American Century Inflation Adjs Bond R5 AIANX

241

27

226

17

237

18

0.27

234

14

0.27

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

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Robert Gahagan since 11-2001 James Platz since 09-2007 Miguel Castillo since 02-2014

Quantitative Screens

Performance: The fund has finished in the InflationProtected 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 20.85 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is
 55.93% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History -8.94 2.91 -1.95 4.85 3.29 -2.23 8.07 10.51 6.59 -13.91 Total Return % -0.73 0.28 -0.97 0.63 -0.30 -0.33-0.51 0.17 -0.36 -0.48 +/- Benchmark -1.09 1.11 0.41 0.26 0.57 -0.59 0.15 0.50 0.98 -3.06+/- Category 57 28 40 31 22 80 50 46 13 67 Tot Ret % Rank in Cat

226

21

0.27

211

24

0.27

213

22

0.27

212

30

0.26

230

21

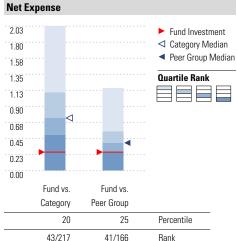
0.27

227

23

0.27





| 3-Year hisk weirics | | | |
|---------------------|--------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | -0.15 | _ | 0.20 |
| Beta | 1.02 | _ | 0.91 |
| R-Squared | 98.53 | _ | 88.08 |
| Standard Deviation | 7.07 | 6.87 | 6.78 |
| Sharpe Ratio | 0.04 | 0.06 | 0.10 |
| Tracking Error | 0.87 | _ | 2.52 |
| Information Ratio | -0.16 | _ | -0.20 |
| Up Capture Ratio | 101.78 | _ | 92.73 |
| Down Capture Ratio | 103.59 | _ | 90.87 |
| | | | |

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 7.36 | 4.52 | 6.08 |
| Avg Eff Maturity | 7.74 | - | 6.57 |

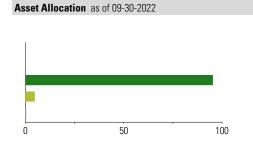


American Century Inflation Adjs Bond R5 AIANX

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

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





| Tota | al | 100.00 | 100.00 |
|------|------------|--------|--------|
| Othe | er | 0.20 | 0.95 |
| Casl | 1 | 4.58 | 1.40 |
| Bon | ds | 95.21 | 97.50 |
| Non | -US Stocks | 0.00 | 0.00 |
| US S | Stocks | 0.00 | 0.15 |
| Asse | t Class | Net % | Cat% |
| | | | |
| | | | |

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 88.81 | 0.00 | 94.89 |
| AA | 1.16 | 99.60 | 0.55 |
| A | 2.59 | 0.00 | 1.01 |
| BBB | 3.32 | 0.00 | 2.40 |
| BB | 0.09 | 0.00 | 0.41 |
| В | 0.00 | 0.00 | 0.24 |
| Below B | 0.00 | 0.00 | 0.11 |
| Not Rated | 4.03 | 0.40 | 0.39 |
| | | | |

| | Fund | Bmark | Cat | Fund | ▼ Benchmark | Category Average | |
|--|-------|----------|-------|----------|-------------|------------------|----------|
| Government | 86.73 | - Dinaik | 89.38 | Tulia | Bononinark | | <u> </u> |
| Treasury | 0.00 | _ | 0.32 | | | | |
| Inflation – Protected | 65.08 | _ | 83.82 | <u> </u> | | | |
| | 0.00 | _ | 0.03 | n | | | |
| Agency/Quasi Agency Other Government Related | 21.65 | | 5.21 | Ш : | | | |
| | | _ | | | | | |
| Corporate | 3.20 | - | 2.54 | | | | |
| Corporate Bond | 3.04 | _ | 2.26 | | | | |
| Bank Loan | 0.00 | _ | 0.18 | | | | |
| Convertible | 0.16 | _ | 0.10 | 0 | | | |
| Preferred | 0.00 | _ | 0.00 | į į | | | |
| Securitized | 4.48 | _ | 4.91 | | | | |
| Agency MBS Pass-Through | 0.00 | _ | 0.60 | 0 | | | |
| Agency MBS ARM | 0.00 | _ | 0.00 | j i | | | |
| Agency MBS CMO | 0.03 | _ | 0.41 | | | | |
| Non-Agency Residential MBS | 0.11 | _ | 0.24 | | | | |
| Commercial MBS | 1.09 | _ | 0.84 | n | | | |
| Asset-Backed | 3.25 | _ | 2.64 | | | | |
| Covered Bond | 0.00 | _ | 0.18 | | | | |
| Municipal | 0.00 | - | 0.02 | | | | |
| Cash & Equivalents | 5.58 | _ | 2.40 | | | | |
| Other | 0.00 | _ | 0.74 | 0 | | | |

| Top 10 Holdings as of 09-30-2022 | | | | |
|---|---------------|-------------|--------------|---------------------|
| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
| ⊕ United States Treasury Notes 0.125% | 10-2025 | 6.44 | 6.44 | _ |
| ⊕ United States Treasury Notes 0.625% | 01-2026 | 5.15 | 11.59 | - |
| ⊕ United States Treasury Bonds 2% | 01-2026 | 3.89 | 15.49 | - |
| ⊕ 5 Year Treasury Note Future June 22 | 06-2022 | 3.45 | 18.94 | - |
| ─ United States Treasury Notes 0.125% | 01-2023 | 3.43 | 22.37 | - |
| ⊕ United States Treasury Notes 0.25% | 01-2025 | 2.96 | 25.32 | _ |
| ⊕ United States Treasury Bonds 1.375% | 02-2044 | 2.90 | 28.22 | - |
| ⊕ United States Treasury Notes 0.5% | 01-2028 | 2.79 | 31.01 | - |
| ⊕ Landesbank Baden Wurttemberg New York Branch 0% | 04-2022 | 2.73 | 33.74 | - |
| ⊕ United States Treasury Notes 0.125% | 01-2031 | 2.72 | 36.46 | _ |

Total Holdings 216



American Funds Capital Income Bldr R6 RIRGX

Growth of \$10,000

33

509

69

5

455

44

506

63

0.30

25

469

47

0.30

53

472

73

0.30

29

471

0.29

Morningstar Category Global Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

James Lovelace since 01-1992
Joyce Gordon since 01-2000
David Hoag since 01-2004
Steven Watson since 01-2007
Winnie Kwan since 01-2007
Bradley Vogt since 01-2009
Alfonso Barroso since 01-2010
Grant Cambridge since 01-2013
Philip Winston since 01-2014
Fergus MacDonald since 01-2016
Aline Avzaradel since 01-2016
Caroline Randall since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Global Allocation 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 30.77 years.
- Net Expense: The fund's expense ratio of 0.26 is 77.39% lower than the Global Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 15.24 6.93 -2.64 7.23 14.56 -6.74 17.75 3.60 15.39 -16.36 Total Return % 2.05 3.27 -0.66 0.23 -2.56 -1.18 -0.78 -9.95 6.08 6.70 +/- Benchmark 5.17 5.39 1.51 1.19 -0.231.52 1.65 -2.58 4.08 2.18 +/- Category

36

459

45

0.28

67

449

118

0.27

23

434

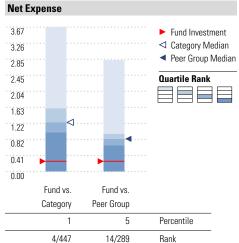
41

0.27

33

431





| 3-Year Risk Metrics | | | |
|---------------------|--------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 1.59 | _ | 0.24 |
| Beta | 0.91 | _ | 0.99 |
| R-Squared | 88.05 | _ | 87.90 |
| Standard Deviation | 13.28 | 13.72 | 14.59 |
| Sharpe Ratio | 0.15 | 0.04 | 0.04 |
| Tracking Error | 4.76 | _ | 5.05 |
| Information Ratio | 0.33 | _ | -0.02 |
| Up Capture Ratio | 101.32 | _ | 99.99 |
| Down Capture Ratio | 93.04 | _ | 99.51 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 13.21 | 14.02 | 14.05 |
| Price/Book Ratio | 2.16 | 2.13 | 1.98 |
| Avg Eff Duration | 6.02 | _ | 4.07 |



American Funds Capital Income Bldr R6 RIRGX

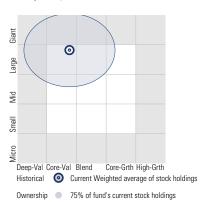
Quality High MidLow

Morningstar Category Morningstar Index Global Allocation

Morningstar Gbl Allocation TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Fived Income

Duration

Style Breakdown

| Lquity | | | | I IXEU II | ICUITIE |
|--------|-------|--------|-------|-----------|---------|
| 40 | 39 | 7 | Large | | |
| 8 | 5 | 0 | Mid | | |
| 1 | 0 | 0 | Small | | |
| Value | Blend | Growth | | Ltd | Mod |

