

American Century Real Estate R6 AREDX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008
Steven Rodriguez since 12-2009
Vishal Govil since 12-2011

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.88 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 0.81 is 24.3% lower than the Real Estate category average.

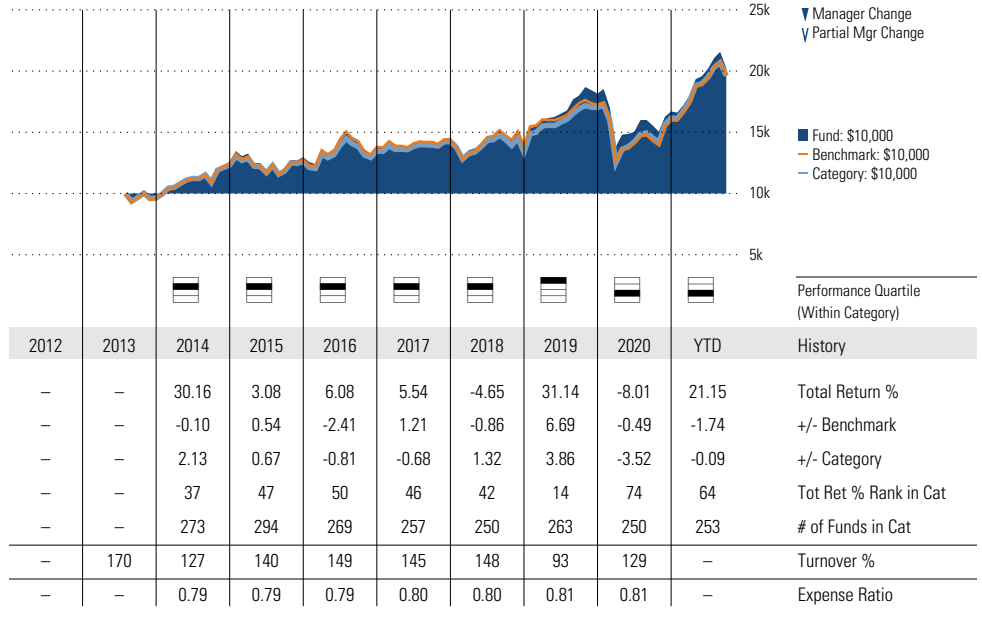
Morningstar Investment Management LLC Analysis

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

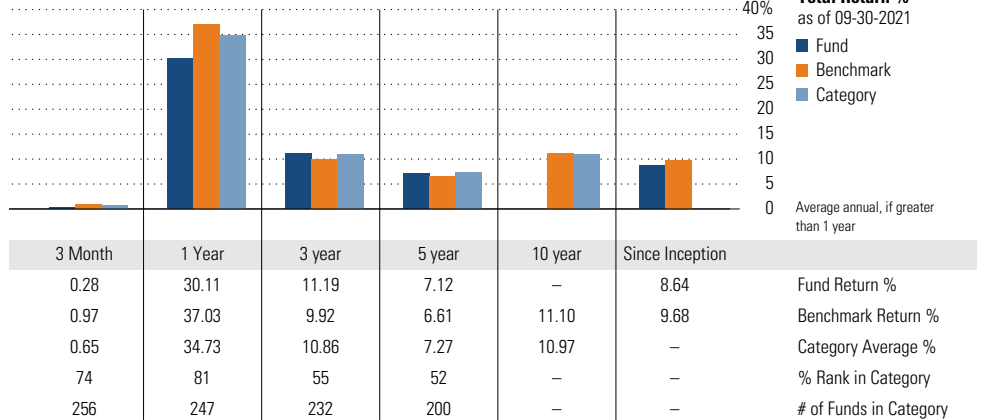
ESG Metrics

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

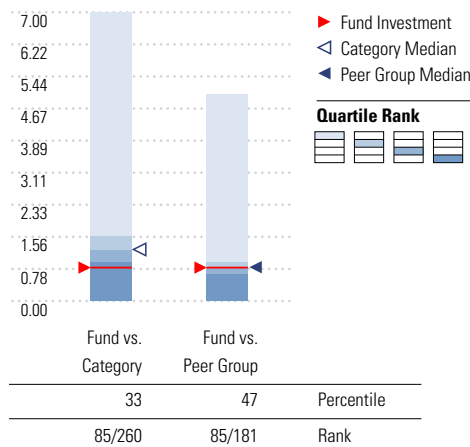
Growth of \$10,000



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	1.88	–	2.01
Beta	0.91	–	0.92
R-Squared	96.38	–	93.28
Standard Deviation	18.54	20.01	19.17
Sharpe Ratio	0.61	0.52	0.63
Tracking Error	3.96	–	5.05
Information Ratio	0.32	–	0.36
Up Capture Ratio	100.55	–	98.49
Down Capture Ratio	94.97	–	91.53

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	33.88	38.46	38.51
Price/Book Ratio	3.20	2.42	2.85
Geom Avg Mkt Cap \$B	23.51	9.35	24.65
ROE	15.01	9.56	11.00

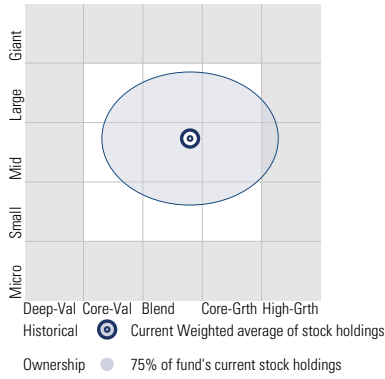
American Century Real Estate R6 AREDX

Morningstar Category
Real Estate

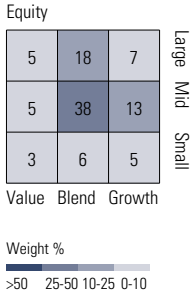
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 09-30-2021

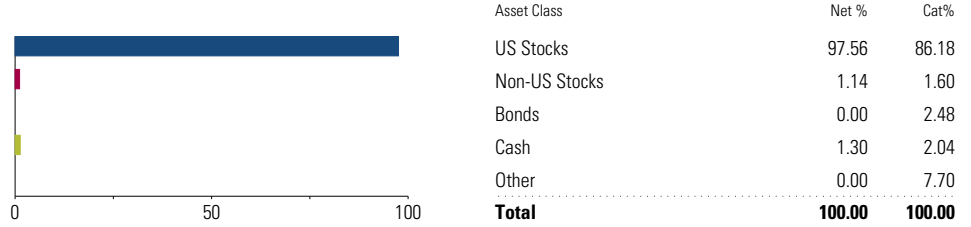
Morningstar Style Box™



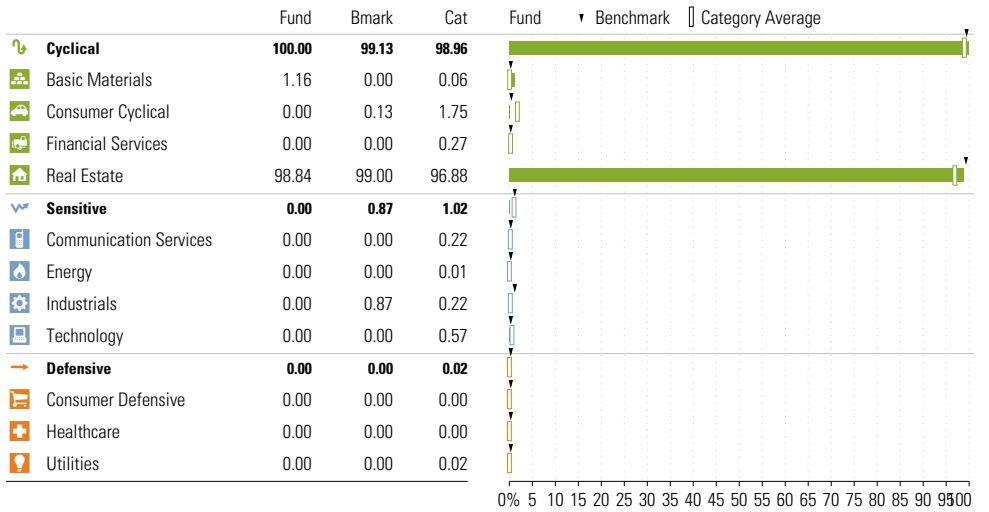
Style Breakdown



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
⊖ Prologis Inc	9.09	9.09	27.75	Real Estate
⊕ American Tower Corp	6.66	15.75	19.95	Real Estate
⊕ SBA Communications Corp	5.58	21.33	17.79	Real Estate
Invitation Homes Inc	4.94	26.27	30.77	Real Estate
⊖ Crown Castle International Corp	4.70	30.97	11.38	Real Estate
⊖ Simon Property Group Inc	4.61	35.58	57.33	Real Estate
⊕ UDR Inc	4.37	39.95	40.68	Real Estate
⊖ Welltower Inc	4.25	44.19	30.35	Real Estate
⊖ Extra Space Storage Inc	3.71	47.90	47.80	Real Estate
⊕ Digital Realty Trust Inc	3.54	51.44	6.04	Real Estate
⊕ Essex Property Trust Inc	3.30	54.75	37.31	Real Estate
⊕ Sun Communities Inc	3.18	57.92	23.46	Real Estate
⊕ AvalonBay Communities Inc	3.03	60.95	40.14	Real Estate
⊖ Life Storage Inc	2.87	63.83	46.95	Real Estate
⊕ Host Hotels & Resorts Inc	2.51	66.34	11.62	Real Estate

Total Holdings 42

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds American Balanced R6 RLBGX

Morningstar Category
Allocation--50% to 70%
Equity

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
 Alan Berro since 03-2006
 Jeffrey Lager since 03-2011
 Paul Benjamin since 07-2014
 Anne-Marie Peterson since 10-2015
 Alan Wilson since 01-2016
 John Queen since 07-2016
 Pramod Atluri since 03-2018
 Mark Casey since 10-2019
 Ritchie Tuazon since 10-2020

Quantitative Screens

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

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

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

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

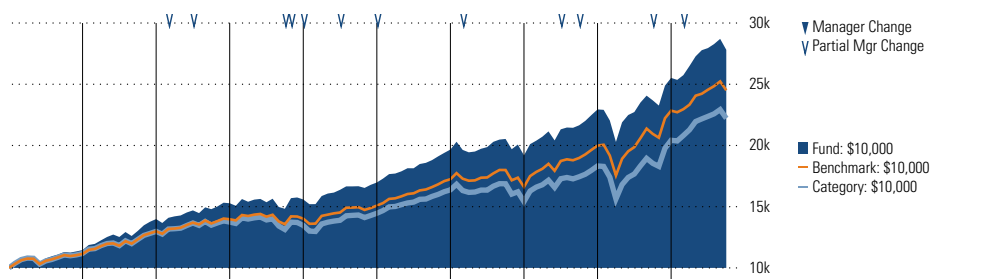
Morningstar Investment Management LLC Analysis

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

ESG Metrics

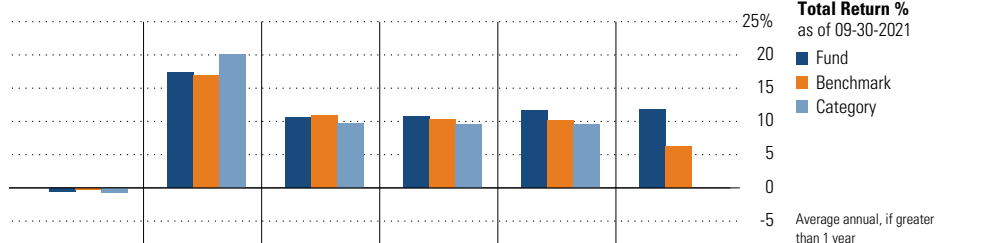
Metric	Rating	Updated
ESG Commitment	1-Low	10-08-2021
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Growth of \$10,000



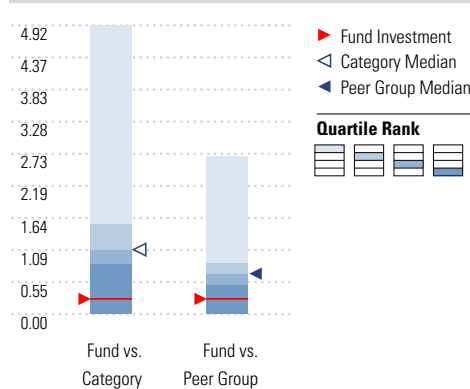
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	14.57	22.12	9.22	2.03	8.90	15.84	-2.42	19.55	11.22	8.98	History
	3.10	5.59	1.65	1.67	1.30	1.56	1.24	-0.78	-3.04	1.69	Total Return %
	2.85	5.64	3.01	3.96	1.56	2.63	3.34	0.32	-0.50	0.07	+/- Benchmark
	9	5	16	3	20	15	8	48	57	35	+/- Category
	744	782	753	800	751	731	741	713	687	704	Tot Ret % Rank in Cat
	54	55	68	82	79	95	72	104	176	-	# of Funds in Cat
	-	-	0.29	0.29	0.29	0.28	0.28	0.27	0.26	-	Turnover %
	-	-									Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2021
	-0.51	17.40	10.64	10.77	11.62	11.79	Fund
	-0.19	16.98	10.84	10.38	10.08	6.22	Benchmark
	-0.71	20.04	9.65	9.52	9.52	-	Category
	51	66	33	23	8	-	Average annual, if greater than 1 year
	714	690	654	597	428	-	Fund Return %
							Benchmark Return %
							Category Average %
							% Rank in Category
							# 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	0.41	-	-1.48
Beta	0.94	-	1.06
R-Squared	97.50	-	94.44
Standard Deviation	10.98	11.52	12.60
Sharpe Ratio	0.88	0.86	0.73
Tracking Error	1.86	-	3.16
Information Ratio	-0.11	-	-0.34
Up Capture Ratio	96.83	-	100.24
Down Capture Ratio	95.64	-	108.89

Portfolio Metrics

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

American Funds American Balanced R6 RLBGX

Morningstar Category
Allocation--50% to 70%

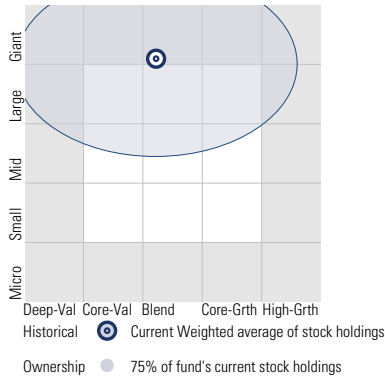
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

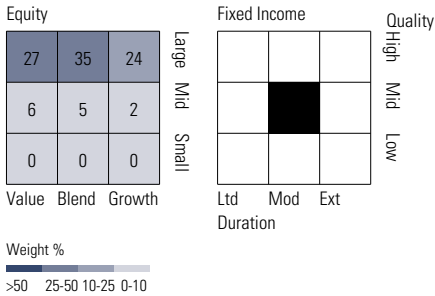
Equity

Style Analysis as of 09-30-2021

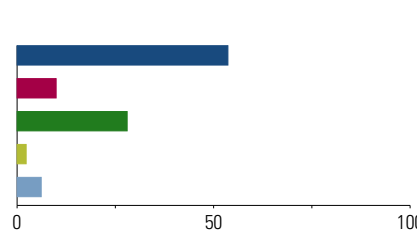
Morningstar Style Box™



Style Breakdown

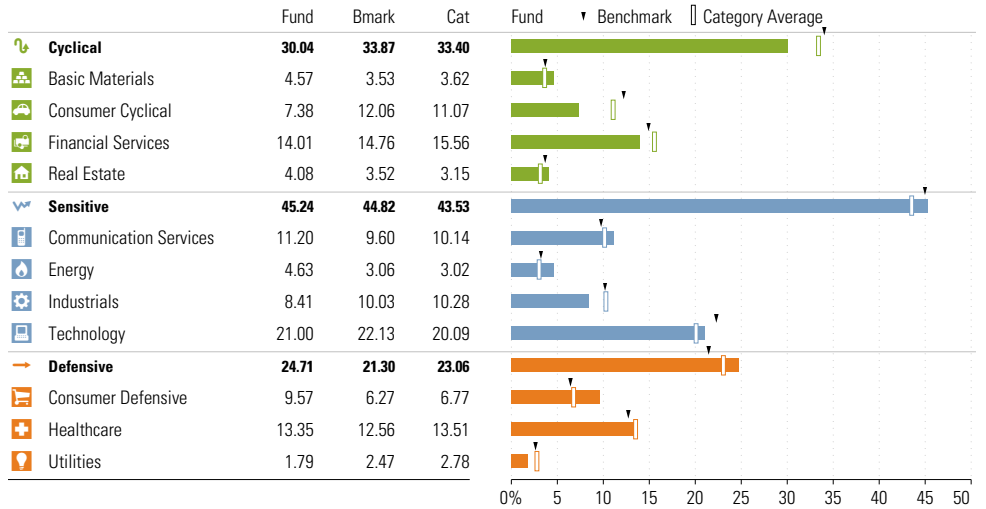


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	53.64	49.82
Non-US Stocks	9.93	12.52
Bonds	28.00	30.07
Cash	2.30	4.36
Other	6.13	3.22
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
Capital Group Central Cash Fund	—	7.02	7.02	—	—
Cap Grp Cent Fd Ser Ii	—	5.52	12.54	—	—
Cash And Other Assets Less Liabilities	—	4.75	17.30	—	—
Microsoft Corp	—	4.06	21.36	27.51	Technology
United States Treasury Notes 0.13%	04-2026	3.05	24.41	—	—
Broadcom Inc	—	2.51	26.93	13.22	Technology
Federal National Mortgage Association 2.5%	12-2051	1.96	28.89	—	—
UnitedHealth Group Inc	—	1.93	30.81	12.61	Healthcare
Philip Morris International Inc	—	1.78	32.59	18.90	Consumer Defensive
Comcast Corp Class A	—	1.66	34.25	8.13	Communication Svc

Total Holdings 1768

⊕ Increase ⊖ Decrease ✱ New to Portfolio

ClearBridge Appreciation IS LMESX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Scott Glasser since 12-2001

Michael Kagan since 08-2009

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 19.76 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.57 is 31.33% lower than the Large Blend category average.

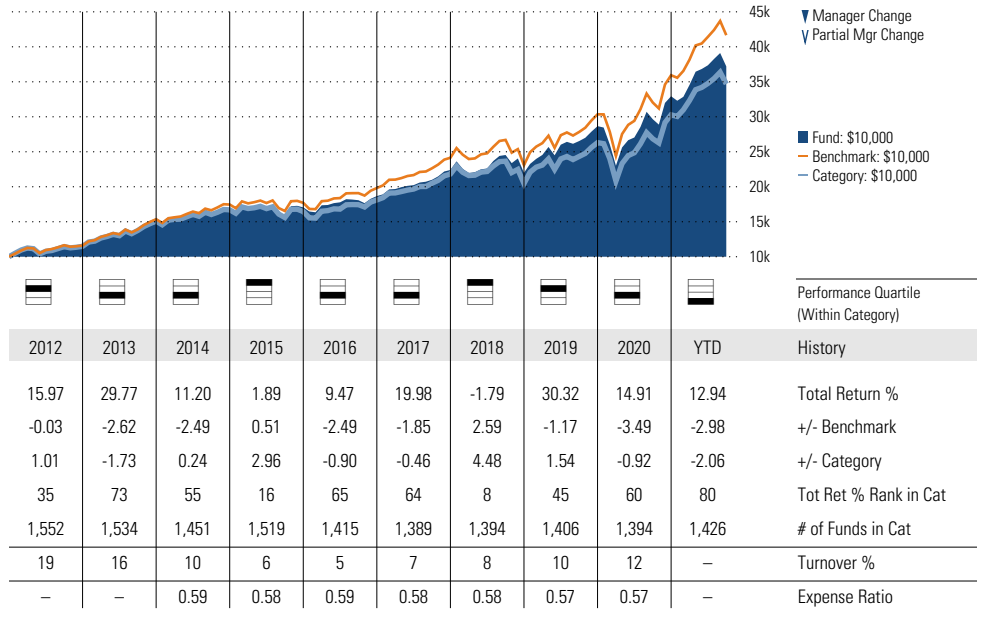
Morningstar Investment Management LLC Analysis

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.

