American Century Value R6 AVUDX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Phillip Davidson since 09-1993 Michael Liss since 02-2004 Kevin Tonev since 09-2008 Brian Woglom since 04-2014 Philip Sundell since 04-2019 Dave Byrns since 02-2022

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 8 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 29.1 years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.66 is 27.47% lower than the Large Value category average.

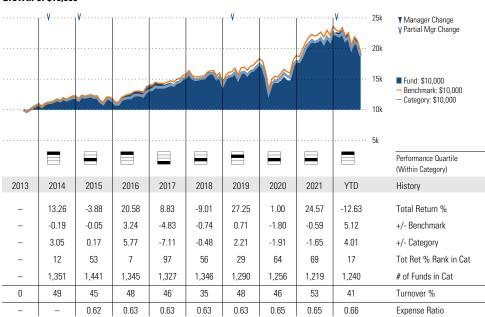
Morningstar Investment Management LLC Analysis

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

ESG Metrics

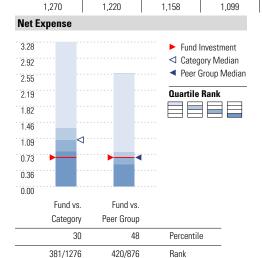
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Medium Risk	06-30-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2022 10 ■ Fund Benchmark 0 Category -5 -10 -15 Average annual, if greater than 1 year 3 Month 10 year Since Inception 1 Year 3 yea 5 year Fund Return % -5.63 -8.00 6.55 5.84 7.53 9.17 -5.62 -11.36 4.36 5.29 11.35 Benchmark Return % -5 91 -9 64 5 27 5 75 8 98 Category Average %

51



36

26

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	2.30	_	1.02
Beta	1.03	_	0.98
R-Squared	95.59	_	95.47
Standard Deviation	21.47	20.45	20.54
Sharpe Ratio	0.38	0.28	0.32
Tracking Error	4.54	_	4.62
Information Ratio	0.53	_	0.21
Up Capture Ratio	101.59	_	99.08
Down Capture Ratio	92.98	_	95.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.56	13.75	12.66
Price/Book Ratio	2.04	2.00	2.12
Geom Avg Mkt Cap \$B	70.75	64.23	95.02
ROE	18.06	18.55	25.15

45



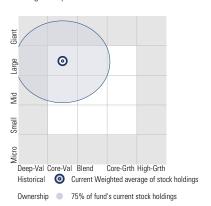
% Rank in Category

of Funds in Category

American Century Value R6 AVUDX

Morningstar Style Box™

Style Analysis as of 09-30-2022



Style Breakdown

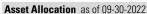
Equity

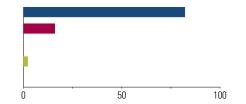
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- 07	20	,	
14	12	4	VIIV
5	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100 00	100 00
Other	0.00	0.71
Cash	2.06	1.70
Bonds	0.00	0.32
Non-US Stocks	15.88	5.78
US Stocks	82.06	91.50
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

Large Value

		Fund	Bmark	Cat	Fund	•	Benchmark] Ca	tegory A	Average		_	
b	Cyclical	32.09	34.81	32.14								•	
ů.	Basic Materials	1.93	3.61	3.28]							
4	Consumer Cyclical	5.74	5.97	6.56									
£	Financial Services	22.65	20.20	19.02									
b	Real Estate	1.77	5.03	3.28] [
M	Sensitive	36.47	34.35	36.44									
	Communication Services	6.13	8.11	6.86			_						
•	Energy	9.62	7.84	8.23									
\$	Industrials	12.03	10.01	10.72		-							
	Technology	8.69	8.39	10.63							_		
→	Defensive	31.46	30.84	31.42									
=	Consumer Defensive	10.28	7.42	8.73									
ř	Healthcare	18.74	17.47	17.09									
?	Utilities	2.44	5.95	5.60									

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.07	3.07	-2.57	Healthcare
Berkshire Hathaway Inc Class A	2.84	5.91	-9.81	Financial Services
⊕ JPMorgan Chase & Co	2.75	8.67	-32.11	Financial Services
	2.75	11.42	-35.10	Technology
⊕ U.S. Bancorp	2.54	13.96	-25.73	Financial Services
	2.52	16.47	-14.94	Communication Svc
	2.36	18.84	-20.02	Healthcare
⊕ General Electric Co	2.33	21.17	-34.21	Industrials
	2.26	23.43	-14.74	Healthcare
Merck & Co Inc	2.21	25.64	15.07	Healthcare
Verizon Communications Inc	2.17	27.81	-23.23	Communication Svc
⊕ Bank of America Corp	2.02	29.83	-30.68	Financial Services
⊕ Intel Corp	1.85	31.68	-47.83	Technology
→ Wells Fargo & Co	1.76	33.44	-14.51	Financial Services
○ Cardinal Health Inc	1.69	35.12	32.38	Healthcare

Total Holdings 99



American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

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

Quantitative Screens

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

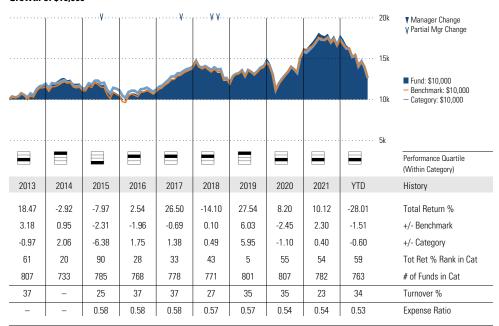
Morningstar Investment Management LLC Analysis

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

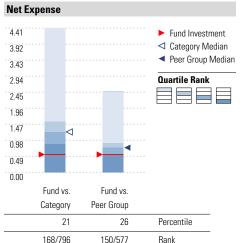
ESG Metrics

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

Growth of \$10,000







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

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



American Funds Intl Gr and Inc R6 RIGGX

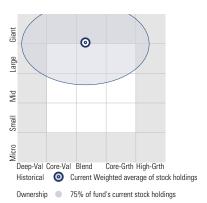
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

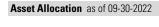
Equity

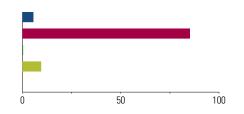
31	29	23	Faige
4	6	5	IVIIG
1	0	1	Ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

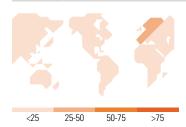




Total	100.00	100.00
Other	0.00	0.83
Cash	9.36	0.82
Bonds	0.16	0.62
Non-US Stocks	85.07	94.78
US Stocks	5.41	2.94
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Ave	erage		_
ŀ	Cyclical	36.70	42.29	38.90									•
ů.	Basic Materials	6.17	8.16	7.50									
A	Consumer Cyclical	10.28	10.91	10.70									
₽	Financial Services	17.94	20.73	18.44					[]				
fi	Real Estate	2.31	2.49	2.26									
M	Sensitive	35.55	35.38	35.46									
	Communication Services	6.49	6.35	5.49									
ð	Energy	7.64	6.26	5.64									
Ф	Industrials	11.05	11.87	14.29			<u> </u>						
	Technology	10.37	10.90	10.04									
→	Defensive	27.75	22.32	25.63									
=	Consumer Defensive	14.24	9.14	10.18									
٠	Healthcare	10.34	9.95	12.44									
•	Utilities	3.17	3.23	3.01		1							

World Regions % Equity 09-30-2022



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

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

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

Total Holdings 241



BlackRock 20/80 Target Allocation K BKCPX

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

Morningstar US Con Tgt Alloc NR USD

Expense Ratio

Equity

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

- Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 5 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 7.35 years.
- Net Expense: The fund's expense ratio of 0.29 is
 70.71% lower than the Allocation--15% to 30% Equity
 category average.

