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.

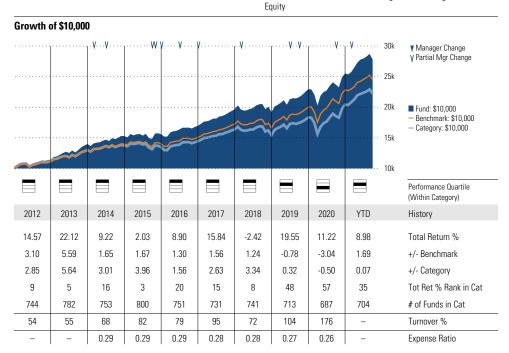
Net Expense: The fund's expense ratio of 0.26 is 75.47% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

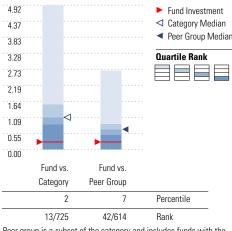
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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-Year 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

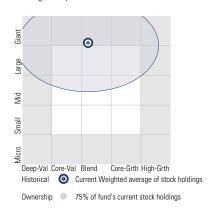
	. and	Bindin	out
Price/Earnings Ratio	20.23	20.74	21.16
Price/Book Ratio	3.52	3.20	3.19
Avg Eff Duration	6.01	6.25	4.95

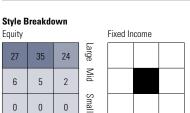
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American Funds American Balanced R6 RLBGX

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



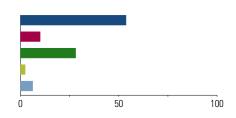


Weight %

>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

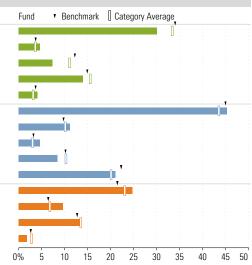
		Fund	Bmark	Cat
Դ	Cyclical	30.04	33.87	33.40
æ.	Basic Materials	4.57	3.53	3.62
A	Consumer Cyclical	7.38	12.06	11.07
цф	Financial Services	14.01	14.76	15.56
ŵ	Real Estate	4.08	3.52	3.15
w	Sensitive	45.24	44.82	43.53
g	Communication Services	11.20	9.60	10.14
•	Energy	4.63	3.06	3.02
¢	Industrials	8.41	10.03	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 Invmt Co of Amer R6 RICGX

Morningstar Category

Morningstar Index S&P 500 TR USD



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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

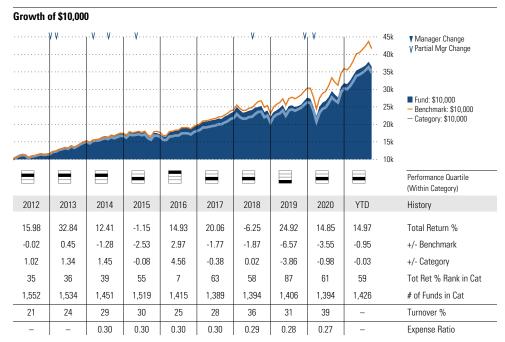
Net Expense: The fund's expense ratio of 0.27 is
 67.47% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund 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

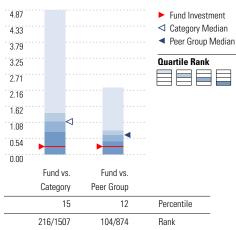
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021



Trailing Performance



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.

819	-	# of	# of Funds in Category			
3-Year Risk Me	trics					
		Fund	Bmark	Cat		
Alpha		-1.45	_	-1.35		
Beta		0.91	_	0.97		
R-Squared		98.41	_	95.76		
Standard Deviation		17.33	18.81	18.73		
Sharpe Ratio		0.73	0.83	0.74		
Tracking Error		2.72	-	3.76		
Information Ratio		-1.09	-	-1.00		
Up Capture Ratio		89.45	-	94.15		
Down Capture Ratio		95.13	_	98.89		

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 21.39 24 09 22.21 Price/Book Ratio 3.61 4.27 4.41 Geom Avg Mkt Cap \$B 201 17 201 74 256 86

27.39

ROE

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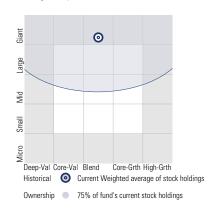


31.23

31.98

American Funds Invmt Co of Amer R6 RICGX

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





Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

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

Total Holdings 195

🕀 Increase 👄 Decrease 🕸 New to Portfolio

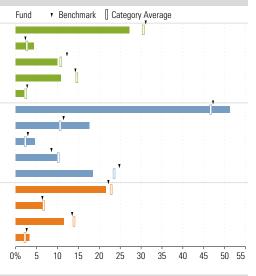
50 100 0

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat
Դ	Cyclical	27.17	30.94	30.52
æ.	Basic Materials	4.38	2.15	2.67
A	Consumer Cyclical	10.00	12.10	10.80
ц.	Financial Services	10.81	14.11	14.63
ŵ	Real Estate	1.98	2.58	2.42
w	Sensitive	51.27	47.05	46.65
	Communication Services	17.66	11.29	10.63
0	Energy	4.60	2.75	2.30
¢	Industrials	10.48	8.38	10.18
	Technology	18.53	24.63	23.54
	Defensive	21.55	22.01	22.84
F	Consumer Defensive	6.64	6.21	6.67
٠	Healthcare	11.58	13.34	13.95
Ç	Utilities	3.33	2.46	2.22







Morningstar Category

Morningstar Index S&P 500 TR USD

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.

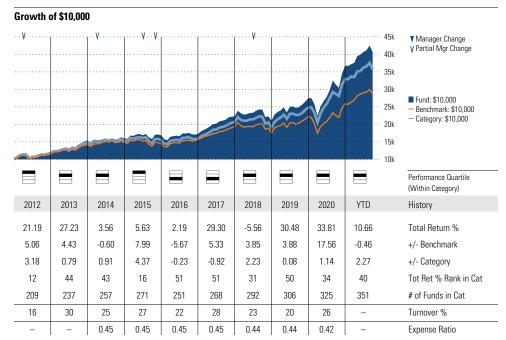
Net Expense: The fund's expense ratio of 0.42 is 62.83% lower than the World Large-Stock Growth category average.

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

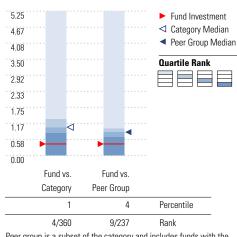
Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021







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 -	# of Funds in Category			
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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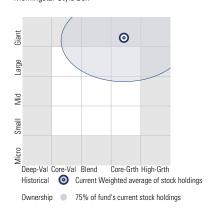


24.45

22.85

American Funds New Perspective R6 RNPGX

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





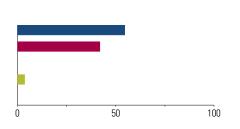


Weight %

<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
9	Utilities	1.24	2.61	1.00

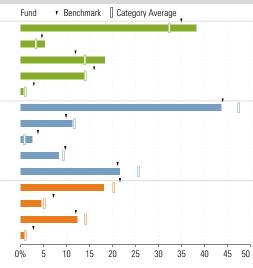
Asset Class Net % Cat% US Stocks 54.53 56.87 Non-US Stocks 41.89 40.47 Bonds 0.00 0.00 Cash 3.58 2.18 Other 0.00 0.48 Total 100.00 100.00

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.

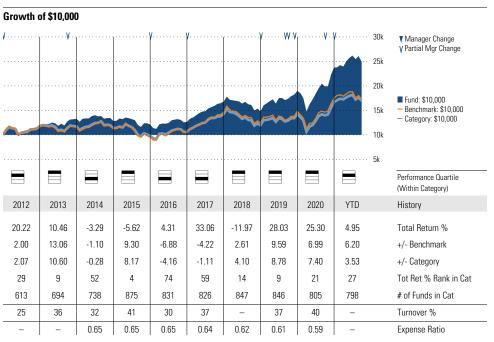
Net Expense: The fund's expense ratio of 0.59 is 50.83% lower than the Diversified Emerging Mkts category average.

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.

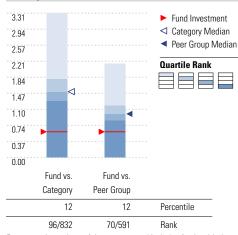
ESG Metrics

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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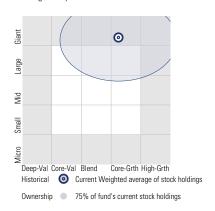


Morningstar Category Morningstar Index

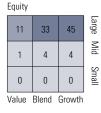
Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





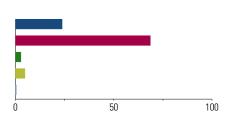


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Sector Weighting as of 09-30-2021

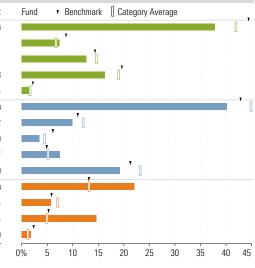
Asset Allocation as of 09-30-2021

		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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Eaton Vance Income Fund of Boston R6 EIBRX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the High Yield Bond category's top three quartiles in 7 of the 7 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.66 is 29.79% 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.

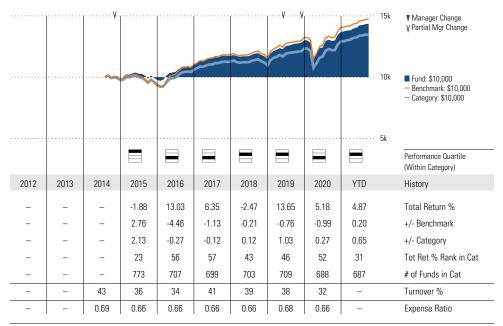




High Yield Bond

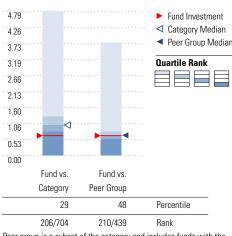
Morningstar Index

ICE BofA US High Yield TR USD





Avg Eff Maturity



Beta	0.90	-	0.97
R-Squared	99.09	-	95.72
Standard Deviation	8.60	9.47	9.37
Sharpe Ratio	0.63	0.61	0.55
Tracking Error	1.23	-	2.23
Information Ratio	-0.28	-	-0.40
Up Capture Ratio	90.99	-	93.13
Down Capture Ratio	87.58	-	98.22
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.33	-	3.24

4.53

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

4.73

Eaton Vance Income Fund of Boston R6 EIBRX

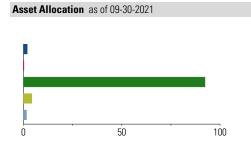
Style Analysis as of 09-30-2021





Duration

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



Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	0.00	-	1.58	10		
Treasury	0.00	-	0.56	0		
Inflation - Protected	0.00	-	0.00			
Agency/Quasi Agency	0.00	-	0.14	0		
Other Government Related	0.00	-	0.88	0		
Corporate	95.69	_	89.64			
Corporate Bond	86.53	-	83.08			
Bank Loan	8.02	-	4.85			
Convertible	0.52	-	1.55	1		
Preferred	0.62	-	0.16			
Securitized	0.00	-	1.54	10		
Agency MBS Pass-Through	0.00	-	0.09	0		
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.09			
Non-Agency Residential MBS	0.00	-	0.14	0		
Commercial MBS	0.00	-	0.52	[
Asset-Backed	0.00	-	0.70	0		
Covered Bond	0.00	_	0.00	0		
Municipal	0.00	_	0.03	0		
Cash & Equivalents	4.30	_	4.37			
Other	0.00	_	2.85	i [] -		

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

Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
_	4.21	4.21	-
08-2027	0.59	4.80	-
08-2030	0.56	5.36	-
06-2046	0.55	5.90	-
05-2028	0.53	6.43	_
08-2024	0.51	6.94	-
11-2028	0.50	7.44	-
05-2025	0.50	7.94	-
10-2027	0.50	8.43	-
02-2030	0.48	8.91	-
	08-2027 08-2030 06-2046 05-2028 08-2024 11-2028 05-2025 10-2027	- 4.21 08-2027 0.59 08-2030 0.56 06-2046 0.55 05-2028 0.53 08-2024 0.51 11-2028 0.50 05-2025 0.50 10-2027 0.50	- 4.21 4.21 08-2027 0.59 4.80 08-2030 0.56 5.36 06-2046 0.55 5.90 05-2028 0.53 6.43 08-2024 0.51 6.94 11-2028 0.50 7.44 05-2025 0.50 7.94 10-2027 0.50 8.43

Total Holdings 531

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

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

Federated Hermes Govt Ultrashort R6 FGULX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 4 of the 5 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 45.45% lower than the Ultrashort Bond category average.

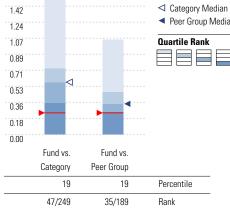
Morningstar Investment Management LLC Analysis

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.

