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.

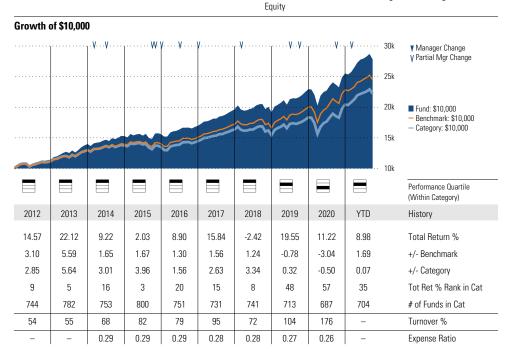
Net Expense: The fund's expense ratio of 0.26 is 75.47% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

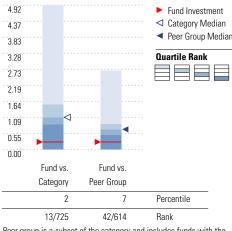
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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
Prico /Earnings Batio	20.22	20.74	21.16

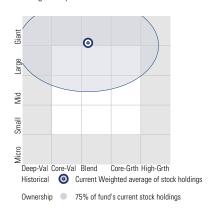
	. and	Bindin	out
Price/Earnings Ratio	20.23	20.74	21.16
Price/Book Ratio	3.52	3.20	3.19
Avg Eff Duration	6.01	6.25	4.95

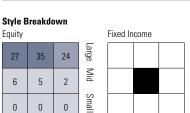
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American Funds American Balanced R6 RLBGX

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



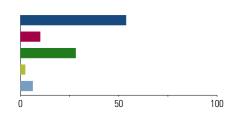


Weight %

>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

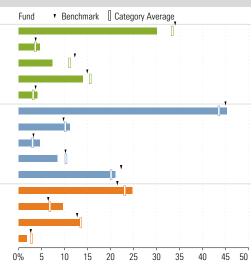
		Fund	Bmark	Cat
Դ	Cyclical	30.04	33.87	33.40
æ.	Basic Materials	4.57	3.53	3.62
A	Consumer Cyclical	7.38	12.06	11.07
цф	Financial Services	14.01	14.76	15.56
ŵ	Real Estate	4.08	3.52	3.15
w	Sensitive	45.24	44.82	43.53
g	Communication Services	11.20	9.60	10.14
•	Energy	4.63	3.06	3.02
¢	Industrials	8.41	10.03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

Sung Lee since 02-2006

Jin Lee since 02-2019

Leo Hee since 10-2019

Quantitative Screens

place for 15.67 years.

years.

ESG Metrics

Sustainability Rating

Carbon Risk Score

Metric

American Funds Capital World Gr&Inc R6 RWIGX

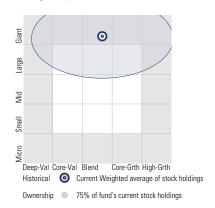


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American Funds Capital World Gr&Inc R6 RWIGX

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





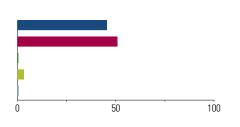


Weight %

<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	36.07	34.77	33.90
æ.	Basic Materials	4.53	4.47	5.72
	Consumer Cyclical	12.35	11.77	11.36
H	Financial Services	16.88	15.83	13.94
ŵ	Real Estate	2.31	2.70	2.88
V ^{ar}	Sensitive	42.04	43.77	42.93
đ	Communication Services	11.19	9.71	8.30
0	Energy	3.24	3.60	3.05
¢	Industrials	8.27	9.54	14.37
	Technology	19.34	20.92	17.21
-	Defensive	21.90	21.44	23.16
E	Consumer Defensive	7.29	6.99	7.97
٠	Healthcare	12.06	11.84	11.76
9	Utilities	2.55	2.61	3.43
-				

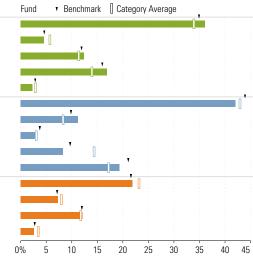
Asset Class	Net %	Cat%
US Stocks	45.41	56.47
Non-US Stocks	50.72	39.60
Bonds	0.28	1.13
Cash	3.14	1.74
Other	0.44	1.06
Total	100.00	100.00

Morningstar Index

MSCI ACWI NR USD

Morningstar Category

World Large-Stock Blend



· .	Greater Asia	Fund % 19.51	Cat % 13.98	Americas	Fund % 52.78	Cat % 62.46	Greater Europe	Fund % 27.70	Cat % 23.55	Market Maturity	Fund %
	Japan	5.68	5.94	North America	49.92	61.72	United Kingdom	6.78	5.91	Developed Markets	88.29
	Australasia	0.82	1.08	Central/Latin	2.86	0.74	W euro-ex UK	18.62	16.96	Emerging Markets	11.71
	Asia-4 Tigers	6.39	3.60				Emrgng Europe	2.21	0.34	Not Available	0.00
	Asia-ex 4 Tigers	6.62	3.36				Africa	0.09	0.34		
	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
Microsoft Corp	3.55	3.55	27.51	Technology
\ni Broadcom Inc	3.31	6.86	13.22	Technology
eq Taiwan Semiconductor Manufacturing Co Ltd	2.97	9.83	10.90	Technology
eq Capital Group Central Cash Fund	2.89	12.72	_	-
\ominus ASML Holding NV	1.98	14.70	62.80	Technology
⊖ Netflix Inc	1.88	16.58	12.87	Communication Svc
€ LVMH Moet Hennessy Louis Vuitton SE	1.66	18.24	22.16	Consumer Cyclical
⇒ Abbott Laboratories	1.59	19.82	9.12	Healthcare
€ Facebook Inc Class A	1.52	21.34	24.25	Communication Svc
Alphabet Inc Class C	1.51	22.85	52.14	Communication Svc

Total Holdings 356

 \oplus Increase \oplus Decrease R New to Portfolio

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American Funds Europacific Growth R6 RERGX

Portfolio Manager(s)

Carl Kawaja since 06-2001 Sung Lee since 06-2002 Nicholas Grace since 06-2002 Jesper Lyckeus since 06-2004 Jonathan Knowles since 06-2006 Andrew Suzman since 06-2007 Christopher Thomsen since 06-2008 Lawrence Kymisis since 06-2014 Lara Pellini since 10-2014 Gerald Manoir since 01-2020 Noriko Chen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Foreign 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 20.35 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 0.46 is 57.01% lower than the Foreign Large Growth category average.

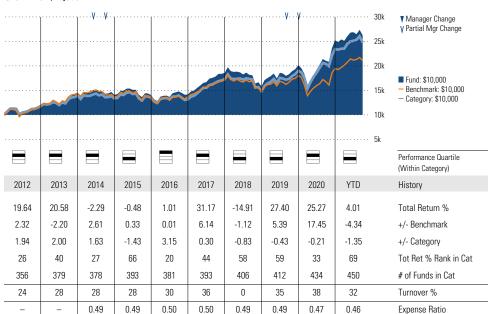
Morningstar Investment Management LLC Analysis

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





Alpha

Reta

R-Squared

Morningstar Category

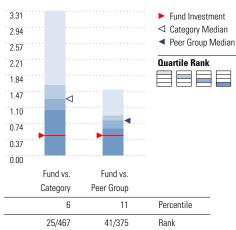
Foreign Large Growth

Morningstar Index

MSCI EAFE NR 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.

as of 09-30-2021 25 Fund 20 Benchmark 15 Category 10 5 0 -5 Average annual, if greater than 1 year Since Inception Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat 5.15 5.55 0.92 1 02 91.67 17.78 Standard Deviation 18.91 17.92 Sharpe Ratio 0.69 0 44 0.70 Tracking Error 5.47 7.32 Information Ratio 1.02 0.72 Up Capture Ratio 113.92 108.47 Down Capture Ratio 93.48 87.71 **Portfolio Metrics** Fund Bmark Cat