Morningstar Investment Management LLC Analysis

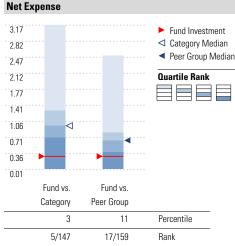
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 8.06 -2.20 12.59 10.73 4.57 -17.32 Total Return % 1.02 -1.39 0.16 1.47 0.96 -1.51 +/- Benchmark 1.81 0.94 1.39 3.44 -0.47 -3.20 +/- Category 29 9 91 Tot Ret % Rank in Cat 19 25 40 150 146 145 136 143 144 # of Funds in Cat 95 80 64 62 88 72 Turnover %

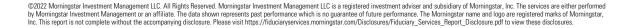




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	0.33	_	0.28
Beta	1.10	-	1.05
R-Squared	97.04	-	87.94
Standard Deviation	7.96	7.11	7.99
Sharpe Ratio	-0.14	-0.19	-0.14
Tracking Error	1.55	-	2.84
Information Ratio	0.12	-	0.02
Up Capture Ratio	110.42	-	106.65
Down Capture Ratio	107.34	_	104.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.30	15.03	15.59
Price/Book Ratio	2.86	2.39	2.36
Avg Eff Duration	6.83	6.45	4.23

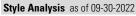




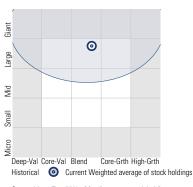
BlackRock 20/80 Target Allocation K BKCPX

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

Morningstar US Con Tgt Alloc NR USD



Morningstar Style Box™



Ownership 75% of fund's current stock holdings

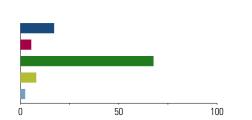
Style Breakdown

Equity			
18	26	30	Large
5	8	4	Mid
3	4	2	Small
Value	Rlend	Growth	



Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022



		Fund	Bmark	Cat	Fund	•	Benchma	ark	Cateo	ory Ave	rage		
b	Cyclical	34.11	33.64	32.78						, ,			
	Basic Materials	4.00	4.01	3.08		1							
£	Consumer Cyclical	11.55	11.39	9.25									
ê	Financial Services	14.74	14.79	13.08				ľ					
b	Real Estate	3.82	3.45	7.37		i [
NF	Sensitive	43.83	42.27	41.73									
	Communication Services	7.69	6.95	6.62									
•	Energy	4.45	4.99	7.22		= [
þ	Industrials	10.07	10.36	9.92									
2	Technology	21.62	19.97	17.97									
+	Defensive	22.07	24.08	25.49						[
=	Consumer Defensive	6.70	7.42	6.99			<u> </u>						
1	Healthcare	12.67	13.58	12.71									
?	Utilities	2.70	3.08	5.79									

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	27.48	27.48	_	_
⊖ BlackRock Total Return Fund - CT	_	24.61	52.09	_	-
⊝ iShares Fallen Angels USD Bond ETF	-	9.88	61.96	_	-
⊕ iShares Core S&P Total US Stock Mkt ETF	_	8.99	70.95	-	-
	-	6.80	77.75	_	_
	_	6.00	83.75	_	_
	_	5.48	89.23	-	-
	_	2.65	91.88	_	-
	_	2.14	94.02	_	-
	_	1.74	95.76	_	_

Total Holdings 16



BlackRock 40/60 Target Allocation K BKMPX

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

Equity

Morningstar US Mod Con Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Allocation--30% to 50% Equity 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 7.35 years.

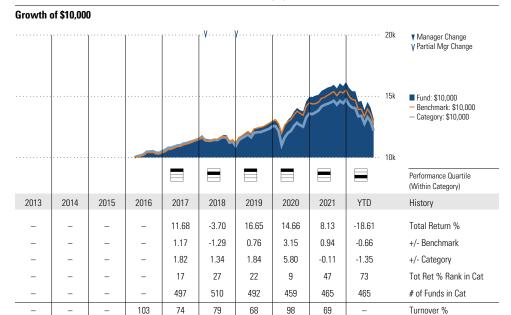
Net Expense: The fund's expense ratio of 0.29 is
69.15% lower than the Allocation--30% to 50% Equity
category average.

Morningstar Investment Management LLC Analysis

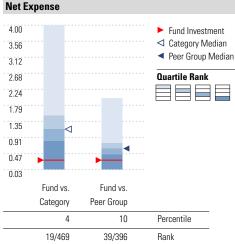
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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



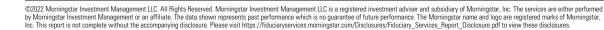




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	1.08	-	-0.36
Beta	1.08	_	1.05
R-Squared	98.41	_	93.02
Standard Deviation	10.65	9.78	10.62
Sharpe Ratio	0.14	0.03	0.01
Tracking Error	1.56	_	2.94
Information Ratio	0.69	_	-0.11
Up Capture Ratio	112.04	_	102.55
Down Capture Ratio	104.05	_	105.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.18	14.88	15.27
Price/Book Ratio	2.84	2.34	2.52
Avg Eff Duration	6.36	6.45	5.27





BlackRock 40/60 Target Allocation K BKMPX

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™



50

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

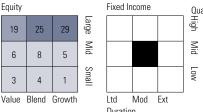


Benchmark Category Average

25-50 10-25 0-10

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Equity



me		Quality
		High
		Mid
		Low
od	Ext	1

Style	Brea	kdowi
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						Qί
19	25	29	Large			High
6	8	5	Mid			Mid
3	4	1	Small			Low
Value	Blend	Growth		Ltd Duratio	Ext	

Դ	Cyclical	32.46	33.90	35.53		_									
Å.	Basic Materials	3.69	4.13	3.67		0									
A	Consumer Cyclical	11.12	11.39	9.21				<u>:</u>							
ı,	Financial Services	14.03	14.90	14.07			-								
fi	Real Estate	3.62	3.48	8.58		i									
W	Sensitive	46.87	42.04	38.80											Ī
	Communication Services	7.57	6.90	6.45											
ð	Energy	7.41	5.01	5.29											
Ф	Industrials	9.46	10.46	9.52											
	Technology	22.43	19.67	17.54											
→	Defensive	20.67	24.06	25.66						[
=	Consumer Defensive	6.18	7.45	7.27											
٠	Healthcare	11.91	13.50	14.41				[
•	Utilities	2.58	3.11	3.98											
					0%	5	10	15	20	25	30	35	40	45	

93.20

Cat

Fund

Bmark

Fund

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
BlackRock Master Total Return Portfolio	_	24.09	24.09	_	_
⊕ iShares Core Total USD Bond Market ETF	_	17.83	41.92	-	-
⊕ iShares Core S&P Total US Stock Mkt ETF	_	16.62	58.55	_	-
⊕ iShares ESG Aware MSCI USA ETF	_	11.78	70.33	_	-
① iShares Fallen Angels USD Bond ETF	-	5.37	75.70	-	_
○ iShares MSCI EAFE Value ETF	_	4.75	80.45	_	_
◆ iShares TIPS Bond ETF	_	4.57	85.02	-	-
⊕ iShares GSCI Cmd Dyn Roll Stgy ETF	_	3.42	88.44	_	-
	_	2.69	91.13	_	_

2.07

Total Holdings 17

⊕ iShares Core S&P Small-Cap ETF



BlackRock 60/40 Target Allocation K BKGPX

Growth of \$10,000

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity 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 7.35 years.

