Allspring Small Company Growth Inst WSCGX

Portfolio Manager(s)

Paul von Kuster since 11-1994
Daniel Hagen since 02-2003
William Grierson since 04-2005
Ryan Smith since 01-2021
Samuel Smith since 01-2021

Quantitative Screens

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

Management: The fund's management has been in place for 27.9 years.

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

Net Expense: The fund's expense ratio of 0.94 is 21.01% 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.

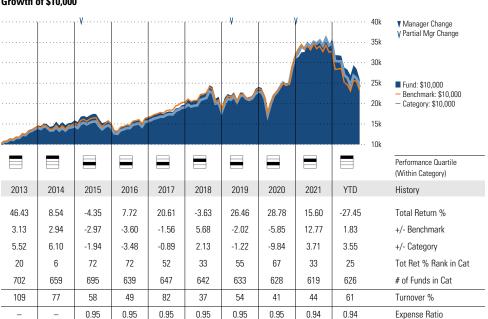
ESG Metrics

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

Growth of \$10,000

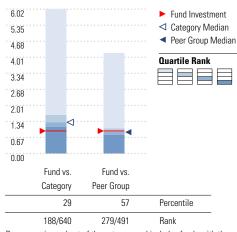
Small Growth

Morningstar Index Russell 2000 Growth 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.

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha 3.53 2.14 Beta 0.93 0.95 **R-Squared** 93.44 91.07 Standard Deviation 24 99 25.97 26.02 Sharpe Ratio 0.35 0.21 0.28 Tracking Error 6.65 7.98 Information Ratio 0.52 0.25 Up Capture Ratio 99.64 99.82 Down Capture Ratio 89.74 94.40 **Portfolio Metrics** Fund Rmark Cat

	Tunu	Dillaik	Gat
Price/Earnings Ratio	16.73	13.92	20.21
Price/Book Ratio	2.98	3.41	3.60
Geom Avg Mkt Cap \$B	3.83	2.37	4.40
ROE	8.78	10.03	15.28

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Allspring Small Company Growth Inst WSCGX

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Utilities

Energy

Industrials

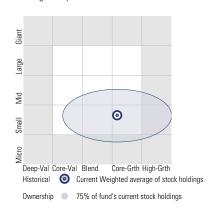
Technology

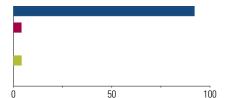
Defensive

Healthcare

Consumer Defensive

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





Asset Allocation as of 09-30-2022

Asset Class Net % Cat% US Stocks 92.03 92.44 Non-US Stocks 3.95 4.23 Bonds 0.00 0.01 Cash 4.02 2.96 0.00 Other 0.37 Total 100.00 100.00

Benchmark Category Average Fund j (3.69 16.99 23.17 27.98 4.67 22.34 0.97 0% 5 10 15 20 25 30 35 40 45 50

Style Breakdown



Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Allspring Government MMkt Select	3.06	3.06	_	_
€ Icon PLC	1.95	5.01	-40.66	Healthcare
➔ PTC Inc	1.51	6.52	-13.66	Technology
➔ BRP Group Inc Class A	1.46	7.98	-27.03	Financial Services
🕀 Ciena Corp	1.44	9.42	-47.47	Technology
€ ASGN Inc	1.43	10.85	-26.77	Technology
$oldsymbol{eta}$ Element Solutions Inc	1.39	12.24	-32.00	Basic Materials
Đ Black Knight Inc Class A	1.33	13.57	-21.91	Technology
$oldsymbol{eta}$ Avantor Inc	1.30	14.87	-53.49	Basic Materials
€ KBR Inc	1.30	16.17	-8.48	Industrials
⊕ Syneos Health Inc Class A	1.27	17.44	-54.08	Healthcare
$oldsymbol{\oplus}$ Ryan Specialty Holdings Inc Class A	1.27	18.71	-	Financial Services
€ Omnicell Inc	1.26	19.96	-51.77	Healthcare
Đ Box Inc Class A	1.24	21.21	-6.87	Technology
\oplus SS&C Technologies Holdings Inc	1.21	22.42	-41.02	Technology

Total Holdings 122

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

0		50		100
See	ctor Weighting as of O	9-30-2022		
		Fund	Bmark	Cat
Դ	Cyclical	24.12	22.42	26.13
æ.	Basic Materials	5.18	4.64	2.94
	Consumer Cyclical	8.01	9.56	10.91
ц.	Financial Services	10.15	6.09	9.44
ŵ	Real Estate	0.78	2.13	2.84
₩ r	Sensitive	45.37	45.97	45.90
G	Communication Services	0.41	2.30	2.05

1.43

18.02

25.51

30.52

4.44

26.08

0.00

6.53

16.49

20.65

31.62

4.53

1.92

25.17

American Century Real Estate I REAIX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 13.88 years.

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

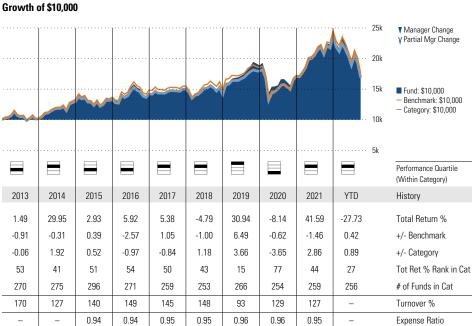
Net Expense: The fund's expense ratio of 0.94 is 8.74% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



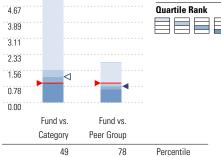
Trailing Perform



Information Ratio

Up Capture Ratio

Down Capture Ratio



147/189 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.93	38.46	26.25
Price/Book Ratio	3.08	2.42	2.16
Geom Avg Mkt Cap \$B	26.66	9.35	25.36
ROE	11.57	9.56	17.30