										15k	
										IJK	▼ Manager Change γ Partial Mgr Change
						<u> </u>				10k	 Fund: \$10,000 Benchmark: \$10,000
											- Category: \$10,000
										5k	
											Performance Quartile
											(Within Category)
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD		History
_	_	_	_	_	1.08	1.90	2.16	1.39	0.13		Total Return %
_	-	_	_	_	-2.46	1.89	-6.56	-6.12	1.68		+/- Benchmark
-	-	-	-	-	-0.36	0.29	-0.92	0.05	-0.21		+/- Category
_	-	-	-	-	73	23	93	53	65		Tot Ret % Rank in Cat
-	-	-	-	-	198	212	226	235	242		# of Funds in Cat
_	-	-	-	8	19	18	31	26	30		Turnover %
-	-	-	-	0.23	0.24	0.24	0.24	0.24	0.24		Expense Ratio

Ultrashort Bond





3.01	7.15	Denu	indik netun	1 /0			
1.30	-	Category Average %					
-	-	% Ra	% Rank in Category				
-	-	# of F	unds in Cate	gory			
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		1.03	-	0.86			
Beta		0.07	-	0.16			
R-Squared		22.39	-	13.56			
Standard Devia	tion	0.53	3.54	1.80			
Sharpe Ratio		0.73	1.23	0.39			
Tracking Error		3.33	-	3.61			
Information Rat	io	-1.19	-	-1.05			
Up Capture Rat	io	14.44	-	25.04			
Down Capture	Ratio	-9.87	-	12.30			
Portfolio M	etrics						
		Fund	Bmark	Cat			

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

FundBmarkAvg Eff Duration0.404.43Avg Eff Maturity3.08-

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0.82

3.03

Morningstar Category Morningstar Index

BBgBarc US Agg Bond TR USD

Growth of \$10,000

Federated Hermes Govt Ultrashort R6 FGULX

Style Analysis as of 09-30-2021



Duration

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

0	50	100

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

Asset Allocation as of 09-30-2021

	Fund	Bmark	Cat	Fun	d	 Benc 	hmark	[] Ca	itegory	Avera	ge		
Government	12.75	-	11.93]							
Treasury	2.18	-	6.36		0								
Inflation – Protected	0.00	-	0.05	Ó									
Agency/Quasi Agency	10.57	-	1.53										
Other Government Related	0.00	-	3.99		0								
Corporate	0.00	-	38.91	1								0	
Corporate Bond	0.00	-	34.40								0		
Bank Loan	0.00	-	0.99	10									
Convertible	0.00	-	3.52		[
Preferred	0.00	-	0.00	0									
Securitized	49.06	-	25.83]				
Agency MBS Pass-Through	1.95	_	1.52										
Agency MBS ARM	0.19	_	0.79	1[]									
Agency MBS CMO	46.92	-	5.59]			-	-				
Non-Agency Residential MBS	0.00	-	0.46										
Commercial MBS	0.00	-	0.84	1									
Asset-Backed	0.00	-	16.62				0						
Covered Bond	0.00	-	0.01	0									
Municipal	0.00	_	1.28	10									
Cash & Equivalents	38.20	_	21.90			-		0					
Other	0.00	-	0.05	Ó									

Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Bmo Repo New 17 Bmo Repo News 17	10-2021	18.07	18.07	_
🕀 Bofam Repo 1 Repo	10-2021	17.33	35.40	-
Federal Home Loan Banks 0.4%	06-2024	4.50	39.90	-
\odot Federal National Mortgage Association 0.586%	08-2059	2.85	42.76	-
\odot Federal Home Loan Mortgage Corporation 0.536%	09-2049	2.40	45.16	-
⊖ Federal Home Loan Mortgage Corporation 0.4325%	08-2030	2.21	47.37	-
\odot Federal National Mortgage Association 0.536%	06-2050	2.19	49.56	-
\odot Federal Home Loan Mortgage Corporation 0.536%	01-2050	1.98	51.54	-
\ominus Government National Mortgage Association 2.26188%	03-2067	1.88	53.42	-
igodot Government National Mortgage Association 0.82%	02-2065	1.84	55.26	-

Total Holdings 218

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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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

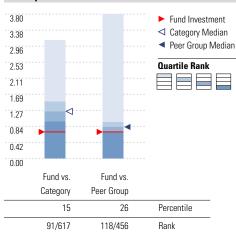
Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021
Sustainability Rating	5	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021





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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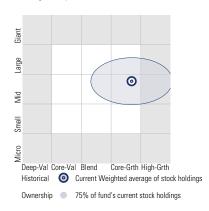
Morningstar Index

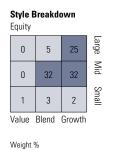
Russell Mid Cap Growth TR USD

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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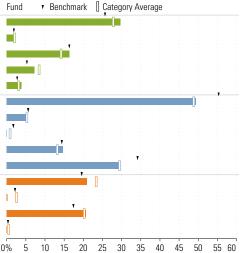
 Morningstar Category
 Morningstar Index

 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

100



Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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PGIM Jennison Small Company R6 PJSQX

Portfolio Manager(s)

Jason Swiatek since 11-2013 Jonathan Shapiro since 07-2018

Quantitative Screens

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

Management: The fund's management has been in place for 7.85 years.

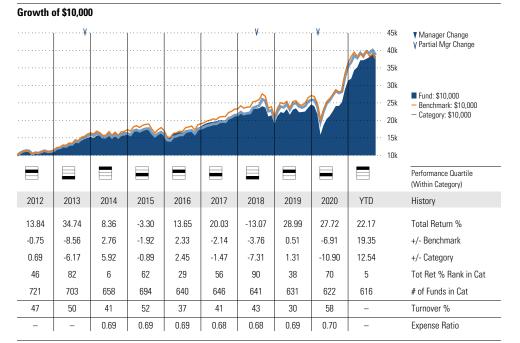
× *Style:* The fund has landed in its primary style box — Small Growth — 8.57 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.7 is 42.15% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

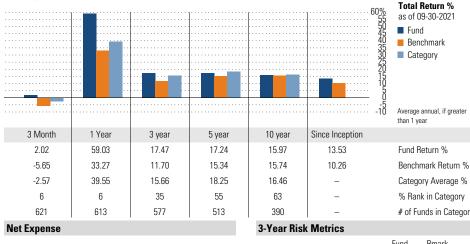
ESG Metrics		
Metric	Rating	Updated
Sustainability Rating	3	08-31-2021

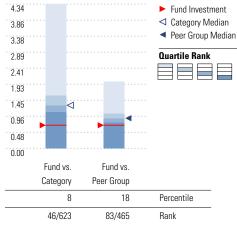


Morningstar Category

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.

of Funds in Category Fund Bmark Cat Alpha 5.54 4.26 0.94 Beta 1 02 89.13 **R-Squared** 91.55 Standard Deviation 27 75 25.66 25 23 Sharpe Ratio 0.69 0 52 0.66 Tracking Error 9.17 7.52 Information Ratio 0.63 0.51 Up Capture Ratio 107.21 100.02 Down Capture Ratio 92.34 88.35

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 20.65 23.33 32.72 Price/Book Ratio 2.91 5.12 5.42 Geom Avg Mkt Cap \$B 5 29 3 07 5 86 ROE 10.91 5.88 3.67

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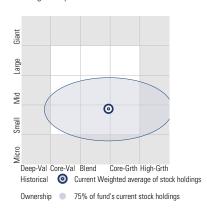


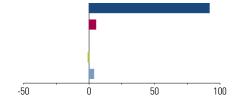
Morningstar Index

Russell 2000 Growth TR USD

PGIM Jennison Small Company R6 PJSQX

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





Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund	ł	• Ben	chmark	[] Ca	ategory	Avera	ge	
Դ	Cyclical	41.57	24.23	24.95				-)			
ñ.	Basic Materials	4.73	3.10	2.45				_					
-	Consumer Cyclical	12.38	13.14	12.31		-		1					
<u>e</u>	Financial Services	16.76	5.13	7.72									
Ð	Real Estate	7.70	2.86	2.47		/ :							
NT	Sensitive	39.25	43.14	45.11		_							
	Communication Services	0.00	3.19	2.51									
	Energy	4.82	2.06	1.30									
3	Industrials	17.89	15.13	15.61]		_			
2	Technology	16.54	22.76	25.69						[
•	Defensive	19.19	32.63	29.94							0		
	Consumer Defensive	4.13	3.71	4.14							,		
ŧ.	Healthcare	12.03	28.64	24.98	_					Ó			
2	Utilities	3.03	0.28	0.82									
					0%	5	10	15	20	25	30	35	

5 18

Equity

0 0

12 30 Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

16

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Prudential Invt Portfolios 2	3.71	3.71	_	_
WillScot Mobile Mini Holdings Corp	1.84	5.56	36.90	Industrials
∋ Devon Energy Corp	1.82	7.38	131.75	Energy
Horizon Therapeutics PLC	1.76	9.15	49.75	Healthcare
Performance Food Group Co	1.65	10.80	-2.42	Consumer Defensive
BrightSphere Investment Group Inc	1.65	12.45	35.68	Financial Services
Saia Inc	1.58	14.02	31.65	Industrials
Molina Healthcare Inc	1.56	15.58	27.57	Healthcare
\ni PDC Energy Inc	1.51	17.09	132.00	Energy
Brunswick Corp	1.47	18.56	26.19	Consumer Cyclical
Great Lakes Dredge & Dock Corp	1.44	20.00	14.58	Industrials
€ Smartsheet Inc Class A	1.39	21.39	-0.68	Technology
Đ Targa Resources Corp	1.35	22.74	87.68	Energy
Independence Realty Trust Inc	1.33	24.07	54.21	Real Estate
Gaming and Leisure Properties Inc	1.32	25.39	13.94	Real Estate

Total Holdings 137

🕀 Increase 👄 Decrease 🕸 New to Portfolio



45 50

Morningstar Category Morningstar Index Small Growth

Russell 2000 Growth TR USD

Asset Class	Net %	Cat%
US Stocks	91.91	93.01
Non-US Stocks	5.27	4.37
Bonds	0.00	0.00
Cash	-0.89	1.73
Other	3.71	0.89
Total	100.00	100.00

Style Breakdown Large 1 Mid 18 Small

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.

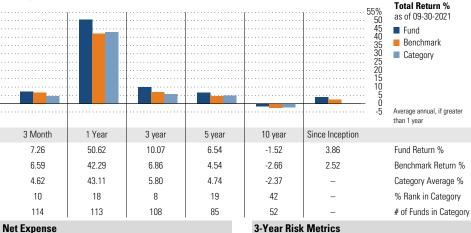
Net Expense: The fund's expense ratio of 0.82 is 21.9% lower than the Commodities Broad Basket category average.

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

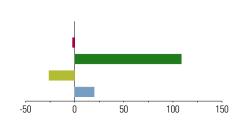
Morningstar Index

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	Ó										
					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.

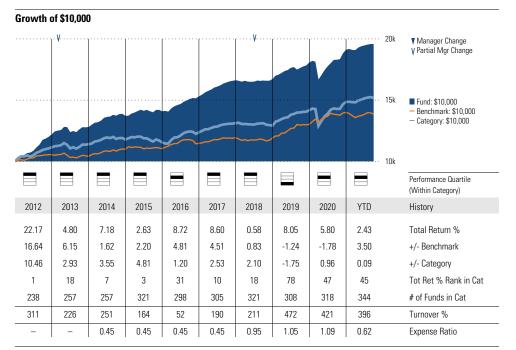
Management: The fund's management has been in place for 14.52 years.

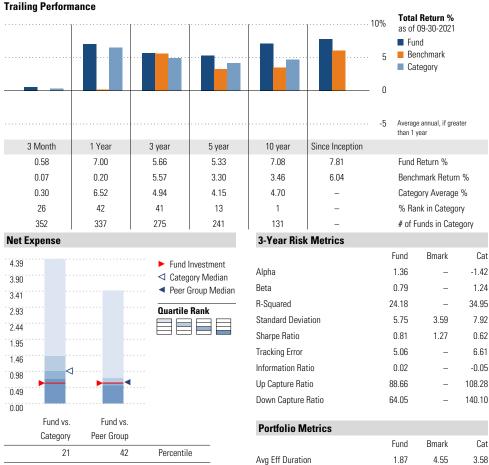
Style Consistency is not calculated for Fixed Income funds.

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		0					
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 International Bond (USD-Hdg) Instl PFORX

Portfolio Manager(s)

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

Quantitative Screens

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

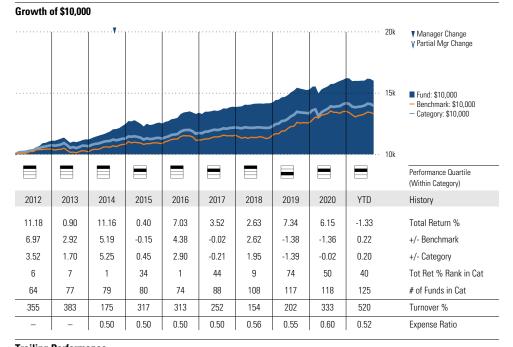
Management: The fund's management has been in place for 7.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.52 is 29.73% lower than the World Bond-USD Hedged category average.

