American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category Global Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 16.67 years.

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 0.42 is 56.7% lower than the Global Large-Stock Blend category average.

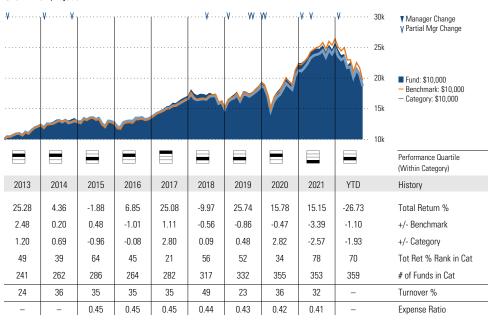
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



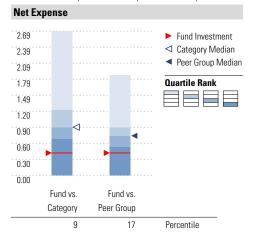
Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio



49/290 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

Fund **Bmark** Cat Alpha -1.35 -0.40 0.95 0.96 Reta R-Squared 97.82 93.64 19.40 Standard Deviation 18 62 19 25 Sharpe Ratio 0.18 0.25 0.22 Tracking Error 2 92 4.83 Information Ratio -0.52 -0.14

94.00

99.15

96.21

98.19

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



35/384

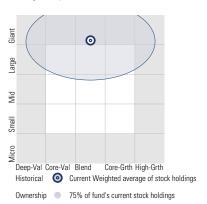
American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category Global Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

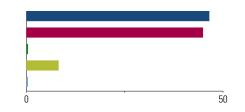
24	38	26	Large
3	5	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



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

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

World Regions % Equity 09-30-2022



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

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

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

Total Holdings 338

American Funds 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.

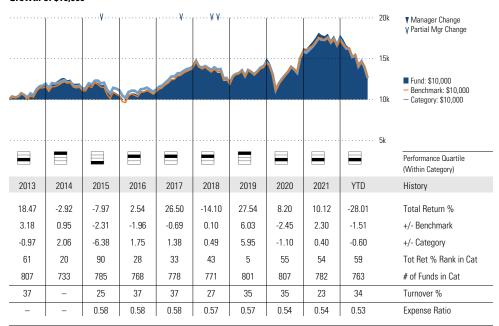
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
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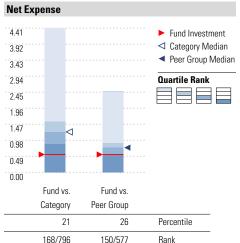
ESG Metrics

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

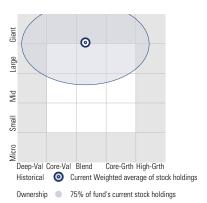
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

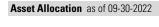
Equity

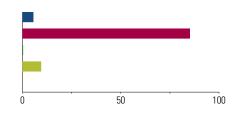
31	29	23	Faige
4	6	5	IVIIG
1	0	1	Ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

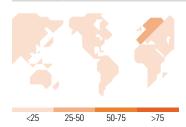




Total	100.00	100.00
Other	0.00	0.83
Cash	9.36	0.82
Bonds	0.16	0.62
Non-US Stocks	85.07	94.78
US Stocks	5.41	2.94
Asset Class	Net %	Cat%

		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



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.

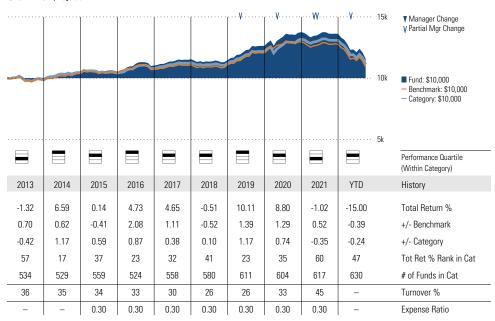
Morningstar Investment Management LLC Analysis

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.

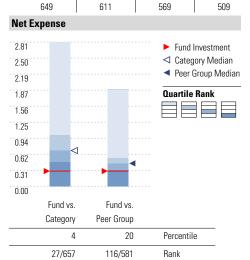
ESG Metrics

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

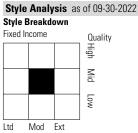
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.36	4.43	6.08
Avg Eff Maturity	8.34	_	8.46



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



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

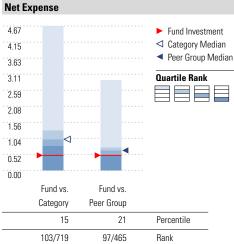
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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



Columbia Contrarian Core Inst3 COFYX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Guy Pope since 03-2005

Quantitative Screens

Performance: The fund has finished in the 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 17.51 years.

✓ Net Expense: The fund's expense ratio of 0.63 is
21.25% lower than the Large Blend category average.

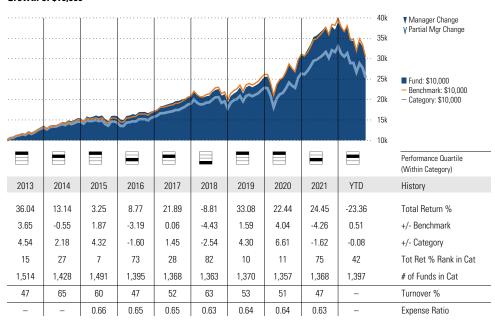
Morningstar Investment Management LLC Analysis

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.

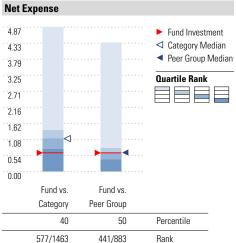
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	03-11-2022

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	0.39	_	-1.32
Beta	0.98	_	0.96
R-Squared	98.06	_	95.48
Standard Deviation	20.15	20.30	19.87
Sharpe Ratio	0.47	0.45	0.37
Tracking Error	2.83	_	4.01
Information Ratio	0.10	_	-0.98
Up Capture Ratio	98.63	_	92.89
Down Capture Ratio	97.27	-	97.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.52	17.98	18.23
Price/Book Ratio	3.51	3.38	3.60
Geom Avg Mkt Cap \$B	229.53	164.20	210.33
ROE	26.28	31.94	32.91



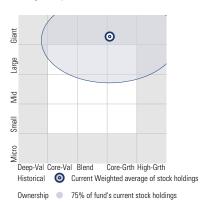
Columbia Contrarian Core Inst3 COFYX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

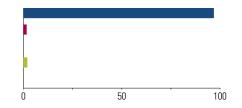
Equity

. ,			
16	28	46	Large
3	3	3	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	1.09
Cash	1.80	0.53
Bonds	0.00	0.87
Non-US Stocks	1.47	2.67
US Stocks	96.73	94.84
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	26.66	29.69	29.07	
A	Basic Materials	2.69	2.24	2.66	
A	Consumer Cyclical	8.07	11.44	10.23	
P	Financial Services	14.31	13.11	13.64	
命	Real Estate	1.59	2.90	2.54	
W	Sensitive	49.27	44.73	45.16	
d	Communication Services	11.27	8.07	7.92	
•	Energy	4.46	4.55	4.06	
Ф	Industrials	7.24	8.32	10.09	
	Technology	26.30	23.79	23.09	
→	Defensive	24.08	25.58	25.75	
Ħ	Consumer Defensive	5.94	7.33	7.35	
+	Healthcare	15.35	15.18	15.61	
•	Utilities	2.79	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
Microsoft Corp	7.02	7.02	-30.20	Technology
⊕ Apple Inc	6.48	13.50	-21.79	Technology
Amazon.com Inc	4.66	18.17	-32.22	Consumer Cyclical
Johnson & Johnson	3.54	21.71	-2.57	Healthcare
Raytheon Technologies Corp	3.39	25.10	-3.01	Industrials
Berkshire Hathaway Inc Class B	2.91	28.01	-10.70	Financial Services
Chevron Corp	2.28	30.29	26.06	Energy
Eli Lilly and Co	2.24	32.53	18.13	Healthcare
Walmart Inc	2.16	34.69	-9.20	Consumer Defensive
⇒ Alphabet Inc Class A	2.11	36.81	-33.97	Communication Svc
	2.10	38.91	-33.54	Communication Svc
⊕ Wells Fargo & Co	1.98	40.89	-14.51	Financial Services
Adobe Inc	1.89	42.79	-51.47	Technology
⊕ Intuit Inc	1.81	44.60	-39.47	Technology
⊕ Columbia Short-Term Cash	1.80	46.39	_	_

Total Holdings 76



DFA Emerging Markets I DFEMX

Morningstar Category Diversified Emerging Mkts

Morningstar Index 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.
- Style: The fund has landed in its primary style box Large Blend — 87.88 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.36 is 68.97% lower than the Diversified Emerging Mkts category average.

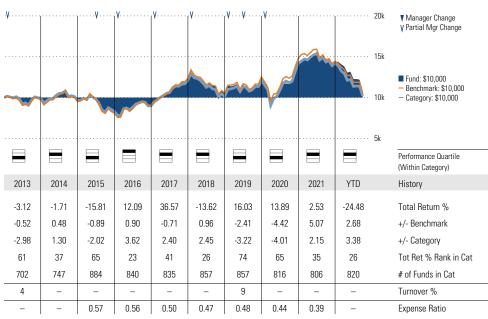
Morningstar Investment Management LLC Analysis

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.

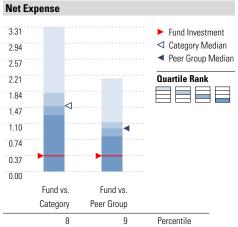
ESG Metrics

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

Growth of \$10,000







	70/865	56/627	Rank	
Peer gro	up is a subset of	the category an	d includes fun	ds with the
same ma	anagement style	(active vs. passi	ve) and simila	r share class
characto	rictice			

Rank

3-Year hisk wietrics			
	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

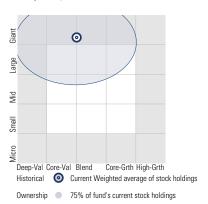


DFA Emerging Markets I DFEMX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

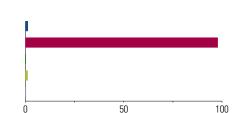
Equity

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

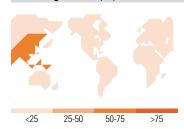
100.00

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
	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



Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category Commodities Broad Basket

Morningstar Index Bloomberg Commodity TR USD

Portfolio Manager(s)

Chris Devine since 11-2010 Christian Ulrich since 11-2010 Mark Ahnrud since 11-2010 Scott Hixon since 11-2010 Scott Wolle since 11-2010

Quantitative Screens

× Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 6 of the 10 years it's been in existence.

Management: The fund's management has been in place for 11.84 years.

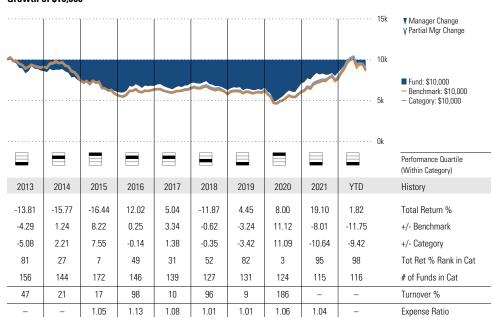
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.11 is 6.73% higher than the Commodities Broad Basket category average.

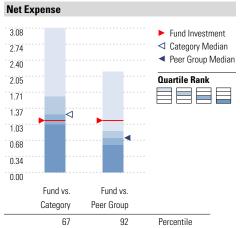
Morningstar Investment Management LLC Analysis

Invesco Balanced-Risk Commodity Strategy has lagged competitors significantly during the commodity resurgence of the past year. That is to be expected given the relatively limited energy exposure that is consistent with the fund's strategy. However, relative results have been worse than we would expect even allowing for a sizable energy underweight. We are placing the fund on watch while we observe how it progresses and assess the fund's ability to get back to results that are conisstent with expectations.

