Allspring Small Company Growth Admin NVSCX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 27.9 years.
- Style: The fund has landed in its primary style box Small Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.19 is 0% higher than the Small Growth category average.

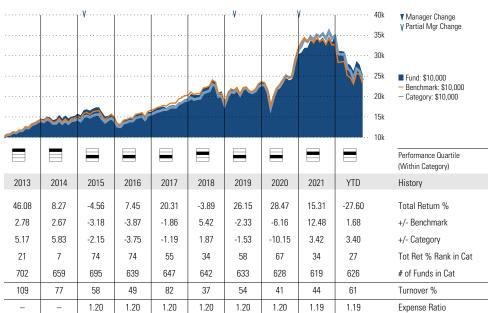
Morningstar Investment Management LLC Analysis

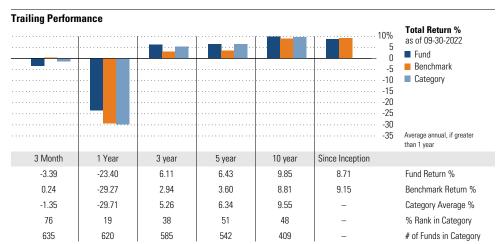
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

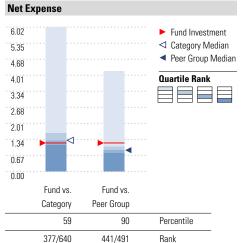
ESG Metrics

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

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	3.27	_	2.14
Beta	0.93	_	0.95
R-Squared	93.44	_	91.07
Standard Deviation	24.99	25.97	26.02
Sharpe Ratio	0.34	0.21	0.28
Tracking Error	6.65	-	7.98
Information Ratio	0.48	-	0.25
Up Capture Ratio	99.25	_	99.82
Down Capture Ratio	90.10	-	94.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.73	13.92	20.21
Price/Book Ratio	2.98	3.41	3.60
Geom Avg Mkt Cap \$B	3.83	2.37	4.40
ROE	8.78	10.03	15.28



Allspring Small Company Growth Admin NVSCX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



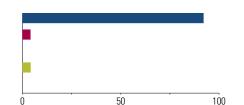
Style Breakdown

Equity

0	0	2	Large
1	12	8	Mid
9	36	32	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	4.02	2.96
Bonds	0.00	0.01
Non-US Stocks	3.95	4.23
US Stocks	92.03	92.44
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	l	▼ Ben	chmarl	([] C	ategory	Avera	ge		
b	Cyclical	24.12	22.42	26.13										
÷.	Basic Materials	5.18	4.64	2.94			j							
£	Consumer Cyclical	8.01	9.56	10.91			" [
ê	Financial Services	10.15	6.09	9.44										
b	Real Estate	0.78	2.13	2.84										
NF	Sensitive	45.37	45.97	45.90										
	Communication Services	0.41	2.30	2.05	1 [_								
•	Energy	1.43	6.53	3.69										
3	Industrials	18.02	16.49	16.99										
2	Technology	25.51	20.65	23.17										
+	Defensive	30.52	31.62	27.98										
Ę	Consumer Defensive	4.44	4.53	4.67										
ì	Healthcare	26.08	25.17	22.34										
2	Utilities	0.00	1.92	0.97	i[

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Allspring Government MMkt Select	3.06	3.06	_	_
⊕ Icon PLC	1.95	5.01	-40.66	Healthcare
⊕ PTC Inc	1.51	6.52	-13.66	Technology
⊕ BRP Group Inc Class A	1.46	7.98	-27.03	Financial Services
⊕ Ciena Corp	1.44	9.42	-47.47	Technology
⊕ ASGN Inc	1.43	10.85	-26.77	Technology
€ Element Solutions Inc	1.39	12.24	-32.00	Basic Materials
⊕ Black Knight Inc Class A	1.33	13.57	-21.91	Technology
	1.30	14.87	-53.49	Basic Materials
⊕ KBR Inc	1.30	16.17	-8.48	Industrials
	1.27	17.44	-54.08	Healthcare
⊕ Ryan Specialty Holdings Inc Class A	1.27	18.71	-	Financial Services
① Omnicell Inc	1.26	19.96	-51.77	Healthcare
⊕ Box Inc Class A	1.24	21.21	-6.87	Technology
€ SS&C Technologies Holdings Inc	1.21	22.42	-41.02	Technology

Total Holdings 122



American Century Mid Cap Value Inv ACMVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Phillip Davidson since 03-2004 Michael Liss since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012 Nathan Rawlins since 03-2022

Quantitative Screens

- ✓ Performance: The fund has finished in the Mid-Cap
 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 18.51 years.
- Net Expense: The fund's expense ratio of 0.97 is 2.02% lower than the Mid-Cap Value category average.

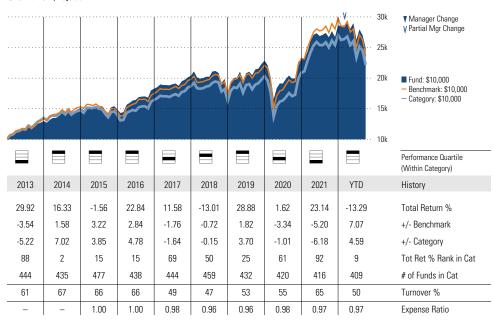
Morningstar Investment Management LLC Analysis

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

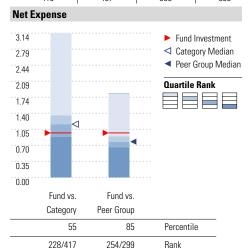
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.06	_	0.52
Beta	0.83	_	1.00
R-Squared	96.42	_	96.16
Standard Deviation	20.14	23.86	24.29
Sharpe Ratio	0.32	0.28	0.29
Tracking Error	5.58	_	5.16
Information Ratio	0.13	_	0.07
Up Capture Ratio	86.05	_	99.34
Down Capture Ratio	82.21	_	98.03

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.47	12.78	12.07
Price/Book Ratio	2.20	1.86	1.68
Geom Avg Mkt Cap \$B	18.01	14.50	11.80
ROE	15.62	15.61	18.22



American Century Mid Cap Value Inv ACMVX

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

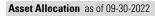
Equity

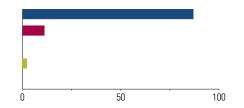
-quit,			
10	9	1	Large
30	26	5	Mid
12	6	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.26
Cash	2.08	2.46
Bonds	0.00	0.05
Non-US Stocks	11.08	6.72
US Stocks	86.84	90.50
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	37.27	46.07	41.08	
A	Basic Materials	2.12	5.87	5.82	
A	Consumer Cyclical	8.94	10.16	10.46	
,	Financial Services	19.12	17.84	18.41	
命	Real Estate	7.09	12.20	6.39	
W	Sensitive	30.04	33.19	33.83	
d	Communication Services	1.58	3.59	3.06	
•	Energy	6.08	5.26	6.91	
Ф	Industrials	15.69	14.35	15.16	
	Technology	6.69	9.99	8.70	
→	Defensive	32.69	20.72	25.09	
Ħ	Consumer Defensive	10.54	4.43	6.92	
+	Healthcare	14.87	7.39	11.57	
•	Utilities	7.28	8.90	6.60	
-					0% 5 10 15 20 25 30 35 40 45 50

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Zimmer Biomet Holdings Inc	3.33	3.33	-14.74	Healthcare
⊕ Northern Trust Corp	2.39	5.72	-26.67	Financial Services
⊕ Southwest Airlines Co	2.09	7.81	-28.01	Industrials
⊕ Emerson Electric Co	2.03	9.84	-19.58	Industrials
⊕ Bank of New York Mellon Corp	2.01	11.85	-31.87	Financial Services
⊕ iShares Russell Mid-Cap Value ETF	2.01	13.86	_	_
→ Dollar Tree Inc	1.99	15.85	-3.15	Consumer Defensive
⊕ Advance Auto Parts Inc	1.98	17.83	-32.95	Consumer Cyclical
⊕ Allstate Corp	1.96	19.80	8.02	Financial Services
⊕ Conagra Brands Inc	1.95	21.74	-1.65	Consumer Defensive
⊕ Edison International	1.86	23.60	-14.02	Utilities
⊕ Universal Health Services Inc Class B	1.83	25.43	-31.53	Healthcare
Quest Diagnostics Inc	1.78	27.22	-27.96	Healthcare
Devon Energy Corp	1.72	28.94	45.18	Energy
Reinsurance Group of America Inc	1.71	30.65	16.97	Financial Services

Total Holdings 102



American Century Real Estate Inv REACX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 9 of the 10 years it's been in existence
- Management: The fund's management has been in place for 13.88 years.
- Net Expense: The fund's expense ratio of 1.14 is 10.68% higher than the Real Estate category average.

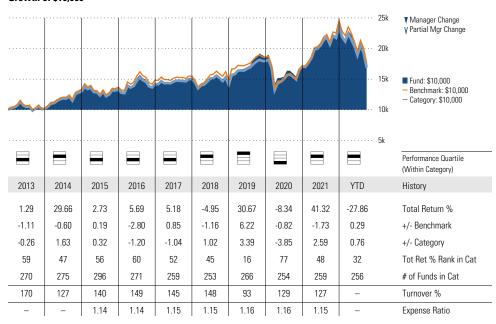
Morningstar Investment Management LLC Analysis

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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.

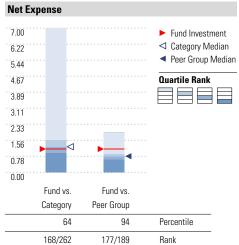
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	0.40
Beta	0.94	_	0.94
R-Squared	97.05	-	93.58
Standard Deviation	21.95	23.04	22.38
Sharpe Ratio	0.00	0.01	0.04
Tracking Error	4.03	-	5.35
Information Ratio	0.05	-	0.10
Up Capture Ratio	97.95	_	96.35
Down Capture Ratio	97.55	-	95.31

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



American Century Real Estate Inv REACX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Net %

98.57

0.35

0.00

1.08

0.00

100.00

Cat%

83.90

1.44

4.15

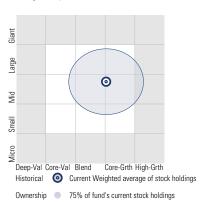
2.36

8.16

100.00

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

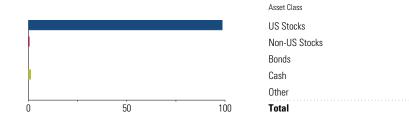
Equity

0	27	6	Large
6	32	17	Mid
1	9	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
<u></u>	Cyclical	97.69	99.13	99.29			
å.	Basic Materials	0.35	0.00	0.06	i i		
A	Consumer Cyclical	0.00	0.13	0.92	i i		
	Financial Services	0.00	0.00	0.25	i		
fi	Real Estate	97.34	99.00	98.06			
M	Sensitive	2.30	0.87	0.68	0		
	Communication Services	0.00	0.00	0.13	Ŏ i i		
•	Energy	0.00	0.00	0.02	i i		
Ф	Industrials	0.00	0.87	0.24	Ď i		
	Technology	2.30	0.00	0.29	i i		
→	Defensive	0.00	0.00	0.03	Ĭ i		
Ę	Consumer Defensive	0.00	0.00	0.00	j		
ŀ	Healthcare	0.00	0.00	0.01	Į i		
?	Utilities	0.00	0.00	0.02	i i		

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
─ Prologis Inc	10.46	10.46	-38.25	Real Estate
① Crown Castle International Corp	6.49	16.95	-28.64	Real Estate
Welltower Inc	6.06	23.01	-22.88	Real Estate
Public Storage	5.99	28.99	-16.71	Real Estate
AvalonBay Communities Inc	5.41	34.40	-25.19	Real Estate
	5.13	39.53	-26.28	Real Estate
	3.78	43.31	-25.63	Real Estate
⊕ Essex Property Trust Inc	3.72	47.03	-29.36	Real Estate
⊕ UDR Inc	3.62	50.65	-28.60	Real Estate
⊕ Kimco Realty Corp	3.27	53.92	-22.84	Real Estate
Camden Property Trust	3.26	57.18	-31.57	Real Estate
□ Digital Realty Trust Inc	3.19	60.37	-41.86	Real Estate
	3.16	63.53	-24.06	Real Estate
⊕ Ventas Inc	3.03	66.55	-18.78	Real Estate
Rexford Industrial Realty Inc	2.99	69.55	-34.72	Real Estate

Total Holdings 38



American Funds 2010 Trgt Date Retire R4 RDATX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.75 years.
- Style: The fund has landed in its primary style box Large Value — 80 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.63 is 14.55% higher than the Target-Date 2000-2010 category average.

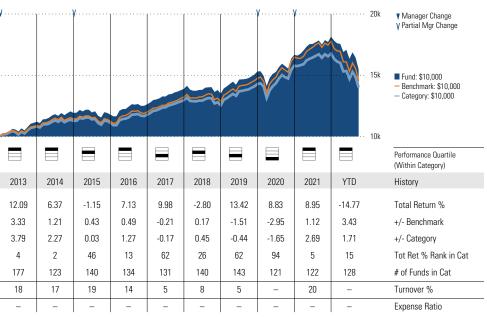
Morningstar Investment Management LLC Analysis

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.

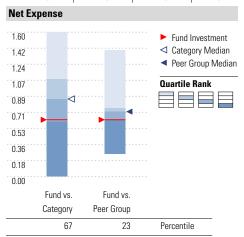
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022

Growth of \$10,000





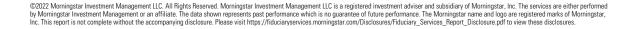


7/32 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.00	-	-0.14
Beta	0.87	-	0.89
R-Squared	96.76	-	97.02
Standard Deviation	8.86	10.05	9.05
Sharpe Ratio	0.15	0.05	0.02
Tracking Error	2.07	-	2.20
Information Ratio	0.47	-	-0.06
Up Capture Ratio	89.53	-	86.62
Down Capture Ratio	82.00	-	87.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.78	14.46	14.44
Price/Book Ratio	2.46	2.16	2.26
Avg Eff Duration	5.28	-	5.76



86/128



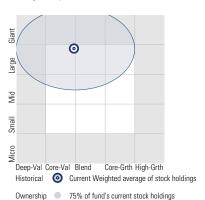
American Funds 2010 Trgt Date Retire R4 RDATX

Quality High MidLow

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

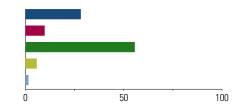
Equity				Fixed In	come
30	42	13	Large		
7	7	1	Mid		
0	0	0	Small		
Value	Rlend	Growth		Ltd	hoM

Mod Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



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

		Fund	Bmark	Cat	Fund		Benchma	ark I C	atonony	Average		
] ₄	Cyclical	29.48	39.17	34.51	Tullu		Denomin	ark g o	ategory	Average		
	Basic Materials	3.95	4.41	4.70		ı İ					u.	
Ð	Consumer Cyclical	6.03	10.60	10.33		-	ľ					
٥	Financial Services	14.51	14.81	15.50		1						
b	Real Estate	4.99	9.35	3.98			7					
ψľ	Sensitive	36.90	36.41	39.62								
	Communication Services	5.87	5.63	6.49								
)	Energy	7.65	5.06	5.54								
)	Industrials	10.29	10.83	10.42				<u>.</u>				
2	Technology	13.09	14.89	17.17				• [[
+	Defensive	33.63	24.42	25.85								
÷	Consumer Defensive	11.63	7.45	7.47								
ř	Healthcare	15.92	13.62	14.40								
2	Utilities	6.08	3.35	3.98								

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	15.63	15.63	_	_
American Funds Interm Bd Fd of Amer R6	-	10.30	25.93	_	_
⊕ American Funds Bond Fund of Amer R6	-	9.72	35.65	_	_
⊕ American Funds Inflation Linked Bd R6	-	7.37	43.02	_	_
⊕ American Funds American Balanced R6	-	6.91	49.93	_	-
American Funds ST Bd Fd of Amer R6	_	6.83	56.76	_	_
→ American Funds Mortgage R6	-	6.64	63.39	_	-
⊕ American Funds Capital Income Bldr R6	-	6.43	69.82	_	_
⊕ American Funds American Mutual R6	-	5.40	75.23	_	_
⊕ American Funds Strategic Bond R-6	_	4.00	79.22	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R4 RDBTX

Growth of \$10,000

2

168

7

7

111

6

36

133

15

16

132

8

64

134

4

24

145

7

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.64 is 8.47% higher than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 15.28 6.34 -1.04 7.23 10.77 -3.04 14.58 9.47 9 98 -16.07 Total Return % 0.79 0.69 0.13 -0.62 0.50 -1.71 1.67 4.08 4.78 -3.20 +/- Benchmark 1.86 1.11 -0.52 0.30 0.82 -0.87 -1.28 2.19 1.75 5.63 +/- Category

74

138

6

82

127

4

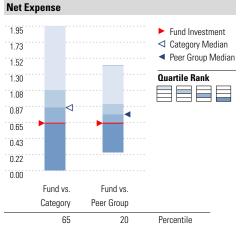
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124



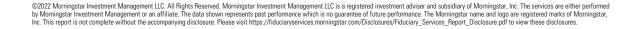


6/31 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.38	_	0.32
Beta	0.87	_	0.93
R-Squared	96.59	_	96.57
Standard Deviation	9.74	11.02	10.39
Sharpe Ratio	0.16	0.02	0.05
Tracking Error	2.31	_	2.15
Information Ratio	0.61	_	0.19
Up Capture Ratio	91.05	_	91.97
Down Capture Ratio	81.62	_	89.84

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



82/125



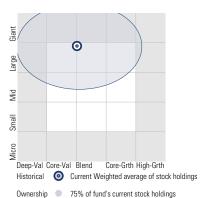
American Funds 2015 Trgt Date Retire R4 RDBTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



100 50

Asset Allocation as of 09-30-2022

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

Sector Weighting as of 09-30-2022 Fund Fund **Bmark** Cat 29.19 34.73 39.26 A. Basic Materials 4.07 4.51 4.80 Consumer Cyclical 6.36 10.64 10.53 **P** Financial Services 14.37 14.92 15.61 侖 Real Estate 4.39 9.19 3.79 Sensitive 37.92 36.43 39.98 **Communication Services** 6.06 5.63 6.53 • Energy 7.41 5.09 5.55 Ф Industrials 10.48 10.92 10.50 Technology 13.97 14.79 17.40 32.90 24.32 Defensive 25.31 Consumer Defensive 11.05 7.45 7.29 Healthcare 16.19 13.52 14.23 Utilities 5.66 3.35 3.79 10 15 20

Style Breakdown

Equity			Fixed I	Fixed Income				
	28	42	14	Large				High
	6	7	2	Mid				Mid
	0	0	0	Small				Low
	Value	Blend	Growth		Ltd Durati	Mod on	Ext	

Weight %

>50 25-50 10-25 0-10

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Income Fund of Amer R6	_	12.45	12.45	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.67	21.12	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.92	29.04	_	_
	_	7.76	36.79	_	-
American Funds American Balanced R6	_	7.39	44.18	-	_
	_	6.11	50.30	_	_
	_	5.96	56.26	_	_
⊕ American Funds Capital Income Bldr R6	_	5.90	62.16	_	-
⊕ American Funds Capital World Gr&Inc R6	_	4.96	67.12	_	-
	_	4.41	71.53	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R4 RDCTX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

✓ Net Expense: The fund's expense ratio of 0.65 is 4.84% higher than the Target-Date 2020 category average.

