American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

Piyada Phanaphat since 01-2020

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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







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

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

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





American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022

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

100.00

100.00

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

100

Total

World Regions % Equity 09-30-2022



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

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

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

Total Holdings 582



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 Fund Benchmark Category -5 Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % -4.66 -15.26 -3.07 -0.09 1.36 4.20 -4.75 -14.60 -3.26 -0.27 0.89 6.63 Benchmark Return % -4 64 -3 22 0.77 -14 86 -0.40 Category Average % 46 64 33 24 10 % Rank in Category 470 448 404 366 272 # of Funds in Category



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 Wetrics			
	Fund	Bmark	Cat
Alpha	0.35	_	0.06
Beta	1.04	_	1.00
R-Squared	95.90	-	91.94
Standard Deviation	5.71	5.36	5.61
Sharpe Ratio	-0.62	-0.70	-0.67
Tracking Error	1.18	-	1.53
Information Ratio	0.16	-	-0.06
Up Capture Ratio	113.98	-	104.83
Down Capture Ratio	106.21	-	102.46

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.58	4.43	5.95
Avg Eff Maturity	8.50	_	8.08



Duration

Baird Aggregate Bond Inst BAGIX

BAGIX Asset Allocation as of 09-30-2022

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





Asset Class	Net %	Cat%
US Stocks	0.00	0.05
Non-US Stocks	0.00	0.00
Bonds	92.52	94.93
Cash	3.43	2.71
Other	4.05	2.30
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.90	3.53	48.24
AA	3.70	74.59	11.54
A	12.90	10.82	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
Not Rated	0.00	2.46	0.73

Sector Weighting as of 09-		Б	0				. П ~					
	Fund	Bmark	Cat	Fund		Benchma	ark [] C	ategory	Average			
Government	28.46	_	30.91		:			:				
Treasury	28.43	_	24.98									
Inflation – Protected	0.00	-	1.47									
Agency/Quasi Agency	0.03	_	1.12									
Other Government Related	0.00	_	3.34	į								
Corporate	38.86	-	26.16									
Corporate Bond	34.88	_	24.80									
Bank Loan	0.00	_	0.05									
Convertible	3.98	_	1.27									
Preferred	0.00	_	0.04									
Securitized	28.13	-	34.55									
Agency MBS Pass-Through	16.70	_	22.81									
Agency MBS ARM	0.00	_	0.18									
Agency MBS CM0	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									
Municipal	1.08	-	0.67	10								
Cash & Equivalents	3.47	-	5.99									
Other	0.00	_	1.74	[
				0%	5	10	15	20	25	30	35	4(

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	_
	02-2030	3.16	10.68	_
	07-2024	3.02	13.70	_
⊕ United States Treasury Notes 1.13%	08-2028	2.96	16.67	-
─ United States Treasury Notes 2.25%	11-2025	2.81	19.48	_
□ United States Treasury Notes 2.25%	11-2027	2.02	21.50	_
─ United States Treasury Bonds 1.38%	11-2040	1.99	23.48	_
	11-2026	1.65	25.13	_
⊕ United States Treasury Notes 1.25%	08-2031	1.60	26.73	_

Total Holdings 1528



Hartford Schroders International Stk SDR SCIJX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Simon Webber since 03-2010 James Gautrey since 12-2014

Quantitative Screens

Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 6 of the 8 years it's been in existence.

Management: The fund's management has been in place for 12.59 years.

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

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

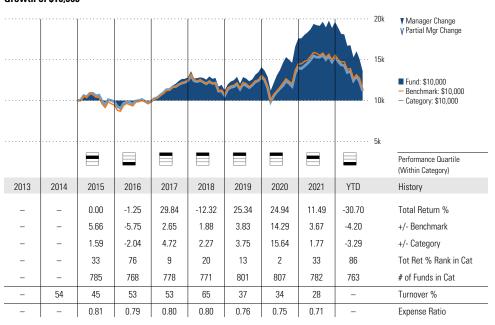
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen due to slight drift between the core and growth portions of the style box. However, the underlying investment process remains consistent, so we are not concerned with this screen failure.

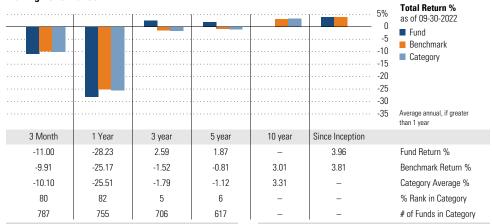
ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Exp	ense		
4.41			Fund Investment
3.92			Category Median
3.43			 Peer Group Mediar
2.94			Quartile Rank
2.45			
1.96			
1.47			
0.98			
0.49	ī		
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	32	45	Percentile

	253/796	259/577	Rank	
Peer gro	up is a subset o	f the category an	d includes fun	ds with the
same ma	anagement style	e (active vs. passi	ve) and similar	share class
characte	eristics.			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	4.29	_	0.08
Beta	1.04	_	1.01
R-Squared	95.13	_	93.77
Standard Deviation	19.69	18.48	19.26
Sharpe Ratio	0.19	-0.03	-0.02
Tracking Error	4.41	-	4.83
Information Ratio	0.93	-	-0.01
Up Capture Ratio	120.66	-	103.08
Down Capture Ratio	102.93	-	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.19	11.06	11.27
Price/Book Ratio	2.25	1.49	1.51
Geom Avg Mkt Cap \$B	67.00	34.91	41.65
ROE	20.83	18.13	20.02