Growth of \$10,000







	79/117	64/70	Rank	
Peer group	is a subset of	the category and	d includes fun	ds with the
same man	agement style	(active vs. passi	ve) and simila	r share class
characteri	stics.			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.39	_	0.25
Beta	0.87	_	1.03
R-Squared	80.75	_	86.02
Standard Deviation	18.10	18.76	21.13
Sharpe Ratio	0.63	0.73	0.70
Tracking Error	8.32	_	7.77
Information Ratio	-0.29	_	0.08
Up Capture Ratio	85.07	_	102.21
Down Capture Ratio	87.18	_	102.72

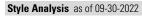
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	_	8.51
Price/Book Ratio	_	_	1.62
Geom Avg Mkt Cap \$B	_	_	29.32
ROE	_	_	22.38



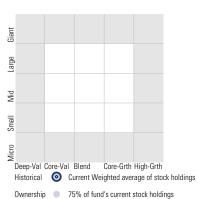
Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category Commodities Broad Basket Bloomberg Commodity TR USD

Morningstar Index



Morningstar Style Box™



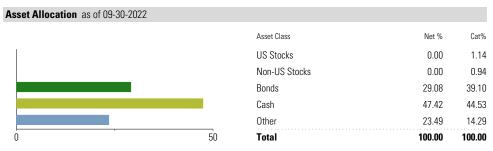
Style Breakdown

Equity



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	Benchm	ark 🛚 Ca	tegory A	verage	
٠	Cyclical	-	-	47.24						
à.	Basic Materials	_	_	47.24						
	Consumer Cyclical	_	_	0.00	ĺ.					
<u></u>	Financial Services	_	_	0.00	0					
à	Real Estate	_	_	0.00	Ō					
ŲT.	Sensitive	-	-	41.11						
	Communication Services	_	_	0.00	Ò					
	Energy	_	_	38.04						
>	Industrials	_	_	3.07						
1	Technology	_	_	0.00	Ò					
+	Defensive	-	-	11.65						
Ţ	Consumer Defensive	_	_	11.04		0				
1	Healthcare	_	_	0.61						
1	Utilities	_	_	0.00	ĺ					

Top 14 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Invesco Cayman Commodity Fund Iii Hf	23.49	23.49	_	_
⊕ Invesco Shrt-Trm Inv Treasury Instl	16.56	40.05	_	_
⊕ Invesco Shrt-Trm Inv Gov&Agcy Instl	14.49	54.53	_	_
⊕ Invesco Shrt-Trm Inv Liq Assets InstI	10.27	64.80	_	_
United States Treasury Notes 3.02409%	7.21	72.01	-	-
United States Treasury Notes 3.13609%	6.71	78.72	_	_
United States Treasury Notes 3.08409%	6.29	85.02	_	_
United States Treasury Bills 0%	5.84	90.86	_	_
United States Treasury Bills 0%	5.54	96.39	_	_
Usd Currency Cash	3.05	99.44	-	-
Citigroup Global Markets Holdings Inc. 0.01%	2.60	102.04	_	_
Societe Generale S.A. 0.1%	1.94	103.98	_	_
Barclays Bank plc 0.1%	1.09	105.07	_	_
Barclays Bank plc 0.01%	1.02	106.09	_	_

Total Holdings 14



Invesco Equity and Income R6 IEIFX

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

Equity

Morningstar US Mod Agg Tgt Alloc NR LISD

Portfolio Manager(s)

Sergio Marcheli since 04-2003 Charles Burge since 02-2010 Brian Jurkash since 12-2015 Matthew Titus since 01-2016

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity 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 19.43 years.

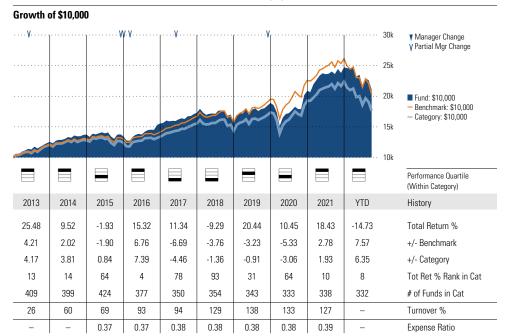
✓ Net Expense: The fund's expense ratio of 0.39 is 61% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

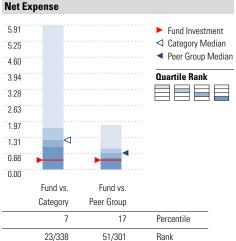
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



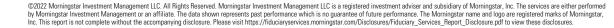




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	2.15	_	-0.84
Beta	0.95	_	1.01
R-Squared	88.17	-	94.73
Standard Deviation	16.31	16.07	16.75
Sharpe Ratio	0.37	0.26	0.21
Tracking Error	5.66	-	3.73
Information Ratio	0.35	-	-0.29
Up Capture Ratio	95.57	-	98.74
Down Capture Ratio	85.93	-	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.82	14.84	13.67
Price/Book Ratio	2.11	2.34	2.27
Avg Eff Duration	5.80	6.45	5.75



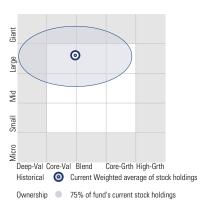


Invesco Equity and Income R6 IEIFX

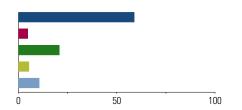
Morningstar Category Allocation--70% to 85% Morningstar Index Morningstar US Mod Agg Tgt Alloc NR

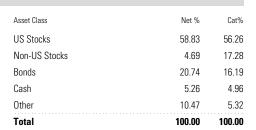
Style Analysis as of 09-30-2022

Morningstar Style Box™



Asset Allocation as of 09-30-2022

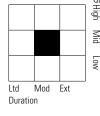




Style Breakdown







Fixed	Income		Quality
			High
			Mid
			Low
Ltd	Mod	Ext	_

Weight %	

1

Value

		Fund	Bmark	Cat	Fund	▼ Be	nchmark	Cate	gory Ave	erage		
b	Cyclical	35.19	33.95	34.58								
i.	Basic Materials	2.52	4.16	4.55			,					
•	Consumer Cyclical	8.44	11.40	10.63								
ì	Financial Services	21.76	14.93	15.41	_							
1	Real Estate	2.47	3.46	3.99								
7	Sensitive	39.98	42.09	42.04								ĺ
	Communication Services	7.15	6.95	8.07								
	Energy	11.12	5.01	5.15		Ò						
ŀ	Industrials	10.80	10.42	10.67			Ò					
1	Technology	10.91	19.71	18.15								
•	Defensive	24.82	23.96	23.36								
	Consumer Defensive	4.81	7.43	6.82		[_ :					
1	Healthcare	17.92	13.42	13.36	_							
	Utilities	2.09	3.11	3.18								

25-50 10-25 0-10

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ United States Treasury Notes 3.125%	08-2027	2.90	2.90	_	_
→ Wells Fargo & Co	-	2.55	5.45	-14.51	Financial Services
◆ United States Treasury Notes 3.25%	08-2024	2.27	7.71	_	_
○ ConocoPhillips	-	2.21	9.92	47.02	Energy
⊕ United States Treasury Notes 3.125%	08-2029	2.19	12.12	_	-
⊕ Invesco Shrt-Trm Inv Treasury InstI	_	1.88	14.00	_	_
General Motors Co	-	1.83	15.83	-45.11	Consumer Cyclical
⊕ Bank of America Corp	_	1.79	17.62	-30.68	Financial Services
⊕ United States Treasury Notes 3.125%	08-2025	1.67	19.29	_	_
⊕ Invesco Shrt-Trm Inv Gov&Agcy InstI	01-2025	1.64	20.94	_	_

Total Holdings 350



Invesco Global Real Estate R6 FGREX

Growth of \$10,000

0.09

55

219

58

3.10

28

229

45

-0.04

53

261

43

0.84

0.24

48

241

84

0.84

Morningstar Category Global Real Estate

2.87

54

199

0.85

1.34

13

193

88

0.83

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Mark Blackburn since 04-2005 Ping-Ying Wang since 11-2006 James Cowen since 05-2008 Darin Turner since 04-2010 Grant Jackson since 06-2018 Charles (Chip) McKinley since 01-2022

Quantitative Screens

- Performance: The fund has finished in the Global Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.43 years.
- Style: The fund has landed in its primary style box Mid-Cap Blend 85 % of the time over the past three vears.
- Net Expense: The fund's expense ratio of 0.83 is 28.45% lower than the Global 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	Medium Risk	06-30-2022

▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 5k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 3.01 14.77 -0.96 2.21 13.04 -5.85 23.12 -12.06 25.77 -28.91 Total Return % -8.04 4.41 -1.08 0.20 -1.55 -4.69 -1.37 -3.95 -6.73 -0.20 +/- Benchmark

-0.33

50

227

47

0.83

-6.63

91

206

60

0.82

1.26

40

220

51

0.85

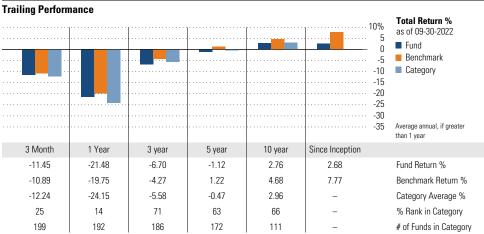
-2.08

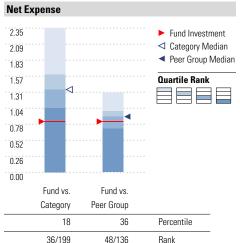
47

237

57

0.81





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	-3.17	_	-1.36
Beta	0.90	_	0.91
R-Squared	97.62	_	95.56
Standard Deviation	21.05	23.08	21.45
Sharpe Ratio	-0.25	-0.10	-0.16
Tracking Error	3.97	-	4.83
Information Ratio	-0.61	-	-0.17
Up Capture Ratio	85.23	_	90.54
Down Capture Ratio	95.53	_	94.66

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.79	15.36	11.90
Price/Book Ratio	1.46	1.41	1.14
Geom Avg Mkt Cap \$B	13.72	9.54	11.00
ROE	8.36	12.02	13.47

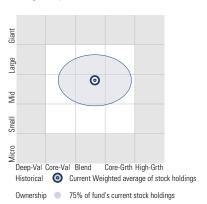


Invesco Global Real Estate R6 FGREX

Morningstar CategoryMorningstar IndexGlobal Real EstateS&P Global REIT TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

5	23	2	Faide
2	52	12	MIN
1	2	1	ollidii

Value Blend Growth

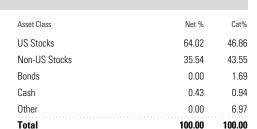
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2022



	Fund	Bmark	Cat	Fund	•	Ben	chmark	Cate	gory	Aver	age		
Cyclical	100.00	100.00	99.33										
Basic Materials	0.00	0.00	0.00										
Consumer Cyclical	1.00	0.00	0.68	b									
Financial Services	0.00	0.06	0.17	ĺ									
Real Estate	99.00	99.94	98.48										È
✓ Sensitive	0.00	0.00	0.41	İ									
Communication Services	0.00	0.00	0.11										
Energy	0.00	0.00	0.11										
Industrials	0.00	0.00	0.16										
Technology	0.00	0.00	0.03										
→ Defensive	0.00	0.00	0.26	Í									
Consumer Defensive	0.00	0.00	0.00										
Healthcare	0.00	0.00	0.08										
Utilities Utilities	0.00	0.00	0.18										

100

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.24	6.24	-38.25	Real Estate
☐ Invitation Homes Inc	4.22	10.46	-24.06	Real Estate
	4.06	14.52	-25.19	Real Estate
UDR Inc UDR INC	3.97	18.48	-28.60	Real Estate
O VICI Properties Inc Ordinary Shares	3.79	22.28	2.82	Real Estate
⊖ Equinix Inc	3.33	25.61	-31.65	Real Estate
Sun Communities Inc	2.81	28.42	-34.29	Real Estate
⊕ Realty Income Corp	2.72	31.14	-15.60	Real Estate
	2.70	33.84	-22.84	Real Estate
⊕ Alexandria Real Estate Equities Inc	2.51	36.34	-35.55	Real Estate
Rexford Industrial Realty Inc	2.48	38.83	-34.72	Real Estate
⊕ Digital Realty Trust Inc	2.30	41.13	-41.86	Real Estate
⊖ Life Storage Inc	2.20	43.33	-25.68	Real Estate
⊕ Healthcare Realty Trust Inc	1.98	45.31	-31.16	Real Estate
─ Welltower OP LLC	1.92	47.23	-22.88	Real Estate

Total Holdings 107



Invesco Growth and Income R6 GIFFX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Sergio Marcheli since 03-2003 Brian Jurkash since 12-2015 Matthew Titus since 01-2016

Quantitative Screens

Q Performance: The fund has finished in the Large Value 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 19.6 years.

Net Expense: The fund's expense ratio of 0.4 is 56.04% lower than the Large Value category average.

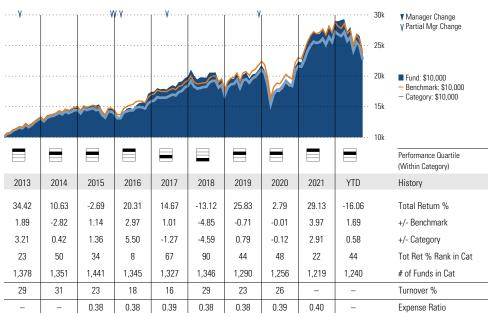
Morningstar Investment Management LLC Analysis

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.