0.10

98.40

97.26

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129/262



0.10

96.35

95.31

Morningstar Index **Morningstar Category**

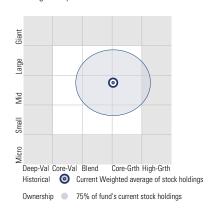
S&P United States REIT TR USD

	~~~		<u>~~~</u>				<b>_</b>	···· 15k	<ul> <li>Fund: \$10,000</li> <li>Benchmark: \$10,0</li> <li>Category: \$10,000</li> </ul>
								5k	Performance Quartile (Within Category)
	2015	2016	2017	2018	2019	2020	2021	YTD	History
	2.93 0.39 0.52 51 296 140	5.92 -2.57 -0.97 54 271 149	5.38 1.05 -0.84 50 259 145	-4.79 -1.00 1.18 43 253 148	30.94 6.49 3.66 15 266 93	-8.14 -0.62 -3.65 77 254 129	41.59 -1.46 2.86 44 259 127	-27.73 0.42 0.89 27 256 –	Total Return % +/- Benchmark +/- Category Tot Ret % Rank ir # of Funds in Cat Turnover %
	0.94	0.94	0.95	0.95	0.96	0.96	0.95	_	Expense Ratio
18								-10	Total Return % as of 09-30-2022 Fund Benchmark Category

Real Estate

# American Century Real Estate I REAIX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Prologis Inc	10.46	10.46	-38.25	Real Estate
$\oplus$ Crown Castle International Corp	6.49	16.95	-28.64	Real Estate
⊕ Welltower Inc	6.06	23.01	-22.88	Real Estate
Public Storage	5.99	28.99	-16.71	Real Estate
AvalonBay Communities Inc	5.41	34.40	-25.19	Real Estate
⊖ SBA Communications Corp	5.13	39.53	-26.28	Real Estate
⊖ American Tower Corp	3.78	43.31	-25.63	Real Estate
€ Essex Property Trust Inc	3.72	47.03	-29.36	Real Estate
⊕ UDR Inc	3.62	50.65	-28.60	Real Estate
€ Kimco Realty Corp	3.27	53.92	-22.84	Real Estate
€ Camden Property Trust	3.26	57.18	-31.57	Real Estate
$\ominus$ Digital Realty Trust Inc	3.19	60.37	-41.86	Real Estate
$\ominus$ Invitation Homes Inc	3.16	63.53	-24.06	Real Estate
$\oplus$ Ventas Inc	3.03	66.55	-18.78	Real Estate
igodoldoldoldoldoldoldoldoldoldoldoldoldol	2.99	69.55	-34.72	Real Estate

### **Total Holdings** 38

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50 100 0

Bmark

99.13

0.00

0.13

0 00

99.00

0.87

0.00

0.00

0.87

0.00

0.00

0.00

0.00

0.00

Fund

97.69

0.35

0.00

0.00

97.34

2.30

0.00

0.00

0.00

2.30

0.00

0.00

0.00

0.00

Cat

99.29

0.06

0.92

0 25

98.06

0.68

0.13

0.02

0.24

0.29

0.03

0.00

0.01

0.02

Fund

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Asset Class	Net %	Cat%
US Stocks	98.57	83.90
Non-US Stocks	0.35	1.44
Bonds	0.00	4.15
Cash	1.08	2.36
Other	0.00	8.16
Total	100.00	100.00

Benchmark [] Category Average

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

## 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** 

Asset Allocation as of 09-30-2022

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**Morningstar Category** Real Estate

S&P United States REIT TR USD

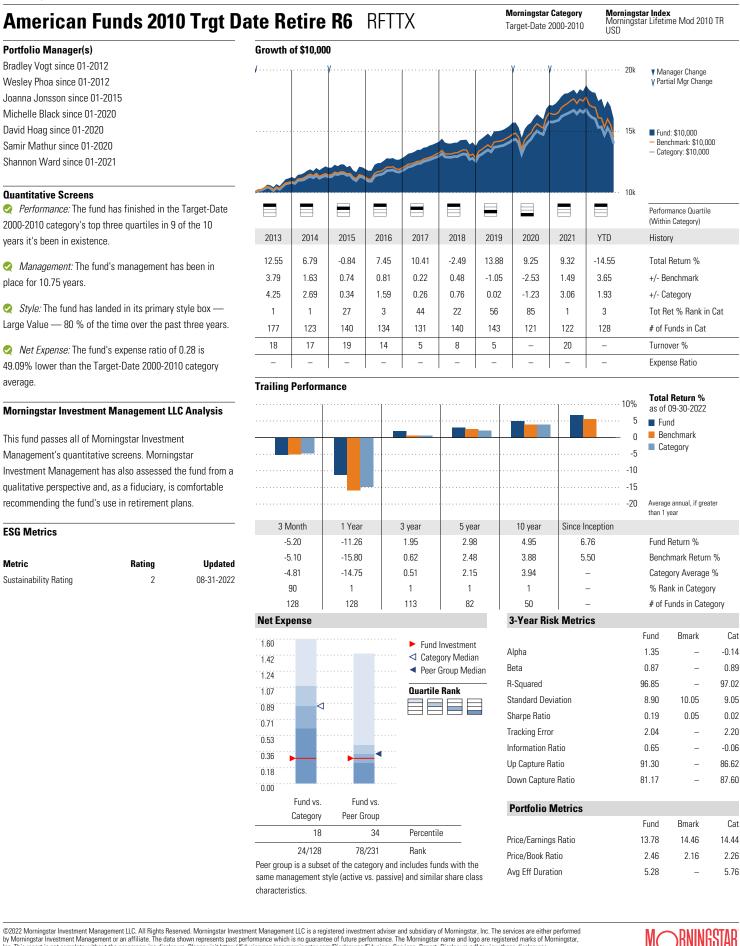
Morningstar Index

average.

**ESG Metrics** 

Metric

## American Funds 2010 Trgt Date Retire R6 RFTTX



Cat

0.02

2.20

Cat

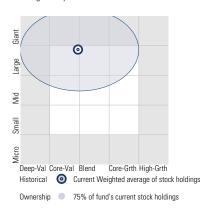
2.26

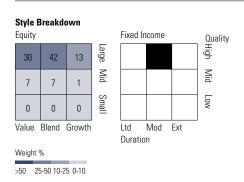
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# American Funds 2010 Trgt Date Retire R6 RFTTX

**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%

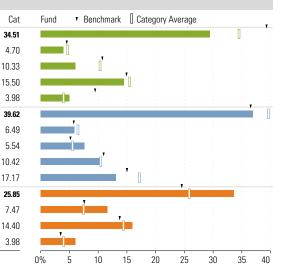
### Fund Bmark Դ Cyclical 29.48 34.51 39.17 ÷. Basic Materials 3.95 4.41 4.70 A **Consumer Cyclical** 6.03 10.60 10.33 **L Financial Services** 14.51 14.81 15.50 ŵ Real Estate 4.99 9.35 3.98 Sensitive ~ 36.90 36.41 39.62 đ **Communication Services** 5.87 5.63 6.49 Energy 7.65 5.06 5.54 ¢ Industrials 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.

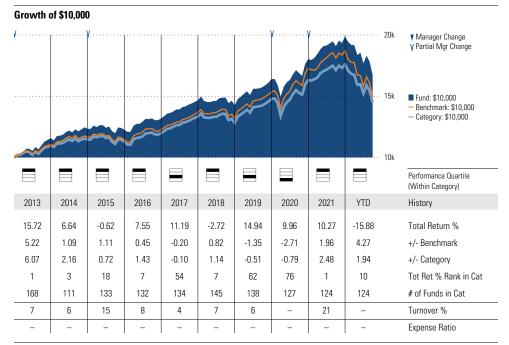
Net Expense: The fund's expense ratio of 0.29 is 50.85% lower than the Target-Date 2015 category average.

### **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.

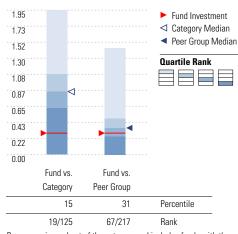
### **ESG Metrics**

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

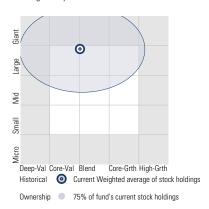
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.98	14.32	14.35
Price/Book Ratio	2.50	2.13	2.24
Avg Eff Duration	5.58	_	5.60

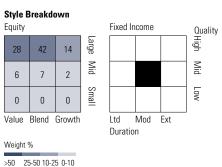
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# American Funds 2015 Trgt Date Retire R6 RFJTX

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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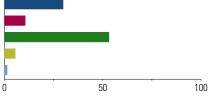
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Utilities



### 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.

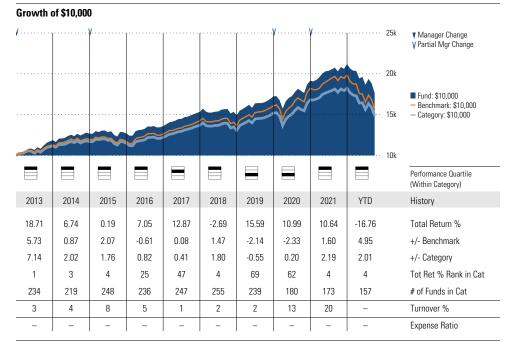
Net Expense: The fund's expense ratio of 0.3 is 51.61% lower than the Target-Date 2020 category average.

### **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.

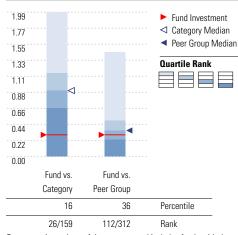
### **ESG Metrics**

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

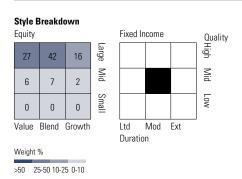
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## American Funds 2020 Trgt Date Retire R6 RRCTX

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



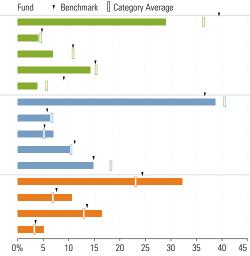


## Top 10 Holdings as of 09-30-2022

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

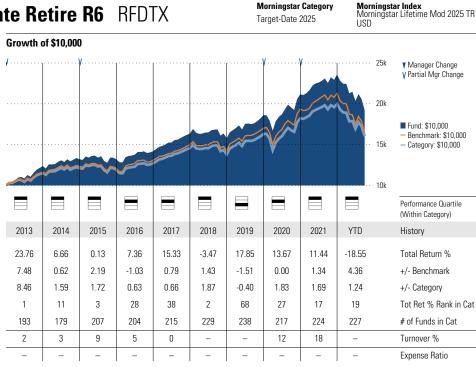
Sustainability Rating

Carbon Risk Score

Metric

## American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Index Morningstar Lifetime Mod 2025 TR

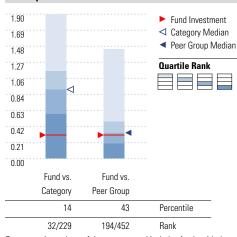






Alpha

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

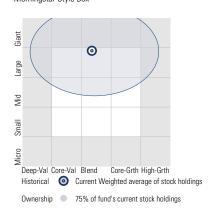
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.68	14.04	14.57
Price/Book Ratio	2.65	2.08	2.25
Avg Eff Duration	5.92	-	6.68

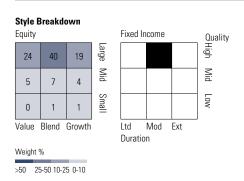
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## American Funds 2025 Trgt Date Retire R6 RFDTX

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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A.

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

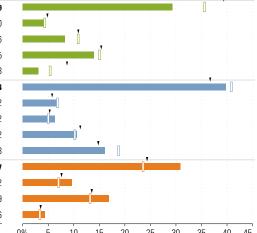


Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Asset Class
US Stocks
Non-US Stocks
Decide

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	<b>in the second s</b>	,
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
	<b>29.32</b> 4.02 8.27 13.93 3.10 <b>39.82</b> 6.77 6.33 10.60 16.12 <b>30.86</b> 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.

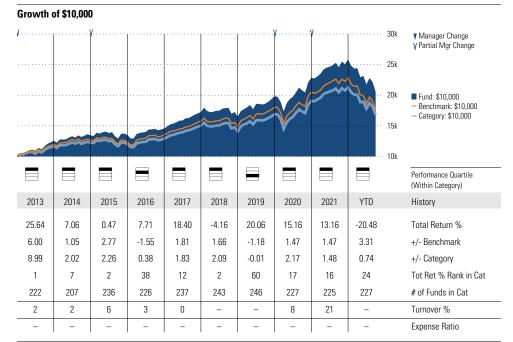
Net Expense: The fund's expense ratio of 0.33 is 51.47% lower than the Target-Date 2030 category average.

### **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.

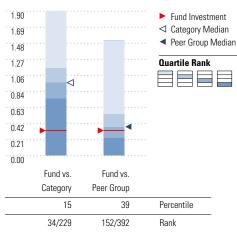
