Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category

Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 13.7 years.

Net Expense: The fund's expense ratio of 0.7 is 29.29% lower than the Mid-Cap Value category average.

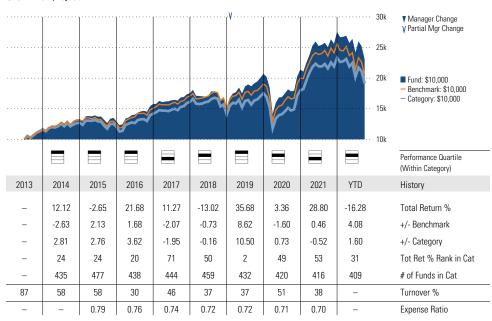
Morningstar Investment Management LLC Analysis

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

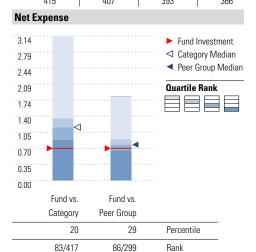
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Medium Risk	06-30-2022

Growth of \$10,000



Trailing Performance Total Return % 15% as of 09-30-2022 Fund 5 Benchmark Category -10 -15 -20 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -4.62 -7.93 6.40 6.48 9.45 9.44 10.99 -4.93 -13.56 4.50 4.76 Benchmark Return % -5 15 5 22 -11.31 4 59 8 65 Category Average % 41 16 30 16 % Rank in Category 407 393 366 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.97	_	0.52
Beta	0.95	_	1.00
R-Squared	97.71	_	96.16
Standard Deviation	23.01	23.86	24.29
Sharpe Ratio	0.36	0.28	0.29
Tracking Error	3.65	-	5.16
Information Ratio	0.52	-	0.07
Up Capture Ratio	99.26	_	99.34
Down Capture Ratio	92.95	-	98.03

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.14	12.78	12.07
Price/Book Ratio	2.17	1.86	1.68
Geom Avg Mkt Cap \$B	17.35	14.50	11.80
ROE	16.40	15.61	18.22



Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

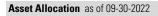
Equity

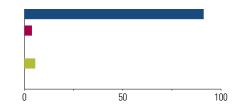
1	17	4	Falge
18	41	5	MIN
2	12	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.26
Cash	5.33	2.46
Bonds	0.00	0.05
Non-US Stocks	3.62	6.72
US Stocks	91.05	90.50
Asset Class	Net %	Cat%

		From al	D	0-4	F		- D		. По		۸		
		Fund	Bmark	Cat	Fund	1	▼ Bend	cnmari	([] C	ategory	Avera	ge	
ŀ	Cyclical	42.70	46.07	41.08							:		
ů.	Basic Materials	4.05	5.87	5.82									
4	Consumer Cyclical	14.25	10.16	10.46									
£	Financial Services	17.15	17.84	18.41					I 🛛 🗎				
ŧ	Real Estate	7.25	12.20	6.39			'	· .					
M	Sensitive	34.57	33.19	33.83									
	Communication Services	0.00	3.59	3.06	j [ľ <u>.</u>							
•	Energy	6.09	5.26	6.91									
¢	Industrials	20.74	14.35	15.16			-						
3	Technology	7.74	9.99	8.70			1 🛛						
→	Defensive	22.73	20.72	25.09									
	Consumer Defensive	4.91	4.43	6.92									
٠	Healthcare	10.21	7.39	11.57		- 1							
•	Utilities	7.61	8.90	6.60			*						

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Allspring Government MMkt Select	5.33	5.33	_	_
○ Carlisle Companies Inc	4.41	9.74	13.75	Industrials
Republic Services Inc	3.63	13.37	-1.43	Industrials
LKQ Corp	3.40	16.77	-20.21	Consumer Cyclical
Arch Capital Group Ltd	3.32	20.09	2.45	Financial Services
	3.08	23.17	7.74	Technology
Brown & Brown Inc	2.94	26.10	-13.51	Financial Services
American Electric Power Co Inc	2.85	28.95	-0.20	Utilities
CBRE Group Inc Class A	2.71	31.66	-37.78	Real Estate
Keurig Dr Pepper Inc	2.65	34.31	-0.75	Consumer Defensive
⊕ AerCap Holdings NV	2.64	36.95	-35.30	Industrials
Reynolds Consumer Products Inc Ordinary Shares	2.60	39.54	-14.97	Consumer Cyclical
Humana Inc	2.57	42.11	5.11	Healthcare
Vulcan Materials Co	2.56	44.67	-23.45	Basic Materials
⊕ Annaly Capital Management Inc	2.41	47.08	-36.70	Real Estate

Total Holdings 62

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



American Funds American Balanced R6 RLBGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Expense Ratio

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 23.76 years.

Net Expense: The fund's expense ratio of 0.25 is
 75.73% 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
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022





0.27

0.26

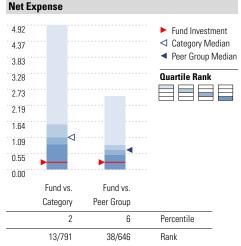
0.25

0.28

0.28

0.29

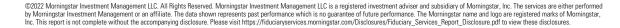
0.29



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

	Fund	Bmark	Cat
Alpha	1.22	_	-0.19
Beta	0.94	_	1.01
R-Squared	96.95	_	93.81
Standard Deviation	12.60	13.19	13.79
Sharpe Ratio	0.30	0.21	0.19
Tracking Error	2.33	-	3.33
Information Ratio	0.48	-	-0.07
Up Capture Ratio	100.69	-	100.14
Down Capture Ratio	94.41	_	101.57

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.57	15.39	15.85
Price/Book Ratio	2.94	2.51	2.63
Avg Eff Duration	6.92	6.45	5.02





American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

Equity

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™





Asset Allocation as of 09-30-2022

Asset Class Net % Cat% **US Stocks** 51.73 46.54 Non-US Stocks 7.57 9.57 30.48 Bonds 34.14 Cash 4.55 6.18 Other 5.66 3.56 Total 100.00 100.00

Style Breakdown Equity Fixed Income Quality									
	23	44	18	Large				Quality High	
	5	8	2	Mid				Mid	
	0	0	0	Small				Low	
	Value	Blend	Growth		Ltd Durati	Mod	Ext	_	
	Weight %								

		Fund	Bmark	Cat	Fund		Bench	mark	Categ	jory Ave	erage	_	
Ն	Cyclical	27.90	33.09	31.49								1	
A.	Basic Materials	3.73	3.71	3.59		(
-	Consumer Cyclical	9.16	11.45	10.46			= [
<u></u>	Financial Services	11.62	14.48	14.43		_		ď					
ŧ	Real Estate	3.39	3.45	3.01)							
M	Sensitive	40.37	42.78	42.93									
	Communication Services	6.64	7.08	7.49]						
ð	Energy	8.72	4.91	4.91									
Ċ.	Industrials	8.43	10.05	10.25			– [
	Technology	16.58	20.74	20.28					0				
→	Defensive	31.74	24.12	25.60									
	Consumer Defensive	11.52	7.27	7.10									
٠	Healthcare	18.65	13.76	15.05									
•	Utilities	1.57	3.09	3.45									

100

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	_	12.06	12.06	_	_
🌣 Cash And Other Assets Less Liablities	_	7.58	19.64	_	-
⊕ Cap Grp Cent Fd Ser Ii	_	5.14	24.79	_	-
	-	3.52	28.31	-30.20	Technology
─ UnitedHealth Group Inc	_	2.65	30.96	1.52	Healthcare
⊕ Broadcom Inc	_	2.37	33.33	-31.42	Technology
⇒ Philip Morris International Inc	_	1.85	35.18	-8.65	Consumer Defensive
→ Pfizer Inc	-	1.47	36.65	-23.86	Healthcare
The Home Depot Inc	_	1.39	38.04	-32.14	Consumer Cyclical
CVS Health Corp	_	1.18	39.22	-5.95	Healthcare

Total Holdings 1835

>50 25-50 10-25 0-10

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
Jonathan Knowles since 06-2006
Andrew Suzman since 06-2007
Christopher Thomsen since 06-2008
Lawrence Kymisis since 06-2014
Lara Pellini since 10-2014
Harold La since 06-2018
Gerald Manoir since 01-2020
Noriko Chen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 21.35 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.46 is
 56.19% lower than the Foreign Large Growth category
 average.

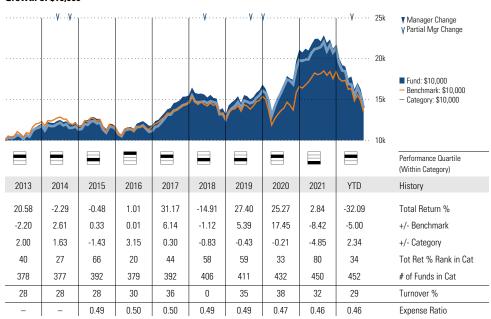
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
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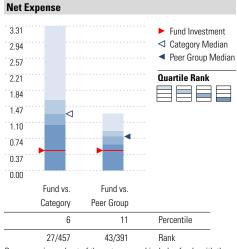
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Medium Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 ■ Fund 0 Benchmark Category -15 -20 -25 -30 -35 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -9.33 -32.85 -1.24 -0.234.52 6.36 -9.36 -25.13 -1.83 -0.84 3.67 7.93 Benchmark Return % -1.18 -9 43 -32 91 0.28 4 40 Category Average % 52 55 55 58 39 % Rank in Category 457 449 390 350 227 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.82	_	0.70
Beta	1.01	_	0.97
R-Squared	90.82	_	83.00
Standard Deviation	20.21	19.12	20.41
Sharpe Ratio	0.01	-0.04	0.00
Tracking Error	6.12	_	8.47
Information Ratio	0.10	_	0.06
Up Capture Ratio	105.47	_	105.45
Down Capture Ratio	102.68	-	103.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.86	11.53	17.83
Price/Book Ratio	2.62	1.45	2.68
Geom Avg Mkt Cap \$B	46.73	37.04	42.78
ROE	20.35	18.66	21.82





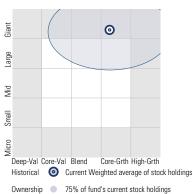
American Funds Europacific Growth R6 RERGX

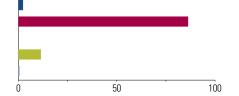
Morningstar Category Foreign Large Growth MSCI EAFE NR USD

Morningstar Index

Style Analysis as of 09-30-2022

Morningstar Style Box™





Asset Allocation as of 09-30-2022



Style Breakdown

Equity

14	26	49	Large
2	3	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	۱ ۱	Bench	mark	Cateo	jory Ave	rage			
Ն	Cyclical	34.63	38.61	34.60									7	
ů.	Basic Materials	8.03	7.50	6.46			Ĭ							
Д	Consumer Cyclical	12.71	10.50	12.47			. *]						
,	Financial Services	13.22	17.65	14.87				I	7					
À	Real Estate	0.67	2.96	0.80		'								
M	Sensitive	41.58	33.04	39.45								1		
₫	Communication Services	2.94	5.11	4.52										
ð	Energy	9.93	5.02	3.90				į						
Ф	Industrials	12.96	14.77	15.63				• []						
	Technology	15.75	8.14	15.40			•							
→	Defensive	23.79	28.34	25.94										
=	Consumer Defensive	7.43	11.17	9.56										
٠	Healthcare	15.08	13.99	15.41										
•	Utilities	1.28	3.18	0.97		*								

World Regions % Equity 09-30-2022



Greater Asia	41.95	27.73
Japan	11.71	11.15
Australasia	3.21	1.91
Asia-4 Tigers	10.04	6.07
Asia-ex 4 Tigers	16.99	8.60
Not Classified	0.00	0.00

Americas	Fund % 14.68	Cat % 15.17	Greater Europe	Fund % 43.37	Cat % 57.11	Market Maturity
North America	10.47	13.28	United Kingdom	6.46	12.20	Developed Markets
Central/Latin	4.21	1.89	W euro-ex UK	35.80	44.27	Emerging Markets
			Emrgng Europe	0.03	0.03	Not Available
			Africa	1.08	0.61	

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	11.21	11.21	_	_
Reliance Industries Ltd	3.12	14.33	0.71	Energy
⊕ Novo Nordisk A/S Class B	2.92	17.25	4.70	Healthcare
⊕ LVMH Moet Hennessy Louis Vuitton SE	2.46	19.72	-15.08	Consumer Cyclical
	2.37	22.09	-37.96	Technology
□ Daiichi Sankyo Co Ltd	2.20	24.30	38.92	Healthcare
☐ Taiwan Semiconductor Manufacturing Co Ltd	1.95	26.25	-30.04	Technology
○ Canadian Natural Resources Ltd	1.92	28.17	27.32	Energy
⊕ Airbus SE	1.68	29.85	-19.55	Industrials
⊕ AIA Group Ltd	1.68	31.53	-14.84	Financial Services

Total Holdings 373

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Fund % 78.62

> 21.38 0.00

American Funds New Perspective R6 RNPGX

Morningstar Category Global Large-Stock Growth

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000 Jonathan Knowles since 12-2004 Joanna Jonsson since 12-2005 Brady Enright since 12-2005 Steven Watson since 12-2005 Noriko Chen since 04-2012 Andraz Razen since 07-2015 Barbara Burtin since 12-2018 Patrice Collette since 12-2018

Quantitative Screens

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

Management: The fund's management has been in place for 21.84 years.