Net Expense: The fund's expense ratio of 0.28 is
 72.82% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

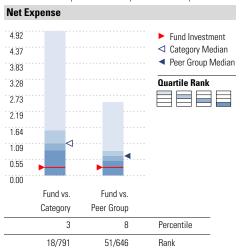
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022

20k Manager Change V Partial Mgr Change 15k Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile

					~ √		V					
										· 10k		
											Performance Quartile (Within Category)	
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD		History	
_	_	_	-	14.80	-5.86	21.05	17.28	11.40	-20.82		Total Return %	
_	-	_	-	0.52	-2.20	0.72	3.02	-0.97	-0.68		+/- Benchmark	
-	-	_	-	1.59	-0.10	1.82	5.56	-2.49	-2.53		+/- Category	
-	-	-	-	30	53	24	14	74	69		Tot Ret % Rank in Cat	
_	-	_	-	779	797	769	743	753	775		# of Funds in Cat	
-	-	-	94	70	88	69	98	68	-		Turnover %	
_	_	_	_	_	_	-	_	_	_		Expense Ratio	



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	0.36	_	-0.19
Beta	1.03	-	1.01
R-Squared	98.77	-	93.81
Standard Deviation	13.66	13.19	13.79
Sharpe Ratio	0.24	0.21	0.19
Tracking Error	1.57	-	3.33
Information Ratio	0.26	-	-0.07
Up Capture Ratio	103.32	-	100.14
Down Capture Ratio	101.37	-	101.57

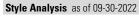
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.23	15.39	15.85
Price/Book Ratio	2.84	2.51	2.63
Avg Eff Duration	6.87	6.45	5.02



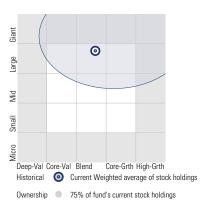
BlackRock 60/40 Target Allocation K BKGPX

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

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



50

Asset Allocation as of 09-30-2022



Style Breakdown

Equity				Fixed Ir	ncome	
20	26	29	Large			
6	8	5	Mid			
3	3	1	Small			
Value	Blend	Growth		Ltd Duratio	Mod	Ext

ixed Ir	ncome		Quality
			High
			Mid
			Low
.td	Mod	Ext	

>50 25-50 10-25 0-10

	Fund	Bmark	Cat	Fund	۱ '	Ben	chmarl	c [] Ca	ategory	Avera	ge
Cyclical	32.46	33.09	31.49								ľ
Basic Materials	3.72	3.71	3.59		(
Consumer Cyclica	l 11.02	11.45	10.46								
Financial Services	14.16	14.48	14.43								
Real Estate	3.56	3.45	3.01								
Sensitive	46.30	42.78	42.93								
Communication S	ervices 7.64	7.08	7.49								
Energy	6.81	4.91	4.91								
Industrials	9.51	10.05	10.25								
Technology	22.34	20.74	20.28						_		
Defensive	21.24	24.12	25.60						[
Consumer Defens	ive 6.41	7.27	7.10		[_				
Healthcare	12.07	13.76	15.05				İ				
Utilities	2.76	3.09	3.45								

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P Total US Stock Mkt ETF	_	24.07	24.07	_	_
⊕ iShares ESG Aware MSCI USA ETF	_	16.39	40.45	-	-
⊕ BlackRock Master Total Return Portfolio	_	16.19	56.64	-	-
⊕ iShares Core Total USD Bond Market ETF	_	9.42	66.06	_	-
	-	7.21	73.28	-	-
⇒ iShares MSCI EAFE Growth ETF	_	3.65	76.93	_	_
⊕ iShares GSCI Cmd Dyn Roll Stgy ETF	_	3.37	80.30	_	-
⊕ BlackRock Emerging Mkts K	_	3.00	83.31	_	-
⊕ iShares Fallen Angels USD Bond ETF	-	2.90	86.20	-	-
	_	2.54	88.75	_	_

Total Holdings 18



BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Allocation--70% to 85%

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity 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 7.35 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 0.31 is 69% lower than the Allocation--70% to 85% Equity category

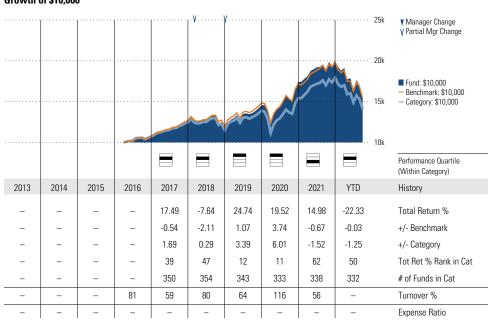
Morningstar Investment Management LLC Analysis

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	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000





3-Year Risk Metrics

3	30] 3	132	l	309		200
Net Exp	ense						
5.91						d Invest	
5.25					Cate □ Ca		
4.60					reel	Group	Median
3.94					Quartil	e Rank	
3.28							
2.63							
1.97							
1.31		⊲					
0.66							
0.00							
	Fund v	S.	Fund vs.				
	Catego	y Pe	eer Group				
		4	10		Percent	ile	-
	12/33	8	30/301		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	0.89	_	-0.84
Beta	1.02	_	1.01
R-Squared	99.27	_	94.73
Standard Deviation	16.45	16.07	16.75
Sharpe Ratio	0.31	0.26	0.21
Tracking Error	1.44	_	3.73
Information Ratio	0.66	_	-0.29
Up Capture Ratio	103.49	_	98.74
Down Capture Ratio	99.54	_	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.28	14.84	13.67
Price/Book Ratio	2.84	2.34	2.27
Avg Eff Duration	7.84	6.45	5.75



BlackRock 80/20 Target Allocation K BKAPX

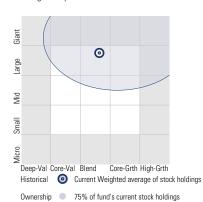
Morningstar Category Allocation--70% to 85%

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

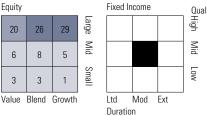


Style Breakdown

Equity

Weight %

>50 25-50 10-25 0-10



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ity	W
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Sec	tor Weighting as of 09-	30-2022													
		Fund	Bmark	Cat	Fun	d	▼ Ber	chmar	k [] Ca	ategory	Avera	ge_			
ሁ	Cyclical	32.12	33.95	34.58								0			
A.	Basic Materials	3.68	4.16	4.55											
Д	Consumer Cyclical	10.94	11.40	10.63				į							
,	Financial Services	13.99	14.93	15.41											
fi	Real Estate	3.51	3.46	3.99		[]									
W	Sensitive	46.94	42.09	42.04											Ī
	Communication Services	7.50	6.95	8.07											
ð	Energy	7.80	5.01	5.15											
Ф	Industrials	9.45	10.42	10.67		:									
	Technology	22.19	19.71	18.15											
→	Defensive	20.94	23.96	23.36											
=	Consumer Defensive	6.32	7.43	6.82			"								
٠	Healthcare	11.94	13.42	13.36											
•	Utilities	2.68	3.11	3.18											
					0%	5	10	15	20	25	30	35	40	45	į

88.62

90.71

100

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P Total US Stock Mkt ETF	_	31.47	31.47	-	_
① iShares ESG Aware MSCI USA ETF	_	20.88	52.35	_	-
	_	9.05	61.40	_	-
BlackRock Total Return Fund - CT	_	8.52	69.92	_	-
○ iShares MSCI EAFE Growth ETF	_	5.07	75.00	_	-
BlackRock Emerging Mkts K	_	3.97	78.97	_	_
	_	3.44	82.41	_	-
⊕ iShares US Energy ETF	_	3.31	85.72	_	-

2.90

2.09

Total Holdings 17

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

① iShares GSCI Cmd Dyn Roll Stgy ETF

BlackRock Technology Opportunities K



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

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

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

Style Consistency is not calculated for Fixed Income funds.