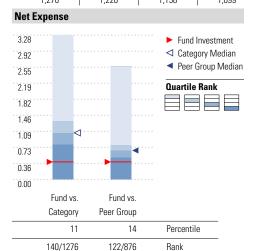
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	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 1 Year 10 year Since Inception 3 year 5 year -3.53 Fund Return % -9.81 6.26 5.01 9.34 9.23 11.35 -5.62 -11.36 4.36 5.29 9.17 Benchmark Return % -5.91 -9 64 5 27 8 98 Category Average % 5 75 7 54 30 70 39 % Rank in Category 1.270 1.220 1.158 1.099 804 # 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 Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.69	_	1.02
Beta	1.11	_	0.98
R-Squared	96.74	_	95.47
Standard Deviation	23.16	20.45	20.54
Sharpe Ratio	0.35	0.28	0.32
Tracking Error	4.78	_	4.62
Information Ratio	0.40	_	0.21
Up Capture Ratio	107.02	_	99.08
Down Capture Ratio	100.84	_	95.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.85	13.75	12.66
Price/Book Ratio	2.12	2.00	2.12
Geom Avg Mkt Cap \$B	81.36	64.23	95.02
ROE	21.57	18.55	25.15





Invesco Growth and Income R6 GIFFX

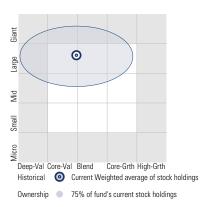
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

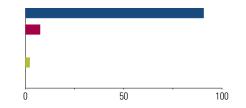
32	37	15	Large
3	11	3	MIG
1	0	0	Small

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	0.71
Cash	2.06	1.70
Bonds	0.00	0.32
Non-US Stocks	7.35	5.78
US Stocks	90.59	91.50
Asset Class	Net %	Cat%

	ctor Weighting as of 09-3		ь .	0 /	-		ъ.		По					
		Fund	Bmark	Cat	Fund	j v	Bench	mark	Categ	jory Ave	erage	,		
Դ	Cyclical	34.73	34.81	32.14										
A.	Basic Materials	2.51	3.61	3.28										
A	Consumer Cyclical	8.25	5.97	6.56										
,	Financial Services	21.40	20.20	19.02										
fi	Real Estate	2.57	5.03	3.28										
W	Sensitive	40.02	34.35	36.44										
	Communication Services	7.09	8.11	6.86										
0	Energy	11.08	7.84	8.23										
Ф	Industrials	10.64	10.01	10.72										
	Technology	11.21	8.39	10.63			<u> </u>							
→	Defensive	25.24	30.84	31.42			_							
=	Consumer Defensive	4.80	7.42	8.73										
+	Healthcare	18.36	17.47	17.09					<u>j</u>					
•	Utilities	2.08	5.95	5.60		[
					0%	5	10	15	20	25	30	35	40	4

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.83	3.83	-14.51	Financial Services
○ ConocoPhillips	3.48	7.31	47.02	Energy
General Motors Co	2.72	10.02	-45.11	Consumer Cyclical
○ Cognizant Technology Solutions Corp Class A	2.70	12.72	-34.34	Technology
⊕ Bank of America Corp	2.70	15.42	-30.68	Financial Services
⊕ Meln_Gl_Fxgl	2.64	18.06	_	_
⊕ Meln_Gl_Fxgl	2.63	20.69	_	_
○ CBRE Group Inc Class A	2.49	23.18	-37.78	Real Estate
⊕ American International Group Inc	2.32	25.50	-14.81	Financial Services
Exxon Mobil Corp	2.16	27.66	47.00	Energy
	2.09	29.75	15.07	Healthcare
	2.00	31.75	15.68	Communication Svc
⊕ Johnson & Johnson	1.89	33.64	-2.57	Healthcare
○ Cigna Corp	1.86	35.50	22.30	Healthcare
	1.85	37.35	-21.70	Financial Services

Total Holdings 86



JPMorgan Small Cap Value R6 JSVUX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Phillip Hart since 11-2010 Jonathan Tse since 11-2019 Akash Gupta since 11-2019 Wonseok Choi since 11-2019

Quantitative Screens

- Performance: The fund has finished in the Small Value 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 11.92 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 0.76 is 33.91% lower than the Small Value category average.

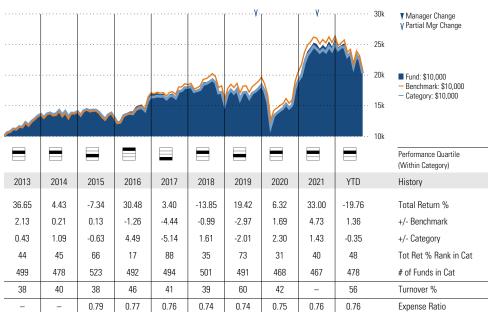
Morningstar Investment Management LLC Analysis

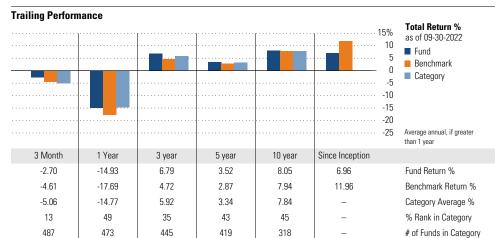
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

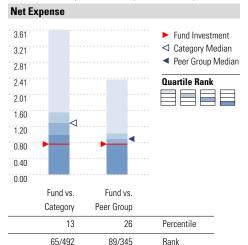
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.98	_	0.96
Beta	0.98	_	0.99
R-Squared	99.12	_	94.89
Standard Deviation	26.15	26.48	26.98
Sharpe Ratio	0.36	0.28	0.31
Tracking Error	2.50	_	6.33
Information Ratio	0.83	_	0.12
Up Capture Ratio	101.49	_	99.47
Down Capture Ratio	95.78	_	97.32

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	9.47	8.44	9.93
Price/Book Ratio	1.43	1.16	1.45
Geom Avg Mkt Cap \$B	2.11	1.65	3.37
ROE	11.88	7.02	16.19



JPMorgan Small Cap Value R6 JSVUX

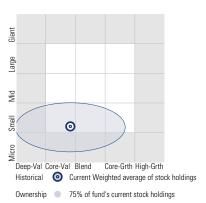
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

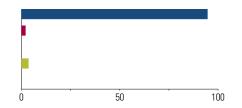
Lquity			
0	0	0	Large
2	3	1	Mid
45	39	10	Small

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	3.46	2.08
Bonds	0.00	0.03
Non-US Stocks	1.96	2.90
US Stocks	94.58	94.97
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	49.13	53.08	50.26	- Carlo Berloman Category morage
A.	Basic Materials	3.12	3.36	5.71	
A	Consumer Cyclical	6.33	9.92	12.73	
ø	Financial Services	25.66	26.51	24.49	
fi	Real Estate	14.02	13.29	7.33	
W	Sensitive	29.47	26.23	35.83	T
	Communication Services	2.65	2.88	1.93	
•	Energy	5.31	5.32	6.56	
Ф	Industrials	13.07	11.49	18.02	
	Technology	8.44	6.54	9.32	
-	Defensive	21.40	20.70	13.92	
Ħ	Consumer Defensive	4.11	3.44	4.24	
+	Healthcare	12.42	12.22	6.43	
•	Utilities	4.87	5.04	3.25	
				-	0% 5 10 15 20 25 30 35 40 45 50 55

Top 15 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
JPMorgan Prime Money Market Inst	3.46	3.46	_	_
	1.08	4.54	-3.41	Consumer Cyclical
⊕ Agree Realty Corp	1.00	5.54	-2.38	Real Estate
○ New Jersey Resources Corp	0.92	6.46	-3.10	Utilities
⊖ Essent Group Ltd	0.87	7.33	-22.03	Financial Services
○ Xerox Holdings Corp	0.87	8.21	-38.91	Technology
⊖ Hub Group Inc Class A	0.85	9.05	-18.11	Industrials
⊖ Radian Group Inc	0.82	9.87	-5.87	Financial Services
⊕ Encore Wire Corp	0.77	10.65	-19.22	Industrials
○ Old National Bancorp	0.77	11.42	-6.79	Financial Services
	0.76	12.18	-17.70	Real Estate
→ Ping Identity Holding Corp Ordinary Shares	0.75	12.92	22.68	Technology
NOW Inc	0.72	13.65	17.68	Energy
→ Darling Ingredients Inc	0.68	14.33	-4.53	Consumer Defensive
Allscripts Healthcare Solutions Inc	0.68	15.00	-17.45	Healthcare

Total Holdings 421



JPMorgan SmartRetirement® 2020 R6 JTTYX

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

Portfolio Manager(s)

Jeffrey Geller since 07-2008 Daniel Oldroyd since 11-2010 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Performance: The fund has finished in the Target-Date
 2020 category's top three quartiles in 6 of the 8 years it's
 been in existence.
- Management: The fund's management has been in place for 14.25 years.
- Net Expense: The fund's expense ratio of 0.4 is 35.48% lower than the Target-Date 2020 category average.

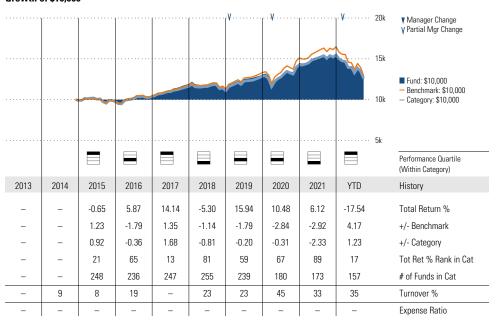
Morningstar Investment Management LLC Analysis

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

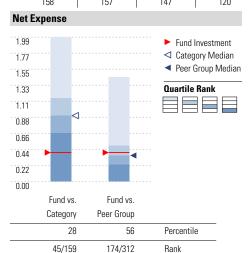
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



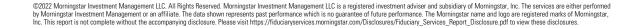
Trailing Performance Total Return % 10% as of 09-30-2022 Fund 0 Benchmark -5 Category -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -4.12 -15.42 -0.07 1.86 3.23 Fund Return % -6.01 -18.89 0.18 2.47 4.62 5.72 Benchmark Return % -16.29 4 99 -5.16 0.79 2 49 Category Average % 2 27 82 87 % Rank in Category 158 157 147 120 # 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 Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.30	_	0.49
Beta	0.83	_	0.91
R-Squared	96.72	_	96.55
Standard Deviation	10.13	12.06	11.16
Sharpe Ratio	-0.02	0.02	0.06
Tracking Error	2.78	_	2.40
Information Ratio	-0.09	-	0.26
Up Capture Ratio	80.71	-	91.63
Down Capture Ratio	82.44	-	88.58

Fund	Bmark	Cat
16.91	14.18	14.40
2.68	2.10	2.20
5.70	_	5.74
	16.91 2.68	16.91 14.18 2.68 2.10





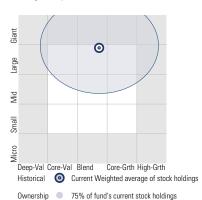
JPMorgan SmartRetirement® 2020 R6 JTTYX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™

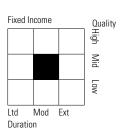


Style Breakdown

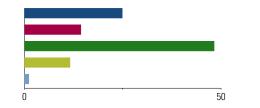
Equity 34 30 15 2 3 8



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



Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	1.07	8.25
Cash	11.55	2.84
Bonds	48.22	49.67
Non-US Stocks	14.32	14.05
US Stocks	24.85	25.18
Asset Class	Net %	Cat%

	g . g		Б .	0.	-		- D I		По					
		Fund	Bmark	Cat	Fun	י נ	Bench	mark	Cateo	jory Ave	erage			
<u></u>	Cyclical	37.58	39.26	36.39										
A.	Basic Materials	4.27	4.61	4.53										
A	Consumer Cyclical	11.29	10.69	10.84										
,	Financial Services	15.59	15.07	15.35										
fi	Real Estate	6.43	8.89	5.67			•							
W	Sensitive	39.80	36.49	40.53										
d	Communication Services	6.41	5.63	6.70										
•	Energy	4.37	5.12	5.15										
Ф	Industrials	10.73	11.02	10.43]							
	Technology	18.29	14.72	18.25				•						
-	Defensive	22.62	24.26	23.08										
Ħ	Consumer Defensive	6.51	7.45	6.88]							
+	Healthcare	12.89	13.45	12.94			- 1	(
•	Utilities	3.22	3.36	3.26		(
					0%	5	10	15	20	25	30	35	40	4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	,				0
→ JPMorgan Core Bond R6	_	27.72	27.72	_	_
→ JPMorgan US Equity R6	_	9.86	37.58	_	_
→ JPMorgan US Research Enhanced Equity R6	_	9.61	47.19	_	_
→ JPMorgan Core Plus Bond R6	_	9.22	56.41	_	_
⊕ Jpmorgan Us Govt Mmkt Fund Im Shares (Restricted)	12-2049	8.47	64.88	-	-
	_	7.58	72.46	_	_
→ JPMorgan International Rsrch Enh Eq ETF	_	5.87	78.33	_	_
→ JPMorgan High Yield R6	_	4.57	82.90	_	_
JPMorgan International Equity R6	_	3.87	86.77	_	_
→ JPMorgan BetaBuilders US Mid Cap Eg ETF	_	2.49	89.26	_	_

Total Holdings 22



JPMorgan SmartRetirement® 2025 R6 JNSYX

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

Portfolio Manager(s)

Jeffrey Geller since 07-2008 Daniel Oldroyd since 11-2010 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Performance: The fund has finished in the Target-Date
 2025 category's top three quartiles in 6 of the 8 years it's
 been in existence.
- Management: The fund's management has been in place for 14.25 years.
- Net Expense: The fund's expense ratio of 0.41 is 38.81% lower than the Target-Date 2025 category average.