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

Net Expense: The fund's expense ratio of 0.41 is 62.04% lower than the Global Large-Stock Growth category

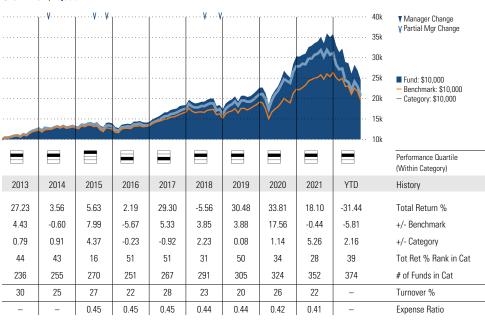
Morningstar Investment Management LLC Analysis

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ESG Metrics

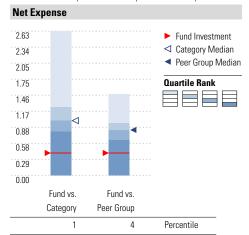
Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000



Trailing Performance





10/253 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.14	_	-0.39
Beta	1.09	_	1.05
R-Squared	95.96	_	88.49
Standard Deviation	21.64	19.40	21.81
Sharpe Ratio	0.35	0.25	0.22
Tracking Error	4.70	_	7.39
Information Ratio	0.49	_	-0.07
Up Capture Ratio	115.03	_	104.64
Down Capture Ratio	107.80	_	107.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.57	14.51	20.74
Price/Book Ratio	3.19	2.27	3.65
Geom Avg Mkt Cap \$B	100.40	85.50	104.55
ROE	26.11	26.08	25.43



4/381

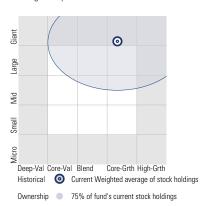
American Funds New Perspective R6 RNPGX

Morningstar Category Morningstar Index Global Large-Stock Growth

MSCI ACWI NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

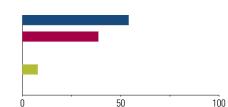
Equity

13	30	42	Large
2	5	8	Mid
0	0	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

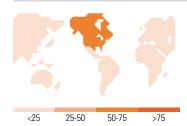


Asset Allocation as of 09-30-2022

Asset Class Net % Cat% US Stocks 56.34 53.91 Non-US Stocks 38.47 40.39 Bonds 0.00 0.00 Cash 7.62 2.91 Other 0.00 0.37 Total 100.00 100.00

		Fund	Bmark	Cat	Fund	▼ Ben	chmark] Ca	tegory	Averaç	je_	
٠	Cyclical	36.38	34.31	31.08								
ì.	Basic Materials	5.73	4.54	3.16								
	Consumer Cyclical	17.52	11.20	12.63		· V						
<u></u>	Financial Services	12.41	15.78	14.13			■ [] [*]					
à	Real Estate	0.72	2.79	1.16	■[]							
Ųf.	Sensitive	37.69	41.71	45.10								
	Communication Services	7.01	7.48	7.71								
	Energy	3.85	5.25	2.08								
>	Industrials	9.20	9.59	11.06								
1	Technology	17.63	19.39	24.25				1				
+	Defensive	25.93	23.97	23.82								
Ţ	Consumer Defensive	6.63	7.83	5.62)						
1	Healthcare	17.93	13.05	16.92								
1	Utilities	1.37	3.09	1.28								

World Regions % Equity 09-30-2022



Greater Asia	Fund % 11.29	Cat % 14.50
Japan	3.06	4.42
Australasia	0.30	0.40
Asia-4 Tigers	5.55	4.12
Asia-ex 4 Tigers	2.38	5.56
Not Classified	0.00	0.00

Americas	Fund % 62.73	Cat % 61.21	Greater Europe	Fund % 25.97	Cat % 24.27	Market Maturity	Fund %
North America	60.81	59.88	United Kingdom	4.84	4.85	Developed Markets	95.40
Central/Latin	1.92	1.33	W euro-ex UK	20.57	19.24	Emerging Markets	4.60
			Emrgng Europe	0.00	0.01	Not Available	0.00
			Africa	0.56	0.17		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	7.62	7.62	-	_
⊕ Tesla Inc	6.56	14.18	-24.70	Consumer Cyclical
	4.14	18.32	-30.20	Technology
	2.19	20.51	-30.04	Technology
	1.53	22.04	-59.66	Communication Svc
⊕ Amazon.com Inc	1.45	23.49	-32.22	Consumer Cyclical
⊖ Eli Lilly and Co	1.43	24.92	18.13	Healthcare
⊕ Novo Nordisk A/S Class B	1.42	26.34	4.70	Healthcare
○ Nestle SA	1.31	27.64	-14.55	Consumer Defensive
	1.29	28.93	-33.54	Communication Svc

Total Holdings 300

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



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Nicholas Grace since 01-2008
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Jonathan Knowles since 01-2016
Bradford Freer since 01-2017
Akira Shiraishi since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Dawid Justus since 01-2020

Quantitative Screens

Piyada Phanaphat since 01-2020

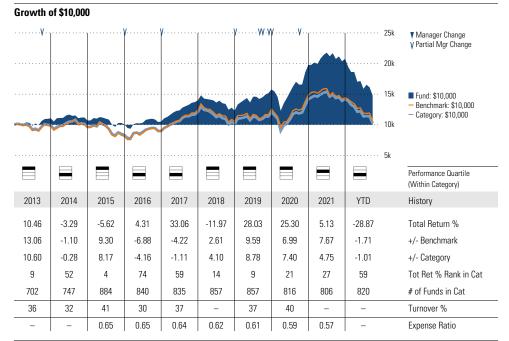
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.3 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.57 is 50.86% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

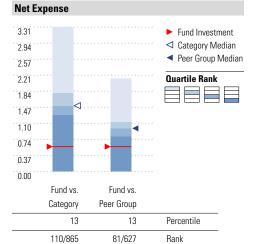
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
FSG Commitment	1-l ow	02-15-2022



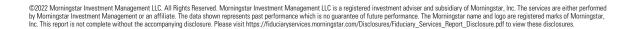




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.85	_	-0.04
Beta	0.93	_	1.01
R-Squared	83.08	_	89.15
Standard Deviation	19.53	19.18	20.61
Sharpe Ratio	0.10	-0.05	-0.05
Tracking Error	8.15	_	6.63
Information Ratio	0.34	_	-0.10
Up Capture Ratio	101.44	_	101.61
Down Capture Ratio	90.68	_	102.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.80	9.97	10.69
Price/Book Ratio	2.67	1.51	1.71
Geom Avg Mkt Cap \$B	49.35	30.78	38.21
ROE	23.44	17.48	18.39



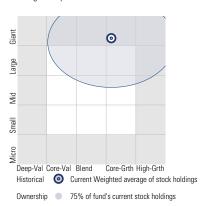


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

14	30	41	Large
2	5	8	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022

Asset Class	Net %	Cat%
US Stocks	24.77	3.08
Non-US Stocks	62.17	94.37
Bonds	3.24	0.04
Cash	9.22	2.74
Other	0.61	-0.24

100.00

100.00

Sec	ctor Weighting as of 09-3	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	38.94	46.87	45.10	
A	Basic Materials	9.21	8.82	6.85	
A	Consumer Cyclical	12.36	13.38	14.50	
P	Financial Services	15.63	22.67	21.97	
命	Real Estate	1.74	2.00	1.78	
W	Sensitive	36.60	39.51	40.66	
d	Communication Services	5.61	10.09	9.06	
•	Energy	4.49	5.41	5.15	
Ф	Industrials	9.78	5.71	5.98	
	Technology	16.72	18.30	20.47	
→	Defensive	24.45	13.61	14.23	
Ħ	Consumer Defensive	7.84	6.38	7.44	
+	Healthcare	14.34	4.11	4.94	
•	Utilities	2.27	3.12	1.85	
					0% 5 10 15 20 25 30 35 40 45 5

100

Total

World Regions % Equity 09-30-2022



Greater Asia	Fund % 39.96	Cat % 75.82	
Japan	2.37	0.09	
Australasia	0.71	0.04	
Asia-4 Tigers	6.72	24.94	
Asia-ex 4 Tigers	30.16	50.75	
Not Classified	0.00	0.00	

Americas	Fund % 39.27	Cat % 14.15	Greater Europe	Fund % 20.78	Cat % 10.02	Market Maturity	Fund %
North America	30.17	3.05	United Kingdom	2.68	0.64	Developed Markets	59.14
Central/Latin	9.10	11.10	W euro-ex UK	16.04	1.63	Emerging Markets	40.86
			Emrgng Europe	0.17	1.13	Not Available	0.00
			Africa	1.89	6.62		

Top 10 Holdings as of 09-30-2022									
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector					
Capital Group Central Cash Fund	9.10	9.10	-	_					
	3.08	12.18	-30.20	Technology					
	2.15	14.32	1.34	Financial Services					
Taiwan Semiconductor Manufacturing Co Ltd	1.84	16.16	-30.04	Technology					
Kweichow Moutai Co Ltd Class A	1.75	17.91	-7.71	Consumer Defensive					
⊕ Reliance Industries Ltd	1.71	19.63	0.71	Energy					
⊕ Novo Nordisk A/S Class B	1.31	20.94	4.70	Healthcare					
⊕ Thermo Fisher Scientific Inc	1.27	22.21	-23.85	Healthcare					
⊕ AIA Group Ltd	1.23	23.44	-14.84	Financial Services					
⊕ Eli Lilly and Co	1.20	24.64	18.13	Healthcare					

Total Holdings 582

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 25.27 years.

× Style: The fund has landed in its primary style box — Large Blend — 30 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.26 is 67.5% lower than the Large Blend category average.

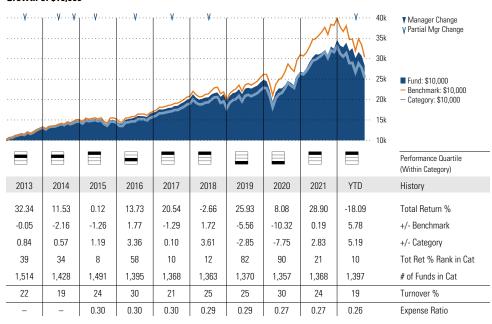
Morningstar Investment Management LLC Analysis

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

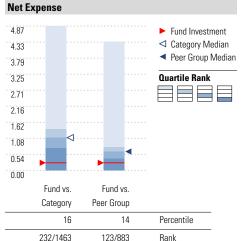
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000

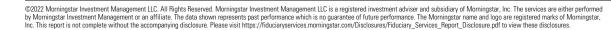






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.11	_	-1.32
Beta	0.88	_	0.96
R-Squared	93.37	_	95.48
Standard Deviation	18.40	20.30	19.87
Sharpe Ratio	0.43	0.45	0.37
Tracking Error	5.37	-	4.01
Information Ratio	-0.20	-	-0.98
Up Capture Ratio	87.99	-	92.89
Down Capture Ratio	88.72	_	97.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.02	17.98	18.23
Price/Book Ratio	2.88	3.38	3.60
Geom Avg Mkt Cap \$B	121.35	164.20	210.33
ROE	29.82	31.94	32.91





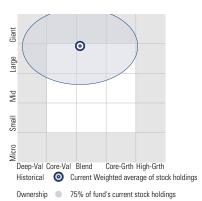
American Funds Washington Mutual R6 RWMGX

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

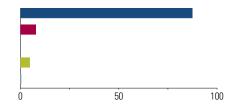
23	48	16	raige
4	8	1	IVIIO
0	0	0	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.26	1.09
Cash	4.63	0.53
Bonds	0.00	0.87
Non-US Stocks	7.73	2.67
US Stocks	87.39	94.84
Asset Class	Net %	Cat%

Se	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
	Cyclical	26.94	29.69	29.07	
A	Basic Materials	2.45	2.24	2.66	
A	Consumer Cyclical	6.58	11.44	10.23	
ê	Financial Services	16.55	13.11	13.64	
æ	Real Estate	1.36	2.90	2.54	
M	Sensitive	39.96	44.73	45.16	
	Communication Services	5.34	8.07	7.92	
ð	Energy	6.63	4.55	4.06	
Ф	Industrials	11.70	8.32	10.09	
	Technology	16.29	23.79	23.09	
→	Defensive	33.10	25.58	25.75	
	Consumer Defensive	6.40	7.33	7.35	
٠	Healthcare	23.59	15.18	15.61	
Ţ	Utilities	3.11	3.07	2.79	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
				· ·
	5.12	5.12	-30.20	Technology
→ Broadcom Inc	4.88	10.00	-31.42	Technology
⊕ Capital Group Central Cash Fund	4.66	14.66	_	_
⊕ UnitedHealth Group Inc	4.61	19.27	1.52	Healthcare
→ Pfizer Inc	2.49	21.76	-23.86	Healthcare
⊕ CVS Health Corp	2.33	24.09	-5.95	Healthcare
Marsh & McLennan Companies Inc	2.33	26.42	-13.16	Financial Services
○ Comcast Corp Class A	2.20	28.62	-40.15	Communication Svc
⊕ Northrop Grumman Corp	1.99	30.61	22.81	Industrials
	1.93	32.54	-2.57	Healthcare
The Home Depot Inc	1.86	34.39	-32.14	Consumer Cyclical
⊕ CME Group Inc Class A	1.78	36.18	-21.15	Financial Services
⊕ Eli Lilly and Co	1.65	37.83	18.13	Healthcare
AbbVie Inc	1.33	39.16	2.52	Healthcare
⊕ JPMorgan Chase & Co	1.30	40.46	-32.11	Financial Services

Total Holdings 192

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category Commodities Broad Basket

Morningstar Index Bloomberg Commodity TR USD

Portfolio Manager(s)

Chris Devine since 11-2010 Christian Ulrich since 11-2010 Mark Ahnrud since 11-2010 Scott Hixon since 11-2010 Scott Wolle since 11-2010

Quantitative Screens

× Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 6 of the 10 years it's been in existence.

