American Funds American Balanced R6 RLBGX

Portfolio Manager(s)

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 23.76 years.

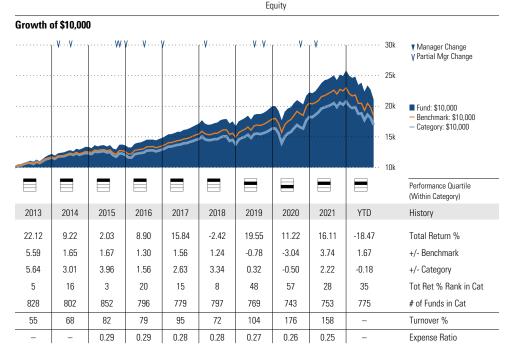
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Category Allocation--50% to 70%

Trailing Performance



4.92 Fund Investment 4 37 Peer Group Median 3.83 Quartile Rank 3.28 2.73 2.19 1 64 1.09 0.55 0.00 Fund vs. Fund vs. Peer Group Category 2 6 Percentile

13/791 38/646 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Fund Bmark Cat Alnha 1.22 -0.19 Beta 0.94 1.01 **R**-Squared 96 95 93.81 _ Standard Deviation 12.60 13.19 13.79 Sharpe Ratio 0.30 0.21 0 19 Tracking Error 2 33 3.33 -0.07 Information Ratio 0 48 Up Capture Ratio 100.69 100.14 Down Capture Ratio 94.41 101.57 **Portfolio Metrics** Fund Bmark Cat

Tunu	DITICIN	Gat
14.57	15.39	15.85
2.94	2.51	2.63
6.92	6.45	5.02
	2.94	14.5715.392.942.51

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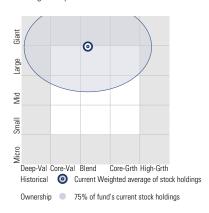


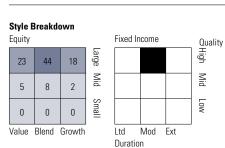
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

American Funds American Balanced R6 RLBGX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 10 Holdings as of 09-30-2022

		·
0	50	100

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

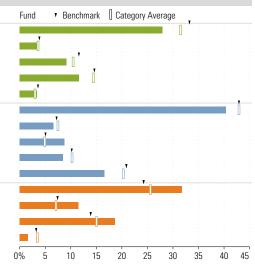
		Fund	Bmark	Cat
Դ	Cyclical	27.90	33.09	31.49
<i>.</i>	Basic Materials	3.73	3.71	3.59
A	Consumer Cyclical	9.16	11.45	10.46
цф	Financial Services	11.62	14.48	14.43
ŵ	Real Estate	3.39	3.45	3.01
~~	Sensitive	40.37	42.78	42.93
d	Communication Services	6.64	7.08	7.49
0	Energy	8.72	4.91	4.91
¢	Industrials	8.43	10.05	10.25
	Technology	16.58	20.74	20.28
-	Defensive	31.74	24.12	25.60
F	Consumer Defensive	11.52	7.27	7.10
٠	Healthcare	18.65	13.76	15.05
2	Utilities	1.57	3.09	3.45
-				

Equity Asset Class Net % Cat% US Stocks 51.73 46.54 Non-US Stocks 7.57 9.57 30.48 Bonds 34.14 Cash 4.55 6.18 Other 5.66 3.56 Total 100.00 100.00

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Capital Group Central Cash Fund	_	12.06	12.06	_	_
蓉 Cash And Other Assets Less Liablities	-	7.58	19.64	_	-
🕀 Cap Grp Cent Fd Ser li	-	5.14	24.79	_	-
⊖ Microsoft Corp	-	3.52	28.31	-30.20	Technology
\ominus UnitedHealth Group Inc	-	2.65	30.96	1.52	Healthcare
⊖ Broadcom Inc	-	2.37	33.33	-31.42	Technology
$igodoldsymbol{ m Philip}$ Morris International Inc	-	1.85	35.18	-8.65	Consumer Defensive
⊕ Pfizer Inc	-	1.47	36.65	-23.86	Healthcare
The Home Depot Inc	-	1.39	38.04	-32.14	Consumer Cyclical
CVS Health Corp	-	1.18	39.22	-5.95	Healthcare

 \oplus Increase \oplus Decrease New to Portfolio



Jin Lee since 02-2019

Leo Hee since 10-2019

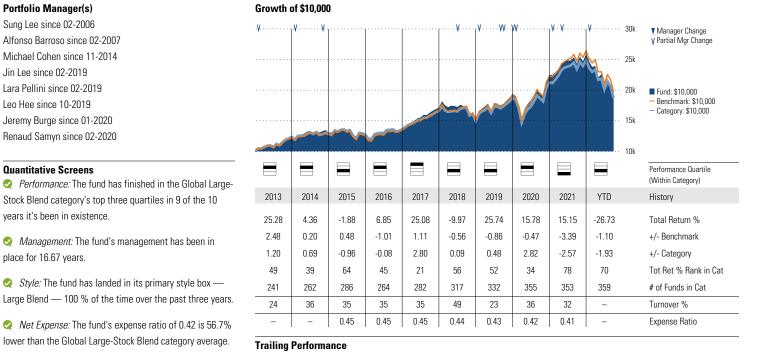
place for 16.67 years.

American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category

Morningstar Index Global Large-Stock Blend

MSCI ACWI NR USD



Morningstar Investment Management LLC Analysis

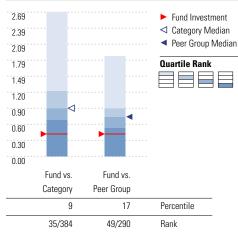
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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







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

		50	than 1	/ear	
10 year	Since Inception				
7.04	8.68		Fund	Return %	
7.28	5.01		Bench	nmark Return	%
6.99	-		Categ	ory Average	%
52	-		% Ra	nk in Catego	ry
169	-		# of F	unds in Cate	gory
3-Year Risk	Metrics				
			Fund	Bmark	Cat
Alpha			1.35	-	-0.40
Beta		0.95 – 0.9			0.96
R-Squared		97.82 - 93.64			
Standard Devia	tion	18.62 19.40 19.25			19.25
Sharpe Ratio		0.18 0.25 0.22			
Tracking Error			2.92	-	4.83
Information Ra	tio	-0.520.1			
Up Capture Rat	io	94.00 - 96.2			96.21
Down Capture	Ratio	ç	9.15	-	98.19
Portfolio M	etrics				
			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

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American Funds Capital World Gr&Inc R6 RWIGX

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Դ Cyclical

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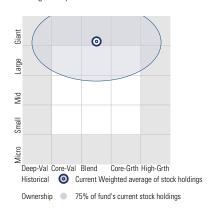
Energy

¢

F

Utilities

Style Analysis as of 09-30-2022 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



Fund

31.64

6.85

9.40

14.09

1.30

40.46

5.78

6.52

10.74

17.42

27.90

8.74

15.78

3.38

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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%

Benchmark [] Category Average Cat Fund 32.03 5.08 10.26 13.83 2.86 41.93 6.46 4.76 14.25 16.46 26.04 8.23 13.21 4.60 0% 10 15 20 25 30 35 40 45 5

Fund % Cat % Fund % Cat % Fund % Cat % Greater Asia 18.19 13.50 Greater Europe Americas 58.85 63.89 22.95 22.61 Market Maturity Fund % 5.54 6.21 90.59 Japan 5.60 North America 55.45 63.14 United Kingdom 5.87 **Developed Markets** Australasia 1.87 1.24 Central/Latin 3.40 0.75 W euro-ex UK 17.08 15.99 Emerging Markets 9.41 Asia-4 Tigers 4.72 3.46 Emrgng Europe 0.00 0.02 Not Available 0.00 Asia-ex 4 Tigers 6.00 3.26 Africa 0.00 0.39 Not Classified 0.00 0.00 >75

50

Bmark

34.31

4.54

11.20

15 78

2.79

41.71

7.48

5.25

9.59

19.39

23.97

7.83

13.05

3.09

Top 10 Holdings as of 09-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Capital Group Central Cash Fund	8.43	8.43	_	_
∋ Microsoft Corp	3.29	11.72	-30.20	Technology
➔ Broadcom Inc	3.10	14.81	-31.42	Technology
\oplus UnitedHealth Group Inc	2.42	17.23	1.52	Healthcare
\ominus Taiwan Semiconductor Manufacturing Co Ltd	2.21	19.44	-30.04	Technology
€ LVMH Moet Hennessy Louis Vuitton SE	1.53	20.97	-15.08	Consumer Cyclical
\oplus Philip Morris International Inc	1.52	22.49	-8.65	Consumer Defensive
Abbott Laboratories	1.52	24.01	-30.25	Healthcare
	1.42	25.43	1.76	Basic Materials
\oplus ASML Holding NV	1.30	26.73	-37.96	Technology

Total Holdings 338

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category MSCI ACWI NR USD

Global Large-Stock Blend

Morningstar Index

American Funds Intl Gr and Inc R6 RIGGX

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.

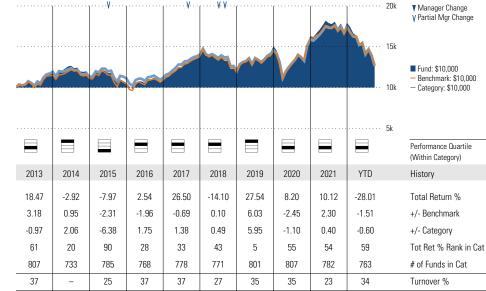
Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

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

0.58

0.58

_

4 4 1

3.92

3.43

2.94

2.45

1.96

1.47

0.98

0.49

0.00

Growth of \$10,000



Fund Investment

Category Median

Quartile Rank

Percentile

Peer Group Median

0.58

0.57

0.57

0.54

0.54

0.53

10%

5

0

-5

Total Return % as of 09-30-2022

Benchmark

Fund

Expense Ratio

10 year 3.31 3.01	Since Inception 5.66 3.81	-10 -15 -20 -25 -30	Averag than 1 Fund	ge annual, if gre year Return % :hmark Retur	
3.31	5.01			gory Average	
49	_			ank in Categ	
43	_			Funds in Categ	,
3-Year Risk	Motrico		# UI	i unus in Gat	eyory
J-TEAL NISK	WEU105	F	und	Bmark	Cat
Alpha			0.01	Dinark	0.08
Beta			1.07		1.01
			5.42	_	93.77
R-Squared				-	
Standard Devia	ition).07	18.48	19.26
Sharpe Ratio).02	-0.03	-0.02
Tracking Error		3	3.99	-	4.83
Information Rat	-().07	-	-0.01	
Up Capture Rat	107	7.28	-	103.08	
Down Capture	107	7.60	-	103.04	
Portfolio M	etrics				
		F	und	Bmark	Cat

	168/796	150/577	Rank		
Peer gro	up is a subset of tl	he category and	d includes funds with the		
same management style (active vs. passive) and similar share class					
characte	ristics.				

26

Fund vs

Peer Group

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

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Fund vs

Category

21

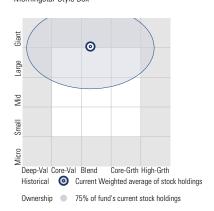


Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

American Funds Intl Gr and Inc R6 RIGGX

Style Analysis as of 09-30-2022 Morningstar Style Box™





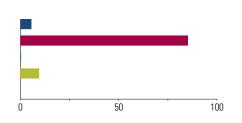


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

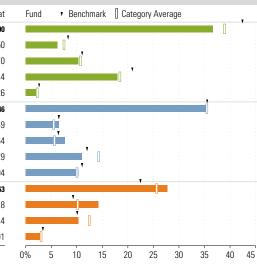
		Fund	Bmark	Cat
Դ	Cyclical	36.70	42.29	38.90
æ.	Basic Materials	6.17	8.16	7.50
	Consumer Cyclical	10.28	10.91	10.70
H	Financial Services	17.94	20.73	18.44
ŵ	Real Estate	2.31	2.49	2.26
V ^{ar}	Sensitive	35.55	35.38	35.46
đ	Communication Services	6.49	6.35	5.49
0	Energy	7.64	6.26	5.64
¢	Industrials	11.05	11.87	14.29
	Technology	10.37	10.90	10.04
-	Defensive	27.75	22.32	25.63
F	Consumer Defensive	14.24	9.14	10.18
٠	Healthcare	10.34	9.95	12.44
9	Utilities	3.17	3.23	3.01

Asset Class Net % Cat% US Stocks 2.94 5.41 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

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category Foreign Large Blend



1	Greater Asia	Fund % 28.28	Cat % 36.02	Americas	Fund % 15.73	Cat % 9.12	Greater Europe	Fund % 55.98	Cat % 54.87	Market Maturity	Fund %
	Japan	7.17	18.20	North America	11.06	7.95	United Kingdom	16.06	13.86	Developed Markets	84.41
	Australasia	0.28	5.40	Central/Latin	4.67	1.17	W euro-ex UK	39.28	39.70	Emerging Markets	15.59
	Asia-4 Tigers	10.32	6.89				Emrgng Europe	0.24	0.06	Not Available	0.00
	Asia-ex 4 Tigers	10.51	5.53				Africa	0.40	1.25		
	Not Classified	0.00	0.00								
>75	5										

Top 10 Holdings as of 09-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Đ Capital Group Central Cash M	9.26	9.26	_	_
🕀 AstraZeneca PLC	3.15	12.41	17.14	Healthcare
igodolog British American Tobacco PLC	2.91	15.32	24.01	Consumer Defensive
Taiwan Semiconductor Manufacturing Co Ltd	2.72	18.03	-30.04	Technology
\oplus 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
\ni ASML Holding NV	1.55	24.70	-37.96	Technology
➔ BAE Systems PLC	1.52	26.22	46.42	Industrials
ightarrow Nestle SA	1.33	27.55	-14.55	Consumer Defensive

Total Holdings 241

 \oplus Increase \oplus Decrease R New to Portfolio

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American Funds New World R6 RNWGX

Portfolio Manager(s)

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

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 23.3 years.

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

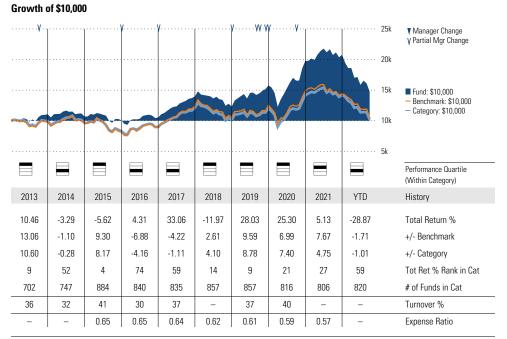
Net Expense: The fund's expense ratio of 0.57 is 50.86% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

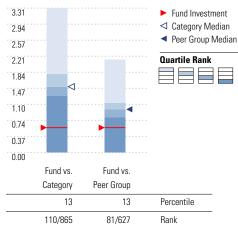
ESG Metrics

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



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.