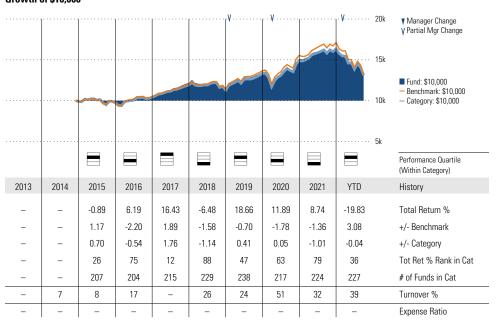
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
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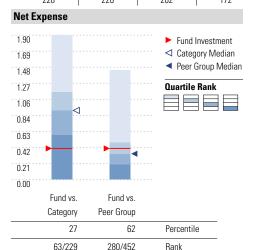
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



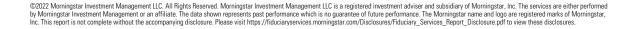




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.30	_	0.75
Beta	0.92	_	0.91
R-Squared	97.52	_	97.24
Standard Deviation	12.30	13.21	12.18
Sharpe Ratio	0.06	0.04	0.09
Tracking Error	2.21	_	2.51
Information Ratio	0.15	_	0.39
Up Capture Ratio	92.37	_	93.65
Down Capture Ratio	90.63	_	89.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.74	14.04	14.57
Price/Book Ratio	2.66	2.08	2.25
Avg Eff Duration	5.71	-	6.68





JPMorgan SmartRetirement® 2025 R6 JNSYX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown Equity 30 16 33

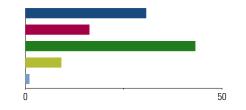
Large Mid2 3 8 2 2 4

Value Blend Growth

Fixed Income Quality High MidLow Ltd Mod Duration

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

Asset Allocation as of 09-30-2022



Asset Class Net % Cat% US Stocks 30.65 31.08 Non-US Stocks 16.20 15.10 Bonds 43.15 38.70 Cash 9.05 3.36 Other 0.95 11.77 100.00 Total 100.00

		Fund	Bmark	Cat	Fund ▼ Benchmark
b	Cyclical	37.00	39.22	35.59	- Carlo Benominant Carlogery Principles
ė.	Basic Materials	4.36	4.70	4.30	
-	Consumer Cyclical	11.34	10.75	10.86	
ê	Financial Services	15.33	15.23	15.05	, and the second
b	Real Estate	5.97	8.54	5.38	
NF	Sensitive	40.00	36.56	40.84	
	Communication Services	6.48	5.62	6.82	
•	Energy	4.44	5.15	5.02	
þ	Industrials	11.06	11.13	10.22	(ĭ
1	Technology	18.02	14.66	18.78	
+	Defensive	23.00	24.21	23.57	
7	Consumer Defensive	6.40	7.46	7.02	
ř	Healthcare	13.23	13.38	13.19	
2	Utilities	3.37	3.37	3.36	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ JPMorgan Core Bond R6	_	26.32	26.32	_	_
	_	12.24	38.56	_	_
→ JPMorgan US Research Enhanced Equity R6	_	12.21	50.78	_	_
⊕ JPMorgan Core Plus Bond R6	_	8.80	59.58	-	_
JPMorgan International Rsrch Enh Eq ETF	_	7.24	66.81	-	-
⊕ Jpmorgan Us Govt Mmkt Fund Im Shares (Restricted)	12-2049	5.96	72.77	_	_
JPMorgan International Equity R6	_	4.88	77.65	-	_
⊕ JPMorgan High Yield R6	_	4.87	82.52	_	_
JPMorgan Inflation Managed Bond ETF	_	3.92	86.45	_	_
⇒ JPMorgan BetaBuilders US Mid Cap Eq ETF	_	3.00	89.44	_	_

Total Holdings 22



JPMorgan SmartRetirement® 2030 R6 JSMYX

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

Portfolio Manager(s)

Jeffrey Geller since 07-2008 Daniel Oldroyd since 11-2010 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- × Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 5 of the 8 years it's been in existence.
- Management: The fund's management has been in place for 14.25 years.
- Net Expense: The fund's expense ratio of 0.42 is 38.24% lower than the Target-Date 2030 category average.

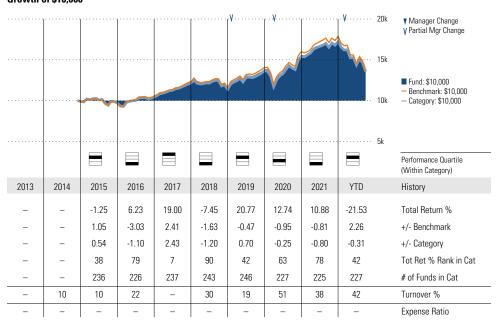
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen but we maintain our long-term conviction in this target-date series and continue to be comfortable recommending it for retirement plans.

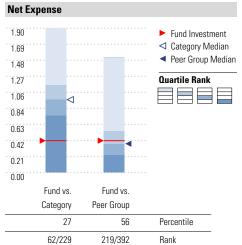
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 10% as of 09-30-2022 Fund 0 Benchmark -5 Category -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -5.21 -18.00 1.06 2.77 4.21 Fund Return % -6.42 -20.52 0.64 2.92 5.89 6.14 Benchmark Return % -5 64 -17 98 1.72 3 22 5 93 Category Average % 23 39 80 79 % Rank in Category 228 226 202 170 # 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 $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.42	_	1.01
Beta	0.96	_	0.94
R-Squared	98.49	_	98.16
Standard Deviation	14.16	14.65	13.83
Sharpe Ratio	0.10	0.07	0.14
Tracking Error	1.84	_	2.26
Information Ratio	0.23	_	0.53
Up Capture Ratio	97.04	_	97.46
Down Capture Ratio	94.89	-	92.27

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.77	13.89	14.73
Price/Book Ratio	2.66	2.05	2.30
Avg Eff Duration	5.78	-	6.88



JPMorgan SmartRetirement® 2030 R6 JSMYX

Quality

High

Mid

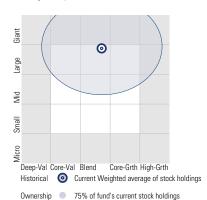
Low

Morningstar Category Target-Date 2030

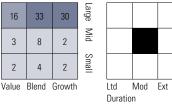
Morningstar Index
Morningstar Lifetime Mod 2030 TR
USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

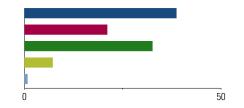


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.73	10.37
Cash	7.12	2.22
Bonds	32.52	30.40
Non-US Stocks	21.00	18.16
US Stocks	38.62	38.85
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	· t	Bench	ımark	Categ	gory Ave	erage			
_Մ	Cyclical	37.18	39.12	35.03									-	
A	Basic Materials	4.34	4.79	4.27										
A	Consumer Cyclical	11.33	10.83	10.97			j							
÷	Financial Services	15.41	15.40	15.31										
fi	Real Estate	6.10	8.10	4.48			•							
W	Sensitive	39.93	36.68	41.20										
	Communication Services	6.48	5.62	6.83										
ð	Energy	4.40	5.19	5.00										
¢	Industrials	10.95	11.25	10.38										
	Technology	18.10	14.62	18.99						_:				
—	Defensive	22.88	24.20	23.77						■ []				
Ħ	Consumer Defensive	6.43	7.49	7.01]							
٠	Healthcare	13.12	13.34	13.51				•						
•	Utilities	3.33	3.37	3.25		(
					0%	5	10	15	20	25	30	35	40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
) JPMorgan Core Bond R6	_	21.38	21.38	_	_
JPMorgan US Equity R6	_	15.45	36.83	_	_
JPMorgan US Research Enhanced Equity R6	_	15.42	52.25	_	_
JPMorgan International Rsrch Enh Eq ETF	_	9.18	61.43	_	_
DypMorgan Core Plus Bond R6	_	7.15	68.58	-	-
JPMorgan International Equity R6	_	6.06	74.64	_	_
Jpmorgan Us Govt Mmkt Fund Im Shares (Restricted)	12-2049	4.26	78.90	_	_
JPMorgan High Yield R6	_	4.26	83.16	_	_
) JPMorgan BetaBuilders US Mid Cap Eq ETF	_	3.77	86.93	_	_
JPMorgan Emerging Mkts Rsrch Enh Eq R6	_	2.69	89.63	_	_

Total Holdings 21



JPMorgan SmartRetirement® 2035 R6 SRJYX

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

Portfolio Manager(s)

Jeffrey Geller since 07-2008 Daniel Oldroyd since 11-2010 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Performance: The fund has finished in the Target-Date
 2035 category's top three quartiles in 6 of the 8 years it's
 been in existence.
- Management: The fund's management has been in place for 14.25 years.
- Net Expense: The fund's expense ratio of 0.44 is 37.14% lower than the Target-Date 2035 category average.

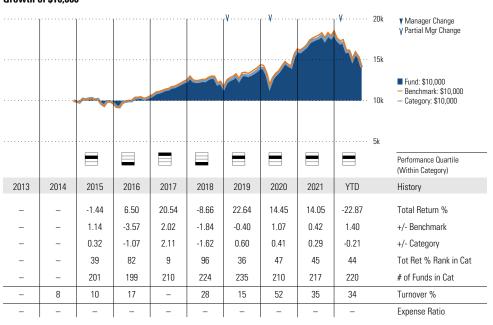
Morningstar Investment Management LLC Analysis

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

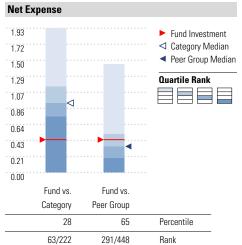
ESG Metrics

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

Growth of \$10,000



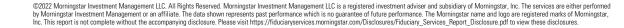




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.17	_	1.12
Beta	0.99	_	0.96
R-Squared	98.84	_	98.55
Standard Deviation	16.22	16.24	15.63
Sharpe Ratio	0.19	0.12	0.18
Tracking Error	1.75	_	2.15
Information Ratio	0.67	_	0.61
Up Capture Ratio	102.11	_	99.42
Down Capture Ratio	96.82	_	94.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.66	13.74	14.52
Price/Book Ratio	2.57	2.03	2.26
Avg Eff Duration	5.89	-	7.30





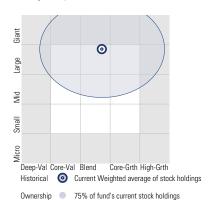
JPMorgan SmartRetirement® 2035 R6 SRJYX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

_qu.t,			
17	32	29	Large
4	10	3	Mid
1	3	1	Small

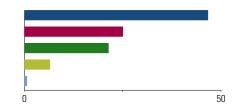
Value Blend Growth

Quality High MidLow Mod Ltd Duration

Fixed Income

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

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.59	10.99
Cash	6.44	2.49
Bonds	21.34	20.13
Non-US Stocks	24.99	22.05
US Stocks	46.65	44.34
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Bench	mork	Cateo	on, Aug	rogo			
_					Full	, '	Delici	IIIIdik	Galet	JULY AVE	aye			
<u></u>	Cyclical	38.55	39.03	35.22		•			1			_	-	
A	Basic Materials	3.76	4.91	4.32		= []								
A	Consumer Cyclical	11.58	10.90	11.05										
,	Financial Services	16.85	15.56	15.35										
æ	Real Estate	6.36	7.66	4.50			•							
W	Sensitive	39.00	36.79	41.27										
d	Communication Services	5.94	5.63	6.82										
ð	Energy	4.73	5.21	5.05										
Ф	Industrials	10.19	11.36	10.38		- :								
	Technology	18.14	14.59	19.02				•		_ ;				
-	Defensive	22.44	24.18	23.51			_			I []				
Ħ	Consumer Defensive	6.38	7.51	7.01			ľ							
+	Healthcare	13.17	13.28	13.28		-		•						
•	Utilities	2.89	3.39	3.22										
					0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ JPMorgan Core Plus Bond R6	_	14.50	14.50	_	_
⊕ JPMorgan International Rsrch Enh Eq ETF	_	10.93	25.43	_	_
→ JPMorgan Value Advantage R6	-	10.58	36.01	_	_
→ JPMorgan Growth Advantage R6	-	10.42	46.43	_	-
	_	10.23	56.66	_	_
	_	10.22	66.88	_	_
JPMorgan International Equity R6	-	7.23	74.10	_	-
⊕ JPMorgan Core Bond R6	_	4.82	78.92	_	_
⊕ Jpmorgan Us Govt Mmkt Fund Im Shares (Restricted)	12-2049	3.99	82.91	_	_
⊕ JPMorgan Emerging Mkts Rsrch Enh Eq R6	_	3.16	86.07	_	_

Total Holdings 22



JPMorgan SmartRetirement® 2040 R6 SMTYX

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

Portfolio Manager(s)

Jeffrey Geller since 07-2008 Daniel Oldroyd since 11-2010 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Performance: The fund has finished in the Target-Date
 2040 category's top three quartiles in 6 of the 8 years it's
 been in existence.
- Management: The fund's management has been in place for 14.25 years.
- Net Expense: The fund's expense ratio of 0.45 is 35.71% lower than the Target-Date 2040 category average.