### **ESG Metrics**

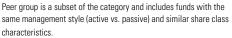
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022











**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

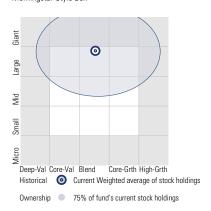
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.05	13.89	14.73
Price/Book Ratio	2.73	2.05	2.30
Avg Eff Duration	6.05	-	6.88

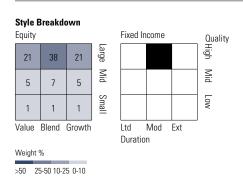
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# American Funds 2030 Trgt Date Retire R6 RFETX

**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

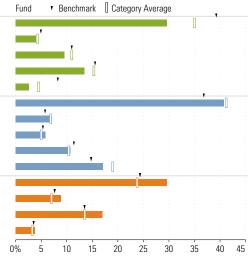
Target-Date 2030

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	
<b>~</b>	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	
•	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.

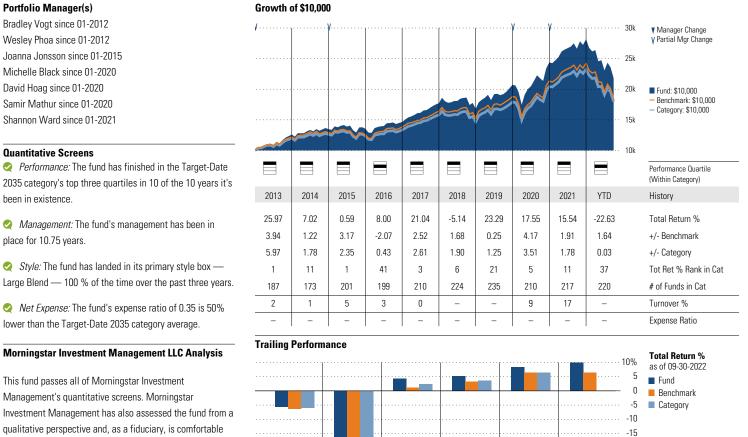
place for 10.75 years.

### 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.

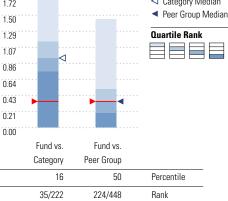
### **Morningstar Investment Management LLC Analysis**

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

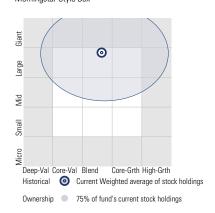
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.27	13.74	14.52
Price/Book Ratio	2.77	2.03	2.26
Avg Eff Duration	6.12	-	7.30

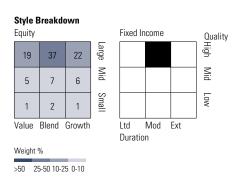
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## American Funds 2035 Trgt Date Retire R6 RFFTX

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

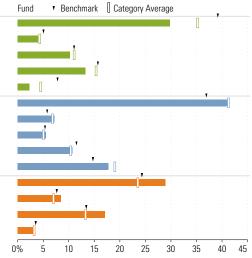
Morningstar Index Morningstar Lifetime Mod 2035 TR USD

## 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
0	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

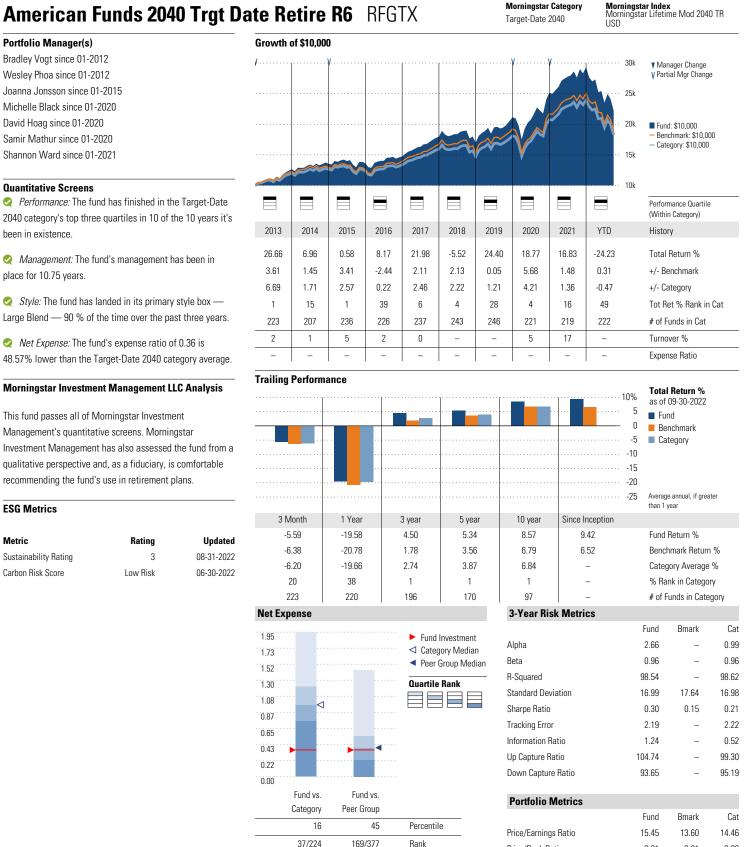
Low Risk

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

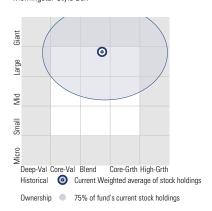
7 75

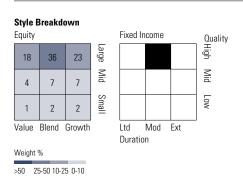
2.81

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

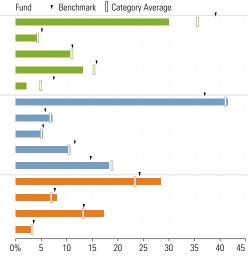
Morningstar Index Morningstar Lifetime Mod 2040 TR USD

## 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	
<b>9</b>	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

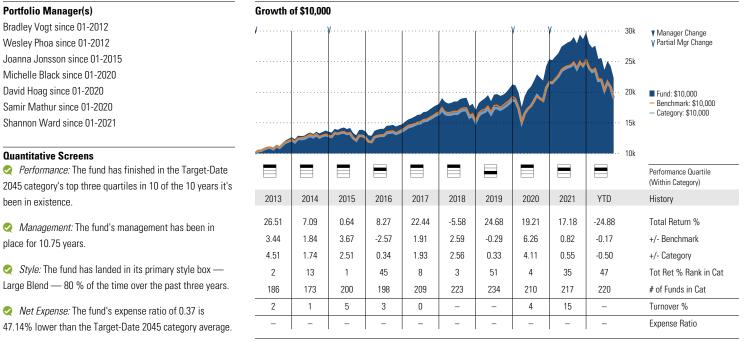
Metric

## American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category

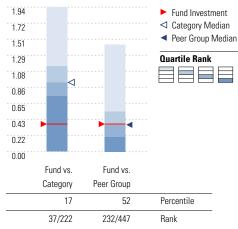
Target-Date 2045

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

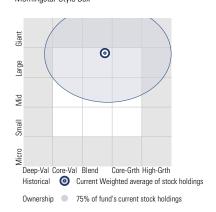
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.53	13.48	14.46
Price/Book Ratio	2.83	1.98	2.22
Avg Eff Duration	6.52	-	8.50

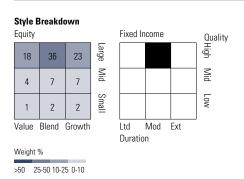
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## American Funds 2045 Trgt Date Retire R6 RFHTX

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

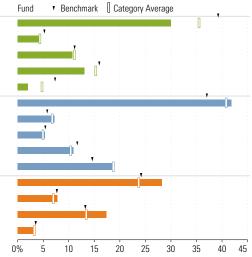
Target-Date 2045

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 	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

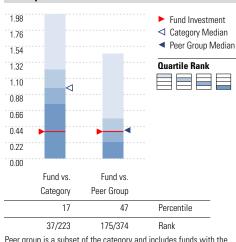
2.66

-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

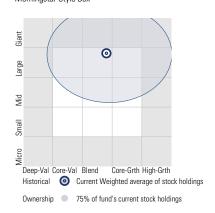
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.62	13.38	14.44
Price/Book Ratio	2.85	1.96	2.21
Avg Eff Duration	6.58	-	8.14

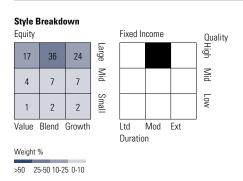
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# American Funds 2050 Trgt Date Retire R6 RFITX

**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

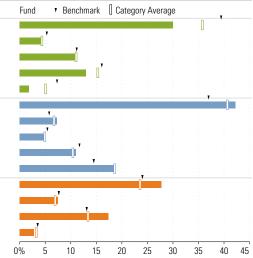
Cat

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>B</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

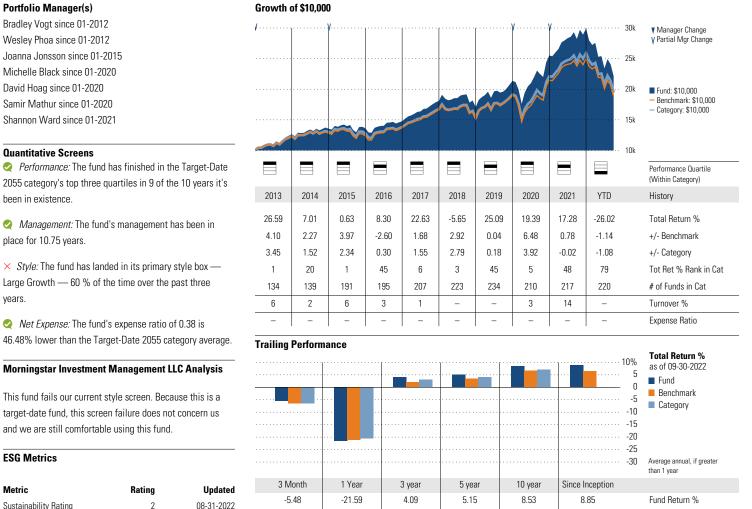
Metric

## American Funds 2055 Trgt Date Retire R6 RFKTX

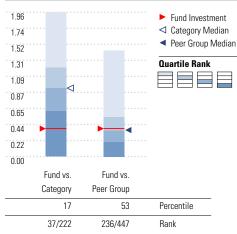
Morningstar Category

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

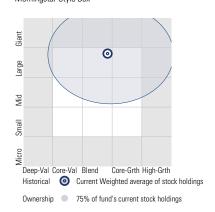
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.65	13.28	14.32
Price/Book Ratio	2.85	1.94	2.18
Avg Eff Duration	6.61	-	9.37

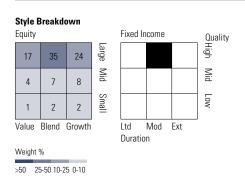
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## American Funds 2055 Trgt Date Retire R6 RFKTX

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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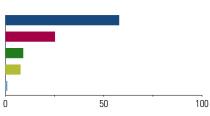
ŵ

~

đ

¢

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

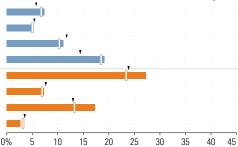
) 100.00	100.00	Total
6.72	0.77	Other
1.44	7.54	Cash
4.46	8.89	Bonds
7 31.43	25.07	Non-US Stocks
2 55.94	57.72	US Stocks
6 Cat%	Net %	Asset Class

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	_	-
$oldsymbol{ m  extsf{ heta}}$ 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{ $	-	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.

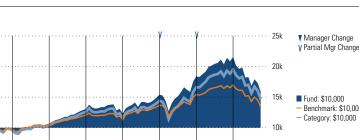
### Morningstar Investment Management LLC Analysis

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



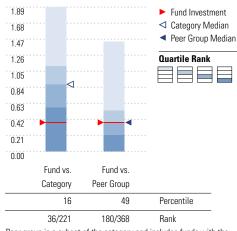
**Morningstar Category** 

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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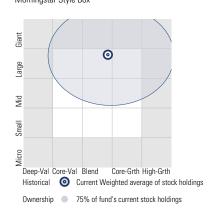


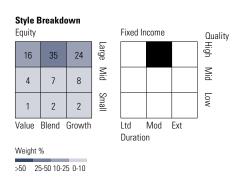
Morningstar Index

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.

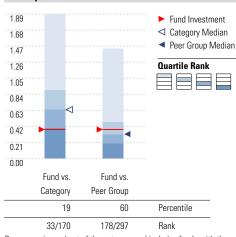
### **ESG Metrics**

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

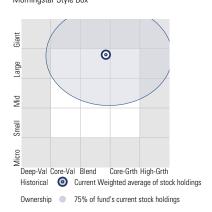
Fund

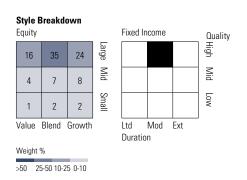
V Partial Mgr Change

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

¢

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 American Balanced R6 RLBGX

### Portfolio Manager(s)

### Quantitative Screens

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

*Management:* The fund's management has been in place for 23.76 years.

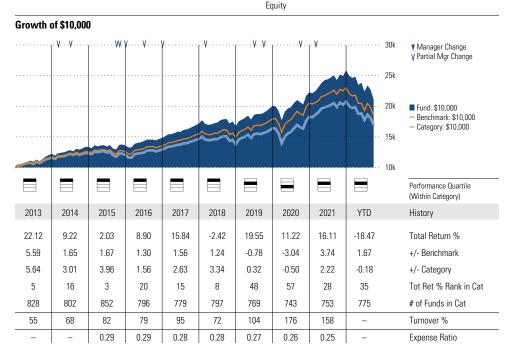
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

### 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



Morningstar Category Allocation--50% to 70%

## Trailing Performance



### 4.92 Fund Investment 4 37 Peer Group Median 3.83 Quartile Rank 3.28 2.73 2.19 1 64 1.09 0.55 0.00 Fund vs. Fund vs. Peer Group Category 2 6 Percentile

13/791 38/646 Rank 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 Alnha 1.22 -0.19 Beta 0.94 1.01 **R**-Squared 96 95 93.81 _ Standard Deviation 12.60 13.19 13.79 Sharpe Ratio 0.30 0.21 0 19 Tracking Error 2 33 3.33 -0.07 Information Ratio 0 48 Up Capture Ratio 100.69 100.14 Down Capture Ratio 94.41 101.57 **Portfolio Metrics** Fund Bmark Cat

Tunu	DITICIN	Gat
14.57	15.39	15.85
2.94	2.51	2.63
6.92	6.45	5.02
	2.94	14.5715.392.942.51