Management: The fund's management has been in place for 11.84 years.

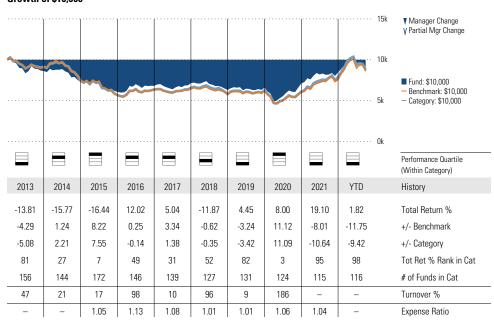
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.11 is 6.73% higher than the Commodities Broad Basket category average.

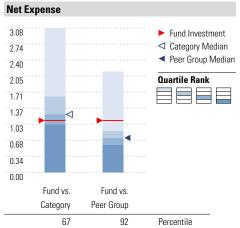
Morningstar Investment Management LLC Analysis

Invesco Balanced-Risk Commodity Strategy has lagged competitors significantly during the commodity resurgence of the past year. That is to be expected given the relatively limited energy exposure that is consistent with the fund's strategy. However, relative results have been worse than we would expect even allowing for a sizable energy underweight. We are placing the fund on watch while we observe how it progresses and assess the fund's ability to get back to results that are conisstent with expectations.

Growth of \$10,000







	79/117	64/70	Rank			
Peer group	is a subset of	the category and	d includes fun	ds with the		
same management style (active vs. passive) and similar share class						
characteri	stics.					

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.39	_	0.25
Beta	0.87	_	1.03
R-Squared	80.75	_	86.02
Standard Deviation	18.10	18.76	21.13
Sharpe Ratio	0.63	0.73	0.70
Tracking Error	8.32	_	7.77
Information Ratio	-0.29	_	0.08
Up Capture Ratio	85.07	_	102.21
Down Capture Ratio	87.18	_	102.72

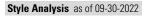
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	_	8.51
Price/Book Ratio	_	_	1.62
Geom Avg Mkt Cap \$B	_	_	29.32
ROE	_	_	22.38



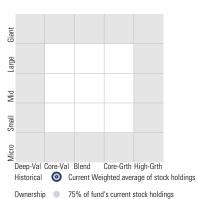
Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category Commodities Broad Basket Bloomberg Commodity TR USD

Morningstar Index



Morningstar Style Box™



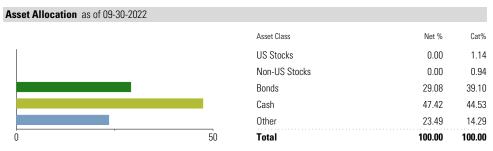
Style Breakdown

Equity



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	Benchm	ark 🛚 Ca	tegory A	verage	
٠	Cyclical	-	-	47.24						
à.	Basic Materials	_	_	47.24						
	Consumer Cyclical	_	_	0.00	ĺ.					
<u></u>	Financial Services	_	_	0.00	0					
à	Real Estate	_	_	0.00	Ō					
ŲT.	Sensitive	-	-	41.11						
	Communication Services	_	_	0.00	Ò					
	Energy	_	_	38.04						
>	Industrials	_	_	3.07						
1	Technology	_	_	0.00	Ò					
+	Defensive	-	-	11.65						
Ţ	Consumer Defensive	_	_	11.04		0				
1	Healthcare	_	_	0.61						
1	Utilities	_	_	0.00	ĺ					

Top 14 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Invesco Cayman Commodity Fund Iii Hf	23.49	23.49	_	_
⊕ Invesco Shrt-Trm Inv Treasury Instl	16.56	40.05	_	_
⊕ Invesco Shrt-Trm Inv Gov&Agcy Instl	14.49	54.53	_	_
⊕ Invesco Shrt-Trm Inv Liq Assets InstI	10.27	64.80	_	_
United States Treasury Notes 3.02409%	7.21	72.01	-	-
United States Treasury Notes 3.13609%	6.71	78.72	_	_
United States Treasury Notes 3.08409%	6.29	85.02	_	_
United States Treasury Bills 0%	5.84	90.86	_	_
United States Treasury Bills 0%	5.54	96.39	_	_
Usd Currency Cash	3.05	99.44	-	-
Citigroup Global Markets Holdings Inc. 0.01%	2.60	102.04	_	_
Societe Generale S.A. 0.1%	1.94	103.98	_	_
Barclays Bank plc 0.1%	1.09	105.07	_	_
Barclays Bank plc 0.01%	1.02	106.09	_	_

Total Holdings 14

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Giri Devulapally since 08-2004 Joseph Wilson since 11-2020 Larry Lee since 11-2020 Holly Fleiss since 01-2022

Quantitative Screens

- Performance: The fund has finished in the 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 18.17 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.44 is 54.17% lower than the Large Growth category average.

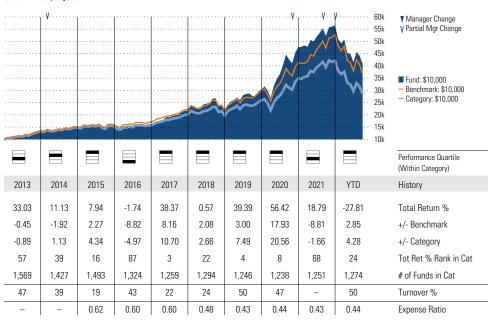
Morningstar Investment Management LLC Analysis

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

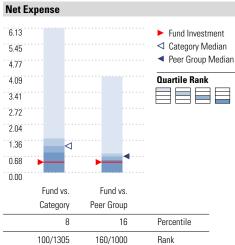
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	04-07-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.99	_	-3.29
Beta	0.98	_	0.97
R-Squared	95.38	_	93.15
Standard Deviation	23.26	23.13	23.33
Sharpe Ratio	0.64	0.52	0.37
Tracking Error	5.02	_	6.09
Information Ratio	0.61	_	-0.78
Up Capture Ratio	98.35	_	88.47
Down Capture Ratio	88.49	-	97.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.08	23.78	23.27
Price/Book Ratio	6.49	8.32	6.18
Geom Avg Mkt Cap \$B	247.46	240.14	266.70
ROE	41.12	41.06	37.20



JPMorgan Large Cap Growth R6 JLGMX

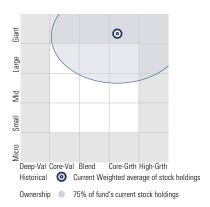
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

11	34	48	Laige
1	5	2	IVIIO
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022

Asset Class Net % Cat% US Stocks 90.81 93.35 Non-US Stocks 0.66 4.27 Bonds 0.00 0.01 Cash 8.53 2.00 Other 0.00 0.37 Total 100.00 100.00

966	ctor Weighting as of 09-3									п -						
		Fund	Bmark	Cat	Fund		▼ Be	nchn	nark	[] Ca	tegory	/ Aver	age			
b	Cyclical	24.28	25.91	28.66	,											
A.	Basic Materials	1.86	1.20	1.51												
A	Consumer Cyclical	15.39	16.68	15.69				= ['								
,	Financial Services	7.03	6.40	9.74												
fit.	Real Estate	0.00	1.63	1.72	İ											
W	Sensitive	52.40	55.67	51.49												- 1
	Communication Services	6.68	7.45	9.75												
ð	Energy	2.48	1.56	2.32												
Ф	Industrials	8.46	7.55	6.05												
	Technology	34.78	39.11	33.37									7			
→	Defensive	23.31	18.43	19.86												
=	Consumer Defensive	4.35	6.26	4.32]										
٠	Healthcare	18.96	12.11	14.94			- 1	j								
•	Utilities	0.00	0.06	0.60	Ī											
					0%	5	10	15	20	25	30	35	40	45	50	55

100

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	9.72	9.72	-21.79	Technology
D JPMorgan Prime Money Market Inst	8.53	18.25	_	_
Microsoft Corp	8.33	26.58	-30.20	Technology
Alphabet Inc Class C	5.67	32.25	-33.54	Communication Svc
Tesla Inc	4.10	36.34	-24.70	Consumer Cyclical
AbbVie Inc	2.92	39.27	2.52	Healthcare
🕑 Coca-Cola Co	2.84	42.10	-3.16	Consumer Defensive
AutoZone Inc	2.78	44.89	2.17	Consumer Cyclical
McKesson Corp	2.77	47.65	37.33	Healthcare
Deere & Co	2.73	50.38	-1.66	Industrials
Lowe's Companies Inc	2.43	52.81	-26.32	Consumer Cyclical
ConocoPhillips	2.25	55.06	47.02	Energy
Amazon.com Inc	2.09	57.15	-32.22	Consumer Cyclical
Oracle Corp	2.03	59.18	-28.87	Technology
Charles Schwab Corp	1.88	61.05	-13.80	Financial Services

Total Holdings 74

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 David Small since 07-2016 Shilpee Raina since 11-2021

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 8.12 years.
- \times Style: The fund has landed in its primary style box Large Blend 60.61 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 45% lower than the Large Blend category average.

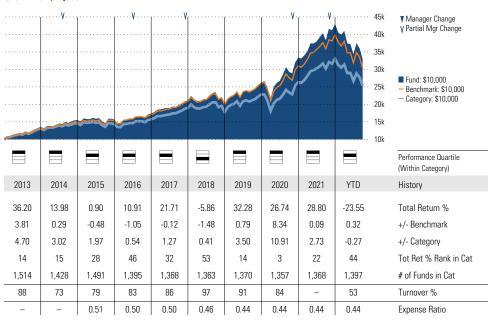
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.

