American Funds New Perspective R6 RNPGX

Morningstar Category Global Large-Stock Growth

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000 Jonathan Knowles since 12-2004 Joanna Jonsson since 12-2005 Brady Enright since 12-2005 Steven Watson since 12-2005 Noriko Chen since 04-2012 Andraz Razen since 07-2015 Barbara Burtin since 12-2018 Patrice Collette since 12-2018

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 21.84 years.

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

Net Expense: The fund's expense ratio of 0.41 is 62.04% lower than the Global Large-Stock Growth category

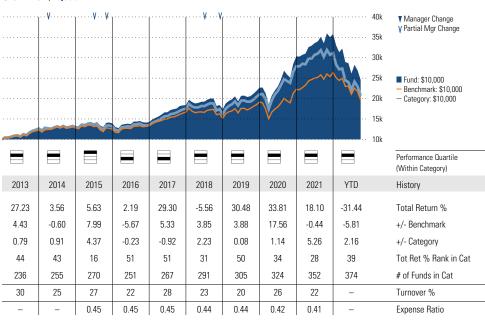
Morningstar Investment Management LLC Analysis

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

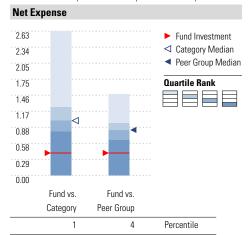
Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000



Trailing Performance





10/253 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	2.14	_	-0.39
Beta	1.09	_	1.05
R-Squared	95.96	_	88.49
Standard Deviation	21.64	19.40	21.81
Sharpe Ratio	0.35	0.25	0.22
Tracking Error	4.70	_	7.39
Information Ratio	0.49	_	-0.07
Up Capture Ratio	115.03	_	104.64
Down Capture Ratio	107.80	_	107.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.57	14.51	20.74
Price/Book Ratio	3.19	2.27	3.65
Geom Avg Mkt Cap \$B	100.40	85.50	104.55
ROE	26.11	26.08	25.43



4/381

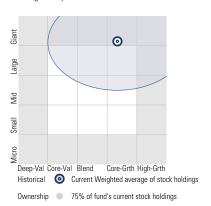
American Funds New Perspective R6 RNPGX

Morningstar Category Morningstar Index Global Large-Stock Growth

MSCI ACWI NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

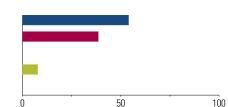
Equity

13	30	42	Large
2	5	8	Mid
0	0	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

Asset Class Net % Cat% US Stocks 56.34 53.91 Non-US Stocks 38.47 40.39 Bonds 0.00 0.00 Cash 7.62 2.91 Other 0.00 0.37 Total 100.00 100.00

		Fund	Bmark	Cat	Fund	▼ Ben	chmark] Ca	tegory	Averaç	je_	
٠	Cyclical	36.38	34.31	31.08								
ì.	Basic Materials	5.73	4.54	3.16								
	Consumer Cyclical	17.52	11.20	12.63		· V						
<u></u>	Financial Services	12.41	15.78	14.13			■ [] [*]					
à	Real Estate	0.72	2.79	1.16	■[]							
Ųf.	Sensitive	37.69	41.71	45.10								
	Communication Services	7.01	7.48	7.71								
	Energy	3.85	5.25	2.08								
>	Industrials	9.20	9.59	11.06								
1	Technology	17.63	19.39	24.25				1				
+	Defensive	25.93	23.97	23.82								
Ţ	Consumer Defensive	6.63	7.83	5.62)						
1	Healthcare	17.93	13.05	16.92								
1	Utilities	1.37	3.09	1.28								

World Regions % Equity 09-30-2022



Greater Asia	Fund % 11.29	Cat % 14.50
Japan	3.06	4.42
Australasia	0.30	0.40
Asia-4 Tigers	5.55	4.12
Asia-ex 4 Tigers	2.38	5.56
Not Classified	0.00	0.00

Americas	Fund % 62.73	Cat % 61.21	Greater Europe	Fund % 25.97	Cat % 24.27	Market Maturity	Fund %
North America	60.81	59.88	United Kingdom	4.84	4.85	Developed Markets	95.40
Central/Latin	1.92	1.33	W euro-ex UK	20.57	19.24	Emerging Markets	4.60
			Emrgng Europe	0.00	0.01	Not Available	0.00
			Africa	0.56	0.17		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	7.62	7.62	-	_
⊕ Tesla Inc	6.56	14.18	-24.70	Consumer Cyclical
	4.14	18.32	-30.20	Technology
	2.19	20.51	-30.04	Technology
	1.53	22.04	-59.66	Communication Svc
⊕ Amazon.com Inc	1.45	23.49	-32.22	Consumer Cyclical
⊖ Eli Lilly and Co	1.43	24.92	18.13	Healthcare
⊕ Novo Nordisk A/S Class B	1.42	26.34	4.70	Healthcare
○ Nestle SA	1.31	27.64	-14.55	Consumer Defensive
	1.29	28.93	-33.54	Communication Svc

Total Holdings 300

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



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

Piyada Phanaphat since 01-2020

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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







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

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

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





American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022

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

100.00

100.00

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

100

Total

World Regions % Equity 09-30-2022



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

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

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

Total Holdings 582

⊕ Increase ⊕ Decrease
★ New to Portfolio



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

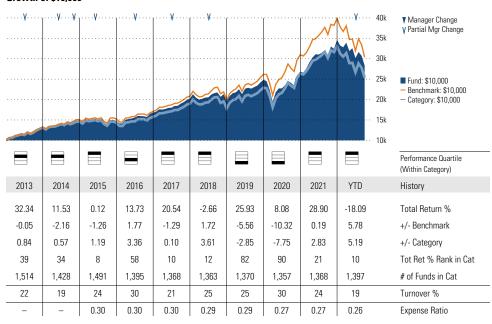
Morningstar Investment Management LLC Analysis

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

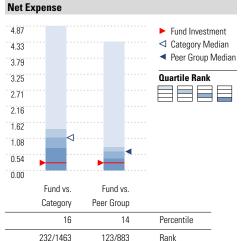
ESG Metrics

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

Growth of \$10,000

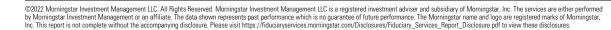






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.11	_	-1.32
Beta	0.88	_	0.96
R-Squared	93.37	_	95.48
Standard Deviation	18.40	20.30	19.87
Sharpe Ratio	0.43	0.45	0.37
Tracking Error	5.37	-	4.01
Information Ratio	-0.20	-	-0.98
Up Capture Ratio	87.99	-	92.89
Down Capture Ratio	88.72	_	97.59

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





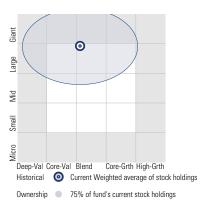
American Funds Washington Mutual R6 RWMGX

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

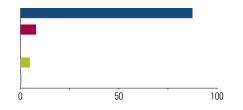
23	48	16	raige
4	8	1	IVIIO
0	0	0	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



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

Se	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
	Cyclical	26.94	29.69	29.07	
A	Basic Materials	2.45	2.24	2.66	
A	Consumer Cyclical	6.58	11.44	10.23	
ê	Financial Services	16.55	13.11	13.64	
æ	Real Estate	1.36	2.90	2.54	
M	Sensitive	39.96	44.73	45.16	
	Communication Services	5.34	8.07	7.92	
ð	Energy	6.63	4.55	4.06	
Ф	Industrials	11.70	8.32	10.09	
	Technology	16.29	23.79	23.09	
→	Defensive	33.10	25.58	25.75	
	Consumer Defensive	6.40	7.33	7.35	
٠	Healthcare	23.59	15.18	15.61	
Ţ	Utilities	3.11	3.07	2.79	

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

Total Holdings 192

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Baird Core Plus Bond Inst BCOIX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 59.46% lower than the Intermediate Core-Plus Bond category average.

