American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

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

Quantitative Screens

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

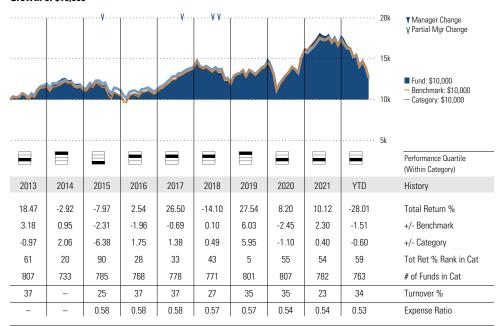
Morningstar Investment Management LLC Analysis

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

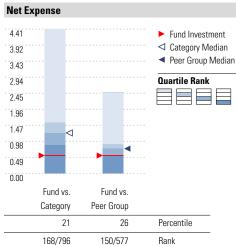
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.01	_	0.08
Beta	1.07	_	1.01
R-Squared	96.42	_	93.77
Standard Deviation	20.07	18.48	19.26
Sharpe Ratio	-0.02	-0.03	-0.02
Tracking Error	3.99	_	4.83
Information Ratio	-0.07	_	-0.01
Up Capture Ratio	107.28	_	103.08
Down Capture Ratio	107.60	_	103.04

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





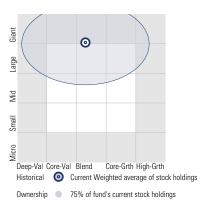
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

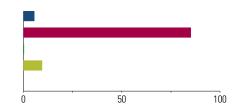
Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022



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

Style Breakdown

Equity

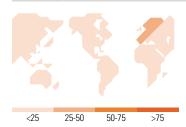
	. ,			
	31	29	23	raige
	4	6	5	2
	1	0	1	olligii
١	Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Sec	ctor Weighting as of 09-3	30-2022											
		Fund	Bmark	Cat	Fund	•	Benchmark	Cat	egory Av	erage			,
_Մ	Cyclical	36.70	42.29	38.90									
A	Basic Materials	6.17	8.16	7.50		<u> </u>	' i <u>.</u>						
A	Consumer Cyclical	10.28	10.91	10.70									
Ę	Financial Services	17.94	20.73	18.44									
ŵ	Real Estate	2.31	2.49	2.26									
W	Sensitive	35.55	35.38	35.46									
	Communication Services	6.49	6.35	5.49									
•	Energy	7.64	6.26	5.64									
Ф	Industrials	11.05	11.87	14.29									
	Technology	10.37	10.90	10.04			= 0						
→	Defensive	27.75	22.32	25.63		,	7						
Ħ	Consumer Defensive	14.24	9.14	10.18									
٠	Healthcare	10.34	9.95	12.44			- [
•	Utilities	3.17	3.23	3.01									
					0%	5	10 15	5 20	25	30	35	40	45

World Regions % Equity 09-30-2022



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

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

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

Total Holdings 241



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

Piyada Phanaphat since 01-2020

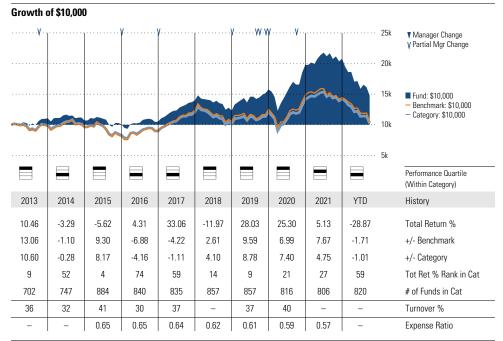
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.3 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time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

Morningstar Investment Management LLC Analysis

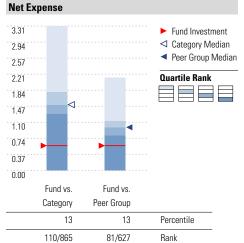
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

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

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



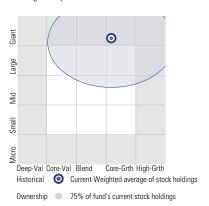


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022

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

100.00

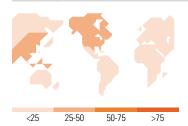
100.00

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

100

Total

World Regions % Equity 09-30-2022



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

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

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

Total Holdings 582



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

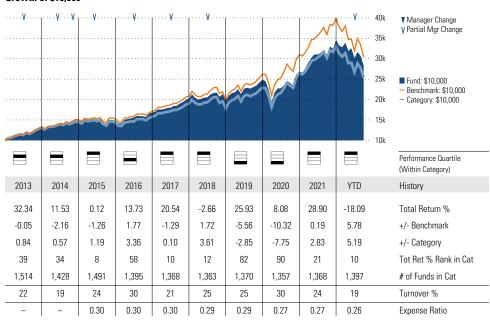
Morningstar Investment Management LLC Analysis

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

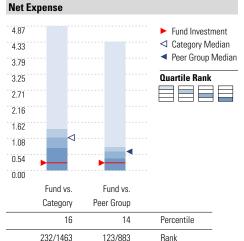
ESG Metrics

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

Growth of \$10,000

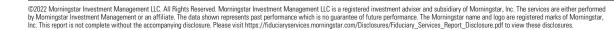






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.11	_	-1.32
Beta	0.88	_	0.96
R-Squared	93.37	_	95.48
Standard Deviation	18.40	20.30	19.87
Sharpe Ratio	0.43	0.45	0.37
Tracking Error	5.37	_	4.01
Information Ratio	-0.20	_	-0.98
Up Capture Ratio	87.99	_	92.89
Down Capture Ratio	88.72	_	97.59

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





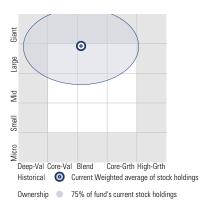
American Funds Washington Mutual R6 RWMGX

Morningstar Category Morni ☐ Large Blend S&P 5

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

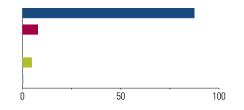
23	48	16	Large
4	8	1	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



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

Se	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark] Category Average
b	Cyclical	26.94	29.69	29.07	
i.	Basic Materials	2.45	2.24	2.66	
4	Consumer Cyclical	6.58	11.44	10.23	
£	Financial Services	16.55	13.11	13.64	
ŧ	Real Estate	1.36	2.90	2.54	
M	Sensitive	39.96	44.73	45.16	
	Communication Services	5.34	8.07	7.92	
•	Energy	6.63	4.55	4.06	
\$	Industrials	11.70	8.32	10.09	
2	Technology	16.29	23.79	23.09	
→	Defensive	33.10	25.58	25.75	
	Consumer Defensive	6.40	7.33	7.35	
1	Healthcare	23.59	15.18	15.61	
•	Utilities	3.11	3.07	2.79	

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

Total Holdings 192



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

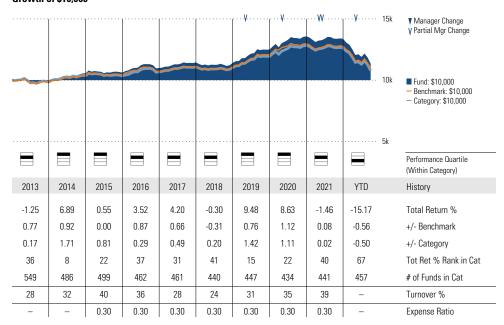
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Exp	ense		
4.62			► Fund Investment
4.11			Category Median
3.59			 Peer Group Median
3.08			Quartile Rank
2.57			
2.05			
1.54			
1.03	□		
0.51		····•	
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	21	35	Percentile
	97/469	142/408	Rank

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

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



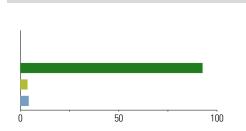
Duration

Baird Aggregate Bond Inst BAGIX

BAGIX Asset Allocation as of 09-30-2022

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





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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.90	3.53	48.24
AA	3.70	74.59	11.54
A	12.90	10.82	24.71
BBB	23.90	8.32	12.75
BB	0.60	0.28	1.25
В	0.00	0.00	0.50
Below B	0.00	0.00	0.28
Not Rated	0.00	2.46	0.73

Sector Weighting as of 09-		Б	0				. П ~					
	Fund	Bmark	Cat	Fund		Benchma	ark [] C	ategory	Average			
Government	28.46	_	30.91		:			:				
Treasury	28.43	_	24.98									
Inflation – Protected	0.00	-	1.47									
Agency/Quasi Agency	0.03	_	1.12									
Other Government Related	0.00	_	3.34	į								
Corporate	38.86	-	26.16									
Corporate Bond	34.88	_	24.80									
Bank Loan	0.00	_	0.05									
Convertible	3.98	_	1.27									
Preferred	0.00	_	0.04									
Securitized	28.13	-	34.55									
Agency MBS Pass-Through	16.70	_	22.81									
Agency MBS ARM	0.00	_	0.18									
Agency MBS CM0	2.92	_	2.43									
Non-Agency Residential MBS	0.39	_	0.20									
Commercial MBS	4.61	_	2.81									
Asset-Backed	3.51	-	6.12									
Covered Bond	0.00	_	0.00									
Municipal	1.08	-	0.67	10								
Cash & Equivalents	3.47	-	5.99									
Other	0.00	_	1.74	[
				0%	5	10	15	20	25	30	35	4(

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

Total Holdings 1528



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

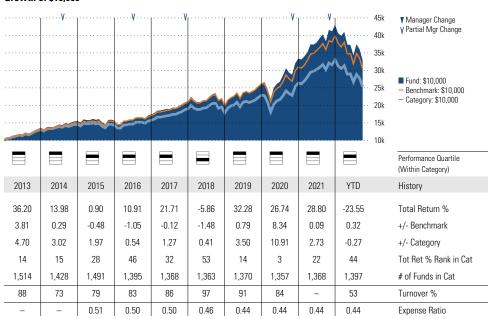
Morningstar Investment Management LLC Analysis

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.

