

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.

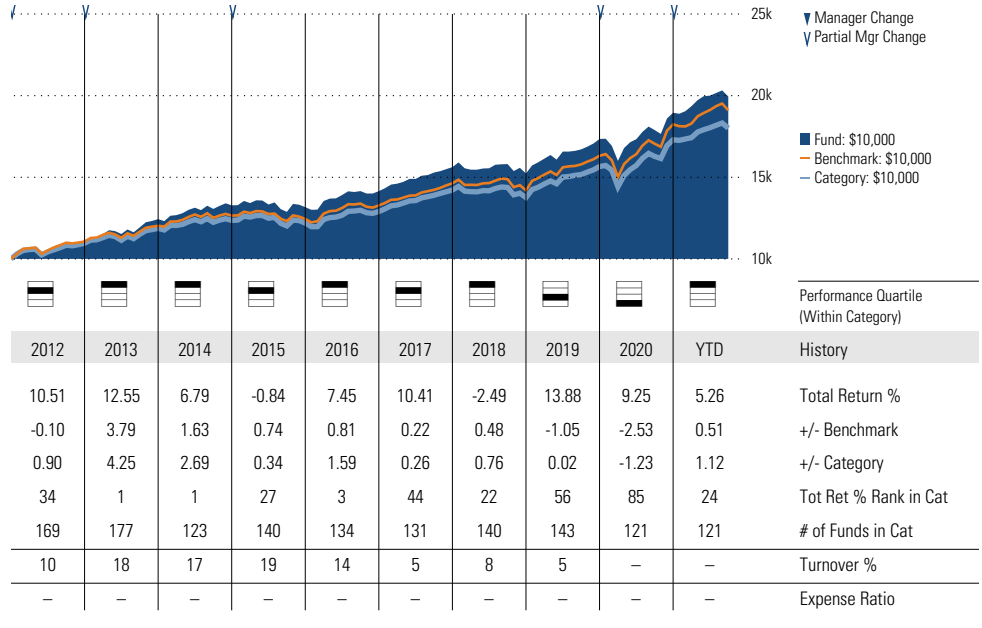
✘ **Style:** The fund has landed in its primary style box — Large Value — 54.55 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.3 is 47.37% lower than the Target-Date 2000-2010 category average.

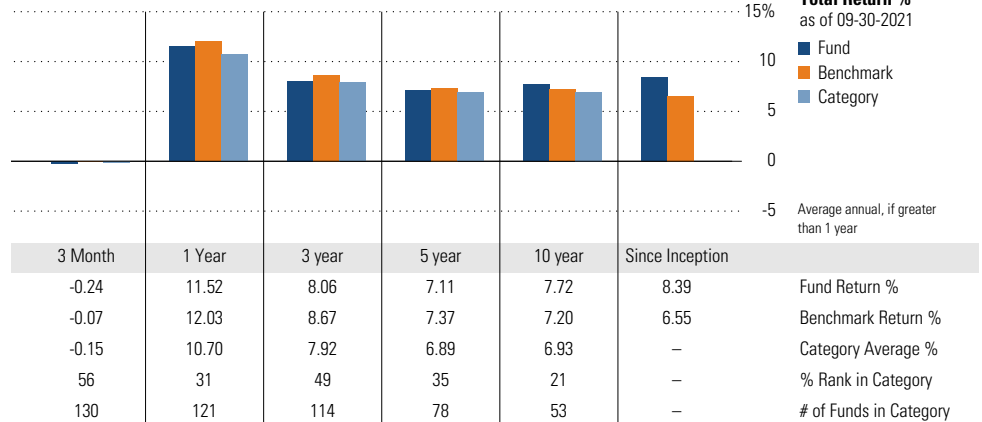
Morningstar Investment Management LLC Analysis

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.

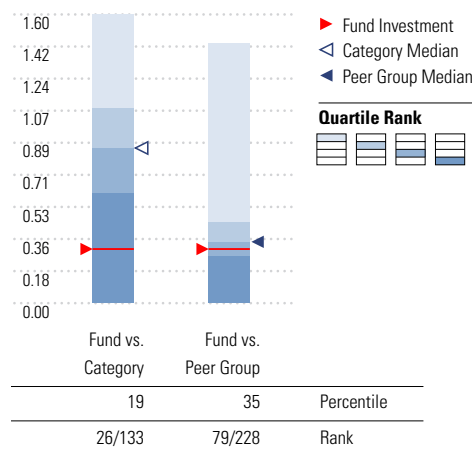
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	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

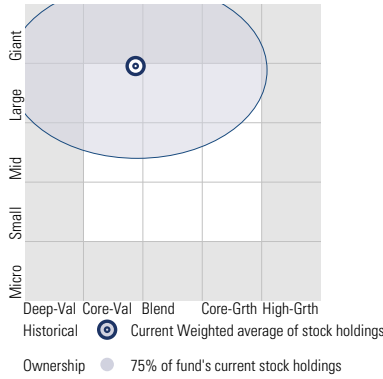
	Fund	Bmark	Cat
Price/Earnings Ratio	18.10	19.23	19.23
Price/Book Ratio	2.95	2.69	2.82
Avg Eff Duration	4.14	-	6.72

American Funds 2010 Trgt Date Retire R6 RFTTX

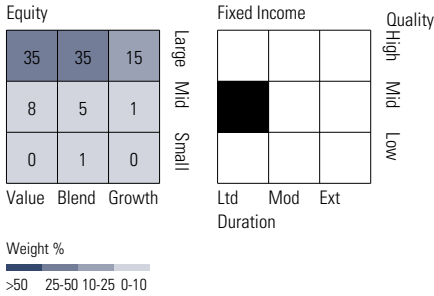
Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

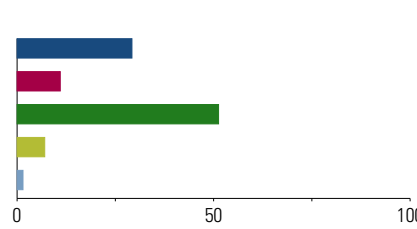
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

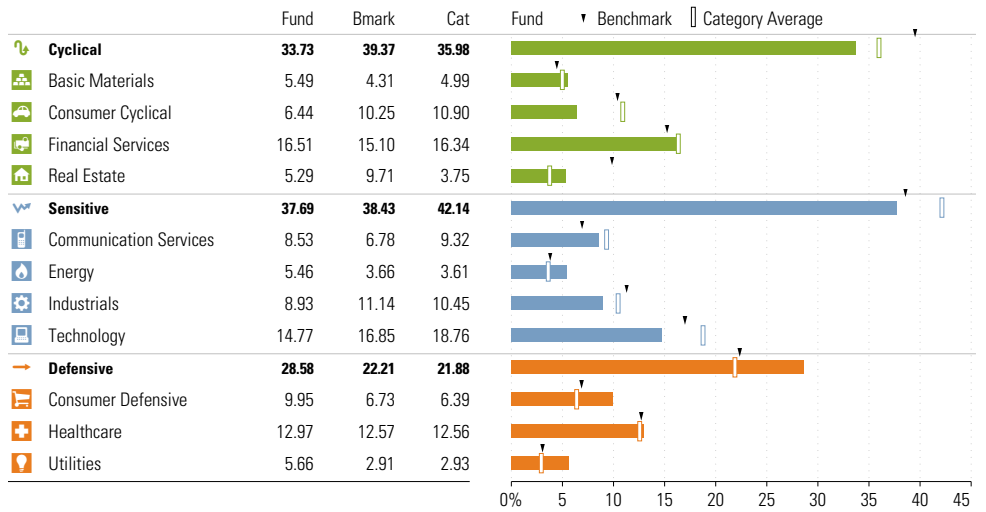


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	29.22	22.33
Non-US Stocks	10.98	13.36
Bonds	51.26	52.19
Cash	7.03	8.93
Other	1.50	3.20
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✘ **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.

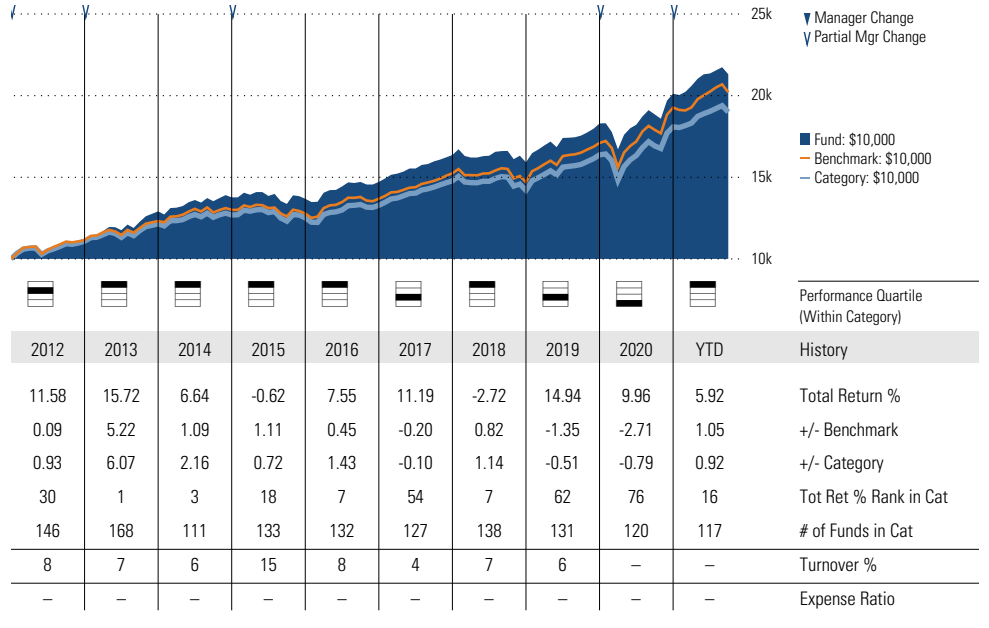
Morningstar Investment Management LLC Analysis

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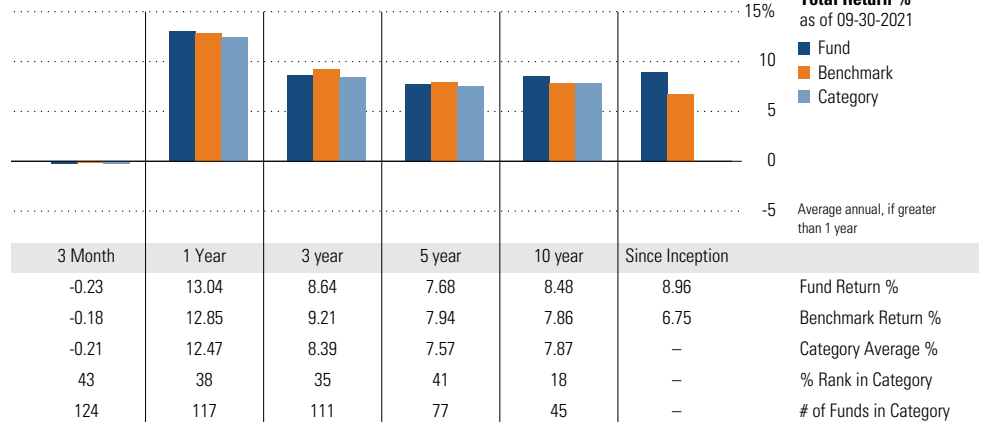
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020

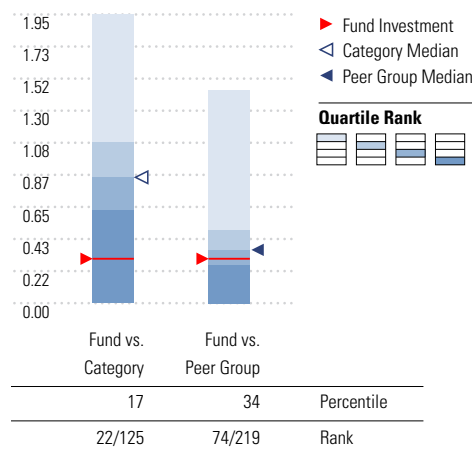
Growth of \$10,000



Trailing Performance



Net Expense



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

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

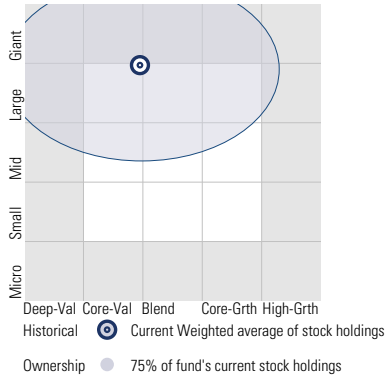
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category
Target-Date 2015

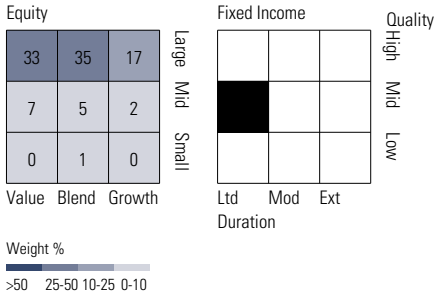
Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2021

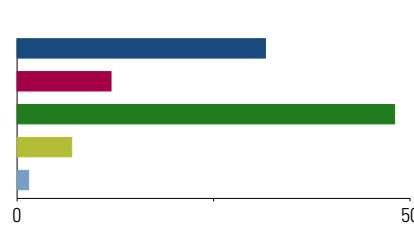
Morningstar Style Box™



Style Breakdown

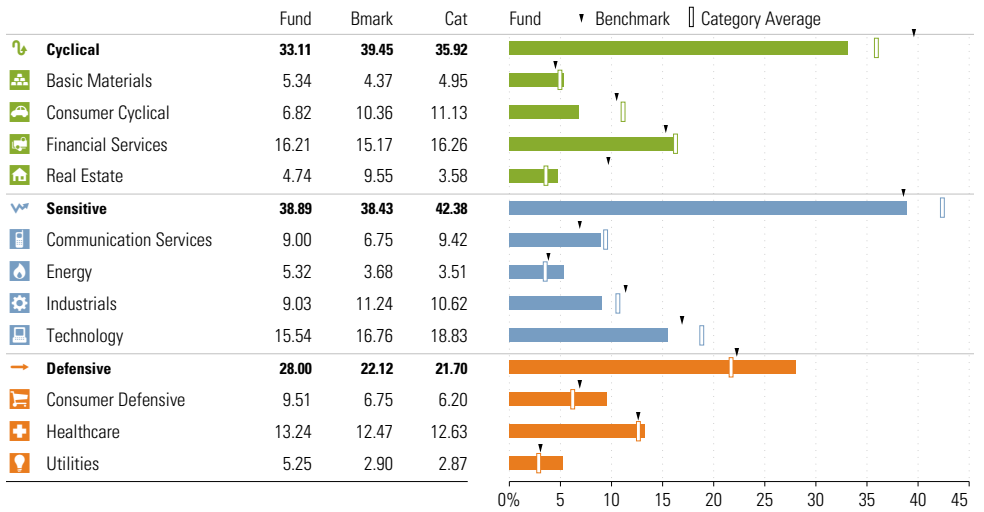


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	31.59	25.65
Non-US Stocks	11.95	15.35
Bonds	48.03	46.15
Cash	6.95	7.42
Other	1.47	5.43
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	—	12.30	12.30	—	—
⊕ American Funds Interm Bd Fd of Amer R6	—	10.84	23.15	—	—
⊕ American Funds Bond Fund of Amer R6	—	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	—	—
⊕ American Funds American High-Inc R6	—	5.08	68.95	—	—
⊕ American Funds Capital World Bond R6	—	5.02	73.97	—	—

Total Holdings 20

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.31 is 51.56% lower than the Target-Date 2020 category average.

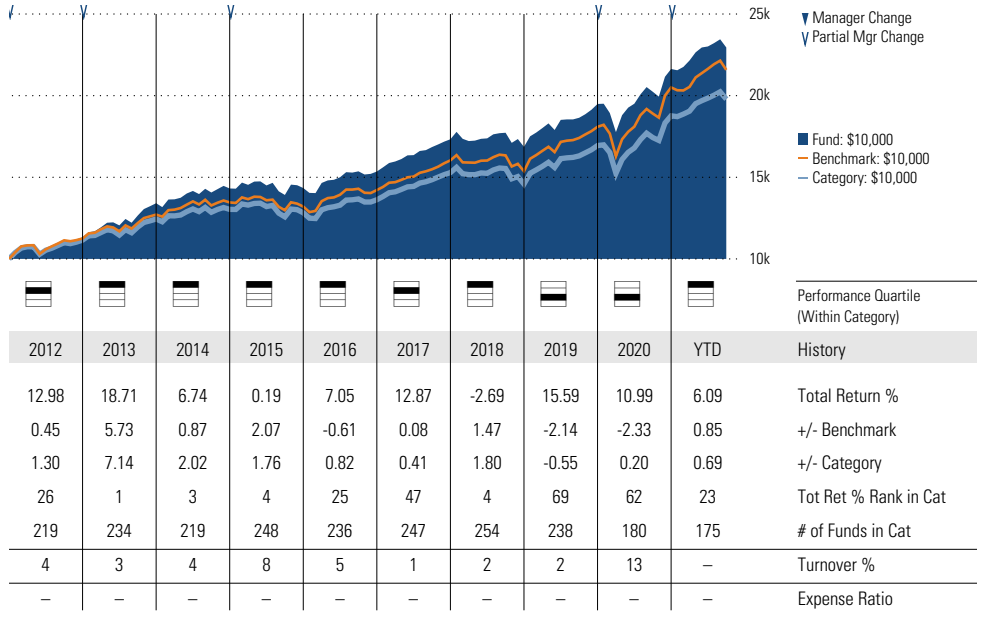
Morningstar Investment Management LLC Analysis

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.

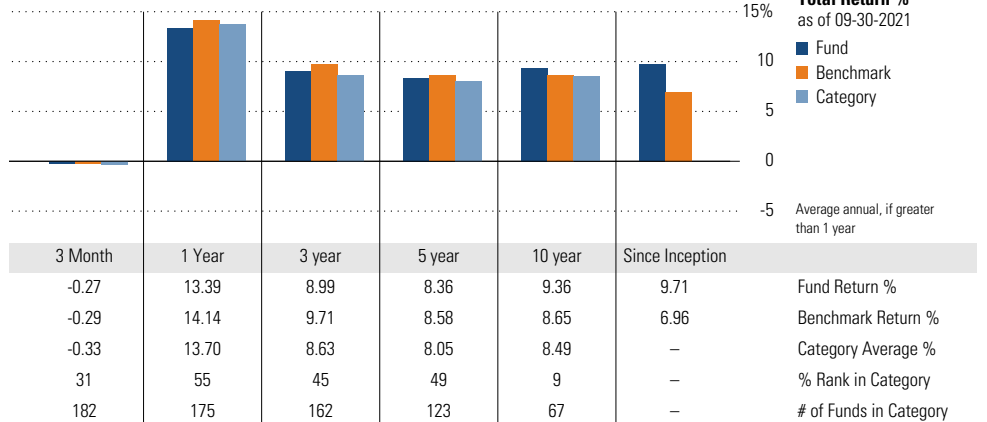
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2020

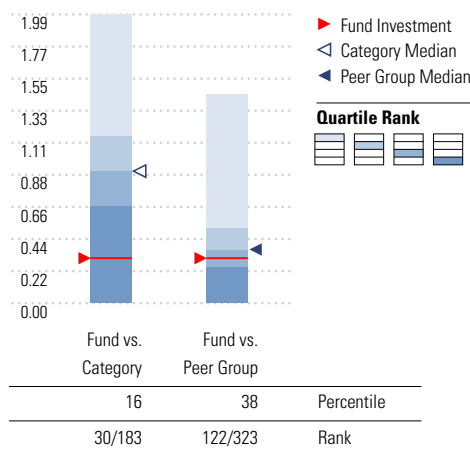
Growth of \$10,000



Trailing Performance



Net Expense



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

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

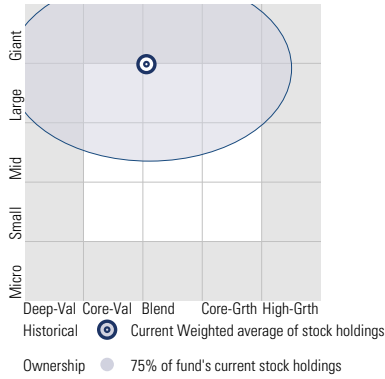
	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	18.89	19.67
Price/Book Ratio	3.11	2.63	2.82
Avg Eff Duration	4.74	-	5.43

American Funds 2020 Trgt Date Retire R6 RRCTX

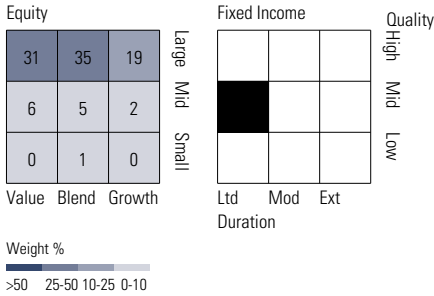
Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

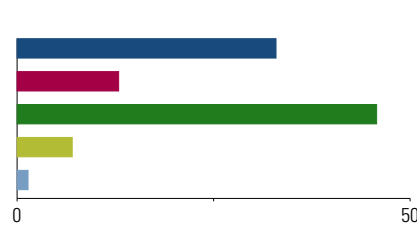
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

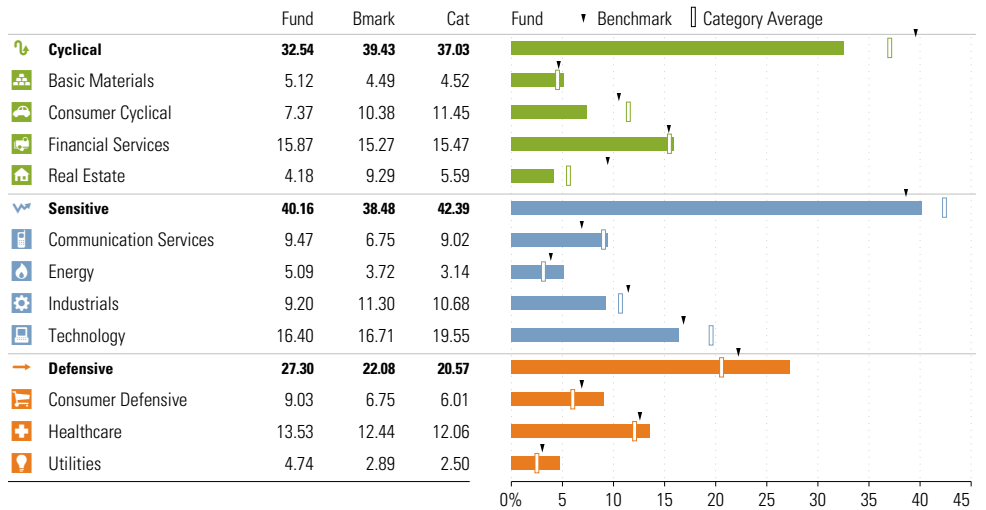


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	32.94	26.78
Non-US Stocks	12.92	14.68
Bonds	45.74	44.84
Cash	7.01	5.47
Other	1.39	8.23
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.33 is 51.47% lower than the Target-Date 2025 category average.

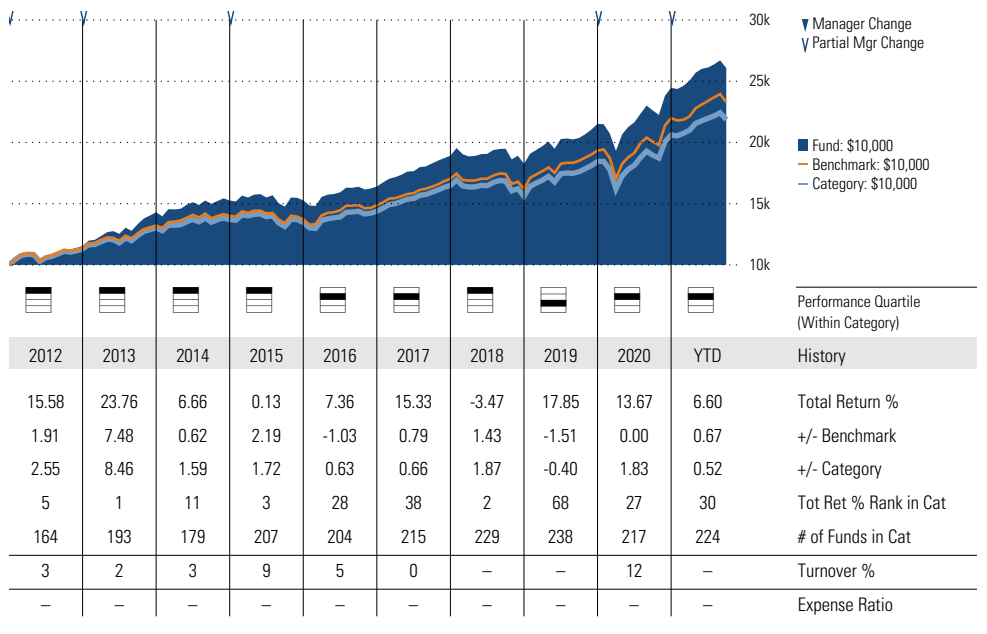
Morningstar Investment Management LLC Analysis

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.