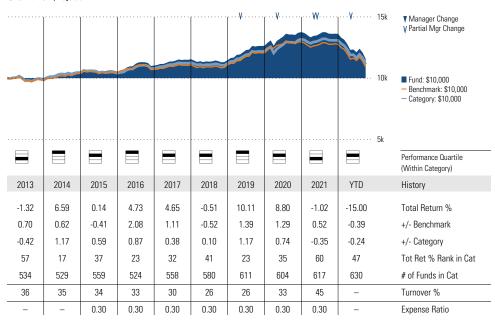
Morningstar Investment Management LLC Analysis

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

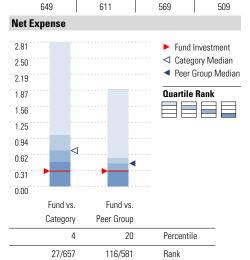
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 Fund Benchmark Category -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % -4.45 -15.10 -2.730.17 1.56 4.64 -4.75 -14.60 -3.26 -0.27 0.89 6.63 Benchmark Return % -4 34 -15 09 -2 86 -0.15 1 15 Category Average % 55 46 40 27 22 % Rank in Category 364 # 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	0.71	_	0.56
Beta	1.05	_	1.05
R-Squared	89.27	_	78.08
Standard Deviation	5.93	5.36	6.46
Sharpe Ratio	-0.54	-0.70	-0.53
Tracking Error	1.96	_	3.04
Information Ratio	0.27	-	0.12
Up Capture Ratio	119.93	-	119.57
Down Capture Ratio	105.81	-	107.94

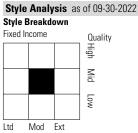
Portfolio Metrics						
	Fund	Bmark	Cat			
Avg Eff Duration	6.36	4.43	6.08			
Avg Eff Maturity	8.34	_	8.46			



Not Rated

Baird Core Plus Bond Inst BCOIX

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



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	45.30	3.53	50.65
AA	3.60	74.59	5.16
А	13.60	10.82	11.01
BBB	33.00	8.32	19.73
BB	3.50	0.28	6.92
В	0.20	0.00	2.30
Below B	0.30	0.00	1 92

0.50

2.46

2.31



	Fund	Donari:	Cot	Fund	- D-	المسلمة	П с-4		A.,		
	Fund	Bmark	Cat	Fund	. Re	nchmark	[] Cat	egory	averaç	e	
Government	19.81	-	26.47			1					
Treasury	19.66	_	15.66								
Inflation – Protected	0.00	_	0.28								
Agency/Quasi Agency	0.15	_	0.60								
Other Government Related	0.00	_	9.93								
Corporate	51.09	_	26.93								
Corporate Bond	46.21	_	24.97				0				
Bank Loan	0.00	_	0.43	0							
Convertible	4.88	_	1.41								
Preferred	0.00	_	0.12								
Securitized	25.32	-	37.60								
Agency MBS Pass-Through	12.84	_	19.07								
Agency MBS ARM	0.00	_	0.05								
Agency MBS CMO	1.96	_	1.02								
Non-Agency Residential MBS	0.89	_	0.52	0							
Commercial MBS	5.36	_	6.60								
Asset-Backed	4.27	_	10.34								
Covered Bond	0.00	_	0.00								
Municipal	1.53	_	0.94	0							
Cash & Equivalents	2.24	-	4.38								
Other	0.00	_	3.49	1 []							

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bonds 2.5%	02-2045	3.56	3.56	_
 United States Treasury Bonds 2.88% 	05-2043	3.55	7.11	_
United States Treasury Notes 2.25%	11-2027	2.60	9.71	_
⊕ United States Treasury Notes 1.13%	08-2028	2.44	12.15	_
○ United States Treasury Notes 2%	11-2026	2.09	14.24	_
— ⊝ First American Government Obligs U	02-2030	1.91	16.15	_
─ United States Treasury Bonds 1.38%	11-2040	1.67	17.83	_
─ United States Treasury Notes 2.25%	11-2025	0.95	18.78	_
⊕ United States Treasury Notes 1.13%	10-2026	0.91	19.69	-
─ United States Treasury Notes 1.25%	08-2031	0.88	20.57	_

Total Holdings 1470

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



BlackRock High Yield Bond K BRHYX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

James Keenan since 12-2007 Mitchell Garfin since 05-2009 Derek Schoenhofen since 05-2009 David Delbos since 03-2014

Quantitative Screens

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 14.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.49 is 45.56% lower than the High Yield Bond category average.

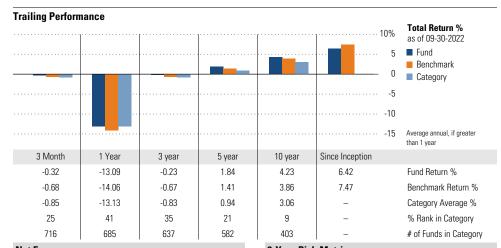
Morningstar Investment Management LLC Analysis

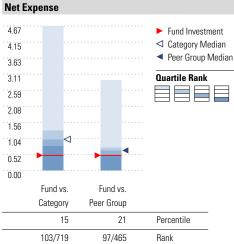
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Rasic	02-15-2022

Growth of \$10,000 ▼ 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 9.50 3.31 -3.96 14.01 8.31 -2.76 15.58 5.93 5.86 -13.89 Total Return % 2.08 0.81 0.68 -3.48 0.83 -0.50 1.17 -0.240.50 0.73 +/- Benchmark 1.84 2.60 2.20 0.05 0.71 -0.17 2.96 1.02 1.09 -0.34 +/- Category 12 12 52 41 14 50 13 36 21 43 Tot Ret % Rank in Cat 704 713 776 702 707 713 692 684 # of Funds in Cat 710 695 84 87 70 90 86 90 102 119 76 Turnover % 0.51 0.52 0.50 0.50 0.49 0.47 0.47 Expense Ratio





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 Wietrics			
	Fund	Bmark	Cat
Alpha	0.46	_	-0.22
Beta	1.01	_	0.95
R-Squared	99.37	_	95.19
Standard Deviation	11.24	11.14	10.79
Sharpe Ratio	-0.02	-0.06	-0.07
Tracking Error	0.90	_	2.50
Information Ratio	0.50	_	-0.16
Up Capture Ratio	100.80	_	91.62
Down Capture Ratio	97.28	_	93.77

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.81	_	3.71
Avg Eff Maturity	7.14	_	5.59



Not Rated

BlackRock High Yield Bond K BRHYX

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	2.40	_	1.75
AA	0.00	_	0.05
А	0.16	_	0.19
BBB	1.63	_	4.19
BB	35.33	_	35.65
В	41.99	_	37.64
Below B	15.84	_	18.17

2.65

2.36

Asset Allocation as of 09-30-2022 Asset Class Net % Cat% US Stocks 2.77 0.89 Non-US Stocks 0.00 0.03 Bonds 93.46 91.71 Cash 2.37 3.24 Other 1.40 4.13 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

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

ICE BofA US High Yield TR USD

Sector Weighting as of 09-3	30-2022			
	Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
Government	0.03	-	2.39	
Treasury	0.00	_	0.69	
Inflation - Protected	0.00	_	0.01	
Agency/Quasi Agency	0.03	_	0.12	
Other Government Related	0.00	_	1.57	
Corporate	96.49	-	88.30	
Corporate Bond	80.60	_	81.83	
Bank Loan	14.42	_	5.20	
Convertible	1.47	_	1.18	
Preferred	0.00	_	0.09	
Securitized	0.33	-	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	
Asset-Backed	0.33	_	1.04	
Covered Bond	0.00	_	0.00	
Municipal	0.00	-	0.03	
Cash & Equivalents	3.05	_	6.13	
Other	0.10	-	1.08	

Top 10 Holdings as of 09-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector BlackRock Liquidity T-Fund Instl 2.61 2.61 TransDigm, Inc. 6.25% 03-2026 1.34 3.95 ① iShares iBoxx \$ High Yield Corp Bd ETF 0.78 4.73 ① Clarios Global Lp 8.5% 05-2027 0.73 5.47 ① Ascent Resources Utica Holdings LI TI 11-2025 0.69 6.15 ① Altice France Holdings S A 10.5% 05-2027 0.68 6.83 ⊕ Brand Energy & Infrastructure Serv TI 06-2024 0.56 7.40 ① Alliant Holdings Intermediate LLC/Alliant Holdings Co-Issuer Inc 6.75% 10-2027 0.53 7.93 Athenahealth Group Inc TI-B 02-2029 0.52 8.45 Verscend Escrow Corp 9.75% 08-2026 0.52 8.97

Total Holdings 1625

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock Inflation Protected Bond K BPLBX

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

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

Management: The fund's management 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 0.3 is 49.15% lower than the Inflation-Protected Bond category average.