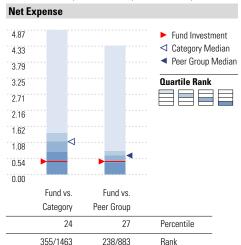
ESG Metrics

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

Growth of \$10,000







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

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

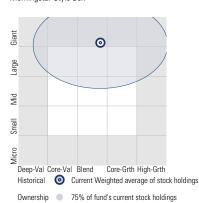


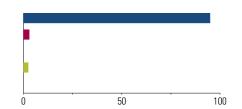
JPMorgan US Equity R6 JUEMX

Asset Allocation as of 09-30-2022

Morningstar CategoryMorningstar Index■ Large BlendS&P 500 TR USD

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





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

Style	Breakdown

Equity

2 6 0	Large
	Mid
0 0 0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

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

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

Total Holdings 51



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 3.92 years.

Style Consistency is not calculated for Fixed Income funds.

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

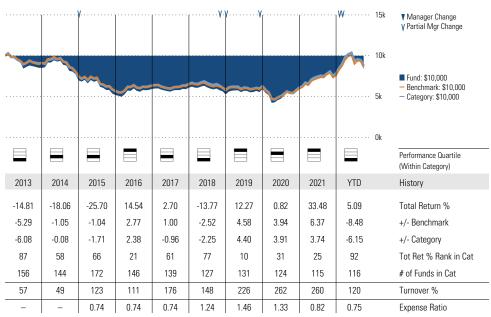
Morningstar Investment Management LLC Analysis

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

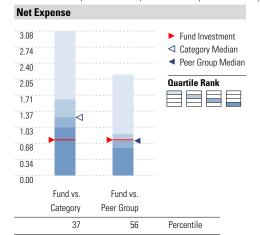
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000







	44/117	39/70	Rank	
Peer group	is a subset of t	he category an	d includes fun	ds with the
same man	agement style (a	active vs. passi	ve) and simila	r share class
characteri	etice			

3-1 cai nisk ivicuits			
	Fund	Bmark	Cat
Alpha	-0.72	_	0.25
Beta	1.17	_	1.03
R-Squared	95.96	_	86.02
Standard Deviation	22.45	18.76	21.13
Sharpe Ratio	0.69	0.73	0.70
Tracking Error	5.55	_	7.77
Information Ratio	0.19	_	0.08
Up Capture Ratio	113.17	_	102.21
Down Capture Ratio	115.56	_	102.72

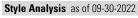
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	_	8.51
Price/Book Ratio	1.51	_	1.62
Geom Avg Mkt Cap \$B	20.09	_	29.32
ROE	16.78	_	22.38



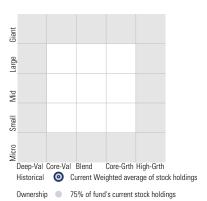
PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Morningstar Index Commodities Broad Basket

Bloomberg Commodity TR USD



Morningstar Style Box™



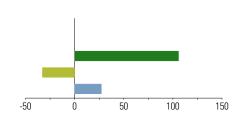


Equity



Value Blend Growth

Weight % >50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

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

		Fund	Bmark	Cat	Fund	▼ Benchmark	Catego	y Average	
Դ	Cyclical	_	_	47.24					
A.	Basic Materials	_	-	47.24					
A	Consumer Cyclical	_	-	0.00	ĺ				
æ	Financial Services	_	-	0.00	0				
fi	Real Estate	_	-	0.00	Ö				
M	Sensitive	-	_	41.11					
d	Communication Services	_	_	0.00	Ò				
•	Energy	_	_	38.04					
\$	Industrials	_	_	3.07					
	Technology	_	_	0.00	Ò				
→	Defensive	-	-	11.65					
Ę	Consumer Defensive	_	_	11.04					
ŀ	Healthcare	_	_	0.61					
?	Utilities	_	_	0.00	ĺ				

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ United States Treasury Notes 0.125%	21.22	21.22	_	_
→ U S TIPS REV REPO	21.20	42.42	_	_
⇒ U S TIPS REV REPO	21.17	63.59	_	_
☆ Offset: Unsettled Trades	17.24	80.83	_	-
⊕ 2 Year Treasury Note Future Sept 22	12.37	93.20	-	_
① United States Treasury Notes 0.625%	9.25	102.45	_	_
→ 10 Year Treasury Note Future Sept 22	8.54	110.99	_	-
	8.40	119.39	_	_
∋ Fin Fut 10Yr Jgb Ose 09/12/22	8.26	127.65	_	_
⊕ 3 Month Euribor TAS Future Mar 23	7.05	134.70	-	_
☆ Cash Offset	6.91	141.61	_	_
⊖ Euro Schatz Future Sept 22	6.87	148.48	_	_
	6.82	155.30	_	_
① United States Treasury Notes 0.75%	6.69	161.99	_	_
EUROPEAN MONETARY UNION EURO Purchased	6.04	168.04	_	_

Total Holdings 859



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014 Lorenzo Pagani since 09-2014 Sachin Gupta since 09-2014

Quantitative Screens

Performance: The fund has finished in the Global Bond-USD Hedged category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 8.02 years.

Style Consistency is not calculated for Fixed Income funds.

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

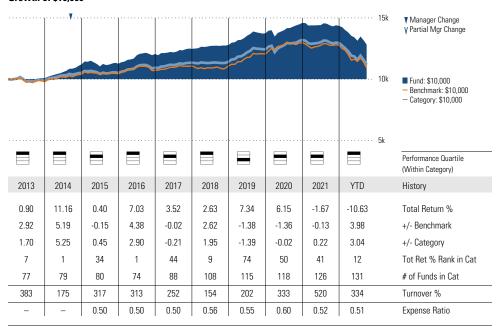
Morningstar Investment Management LLC Analysis

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

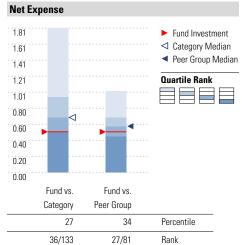
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	04-30-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year -2.39 -10.93-2.49 0.75 2.71 6.20 Fund Return % -4.75 -14.60 -3.26 -0.27 0.89 6.63 Benchmark Return % -3 47 -13 98 -3 62 -n 24 1 02 Category Average % 15 15 19 % Rank in Category 3 133 131 112 95 58 # of Funds in Category



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

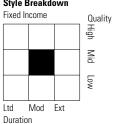
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.67	4.43	6.92
Avg Eff Maturity	7.68	_	7.77

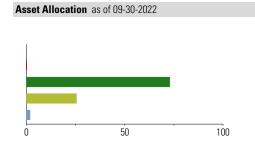


PIMCO International Bond (USD-Hdg) Instl PFORX

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

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





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

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

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

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

Total Holdings 1724



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.43 years.
- Net Expense: The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

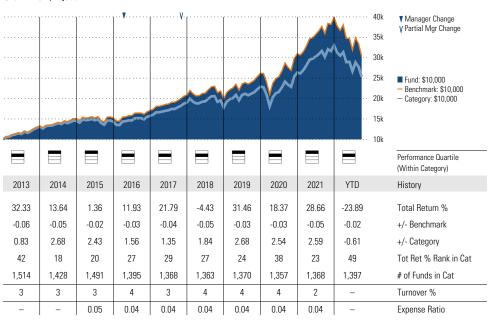
Morningstar Investment Management LLC Analysis

