American Century Mid Cap Value Inv ACMVX

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

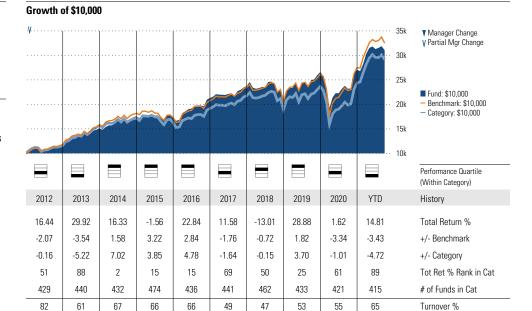
- Performance: The fund has finished in the Mid-Cap
 Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.51 years.
- Net Expense: The fund's expense ratio of 0.98 is 2% lower than the Mid-Cap Value category average.

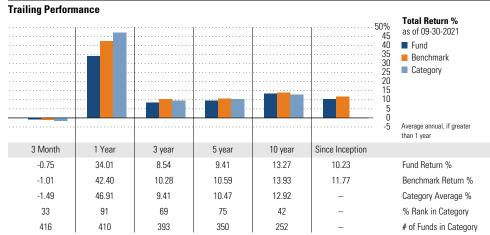
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





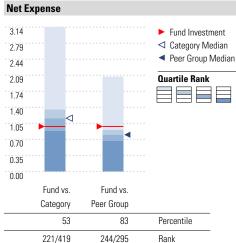
0.96

0.96

0.98

0.97

Expense Ratio



1.00

1.00

1.00

0.98

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

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

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



American Century Mid Cap Value Inv ACMVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

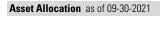
Equity

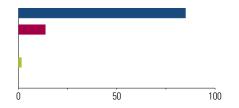
15	10	1	Large
34	25	0	Mid
8	7	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 101

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



American Funds New Perspective R4 RNPEX

Morningstar Category World Large-Stock Growth

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

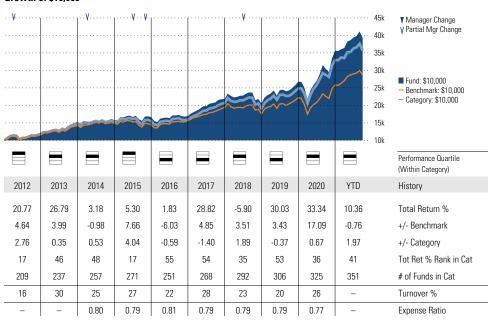
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



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

64/36	60 4/1	04 Rar	nk
Peer group is a su	bset of the categ	ory and includ	es funds with the
same managemer	ıt style (active vs	. passive) and	similar share class
characteristics			

Percentile

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

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



18

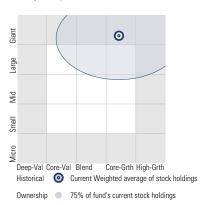
American Funds New Perspective R4 RNPEX

Morningstar Category World Large-Stock Growth MSCI ACWI NR USD

Morningstar Index

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

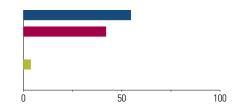
11	31	47	Large
2	3	5	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



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

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

World Regions % Equity 09-30-2021



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

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

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

Total Holdings 307

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds New World R4 RNWEX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.3 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.94 is 21.67% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k 20k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 5k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 19.79 10.07 -3.62 -5 96 3 94 32.60 -12.27 27 57 24.86 4.67 Total Return % 12.67 -1.43 -7.25 -4.68 2.31 9.13 6.55 1.57 8.96 5.92 +/- Benchmark 10.21 -4.53 6.96 1.64 -0.61 7.83 -1.57 3.80 8.32 3.25 +/- Category 37 10 56 5 76 61 17 11 22 29 Tot Ret % Rank in Cat

847

0.97

846

37

0.97

805

40

0.94

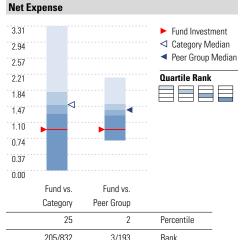
798

of Funds in Cat

Turnover %

Expense Ratio





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

2-1 cai mor memos			
	Fund	Bmark	Cat
Alpha	7.00	_	1.94
Beta	0.88	_	0.99
R-Squared	87.75	_	91.16
Standard Deviation	18.28	19.41	20.12
Sharpe Ratio	0.81	0.47	0.54
Tracking Error	6.79	_	5.76
Information Ratio	0.98	_	0.28
Up Capture Ratio	104.95	_	101.87
Down Capture Ratio	80.27	_	95.27

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



613

25

694

36

875

41

1.00

738

32

1.00

831

30

1.01

826

37

0.98

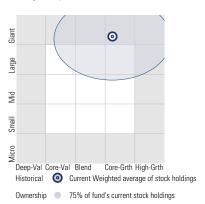


American Funds New World R4 RNWEX

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

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

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

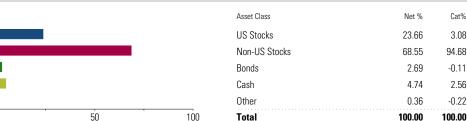
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

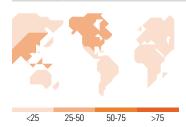


Asset Allocation as of 09-30-2021



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

World Regions % Equity 09-30-2021



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

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

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

Total Holdings 562

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



American Funds Washington Mutual R4 RWMEX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

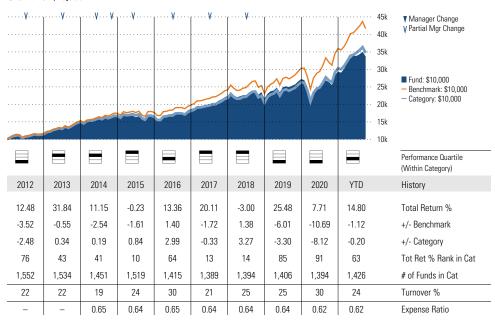
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year

Fund Return % -0.46 27.89 12.06 13.81 14.17 8.36 11.08 0.58 30.00 15.99 16.90 16.63 Benchmark Return % 15.12 29 94 15.28 -0.18 14 34 Category Average % 73 72 84 81 79 % Rank in Category 1.482 1.391 1.267 819 # of Funds in Category 1.112

Net Exp	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Media
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08		·····	
0.54			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	36	5	Percentile

537/1507	17/345	Rank	
Peer group is a subset of t	he category ar	nd includes fund	ls with the
same management style (active vs. pass	ive) and similar	share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.01	_	-1.35
Beta	0.89	_	0.97
R-Squared	95.06	_	95.76
Standard Deviation	17.27	18.81	18.73
Sharpe Ratio	0.68	0.83	0.74
Tracking Error	4.32	_	3.76
Information Ratio	-0.91	_	-1.00
Up Capture Ratio	84.65	_	94.15
Down Capture Ratio	91.32	_	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

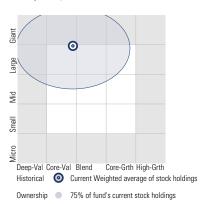




American Funds Washington Mutual R4 RWMEX

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

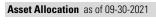
Equity

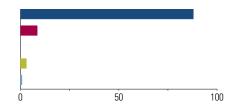
32	39	15	raige
6	6	2	IVIIO
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 09-3	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
ሁ	Cyclical	32.10	30.94	30.52	
A	Basic Materials	3.75	2.15	2.67	
A	Consumer Cyclical	5.77	12.10	10.80	
P	Financial Services	20.33	14.11	14.63	
fi	Real Estate	2.25	2.58	2.42	
W	Sensitive	41.86	47.05	46.65	
d	Communication Services	8.41	11.29	10.63	
•	Energy	5.35	2.75	2.30	
Ф	Industrials	10.37	8.38	10.18	
	Technology	17.73	24.63	23.54	
→	Defensive	26.05	22.01	22.84	
Ħ	Consumer Defensive	5.77	6.21	6.67	
٠	Healthcare	16.84	13.34	13.95	
•	Utilities	3.44	2.46	2.22	
					0% 5 10 15 20 25 30 35 40 45 5

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

Total Holdings 190

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Baird Aggregate Bond Inv BAGSX

Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

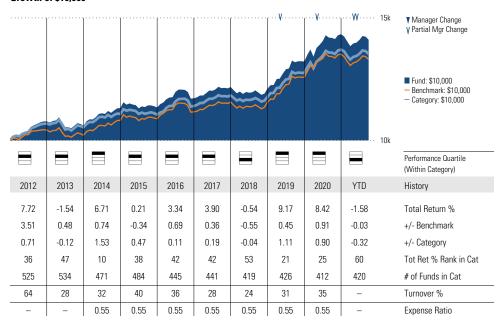
Morningstar Investment Management LLC Analysis

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

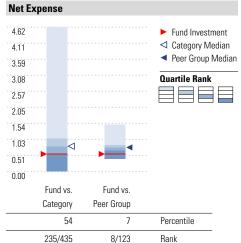
ESG Metrics

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

Growth of \$10,000







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

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

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



Baird Aggregate Bond Inv BAGSX

Style Analysis as of 09-30-2021

Style Breakdown

Fixed Income

Quality

High

Ltd Mod Ext

Duration

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

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

Morningstar Category

Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

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

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

Total Holdings 1519

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



BlackRock Global Allocation Inv A MDLOX

Morningstar Category
World Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 4.75 years.

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

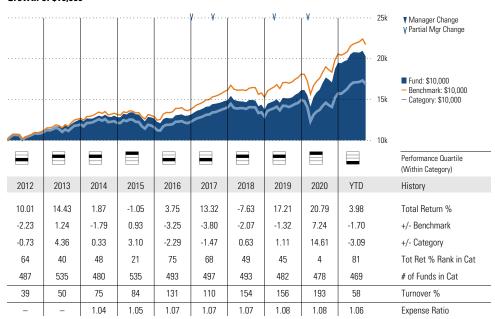
Morningstar Investment Management LLC Analysis

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

ESG Metrics

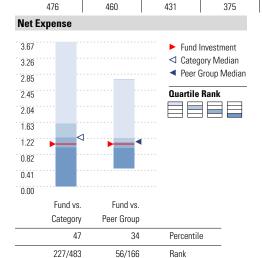
Metric	Rating	Updated
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 Fund Benchmark 10 Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.36 16.32 10.87 9.01 7.80 8.81 -0.93 16.65 9.70 9.18 8.54 7.82 Benchmark Return % 18.41 6 93 7.07 6.96 -1.23 Category Average % 85 63 4 16 41 % Rank in Category

256



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.74	_	-2.95
Beta	1.04	_	1.09
R-Squared	97.88	_	90.55
Standard Deviation	12.32	11.73	13.40
Sharpe Ratio	0.81	0.76	0.52
Tracking Error	1.85	_	4.51
Information Ratio	0.63	_	-0.55
Up Capture Ratio	102.35	_	97.71
Down Capture Ratio	94.95	-	116.08

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



of Funds in Category

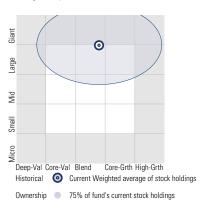
BlackRock Global Allocation Inv A MDLOX

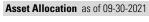
Morningstar Category Morningstar Index World Allocation

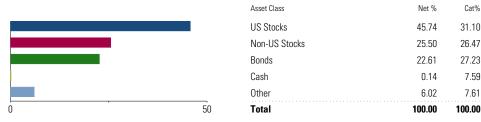
Morningstar GbI Allocation TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™