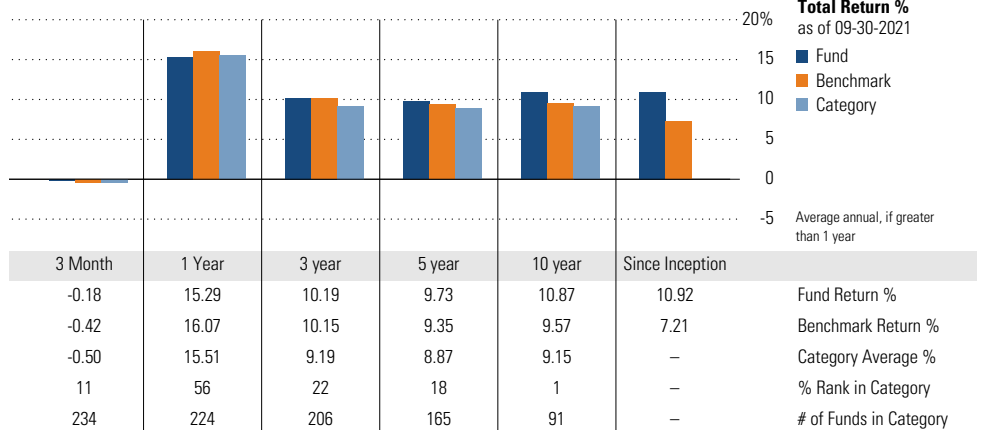
ESG Metrics

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

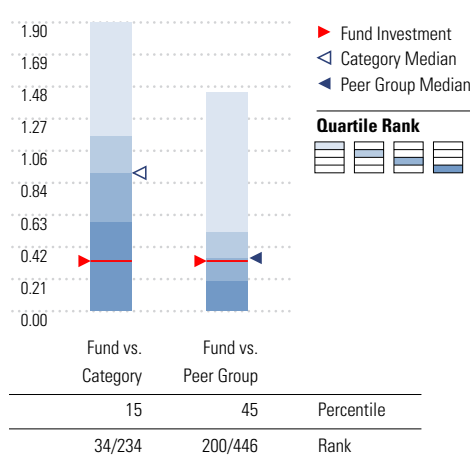
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

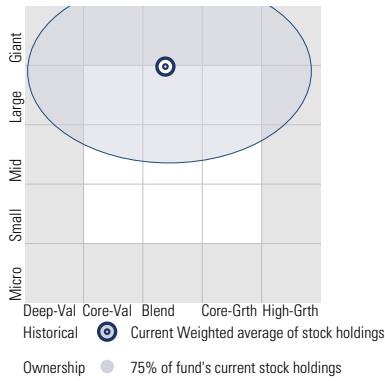
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.08	18.71	19.76
Price/Book Ratio	3.34	2.60	2.85
Avg Eff Duration	4.76	-	6.72

American Funds 2025 Trgt Date Retire R6 RFDTX

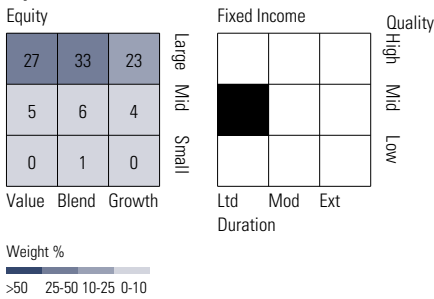
Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

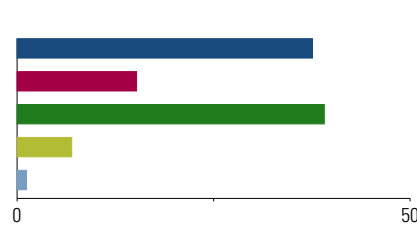
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

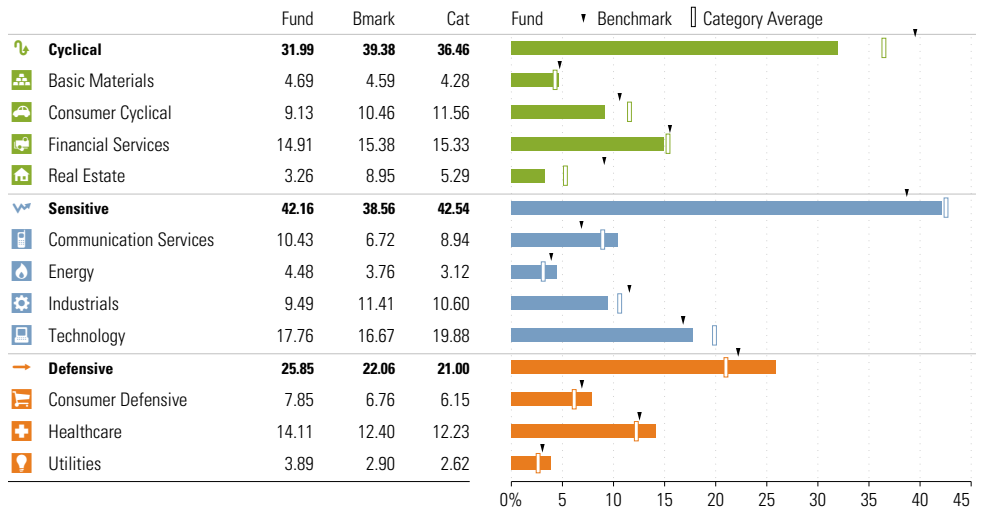


Asset Allocation as of 09-30-2021



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

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 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 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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.

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

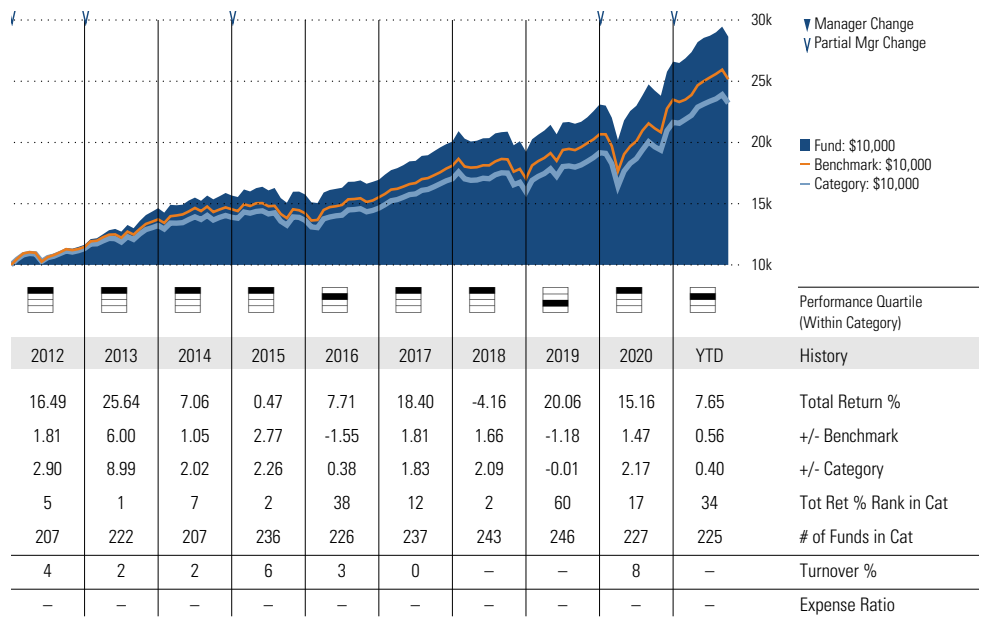
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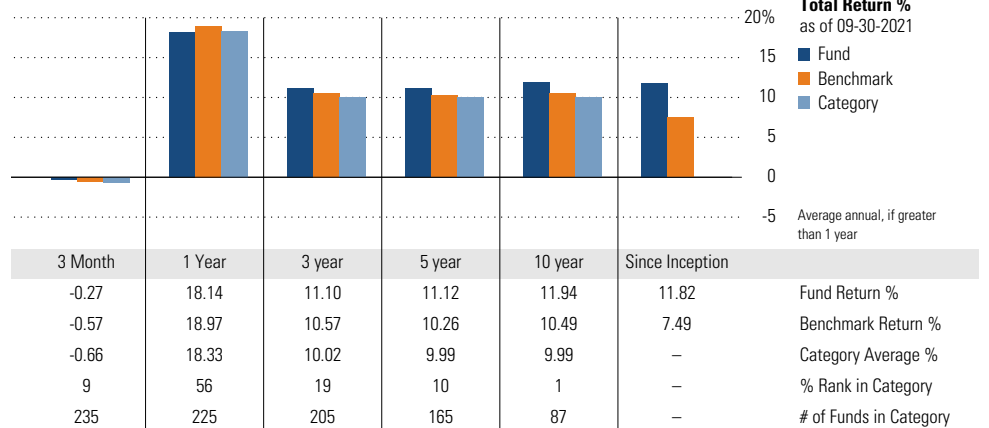
ESG Metrics

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

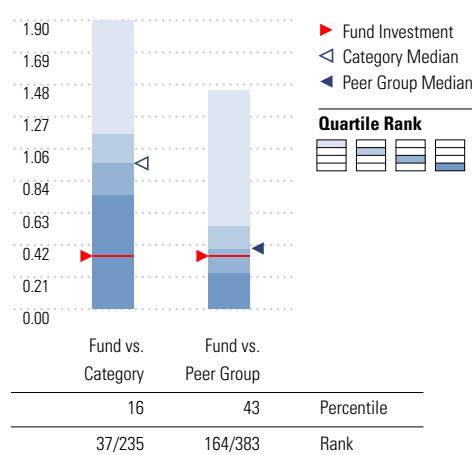
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

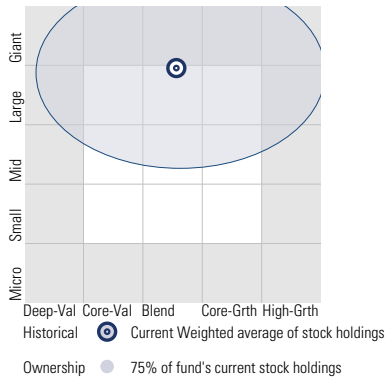
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.76	18.52	19.81
Price/Book Ratio	3.49	2.56	2.90
Avg Eff Duration	4.83	-	6.80

American Funds 2030 Trgt Date Retire R6 RFETX

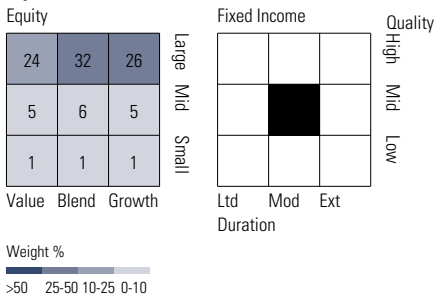
Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

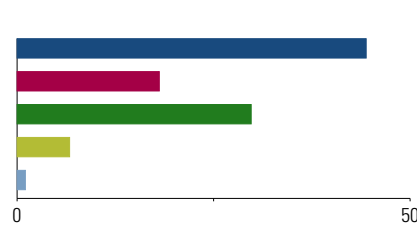
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

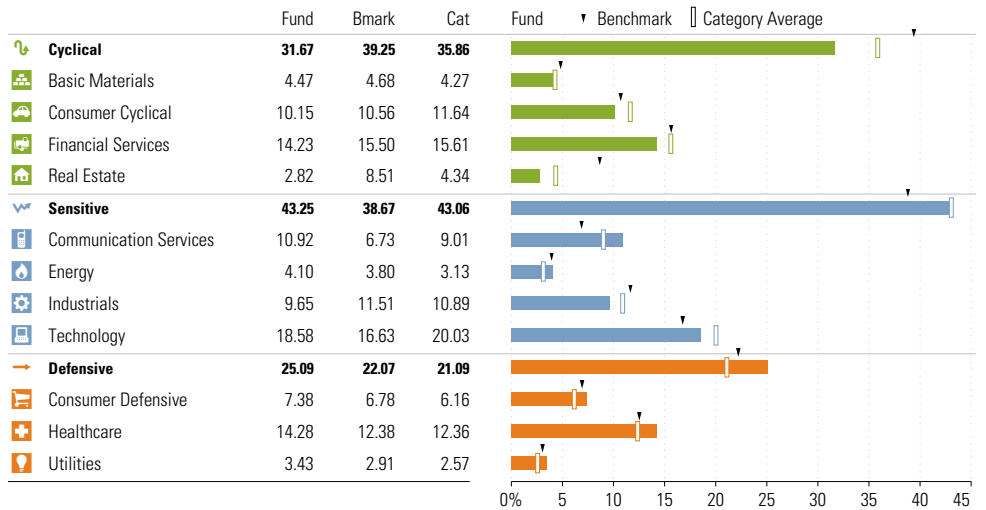


Asset Allocation as of 09-30-2021



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
Total	100.00	100.00

Sector Weighting as of 09-30-2021



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	—	—
⊖ American Funds AMCAP R6	—	6.08	34.66	—	—
⊕ American Funds Interm Bd Fd of Amer R6	—	5.85	40.51	—	—
⊖ American Funds Growth Fund of Amer R6	—	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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 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 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.

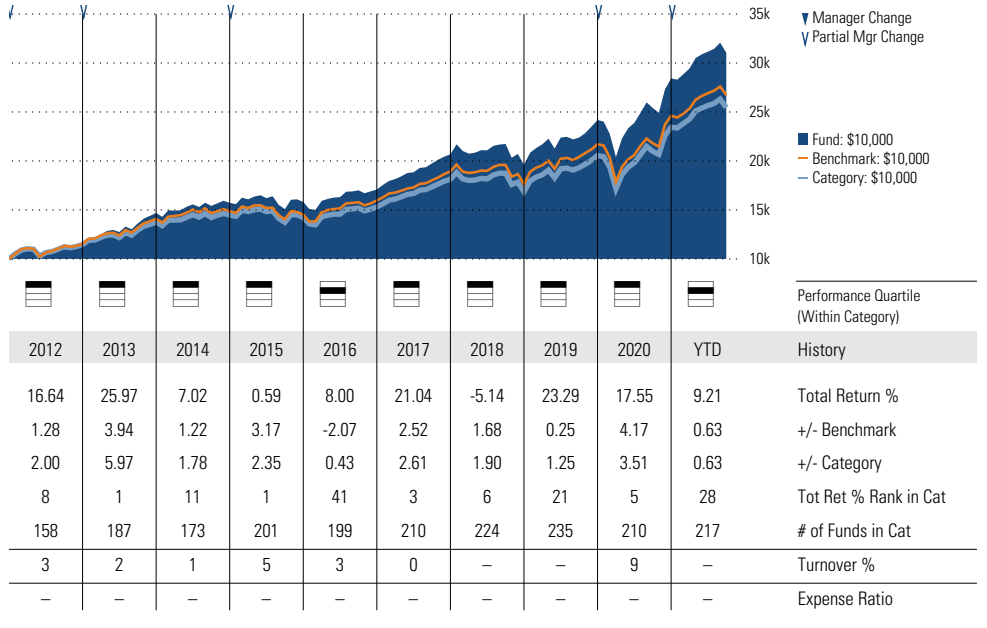
Morningstar Investment Management LLC Analysis

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

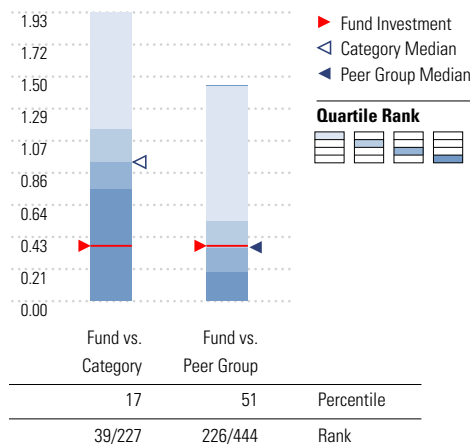
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	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

Metric	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

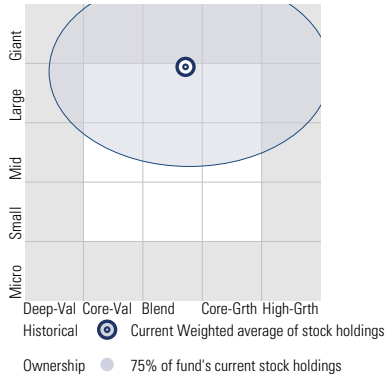
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category
Target-Date 2035

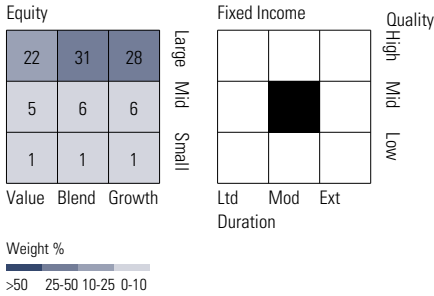
Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2021

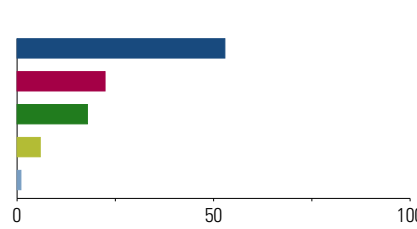
Morningstar Style Box™



Style Breakdown

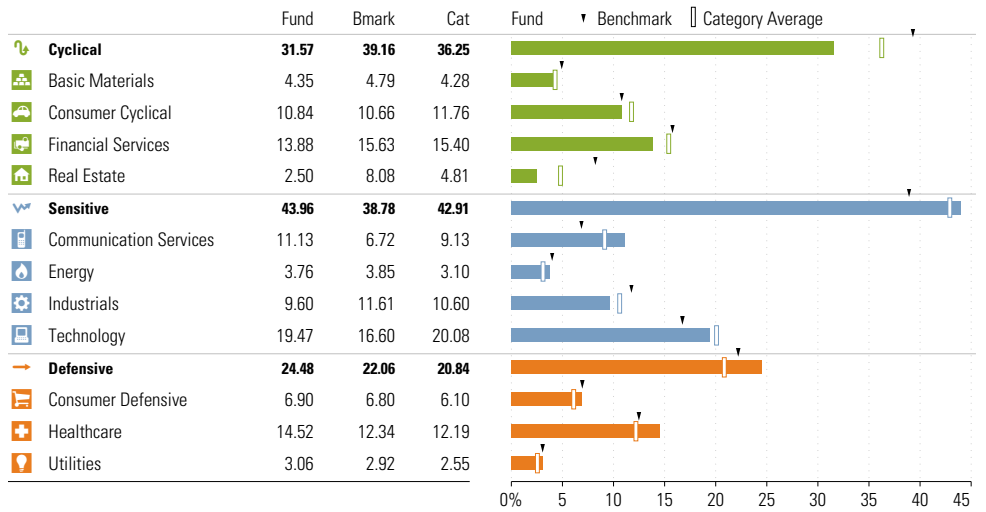


Asset Allocation as of 09-30-2021



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

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 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 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.

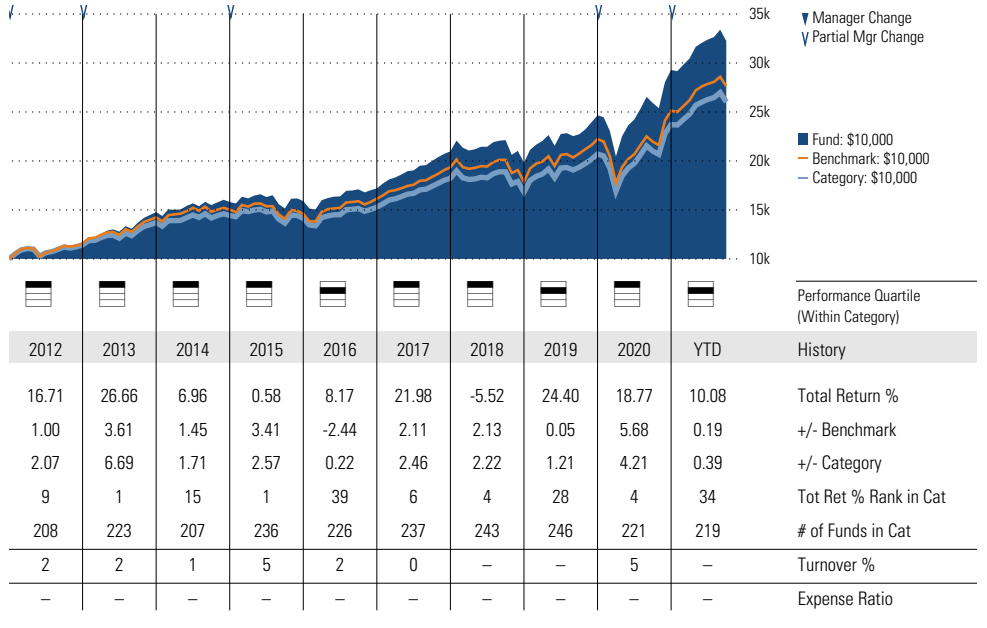
Morningstar Investment Management LLC Analysis

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.

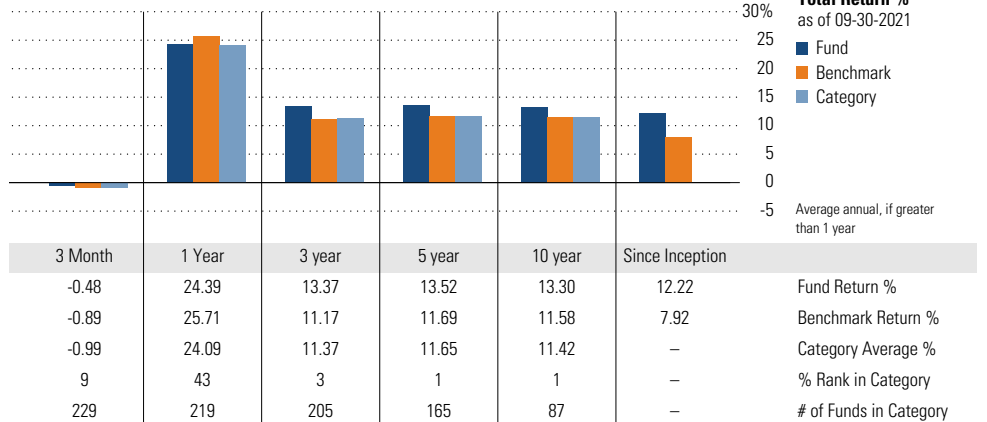
ESG Metrics

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

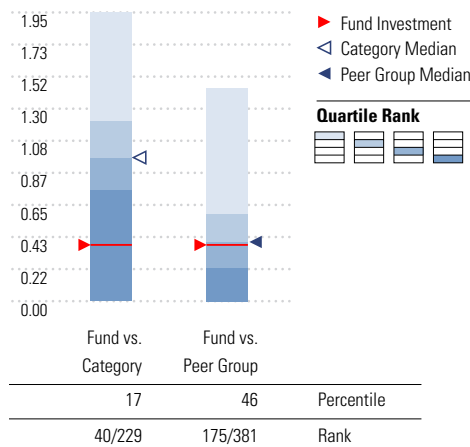
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

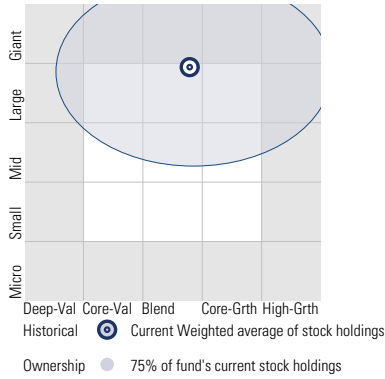
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.56	18.15	19.54
Price/Book Ratio	3.70	2.50	2.82
Avg Eff Duration	5.29	-	6.83

American Funds 2040 Trgt Date Retire R6 RFGTX

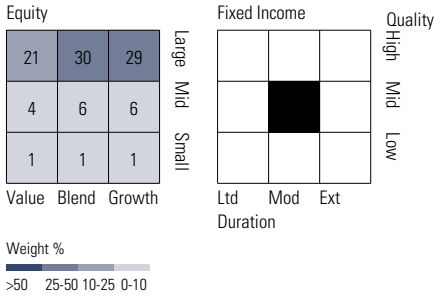
Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

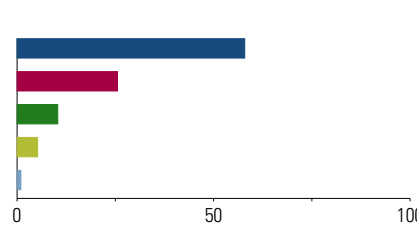
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

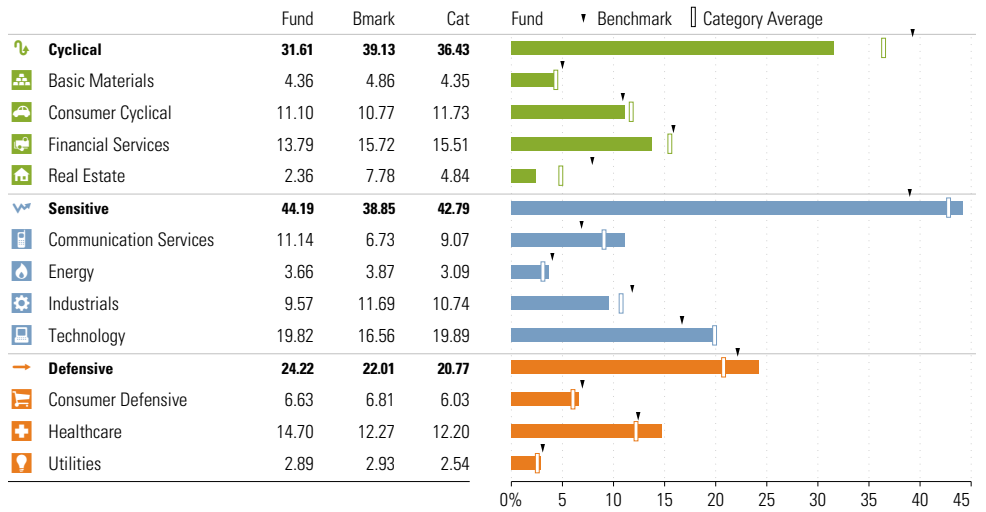


Asset Allocation as of 09-30-2021



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
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	-	8.02	8.02	-	-
⊕ American Funds Capital World Gr&Inc R6	-	7.60	15.62	-	-
⊕ 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

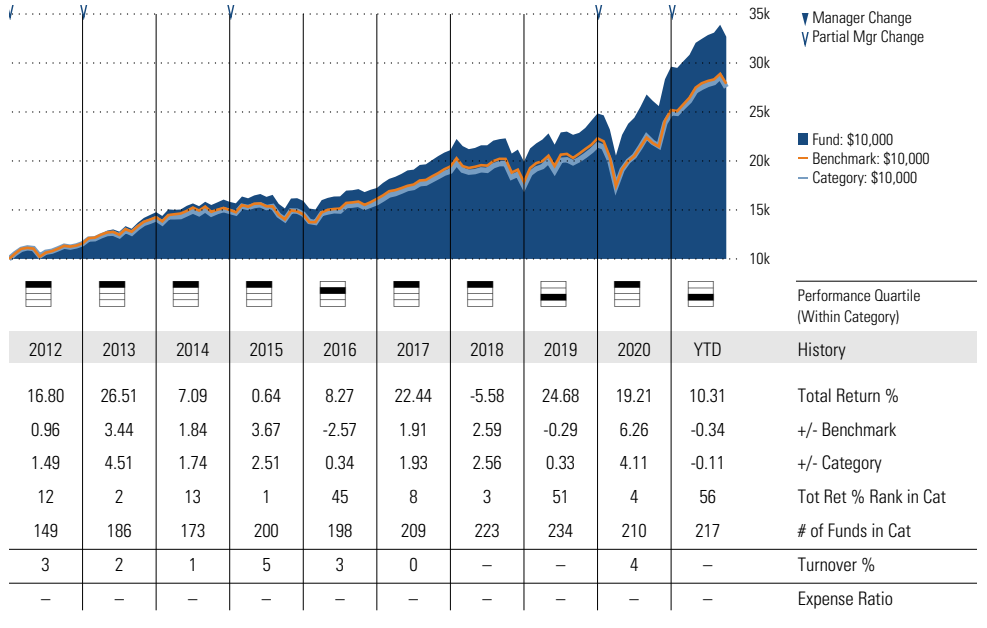
Morningstar Investment Management LLC Analysis

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

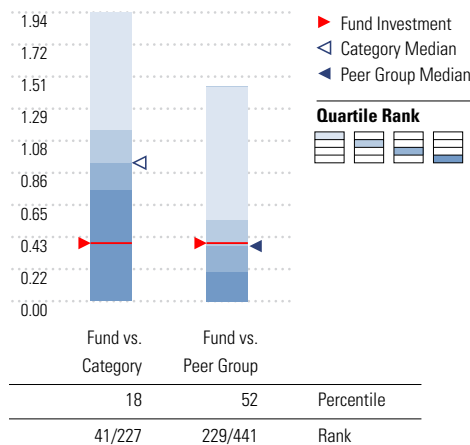
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

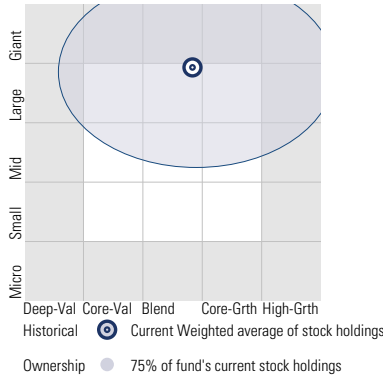
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.74	18.03	19.62
Price/Book Ratio	3.75	2.48	2.81
Avg Eff Duration	5.36	-	6.76

American Funds 2045 Trgt Date Retire R6 RFHTX

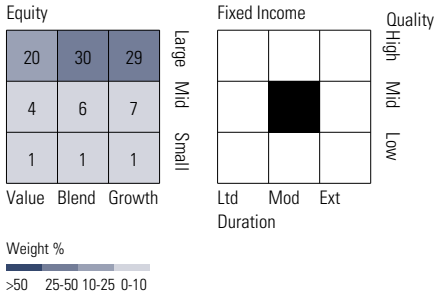
Morningstar Category
Target-Date 2045

Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

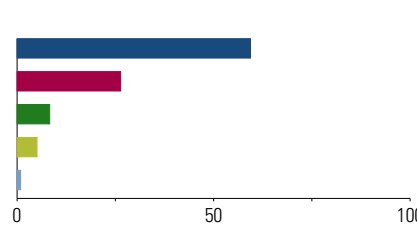
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

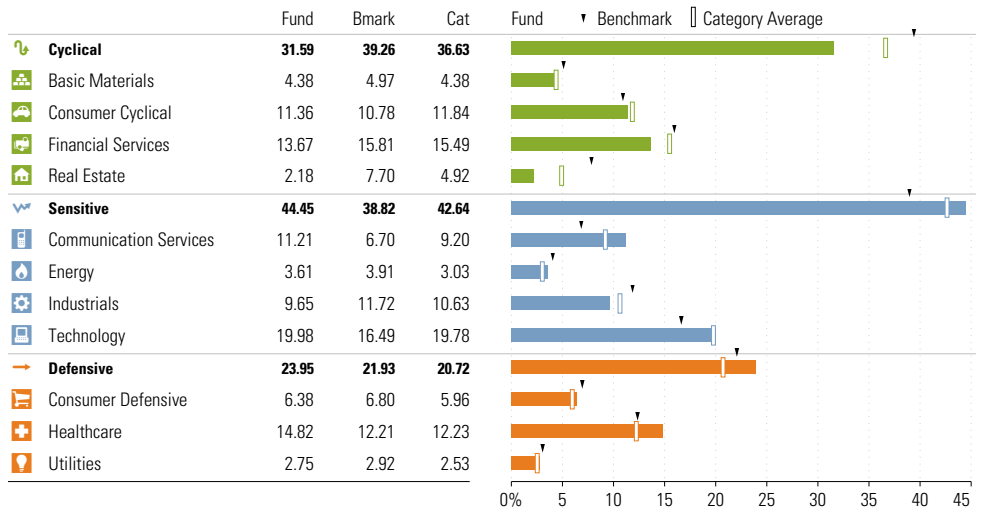


Asset Allocation as of 09-30-2021



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

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✘ **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.