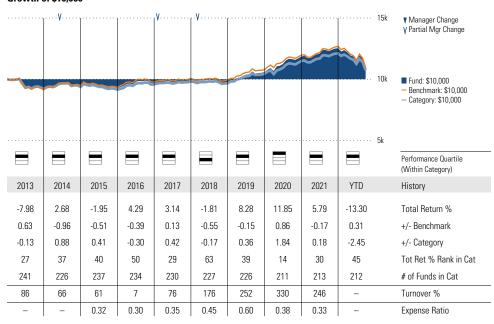
Morningstar Investment Management LLC Analysis

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

ESG Metrics

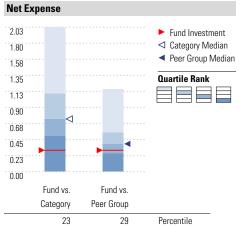
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



Trailing Performance





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

48/166

Rank

3-Year hisk Welrics			
	Fund	Bmark	Cat
Alpha	0.46	-	0.20
Beta	1.03	-	0.91
R-Squared	98.80	-	88.08
Standard Deviation	7.12	6.87	6.78
Sharpe Ratio	0.12	0.06	0.10
Tracking Error	0.81	-	2.52
Information Ratio	0.59	-	-0.20
Up Capture Ratio	104.38	-	92.73
Down Capture Ratio	99.18	-	90.87

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



51/217

BlackRock Inflation Protected Bond K BPLBX

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

Style Analysis as of 09-30-2022 **Style Breakdown**



0

50

100

150

-50

Asset Allocation as of 09-30-2022



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

	Fund	Bmark	Cat	Fund	▼ Be	enchmar	c Ca	ategory	Averac	ie .		
Government	87.86		89.38	Tana		, , , , , ,		atogo.,	7 11 01 02	,,,		
Treasury	2.24	_	0.32									
Inflation – Protected	85.61	_	83.82									
Agency/Quasi Agency	0.00	_	0.03									
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									
Preferred	0.00	_	0.00									
Securitized	2.82	-	4.91									
Agency MBS Pass-Through	0.00	_	0.60	0								
Agency MBS ARM	0.00	_	0.00									
Agency MBS CMO	0.00	_	0.41									
Non-Agency Residential MBS	0.19	_	0.24									
Commercial MBS	0.53	_	0.84	0								
Asset-Backed	2.10	_	2.64									
Covered Bond	0.00	_	0.18									
Municipal	0.00	_	0.02									
Cash & Equivalents	7.34	_	2.40									
Other	0.05	_	0.74									

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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Delaware Small Cap Value R6 DVZRX

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

- Performance: The fund has finished in the Small Value category's top three quartiles in 6 of the 6 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 0.69 is 40% lower than the Small Value category average.

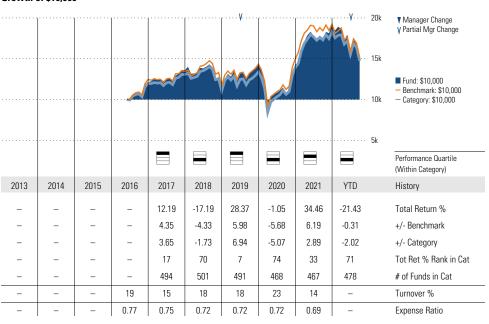
Morningstar Investment Management LLC Analysis

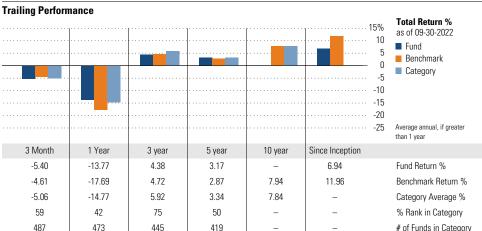
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

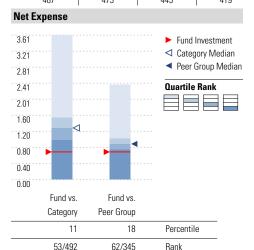
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.14	_	0.96
Beta	0.98	_	0.99
R-Squared	95.66	-	94.89
Standard Deviation	26.64	26.48	26.98
Sharpe Ratio	0.27	0.28	0.31
Tracking Error	5.57	_	6.33
Information Ratio	-0.06	_	0.12
Up Capture Ratio	97.51	_	99.47
Down Capture Ratio	98.29	_	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 R6 DVZRX

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

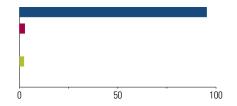
-quit,			
1	0	0	Large
11	11	2	Mid
32	42	1	Small

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	0.02
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%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
b	Cyclical	51.41	53.08	50.26	
i.	Basic Materials	4.37	3.36	5.71	
4	Consumer Cyclical	10.31	9.92	12.73	
£	Financial Services	28.67	26.51	24.49	
ŧ	Real Estate	8.06	13.29	7.33	
MI	Sensitive	37.85	26.23	35.83	(a)
	Communication Services	1.30	2.88	1.93	
•	Energy	6.95	5.32	6.56	
Ģ	Industrials	18.38	11.49	18.02	
1	Technology	11.22	6.54	9.32	
→	Defensive	10.75	20.70	13.92	
	Consumer Defensive	2.67	3.44	4.24	
٠	Healthcare	3.90	12.22	6.43	
•	Utilities	4.18	5.04	3.25	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ivaille	/// INEL ASSET	Guindiative /0	TTD HetaIII /0	Morningstal 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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Invesco Main Street R6 OMSIX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Manind Govil since 05-2009 Benjamin Ram since 05-2009 Paul Larson since 02-2014

Quantitative Screens

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

Management: The fund's management has been in place for 13.38 years.

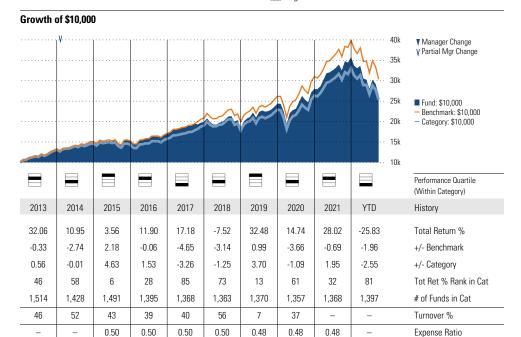
Net Expense: The fund's expense ratio of 0.48 is 40% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

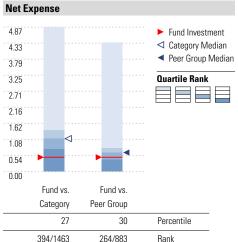
We are placing Invesco Main Street on watch due to underperformance versus large blend Morningstar Category peers. Although the team is experienced, the fund has continued to deliver mediocre results. The fund is either in the bottom quartile or near it over all standard trailing periods including one-, three-, five-, 10-, and 15-year.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.19	_	-1.32
Beta	0.97	_	0.96
R-Squared	98.25	_	95.48
Standard Deviation	19.84	20.30	19.87
Sharpe Ratio	0.34	0.45	0.37
Tracking Error	2.70	_	4.01
Information Ratio	-0.95	_	-0.98
Up Capture Ratio	90.01	_	92.89
Down Capture Ratio	96.86	-	97.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.23	17.98	18.23
Price/Book Ratio	4.11	3.38	3.60
Geom Avg Mkt Cap \$B	150.15	164.20	210.33
ROE	33.01	31.94	32.91





On Watch

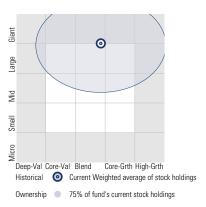
Invesco Main Street R6 OMSIX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

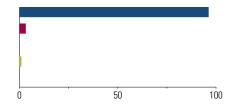
13	29	39	Large
6	9	2	Mid
2	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022