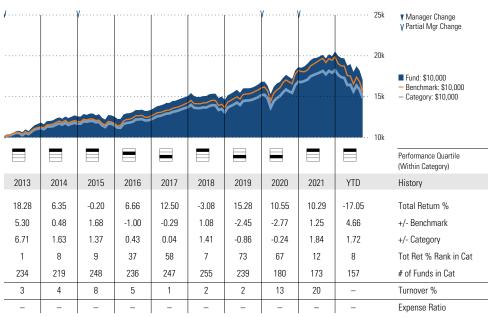
Morningstar Investment Management LLC Analysis

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

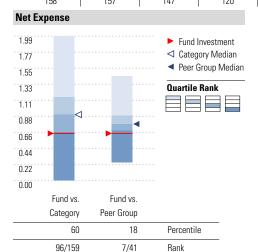
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022

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 yea 5 year -5.59 -13.55 1.84 3.02 5.64 4.49 Fund Return % -6.01 -18.89 0.18 2.47 4.62 5.72 Benchmark Return % -16 29 4 99 -5 16 0.79 2 49 Category Average % 79 6 16 17 11 % Rank in Category 158 157 147 120 57 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.59	_	0.49
Beta	0.84	_	0.91
R-Squared	97.10	_	96.55
Standard Deviation	10.26	12.06	11.16
Sharpe Ratio	0.17	0.02	0.06
Tracking Error	2.62	_	2.40
Information Ratio	0.64	_	0.26
Up Capture Ratio	88.83	_	91.63
Down Capture Ratio	78.75	_	88.58

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



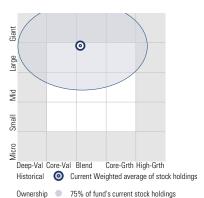
American Funds 2020 Trgt Date Retire R4 RDCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



50 100

Asset Allocation as of 09-30-2022



Style Breakdown

Equity					Fixed Ir	ncome	
	27	42	16	Large			
	6	7	2	Mid			
	0	0	0	Small			
١	Value	Blend	Growth		Ltd Duratio	Mod	Ext

	-
lity	,
	-

High Mid Low

>50 25-50 10-25 0-10

Weight %

Sec	ctor Weighting as of 09-3	30-2022												
		Fund	Bmark	Cat	Fund	,	Bench	mark	Categ	jory Ave	erage		_	
_Մ	Cyclical	29.04	39.26	36.39								- [<u> </u>	
A.	Basic Materials	4.02	4.61	4.53		[
A	Consumer Cyclical	6.86	10.69	10.84			ĺ	- 1						
,	Financial Services	14.28	15.07	15.35										
ıπ	Real Estate	3.88	8.89	5.67			*							
W	Sensitive	38.70	36.49	40.53										
	Communication Services	6.33	5.63	6.70										
•	Energy	7.02	5.12	5.15		j								
Ф	Industrials	10.49	11.02	10.43				1						
	Technology	14.86	14.72	18.25						į				
→	Defensive	32.25	24.26	23.08										
Ħ	Consumer Defensive	10.58	7.45	6.88										
+	Healthcare	16.53	13.45	12.94			1							
•	Utilities	5.14	3.36	3.26										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Income Fund of Amer R6		10.11	10.11		
<u> </u>	_			_	_
American Funds Bond Fund of Amer R6	_	8.15	18.26	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.97	26.23	_	-
→ American Funds American Balanced R6	_	7.95	34.18	_	_
	-	6.15	40.33	-	-
	_	6.13	46.46	_	_
→ American Funds American Mutual R6	_	5.93	52.40	_	_
⊕ American Funds Capital Income Bldr R6	-	5.48	57.88	_	_
⊕ American Funds Capital World Gr&Inc R6	-	5.38	63.26	_	_
→ American Funds US Government Sec R6	_	5.11	68.37	_	_

Total Holdings 22



American Funds 2025 Trgt Date Retire R4 RDDTX

0.34

1.31

19

179

3

1.90

1.43

5

207

9

-1.48

0.18

49

204

5

0.36

0.23

55

215

1.13

1.57

8

229

6.97

7.95

3

193

2

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

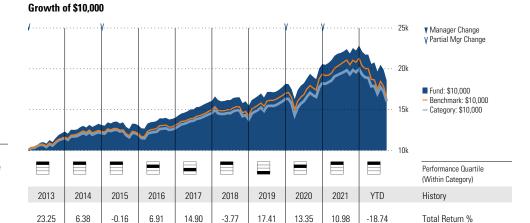
- Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.75 years.
- Net Expense: The fund's expense ratio of 0.66 is 1.49% lower than the Target-Date 2025 category 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



-1.95

-0.84

78

238

-0.32

1.51

35

217

12

0.88

1.23

22

224

18

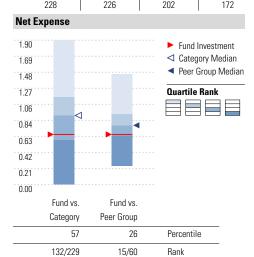
4.17

1.05

21

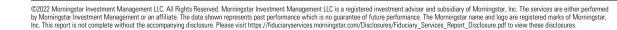
227

I	1	1 1		1 1	I	Expense riatio
Trailing Perform	mance					Total Return %
	1	[]	[10%	as of 09-30-2022
					5	■ Fund
					0	Benchmark
					-5	Category
					-10	
					-15	
					-20	
					-25	Average annual, if greater than 1 year
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-5.64	-15.12	2.55	3.60	6.61	5.09	Fund Return %
-6.28	-19.88	0.27	2.63	5.22	5.90	Benchmark Return %
-5.36	-17.02	1.10	2.75	5.32	_	Category Average %
61	16	5	7	7	_	% Rank in Category
228	226	202	172	94	_	# of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.20	_	0.75
Beta	0.86	_	0.91
R-Squared	97.83	_	97.24
Standard Deviation	11.54	13.21	12.18
Sharpe Ratio	0.22	0.04	0.09
Tracking Error	2.47	_	2.51
Information Ratio	0.92	_	0.39
Up Capture Ratio	95.56	_	93.65
Down Capture Ratio	82.92	_	89.36

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



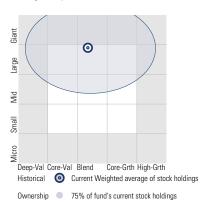


American Funds 2025 Trgt Date Retire R4 RDDTX

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

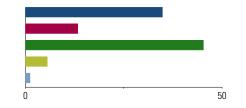
Lquity			
24	40	19	Large
5	7	4	Mid
0	1	1	Small

Value Blend Growth



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

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	1.12	11.77
Cash	5.52	3.36
Bonds	45.25	38.70
Non-US Stocks	13.29	15.10
US Stocks	34.82	31.08
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	iorv Ave	rage		
٠	Cyclical	29.32	39.22	35.59						, ,		7	
à.	Basic Materials	4.02	4.70	4.30		0							
	Consumer Cyclical	8.27	10.75	10.86			■ Ĭ						
<u></u>	Financial Services	13.93	15.23	15.05				= [
à	Real Estate	3.10	8.54	5.38			•						
Ųf	Sensitive	39.82	36.56	40.84									
	Communication Services	6.77	5.62	6.82									
	Energy	6.33	5.15	5.02									
ž	Industrials	10.60	11.13	10.22			0	į					
3	Technology	16.12	14.66	18.78				_					
+	Defensive	30.86	24.21	23.57									
Ţ	Consumer Defensive	9.60	7.46	7.02									
r	Healthcare	16.91	13.38	13.19									
1	Utilities	4.35	3.37	3.36									

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

Total Holdings 25



American Funds 2030 Trgt Date Retire R4 RDETX

2

2

6

3

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

✓ Net Expense: The fund's expense ratio of 0.68 is 0% higher than the Target-Date 2030 category average.

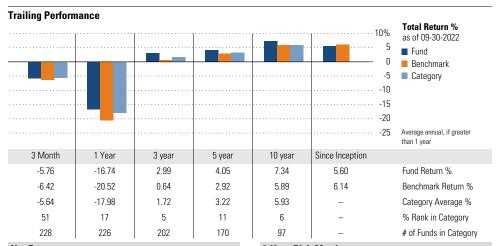
Morningstar Investment Management LLC Analysis

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

ESG Metrics

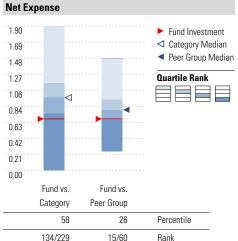
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022





8

21



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.29	_	1.01
Beta	0.90	_	0.94
R-Squared	98.44	_	98.16
Standard Deviation	13.32	14.65	13.83
Sharpe Ratio	0.24	0.07	0.14
Tracking Error	2.20	_	2.26
Information Ratio	1.07	_	0.53
Up Capture Ratio	99.76	_	97.46
Down Capture Ratio	87.97	_	92.27

Fund	Bmark	Cat
15.05	13.89	14.73
2.73	2.05	2.30
6.05	-	6.88
	15.05 2.73	15.05 13.89 2.73 2.05



American Funds 2030 Trgt Date Retire R4 RDETX

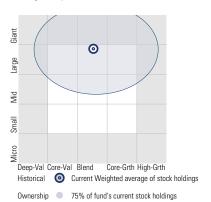
Quality High MidLow

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



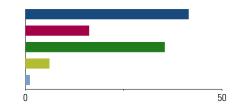
Style Breakdown

Equity				Fixed In	come
21	38	21	Large		
5	7	5	Mid		
1	1	1	Small		
Value	Rlend	Growth		Ltd	Mod

Duration

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

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	1.03	10.37
Cash	6.02	2.22
Bonds	35.37	30.40
Non-US Stocks	16.13	18.16
US Stocks	41.46	38.85
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	, t	Bench	mark	Cate	gory Ave	erage	_	
Ն	Cyclical	29.62	39.12	35.03								1	
A.	Basic Materials	4.00	4.79	4.27		= [
4	Consumer Cyclical	9.58	10.83	10.97									
₽	Financial Services	13.47	15.40	15.31									
t	Real Estate	2.57	8.10	4.48			•						
M	Sensitive	40.72	36.68	41.20									
┫	Communication Services	7.11	5.62	6.83									
ð	Energy	5.82	5.19	5.00									
Ċ.	Industrials	10.74	11.25	10.38									
	Technology	17.05	14.62	18.99									
→	Defensive	29.65	24.20	23.77									
	Consumer Defensive	8.88	7.49	7.01									
٠	Healthcare	17.02	13.34	13.51		- 1	- :						
•	Utilities	3.75	3.37	3.25		ń							

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

Total Holdings 24



American Funds 2035 Trgt Date Retire R4 RDFTX

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

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

✓ Net Expense: The fund's expense ratio of 0.7 is 0% higher than the Target-Date 2035 category average.

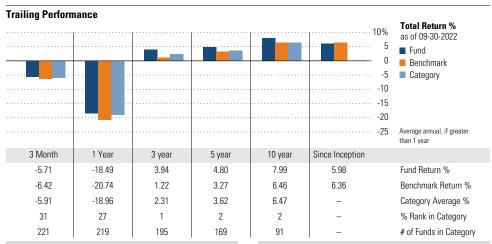
Morningstar Investment Management LLC Analysis

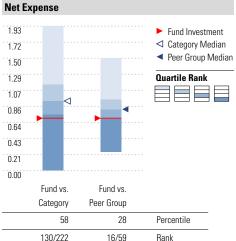
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.66	_	1.12
Beta	0.96	_	0.96
R-Squared	98.77	_	98.55
Standard Deviation	15.65	16.24	15.63
Sharpe Ratio	0.28	0.12	0.18
Tracking Error	1.87	_	2.15
Information Ratio	1.45	-	0.61
Up Capture Ratio	105.16	-	99.42
Down Capture Ratio	93.04	-	94.36

Fund	Bmark	Cat
15.27	13.74	14.52
2.77	2.03	2.26
6.12	-	7.30
	15.27 2.77	15.27 13.74 2.77 2.03



American Funds 2035 Trgt Date Retire R4 RDFTX

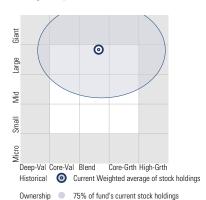
Quality High MidLow

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity				Fixed Ir	come
19	37	22	Large		
5	7	6	Mid		
1	2	1	Small		
Value	Rlend	Growth		Ltd	Mod

Duration

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

Asset Allocation as of 09-30-2022



Total	100,00	100.00
Other	0.95	10.99
Cash	6.60	2.49
Bonds	23.63	20.13
Non-US Stocks	19.68	22.05
US Stocks	49.15	44.34
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d t	Bench	mark	Cateo	gory Ave	erage		_	
_Մ	Cyclical	29.80	39.03	35.22										
A.	Basic Materials	4.01	4.91	4.32		- []								
Д	Consumer Cyclical	10.25	10.90	11.05										
æ	Financial Services	13.23	15.56	15.35				I						
ŵ	Real Estate	2.31	7.66	4.50			•							
W	Sensitive	41.29	36.79	41.27										
	Communication Services	7.24	5.63	6.82										
ð	Energy	5.52	5.21	5.05		 0								
Ф	Industrials	10.76	11.36	10.38										
	Technology	17.77	14.59	19.02				•	• [
—	Defensive	28.90	24.18	23.51										
Ħ	Consumer Defensive	8.48	7.51	7.01										
+	Healthcare	17.05	13.28	13.28			1							
•	Utilities	3.37	3.39	3.22		(
					0%	5	10	15	20	25	30	35	40	4

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	7.99	7.99	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.96	14.95	_	_
→ American Funds American Mutual R6	-	6.95	21.90	_	_
⊕ American Funds Fundamental Invs R6	-	6.40	28.30	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.39	34.69	-	-
⊕ American Funds AMCAP R6	_	6.39	41.08	_	_
	-	5.40	46.48	_	_
→ American Funds US Government Sec R6	_	5.23	51.71	_	_
€ American Funds Global Balanced R6	-	4.99	56.70	_	_
⊕ American Funds SMALLCAP World R6	_	4.88	61.58	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R4 RDGTX

223

2

207

236

5

226

2

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.75 years.
- ✓ Net Expense: The fund's expense ratio of 0.71 is 1.43% higher than the Target-Date 2040 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 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.16 6.60 0.21 7.82 21.59 -5.85 23.94 18.37 16.38 -24.42 Total Return % 3.11 1.09 3.04 -2.79 1.72 1.80 -0.41 5.28 1.03 0.12 +/- Benchmark 2.07 3.81 0.91 6.19 1.35 2.20 -0.13 1.89 0.75 -0.66 +/- Category 2 22 3 50 10 7 38 8 26 55 Tot Ret % Rank in Cat

