerging Markets	4
	Asia-4 Tigers	7.03	4.78				Emrgng Europe	0.67	0.20	Not Available	0
	Asia-ex 4 Tigers	2.07	5.91				Africa	0.43	0.38		
	Not Classified	0.00	0.00								
;											

Top 10 Holdings as of 09-30-2021

25-50

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	-	-
⊕ Microsoft Corp	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
\oplus Amazon.com Inc	2.91	21.95	0.86	Consumer Cyclical
\oplus PayPal Holdings Inc	1.82	23.77	11.11	Financial Services
\ominus 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

 \oplus Increase \oplus Decrease R New to Portfolio

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American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

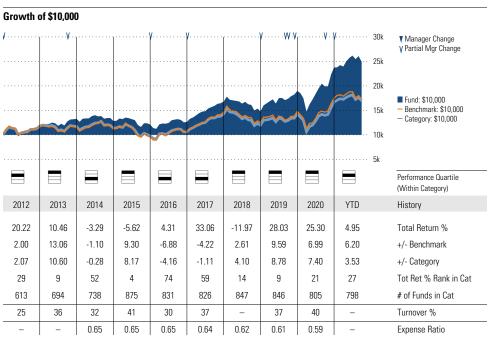
Net Expense: The fund's expense ratio of 0.59 is 50.83% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

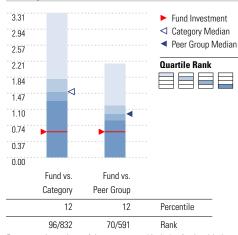
ESG Metrics

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









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

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

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

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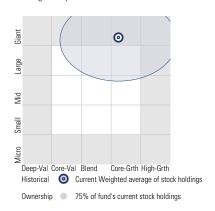


Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





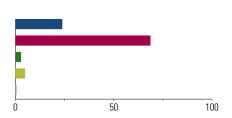


Weight %

<25

>50 25-50 10-25 0-10

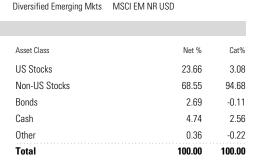
World Regions % Equity 09-30-2021



Sector Weighting as of 09-30-2021

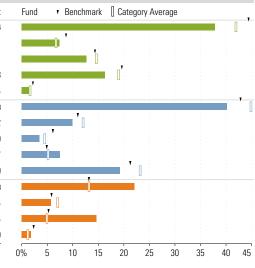
Asset Allocation as of 09-30-2021

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



Morningstar Index

Morningstar Category



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

Top 10 Holdings as of 09-30-2021

25-50

50-75

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

Total Holdings 562

 \oplus Increase \oplus Decrease R New to Portfolio

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BlackRock High Yield Bond K BRHYX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 13.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.51 is 45.74% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

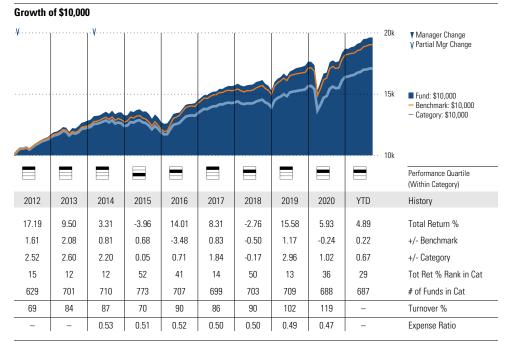
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric ESG Commitment

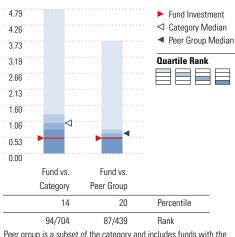
Rating 2-Basic Updated

10-08-2021



High Yield Bond





	94/704	87/439	Hank		
Peer group	o is a subset of the	e category an	nd includes funds with the		
same management style (active vs. passive) and similar share class					
characteri	stics.				

Cat Alpha -0.02 -0.57 0.97 Beta 1 02 _ R-Squared 99.10 95.72 Standard Deviation 9 69 947 9.37 Sharpe Ratio 0.61 0.61 0.55 Tracking Error 0.94 2.23 Information Ratio 0.09 -0.40 Up Capture Ratio 102.63 93.13 Down Capture Ratio 103.77 98.22

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

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Morningstar Category Morningstar Index

ICE BofA US High Yield TR USD

BlackRock High Yield Bond K BRHYX

Style Analysis as of 09-30-2021

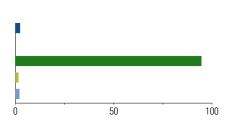




Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.66	-	1.85
AA	0.00	-	0.05
A	0.27	-	0.19
BBB	2.36	-	3.56
BB	31.98	-	34.28
В	44.10	-	35.22
Below B	17.60	-	21.43
Not Rated	3.02	_	3.42

Asset Allocation	on of 00 20 2021
Asset Allocation	as of 09-30-2021



Asset Class Net % Cat% US Stocks 2.22 1.10 Non-US Stocks 0.00 0.02 Bonds 94.50 93.49 Cash 1.37 2.98 Other 1.90 2.41 Total 100.00 100.00

Sector Weighting as of 09-30-2021

	Bmark	Cat	Fund	 Benchmark 	Category Average
0.04	-	1.58	10		
0.00	-	0.56	0		
0.00	-	0.00	İ		
0.04	-	0.14	0		
0.00	-	0.88	0		
95.93	-	89.64			
83.01	-	83.08			
11.15	-	4.85			
1.77	-	1.55			
0.00	-	0.16	0		
0.42	-	1.54	1		
0.00	-	0.09	0		
0.00	-	0.00			
0.00	-	0.09	0		
0.00	-	0.14			
0.00	-	0.52	[
0.42	-	0.70	0		
0.00	-	0.00	0		
0.00	-	0.03	0		
3.61	-	4.37			
0.00	-	2.85			
	0.00 0.04 0.04 95.93 83.01 11.15 1.77 0.00 0.42 0.00 0.00 0.00 0.00 0.00 0.00	0.00 - 0.00 - 0.04 - 0.00 - 95.93 - 83.01 - 11.15 - 1.77 - 0.00 -	0.00 0.56 0.00 0.00 0.04 0.14 0.00 0.88 95.93 89.64 83.01 83.08 11.15 4.85 1.77 1.55 0.00 0.01 0.02 0.09 0.00 0.09 0.00 0.09 0.00 0.01 0.00 0.02 0.00 0.02 0.00 0.02 0.00 0.02 0.00 0.02 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 - 0.56 [] 0.00 - 0.00 [] 0.04 - 0.14 [] 0.00 - 0.88 [] 95.93 - 89.64 - 83.01 - 83.08 - 11.15 - 4.85 - 0.00 - 0.16 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.14 [] 0.00 - 0.52 [] 0.42 - 0.00 [] 0.00 - 0.03 [] 3.61 - 4.37 []	0.00 - 0.56 [] 0.00 - 0.00 [] 0.04 - 0.14 [] 0.00 - 0.88 [] 95.93 - 89.64 - 83.01 - 83.08 - 11.15 - 4.85 - 0.00 - 0.16 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.09 [] 0.00 - 0.02 [] 0.00 - 0.02 [] 0.42 - 0.70 [] 0.42 - 0.70 [] 0.42 - 0.00 [] 0.00 - 0.03 []

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

Total Holdings 1624

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index High Yield Bond

ICE BofA US High Yield TR USD

BlackRock Total Return K MPHQX

Portfolio Manager(s)

Rick Rieder since 08-2010 Bob Miller since 10-2011 David Rogal since 01-2017

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus 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 11.16 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.37 is 51.32% lower than the Intermediate Core-Plus Bond category average.

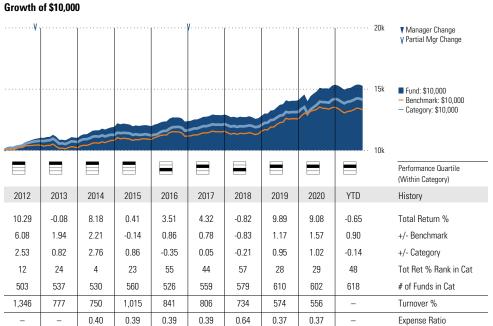
Morningstar Investment Management LLC Analysis

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

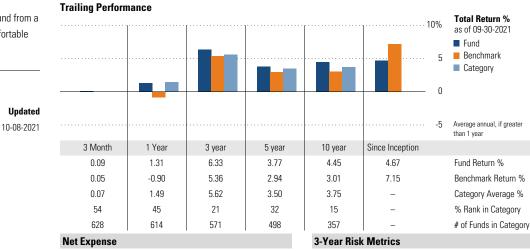
ESG Metrics

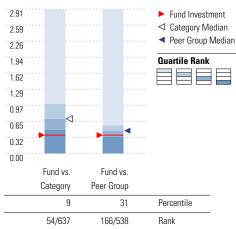
Metric ESG Commitment

Rating 2-Basic



-										
10.29	-0.08	8.18	0.41	3.51	4.32	-0.82	9.89	9.08	-0.65	Total Return %
6.08	1.94	2.21	-0.14	0.86	0.78	-0.83	1.17	1.57	0.90	+/- Benchmark
2.53	0.82	2.76	0.86	-0.35	0.05	-0.21	0.95	1.02	-0.14	+/- Category
12	24	4	23	55	44	57	28	29	48	Tot Ret % Rank in Cat
503	537	530	560	526	559	579	610	602	618	# of Funds in Cat
1,346	777	750	1,015	841	806	734	574	556	-	Turnover %
-	-	0.40	0.39	0.39	0.39	0.64	0.37	0.37	-	Expense Ratio