		Fund	Bmark	Cat	Fun	d	▼ Ben	chmarl	k [] Ca	ategory	Avera	ge _		
_Մ	Cyclical	34.12	36.24	39.32										
A.	Basic Materials	5.43	4.88	6.45										
A	Consumer Cyclical	14.43	12.00	10.30										
₽	Financial Services	12.84	15.72	13.91				• [
fi	Real Estate	1.42	3.64	8.66		7								
W	Sensitive	45.28	42.78	40.54			,							
	Communication Services	10.41	8.69	7.49										
ð	Energy	4.24	3.56	5.53										
Ф	Industrials	10.76	10.97	11.61										
	Technology	19.87	19.56	15.91					≕.					
→	Defensive	20.61	21.00	20.13					0					
Ħ	Consumer Defensive	3.78	6.70	5.65			_							
+	Healthcare	13.67	11.65	10.28										
0	Utilities	3.16	2.65	4.20		П								

Style Breakdown

Weight %

Equity				rixeu II	Come		Quality
21	36	29	Large				High
2	7	3	Mid				Mid
1	1	0	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod n	Ext	

>50 25-50 10-25 0-10

Name -	Maturity Data	0/ N-+ A+	C	VTD D-4 0/	Manain anton Cantan
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	2.40	2.40	27.51	Technology
⊕ Umbs 30Yr Tba(Reg A)	_	2.03	4.43	_	_
⇒ Alphabet Inc Class C	-	1.84	6.27	52.14	Communication Svc
⇒ Apple Inc	-	1.77	8.04	7.13	Technology
→ Amazon.com Inc	-	1.20	9.25	0.86	Consumer Cyclical
∃ohnson & Johnson	_	1.07	10.31	4.61	Healthcare
⊕ UnitedHealth Group Inc	_	1.04	11.35	12.61	Healthcare
⊖ China (People's Republic Of) 2.68%	05-2030	0.95	12.30	_	_
⊕ China (People's Republic Of) 3.27%	11-2030	0.92	13.22	_	_
Mastercard Inc Class A	_	0.89	14.12	-2.22	Financial Services

Total Holdings 2385

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



David Rogal since 03-2018

Quantitative Screens

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

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

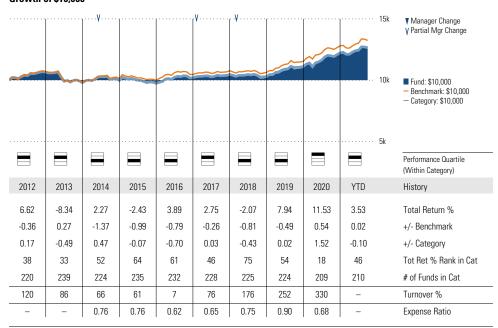
Style Consistency is not calculated for Fixed Income funds.

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

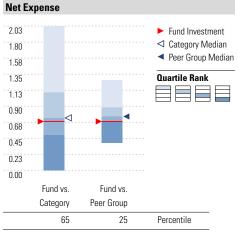
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

14/57

Rank

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

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

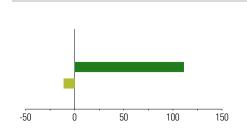


BlackRock Inflation Protected Bond Inv A BPRAX

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

Style Analysis as of 09-30-2021 Style Breakdown





Asset Allocation as of 09-30-2021

0.45
1.11
8.41
0.00
0.03
Cat%

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

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

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

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

Total Holdings 211

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



BNY Mellon International Stock Index Inv DIISX

58

781

11

35

795

23

60

724

10

0.60

51

778

8

0.60

46

764

6

0.60

64

776

9

0.60

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.6 is 35.48% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

39

767

7

0.60

53

795

8

0.60

65

805

3

0.60

51

780

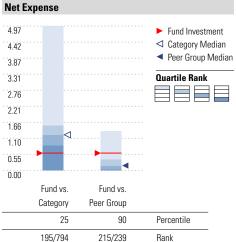
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





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

Fund	Bmark	Cat
-0.70	_	-0.02
0.97	_	1.00
96.14	_	94.58
17.60	17.73	18.29
0.41	0.46	0.45
3.49	_	4.31
-0.28	_	-0.01
95.64	_	100.18
98.63	_	100.74
	-0.70 0.97 96.14 17.60 0.41 3.49 -0.28 95.64	-0.70 - 0.97 - 96.14 - 17.60 17.73 0.41 0.46 3.490.28 - 95.64 -

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



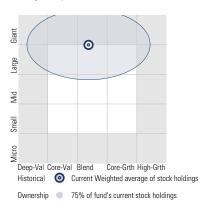
BNY Mellon International Stock Index Inv DIISX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

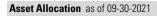
Equity

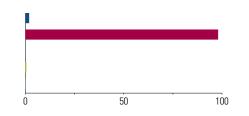
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26	44	21	Laige
3	5	2	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

World Regions % Equity 09-30-2021



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

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

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

Total Holdings 850

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.5 is 39.76% lower than the Large Blend category average.

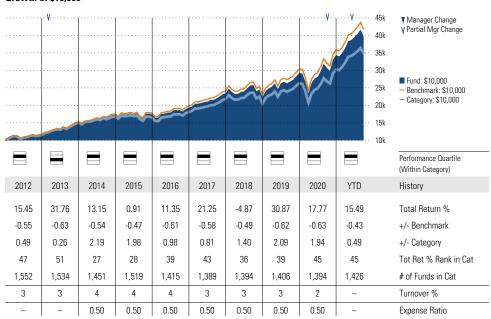
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Exp	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	27	85	Percentile

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

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

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



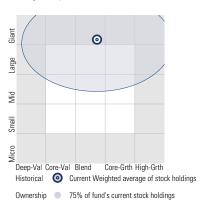
BNY Mellon S&P 500 Index PEOPX

Morningstar Category Morningstar Index Large Blend

S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

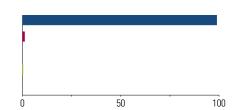
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2021

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

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

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

Total Holdings 507

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Carillon Eagle Small Cap Growth R3 HSRRX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

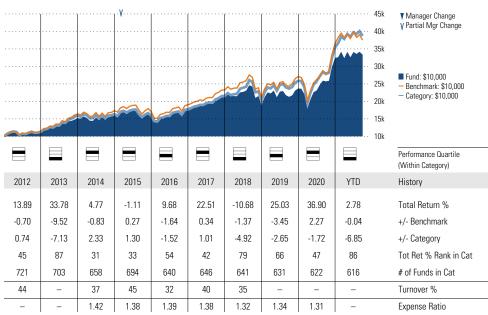
Morningstar Investment Management LLC Analysis

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

ESG Metrics

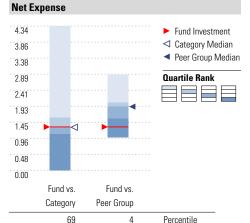
Metric	Rating	Updated
Sustainability Rating	2	08-31-2021

Growth of \$10,000



Trailing Performance Total Return % 40% as of 09-30-2021 ■ Fund 30 Benchmark Category 15 10 5 0 Average annual, if greater than 1 year

3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-2.29	29.62	11.19	14.66	14.05	10.31	Fund Return %
-5.65	33.27	11.70	15.34	15.74	10.26	Benchmark Return %
-2.57	39.55	15.66	18.25	16.46	_	Category Average %
55	86	79	82	87	_	% Rank in Category
621	613	577	513	390	_	# of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.14	_	4.26
Beta	0.98	-	0.94
R-Squared	96.04	_	91.55
Standard Deviation	25.57	25.66	25.23
Sharpe Ratio	0.50	0.52	0.66
Tracking Error	5.12	_	7.52
nformation Ratio	-0.10	_	0.51
Jp Capture Ratio	100.04	_	100.02
Down Capture Ratio	101.60	_	88.35

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



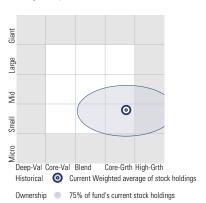
Carillon Eagle Small Cap Growth R3 HSRRX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

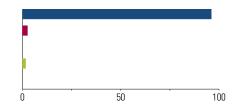
1. /			
0	0	0	Large
0	9	17	MIG
4	28	42	Small

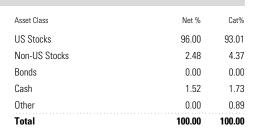
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021





		Fund	Bmark	Cat	Fund	ď	▼ Ben	chmark	[] Ca	tegory	Avera	ge		
b	Cyclical	24.54	24.23	24.95										
à.	Basic Materials	4.57	3.10	2.45										
4	Consumer Cyclical	12.77	13.14	12.31)						
₽	Financial Services	5.67	5.13	7.72										
b	Real Estate	1.53	2.86	2.47		1								
MI	Sensitive	44.08	43.14	45.11										
	Communication Services	0.00	3.19	2.51	[]	1								
•	Energy	1.80	2.06	1.30				-						
\$	Industrials	18.03	15.13	15.61			1							
3	Technology	24.25	22.76	25.69										
→	Defensive	31.38	32.63	29.94								1		
Ę	Consumer Defensive	4.95	3.71	4.14										
ř	Healthcare	26.43	28.64	24.98					- :		*			
?	Utilities	0.00	0.28	0.82	ί									

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

Total Holdings 98

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Delaware Small Cap Value A DEVLX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

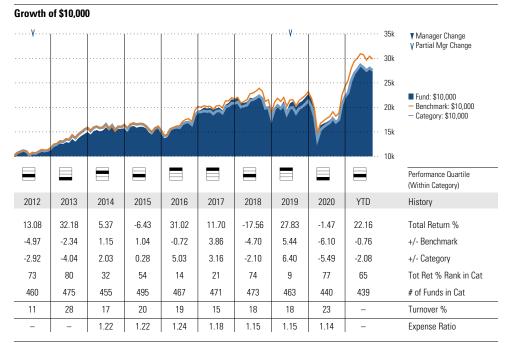
- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 24.43 years.
- Style: The fund has landed in its primary style box Small Value — 94.12 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.14 is 2.56% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

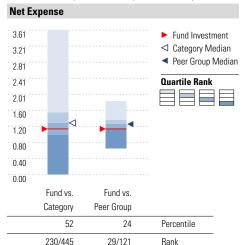
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021







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

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

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



Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Net %

96.84

2.29

0.00

0.70

0.17

100.00

Cat%

95.85

3.01

0.11

1.08

-0.05

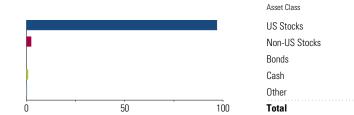
100.00

Style Analysis as of 09-30-2021



Ownership 75% of fund's current stock holdings

Asset Allocation as of 09-30-2021



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

Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

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

Total Holdings 116

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

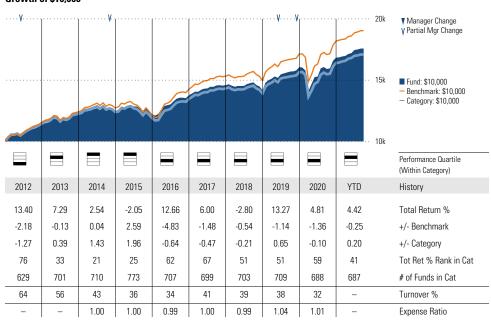
Style Consistency is not calculated for Fixed Income funds.