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

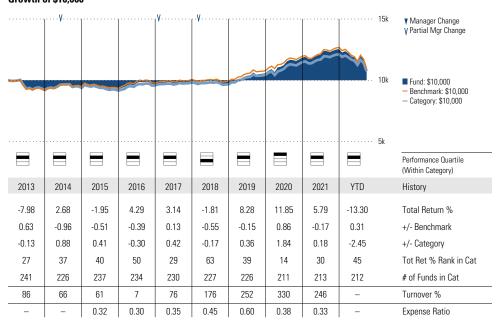
Morningstar Investment Management LLC Analysis

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

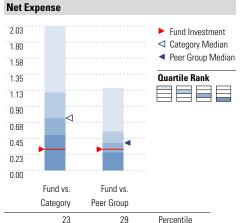
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



Trailing Performance





48/166 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 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



BlackRock Total Return K MPHQX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Rick Rieder since 08-2010 Bob Miller since 10-2011 David Rogal since 01-2017

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 12.16 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 48.65% lower than the Intermediate Core-Plus Bond category average.

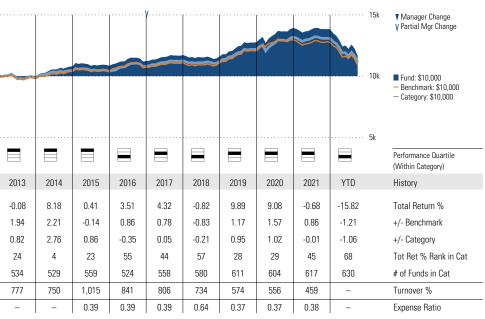
Morningstar Investment Management LLC Analysis

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.

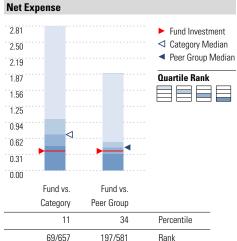
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
ESG Commitment	2-Basic	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	0.85	_	0.56
Beta	1.11	_	1.05
R-Squared	87.66	_	78.08
Standard Deviation	6.37	5.36	6.46
Sharpe Ratio	-0.51	-0.70	-0.53
Tracking Error	2.32	_	3.04
Information Ratio	0.18	_	0.12
Up Capture Ratio	124.39	_	119.57
Down Capture Ratio	109.72	_	107.94

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.92	4.43	6.08
Avg Eff Maturity	8.46	_	8.46



BlackRock Total Return K MPHQX

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

Style Analysis	as of 09-30-2022
Style Breakdown Fixed Income	ι Quality
	High
	Low
Ltd Mod Ext	<

			Low			
Ltd Duratio	Mod	Ext				
Credit	Rating	g Breakdo	wn	Fund	Bmark	Cat
AAA				51.30	3.53	50.65

0	50	100	Total	100.00	100.00
			Other	0.64	1.71
			Cash	7.67	-1.84
			Bonds	90.57	100.09
			Non-US Stocks	0.08	0.00
			US Stocks	1.04	0.03
			Asset Class	Net %	Cat%
Asset Allocation	as of 09-30-2022				

Sector Weighting as of 09-3	Fund	Bmark	Cat	Fund		Benchma	ark [] (Category	Average			
Government	-	_	26.47	Tana		Bononin		Jatogory	/ Wordgo			
Treasury		_	15.66				П.					
Inflation – Protected	_			1								
	_	_	0.28	[
Agency/Quasi Agency	_	_	0.60	0								
Other Government Related	_	_	9.93			Ų						
Corporate	-	-	26.93						[]			
Corporate Bond	_	_	24.97									
Bank Loan	-	_	0.43									
Convertible	_	_	1.41									
Preferred	_	_	0.12									
Securitized	_	-	37.60									
Agency MBS Pass-Through	_	_	19.07									
Agency MBS ARM	_	_	0.05									
Agency MBS CMO	_	_	1.02									
Non-Agency Residential MBS	_	_	0.52									
Commercial MBS	_	_	6.60		1 [
Asset-Backed	_	_	10.34									
Covered Bond	_	_	0.00									
Municipal	_	_	0.94									
Cash & Equivalents	_	_	4.38		0							
Other	-	-	3.49									
				0%	5	10	15	20	25	30	35	40

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	51.30	3.53	50.65
AA	2.52	74.59	5.16
A	10.03	10.82	11.01
BBB	15.43	8.32	19.73
BB	8.48	0.28	6.92
В	3.26	0.00	2.30
Below B	1.21	0.00	1.92
Not Rated	7.77	2.46	2.31

Top 0 Holdings as of 09-30-2022

Name Maturity Date % Net Asset Cumulative % Fixed Income Sector

Total Holdings 0



DFA Emerging Markets I DFEMX

Morningstar Category Morningstar Index Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010 Bhanu Singh since 07-2015 Allen Pu since 02-2020 Ethan Wren since 02-2020

Quantitative Screens

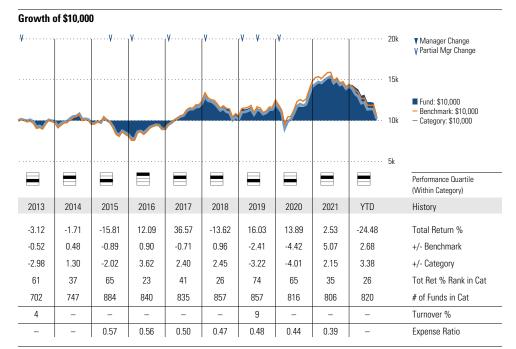
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.59 years.
- Net Expense: The fund's expense ratio of 0.36 is 68.97% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

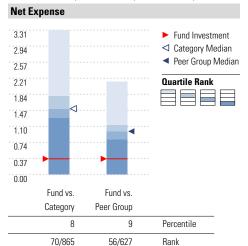
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.47	_	-0.04
Beta	1.02	_	1.01
R-Squared	96.88	_	89.15
Standard Deviation	19.89	19.18	20.61
Sharpe Ratio	0.03	-0.05	-0.05
Tracking Error	3.53	_	6.63
Information Ratio	0.36	_	-0.10
Up Capture Ratio	100.01	_	101.61
Down Capture Ratio	95.10	-	102.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	9.68	9.97	10.69
Price/Book Ratio	1.48	1.51	1.71
Geom Avg Mkt Cap \$B	22.44	30.78	38.21
ROE	19.17	17.48	18.39