Total Return %

30%

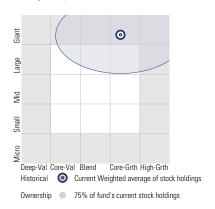
Price/Earnings Ratio	20.96	15.42	25.28
Price/Book Ratio	2.82	1.82	3.77
Geom Avg Mkt Cap \$B	61.12	46.48	58.18
ROE	15.30	16.57	19.79

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American Funds Europacific Growth R6 RERGX

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





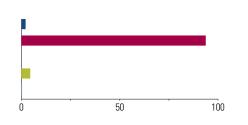


Weight %

<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	36.21	38.49	33.19
æ.	Basic Materials	6.89	7.34	5.96
~	Consumer Cyclical	12.07	11.10	13.98
цф	Financial Services	16.73	17.14	12.82
ŵ	Real Estate	0.52	2.91	0.43
\sim	Sensitive	43.99	35.11	44.27
g	Communication Services	7.01	5.78	6.92
•	Energy	6.00	3.77	1.61
Ф	Industrials	10.72	15.32	15.47
	Technology	20.26	10.24	20.27
	Defensive	19.80	26.40	22.55
F	Consumer Defensive	4.80	10.18	8.42
٠	Healthcare	13.14	13.05	13.02
9	Utilities	1.86	3.17	1.11

 Asset Class
 Net %
 Cat%

 US Stocks
 1.95
 7.58

 Non-US Stocks
 93.61
 89.96

 Bonds
 0.00
 0.02

 Cash
 4.30
 1.99

Morningstar Index

MSCI EAFE NR USD

0.14

100.00

0.45

100.00

Morningstar Category

Foreign Large Growth

Other

Total

Fund	 Benchma 	rk 🛛 Cate	egory Average		
		Ţ			
0]				1
) v	1	Ţ			
0% 5	10	5 20	25 30) 35	40 45

		Greater Asia	Fund % 39.01	Cat % 30.68	Americas	Fund % 14.53	Cat % 14.43	Greater Europe	Fund % 46.45	Cat % 54.90	Market Maturity	Fund %
4		Japan	10.84	11.53	North America	6.90	11.98	United Kingdom	7.53	9.73	Developed Markets	73.90
		Australasia	1.28	1.51	Central/Latin	7.63	2.45	W euro-ex UK	36.29	43.75	Emerging Markets	26.10
		Asia-4 Tigers	10.04	7.67				Emrgng Europe	1.40	0.49	Not Available	0.00
		Asia-ex 4 Tigers	16.85	9.97				Africa	1.23	0.93		
		Not Classified	0.00	0.00								
50-75	>75											

Top 10 Holdings as of 09-30-2021

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Đ Capital Group Central Cash Fund	4.25	4.25	_	_
\ni ASML Holding NV	3.68	7.93	62.80	Technology
\ni Reliance Industries Ltd	2.66	10.59	27.21	Energy
	2.47	13.06	60.13	Communication Svc
⇒ MercadoLibre Inc	2.32	15.38	0.25	Consumer Cyclical
\ominus Taiwan Semiconductor Manufacturing Co Ltd	2.25	17.63	10.90	Technology
\ni AIA Group Ltd	2.01	19.64	-4.31	Financial Services
\supset LVMH Moet Hennessy Louis Vuitton SE	1.92	21.56	22.16	Consumer Cyclical
Airbus SE	1.78	23.35	28.20	Industrials
€ WuXi Biologics (Cayman) Inc	1.52	24.87	28.88	Healthcare

Total Holdings 388

 \oplus Increase \oplus Decrease R 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.

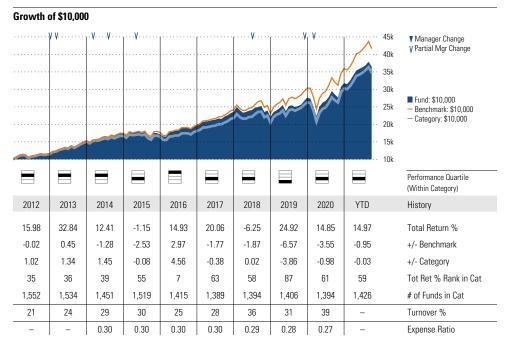
Net Expense: The fund's expense ratio of 0.27 is
 67.47% lower than the Large Blend category average.

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

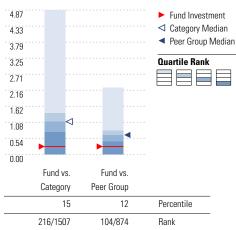
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021



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	<pre># of Funds in Category</pre>						
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	89.45 –						
Down Capture Ratio	Down Capture Ratio		95.13 –						

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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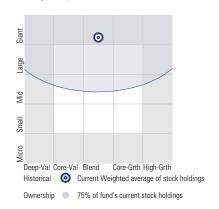


31.23

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

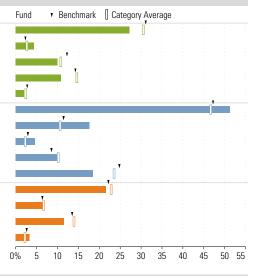
50 100 0

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 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.

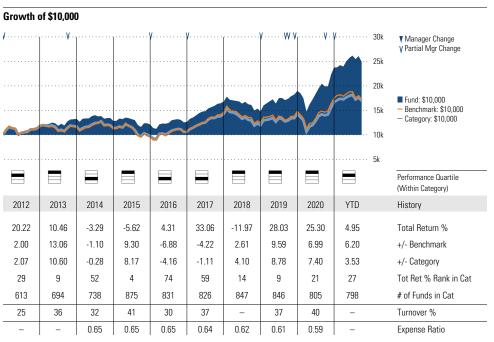
Net Expense: The fund's expense ratio of 0.59 is 50.83% lower than the Diversified Emerging Mkts category average.

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.

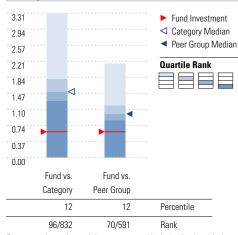
ESG Metrics

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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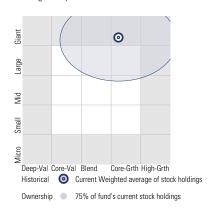


Morningstar Category Morningstar Index

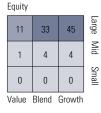
Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





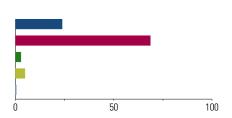


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Sector Weighting as of 09-30-2021

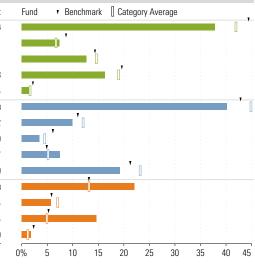
Asset Allocation as of 09-30-2021

		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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American Funds Washington Mutual R6 RWMGX

Portfolio Manager(s) Alan Berro since 07-1997

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

Quantitative Screens

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

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

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

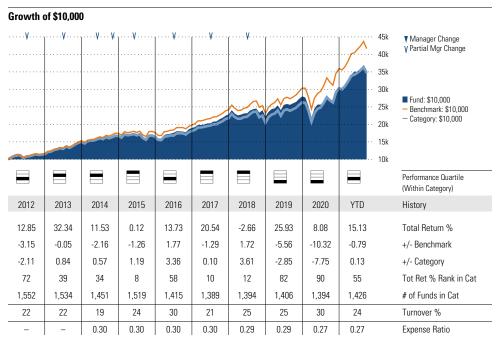
Net Expense: The fund's expense ratio of 0.27 is 67.47% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Trailing Performance



