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.

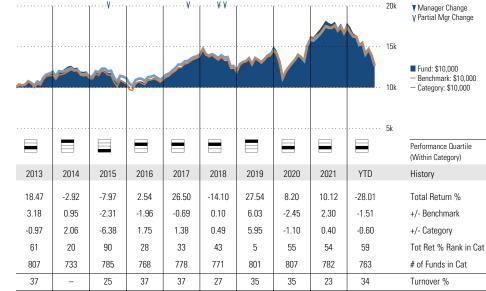
Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

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	Average annual, if greater than 1 year Fund Return % Benchmark Return %		
3.31	5.01				
49	_	Category Average % % Rank in Category			
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	tio	-().07	-	-0.01
Up Capture Rat	io	107	7.28	-	103.08
Down Capture	Ratio	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 ma	anagement style (a	ictive vs. passiv	ve) 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

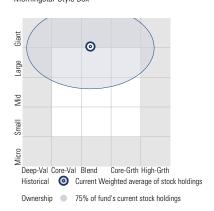


Morningstar Category Foreign Large Blend

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™





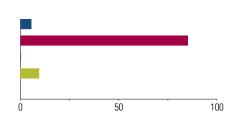


Weight %

<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

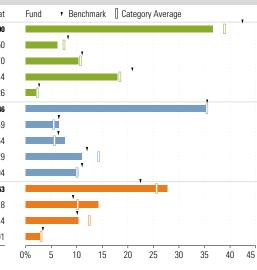
		Fund	Bmark	Cat
Դ	Cyclical	36.70	42.29	38.90
æ.	Basic Materials	6.17	8.16	7.50
	Consumer Cyclical	10.28	10.91	10.70
H	Financial Services	17.94	20.73	18.44
ŵ	Real Estate	2.31	2.49	2.26
V ^{ar}	Sensitive	35.55	35.38	35.46
đ	Communication Services	6.49	6.35	5.49
0	Energy	7.64	6.26	5.64
¢	Industrials	11.05	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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BlackRock Global Allocation K MKLOX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Global Allocation category's top three quartiles in 5 of the 6 years it's been in existence.

Management: The fund's management has been in place for 5.75 years.

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

Net Expense: The fund's expense ratio of 0.76 is 33.91% lower than the Global Allocation 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.

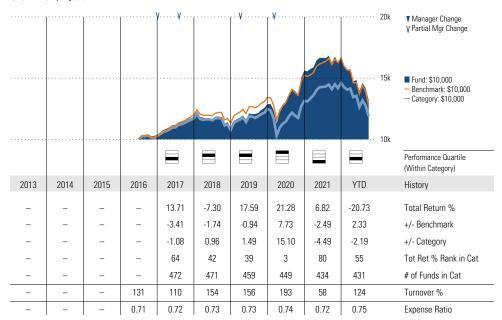
ESG Metrics

Metric	Rating	
Sustainability Rating	3	
Carbon Risk Score	Medium Risk	



Morningstar Index

Morningstar Gbl Allocation TR USD



Trailing Performance

Updated

07-31-2022

06-30-2022



Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Deutfelie Metuiee

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

109/289

38

Percentile

Rank

Fund vs

Peer Group

	Formonio metrics		
_		Fund	Bmark
_	Price/Earnings Ratio	18.56	14.02
	Price/Book Ratio	2.84	2.13
ith the re class	Avg Eff Duration	0.81	-

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Fund vs

Category

83/447

19

1.63

1.22

0.82

0.41



0.22

2.12

1.22

106.07

92.34

0.04

0.04

5.05

-0.02

99.99

99.51

Cat

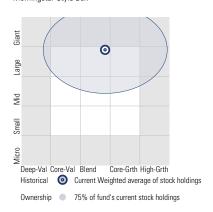
14.05

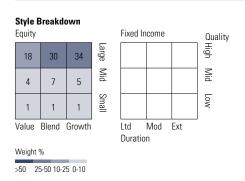
1.98

4.07

BlackRock Global Allocation K MKLOX

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





50

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

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Energy

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Utilities

Cyclical

Real Estate

Sensitive

Industrials

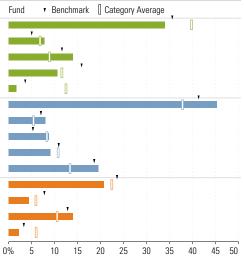
Technology

Defensive

Healthcare

Total	100.00	100.00
Other	5.12	9.88
Cash	3.80	26.64
Bonds	22.29	11.92
Non-US Stocks	22.42	20.95
US Stocks	46.38	30.62
Asset Class	Net %	Cat%

Bmark Cat Fund 34.01 35.42 39.75 Basic Materials 7.75 4.85 6.82 Consumer Cyclical 14.01 11.43 8.88 Financial Services 10.58 15 70 11 58 1.67 3.44 12.47 45 27 37.81 41.15 **Communication Services** 7.98 6.86 5.40 8.74 5.12 8.32 9.07 10.73 10.75 19.48 18.44 13.34 20.72 23.41 22.44 **Consumer Defensive** 4.43 7.61 5.93 14.01 12.66 10.54 2.28 3.14 5.97 5 0%



Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Microsoft Corp	_	2.70	2.70	-30.20	Technology
€ Japan (Government Of) #1062 06/06/2022	06-2022	2.31	5.02	-	-
\ni Apple Inc	-	2.20	7.22	-21.79	Technology
∋ Alphabet Inc Class C	-	1.75	8.97	-33.54	Communication Svc
⊕ Amazon.com Inc	-	1.68	10.65	-32.22	Consumer Cyclical
\ominus UnitedHealth Group Inc	-	1.33	11.98	1.52	Healthcare
⊖ ConocoPhillips	-	1.24	13.22	47.02	Energy
€ Japan (Government Of) #1073 07/25/2022	07-2022	1.21	14.43	-	-
① Mastercard Inc Class A	-	1.02	15.45	-20.46	Financial Services
∋ Enbridge Inc	_	0.94	16.39	8.88	Energy

Total Holdings 2062

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Morningstar Index Global Allocation

Morningstar Gbl Allocation TR USD

BlackRock Inflation Protected Bond K BPLBX

Portfolio Manager(s)

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

Quantitative Screens

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

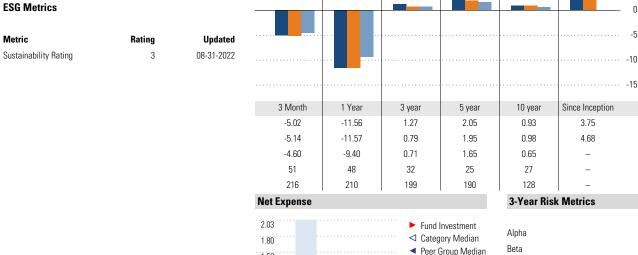
Management: The fund's management has been in place for 5.63 years.

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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



1.58

1.35

1.13

0.90

0.68

0.45

0.23

Total Return % as of 09-30-2022 Fund

5%

Benchmark Category

Average annual, if greater than 1 year Fund Return %

Benchmark Return % Category Average % % Rank in Category # of Funds in Category

Fund **Bmark** Cat 0.46 0.20 0.91 Beta 1.03 98.80 **R-Squared** 88.08 Standard Deviation 7.12 687 6.78 Sharpe Ratio 0.12 0.06 0.10 Tracking Error 0.81 2.52 Information Ratio 0.59 -0.20 Up Capture Ratio 104.38 92.73 99.18 90.87 Down Capture Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.86	4.52	6.08
Avg Eff Maturity	9.04	-	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.

29

48/166

Fund vs Peer Group

Quartile Rank

Percentile

Rank

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Fund vs

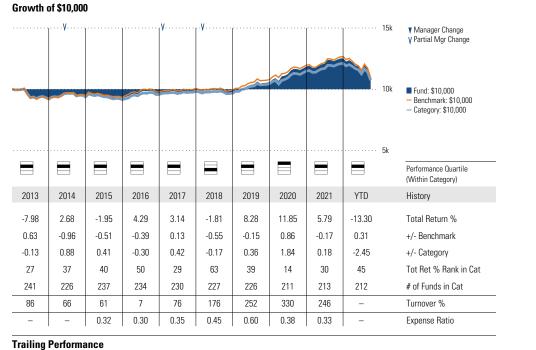
Category 23

51/217



Morningstar Index Bloomberg US Treasury US TIPS TR

USD

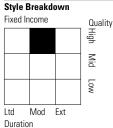


Morningstar Category

Inflation-Protected Bond

BlackRock Inflation Protected Bond K BPLBX

Style Analysis as of 09-30-2022



Asset Allocation as of 09-30-2022 -50 50 100 150 0

Sector Weighting as of 09-30-2022

Cash	-7.54	1.40
Bonds	107.38	97.50
Non-US Stocks	0.00	0.00
US Stocks	0.09	0.15
Asset Class	Net %	Cat%

Credit Rating Breakdown Fund Bmark Cat 94.89 AAA 96.11 0.00 AA 0.71 99.60 0.55 0.21 0.00 1.01 А BBB 0.57 0.00 2.40 BB 0.45 0.00 0.41 В 0.00 0.00 0.24 Below B 0.00 0.00 0.11 Not Rated 1.95 0.40 0.39

	Fund	Bmark	Cat	Fund	۱B	enchmark		Cate	egon	y Avi	eraç	je			
Government	87.86	-	89.38			а а а 		-		- -	-				
Treasury	2.24	-	0.32]											
Inflation – Protected	85.61	-	83.82				-				-	-		-	
Agency/Quasi Agency	0.00	-	0.03	0											
Other Government Related	0.01	-	5.21	0											
Corporate	1.94	-	2.54												
Corporate Bond	1.88	-	2.26												
Bank Loan	0.00	-	0.18	0											
Convertible	0.06	-	0.10	0											
Preferred	0.00	-	0.00	0											
Securitized	2.82	-	4.91												
Agency MBS Pass-Through	0.00	-	0.60	0											
Agency MBS ARM	0.00	-	0.00												
Agency MBS CMO	0.00	-	0.41												
Non-Agency Residential MBS	0.19	-	0.24	0											
Commercial MBS	0.53	-	0.84	0											
Asset-Backed	2.10	-	2.64												
Covered Bond	0.00	-	0.18												
Municipal	0.00	-	0.02]											
Cash & Equivalents	7.34	-	2.40												
Other	0.05	_	0.74	0											