3-Year Risk Metrics Fund Bmark Cat Alpha 2.85 -0.04 0.93 1 01 Beta **R-Squared** 83.08 89.15 Standard Deviation 19.53 19 18 20.61 Sharpe Ratio 0 10 -0.05 -0.05 Tracking Error 8.15 6.63 Information Ratio 0.34 -0.10 Up Capture Ratio 101.44 101.61 Down Capture Ratio 90.68 102.73

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15.80 9.97 10.69 Dia (Paulo Paulo)

Thoo, Earningo hatio	10.00	0.07	10.00
Price/Book Ratio	2.67	1.51	1.71
Geom Avg Mkt Cap \$B	49.35	30.78	38.21
ROE	23.44	17.48	18.39

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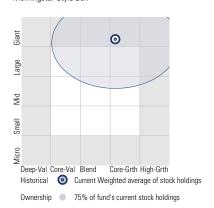


Morningstar Category Morningstar Index

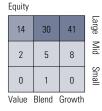
Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

Style Analysis as of 09-30-2022 Morningstar Style Box™





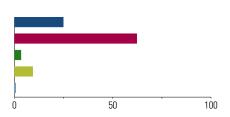


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



Sector Weighting as of 09-30-2022

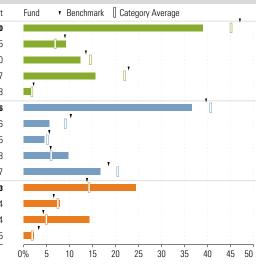
Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	38.94	46.87	45.10
æ.	Basic Materials	9.21	8.82	6.85
~	Consumer Cyclical	12.36	13.38	14.50
,	Financial Services	15.63	22.67	21.97
ŵ	Real Estate	1.74	2.00	1.78
w	Sensitive	36.60	39.51	40.66
	Communication Services	5.61	10.09	9.06
0	Energy	4.49	5.41	5.15
¢	Industrials	9.78	5.71	5.98
	Technology	16.72	18.30	20.47
	Defensive	24.45	13.61	14.23
F	Consumer Defensive	7.84	6.38	7.44
٠	Healthcare	14.34	4.11	4.94
9	Utilities	2.27	3.12	1.85
-				



Diversified Emerging Mkts

Asset Class	Net %	Cat%
US Stocks	24.77	3.08
Non-US Stocks	62.17	94.37
Bonds	3.24	0.04
Cash	9.22	2.74
Other	0.61	-0.24
Total	100.00	100.00



	Greater Asia	Fund % 39.96	Cat % 75.82	Americas	Fund % 39.27	Cat % 14.15	Greater Europe	Fund % 20.78	Cat % 10.02	Market Maturity	Fund %
	Japan	2.37	0.09	North America	30.17	3.05	United Kingdom	2.68	0.64	Developed Markets	59.14
	Australasia	0.71	0.04	Central/Latin	9.10	11.10	W euro-ex UK	16.04	1.63	Emerging Markets	40.86
	Asia-4 Tigers	6.72	24.94				Emrgng Europe	0.17	1.13	Not Available	0.00
	Asia-ex 4 Tigers	30.16	50.75				Africa	1.89	6.62		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Capital Group Central Cash Fund	9.10	9.10	-	_
∋ Microsoft Corp	3.08	12.18	-30.20	Technology
igodolog Kotak Mahindra Bank Ltd	2.15	14.32	1.34	Financial Services
$oldsymbol{eta}$ Taiwan Semiconductor Manufacturing Co Ltd	1.84	16.16	-30.04	Technology
\oplus Kweichow Moutai Co Ltd Class A	1.75	17.91	-7.71	Consumer Defensive
igodolog Reliance Industries Ltd	1.71	19.63	0.71	Energy
€ Novo Nordisk A/S Class B	1.31	20.94	4.70	Healthcare
$oldsymbol{eta}$ Thermo Fisher Scientific Inc	1.27	22.21	-23.85	Healthcare
	1.23	23.44	-14.84	Financial Services
\oplus Eli Lilly and Co	1.20	24.64	18.13	Healthcare

Total Holdings 582

 \oplus Increase \oplus Decrease otin New to Portfolio

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Baird Aggregate Bond Inst BAGIX

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

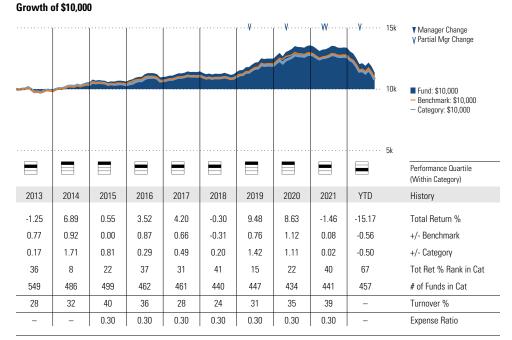
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD



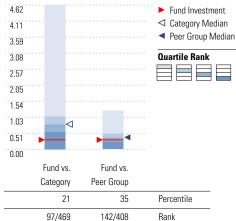
Trailing Performance



Alpha

Beta

R-Squared



Standard Deviation	5.71	5.36
Sharpe Ratio	-0.62	-0.70
Tracking Error	1.18	-
Information Ratio	0.16	-
Up Capture Ratio	113.98	-
Down Capture Ratio	106.21	-
Portfolio Metrics		
	Fund	Bmark

Fund

0.35

1 04

95.90

Bmark

Cat

0.06

1 00

91.94

5.61

-0.67

1.53

-0.06

104.83

102.46

Cat

5 95

8.08

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 Avg Eff Duration 6.58 4.43 Avg Eff Maturity 8.50 – the

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Baird Aggregate Bond Inst BAGIX

Style Analysis as of 09-30-2022 Style Breakdown Fixed Income Quality High Mid

۲0



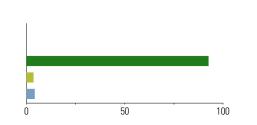
Not Rated

Credit Rating Breakdown Fund Bmark Cat 58.90 3.53 AAA 48.24 AA 3.70 74.59 11.54 12.90 10.82 А 24.71 BBB 23.90 8.32 12.75 BB 0.60 0.28 1.25 В 0.00 0.00 0.50 Below B 0.00 0.00 0.28

0.00

2.46

0.73



Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

	Fund	Bmark	Cat	Fund	۲	Benchma	rk 🛛 C	ategory	Average			
Government	28.46	_	30.91			-	-					
Treasury	28.43	-	24.98				-)			
Inflation – Protected	0.00	-	1.47	i []								
Agency/Quasi Agency	0.03	-	1.12									
Other Government Related	0.00	-	3.34		0							
Corporate	38.86	_	26.16)			
Corporate Bond	34.88	-	24.80]			
Bank Loan	0.00	-	0.05	0								
Convertible	3.98	-	1.27									
Preferred	0.00	-	0.04	0								
Securitized	28.13	-	34.55									
Agency MBS Pass-Through	16.70	-	22.81						[
Agency MBS ARM	0.00	-	0.18									
Agency MBS CMO	2.92	-	2.43									
Non-Agency Residential MBS	0.39	-	0.20	[
Commercial MBS	4.61	-	2.81									
Asset-Backed	3.51	-	6.12									
Covered Bond	0.00	-	0.00	0								
Municipal	1.08	-	0.67	Û								
Cash & Equivalents	3.47	_	5.99									
Other	0.00	-	1.74									
				0%	5	10	15	20	25	30	35	4

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	_
igodot United States Treasury Notes 0.38%	07-2024	3.02	13.70	_
United States Treasury Notes 1.13%	08-2028	2.96	16.67	-
\odot United States Treasury Notes 2.25%	11-2025	2.81	19.48	-
⊖ United States Treasury Notes 2.25%	11-2027	2.02	21.50	_
\odot United States Treasury Bonds 1.38%	11-2040	1.99	23.48	_
igodot 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 \ominus Decrease 🕸 New to Portfolio

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Morningstar Category

Intermediate Core Bond

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

Morningstar Index d TR USD

Net %

0.00

0.00

92.52

3.43

4.05

100.00

Cat%

0.05

0.00

94.93

2.71

2.30

100.00

Bloomberg	US Agg	Boug	IK	ι

DFA US Small Cap Value I DFSVX

Portfolio Manager(s)

Jed Foodall since 02-2012 Joel Schneider since 07-2015 Marc Leblond since 02-2020

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 10.59 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 0.3 is 73.91% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

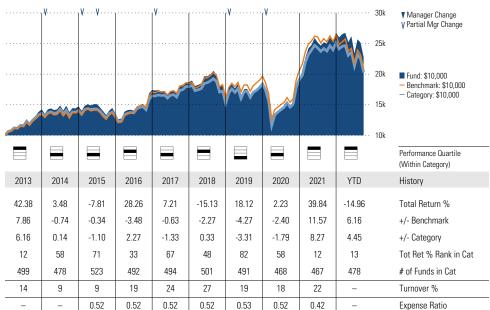
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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



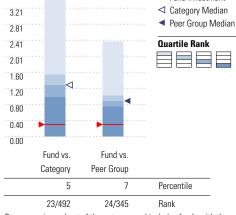
Morningstar Index Russell 2000 Value TR USD



Trailing Performance



Beta



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

R-Squared 97.43 94.89 Standard Deviation 27 97 26 48 26.98 Sharpe Ratio 0.46 0 28 0.31 Tracking Error 4.62 6.33 Information Ratio 1.12 0.12 Up Capture Ratio 111.68 99.47 Down Capture Ratio 98.16 97.32 **Portfolio Metrics** Fund Bmark Cat

1 04

Price/Earnings Ratio	7.88	8.44	9.93
Price/Book Ratio	1.14	1.16	1.45
Geom Avg Mkt Cap \$B	2.39	1.65	3.37
ROE	14.26	7.02	16.19

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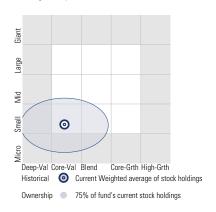


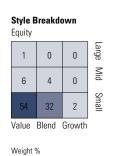
Cat

0.99

DFA US Small Cap Value I DFSVX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Top 15 Holdings as of 09-30-2022

>50 25-50 10-25 0-10

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Usd	1.70	1.70	_	_
€ Ssc Government Mm Gvmxx	0.86	2.56	_	-
∋ S+p500 Emini Fut Sep22 Xcme 20220916	0.85	3.41	_	-
ightarrow Acadia Healthcare Co Inc	0.85	4.26	28.80	Healthcare
Murphy Oil Corp	0.82	5.09	36.90	Energy
Unum Group	0.82	5.91	61.70	Financial Services
Antero Resources Corp	0.81	6.72	74.46	Energy
WESCO International Inc	0.76	7.48	-9.28	Industrials
Amkor Technology Inc	0.75	8.24	-30.62	Technology
PDC Energy Inc	0.74	8.98	20.42	Energy
Commercial Metals Co	0.72	9.70	-1.07	Basic Materials
United States Steel Corp	0.70	10.40	-23.27	Basic Materials
\ni New York Community Bancorp Inc	0.68	11.08	-25.96	Financial Services
Element Solutions Inc	0.68	11.76	-32.00	Basic Materials
Penske Automotive Group Inc	0.67	12.42	-6.80	Consumer Cyclical

Total Holdings 990

 \oplus Increase \ominus Decrease R New to Portfolio

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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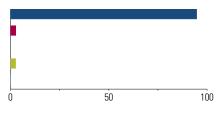
đ

Energy

¢

F

Utilities



Fund

49.76

7.21

12.62

29.16

0.77

40.87

2.36

10.66

19.27

8 58

9.35

5.18

3.83

0.34

Bmark

53.08

3.36

9.92

26 51

13.29

26.23

2.88

5.32

11.49

6.54

20.70

3.44

12.22

5.04

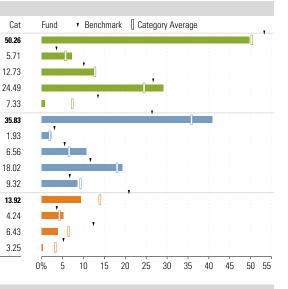
Asset Class Net % Cat% US Stocks 94.69 94.97 Non-US Stocks 2.66 2.90 Bonds 0.00 0.03 Cash 2.56 2.08 0.09 Other 0.02 Total 100.00 100.00

Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value



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Eaton Vance Income Fund of Boston R6 EIBRX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the High Yield Bond category's top three quartiles in 8 of the 8 years it's been in existence.

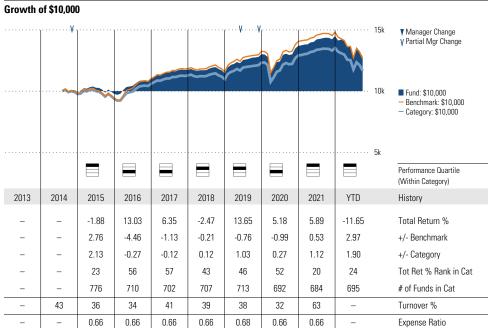
Management: The fund's management has been in place for 7.91 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.66 is 26.67% 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.

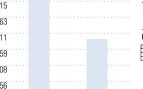


Morningstar Category

High Yield Bond







	Tracking Error	
	Information Ratio	
	Up Capture Ratio	
	Down Capture Ratio	
	Portfolio Metrics	
Percentile		

Fund Bmark Cat Avg Eff Duration 3.71 Avg Eff Maturity 5.59

91.10

84.94

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

54

Rank

Fund vs Peer Group

251/465

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Fund vs

Category

247/719

34

1.04

0.52

0.00



91.62

93.77

Morningstar Index

ICE BofA US High Yield TR USD

Eaton Vance Income Fund of Boston R6 EIBRX

Style Analysis as of 09-30-2022



50

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

Sector Weighting as of 09-30-2022

Ó

Asset Allocation as of 09-30-2022

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

		Cat	Fund	 Benchmark 	Category Average
0.00	-	2.39	10		
0.00	-	0.69	0		
0.00	-	0.01	0		
0.00	-	0.12	0		
0.00	-	1.57	1		
95.62	-	88.30			(in the second
90.59	-	81.83			
3.74	-	5.20			
0.49	-	1.18	I]		
0.80	-	0.09	0		
0.00	-	2.07	[
0.00	-	0.06	0		
0.00	-	0.00			
0.00	-	0.22			
0.00	-	0.14			
0.00	-	0.61	0		
0.00	-	1.04	1		
0.00	-	0.00	0		
0.00	-	0.03	0		
4.38	-	6.13			
0.00	-	1.08	1		
	0.00 0.00 90.59 3.74 0.49 0.80 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 90.59 3.74 0.49 0.80 0.00 <td< td=""><td>0.00 - 0.69 0.00 - 0.01 0.00 - 0.12 0.00 - 1.57 95.62 - 88.30 90.59 - 81.83 3.74 - 5.20 0.49 - 1.18 0.80 - 0.09 0.00 - 0.02 0.00 - 0.00 0.00 - 0.22 0.00 - 0.41 0.00 - 0.61 0.00 - 0.01 0.00 - 0.00 0.00 - 0.01 0.00 - 0.01 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - <t< td=""><td>0.00 - 0.69 [] 0.00 - 0.01 [] 0.00 - 0.12 [] 0.00 - 1.57 [] 95.62 - 88.30 - 90.59 - 81.83 - 0.49 - 1.18 [] 0.80 - 0.09 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.14 [] 0.00 - 1.04 [] 0.00 - 1.04 [] 0.00 - 0.00 [] 0.00 - 0.03 [] 0.00 - 0.03 []</td><td>0.00 - 0.69 [] 0.00 - 0.01 [] 0.00 - 0.12 [] 0.00 - 1.57 [] 95.62 - 88.30 - 90.59 - 81.83 - 90.49 - 1.18 [] 0.80 - 0.09 [] 0.00 - 0.06 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.01 [] 0.00 - 0.02 [] 0.00 - 0.61 [] 0.00 - 1.04 [] 0.00 - 0.00 [] 0.00 - 0.03 [] 0.00 - 0.03 []</td></t<></td></td<>	0.00 - 0.69 0.00 - 0.01 0.00 - 0.12 0.00 - 1.57 95.62 - 88.30 90.59 - 81.83 3.74 - 5.20 0.49 - 1.18 0.80 - 0.09 0.00 - 0.02 0.00 - 0.00 0.00 - 0.22 0.00 - 0.41 0.00 - 0.61 0.00 - 0.01 0.00 - 0.00 0.00 - 0.01 0.00 - 0.01 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - <t< td=""><td>0.00 - 0.69 [] 0.00 - 0.01 [] 0.00 - 0.12 [] 0.00 - 1.57 [] 95.62 - 88.30 - 90.59 - 81.83 - 0.49 - 1.18 [] 0.80 - 0.09 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.14 [] 0.00 - 1.04 [] 0.00 - 1.04 [] 0.00 - 0.00 [] 0.00 - 0.03 [] 0.00 - 0.03 []</td><td>0.00 - 0.69 [] 0.00 - 0.01 [] 0.00 - 0.12 [] 0.00 - 1.57 [] 95.62 - 88.30 - 90.59 - 81.83 - 90.49 - 1.18 [] 0.80 - 0.09 [] 0.00 - 0.06 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.01 [] 0.00 - 0.02 [] 0.00 - 0.61 [] 0.00 - 1.04 [] 0.00 - 0.00 [] 0.00 - 0.03 [] 0.00 - 0.03 []</td></t<>	0.00 - 0.69 [] 0.00 - 0.01 [] 0.00 - 0.12 [] 0.00 - 1.57 [] 95.62 - 88.30 - 90.59 - 81.83 - 0.49 - 1.18 [] 0.80 - 0.09 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.00 [] 0.00 - 0.14 [] 0.00 - 1.04 [] 0.00 - 1.04 [] 0.00 - 0.00 [] 0.00 - 0.03 [] 0.00 - 0.03 []	0.00 - 0.69 [] 0.00 - 0.01 [] 0.00 - 0.12 [] 0.00 - 1.57 [] 95.62 - 88.30 - 90.59 - 81.83 - 90.49 - 1.18 [] 0.80 - 0.09 [] 0.00 - 0.06 [] 0.00 - 0.06 [] 0.00 - 0.00 [] 0.00 - 0.01 [] 0.00 - 0.02 [] 0.00 - 0.61 [] 0.00 - 1.04 [] 0.00 - 0.00 [] 0.00 - 0.03 [] 0.00 - 0.03 []

100

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\color{red}500}$

Top 10 Holdings as of 09-30-2022

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

Total Holdings 448

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Federated Hermes Govt Ultrashort R6 FGULX

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 5 of the 6 years it's been in existence.

