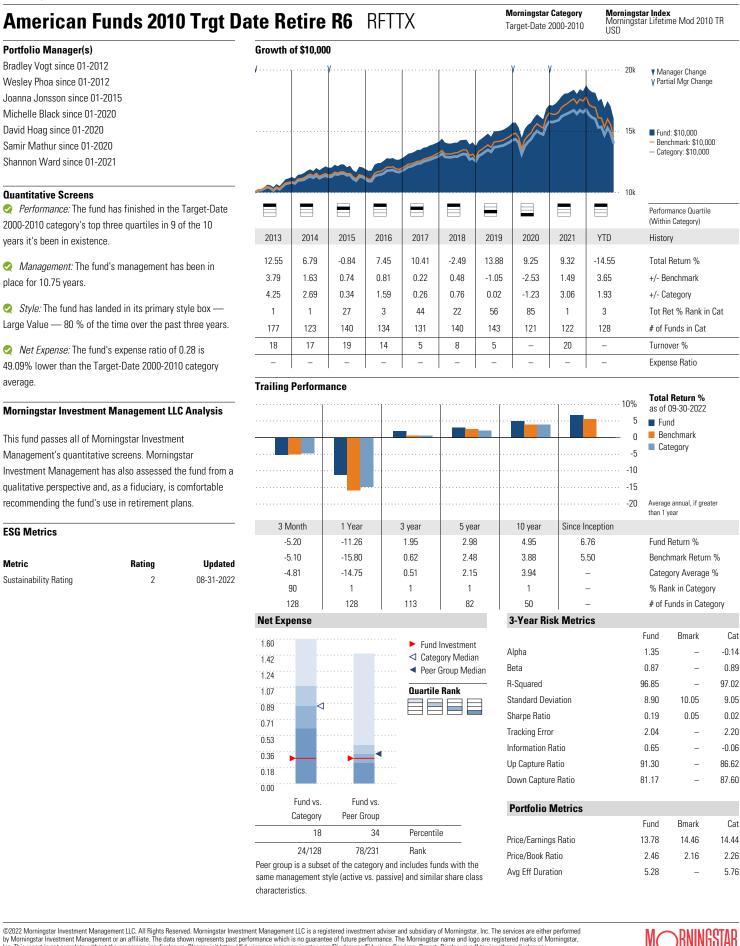
average.

ESG Metrics

Metric

American Funds 2010 Trgt Date Retire R6 RFTTX



Cat

0.02

2.20

Cat

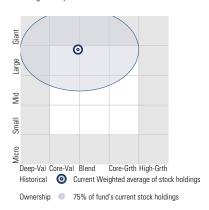
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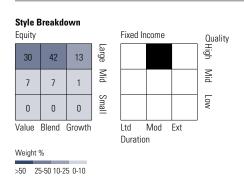
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American Funds 2010 Trgt Date Retire R6 RFTTX

Style Analysis as of 09-30-2022 Morningstar Style Box™





50

100

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

0

Utilities

Healthcare

	100.00	100.00
Other	1.34	3.04
Cash	5.58	5.01
Bonds	55.47	56.94
Non-US Stocks	9.62	12.79
US Stocks	28.00	22.23
Asset Class	Net %	Cat%

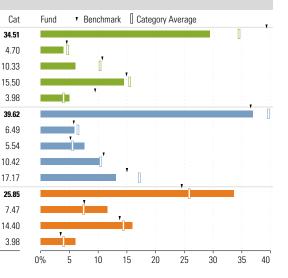
Fund Bmark Դ Cyclical 29.48 34.51 39.17 ÷. Basic Materials 3.95 4.41 4.70 A **Consumer Cyclical** 6.03 10.60 10.33 **L Financial Services** 14.51 14.81 15.50 ŵ Real Estate 4.99 9.35 3.98 Sensitive ~ 36.90 36.41 39.62 đ **Communication Services** 5.87 5.63 6.49 Energy 7.65 5.06 5.54 ¢ Industrials 10.29 10.83 10.42 13.09 14.89 Technology 17.17 33.63 24.42 25.85 Defensive Consumer Defensive 11.63 7.45 7.47

15.92

6.08

13.62

3.35



Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$oldsymbol{eta}$ American Funds Income Fund of Amer R6	_	15.63	15.63	_	_
igcarrow American Funds Interm Bd Fd of Amer R6	-	10.30	25.93	-	_
m lacksim American Funds Bond Fund of Amer R6	-	9.72	35.65	-	_
m lacksim American Funds Inflation Linked Bd R6	-	7.37	43.02	-	_
$oldsymbol{ m ilde{D}}$ American Balanced R6	-	6.91	49.93	-	-
i ightarrow American Funds ST Bd Fd of Amer R6	-	6.83	56.76	-	-
∋ American Funds Mortgage R6	-	6.64	63.39	-	-
m lacksim American Funds Capital Income Bldr R6	-	6.43	69.82	-	-
$oldsymbol{eta}$ American Funds American Mutual R6	-	5.40	75.23	-	-
American Funds Strategic Bond R-6	_	4.00	79.22	_	_

Total Holdings 19

 \oplus Increase \oplus Decrease arrow New to Portfolio

Morningstar Category Target-Date 2000-2010

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

USD

Morningstar Index Morningstar Lifetime Mod 2015 TR



Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.75 years.

Style: The fund has landed in its primary style box — Large Value — 70 % of the time over the past three years.

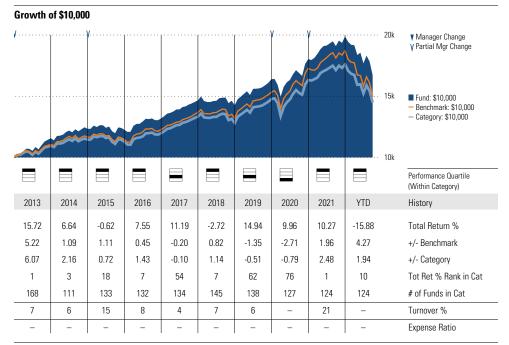
Net Expense: The fund's expense ratio of 0.29 is 50.85% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

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

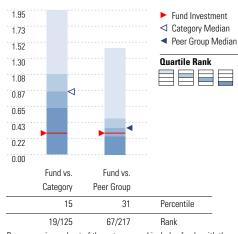
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022



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.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.72	-	0.32
Beta	0.87	-	0.93
R-Squared	96.65	-	96.57
Standard Deviation	9.73	11.02	10.39
Sharpe Ratio	0.19	0.02	0.05
Tracking Error	2.30	-	2.15
Information Ratio	0.76	-	0.19
Up Capture Ratio	92.48	-	91.97
Down Capture Ratio	80.74	-	89.84

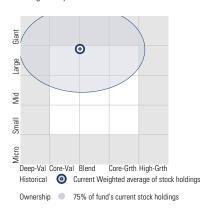
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.98	14.32	14.35
Price/Book Ratio	2.50	2.13	2.24
Avg Eff Duration	5.58	_	5.60

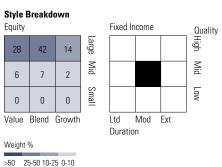
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American Funds 2015 Trgt Date Retire R6 RFJTX

Style Analysis as of 09-30-2022 Morningstar Style Box™







Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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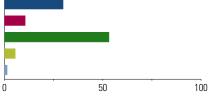
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Utilities



Asset Class Net % Cat% US Stocks 29.76 24.70 Non-US Stocks 10.46 14.37 Bonds 53.12 51.66 Cash 5.40 3.96 Other 1.28 5.32 Total 100.00 100.00

Morningstar Category

Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Benchmark [] Category Average Fund Bmark Cat Fund 34.73 29.19 39.26 4.07 4.51 4.80 6.36 10.64 10.53 14.37 14.92 15.61 4.39 9.19 3.79 37.92 36.43 39.98 6.06 5.63 6.53 5.55 7.41 5.09 10.48 10.92 10.50 13.97 14.79 17.40 32.90 24.32 25.31 11.05 7.45 7.29 16.19 13.52 14.23 5.66 3.35 3.79

0% 5 10 15 20 25 30

35 40

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus American Funds Income Fund of Amer R6	_	12.45	12.45	_	_
\oplus American Funds Bond Fund of Amer R6	-	8.67	21.12	_	_
\oplus American Funds Inflation Linked Bd R6	-	7.92	29.04	-	-
igodot American Funds Interm Bd Fd of Amer R6	-	7.76	36.79	-	-
\ominus American Funds American Balanced R6	-	7.39	44.18	-	-
⊖ American Funds Mortgage R6	_	6.11	50.30	_	_
\ominus American Funds American Mutual R6	-	5.96	56.26	-	-
⊖ American Funds Capital Income Bldr R6	-	5.90	62.16	-	-
\oplus American Funds Capital World Gr&Inc R6	-	4.96	67.12	-	-
∋ American Funds Washington Mutual R6	-	4.41	71.53	_	_

Total Holdings 22

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds 2020 Trgt Date Retire R6 RRCTX

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

USD



Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.75 years.

Style: The fund has landed in its primary style box — Large Blend — 90 % of the time over the past three years.

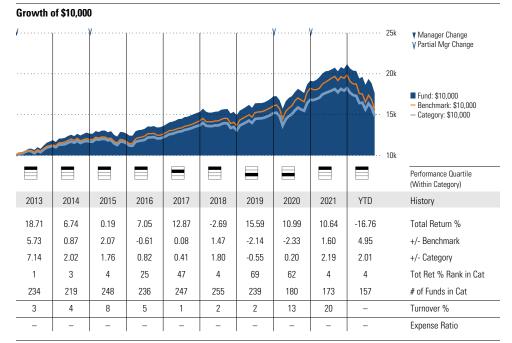
Net Expense: The fund's expense ratio of 0.3 is 51.61% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

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

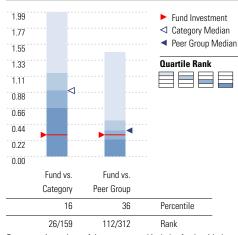
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022



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.	