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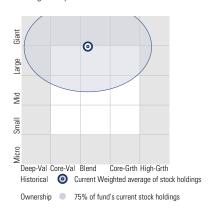


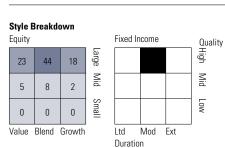
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

# American Funds American Balanced R6 RLBGX

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





Weight %

>50 25-50 10-25 0-10

### Top 10 Holdings as of 09-30-2022

		·
0	50	100

## Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

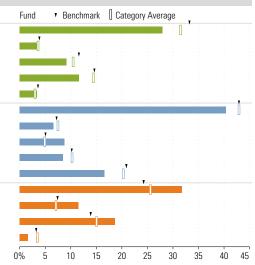
		Fund	Bmark	Cat
Դ	Cyclical	27.90	33.09	31.49
<i>.</i>	Basic Materials	3.73	3.71	3.59
A	Consumer Cyclical	9.16	11.45	10.46
цф	Financial Services	11.62	14.48	14.43
ŵ	Real Estate	3.39	3.45	3.01
~~	Sensitive	40.37	42.78	42.93
d	Communication Services	6.64	7.08	7.49
0	Energy	8.72	4.91	4.91
¢	Industrials	8.43	10.05	10.25
	Technology	16.58	20.74	20.28
-	Defensive	31.74	24.12	25.60
F	Consumer Defensive	11.52	7.27	7.10
٠	Healthcare	18.65	13.76	15.05
2	Utilities	1.57	3.09	3.45
-				

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

**Morningstar Index** 

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\oplus$ Capital Group Central Cash Fund	_	12.06	12.06	_	_
蓉 Cash And Other Assets Less Liablities	-	7.58	19.64	_	-
🕀 Cap Grp Cent Fd Ser li	-	5.14	24.79	_	-
⊖ Microsoft Corp	-	3.52	28.31	-30.20	Technology
$\ominus$ UnitedHealth Group Inc	-	2.65	30.96	1.52	Healthcare
⊖ Broadcom Inc	-	2.37	33.33	-31.42	Technology
$igodoldsymbol{ m Philip}$ Morris International Inc	-	1.85	35.18	-8.65	Consumer Defensive
⊕ Pfizer Inc	-	1.47	36.65	-23.86	Healthcare
The Home Depot Inc	-	1.39	38.04	-32.14	Consumer Cyclical
CVS Health Corp	-	1.18	39.22	-5.95	Healthcare

 $\oplus$  Increase  $\oplus$  Decrease New to Portfolio



## American Funds Intl Gr and Inc R6 RIGGX

## Portfolio Manager(s)

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

### Quantitative Screens

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

*Management:* The fund's management has been in place for 14.01 years.

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

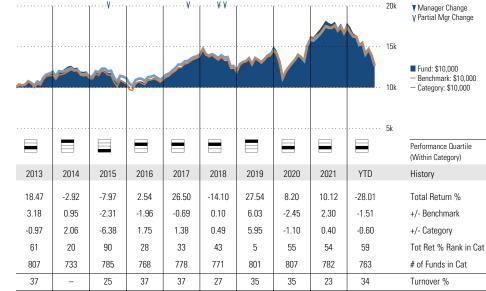
Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

### **Morningstar Investment Management LLC Analysis**

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

### **ESG Metrics**

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



### **Trailing Performance**

0.58

0.58

_

4 4 1

3.92

3.43

2.94

2.45

1.96

1.47

0.98

0.49

0.00

Growth of \$10,000



Fund Investment

Category Median

Quartile Rank

Percentile

Peer Group Median

0.58

0.57

0.57

0.54

0.54

0.53

10%

5

0

-5

**Total Return %** as of 09-30-2022

Benchmark

Fund

Expense Ratio

10 year 3.31 3.01	Since Inception 5.66 3.81	-10 -15 -20 -25 -30	Averag than 1 Fund	ge annual, if gre year Return % :hmark Retur	
3.31	5.01			gory Average	
49	_			ank in Categ	
43	_			Funds in Categ	,
3-Year Risk	Motrico		# UI	i unus in Gat	eyory
J-TEAL NISK	WEU105	F	und	Bmark	Cat
Alpha			0.01	Dinark	0.08
Beta			1.07		1.01
			5.42	_	93.77
R-Squared				-	
Standard Devia	ition		).07	18.48	19.26
Sharpe Ratio			).02	-0.03	-0.02
Tracking Error		3	3.99	-	4.83
Information Rat	tio	-(	).07	-	-0.01
Up Capture Rat	io	107	7.28	-	103.08
Down Capture	107	7.60	-	103.04	
Portfolio M	etrics				
		F	und	Bmark	Cat

	168/796	150/577	Rank				
Peer gro	up is a subset of tl	he category and	d includes funds with the				
same management style (active vs. passive) and similar share class							
characte	ristics.						

26

Fund vs

Peer Group

Price/Earnings Ratio 11.83 11.06 11.27 Price/Book Ratio 1.58 1.49 1.51 Geom Avg Mkt Cap \$B 39.09 34 91 41.65 ROE 19.35 18.13 20.02

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Fund vs

Category

21

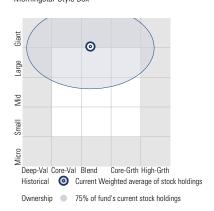


**Morningstar Category** Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

## American Funds Intl Gr and Inc R6 RIGGX

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





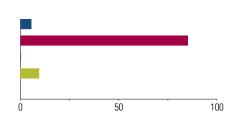


Weight %

<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

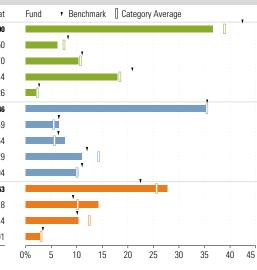
		Fund	Bmark	Cat
Դ	Cyclical	36.70	42.29	38.90
æ.	Basic Materials	6.17	8.16	7.50
	Consumer Cyclical	10.28	10.91	10.70
<b>H</b>	Financial Services	17.94	20.73	18.44
ŵ	Real Estate	2.31	2.49	2.26
V ^{ar}	Sensitive	35.55	35.38	35.46
đ	Communication Services	6.49	6.35	5.49
0	Energy	7.64	6.26	5.64
¢	Industrials	11.05	11.87	14.29
	Technology	10.37	10.90	10.04
-	Defensive	27.75	22.32	25.63
F	Consumer Defensive	14.24	9.14	10.18
٠	Healthcare	10.34	9.95	12.44
9	Utilities	3.17	3.23	3.01

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

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category Foreign Large Blend



1	Greater Asia	Fund % 28.28	Cat % 36.02	Americas	Fund % 15.73	Cat % 9.12	Greater Europe	Fund % 55.98	Cat % 54.87	Market Maturity	Fund %
	Japan	7.17	18.20	North America	11.06	7.95	United Kingdom	16.06	13.86	Developed Markets	84.41
	Australasia	0.28	5.40	Central/Latin	4.67	1.17	W euro-ex UK	39.28	39.70	Emerging Markets	15.59
	Asia-4 Tigers	10.32	6.89				Emrgng Europe	0.24	0.06	Not Available	0.00
	Asia-ex 4 Tigers	10.51	5.53				Africa	0.40	1.25		
	Not Classified	0.00	0.00								
>75	5										

Top 10 Holdings as of 09-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Đ Capital Group Central Cash M	9.26	9.26	_	_
🕀 AstraZeneca PLC	3.15	12.41	17.14	Healthcare
igodolog British American Tobacco PLC	2.91	15.32	24.01	Consumer Defensive
Taiwan Semiconductor Manufacturing Co Ltd	2.72	18.03	-30.04	Technology
$\oplus$ Philip Morris International Inc	1.78	19.81	-8.65	Consumer Defensive
€ Novo Nordisk A/S Class B	1.68	21.49	4.70	Healthcare
Airbus SE	1.66	23.15	-19.55	Industrials
$\ni$ ASML Holding NV	1.55	24.70	-37.96	Technology
➔ BAE Systems PLC	1.52	26.22	46.42	Industrials
ightarrow Nestle SA	1.33	27.55	-14.55	Consumer Defensive

## Total Holdings 241

 $\oplus$  Increase  $\oplus$  Decrease R 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.

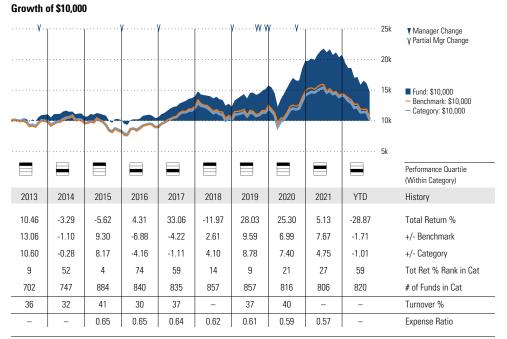
Net Expense: The fund's expense ratio of 0.57 is 50.86% lower than the Diversified Emerging Mkts category average.

### 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.

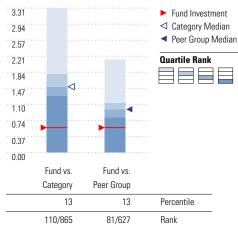
### **ESG Metrics**

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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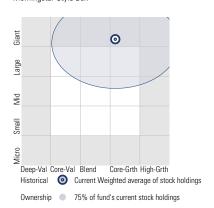


Morningstar Category Morningstar Index

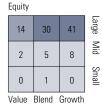
Diversified Emerging Mkts MSCI EM NR USD

# American Funds New World R6 RNWGX

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