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

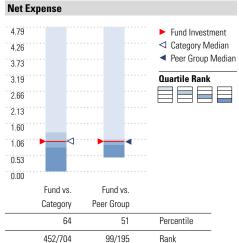
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

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

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



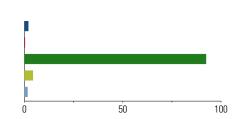
Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD





Asset Allocation as of 09-30-2021

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

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

Sector Weighting as of 09-3	30-2021					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	0.00	-	1.58	ļŪ i		
Treasury	0.00	_	0.56	0		
Inflation – Protected	0.00	_	0.00			
Agency/Quasi Agency	0.00	_	0.14			
Other Government Related	0.00	_	0.88	0		
Corporate	95.69	_	89.64			
Corporate Bond	86.53	_	83.08			<u> </u>
Bank Loan	8.02	_	4.85			
Convertible	0.52	_	1.55	10		
Preferred	0.62	_	0.16			
Securitized	0.00	-	1.54	10		
Agency MBS Pass-Through	0.00	_	0.09			
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.09			
Non-Agency Residential MBS	0.00	_	0.14			
Commercial MBS	0.00	_	0.52			
Asset-Backed	0.00	_	0.70	0		
Covered Bond	0.00	_	0.00			
Municipal	0.00	-	0.03			
Cash & Equivalents	4.30	-	4.37			
Other	0.00	_	2.85			

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

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

Total Holdings 531

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Federated Hermes Govt Ultrashort Svc FEUSX

Morningstar Category
Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

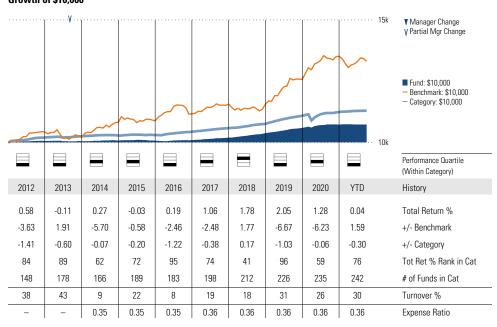
Style Consistency is not calculated for Fixed Income funds.

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

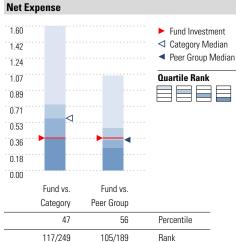
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

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

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



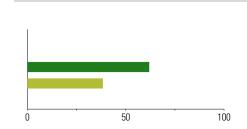
Federated Hermes Govt Ultrashort Svc FEUSX

Morningstar Category
Ultrashort Bond
B

Morningstar Index BBgBarc US Agg Bond TR USD

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





Asset Allocation as of 09-30-2021

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

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

	Fund	Bmark	Cat	Fund	▼ Benchr	mark II (Category	, Ανατοι	no	
Government	12.75	- Dillark	11.93	Tunu	Deficin	ilaik ji c	ategory	Avera	:	
Treasury	2.18	_	6.36							
nflation – Protected	0.00	-	0.05							
Agency/Quasi Agency	10.57	_	1.53							
Other Government Related	0.00	_	3.99	1 0						
Corporate	0.00	_	38.91							
Corporate Bond	0.00	_	34.40							
Bank Loan	0.00	_	0.99	i [
Convertible	0.00	_	3.52							
Preferred	0.00	-	0.00	İ						
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	i[]						
Asset-Backed	0.00	_	16.62							
Covered Bond	0.00	_	0.01	Ò		-				
Municipal	0.00	_	1.28	Ī						
Cash & Equivalents	38.20	-	21.90		-					
Other .	0.00	_	0.05	1						

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

Total Holdings 218

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Fidelity® Contrafund® FCNTX

Morningstar Category
Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

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

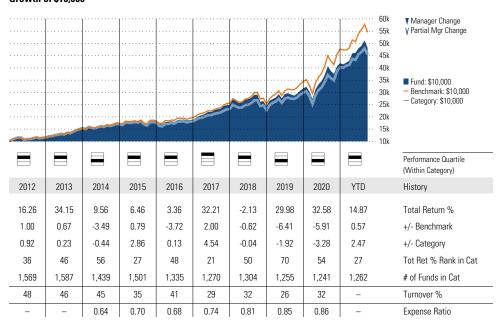
Morningstar Investment Management LLC Analysis

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

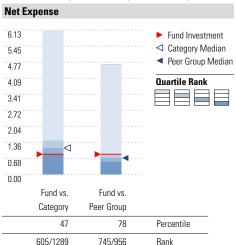
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 0.37 24.34 18.36 20.56 17.96 13.02 1.16 27.32 22.00 22.84 19.68 12.31 Benchmark Return % -0.07 26.60 20.68 17 93 19 75 Category Average % 48 69 62 49 52 % Rank in Category 1.285 1.240 1.138 1.033 766 # of Funds in Category



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

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

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



Fidelity® Contrafund® FCNTX

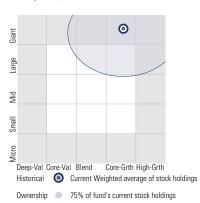
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

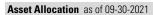
Equity

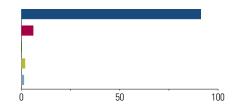
-1	,			
	6	18	67	Large
	1	3	4	Mid
	0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 383

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Invesco Oppenheimer International Gr R OIGNX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

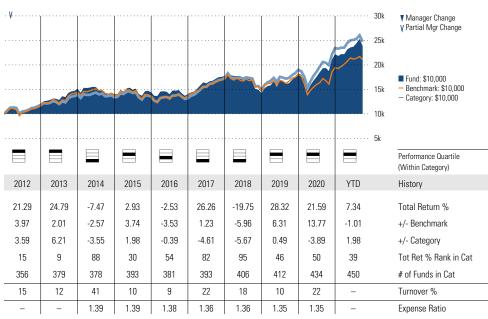
Morningstar Investment Management LLC Analysis

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

ESG Metrics

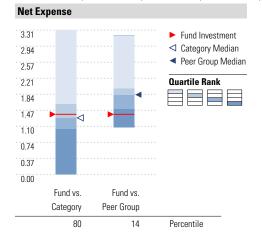
Metric	Rating	Updated
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





376/467	13/93	Rank	
Peer group is a subset of the	ne category an	d includes fund:	s with the
same management style (a	ctive vs. passi	ive) and similar	share class
characteristics.			

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

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





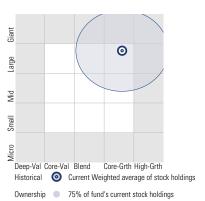
Invesco Oppenheimer International Gr R OIGNX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

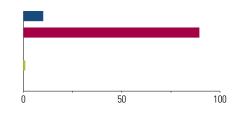
3	18	53	Large
3	14	9	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



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

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

World Regions % Equity 09-30-2021



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

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

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

Total Holdings 96

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Neuberger Berman Mid Cap Growth R3 NMGRX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

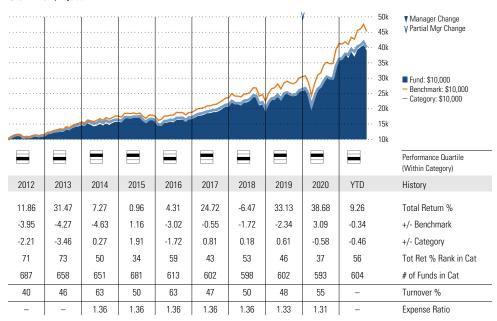
Morningstar Investment Management LLC Analysis

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

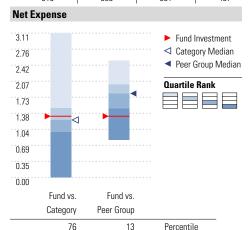
ESG Metrics

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

Growth of \$10,000







471/617	14/111	Rank	
Peer group is a subset of t	he category a	nd includes fund:	with the
same management style (a	active vs. pass	ive) and similar:	share class
characteristics			

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

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



Neuberger Berman Mid Cap Growth R3 NMGRX

Morningstar Category Mid-Cap Growth

Cat

Fund

Morningstar Index

Russell Mid Cap Growth TR USD

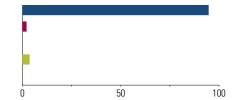
Style Analysis as of 09-30-2021

Morningstar Style Box™



Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021



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

15 20

25 30 35 40

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

Fund

Bmark

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

Total Holdings 86

25-50 10-25 0-10

⊕ Increase ⊕ Decrease 🌣 New to Portfolio



PIMCO Commodity Real Ret Strat A PCRAX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

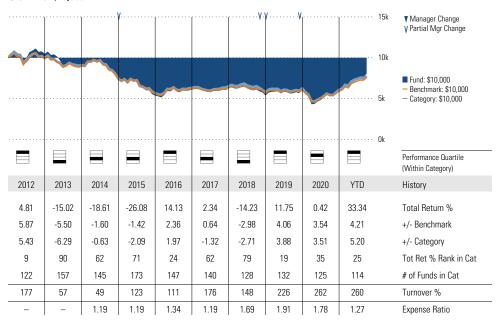
Style Consistency is not calculated for Fixed Income funds.

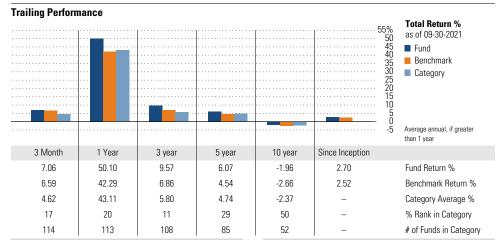
Net Expense: The fund's expense ratio of 1.27 is 20.95% higher than the Commodities Broad Basket category average.

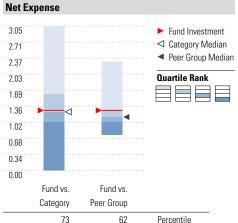
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







	84/115	15/25	Rank	
Peer gro	up is a subset of	the category and	d includes fun	ds with the
same ma	anagement style (active vs. passiv	ve) and simila	r share class
characte	rictice			

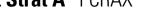
3- Tear hisk Wiellics			
	Fund	Bmark	Cat
Alpha	1.61	_	-0.73
Beta	1.19	_	1.08
R-Squared	96.22	_	82.98
Standard Deviation	18.67	15.38	18.56
Sharpe Ratio	0.53	0.44	0.39
Tracking Error	4.67	_	8.01
Information Ratio	0.58	-	0.03
Up Capture Ratio	119.66	_	107.20
Down Capture Ratio	112.15	-	113.52

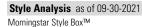
Fund	Bmark	Cat
12.32	-	_
1.51	_	1.86
20.09	_	33.72
16.78	_	5.50
	12.32 1.51 20.09	12.32 – 1.51 – 20.09 –