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

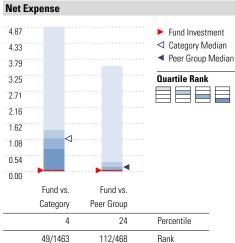
ESG Metrics

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

Growth of \$10,000







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

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



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

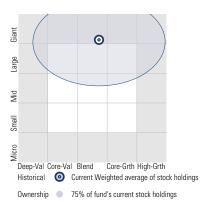
Asset Allocation as of 09-30-2022

Morningstar Category Morningstar Index

Large Blend S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

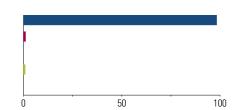
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

Sec	ctor Weighting as of 09-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	29.27	29.69	29.07	
A.	Basic Materials	2.25	2.24	2.66	
A	Consumer Cyclical	11.21	11.44	10.23	
£	Financial Services	12.96	13.11	13.64	
ŵ	Real Estate	2.85	2.90	2.54	
Ma.	Sensitive	46.26	44.73	45.16)
ď	Communication Services	8.42	8.07	7.92	
ð	Energy	4.68	4.55	4.06	
¢	Industrials	8.47	8.32	10.09	
	Technology	24.69	23.79	23.09	
→	Defensive	24.48	25.58	25.75	
=	Consumer Defensive	7.19	7.33	7.35	
٠	Healthcare	14.16	15.18	15.61	
•	Utilities	3.13	3.07	2.79	
					0% 5 10 15 20 25 30 35 40 45 5

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	7.20	7.20	-21.79	Technology
Microsoft Corp	5.83	13.03	-30.20	Technology
⊕ Amazon.com Inc	3.30	16.33	-32.22	Consumer Cyclical
⊕ Tesla Inc	2.07	18.40	-24.70	Consumer Cyclical
⊕ Alphabet Inc Class A	1.93	20.33	-33.97	Communication Svc
⊕ Alphabet Inc Class C	1.80	22.13	-33.54	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.51	23.64	-10.70	Financial Services
🕑 UnitedHealth Group Inc	1.45	25.10	1.52	Healthcare
Ð Johnson & Johnson	1.26	26.36	-2.57	Healthcare
⊕ Exxon Mobil Corp	1.20	27.56	47.00	Energy
NVIDIA Corp	1.13	28.69	-58.69	Technology
⊕ Meta Platforms Inc Class A	1.11	29.80	-59.66	Communication Svc
D JPMorgan Chase & Co	1.00	30.79	-32.11	Financial Services
Procter & Gamble Co	0.99	31.78	-21.17	Consumer Defensive
D Visa Inc Class A	0.97	32.75	-17.50	Financial Services

Total Holdings 506



Vanguard Growth Index Admiral VIGAX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

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 27.77 years.
- Net Expense: The fund's expense ratio of 0.05 is 94.79% lower than the Large Growth category average.

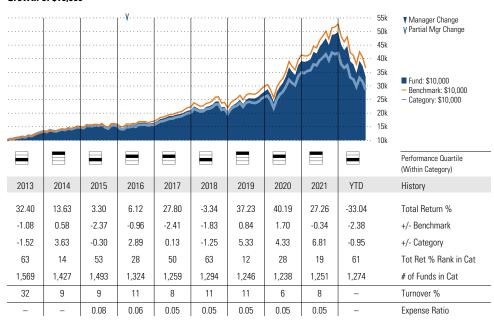
Morningstar Investment Management LLC Analysis

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
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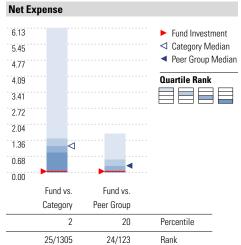
ESG Metrics

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

Growth of \$10,000







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	-1.31	_	-3.29
Beta	1.03	_	0.97
R-Squared	99.68	_	93.15
Standard Deviation	23.93	23.13	23.33
Sharpe Ratio	0.47	0.52	0.37
Tracking Error	1.55	_	6.09
Information Ratio	-0.76	_	-0.78
Up Capture Ratio	100.45	-	88.47
Down Capture Ratio	104.22	-	97.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.71	23.78	23.27
Price/Book Ratio	7.74	8.32	6.18
Geom Avg Mkt Cap \$B	316.49	240.14	266.70
ROE	38.02	41.06	37.20



Vanguard Growth Index Admiral VIGAX

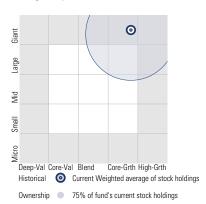
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

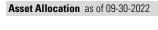
Equity

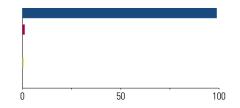
2	23	62	Large
0	5	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.37
Cash	0.29	2.00
Bonds	0.00	0.01
Non-US Stocks	0.99	4.27
US Stocks	98.72	93.35
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	30.00	25.91	28.66	
A.	Basic Materials	1.76	1.20	1.51	
A	Consumer Cyclical	19.07	16.68	15.69	
Ę.	Financial Services	6.49	6.40	9.74	
命	Real Estate	2.68	1.63	1.72	
W	Sensitive	59.57	55.67	51.49	
d	Communication Services	12.62	7.45	9.75	
•	Energy	0.98	1.56	2.32	
Ф	Industrials	4.28	7.55	6.05	
	Technology	41.69	39.11	33.37	
→	Defensive	10.43	18.43	19.86	1
Ħ	Consumer Defensive	2.70	6.26	4.32	
٠	Healthcare	7.73	12.11	14.94	
•	Utilities	0.00	0.06	0.60	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	13.30	13.30	-21.79	Technology
	11.18	24.48	-30.20	Technology
⊕ Amazon.com Inc	6.21	30.70	-32.22	Consumer Cyclical
⊕ Tesla Inc	4.18	34.88	-24.70	Consumer Cyclical
⊕ Alphabet Inc Class A	3.73	38.60	-33.97	Communication Svc
⊕ Alphabet Inc Class C	3.31	41.91	-33.54	Communication Svc
	2.30	44.21	-58.69	Technology
	1.94	46.15	-59.66	Communication Svc
⊕ Visa Inc Class A	1.80	47.95	-17.50	Financial Services
The Home Depot Inc	1.65	49.60	-32.14	Consumer Cyclical
⊕ Mastercard Inc Class A	1.64	51.23	-20.46	Financial Services
⊕ Costco Wholesale Corp	1.28	52.51	-16.35	Consumer Defensive
Thermo Fisher Scientific Inc	1.25	53.76	-23.85	Healthcare
⊕ Accenture PLC Class A	1.08	54.84	-37.23	Technology
⊕ McDonald's Corp	1.04	55.88	-12.38	Consumer Cyclical

Total Holdings 263



Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Michael Hong since 02-2008

Quantitative Screens

❷ Performance: The fund has finished in the High Yield
Bond category's top three quartiles in 8 of the 10 years it's
been in existence.

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

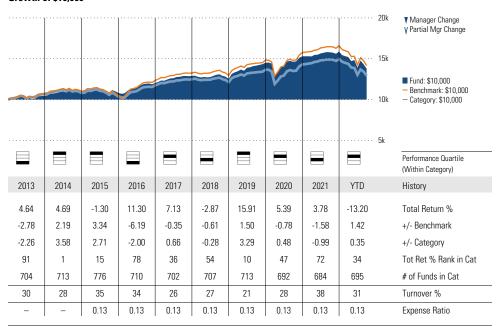
Style Consistency is not calculated for Fixed Income funds.

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

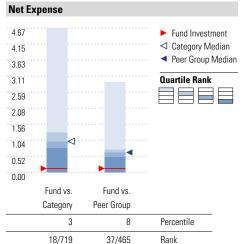
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

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



Vanguard High-Yield Corporate Adm VWEAX

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

Other

Total

100

Morningstar Category

High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

1.60

100.00

4.13

100.00

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

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

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

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

50

Total Holdings 639



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

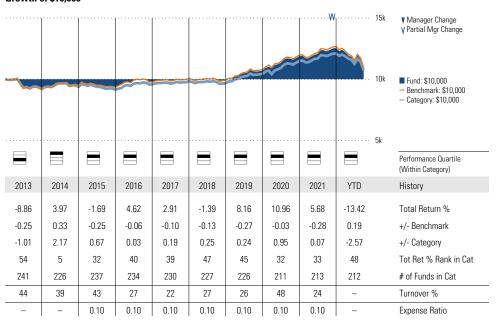
Morningstar Investment Management LLC Analysis

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

ESG Metrics

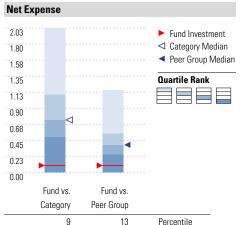
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



Trailing Performance





Peer group is a subset of the category and includes funds with the	9
same management style (active vs. passive) and similar share cla	SS
characteristics.	