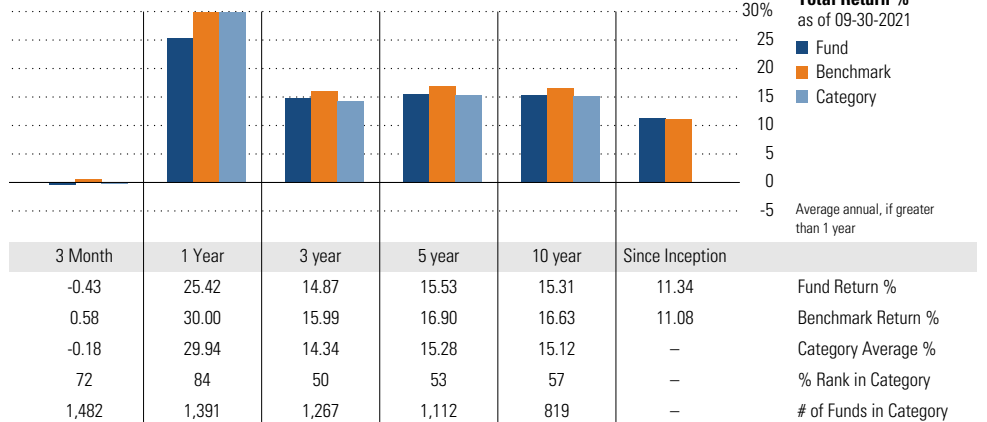
ESG Metrics

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

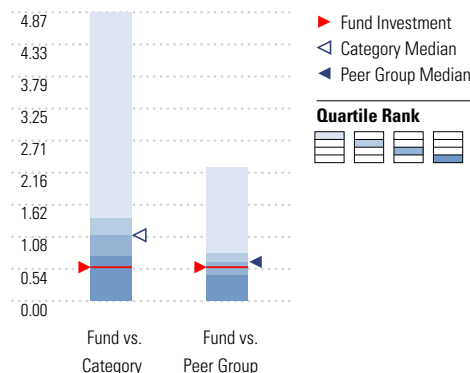
Growth of \$10,000



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	0.13	-	-1.35
Beta	0.92	-	0.97
R-Squared	98.03	-	95.76
Standard Deviation	17.46	18.81	18.73
Sharpe Ratio	0.82	0.83	0.74
Tracking Error	2.88	-	3.76
Information Ratio	-0.39	-	-1.00
Up Capture Ratio	92.99	-	94.15
Down Capture Ratio	93.04	-	98.89

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.65	24.09	22.21
Price/Book Ratio	4.06	4.27	4.41
Geom Avg Mkt Cap \$B	293.86	201.74	256.86
ROE	31.74	31.23	31.98

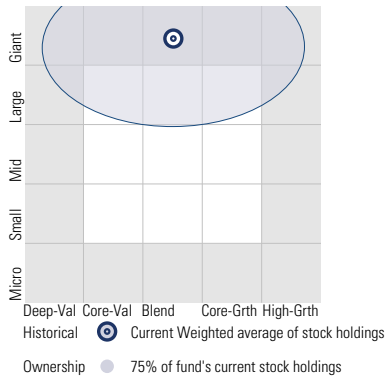
ClearBridge Appreciation IS LMESX

Morningstar Category
Large Blend

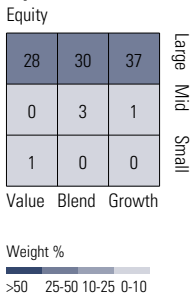
Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2021

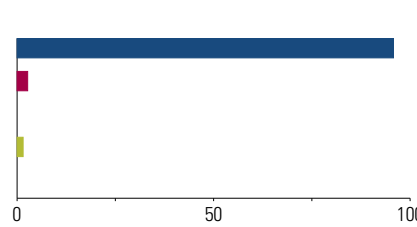
Morningstar Style Box™



Style Breakdown

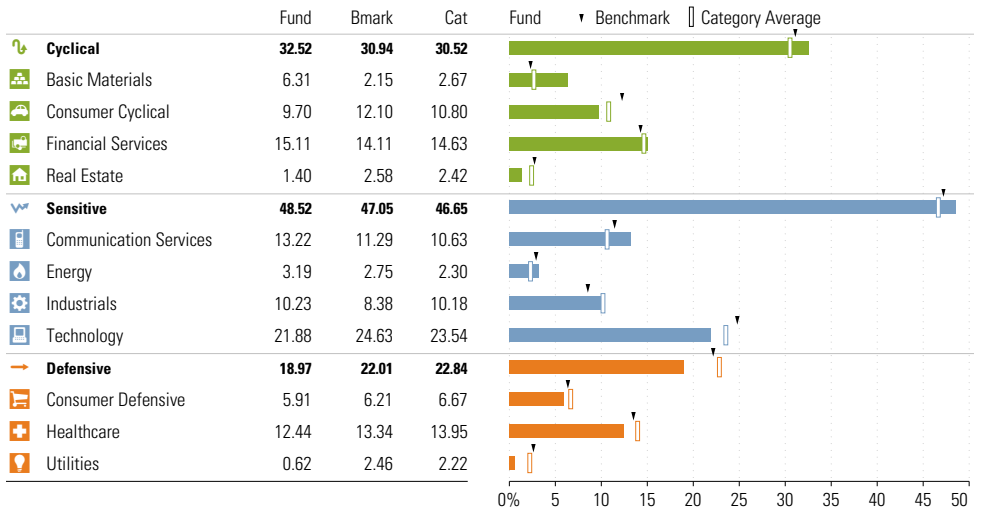


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	95.77	94.81
Non-US Stocks	2.69	3.07
Bonds	0.00	0.50
Cash	1.53	1.19
Other	0.00	0.42
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
Microsoft Corp	8.40	8.40	27.51	Technology
Apple Inc	5.49	13.88	7.13	Technology
JPMorgan Chase & Co	3.67	17.56	30.94	Financial Services
Amazon.com Inc	3.51	21.06	0.86	Consumer Cyclical
Berkshire Hathaway Inc Class A	2.94	24.00	18.28	Financial Services
The Home Depot Inc	2.70	26.71	25.45	Consumer Cyclical
Visa Inc Class A	2.56	29.26	2.28	Financial Services
Facebook Inc Class A	2.38	31.65	24.25	Communication Svc
Thermo Fisher Scientific Inc	2.34	33.99	22.83	Healthcare
Comcast Corp Class A	2.30	36.29	8.13	Communication Svc
UnitedHealth Group Inc	2.21	38.49	12.61	Healthcare
Alphabet Inc Class C	2.19	40.69	52.14	Communication Svc
Honeywell International Inc	2.19	42.88	1.11	Industrials
Alphabet Inc Class A	2.13	45.00	52.54	Communication Svc
Johnson & Johnson	2.06	47.06	4.61	Healthcare

Total Holdings 75

⊕ Increase ⊖ Decrease ✨ New to Portfolio

ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Brian Angerame since 08-2010
Aram Green since 08-2010
Jeffrey Russell since 08-2010
Matthew Lilling since 06-2020

Quantitative Screens

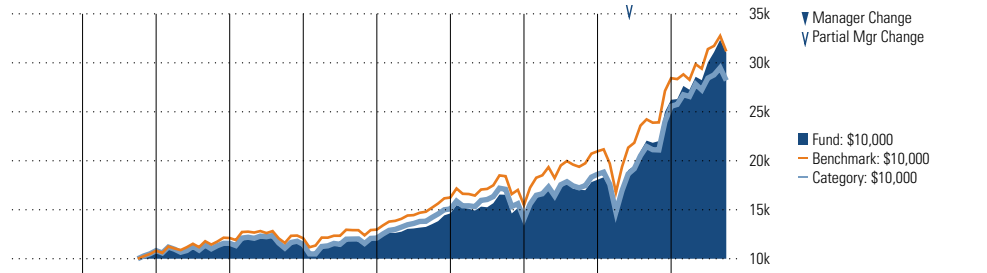
✔ **Performance:** The fund has finished in the Mid-Cap Growth category's top three quartiles in 7 of the 8 years it's been in existence.

✔ **Management:** The fund's management has been in place for 11.09 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.75 is 30.56% lower than the Mid-Cap Growth category average.

Growth of \$10,000



Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
Performance Quartile (Within Category)											
Total Return %	-	-	7.40	0.51	2.17	23.08	-5.69	30.95	45.15	18.35	Total Return %
+/- Benchmark	-	-	-4.50	0.71	-5.16	-2.19	-0.94	-4.52	9.56	8.75	+/- Benchmark
+/- Category	-	-	0.40	1.46	-3.86	-0.83	0.96	-1.57	5.89	8.63	+/- Category
Tot Ret % Rank in Cat	-	-	48	37	76	58	46	62	27	6	Tot Ret % Rank in Cat
# of Funds in Cat	-	-	651	681	613	602	598	602	593	604	# of Funds in Cat
Turnover %	-	76	44	35	25	27	21	22	28	-	Turnover %
Expense Ratio	-	-	1.05	0.97	0.80	0.80	0.76	0.75	0.75	-	Expense Ratio

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

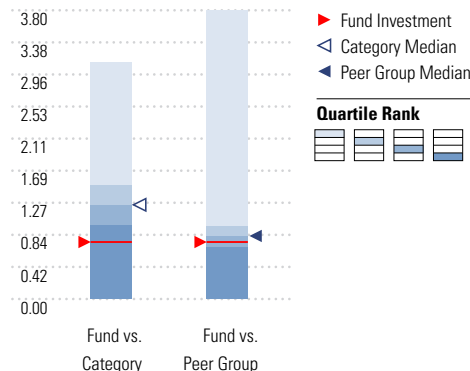
Metric	Rating	Updated
Sustainability Rating	5	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Trailing Performance



Period	3 Month	1 Year	3 year	5 year	10 year	Since Inception	History
Fund Return %	3.35	42.14	23.36	21.42	-	15.43	Fund Return %
Benchmark Return %	-0.76	30.45	19.14	19.27	17.54	11.82	Benchmark Return %
Category Average %	-0.86	33.09	18.19	18.82	16.49	-	Category Average %
% Rank in Category	8	11	12	21	-	-	% Rank in Category
# of Funds in Category	615	586	551	497	-	-	# of Funds in Category

Net Expense



Comparison	Rank	Percentile
Fund vs. Category	19	118/617
Fund vs. Peer Group	35	159/456

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	3.42	-	-0.05
Beta	1.01	-	0.99
R-Squared	96.67	-	91.63
Standard Deviation	22.71	22.05	23.04
Sharpe Ratio	0.99	0.86	0.82
Tracking Error	4.15	-	6.61
Information Ratio	1.02	-	-0.16
Up Capture Ratio	109.05	-	99.60
Down Capture Ratio	99.51	-	101.34

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	44.33	32.67	34.64
Price/Book Ratio	7.62	9.61	6.28
Geom Avg Mkt Cap \$B	25.06	23.28	18.91
ROE	11.83	15.79	16.95

ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category

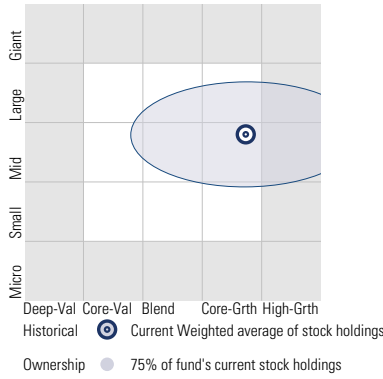
Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2021

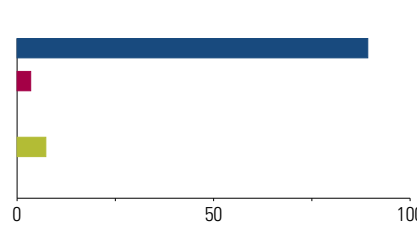
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	89.23	93.12
Non-US Stocks	3.46	3.90
Bonds	0.00	0.07
Cash	7.31	2.61
Other	0.00	0.30
Total	100.00	100.00

Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	24.94	25.48	27.83			
Basic Materials	3.47	1.69	2.04			
Consumer Cyclical	14.61	16.15	14.20			
Financial Services	2.76	5.09	8.46			
Real Estate	4.10	2.55	3.13			
Sensitive	53.20	55.14	48.82			
Communication Services	4.46	5.42	5.27			
Energy	0.90	1.55	0.89			
Industrials	11.71	14.20	13.20			
Technology	36.13	33.97	29.46			
Defensive	21.86	19.39	23.36			
Consumer Defensive	2.75	2.00	2.57			
Healthcare	19.11	17.23	20.27			
Utilities	0.00	0.16	0.52			

Top 15 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ JPMorgan 100% US Tr Sec MM Inst	5.58	5.58	-	-
⊕ Fortinet Inc	3.21	8.78	96.62	Technology
Atlassian Corporation PLC A	2.96	11.74	67.37	Technology
⊕ Mettler-Toledo International Inc	2.71	14.45	20.85	Healthcare
⊕ HubSpot Inc	2.62	17.07	70.54	Technology
⊕ Marvell Technology Inc	2.53	19.61	27.11	Technology
⊕ IDEXX Laboratories Inc	2.51	22.12	24.41	Healthcare
⊕ Charles River Laboratories International Inc	2.41	24.53	65.16	Healthcare
⊕ Catalent Inc	2.15	26.68	27.87	Healthcare
⊕ DocuSign Inc	2.14	28.82	15.80	Technology
⊕ Burlington Stores Inc	2.06	30.88	8.42	Consumer Cyclical
⊕ Datadog Inc Class A	2.01	32.89	-	Technology
⊕ United Rentals Inc	1.98	34.87	51.32	Industrials
⊕ Chipotle Mexican Grill Inc	1.92	36.79	31.07	Consumer Cyclical
⊕ Carvana Co Class A	1.86	38.66	25.88	Consumer Cyclical

Total Holdings 71

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Delaware Small Cap Value R6 DVZRX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

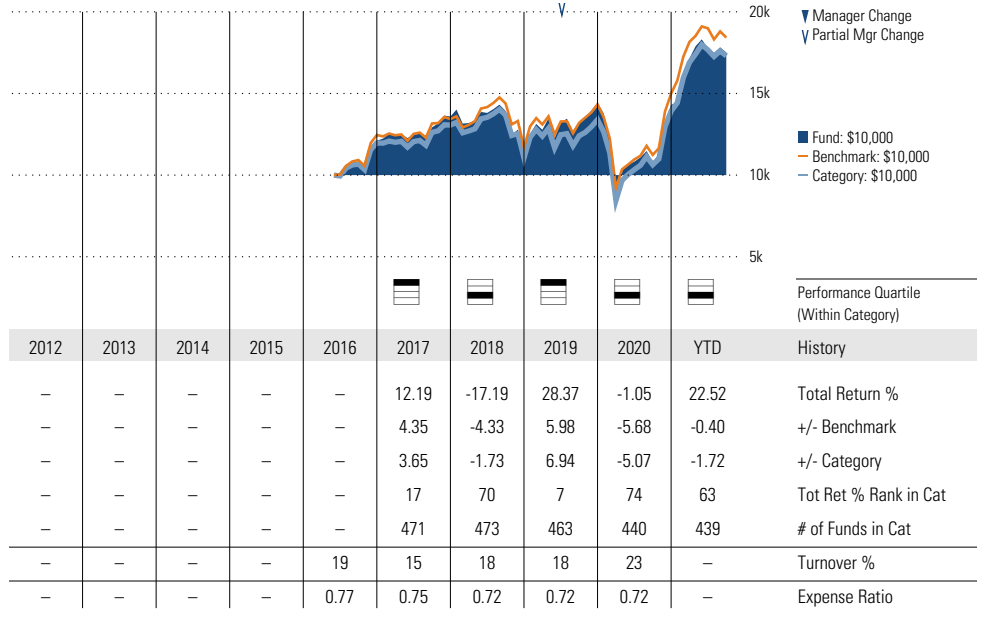
✔ **Performance:** The fund has finished in the Small Value category's top three quartiles in 5 of the 5 years it's been in existence.

✔ **Management:** The fund's management has been in place for 24.43 years.

✔ **Style:** The fund has landed in its primary style box — Small Value — 94.12 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.72 is 38.46% lower than the Small Value category average.

Growth of \$10,000



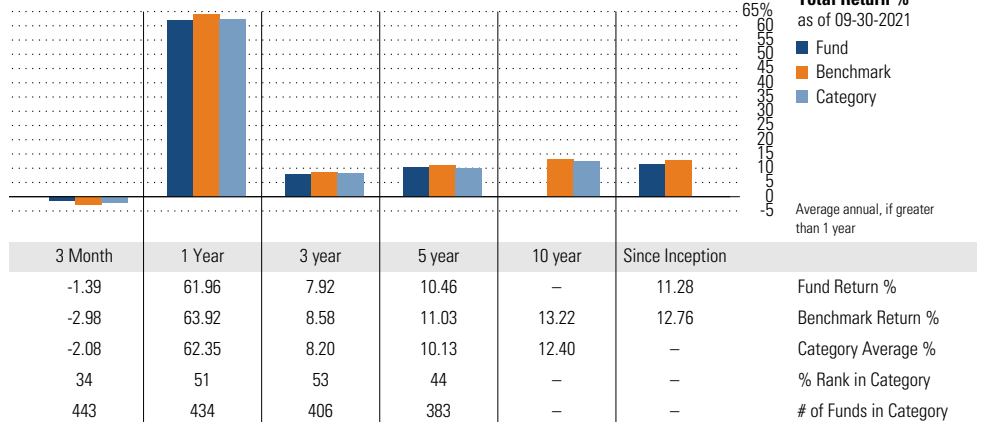
Morningstar Investment Management LLC Analysis

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.

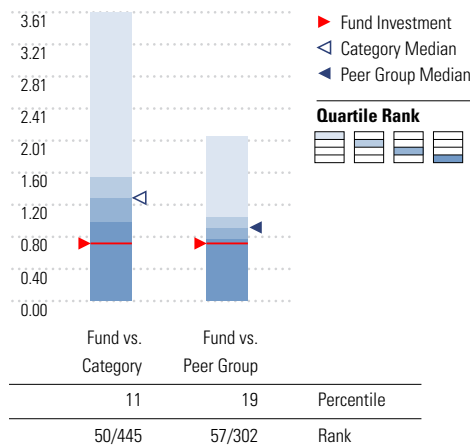
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021

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	-0.54	-	-0.23
Beta	1.01	-	1.02
R-Squared	96.93	-	95.76
Standard Deviation	27.78	26.99	28.02
Sharpe Ratio	0.38	0.40	0.39
Tracking Error	4.88	-	6.13
Information Ratio	-0.14	-	-0.08
Up Capture Ratio	102.69	-	101.34
Down Capture Ratio	105.03	-	102.72

Portfolio Metrics

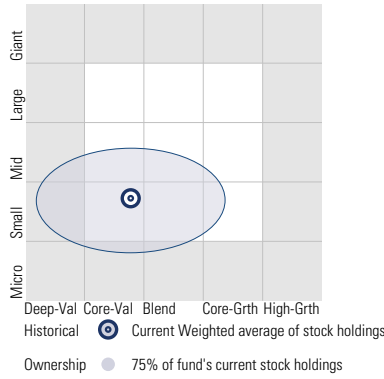
	Fund	Bmark	Cat
Price/Earnings Ratio	14.73	12.57	13.85
Price/Book Ratio	1.84	1.56	1.69
Geom Avg Mkt Cap \$B	4.56	2.18	3.95
ROE	15.13	5.79	12.41

Delaware Small Cap Value R6 DVZRX

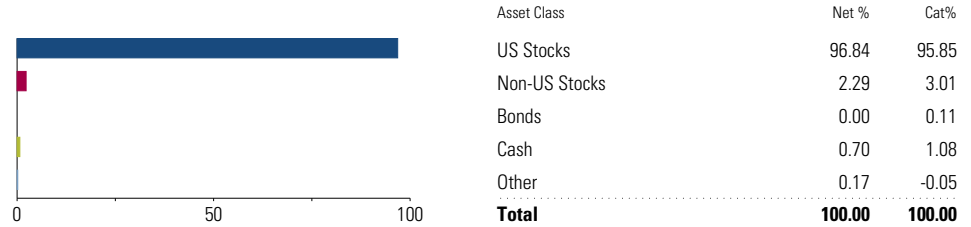
Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

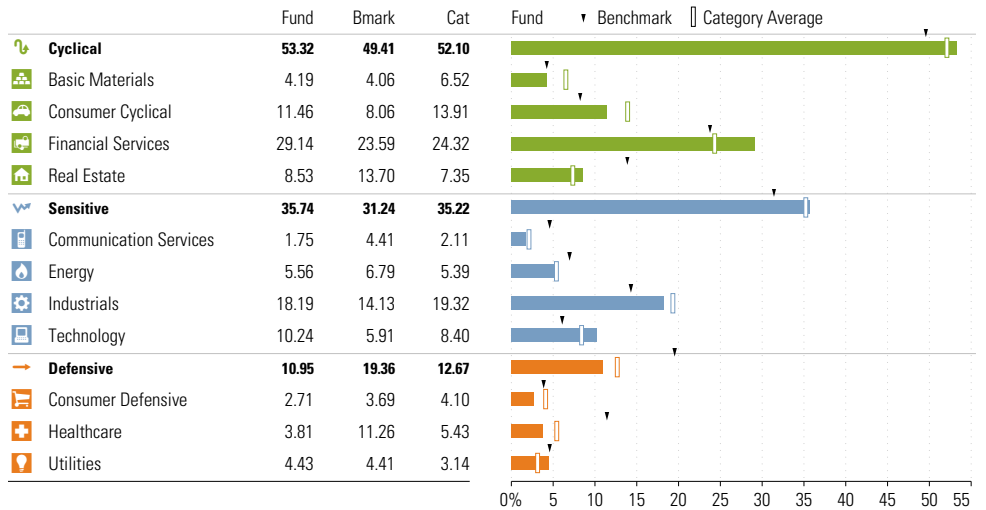
Style Analysis as of 09-30-2021
Morningstar Style Box™



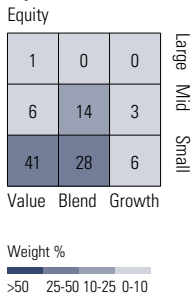
Asset Allocation as of 09-30-2021



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
East West Bancorp Inc	3.32	3.32	54.86	Financial Services
Western Alliance Bancorp	2.63	5.95	82.94	Financial Services
Stifel Financial Corp	2.46	8.41	35.57	Financial Services
MasTec Inc	2.34	10.74	26.55	Industrials
Louisiana-Pacific Corp	2.19	12.93	66.45	Industrials
Hancock Whitney Corp	1.98	14.91	40.89	Financial Services
Webster Financial Corp	1.93	16.84	32.05	Financial Services
IIT Inc	1.75	18.59	12.31	Industrials
WESCO International Inc	1.67	20.26	46.90	Industrials
Devon Energy Corp	1.62	21.88	131.75	Energy
Umpqua Holdings Corp	1.58	23.46	37.91	Financial Services
Berry Global Group Inc	1.52	24.98	8.35	Consumer Cyclical
Zurn Water Solutions Corp	1.48	26.45	63.48	Utilities
F N B Corp	1.41	27.86	26.11	Financial Services
Atkore Inc	1.39	29.25	111.43	Industrials

Total Holdings 116

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Bhanu Singh since 07-2015
Mary Phillips since 07-2015
Arun Keswani since 02-2020

Quantitative Screens

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

Management: The fund's management has been in place for 11.59 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 0.34 is 66.67% lower than the Foreign Large Value category average.