Hartford Schroders International Stk SDR SCIJX

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

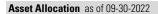
Equity

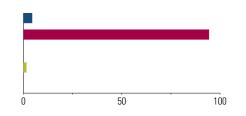
17	47	29	- 60
.,	.,	20	
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Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.83
Cash	1.40	0.82
Bonds	0.00	0.62
Non-US Stocks	94.30	94.78
US Stocks	4.30	2.94
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2022												
		Fund	Bmark	Cat	Func	i 1	Bench	mark	Cate	jory Ave	rage			
<u></u>	Cyclical	32.22	42.29	38.90										,
A	Basic Materials	1.09	8.16	7.50										
A	Consumer Cyclical	16.78	10.91	10.70										
,	Financial Services	14.35	20.73	18.44										
fi	Real Estate	0.00	2.49	2.26	[
W	Sensitive	39.34	35.38	35.46										
0	Communication Services	5.98	6.35	5.49										
•	Energy	4.83	6.26	5.64										
Ф	Industrials	14.83	11.87	14.29										
	Technology	13.70	10.90	10.04										
→	Defensive	28.44	22.32	25.63										
Ħ	Consumer Defensive	14.63	9.14	10.18										
+	Healthcare	10.42	9.95	12.44										
•	Utilities	3.39	3.23	3.01										
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2022



	Fund %	Cat %
Greater Asia	27.39	36.02
Japan	9.92	18.20
Australasia	0.00	5.40
Asia-4 Tigers	9.80	6.89
Asia-ex 4 Tigers	7.67	5.53
Not Classified	0.00	0.00

Americas	Fund % 10.77	Cat % 9.12	Greater Europe	Fund % 61.85	Cat % 54.87	Market Maturity	Fund %
North America	6.68	7.95	United Kingdom	21.28	13.86	Developed Markets	88.25
Central/Latin	4.09	1.17	W euro-ex UK	40.57	39.70	Emerging Markets	11.75
			Emrgng Europe	0.00	0.06	Not Available	0.00
			Africa	0.00	1.25		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	3.61	3.61	-30.04	Technology
⊕ Nestle SA	3.26	6.87	-14.55	Consumer Defensive
Bridgestone Corp	3.00	9.87	-4.29	Consumer Cyclical
⊕ AIA Group Ltd	2.88	12.75	-14.84	Financial Services
⊕ Roche Holding AG	2.78	15.52	-13.08	Healthcare
⊕ Shell PLC	2.74	18.27	42.21	Energy
⊕ Tencent Holdings Ltd	2.70	20.97	-44.79	Communication Svc
⊕ AstraZeneca PLC	2.57	23.54	17.14	Healthcare
⊕ HDFC Bank Ltd	2.52	26.06	-2.98	Financial Services
Reckitt Benckiser Group PLC	2.50	28.55	-3.02	Consumer Defensive

Total Holdings 64

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 18.17 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.44 is 54.17% lower than the Large Growth category average.

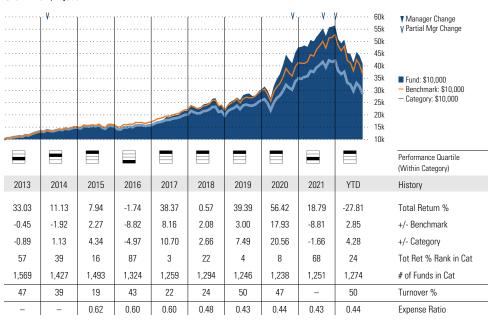
Morningstar Investment Management LLC Analysis

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

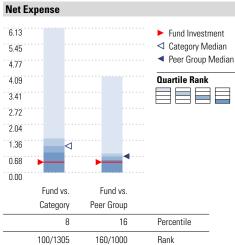
ESG Metrics

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

Growth of \$10,000







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

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



JPMorgan Large Cap Growth R6 JLGMX

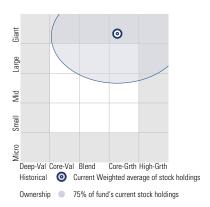
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022

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

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

100

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

Total Holdings 74



JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 8.12 years.
- \times Style: The fund has landed in its primary style box Large Blend 60.61 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 45% lower than the Large Blend category average.

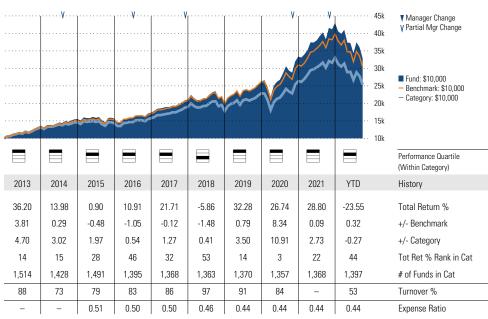
Morningstar Investment Management LLC Analysis

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

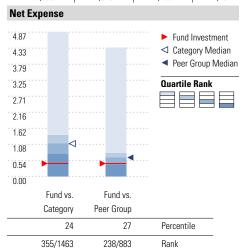
ESG Metrics

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

Growth of \$10,000







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

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

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

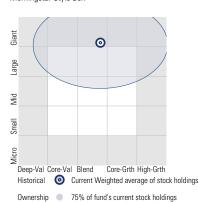


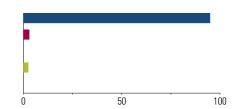
JPMorgan US Equity R6 JUEMX

Asset Allocation as of 09-30-2022

Morningstar CategoryMorningstar Index■ Large BlendS&P 500 TR USD

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





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

Styl	e Bre	akdo	own

Equity

2 6 0	Large
	Mid
0 0 0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

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

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

Total Holdings 51



Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category Mo

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Matthew Eagan since 09-2006 Elaine Stokes since 09-2006 Brian Kennedy since 02-2013

Quantitative Screens

Q Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 8 of the 9 years it's been in existence.

Management: The fund's management has been in place for 16.01 years.

Style Consistency is not calculated for Fixed Income funds.

 Q Net Expense: The fund's expense ratio of 0.45 is 39.19% lower than the Intermediate Core-Plus Bond category average.