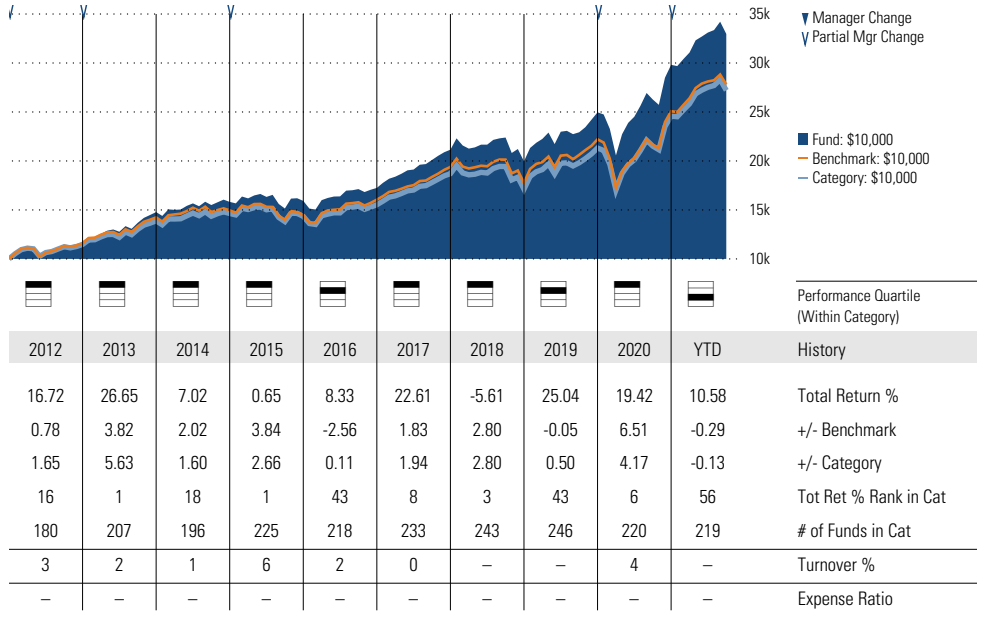
Morningstar Investment Management LLC Analysis

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

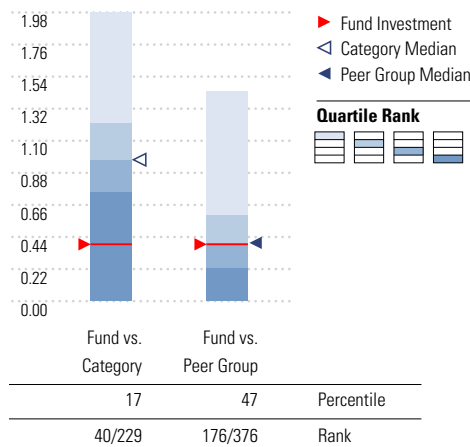
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk 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

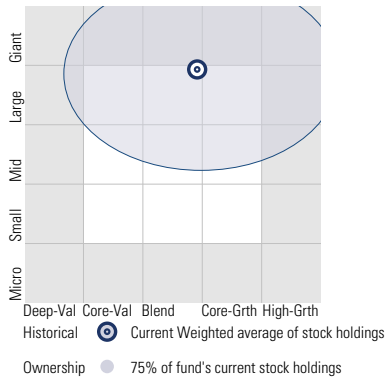
	Fund	Bmark	Cat
Price/Earnings Ratio	21.99	17.91	19.47
Price/Book Ratio	3.83	2.45	2.78
Avg Eff Duration	5.31	-	6.89

American Funds 2050 Trgt Date Retire R6 RFITX

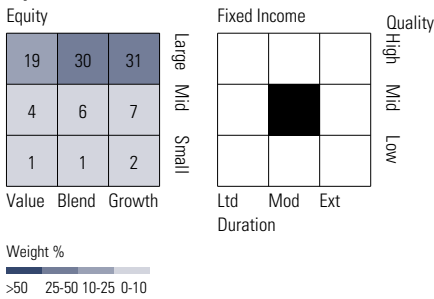
Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

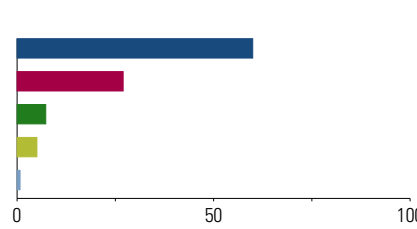
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2021



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

Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	31.45	39.44	36.77			
Basic Materials	4.35	5.04	4.42			
Consumer Cyclical	11.77	10.81	11.76			
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			

Top 10 Holdings as of 09-30-2021

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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✔ **Style:** The fund has landed in its primary style box — Large Growth — 72.73 % 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 2055 category average.

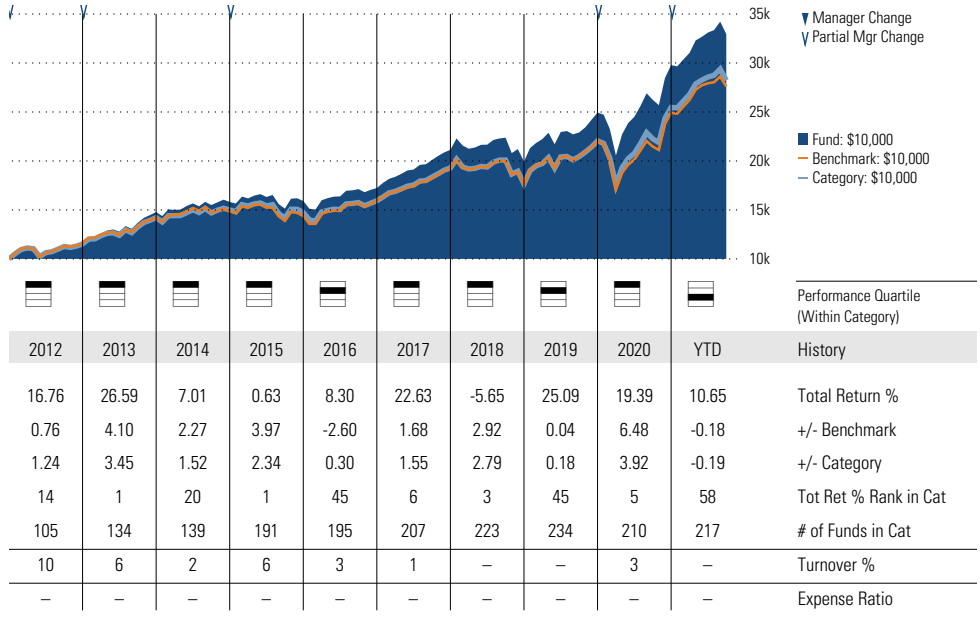
Morningstar Investment Management LLC Analysis

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

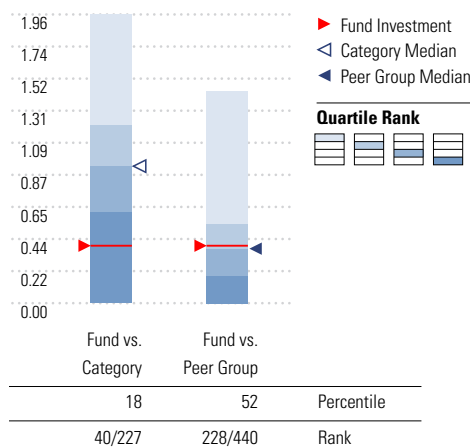
Growth of \$10,000



Trailing Performance



Net Expense



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

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

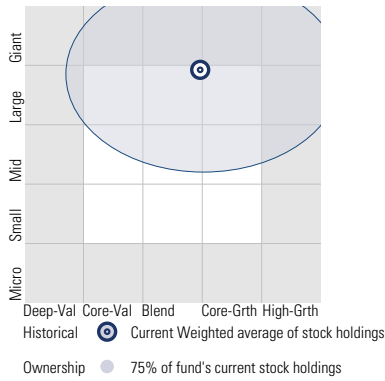
	Fund	Bmark	Cat
Price/Earnings Ratio	22.08	17.80	19.31
Price/Book Ratio	3.87	2.43	2.74
Avg Eff Duration	5.29	-	6.78

American Funds 2055 Trgt Date Retire R6 RFKTX

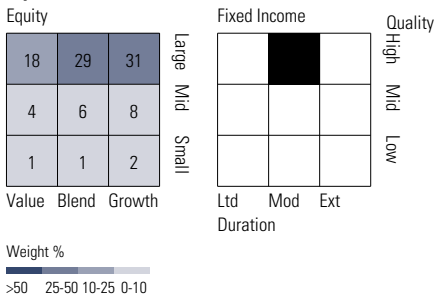
Morningstar Category
Target-Date 2055

Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

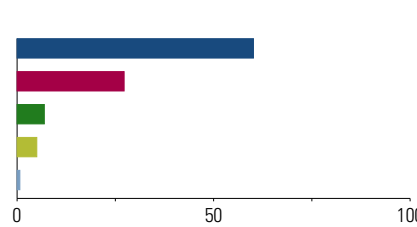
Style Analysis as of 09-30-2021
Morningstar Style Box™



Style Breakdown

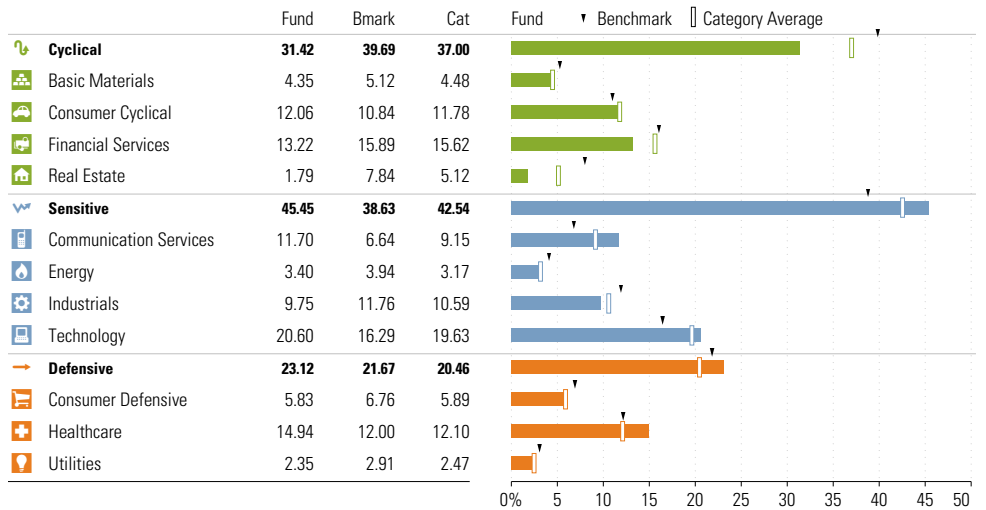


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	60.14	54.41
Non-US Stocks	27.23	32.87
Bonds	6.92	4.74
Cash	5.01	1.72
Other	0.70	6.25
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ 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	—	—
⊕ 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

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

✔ **Net Expense:** The fund's expense ratio of 0.4 is 44.44% lower than the Target-Date 2060 category average.

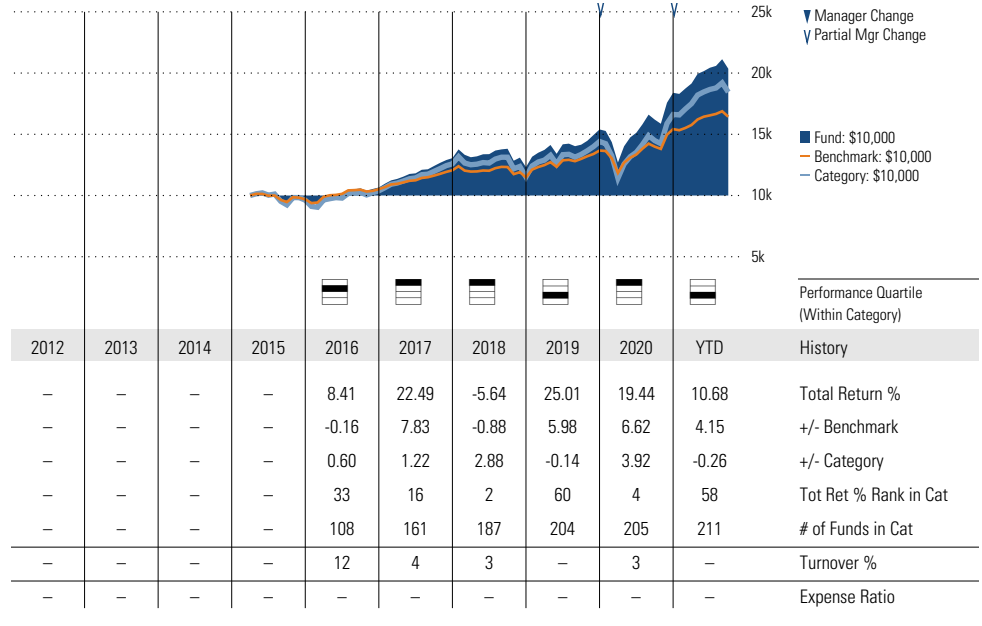
Morningstar Investment Management LLC Analysis

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.

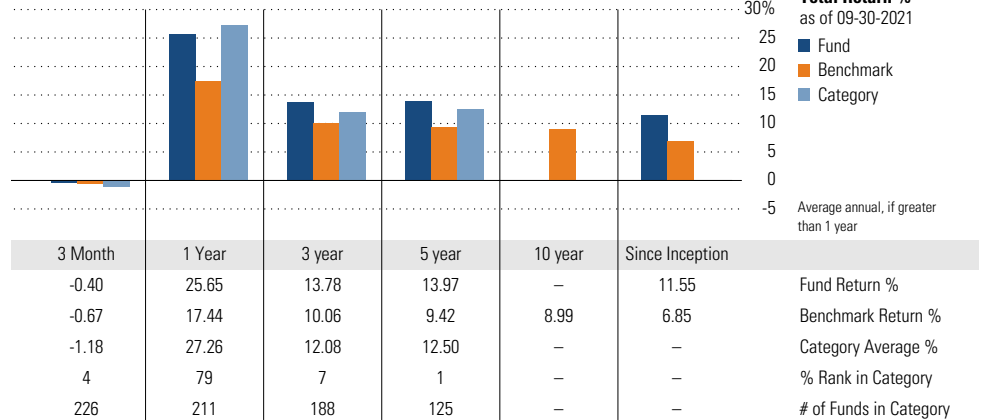
ESG Metrics

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

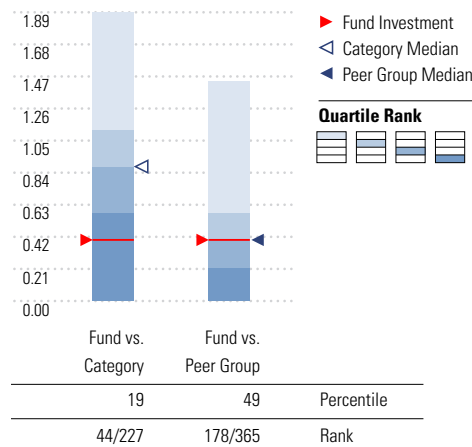
Growth of \$10,000



Trailing Performance



Net Expense



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

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

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.09	17.61	19.29
Price/Book Ratio	3.88	2.39	2.78
Avg Eff Duration	5.29	-	6.83

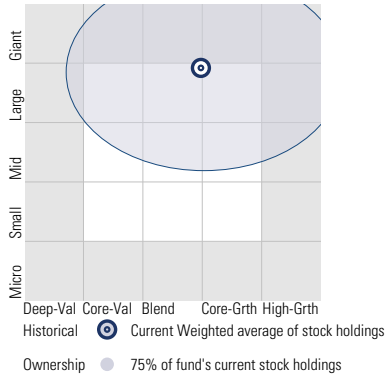
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category
Target-Date 2060

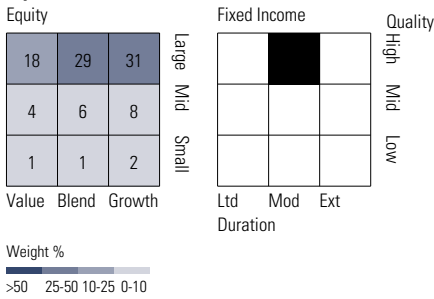
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2021

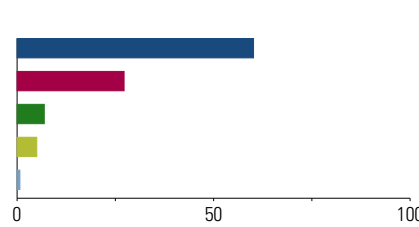
Morningstar Style Box™



Style Breakdown

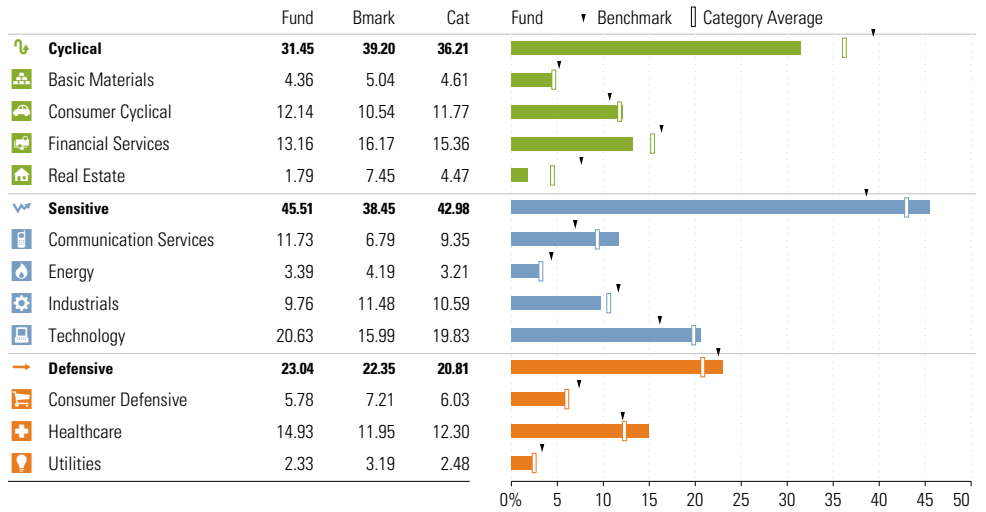


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	60.16	54.84
Non-US Stocks	27.22	33.84
Bonds	6.91	5.72
Cash	5.01	1.63
Other	0.71	3.97
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	—	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	—	—

Total Holdings 16

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

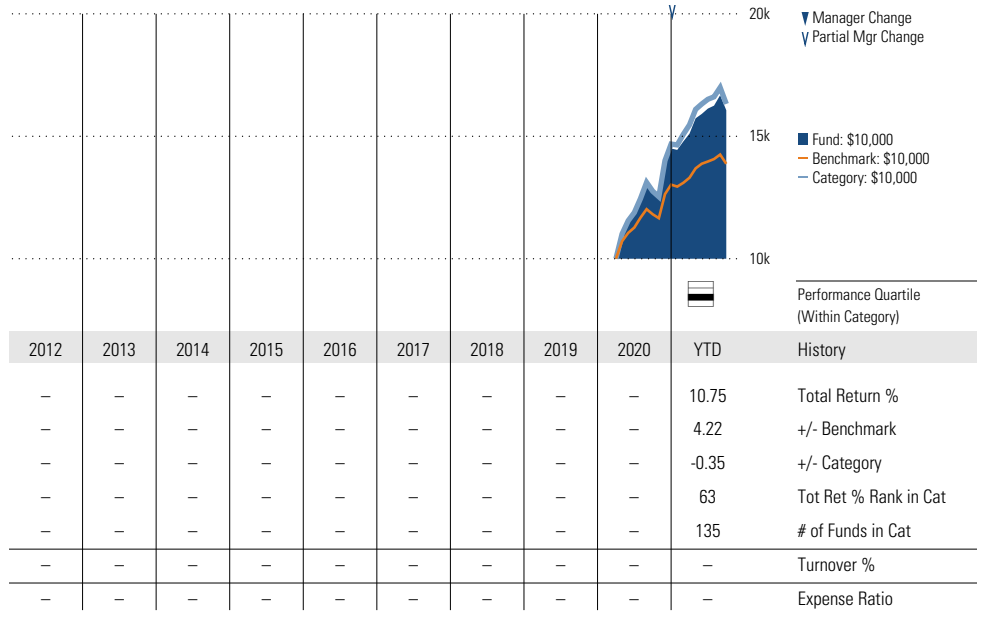
Morningstar Investment Management LLC Analysis

This fund also fails our manager tenure screen only because it is a newly inception 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

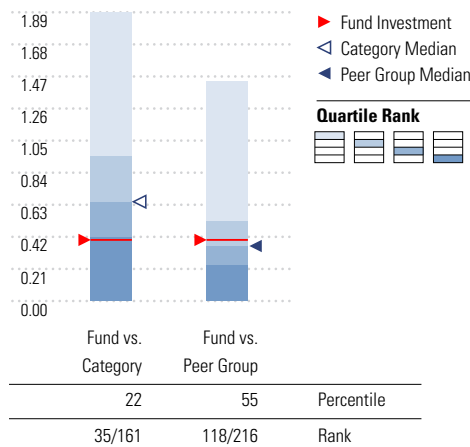
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

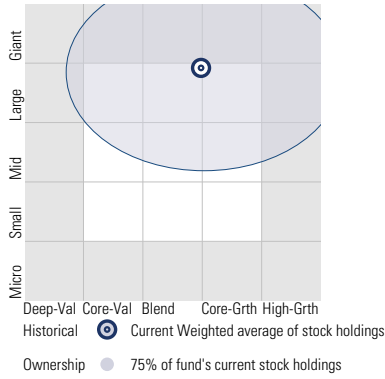
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category
Target-Date 2065+

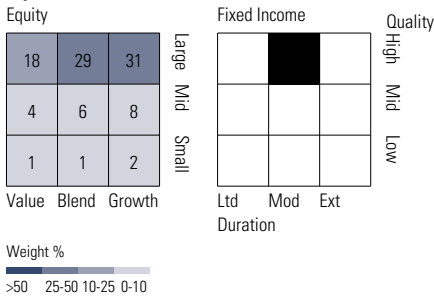
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2021

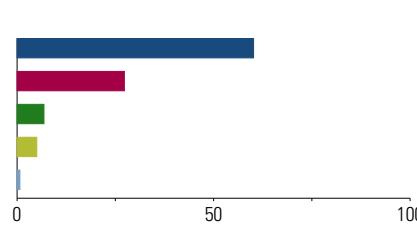
Morningstar Style Box™



Style Breakdown

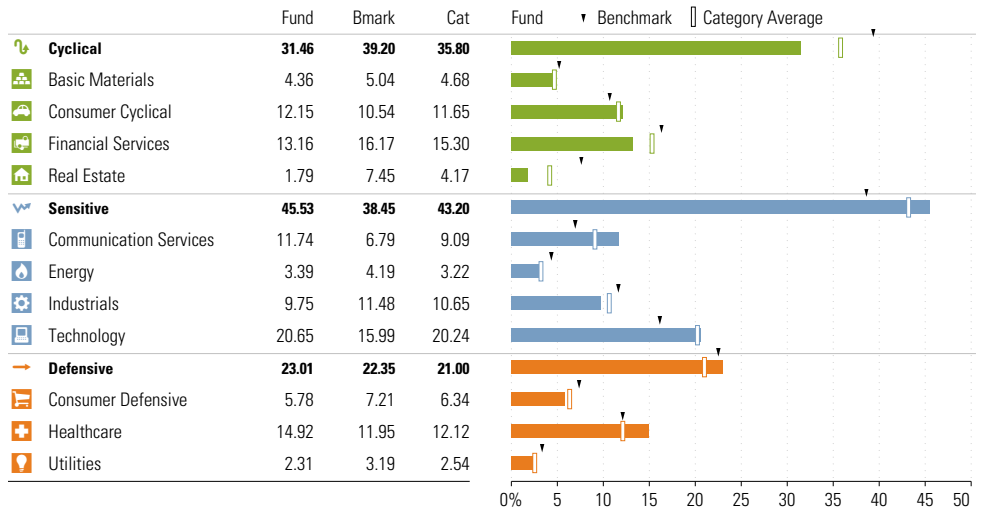


Asset Allocation as of 09-30-2021



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

Sector Weighting as of 09-30-2021



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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Europacific Growth R6 RERGX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 20.35 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.46 is 57.01% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	5.15	-	5.55
Beta	1.02	-	0.92
R-Squared	91.67	-	-
Standard Deviation	18.91	17.78	17.92
Sharpe Ratio	0.69	0.44	0.70
Tracking Error	5.47	-	7.32
Information Ratio	1.02	-	0.72
Up Capture Ratio	113.92	-	108.47
Down Capture Ratio	93.48	-	87.71