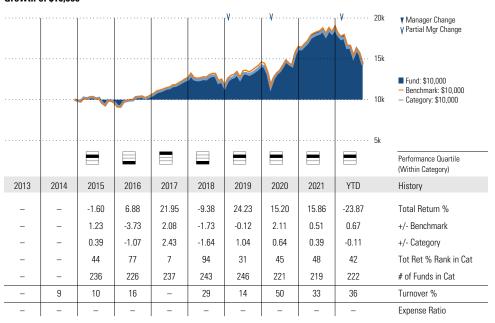
Morningstar Investment Management LLC Analysis

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

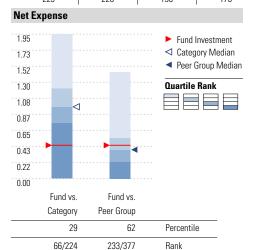
ESG Metrics

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

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.18	_	0.99
Beta	0.99	_	0.96
R-Squared	99.09	_	98.62
Standard Deviation	17.61	17.64	16.98
Sharpe Ratio	0.22	0.15	0.21
Tracking Error	1.68	_	2.22
Information Ratio	0.71	_	0.52
Up Capture Ratio	102.37	_	99.30
Down Capture Ratio	97.52	_	95.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.68	13.60	14.46
Price/Book Ratio	2.57	2.01	2.23
Avg Eff Duration	5.85	-	7.75



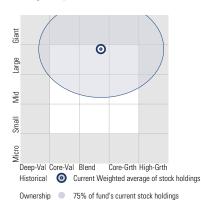
JPMorgan SmartRetirement® 2040 R6 SMTYX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity 28 17 32 3 10 4



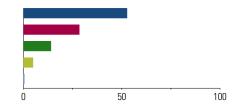
Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.39	9.14
Cash	4.77	1.94
Bonds	13.90	12.64
Non-US Stocks	28.32	25.79
US Stocks	52.62	50.48
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	38.74	38.99	35.56	
â.	Basic Materials	3.74	5.00	4.31	
4	Consumer Cyclical	11.57	10.96	11.01	
₽	Financial Services	16.86	15.70	15.33	
th.	Real Estate	6.57	7.33	4.91	
M	Sensitive	38.92	36.87	41.07	
d	Communication Services	5.93	5.65	6.79	
•	Energy	4.70	5.24	5.03	
¢	Industrials	10.13	11.44	10.41	
	Technology	18.16	14.54	18.84	
→	Defensive	22.34	24.12	23.36	
	Consumer Defensive	6.37	7.53	6.96	
٠	Healthcare	13.10	13.20	13.22	
•	Utilities	2.87	3.39	3.18	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nume	Watarity Date	/0 NOT ASSET	Odinalative 70	TTD Hotain 70	Worlingstar occio
JPMorgan International Rsrch Enh Eq ETF	_	12.20	12.20	_	_
JPMorgan Value Advantage R6	-	11.93	24.13	_	_
JPMorgan Growth Advantage R6	-	11.76	35.89	_	_
JPMorgan US Research Enhanced Equity R6	_	11.53	47.42	_	_
JPMorgan US Equity R6	-	11.37	58.79	-	-
JPMorgan Core Plus Bond R6	_	8.77	67.56	_	_
JPMorgan International Equity R6	-	8.06	75.62	_	_
JPMorgan Emerging Mkts Rsrch Enh Eq R6	-	3.55	79.18	_	_
JPMorgan ActiveBuilders EM Eq ETF	-	3.04	82.22	_	_
) JPMorgan Core Bond R6	_	2.92	85.14	_	_

Total Holdings 22



JPMorgan SmartRetirement® 2045 R6 JSAYX

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

Portfolio Manager(s)

Jeffrey Geller since 07-2008 Daniel Oldroyd since 11-2010 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Q Performance: The fund has finished in the Target-Date
 2045 category's top three quartiles in 6 of the 8 years it's
 been in existence.
- Management: The fund's management has been in place for 14.25 years.
- Net Expense: The fund's expense ratio of 0.45 is 35.71% lower than the Target-Date 2045 category average.

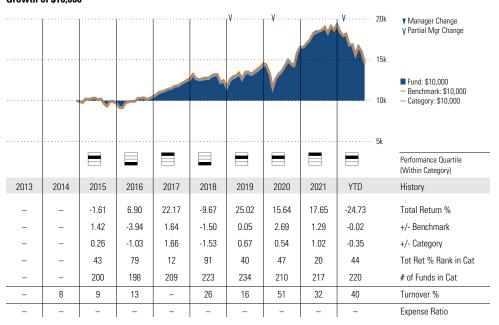
Morningstar Investment Management LLC Analysis

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

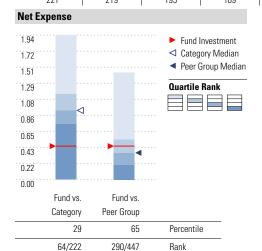
ESG Metrics

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

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.27	-	0.94
Beta	1.01	-	0.96
R-Squared	99.14	-	98.56
Standard Deviation	18.72	18.49	17.85
Sharpe Ratio	0.24	0.17	0.22
Tracking Error	1.74	-	2.27
Information Ratio	0.74	-	0.46
Up Capture Ratio	104.47	-	99.60
Down Capture Ratio	99.54	_	95.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.68	13.48	14.46
Price/Book Ratio	2.57	1.98	2.22
Avg Eff Duration	5.87	-	8.50



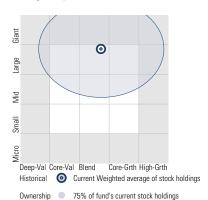
JPMorgan SmartRetirement® 2045 R6 JSAYX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity 28 17 32 3 10 4



Value Blend Growth

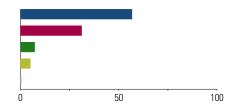
>50 25-50 10-25 0-10

Weight %

Fixed Income Quality High MidLow Mod Ltd Duration

Large Μid

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.23	9.50
Cash	4.95	2.06
Bonds	7.14	7.20
Non-US Stocks	31.04	27.82
US Stocks	56.66	53.41
Asset Class	Net %	Cat%

Sed	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<mark>Դ</mark>	Cyclical	38.74	39.10	35.50	
A.	Basic Materials	3.74	5.09	4.35	
A	Consumer Cyclical	11.56	11.00	11.10	
₽	Financial Services	16.90	15.83	15.29	
fi	Real Estate	6.54	7.18	4.76	
W	Sensitive	38.90	36.89	40.81	
	Communication Services	5.91	5.64	6.77	
	Energy	4.69	5.27	4.95	
Ф	Industrials	10.13	11.52	10.38	
	Technology	18.17	14.46	18.71	
→	Defensive	22.34	24.02	23.68	
=	Consumer Defensive	6.39	7.53	6.98	
٠	Healthcare	13.09	13.10	13.43	
•	Utilities	2.86	3.39	3.27	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ JPMorgan International Rsrch Enh Eq ETF	_	13.32	13.32	_	_
⇒ JPMorgan Value Advantage R6	_	12.92	26.23	_	_
	_	12.73	38.96	-	_
JPMorgan US Research Enhanced Equity R6	_	12.39	51.34	_	_
JPMorgan US Equity R6	_	12.21	63.55	-	-
JPMorgan International Equity R6	_	8.85	72.40	_	_
→ JPMorgan Core Plus Bond R6	_	4.35	76.75	_	_
→ JPMorgan Emerging Mkts Rsrch Enh Eq R6	_	3.79	80.54	_	_
⊕ JPMorgan ActiveBuilders EM Eq ETF	-	3.20	83.74	_	_
Jpmorgan Us Govt Mmkt Fund Im Shares (Restricted)	12-2049	3.00	86.74	_	_

Total Holdings 22



JPMorgan SmartRetirement® 2050 R6 JTSYX

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

Portfolio Manager(s)

Jeffrey Geller since 07-2008 Daniel Oldroyd since 11-2010 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Q Performance: The fund has finished in the Target-Date
 2050 category's top three quartiles in 6 of the 8 years it's
 been in existence.
- Management: The fund's management has been in place for 14.25 years.
- Net Expense: The fund's expense ratio of 0.45 is 36.62% lower than the Target-Date 2050 category average.

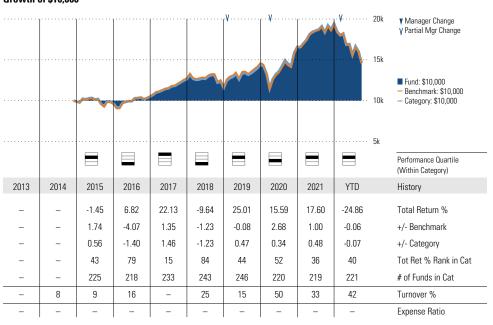
Morningstar Investment Management LLC Analysis

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

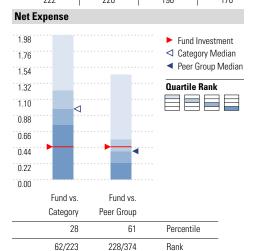
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.12	_	0.88
Beta	0.99	_	0.96
R-Squared	99.15	_	98.48
Standard Deviation	18.75	18.81	18.21
Sharpe Ratio	0.23	0.17	0.22
Tracking Error	1.74	_	2.30
Information Ratio	0.65	_	0.40
Up Capture Ratio	102.68	_	99.91
Down Capture Ratio	98.35	_	96.52

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	16.68	13.38	14.44					
Price/Book Ratio	2.57	1.96	2.21					
Avg Eff Duration	5.86	_	8.14					



JPMorgan SmartRetirement® 2050 R6 JTSYX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Large

Style Breakdown

Equity 17 32 28 4 10 3

4 10 3 Mid Small

Value Blend Growth

Fixed Income

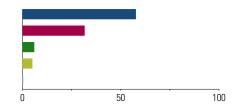
Quality

High
Mid

Ltd Mod Ext
Duration

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

Asset Allocation as of 09-30-2022



Asset Class Net % Cat% US Stocks 57.56 55.67 Non-US Stocks 31.50 28.97 Bonds 5.85 4.93 Cash 4.90 2.07 Other 0.20 8.36 100.00 100.00 Total

Sec	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
	Cyclical	38.75	39.29	35.76	
A	Basic Materials	3.74	5.17	4.35	
A	Consumer Cyclical	11.57	11.02	11.04	
,	Financial Services	16.91	15.93	15.30	
fi	Real Estate	6.53	7.17	5.07	
W	Sensitive	38.91	36.83	40.66	
d	Communication Services	5.91	5.63	6.72	
ð	Energy	4.69	5.28	4.92	
Ф	Industrials	10.13	11.56	10.41	
	Technology	18.18	14.36	18.61	
→	Defensive	22.36	23.88	23.56	
Ħ	Consumer Defensive	6.40	7.52	6.95	
+	Healthcare	13.10	12.98	13.37	
•	Utilities	2.86	3.38	3.24	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
·······	matant, bato	70 11007 10000	oumaida vo 70	772 770 70	.v.ogotar ocotor
D JPMorgan International Rsrch Enh Eq ETF	_	13.51	13.51	-	-
∋ JPMorgan Value Advantage R6	_	13.13	26.64	_	_
JPMorgan Growth Advantage R6	_	12.94	39.59	_	_
JPMorgan US Research Enhanced Equity R6	-	12.68	52.26	_	_
JPMorgan US Equity R6	_	12.26	64.52	-	-
JPMorgan International Equity R6	_	8.99	73.51	_	_
JPMorgan Emerging Mkts Rsrch Enh Eq R6	_	3.82	77.33	_	_
JPMorgan Core Plus Bond R6	_	3.52	80.85	_	_
D JPMorgan ActiveBuilders EM Eq ETF	_	3.26	84.12	_	_
) Jpmorgan Us Govt Mmkt Fund Im Shares (Restricted)	12-2049	2.99	87.11	_	_

Total Holdings 22



JPMorgan SmartRetirement® 2055 R6 JFFYX

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

Portfolio Manager(s)

Jeffrey Geller since 01-2012 Daniel Oldroyd since 01-2012 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Q Performance: The fund has finished in the Target-Date
 2055 category's top three quartiles in 6 of the 8 years it's
 been in existence.
- Management: The fund's management has been in place for 10.67 years.
- Net Expense: The fund's expense ratio of 0.45 is 36.62% lower than the Target-Date 2055 category average.