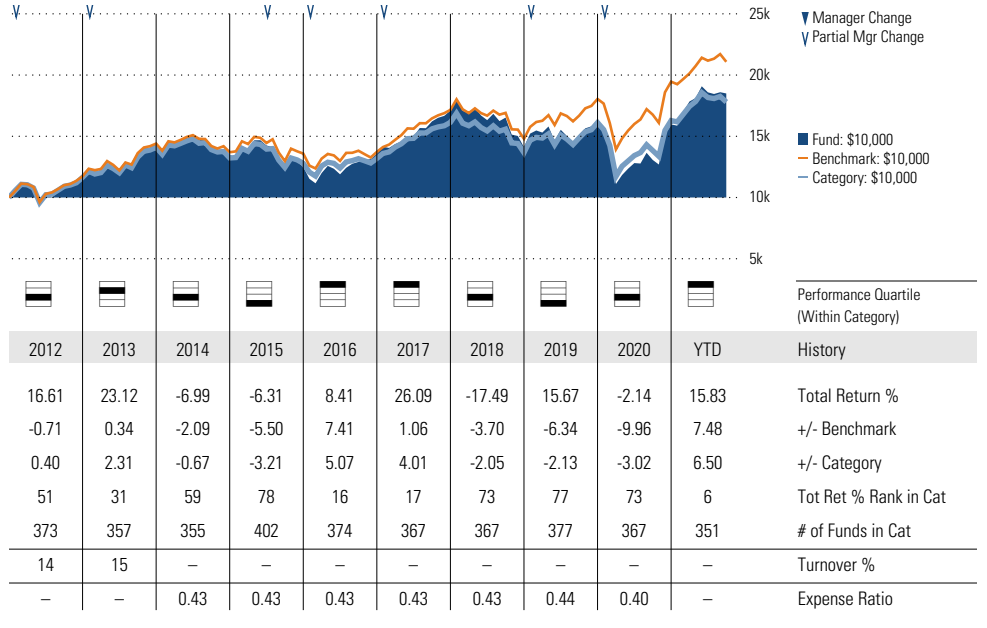
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2021
Carbon Risk Score	Medium Risk	06-30-2021

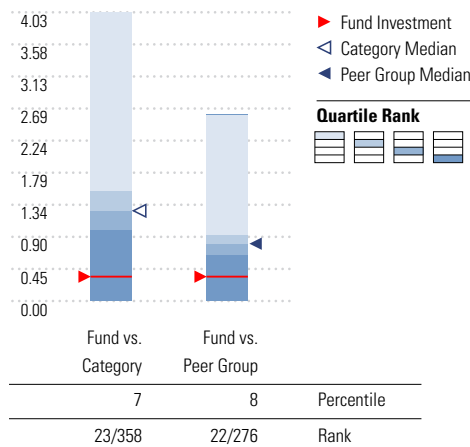
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	-4.73	-	-3.12
Beta	1.25	-	1.10
R-Squared	92.31	-	93.15
Standard Deviation	23.20	17.78	20.26
Sharpe Ratio	0.23	0.44	0.28
Tracking Error	7.86	-	5.87
Information Ratio	-0.48	-	-0.56
Up Capture Ratio	112.48	-	102.29
Down Capture Ratio	133.69	-	116.32

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	10.06	15.42	10.89
Price/Book Ratio	0.99	1.82	1.30
Geom Avg Mkt Cap \$B	33.65	46.48	37.28
ROE	9.96	16.57	13.60

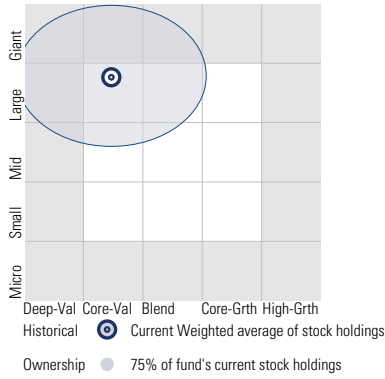
DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

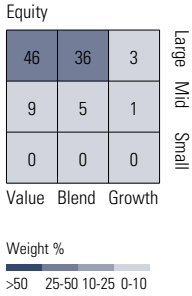
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 09-30-2021

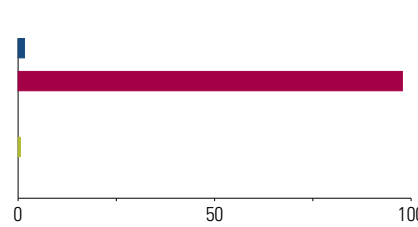
Morningstar Style Box™



Style Breakdown

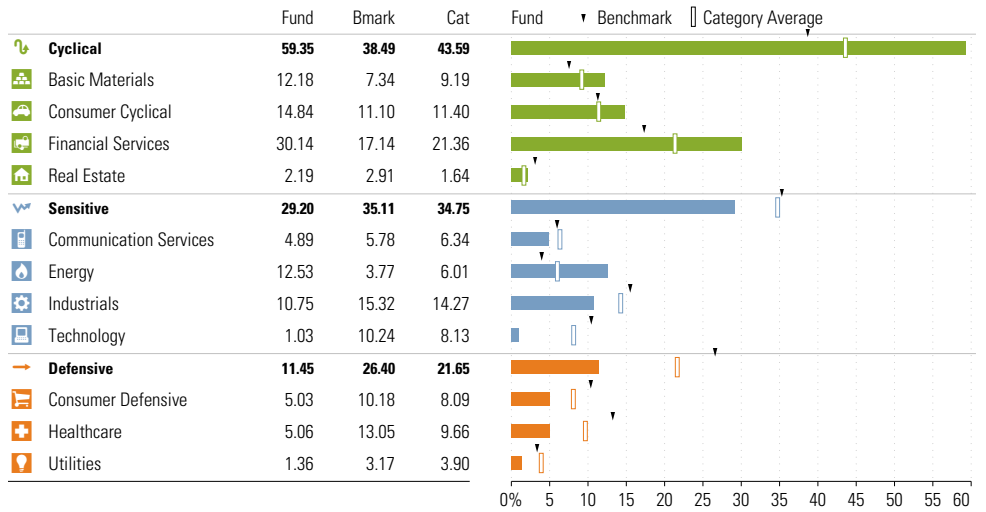


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	1.61	2.56
Non-US Stocks	97.77	95.87
Bonds	0.00	0.29
Cash	0.61	1.13
Other	0.00	0.15
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	31.45	31.09	Americas	10.07	7.97	Greater Europe	58.47	60.93	Developed Markets	99.54
Japan	22.36	17.40	North America	9.92	6.65	United Kingdom	13.62	17.49	Emerging Markets	0.46
Australasia	6.41	2.70	Central/Latin	0.15	1.32	W euro-ex UK	44.45	42.43	Not Available	0.00
Asia-4 Tigers	2.38	7.72				Emrgng Europe	0.00	0.51		
Asia-ex 4 Tigers	0.30	3.27				Africa	0.40	0.50		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Royal Dutch Shell PLC ADR Class B	3.15	3.15	35.17	Energy
⊖ TotalEnergies SE	2.73	5.88	24.58	Energy
⊖ Toyota Motor Corp	2.48	8.35	27.03	Consumer Cyclical
⊖ Daimler AG	1.89	10.25	34.48	Consumer Cyclical
⊕ Bank of Montreal	1.36	11.60	34.51	Financial Services
⊖ BP PLC ADR	1.35	12.95	37.83	Energy
⊖ Koninklijke Ahold Delhaize NV	1.35	14.30	25.81	Consumer Defensive
⊖ Banco Santander SA	1.30	15.60	24.67	Financial Services
⊖ Westpac Banking Corp	1.24	16.84	37.22	Financial Services
⊖ Canadian Natural Resources Ltd	1.22	18.06	56.00	Energy

Total Holdings 519

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Franklin Small Cap Growth R6 FSMLX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael McCarthy since 05-2000
Bradley Carris since 03-2004

Quantitative Screens

✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 7 of the 8 years it's been in existence.

✔ **Management:** The fund's management has been in place for 21.43 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 0.65 is 46.28% lower than the Small Growth category average.

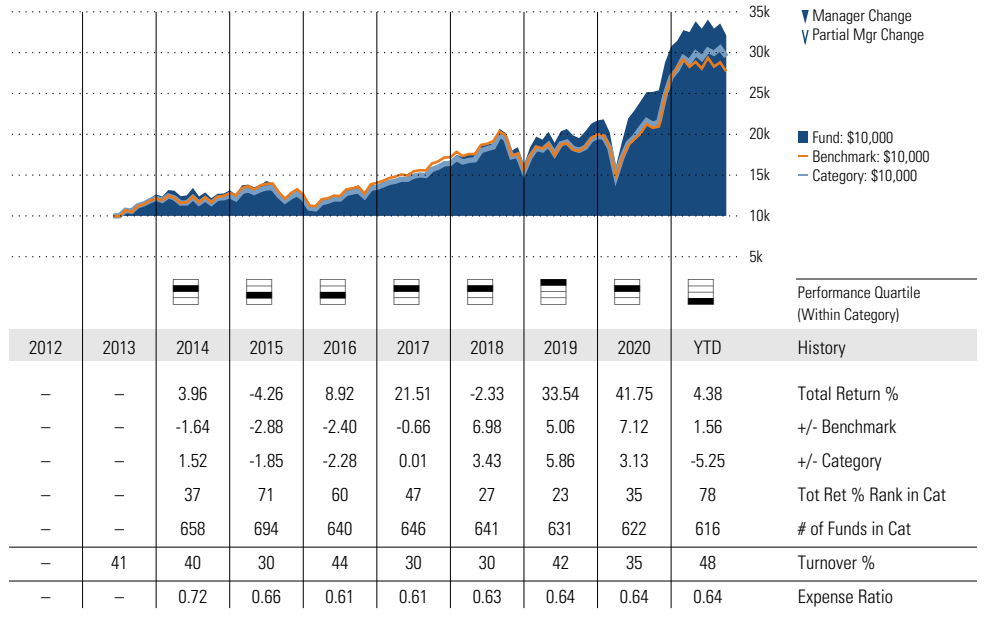
Morningstar Investment Management LLC Analysis

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	2	08-31-2021

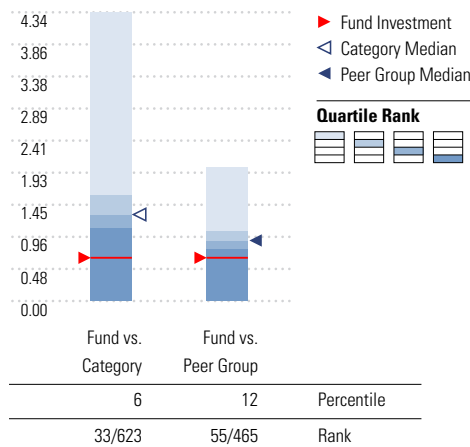
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	4.70	-	4.26
Beta	1.00	-	0.94
R-Squared	94.32	-	91.55
Standard Deviation	26.37	25.66	25.23
Sharpe Ratio	0.68	0.52	0.66
Tracking Error	6.28	-	7.52
Information Ratio	0.81	-	0.51
Up Capture Ratio	105.95	-	100.02
Down Capture Ratio	92.72	-	88.35

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.19	23.33	32.72
Price/Book Ratio	3.65	5.12	5.42
Geom Avg Mkt Cap \$B	3.78	3.07	5.86
ROE	1.63	5.88	3.67

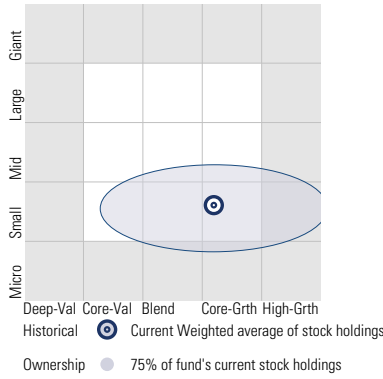
Franklin Small Cap Growth R6 FSMLX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2021

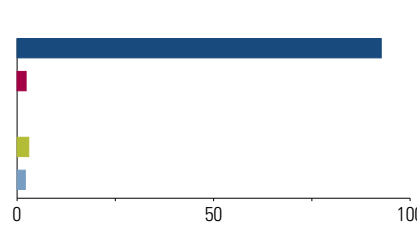
Morningstar Style Box™



Style Breakdown

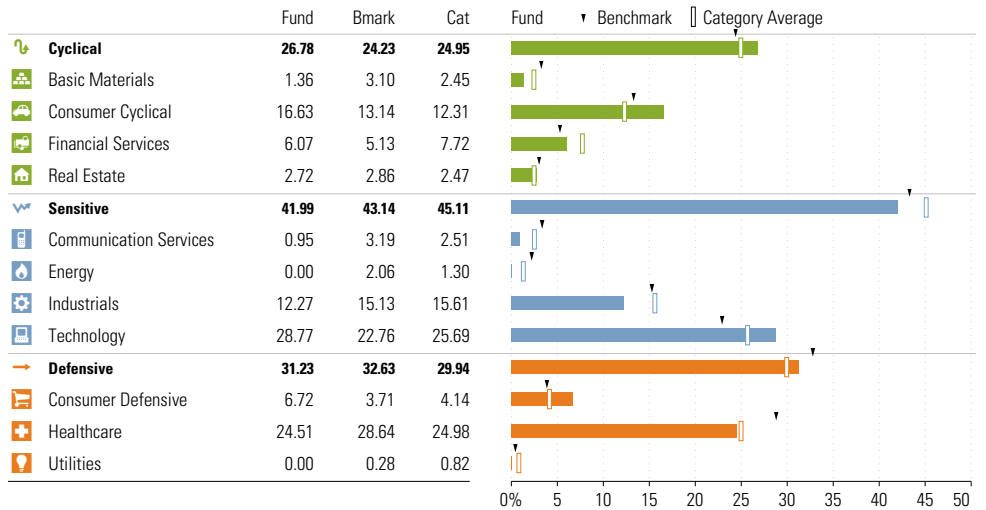


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	92.65	93.01
Non-US Stocks	2.29	4.37
Bonds	0.00	0.00
Cash	2.97	1.73
Other	2.09	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
Franklin IFT Money Market	2.74	2.74	-	-
Allegiant Travel Co	1.62	4.36	3.30	Industrials
Inspire Medical Systems Inc	1.59	5.95	23.81	Healthcare
Lattice Semiconductor Corp	1.56	7.51	41.10	Technology
SiTime Corp Ordinary Shares	1.55	9.06	-	Technology
Red Rock Resorts Inc A	1.50	10.55	104.55	Consumer Cyclical
Western Alliance Bancorp	1.45	12.00	82.94	Financial Services
American Eagle Outfitters Inc	1.40	13.41	30.13	Consumer Cyclical
Semtech Corp	1.37	14.78	8.16	Technology
Beacon Roofing Supply Inc Class A	1.36	16.14	18.84	Industrials
Pinnacle Financial Partners Inc	1.33	17.47	46.93	Financial Services
M/I Homes Inc	1.31	18.78	30.50	Consumer Cyclical
Phreesia Inc	1.28	20.06	13.71	Healthcare
Univar Solutions Inc	1.27	21.34	25.30	Basic Materials
Onto Innovation Inc	1.26	22.60	51.95	Technology

Total Holdings 149

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS Growth R6 MFEKX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 19.51 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.53 is 45.92% lower than the Large Growth category average.

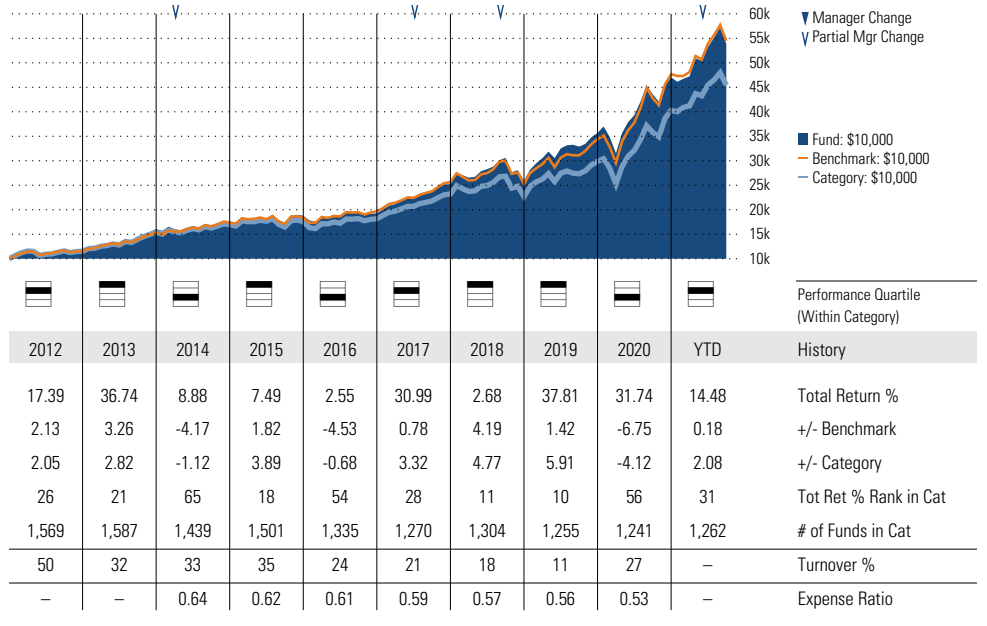
Morningstar Investment Management LLC Analysis

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

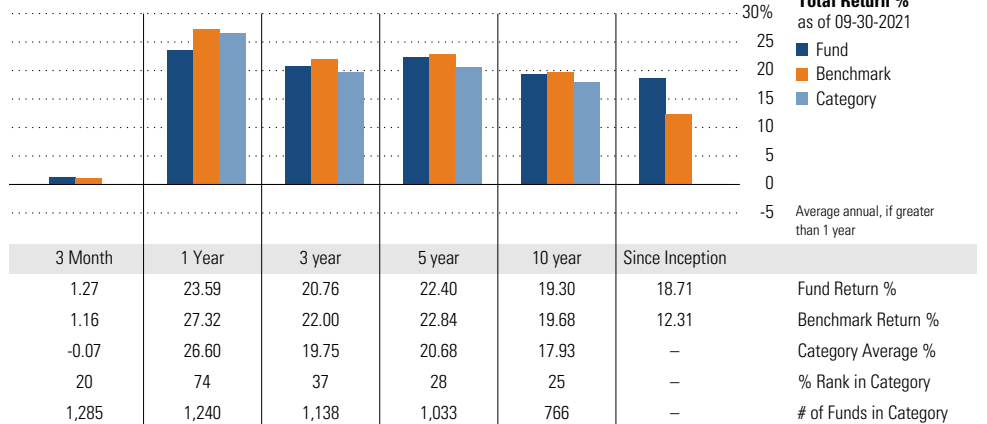
ESG Metrics

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

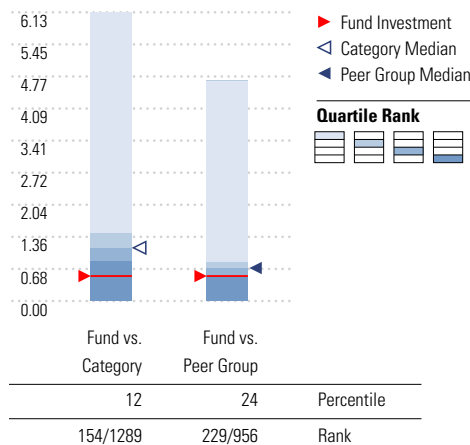
Growth of \$10,000



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	0.66	-	-1.13
Beta	0.91	-	0.98
R-Squared	97.45	-	93.33
Standard Deviation	18.61	20.19	20.50
Sharpe Ratio	1.05	1.04	0.94
Tracking Error	3.49	-	5.22
Information Ratio	-0.36	-	-0.54
Up Capture Ratio	92.29	-	93.50
Down Capture Ratio	90.30	-	95.82

Portfolio Metrics

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

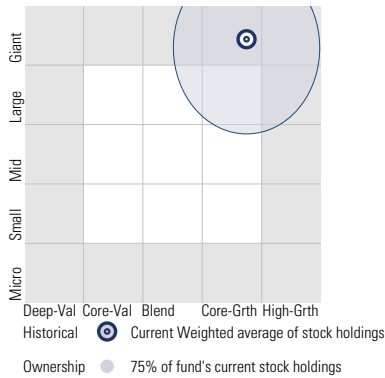
MFS Growth R6 MFEKX

Morningstar Category
Large Growth

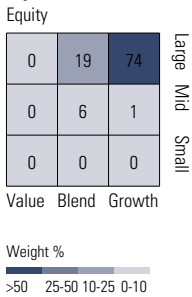
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 09-30-2021

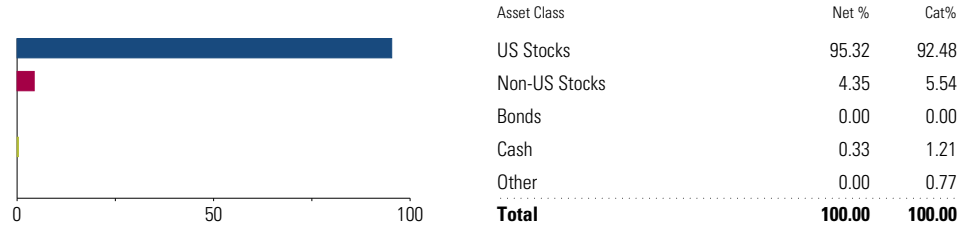
Morningstar Style Box™



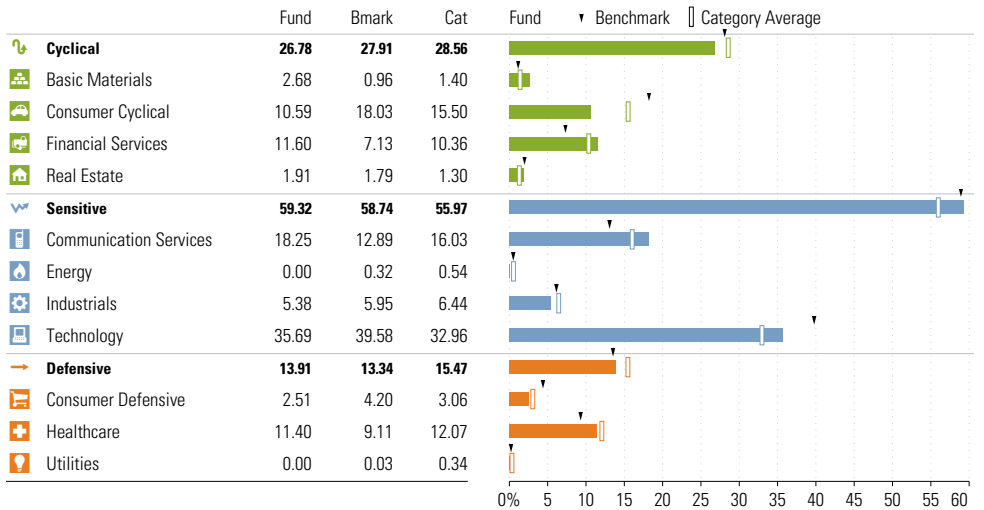
Style Breakdown



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

Total Holdings 72

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS Research International R6 MRSKX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Victoria Higley since 04-2016
Camille Lee since 09-2018

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 5.42 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 62.86 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.71 is 23.66% lower than the Foreign Large Blend category average.