Portfolio Metrics

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

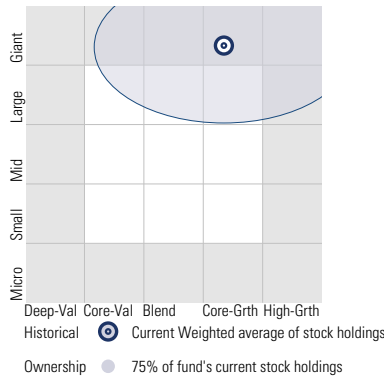
American Funds Europacific Growth R6 RERGX

Morningstar Category
Foreign Large Growth

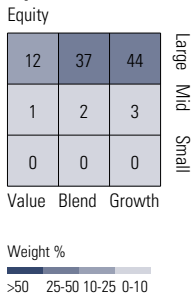
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 09-30-2021

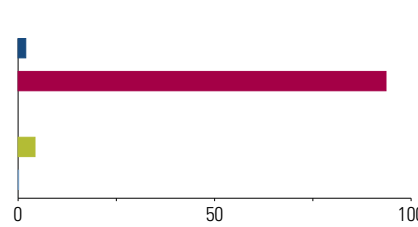
Morningstar Style Box™



Style Breakdown

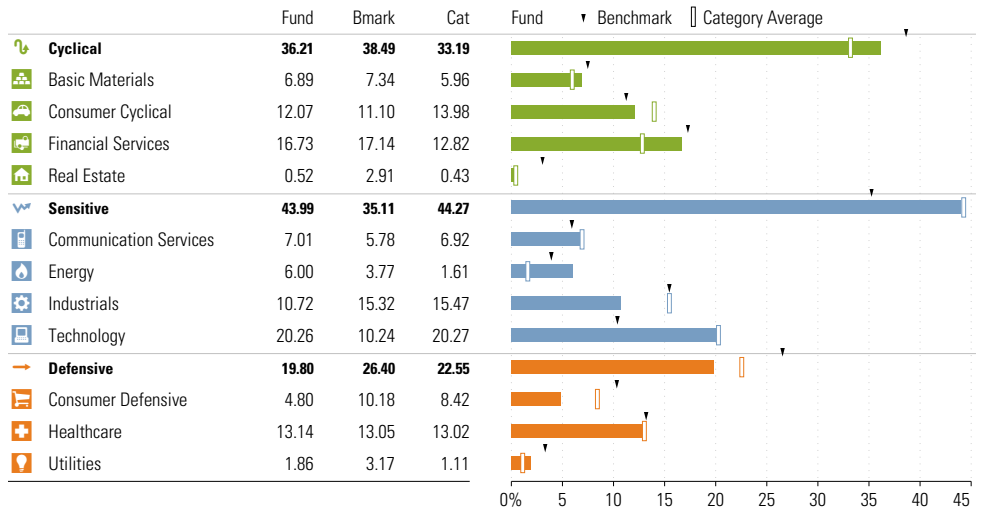


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	1.95	7.58
Non-US Stocks	93.61	89.96
Bonds	0.00	0.02
Cash	4.30	1.99
Other	0.14	0.45
Total	100.00	100.00

Sector Weighting as of 09-30-2021



World Regions % Equity 09-30-2021



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

Top 10 Holdings as of 09-30-2021

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

Total Holdings 388

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

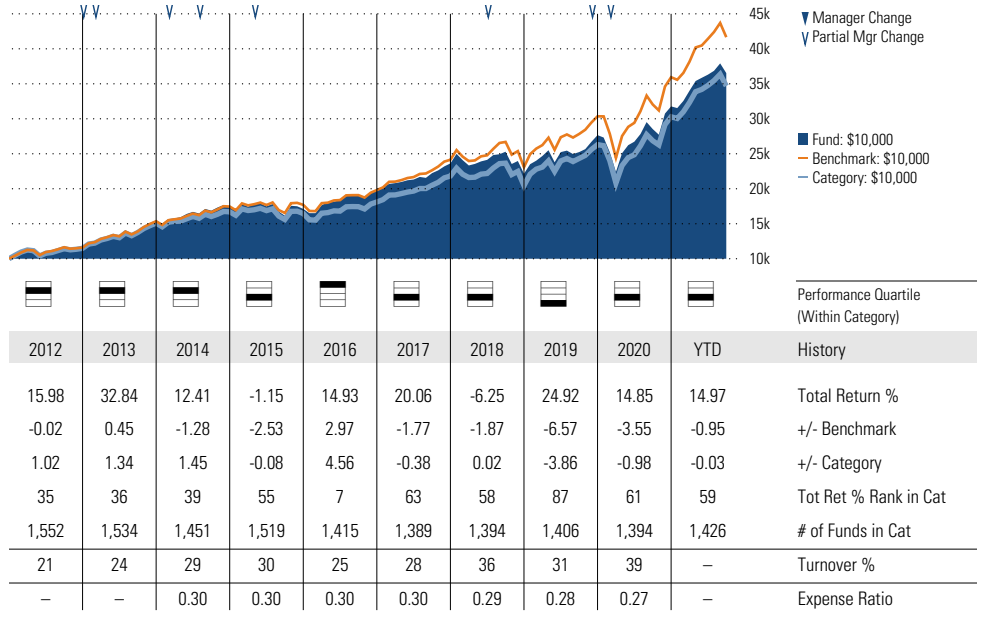
Morningstar Investment Management LLC Analysis

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

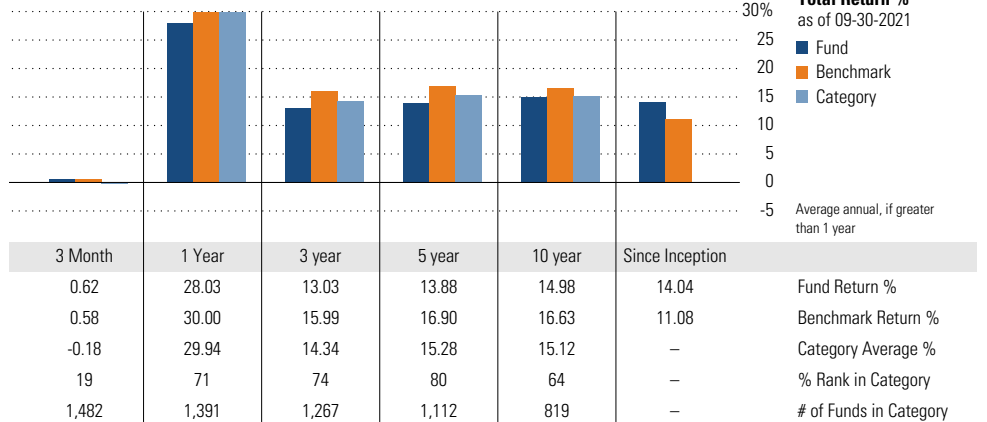
ESG Metrics

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

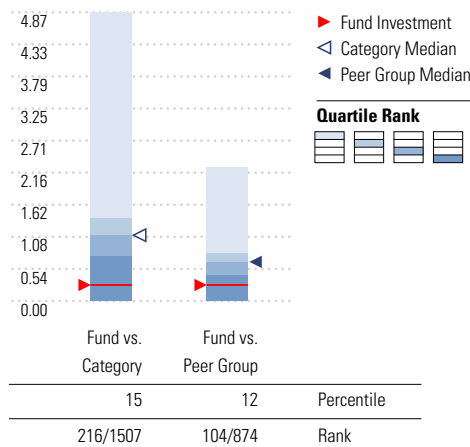
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.45	-	-1.35
Beta	0.91	-	0.97
R-Squared	98.41	-	95.76
Standard Deviation	17.33	18.81	18.73
Sharpe Ratio	0.73	0.83	0.74
Tracking Error	2.72	-	3.76
Information Ratio	-1.09	-	-1.00
Up Capture Ratio	89.45	-	94.15
Down Capture Ratio	95.13	-	98.89

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.39	24.09	22.21
Price/Book Ratio	3.61	4.27	4.41
Geom Avg Mkt Cap \$B	201.17	201.74	256.86
ROE	27.39	31.23	31.98

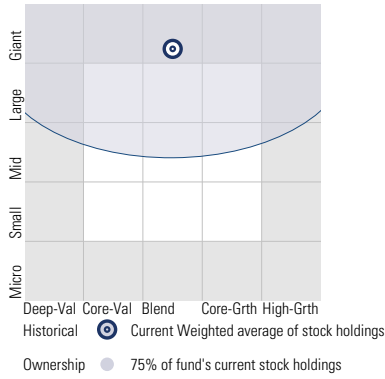
American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2021

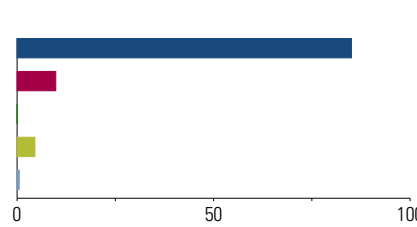
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	85.07	94.81
Non-US Stocks	9.84	3.07
Bonds	0.03	0.50
Cash	4.53	1.19
Other	0.54	0.42
Total	100.00	100.00

Sector Weighting as of 09-30-2021

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

Top 15 Holdings as of 09-30-2021

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

Total Holdings 195

⊕ Increase ⊖ Decrease ✨ New to Portfolio

ClearBridge Mid Cap IS LSIRX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Portfolio Manager(s)

Brian Angerame since 05-2005
Matthew Lilling since 06-2020

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap Blend category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 16.4 years.

✗ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 63.64 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.75 is 19.35% lower than the Mid-Cap Blend category average.

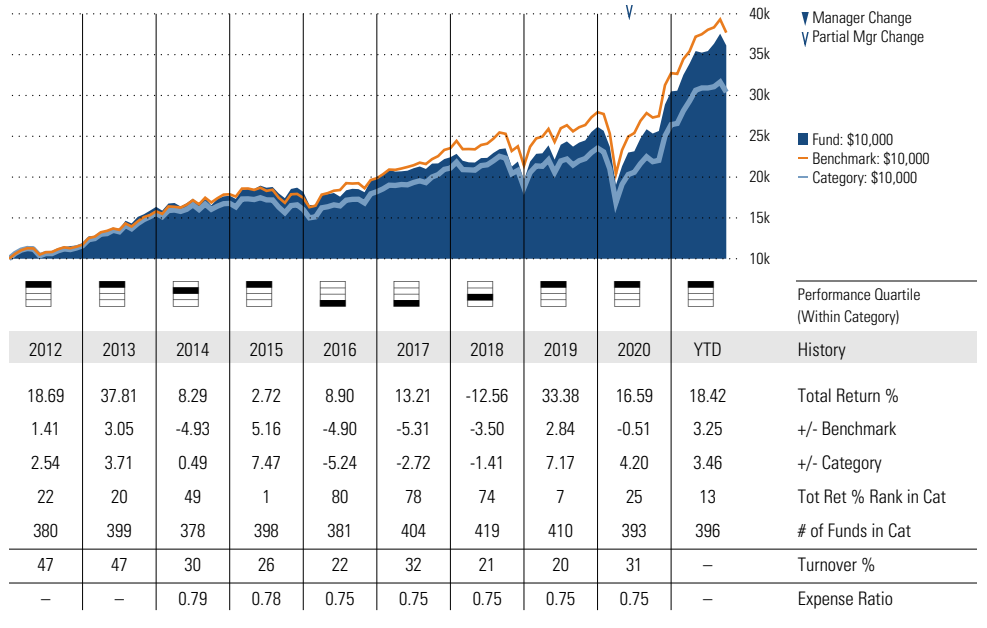
Morningstar Investment Management LLC Analysis

We are placing ClearBridge Mid Cap on watch due to a manager departure. The firm announced earlier in the year that Derek Deutsch, who had comanaged the fund since 2005, would be leaving the fund to focus on another strategy at the firm. Comanager Brian Angerame remains with the fund, while analyst Matthew Lilling has been elevated to the other comanager spot. Angerame's experience is reassuring, but Lilling has not previously run a fund, so Deutsch's departure is certainly a loss. While our concerns are not great here, while the fund is on watch we will monitor it to make sure the strategy and performance remain consistent with its history.

ESG Metrics

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

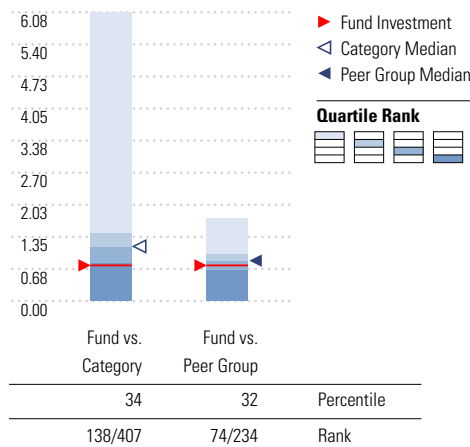
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.00	-	-2.45
Beta	1.01	-	1.00
R-Squared	97.98	-	94.96
Standard Deviation	22.71	22.29	22.90
Sharpe Ratio	0.70	0.66	0.55
Tracking Error	3.23	-	5.29
Information Ratio	0.36	-	-0.68
Up Capture Ratio	105.31	-	95.83
Down Capture Ratio	103.63	-	104.99

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.88	20.50	19.12
Price/Book Ratio	3.32	3.23	3.04
Geom Avg Mkt Cap \$B	14.34	19.31	11.20
ROE	11.65	14.71	18.55

ClearBridge Mid Cap IS LSIRX

Morningstar Category

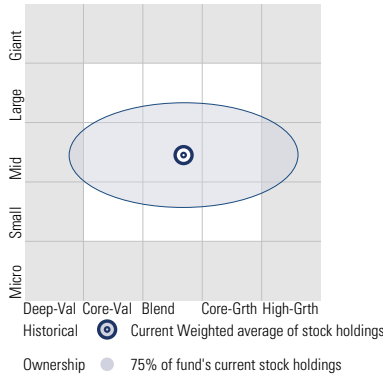
Mid-Cap Blend

Morningstar Index

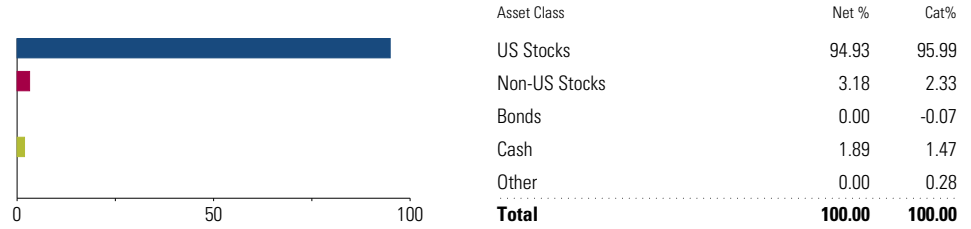
Russell Mid Cap TR USD

Style Analysis as of 09-30-2021

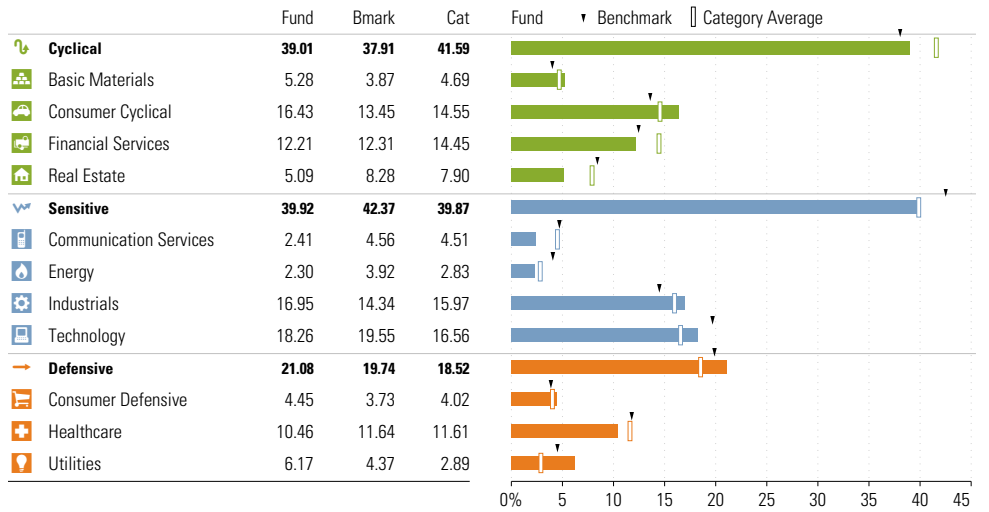
Morningstar Style Box™



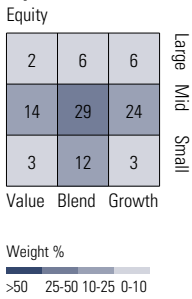
Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



Style Breakdown



Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Western Alliance Bancorp	3.29	3.29	82.94	Financial Services
Aptiv PLC	3.04	6.33	14.34	Consumer Cyclical
The Hartford Financial Services Group Inc	2.72	9.06	45.57	Financial Services
⊕ WillScot Mobile Mini Holdings Corp	2.55	11.60	36.90	Industrials
⊕ Performance Food Group Co	2.43	14.03	-2.42	Consumer Defensive
Zurn Water Solutions Corp	2.41	16.44	63.48	Utilities
Vertiv Holdings Co Class A	2.31	18.75	29.03	Industrials
Pioneer Natural Resources Co	2.26	21.01	49.00	Energy
⊖ Avantor Inc	2.13	23.14	45.29	Basic Materials
ON Semiconductor Corp	2.10	25.24	39.84	Technology
Arch Capital Group Ltd	2.07	27.31	5.85	Financial Services
Syneos Health Inc Class A	2.04	29.35	28.40	Healthcare
⊕ Maravai LifeSciences Holdings Inc Ordinary Shares - Class A	2.01	31.37	-	Healthcare
⊕ Ashland Global Holdings Inc	1.99	33.36	13.63	Basic Materials
Alexandria Real Estate Equities Inc	1.98	35.33	9.08	Real Estate

Total Holdings 68

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

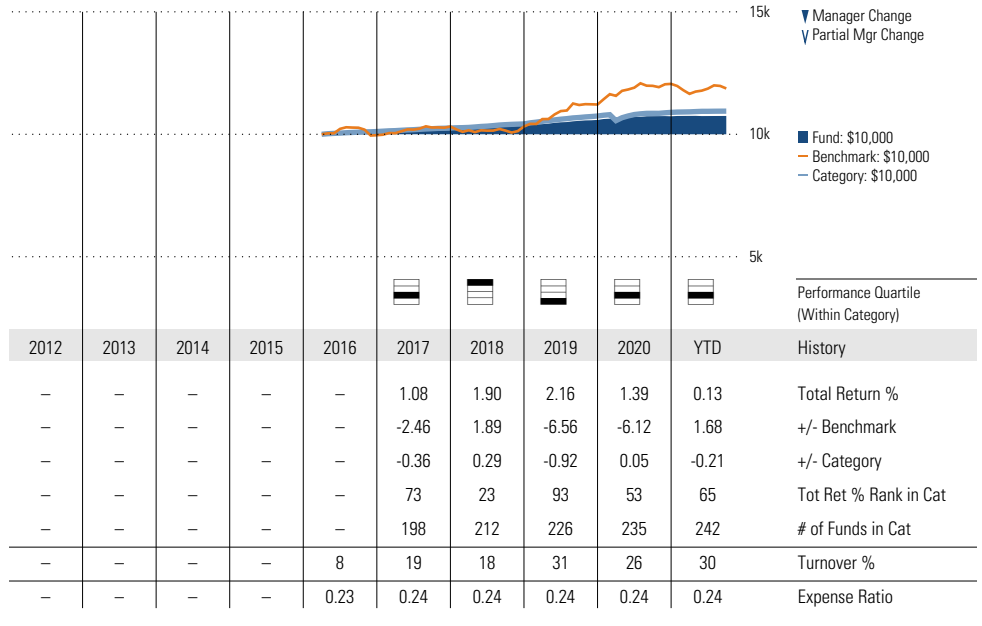
Style Consistency is not calculated for Fixed Income funds.

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

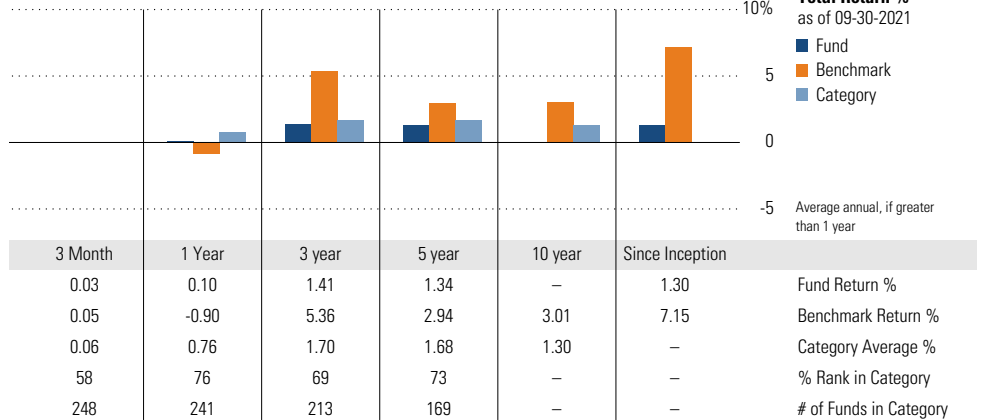
Morningstar Investment Management LLC Analysis

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

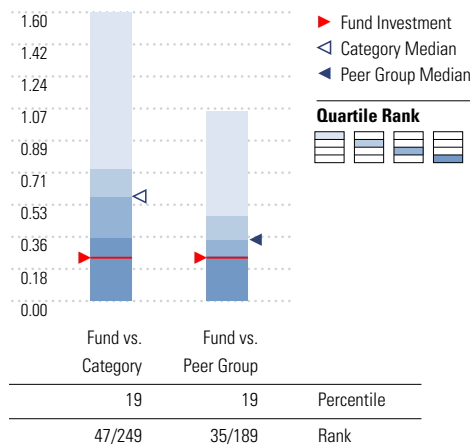
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.03	-	0.86
Beta	0.07	-	0.16
R-Squared	22.39	-	13.56
Standard Deviation	0.53	3.54	1.80
Sharpe Ratio	0.73	1.23	0.39
Tracking Error	3.33	-	3.61
Information Ratio	-1.19	-	-1.05
Up Capture Ratio	14.44	-	25.04
Down Capture Ratio	-9.87	-	12.30

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	0.40	4.43	0.82
Avg Eff Maturity	3.08	-	3.03

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

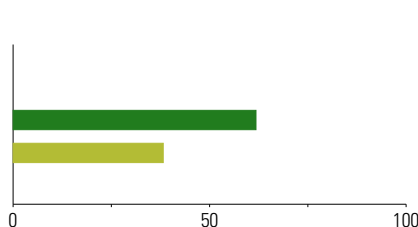
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

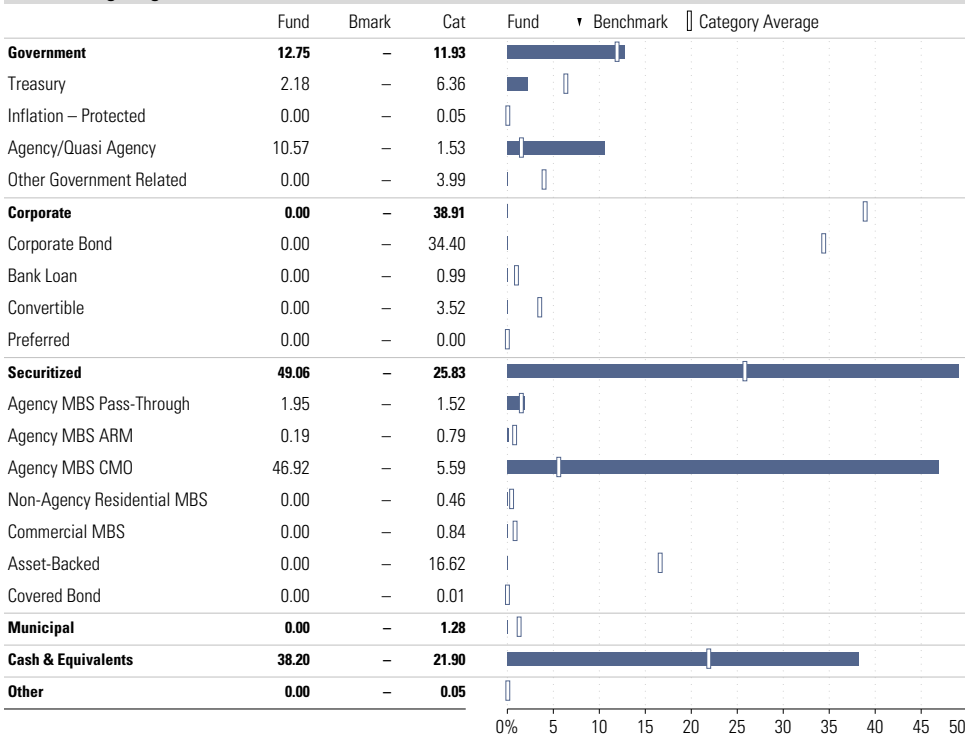


Asset Class	Net %	Cat%
US Stocks	0.00	0.08
Non-US Stocks	0.00	0.00
Bonds	61.80	75.39
Cash	38.20	20.66
Other	0.00	3.85
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

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

Total Holdings 218

⊕ Increase ⊖ Decrease ✱ New to Portfolio

State St Russell Lg Cap Gr® Indx NL CI C

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Management Team since 07-1999

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 22.26 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 0.04 is 95.56% lower than the Large Growth category average.