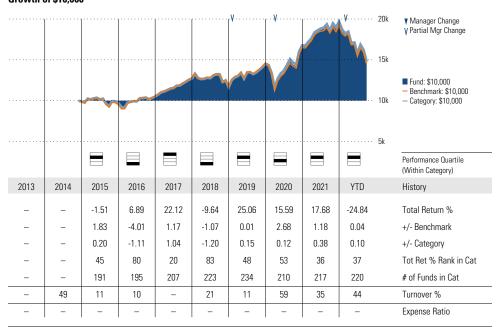
Morningstar Investment Management LLC Analysis

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

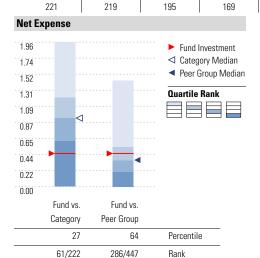
ESG Metrics

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

Growth of \$10,000



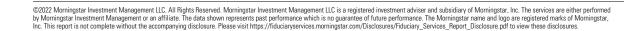




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.20	_	0.99
Beta	0.99	_	0.96
R-Squared	99.13	_	98.42
Standard Deviation	18.72	18.89	18.35
Sharpe Ratio	0.23	0.17	0.22
Tracking Error	1.76	_	2.32
Information Ratio	0.69	_	0.45
Up Capture Ratio	102.37	_	100.59
Down Capture Ratio	97.75	_	96.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.71	13.28	14.32
Price/Book Ratio	2.57	1.94	2.18
Avg Eff Duration	5.87	-	9.37





JPMorgan SmartRetirement® 2055 R6 JFFYX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

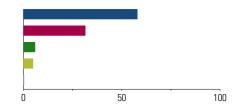
17	32	28	Large
4	10	3	MIG
1	3	1	Small

Value Blend Growth

Fixed Income Quality High MidLow Ltd Mod Duration

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

Asset Allocation as of 09-30-2022



Asset Class Net % Cat% US Stocks 55.94 57.86 Non-US Stocks 31.37 31.43 Bonds 5.81 4.46 Cash 4.78 1.44 Other 0.20 6.72 Total 100.00 100.00

Sec	tor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Ն	Cyclical	38.81	39.55	35.99	
A.	Basic Materials	3.75	5.25	4.52	
Д	Consumer Cyclical	11.54	11.04	11.05	
, f	Financial Services	16.85	16.01	15.39	
fi	Real Estate	6.67	7.25	5.03	
Ma.	Sensitive	38.87	36.75	40.60	
	Communication Services	5.91	5.63	6.77	
ð	Energy	4.68	5.28	5.02	
Ф	Industrials	10.12	11.59	10.32	
	Technology	18.16	14.25	18.49	
→	Defensive	22.31	23.72	23.40	
=	Consumer Defensive	6.37	7.50	6.93	
٠	Healthcare	13.08	12.84	13.27	
•	Utilities	2.86	3.38	3.20	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Namo	Watarry Buto	70 1401 7 10001	oundidayo /b	TTB Hotain 70	World gotal Coutor
Ð JPMorgan International Rsrch Enh Eq ETF	_	13.46	13.46	_	_
∋ JPMorgan Value Advantage R6	-	13.04	26.50	-	-
→ JPMorgan Growth Advantage R6	-	12.85	39.35	_	-
Ð JPMorgan US Equity R6	-	12.76	52.12	-	-
JPMorgan US Research Enhanced Equity R6	-	12.51	64.63	-	-
⊕ JPMorgan International Equity R6	_	8.92	73.55	_	_
Ð JPMorgan Emerging Mkts Rsrch Enh Eq R6	_	3.80	77.35	_	_
Ð JPMorgan Core Plus Bond R6	_	3.49	80.84	_	_
Ð JPMorgan ActiveBuilders EM Eq ETF	_	3.24	84.08	_	_
JPMorgan BetaBuilders US Mid Cap Eq ETF	_	2.88	86.96	_	_

Total Holdings 22



JPMorgan SmartRetirement® 2060 R6 JAKYX

Morningstar Category Target-Date 2060 Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Jeffrey Geller since 08-2016 Daniel Oldroyd since 08-2016 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Q Performance: The fund has finished in the Target-Date
 2060 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 6.08 years.
- Net Expense: The fund's expense ratio of 0.44 is 38.03% lower than the Target-Date 2060 category average.

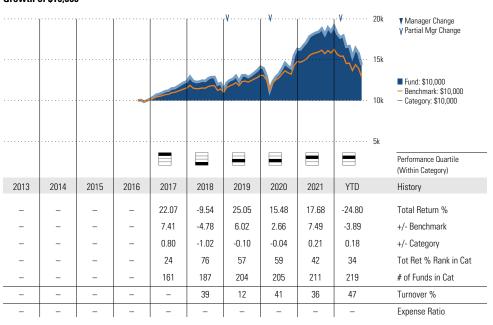
Morningstar Investment Management LLC Analysis

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

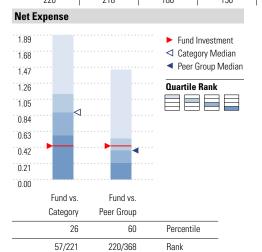
ESG Metrics

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

Growth of \$10,000

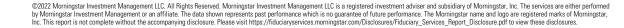






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.18	_	1.99
Beta	1.40	_	1.39
R-Squared	97.80	-	97.78
Standard Deviation	18.66	13.18	18.48
Sharpe Ratio	0.23	0.10	0.22
Tracking Error	5.95	-	5.82
Information Ratio	0.36	-	0.34
Up Capture Ratio	148.52	-	148.24
Down Capture Ratio	137.55	-	138.30

Portfolio Metrics					
	Fund	Bmark	Cat		
Price/Earnings Ratio	16.69	13.15	14.41		
Price/Book Ratio	2.58	1.92	2.22		
Avg Eff Duration	5.88	-	7.31		





JPMorgan SmartRetirement® 2060 R6 JAKYX

Morningstar Category Target-Date 2060 Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

-quit,			
17	32	29	Large
4	10	3	Mid
1	3	1	Small

Value Blend Growth

Fixed Income

Quality

Gh

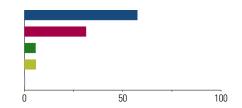
Mi

Ltd Mod Ext

Duration

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

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	0.19	4.89
Cash	5.67	2.21
Bonds	5.56	4.49
Non-US Stocks	31.24	31.93
US Stocks	57.34	56.48
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1 1	Bencl	nmark	Cate	gory Ave	erage	
Ն	Cyclical	38.66	39.36	35.61							-	
ė.	Basic Materials	3.75	5.20	4.57		. []						
A	Consumer Cyclical	11.58	10.78	11.04								
æ	Financial Services	16.92	16.20	15.14								
fi	Real Estate	6.41	7.18	4.86			1					
W	Sensitive	38.97	36.47	40.72		,						
	Communication Services	5.93	5.85	6.85								
ð	Energy	4.69	5.39	5.04								
¢	Industrials	10.13	11.11	10.40				_				
	Technology	18.22	14.12	18.43				-				
→	Defensive	22.35	24.18	23.66						I []		
=	Consumer Defensive	6.39	7.80	6.98								
٠	Healthcare	13.09	12.64	13.58				= []				
•	Utilities	2.87	3.74	3.10		0						

Top 10 Holdings as of 09-30-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ JPMorgan International Rsrch Enh Eq ETF	_	13.22	13.22	_	_
⊕ JPMorgan Value Advantage R6	_	13.04	26.26	_	-
⇒ JPMorgan Growth Advantage R6	_	12.78	39.05	_	_
	_	12.62	51.67	_	_
⊕ JPMorgan US Research Enhanced Equity R6	_	12.55	64.22	_	_
⊕ JPMorgan International Equity R6	_	8.96	73.17	_	_
→ Jpmorgan Us Govt Mmkt Fund Im Shares (Restricted)	12-2049	3.80	76.97	_	-
⊕ JPMorgan Emerging Mkts Rsrch Enh Eq R6	_	3.74	80.71	_	_
	_	3.40	84.11	_	_
⊕ JPMorgan Core Plus Bond R6	_	3.39	87.50	_	_

Total Holdings 22



JPMorgan SmartRetirement® Income R6 JSIYX

Morningstar Category
Target-Date Retirement

Morningstar Index
Morningstar Lifetime Mod Incm TR
USD

Portfolio Manager(s)

Jeffrey Geller since 07-2008 Daniel Oldroyd since 11-2010 Silvia Trillo since 02-2019 Ove Fladberg since 03-2022

Quantitative Screens

- Performance: The fund has finished in the Target-Date Retirement category's top three quartiles in 7 of the 8 years it's been in existence.
- Management: The fund's management has been in place for 14.25 years.
- Net Expense: The fund's expense ratio of 0.39 is 41.79% lower than the Target-Date Retirement category average.

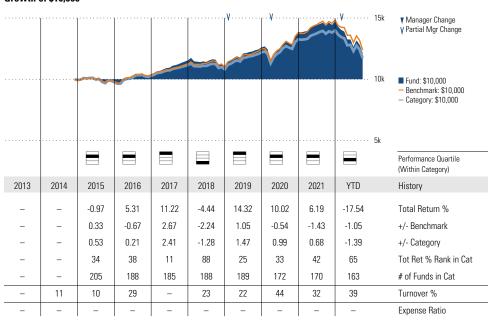
Morningstar Investment Management LLC Analysis

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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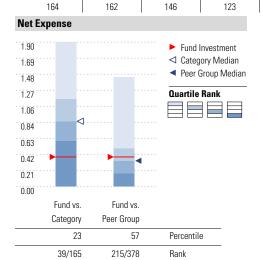
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.18	-	-1.17
Beta	1.05	-	0.92
R-Squared	96.72	-	95.87
Standard Deviation	9.83	9.24	8.70
Sharpe Ratio	-0.05	0.07	-0.09
Tracking Error	1.83	-	2.29
Information Ratio	-0.65	-	-0.57
Up Capture Ratio	98.82	-	86.73
Down Capture Ratio	108.48	_	96.23

Portfolio Metrics											
	Fund	Bmark	Cat								
Price/Earnings Ratio	16.90	14.54	14.00								
Price/Book Ratio	2.69	2.17	2.09								
Avg Eff Duration	5.70	-	6.58								



of Funds in Category

JPMorgan SmartRetirement® Income R6 JSIYX

Quality

High

Mid

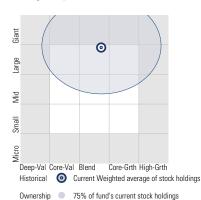
Low

Morningstar Category
Target-Date Retirement

Morningstar Index Morningstar Lifetime Mod Incm TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Fixed Income

Mod

Ltd N Duration

Style Breakdown

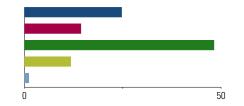
Equity 15 34 30 3 8 2

34 30 Large Mid 8 2 4 2 and Growth



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

Asset Allocation as of 09-30-2022



Total	100.00	100.00
Other	1.07	16.18
Cash	11.73	5.20
Bonds	48.19	51.17
Non-US Stocks	14.33	9.45
US Stocks	24.69	18.01
Asset Class	Net %	Cat%

		From al	D	0-4	F		D b	П с		A			
		Fund	Bmark	Cat	Func	1 ,	Benchma	ark [] C	ategory .	Average			
<u></u>	Cyclical	37.48	39.10	38.05		7	:	1				1	
÷.	Basic Materials	4.26	4.38	4.19									
A	Consumer Cyclical	11.33	10.57	10.24									
,	Financial Services	15.67	14.74	14.87									
fi	Real Estate	6.22	9.41	8.75									
W	Sensitive	39.97	36.44	39.40								1	
	Communication Services	6.45	5.66	6.60		: v							
•	Energy	4.39	5.06	4.99									
Ф	Industrials	10.69	10.78	9.84				i					
	Technology	18.44	14.94	17.97				<u> </u>	0				
-	Defensive	22.54	24.46	22.53]			
Ħ	Consumer Defensive	6.51	7.44	6.89		-	·						
+	Healthcare	12.83	13.66	12.36)					
•	Utilities	3.20	3.36	3.28									
					0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ð JPMorgan Core Bond R6	_	27.65	27.65	_	_
⇒ JPMorgan US Research Enhanced Equity R6	-	9.80	37.45	-	_
∋ JPMorgan US Equity R6	_	9.65	47.10	_	_
⊕ JPMorgan Core Plus Bond R6	_	9.24	56.34	_	_
⊕ Jpmorgan Us Govt Mmkt Fund Im Shares (Restricted)	12-2049	8.66	65.00	-	-
JPMorgan Inflation Managed Bond ETF	_	7.60	72.59	_	_
∋ JPMorgan International Rsrch Enh Eq ETF	-	5.63	78.23	-	_
⊕ JPMorgan High Yield R6	-	4.62	82.84	-	_
JPMorgan International Equity R6	-	3.85	86.69	-	_
⇒ JPMorgan BetaBuilders US Mid Cap Eg ETF	_	2.37	89.06	_	_

Total Holdings 22



MFS Growth R6 MFEKX

Portfolio Manager(s)

Eric Fischman since 04-2002 Paul Gordon since 07-2017 Bradford Mak since 06-2021

Quantitative Screens

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

Management: The fund's management has been in place for 20.51 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 0.49 is 48.96% 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	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category

Morningstar Index Russell 1000 Growth TR USD

55k

50k

45k 40k 35k

30k

25k

20k 15k

Large Growth

▼ Manager Change V Partial Mgr Change

■ Fund: \$10,000

Expense Ratio

- Category: \$10,000
3.7.7.7.

