American Funds 2010 Trgt Date Retire R6 RFTTX

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

Portfolio Manager(s)

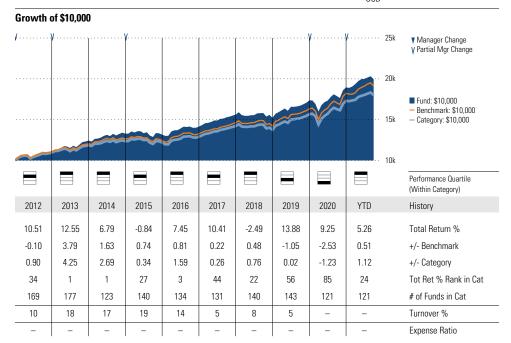
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

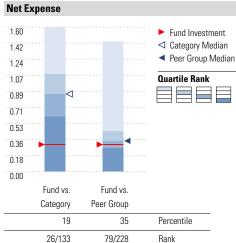
- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Value 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 47.37% lower than the Target-Date 2000-2010 category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.







3-Year RISK Wellics			
	Fund	Bmark	Cat
Alpha	0.30	_	-0.20
Beta	0.89	_	0.92
R-Squared	97.25	_	96.96
Standard Deviation	7.31	8.07	7.52
Sharpe Ratio	0.95	0.94	0.90
Tracking Error	1.49	_	1.82
Information Ratio	-0.41	_	-0.53
Up Capture Ratio	91.01	_	88.79
Down Capture Ratio	88.65	_	88.28

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.10	19.23	19.23
Price/Book Ratio	2.95	2.69	2.82
Avg Eff Duration	4.14	_	6.72

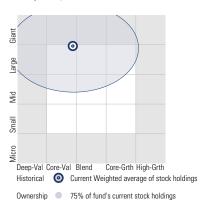


American Funds 2010 Trgt Date Retire R6 RFTTX

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

Style Analysis as of 09-30-2021

Morningstar Style Box™



50 100

Fund

33.73

5.49

6.44

16.51

5.29

37.69

Bmark

39.37

4.31

10.25

15.10

9.71

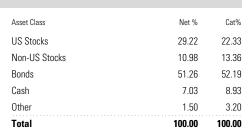
38.43

Asset Allocation as of 09-30-2021

Sector Weighting as of 09-30-2021

Cyclical

Basic Materials



Ct۱	ıl۵	Rr	eal	nhs	wn
υιj	,,,	ы.	cui	·uu	***

Equity				rixea ir	icome	
35	35	15	Large			
8	5	1	Mid			
0	1	0	Small			
Value	Blend	Growth		Ltd Duratio	Mod	Ext

	A	Consumer Cyclical
		Financial Services
	仓	Real Estate
Quality	W	Sensitive
High		Communication Se
<u>S</u>	•	Energy
<u>e:</u>	Ф	Industrials
Low		Technology
	\rightarrow	Defensive
	Ħ	Consumer Defensiv

>50 25-50 10-25 0-10

Weight %

														ш
d	Communication Services	8.53	6.78	9.32										
ð	Energy	5.46	3.66	3.61										
ф	Industrials	8.93	11.14	10.45		- :								
3	Technology	14.77	16.85	18.76				_ '						
→	Defensive	28.58	22.21	21.88										
=	Consumer Defensive	9.95	6.73	6.39				_						
٠	Healthcare	12.97	12.57	12.56										
•	Utilities	5.66	2.91	2.93										
					0%	5	10	15	20	25	30	35	40	4
	Maturity Date	% Net A		Cumulat	i 0/		YTD Ret		Mari		Sector			

Cat

35.98

4.99

10.90

16.34

3.75

42.14

Fund

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Interm Bd Fd of Amer R6	_	15.50	15.50	_	_
⊕ American Funds Income Fund of Amer R6	_	14.65	30.15	_	_
⊕ American Funds Bond Fund of Amer R6	-	8.75	38.91	-	_
⊕ American Funds American Balanced R6	_	6.93	45.84	_	_
⊕ American Funds ST Bd Fd of Amer R6	-	6.81	52.65	-	-
⊕ American Funds Mortgage R6	_	6.40	59.06	_	_
American Funds Inflation Linked Bd R6	-	6.37	65.42	-	_
⊕ American Funds Capital Income Bldr R6	_	6.29	71.72	_	_
American Funds American Mutual R6	-	5.61	77.33	-	_
⊕ American Funds Capital World Gr&Inc R6	_	4.26	81.59	_	_

Total Holdings 17



American Funds 2015 Trgt Date Retire R6 RFJTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

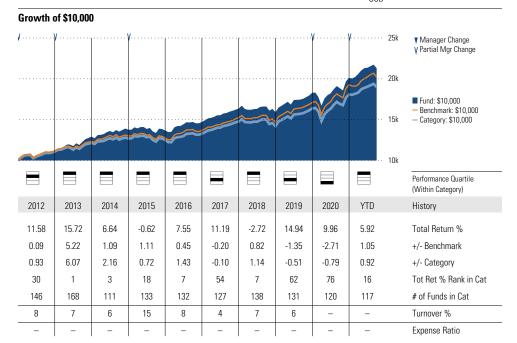
- Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- \times *Style:* The fund has landed in its primary style box Large Blend 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 50% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

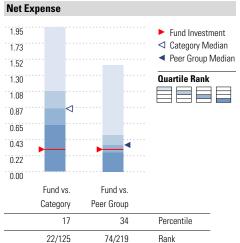
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.38	_	-0.76
Beta	0.89	_	0.97
R-Squared	96.84	_	96.39
Standard Deviation	8.07	8.88	8.80
Sharpe Ratio	0.93	0.92	0.81
Tracking Error	1.71	_	1.81
Information Ratio	-0.33	_	-0.59
Up Capture Ratio	91.53	_	92.08
Down Capture Ratio	88.98	_	96.07

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.49	19.04	19.25
Price/Book Ratio	3.03	2.66	2.82
Avg Eff Duration	4.59	_	5.44



American Funds 2015 Trgt Date Retire R6 RFJTX

Quality

High

Mid

Low

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Net %

31.59

11.95

48.03

6.95

1.47

100.00

Cat%

25.65

15.35

46.15

7.42

5.43

100.00

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

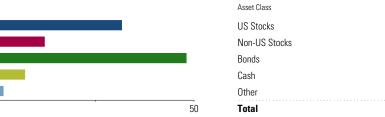






Weight % >50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



		Fund	Bmark	Cat	Fund	Benchr	mark	Categ	iorv Ave	erage	
٠	Cyclical	33.11	39.45	35.92							-
ì.	Basic Materials	5.34	4.37	4.95							
9	Consumer Cyclical	6.82	10.36	11.13		1					
<u></u>	Financial Services	16.21	15.17	16.26							
à	Real Estate	4.74	9.55	3.58		٧.					
Ųľ	Sensitive	38.89	38.43	42.38							
	Communication Services	9.00	6.75	9.42							
	Energy	5.32	3.68	3.51							
ž	Industrials	9.03	11.24	10.62		= ['					
1	Technology	15.54	16.76	18.83							
+	Defensive	28.00	22.12	21.70				(
Ţ	Consumer Defensive	9.51	6.75	6.20		■.					
1	Healthcare	13.24	12.47	12.63							
1	Utilities	5.25	2.90	2.87							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
Name	Maturity Date	% Net Asset	Guillulative %	FID netulli %	wormingstar secto
American Funds Income Fund of Amer R6	_	12.30	12.30	_	_
American Funds Interm Bd Fd of Amer R6	-	10.84	23.15	_	_
	_	8.08	31.22	_	_
American Funds American Balanced R6	-	7.59	38.81	_	_
American Funds Inflation Linked Bd R6	-	7.07	45.88	-	-
American Funds Mortgage R6	_	6.07	51.95	_	_
American Funds Capital Income Bldr R6	-	5.96	57.91	-	_
American Funds American Mutual R6	-	5.96	63.87	_	_
Ð American Funds American High-Inc R6	-	5.08	68.95	_	_
American Funds Capital World Bond R6	_	5.02	73.97	_	_

Total Holdings 20



American Funds 2020 Trgt Date Retire R6 RRCTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

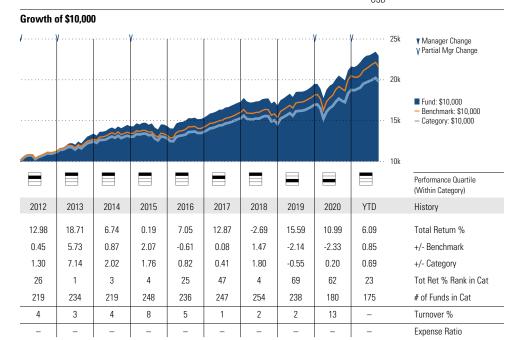
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Net Expense: The fund's expense ratio of 0.31 is 51.56% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

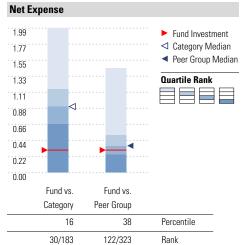
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020

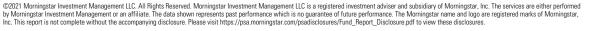






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.65	_	-0.70
Beta	0.85	_	0.95
R-Squared	97.29	_	96.48
Standard Deviation	8.54	9.87	9.52
Sharpe Ratio	0.93	0.88	0.79
Tracking Error	2.02	_	2.06
Information Ratio	-0.36	_	-0.63
Up Capture Ratio	88.51	_	90.82
Down Capture Ratio	84.34	_	94.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	18.89	19.67
Price/Book Ratio	3.11	2.63	2.82
Avg Eff Duration	4.74	-	5.43





American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

1.39

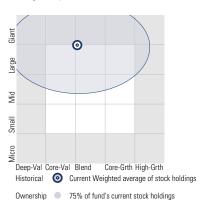
100.00

8.23

100.00

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity 31



Value Blend Growth

Quality High Μid Low Ltd Mod Duration

Fixed Income

>50 25-50 10-25 0-10

Weight %



Total

50

		Fund	Bmark	Cat	Fund	ı b	Bench	mark	Categ	ory Ave	rage			
Ն	Cyclical	32.54	39.43	37.03										
A	Basic Materials	5.12	4.49	4.52										
A	Consumer Cyclical	7.37	10.38	11.45			ı [ˈ[
ê	Financial Services	15.87	15.27	15.47										
æ	Real Estate	4.18	9.29	5.59			*							
W	Sensitive	40.16	38.48	42.39										
	Communication Services	9.47	6.75	9.02										
ð	Energy	5.09	3.72	3.14										
Ф	Industrials	9.20	11.30	10.68										
	Technology	16.40	16.71	19.55										
→	Defensive	27.30	22.08	20.57										
=	Consumer Defensive	9.03	6.75	6.01				_						
+	Healthcare	13.53	12.44	12.06				-						
•	Utilities	4.74	2.89	2.50										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	9.35	9.35	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	9.11	18.46	_	_
→ American Funds Bond Fund of Amer R6	-	8.06	26.52	_	_
→ American Funds American Balanced R6	_	7.93	34.45	_	_
⇒ American Funds Inflation Linked Bd R6	-	7.08	41.53	_	-
⊕ American Funds Mortgage R6	_	6.08	47.61	_	_
→ American Funds American Mutual R6	_	5.96	53.57	_	_
⊕ American Funds Capital World Gr&Inc R6	_	5.62	59.19	_	_
⊕ American Funds Capital Income Bldr R6	_	5.30	64.49	_	_
⊕ American Funds American High-Inc R6	_	5.08	69.58	_	_

Total Holdings 20



American Funds 2025 Trgt Date Retire R6 RFDTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

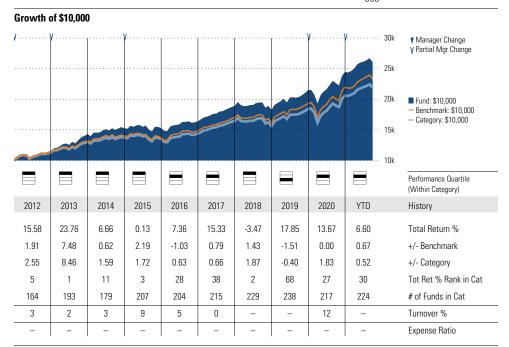
- Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Net Expense: The fund's expense ratio of 0.33 is 51.47% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