Fund Bmark Alpha 0.68 0.99 Beta 1 05 _ R-Squared 73.48 62.23 Standard Deviation 4 35 3 54 4 66 Sharpe Ratio 1.21 1 23 Tracking Error 2.25 Information Ratio 0.44 0.16 Up Capture Ratio 116.91 110.92 Down Capture Ratio 114.98 117.39

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.73	4.43	5.89
Avg Eff Maturity	7.83	-	7.41

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

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Cat

0.48

1.06

2.94

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

BlackRock Total Return K MPHQX

Style Analysis as of 09-30-2021

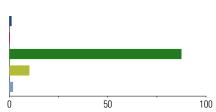




Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	38.23	3.53	47.76
AA	3.22	74.59	4.13
A	17.76	10.82	10.83
BBB	22.51	8.32	22.67
BB	10.38	0.28	6.45
В	0.00	0.00	3.21
Below B	0.00	0.00	1.52
Not Rated	7.90	2.46	3.43

Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	 Benchmarl 	k 🛛 Categ	ory Avera	je	
Government	-	-	27.90						0
Treasury	_	_	18.38				0		
Inflation – Protected	_	_	1.50	0					
Agency/Quasi Agency	_	_	0.77	0					
Other Government Related	-	-	7.25						
Corporate	-	-	30.24						0
Corporate Bond	-	-	28.11						0
Bank Loan	-	-	0.68	0					
Convertible	-	-	1.27	[
Preferred	-	-	0.18]					
Securitized	-	-	32.34						
Agency MBS Pass-Through	-	-	15.49			0			
Agency MBS ARM	-	-	0.03	0					
Agency MBS CMO	-	-	1.94						
Non-Agency Residential MBS	-	-	0.62	0					
Commercial MBS	-	-	5.02						
Asset-Backed	-	-	9.24		[
Covered Bond	-	-	0.00	0					
Municipal	-	-	0.93	0					
Cash & Equivalents	-	_	7.42		[
Other	-	_	0.83						
				0%	5 10	15	20	25	30

% Net Asset

Cumulative %

Fixed Income Sector

Maturity Date

Top 0 Holdings as of 09-30-2021

Name

Total Holdings 0

 \oplus Increase \oplus Decrease otin New to Portfolio



Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Total	100.00	100.00
Other	1.66	2.08
Cash	9.96	0.88
Bonds	87.37	96.97
Non-US Stocks	0.08	0.00
US Stocks	0.93	0.07
Asset Class	Net %	Cat%

DFA US Core Equity 1 I DFEOX

Portfolio Manager(s)

Jed Foodall since 02-2012 Joel Schneider since 02-2019

Quantitative Screens

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

Management: The fund's management has been in place for 9.59 years.

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

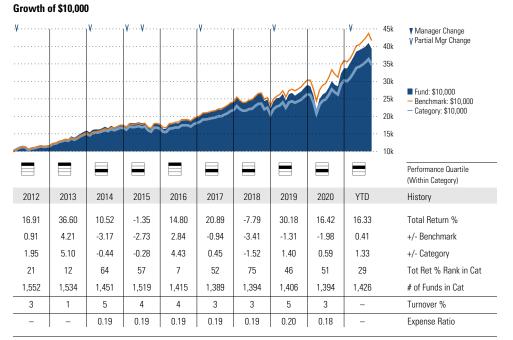
Net Expense: The fund's expense ratio of 0.15 is 81.93% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

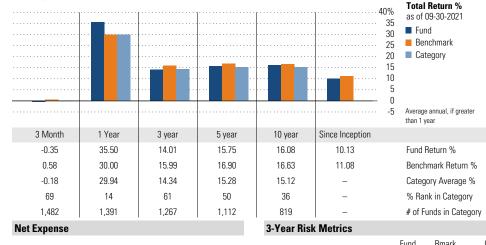
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

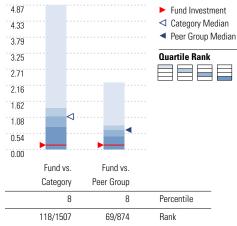
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021







ROE



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

Fund **Bmark** Cat Alpha -3.04 -1.35 0.97 Beta 1 10 97.95 **R-Squared** 95.76 18.81 Standard Deviation 21 00 18 73 Sharpe Ratio 0.68 0.83 0.74 Tracking Error 3.60 3.76 Information Ratio -0.55 -1.00 Up Capture Ratio 102.99 94.15 Down Capture Ratio 113.52 98.89

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 20.04 24 09 22.21 Price/Book Ratio 3.42 4.27 4.41 Geom Avg Mkt Cap \$B 67 45 201 74 256 86

27.94

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31.23

31.98

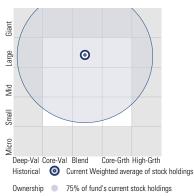
Morningstar Category Large Blend

Morningstar Index

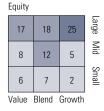
S&P 500 TR USD

DFA US Core Equity 1 I DFEOX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	4.58	4.58	7.13	Technology
∋ Microsoft Corp	3.74	8.32	27.51	Technology
Đ Amazon.com Inc	2.56	10.88	0.86	Consumer Cyclical
Meta Platforms Inc Class A	1.37	12.25	24.25	Communication Svc
$oldsymbol{ m D}$ Alphabet Inc Class A	1.26	13.51	52.54	Communication Svc
€ Alphabet Inc Class C	1.21	14.72	52.14	Communication Svc
JPMorgan Chase & Co	1.13	15.86	30.94	Financial Services
€ S+p500 Emini Fut Dec21 Xcme 20211217	0.85	16.70	-	-
Johnson & Johnson	0.84	17.55	4.61	Healthcare
Berkshire Hathaway Inc Class B	0.82	18.37	17.71	Financial Services
Verizon Communications Inc	0.77	19.14	-4.86	Communication Svc
Đ Ssc Government Mm Gvmxx	0.76	19.90	-	-
NVIDIA Corp	0.74	20.65	58.77	Technology
UnitedHealth Group Inc	0.71	21.36	12.61	Healthcare
Visa Inc Class A	0.70	22.06	2.28	Financial Services

Total Holdings 2532

 \oplus Increase \ominus Decrease R New to Portfolio

 Sector Weighting as of 09-30-2021

 Fund
 Bmark
 Cat

 Ngs
 Cyclical
 32.17
 30.94
 30.52

 Basic Materials
 3.34
 2.15
 2.67

0

Utilities

Asset Allocation as of 09-30-2021

	•			
æ.	Basic Materials	3.34	2.15	2.67
	Consumer Cyclical	12.62	12.10	10.80
ц.	Financial Services	15.87	14.11	14.63
ŵ	Real Estate	0.34	2.58	2.42
w,	Sensitive	46.92	47.05	46.65
	Communication Services	8.93	11.29	10.63
0	Energy	3.23	2.75	2.30
¢	Industrials	12.39	8.38	10.18
	Technology	22.37	24.63	23.54
-	Defensive	20.91	22.01	22.84
F	Consumer Defensive	6.51	6.21	6.67
٠	Healthcare	12.12	13.34	13.95

2.28

2.46

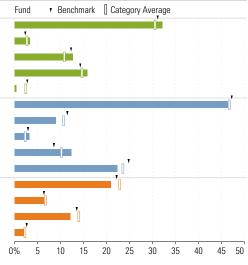
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Asset Class	Net %	Cat%
US Stocks	98.08	94.81
Non-US Stocks	1.07	3.07
Bonds	0.00	0.50
Cash	0.84	1.19
Other	0.01	0.42
Total	100.00	100.00



DFA US Small Cap Value I DFSVX

Portfolio Manager(s)

Jed Foodall since 02-2012 Joel Schneider since 07-2015 Marc Leblond since 02-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.59 years.