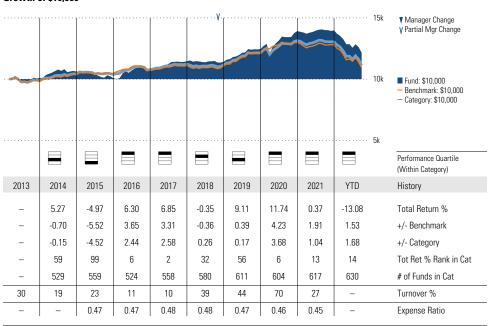
Morningstar Investment Management LLC Analysis

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.

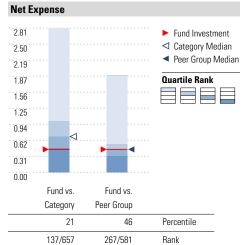
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.64	_	0.56
Beta	0.98	-	1.05
R-Squared	62.60	_	78.08
Standard Deviation	6.67	5.36	6.46
Sharpe Ratio	-0.16	-0.70	-0.53
Tracking Error	4.08	_	3.04
Information Ratio	0.63	_	0.12
Up Capture Ratio	140.05	_	119.57
Down Capture Ratio	93.78	_	107.94

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.65	4.43	6.08
Avg Eff Maturity	6.98	_	8.46

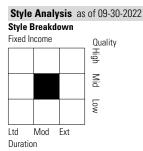


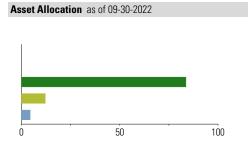


Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD





Total	100.00	100.00
Other	4.35	1.71
Cash	12.02	-1.84
Bonds	83.62	100.09
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.03
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	31.03	3.53	50.65
AA	6.71	74.59	5.16
A	13.23	10.82	11.01
BBB	36.81	8.32	19.73
BB	4.48	0.28	6.92
В	1.70	0.00	2.30
Below B	0.16	0.00	1.92
Not Rated	5.89	2.46	2.31

Sector Weighting as of 09-	30-2022											
	Fund	Bmark	Cat	Fund	▼ Ben	chmark	[] Ca	ategory	Avera	ge		
Government	19.94	-	26.47									
Treasury	14.64	_	15.66									
Inflation – Protected	0.00	_	0.28	0								
Agency/Quasi Agency	0.23	_	0.60	0								
Other Government Related	5.07	_	9.93									
Corporate	48.99	_	26.93									
Corporate Bond	44.64	_	24.97									
Bank Loan	0.00	_	0.43									
Convertible	3.31	_	1.41									
Preferred	1.04	_	0.12	ĵu .								
Securitized	18.93	_	37.60									
Agency MBS Pass-Through	0.00	_	19.07									
Agency MBS ARM	0.00	_	0.05									
Agency MBS CMO	0.11	_	1.02	1[]								
Non-Agency Residential MBS	0.36	_	0.52	()								
Commercial MBS	1.53	_	6.60									
Asset-Backed	16.93	_	10.34			:						
Covered Bond	0.00	_	0.00									
Municipal	0.10	-	0.94	10								
Cash & Equivalents	12.02	-	4.38									
Other	0.00	-	3.49									

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Bills 0.01%	10-2022	4.11	4.11	_
United States Treasury Bills 0.01%	10-2022	3.77	7.88	_
United States Treasury Bonds 2.25%	02-2052	3.38	11.26	_
Ultra 10 Year US Treasury Note Future Dec 22	12-2022	3.32	14.57	_
United States Treasury Bonds 3.25%	05-2042	3.13	17.70	_
United States Treasury Notes 0.125%	08-2023	2.89	20.60	_
United States Treasury Bills 0.01%	09-2022	1.90	22.50	_
United States Treasury Notes 0.125%	12-2022	1.78	24.27	_
€ Ultra US Treasury Bond Future Dec 22	12-2022	1.75	26.02	_
United States Treasury Bonds 2%	11-2041	1.66	27.68	_

⊕ Increase ⊝ Decrease 🕸 New to Portfolio

Total Holdings 716



MFS New Discovery R6 MNDKX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

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

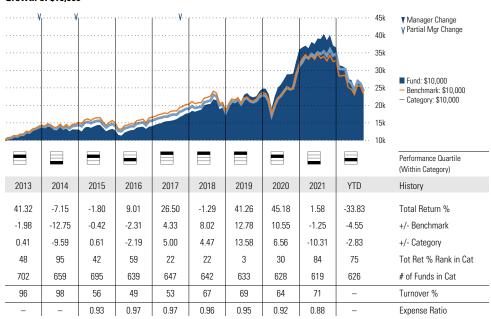
Morningstar Investment Management LLC Analysis

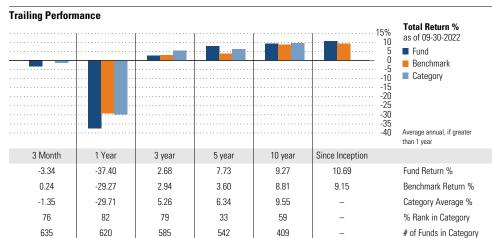
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

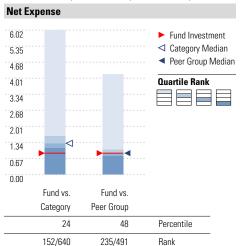
ESG Metrics

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

Growth of \$10,000







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

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

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



MFS New Discovery R6 MNDKX

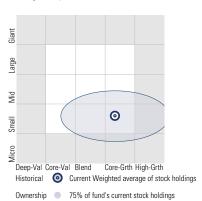
Morningstar Category Small Growth

Morningstar Index

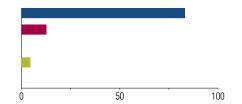
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022