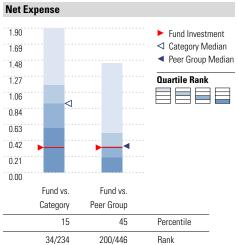
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	2	08-31-2021		
Carbon Risk Score	Low Risk	09-30-2020		

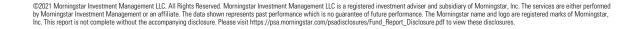






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.04	_	-0.67
Beta	0.89	_	0.96
R-Squared	97.36	_	97.34
Standard Deviation	10.06	11.14	10.87
Sharpe Ratio	0.91	0.83	0.75
Tracking Error	2.03	_	2.07
Information Ratio	0.02	_	-0.51
Up Capture Ratio	95.92	_	94.73
Down Capture Ratio	91.95	_	99.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.08	18.71	19.76
Price/Book Ratio	3.34	2.60	2.85
Avg Eff Duration	4.76	_	6.72





American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Mod

Style Breakdown

Equity 33 23 4 5 6



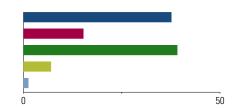


Weight % >50 25-50 10-25 0-10

Quality High

Mid

Low



Asset Allocation as of 09-30-2021

Total	100.00	100.00
Other	1.19	11.47
Cash	6.95	3.39
Bonds	39.08	38.14
Non-US Stocks	15.20	15.92
US Stocks	37.58	31.08
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	4 1	Bench	mark	Categ	ιοη, Λνο	rago			
_					Full	1 '	Dencii	IIIdIK	ll cared	JULY AVE	aye	- п		
b	Cyclical	31.99	39.38	36.46		•	1							
A.	Basic Materials	4.69	4.59	4.28										
4	Consumer Cyclical	9.13	10.46	11.56			= '[
,	Financial Services	14.91	15.38	15.33										
t	Real Estate	3.26	8.95	5.29		I	•							
M	Sensitive	42.16	38.56	42.54									•	
	Communication Services	10.43	6.72	8.94		. 1								
•	Energy	4.48	3.76	3.12		()								
\$	Industrials	9.49	11.41	10.60			— ['							
3	Technology	17.76	16.67	19.88					• [_					
→	Defensive	25.85	22.06	21.00										
=	Consumer Defensive	7.85	6.76	6.15										
F	Healthcare	14.11	12.40	12.23										
?	Utilities	3.89	2.90	2.62										
_					0%	5	10	15	20	25	30	35	40	_

Manage	Maturity Data	0/ NI=+ A ===+	C	VTD D-+ 0/	Manaianatan Castan
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Interm Bd Fd of Amer R6	_	9.14	9.14	_	_
⊕ American Funds American Balanced R6	-	7.90	17.03	_	-
⊕ American Funds American Mutual R6	_	6.59	23.63	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.57	30.19	_	_
⊕ American Funds Bond Fund of Amer R6	_	6.11	36.30	-	-
⊕ American Funds Inflation Linked Bd R6	_	5.77	42.07	_	_
⊕ American Funds US Government Sec R6	-	5.72	47.79	_	_
⊕ American Funds Mortgage R6	-	5.42	53.21	_	-
⊕ American Funds Income Fund of Amer R6	-	5.33	58.53	_	-
⊕ American Funds Capital World Bond R6	_	5.03	63.56	_	_

Total Holdings 23



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

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

Management: The fund's management has been in place for 9.75 years.

Net Expense: The fund's expense ratio of 0.35 is 49.28% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

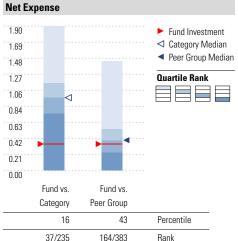
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

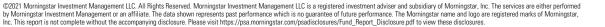
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.49 25.64 7.06 N 47 7.71 18.40 -4.16 20.06 15.16 7.65 Total Return % 6.00 1.05 2.77 -1.55 1.81 1.66 -1.18 1.47 0.56 1.81 +/- Benchmark 8.99 0.38 1.83 2.17 2.90 2.02 2.26 2.09 -0.01 0.40 +/- Category 5 1 7 2 38 12 2 60 17 34 Tot Ret % Rank in Cat 207 207 236 226 243 246 227 225 # of Funds in Cat 222 237 4 2 2 6 3 0 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.27	_	-0.41
Beta	0.92	_	0.98
R-Squared	98.14	_	98.27
Standard Deviation	11.90	12.86	12.68
Sharpe Ratio	0.85	0.76	0.72
Tracking Error	1.94	_	1.92
Information Ratio	0.28	_	-0.34
Up Capture Ratio	98.75	_	97.70
Down Capture Ratio	93.92	_	100.97

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	20.76	18.52	19.81					
Price/Book Ratio	3.49	2.56	2.90					
Avg Eff Duration	4.83	-	6.80					





American Funds 2030 Trgt Date Retire R6 RFETX

Quality

High

Mid

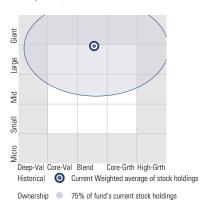
Low

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

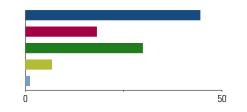
Equity 32 26 24 5 5 6

Large Mid1 1

Value Blend Growth

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

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 44.41 36.84 Non-US Stocks 18.09 18.50 Bonds 29.78 28.93 Cash 6.68 2.63 Other 1.05 13.11 100.00 Total 100.00

		Fund	Bmark	Cat	Fund	▼ Ben	chmark	Categ	jory Ave	erage	
b	Cyclical	31.67	39.25	35.86							
	Basic Materials	4.47	4.68	4.27							
-	Consumer Cyclical	10.15	10.56	11.64		,					
₽	Financial Services	14.23	15.50	15.61							
ŧ	Real Estate	2.82	8.51	4.34		*					
M	Sensitive	43.25	38.67	43.06							
	Communication Services	10.92	6.73	9.01							
ð	Energy	4.10	3.80	3.13							
\$	Industrials	9.65	11.51	10.89							
3	Technology	18.58	16.63	20.03							
→	Defensive	25.09	22.07	21.09		-					
	Consumer Defensive	7.38	6.78	6.16			_				
ř	Healthcare	14.28	12.38	12.36							
?	Utilities	3.43	2.91	2.57							

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	7.91	7.91	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.95	14.85	_	_
⊕ American Funds American Mutual R6	-	6.95	21.80	_	_
⊕ American Funds US Government Sec R6	_	6.78	28.58	_	_
	-	6.08	34.66	_	-
⊕ American Funds Interm Bd Fd of Amer R6	_	5.85	40.51	_	_
	-	5.41	45.92	_	_
⊕ American Funds Mortgage R6	-	5.09	51.01	_	_
⊕ American Funds Capital World Bond R6	_	5.02	56.03	_	_
⊕ American Funds Washington Mutual R6	_	4.95	60.98	_	_

Total Holdings 22



American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

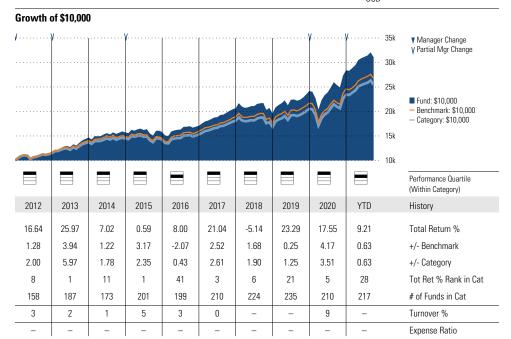
- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Blend 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.37 is 47.14% lower than the Target-Date 2035 category average.

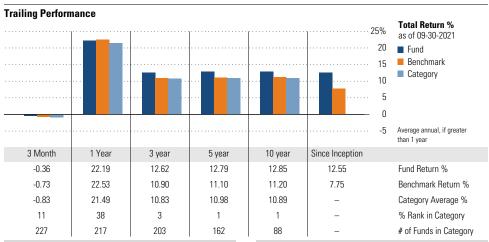
Morningstar Investment Management LLC Analysis

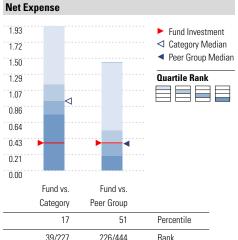
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.90	_	0.16
Beta	0.96	_	0.97
R-Squared	98.49	_	98.66
Standard Deviation	14.37	14.79	14.48
Sharpe Ratio	0.82	0.70	0.71
Tracking Error	1.84	_	1.93
Information Ratio	0.93	_	-0.02
Up Capture Ratio	104.15	_	98.58
Down Capture Ratio	96.64	_	98.42

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.33	18.34	19.62
Price/Book Ratio	3.63	2.53	2.85
Avg Eff Duration	5.02	_	6.75



American Funds 2035 Trgt Date Retire R6 RFFTX

Quality

High

Mid

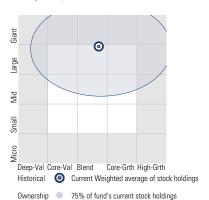
Low

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Mod

Ltd Duration

Style Breakdown

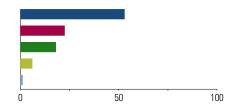
Equity 28 31 22 6 5 6



Value Blend Growth

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

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.97	11.04
Cash	5.89	2.30
Bonds	17.89	19.30
Non-US Stocks	22.38	23.16
US Stocks	52.87	44.21
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
<u></u>	Cyclical	31.57	39.16	36.25	
A	Basic Materials	4.35	4.79	4.28	
A	Consumer Cyclical	10.84	10.66	11.76	
æ	Financial Services	13.88	15.63	15.40	
命	Real Estate	2.50	8.08	4.81	
W	Sensitive	43.96	38.78	42.91	
	Communication Services	11.13	6.72	9.13	
0	Energy	3.76	3.85	3.10	—)
Ф	Industrials	9.60	11.61	10.60	
	Technology	19.47	16.60	20.08	
→	Defensive	24.48	22.06	20.84	
Ħ	Consumer Defensive	6.90	6.80	6.10	
٠	Healthcare	14.52	12.34	12.19	
•	Utilities	3.06	2.92	2.55	
					0% 5 10 15 20 25 30 35 40 45

N	Maturity Data	0/ NI=+ A ===+	C	VTD D-+ 0/	M
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.97	7.97	_	_
American Funds US Government Sec R6	-	7.84	15.82	_	_
American Funds American Mutual R6	-	7.02	22.83	_	_
American Funds Capital World Gr&Inc R6	-	6.96	29.79	_	_
American Funds AMCAP R6	-	6.71	36.50	-	-
American Funds Growth Fund of Amer R6	_	6.70	43.21	_	_
American Funds Fundamental Invs R6	-	6.61	49.82	-	_
American Funds Washington Mutual R6	-	5.64	55.46	_	_
American Funds New Perspective R6	-	5.60	61.07	_	_
American Funds SMALLCAP World R6	_	5.30	66.37	_	_

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

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 9.75 years.