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

Net Expense: The fund's expense ratio of 0.39 is 66.67% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

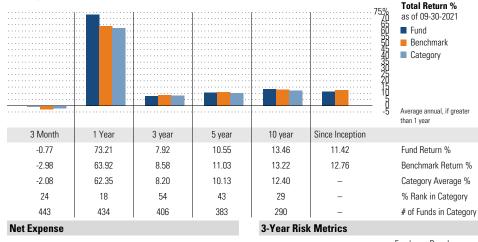
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

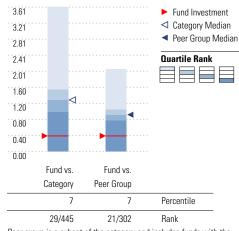
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021

¥		¥	vv		, γ		¥	.¥		35k 30k	▼ Manager Change γ Partial Mgr Change
		~~~~			*	-	/		/ ~	25k 20k 15k	 Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000
										10k	Performance Quartile (Within Category)
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD		History
21.72	42.38	3.48	-7.81	28.26	7.21	-15.13	18.12	2.23	30.57		Total Return %
3.67	7.86	-0.74	-0.34	-3.48	-0.63	-2.27	-4.27	-2.40	7.65		+/- Benchmark
5.72	6.16	0.14	-1.10	2.27	-1.33	0.33	-3.31	-1.79	6.33		+/- Category
11	12	58	71	33	67	48	82	58	14		Tot Ret % Rank in Cat
460	475	455	495	467	471	473	463	440	439		# of Funds in Cat
15	14	9	9	19	24	27	19	18	-		Turnover %
_	-	0.52	0.52	0.52	0.52	0.52	0.53	0.52	-		Expense Ratio

Trailing Performance



ROE



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 -0.90 -0.23 1.02 Beta 1 10 _ R-Squared 98.11 95.76 Standard Deviation 29.85 26.99 28.02 Sharpe Ratio 0.37 0.40 0.39 Tracking Error 4.85 6.13 Information Ratio -0.14 -0.08 Up Capture Ratio 110.29 101.34 Down Capture Ratio 113.92 102.72

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 11.39 12 57 13.85 Price/Book Ratio 1.30 1.56 1.69 Geom Avg Mkt Cap \$B 2.51 2 18 3.95

9.36

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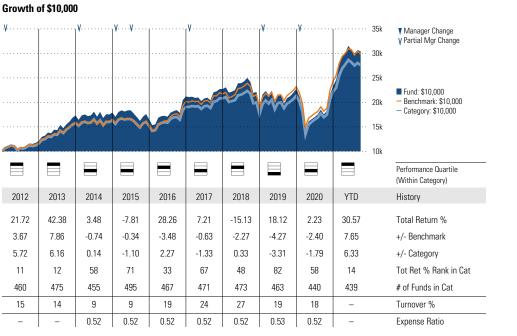


5.79

12.41

Morningstar Category Morningstar Index

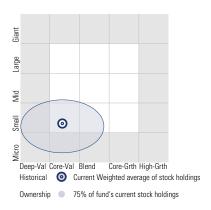
Russell 2000 Value TR USD

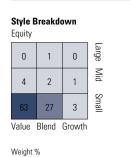


Small Value

DFA US Small Cap Value I DFSVX

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





>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ S+p500 Emini Fut Dec21 Xcme 20211217	1.16	1.16	_	_
Đ Ssc Government Mm Gvmxx	1.09	2.25	_	-
ige Amkor Technology Inc	0.91	3.17	66.25	Technology
ightarrow Element Solutions Inc	0.85	4.02	23.24	Basic Materials
Regal Rexnord Corp	0.83	4.85	28.89	Industrials
🕀 Acadia Healthcare Co Inc	0.80	5.64	26.90	Healthcare
Valley National Bancorp	0.71	6.35	39.90	Financial Services
Sterling Bancorp	0.70	7.05	39.99	Financial Services
Popular Inc	0.70	7.75	40.22	Financial Services
PDC Energy Inc	0.68	8.43	132.00	Energy
onumber onumber Penske Automotive Group Inc	0.68	9.12	71.61	Consumer Cyclical
ightarrow Alcoa Corp	0.66	9.78	112.32	Basic Materials
ightarrow Olin Corp	0.65	10.42	98.90	Basic Materials
WESCO International Inc	0.63	11.05	46.90	Industrials
\supset Bank OZK	0.63	11.68	40.14	Financial Services

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Total Holdings 1039

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



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Small Value	Russell 2000 Value TR USD
Asset Class	Net %
US Stocks	95.65
Non-US Stocks	3.01
Bonds	0.00
Cash	1.19

Morningstar Index

Cat% 95.85

> 3.01 0.11

1.08

-0.05

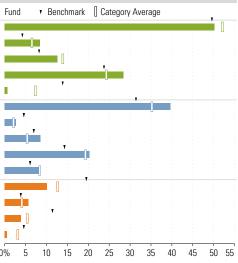
100.00

0.16

100.00

Fund Bmark Cat Fund 50.16 49.41 52.10 8.47 4.06 6.52 12.62 8.06 13.91 28.43 23 59 24.32 0.64 13.70 7.35 0 39.69 31.24 35.22 **Communication Services** 2.64 4.41 2.11 8.56 6.79 5.39 20.26 14.13 19.32 8 23 5.91 8.40 10.15 19.36 12.67 5.71 3.69 4.10 3.93 11.26 5.43 0.51 4.41 3.14 н 0%

100



Other

Total

JPMorgan Large Cap Growth R6 JLGMX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.17 years.

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

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

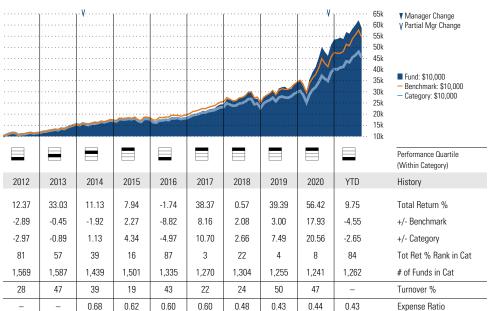
Morningstar Investment Management LLC Analysis

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

ESG Metrics

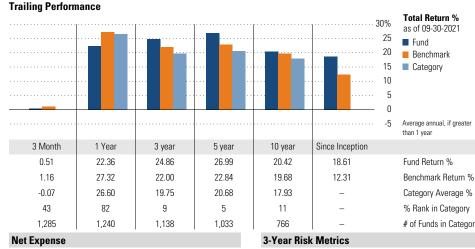
Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

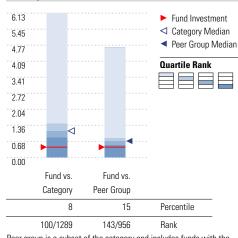




Morningstar Category

Large Growth





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

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

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

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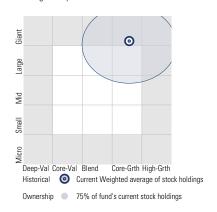


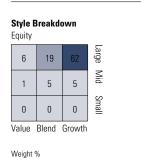
Morningstar Index

Russell 1000 Growth TR USD

JPMorgan Large Cap Growth R6 JLGMX

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





Top 15 Holdings as of 09-30-2021

>50 25-50 10-25 0-10

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

Total Holdings 77

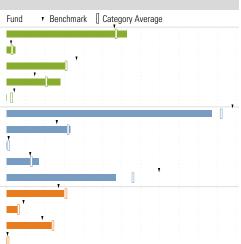
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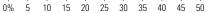
0 50 100

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

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





55 60

Morningstar Category Mo

Large Growth

Morningstar Index Russell 1000 Growth TR USD

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

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MFS Mid Cap Growth R6 OTCKX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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 0.7 is 35.19% lower than the Mid-Cap Growth category average.

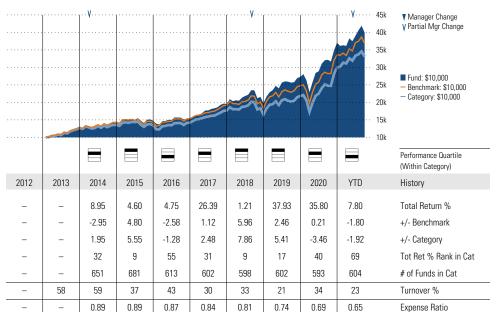
Morningstar Investment Management LLC Analysis

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

ESG Metrics

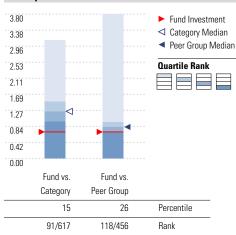
Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021
Sustainability Rating	5	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021





Trailing Performance





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

3-Year Risk Metrics Fund Bmark Cat Alpha 2.43 -0.05 0.86 0.99 Beta R-Squared 94.81 91.63 Standard Deviation 19 56 22.05 23.04 Sharpe Ratio 0.95 0.86 0.82 Tracking Error 5.37 6.61 Information Ratio 0.04 -0.16 Up Capture Ratio 92.59 99.60 Down Capture Ratio 86.02 101.34

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 39.56 32 67 34.64 Price/Book Ratio 7.09 9.61 6.28 Geom Avg Mkt Cap \$B 22 14 23 28 18.91 ROE 18.95 15.79 16.95

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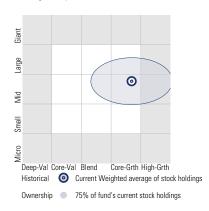
Morningstar Index

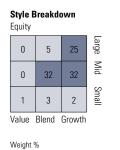
Russell Mid Cap Growth TR USD

Morningstar Category

MFS Mid Cap Growth R6 OTCKX

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





Top 15 Holdings as of 09-30-2021

>50 25-50 10-25 0-10

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