PIMCO Commodity Real Ret Strat A PCRAX

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD



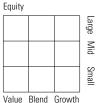








Style Breakdown



Weight %

>50 25-50 10-25 0-10



0	Fund	Bmark	Cat	Fun	d	▲ Re	nchma	ark []	Cate	jory Av	verage	!			
Cyclical	-	-	54.17												
Basic Materials	_	_	38.89												
Consumer Cyclical	_	_	0.00	ĺ											
Financial Services	_	_	15.28												
Real Estate	_	_	0.00	ĺ											
Sensitive	-	-	40.28												
Communication Services	_	_	0.00	Ò											
Energy	_	_	38.89												
Industrials	_	_	1.39												
Technology	_	_	0.00	Ò											
Defensive	-	-	5.56												
Consumer Defensive	_	_	5.56												
Healthcare	_	_	0.00	ĺ											
Utilities	_	_	0.00	ĺ											
	Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Financial Services	Financial Services - - Real Estate - - Sensitive - - Communication Services - - Energy - - Industrials - - Technology - - Defensive - - Consumer Defensive - - Healthcare - -	Financial Services - - 15.28 Real Estate - - 0.00 Sensitive - - 40.28 Communication Services - - 0.00 Energy - - 38.89 Industrials - - 1.39 Technology - - 0.00 Defensive - - 5.56 Consumer Defensive - - 5.56 Healthcare - 0.00	Financial Services - - 15.28 Real Estate - - 0.00] Sensitive - - 40.28 Communication Services - - 0.00] Energy - - 38.89 Industrials - - 1.39 [] Technology - - 0.00] Defensive - - 5.56 Consumer Defensive - - 5.56 Healthcare - - 0.00]	Financial Services - - 15.28 Real Estate - - 0.00] Sensitive - - 40.28 Communication Services - - 0.00] Energy - - 38.89 Industrials - - 1.39] Technology - - 0.00] Defensive - - 5.56] Consumer Defensive - - 5.56] Healthcare - - 0.00] Utilities - - 0.00]	Financial Services - - 15.28 Real Estate - - 0.00 0 Sensitive - - 40.28 Communication Services - - 0.00 0 Energy - - 38.89 Industrials - - 1.39 0 Technology - - 0.00 0 Defensive - - 5.56 0 Consumer Defensive - - 5.56 0 Healthcare - - 0.00 0 Utilities - - 0.00 0	Financial Services - - 15.28 [] Real Estate - - 0.00 [] Sensitive - - 40.28 Communication Services - - 0.00 [] Energy - - 38.89 Industrials - - 1.39 [] Technology - - 0.00 [] Defensive - - 5.56 [] Consumer Defensive - - 5.56 [] Healthcare - - 0.00 [] Utilities - - 0.00 []	Financial Services	Financial Services - - 15.28 [] Real Estate - - 0.00 [] Sensitive - - 40.28 Communication Services - - 0.00 [] Energy - - 38.89 Industrials - - 1.39 [] Technology - - 0.00 [] Defensive - - 5.56 [] Consumer Defensive - - 5.56 [] Healthcare - - 0.00 [] Utilities - - 0.00 []	Financial Services	Financial Services - - 15.28 [] Real Estate - - 0.00 [] Sensitive - - 40.28 Communication Services - - 0.00 [] Energy - - 38.89 Industrials - - 1.39 [] Technology - - 0.00 [] Defensive - - 5.56 [] Consumer Defensive - - 5.56 [] Healthcare - - 0.00 [] Utilities - - 0.00 []	Financial Services - - 15.28] Real Estate - - 0.00] Sensitive - - 40.28] Communication Services - - 0.00] Energy - - 38.89] Industrials - - 1.39] Technology - - 0.00] Defensive - - 5.56] Consumer Defensive - - 5.56] Healthcare - - 0.00] Utilities - - 0.00]	Financial Services	Financial Services

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

Total Holdings 747

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



PIMCO Income A PONAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

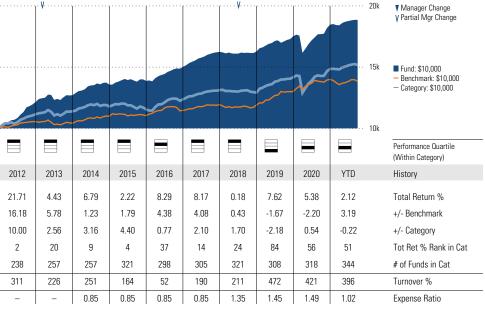
Morningstar Investment Management LLC Analysis

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

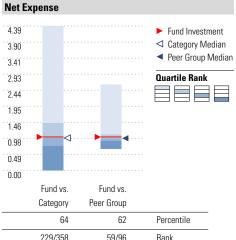
Morningstar Category Multisector Bond

Morningstar Index BBgBarc US Universal TR USD

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







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

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

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



PIMCO Income A PONAX

Style Analysis as of 09-30-2021 Style Breakdown Fixed Income Quality High Μid Low Mod Ext Duration

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

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

Morningstar Index

Other	12.09	_	4.65									
Cash & Equivalents	29.80	_	5.84									
Municipal	0.05	_	0.43	ı[]								
Covered Bond	0.00	_	0.02									
Asset-Backed	8.52	_	11.67		1							
Commercial MBS	0.23	_	1.82	1 [
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									
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			П						
Government	28.03	_	20.83						, ,	Ť		
	Fund	Bmark	Cat	Fund	•	Benchi	mark	☐ Cated	gory Ave	rage		

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

Total Holdings 7847

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 9 of the 10 years it's been
- Management: The fund's management has been in place for 21.52 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.9 is 8.43% higher than the Large Blend category average.

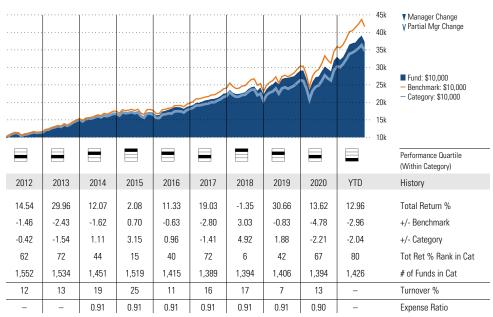
Morningstar Investment Management LLC Analysis

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

ESG Metrics

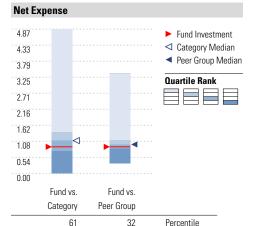
Metric	Rating	Updated
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





928/1507	110/345	Rank	
Peer group is a subset of	the category ar	nd includes fund	ds with the
same management style	(active vs. pass	ive) and similar	share class
characteristics			

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

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



T. Rowe Price Dividend Growth Advisor TADGX

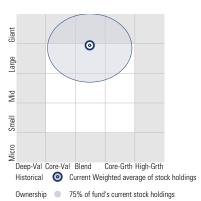
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

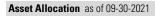
Equity

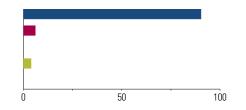
18	45	23	Large
2	11	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Eyclical Basic Materials Consumer Cyclical Financial Services	Fund 32.25 2.76 8.66 17.36	30.94 2.15 12.10	Cat 30.52 2.67 10.80	Fund		Benchmark	[] Ca	tegory	Averag	e		
Basic Materials Consumer Cyclical	2.76 8.66	2.15	2.67									
Consumer Cyclical	8.66											
*		12.10	10.80									
inancial Services	17 36					ı [['						
	17.50	14.11	14.63									
Real Estate	3.47	2.58	2.42									
Sensitive	38.12	47.05	46.65									
Communication Services	2.97	11.29	10.63			0						
nergy	1.27	2.75	2.30			_						
ndustrials	14.16	8.38	10.18									
Technology	19.72	24.63	23.54									
Defensive	29.65	22.01	22.84				•					
Consumer Defensive	8.37	6.21	6.67									
Healthcare	17.13	13.34	13.95									
Jtilities	4.15	2.46	2.22									
	ensitive communication Services nergy ndustrials echnology lefensive consumer Defensive lealthcare	ensitive 38.12 communication Services 2.97 nergy 1.27 ndustrials 14.16 eechnology 19.72 efensive 29.65 consumer Defensive 8.37 lealthcare 17.13	densitive 38.12 47.05 communication Services 2.97 11.29 nergy 1.27 2.75 ndustrials 14.16 8.38 eechnology 19.72 24.63 lefensive 29.65 22.01 consumer Defensive 8.37 6.21 lealthcare 17.13 13.34	ensitive 38.12 47.05 46.65 communication Services 2.97 11.29 10.63 nergy 1.27 2.75 2.30 ndustrials 14.16 8.38 10.18 echnology 19.72 24.63 23.54 efensive 29.65 22.01 22.84 consumer Defensive 8.37 6.21 6.67 lealthcare 17.13 13.34 13.95	Sensitive 38.12 47.05 46.65 11.29 10.63 11.27 2.75 2.30 1.27 2.75 2.30 1.28 1.2	1.29 10.63 1.29 10.63 1.29 10.63 1.27 2.75 2.30 1.29	Name	Sensitive 38.12 47.05 46.65 46.65 46.65 46.65 47.05 46.65 46.65 47.05 46.65 46.65 47.05 46.65 46.65 47.05 46.65 47.05 46.65 47.05 46.65 47.05 46.65 47.05 46.65 47.05	Sensitive 38.12 47.05 46.65 47.05 46.65 47.05 48.05 47.05 48.05	Sensitive 38.12 47.05 46.65 47.05 46.65 47.05	Sensitive 38.12 47.05 46.65	Sensitive 38.12 47.05 46.65 47.05 46.65 47.05 46.65 47.05

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

Total Holdings 102



T. Rowe Price Global Real Estate Adv PAGEX

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

Portfolio Manager(s)

Jai Kapadia since 04-2021

Quantitative Screens

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

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

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

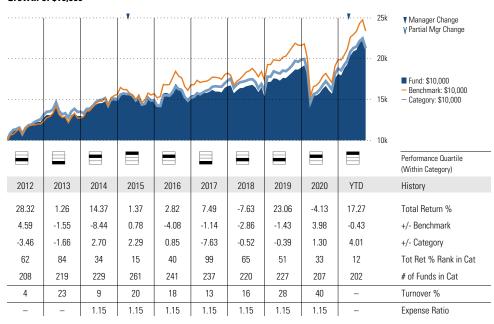
Morningstar Investment Management LLC Analysis

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

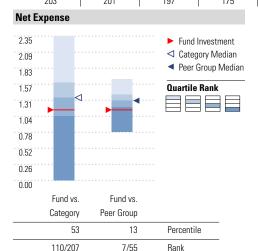
ESG Metrics

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

Growth of \$10,000



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



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

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



On Watch

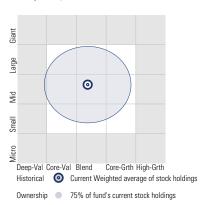
T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

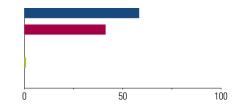
10	12	5	Large
7	42	7	MIG
2	14	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 70



T. Rowe Price Retirement 2010 Advisor PARAX

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

Total Return %

as of 09-30-2021

Average annual, if greater than 1 year

Fund Benchmark Category

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.17 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 0.74 is 29.82% higher than the Target-Date 2000-2010 category average.

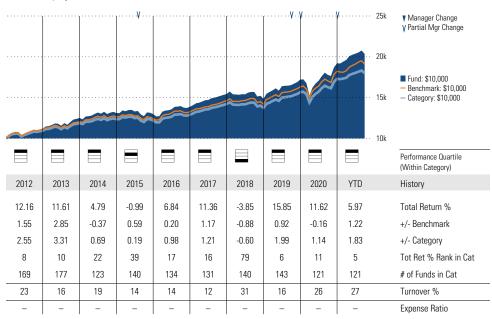
Morningstar Investment Management LLC Analysis

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

ESG Metrics

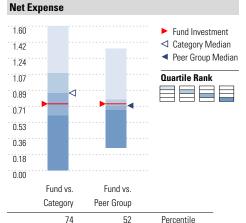
Metric	Rating	Updated		
ESG Commitment	1-Low	10-08-2021		

Growth of \$10,000



Trailing Performance

3 Month 1 Year 5 year 10 year Since Inception 3 year -0.15 14.46 9.07 7.83 8.02 6.65 Fund Return % -0.07 12.03 8.67 7.37 7.20 6.55 Benchmark Return % 10.70 7 92 6 89 6 93 -0.15 Category Average % 39 5 5 4 % Rank in Category 3 130 121 114 78 53 # of Funds in Category



99/133	17/34	Rank	
Peer group is a subset of t	he category an	d includes fur	ds with the
same management style (a	active vs. passi	ve) and simila	r share class
characteristics			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.93	-	-0.20
Beta	1.17	-	0.92
R-Squared	96.80	-	96.96
Standard Deviation	9.56	8.07	7.52
Sharpe Ratio	0.84	0.94	0.90
Tracking Error	2.17	-	1.82
Information Ratio	0.18	-	-0.53
Up Capture Ratio	107.56	-	88.79
Down Capture Ratio	110.99	-	88.28

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.83	19.23	19.23
Price/Book Ratio	2.83	2.69	2.82
Avg Eff Duration	5.31	_	6.72