246

221

5

219

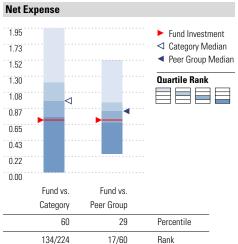
17

222

237

243





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	2.32	_	0.99
Beta	0.95	_	0.96
R-Squared	98.55	_	98.62
Standard Deviation	16.96	17.64	16.98
Sharpe Ratio	0.28	0.15	0.21
Tracking Error	2.19	_	2.22
Information Ratio	1.08	_	0.52
Up Capture Ratio	103.82	_	99.30
Down Capture Ratio	94.17	_	95.19

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	15.45	13.60	14.46				
Price/Book Ratio	2.81	2.01	2.23				
Avg Eff Duration	6.27	-	7.75				



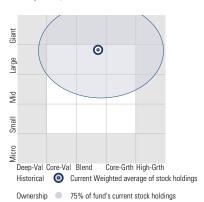
American Funds 2040 Trgt Date Retire R4 RDGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



50 100

Asset Allocation as of 09-30-2022

Asset Class Net % Cat% US Stocks 55.47 50.48 Non-US Stocks 23.10 25.79 Bonds 13.31 12.64 Cash 7.17 1.94 Other 0.94 9.14 100.00 Total 100.00

Style Breakdown

Equity				rixea ii	ıcome	
18	36	23	Large			
4	7	7	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Fixed Ir	Qualit		
			High
			Mid
			Low
Ltd	Mod	Fxt	J
		LAL	
Duratio	n		

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund Benchmark Category Average
Ն	Cyclical	30.00	38.99	35.56	
ė.	Basic Materials	4.09	5.00	4.31	
A	Consumer Cyclical	10.62	10.96	11.01	
.	Financial Services	13.16	15.70	15.33	
t	Real Estate	2.13	7.33	4.91	
M	Sensitive	41.59	36.87	41.07	
	Communication Services	7.22	5.65	6.79	
•	Energy	5.32	5.24	5.03	
Ģ	Industrials	10.75	11.44	10.41	
	Technology	18.30	14.54	18.84	
→	Defensive	28.41	24.12	23.36	
=	Consumer Defensive	8.06	7.53	6.96	
٠	Healthcare	17.23	13.20	13.22	
•	Utilities	3.12	3.39	3.18	

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	8.04	8.04	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.43	15.47	-	_
⊕ American Funds Fundamental Invs R6	_	7.41	22.88	_	_
	_	6.97	29.86	_	_
American Funds Growth Fund of Amer R6	_	6.96	36.82	_	_
American Funds AMCAP R6	_	6.96	43.78	_	_
⊕ American Funds New Perspective R6	-	6.96	50.73	_	_
⊕ American Funds SMALLCAP World R6	_	6.46	57.20	_	_
	-	6.41	63.61	_	_
	_	5.28	68.89	_	_

Total Holdings 22



American Funds 2045 Trgt Date Retire R4 RDHTX

4

186

2

20

173

3

200

5

56

198

3

14

209

4

223

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

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

✓ Net Expense: The fund's expense ratio of 0.72 is 2.86% higher than the Target-Date 2045 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 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.12 6.72 0.20 7.93 21.98 -5.90 24.25 18.80 16.74 -25.08 Total Return % 3.05 1.47 3.23 -2.91 1.45 2.27 -0.72 5.85 0.38 -0.37 +/- Benchmark 0.11 1.47 1.37 2.07 0.00 2.24 -0.10 3.70 -0.70 +/- Category 4.12

62

234

5

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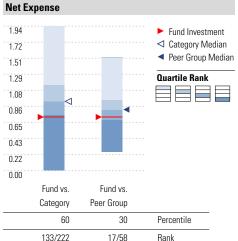
217

15

55

220





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.98	_	0.94
Beta	0.93	_	0.96
R-Squared	98.12	_	98.56
Standard Deviation	17.37	18.49	17.85
Sharpe Ratio	0.28	0.17	0.22
Tracking Error	2.71	_	2.27
Information Ratio	0.73	_	0.46
Up Capture Ratio	100.82	_	99.60
Down Capture Ratio	92.97	_	95.92

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



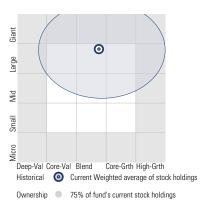
American Funds 2045 Trgt Date Retire R4 RDHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

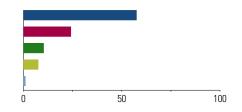
Lquity				LIVE
18	36	23	Large	
4	7	7	Mid	
1	2	2	Small	
	D	0		1 . 1

Value Blend Growth

Fixed Income Quality High MidLow Mod I td Duration

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

Asset Allocation as of 09-30-2022



Asset Class Net % Cat% US Stocks 57.45 53.41 Non-US Stocks 24.05 27.82 Bonds 10.18 7.20 Cash 7.41 2.06 Other 0.91 9.50 100.00 100.00 Total

		Fund	Descrip	Cot	Fun		Danah		I Catao					
		Fund	Bmark	Cat	Fun	1 '	Bench	mark	Cateo	jory Ave	erage			
ŀ	Cyclical	29.98	39.10	35.50		,						- 1		
A.	Basic Materials	4.16	5.09	4.35										
A	Consumer Cyclical	10.71	11.00	11.10										
,	Financial Services	13.11	15.83	15.29			,	. ['						
fi	Real Estate	2.00	7.18	4.76		0	'							
W	Sensitive	41.80	36.89	40.81										
	Communication Services	7.16	5.64	6.77										
ð	Energy	5.32	5.27	4.95		()								
Ф	Industrials	10.89	11.52	10.38										
	Technology	18.43	14.46	18.71				*						
-	Defensive	28.21	24.02	23.68										
Ħ	Consumer Defensive	7.82	7.53	6.98			ľ							
+	Healthcare	17.36	13.10	13.43		- 1								
•	Utilities	3.03	3.39	3.27		(
					0%	5	10	15	20	25	30	35	40	4

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	7.86	7.86	-	_
⊕ American Funds Washington Mutual R6	_	7.81	15.67	_	_
⊕ American Funds Fundamental Invs R6	_	7.61	23.28	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.61	30.89	_	-
⊕ American Funds American Balanced R6	_	7.61	38.50	_	-
⊕ American Funds SMALLCAP World R6	_	7.47	45.97	_	_
⊕ American Funds American Mutual R6	-	7.42	53.39	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.96	60.35	_	-
⊕ American Funds AMCAP R6	_	6.96	67.31	_	_
⊕ American Funds US Government Sec R6	_	5.27	72.58	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R4 RDITX

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

✓ Net Expense: The fund's expense ratio of 0.72 is 1.41% higher than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

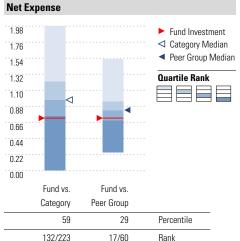
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.15 6.65 0.28 7.98 22.15 -5.92 24.61 19.03 16.90 -25.75 Total Return % 3.32 1.65 3.47 -2.91 1.37 2.49 -0.48 6.12 0.30 -0.95 +/- Benchmark 1.48 2.49 1.23 2.29 -0.240.07 3.78 -0.22-0.96 +/- Category 5.13 4 25 4 54 15 4 57 7 58 73 Tot Ret % Rank in Cat 207 196 233 243 246 220 219 # of Funds in Cat 225 218 221 2 6 2 4 14 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.80	_	0.88
Beta	0.93	_	0.96
R-Squared	97.77	_	98.48
Standard Deviation	17.67	18.81	18.21
Sharpe Ratio	0.27	0.17	0.22
Tracking Error	2.96	_	2.30
Information Ratio	0.60	_	0.40
Up Capture Ratio	100.55	_	99.91
Down Capture Ratio	93.57	_	96.52

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



American Funds 2050 Trgt Date Retire R4 RDITX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Lquity			
17	36	24	Large
4	7	7	Mid
1	2	2	Small

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

Weight %

>50 25-50 10-25 0-10



		From al	Dl.	0-4	Г		. D		П с	A				
_		Fund	Bmark	Cat	Fund	1 '	Bench	ımark	Cate(jory Ave	erage		T.	
	Cyclical	30.03	39.29	35.76								- 1		
æ	Basic Materials	4.25	5.17	4.35										
A	Consumer Cyclical	11.00	11.02	11.04										
P	Financial Services	13.01	15.93	15.30			,	[
fi	Real Estate	1.77	7.17	5.07			'							
W	Sensitive	42.24	36.83	40.66										
d	Communication Services	7.25	5.63	6.72										
•	Energy	5.16	5.28	4.92										
Ф	Industrials	11.01	11.56	10.41										
	Technology	18.82	14.36	18.61				•						
→	Defensive	27.72	23.88	23.56			_							
Ħ	Consumer Defensive	7.53	7.52	6.95			ľ							
٠	Healthcare	17.36	12.98	13.37										
	Utilities	2.83	3.38	3.24										
					0%	5	10	15	20	25	30	35	40	_

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds New Perspective R6	_	8.96	8.96	_	_
⊕ American Funds SMALLCAP World R6	_	8.48	17.44	_	_
⊕ American Funds Capital World Gr&lnc R6	_	8.27	25.71	_	_
⊕ American Funds Fundamental Invs R6	_	8.27	33.98	_	_
American Funds Washington Mutual R6	_	8.14	42.12	-	_
American Funds Growth Fund of Amer R6	_	6.96	49.07	_	_
⊕ American Funds AMCAP R6	_	6.96	56.03	_	_
⊕ American Funds American Mutual R6	-	6.80	62.84	_	-
⊕ American Funds American Balanced R6	-	6.59	69.42	_	-
⊕ American Funds Global Balanced R6	_	5.49	74.91	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R4 RDJTX

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

Net Expense: The fund's expense ratio of 0.73 is 2.82% higher than the Target-Date 2055 category average.

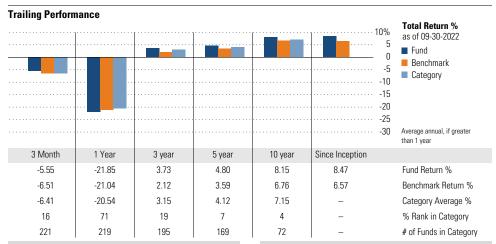
Morningstar Investment Management LLC Analysis

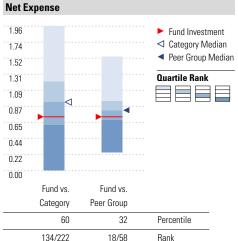
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.62	_	0.99
Beta	0.93	_	0.96
R-Squared	97.47	_	98.42
Standard Deviation	17.78	18.89	18.35
Sharpe Ratio	0.26	0.17	0.22
Tracking Error	3.13	_	2.32
Information Ratio	0.51	_	0.45
Up Capture Ratio	100.47	_	100.59
Down Capture Ratio	94.23	_	96.81

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



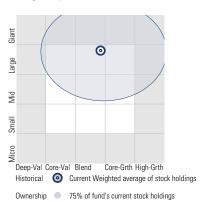
American Funds 2055 Trgt Date Retire R4 RDJTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

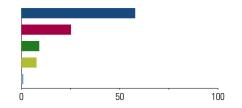
35	24	Large
7	8	Mid
2	2	Small
	7	7 8

Value Blend Growth



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

Asset Allocation as of 09-30-2022



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

Sector W	eighting as of 09-	30-2022												
		Fund	Bmark	Cat	Func	, ,	Bench	mark	[] Cate	gory Ave	erage			
ひ Cyclica	ıl	30.13	39.55	35.99								[]		
🛂 Basic N	Materials .	4.33	5.25	4.52										
Consun	ner Cyclical	11.27	11.04	11.05										
Financi	al Services	12.90	16.01	15.39				• [
Real Es	state	1.63	7.25	5.03										
✓ Sensiti	ve	42.62	36.75	40.60										
Commu	unication Services	7.34	5.63	6.77		: v								
Energy		5.04	5.28	5.02										
Industr	ials	11.08	11.59	10.32										
Techno	logy	19.16	14.25	18.49				•						
→ Defensi	ive	27.26	23.72	23.40										
Consun	ner Defensive	7.33	7.50	6.93			•							
Health	care	17.27	12.84	13.27			1							
Utilitie:	S	2.66	3.38	3.20										
					0%	5	10	15	20	25	30	35	40	-

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds SMALLCAP World R6	_	9.48	9.48	_	_
→ American Funds New Perspective R6	_	9.41	18.89	_	_
American Funds Capital World Gr&Inc R6	_	8.97	27.86	_	_
⊕ American Funds Fundamental Invs R6	_	8.96	36.82	_	_
⊕ American Funds Washington Mutual R6	-	7.96	44.78	_	-
⊕ American Funds AMCAP R6	_	6.95	51.73	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.95	58.68	_	_
⊕ American Funds Invmt Co of Amer R6	_	6.41	65.09	_	_
⊕ American Funds Global Balanced R6	_	6.04	71.13	_	_
⊕ American Funds American Balanced R6	_	6.04	77.17	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R4 RDKTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 03-2015 Joanna Jonsson since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 5 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 7.52 years.
- × Style: The fund has landed in its primary style box Large Growth — 60 % of the time over the past three vears.
- Net Expense: The fund's expense ratio of 0.73 is 2.82% higher than the Target-Date 2060 category average.

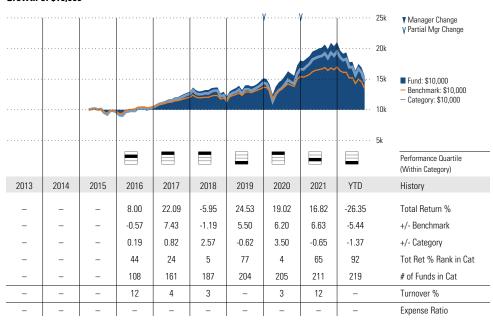
Morningstar Investment Management LLC Analysis

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

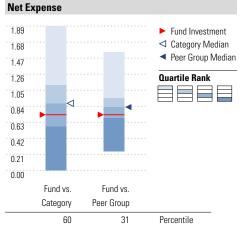
ESG Metrics

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

Growth of \$10,000







133/22	.1 18	3/59	Rank
Peer group is a su	bset of the cate	egory and in	cludes funds with the
same managemer	nt style (active v	s. passive) a	and similar share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.49	_	1.99
Beta	1.34	_	1.39
R-Squared	97.89	_	97.78
Standard Deviation	17.82	13.18	18.48
Sharpe Ratio	0.25	0.10	0.22
Tracking Error	5.15	_	5.82
Information Ratio	0.49	_	0.34
Up Capture Ratio	147.32	_	148.24
Down Capture Ratio	134.36	_	138.30

Fund	Bmark	Cat
15.64	13.15	14.41
2.85	1.92	2.22
6.61	_	7.31
	15.64 2.85	15.64 13.15 2.85 1.92

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American Funds 2060 Trgt Date Retire R4 RDKTX

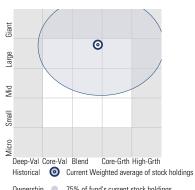
Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



50 100

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

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

Fund Cyclical 30.20 39.36 35.61 æ. Basic Materials 4.35 5.20 4.57 Ownership 75% of fund's current stock holdings Consumer Cyclical 11.38 10.78 11.04 Financial Services 12 84 16 20 15.14 侖 Real Estate 1.63 7.18 4.86 Fixed Income Quality Sensitive 42.70 36.47 40.72 Large High Communication Services 7.36 5.85 6.85 24 35 • Energy 5.04 5.02 5.39 MidΜid 8 Ф Industrials 11.11 11.11 10.40 LOW Technology 19.21 14.12 18.43 2 2 27.10 24.18 Defensive 23.66 Ltd Mod Consumer Defensive 7.28 7.80 6.98 Duration Healthcare 17.21 12.64 13.58 Utilities 2.61 3.74 3.10

Bmark

Cat

Fund

Style Breakdown 16 4 Value Blend Growth Weight % >50 25-50 10-25 0-10 10 25 30

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	10.03	10.03	_	_
⊕ American Funds New Perspective R6	_	9.96	19.99	_	_
⊕ American Funds Fundamental Invs R6	_	8.97	28.97	_	-
⊕ American Funds Capital World Gr&lnc R6	_	8.97	37.94	_	-
American Funds Washington Mutual R6	-	7.97	45.91	-	_
⊕ American Funds Invmt Co of Amer R6	_	6.97	52.89	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.96	59.85	_	-
⊕ American Funds AMCAP R6	_	6.96	66.81	_	-
⊕ American Funds Global Balanced R6	-	6.01	72.82	_	-
⊕ American Funds American Balanced R6	_	6.01	78.83	-	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R4 RDLTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

- × Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Growth — 66.67~% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.73 is 5.8% higher than the Target-Date 2065+ category average.