21/166

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.09	_	0.20
Beta	0.97	_	0.91
R-Squared	99.43	_	88.08
Standard Deviation	6.68	6.87	6.78
Sharpe Ratio	0.04	0.06	0.10
Tracking Error	0.54	_	2.52
Information Ratio	-0.19	_	-0.20
Up Capture Ratio	95.25	_	92.73
Down Capture Ratio	96.11	_	90.87

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

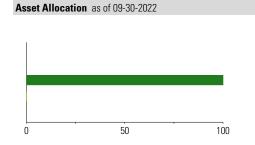


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Vanguard Inflation-Protected Secs Adm VAIPX

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





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

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

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

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

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

Total Holdings 49



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Simon Webber since 12-2009 Thomas Coutts since 12-2016 James Gautrey since 12-2020 Lawrence Burns since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 12.76 years.

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

Net Expense: The fund's expense ratio of 0.32 is 69.52% lower than the Foreign Large Growth category average.

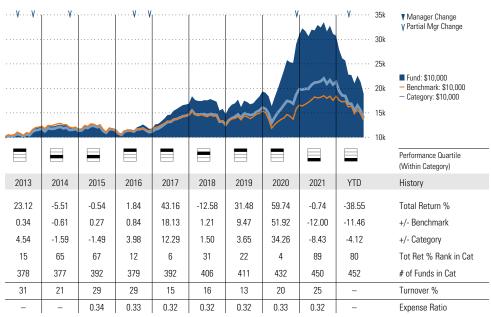
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Information Ratio

Up Capture Ratio

Down Capture Ratio

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

	19/457	31/391	Rank	
Peer grou	p is a subset of	the category ar	nd includes fun	ds with the
same mar	nagement style	(active vs. pass	ive) and simila	share class
character	istics			

Fund **Bmark** Cat Alpha 6.31 0.70 0.97 Reta 1 04 R-Squared 72.31 83.00 Standard Deviation 23 42 19 12 20 41 Sharpe Ratio 0.24 -0.04 0.00 Tracking Error 12.35 8.47

0.44

116.70

95.06

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



0.06

105.45

103.29

Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index

MSCI EAFE NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

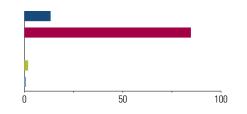
Lquity			
10	33	44	Large
1	4	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

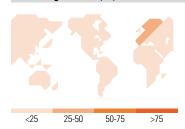
Asset Allocation as of 09-30-2022



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

Sec	ctor Weighting as of 09-3	30-2022											
		Fund	Bmark	Cat	Fund	٠,	Benchm	ark [] C	ategory	Average			
Դ	Cyclical	37.82	38.61	34.60			,						
A	Basic Materials	0.51	7.50	6.46		[
A	Consumer Cyclical	27.26	10.50	12.47			•			•			
,	Financial Services	10.05	17.65	14.87				0	*				
fi	Real Estate	0.00	2.96	0.80	[]	1							
W	Sensitive	38.35	33.04	39.45									
0	Communication Services	7.77	5.11	4.52									
•	Energy	2.21	5.02	3.90				1					
Ф	Industrials	10.61	14.77	15.63									
	Technology	17.76	8.14	15.40			•						
—	Defensive	23.82	28.34	25.94									
Ħ	Consumer Defensive	5.96	11.17	9.56									
+	Healthcare	16.84	13.99	15.41			<u> </u>						
•	Utilities	1.02	3.18	0.97		•							
					0%	5	10	15	20	25	30	35	40

World Regions % Equity 09-30-2022



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

Americas	Fund % 20.83	Cat % 15.17	Greater Europe	Fund % 48.47	Cat % 57.11	Market Maturity	Fund %
North America Central/Latin	15.22 5.61	13.28	United Kingdom W euro-ex UK	7.14 41.00	12.20 44.27	Developed Markets Emerging Markets	79.63 20.37
00, 20	0.0 .		Emrgng Europe Africa	0.00 0.33	0.03 0.61	Not Available	0.00

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.84	5.84	-37.96	Technology
	4.56	10.40	-38.61	Consumer Cyclical
□ Tencent Holdings Ltd	3.88	14.28	-44.79	Communication Svc
⊕ Adyen NV	3.55	17.83	-43.68	Technology
Taiwan Semiconductor Manufacturing Co Ltd	3.47	21.30	-30.04	Technology
⊖ Tesla Inc	3.23	24.54	-24.70	Consumer Cyclical
Moderna Inc	3.18	27.72	-53.44	Healthcare
	2.85	30.57	-33.43	Consumer Cyclical
Illumina Inc	2.54	33.11	-49.85	Healthcare
⊕ Alibaba Group Holding Ltd Ordinary Shares	2.45	35.56	-17.44	Consumer Cyclical

Total Holdings 145



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.35 years.
- Net Expense: The fund's expense ratio of 0.36 is 63.27% lower than the Foreign Large Value category average.

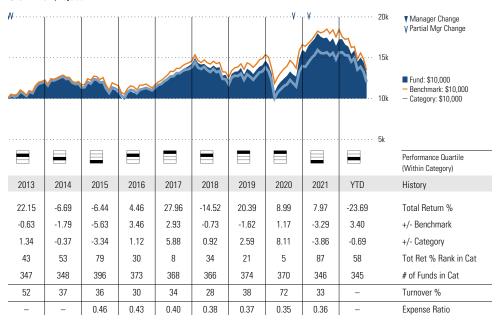
Morningstar Investment Management LLC Analysis

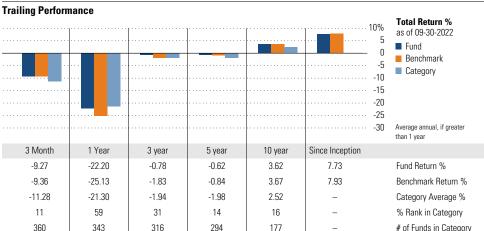
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

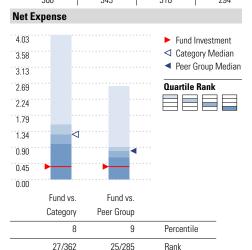
ESG Metrics

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

Growth of \$10,000

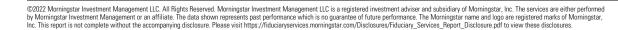






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.38	_	0.34
Beta	1.04	_	1.04
R-Squared	92.26	_	89.47
Standard Deviation	20.65	19.12	21.05
Sharpe Ratio	0.03	-0.04	-0.02
Tracking Error	5.79	_	7.05
Information Ratio	0.18	_	-0.02
Up Capture Ratio	104.09	_	102.74
Down Capture Ratio	99.77	_	102.75

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



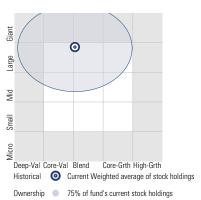


Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

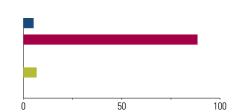
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

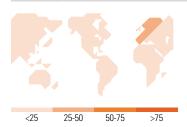


Asset Allocation as of 09-30-2022

Total	100.00	100.00
Other	0.00	0.09
Cash	6.55	2.14
Bonds	0.00	0.07
Non-US Stocks	88.42	95.07
US Stocks	5.02	2.62
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>					runu
U	Cyclical	47.36	38.61	42.60	
ů.	Basic Materials	10.46	7.50	8.90	
4	Consumer Cyclical	16.32	10.50	10.74	
₽	Financial Services	19.15	17.65	21.42	
ŧ	Real Estate	1.43	2.96	1.54	
MI	Sensitive	37.94	33.04	34.92	
d	Communication Services	6.51	5.11	6.69	
	Energy	7.10	5.02	7.77	
¢	Industrials	16.43	14.77	13.95	
3	Technology	7.90	8.14	6.51	
→	Defensive	14.71	28.34	22.49	
	Consumer Defensive	4.98	11.17	8.49	
٠	Healthcare	6.43	13.99	10.44	
?	Utilities	3.30	3.18	3.56	

World Regions % Equity 09-30-2022



	Fund %	Cat %	
Greater Asia	37.94	31.10	
Japan	10.41	17.03	
Australasia	1.61	3.76	
Asia-4 Tigers	11.71	7.20	
Asia-ex 4 Tigers	14.21	3.11	
Not Classified	0.00	0.00	

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

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

Total Holdings 238



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

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

Equity

Morningstar US Mod Con Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

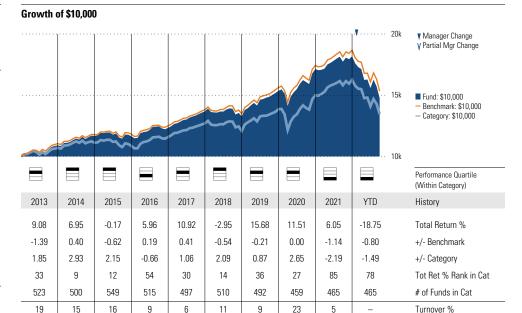
- Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 8 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.12 is 87.23% lower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