T. Rowe Price Retirement 2010 Advisor PARAX

Quality

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

Style Analysis as of 09-30-2021

Morningstar Style Box™

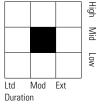


Ownership 75% of fu

Style Breakdown Equity





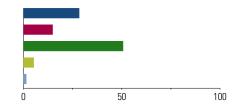


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	1.33	3.20
Cash	5.10	8.93
Bonds	50.59	52.19
Non-US Stocks	14.75	13.36
US Stocks	28.25	22.33
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Benchr	mark	Categ	οηι Λιιο	rago	
				ruliu	, pelicili	IIdik	l catey	UI y AVE	aye	
Cyclical	36.81	39.37	35.98	7		1		1		
Basic Materials	4.83	4.31	4.99							
Consumer Cyclical	12.28	10.25	10.90							
Financial Services	16.06	15.10	16.34							
Real Estate	3.64	9.71	3.75		· ·					
✓ Sensitive	42.35	38.43	42.14		_					
Communication Services	10.47	6.78	9.32							
Energy	2.77	3.66	3.61							
Industrials	10.56	11.14	10.45							
Technology	18.55	16.85	18.76			- 1				
→ Defensive	20.84	22.21	21.88		_					
Consumer Defensive	4.85	6.73	6.39		0					
Healthcare	13.33	12.57	12.56							
Utilities	2.66	2.91	2.93							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
T. Rowe Price New Income Z		16.23	16.23		
S	_			_	_
T. Rowe Price Ltd Dur Infl Focus Bd Z	_	15.27	31.51	_	_
→ T. Rowe Price Equity Index 500 Z	_	8.62	40.13	_	_
Ð T. Rowe Price Value Z	-	7.57	47.70	_	_
⊕ T. Rowe Price Growth Stock Z	_	6.32	54.03	-	-
∋ T. Rowe Price Intl Bd (USD Hdgd) Z	_	5.51	59.54	_	_
T. Rowe Price Emerging Markets Bond Z	_	4.00	63.54	_	_
T. Rowe Price Dynamic Global Bond Z	_	3.80	67.35	_	_
→ T. Rowe Price High Yield Z	_	3.72	71.06	_	_
T. Rowe Price International Value Eq Z	_	3.71	74.77	_	_

Total Holdings 26



T. Rowe Price Retirement 2015 Advisor PARHX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2015 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 6.17 years.
- × Net Expense: The fund's expense ratio of 0.76 is 26.67% higher than the Target-Date 2015 category average.

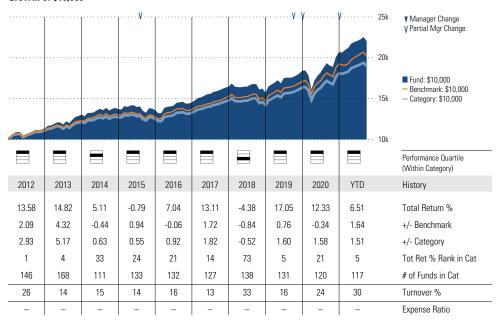
Morningstar Investment Management LLC Analysis

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

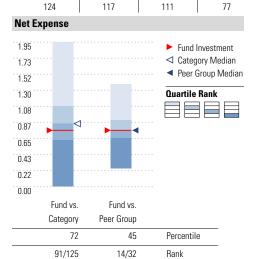
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 Fund Benchmark 10 Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -0.19 15.79 9.54 8.57 8.96 5.80 -0.18 12.85 9.21 7.94 7.86 6.75 Benchmark Return % -0.21 12 47 8 39 7 57 7 87 Category Average % 36 11 % Rank in Category 4 3 45 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.99	_	-0.76
Beta	1.16	_	0.97
R-Squared	96.34	_	96.39
Standard Deviation	10.47	8.88	8.80
Sharpe Ratio	0.82	0.92	0.81
Tracking Error	2.44	_	1.81
Information Ratio	0.13	_	-0.59
Up Capture Ratio	106.99	_	92.08
Down Capture Ratio	110.72	_	96.07

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.78	19.04	19.25
Price/Book Ratio	2.82	2.66	2.82
Avg Eff Duration	5.39	_	5.44



T. Rowe Price Retirement 2015 Advisor PARHX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

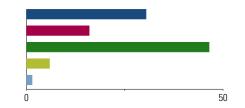
Lquity				11
17	29	26	Large	
6	9	6	Mid	
2	3	1	Small	
	D	0		

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

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

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	1.40	5.43
Cash	5.84	7.42
Bonds	46.44	46.15
Non-US Stocks	15.93	15.35
US Stocks	30.40	25.65
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021												
		Fund	Bmark	Cat	Fund	i '	Bench	mark	Categ	jory Ave	erage			
Դ	Cyclical	36.87	39.45	35.92										
A	Basic Materials	4.86	4.37	4.95										
A	Consumer Cyclical	12.29	10.36	11.13				Ė						
,	Financial Services	16.05	15.17	16.26			<u>.</u>							
侖	Real Estate	3.67	9.55	3.58			*							
W	Sensitive	42.28	38.43	42.38										
d	Communication Services	10.40	6.75	9.42										
•	Energy	2.79	3.68	3.51										
Ф	Industrials	10.57	11.24	10.62										
	Technology	18.52	16.76	18.83										
→	Defensive	20.84	22.12	21.70										
Ħ	Consumer Defensive	4.88	6.75	6.20		= [
٠	Healthcare	13.34	12.47	12.63				(in						
•	Utilities	2.62	2.90	2.87										
					0%	5	10	15	20	25	30	35	40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	15.28	15.28	_	_
	_	13.03	28.31	_	_
	_	9.25	37.56	_	_
⊕ T. Rowe Price Value Z	_	7.89	45.45	_	_
	-	6.93	52.38	_	-
⊕ T. Rowe Price Intl Bd (USD Hdgd) Z	_	5.18	57.56	_	_
⊕ T. Rowe Price US Treasury Money Z	_	4.02	61.59	_	_
	_	4.02	65.61	_	_
	_	3.95	69.55	_	_
	_	3.69	73.24	_	_

Total Holdings 28



T. Rowe Price Retirement 2020 Advisor PARBX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 9 of the 10 years it's been in existence

Management: The fund's management has been in place for 6.17 years.

✓ Net Expense: The fund's expense ratio of 0.78 is
21.88% higher than the Target-Date 2020 category average.

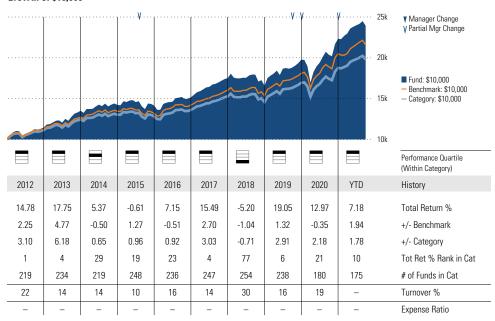
Morningstar Investment Management LLC Analysis

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

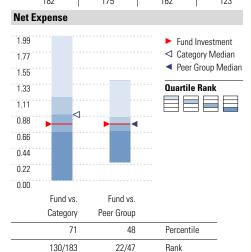
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	1	02-28-2021

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -0.2517.49 10.09 9.50 9.93 7.62 -0.29 14.14 9.71 8.58 8.65 6.96 Benchmark Return % -0.33 13 70 8 63 8 05 8 49 Category Average % 31 6 10 % Rank in Category 3 182 175 162 123 67 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.17	_	-0.70
Beta	1.18	_	0.95
R-Squared	96.31	_	96.48
Standard Deviation	11.84	9.87	9.52
Sharpe Ratio	0.78	0.88	0.79
Tracking Error	2.87	-	2.06
Information Ratio	0.13	-	-0.63
Up Capture Ratio	108.97	-	90.82
Down Capture Ratio	114.00	_	94.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.85	18.89	19.67
Price/Book Ratio	2.83	2.63	2.82
Avg Eff Duration	5.47	-	5.43

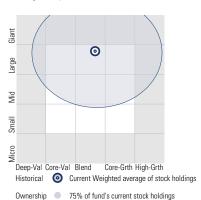


T. Rowe Price Retirement 2020 Advisor PARBX

Morningstar Index Morningstar Lifetime Mod 2020 TR USD **Morningstar Category** Target-Date 2020

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

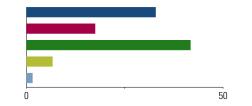
Lquity				
17	28	27	Large	
6	9	6	Mid	
2	3	1	Small	
		0		

Value Blend Growth

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

Fixed Income Quality High MidLow Mod Ltd Duration

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 32.82 26.78 Non-US Stocks 17.42 14.68 Bonds 41.69 44.84 Cash 6.58 5.47 Other 1.49 8.23 100.00 100.00 Total

Sec	ctor Weighting as of 09-3	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	36.84	39.43	37.03	
A.	Basic Materials	4.82	4.49	4.52	
4	Consumer Cyclical	12.33	10.38	11.45	
,	Financial Services	16.02	15.27	15.47	
fi	Real Estate	3.67	9.29	5.59	
₩.	Sensitive	42.41	38.48	42.39	
	Communication Services	10.48	6.75	9.02	
ð	Energy	2.78	3.72	3.14	
Ф	Industrials	10.58	11.30	10.68	
	Technology	18.57	16.71	19.55	
→	Defensive	20.76	22.08	20.57	
=	Consumer Defensive	4.82	6.75	6.01	
٠	Healthcare	13.34	12.44	12.06	
•	Utilities	2.60	2.89	2.50	
					0% 5 10 15 20 25 30 35 40

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	14.23	14.23	_	_
	-	10.65	24.88	_	_
	-	10.05	34.93	-	_
	-	8.86	43.79	_	-
	-	7.90	51.70	-	-
	_	4.72	56.42	_	_
	-	4.37	60.79	_	_
	-	4.30	65.08	_	-
⊕ T. Rowe Price US Treasury Money Z	-	3.78	68.87	_	_
	_	3.73	72.59	_	_

Total Holdings 28



T. Rowe Price Retirement 2025 Advisor PARJX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 6.17 years.

✓ Net Expense: The fund's expense ratio of 0.8 is 17.65% higher than the Target-Date 2025 category average.