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 2.91 | 9.88 |
| Cash | 4.87 | 26.64 |
| Bonds | 20.66 | 11.92 |
| Non-US Stocks | 28.88 | 20.95 |
| US Stocks | 42.68 | 30.62 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund • Benchmark Category Average |
|----------|------------------------|-------|-------|-------|-------------------------------------|
| | | | | | Fund Benchmark Category Average |
| b | Cyclical | 34.43 | 35.42 | 39.75 | • |
| ů. | Basic Materials | 3.55 | 4.85 | 6.82 | |
| A | Consumer Cyclical | 3.97 | 11.43 | 8.88 | |
| æ | Financial Services | 17.88 | 15.70 | 11.58 | |
| æ | Real Estate | 9.03 | 3.44 | 12.47 | |
| M | Sensitive | 29.85 | 41.15 | 37.81 | |
| | Communication Services | 4.24 | 6.86 | 5.40 | |
| ð | Energy | 7.07 | 5.12 | 8.32 | |
| Ф | Industrials | 8.72 | 10.73 | 10.75 | |
| | Technology | 9.82 | 18.44 | 13.34 | |
| → | Defensive | 35.71 | 23.41 | 22.44 | |
| = | Consumer Defensive | 14.04 | 7.61 | 5.93 | |
| ٠ | Healthcare | 12.33 | 12.66 | 10.54 | |
| • | Utilities | 9.34 | 3.14 | 5.97 | 7 |

| Top 10 Holdings as of 09-30-2022 | | | | | |
|---|---------------|-------------|--------------|--------------|--------------------|
| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ⊕ Capital Group Central Cash Fund | _ | 10.16 | 10.16 | _ | _ |
| 🌣 Cash And Other Assets Less Liablities | - | 5.36 | 15.52 | _ | _ |
| ⊕ Broadcom Inc | - | 2.87 | 18.40 | -31.42 | Technology |
| ⊖ Cap Grp Cent Fd Ser Ii | - | 2.64 | 21.03 | _ | _ |
| ⊕ AbbVie Inc | - | 2.23 | 23.27 | 2.52 | Healthcare |
| ⇒ Philip Morris International Inc | _ | 2.08 | 25.35 | -8.65 | Consumer Defensive |
| Crown Castle Inc | - | 1.97 | 27.32 | -28.64 | Real Estate |
| ⊕ Raytheon Technologies Corp | - | 1.81 | 29.13 | -3.01 | Industrials |
| ⇒ VICI Properties Inc Ordinary Shares | - | 1.72 | 30.85 | 2.82 | Real Estate |
| Microsoft Corp | _ | 1.59 | 32.44 | -30.20 | Technology |

Total Holdings 1458



American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.01 years.
- Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

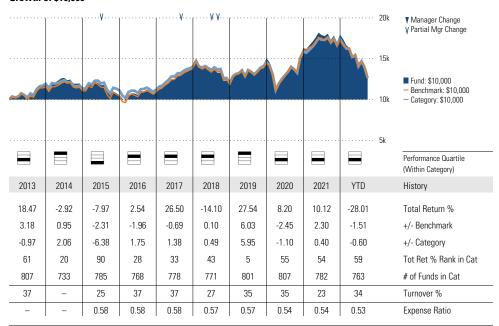
Morningstar Investment Management LLC Analysis

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

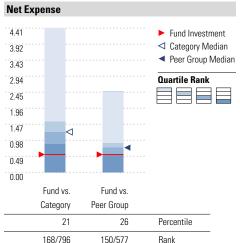
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| 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 | 0.01 | _ | 0.08 |
| Beta | 1.07 | _ | 1.01 |
| R-Squared | 96.42 | _ | 93.77 |
| Standard Deviation | 20.07 | 18.48 | 19.26 |
| Sharpe Ratio | -0.02 | -0.03 | -0.02 |
| Tracking Error | 3.99 | _ | 4.83 |
| Information Ratio | -0.07 | _ | -0.01 |
| Up Capture Ratio | 107.28 | _ | 103.08 |
| Down Capture Ratio | 107.60 | _ | 103.04 |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 11.83 | 11.06 | 11.27 |
| Price/Book Ratio | 1.58 | 1.49 | 1.51 |
| Geom Avg Mkt Cap \$B | 39.09 | 34.91 | 41.65 |
| ROE | 19.35 | 18.13 | 20.02 |
| | | | |



American Funds Intl Gr and Inc R6 RIGGX

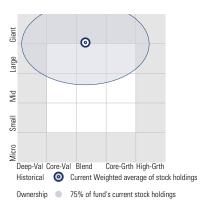
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

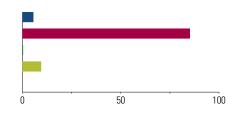
| 31 | 29 | 23 | Faige |
|----|----|----|---------|
| 4 | 6 | 5 | IVIIG |
| 1 | 0 | 1 | Ollidii |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

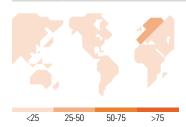




| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.00 | 0.83 |
| Cash | 9.36 | 0.82 |
| Bonds | 0.16 | 0.62 |
| Non-US Stocks | 85.07 | 94.78 |
| US Stocks | 5.41 | 2.94 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund | • | Bench | mark | Cate | gory Ave | erage | | _ |
|-----------|------------------------|-------|-------|-------|------|---|----------|------|------------|----------|-------|--|---|
| ŀ | Cyclical | 36.70 | 42.29 | 38.90 | | | | | | | | | • |
| ů. | Basic Materials | 6.17 | 8.16 | 7.50 | | | | | | | | | |
| A | Consumer Cyclical | 10.28 | 10.91 | 10.70 | | | | | | | | | |
| ₽ | Financial Services | 17.94 | 20.73 | 18.44 | | | | | [] | | | | |
| fi | Real Estate | 2.31 | 2.49 | 2.26 | | | | | | | | | |
| M | Sensitive | 35.55 | 35.38 | 35.46 | | | | | | | | | |
| | Communication Services | 6.49 | 6.35 | 5.49 | | | | | | | | | |
| ð | Energy | 7.64 | 6.26 | 5.64 | | | | | | | | | |
| Ф | Industrials | 11.05 | 11.87 | 14.29 | | | <u> </u> | | | | | | |
| | Technology | 10.37 | 10.90 | 10.04 | | | | | | | | | |
| → | Defensive | 27.75 | 22.32 | 25.63 | | | | | | | | | |
| = | Consumer Defensive | 14.24 | 9.14 | 10.18 | | | | | | | | | |
| ٠ | Healthcare | 10.34 | 9.95 | 12.44 | | | | | | | | | |
| • | Utilities | 3.17 | 3.23 | 3.01 | | 1 | | | | | | | |

World Regions % Equity 09-30-2022



| Greater Asia | Fund % 28.28 | Cat % 36.02 |
|------------------|-----------------|----------------|
| Japan | 7.17 | 18.20 |
| Australasia | 0.28 | 5.40 |
| Asia-4 Tigers | 10.32 | 6.89 |
| Asia-ex 4 Tigers | 10.51 | 5.53 |
| Not Classified | 0.00 | 0.00 |

| Americas | Fund % 15.73 | Cat % 9.12 | Greater Europe | Fund % 55.98 | Cat % 54.87 | Market Maturity | Fund % |
|---------------|-----------------|---------------|----------------|-----------------|----------------|-------------------|--------|
| North America | 11.06 | 7.95 | United Kingdom | 16.06 | 13.86 | Developed Markets | 84.41 |
| Central/Latin | 4.67 | 1.17 | W euro-ex UK | 39.28 | 39.70 | Emerging Markets | 15.59 |
| | | | Emrgng Europe | 0.24 | 0.06 | Not Available | 0.00 |
| | | | Africa | 0.40 | 1.25 | | |

| Top 10 Holdings as of 09-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ⊕ Capital Group Central Cash M | 9.26 | 9.26 | - | _ |
| ⊕ AstraZeneca PLC | 3.15 | 12.41 | 17.14 | Healthcare |
| → British American Tobacco PLC | 2.91 | 15.32 | 24.01 | Consumer Defensive |
| Taiwan Semiconductor Manufacturing Co Ltd | 2.72 | 18.03 | -30.04 | Technology |
| Philip Morris International Inc | 1.78 | 19.81 | -8.65 | Consumer Defensive |
| ⊕ Novo Nordisk A/S Class B | 1.68 | 21.49 | 4.70 | Healthcare |
| Airbus SE | 1.66 | 23.15 | -19.55 | Industrials |
| | 1.55 | 24.70 | -37.96 | Technology |
| ⊕ BAE Systems PLC | 1.52 | 26.22 | 46.42 | Industrials |
| ○ Nestle SA | 1.33 | 27.55 | -14.55 | Consumer Defensive |

Total Holdings 241



Delaware Emerging Markets Instl DEMIX

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

Portfolio Manager(s)

Liu-Er Chen since 09-2006

Quantitative Screens

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

Management: The fund's management has been in place for 16.02 years.

Net Expense: The fund's expense ratio of 1.23 is 6.03% higher than the Diversified Emerging Mkts category average.

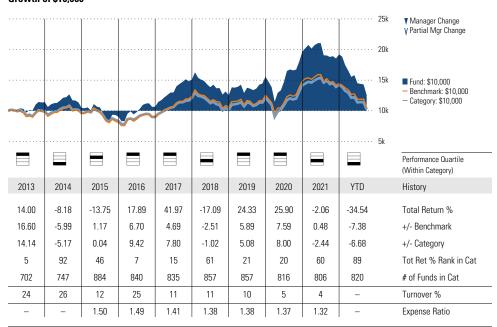
Morningstar Investment Management LLC Analysis

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.