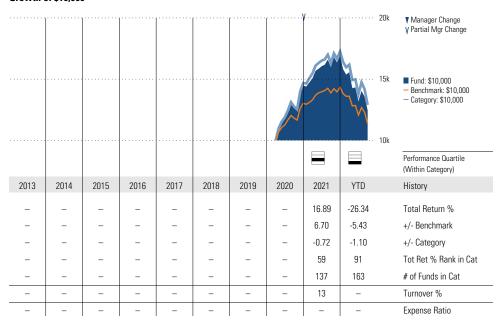
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen only because it is a newly incepted share vintage of the target-date series.

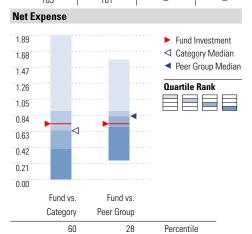
ESG Metrics

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

Growth of \$10,000







102/170	12/44	Rank				
Peer group is a subset of th	e category ar	d includes funds wit	h the			
same management style (active vs. passive) and similar share class						
characteristics						

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	2.06
Beta	_	_	1.41
R-Squared	-	-	98.01
Standard Deviation	-	13.18	18.72
Sharpe Ratio	-	0.10	0.22
Fracking Error	-	-	5.97
nformation Ratio	-	-	0.34
Jp Capture Ratio	-	-	149.85
Down Capture Ratio	-	-	139.56

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



American Funds 2065 Trgt Date Retire R4 RDLTX

Morningstar CategoryTarget-Date 2065+ Mornin

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™





Equity

Equity							
16	35	24	Large				
4	7	8	Mid				
1	2	2	Small				

Value Blend Growth

Fixed Income

Quality

High

Mid

Ltd Mod Ext

Duration

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



Asset Allocation as of 09-30-2022

Asset Class Net % Cat% US Stocks 57.82 53.41 Non-US Stocks 25.09 32.54 Bonds 8.77 7.00 Cash 7.55 2.40 Other 0.78 4.65 Total 100.00 100.00

		Fund	Bmark	Cat	Fund		Danah		I Coto	A		
		Funa	втагк	cat	runo	ı •	Bench	mark	[] Cate	gory Ave	erage	
ŀ	Cyclical	30.20	39.36	35.55								
ů.	Basic Materials	4.35	5.20	4.71								
4	Consumer Cyclical	11.38	10.78	11.15								
ê	Financial Services	12.84	16.20	15.31								
ŧ	Real Estate	1.63	7.18	4.38			'					
M	Sensitive	42.69	36.47	41.47								
	Communication Services	7.36	5.85	6.96								
•	Energy	5.01	5.39	5.14								
\$	Industrials	11.10	11.11	10.65				_				
3	Technology	19.22	14.12	18.72				*		_		
→	Defensive	27.11	24.18	22.97								
Ę	Consumer Defensive	7.28	7.80	7.13			ľ					
۲	Healthcare	17.21	12.64	12.79			- :	j	ı			
2	Utilities	2.62	3.74	3.05		Π'						

100

NI.	Maria Da	0/ 11 . 1	0 1:: 0/	VTD D . 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	10.00	10.00	_	-
⊕ American Funds New Perspective R6	_	9.99	20.00	_	_
⊕ American Funds Fundamental Invs R6	-	8.99	28.99	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.99	37.98	_	_
⊕ American Funds Washington Mutual R6	-	7.99	45.97	-	_
⊕ American Funds Growth Fund of Amer R6	_	6.99	52.96	_	-
⊕ American Funds AMCAP R6	_	6.99	59.95	-	_
⊕ American Funds Invmt Co of Amer R6	-	6.99	66.94	_	_
⊕ American Funds Global Balanced R6	-	6.00	72.94	_	_
⊕ American Funds American Balanced R6	_	5.95	78.90	_	_

Total Holdings 16



American Funds American Mutual R4 RMFEX

Morningstar Category

Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Joyce Gordon since 01-2006
James Lovelace since 01-2006
James Terrile since 01-2006
William Robbins since 01-2008
Cheryl Frank since 01-2014
Bradley Vogt since 01-2015
Charles Ellwein since 12-2016
Grant Cambridge since 01-2021

Quantitative Screens

Q Performance: The fund has finished in the 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 16.76 years.

Net Expense: The fund's expense ratio of 0.62 is 31.87% lower than the Large Value category average.

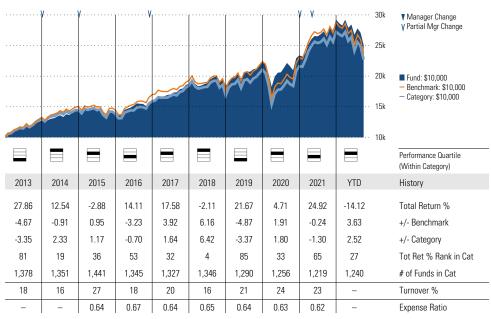
Morningstar Investment Management LLC Analysis

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

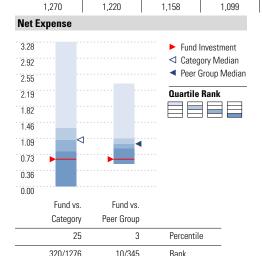
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics Fund **Bmark** Cat Alpha 2.21 1.02 0.98 Beta 0.74 R-Squared 94.60 95.47 Standard Deviation 15 60 20.45 20.54 Sharpe Ratio 0.40 n 28 0.32 Tracking Error 6.40 4.62 Information Ratio 0.24 0.21 Up Capture Ratio 82.79 99.08 74.88 95.67 Down Capture Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.32	13.75	12.66
Price/Book Ratio	2.93	2.00	2.12
Geom Avg Mkt Cap \$B	101.58	64.23	95.02
ROE	28.91	18.55	25.15





American Funds American Mutual R4 RMFEX

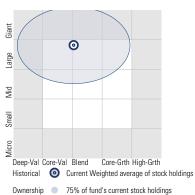
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

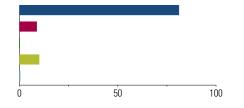
Style Analysis as of 09-30-2022

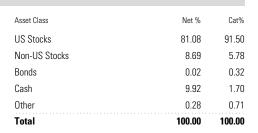
Morningstar Style Box™



Mid

Asset Allocation as of 09-30-2022





Style Breakdown Equity

24	47	15	Large
8	5	1	Mid
0	0	0	Small

Value Blend Growth

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

		Fund	Bmark	Cat	Fund	▼ Bei	nchmark	Car	tegory /	Average	
⊌ Cyclical		26.28	34.81	32.14							
Basic Mate	rials	3.80	3.61	3.28		·					
Consumer (Cyclical	5.09	5.97	6.56		" [
Financial S	ervices	14.68	20.20	19.02			:				
Real Estate	:	2.71	5.03	3.28		,					
Sensitive		35.91	34.35	36.44							
Communica	ation Services	3.22	8.11	6.86							
Energy		7.16	7.84	8.23			:				
Industrials		15.08	10.01	10.72			<u> </u>				
Technology	1	10.45	8.39	10.63							
→ Defensive		37.81	30.84	31.42			:				
Consumer I	Defensive	9.02	7.42	8.73							
Healthcare		20.52	17.47	17.09							
Utilities		8.27	5.95	5.60							

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	9.61	9.61	_	_
	3.46	13.07	-30.20	Technology
⊕ AbbVie Inc	3.10	16.17	2.52	Healthcare
⊕ UnitedHealth Group Inc	2.55	18.72	1.52	Healthcare
Raytheon Technologies Corp	2.37	21.09	-3.01	Industrials
☐ Linde PLC	1.92	23.01	-21.17	Basic Materials
	1.87	24.88	-30.25	Healthcare
The Home Depot Inc The Home Depot Inc	1.82	26.70	-32.14	Consumer Cyclical
○ ConocoPhillips	1.73	28.43	47.02	Energy
○ Comcast Corp Class A	1.70	30.13	-40.15	Communication Svc
General Mills Inc	1.69	31.82	16.01	Consumer Defensive
Apple Inc	1.66	33.48	-21.79	Technology
Gilead Sciences Inc	1.61	35.09	-12.02	Healthcare
⊕ Bristol-Myers Squibb Co	1.51	36.59	16.62	Healthcare
⊕ CenterPoint Energy Inc	1.41	38.01	2.83	Utilities

Total Holdings 176



American Funds Capital World Gr&Inc R4 RWIEX

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

Portfolio Manager(s)

Sung Lee since 02-2006
Alfonso Barroso since 02-2007
Michael Cohen since 11-2014
Lara Pellini since 02-2019
Jin Lee since 02-2019
Leo Hee since 10-2019
Jeremy Burge since 01-2020
Renaud Samyn since 02-2020

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 16.67 years.

✓ Net Expense: The fund's expense ratio of 0.77 is

20.62% lower than the Global Large-Stock Blend category average.

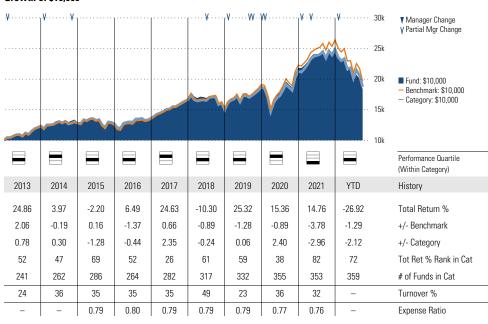
Morningstar Investment Management LLC Analysis

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.

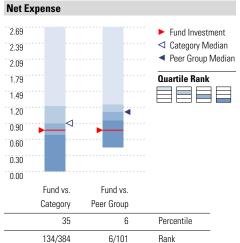
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
FSG Commitment	1-l ow	05-18-2022

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	-1.69	_	-0.40
Beta	0.95	_	0.96
R-Squared	97.81	_	93.64
Standard Deviation	18.62	19.40	19.25
Sharpe Ratio	0.16	0.25	0.22
Tracking Error	2.93	_	4.83
Information Ratio	-0.64	_	-0.14
Up Capture Ratio	93.31	_	96.21
Down Capture Ratio	99.72	_	98.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.70	14.51	15.47
Price/Book Ratio	2.61	2.27	2.37
Geom Avg Mkt Cap \$B	82.63	85.50	63.50
ROE	26.10	26.08	23.54



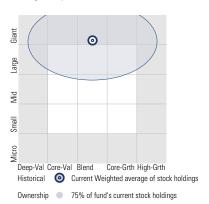
American Funds Capital World Gr&Inc R4 RWIEX

Morningstar Category Global Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

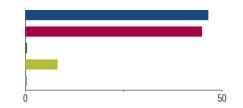
24	38	26	Large
3	5	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.27	0.95
Cash	8.11	1.46
Bonds	0.32	1.52
Non-US Stocks	44.85	38.69
US Stocks	46.45	57.38
Asset Class	Net %	Cat%

Cyclical Basic Materials Consumer Cyclical Financial Services Real Estate	Fund 31.64 6.85 9.40 14.09 1.30	34.31 4.54 11.20 15.78	Cat 32.03 5.08 10.26 13.83	Fund		Bench	mark	Cateo	jory Ave	rage	T		
Basic Materials Consumer Cyclical Financial Services Real Estate	6.85 9.40 14.09	4.54 11.20 15.78	5.08 10.26		V L	_							
Consumer Cyclical Financial Services Real Estate	9.40 14.09	11.20 15.78	10.26				_						
Financial Services Real Estate	14.09	15.78				= []							
Real Estate			13.83										
	1.30	0.70											
		2.79	2.86										
Sensitive	40.46	41.71	41.93										
Communication Services	5.78	7.48	6.46			'							
Energy	6.52	5.25	4.76										
Industrials	10.74	9.59	14.25										
Technology	17.42	19.39	16.46					· '					
Defensive	27.90	23.97	26.04			_							
Consumer Defensive	8.74	7.83	8.23			0							
Healthcare	15.78	13.05	13.21			1							
Utilities	3.38	3.09	4.60	V									
E 1	energy ndustrials Fechnology Defensive Consumer Defensive Healthcare	Energy 6.52 Industrials 10.74 Fechnology 17.42 Defensive 27.90 Consumer Defensive 8.74 Healthcare 15.78	Energy 6.52 5.25 Industrials 10.74 9.59 Fechnology 17.42 19.39 Defensive 27.90 23.97 Consumer Defensive 8.74 7.83 Healthcare 15.78 13.05	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Fechnology 17.42 19.39 16.46 Defensive 27.90 23.97 26.04 Consumer Defensive 8.74 7.83 8.23 Healthcare 15.78 13.05 13.21	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Fechnology 17.42 19.39 16.46 Defensive 27.90 23.97 26.04 Consumer Defensive 8.74 7.83 8.23 Healthcare 15.78 13.05 13.21	Energy 6.52 5.25 4.76 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Fechnology 17.42 19.39 16.46 Industrials 27.90 23.97 26.04 Consumer Defensive 8.74 7.83 8.23 Industrials 13.05 13.21 Industrials 3.38 3.09 4.60 Industrials 15.78 Industrials 15.	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Industrials 10.74 19.39 16.46 Industrials 17.42 19.39 Industrials 17.42 19.39 Industrials 17.42 19.39 Industrials 17.42 Ind	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Fechnology 17.42 19.39 16.46 Industrials 27.90 23.97 26.04 Consumer Defensive 8.74 7.83 8.23 Industrials 13.05 13.21 Industrials 3.38 3.09 4.60	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Fechnology 17.42 19.39 16.46 Consumer Defensive 8.74 7.83 8.23 Healthcare 15.78 13.05 13.21 Utilities 3.38 3.09 4.60	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Fechnology 17.42 19.39 16.46 Consumer Defensive 8.74 7.83 8.23 Healthcare 15.78 13.05 13.21 Utilities 3.38 3.09 4.60	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Fechnology 17.42 19.39 16.46 Consumer Defensive 8.74 7.83 8.23 Healthcare 15.78 13.05 13.21 Utilities 3.38 3.09 4.60	Energy 6.52 5.25 4.76 Industrials 10.74 9.59 14.25 Fechnology 17.42 19.39 16.46 Consumer Defensive 8.74 7.83 8.23 Healthcare 15.78 13.05 13.21 Utilities 3.38 3.09 4.60

World Regions % Equity 09-30-2022



Greater Asia	Fund % 18.19	Cat % 13.50
Japan	5.60	5.54
Australasia	1.87	1.24
Asia-4 Tigers	4.72	3.46
Asia-ex 4 Tigers	6.00	3.26
Not Classified	0.00	0.00

Americas	Fund % 58.85	Cat % 63.89	Greater Europe	Fund % 22.95	Cat % 22.61	Market Maturity	Fund %
North America	55.45	63.14	United Kingdom	5.87	6.21	Developed Markets	90.59
Central/Latin	3.40	0.75	W euro-ex UK	17.08	15.99	Emerging Markets	9.41
			Emrgng Europe	0.00	0.02	Not Available	0.00
			Africa	0.00	0.39		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	8.43	8.43	_	_
	3.29	11.72	-30.20	Technology
⊕ Broadcom Inc	3.10	14.81	-31.42	Technology
⊕ UnitedHealth Group Inc	2.42	17.23	1.52	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd	2.21	19.44	-30.04	Technology
⊕ LVMH Moet Hennessy Louis Vuitton SE	1.53	20.97	-15.08	Consumer Cyclical
⊕ Philip Morris International Inc	1.52	22.49	-8.65	Consumer Defensive
Abbott Laboratories	1.52	24.01	-30.25	Healthcare
∀ Vale SA	1.42	25.43	1.76	Basic Materials
⊕ ASML Holding NV	1.30	26.73	-37.96	Technology

Total Holdings 338

American Funds New World R4 RNWEX

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

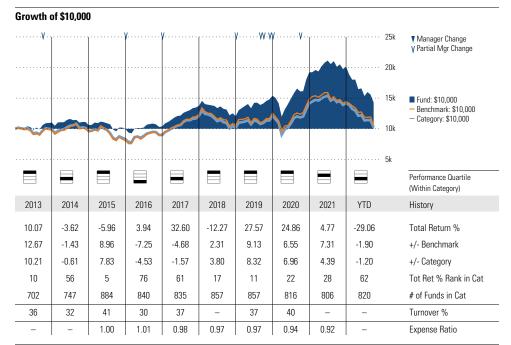
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.3 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.92 is 20.69% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

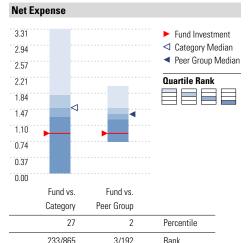
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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	2.50	_	-0.04
Beta	0.93	_	1.01
R-Squared	83.06	_	89.15
Standard Deviation	19.53	19.18	20.61
Sharpe Ratio	0.08	-0.05	-0.05
Tracking Error	8.16	_	6.63
Information Ratio	0.30	_	-0.10
Up Capture Ratio	100.63	_	101.61
Down Capture Ratio	91.29	_	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

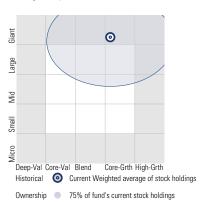


American Funds New World R4 RNWEX

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

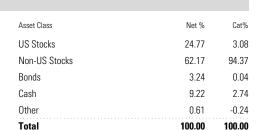
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022



	0 0		ъ .	0.	-				По						
		Fund	Bmark	Cat	Fun	1	▼ Ben	chmark		itegory	Avera	ge			,
	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				I []							
Ę.	Financial Services	15.63	22.67	21.97					· [1					
π	Real Estate	1.74	2.00	1.78											
W	Sensitive	36.60	39.51	40.66			,						[]		
	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			0								
+	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

World Regions % Equity 09-30-2022



	Fund %	Cat %
Greater Asia	39.96	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
⊖ Kotak Mahindra Bank Ltd	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

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

Baron Growth Retail BGRFX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Ronald Baron since 12-1994 Neal Rosenberg since 05-2016

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 27.77 years.