Morningstar Investment Management LLC Analysis

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



Morningstar Category

World Bond-USD Hedged



Avg Eff Duration

Avg Eff Maturity

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

33

Percentile

Rank

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

25/77

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28

37/132



4 43

7.65

8.87

7 36

8.82

Morningstar Index

BBgBarc US Agg Bond TR USD

PIMCO International Bond (USD-Hdg) Instl PFORX

Style Analysis as of 09-30-2021





Duration

	•			
-50	Ó	50	100	150

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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

Morningstar Index

BBgBarc US Agg Bond TR USD

Morningstar Category

World Bond-USD Hedged

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

Government Treasury	52.04	_					
reasury			48.98				0
	10.33	-	28.76			0	
nflation – Protected	0.56	-	1.81				
Agency/Quasi Agency	3.70	-	8.18				
Other Government Related	37.45	-	10.23]		
Corporate	5.70	-	21.76			0	
Corporate Bond	4.02	-	20.19			0	
Bank Loan	0.10	-	0.18	0			
Convertible	1.35	-	1.34				
Preferred	0.23	-	0.05				
Securitized	8.92	-	7.28)		
Agency MBS Pass-Through	3.65	-	2.63				
Agency MBS ARM	0.00	-	0.00				
Agency MBS CMO	0.03	-	0.28]			
Non-Agency Residential MBS	0.39	-	0.22				
Commercial MBS	0.17	-	1.18	10			
Asset-Backed	3.36	-	2.60				
Covered Bond	1.32	_	0.37	0			
Municipal	0.03	-	0.19				
Cash & Equivalents	13.21	-	6.21				
Other	18.80	-	15.41				

Top 10 Holdings as of 09-30-2021

Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
03-2022	24.16	24.16	-
03-2022	24.15	48.31	-
09-2021	12.76	61.06	-
09-2021	12.76	73.82	-
08-2021	11.36	85.18	-
08-2021	11.36	96.54	-
09-2026	11.31	107.85	-
09-2026	11.30	119.15	-
09-2031	9.81	128.96	-
09-2031	9.68	138.64	-
	03-2022 03-2022 09-2021 09-2021 08-2021 08-2021 09-2026 09-2026 09-2031	03-2022 24.16 03-2022 24.15 09-2021 12.76 09-2021 12.76 08-2021 11.36 09-2026 11.31 09-2026 11.30 09-2031 9.81	03-2022 24.16 24.16 03-2022 24.15 48.31 09-2021 12.76 61.06 09-2021 12.76 73.82 08-2021 11.36 85.18 08-2021 11.31 107.85 09-2026 11.30 119.15 09-2031 9.81 128.96

Total Holdings 1719

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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

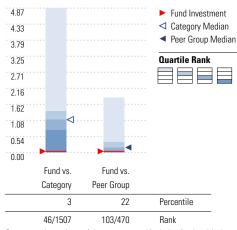


0.05

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	-	Categ	jory Average	%		
15 –		% 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	-	95.76		
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	etrics					

	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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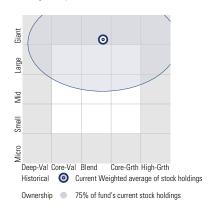
Morningstar Category Morningstar Index

Large Blend

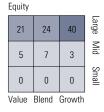
S&P 500 TR USD

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
$oldsymbol{eta}$ Visa Inc Class A	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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F

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



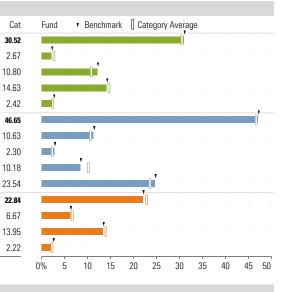


Morningstar Category Morningstar Index

📕 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 Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

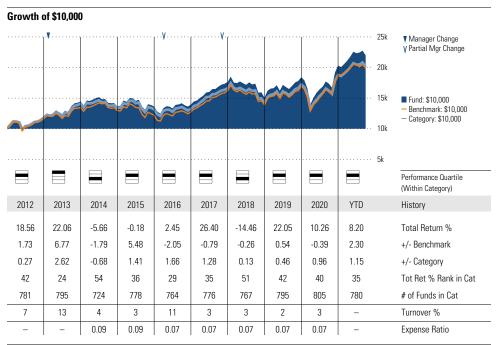
Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

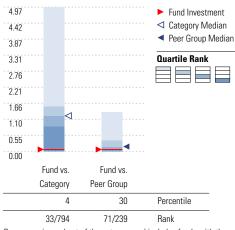


Morningstar Category

Foreign Large Blend

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	-0.03	-	-0.02
Beta	1.04	-	1.00
R-Squared	97.08	-	94.58
Standard Deviation	18.64	17.73	18.29
Sharpe Ratio	0.46	0.46	0.45
Tracking Error	3.25	-	4.31
Information Ratio	0.05	-	-0.01
Up Capture Ratio	102.27	-	100.18
Down Capture Ratio	102.35	-	100.74

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 14 94 14 84 14.52 Price/Book Ratio 1.72 1.86 1.93 Geom Avg Mkt Cap \$B 29.39 45 39 53 11 ROE 15.62 16.84 17.78

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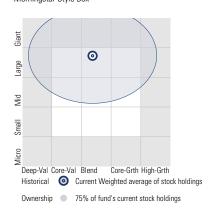


Morningstar Index

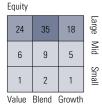
MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

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





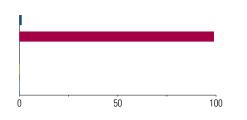


Weight %

<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	40.30	41.11	38.93
. #.	Basic Materials	7.82	7.90	7.83
	Consumer Cyclical	10.85	11.47	11.46
ц.	Financial Services	17.68	19.23	17.37
ŵ	Real Estate	3.95	2.51	2.27
V ^{ar}	Sensitive	37.44	37.67	37.29
đ	Communication Services	5.27	7.05	6.36
0	Energy	4.34	5.14	3.72
¢	Industrials	15.92	11.84	14.91
	Technology	11.91	13.64	12.30
-	Defensive	22.28	21.23	23.80
E	Consumer Defensive	8.39	8.47	9.40
٠	Healthcare	10.89	9.83	11.61
9	Utilities	3.00	2.93	2.79

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

Func	l I	Bench	mark	Cate	egory Ave	erage			
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0%	5	10	15	20	25	30	35	40	1

4		Greater Asia	Fund % 37.07	Cat % 36.36	Americas	Fund % 10.10	Cat % 7.71	Greater Europe	Fund % 52.82	Cat % 55.94	Market Maturity	Fund %
		Japan	21.90	19.24	North America	9.99	6.68	United Kingdom	11.90	12.60	Developed Markets	99.18
		Australasia	6.48	4.72	Central/Latin	0.11	1.03	W euro-ex UK	40.01	41.93	Emerging Markets	0.82
	7	Asia-4 Tigers	8.33	7.26				Emrgng Europe	0.33	0.55	Not Available	0.00
		Asia-ex 4 Tigers	0.36	5.14				Africa	0.58	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
\ominus Nestle SA	1.47	1.47	9.81	Consumer Defensive
\ominus ASML Holding NV	1.28	2.75	62.80	Technology
\oplus Samsung Electronics Co Ltd	1.23	3.98	-	Technology
\oplus Roche Holding AG	1.08	5.06	9.70	Healthcare
⊖ Toyota Motor Corp	0.95	6.01	27.03	Consumer Cyclical
\ominus AstraZeneca PLC	0.81	6.82	25.07	Healthcare
\ominus LVMH Moet Hennessy Louis Vuitton SE	0.77	7.59	22.16	Consumer Cyclical
\ominus Novartis AG	0.75	8.34	-5.82	Healthcare
\ominus Novo Nordisk A/S Class B	0.66	9.00	47.25	Healthcare
$igodoldsymbol{ ightarrow}$ Shopify Inc Registered Shs -A- Subord Vtg	0.66	9.66	19.61	Technology

Total Holdings 4096

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Morningstar Category Foreign Large Blend

Total

Morningstar Index

MSCI ACWI Ex USA NR USD

100.00

100.00

Vanguard Growth Index Admiral VIGAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

Quantitative Screens

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

Management: The fund's management has been in place for 26.77 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 0.05 is 94.9% lower than the Large Growth category average.

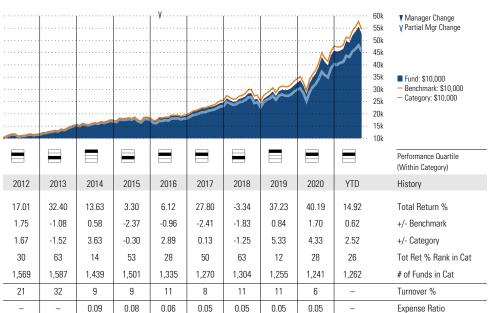
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





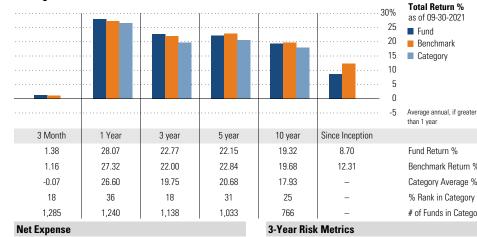
Morningstar Category

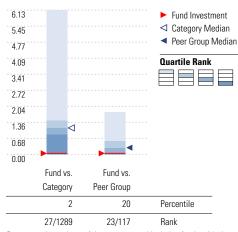
Large Growth

Morningstar Index

Russell 1000 Growth 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.

Benchmark Return % Category Average % # of Funds in Category Fund Bmark Cat Alpha 0.52 -1.13 1 01 0.98 Beta _ 99.71 **R-Squared** 93.33 20.19 Standard Deviation 20.36 20.50 Sharpe Ratio 1.06 1.04 0.94 Tracking Error 1.11 5.22 Information Ratio 0.69 -0.54 Up Capture Ratio 100.94 93.50 Down Capture Ratio 98.68 95.82 Portfolio Metrics

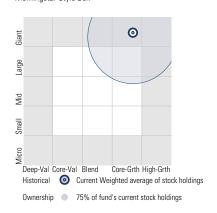
i oraono meares			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.60	33.17	31.28
Price/Book Ratio	10.14	12.31	8.55
Geom Avg Mkt Cap \$B	311.62	291.31	335.34
ROE	35.49	39.60	33.50

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Vanguard Growth Index Admiral VIGAX

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
\oplus Apple Inc	10.39	10.39	7.13	Technology
€ Microsoft Corp	9.90	20.29	27.51	Technology
\oplus Amazon.com Inc	6.61	26.90	0.86	Consumer Cyclical
€ Facebook Inc Class A	3.78	30.69	24.25	Communication Svc
€ Alphabet Inc Class A	3.76	34.45	52.54	Communication Svc
➔ Alphabet Inc Class C	3.39	37.84	52.14	Communication Svc
	2.91	40.75	9.89	Consumer Cyclical
➔ NVIDIA Corp	2.30	43.05	58.77	Technology
€ Visa Inc Class A	1.70	44.75	2.28	Financial Services
\oplus The Home Depot Inc	1.62	46.37	25.45	Consumer Cyclical
\oplus The Walt Disney Co	1.44	47.80	-6.63	Communication Svc
① Mastercard Inc Class A	1.43	49.24	-2.22	Financial Services
$oldsymbol{eta}$ PayPal Holdings Inc	1.43	50.66	11.11	Financial Services
€ Adobe Inc	1.28	51.95	15.12	Technology
Netflix Inc	1.23	53.17	12.87	Communication Svc

Total Holdings 288

 \oplus Increase \ominus Decrease R New to Portfolio





 Morningstar Category
 Morningstar Index

 Image Growth
 Russell 1000 Growth TR USD

Asset Allocation	as of 09-30-2021
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Sector Weighting as of 09-30-2021

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

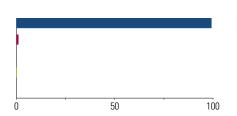
Industrials

Technology

Defensive

Healthcare

Consumer Defensive



Fund

28.57

1.55

18.21

6.42

2.39

60.66

16.95

0.28

4.22

39.21

10.76

2.32

8.44

0.00

Bmark

27.91

0.96

18.03

7.13

1.79

58.74

12.89

0.32

5.95

39 58

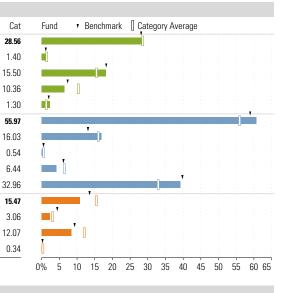
13.34

4.20

9.11

0.03

Asset Class	Net %	Cat%
US Stocks	99.13	92.48
Non-US Stocks	0.86	5.54
Bonds	0.00	0.00
Cash	0.01	1.21
Other	0.00	0.77
Total	100.00	100.00



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.

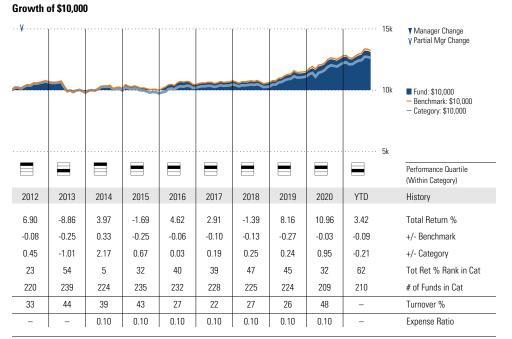
Management: The fund's management has been in place for 10.12 years.