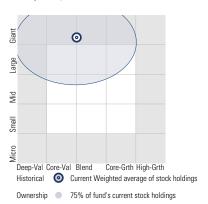


DFA Emerging Markets I DFEMX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

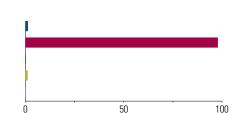
Equity

28	42	13	Large
8	7	2	Mid
0	0	0	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 1.12 3.08 Non-US Stocks 97.74 94.37 Bonds 0.01 0.04 Cash 1.00 2.74 Other 0.13 -0.24

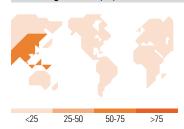
100.00

100.00

Sector Weighting as of 09	-30-2022			
	Fund	Bmark	Cat	Fund • Benchmark Category Average
ひ Cyclical	45.73	46.87	45.10	
Basic Materials	11.39	8.82	6.85	
Consumer Cyclical	11.62	13.38	14.50	
Financial Services	20.46	22.67	21.97	
neal Estate	2.26	2.00	1.78	
₩ Sensitive	41.36	39.51	40.66	
Communication Services	8.85	10.09	9.06	
Energy	5.34	5.41	5.15	
□ Industrials	7.45	5.71	5.98	
Technology	19.72	18.30	20.47	
→ Defensive	12.92	13.61	14.23	
Consumer Defensive	6.04	6.38	7.44	
Healthcare	4.02	4.11	4.94	
Utilities Utilities	2.86	3.12	1.85	
				0% 5 10 15 20 25 30 35 40 45

Total

World Regions % Equity 09-30-2022



	runa %	cat %
Greater Asia	80.36	75.82
Japan	0.00	0.09
Australasia	0.00	0.04
Asia-4 Tigers	28.72	24.94
Asia-ex 4 Tigers	51.64	50.75
Not Classified	0.00	0.00

Americas	Fund % 7.79	Cat % 14.15	Greater Europe	Fund % 11.86	Cat % 10.02	Market Maturity	Fund %
North America	0.11	3.05	United Kingdom	0.00	0.64	Developed Markets	31.48
Central/Latin	7.68	11.10	W euro-ex UK	0.31	1.63	Emerging Markets	68.52
			Emrgng Europe	1.43	1.13	Not Available	0.00
			Africa	10.12	6.62		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	4.62	4.62	-30.04	Technology
⊕ Tencent Holdings Ltd	3.20	7.81	-44.79	Communication Svc
⊕ Samsung Electronics Co Ltd	3.02	10.84	_	Technology
⊕ Alibaba Group Holding Ltd ADR	1.77	12.61	-32.66	Consumer Cyclical
Reliance Industries Ltd	1.00	13.61	0.71	Energy
⊕ China Construction Bank Corp Class H	0.80	14.41	-8.83	Financial Services
⊕ Infosys Ltd	0.71	15.12	-24.36	Technology
⊕ Vale SA	0.70	15.83	1.76	Basic Materials
Msci Emgmkt Sep22 Ifus 20220916	0.69	16.52	_	-
⊕ Ping An Insurance (Group) Co. of China Ltd Class H	0.62	17.14	-25.59	Financial Services

Total Holdings 1867



Franklin Growth R6 FIFRX

Portfolio Manager(s)

Serena Perin Vinton since 11-2008 Robert Rendler since 05-2016 Joyce Lin since 11-2021

Quantitative Screens

- Q Performance: The fund has finished in the Large 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 13.84 years.
- Net Expense: The fund's expense ratio of 0.47 is 51.04% 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	1-Low	02-15-2022

Morningstar Category

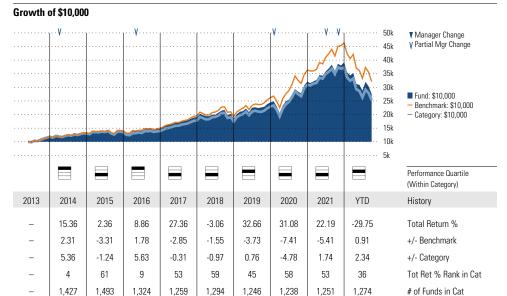
Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Turnover %

Expense Ratio





5

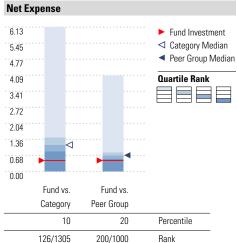
0.48

9

0.48

6

0.47



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.97	_	-3.29
Beta	0.93	_	0.97
R-Squared	97.35	_	93.15
Standard Deviation	21.72	23.13	23.33
Sharpe Ratio	0.38	0.52	0.37
Tracking Error	3.93	_	6.09
Information Ratio	-0.99	_	-0.78
Up Capture Ratio	85.57	_	88.47
Down Capture Ratio	93.67	-	97.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.50	23.78	23.27
Price/Book Ratio	6.41	8.32	6.18
Geom Avg Mkt Cap \$B	121.60	240.14	266.70
ROE	31.34	41.06	37.20



1

2

5

0.46

8

0.44

6

0.45

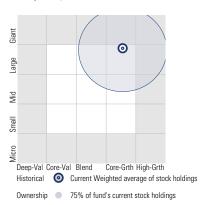
6

0.46

Franklin Growth R6 FIFRX

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

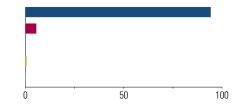
2	27	49	Large
1	11	8	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100 00	100 00
Other	0.11	0.37
Cash	0.42	2.00
Bonds	0.00	0.01
Non-US Stocks	5.35	4.27
US Stocks	94.12	93.35
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

000	ctor Weighting as of 09-3									По							
		Fund	Bmark	Cat	Fun	d	▼ B	enchn	nark	[] Ca	tegory	/ Aver	age				
<u></u>	Cyclical	20.75	25.91	28.66													
A.	Basic Materials	3.34	1.20	1.51													
A	Consumer Cyclical	7.51	16.68	15.69				[
,	Financial Services	8.29	6.40	9.74		. '											
fi	Real Estate	1.61	1.63	1.72													
W	Sensitive	54.73	55.67	51.49													
d	Communication Services	4.93	7.45	9.75													
ð	Energy	0.00	1.56	2.32	[]												
Ф	Industrials	16.77	7.55	6.05			'	:									
	Technology	33.03	39.11	33.37							-		7				
-	Defensive	24.53	18.43	19.86					Ĺ								
Ħ	Consumer Defensive	4.32	6.26	4.32													
+	Healthcare	18.50	12.11	14.94			- '										
•	Utilities	1.71	0.06	0.60	0												
					0%	5	10	15	20	25	30	35	40	45	50	55	6

Fop 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.02	5.02	-30.20	Technology
Apple Inc	4.83	9.85	-21.79	Technology
Amazon.com Inc	3.79	13.64	-32.22	Consumer Cyclical
─ Union Pacific Corp	2.13	15.77	-21.17	Industrials
Northrop Grumman Corp	2.12	17.89	22.81	Industrials
Intuit Inc	2.10	19.99	-39.47	Technology
Mastercard Inc Class A	2.09	22.08	-20.46	Financial Services
ServiceNow Inc	2.08	24.16	-41.83	Technology
Eli Lilly and Co	1.89	26.05	18.13	Healthcare
Danaher Corp	1.89	27.94	-21.27	Healthcare
NVIDIA Corp	1.88	29.82	-58.69	Technology
Alphabet Inc Class C	1.85	31.67	-33.54	Communication Svc
Alphabet Inc Class A	1.83	33.51	-33.97	Communication Svc
Mettler-Toledo International Inc	1.70	35.21	-36.12	Healthcare
Visa Inc Class A	1.69	36.89	-17.50	Financial Services

Total Holdings 134



Franklin Small Cap Growth R6 FSMLX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael McCarthy since 05-2000 Bradley Carris since 03-2004

Quantitative Screens

Performance: The fund has finished in the Small Growth category's top three quartiles in 8 of the 9 years it's been in existence.