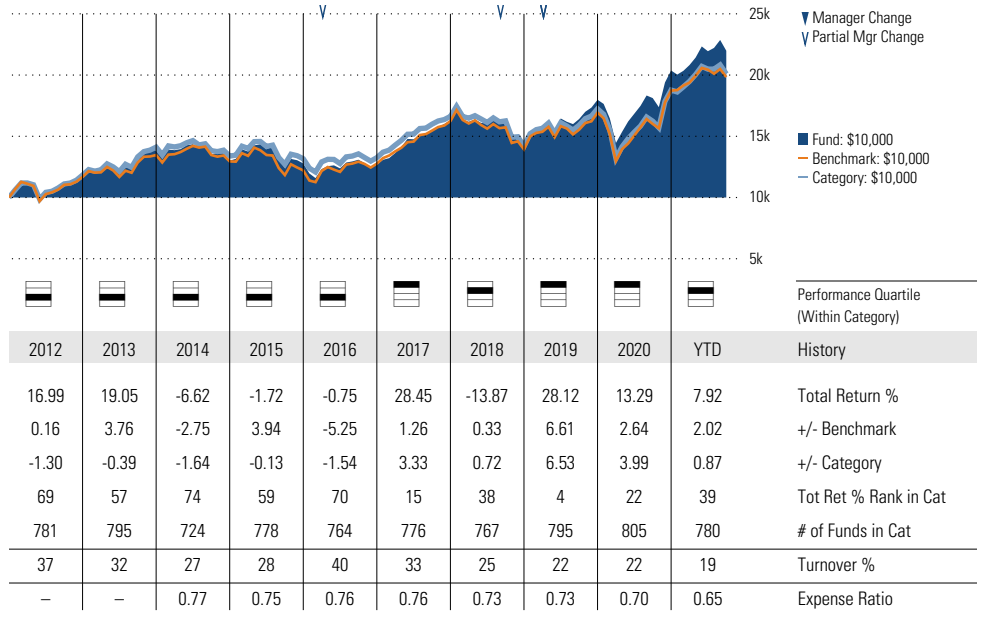
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to a slight drift into the large growth column of our style box. We are monitoring the situation, but the portfolio still represents a blend strategy.

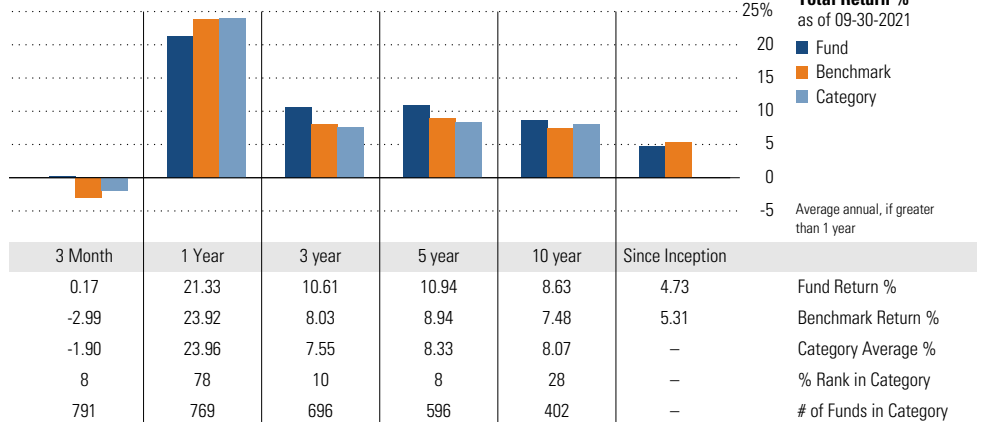
ESG Metrics

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

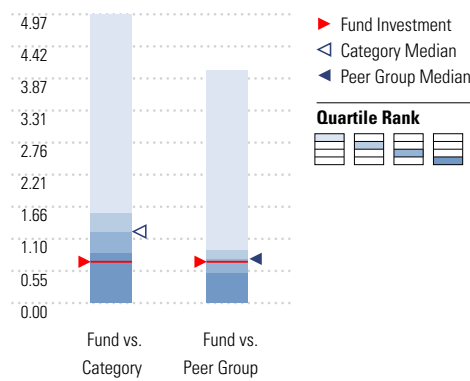
Growth of \$10,000



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	3.06	-	-0.02
Beta	0.91	-	1.00
R-Squared	94.18	-	94.58
Standard Deviation	16.54	17.73	18.29
Sharpe Ratio	0.63	0.46	0.45
Tracking Error	4.33	-	4.31
Information Ratio	0.60	-	-0.01
Up Capture Ratio	100.51	-	100.18
Down Capture Ratio	89.05	-	100.74

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.22	14.84	14.52
Price/Book Ratio	2.36	1.86	1.93
Geom Avg Mkt Cap \$B	45.97	45.39	53.11
ROE	18.06	16.84	17.78

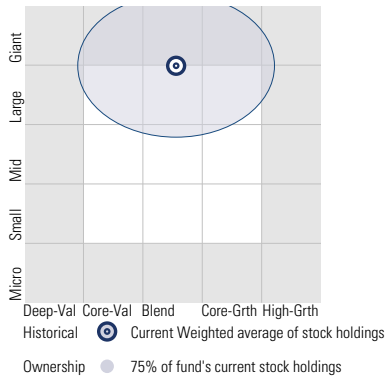
MFS Research International R6 MRSKX

Morningstar Category
Foreign Large Blend

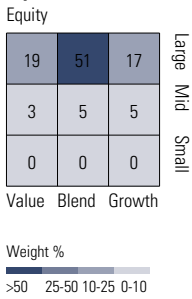
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2021

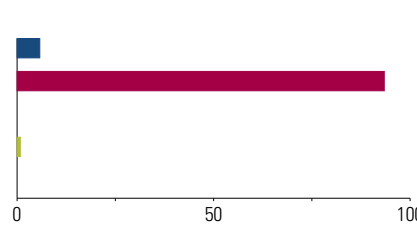
Morningstar Style Box™



Style Breakdown

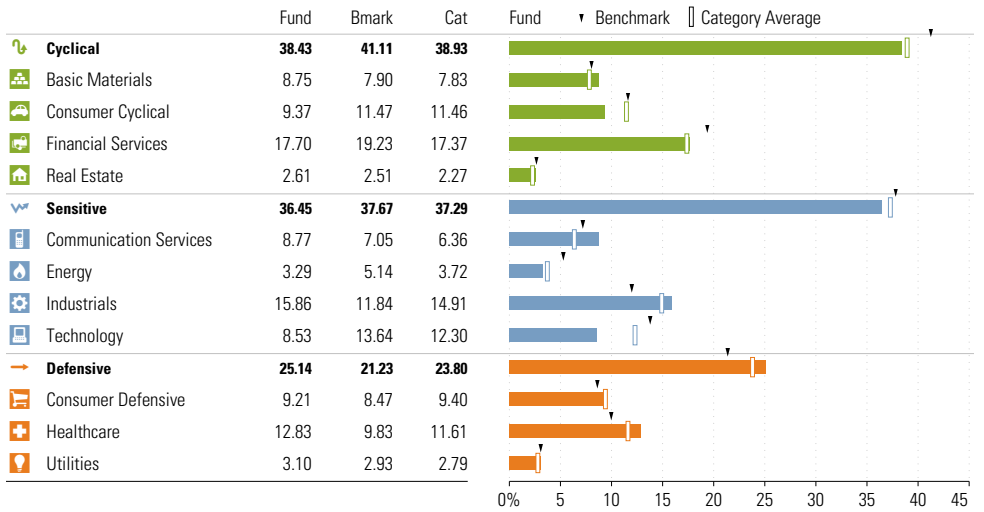


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	5.77	2.96
Non-US Stocks	93.42	94.69
Bonds	0.00	0.35
Cash	0.81	2.22
Other	0.00	-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	37.32	36.36	Americas	8.13	7.71	Greater Europe	54.54	55.94	Developed Markets	93.15
Japan	21.12	19.24	North America	8.13	6.68	United Kingdom	10.23	12.60	Emerging Markets	6.85
Australasia	2.84	4.72	Central/Latin	0.00	1.03	W euro-ex UK	44.31	41.93	Not Available	0.00
Asia-4 Tigers	6.52	7.26				Emrgng Europe	0.00	0.55		
Asia-ex 4 Tigers	6.84	5.14				Africa	0.00	0.86		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Roche Holding AG	3.15	3.15	9.70	Healthcare
Nestle SA	2.95	6.09	9.81	Consumer Defensive
Novo Nordisk A/S Class B	2.94	9.03	47.25	Healthcare
Schneider Electric SE	2.57	11.61	23.84	Industrials
Linde PLC	2.31	13.92	12.54	Basic Materials
LVMH Moet Hennessy Louis Vuitton SE	2.14	16.06	22.16	Consumer Cyclical
Aon PLC	2.12	18.18	35.96	Financial Services
⊕ Hitachi Ltd	1.99	20.17	64.42	Industrials
AIA Group Ltd	1.61	21.78	-4.31	Financial Services
BNP Paribas Act. Cat.A	1.60	23.38	32.85	Financial Services

Total Holdings 121

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

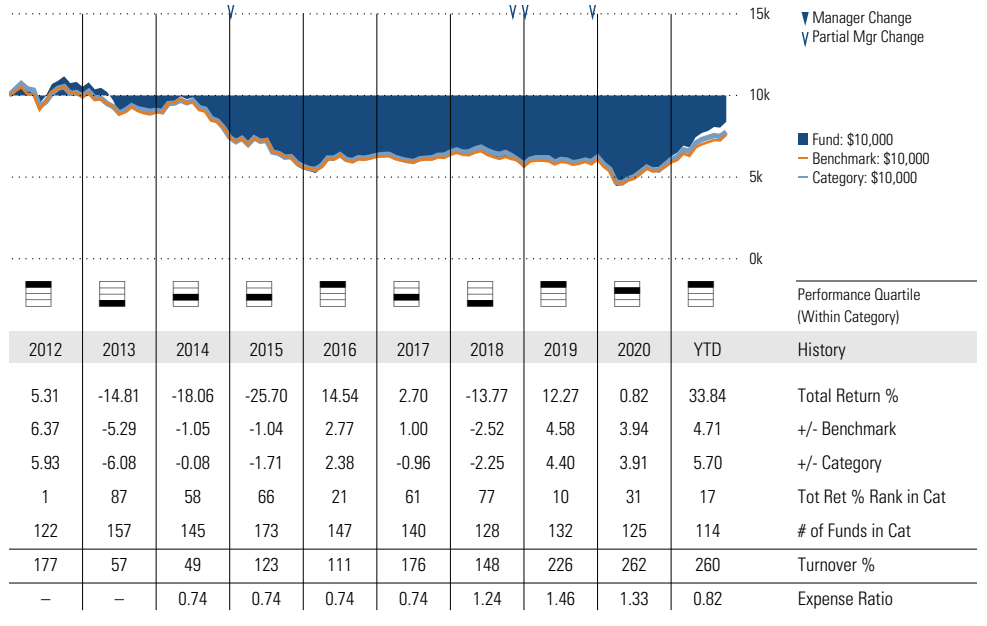
Style Consistency is not calculated for Fixed Income funds.

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

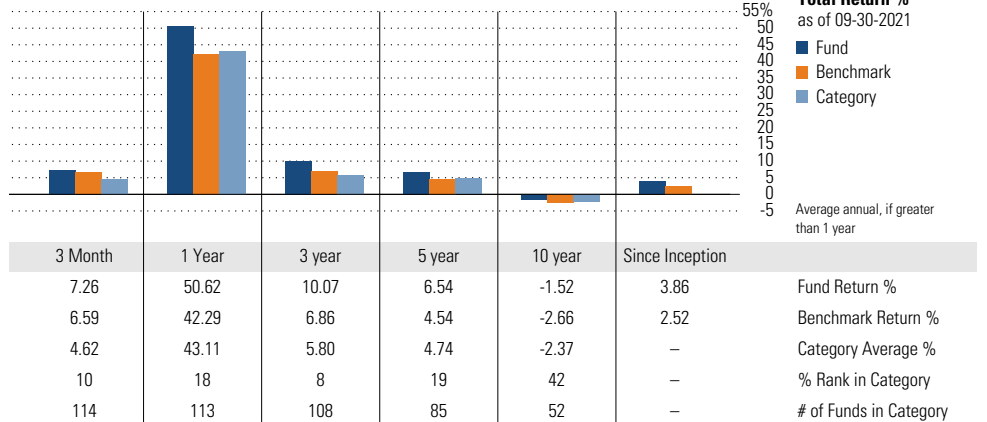
Morningstar Investment Management LLC Analysis

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

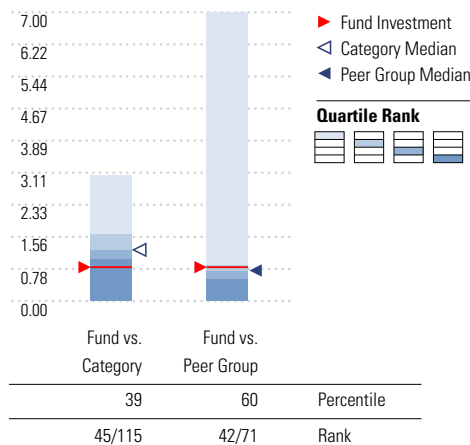
Growth of \$10,000



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	2.04	-	-0.73
Beta	1.20	-	1.08
R-Squared	96.24	-	82.98
Standard Deviation	18.75	15.38	18.56
Sharpe Ratio	0.55	0.44	0.39
Tracking Error	4.72	-	8.01
Information Ratio	0.68	-	0.03
Up Capture Ratio	120.96	-	107.20
Down Capture Ratio	111.36	-	113.52

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	-	-
Price/Book Ratio	1.51	-	1.86
Geom Avg Mkt Cap \$B	20.09	-	33.72
ROE	16.78	-	5.50

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 09-30-2021

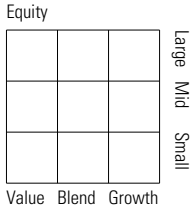
Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings

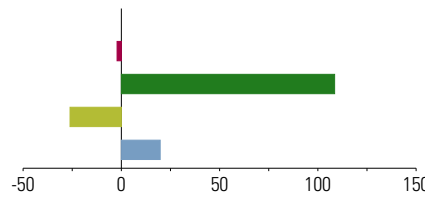
Ownership 75% of fund's current stock holdings

Style Breakdown



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

Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	0.00	2.16
Non-US Stocks	-2.18	0.58
Bonds	108.53	31.88
Cash	-26.12	52.45
Other	19.76	12.92
Total	100.00	100.00

Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	-	-	54.17			
Basic Materials	-	-	38.89			
Consumer Cyclical	-	-	0.00			
Financial Services	-	-	15.28			
Real Estate	-	-	0.00			
Sensitive	-	-	40.28			
Communication Services	-	-	0.00			
Energy	-	-	38.89			
Industrials	-	-	1.39			
Technology	-	-	0.00			
Defensive	-	-	5.56			
Consumer Defensive	-	-	5.56			
Healthcare	-	-	0.00			
Utilities	-	-	0.00			

Top 15 Holdings as of 09-30-2021

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

Total Holdings 747

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014

Lorenzo Pagani since 09-2014

Sachin Gupta since 09-2014

Quantitative Screens

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

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

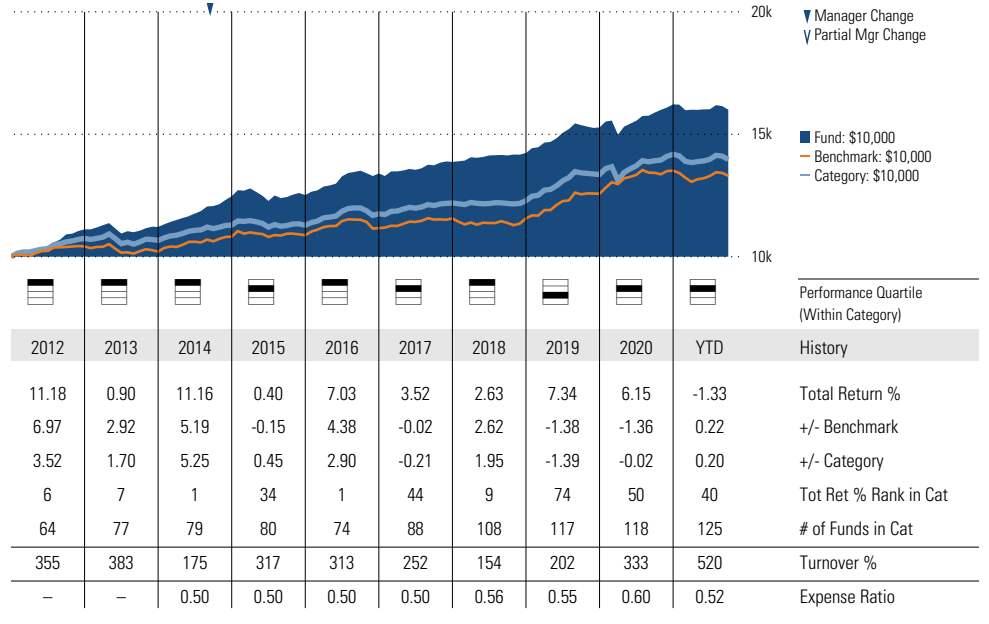
Style Consistency is not calculated for Fixed Income funds.