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.

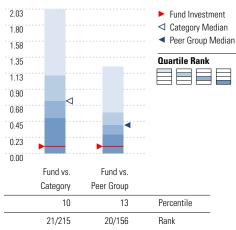


Morningstar Category

Inflation-Protected Bond

Trailing Performance





125 =	# 01	Fullus III Gale	gury
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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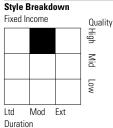


Morningstar Index

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

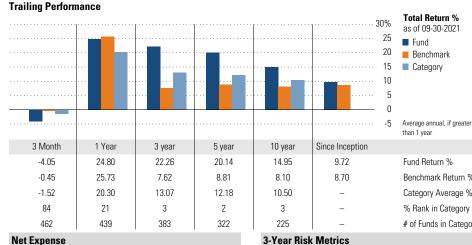
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

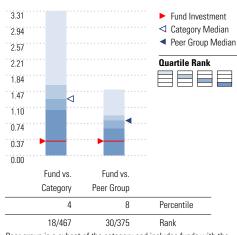
ESG Metrics

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

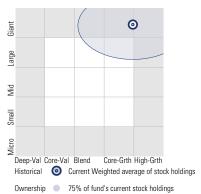
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MSCI EAFE NR USD

Vanguard International Growth Adm VWILX

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





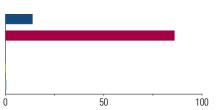


Weight %

<25

>50 25-50 10-25 0-10

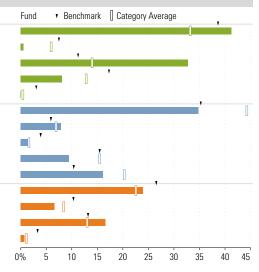
World Regions % Equity 09-30-2021



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
ightarrow 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 ext{Tesla Inc} $	3.06	34.30	9.89	Consumer Cyclical
M3 Inc	2.37	36.67	-17.87	Healthcare

Total Holdings 142

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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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

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.

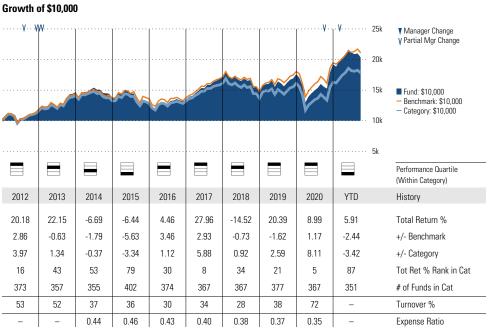
Net Expense: The fund's expense ratio of 0.35 is 65.69% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

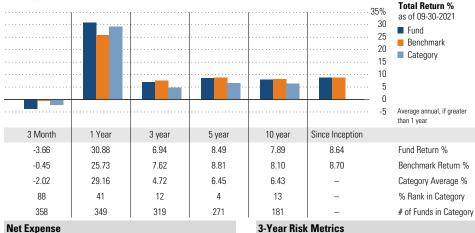
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

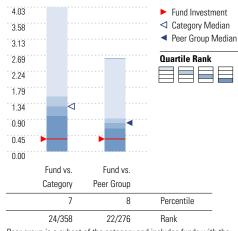
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Medium Risk	06-30-2021



Trailing Performance



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.

13	-	% Rank in Category				
181	-	# of Funds in Category				
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		-1.12	-	-3.12		
Beta		1.10	-	1.10		
R-Squared		95.60	-	93.15		
Standard Devia	ition	20.03	17.78	20.26		
Sharpe Ratio		0.38	0.44	0.28		
Tracking Error		4.57	-	5.87		
Information Ra	tio	-0.15	-	-0.56		
Up Capture Rat	io	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

8.87

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16.57

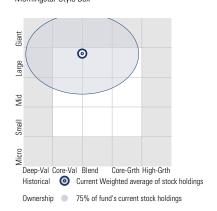
13.60

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

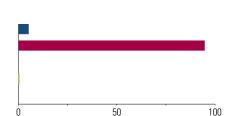


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

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

Benchmark [] Category Average Cat Fund 43.59 9.19 11.40 21.36 1.64 34.75 6.34 6.01 14.27 8.13 21.65 8.09 9.66 3.90 10 15 20 25 30 35 40 45 50 0% 5

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 Tiger	s 11.36	3.27				Africa	1.01	0.50		
Not Classified	0.00	0.00								
_										

Bmark

38.49

7.34

11.10

17 14

2.91

35.11

5.78

3.77

15.32

10.24

26.40

10.18

13.05

3.17

Fund

47.75

12.17

16.90

17.31

1.37

37.50

6.90

5.65

17.81

7.14

14.74

6.97

4.81

2.96

Top 10 Holdings as of 09-30-2021

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Samsung Electronics Co Ltd	2.15	2.15	_	Technology
POSCO	1.45	3.60	-	Basic Materials
\oplus Alibaba Group Holding Ltd Ordinary Shares	1.37	4.96	-	Consumer Cyclical
€ 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
\oplus 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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Morningstar Category Morningstar Index Foreign Large Value

MSCI EAFE NR USD

Vanguard Mid-Cap Value Index Admiral VMVAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 15.13 years.

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

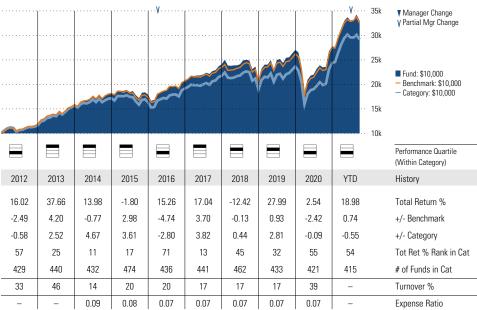
Net Expense: The fund's expense ratio of 0.07 is 93% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

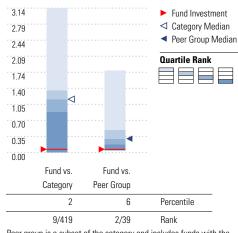


Morningstar Category

Mid-Cap 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 -0.27 -1.29 Beta 0.99 1 04 99.35 **R-Squared** 96.77 Standard Deviation 23 22 23 44 24 74 Sharpe Ratio 0.48 0 49 0.44 Tracking Error 1.89 5.00 Information Ratio -0.21 -0.26 Up Capture Ratio 99.28 102.15 Down Capture Ratio 100.48 107.29

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 16 16 17.38 17.69

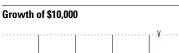
•			
Price/Book Ratio	2.27	2.32	2.15
Geom Avg Mkt Cap \$B	21.91	17.30	13.26
ROE	16.59	14.09	16.51

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Morningstar Index

Russell Mid Cap Value TR USD



Vanguard Mid-Cap Value Index Admiral VMVAX

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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Energy

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Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

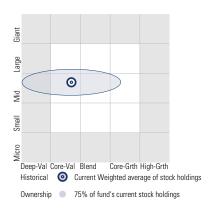
Healthcare

Utilities

Consumer Defensive

50

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





0

Weight %

0 0

>50 25-50 10-25 0-10

Value Blend Growth

Top 15 Holdings as of 09-30-2021

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

Total Holdings 210

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





100

Bmark

45.17

5.15

11.86

16 53

11.63

34.89

4.05

5.31

14.42

11.11

19.93

4.74

8.36

6.83

Fund

47.89

5.40

11.34

18.74

12.41

29.95

4.42

5.90

10.02

9.61

22.13

5.06

6.34

10.73

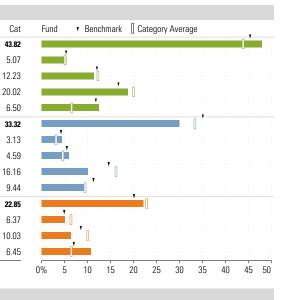
Morningstar Category

Mid-Cap Value

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

Morningstar Index

Russell Mid Cap Value TR USD



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.

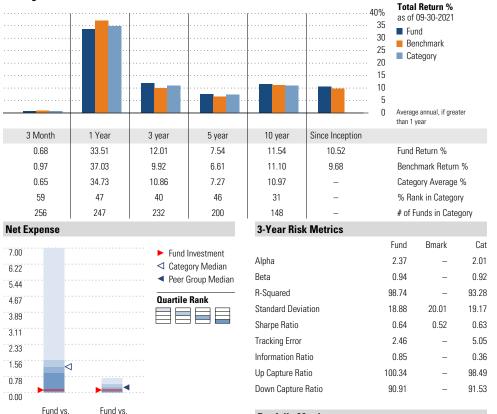
ESG Metrics

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



5	37	Percentile	
12/260	17/47	Rank	
Peer group is a subset of the	e category an	d includes funds with	n the
same management style (ac	tive vs. passi	ve) and similar share	class
characteristics.			

Peer Group

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

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Category



Morningstar Index

30k

Morningstar Category

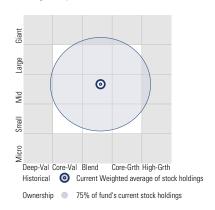
Real Estate

S&P United States REIT TR USD

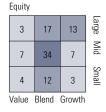
Vanager Change

Vanguard Real Estate Index Admiral VGSLX

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







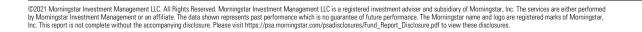
Weight %

>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

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		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	İ.															
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	

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

S&P United States REIT TR USD

Morningstar Index

Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Small Value — 71.43 % of the time over the past three years.

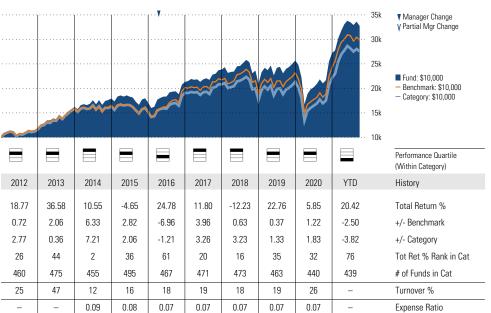
Net Expense: The fund's expense ratio of 0.07 is
 94.02% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

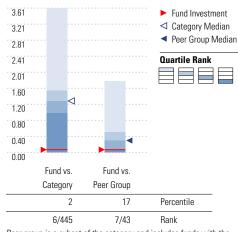


Morningstar Category

Small 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.

290	-	# of	Funds in Cat	egory
3-Year Risk Me	trics			
		Fund	Bmark	Cat
Alpha		0.55	-	-0.23
Beta		0.96	-	1.02
R-Squared		98.06	-	95.76
Standard Deviation		26.22	26.99	28.02
Sharpe Ratio		0.42	0.40	0.39
Tracking Error		3.79	-	6.13
Information Ratio		0.08	-	-0.08
Up Capture Ratio		96.34	-	101.34
Down Capture Ratio		94.81	-	102.72

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

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Morningstar Index

Russell 2000 Value TR USD



Vanguard Small Cap Value Index Admiral VSIAX

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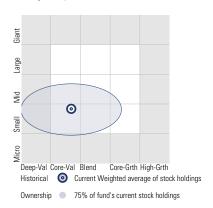
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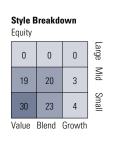
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Style Analysis as of 09-30-2021 Morningstar Style Box™





Weight %

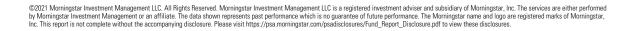
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus VICI Properties Inc Ordinary Shares	0.58	0.58	15.41	Real Estate
\oplus Nuance Communications Inc	0.57	1.15	24.84	Technology
\oplus Diamondback Energy Inc	0.57	1.72	98.18	Energy
	0.54	2.26	102.50	Financial Services
\oplus Molina Healthcare Inc	0.52	2.78	27.57	Healthcare
€ Quanta Services Inc	0.52	3.31	58.29	Industrials
➔ IDEX Corp	0.52	3.83	4.68	Industrials
€ Novavax Inc	0.44	4.27	85.91	Healthcare
€ Brown & Brown Inc	0.44	4.71	17.54	Financial Services
⊖ Williams-Sonoma Inc	0.44	5.15	75.81	Consumer Cyclical
🕀 Kimco Realty Corp	0.42	5.57	41.64	Real Estate
\ominus Jones Lang LaSalle Inc	0.42	5.98	67.21	Real Estate
${oldsymbol{ }}$ The Mosaic Co	0.40	6.39	56.11	Basic Materials
\oplus Pentair PLC	0.40	6.79	37.94	Industrials
\ominus Howmet Aerospace Inc	0.40	7.18	9.39	Industrials

Total Holdings 998

 \oplus Increase \oplus Decrease R New to Portfolio





Bonds Cash Other	0.00 0.03 0.00	0.11 1.08 -0.05
Bonds	0.00	0.11
	0.07	0.01
Non-US Stocks	0.67	3.01
US Stocks	99.30	95.85
Asset Class	Net %	Cat%