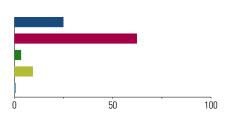


Weight %

<25

>50 25-50 10-25 0-10

## World Regions % Equity 09-30-2022



## Sector Weighting as of 09-30-2022

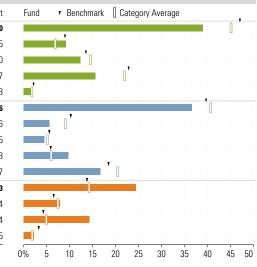
Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	38.94	46.87	45.10
æ.	Basic Materials	9.21	8.82	6.85
<b>~</b>	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
$\oplus$ 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
$\ominus$ 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

 $\oplus$  Increase  $\oplus$  Decrease otin New to Portfolio

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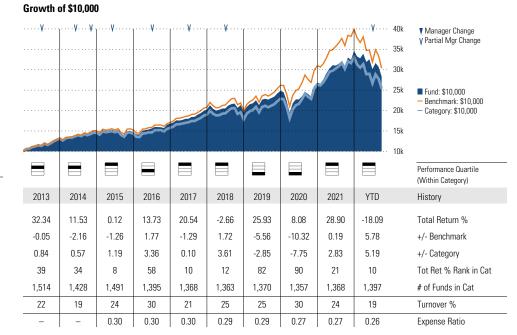


## American Funds Washington Mutual R6 RWMGX

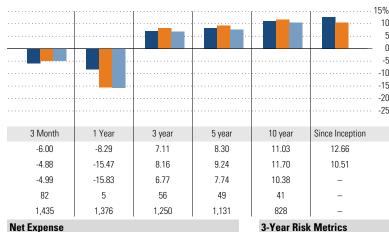
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD



### **Trailing Performance**



Fund Investment Category Median

Quartile Rank

Peer Group Median



10

5

0

-5 -10 **Total Return %** 

as of 09-30-2022

Benchmark

Category

Fund

	Fund	Bmark	Cat
Alpha	-0.11	-	-1.32
Beta	0.88	-	0.96
R-Squared	93.37	-	95.48
Standard Deviation	18.40	20.30	19.87
Sharpe Ratio	0.43	0.45	0.37
Tracking Error	5.37	-	4.01
Information Ratio	-0.20	-	-0.98
Up Capture Ratio	87.99	-	92.89
Down Capture Ratio	88.72	-	97.59
<b>Dortfolio Motrico</b>			

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.02	17.98	18.23
Price/Book Ratio	2.88	3.38	3.60
Geom Avg Mkt Can \$B	121.35	164 20	210.33

29.82

	Formono metrics	
		Fund
Percentile	Price/Earnings Ratio	15.02
Rank	Price/Book Ratio	2.88
includes funds with the	Geom Avg Mkt Cap \$B	121.35

ROE

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

14

Fund vs

123/883

Peer Group



31.94

32.91

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

### Quantitative Screens

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

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

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

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

### **Morningstar Investment Management LLC Analysis**

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

## ESG Metrics

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

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Fund vs

Category

232/1463

16

4.87

2.71 2.16 1.62 1.08 0.54 0.00

## American Funds Washington Mutual R6 RWMGX

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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

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

50

Bmark

29.69

2.24

11.44

13 11

2.90

44.73

8.07

4.55

8.32

23.79

25.58

7.33

15.18

3.07

Fund

26.94

2.45

6.58

16.55

1.36

39.96

5.34

6.63

11.70

16.29

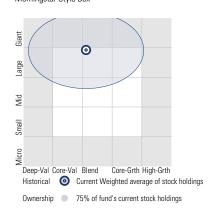
33.10

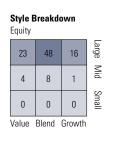
6.40

23.59

3.11

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





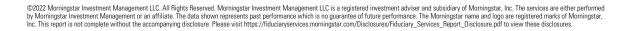


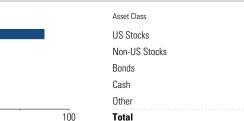
### Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.40	5.40		
	5.12	5.12	-30.20	Technology
⊖ Broadcom Inc	4.88	10.00	-31.42	Technology
$\oplus$ Capital Group Central Cash Fund	4.66	14.66	-	-
$\ominus$ UnitedHealth Group Inc	4.61	19.27	1.52	Healthcare
⊕ Pfizer Inc	2.49	21.76	-23.86	Healthcare
	2.33	24.09	-5.95	Healthcare
Marsh & McLennan Companies Inc	2.33	26.42	-13.16	Financial Services
$\ni$ Comcast Corp Class A	2.20	28.62	-40.15	Communication Svc
$oldsymbol{eta}$ Northrop Grumman Corp	1.99	30.61	22.81	Industrials
⊖ Johnson & Johnson	1.93	32.54	-2.57	Healthcare
The Home Depot Inc	1.86	34.39	-32.14	Consumer Cyclical
$\ominus$ CME Group Inc Class A	1.78	36.18	-21.15	Financial Services
	1.65	37.83	18.13	Healthcare
➔ AbbVie Inc	1.33	39.16	2.52	Healthcare
$\oplus$ JPMorgan Chase & Co	1.30	40.46	-32.11	Financial Services

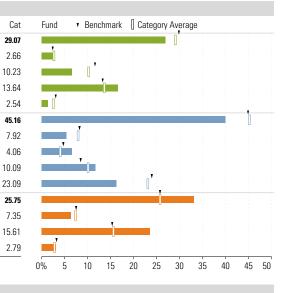
### Total Holdings 192

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





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





**Morningstar Category** 

📕 Large Blend

Morningstar Index S&P 500 TR USD

## Federated Hermes Govt Ultrashort IS FGUSX

### 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 6 of the 10 years it's been in existence.

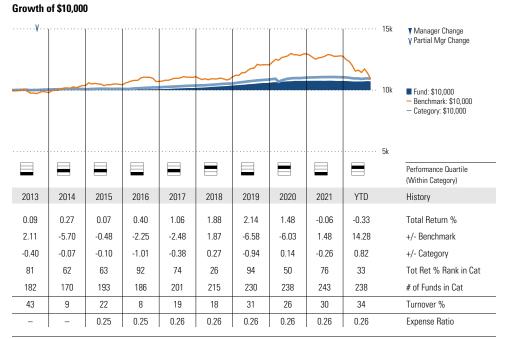
Management: The fund's management has been in place for 25.24 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 44.68% lower than the Ultrashort Bond category average.

#### **Morningstar Investment Management LLC Analysis**

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

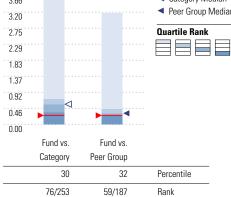


Morningstar Category

Ultrashort Bond







0.12 16.20 Standard Deviation 0.55 5.36 1.88 Sharpe Ratio -0.26 -0.70 -0.23 Tracking Error 5.09 5.17 Information Ratio 0.73 0.69 Up Capture Ratio 12.06 25.28 Down Capture Ratio 1.85 12.13 **Portfolio Metrics** Fund Bmark Cat

Avg Eff Duration	0.36	4.43	0.90
Avg Eff Maturity	2.55	-	2.34

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 Agg Bond TR USD

# Federated Hermes Govt Ultrashort IS FGUSX

Asset Allocation as of 09-30-2022

### 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

				0%	5	10	15	20	25	30	35 40	45 50
Other	0.00	-	0.09	0								
Cash & Equivalents	38.13	-	26.44									
Municipal	0.00	-	1.00	10								
Covered Bond	0.00	-	0.00	ĺ.								
Asset-Backed	0.00	_	14.82	I.			0					
Commercial MBS	0.00	-	1.26									
Non-Agency Residential MBS	0.00	-	0.40	0								
Agency MBS CMO	45.70	-	3.09									
Agency MBS ARM	0.14	-	0.58	I[]								
Agency MBS Pass-Through	1.68	-	0.50	0								
Securitized	47.52	-	20.65					]				
Preferred	0.00	_	0.00	ĺ								
Convertible	0.00	_	4.41	į.	0							
Bank Loan	0.00	_	0.37	0								
Corporate Bond	0.00	_	31.57	i.						[		
Corporate	0.00	-	36.35	I								
Other Government Related	0.00	_	4.12	Ì	0							
Agency/Quasi Agency	9.01	-	1.26									
Inflation – Protected	0.00	-	0.00	Ó								
Treasury	5.34	-	9.99			ĺ						
Government	14.35	_	15.37									
	Fund	Bmark	Cat	Fun	d	• Ben	chmark	Ca	ategory	Avera	qe	
Sector Weighting as of 09	3-30-2022											
0 5			100	То							100.00	100.00
				Otł	ner						0.00	2.22

### 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	-
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	-
$\odot$ 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

	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
100	Total	100.00	100.00

# Fidelity® Contrafund® FCNTX

#### Portfolio Manager(s)

William Danoff since 09-1990

#### Quantitative Screens

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