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

Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

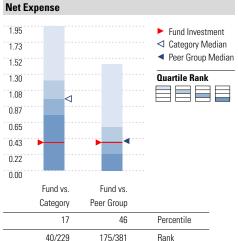
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.59	_	0.62
Beta	0.94	_	0.96
R-Squared	98.52	_	98.76
Standard Deviation	15.47	16.41	15.79
Sharpe Ratio	0.82	0.66	0.70
Tracking Error	2.16	_	2.00
Information Ratio	1.02	_	0.18
Up Capture Ratio	102.01	_	98.08
Down Capture Ratio	91.75	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.56	18.15	19.54
Price/Book Ratio	3.70	2.50	2.82
Avg Eff Duration	5.29	_	6.83



American Funds 2040 Trgt Date Retire R6 RFGTX

Quality High

Mid

Low

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

Equity 29 21 30 6 4 6

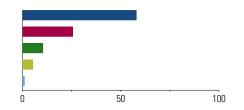
Large Mid1 1

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 57.92 48.88 Non-US Stocks 25.55 26.42 Bonds 10.34 12.59 Cash 5.23 2.00 Other 0.96 10.11 100.00 Total 100.00

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
_Մ	Cyclical	31.61	39.13	36.43	
i.	Basic Materials	4.36	4.86	4.35	
4	Consumer Cyclical	11.10	10.77	11.73	
<u> </u>	Financial Services	13.79	15.72	15.51	
th.	Real Estate	2.36	7.78	4.84	
M	Sensitive	44.19	38.85	42.79	
	Communication Services	11.14	6.73	9.07	
•	Energy	3.66	3.87	3.09	—)'
Ф	Industrials	9.57	11.69	10.74	
	Technology	19.82	16.56	19.89	
→	Defensive	24.22	22.01	20.77	
	Consumer Defensive	6.63	6.81	6.03	
٠	Healthcare	14.70	12.27	12.20	
•	Utilities	2.89	2.93	2.54	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
		0.00			
American Funds American Balanced R6	_	8.02	8.02	_	_
⊕ American Funds Capital World Gr&lnc R6	_	7.60	15.62	-	_
Đ American Funds Fundamental Invs R6	-	7.58	23.20	_	_
American Funds AMCAP R6	-	7.06	30.26	_	_
American Funds Growth Fund of Amer R6	-	7.06	37.32	-	-
⊕ American Funds American Mutual R6	_	7.05	44.36	_	_
⊕ American Funds New Perspective R6	_	6.93	51.29	_	_
American Funds Washington Mutual R6	_	6.67	57.96	_	_
⊕ American Funds SMALLCAP World R6	-	6.63	64.59	-	_
American Funds US Government Sec R6	_	6.19	70.78	_	_

Total Holdings 21



American Funds 2045 Trgt Date Retire R6 RFHTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

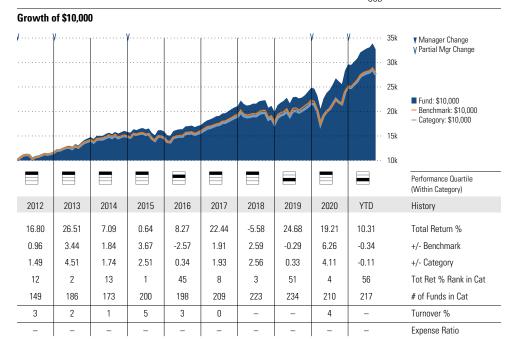
- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- × Style: The fund has landed in its primary style box Large Blend 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 45.07% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

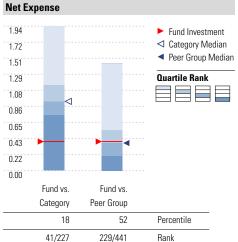
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.94	_	0.85
Beta	0.90	_	0.96
R-Squared	98.26	_	98.76
Standard Deviation	15.81	17.34	16.67
Sharpe Ratio	0.82	0.64	0.69
Tracking Error	2.67	_	2.01
Information Ratio	0.84	_	0.30
Up Capture Ratio	99.42	_	98.62
Down Capture Ratio	88.23	-	95.63

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.74	18.03	19.62
Price/Book Ratio	3.75	2.48	2.81
Avg Eff Duration	5.36	-	6.76



American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

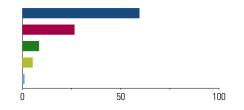
20	30	29	Large
4	6	7	Mid
1	1	1	Small

Value Blend Growth



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

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.90	9.74
Cash	5.06	1.89
Bonds	8.29	7.07
Non-US Stocks	26.35	28.75
US Stocks	59.39	52.56
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	iorv Ave	erage			
Դ	Cyclical	31.59	39.26	36.63						,,	-3-		-1	
æ.	Basic Materials	4.38	4.97	4.38		= [] [*]								
A	Consumer Cyclical	11.36	10.78	11.84										
ê	Financial Services	13.67	15.81	15.49				= [
æ	Real Estate	2.18	7.70	4.92			•							
W	Sensitive	44.45	38.82	42.64										
	Communication Services	11.21	6.70	9.20		•								
•	Energy	3.61	3.91	3.03		0								
Ф	Industrials	9.65	11.72	10.63										
	Technology	19.98	16.49	19.78										
-	Defensive	23.95	21.93	20.72										
Ħ	Consumer Defensive	6.38	6.80	5.96										
+	Healthcare	14.82	12.21	12.23										
•	Utilities	2.75	2.92	2.53		'								
					0%	5	10	15	20	25	30	35	40	4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds New Perspective R6	_	8.25	8.25		
•	_			_	_
American Funds Capital World Gr&Inc R6	_	7.96	16.21	_	_
American Funds Fundamental Invs R6	_	7.94	24.15	_	_
American Funds Washington Mutual R6	_	7.69	31.84	_	_
American Funds SMALLCAP World R6	_	7.60	39.44	-	-
American Funds American Balanced R6	_	7.38	46.82	_	_
American Funds American Mutual R6	_	7.06	53.89	-	_
American Funds AMCAP R6	_	7.03	60.92	_	_
American Funds Growth Fund of Amer R6	-	7.03	67.94	_	_
American Funds US Government Sec R6	_	5.12	73.06	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

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 9.75 years.
- \times Style: The fund has landed in its primary style box Large Growth 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 45.83% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

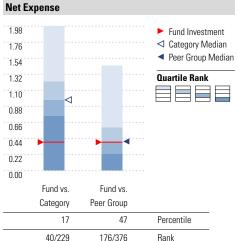
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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

Growth of \$10,000 ▼ 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 16.72 26.65 7.02 0.65 8.33 22.61 -5.61 25.04 19.42 10.58 Total Return % 3.82 0.78 2.02 3.84 -2.56 1.83 2.80 -0.05 6.51 -0.29 +/- Benchmark 0.11 1.94 1.65 5.63 1.60 2.66 2.80 0.50 4.17 -0.13 +/- Category 16 1 18 43 8 3 43 6 56 Tot Ret % Rank in Cat 180 207 196 225 218 243 246 220 219 # of Funds in Cat 233 3 2 1 6 2 0 4 Turnover % Expense Ratio





3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	3.11	_	0.91
Beta	0.90	_	0.96
R-Squared	98.03	_	98.71
Standard Deviation	16.05	17.66	17.00
Sharpe Ratio	0.82	0.64	0.69
Tracking Error	2.86	_	2.02
Information Ratio	0.84	_	0.30
Up Capture Ratio	99.61	_	98.97
Down Capture Ratio	88.01	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.99	17.91	19.47
Price/Book Ratio	3.83	2.45	2.78
Avg Eff Duration	5.31	-	6.89



American Funds 2050 Trgt Date Retire R6 RFITX

Quality

High

Mid

Low

Morningstar Category Target-Date 2050

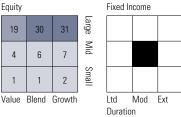
Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



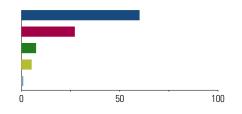
Style Breakdown



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100.00	100.00
Other	0.75	8.48
Cash	5.04	1.58
Bonds	7.29	5.90
Non-US Stocks	26.98	30.29
US Stocks	59.95	53.76
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	,	• Bend	chmark	[] C	ategory	Avera	ge
Cyclical	31.45	39.44	36.77								
Basic Materials	4.35	5.04	4.42		0						
Consumer Cyclical	11.77	10.81	11.76			- T					
Financial Services	13.42	15.86	15.53								
Real Estate	1.91	7.73	5.06			'					
Sensitive	45.08	38.75	42.50								
Communication Services	11.50	6.68	9.11								
Energy	3.47	3.93	3.07								
Industrials	9.73	11.75	10.64								
Technology	20.38	16.39	19.68				- '				
Defensive	23.47	21.81	20.72								
Consumer Defensive	6.05	6.78	6.00								
Healthcare	14.92	12.11	12.18								
Utilities	2.50	2.92	2.54								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Capital World Gr&Inc R6	_	9.26	9.26	_	_
⊕ American Funds New Perspective R6	-	8.97	18.23	-	_
⊕ American Funds SMALLCAP World R6	-	8.63	26.86	_	-
⊕ American Funds Fundamental Invs R6	_	8.59	35.45	_	_
⊕ American Funds Washington Mutual R6	-	8.04	43.49	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	50.49	_	_
American Funds AMCAP R6	_	6.99	57.48	-	-
⊕ American Funds American Mutual R6	_	6.40	63.89	-	-
⊕ American Funds Invmt Co of Amer R6	-	6.30	70.19	_	-
⊕ American Funds American Balanced R6	_	5.73	75.92	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

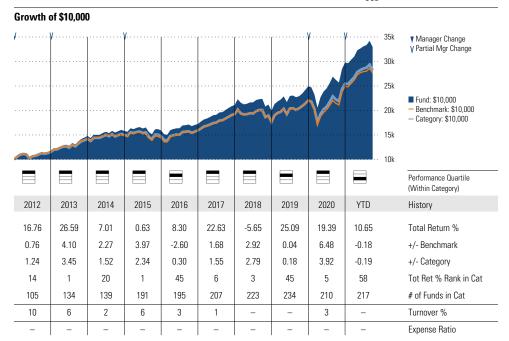
- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.75 years.
- Net Expense: The fund's expense ratio of 0.39 is 45.83% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

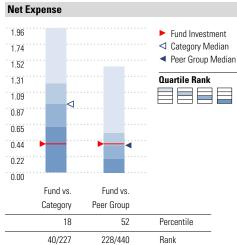
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



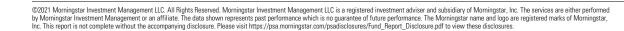




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.19	_	0.98
Beta	0.90	_	0.96
R-Squared	97.97	_	98.68
Standard Deviation	16.06	17.74	17.15
Sharpe Ratio	0.82	0.63	0.69
Tracking Error	2.94	_	2.03
Information Ratio	0.83	_	0.35
Up Capture Ratio	99.56	_	99.70
Down Capture Ratio	87.77	_	96.39

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.08	17.80	19.31
Price/Book Ratio	3.87	2.43	2.74
Avg Eff Duration	5.29	-	6.78





American Funds 2055 Trgt Date Retire R6 RFKTX

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

Lquity			
18	29	31	Large
4	6	8	Mid
1	1	2	Small
		0	

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund		▼ Ben	chmark	: [] C	ategory	/ Ave	ra
<u>Մ</u>	Cyclical	31.42	39.69	37.00								
ů.	Basic Materials	4.35	5.12	4.48		•(
A	Consumer Cyclical	12.06	10.84	11.78								
æ	Financial Services	13.22	15.89	15.62			-					
fi	Real Estate	1.79	7.84	5.12			7					
W	Sensitive	45.45	38.63	42.54								
	Communication Services	11.70	6.64	9.15								
•	Energy	3.40	3.94	3.17		'						
Ф	Industrials	9.75	11.76	10.59			= [
	Technology	20.60	16.29	19.63								
→	Defensive	23.12	21.67	20.46								
Ħ	Consumer Defensive	5.83	6.76	5.89		_[_					
+	Healthcare	14.94	12.00	12.10								
•	Utilities	2.35	2.91	2.47								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Numb	Watanty Bato	70 1400 7 10000	oundativo /s	TTD Hotain 70	Wormingstar Coutor
⊕ American Funds Capital World Gr&Inc R6	_	9.97	9.97	_	-
⊕ American Funds New Perspective R6	-	9.62	19.59	-	_
American Funds SMALLCAP World R6	-	9.62	29.21	-	_
Đ American Funds Fundamental Invs R6	-	8.95	38.16	-	_
⊕ American Funds Washington Mutual R6	_	8.05	46.21	-	-
⊕ American Funds Invmt Co of Amer R6	_	7.66	53.87	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.97	60.84	_	_
⊕ American Funds AMCAP R6	-	6.97	67.81	_	_
🕀 American Funds American Mutual R6	-	5.40	73.21	_	_
American Funds US Government Sec R6	_	5.14	78.35	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 03-2015 Jody Jonsson since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 6.52 years.
- Net Expense: The fund's expense ratio of 0.4 is 44.44% lower than the Target-Date 2060 category average.