Total Holdings 115

 \oplus Increase \ominus Decrease R New to Portfolio

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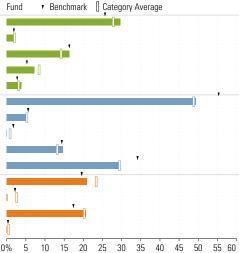
 Morningstar Category
 Morningstar Index

 Im Mid-Cap Growth
 Russell Mid Cap Growth TR USD

Asset Class Net % Cat% US Stocks 88.20 93.12 Non-US Stocks 10.94 3.90 Bonds 0.00 0.07 Cash 0.86 2.61 0.00 Other 0.30 Total 100.00 100.00

Fund Bmark Cat Fund Cyclical 29.65 25.48 27.83 Basic Materials 2.15 1.69 2.04 Consumer Cyclical 16.42 16.15 14.20 Financial Services 7.20 5.09 8 46 Real Estate 3.88 2.55 3.13 Sensitive 49 35 55.14 48.82 **Communication Services** 5.26 5.42 5.27 Energy 0.00 1.55 0.89 Industrials 14.72 14.20 13.20 Technology 29.37 33.97 29.46 20.99 19.39 Defensive 23.36 **Consumer Defensive** 0.25 2.00 2.57 | [Healthcare 20.74 17.23 20.27 Utilities 0.00 0.16 0.52

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Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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PIMCO Commodity Real Ret Strat Inst PCRIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

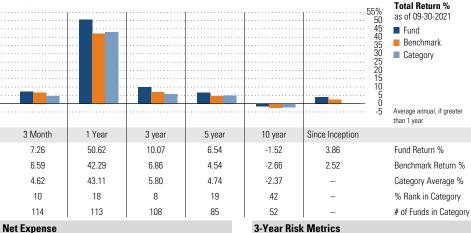
Net Expense: The fund's expense ratio of 0.82 is 21.9% lower than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

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

Growth	of \$10,000)								
			y		[y.	yy		15k	▼ Manager Change γ Partial Mgr Change
		~~								
			~			~~			~	Fund: \$10,000
									5k	 Benchmark: \$10,000 Category: \$10,000
									····· Ok	
										Performance Quartile (Within Category)
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
5.31	-14.81	-18.06	-25.70	14.54	2.70	-13.77	12.27	0.82	33.84	Total Return %
6.37	-5.29	-1.05	-1.04	2.77	1.00	-2.52	4.58	3.94	4.71	+/- Benchmark
5.93	-6.08	-0.08	-1.71	2.38	-0.96	-2.25	4.40	3.91	5.70	+/- Category
1	87	58	66	21	61	77	10	31	17	Tot Ret % Rank in Cat
122	157	145	173	147	140	128	132	125	114	# of Funds in Cat
177	57	49	123	111	176	148	226	262	260	Turnover %
-	-	0.74	0.74	0.74	0.74	1.24	1.46	1.33	0.82	Expense Ratio

Trailing Performance



7 00 Fund Investment Category Median 6.22 Peer Group Median 5.44 4.67 Quartile Rank 3.89 3.11 2.33 1.56 0.78 0.00 Fund vs Fund vs Peer Group Category 39 60 Percentile 45/115 42/71 Rank

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

3-Year Risk Metrics Fund Bmark Cat Alpha 2.04 -0.73 1 20 1 08 Beta _ R-Squared 96.24 82.98 Standard Deviation 18 75 15.38 18 56 Sharpe Ratio 0.55 0.44 0.39 Tracking Error 4.72 8.01 Information Ratio 0.68 0.03 Up Capture Ratio 120.96 107.20 Down Capture Ratio 111.36 113.52

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 12.32 Price/Book Ratio 1.51 1.86 Geom Avg Mkt Cap \$B 20.09 33 72 ROE 16.78 5.50

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Morningstar Category

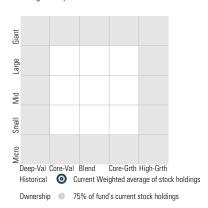
Commodities Broad Basket

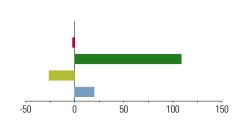
Morningstar Index

Bloomberg Commodity TR USD

PIMCO Commodity Real Ret Strat Instl PCRIX

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





Other Total	19.76 100.00	12.92
Cash	-26.12	52.45
Bonds	108.53	31.88
Non-US Stocks	-2.18	0.58
US Stocks	0.00	2.16
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund	ł	• Be	nchmark	Ca	tegory A	verage	9			
ե	Cyclical	-	-	54.17											[
ñ.	Basic Materials	-	-	38.89								0			
A	Consumer Cyclical	-	-	0.00	Ì										
d	Financial Services	-	-	15.28				0							
æ	Real Estate	-	-	0.00	Ū										
Ma.	Sensitive	-	-	40.28								0			
	Communication Services	-	-	0.00	0										
•	Energy	-	-	38.89											
\$	Industrials	-	-	1.39	0										
	Technology	-	-	0.00	Ì										
•	Defensive	-	-	5.56											
-	Consumer Defensive	-	-	5.56		0									
٠	Healthcare	-	-	0.00	į										
?	Utilities	-	_	0.00	į.										
					0%	5	10	15	20 2	5 30	35	40	45	50	5

Style Breakdown

Weight %

>50 25-50 10-25 0-10



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	-	-
\oplus 5 Year Treasury Note Future Sept 21	15.43	75.96	-	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	9.03	84.99	-	_
\odot EUROPEAN MONETARY UNION EURO Sold	9.03	94.03	-	_
United States Treasury Notes 0.125%	8.91	102.93	-	-
\oplus 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	-	_
娄 Offset: Unsettled Trades	6.65	132.66	-	_
\oplus Federal National Mortgage Association 4%	5.36	138.02	-	-
\ominus 10 Year Treasury Note Future Sept 21	5.15	143.16	-	-
\oplus United States Treasury Notes 0.5%	4.61	147.77	-	-
\oplus United States Treasury Notes 0.125%	3.97	151.74	-	-

Total Holdings 747

🕀 Increase \bigcirc Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD

PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

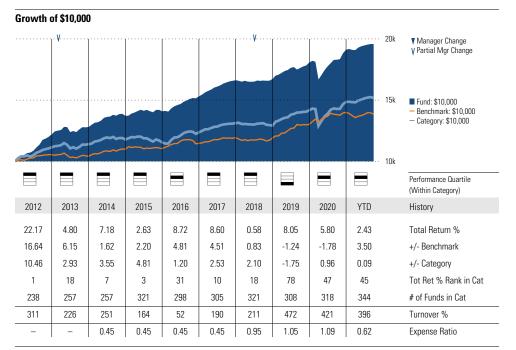
Management: The fund's management has been in place for 14.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.62 is 38% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

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





Avg Eff Maturity

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

Rank

95/227

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76/358



7.69

5.99

3.05

Morningstar Category Morningstar Index Multisector Bond

BBgBarc US Universal TR USD

PIMCO Income Insti PIMIX

Style Analysis as of 09-30-2021 Style Breakdown





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.00	67.64	15.89
AA	7.00	3.23	3.70
А	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 Bated	0.00	0.00	7.83

				Asset Cl	ass				
1				US Sto	ocks				
•				Non-U	S Stocks				
				Bonds					
				Cash					
				Other					
0	50		100	Total					
Sector Weight	ing as of 09-30-2021								
	Func	Bmark	Cat	Fund	 Benchn 	nark	Categ	ory Averag	е
Government	28.03		20.83]		
Treasury	4.39	-	9.63		0				

Asset Allocation as of 09-30-2021

Morningstar Category

Multisector Bond

Morningstar Index

BBgBarc US Universal TR USD

Net %

0.91

2.57

62.87

28.58

5.07

100.00

Cat%

2.02

0.12

94.04

-0.04

3.88

100.00

Other	12.09	-	4.65		U	-					
Cash & Equivalents	29.80	-	5.84						-		
Municipal	0.05	-	0.43	0							
Covered Bond	0.00	_	0.02	ĺ,							
Asset-Backed	8.52	-	11.67		-						
Commercial MBS	0.23	-	1.82	I []							
Non-Agency Residential MBS	3.09	-	2.01								
Agency MBS CMO	0.43	-	3.89	•]						
Agency MBS ARM	0.00	-	0.00								
Agency MBS Pass-Through	6.87	-	7.36								
Securitized	19.14	-	26.77					[
Preferred	0.28	-	0.83	1]							
Convertible	1.49	-	3.04								
Bank Loan	0.93	-	3.71								
Corporate Bond	6.13	-	33.52							0	