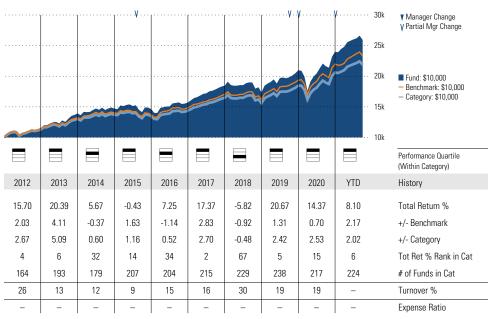
Morningstar Investment Management LLC Analysis

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

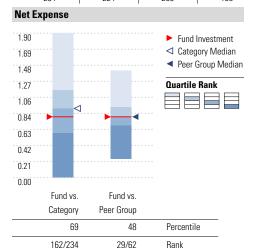
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	1	08-31-2021
Carbon Risk Score	Low Risk	12-31-2020

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.83	_	-0.67
Beta	1.18	_	0.96
R-Squared	97.22	_	97.34
Standard Deviation	13.30	11.14	10.87
Sharpe Ratio	0.77	0.83	0.75
Tracking Error	2.97	_	2.07
Information Ratio	0.27	_	-0.51
Up Capture Ratio	114.61	_	94.73
Down Capture Ratio	120.53	_	99.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.87	18.71	19.76
Price/Book Ratio	2.84	2.60	2.85
Avg Eff Duration	5.85	-	6.72



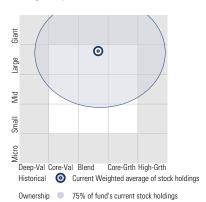
T. Rowe Price Retirement 2025 Advisor PARJX

Quality High Mid Low

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

Style Analysis as of 09-30-2021

Morningstar Style Box™



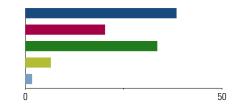
Style Breakdown

Weight %

Equity				rixeu II	icome	
17	28	27	Large			
6	9	6	Mid			
2	3	1	Small			
Value	Blend	Growth		Ltd Duratio	Mod n	Ext

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	1.61	11.47
Cash	6.37	3.39
Bonds	33.46	38.14
Non-US Stocks	20.18	15.92
US Stocks	38.37	31.08
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Bend	hmark	Categ	gory Ave	erage
Cyclical	36.81	39.38	36.46						
Basic Materials	4.81	4.59	4.28						
Consumer Cyclical	12.33	10.46	11.56						
Financial Services	16.01	15.38	15.33						
Real Estate	3.66	8.95	5.29] '				
Sensitive	42.47	38.56	42.54						
Communication Services	10.50	6.72	8.94						
Energy	2.77	3.76	3.12						
Industrials	10.58	11.41	10.60			_			
Technology	18.62	16.67	19.88						
Defensive	20.71	22.06	21.00						
Consumer Defensive	4.81	6.76	6.15						
Healthcare	13.34	12.40	12.23			(in l			
Utilities	2.56	2.90	2.62						

Name -	Maturity Data	0/ N-+ A+	0	VTD D-4 0/	Mannin noton Conton
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	12.40	12.40	_	_
	-	11.70	24.11	_	-
→ T. Rowe Price Value Z	_	10.32	34.43	_	_
→ T. Rowe Price Growth Stock Z	_	9.26	43.69	_	_
∃ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	6.34	50.03	-	-
	_	5.07	55.10	_	_
→ T. Rowe Price Overseas Stock Z	-	4.96	60.06	_	_
∃ T. Rowe Price International Stock Z	-	4.35	64.41	_	_
→ T. Rowe Price Intl Bd (USD Hdgd) Z	-	4.09	68.49	_	_
⊕ T. Rowe Price US Treasury Money Z	_	3.58	72.08	_	_

Total Holdings 29



T. Rowe Price Retirement 2030 Advisor PARCX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 6.17 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 0.83 is 20.29% higher than the Target-Date 2030 category average.

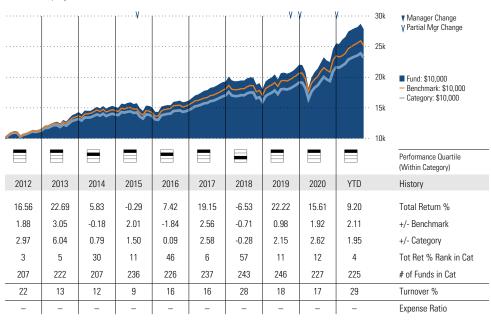
Morningstar Investment Management LLC Analysis

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

ESG Metrics

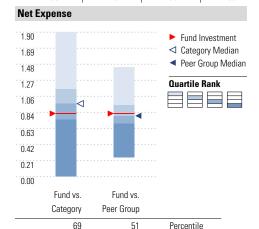
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





163/2	235	32/64	Rank			
0 1		0 /	ncludes funds with the			
same management style (active vs. passive) and similar share class						
characteristics						

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.05	_	-0.41
Beta	1.13	_	0.98
R-Squared	98.33	_	98.27
Standard Deviation	14.64	12.86	12.68
Sharpe Ratio	0.76	0.76	0.72
Tracking Error	2.52	-	1.92
Information Ratio	0.49	-	-0.34
Up Capture Ratio	112.78	_	97.70
Down Capture Ratio	113.65	-	100.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.92	18.52	19.81
Price/Book Ratio	2.84	2.56	2.90
Avg Eff Duration	6.51	-	6.80



T. Rowe Price Retirement 2030 Advisor PARCX

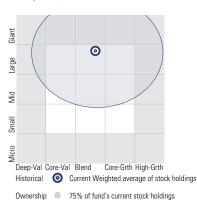
Quality High MidLow

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

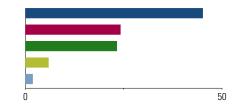
Equity				Fixed	Income
17	29	27	Large		
6	9	6	Mid		
2	3	1	Small		
Value	Blend	Growth		l td	Mod

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	1.79	13.11
Cash	5.82	2.63
Bonds	23.21	28.93
Non-US Stocks	24.13	18.50
US Stocks	45.06	36.84
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	36.91	39.25	35.86	
A.	Basic Materials	4.80	4.68	4.27	
A	Consumer Cyclical	12.43	10.56	11.64	
æ	Financial Services	16.06	15.50	15.61	
fi	Real Estate	3.62	8.51	4.34	
W	Sensitive	42.56	38.67	43.06	
	Communication Services	10.65	6.73	9.01	
•	Energy	2.70	3.80	3.13	
Ф	Industrials	10.61	11.51	10.89	
	Technology	18.60	16.63	20.03	
→	Defensive	20.53	22.07	21.09	
Ħ	Consumer Defensive	4.67	6.78	6.16	
٠	Healthcare	13.33	12.38	12.36	
•	Utilities	2.53	2.91	2.57	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
T. Rowe Price Value Z	_	13.07	13.07	_	_
T. Rowe Price Equity Index 500 Z	_	12.18	25.25	_	_
T. Rowe Price Growth Stock Z	-	11.78	37.03	_	_
T. Rowe Price New Income Z	-	9.57	46.61	_	-
T. Rowe Price International Value Eq Z	_	6.04	52.64	-	-
T. Rowe Price Overseas Stock Z	_	5.82	58.46	_	_
T. Rowe Price International Stock Z	-	5.14	63.60	_	_
🕀 T. Rowe Price US Treasury Money Z	-	3.17	66.77	_	_
T. Rowe Price Intl Bd (USD Hdgd) Z	-	3.08	69.85	_	-
T. Rowe Price Mid-Cap Growth Z	_	2.94	72.79	_	_

Total Holdings 29



T. Rowe Price Retirement 2035 Advisor PARKX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's
- Management: The fund's management has been in place for 6.17 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 0.84 is 20% higher than the Target-Date 2035 category average.

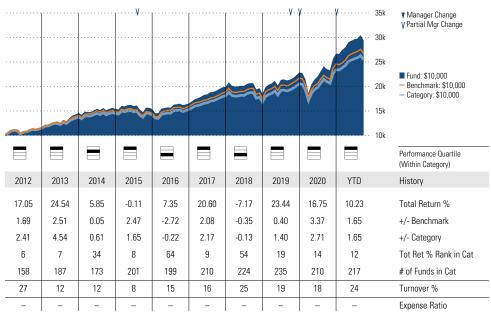
Morningstar Investment Management LLC Analysis

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

ESG Metrics

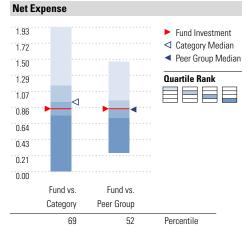
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	2	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



Trailing Performance





	157/227	31/61	Rank	
	oup is a subset of th	0 ,		
same r	nanagement style (a	ctive vs. pass	ive) and simila	r share class
charac	toristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.95	_	0.16
Beta	1.06	_	0.97
R-Squared	98.90	_	98.66
Standard Deviation	15.75	14.79	14.48
Sharpe Ratio	0.76	0.70	0.71
Tracking Error	1.86	_	1.93
Information Ratio	0.87	_	-0.02
Up Capture Ratio	107.76	_	98.58
Down Capture Ratio	103.06	_	98.42

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.06	18.34	19.62
Price/Book Ratio	2.85	2.53	2.85
Avg Eff Duration	6.97	_	6.75



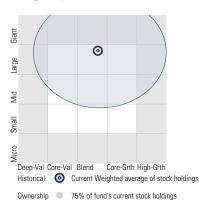
T. Rowe Price Retirement 2035 Advisor PARKX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

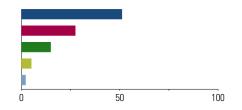
Equity				Fixed Income
17	29	27	Large	
6	9	6	Mid	
2	3	1	Small	
	D			

Value Blend Growth

Quality High MidLow Ltd Mod Duration

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

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 51.05 44.21 Non-US Stocks 27.30 23.16 Bonds 14.76 19.30 Cash 4.90 2.30 Other 2.00 11.04 100.00 100.00 Total

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	37.00	39.16	36.25	
A.	Basic Materials	4.76	4.79	4.28	
A	Consumer Cyclical	12.56	10.66	11.76	
æ	Financial Services	16.08	15.63	15.40	
侖	Real Estate	3.60	8.08	4.81	
W	Sensitive	42.72	38.78	42.91	
	Communication Services	10.89	6.72	9.13	
•	Energy	2.60	3.85	3.10	
Ф	Industrials	10.63	11.61	10.60	
	Technology	18.60	16.60	20.08	
→	Defensive	20.28	22.06	20.84	
Ħ	Consumer Defensive	4.46	6.80	6.10	
+	Healthcare	13.31	12.34	12.19	
•	Utilities	2.51	2.92	2.55	
					0% 5 10 15 20 25 30 35 40

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	16.16	16.16	_	_
	-	14.72	30.88	_	-
	-	10.96	41.83	_	-
	-	6.64	48.48	_	_
① T. Rowe Price New Income Z	-	6.37	54.85	_	_
	_	6.33	61.18	_	_
	-	5.83	67.02	_	_
	-	3.31	70.33	_	_
	-	3.22	73.55	_	_
① T. Rowe Price US Treasury Money Z	_	3.00	76.55	_	_

Total Holdings 27



T. Rowe Price Retirement 2040 Advisor PARDX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 6.17 years.
- Net Expense: The fund's expense ratio of 0.85 is 19.72% higher than the Target-Date 2040 category average.

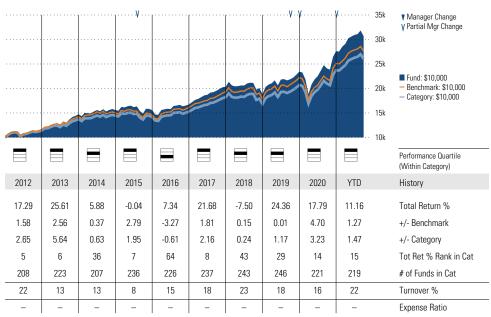
Morningstar Investment Management LLC Analysis

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

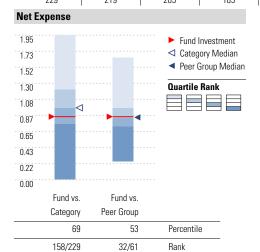
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 Fund 20 Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % -0.83 27.28 13.22 12.99 12.85 9.02 -0.89 25.71 11.17 11.69 11.58 7.92 Benchmark Return % -n 99 24 09 11.37 11 42 11 65 Category Average % 33 13 6 10 5 % Rank in Category 229 219 205 165 87 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.78	_	0.62
Beta	1.01	_	0.96
R-Squared	99.04	_	98.76
Standard Deviation	16.63	16.41	15.79
Sharpe Ratio	0.77	0.66	0.70
Tracking Error	1.63	_	2.00
Information Ratio	1.26	_	0.18
Up Capture Ratio	104.49	_	98.08
Down Capture Ratio	96.41	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.11	18.15	19.54
Price/Book Ratio	2.85	2.50	2.82
Avg Eff Duration	7.28	-	6.83



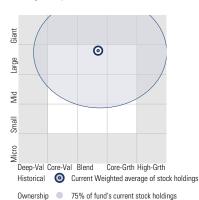
T. Rowe Price Retirement 2040 Advisor PARDX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