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

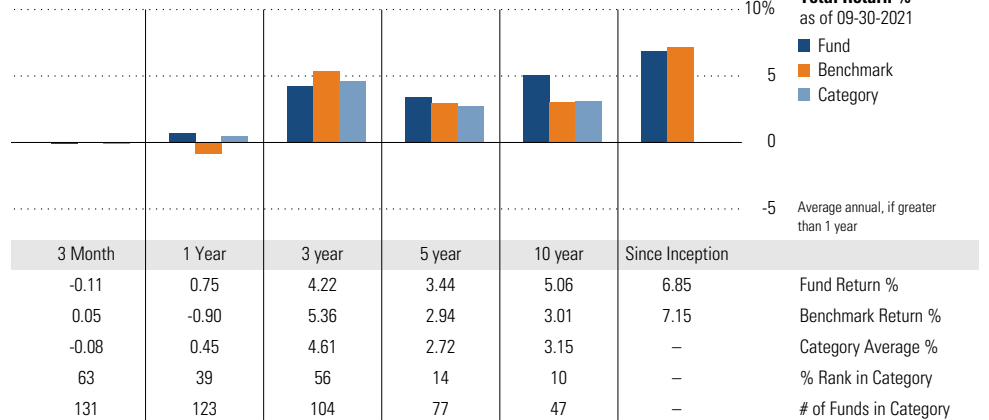
Morningstar Investment Management LLC Analysis

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

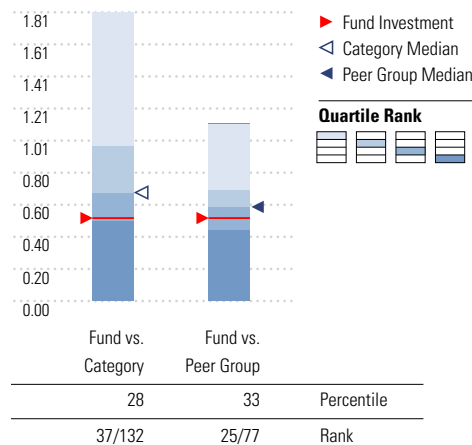
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.80	-	-0.06
Beta	0.64	-	0.93
R-Squared	41.56	-	49.97
Standard Deviation	3.54	3.54	4.72
Sharpe Ratio	0.91	1.23	0.82
Tracking Error	2.98	-	3.51
Information Ratio	-0.38	-	-0.21
Up Capture Ratio	73.27	-	99.78
Down Capture Ratio	61.68	-	118.49

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	7.36	4.43	7.65
Avg Eff Maturity	8.82	-	8.87

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged

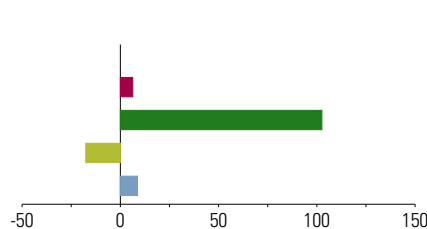
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

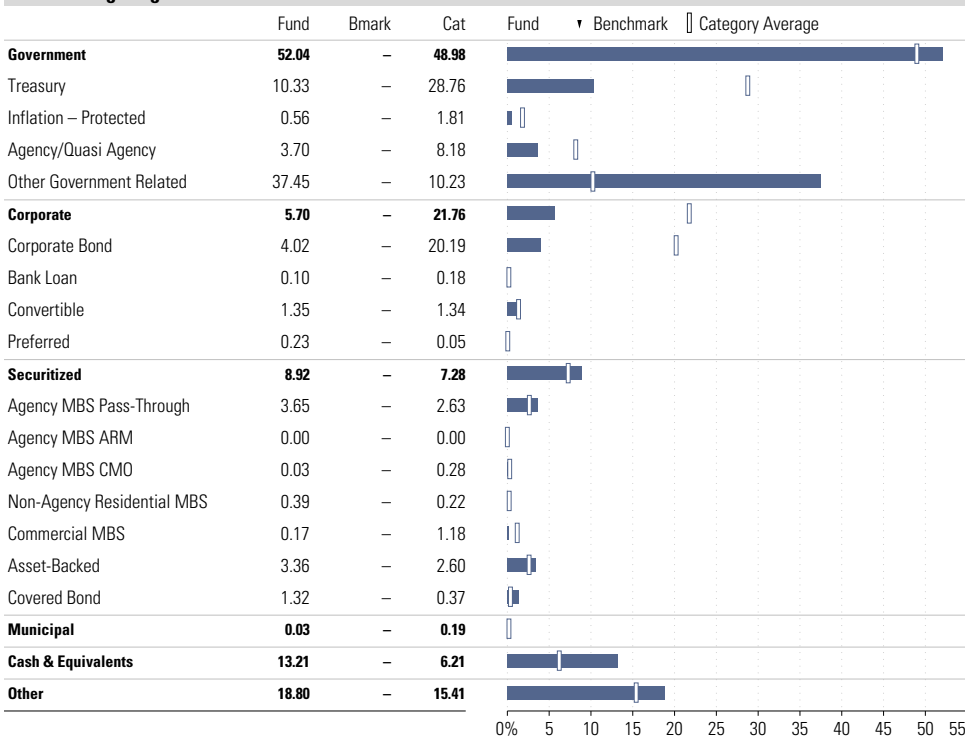


Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	6.30	0.02
Bonds	102.56	83.35
Cash	-17.61	14.75
Other	8.75	1.89
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Pay	03-2022	24.16	24.16	-
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Receive	03-2022	24.15	48.31	-
⊖ CHINESE - YUAN RENMINBI (CNH) Purchased	09-2021	12.76	61.06	-
⊖ CHINESE - YUAN RENMINBI (CNH) Sold	09-2021	12.76	73.82	-
⊖ EUROPEAN MONETARY UNION EURO Sold	08-2021	11.36	85.18	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	08-2021	11.36	96.54	-
⊕ IRS EUR -0.25000 09/15/21-5Y LCH Pay	09-2026	11.31	107.85	-
⊕ IRS EUR -0.25000 09/15/21-5Y LCH Receive	09-2026	11.30	119.15	-
⊕ IRS EUR 0.00000 09/15/21-10Y LCH Pay	09-2031	9.81	128.96	-
⊕ IRS EUR 0.00000 09/15/21-10Y LCH Receive	09-2031	9.68	138.64	-

Total Holdings 1719

⊕ 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.

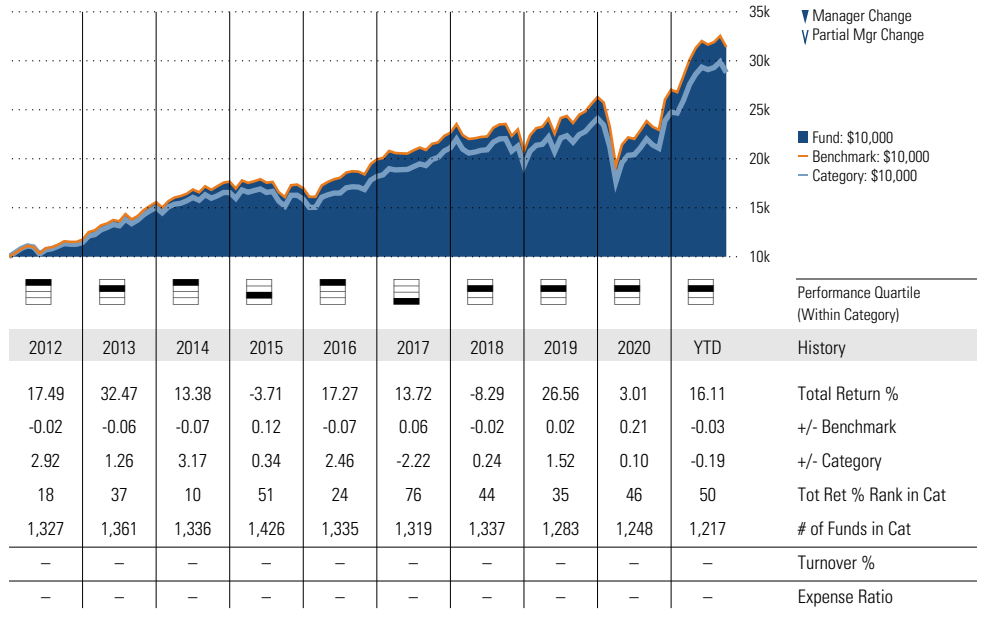
Morningstar Investment Management LLC Analysis

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.

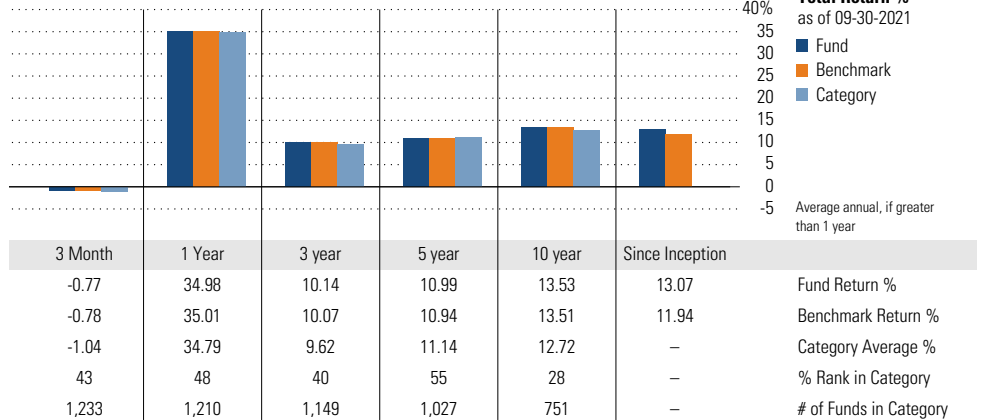
ESG Metrics

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

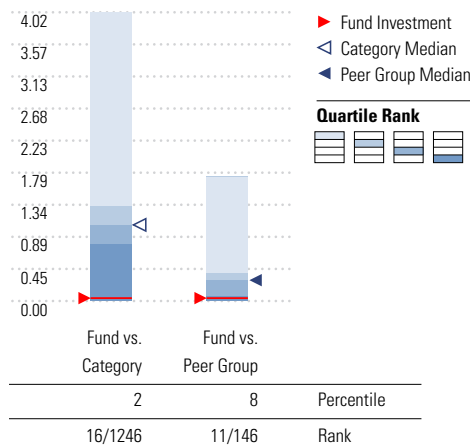
Growth of \$10,000



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

Metric	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

Metric	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

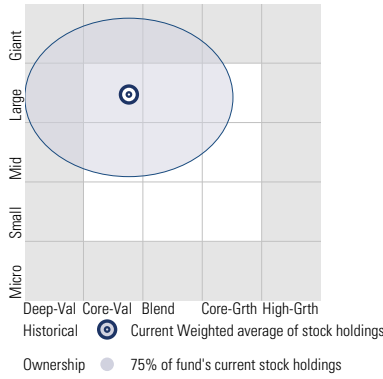
State St Russell Lg Cp Val® Indx NL CI C

Morningstar Category
Large Value

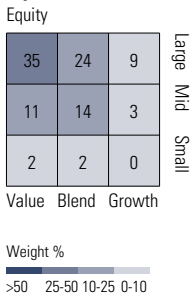
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 09-30-2021

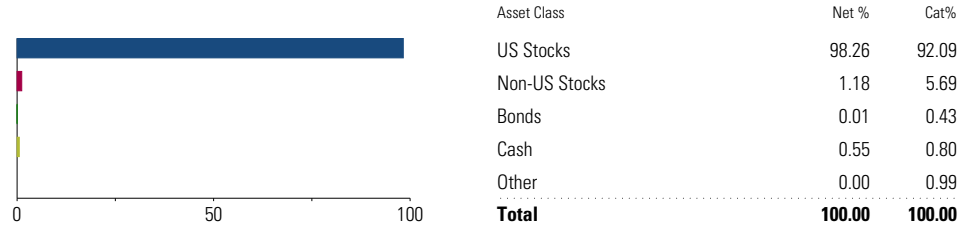
Morningstar Style Box™



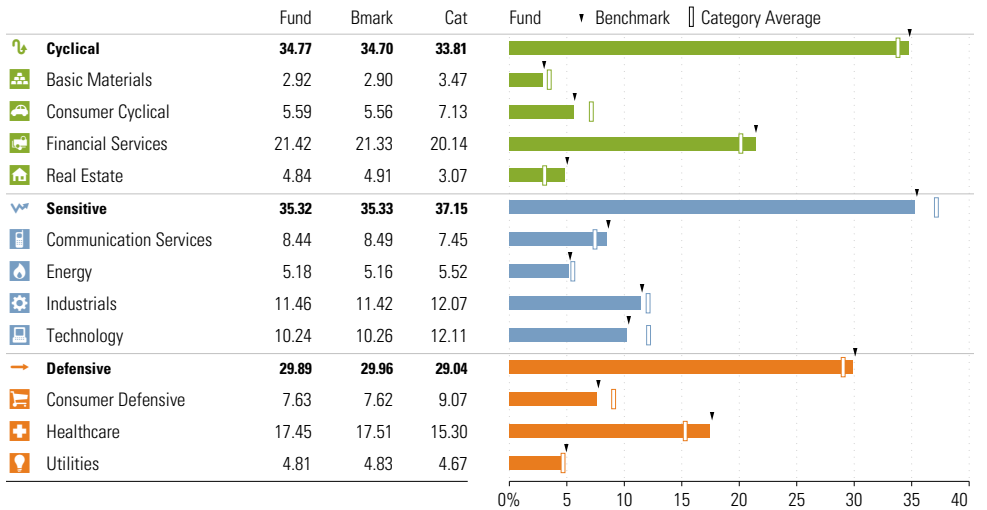
Style Breakdown



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

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Donald Butler since 04-2016

Michelle Louie since 11-2017

Quantitative Screens

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

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

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

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

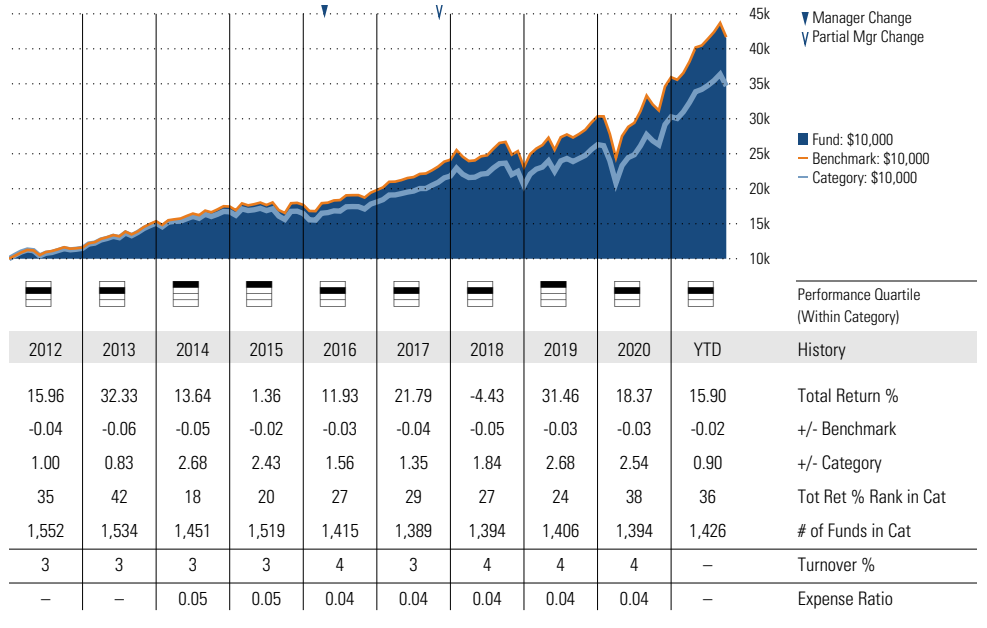
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

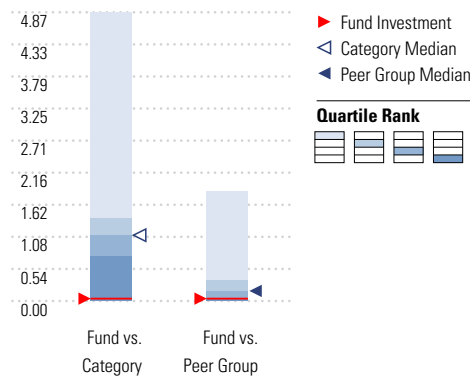
Growth of \$10,000



Trailing Performance



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

Portfolio Metrics

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

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2021

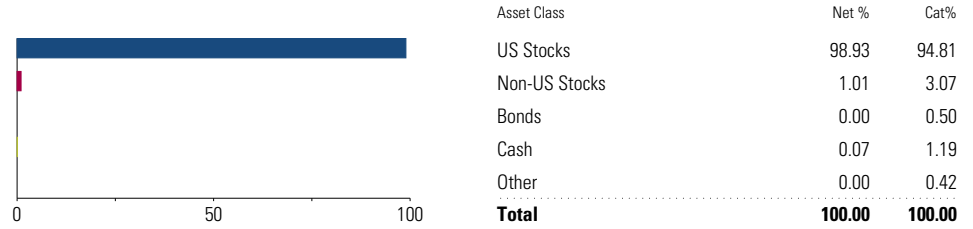
Morningstar Style Box™



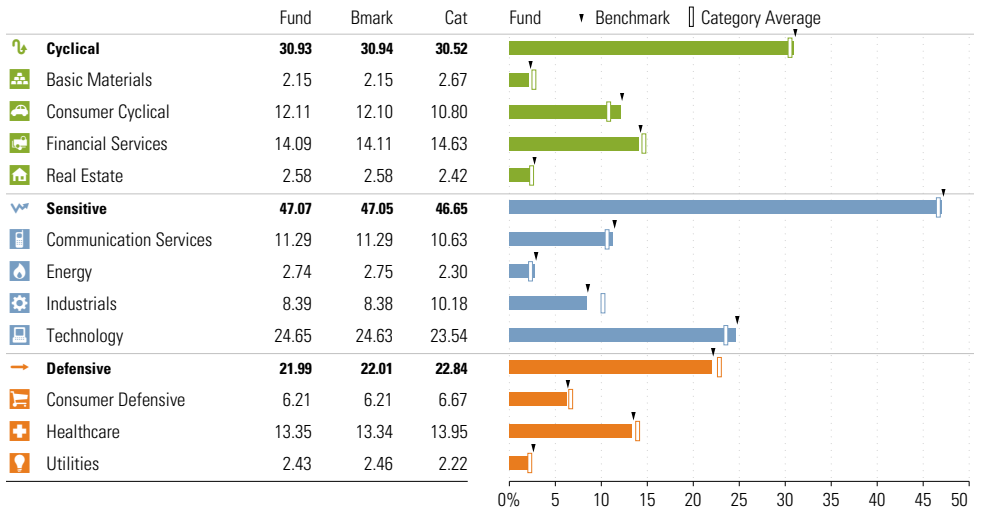
Style Breakdown



Asset Allocation as of 09-30-2021



Sector Weighting as of 09-30-2021



Top 15 Holdings as of 09-30-2021

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

Total Holdings 511

⊕ 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.

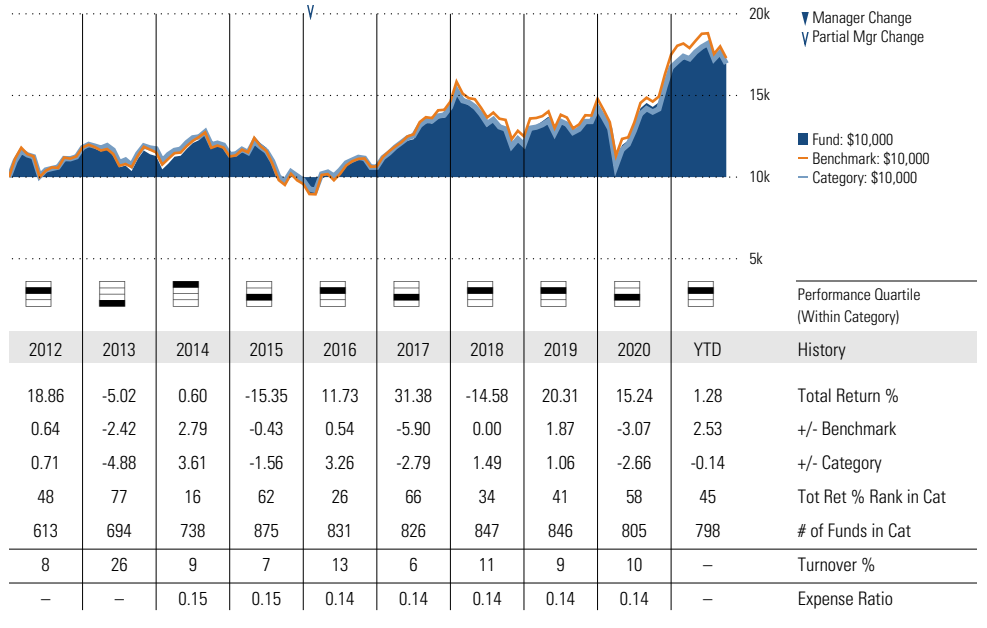
Morningstar Investment Management LLC Analysis

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.