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

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

15 20 25 30 35

Style Breakdown

Equity

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

Weight %

>50 25-50 10-25 0-10

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

Total Holdings 109

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



45 50

Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

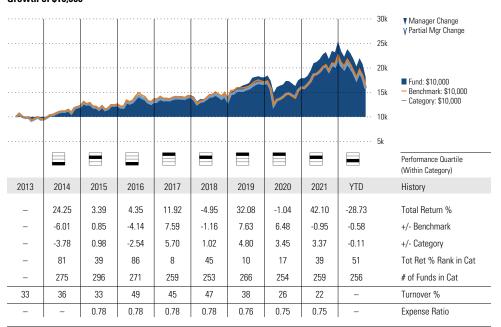
Morningstar Investment Management LLC Analysis

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

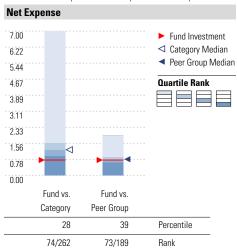
ESG Metrics

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

Growth of \$10,000







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

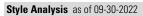
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.25	38.46	26.25
Price/Book Ratio	2.93	2.42	2.16
Geom Avg Mkt Cap \$B	31.78	9.35	25.36
ROE	18.70	9.56	17.30



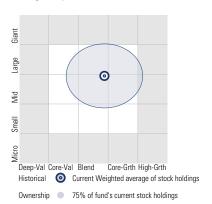
Neuberger Berman Real Estate R6 NRREX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

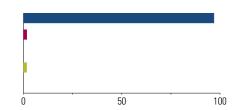
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

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

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

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

Total Holdings 37



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



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

3-1 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 management style (active vs. passive) and similar share class				
characte	ristics.			

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

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



Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

			Large
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										
→	Defensive	23.08	22.32	25.63										
=	Consumer Defensive	8.85	9.14	10.18										
٠	Healthcare	11.02	9.95	12.44		- 1								
•	Utilities	3.21	3.23	3.01		0								
					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 09-30-2022



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

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

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

Total Holdings 4132

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



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

❷ Performance: The fund has finished in the InflationProtected 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

Growth of \$10,000



Trailing Performance





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

21/166

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.09	_	0.20
Beta	0.97	_	0.91
R-Squared	99.43	_	88.08
Standard Deviation	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 Ratio	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



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Vanguard Inflation-Protected Secs Adm VAIPX

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





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%

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

Sector Weighting as of 09-3	30-2022					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	99.97	_	89.38			
Treasury	0.00	-	0.32			
Inflation – Protected	99.97	-	83.82			
Agency/Quasi Agency	0.00	-	0.03	0		
Other Government Related	0.00	_	5.21	0		
Corporate	0.00	_	2.54	10		
Corporate Bond	0.00	-	2.26			
Bank Loan	0.00	-	0.18	0		
Convertible	0.00	-	0.10			
Preferred	0.00	_	0.00	0		
Securitized	0.00	_	4.91			
Agency MBS Pass-Through	0.00	_	0.60	0		
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.41			
Non-Agency Residential MBS	0.00	_	0.24			
Commercial MBS	0.00	_	0.84	0		
Asset-Backed	0.00	_	2.64			
Covered Bond	0.00	_	0.18			
Municipal	0.00	_	0.02			
Cash & Equivalents	0.03	_	2.40	10		
Other	0.00	_	0.74	()		

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

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	_
⊕ 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	_
United States Treasury Notes	_	2.88	30.14	_
⊕ United States Treasury Notes	_	2.80	32.94	_
United States Treasury Notes	_	2.74	35.68	_

Total Holdings 49



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50% Morningstar Index

USD

Morningstar US Mod Con Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

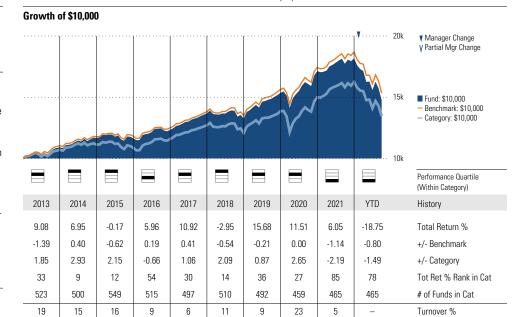
- Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 8 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.12 is 87.23% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

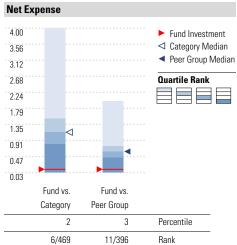
ESG Metrics

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





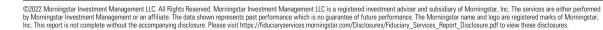
3-Year Risk Metrics



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	-0.75	-	-0.36
Beta	1.00	-	1.05
R-Squared	99.45	-	93.02
Standard Deviation	9.85	9.78	10.62
Sharpe Ratio	-0.04	0.03	0.01
Tracking Error	0.73	_	2.94
Information Ratio	-1.03	_	-0.11
Up Capture Ratio	97.02	-	102.55
Down Capture Ratio	102.69	_	105.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.51	14.88	15.27
Price/Book Ratio	2.29	2.34	2.52
Avg Eff Duration	7.02	6.45	5.27





Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50%

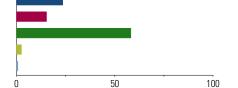
Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 09-30-2022

Morningstar Style Box™



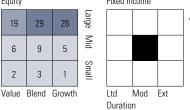


Asset Allocation as of 09-30-2022



Style Breakdown

Equity





>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Ave	rage	_	
b	Cyclical	34.82	33.90	35.53									
à.	Basic Materials	4.76	4.13	3.67									
	Consumer Cyclical	10.77	11.39	9.21									
<u></u>	Financial Services	15.48	14.90	14.07									
b	Real Estate	3.81	3.48	8.58									
NF	Sensitive	41.82	42.04	38.80									
	Communication Services	7.46	6.90	6.45									
	Energy	4.87	5.01	5.29									
þ	Industrials	10.67	10.46	9.52									
2	Technology	18.82	19.67	17.54						_ :			
+	Defensive	23.35	24.06	25.66									
Ę	Consumer Defensive	7.30	7.45	7.27									
1	Healthcare	12.92	13.50	14.41				I					
•	Utilities	3.13	3.11	3.98									