Lquity			
17	29	27	Large
6	9	6	Mid
2	3	1	Small

Value Blend Growth

Fixed Income

Quality

High

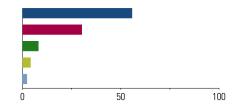
Mil

Ltd Mod Ext

Duration

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

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 48.88 55.66 Non-US Stocks 30.10 26.42 Bonds 8.02 12.59 Cash 4.04 2.00 Other 2.18 10.11 Total 100.00 100.00

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	37.12	39.13	36.43	
ħ.	Basic Materials	4.77	4.86	4.35	
4	Consumer Cyclical	12.66	10.77	11.73	
<u></u>	Financial Services	16.12	15.72	15.51	
ŧ	Real Estate	3.57	7.78	4.84	
M	Sensitive	42.82	38.85	42.79	
	Communication Services	11.05	6.73	9.07	
•	Energy	2.53	3.87	3.09	
Ф	Industrials	10.68	11.69	10.74	
	Technology	18.56	16.56	19.89	
→	Defensive	20.06	22.01	20.77	
	Consumer Defensive	4.28	6.81	6.03	
٠	Healthcare	13.29	12.27	12.20	
•	Utilities	2.49	2.93	2.54	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ T. Rowe Price Value Z	_	18.99	18.99	_	_
T. Rowe Price Growth Stock Z	-	17.43	36.42	-	_
	-	9.33	45.75	_	_
⊕ T. Rowe Price International Value Eq Z	-	7.40	53.16	_	_
T. Rowe Price Overseas Stock Z	-	6.86	60.02	-	_
T. Rowe Price International Stock Z	_	6.38	66.40	_	_
→ T. Rowe Price Mid-Cap Growth Z	_	3.61	70.01	_	_
→ T. Rowe Price Mid-Cap Value Z	-	3.52	73.52	_	_
	-	3.42	76.94	_	_
T. Rowe Price Emerging Markets Stock Z	_	3.12	80.06	_	_

Total Holdings 26



T. Rowe Price Retirement 2045 Advisor PARLX

1.90

9

149

28

3.64

7

186

11

0.56

34

173

15

Morningstar Category Target-Date 2045

3.23

12

210

20

1.34

15

217

22

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

+/- Category

Turnover %

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 6.17 years.

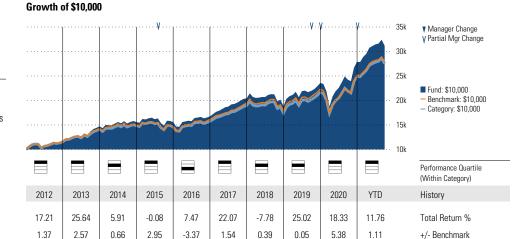
Net Expense: The fund's expense ratio of 0.87 is 22.54% higher than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



0.36

37

223

27

0.67

39

234

22

-0.46

66

198

14

1.56

13

209

14

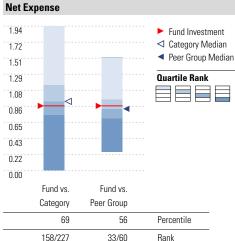
1.79

8

200

8





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.14	_	0.85
Beta	0.99	_	0.96
R-Squared	99.04	_	98.76
Standard Deviation	17.33	17.34	16.67
Sharpe Ratio	0.76	0.64	0.69
Tracking Error	1.70	_	2.01
Information Ratio	1.36	_	0.30
Up Capture Ratio	103.86	_	98.62
Down Capture Ratio	94.77	_	95.63

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.12	18.03	19.62
Price/Book Ratio	2.85	2.48	2.81
Avg Eff Duration	8.47	-	6.76



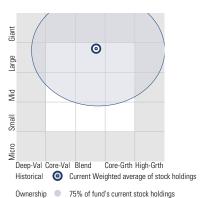
T. Rowe Price Retirement 2045 Advisor PARLX

Quality High MidLow

Morningstar Index Morningstar Lifetime Mod 2045 TR USD **Morningstar Category** Target-Date 2045

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

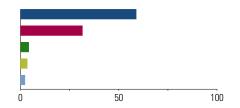
Equity				rixea	ncome
17	29	27	Large		
6	9	6	Mid		
2	3	1	Small		
Value	Blend	Growth		Ltd	Mod

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 58.81 52.56 Non-US Stocks 31.46 28.75 Bonds 4.13 7.07 Cash 3.36 1.89 9.74 Other 2.22 100.00 100.00 Total

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	37.11	39.26	36.63	
A	Basic Materials	4.76	4.97	4.38	
A	Consumer Cyclical	12.66	10.78	11.84	
æ	Financial Services	16.12	15.81	15.49	
侖	Real Estate	3.57	7.70	4.92	
W	Sensitive	42.83	38.82	42.64	
0	Communication Services	11.07	6.70	9.20	
•	Energy	2.52	3.91	3.03	
Ф	Industrials	10.68	11.72	10.63	
	Technology	18.56	16.49	19.78	
→	Defensive	20.05	21.93	20.72	
Ħ	Consumer Defensive	4.27	6.80	5.96	
+	Healthcare	13.29	12.21	12.23	
	Utilities	2.49	2.92	2.53	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ T. Rowe Price Value Z	_	20.05	20.05	_	_
	_	18.30	38.35	_	_
⊕ T. Rowe Price Equity Index 500 Z	_	9.72	48.07	_	_
	-	7.68	55.75	_	_
	_	7.20	62.95	-	-
	_	6.65	69.60	_	_
	_	3.76	73.37	_	_
	_	3.70	77.06	_	_
	_	3.27	80.33	_	_
	_	2.75	83.09	_	_

Total Holdings 24



T. Rowe Price Retirement 2050 Advisor PARFX

Growth of \$10,000

2.76

4.57

13

207

14

0.92

0.50

38

196

16

3.15

1.97

9

225

7

-3.44

-0.77

68

218

13

1.31

1.42

16

233

16

1.27

2.14

8

180

32

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR USD

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %
Expense Ratio

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 6.17 years.
- Net Expense: The fund's expense ratio of 0.88 is 22.22% higher than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 30k 25k ■ Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 17.21 25.59 5.92 -0.04 7.45 22.09 -7.84 25.10 18.33 11.77 Total Return %

0.57

0.57

30

243

30

0.01

0.56

40

246

26

5.42

3.08

14

220

22

0.90

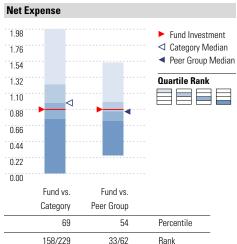
1.06

17

219

24





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.30	_	0.91
Beta	0.97	_	0.96
R-Squared	98.98	_	98.71
Standard Deviation	17.29	17.66	17.00
Sharpe Ratio	0.77	0.64	0.69
Tracking Error	1.80	_	2.02
Information Ratio	1.27	_	0.30
Up Capture Ratio	102.31	_	98.97
Down Capture Ratio	92.68	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.13	17.91	19.47
Price/Book Ratio	2.85	2.45	2.78
Avg Eff Duration	8.45	_	6.89





T. Rowe Price Retirement 2050 Advisor PARFX

Quality High MidLow

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



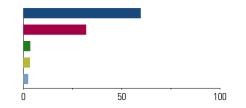
Style Breakdown

Equity				Fixed	Income
17	29	27	Large		
6	9	6	Mid		
2	3	1	Small		
Value	Blend	Growth		Ltd	Mod

Duration

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

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 59.53 53.76 Non-US Stocks 31.76 30.29 Bonds 3.32 5.90 Cash 3.14 1.58 Other 2.25 8.48 Total 100.00 100.00

		From al	Danada	0-4	F		Danala		П С-4	A				
		Fund	Bmark	Cat	Fund	1 *	Bench	mark	Categ	jory Ave	erage			
ŀ	Cyclical	37.12	39.44	36.77		,	1							
A.	Basic Materials	4.76	5.04	4.42		= 0								
A	Consumer Cyclical	12.67	10.81	11.76										
£	Financial Services	16.12	15.86	15.53										
ŧ	Real Estate	3.57	7.73	5.06		I	•							
M	Sensitive	42.82	38.75	42.50									1	
	Communication Services	11.06	6.68	9.11										
•	Energy	2.52	3.93	3.07										
¢	Industrials	10.68	11.75	10.64										
	Technology	18.56	16.39	19.68				- 1						
→	Defensive	20.06	21.81	20.72										
	Consumer Defensive	4.27	6.78	6.00		= [
٠	Healthcare	13.30	12.11	12.18										
•	Utilities	2.49	2.92	2.54		1								
					0%	5	10	15	20	25	30	35	40	45

Mana	Maturity Data	0/ N-+ A+	C	VTD D-+ 0/	M
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	20.24	20.24	_	_
	-	18.46	38.70	_	_
⊕ T. Rowe Price Equity Index 500 Z	_	9.81	48.51	_	_
	_	7.73	56.24	_	_
	-	7.28	63.52	-	-
	_	6.72	70.24	_	_
	-	3.85	74.10	_	_
	-	3.75	77.85	_	_
	_	3.32	81.16	_	_
	_	2.76	83.92	_	_

Total Holdings 24



T. Rowe Price Retirement 2055 Advisor PAROX

Growth of \$10,000

1.20

1.68

5

105

37

3.08

2.43

13

134

13

1.15

0.40

41

139

20

3.29

1.66

9

191

8

-3.45

-0.55

69

195

11

1.11

0.98

22

207

14

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %
Expense Ratio

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 6.17 years.
- Net Expense: The fund's expense ratio of 0.89 is 23.61% higher than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 30k 25k ■ Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 17.20 25.57 5.89 -0.05 7.45 22.06 -7.86 25.09 18.23 11.79 Total Return %

0.71

0.58

35

223

36

0.04

0.18

45

234

25

5.32

2.76

15

210

25

0.96

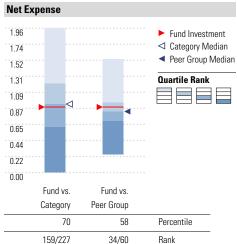
0.95

18

217

25





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.31	_	0.98
Beta	0.97	_	0.96
R-Squared	98.99	_	98.68
Standard Deviation	17.33	17.74	17.15
Sharpe Ratio	0.76	0.63	0.69
Tracking Error	1.81	-	2.03
Information Ratio	1.25	-	0.35
Up Capture Ratio	102.25	-	99.70
Down Capture Ratio	92.71	-	96.39

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.13	17.80	19.31
Price/Book Ratio	2.85	2.43	2.74
Avg Eff Duration	8.48	-	6.78



T. Rowe Price Retirement 2055 Advisor PAROX

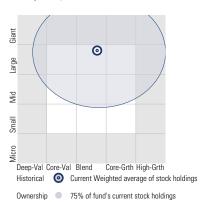
Quality High MidLow

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Fauity

Lquity			
17	29	27	Large
6	9	6	Mid
2	3	1	Small

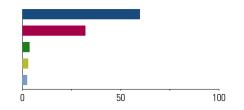
Value Blend Growth

Ltd Mod Duration

Fixed Income

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

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 59.62 54.41 Non-US Stocks 31.87 32.87 Bonds 3.49 4.74 Cash 2.78 1.72 Other 2.24 6.25 Total 100.00 100.00

		Fund	Bmark	Cat	Fund		Bench	mark	Categ	ioni Avio	rogo			
_					Func	1 ,	bench	mark	[] Categ	JULY AVE	rage			
_Մ	Cyclical	37.10	39.69	37.00		,								
A.	Basic Materials	4.75	5.12	4.48										
A	Consumer Cyclical	12.67	10.84	11.78										
Ę.	Financial Services	16.12	15.89	15.62			,	0						
ŵ	Real Estate	3.56	7.84	5.12			•							
W	Sensitive	42.83	38.63	42.54										
	Communication Services	11.07	6.64	9.15										
•	Energy	2.51	3.94	3.17										
Ф	Industrials	10.68	11.76	10.59										
	Technology	18.57	16.29	19.63			:							
→	Defensive	20.07	21.67	20.46										
Ħ	Consumer Defensive	4.28	6.76	5.89		= [
٠	Healthcare	13.30	12.00	12.10										
•	Utilities	2.49	2.91	2.47		7								
					0%	5	10	15	20	25	30	35	40	4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ T. Rowe Price Value Z	_	20.33	20.33	_	_
	_	18.44	38.77	_	_
⊕ T. Rowe Price Equity Index 500 Z	_	9.79	48.55	_	_
→ T. Rowe Price International Value Eq Z	-	7.71	56.27	_	_
⊕ T. Rowe Price Overseas Stock Z	_	7.33	63.60	-	-
	_	6.79	70.39	_	_
→ T. Rowe Price Mid-Cap Growth Z	-	3.86	74.26	_	_
→ T. Rowe Price Mid-Cap Value Z	_	3.74	78.00	_	_
→ T. Rowe Price Emerging Markets Stock Z	_	3.34	81.33	_	_
→ T. Rowe Price Small-Cap Stock Z	_	2.63	83.96	_	_

Total Holdings 23



T. Rowe Price Retirement 2060 Advisor TRRYX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 7 of the 7 years it's
- Management: The fund's management has been in place for 6.17 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 0.89 is 23.61% higher than the Target-Date 2060 category average.