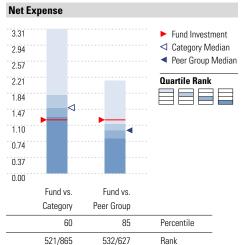
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 08-31-2022 |
| Carbon Risk Score | Medium 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 Kisk Metrics | | | |
|---------------------|--------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 0.18 | _ | -0.04 |
| Beta | 1.14 | _ | 1.01 |
| R-Squared | 93.27 | _ | 89.15 |
| Standard Deviation | 22.71 | 19.18 | 20.61 |
| Sharpe Ratio | -0.03 | -0.05 | -0.05 |
| Tracking Error | 6.50 | _ | 6.63 |
| Information Ratio | -0.09 | _ | -0.10 |
| Up Capture Ratio | 114.55 | _ | 101.61 |
| Down Capture Ratio | 114.94 | _ | 102.73 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 10.89 | 9.97 | 10.69 |
| Price/Book Ratio | 1.50 | 1.51 | 1.71 |
| Geom Avg Mkt Cap \$B | 58.55 | 30.78 | 38.21 |
| ROE | 20.89 | 17.48 | 18.39 |
| | | | |



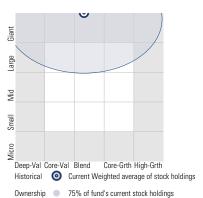


Delaware Emerging Markets Instl DEMIX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



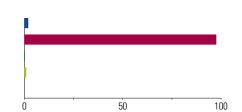
Style Breakdown

Equity

| 26 | 54 | 12 | Laige |
|-------|-------|--------|---------|
| 2 | 3 | 2 | IVIIO |
| 0 | 0 | 0 | ollidii |
| Value | Blend | Growth | |

Weight %

>50 25-50 10-25 0-10

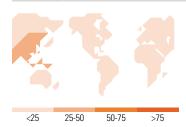


Asset Allocation as of 09-30-2022

| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 1.77 | 3.08 |
| Non-US Stocks | 97.46 | 94.37 |
| Bonds | 0.01 | 0.04 |
| Cash | 0.76 | 2.74 |
| Other | 0.00 | -0.24 |
| Total | 100.00 | 100.00 |

| Sec | ctor Weighting as of 09-3 | 30-2022 | | | |
|----------|---------------------------|---------|-------|-------|-------------------------------------|
| | | Fund | Bmark | Cat | Fund • Benchmark Category Average |
| Ն | Cyclical | 24.29 | 46.87 | 45.10 | |
| ů. | Basic Materials | 6.19 | 8.82 | 6.85 | |
| - | Consumer Cyclical | 12.41 | 13.38 | 14.50 | |
| ₽ | Financial Services | 5.65 | 22.67 | 21.97 | |
| ŧ | Real Estate | 0.04 | 2.00 | 1.78 | |
| M | Sensitive | 59.75 | 39.51 | 40.66 | |
| | Communication Services | 13.09 | 10.09 | 9.06 | |
| ð | Energy | 12.01 | 5.41 | 5.15 | |
| Ф | Industrials | 0.70 | 5.71 | 5.98 | |
| | Technology | 33.95 | 18.30 | 20.47 | |
| → | Defensive | 15.96 | 13.61 | 14.23 | |
| | Consumer Defensive | 14.35 | 6.38 | 7.44 | |
| ٠ | Healthcare | 1.18 | 4.11 | 4.94 | |
| • | Utilities | 0.43 | 3.12 | 1.85 | |
| | | | | | 0% 5 10 15 20 25 30 35 40 45 50 55 |

World Regions % Equity 09-30-2022



| | runa % | cat % |
|------------------|--------|-------|
| Greater Asia | 80.83 | 75.82 |
| Japan | 0.00 | 0.09 |
| Australasia | 0.48 | 0.04 |
| Asia-4 Tigers | 34.30 | 24.94 |
| Asia-ex 4 Tigers | 46.05 | 50.75 |
| Not Classified | 0.00 | 0.00 |

| Americas | Fund % 16.60 | Cat % 14.15 | Greater Europe | Fund % 2.55 | Cat % 10.02 | Market Maturity | Fund % |
|---------------|-----------------|----------------|----------------|----------------|----------------|-------------------|--------|
| North America | 1.78 | 3.05 | United Kingdom | 0.92 | 0.64 | Developed Markets | 37.55 |
| Central/Latin | 14.82 | 11.10 | W euro-ex UK | 0.00 | 1.63 | Emerging Markets | 62.45 |
| | | | Emrgng Europe | 1.31 | 1.13 | Not Available | 0.00 |
| | | | Africa | 0.32 | 6.62 | | |

| op 10 Holdings as of 09-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| Taiwan Semiconductor Manufacturing Co Ltd | 10.37 | 10.37 | -30.04 | Technology |
| Reliance Industries Ltd | 6.94 | 17.31 | 0.71 | Energy |
| SK Hynix Inc | 5.01 | 22.32 | _ | Technology |
| Samsung Electronics Co Ltd | 4.68 | 27.00 | _ | Technology |
| MediaTek Inc | 4.46 | 31.46 | -47.56 | Technology |
| Tencent Holdings Ltd | 4.20 | 35.66 | -44.79 | Communication Svc |
| JD.com Inc ADR | 3.94 | 39.61 | -26.44 | Consumer Cyclical |
| Kweichow Moutai Co Ltd Class A | 3.94 | 43.55 | -7.71 | Consumer Defensive |
| Alibaba Group Holding Ltd ADR | 3.73 | 47.28 | -32.66 | Consumer Cyclical |
| SK Square | 3.65 | 50.93 | - | Technology |

Total Holdings 136



Fidelity® Contrafund® FCNTX

Morningstar Category
Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 32.06 years.
- Net Expense: The fund's expense ratio of 0.81 is 15.63% lower than the Large Growth category average.

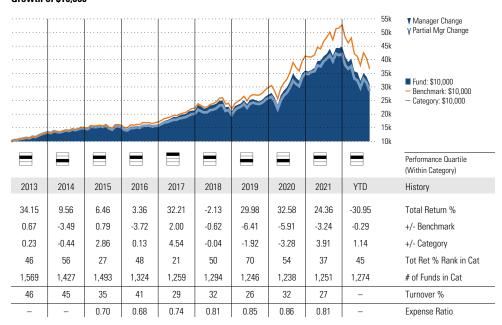
Morningstar Investment Management LLC Analysis

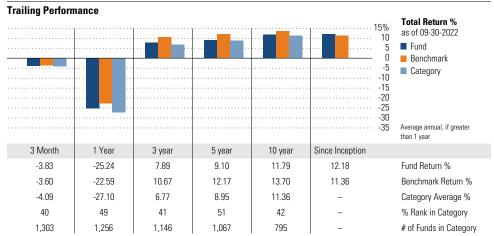
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

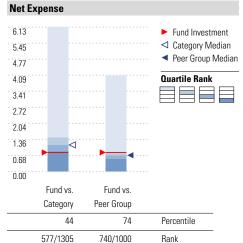
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 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 | -1.88 | _ | -3.29 |
| Beta | 0.92 | _ | 0.97 |
| R-Squared | 98.08 | _ | 93.15 |
| Standard Deviation | 21.47 | 23.13 | 23.33 |
| Sharpe Ratio | 0.43 | 0.52 | 0.37 |
| Tracking Error | 3.51 | _ | 6.09 |
| Information Ratio | -0.79 | _ | -0.78 |
| Up Capture Ratio | 88.01 | _ | 88.47 |
| Down Capture Ratio | 93.24 | _ | 97.94 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|--------|--------|--------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 19.85 | 23.78 | 23.27 |
| Price/Book Ratio | 3.73 | 8.32 | 6.18 |
| Geom Avg Mkt Cap \$B | 286.01 | 240.14 | 266.70 |
| ROE | 30.04 | 41.06 | 37.20 |
| | | | |



Fidelity® Contrafund® FCNTX

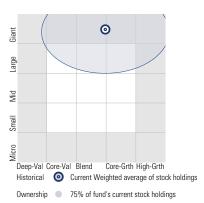
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



50 100

Asset Allocation as of 09-30-2022



Style Breakdown

Equity

| 17 | 31 | 45 | Large |
|----|------|-----|-------|
| 2 | 3 | 2 | Mid |
| 0 | 1 | 0 | Small |
| | DI I | 0 1 | |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

| | | Fund | Bmark | Cat | Fund | , | ▼ Ber | nchma | ark | Ca | tegor | y Aver | age | | |
|----------|------------------------|-------|-------|-------|------|----------|-------|-------|-----|----|-------|--------|-----|--|--|
| Դ | Cyclical | 31.94 | 25.91 | 28.66 | | | | | | | | | | | |
| A | Basic Materials | 2.83 | 1.20 | 1.51 | | | | | | | | | | | |
| A | Consumer Cyclical | 12.60 | 16.68 | 15.69 | | | | 0 | | | | | | | |
| | Financial Services | 16.19 | 6.40 | 9.74 | | <u>'</u> | | | | | | | | | |
| ŵ | Real Estate | 0.32 | 1.63 | 1.72 | 1 [| | | | | | | | | | |
| W | Sensitive | 48.49 | 55.67 | 51.49 | | Ļ | | | | | | | | | |
| | Communication Services | 15.51 | 7.45 | 9.75 | _ | | | | | | | | | | |
| • | Energy | 5.37 | 1.56 | 2.32 | | | | | | | | | | | |
| Ф | Industrials | 3.92 | 7.55 | 6.05 | | | | | | | | | | | |
| | Technology | 23.69 | 39.11 | 33.37 | | | | | | | | | * | | |
| → | Defensive | 19.57 | 18.43 | 19.86 | | Ţ | | | | | | | | | |
| Ħ | Consumer Defensive | 3.73 | 6.26 | 4.32 | |] | | | | | | | | | |
| ٠ | Healthcare | 15.46 | 12.11 | 14.94 | | | | 0 | | | | | | | |
| • | Utilities | 0.38 | 0.06 | 0.60 | i | | | | | | | | | | |

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------|-------------|--------------|--------------|--------------------|
| | | | | · · |
| Berkshire Hathaway Inc Class A | 8.00 | 8.00 | -9.81 | Financial Services |
| Amazon.com Inc | 7.59 | 15.59 | -32.22 | Consumer Cyclical |
| Meta Platforms Inc Class A | 6.82 | 22.41 | -59.66 | Communication Svc |
| | 6.51 | 28.92 | -30.20 | Technology |
| UnitedHealth Group Inc | 5.50 | 34.42 | 1.52 | Healthcare |
| Apple Inc | 4.73 | 39.15 | -21.79 | Technology |
| | 3.30 | 42.45 | -33.97 | Communication Svc |
| | 2.99 | 45.44 | -33.54 | Communication Svc |
| ⊕ Fidelity Revere Str Tr | 2.38 | 47.83 | _ | - |
| Eli Lilly and Co | 2.01 | 49.84 | 18.13 | Healthcare |
| O NVIDIA Corp | 1.98 | 51.81 | -58.69 | Technology |
| Amphenol Corp Class A | 1.57 | 53.38 | -22.75 | Technology |
| ⊕ Regeneron Pharmaceuticals Inc | 1.44 | 54.82 | 9.08 | Healthcare |
| ○ Costco Wholesale Corp | 1.42 | 56.23 | -16.35 | Consumer Defensive |
| O Visa Inc Class A | 1.34 | 57.57 | -17.50 | Financial Services |

Total Holdings 332



Metropolitan West Total Return Bd I MWTIX

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

Portfolio Manager(s)

Laird Landmann since 03-1997 Stephen Kane since 03-1997 Bryan Whalen since 12-2004

Quantitative Screens

Performance: The fund has finished in the Intermediate
 Core-Plus Bond category's top three quartiles in 7 of the 10
 years it's been in existence.