4.87					Fund Investment
4.33					Category Median
3.79					 Peer Group Median
3.25					Quartile Rank
2.71					
2.16					
1.62					
1.08	••••	</td <td></td> <td></td> <td></td>			
0.54	····		····		
0.00					
	Fund v	/S.	Fun	d vs.	
	Catego	ry	Peer G	roup	
	í	15		12	Percentile
	216/150)7	104	/874	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	-1.67	-	-1.35
Beta	0.90	-	0.97
R-Squared	95.10	-	95.76
Standard Deviation	17.28	18.81	18.73
Sharpe Ratio	0.70	0.83	0.74
Tracking Error	4.30	-	3.76
Information Ratio	-0.82	-	-1.00
Up Capture Ratio	85.35	-	94.15
Down Capture Ratio	90.75	-	98.89

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 19.95 24 09 22.21 Price/Book Ratio 3.17 4.27 4.41 Geom Avg Mkt Cap \$B 137 45 201 74 256 86 ROE 25.47 31.23 31.98

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Morningstar Index

Morningstar Category

Large Blend

S&P 500 TR USD

American Funds Washington Mutual R6 RWMGX

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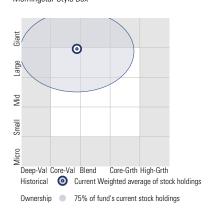
Energy

¢

F

Utilities

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





Weight %

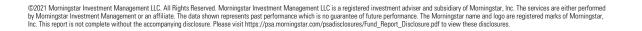
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Microsoft Corp	5.85	5.85	27.51	Technology
∋ Broadcom Inc	5.02	10.86	13.22	Technology
ightarrow Comcast Corp Class A	4.26	15.13	8.13	Communication Svc
	3.35	18.48	12.61	Healthcare
e Capital Group Central Cash Fund	3.02	21.50	-	-
∋ BlackRock Inc	2.25	23.74	17.95	Financial Services
	2.21	25.95	30.94	Financial Services
igodolog Marsh & McLennan Companies Inc	2.09	28.04	30.68	Financial Services
	1.97	30.01	25.45	Consumer Cyclical
\oplus CVS Health Corp	1.87	31.88	26.44	Healthcare
Pfizer Inc	1.76	33.64	20.02	Healthcare
ightarrow CME Group Inc Class A	1.73	35.37	7.71	Financial Services
Đ Johnson & Johnson	1.71	37.08	4.61	Healthcare
🕀 Intel Corp	1.59	38.67	9.04	Technology
\supset PNC Financial Services Group Inc	1.19	39.86	33.68	Financial Services

Total Holdings 190

 \oplus Increase \oplus Decrease R New to Portfolio





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

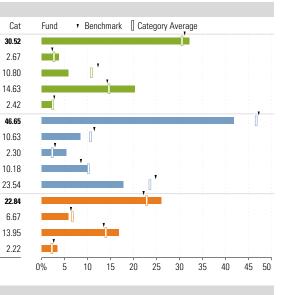
Morningstar Category

📕 Large Blend

100

Morningstar Index

S&P 500 TR USD



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

50

Fund

32.10

3.75

5.77

20.33

2.25

41.86

8.41

5.35

10.37

17.73

26.05

5.77

16.84

3.44

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

ESG Metrics

ESG Commitment

Metric

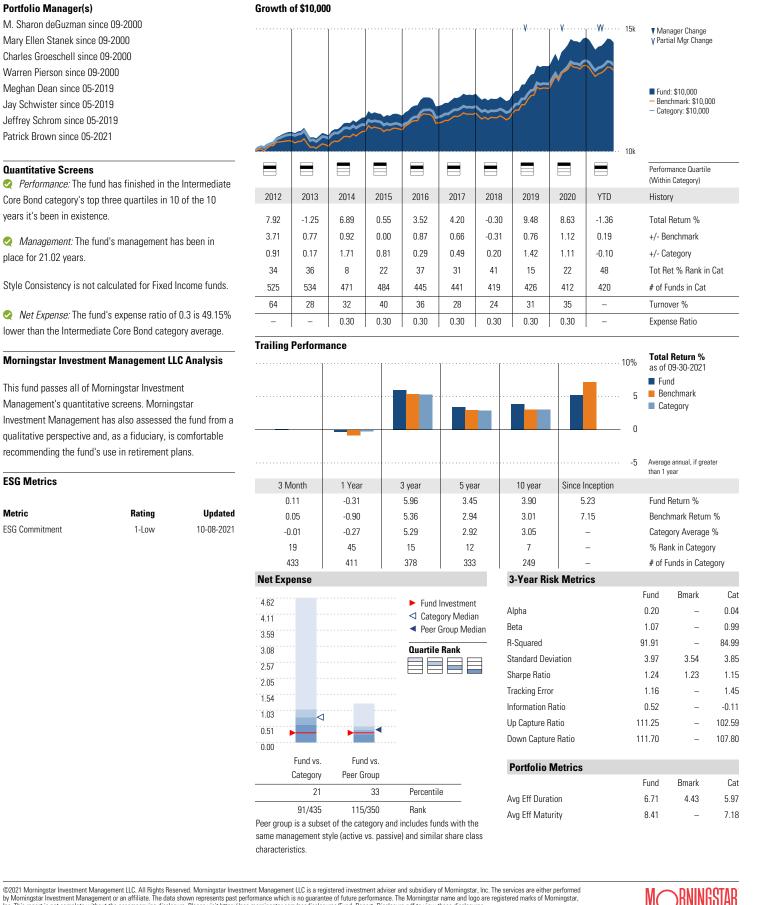
Baird Aggregate Bond Inst BAGIX

Morningstar Category

Intermediate Core Bond

Morningstar Index

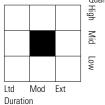
BBgBarc US Agg Bond TR USD



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Baird Aggregate Bond Inst BAGIX

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



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

0	50	100

Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

	Fund	Bmark	Cat	Fund	V E	Benchm	ark 🛛 C	ategory	Average			
Government	27.72	-	30.60									
Treasury	27.67	-	25.17]			
Inflation – Protected	0.00	-	1.55									
Agency/Quasi Agency	0.04	-	1.40									
Other Government Related	0.01	-	2.48									
Corporate	39.96	-	28.75							0		
Corporate Bond	36.08	-	27.06									
Bank Loan	0.00	-	0.22	0								
Convertible	3.88	-	1.42									
Preferred	0.00	_	0.05	0								
Securitized	27.58	-	30.29									
Agency MBS Pass-Through	15.82	-	19.30									
Agency MBS ARM	0.00	-	0.04									
Agency MBS CMO	3.74	-	3.97									
Non-Agency Residential MBS	0.49	_	0.26	0								
Commercial MBS	4.60	-	1.21									
Asset-Backed	2.93	-	5.51									
Covered Bond	0.00	-	0.00									
Municipal	0.94	-	1.03									
Cash & Equivalents	3.80	-	7.12									
Other	0.00	-	2.22									
				0%	5	10	15	20	25	30	35	4

Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ United States Treasury Bonds 2.5%	02-2045	4.46	4.46	_
⊖ United States Treasury Bonds 2.88%	05-2043	3.92	8.38	-
🕀 First American Government Obligs U	02-2030	3.69	12.08	-
€ United States Treasury Notes 2.25%	11-2027	3.45	15.53	-
⊕ United States Treasury Notes 2%	11-2026	3.42	18.95	-
⊕ United States Treasury Notes 0.63%	08-2030	2.81	21.76	-
⊕ United States Treasury Notes 0.38%	07-2024	2.51	24.26	-
\odot United States Treasury Notes 2.5%	05-2024	2.48	26.74	-
€ United States Treasury Notes 2.25%	11-2025	2.20	28.94	-
€ United States Treasury Bonds 2.88%	05-2049	1.18	30.12	-

Total Holdings 1519

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index Intermediate Core Bond