Morningstar Investment Management LLC Analysis

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

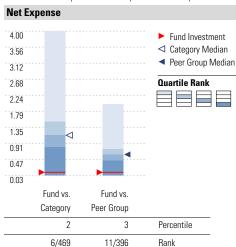
ESG Metrics

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





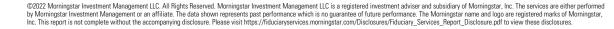
3-Year Risk Metrics



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

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

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





Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50%

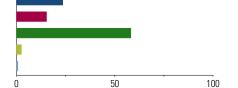
Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 09-30-2022

Morningstar Style Box™



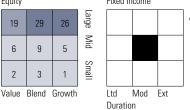


Asset Allocation as of 09-30-2022



Style Breakdown

Equity





>50 25-50 10-25 0-10

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

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

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

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

Morningstar US Mod Agg Tgt Alloc NR

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

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

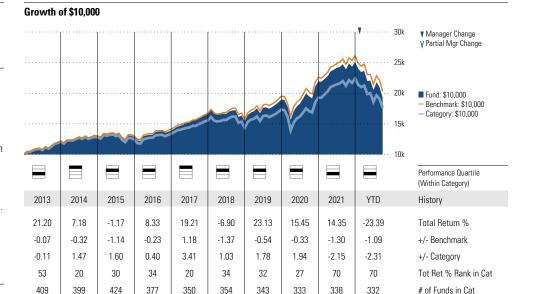
✓ Net Expense: The fund's expense ratio of 0.14 is 86% lower than the Allocation--70% to 85% Equity category average.

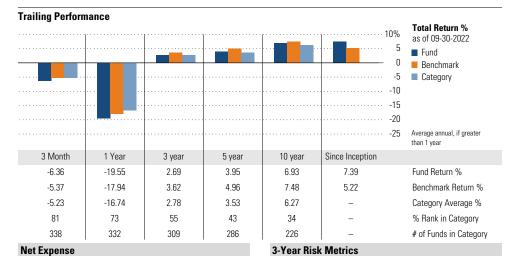
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

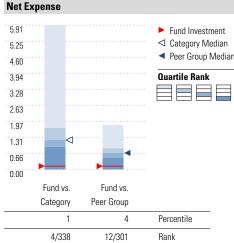




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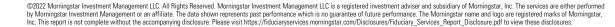
4



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

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

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



9

10

13

5

6

10



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Allocation--70% to 85%

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022

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

Style Breakdown

Equit	У			Fixed Ir	Quality		
19	29	26	Large				High
5	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth	•	Ltd Duratio	Mod	Ext	•

Fixed I	ncome		Quality
			High
			Mid
			Low
Ltd	Mod	Ext	_

>50 25-50 10-25 0-10

	_ uuanii		
			High
			Mid
			Low
Ltd Durat	Mod	Ext	_

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

50

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

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

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

uity

27

136

17

3-Year Risk Metrics

90

143

69

144

Morningstar US Con Tgt Alloc NR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 9 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.11 is 88.89% lower than the Allocation--15% to 30% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



35

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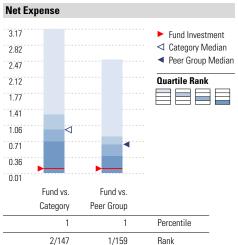
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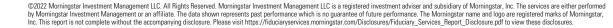
171

25

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

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

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

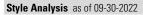




Vanguard LifeStrategy Income Inv VASIX

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

Morningstar US Con Tgt Alloc NR USD



Morningstar Style Box™



100 50

Asset Allocation as of 09-30-2022

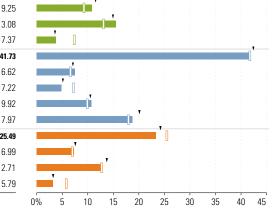
Sector Weighting as of 09-30-2022



Style Breakdown

Equity				Fixed Ir	icome		Quality
19	29	26	Large				High
6	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

		Fund	Bmark	Cat
Դ	Cyclical	34.88	33.64	32.78
A	Basic Materials	4.80	4.01	3.08
A	Consumer Cyclical	10.77	11.39	9.25
	Financial Services	15.52	14.79	13.08
命	Real Estate	3.79	3.45	7.37
W	Sensitive	41.76	42.27	41.73
	Communication Services	7.47	6.95	6.62
•	Energy	4.85	4.99	7.22
Ф	Industrials	10.72	10.36	9.92
	Technology	18.72	19.97	17.97
→	Defensive	23.37	24.08	25.49
Ħ	Consumer Defensive	7.31	7.42	6.99
٠	Healthcare	12.91	13.58	12.71
0	Utilities	3.15	3.08	5.79



Fund

vveign	IT %	

>50 25-50 10-25 0-10

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

Total Holdings 6



Vanguard LifeStrategy Moderate Gr Inv VSMGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

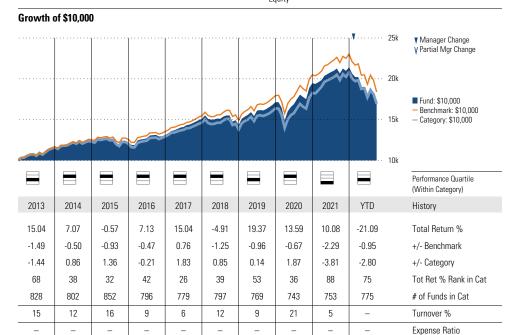
- Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 9 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.13 is 87.38% lower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

Morningstar Investment Management LLC Analysis

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

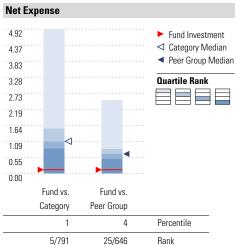
ESG Metrics

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





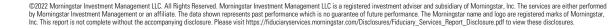
3-Year Risk Metrics



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

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

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





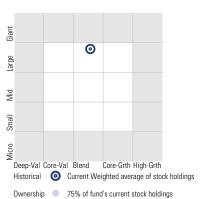
Vanguard LifeStrategy Moderate Gr Inv VSMGX

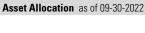
Morningstar Category Allocation--50% to 70% Morningstar Index

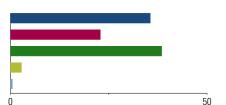
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™





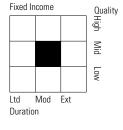




Style Breakdown

Equity 19 26





/alue	Blend	Grow

Weight % >50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Cate	gory Ave	erage	
b	Cyclical	34.79	33.09	31.49							
	Basic Materials	4.74	3.71	3.59							
P	Consumer Cyclical	10.78	11.45	10.46) 📗				
ê	Financial Services	15.47	14.48	14.43	_						
b	Real Estate	3.80	3.45	3.01							
NI	Sensitive	41.82	42.78	42.93							
	Communication Services	7.46	7.08	7.49							
•	Energy	4.86	4.91	4.91		į					
3	Industrials	10.65	10.05	10.25		Ö					
3	Technology	18.85	20.74	20.28							
+	Defensive	23.38	24.12	25.60					– [
=	Consumer Defensive	7.30	7.27	7.10			_				
ř	Healthcare	12.94	13.76	15.05							
?	Utilities	3.14	3.09	3.45							

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

Total Holdings 6



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category

Mid-Cap Growth

589

25

0.07

600

Morningstar Index

Russell Mid Cap Growth TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Donald Butler since 02-2013 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 9.61 years.