Morningstar Index

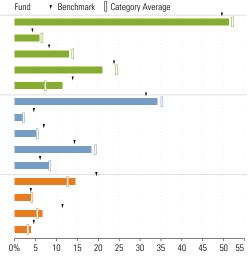
Russell 2000 Value TR USD

Morningstar Category

Small Value



100



Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

50

Vanguard Target Retirement 2015 Inv VTXVX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

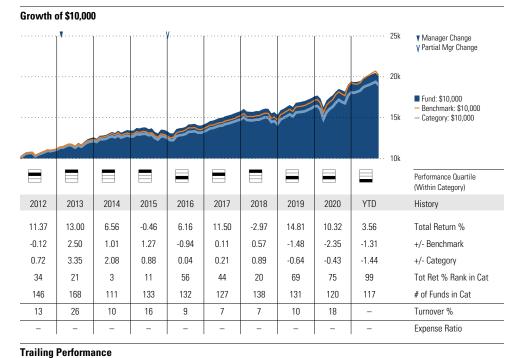
Net Expense: The fund's expense ratio of 0.12 is 80% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

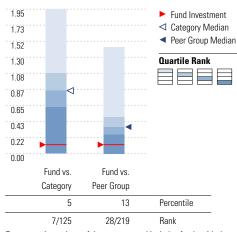
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021



Morningstar Category

Target-Date 2015





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

Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha 0.12 -0.76 0.97 Beta 0.83 _ 98.81 **R-Squared** 96.39 Standard Deviation 7 38 8 8 8 8.80 Sharpe Ratio 0.90 0.92 0.81 Tracking Error 1.74 1.81 Information Ratio -0.85 -0.59 Up Capture Ratio 83.20 92.08 Down Capture Ratio 82.08 96.07

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

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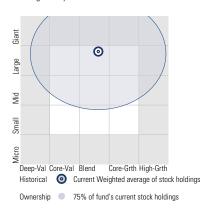


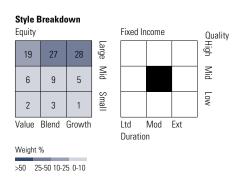
Morningstar Index Morningstar Lifetime Mod 2015 TR

USD

Vanguard Target Retirement 2015 Inv VTXVX

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





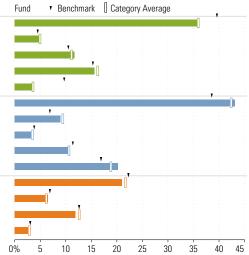
Other	0.48	5.43
Cash	0.06	7.42
Bonds	67.89	46.15
Non-US Stocks	12.92	15.35
US Stocks	18.64	25.65
Asset Class	Net %	Cat%

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

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat
Դ	Cyclical	35.83	39.45	35.92
æ.	Basic Materials	4.92	4.37	4.95
A	Consumer Cyclical	11.65	10.36	11.13
цф	Financial Services	15.58	15.17	16.26
ŵ	Real Estate	3.68	9.55	3.58
w	Sensitive	43.12	38.43	42.38
đ	Communication Services	8.92	6.75	9.42
	Energy	3.17	3.68	3.51
¢	Industrials	10.85	11.24	10.62
	Technology	20.18	16.76	18.83
	Defensive	21.03	22.12	21.70
	Consumer Defensive	6.47	6.75	6.20
٠	Healthcare	11.93	12.47	12.63
,	Utilities	2.63	2.90	2.87



Top 7 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Bond Market II Idx Inv	_	36.53	36.53	_	-
\ominus Vanguard Total Stock Mkt Idx Inv	-	18.70	55.22	-	-
\ominus Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	16.17	71.39	-	-
\ominus Vanguard Total Intl Bd Idx Investor	-	15.69	87.08	-	-
\ominus Vanguard Total Intl Stock Index Inv	-	12.80	99.88	-	_
\oplus Vanguard Total Intl Bd II Idx Investor	_	0.16	100.04	-	_
⊖ Us Dollar	_	0.04	100.07	_	_

Total Holdings 7

 \oplus Increase \oplus Decrease R New to Portfolio



Vanguard Target Retirement 2020 Inv VTWNX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

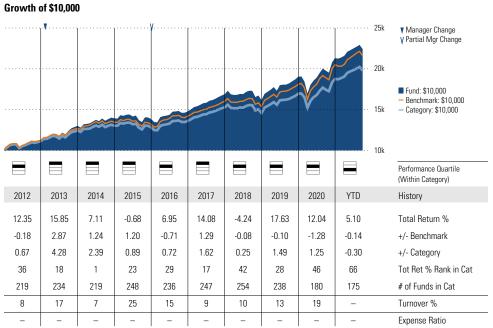
Net Expense: The fund's expense ratio of 0.13 is 79.69% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

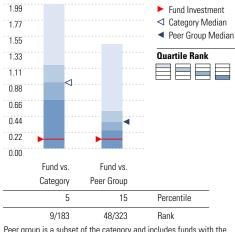
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

	D. ci	
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021







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

Cat Alpha -0.49 -0.70 0.95 Beta 0.98 _ 98.49 **R-Squared** 96.48 9.77 Standard Deviation 987 9 52 Sharpe Ratio 0.82 0.88 0.79 Tracking Error 1.21 2.06 Information Ratio -0.58 -0.63 Up Capture Ratio 96.18 90.82 Down Capture Ratio 99.56 94.59

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

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Morningstar Index Morningstar Lifetime Mod 2020 TR



USD

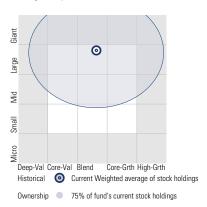
Morningstar Category

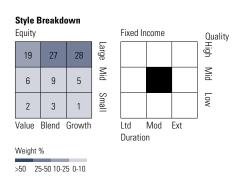
Target-Date 2020



Vanguard Target Retirement 2020 Inv VTWNX

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





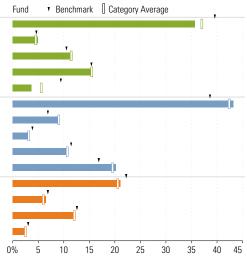
50 100 0

Morningstar Category Target-Date 2020	Morningstar Index Morningstar Lifetime Mod 2020 TR USD		
Asset Class	Net %	Cat%	
US Stocks	27.29	26.78	
Non-US Stocks	18.81	14.68	
Bonds	53.37	44.84	
Cash	0.11	5.47	
Other	0.42	8.23	
Total	100.00	100.00	

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat
Դ	Cyclical	35.72	39.43	37.03
æ.	Basic Materials	4.91	4.49	4.52
~	Consumer Cyclical	11.65	10.38	11.45
цф	Financial Services	15.47	15.27	15.47
ŵ	Real Estate	3.69	9.29	5.59
w	Sensitive	43.20	38.48	42.39
g	Communication Services	8.93	6.75	9.02
0	Energy	3.17	3.72	3.14
¢	Industrials	10.87	11.30	10.68
	Technology	20.23	16.71	19.55
	Defensive	21.06	22.08	20.57
F	Consumer Defensive	6.48	6.75	6.01
٠	Healthcare	11.95	12.44	12.06
2	Utilities	2.63	2.89	2.50



Top 7 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Bond Market II Idx Inv	_	30.83	30.83	_	_
⊖ Vanguard Total Stock Mkt Idx Inv	-	27.37	58.20	-	-
$igodoldsymbol{ imes}$ Vanguard Total Intl Stock Index Inv	-	18.69	76.90	-	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	-	13.16	90.05	-	-
\ominus Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	9.74	99.79	-	-
⊕ Vanguard Total Intl Bd II Idx Investor	-	0.20	99.99	_	-
🕀 Us Dollar	_	0.01	100.00	_	-

Total Holdings 7

 \oplus Increase \oplus Decrease R New to Portfolio



Vanguard Target Retirement 2025 Inv VTTVX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

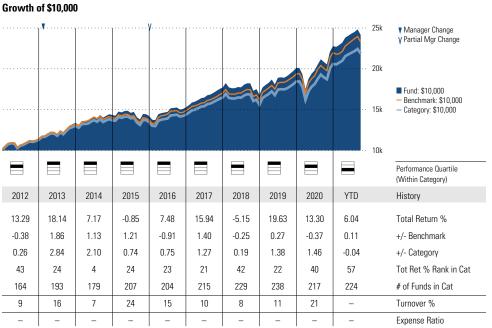
Net Expense: The fund's expense ratio of 0.13 is 80.88% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

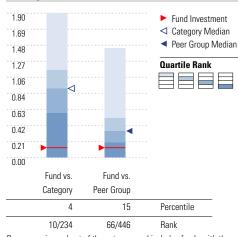


Morningstar Category

Target-Date 2025

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.

Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.50 -0.67 1.03 0.96 Beta 98.83 **R-Squared** 97.34 Standard Deviation 11 51 11 14 10 87 Sharpe Ratio 0.78 0.83 0.75 Tracking Error 1.28 2.07 Information Ratio -0.23 -0.51 Up Capture Ratio 102.31 94.73 Down Capture Ratio 106.91 99.78

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

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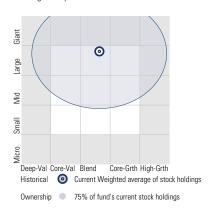
Morningstar Index Morningstar Lifetime Mod 2025 TR

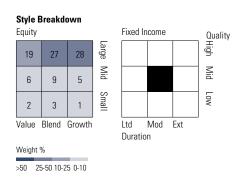
USD



Vanguard Target Retirement 2025 Inv VTTVX

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





0.00	
0.39	11.47
0.09	3.39
42.14	38.14
23.30	15.92
34.07	31.08
Net %	Cat%
	34.07 23.30 42.14 0.09

Morningstar Category

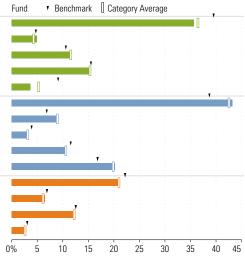
Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fu
Դ	Cyclical	35.69	39.38	36.46	
æ.	Basic Materials	4.91	4.59	4.28	
	Consumer Cyclical	11.66	10.46	11.56	
H	Financial Services	15.44	15.38	15.33	
ŵ	Real Estate	3.68	8.95	5.29	
Vvr	Sensitive	43.23	38.56	42.54	
đ	Communication Services	8.94	6.72	8.94	
•	Energy	3.18	3.76	3.12	
¢	Industrials	10.86	11.41	10.60	
	Technology	20.25	16.67	19.88	
-	Defensive	21.08	22.06	21.00	
	Consumer Defensive	6.48	6.76	6.15	
•	Healthcare	11.98	12.40	12.23	
2	Utilities	2.62	2.90	2.62	
				_	



Top 7 Holdings as of 09-30-2021

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

Total Holdings 7

 \oplus Increase \oplus Decrease R New to Portfolio



Vanguard Target Retirement 2030 Inv VTHRX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

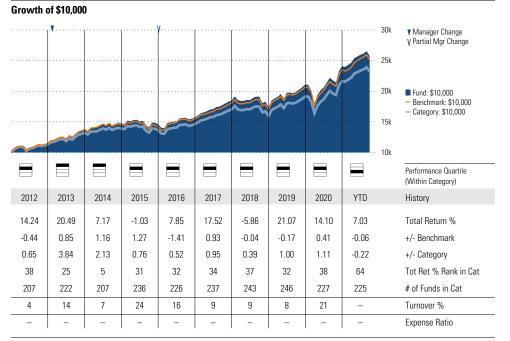
Net Expense: The fund's expense ratio of 0.14 is 79.71% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

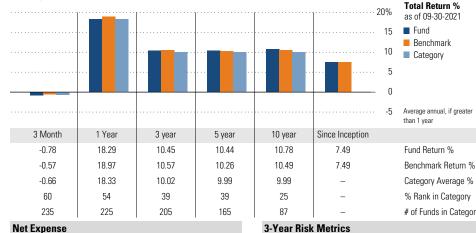
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

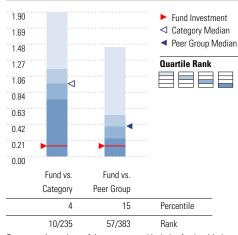


Morningstar Category

Target-Date 2030







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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.07 -0.41 0.98 Beta 1 00 _ 99.29 **R-Squared** 98.27 Standard Deviation 12 87 12 86 12.68 Sharpe Ratio 0.75 0 76 0.72 Tracking Error 1.08 1.92 Information Ratio -0.10 -0.34 Up Capture Ratio 100.90 97.70 Down Capture Ratio 102.39 100.97

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

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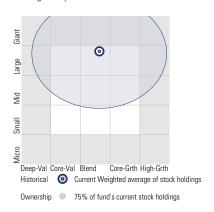


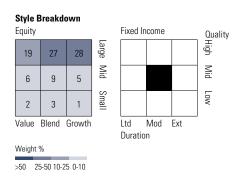
Morningstar Index Morningstar Lifetime Mod 2030 TR

USD

Vanguard Target Retirement 2030 Inv VTHRX

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





0.34	13.11
0.11	
0.11	2.63
33.93	28.93
26.67	18.50
38.96	36.84
Net %	Cat%
	38.96 26.67 33.93