BBgBarc US Agg Bond TR USD

Total	100.00	100.00
Other	3.93	2.19
Cash	3.80	1.66
Bonds	92.27	96.10
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.04
Asset Class	Net %	Cat%

DFA US Small Cap Value I DFSVX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

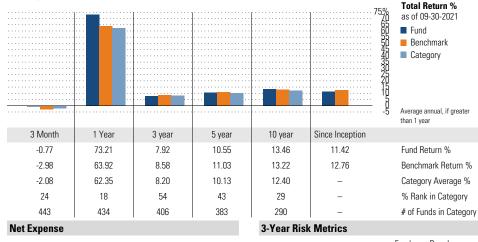
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

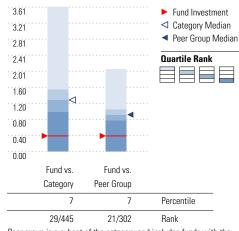
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021

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

Trailing Performance



ROE



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

Fund **Bmark** Cat Alpha -0.90 -0.23 1 02 Beta 1 10 _ R-Squared 98.11 95.76 Standard Deviation 29.85 26.99 28.02 Sharpe Ratio 0.37 0.40 0.39 Tracking Error 4.85 6.13 Information Ratio -0.14 -0.08 Up Capture Ratio 110.29 101.34 Down Capture Ratio 113.92 102.72

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

9.36

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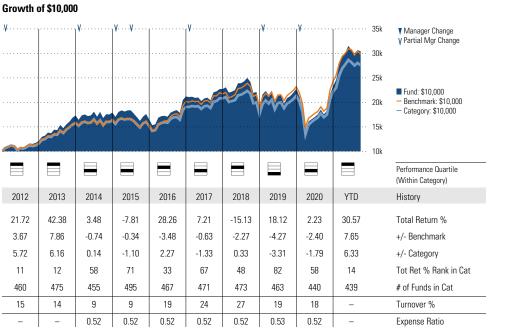


5.79

12.41

Morningstar Category Morningstar Index

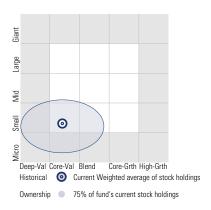
Russell 2000 Value TR USD

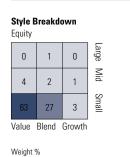


Small Value

DFA US Small Cap Value I DFSVX

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





>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

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

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Total Holdings 1039

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



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

Morningstar Index

Cat% 95.85

> 3.01 0.11

1.08

-0.05

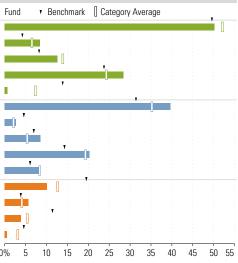
100.00

0.16

100.00

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

100



Other

Total

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.

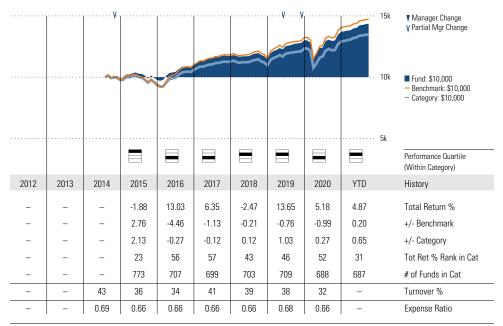




High Yield Bond

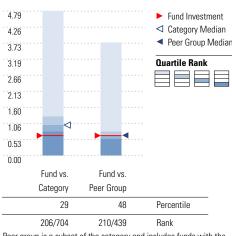
Morningstar Index

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

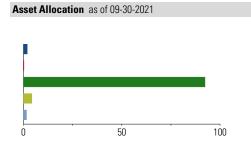
Style Analysis as of 09-30-2021





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	-	1.85
AA	0.00	-	0.05
А	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

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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.

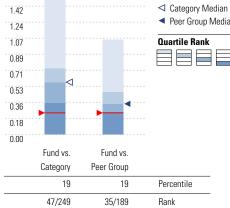
Morningstar Investment Management LLC Analysis

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	-	Categ	ory Average	%		
-	-	% Rank in Category				
-	-	# of Funds in Category				
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

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Invesco Oppenheimer International Gr R6 OIGIX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 7 of the 9 years it's been in existence.

Management: The fund's management has been in place for 25.53 years.

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

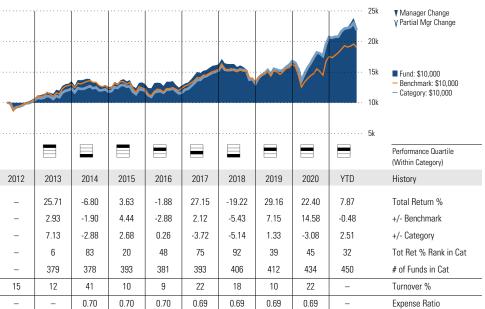
Net Expense: The fund's expense ratio of 0.69 is 35.51% lower than the Foreign Large Growth category average.

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.

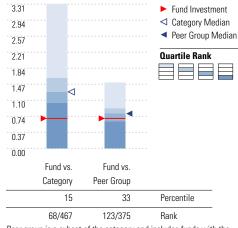
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	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.

Fund Bmark Cat Alpha 5.47 5.55 0.99 0.92 Beta 89.85 **R-Squared** Standard Deviation 18 54 17 78 17.92 Sharpe Ratio 0.71 0 44 0.70 Tracking Error 5.91 7.32 Information Ratio 0.97 0.72 Up Capture Ratio 117.69 108.47 Down Capture Ratio 97.83 87.71

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

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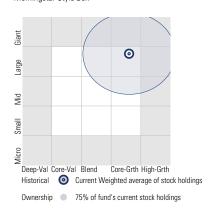
Morningstar Category Morningstar Index Foreign Large Growth

MSCI EAFE NR USD

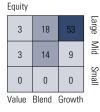
Growth of \$10,000

Invesco Oppenheimer International Gr R6 OIGIX

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



50

100

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

0

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

Fund Benchmark [] Category Average 0% 10 15 20 25 30 35 40 45 50 5

Fund % Cat % Fund % Cat % Fund % Cat % Greater Asia 18.98 30.68 Americas 14.65 14.43 Greater Europe 66.38 54.90 Market Maturity Fund % 11.53 11.98 9.73 95.70 Japan 9.44 North America 14.65 United Kingdom 19.64 **Developed Markets** Australasia 2.40 1.51 Central/Latin 0.00 2.45 W euro-ex UK 46.74 43.75 Emerging Markets 4.30 Emrgng Europe Asia-4 Tigers 2.84 7.67 0.00 0.49 Not Available 0.00 Asia-ex 4 Tigers 4.30 9.97 Africa 0.00 0.93 Not Classified 0.00 0.00 50-75 >75

Top 10 Holdings as of 09-30-2021

25-50

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

Total Holdings 96

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Morningstar Category Morningstar Index Foreign Large Growth

MSCI EAFE NR USD

		Fund	Bmark	Cat
Դ	Cyclical	26.05	38.49	33.19
æ.	Basic Materials	3.64	7.34	5.96
	Consumer Cyclical	17.62	11.10	13.98
ц.	Financial Services	4.79	17.14	12.82
ŵ	Real Estate	0.00	2.91	0.43
w	Sensitive	48.30	35.11	44.27
G	Communication Services	3.51	5.78	6.92
0	Energy	2.74	3.77	1.61
Ф	Industrials	19.28	15.32	15.47
	Technology	22.77	10.24	20.27
	Defensive	25.64	26.40	22.55
F	Consumer Defensive	11.59	10.18	8.42
٠	Healthcare	14.05	13.05	13.02
9	Utilities	0.00	3.17	1.11

MFS Growth R6 MFEKX

Portfolio Manager(s)

Eric Fischman since 04-2002 Paul Gordon since 07-2017 Bradford Mak since 06-2021

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 19.51 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 0.53 is 45.92% lower than the Large Growth category average.