Top 6 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Bond Market II Idx Inv	_	41.06	41.06	_	_
○ Vanguard Total Stock Mkt Idx Inv	_	23.86	64.93	_	_
	_	18.22	83.15	_	_
Vanguard Total Intl Stock Index Inv	_	15.62	98.77	_	_
① Mktliq 12/31/2049	_	1.23	100.00	_	_
⊖ Us Dollar	-	0.00	100.00	_	_

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Allocation--70% to 85% Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

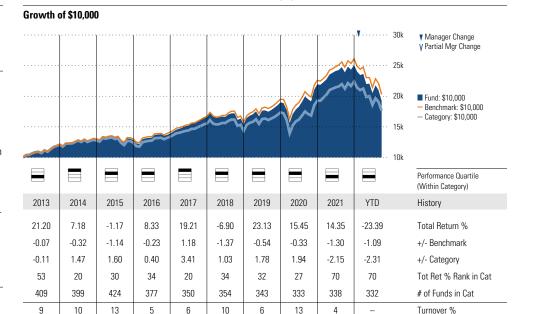
- Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 10 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.14 is 86% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

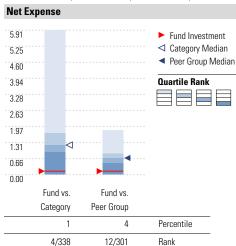
ESG Metrics

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





3-Year Risk Metrics



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	-0.92	-	-0.84
Beta	1.01	-	1.01
R-Squared	99.52	-	94.73
Standard Deviation	16.32	16.07	16.75
Sharpe Ratio	0.20	0.26	0.21
Tracking Error	1.15	-	3.73
Information Ratio	-0.81	-	-0.29
Up Capture Ratio	99.02	-	98.74
Down Capture Ratio	103.20	-	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.54	14.84	13.67
Price/Book Ratio	2.30	2.34	2.27
Avg Eff Duration	7.03	6.45	5.75



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Allocation--70% to 85%

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022

Asset Class 56.26 **US Stocks** 47.38 Non-US Stocks 30.28 17.28 Bonds 19.26 16.19 2.86 Cash 4.96 Other 0.23 5.32 Total 100.00 100.00

Style Breakdown

Equity			Fixed Income				Quality
19	29	26	Large				High
5	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	,

Fixed I	ncome		Quality
			High
			Mid
			Low
Ltd	Mod	Ext	_

>50 25-50 10-25 0-10

			_ uuanii
			High
			Mid
			Low
Ltd Durat	Mod	Ext	_

Se	ctor Weighting as of 09-3	30-2022											
		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Av	erage		
Դ	Cyclical	34.78	33.95	34.58									
A.	Basic Materials	4.74	4.16	4.55									
A	Consumer Cyclical	10.78	11.40	10.63				<u> </u>					
,	Financial Services	15.46	14.93	15.41									
俞	Real Estate	3.80	3.46	3.99		0							
W	Sensitive	41.82	42.09	42.04									
	Communication Services	7.46	6.95	8.07			10						
ð	Energy	4.86	5.01	5.15									
Ф	Industrials	10.65	10.42	10.67									
	Technology	18.85	19.71	18.15						_ :			
—	Defensive	23.40	23.96	23.36									
Ħ	Consumer Defensive	7.31	7.43	6.82			*						
+	Healthcare	12.95	13.42	13.36				•[
•	Utilities	3.14	3.11	3.18									
					0%	5	10	15	20	25	30	35	_

50

Top 6 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Inv	_	48.14	48.14	_	_
Vanguard Total Intl Stock Index Inv	_	31.02	79.16	_	_
○ Vanguard Total Bond Market II ldx Inv	_	13.46	92.62	_	_
Vanguard Total Intl Bd II Idx Investor	_	6.17	98.79	_	_
① Mktliq 12/31/2049	-	1.20	99.99	-	-
⊖ Us Dollar	-	0.01	100.00	-	-

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Allocation--15% to 30% Morningstar Index

Fauity

Morningstar US Con Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 9 of the 10 years it's been in existence.

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

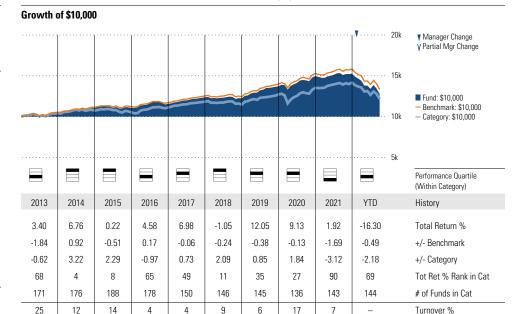
Net Expense: The fund's expense ratio of 0.11 is 88.89% lower than the Allocation--15% to 30% Equity category average.

Morningstar Investment Management LLC Analysis

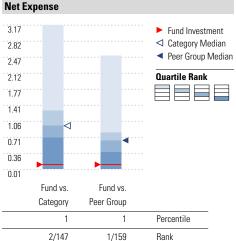
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
FSG Commitment	1-l ow	02-15-2022



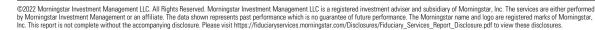




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics.