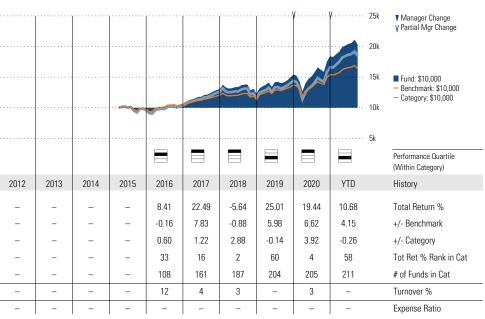
Morningstar Investment Management LLC Analysis

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

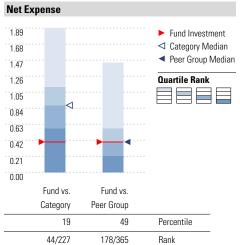
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.05	_	-2.40
Beta	1.38	_	1.49
R-Squared	98.34	_	98.16
Standard Deviation	16.04	11.52	17.28
Sharpe Ratio	0.82	0.80	0.68
Tracking Error	4.85	_	6.09
Information Ratio	0.77	_	0.33
Up Capture Ratio	141.37	-	142.50
Down Capture Ratio	144.91	-	160.59

Fund	Bmark	Cat
22.09	17.61	19.29
3.88	2.39	2.78
5.29	-	6.83
	22.09	22.09 17.61 3.88 2.39



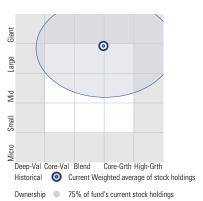
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

-quit,			
18	29	31	Large
4	6	8	Mid
1	1	2	Small

Value Blend Growth

>50 25-50 10-25 0-10

Ltd Mod Duration

Fixed Income Quality High Μid Low

Weight %

Asset Allocation as of 09-30-2021 Asset Class



		Fund	Bmark	Cat	Fund	1	▼ Ben	chmark	- II c:	ategory	Avera	ne		
U.	Cyclical	31.45	39.20	36.21	Tune	•	Don	oriii i dir	. [] 00	atogory	711010	90	- T	
ů.	Basic Materials	4.36	5.04	4.61		"								
A	Consumer Cyclical	12.14	10.54	11.77										
ø	Financial Services	13.16	16.17	15.36				I						
ŵ	Real Estate	1.79	7.45	4.47			۲							
Va.	Sensitive	45.51	38.45	42.98										
	Communication Services	11.73	6.79	9.35										
ð	Energy	3.39	4.19	3.21]								
Ф	Industrials	9.76	11.48	10.59										
	Technology	20.63	15.99	19.83										
→	Defensive	23.04	22.35	20.81										
Ħ	Consumer Defensive	5.78	7.21	6.03			` .							
+	Healthcare	14.93	11.95	12.30										
•	Utilities	2.33	3.19	2.48		1								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
	_	9.98	9.98	_	_
⊕ American Funds SMALLCAP World R6	_	9.98	19.96	_	_
⊕ American Funds Capital World Gr&Inc R6	_	9.94	29.90	_	_
⊕ American Funds Fundamental Invs R6	_	8.94	38.84	_	_
⊕ American Funds Washington Mutual R6	-	8.04	46.88	_	-
⊕ American Funds Invmt Co of Amer R6	_	8.01	54.89	_	_
⊕ American Funds AMCAP R6	_	6.98	61.87	_	_
American Funds Growth Fund of Amer R6	_	6.98	68.84	_	_
€ American Funds US Government Sec R6	_	5.13	73.98	-	_
⊕ American Funds American Mutual R6	_	5.04	79.02	_	_

50

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Jody Jonsson since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Bradley Vogt since 01-2020 David Hoag since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

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

- × *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 Growth — 66.67 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.4 is 43.66% lower than the Target-Date 2065+ category average.

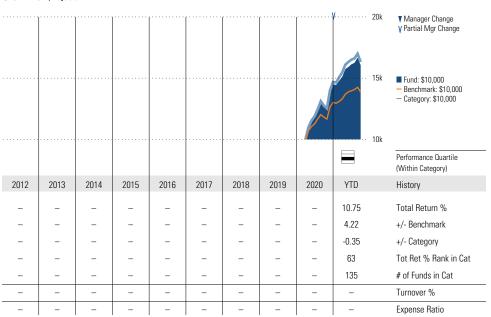
Morningstar Investment Management LLC Analysis

This fund also fails our manager tenure screen only because it is a newly incepted share vintage of the target-date series.

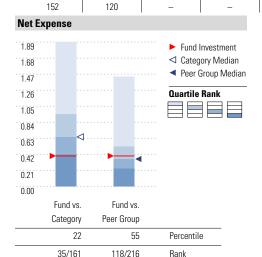
ESG Metrics

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

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-	-	-3.19
Beta	-	-	1.55
R-Squared	-	-	97.97
Standard Deviation	-	11.52	18.07
Sharpe Ratio	-	0.80	0.65
Tracking Error	-	-	6.87
Information Ratio	-	-	0.25
Up Capture Ratio	_	-	145.50
Down Capture Ratio	_	-	168.03

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.09	17.61	18.97
Price/Book Ratio	3.88	2.39	2.74
Avg Eff Duration	5.29	_	6.62
7 Hg Ell Bullution	0.20		0.02



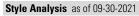
of Funds in Category

American Funds 2065 Trgt Date Retire R6 RFVTX

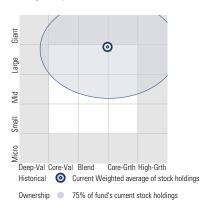
Quality High Μid Low

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Style Breakdown

Equity				Fixed Income
18	29	31	Large	
4	6	8	Mid	
1	1	2	Small	
	DI I	0 1		Let MALE

Value Blend Growth

Ltd Mod Duration

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

100

Asset Allocation as of 09-30-2021

Asset Class Net % Cat% US Stocks 60.17 53.68 Non-US Stocks 27.29 33.51 Bonds 6.83 6.92 Cash 5.01 0.87 Other 0.71 5.02 Total 100.00 100.00

	Fund	Bmark	Cat	Fund		▼ Bend	chmark	[] Ca	ategory	Avera	ge
Cyclical	31.46	39.20	35.80								
Basic Materials	4.36	5.04	4.68		Ű						
Consumer Cyclical	12.15	10.54	11.65								
Financial Services	13.16	16.17	15.30								
Real Estate	1.79	7.45	4.17								
Sensitive	45.53	38.45	43.20								
Communication Services	11.74	6.79	9.09								
Energy	3.39	4.19	3.22		*						
Industrials	9.75	11.48	10.65								
Technology	20.65	15.99	20.24						_		
Defensive	23.01	22.35	21.00								
Consumer Defensive	5.78	7.21	6.34								
Healthcare	14.92	11.95	12.12								
Utilities	2.31	3.19	2.54								

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds New Perspective R6	_	10.00	10.00	_	_
⊕ American Funds SMALLCAP World R6	_	10.00	20.00	_	_
⊕ American Funds Capital World Gr&Inc R6	-	10.00	29.99	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	38.99	_	_
⊕ American Funds Washington Mutual R6	-	8.00	46.99	_	-
⊕ American Funds Invmt Co of Amer R6	_	8.00	54.98	_	_
⊕ American Funds AMCAP R6	-	7.00	61.98	_	_
⊕ American Funds Growth Fund of Amer R6	-	7.00	68.98	_	_
⊕ American Funds US Government Sec R6	_	5.07	74.04	_	_
⊕ American Funds New Economy R6	_	5.00	79.04	_	_

Total Holdings 16



American Funds American Balanced R6 RLBGX

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

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

Ritchie Tuazon since 10-2020

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

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

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

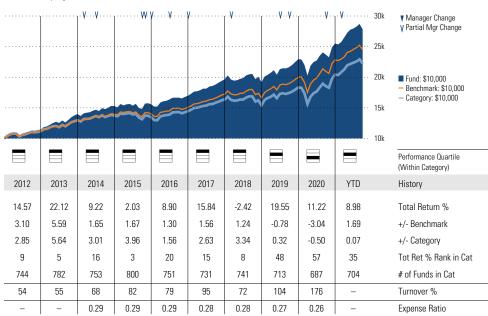
Morningstar Investment Management LLC Analysis

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

ESG Metrics

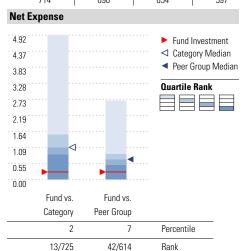
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021







3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	0.41	_	-1.48
Beta	0.94	_	1.06
R-Squared	97.50	-	94.44
Standard Deviation	10.98	11.52	12.60
Sharpe Ratio	0.88	0.86	0.73
Tracking Error	1.86	_	3.16
Information Ratio	-0.11	_	-0.34
Up Capture Ratio	96.83	_	100.24
Down Capture Ratio	95.64	_	108.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.23	20.74	21.16
Price/Book Ratio	3.52	3.20	3.19
Avg Eff Duration	6.01	6.25	4.95





American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

Equity

Morningstar Index

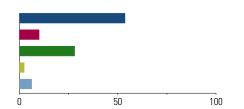
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Asset Allocation as of 09-30-2021



Total	100 00	100 00
Other	6.13	3.22
Cash	2.30	4.36
Bonds	28.00	30.07
Non-US Stocks	9.93	12.52
US Stocks	53.64	49.82
Asset Class	Net %	Cat%

Style Breakdown

Equity





			_ u
			High
			Mid
			Low
Ltd Dura	Mod tion	Ext	_

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

T 40 !! !!! (00 00 0004

	Fund	Bmark	Cat	Fund	ł	▼ Ben	chmarl	(] C	ategory	/ Avera	ge	
Cyclical	30.04	33.87	33.40									
Basic Materials	4.57	3.53	3.62		Ò		_					
Consumer Cyclica	7.38	12.06	11.07				' <u>:</u>					
Financial Services	14.01	14.76	15.56									
Real Estate	4.08	3.52	3.15									
Sensitive	45.24	44.82	43.53									
Communication S	ervices 11.20	9.60	10.14									
Energy	4.63	3.06	3.02									
Industrials	8.41	10.03	10.28			■ į			_			
Technology	21.00	22.13	20.09						'			
Defensive	24.71	21.30	23.06									
Consumer Defens	ive 9.57	6.27	6.77				_					
Healthcare	13.35	12.56	13.51				<u> </u>					
Utilities	1.79	2.47	2.78									

Top 10 Holdings as of 09-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	_	7.02	7.02	_	_
⊕ Cap Grp Cent Fd Ser Ii	-	5.52	12.54	_	-
🕸 Cash And Other Assets Less Liablities	-	4.75	17.30	_	-
	_	4.06	21.36	27.51	Technology
⊕ United States Treasury Notes 0.13%	04-2026	3.05	24.41	-	_
Broadcom Inc	_	2.51	26.93	13.22	Technology
⊕ Federal National Mortgage Association 2.5%	12-2051	1.96	28.89	_	-
UnitedHealth Group Inc	-	1.93	30.81	12.61	Healthcare
⊕ Philip Morris International Inc	_	1.78	32.59	18.90	Consumer Defensive

1.66

34.25

Total Holdings 1768

Comcast Corp Class A

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Communication Svc

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.01 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

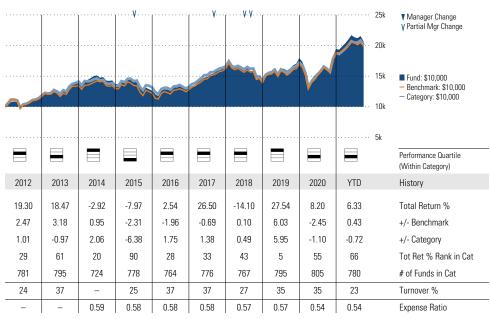
Morningstar Investment Management LLC Analysis

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

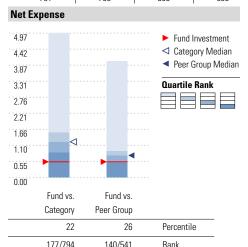
ESG Metrics

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

Growth of \$10,000







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

140/541

Rank

3- Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	0.61	_	-0.02
Beta	1.08	_	1.00
R-Squared	98.04	_	94.58
Standard Deviation	19.32	17.73	18.29
Sharpe Ratio	0.50	0.46	0.45
Tracking Error	3.05	-	4.31
Information Ratio	0.37	-	-0.01
Up Capture Ratio	107.74	-	100.18
Down Capture Ratio	105.20	-	100.74

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



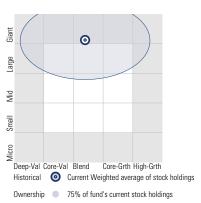
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