Management: The fund's management has been in place for 32.06 years.

Style: The fund has landed in its primary style box — Large Growth — 97.06 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.81 is 15.63% lower than the Large Growth category average.

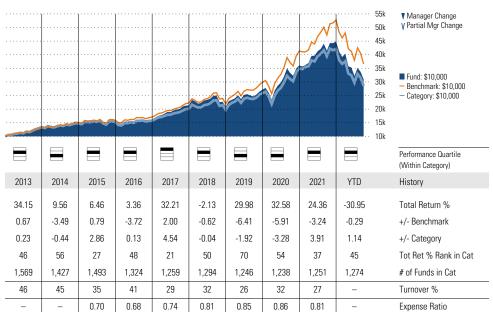
#### Morningstar Investment Management LLC Analysis

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

#### **ESG Metrics**

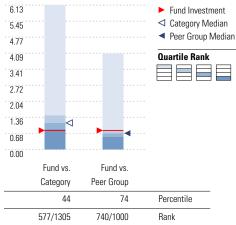
Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022





#### 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.

# of Funds in Category Fund Bmark Cat Alpha -1.88 -3.29 0.92 0.97 Beta 98.08 **R-Squared** 93.15 Standard Deviation 21 47 23 13 23.33 Sharpe Ratio 0.43 0 52 0.37 Tracking Error 3.51 6.09 Information Ratio -0.79 -0.78 Up Capture Ratio 88.01 88.47 Down Capture Ratio 93.24 97.94

#### **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 19.85 23 78 23.27 Price/Book Ratio 3.73 8.32 6.18 Geom Avg Mkt Cap \$B 286.01 240 14 266 70 ROE 30.04 41.06 37.20

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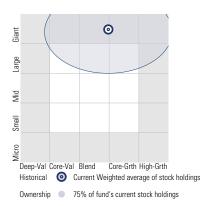
Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

# Fidelity® Contrafund® FCNTX

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







Weight %

>50 25-50 10-25 0-10

### Top 15 Holdings as of 09-30-2022

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

### Total Holdings 332

 $\oplus$  Increase  $\ominus$  Decrease R New to Portfolio

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

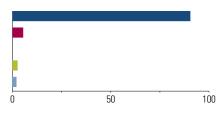
Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 



Bmark

25.91

1.20

16.68

6 40

1.63

55.67

7.45

1.56

7.55

39.11

18.43

6.26

12.11

0.06

Fund

31.94

2.83

12.60

16.19

0.32

48 49

15.51

5.37

3.92

23 69

19.57

3.73

15.46

0.38

Cat

28.66

1.51

15.69

974

1.72

51.49

9.75

2.32

6.05

33.37

19.86

4.32

14.94

0.60

#### Asset Class Net % Cat% US Stocks 90.36 93.35 Non-US Stocks 5.30 4.27 Bonds 0.00 0.01 Cash 2.46 2.00 Other 1.89 0.37 Total 100.00 100.00

Morningstar Index

Russell 1000 Growth TR USD

**Morningstar Category** 

Large Growth

#### Benchmark [] Category Average Fund i î Ì [ 0% 5 10 15 20 25 30 35 40 45 50 55 60

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# JPMorgan US Equity R6 JUEMX

### 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.

× 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





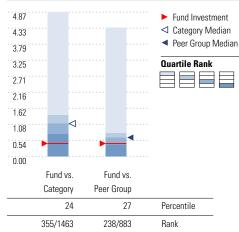




Alpha

Beta

ROE



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

Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund **Bmark** Cat 2.84 -1.32 0.96 1 01 98.68 **R-Squared** 95.48 Standard Deviation 20.57 20.30 19.87 Sharpe Ratio 0 59 0.45 0.37 Tracking Error

2.37

29.92

4.01

32.91

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

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31.94

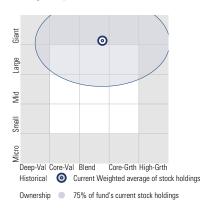
Morningstar Index

S&P 500 TR USD

Morningstar Category Large Blend

# JPMorgan US Equity R6 JUEMX

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





### Weight %

>50 25-50 10-25 0-10

#### 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
$\ni$ 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
$\oplus$ 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

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio



Asset Allocation as of 09-30-2022

Bmark

29.69

2.24

11.44

13 11

2.90

44.73

8.07

4.55

8.32

23.79

25.58

7.33

15.18

3.07

Fund

31.71

3.62

11.74

13 19

3.16

45 35

8.95

3.68

11.15

21.57

22.94

3.49

14.65

4.80

100

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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

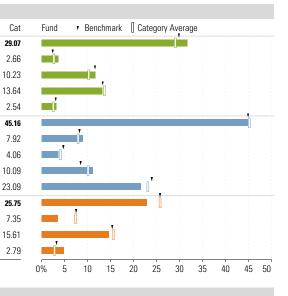
Technology

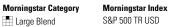
**Consumer Defensive** 

Defensive

Healthcare

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





# Metropolitan West Total Return Bd I MWTIX

Portfolio Manager(s)

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

#### Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

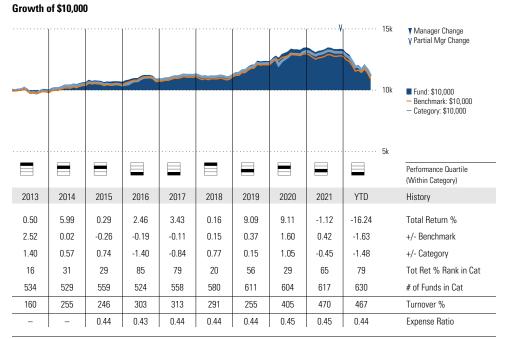
Net Expense: The fund's expense ratio of 0.44 is 40.54% lower than the Intermediate Core-Plus Bond category average.

#### **Morningstar Investment Management LLC Analysis**

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

#### ESG Metrics

Metric Rating 08-31-2022 Sustainability Rating 3



#### **Trailing Performance**

Updated



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

ΔΔ

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Bmark

4 43

Cat

6.08

8.46

Fund

6 48

8.98

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

19 Avg Eff Duration 123/657 255/581 Rank Avg Eff Maturity

Percentile

# Metropolitan West Total Return Bd I MWTIX

## Style Analysis as of 09-30-2022





Duration

·		,		
-50	0	50	100	150

# Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

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

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

	Fund	Bmark	Cat	Fund	• Be	nchmark	Cate	gory Ave	rage			
Government	27.97	-	26.47					[]				
Treasury	24.90	-	15.66			]						
Inflation – Protected	0.19	-	0.28	0								
Agency/Quasi Agency	2.74	-	0.60	()								
Other Government Related	0.14	-	9.93	1	0							
Corporate	26.34	-	26.93									
Corporate Bond	23.07	-	24.97									
Bank Loan	1.45	-	0.43	0								
Convertible	1.82	-	1.41	<b>=</b> )								
Preferred	0.00	-	0.12	[								
Securitized	41.31	-	37.60									
Agency MBS Pass-Through	27.27	-	19.07									
Agency MBS ARM	0.00	-	0.05	[								
Agency MBS CMO	0.82	-	1.02									
Non-Agency Residential MBS	4.48	-	0.52	(								
Commercial MBS	2.09	-	6.60		0							
Asset-Backed	6.65	-	10.34		. (	]						
Covered Bond	0.00	-	0.00	0								
Municipal	0.58	_	0.94									
Cash & Equivalents	2.20	_	4.38									
Other	1.60	_	3.49									
				0% 5	1	) 15	20	25	30	35	40	4

#### Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
🗱 Cash & Cash Equivalents	-	16.31	16.31	-
$\oplus$ United States Treasury Notes 3%	07-2027	6.63	22.94	-
$\oplus$ Federal National Mortgage Association 2%	09-2052	4.90	27.84	-
$\oplus$ Federal National Mortgage Association 2.5%	09-2052	4.67	32.51	-
$\oplus$ United States Treasury Notes 3%	07-2024	4.62	37.13	-
⊖ United States Treasury Notes 3.25%	06-2027	3.41	40.54	_
$\ominus$ United States Treasury Notes 2.5%	05-2024	3.22	43.76	-
⊖ United States Treasury Bonds 2%	11-2041	3.19	46.95	-
United States Treasury Bonds 2.375%	02-2042	2.93	49.88	-