Morningstar Category

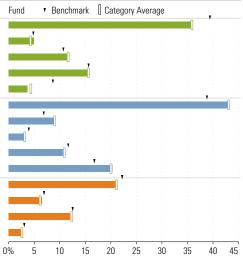
Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund	۲
Դ	Cyclical	35.67	39.25	35.86		
æ.	Basic Materials	4.92	4.68	4.27)	
A	Consumer Cyclical	11.66	10.56	11.64		
L	Financial Services	15.40	15.50	15.61		
ŵ	Real Estate	3.69	8.51	4.34		
w,	Sensitive	43.26	38.67	43.06		
	Communication Services	8.95	6.73	9.01		•
$\mathbf{\diamond}$	Energy	3.18	3.80	3.13		
¢	Industrials	10.87	11.51	10.89		
	Technology	20.26	16.63	20.03		
→	Defensive	21.07	22.07	21.09		-
F	Consumer Defensive	6.47	6.78	6.16		I)
٠	Healthcare	11.97	12.38	12.36		
9	Utilities	2.63	2.91	2.57		
					00/	<u>.</u>



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
i Vanguard Total Stock Mkt ldx Inv	_	39.08	39.08	_	_
\supset Vanguard Total Intl Stock Index Inv	-	26.55	65.63	_	-
\supset Vanguard Total Bond Market II ldx Inv	-	23.77	89.39	_	-
\supset Vanguard Total Intl Bd Idx Investor	-	10.27	99.66	_	-
${f ar D}$ Vanguard Total Intl Bd II ldx Investor	-	0.33	99.99	-	-
🕀 Us Dollar	-	0.01	100.00	-	-

Total Holdings 6



Vanguard Target Retirement 2035 Inv VTTHX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

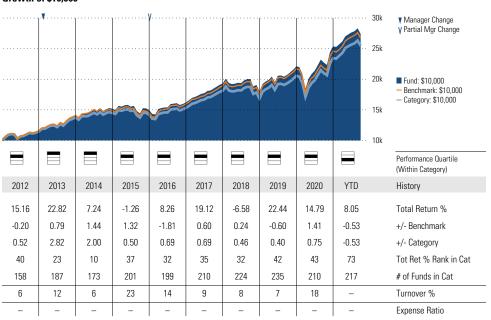
Net Expense: The fund's expense ratio of 0.14 is 80% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

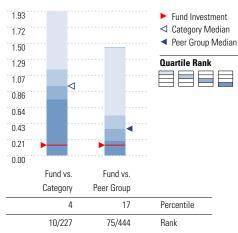


Morningstar Category

Target-Date 2035







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

3-Year Risk Metrics Fund Bmark Cat Alpha 0.48 0.16 0.96 0.97 Beta 99.50 **R-Squared** 98.66 Standard Deviation 14 23 14 79 14 48 Sharpe Ratio 0.73 0 70 0.71 Tracking Error 1.17 1.93 Information Ratio 0.09 -0.02 Up Capture Ratio 98.18 98.58 96.40 98.42 Down Capture Ratio

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

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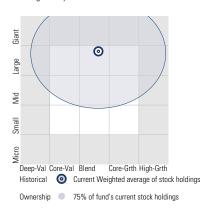
Morningstar Index Morningstar Lifetime Mod 2035 TR

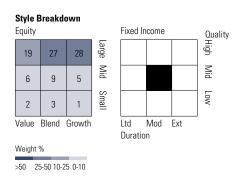
USD

Growth of \$10,000

Vanguard Target Retirement 2035 Inv VTTHX

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





Other	0.27	11.04
	0.27	11 04
Cash	0.07	2.30
Bonds	26.41	19.30
Non-US Stocks	29.75	23.16
US Stocks	43.50	44.21
Asset Class	Net %	Cat%

Morningstar Category

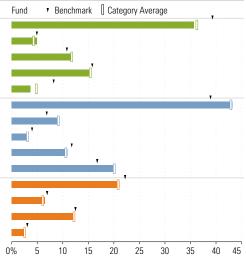
Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund
Դ	Cyclical	35.67	39.16	36.25	
æ.	Basic Materials	4.92	4.79	4.28	
A	Consumer Cyclical	11.67	10.66	11.76	
цů	Financial Services	15.39	15.63	15.40	
ŵ	Real Estate	3.69	8.08	4.81	
w,	Sensitive	43.25	38.78	42.91	
	Communication Services	8.94	6.72	9.13	
0	Energy	3.19	3.85	3.10	
Ø	Industrials	10.87	11.61	10.60	
	Technology	20.25	16.60	20.08	
-	Defensive	21.08	22.06	20.84	
F	Consumer Defensive	6.47	6.80	6.10	
٠	Healthcare	11.98	12.34	12.19	
Ç	Utilities	2.63	2.92	2.55	



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Inv	_	43.63	43.63	_	_
\ominus Vanguard Total Intl Stock Index Inv	-	29.63	73.27	-	-
\ominus Vanguard Total Bond Market II Idx Inv	-	18.53	91.79	-	-
\ominus Vanguard Total Intl Bd Idx Investor	-	7.96	99.76	-	-
\oplus Vanguard Total Intl Bd II ldx Investor	-	0.26	100.02	-	-
⊖ Us Dollar	_	0.02	100.04	-	_

Total Holdings 6



Vanguard Target Retirement 2040 Inv VFORX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

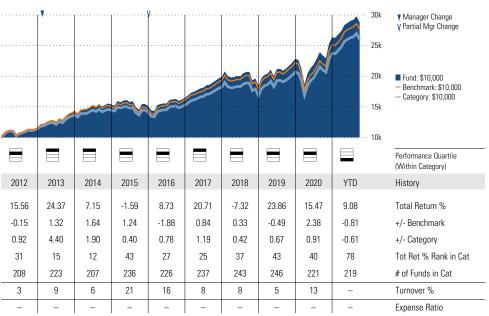
Net Expense: The fund's expense ratio of 0.14 is 80.28% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

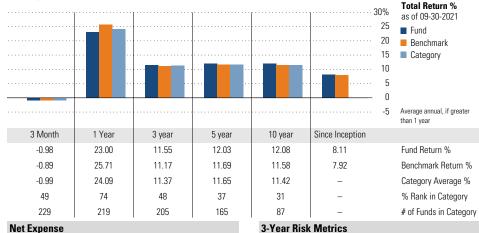
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

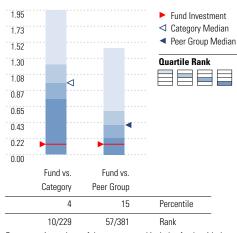


Morningstar Category

Target-Date 2040

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 0.84 0.62 0.95 0.96 Beta **R-Squared** 99.47 98.76 16.41 Standard Deviation 15.60 15.79 Sharpe Ratio 0.71 0.66 0.70 Tracking Error 1.43 2.00 Information Ratio 0.27 0.18 Up Capture Ratio 97.82 98.08 Down Capture Ratio 94.61 95.85

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

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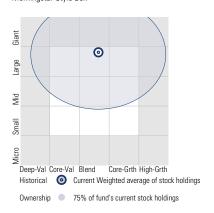
Morningstar Index Morningstar Lifetime Mod 2040 TR

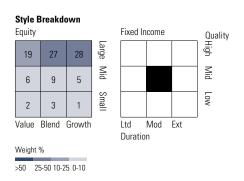
USD

Growth of \$10,000

Vanguard Target Retirement 2040 Inv VFORX

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





Total	100.00	100.00
Other	0.20	10.11
Cash	0.06	2.00
Bonds	18.88	12.59
Non-US Stocks	32.81	26.42
US Stocks	48.05	48.88
Asset Class	Net %	Cat%

Morningstar Category

Target-Date 2040

50

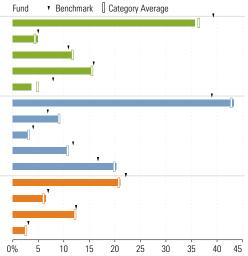
Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Sector Weighting as of 09-30-2021

0

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund
Դ	Cyclical	35.64	39.13	36.43	
æ.	Basic Materials	4.92	4.86	4.35	
A	Consumer Cyclical	11.67	10.77	11.73	
"	Financial Services	15.36	15.72	15.51	
ŵ	Real Estate	3.69	7.78	4.84	
W#	Sensitive	43.27	38.85	42.79	
đ	Communication Services	8.96	6.73	9.07	
0	Energy	3.18	3.87	3.09	
₽	Industrials	10.87	11.69	10.74	
	Technology	20.26	16.56	19.89	
-	Defensive	21.09	22.01	20.77	
F	Consumer Defensive	6.48	6.81	6.03	
٠	Healthcare	11.98	12.27	12.20	
2	Utilities	2.63	2.93	2.54	



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Inv	_	48.19	48.19	_	_
$igodoldsymbol{ imes}$ Vanguard Total Intl Stock Index Inv	-	32.69	80.89	-	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	-	13.06	93.95	-	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	-	6.02	99.97	-	-
\oplus Vanguard Total Intl Bd II Idx Investor	-	0.04	100.01	-	-
⊖ Us Dollar	_	0.01	100.02	-	_

Total Holdings 6



Vanguard Target Retirement 2045 Inv VTIVX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

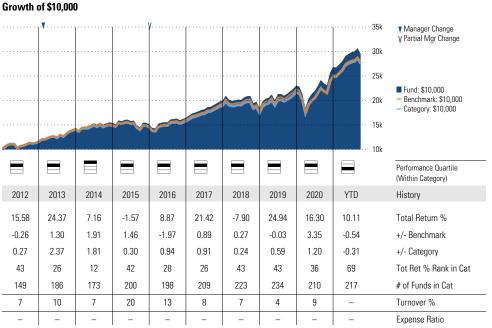
Net Expense: The fund's expense ratio of 0.15 is 78.87% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

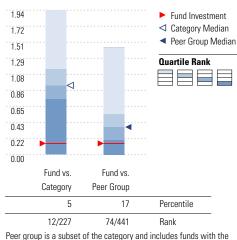


Morningstar Category

Target-Date 2045

Trailing Performance





	,	,			
Peer	group is a subset	of the categor	y and incl	ludes funds v	vith the
same	management sty	le (active vs. p	assive) ar	nd similar sh	are class
chara	cteristics.				

23	-	% Rank in Category			
87	-	# of	# of Funds in Category		
3-Year Risk	Metrics				
		Fund	Bmark	Cat	
Alpha		1.06	-	0.85	
Beta		0.97	-	0.96	
R-Squared		99.40	-	98.76	
Standard Devia	tion	16.85	17.34	16.67	
Sharpe Ratio		0.70	0.64	0.69	
Tracking Error		1.41	-	2.01	
Information Rat	tio	0.60	-	0.30	
Up Capture Rat	io	100.54	-	98.62	
Down Capture	Ratio	96.70	-	95.63	

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

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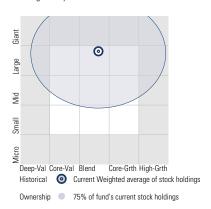
Morningstar Index Morningstar Lifetime Mod 2045 TR

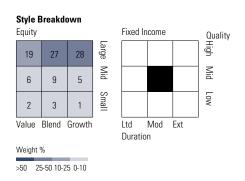
USD

Benchmark Return %

Vanguard Target Retirement 2045 Inv VTIVX

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





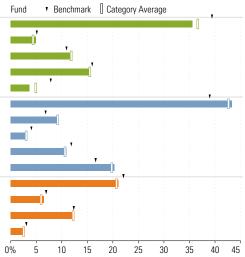
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Morningstar Category Target-Date 2045	Morningstar Index Morningstar Lifetime Mod 2045 TR USD		
Asset Class	Net %	Cat%	
US Stocks	52.62	52.56	
Non-US Stocks	35.88	28.75	
Bonds	11.29	7.07	
Cash	0.07	1.89	
Other	0.14	9.74	
Total	100.00	100.00	

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund
Դ	Cyclical	35.61	39.26	36.63	
æ.	Basic Materials	4.91	4.97	4.38	
A	Consumer Cyclical	11.67	10.78	11.84	
цů,	Financial Services	15.34	15.81	15.49	
ŵ	Real Estate	3.69	7.70	4.92	
w	Sensitive	43.29	38.82	42.64	
d	Communication Services	8.96	6.70	9.20	
0	Energy	3.18	3.91	3.03	
٥	Industrials	10.87	11.72	10.63	
	Technology	20.28	16.49	19.78	
	Defensive	21.10	21.93	20.72	
E	Consumer Defensive	6.48	6.80	5.96	
٠	Healthcare	11.99	12.21	12.23	
2	Utilities	2.63	2.92	2.53	



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	52.78	52.78	_	_
$igodoldsymbol{ imes}$ Vanguard Total Intl Stock Index Inv	-	35.77	88.56	_	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	-	7.99	96.55	_	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	-	3.43	99.97	_	-
\oplus Vanguard Total Intl Bd II Idx Investor	-	0.02	99.99	-	-
🕀 Us Dollar	-	0.01	100.00	-	-

Total Holdings 6



Vanguard Target Retirement 2050 Inv VFIFX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