Corporate	8.83	-	41.10								
Other Government Related	21.13	_	9.34								
Agency/Quasi Agency	0.61	_	1.25								
Inflation – Protected	1.90	_	0.61								
Treasury	4.39	-	9.63		É.	0					

Top 10 Holdings as of 09-30-2021

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

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PIMCO Short-Term Insti PTSHX

Portfolio Manager(s)

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

Quantitative Screens

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

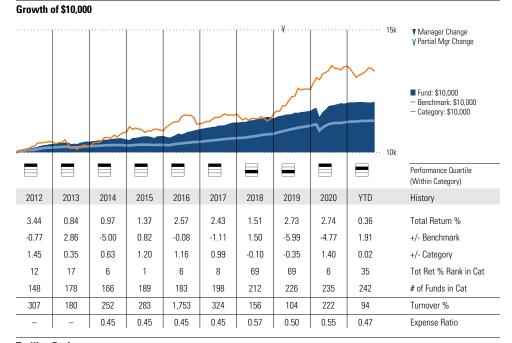
Management: The fund's management has been in place for 10.75 years.

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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



Morningstar Category

Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD



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

9.43

Down Capture Ratio

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.

74

Percentile

Rank

Fund vs Peer Group

139/189

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Fund vs

Category 64

159/249



Cat

0.86

0 16

13.56

1.80

0.39

3.61

-1.05

25.04

12.30

PIMCO Short-Term Instl PTSHX

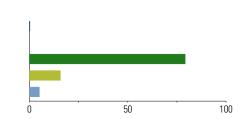
Style Analysis as of 09-30-2021





Duration

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



Asset Allocation as of 09-30-2021

Asset Class Net % Cat% US Stocks 0.16 0.08 Non-US Stocks 0.00 0.00 Bonds 79.17 75.39 Cash 15.69 20.66 5.00 Other 3.85 Total 100.00 100.00

Morningstar Index

BBgBarc US Agg Bond TR USD

Morningstar Category

Ultrashort Bond

Sector Weighting as of 09-30-2021 Benchmark [] Category Average Fund Bmark Cat Fund Government 34.91 11.93 1.00 6.36 Π Treasurv _ Inflation - Protected 0.00 0.05 8.01 1.53 Agency/Quasi Agency Î Other Government Related 25.90 3.99 Corporate 19.90 38.91 _ Corporate Bond 18.58 34.40 ίΠ Bank Loan 0.00 _ 0.99 Convertible 1.32 3.52 Preferred 0.00 0.00 Π _ Securitized 19.10 25.83 _ Agency MBS Pass-Through 0.66 1.52 Agency MBS ARM 0.02 0.79 Agency MBS CMO 1.77 5.59 1 Non-Agency Residential MBS 0.68 0.46 il. Commercial MBS 2.37 0.84 16.62 Asset-Backed 13 60 _ Covered Bond 0.00 0.01 Municipal 0.48 _ 1.28 **Cash & Equivalents** 15.16 21.90 _ Other 7.57 _ 0.05 0% 5 10 15 20 25 30 35 40

Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Pimco Fds	10-2021	18.93	18.93	_
\oplus 3 Month Canadian Bankers' Acceptance Future Dec 22	12-2022	17.58	36.51	-
⊖ 5 Year Treasury Note Future Sept 21	10-2021	14.15	50.67	-
\oplus 3 Month Canadian Bankers' Acceptance Future Mar 23	03-2023	10.08	60.75	-
\ominus Ultra 10 Year US Treasury Note Future Sept 21	09-2021	5.73	66.48	-
交 Cash Offset	_	5.10	71.58	-
IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	4.93	76.52	-
IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	4.93	81.45	-
⊖ BRITISH POUND STERLING Purchased	08-2021	4.54	85.99	-
⊖ BRITISH POUND STERLING Sold	08-2021	4.54	90.53	-

Total Holdings 1237

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.04 is 95.18% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



0.04

0.04

0.04

0.04

0.04

_

Expense Ratio

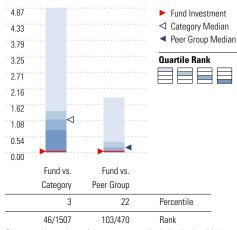


0.05

0.05

_





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

15.12	-	Category Average %				
15	-	% Ra	% Rank in Category			
819	-	# of F	unds in Cate	gory		
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		-0.03	-	-1.35		
Beta		1.00	-	0.97		
R-Squared		100.00 – 95.7				
Standard Devia	tion	18.82	18.81	18.73		
Sharpe Ratio		0.83	0.83	0.74		
Tracking Error		0.01	-	3.76		
Information Rat	io	-3.08	-	-1.00		
Up Capture Rat	io	99.96	-	94.15		
Down Capture	Ratio	100.07	-	98.89		
Portfolio M	Portfolio Metrics					

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

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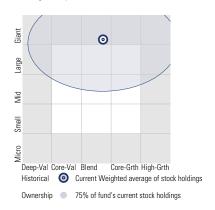
Morningstar Category Morningstar Index

Large Blend

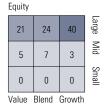
S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.08	6.08	7.13	Technology
€ Microsoft Corp	5.80	11.88	27.51	Technology
➔ Amazon.com Inc	3.92	15.80	0.86	Consumer Cyclical
∋ Facebook Inc Class A	2.21	18.01	24.25	Communication Svc
e Alphabet Inc Class A	2.20	20.22	52.54	Communication Svc
\ominus Alphabet Inc Class C	2.06	22.27	52.14	Communication Svc
m lacksquare Tesla Inc	1.72	23.99	9.89	Consumer Cyclical
• NVIDIA Corp	1.41	25.41	58.77	Technology
igodolog Berkshire Hathaway Inc Class B	1.38	26.79	17.71	Financial Services
∋ JPMorgan Chase & Co	1.34	28.13	30.94	Financial Services
🕀 Johnson & Johnson	1.16	29.29	4.61	Healthcare
	1.02	30.31	2.28	Financial Services
	1.01	31.32	12.61	Healthcare
Đ The Home Depot Inc	0.96	32.28	25.45	Consumer Cyclical
∋ Procter & Gamble Co	0.93	33.21	2.29	Consumer Defensive

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

50

Fund

30.93

2.15

12.11

14.09

2.58

47.07

11.29

2.74

8.39

24 65

21.99

6.21

13.35

2.43

Bmark

30.94

2.15

12.10

14 11

2.58

47.05

11.29

2.75

8.38

24.63

22.01

6.21

13.34

2.46

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

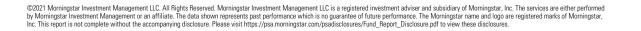
Defensive

Healthcare

Consumer Defensive

Total Holdings 511

🕀 Increase 👄 Decrease 🕸 New to Portfolio



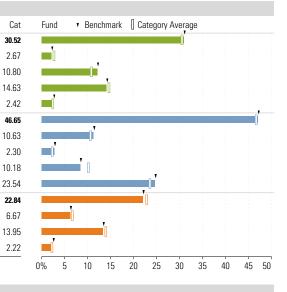


Morningstar Category Morningstar Index

📕 Large Blend

S&P 500 TR USD

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



Vanguard Equity-Income Adm VEIRX

Portfolio Manager(s)

W. Michael Reckmeyer since 08-2007 Sharon Hill since 02-2021 Matthew Hand since 10-2021

Quantitative Screens

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

Management: The fund's management has been in place for 14.14 years.

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

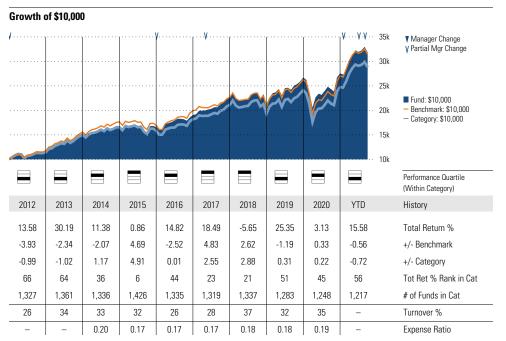
Net Expense: The fund's expense ratio of 0.19 is
 79.79% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

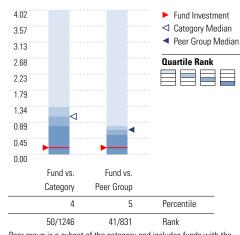


Morningstar Category

Large Value

Trailing Performance





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

Fund Bmark Cat Alpha 1.56 -0.25 0.87 0.99 Beta R-Squared 98.27 95.86 Standard Deviation 17 69 20 18 20.37 Sharpe Ratio 0.60 0 52 0.51 Tracking Error 3 53 4.50 Information Ratio 0.16 -0.14 Up Capture Ratio 92.54 98.13 Down Capture Ratio 87.46 99.39

Portfolio Metrics Fund Bmark

Price/Earnings Ratio	19.97	17.83	17.68
Price/Book Ratio	2.82	2.44	2.62
Geom Avg Mkt Cap \$B	103.94	73.35	114.13
ROE	22.71	16.34	21.91