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.97	-	0.49
Beta	0.84	-	0.91
R-Squared	97.27	-	96.55
Standard Deviation	10.22	12.06	11.16
Sharpe Ratio	0.20	0.02	0.06
Tracking Error	2.60	-	2.40
Information Ratio	0.79	-	0.26
Up Capture Ratio	89.94	-	91.63
Down Capture Ratio	77.49	-	88.58

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.23	14.18	14.40
Price/Book Ratio	2.56	2.10	2.20
Avg Eff Duration	5.86	_	5.74

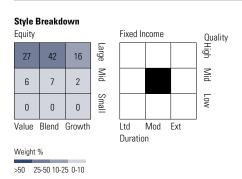
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American Funds 2020 Trgt Date Retire R6 RRCTX

Style Analysis as of 09-30-2022 Morningstar Style Box™



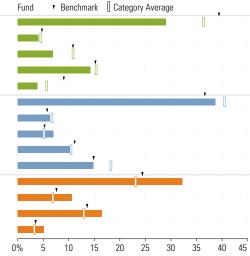


Top 10 Holdings as of 09-30-2022

				Bonds Cash Other
Г <u> </u>	50		100	Total
Sector W	leighting as of 09-30-2022			
	5 1	-		F 1

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fund 🔻 Be	ench
Դ	Cyclical	29.04	39.26	36.39	_	
Å.	Basic Materials	4.02	4.61	4.53		
A	Consumer Cyclical	6.86	10.69	10.84		0
ц.	Financial Services	14.28	15.07	15.35		
ŵ	Real Estate	3.88	8.89	5.67		
w,	Sensitive	38.70	36.49	40.53		
	Communication Services	6.33	5.63	6.70		
0	Energy	7.02	5.12	5.15	j – j	
₽	Industrials	10.49	11.02	10.43		0
	Technology	14.86	14.72	18.25		
→	Defensive	32.25	24.26	23.08		
F	Consumer Defensive	10.58	7.45	6.88]	
٠	Healthcare	16.53	13.45	12.94		
2	Utilities	5.14	3.36	3.26		
					00/ E 1	0



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds Income Fund of Amer R6	_	10.11	10.11	_	_
igodot American Funds Bond Fund of Amer R6	-	8.15	18.26	-	-
American Funds Inflation Linked Bd R6	-	7.97	26.23	-	-
⊖ American Funds American Balanced R6	-	7.95	34.18	-	-
\ominus American Funds Interm Bd Fd of Amer R6	-	6.15	40.33	-	-
⊖ American Funds Mortgage R6	-	6.13	46.46	_	_
⊖ American Funds American Mutual R6	-	5.93	52.40	-	-
① American Funds Capital Income Bldr R6	-	5.48	57.88	-	-
American Funds Capital World Gr&Inc R6	-	5.38	63.26	-	-
⊖ American Funds US Government Sec R6	-	5.11	68.37	_	-

Total Holdings 22

 \oplus Increase \oplus Decrease New to Portfolio



Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Total	100.00	100.00
Other	1.21	8.25
Cash	5.28	2.84
Bonds	50.40	49.67
Non-US Stocks	11.45	14.05
US Stocks	31.67	25.18
Asset Class	Net %	Cat%

Portfolio Manager(s) Bradley Vogt since 01-2012

Wesley Phoa since 01-2012

Joanna Jonsson since 01-2015

Michelle Black since 01-2020 David Hoag since 01-2020

Samir Mathur since 01-2020

Shannon Ward since 01-2021

Performance: The fund has finished in the Target-Date

2025 category's top three quartiles in 10 of the 10 years it's

Management: The fund's management has been in

Style: The fund has landed in its primary style box —

Net Expense: The fund's expense ratio of 0.31 is

This fund passes all of Morningstar Investment

Management's quantitative screens. Morningstar

recommending the fund's use in retirement plans.

Large Blend — 100 % of the time over the past three years.

53.73% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

Investment Management has also assessed the fund from a

Rating

Low Risk

3

Undated

08-31-2022

06-30-2022

qualitative perspective and, as a fiduciary, is comfortable

Quantitative Screens

been in existence.

place for 10.75 years.

ESG Metrics

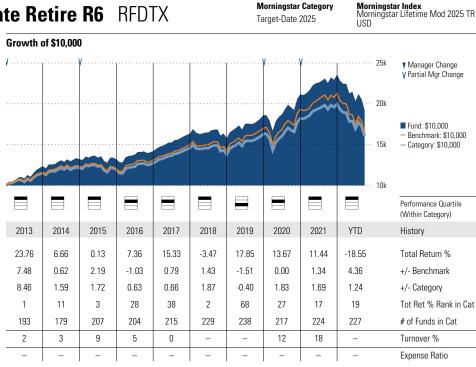
Sustainability Rating

Carbon Risk Score

Metric

American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Index Morningstar Lifetime Mod 2025 TR

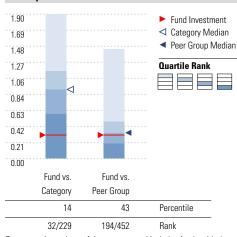






Alpha

Beta



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

Benchmark Return % Category Average % # of Funds in Category Fund **Bmark** Cat 2.55 0.75 0.86 0.91 97.82 **R-Squared** 97.24 Standard Deviation 11 55 13 21 12 18 Sharpe Ratio 0 25 0 04 0.09 Tracking Error 2.47 2.51 Information Ratio 1.07 0.39 Up Capture Ratio 96.83 93.65 Down Capture Ratio 82.17 89.36

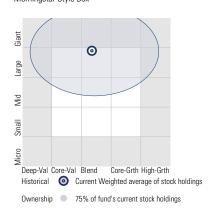
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.68	14.04	14.57
Price/Book Ratio	2.65	2.08	2.25
Avg Eff Duration	5.92	-	6.68

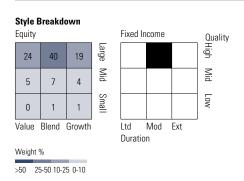
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American Funds 2025 Trgt Date Retire R6 RFDTX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Top 10 Holdings as of 09-30-2022

0	 ,	50

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

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Consum

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ŵ Real Est

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đ Commu

Energy

¢ Industri

Technol

Consum

Utilities

100.00
11.77
3.36
38.70
15.10
31.08
Cat%

chmark 🛛 Category Average l l 15 20 25 30 35 40 45

Cumulative % YTD Return % Name Maturity Date % Net Asset Morningstar Sector ⊖ American Funds American Balanced R6 7.95 7.95 American Funds Bond Fund of Amer R6 7.71 15.65 ⊕ American Funds Inflation Linked Bd R6 7.10 22.75 € American Funds Capital World Gr&Inc R6 6.39 29.14 ⊖ American Funds American Mutual R6 6.39 35.53 _ _ American Funds Income Fund of Amer R6 6.18 41.70 ⊖ American Funds Interm Bd Fd of Amer R6 5.70 47.40 ⊖ American Funds Mortgage R6 5.68 53.09 ⊖ American Funds US Government Sec R6 5.12 58.21 ⊖ American Funds Washington Mutual R6 4.94 63.14 _

Total Holdings 25

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

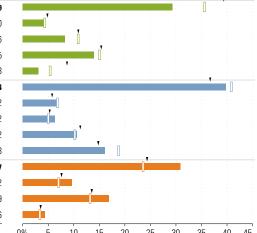


Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Asset Class
US Stocks
Non-US Stocks
Develo

Fund	Bmark	Cat	Fund • Be	ncł
29.32	39.22	35.59		
4.02	4.70	4.30		
8.27	10.75	10.86		Ó
13.93	15.23	15.05	· · ·	
3.10	8.54	5.38		
39.82	36.56	40.84	_	
6.77	5.62	6.82		
6.33	5.15	5.02	in the second s	,
10.60	11.13	10.22)
16.12	14.66	18.78		
30.86	24.21	23.57	-	
9.60	7.46	7.02	jana jana	
16.91	13.38	13.19	-	
4.35	3.37	3.36		
			0% 5 1	0
	29.32 4.02 8.27 13.93 3.10 39.82 6.77 6.33 10.60 16.12 30.86 9.60 16.91	29.32 39.22 4.02 4.70 8.27 10.75 13.93 15.23 3.10 8.54 39.82 36.56 6.77 5.62 6.33 5.15 10.60 11.13 16.12 14.66 30.86 24.21 9.60 7.46 16.91 13.38	29.32 39.22 35.59 4.02 4.70 4.30 8.27 10.75 10.86 13.93 15.23 15.05 3.10 8.54 5.38 39.82 36.56 40.84 6.77 5.62 6.82 6.33 5.15 5.02 10.60 11.13 10.22 16.12 14.66 18.78 30.86 24.21 23.57 9.60 7.46 7.02 16.91 13.38 13.19	29.32 39.22 35.59 4.02 4.70 4.30 8.27 10.75 10.86 13.93 15.23 15.05 3.10 8.54 5.38 39.82 36.56 40.84 6.77 5.62 6.82 6.33 5.15 5.02 10.60 11.13 10.22 16.12 14.66 18.78 30.86 24.21 23.57 9.60 7.46 7.02 16.91 13.38 13.19 4.35 3.37 3.36



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category

Target-Date 2030

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.75 years.

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

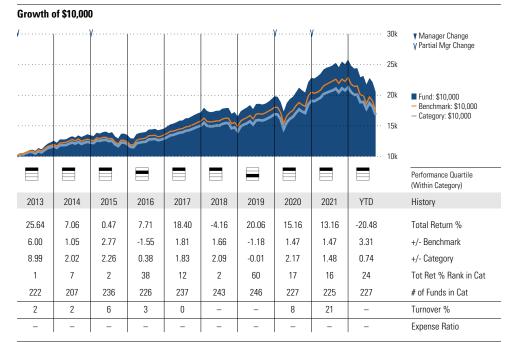
Net Expense: The fund's expense ratio of 0.33 is 51.47% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

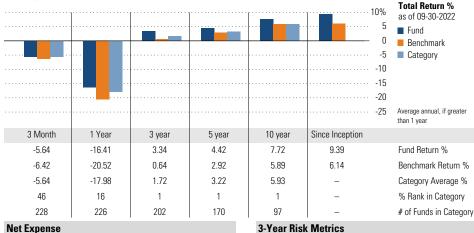
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

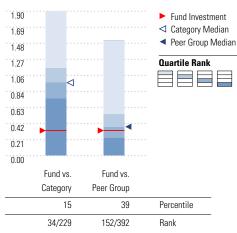
ESG Metrics

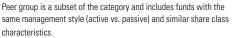
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022











3-Year Risk Metrics Fund **Bmark** Cat Alpha 2.63 1.01 0.90 0.94 Beta **R-Squared** 98.44 98.16 Standard Deviation 13.31 14 65 13.83 Sharpe Ratio 0.26 0.07 0.14 Tracking Error 2.20 2.26 Information Ratio 1.23 0.53 Up Capture Ratio 100.54 97.46 Down Capture Ratio 86.99 92.27

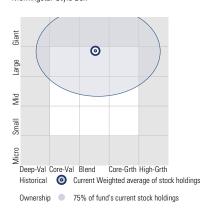
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.05	13.89	14.73
Price/Book Ratio	2.73	2.05	2.30
Avg Eff Duration	6.05	-	6.88