Management: The fund's management has been in place for 22.43 years.

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

Net Expense: The fund's expense ratio of 0.64 is 46.22% lower than the Small Growth category average.

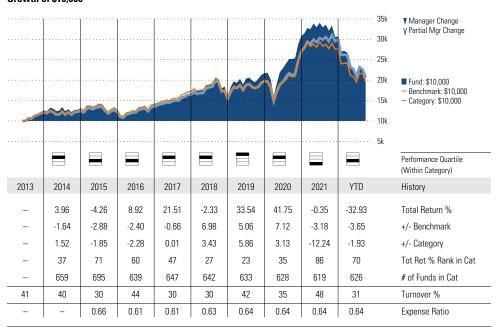
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expense 6.02 Fund Investment Category Median 5.35 Peer Group Median 4.68 4.01 Quartile Rank 3.34 2.68 2.01 1.34 n nn Fund vs Fund vs Peer Group Category 6 12 Percentile

	34/640	58/491	Rank	
Peer grou	p is a subset of	the category an	d includes fund	s with the
same mai	nagement style	(active vs. passi	ve) and similar	share class
character	istics.			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.94	_	2.14
Beta	0.99	_	0.95
R-Squared	93.00	_	91.07
Standard Deviation	26.72	25.97	26.02
Sharpe Ratio	0.17	0.21	0.28
Tracking Error	7.08	_	7.98
Information Ratio	-0.17	_	0.25
Up Capture Ratio	97.78	-	99.82
Down Capture Ratio	101.25	_	94.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.82	13.92	20.21
Price/Book Ratio	2.60	3.41	3.60
Geom Avg Mkt Cap \$B	2.81	2.37	4.40
ROE	2.40	10.03	15.28



Franklin Small Cap Growth R6 FSMLX

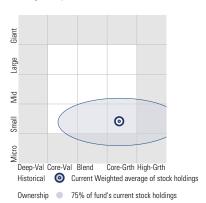
Morningstar Category Small Growth

Morningstar Index

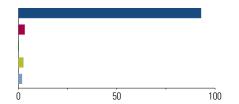
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	1.70	0.37
Cash	2.41	2.96
Bonds	0.04	0.01
Non-US Stocks	3.04	4.23
US Stocks	92.81	92.44
Asset Class	Net %	Cat%

Style Breakdown

Equity

zquit,								
0	0	0	Large					
1	5	9	Mid					
10	39	36	Small					
Value	Blend	Growth						

value biella

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Func	1	• Ron	chmark	. Inc.	ntogon	Avera	70			
ղ.	Cyclical	27.02	22.42	26.13	Turic		Dell	Cilliair	. 0	Tegory	Avera	je :			
	•					¥				- 1					
	Basic Materials	1.72	4.64	2.94			, .								
A	Consumer Cyclical	16.75	9.56	10.91											
ı,	Financial Services	6.18	6.09	9.44											
俞	Real Estate	2.37	2.13	2.84											
W	Sensitive	41.44	45.97	45.90											
	Communication Services	80.0	2.30	2.05	[
•	Energy	1.83	6.53	3.69											
¢	Industrials	15.80	16.49	16.99											
	Technology	23.73	20.65	23.17						0					
-	Defensive	31.53	31.62	27.98											
Ħ	Consumer Defensive	6.52	4.53	4.67						i i					
+	Healthcare	25.01	25.17	22.34											
•	Utilities	0.00	1.92	0.97	[]										
7	Ounties	0.00	1.02		0%	5	10	15	20	25	30	35	40	_	45

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Franklin IFT Money Market	2.63	2.63	_	_
□ RBC Bearings Inc	1.85	4.48	2.89	Industrials
Paycor HCM Inc	1.78	6.26	_	Technology
Performance Food Group Co	1.68	7.94	-6.41	Consumer Defensive
Inspire Medical Systems Inc	1.65	9.59	-22.90	Healthcare
HealthEquity Inc	1.64	11.23	51.83	Healthcare
PTC Therapeutics Inc	1.64	12.87	26.04	Healthcare
Univar Solutions Inc	1.63	14.50	-19.79	Basic Materials
BWX Technologies Inc	1.57	16.06	6.58	Industrials
	1.57	17.63	8.79	Industrials
Lattice Semiconductor Corp	1.55	19.18	-36.14	Technology
Red Rock Resorts Inc A	1.50	20.69	-36.36	Consumer Cyclical
Rexford Industrial Realty Inc	1.48	22.17	-34.72	Real Estate
Flywire Corp	1.46	23.63	-39.67	Technology
Texas Roadhouse Inc	1.45	25.08	-0.72	Consumer Cyclical

Total Holdings 126



State St Russell Sm Cp® Val Indx NL Cl C

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

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

Management: The fund's management has been in place for 13.08 years.

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

Net Expense: The fund's expense ratio of 0.05 is 95.33% lower than the Small Value category average.

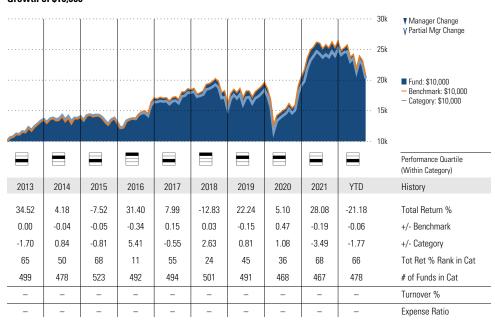
Morningstar Investment Management LLC Analysis

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.

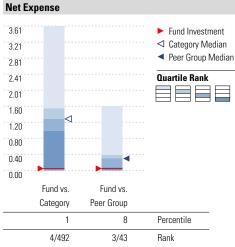
ESG Metrics

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

Growth of \$10,000



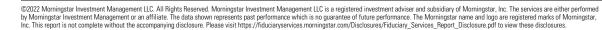




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.04	_	0.81
Beta	0.99	_	1.00
R-Squared	99.99	_	97.21
Standard Deviation	26.29	26.48	26.81
Sharpe Ratio	0.29	0.28	0.31
Tracking Error	0.31	_	3.85
Information Ratio	0.13	_	-0.47
Up Capture Ratio	99.67	_	100.19
Down Capture Ratio	99.52	_	98.21

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	8.43	8.44	9.93
Price/Book Ratio	1.16	1.16	1.45
Geom Avg Mkt Cap \$B	1.65	1.65	3.37
ROE	7.03	7.02	16.19





State St Russell Sm Cp® Val Indx NL CI C

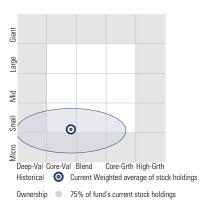
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