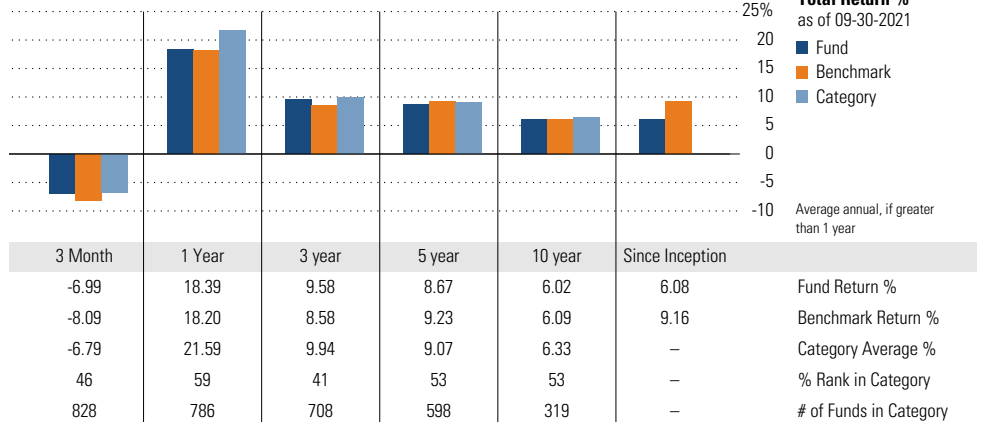
ESG Metrics

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

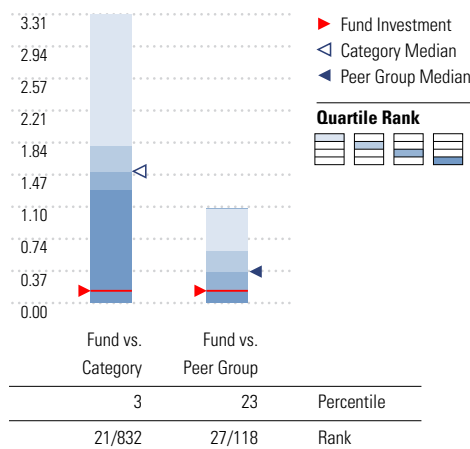
Growth of \$10,000



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

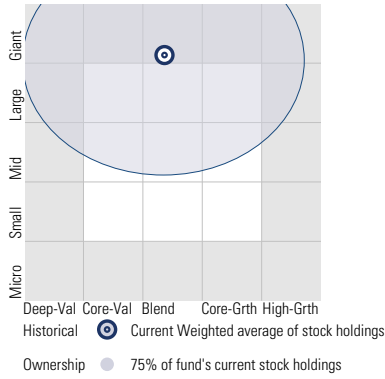
Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category
Diversified Emerging Mkts

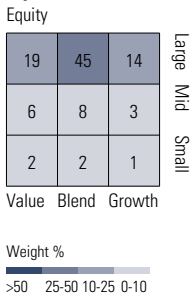
Morningstar Index
MSCI EM NR USD

Style Analysis as of 09-30-2021

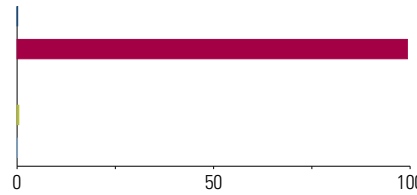
Morningstar Style Box™



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 High-Yield Corporate Adm VWEAX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

Michael Hong since 02-2008

Quantitative Screens

✔ **Performance:** The fund has finished in the High Yield Bond category's top three quartiles in 7 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 13.64 years.

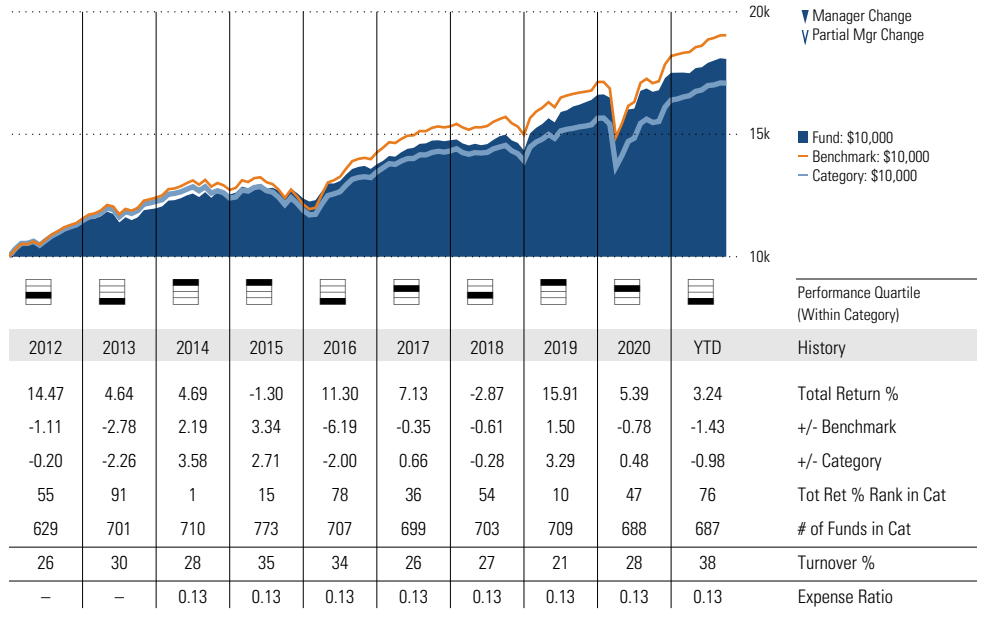
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.13 is 86.17% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

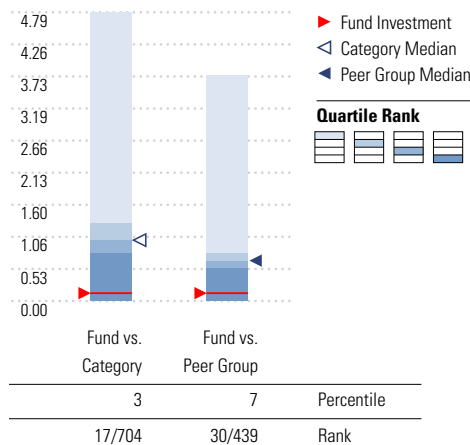
Growth of \$10,000



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	0.62	-	-0.57
Beta	0.87	-	0.97
R-Squared	97.75	-	95.72
Standard Deviation	8.34	9.47	9.37
Sharpe Ratio	0.67	0.61	0.55
Tracking Error	1.75	-	2.23
Information Ratio	-0.10	-	-0.40
Up Capture Ratio	89.94	-	93.13
Down Capture Ratio	83.48	-	98.22

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	3.63	-	3.24
Avg Eff Maturity	4.20	-	4.73

Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category
High Yield Bond

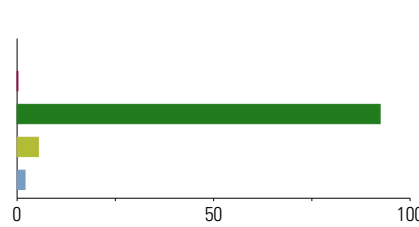
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

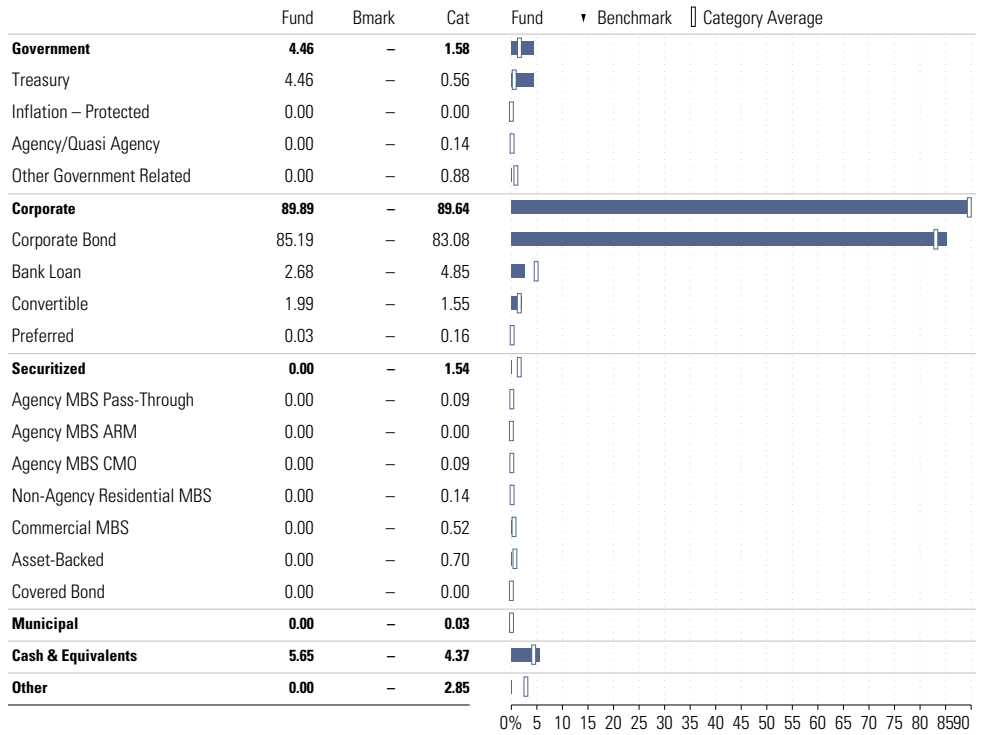


Asset Class	Net %	Cat%
US Stocks	0.00	1.10
Non-US Stocks	0.21	0.02
Bonds	92.37	93.49
Cash	5.40	2.98
Other	2.02	2.41
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	5.37	-	1.85
AA	0.03	-	0.05
A	0.00	-	0.19
BBB	3.95	-	3.56
BB	55.32	-	34.28
B	27.56	-	35.22
Below B	6.02	-	21.43
Not Rated	1.75	-	3.42

Sector Weighting as of 09-30-2021



Top 10 Holdings as of 09-30-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Jpm Triparty Treasury	-	1.23	1.23	-
⊕ T-Mobile US, Inc.	-	1.12	2.34	-
⊕ Td Triparty Treasury	-	0.99	3.33	-
United States Treasury Notes	-	0.96	4.29	-
United States Treasury Notes	-	0.94	5.23	-
United States Treasury Notes	-	0.94	6.18	-
United States Treasury Notes	-	0.94	7.12	-
United States Treasury Notes	-	0.94	8.05	-
⊕ Credit Agricole Triparty Tsy	-	0.86	8.91	-
⊕ Imola Merger Corporation	-	0.85	9.76	-

Total Holdings 614

⊕ 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.

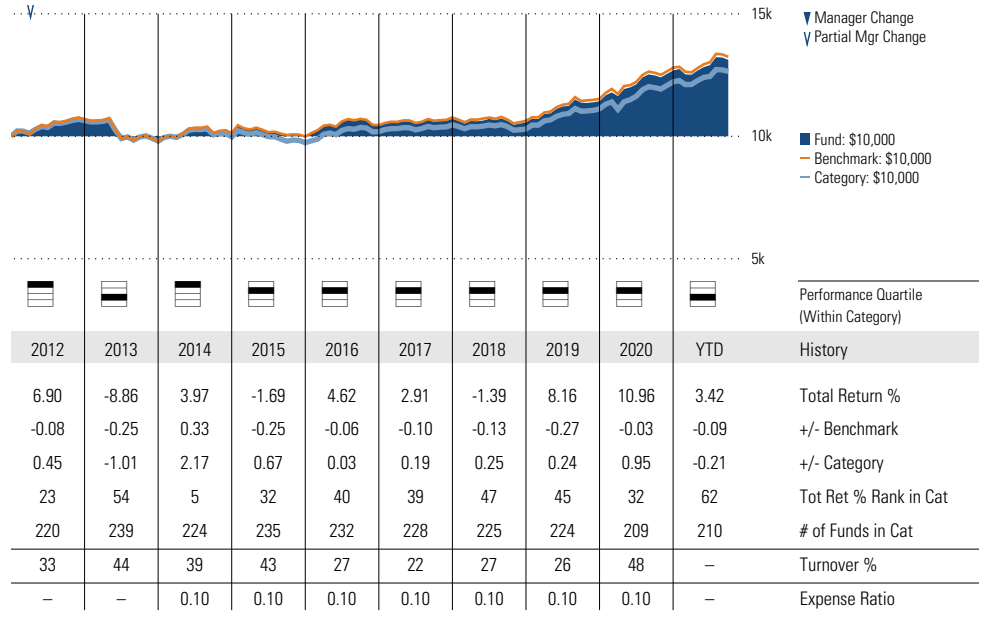
Style Consistency is not calculated for Fixed Income funds.

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

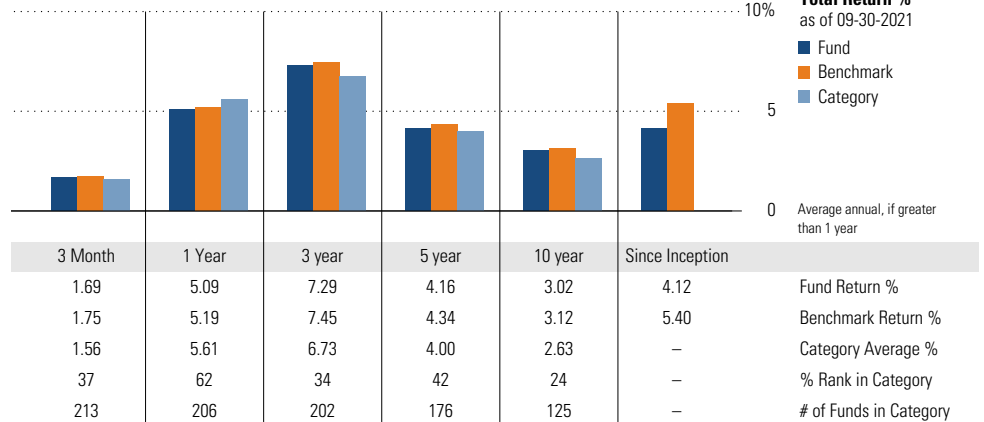
Morningstar Investment Management LLC Analysis

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.

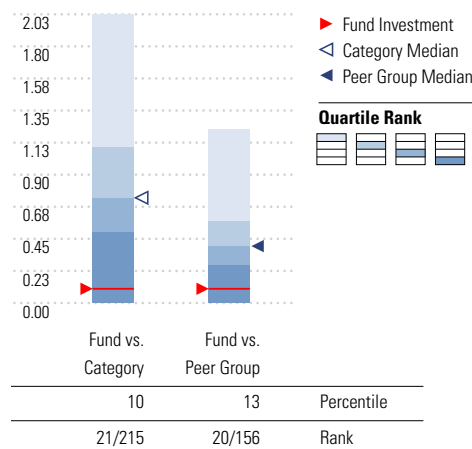
Growth of \$10,000



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	0.26	-	-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

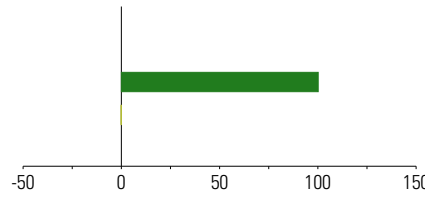
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

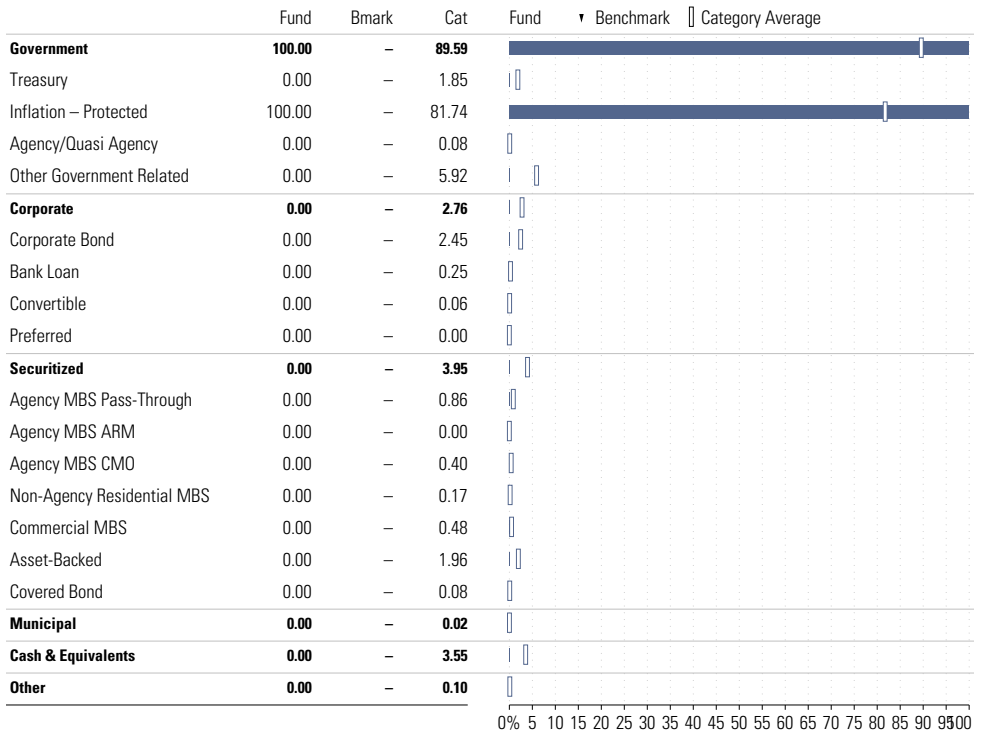


Asset Class	Net %	Cat%
US Stocks	0.00	0.03
Non-US Stocks	0.00	0.00
Bonds	100.17	98.41
Cash	-0.17	1.11
Other	0.00	0.45
Total	100.00	100.00

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 International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

James Anderson since 02-2003
Simon Webber since 12-2009
Thomas Coutts since 12-2016
James Gautrey since 12-2020
Lawrence Burns since 12-2020

Quantitative Screens

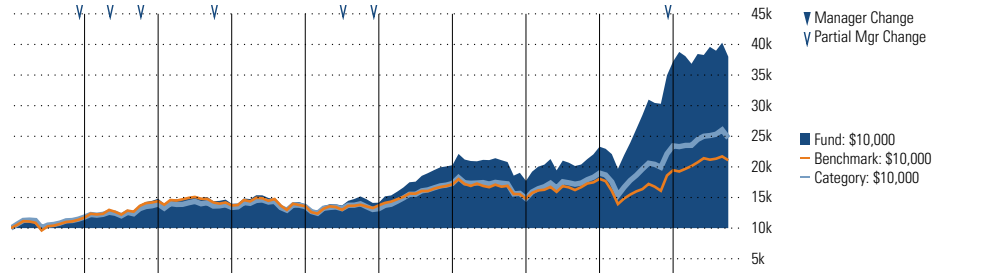
✔ **Performance:** The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 18.66 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.33 is 69.16% lower than the Foreign Large Growth category average.

Growth of \$10,000



2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
20.18	23.12	-5.51	-0.54	1.84	43.16	-12.58	31.48	59.74	2.07	Total Return %
2.86	0.34	-0.61	0.27	0.84	18.13	1.21	9.47	51.92	-6.28	+/- Benchmark
2.48	4.54	-1.59	-1.49	3.98	12.29	1.50	3.65	34.26	-3.29	+/- Category
24	15	65	67	12	6	31	22	4	79	Tot Ret % Rank in Cat
356	379	378	393	381	393	406	412	434	450	# of Funds in Cat
30	31	21	29	29	15	16	13	20	—	Turnover %
—	—	0.34	0.34	0.33	0.32	0.32	0.32	0.33	—	Expense Ratio

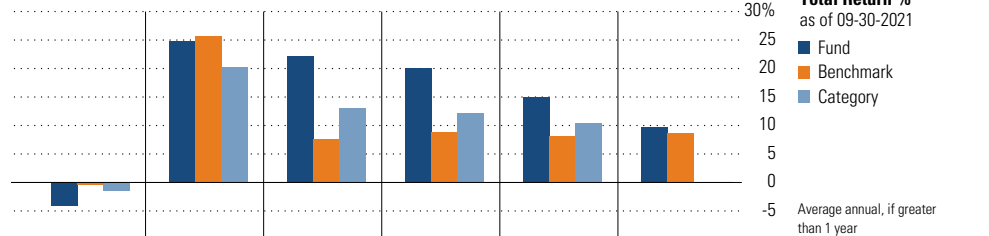
Morningstar Investment Management LLC Analysis

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

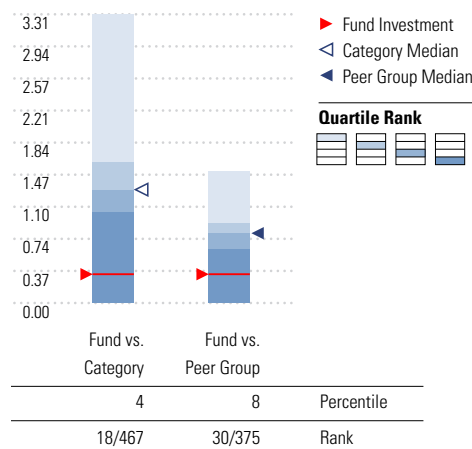
Metric	Rating	Updated
Sustainability Rating	3	08-31-2021
Carbon Risk Score	Low Risk	06-30-2021

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-4.05	24.80	22.26	20.14	14.95	9.72	Fund Return %
-0.45	25.73	7.62	8.81	8.10	8.70	Benchmark Return %
-1.52	20.30	13.07	12.18	10.50	—	Category Average %
84	21	3	2	3	—	% Rank in Category
462	439	383	322	225	—	# 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	13.13	—	5.55
Beta	1.05	—	0.92
R-Squared	75.47	—	—
Standard Deviation	21.51	17.78	17.92
Sharpe Ratio	0.99	0.44	0.70
Tracking Error	10.69	—	7.32
Information Ratio	1.37	—	0.72
Up Capture Ratio	131.27	—	108.47
Down Capture Ratio	78.33	—	87.71

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	29.43	15.42	25.28
Price/Book Ratio	4.74	1.82	3.77
Geom Avg Mkt Cap \$B	92.30	46.48	58.18
ROE	16.31	16.57	19.79

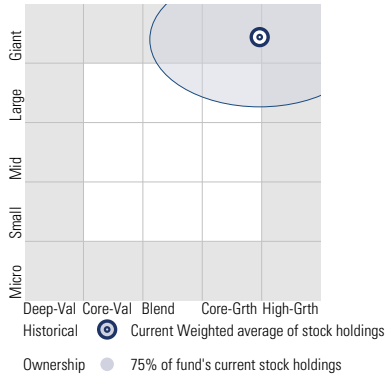
Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 09-30-2021