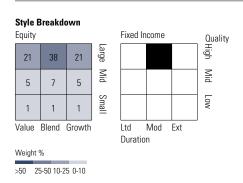
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American Funds 2030 Trgt Date Retire R6 RFETX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Other	1.03	10.37
Cash	6.02	2.22
Bonds	35.37	30.40
Non-US Stocks	16.13	18.16
US Stocks	41.46	38.85
Asset Class	Net %	Cat%

Morningstar Category

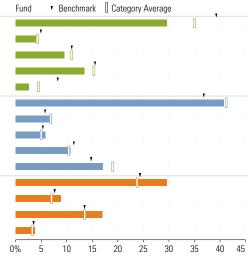
Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	
Դ	Cyclical	29.62	39.12	35.03	
æ.	Basic Materials	4.00	4.79	4.27	
~	Consumer Cyclical	9.58	10.83	10.97	
цф	Financial Services	13.47	15.40	15.31	
ŵ	Real Estate	2.57	8.10	4.48	
w	Sensitive	40.72	36.68	41.20	
g	Communication Services	7.11	5.62	6.83	
0	Energy	5.82	5.19	5.00	
Ф	Industrials	10.74	11.25	10.38	
	Technology	17.05	14.62	18.99	
	Defensive	29.65	24.20	23.77	
F	Consumer Defensive	8.88	7.49	7.01	
٠	Healthcare	17.02	13.34	13.51	
9	Utilities	3.75	3.37	3.25	



Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① American Funds American Balanced R6	_	7.97	7.97	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.94	14.91	-	-
⊖ American Funds American Mutual R6	-	6.94	21.85	-	-
⊕ American Funds AMCAP R6	-	5.94	27.79	-	_
\oplus American Funds Inflation Linked Bd R6	-	5.58	33.37	-	-
⊖ American Funds Mortgage R6	-	5.15	38.52	_	-
⊖ American Funds US Government Sec R6	-	5.15	43.67	-	_
\oplus American Funds Global Balanced R6	-	4.98	48.65	-	_
igodot American Funds Washington Mutual R6	-	4.94	53.59	-	_
igodot American Funds Growth Fund of Amer R6	_	4.84	58.42	_	_

Total Holdings 24

 \oplus Increase \oplus Decrease New to Portfolio



Portfolio Manager(s) Bradley Vogt since 01-2012

Wesley Phoa since 01-2012

Joanna Jonsson since 01-2015

Michelle Black since 01-2020 David Hoag since 01-2020

Samir Mathur since 01-2020

Shannon Ward since 01-2021

Quantitative Screens

been in existence.

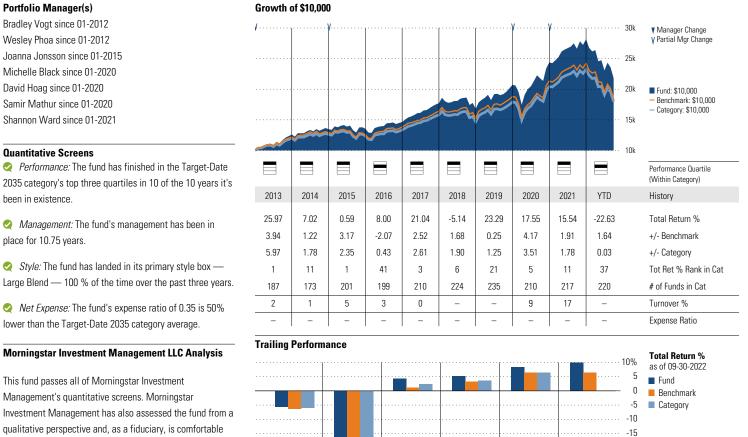
place for 10.75 years.

American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

USD

Morningstar Index Morningstar Lifetime Mod 2035 TR



Beta

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

Management: The fund's management has been in

Net Expense: The fund's expense ratio of 0.35 is 50% lower than the Target-Date 2035 category average.

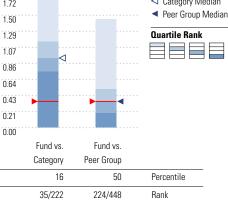
Morningstar Investment Management LLC Analysis

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





than 1 year 10 veai Since Inception 8.36 9.87 Fund Return % 6.46 6.36 Benchmark Return % 647 Category Average % _ % Rank in Category 1 91 # of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat Alpha 3.01 1.12 0.96 0.96 98.74 **R-Squared** 98.55 Standard Deviation 15.66 16 24 15.63 Sharpe Ratio 0.30 0.12 0.18 Tracking Error 1.89 2.15 Information Ratio 1.64 0.61 Up Capture Ratio 106.25 99.42 Down Capture Ratio 92.51 94.36

-20 -25

Average annual, if greater

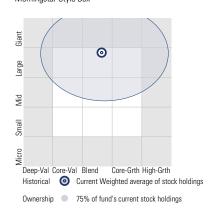
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.27	13.74	14.52
Price/Book Ratio	2.77	2.03	2.26
Avg Eff Duration	6.12	-	7.30

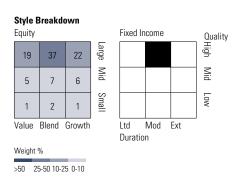
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American Funds 2035 Trgt Date Retire R6 RFFTX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Other	0.95	10.99
Cash	6.60	2.49
Bonds	23.63	20.13
Non-US Stocks	19.68	22.05
US Stocks	49.15	44.34
Asset Class	Net %	Cat%

Morningstar Category

Target-Date 2035

50

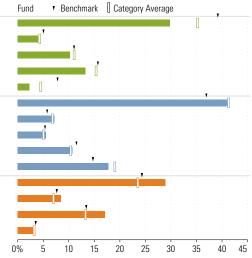
Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Sector Weighting as of 09-30-2022

Ο

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	29.80	39.03	35.22
æ.	Basic Materials	4.01	4.91	4.32
A	Consumer Cyclical	10.25	10.90	11.05
цф	Financial Services	13.23	15.56	15.35
ŵ	Real Estate	2.31	7.66	4.50
~~	Sensitive	41.29	36.79	41.27
d	Communication Services	7.24	5.63	6.82
•	Energy	5.52	5.21	5.05
¢	Industrials	10.76	11.36	10.38
	Technology	17.77	14.59	19.02
-	Defensive	28.90	24.18	23.51
F	Consumer Defensive	8.48	7.51	7.01
٠	Healthcare	17.05	13.28	13.28
9	Utilities	3.37	3.39	3.22



Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus American Funds American Balanced R6	_	7.99	7.99	_	_
🕀 American Funds Capital World Gr&Inc R6	-	6.96	14.95	-	-
igop American Funds American Mutual R6	-	6.95	21.90	-	-
\oplus American Funds Fundamental Invs R6	-	6.40	28.30	-	_
\oplus American Funds Growth Fund of Amer R6	-	6.39	34.69	-	-
🕀 American Funds AMCAP R6	-	6.39	41.08	-	-
igodolog American Funds Washington Mutual R6	-	5.40	46.48	-	_
igodolog American Funds US Government Sec R6	-	5.23	51.71	-	-
🕀 American Funds Global Balanced R6	-	4.99	56.70	-	_
\oplus American Funds SMALLCAP World R6	_	4.88	61.58	_	_

Total Holdings 25

 \oplus Increase \oplus Decrease New to Portfolio

Portfolio Manager(s) Bradley Vogt since 01-2012

Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015

Michelle Black since 01-2020 David Hoag since 01-2020

Samir Mathur since 01-2020

Shannon Ward since 01-2021

Quantitative Screens

been in existence.

place for 10.75 years.

ESG Metrics

Sustainability Rating

Carbon Risk Score

Rating

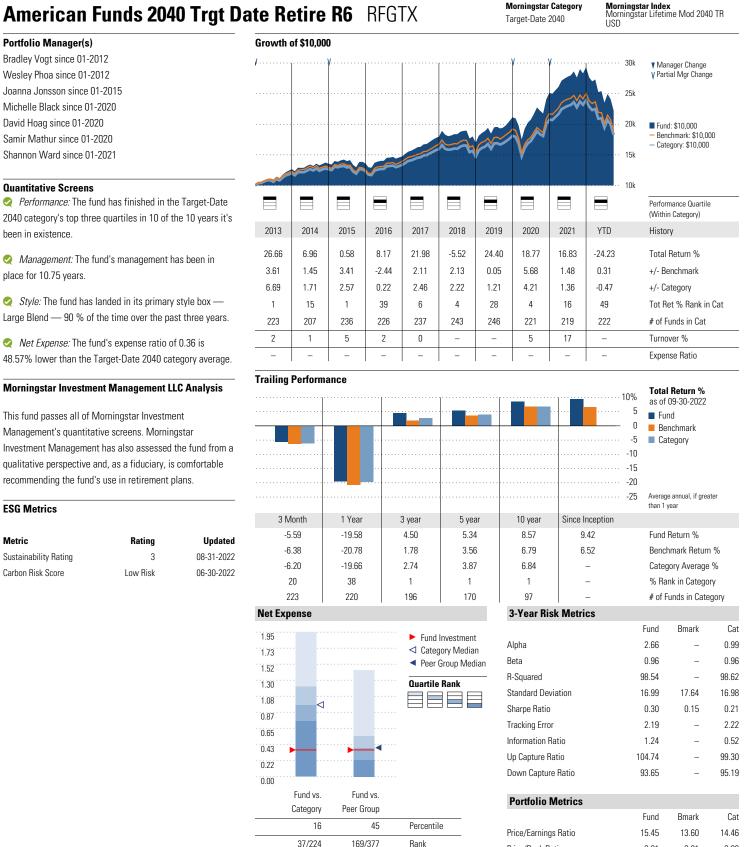
Low Risk

3

Metric

American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category



Price/Book Ratio

Avg Eff Duration

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

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2.01

2.23

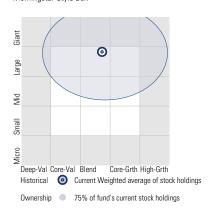
7 75

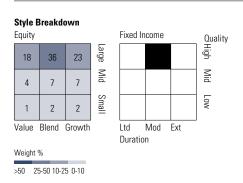
2.81

6 27

American Funds 2040 Trgt Date Retire R6 RFGTX

Style Analysis as of 09-30-2022 Morningstar Style Box™





50

100

0.94	9.14
7.17	1.94
13.31	12.64
23.10	25.79
55.47	50.48
Net %	Cat%
	55.47 23.10 13.31

Morningstar Category

Target-Date 2040

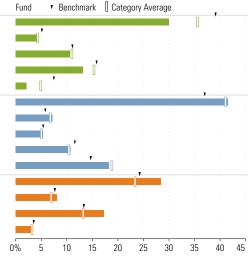
Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Sector Weighting as of 09-30-2022