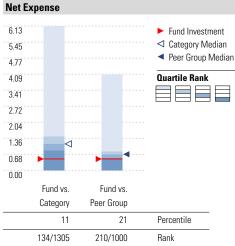
										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
36.74	8.88	7.49	2.55	30.99	2.68	37.81	31.74	23.76	-33.60	Total Return %
3.26	-4.17	1.82	-4.53	0.78	4.19	1.42	-6.75	-3.84	-2.94	+/- Benchmark
2.82	-1.12	3.89	-0.68	3.32	4.77	5.91	-4.12	3.31	-1.51	+/- Category
21	65	18	54	28	11	10	56	40	65	Tot Ret % Rank in Cat
1,569	1,427	1,493	1,324	1,259	1,294	1,246	1,238	1,251	1,274	# of Funds in Cat
32	33	35	24	21	18	11	27	14	_	Turnover %

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 10 year Since Inception 3 year 5 year Fund Return % -6.09 -28.22 5.52 10.29 12.65 13.45 10.67 Benchmark Return % -3.60 -22.59 12.17 13.70 11.36 -4.09 -27 10 6 77 8 95 11.36 Category Average % 86 63 68 29 22 % Rank in Category 1.303 1.256 1.146 1.067 795 # of Funds in Category

0.56

0.53

0.48



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	-4.21	_	-3.29
Beta	0.93	_	0.97
R-Squared	98.13	_	93.15
Standard Deviation	21.79	23.13	23.33
Sharpe Ratio	0.32	0.52	0.37
Tracking Error	3.35	_	6.09
Information Ratio	-1.53	_	-0.78
Up Capture Ratio	87.11	_	88.47
Down Capture Ratio	99.67	-	97.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.89	23.78	23.27
Price/Book Ratio	6.92	8.32	6.18
Geom Avg Mkt Cap \$B	237.89	240.14	266.70
ROE	33.97	41.06	37.20



Growth of \$10,000

0.62

0.61

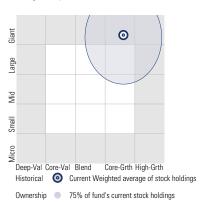
0.59

0.57

MFS Growth R6 MFEKX

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

Equity

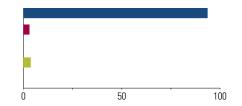
0	21	68	Laige
0	8	3	IVIIO
0	0	0	ollidii

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	3.54	2.00
Bonds	0.00	0.01
Non-US Stocks	2.90	4.27
US Stocks	93.56	93.35
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Sec	ctor Weighting as of 09-	30-2022			
		Fund	Bmark	Cat	Fund • Benchmark [Category Average
<u></u>	Cyclical	29.51	25.91	28.66	
A	Basic Materials	3.41	1.20	1.51	
A	Consumer Cyclical	10.46	16.68	15.69	
,	Financial Services	13.35	6.40	9.74	
fi	Real Estate	2.29	1.63	1.72	
W	Sensitive	51.64	55.67	51.49	
	Communication Services	10.68	7.45	9.75	
•	Energy	0.96	1.56	2.32	
Ф	Industrials	5.87	7.55	6.05	
	Technology	34.13	39.11	33.37	
-	Defensive	18.84	18.43	19.86	
Ħ	Consumer Defensive	3.20	6.26	4.32	
+	Healthcare	15.64	12.11	14.94	
•	Utilities	0.00	0.06	0.60	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	11.91	11.91	-30.20	Technology
Amazon.com Inc	7.28	19.19	-32.22	Consumer Cyclical
Alphabet Inc Class A	5.79	24.98	-33.97	Communication Svc
Apple Inc	5.57	30.55	-21.79	Technology
€ Currency Cash CASH_USD	3.54	34.10	_	_
Mastercard Inc Class A	3.42	37.52	-20.46	Financial Services
Adobe Inc	3.14	40.65	-51.47	Technology
Visa Inc Class A	2.91	43.57	-17.50	Financial Services
Danaher Corp	2.64	46.21	-21.27	Healthcare
Intuit Inc	2.55	48.75	-39.47	Technology
Thermo Fisher Scientific Inc	2.42	51.18	-23.85	Healthcare
NVIDIA Corp	1.88	53.05	-58.69	Technology
MSCI Inc	1.83	54.88	-30.61	Financial Services
Alphabet Inc Class C	1.75	56.64	-33.54	Communication Svc
Abbott Laboratories	1.70	58.34	-30.25	Healthcare

Total Holdings 70



MFS Instl International Equity MIEIX

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

Portfolio Manager(s)

Daniel Ling since 10-2009 Filipe Benzinho since 05-2016

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 13.01 years.

 Net Expense: The fund's expense ratio of 0.69 is 25.81% lower than the Foreign Large Blend category average.

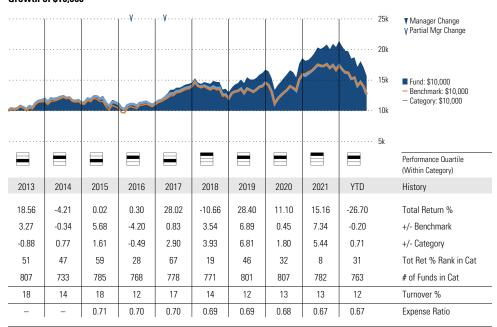
Morningstar Investment Management LLC Analysis

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.

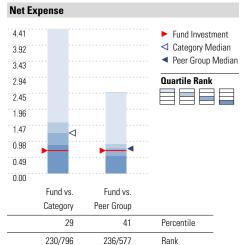
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.24	_	0.08
Beta	0.96	_	1.01
R-Squared	93.04	_	93.77
Standard Deviation	18.36	18.48	19.26
Sharpe Ratio	0.10	-0.03	-0.02
Tracking Error	4.90	-	4.83
Information Ratio	0.46	-	-0.01
Up Capture Ratio	104.42	-	103.08
Down Capture Ratio	95.27	-	103.04

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.00	11.06	11.27
Price/Book Ratio	2.37	1.49	1.51
Geom Avg Mkt Cap \$B	56.09	34.91	41.65
ROE	20.55	18.13	20.02



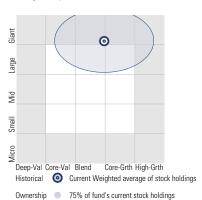
MFS Instl International Equity MIEIX

Morningstar CategoryMorningstaForeign Large BlendMSCI ACW

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

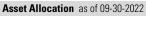
Equity

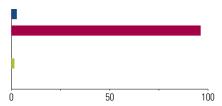
1. /			
15	40	37	Large
2	4	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

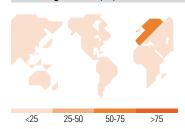




Total	100 00	400.00
Other	0.00	0.83
Cash	1.32	0.82
Bonds	0.00	0.62
Non-US Stocks	96.13	94.78
US Stocks	2.55	2.94
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2022												
		Fund	Bmark	Cat	Fund	•	Bench	mark	[] Cate	gory Ave	erage			
Դ	Cyclical	34.23	42.29	38.90			_							•
A	Basic Materials	7.10	8.16	7.50]							
A	Consumer Cyclical	10.04	10.91	10.70										
,	Financial Services	17.09	20.73	18.44										
命	Real Estate	0.00	2.49	2.26	[
W	Sensitive	33.10	35.38	35.46										
	Communication Services	3.23	6.35	5.49										
•	Energy	2.49	6.26	5.64										
Ф	Industrials	16.73	11.87	14.29										
	Technology	10.65	10.90	10.04			- 0			_				
→	Defensive	32.65	22.32	25.63										
Ħ	Consumer Defensive	13.96	9.14	10.18										
٠	Healthcare	17.57	9.95	12.44		- 1								
•	Utilities	1.12	3.23	3.01	I	1								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2022



	Fund %	Cat %	
Greater Asia	25.57	36.02	
Japan	15.52	18.20	
Australasia	0.00	5.40	
Asia-4 Tigers	5.09	6.89	
Asia-ex 4 Tigers	4.96	5.53	
Not Classified	0.00	0.00	

Americas	Fund % 7.00	Cat % 9.12	Greater Europe	Fund % 67.43	Cat % 54.87	Market Maturity	Fund %
North America	7.00	7.95	United Kingdom	11.24	13.86	Developed Markets	95.04
Central/Latin	0.00	1.17	W euro-ex UK	54.76	39.70	Emerging Markets	4.96
			Emrgng Europe	0.00	0.06	Not Available	0.00
			Africa	1.43	1.25		

Top 10 Holdings as of 09-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Nestle SA	3.99	3.99	-14.55	Consumer Defensive
⊕ Roche Holding AG	3.25	7.23	-13.08	Healthcare
⊕ Schneider Electric SE	2.65	9.88	-30.51	Industrials
⊕ Air Liquide SA	2.52	12.40	-13.76	Basic Materials
LVMH Moet Hennessy Louis Vuitton SE	2.47	14.87	-15.08	Consumer Cyclical
⊖ Novo Nordisk A/S Class B	2.33	17.20	4.70	Healthcare
	2.25	19.45	-14.84	Financial Services
⊕ Hitachi Ltd	2.21	21.66	-1.03	Industrials
⊕ Capgemini SE	2.09	23.76	-22.09	Technology
⊕ UBS Group AG	2.03	25.79	-9.51	Financial Services

Total Holdings 83



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.

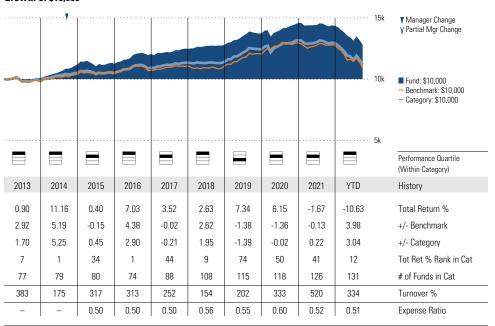
Morningstar Investment Management LLC Analysis

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.

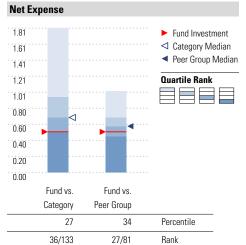
ESG Metrics

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			
	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

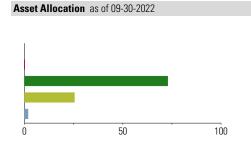
Signature

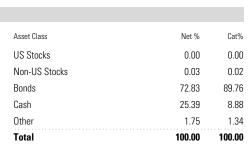
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Duration





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

Sector Weighting as of 09-	30-2022													
	Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] Ca	ategory	Avera	ge			
Government	40.62	-	48.81											
Treasury	5.10	_	36.04											
Inflation - Protected	0.41	_	1.12	1[
Agency/Quasi Agency	1.49	_	5.97											
Other Government Related	33.62	_	5.68											
Corporate	3.60	-	12.31]							
Corporate Bond	2.60	_	11.41											
Bank Loan	0.06	_	0.11											
Convertible	0.76	_	0.79	•										
Preferred	0.18	_	0.00	ĺ										
Securitized	8.07	-	5.28											
Agency MBS Pass-Through	2.80	_	2.75											
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.02	_	0.32	0										
Non-Agency Residential MBS	1.24	_	0.09	<u></u>										
Commercial MBS	0.25	_	0.46	0										
Asset-Backed	2.96	_	1.37											
Covered Bond	0.80	_	0.29	0										
Municipal	0.03	_	0.10											
Cash & Equivalents	31.75	-	19.83				:							
Other	15.04	_	13.55											
				0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ RFR USD SOFR/1.32000 12/21/22-1Y LCH Pay	12-2023	35.51	35.51	_
→ RFR USD SOFR/1.32000 12/21/22-1Y LCH Receive	12-2023	34.83	70.34	_
⊕ IRS EUR -0.25000 09/21/22-5Y LCH Pay	09-2027	19.92	90.26	-
⊕ IRS EUR -0.25000 09/21/22-5Y LCH Receive	09-2027	17.85	108.11	_
⊕ Euro Schatz Future Sept 22	09-2022	15.22	123.33	-
⊇ 2 Year Treasury Note Future Sept 22	10-2022	14.19	137.52	_
⊕ 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



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.