Management: The fund's management has been in place for 25.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.44 is 40.54% lower than the Intermediate Core-Plus Bond category average.

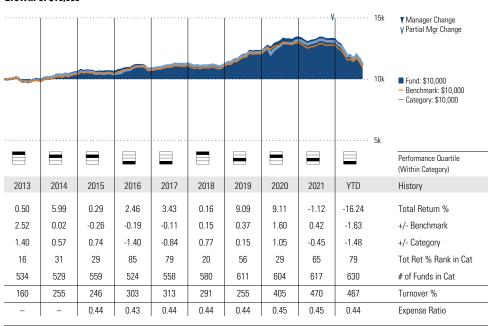
Morningstar Investment Management LLC Analysis

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.

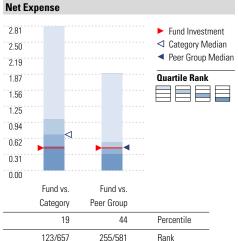
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 08-31-2022 |

Growth of \$10,000







| 3-Year Risk Metrics | | | |
|---------------------|--------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 0.35 | _ | 0.56 |
| Beta | 1.10 | _ | 1.05 |
| R-Squared | 98.20 | _ | 78.08 |
| Standard Deviation | 5.95 | 5.36 | 6.46 |
| Sharpe Ratio | -0.63 | -0.70 | -0.53 |
| Tracking Error | 0.96 | _ | 3.04 |
| Information Ratio | 0.00 | _ | 0.12 |
| Up Capture Ratio | 111.31 | _ | 119.57 |
| Down Capture Ratio | 106.90 | _ | 107.94 |

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 6.48 | 4.43 | 6.08 |
| Avg Eff Maturity | 8.98 | - | 8.46 |



Duration

Metropolitan West Total Return Bd I MWTIX

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

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

Quality

High

Aid

Ltd Mod Ext

| -50 | 0 | 50 | 100 | 150 |
|-----|---|----|-----|-----|

Asset Allocation as of 09-30-2022

| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 0.09 | 0.03 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 111.42 | 100.09 |
| Cash | -13.67 | -1.84 |
| Other | 2.16 | 1.71 |
| Total | 100.00 | 100.00 |

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 58.88 | 3.53 | 50.65 |
| AA | 5.27 | 74.59 | 5.16 |
| A | 13.02 | 10.82 | 11.01 |
| BBB | 15.45 | 8.32 | 19.73 |
| BB | 2.87 | 0.28 | 6.92 |
| В | 1.16 | 0.00 | 2.30 |
| Below B | 3.54 | 0.00 | 1.92 |
| Not Rated | -0.19 | 2.46 | 2.31 |
| | | | |

| Sector Weighting as of 09- | 30-2022 | | | | |
|----------------------------|---------|-------|-------|-----------------------------|-------------|
| | Fund | Bmark | Cat | Fund Benchmark Category Ave | erage |
| Government | 27.97 | _ | 26.47 | | |
| Treasury | 24.90 | - | 15.66 | | |
| Inflation – Protected | 0.19 | _ | 0.28 | | |
| Agency/Quasi Agency | 2.74 | _ | 0.60 | | |
| Other Government Related | 0.14 | - | 9.93 | | |
| Corporate | 26.34 | - | 26.93 | | |
| Corporate Bond | 23.07 | _ | 24.97 | | |
| Bank Loan | 1.45 | _ | 0.43 | (P | |
| Convertible | 1.82 | _ | 1.41 | | |
| Preferred | 0.00 | - | 0.12 | | |
| Securitized | 41.31 | _ | 37.60 | | |
| Agency MBS Pass-Through | 27.27 | _ | 19.07 | | |
| Agency MBS ARM | 0.00 | _ | 0.05 | | |
| Agency MBS CMO | 0.82 | _ | 1.02 | | |
| Non-Agency Residential MBS | 4.48 | _ | 0.52 | | |
| Commercial MBS | 2.09 | _ | 6.60 | | |
| Asset-Backed | 6.65 | _ | 10.34 | | |
| Covered Bond | 0.00 | _ | 0.00 | | |
| Municipal | 0.58 | - | 0.94 | •0 | |
| Cash & Equivalents | 2.20 | _ | 4.38 | | |
| Other | 1.60 | - | 3.49 | | |
| | | | | % 5 10 15 20 25 | 30 35 40 45 |

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|--------------|-----------------|---------------------|
| Name | Maturity Date | % INEL ASSEL | Guillulative 76 | rixed income sector |
| ♯ Cash & Cash Equivalents | _ | 16.31 | 16.31 | _ |
| ⊕ United States Treasury Notes 3% | 07-2027 | 6.63 | 22.94 | _ |
| → Federal National Mortgage Association 2% | 09-2052 | 4.90 | 27.84 | _ |
| → Federal National Mortgage Association 2.5% | 09-2052 | 4.67 | 32.51 | _ |
| ⊕ United States Treasury Notes 3% | 07-2024 | 4.62 | 37.13 | - |
| | 06-2027 | 3.41 | 40.54 | _ |
| ⊕ United States Treasury Notes 2.5% | 05-2024 | 3.22 | 43.76 | _ |
| → United States Treasury Bonds 2% | 11-2041 | 3.19 | 46.95 | _ |
| United States Treasury Bonds 2.375% | 02-2042 | 2.93 | 49.88 | _ |
| ⊕ United States Treasury Notes 3% | 06-2024 | 2.57 | 52.45 | _ |

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Total Holdings 2000



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 15.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.61 is 38.38% lower than the Multisector Bond category average.

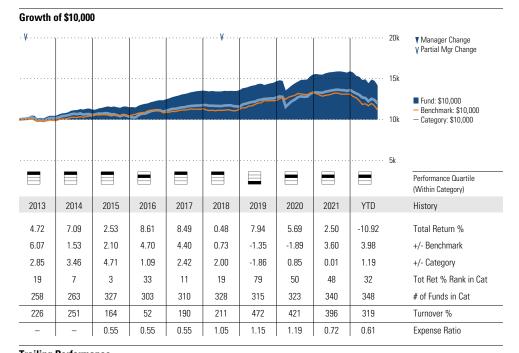
Morningstar Investment Management LLC Analysis

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

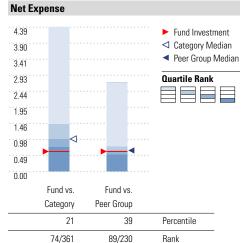
Morningstar Category

Morningstar Index

Multisector Bond Bloomberg US Universal TR USD







| 3-Year KISK Wetrics | | | |
|---------------------|--------|-------|--------|
| | Fund | Bmark | Cat |
| Alpha | 2.75 | _ | 2.12 |
| Beta | 0.95 | _ | 1.04 |
| R-Squared | 53.60 | _ | 47.77 |
| Standard Deviation | 7.14 | 5.51 | 8.81 |
| Sharpe Ratio | -0.10 | -0.65 | -0.19 |
| Tracking Error | 4.87 | - | 6.61 |
| Information Ratio | 0.57 | - | 0.32 |
| Up Capture Ratio | 115.75 | - | 121.01 |
| Down Capture Ratio | 78.36 | - | 94.57 |
| | | | |

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 2.94 | 4.55 | 4.01 |
| Avg Eff Maturity | 4.83 | 7.69 | 7.95 |



PIMCO Income I2 PONPX

Style Analysis as of 09-30-2022 Style Breakdown Fixed Income Ouality Motion Ltd Mod Ext Duration

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 40.76 | 67.64 | 21.84 |
| AA | 5.76 | 3.23 | 4.26 |
| A | 4.00 | 10.03 | 8.50 |
| BBB | 16.91 | 10.89 | 21.28 |
| BB | 18.59 | 3.19 | 18.20 |
| В | 4.74 | 3.64 | 16.05 |
| Below B | 9.24 | 1.38 | 5.79 |
| Not Rated | 0.00 | 0.00 | 4.08 |
| | | | |

Multisector Bond Bloomberg US Universal TR USD Asset Allocation as of 09-30-2022 Asset Class Cat% Net % US Stocks 1.56 1.12 Non-US Stocks 0.41 0.18 Bonds 124.99 96.06 Cash -31.14 0.11 Other 4.61 2.08 Ó 50 100 150 Total 100.00 100.00

