

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.

✔ **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 0.54 is 41.94% lower than the Foreign Large Blend category average.

Growth of \$10,000



Morningstar Investment Management LLC Analysis

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

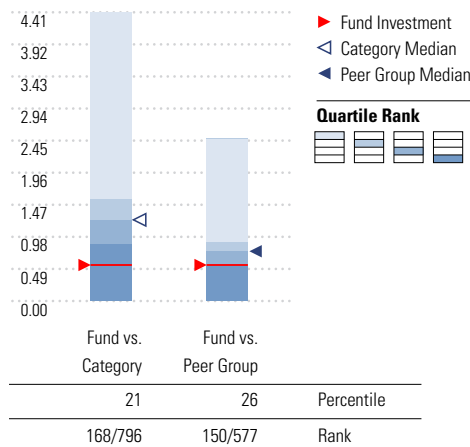
ESG Metrics

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

Trailing Performance



Net Expense



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

| Metric | 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

| Metric | 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 |

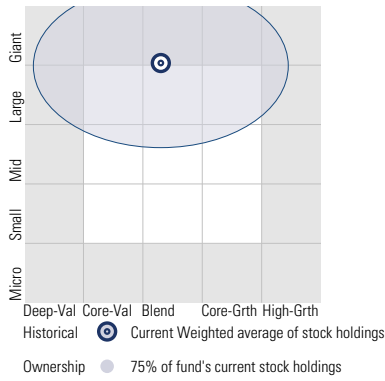
American Funds Intl Gr and Inc R6 RIGGX

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



Asset Allocation as of 09-30-2022



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

Sector Weighting as of 09-30-2022



World Regions % Equity 09-30-2022



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 28.28 | 36.02 | Americas | 15.73 | 9.12 | Greater Europe | 55.98 | 54.87 | Developed Markets | 84.41 |
| Japan | 7.17 | 18.20 | North America | 11.06 | 7.95 | United Kingdom | 16.06 | 13.86 | Emerging Markets | 15.59 |
| Australasia | 0.28 | 5.40 | Central/Latin | 4.67 | 1.17 | W euro-ex UK | 39.28 | 39.70 | Not Available | 0.00 |
| Asia-4 Tigers | 10.32 | 6.89 | | | | Emrgng Europe | 0.24 | 0.06 | | |
| Asia-ex 4 Tigers | 10.51 | 5.53 | | | | Africa | 0.40 | 1.25 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

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 |
| ⊖ ASML Holding NV | 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Baird Aggregate Bond Inst BAGIX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

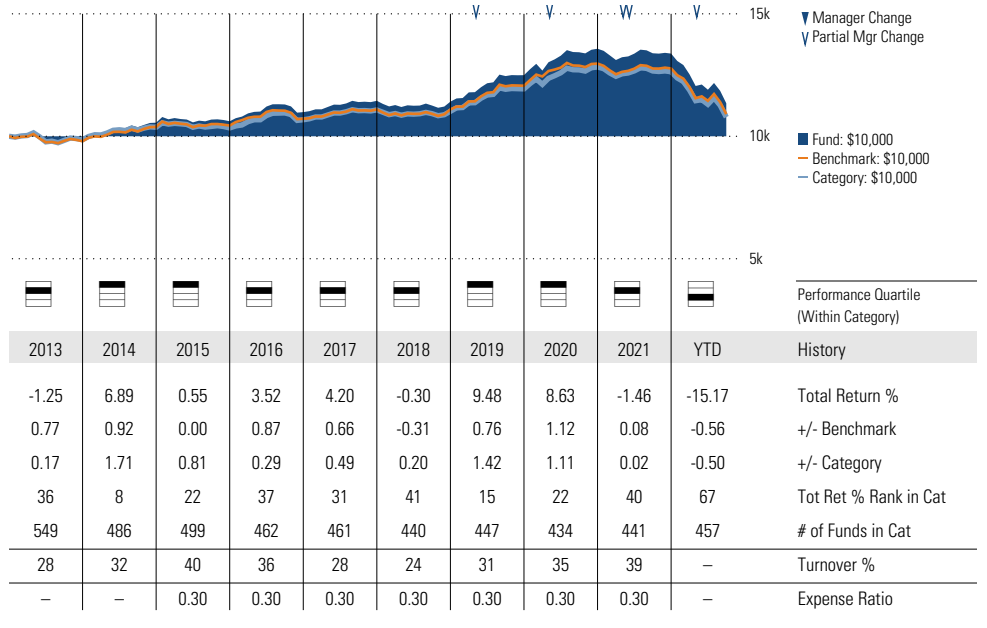
Morningstar Investment Management LLC Analysis

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

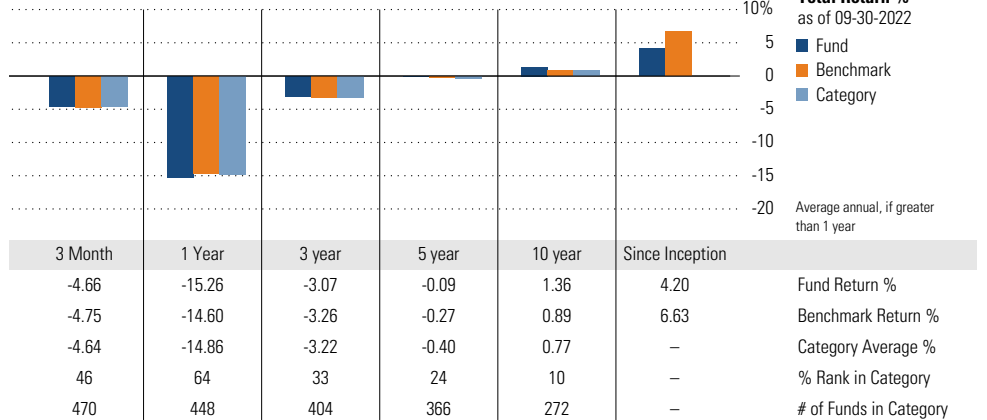
ESG Metrics

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

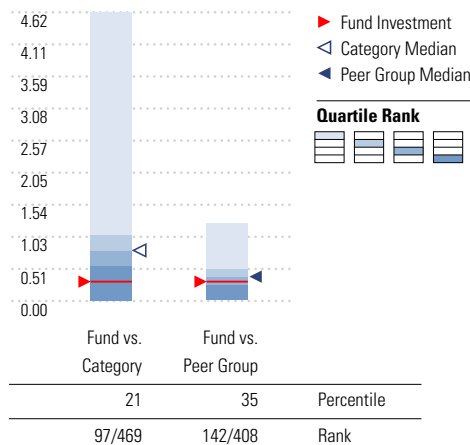
Growth of \$10,000



Trailing Performance



Net Expense



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

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

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.58 | 4.43 | 5.95 |
| Avg Eff Maturity | 8.50 | - | 8.08 |

Baird Aggregate Bond Inst BAGIX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2022