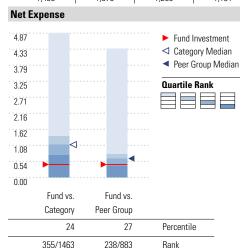
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	03-11-2022



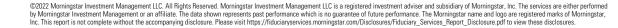






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.84	_	-1.32
Beta	1.01	_	0.96
R-Squared	98.68	_	95.48
Standard Deviation	20.57	20.30	19.87
Sharpe Ratio	0.59	0.45	0.37
Tracking Error	2.37	_	4.01
Information Ratio	1.32	_	-0.98
Up Capture Ratio	103.76	_	92.89
Down Capture Ratio	93.55	_	97.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.81	17.98	18.23
Price/Book Ratio	3.91	3.38	3.60
Geom Avg Mkt Cap \$B	180.32	164.20	210.33
ROE	29.92	31.94	32.91



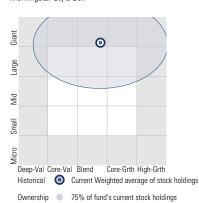


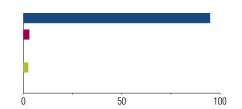
JPMorgan US Equity R6 JUEMX

Asset Allocation as of 09-30-2022

Morningstar CategoryMorningstar Index■ Large BlendS&P 500 TR USD

Style Analysis as of 09-30-2022 Morningstar Style BoxTM





Total	100.00	100.00
Other	0.00	1.09
Cash	2.30	0.53
Bonds	0.00	0.87
Non-US Stocks	2.84	2.67
US Stocks	94.86	94.84
Asset Class	Net %	Cat%

Styl	e Bre	akdo	own

Equity

2 6 0	Large
	Mid
0 0 0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmarl	([] C	ategory	Avera	ge		
ŀ	Cyclical	31.71	29.69	29.07										
ė.	Basic Materials	3.62	2.24	2.66										
A	Consumer Cyclical	11.74	11.44	10.23										
,	Financial Services	13.19	13.11	13.64				[]						
æ	Real Estate	3.16	2.90	2.54		i								
M	Sensitive	45.35	44.73	45.16			_							
	Communication Services	8.95	8.07	7.92										
ð	Energy	3.68	4.55	4.06		•[
Ф	Industrials	11.15	8.32	10.09										
	Technology	21.57	23.79	23.09										
-	Defensive	22.94	25.58	25.75										
-	Consumer Defensive	3.49	7.33	7.35			ĺ							
٠	Healthcare	14.65	15.18	15.61										
•	Utilities	4.80	3.07	2.79										

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	8.14	8.14	-30.20	Technology
⊕ Alphabet Inc Class A	6.07	14.22	-33.97	Communication Svc
Apple Inc	5.09	19.31	-21.79	Technology
Amazon.com Inc	3.92	23.23	-32.22	Consumer Cyclical
AbbVie Inc	3.62	26.85	2.52	Healthcare
McDonald's Corp	3.12	29.97	-12.38	Consumer Cyclical
Prologis Inc	3.09	33.06	-38.25	Real Estate
NextEra Energy Inc	3.04	36.10	-14.65	Utilities
→ NXP Semiconductors NV	2.84	38.94	-34.13	Technology
⊕ Eaton Corp PLC	2.69	41.63	-21.43	Industrials
Deere & Co	2.59	44.22	-1.66	Industrials
Centene Corp	2.45	46.67	-5.57	Healthcare
Mastercard Inc Class A	2.41	49.07	-20.46	Financial Services
Truist Financial Corp	2.33	51.40	-23.11	Financial Services
⊕ Norfolk Southern Corp	2.31	53.71	-28.33	Industrials

Total Holdings 51

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Loomis Sayles Core Plus Bond N NERNX

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

Portfolio Manager(s)

Peter Palfrey since 12-1996 Richard Raczkowski since 05-1999 Ian Anderson since 02-2020 Barath Sankaran since 02-2020

Quantitative Screens

Management: The fund's management has been in place for 25.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 48.65% lower than the Intermediate Core-Plus Bond category average.

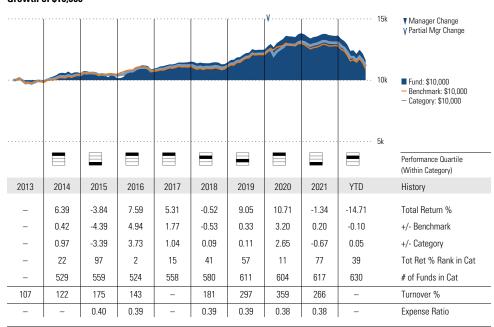
Morningstar Investment Management LLC Analysis

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.

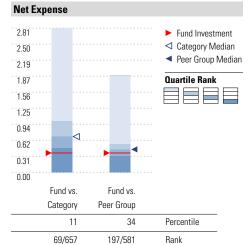
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.28	_	0.56
Beta	1.06	_	1.05
R-Squared	92.81	_	78.08
Standard Deviation	5.90	5.36	6.46
Sharpe Ratio	-0.45	-0.70	-0.53
Tracking Error	1.61	_	3.04
Information Ratio	0.64	_	0.12
Up Capture Ratio	121.16	_	119.57
Down Capture Ratio	100.48	_	107.94

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.46	4.43	6.08
Avg Eff Maturity	9.28	_	8.46



Loomis Sayles Core Plus Bond N NERNX

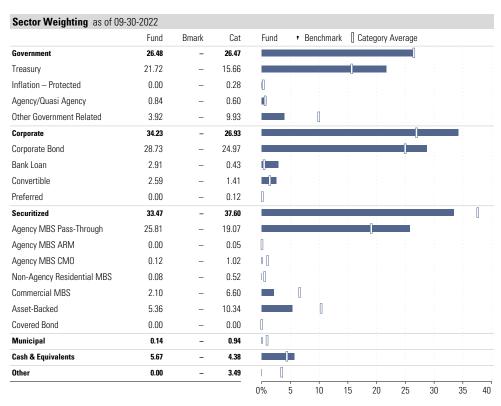
Morningstar Category Morningstar Index Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD



			gh		
			Mid		
			Low		
d	Mod	Ext	J		
	on	LAC			

Asset Allocation as of 09-30-2022				
		Asset Class	Net %	Cat%
		US Stocks	0.00	0.03
		Non-US Stocks	0.00	0.00
		Bonds	91.63	100.09
-		Cash	5.74	-1.84
		Other	2.62	1.71
0 50	100	Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	54.39	3.53	50.65
AA	2.61	74.59	5.16
A	7.04	10.82	11.01
BBB	25.16	8.32	19.73
BB	9.55	0.28	6.92
В	1.00	0.00	2.30
Below B	0.25	0.00	1.92
Not Rated	0.00	2.46	2.31



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 3.125%	08-2025	3.90	3.90	_
United States Treasury Bonds 2%	11-2041	2.81	6.71	_
→ Fixed Inc Clearing Corp.Repo	09-2022	2.49	9.20	_
⊕ United States Treasury Bonds 2.25%	02-2052	2.31	11.51	_
⊕ 2 Year Treasury Note Future Dec 22	12-2022	2.15	13.66	_
Mexico (United Mexican States) 8.5%	05-2029	1.90	15.56	_
⊕ United States Treasury Bonds 1.75%	08-2041	1.59	17.15	_
⊕ United States Treasury Notes 2.75%	07-2027	1.58	18.72	_
⊕ United States Treasury Bonds 3.25%	05-2042	1.37	20.09	_
Uruguay (Republic of) 8.25%	05-2031	1.35	21.44	_

Total Holdings 761

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



MFS Mid Cap Growth R6 OTCKX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Eric Fischman since 11-2008 Paul Gordon since 05-2011 Eric Braz since 06-2021

Quantitative Screens

Q Performance: The fund has finished in the Mid-Cap
 Growth category's top three quartiles in 9 of the 9 years it's been in existence.

Management: The fund's management has been in place for 13.87 years.

Net Expense: The fund's expense ratio of 0.65 is 38.1% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

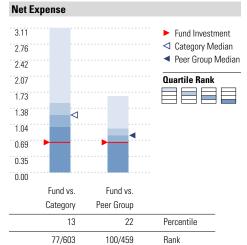
Metric	Rating	Updated
Sustainability Rating	5	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % 15% as of 09-30-2022 10 ■ Fund Benchmark Category -10 -15 -20 -25 -30 -35 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -4.10 -29.11 3.35 8.76 11.64 -0.65 -29.50 4.26 7.62 10.85 10.43 Benchmark Return % -29 18 5 10 7 27 -1.83 10.14 Category Average % 80 52 71 23 % Rank in Category

494



585

535

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	-0.57	_	0.85
Beta	0.90	_	0.99
R-Squared	94.78	_	91.53
Standard Deviation	22.43	24.18	25.14
Sharpe Ratio	0.23	0.26	0.28
Tracking Error	5.64	_	7.20
Information Ratio	-0.16	_	-0.02
Up Capture Ratio	94.24	_	100.98
Down Capture Ratio	96.64	_	99.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.53	22.23	24.18
Price/Book Ratio	4.60	5.66	3.64
Geom Avg Mkt Cap \$B	19.61	18.22	14.41
ROE	23.70	25.45	18.11



of Funds in Category

602

MFS Mid Cap Growth R6 OTCKX

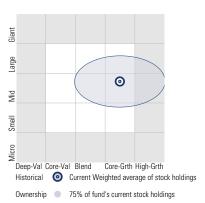
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

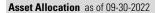
Equity

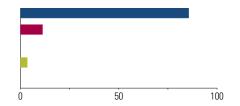
. ,			
0	7	22	Large
1	39	22	Mid
1	6	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.33
Cash	3.35	3.50
Bonds	0.00	0.07
Non-US Stocks	11.14	3.96
US Stocks	85.51	92.12
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	nchmar	kΠ	Cated	gory Av	verage		
Ն	Cyclical	32.51	25.90	28.48					1				
A.	Basic Materials	2.00	2.90	2.50									
Д	Consumer Cyclical	15.58	15.37	12.72									
,	Financial Services	9.87	5.63	9.78	1								
À	Real Estate	5.06	2.00	3.48									
M	Sensitive	47.86	54.51	48.04									'
₫	Communication Services	3.82	4.82	3.34									
ð	Energy	1.90	4.69	2.97									
Ф	Industrials	16.21	15.84	14.50		- :							
	Technology	25.93	29.16	27.23									
-	Defensive	19.62	19.59	23.47									
=	Consumer Defensive	1.01	3.24	2.51									
٠	Healthcare	18.61	16.04	20.24				[
•	Utilities	0.00	0.31	0.72	il i								

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Cadence Design Systems Inc	3.53	3.53	-12.30	Technology
⊕ Currency Cash CASH_USD	3.34	6.87	_	_
Monolithic Power Systems Inc	3.23	10.11	-25.88	Technology
Arthur J. Gallagher & Co	2.84	12.94	1.82	Financial Services
PerkinElmer Inc	2.76	15.70	-40.05	Healthcare
MSCI Inc	2.69	18.39	-30.61	Financial Services
Steris PLC	2.36	20.75	-31.14	Healthcare
Verisk Analytics Inc	2.35	23.11	-25.04	Industrials
AMETEK Inc	2.18	25.28	-22.42	Industrials
Extra Space Storage Inc	2.06	27.34	-21.84	Real Estate
Vulcan Materials Co	1.93	29.27	-23.45	Basic Materials
Nasdaq Inc	1.92	31.19	-18.20	Financial Services
Synopsys Inc	1.91	33.10	-17.09	Technology
Icon PLC	1.83	34.93	-40.66	Healthcare
O'Reilly Automotive Inc	1.78	36.71	-0.41	Consumer Cyclical

Total Holdings 92

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



MFS New Discovery R6 MNDKX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 8.75 years.
- Style: The fund has landed in its primary style box Small Growth — 69.7 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.89 is 25.21% lower than the Small Growth category average.

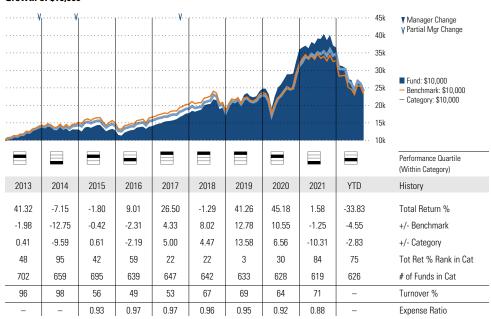
Morningstar Investment Management LLC Analysis

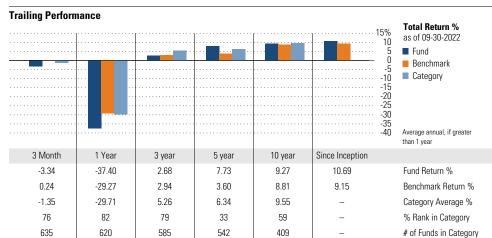
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

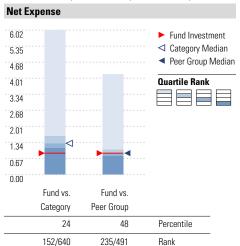
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.07	_	2.14
Beta	0.93	_	0.95
R-Squared	93.65	_	91.07
Standard Deviation	25.09	25.97	26.02
Sharpe Ratio	0.20	0.21	0.28
Tracking Error	6.54	_	7.98
Information Ratio	-0.04	_	0.25
Up Capture Ratio	92.19	_	99.82
Down Capture Ratio	92.66	-	94.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.76	13.92	20.21
Price/Book Ratio	2.73	3.41	3.60
Geom Avg Mkt Cap \$B	3.23	2.37	4.40
ROE	5.37	10.03	15.28



MFS New Discovery R6 MNDKX

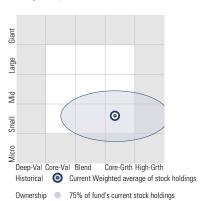
Morningstar Category Small Growth

Morningstar Index

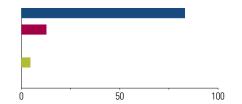
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.00	0.37
Cash	4.39	2.96
Bonds	0.00	0.01
Non-US Stocks	12.54	4.23
US Stocks	83.07	92.44
Asset Class	Net %	Cat%

