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.

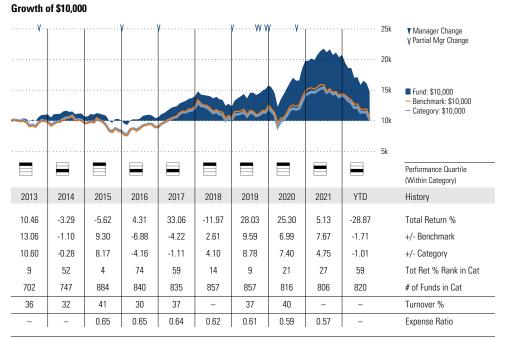
Net Expense: The fund's expense ratio of 0.57 is 50.86% lower than the Diversified Emerging Mkts category average.

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.

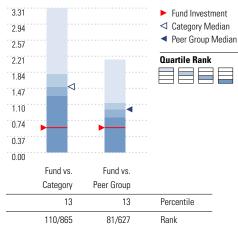
ESG Metrics

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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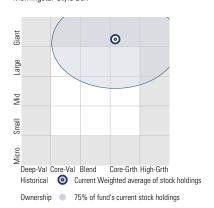


Morningstar Category Morningstar Index

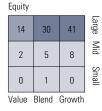
Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





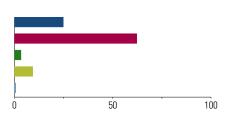


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



Sector Weighting as of 09-30-2022

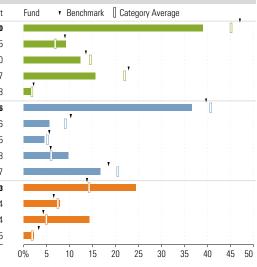
Asset Allocation as of 09-30-2022

		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
\ominus 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

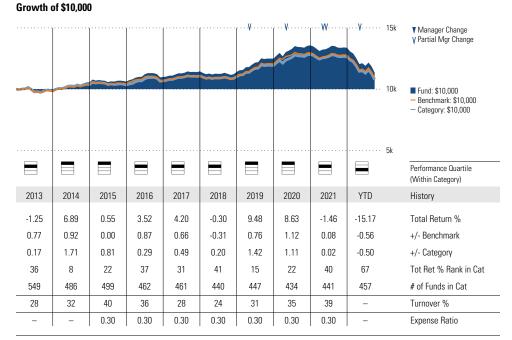
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

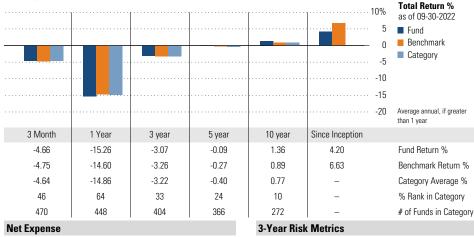
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
ESG Commitment	1-Low	02-15-2022

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD



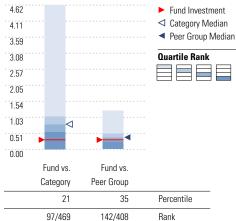
Trailing Performance



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



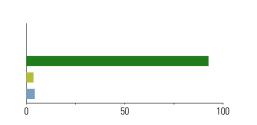
Not Rated

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

Loomis Sayles Bond N LSBNX

Portfolio Manager(s)

Matthew Eagan since 02-2007 Elaine Stokes since 02-2007 Brian Kennedy since 06-2016

Quantitative Screens

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

Management: The fund's management has been in place for 15.67 years.

Style Consistency is not calculated for Fixed Income funds.

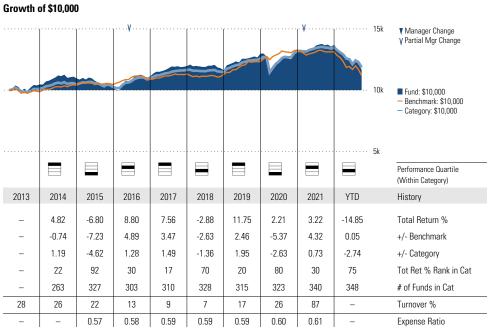
Net Expense: The fund's expense ratio of 0.61 is 38.38% lower than the Multisector Bond category average.

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.

ESG Metrics

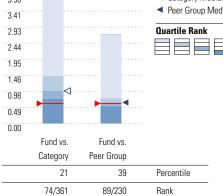
Metric	Rating	Updated
Sustainability Rating	1	08-31-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance



Sharpe 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.

Tracking Error 6.49 6.61 Information Ratio 0.06 0.32 Up Capture Ratio 134.33 121.01 Down Capture Ratio 117.08 94.57 **Portfolio Metrics** Fund Bmark Cat Avg Eff Duration 4 58 4 55 4.01 Avg Eff Maturity 6.53 7.69 7.95

-0.33

-0.65

-0.19

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Bloomberg US Universal TR USD

Morningstar Index

Morningstar Category Multisector Bond

Loomis Sayles Bond N LSBNX

Style Analysis as of 09-30-2022 Style Breakdown





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	23.55	67.64	21.84
AA	1.82	3.23	4.26
А	6.46	10.03	8.50
BBB	34.44	10.89	21.28
BB	13.09	3.19	18.20
В	9.65	3.64	16.05
Below B	0.77	1.38	5.79
Not Rated	10.21	0.00	4.08

			US Stocks
			Non-US Stoc
			Bonds
			Cash
			Other
0	50	100	Total

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	28.12	_	23.86		r r	
Treasury	17.37	-	8.65			
Inflation – Protected	0.00	-	0.43	0		
Agency/Quasi Agency	0.48	-	0.96			
Other Government Related	10.27	-	13.82			
Corporate	50.53	-	36.52			
Corporate Bond	40.90	-	30.82			
Bank Loan	0.28	-	2.84	10		
Convertible	7.70	-	2.38			
Preferred	1.65	-	0.48	(
Securitized	16.27	-	26.27			
Agency MBS Pass-Through	0.00	-	7.83			
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.61	10		
Non-Agency Residential MBS	0.18	-	1.59	10		
Commercial MBS	1.76	-	5.44			
Asset-Backed	14.33	-	10.80			
Covered Bond	0.00	-	0.00	0		
Municipal	1.35	_	0.37	0		
Cash & Equivalents	3.73	-	7.42			
Other	0.00	_	5.27	i []		

Morningstar Category

Multisector Bond

Asset Class

Morningstar Index

Bloomberg US Universal TR USD

Net %

2.13

0.00

83.41

4.04

10.42

100.00

Cat%

1.56

0.18

96.06

0.11

2.08

100.00

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ Ultra 10 Year US Treasury Note Future Dec 22	12-2022	10.47	10.47	_
⊕ 10 Year Treasury Note Future Dec 22	12-2022	8.26	18.73	-
United States Treasury Notes 0.125%	06-2023	4.54	23.27	-
United States Treasury Bonds 3.25%	05-2042	3.69	26.96	-
⊕ Fixed Inc Clearing Corp.Repo	09-2022	3.49	30.45	-
United States Treasury Notes 0.125%	01-2023	3.21	33.67	-
⊕ Ultra US Treasury Bond Future Dec 22	12-2022	2.87	36.54	-
United States Treasury Notes 0.125%	02-2023	2.70	39.24	-
DISH Network Corporation 3.375%	08-2026	2.31	41.54	_
United States Treasury Notes 1.5%	02-2024	1.75	43.29	-