Ο

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fi
Դ	Cyclical	30.00	38.99	35.56	
æ.	Basic Materials	4.09	5.00	4.31	
	Consumer Cyclical	10.62	10.96	11.01	
цф	Financial Services	13.16	15.70	15.33	
ŵ	Real Estate	2.13	7.33	4.91	
w	Sensitive	41.59	36.87	41.07	
g	Communication Services	7.22	5.65	6.79	
0	Energy	5.32	5.24	5.03	
¢	Industrials	10.75	11.44	10.41	
	Technology	18.30	14.54	18.84	
	Defensive	28.41	24.12	23.36	
F	Consumer Defensive	8.06	7.53	6.96	
٠	Healthcare	17.23	13.20	13.22	
9	Utilities	3.12	3.39	3.18	
					00/



Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus American Funds American Balanced R6	_	8.04	8.04	_	_
\oplus American Funds Capital World Gr&Inc R6	-	7.43	15.47	-	_
\oplus American Funds Fundamental Invs R6	-	7.41	22.88	-	_
\ni American Funds American Mutual R6	-	6.97	29.86	-	_
\oplus American Funds Growth Fund of Amer R6	-	6.96	36.82	-	-
🕀 American Funds AMCAP R6	-	6.96	43.78	-	-
\oplus American Funds New Perspective R6	-	6.96	50.73	-	_
\oplus American Funds SMALLCAP World R6	-	6.46	57.20	-	_
\ni American Funds Washington Mutual R6	-	6.41	63.61	-	_
igodot American Funds US Government Sec R6	_	5.28	68.89	_	_

Total Holdings 22

 \oplus Increase \oplus Decrease otin New to Portfolio



Portfolio Manager(s) Bradley Vogt since 01-2012

Wesley Phoa since 01-2012

Joanna Jonsson since 01-2015

Michelle Black since 01-2020 David Hoag since 01-2020

Samir Mathur since 01-2020

Shannon Ward since 01-2021

Management: The fund's management has been in

Net Expense: The fund's expense ratio of 0.37 is

This fund passes all of Morningstar Investment

Management's quantitative screens. Morningstar

recommending the fund's use in retirement plans.

Morningstar Investment Management LLC Analysis

Investment Management has also assessed the fund from a

Rating

Low Risk

3

Undated

08-31-2022

06-30-2022

qualitative perspective and, as a fiduciary, is comfortable

Quantitative Screens

been in existence.

place for 10.75 years.

ESG Metrics

Sustainability Rating

Carbon Risk Score

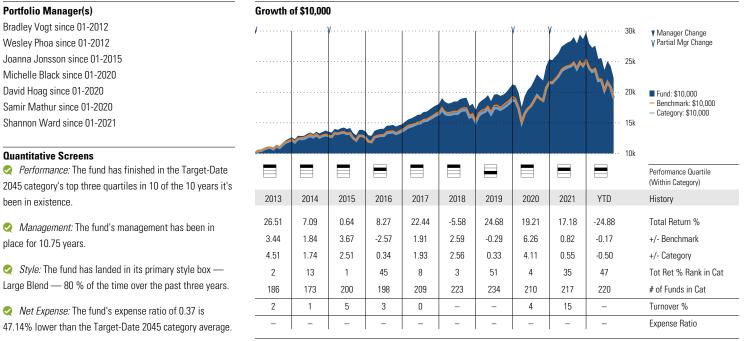
Metric

American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category

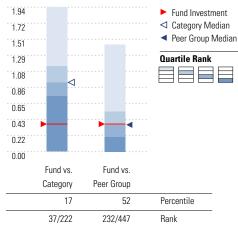
Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD



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.

Benchmark Return % Category Average %

of Funds in Category Fund **Bmark** Cat Alpha 2.35 0.94 0.93 0.96 Beta R-Squared 98.13 98.56 Standard Deviation 17.38 18 49 17 85 Sharpe Ratio 0.30 0 17 0.22 Tracking Error 2.70 2.27 Information Ratio 0.88 0.46 Up Capture Ratio 101.57 99.60 Down Capture Ratio 92.25 95.92

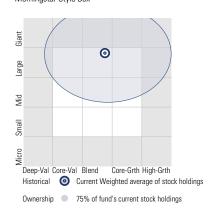
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.53	13.48	14.46
Price/Book Ratio	2.83	1.98	2.22
Avg Eff Duration	6.52	-	8.50

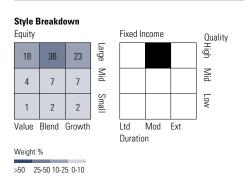
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American Funds 2045 Trgt Date Retire R6 RFHTX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Other	0.91	9.50
Cash	7.41	2.06
Bonds	10.18	7.20
Non-US Stocks	24.05	27.82
US Stocks	57.45	53.41
Asset Class	Net %	Cat%

Morningstar Category

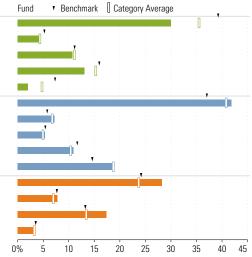
Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fur
Դ	Cyclical	29.98	39.10	35.50	
æ.	Basic Materials	4.16	5.09	4.35	
	Consumer Cyclical	10.71	11.00	11.10	
цф	Financial Services	13.11	15.83	15.29	
ŵ	Real Estate	2.00	7.18	4.76	
w	Sensitive	41.80	36.89	40.81	
đ	Communication Services	7.16	5.64	6.77	
•	Energy	5.32	5.27	4.95	
¢	Industrials	10.89	11.52	10.38	
	Technology	18.43	14.46	18.71	
	Defensive	28.21	24.02	23.68	
	Consumer Defensive	7.82	7.53	6.98	
٠	Healthcare	17.36	13.10	13.43	
2	Utilities	3.03	3.39	3.27	
					00/



Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
➔ American Funds New Perspective R6	_	7.86	7.86	_	_
\oplus American Funds Washington Mutual R6	-	7.81	15.67	-	-
\oplus American Funds Fundamental Invs R6	-	7.61	23.28	-	_
\oplus American Funds Capital World Gr&Inc R6	-	7.61	30.89	-	_
\oplus American Funds American Balanced R6	-	7.61	38.50	-	-
🕀 American Funds SMALLCAP World R6	-	7.47	45.97	-	-
\oplus American Funds American Mutual R6	-	7.42	53.39	-	_
\oplus American Funds Growth Fund of Amer R6	-	6.96	60.35	-	_
American Funds AMCAP R6	-	6.96	67.31	-	-
\oplus American Funds US Government Sec R6	_	5.27	72.58	_	_

Total Holdings 19

 \oplus Increase \oplus Decrease otin New to Portfolio



Portfolio Manager(s) Bradley Vogt since 01-2012

Wesley Phoa since 01-2012

Joanna Jonsson since 01-2015

Michelle Black since 01-2020 David Hoag since 01-2020

Samir Mathur since 01-2020

Shannon Ward since 01-2021

Quantitative Screens

been in existence.

American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Index Morningstar Lifetime Mod 2050 TR

Vanager Change

Fund: \$10,000 - Benchmark: \$10,000

Category: \$10,000

Performance Quartile (Within Category)

Total Return %

+/- Benchmark

+/- Category

History

V Partial Mgr Change

Morningstar Category Target-Date 2050 USD Growth of \$10,000 1....... 30k 25k 20k 15k 10k 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD 26.65 7.02 0.65 8.33 22.61 -5.61 25.04 19.42 17.27 -25.51

2 80

2.80

-0.05

0.50

6.51

4.17

0.67

0.15

-0 71

-0.72

Management: The fund's management has been in place for 10.75 years.

Performance: The fund has finished in the Target-Date

2050 category's top three quartiles in 10 of the 10 years it's

× Style: The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.37 is 47.89% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

1	18	1	43	8	3	43	6	43	60	Tot Ret % Rank in Cat
207	196	225	218	233	243	246	220	219	221	# of Funds in Cat
2	1	6	2	0	-	-	4	14	-	Turnover %
_	-	-	-	-	-	-	-	-	-	Expense Ratio
									-10 -15 	Total Return % as of 09-30-2022 Fund Benchmark Category Average annual, if greater than 1 year
3 M	onth	1 Year	:	3 year	5 yea	ar	10 year		Inception	
-5	.53	-21.00		4.34	5.31	1	8.62	1	0.08	Fund Return %
-6	.43	-20.91		2.17	3.67	7	6.85	6	3.61	Benchmark Return %
-6	.39	-20.43		3.08	4.07	7	7.05		-	Category Average %
1	4	62		6	1		1		-	% Rank in Category
2	22	220		196	170)	95		-	# of Funds in Category

Net Expense

3.82

5.63

2.02

1.60

3.84

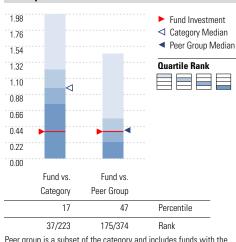
2.66

-2.56

0.11

1.83

1.94



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 Cat Bmark Alpha 2.16 0.88 0.93 0.96 Beta _ R-Squared 97.75 98.48 18.21 Standard Deviation 17 69 18 81 Sharpe Ratio 0.29 0.17 0.22 Tracking Error 2.96 2.30 Information Ratio 0.73 0.40 Up Capture Ratio 101.47 99.91 Down Capture Ratio 93.09 96.52

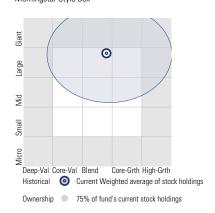
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.62	13.38	14.44
Price/Book Ratio	2.85	1.96	2.21
Avg Eff Duration	6.58	-	8.14

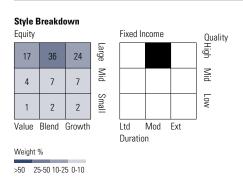
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American Funds 2050 Trgt Date Retire R6 RFITX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Asset Allocation as of 09-30-2022



Asset Class Net % Cat% US Stocks 57.78 55.67 Non-US Stocks 24.62 28.97 Bonds 9.30 4.93 Cash 7.48 2.07 Other 0.82 8.36 100.00 Total 100.00