Eyelical Basic Materials Consumer Cyclical Financial Services Beal Estate Fensitive	Fund 23.78 1.35 8.85 10.65 2.93	29.69 2.24 11.44 13.11	29.07 2.66 10.23 13.64	Fund Benchma	ark [] Cateç	Jory Av	eraye			
Basic Materials Consumer Cyclical Financial Services Beal Estate	1.35 8.85 10.65	2.24 11.44 13.11	2.66 10.23							
Consumer Cyclical Financial Services Real Estate	8.85 10.65	11.44 13.11	10.23							
inancial Services Real Estate	10.65	13.11								
Real Estate			13.64							
	2.93									
anaitiva		2.90	2.54							
ensuve	51.66	44.73	45.16							
Communication Services	8.97	8.07	7.92							
nergy	5.62	4.55	4.06							
ndustrials	10.93	8.32	10.09							
echnology	26.14	23.79	23.09							
Defensive	24.55	25.58	25.75							
Consumer Defensive	7.65	7.33	7.35							
Healthcare	14.28	15.18	15.61							
Itilities	2.62	3.07	2.79							
n Co	dustrials echnology efensive onsumer Defensive ealthcare	dustrials 10.93 echnology 26.14 efensive 24.55 onsumer Defensive 7.65 ealthcare 14.28	dustrials 10.93 8.32 echnology 26.14 23.79 efensive 24.55 25.58 onsumer Defensive 7.65 7.33 ealthcare 14.28 15.18	dustrials 10.93 8.32 10.09 echnology 26.14 23.79 23.09 efensive 24.55 25.58 25.75 ensumer Defensive 7.65 7.33 7.35 ealthcare 14.28 15.18 15.61 tilities 2.62 3.07 2.79	dustrials 10.93 8.32 10.09 26.14 23.79 23.09 25fensive 24.55 25.58 25.75 25.58 25.75 25.58 25.75 25.58 25.75 25.58 25.75 25.58 25.75 25.58 25.75 25.58 25.75 25.58 25.75	dustrials 10.93 8.32 10.09 chnology 26.14 23.79 23.09 certain to the consumer Defensive 7.65 7.33 7.35 certain the consumer Defensive 14.28 15.18 15.61	dustrials 10.93 8.32 10.09 dustrials 26.14 23.79 23.09 dechnology 26.14 23.79 23.09 defensive 24.55 25.58 25.75 dusturer Defensive 7.65 7.33 7.35 dustrials 15.61 dustrials 2.62 3.07 2.79 dustrials 2.62 3.07 2.79	dustrials 10.93 8.32 10.09 dustrials 26.14 23.79 23.09 dechnology 26.14 23.79 23.09 defensive 24.55 25.58 25.75 dusture Defensive 7.65 7.33 7.35 dechnology 14.28 15.18 15.61 dustrials 2.62 3.07 2.79 dechnology 26.14 23.79 dustrials 27.79	dustrials 10.93 8.32 10.09 chology 26.14 23.79 23.09 chology 24.55 25.58 25.75 chosumer Defensive 7.65 7.33 7.35 challenger 14.28 15.18 15.61 children 2.62 3.07 2.79	dustrials 10.93 8.32 10.09 dustrials 26.14 23.79 23.09 dechnology 26.14 23.79 23.09 defensive 24.55 25.58 25.75 dusture Defensive 7.65 7.33 7.35 dustrials 15.61 dustrials 2.62 3.07 2.79 dustrials 2.62 3.07 2.79

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
				Ü
Microsoft Corp	7.04	7.04	-30.20	Technology
⊕ Apple Inc	5.91	12.95	-21.79	Technology
UnitedHealth Group Inc	3.20	16.15	1.52	Healthcare
Amazon.com Inc	3.20	19.35	-32.22	Consumer Cyclical
Alphabet Inc Class A	2.91	22.26	-33.97	Communication Svc
⊕ Prologis Inc	2.91	25.16	-38.25	Real Estate
United Parcel Service Inc Class B	2.80	27.96	-22.51	Industrials
Eli Lilly and Co	2.76	30.72	18.13	Healthcare
⊕ Exxon Mobil Corp	2.58	33.31	47.00	Energy
⊕ JPMorgan Chase & Co	2.17	35.48	-32.11	Financial Services
Equitable Holdings Inc	2.01	37.49	-17.87	Financial Services
→ FirstEnergy Corp	1.98	39.47	-8.22	Utilities
CVS Health Corp	1.83	41.30	-5.95	Healthcare
⊕ Coca-Cola Co	1.83	43.13	-3.16	Consumer Defensive
	1.74	44.88	-59.66	Communication Svc

Total Holdings 75

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Invesco Oppenheimer International Gr R6 OIGIX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

George Evans since 03-1996 Robert Dunphy since 03-2012

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 26.53 years.

Net Expense: The fund's expense ratio of 0.7 is 33.33% lower than the Foreign Large Growth category average.

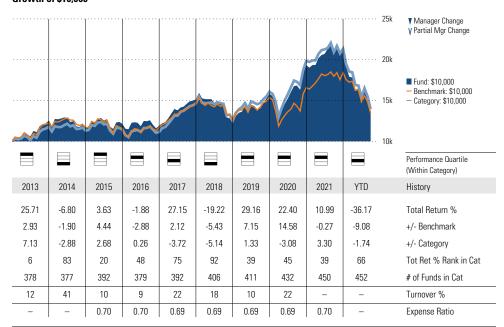
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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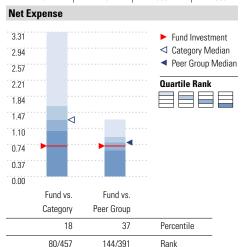
ESG Metrics

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 % as of 09-30-2022 ■ Fund Benchmark -10 Category -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 % -8.41 -34.32 -0.82 -1.26 3.86 3.86 -9.36 -25.13 -1.83 -0.84 3.67 7.93 Benchmark Return % -9 43 -32 91 -1.18 0.28 4.40 Category Average % 25 46 78 59 % Rank in Category 457 449 390 350 227 # of Funds in Category



3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.51	_	0.70
Beta	1.04	_	0.97
R-Squared	86.22	_	83.00
Standard Deviation	21.46	19.12	20.41
Sharpe Ratio	0.04	-0.04	0.00
Tracking Error	8.00	_	8.47
Information Ratio	0.13	_	0.06
Up Capture Ratio	118.29	_	105.45
Down Capture Ratio	112.47	_	103.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.59	11.53	17.83
Price/Book Ratio	4.63	1.45	2.68
Geom Avg Mkt Cap \$B	34.77	37.04	42.78
ROE	26.79	18.66	21.82



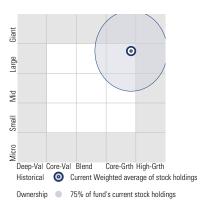
Invesco Oppenheimer International Gr R6 OIGIX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

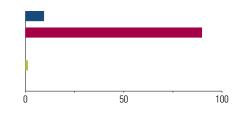
1	15	53	Large
0	9	22	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

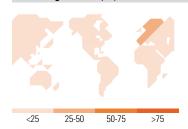
Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.00	0.44
Cash	1.03	3.04
Bonds	0.00	0.06
Non-US Stocks	89.67	89.29
US Stocks	9.30	7.17
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2022											
		Fund	Bmark	Cat	Fund	l •	Benchm	ark 🛚 C	ategory	Average			
Դ	Cyclical	31.74	38.61	34.60			,						
A.	Basic Materials	3.37	7.50	6.46			1						
A	Consumer Cyclical	22.10	10.50	12.47			- 1						
,	Financial Services	6.27	17.65	14.87				0	٧ :				
侖	Real Estate	0.00	2.96	0.80	[]	1							
W	Sensitive	37.69	33.04	39.45									
d	Communication Services	3.96	5.11	4.52									
•	Energy	4.04	5.02	3.90				į					
Ф	Industrials	16.82	14.77	15.63		- :							
	Technology	12.87	8.14	15.40			T						
→	Defensive	30.56	28.34	25.94									
Ħ	Consumer Defensive	13.84	11.17	9.56									
٠	Healthcare	16.72	13.99	15.41			:						
	Utilities	0.00	3.18	0.97		•							
					0%	5	10	15	20	25	30	35	40

World Regions % Equity 09-30-2022



	Fund %	Cat %
Greater Asia	19.51	27.73
Japan	9.03	11.15
Australasia	2.45	1.91
Asia-4 Tigers	1.86	6.07
Asia-ex 4 Tigers	6.17	8.60
Not Classified	0.00	0.00

Americas	Fund % 16.00	Cat % 15.17	Greater Europe	Fund % 64.50	Cat % 57.11	Market Maturity	Fund %
North America	16.00	13.28	United Kingdom	20.44	12.20	Developed Markets	93.83
Central/Latin	0.00	1.89	W euro-ex UK	44.06	44.27	Emerging Markets	6.17
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.00	0.61		

op 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Hermes International SA	3.92	3.92	-20.25	Consumer Cyclical
Novo Nordisk A/S Class B	3.89	7.81	4.70	Healthcare
Reliance Industries Ltd	3.79	11.61	0.71	Energy
Swedish Match AB	3.59	15.20	54.03	Consumer Defensive
LVMH Moet Hennessy Louis Vuitton SE	2.98	18.18	-15.08	Consumer Cyclical
EPAM Systems Inc	2.96	21.14	-45.82	Technology
Alimentation Couche-Tard Inc	2.93	24.07	5.55	Consumer Cyclical
Compass Group PLC	2.66	26.74	10.75	Consumer Cyclical
London Stock Exchange Group PLC	2.66	29.40	11.54	Financial Services
ResMed Inc	2.43	31.83	-15.70	Healthcare