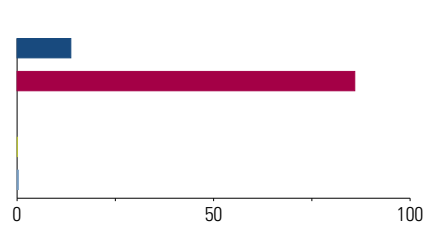
Morningstar Style Box™



Style Breakdown

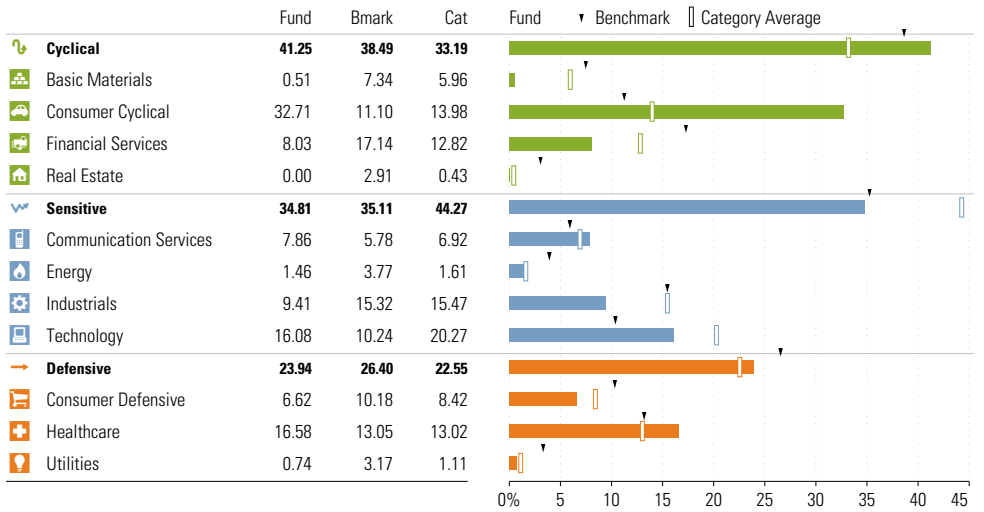


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	13.67	7.58
Non-US Stocks	85.92	89.96
Bonds	0.00	0.02
Cash	0.10	1.99
Other	0.31	0.45
Total	100.00	100.00

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	33.45	30.68	Americas	19.30	14.43	Greater Europe	47.24	54.90	Developed Markets	76.44
Japan	7.93	11.53	North America	14.73	11.98	United Kingdom	5.30	9.73	Emerging Markets	23.56
Australasia	0.85	1.51	Central/Latin	4.57	2.45	W euro-ex UK	41.48	43.75	Not Available	0.00
Asia-4 Tigers	5.68	7.67				Emrgng Europe	0.00	0.49		
Asia-ex 4 Tigers	18.99	9.97				Africa	0.46	0.93		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ASML Holding NV	5.95	5.95	62.80	Technology
Tencent Holdings Ltd	4.75	10.69	-18.20	Communication Svc
MercadoLibre Inc	4.11	14.81	0.25	Consumer Cyclical
Moderna Inc	3.59	18.40	268.39	Healthcare
Kering SA	3.50	21.89	4.98	Consumer Cyclical
Illumina Inc	3.15	25.04	9.62	Healthcare
Alibaba Group Holding Ltd Ordinary Shares	3.11	28.15	-	Consumer Cyclical
Adyen NV	3.09	31.24	25.60	Technology
Tesla Inc	3.06	34.30	9.89	Consumer Cyclical
M3 Inc	2.37	36.67	-17.87	Healthcare

Total Holdings 142

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

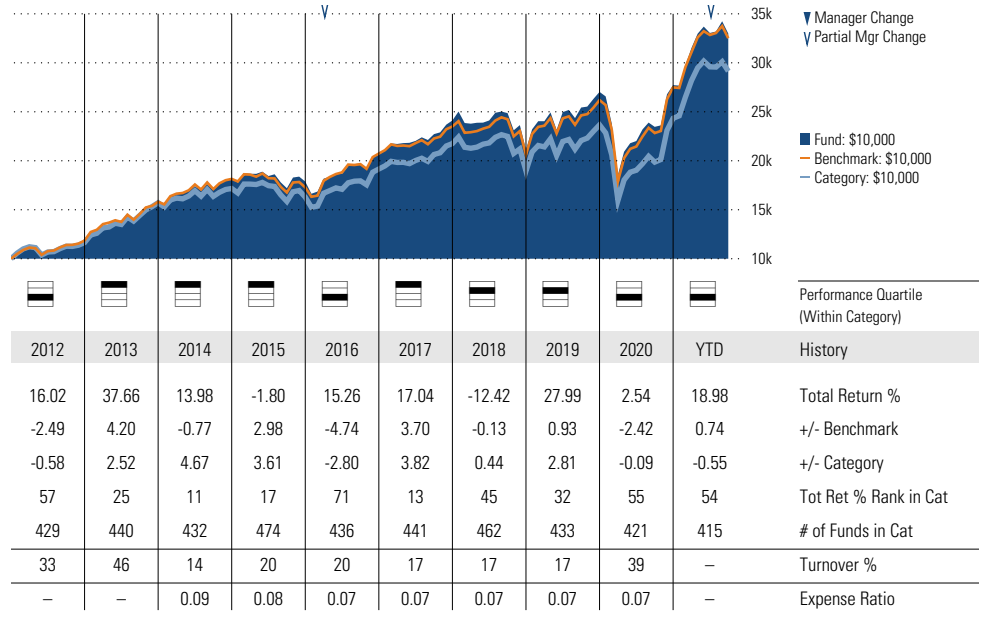
Morningstar Investment Management LLC Analysis

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

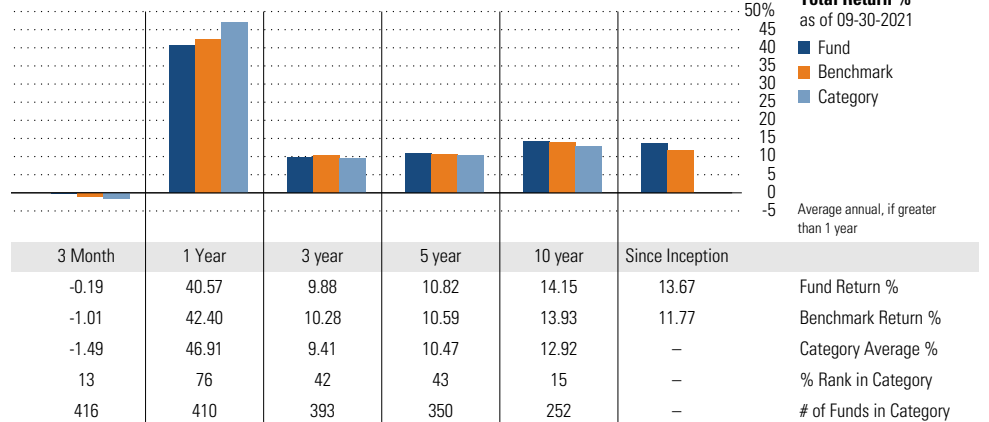
ESG Metrics

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

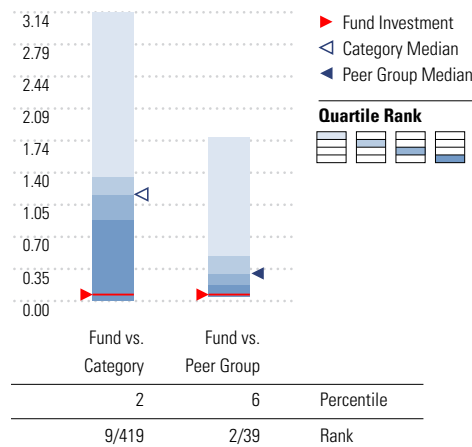
Growth of \$10,000



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	-0.27	-	-1.29
Beta	0.99	-	1.04
R-Squared	99.35	-	96.77
Standard Deviation	23.22	23.44	24.74
Sharpe Ratio	0.48	0.49	0.44
Tracking Error	1.89	-	5.00
Information Ratio	-0.21	-	-0.26
Up Capture Ratio	99.28	-	102.15
Down Capture Ratio	100.48	-	107.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.16	17.38	17.69
Price/Book Ratio	2.27	2.32	2.15
Geom Avg Mkt Cap \$B	21.91	17.30	13.26
ROE	16.59	14.09	16.51

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category

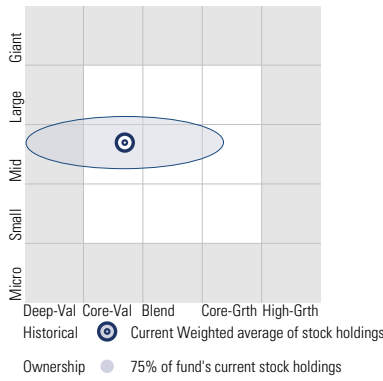
Mid-Cap Value

Morningstar Index

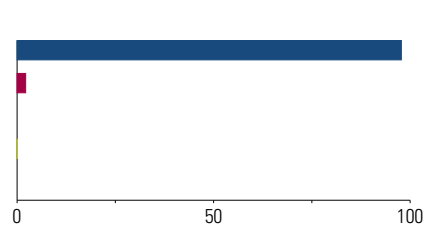
Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2021

Morningstar Style Box™



Asset Allocation as of 09-30-2021

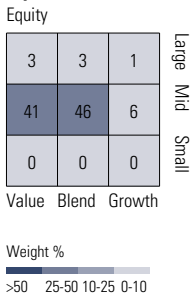


Asset Class	Net %	Cat%
US Stocks	97.77	91.25
Non-US Stocks	2.18	5.88
Bonds	0.00	0.02
Cash	0.05	2.31
Other	0.00	0.54
Total	100.00	100.00

Sector Weighting as of 09-30-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	47.89	45.17	43.82			
Basic Materials	5.40	5.15	5.07			
Consumer Cyclical	11.34	11.86	12.23			
Financial Services	18.74	16.53	20.02			
Real Estate	12.41	11.63	6.50			
Sensitive	29.95	34.89	33.32			
Communication Services	4.42	4.05	3.13			
Energy	5.90	5.31	4.59			
Industrials	10.02	14.42	16.16			
Technology	9.61	11.11	9.44			
Defensive	22.13	19.93	22.85			
Consumer Defensive	5.06	4.74	6.37			
Healthcare	6.34	8.36	10.03			
Utilities	10.73	6.83	6.45			

Style Breakdown



Top 15 Holdings as of 09-30-2021

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

Total Holdings 210

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Total Bond Market Index Adm VBTLX

Morningstar Category
Intermediate Core Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Joshua Barrickman since 02-2013

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.05 is 91.53% lower than the Intermediate Core Bond category average.

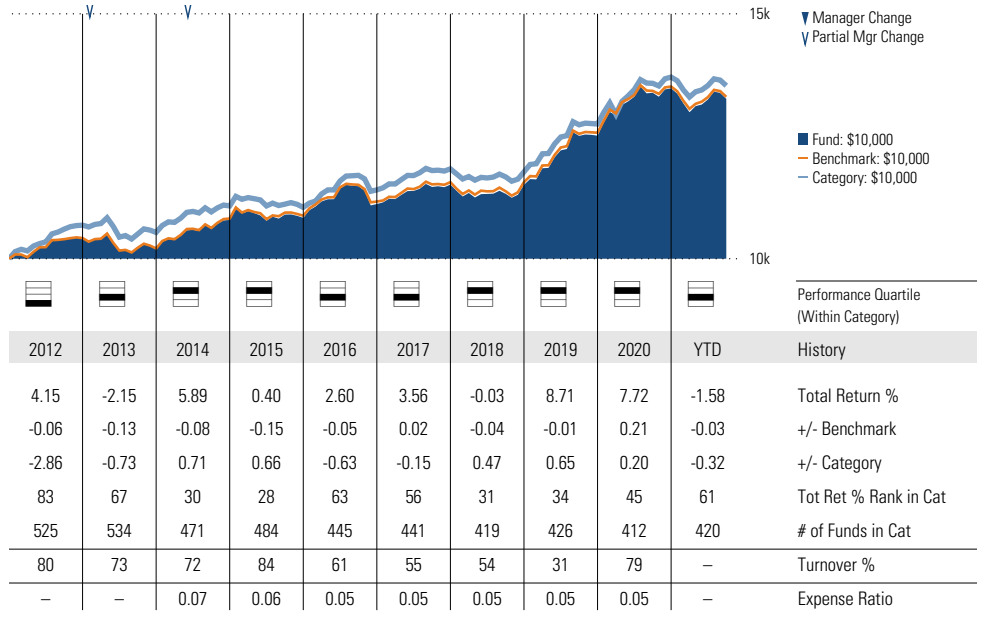
Morningstar Investment Management LLC Analysis

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

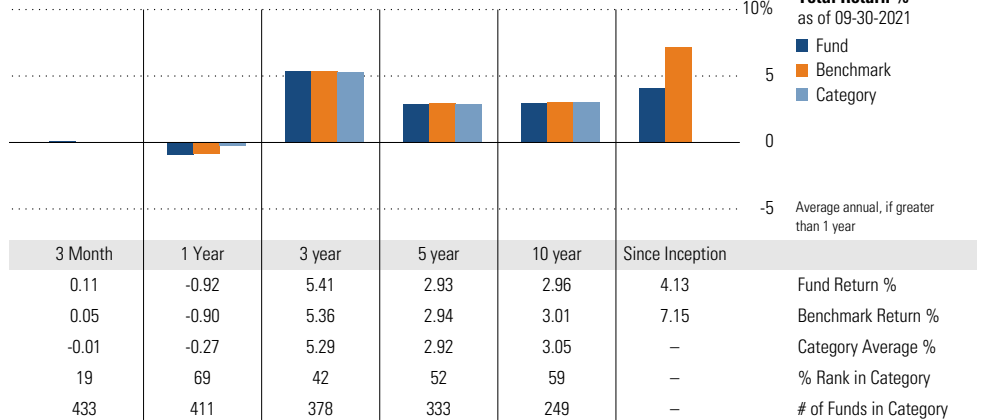
ESG Metrics

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

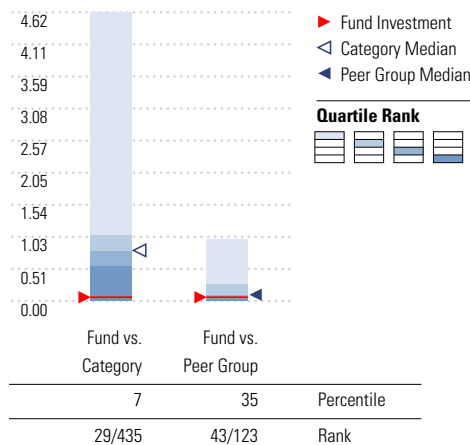
Growth of \$10,000



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	-0.17	-	0.04
Beta	1.04	-	0.99
R-Squared	99.34	-	84.99
Standard Deviation	3.71	3.54	3.85
Sharpe Ratio	1.19	1.23	1.15
Tracking Error	0.34	-	1.45
Information Ratio	0.15	-	-0.11
Up Capture Ratio	103.02	-	102.59
Down Capture Ratio	107.13	-	107.80

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.80	4.43	5.97
Avg Eff Maturity	8.70	-	7.18

Vanguard Total Bond Market Index Adm VBTLX

Morningstar Category
Intermediate Core Bond

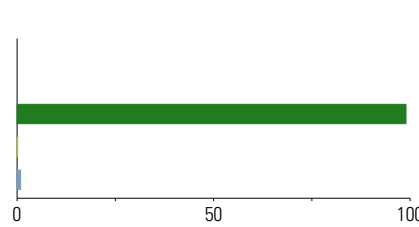
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

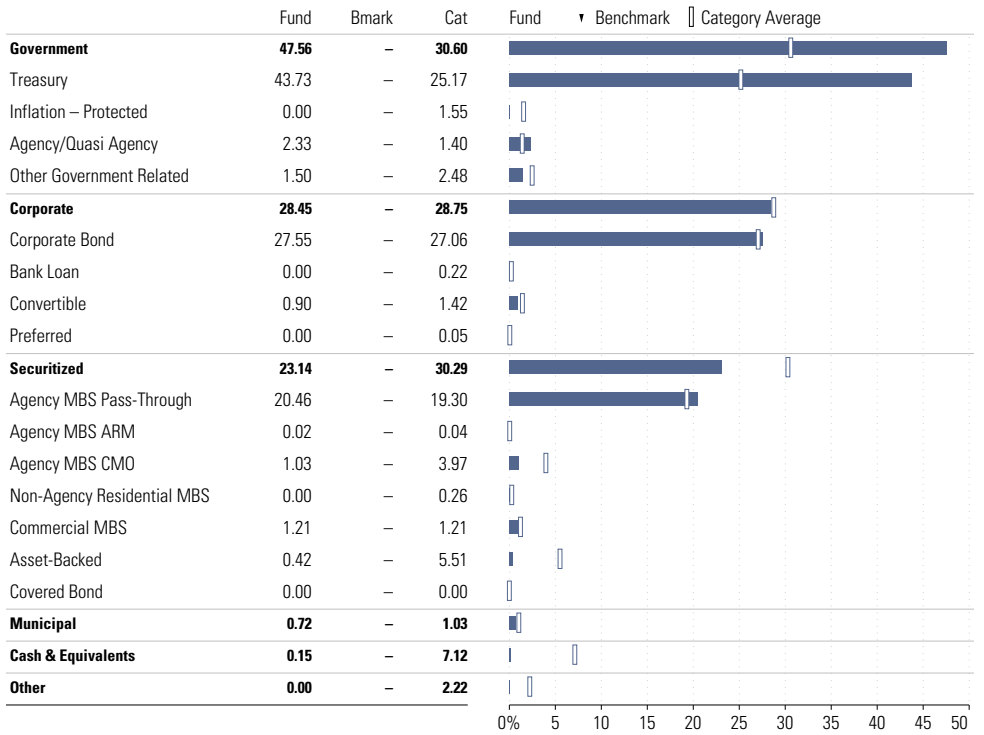


Asset Class	Net %	Cat%
US Stocks	0.00	0.04
Non-US Stocks	0.00	0.00
Bonds	98.95	96.10
Cash	0.15	1.66
Other	0.89	2.19
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	69.09	3.53	43.55
AA	3.22	74.59	12.60
A	12.08	10.82	24.08
BBB	15.64	8.32	15.65
BB	0.00	0.28	2.30
B	0.00	0.00	0.77
Below B	0.01	0.00	0.30
Not Rated	-0.04	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	-	0.68	0.68	-
⊕ Federal National Mortgage Association 2.5%	-	0.60	1.27	-
United States Treasury Notes	-	0.54	1.81	-
⊕ United States Treasury Notes	-	0.51	2.32	-
⊕ United States Treasury Notes	-	0.49	2.82	-
United States Treasury Notes	-	0.47	3.28	-
United States Treasury Notes	-	0.46	3.75	-
⊕ United States Treasury Notes	-	0.43	4.18	-
⊕ United States Treasury Notes	-	0.41	4.59	-
⊕ United States Treasury Notes	-	0.39	4.98	-

Total Holdings 18663

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Total World Stock Index Admiral VTWAX

Morningstar Category
World Large-Stock Blend

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013
Scott Geiger since 11-2017

Quantitative Screens

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

- ✔ **Management:** The fund's management has been in place for 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 0.1 is 90% lower than the World Large-Stock Blend category average.