Total Holdings 602

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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MFS Research International R6 MRSKX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Large Blend - 93.94 % of the time over the past three years.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000										
			v		,¥	¥		<u></u>	2	0k Υ Manager Change γ Partial Mgr Change
					^				7	5k ■ Fund: \$10,000 — Benchmark: \$10,000 0k — Category: \$10,000
									5	k
										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
19.05	-6.62	-1.72	-0.75	28.45	-13.87	28.12	13.29	12.01	-28.59	Total Return %
3.76	-2.75	3.94	-5.25	1.26	0.33	6.61	2.64	4.19	-2.09	+/- Benchmark
-0.39	-1.64	-0.13	-1.54	3.33	0.72	6.53	3.99	2.29	-1.18	+/- Category
57	74	59	70	15	38	4	22	27	67	Tot Ret % Rank in Cat
807	733	785	768	778	771	801	807	782	763	# of Funds in Cat
32	27	28	40	33	25	22	22	19	-	Turnover %
_	-	0.75	0.76	0.76	0.73	0.73	0.70	0.65	-	Expense Ratio

Morningstar Category

Foreign Large Blend

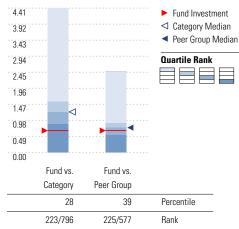
Trailing Performance



Alpha

Beta

R-Squared



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

Category Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 1.20 0.08 0.94 1.01 _ 93.78 93.77 Standard Deviation 17.94 18 48 19.26 Sharpe Ratio 0.04 -0.03 -0.02 Tracking Error 4.61 4.83 Information Ratio 0.28 -0.01 Up Capture Ratio 103.52 103.08 Down Capture Ratio 98.21 103.04 **Portfolio Metrics**

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

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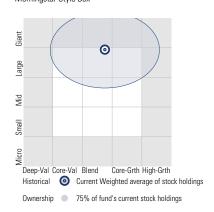


Morningstar Index

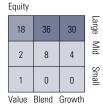
MSCI ACWI Ex USA NR USD

MFS Research International R6 MRSKX

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





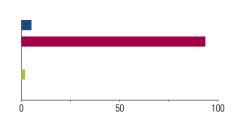


Weight %

<25

>50 25-50 10-25 0-10

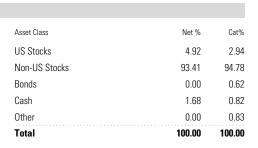
World Regions % Equity 09-30-2022



Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

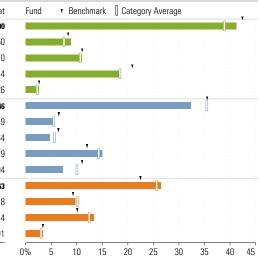
		Fund	Bmark	Cat
Դ	Cyclical	41.22	42.29	38.90
æ.	Basic Materials	8.89	8.16	7.50
	Consumer Cyclical	11.04	10.91	10.70
ц.	Financial Services	18.67	20.73	18.44
ŵ	Real Estate	2.62	2.49	2.26
w	Sensitive	32.34	35.38	35.46
	Communication Services	5.25	6.35	5.49
0	Energy	4.72	6.26	5.64
¢	Industrials	15.05	11.87	14.29
	Technology	7.32	10.90	10.04
	Defensive	26.43	22.32	25.63
F	Consumer Defensive	9.69	9.14	10.18
٠	Healthcare	13.33	9.95	12.44
9	Utilities	3.41	3.23	3.01



Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category Foreign Large Blend



	Greater Asia	Fund % 34.92	Cat % 36.02	Americas	Fund % 7.22	Cat % 9.12	Greater Europe	Fund % 57.86	Cat % 54.87	Market Maturity	Fund %
	Japan	20.11	18.20	North America	7.22	7.95	United Kingdom	15.16	13.86	Developed Markets	95.53
	Australasia	4.21	5.40	Central/Latin	0.00	1.17	W euro-ex UK	42.70	39.70	Emerging Markets	4.47
	Asia-4 Tigers	6.12	6.89				Emrgng Europe	0.00	0.06	Not Available	0.00
	Asia-ex 4 Tigers	4.48	5.53				Africa	0.00	1.25		
	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
\ominus Roche Holding AG	3.48	3.48	-13.08	Healthcare
\ni Nestle SA	3.28	6.76	-14.55	Consumer Defensive
∋ Novo Nordisk A/S Class B	3.16	9.92	4.70	Healthcare
\ni Linde PLC	2.66	12.58	-21.17	Basic Materials
⊖ LVMH Moet Hennessy Louis Vuitton SE	2.46	15.04	-15.08	Consumer Cyclical
\ominus Schneider Electric SE	2.23	17.27	-30.51	Industrials
∋ Hitachi Ltd	1.82	19.09	-1.03	Industrials
\ni Aon PLC Class A	1.53	20.62	-10.33	Financial Services
\ni London Stock Exchange Group PLC	1.52	22.15	11.54	Financial Services
∋ British American Tobacco PLC	1.52	23.67	24.01	Consumer Defensive

Total Holdings 118

 \oplus Increase \oplus Decrease R 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.

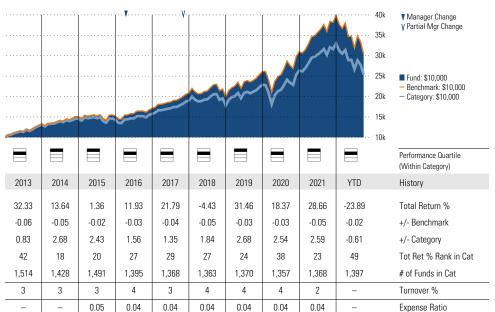
Morningstar Investment Management LLC Analysis

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

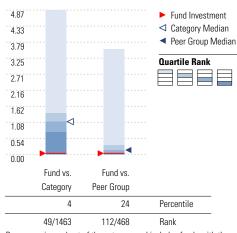
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022





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

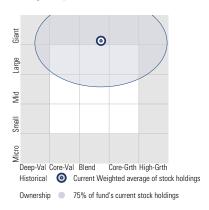
Morningstar Category

Large Blend

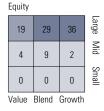
S&P 500 TR USD

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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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

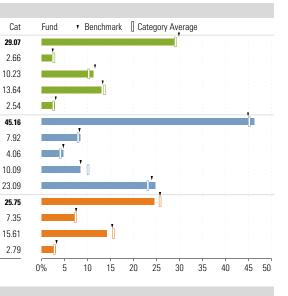
⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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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 Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

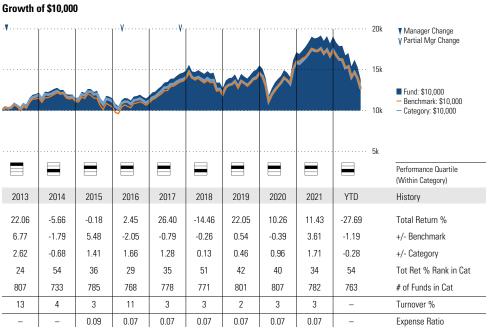
Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

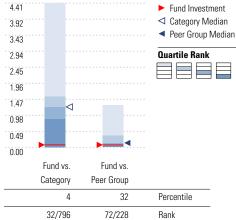
ESG Metrics

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



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.