Morningstar Category

Morningstar Index

| Sector Weighting as of 09- | 30-2022 | | | | | | | | | | | |
|----------------------------|---------|-------|-------|------|------------|----------|-------|-----------|--------|----|----|----|
| | Fund | Bmark | Cat | Fund | ▼ B | enchmark | [] Ca | itegory A | verage | | | |
| Government | 26.92 | _ | 23.86 | | | | | | | | | |
| Treasury | 3.04 | _ | 8.65 | | | | | | | | | |
| Inflation – Protected | 1.26 | _ | 0.43 | () | | | | | | | | |
| Agency/Quasi Agency | 0.21 | _ | 0.96 | | | | | | | | | |
| Other Government Related | 22.41 | _ | 13.82 | | - | | | | | | | |
| Corporate | 7.38 | - | 36.52 | | | | | | | | | |
| Corporate Bond | 5.00 | _ | 30.82 | | | | | | | | | |
| Bank Loan | 1.02 | _ | 2.84 | | | | | | | | | |
| Convertible | 1.08 | _ | 2.38 | | | | | | | | | |
| Preferred | 0.28 | _ | 0.48 | (| | | | | | | | |
| Securitized | 20.33 | _ | 26.27 | | | | | | | | | |
| Agency MBS Pass-Through | 8.24 | _ | 7.83 | | | | | | | | | |
| Agency MBS ARM | 0.00 | _ | 0.00 | | | | | | | | | |
| Agency MBS CMO | 0.64 | _ | 0.61 | | | | | | | | | |
| Non-Agency Residential MBS | 3.19 | _ | 1.59 | | | | | | | | | |
| Commercial MBS | 0.20 | _ | 5.44 | 1 | | | | | | | | |
| Asset-Backed | 8.06 | _ | 10.80 | | : | | | | | | | |
| Covered Bond | 0.00 | _ | 0.00 | | | | | | | | | |
| Municipal | 0.04 | - | 0.37 | [| | | | | | | | |
| Cash & Equivalents | 24.67 | - | 7.42 | | | | | | | | | |
| Other | 18.58 | - | 5.27 | | | | | | | | | |
| | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 |

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---|---------------|-------------|--------------|---------------------|
| ☆ Cash Offset | - | 25.21 | 25.21 | _ |
| ☼ Offset: Unsettled Trades | _ | 15.76 | 40.97 | _ |
| ⊕ CDX HY38 5Y ICE | 06-2027 | 9.46 | 50.44 | _ |
| → IRO USD 1Y P 1.27000 L 11/02/22 GLM | 11-2022 | 8.85 | 59.29 | _ |
| □ IRS USD 0.70000 12/14/21-3Y LCH Pay | 12-2024 | 8.66 | 67.95 | _ |
| ☐ IRS USD 0.80000 12/14/21-3Y LCH Pay | 12-2024 | 8.65 | 76.60 | _ |
| □ IRS USD 0.80000 12/14/21-3Y LCH Receive | 12-2024 | 8.16 | 84.77 | _ |
| □ IRS USD 0.70000 12/14/21-3Y LCH Receive | 12-2024 | 8.16 | 92.93 | _ |
| → 10 Year Treasury Note Future Sept 22 | 09-2022 | 7.46 | 100.38 | _ |
| → BRITISH POUND STERLING Sold | 08-2022 | 6.75 | 107.13 | _ |

Total Holdings 8056



PIMCO Short-Term I2 PTSPX

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 8 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 0.55 is 17.02% higher than the Ultrashort Bond category average.

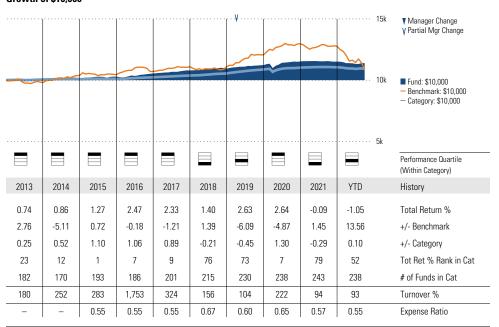
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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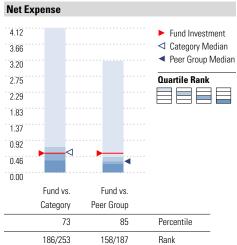
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 08-31-2022 |

Growth of \$10,000







| 3-Year KISK Wietrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 0.98 | _ | 0.71 |
| Beta | 0.11 | _ | 0.12 |
| R-Squared | 5.53 | _ | 16.20 |
| Standard Deviation | 2.42 | 5.36 | 1.88 |
| Sharpe Ratio | 0.01 | -0.70 | -0.23 |
| Tracking Error | 5.34 | _ | 5.17 |
| Information Ratio | 0.73 | _ | 0.69 |
| Up Capture Ratio | 29.61 | _ | 25.28 |
| Down Capture Ratio | 11.06 | _ | 12.13 |
| | | | |

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





PIMCO Short-Term I2 PTSPX

Style Analysis as of 09-30-2022 Style Breakdown Fixed Income Quality Given the state of the st

| 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 |

Ultrashort Bond Bloomberg US Agg Bond TR USD Asset Allocation as of 09-30-2022 Asset Class Net % Cat% US Stocks 0.00 0.00 Non-US Stocks 0.00 0.00 Bonds 80.35 70.09 Cash 13.44 27.70 Other 6.21 2.22 50 100 Total 100.00 100.00

Morningstar Category

Morningstar Index

| Sector Weighting as of 09- | 30-2022 | | | | | | | | | | | |
|----------------------------|---------|-------|-------|------|-----|-----------|----|------------|--------|----|----|----|
| bootor troigning as or os | Fund | Bmark | Cat | Fund | ▼ E | Benchmark | Пс | Category A | verage | | | |
| Government | 29.61 | | 15.37 | | | | | 3 , | | | | |
| Treasury | 0.02 | _ | 9.99 | | | | | | | | | |
| Inflation – Protected | 0.00 | _ | 0.00 | Ď | | | | | | | | |
| Agency/Quasi Agency | 5.08 | _ | 1.26 | | | | | | | | | |
| Other Government Related | 24.51 | _ | 4.12 | | | | | | | | | |
| Corporate | 25.84 | _ | 36.35 | | | | | | | | | |
| Corporate Bond | 22.70 | _ | 31.57 | | | | | | | | | |
| Bank Loan | 0.00 | _ | 0.37 | | | | | | | | | |
| Convertible | 3.14 | _ | 4.41 | | | | | | | | | |
| Preferred | 0.00 | _ | 0.00 | Ò | | | | | | | | |
| Securitized | 15.50 | - | 20.65 | | | | | | | | | |
| Agency MBS Pass-Through | 0.44 | _ | 0.50 | 0 | | | | | | | | |
| Agency MBS ARM | 0.08 | _ | 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 | ĺ | | | | | | | | |
| 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 |

| Top 10 Holdings as of 09-30-2022 | | | | |
|--|---------------|-------------|--------------|---------------------|
| 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 S0FR/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 | - |

Total Holdings 1276



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.43 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 08-31-2022 |
| Carbon Risk Score | Low 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 5 Benchmark Category -10 -15 -20 Average annual, if greater than 1 year 3 Month 10 year Since Inception 1 Year 3 yea 5 year Fund Return % -4.89 -15.51 8.12 9.20 11.66 6.58 10.51 -4.88 -15.47 8.16 9.24 11.70 Benchmark Return % -4 99 -15 83 6 77 7 74 10.38 Category Average % 48 42 23 20 13 % Rank in Category 1.435 1.376 1.250 1.131 828 # of Funds in Category



| 3-1 ear nisk weitics | | | |
|----------------------|--------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | -0.04 | _ | -1.32 |
| Beta | 1.00 | _ | 0.96 |
| R-Squared | 100.00 | _ | 95.48 |
| Standard Deviation | 20.30 | 20.30 | 19.87 |
| Sharpe Ratio | 0.45 | 0.45 | 0.37 |
| Tracking Error | 0.01 | _ | 4.01 |
| Information Ratio | -3.65 | _ | -0.98 |
| Up Capture Ratio | 99.95 | _ | 92.89 |
| Down Capture Ratio | 100.07 | _ | 97.59 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|--------|--------|--------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 19.65 | 17.98 | 18.23 |
| Price/Book Ratio | 3.73 | 3.38 | 3.60 |
| Geom Avg Mkt Cap \$B | 182.15 | 164.20 | 210.33 |
| ROE | 32.18 | 31.94 | 32.91 |
| | | | |