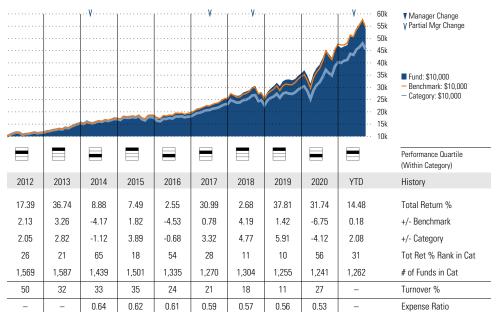
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





Morningstar Category

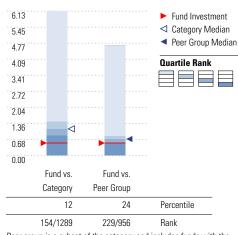
Large Growth

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.

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 0.66 -1.13 0.91 0.98 Beta _ R-Squared 97.45 93.33 Standard Deviation 20.19 18 61 20.50 Sharpe Ratio 1.05 1 04 0.94 Tracking Error 3.49 5.22 Information Ratio -0.36 -0.54 Up Capture Ratio 92.29 93.50 Down Capture Ratio 90.30 95.82

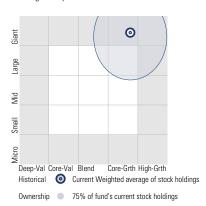
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	39.06	33.17	31.28
Price/Book Ratio	9.67	12.31	8.55
Geom Avg Mkt Cap \$B	287.14	291.31	335.34
ROE	33.64	39.60	33.50

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MFS Growth R6 MFEKX

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
Microsoft Corp	10.66	10.66	27.51	Technology
Amazon.com Inc	7.84	18.50	0.86	Consumer Cyclical
Alphabet Inc Class A	5.94	24.43	52.54	Communication Svc
Adobe Inc	4.08	28.51	15.12	Technology
Facebook Inc Class A	3.78	32.29	24.25	Communication Svc
Apple Inc	3.74	36.03	7.13	Technology
Mastercard Inc Class A	2.92	38.95	-2.22	Financial Services
Visa Inc Class A	2.59	41.54	2.28	Financial Services
Intuit Inc	2.53	44.07	42.50	Technology
PayPal Holdings Inc	2.49	46.56	11.11	Financial Services
NVIDIA Corp	2.45	49.01	58.77	Technology
Danaher Corp	2.37	51.38	37.33	Healthcare
MSCI Inc	1.97	53.35	36.82	Financial Services
Thermo Fisher Scientific Inc	1.93	55.27	22.83	Healthcare
Alphabet Inc Class C	1.78	57.05	52.14	Communication Svc

Total Holdings 72

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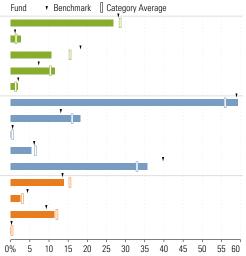


			Large Growth	Russell 1000 Growth TR USD
Asset Allocat	ion as of 09-30-2021			
			Asset Class	Net %
			US Stocks	95.32
			Non-US Stocks	4.35
			Bonds	0.00
			Cash	0.33
			Other	0.00
0	50	100	Total	100.00

Morningstar Category

Sector Weighting as of 09-30-2021

		Fund	Bmark	Cat
Դ	Cyclical	26.78	27.91	28.56
.	Basic Materials	2.68	0.96	1.40
	Consumer Cyclical	10.59	18.03	15.50
ц.	Financial Services	11.60	7.13	10.36
ŵ	Real Estate	1.91	1.79	1.30
w	Sensitive	59.32	58.74	55.97
G	Communication Services	18.25	12.89	16.03
0	Energy	0.00	0.32	0.54
Ф	Industrials	5.38	5.95	6.44
	Technology	35.69	39.58	32.96
	Defensive	13.91	13.34	15.47
E	Consumer Defensive	2.51	4.20	3.06
٠	Healthcare	11.40	9.11	12.07
9	Utilities	0.00	0.03	0.34



Morningstar Index

Cat%

92.48

5.54

0.00

1.21

0.77

100.00

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.

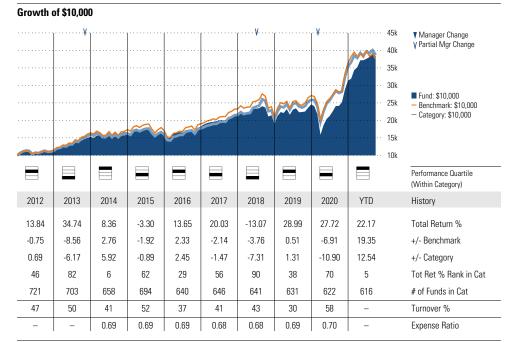
× *Style:* The fund has landed in its primary style box — Small Growth — 8.57 % of the time over the past three years.

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.

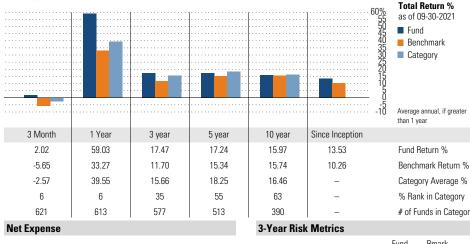
ESG Metrics		
Metric	Rating	Updated
Sustainability Rating	3	08-31-2021

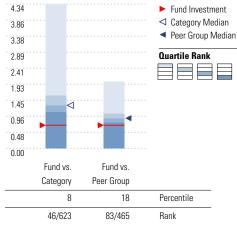


Morningstar Category

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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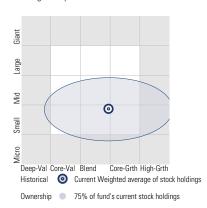


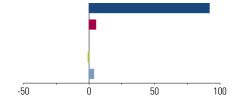
Morningstar Index

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

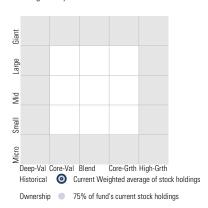
Commodities Broad Basket

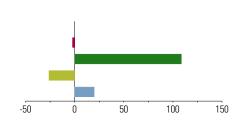
Morningstar Index

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

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Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD

PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

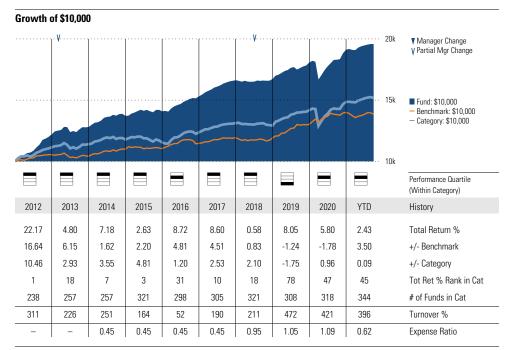
Management: The fund's management has been in place for 14.52 years.