20	-	% Rank in Category				
425	-	# of Funds in Category				
3-Year Risk Metrics						
		Fund	Bmark	Cat		
Alpha		0.53	-	0.08		
Beta		1.06	-	1.01		
R-Squared		96.96	-	93.77		
Standard Devia	ition	19.95	18.48	19.26		
Sharpe Ratio		0.00	-0.03	-0.02		
Tracking Error		3.67	-	4.83		
Information Ra	tio	0.07	-	-0.01		
Up Capture Rat	io	108.74	-	103.08		
Down Capture	Ratio	106.85	-	103.04		

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

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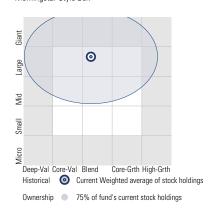


Morningstar Category Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

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





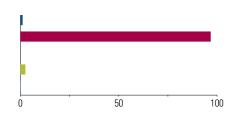


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022

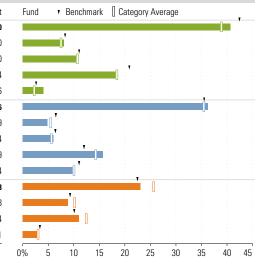


Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	40.66	42.29	38.90
æ.	Basic Materials	8.06	8.16	7.50
	Consumer Cyclical	10.40	10.91	10.70
ц.	Financial Services	18.18	20.73	18.44
ŵ	Real Estate	4.02	2.49	2.26
V.	Sensitive	36.25	35.38	35.46
	Communication Services	4.84	6.35	5.49
0	Energy	5.99	6.26	5.64
¢	Industrials	15.66	11.87	14.29
	Technology	9.76	10.90	10.04
	Defensive	23.08	22.32	25.63
F	Consumer Defensive	8.85	9.14	10.18
٠	Healthcare	11.02	9.95	12.44
9	Utilities	3.21	3.23	3.01

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



	Greater Asia	Fund % 37.33	Cat % 36.02	Americas	Fund % 11.52	Cat % 9.12	Greater Europe	Fund % 51.16	Cat % 54.87	Market Maturity	Fund %
	Japan Australasia Asia-4 Tigers Asia-ex 4 Tigers	21.06 7.63 8.36 0.28	18.20 5.40 6.89 5.53	North America Central/Latin	11.42 0.10	7.95 1.17	United Kingdom W euro-ex UK Emrgng Europe Africa	12.33 37.80 0.23 0.80	13.86 39.70 0.06 1.25	Developed Markets Emerging Markets Not Available	99.38 0.62 0.00
>75	Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.69	1.69	-14.55	Consumer Defensive
∋ Slcmt1142	1.31	3.00	_	-
$oldsymbol{eta}$ Roche Holding AG	1.16	4.16	-13.08	Healthcare
\oplus Samsung Electronics Co Ltd	1.09	5.25	_	Technology
€ Shell PLC	1.04	6.29	42.21	Energy
🕀 AstraZeneca PLC	1.00	7.30	17.14	Healthcare
\oplus ASML Holding NV	0.98	8.27	-37.96	Technology
Đ Toyota Motor Corp	0.95	9.23	-9.84	Consumer Cyclical
➔ Novartis AG	0.88	10.10	-3.41	Healthcare
€ Novo Nordisk A/S Class B	0.87	10.98	4.70	Healthcare

Total Holdings 4132

 \oplus Increase \oplus Decrease R New to Portfolio

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Morningstar Category

Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Vanguard Growth Index Admiral VIGAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

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 27.77 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 0.05 is 94.79% lower than the Large Growth category average.

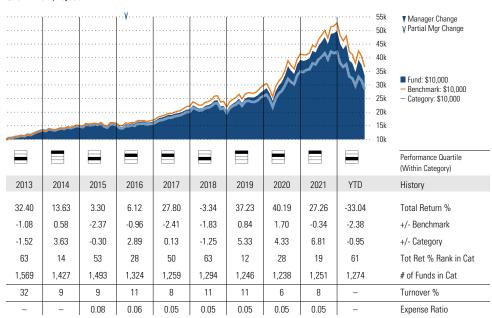
Morningstar Investment Management LLC Analysis

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

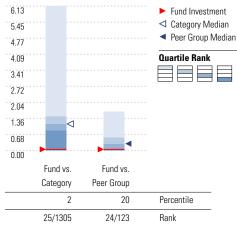
Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance





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

of Funds in Category Fund Bmark Cat Alpha -1.31 -3.29 0.97 Beta 1.03 99.68 **R-Squared** 93.15 Standard Deviation 23.93 23 13 23.33 Sharpe Ratio 0.47 0 52 0.37 Tracking Error 1.55 6.09 Information Ratio -0.76 -0.78 Up Capture Ratio 100.45 88.47 Down Capture Ratio 104.22 97.94

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 28.71 23 78 23.27 Price/Book Ratio 7.74 8.32 6.18 Geom Avg Mkt Cap \$B 316 49 240 14 266 70 ROE 38.02 41.06 37.20

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Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Vanguard Growth Index Admiral VIGAX

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

50

100

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

Fund

30.00

1.76

19.07

6.49

2.68

59.57

12.62

0.98

4.28

41.69

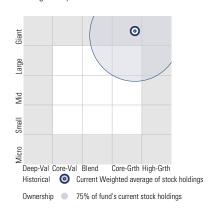
10.43

2.70

7.73

0.00

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







Weight %

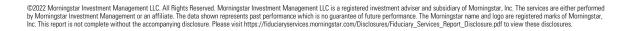
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Apple Inc	13.30	13.30	-21.79	Technology
€ Microsoft Corp	11.18	24.48	-30.20	Technology
\oplus Amazon.com Inc	6.21	30.70	-32.22	Consumer Cyclical
\oplus Tesla Inc	4.18	34.88	-24.70	Consumer Cyclical
\oplus Alphabet Inc Class A	3.73	38.60	-33.97	Communication Svc
€ Alphabet Inc Class C	3.31	41.91	-33.54	Communication Svc
● NVIDIA Corp	2.30	44.21	-58.69	Technology
$oldsymbol{\oplus}$ Meta Platforms Inc Class A	1.94	46.15	-59.66	Communication Svc
€ Visa Inc Class A	1.80	47.95	-17.50	Financial Services
${oldsymbol{ \oplus }}$ The Home Depot Inc	1.65	49.60	-32.14	Consumer Cyclical
\oplus Mastercard Inc Class A	1.64	51.23	-20.46	Financial Services
Đ Costco Wholesale Corp	1.28	52.51	-16.35	Consumer Defensive
🕀 Thermo Fisher Scientific Inc	1.25	53.76	-23.85	Healthcare
➔ Accenture PLC Class A	1.08	54.84	-37.23	Technology
€ McDonald's Corp	1.04	55.88	-12.38	Consumer Cyclical

Total Holdings 263

 \oplus Increase \oplus Decrease R New to Portfolio

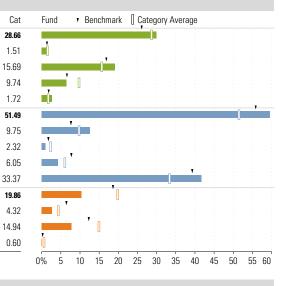


Large Growth Russell 1000 Growth TR USD
 Asset Class Net % Cat%
 US Stocks 98.72 93.35
 Non-US Stocks 0.99 4.27

Morningstar Category

Non-US Stocks	0.99	4.27
Bonds	0.00	0.01
Cash	0.29	2.00
Other	0.00	0.37
Total	100.00	100.00

Morningstar Index





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.

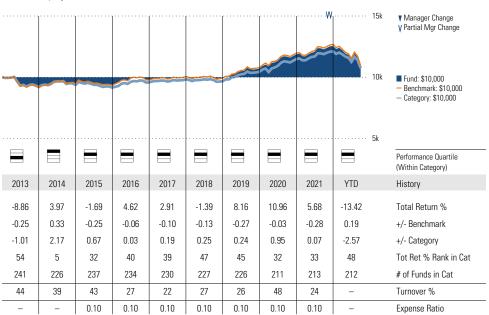
Net Expense: The fund's expense ratio of 0.1 is 83.05% lower than the Inflation-Protected Bond category average.