Net Expense: The fund's expense ratio of 1.29 is 22.86% higher than the Mid-Cap Growth category average.

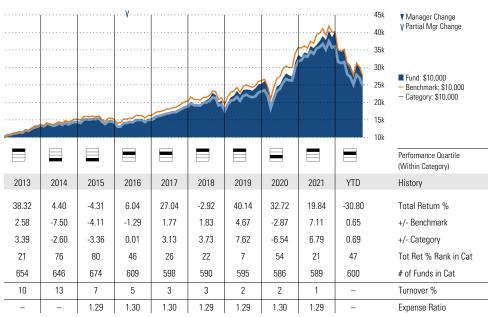
Morningstar Investment Management LLC Analysis

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.

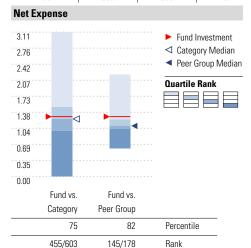
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 15% as of 09-30-2022 10 ■ Fund Benchmark Category -10 -15 -20 -25 -30 -35 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -1.66 -26.31 6.12 9.54 11.02 12.33 -0.65 -29.50 4.26 7.62 10.85 10.43 Benchmark Return % -29 18 5 10 10 14 -1.83 7 27 Category Average % 43 33 32 15 30 % Rank in Category 602 585 535 494 382 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.03	_	0.85
Beta	1.00	_	0.99
R-Squared	93.58	_	91.53
Standard Deviation	25.04	24.18	25.14
Sharpe Ratio	0.34	0.26	0.28
Tracking Error	6.34	_	7.20
Information Ratio	0.29	_	-0.02
Up Capture Ratio	108.52	_	100.98
Down Capture Ratio	103.39	_	99.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.47	22.23	24.18
Price/Book Ratio	3.68	5.66	3.64
Geom Avg Mkt Cap \$B	11.55	18.22	14.41
ROE	28.39	25.45	18.11





Baron Growth Retail BGRFX

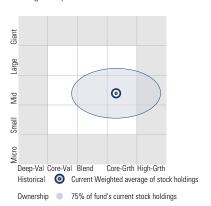
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

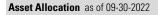
Equity

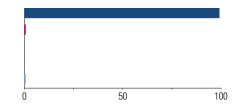
0	0	10	Large
1	27	34	Mid
2	12	12	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.45	0.33
Cash	0.00	3.50
Bonds	0.00	0.07
Non-US Stocks	0.48	3.96
US Stocks	99.06	92.12
Asset Class	Net %	Cat%

Se	ctor Weighting as of 09-	30-2022										
		Fund	Bmark	Cat	Fund	v	Benchmark	[[0	ategory	y Averag	е	
<u></u>	Cyclical	70.42	25.90	28.48								
ė.	Basic Materials	0.00	2.90	2.50	i [
A	Consumer Cyclical	19.31	15.37	12.72								
÷	Financial Services	38.69	5.63	9.78								
à	Real Estate	12.42	2.00	3.48								
M	Sensitive	19.36	54.51	48.04	_							
d	Communication Services	5.60	4.82	3.34								
ð	Energy	0.00	4.69	2.97	10							
¢	Industrials	1.24	15.84	14.50		[]					
	Technology	12.52	29.16	27.23								
→	Defensive	10.22	19.59	23.47								
-	Consumer Defensive	0.00	3.24	2.51								
٠	Healthcare	10.22	16.04	20.24			[
•	Utilities	0.00	0.31	0.72	i							

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.40	10.40	-30.61	Financial Services
FactSet Research Systems Inc	7.63	18.03	-17.14	Financial Services
Vail Resorts Inc	6.86	24.89	-33.07	Consumer Cyclical
Gartner Inc	6.71	31.60	-17.24	Technology
	6.60	38.20	2.45	Financial Services
CoStar Group Inc	5.84	44.04	-11.87	Real Estate
Iridium Communications Inc	5.57	49.62	7.46	Communication Svc
Choice Hotels International Inc	5.18	54.80	-29.18	Consumer Cyclical
Kinsale Capital Group Inc	4.06	58.86	7.53	Financial Services
Gaming and Leisure Properties Inc	3.80	62.66	-4.77	Real Estate
Ansys Inc	3.53	66.18	-44.73	Technology
⊖ Bio-Techne Corp	3.50	69.68	-44.92	Healthcare
	3.19	72.87	-37.60	Financial Services
	2.98	75.86	-18.38	Financial Services
□ IDEXX Laboratories Inc □	2.94	78.80	-50.52	Healthcare

Total Holdings 45



BlackRock Inflation Protected Bond Inv A BPRAX

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

Portfolio Manager(s)

Christopher Allen since 02-2017 David Rogal since 03-2018

Quantitative Screens

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

Management: The fund's management has been in place for 5.63 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.6 is 1.69% higher than the Inflation-Protected Bond category average.

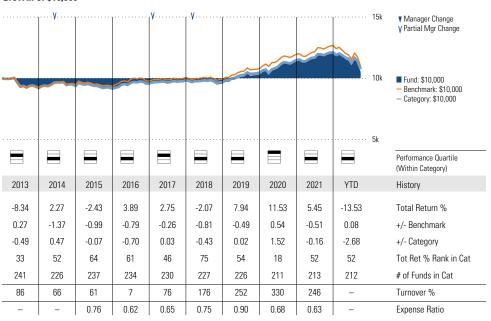
Morningstar Investment Management LLC Analysis

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

ESG Metrics

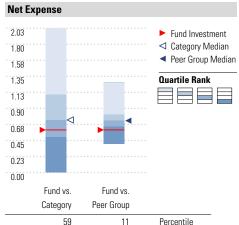
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



Trailing Performance

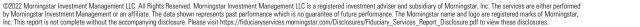




128/217	6/56	Rank
Peer group is a subset of	f the category and ir	ncludes funds with the
same management style	(active vs. passive)	and similar share class
characteristics		

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.14	_	0.20
Beta	1.02	_	0.91
R-Squared	98.96	_	88.08
Standard Deviation	7.05	6.87	6.78
Sharpe Ratio	0.08	0.06	0.10
Tracking Error	0.73	-	2.52
Information Ratio	0.20	-	-0.20
Up Capture Ratio	101.57	-	92.73
Down Capture Ratio	99.95	_	90.87

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.86	4.52	6.08
Avg Eff Maturity	9.04	_	6.57





BlackRock Inflation Protected Bond Inv A BPRAX

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

Style Analysis as of 09-30-2022



-50	0	50	100	150

Asset Allocation as of 09-30-2022

Asset Class	Net %	Cat%
US Stocks	0.09	0.15
Non-US Stocks	0.00	0.00
Bonds	107.38	97.50
Cash	-7.54	1.40
Other	0.07	0.95
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	96.11	0.00	94.89
AA	0.71	99.60	0.55
A	0.21	0.00	1.01
BBB	0.57	0.00	2.40
BB	0.45	0.00	0.41
В	0.00	0.00	0.24
Below B	0.00	0.00	0.11
Not Rated	1.95	0.40	0.39

Sector Weighting as of 09-	30-2022						
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average	
Government	87.86	_	89.38				
Treasury	2.24	_	0.32	[
Inflation – Protected	85.61	_	83.82				
Agency/Quasi Agency	0.00	_	0.03	Ò			
Other Government Related	0.01	_	5.21	[]			
Corporate	1.94	-	2.54				
Corporate Bond	1.88	_	2.26				
Bank Loan	0.00	_	0.18				
Convertible	0.06	_	0.10	Ō			
Preferred	0.00	_	0.00	Ď É			
Securitized	2.82	-	4.91				
Agency MBS Pass-Through	0.00	_	0.60	0			
Agency MBS ARM	0.00	_	0.00	Ò			
Agency MBS CMO	0.00	_	0.41				
Non-Agency Residential MBS	0.19	_	0.24				
Commercial MBS	0.53	_	0.84	0			
Asset-Backed	2.10	_	2.64				
Covered Bond	0.00	_	0.18	i i			
Municipal	0.00	_	0.02				
Cash & Equivalents	7.34	-	2.40				
Other	0.05	_	0.74	0			

Top 10 Holdings as of 09-30-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	-	9.73	9.73	_
─ Usd Cash(Alpha Committed)	_	5.92	15.65	-
⊕ United States Treasury Notes 0.125%	01-2030	4.04	19.69	-
⊕ United States Treasury Notes 0.375%	07-2023	3.78	23.47	-
⊕ United States Treasury Notes 0.625%	01-2024	3.61	27.08	-
⊕ Federal National Mortgage Association 3%	05-2022	3.54	30.62	_
⊕ United States Treasury Notes 0.125%	07-2031	3.42	34.04	-
⊕ United States Treasury Notes 0.625%	04-2023	3.35	37.39	-
⊕ United States Treasury Notes 0.375%	07-2025	3.32	40.71	-
⊕ United States Treasury Notes 0.125%	07-2024	3.27	43.98	_

Total Holdings 267



BNY Mellon International Stock Index Inv DIISX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.6 is 35.48% lower than the Foreign Large Blend category average.

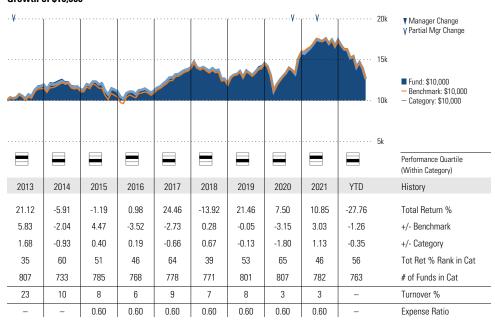
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen, but as an index fund this is less of a concern.

ESG Metrics

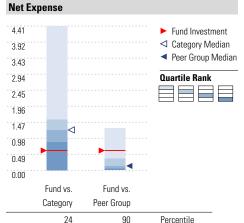
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000



Trailing Performance





	186/796	205/228	Rank			
Peer gro	up is a subset of	f the category an	d includes fun	ds with the		
same management style (active vs. passive) and similar share class						
characte	rietice					

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.87	_	0.08
Beta	1.00	-	1.01
R-Squared	95.77	-	93.77
Standard Deviation	18.97	18.48	19.26
Sharpe Ratio	-0.07	-0.03	-0.02
Tracking Error	3.90	_	4.83
Information Ratio	-0.24	_	-0.01
Up Capture Ratio	100.67	_	103.08
Down Capture Ratio	104.23	_	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.45	11.06	11.27
Price/Book Ratio	1.56	1.49	1.51
Geom Avg Mkt Cap \$B	40.30	34.91	41.65
ROE	18.45	18.13	20.02



186/796

BNY Mellon International Stock Index Inv DIISX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

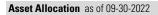
Equity

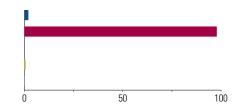
27 4 0	35 5	27 3	raigo iviia oiliaii
0	0	0	2

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.05	0.83
Cash	0.44	0.82
Bonds	0.00	0.62
Non-US Stocks	97.71	94.78
US Stocks	1.80	2.94
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2022												
		Fund	Bmark	Cat	Func	,	Bench	mark	Cate	gory Ave	erage			
Դ	Cyclical	38.75	42.29	38.90										,
A	Basic Materials	7.48	8.16	7.50			0							
A	Consumer Cyclical	10.62	10.91	10.70										
F	Financial Services	17.57	20.73	18.44					[]					
命	Real Estate	3.08	2.49	2.26										
W	Sensitive	33.45	35.38	35.46										
	Communication Services	5.13	6.35	5.49										
•	Energy	5.02	6.26	5.64										
Ф	Industrials	14.95	11.87	14.29										
	Technology	8.35	10.90	10.04			= ['							
→	Defensive	27.79	22.32	25.63			•		•					
Ħ	Consumer Defensive	10.95	9.14	10.18										
+	Healthcare	13.59	9.95	12.44)						
•	Utilities	3.25	3.23	3.01										
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 09-30-2022



	Fund %	Cat %
Greater Asia	35.94	36.02
Japan	22.91	18.20
Australasia	8.40	5.40
Asia-4 Tigers	4.54	6.89
Asia-ex 4 Tigers	0.09	5.53
Not Classified	0.00	0.00

Americas	Fund % 1.17	Cat % 9.12	Greater Europe	Fund % 62.88	Cat % 54.87	Market Maturity	Fund %
North America	1.06	7.95	United Kingdom	14.95	13.86	Developed Markets	99.80
Central/Latin	0.11	1.17	W euro-ex UK	47.10	39.70	Emerging Markets	0.20
			Emrgng Europe	0.00	0.06	Not Available	0.00
			Africa	0.83	1.25		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Nestle SA	2.41	2.41	-14.55	Consumer Defensive
⊖ Roche Holding AG	1.66	4.07	-13.08	Healthcare
Shell PLC	1.48	5.55	42.21	Energy
	1.44	6.99	-37.96	Technology
	1.40	8.39	17.14	Healthcare
Novo Nordisk A/S Class B	1.32	9.71	4.70	Healthcare
○ LVMH Moet Hennessy Louis Vuitton SE	1.31	11.03	-15.08	Consumer Cyclical
○ Novartis AG	1.29	12.32	-3.41	Healthcare
⊖ Toyota Motor Corp	1.16	13.48	-9.84	Consumer Cyclical
→ BHP Group Ltd	1.03	14.50	15.50	Basic Materials

Total Holdings 802



BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

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 team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.5 is 37.5% lower than the Large Blend category average.

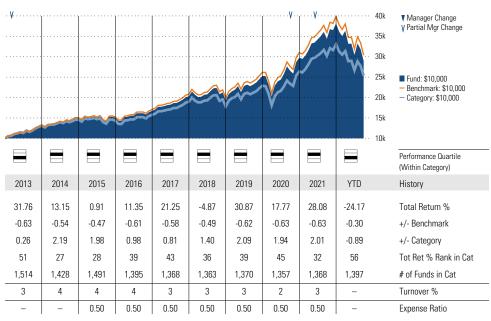
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen but because the fund replicates an index we are not concerned with the screen failure.