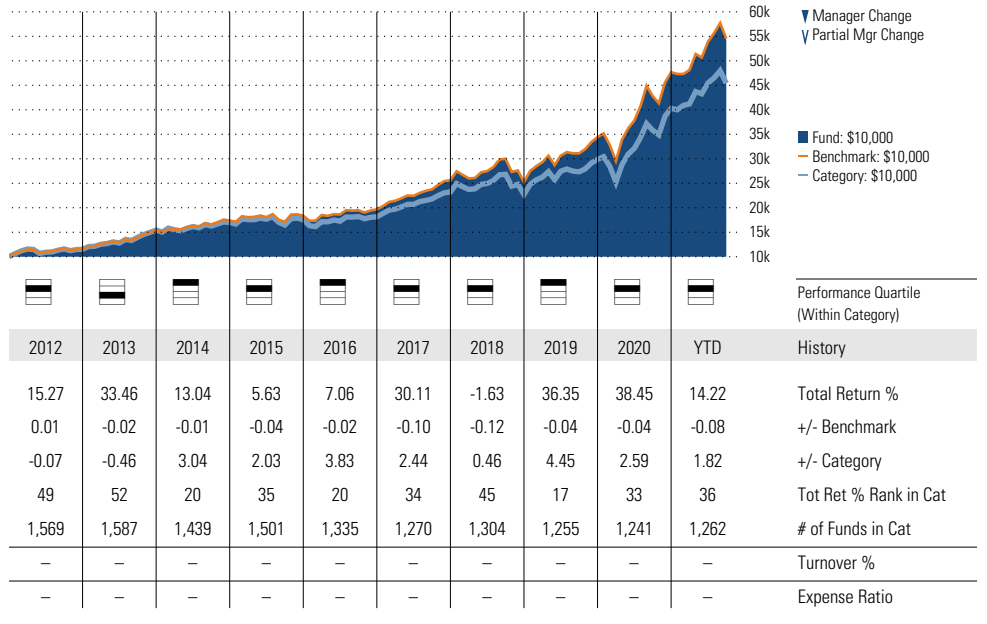
Morningstar Investment Management LLC Analysis

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

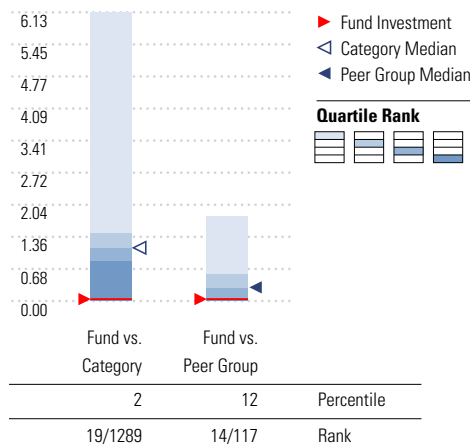
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.03	-	-0.42
Beta	1.00	-	0.98
R-Squared	100.00	-	96.19
Standard Deviation	20.18	20.19	20.19
Sharpe Ratio	1.03	1.04	0.99
Tracking Error	0.05	-	3.62
Information Ratio	-1.11	-	-0.35
Up Capture Ratio	99.88	-	95.82
Down Capture Ratio	99.99	-	96.25

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	33.18	33.17	31.28
Price/Book Ratio	12.33	12.31	8.55
Geom Avg Mkt Cap \$B	291.88	291.31	335.34
ROE	39.61	39.60	33.50

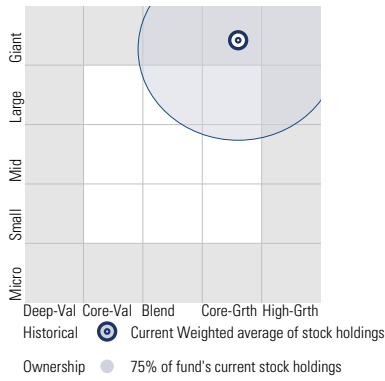
State St Russell Lg Cap Gr® Indx NL CI C

Morningstar Category
Large Growth

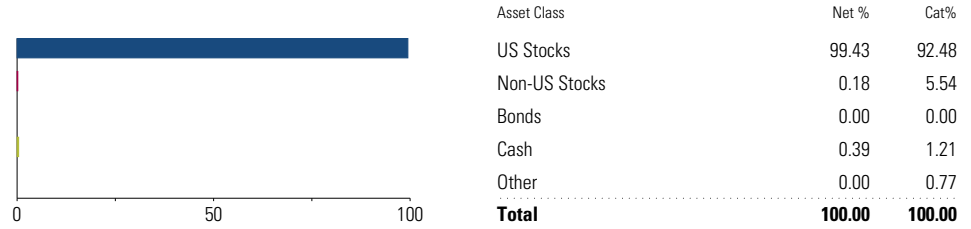
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

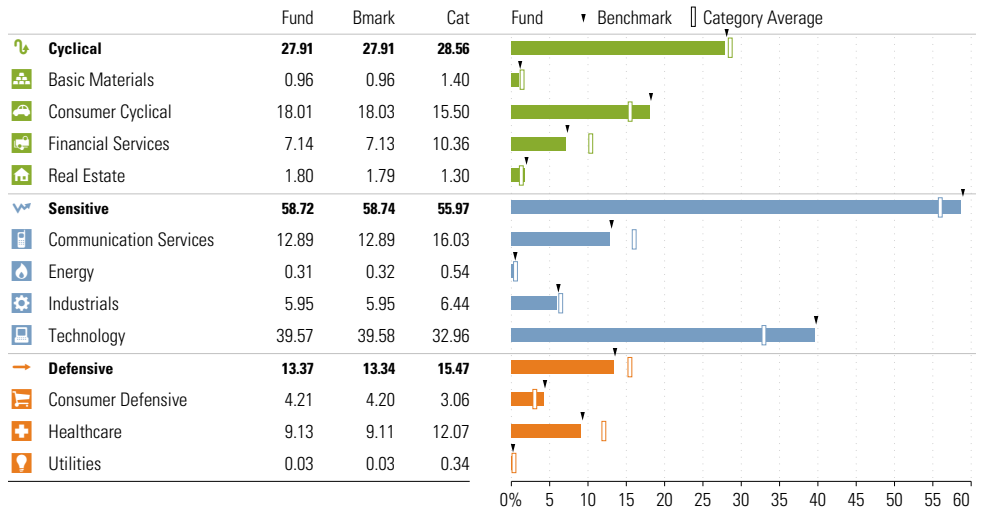
Morningstar Style Box™



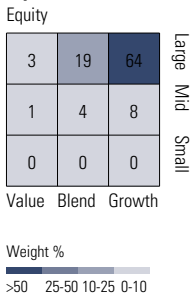
Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



Style Breakdown



Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	10.31	10.31	7.13	Technology
Microsoft Corp	9.86	20.17	27.51	Technology
Amazon.com Inc	6.62	26.79	0.86	Consumer Cyclical
Facebook Inc Class A	3.78	30.57	24.25	Communication Svc
Alphabet Inc Class A	3.21	33.78	52.54	Communication Svc
Alphabet Inc Class C	2.99	36.77	52.14	Communication Svc
Tesla Inc	2.87	39.64	9.89	Consumer Cyclical
NVIDIA Corp	2.30	41.95	58.77	Technology
Visa Inc Class A	1.75	43.70	2.28	Financial Services
The Home Depot Inc	1.62	45.32	25.45	Consumer Cyclical
PayPal Holdings Inc	1.42	46.74	11.11	Financial Services
Mastercard Inc Class A	1.41	48.16	-2.22	Financial Services
Adobe Inc	1.28	49.43	15.12	Technology
Netflix Inc	1.23	50.66	12.87	Communication Svc
Broadcom Inc	0.90	51.56	13.22	Technology

Total Holdings 506

⊕ Increase ⊖ Decrease ✨ New to Portfolio

State St Russell Lg Cp Val® Indx NL CI C

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Management Team since 02-1999

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 22.61 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.04 is 95.45% lower than the Large Value category average.

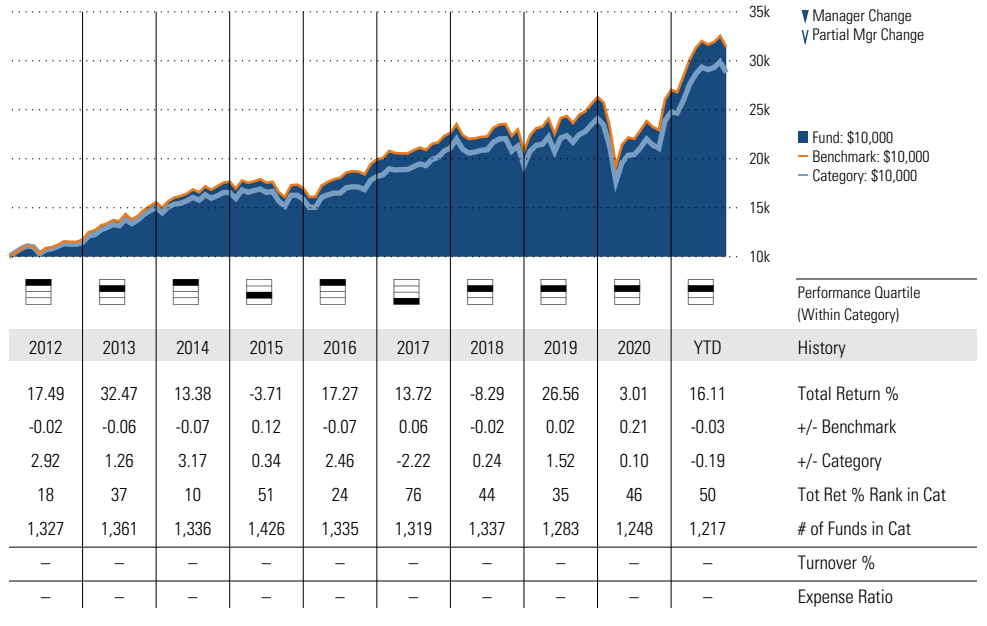
Morningstar Investment Management LLC Analysis

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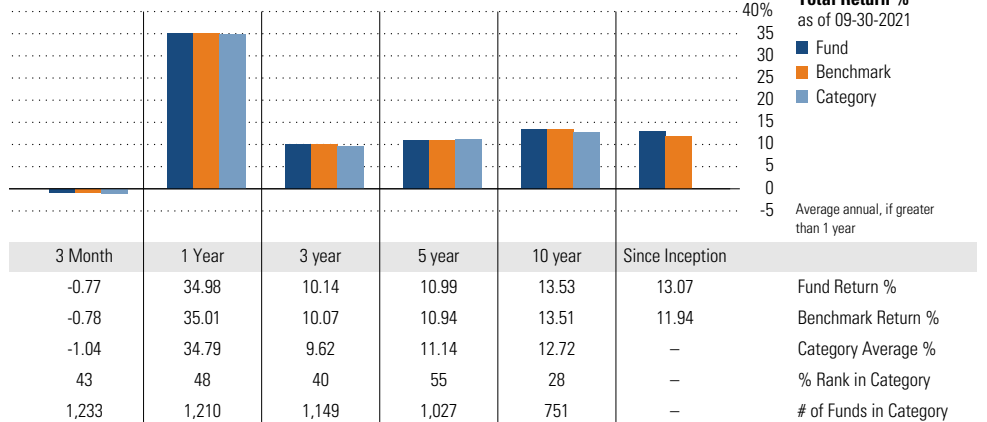
ESG Metrics

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

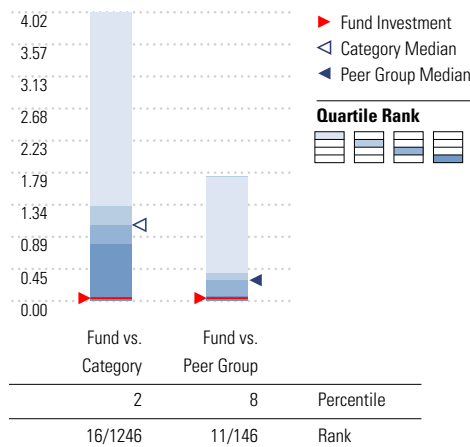
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.08	-	0.28
Beta	1.00	-	1.00
R-Squared	100.00	-	97.60
Standard Deviation	20.15	20.18	20.37
Sharpe Ratio	0.53	0.52	0.54
Tracking Error	0.08	-	3.17
Information Ratio	0.94	-	0.17
Up Capture Ratio	100.04	-	100.50
Down Capture Ratio	99.76	-	99.80

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.80	17.83	17.68
Price/Book Ratio	2.44	2.44	2.62
Geom Avg Mkt Cap \$B	73.10	73.35	114.13
ROE	16.41	16.34	21.91

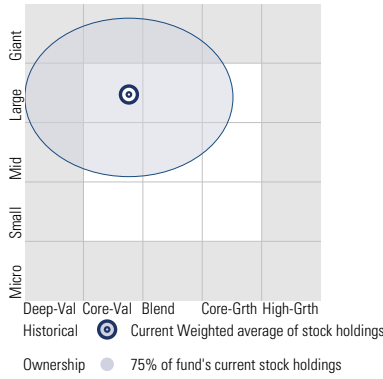
State St Russell Lg Cp Val® Indx NL CI C

Morningstar Category
Large Value

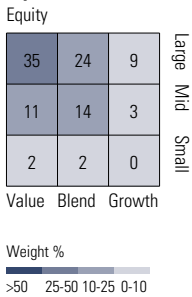
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 09-30-2021

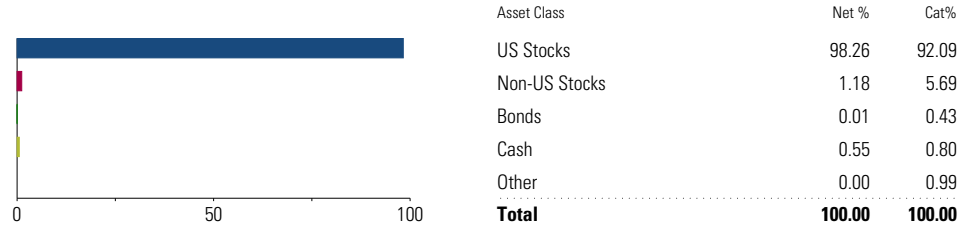
Morningstar Style Box™



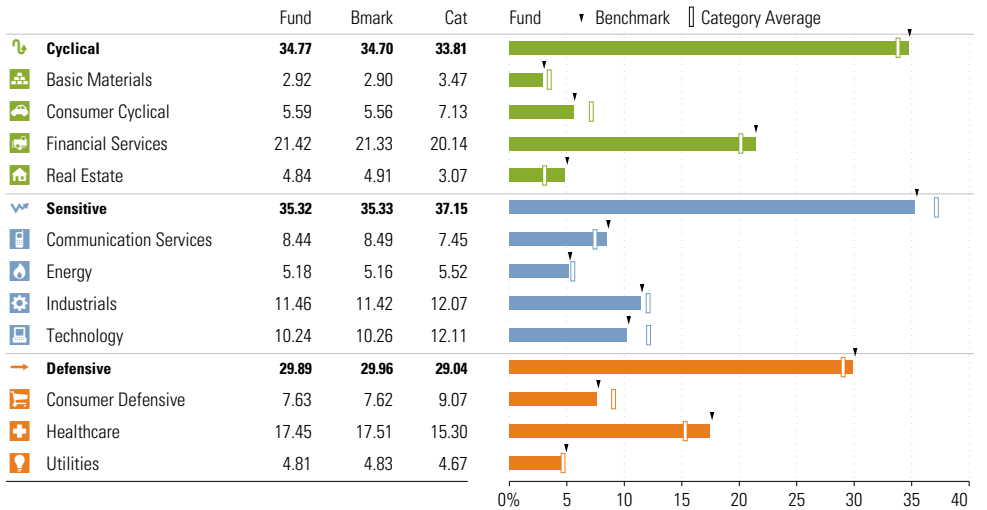
Style Breakdown



Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Berkshire Hathaway Inc Class B	2.53	2.53	17.71	Financial Services
⊖ JPMorgan Chase & Co	2.43	4.96	30.94	Financial Services
⊕ Johnson & Johnson	2.12	7.08	4.61	Healthcare
⊕ UnitedHealth Group Inc	1.71	8.79	12.61	Healthcare
⊕ Procter & Gamble Co	1.70	10.49	2.29	Consumer Defensive
⊖ Bank of America Corp	1.57	12.06	41.93	Financial Services
⊕ The Walt Disney Co	1.46	13.51	-6.63	Communication Svc
Comcast Corp Class A	1.27	14.78	8.13	Communication Svc
⊕ Exxon Mobil Corp	1.24	16.02	49.03	Energy
Pfizer Inc	1.19	17.22	20.02	Healthcare
Cisco Systems Inc	1.14	18.36	24.09	Technology
Verizon Communications Inc	1.11	19.47	-4.86	Communication Svc
⊕ Intel Corp	1.07	20.54	9.04	Technology
⊕ Thermo Fisher Scientific Inc	1.02	21.56	22.83	Healthcare
Salesforce.com Inc	1.01	22.57	21.88	Technology

Total Holdings 836

⊕ Increase ⊖ Decrease ✨ New to Portfolio

State St Russell Sm Cap® Gr Indx NL CI C

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.08 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.05 is 95.54% lower than the Small Growth category average.

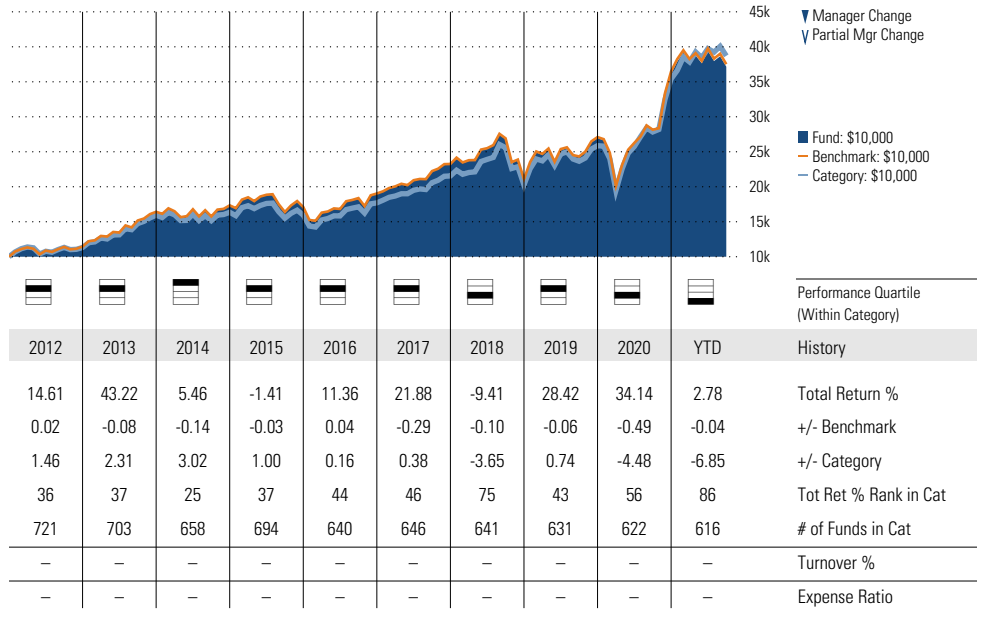
Morningstar Investment Management LLC Analysis

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ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021

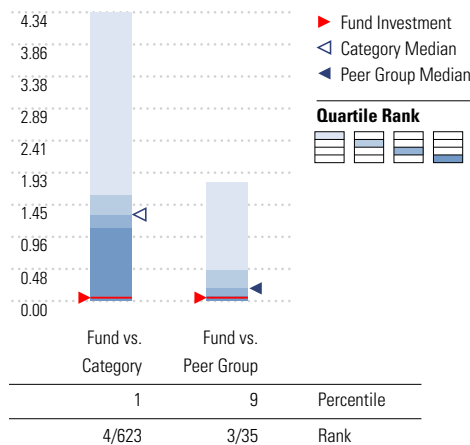
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.16	-	1.67
Beta	1.00	-	0.95
R-Squared	100.00	-	94.37
Standard Deviation	25.65	25.66	25.20
Sharpe Ratio	0.51	0.52	0.57
Tracking Error	0.11	-	5.36
Information Ratio	-1.61	-	0.00
Up Capture Ratio	99.66	-	96.89
Down Capture Ratio	100.11	-	92.28

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.30	23.33	32.72
Price/Book Ratio	5.11	5.12	5.42
Geom Avg Mkt Cap \$B	3.06	3.07	5.86
ROE	5.84	5.88	3.67

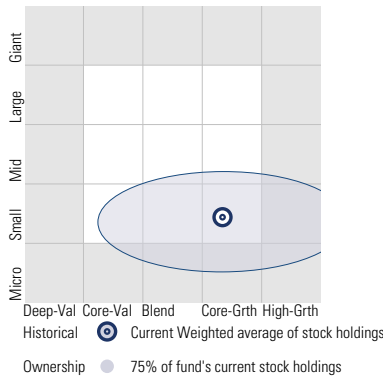
State St Russell Sm Cap® Gr Indx NL CI C

Morningstar Category
Small Growth

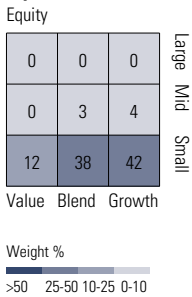
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

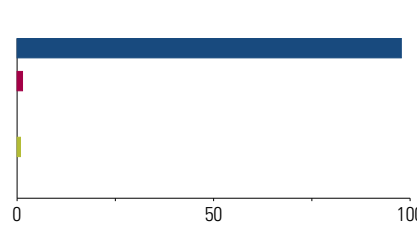
Morningstar Style Box™



Style Breakdown

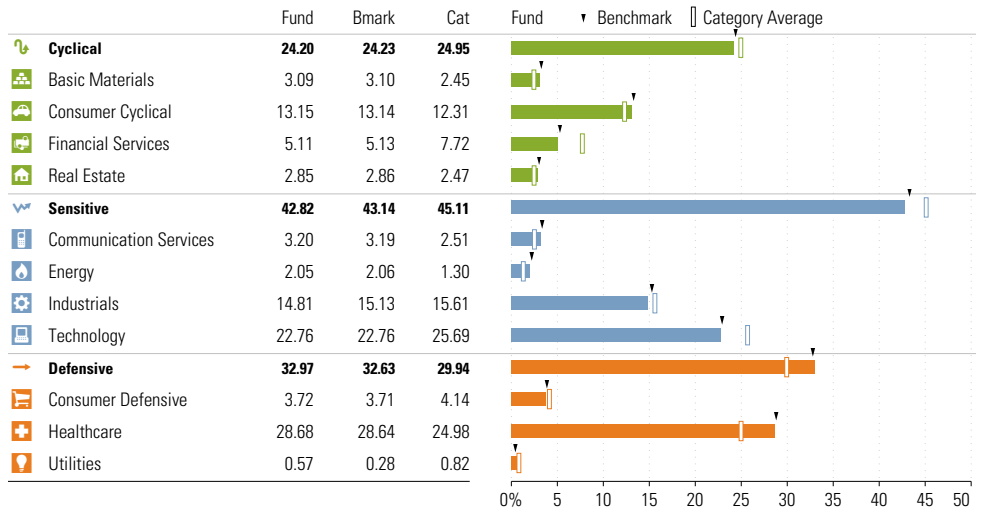


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	97.76	93.01
Non-US Stocks	1.38	4.37
Bonds	0.00	0.00
Cash	0.86	1.73
Other	0.00	0.89
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ State Street Corporation Short Term Investment Fund	0.82	0.82	-	-
⊖ Intellia Therapeutics Inc	0.61	1.43	146.60	Healthcare
⊖ Crocs Inc	0.58	2.01	128.98	Consumer Cyclical
⊖ Lattice Semiconductor Corp	0.58	2.59	41.10	Technology
⊖ Tetra Tech Inc	0.53	3.12	29.48	Industrials
⊖ Scientific Games Corp Ordinary Shares	0.52	3.65	100.22	Consumer Cyclical
⊕ E-Mini Russ 2000 Dec21 Xcme 20211217	0.51	4.16	-	-
⊖ Asana Inc Ordinary Shares - Class A	0.46	4.62	-	Technology
⊖ ShockWave Medical Inc	0.45	5.08	98.50	Healthcare
⊕ WillScot Mobile Mini Holdings Corp	0.44	5.52	36.90	Industrials
⊖ EastGroup Properties Inc	0.44	5.95	22.49	Real Estate
⊖ Varonis Systems Inc	0.43	6.38	11.58	Technology
⊖ Texas Roadhouse Inc	0.42	6.80	17.87	Consumer Cyclical
⊖ Performance Food Group Co	0.42	7.22	-2.42	Consumer Defensive
⊖ Omnicell Inc	0.42	7.64	23.67	Healthcare

Total Holdings 1174

⊕ Increase ⊖ Decrease ✨ New to Portfolio

State St Russell Sm Cp® Val Indx NL CI C

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.08 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.05 is 95.37% lower than the Small Value category average.