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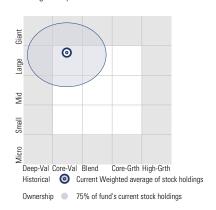
Cat

Morningstar Index

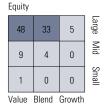
Russell 1000 Value TR USD

Vanguard Equity-Income Adm VEIRX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
🕀 Johnson & Johnson	3.84	3.84	4.61	Healthcare
\oplus JPMorgan Chase & Co	3.83	7.66	30.94	Financial Services
$oldsymbol{eta}$ Bank of America Corp	2.97	10.64	41.93	Financial Services
€ Procter & Gamble Co	2.68	13.31	2.29	Consumer Defensive
⊖ Cisco Systems Inc	2.61	15.93	24.09	Technology
⊖ Comcast Corp Class A	2.25	18.18	8.13	Communication Svc
heta Eli Lilly and Co	2.13	20.30	38.36	Healthcare
\oplus Morgan Stanley	1.93	22.23	44.04	Financial Services
$oldsymbol{eta}$ The Home Depot Inc	1.89	24.13	25.45	Consumer Cyclical
\oplus Philip Morris International Inc	1.88	26.01	18.90	Consumer Defensive
⇒ Pfizer Inc	1.84	27.85	20.02	Healthcare
€ Merck & Co Inc	1.84	29.69	-3.40	Healthcare
\oplus Verizon Communications Inc	1.61	31.30	-4.86	Communication Svc
\oplus Mondelez International Inc Class A	1.60	32.89	1.18	Consumer Defensive
⇒ MetLife Inc	1.58	34.47	34.50	Financial Services

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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Energy

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Utilities

Cyclical

Real Estate

Sensitive

Industrials

Technology

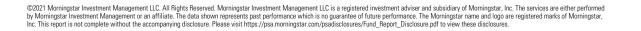
Defensive

Healthcare

50

Total Holdings 199

🕀 Increase 👄 Decrease 🕸 New to Portfolio





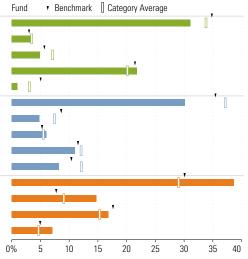
Morningstar Category 🔛 Large Value

Morningstar Index Russell 1000 Value TR USD

Asset Class	Net %	Cat%
US Stocks	93.59	92.09
Non-US Stocks	5.95	5.69
Bonds	0.00	0.43
Cash	0.46	0.80
Other	0.00	0.99
Total	100.00	100.00

Fund Bmark Cat 31.13 34.70 33.81 Basic Materials 3.37 2.90 3.47 Consumer Cyclical 4.95 5.56 7.13 Financial Services 21.80 21.33 20 14 Π 1.01 4.91 3.07 30.16 35.33 37.15 **Communication Services** 4.87 8.49 7.45 6.04 5.16 5.52 11.01 11.42 12.07 8.24 10.26 12.11 38.71 29.96 29.04 Consumer Defensive 14.78 7.62 9.07 16.86 17.51 15.30 7.07 4.83 4.67 0% 5 10

100



Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

Gemma Wright-Casparius since 08-2011

Quantitative Screens

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

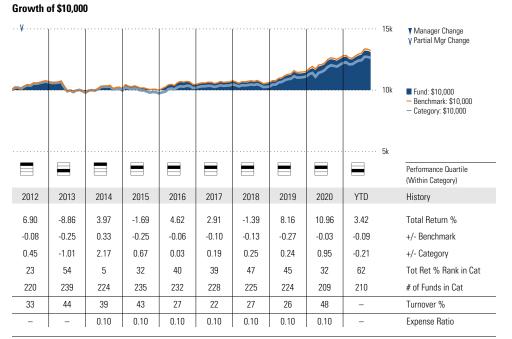
Management: The fund's management has been in place for 10.12 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 83.87% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

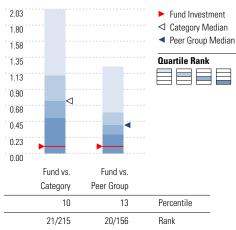


Morningstar Category

Inflation-Protected Bond

Trailing Performance





125 - # UI Fullus III Galegoly				
3-Year Risk Metrics				
	Fund	Bmark	Cat	
Alpha	0.26	-	-0.20	
Beta	0.94	-	0.91	
R-Squared	98.53	-	77.98	
Standard Deviation	3.86	4.07	4.36	
Sharpe Ratio	1.57	1.53	1.33	
Tracking Error	0.52	-	2.22	
Information Ratio	-0.30	-	-0.58	
Up Capture Ratio	96.19	-	89.37	
Down Capture Ratio	91.76	-	94.35	
Portfolio Metrics				

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

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

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

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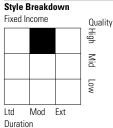


Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Vanguard Inflation-Protected Secs Adm VAIPX

Style Analysis as of 09-30-2021



-50 0 50 100 150

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

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

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

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

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

Top 10 Holdings as of 09-30-2021 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ⊕ United States Treasury Notes 3.82 3.82 _ United States Treasury Notes 3.71 7.52 _ ⊖ United States Treasury Notes 3.68 11.20 _ ① United States Treasury Notes 3.62 14.81 _ ⊕ United States Treasury Notes 3.49 18.30 _ ⊕ United States Treasury Notes 3.41 21.71 _ _ ⊖ United States Treasury Notes 3.34 25.06 _ ⊖ United States Treasury Notes 3.20 28.25 _ ① United States Treasury Notes 3.17 31.42 _ € United States Treasury Notes 3.04 34.46 _

Total Holdings 45

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index BBgBarc US Treasury US TIPS TR USD

Vanguard International Growth Adm VWILX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 18.66 years.

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

Net Expense: The fund's expense ratio of 0.33 is 69.16% lower than the Foreign Large Growth category average.

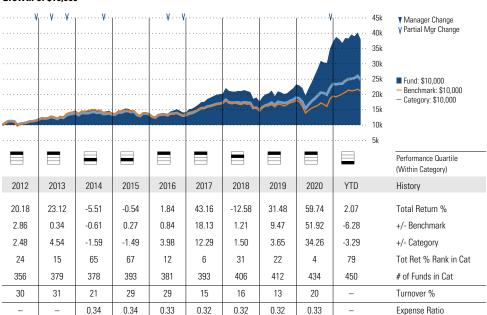
Morningstar Investment Management LLC Analysis

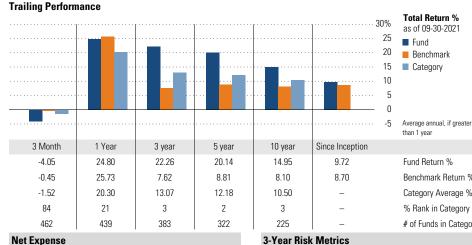
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

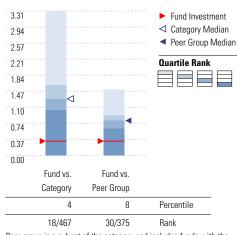
ESG Metrics

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

Growth of \$10,000







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

than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund **Bmark** Cat Alpha 13.13 5.55 1 05 0.92 Beta R-Squared 75.47 Standard Deviation 21 51 17 78 17.92 Sharpe Ratio 0.99 0 44 0.70 Tracking Error 10.69 7.32 Information Ratio 1.37 0.72 Up Capture Ratio 131.27 108.47 Down Capture Ratio 78.33 87.71 **Portfolio Metrics**

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

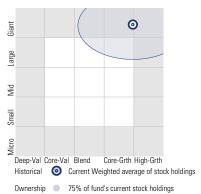
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MSCI EAFE NR USD

Vanguard International Growth Adm VWILX

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





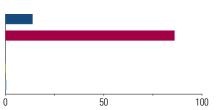


Weight %

<25

>50 25-50 10-25 0-10

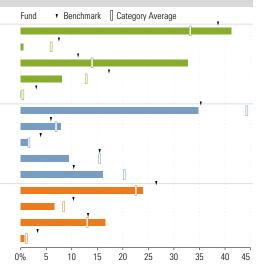
World Regions % Equity 09-30-2021



Sector Weighting as of 09-30-2021

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

Bmark Cat Fund Դ Cyclical 41.25 38.49 33.19 ŵ. Basic Materials 0.51 7.34 5.96 Consumer Cyclical 32.71 11.10 13.98 ц. Financial Services 8.03 17 14 12.82 ŵ Real Estate 0.00 2.91 0.43 Sensitive 34.81 ~ 35.11 44.27 đ **Communication Services** 7.86 5.78 6.92 Energy 1.46 3.77 1.61 ¢ Industrials 9.41 15.32 15.47 Technology 16.08 10.24 20.27 23.94 Defensive 26.40 22.55 **Consumer Defensive** 6.62 10.18 8.42 Healthcare 16.58 13.05 13.02 Utilities 0.74 3.17 1.11



7	Greater Asia	Fund % 33.45	Cat % 30.68	Americas	Fund % 19.30	Cat % 14.43	Greater Europe	Fund % 47.24	Cat % 54.90	Market Maturity	Fund %
	Japan	7.93	11.53	North America	14.73	11.98	United Kingdom	5.30	9.73	Developed Markets	76.44