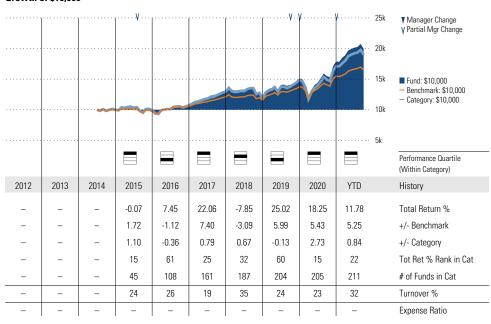
Morningstar Investment Management LLC Analysis

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

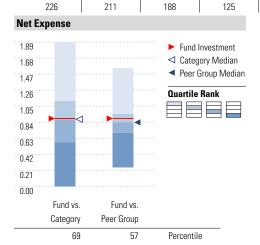
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2021 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception 28.81 Fund Return % -0.9713.59 13.33 9.98 8.99 -0.67 17.44 10.06 9.42 6.85 Benchmark Return % -1 18 27 26 12 08 12 50 Category Average % 25 21 12 14 % Rank in Category # of Funds in Category



158/227	33/59	Rank	
Peer group is a subset	of the category and	d includes fund	s with the
same management st	yle (active vs. passi	ve) and similar	share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.03	_	-2.40
Beta	1.49	_	1.49
R-Squared	98.39	_	98.16
Standard Deviation	17.31	11.52	17.28
Sharpe Ratio	0.76	0.80	0.68
Tracking Error	6.06	_	6.09
Information Ratio	0.58	_	0.33
Up Capture Ratio	145.08	_	142.50
Down Capture Ratio	152.95	-	160.59

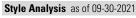
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.13	17.61	19.29
Price/Book Ratio	2.85	2.39	2.78
Avg Eff Duration	8.53	_	6.83



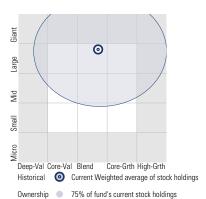
T. Rowe Price Retirement 2060 Advisor TRRYX

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Large

Mid

50 100

Asset Allocation as of 09-30-2021



Style Breakdown Equity





			9
			VIIO
			LOW
Ltd Durat	Mod ion	Ext	_

Neight	%	

25-50 10-25 0-10

	Fund	Bmark	Cat	Fund	•	Benchr	nark	Categ	ory Ave	rage	
Cyclical	37.10	39.20	36.21		÷						
Basic Materials	4.75	5.04	4.61								
Consumer Cyclical	12.66	10.54	11.77								
Financial Services	16.13	16.17	15.36								
Real Estate	3.56	7.45	4.47		• []	'					
 Sensitive 	42.82	38.45	42.98								ĺ
Communication Services	11.06	6.79	9.35								
Energy	2.51	4.19	3.21]	_					
Industrials	10.68	11.48	10.59				_				
Technology	18.57	15.99	19.83								
▶ Defensive	20.07	22.35	20.81								
Consumer Defensive	4.28	7.21	6.03			_					
Healthcare	13.30	11.95	12.30								
Utilities	2.49	3.19	2.48		' :						

Name	Maturity Data	O/ Not Asset	Cumulativa 0/	VTD Datum 0/	Marningator Coator
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
T. Rowe Price Value Z	_	20.33	20.33	_	_
T. Rowe Price Growth Stock Z	-	18.37	38.70	_	_
T. Rowe Price Equity Index 500 Z	_	9.79	48.49	_	_
T. Rowe Price International Value Eq Z	-	7.70	56.19	_	_
T. Rowe Price Overseas Stock Z	_	7.33	63.51	-	-
T. Rowe Price International Stock Z	_	6.80	70.31	_	_
T. Rowe Price Mid-Cap Growth Z	-	3.87	74.18	_	_
T. Rowe Price Mid-Cap Value Z	-	3.75	77.93	_	_
T. Rowe Price Emerging Markets Stock Z	_	3.35	81.28	_	_
T. Rowe Price Small-Cap Stock Z	_	2.61	83.89	_	_

Total Holdings 23



Templeton Global Bond A TPINX

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

Portfolio Manager(s)

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

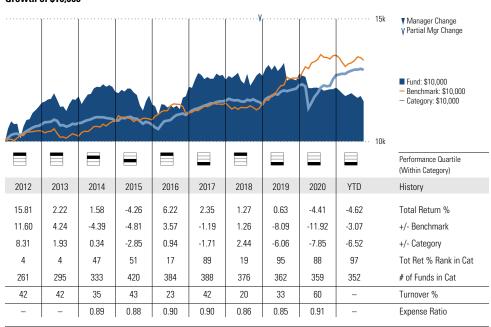
Quantitative Screens

- × Performance: The fund has finished in the Nontraditional Bond category's top three quartiles in 6 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 19.76 years.
- ✓ Net Expense: The fund's expense ratio of 0.92 is 28.13% lower than the Nontraditional Bond category average.

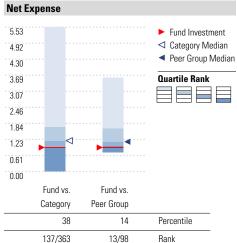
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

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



Mod Ext

Duration

Below B

Not Rated

Removed

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

Morningstar Index

BBgBarc US Agg Bond TR USD

Templeton Global Bond A TPINX

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

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

3.65

8.24

0.00

2.46

5.67

6.08



Morningstar Category Nontraditional Bond

Sector Weighting as of 09-3	30-2021					
ŭ ŭ	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	T i		
Corporate Bond	0.00	-	18.15			
Bank Loan	0.00	_	1.80			
Convertible	0.00	_	1.30	10		
Preferred	0.00	_	0.31			
Securitized	0.00	_	25.25			
Agency MBS Pass-Through	0.00	_	7.78			
Agency MBS ARM	0.00	_	0.02			
Agency MBS CMO	0.00	_	2.19			
Non-Agency Residential MBS	0.00	_	1.23	10		
Commercial MBS	0.00	_	4.07			
Asset-Backed	0.00	_	9.92	į į		
Covered Bond	0.00	_	0.04			
Municipal	0.00	-	0.34			
Cash & Equivalents	16.27	-	25.63			
Other	0.00	-	4.64			

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

Total Holdings 139



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

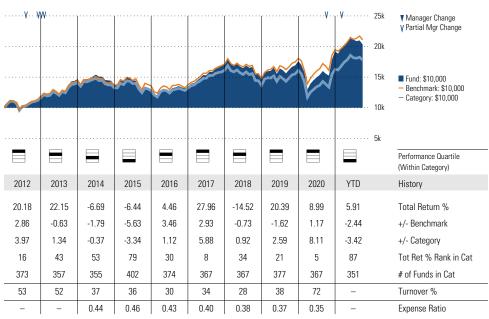
Morningstar Investment Management LLC Analysis

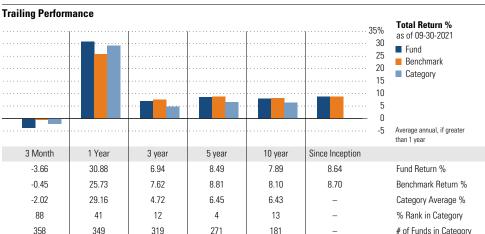
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

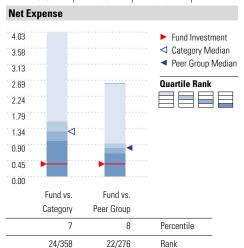
ESG Metrics

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

Growth of \$10,000







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

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



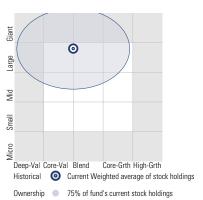


Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

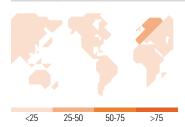
Asset Allocation as of 09-30-2021

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

		Fund	Bmark	Cat	Fund	•	Beno	chmark	C C	ateaory	Avera	ae		
b	Cyclical	47.75	38.49	43.59						3 /		J-	* .	
À	Basic Materials	12.17	7.34	9.19		•								
4	Consumer Cyclical	16.90	11.10	11.40										
₽	Financial Services	17.31	17.14	21.36					[
b	Real Estate	1.37	2.91	1.64										
NI	Sensitive	37.50	35.11	34.75										
	Communication Services	6.90	5.78	6.34										
•	Energy	5.65	3.77	6.01										
\$	Industrials	17.81	15.32	14.27										
	Technology	7.14	10.24	8.13			[
→	Defensive	14.74	26.40	21.65										
=	Consumer Defensive	6.97	10.18	8.09			[
۲	Healthcare	4.81	13.05	9.66		ĺ		7						
?	Utilities	2.96	3.17	3.90										

100

World Regions % Equity 09-30-2021



Greater Asia	Fund % 34.93	Cat % 31.09	
Japan	11.89	17.40	
Australasia	1.39	2.70	
Asia-4 Tigers	10.29	7.72	
Asia-ex 4 Tigers	11.36	3.27	
Not Classified	0.00	0.00	

Americas	Fund % 12.18	Cat % 7.97	Greater Europe	Fund % 52.88	Cat % 60.93	Market Maturity	Fund %
North America	7.75	6.65	United Kingdom	17.54	17.49	Developed Markets	82.57
Central/Latin	4.43	1.32	W euro-ex UK	33.63	42.43	Emerging Markets	17.43
			Emrgng Europe Africa	0.70 1.01	0.51 0.50	Not Available	0.00

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Samsung Electronics Co Ltd	2.15	2.15	_	Technology
POSCO	1.45	3.60	_	Basic Materials
⊕ Alibaba Group Holding Ltd Ordinary Shares	1.37	4.96	-	Consumer Cyclical
⊕ Bank Bradesco SA ADR	1.35	6.31	-17.22	Financial Services
⊕ Novartis AG	1.31	7.62	-5.82	Healthcare
⊕ Holcim Ltd	1.28	8.91	-3.04	Basic Materials
⊕ Compagnie Financiere Richemont SA	1.11	10.02	23.28	Consumer Cyclical
⊕ Samsung Electronics Co Ltd GDR	1.08	11.10	-13.59	Technology
⊕ Tencent Holdings Ltd	1.08	12.18	-18.20	Communication Svc
⊕ ABB Ltd	1.01	13.19	29.14	Industrials

Total Holdings 220