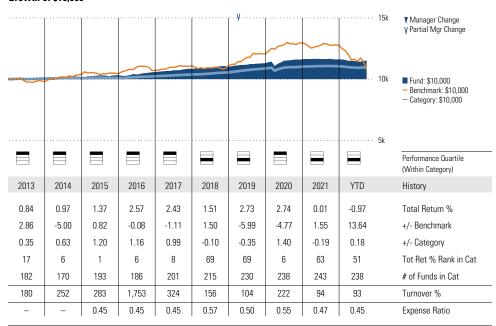
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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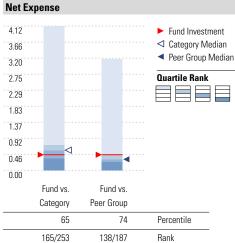
ESG Metrics

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			ĺ						
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		Ė							
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.

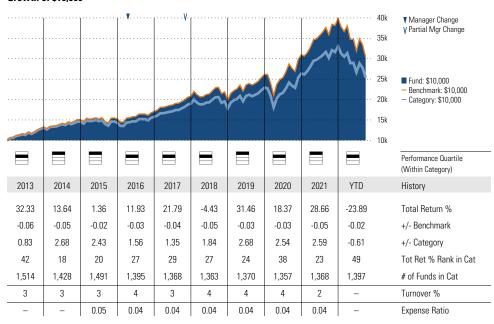
Morningstar Investment Management LLC Analysis

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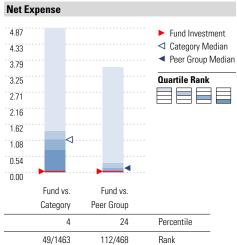
ESG Metrics

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



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

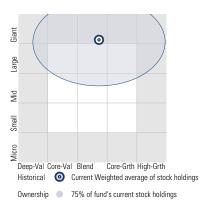
Asset Allocation as of 09-30-2022

Morningstar Category Morningstar Index

Large Blend S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

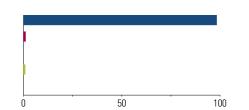
Equity

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	
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 Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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 team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

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

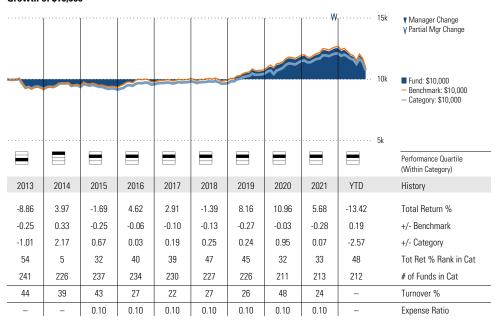
Morningstar Investment Management LLC Analysis

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

ESG Metrics

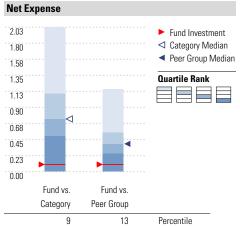
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000



Trailing Performance





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

21/166

Rank

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

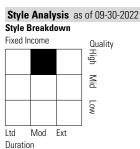
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.37	4.52	6.08
Avg Eff Maturity	7.70	-	6.57

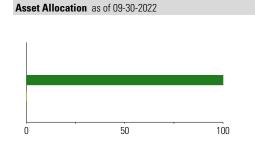


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Vanguard Inflation-Protected Secs Adm VAIPX

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





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

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

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

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

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

Total Holdings 49



Vanguard International 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.

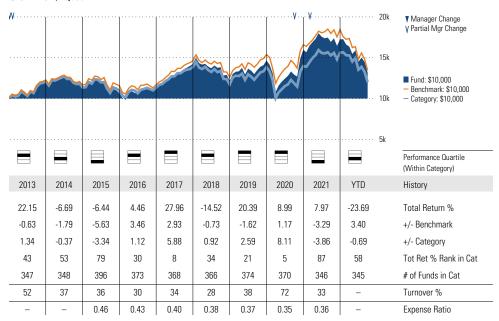
Morningstar Investment Management LLC Analysis

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.

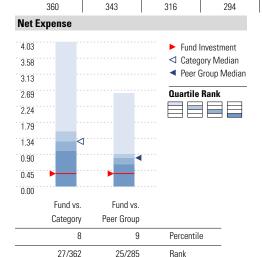
ESG Metrics

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

Growth of \$10,000

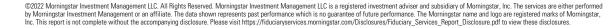






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.38	_	0.34
Beta	1.04	_	1.04
R-Squared	92.26	_	89.47
Standard Deviation	20.65	19.12	21.05
Sharpe Ratio	0.03	-0.04	-0.02
Tracking Error	5.79	_	7.05
Information Ratio	0.18	_	-0.02
Up Capture Ratio	104.09	_	102.74
Down Capture Ratio	99.77	_	102.75

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



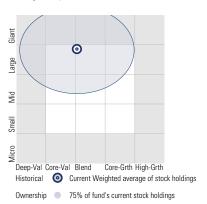


Vanguard International Value Inv VTRIX

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 Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

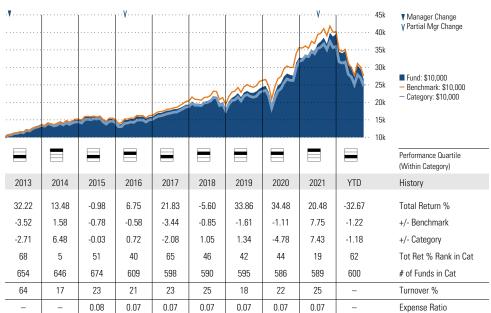
Morningstar Investment Management LLC Analysis

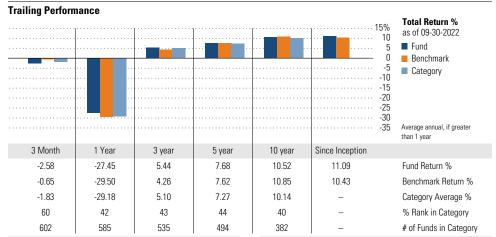
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

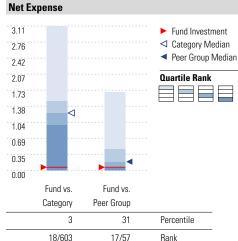
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Mid-Cap Growth Index Admiral VMGMX

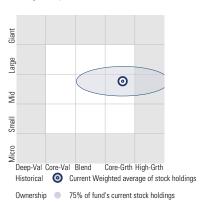
Morningstar Category

Mid-Cap Growth

Morningstar Index Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown

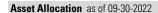
Equity

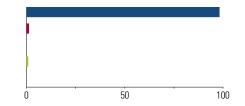
3	4	16	Laige
3	32	42	MIN
0	0	0	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fun	d	▼ B	enchr	nark	∏ Ca	teaon	y Aver	age				
Դ	Cyclical	26.25	25.90	28.48						. 1			-3-				
A	Basic Materials	3.87	2.90	2.50													
Д	Consumer Cyclical	9.26	15.37	12.72				[
, L	Financial Services	5.55	5.63	9.78													
ŵ	Real Estate	7.57	2.00	3.48													
W	Sensitive	55.77	54.51	48.04												_	
	Communication Services	6.10	4.82	3.34													
•	Energy	5.27	4.69	2.97													
Ф	Industrials	13.30	15.84	14.50		-		• [
	Technology	31.10	29.16	27.23													
→	Defensive	17.99	19.59	23.47													
Ħ	Consumer Defensive	1.27	3.24	2.51		'											
+	Healthcare	16.72	16.04	20.24													
•	Utilities	0.00	0.31	0.72													
					0%	5	10	15	20	25	30	35	40	45	50	55	60

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

Total Holdings 181



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

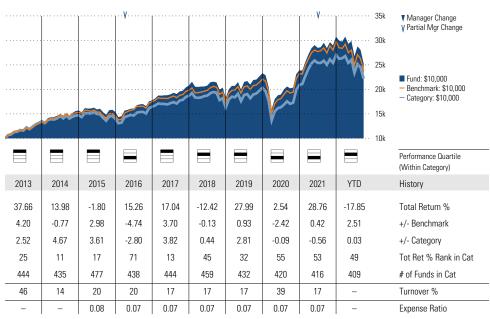
Morningstar Investment Management LLC Analysis

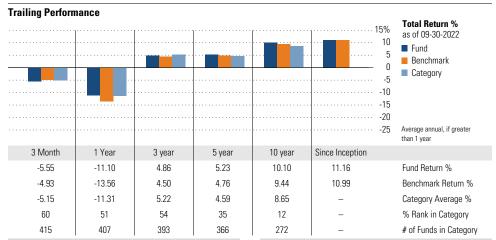
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

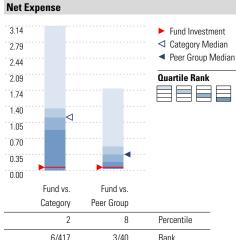
ESG Metrics

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

Growth of \$10,000







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

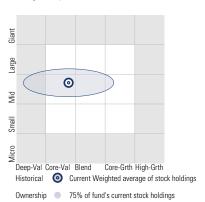
Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



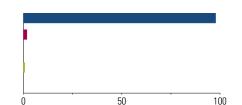
Style Breakdown

Equity

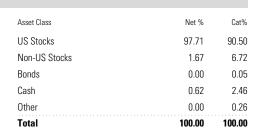
. ,			
5	9	0	Large
31	52	3	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2022



				_			_		п -				
		Fund	Bmark	Cat	Fund	,	Bend	chmarl	k C	ategory	/ Avera	ge	
b	Cyclical	45.29	46.07	41.08									
ů.	Basic Materials	5.71	5.87	5.82									
Д	Consumer Cyclical	9.98	10.16	10.46									
ê	Financial Services	16.78	17.84	18.41									
æ	Real Estate	12.82	12.20	6.39									
MI	Sensitive	27.27	33.19	33.83									
	Communication Services	2.62	3.59	3.06		` <u>.</u>							
ð	Energy	5.32	5.26	6.91									
Ф	Industrials	10.94	14.35	15.16									
	Technology	8.39	9.99	8.70									
→	Defensive	27.44	20.72	25.09									
=	Consumer Defensive	6.85	4.43	6.92									
٠	Healthcare	7.90	7.39	11.57		· '	_ [
•	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
○ Welltower OP LLC	1.20	2.48	-22.88	Real Estate
	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
O VICI Properties Inc Ordinary Shares	1.01	8.96	2.82	Real Estate
	1.00	9.97	-5.62	Utilities
	0.98	10.94	17.15	Financial Services
	0.97	11.91	-38.12	Basic Materials
⊕ Eversource Energy	0.93	12.84	-12.21	Utilities
	0.92	13.77	-1.83	Consumer Defensive
	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.

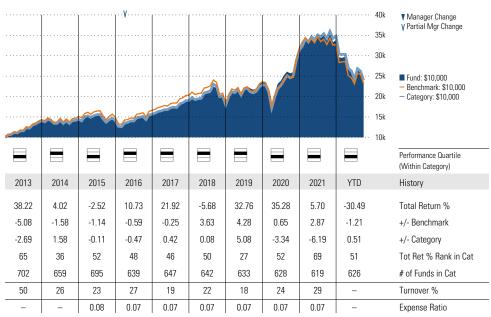
Morningstar Investment Management LLC Analysis

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 % -1.3540 58 77 59 62 % Rank in Category 635 620 585 542 409 # of Funds in Category

	- 1			-		1	
Net Expe	nse						
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		_

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

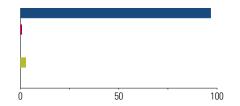
0	0	0	Large 1
2	16	19	Mid
6	28	30	Small

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.

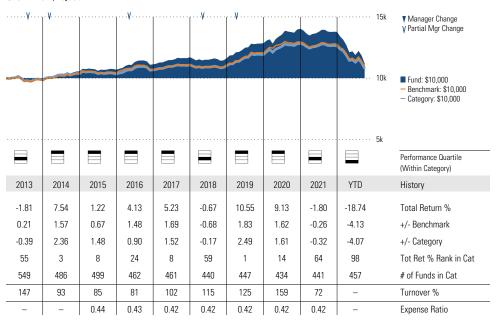
Morningstar Investment Management LLC Analysis

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.

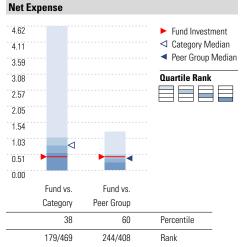
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth of \$10,000







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



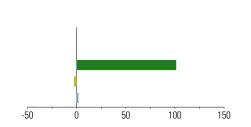
Duration

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	_