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

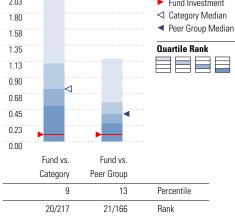


Morningstar Category

Inflation-Protected Bond

Trailing Performance





38	_	% Rank in Category			
128	-	# of	Funds in Ca	tegory	
3-Year Risk Metrics					
		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

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Allocation- 30% to 50% Equity category's top three quartiles in 8 of the
 10 years it's been in existence.

× *Management:* The fund's management team has been in place for less than three years.

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

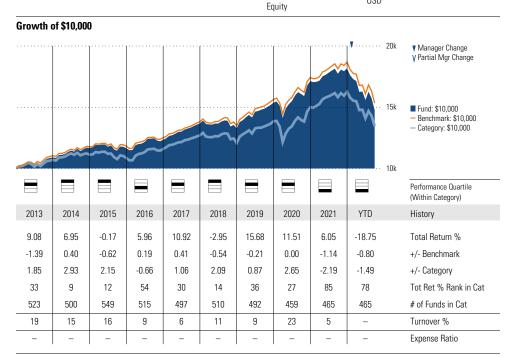
Net Expense: The fund's expense ratio of 0.12 is 87.23% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

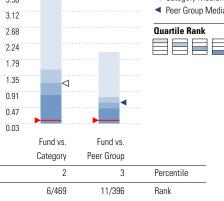
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category Allocation--30% to 50%

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.

of Funds in Category Cat -0.36 1.05 93.02 Standard Deviation 9.85 9.78 10.62 Sharpe Ratio -0.04 0.03 0.01 Tracking Error 0.73 2 94 Information Ratio -1.03 -0.11 Up Capture Ratio 97.02 102.55 Down Capture Ratio 102.69 105.68 **Portfolio Metrics**

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

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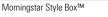


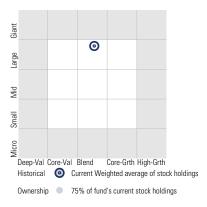
Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Style Analysis as of 09-30-2022





Large

Mid

Smal

Ltd

Duration

Mod Ext

5

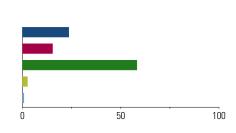
Fixed Income

Quality

High

Mid

Low



Sector Weighting as of 09-30-2022

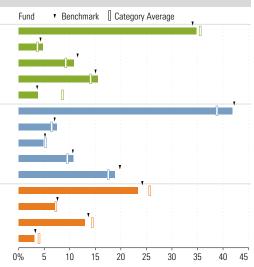
Asset Allocation as of 09-30-2022

	bion monghing as on ou	00 2022		
		Fund	Bmark	Cat
Դ	Cyclical	34.82	33.90	35.53
<i>.</i>	Basic Materials	4.76	4.13	3.67
A	Consumer Cyclical	10.77	11.39	9.21
цф	Financial Services	15.48	14.90	14.07
ŵ	Real Estate	3.81	3.48	8.58
~~	Sensitive	41.82	42.04	38.80
d	Communication Services	7.46	6.90	6.45
0	Energy	4.87	5.01	5.29
Ф	Industrials	10.67	10.46	9.52
	Technology	18.82	19.67	17.54
-	Defensive	23.35	24.06	25.66
F	Consumer Defensive	7.30	7.45	7.27
٠	Healthcare	12.92	13.50	14.41
Ç	Utilities	3.13	3.11	3.98

Morningstar US Mod Con Tgt Alloc NR USD Equity Asset Class Net % Cat% US Stocks 23.48 25.42 Non-US Stocks 15.24 6.31 58.15 Bonds 55.69 Cash 2.47 6.99 Other 0.65 5.59 Total 100.00 100.00

Morningstar Index

Morningstar Category Allocation--30% to 50%



>50 25-50 10-25 0-10

Blend Growth

Style Breakdown

Equity

19 29 26

6 9

2 3 1

Value

Weight %

Top 6 Holdings as of 09-30-2022

Total Holdings 6					
e Us Dollar	-	0.00	100.00	_	-
➔ Mktliq 12/31/2049	_	1.23	100.00	-	-
Vanguard Total Intl Stock Index Inv	-	15.62	98.77	-	-
\oplus Vanguard Total Intl Bd II ldx Investor	-	18.22	83.15	-	-
\ni Vanguard Total Stock Mkt Idx Inv	-	23.86	64.93	-	-
\supset Vanguard Total Bond Market II Idx Inv	-	41.06	41.06	-	-
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Growth Inv VASGX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

× *Management:* The fund's management team has been in place for less than three years.

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

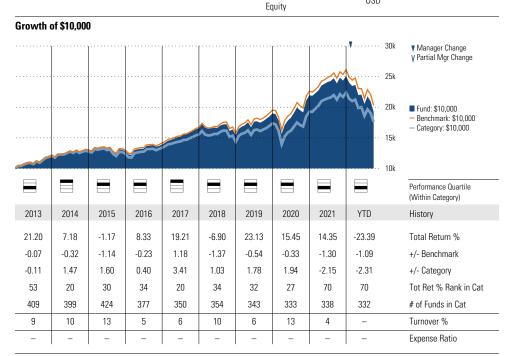
Net Expense: The fund's expense ratio of 0.14 is 86% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

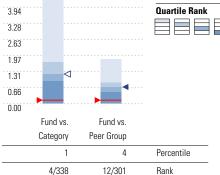
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category Allocation--70% to 85%

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 -0.84 1.01 94 73 16.75 0.21 Tracking Error 1.15 3.73 Information Ratio -0.81 -0.29 Up Capture Ratio 99.02 98.74 Down Capture Ratio 103.20 103.04 **Portfolio Metrics**

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

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Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR USD

Vanguard LifeStrategy Growth Inv VASGX

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





Ltd

Duration

Mod Ext

Weight %

Value

>50 25-50 10-25 0-10

Blend Growth

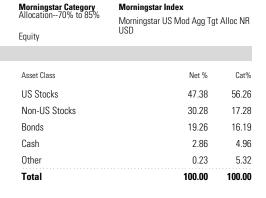
Top 6 Holdings as of 09-30-2022

0		50

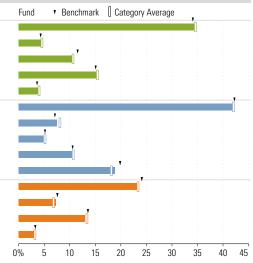
Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	34.78	33.95	34.58
æ.	Basic Materials	4.74	4.16	4.55
	Consumer Cyclical	10.78	11.40	10.63
ц.	Financial Services	15.46	14.93	15.41
ŵ	Real Estate	3.80	3.46	3.99
w	Sensitive	41.82	42.09	42.04
	Communication Services	7.46	6.95	8.07
0	Energy	4.86	5.01	5.15
¢	Industrials	10.65	10.42	10.67
	Technology	18.85	19.71	18.15
	Defensive	23.40	23.96	23.36
F	Consumer Defensive	7.31	7.43	6.82
٠	Healthcare	12.95	13.42	13.36
9	Utilities	3.14	3.11	3.18



Morningstar Index



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Inv	_	48.14	48.14	_	_
\oplus Vanguard Total Intl Stock Index Inv	_	31.02	79.16	-	-
\ominus Vanguard Total Bond Market II Idx Inv	-	13.46	92.62	-	-
\oplus Vanguard Total Intl Bd II Idx Investor	-	6.17	98.79	-	-
⊕ Mktliq 12/31/2049	-	1.20	99.99	-	-
⊖ Us Dollar	_	0.01	100.00	-	_
Total Holdings 6					

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Income Inv VASIX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 9 of the 10 years it's been in existence.