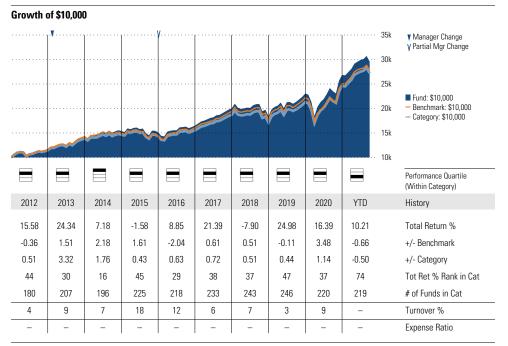
Net Expense: The fund's expense ratio of 0.15 is 79.17% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

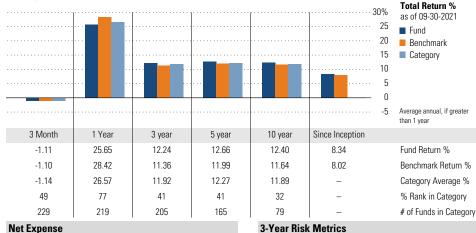
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

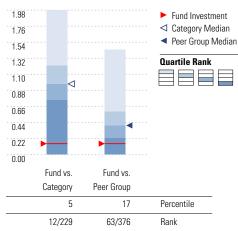


Morningstar Category

Target-Date 2050

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 1.25 0.91 0.95 0.96 Beta 99.35 **R-Squared** 98.71 Standard Deviation 16 87 17 66 17 00 Sharpe Ratio 0.71 0.64 0.69 Tracking Error 1.60 2.02 Information Ratio 0.55 0.30 Up Capture Ratio 99.51 98.97 Down Capture Ratio 95.02 95.85

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

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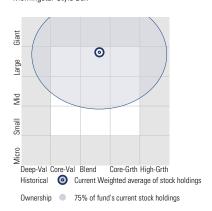


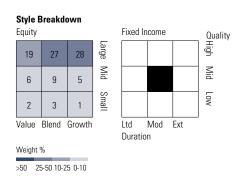
Morningstar Index Morningstar Lifetime Mod 2050 TR

USD

Vanguard Target Retirement 2050 Inv VFIFX

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





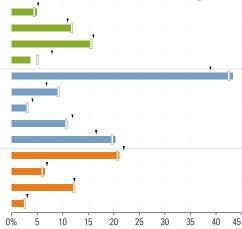
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Morningstar Category Target-Date 2050	Morningstar Lifetime Mod 2050			
Asset Class	Net %	Cat%		
US Stocks	53.82	53.76		
Non-US Stocks	36.68	30.29		
Bonds	9.34	5.90		
Cash	0.04	1.58		
Other	0.12	8.48		
Total	100.00	100.00		

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund 🔹 Benchmark 🛛 Category Average
Դ	Cyclical	35.63	39.44	36.77	
ŵ.	Basic Materials	4.92	5.04	4.42	
A	Consumer Cyclical	11.67	10.81	11.76	
ц р	Financial Services	15.34	15.86	15.53	
ŵ	Real Estate	3.70	7.73	5.06	
w,	Sensitive	43.29	38.75	42.50	
	Communication Services	8.96	6.68	9.11	
٥	Energy	3.18	3.93	3.07	
₽	Industrials	10.87	11.75	10.64	
	Technology	20.28	16.39	19.68)
→	Defensive	21.09	21.81	20.72	
۲	Consumer Defensive	6.48	6.78	6.00	
٠	Healthcare	11.99	12.11	12.18	
2	Utilities	2.62	2.92	2.54	



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Inv	_	53.99	53.99	_	_
igodot Vanguard Total Intl Stock Index Inv	-	36.58	90.57	_	-
igodot Vanguard Total Bond Market II Idx Inv	-	6.35	96.92	_	-
igodot Vanguard Total Intl Bd Idx Investor	-	3.02	99.94	_	-
\oplus Vanguard Total Intl Bd II ldx Investor	-	0.08	100.02	-	-
⊖ Us Dollar	_	0.02	100.04	-	-

Total Holdings 6



Vanguard Target Retirement 2055 Inv VFFVX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

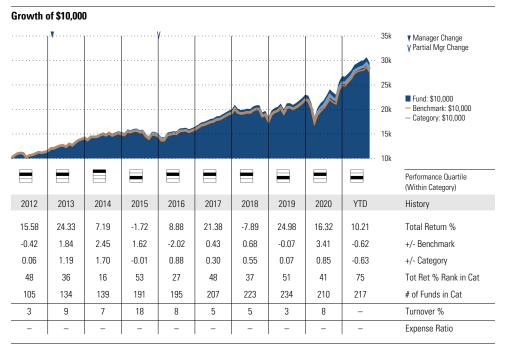
Net Expense: The fund's expense ratio of 0.15 is 79.17% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

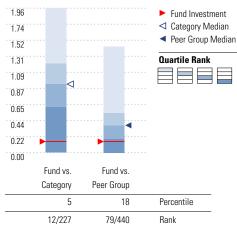


Morningstar Category

Target-Date 2055

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.

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 1.32 0.98 0.95 0.96 Beta _ 99.31 **R-Squared** 98.68 Standard Deviation 16 87 17 74 17 15 Sharpe Ratio 0.71 0.63 0.69 Tracking Error 1.68 2.03 Information Ratio 0.54 0.35 Up Capture Ratio 99.23 99.70 Down Capture Ratio 94.50 96.39

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

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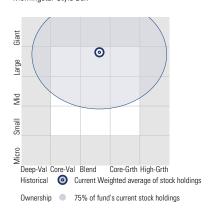


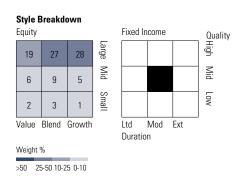
Morningstar Index Morningstar Lifetime Mod 2055 TR

USD

Vanguard Target Retirement 2055 Inv VFFVX

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





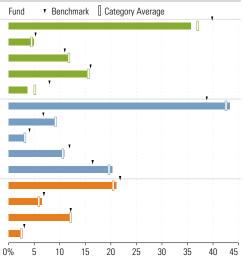
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Morningstar Category Target-Date 2055	Morningstar Index Morningstar Lifetime Mod 2055 TR USD			
Asset Class	Net %	Cat%		
US Stocks	53.83	54.41		
Non-US Stocks	36.64	32.87		
Bonds	9.34	4.74		
Cash	0.07	1.72		
Other	0.13	6.25		
Total	100.00	100.00		

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund • Bench
Դ	Cyclical	35.63	39.69	37.00	-
æ.	Basic Materials	4.92	5.12	4.48)
4	Consumer Cyclical	11.67	10.84	11.78	
цů	Financial Services	15.34	15.89	15.62	
ŵ	Real Estate	3.70	7.84	5.12	
w,	Sensitive	43.28	38.63	42.54	
đ	Communication Services	8.96	6.64	9.15	
٥	Energy	3.18	3.94	3.17	
¢	Industrials	10.87	11.76	10.59	
	Technology	20.27	16.29	19.63	
→	Defensive	21.09	21.67	20.46	
1	Consumer Defensive	6.48	6.76	5.89)
٠	Healthcare	11.99	12.00	12.10]
9	Utilities	2.62	2.91	2.47	



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Inv	_	54.00	54.00	_	-
\ominus Vanguard Total Intl Stock Index Inv	-	36.54	90.53	_	-
\ominus Vanguard Total Bond Market II ldx Inv	-	6.47	97.00	_	-
\ominus Vanguard Total Intl Bd Idx Investor	-	2.79	99.79	_	-
\oplus Vanguard Total Intl Bd II ldx Investor	-	0.20	99.99	-	-
🕀 Us Dollar	_	0.01	100.00	-	_

Total Holdings 6



Vanguard Target Retirement 2060 Inv VTTSX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 8 of the 9 years it's been in existence.

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

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

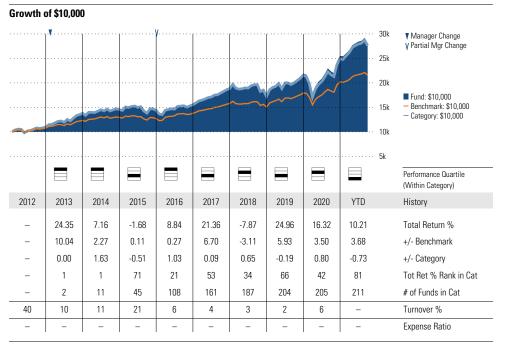
Net Expense: The fund's expense ratio of 0.15 is 79.17% lower than the Target-Date 2060 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

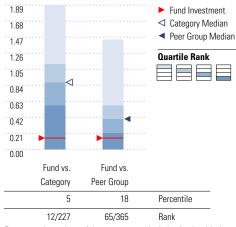


Morningstar Category

Target-Date 2060

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.

1			5.7
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.97	-	-2.40
Beta	1.46	-	1.49
R-Squared	99.03	-	98.16
Standard Deviation	16.86	11.52	17.28
Sharpe Ratio	0.71	0.80	0.68
Tracking Error	5.51	-	6.09
Information Ratio	0.39	-	0.33
Up Capture Ratio	140.97	-	142.50
Down Capture Ratio	156.26	-	160.59

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

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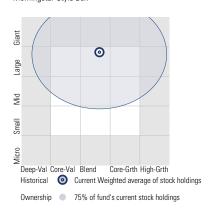


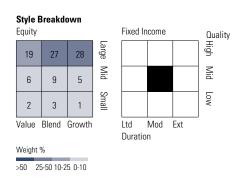
Morningstar Index

Morningstar Mod Tgt Risk TR USD

Vanguard Target Retirement 2060 Inv VTTSX

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





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

Morningstar Index

Morningstar Mod Tgt Risk TR USD

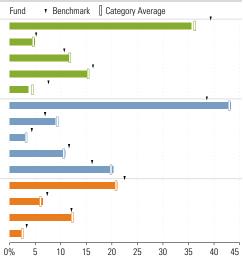
Morningstar Category

Target-Date 2060

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund
Դ	Cyclical	35.62	39.20	36.21	
ŵ.	Basic Materials	4.91	5.04	4.61	
A	Consumer Cyclical	11.67	10.54	11.77	
, Ĥ	Financial Services	15.34	16.17	15.36	
n	Real Estate	3.70	7.45	4.47	
w,	Sensitive	43.30	38.45	42.98	
đ	Communication Services	8.96	6.79	9.35	_
0	Energy	3.18	4.19	3.21	
\$	Industrials	10.87	11.48	10.59	
	Technology	20.29	15.99	19.83	
-	Defensive	21.08	22.35	20.81	
F	Consumer Defensive	6.47	7.21	6.03	
٠	Healthcare	11.99	11.95	12.30	
Ç	Utilities	2.62	3.19	2.48	



Top 6 Holdings as of 09-30-2021

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

Total Holdings 6



Vanguard Target Retirement 2065 Inv VLXVX

Growth of \$10,000

Portfolio Manager(s)

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

Quantitative Screens

× Performance: The fund has finished in the Target-Date 2065+ category's top three quartiles in 2 of the 4 years it's been in existence.

Management: The fund's management has been in place for 4.22 years.

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

Net Expense: The fund's expense ratio of 0.15 is 78.87% lower than the Target-Date 2065+ category average.

Morningstar Investment Management LLC Analysis

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

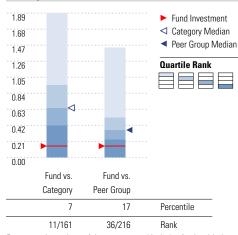
ESG Metrics

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



20k





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

-	-	% Ra	% Rank in Category					
-	-	# of I	# of Funds in Category					
3-Year Risk	Metrics							
		Fund	Bmark	Cat				
Alpha		-2.03	-	-3.19				
Beta		1.46	-	1.55				
R-Squared		99.06	-	97.97				
Standard Devia	tion	16.88	11.52	18.07				
Sharpe Ratio		0.70	0.80	0.65				
Tracking Error		5.53	-	6.87				
Information Rat	io	0.38	-	0.25				
Up Capture Rat	io	140.95	-	145.50				
Down Capture I	Ratio	156.56	-	168.03				

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.62	17.61	18.97
Price/Book Ratio	2.66	2.39	2.74
Avg Eff Duration	7.18	-	6.62

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Morningstar Index

Morningstar Mod Tgt Risk TR USD

Vanager Change

Total Return %

as of 09-30-2021

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

Fund Return %

Category

Fund

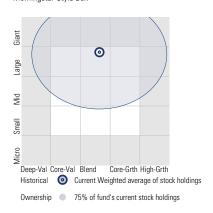
											γ Partial Mg
						<u> </u>				15k 10k	Fund: \$10, Benchmari Category: :
										5k	Performance
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD		(Within Cate) History
.012	2010	2011	2010	2010	2017	2010	2010	2020	110		motory
-	-	-	-	-	-	-7.95	24.96	16.17	10.22		Total Retur
_	-	-	-	-	-	-3.19	5.93	3.35	3.69		+/- Benchm
_	-	-	_	-	-	1.26	-0.99	0.26	-0.88		+/- Categoi
_	-	-	-	-	-	25	79	63	84		Tot Ret % I
_	-	-	-	-	-	18	19	57	135		# of Funds
-	-	-	-	-	29	1	2	6	-		Turnover %
_	-	-	-	-	-	-	-	-	-		Expense Ra
	Dorform										