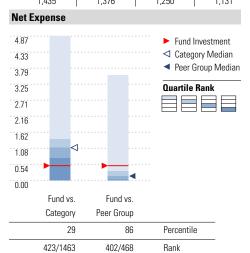
ESG Metrics

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

Growth of \$10,000



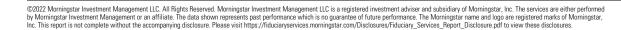
Trailing Performance Total Return % 15% as of 09-30-2022 10 ■ Fund 5 Benchmark 0 Category -5 -10 -15 -20 Average annual, if greater than 1 year 3 Month 10 year Since Inception 1 Year 3 yea 5 year Fund Return % -5.02 -15.90 7.61 8.69 11.15 9.01 10.51 -4.88 -15.47 8.16 9.24 11.70 Benchmark Return % -4 99 -15 83 6 77 7 74 10.38 Category Average % 55 49 40 38 37 % Rank in Category 1.435 1.376 1.250 1.131 828 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-1.32
Beta	1.00	_	0.96
R-Squared	100.00	_	95.48
Standard Deviation	20.31	20.30	19.87
Sharpe Ratio	0.43	0.45	0.37
Tracking Error	0.04	_	4.01
Information Ratio	-14.66	_	-0.98
Up Capture Ratio	99.12	_	92.89
Down Capture Ratio	100.89	_	97.59

Fund Bmark Price/Earnings Ratio 19.64 17.98 Price/Book Ratio 3.72 3.38	Cat
. 0	
Price/Book Ratio 3.72 3.38	18.23
	3.60
Geom Avg Mkt Cap \$B 181.99 164.20 2	210.33
ROE 32.18 31.94	32.91



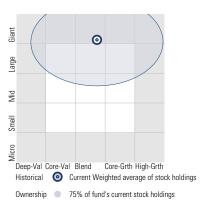


BNY Mellon S&P 500 Index PEOPX

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

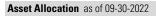
Equity

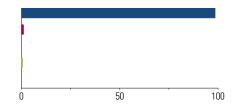
19	29	36	Large
4	9	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.09
Cash	0.52	0.53
Bonds	0.00	0.87
Non-US Stocks	1.00	2.67
US Stocks	98.49	94.84
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	29.30	29.69	29.07	
A	Basic Materials	2.25	2.24	2.66	
A	Consumer Cyclical	11.19	11.44	10.23	
Ę.	Financial Services	13.01	13.11	13.64	
侖	Real Estate	2.85	2.90	2.54	
W	Sensitive	46.21	44.73	45.16	
d	Communication Services	8.41	8.07	7.92	
•	Energy	4.67	4.55	4.06	—)
Ф	Industrials	8.46	8.32	10.09	
	Technology	24.67	23.79	23.09	
→	Defensive	24.48	25.58	25.75	
Ħ	Consumer Defensive	7.19	7.33	7.35	
٠	Healthcare	14.15	15.18	15.61	
•	Utilities	3.14	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	7.17	7.17	-21.79	Technology
	5.80	12.97	-30.20	Technology
	3.29	16.26	-32.22	Consumer Cyclical
⊕ Tesla Inc ■	2.06	18.31	-24.70	Consumer Cyclical
	1.93	20.24	-33.97	Communication Svc
	1.79	22.03	-33.54	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.51	23.53	-10.70	Financial Services
○ UnitedHealth Group Inc	1.44	24.98	1.52	Healthcare
⊖ Johnson & Johnson	1.26	26.24	-2.57	Healthcare
	1.19	27.43	47.00	Energy
NVIDIA Corp	1.12	28.55	-58.69	Technology
	1.11	29.66	-59.66	Communication Svc
	0.99	30.65	-32.11	Financial Services
Procter & Gamble Co	0.98	31.63	-21.17	Consumer Defensive
	0.97	32.60	-17.50	Financial Services

Total Holdings 505



Delaware Small Cap Value A DEVLX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Steven Catricks since 07-2012 Kelley Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

- Q Performance: The fund has finished in the Small 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 10.25 years.
- Net Expense: The fund's expense ratio of 1.11 is 3.48% lower than the Small Value category average.

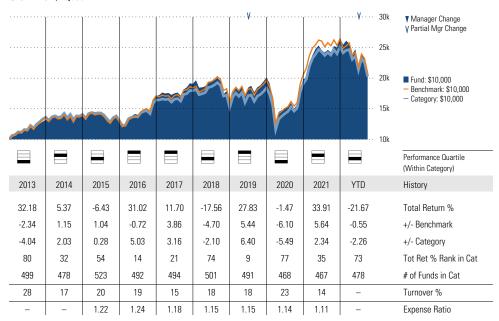
Morningstar Investment Management LLC Analysis

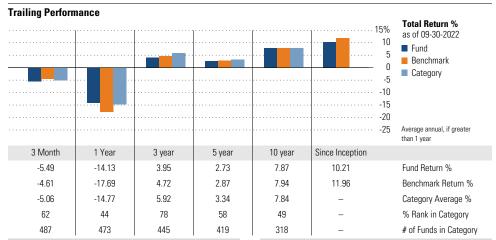
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

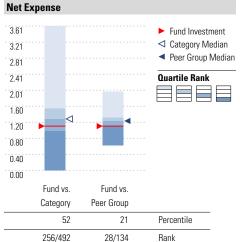
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.56	_	0.96
Beta	0.98	_	0.99
R-Squared	95.65	_	94.89
Standard Deviation	26.63	26.48	26.98
Sharpe Ratio	0.26	0.28	0.31
Tracking Error	5.57	_	6.33
Information Ratio	-0.14	_	0.12
Up Capture Ratio	96.73	_	99.47
Down Capture Ratio	98.70	_	97.32

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.92	8.44	9.93
Price/Book Ratio	1.65	1.16	1.45
Geom Avg Mkt Cap \$B	4.26	1.65	3.37
ROE	16.45	7.02	16.19



Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

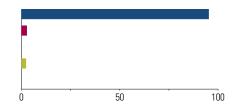
Russell 2000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.00	0.02
Cash	2.20	2.08
Bonds	0.00	0.03
Non-US Stocks	2.61	2.90
US Stocks	95.19	94.97
Asset Class	Net %	Cat%

sec	tor Weighting as of 09-3	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
ŀ	Cyclical	51.41	53.08	50.26	
A.	Basic Materials	4.37	3.36	5.71	
4	Consumer Cyclical	10.31	9.92	12.73	
<u></u>	Financial Services	28.67	26.51	24.49	
b	Real Estate	8.06	13.29	7.33	
NI	Sensitive	37.85	26.23	35.83	
	Communication Services	1.30	2.88	1.93	
	Energy	6.95	5.32	6.56	
Þ	Industrials	18.38	11.49	18.02	
3	Technology	11.22	6.54	9.32	
→	Defensive	10.75	20.70	13.92	
=	Consumer Defensive	2.67	3.44	4.24	
7	Healthcare	3.90	12.22	6.43	
?	Utilities	4.18	5.04	3.25	
					0% 5 10 15 20 25 30 35 40 45 50 9

Style Breakdown

Equity

. ,			
1	0	0	Large
11	11	2	Mid
32	42	1	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
East West Bancorp Inc	2.81	2.81	-13.14	Financial Services
Webster Financial Corp	2.56	5.36	-16.91	Financial Services
Hancock Whitney Corp	2.17	7.54	-6.80	Financial Services
Stifel Financial Corp	2.16	9.70	-25.01	Financial Services
MasTec Inc	2.13	11.82	-31.19	Industrials
WESCO International Inc	2.05	13.87	-9.28	Industrials
Western Alliance Bancorp	1.99	15.87	-37.95	Financial Services
Louisiana-Pacific Corp	1.78	17.65	-33.82	Industrials
F N B Corp	1.68	19.32	-1.40	Financial Services
Umpqua Holdings Corp	1.57	20.89	-7.90	Financial Services
Magnolia Oil & Gas Corp Class A	1.48	22.37	6.57	Energy
Valley National Bancorp	1.47	23.84	-19.05	Financial Services
Berry Global Group Inc	1.45	25.30	-36.93	Consumer Cyclical
Atkore Inc	1.45	26.75	-30.02	Industrials
Black Hills Corp	1.41	28.15	-1.49	Utilities

Total Holdings 105



DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Darwei Kung since 04-2010 Jeff Morton since 07-2022

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 12.51 years.

Net Expense: The fund's expense ratio of 1.02 is 1.92% lower than the Commodities Broad Basket category average.

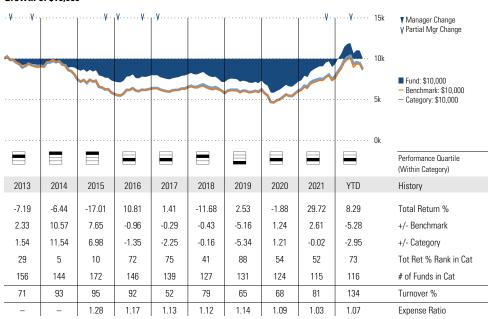
Morningstar Investment Management LLC Analysis

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.

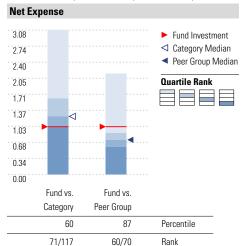
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000







3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	0.29	_	0.25
Beta	0.92	_	1.03
R-Squared	97.45	_	86.02
Standard Deviation	17.58	18.76	21.13
Sharpe Ratio	0.74	0.73	0.70
Tracking Error	3.14	_	7.77
Information Ratio	-0.21	_	0.08
Up Capture Ratio	91.45	_	102.21
Down Capture Ratio	89.62	_	102.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	_	8.51
Price/Book Ratio	_	_	1.62
Geom Avg Mkt Cap \$B	0.87	_	29.32
ROE	_	_	22.38

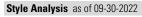


DWS Enhanced Commodity Strategy S SKSRX

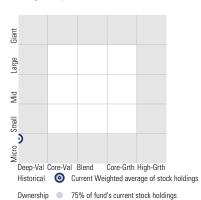
Morningstar Category No. Commodities Broad Basket B

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™





Style Breakdown

Equity



Value Blend Growth

>50 25-50 10-25 0-10

Weight %

		Fund	Bmark	Cat	Fund		▼ Bend	hmark	: [] Ca	ategory	Avera	ge			
<mark>Դ</mark>	Cyclical	-	-	47.24											
A.	Basic Materials	_	_	47.24											
A	Consumer Cyclical	_	_	0.00											
P	Financial Services	_	_	0.00											
π	Real Estate	_	_	0.00											
W	Sensitive	-	-	41.11									[]		
	Communication Services	_	_	0.00											
•	Energy	_	_	38.04											
Ф	Industrials	_	_	3.07											
	Technology	_	_	0.00	İ										
→	Defensive	-	-	11.65											
Ħ	Consumer Defensive	_	_	11.04			0								
٠	Healthcare	_	_	0.61											
•	Utilities	_	_	0.00	ĺ										
					0%	5	10	15	20	25	30	35	40	45	50

Top 15 Holdings as of 09-30-2022 Name % Net Asset Cumulative % YTD Return % Morningstar Sector Dws Cayman Commodity li Ltd. 16.08 16.08 Dws Central Cash Management Government Fund 6.74 22.81 ① United States Treasury Notes 2.8861% 4.72 27.53 ① United States Treasury Notes 2.8261% 4.53 32.06 ① United States Treasury Notes 2.9381% 3.99 36.05 ① DWS ESG Liquidity Capital 2.07 38.12 United States Treasury Notes 2.75% 1.81 39.93 United States Treasury Notes 0.125% 1.79 41.72 United States Treasury Notes 0.125% 1.79 43.51 United States Treasury Notes 2.5% 1.79 45.29 United States Treasury Notes 2.5% 1.78 47.08 United States Treasury Notes 0.125% 1.78 48.86 United States Treasury Notes 0.25% 1.78 50.64 United States Treasury Notes 2.125% 1.78 52.42 United States Treasury Notes 1.375% 1.78 54.20

Total Holdings 466



Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

Stephen Concannon since 11-2014 Jeffrey Mueller since 06-2019 Kelley Baccei Gerrity since 06-2019

Quantitative Screens

❷ Performance: The fund has finished in the High Yield
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 7.91 years.

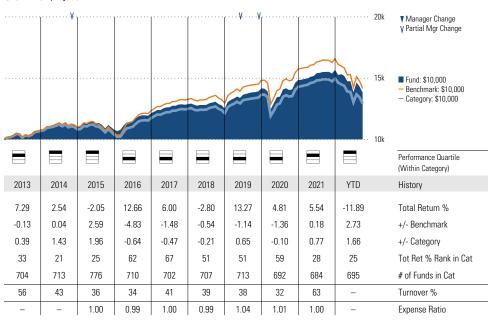
Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 1 is 11.11% higher than the High Yield Bond category average.

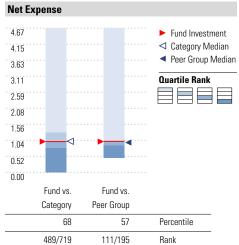
Morningstar Investment Management LLC Analysis

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



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 Fund Return % -0.27-10.95-0.08 1.46 3.60 7.92 -0.68 -14.06 -0.67 1.41 3.86 7.47 Benchmark Return % -0.85 -13 13 -0.83 0.94 3.06 Category Average % 24 22 32 33 24 % Rank in Category 716 685 637 582 403 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.47	_	-0.22
Beta	0.90	_	0.95
R-Squared	99.04	_	95.19
Standard Deviation	10.12	11.14	10.79
Sharpe Ratio	-0.02	-0.06	-0.07
Tracking Error	1.45	_	2.50
Information Ratio	0.40	_	-0.16
Up Capture Ratio	89.71	-	91.62
Down Capture Ratio	85.88	_	93.77

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



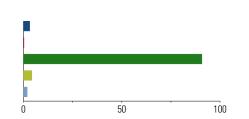
Duration

Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Style Analys	sis as	of 09-30-2022
Style Breakdov	wn	
Fixed Income		Quality
		High
		Mid
		Low
Ltd Mod F	xt	



Asset Allocation as of 09-30-2022

Total	100.00	100.00
Other	1.80	4.13
Cash	4.20	3.24
Bonds	90.73	91.71
Non-US Stocks	0.18	0.03
US Stocks	3.09	0.89
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.75
AA	0.00	_	0.05
A	0.00	_	0.19
BBB	1.97	_	4.19
BB	45.29	_	35.65
В	38.35	_	37.64
Below B	9.71	_	18.17
Not Rated	4.68	_	2.36

Sector Weighting as of 09-3	30-2022					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	0.00	_	2.39	10		
Treasury	0.00	_	0.69	0		
Inflation – Protected	0.00	_	0.01			
Agency/Quasi Agency	0.00	_	0.12			
Other Government Related	0.00	_	1.57	10		
Corporate	95.62	_	88.30			
Corporate Bond	90.59	_	81.83			
Bank Loan	3.74	_	5.20			
Convertible	0.49	-	1.18	()		
Preferred	0.80	_	0.09	0		
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			
Non-Agency Residential MBS	0.00	_	0.14			
Commercial MBS	0.00	_	0.61	0		
Asset-Backed	0.00	_	1.04			
Covered Bond	0.00	_	0.00	0		
Municipal	0.00	-	0.03			
Cash & Equivalents	4.38	-	6.13			
Other	0.00	_	1.08	0		

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

Top 10 Holdings as of 09-30-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Msilf Government Portfolio Msilf Government Portfolio	12-2030	4.19	4.19	_
Option on Peninsula Gaming Partners (Unit)	12-2049	2.64	6.82	-
CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.83	7.66	-
⊕ Mozart Debt Merger Subordinated Inc. 5.25%	10-2029	0.64	8.29	-
Neptune Energy Bondco PLC 6.625%	05-2025	0.63	8.93	_
SRM Escrow Issuer Llc 6%	11-2028	0.58	9.51	_
⊕ Sprint Capital Corporation 6.875%	11-2028	0.57	10.09	_
Rolls-Royce PLC 5.75%	10-2027	0.55	10.64	-
WESCO International Inc 10.625% PRF PERPETUAL USD 25 - Ser A 1/1000 Dep Sh	12-2049	0.53	11.17	-
Centene Corporation 3.375%	02-2030	0.52	11.69	_

Total Holdings 448



Fidelity® Contrafund® FCNTX

Morningstar Category
Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

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

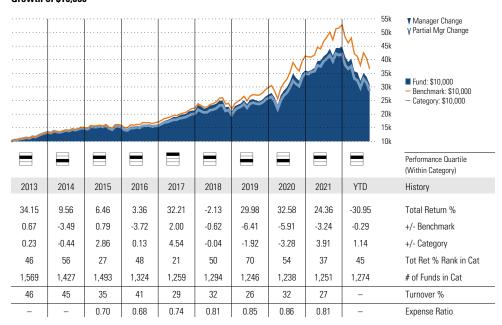
Morningstar Investment Management LLC Analysis

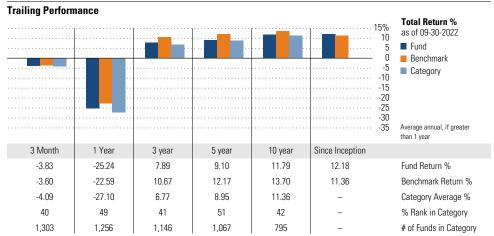
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

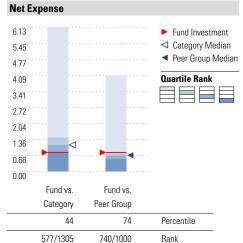
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.88	_	-3.29
Beta	0.92	_	0.97
R-Squared	98.08	_	93.15
Standard Deviation	21.47	23.13	23.33
Sharpe Ratio	0.43	0.52	0.37
Tracking Error	3.51	_	6.09
Information Ratio	-0.79	_	-0.78
Up Capture Ratio	88.01	_	88.47
Down Capture Ratio	93.24	_	97.94

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



Fidelity® Contrafund® FCNTX

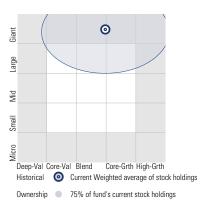
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



50 100

Asset Allocation as of 09-30-2022



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

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

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

Total Holdings 332



JPMorgan US Equity I JUESX

Growth of \$10,000

1,514

88

1,428

73

1,491

79

0.77

1,395

83

0.76

1,368

86

0.76

1,363

97

0.71

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 8.12 years.
- \times Style: The fund has landed in its primary style box Large Blend 60.61 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 13.75% 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

45k ▼ Manager Change V Partial Mgr Change 40k 351 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 35.82 13.69 0.64 10.67 21.40 -6.07 31.91 26.41 28.47 -23.69 Total Return % 0.00 -0.74 -0.43 -1.69 0.42 8.01 -0.24 0.18 3.43 -1.29 +/- Benchmark 2.40 0.30 0.96 0.20 4.32 2.73 1.71 3.13 10.58 -0.41 +/- Category 16 18 34 49 39 55 17 3 27 45 Tot Ret % Rank in Cat