Total Holdings 81

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



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

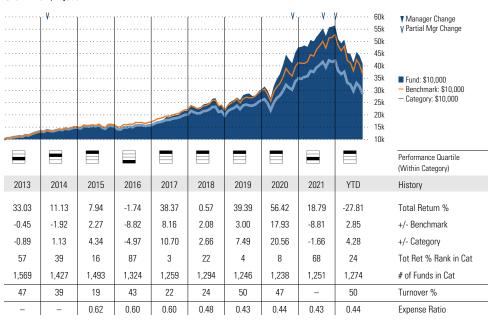
Morningstar Investment Management LLC Analysis

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

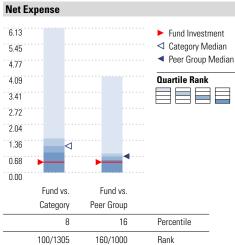
ESG Metrics

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

Growth of \$10,000







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

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



JPMorgan Large Cap Growth R6 JLGMX

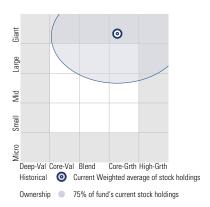
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022

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

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

100

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

Total Holdings 74

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



MFS Mid Cap Growth R6 OTCKX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

Q Performance: The fund has finished in the Mid-Cap
 Growth category's top three quartiles in 9 of the 9 years it's been in existence.

Management: The fund's management has been in place for 13.87 years.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

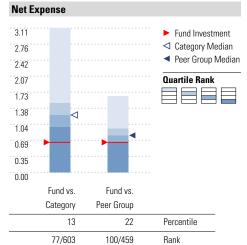
Metric	Rating	Updated
Sustainability Rating	5	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

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 % -4.10 -29.11 3.35 8.76 11.64 -0.65 -29.50 4.26 7.62 10.85 10.43 Benchmark Return % -29 18 5 10 7 27 -1.83 10.14 Category Average % 80 52 71 23 % Rank in Category

494



585

535

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.57	_	0.85
Beta	0.90	_	0.99
R-Squared	94.78	_	91.53
Standard Deviation	22.43	24.18	25.14
Sharpe Ratio	0.23	0.26	0.28
Tracking Error	5.64	_	7.20
Information Ratio	-0.16	_	-0.02
Up Capture Ratio	94.24	_	100.98
Down Capture Ratio	96.64	_	99.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.53	22.23	24.18
Price/Book Ratio	4.60	5.66	3.64
Geom Avg Mkt Cap \$B	19.61	18.22	14.41
ROE	23.70	25.45	18.11



of Funds in Category

602

MFS Mid Cap Growth R6 OTCKX

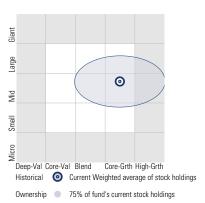
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

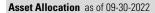
Equity

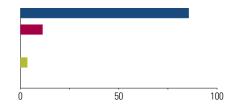
. ,			
0	7	22	Large
1	39	22	Mid
1	6	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund	▼ Be	nchmar	kΠ	Cated	gory Av	verage		
Ն	Cyclical	32.51	25.90	28.48					1				
A.	Basic Materials	2.00	2.90	2.50									
Д	Consumer Cyclical	15.58	15.37	12.72									
,	Financial Services	9.87	5.63	9.78	1								
À	Real Estate	5.06	2.00	3.48									
M	Sensitive	47.86	54.51	48.04									'
₫	Communication Services	3.82	4.82	3.34									
ð	Energy	1.90	4.69	2.97									
Ф	Industrials	16.21	15.84	14.50		- :							
	Technology	25.93	29.16	27.23									
-	Defensive	19.62	19.59	23.47									
=	Consumer Defensive	1.01	3.24	2.51									
٠	Healthcare	18.61	16.04	20.24				[
•	Utilities	0.00	0.31	0.72	il i								

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Cadence Design Systems Inc	3.53	3.53	-12.30	Technology
⊕ Currency Cash CASH_USD	3.34	6.87	_	_
Monolithic Power Systems Inc	3.23	10.11	-25.88	Technology
Arthur J. Gallagher & Co	2.84	12.94	1.82	Financial Services
→ PerkinElmer Inc	2.76	15.70	-40.05	Healthcare
MSCI Inc	2.69	18.39	-30.61	Financial Services
Steris PLC	2.36	20.75	-31.14	Healthcare
Verisk Analytics Inc	2.35	23.11	-25.04	Industrials
AMETEK Inc	2.18	25.28	-22.42	Industrials
Extra Space Storage Inc	2.06	27.34	-21.84	Real Estate
Vulcan Materials Co	1.93	29.27	-23.45	Basic Materials
Nasdaq Inc	1.92	31.19	-18.20	Financial Services
Synopsys Inc	1.91	33.10	-17.09	Technology
Icon PLC	1.83	34.93	-40.66	Healthcare
O'Reilly Automotive Inc	1.78	36.71	-0.41	Consumer Cyclical

Total Holdings 92

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



MFS Research International R6 MRSKX

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

Portfolio Manager(s)

Victoria Higley since 04-2016 Camille Lee since 09-2018

Quantitative Screens

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

Management: The fund's management has been in place for 6.42 years.

Net Expense: The fund's expense ratio of 0.66 is 29.03% lower than the Foreign Large Blend category average.

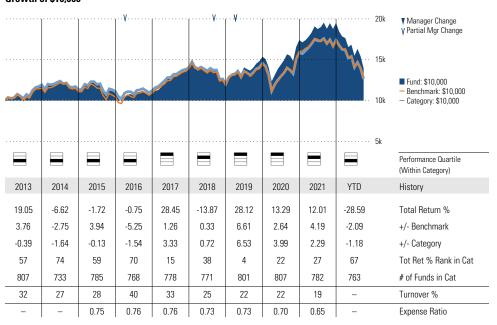
Morningstar Investment Management LLC Analysis

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

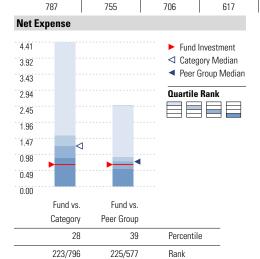
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 ■ Fund -5 Benchmark -10 Category -15 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -10.11 -25.89 -0.231.06 3.98 2.54 -9.91 -25.17 -1.52 -0.81 3.01 3.81 Benchmark Return % -10.10 -25 51 -1 79 -1.12 3.31 Category Average % 41 53 18 9 21 % Rank in Category 425 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.20	_	0.08
Beta	0.94	_	1.01
R-Squared	93.78	_	93.77
Standard Deviation	17.94	18.48	19.26
Sharpe Ratio	0.04	-0.03	-0.02
Tracking Error	4.61	_	4.83
Information Ratio	0.28	_	-0.01
Up Capture Ratio	103.52	_	103.08
Down Capture Ratio	98.21	_	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.64	11.06	11.27
Price/Book Ratio	2.02	1.49	1.51
Geom Avg Mkt Cap \$B	40.08	34.91	41.65
ROE	20.64	18.13	20.02



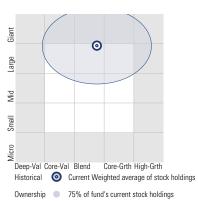
MFS Research International R6 MRSKX

Morningstar Category MorniForeign Large Blend MSCI

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

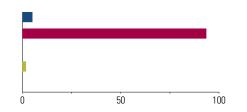
18	36	30	Large
2	8	4	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.00	0.83
Cash	1.68	0.82
Bonds	0.00	0.62
Non-US Stocks	93.41	94.78
US Stocks	4.92	2.94
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	ory Ave	erage			
Դ	Cyclical	41.22	42.29	38.90										•
A	Basic Materials	8.89	8.16	7.50			()							
Д	Consumer Cyclical	11.04	10.91	10.70										
,	Financial Services	18.67	20.73	18.44										
fil.	Real Estate	2.62	2.49	2.26										
W	Sensitive	32.34	35.38	35.46										
	Communication Services	5.25	6.35	5.49										
8	Energy	4.72	6.26	5.64		= [
Ф	Industrials	15.05	11.87	14.29		- 1								
	Technology	7.32	10.90	10.04			[
→	Defensive	26.43	22.32	25.63										
=	Consumer Defensive	9.69	9.14	10.18										
٠	Healthcare	13.33	9.95	12.44)						
•	Utilities	3.41	3.23	3.01										
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 09-30-2022