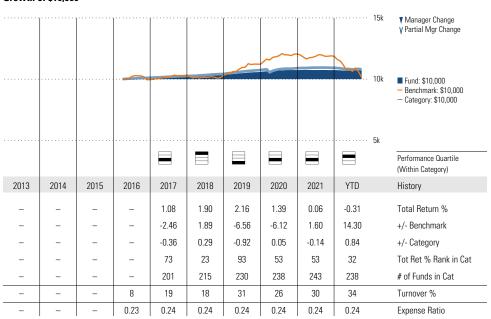
Management: The fund's management has been in place for 25.24 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 48.94% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

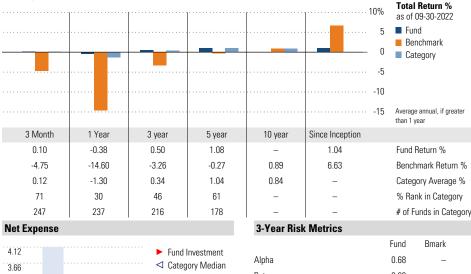
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

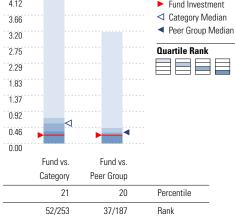


Morningstar Category

Ultrashort Bond

Trailing Performance





0.89	0.03	benchmark neturn %					
0.84	-	Category Average %					
-	-	% Ra	% Rank in Category				
-	-	# of F	unds in Cate	gory			
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		0.68	-	0.71			
Beta		0.06	-	0.12			
R-Squared		31.67	-	16.20			
Standard Devia	ition	0.56	5.36	1.88			
Sharpe Ratio		-0.23	-0.70	-0.23			
Tracking Error		5.07	-	5.17			
Information Ra	tio	0.74	-	0.69			
Up Capture Rat	tio	11.59	-	25.28			
Down Capture	Ratio	1.33	-	12.13			
Portfolio M	etrics						
		Fund	Bmark	Cat			

	Fund	Bmark	
Avg Eff Duration	0.36	4.43	
Avg Eff Maturity	2.55	-	

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

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0.90

2.34

Morningstar Index

Bloomberg US Agg Bond TR USD



Federated Hermes Govt Ultrashort R6 FGULX

Style Analysis as of 09-30-2022



Duration

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
В	0.00	0.00	1.10
Below B	0.00	0.00	0.26
Not Rated	0.00	2.46	6.97

Asset Allocation	as of 09-30-2022	
I		
0	50	100

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

Sector Weighting as of 09-30-2022

	Fund	Bmark	Cat	Func	1	 Ben 	chmark] Ca	ategory	Avera	ge	
Government	14.35	-	15.37			-						
Treasury	5.34	_	9.99			0						
Inflation – Protected	0.00	-	0.00	0								
Agency/Quasi Agency	9.01	-	1.26									
Other Government Related	0.00	-	4.12		0							
Corporate	0.00	-	36.35								[
Corporate Bond	0.00	_	31.57							0		
Bank Loan	0.00	_	0.37	0								
Convertible	0.00	-	4.41		0							
Preferred	0.00	-	0.00	0								
Securitized	47.52	-	20.65]				
Agency MBS Pass-Through	1.68	-	0.50	0								
Agency MBS ARM	0.14	-	0.58	[]								
Agency MBS CMO	45.70	-	3.09									
Non-Agency Residential MBS	0.00	-	0.40	0								
Commercial MBS	0.00	-	1.26									
Asset-Backed	0.00	-	14.82									
Covered Bond	0.00	-	0.00	0								
Municipal	0.00	-	1.00	[]								
Cash & Equivalents	38.13	_	26.44						1			
Other	0.00	_	0.09	Ó								

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	-
① Government National Mortgage Association 0.74857%	07-2050	6.50	41.59	-
Federal Home Loan Banks 0.4%	06-2024	4.40	45.99	-
\odot 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	-
\odot Federal National Mortgage Association 0.90657%	06-2050	2.04	52.55	_
\odot 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	-
igodot Government National Mortgage Association 0.82%	02-2065	1.68	57.70	-

Total Holdings 222

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Invesco Diversified Dividend R6 LCEFX

Portfolio Manager(s)

Christopher McMeans since 02-2016 Caroline Le Feuvre since 06-2020 Peter Santoro since 03-2021 Craig Leopold since 03-2022

Quantitative Screens

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

Management: The fund's management has been in place for 6.6 years.

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

Net Expense: The fund's expense ratio of 0.43 is 52.75% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

We are placing Invesco Diversified Dividend on watch due to the pending retirement of long-time lead portfolio manager Meggan Walsh, who will retire on June 30, 2021. In anticipation of Walsh's retirement, Invesco hired Peter Santoro from Columbia Threadneedle as lead manager on this fund. Santoro has 25 years of experience under his belt and has previously worked on a dividend-oriented strategy, but he is new to Invesco. We are placing this fund on watch so we can monitor how the portfolio and strategy evolve under Santoro.

ESG Metrics

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

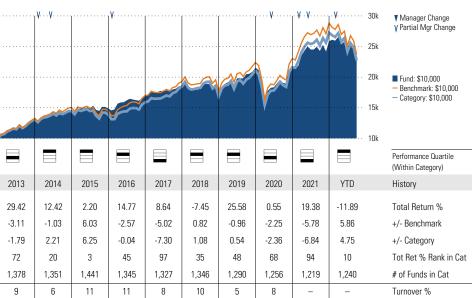


Trailing Performance

_

0.43

Growth of \$10,000



0.41

0.43

60

804

3-Year

Alpha

Beta

0.43

_

15%

Expense Ratio

Total Return %

3 Month 1 Year 10 year 3 yea 5 year -4.48 -6.13 3.62 4.84 8.82 -5.62 -11.36 4.36 5.29 9.17 -5.91 -9 64 5 27 5 75 8 98

80

1.158

0.40

0.39

0.40

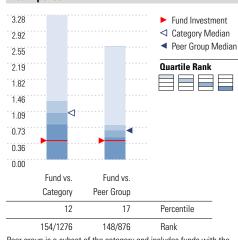
73

1.099

Net Expense

17

1.270

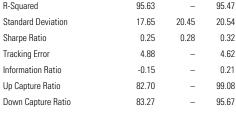


20

1.220

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

		10 10 5 0 -5	as of 09-30-2022 Fund Benchmark Category			
		-10				
		-15				
		-20	Averaç than 1	ge annual, if gre year	ater	
r	Since Inception					
	8.70 l			Fund Return %		
	11.35	Benchmark Return			n %	
	-		Category Average %			
	-		% Rank in Category			
	-		# of Funds in Category			
Risk	Metrics					
			Fund	Bmark	Cat	
			-0.25	-	1.02	
			0.84	-	0.98	
d			95.63	-	95.47	
Devia	viation 17.65 20.45 2			20.54		
atio			0.25	0.28	0.32	



Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.64	13.75	12.66
Price/Book Ratio	2.53	2.00	2.12
Geom Avg Mkt Cap \$B	110.50	64.23	95.02
ROE	22.27	18.55	25.15

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On Watch

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Morningstar Category

Large Value

Invesco Diversified Dividend R6 LCEFX

Asset Allocation as of 09-30-2022

0

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Energy

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Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Utilities

Consumer Defensive

50

Sector Weighting as of 09-30-2022

100

Bmark

34.81

3.61

5.97

20.20

5.03

34.35

8.11

7.84

10.01

8.39

30.84

7.42

17.47

5.95

Fund

28.78

0.98

4.84

20.71

2.25

33.85

5.67

10.90

10.33

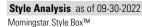
6.95

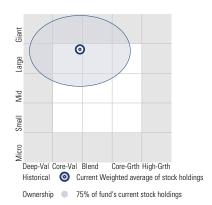
37.38

10.38

19.83

7.17









Weight %

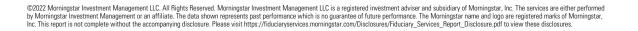
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Chevron Corp	3.95	3.95	26.06	Energy
Johnson & Johnson	3.52	7.47	-2.57	Healthcare
	2.94	10.40	-30.68	Financial Services
ConocoPhillips	2.84	13.25	47.02	Energy
\oplus Raytheon Technologies Corp	2.63	15.88	-3.01	Industrials
CVS Health Corp	2.47	18.35	-5.95	Healthcare
UnitedHealth Group Inc	2.37	20.71	1.52	Healthcare
Merck & Co Inc	2.34	23.05	15.07	Healthcare
Exxon Mobil Corp	2.24	25.29	47.00	Energy
Walmart Inc	2.23	27.53	-9.20	Consumer Defensive
The Kraft Heinz Co	2.10	29.62	-3.76	Consumer Defensive
Charles Schwab Corp	1.96	31.58	-13.80	Financial Services
∋ Wells Fargo & Co	1.95	33.53	-14.51	Financial Services
Microsoft Corp	1.80	35.33	-30.20	Technology
The Travelers Companies Inc	1.75	37.08	-0.31	Financial Services

Total Holdings 81

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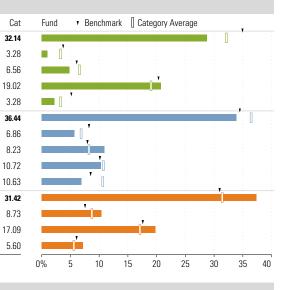


Morningstar Category

On Watch
 Morningstar Index

Russell 1000 Value TR USD

Asset Class	Net %	Cat%
US Stocks	92.56	91.50
Non-US Stocks	4.40	5.78
Bonds	0.00	0.32
Cash	3.03	1.70
Other	0.00	0.71
Total	100.00	100.00



Invesco Oppenheimer International Gr R6 OIGIX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 26.53 years.

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

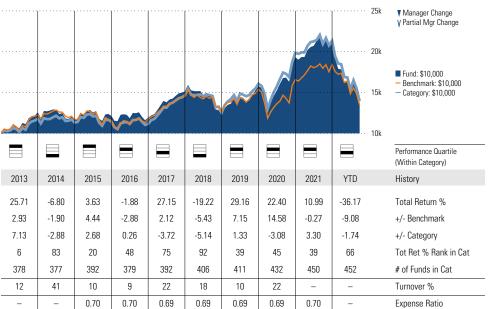
Net Expense: The fund's expense ratio of 0.7 is 33.33% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

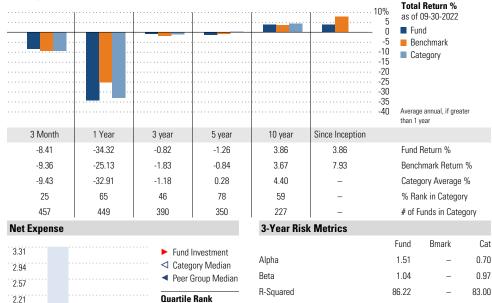
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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



Trailing Performance



Standard Deviation

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Portfolio Metrics

Price/Earnings Ratio

Price/Book 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.

37

Percentile

Rank

Fund vs

144/391

Peer Group

Geom Avg Mkt Cap \$B 34 77 37 04 ROE 26.79 18.66

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Fund vs

Category

80/457

18

1.84

1.47

1.10

0.74

0.37



21 46

0.04

8.00

0.13

118.29

112.47

Fund

28 59

4.63

19 12

-0.04

Bmark

11 53

1.45

20 41

0.00

8.47

0.06

105.45

103.29

Cat

17.83

2.68

42 78

21.82

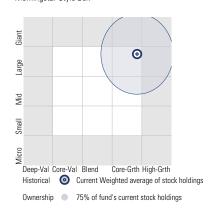
Morningstar Category Morningstar Index Foreign Large Growth

MSCI EAFE NR USD

Growth of \$10,000

Invesco Oppenheimer International Gr R6 OIGIX

Style Analysis as of 09-30-2022 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



50

Fund

31.74

3.37

22.10

6.27

0.00

37.69

3.96

4.04

16.82

12.87

30.56

13.84

16.72

0.00

Bmark

38.61

7.50

10.50

17 65

2.96

33.04

5.11

5.02

14.77

8.14

28.34

11.17

13.99

3.18

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

Benchmark [] Category Average Fund 6.46 0.80 i [] 3.90 15.40 0% 5 10 15 20 25 30 35 40

	Greater Asia	Fund % 19.51	Cat % 27.73	Americas	Fund % 16.00	Cat % 15.17	Greater Europe	Fund % 64.50	Cat % 57.11	Market Maturity	Fund %
	Japan	9.03	11.15	North America	16.00	13.28	United Kingdom	20.44	12.20	Developed Markets	93.83
	Australasia	2.45	1.91	Central/Latin	0.00	1.89	W euro-ex UK	44.06	44.27	Emerging Markets	6.17
	Asia-4 Tigers	1.86	6.07				Emrgng Europe	0.00	0.03	Not Available	0.00
	Asia-ex 4 Tigers	6.17	8.60				Africa	0.00	0.61		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2022

25-50

50-75

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

Total Holdings 81

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Foreign Large Growth

100

Cat

34.60

12.47

14 87

39.45

4.52

15.63

25.94

9.56

15.41

0.97

Morningstar Index

MSCI EAFE NR USD

0

Դ Cyclical

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Energy

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Utilities

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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 in existence.

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.