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 8590$

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	_	9.73	9.73	_
\ominus Usd Cash(Alpha Committed)	-	5.92	15.65	-
① United States Treasury Notes 0.125%	01-2030	4.04	19.69	-
⊕ United States Treasury Notes 0.375%	07-2023	3.78	23.47	-
⊕ United States Treasury Notes 0.625%	01-2024	3.61	27.08	-
€ Federal National Mortgage Association 3%	05-2022	3.54	30.62	-
⊕ United States Treasury Notes 0.125%	07-2031	3.42	34.04	-
⊕ United States Treasury Notes 0.625%	04-2023	3.35	37.39	-
⊕ United States Treasury Notes 0.375%	07-2025	3.32	40.71	-
United States Treasury Notes 0.125%	07-2024	3.27	43.98	-

Total Holdings 267

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Federated Hermes Govt Ultrashort IS FGUSX

Portfolio Manager(s)

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

Quantitative Screens

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

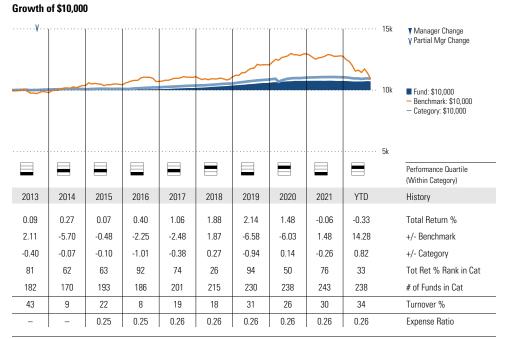
Management: The fund's management has been in place for 25.24 years.

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

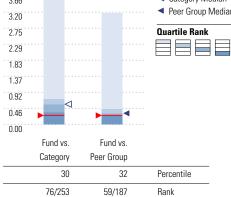


Morningstar Category

Ultrashort Bond







0.12 16.20 Standard Deviation 0.55 5.36 1.88 Sharpe Ratio -0.26 -0.70 -0.23 Tracking Error 5.09 5.17 Information Ratio 0.73 0.69 Up Capture Ratio 12.06 25.28 Down Capture Ratio 1.85 12.13 **Portfolio Metrics** Fund Bmark Cat

Avg Eff Duration	0.36	4.43	0.90
Avg Eff Maturity	2.55	-	2.34

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 Agg Bond TR USD

Federated Hermes Govt Ultrashort IS FGUSX

Asset Allocation as of 09-30-2022

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

				0%	5	10	15	20	25	30	35 40	45 50
Other	0.00	-	0.09	0								
Cash & Equivalents	38.13	-	26.44									
Municipal	0.00	-	1.00	10								
Covered Bond	0.00	-	0.00	ĺ.								
Asset-Backed	0.00	_	14.82	I.			0					
Commercial MBS	0.00	-	1.26									
Non-Agency Residential MBS	0.00	-	0.40	0								
Agency MBS CMO	45.70	-	3.09									
Agency MBS ARM	0.14	-	0.58	I[]								
Agency MBS Pass-Through	1.68	-	0.50	0								
Securitized	47.52	-	20.65]				
Preferred	0.00	_	0.00	ĺ								
Convertible	0.00	_	4.41	į.	0							
Bank Loan	0.00	_	0.37	0								
Corporate Bond	0.00	_	31.57	i.						[
Corporate	0.00	-	36.35	I								
Other Government Related	0.00	_	4.12	Ì	0							
Agency/Quasi Agency	9.01	-	1.26									
Inflation – Protected	0.00	-	0.00	Ó								
Treasury	5.34	-	9.99			ĺ						
Government	14.35	_	15.37									
	Fund	Bmark	Cat	Fun	d	• Ben	chmark	Ca	ategory	Avera	qe	
Sector Weighting as of 09	3-30-2022											
0 5			100	То							100.00	100.00
				Otł	ner						0.00	2.22

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Novasc Repo 1 Repo	04-2022	23.03	23.03	_
🕀 Bofam Repo 1 Repo	04-2022	12.06	35.09	-
Government National Mortgage Association 0.74857%	07-2050	6.50	41.59	_
Federal Home Loan Banks 0.4%	06-2024	4.40	45.99	-
\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	-
\odot 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

	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
100	Total	100.00	100.00

JPMorgan Emerging Markets Equity R6 JEMWX

Portfolio Manager(s)

Austin Forev since 09-2005 Leon Eidelman since 02-2013 Amit Mehta since 02-2013

Quantitative Screens

Performance: The fund has finished in the Diversified Emerging Mkts 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 17.09 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 0.79 is 31.9% lower than the Diversified Emerging Mkts category average.

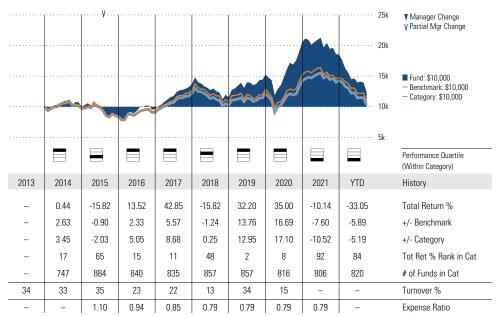
Morningstar Investment Management LLC Analysis

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

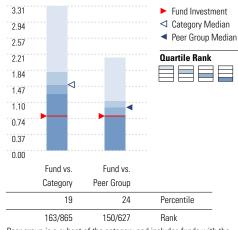
Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022





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.