$\textbf{Vanguard 500 Index Admiral} \quad \forall \mathsf{FIAX}$

Asset Allocation as of 09-30-2022

Morningstar Category Morningstar Index

Large Blend S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

| 19 | 29 | 36 | Laige |
|----|----|----|---------|
| 4 | 9 | 2 | MIN |
| 0 | 0 | 0 | ollidii |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.00 | 1.09 |
| Cash | 0.77 | 0.53 |
| Bonds | 0.00 | 0.87 |
| Non-US Stocks | 0.99 | 2.67 |
| US Stocks | 98.23 | 94.84 |
| Asset Class | Net % | Cat% |
| | | |

| Sec | ctor Weighting as of 09-3 | 30-2022 | | | |
|----------|---------------------------|---------|-------|-------|---------------------------------|
| | | Fund | Bmark | Cat | Fund Benchmark Category Average |
| Դ | Cyclical | 29.27 | 29.69 | 29.07 | |
| A. | Basic Materials | 2.25 | 2.24 | 2.66 | |
| A | Consumer Cyclical | 11.21 | 11.44 | 10.23 | |
| £ | Financial Services | 12.96 | 13.11 | 13.64 | |
| ŵ | Real Estate | 2.85 | 2.90 | 2.54 | |
| Ma. | Sensitive | 46.26 | 44.73 | 45.16 |) |
| ď | Communication Services | 8.42 | 8.07 | 7.92 | |
| ð | Energy | 4.68 | 4.55 | 4.06 | |
| ¢ | Industrials | 8.47 | 8.32 | 10.09 | |
| | Technology | 24.69 | 23.79 | 23.09 | |
| → | Defensive | 24.48 | 25.58 | 25.75 | |
| = | Consumer Defensive | 7.19 | 7.33 | 7.35 | |
| ٠ | Healthcare | 14.16 | 15.18 | 15.61 | |
| • | Utilities | 3.13 | 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 |
| ⊕ Apple Inc | 7.20 | 7.20 | -21.79 | Technology |
| Microsoft Corp | 5.83 | 13.03 | -30.20 | Technology |
| ⊕ Amazon.com Inc | 3.30 | 16.33 | -32.22 | Consumer Cyclical |
| ⊕ Tesla Inc | 2.07 | 18.40 | -24.70 | Consumer Cyclical |
| ⊕ Alphabet Inc Class A | 1.93 | 20.33 | -33.97 | Communication Svc |
| ⊕ Alphabet Inc Class C | 1.80 | 22.13 | -33.54 | Communication Svc |
| € Berkshire Hathaway Inc Class B | 1.51 | 23.64 | -10.70 | Financial Services |
| Ð UnitedHealth Group Inc | 1.45 | 25.10 | 1.52 | Healthcare |
| Ð Johnson & Johnson | 1.26 | 26.36 | -2.57 | Healthcare |
| ⊕ Exxon Mobil Corp | 1.20 | 27.56 | 47.00 | Energy |
| NVIDIA Corp | 1.13 | 28.69 | -58.69 | Technology |
| ⊕ Meta Platforms Inc Class A | 1.11 | 29.80 | -59.66 | Communication Svc |
| D JPMorgan Chase & Co | 1.00 | 30.79 | -32.11 | Financial Services |
| Procter & Gamble Co | 0.99 | 31.78 | -21.17 | Consumer Defensive |
| D Visa Inc Class A | 0.97 | 32.75 | -17.50 | Financial Services |

Total Holdings 506



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.

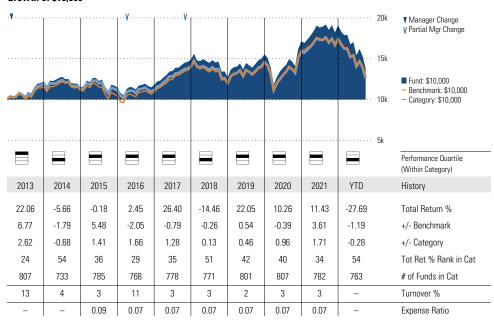
Morningstar Investment Management LLC Analysis

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 ma | nagement style | (active vs. passiv | ve) 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

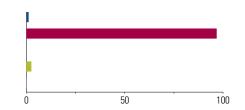
| | | | raige |
|----|----|----|---------|
| 26 | 28 | 22 | Эe |
| 6 | 9 | 5 | MIM |
| 2 | 2 | 1 | SIIIdii |

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 | | | , |
| b | 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 | | | i T | | | | | | | |
| → | Defensive | 23.08 | 22.32 | 25.63 | | | | | | | | | | |
| = | Consumer Defensive | 8.85 | 9.14 | 10.18 | | | | | | | | | | |
| ٠ | Healthcare | 11.02 | 9.95 | 12.44 | | - : | | | | | | | | |
| • | 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 Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 24.38 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.68% lower than the Mid-Cap Blend category average.

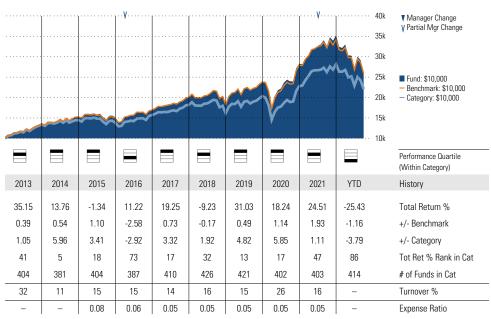
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 4 | 08-31-2022 |
| Carbon Risk Score | Medium Risk | 06-30-2022 |
| FSG Commitment | 1-l ow | 02-15-2022 |

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

| Net Ex | pense | | |
|--------|----------|---------------------------------------|---------------------------------------|
| 6.08 | | | ► Fund Investment |
| 5.40 | | | Category Median |
| 4.73 | | | Peer Group Median |
| 4.05 | | | Quartile Rank |
| 3.38 | | | |
| 2.70 | | | |
| 2.03 | | | |
| 1.35 | | | |
| 0.68 | | | |
| 0.00 | | · · · · · · · · · · · · · · · · · · · | |
| | Fund vs. | Fund vs. | |
| | Category | Peer Group | |
| | 3 | 28 | Percentile |

| | 13/427 | 47/168 | Rank | |
|-----------|------------------|-------------------|----------------|-------------|
| Peer grou | p is a subset of | the category an | d includes fun | ds with the |
| same ma | nagement style | (active vs. passi | ve) and simila | share class |
| character | ietice | | | |

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.31 | _ | 0.15 |
| Beta | 0.98 | _ | 0.97 |
| R-Squared | 99.56 | _ | 94.20 |
| Standard Deviation | 22.73 | 23.07 | 22.99 |
| Sharpe Ratio | 0.32 | 0.31 | 0.30 |
| Tracking Error | 1.55 | _ | 5.52 |
| Information Ratio | 0.18 | _ | -0.08 |
| Up Capture Ratio | 99.01 | _ | 96.48 |
| Down Capture Ratio | 97.92 | _ | 96.46 |

| Portfolio Metrics | | | | | | | |
|----------------------|-------|-------|-------|--|--|--|--|
| | Fund | Bmark | Cat | | | | |
| Price/Earnings Ratio | 18.56 | 14.93 | 13.39 | | | | |
| Price/Book Ratio | 2.96 | 2.43 | 2.27 | | | | |
| Geom Avg Mkt Cap \$B | 23.27 | 15.74 | 8.75 | | | | |
| ROE | 19.69 | 19.06 | 19.31 | | | | |



Vanguard Mid Cap Index Admiral VIMAX

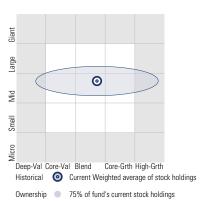
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



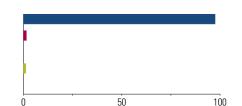
Style Breakdown Equity

| 4 | 7 | 8 | Large |
|----|----|----|-------|
| 18 | 42 | 22 | 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 | 0.00 | 0.60 |
| Cash | 1.15 | 1.84 |
| Bonds | 0.00 | 0.00 |
| Non-US Stocks | 1.41 | 1.74 |
| US Stocks | 97.44 | 95.83 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund | l 7 | Bench | mark | Categ | jory Ave | rage | | |
|----------|------------------------|-------|-------|-------|------|-----|-------|------|-------|----------|------|--|--|
| <u></u> | Cyclical | 36.14 | 38.83 | 40.82 | | | | | | | | | |
| ů. | Basic Materials | 4.84 | 4.80 | 5.31 | | | | | | | | | |
| A | Consumer Cyclical | 9.65 | 12.03 | 13.08 | | | _ ' | | | | | | |
| æ | Financial Services | 11.40 | 13.46 | 14.92 | | | | | | | | | |
| æ | Real Estate | 10.25 | 8.54 | 7.51 | | | | | | | | | |
| W | Sensitive | 40.97 | 40.85 | 39.53 | | | | | | | | | |
| | Communication Services | 4.28 | 4.04 | 2.79 | | | | | | | | | |
| ð | Energy | 5.31 | 5.05 | 5.08 | | | | 1 | | | | | |
| ¢ | Industrials | 12.09 | 14.89 | 16.28 | | - | | | | | | | |
| | Technology | 19.29 | 16.87 | 15.38 | | | | | | | | | |
| → | Defensive | 22.91 | 20.31 | 19.65 | | | | | | | | | |
| = | Consumer Defensive | 4.16 | 4.00 | 4.40 | | | | | | | | | |
| + | Healthcare | 12.15 | 10.49 | 11.28 | | | | | | | | | |
| • | Utilities | 6.60 | 5.82 | 3.97 | | | | | | | | | |

| Top 15 Holdings as of 09-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| | 0.89 | 0.89 | -17.09 | Technology |
| ○ Centene Corp | 0.86 | 1.75 | -5.57 | Healthcare |
| Cadence Design Systems Inc | 0.81 | 2.57 | -12.30 | Technology |
| → Amphenol Corp Class A | 0.73 | 3.30 | -22.75 | Technology |
| ☐ IQVIA Holdings Inc | 0.72 | 4.02 | -35.80 | Healthcare |
| | 0.71 | 4.73 | -15.60 | Real Estate |
| ⊖ Corteva Inc | 0.66 | 5.39 | 21.79 | Basic Materials |
| ⇒ Devon Energy Corp | 0.66 | 6.04 | 45.18 | Energy |
| → Motorola Solutions Inc | 0.63 | 6.68 | -16.69 | Technology |
| → Welltower OP LLC | 0.62 | 7.30 | -22.88 | Real Estate |
| ⊖ Enphase Energy Inc | 0.61 | 7.91 | 51.67 | Technology |
| | 0.61 | 8.51 | -28.95 | Technology |
| ∋ Digital Realty Trust Inc | 0.60 | 9.11 | -41.86 | Real Estate |
| ⊕ Slcmt1142 | 0.60 | 9.71 | _ | - |
| Arthur J. Gallagher & Co | 0.60 | 10.30 | 1.82 | Financial Services |

Total Holdings 367



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 26.4 years.

Net Expense: The fund's expense ratio of 0.12 is 88.35% lower than the Real Estate category average.