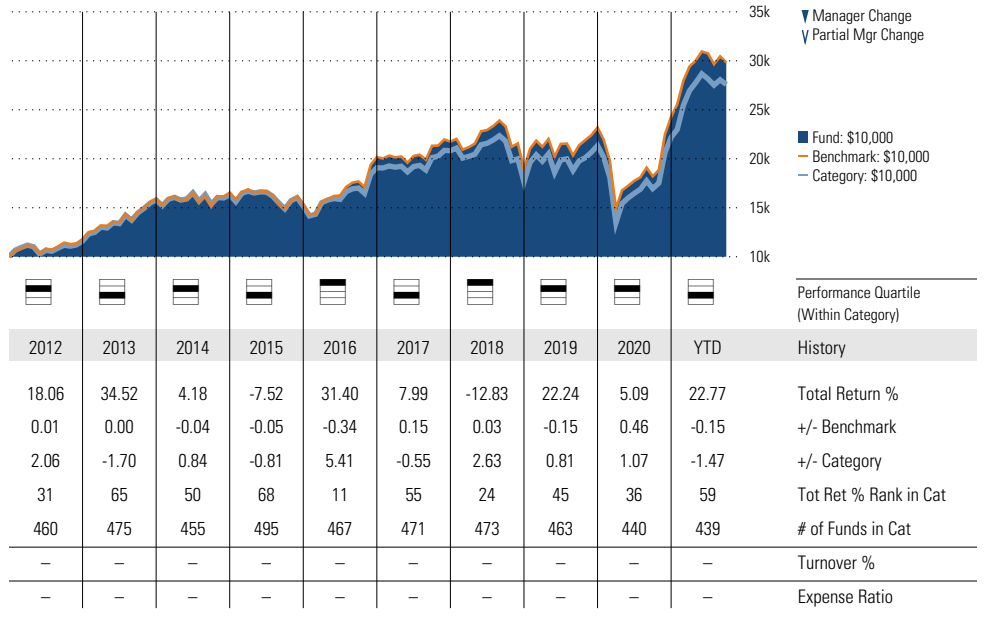
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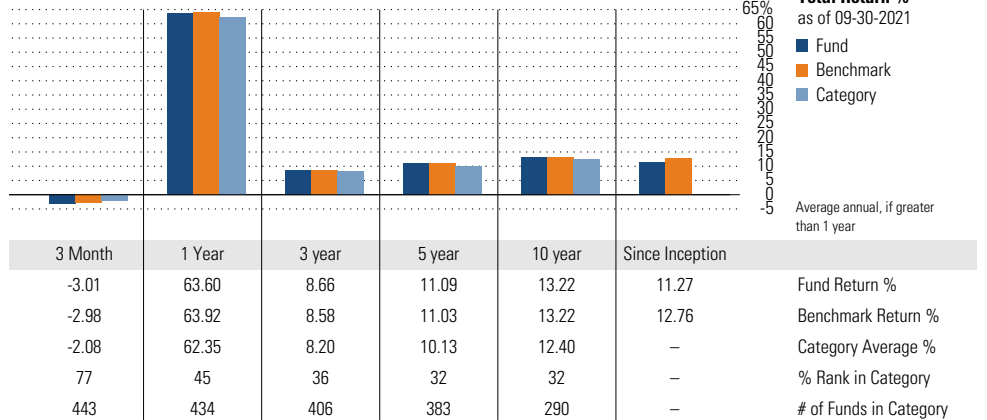
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2021

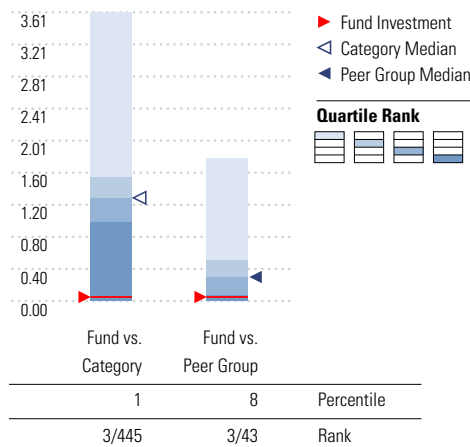
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.09	-	-0.35
Beta	0.99	-	1.03
R-Squared	99.99	-	97.87
Standard Deviation	26.79	26.99	28.24
Sharpe Ratio	0.41	0.40	0.39
Tracking Error	0.31	-	3.57
Information Ratio	0.23	-	-0.69
Up Capture Ratio	99.65	-	102.80
Down Capture Ratio	99.38	-	104.27

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	12.58	12.57	13.85
Price/Book Ratio	1.55	1.56	1.69
Geom Avg Mkt Cap \$B	2.17	2.18	3.95
ROE	5.79	5.79	12.41

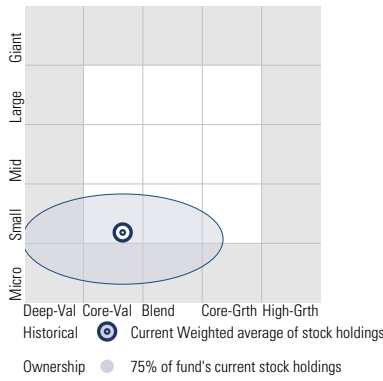
State St Russell Sm Cp® Val Indx NL CI C

Morningstar Category
Small Value

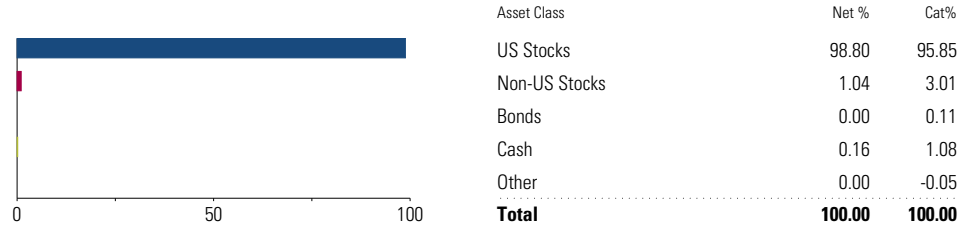
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 09-30-2021

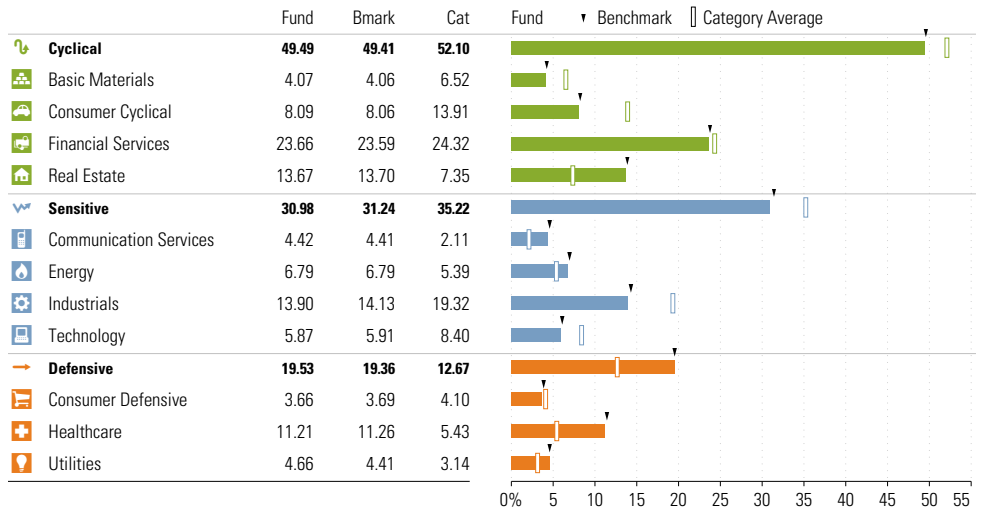
Morningstar Style Box™



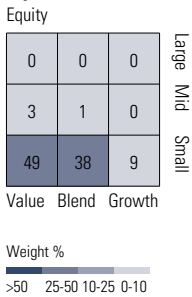
Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



Style Breakdown



Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ AMC Entertainment Holdings Inc Class A	1.35	1.35	1,695.28	Communication Svc
⊕ E-Mini Russ 2000 Dec21 Xcme 20211217	0.94	2.29	-	-
⊖ Ovintiv Inc	0.56	2.84	131.25	Energy
⊖ Macy's Inc	0.49	3.33	102.22	Consumer Cyclical
⊖ Stag Industrial Inc	0.44	3.77	28.79	Real Estate
⊖ Tenet Healthcare Corp	0.42	4.20	66.39	Healthcare
⊖ Chesapeake Energy Corp Ordinary Shares - New	0.42	4.61	-	Energy
⊖ Avis Budget Group Inc	0.39	5.00	212.36	Industrials
⊖ EMCOR Group Inc	0.38	5.38	26.58	Industrials
⊖ Valley National Bancorp	0.37	5.75	39.90	Financial Services
⊖ Range Resources Corp	0.37	6.12	237.76	Energy
⊖ SouthState Corp	0.36	6.48	5.26	Financial Services
⊖ CIT Group Inc	0.36	6.84	47.63	Financial Services
⊕ RBC Bearings Inc	0.35	7.19	18.52	Industrials
⊖ Goodyear Tire & Rubber Co	0.33	7.52	62.24	Consumer Cyclical

Total Holdings 1365

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

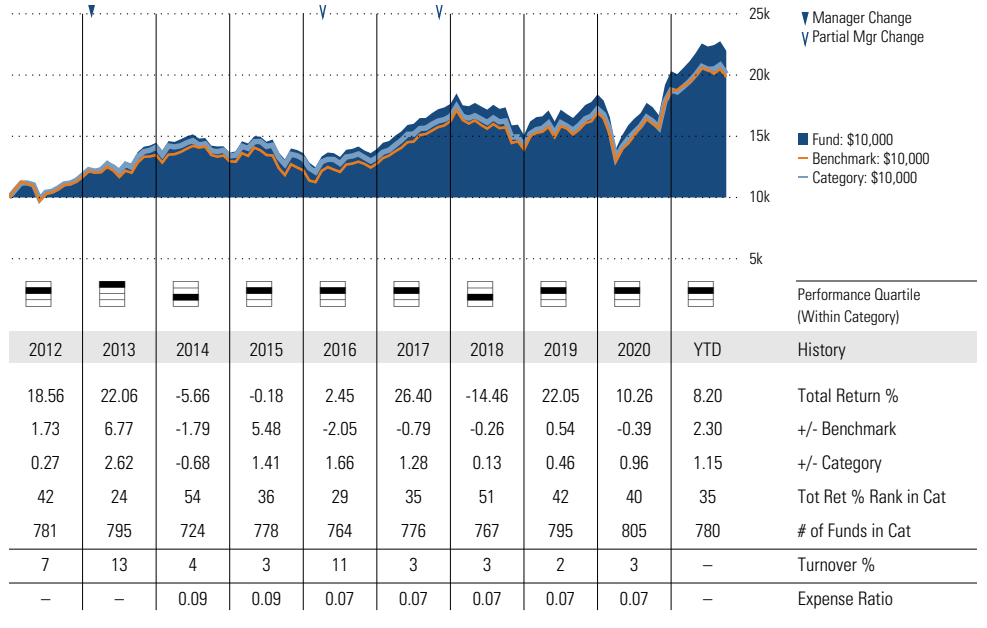
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

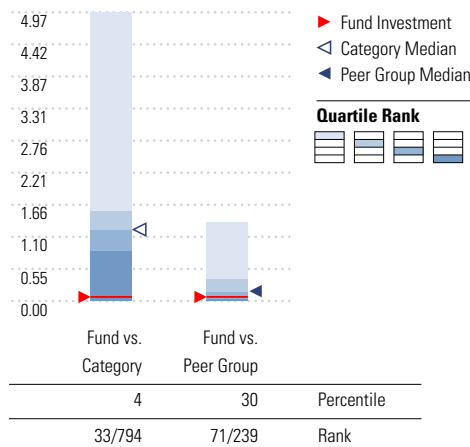
Growth of \$10,000



Trailing Performance



Net Expense



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

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

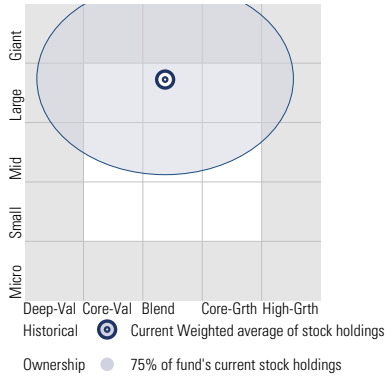
Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

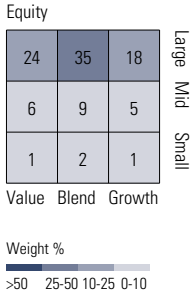
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

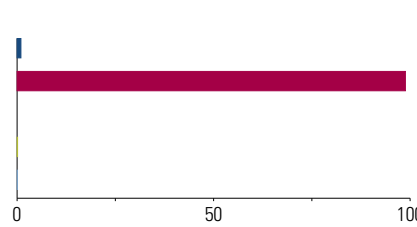
Morningstar Style Box™



Style Breakdown

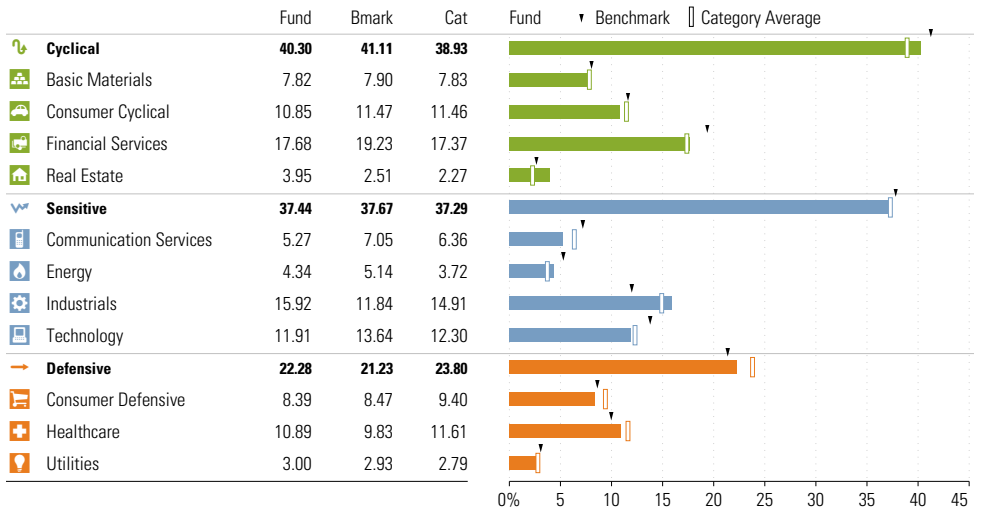


Asset Allocation as of 09-30-2021



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

Sector Weighting as of 09-30-2021



World Regions % Equity 09-30-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	37.07	36.36	Americas	10.10	7.71	Greater Europe	52.82	55.94	Developed Markets	99.18
Japan	21.90	19.24	North America	9.99	6.68	United Kingdom	11.90	12.60	Emerging Markets	0.82
Australasia	6.48	4.72	Central/Latin	0.11	1.03	W euro-ex UK	40.01	41.93	Not Available	0.00
Asia-4 Tigers	8.33	7.26				Emrgng Europe	0.33	0.55		
Asia-ex 4 Tigers	0.36	5.14				Africa	0.58	0.86		
Not Classified	0.00	0.00								

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
⊖ ASML Holding NV	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
⊖ AstraZeneca PLC	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

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Michael Perre since 08-2008
Jeffrey Miller since 02-2016

Quantitative Screens

✔ **Performance:** The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 13.1 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.14 is 88.33% lower than the Diversified Emerging Mkts category average.

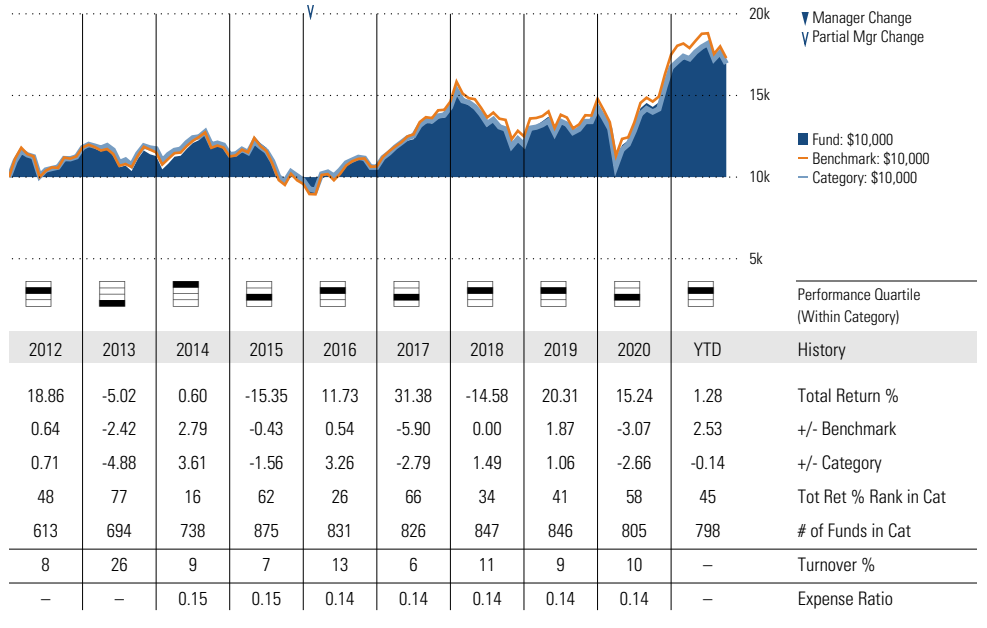
Morningstar Investment Management LLC Analysis

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	2	08-31-2021
Carbon Risk Score	Medium Risk	06-30-2021

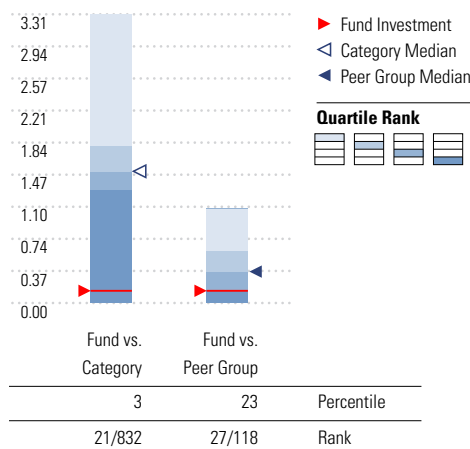
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.22	-	1.94
Beta	0.96	-	0.99
R-Squared	97.92	-	91.16
Standard Deviation	18.90	19.41	20.12
Sharpe Ratio	0.52	0.47	0.54
Tracking Error	2.82	-	5.76
Information Ratio	0.35	-	0.28
Up Capture Ratio	98.95	-	101.87
Down Capture Ratio	94.62	-	95.27

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	13.33	13.61	15.33
Price/Book Ratio	1.90	1.89	2.34
Geom Avg Mkt Cap \$B	27.16	44.21	55.97
ROE	17.66	17.56	18.76

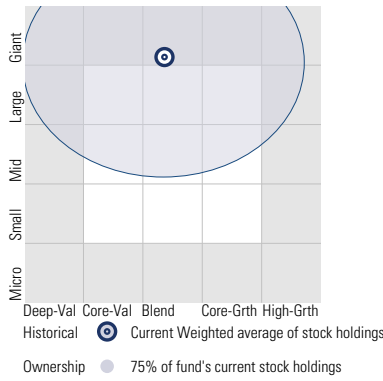
Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category
Diversified Emerging Mkts

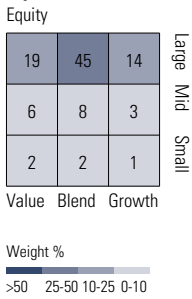
Morningstar Index
MSCI EM NR USD

Style Analysis as of 09-30-2021

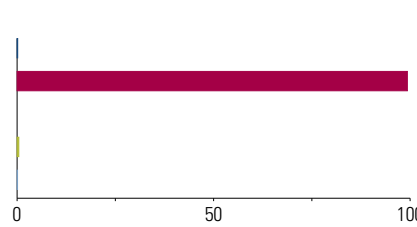
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	0.15	3.08
Non-US Stocks	99.30	94.68
Bonds	0.00	-0.11
Cash	0.43	2.56
Other	0.11	-0.22
Total	100.00	100.00

Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	45.81	44.27	41.94			
Basic Materials	9.26	8.54	6.71			
Consumer Cyclical	14.07	14.21	14.61			
Financial Services	19.43	19.46	18.98			
Real Estate	3.05	2.06	1.64			
Sensitive	40.09	42.70	44.88			
Communication Services	9.91	10.85	12.02			
Energy	6.37	5.97	4.50			
Industrials	6.30	4.77	5.17			
Technology	17.51	21.11	23.19			
Defensive	14.11	13.02	13.18			
Consumer Defensive	5.84	5.70	7.04			
Healthcare	5.27	5.12	4.94			
Utilities	3.00	2.20	1.20			

World Regions % Equity 09-30-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	76.94	73.70	Americas	8.56	12.53	Greater Europe	14.50	13.77	Developed Markets	21.34
Japan	0.00	0.12	North America	0.08	2.75	United Kingdom	0.00	0.79	Emerging Markets	78.66
Australasia	0.03	0.05	Central/Latin	8.48	9.78	W euro-ex UK	0.36	2.27	Not Available	0.00
Asia-4 Tigers	18.38	27.27				Emrgng Europe	4.33	6.37		
Asia-ex 4 Tigers	58.53	46.26				Africa	9.81	4.34		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	4.85	4.85	10.90	Technology
⊖ Tencent Holdings Ltd	4.51	9.36	-18.20	Communication Svc
⊖ Alibaba Group Holding Ltd Ordinary Shares	3.32	12.68	—	Consumer Cyclical
⊖ Meituan	1.56	14.24	-9.18	Consumer Cyclical
⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR	1.51	15.75	3.39	Technology
⊖ Reliance Industries Ltd	1.35	17.10	27.21	Energy
⊖ Infosys Ltd	1.02	18.11	34.47	Technology
⊕ China Construction Bank Corp Class H	0.84	18.95	0.71	Financial Services
⊖ Housing Development Finance Corp Ltd	0.81	19.76	8.46	Financial Services
⊖ WuXi Biologics (Cayman) Inc	0.67	20.43	28.88	Healthcare

Total Holdings 4354

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Gemma Wright-Casparius since 08-2011

Quantitative Screens

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

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

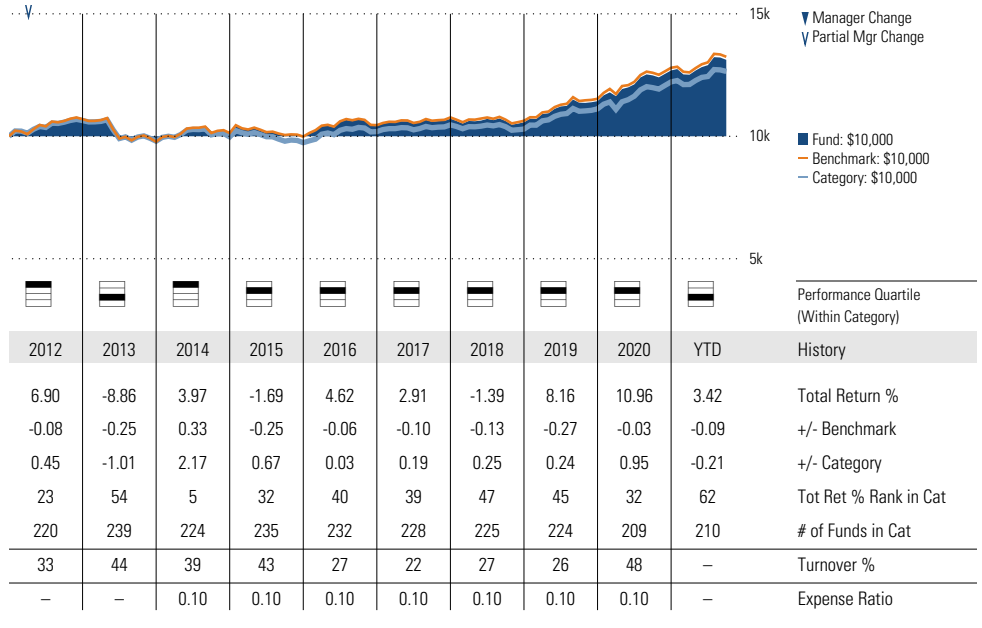
Style Consistency is not calculated for Fixed Income funds.

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

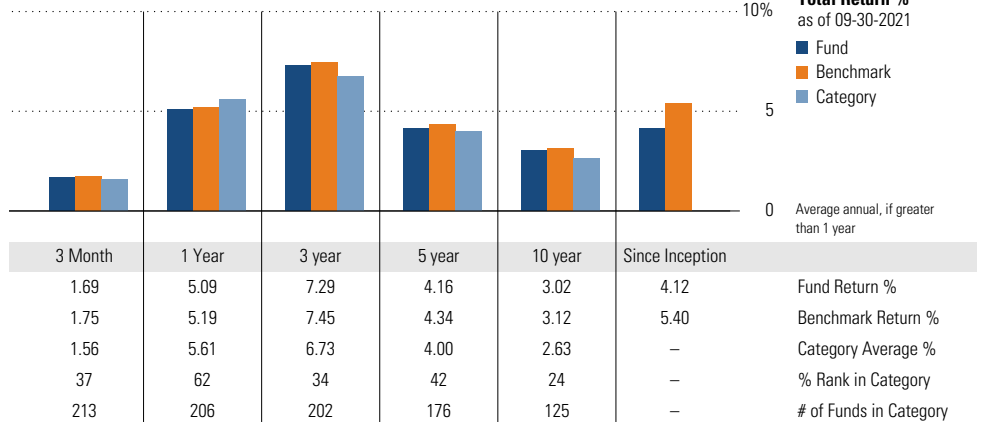
Morningstar Investment Management LLC Analysis

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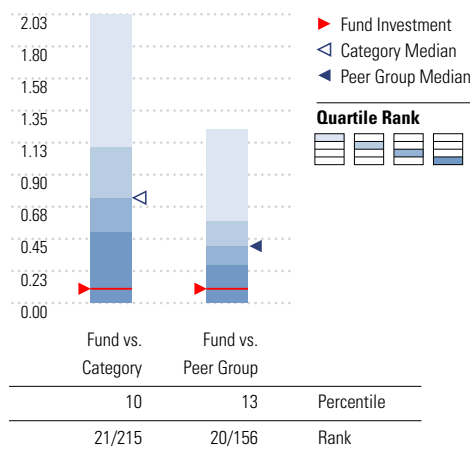
Growth of \$10,000



Trailing Performance



Net Expense



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

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

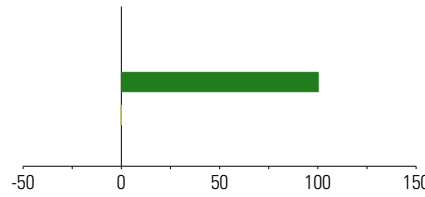
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

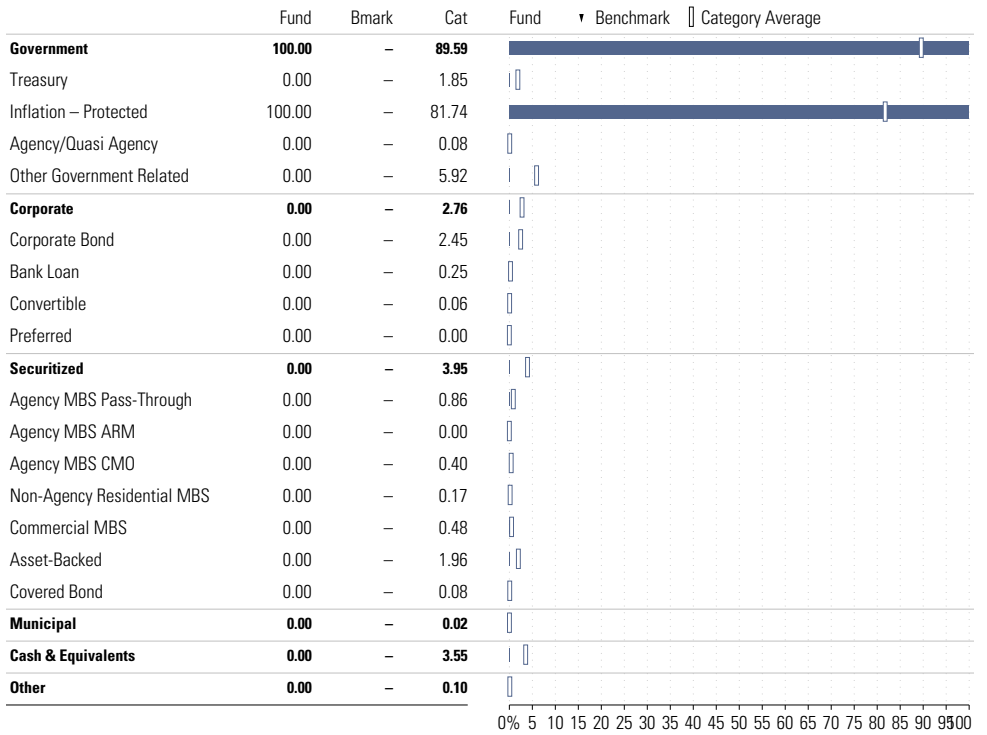


Asset Class	Net %	Cat%
US Stocks	0.00	0.03
Non-US Stocks	0.00	0.00
Bonds	100.17	98.41
Cash	-0.17	1.11
Other	0.00	0.45
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 09-30-2021



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	-
⊕ 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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard LifeStrategy Cnsvr Gr Inv VSCGX

Morningstar Category
Allocation--30% to 50%
Equity

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--30% to 50% Equity 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 27.02 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.12 is 87.88% lower than the Allocation--30% to 50% Equity category average.