Style Breakdown



Asset Allocation as of 09-30-2022

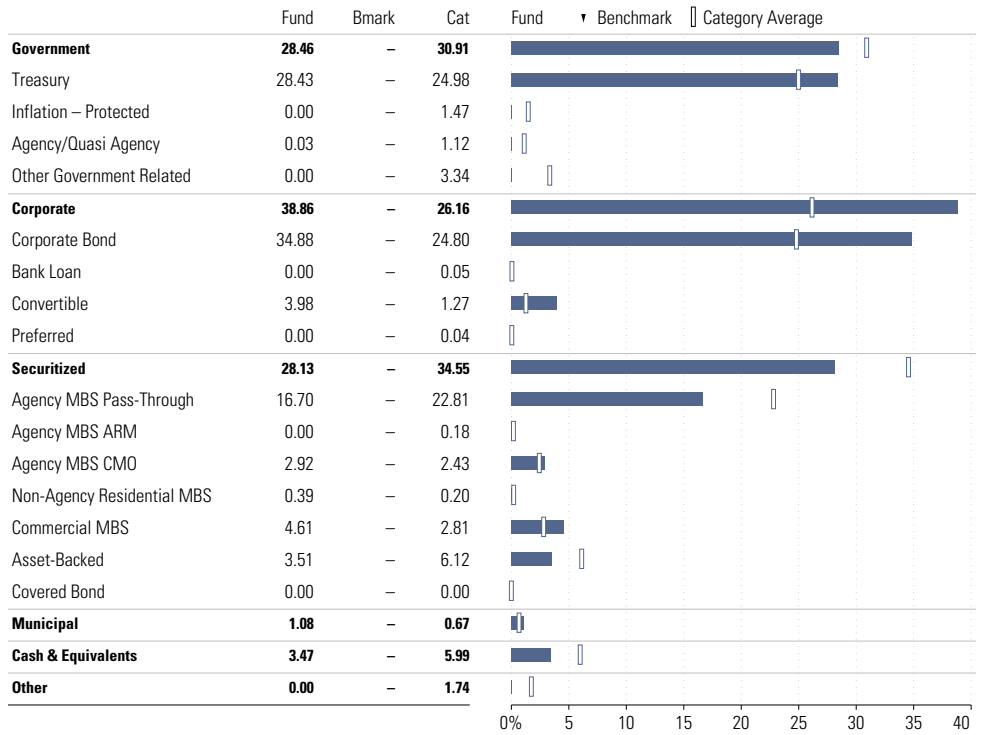


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.05 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 92.52 | 94.93 |
| Cash | 3.43 | 2.71 |
| Other | 4.05 | 2.30 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

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

Sector Weighting as of 09-30-2022



Top 10 Holdings as of 09-30-2022

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury Bonds 2.5% | 02-2045 | 4.09 | 4.09 | - |
| United States Treasury Bonds 2.88% | 05-2043 | 3.42 | 7.52 | - |
| ⊖ First American Government Obligs U | 02-2030 | 3.16 | 10.68 | - |
| ⊖ United States Treasury Notes 0.38% | 07-2024 | 3.02 | 13.70 | - |
| ⊕ United States Treasury Notes 1.13% | 08-2028 | 2.96 | 16.67 | - |
| ⊖ United States Treasury Notes 2.25% | 11-2025 | 2.81 | 19.48 | - |
| ⊖ United States Treasury Notes 2.25% | 11-2027 | 2.02 | 21.50 | - |
| ⊖ United States Treasury Bonds 1.38% | 11-2040 | 1.99 | 23.48 | - |
| ⊖ United States Treasury Notes 2% | 11-2026 | 1.65 | 25.13 | - |
| ⊕ United States Treasury Notes 1.25% | 08-2031 | 1.60 | 26.73 | - |

Total Holdings 1528

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Global Allocation Instl MALOX

Morningstar Category
Global Allocation

Morningstar Index
Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017
David Clayton since 01-2017
Rick Rieder since 04-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Global Allocation 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 5.75 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 0.84 is 26.96% lower than the Global Allocation category average.

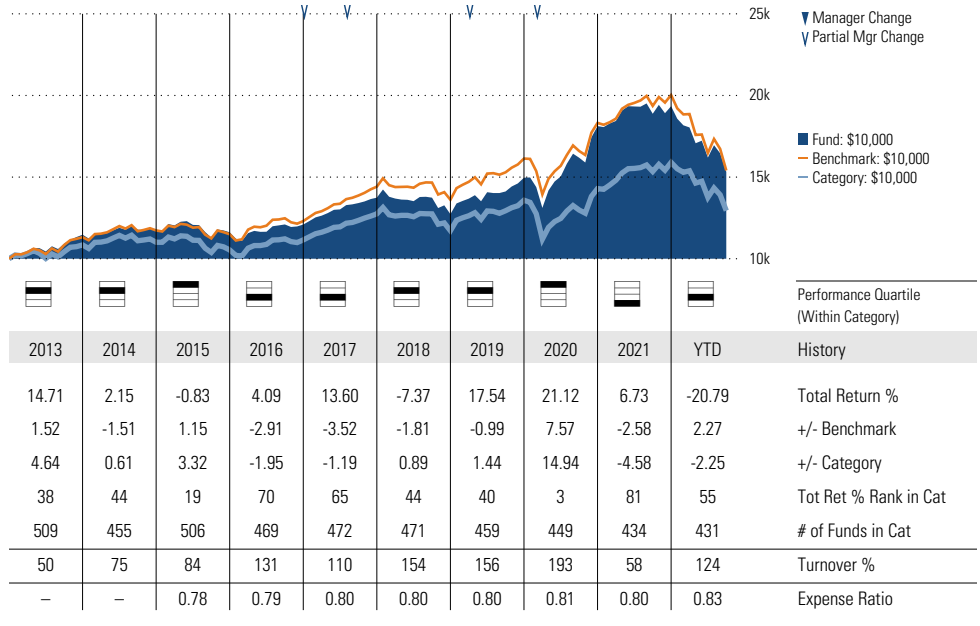
Morningstar Investment Management LLC Analysis

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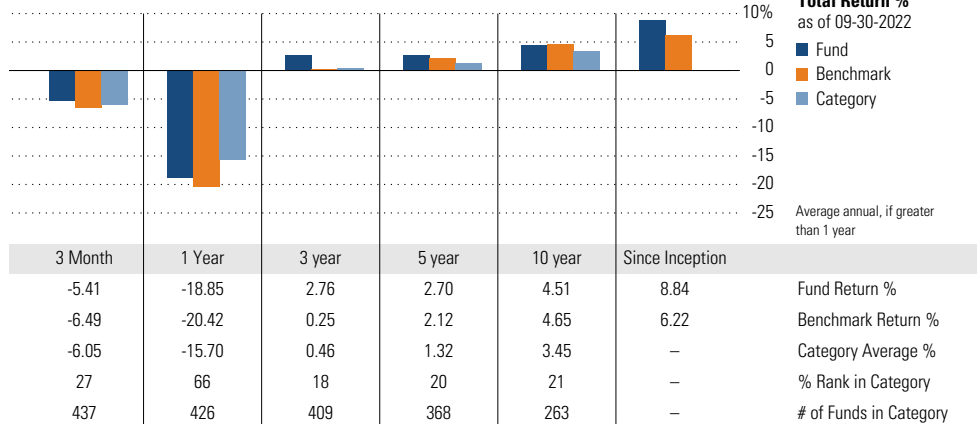
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 3 | 07-31-2022 |
| Carbon Risk Score | Medium Risk | 06-30-2022 |