	Australasia	0.85	1.51	Central/Latin	4.57	2.45	W euro-ex UK	41.48	43.75	Emerging Markets	23.56
	Asia-4 Tigers	5.68	7.67				Emrgng Europe	0.00	0.49	Not Available	0.00
	Asia-ex 4 Tigers	18.99	9.97				Africa	0.46	0.93		
	Not Classified	0.00	0.00								
	_										

Top 10 Holdings as of 09-30-2021

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus ASML Holding NV	5.95	5.95	62.80	Technology
igodolog Tencent Holdings Ltd	4.75	10.69	-18.20	Communication Svc
➔ MercadoLibre Inc	4.11	14.81	0.25	Consumer Cyclical
Moderna Inc	3.59	18.40	268.39	Healthcare
\ni Kering SA	3.50	21.89	4.98	Consumer Cyclical
in Illumina Inc	3.15	25.04	9.62	Healthcare
Alibaba Group Holding Ltd Ordinary Shares	3.11	28.15	-	Consumer Cyclical
Adyen NV	3.09	31.24	25.60	Technology
ightarrow Tesla Inc	3.06	34.30	9.89	Consumer Cyclical
M3 Inc	2.37	36.67	-17.87	Healthcare

Total Holdings 142

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Morningstar Category Morningstar Index Foreign Large Growth

MSCI EAFE NR USD

Asset Allocation as of 09-30-2021

Vanguard International Value Inv VTRIX

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

Q 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 years.

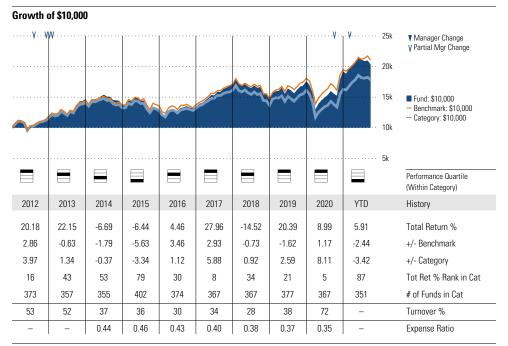
Net Expense: The fund's expense ratio of 0.35 is 65.69% lower than the Foreign Large Value category average.

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.

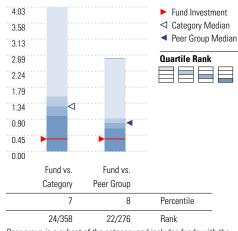
ESG Metrics

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



Trailing Performance





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

3-Year Risk Metrics Fund **Bmark** Cat Alpha -1.12 -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

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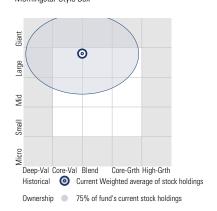


Morningstar Category Morningstar Index Foreign Large Value

MSCI EAFE NR USD

Vanguard International Value Inv VTRIX

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



Style Breakdown

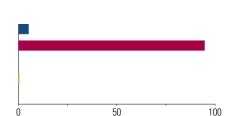


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Asset Allocation as of 09-30-2021

Դ Cyclical

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Energy

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Utilities

Basic Materials

Consumer Cyclical

Financial Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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

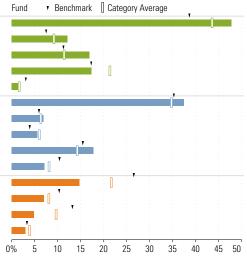
Morningstar Index

MSCI EAFE NR USD

Morningstar Category

Foreign Large Value

Sector Weighting as of 09-30-2021 Bmark Cat Fund Fund 47.75 38.49 43.59 12.17 7.34 9.19 16.90 11.10 11.40 17.31 17 14 21.36 1.37 2.91 1.64 37.50 35.11 34.75 **Communication Services** 6.90 5.78 6.34 6.01 5.65 3.77 17.81 15.32 14.27 7.14 10.24 8.13 14.74 26.40 21.65 6.97 10.18 8.09 4.81 13.05 9.66 2.96 3.17 3.90



		Greater Asia	Fund % 34.93	Cat % 31.09	Americas	Fund % 12.18	Cat % 7.97	Greater Europe	Fund % 52.88	Cat % 60.93	Market Maturity	Fund %
		Japan	11.89	17.40	North America	7.75	6.65	United Kingdom	17.54	17.49	Developed Markets	82.57
		Australasia	1.39	2.70	Central/Latin	4.43	1.32	W euro-ex UK	33.63	42.43	Emerging Markets	17.43
		Asia-4 Tigers	10.29	7.72				Emrgng Europe	0.70	0.51	Not Available	0.00
		Asia-ex 4 Tigers	11.36	3.27				Africa	1.01	0.50		
		Not Classified	0.00	0.00								
50-75	>75											

Top 10 Holdings as of 09-30-2021

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Samsung Electronics Co Ltd	2.15	2.15	_	Technology
POSCO	1.45	3.60	-	Basic Materials
$oldsymbol{eta}$ Alibaba Group Holding Ltd Ordinary Shares	1.37	4.96	-	Consumer Cyclical
Đ Bank Bradesco SA ADR	1.35	6.31	-17.22	Financial Services
\oplus 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
earrow 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

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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 0.12 is 88.79% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Trailing Performance

Growth of \$10,000



17/47 12/260 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

37

Percentile

Rank

Peer Group

Fund Bmark Cat Price/Earnings Ratio 37.00 38 46 38.51 Price/Book Ratio 2.95 2.42 2.85 Geom Avg Mkt Cap \$B 21.33 935 24 65 ROE 12.81 9.56 11.00

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Category

5



Morningstar Index Morningstar Category

Real Estate

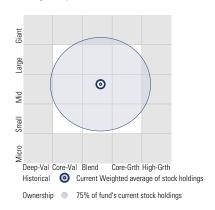
S&P United States REIT TR USD

Vanager Change

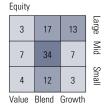
30k

Vanguard Real Estate Index Admiral VGSLX

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







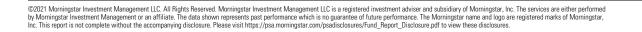
Weight %

>50 25-50 10-25 0-10

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Vanguard Real Estate II Index	11.56	11.56	_	_
∋ American Tower Corp	7.22	18.78	19.95	Real Estate
\ni Prologis Inc	5.55	24.33	27.75	Real Estate
igodolog Crown Castle International Corp	4.43	28.76	11.38	Real Estate
⊖ Equinix Inc	4.21	32.97	11.84	Real Estate
\ominus Public Storage	2.80	35.77	31.25	Real Estate
igodolog Simon Property Group Inc	2.49	38.26	57.33	Real Estate
ightarrow Digital Realty Trust Inc	2.39	40.64	6.04	Real Estate
\ni SBA Communications Corp	2.16	42.81	17.79	Real Estate
Welltower Inc	2.06	44.86	30.35	Real Estate
⊖ CBRE Group Inc Class A	1.96	46.82	55.23	Real Estate
\ni AvalonBay Communities Inc	1.85	48.67	40.14	Real Estate
ightarrow Equity Residential	1.69	50.36	39.55	Real Estate
$oldsymbol{eta}$ Alexandria Real Estate Equities Inc	1.60	51.96	9.08	Real Estate
∋ Weyerhaeuser Co	1.59	53.56	7.61	Real Estate

Total Holdings 171

🕀 Increase 👄 Decrease 🕸 New to Portfolio



M RNINGSTAR

As	set Allocation as of 09-30-2021	
		Asset Class
		US Stocks
		Non-US Stocks
		Bonds
		Cash
		Other

100

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

Sector Weighting as of 09-30-2021

50

Ó

		Fund	Bmark	Cat	Fund	۲	Be	nchr	nark		Cate	egor	y A	vera	ige					
Դ	Cyclical	100.00	99.13	98.96												•				
æ.	Basic Materials	0.00	0.00	0.06	0															
A	Consumer Cyclical	0.00	0.13	1.75	1															
	Financial Services	0.00	0.00	0.27	j i															
ŵ	Real Estate	100.00	99.00	96.88												-				
V *	Sensitive	0.00	0.87	1.02	0															
đ	Communication Services	0.00	0.00	0.22																
0	Energy	0.00	0.00	0.01																
Ф	Industrials	0.00	0.87	0.22																
	Technology	0.00	0.00	0.57	0															
-	Defensive	0.00	0.00	0.02																
	Consumer Defensive	0.00	0.00	0.00																