Sector Weighting as of 09	-30-2022			
	Fund	Bmark	Cat	Fund Benchmark Category Average
∿ Cyclical	33.07	22.42	26.13	
Basic Materials	5.89	4.64	2.94	
Consumer Cyclical	13.83	9.56	10.91	
Financial Services	10.80	6.09	9.44	
neal Estate	2.55	2.13	2.84	
₩ Sensitive	48.00	45.97	45.90	
Communication Services	4.32	2.30	2.05	
Energy	4.33	6.53	3.69	
□ Industrials	12.00	16.49	16.99	
Technology	27.35	20.65	23.17	
→ Defensive	18.94	31.62	27.98	
Consumer Defensive	2.73	4.53	4.67	
Healthcare	16.21	25.17	22.34	
Utilities Utilities	0.00	1.92	0.97	

15 20 25 30 35

Style Breakdown

Equity

. ,			
0	0	0	Large
1	7	12	Mid
9	40	31	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	4.39	4.39	_	_
ExIService Holdings Inc	2.17	6.56	1.79	Technology
Axalta Coating Systems Ltd	2.06	8.62	-36.41	Basic Materials
⊕ WNS (Holdings) Ltd ADR	1.97	10.59	-7.23	Technology
	1.91	12.50	-14.66	Industrials
Element Solutions Inc	1.87	14.37	-32.00	Basic Materials
Hamilton Lane Inc Class A	1.84	16.22	-41.36	Financial Services
Skechers USA Inc Class A	1.84	18.05	-26.91	Consumer Cyclical
	1.74	19.79	-2.42	Energy
The AZEK Co Inc Class A	1.73	21.52	-64.06	Industrials
Sensata Technologies Holding PLC	1.71	23.24	-39.21	Technology
Ingevity Corp	1.70	24.94	-15.44	Basic Materials
Syneos Health Inc Class A	1.66	26.60	-54.08	Healthcare
⊕ Magnolia Oil & Gas Corp Class A	1.65	28.25	6.57	Energy
⊖ EVO Payments Inc Class A	1.54	29.79	30.08	Technology

Total Holdings 109

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



45 50

Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steve Shigekawa since 12-2005 Brian Jones since 10-2008

Quantitative Screens

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

Management: The fund's management has been in place for 16.76 years.

× Style: The fund has landed in its primary style box — Mid-Cap Blend — 65.63 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.75 is 27.18% lower than the Real Estate category average.

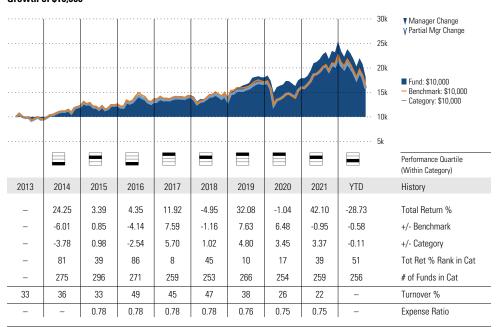
Morningstar Investment Management LLC Analysis

Although this fund fails the style screen, it continues to hold real estate securities and we do not regard the failure as significant.

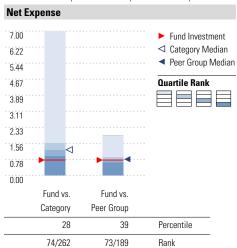
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.38	_	0.40
Beta	0.86	_	0.94
R-Squared	94.71	_	93.58
Standard Deviation	20.38	23.04	22.38
Sharpe Ratio	0.07	0.01	0.04
Tracking Error	5.68	-	5.35
Information Ratio	0.34	-	0.10
Up Capture Ratio	94.54	_	96.35
Down Capture Ratio	89.19	-	95.31

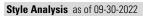
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.25	38.46	26.25
Price/Book Ratio	2.93	2.42	2.16
Geom Avg Mkt Cap \$B	31.78	9.35	25.36
ROE	18.70	9.56	17.30



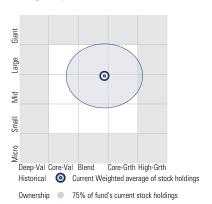
Neuberger Berman Real Estate R6 NRREX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

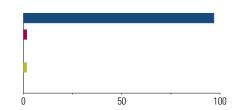
Equity

0	33	11	Large
3	40	7	Mid
0	4	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

Total	100.00	100.00
Other	0.00	8.16
Cash	1.55	2.36
Bonds	0.00	4.15
Non-US Stocks	1.58	1.44
US Stocks	96.86	83.90
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Cyclical	100.00	99.13	99.29			
Basic Materials	0.00	0.00	0.06	o d		
Consumer Cyclical	0.00	0.13	0.92	i i		
Financial Services	1.61	0.00	0.25	<u> </u>		
Real Estate	98.39	99.00	98.06			
Sensitive	0.00	0.87	0.68	Ŏ i		
Communication Services	0.00	0.00	0.13	i i		
Energy	0.00	0.00	0.02	ď i		
Industrials	0.00	0.87	0.24	o i		
Technology	0.00	0.00	0.29	Ö		
Defensive	0.00	0.00	0.03	Í i i		
Consumer Defensive	0.00	0.00	0.00	Ĭ		
Healthcare	0.00	0.00	0.01			
Utilities	0.00	0.00	0.02	Í		

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	9.47	9.47	-25.63	Real Estate
○ Crown Castle Inc ○	6.49	15.96	-28.64	Real Estate
○ Prologis Inc	6.48	22.44	-38.25	Real Estate
○ Public Storage	6.06	28.50	-16.71	Real Estate
○ Welltower OP LLC	4.19	32.69	-22.88	Real Estate
① Digital Realty Trust Inc	3.89	36.58	-41.86	Real Estate
⊖ Equity Residential	3.62	40.21	-23.65	Real Estate
○ Ventas Inc	3.49	43.69	-18.78	Real Estate
○ Duke Realty Corp	3.46	47.15	_	Real Estate
Essex Property Trust Inc	3.10	50.25	-29.36	Real Estate
 ⊕ Extra Space Storage Inc 	3.02	53.27	-21.84	Real Estate
○ VICI Properties Inc Ordinary Shares	2.98	56.25	2.82	Real Estate
	2.91	59.17	-26.28	Real Estate
Realty Income Corp	2.90	62.07	-15.60	Real Estate
⊖ Equinix Inc	2.86	64.92	-31.65	Real Estate

Total Holdings 37

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg 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 Global 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 8.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.51 is
 31.08% lower than the Global Bond-USD Hedged category average.

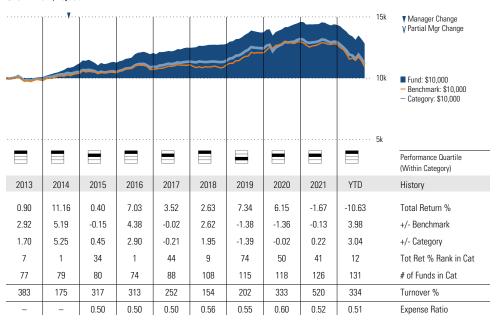
Morningstar Investment Management LLC Analysis

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.

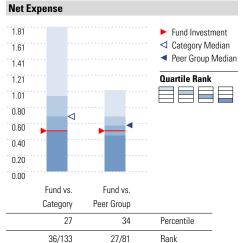
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	04-30-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.27	_	-0.51
Beta	0.68	_	0.93
R-Squared	60.60	_	65.72
Standard Deviation	4.66	5.36	6.17
Sharpe Ratio	-0.64	-0.70	-0.68
Tracking Error	3.40	_	3.89
Information Ratio	0.23	_	-0.06
Up Capture Ratio	71.64	_	102.95
Down Capture Ratio	73.54	_	105.74

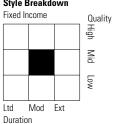
Portfolio Metrics			
I OLUONO MICUICS			
	Fund	Bmark	Cat
Avg Eff Duration	6.67	4.43	6.92
Avg Eff Maturity	7.68	_	7.77

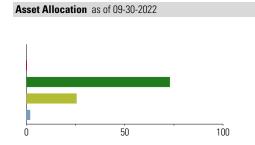


PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged **Morningstar Index** Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2022 Style Breakdown Fixed Income Ouality





Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.03	0.02
Bonds	72.83	89.76
Cash	25.39	8.88
Other	1.75	1.34
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	38.20	3.53	28.16
AA	19.50	74.59	13.39
A	24.27	10.82	29.25
BBB	12.34	8.32	16.02
BB	2.18	0.28	5.41
В	0.87	0.00	2.47
Below B	2.65	0.00	0.52
Not Rated	0.00	2.46	4.79

Sector Weighting as of 09-			_			_		п -						
	Fund	Bmark	Cat	Fund		▼ Ben	chmark	: [] Ca	ategory	Avera	ge			
Government	40.62	-	48.81											
Treasury	5.10	_	36.04											
Inflation – Protected	0.41	_	1.12	1[
Agency/Quasi Agency	1.49	_	5.97											
Other Government Related	33.62	_	5.68											
Corporate	3.60	_	12.31											
Corporate Bond	2.60	_	11.41											
Bank Loan	0.06	_	0.11											
Convertible	0.76	_	0.79	•										
Preferred	0.18	_	0.00	ĺ										
Securitized	8.07	_	5.28											
Agency MBS Pass-Through	2.80	_	2.75											
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.02	_	0.32	0										
Non-Agency Residential MBS	1.24	_	0.09											
Commercial MBS	0.25	_	0.46	0										
Asset-Backed	2.96	_	1.37											
Covered Bond	0.80	_	0.29	D.										
Municipal	0.03	-	0.10											
Cash & Equivalents	31.75	_	19.83											
Other	15.04	_	13.55											
				0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
→ RFR USD SOFR/1.32000 12/21/22-1Y LCH Pay	12-2023	35.51	35.51	_
→ RFR USD SOFR/1.32000 12/21/22-1Y LCH Receive	12-2023	34.83	70.34	_
⊕ IRS EUR -0.25000 09/21/22-5Y LCH Pay	09-2027	19.92	90.26	_
€ IRS EUR -0.25000 09/21/22-5Y LCH Receive	09-2027	17.85	108.11	_
€ Euro Schatz Future Sept 22	09-2022	15.22	123.33	-
2 Year Treasury Note Future Sept 22	10-2022	14.19	137.52	_
D IRS EUR 0.25000 09/21/22-10Y LCH Pay	09-2032	12.95	150.46	_
∋ IRS USD 1.27000 11/04/22-1Y (WHT) LCH Pay	11-2023	11.96	162.42	_
∋ IRO USD 1Y P 1.27000 L 11/02/22 GLM	11-2022	11.92	174.34	_
☐ IRS USD 1.27000 11/04/22-1Y (WHT) LCH Receive	11-2023	11.69	186.02	_

Total Holdings 1724

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO Real Return Insti PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

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 3.73 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.47 is 20.34% lower than the Inflation-Protected Bond category average.

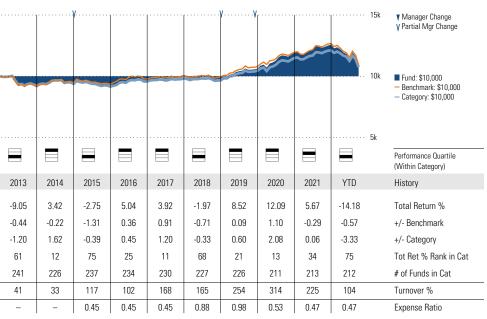
Morningstar Investment Management LLC Analysis

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.

ESG Metrics

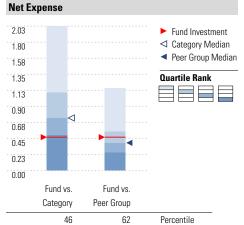
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



Trailing Performance





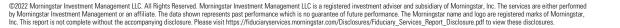
Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics.