$\oplus$ United States Treasury Notes 3%	06-2024	2.57	52.45	-

#### Total Holdings 2000

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

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## PIMCO Income I2 PONPX

#### Portfolio Manager(s)

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

#### Quantitative Screens

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

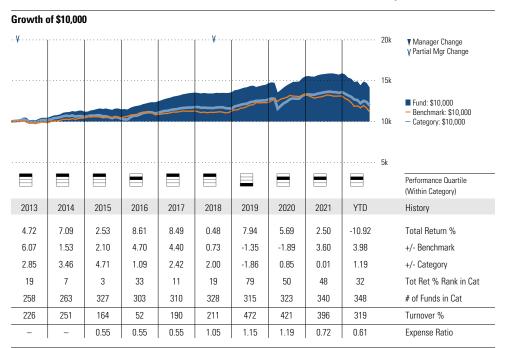
Management: The fund's management has been in place for 15.52 years.

Style Consistency is not calculated for Fixed Income funds.

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

#### **Morningstar Investment Management LLC Analysis**

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



#### **Trailing Performance**



Sharpe Ratio

Tracking Error

0.00 Fund vs Fund vs Peer Group Category 21 39 Percentile 74/361 89/230 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Information Ratio 0.57 0.32 Up Capture Ratio 115.75 121.01 Down Capture Ratio 78.36 94.57 **Portfolio Metrics** Fund Bmark Cat Avg Eff Duration 2 94 4 55 4.01 Avg Eff Maturity 4.83 7.69 7.95

-0.10

4.87

-0.65

-0.19

6.61

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1.95

1.46

0.98

0.49



Morningstar Category Morningstar Index Multisector Bond

Bloomberg US Universal TR USD

# PIMCO Income I2 PONPX

### Style Analysis as of 09-30-2022 Style Breakdown Fixed Income Quality High Mid 5

Ltd Mod Ext Duration

А

В

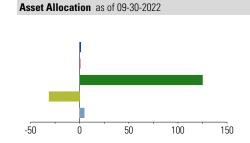
Not Rated

**Credit Rating Breakdown** Fund Bmark Cat AAA 40.76 67.64 21.84 AA 5.76 3.23 4.26 4.00 10.03 8.50 BBB 16.91 10.89 21.28 BB 18.59 3.19 18.20 4.74 3.64 16.05 Below B 9.24 1.38 5.79

0.00

0.00

4 08



#### Asset Class Net % Cat% US Stocks 1.12 1.56 Non-US Stocks 0.41 0.18 Bonds 124.99 96.06 Cash -31.14 0.11 Other 4.61 2.08 Total 100.00 100.00

Morningstar Index

Bloomberg US Universal TR USD

**Morningstar Category** 

Multisector Bond

#### Sector Weighting as of 09-30-2022 Benchmark [] Category Average Fund Bmark Cat Fund Government 26.92 23.86 3.04 8.65 0 Treasurv Inflation - Protected 1.26 0.43 Û 0.21 i I Agency/Quasi Agency 0.96 Other Government Related 22.41 13.82 Corporate 7.38 36.52 _ Corporate Bond 5.00 30.82 Π Bank Loan 1.02 _ 2.84 Convertible 1.08 2.38 Preferred 0 28 ſ. _ 0.48 Securitized 20.33 26.27 _ Agency MBS Pass-Through 8.24 7.83 Agency MBS ARM 0.00 0.00 Agency MBS CMO 0.64 0.61 Non-Agency Residential MBS 3.19 1.59 Commercial MBS 0.20 5.44 Ì 10.80 Asset-Backed 8 06 _ Covered Bond 0.00 0.00 П Municipal 0.04 _ 0.37 **Cash & Equivalents** 24.67 7.42 _ Other 18.58 _ 5.27 0% 5 10 15 20 25 30 35 40

#### Top 10 Holdings as of 09-30-2022

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

### Total Holdings 8056

🕀 Increase  $\ominus$  Decrease 🗱 New to Portfolio

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## PIMCO Real Return 12 PRLPX

#### Portfolio Manager(s)

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

### Quantitative Screens

Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 3.73 years.

Style Consistency is not calculated for Fixed Income funds.

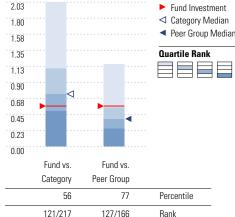
Net Expense: The fund's expense ratio of 0.57 is 3.39% lower than the Inflation-Protected Bond category average.

#### **Morningstar Investment Management LLC Analysis**

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

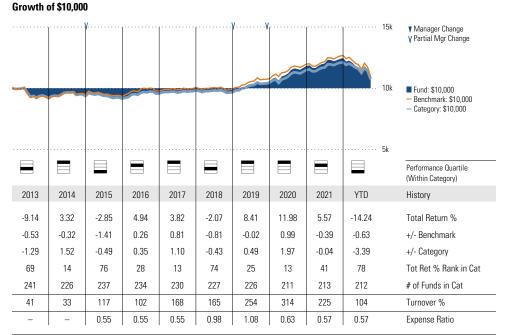






**Morningstar Category** Inflation-Protected Bond Morningstar Index Bloomberg US Treasury US TIPS TR

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.

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# PIMCO Real Return I2 PRLPX

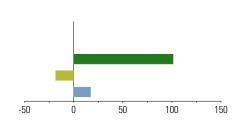
## Style Analysis as of 09-30-2022





Duration

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



#### Asset Class Net % Cat% US Stocks 0.00 0.15 Non-US Stocks 0.00 0.00 Bonds 101.11 97.50 Cash -18.22 1.40 Other 17.11 0.95 Total 100.00 100.00

**Morningstar Category** 

Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

### Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

	Fund	Bmark	Cat	Fund  V Benchmark  Category Average
Government	70.55	-	89.38	
Treasury	0.34	-	0.32	0
Inflation – Protected	47.86	-	83.82	
Agency/Quasi Agency	0.00	-	0.03	
Other Government Related	22.35	_	5.21	
Corporate	0.60	-	2.54	10
Corporate Bond	0.28	_	2.26	10
Bank Loan	0.00	_	0.18	
Convertible	0.09	_	0.10	0
Preferred	0.23	_	0.00	0
Securitized	8.61	-	4.91	
Agency MBS Pass-Through	1.69	-	0.60	0
Agency MBS ARM	0.00	_	0.00	0
Agency MBS CMO	0.09	-	0.41	
Non-Agency Residential MBS	0.56	-	0.24	
Commercial MBS	0.03	-	0.84	
Asset-Backed	4.28	-	2.64	
Covered Bond	1.96	-	0.18	
Municipal	0.00	_	0.02	
Cash & Equivalents	7.49	-	2.40	
Other	12.43	_	0.74	

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 8590

#### Top 10 Holdings as of 09-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ⊖ U S TIPS REV REPO 07-2022 14.39 14 39 _ ⊖ U S TIPS REV REPO 07-2022 14.07 28.46 _ ⊖ Euro Schatz Future Sept 22 09-2022 40.08 11.62 _ ⊖ 10 Year Treasury Note Future Sept 22 09-2022 11.09 51.17 蓉 Offset: Unsettled Trades 10.96 62.13 _ _ ③ 3 Month Euribor TAS Future Mar 23 03-2023 10.55 72.68 _ ⊖ Fin Fut 10Yr Jgb Ose 09/12/22 7.42 80.11 _ € 5 Year Treasury Note Future Sept 22 10-2022 86.85 6.74 _ ⊖ EUROPEAN MONETARY UNION EURO Sold 08-2022 6.68 93.53 _ ⊖ EUROPEAN MONETARY UNION EURO Purchased 08-2022 6.68 100.21 _

#### Total Holdings 1009

⊕ Increase ⊕ Decrease ☎ New to Portfolio

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# Vanguard Developed Markets Index Admiral VTMGX

### 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.

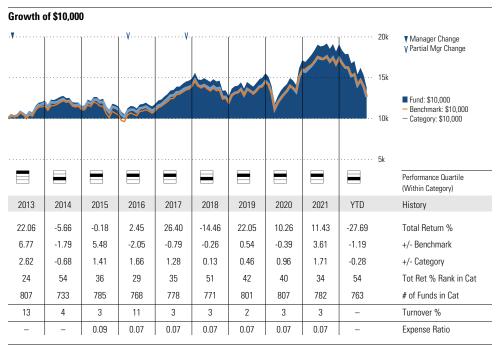
Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

#### 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.

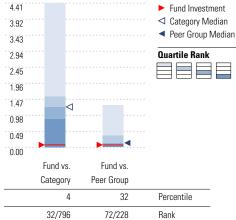
#### **ESG Metrics**

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



#### **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.

20	-	% Rank in Category					
425	-	# of Funds in Category					
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		0.53	-	0.08			
Beta		1.06	-	1.01			
R-Squared		96.96	-	93.77			
Standard Devia	ition	19.95	18.48	19.26			
Sharpe Ratio		0.00	-0.03	-0.02			
Tracking Error		3.67	-	4.83			
Information Ra	tio	0.07	-	-0.01			
Up Capture Rat	io	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

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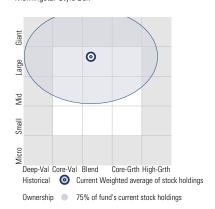