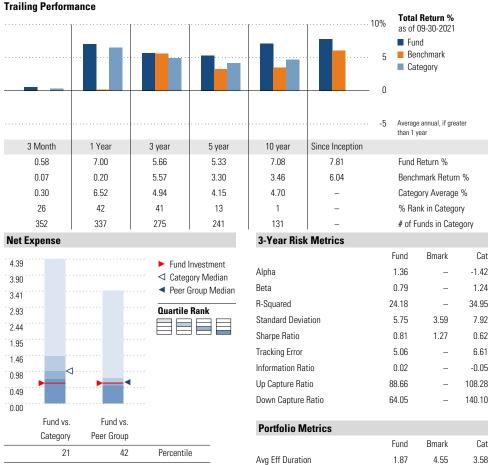
Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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





Avg Eff Maturity

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

Rank

95/227

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76/358



7.69

5.99

3.05

Morningstar Category Morningstar Index Multisector Bond

BBgBarc US Universal TR USD

PIMCO Income Insti PIMIX

Style Analysis as of 09-30-2021 Style Breakdown





Duration

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

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

Asset Allocation as of 09-30-2021

Morningstar Category

Multisector Bond

Morningstar Index

BBgBarc US Universal TR USD

Net %

0.91

2.57

62.87

28.58

5.07

100.00

Cat%

2.02

0.12

94.04

-0.04

3.88

100.00

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

Top 10 Holdings as of 09-30-2021

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

Total Holdings 7847

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Templeton Global Bond R6 FBNRX

Portfolio Manager(s)

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

Quantitative Screens

× *Performance:* The fund has finished in the Nontraditional Bond category's top three quartiles in 4 of the 8 years it's been in existence.

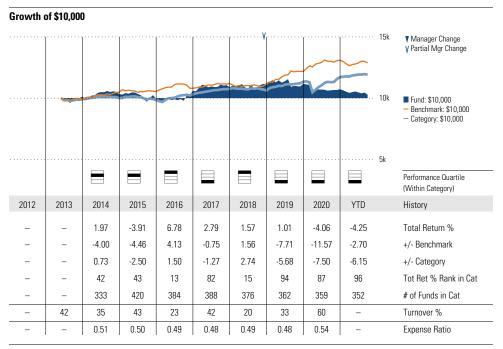
Management: The fund's management has been in place for 19.76 years.

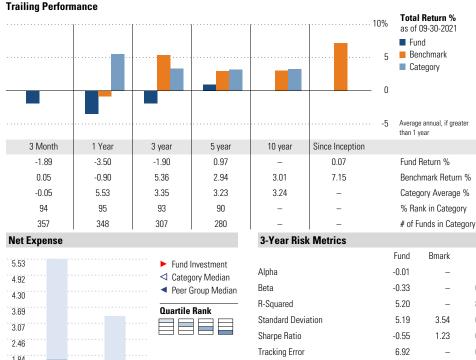
Style: The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.54 is 57.81% lower than the Nontraditional Bond category average.

Morningstar Investment Management LLC Analysis

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





 5.53
 ► Fund Investmer

 4.92
 ✓ Category Media

 4.30
 Peer Group Media

 3.69
 Ouartile Rank

 3.07
 ✓

 2.46
 I.84

 1.84
 I.23

 0.61
 ✓

 Fund vs.
 Fund vs.

 Category
 Peer Group

 7
 14
 Percentile

 26/363
 27/194
 Rank

Standard Deviation	5.19	3.54	6.35
Sharpe Ratio	-0.55	1.23	0.45
Tracking Error	6.92	-	6.68
Information Ratio	-1.05	-	-0.34
Up Capture Ratio	-14.64	-	67.42
Down Capture Ratio	28.87	-	78.23
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	2.19	4.43	1.96

2.49

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.

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Cat

1.44

0.39

8.91

3.38

Removed

Morningstar Category Nontraditional Bond Morningstar Index

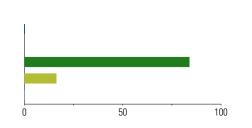
BBgBarc US Agg Bond TR USD

Templeton Global Bond R6 FBNRX

Style Analysis as of 09-30-2021 Style Breakdown



Credit Rating Breakdown Fund Bmark Cat 26.93 3.53 29.94 AAA AA 18.02 74.59 13.58 А 4.66 10.82 11.85 BBB 25.59 8.32 18.57 BB 8.92 0.28 9.06 В 3.99 0.00 5.25 Below B 3.65 0.00 5.67 Not Rated 8.24 2.46 6.08



Sector Weighting as of 09-30-2021

Asset Allocation as of 09-30-2021

	Fund	Bmark	Cat	Fund 🔹 Benchmark 🛛 Category Average
Government	83.72	-	22.38	
Treasury	71.14	-	16.41	
Inflation – Protected	3.02	-	1.86	•
Agency/Quasi Agency	8.35	-	0.95	
Other Government Related	1.21	-	3.16	
Corporate	0.00	-	21.56	
Corporate Bond	0.00	-	18.15	
Bank Loan	0.00	-	1.80	10
Convertible	0.00	-	1.30	10
Preferred	0.00	-	0.31	0
Securitized	0.00	-	25.25	
Agency MBS Pass-Through	0.00	-	7.78	
Agency MBS ARM	0.00	-	0.02	
Agency MBS CMO	0.00	-	2.19	
Non-Agency Residential MBS	0.00	-	1.23	
Commercial MBS	0.00	-	4.07	
Asset-Backed	0.00	-	9.92	
Covered Bond	0.00	_	0.04	ĺ
Municipal	0.00	_	0.34	
Cash & Equivalents	16.27	-	25.63	
Other	0.00	-	4.64	

Top 10 Holdings as of 09-30-2021

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

Total Holdings 139

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Removed

0

Morningstar Category

Nontraditional Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

ther 0.03 otal 100.00	3.44 100.00
ash 16.13	23.99
onds 83.82	71.78
lon-US Stocks 0.00	0.17
S Stocks 0.01	0.61
sset Class Net %	Cat%
-	

Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



0.04

0.04

0.04

0.04

0.04

_

Expense Ratio

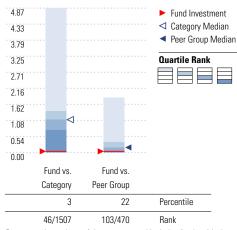


0.05

0.05

_





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

15.12	-	Category Average %				
15	-	% Ra	% Rank in Category			
819	-	# of F	# of Funds in Category			
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	Portfolio Metrics					

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

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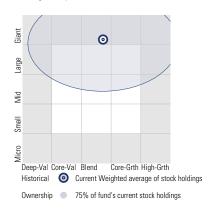
Morningstar Category Morningstar Index

Large Blend

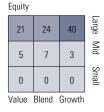
S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2021

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

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

50

Fund

30.93

2.15

12.11

14.09

2.58

47.07

11.29

2.74

8.39

24 65

21.99

6.21

13.35

2.43

Bmark

30.94

2.15

12.10

14 11

2.58

47.05

11.29

2.75

8.38

24.63

22.01

6.21

13.34

2.46

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Total Holdings 511

🕀 Increase 👄 Decrease 🕸 New to Portfolio



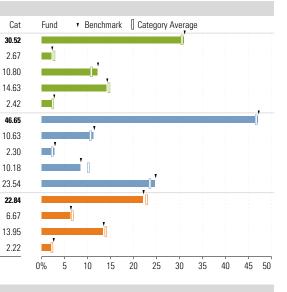


Morningstar Category Morningstar Index

📕 Large Blend

S&P 500 TR USD

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



Vanguard 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.

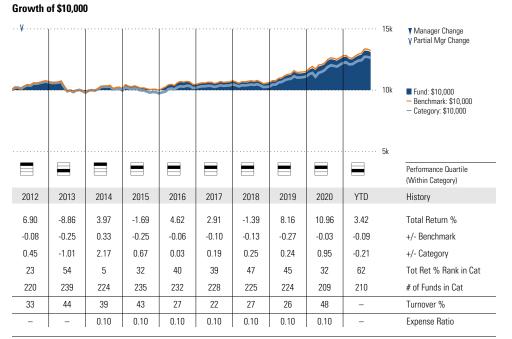
Management: The fund's management has been in place for 10.12 years.

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.

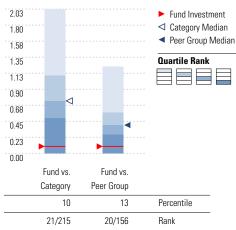


Morningstar Category

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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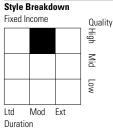


Morningstar Index

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			
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	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 - 89.59 0.00 - 89.59 0.00 - 81.74 0.00 - 5.92 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 - 0.01 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	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 Value Inv VTRIX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 11.35 years.