Cat Alpha -0.96 -0.04 Reta 1 01 1 04 _ 90.63 **R-Squared** 89.15 Standard Deviation 20.95 19 18 20.61 Sharpe Ratio -0.09 -0.05 -0.05 Tracking Error 6.46 6.63 Information Ratio -0.20 -0.10 Up Capture Ratio 108.38 101.61 Down Capture Ratio 112.35 102.73

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 19 75 9 97 10 69 Price/Book Ratio 3.50 1.51 1.71 Geom Avg Mkt Cap \$B 56 68 30 78 38 21 ROE 19.61 17.48 18.39

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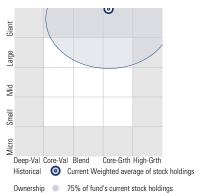


Morningstar Category Morningstar Index Diversified Emerging Mkts

MSCI EM NR USD

JPMorgan Emerging Markets Equity R6 JEMWX

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







Weight %

<25

>50 25-50 10-25 0-10

World Re



50

Fund

44.05

3.40

13.57

26.36

0.72

40.42

6.14

3.26

4.23

26 79

15.54

9.88

5.66

0.00

Bmark

46.87

8.82

13.38

22 67

2.00

39.51

10.09

5.41

5.71

18.30

13.61

6.38

4.11

3.12

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

0

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Energy

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F

Utilities



Cat%

3.08

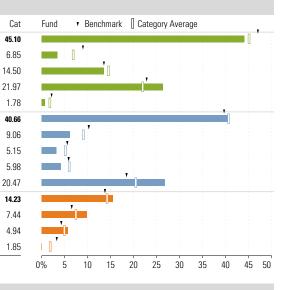
94.37

0.04

2.74

-0.24

100.00



Fund % Cat % Fund % Cat % Fund % Cat % 75.82 14.15 Greater Europe 4.45 81.69 Americas 13.86 10.02 Market Maturity Fund % 0.00 0.64 34.97 0.09 North America 4.00 3.05 United Kingdom 1.07 **Developed Markets** apar Australasia 0.00 0.04 Central/Latin 9.86 11.10 W euro-ex UK 1.91 1.63 Emerging Markets 65.03 Asia-4 Tigers 27.99 24.94 Emrgng Europe 0.00 1.13 Not Available 0.00 Asia-ex 4 Tigers 53.70 50.75 Africa 1.47 6.62 Not Classified 0.00 0.00 >75

Top 10 Holdings as of 09-30-2022

50-75

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd ADR	7.73	7.73	-42.10	Technology
Samsung Electronics Co Ltd	5.62	13.34	-	Technology
Tencent Holdings Ltd	3.99	17.33	-44.79	Communication Svc
Housing Development Finance Corp Ltd	3.03	20.36	-10.50	Financial Services
JD.com Inc Ordinary Shares - Class A	2.86	23.22	-9.23	Consumer Cyclical
MercadoLibre Inc	2.83	26.06	-38.61	Consumer Cyclical
HDFC Bank Ltd	2.73	28.79	-2.98	Financial Services
EPAM Systems Inc	2.65	31.44	-45.82	Technology
AIA Group Ltd	2.56	34.00	-14.84	Financial Services
Tata Consultancy Services Ltd	2.49	36.48	-18.74	Technology

Total Holdings 69

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

gions	% Equity 0	9-30-2022	
			Greater Asia

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.

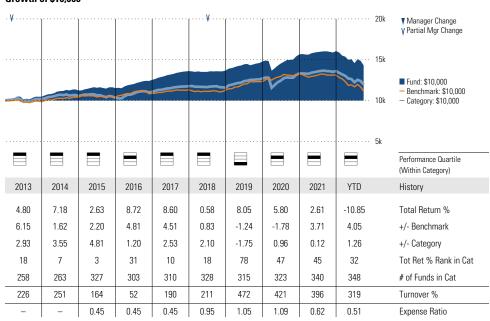
Morningstar Investment Management LLC Analysis

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.

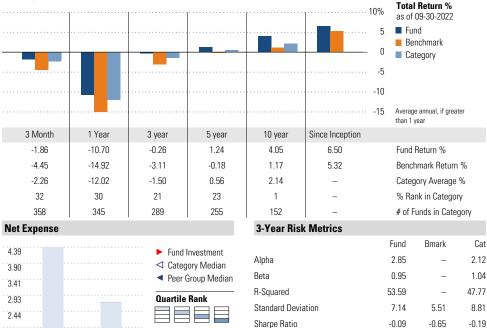


Morningstar Category Multisector Bond

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

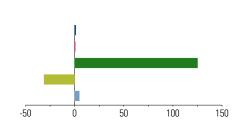
PIMCO Income Insti PIMIX

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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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.