**Morningstar Category** Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

# Vanguard Developed Markets Index Admiral VTMGX

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





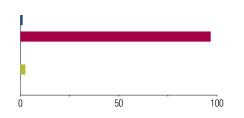


Weight %

<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	40.66	42.29	38.90
æ.	Basic Materials	8.06	8.16	7.50
<b>~</b>	Consumer Cyclical	10.40	10.91	10.70
цф	Financial Services	18.18	20.73	18.44
ŵ	Real Estate	4.02	2.49	2.26
w	Sensitive	36.25	35.38	35.46
g	Communication Services	4.84	6.35	5.49
•	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
F	Consumer Defensive	8.85	9.14	10.18
٠	Healthcare	11.02	9.95	12.44
Ç	Utilities	3.21	3.23	3.01

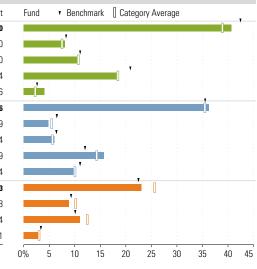
Asset Class	Net %	Cat%
US Stocks	0.94	2.94
Non-US Stocks	96.65	94.78
Bonds	0.00	0.62
Cash	2.32	0.82
Other	0.08	0.83
Total	100.00	100.00

Morningstar Index

MSCI ACWI Ex USA NR USD

**Morningstar Category** 

Foreign Large Blend



	Greater Asia	Fund % 37.33	Cat % 36.02	Americas	Fund % 11.52	Cat % 9.12	Greater Europe	Fund % 51.16	Cat % 54.87	Market Maturity	Fund %
	Japan	21.06	18.20	North America	11.42	7.95	United Kingdom	12.33	13.86	Developed Markets	99.38
	Australasia	7.63	5.40	Central/Latin	0.10	1.17	W euro-ex UK	37.80	39.70	Emerging Markets	0.62
	Asia-4 Tigers	8.36	6.89				Emrgng Europe	0.23	0.06	Not Available	0.00
	Asia-ex 4 Tigers	0.28	5.53				Africa	0.80	1.25		
	Not Classified	0.00	0.00								
j											

Top 10 Holdings as of 09-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\oplus$ Nestle SA	1.69	1.69	-14.55	Consumer Defensive
⊖ Slcmt1142	1.31	3.00	-	-
$\oplus$ Roche Holding AG	1.16	4.16	-13.08	Healthcare
$\oplus$ 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
$\oplus$ ASML Holding NV	0.98	8.27	-37.96	Technology
🕀 Toyota Motor Corp	0.95	9.23	-9.84	Consumer Cyclical
$\oplus$ Novartis AG	0.88	10.10	-3.41	Healthcare
Đ Novo Nordisk A/S Class B	0.87	10.98	4.70	Healthcare

### Total Holdings 4132

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio

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# Vanguard Mid Cap Index Admiral VIMAX

### 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 years.

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
ESG Commitment	1-Low	02-15-2022

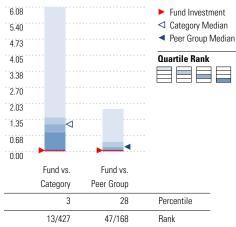


**Morningstar Category** 

Mid-Cap Blend

#### **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.

219		-	# of	Funds in Cate	egory
3-Year Ri	sk Met	rics			
			Fund	Bmark	Cat
Alpha			0.31	-	0.15
Beta			0.98	-	0.97
R-Squared			99.56	-	94.20
Standard De	viation		22.73	23.07	22.99
Sharpe Ratio	)		0.32	0.31	0.30
Tracking Erro	or		1.55	-	5.52
Information I	Ratio		0.18	-	-0.08
Up Capture F	Ratio		99.01	-	96.48
Down Captu	re 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

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Morningstar Index

Russell Mid Cap TR USD

Growth of \$10,000

# Vanguard Mid Cap Index Admiral VIMAX

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** 

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Energy

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Utilities 50

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Bmark

38.83

4.80

12.03

13 46

8.54

40.85

4.04

5.05

14.89

16.87

20.31

4.00

10.49

5.82

Fund

36.14

4.84

9.65

11.40

10.25

40.97

4.28

5.31

12.09

19.29

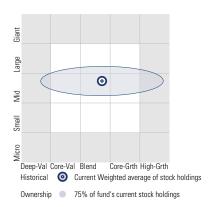
22.91

4.16

12.15

6.60

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







Weight %

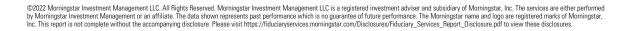
>50 25-50 10-25 0-10

### Top 15 Holdings as of 09-30-2022

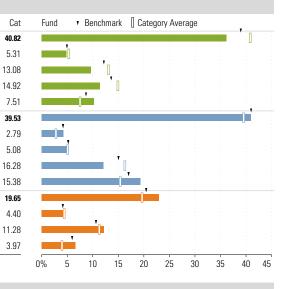
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Synopsys Inc	0.89	0.89	-17.09	Technology
ightarrow Centene Corp	0.86	1.75	-5.57	Healthcare
igodolog Cadence Design Systems Inc	0.81	2.57	-12.30	Technology
∋ Amphenol Corp Class A	0.73	3.30	-22.75	Technology
⇒ IQVIA Holdings Inc	0.72	4.02	-35.80	Healthcare
∋ Realty Income Corp	0.71	4.73	-15.60	Real Estate
ightarrow Corteva Inc	0.66	5.39	21.79	Basic Materials
∋ Devon Energy Corp	0.66	6.04	45.18	Energy
ightarrow 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
ightarrow Microchip Technology Inc	0.61	8.51	-28.95	Technology
ightarrow 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

⊕ Increase ⊖ Decrease 🕸 New to Portfolio







Morningstar Category Morningstar Index

## Vanguard Small Cap Value Index Admiral VSIAX

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.

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

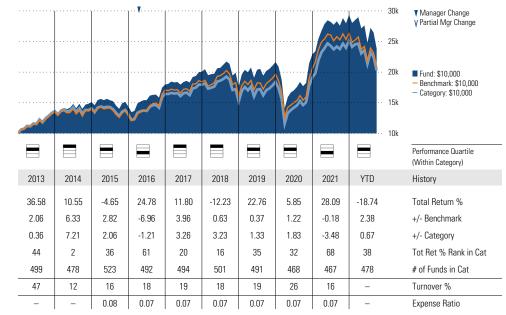
Net Expense: The fund's expense ratio of 0.07 is 93.91% lower than the Small Value category average.

#### **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

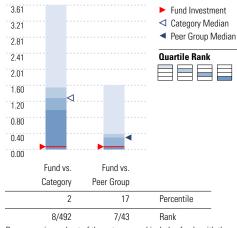


Small Value

#### **Trailing Performance**

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.

318   -	# of Funds in Category			
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	

Portiono 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

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Morningstar Category Morningstar Index

Russell 2000 Value TR USD

# Vanguard Small Cap Value Index Admiral VSIAX

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Energy

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Utilities

Sensitive

Industrials

Technology

Defensive

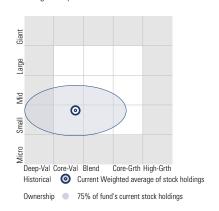
Healthcare

Asset Allocation as of 09-30-2022

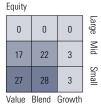
Sector Weighting as of 09-30-2022

50

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
⊖ Slcmt1142	0.82	0.82	_	_
⊕ Quanta Services Inc	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
$\oplus$ 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
$\oplus$ 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
$\oplus$ Booz Allen Hamilton Holding Corp Class A	0.45	7.39	10.44	Industrials
€ APA Corp	0.45	7.84	28.54	Energy
$\oplus$ Essential Utilities Inc	0.44	8.28	-21.39	Utilities

#### Total Holdings 895

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





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

#### Cat Fund Fund Bmark 49.15 53.08 50.26 Basic Materials 5.74 3.36 5.71 Consumer Cyclical 11.44 9.92 12.73 20.80 **Financial Services** 26 51 24 49 Real Estate 11.17 13.29 7.33 35.26 26.23 35.83 **Communication Services** 1.89 2.88 1.93 6.56 6.36 5.32 19.57 11.49 18.02 744 6.54 9.32 15.60 20.70 13.92 **Consumer Defensive** 4.73 3.44 4.24 5.68 12.22 6.43 5.19 5.04 3.25

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