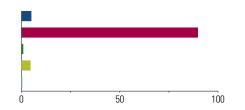
30	37	19	Large
4	6	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Total	100 00	100 00
Other	0.26	-0.22
Cash	4.48	2.22
Bonds	0.75	0.35
Non-US Stocks	89.64	94.69
US Stocks	4.87	2.96
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	١ ,	Bench	mark	Categ	ιοην Δνε	rane			
Դ	A !! !				Tuni		Denen	IIIdik	ll cared	JULY AVE	aye		_n : •	
_	Cyclical	38.79	41.11	38.93			Į.						-	
4	Basic Materials	5.29	7.90	7.83			١,							
A	Consumer Cyclical	10.34	11.47	11.46					-					
_	Financial Services	21.23	19.23	17.37		•								
ŧ	Real Estate	1.93	2.51	2.27										
M	Sensitive	38.09	37.67	37.29										
	Communication Services	5.41	7.05	6.36			'							
•	Energy	4.87	5.14	3.72										
Ģ	Industrials	11.37	11.84	14.91				_ [
	Technology	16.44	13.64	12.30										
→	Defensive	23.13	21.23	23.80			,							
	Consumer Defensive	11.53	8.47	9.40										
ŀ	Healthcare	8.31	9.83	11.61			= [
?	Utilities	3.29	2.93	2.79										
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 09-30-2021



	Fund %	Cat %
Greater Asia	28.05	36.36
Japan	5.72	19.24
Australasia	0.56	4.72
Asia-4 Tigers	13.39	7.26
Asia-ex 4 Tigers	8.38	5.14
Not Classified	0.00	0.00

Americas	Fund % 12.37	Cat % 7.71	Greater Europe	Fund % 59.57	Cat % 55.94	Market Maturity
North America	9.09	6.68	United Kingdom W euro-ex UK	14.12	12.60	Developed Markets
Central/Latin	3.28	1.03	Emrgng Europe Africa	40.86 4.14 0.45	41.93 0.55 0.86	Emerging Markets Not Available
			A11160	0.40		

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash M	4.50	4.50	-	_
☐ Taiwan Semiconductor Manufacturing Co Ltd	3.73	8.23	10.90	Technology
⊕ British American Tobacco PLC	2.56	10.80	2.13	Consumer Defensive
	2.47	13.27	25.07	Healthcare
ASML Holding NV	2.44	15.71	62.80	Technology
⊕ Evolution AB	1.98	17.68	59.77	Consumer Cyclical
	1.79	19.48	28.20	Industrials
Gazprom PJSC ADR	1.57	21.05	82.28	Energy
→ Philip Morris International Inc	1.52	22.57	18.90	Consumer Defensive
	1.43	23.99	-4.31	Financial Services

Total Holdings 246

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Fund % 83.82 16.18 0.00

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts
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

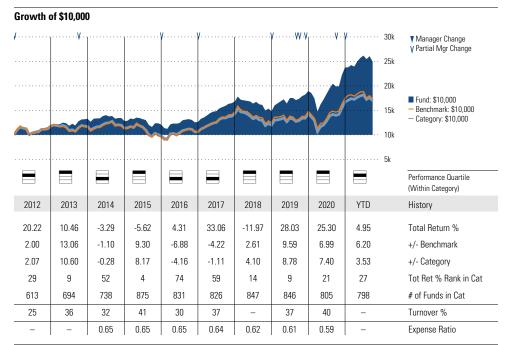
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.3 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.59 is 50.83% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

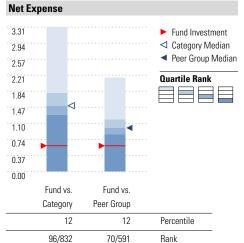
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

3-1 car bisk intenies			
	Fund	Bmark	Cat
Alpha	7.35	_	1.94
Beta	0.88	_	0.99
R-Squared	87.77	_	91.16
Standard Deviation	18.29	19.41	20.12
Sharpe Ratio	0.83	0.47	0.54
Tracking Error	6.79	_	5.76
Information Ratio	1.04	_	0.28
Up Capture Ratio	105.73	_	101.87
Down Capture Ratio	79.74	_	95.27

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



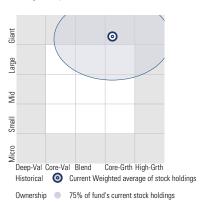


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

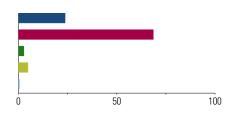
11	33	45	Large
1	4	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

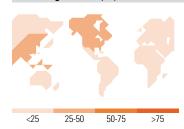




Total	100.00	100.00
Other	0.36	-0.22
Cash	4.74	2.56
Bonds	2.69	-0.11
Non-US Stocks	68.55	94.68
US Stocks	23.66	3.08
Asset Class	Net %	Cat%

		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
─ PayPal Holdings Inc	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



Delaware Small Cap Value R6 DVZRX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Turnover %

Expense Ratio

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 5 of the 5 years it's been in
- 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 0.72 is 38.46% 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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 15k 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 12.19 -17.19 28.37 -1.05 22.52 Total Return % 4.35 -4.33 5.98 -5.68 -0.40 +/- Benchmark 3.65 -1.73 6.94 -5.07 -1.72 +/- Category 17 70 74 63 Tot Ret % Rank in Cat 471 473 463 440 439 # of Funds in Cat



18

0.72

18

0.72

23

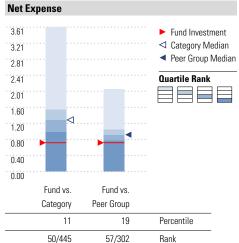
0.72

19

0.77

15

0.75



3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.54	_	-0.23
Beta	1.01	_	1.02
R-Squared	96.93	-	95.76
Standard Deviation	27.78	26.99	28.02
Sharpe Ratio	0.38	0.40	0.39
Tracking Error	4.88	-	6.13
Information Ratio	-0.14	-	-0.08
Up Capture Ratio	102.69	-	101.34
Down Capture Ratio	105.03	-	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 R6 DVZRX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

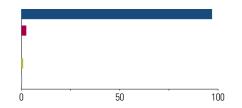
-quit,			
1	0	0	Large
6	14	3	Mid
41	28	6	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



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

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

Mana	0/ N-+ A+	0	VTD D-+ 0/	Manainantan Castan
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



JPMorgan Equity Income R6 OIEJX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Clare Hart since 08-2004 David Silberman since 11-2019 Andrew Brandon since 11-2019

Quantitative Screens

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

Management: The fund's management has been in place for 17.18 years.

Net Expense: The fund's expense ratio of 0.47 is 50% lower than the Large Value category average.

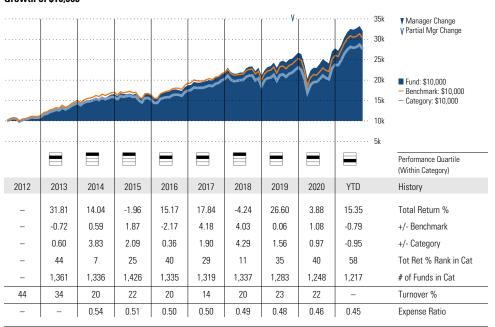
Morningstar Investment Management LLC Analysis

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

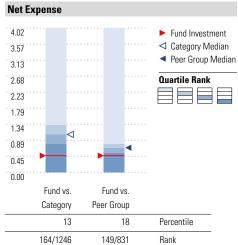
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.77	_	-0.25
Beta	0.90	_	0.99
R-Squared	98.66	_	95.86
Standard Deviation	18.28	20.18	20.37
Sharpe Ratio	0.61	0.52	0.51
Tracking Error	2.93	_	4.50
Information Ratio	0.37	_	-0.14
Up Capture Ratio	95.58	_	98.13
Down Capture Ratio	89.64	-	99.39

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.40	17.83	17.68
Price/Book Ratio	2.95	2.44	2.62
Geom Avg Mkt Cap \$B	101.92	73.35	114.13
ROE	22.27	16.34	21.91



JPMorgan Equity Income R6 OIEJX

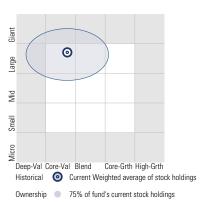
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

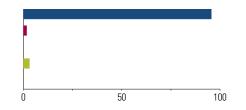
Equity

40	37	7	Large
5	10	1	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	0.99
Cash	2.97	0.80
Bonds	0.00	0.43
Non-US Stocks	1.52	5.69
US Stocks	95.51	92.09
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2021											
		Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ategory /	Average		_	
<u></u>	Cyclical	37.58	34.70	33.81									
ů.	Basic Materials	2.79	2.90	3.47									
A	Consumer Cyclical	7.67	5.56	7.13)						
,	Financial Services	24.59	21.33	20.14			:						
ŵ	Real Estate	2.53	4.91	3.07]							
W	Sensitive	33.58	35.33	37.15			_						
	Communication Services	3.56	8.49	7.45									
ð	Energy	5.84	5.16	5.52			_						
Ф	Industrials	14.59	11.42	12.07									
	Technology	9.59	10.26	12.11			— []				:		
→	Defensive	28.85	29.96	29.04			Ţ :	,					
Ħ	Consumer Defensive	8.95	7.62	9.07			<u> </u>		_				
٠	Healthcare	15.97	17.51	15.30					•				
•	Utilities	3.93	4.83	4.67		[
					0%	5	10	15	20	25	30	35	_

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
JPMorgan Prime Money Market IM	2.97	2.97	_	_
⊕ ConocoPhillips	2.60	5.57	72.69	Energy
⊕ Comcast Corp Class A	2.54	8.11	8.13	Communication Svc
⊕ UnitedHealth Group Inc	2.51	10.61	12.61	Healthcare
⊕ Bank of America Corp	2.45	13.06	41.93	Financial Services
— BlackRock Inc	2.24	15.30	17.95	Financial Services
⊕ PNC Financial Services Group Inc	2.20	17.50	33.68	Financial Services
⊕ Medtronic PLC	2.04	19.54	8.58	Healthcare
⊕ Bristol-Myers Squibb Co	2.03	21.56	-2.24	Healthcare
⊕ Morgan Stanley	2.00	23.56	44.04	Financial Services
Analog Devices Inc	1.99	25.55	14.77	Technology
⊕ Texas Instruments Inc	1.95	27.50	18.97	Technology
⊕ Philip Morris International Inc	1.92	29.41	18.90	Consumer Defensive
⊕ Raytheon Technologies Corp	1.90	31.31	22.30	Industrials
① Johnson & Johnson	1.86	33.16	4.61	Healthcare

Total Holdings 91



MFS Growth R6 MFEKX

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 19.51 years.
- Style: The fund has landed in its primary style box Large Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.53 is 45.92% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

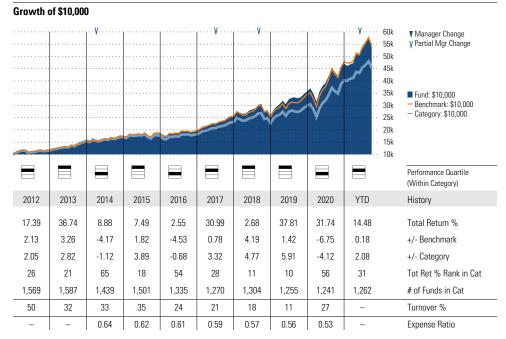
Metric	Rating	Updated
ESG Commitment	2-Basic	10-08-2021
Sustainability Rating	4	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

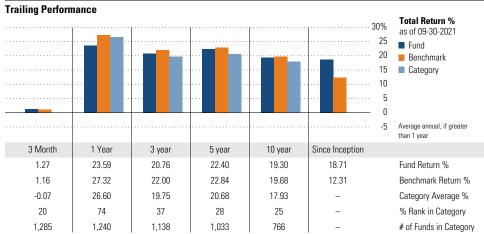
Morningstar Category

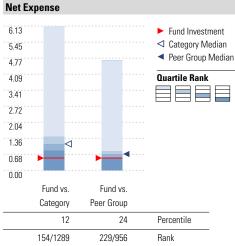
Large Growth Rus

Morningstar Index

Russell 1000 Growth TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.66	_	-1.13
Beta	0.91	_	0.98
R-Squared	97.45	_	93.33
Standard Deviation	18.61	20.19	20.50
Sharpe Ratio	1.05	1.04	0.94
Tracking Error	3.49	-	5.22
Information Ratio	-0.36	_	-0.54
Up Capture Ratio	92.29	_	93.50
Down Capture Ratio	90.30	_	95.82

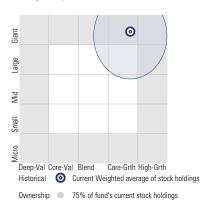
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	39.06	33.17	31.28
Price/Book Ratio	9.67	12.31	8.55
Geom Avg Mkt Cap \$B	287.14	291.31	335.34
ROE	33.64	39.60	33.50