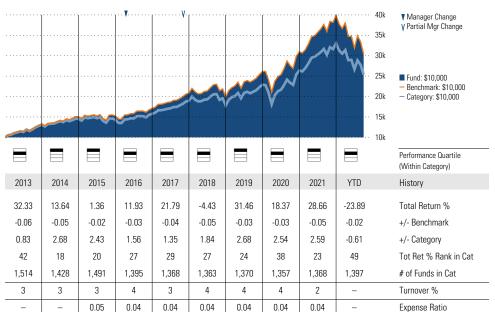
Morningstar Investment Management LLC Analysis

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

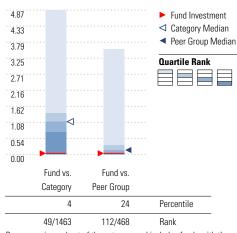
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022





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

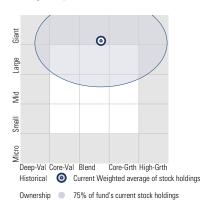
Morningstar Category

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

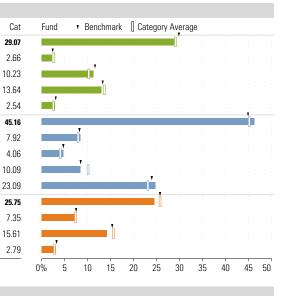
⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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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.

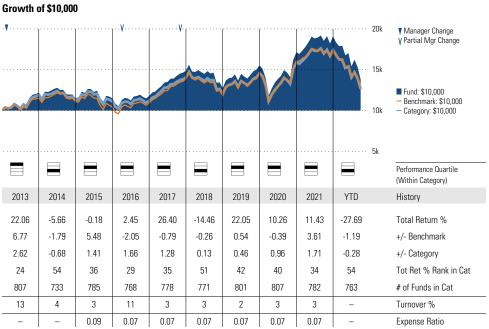
Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

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.

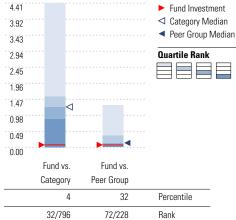
ESG Metrics

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 F	unds in Cate	egory
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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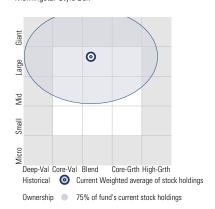


Morningstar Category Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

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





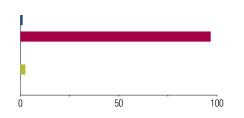


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022

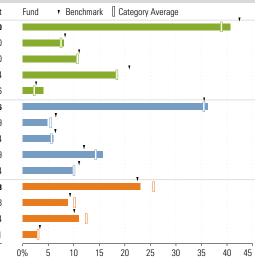


Sector Weighting as of 09-30-2022

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
Đ 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.

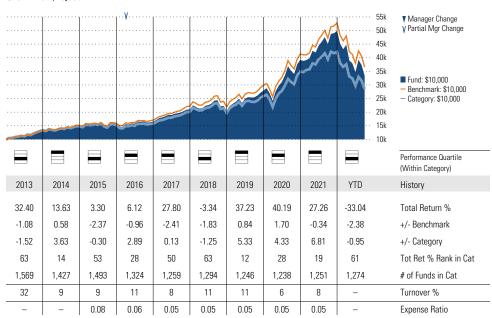
Morningstar Investment Management LLC Analysis

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ESG Metrics

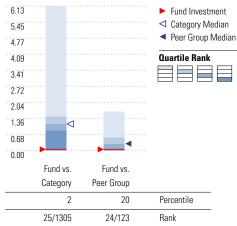
Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022

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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F

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

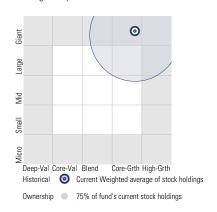
10.43

2.70

7.73

0.00

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







Weight %

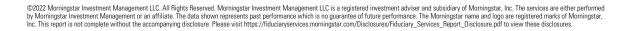
>50 25-50 10-25 0-10

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

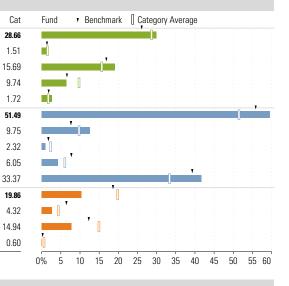


Large Growth Russell 1000 Growth TR USD
 Asset Class Net % Cat%
 US Stocks 98.72 93.35
 Non-US Stocks 0.99 4.27

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 Interm-Term Bond Index Adm VBILX

Portfolio Manager(s)

Joshua Barrickman since 04-2008

Quantitative Screens

Performance: The fund has finished in the Intermediate Core Bond 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 14.44 years.

Style Consistency is not calculated for Fixed Income funds.

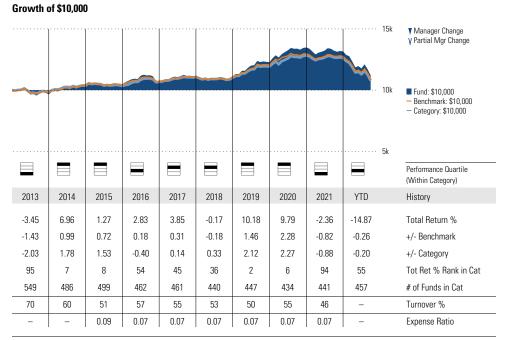
Net Expense: The fund's expense ratio of 0.07 is 88.14% lower than the Intermediate Core Bond category average.