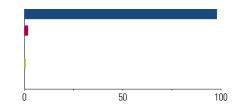
)	0	0	Large
1	0	1	Mid
46	41	10	Small

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	0.51	2.08
Bonds	0.00	0.03
Non-US Stocks	1.72	2.90
US Stocks	97.77	94.97
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
<u></u>	Cyclical	53.22	53.08	50.26	
æ.	Basic Materials	3.26	3.36	5.71	
A	Consumer Cyclical	10.00	9.92	12.73	
,	Financial Services	26.56	26.51	24.49	
fi	Real Estate	13.40	13.29	7.33	
W	Sensitive	26.01	26.23	35.83	
d	Communication Services	2.87	2.88	1.93	
•	Energy	5.05	5.32	6.56	—
Ф	Industrials	11.53	11.49	18.02	
	Technology	6.56	6.54	9.32	
-	Defensive	20.77	20.70	13.92	
Ħ	Consumer Defensive	3.45	3.44	4.24	
٠	Healthcare	12.28	12.22	6.43	
•	Utilities	5.04	5.04	3.25	
					0% 5 10 15 20 25 30 35 40 45 50 1

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ E-Mini Russ 2000 Dec22 Xcme 20221216	0.64	0.64	_	_
SouthState Corp	0.55	1.19	0.61	Financial Services
⊕ Agree Realty Corp	0.50	1.69	-2.38	Real Estate
	0.47	2.16	-38.44	Real Estate
→ RBC Bearings Inc	0.46	2.62	2.89	Industrials
Selective Insurance Group Inc	0.45	3.08	0.37	Financial Services
⊖ Old National Bancorp	0.45	3.52	-6.79	Financial Services
⊖ Glacier Bancorp Inc	0.44	3.96	-12.01	Financial Services
⊕ United Bankshares Inc	0.43	4.39	1.52	Financial Services
Tegna Inc	0.43	4.82	12.96	Communication Svc
Valley National Bancorp	0.43	5.25	-19.05	Financial Services
State Street Corporation Short Term Investment Fund	0.41	5.66	_	-
Black Hills Corp	0.41	6.07	-1.49	Utilities
Cadence Bank	0.40	6.47	-12.49	Financial Services
Civitas Resources Inc Ordinary Shares	0.40	6.87	26.05	Energy

Total Holdings 1356



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

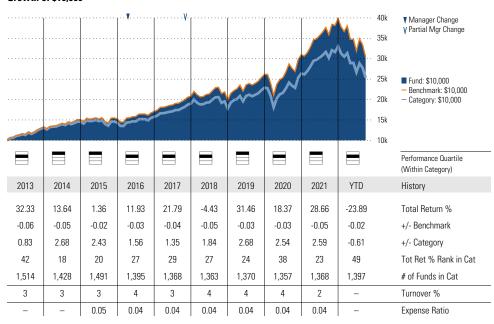
Morningstar Investment Management LLC Analysis

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

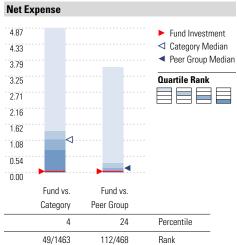
ESG Metrics

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

Growth of \$10,000



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



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

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

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



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

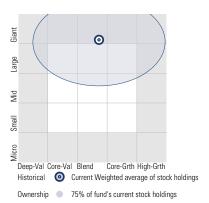
Asset Allocation as of 09-30-2022

Morningstar Category Morningstar Index

Large Blend S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

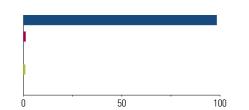
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

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

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

Total Holdings 506



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013 Michael Perre since 11-2017

Quantitative Screens

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

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

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

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

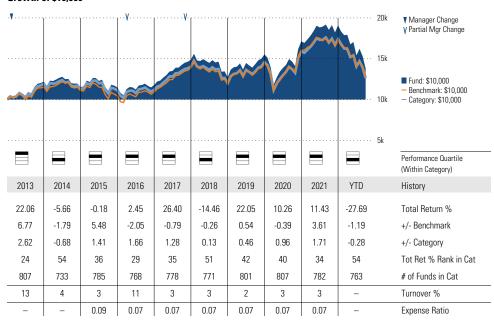
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expe	ense		
4.41			► Fund Investment
3.92			Category Median
3.43			◆ Peer Group Median
2.94			Quartile Rank
2.45			
1.96			
1.47	□ □		
0.98			
0.49			
0.00		·····	
	Fund vs.	Fund vs.	
	Category	Peer Group	
	4	32	Percentile

	32/796	72/228	Rank		
Peer gro	up is a subset of	f the category and	d includes fund	ls with the	
same management style (active vs. passive) and similar share class					
characte	ristics.				

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

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



Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

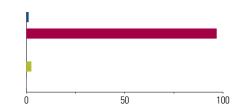
			raige
26	28	22	Эe
6	9	5	MIM
2	2	1	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



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

	ctor Weighting as of 09-3								по					
		Fund	Bmark	Cat	Fund	i i	Bench	mark	Categ	ory Ave	erage			,
ŀ	Cyclical	40.66	42.29	38.90										
A.	Basic Materials	8.06	8.16	7.50			0							
A	Consumer Cyclical	10.40	10.91	10.70										
,	Financial Services	18.18	20.73	18.44										
ŧ	Real Estate	4.02	2.49	2.26										
M	Sensitive	36.25	35.38	35.46										
	Communication Services	4.84	6.35	5.49										
ð	Energy	5.99	6.26	5.64										
¢	Industrials	15.66	11.87	14.29										
	Technology	9.76	10.90	10.04			i T							
→	Defensive	23.08	22.32	25.63										
=	Consumer Defensive	8.85	9.14	10.18										
٠	Healthcare	11.02	9.95	12.44		- 1								
•	Utilities	3.21	3.23	3.01		0								
					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 09-30-2022



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

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

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

Total Holdings 4132

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



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021

Quantitative Screens

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

Management: The fund's management has been in place for 24.38 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three

Net Expense: The fund's expense ratio of 0.05 is 94.68% lower than the Mid-Cap Blend category average.

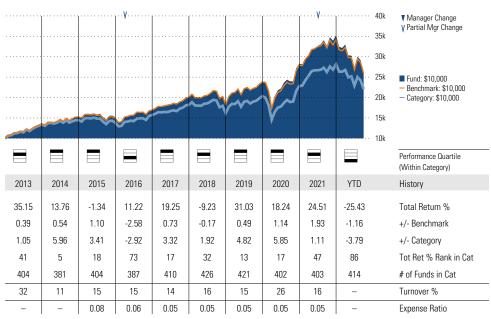
Morningstar Investment Management LLC Analysis

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

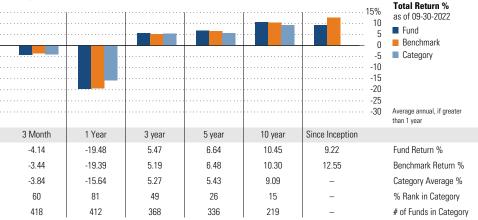
ESG Metrics

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

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Net Ex	pense		
6.08			► Fund Investment
5.40			Category Median
4.73			 Peer Group Median
4.05			Quartile Rank
3.38			
2.70			
2.03			
1.35			
0.68			
0.00		· · · · · · · · · · · · · · · · · · ·	
	Fund vs.	Fund vs.	
	Category	Peer Group	
	3	28	Percentile