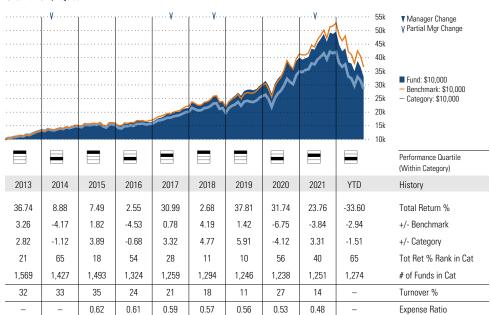
Morningstar Investment Management LLC Analysis

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

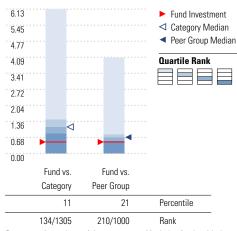
Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000



Trailing Performance





of Funds in Category Fund Bmark Cat Alpha -4.21 -3.29 0.93 0.97 Beta R-Squared 98.13 93.15 23.13 Standard Deviation 21 79 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

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Morningstar Index

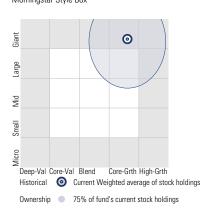
ssell 1000 Growth TR USD

Large Growth	Rus

	134/1305	210/1000	Rank		
0	Peer group is a subset of the category and includes funds with same management style (active vs. passive) and similar share				
character	0 / 1				

MFS Growth R6 MFEKX

Style Analysis as of 09-30-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

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
$oldsymbol{ heta}$ Currency Cash CASH_USD	3.54	34.10	-	-
Mastercard Inc Class A	3.42	37.52	-20.46	Financial Services
ige > 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

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

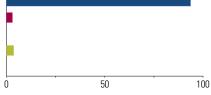
Industrials

Technology

Defensive

Healthcare

Consumer Defensive



Fund

29.51

3.41

10.46

13.35

2.29

51.64

10.68

0.96

5.87

34.13

18.84

3.20

15.64

0.00

Bmark

25.91

1.20

16.68

6 40

1.63

55.67

7.45

1.56

7.55

39.11

18.43

6.26

12.11

0.06

Cat

28.66

1.51

15.69

974

1.72

51.49

9.75

2.32

6.05

33.37

19.86

4.32

14.94

0.60

Large Growth Asset Class Net % Cat% US Stocks 93.56 93.35 Non-US Stocks 2.90 4.27 Bonds 0.00 0.01 Cash 3.54 2.00 0.00 Other 0.37 Total 100.00 100.00

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Benchmark [] Category Average Fund Ì 0% 5 10 15 20 25 30 35 40 45 50 55 60

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MFS Mid Cap Growth R6 OTCKX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

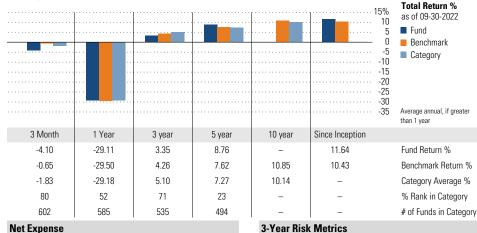


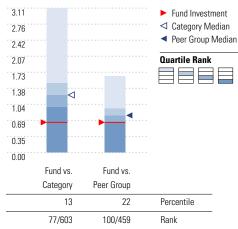


Morningstar Category

Mid-Cap Growth

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.

3-Year Risk Metrics Fund Bmark Cat Alpha -0.57 0.85 0.90 0.99 Beta R-Squared 94.78 91.53 Standard Deviation 22 43 24 18 25 14 Sharpe Ratio 0.23 0 26 0.28 Tracking Error 5.64 7.20 Information Ratio -0.16 -0.02 Up Capture Ratio 94.24 100.98 Down Capture Ratio 96.64 99.49

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

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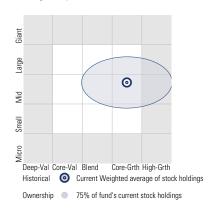


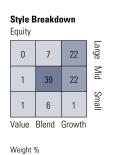
Morningstar Index

Russell Mid Cap Growth TR USD

MFS Mid Cap Growth R6 OTCKX

Style Analysis as of 09-30-2022 Morningstar Style Box™





>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

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

Total Holdings 92

 \oplus Increase \ominus Decrease R New to Portfolio

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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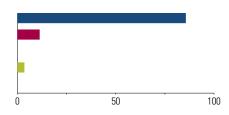
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Energy

¢

F

Utilities



Bmark

25.90

2.90

15.37

5.63

2.00

54.51

4.82

4.69

15.84

29.16

19.59

3.24

16.04

0.31

Fund

32.51

2.00

15.58

9.87

5.06

47.86

3.82

1.90

16.21

25.93

19.62

1.01

18.61

0.00

Cat

28.48

2.50

12.72

9.78

3.48

48.04

3.34

2.97

14.50

27.23

23.47

2.51

20.24

0.72

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

Morningstar Index

Russell Mid Cap Growth TR USD

Morningstar Category

Mid-Cap Growth

Benchmark Category Average Fund 1 0% 5 10 15 20 25 30 35 40 45 50 55

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PGIM Jennison Small Company R6 PJSQX

Portfolio Manager(s)

Jason Swiatek since 11-2013 Jonathan Shapiro since 07-2018

Quantitative Screens

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

Management: The fund's management has been in place for 8.85 years.

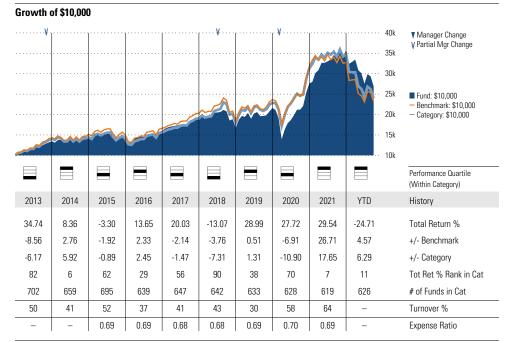
× Style: The fund has landed in its primary style box — Small Growth - 8.82 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.69 is 42.02% lower than the Small Growth category average.

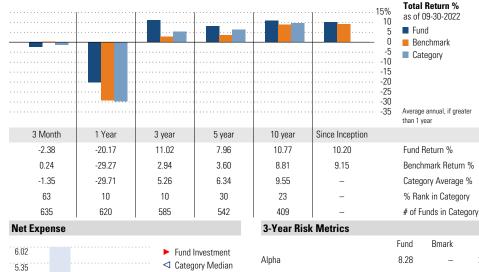
Morningstar Investment Management LLC Analysis

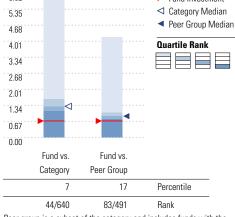
This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

Rating	Updated
3	08-31-2022
Medium Risk	06-30-2022
	3



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.

Cat 2.14 Beta 0.95 0.98 86.37 **R-Squared** 91.07 Standard Deviation 27 42 25.97 26.02 Sharpe Ratio 0.50 0.21 0.28 Tracking Error 10.14 7.98 Information Ratio 0.80 0.25 Up Capture Ratio 112.43 99.82 Down Capture Ratio 90.04 94.40

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15.68 13.92 20.21 Price/Book Ratio 2.29 3.41 3.60 Geom Avg Mkt Cap \$B 4 50 2 37 4 40 ROE 11.46 10.03 15.28

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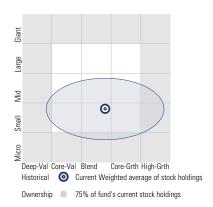


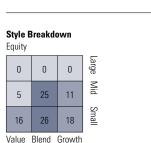
Morningstar Category Morningstar Index Small Growth

Russell 2000 Growth TR USD

PGIM Jennison Small Company R6 PJSQX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Weight %

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Dreyfus Government Cash Mgmt Instl	4.08	4.08	_	_
PDC Energy Inc	2.54	6.63	20.42	Energy
Performance Food Group Co	2.29	8.92	-6.41	Consumer Defensive
Targa Resources Corp	2.28	11.20	17.52	Energy
Trinity Industries Inc	2.04	13.24	-27.02	Industrials
Gaming and Leisure Properties Inc	1.96	15.21	-4.77	Real Estate
\oplus Chord Energy Corp Ordinary Shares - New	1.91	17.12	27.10	Energy
\ominus Axis Capital Holdings Ltd	1.82	18.94	-7.40	Financial Services
Alleghany Corp	1.81	20.74	25.73	Financial Services
WillScot Mobile Mini Holdings Corp	1.69	22.43	-1.25	Industrials
Molina Healthcare Inc	1.67	24.10	3.70	Healthcare
Darling Ingredients Inc	1.63	25.73	-4.53	Consumer Defensive
Tower Semiconductor Ltd	1.55	27.28	_	Technology
Apellis Pharmaceuticals Inc	1.47	28.75	44.46	Healthcare
Acadia Healthcare Co Inc	1.47	30.22	28.80	Healthcare

Total Holdings 124

 \oplus Increase \ominus Decrease R New to Portfolio

Fund

38.68

3.15

10.09

14.90

10.54

38.65

0.00

7.62

17.54

13.49

22.68

4.98

14.82

2.88

Bmark

22.42

4.64

9.56

6.09

2.13

45.97

2.30

6.53

16.49

20.65

31.62

4.53

1.92

25.17

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Class	Net %	Cat%
US Stocks	89.92	92.44
Non-US Stocks	6.06	4.23
Bonds	0.00	0.01
Cash	4.02	2.96
Other	0.00	0.37
Total	100.00	100.00

Fund Benchmark Category Average Image: Contract of the second second

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Morningstar Category M

Cat

26.13

2.94

10.91

944

2.84

45.90

2.05

3.69

16.99

23.17

27.98

4.67

22.34

0.97

Morningstar Index Russell 2000 Growth TR USD

PIMCO Commodity Real Ret Strat Instl PCRIX

Updated

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

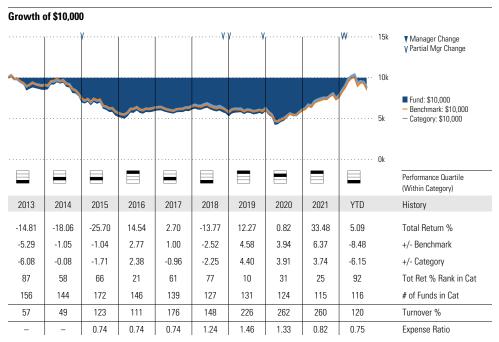
Net Expense: The fund's expense ratio of 0.76 is 26.92% lower than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

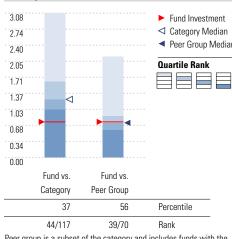
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric Rating Sustainability Rating 08-31-2022 3







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

Benchmark Category Average annual, if greater Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Bmark Cat 0.25 1 03 86.02 18 76 21 13 0 73 0.70 7.77 Information Ratio 0.19 0.08 Up Capture Ratio 113.17 102.21 Down Capture Ratio 115.56 102.72 **Portfolio Metrics**

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

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Morningstar Index

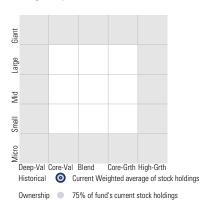
Commodities Broad Basket

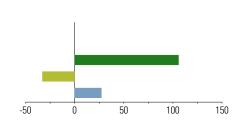
Morningstar Category

Bloomberg Commodity TR USD

PIMCO Commodity Real Ret Strat Instl PCRIX

Style Analysis as of 09-30-2022 Morningstar Style Box™





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

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fun	t	 Bend 	hmark] Ca	ategory	Avera	ge			
Դ	Cyclical	-	-	47.24											
ŵ.	Basic Materials	-	-	47.24											[
A	Consumer Cyclical	-	-	0.00	Ó										
e	Financial Services	-	-	0.00	0										
æ	Real Estate	-	-	0.00	Ū										
M	Sensitive	-	-	41.11											
d	Communication Services	-	-	0.00	Ó										
0	Energy	-	-	38.04									0		
₽	Industrials	-	-	3.07											
	Technology	-	-	0.00	ĺ										
•	Defensive	-	-	11.65											
-	Consumer Defensive	-	-	11.04			0								
÷	Healthcare	-	-	0.61	0										
9	Utilities	-	-	0.00	Ó										
					0%	5	10	15	20	25	30	35	40	45	5

Style Breakdown Equity



Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
United States Treasury Notes 0.125%	21.22	21.22	_	_
\odot U S TIPS REV REPO	21.20	42.42	_	-
\odot U S TIPS REV REPO	21.17	63.59	_	-
蓉 Offset: Unsettled Trades	17.24	80.83	_	-
\oplus 2 Year Treasury Note Future Sept 22	12.37	93.20	-	-
\oplus United States Treasury Notes 0.625%	9.25	102.45	_	_
∋ 10 Year Treasury Note Future Sept 22	8.54	110.99	_	-
United States Treasury Notes 0.125%	8.40	119.39	_	-
\odot Fin Fut 10Yr Jgb Ose 09/12/22	8.26	127.65	_	-
\oplus 3 Month Euribor TAS Future Mar 23	7.05	134.70	-	-
类 Cash Offset	6.91	141.61	_	-
∋ Euro Schatz Future Sept 22	6.87	148.48	_	-
⊕ Pimco Cayman Cmdty Fd Ltd Instl	6.82	155.30	_	-
\oplus United States Treasury Notes 0.75%	6.69	161.99	_	-
\ominus EUROPEAN MONETARY UNION EURO Purchased	6.04	168.04	_	-

Total Holdings 859

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Commodities Broad Basket Bloomberg Commodity TR USD

Morningstar Category Morningstar Index

PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.51 is 48.48% lower than the Multisector Bond category average.

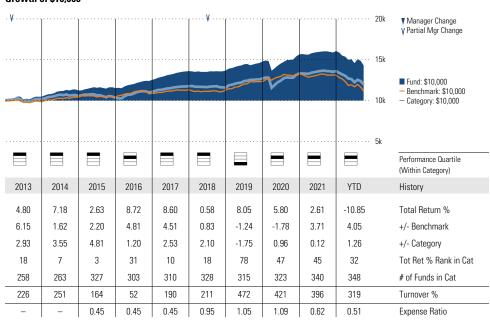
Morningstar Investment Management LLC Analysis

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

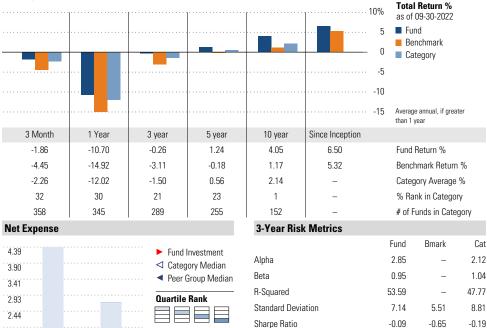


Morningstar Category Multisector Bond

Morningstar Index Bloomberg US Universal TR USD



Trailing Performance



Tracking Error

Information Ratio

 3.90

 Category Median

 3.41

 Peer Group Median

 2.93

 2.44

 1.46

 0.98

 0.49

 0.00
 Fund vs.
 Fund vs.
 Category
 Peer Group

Up Capture Ratio 116.58 121.01 Down Capture Ratio 77.76 94.57 **Portfolio Metrics** Fund Bmark Cat Avg Eff Duration 2 94 4 55 4.01 Avg Eff Maturity 4.83 7.69 7.95

4.87

0.59

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

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6.61

0.32

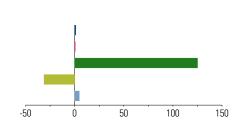
PIMCO Income Insti PIMIX

Style Analysis as of 09-30-2022 Style Breakdown



Duration

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



Asset Allocation as of 09-30-2022

Asset Class Net % Cat% US Stocks 1.12 1.56 Non-US Stocks 0.18 0.41 Bonds 124.99 96.06 Cash -31.14 0.11 Other 4.61 2.08 Total 100.00 100.00

Morningstar Index

Bloomberg US Universal TR USD

Morningstar Category

Multisector Bond

Sector Weighting as of 09-30-2022 Benchmark [] Category Average Fund Bmark Cat Fund Government 26.92 23.86 3.04 8.65 0 Treasurv _ 0 Inflation - Protected 1.26 0.43 0.21 i II. Agency/Quasi Agency 0.96 Other Government Related 22.41 13.82 36.52 Corporate 7.38 _ Corporate Bond 5.00 30.82 Π Bank Loan 1.02 _ 2.84 Convertible 1.08 2.38 Preferred 0.28 ſ. _ 0.48 Securitized 20.33 26.27 _ Agency MBS Pass-Through 8.24 7.83 Î Agency MBS ARM 0.00 0.00 _ Agency MBS CMO 0.64 0.61 Non-Agency Residential MBS 3.19 1.59 Commercial MBS 0.20 5.44 Ì Asset-Backed 8 06 10.80 _ Covered Bond 0.00 0.00 П Municipal 0.04 _ 0.37 **Cash & Equivalents** 24.67 7.42 _ Other 18.58 _ 5.27 0% 5 10 15 20 25 30 35 40

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
娄 Cash Offset	_	25.21	25.21	_
娄 Offset: Unsettled Trades	-	15.76	40.97	-
€ CDX HY38 5Y ICE	06-2027	9.46	50.44	-
⊖ IRO USD 1Y P 1.27000 L 11/02/22 GLM	11-2022	8.85	59.29	-
⊖ IRS USD 0.70000 12/14/21-3Y LCH Pay	12-2024	8.66	67.95	-
⊖ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	8.65	76.60	_
	12-2024	8.16	84.77	-
	12-2024	8.16	92.93	-
⊖ 10 Year Treasury Note Future Sept 22	09-2022	7.46	100.38	-
\odot BRITISH POUND STERLING Sold	08-2022	6.75	107.13	-

Total Holdings 8056

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PIMCO International Bond (USD-Hdg) Instl PFORX

Updated

04-30-2022

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.