Style: The fund has landed in its primary style box — Large Value - 83.33 % of the time over the past three years.

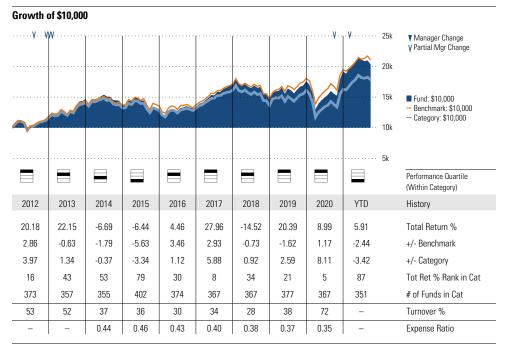
Net Expense: The fund's expense ratio of 0.35 is 65.69% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

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

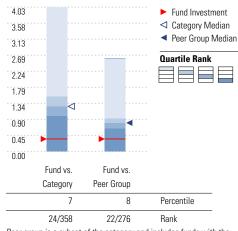
ESG Metrics

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



Trailing Performance





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

3-Year Risk Metrics Fund **Bmark** Cat Alpha -1.12 -3.12 Beta 1 10 1 10 R-Squared 95.60 93.15 Standard Deviation 20.03 17 78 20.26 Sharpe Ratio 0.38 0 44 0.28 Tracking Error 4.57 5.87 Information Ratio -0.15 -0.56 Up Capture Ratio 106.06 102.29 Down Capture Ratio 111.07 116.32

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 19.25 15 42 10.89 Price/Book Ratio 1.61 1.82 1.30 Geom Avg Mkt Cap \$B 32.83 46 48 37 28 ROE 8.87 16.57 13.60

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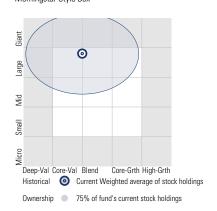


Morningstar Category Morningstar Index Foreign Large Value

MSCI EAFE NR USD

Vanguard International Value Inv VTRIX

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



Style Breakdown

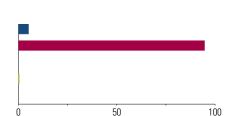


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2021



Asset Allocation as of 09-30-2021

Դ Cyclical

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Energy

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Utilities

Basic Materials

Consumer Cyclical

Financial Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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

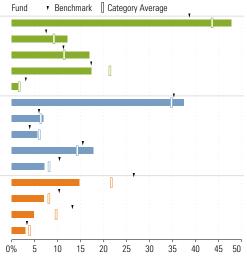
Morningstar Index

MSCI EAFE NR USD

Morningstar Category

Foreign Large Value

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



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

Top 10 Holdings as of 09-30-2021

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Samsung Electronics Co Ltd	2.15	2.15	_	Technology
POSCO	1.45	3.60	-	Basic Materials
$oldsymbol{eta}$ Alibaba Group Holding Ltd Ordinary Shares	1.37	4.96	-	Consumer Cyclical
Đ Bank Bradesco SA ADR	1.35	6.31	-17.22	Financial Services
\oplus Novartis AG	1.31	7.62	-5.82	Healthcare
🕀 Holcim Ltd	1.28	8.91	-3.04	Basic Materials
🕀 Compagnie Financiere Richemont SA	1.11	10.02	23.28	Consumer Cyclical
earrow Samsung Electronics Co Ltd GDR	1.08	11.10	-13.59	Technology
€ Tencent Holdings Ltd	1.08	12.18	-18.20	Communication Svc
🕀 ABB Ltd	1.01	13.19	29.14	Industrials

Total Holdings 220

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Vanguard Mid-Cap Growth Index Admiral VMGMX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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 0.07 is 93.52% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