Morningstar Category

Target-Date 2050

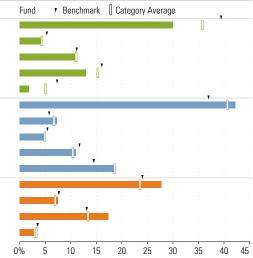
Cat

Bmark

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Sector Weighting as of 09-30-2022 Fund

		runu	Dinank	out	
Դ	Cyclical	30.03	39.29	35.76	
æ.	Basic Materials	4.25	5.17	4.35	
4	Consumer Cyclical	11.00	11.02	11.04	
B	Financial Services	13.01	15.93	15.30	
ŵ	Real Estate	1.77	7.17	5.07	
Va.	Sensitive	42.24	36.83	40.66	
	Communication Services	7.25	5.63	6.72	
0	Energy	5.16	5.28	4.92	
٥	Industrials	11.01	11.56	10.41	
	Technology	18.82	14.36	18.61	
-	Defensive	27.72	23.88	23.56	
F	Consumer Defensive	7.53	7.52	6.95	
٠	Healthcare	17.36	12.98	13.37	
Ç	Utilities	2.83	3.38	3.24	



Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
➔ American Funds New Perspective R6	_	8.96	8.96	-	_
\oplus American Funds SMALLCAP World R6	-	8.48	17.44	_	-
\oplus American Funds Capital World Gr&Inc R6	-	8.27	25.71	_	-
\oplus American Funds Fundamental Invs R6	-	8.27	33.98	_	-
\oplus American Funds Washington Mutual R6	-	8.14	42.12	-	-
\oplus American Funds Growth Fund of Amer R6	-	6.96	49.07	-	-
€ American Funds AMCAP R6	-	6.96	56.03	_	-
\oplus American Funds American Mutual R6	-	6.80	62.84	_	-
\oplus American Funds American Balanced R6	-	6.59	69.42	_	_
\oplus American Funds Global Balanced R6	_	5.49	74.91	_	_

Total Holdings 19

 \oplus Increase \oplus Decrease otin New to Portfolio



Portfolio Manager(s) Bradley Vogt since 01-2012

Wesley Phoa since 01-2012

Joanna Jonsson since 01-2015

Michelle Black since 01-2020 David Hoag since 01-2020

Samir Mathur since 01-2020

Shannon Ward since 01-2021

Quantitative Screens

been in existence.

place for 10.75 years.

and we are still comfortable using this fund.

Rating

Low Risk

2

06-30-2022

years.

ESG Metrics

Sustainability Bating

Carbon Risk Score

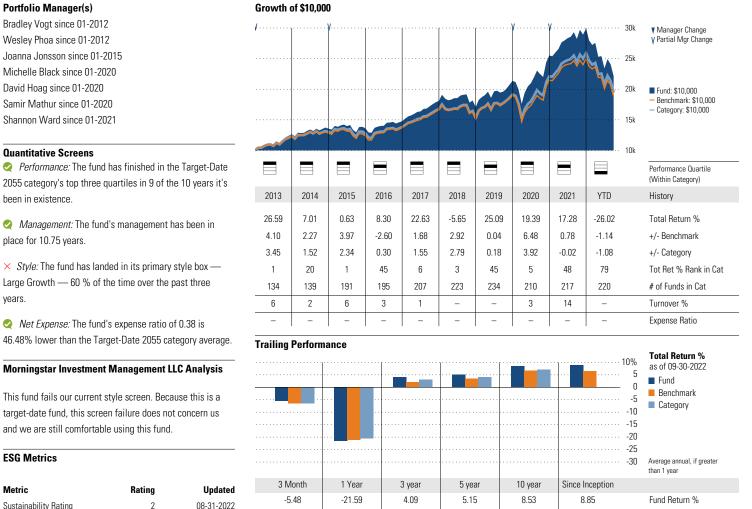
Metric

American Funds 2055 Trgt Date Retire R6 RFKTX

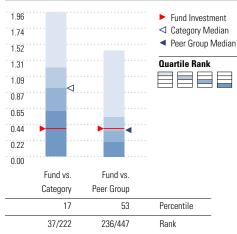
Morningstar Category

Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD







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

Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund **Bmark** Cat Alpha 1.97 0.99 0.93 0.96 Beta R-Squared 97.47 98.42 Standard Deviation 17 80 18 89 18.35 Sharpe Ratio 0.28 0 17 0.22 Tracking Error 3.12 2.32 Information Ratio 0.63 0.45 Up Capture Ratio 101.37 100.59 Down Capture Ratio 93.79 96.81

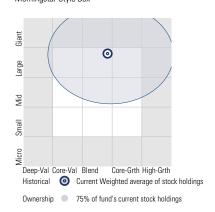
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.65	13.28	14.32
Price/Book Ratio	2.85	1.94	2.18
Avg Eff Duration	6.61	-	9.37

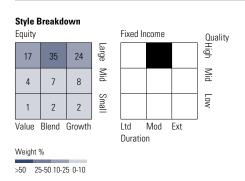
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American Funds 2055 Trgt Date Retire R6 RFKTX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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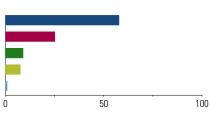
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Utilities



Fund

30.13

4.33

11.27

12.90

1.63

42.62

7.34

5.04

11.08

19.16

27.26

7.33

17.27

2.66

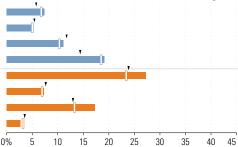
) 100.00	100.00	Total
6.72	0.77	Other
1.44	7.54	Cash
4.46	8.89	Bonds
7 31.43	25.07	Non-US Stocks
2 55.94	57.72	US Stocks
6 Cat%	Net %	Asset Class

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Benchmark Category Average Bmark Cat Fund 39.55 35.99 5.25 4.52 11.04 11.05 16.01 15.39 7.25 5.03 36.75 40.60 5.63 6.77 5.02 5.28 11.59 10.32 14.25 18.49 23.72 23.40 7.50 6.93 12.84 13.27 3.38 3.20

Morningstar Category

Target-Date 2055



Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
➔ American Funds SMALLCAP World R6	_	9.48	9.48	_	_
American Funds New Perspective R6	-	9.41	18.89	_	-
American Funds Capital World Gr&Inc R6	-	8.97	27.86	_	-
$ m egin{array}{c} egin{arr$	-	8.96	36.82	_	-
$ar{f D}$ American Funds Washington Mutual R6	-	7.96	44.78	-	-
American Funds AMCAP R6	_	6.95	51.73	-	_
American Funds Growth Fund of Amer R6	-	6.95	58.68	_	-
$oldsymbol{ m ext{ }}$ American Funds Invmt Co of Amer R6	-	6.41	65.09	_	-
🕑 American Funds Global Balanced R6	-	6.04	71.13	_	-
American Funds American Balanced R6	_	6.04	77.17	_	_

Total Holdings 17

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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American Funds 2060 Trgt Date Retire R6 RFUTX

Portfolio Manager(s) Bradley Vogt since 03-2015 Joanna Jonsson since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 7 years it's been in existence.

Management: The fund's management has been in place for 7.52 years.

 \times Style: The fund has landed in its primary style box — Large Growth — 60 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2060 category average.

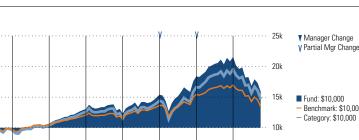
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



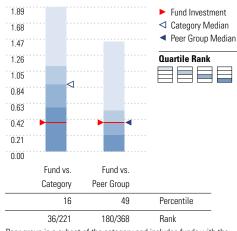
Morningstar Category

Target-Date 2060

							V		× \	15k 10k	■ Fund: \$10,000 — Benchmark: \$10,000 — Category: \$10,000
										5k	
											Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD		History
-	-	-	8.41	22.49	-5.64	25.01	19.44	17.19	-26.12		Total Return %
-	-	-	-0.16	7.83	-0.88	5.98	6.62	7.00	-5.21		+/- Benchmark
-	-	-	0.60	1.22	2.88	-0.14	3.92	-0.28	-1.14		+/- Category
-	-	-	33	16	2	60	4	56	82		Tot Ret % Rank in Cat
-	-	-	108	161	187	204	205	211	219		# of Funds in Cat
-	-	-	12	4	3	-	3	12	-		Turnover %
-	-	-	-	-	-	-	-	-	-		Expense Ratio

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.

Fund Bmark Cat Alpha 2.84 1.99 1.33 1 39 Beta R-Squared 97.84 97.78 Standard Deviation 17 79 13 18 18 48 Sharpe Ratio 0.27 0.10 0.22 Tracking Error 5.13 5.82 Information Ratio 0.56 0.34 Up Capture Ratio 148.38 148.24 Down Capture Ratio 133.45 138.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.64	13.15	14.41
Price/Book Ratio	2.85	1.92	2.22
Avg Eff Duration	6.61	-	7.31

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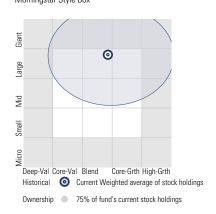


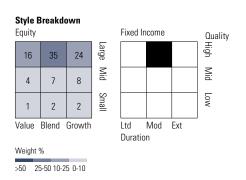
Morningstar Index

Morningstar Mod Tgt Risk TR USD

American Funds 2060 Trgt Date Retire R6 RFUTX

Style Analysis as of 09-30-2022 Morningstar Style Box™





50 100 0

Bmark

39.36

5.20

10.78

16 20

7.18

36.47

5.85

5.39

11.11

14.12

24.18

7.80

12.64

3.74

Fund

30.20

4.35

11.38

12 84

1.63

42.70

7.36

5.02

11.11

19.21

27.10

7.28

17.21

2.61

Asset Class Net % Cat% US Stocks 57.72 56.48 Non-US Stocks 25.07 31.93 Bonds 8.87 4.49 Cash 7.55 2.21 Other 0.78 4.89 Total 100.00 100.00

Benchmark [] Category Average Cat Fund 35.61 4.57 11.04 15.14 4.86 40.72 6.85 5.04 10.40 18.43 23.66 6.98 13.58 3.10 0% 10 15 20 25 30 35 40 45 5

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds SMALLCAP World R6	_	10.03	10.03	_	_
$oldsymbol{\oplus}$ American Funds New Perspective R6	-	9.96	19.99	_	_
\oplus American Funds Fundamental Invs R6	-	8.97	28.97	_	_
\oplus American Funds Capital World Gr&Inc R6	-	8.97	37.94	_	_
\oplus American Funds Washington Mutual R6	-	7.97	45.91	-	-
\oplus American Funds Invmt Co of Amer R6	-	6.97	52.89	_	-
\oplus American Funds Growth Fund of Amer R6	-	6.96	59.85	_	_
\oplus American Funds AMCAP R6	-	6.96	66.81	_	_
\oplus American Funds Global Balanced R6	-	6.01	72.82	_	_
\oplus American Funds American Balanced R6	_	6.01	78.83	_	_

Total Holdings 16

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

American Funds 2065 Trgt Date Retire R6 REVTX

Growth of \$10,000

Portfolio Manager(s) Joanna Jonsson since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Bradley Vogt since 01-2020 David Hoag since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

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

× Management: The fund's management team has been place for less than three years.