Net Expense: The fund's expense ratio of 0.07 is 93.33% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 40k 35k 30k Fund: \$10,000 25k - Benchmark: \$10,000 - Category: \$10,000 20k 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 32.22 13.48 -0.98 6.75 21.83 -5.60 33.86 34.48 20.48 -32.67 Total Return % -0.85 -3.52 1.58 -0.78 -0.58 -3.44 -1.61 -1.11 7.75 -1.22 +/- Benchmark 6.48 7.43 -2.71 -0.03 0.72 -2.08 1.05 1.34 -4.78 -1.18 +/- Category 68 5 51 40 65 46 42 44 19 62 Tot Ret % Rank in Cat

595

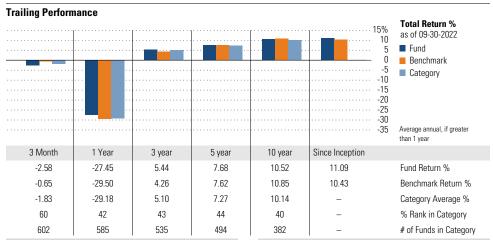
18

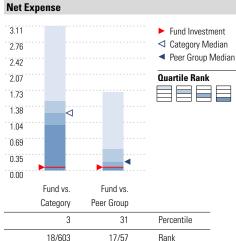
0.07

586

22

0.07





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17

654

64

674

23

0.08

609

21

0.07

598

23

0.07

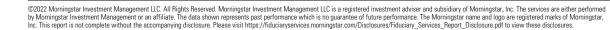
590

25

0.07

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.18	_	0.85
Beta	1.00	_	0.99
R-Squared	98.69	-	91.53
Standard Deviation	24.28	24.18	25.14
Sharpe Ratio	0.31	0.26	0.28
Tracking Error	2.78	-	7.20
Information Ratio	0.42	-	-0.02
Up Capture Ratio	102.47	-	100.98
Down Capture Ratio	98.97	_	99.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.54	22.23	24.18
Price/Book Ratio	4.83	5.66	3.64
Geom Avg Mkt Cap \$B	24.50	18.22	14.41
ROE	18.66	25.45	18.11





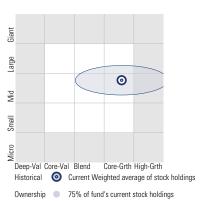
Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

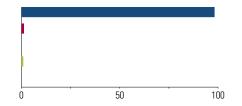
3	4	16	Large
3	32	42	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.00	0.33
Cash	0.75	3.50
Bonds	0.00	0.07
Non-US Stocks	1.13	3.96
US Stocks	98.12	92.12
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	nchma	rk	Cat	egory	Aver	age		
b	Cyclical	26.25	25.90	28.48										
ė.	Basic Materials	3.87	2.90	2.50										
-	Consumer Cyclical	9.26	15.37	12.72			7							
ê	Financial Services	5.55	5.63	9.78	· ·	0								
b	Real Estate	7.57	2.00	3.48										
NF	Sensitive	55.77	54.51	48.04	_									
	Communication Services	6.10	4.82	3.34										
•	Energy	5.27	4.69	2.97										
þ	Industrials	13.30	15.84	14.50		- :								
1	Technology	31.10	29.16	27.23										
+	Defensive	17.99	19.59	23.47										
Ę	Consumer Defensive	1.27	3.24	2.51	= [
ì	Healthcare	16.72	16.04	20.24										
2	Utilities	0.00	0.31	0.72	i									

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Synopsys Inc	1.86	1.86	-17.09	Technology
⊕ Cadence Design Systems Inc	1.70	3.56	-12.30	Technology
⊕ Amphenol Corp Class A	1.53	5.09	-22.75	Technology
⊕ IQVIA Holdings Inc	1.50	6.59	-35.80	Healthcare
⊕ Realty Income Corp	1.47	8.07	-15.60	Real Estate
⊕ Devon Energy Corp	1.37	9.44	45.18	Energy
⊕ Enphase Energy Inc	1.27	10.71	51.67	Technology
Microchip Technology Inc	1.26	11.97	-28.95	Technology
⊕ Digital Realty Trust Inc	1.25	13.22	-41.86	Real Estate
⊕ MSCI Inc	1.23	14.45	-30.61	Financial Services
⊕ Cintas Corp	1.22	15.67	-11.72	Industrials
→ SBA Communications Corp	1.20	16.87	-26.28	Real Estate
ResMed Inc	1.16	18.03	-15.70	Healthcare
	1.13	19.17	-0.33	Industrials
⊕ Cheniere Energy Inc	1.13	20.30	64.56	Energy

Total Holdings 181



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Donald Butler since 08-2006 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 16.13 years.

✓ Net Expense: The fund's expense ratio of 0.07 is
92.93% lower than the Mid-Cap Value category average.

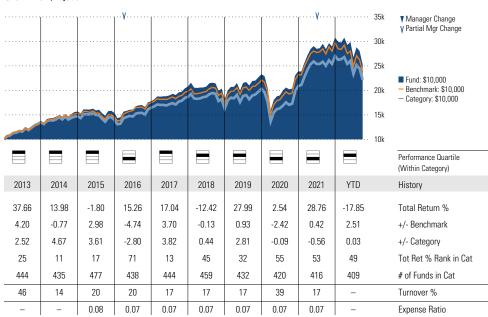
Morningstar Investment Management LLC Analysis

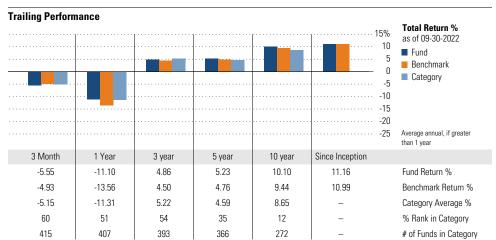
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

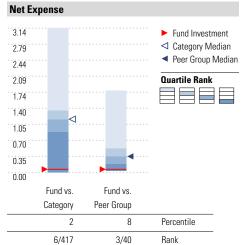
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.43	_	0.52
Beta	0.96	_	1.00
R-Squared	99.20	_	96.16
Standard Deviation	22.98	23.86	24.29
Sharpe Ratio	0.30	0.28	0.29
Tracking Error	2.28	_	5.16
Information Ratio	0.16	_	0.07
Up Capture Ratio	96.41	_	99.34
Down Capture Ratio	94.87	-	98.03

Portfolio Metrics					
	Fund	Bmark	Cat		
Price/Earnings Ratio	14.47	12.78	12.07		
Price/Book Ratio	2.21	1.86	1.68		
Geom Avg Mkt Cap \$B	22.20	14.50	11.80		
ROE	20.49	15.61	18.22		



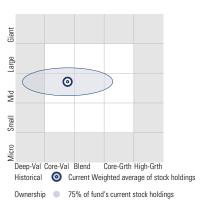
Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



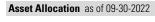
Style Breakdown

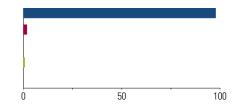
Equity

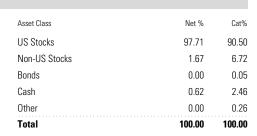
. ,			
5	9	0	Large
31	52	3	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10







		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
b	Cyclical	45.29	46.07	41.08	
	Basic Materials	5.71	5.87	5.82	
-	Consumer Cyclical	9.98	10.16	10.46	
ê	Financial Services	16.78	17.84	18.41	
b	Real Estate	12.82	12.20	6.39	
NF	Sensitive	27.27	33.19	33.83	
	Communication Services	2.62	3.59	3.06	
•	Energy	5.32	5.26	6.91	
þ	Industrials	10.94	14.35	15.16	
1	Technology	8.39	9.99	8.70	
÷	Defensive	27.44	20.72	25.09	
7	Consumer Defensive	6.85	4.43	6.92	
ř	Healthcare	7.90	7.39	11.57	
2	Utilities	12.69	8.90	6.60	

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Corteva Inc ○	1.28	1.28	21.79	Basic Materials
	1.20	2.48	-22.88	Real Estate
Arthur J. Gallagher & Co	1.15	3.63	1.82	Financial Services
Nucor Corp	1.11	4.74	-4.96	Basic Materials
⇒ Dollar Tree Inc	1.09	5.82	-3.15	Consumer Defensive
○ Consolidated Edison Inc	1.08	6.90	3.29	Utilities
Carrier Global Corp Ordinary Shares	1.05	7.96	-33.89	Industrials
→ VICI Properties Inc Ordinary Shares	1.01	8.96	2.82	Real Estate
→ WEC Energy Group Inc	1.00	9.97	-5.62	Utilities
→ M&T Bank Corp	0.98	10.94	17.15	Financial Services
→ International Flavors & Fragrances Inc	0.97	11.91	-38.12	Basic Materials
Eversource Energy	0.93	12.84	-12.21	Utilities
The Kroger Co The	0.92	13.77	-1.83	Consumer Defensive
AvalonBay Communities Inc	0.92	14.68	-25.19	Real Estate
⊖ Rockwell Automation Inc	0.91	15.59	-37.37	Industrials

Total Holdings 203



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

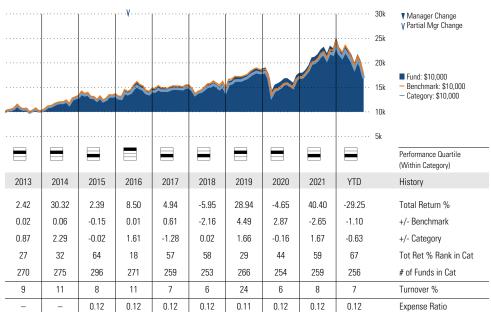
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Expe	nse		
7.00			► Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	- □		
0.78			
0.00			
ļ	Fund vs.	Fund vs.	
	ategory	Peer Group	
	6	40	Percentile
	16/262	19/49	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.18	_	0.40
Beta	0.96	_	0.94
R-Squared	98.54	_	93.58
Standard Deviation	22.30	23.04	22.38
Sharpe Ratio	0.01	0.01	0.04
Tracking Error	2.84	_	5.35
Information Ratio	0.12	_	0.10
Up Capture Ratio	97.98	_	96.35
Down Capture Ratio	97.13	-	95.31