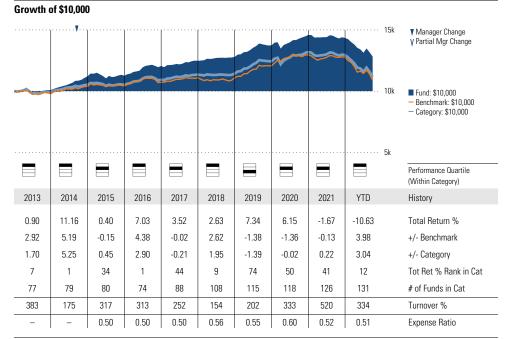
Morningstar Investment Management LLC Analysis

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

 Sustainability Rating
 2



Morningstar Category

Global Bond-USD Hedged

Trailing Performance



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

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

27/81

34

Percentile

Rank

Peer Group

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Category 27

36/133



Morningstar Index

Bloomberg US Agg Bond TR USD

PIMCO International Bond (USD-Hdg) Instl PFORX

Style Analysis as of 09-30-2022





Duration

	,	 		
0		50		100

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

Morningstar Index

Bloomberg US Agg Bond TR USD

Morningstar Category

Global Bond-USD Hedged

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	38.20	3.53	28.16
AA	19.50	74.59	13.39
Ą	24.27	10.82	29.25
BBB	12.34	8.32	16.02
3B	2.18	0.28	5.41
3	0.87	0.00	2.47
Below B	2.65	0.00	0.52
Not Rated	0.00	2.46	4.79

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

Top 10 Holdings as of 09-30-2022

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

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Vanguard 500 Index Admiral VFIAX

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.

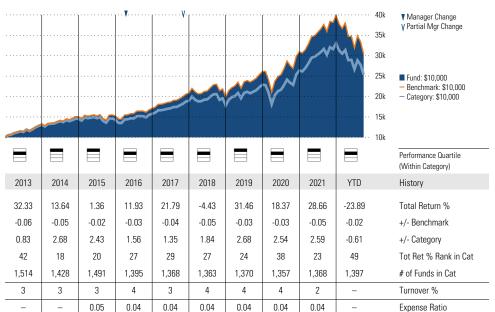
Morningstar Investment Management LLC Analysis

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

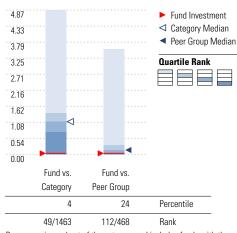
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022





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.

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha -0.04 -1.32 1 00 0.96 Beta 100.00 **R-Squared** 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

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Morningstar Index

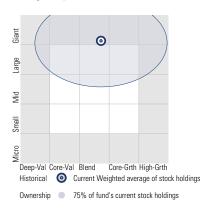
Morningstar Category

Large Blend

S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 09-30-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	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
	1.93	20.33	-33.97	Communication Svc
🕀 Alphabet Inc Class C	1.80	22.13	-33.54	Communication Svc
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	1.51	23.64	-10.70	Financial Services
Đ UnitedHealth Group Inc	1.45	25.10	1.52	Healthcare
Đ Johnson & Johnson	1.26	26.36	-2.57	Healthcare
	1.20	27.56	47.00	Energy
➔ NVIDIA Corp	1.13	28.69	-58.69	Technology
Deta Platforms Inc Class A	1.11	29.80	-59.66	Communication Svc
m lacksquare JPMorgan Chase & Co	1.00	30.79	-32.11	Financial Services
Đ Procter & Gamble Co	0.99	31.78	-21.17	Consumer Defensive
m lacksquare Visa Inc Class A	0.97	32.75	-17.50	Financial Services

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

29.27

2.25

11.21

12.96

2.85

46.26

8.42

4.68

8.47

24 69

24.48

7.19

14.16

3.13

Bmark

29.69

2.24

11.44

13 11

2.90

44.73

8.07

4.55

8.32

23.79

25.58

7.33

15.18

3.07

100

Total Holdings 506

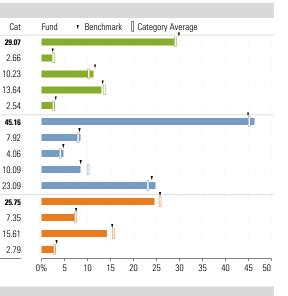
⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index 📕 Large Blend S&P 500 TR USD

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



Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

John Madziyire since 11-2021

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 team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

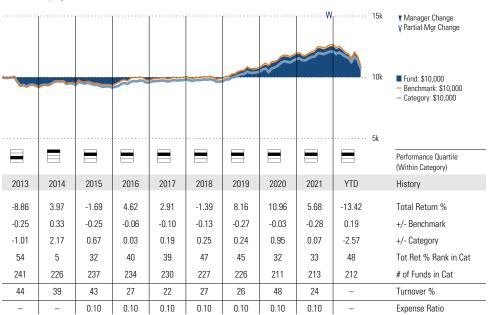
Net Expense: The fund's expense ratio of 0.1 is 83.05% lower than the Inflation-Protected Bond category average.

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

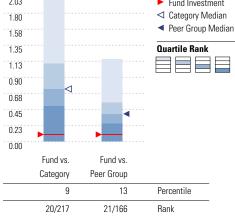


Morningstar Category

Inflation-Protected Bond

Trailing Performance





38	_	% Rank in Category				
128	-	# of Funds in Category				
3-Year Risk N	letrics					
		Fund	Bmark	Cat		
Alpha		-0.09	-	0.20		
Beta		0.97	-	0.91		
R-Squared		99.43	-	88.08		
Standard Deviatio	n	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 Rat	tio	96.11	-	90.87		
Portfolio Met	rics					

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

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

characteristics.

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Morningstar Index Bloomberg US Treasury US TIPS TR

USD



Vanguard Inflation-Protected Secs Adm VAIPX

Style Analysis as of 09-30-2022



Duration

0	50	100

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%

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

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

	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			
Other Government Related	0.00	-	5.21			
Corporate	0.00	-	2.54	10		
Corporate Bond	0.00	-	2.26	10		
Bank Loan	0.00	-	0.18	0		
Convertible	0.00	-	0.10]		
Preferred	0.00	-	0.00			
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	0		
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	1		
Municipal	0.00	-	0.02	0		
Cash & Equivalents	0.03	-	2.40			
Other	0.00	-	0.74	(

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9**5**00

Top 10 Holdings as of 09-30-2022 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 _ ① 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 _ 30.14 United States Treasury Notes 2.88 _ United States Treasury Notes 2.80 32.94 _ ⊖ United States Treasury Notes 2.74 35.68 _

Total Holdings 49

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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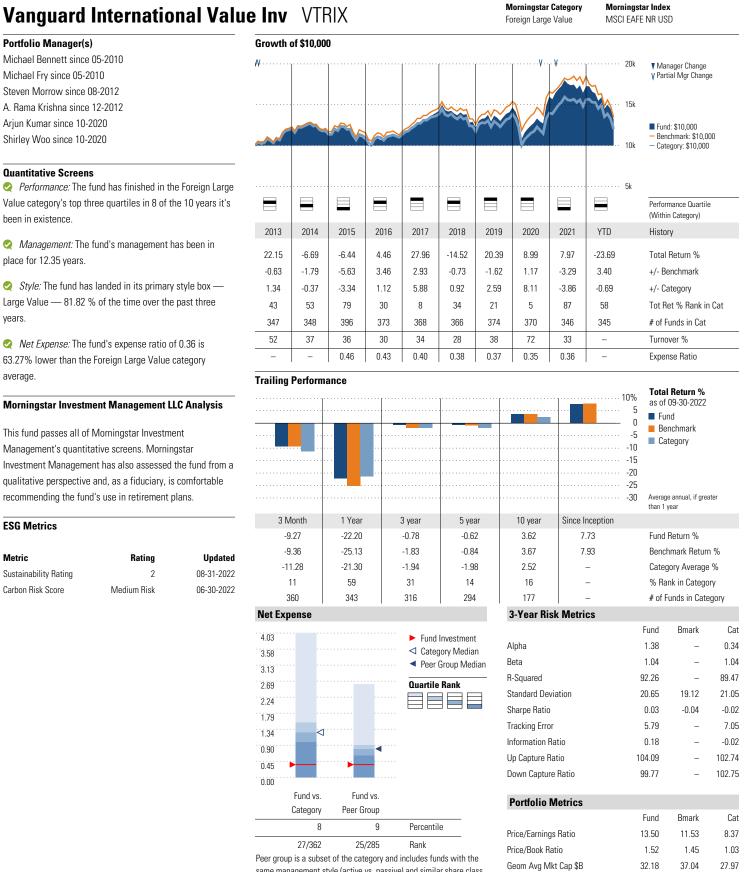
Morningstar Category Blo Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD years.

average.

Metric

Vanguard International Value Inv VTRIX



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

ROE

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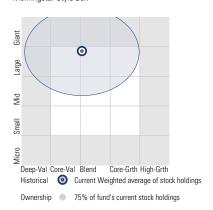
18.66

16.85

14.40

Vanguard International Value Inv VTRIX

Style Analysis as of 09-30-2022 Morningstar Style Box™





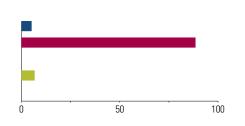


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



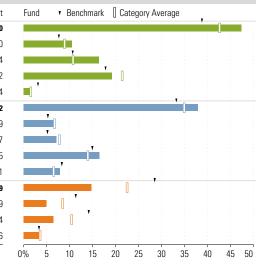
Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	47.36	38.61	42.60
<i>.</i>	Basic Materials	10.46	7.50	8.90
A	Consumer Cyclical	16.32	10.50	10.74
цф	Financial Services	19.15	17.65	21.42
ŵ	Real Estate	1.43	2.96	1.54
w	Sensitive	37.94	33.04	34.92
g	Communication Services	6.51	5.11	6.69
0	Energy	7.10	5.02	7.77
¢	Industrials	16.43	14.77	13.95
	Technology	7.90	8.14	6.51
-	Defensive	14.71	28.34	22.49
F	Consumer Defensive	4.98	11.17	8.49
٠	Healthcare	6.43	13.99	10.44
9	Utilities	3.30	3.18	3.56

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Asset Class	Net %	Cat%
US Stocks	5.02	2.62
Non-US Stocks	88.42	95.07
Bonds	0.00	0.07
Cash	6.55	2.14
Other	0.00	0.09
Total	100.00	100.00



		Greater Asia	Fund % 37.94	Cat % 31.10	Americas	Fund % 11.87	Cat % 8.91	Greater Europe	Fund % 50.17	Cat % 59.99	Market Maturity	Fund %
		Japan	10.41	17.03	North America	7.38	7.67	United Kingdom	16.07	18.32	Developed Markets	80.33
		Australasia	1.61	3.76	Central/Latin	4.49	1.24	W euro-ex UK	33.04	41.06	Emerging Markets	19.67
		Asia-4 Tigers	11.71	7.20				Emrgng Europe	0.00	0.09	Not Available	0.00
		Asia-ex 4 Tigers	14.21	3.11				Africa	1.06	0.52		
		Not Classified	0.00	0.00								
50-75	>75											

Top 10 Holdings as of 09-30-2022

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Mktliq 12/31/2049	4.85	4.85	_	_
\oplus Alibaba Group Holding Ltd Ordinary Shares	1.44	6.29	-17.44	Consumer Cyclical
\oplus HSBC Holdings PLC	1.38	7.67	8.99	Financial Services
	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
\oplus Novartis AG	1.30	12.99	-3.41	Healthcare
∋ Bank Bradesco SA ADR	1.27	14.26	20.01	Financial Services
	1.17	15.43	-6.19	Communication Svc
\oplus BP PLC	1.12	16.55	35.18	Energy

Total Holdings 238

 \oplus Increase \oplus Decrease otin New to Portfolio

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Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

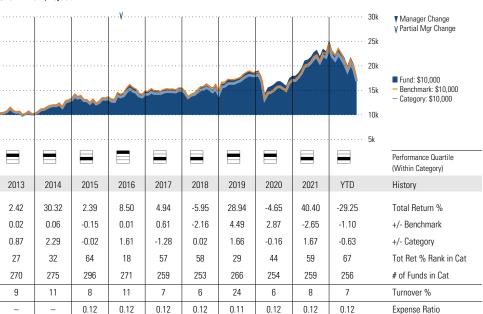
Net Expense: The fund's expense ratio of 0.12 is 88.35% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

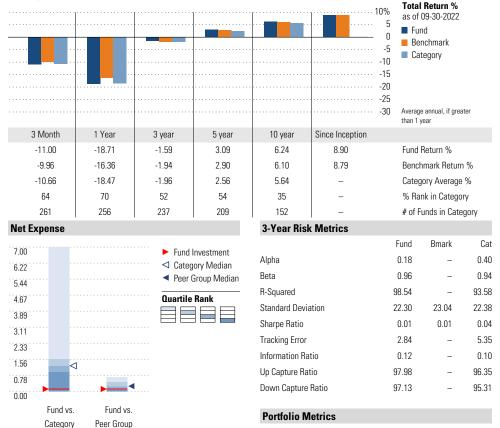
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Real Estate

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.

19/49

40

Percentile

Rank

Fund Bmark Cat Price/Earnings Ratio 27.45 38 46 26.25 Price/Book Ratio 2.48 2.42 2.16 Geom Avg Mkt Cap \$B 21 81 935 25.36 ROE 15.56 9.56 17.30

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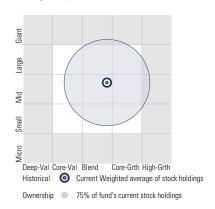
Morningstar Index

S&P United States REIT TR USD

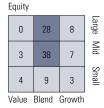


Vanguard Real Estate Index Admiral VGSLX

Style Analysis as of 09-30-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

0	50	100

0.00 0.79 0.00	4.15 2.36 8.16
0.00	4.15
0.04	1.44
99.17	83.90
Net %	Cat%
	99.17 0.04

Morningstar Index

S&P United States REIT TR USD

Morningstar Category

Real Estate

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

	Fund	Bmark	Cat	Fund	,	Be	nchma	rk	[] C	ateg	ory a	Ave	rage	9		
Cyclical	99.41	99.13	99.29													
Basic Materials	0.00	0.00	0.06	ĺ												
Consumer Cyclical	0.00	0.13	0.92	0												
Financial Services	0.00	0.00	0.25	Ó												
Real Estate	99.41	99.00	98.06				<u> </u>									
Sensitive	0.59	0.87	0.68	[
Communication Services	0.54	0.00	0.13													
Energy	0.00	0.00	0.02													
Industrials	0.00	0.87	0.24	I												
Technology	0.05	0.00	0.29													
Defensive	0.00	0.00	0.03													
Consumer Defensive	0.00	0.00	0.00													
Healthcare	0.00	0.00	0.01													
Utilities	0.00	0.00	0.02	Í.												

 $^{0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\}color{red}500}$

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

Total Holdings 171

 \oplus Increase \oplus Decrease R New to Portfolio



Vanguard Selected Value Inv VASVX

Portfolio Manager(s)

Richard Greenberg since 02-2005 Richard Pzena since 03-2014 John Flynn since 12-2015 Benjamin Silver since 02-2017 Jonathan Hartsel since 11-2019 William Weber since 12-2019 Mehul Trivedi since 12-2019

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 17.61 years.