102/166

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.04	_	0.20
Beta	1.04	_	0.91
R-Squared	98.67	-	88.08
Standard Deviation	7.20	6.87	6.78
Sharpe Ratio	0.07	0.06	0.10
Tracking Error	0.88	_	2.52
Information Ratio	0.07	_	-0.20
Up Capture Ratio	104.77	_	92.73
Down Capture Ratio	104.42	-	90.87

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.65	4.52	6.08
Avg Eff Maturity	6.19	_	6.57



101/217



Duration

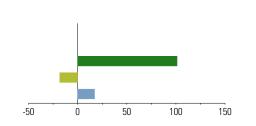
PIMCO Real Return Instl PRRIX

PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Style Analysis	as of 09-30-2022
Style Breakdown	1
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ext	



Asset Allocation as of 09-30-2022

400.00	100.00
17.11	0.95
-18.22	1.40
101.11	97.50
0.00	0.00
0.00	0.15
Net %	Cat%
	0.00 0.00 101.11 -18.22

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	90.08	0.00	94.89
AA	4.98	99.60	0.55
A	0.98	0.00	1.01
BBB	1.33	0.00	2.40
BB	0.74	0.00	0.41
В	0.48	0.00	0.24
Below B	1.41	0.00	0.11
Not Rated	0.00	0.40	0.39

Sector Weighting as of 09-				n
	Fund	Bmark	Cat	Fund • Benchmark Category Average
Government	70.55	-	89.38	
Treasury	0.34	-	0.32	
Inflation – Protected	47.86	_	83.82	
Agency/Quasi Agency	0.00	_	0.03	
Other Government Related	22.35	-	5.21	
Corporate	0.60	_	2.54	10
Corporate Bond	0.28	_	2.26	
Bank Loan	0.00	_	0.18	
Convertible	0.09	_	0.10	i i i i i i i i i i i i i i i i i i i
Preferred	0.23	_	0.00	
Securitized	8.61	-	4.91	
Agency MBS Pass-Through	1.69	_	0.60	
Agency MBS ARM	0.00	_	0.00	
Agency MBS CMO	0.09	_	0.41	
Non-Agency Residential MBS	0.56	_	0.24	
Commercial MBS	0.03	_	0.84	
Asset-Backed	4.28	_	2.64	
Covered Bond	1.96	_	0.18	
Municipal	0.00	_	0.02	D I I I I I I I I I I I I I I I I I I I
Cash & Equivalents	7.49	-	2.40	
Other	12.43	_	0.74	

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ U S TIPS REV REPO	07-2022	14.39	14.39	_
∪ S TIPS REV REPO	07-2022	14.07	28.46	_
⊕ Euro Schatz Future Sept 22	09-2022	11.62	40.08	_
→ 10 Year Treasury Note Future Sept 22	09-2022	11.09	51.17	_
☆ Offset: Unsettled Trades	-	10.96	62.13	-
⊕ 3 Month Euribor TAS Future Mar 23	03-2023	10.55	72.68	_
	_	7.42	80.11	_
⊕ 5 Year Treasury Note Future Sept 22	10-2022	6.74	86.85	_
─ EUROPEAN MONETARY UNION EURO Sold	08-2022	6.68	93.53	_
⊕ EUROPEAN MONETARY UNION EURO Purchased	08-2022	6.68	100.21	_

Total Holdings 1009

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO Short-Term Instl PTSHX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort 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 11.75 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.45 is 4.26% lower than the Ultrashort Bond category average.

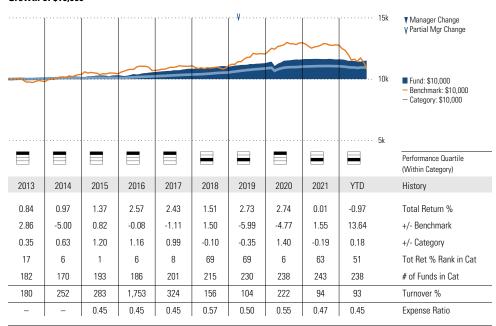
Morningstar Investment Management LLC Analysis

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.

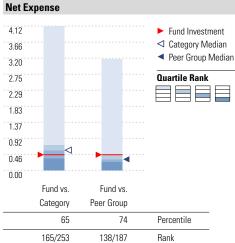
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 Fund Benchmark Category -5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 0.60 Fund Return % -1.320.72 1.30 1.46 3.92 -4.75 -14.60 -3.26 -0.27 0.89 6.63 Benchmark Return % 0.12 -1.30 0.34 1.04 0.84 Category Average % 14 55 21 28 8 % Rank in Category 247 237 216 178 99 # of Funds in Category



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.08	-	0.71
Beta	0.11	-	0.12
R-Squared	5.53	-	16.20
Standard Deviation	2.42	5.36	1.88
Sharpe Ratio	0.05	-0.70	-0.23
Tracking Error	5.34	-	5.17
Information Ratio	0.74	-	0.69
Up Capture Ratio	30.46	-	25.28
Down Capture Ratio	10.41	-	12.13

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.18	4.43	0.90
Avg Eff Maturity	_	_	2.34





PIMCO Short-Term Instl PTSHX

Style Analysi	s as of 09-30-2022
Style Breakdow	'n
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ex Duration	t

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	42.34	3.53	43.89
AA	4.03	74.59	6.32
A	23.62	10.82	18.20
BBB	28.38	8.32	21.88
BB	1.27	0.28	1.39
В	0.19	0.00	1.10
Below B	0.17	0.00	0.26
Not Rated	0.00	2.46	6.97



Morningstar Category

Morningstar Index

Sector Weighting as of 09-	30-2022											
	Fund	Bmark	Cat	Fund	,	Benchmai	rk [] (Category	Average			
Government	29.61	_	15.37									
Treasury	0.02	_	9.99			Ò						
Inflation - Protected	0.00	_	0.00	ĺ								
Agency/Quasi Agency	5.08	_	1.26									
Other Government Related	24.51	_	4.12					:				
Corporate	25.84	-	36.35								0	
Corporate Bond	22.70	_	31.57									
Bank Loan	0.00	_	0.37									
Convertible	3.14	_	4.41									
Preferred	0.00	_	0.00	į								
Securitized	15.50	_	20.65		Ė							
Agency MBS Pass-Through	0.44	_	0.50									
Agency MBS ARM	80.0	_	0.58									
Agency MBS CMO	1.48	_	3.09									
Non-Agency Residential MBS	0.71	_	0.40	0								
Commercial MBS	2.08	_	1.26									
Asset-Backed	10.71	_	14.82									
Covered Bond	0.00	_	0.00									
Municipal	0.07	_	1.00									
Cash & Equivalents	22.27	_	26.44					:				
Other	5.28	_	0.09									
				0%	5	10	15	20	25	30	35	40

A.I.	M	0/ 11 . 1	0 1 0/	F: 11 0 .
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	38.32	38.32	_
⇒ 5 Year Treasury Note Future Sept 22	10-2022	29.03	67.35	_
⊕ 2 Year Treasury Note Future Sept 22	10-2022	8.68	76.03	_
○ CDX IG38 5Y ICE	06-2027	8.57	84.60	-
⊕ RFR USD SOFR/2.70423 07/06/22-2Y* CME Pay	03-2024	8.51	93.11	-
⊕ RFR USD S0FR/2.70423 07/06/22-2Y* CME Receive	03-2024	8.46	101.57	_
⊕ RFR USD SOFR/2.66833 07/06/22-2Y* CME Pay	03-2024	5.89	107.46	_
⊕ RFR USD SOFR/2.66833 07/06/22-2Y* CME Receive	03-2024	5.85	113.31	_
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	5.72	119.03	_
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	5.72	124.75	_

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Total Holdings 1276



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 9.61 years.

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

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

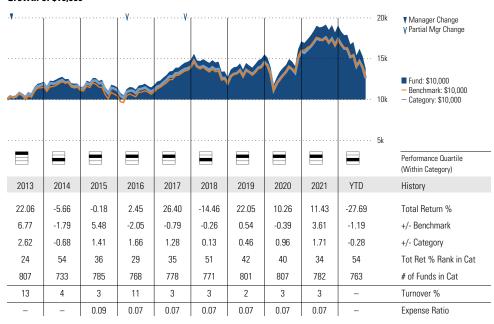
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance



Net Expe	ense		
4.41			Fund Investment
3.92			Category Median
3.43			◆ Peer Group Median
2.94			Quartile Rank
2.45			
1.96			
1.47	□ □		
0.98			
0.49			
0.00		·····	
	Fund vs.	Fund vs.	
	Category	Peer Group	
	4	32	Percentile

	32/796	72/228	Rank		
Peer gro	up is a subset of	f the category and	d includes fund	ls with the	
same management style (active vs. passive) and similar share class					
characte	ristics.				

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.53	_	0.08
Beta	1.06	_	1.01
R-Squared	96.96	_	93.77
Standard Deviation	19.95	18.48	19.26
Sharpe Ratio	0.00	-0.03	-0.02
Tracking Error	3.67	_	4.83
Information Ratio	0.07	_	-0.01
Up Capture Ratio	108.74	_	103.08
Down Capture Ratio	106.85	_	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.82	11.06	11.27
Price/Book Ratio	1.46	1.49	1.51
Geom Avg Mkt Cap \$B	25.35	34.91	41.65
ROE	17.20	18.13	20.02



Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

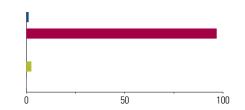
			raige
26	28	22	Эe
6	9	5	MIM
2	2	1	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.08	0.83
Cash	2.32	0.82
Bonds	0.00	0.62
Non-US Stocks	96.65	94.78
US Stocks	0.94	2.94
Asset Class	Net %	Cat%

	ctor Weighting as of 09-3								по					
		Fund	Bmark	Cat	Fund	i i	Bench	mark	Categ	ory Ave	erage			,
ŀ	Cyclical	40.66	42.29	38.90										
A.	Basic Materials	8.06	8.16	7.50			0							
A	Consumer Cyclical	10.40	10.91	10.70										
,	Financial Services	18.18	20.73	18.44										
ŧ	Real Estate	4.02	2.49	2.26										
M	Sensitive	36.25	35.38	35.46										
	Communication Services	4.84	6.35	5.49										
ð	Energy	5.99	6.26	5.64										
¢	Industrials	15.66	11.87	14.29										
	Technology	9.76	10.90	10.04										
→	Defensive	23.08	22.32	25.63										
=	Consumer Defensive	8.85	9.14	10.18										
٠	Healthcare	11.02	9.95	12.44		- 1								
•	Utilities	3.21	3.23	3.01		0								
					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 09-30-2022



	Fund %	Cat %
Greater Asia	37.33	36.02
Japan	21.06	18.20
Australasia	7.63	5.40
Asia-4 Tigers	8.36	6.89
Asia-ex 4 Tigers	0.28	5.53
Not Classified	0.00	0.00

Americas	Fund % 11.52	Cat % 9.12	Greater Europe	Fund % 51.16	Cat % 54.87	Market Maturity	Fund %
North America	11.42	7.95	United Kingdom	12.33	13.86	Developed Markets	99.38
Central/Latin	0.10	1.17	W euro-ex UK	37.80	39.70	Emerging Markets	0.62
			Emrgng Europe	0.23	0.06	Not Available	0.00
			Africa	0.80	1.25		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nestle SA	1.69	1.69	-14.55	Consumer Defensive
	1.31	3.00	_	-
Roche Holding AG	1.16	4.16	-13.08	Healthcare
⊕ Samsung Electronics Co Ltd	1.09	5.25	_	Technology
⊕ Shell PLC	1.04	6.29	42.21	Energy
⊕ AstraZeneca PLC	1.00	7.30	17.14	Healthcare
⊕ ASML Holding NV	0.98	8.27	-37.96	Technology
① Toyota Motor Corp	0.95	9.23	-9.84	Consumer Cyclical
Novartis AG	0.88	10.10	-3.41	Healthcare
⊕ Novo Nordisk A/S Class B	0.87	10.98	4.70	Healthcare

Total Holdings 4132

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



Vanguard FTSE Social Index Admiral VFTAX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2015 William Coleman since 12-2015

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 2 of the 3 years it's been in existence.

Management: The fund's management has been in place for 6.78 years.

× Style: The fund has landed in its primary style box — Large Blend — 35.29 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.14 is 82.5% lower than the Large Blend category average.

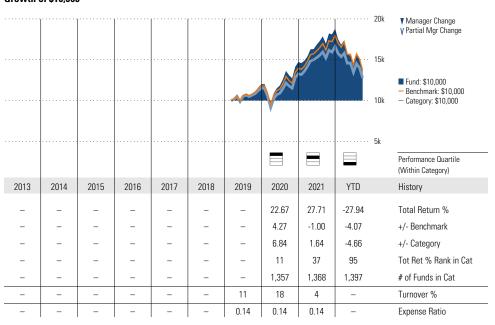
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen but because it is an index fund we do not regard the failure as significant.