MFS Growth R6 MFEKX

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

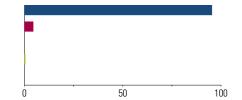
0	19	74	Large
0	6	1	Mid
0	0	0	Small

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	0.77
Cash	0.33	1.21
Bonds	0.00	0.00
Non-US Stocks	4.35	5.54
US Stocks	95.32	92.48
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Sec	ctor Weighting as of 09-	30-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	26.78	27.91	28.56	
A	Basic Materials	2.68	0.96	1.40	
A	Consumer Cyclical	10.59	18.03	15.50	
,	Financial Services	11.60	7.13	10.36	
fi	Real Estate	1.91	1.79	1.30	
W	Sensitive	59.32	58.74	55.97	
	Communication Services	18.25	12.89	16.03	
•	Energy	0.00	0.32	0.54	
Ф	Industrials	5.38	5.95	6.44	
	Technology	35.69	39.58	32.96	Į, į
→	Defensive	13.91	13.34	15.47	
Ħ	Consumer Defensive	2.51	4.20	3.06	
+	Healthcare	11.40	9.11	12.07	
•	Utilities	0.00	0.03	0.34	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Nama	0/ Not Asset	Cumulativa 0/	VTD Datum 0/	Marningstor Costor
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	10.66	10.66	27.51	Technology
Amazon.com Inc	7.84	18.50	0.86	Consumer Cyclical
Alphabet Inc Class A	5.94	24.43	52.54	Communication Svc
Adobe Inc	4.08	28.51	15.12	Technology
Facebook Inc Class A	3.78	32.29	24.25	Communication Svc
Apple Inc	3.74	36.03	7.13	Technology
Mastercard Inc Class A	2.92	38.95	-2.22	Financial Services
Visa Inc Class A	2.59	41.54	2.28	Financial Services
Intuit Inc	2.53	44.07	42.50	Technology
PayPal Holdings Inc	2.49	46.56	11.11	Financial Services
NVIDIA Corp	2.45	49.01	58.77	Technology
Danaher Corp	2.37	51.38	37.33	Healthcare
MSCI Inc	1.97	53.35	36.82	Financial Services
Thermo Fisher Scientific Inc	1.93	55.27	22.83	Healthcare
Alphabet Inc Class C	1.78	57.05	52.14	Communication Svc

Total Holdings 72



MFS New Discovery R6 MNDKX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

Performance: The fund has finished in the Small Growth category's top three quartiles in 8 of the 9 years it's been in existence

Management: The fund's management has been in place for 7.75 years.

 \times *Style:* The fund has landed in its primary style box — Small Growth — 37.14 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.93 is 23.14% lower than the Small Growth category average.

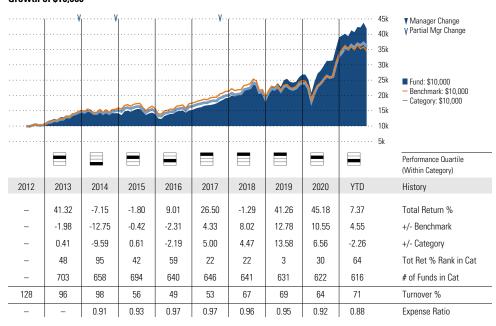
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning is consistent with the overall investment strategy.

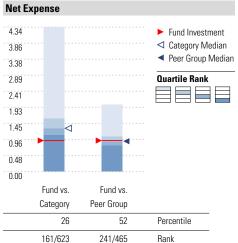
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2021

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	9.53	_	4.26
Beta	0.91	_	0.94
R-Squared	94.87	_	91.55
Standard Deviation	23.93	25.66	25.23
Sharpe Ratio	0.90	0.52	0.66
Tracking Error	5.91	_	7.52
Information Ratio	1.69	_	0.51
Up Capture Ratio	105.33	_	100.02
Down Capture Ratio	77.89	-	88.35

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.96	23.33	32.72
Price/Book Ratio	4.37	5.12	5.42
Geom Avg Mkt Cap \$B	4.47	3.07	5.86
ROE	3.11	5.88	3.67



MFS New Discovery R6 MNDKX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

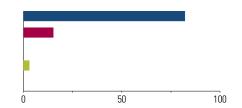
Lquity			
0	0	5	Large
1	11	11	Mid
10	28	34	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2021



Asset Class Net % Cat% US Stocks 93.01 82.06 Non-US Stocks 15.08 4.37 Bonds 0.00 0.00 Cash 2.86 1.73 Other 0.00 0.89 Total 100.00 100.00

		Fund	Bmark	Cat	Fund		▼ Bei	nchma	rk [Categ	jory Av	/erage		
Ն	Cyclical	26.60	24.23	24.95										
ů.	Basic Materials	2.40	3.10	2.45										
Д	Consumer Cyclical	11.91	13.14	12.31				*						
_	Financial Services	7.26	5.13	7.72]							
ŧ	Real Estate	5.03	2.86	2.47										
M	Sensitive	50.36	43.14	45.11										
₫	Communication Services	4.15	3.19	2.51		Ė								
ð	Energy	0.00	2.06	1.30	[]			į						
Ģ	Industrials	12.83	15.13	15.61				[
	Technology	33.38	22.76	25.69										
→	Defensive	23.04	32.63	29.94					•					
-	Consumer Defensive	2.44	3.71	4.14]								
٠	Healthcare	20.60	28.64	24.98						ĺ	7			
•	Utilities	0.00	0.28	0.82	i									

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Currency Cash CASH_USD	2.86	2.86	_	_
⊕ Rapid7 Inc	2.16	5.02	25.35	Technology
CACI International Inc Class A	2.00	7.02	5.12	Technology
Focus Financial Partners Inc Class A	1.66	8.68	20.39	Financial Services
	1.60	10.28	-	Technology
Ritchie Bros Auctioneers Inc	1.60	11.88	-10.69	Industrials
⊕ Leslies Inc Ordinary Shares	1.55	13.43	_	Consumer Cyclical
	1.51	14.94	28.40	Healthcare
⊕ EVO Payments Inc Class A	1.51	16.45	-12.33	Technology
Q2 Holdings Inc	1.48	17.93	-36.66	Technology
CoreSite Realty Corp	1.47	19.40	13.59	Real Estate
⊕ ExlService Holdings Inc	1.46	20.86	44.63	Technology
The AZEK Co Inc Class A	1.43	22.29	-	Industrials
⊕ Advanced Energy Industries Inc	1.40	23.70	-9.20	Industrials
⊕ Sensata Technologies Holding PLC	1.37	25.06	3.75	Technology

Total Holdings 123



PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

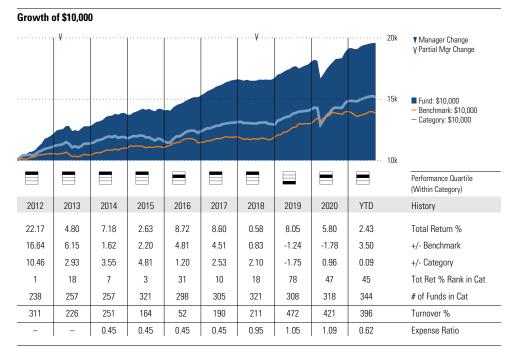
Morningstar Investment Management LLC Analysis

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

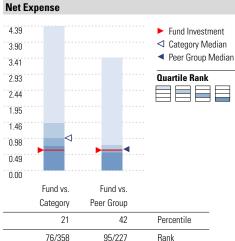
Morningstar Category

Morningstar Index

Multisector Bond BBgBarc US Universal TR USD







3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.36	_	-1.42
Beta	0.79	_	1.24
R-Squared	24.18	_	34.95
Standard Deviation	5.75	3.59	7.92
Sharpe Ratio	0.81	1.27	0.62
Tracking Error	5.06	-	6.61
Information Ratio	0.02	-	-0.05
Up Capture Ratio	88.66	-	108.28
Down Capture Ratio	64.05	-	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 Insti PIMIX

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

Quality

G

C

Ltd 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

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

Morningstar Category

Morningstar Index

	Fund	Dmark	Cot	Fund	- Do	را به محمله م	II Coto				
_	Fund	Bmark	Cat	rund	, Re	nchmark	ll rate(jory Aver	age		
Government	28.03	_	20.83				- :	:			
Treasury	4.39	-	9.63								
Inflation - Protected	1.90	_	0.61								
Agency/Quasi Agency	0.61	_	1.25								
Other Government Related	21.13	_	9.34		0						
Corporate	8.83	-	41.10								
Corporate Bond	6.13	_	33.52								
Bank Loan	0.93	_	3.71								
Convertible	1.49	_	3.04								
Preferred	0.28	_	0.83	[]							
Securitized	19.14	-	26.77								
Agency MBS Pass-Through	6.87	_	7.36								
Agency MBS ARM	0.00	_	0.00								
Agency MBS CM0	0.43	_	3.89								
Non-Agency Residential MBS	3.09	_	2.01								
Commercial MBS	0.23	-	1.82								
Asset-Backed	8.52	_	11.67								
Covered Bond	0.00	_	0.02								
Municipal	0.05	_	0.43								
Cash & Equivalents	29.80	_	5.84								
Other	12.09	_	4.65		ĵ						

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



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 5.43 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.04 is 95.18% lower than the Large Blend category average.

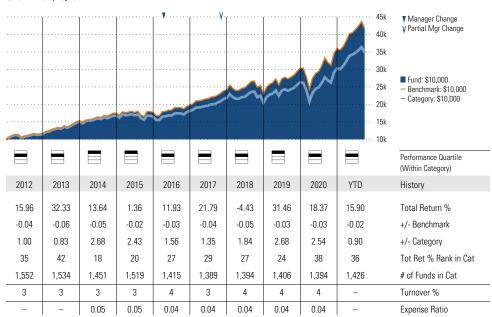
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

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	- □ □		
0.54			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	3	22	Percentile
	46/1507	103/470	Rank

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

	Fund	Bmark	Cat
Alpha	-0.03	-	-1.35
Beta	1.00	_	0.97
R-Squared	100.00	_	95.76
Standard Deviation	18.82	18.81	18.73
Sharpe Ratio	0.83	0.83	0.74
Tracking Error	0.01	_	3.76
Information Ratio	-3.08	_	-1.00
Up Capture Ratio	99.96	_	94.15
Down Capture Ratio	100.07	_	98.89

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

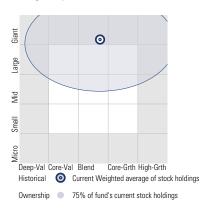


Vanguard 500 Index Admiral VFIAX

Morningstar Category Morningstar Index Large Blend S&P 500 TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

Equity

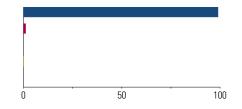
21	24	40	Large
5	7	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Func	ı	▼ Ren	chmark	· I Ca	tenory	Avera	ne			
٠	Cyclical	30.93	30.94	30.52	Tune		Bon	omman	. [] 00	nogory	7 Word	90			
A.	Basic Materials	2.15	2.15	2.67											
A	Consumer Cyclical	12.11	12.10	10.80				'							
æ	Financial Services	14.09	14.11	14.63											
俞	Real Estate	2.58	2.58	2.42											
W	Sensitive	47.07	47.05	46.65]
	Communication Services	11.29	11.29	10.63											
ð	Energy	2.74	2.75	2.30											
Ф	Industrials	8.39	8.38	10.18											
	Technology	24.65	24.63	23.54											
→	Defensive	21.99	22.01	22.84											
Ħ	Consumer Defensive	6.21	6.21	6.67											
+	Healthcare	13.35	13.34	13.95				= []							
•	Utilities	2.43	2.46	2.22											
					0%	5	10	15	20	25	30	35	40	45	50

Name -	0/ 11-+ 1+	0	VTD D-+ 0/	Manusius mateur Carataur
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	6.08	6.08	7.13	Technology
⊕ Microsoft Corp	5.80	11.88	27.51	Technology
⊕ Amazon.com Inc	3.92	15.80	0.86	Consumer Cyclical
⊖ Facebook Inc Class A	2.21	18.01	24.25	Communication Svc
⊕ Alphabet Inc Class A	2.20	20.22	52.54	Communication Svc
	2.06	22.27	52.14	Communication Svc
⊕ Tesla Inc	1.72	23.99	9.89	Consumer Cyclical
⊕ NVIDIA Corp	1.41	25.41	58.77	Technology
→ Berkshire Hathaway Inc Class B	1.38	26.79	17.71	Financial Services
	1.34	28.13	30.94	Financial Services
⊕ Johnson & Johnson	1.16	29.29	4.61	Healthcare
⊕ Visa Inc Class A	1.02	30.31	2.28	Financial Services
⊕ UnitedHealth Group Inc	1.01	31.32	12.61	Healthcare
⊕ The Home Depot Inc	0.96	32.28	25.45	Consumer Cyclical
→ Procter & Gamble Co	0.93	33.21	2.29	Consumer Defensive