× *Management:* The fund's management team has been in place for less than three years.

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

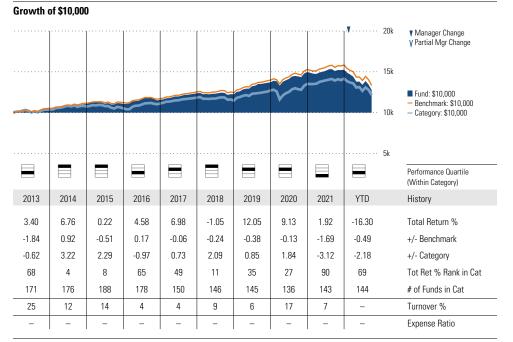
Net Expense: The fund's expense ratio of 0.11 is 88.89% lower than the Allocation--15% to 30% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Category Allocation--15% to 30%

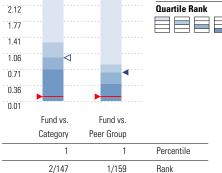
Equity

Trailing Performance



Price/Book Ratio

Avg Eff Dura



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 0.28 1.05 87.94 7.99 -0.14Tracking Error 0.84 2.84 Information Ratio 0.02 -1.08 Up Capture Ratio 89.68 106.65 Down Capture Ratio 100.05 104.19 **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 15.44 15.03 15.59

tion	7.02	6.45	4.23

2.27

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2.39

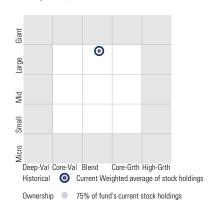
2.36

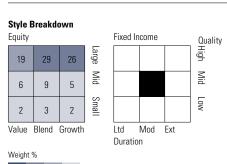
Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Vanguard LifeStrategy Income Inv VASIX

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





>50 25-50 10-25 0-10

Top 6 Holdings as of 09-30-2022

		_
0	50	100

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

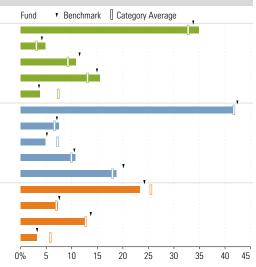
		Fund	Bmark	Cat
Դ	Cyclical	34.88	33.64	32.78
æ.	Basic Materials	4.80	4.01	3.08
	Consumer Cyclical	10.77	11.39	9.25
ц.	Financial Services	15.52	14.79	13.08
ŵ	Real Estate	3.79	3.45	7.37
w	Sensitive	41.76	42.27	41.73
	Communication Services	7.47	6.95	6.62
0	Energy	4.85	4.99	7.22
¢	Industrials	10.72	10.36	9.92
	Technology	18.72	19.97	17.97
	Defensive	23.37	24.08	25.49
F	Consumer Defensive	7.31	7.42	6.99
٠	Healthcare	12.91	13.58	12.71
9	Utilities	3.15	3.08	5.79

Equity Asset Class Net % Cat% US Stocks 11.25 10.65 Non-US Stocks 7.57 2.53 77.98 Bonds 68.47 Cash 2.33 12.99 Other 0.87 5.38 Total 100.00 100.00

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Morningstar Category Allocation--15% to 30%



Name Maturity Date % Net Asset Cumulative % YTD Return % Morningstar Sector ⊖ Vanguard Total Bond Market II Idx Inv 55.28 55.28 € Vanguard Total Intl Bd II Idx Investor 24.22 79.51 Vanguard Total Stock Mkt Idx Inv 11.43 90.93 Vanguard Total Intl Stock Index Inv 7.76 98.69 Mktlig 12/31/2049 1.28 99.98 _ _ 0.02 ⊖ Us Dollar 100.00 _ _ _ Total Holdings 6

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Moderate Gr Inv VSMGX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 9 of the 10 years it's been in existence.

× Management: The fund's management team has been in place for less than three years.

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

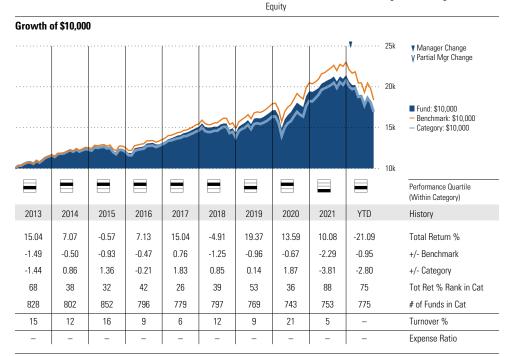
Net Expense: The fund's expense ratio of 0.13 is 87.38% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Category Allocation--50% to 70%

Trailing Performance



2.19	•••			
1.64				
1.09	····			
0.55				
0.00				
	Fund vs.	Fund vs.		
	Category	Peer Group		
	1	4	Percentile	-
	5/791	25/646	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.	

Cat -0.19 1.01 93.81 13.79 0 19 3.33 Information Ratio -1.18 -0.07 Up Capture Ratio 93.51 100.14 Down Capture Ratio 100.54 101.57 **Portfolio Metrics** Fund Dmorle Cat

	i unu	Dillaik	Gal
Price/Earnings Ratio	15.53	15.39	15.85
Price/Book Ratio	2.29	2.51	2.63
Avg Eff Duration	7.02	6.45	5.02

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Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Vanguard LifeStrategy Moderate Gr Inv VSMGX

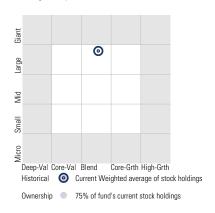
Quality

High

Mid

Low

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



Large

Mid

Smal

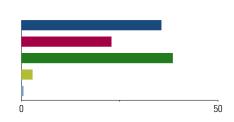
Ltd

Duration

Mod Ext

5

Fixed Income



Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

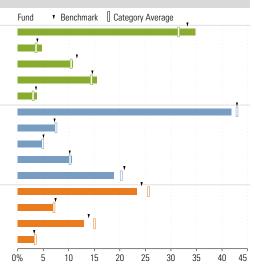
36	cion weighting as of 00	-30-2022		
		Fund	Bmark	Cat
Դ	Cyclical	34.79	33.09	31.49
æ.	Basic Materials	4.74	3.71	3.59
~	Consumer Cyclical	10.78	11.45	10.46
цф	Financial Services	15.47	14.48	14.43
ŵ	Real Estate	3.80	3.45	3.01
w	Sensitive	41.82	42.78	42.93
g	Communication Services	7.46	7.08	7.49
0	Energy	4.86	4.91	4.91
¢	Industrials	10.65	10.05	10.25
	Technology	18.85	20.74	20.28
	Defensive	23.38	24.12	25.60
F	Consumer Defensive	7.30	7.27	7.10
٠	Healthcare	12.94	13.76	15.05
9	Utilities	3.14	3.09	3.45

Equity Asset Class Net % Cat% US Stocks 35.53 46.54 Non-US Stocks 22.83 9.57 38.43 Bonds 34.14 Cash 2.76 6.18 Other 0.44 3.56 Total 100.00 100.00

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



9 2 3 1

Style Breakdown

Equity

19 29 26

5

Value Weight %

>50 25-50 10-25 0-10

Blend Growth

Top 6 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
igodot Vanguard Total Stock Mkt Idx Inv	_	36.10	36.10	_	_
\ominus Vanguard Total Bond Market II ldx Inv	-	27.04	63.15	-	-
\oplus Vanguard Total Intl Stock Index Inv	-	23.39	86.54	-	-
\oplus Vanguard Total Intl Bd II ldx Investor	-	12.14	98.68	-	-
① Mktliq 12/31/2049	-	1.27	99.95	-	-
⊕ Us Dollar	_	0.05	100.00	-	_