	Fund %	Cat %
Greater Asia	34.92	36.02
Japan	20.11	18.20
Australasia	4.21	5.40
Asia-4 Tigers	6.12	6.89
Asia-ex 4 Tigers	4.48	5.53
Not Classified	0.00	0.00

Americas	Fund % 7.22	Cat % 9.12	Greater Europe	Fund % 57.86	Cat % 54.87	Market Maturity	Fund %
North America	7.22	7.95	United Kingdom	15.16	13.86	Developed Markets	95.53
Central/Latin	0.00	1.17	W euro-ex UK	42.70	39.70	Emerging Markets	4.47
			Emrgng Europe	0.00	0.06	Not Available	0.00
			Africa	0.00	1.25		

Top 10 Holdings as of 09-30-2022						
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector		
⊕ Roche Holding AG	3.48	3.48	-13.08	Healthcare		
○ Nestle SA	3.28	6.76	-14.55	Consumer Defensive		
○ Novo Nordisk A/S Class B	3.16	9.92	4.70	Healthcare		
	2.66	12.58	-21.17	Basic Materials		
LVMH Moet Hennessy Louis Vuitton SE	2.46	15.04	-15.08	Consumer Cyclical		
	2.23	17.27	-30.51	Industrials		
	1.82	19.09	-1.03	Industrials		
⊕ Aon PLC Class A	1.53	20.62	-10.33	Financial Services		
─ London Stock Exchange Group PLC	1.52	22.15	11.54	Financial Services		
→ British American Tobacco PLC	1.52	23.67	24.01	Consumer Defensive		

Total Holdings 118

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

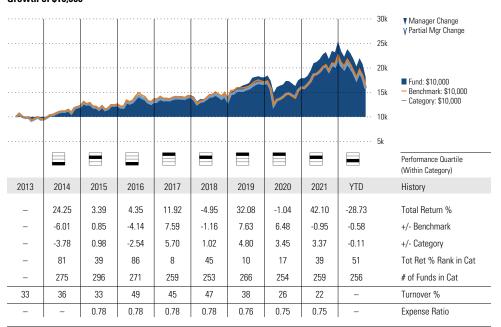
Morningstar Investment Management LLC Analysis

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

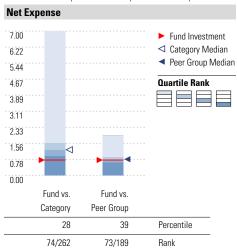
ESG Metrics

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

Growth of \$10,000







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

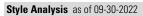
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.25	38.46	26.25
Price/Book Ratio	2.93	2.42	2.16
Geom Avg Mkt Cap \$B	31.78	9.35	25.36
ROE	18.70	9.56	17.30



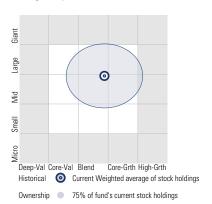
Neuberger Berman Real Estate R6 NRREX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

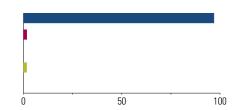
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

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

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

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

Total Holdings 37

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

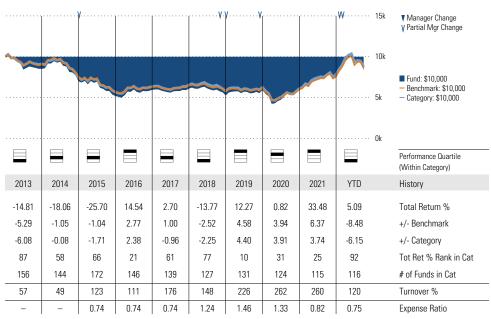
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -8.58 4.81 14.52 7.60 -2.373.91 Fund Return % -4.11 11.80 13.45 6.96 -2.14 2.80 Benchmark Return % -6.81 12.60 13 65 7 14 -1 83 Category Average % 72 95 36 38 71 % Rank in Category 117 115 109 92 66 # of Funds in Category

Net Exp	ense		
3.08			► Fund Investment
2.74			Category Median
2.40			 Peer Group Median
2.05			Quartile Rank
1.71			
1.37			
1.03			
0.68			
0.34			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
-	37	56	Percentile

44/117	39/70	Rank	
Peer group is a subset of t	he category an	d includes fund	ds with the
same management style (active vs. passi	ive) and similar	share class
characteristics			

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

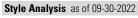
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	_	8.51
Price/Book Ratio	1.51	-	1.62
Geom Avg Mkt Cap \$B	20.09	-	29.32
ROE	16.78	-	22.38



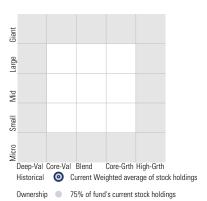
PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Morningstar Index Commodities Broad Basket

Bloomberg Commodity TR USD



Morningstar Style Box™



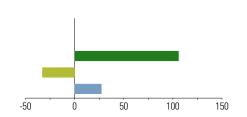


Equity



Value Blend Growth

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



Asset Allocation as of 09-30-2022

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

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

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

Total Holdings 859

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

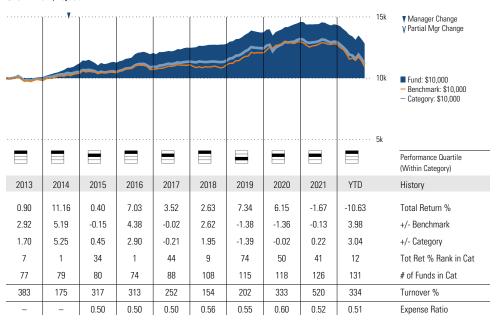
Morningstar Investment Management LLC Analysis

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

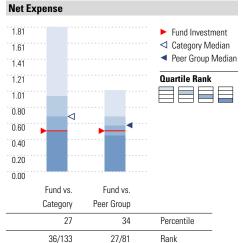
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	04-30-2022

Growth of \$10,000







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

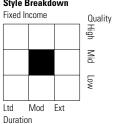
Portfolio Metrics			
I OLUONO MICUICS			
	Fund	Bmark	Cat
Avg Eff Duration	6.67	4.43	6.92
Avg Eff Maturity	7.68	_	7.77

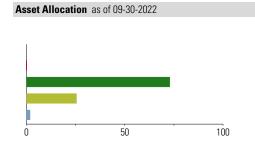


PIMCO International Bond (USD-Hdg) Instl PFORX

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

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





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

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

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

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

Total Holdings 1724

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO Short-Term Instl PTSHX

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 10 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 0.45 is 4.26% lower than the Ultrashort Bond category average.

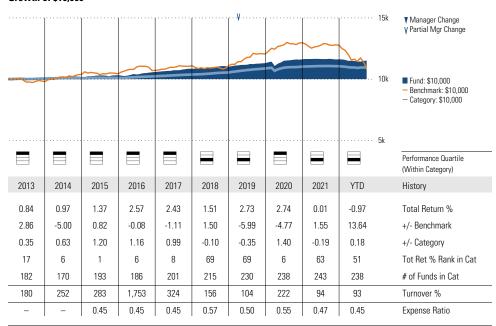
Morningstar Investment Management LLC Analysis

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

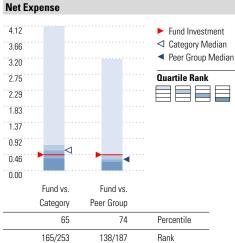
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 Fund Benchmark Category -5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 0.60 Fund Return % -1.320.72 1.30 1.46 3.92 -4.75 -14.60 -3.26 -0.27 0.89 6.63 Benchmark Return % 0.12 -1.30 0.34 1.04 0.84 Category Average % 14 55 21 28 8 % Rank in Category 247 237 216 178 99 # of Funds in Category



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.08	-	0.71
Beta	0.11	-	0.12
R-Squared	5.53	-	16.20
Standard Deviation	2.42	5.36	1.88
Sharpe Ratio	0.05	-0.70	-0.23
Tracking Error	5.34	-	5.17
Information Ratio	0.74	-	0.69
Up Capture Ratio	30.46	-	25.28
Down Capture Ratio	10.41	-	12.13

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





PIMCO Short-Term Instl PTSHX

Style Analysi	s as of 09-30-2022
Style Breakdow	'n
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ex Duration	t

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

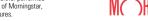
Morningstar Index

Sector Weighting as of 09-	30-2022											
	Fund	Bmark	Cat	Fund	,	Benchmai	rk [] (Category	Average			
Government	29.61	_	15.37									
Treasury	0.02	_	9.99			Ò						
Inflation - Protected	0.00	_	0.00	ĺ								
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									
Bank Loan	0.00	_	0.37									
Convertible	3.14	_	4.41									
Preferred	0.00	_	0.00	į								
Securitized	15.50	_	20.65									
Agency MBS Pass-Through	0.44	_	0.50									
Agency MBS ARM	80.0	_	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