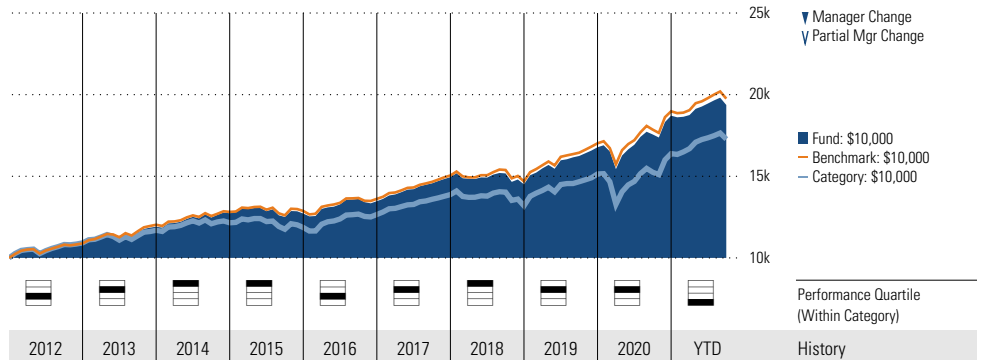
Morningstar Investment Management LLC Analysis

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ESG Metrics

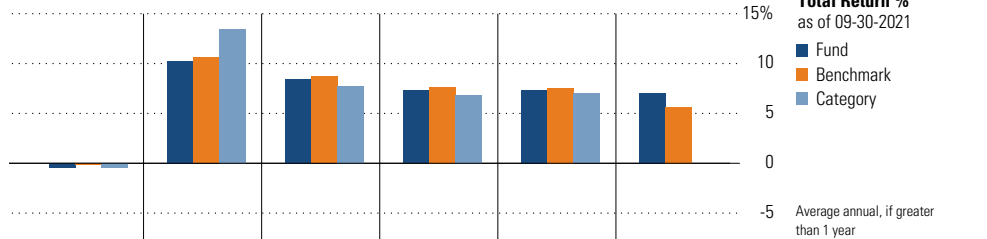
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021

Growth of \$10,000



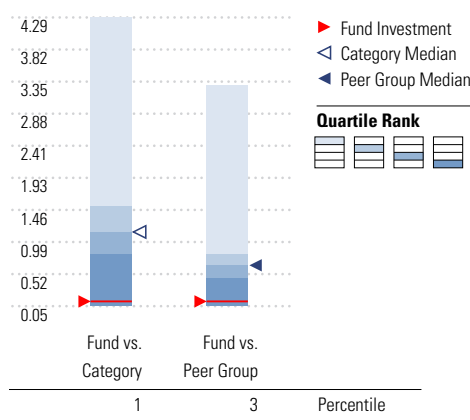
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	9.19	9.08	6.95	-0.17	5.96	10.92	-2.95	15.68	11.51	3.51	History
Total Return %	0.29	-1.39	0.40	-0.62	0.19	0.41	-0.54	-0.21	0.00	-0.57	Total Return %
+/- Benchmark	-0.21	1.85	2.93	2.15	-0.66	1.06	2.09	0.87	2.65	-1.88	+/- Benchmark
+/- Category	57	33	9	12	54	30	14	36	27	86	Tot Ret % Rank in Cat
Tot Ret % Rank in Cat	507	567	551	603	571	560	579	554	519	522	# of Funds in Cat
# of Funds in Cat	15	19	15	16	9	6	11	9	23	-	Turnover %
Turnover %	-	-	-	-	-	-	-	-	-	-	Expense Ratio
Expense Ratio											

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2021
Fund Return %	-0.46	10.28	8.47	7.31	7.33	7.04	Fund Return %
Benchmark Return %	-0.17	10.63	8.69	7.64	7.53	5.67	Benchmark Return %
Category Average %	-0.46	13.49	7.77	6.83	6.98	-	Category Average %
% Rank in Category	54	83	33	36	34	-	% Rank in Category
# of Funds in Category	527	516	481	429	276	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.27	-	-2.39
Beta	1.01	-	1.18
R-Squared	99.31	-	92.77
Standard Deviation	7.95	7.85	9.63
Sharpe Ratio	0.93	0.97	0.71
Tracking Error	0.66	-	3.11
Information Ratio	-0.33	-	-0.42
Up Capture Ratio	98.52	-	104.41
Down Capture Ratio	99.71	-	124.00

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.54	20.07	20.39
Price/Book Ratio	2.67	3.00	3.17
Avg Eff Duration	7.27	6.25	5.26

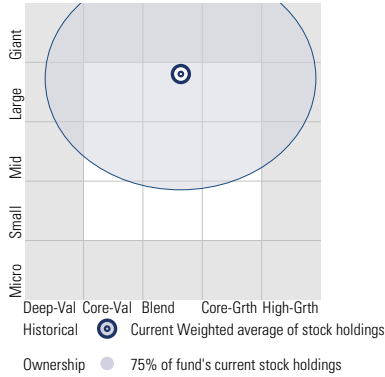
Vanguard LifeStrategy Cnsvr Gr Inv VSCGX

Morningstar Category
Allocation--30% to 50%
Equity

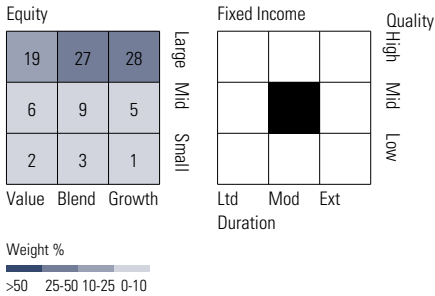
Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Style Analysis as of 09-30-2021

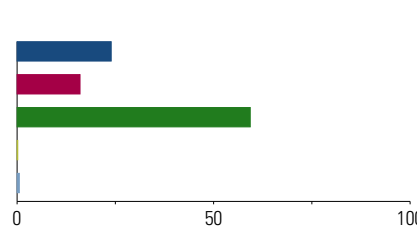
Morningstar Style Box™



Style Breakdown

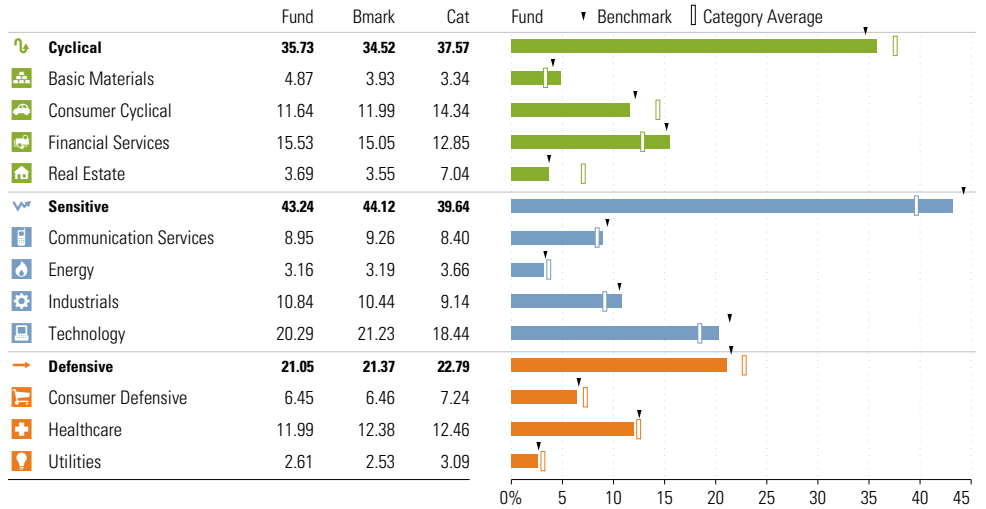


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	23.94	32.28
Non-US Stocks	16.01	8.24
Bonds	59.32	49.95
Cash	0.17	4.85
Other	0.56	4.67
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II Idx Inv	—	42.18	42.18	—	—
⊕ Vanguard Total Stock Mkt Idx Inv	—	24.02	66.20	—	—
⊕ Vanguard Total Intl Bd Idx Investor	—	16.46	82.65	—	—
⊕ Vanguard Total Intl Stock Index Inv	—	15.87	98.53	—	—
⊕ Vanguard Total Intl Bd II Idx Investor	—	1.44	99.97	—	—
⊕ Us Dollar	—	0.03	100.00	—	—

Total Holdings 6

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category
Allocation--70% to 85%
Equity

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--70% to 85% 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 27.02 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.14 is 86.54% lower than the Allocation--70% to 85% Equity category average.

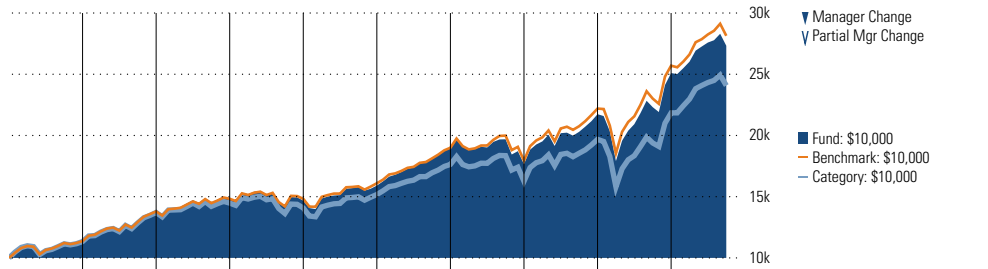
Morningstar Investment Management LLC Analysis

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

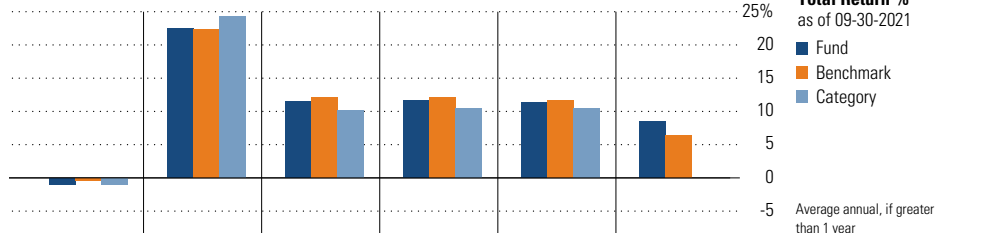
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



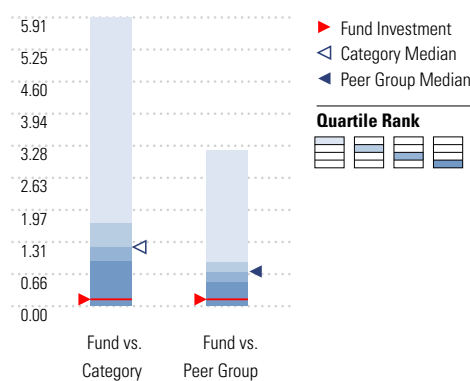
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	14.38	21.20	7.18	-1.17	8.33	19.21	-6.90	23.13	15.45	8.89	History
	0.62	-0.07	-0.32	-1.14	-0.23	1.18	-1.37	-0.54	-0.33	-0.61	Total Return %
	0.96	-0.11	1.47	1.60	0.40	3.41	1.03	1.78	1.94	-1.30	+/- Benchmark
	37	53	20	30	34	20	34	32	27	74	+/- Category
	368	390	384	401	356	327	332	322	312	319	Tot Ret % Rank in Cat
	10	9	10	13	5	6	10	6	13	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2021
	-0.96	22.47	11.54	11.60	11.42	8.54	Fund Return %
	-0.39	22.29	12.08	12.17	11.73	6.46	Benchmark Return %
	-1.01	24.23	10.17	10.45	10.53	-	Category Average %
	58	66	24	25	26	-	% Rank in Category
	321	312	289	263	189	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.71	-	-2.02
Beta	1.02	-	1.03
R-Squared	99.54	-	95.93
Standard Deviation	15.04	14.67	15.50
Sharpe Ratio	0.73	0.78	0.64
Tracking Error	1.07	-	3.20
Information Ratio	-0.50	-	-0.61
Up Capture Ratio	99.93	-	97.28
Down Capture Ratio	103.06	-	106.93

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.60	19.87	21.20
Price/Book Ratio	2.66	2.95	3.18
Avg Eff Duration	7.26	6.25	5.21

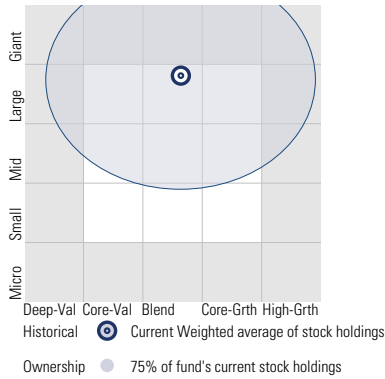
Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category
Allocation--70% to 85%
Equity

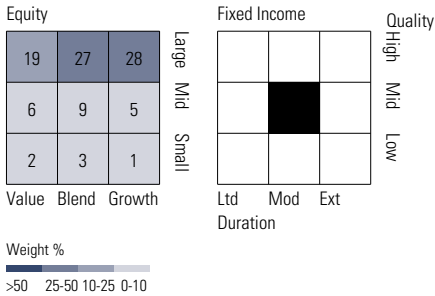
Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Style Analysis as of 09-30-2021

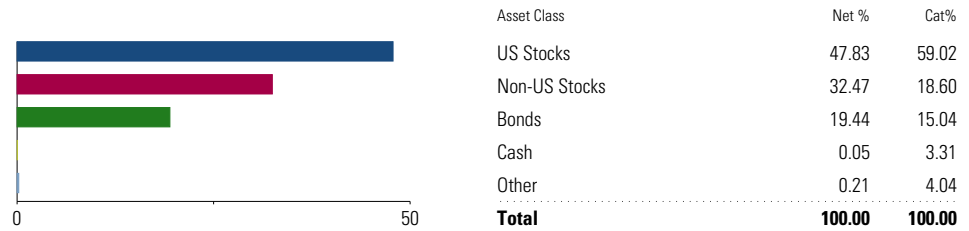
Morningstar Style Box™



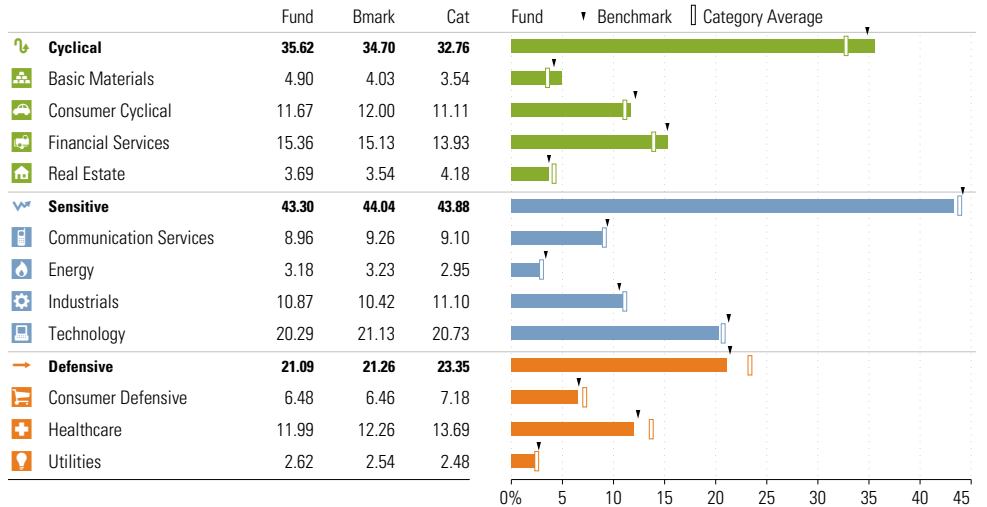
Style Breakdown



Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Inv	—	47.98	47.98	—	—
⊕ Vanguard Total Intl Stock Index Inv	—	32.36	80.33	—	—
⊖ Vanguard Total Bond Market II Idx Inv	—	13.76	94.10	—	—
⊕ Vanguard Total Intl Bd Idx Investor	—	5.17	99.27	—	—
⊕ Vanguard Total Intl Bd II Idx Investor	—	0.75	100.02	—	—
⊕ Us Dollar	—	0.02	100.04	—	—

Total Holdings 6

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard LifeStrategy Income Inv VASIX

Morningstar Category
Allocation--15% to 30%
Equity

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 27.02 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 0.11 is 88.78% lower than the Allocation--15% to 30% Equity category average.

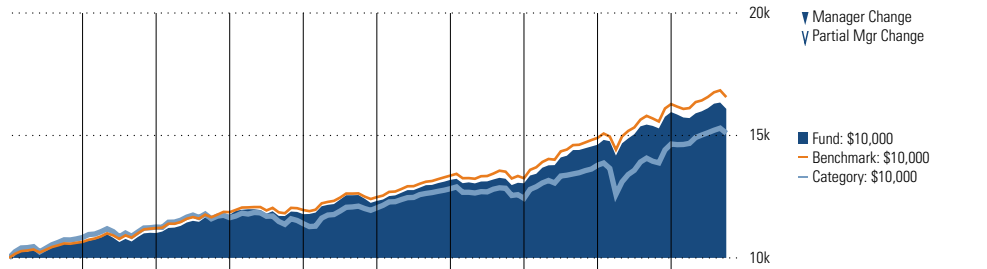
Morningstar Investment Management LLC Analysis

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ESG Metrics

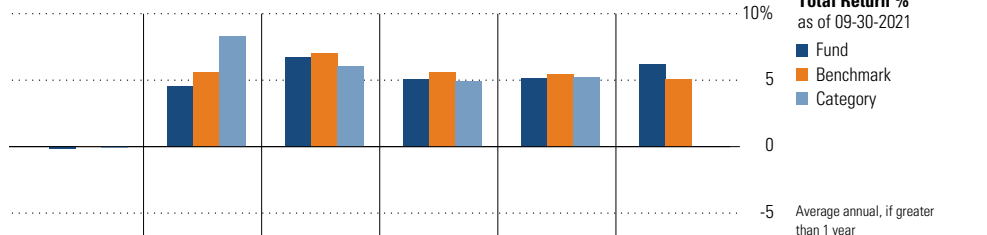
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021

Growth of \$10,000



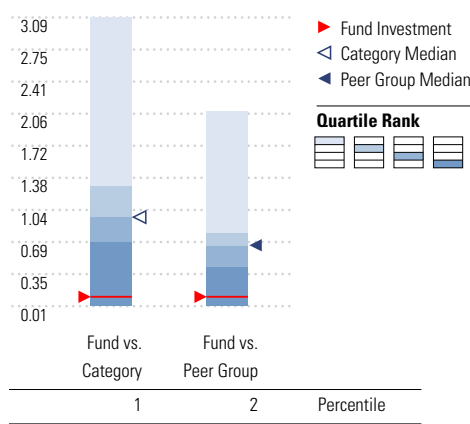
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	6.54	3.40	6.76	0.22	4.58	6.98	-1.05	12.05	9.13	0.82	History
	-0.02	-1.84	0.92	-0.51	0.17	-0.06	-0.24	-0.38	-0.13	-0.94	Total Return %
	-1.81	-0.62	3.22	2.29	-0.97	0.73	2.09	0.85	1.84	-2.28	+/- Benchmark
	78	68	4	8	65	49	11	35	27	90	+/- Category
	195	217	220	238	218	194	191	193	189	198	Tot Ret % Rank in Cat
	8	25	12	14	4	4	9	6	17	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Average annual, if greater than 1 year
	-0.17	4.52	6.73	5.06	5.17	6.20	Fund Return %
	-0.03	5.57	7.01	5.57	5.48	5.09	Benchmark Return %
	-0.12	8.33	6.08	4.90	5.26	-	Category Average %
	45	82	29	50	51	-	% Rank in Category
	203	196	180	165	108	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.01	-	-2.76
Beta	0.96	-	1.29
R-Squared	97.13	-	83.81
Standard Deviation	4.87	4.98	7.14
Sharpe Ratio	1.15	1.18	0.75
Tracking Error	0.85	-	3.38
Information Ratio	-0.33	-	-0.37
Up Capture Ratio	93.47	-	107.42
Down Capture Ratio	89.00	-	142.15

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.26	20.77	20.60
Price/Book Ratio	2.65	3.15	2.97
Avg Eff Duration	7.30	6.25	2.43

Vanguard LifeStrategy Income Inv VASIX

Morningstar Category
Allocation--15% to 30%

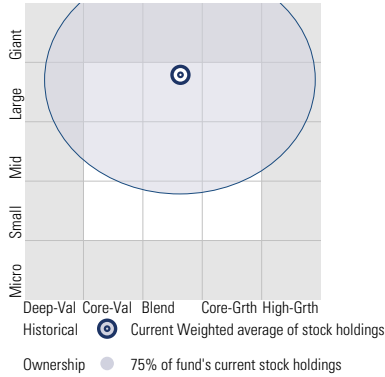
Morningstar Index

Morningstar US Con Tgt Alloc NR USD

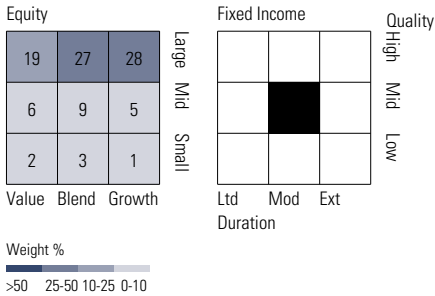
Equity

Style Analysis as of 09-30-2021

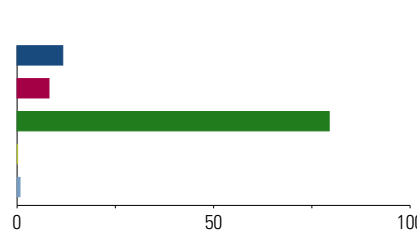
Morningstar Style Box™



Style Breakdown

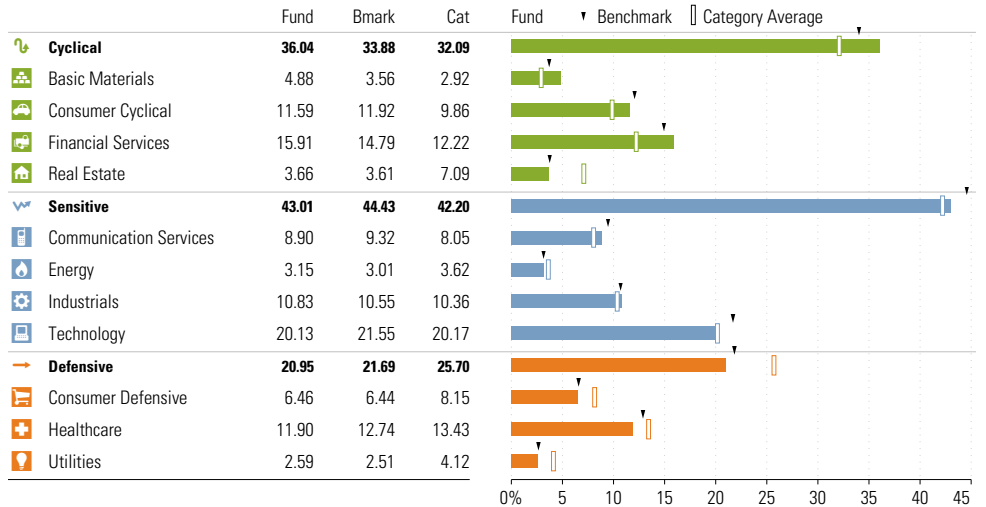


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	11.62	15.50
Non-US Stocks	8.11	4.31
Bonds	79.41	68.85
Cash	0.13	7.81
Other	0.74	3.53
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II Idx Inv	—	56.13	56.13	—	—
⊕ Vanguard Total Intl Bd Idx Investor	—	23.63	79.77	—	—
⊕ Vanguard Total Stock Mkt Idx Inv	—	11.66	91.43	—	—
⊕ Vanguard Total Intl Stock Index Inv	—	7.95	99.38	—	—
⊕ Vanguard Total Intl Bd II Idx Investor	—	0.65	100.03	—	—
⊕ Us Dollar	—	0.03	100.07	—	—

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category
Allocation--50% to 70%
Equity

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--50% to 70% Equity 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 27.02 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.13 is 87.74% lower than the Allocation--50% to 70% Equity category average.

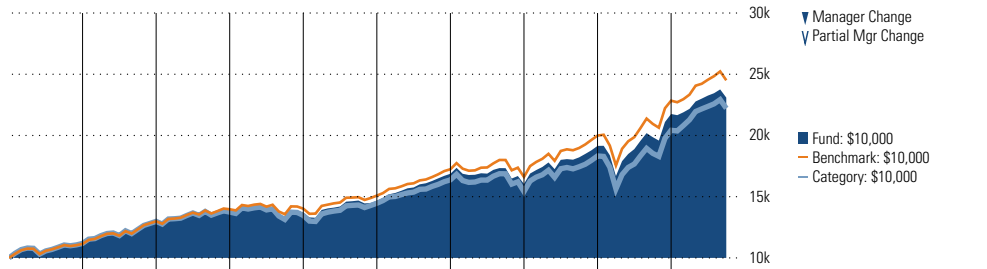
Morningstar Investment Management LLC Analysis

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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



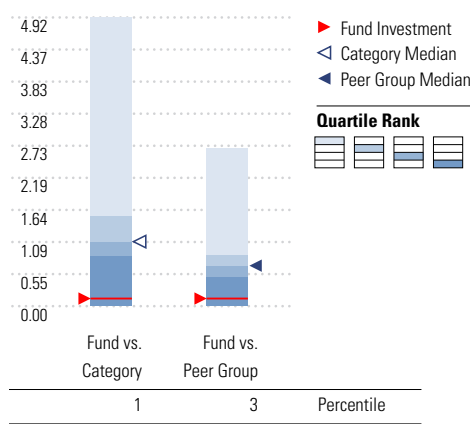
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	11.76	15.04	7.07	-0.57	7.13	15.04	-4.91	19.37	13.59	6.15	History
	0.29	-1.49	-0.50	-0.93	-0.47	0.76	-1.25	-0.96	-0.67	-1.14	Total Return %
	0.04	-1.44	0.86	1.36	-0.21	1.83	0.85	0.14	1.87	-2.76	+/- Benchmark
	56	68	38	32	42	26	39	53	36	90	+/- Category
	744	782	753	800	751	731	741	713	687	704	Tot Ret % Rank in Cat
	15	15	12	16	9	6	12	9	21	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2021
	-0.71	16.25	10.04	9.47	9.39	7.92	Fund Return %
	-0.19	16.98	10.84	10.38	10.08	6.22	Benchmark Return %
	-0.71	20.04	9.65	9.52	9.52	-	Category Average %
	65	82	46	53	56	-	% Rank in Category
	714	690	654	597	428	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.61	-	-1.48
Beta	0.99	-	1.06
R-Squared	99.20	-	94.44
Standard Deviation	11.44	11.52	12.60
Sharpe Ratio	0.80	0.86	0.73
Tracking Error	1.03	-	3.16
Information Ratio	-0.77	-	-0.34
Up Capture Ratio	95.53	-	100.24
Down Capture Ratio	98.04	-	108.89

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.59	20.74	21.16
Price/Book Ratio	2.67	3.20	3.19
Avg Eff Duration	7.27	6.25	4.95

Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category
Allocation--50% to 70%

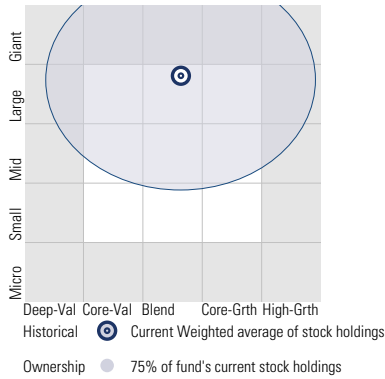
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