1,370

91

0.69

1,357

84

0.69

1,368

0.69

1,397

53

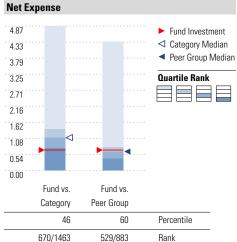
0.69

of Funds in Cat

Turnover %

Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.60	_	-1.32
Beta	1.01	_	0.96
R-Squared	98.67	_	95.48
Standard Deviation	20.59	20.30	19.87
Sharpe Ratio	0.58	0.45	0.37
Tracking Error	2.37	_	4.01
Information Ratio	1.21	_	-0.98
Up Capture Ratio	103.29	_	92.89
Down Capture Ratio	93.89	_	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 I JUESX

Morningstar Category

Large Blend

Morningstar Index

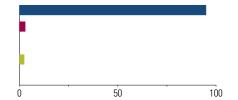
S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.00	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

15	40	37	Large
2	6	0	MIN
0	0	0	ollidii
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	(] C	ategory	Avera	ge		
b	Cyclical	31.71	29.69	29.07							<u>, </u>			
à.	Basic Materials	3.62	2.24	2.66										
-	Consumer Cyclical	11.74	11.44	10.23										
₽	Financial Services	13.19	13.11	13.64										
b	Real Estate	3.16	2.90	2.54		Ĭ								
M	Sensitive	45.35	44.73	45.16										
	Communication Services	8.95	8.07	7.92										
•	Energy	3.68	4.55	4.06		•[
\$	Industrials	11.15	8.32	10.09										
	Technology	21.57	23.79	23.09										
→	Defensive	22.94	25.58	25.75										
Ę	Consumer Defensive	3.49	7.33	7.35										
۲	Healthcare	14.65	15.18	15.61										
?	Utilities	4.80	3.07	2.79										

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Numo	// Not 7330t	Gamaiativo /0	115 fictum //	Wormingstar Gootor
⊕ Microsoft Corp	8.14	8.14	-30.20	Technology
⊕ Alphabet Inc Class A	6.07	14.22	-33.97	Communication Svc
Apple Inc	5.09	19.31	-21.79	Technology
Amazon.com Inc	3.92	23.23	-32.22	Consumer Cyclical
⊕ AbbVie Inc	3.62	26.85	2.52	Healthcare
McDonald's Corp	3.12	29.97	-12.38	Consumer Cyclical
Prologis Inc	3.09	33.06	-38.25	Real Estate
NextEra Energy Inc	3.04	36.10	-14.65	Utilities
NXP Semiconductors NV	2.84	38.94	-34.13	Technology
⊕ Eaton Corp PLC	2.69	41.63	-21.43	Industrials
⊖ Deere & Co	2.59	44.22	-1.66	Industrials
Centene Corp	2.45	46.67	-5.57	Healthcare
Mastercard Inc Class A	2.41	49.07	-20.46	Financial Services
Truist Financial Corp	2.33	51.40	-23.11	Financial Services
Norfolk Southern Corp	2.31	53.71	-28.33	Industrials

Total Holdings 51



Metropolitan West Total Return Bd M MWTRX

Morningstar Category Morn

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

× Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 6 of the 10 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.65 is 12.16% lower than the Intermediate Core-Plus Bond category average.

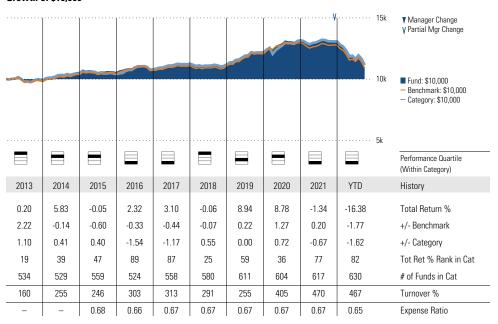
Morningstar Investment Management LLC Analysis

This fund fails our performance screen with several years of bottom-quartile performance. This fund is often out-of-step with others in the category, which has paid off over the long term but can drag the fund down relative to peers at times.

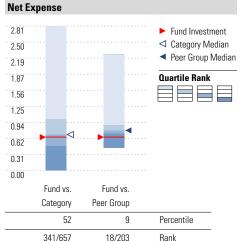
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.16	_	0.56
Beta	1.11	_	1.05
R-Squared	97.92	-	78.08
Standard Deviation	6.00	5.36	6.46
Sharpe Ratio	-0.66	-0.70	-0.53
Tracking Error	1.04	-	3.04
Information Ratio	-0.21	-	0.12
Up Capture Ratio	110.55	-	119.57
Down Capture Ratio	108.95	_	107.94

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



Duration

Metropolitan West Total Return Bd M MWTRX

 Morningstar Category
 Morningstar Index

 Intermediate Core-Plus Bond
 Bloomberg US Agg Bond TR USD

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

Quality

High

Aid

Ltd Mod Ext

-50	0	50	100	150

Asset Allocation as of 09-30-2022

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

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

Sector Weighting as of 09-				_				По					
	Fund	Bmark	Cat	Fund	•	Benchm	ark	[] Cateo	jory Ave	rage			
Government	27.97	-	26.47							1			
Treasury	24.90	_	15.66										
Inflation – Protected	0.19	_	0.28										
Agency/Quasi Agency	2.74	_	0.60										
Other Government Related	0.14	_	9.93	İ		0							
Corporate	26.34	_	26.93										
Corporate Bond	23.07	_	24.97										
Bank Loan	1.45	_	0.43	()									
Convertible	1.82	_	1.41										
Preferred	0.00	_	0.12										
Securitized	41.31	_	37.60										
Agency MBS Pass-Through	27.27	_	19.07										
Agency MBS ARM	0.00	_	0.05										
Agency MBS CMO	0.82	_	1.02										
Non-Agency Residential MBS	4.48	_	0.52										
Commercial MBS	2.09	_	6.60										
Asset-Backed	6.65	_	10.34										
Covered Bond	0.00	_	0.00										
Municipal	0.58	-	0.94	I []									
Cash & Equivalents	2.20	-	4.38										
Other	1.60	_	3.49										
				0%	5	10	15	20	25	30	35	40	4

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

Total Holdings 2000



MFS Conservative Allocation R3 MACNX

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

Equity

Morningstar US Mod Con Tgt Alloc NR USD

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Expense Ratio

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 20.27 years.

Net Expense: The fund's expense ratio of 0.83 is 11.7% lower than the Allocation--30% to 50% Equity 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 ▼ Manager Change ∨ Partial Mgr Change ■ Fund: \$10,000 Benchmark: \$10,000Category: \$10,000 10k Performance Quartile (Within Category) 2019 2013 2014 2015 2017 2018 2020 2021 YTD 2016 History 8.71 3.96 -0.79 5.39 10.80 -3.06 17.02 11.62 7.86 -17.72 Total Return %

1.13

2.21

18

492

4

0.11

2.76

25

459

12

0.67

-0.38

51

465

6

0.23

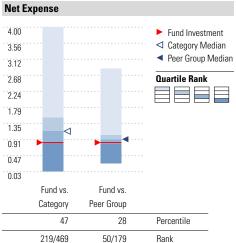
-0.46

54

465

9

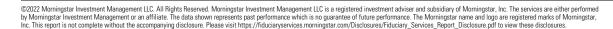




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	0.29	-	-0.36
Beta	1.05	-	1.05
R-Squared	98.01	-	93.02
Standard Deviation	10.41	9.78	10.62
Sharpe Ratio	0.06	0.03	0.01
Tracking Error	1.56	-	2.94
Information Ratio	0.18	_	-0.11
Up Capture Ratio	107.33	_	102.55
Down Capture Ratio	105.31	_	105.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.43	14.88	15.27
Price/Book Ratio	2.88	2.34	2.52
Avg Eff Duration	5.32	6.45	5.27



-1.76

1.48

37

523

5

-2.59

-0.06

51

500

5

-1.24

1.53

29

549

9

-0.38

-1.23

67

515

5

0.29

0.94

33

497

3

-0.65

1.98

15

510

6



MFS Conservative Allocation R3 MACNX

Morningstar Category Allocation--30% to 50%

Equity

Morningstar Index

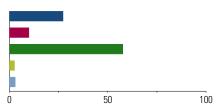
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	2.86	5.59
Cash	2.51	6.99
Bonds	57.61	55.69
Non-US Stocks	9.83	6.31
US Stocks	27.19	25.42
Asset Class	Net %	Cat%

Style Breakdown

Equity







Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	1	Bencl	nmark	Cate	ory Ave	erage	
l.	Cyclical	36.98	33.90	35.53						, ,		
i.	Basic Materials	4.67	4.13	3.67								
4	Consumer Cyclical	9.31	11.39	9.21			-					
₽	Financial Services	15.52	14.90	14.07								
ŧ	Real Estate	7.48	3.48	8.58		Y :	1 []					
M	Sensitive	39.42	42.04	38.80								
	Communication Services	5.26	6.90	6.45								
•	Energy	3.19	5.01	5.29								
Ģ	Industrials	13.42	10.46	9.52								
1	Technology	17.55	19.67	17.54								
→	Defensive	23.60	24.06	25.66			_					
=	Consumer Defensive	6.67	7.45	7.27			[
٠	Healthcare	13.77	13.50	14.41				= [
•	Utilities	3.16	3.11	3.98								

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ MFS Total Return Bond R6	_	15.01	15.01	_	_
MFS Limited Maturity R6	_	10.06	25.07	_	-
	_	10.02	35.09	_	-
⊕ MFS Government Securities R6	_	9.99	45.08	_	-
MFS Global Opportunistic Bd R6	-	7.02	52.11	-	-
	_	6.01	58.11	_	_
→ MFS Research R6	_	5.97	64.09	_	-
→ MFS Growth R6	_	5.88	69.97	_	-
→ MFS High Income R6	_	4.01	73.98	_	-
→ MFS Mid Cap Value R6	_	4.00	77.98	_	_

Total Holdings 22



MFS Growth Allocation R3 MAGEX

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

Equity

Morningstar US Mod Agg Tgt Alloc NR LISD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 20.27 years.

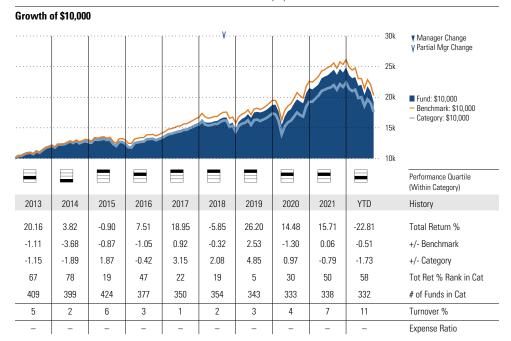
Net Expense: The fund's expense ratio of 0.94 is 6% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

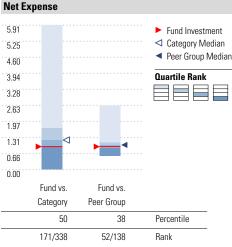
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



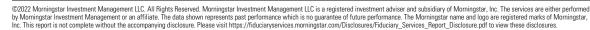




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics.

	Fund	Bmark	Cat
Alpha	-0.77	-	-0.84
Beta	1.01	_	1.01
R-Squared	98.38	_	94.73
Standard Deviation	16.40	16.07	16.75
Sharpe Ratio	0.21	0.26	0.21
Tracking Error	2.09	-	3.73
Information Ratio	-0.38	-	-0.29
Up Capture Ratio	100.65	-	98.74
Down Capture Ratio	104.45	-	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.79	14.84	13.67
Price/Book Ratio	2.72	2.34	2.27
Avg Eff Duration	4.94	6.45	5.75



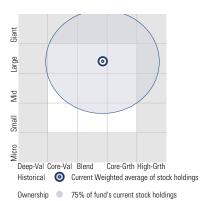


MFS Growth Allocation R3 MAGEX

Morningstar Category Allocation--70% to 85% Morningstar Index Morningstar US Mod Agg Tgt Alloc NR Equity

Style Analysis as of 09-30-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Quality

High

Mid

Low

Style Breakdown

Equity

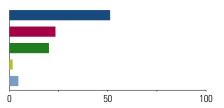


Value Blend Growth

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



Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	4.35	5.32
Cash	1.44	4.96
Bonds	19.91	16.19
Non-US Stocks	23.23	17.28
US Stocks	51.06	56.26
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	iory Ave	rage			
Դ	Cyclical	37.81	33.95	34.58			Bonon	air	- Outog	,0.,7	. ugo			
ė.	Basic Materials	5.00	4.16	4.55										
A	Consumer Cyclical	9.78	11.40	10.63										
₽	Financial Services	15.32	14.93	15.41										
t	Real Estate	7.71	3.46	3.99										
M	Sensitive	39.10	42.09	42.04										
	Communication Services	5.18	6.95	8.07										
•	Energy	3.22	5.01	5.15		ĺ								
þ	Industrials	13.56	10.42	10.67										
	Technology	17.14	19.71	18.15					1	_ :				
→	Defensive	23.09	23.96	23.36						=]				
	Consumer Defensive	6.89	7.43	6.82			ľ							
٠	Healthcare	13.09	13.42	13.36										
•	Utilities	3.11	3.11	3.18		Ó								
					0%	5	10	15	20	25	30	35	40	

N	Maturity Data	0/ N-+ A+	C	VTD D-+ 0/	Manain nata a Casta
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ MFS Value R6	_	10.21	10.21	_	_
MFS Research R6	_	10.15	20.36	_	_
MFS Growth R6	_	9.77	30.12	_	_
→ MFS Mid Cap Value R6	_	9.15	39.28	_	_
→ MFS Mid Cap Growth R6	-	8.85	48.12	-	-
MFS Research International R6	_	6.80	54.92	_	_
⊕ MFS Inflation-Adjusted Bond R6	_	5.07	60.00	_	_
MFS Commodity Strategy R6	_	4.13	64.13	_	_
€ MFS High Income R6	_	4.06	68.18	_	_
MFS Global Real Estate R6	_	3.89	72.08	_	_

Total Holdings 22

igoplus Increase igoplus Decrease igoplus New to Portfolio

MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012 Matthew Barrett since 03-2015

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 10.75 years.

× Style: The fund has landed in its primary style box — Large Growth — 63.64~% of the time over the past three

Net Expense: The fund's expense ratio of 1.07 is 1.9% higher than the Foreign Large Growth category average.

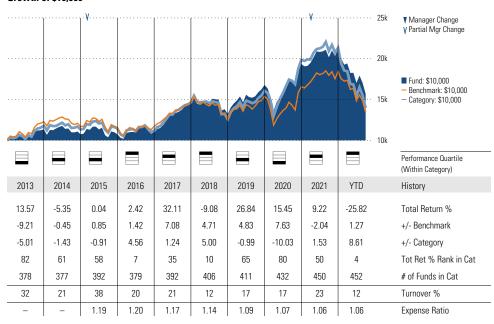
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen because it tends to plot near the border of large-cap blend and large-cap growth in the Morningstar Stylebox. However, the fund's investment style is consistent and we are not concerned about this screen result.