	Fund	Bmark	Cat
Alpha	-0.95	-	0.28
Beta	0.98	_	1.05
R-Squared	98.61	_	87.94
Standard Deviation	6.98	7.11	7.99
Sharpe Ratio	-0.32	-0.19	-0.14
Tracking Error	0.84	_	2.84
Information Ratio	-1.08	_	0.02
Up Capture Ratio	89.68	_	106.65
Down Capture Ratio	100.05	-	104.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.44	15.03	15.59
Price/Book Ratio	2.27	2.39	2.36
Avg Eff Duration	7.02	6.45	4.23

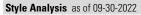




Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Allocation--15% to 30% Morningstar Index

Morningstar US Con Tgt Alloc NR USD



Morningstar Style Box™

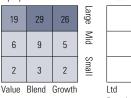


100

Asset Allocation as of 09-30-2022



Style Breakdown Equity





19	29	Zb	ge
6	9	5	Mid
2	3	2	Small
'alue	Blend	Growth	
Veight 9	%		



		Fund	Bmark	Cat	Fund	▼	Bench	mark	Cate	gory Ave	erage	-	
Ն	Cyclical	34.88	33.64	32.78									
ů.	Basic Materials	4.80	4.01	3.08									
A	Consumer Cyclical	10.77	11.39	9.25				1					
	Financial Services	15.52	14.79	13.08									
æ	Real Estate	3.79	3.45	7.37		i [_
M	Sensitive	41.76	42.27	41.73									
	Communication Services	7.47	6.95	6.62									
ð	Energy	4.85	4.99	7.22		_ [
Ф	Industrials	10.72	10.36	9.92					Ė				
	Technology	18.72	19.97	17.97									
→	Defensive	23.37	24.08	25.49									
=	Consumer Defensive	7.31	7.42	6.99			'						
٠	Healthcare	12.91	13.58	12.71			- :	0					
•	Utilities	3.15	3.08	5.79		ĺ							

Top 6 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	55.28	55.28	_	_
	-	24.22	79.51	_	-
Vanguard Total Stock Mkt Idx Inv	_	11.43	90.93	_	-
Vanguard Total Intl Stock Index Inv	_	7.76	98.69	_	-
⊕ Mktliq 12/31/2049	-	1.28	99.98	-	-
⊖ Us Dollar	-	0.02	100.00	_	_

Total Holdings 6



Vanguard LifeStrategy Moderate Gr Inv VSMGX

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

nuity.

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

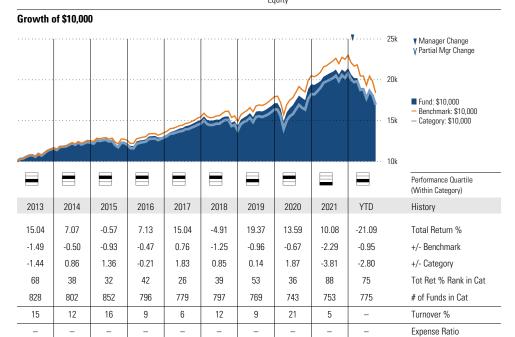
- Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 9 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.13 is 87.38% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

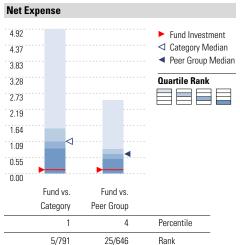
ESG Metrics

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





3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	-1.30	_	-0.19
Beta	0.98	_	1.01
R-Squared	99.23	_	93.81
Standard Deviation	13.03	13.19	13.79
Sharpe Ratio	0.11	0.21	0.19
Tracking Error	1.16	_	3.33
Information Ratio	-1.18	_	-0.07
Up Capture Ratio	93.51	_	100.14
Down Capture Ratio	100.54	-	101.57

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.53	15.39	15.85
Price/Book Ratio	2.29	2.51	2.63
Avg Eff Duration	7.02	6.45	5.02

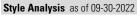




Vanguard LifeStrategy Moderate Gr Inv VSMGX

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

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



Asset Allocation as of 09-30-2022 Asset Class Net % Cat% **US Stocks** 35.53 46.54 Non-US Stocks 22.83 9.57 38.43 Bonds 34.14 Cash 2.76 6 18 Other 0.44 3.56 50 100.00 Total 100.00

Cat Fund Bmark Fund Դ Cyclical 34.79 33.09 31.49 A Basic Materials 4.74 3.71 3.59 Ownership 75% of fund's current stock holdings Consumer Cyclical 10.78 11.45 10.46 Financial Services 15.47 14.48 侖 Real Estate 3.80 3 45 3 01 Style Breakdown Equity Fixed Income Quality 41.82 42.78 High **Communication Services** 7.46 7 08 7 49 19 26 • Energy 4.86 4.91 4.91 Μd Mid5 5 9 Ф Industrials 10.65 10.05 10.25 Low Technology 18.85 20.74 20.28 2 3 1 Defensive 23.38 24.12 25.60 Value Blend Growth Ltd Mod 7.30 Consumer Defensive 7.27 7.10 Duration 15.05 Healthcare 12.94 13.76 Weight % Utilities 3.14 3.09 3.45 >50 25-50 10-25 0-10 10 15 20 25 30 35 40 45

Sector Weighting as of 09-30-2022

Top 6 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	36.10	36.10	_	_
○ Vanguard Total Bond Market II Idx Inv	-	27.04	63.15	_	-
⊕ Vanguard Total Intl Stock Index Inv	_	23.39	86.54	_	_
⊕ Vanguard Total Intl Bd II Idx Investor	_	12.14	98.68	_	_
⊕ Mktliq 12/31/2049	-	1.27	99.95	-	-
① Us Dollar	_	0.05	100.00	_	-

Total Holdings 6



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.

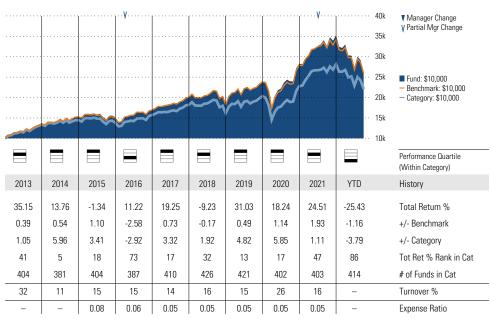
Morningstar Investment Management LLC Analysis

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	ictice			

	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

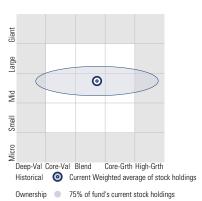
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



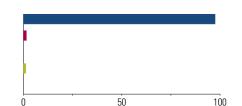
Style Breakdown Equity

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 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.