A.I.	M	0/ 11 . 1	0 1 0/	F: 11 0 .
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	38.32	38.32	_
⇒ 5 Year Treasury Note Future Sept 22	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 SOFR/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	_

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Total Holdings 1276



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.43 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 ■ Fund 5 Benchmark Category -10 -15 -20 Average annual, if greater than 1 year 3 Month 10 year Since Inception 1 Year 3 yea 5 year Fund Return % -4.89 -15.51 8.12 9.20 11.66 6.58 10.51 -4.88 -15.47 8.16 9.24 11.70 Benchmark Return % -4 99 -15 83 6 77 7 74 10.38 Category Average % 48 42 23 20 13 % Rank in Category 1.435 1.376 1.250 1.131 828 # of Funds in Category



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

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



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

Asset Allocation as of 09-30-2022

Morningstar Category Morningstar Index

Large Blend S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

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

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

Total Holdings 506

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



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



50

Asset Allocation as of 09-30-2022



		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	

100

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 Asia-ex 4 Tigers	11.71 14.21	7.20 3.11	
Not Classified	0.00	0.00	

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

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

Total Holdings 238

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



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

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

USD

Morningstar US Mod Con Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

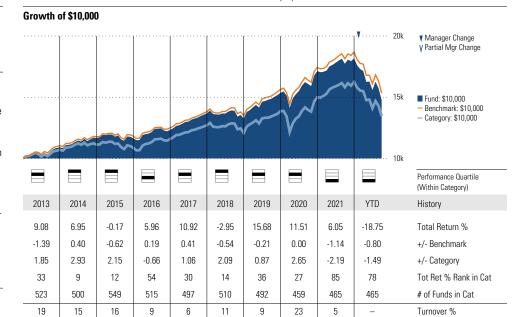
- Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 8 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.12 is 87.23% lower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

Morningstar Investment Management LLC Analysis

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

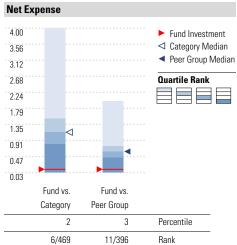
ESG Metrics

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





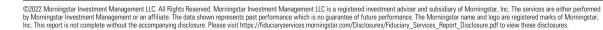
3-Year Risk Metrics



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

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

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





Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50%

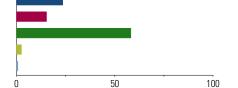
Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 09-30-2022

Morningstar Style Box™



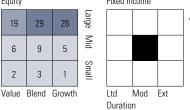


Asset Allocation as of 09-30-2022



Style Breakdown

Equity





>50 25-50 10-25 0-10

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

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

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

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

Morningstar US Mod Agg Tgt Alloc NR

Equity

Portfolio Manager(s)

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

Quantitative Screens

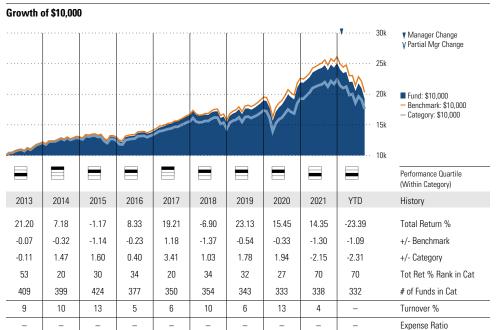
- Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 10 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- ✓ Net Expense: The fund's expense ratio of 0.14 is 86% lower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

Morningstar Investment Management LLC Analysis

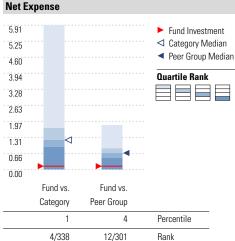
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

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







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

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

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



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Allocation--70% to 85%

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022

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

Style Breakdown

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

Fixed I	Quality		
			High
			Mid
			Low
Ltd	Mod	Ext	_

>50 25-50 10-25 0-10

			_ uuanii
			High
			Mid
			Low
Ltd Durat	Mod	Ext	_

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

50

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

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

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

Morningstar US Con Tgt Alloc NR USD

valigualu Lilestrategy ilicollie iliv VASI

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 Benchmark: \$10,000Category: \$10,000 Performance Quartile (Within Category) 2019 2013 2014 2015 2016 2017 2018 2020 2021 YTD History 3.40 6.76 0.22 4.58 6.98 -1.05 12.05 9.13 1.92 -16.30 Total Return % -1.84 0.92 -0.51 0.17 -0.06 -0.24 -0.38 -0.13 -1.69 -0.49 +/- Benchmark -0.62 3.22 2.29 -0.97 0.73 2.09 0.85 1.84 -3.12 -2.18 +/- Category

35

145

6

27

136

17

90

143

69

144

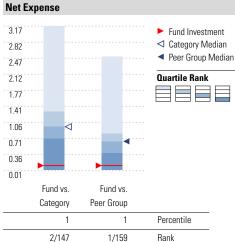
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





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

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

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



4

176

12

68

171

25

8

188

14

65

178

4

49

150

4

11

146

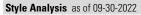
9



Vanguard LifeStrategy Income Inv VASIX

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

Morningstar US Con Tgt Alloc NR USD



Morningstar Style Box™

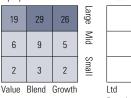


100

Asset Allocation as of 09-30-2022



Style Breakdown Equity





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



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

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

Total Holdings 6



Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category Allocation--50% to 70%

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

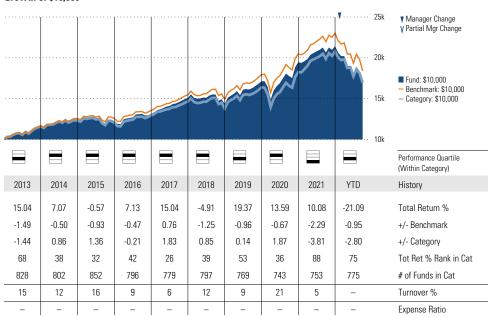
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





3-Year Risk Metrics

/8	88	/66		708		ხეგ
Net Expe	ense					
4.92 4.37 3.83 3.28 2.73 2.19 1.64 1.09 0.55	✓ ····································	Fund vs		Ca Pe Pe	nd Inves ategory N eer Group tile Ranl	Median Median
(Category	Peer Group)			_
	1	4	1	Perce	ntile	_
	5/791	25/646	3	Rank		

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

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

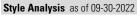
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.53	15.39	15.85
Price/Book Ratio	2.29	2.51	2.63
Avg Eff Duration	7.02	6.45	5.02



Vanguard LifeStrategy Moderate Gr Inv VSMGX

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

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



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

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

Sector Weighting as of 09-30-2022

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

Total Holdings 6



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 16.13 years.

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

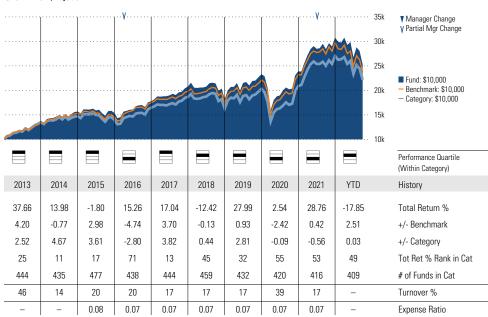
Morningstar Investment Management LLC Analysis

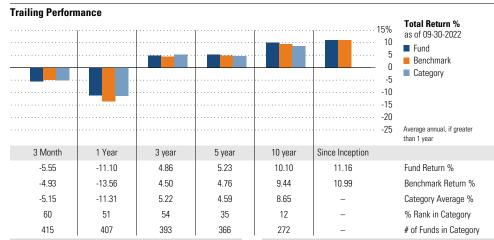
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

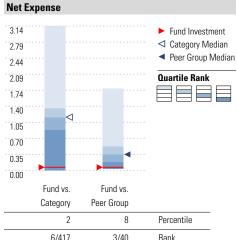
ESG Metrics

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

Growth of \$10,000







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

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

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



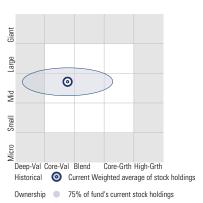
Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



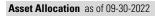
Style Breakdown

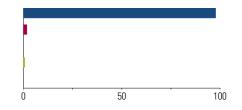
Equity

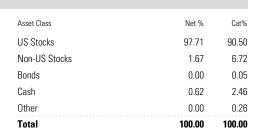
. ,			
5	9	0	Large
31	52	3	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10







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

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

Total Holdings 203



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.76 years.
- \times *Style:* The fund has landed in its primary style box Small Growth 45.45 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 94.12% lower than the Small Growth category average.