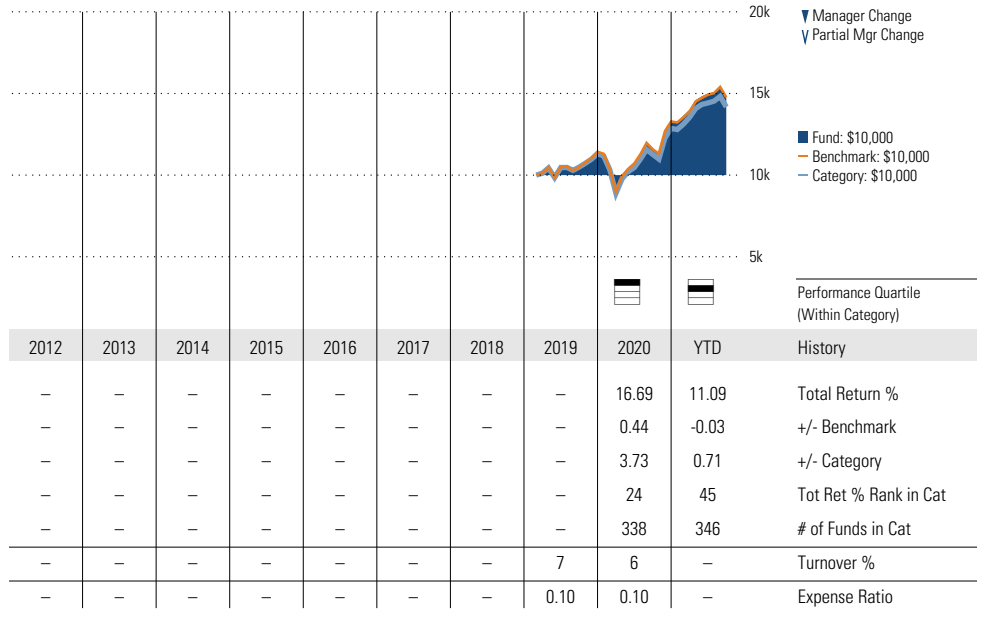
Morningstar Investment Management LLC Analysis

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

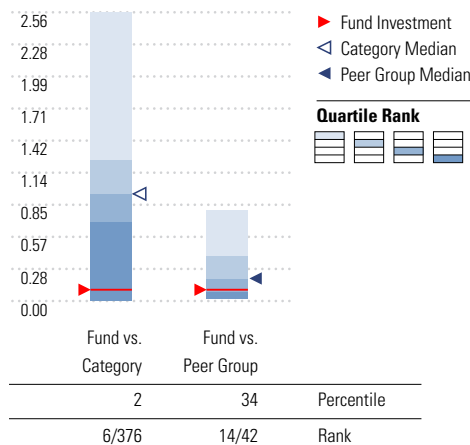
Growth of \$10,000



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	-	-	-1.24
Beta	-	-	0.97
R-Squared	-	-	94.91
Standard Deviation	-	18.20	18.17
Sharpe Ratio	-	0.68	0.60
Tracking Error	-	-	4.21
Information Ratio	-	-	-0.40
Up Capture Ratio	-	-	94.82
Down Capture Ratio	-	-	100.11

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.53	19.25	20.79
Price/Book Ratio	2.62	2.80	3.09
Geom Avg Mkt Cap \$B	68.11	103.24	84.10
ROE	22.78	24.45	23.41

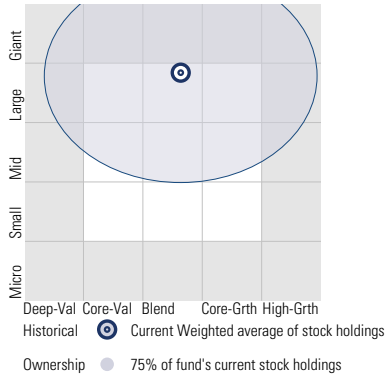
Vanguard Total World Stock Index Admiral VTWAX

Morningstar Category
World Large-Stock Blend

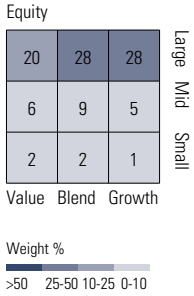
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 09-30-2021

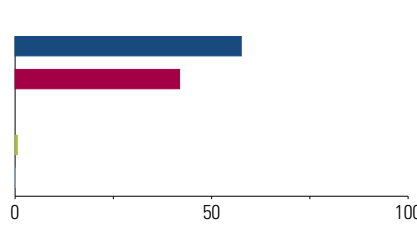
Morningstar Style Box™



Style Breakdown

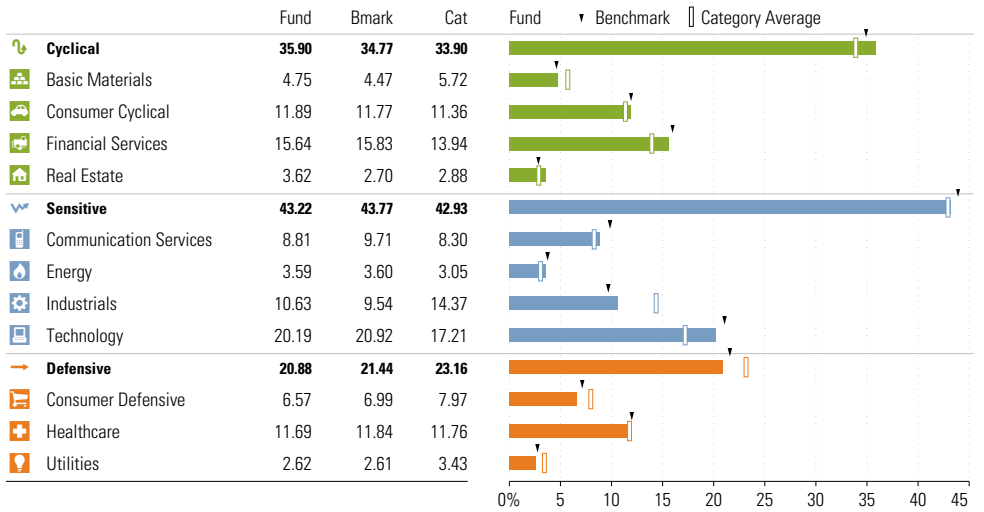


Asset Allocation as of 09-30-2021



Asset Class	Net %	Cat%
US Stocks	57.54	56.47
Non-US Stocks	41.86	39.60
Bonds	0.00	1.13
Cash	0.55	1.74
Other	0.05	1.06
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	19.72	13.98	Americas	61.80	62.46	Greater Europe	18.48	23.55	Market Maturity	Fund %
Japan	6.77	5.94	North America	60.69	61.72	United Kingdom	4.01	5.91	Developed Markets	91.18
Australasia	2.01	1.08	Central/Latin	1.11	0.74	W euro-ex UK	12.62	16.96	Emerging Markets	8.82
Asia-4 Tigers	4.58	3.60				Emrgng Europe	0.59	0.34	Not Available	0.00
Asia-ex 4 Tigers	6.36	3.36				Africa	1.26	0.34		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	2.96	2.96	7.13	Technology
⊕ Microsoft Corp	2.83	5.80	27.51	Technology
⊕ Amazon.com Inc	1.90	7.70	0.86	Consumer Cyclical
⊕ Facebook Inc Class A	1.08	8.78	24.25	Communication Svc
⊖ Alphabet Inc Class A	1.05	9.83	52.54	Communication Svc
⊖ Alphabet Inc Class C	1.02	10.85	52.14	Communication Svc
⊕ Tesla Inc	0.82	11.67	9.89	Consumer Cyclical
⊕ NVIDIA Corp	0.66	12.33	58.77	Technology
⊖ JPMorgan Chase & Co	0.65	12.98	30.94	Financial Services
⊕ Johnson & Johnson	0.57	13.55	4.61	Healthcare

Total Holdings 9296

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

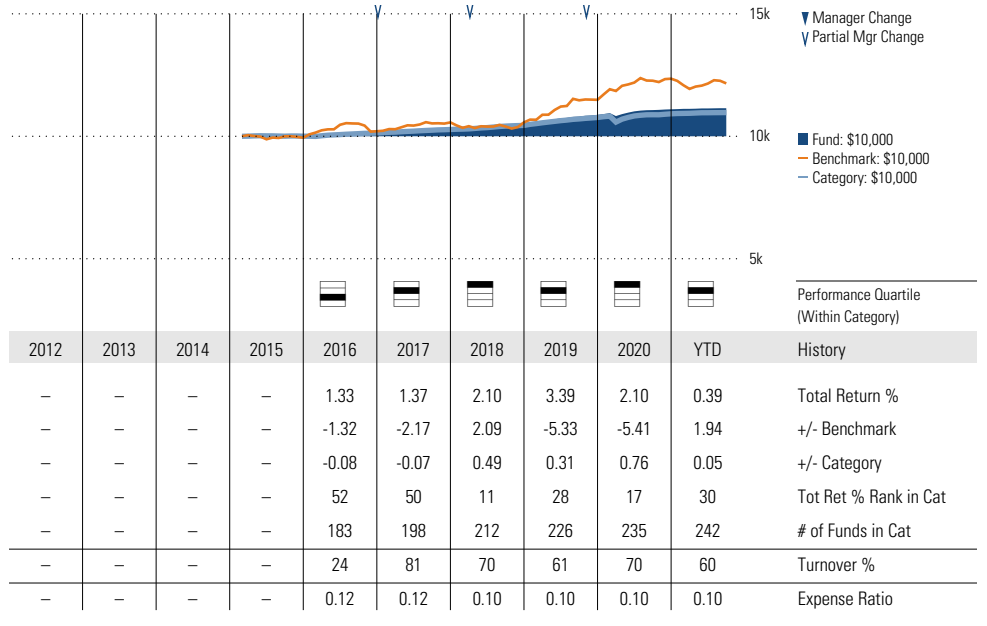
Morningstar Investment Management LLC Analysis

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

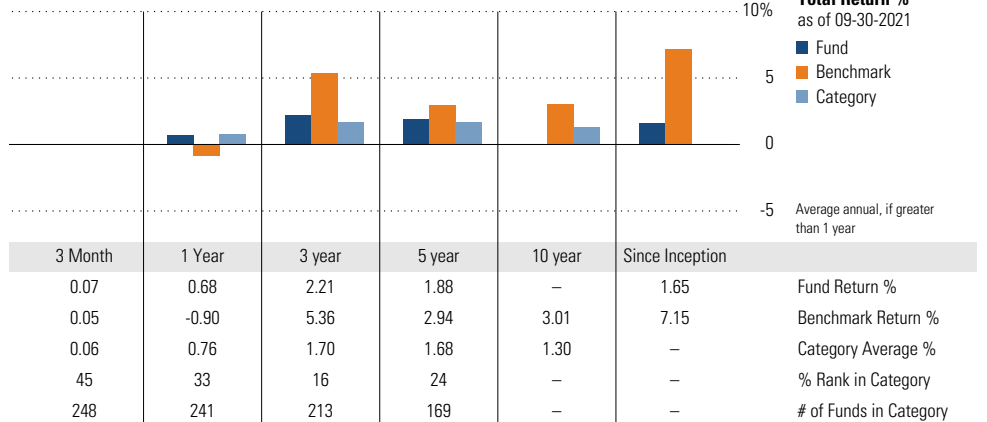
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2021

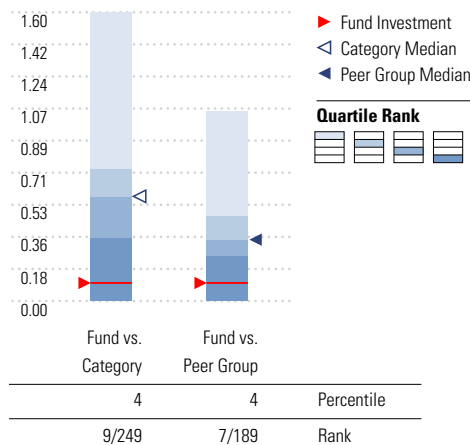
Growth of \$10,000



Trailing Performance



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

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.94	4.43	0.82
Avg Eff Maturity	1.00	-	3.03

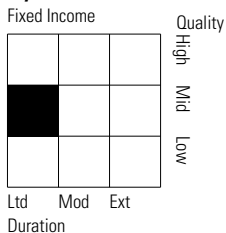
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

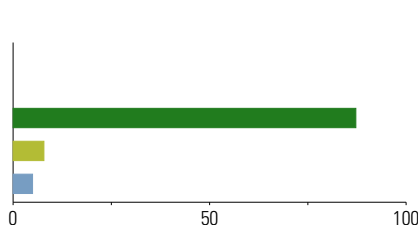
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

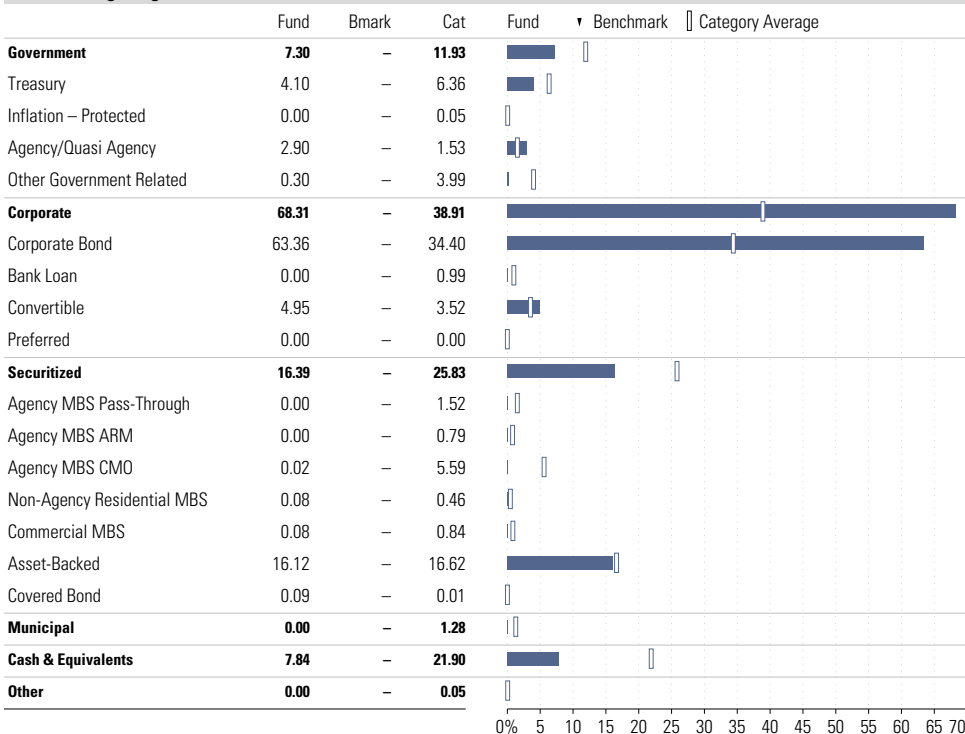


Asset Class	Net %	Cat%
US Stocks	0.00	0.08
Non-US Stocks	0.00	0.00
Bonds	87.21	75.39
Cash	7.84	20.66
Other	4.95	3.85
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	13.52	3.53	35.21
AA	5.89	74.59	4.53
A	35.30	10.82	16.83
BBB	34.06	8.32	24.77
BB	0.00	0.28	2.75
B	0.00	0.00	1.92
Below B	0.15	0.00	0.49
Not Rated	11.08	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
⊕ United States Treasury Bills	-	2.56	2.56	-
⊕ Nvidia Corp	-	0.98	3.54	-
⊕ NTT Finance Corp	-	0.84	4.38	-
⊕ Bank of Korea	-	0.76	5.14	-
⊕ E.I. Du Pont de Nemours and Company	-	0.74	5.88	-
⊕ Honeywell International Inc.	-	0.62	6.50	-
AT&T Inc	-	0.60	7.09	-
⊕ VMware Inc	-	0.51	7.61	-
Bank of Korea	-	0.51	8.11	-
⊕ Viatris Inc	-	0.50	8.62	-

Total Holdings 992

⊕ 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.

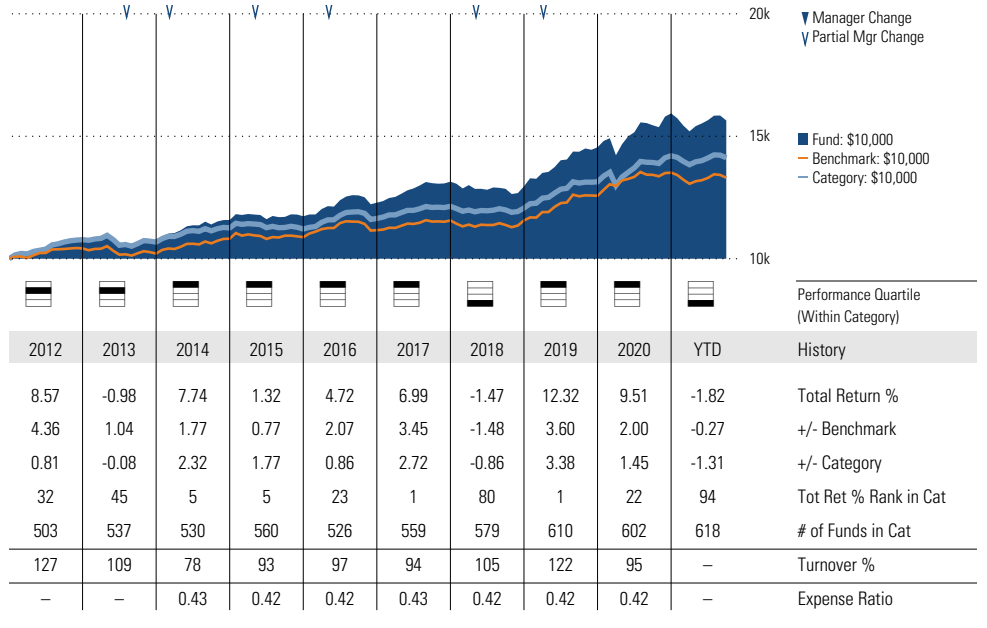
Style Consistency is not calculated for Fixed Income funds.

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

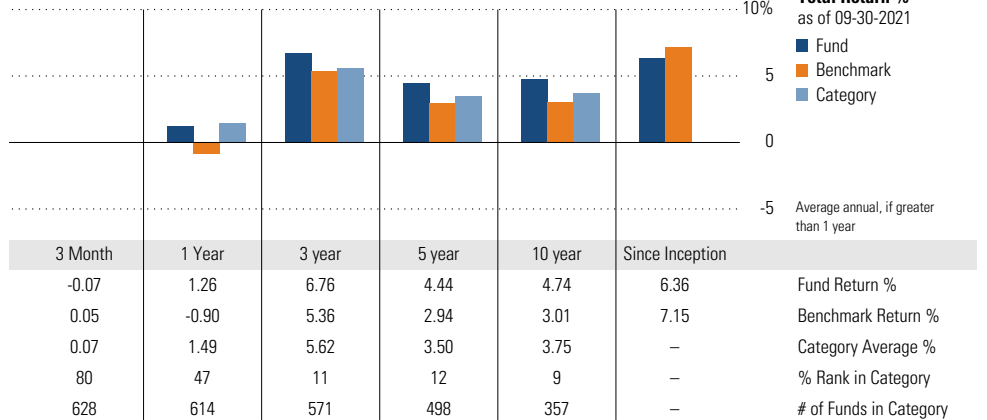
Morningstar Investment Management LLC Analysis

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.

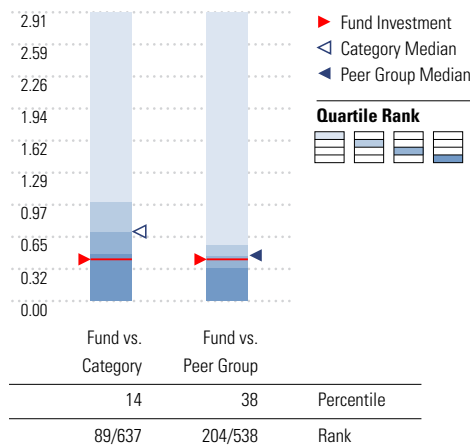
Growth of \$10,000



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

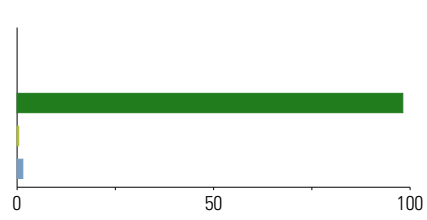
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 09-30-2021

Style Breakdown



Asset Allocation as of 09-30-2021

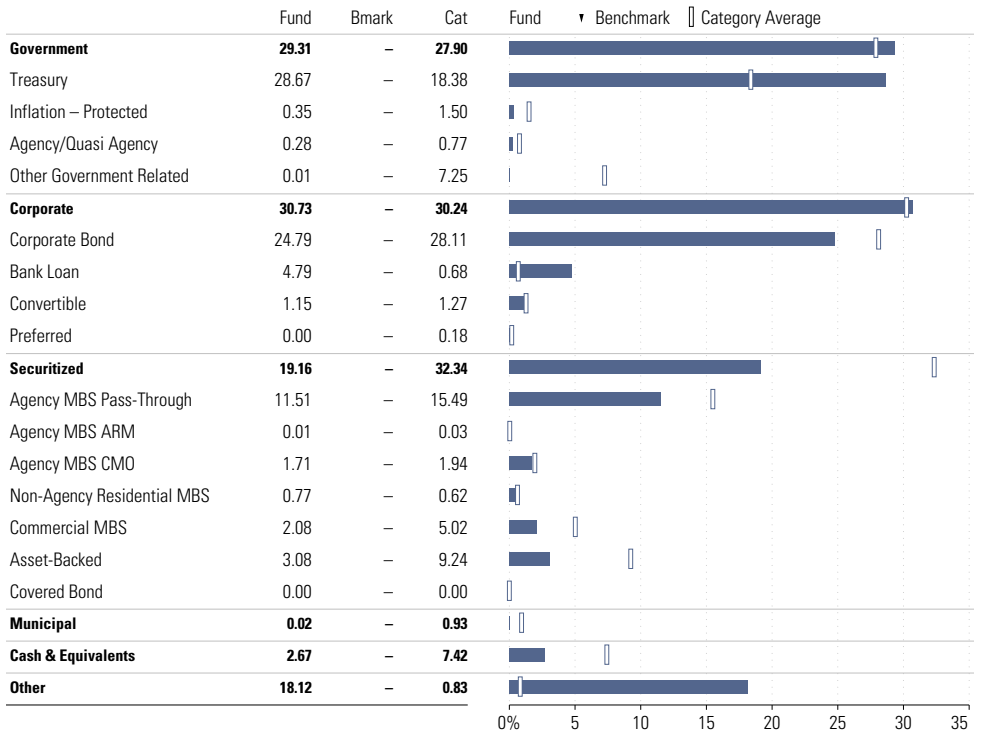


Asset Class	Net %	Cat%
US Stocks	0.00	0.07
Non-US Stocks	0.00	0.00
Bonds	98.14	96.97
Cash	0.41	0.88
Other	1.46	2.08
Total	100.00	100.00

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