	13/427	47/168	Rank	
Peer grou	p is a subset of	the category an	d includes fun	ds with the
same ma	nagement style	(active vs. passi	ve) and simila	share class
character	ietice			

	Fund	Bmark	Cat
Alpha	0.31	_	0.15
Beta	0.98	_	0.97
R-Squared	99.56	_	94.20
Standard Deviation	22.73	23.07	22.99
Sharpe Ratio	0.32	0.31	0.30
Tracking Error	1.55	_	5.52
Information Ratio	0.18	_	-0.08
Up Capture Ratio	99.01	_	96.48
Down Capture Ratio	97.92	_	96.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.56	14.93	13.39
Price/Book Ratio	2.96	2.43	2.27
Geom Avg Mkt Cap \$B	23.27	15.74	8.75
ROE	19.69	19.06	19.31



Vanguard Mid Cap Index Admiral VIMAX

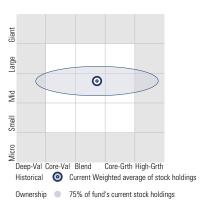
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



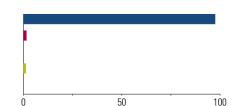
Style Breakdown Equity

4	7	8	Large
18	42	22	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

Total	100.00	100.00
Other	0.00	0.60
Cash	1.15	1.84
Bonds	0.00	0.00
Non-US Stocks	1.41	1.74
US Stocks	97.44	95.83
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	l 7	Bench	mark	Categ	jory Ave	rage		
<u></u>	Cyclical	36.14	38.83	40.82									
ů.	Basic Materials	4.84	4.80	5.31									
A	Consumer Cyclical	9.65	12.03	13.08			_ '						
æ	Financial Services	11.40	13.46	14.92									
æ	Real Estate	10.25	8.54	7.51									
W	Sensitive	40.97	40.85	39.53									
	Communication Services	4.28	4.04	2.79									
ð	Energy	5.31	5.05	5.08				1					
¢	Industrials	12.09	14.89	16.28		-							
	Technology	19.29	16.87	15.38									
→	Defensive	22.91	20.31	19.65									
=	Consumer Defensive	4.16	4.00	4.40									
+	Healthcare	12.15	10.49	11.28									
•	Utilities	6.60	5.82	3.97									

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	0.89	0.89	-17.09	Technology
○ Centene Corp	0.86	1.75	-5.57	Healthcare
Cadence Design Systems Inc	0.81	2.57	-12.30	Technology
→ Amphenol Corp Class A	0.73	3.30	-22.75	Technology
☐ IQVIA Holdings Inc	0.72	4.02	-35.80	Healthcare
	0.71	4.73	-15.60	Real Estate
⊖ Corteva Inc	0.66	5.39	21.79	Basic Materials
⇒ Devon Energy Corp	0.66	6.04	45.18	Energy
→ Motorola Solutions Inc	0.63	6.68	-16.69	Technology
→ Welltower OP LLC	0.62	7.30	-22.88	Real Estate
⊖ Enphase Energy Inc	0.61	7.91	51.67	Technology
	0.61	8.51	-28.95	Technology
∋ Digital Realty Trust Inc	0.60	9.11	-41.86	Real Estate
⊕ Slcmt1142	0.60	9.71	_	-
Arthur J. Gallagher & Co	0.60	10.30	1.82	Financial Services

Total Holdings 367



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

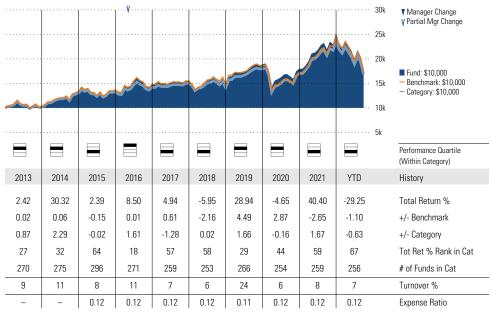
Morningstar Investment Management LLC Analysis

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

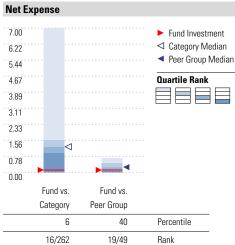
ESG Metrics

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

Growth of \$10,000







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

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

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



Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

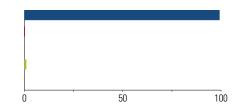
Equity

1. /			
0	28	8	Large
3	38	7	Mid
4	9	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022

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

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Cyclical	99.41	99.13	99.29			
Basic Materials	0.00	0.00	0.06	ĺ		
Consumer Cyclical	0.00	0.13	0.92	i i		
Financial Services	0.00	0.00	0.25	Í		
Real Estate	99.41	99.00	98.06			
* Sensitive	0.59	0.87	0.68	Ó		
Communication Services	0.54	0.00	0.13			
Energy	0.00	0.00	0.02	<u> </u>		
Industrials	0.00	0.87	0.24	Ď		
Technology	0.05	0.00	0.29	Í		
Defensive	0.00	0.00	0.03			
Consumer Defensive	0.00	0.00	0.00	ĺ		
Healthcare	0.00	0.00	0.01	İ		
Utilities	0.00	0.00	0.02	Ī		

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	11.71	11.71		_
American Tower Corp	7.39	19.09	-25.63	Real Estate
⊕ Prologis Inc	5.87	24.96	-38.25	Real Estate
⊕ Crown Castle Inc	4.71	29.68	-28.64	Real Estate
Equinix Inc	3.81	33.49	-31.65	Real Estate
Public Storage	3.33	36.82	-16.71	Real Estate
① Realty Income Corp	2.62	39.43	-15.60	Real Estate
	2.23	41.67	-26.28	Real Estate
Welltower OP LLC	2.14	43.81	-22.88	Real Estate
Digital Realty Trust Inc	2.13	45.94	-41.86	Real Estate
Simon Property Group Inc	2.08	48.02	-40.63	Real Estate
AvalonBay Communities Inc	1.79	49.81	-25.19	Real Estate
① VICI Properties Inc Ordinary Shares	1.78	51.59	2.82	Real Estate
① Extra Space Storage Inc	1.70	53.29	-21.84	Real Estate
○ CBRE Group Inc Class A	1.64	54.93	-37.78	Real Estate

Total Holdings 171



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

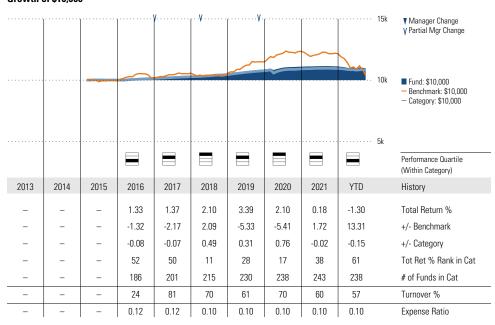
Morningstar Investment Management LLC Analysis

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

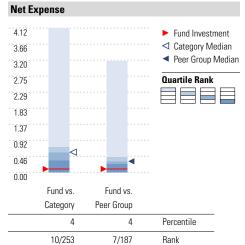
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



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



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

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

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



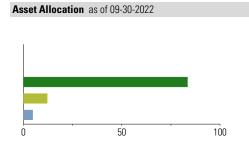
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD





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

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

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

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