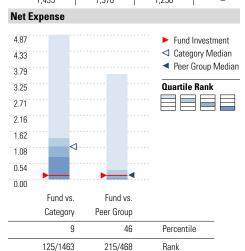
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.76	_	-1.32
Beta	1.05	_	0.96
R-Squared	99.06	_	95.48
Standard Deviation	21.51	20.30	19.87
Sharpe Ratio	0.42	0.45	0.37
Tracking Error	2.36	-	4.01
Information Ratio	-0.21	-	-0.98
Up Capture Ratio	104.01	-	92.89
Down Capture Ratio	106.82	-	97.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.05	17.98	18.23
Price/Book Ratio	4.33	3.38	3.60
Geom Avg Mkt Cap \$B	199.22	164.20	210.33
ROE	34.15	31.94	32.91



Vanguard FTSE Social Index Admiral VFTAX

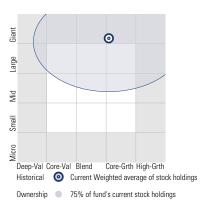
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

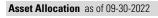
Equity

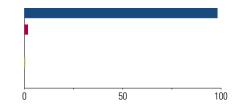
12	30	41	Large
4	8	4	M
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.09
Cash	0.24	0.53
Bonds	0.00	0.87
Non-US Stocks	1.65	2.67
US Stocks	98.11	94.84
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
ሁ	Cyclical	31.72	29.69	29.07	
A	Basic Materials	2.03	2.24	2.66	
A	Consumer Cyclical	12.93	11.44	10.23	
ø	Financial Services	13.19	13.11	13.64	
fi	Real Estate	3.57	2.90	2.54	
W	Sensitive	45.51	44.73	45.16	
0	Communication Services	10.12	8.07	7.92	
ð	Energy	0.00	4.55	4.06	
Ф	Industrials	5.22	8.32	10.09	' i
	Technology	30.17	23.79	23.09	
→	Defensive	22.77	25.58	25.75	
Ħ	Consumer Defensive	6.68	7.33	7.35	
+	Healthcare	15.94	15.18	15.61	
•	Utilities	0.15	3.07	2.79	
					0% 5 10 15 20 25 30 35 40 45 5

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.32	8.32	-21.79	Technology
	7.04	15.36	-30.20	Technology
	4.02	19.38	-32.22	Consumer Cyclical
⊕ Tesla Inc	2.53	21.91	-24.70	Consumer Cyclical
Alphabet Inc Class A	2.33	24.24	-33.97	Communication Svc
 → Alphabet Inc Class C 	2.16	26.40	-33.54	Communication Svc
○ UnitedHealth Group Inc	1.70	28.10	1.52	Healthcare
NVIDIA Corp Output Description:	1.46	29.56	-58.69	Technology
	1.22	30.78	-59.66	Communication Svc
○ Visa Inc Class A	1.17	31.95	-17.50	Financial Services
	1.13	33.08	-32.11	Financial Services
	1.11	34.19	-21.17	Consumer Defensive
	1.04	35.23	-32.14	Consumer Cyclical
	1.02	36.25	-20.46	Financial Services
→ Pfizer Inc	0.96	37.21	-23.86	Healthcare

Total Holdings 492

⊕ 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 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 14.64 years.

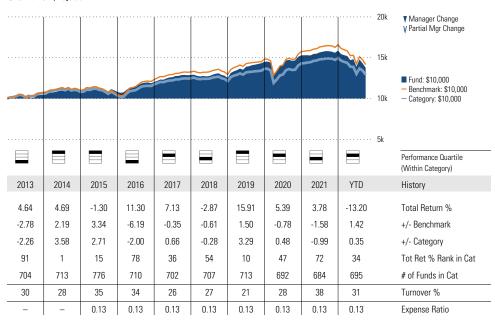
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.13 is 85.56% lower than the High Yield Bond category average.

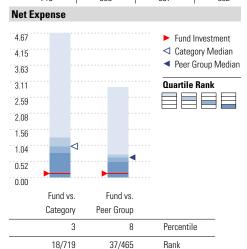
Morningstar Investment Management LLC Analysis

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







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-0.35	_	-0.22
Beta	0.89	_	0.95
R-Squared	98.02	-	95.19
Standard Deviation	10.06	11.14	10.79
Sharpe Ratio	-0.10	-0.06	-0.07
Tracking Error	1.84	_	2.50
Information Ratio	-0.12	_	-0.16
Up Capture Ratio	87.81	_	91.62
Down Capture Ratio	90.47	_	93.77

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.96	-	3.71
Avg Eff Maturity	5.80	-	5.59



Vanguard High-Yield Corporate Adm VWEAX

Asset Allocation as of 09-30-2022 Asset Class Net % Cat% US Stocks 0.89 0.00 Non-US Stocks 0.00 0.03 Bonds 96.23 91.71 Cash 2.17 3.24

Other

Total

100

Morningstar Category

High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

1.60

100.00

4.13

100.00

Style Analys	is as of 09-30-2022
Style Breakdov	wn
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod E Duration	xt

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	5.33	_	1.75
AA	-0.02	_	0.05
A	0.00	_	0.19
BBB	4.99	_	4.19
BB	53.79	_	35.65
В	31.24	_	37.64
Below B	4.70	_	18.17
Not Rated	-0.03	_	2.36

	Fund	Bmark	Cat	Fund	▼ Benchma	rk [] Cat	egory	Avera	ge		
Government	4.01	-	2.39									
Treasury	4.01	_	0.69	()=								
nflation – Protected	0.00	_	0.01	j i								
Agency/Quasi Agency	0.00	_	0.12	0								
Other Government Related	0.00	_	1.57	10								
Corporate	93.72	-	88.30									
Corporate Bond	86.25	_	81.83									
Bank Loan	5.87	_	5.20									
Convertible	1.60	_	1.18	()								
Preferred	0.00	_	0.09	ĺ								
Securitized	0.00	-	2.07									
Agency MBS Pass-Through	0.00	_	0.06									
Agency MBS ARM	0.00	_	0.00									
Agency MBS CMO	0.00	_	0.22	ĺ								
Non-Agency Residential MBS	0.00	_	0.14									
Commercial MBS	0.00	_	0.61	0								
Asset-Backed	0.00	_	1.04	0								
Covered Bond	0.00	_	0.00	Û								
Municipal	0.00	-	0.03									
Cash & Equivalents	2.27	_	6.13									
Other	0.00	-	1.08	0								

Top 10 Holdings as of 09-30-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ T-Mobile US Inc	-	1.26	1.26	_
United States Treasury Notes	_	1.01	2.27	_
United States Treasury Notes	_	1.01	3.27	_
United States Treasury Notes	_	1.00	4.28	_
⊕ United States Treasury Notes	-	1.00	5.28	_
United States Treasury Notes	_	0.99	6.27	_
Imola Merger Corp.	_	0.85	7.13	_
Herc Holdings Inc	_	0.73	7.86	-
Mozart Debt Merger Subordinated Incorporated	_	0.73	8.59	_
Credit Suisse Group AG	_	0.72	9.31	_

50

Total Holdings 639

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.76 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.32 is 69.52% lower than the Foreign Large Growth category average.

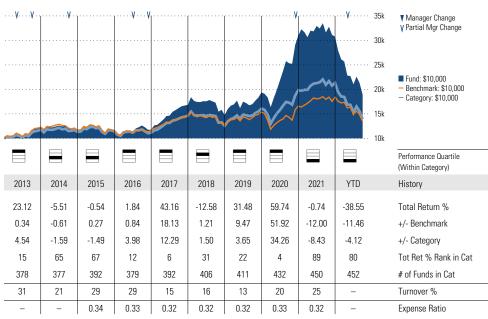
Morningstar Investment Management LLC Analysis

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

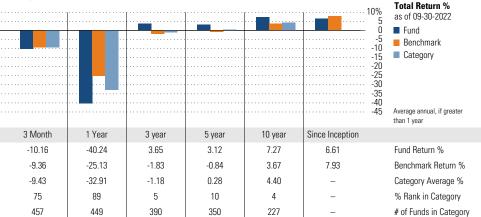
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Down Capture Ratio

Net Exp	ense		
3.31			► Fund Investment
2.94			Category Median
2.57			 Peer Group Median
2.21			Quartile Rank
1.84			
1.47			
1.10			
0.74			
0.37		• • • • • • • • • • • • • • • • • • • •	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	4	8	Percentile

	19/457	31/391	Rank			
Peer group is a subset of the category and includes funds with the						
same management style (active vs. passive) and similar share class						
characterist	ce					

Fund **Bmark** Cat Alpha 6.31 0.70 0.97 Reta 1 04 R-Squared 72.31 83.00 Standard Deviation 23 42 19 12 20 41 Sharpe Ratio 0.24 -0 04 0.00 Tracking Error 12.35 8.47 Information Ratio 0.44 0.06 Up Capture Ratio 116.70 105.45

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.92	11.53	17.83
Price/Book Ratio	3.66	1.45	2.68
Geom Avg Mkt Cap \$B	73.94	37.04	42.78
ROE	18.47	18.66	21.82

95.06

103.29



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth N

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

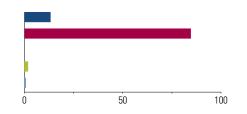
10	33	44	Large
1	4	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

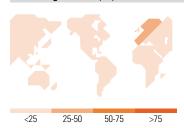
Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.62	0.44
Cash	1.71	3.04
Bonds	0.00	0.06
Non-US Stocks	84.51	89.29
US Stocks	13.15	7.17
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2022											
		Fund	Bmark	Cat	Fund	· •	Benchma	ark [] C	ategory	Average			
Դ	Cyclical	37.82	38.61	34.60			,						
A	Basic Materials	0.51	7.50	6.46		0	' i						
A	Consumer Cyclical	27.26	10.50	12.47									
,	Financial Services	10.05	17.65	14.87				0	7				
侖	Real Estate	0.00	2.96	0.80	[]	1							
W	Sensitive	38.35	33.04	39.45									
d	Communication Services	7.77	5.11	4.52									
•	Energy	2.21	5.02	3.90				į					
Ф	Industrials	10.61	14.77	15.63		- :							
	Technology	17.76	8.14	15.40			T						
→	Defensive	23.82	28.34	25.94									
Ħ	Consumer Defensive	5.96	11.17	9.56									
٠	Healthcare	16.84	13.99	15.41									
•	Utilities	1.02	3.18	0.97		7							
					0%	5	10	15	20	25	30	35	4

World Regions % Equity 09-30-2022



Greater Asia	Fund % 30.70	Cat % 27.73	
Japan	7.36	11.15	
Australasia	0.61	1.91	
Asia-4 Tigers	7.97	6.07	
Asia-ex 4 Tigers	14.76	8.60	
Not Classified	0.00	0.00	

Americas	Fund % 20.83	Cat % 15.17	Greater Europe	Fund % 48.47	Cat % 57.11	Market Maturity	Fund %
North America	15.22	13.28	United Kingdom	7.14	12.20	Developed Markets	79.63
Central/Latin	5.61	1.89	W euro-ex UK	41.00	44.27	Emerging Markets	20.37
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.33	0.61		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ACMI Halding NV	5.84	E 04	27.00	Taabaalaay
		5.84	-37.96	Technology
	4.56	10.40	-38.61	Consumer Cyclical
→ Tencent Holdings Ltd	3.88	14.28	-44.79	Communication Svc
⊕ Adyen NV	3.55	17.83	-43.68	Technology
Taiwan Semiconductor Manufacturing Co Ltd	3.47	21.30	-30.04	Technology
⊖ Tesla Inc	3.23	24.54	-24.70	Consumer Cyclical
Moderna Inc	3.18	27.72	-53.44	Healthcare
⊖ Kering SA	2.85	30.57	-33.43	Consumer Cyclical
Illumina Inc	2.54	33.11	-49.85	Healthcare
⊕ Alibaba Group Holding Ltd Ordinary Shares	2.45	35.56	-17.44	Consumer Cyclical

Total Holdings 145

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- 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 12.35 years.
- Style: The fund has landed in its primary style box —
 Large Value 81.82 % of the time over the past three vears.
- Net Expense: The fund's expense ratio of 0.36 is 63.27% lower than the Foreign Large Value category average.