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



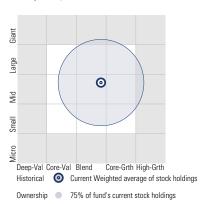
Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

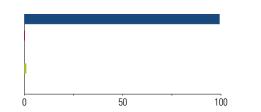
Equity

' '			
0	28	8	Large
3	38	7	Mid
4	9	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

Total	100.00	100.00
Other	0.00	8.16
Cash	0.79	2.36
Bonds	0.00	4.15
Non-US Stocks	0.04	1.44
US Stocks	99.17	83.90
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	В	ench	mark	([Cat	ego	ry A	vera	age			
Ն	Cyclical	99.41	99.13	99.29														
i.	Basic Materials	0.00	0.00	0.06	Ĭ													
-	Consumer Cyclical	0.00	0.13	0.92	i i													
P	Financial Services	0.00	0.00	0.25	Ŏ													
b	Real Estate	99.41	99.00	98.06												Ì.,		
M	Sensitive	0.59	0.87	0.68	0													
	Communication Services	0.54	0.00	0.13	Ŏ i i													
•	Energy	0.00	0.00	0.02	ď, i													
\$	Industrials	0.00	0.87	0.24	Ď i													
3	Technology	0.05	0.00	0.29	Ĭ i													
+	Defensive	0.00	0.00	0.03	Í													
Ę	Consumer Defensive	0.00	0.00	0.00	Ĭ													
1	Healthcare	0.00	0.00	0.01	ĺ													
?	Utilities	0.00	0.00	0.02	ľ													

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

Total Holdings 171



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.76 years.

 \times *Style:* The fund has landed in its primary style box — Small Growth — 45.45 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.07 is 94.12% lower than the Small Growth category average.

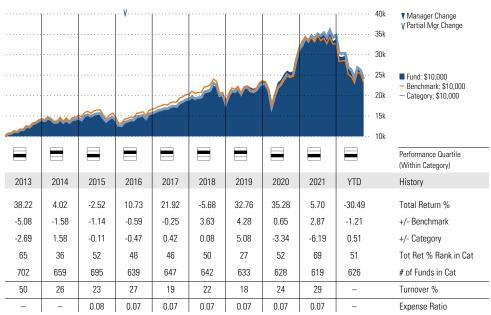
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





	,	,	ı
Net Expe	ense		
6.02			► Fund Investment
5.35			Category Median
4.68			 Peer Group Median
4.01			Quartile Rank
3.34			
2.68			
2.01			
1.34	4		
0.67			
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	1	21	Percentile
	7/640	7/35	Rank

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

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



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

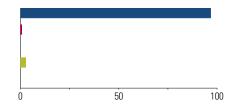
0	0	0	Large N
2	16	19	Mid
6	28	30	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.00	0.37
Cash	2.65	2.96
Bonds	0.00	0.01
Non-US Stocks	0.61	4.23
US Stocks	96.74	92.44
Asset Class	Net %	Cat%

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

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

Total Holdings 713



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

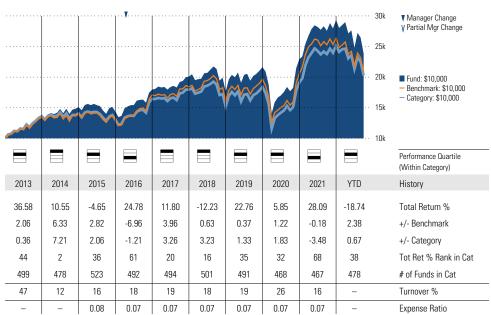
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 15% as of 09-30-2022 ■ Fund 5 Benchmark Category -10 -15 -20 Average annual, if greater than 1 year 3 Month 1 Year Since Inception 3 yea 5 year 10 year -3.86 -13.56 5.69 4.42 9.46 10.88 Fund Return % -4.61 -17.69 4.72 2.87 7.94 11.96 Benchmark Return %

7 84

13

318

Up Capture Ratio

Down Capture Ratio

3-Year Risk Metrics

3 34

27

419

70	'	470	- 1	770	- 1	710
Net Expe	nse					
3.61				► Fu	and Inves	tment
3.21					ategory l	
2.81				◀ Po	eer Grou	o Mediar
2.41				Quar	tile Ran	k
2.01						
1.60						
1.20	<<					
0.80						
0.40			◀			
0.00						
ı	und vs.	Fund v	S.			
C	ategory	Peer Grou	ıp			
	2	1	7	Perce	entile	_
	8/492	7/4	13	Rank		_

-14 77

41

473

5 92

47

445

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

	Fund	Bmark	Cat
Alpha	1.07	_	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

96.23

93.19

Category Average %

% Rank in Category

of Funds in Category

99.47

97.32

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



-5.06

31

487

Vanguard Small Cap Value Index Admiral VSIAX

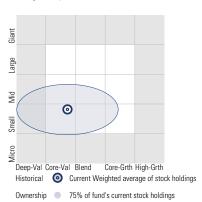
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

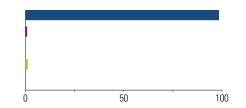
0	0	0	Large
17	22	3	Mid
27	28	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



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

	ctor Weighting as of 09-3		р .	0 .		D 1 1	По				
		Fund	Bmark	Cat	Fund	▼ Benchmark	[] Cate	jory Av	erage		
b	Cyclical	49.15	53.08	50.26		: :					
ů.	Basic Materials	5.74	3.36	5.71		_					
A	Consumer Cyclical	11.44	9.92	12.73							
,	Financial Services	20.80	26.51	24.49							
À	Real Estate	11.17	13.29	7.33							
M	Sensitive	35.26	26.23	35.83							
₫	Communication Services	1.89	2.88	1.93							
ð	Energy	6.36	5.32	6.56							
Ф	Industrials	19.57	11.49	18.02							
	Technology	7.44	6.54	9.32							
-	Defensive	15.60	20.70	13.92			:				
=	Consumer Defensive	4.73	3.44	4.24							
٠	Healthcare	5.68	12.22	6.43		'					
•	Utilities	5.19	5.04	3.25							

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

Total Holdings 895



Vanguard Total World Stock Index Admiral VTWAX

Morningstar Category Global Large-Stock Blend **Morningstar Index** MSCI ACWI NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013 Scott Geiger since 11-2017

Quantitative Screens

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

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

Net Expense: The fund's expense ratio of 0.1 is 89.69% lower than the Global Large-Stock Blend category average.

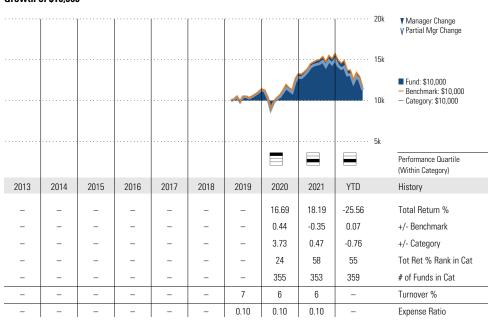
Morningstar Investment Management LLC Analysis

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

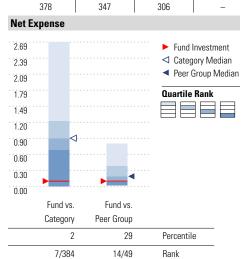
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.07	_	-0.40
Beta	1.01	_	0.96
R-Squared	99.69	_	93.64
Standard Deviation	19.72	19.40	19.25
Sharpe Ratio	0.26	0.25	0.22
Tracking Error	1.13	-	4.83
Information Ratio	0.08	-	-0.14
Up Capture Ratio	101.33	-	96.21
Down Capture Ratio	101.13	-	98.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.12	14.51	15.47
Price/Book Ratio	2.29	2.27	2.37
Geom Avg Mkt Cap \$B	62.99	85.50	63.50
ROE	24.65	26.08	23.54



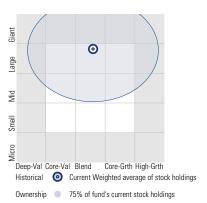
Vanguard Total World Stock Index Admiral VTWAX