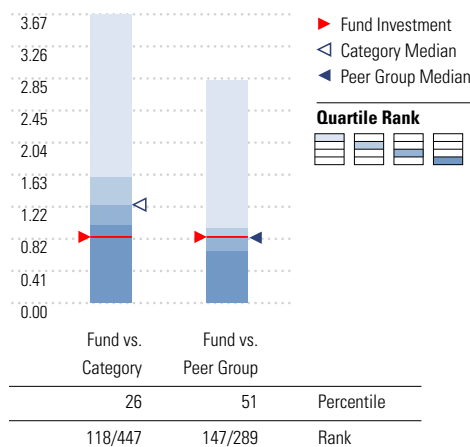
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 2.48 | - | 0.24 |
| Beta | 1.00 | - | 0.99 |
| R-Squared | 97.70 | - | 87.90 |
| Standard Deviation | 13.85 | 13.72 | 14.59 |
| Sharpe Ratio | 0.22 | 0.04 | 0.04 |
| Tracking Error | 2.10 | - | 5.05 |
| Information Ratio | 1.19 | - | -0.02 |
| Up Capture Ratio | 105.82 | - | 99.99 |
| Down Capture Ratio | 92.51 | - | 99.51 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 18.56 | 14.02 | 14.05 |
| Price/Book Ratio | 2.84 | 2.13 | 1.98 |
| Avg Eff Duration | 0.81 | - | 4.07 |

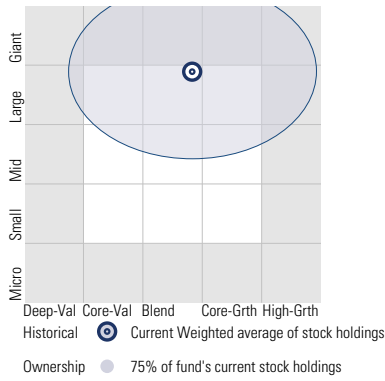
BlackRock Global Allocation Instl MALOX

Morningstar Category
Global Allocation

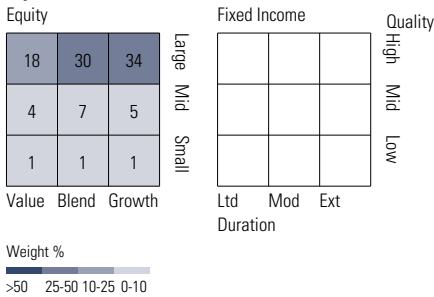
Morningstar Index
Morningstar Gbl Allocation TR USD

Style Analysis as of 09-30-2022

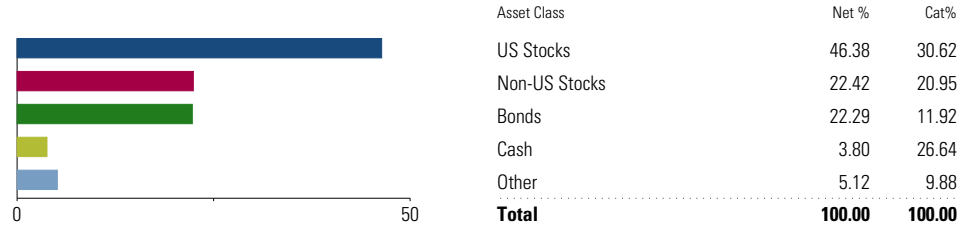
Morningstar Style Box™



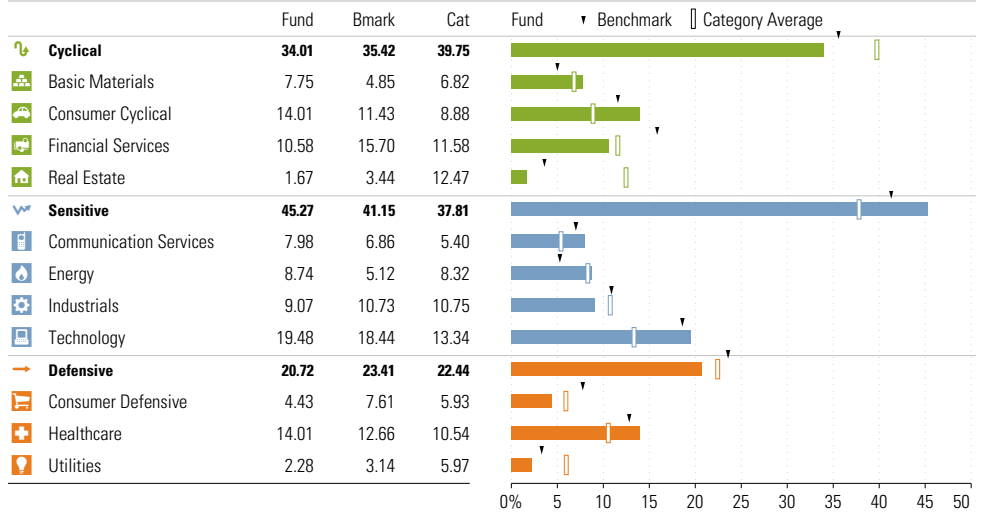
Style Breakdown



Asset Allocation as of 09-30-2022



Sector Weighting as of 09-30-2022



Top 10 Holdings as of 09-30-2022

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|---------------|-------------|--------------|--------------|--------------------|
| ⊖ Microsoft Corp | - | 2.70 | 2.70 | -30.20 | Technology |
| ⊕ Japan (Government Of) #1062 06/06/2022 | 06-2022 | 2.31 | 5.02 | - | - |
| ⊖ Apple Inc | - | 2.20 | 7.22 | -21.79 | Technology |
| ⊖ Alphabet Inc Class C | - | 1.75 | 8.97 | -33.54 | Communication Svc |
| ⊕ Amazon.com Inc | - | 1.68 | 10.65 | -32.22 | Consumer Cyclical |
| ⊖ UnitedHealth Group Inc | - | 1.33 | 11.98 | 1.52 | Healthcare |
| ⊖ ConocoPhillips | - | 1.24 | 13.22 | 47.02 | Energy |
| ⊕ Japan (Government Of) #1073 07/25/2022 | 07-2022 | 1.21 | 14.43 | - | - |
| ⊕ Mastercard Inc Class A | - | 1.02 | 15.45 | -20.46 | Financial Services |
| ⊖ Enbridge Inc | - | 0.94 | 16.39 | 8.88 | Energy |

Total Holdings 2062

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.35 is 40.68% lower than the Inflation-Protected Bond category average.

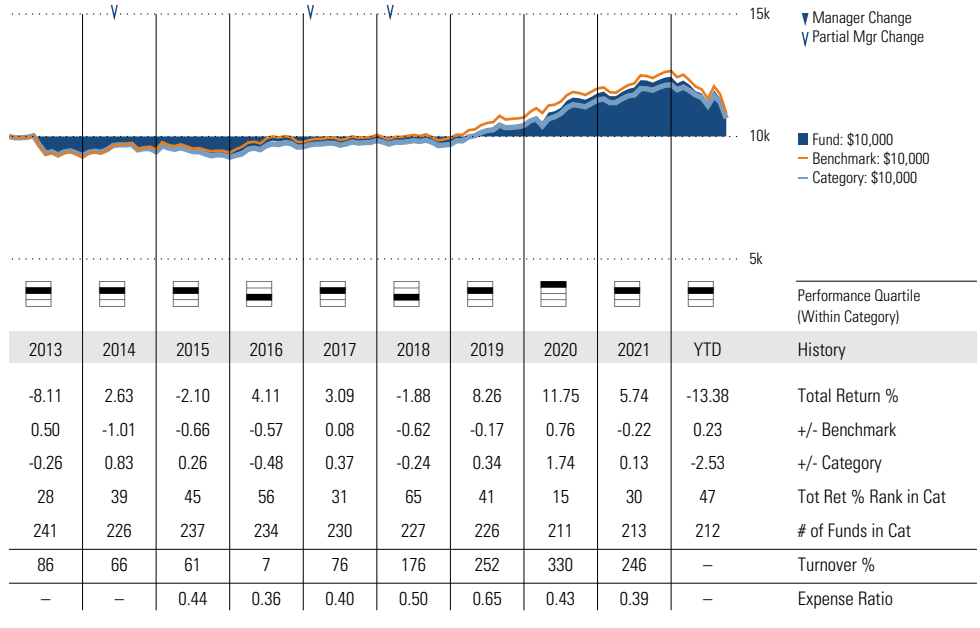
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 08-31-2022 |