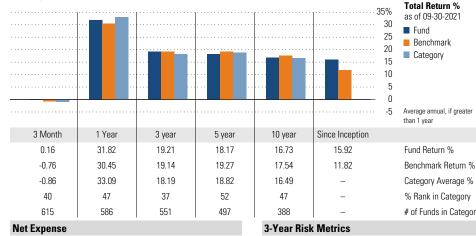


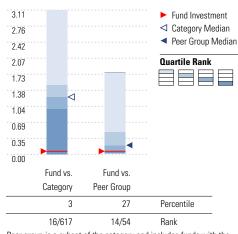


Morningstar Category

]			~ 7	1		· · · · · 20k	5.,, .
		~~~	~~~	<b>~~~</b>					· · · · · 15k	
									··· 10k	Performance Quartile (Within Category)
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
15.96	32.22	13.48	-0.98	6.75	21.83	-5.60	33.86	34.48	11.80	Total Return %
0.15	-3.52	1.58	-0.78	-0.58	-3.44	-0.85	-1.61	-1.11	2.20	+/- Benchmark
1.89	-2.71	6.48	-0.03	0.72	-2.08	1.05	1.34	-4.78	2.08	+/- Category
30	68	5	51	40	65	46	42	44	29	Tot Ret % Rank in Cat
687	658	651	681	613	602	598	602	593	604	# of Funds in Cat
38	64	17	23	21	23	25	18	22	-	Turnover %
_	-	0.09	0.08	0.07	0.07	0.07	0.07	0.07	-	Expense Ratio







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

47	-	% Rai	nk in Catego	ory
388	-	# of F	unds in Cate	egory
3-Year Risk	Metrics			
		Fund	Bmark	Cat
Alpha		0.56	-	-0.05
Beta		0.97	-	0.99
R-Squared		98.76	-	91.63
Standard Devia	rtion	21.51	22.05	23.04
Sharpe Ratio		0.88	0.86	0.82
Tracking Error		2.48	-	6.61
Information Rat	tio	0.03	-	-0.16
Up Capture Rat	io	97.68	-	99.60
Down Capture	Ratio	95.66	-	101.34

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

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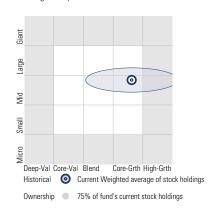


Morningstar Index

Russell Mid Cap Growth TR USD

# Vanguard Mid-Cap Growth Index Admiral VMGMX

**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
∋ DexCom Inc	1.47	1.47	47.91	Healthcare
$oldsymbol{eta}$ Marvell Technology Inc	1.37	2.84	27.11	Technology
∋ MSCI Inc	1.32	4.17	36.82	Financial Services
$\ni$ IQVIA Holdings Inc	1.28	5.44	33.69	Healthcare
$\ni$ Synopsys Inc	1.27	6.71	15.50	Technology
$\ominus$ Palo Alto Networks Inc	1.23	7.94	34.78	Technology
$\ni$ Amphenol Corp Class A	1.22	9.16	12.89	Technology
$oldsymbol{eta}$ Microchip Technology Inc	1.17	10.33	12.03	Technology
igodolog Cadence Design Systems Inc	1.16	11.50	11.00	Technology
⊖ IHS Markit Ltd	1.16	12.66	30.49	Industrials
🕀 Match Group Inc	1.15	13.81	3.84	Communication Svc
$oldsymbol{eta}$ Digital Realty Trust Inc	1.13	14.94	6.04	Real Estate
$\ni$ Fortinet Inc	1.13	16.07	96.62	Technology
$\ni$ Aptiv PLC	1.12	17.19	14.34	Consumer Cyclical
$\ominus$ Veeva Systems Inc Class A	1.11	18.29	5.85	Healthcare

#### Total Holdings 186

 $\oplus$  Increase  $\ominus$  Decrease R New to Portfolio

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Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

**Communication Services** 

Real Estate

Sensitive

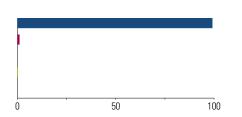
Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 



Fund

24.49

1.63

11.87

5 04

5.95

56.07

5.53

2.00

14.14

34.40

19.44

1.37

18.07

0.00

Bmark

25.48

1.69

16.15

5.09

2.55

55.14

5.42

1.55

14.20

33.97

19.39

2.00

17.23

0.16

Asset Class	Net %	Cat%
US Stocks	99.05	93.12
Non-US Stocks	0.91	3.90
Bonds	0.00	0.07
Cash	0.04	2.61
Other	0.00	0.30
Total	100.00	100.00

Morningstar Index

Russell Mid Cap Growth TR USD

**Morningstar Category** 

Mid-Cap Growth

Cat

27.83

2.04

14.20

8 46

3.13

48.82

5.27

0.89

13.20

29.46

23.36

2.57

20.27

0.52

#### Benchmark [] Category Average Fund Π Ĥ 0% 5 10 15 20 25 30 35 40 45 50 55 60

# Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

#### Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.12 is 88.79% lower than the Real Estate category average.

#### Morningstar Investment Management LLC Analysis

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

#### **ESG Metrics**

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



#### **Trailing Performance**

Growth of \$10,000



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

37

Percentile

Rank

Peer Group

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

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Category

5



Morningstar Index Morningstar Category

Real Estate

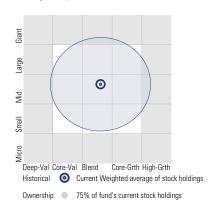
S&P United States REIT TR USD

Vanager Change

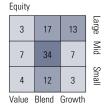
30k

# Vanguard Real Estate Index Admiral VGSLX

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







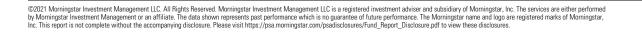
Weight %

>50 25-50 10-25 0-10

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

### Total Holdings 171

🕀 Increase 👄 Decrease 🕸 New to Portfolio



M RNINGSTAR

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

100

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

#### Sector Weighting as of 09-30-2021

50

Ó

		Fund	Bmark	Cat	Fund	۲	<ul> <li>Benchmark</li> </ul>		<ul> <li>Benchmark</li> </ul>		<ul> <li>Benchmark</li> </ul>		<ul> <li>Benchmark</li> </ul>		enchmark 🛛 Category Averag					ige	Э					
Դ	Cyclical	100.00	99.13	98.96												•										
ŵ.	Basic Materials	0.00	0.00	0.06	0																					
A	Consumer Cyclical	0.00	0.13	1.75	1																					
¢	Financial Services	0.00	0.00	0.27	j i																					
ŵ	Real Estate	100.00	99.00	96.88												-										
w	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																						
₽	Industrials	0.00	0.87	0.22																						
	Technology	0.00	0.00	0.57	0																					
<b>→</b>	Defensive	0.00	0.00	0.02																						
Ħ	Consumer Defensive	0.00	0.00	0.00																						
٠	Healthcare	0.00	0.00	0.00	[																					
P	Utilities	0.00	0.00	0.02																						
					0% 5 1	0 15	20	25	20.25	5 40	15	50	55	60.0	66 -	70 7	75 0		5 0	n or						

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

Real Estate

S&P United States REIT TR USD

# Wells Fargo Special Mid Cap Value R6 WFPRX

Portfolio Manager(s)

Bryant VanCronkhite since 01-2009 James Tringas since 03-2009 Shane Zweck since 02-2019

#### Quantitative Screens

Performance: The fund has finished in the Mid-Cap Value 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 12.7 years.

Style: The fund has landed in its primary style box — Mid-Cap Value — 88.24 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.71 is 29% lower than the Mid-Cap Value category average.

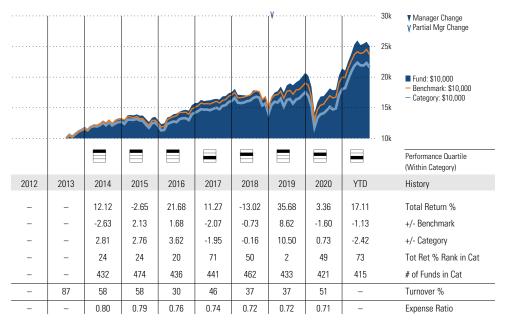
#### Morningstar Investment Management LLC Analysis

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

#### **ESG Metrics**

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



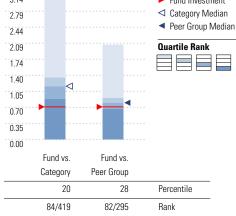


**Morningstar Category** 

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.

Cat -1.29 0.97 1 04 Beta _ 98.16 **R-Squared** 96.77 Standard Deviation 22.98 23 44 24 74 Sharpe Ratio 0.58 0 49 0.44 Tracking Error 3.19 5.00 Information Ratio 0.64 -0.26 Up Capture Ratio 102.50 102.15 Down Capture Ratio 96.17 107.29

#### **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 16.25 17.38 17.69 Price/Book Ratio 2.40 2.32 2.15 Geom Avg Mkt Cap \$B 16 66 17.30 13 26 ROE 17.10 14.09 16.51

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Morningstar Index

Russell Mid Cap Value TR USD

# Wells Fargo Special Mid Cap Value R6 WFPRX

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







#### Weight %

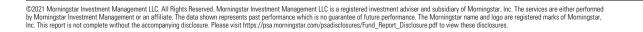
>50 25-50 10-25 0-10

#### Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Carlisle Companies Inc	3.38	3.38	28.30	Industrials
AerCap Holdings NV	3.05	6.43	26.83	Industrials
∋ CBRE Group Inc Class A	2.96	9.39	55.23	Real Estate
Arch Capital Group Ltd	2.64	12.03	5.85	Financial Services
Republic Services Inc	2.59	14.62	26.03	Industrials
Brown & Brown Inc	2.58	17.20	17.54	Financial Services
Amdocs Ltd	2.51	19.71	8.26	Technology
Alcon Inc	2.49	22.20	22.13	Healthcare
Đ Stanley Black & Decker Inc	2.33	24.53	-0.59	Industrials
onumber  onumber	2.27	26.79	8.86	Consumer Defensive
D.R. Horton Inc	2.24	29.03	22.71	Consumer Cyclical
LKQ Corp	2.21	31.24	42.79	Consumer Cyclical
m lacepsilon Reynolds Consumer Products Inc Ordinary Shares	2.19	33.43	_	Consumer Cyclical
American Water Works Co Inc	2.14	35.57	11.29	Utilities
Euronet Worldwide Inc	2.11	37.67	-12.17	Technology

#### Total Holdings 73

 $\oplus$  Increase  $\oplus$  Decrease arrow New to Portfolio





 Asset Class
 Net %
 Cat%

 US Stocks
 93.78
 91.25

 Non-US Stocks
 4.64
 5.88

 Bonds
 0.00
 0.02

 Cash
 1.58
 2.31

Morningstar Index

Russell Mid Cap Value TR USD

0.00

100.00

0.54

100.00

Morningstar Category

Mid-Cap Value

Other

Total

100

### Sector Weighting as of 09-30-2021

0

		Fund	Bmark	Cat
Դ	Cyclical	45.18	45.17	43.82
æ.	Basic Materials	2.96	5.15	5.07
	Consumer Cyclical	16.42	11.86	12.23
ц.	Financial Services	18.34	16.53	20.02
ŵ	Real Estate	7.46	11.63	6.50
w	Sensitive	34.03	34.89	33.32
	Communication Services	0.00	4.05	3.13
0	Energy	5.51	5.31	4.59
¢	Industrials	20.84	14.42	16.16
	Technology	7.68	11.11	9.44
	Defensive	20.79	19.93	22.85
F	Consumer Defensive	7.65	4.74	6.37
٠	Healthcare	7.48	8.36	10.03
Ç	Utilities	5.66	6.83	6.45

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