Morningstar Category Global Large-Stock Blend MSCI ACWI NR USD

Morningstar Index

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

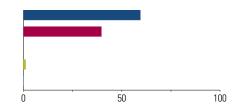
19	28	28	Large
5	10	4	Mid
2	3	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.03	0.95
Cash	1.02	1.46
Bonds	0.00	1.52
Non-US Stocks	39.57	38.69
US Stocks	59.38	57.38
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Ն	Cyclical	35.25	34.31	32.03	
ħ.	Basic Materials	4.79	4.54	5.08	
4	Consumer Cyclical	11.28	11.20	10.26	
<u></u>	Financial Services	15.47	15.78	13.83	
b	Real Estate	3.71	2.79	2.86	
M	Sensitive	42.27	41.71	41.93	
	Communication Services	7.13	7.48	6.46	
•	Energy	5.16	5.25	4.76	
þ	Industrials	10.69	9.59	14.25	
1	Technology	19.29	19.39	16.46	
+	Defensive	22.48	23.97	26.04	
=	Consumer Defensive	7.24	7.83	8.23	
ř	Healthcare	12.07	13.05	13.21	
•	Utilities	3.17	3.09	4.60	
					0% 5 10 15 20 25 30 35 40

World Regions % Equity 09-30-2022



Greater Asia	Fund % 18.86	Cat % 13.50
Japan	6.12	5.54
Australasia	2.21	1.24
Asia-4 Tigers	4.33	3.46
Asia-ex 4 Tigers	6.20	3.26
Not Classified	0.00	0.00

Americas	Fund % 64.20	Cat % 63.89	Greater Europe	Fund % 16.92	Cat % 22.61	Market Maturity	Fund %
North America	63.06	63.14	United Kingdom	3.89	6.21	Developed Markets	91.57
Central/Latin	1.14	0.75	W euro-ex UK	11.27	15.99	Emerging Markets	8.43
			Emrgng Europe	0.17	0.02	Not Available	0.00
			Africa	1.59	0.39		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	3.71	3.71	-21.79	Technology
	3.02	6.72	-30.20	Technology
⊕ Amazon.com Inc	1.74	8.46	-32.22	Consumer Cyclical
⊕ Tesla Inc	1.08	9.55	-24.70	Consumer Cyclical
⊕ Alphabet Inc Class A	1.00	10.55	-33.97	Communication Svc
⊕ Alphabet Inc Class C	0.93	11.47	-33.54	Communication Svc
⊕ UnitedHealth Group Inc	0.75	12.22	1.52	Healthcare
⊕ Johnson & Johnson	0.66	12.88	-2.57	Healthcare
⊕ Berkshire Hathaway Inc Class B	0.63	13.51	-10.70	Financial Services
⊕ Exxon Mobil Corp	0.62	14.13	47.00	Energy

Total Holdings 9464

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



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

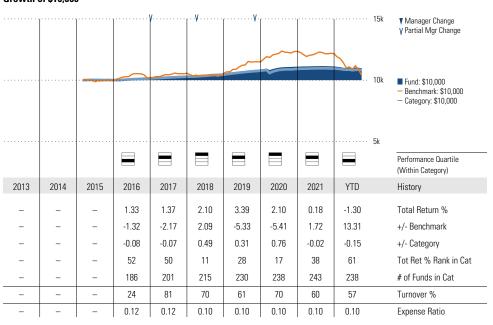
Morningstar Investment Management LLC Analysis

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

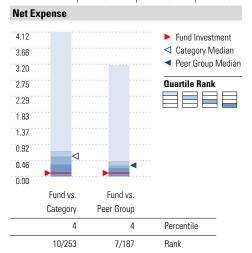
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



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



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

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



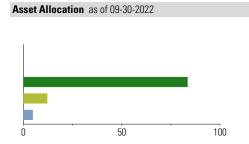
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD





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

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

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

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



Western Asset Core Plus Bond IS WAPSX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Intermediate
 Core-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 15.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.42 is 43.24% lower than the Intermediate Core-Plus Bond category average.

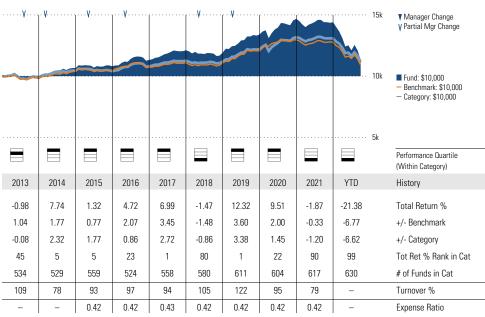
Morningstar Investment Management LLC Analysis

We are placing Western Asset Core Plus on watch due to very poor recent performance. The fund places in the bottom percentile among category peers over the last year. In fact, although strong long-term returns remain intact, recent returns are so poor that the fund's trailing three- and five-year returns are now in the category's bottom quartile. The primary driver for the decline has been the team's decision to overweight duration. The fund's exposure to emerging-market debt has secondarily contributed to the poor recent returns. Given the fund's strong and deep team and its long-term history of strong returns, there is reason to expect the fund to rebound from this mishap. We will be watching it closely in the meantime.

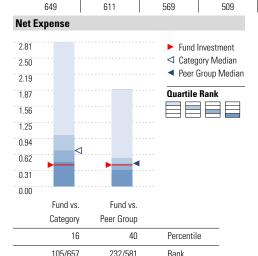
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022

Growth of \$10,000



Trailing Performance Total Return % 10% as of 09-30-2022 ■ Fund 0 Benchmark -5 Category -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -6.46 -21.42 -5.07 -1.24 1.34 4.11 -4.75 -14.60 -3.26 -0.27 0.89 6.63 Benchmark Return % -4 34 -15 09 -2 86 -0.15 1 15 Category Average % 97 99 98 94 31 % Rank in Category 364 # of Funds in Category



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.28	_	0.56
Beta	1.44	_	1.05
R-Squared	85.06	_	78.08
Standard Deviation	8.38	5.36	6.46
Sharpe Ratio	-0.65	-0.70	-0.53
Tracking Error	4.01	_	3.04
Information Ratio	-0.45	_	0.12
Up Capture Ratio	154.73	_	119.57
Down Capture Ratio	154.84	_	107.94

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.74	4.43	6.08
Avg Eff Maturity	13.29	_	8.46

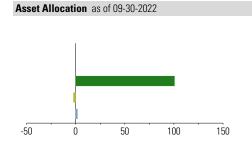


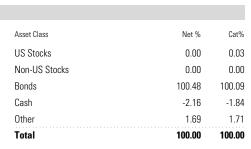


Western Asset Core Plus Bond IS WAPSX

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







Credit Rating Breakdown	Fund	Bmark	Cat
AAA	45.04	3.53	50.65
AA	5.40	74.59	5.16
A	14.39	10.82	11.01
BBB	18.33	8.32	19.73
BB	8.90	0.28	6.92
В	2.89	0.00	2.30
Below B	0.99	0.00	1.92
Not Rated	4.06	2.46	2.31

Sector Weighting as of 09-	30-2022											
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] (Category	Average			
Government	25.14	_	26.47									
Treasury	24.72	_	15.66									
Inflation – Protected	0.17	_	0.28	0								
Agency/Quasi Agency	0.25	_	0.60	1[]								
Other Government Related	0.00	_	9.93	İ								
Corporate	30.98	_	26.93									
Corporate Bond	24.99	_	24.97									
Bank Loan	4.81	_	0.43									
Convertible	1.18	_	1.41									
Preferred	0.00	_	0.12									
Securitized	21.45	_	37.60									
Agency MBS Pass-Through	13.34	_	19.07									
Agency MBS ARM	0.22	_	0.05									
Agency MBS CMO	1.63	_	1.02									
Non-Agency Residential MBS	0.92	_	0.52	0								
Commercial MBS	2.36	_	6.60									
Asset-Backed	2.98	_	10.34									
Covered Bond	0.00	_	0.00									
Municipal	0.01	-	0.94	i []								
Cash & Equivalents	3.97	_	4.38		[]							
Other	18.42	_	3.49									
				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
⊕ Trade Date Cash	_	5.30	5.30	_
⊕ Cad/Usd Ffx Due 041922-Cross	04-2022	3.45	8.75	_
⊕ Cad/Usd Ffx Due 041922	04-2022	3.39	12.14	_
⊕ Fx Fut Audusd Crncy Fut Jun22	06-2022	2.22	14.36	_
⊕ Fx Fut Audusd Crncy Fut Jun22	06-2022	2.22	16.58	-
⊕ Cny/Usd Ffx Due 041922-Cross	04-2022	2.15	18.73	_
⊕ Cny/Usd Ffx Due 041922	04-2022	2.13	20.86	_
⊕ Fx Fut Euro Fx Curr Fut Jun22	06-2022	2.13	23.00	_
	06-2022	2.13	25.13	_
⊕ Usd/Eur Ffx Due 041922-Cross	04-2022	2.13	27.25	_

Total Holdings 2995