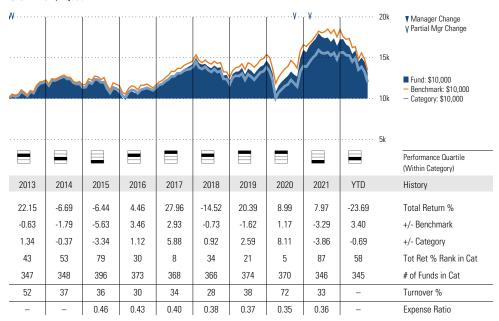
Morningstar Investment Management LLC Analysis

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

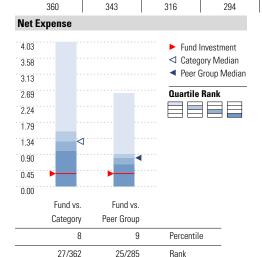
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Medium Risk	06-30-2022

Growth of \$10,000

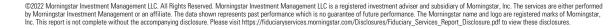






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.38	_	0.34
Beta	1.04	_	1.04
R-Squared	92.26	_	89.47
Standard Deviation	20.65	19.12	21.05
Sharpe Ratio	0.03	-0.04	-0.02
Tracking Error	5.79	_	7.05
Information Ratio	0.18	_	-0.02
Up Capture Ratio	104.09	_	102.74
Down Capture Ratio	99.77	_	102.75

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.50	11.53	8.37
Price/Book Ratio	1.52	1.45	1.03
Geom Avg Mkt Cap \$B	32.18	37.04	27.97
ROE	14.40	18.66	16.85



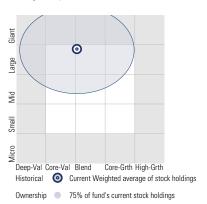


Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

27	41	13	Large
6	8	2	Mid
2	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022



		Fund	Bmark	Cat	Fund • Benchmark Category Average
b	Cyclical	47.36	38.61	42.60	
	Basic Materials	10.46	7.50	8.90	
-	Consumer Cyclical	16.32	10.50	10.74	
ê	Financial Services	19.15	17.65	21.42	
b	Real Estate	1.43	2.96	1.54	
NF	Sensitive	37.94	33.04	34.92	
	Communication Services	6.51	5.11	6.69	
	Energy	7.10	5.02	7.77	
þ	Industrials	16.43	14.77	13.95	
1	Technology	7.90	8.14	6.51	-
÷	Defensive	14.71	28.34	22.49	
7	Consumer Defensive	4.98	11.17	8.49	
ř	Healthcare	6.43	13.99	10.44	
2	Utilities	3.30	3.18	3.56	

100

World Regions % Equity 09-30-2022



Greater Asia	Fund % 37 94	Cat % 31.10	
Japan	10.41	17.03	
Australasia	1.61	3.76	
Asia-4 Tigers Asia-ex 4 Tigers	11.71 14.21	7.20 3.11	
Not Classified	0.00	0.00	

Americas	Fund % 11.87	Cat % 8.91	Greater Europe	Fund % 50.17	Cat % 59.99	Market Maturity	Fund %
North America	7.38	7.67	United Kingdom	16.07	18.32	Developed Markets	80.33
Central/Latin	4.49	1.24	W euro-ex UK	33.04	41.06	Emerging Markets	19.67
			Emrgng Europe	0.00	0.09	Not Available	0.00
			Africa	1.06	0.52		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.85	4.85	_	_
⊕ Alibaba Group Holding Ltd Ordinary Shares	1.44	6.29	-17.44	Consumer Cyclical
⊕ HSBC Holdings PLC	1.38	7.67	8.99	Financial Services
⊕ TotalEnergies SE	1.37	9.04	14.15	Energy
⊕ Compass Group PLC	1.33	10.37	10.75	Consumer Cyclical
⊕ Holcim Ltd	1.33	11.69	-7.16	Basic Materials
⊕ Novartis AG	1.30	12.99	-3.41	Healthcare
⊕ Bank Bradesco SA ADR	1.27	14.26	20.01	Financial Services
⊕ RELX PLC	1.17	15.43	-6.19	Communication Svc
⊕ BP PLC	1.12	16.55	35.18	Energy

Total Holdings 238

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index Russell 2000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016 William Coleman since 04-2016

Quantitative Screens

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

Management: The fund's management has been in place for 6.43 years.

Net Expense: The fund's expense ratio of 0.07 is 93.91% lower than the Small Value category average.

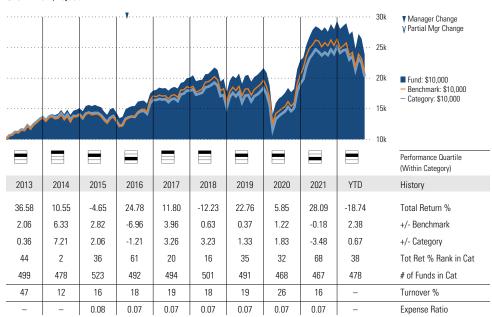
Morningstar Investment Management LLC Analysis

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

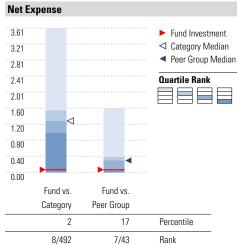
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Medium Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000

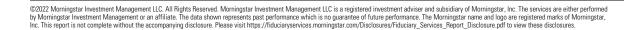






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.07	_	0.96
Beta	0.96	_	0.99
R-Squared	97.92	_	94.89
Standard Deviation	25.64	26.48	26.98
Sharpe Ratio	0.32	0.28	0.31
Tracking Error	3.86	-	6.33
Information Ratio	0.25	-	0.12
Up Capture Ratio	96.23	-	99.47
Down Capture Ratio	93.19	-	97.32

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.31	8.44	9.93
Price/Book Ratio	1.77	1.16	1.45
Geom Avg Mkt Cap \$B	5.23	1.65	3.37
ROE	17.99	7.02	16.19





Vanguard Small Cap Value Index Admiral VSIAX

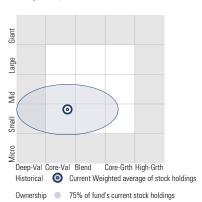
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

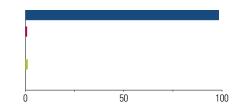
0	0	0	Large
17	22	3	Mid
27	28	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.00	0.02
Cash	1.00	2.08
Bonds	0.00	0.03
Non-US Stocks	0.69	2.90
US Stocks	98.31	94.97
Asset Class	Net %	Cat%

	ctor Weighting as of 09-3			0 .			По				
		Fund	Bmark	Cat	Fund	 Benchmark 	Cate	gory Av	erage		
ŀ	Cyclical	49.15	53.08	50.26		: :					
æ.	Basic Materials	5.74	3.36	5.71							
A	Consumer Cyclical	11.44	9.92	12.73							
ø	Financial Services	20.80	26.51	24.49							
fi	Real Estate	11.17	13.29	7.33							
W	Sensitive	35.26	26.23	35.83							
	Communication Services	1.89	2.88	1.93							
ð	Energy	6.36	5.32	6.56							
Ф	Industrials	19.57	11.49	18.02							
	Technology	7.44	6.54	9.32							
—	Defensive	15.60	20.70	13.92							
=	Consumer Defensive	4.73	3.44	4.24							
+	Healthcare	5.68	12.22	6.43] '					
•	Utilities	5.19	5.04	3.25							

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Slcmt1142	0.82	0.82	_	_
	0.71	1.54	11.35	Industrials
Molina Healthcare Inc	0.69	2.23	3.70	Healthcare
⊕ Atmos Energy Corp	0.60	2.83	-0.84	Utilities
⊕ IDEX Corp	0.57	3.40	-14.70	Industrials
⊕ Carlisle Companies Inc	0.55	3.94	13.75	Industrials
⊕ Brown & Brown Inc	0.53	4.47	-13.51	Financial Services
⊕ Bunge Ltd	0.50	4.97	-9.76	Consumer Defensive
⊕ Howmet Aerospace Inc	0.50	5.47	-2.64	Industrials
⊕ Steel Dynamics Inc	0.50	5.97	15.95	Basic Materials
⊕ Kimco Realty Corp	0.49	6.46	-22.84	Real Estate
⊕ Ovintiv Inc	0.47	6.93	38.58	Energy
⊕ Booz Allen Hamilton Holding Corp Class A	0.45	7.39	10.44	Industrials
⊕ APA Corp	0.45	7.84	28.54	Energy
⊕ Essential Utilities Inc	0.44	8.28	-21.39	Utilities

Total Holdings 895

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 15.76 years.

Style Consistency is not calculated for Fixed Income funds.

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

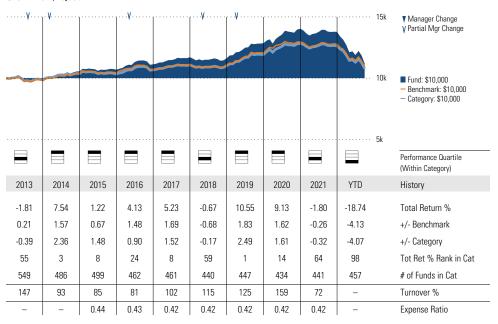
Morningstar Investment Management LLC Analysis

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

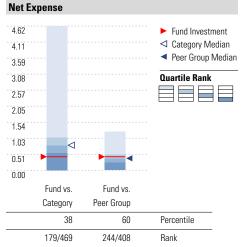
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-0.27	_	0.06
Beta	1.23	_	1.00
R-Squared	92.38	-	91.94
Standard Deviation	6.85	5.36	5.61
Sharpe Ratio	-0.69	-0.70	-0.67
Tracking Error	2.25	-	1.53
Information Ratio	-0.46	-	-0.06
Up Capture Ratio	126.38	-	104.83
Down Capture Ratio	128.54	-	102.46

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.97	4.43	5.95
Avg Eff Maturity	12.76	-	8.08



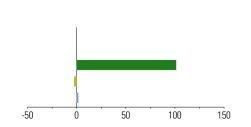
Duration

Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Style	Analy	sis	as	of 09-30-2022
Style B	reakdo	own		
Fixed Inc	come			Quality
				High
				Mid
				Low
Ltd 1	Mod	Ext		



Asset Allocation as of 09-30-2022

Total	100.00	100.00
Other	1.46	2.30
Cash	-2.53	2.71
Bonds	101.06	94.93
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.05
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.52	3.53	48.24
AA	7.43	74.59	11.54
A	13.57	10.82	24.71
BBB	16.24	8.32	12.75
BB	1.08	0.28	1.25
В	0.03	0.00	0.50
Below B	0.00	0.00	0.28
Not Rated	2.13	2.46	0.73

Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 □ □ Agency/Quasi Agency 0.98 - 1.12 □ □ Other Government Related 0.00 - 3.34 □ Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 □ Convertible 1.33 - 1.27 □ □ Preferred 0.00 - 0.04 □ Securitized 38.09 - 34.55 Agency MBS Pass-Through 21.20 - 22.81 Agency MBS ARM 0.36 - 0.18 □ Agency MBS CMO 1.98 - 2.43 □ □ Non-Agency Residential MBS 1.46 - 0.20 □ □ Commercial MBS 3.87 - 2.81 □ □ Asset-Backed 9.22 - 6.12 Covered Bond 0.00 - 0.00 □ Municipal 0.02 - 0.67 □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Agency MBS CMO 1.98 - 2.81 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Agency MBS CMO 1.98 - 2.81 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Agency MBS CMO 1.98 - 2.81 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cother Government Related 0.00 - 1.47 □ □ Cother Government Related 0.00 - 1.48 □ □ Cother Government Related 0.00 - 1.47 □ □ Cother Government Related 0.00 - 1.48 □					0%	5	10	15	20	25	30	35	40
Securitized	Other	0.49	-	1.74	• [
Treasury	Cash & Equivalents	5.04	-	5.99									
Treasury	Municipal	0.02	_	0.67	i[]								
Treasury	Covered Bond	0.00	_	0.00									
Treasury	Asset-Backed	9.22	_	6.12									
Securitized Security Secur	Commercial MBS	3.87	_	2.81									
Treasury 24.83 - 30.91	Non-Agency Residential MBS	1.46	_	0.20									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 Convertible 1.33 - 1.27 □ Preferred 0.00 - 0.04 Securitized 38.09 - 34.55 Agency MBS Pass-Through 21.20 - 22.81	Agency MBS CMO	1.98	_	2.43									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 □ Corporate 30.55 - 26.16 □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	Agency MBS ARM	0.36	_	0.18									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 Agency/Quasi Agency 0.98 - 1.12 ■ Other Government Related 0.00 - 3.34 Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 Convertible 1.33 - 1.27 ■ Preferred 0.00 - 0.04	Agency MBS Pass-Through	21.20	_	22.81			:	:	:				
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 □ Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 □ Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 □ Convertible 1.33 - 1.27 □	Securitized	38.09	_	34.55			:	:	:	:	:		
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 □ Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 □ Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 □	Preferred	0.00	_	0.04									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80	Convertible	1.33	_	1.27									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation – Protected 0.00 - 1.47] Agency/Quasi Agency 0.98 - 1.12 ■] Other Government Related 0.00 - 3.34] Corporate 30.55 - 26.16	Bank Loan	0.00	_	0.05									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 □ Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 □	Corporate Bond	29.22	_	24.80									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation – Protected 0.00 - 1.47 □ Agency/Quasi Agency 0.98 - 1.12 ■□	Corporate	30.55	_	26.16									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 []	Other Government Related	0.00	_	3.34	į								
Government 25.81 - 30.91 Treasury 24.83 - 24.98	Agency/Quasi Agency	0.98	_	1.12									
Government 25.81 - 30.91	Inflation – Protected	0.00	_	1.47	i [
	Treasury	24.83	_	24.98									
Fund Bmark Cat Fund ▼ Benchmark [] Category Average	Government	25.81	_	30.91									
		Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	_	6.60	6.60	_
United States Treasury Bonds 1.875%	-	4.97	11.56	_
→ Western Asset Prem Instl Govtt Rsrv Pref	_	3.47	15.03	-
─ United States Treasury Bonds 1.375%	_	2.20	17.23	_
⊕ Usd Swap Contra Asset	_	1.47	18.71	_
⊕ Usd Otc Cash Margin	_	1.33	20.04	_
→ Federal National Mortgage Association 3.5%	_	1.21	21.25	_
United States Treasury Bonds 2.375%	_	1.16	22.41	_
United States Treasury Notes 0.25%	05-2025	1.00	23.41	_
United States Treasury Bonds 1.625%	_	0.99	24.40	_

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