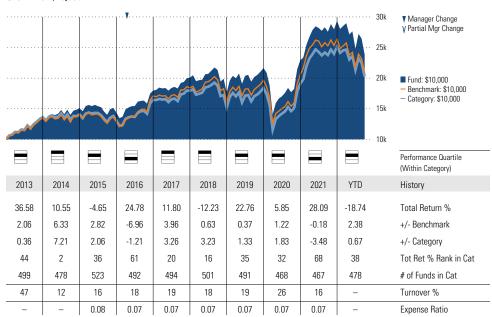
Morningstar Investment Management LLC Analysis

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.

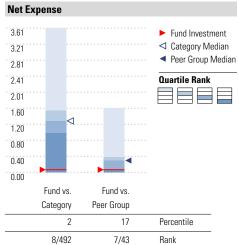
ESG Metrics

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



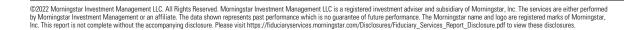




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.07	_	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

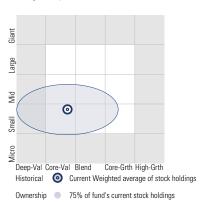
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

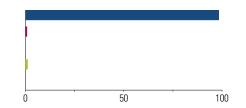
0	0	0	Large
17	22	3	Mid
27	28	3	Small

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 Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

✓ Performance: The fund has finished in the Ultrashort
Bond category's top three quartiles in 7 of the 7 years it's
been in existence.

Management: The fund's management has been in place for 5.68 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 78.72% lower than the Ultrashort Bond category average.

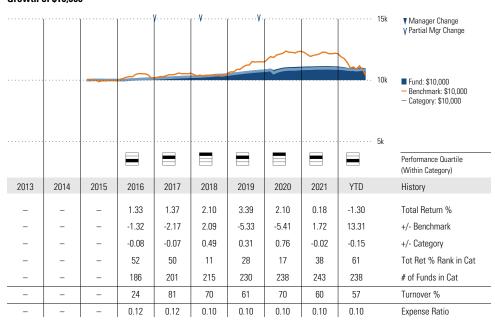
Morningstar Investment Management LLC Analysis

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

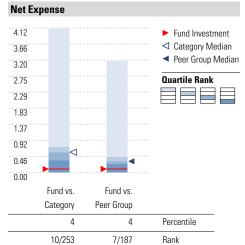
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -0.16 -1.51 0.53 1.32 1.23 0.89 -4.75 -14.60 -3.26 -0.27 6.63 Benchmark Return % 0.12 -1.30 0.34 1.04 0.84 Category Average % 81 61 44 26 % Rank in Category 247 237 216 178 # of Funds in Category



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	0.93	_	0.71
Beta	0.12	_	0.12
R-Squared	37.12	_	16.20
Standard Deviation	1.09	5.36	1.88
Sharpe Ratio	-0.09	-0.70	-0.23
Tracking Error	4.77	_	5.17
Information Ratio	0.79	_	0.69
Up Capture Ratio	24.80	_	25.28
Down Capture Ratio	9.11	_	12.13

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.97	4.43	0.90
Avg Eff Maturity	0.90	-	2.34



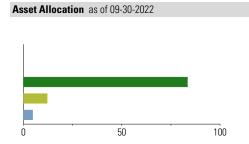
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD





Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	83.41	70.09
Cash	11.99	27.70
Other	4.60	2.22
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	17.58	3.53	43.89
AA	7.08	74.59	6.32
A	35.35	10.82	18.20
BBB	34.58	8.32	21.88
BB	0.00	0.28	1.39
В	0.00	0.00	1.10
Below B	0.33	0.00	0.26
Not Rated	5.08	2.46	6.97

Sector Weighting as of 09-			_					п -							
	Fund	Bmark	Cat	Fund	7 E	Benchr	nark] Ca	tegor	y Aver	age				
Government	13.79	-	15.37												
Treasury	11.85	_	9.99												
Inflation - Protected	0.00	_	0.00	ĺ											
Agency/Quasi Agency	1.89	_	1.26	•											
Other Government Related	0.05	_	4.12												
Corporate	58.43	_	36.35												
Corporate Bond	53.83	_	31.57												
Bank Loan	0.00	_	0.37	0											
Convertible	4.60	_	4.41												
Preferred	0.00	_	0.00												
Securitized	15.58	-	20.65												
Agency MBS Pass-Through	0.00	_	0.50	0											
Agency MBS ARM	0.00	_	0.58												
Agency MBS CMO	0.34	_	3.09	1 [
Non-Agency Residential MBS	0.02	-	0.40	0											
Commercial MBS	0.09	-	1.26	[]											
Asset-Backed	15.13	_	14.82												
Covered Bond	0.00	_	0.00												
Municipal	0.00	-	1.00	[]											
Cash & Equivalents	12.00	-	26.44					[
Other	0.00	-	0.09												
				0% 5	10	15	20	25	30	35	40	45	50	55	 60

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Name	ivialuffly Date	70 Net Asset	Guindlative %	rixed income Sector
⊕ United States Treasury Bills	_	8.89	8.89	_
⊕ Mktliq 12/31/2049	_	4.94	13.83	_
United States Treasury Notes	_	1.60	15.43	-
Bank of Korea	_	0.83	16.25	-
NTT Finance Corp	_	0.77	17.02	_
⊕ Bank of Montreal	_	0.69	17.72	_
UBS Group Funding (Switzerland) AG	_	0.68	18.40	-
Charter Communications Operating, LLC/Charter Communications Operating Capi	_	0.63	19.03	_
① United States Treasury Notes	_	0.55	19.58	-
Bank of Korea	_	0.52	20.10	_



Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

George Davis since 12-2003 Andrew Lacey since 01-2007 John Mahedy since 01-2010 Lewis Sanders since 01-2010 Ronald Temple since 07-2018 Scott McBride since 01-2019 Howard Gleicher since 12-2019 Gregory Padilla since 12-2019 Henry Seiden since 02-2022

Quantitative Screens

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

Management: The fund's management has been in place for 18.82 years.