Total Holdings 6

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard Mid Cap Index Admiral VIMAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

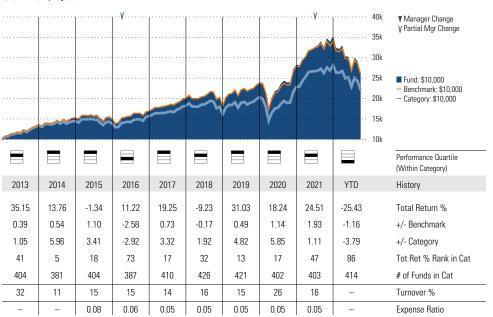
Net Expense: The fund's expense ratio of 0.05 is 94.68% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

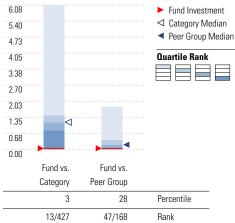
Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Medium Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance



ROE



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 0.31 0.15 Beta 0.97 0.98 99.56 **R-Squared** 94.20 Standard Deviation 22 73 23 07 22.99 Sharpe Ratio 0.32 0.31 0.30 Tracking Error 1.55 5.52 Information Ratio 0.18 -0.08 Up Capture Ratio 99.01 96.48 Down Capture Ratio 97.92 96.46

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 18 56 14 93 13 39 Price/Book Ratio 2.96 2.43 2.27 Geom Avg Mkt Cap \$B 23 27 15 74 8 75

19.69

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19.06

19.31

Morningstar Index

Morningstar Category

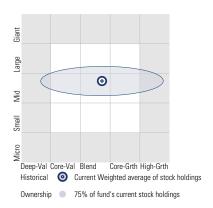
Mid-Cap Blend

Russell Mid Cap TR USD

Growth of \$10,000

Vanguard Mid Cap Index Admiral VIMAX

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







Weight %

>50 25-50 10-25 0-10

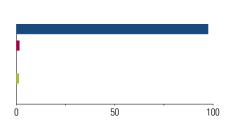
Top 15 Holdings as of 09-30-2022

Top 13 Holdings as of 03-30-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Synopsys Inc	0.89	0.89	-17.09	Technology
\ominus Centene Corp	0.86	1.75	-5.57	Healthcare
eq Cadence Design Systems Inc	0.81	2.57	-12.30	Technology
\ominus Amphenol Corp Class A	0.73	3.30	-22.75	Technology
⇒ IQVIA Holdings Inc	0.72	4.02	-35.80	Healthcare
\ominus Realty Income Corp	0.71	4.73	-15.60	Real Estate
ightarrow Corteva Inc	0.66	5.39	21.79	Basic Materials
∋ Devon Energy Corp	0.66	6.04	45.18	Energy
\ni Motorola Solutions Inc	0.63	6.68	-16.69	Technology
⇒ Welltower OP LLC	0.62	7.30	-22.88	Real Estate
⊖ Enphase Energy Inc	0.61	7.91	51.67	Technology
\ni Microchip Technology Inc	0.61	8.51	-28.95	Technology
\ominus Digital Realty Trust Inc	0.60	9.11	-41.86	Real Estate
€ Slcmt1142	0.60	9.71	-	-
∋ Arthur J. Gallagher & Co	0.60	10.30	1.82	Financial Services

Total Holdings 367

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Bmark

38.83

4.80

12.03

13 46

8.54

40.85

4.04

5.05

14.89

16.87

20.31

4.00

10.49

5.82

Fund

36.14

4.84

9.65

11.40

10.25

40.97

4.28

5.31

12.09

19.29

22.91

4.16

12.15

6.60

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

Դ Cyclical

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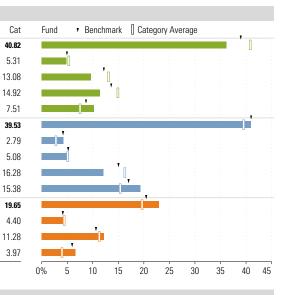
Energy

¢

F

Utilities

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





Morningstar Category Morningstar Index Mid-Cap Blend

Russell Mid Cap TR USD

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.

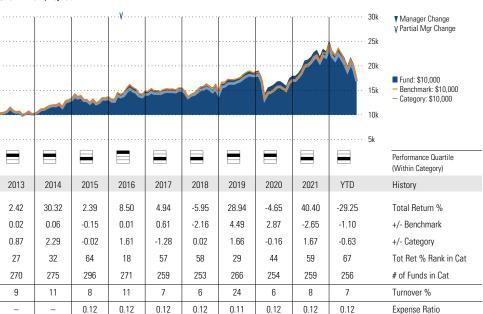
Net Expense: The fund's expense ratio of 0.12 is 88.35% lower than the Real Estate category average.

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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16/262



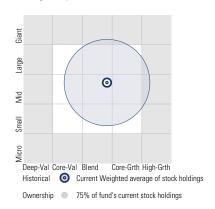
Morningstar Index

S&P United States REIT TR USD

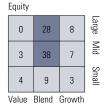


Vanguard Real Estate Index Admiral VGSLX

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 Small Cap Growth Index Admiral VSGAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.76 years.

× *Style*: The fund has landed in its primary style box — Small Growth — 45.45 % of the time over the past three years.

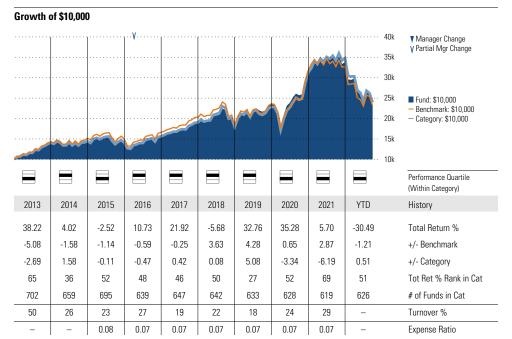
Net Expense: The fund's expense ratio of 0.07 is 94.12% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

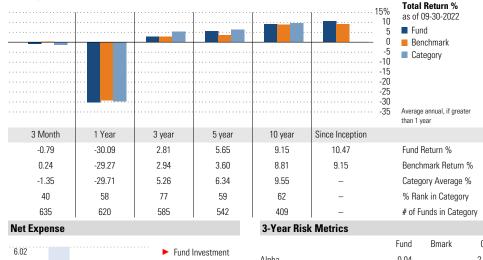
ESG Metrics

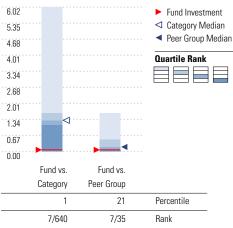
Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022



Small 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.