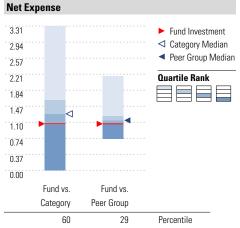
ESG Metrics

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

Growth of \$10,000







39/135 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.06	_	0.70
Beta	0.85	_	0.97
R-Squared	92.76	_	83.00
Standard Deviation	16.86	19.12	20.41
Sharpe Ratio	0.08	-0.04	0.00
Tracking Error	5.38	_	8.47
Information Ratio	0.46	_	0.06
Up Capture Ratio	98.03	_	105.45
Down Capture Ratio	89.25	_	103.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.98	11.53	17.83
Price/Book Ratio	2.80	1.45	2.68
Geom Avg Mkt Cap \$B	54.71	37.04	42.78
ROE	20.85	18.66	21.82



277/457

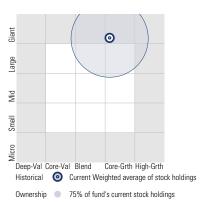
MFS International Growth R3 MGRTX

Morningstar CategoryMorningsForeign Large GrowthMSCI EAF

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

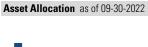
Equity

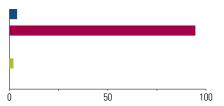
4	47	35	Large
1	8	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

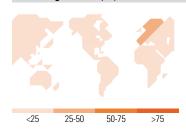




Total	100.00	100.00
Other	0.00	0.44
Cash	1.85	3.04
Bonds	0.00	0.06
Non-US Stocks	94.42	89.29
US Stocks	3.73	7.17
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2022											
		Fund	Bmark	Cat	Fund	•	Benchm	ark [] C	ategory	Average			_
Դ	Cyclical	33.29	38.61	34.60									1
æ.	Basic Materials	11.30	7.50	6.46			*						
A	Consumer Cyclical	11.10	10.50	12.47			• •						
P	Financial Services	10.89	17.65	14.87				0	*				
命	Real Estate	0.00	2.96	0.80	10	'							
W	Sensitive	33.21	33.04	39.45									
0	Communication Services	2.70	5.11	4.52		0							
0	Energy	1.20	5.02	3.90				i					
Ф	Industrials	18.24	14.77	15.63		- :							
	Technology	11.07	8.14	15.40			_						
→	Defensive	33.50	28.34	25.94									
Ħ	Consumer Defensive	16.66	11.17	9.56									
٠	Healthcare	16.06	13.99	15.41									
	Utilities	0.78	3.18	0.97		7							
					0%	5	10	15	20	25	30	35	40

World Regions % Equity 09-30-2022



	Fund %	Cat %
Greater Asia	30.33	27.73
Japan	8.99	11.15
Australasia	0.78	1.91
Asia-4 Tigers	10.50	6.07
Asia-ex 4 Tigers	10.06	8.60
Not Classified	0.00	0.00

Americas	Fund % 13.98	Cat % 15.17	Greater Europe	Fund % 55.70	Cat % 57.11	Market Maturity	Fund %
North America	11.82	13.28	United Kingdom	11.77	12.20	Developed Markets	87.79
Central/Latin	2.16	1.89	W euro-ex UK	43.51	44.27	Emerging Markets	12.21
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.42	0.61		

Fop 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nestle SA	4.77	4.77	-14.55	Consumer Defensive
Roche Holding AG	4.43	9.21	-13.08	Healthcare
Hitachi Ltd	3.44	12.65	-1.03	Industrials
LVMH Moet Hennessy Louis Vuitton SE	3.26	15.91	-15.08	Consumer Cyclical
Taiwan Semiconductor Manufacturing Co Ltd ADR	3.11	19.02	-42.10	Technology
Novartis AG	2.89	21.91	-3.41	Healthcare
AIA Group Ltd	2.76	24.67	-14.84	Financial Services
Linde PLC	2.73	27.40	-21.17	Basic Materials
Schneider Electric SE	2.61	30.01	-30.51	Industrials
Reckitt Benckiser Group PLC	2.60	32.61	-3.02	Consumer Defensive

Total Holdings 88



MFS Moderate Allocation R3 MAMHX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

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 has been in place for 20.27 years.

Net Expense: The fund's expense ratio of 0.9 is 12.62% lower than the Allocation-50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

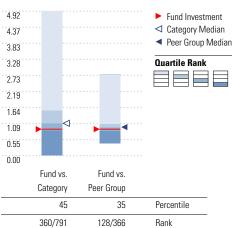
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	12-31-2021

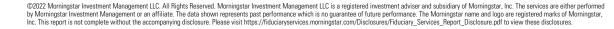
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k ■ Fund: \$10,000 Benchmark: \$10,000Category: \$10,000 10k Performance Quartile (Within Category) 2019 2013 2014 2015 2017 2018 2020 2021 YTD 2016 History 14.55 4.06 -0.98 6.52 14.80 -4.45 21.71 13.61 11.70 -20.65 Total Return % -1.98 -3.51 -1.34 -1.08 0.52 -0.79 1.38 -0.65 -0.67 -0.51 +/- Benchmark -1.93 -2.15 0.95 -0.82 1.59 1.31 2.48 1.89 -2.19 -2.36 +/- Category 82 30 31 Tot Ret % Rank in Cat 72 42 55 19 36 69 65 828 802 852 796 779 797 769 743 753 775 # of Funds in Cat 2 8 2 2 2 8 7 11 Turnover % 5 1 Expense Ratio





	Fund	Bmark	Cat
Alpha	-0.78	_	-0.19
Beta	1.01	_	1.01
R-Squared	98.30	-	93.81
Standard Deviation	13.38	13.19	13.79
Sharpe Ratio	0.15	0.21	0.19
Tracking Error	1.75	-	3.33
Information Ratio	-0.46	-	-0.07
Up Capture Ratio	99.04	-	100.14
Down Capture Ratio	103.53	_	101.57

Fund	Bmark	Cat
19.05	15.39	15.85
2.79	2.51	2.63
5.70	6.45	5.02
	19.05 2.79	19.05 15.39 2.79 2.51





MFS Moderate Allocation R3 MAMHX

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

Morningstar US Mod Tgt Alloc NR USD

Net %

40.02

15.74

39.43

1.43

3.36

100.00

46.54

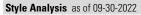
9.57

34.14

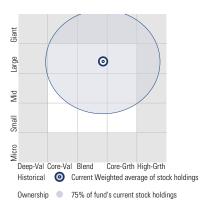
6.18

3.56

100.00



Morningstar Style Box™



Style Breakdown

Equity				Fixed Ir	ncome		Qualit
8	28	27	Large				High
5	18	6	Mid				Mid
2	5	1	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

Fixed Ir	ncomo		
i ixeu ii	lcome		Quality High
			Mid
			Low
Ltd	Mod	Evt	

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

Asset Class US Stocks Non-US Stocks Bonds Cash Other 50 Total

Asset Allocation as of 09-30-2022

Equity

		Fund	Bmark	Cat	Fund	١ ١	Bench	mark	Categ	jory Ave	rage		
÷	Cyclical	37.59	33.09	31.49								•	
à.	Basic Materials	4.80	3.71	3.59									
	Consumer Cyclical	9.70	11.45	10.46									
<u></u>	Financial Services	15.38	14.48	14.43									
b	Real Estate	7.71	3.45	3.01									
NF	Sensitive	39.28	42.78	42.93									
	Communication Services	5.20	7.08	7.49									
•	Energy	3.23	4.91	4.91			1						
þ	Industrials	13.48	10.05	10.25			_ j_						
1	Technology	17.37	20.74	20.28					[]				
+	Defensive	23.13	24.12	25.60						■ [
7	Consumer Defensive	6.61	7.27	7.10			ĺ						
ř	Healthcare	13.37	13.76	15.05									
)	Utilities	3.15	3.09	3.45		ĺ							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	10.04	10.04	_	_
⊕ MFS Total Return Bond R6	_	9.04	19.08	_	_
	_	8.11	27.19	_	_
→ MFS Research R6	_	8.10	35.29	_	_
	_	7.82	43.11	_	-
→ MFS Mid Cap Value R6	_	7.09	50.19	_	_
⊕ MFS Inflation-Adjusted Bond R6	_	7.05	57.25	_	_
→ MFS Mid Cap Growth R6	_	6.91	64.15	_	_
⊕ MFS Global Opportunistic Bd R6	_	5.03	69.19	_	_
MFS Research International R6	_	4.87	74.06	_	_

Total Holdings 23



PIMCO Income A PONAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

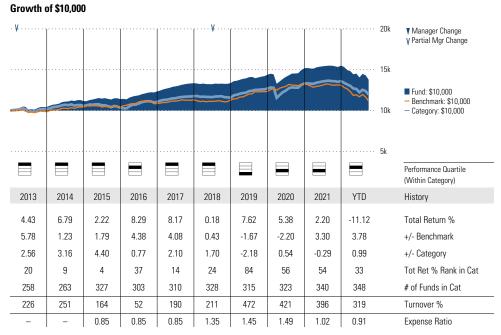
Net Expense: The fund's expense ratio of 0.91 is 8.08% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

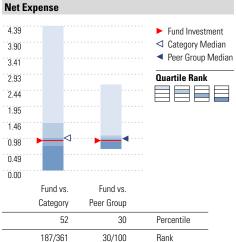
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Morningstar Category Multisector Bond

Morningstar Index Bloomberg US Universal TR USD







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

Rank

3-Year RISK Wellics			
	Fund	Bmark	Cat
Alpha	2.45	-	2.12
Beta	0.95	-	1.04
R-Squared	53.60	_	47.77
Standard Deviation	7.14	5.51	8.81
Sharpe Ratio	-0.14	-0.65	-0.19
Tracking Error	4.87	-	6.61
Information Ratio	0.50	-	0.32
Up Capture Ratio	113.26	-	121.01
Down Capture Ratio	80.17	-	94.57

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

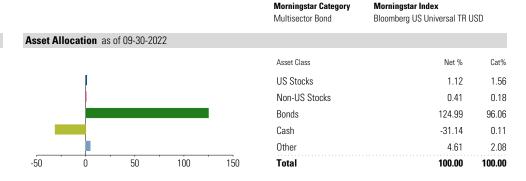


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PIMCO Income A PONAX

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

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



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

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

Total Holdings 8056



PIMCO International Bond (USD-Hdg) A PFOAX

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 9 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 0.91 is 22.97% higher than the Global Bond-USD Hedged category average.

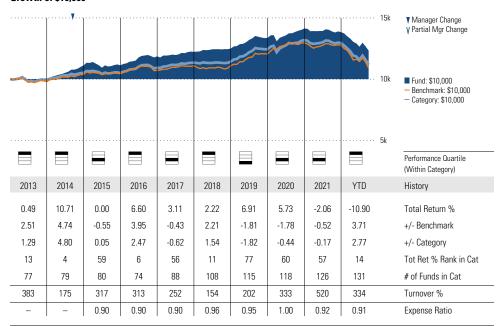
Morningstar Investment Management LLC Analysis

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.

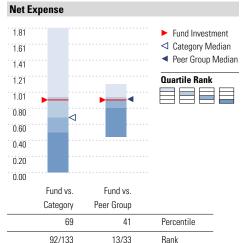
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	04-30-2022

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.67	_	-0.51
Beta	0.68	_	0.93
R-Squared	60.62	_	65.72
Standard Deviation	4.66	5.36	6.17
Sharpe Ratio	-0.73	-0.70	-0.68
Tracking Error	3.40	_	3.89
Information Ratio	0.11	_	-0.06
Up Capture Ratio	68.22	_	102.95
Down Capture Ratio	76.13	_	105.74

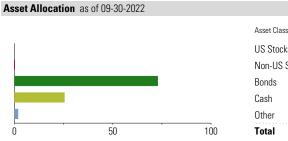
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.67	4.43	6.92
Avg Eff Maturity	7.68	_	7.77



PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar CategoryMorningstar IndexGlobal Bond-USD HedgedBloomberg US Agg Bond TR USD





0 100.00
5 1.34
9 8.88
3 89.76
3 0.02
0.00
6 Cat%

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-	30-2022													
	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	<u></u>										
Commercial MBS	0.25	_	0.46	0										
Asset-Backed	2.96	_	1.37											
Covered Bond	0.80	_	0.29	0										
Municipal	0.03	_	0.10											
Cash & Equivalents	31.75	-	19.83				:							
Other	15.04	_	13.55											
				0%	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	_
Firs 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	_
FIRO 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



PIMCO Short-Term A PSHAX

Morningstar Category Ultrashort Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

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

Management: The fund's management has been in place for 11.75 years.

Style Consistency is not calculated for Fixed Income funds.

× *Net Expense:* The fund's expense ratio of 0.7 is 48.94% higher than the Ultrashort Bond category average.

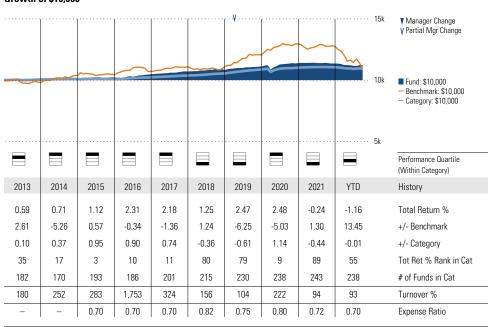
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

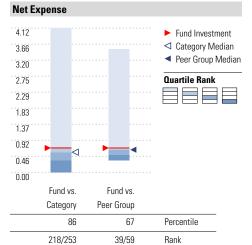
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.83	-	0.71
Beta	0.11	-	0.12
R-Squared	5.53	-	16.20
Standard Deviation	2.42	5.36	1.88
Sharpe Ratio	-0.06	-0.70	-0.23
Tracking Error	5.34	-	5.17
nformation Ratio	0.70	-	0.69
Jp Capture Ratio	28.33	-	25.28
Down Capture Ratio	12.04	-	12.13

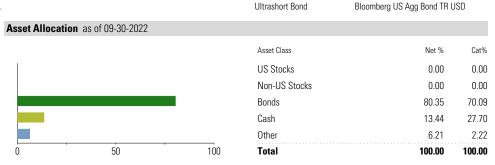
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.18	4.43	0.90
Avg Eff Maturity	_	_	2.34



PIMCO Short-Term A PSHAX

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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	42.34	3.53	43.89
AA	4.03	74.59	6.32
A	23.62	10.82	18.20
BBB	28.38	8.32	21.88
BB	1.27	0.28	1.39
В	0.19	0.00	1.10
Below B	0.17	0.00	0.26
Not Rated	0.00	2.46	6.97



Morningstar Category

Morningstar Index

Sector Weighting as of 09-	30-2022											
	Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ategory /	Average			
Government	29.61	_	15.37									
Treasury	0.02	-	9.99	İ								
Inflation – Protected	0.00	_	0.00	Ò								
Agency/Quasi Agency	5.08	_	1.26									
Other Government Related	24.51	_	4.12									
Corporate	25.84	-	36.35								0	
Corporate Bond	22.70	_	31.57							1		
Bank Loan	0.00	_	0.37	0								
Convertible	3.14	_	4.41									
Preferred	0.00	_	0.00									
Securitized	15.50	-	20.65									
Agency MBS Pass-Through	0.44	_	0.50	0								
Agency MBS ARM	0.08	_	0.58									
Agency MBS CMO	1.48	_	3.09									
Non-Agency Residential MBS	0.71	_	0.40	0								
Commercial MBS	2.08	_	1.26									
Asset-Backed	10.71	_	14.82									
Covered Bond	0.00	_	0.00									
Municipal	0.07	_	1.00	[]								
Cash & Equivalents	22.27	_	26.44									
Other	5.28	-	0.09									
				0%	5	10	15	20	25	30	35	40

Top 10 Holdings as of 09-30-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	38.32	38.32	_
	10-2022	29.03	67.35	_
⊕ 2 Year Treasury Note Future Sept 22	10-2022	8.68	76.03	_
○ CDX IG38 5Y ICE	06-2027	8.57	84.60	-
⊕ RFR USD S0FR/2.70423 07/06/22-2Y* CME Pay	03-2024	8.51	93.11	_
⊕ RFR USD S0FR/2.70423 07/06/22-2Y* CME Receive	03-2024	8.46	101.57	_
⊕ RFR USD SOFR/2.66833 07/06/22-2Y* CME Pay	03-2024	5.89	107.46	-
⊕ RFR USD SOFR/2.66833 07/06/22-2Y* CME Receive	03-2024	5.85	113.31	-
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	5.72	119.03	-
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	5.72	124.75	_

Total Holdings 1276



Vanguard 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.
- Style: The fund has landed in its primary style box —
 Large Value 81.82 % of the time over the past three vears.
- 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

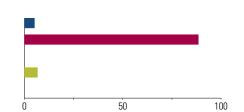
Equity

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
b	Cyclical	47.36	38.61	42.60	
	Basic Materials	10.46	7.50	8.90	
-	Consumer Cyclical	16.32	10.50	10.74	
ê	Financial Services	19.15	17.65	21.42	
b	Real Estate	1.43	2.96	1.54	
NF	Sensitive	37.94	33.04	34.92	
	Communication Services	6.51	5.11	6.69	
	Energy	7.10	5.02	7.77	
þ	Industrials	16.43	14.77	13.95	
1	Technology	7.90	8.14	6.51	-
÷	Defensive	14.71	28.34	22.49	
7	Consumer Defensive	4.98	11.17	8.49	
ř	Healthcare	6.43	13.99	10.44	
2	Utilities	3.30	3.18	3.56	

World Regions % Equity 09-30-2022



Greater Asia	Fund % 37.94	Cat % 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

Fund % 11.87	Cat % 8.91	Greater Europe	Fund % 50.17	Cat % 59.99	Market Maturity	Fund %
7.38	7.67	United Kingdom	16.07	18.32	Developed Markets	80.33
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		
	11.87 7.38	7.38 7.67	11.87 8.91 Greater Europe 7.38 7.67 United Kingdom 4.49 1.24 W euro-ex UK Emrgng Europe	11.87 8.91 Greater Europe 50.17 7.38 7.67 United Kingdom 16.07 4.49 1.24 W euro-ex UK 33.04 Emrgng Europe 0.00	11.87 8.91 Greater Europe 50.17 59.99 7.38 7.67 United Kingdom 16.07 18.32 4.49 1.24 W euro-ex UK 33.04 41.06 Emrgng Europe 0.00 0.09	11.87 8.91 Greater Europe 50.17 59.99 Market Maturity 7.38 7.67 United Kingdom 16.07 18.32 Developed Markets 4.49 1.24 W euro-ex UK 33.04 41.06 Emerging Markets Emrgng Europe 0.00 0.09 Not Available

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

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