 \times Style: The fund has landed in its primary style box — Large Value — 20 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.26 is 71.43% lower than the Large Value category average.

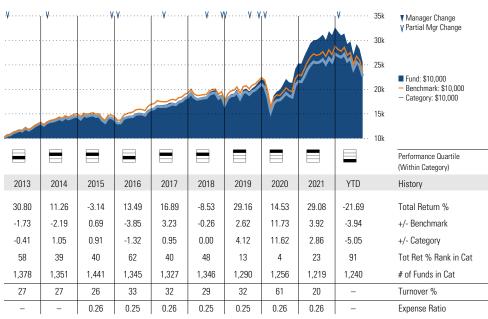
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the fund has drifted into the large-blend portion of the Morningstar Style Box. The drift towards blend is not unexpected as the fund's subadvisor lineup has shifted in recent years to managers that run more core-oriented strategies and lower exposure to deep-value oriented managers. We are not concerned with this screen failure but will continue to monitor the fund's strategy and category assignment.

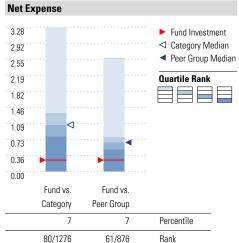
ESG Metrics

Rating	Updated
4	08-31-2022
Low Risk	06-30-2022
	4

Growth of \$10,000



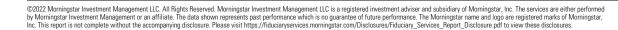
Trailing Performance Total Return % 15% as of 09-30-2022 Fund 5 Benchmark Category -10 -15 -20 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -5.50 -14.96 8.18 7.70 9.98 7.01 -5.62 -11.36 4.36 5.29 9.17 11.35 Benchmark Return % -5 91 -9 64 5 27 8 98 5 75 Category Average % 39 90 11 13 22 % Rank in Category 1.270 1.220 1.158 1.099 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.62	-	1.02
Beta	1.02	-	0.98
R-Squared	97.61	_	95.47
Standard Deviation	21.07	20.45	20.54
Sharpe Ratio	0.45	0.28	0.32
Tracking Error	3.28	-	4.62
Information Ratio	1.17	-	0.21
Up Capture Ratio	108.53	-	99.08
Down Capture Ratio	95.54	-	95.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.67	13.75	12.66
Price/Book Ratio	2.69	2.00	2.12
Geom Avg Mkt Cap \$B	130.35	64.23	95.02
ROE	24.75	18.55	25.15



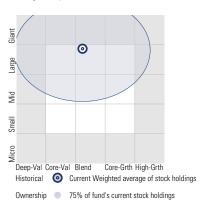


Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category ⊞ Large Value Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

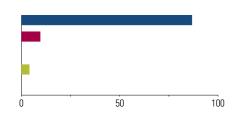
Equity

20	40	22	Large
7	8	2	Mid
0	1	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	0.71
Cash	3.90	1.70
Bonds	0.00	0.32
Non-US Stocks	9.44	5.78
US Stocks	86.67	91.50
Asset Class	Net %	Cat%

Se	ctor Weighting as of 09-3	30-2022											
		Fund	Bmark	Cat	Fund	•	Benchr	mark	Cate	gory Ave	erage		
ŀ	Cyclical	30.89	34.81	32.14									
•	Basic Materials	2.05	3.61	3.28]							
4	Consumer Cyclical	8.49	5.97	6.56									
£	Financial Services	18.48	20.20	19.02					■ []				
è	Real Estate	1.87	5.03	3.28]							
M	Sensitive	43.35	34.35	36.44									
	Communication Services	7.89	8.11	6.86			ľ i						
•	Energy	6.11	7.84	8.23									
¢	Industrials	9.39	10.01	10.72									
	Technology	19.96	8.39	10.63							:		
→	Defensive	25.77	30.84	31.42							[
=	Consumer Defensive	6.73	7.42	8.73									
ř	Healthcare	17.32	17.47	17.09			1		۲				
7	Utilities	1.72	5.95	5.60		- [

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% INEL ASSEL	Cumulative %	TTD neturn 76	Morningstal Sector
⊕ Microsoft Corp	5.10	5.10	-30.20	Technology
⊕ Mktliq 12/31/2049	3.57	8.68	_	_
	3.07	11.75	-33.97	Communication Svc
Medtronic PLC	2.30	14.05	-20.02	Healthcare
∃ohnson & Johnson	1.71	15.76	-2.57	Healthcare
⊕ Amazon.com Inc	1.61	17.37	-32.22	Consumer Cyclical
─ UnitedHealth Group Inc	1.60	18.98	1.52	Healthcare
⇒ Procter & Gamble Co	1.53	20.50	-21.17	Consumer Defensive
Anthem Inc	1.52	22.02	-1.18	Healthcare
⊕ Citigroup Inc	1.42	23.43	-28.46	Financial Services
→ Wells Fargo & Co	1.39	24.83	-14.51	Financial Services
Alphabet Inc Class C	1.39	26.22	-33.54	Communication Svc
→ Honeywell International Inc	1.38	27.60	-18.51	Industrials
⇒ Bank of America Corp	1.31	28.90	-30.68	Financial Services
Danaher Corp	1.30	30.20	-21.27	Healthcare

Total Holdings 180