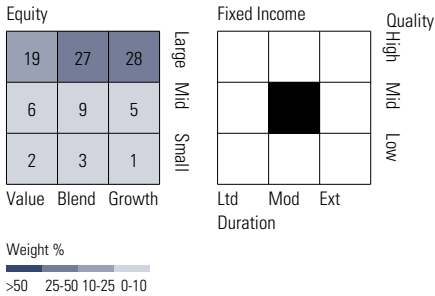
Equity

Style Analysis as of 09-30-2021

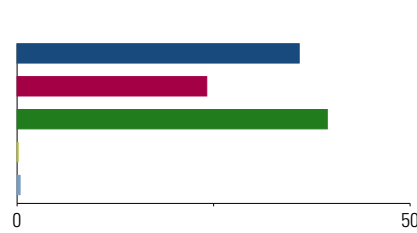
Morningstar Style Box™



Style Breakdown

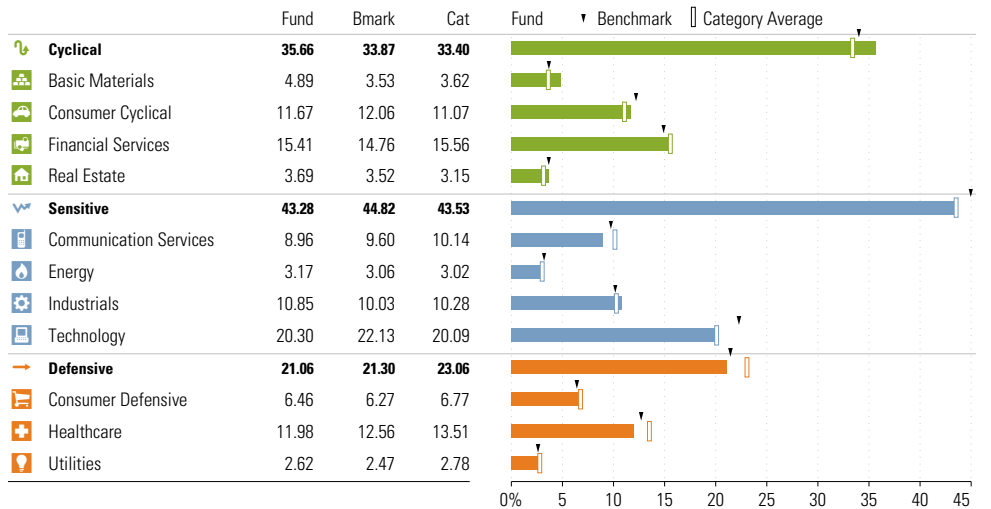


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	35.89	49.82
Non-US Stocks	24.13	12.52
Bonds	39.46	30.07
Cash	0.13	4.36
Other	0.38	3.22
Total	100.00	100.00

Sector Weighting as of 09-30-2021



Top 6 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Inv	—	36.00	36.00	—	—
⊕ Vanguard Total Bond Market II Idx Inv	—	27.84	63.85	—	—
⊕ Vanguard Total Intl Stock Index Inv	—	24.00	87.85	—	—
⊕ Vanguard Total Intl Bd Idx Investor	—	10.62	98.47	—	—
⊕ Vanguard Total Intl Bd II Idx Investor	—	1.50	99.97	—	—
⊕ Us Dollar	—	0.03	100.00	—	—

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

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

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

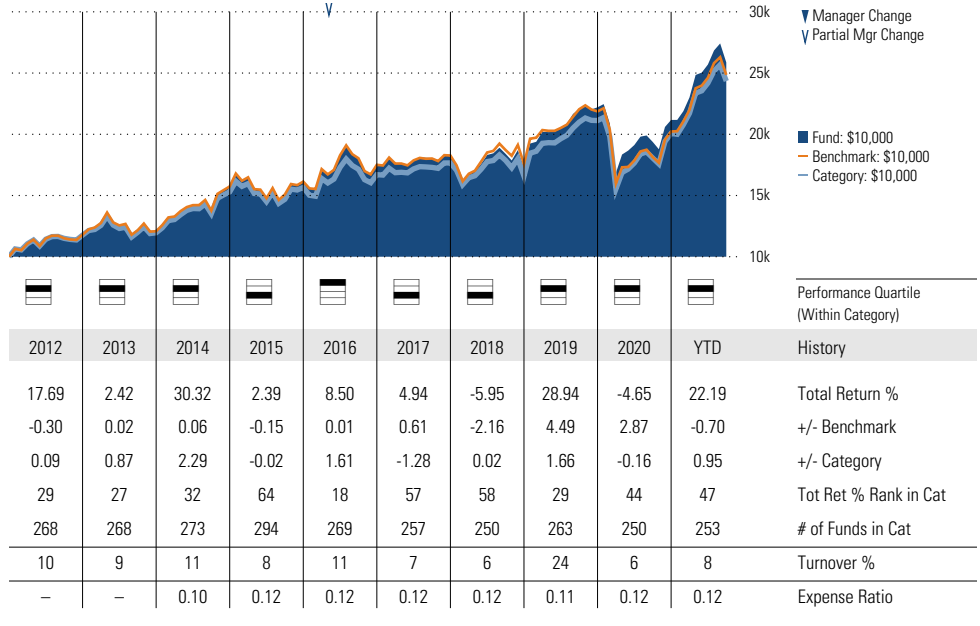
Morningstar Investment Management LLC Analysis

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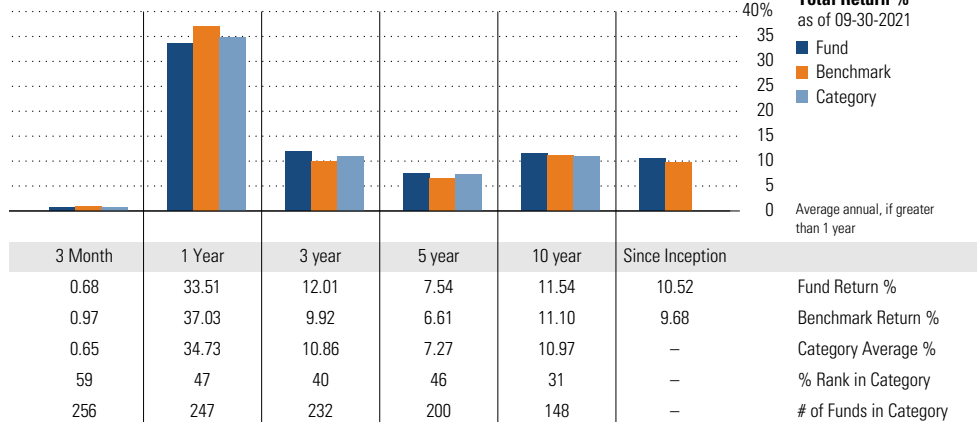
ESG Metrics

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

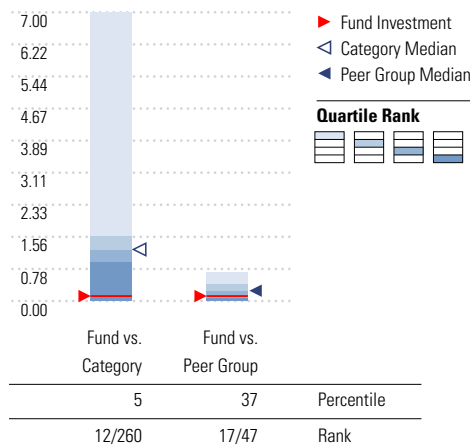
Growth of \$10,000



Trailing Performance



Net Expense



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

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

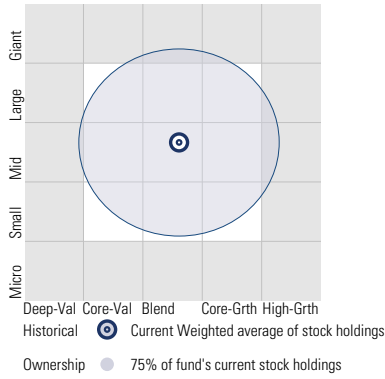
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

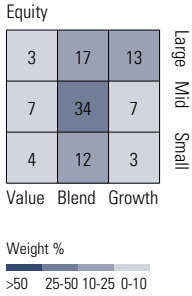
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 09-30-2021

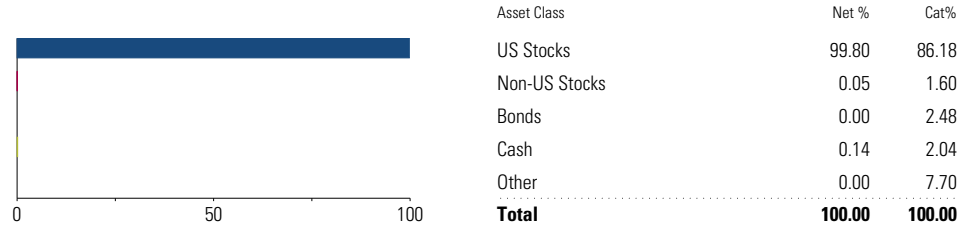
Morningstar Style Box™



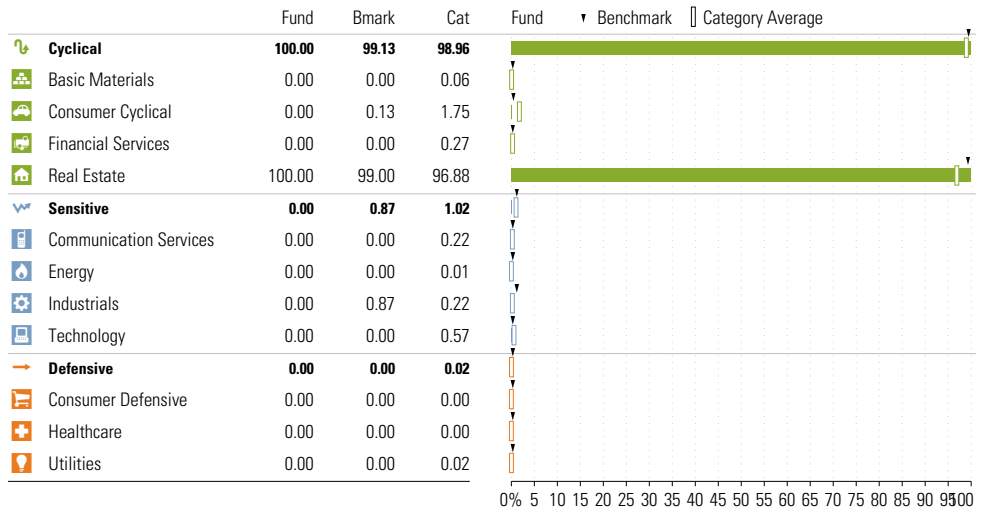
Style Breakdown



Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



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	-	-
⊖ American Tower Corp	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
⊖ Equinix Inc	4.21	32.97	11.84	Real Estate
⊖ Public Storage	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
⊖ SBA Communications Corp	2.16	42.81	17.79	Real Estate
⊖ Welltower Inc	2.06	44.86	30.35	Real Estate
⊖ CBRE Group Inc Class A	1.96	46.82	55.23	Real Estate
⊖ AvalonBay Communities Inc	1.85	48.67	40.14	Real Estate
⊖ Equity Residential	1.69	50.36	39.55	Real Estate
⊕ Alexandria Real Estate Equities Inc	1.60	51.96	9.08	Real Estate
⊖ Weyerhaeuser Co	1.59	53.56	7.61	Real Estate

Total Holdings 171

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

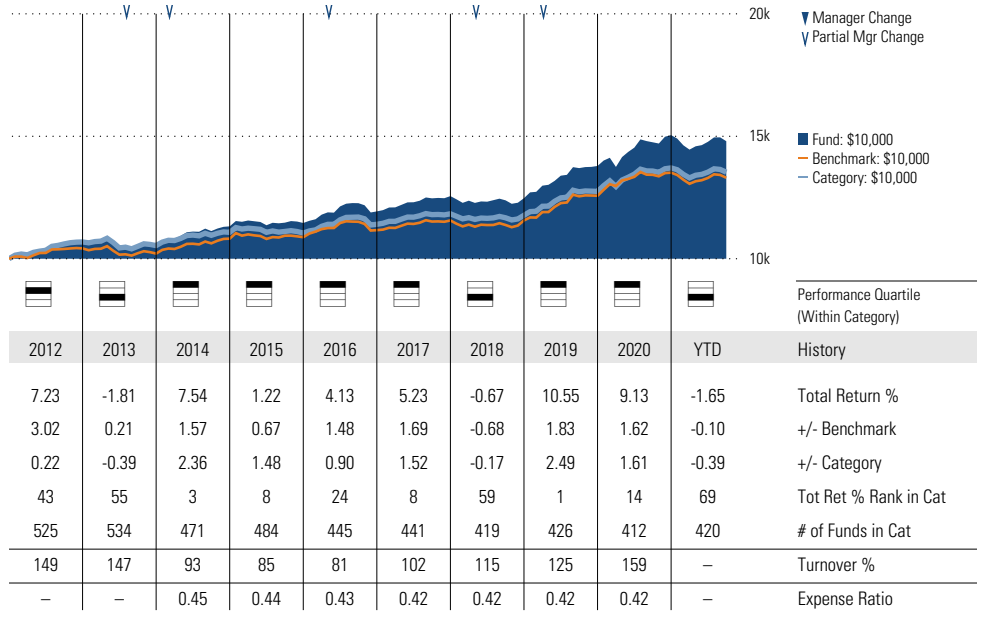
Style Consistency is not calculated for Fixed Income funds.

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

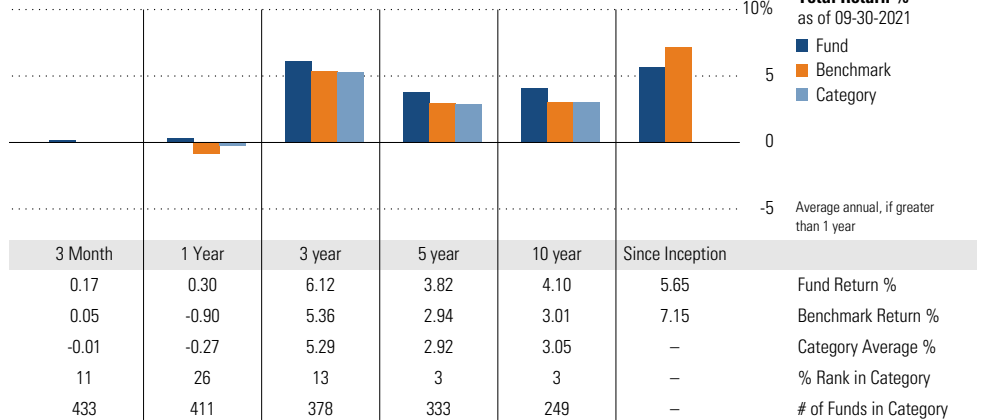
Morningstar Investment Management LLC Analysis

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.

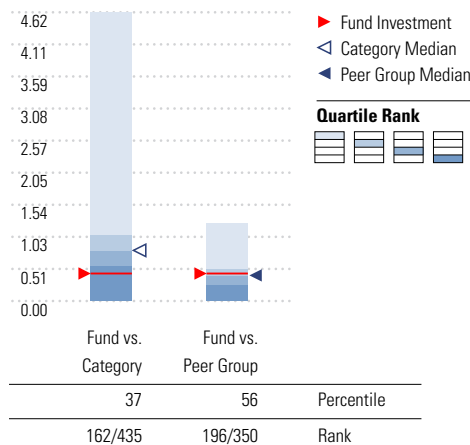
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.89	4.43	5.97
Avg Eff Maturity	12.49	-	7.18

Western Asset Core Bond IS WACSX

Morningstar Category
Intermediate Core Bond

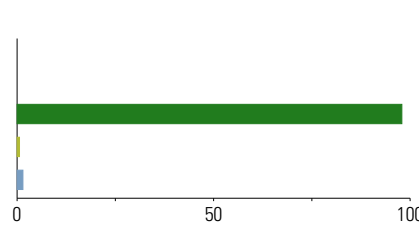
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

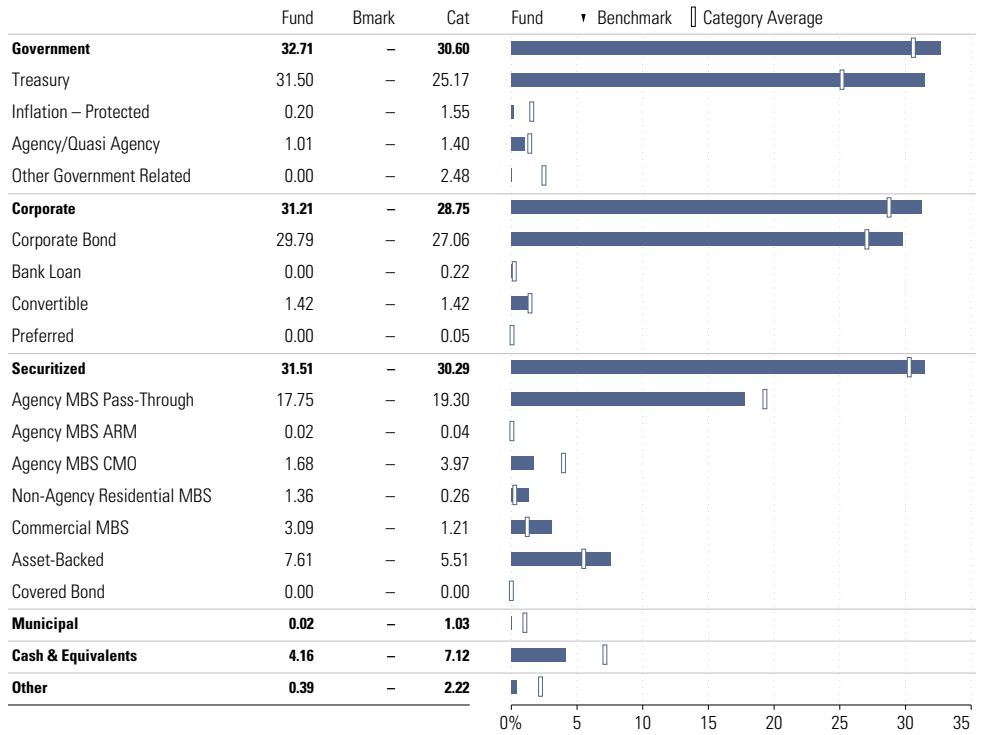


Asset Class	Net %	Cat%
US Stocks	0.00	0.04
Non-US Stocks	0.00	0.00
Bonds	97.90	96.10
Cash	0.61	1.66
Other	1.48	2.19
Total	100.00	100.00

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
B	0.03	0.00	0.77
Below B	0.00	0.00	0.30
Not Rated	3.41	2.46	0.75

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 1.25%	06-2028	3.46	3.46	-
⊖ Western Asset Prem Instl Govtt Rsrv Pref	-	3.27	6.73	-
iShares iBoxx \$ Invtm 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	-
⊕ United States Treasury Notes 1.25%	-	1.40	18.98	-
⊕ United States Treasury Bonds 2.25%	-	1.40	20.38	-
⊖ United States Treasury Bonds 1.875%	-	1.36	21.75	-

Total Holdings 2541

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Western Asset Core Plus Bond IS WAPSX

Morningstar Category Intermediate Core-Plus 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-Plus Bond category's top three quartiles in 8 of the 10 years it's been in existence.

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

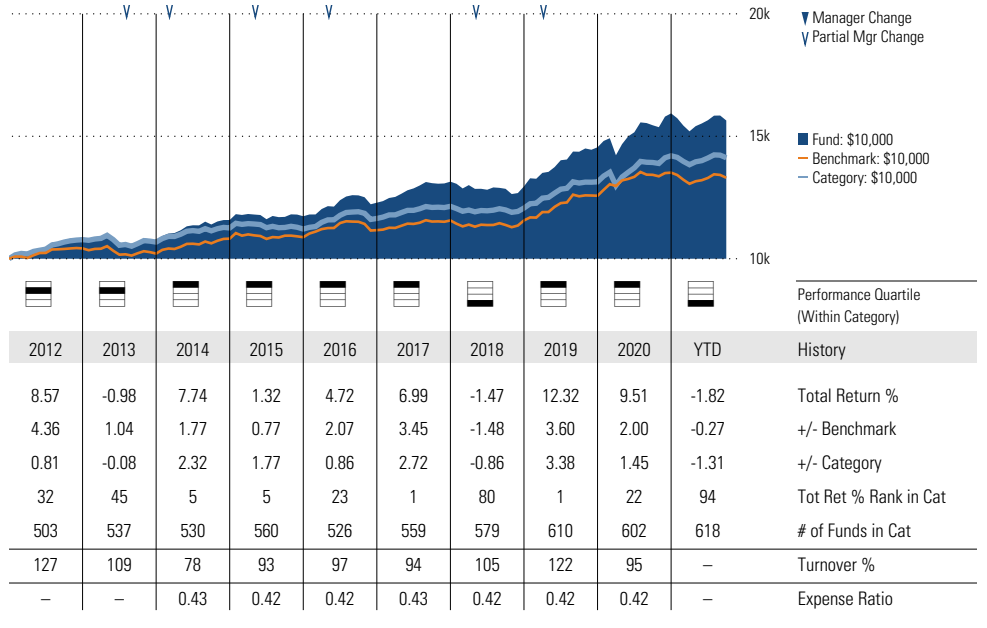
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.42 is 44.74% lower than the Intermediate Core-Plus Bond category average.

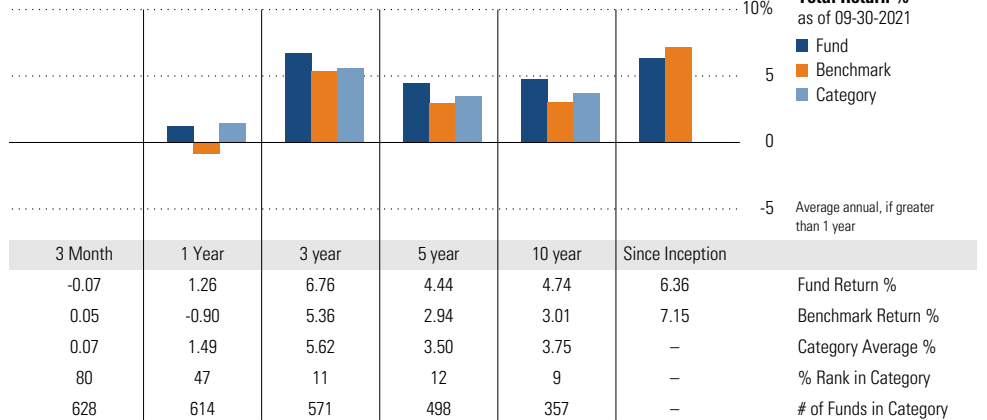
Morningstar Investment Management LLC Analysis

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

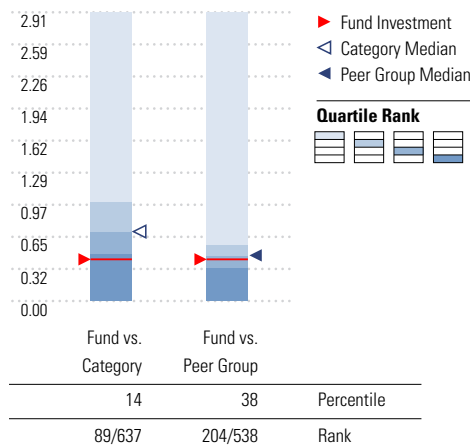
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.03	-	0.48
Beta	1.26	-	0.99
R-Squared	64.40	-	62.23
Standard Deviation	5.58	3.54	4.66
Sharpe Ratio	1.03	1.23	1.06
Tracking Error	3.45	-	2.94
Information Ratio	0.41	-	0.16
Up Capture Ratio	141.17	-	110.92
Down Capture Ratio	171.03	-	117.39

Portfolio Metrics

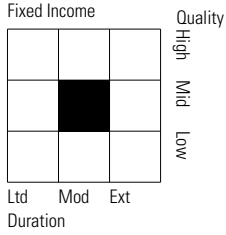
	Fund	Bmark	Cat
Avg Eff Duration	7.06	4.43	5.89
Avg Eff Maturity	12.98	-	7.41

Western Asset Core Plus Bond IS WAPSX

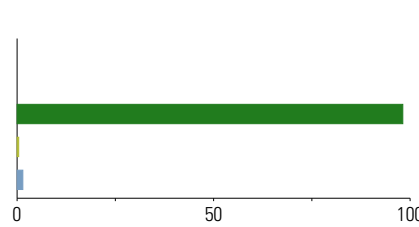
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

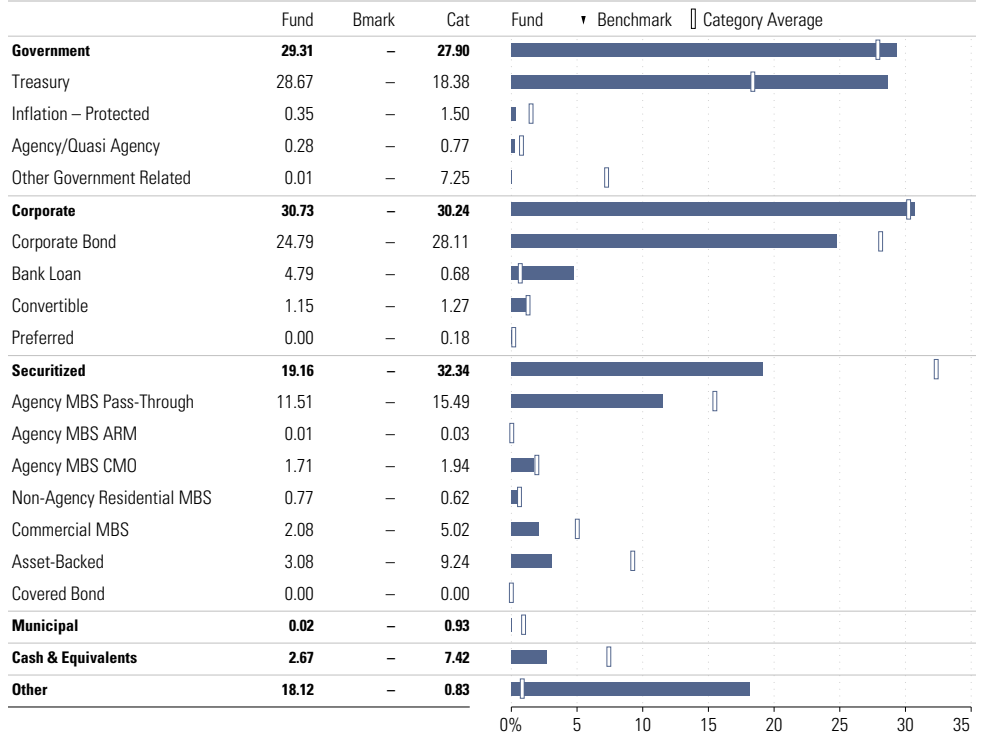


Asset Class	Net %	Cat%
US Stocks	0.00	0.07
Non-US Stocks	0.00	0.00
Bonds	98.14	96.97
Cash	0.41	0.88
Other	1.46	2.08
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	45.31	3.53	47.76
AA	5.39	74.59	4.13
A	14.57	10.82	10.83
BBB	19.09	8.32	22.67
BB	8.25	0.28	6.45
B	2.85	0.00	3.21
Below B	1.06	0.00	1.52
Not Rated	3.48	2.46	3.43

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Usd/Eur Ffx Due 101921-Cross	10-2021	4.42	4.42	-
⊕ Usd/Eur Ffx Due 101921	10-2021	4.31	8.73	-
⊕ Cad/Usd Ffx Due 101921	10-2021	2.93	11.67	-
⊕ Cad/Usd Ffx Due 101921-Cross	10-2021	2.90	14.56	-
United States Treasury Notes 1.25%	04-2028	2.55	17.11	-
United States Treasury Notes 0.25%	05-2025	2.20	19.31	-
⊕ China (People's Republic Of) 3.29%	05-2029	2.20	21.51	-
United States Treasury Bonds 1.375%	-	1.88	23.40	-
United States Treasury Bonds 1.25%	-	1.88	25.28	-
⊕ Fx Fut Euro Fx Curr Fut Dec21	12-2021	1.65	26.92	-

Total Holdings 2973

⊕ Increase ⊖ Decrease ✱ New to Portfolio