Cat Alpha -0.04 2.14 0.96 Beta 0.95 96.81 **R-Squared** 91.07 Standard Deviation 25 27 25.97 26.02 Sharpe Ratio 0.21 0.21 0.28 Tracking Error 4.65 7.98 Information Ratio -0.03 0.25 Up Capture Ratio 97.34 99.82 Down Capture Ratio 97.62 94.40

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 23 04 13.92 20.21 Price/Book Ratio 3.60 3.41 3.60 Geom Avg Mkt Cap \$B 5 07 2 37 4 40 ROE 9.93 10.03 15.28

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Morningstar Category Morningstar Index

Russell 2000 Growth TR USD

Vanguard Small Cap Growth Index Admiral VSGAX

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

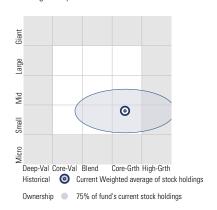
Technology

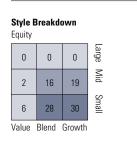
Defensive

Healthcare

Consumer Defensive

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
⊕ Slcmt1142	2.45	2.45	_	_
⊖ Entegris Inc	0.83	3.28	-39.88	Technology
⊖ Bio-Techne Corp	0.77	4.05	-44.92	Healthcare
⊖ Liberty Formula One Group C	0.67	4.72	-7.50	Communication Svc
⊖ PTC Inc	0.66	5.38	-13.66	Technology
⊖ Equity Lifestyle Properties Inc	0.63	6.00	-26.91	Real Estate
⊖ Nordson Corp	0.61	6.61	-16.19	Industrials
⊖ Fair Isaac Corp	0.61	7.22	-4.99	Technology
⊖ Repligen Corp	0.60	7.82	-29.35	Healthcare
⊖ Graco Inc	0.58	8.40	-24.86	Industrials
⊖ Texas Pacific Land Corp	0.58	8.98	44.63	Energy
igodot Darling Ingredients Inc	0.57	9.54	-4.53	Consumer Defensive
	0.55	10.09	-34.72	Real Estate
igodot American Homes 4 Rent Class A	0.53	10.63	-23.53	Real Estate
⊖ CubeSmart	0.52	11.15	-27.34	Real Estate

Total Holdings 713

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50 100

Fund

27.20

1.90

12.19

4.78

8.33

47.95

2.95

3.61

15.19

26.20

24.85

2.91

21.21

0.73

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

Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth

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

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

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Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Small Value — 94.12 % of the time over the past three years.

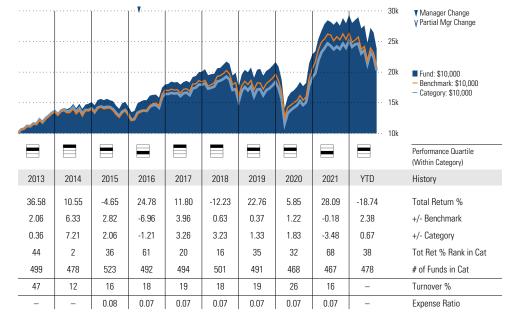
Net Expense: The fund's expense ratio of 0.07 is 93.91% lower than the Small Value category average.

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.

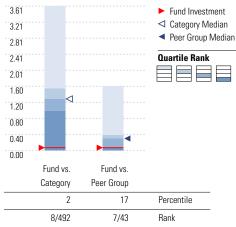
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Medium 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.

			3-1
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.07	-	0.96
Beta	0.96	-	0.99
R-Squared	97.92	-	94.89
Standard Deviation	25.64	26.48	26.98
Sharpe Ratio	0.32	0.28	0.31
Tracking Error	3.86	-	6.33
Information Ratio	0.25	-	0.12
Up Capture Ratio	96.23	-	99.47
Down Capture Ratio	93.19	-	97.32
Portfolio Motrice			

Portiono metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.31	8.44	9.93
Price/Book Ratio	1.77	1.16	1.45
Geom Avg Mkt Cap \$B	5.23	1.65	3.37
ROE	17.99	7.02	16.19

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Morningstar Index

Morningstar Category

Small Value

Russell 2000 Value TR USD

Growth of \$10,000

Vanguard Small Cap Value Index Admiral VSIAX

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Utilities

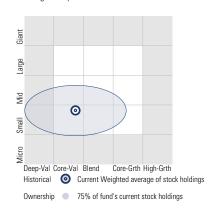
Consumer Defensive

Healthcare

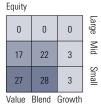
Asset Allocation as of 09-30-2022

50

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
⊖ Slcmt1142	0.82	0.82	_	_
⊕ Quanta Services Inc	0.71	1.54	11.35	Industrials
⊕ Molina Healthcare Inc	0.69	2.23	3.70	Healthcare
⊕ Atmos Energy Corp	0.60	2.83	-0.84	Utilities
⊕ IDEX Corp	0.57	3.40	-14.70	Industrials
\oplus Carlisle Companies Inc	0.55	3.94	13.75	Industrials
€ Brown & Brown Inc	0.53	4.47	-13.51	Financial Services
€ Bunge Ltd	0.50	4.97	-9.76	Consumer Defensive
\oplus Howmet Aerospace Inc	0.50	5.47	-2.64	Industrials
⊕ Steel Dynamics Inc	0.50	5.97	15.95	Basic Materials
🕀 Kimco Realty Corp	0.49	6.46	-22.84	Real Estate
⊕ Ovintiv Inc	0.47	6.93	38.58	Energy
\oplus Booz Allen Hamilton Holding Corp Class A	0.45	7.39	10.44	Industrials
➔ APA Corp	0.45	7.84	28.54	Energy
\oplus Essential Utilities Inc	0.44	8.28	-21.39	Utilities

Total Holdings 895

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





Asset Class Net % Cat% US Stocks 98.31 94.97 Non-US Stocks 0.69 2.90 Bonds 0.00 0.03 Cash 1.00 2.08 0.00 Other 0.02 Total 100.00 100.00

Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value

Sector Weighting as of 09-30-2022 Cat Fund Fund Bmark Cyclical 49.15 53.08 50.26 Basic Materials 5.74 3.36 5.71 Consumer Cyclical 11.44 9.92 12.73 20.80 **Financial Services** 26 51 24 49 Real Estate 11.17 13.29 7.33 Sensitive 35.26 26.23 35.83 **Communication Services** 1.89 2.88 1.93 Energy 6.56 6.36 5.32 Industrials 19.57 11.49 18.02 Technology 744 6.54 9.32 15.60 Defensive 20.70 13.92

4.73

5.68

5.19

3.44

12.22

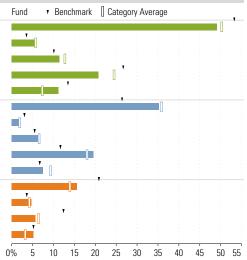
5.04

4.24

6.43

3.25

100



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

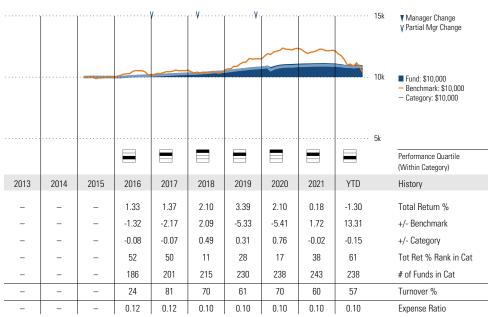
Net Expense: The fund's expense ratio of 0.1 is 78.72% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022



Morningstar Category

Ultrashort Bond





0.92 0.46 0.00 Fund vs Fund vs Peer Group Category 4 Δ Percentile 7/187 10/253 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class

Cat 0.71 0 12 16.20 1.88 Sharpe Ratio -0.09 -0 70 -0.23 Tracking Error 4.77 5.17 Information Ratio 0.79 0.69 Up Capture Ratio 24.80 25.28 Down Capture Ratio 12.13 9.11 **Portfolio Metrics** Fund Bmark Cat

Avg Eff Duration	0.97	4.43	0.90
Avg Eff Maturity	0.90	-	2.34

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characteristics.