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



Trailing Performance



Up Capture Ratio

Avg Eff Duration

Avg Eff Maturity

Down Capture Ratio

Portfolio Metrics

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

56/125

45

Percentile

Rank

Fund vs

Peer Group

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Fund vs

Category

37/469

8

0.51

0.00



Bmark

4 43

104.83

102.46

Cat

5.95

8.08

128.12

114.31

Fund

6 4 3

7.20

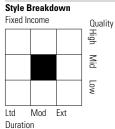
Morningstar Category

Bloomberg US Agg Bond TR USD

Morningstar Index Intermediate Core Bond

Vanguard Interm-Term Bond Index Adm VBILX

Style Analysis as of 09-30-2022



0 <u>50</u> 100

Asset Class	Net %	Cat%
US Stocks	0.00	0.05
Non-US Stocks	0.00	0.00
Bonds	98.52	94.93
Cash	0.08	2.71
Other	1.40	2.30
Total	100.00	100.00

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.95	3.53	48.24
AA	2.64	74.59	11.54
А	15.78	10.82	24.71
BBB	21.50	8.32	12.75
BB	0.00	0.28	1.25
В	0.00	0.00	0.50
Below B	0.11	0.00	0.28
Not Rated	0.02	2.46	0.73

	Fund	Bmark	Cat	Fund	۲	Benchr	nark	Cate	gory A	veraç	je			
Government	61.91	-	30.91)			-	-	-	
Treasury	58.05	-	24.98											I I
Inflation – Protected	0.00	-	1.47	10										
Agency/Quasi Agency	2.15	-	1.12	Ū										
Other Government Related	1.71	-	3.34											
Corporate	37.41	-	26.16					0						
Corporate Bond	35.96	_	24.80											
Bank Loan	0.00	_	0.05											
Convertible	1.45	-	1.27											
Preferred	0.00	-	0.04											
Securitized	0.16	-	34.55	I.										
Agency MBS Pass-Through	0.00	_	22.81											
Agency MBS ARM	0.00	_	0.18]										
Agency MBS CMO	0.00	-	2.43											
Non-Agency Residential MBS	0.00	-	0.20											
Commercial MBS	0.00	-	2.81											
Asset-Backed	0.16	-	6.12	I [
Covered Bond	0.00	-	0.00	0										
Municipal	0.39	-	0.67	l)										
Cash & Equivalents	0.14	-	5.99	1 0										
Other	0.00	-	1.74											
				0% 5	10	15	20 2	5 30	35	40	45	50	55	60 65

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① United States Treasury Notes	_	2.60	2.60	_
igodot United States Treasury Notes	_	2.36	4.96	-
United States Treasury Notes	-	2.35	7.31	-
United States Treasury Notes	-	2.34	9.65	-
United States Treasury Notes	-	2.27	11.92	-
⊕ United States Treasury Notes	_	2.24	14.16	-
United States Treasury Notes	_	2.17	16.33	-
United States Treasury Notes	_	2.05	18.38	-
United States Treasury Notes	-	1.83	20.21	-
United States Treasury Notes	-	1.73	21.93	-

Total Holdings 2113

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Intermediate Core Bond

Morningstar Index Bloomberg US Agg Bond TR USD

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.

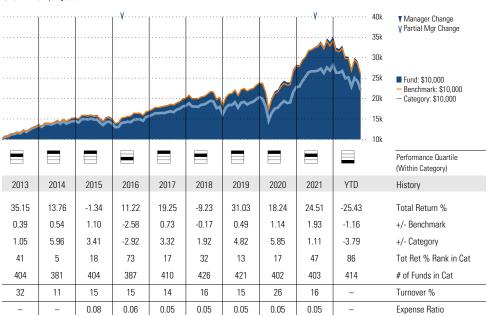
Net Expense: The fund's expense ratio of 0.05 is 94.68% lower than the Mid-Cap Blend category average.

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

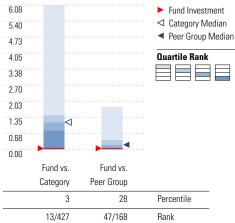
Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Medium Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022



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

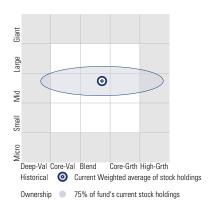
Mid-Cap Blend

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

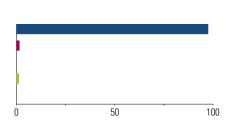
Top 15 Holdings as of 09-30-2022

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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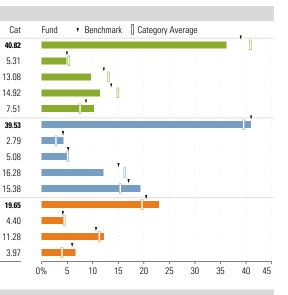
Energy

¢

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.

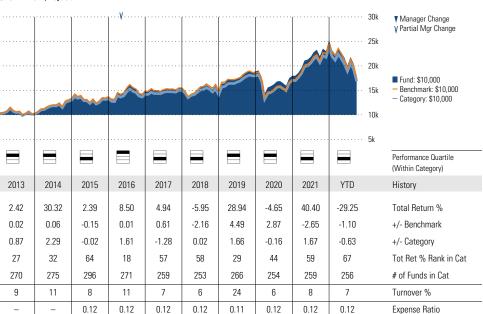
Net Expense: The fund's expense ratio of 0.12 is 88.35% lower than the Real Estate category average.