Total Holdings 511



Vanguard Developed Markets Index Admiral VTMGX

Growth of \$10,000

2012

18.56

1.73

0.27

42

781

7

2013

22.06

6.77

2.62

24

795

13

2014

-5.66

-1.79

-0.68

54

724

4

n ng

2015

-0.18

5.48

1.41

36

778

3

n ng

2016

2.45

-2.05

1.66

29

764

11

በ በ7

2017

26.40

-0.79

1.28

35

776

3

በ በ7

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

History

Total Return %

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

2018

-14.46

-0.26

0.13

51

767

3

በ በ7

2019

22.05

0.54

0.46

42

795

2

በ በ7

2020

10.26

-0.39

0.96

40

805

3

በ በ7

YTD

8.20

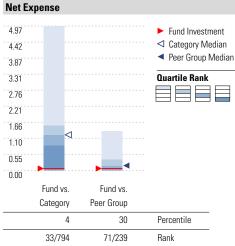
2.30

1.15

35

780

- -	0.03 0	.03 0.07	0.07 0.07	0.07	0.07 -	схренье напо
Trailing Perform	nance					
	1	[1	· · · · · · · · · · · · · · · · · · ·	30%	Total Return % as of 09-30-2021
					25	■ Fund
					20	■ Benchmark
					15	Category
		· · · · <u>· · · ·</u> · · · · · · · · ·	<u> </u>	<u></u> <u></u>	10	
					5	
					0	
					-5 	Average annual, if greater than 1 year
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-1.56	26.51	8.18	9.18	8.62	4.81	Fund Return %
-2.99	23.92	8.03	8.94	7.48	5.31	Benchmark Return %
-1.90	23.96	7.55	8.33	8.07	_	Category Average %
54	26	40	30	28	_	% Rank in Category
791	769	696	596	402	_	# of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	-0.02
Beta	1.04	_	1.00
R-Squared	97.08	_	94.58
Standard Deviation	18.64	17.73	18.29
Sharpe Ratio	0.46	0.46	0.45
Tracking Error	3.25	_	4.31
Information Ratio	0.05	_	-0.01
Up Capture Ratio	102.27	_	100.18
Down Capture Ratio	102.35	_	100.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.94	14.84	14.52
Price/Book Ratio	1.72	1.86	1.93
Geom Avg Mkt Cap \$B	29.39	45.39	53.11
ROE	15.62	16.84	17.78





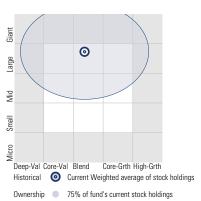
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

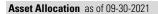
Equity

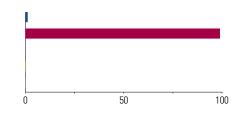
24	35	18	-uigo i
6	9	5	IVIIG
1	2	1	O

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.10	-0.22
Cash	0.12	2.22
Bonds	0.00	0.35
Non-US Stocks	98.80	94.69
US Stocks	0.97	2.96
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
٠	Cyclical	40.30	41.11	38.93	- and - Bollomman Galegory / Norage
ì.	Basic Materials	7.82	7.90	7.83	
	Consumer Cyclical	10.85	11.47	11.46	
<u></u>	Financial Services	17.68	19.23	17.37	
à	Real Estate	3.95	2.51	2.27	
Ųľ	Sensitive	37.44	37.67	37.29	
	Communication Services	5.27	7.05	6.36	
	Energy	4.34	5.14	3.72	
ŀ	Industrials	15.92	11.84	14.91	<u> </u>
3	Technology	11.91	13.64	12.30	
+	Defensive	22.28	21.23	23.80	
Ţ	Consumer Defensive	8.39	8.47	9.40	
	Healthcare	10.89	9.83	11.61	
1	Utilities	3.00	2.93	2.79	

World Regions % Equity 09-30-2021



Greater Asia	Fund % 37.07	Cat % 36.36	
Japan	21.90	19.24	
Australasia	6.48	4.72	
Asia-4 Tigers	8.33	7.26	
Asia-ex 4 Tigers	0.36	5.14	
Not Classified	0.00	0.00	

Americas	Fund % 10.10	Cat % 7.71	Greater Europe	Fund % 52.82	Cat % 55.94	Market Maturity
North America Central/Latin	9.99 0.11	6.68 1.03	United Kingdom W euro-ex UK Emrgng Europe	11.90 40.01 0.33	12.60 41.93 0.55	Developed Markets Emerging Markets Not Available
			Africa	0.58	0.86	

Top 10 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Nestle SA	1.47	1.47	9.81	Consumer Defensive
	1.28	2.75	62.80	Technology
⊕ Samsung Electronics Co Ltd	1.23	3.98	_	Technology
⊕ Roche Holding AG	1.08	5.06	9.70	Healthcare
○ Toyota Motor Corp	0.95	6.01	27.03	Consumer Cyclical
	0.81	6.82	25.07	Healthcare
⊖ LVMH Moet Hennessy Louis Vuitton SE	0.77	7.59	22.16	Consumer Cyclical
○ Novartis AG	0.75	8.34	-5.82	Healthcare
○ Novo Nordisk A/S Class B	0.66	9.00	47.25	Healthcare
Shopify Inc Registered Shs -A- Subord Vtg	0.66	9.66	19.61	Technology

Total Holdings 4096

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Fund %

99.18 0.82 0.00

Portfolio Manager(s)

Gemma Wright-Casparius since 08-2011

Quantitative Screens

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

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

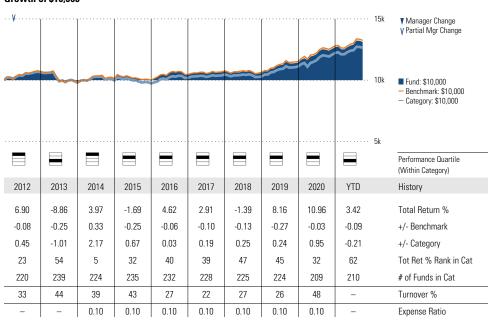
Style Consistency is not calculated for Fixed Income funds.

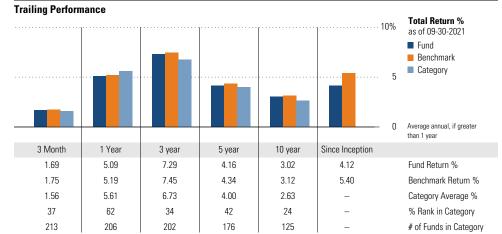
Net Expense: The fund's expense ratio of 0.1 is 83.87% lower than the Inflation-Protected Bond category average.

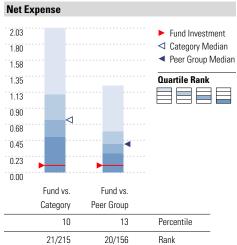
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

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



Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD



-50	0	50	100	150

Asset Allocation as of 09-30-2021

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

Fund	Bmark	Cat
99.60	0.00	96.46
0.00	99.60	0.15
0.00	0.00	0.51
0.00	0.00	1.30
0.00	0.00	0.37
0.00	0.00	0.05
0.00	0.00	0.01
0.40	0.40	1.15
	99.60 0.00 0.00 0.00 0.00 0.00 0.00	99.60 0.00 0.00 99.60 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00

Sector Weighting as of 09-							
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Government	100.00	-	89.59				
Treasury	0.00	-	1.85	10			
Inflation – Protected	100.00	_	81.74				
Agency/Quasi Agency	0.00	_	0.08				
Other Government Related	0.00	_	5.92	0			
Corporate	0.00	-	2.76	[]			
Corporate Bond	0.00	_	2.45	10			
Bank Loan	0.00	_	0.25				
Convertible	0.00	_	0.06	0			
Preferred	0.00	_	0.00	İ			
Securitized	0.00	-	3.95	i D			
Agency MBS Pass-Through	0.00	_	0.86				
Agency MBS ARM	0.00	_	0.00	0			
Agency MBS CMO	0.00	_	0.40				
Non-Agency Residential MBS	0.00	-	0.17				
Commercial MBS	0.00	-	0.48				
Asset-Backed	0.00	-	1.96	1[
Covered Bond	0.00	_	0.08				
Municipal	0.00	_	0.02	0			
Cash & Equivalents	0.00	_	3.55	I 0			
Other	0.00	_	0.10				

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

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

Total Holdings 45



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021

Quantitative Screens

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

Management: The fund's management has been in place for 23.38 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 94.29 % of the time over the past three

Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Mid-Cap Blend category average.

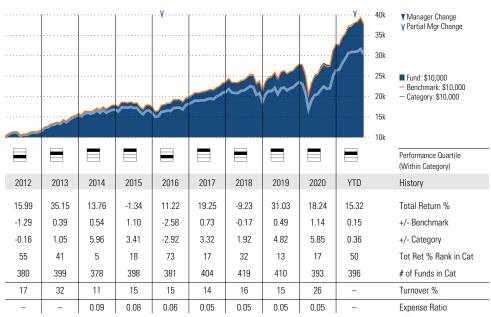
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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 10 year Since Inception 3 year 5 year Fund Return % 0.00 36.09 14.74 14.59 15.55 10.91 -0.93 38.11 14.22 14.39 15.52 13.43 Benchmark Return % 38.83 10.94 12 29 13 63 -1.65 Category Average % 16 70 10 15 8 % Rank in Category 405 394 361 307 206 # of Funds in Category

Net Expe	ense		
6.08			► Fund Investment
5.40			Category Median
4.73			 Peer Group Median
4.05			Quartile Rank
3.38			
2.70			
2.03			
1.35	□		
0.68			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	4	27	Percentile
	14/407	44/166	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.70	-	-2.45
Beta	0.98	_	1.00
R-Squared	99.72	_	94.96
Standard Deviation	21.83	22.29	22.90
Sharpe Ratio	0.69	0.66	0.55
Tracking Error	1.25	_	5.29
Information Ratio	0.42	_	-0.68
Up Capture Ratio	99.44	_	95.83
Down Capture Ratio	97.16	_	104.99

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.66	20.50	19.12
Price/Book Ratio	3.38	3.23	3.04
Geom Avg Mkt Cap \$B	25.06	19.31	11.20
ROE	14.40	14.71	18.55



Vanguard Mid Cap Index Admiral VIMAX

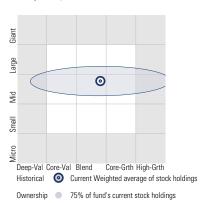
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

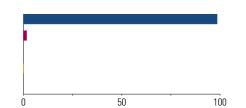
Equity

2	7	10	Large
21	37	23	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	0.28
Cash	0.01	1.47
Bonds	0.00	-0.07
Non-US Stocks	1.52	2.33
US Stocks	98.47	95.99
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	1	▼ Bench	mark	I Cotoo	jory Ave	rogo			
_					run	1	bench	mark	[] Categ	JULY AVE	rage		T .	
_Մ	Cyclical	35.57	37.91	41.59		•							į l	l
Å.	Basic Materials	3.43	3.87	4.69										
A	Consumer Cyclical	11.64	13.45	14.55				0						
P	Financial Services	11.46	12.31	14.45				0						
俞	Real Estate	9.04	8.28	7.90										
W	Sensitive	43.71	42.37	39.87										
	Communication Services	5.00	4.56	4.51										
•	Energy	3.83	3.92	2.83										
Ф	Industrials	12.21	14.34	15.97				. [
	Technology	22.67	19.55	16.56					· ·					
→	Defensive	20.71	19.74	18.52										
Ħ	Consumer Defensive	3.09	3.73	4.02		• []								
+	Healthcare	12.54	11.64	11.61										
•	Utilities	5.08	4.37	2.89										
					0%	5	10	15	20	25	30	35	40	45