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

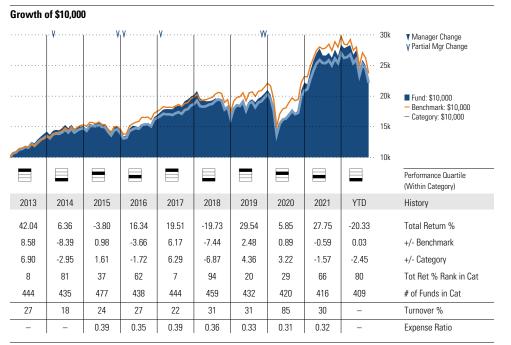
Net Expense: The fund's expense ratio of 0.32 is
 67.68% lower than the Mid-Cap Value category average.

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



Morningstar Category

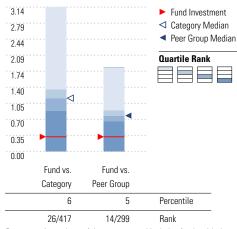
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

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.

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund **Bmark** Cat Alpha 0.43 0.52 1 00 Beta 1 1 4 R-Squared 96.58 96.16 Standard Deviation 27 72 23.86 24 29 Sharpe Ratio 0 29 0 28 0.29 Tracking Error 6.14 5.16 Information Ratio 0.07 0.07 Up Capture Ratio 113.55 99.34 Down Capture Ratio 113.45 98.03

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 8 98 12 78 12.07 Price/Book Ratio 1.26 1.86 1.68 Geom Avg Mkt Cap \$B 7 95 14 50 11 80 ROE 16.57 15.61 18.22

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Vanguard Selected Value Inv VASVX

Style Analysis as of 09-30-2022 Morningstar Style Box™









>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Mktliq 12/31/2049	3.26	3.26	_	_
🕀 AerCap Holdings NV	2.73	5.99	-35.30	Industrials
\ni Arrow Electronics Inc	1.85	7.84	-31.34	Technology
🕀 Gildan Activewear Inc	1.78	9.63	-25.97	Consumer Cyclical
∋ Unum Group	1.75	11.38	61.70	Financial Services
Globe Life Inc	1.61	12.98	7.03	Financial Services
Taylor Morrison Home Corp	1.48	14.47	-33.30	Consumer Cyclical
Edison International	1.48	15.95	-14.02	Utilities
Axis Capital Holdings Ltd	1.34	17.29	-7.40	Financial Services
Helen Of Troy Ltd	1.30	18.59	-60.55	Consumer Defensive
\ominus Amdocs Ltd	1.30	19.89	7.74	Technology
Lear Corp	1.22	21.11	-33.32	Consumer Cyclical
⇒ Avnet Inc	1.19	22.30	-10.43	Technology
Jefferies Financial Group Inc	1.19	23.49	-21.65	Financial Services
Equitable Holdings Inc	1.18	24.67	-17.87	Financial Services

Total Holdings 137

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F

Real Estate

Communication Services

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Utilities

Consumer Defensive

50

1.72

36.06

1.69

4.62

18.97

10.78

16.92

4.42

8.25

4.25

12.20

33.19

3.59

5.26

14.35

9.99

20.72

4.43

7.39

8.90

100

Asset Allocation as of 09-30-2022

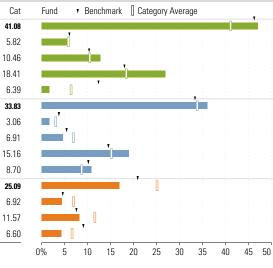
Total	100.00	100.00
Other	0.00	0.26
Cash	3.31	2.46
Bonds	0.00	0.05
Non-US Stocks	5.63	6.72
US Stocks	91.06	90.50
Asset Class	Net %	Cat%

Morningstar Index

Russell Mid Cap Value TR USD

Morningstar Category

Mid-Cap Value



Vanguard Target Retirement 2020 Fund VTWNX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

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

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

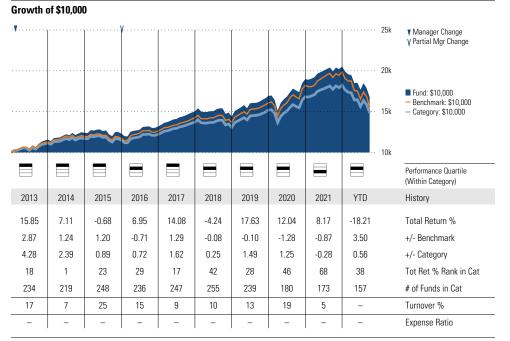
Net Expense: The fund's expense ratio of 0.08 is 87.1% lower than the Target-Date 2020 category average.

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
ESG Commitment	1-Low	02-15-2022

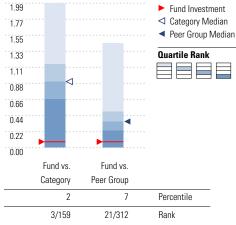


Morningstar Category

Target-Date 2020

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.

Cat Alpha 0.94 0.49 0.90 0.91 Beta 98.34 **R-Squared** 96.55 Standard Deviation 10.98 12.06 11.16 Sharpe Ratio 0.10 0.02 0.06 Tracking Error 1.83 2.40 Information Ratio 0.54 0.26 Up Capture Ratio 92.96 91.63 Down Capture Ratio 87.00 88.58

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.53	14.18	14.40
Price/Book Ratio	2.29	2.10	2.20
Avg Eff Duration	6.19	-	5.74

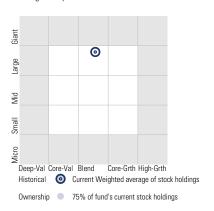
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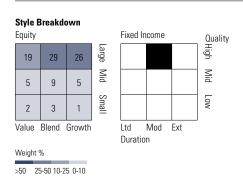


Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Vanguard Target Retirement 2020 Fund VTWNX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Other		
Other	0.50	8.25
Cash	3.13	2.84
Bonds	53.01	49.67
Non-US Stocks	16.96	14.05
US Stocks	26.39	25.18
Asset Class	Net %	Cat%

Morningstar Category

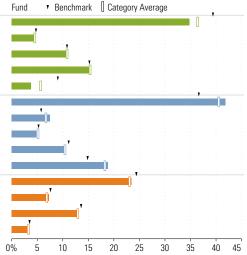
Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fund
Դ	Cyclical	34.77	39.26	36.39	
æ.	Basic Materials	4.74	4.61	4.53	
A	Consumer Cyclical	10.77	10.69	10.84	
"	Financial Services	15.47	15.07	15.35	
ŵ	Real Estate	3.79	8.89	5.67	
w	Sensitive	41.83	36.49	40.53	
d	Communication Services	7.47	5.63	6.70	
0	Energy	4.86	5.12	5.15	
Ø	Industrials	10.66	11.02	10.43	
	Technology	18.84	14.72	18.25	
	Defensive	23.40	24.26	23.08	
F	Consumer Defensive	7.31	7.45	6.88	
٠	Healthcare	12.95	13.45	12.94	
9	Utilities	3.14	3.36	3.26	



Top 7 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Bond Market II Idx Inv	_	30.43	30.43	-	_
\oplus Vanguard Total Stock Mkt ldx Instl PIs	-	26.82	57.25	_	-
\oplus Vanguard Total Intl Stock Index Inv	-	17.38	74.63	_	-
⊖ Vanguard Total Intl Bd II Idx Insl	-	13.73	88.36	-	-
igodot Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	10.29	98.65	-	-
⊕ Mktliq 12/31/2049	-	1.28	99.93	-	-
🕀 Us Dollar	-	0.07	100.00	_	-

Total Holdings 7

 \oplus Increase \ominus Decrease R New to Portfolio



Vanguard Target Retirement 2025 Fund VTTVX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

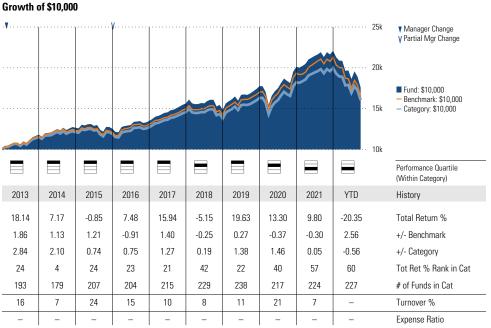
Net Expense: The fund's expense ratio of 0.08 is 88.06% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

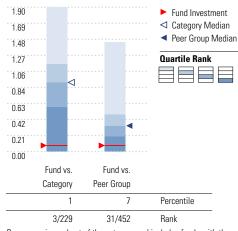


Morningstar Category

Target-Date 2025

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.

Fund Bmark Cat Alpha 0.75 1.11 0.91 Beta 0.96 98.69 **R-Squared** 97.24 Standard Deviation 12 78 13 21 12 18 Sharpe Ratio 0.12 0.04 0.09 Tracking Error 1.55 2.51 Information Ratio 0.73 0.39 Up Capture Ratio 100.04 93.65 Down Capture Ratio 93.74 89.36

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15 52 14 04 14.57 Price/Book Ratio 2.29 2.08 2.25 Avg Eff Duration 671 6 68

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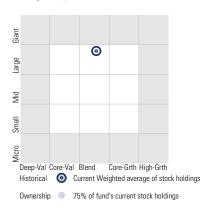


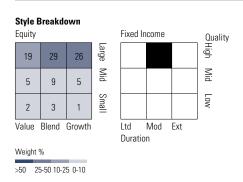
Morningstar Index Morningstar Lifetime Mod 2025 TR

USD

Vanguard Target Retirement 2025 Fund VTTVX

Style Analysis as of 09-30-2022 Morningstar Style Box™





0.45	11.77
2.74	3.36
42.02	38.70
21.49	15.10
33.30	31.08
Net %	Cat%
	33.30 21.49 42.02

Morningstar Category

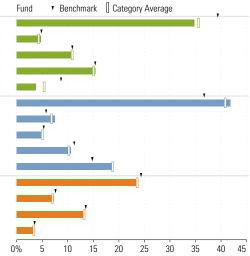
Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	34.81	39.22	35.59
æ.	Basic Materials	4.76	4.70	4.30
	Consumer Cyclical	10.78	10.75	10.86
ц.	Financial Services	15.46	15.23	15.05
ŵ	Real Estate	3.81	8.54	5.38
w	Sensitive	41.80	36.56	40.84
g	Communication Services	7.47	5.62	6.82
0	Energy	4.85	5.15	5.02
¢	Industrials	10.65	11.13	10.22
	Technology	18.83	14.66	18.78
	Defensive	23.39	24.21	23.57
F	Consumer Defensive	7.30	7.46	7.02
٠	Healthcare	12.94	13.38	13.19
Ç	Utilities	3.15	3.37	3.36
-				



Top 7 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Vanguard Total Stock Mkt ldx Instl PIs	_	33.84	33.84	_	-
\ni Vanguard Total Bond Market II Idx Inv	-	27.56	61.40	-	-
\oplus Vanguard Total Intl Stock Index Inv	-	22.02	83.42	-	-
\ominus Vanguard Total Intl Bd II Idx Insl	-	12.32	95.74	-	-
\oplus Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	3.08	98.82	-	-
€ Mktliq 12/31/2049	_	1.16	99.99	-	-
🕀 Us Dollar	_	0.01	100.00	_	_

Total Holdings 7

 \oplus Increase \oplus Decrease R New to Portfolio



Vanguard Target Retirement 2030 Fund VTHRX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

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

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

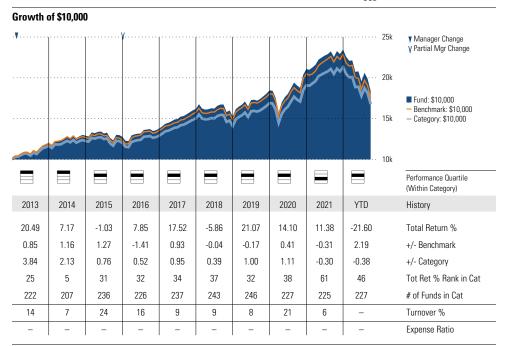
Net Expense: The fund's expense ratio of 0.08 is 88.24% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

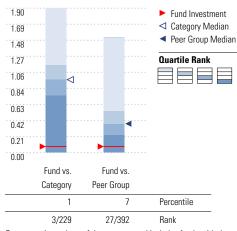


Morningstar Category

Target-Date 2030

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.

Fund Bmark Cat Alpha 1.16 1.01 0.96 0.94 Beta **R-Squared** 99.18 98.16 Standard Deviation 14 11 14 65 13.83 Sharpe Ratio 0.15 0.07 0.14 Tracking Error 1.41 2.26 Information Ratio 0.84 0.53 Up Capture Ratio 100.00 97.46 94.04 92.27 Down Capture Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.50	13.89	14.73
Price/Book Ratio	2.29	2.05	2.30
Avg Eff Duration	7.02	_	6.88

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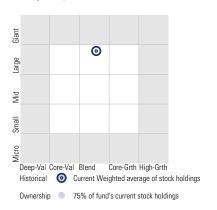


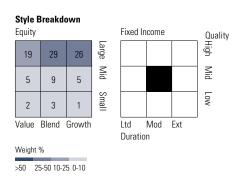
Morningstar Index Morningstar Lifetime Mod 2030 TR USD

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Vanguard Target Retirement 2030 Fund VTHRX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

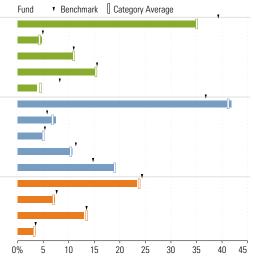
Total	100.00	100.00
Other	0.39	10.37
Cash	2.69	2.22
Bonds	34.01	30.40
Non-US Stocks	24.81	18.16
US Stocks	38.10	38.85
Asset Class	Net %	Cat%

Morningstar Category

Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Fund Bmark Cat Դ Cyclical 34.82 35.03 39.12 ÷. Basic Materials 4.77 4.79 4.27 A **Consumer Cyclical** 10.78 10.83 10.97 **L Financial Services** 15.48 15.40 15.31 ŵ Real Estate 3.79 8.10 4.48 Sensitive ~ 41.79 36.68 41.20 đ **Communication Services** 7.46 5.62 6.83 Energy 4.86 5.19 5.00 ¢ Industrials 10.67 11.25 10.38 18.80 14.62 Technology 18.99 23.39 24.20 23.77 Defensive **Consumer Defensive** 7.32 7.49 7.01 Healthcare 12.93 13.34 13.51 Utilities 3.14 3.37 3.25



Top 6 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Vanguard Total Stock Mkt Idx Instl PIs	_	38.71	38.71	_	_
\oplus Vanguard Total Intl Stock Index Inv	-	25.43	64.13	_	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	-	23.97	88.10	_	-
⊖ Vanguard Total Intl Bd II Idx Insl	-	10.71	98.81	-	-
① Mktliq 12/31/2049	-	1.18	99.99	-	-
🕀 Us Dollar	-	0.01	100.00	-	-

Total Holdings 6



Vanguard Target Retirement 2035 Fund VTTHX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 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 9.61 years.

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

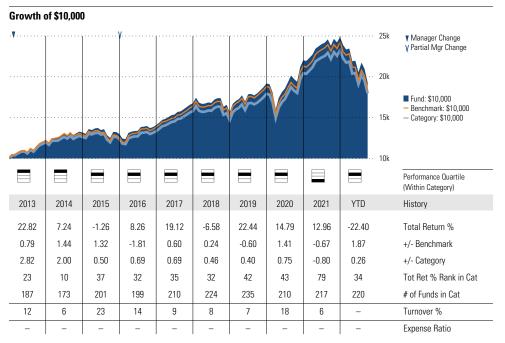
Net Expense: The fund's expense ratio of 0.08 is 88.57% lower than the Target-Date 2035 category average.