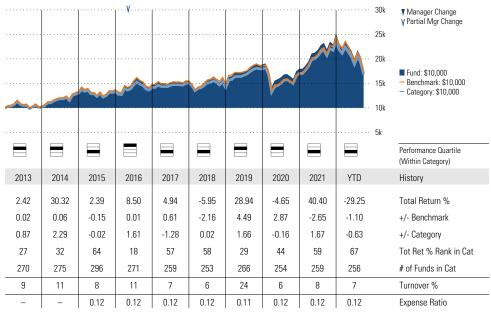
Morningstar Investment Management LLC Analysis

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

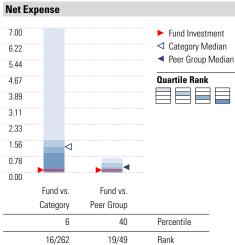
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 08-31-2022 |
| 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 | 0.18 | _ | 0.40 |
| Beta | 0.96 | _ | 0.94 |
| R-Squared | 98.54 | _ | 93.58 |
| Standard Deviation | 22.30 | 23.04 | 22.38 |
| Sharpe Ratio | 0.01 | 0.01 | 0.04 |
| Tracking Error | 2.84 | _ | 5.35 |
| Information Ratio | 0.12 | _ | 0.10 |
| Up Capture Ratio | 97.98 | _ | 96.35 |
| Down Capture Ratio | 97.13 | - | 95.31 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 27.45 | 38.46 | 26.25 |
| Price/Book Ratio | 2.48 | 2.42 | 2.16 |
| Geom Avg Mkt Cap \$B | 21.81 | 9.35 | 25.36 |
| ROE | 15.56 | 9.56 | 17.30 |



Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

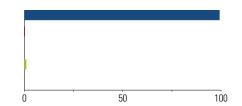
Equity

| 1. / | | | |
|------|----|---|-------|
| 0 | 28 | 8 | Large |
| 3 | 38 | 7 | Mid |
| 4 | 9 | 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 | 8.16 |
| Cash | 0.79 | 2.36 |
| Bonds | 0.00 | 4.15 |
| Non-US Stocks | 0.04 | 1.44 |
| US Stocks | 99.17 | 83.90 |
| Asset Class | Net % | Cat% |
| | | |

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|-------|-------|-------|------|-------------------------------|------------------|
| Cyclical | 99.41 | 99.13 | 99.29 | | | |
| Basic Materials | 0.00 | 0.00 | 0.06 | ĺ | | |
| Consumer Cyclical | 0.00 | 0.13 | 0.92 | i i | | |
| Financial Services | 0.00 | 0.00 | 0.25 | Í | | |
| Real Estate | 99.41 | 99.00 | 98.06 | | | |
| * Sensitive | 0.59 | 0.87 | 0.68 | Ó | | |
| Communication Services | 0.54 | 0.00 | 0.13 | | | |
| Energy | 0.00 | 0.00 | 0.02 | Ď i | | |
| Industrials | 0.00 | 0.87 | 0.24 | Ď | | |
| Technology | 0.05 | 0.00 | 0.29 | Í | | |
| Defensive | 0.00 | 0.00 | 0.03 | | | |
| Consumer Defensive | 0.00 | 0.00 | 0.00 | ĺ | | |
| Healthcare | 0.00 | 0.00 | 0.01 | İ | | |
| Utilities | 0.00 | 0.00 | 0.02 | Ī | | |

| Top 15 Holdings as of 09-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| Vanguard Real Estate II Index | 11.71 | 11.71 | | _ |
| American Tower Corp | 7.39 | 19.09 | -25.63 | Real Estate |
| ⊕ Prologis Inc | 5.87 | 24.96 | -38.25 | Real Estate |
| ⊕ Crown Castle Inc | 4.71 | 29.68 | -28.64 | Real Estate |
| Equinix Inc | 3.81 | 33.49 | -31.65 | Real Estate |
| Public Storage | 3.33 | 36.82 | -16.71 | Real Estate |
| ① Realty Income Corp | 2.62 | 39.43 | -15.60 | Real Estate |
| | 2.23 | 41.67 | -26.28 | Real Estate |
| Welltower OP LLC | 2.14 | 43.81 | -22.88 | Real Estate |
| Digital Realty Trust Inc | 2.13 | 45.94 | -41.86 | Real Estate |
| Simon Property Group Inc | 2.08 | 48.02 | -40.63 | Real Estate |
| AvalonBay Communities Inc | 1.79 | 49.81 | -25.19 | Real Estate |
| ① VICI Properties Inc Ordinary Shares | 1.78 | 51.59 | 2.82 | Real Estate |
| ① Extra Space Storage Inc | 1.70 | 53.29 | -21.84 | Real Estate |
| ○ CBRE Group Inc Class A | 1.64 | 54.93 | -37.78 | Real Estate |

Total Holdings 171



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 William Coleman since 04-2016

Quantitative Screens

- Performance: The fund has finished in the Small 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 17.76 years.
- \times *Style:* The fund has landed in its primary style box Small Growth 45.45 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 94.12% lower than the Small Growth category average.

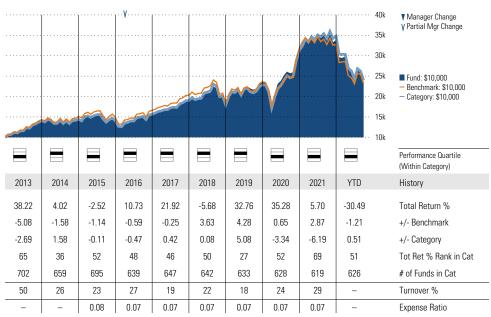
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 4 | 08-31-2022 |
| Carbon Risk Score | Low Risk | 06-30-2022 |
| ESG Commitment | 1-Low | 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 Average annual, if greater than 1 year 3 Month 1 Year Since Inception 3 year 5 year 10 year -0.79 -30.09 2.81 5.65 9.15 10.47 Fund Return % 0.24 -29.27 2.94 3.60 8.81 9.15 Benchmark Return % -29 71 5 26 6.34 9 55 Category Average % -1.35 40 58 77 59 62 % Rank in Category 635 620 585 542 409 # of Funds in Category

| | - 1 | | | - | | 1 | |
|-----------------|----------|----|----------|---|--------|-----------|--------|
| Net Expe | nse | | | | | | |
| | | | | | | | |
| 6.02 | | | | | | nd Invest | |
| 5.35 | | | | | | tegory N | |
| 4.68 | | | | | ✓ Per | er Group | Median |
| 4.01 | | | | | Quart | ile Rank | (|
| 3.34 | | | | | | | |
| 2.68 | | | | | | | |
| 2.01 | | | | | | | |
| 1.34 | < | | | | | | |
| 0.67 | | | | | | | |
| 0.00 | | | | | | | |
| ŀ | Fund vs. | | Fund vs. | | | | |
| C | ategory | Pe | er Group | | | | |
| | 1 | | 21 | | Percer | ntile | = |
| | 7/640 | | 7/35 | | Rank | | _ |

| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | -0.04 | _ | 2.14 |
| Beta | 0.96 | _ | 0.95 |
| R-Squared | 96.81 | - | 91.07 |
| Standard Deviation | 25.27 | 25.97 | 26.02 |
| Sharpe Ratio | 0.21 | 0.21 | 0.28 |
| Tracking Error | 4.65 | - | 7.98 |
| Information Ratio | -0.03 | _ | 0.25 |
| Up Capture Ratio | 97.34 | _ | 99.82 |
| Down Capture Ratio | 97.62 | - | 94.40 |
| | | | |

| Portfolio Metrics | | | |
|----------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 23.04 | 13.92 | 20.21 |
| Price/Book Ratio | 3.60 | 3.41 | 3.60 |
| Geom Avg Mkt Cap \$B | 5.07 | 2.37 | 4.40 |
| ROE | 9.93 | 10.03 | 15.28 |
| | | | |



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

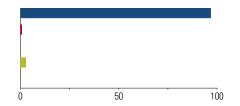
| 0 | 0 | 0 | Large 1 |
|---|----|----|---------|
| 2 | 16 | 19 | Mid |
| 6 | 28 | 30 | Small |

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 | 0.37 |
| Cash | 2.65 | 2.96 |
| Bonds | 0.00 | 0.01 |
| Non-US Stocks | 0.61 | 4.23 |
| US Stocks | 96.74 | 92.44 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund | i | ▼ Ben | chmark | [] Ca | ategory | / Avera | ge | | |
|-----------|------------------------|-------|-------|-------|----------|-----|-------|--------|-------|---------|---------|----|--|--|
| b | Cyclical | 27.20 | 22.42 | 26.13 | | | | | | | | | | |
| à. | Basic Materials | 1.90 | 4.64 | 2.94 | | | | | | | | | | |
| 4 | Consumer Cyclical | 12.19 | 9.56 | 10.91 | | | | | | | | | | |
| ₽ | Financial Services | 4.78 | 6.09 | 9.44 | | _ ′ | | | | | | | | |
| b | Real Estate | 8.33 | 2.13 | 2.84 | | | | | | | | | | |
| MI | Sensitive | 47.95 | 45.97 | 45.90 | | | | | | | | | | |
| | Communication Services | 2.95 | 2.30 | 2.05 | | | | | | | | | | |
| • | Energy | 3.61 | 6.53 | 3.69 | | (' | | | | | | | | |
| \$ | Industrials | 15.19 | 16.49 | 16.99 | | | | | | | | | | |
| 3 | Technology | 26.20 | 20.65 | 23.17 | | | | | ., | | | | | |
| → | Defensive | 24.85 | 31.62 | 27.98 | | | | | | | | | | |
| Ę | Consumer Defensive | 2.91 | 4.53 | 4.67 | | İ | | | | | | | | |
| ř | Healthcare | 21.21 | 25.17 | 22.34 | | | - : | | |] | | | | |
| ? | Utilities | 0.73 | 1.92 | 0.97 | " | | | | | | | | | |