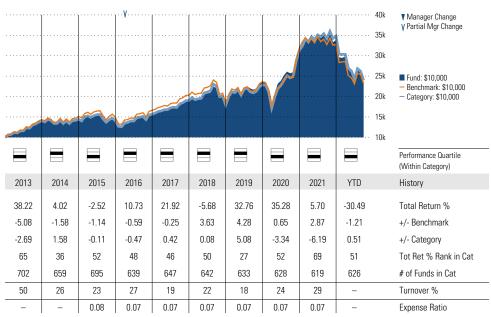
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 15% as of 09-30-2022 10 ■ Fund Benchmark Category -10 -15 -20 -25 -30 Average annual, if greater than 1 year 3 Month 1 Year Since Inception 3 year 5 year 10 year -0.79 -30.09 2.81 5.65 9.15 10.47 Fund Return % 0.24 -29.27 2.94 3.60 8.81 9.15 Benchmark Return % -29 71 5 26 6.34 9 55 Category Average % -1.35 40 58 77 59 62 % Rank in Category 635 620 585 542 409 # of Funds in Category

	- 1			-		1			
Net Expense									
6.02						nd Invest			
5.35						tegory N			
4.68					✓ Per	er Group	Median		
4.01					Quart	ile Rank	(
3.34									
2.68									
2.01									
1.34	<								
0.67									
0.00									
ŀ	Fund vs.		Fund vs.						
C	ategory	Pe	er Group						
	1		21		Percer	ntile	=		
	7/640		7/35		Rank		_		

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

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

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



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

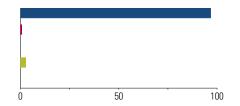
0	0	0	Large 1
2	16	19	Mid
6	28	30	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



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

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

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

Total Holdings 713



Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.43 is 27.12% lower than the Intermediate Core Bond category average.

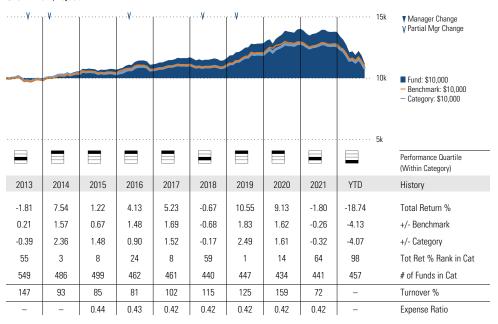
Morningstar Investment Management LLC Analysis

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

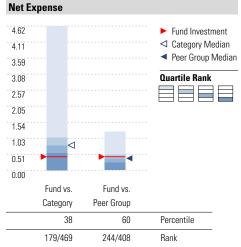
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

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 hisk wetrics			
	Fund	Bmark	Cat
Alpha	-0.27	_	0.06
Beta	1.23	_	1.00
R-Squared	92.38	-	91.94
Standard Deviation	6.85	5.36	5.61
Sharpe Ratio	-0.69	-0.70	-0.67
Tracking Error	2.25	-	1.53
Information Ratio	-0.46	-	-0.06
Up Capture Ratio	126.38	-	104.83
Down Capture Ratio	128.54	-	102.46

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.97	4.43	5.95
Avg Eff Maturity	12.76	-	8.08



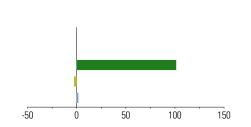
Duration

Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Style .	Analy	sis	as	of 09-30-2022
Style B	reakdo	own		
Fixed Inc	come			Quality
				High
				Mid
				Low
Ltd 1	Mod	Ext		



Asset Allocation as of 09-30-2022

Total	100.00	100.00
Other	1.46	2.30
Cash	-2.53	2.71
Bonds	101.06	94.93
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.05
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.52	3.53	48.24
AA	7.43	74.59	11.54
A	13.57	10.82	24.71
BBB	16.24	8.32	12.75
BB	1.08	0.28	1.25
В	0.03	0.00	0.50
Below B	0.00	0.00	0.28
Not Rated	2.13	2.46	0.73

Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 □ □ Agency/Quasi Agency 0.98 - 1.12 □ □ Other Government Related 0.00 - 3.34 □ Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 □ Convertible 1.33 - 1.27 □ □ Preferred 0.00 - 0.04 □ Securitized 38.09 - 34.55 Agency MBS Pass-Through 21.20 - 22.81 Agency MBS ARM 0.36 - 0.18 □ Agency MBS CMO 1.98 - 2.43 □ □ Non-Agency Residential MBS 1.46 - 0.20 □ □ Commercial MBS 3.87 - 2.81 □ □ Asset-Backed 9.22 - 6.12 Covered Bond 0.00 - 0.00 □ Municipal 0.02 - 0.67 □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Agency MBS CMO 1.98 - 2.81 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Agency MBS CMO 1.98 - 2.81 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Agency MBS CMO 1.98 - 2.81 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cash & Equivalents 5.04 - 5.99 □ □ Cother Government Related 0.00 - 1.47 □ □ Cother Government Related 0.00 - 1.47 □ □ Cother Government Related 0.00 - 1.48 □ □ Cother Government Related 0.00 - 1.47 □ □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □ Cother Government Related 0.00 - 1.48 □					0%	5	10	15	20	25	30	35	40
Securitized Securitized	Other	0.49	-	1.74	• [
Treasury	Cash & Equivalents	5.04	-	5.99									
Treasury	Municipal	0.02	_	0.67	i []								
Treasury	Covered Bond	0.00	_	0.00									
Treasury	Asset-Backed	9.22	_	6.12									
Securitized Security Secur	Commercial MBS	3.87	_	2.81									
Treasury 24.83 - 30.91	Non-Agency Residential MBS	1.46	_	0.20									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 Convertible 1.33 - 1.27 □ Preferred 0.00 - 0.04 Securitized 38.09 - 34.55 Agency MBS Pass-Through 21.20 - 22.81	Agency MBS CMO	1.98	_	2.43									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 □ Corporate 30.55 - 26.16 □	Agency MBS ARM	0.36	_	0.18									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 Agency/Quasi Agency 0.98 - 1.12 ■ Other Government Related 0.00 - 3.34 Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 Convertible 1.33 - 1.27 ■ Preferred 0.00 - 0.04	Agency MBS Pass-Through	21.20	_	22.81			:	:	:				
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 □ Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 □ Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 □ Convertible 1.33 - 1.27 □	Securitized	38.09	_	34.55			:	:	:	:	:		
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 □ Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 □ Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80 Bank Loan 0.00 - 0.05 □	Preferred	0.00	_	0.04									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 Corporate 30.55 - 26.16 Corporate Bond 29.22 - 24.80	Convertible	1.33	_	1.27									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47] Agency/Quasi Agency 0.98 - 1.12 ■] Other Government Related 0.00 - 3.34] Corporate 30.55 - 26.16	Bank Loan	0.00	_	0.05									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 □ Agency/Quasi Agency 0.98 - 1.12 □ Other Government Related 0.00 - 3.34 □	Corporate Bond	29.22	_	24.80									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation – Protected 0.00 - 1.47 □ Agency/Quasi Agency 0.98 - 1.12 ■□	Corporate	30.55	_	26.16									
Government 25.81 - 30.91 Treasury 24.83 - 24.98 Inflation - Protected 0.00 - 1.47 []	Other Government Related	0.00	_	3.34	į								
Government 25.81 - 30.91 Treasury 24.83 - 24.98	Agency/Quasi Agency	0.98	_	1.12									
Government 25.81 - 30.91	Inflation – Protected	0.00	_	1.47	i [
	Treasury	24.83	_	24.98									
Fund Bmark Cat Fund ▼ Benchmark [] Category Average	Government	25.81	_	30.91									
		Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	_	6.60	6.60	_
United States Treasury Bonds 1.875%	-	4.97	11.56	_
→ Western Asset Prem Instl Govtt Rsrv Pref	_	3.47	15.03	-
─ United States Treasury Bonds 1.375%	_	2.20	17.23	_
⊕ Usd Swap Contra Asset	_	1.47	18.71	_
⊕ Usd Otc Cash Margin	_	1.33	20.04	_
→ Federal National Mortgage Association 3.5%	_	1.21	21.25	_
United States Treasury Bonds 2.375%	_	1.16	22.41	_
United States Treasury Notes 0.25%	05-2025	1.00	23.41	_
United States Treasury Bonds 1.625%	_	0.99	24.40	_