Style: The fund has landed in its primary style box — Large Growth - 66.67 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.38 is 44.93% lower than the Target-Date 2065+ 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.

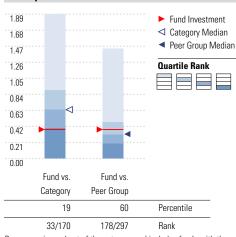
ESG Metrics

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

ı in	2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	(Within Category) History
	-	-	-	-	-	-	-	-	17.32	-26.14	Total Return %
	-	-	-	-	-	-	-	-	7.13	-5.23	+/- Benchmark
-	-	-	-	-	-	-	-	-	-0.29	-0.90	+/- Category
	-	-	-	-	-	-	-	-	50	80	Tot Ret % Rank in Cat
	-	-	-	-	-	-	-	-	137	163	# of Funds in Cat
	-	-	_	-	-	-	-	-	13	-	Turnover %
	_	_	_	_	-	_	-	_	_	_	Expense Ratio



Net Expense



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

of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat Alpha 2.06 Beta 1 4 1 R-Squared 98.01 Standard Deviation 13 18 18 72 Sharpe Ratio 0.10 0.22 Tracking Error 5.97 Information Ratio 0.34 Up Capture Ratio 149.85 Down Capture Ratio 139.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.64	13.15	13.99
Price/Book Ratio	2.85	1.92	2.14
Avg Eff Duration	6.61	-	8.22

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Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Vanager Change

as of 09-30-2022

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

% Rank in Category

Fund Return %

Category

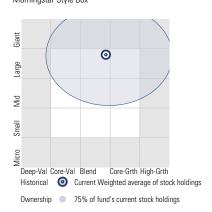
Fund

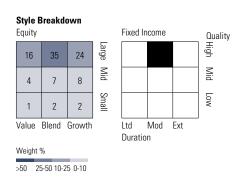
V Partial Mgr Change

20k

American Funds 2065 Trgt Date Retire R6 RFVTX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Fund

30.20

4.35

11.38

12 84

1.63

42.69

7.36

5.01

11.10

19.22

27.11

7.28

17.21

2.62

Bmark

39.36

5.20

10.78

16 20

7.18

36.47

5.85

5.39

11.11

14.12

24.18

7.80

12.64

3.74

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

25.09 8.77 7.55 0.78	32.54 7.00 2.40 4.65
8.77	7.00
25.09	32.54
57.82	53.41
Net %	Cat%

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Morningstar Category

Target-Date 2065+

Benchmark [] Category Average Cat Fund 35.55 4.71 11.15 15.31 4.38 41.47 6.96 5.14 10.65 18.72 22.97 7.13 12.79 3.05 0% 10 15 20 25 30 35 40 45 5

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds SMALLCAP World R6	_	10.00	10.00	_	_
American Funds New Perspective R6	-	9.99	20.00	_	-
m lacksquare American Funds Fundamental Invs R6	-	8.99	28.99	_	-
m lacksquare American Funds Capital World Gr&Inc R6	-	8.99	37.98	_	-
onumber onumber American Funds Washington Mutual R6	-	7.99	45.97	-	-
onumber onumber American Funds Growth Fund of Amer R6	-	6.99	52.96	-	-
American Funds AMCAP R6	-	6.99	59.95	_	-
m lacksquare American Funds Invmt Co of Amer R6	-	6.99	66.94	_	-
Đ American Funds Global Balanced R6	-	6.00	72.94	_	-
$oldsymbol{f D}$ American Funds American Balanced R6	_	5.95	78.90	_	_

Total Holdings 16

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds New World R6 RNWGX

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 Piyada Phanaphat since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 23.3 years.

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

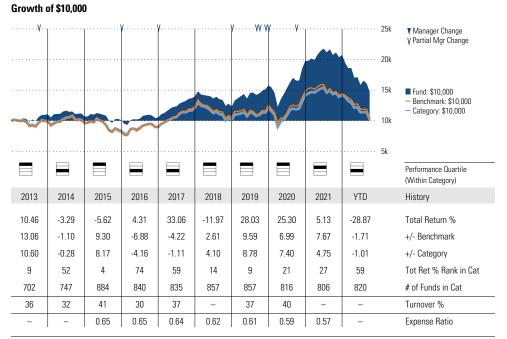
Net Expense: The fund's expense ratio of 0.57 is 50.86% lower than the Diversified Emerging Mkts category average.

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.

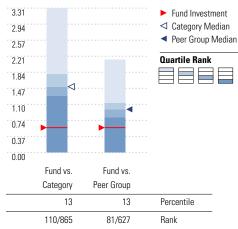
ESG Metrics

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



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.

3-Year Risk Metrics Fund Bmark Cat Alpha 2.85 -0.04 0.93 1 01 Beta **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 Dia (Paulo Paulo)

Thoo, Earningo hatio	10.00	0.07	10.00
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

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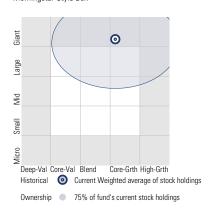


Morningstar Category Morningstar Index

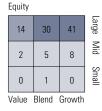
Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

Style Analysis as of 09-30-2022 Morningstar Style Box™





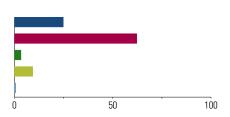


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



Sector Weighting as of 09-30-2022

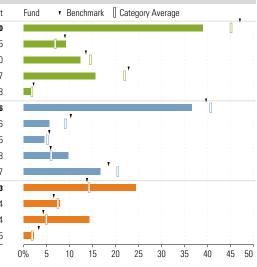
Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	38.94	46.87	45.10
æ.	Basic Materials	9.21	8.82	6.85
~	Consumer Cyclical	12.36	13.38	14.50
,	Financial Services	15.63	22.67	21.97
ŵ	Real Estate	1.74	2.00	1.78
w	Sensitive	36.60	39.51	40.66
	Communication Services	5.61	10.09	9.06
0	Energy	4.49	5.41	5.15
¢	Industrials	9.78	5.71	5.98
	Technology	16.72	18.30	20.47
	Defensive	24.45	13.61	14.23
F	Consumer Defensive	7.84	6.38	7.44
٠	Healthcare	14.34	4.11	4.94
9	Utilities	2.27	3.12	1.85
-				



Diversified Emerging Mkts

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
Total	100.00	100.00



	Greater Asia	Fund % 39.96	Cat % 75.82	Americas	Fund % 39.27	Cat % 14.15	Greater Europe	Fund % 20.78	Cat % 10.02	Market Maturity	Fund %
	Japan	2.37	0.09	North America	30.17	3.05	United Kingdom	2.68	0.64	Developed Markets	59.14
	Australasia	0.71	0.04	Central/Latin	9.10	11.10	W euro-ex UK	16.04	1.63	Emerging Markets	40.86
	Asia-4 Tigers	6.72	24.94				Emrgng Europe	0.17	1.13	Not Available	0.00
	Asia-ex 4 Tigers	30.16	50.75				Africa	1.89	6.62		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Capital Group Central Cash Fund	9.10	9.10	-	_
∋ Microsoft Corp	3.08	12.18	-30.20	Technology
igodolog Kotak Mahindra Bank Ltd	2.15	14.32	1.34	Financial Services
$oldsymbol{eta}$ Taiwan Semiconductor Manufacturing Co Ltd	1.84	16.16	-30.04	Technology
\oplus Kweichow Moutai Co Ltd Class A	1.75	17.91	-7.71	Consumer Defensive
igodolog Reliance Industries Ltd	1.71	19.63	0.71	Energy
€ Novo Nordisk A/S Class B	1.31	20.94	4.70	Healthcare
$oldsymbol{eta}$ Thermo Fisher Scientific Inc	1.27	22.21	-23.85	Healthcare
	1.23	23.44	-14.84	Financial Services
\oplus Eli Lilly and Co	1.20	24.64	18.13	Healthcare

Total Holdings 582

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Baird Aggregate Bond Inst BAGIX

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000 Mary Ellen Stanek since 09-2000 Charles Groeschell since 09-2000 Warren Pierson since 09-2000 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021 Abhishek Pulakanti since 05-2022 Andrew O'Connell since 05-2022

Quantitative Screens

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

Management: The fund's management has been in place for 22.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 49.15% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

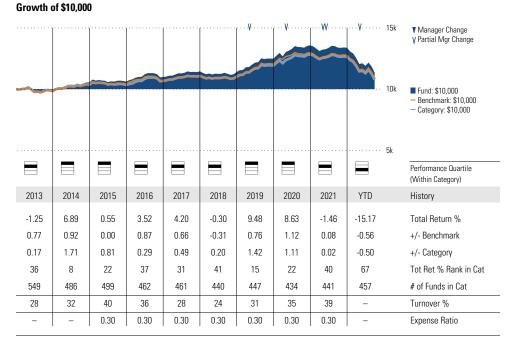
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD



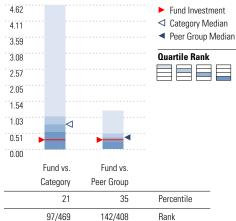
Trailing Performance



Alpha

Beta

R-Squared



Standard Deviation	5.71	5.36
Sharpe Ratio	-0.62	-0.70
Tracking Error	1.18	-
Information Ratio	0.16	-
Up Capture Ratio	113.98	-
Down Capture Ratio	106.21	-
Portfolio Metrics		
	Fund	Bmark

Fund

0.35

1 04

95.90

Bmark

Cat

0.06

1 00

91.94

5.61

-0.67

1.53

-0.06

104.83

102.46

Cat

5 95

8.08

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 Avg Eff Duration 6.58 4.43 Avg Eff Maturity 8.50 – the

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Baird Aggregate Bond Inst BAGIX

Style Analysis as of 09-30-2022 Style Breakdown Fixed Income Quality High Mid

۲0



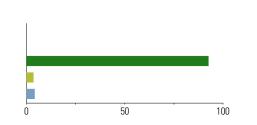
Not Rated

Credit Rating Breakdown Fund Bmark Cat 58.90 3.53 AAA 48.24 AA 3.70 74.59 11.54 12.90 10.82 А 24.71 BBB 23.90 8.32 12.75 BB 0.60 0.28 1.25 В 0.00 0.00 0.50 Below B 0.00 0.00 0.28