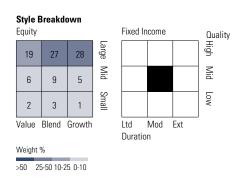
Morningstar Category

Target-Date 2065+

Vanguard Target Retirement 2065 Inv VLXVX

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





Total	100.00	100.00
Other	0.13	5.02
Cash	0.07	0.87
Bonds	9.40	6.92
Non-US Stocks	36.52	33.51
US Stocks	53.89	53.68
Asset Class	Net %	Cat%

Morningstar Index

Morningstar Mod Tgt Risk TR USD

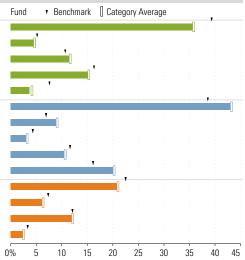
Morningstar Category

Target-Date 2065+

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

		Fund	Bmark	Cat	Fund
Դ	Cyclical	35.61	39.20	35.80	
æ.	Basic Materials	4.91	5.04	4.68	
A	Consumer Cyclical	11.67	10.54	11.65	
цů,	Financial Services	15.34	16.17	15.30	
ŵ	Real Estate	3.69	7.45	4.17	
w	Sensitive	43.30	38.45	43.20	
đ	Communication Services	8.96	6.79	9.09	
0	Energy	3.18	4.19	3.22	
₽	Industrials	10.87	11.48	10.65	
	Technology	20.29	15.99	20.24	
→	Defensive	21.09	22.35	21.00	
F	Consumer Defensive	6.47	7.21	6.34	
٠	Healthcare	11.99	11.95	12.12	
Ç	Utilities	2.63	3.19	2.54	



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Vanguard Total Stock Mkt ldx Inv	-	54.06	54.06	_	_
\oplus Vanguard Total Intl Stock Index Inv	-	36.42	90.48	-	-
\oplus Vanguard Total Bond Market II Idx Inv	-	6.96	97.44	-	-
\ni Vanguard Total Intl Bd Idx Investor	-	1.97	99.41	-	-
\oplus Vanguard Total Intl Bd II Idx Investor	-	0.58	99.99	-	-
🕀 Us Dollar	-	0.01	100.00	-	_

Total Holdings 6



Vanguard Target Retirement Income Inv VTINX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

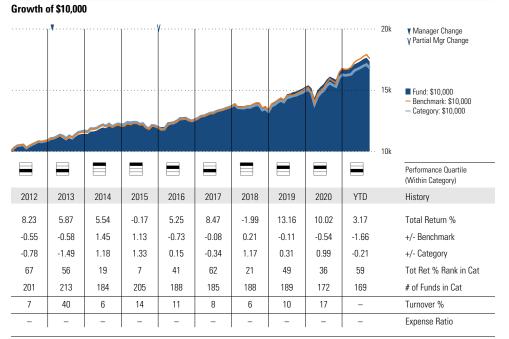
Net Expense: The fund's expense ratio of 0.12 is 82.61% lower than the Target-Date Retirement category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

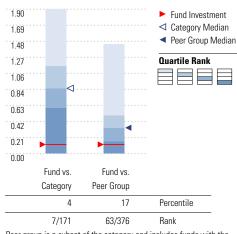
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021



Morningstar Category

Target-Date Retirement





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 0.80 -0.38 0.93 Beta 0.84 _ 97.51 **R-Squared** 94.07 Standard Deviation 6 25 7 35 7 02 Sharpe Ratio 1.02 0.93 0.86 Tracking Error 1.54 2.17 Information Ratio -0.29 -0.39 Up Capture Ratio 85.89 87.60 75.89 87.51 Down Capture Ratio

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

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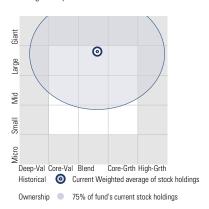


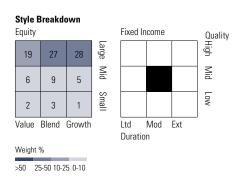
Morningstar Index Morningstar Lifetime Mod Incm TR

USD

Vanguard Target Retirement Income Inv VTINX

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





Fund

35.85

4.93

11.63

15.60

3.69

43.11

8.93

3.18

10.85

20.15

21.04

6.47

11.94

2.63

Bmark

39.25

4.25

10.24

15.03

9.73

38.48

6.82

3.65

11.10

16.91

22.28

6.76

12.61

2.91

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

℃ Cyclical

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Energy

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Utilities

Asset Class Net % Cat% US Stocks 17.25 17.54 Non-US Stocks 12.03 9.45 Bonds 70.14 53.91 Cash 0.08 5.65 Other 0.50 13.44 Total 100.00 100.00

Morningstar Category

Target-Date Retirement

Morningstar Index Morningstar Lifetime Mod Incm TR USD

Benchmark [] Category Average Fund Cat 38.32 i de la compañía 4.19 10.99 () 14.95 8.19 0 41.12 8.26 3.40 10.36 19.10 20.56 6.24 11.59 2.73 0% 10 15 20 25 30 35 40 45 5

Top 7 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Bond Market II Idx Inv	_	37.44	37.44	_	_
\ominus Vanguard Total Stock Mkt Idx Inv	-	17.30	54.74	-	-
$igodoldsymbol{ imes}$ Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	17.11	71.85	-	-
\ominus Vanguard Total Intl Bd Idx Investor	-	16.10	87.95	-	-
\ominus Vanguard Total Intl Stock Index Inv	-	11.91	99.86	-	_
\oplus Vanguard Total Intl Bd II Idx Investor	-	0.16	100.02	-	-
⊖ Us Dollar	-	0.02	100.04	-	-

Total Holdings 7

 \oplus Increase \oplus Decrease otin New to Portfolio



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

Quantitative Screens

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

Management: The fund's management has been in place for 26.77 years.

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

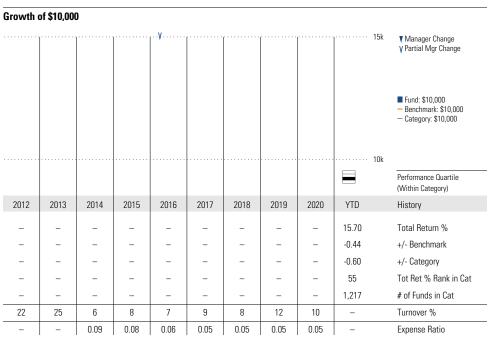
Net Expense: The fund's expense ratio of 0.05 is
 94.68% lower than the Large Value category average.

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.

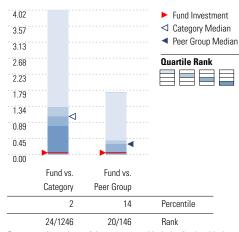
ESG Metrics

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

751	-	- # of Funds in Category					
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		-	_	-0.25			
Beta		-	_	0.99			
R-Squared		-	-	95.86			
Standard Devia	tion	-	20.18	20.37			
Sharpe Ratio		-	0.52	0.51			
Tracking Error		-	_	4.50			
Information Rat	tio	-	-	-0.14			
Up Capture Rat	io	-	_	98.13			
Down Capture I	Ratio	-	_	99.39			

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.14	17.83	17.68
Price/Book Ratio	2.56	2.44	2.62
Geom Avg Mkt Cap \$B	98.66	73.35	114.13
ROE	21.75	16.34	21.91

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Morningstar Category

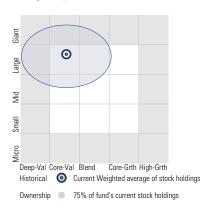
Large Value

Morningstar Index

Russell 1000 Value TR USD

Vanguard Value Index Adm VVIAX

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
∋ JPMorgan Chase & Co	2.91	2.91	30.94	Financial Services
earrowBerkshire Hathaway Inc Class B	2.88	5.79	17.71	Financial Services
∋ Johnson & Johnson	2.53	8.32	4.61	Healthcare
\ni UnitedHealth Group Inc	2.19	10.51	12.61	Healthcare
\ominus Procter & Gamble Co	2.02	12.53	2.29	Consumer Defensive
\ominus Bank of America Corp	1.91	14.45	41.93	Financial Services
⇒ Comcast Corp Class A	1.52	15.97	8.13	Communication Svc
∋ Exxon Mobil Corp	1.48	17.45	49.03	Energy
∋ Pfizer Inc	1.44	18.89	20.02	Healthcare
\ominus Intel Corp	1.29	20.18	9.04	Technology
\ominus Verizon Communications Inc	1.26	21.44	-4.86	Communication Svc
⇒ Abbott Laboratories	1.25	22.69	9.12	Healthcare
∋ PepsiCo Inc	1.24	23.92	3.56	Consumer Defensive
\ominus Cisco Systems Inc	1.23	25.15	24.09	Technology
\ominus Coca-Cola Co	1.21	26.37	-2.02	Consumer Defensive

Total Holdings 357

 \oplus Increase \oplus Decrease R New to Portfolio

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 Morningstar Category
 Morningstar Index

 Image Value
 Russell 1000 Value TR USD

Asset Class Net % Cat% US Stocks 99.12 92.09 Non-US Stocks 0.81 5.69 Bonds 0.00 0.43 Cash 0.07 0.80 Other 0.00 0.99 Total 100.00 100.00



100

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

50

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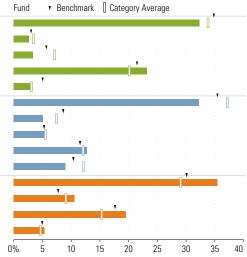
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Western Asset Core Bond IS WACSX

Portfolio Manager(s)

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

Quantitative Screens

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

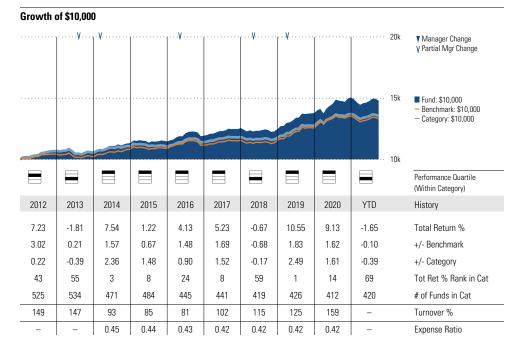
Management: The fund's management has been in place for 14.76 years.

Style Consistency is not calculated for Fixed Income funds.

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

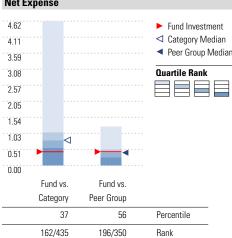
Morningstar Investment Management LLC Analysis

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





Avg Eff Maturity



249 –	# of F	# of Funds in Category		
3-Year Risk Metrics				
	Fund	Bmark	Cat	
Alpha	0.34	-	0.04	
Beta	1.08	-	0.99	
R-Squared	78.60	-	84.99	
Standard Deviation	4.31	3.54	3.85	
Sharpe Ratio	1.17	1.23	1.15	
Tracking Error	2.01	-	1.45	
Information Ratio	0.38	-	-0.11	
Up Capture Ratio	117.33	-	102.59	
Down Capture Ratio	123.87	-	107.80	
Portfolio Metrics				
	Fund	Bmark	Cat	
Avg Eff Duration	6.89	4.43	5.97	

12.49

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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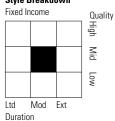
Morningstar Index Morningstar Category

Intermediate Core Bond

BBgBarc US Agg Bond TR USD

Western Asset Core Bond IS WACSX

Style Analysis as of 09-30-2021 Style Breakdown



0 50 100

Asset Allocation as of 09-30-2021

Morningstar Category Mor Intermediate Core Bond BBg

Morningstar Index BBgBarc US Agg Bond TR USD

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

Sector Weighting as of 09-30-2021

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

	Fund	Bmark	Cat	Fund	۲	Benchi	mark	Categ	ory Avera	ge		
Government	32.71	-	30.60]	
Treasury	31.50	-	25.17]		
Inflation – Protected	0.20	-	1.55									
Agency/Quasi Agency	1.01	_	1.40									
Other Government Related	0.00	-	2.48	[
Corporate	31.21	-	28.75									
Corporate Bond	29.79	-	27.06]		
Bank Loan	0.00	-	0.22	0								
Convertible	1.42	-	1.42									
Preferred	0.00	_	0.05	0								
Securitized	31.51	-	30.29]	
Agency MBS Pass-Through	17.75	-	19.30		-			-				
Agency MBS ARM	0.02	-	0.04	0								
Agency MBS CMO	1.68	-	3.97									
Non-Agency Residential MBS	1.36	-	0.26	(
Commercial MBS	3.09	-	1.21									
Asset-Backed	7.61	-	5.51									
Covered Bond	0.00	-	0.00	0								
Municipal	0.02	-	1.03	I []								
Cash & Equivalents	4.16	-	7.12			0						
Other	0.39	-	2.22									
				0%	5	1	0	15	20	25	30	35

Top 10 Holdings as of 09-30-2021

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

Total Holdings 2541

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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