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

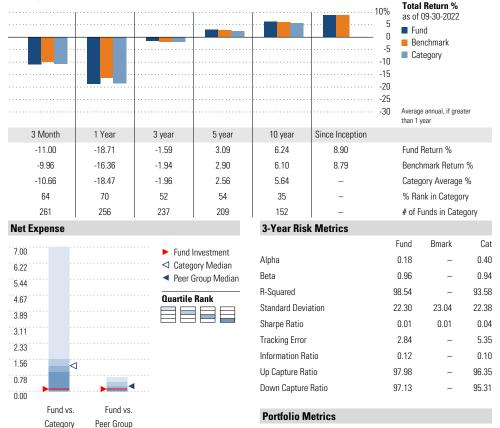
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022



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



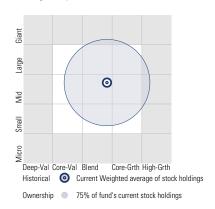
Morningstar Index

S&P United States REIT TR USD

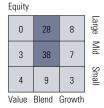


Vanguard Real Estate Index Admiral VGSLX

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 \ominus 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.

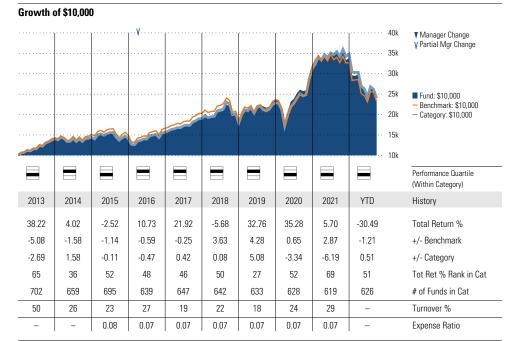
Net Expense: The fund's expense ratio of 0.07 is
 94.12% lower than the Small Growth category average.

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

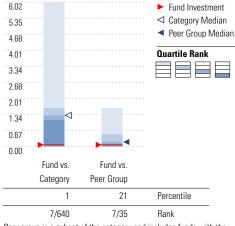
Metric	Rating	Updated
Sustainability Rating	4	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022



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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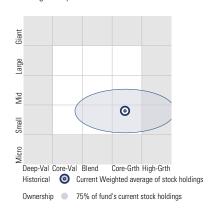


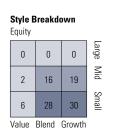
Morningstar Category Morningstar Index

Russell 2000 Growth TR USD

Vanguard Small Cap Growth Index Admiral VSGAX

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
\ominus 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
\ominus Darling Ingredients Inc	0.57	9.54	-4.53	Consumer Defensive
\ominus Rexford Industrial Realty Inc	0.55	10.09	-34.72	Real Estate
\ominus 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 \ominus 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

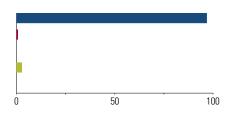
Industrials

Technology

Defensive

Healthcare

Consumer Defensive



Fund

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

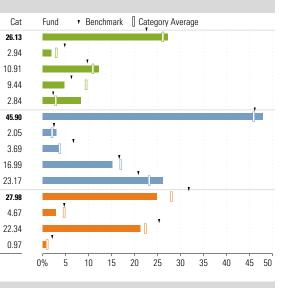
Asset Class	Net %	Cat%
US Stocks	96.74	92.44
Non-US Stocks	0.61	4.23
Bonds	0.00	0.01
Cash	2.65	2.96
Other	0.00	0.37
Total	100.00	100.00

Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth



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.

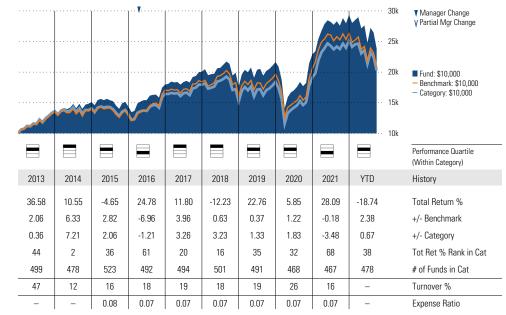
Net Expense: The fund's expense ratio of 0.07 is 93.91% lower than the Small Value category average.

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

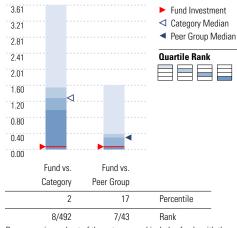


Small Value

Trailing Performance

Growth of \$10,000





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

318 -	# of Funds in Category		
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

Portiono wietrics			
	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 Category Morningstar Index

Russell 2000 Value TR USD

Vanguard Small Cap Value Index Admiral VSIAX

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Energy

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Utilities

Sensitive

Industrials

Technology

Defensive

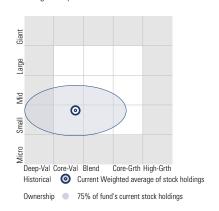
Healthcare

Asset Allocation as of 09-30-2022

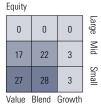
Sector Weighting as of 09-30-2022

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

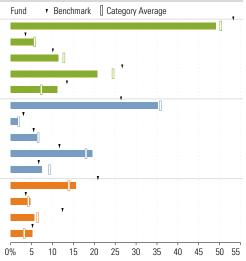




Asset Class Net % Cat% US Stocks 98.31 94.97 Non-US Stocks 0.69 2.90 Bonds 0.00 0.03 Cash 1.00 2.08 0.00 Other 0.02 Total 100.00 100.00

Cat Fund Fund Bmark 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 35.26 26.23 35.83 **Communication Services** 1.89 2.88 1.93 6.56 6.36 5.32 19.57 11.49 18.02 744 6.54 9.32 15.60 20.70 13.92 **Consumer Defensive** 4.73 3.44 4.24 5.68 12.22 6.43 5.19 5.04 3.25

100



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Large 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 27.77 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 0.05 is 94.51% lower than the Large Value category average.