| Top 15 Holdings as of 09-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| ⊕ Slcmt1142 | 2.45 | 2.45 | _ | _ |
| ⊕ Entegris Inc | 0.83 | 3.28 | -39.88 | Technology |
| ⊖ Bio-Techne Corp | 0.77 | 4.05 | -44.92 | Healthcare |
| ⊖ Liberty Formula One Group C | 0.67 | 4.72 | -7.50 | Communication Svc |
| → PTC Inc | 0.66 | 5.38 | -13.66 | Technology |
| ⊖ Equity Lifestyle Properties Inc | 0.63 | 6.00 | -26.91 | Real Estate |
| → Nordson Corp | 0.61 | 6.61 | -16.19 | Industrials |
| ∋ Fair Isaac Corp | 0.61 | 7.22 | -4.99 | Technology |
| ⇒ Repligen Corp | 0.60 | 7.82 | -29.35 | Healthcare |
| ⊖ Graco Inc | 0.58 | 8.40 | -24.86 | Industrials |
| ∃ Texas Pacific Land Corp | 0.58 | 8.98 | 44.63 | Energy |
| Darling Ingredients Inc | 0.57 | 9.54 | -4.53 | Consumer Defensive |
| Rexford Industrial Realty Inc | 0.55 | 10.09 | -34.72 | Real Estate |
| American Homes 4 Rent Class A | 0.53 | 10.63 | -23.53 | Real Estate |
| ○ CubeSmart | 0.52 | 11.15 | -27.34 | Real Estate |

Total Holdings 713



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.

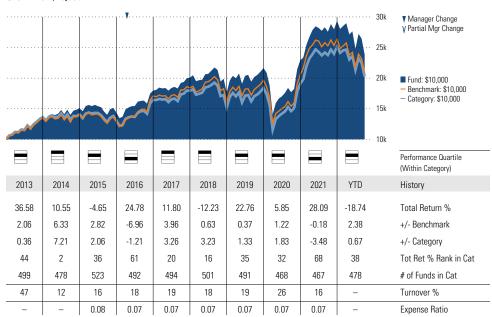
Morningstar Investment Management LLC Analysis

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.

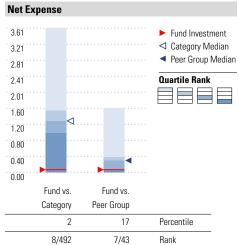
ESG Metrics

| 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

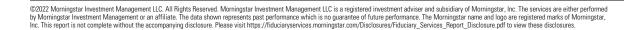






| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 1.07 | _ | 0.96 |
| Beta | 0.96 | _ | 0.99 |
| R-Squared | 97.92 | _ | 94.89 |
| Standard Deviation | 25.64 | 26.48 | 26.98 |
| Sharpe Ratio | 0.32 | 0.28 | 0.31 |
| Tracking Error | 3.86 | - | 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

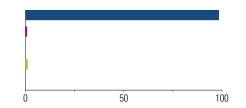
| 0 | 0 | 0 | Large |
|----|----|---|-------|
| 17 | 22 | 3 | Mid |
| 27 | 28 | 3 | Small |

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



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Neiman since 04-2016

Quantitative Screens

- Performance: The fund has finished in the Large 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 27.77 years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.51% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

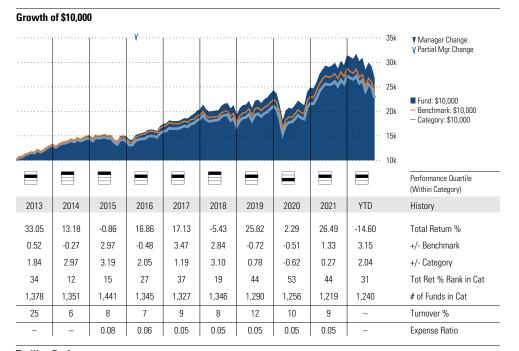
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

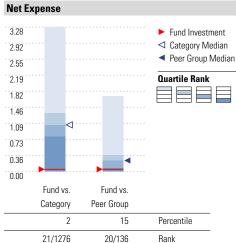
| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 08-31-2022 |
| Carbon Risk Score | Medium Risk | 06-30-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

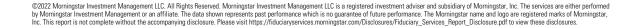






| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 1.87 | - | 1.02 |
| Beta | 0.93 | - | 0.98 |
| R-Squared | 98.97 | - | 95.47 |
| Standard Deviation | 19.12 | 20.45 | 20.54 |
| Sharpe Ratio | 0.37 | 0.28 | 0.32 |
| Tracking Error | 2.41 | - | 4.62 |
| Information Ratio | 0.74 | - | 0.21 |
| Up Capture Ratio | 98.97 | - | 99.08 |
| Down Capture Ratio | 92.25 | - | 95.67 |
| | | | |

| Portfolio Metrics | | | | | | | | |
|----------------------|--------|-------|-------|--|--|--|--|--|
| | Fund | Bmark | Cat | | | | | |
| Price/Earnings Ratio | 15.50 | 13.75 | 12.66 | | | | | |
| Price/Book Ratio | 2.54 | 2.00 | 2.12 | | | | | |
| Geom Avg Mkt Cap \$B | 100.80 | 64.23 | 95.02 | | | | | |
| ROE | 25.15 | 18.55 | 25.15 | | | | | |
| | | | | | | | | |



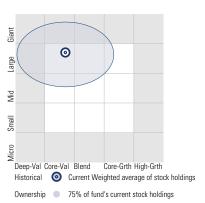


Vanguard Value Index Adm VVIAX

Morningstar Category Morningstar Index Large Value Russell 1000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



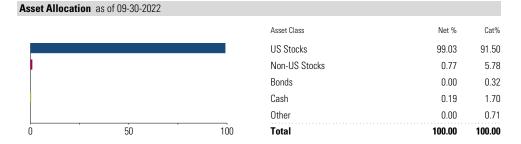
Style Breakdown

Equity

| 34 | 38 | 6 | Large |
|-------|-------|--------|-------|
| 8 | 12 | 1 | Mid |
| 0 | 0 | 0 | Small |
| Value | Blend | Growth | |

Weight %

>50 25-50 10-25 0-10



| | ctor Weighting as of 09-3 | | D 1 | 0 . | | | | . По | | | | | |
|----------------|---------------------------|-------|-------|-------|------|-------------|------------|---------|---------|---------|----|----|---|
| | | Fund | Bmark | Cat | Fund | 7 | Benchmai | rk [] C | ategory | Average | | , | |
| ŀ | Cyclical | 28.34 | 34.81 | 32.14 | | | : | | | | | | |
| Å. | Basic Materials | 2.71 | 3.61 | 3.28 | |] | | | | | | | |
| A | Consumer Cyclical | 2.61 | 5.97 | 6.56 | | 0 | | | | | | | |
| , f | Financial Services | 19.61 | 20.20 | 19.02 | | <u>.</u> | | | | | | | |
| ŵ | Real Estate | 3.41 | 5.03 | 3.28 | |] [| | | | | | | |
| W | Sensitive | 32.29 | 34.35 | 36.44 | | | | | | | | | |
| | Communication Services | 3.72 | 8.11 | 6.86 | | | _ | | | | | | |
| • | Energy | 7.82 | 7.84 | 8.23 | | | | | | | | | |
| Ф | Industrials | 12.30 | 10.01 | 10.72 | | | | | | | | | |
| | Technology | 8.45 | 8.39 | 10.63 | | | i [| | | | | | |
| → | Defensive | 39.37 | 30.84 | 31.42 | | | | | | | | • | |
| Ħ | Consumer Defensive | 11.36 | 7.42 | 8.73 | | | | | _ | | | | |
| + | Healthcare | 21.89 | 17.47 | 17.09 | | - : <u></u> | | | | | | | |
| • | Utilities | 6.12 | 5.95 | 5.60 | | | | | | | | | |
| | | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 4 |

| Top 15 Holdings as of 09-30-2022 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| Berkshire Hathaway Inc Class B | 3.07 | 3.07 | -10.70 | Financial Services |
| ⊕ UnitedHealth Group Inc | 3.01 | 6.09 | 1.52 | Healthcare |
| ⊕ Johnson & Johnson | 2.72 | 8.81 | -2.57 | Healthcare |
| ⊕ Exxon Mobil Corp | 2.42 | 11.22 | 47.00 | Energy |
| ⊕ JPMorgan Chase & Co | 2.01 | 13.23 | -32.11 | Financial Services |
| ⊕ Procter & Gamble Co | 1.97 | 15.20 | -21.17 | Consumer Defensive |
| ⊕ Chevron Corp | 1.71 | 16.92 | 26.06 | Energy |
| → Pfizer Inc | 1.68 | 18.59 | -23.86 | Healthcare |
| ⊕ Eli Lilly and Co | 1.67 | 20.26 | 18.13 | Healthcare |
| → AbbVie Inc | 1.50 | 21.76 | 2.52 | Healthcare |
| ⊕ Coca-Cola Co | 1.48 | 23.25 | -3.16 | Consumer Defensive |
| € PepsiCo Inc | 1.43 | 24.68 | -4.07 | Consumer Defensive |
| Ð Bank of America Corp | 1.37 | 26.05 | -30.68 | Financial Services |
| ⊕ Merck & Co Inc | 1.34 | 27.39 | 15.07 | Healthcare |
| ⊕ Broadcom Inc | 1.23 | 28.62 | -31.42 | Technology |

Total Holdings 347