1.83

1.37



Morningstar Index

Bloomberg US Agg Bond TR USD

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Growth of \$10,000

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Style Analysis as of 09-30-2022





Duration

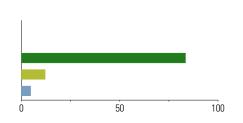
Not Rated

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	17.58	3.53	43.89
AA	7.08	74.59	6.32
A	35.35	10.82	18.20
BBB	34.58	8.32	21.88
BB	0.00	0.28	1.39
В	0.00	0.00	1.10
Below B	0.33	0.00	0.26

5.08

2.46

6.97



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

Morningstar Index

Bloomberg US Agg Bond TR USD

Morningstar Category

Ultrashort Bond

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

	Fund	Bmark	Cat	Fund	,	Bench	mark	Cat	tegory	/ Aver	age			
Government	13.79	-	15.37											
Treasury	11.85	-	9.99											
Inflation – Protected	0.00	-	0.00	0										
Agency/Quasi Agency	1.89	-	1.26	0										
Other Government Related	0.05	-	4.12											
Corporate	58.43	-	36.35]				
Corporate Bond	53.83	-	31.57)			-		
Bank Loan	0.00	-	0.37	0										
Convertible	4.60	-	4.41											
Preferred	0.00	-	0.00	Ì										
Securitized	15.58	-	20.65				0							
Agency MBS Pass-Through	0.00	-	0.50	0										
Agency MBS ARM	0.00	-	0.58	0										
Agency MBS CMO	0.34	-	3.09	1										
Non-Agency Residential MBS	0.02	-	0.40	[]										
Commercial MBS	0.09	-	1.26											
Asset-Backed	15.13	-	14.82											
Covered Bond	0.00	-	0.00	0										
Municipal	0.00	-	1.00	[
Cash & Equivalents	12.00	-	26.44					0						
Other	0.00	_	0.09	1										

Top 10 Holdings as of 09-30-2022

Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
-	8.89	8.89	-
-	4.94	13.83	-
-	1.60	15.43	-
-	0.83	16.25	-
_	0.77	17.02	-
_	0.69	17.72	-
-	0.68	18.40	-
-	0.63	19.03	-
-	0.55	19.58	-
-	0.52	20.10	-
		- 8.89 - 4.94 - 1.60 - 0.83 - 0.77 - 0.69 - 0.68 - 0.63 - 0.55	- 8.89 8.89 - 4.94 13.83 - 1.60 15.43 - 0.83 16.25 - 0.77 17.02 - 0.69 17.72 - 0.68 18.40 - 0.63 19.03 - 0.55 19.58

Total Holdings 925

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Vanguard Windsor[™] II Admiral[™] VWNAX

Portfolio Manager(s)

George Davis since 12-2003 Andrew Lacey since 01-2007 John Mahedy since 01-2010 Lewis Sanders since 01-2010 Ronald Temple since 07-2018 Scott McBride since 01-2019 Howard Gleicher since 12-2019 Gregory Padilla since 12-2019 Henry Seiden since 02-2022

Quantitative Screens

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

Management: The fund's management has been in place for 18.82 years.

× Style: The fund has landed in its primary style box — Large Value — 20 % of the time over the past three years.

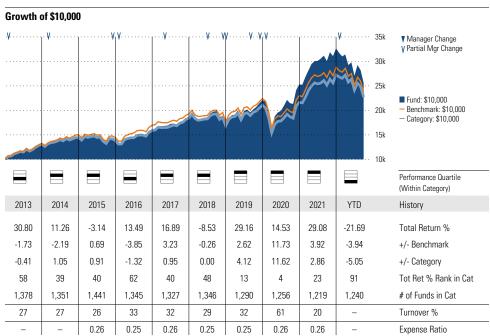
Net Expense: The fund's expense ratio of 0.26 is 71.43% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the fund has drifted into the large-blend portion of the Morningstar Style Box. The drift towards blend is not unexpected as the fund's subadvisor lineup has shifted in recent years to managers that run more core-oriented strategies and lower exposure to deep-value oriented managers. We are not concerned with this screen failure but will continue to monitor the fund's strategy and category assignment.

ESG Metrics

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



Trailing Performance

3.28

2.92

2.55 2.19

1.82 1.46 1.09 0.73 0.36 0.00



Fund Investment Category Median

Quartile Rank

Percentile

Rank

Peer Group Median

10	ιa	i ni	cιu		/0
as	of	09.	-30	-20	22

10

5

0

-5 -10

-25

0/_

Fund Benchmark Category

Average annual, if greater than 1 year

Fund Return %
Benchmark Return %
Category Average %
% Rank in Category

of Funds in Category

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	3.62	-	1.02
Beta	1.02	-	0.98
R-Squared	97.61	-	95.47
Standard Deviation	21.07	20.45	20.54
Sharpe Ratio	0.45	0.28	0.32
Tracking Error	3.28	-	4.62
Information Ratio	1.17	-	0.21
Up Capture Ratio	108.53	-	99.08
Down Capture Ratio	95.54	-	95.67

Portfolio Metrics Fund Bmark

Price/Earnings Ratio	17.67	13.75	12.66
Price/Book Ratio	2.69	2.00	2.12
Geom Avg Mkt Cap \$B	130.35	64.23	95.02
ROE	24.75	18.55	25.15

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

61/876

7

Fund vs

Peer Group

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Fund vs

Category

80/1276

7



Cat

Morningstar Index

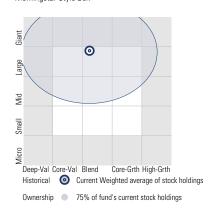
Morningstar Category

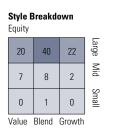
Large Value

Russell 1000 Value TR USD

Vanguard Windsor™ II Admiral™ VWNAX

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





Weight %

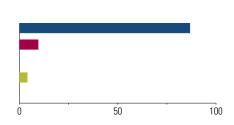
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Microsoft Corp	5.10	5.10	-30.20	Technology
➔ Mktliq 12/31/2049	3.57	8.68	_	-
ightarrow Alphabet Inc Class A	3.07	11.75	-33.97	Communication Svc
Dedtronic PLC	2.30	14.05	-20.02	Healthcare
∋ Johnson & Johnson	1.71	15.76	-2.57	Healthcare
€ Amazon.com Inc	1.61	17.37	-32.22	Consumer Cyclical
\ni UnitedHealth Group Inc	1.60	18.98	1.52	Healthcare
igodolog Procter & Gamble Co	1.53	20.50	-21.17	Consumer Defensive
\ni Anthem Inc	1.52	22.02	-1.18	Healthcare
\oplus Citigroup Inc	1.42	23.43	-28.46	Financial Services
∋ Wells Fargo & Co	1.39	24.83	-14.51	Financial Services
Alphabet Inc Class C	1.39	26.22	-33.54	Communication Svc
\ni Honeywell International Inc	1.38	27.60	-18.51	Industrials
igodolog Bank of America Corp	1.31	28.90	-30.68	Financial Services
∋ Danaher Corp	1.30	30.20	-21.27	Healthcare

Total Holdings 180

 \oplus Increase \oplus Decrease R New to Portfolio



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

30.89

2.05

8.49

18.48

1.87

43 35

7.89

6.11

9.39

19.96

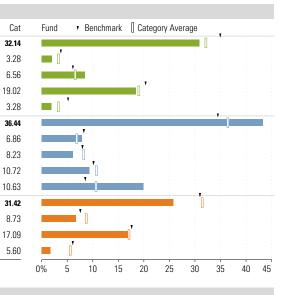
25.77

6.73

17.32

1.72

Asset Class Net % Cat% US Stocks 86.67 91.50 Non-US Stocks 9.44 5.78 Bonds 0.00 0.32 Cash 3.90 1.70 0.00 Other 0.71 Total 100.00 100.00



Morningstar Category Morn Large Value Russ

Morningstar Index

Russell 1000 Value TR USD

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