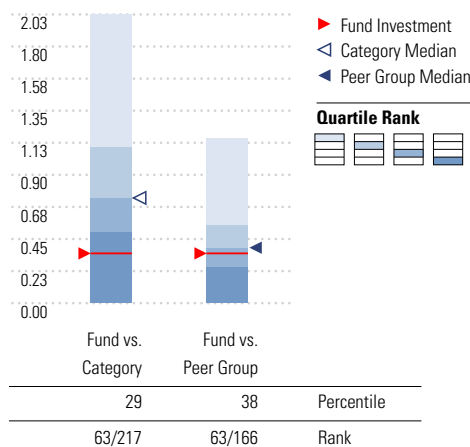
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 0.37 | - | 0.20 |
| Beta | 1.03 | - | 0.91 |
| R-Squared | 98.80 | - | 88.08 |
| Standard Deviation | 7.13 | 6.87 | 6.78 |
| Sharpe Ratio | 0.11 | 0.06 | 0.10 |
| Tracking Error | 0.81 | - | 2.52 |
| Information Ratio | 0.48 | - | -0.20 |
| Up Capture Ratio | 103.86 | - | 92.73 |
| Down Capture Ratio | 99.60 | - | 90.87 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.86 | 4.52 | 6.08 |
| Avg Eff Maturity | 9.04 | - | 6.57 |

BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2022

Style Breakdown



Asset Allocation as of 09-30-2022



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

Credit Rating Breakdown

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

Sector Weighting as of 09-30-2022

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|-------------------------------|--------------|-------|--------------|--|-----------|------------------|
| Government | 87.86 | - | 89.38 | [Bar chart showing Government sector weighting] | | |
| Treasury | 2.24 | - | 0.32 | [Bar chart showing Treasury weighting] | | |
| Inflation – Protected | 85.61 | - | 83.82 | [Bar chart showing Inflation-Protected weighting] | | |
| Agency/Quasi Agency | 0.00 | - | 0.03 | [Bar chart showing Agency/Quasi Agency weighting] | | |
| Other Government Related | 0.01 | - | 5.21 | [Bar chart showing Other Government Related weighting] | | |
| Corporate | 1.94 | - | 2.54 | [Bar chart showing Corporate sector weighting] | | |
| Corporate Bond | 1.88 | - | 2.26 | [Bar chart showing Corporate Bond weighting] | | |
| Bank Loan | 0.00 | - | 0.18 | [Bar chart showing Bank Loan weighting] | | |
| Convertible | 0.06 | - | 0.10 | [Bar chart showing Convertible weighting] | | |
| Preferred | 0.00 | - | 0.00 | [Bar chart showing Preferred weighting] | | |
| Securitized | 2.82 | - | 4.91 | [Bar chart showing Securitized sector weighting] | | |
| Agency MBS Pass-Through | 0.00 | - | 0.60 | [Bar chart showing Agency MBS Pass-Through weighting] | | |
| Agency MBS ARM | 0.00 | - | 0.00 | [Bar chart showing Agency MBS ARM weighting] | | |
| Agency MBS CMO | 0.00 | - | 0.41 | [Bar chart showing Agency MBS CMO weighting] | | |
| Non-Agency Residential MBS | 0.19 | - | 0.24 | [Bar chart showing Non-Agency Residential MBS weighting] | | |
| Commercial MBS | 0.53 | - | 0.84 | [Bar chart showing Commercial MBS weighting] | | |
| Asset-Backed | 2.10 | - | 2.64 | [Bar chart showing Asset-Backed weighting] | | |
| Covered Bond | 0.00 | - | 0.18 | [Bar chart showing Covered Bond weighting] | | |
| Municipal | 0.00 | - | 0.02 | [Bar chart showing Municipal sector weighting] | | |
| Cash & Equivalents | 7.34 | - | 2.40 | [Bar chart showing Cash & Equivalents weighting] | | |
| Other | 0.05 | - | 0.74 | [Bar chart showing Other weighting] | | |

Top 10 Holdings as of 09-30-2022

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

Total Holdings 267

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997
Liam O'Connell since 11-2010

Quantitative Screens

✗ **Performance:** The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 25.24 years.

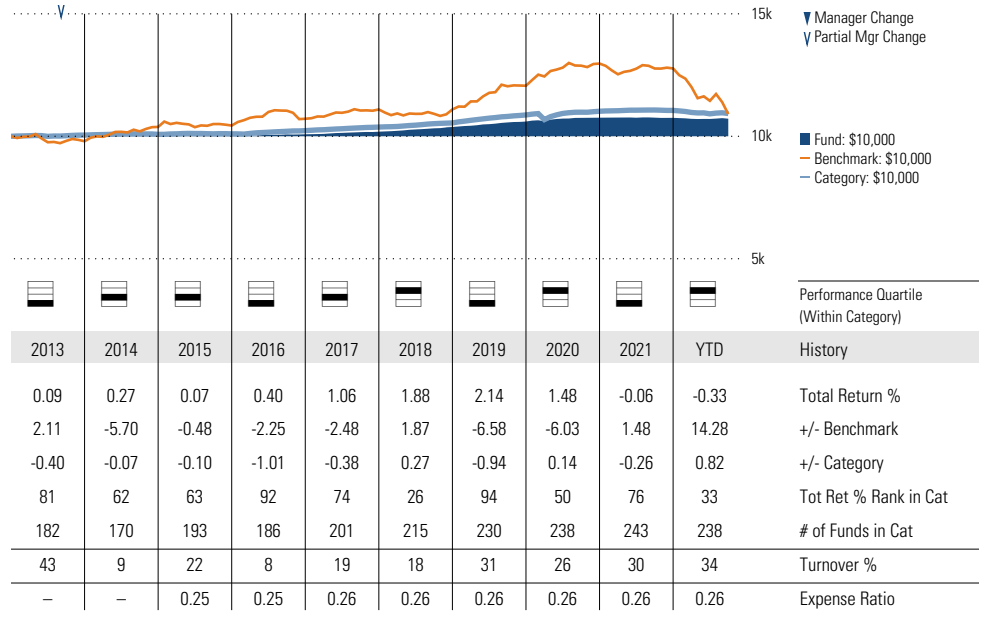
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.26 is 44.68% lower than the Ultrashort Bond category average.