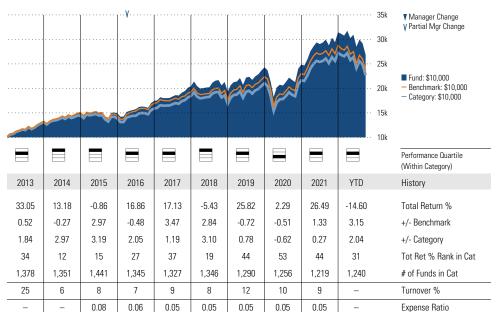
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

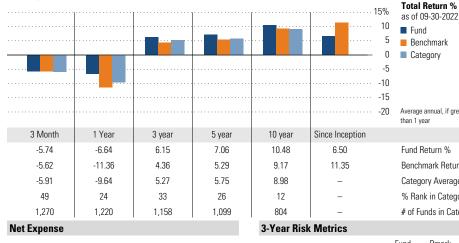




Morningstar Category

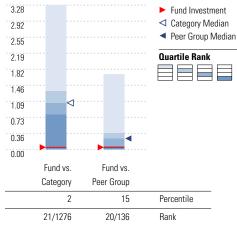
Large Value

Trailing Performance



Alpha

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.

Average annual, if greater Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 1.87 1.02 0.93 0.98 98.97 **R-Squared** 95.47 Standard Deviation 19 12 20.45 20 54 Sharpe Ratio 0.37 0 28 0.32 Tracking Error 2.41 4.62 Information Ratio 0.74 0.21 Up Capture Ratio 98.97 99.08 Down Capture Ratio 92.25 95.67 **Portfolio Metrics**

	Fund	Bmark	Cat
Price/Earnings Ratio	15.50	13.75	12.66
Price/Book Ratio	2.54	2.00	2.12
Geom Avg Mkt Cap \$B	100.80	64.23	95.02
ROE	25.15	18.55	25.15

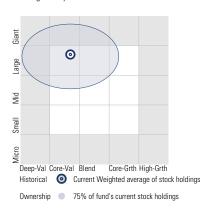
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Russell 1000 Value TR USD

Vanguard Value Index Adm VVIAX

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







Weight %

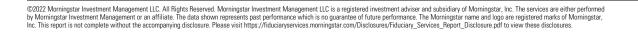
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Berkshire Hathaway Inc Class B	3.07	3.07	-10.70	Financial Services
$oldsymbol{eta}$ UnitedHealth Group Inc	3.01	6.09	1.52	Healthcare
\oplus Johnson & Johnson	2.72	8.81	-2.57	Healthcare
€ Exxon Mobil Corp	2.42	11.22	47.00	Energy
\oplus JPMorgan Chase & Co	2.01	13.23	-32.11	Financial Services
\oplus Procter & Gamble Co	1.97	15.20	-21.17	Consumer Defensive
€ Chevron Corp	1.71	16.92	26.06	Energy
€ Pfizer Inc	1.68	18.59	-23.86	Healthcare
$ extsf{D} extsf{Eli Lilly and Co} extsf{Eli Lill Lilly and Co} extsf{Eli Lill Lill Lill Lill Lill Lill Lill L$	1.67	20.26	18.13	Healthcare
➔ AbbVie Inc	1.50	21.76	2.52	Healthcare
🕀 Coca-Cola Co	1.48	23.25	-3.16	Consumer Defensive
€ PepsiCo Inc	1.43	24.68	-4.07	Consumer Defensive
$oldsymbol{eta}$ Bank of America Corp	1.37	26.05	-30.68	Financial Services
Đ Merck & Co Inc	1.34	27.39	15.07	Healthcare
🕀 Broadcom Inc	1.23	28.62	-31.42	Technology

Total Holdings 347

 \oplus Increase \oplus Decrease arrow New to Portfolio



 Large Value
 Russell 1000 Value TR USD

 Asset Class
 Net %

 US Stocks
 99.03

 Non-US Stocks
 0.77

 5.78

 Bonds
 0.00

Morningstar Index

0.19

0.00

100.00

1.70

0.71

100.00

Morningstar Category

Cash

Other

Total

I		
	50	100

Sector Weighting as of 09-30-2022

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Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat	Fur
Դ	Cyclical	28.34	34.81	32.14	
æ.	Basic Materials	2.71	3.61	3.28	
	Consumer Cyclical	2.61	5.97	6.56	
	Financial Services	19.61	20.20	19.02	
ŵ	Real Estate	3.41	5.03	3.28	
~	Sensitive	32.29	34.35	36.44	
	Communication Services	3.72	8.11	6.86	
$\mathbf{\diamond}$	Energy	7.82	7.84	8.23	
¢	Industrials	12.30	10.01	10.72	
	Technology	8.45	8.39	10.63	
-	Defensive	39.37	30.84	31.42	
F	Consumer Defensive	11.36	7.42	8.73	
٠	Healthcare	21.89	17.47	17.09	
9	Utilities	6.12	5.95	5.60	