٠	Healthcare	0.00	0.00	0.00	[
9	Utilities	0.00	0.00	0.02																
					0% 5 1	0 15	20	25	20.25	5 40	15	50	55	60.0	66 -	70 7	75 0	5 0	n or	

 $^{0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 95 \ 00}$

Real Estate

S&P United States REIT TR USD

Vanguard Selected Value Inv VASVX

Portfolio Manager(s)

Richard Greenberg since 02-2005 Richard Pzena since 03-2014 John Flynn since 12-2015 Benjamin Silver since 02-2017 Jonathan Hartsel since 11-2019 William Weber since 12-2019 Mehul Trivedi since 12-2019

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 16.61 years.

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

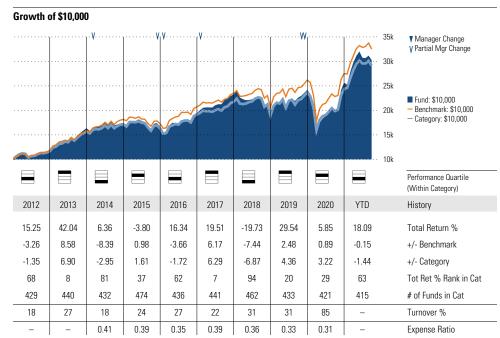
Net Expense: The fund's expense ratio of 0.31 is 69% lower than the Mid-Cap Value category average.

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

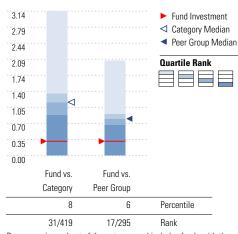


Trailing Performance



3-Year Risk Metrics

Net Expense



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 -0.67 -1.29 1 04 Beta 1 1 9 _ R-Squared 97.77 96.77 Standard Deviation 28 24 23 44 24 74 Sharpe Ratio 0 47 0 49 0.44 Tracking Error 6.15 5.00 Information Ratio 0.07 -0.26 Up Capture Ratio 117.59 102.15 Down Capture Ratio 121.37 107.29

Portfolio Metrics Fund Bmark Price/Earnings Ratio 15 60 17.38 17 69

FIICE/Editilitys hallo	10.00	17.30	17.09
Price/Book Ratio	1.59	2.32	2.15
Geom Avg Mkt Cap \$B	9.11	17.30	13.26
ROE	9.86	14.09	16.51

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Cat

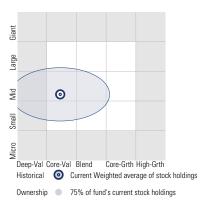
Morningstar Category Morningstar Index

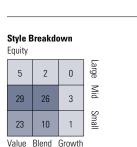
Mid-Cap Value

Russell Mid Cap Value TR USD

Vanguard Selected Value Inv VASVX

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





Weight %

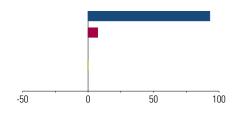
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus AerCap Holdings NV	3.01	3.01	26.83	Industrials
\ni Gildan Activewear Inc	2.58	5.59	31.11	Consumer Cyclical
Arrow Electronics Inc	1.86	7.46	15.41	Technology
Unum Group	1.62	9.08	13.03	Financial Services
\ominus Amdocs Ltd	1.55	10.63	8.26	Technology
	1.53	12.16	26.17	Financial Services
€ Helen Of Troy Ltd	1.51	13.67	1.12	Consumer Defensive
Fifth Third Bancorp	1.49	15.16	56.98	Financial Services
Taylor Morrison Home Corp Class A	1.47	16.62	0.51	Consumer Cyclical
	1.40	18.02	-5.63	Financial Services
\oplus Fidelity National Financial Inc	1.30	19.33	18.85	Financial Services
$oldsymbol{eta}$ Leidos Holdings Inc	1.30	20.62	-7.56	Technology
	1.29	21.92	-8.54	Utilities
American International Group Inc	1.29	23.21	47.52	Financial Services
🕀 Colfax Corp	1.26	24.47	20.03	Industrials

Total Holdings 129

 \oplus Increase \oplus Decrease 3 New to Portfolio



Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat
Դ	Cyclical	51.20	45.17	43.82
æ.	Basic Materials	7.89	5.15	5.07
A	Consumer Cyclical	13.90	11.86	12.23
цф	Financial Services	28.06	16.53	20.02
ŵ	Real Estate	1.35	11.63	6.50
w.	Sensitive	34.87	34.89	33.32
	Communication Services	0.81	4.05	3.13
0	Energy	4.55	5.31	4.59
Ф	Industrials	20.19	14.42	16.16
	Technology	9.32	11.11	9.44
-	Defensive	13.95	19.93	22.85
F	Consumer Defensive	4.13	4.74	6.37
٠	Healthcare	6.14	8.36	10.03
9	Utilities	3.68	6.83	6.45

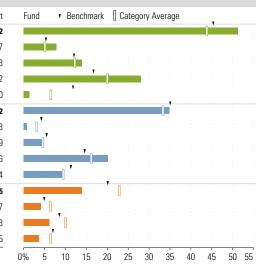
Asset Class Net % Cat% US Stocks 93.00 91.25 Non-US Stocks 5.88 7.35 Bonds 0.00 0.02 Cash -0.36 2.31 Other 0.00 0.54 Total 100.00 100.00

Morningstar Index

Russell Mid Cap Value TR USD

Morningstar Category

Mid-Cap Value



Vanguard Small Cap Growth Index Admiral VSGAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 16.76 years.

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

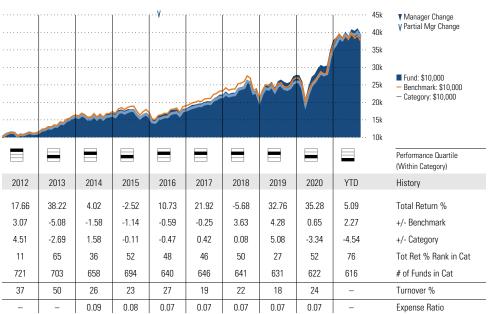
Net Expense: The fund's expense ratio of 0.07 is 94.21% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

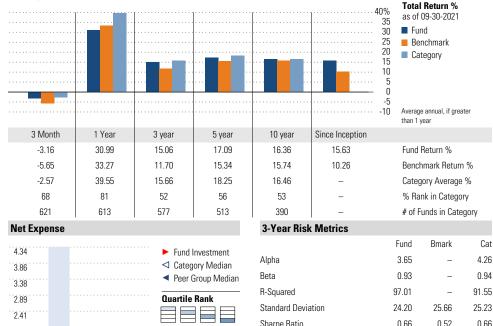
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	4	08-31-2021

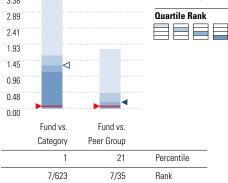


Morningstar Category

Small Growth

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.

25 23 Sharpe Ratio 0.66 0 52 0.66 Tracking Error 4.57 7.52 Information Ratio 0.74 0.51 Up Capture Ratio 96.93 100.02 Down Capture Ratio 85.88 88.35 **Portfolio Metrics** Fund Bmark Cat

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

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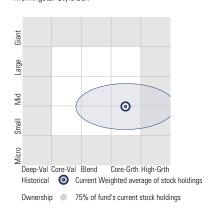
Morningstar Index

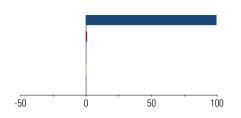
Russell 2000 Growth TR USD



Vanguard Small Cap Growth Index Admiral VSGAX

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

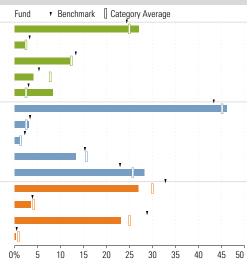




Total	100.00	100.00
Other	0.00	0.89
Cash	-0.01	1.73
Bonds	0.00	0.00
Non-US Stocks	0.62	4.37
US Stocks	99.38	93.01
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2021

		Fund	Bmark	Cat	Fund	 Bench
Դ	Cyclical	26.99	24.23	24.95		
æ.	Basic Materials	2.59	3.10	2.45		_
A	Consumer Cyclical	12.01	13.14	12.31	-	
ц р	Financial Services	4.07	5.13	7.72		
ŵ	Real Estate	8.32	2.86	2.47		
w	Sensitive	46.12	43.14	45.11	_	
	Communication Services	3.09	3.19	2.51		
0	Energy	1.53	2.06	1.30		
¢	Industrials	13.27	15.13	15.61		
	Technology	28.23	22.76	25.69		
→	Defensive	26.88	32.63	29.94		
E	Consumer Defensive	3.51	3.71	4.14		
٠	Healthcare	23.07	28.64	24.98	_	-
2	Utilities	0.30	0.28	0.82	1	
					00/ E	10



Style Breakdown



Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$ onumber \in \mathbb{R} $ Charles River Laboratories International Inc	0.92	0.92	65.16	Healthcare
m lace Bill.com Holdings Inc Ordinary Shares	0.90	1.82	-	Technology
🕀 PerkinElmer Inc	0.86	2.68	20.91	Healthcare
$ m egin{array}{c} m egin{ar$	0.81	3.49	45.29	Basic Materials
$oldsymbol{ heta}$ Bio-Techne Corp	0.80	4.30	52.90	Healthcare
Đ Pool Corp	0.78	5.08	17.21	Consumer Cyclical
$ m egin{array}{c} egin{array} egin{array}{c} egin{array}{c} egin{array}{c} egin{array}$	0.67	5.75	31.26	Technology
m lacebox Ceridian HCM Holding Inc	0.63	6.38	5.69	Technology
$ m lacebox{}$ Repligen Corp	0.61	6.99	50.81	Healthcare
$oldsymbol{ heta}$ Avalara Inc	0.61	7.60	5.99	Technology
onumber 0.58	8.18	24.98	Real Estate	
€ PTC Inc	0.57	8.75	0.15	Technology
🕀 Dynatrace Inc	0.56	9.32	-	Technology
🕀 Masimo Corp	0.56	9.87	0.87	Healthcare
🕀 Graco Inc	0.55	10.42	-2.51	Industrials

Total Holdings 700

 \oplus Increase \oplus Decrease R New to Portfolio

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Morningstar Category

Morningstar Index Russell 2000 Growth TR USD

Asset Allocation as of 09-30-2021