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

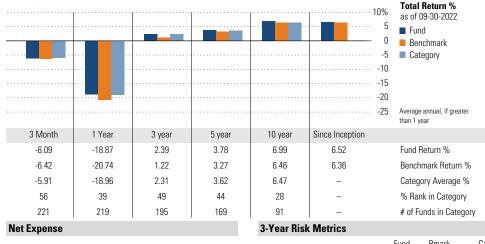
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

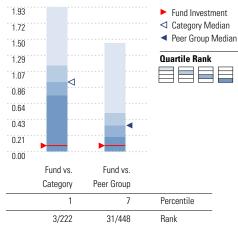


Morningstar Category

Target-Date 2035

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.

3-Year Risk Metrics					
	Fund	Bmark	Cat		
Alpha	1.15	-	1.12		
Beta	0.94	-	0.96		
R-Squared	99.42	-	98.55		
Standard Deviation	15.35	16.24	15.63		
Sharpe Ratio	0.19	0.12	0.18		
Tracking Error	1.50	-	2.15		
Information Ratio	0.78	-	0.61		
Up Capture Ratio	97.84	-	99.42		
Down Capture Ratio	92.49	-	94.36		

Portfolio Metrics						
	Fund	Bmark	Cat			
Price/Earnings Ratio	15.49	13.74	14.52			
Price/Book Ratio	2.28	2.03	2.26			
Avg Eff Duration	7.02	-	7.30			

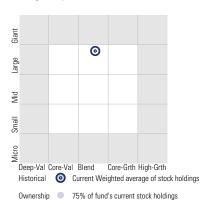
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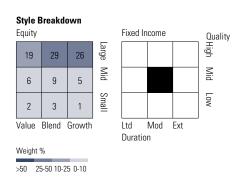


Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Vanguard Target Retirement 2035 Fund VTTHX

Style Analysis as of 09-30-2022 Morningstar Style Box™





2.82 0.32	2.49 10.99
2.82	2.49
26.89	20.13
27.73	22.05
42.24	44.34
Net %	Cat%
	42.24 27.73

Morningstar Category

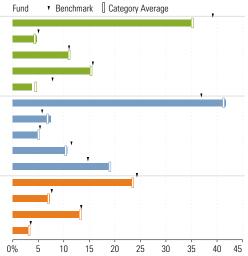
Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	34.85	39.03	35.22
æ.	Basic Materials	4.77	4.91	4.32
A	Consumer Cyclical	10.78	10.90	11.05
a	Financial Services	15.50	15.56	15.35
ħ	Real Estate	3.80	7.66	4.50
w,	Sensitive	41.78	36.79	41.27
	Communication Services	7.46	5.63	6.82
•	Energy	4.86	5.21	5.05
¢	Industrials	10.68	11.36	10.38
	Technology	18.78	14.59	19.02
-	Defensive	23.37	24.18	23.51
F	Consumer Defensive	7.31	7.51	7.01
٠	Healthcare	12.92	13.28	13.28
2	Utilities	3.14	3.39	3.22



Top 6 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Vanguard Total Stock Mkt Idx Instl PIs	_	42.92	42.92	_	_
\oplus Vanguard Total Intl Stock Index Inv	-	28.42	71.33	-	-
\ominus Vanguard Total Bond Market II ldx Inv	-	18.94	90.27	-	-
\ominus Vanguard Total Intl Bd II Idx Insl	-	8.48	98.75	-	-
⊕ Mktliq 12/31/2049	-	1.24	99.98	-	-
🕀 Us Dollar	_	0.02	100.00	_	_

Total Holdings 6



Vanguard Target Retirement 2040 Fund VFORX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 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 9.61 years.

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

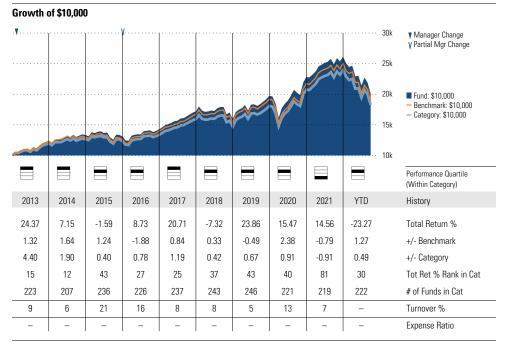
Net Expense: The fund's expense ratio of 0.08 is 88.57% lower than the Target-Date 2040 category average.

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

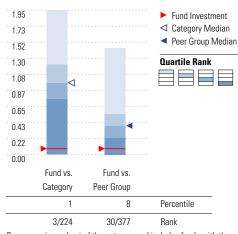


Morningstar Category

Target-Date 2040

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.

Fund Bmark Cat Alpha 1.13 0.99 0.94 0.96 Beta _ 99.37 **R-Squared** 98.62 Standard Deviation 16 61 17 64 16.98 Sharpe Ratio 0.22 0 15 0.21 Tracking Error 1.70 2.22 Information Ratio 0.66 0.52 Up Capture Ratio 97.42 99.30 92.61 95.19 Down Capture Ratio

Portfolio Metrics						
	Fund	Bmark	Cat			
Price/Earnings Ratio	15.49	13.60	14.46			
Price/Book Ratio	2.28	2.01	2.23			
Avg Eff Duration	7.02	-	7.75			

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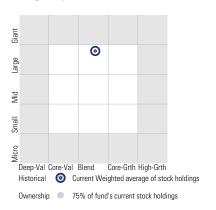


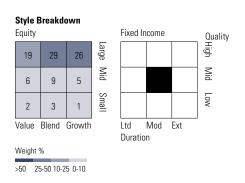
Morningstar Index Morningstar Lifetime Mod 2040 TR



Vanguard Target Retirement 2040 Fund VFORX

Style Analysis as of 09-30-2022 Morningstar Style Box™





Outor		
Other	0.24	9.14
Cash	2.92	1.94
Bonds	19.72	12.64
Non-US Stocks	30.55	25.79
US Stocks	46.57	50.48
Asset Class	Net %	Cat%

Morningstar Category

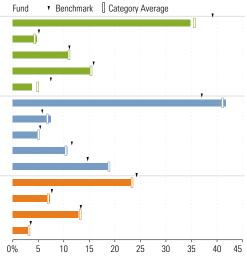
Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fu
Դ	Cyclical	34.84	38.99	35.56	
æ.	Basic Materials	4.77	5.00	4.31	
	Consumer Cyclical	10.78	10.96	11.01	
ц.	Financial Services	15.49	15.70	15.33	
ŵ	Real Estate	3.80	7.33	4.91	
w	Sensitive	41.78	36.87	41.07	
	Communication Services	7.46	5.65	6.79	
0	Energy	4.86	5.24	5.03	
¢	Industrials	10.68	11.44	10.41	
	Technology	18.78	14.54	18.84	
	Defensive	23.38	24.12	23.36	
F	Consumer Defensive	7.32	7.53	6.96	
٠	Healthcare	12.91	13.20	13.22	
9	Utilities	3.15	3.39	3.18	
					~~~



#### Top 6 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\oplus$ Vanguard Total Stock Mkt ldx Instl PIs	_	47.32	47.32	_	_
$\oplus$ Vanguard Total Intl Stock Index Inv	-	31.31	78.62	-	-
$\ominus$ Vanguard Total Bond Market II ldx Inv	-	13.91	92.53	-	-
$\oplus$ Vanguard Total Intl Bd II ldx Insl	-	6.19	98.72	-	-
① Mktliq 12/31/2049	-	1.28	100.00	-	-
🕀 Us Dollar	_	0.00	100.00	-	_

#### Total Holdings 6



## Vanguard Target Retirement 2045 Fund VTIVX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

#### Quantitative Screens

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

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

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

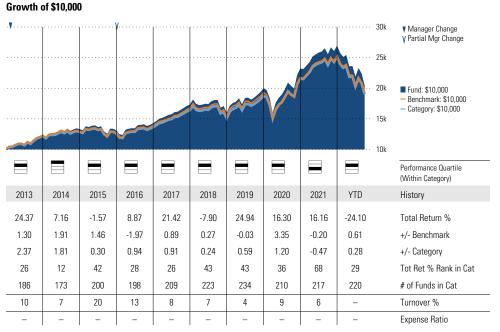
Net Expense: The fund's expense ratio of 0.08 is 88.57% lower than the Target-Date 2045 category average.

#### **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**

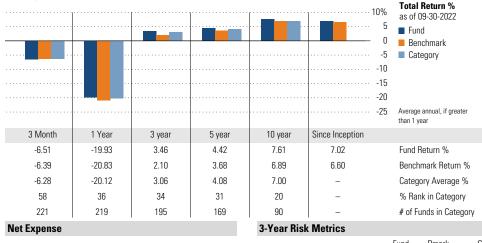
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

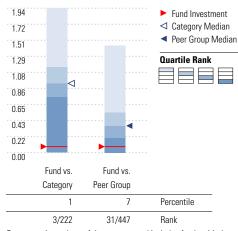


Morningstar Category

Target-Date 2045

#### **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.

Fund Bmark Cat Alpha 1.34 0.94 0.96 0.96 Beta 99.29 **R-Squared** 98.56 Standard Deviation 17 88 18 49 17 85 Sharpe Ratio 0.24 0 17 0.22 Tracking Error 1.65 2.27 Information Ratio 0.82 0.46 Up Capture Ratio 100.58 99.60 Down Capture Ratio 95.21 95.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.50	13.48	14.46
Price/Book Ratio	2.29	1.98	2.22
Avg Eff Duration	7.03	-	8.50

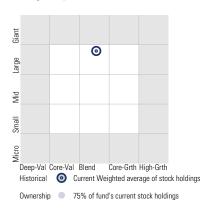
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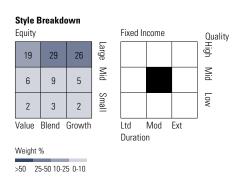


Morningstar Index Morningstar Lifetime Mod 2045 TR USD

## Vanguard Target Retirement 2045 Fund VTIVX

**Style Analysis** as of 09-30-2022 Morningstar Style Box™





## 

Other	0.16	9.50
Cash	3.05	2.06
Bonds	12.46	7.20
Non-US Stocks	33.31	27.82
US Stocks	51.01	53.41
Asset Class	Net %	Cat%

Morningstar Category

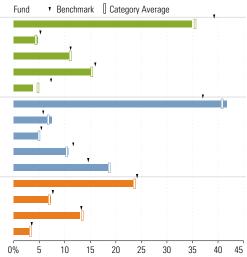
Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

#### Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Func
Դ	Cyclical	34.86	39.10	35.50	
Å.	Basic Materials	4.77	5.09	4.35	
A	Consumer Cyclical	10.79	11.00	11.10	
ц <u>ф</u>	Financial Services	15.49	15.83	15.29	
ŵ	Real Estate	3.81	7.18	4.76	
w,	Sensitive	41.78	36.89	40.81	
d	Communication Services	7.46	5.64	6.77	
0	Energy	4.86	5.27	4.95	
¢	Industrials	10.67	11.52	10.38	
	Technology	18.79	14.46	18.71	
-	Defensive	23.37	24.02	23.68	
F	Consumer Defensive	7.31	7.53	6.98	
٠	Healthcare	12.92	13.10	13.43	
9	Utilities	3.14	3.39	3.27	



#### Top 6 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\ominus$ Vanguard Total Stock Mkt Idx Instl PIs	-	51.83	51.83	_	_
$\oplus$ Vanguard Total Intl Stock Index Inv	-	34.14	85.97	_	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	-	8.72	94.69	_	-
$\oplus$ Vanguard Total Intl Bd II Idx Insl	-	3.98	98.67	_	-
⊕ Mktliq 12/31/2049	-	1.30	99.97	-	-
🕀 Us Dollar	_	0.03	100.00	-	_

#### Total Holdings 6



## Vanguard Target Retirement 2050 Fund VFIFX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

#### Quantitative Screens

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

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

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

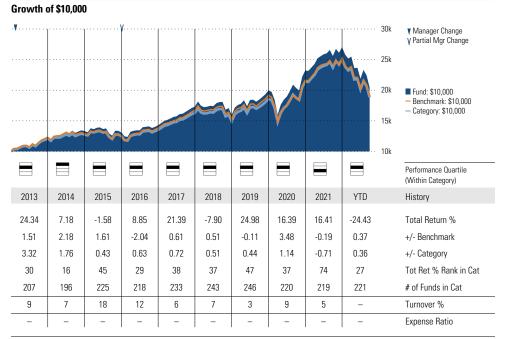
Net Expense: The fund's expense ratio of 0.08 is 88.73% lower than the Target-Date 2050 category average.

#### 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	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

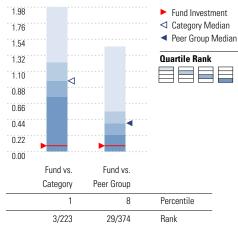


Morningstar Category

Target-Date 2050

#### **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.

Fund Bmark Cat Alpha 1.24 0.88 0.95 0.96 Beta 99.21 **R-Squared** 98.48 Standard Deviation 18 01 18 81 18 21 Sharpe Ratio 0.24 0 17 0.22 Tracking Error 1.82 2.30 Information Ratio 0.68 0.40 Up Capture Ratio 99.71 99.91 Down Capture Ratio 94.84 96.52

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.49	13.38	14.44
Price/Book Ratio	2.28	1.96	2.21
Avg Eff Duration	7.03	-	8.14

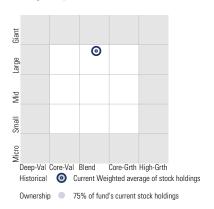
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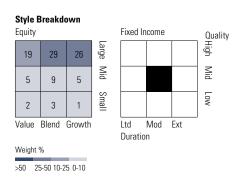


Morningstar Index Morningstar Lifetime Mod 2050 TR USD

## Vanguard Target Retirement 2050 Fund VFIFX

Style Analysis as of 09-30-2022 Morningstar Style Box™





## 

3.03 0.13	2.07 8.36
3.03	2.07
9.51	4.93
34.61	28.97
52.72	55.67
Net %	Cat%
	52.72 34.61

Morningstar Category

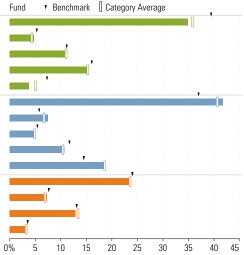
Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

#### Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fund	۲	Ben
Դ	Cyclical	34.85	39.29	35.76			
æ.	Basic Materials	4.78	5.17	4.35			
A	Consumer Cyclical	10.78	11.02	11.04			
цů	Financial Services	15.49	15.93	15.30			
ŵ	Real Estate	3.80	7.17	5.07		0	
w,	Sensitive	41.77	36.83	40.66			
	Communication Services	7.45	5.63	6.72			
0	Energy	4.86	5.28	4.92		]	
¢	Industrials	10.68	11.56	10.41			]
	Technology	18.78	14.36	18.61			
<b>→</b>	Defensive	23.38	23.88	23.56			_
1	Consumer Defensive	7.32	7.52	6.95			
٠	Healthcare	12.91	12.98	13.37			
9	Utilities	3.15	3.38	3.24			
						i	



#### Top 6 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\ominus$ Vanguard Total Stock Mkt Idx Instl PIs	_	53.56	53.56	_	_
$\oplus$ Vanguard Total Intl Stock Index Inv	-	35.47	89.03	_	-
$\ominus$ Vanguard Total Bond Market II ldx Inv	-	6.64	95.67	_	-
$\ominus$ Vanguard Total Intl Bd II ldx Insl	-	3.06	98.73	-	-
① Mktliq 12/31/2049	-	1.25	99.97	-	-
🕀 Us Dollar	-	0.03	100.00	-	-

#### Total Holdings 6



## Vanguard Target Retirement 2055 Fund VFFVX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

#### Quantitative Screens

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

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

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

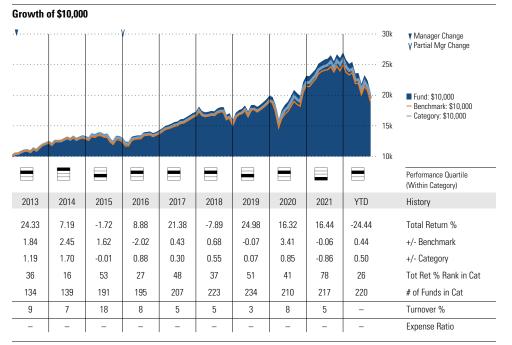
Net Expense: The fund's expense ratio of 0.08 is 88.73% lower than the Target-Date 2055 category average.