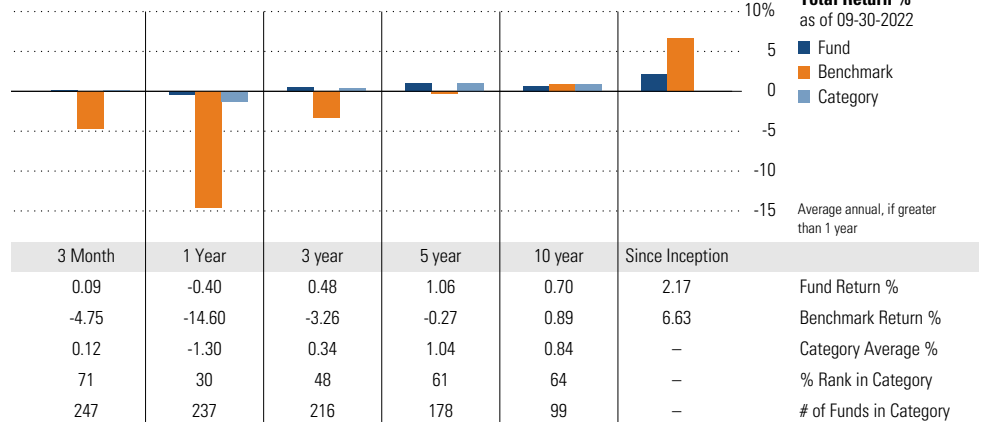
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

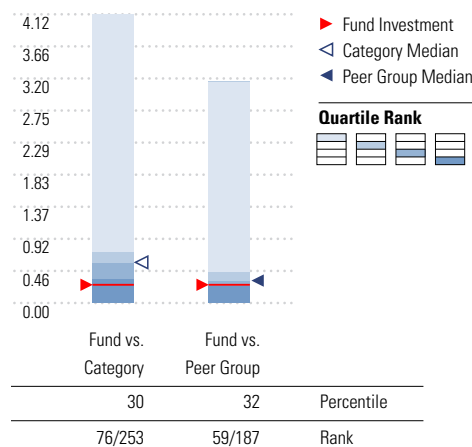
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.65 | - | 0.71 |
| Beta | 0.05 | - | 0.12 |
| R-Squared | 28.38 | - | 16.20 |
| Standard Deviation | 0.55 | 5.36 | 1.88 |
| Sharpe Ratio | -0.26 | -0.70 | -0.23 |
| Tracking Error | 5.09 | - | 5.17 |
| Information Ratio | 0.73 | - | 0.69 |
| Up Capture Ratio | 12.06 | - | 25.28 |
| Down Capture Ratio | 1.85 | - | 12.13 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 0.36 | 4.43 | 0.90 |
| Avg Eff Maturity | 2.55 | - | 2.34 |

Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2022

Style Breakdown



Asset Allocation as of 09-30-2022

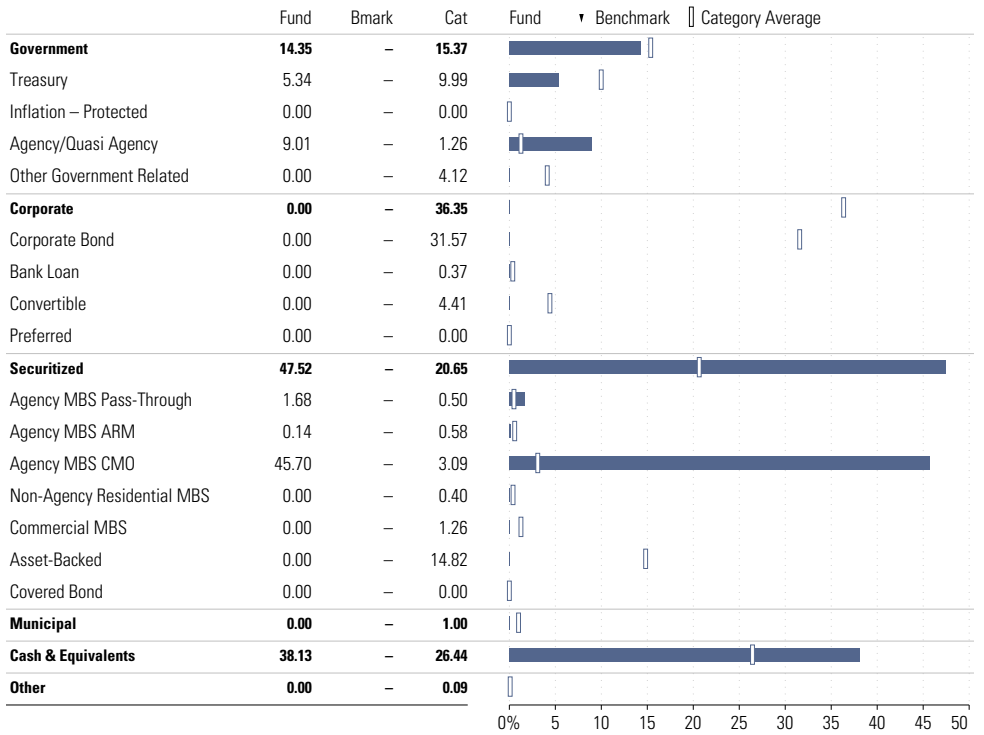


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.00 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 61.87 | 70.09 |
| Cash | 38.13 | 27.70 |
| Other | 0.00 | 2.22 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|--------|-------|-------|
| AAA | 100.00 | 3.53 | 43.89 |
| AA | 0.00 | 74.59 | 6.32 |
| A | 0.00 | 10.82 | 18.20 |
| BBB | 0.00 | 8.32 | 21.88 |
| BB | 0.00 | 0.28 | 1.39 |
| B | 0.00 | 0.00 | 1.10 |
| Below B | 0.00 | 0.00 | 0.26 |
| Not Rated | 0.00 | 2.46 | 6.97 |

Sector Weighting as of 09-30-2022



Top 10 Holdings as of 09-30-2022

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---|---------------|-------------|--------------|---------------------|
| ⊕ Novasc Repo 1 Repo | 04-2022 | 23.03 | 23.03 | - |
| ⊕ Bofam Repo 1 Repo | 04-2022 | 12.06 | 35.09 | - |
| ⊕ Government National Mortgage Association 0.74857% | 07-2050 | 6.50 | 41.59 | - |
| Federal Home Loan Banks 0.4% | 06-2024 | 4.40 | 45.99 | - |
| ⊖ Federal National Mortgage Association 0.95657% | 08-2059 | 2.45 | 48.44 | - |
| ⊖ Federal Home Loan Mortgage Corporation 0.90657% | 09-2049 | 2.08 | 50.52 | - |
| ⊖ Federal National Mortgage Association 0.90657% | 06-2050 | 2.04 | 52.55 | - |
| ⊖ Federal Home Loan Mortgage Corporation 0.90657% | 01-2050 | 1.76 | 54.31 | - |
| ⊖ Government National Mortgage Association 2.26188% | 03-2067 | 1.70 | 56.02 | - |
| ⊖ Government National Mortgage Association 0.82% | 02-2065 | 1.68 | 57.70 | - |

Total Holdings 222

⊕ Increase ⊖ Decrease ✱ New to Portfolio

T. Rowe Price Dividend Growth PRDGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

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 22.52 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 0.62 is 22.5% 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 | 4 | 08-31-2022 |
| Carbon Risk Score | Low Risk | 06-30-2022 |