0.00

2.46

0.73



Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

	Fund	Bmark	Cat	Fund	۲	Benchma	rk 🛛 C	ategory	Average			
Government	28.46	_	30.91			-	-					
Treasury	28.43	-	24.98				-)			
Inflation – Protected	0.00	-	1.47	i []								
Agency/Quasi Agency	0.03	-	1.12									
Other Government Related	0.00	-	3.34		0							
Corporate	38.86	_	26.16)			
Corporate Bond	34.88	-	24.80]			
Bank Loan	0.00	-	0.05	0								
Convertible	3.98	-	1.27									
Preferred	0.00	-	0.04	0								
Securitized	28.13	-	34.55									
Agency MBS Pass-Through	16.70	-	22.81						[
Agency MBS ARM	0.00	-	0.18									
Agency MBS CMO	2.92	-	2.43									
Non-Agency Residential MBS	0.39	-	0.20	[
Commercial MBS	4.61	-	2.81									
Asset-Backed	3.51	-	6.12									
Covered Bond	0.00	-	0.00	0								
Municipal	1.08	-	0.67	Û								
Cash & Equivalents	3.47	_	5.99									
Other	0.00	-	1.74									
				0%	5	10	15	20	25	30	35	4

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bonds 2.5%	02-2045	4.09	4.09	-
United States Treasury Bonds 2.88%	05-2043	3.42	7.52	_
⊖ First American Government Obligs U	02-2030	3.16	10.68	_
igodot United States Treasury Notes 0.38%	07-2024	3.02	13.70	_
United States Treasury Notes 1.13%	08-2028	2.96	16.67	-
\odot United States Treasury Notes 2.25%	11-2025	2.81	19.48	-
⊖ United States Treasury Notes 2.25%	11-2027	2.02	21.50	_
\odot United States Treasury Bonds 1.38%	11-2040	1.99	23.48	_
igodot United States Treasury Notes 2%	11-2026	1.65	25.13	-
⊕ United States Treasury Notes 1.25%	08-2031	1.60	26.73	-

Total Holdings 1528

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category

Intermediate Core Bond

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

Morningstar Index d TR USD

Net %

0.00

0.00

92.52

3.43

4.05

100.00

Cat%

0.05

0.00

94.93

2.71

2.30

100.00

Bloomberg	US Agg	Boug	IK	ι

Federated Hermes Govt Ultrashort R6 FGULX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 5 of the 6 years it's been in existence.

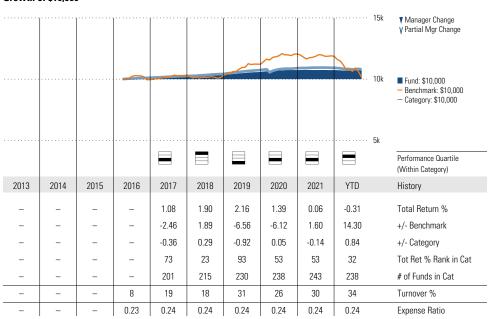
Management: The fund's management has been in place for 25.24 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 48.94% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

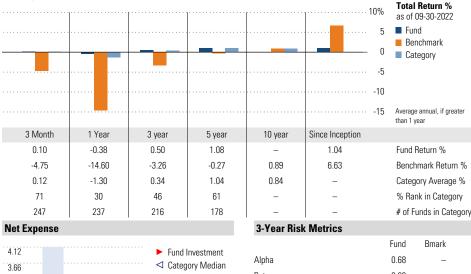
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

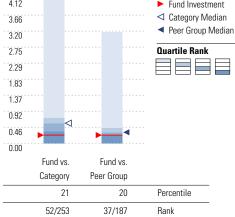


Morningstar Category

Ultrashort Bond

Trailing Performance





0.89	0.03	Benci	imark neturi	1 %		
0.84	-	Category Average %				
-	-	% Rank in Category				
-	-	# of F	unds in Cate	gory		
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		0.68	-	0.71		
Beta		0.06	-	0.12		
R-Squared		31.67	-	16.20		
Standard Devia	ition	0.56	5.36	1.88		
Sharpe Ratio		-0.23	-0.70	-0.23		
Tracking Error		5.07	-	5.17		
Information Ra	tio	0.74	-	0.69		
Up Capture Rat	tio	11.59	-	25.28		
Down Capture	Ratio	1.33	-	12.13		
Portfolio M	etrics					
		Fund	Bmark	Cat		

	Fund	Bmark	
Avg Eff Duration	0.36	4.43	
Avg Eff Maturity	2.55	-	

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

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0.90

2.34

Morningstar Index

Bloomberg US Agg Bond TR USD



Federated Hermes Govt Ultrashort R6 FGULX

Style Analysis as of 09-30-2022



Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	43.89
AA	0.00	74.59	6.32
A	0.00	10.82	18.20
BBB	0.00	8.32	21.88
BB	0.00	0.28	1.39
В	0.00	0.00	1.10
Below B	0.00	0.00	0.26
Not Rated	0.00	2.46	6.97

Asset Allocation	as of 09-30-2022	
I		
0	50	100

Asset Class Net % Cat% US Stocks 0.00 0.00 Non-US Stocks 0.00 0.00 Bonds 61.87 70.09 Cash 38.13 27.70 Other 0.00 2.22 Total 100.00 100.00

Sector Weighting as of 09-30-2022

	Fund	Bmark	Cat	Func	1	 Ben 	chmark] Ca	ategory	Avera	ge	
Government	14.35	-	15.37			-						
Treasury	5.34	_	9.99			0						
Inflation – Protected	0.00	-	0.00	0								
Agency/Quasi Agency	9.01	-	1.26									
Other Government Related	0.00	-	4.12		0							
Corporate	0.00	-	36.35								[
Corporate Bond	0.00	_	31.57							0		
Bank Loan	0.00	_	0.37	0								
Convertible	0.00	-	4.41		0							
Preferred	0.00	-	0.00	0								
Securitized	47.52	-	20.65]				
Agency MBS Pass-Through	1.68	-	0.50	0								
Agency MBS ARM	0.14	-	0.58	[]								
Agency MBS CMO	45.70	-	3.09									
Non-Agency Residential MBS	0.00	-	0.40	0								
Commercial MBS	0.00	-	1.26									
Asset-Backed	0.00	-	14.82									
Covered Bond	0.00	-	0.00	0								
Municipal	0.00	-	1.00									
Cash & Equivalents	38.13	_	26.44						1			
Other	0.00	_	0.09	Ó								

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Novasc Repo 1 Repo	04-2022	23.03	23.03	_
🕀 Bofam Repo 1 Repo	04-2022	12.06	35.09	-
① Government National Mortgage Association 0.74857%	07-2050	6.50	41.59	-
Federal Home Loan Banks 0.4%	06-2024	4.40	45.99	-
\odot Federal National Mortgage Association 0.95657%	08-2059	2.45	48.44	-
⊖ Federal Home Loan Mortgage Corporation 0.90657%	09-2049	2.08	50.52	-
\odot Federal National Mortgage Association 0.90657%	06-2050	2.04	52.55	_
\odot Federal Home Loan Mortgage Corporation 0.90657%	01-2050	1.76	54.31	-
⊖ Government National Mortgage Association 2.26188%	03-2067	1.70	56.02	-
igodot Government National Mortgage Association 0.82%	02-2065	1.68	57.70	-

Total Holdings 222

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

MFS Mid Cap Growth R6 OTCKX

Portfolio Manager(s)

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

Quantitative Screens

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.

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

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

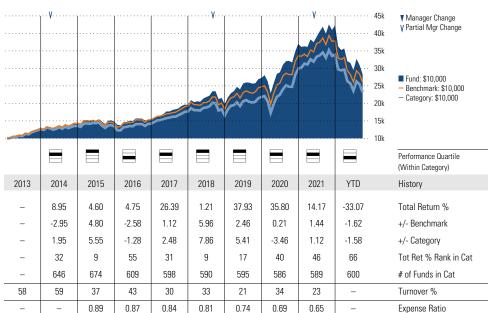
Morningstar Investment Management LLC Analysis

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

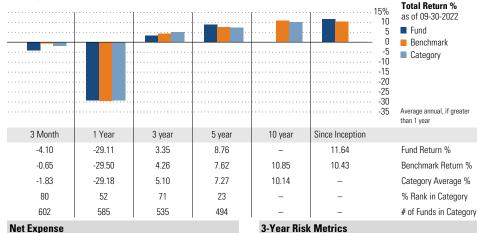


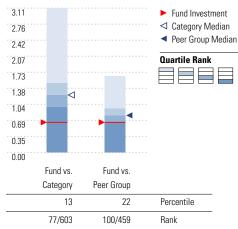


Morningstar Category

Mid-Cap Growth

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.

3-Year Risk Metrics Fund Bmark Cat Alpha -0.57 0.85 0.90 0.99 Beta 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

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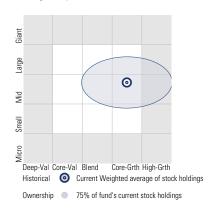


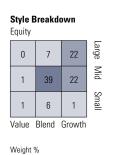
Morningstar Index

Russell Mid Cap Growth TR USD

MFS Mid Cap Growth R6 OTCKX

Style Analysis as of 09-30-2022 Morningstar Style Box™





>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Cadence Design Systems Inc	3.53	3.53	-12.30	Technology
$ m lacksquare$ 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
ige ightarrow 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

 \oplus Increase \oplus Decrease R New to Portfolio

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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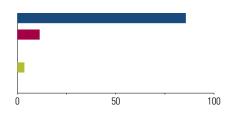
đ

Energy

¢

F

Utilities



Bmark

25.90

2.90

15.37

5.63

2.00

54.51

4.82

4.69

15.84

29.16

19.59

3.24

16.04

0.31

Fund

32.51

2.00

15.58

9.87

5.06

47.86

3.82

1.90

16.21

25.93

19.62

1.01

18.61

0.00

Cat

28.48

2.50

12.72

9.78

3.48

48.04

3.34

2.97

14.50

27.23

23.47

2.51

20.24

0.72

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

Morningstar Index

Russell Mid Cap Growth TR USD

Morningstar Category

Mid-Cap Growth

Benchmark Category Average Fund 1 0% 5 10 15 20 25 30 35 40 45 50 55

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PIMCO Commodity Real Ret Strat Instl PCRIX

Updated

Portfolio Manager(s)

Greg Sharenow since 11-2018 Stephen Rodosky since 01-2019 Andrew Dewitt since 02-2022

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 3.92 years.

Style Consistency is not calculated for Fixed Income funds.