#### **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	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

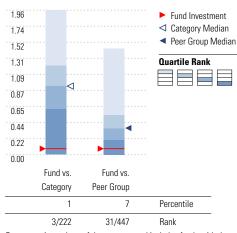


Morningstar Category

Target-Date 2055

#### **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.	

Fund Bmark Cat Alpha 1.28 0.99 0.95 0.96 Beta _ **R-Squared** 99.16 98.42 Standard Deviation 18 02 18 89 18.35 Sharpe Ratio 0.24 0 17 0.22 Tracking Error 1.91 2.32 Information Ratio 0.67 0.45 Up Capture Ratio 99.50 100.59 Down Capture Ratio 94.48 96.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.48	13.28	14.32
Price/Book Ratio	2.28	1.94	2.18
Avg Eff Duration	7.03	-	9.37

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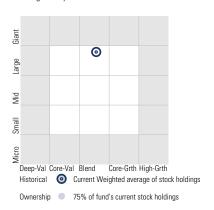


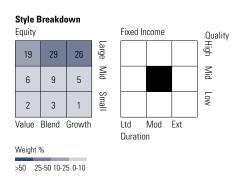
Morningstar Index Morningstar Lifetime Mod 2055 TR

USD

## Vanguard Target Retirement 2055 Fund VFFVX

**Style Analysis** as of 09-30-2022 Morningstar Style Box™





## 

Other	0.13	6.72
Cash	3.01	1.44
Bonds	9.45	4.46
Non-US Stocks	34.74	31.43
US Stocks	52.66	55.94
Asset Class	Net %	Cat%

Morningstar Category

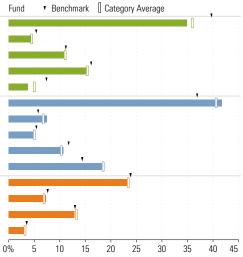
Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

#### Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fund	۲	Ben
Դ	Cyclical	34.86	39.55	35.99			
æ.	Basic Materials	4.78	5.25	4.52			
4	Consumer Cyclical	10.78	11.04	11.05			
<b>N</b>	Financial Services	15.50	16.01	15.39			
ŵ	Real Estate	3.80	7.25	5.03		0	
w,	Sensitive	41.76	36.75	40.60			
	Communication Services	7.46	5.63	6.77			
0	Energy	4.86	5.28	5.02		0	
¢	Industrials	10.68	11.59	10.32			-0
	Technology	18.76	14.25	18.49			
<b>→</b>	Defensive	23.37	23.72	23.40			
F	Consumer Defensive	7.32	7.50	6.93			
٠	Healthcare	12.91	12.84	13.27	_		
9	Utilities	3.14	3.38	3.20			
						-	



#### Top 6 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx InstI PIs	_	53.50	53.50	_	_
$\oplus$ Vanguard Total Intl Stock Index Inv	-	35.61	89.11	_	-
⊖ Vanguard Total Bond Market II Idx Inv	-	6.60	95.71	_	-
$\ominus$ Vanguard Total Intl Bd II ldx Insl	-	3.03	98.74	_	-
⊕ Mktliq 12/31/2049	-	1.24	99.99	-	-
⊖ Us Dollar	_	0.01	100.00	-	_

#### Total Holdings 6



## Vanguard Target Retirement 2060 Fund VTTSX

#### Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

#### Quantitative Screens

Performance: The fund has finished in the Target-Date 2060 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 9.61 years.

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

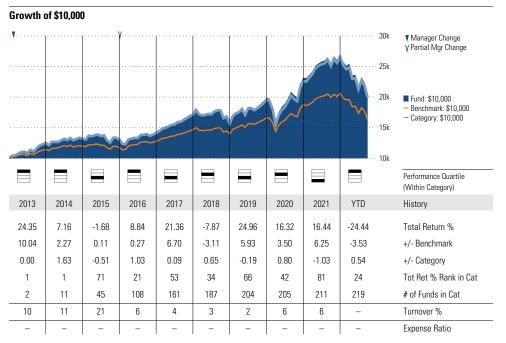
Net Expense: The fund's expense ratio of 0.08 is 88.73% lower than the Target-Date 2060 category average.

#### 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	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

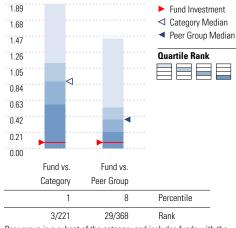


Morningstar Category

Target-Date 2060

#### **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.

Cat Alpha 2.25 1.99 1 36 1 39 Beta 98.80 **R-Squared** 97.78 Standard Deviation 17 99 13 18 18 48 Sharpe Ratio 0.24 0 10 0.22 Tracking Error 5.10 5.82 Information Ratio 0.44 0.34 Up Capture Ratio 145.56 148.24 Down Capture Ratio 133.96 138.30

# Fund Bmark Cat Price/Earnings Ratio 15.47 13.15 14.41 Price/Book Ratio 2.28 1.92 2.22 Avg Eff Duration 7.02 — 7.31

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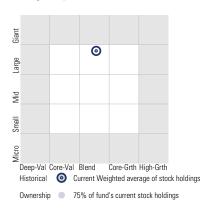


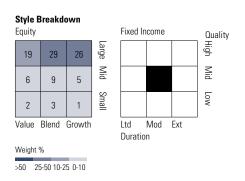
Morningstar Index

Morningstar Mod Tgt Risk TR USD

## Vanguard Target Retirement 2060 Fund VTTSX

Style Analysis as of 09-30-2022 Morningstar Style Box™





## 50 100 0

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

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Energy

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Utilities

Cyclical

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

	0.15	4.03
Other	0.13	4.89
Cash	3.15	2.21
Bonds	9.32	4.49
Non-US Stocks	34.87	31.93
US Stocks	52.53	56.48
Asset Class	Net %	Cat%

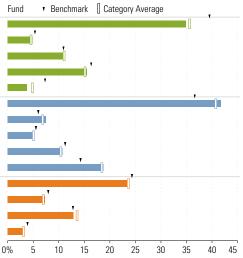
**Morningstar Index** 

Morningstar Mod Tgt Risk TR USD

**Morningstar Category** 

Target-Date 2060

#### Bmark Cat Fund 34.89 39.36 35.61 Basic Materials 4.80 5.20 4.57 Consumer Cyclical 10.78 10.78 11.04 Financial Services 15.51 16 20 15.14 3.80 7.18 4.86 41.75 36.47 40.72 **Communication Services** 7.46 5.85 6.85 5.04 4.86 5.39 10.68 11.11 10.40 18.75 14.12 18.43 23.36 24.18 23.66 **Consumer Defensive** 7.32 7.80 6.98 12.90 12.64 13.58 3.14 3.74 3.10 10 0% 5



#### Top 6 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\oplus$ Vanguard Total Stock Mkt ldx Instl PIs	_	53.37	53.37	-	_
$\oplus$ Vanguard Total Intl Stock Index Inv	-	35.74	89.11	-	-
$\oplus$ Vanguard Total Bond Market II ldx Inv	-	6.54	95.65	-	-
$\ominus$ Vanguard Total Intl Bd II Idx Insl	-	2.96	98.62	-	-
⊕ Mktliq 12/31/2049	-	1.36	99.97	-	-
🕀 Us Dollar	_	0.03	100.00	-	_

#### Total Holdings 6

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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## Vanguard Target Retirement 2065 Fund VLXVX

#### Portfolio Manager(s)

Walter Nejman since 07-2017 William Coleman since 07-2017

#### Quantitative Screens

× *Performance:* The fund has finished in the Target-Date 2065+ category's top three quartiles in 3 of the 5 years it's been in existence.

*Management:* The fund's management has been in place for 5.22 years.

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

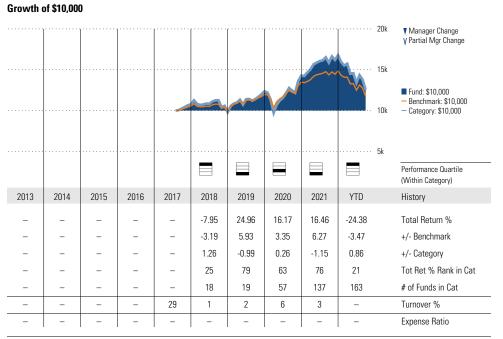
Net Expense: The fund's expense ratio of 0.08 is 88.41% lower than the Target-Date 2065+ category average.

#### 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. This fund also fails our style screen, but because it is a target-date fund we do not consider this a concern.

#### **ESG Metrics**

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

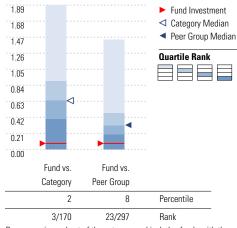


**Morningstar Category** 

Target-Date 2065+

#### **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.

Cat Alpha 2.23 2.06 Beta 1.36 1 4 1 **R-Squared** 98.78 98.01 Standard Deviation 18 01 13 18 18 72 Sharpe Ratio 0.24 0 10 0.22 Tracking Error 5.12 5.97 Information Ratio 0.44 0.34 Up Capture Ratio 145.61 149.85 Down Capture Ratio 134.11 139.56

# Fund Bmark Cat Price/Earnings Ratio 15.47 13.15 13.99 Price/Book Ratio 2.28 1.92 2.14 Avg Eff Duration 7.03 8.22

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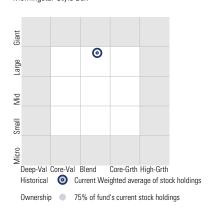


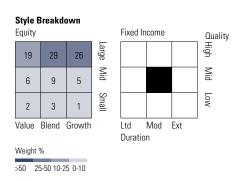
Morningstar Index

Morningstar Mod Tgt Risk TR USD

## Vanguard Target Retirement 2065 Fund VLXVX

**Style Analysis** as of 09-30-2022 Morningstar Style Box™





Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

**Communication Services** 

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

**Consumer Defensive** 

€ Cyclical

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Energy

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Utilities



Bmark

39.36

5.20

10.78

16 20

7.18

36.47

5.85

5.39

11.11

14.12

24.18

7.80

12.64

3.74

Fund

34.88

4.79

10.79

15.51

3.79

41.75

7.45

4.87

10.68

18.75

23.36

7.31

12.91

3.14

#### Asset Class Net % Cat% US Stocks 52.64 53.41 Non-US Stocks 34.86 32.54 Bonds 9.23 7.00 Cash 3.14 2.40 Other 0.13 4.65 Total 100.00 100.00

Morningstar Index

Morningstar Mod Tgt Risk TR USD

**Morningstar Category** 

Target-Date 2065+

#### Benchmark [] Category Average Cat Fund 35.55 4.71 11.15 15.31 4.38 41.47 6.96 5.14 10.65 18.72 22.97 7.13 12.79 3.05 10 15 20 25 30 35 40 45 0% 5

#### Top 6 Holdings as of 09-30-2022

Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
_	53.48	53.48	_	_
-	35.73	89.21	_	-
-	6.40	95.62	_	-
-	3.00	98.62	-	-
-	1.35	99.97	-	-
-	0.03	100.00	-	-
		- 53.48 - 35.73 - 6.40 - 3.00 - 1.35	- 53.48 53.48 - 35.73 89.21 - 6.40 95.62 - 3.00 98.62 - 1.35 99.97	- 53.48 53.48 - - 35.73 89.21 - - 6.40 95.62 - - 3.00 98.62 - - 1.35 99.97 -

#### Total Holdings 6



## Vanguard Target Retirement Income Fund VTINX

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

#### Quantitative Screens

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

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

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

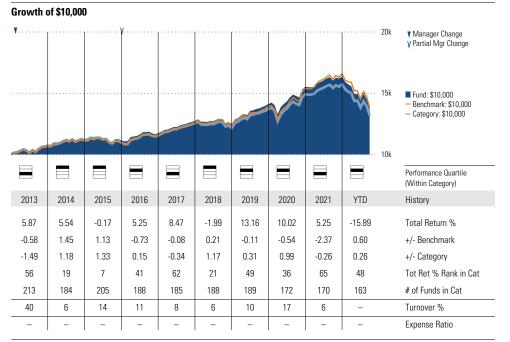
Net Expense: The fund's expense ratio of 0.08 is 88.06% lower than the Target-Date Retirement category average.

#### 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 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



Morningstar Category

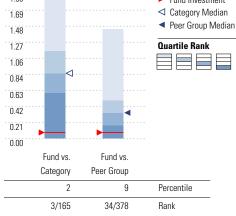
Target-Date Retirement

Morningstar Index Morningstar Lifetime Mod Incm TR

USD

#### **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.

Cat -1.17 0.92 Beta 0.87 _ **R-Squared** 98.14 95.87 Standard Deviation 8 10 9 24 8.70 Sharpe Ratio -0.04 0.07 -0.09 Tracking Error 1.65 2.29 Information Ratio -0.53 -0.57 Up Capture Ratio 83.99 86.73 Down Capture Ratio 90.35 96.23

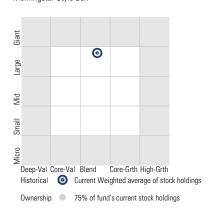
# Fund Bmark Cat Price/Earnings Ratio 15.47 14.54 14.00 Price/Book Ratio 2.28 2.17 2.09 Avg Eff Duration 5.96 6.58

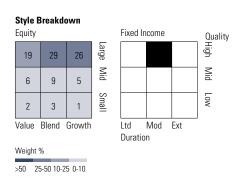
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## Vanguard Target Retirement Income Fund VTINX

Style Analysis as of 09-30-2022 Morningstar Style Box™





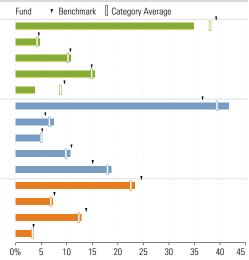
## 50 100 0

66.83 3.23 0.57	51.17 5.20 16.18
66.83	51.17
11.69	9.45
17.67	18.01
Net %	Cat%
	17.67

### Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fund
Դ	Cyclical	34.88	39.10	38.05	
÷.	Basic Materials	4.78	4.38	4.19	
4	Consumer Cyclical	10.80	10.57	10.24	
<b>L</b>	Financial Services	15.51	14.74	14.87	
ŵ	Real Estate	3.79	9.41	8.75	
w,	Sensitive	41.75	36.44	39.40	
	Communication Services	7.45	5.66	6.60	
•	Energy	4.85	5.06	4.99	
¢	Industrials	10.69	10.78	9.84	
	Technology	18.76	14.94	17.97	
-	Defensive	23.36	24.46	22.53	
F	Consumer Defensive	7.31	7.44	6.89	
٠	Healthcare	12.91	13.66	12.36	
	Utilities	3.14	3.36	3.28	



#### Top 7 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$\oplus$ Vanguard Total Bond Market II ldx Inv	_	36.25	36.25	_	_
$\oplus$ Vanguard Total Stock Mkt ldx Instl PIs	-	17.95	54.20	-	-
$\oplus$ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	16.53	70.73	-	-
🕀 Vanguard Total Intl Bd II Idx Insl	-	16.02	86.74	-	-
Vanguard Total Intl Stock Index Inv	-	11.98	98.73	-	-
⊕ Mktliq 12/31/2049	-	1.28	100.01	-	-
⊖ Us Dollar	_	0.01	100.01	_	-

#### Total Holdings 7

 $\oplus$  Increase  $\oplus$  Decrease R New to Portfolio



**Morningstar Category** Target-Date Retirement Morningstar Index Morningstar Lifetime Mod Incm TR USD