Growth of \$10,000



Trailing Performance



Net Expense



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 | 0.23 | - | -1.32 |
| Beta | 0.87 | - | 0.96 |
| R-Squared | 96.03 | - | 95.48 |
| Standard Deviation | 17.98 | 20.30 | 19.87 |
| Sharpe Ratio | 0.45 | 0.45 | 0.37 |
| Tracking Error | 4.47 | - | 4.01 |
| Information Ratio | -0.15 | - | -0.98 |
| Up Capture Ratio | 88.94 | - | 92.89 |
| Down Capture Ratio | 88.57 | - | 97.59 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 24.12 | 17.98 | 18.23 |
| Price/Book Ratio | 4.62 | 3.38 | 3.60 |
| Geom Avg Mkt Cap \$B | 145.52 | 164.20 | 210.33 |
| ROE | 33.19 | 31.94 | 32.91 |

T. Rowe Price Dividend Growth PRDGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2022

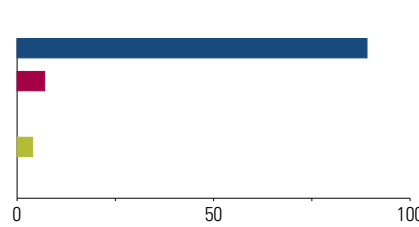
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2022



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 89.03 | 94.84 |
| Non-US Stocks | 7.01 | 2.67 |
| Bonds | 0.00 | 0.87 |
| Cash | 3.96 | 0.53 |
| Other | 0.00 | 1.09 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2022



Top 15 Holdings as of 09-30-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--------------------------------|-------------|--------------|--------------|--------------------|
| Microsoft Corp | 5.92 | 5.92 | -30.20 | Technology |
| Apple Inc | 4.05 | 9.97 | -21.79 | Technology |
| T. Rowe Price Gov. Reserve | 3.99 | 13.96 | - | - |
| UnitedHealth Group Inc | 2.61 | 16.58 | 1.52 | Healthcare |
| Danaher Corp | 2.42 | 19.00 | -21.27 | Healthcare |
| Accenture PLC Class A | 1.93 | 20.93 | -37.23 | Technology |
| Visa Inc Class A | 1.89 | 22.83 | -17.50 | Financial Services |
| Marsh & McLennan Companies Inc | 1.87 | 24.69 | -13.16 | Financial Services |
| Chubb Ltd | 1.84 | 26.54 | -4.64 | Financial Services |
| Thermo Fisher Scientific Inc | 1.78 | 28.31 | -23.85 | Healthcare |
| AbbVie Inc | 1.69 | 30.00 | 2.52 | Healthcare |
| JPMorgan Chase & Co | 1.63 | 31.63 | -32.11 | Financial Services |
| Roper Technologies Inc | 1.46 | 33.09 | -26.50 | Industrials |
| Equity Residential | 1.42 | 34.51 | -23.65 | Real Estate |
| Texas Instruments Inc | 1.41 | 35.92 | -16.04 | Technology |

Total Holdings 100

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Donald Butler since 04-2016

Michelle Louie since 11-2017

Quantitative Screens

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

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

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

✔ **Net Expense:** The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | -0.04 | - | -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 |

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2022



Sector Weighting as of 09-30-2022



Top 15 Holdings as of 09-30-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Apple Inc | 7.20 | 7.20 | -21.79 | Technology |
| ⊕ Microsoft Corp | 5.83 | 13.03 | -30.20 | Technology |
| ⊕ Amazon.com Inc | 3.30 | 16.33 | -32.22 | Consumer Cyclical |
| ⊕ Tesla Inc | 2.07 | 18.40 | -24.70 | Consumer Cyclical |
| ⊕ Alphabet Inc Class A | 1.93 | 20.33 | -33.97 | Communication Svc |
| ⊕ Alphabet Inc Class C | 1.80 | 22.13 | -33.54 | Communication Svc |
| ⊕ Berkshire Hathaway Inc Class B | 1.51 | 23.64 | -10.70 | Financial Services |
| ⊕ UnitedHealth Group Inc | 1.45 | 25.10 | 1.52 | Healthcare |
| ⊕ 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 |
| ⊕ JPMorgan Chase & Co | 1.00 | 30.79 | -32.11 | Financial Services |
| ⊕ Procter & Gamble Co | 0.99 | 31.78 | -21.17 | Consumer Defensive |
| ⊕ Visa Inc Class A | 0.97 | 32.75 | -17.50 | Financial Services |

Total Holdings 506

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998

Awais Khan since 07-2021

Quantitative Screens

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

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

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

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

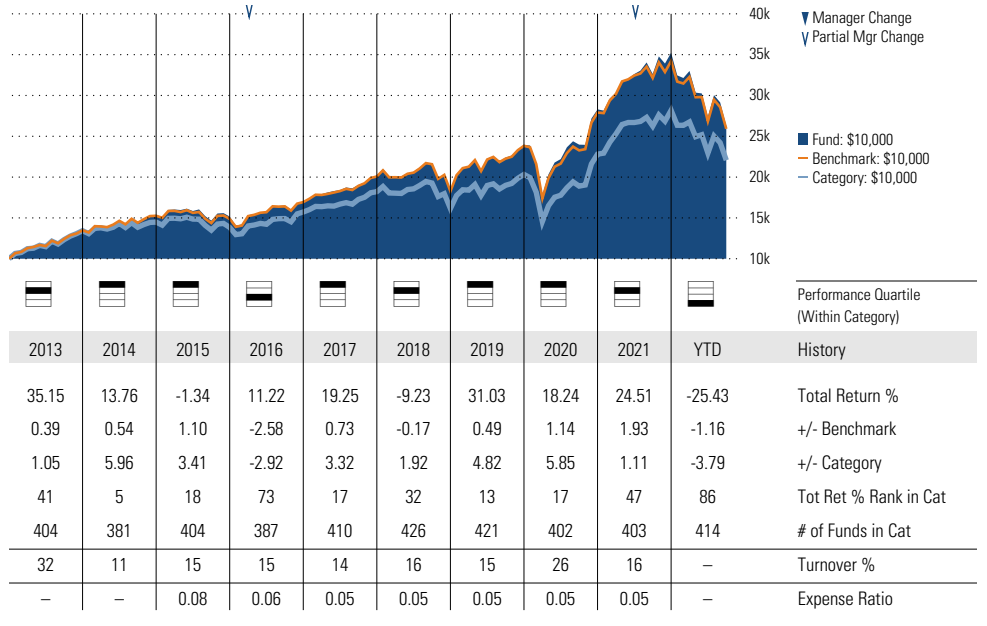
Morningstar Investment Management LLC Analysis

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

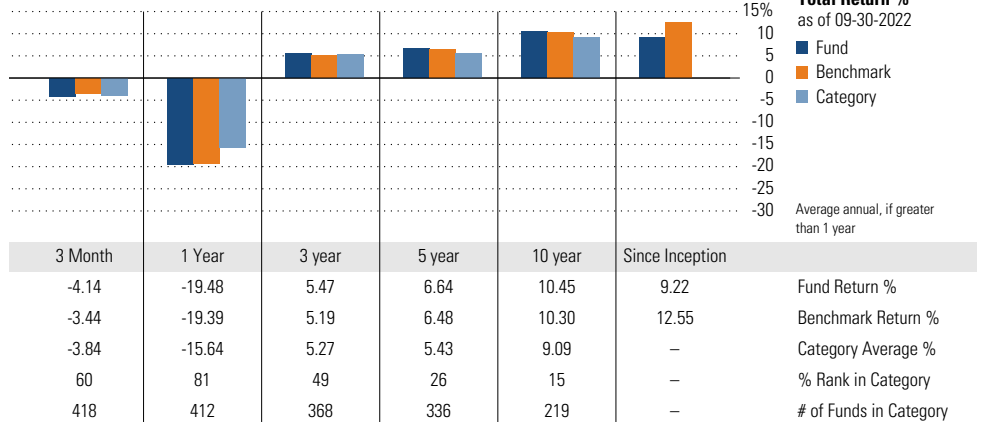
ESG Metrics

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

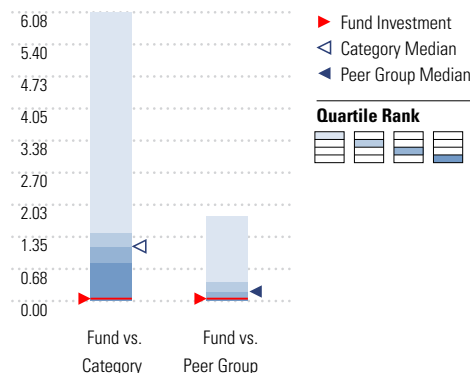
Growth of \$10,000



Trailing Performance



Net Expense



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

Portfolio Metrics

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

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

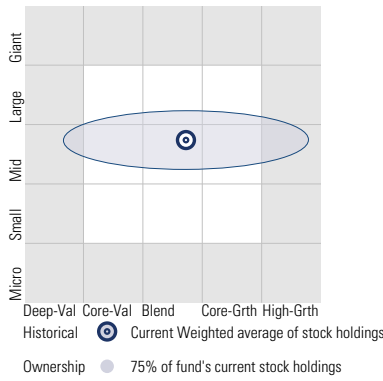
Mid-Cap Blend

Morningstar Index

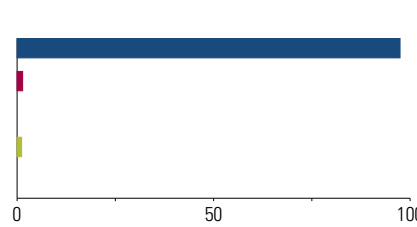
Russell Mid Cap TR USD

Style Analysis as of 09-30-2022

Morningstar Style Box™

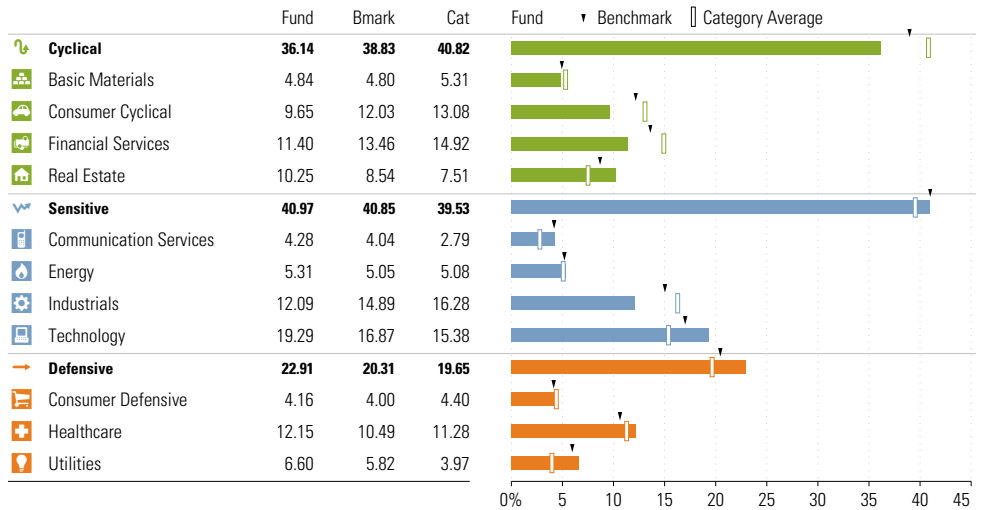


Asset Allocation as of 09-30-2022

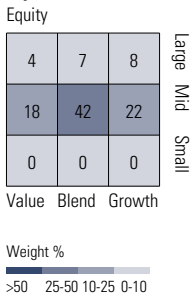


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 97.44 | 95.83 |
| Non-US Stocks | 1.41 | 1.74 |
| Bonds | 0.00 | 0.00 |
| Cash | 1.15 | 1.84 |
| Other | 0.00 | 0.60 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2022



Style Breakdown



Top 15 Holdings as of 09-30-2022

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

Total Holdings 367

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Index Adm VSMAX

Morningstar Category
Small Blend

Morningstar Index
Russell 2000 TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Small 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 6.43 years.

✘ **Style:** The fund has landed in its primary style box — Small Blend — 65.71 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.05 is 94.9% lower than the Small Blend category average.

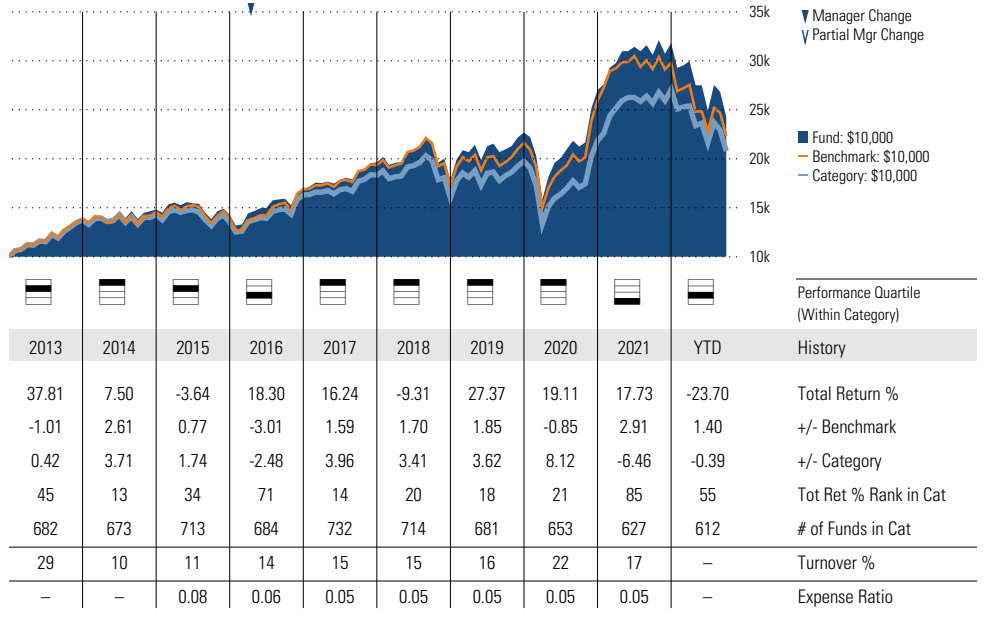
Morningstar Investment Management LLC Analysis

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

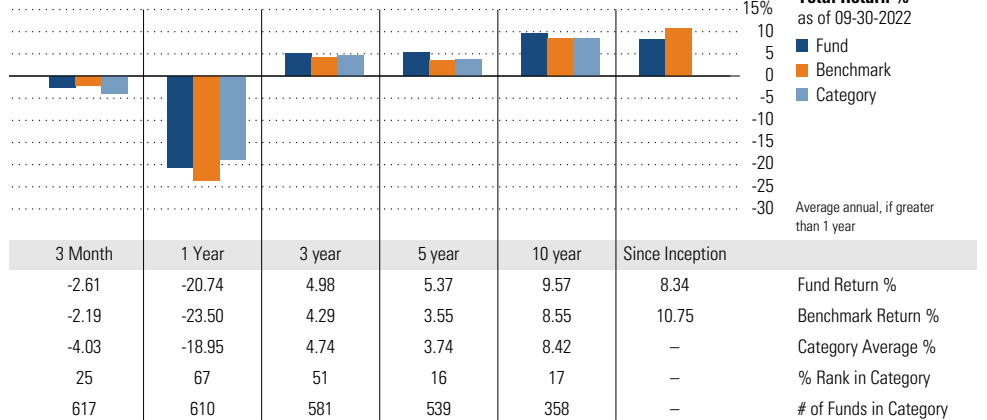
ESG Metrics

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

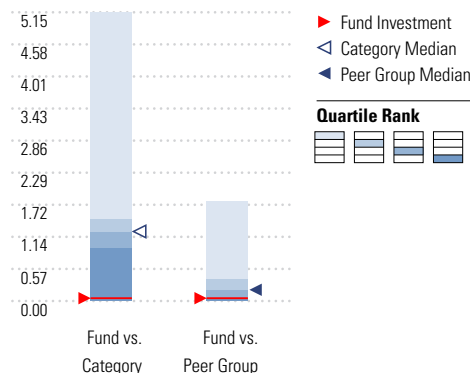
Growth of \$10,000



Trailing Performance



Net Expense



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 | 0.81 | - | 0.41 |
| Beta | 0.96 | - | 0.95 |
| R-Squared | 97.59 | - | 93.92 |
| Standard Deviation | 24.64 | 25.47 | 25.06 |
| Sharpe Ratio | 0.29 | 0.27 | 0.27 |
| Tracking Error | 3.99 | - | 6.07 |
| Information Ratio | 0.17 | - | -0.11 |
| Up Capture Ratio | 96.86 | - | 96.88 |
| Down Capture Ratio | 94.54 | - | 96.30 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 12.72 | 10.42 | 11.99 |
| Price/Book Ratio | 2.20 | 1.74 | 1.94 |
| Geom Avg Mkt Cap \$B | 5.05 | 1.99 | 3.74 |
| ROE | 15.00 | 8.51 | 18.97 |

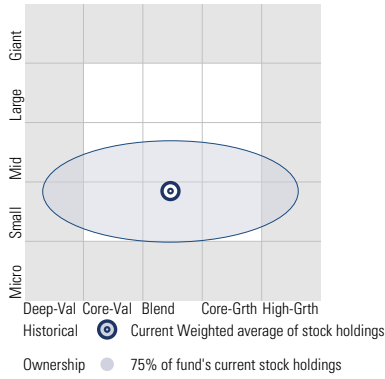
Vanguard Small Cap Index Adm VSMAX

Morningstar Category
Small Blend

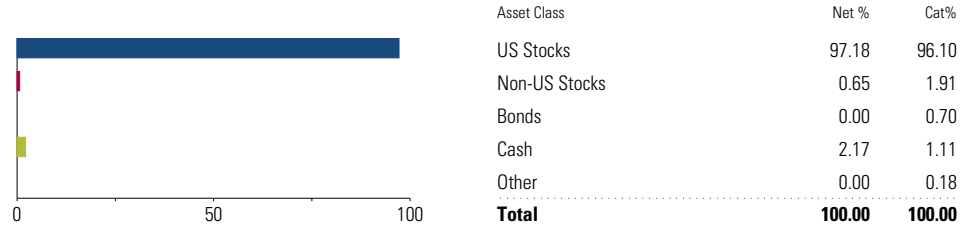
Morningstar Index
Russell 2000 TR USD

Style Analysis as of 09-30-2022

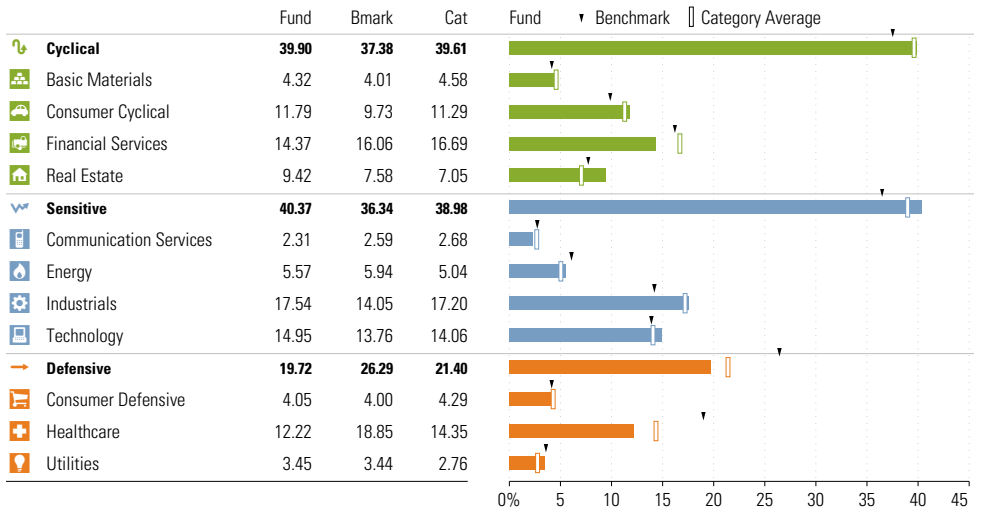
Morningstar Style Box™



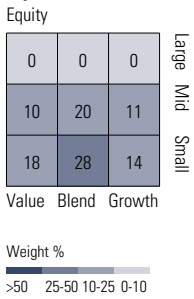
Asset Allocation as of 09-30-2022



Sector Weighting as of 09-30-2022



Style Breakdown



Top 15 Holdings as of 09-30-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Slcmt1142 | 1.69 | 1.69 | - | - |
| ⊖ Mktliq 12/31/2049 | 0.45 | 2.14 | - | - |
| ⊕ Quanta Services Inc | 0.44 | 2.58 | 11.35 | Industrials |
| ⊕ Molina Healthcare Inc | 0.43 | 3.01 | 3.70 | Healthcare |
| ⊕ LPL Financial Holdings Inc | 0.36 | 3.37 | 36.94 | Financial Services |
| ⊕ EQT Corp | 0.34 | 3.71 | 88.67 | Energy |
| ⊕ Atmos Energy Corp | 0.34 | 4.05 | -0.84 | Utilities |
| ⊕ Targa Resources Corp | 0.34 | 4.39 | 17.52 | Energy |
| ⊕ IDEX Corp | 0.33 | 4.72 | -14.70 | Industrials |
| ⊕ Carlisle Companies Inc | 0.33 | 5.04 | 13.75 | Industrials |
| ⊕ Bunge Ltd | 0.32 | 5.37 | -9.76 | Consumer Defensive |
| ⊕ Steel Dynamics Inc | 0.31 | 5.68 | 15.95 | Basic Materials |
| ⊕ Brown & Brown Inc | 0.31 | 5.99 | -13.51 | Financial Services |
| ⊕ Entegris Inc | 0.30 | 6.29 | -39.88 | Technology |
| ⊕ Wolfspeed Inc | 0.30 | 6.59 | -7.52 | Technology |

Total Holdings 1518

⊕ Increase ⊖ Decrease ✨ New to Portfolio