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ DexCom Inc ○	0.78	0.78	47.91	Healthcare
Marvell Technology Inc	0.72	1.50	27.11	Technology
	0.70	2.20	36.82	Financial Services
☐ IQVIA Holdings Inc	0.67	2.87	33.69	Healthcare
	0.67	3.54	15.50	Technology
○ Carrier Global Corp Ordinary Shares	0.66	4.20	_	Industrials
⊕ Amphenol Corp Class A	0.64	4.84	12.89	Technology
Palo Alto Networks Inc	0.64	5.48	34.78	Technology
	0.62	6.10	12.03	Technology
○ Cadence Design Systems Inc	0.61	6.71	11.00	Technology
— IHS Markit Ltd	0.61	7.33	30.49	Industrials
⊕ Match Group Inc	0.61	7.93	3.84	Communication Svc
⊕ Digital Realty Trust Inc	0.60	8.53	6.04	Real Estate
Fortinet Inc	0.59	9.12	96.62	Technology
⊕ Aptiv PLC	0.59	9.71	14.34	Consumer Cyclical

Total Holdings 380



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

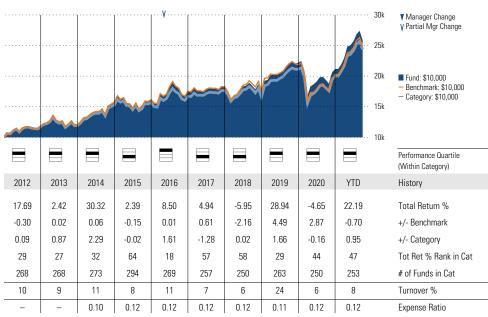
Morningstar Investment Management LLC Analysis

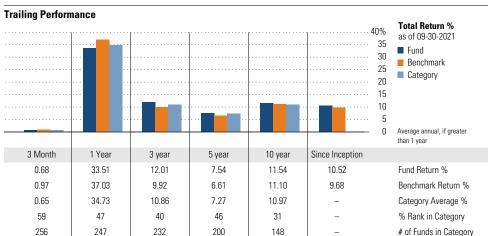
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000





Net Expe	ense		
7.00			► Fund Investment
6.22			Category Median
5.44			◆ Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	□		
0.78			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	5	37	Percentile
	12/260	17/47	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.37	_	2.01
Beta	0.94	_	0.92
R-Squared	98.74	_	93.28
Standard Deviation	18.88	20.01	19.17
Sharpe Ratio	0.64	0.52	0.63
Tracking Error	2.46	_	5.05
Information Ratio	0.85	_	0.36
Up Capture Ratio	100.34	_	98.49
Down Capture Ratio	90.91	_	91.53

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



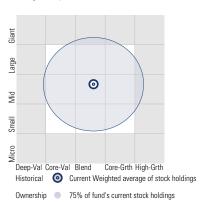
Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Style Breakdown

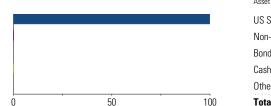
Equity

1. /			
3	17	13	Laige
7	34	7	VIIV
4	12	3	ollidii

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

		Fund	Bmark	Cat	Fund	▼ E	enchmark	[] C	atego	ry Av	erage)		
Ն	Cyclical	100.00	99.13	98.96										
ů.	Basic Materials	0.00	0.00	0.06	ĺ									
A	Consumer Cyclical	0.00	0.13	1.75	i[] :									
ê	Financial Services	0.00	0.00	0.27	ĺ									
t	Real Estate	100.00	99.00	96.88					1 1					
M	Sensitive	0.00	0.87	1.02	0 : :									
d	Communication Services	0.00	0.00	0.22	Ď									
	Energy	0.00	0.00	0.01	<u> </u>									
¢	Industrials	0.00	0.87	0.22	ď									
	Technology	0.00	0.00	0.57	Ó									
→	Defensive	0.00	0.00	0.02										
=	Consumer Defensive	0.00	0.00	0.00	ĺ									
۲	Healthcare	0.00	0.00	0.00	Í									
?	Utilities	0.00	0.00	0.02										

Top 15 Holdings as of 09-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	11.56	11.56	_	_
	7.22	18.78	19.95	Real Estate
○ Prologis Inc	5.55	24.33	27.75	Real Estate
○ Crown Castle International Corp	4.43	28.76	11.38	Real Estate
	4.21	32.97	11.84	Real Estate
	2.80	35.77	31.25	Real Estate
⊖ Simon Property Group Inc	2.49	38.26	57.33	Real Estate
○ Digital Realty Trust Inc	2.39	40.64	6.04	Real Estate
	2.16	42.81	17.79	Real Estate
─ Welltower Inc	2.06	44.86	30.35	Real Estate
⊖ CBRE Group Inc Class A	1.96	46.82	55.23	Real Estate
⊕ AvalonBay Communities Inc	1.85	48.67	40.14	Real Estate
	1.69	50.36	39.55	Real Estate
① Alexandria Real Estate Equities Inc	1.60	51.96	9.08	Real Estate
○ Weyerhaeuser Co	1.59	53.56	7.61	Real Estate

Total Holdings 171



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Samuel Martinez since 01-2017 Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

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

Management: The fund's management has been in place for 4.68 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 77.27% lower than the Ultrashort Bond category average.

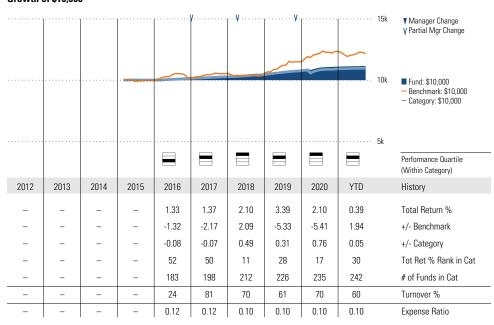
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021

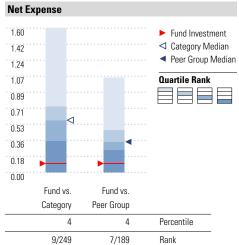
Growth of \$10,000



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 % 0.07 0.68 2.21 1.88 1.65 3.01 0.05 -0.90 5.36 2.94 7.15 Benchmark Return % 0.06 0.76 1.70 1.68 1.30 Category Average %

24

169



33

241

16

213

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	1.46	_	0.86
Beta	0.14	_	0.16
R-Squared	25.91	_	13.56
Standard Deviation	0.96	3.54	1.80
Sharpe Ratio	1.25	1.23	0.39
Tracking Error	3.16	_	3.61
Information Ratio	-1.00	_	-1.05
Up Capture Ratio	26.55	_	25.04
Down Capture Ratio	-3.44	_	12.30

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.94	4.43	0.82
Avg Eff Maturity	1.00	_	3.03



% Rank in Category

of Funds in Category

45

248

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Style	Analy	/sis	as	of 09-30-2021
Style E	Breakd	own		
Fixed Ir	come	I		Quality ==: gh
				Mid
				Low
Ltd	Mod	Ext		
Duratio	n			

Ō	50	100

Asset Allocation as of 09-30-2021

Total	100.00	100.00
Other	4.95	3.85
Cash	7.84	20.66
Bonds	87.21	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	13.52	3.53	35.21
AA	5.89	74.59	4.53
A	35.30	10.82	16.83
BBB	34.06	8.32	24.77
BB	0.00	0.28	2.75
В	0.00	0.00	1.92
Below B	0.15	0.00	0.49
Not Rated	11.08	2.46	13.49

	Fund	Bmark	Cat	Fund		Ron	chmar	-l	l Cat	haanr	γ Ανε	arana				
•				Tullu			Cillia		l Cai	egui	y Ave	aye				
Government	7.30	-	11.93		[
Treasury	4.10	_	6.36													
Inflation – Protected	0.00	_	0.05													
Agency/Quasi Agency	2.90	-	1.53													
Other Government Related	0.30	_	3.99	1 [
Corporate	68.31	_	38.91													
Corporate Bond	63.36	_	34.40													
Bank Loan	0.00	_	0.99	[]												
Convertible	4.95	_	3.52													
Preferred	0.00	_	0.00													
Securitized	16.39	_	25.83													
Agency MBS Pass-Through	0.00	_	1.52	10												
Agency MBS ARM	0.00	_	0.79	10												
Agency MBS CMO	0.02	_	5.59													
Non-Agency Residential MBS	0.08	-	0.46	0												
Commercial MBS	0.08	-	0.84	10												
Asset-Backed	16.12	_	16.62													
Covered Bond	0.09	_	0.01													
Municipal	0.00	-	1.28													
Cash & Equivalents	7.84	-	21.90													
Other	0.00	_	0.05													
				0% 5	10	15	20	25	30	35	40	45	50	55	60	65 70

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	-	2.56	2.56	_
⊕ Nvidia Corp	_	0.98	3.54	_
⊕ NTT Finance Corp	_	0.84	4.38	_
⊕ Bank of Korea	_	0.76	5.14	_
⊕ E.I. Du Pont de Nemours and Company	_	0.74	5.88	_
⊕ Honeywell International Inc.	_	0.62	6.50	_
AT&T Inc	_	0.60	7.09	_
	_	0.51	7.61	_
Bank of Korea	_	0.51	8.11	_
	_	0.50	8.62	_

Total Holdings 992



Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

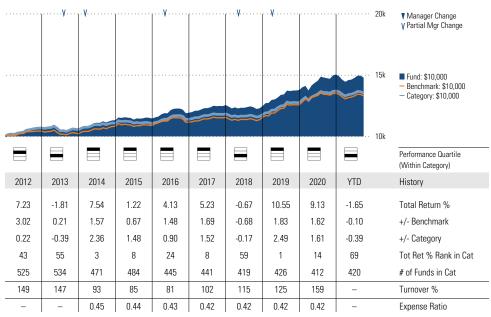
Style Consistency is not calculated for Fixed Income funds.

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

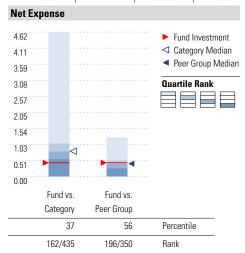
Morningstar Investment Management LLC Analysis

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

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 % 0.17 0.30 6.12 3.82 4.10 5.65 0.05 -0.90 5.36 2.94 3.01 7.15 Benchmark Return % -N N1 -n 27 5 29 2 92 3.05 Category Average % 11 26 13 3 3 % Rank in Category 433 411 378 333 249 # of Funds in Category



3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	0.34	_	0.04
Beta	1.08	_	0.99
R-Squared	78.60	_	84.99
Standard Deviation	4.31	3.54	3.85
Sharpe Ratio	1.17	1.23	1.15
Tracking Error	2.01	_	1.45
Information Ratio	0.38	-	-0.11
Up Capture Ratio	117.33	-	102.59
Down Capture Ratio	123.87	-	107.80

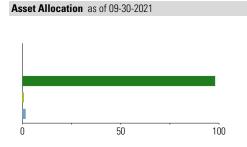
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.89	4.43	5.97
Avg Eff Maturity	12.49	_	7.18



Western Asset Core Bond IS WACSX

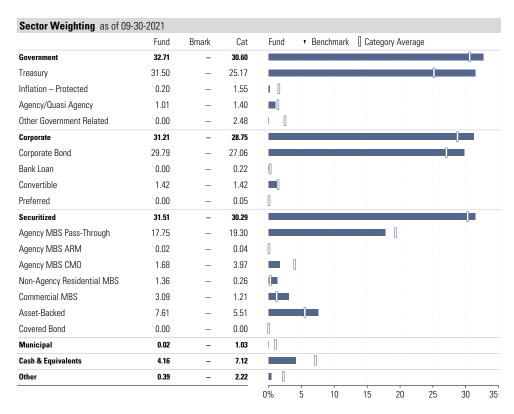
Morningstar Category Intermediate Core Bond **Morningstar Index** BBgBarc US Agg Bond TR USD





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

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



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 1.25%	06-2028	3.46	3.46	_
Western Asset Prem Instl Govtt Rsrv Pref	_	3.27	6.73	_
iShares iBoxx \$ Invmt Grade Corp Bd ETF	_	2.83	9.56	_
Trade Date Cash	_	2.63	12.19	_
United States Treasury Bonds 1.375%	_	2.04	14.23	-
United States Treasury Bonds 1.25%	_	1.69	15.92	_
United States Treasury Notes 1.25%	04-2028	1.65	17.58	_
① United States Treasury Notes 1.25%	_	1.40	18.98	_
⊕ United States Treasury Bonds 2.25%	_	1.40	20.38	_
United States Treasury Bonds 1.875%	_	1.36	21.75	_

Total Holdings 2541