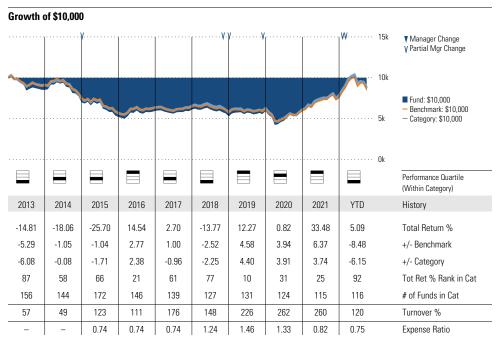
Net Expense: The fund's expense ratio of 0.76 is 26.92% lower than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

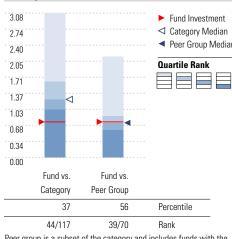
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric Rating Sustainability Rating 08-31-2022 3







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

Benchmark Category Average annual, if greater Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Bmark Cat 0.25 1 03 86.02 18 76 21 13 0 73 0.70 7.77 Information Ratio 0.19 0.08 Up Capture Ratio 113.17 102.21 Down Capture Ratio 115.56 102.72 **Portfolio Metrics**

	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	-	8.51
Price/Book Ratio	1.51	-	1.62
Geom Avg Mkt Cap \$B	20.09	-	29.32
ROE	16.78	-	22.38

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Morningstar Index

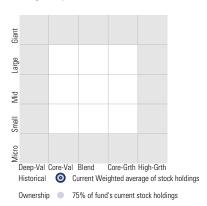
Commodities Broad Basket

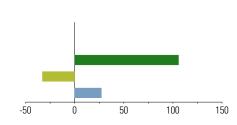
Morningstar Category

Bloomberg Commodity TR USD

PIMCO Commodity Real Ret Strat Instl PCRIX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Total	100.00	100.00
Other	27.14	14.29
Cash	-32.77	44.53
Bonds	105.63	39.10
Non-US Stocks	0.00	0.94
US Stocks	0.00	1.14
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fun	t	 Bend 	hmark] Ca	ategory	Avera	ge			
Դ	Cyclical	-	-	47.24											
ŵ.	Basic Materials	-	-	47.24											[
A	Consumer Cyclical	-	-	0.00	Ó										
e	Financial Services	-	-	0.00	0										
æ	Real Estate	-	-	0.00	Ū										
M	Sensitive	-	-	41.11											
d	Communication Services	-	-	0.00	Ó										
0	Energy	-	-	38.04									0		
₽	Industrials	-	-	3.07											
	Technology	-	-	0.00	ĺ										
•	Defensive	-	-	11.65											
-	Consumer Defensive	-	-	11.04			0								
÷	Healthcare	-	-	0.61	0										
9	Utilities	-	-	0.00	Ó										
					0%	5	10	15	20	25	30	35	40	45	5

Style Breakdown Equity



Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
United States Treasury Notes 0.125%	21.22	21.22	_	_
\odot U S TIPS REV REPO	21.20	42.42	_	-
\odot U S TIPS REV REPO	21.17	63.59	_	-
蓉 Offset: Unsettled Trades	17.24	80.83	_	-
\oplus 2 Year Treasury Note Future Sept 22	12.37	93.20	-	-
\oplus United States Treasury Notes 0.625%	9.25	102.45	_	_
∋ 10 Year Treasury Note Future Sept 22	8.54	110.99	_	-
○ United States Treasury Notes 0.125%	8.40	119.39	_	-
\odot Fin Fut 10Yr Jgb Ose 09/12/22	8.26	127.65	_	-
\oplus 3 Month Euribor TAS Future Mar 23	7.05	134.70	-	-
类 Cash Offset	6.91	141.61	_	-
∋ Euro Schatz Future Sept 22	6.87	148.48	_	-
\oplus Pimco Cayman Cmdty Fd Ltd Instl	6.82	155.30	_	-
\oplus United States Treasury Notes 0.75%	6.69	161.99	_	-
\ominus EUROPEAN MONETARY UNION EURO Purchased	6.04	168.04	_	-

Total Holdings 859

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Commodities Broad Basket Bloomberg Commodity TR USD

Morningstar Category Morningstar Index

PIMCO International Bond (USD-Hdg) Instl PFORX

Updated

04-30-2022

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.

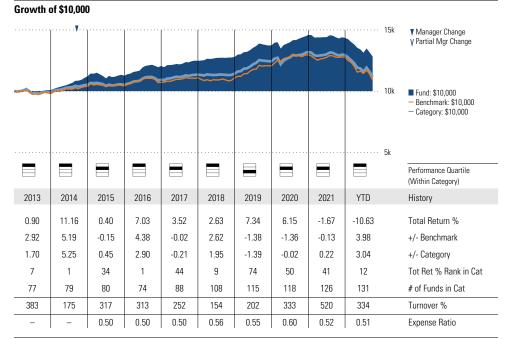
Morningstar Investment Management LLC Analysis

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

 Sustainability Rating
 2



Morningstar Category

Global Bond-USD Hedged

Trailing Performance



Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.67	4.43	6.92
Avg Eff Maturity	7.68	-	7.77

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

27/81

34

Percentile

Rank

Peer Group

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Category 27

36/133



Morningstar Index

Bloomberg US Agg Bond TR USD

PIMCO International Bond (USD-Hdg) Instl PFORX

Style Analysis as of 09-30-2022





Duration

	,	 		
0		50		100

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

Morningstar Index

Bloomberg US Agg Bond TR USD

Morningstar Category

Global Bond-USD Hedged

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

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
3	0.87	0.00	2.47
Below B	2.65	0.00	0.52
Not Rated	0.00	2.46	4.79

	Fund	Bmark	Cat	Fund		• Benc	hmark] Ca	ategory	Avera	ge			
Government	40.62	-	48.81			-								
Treasury	5.10	-	36.04								0			
Inflation – Protected	0.41	-	1.12	1										
Agency/Quasi Agency	1.49	-	5.97		0									
Other Government Related	33.62	-	5.68											
Corporate	3.60	-	12.31			0								
Corporate Bond	2.60	-	11.41			0								
Bank Loan	0.06	-	0.11	0										
Convertible	0.76	-	0.79											
Preferred	0.18	-	0.00	ĺ,										
Securitized	8.07	-	5.28		0									
Agency MBS Pass-Through	2.80	-	2.75											
Agency MBS ARM	0.00	-	0.00	į.										
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	0										
Municipal	0.03	-	0.10	[
Cash & Equivalents	31.75	-	19.83					[
Other	15.04	-	13.55				0							
				0%	5	10	15	20	25	30	35	40	45	50

Top 10 Holdings as of 09-30-2022

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	-
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 \ominus Decrease 🕸 New to Portfolio

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Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

John Madziyire since 11-2021

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 team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

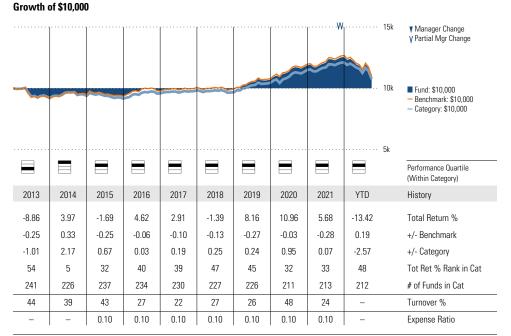
Net Expense: The fund's expense ratio of 0.1 is 83.05% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen; however, the current manager has earned results consistent with those of his predecessor.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

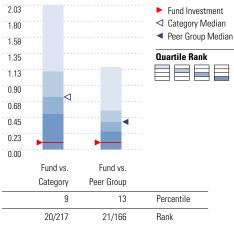


Morningstar Category

Inflation-Protected Bond

Trailing Performance





128	_	# of	Funds in Ca	ategory
3-Year Risk N	Netrics			
		Fund	Bmark	Cat
Alpha		-0.09	-	0.20
Beta		0.97	-	0.91
R-Squared		99.43	-	88.08
Standard Deviation	on	6.68	6.87	6.78
Sharpe Ratio		0.04	0.06	0.10
Tracking Error		0.54	-	2.52
Information Ratio		-0.19	-	-0.20
Up Capture Ratio		95.25	-	92.73
Down Capture Ra	tio	96.11	-	90.87

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.37	4.52	6.08
Avg Eff Maturity	7.70	-	6.57

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

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Morningstar Index Bloomberg US Treasury US TIPS TR

USD

Vanguard Inflation-Protected Secs Adm VAIPX

Style Analysis as of 09-30-2022



Duration

0	50	100

Total	100.00	100.00
Other	0.00	0.95
Cash	0.01	1.40
Bonds	99.99	97.50
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.15
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.96	0.00	94.89
AA	0.00	99.60	0.55
A	0.00	0.00	1.01
BBB	0.00	0.00	2.40
BB	0.00	0.00	0.41
В	0.00	0.00	0.24
Below B	0.00	0.00	0.11
Not Rated	0.04	0.40	0.39

Fund	Bmark	Cat	Fund • Benchmark] Category Average
99.97	-	89.38	
0.00	-	0.32	
99.97	-	83.82	
0.00	-	0.03	
0.00	-	5.21	10
0.00	-	2.54	10
0.00	-	2.26	10
0.00	-	0.18	
0.00	-	0.10	Ū
0.00	-	0.00	Ú
0.00	-	4.91	
0.00	-	0.60	0
0.00	-	0.00	
0.00	-	0.41	D
0.00	-	0.24	
0.00	-	0.84	0
0.00	-	2.64	10
0.00	-	0.18	
0.00	-	0.02	
0.03	-	2.40	10
0.00	-	0.74	0
	99.97 0.00 99.97 0.00 0.00 0.00 0.00 0.0	99.97 - 0.00 - 99.97 - 0.00 -	99.97 - 89.38 0.00 - 0.32 99.97 - 83.82 0.00 - 0.03 0.00 - 5.21 0.00 - 2.54 0.00 - 2.26 0.00 - 0.18 0.00 - 0.10 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.01 0.00 - 0.01 0.00 - 0.02 0.00 - 0.24 0.00 - 0.84 0.00 - 0.18 0.00 - 0.18 0.00 - 0.02 0.03 - 0.02

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

Top 10 Holdings as of 09-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector United States Treasury Notes 6.32 6.32 _ United States Treasury Notes 4.11 10.44 _ ⊖ United States Treasury Notes 3.73 14.17 _ ① United States Treasury Notes 3.54 17.71 _ ⊕ United States Treasury Notes 3.33 21.04 _ United States Treasury Notes 3.23 24.27 _ _ ⊖ United States Treasury Notes 2.99 27.26 _ 30.14 United States Treasury Notes 2.88 _ United States Treasury Notes 2.80 32.94 _ ⊖ United States Treasury Notes 2.74 35.68 _

Total Holdings 49

⊕ Increase ⊕ Decrease ☎ New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD