American Funds American Balanced R6 RLBGX

Portfolio Manager(s)

Quantitative Screens

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

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

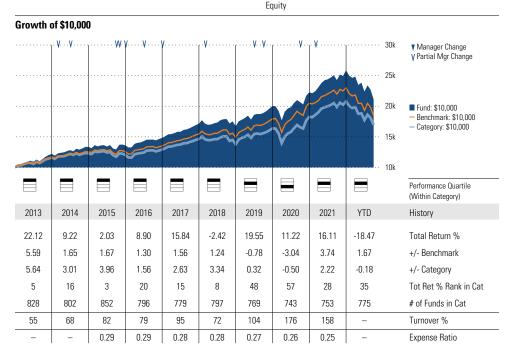
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Category Allocation--50% to 70%

Trailing Performance



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

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

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

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

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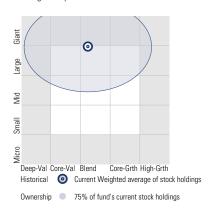


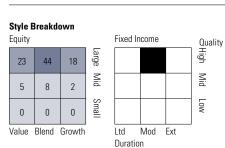
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

American Funds American Balanced R6 RLBGX

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





Weight %

>50 25-50 10-25 0-10

Top 10 Holdings as of 09-30-2022

		·
0	50	100

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

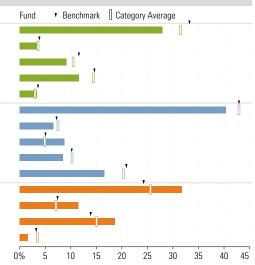
		Fund	Bmark	Cat
Դ	Cyclical	27.90	33.09	31.49
<i>.</i>	Basic Materials	3.73	3.71	3.59
A	Consumer Cyclical	9.16	11.45	10.46
цф	Financial Services	11.62	14.48	14.43
ŵ	Real Estate	3.39	3.45	3.01
~~	Sensitive	40.37	42.78	42.93
d	Communication Services	6.64	7.08	7.49
0	Energy	8.72	4.91	4.91
¢	Industrials	8.43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

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

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



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

 \oplus Increase \oplus Decrease New to Portfolio



American Funds Growth Fund of Amer R6 RGAGX

Portfolio Manager(s)

Donald O'Neal since 11-1993 J. Frank since 11-2001 Lawrence Solomon since 05-2010 Martin Romo since 11-2010 Carl Kawaja since 11-2010 Mark Casey since 11-2012 Alan Wilson since 11-2012 Anne-Marie Peterson since 07-2013 Christopher Buchbinder since 11-2013 Joanna Jonsson since 03-2016 Alex Popa since 10-2016 Andraz Razen since 03-2020 Julian Abdey since 11-2021

Quantitative Screens

Performance: The fund has finished in the Large Growth 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 28.93 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 0.3 is 68.75% 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

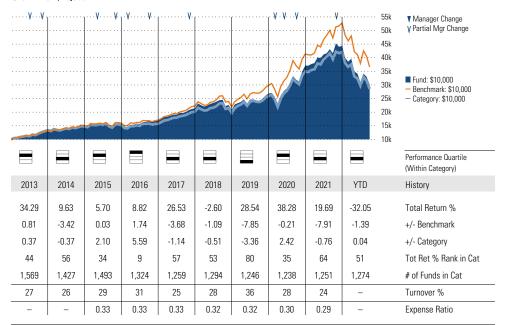
Metric	Rating	Updated
Sustainability Rating	1	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	04-07-2022



Large Growth Ru

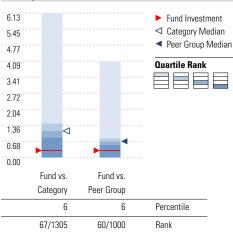
Morningstar Index

Russell 1000 Growth TR USD



Trailing Performance





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

Fund Bmark Cat Alpha -2.14 -3.29 0.95 0.97 Beta 95.75 **R-Squared** 93.15 Standard Deviation 22.36 23 13 23.33 Sharpe Ratio 0 42 0 52 0.37 Tracking Error 4 78 6.09 Information Ratio -0.61 -0.78 Up Capture Ratio 86.03 88.47 Down Capture Ratio 91.03 97.94

Portfolio Metrics

	runu	Dinank	out
Price/Earnings Ratio	18.91	23.78	23.27
Price/Book Ratio	4.05	8.32	6.18
Geom Avg Mkt Cap \$B	123.81	240.14	266.70
ROE	25.71	41.06	37.20

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Rmark

Cat

American Funds Growth Fund of Amer R6 RGAGX

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

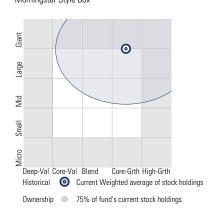
Technology

Defensive

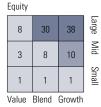
Healthcare

Consumer Defensive

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
ightarrow Tesla Inc	7.18	7.18	-24.70	Consumer Cyclical
e Capital Group Central Cash Fund	6.92	14.10	_	-
➔ Microsoft Corp	5.89	19.99	-30.20	Technology
€ Amazon.com Inc	4.44	24.43	-32.22	Consumer Cyclical
\oplus UnitedHealth Group Inc	3.94	28.38	1.52	Healthcare
\oplus Alphabet Inc Class C	2.56	30.94	-33.54	Communication Svc
igodolog Meta Platforms Inc Class A	2.34	33.28	-59.66	Communication Svc
€ Broadcom Inc	1.93	35.21	-31.42	Technology
\ni Alphabet Inc Class A	1.84	37.05	-33.97	Communication Svc
⊕ Netflix Inc	1.47	38.52	-60.92	Communication Svc
\ominus Thermo Fisher Scientific Inc	1.33	39.85	-23.85	Healthcare
➔ Mastercard Inc Class A	1.26	41.10	-20.46	Financial Services
onumber onumber	1.01	42.11	18.13	Healthcare
$oldsymbol{eta}$ Carrier Global Corp Ordinary Shares	0.99	43.10	-33.89	Industrials
\ominus Regeneron Pharmaceuticals Inc	0.93	44.02	9.08	Healthcare

Total Holdings 374

 \oplus Increase \ominus Decrease R New to Portfolio

50

100

Cat

28.66

1.51

15.69

974

1.72

51.49

9.75

2.32

6.05

33.37

19.86

4.32

14.94

0.60

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

35.16

2.40

23.80

8.79

0.17

43.69

10.43

4.63

8.09

20.54

21.14

3.34

16.80

1.00

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Net %	Cat%
82.80	93.35
9.80	4.27
0.00	0.01
6.77	2.00
0.63	0.37
100.00	100.00
	82.80 9.80 0.00 6.77 0.63

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

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

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American Funds Intl Gr and Inc R6 RIGGX

Portfolio Manager(s)

Andrew Suzman since 10-2008 Steven Watson since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Paul Flynn since 09-2017 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

Quantitative Screens

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

Management: The fund's management has been in place for 14.01 years.

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

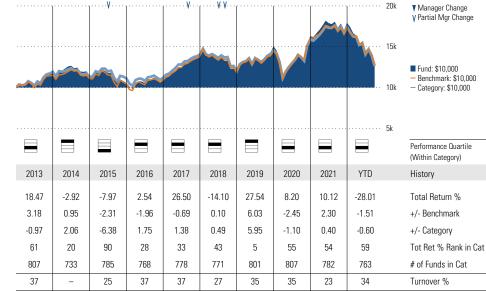
Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Trailing Performance

0.58

0.58

_

4 4 1

3.92

3.43

2.94

2.45

1.96

1.47

0.98

0.49

0.00

Growth of \$10,000



Fund Investment

Category Median

Quartile Rank

Percentile

Peer Group Median

0.58

0.57

0.57

0.54

0.54

0.53

10%

5

0

-5

Total Return % as of 09-30-2022

Benchmark

Fund

Expense Ratio

10 year 3.31 3.01	Since Inception 5.66 3.81	-10 -15 -20 -25 -30	Averag than 1 Fund	ge annual, if gre year Return % :hmark Retur	
3.31	5.01			gory Average	
49	_			ank in Categ	
43	_			Funds in Categ	,
3-Year Risk	Motrico		# UI	i unus in Gat	eyory
J-TEAL NISK	WEU105	F	und	Bmark	Cat
Alpha			0.01	Dinark	0.08
Beta			1.07		1.01
			5.42	_	93.77
R-Squared			-		
Standard Devia	ition).07	18.48	19.26
Sharpe Ratio).02	-0.03	-0.02
Tracking Error		3	3.99	-	4.83
Information Rat	n Ratio -0.070.0		-0.01		
Up Capture Rat	Up Capture Ratio 107.28 – 103		103.08		
Down Capture Ratio 107.60 - 10		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

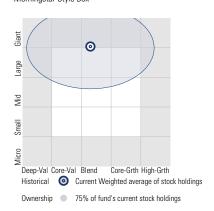


Morningstar Category Foreign Large Blend

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™





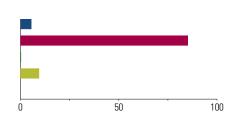


Weight %

<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

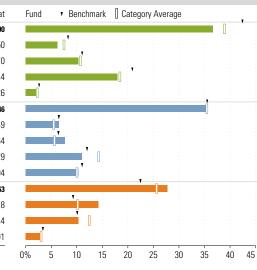
		Fund	Bmark	Cat
Դ	Cyclical	36.70	42.29	38.90
æ.	Basic Materials	6.17	8.16	7.50
	Consumer Cyclical	10.28	10.91	10.70
H	Financial Services	17.94	20.73	18.44
ŵ	Real Estate	2.31	2.49	2.26
V ^{ar}	Sensitive	35.55	35.38	35.46
đ	Communication Services	6.49	6.35	5.49
0	Energy	7.64	6.26	5.64
¢	Industrials	11.05	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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American Funds New Perspective R6 RNPGX

Portfolio Manager(s)

Robert Lovelace since 12-2000 Jonathan Knowles since 12-2004 Joanna Jonsson since 12-2005 Brady Enright since 12-2005 Steven Watson since 12-2005 Noriko Chen since 04-2012 Andraz Razen since 07-2015 Barbara Burtin since 12-2018 Patrice Collette since 12-2018

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 21.84 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 0.41 is 62.04% lower than the Global Large-Stock 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	2	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022



Trailing Performance

25

27

0.45

22

0.45

28

0.45

23

0.44

20

0.44

26

0.42

22

0.41

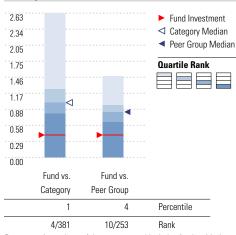
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30

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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 **3-Year Risk Metrics** Fund Bmark Cat Alpha 2.14 -0.39 Beta 1 09 1 05 _ 95.96 **R-Squared** 88.49 Standard Deviation 21 64 19 40 21 81 Sharpe Ratio 0.35 0 25 0.22 Tracking Error 4.70 7.39 Information Ratio 0.49 -0.07 Up Capture Ratio 115.03 104.64 Down Capture Ratio 107.80 107.51

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 17 57 14 51 20.74 Price/Book Ratio 3.19 2.27 3.65 Geom Avg Mkt Cap \$B 100 40 85 50 104 55 ROE 26.11 26.08 25.43

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Morningstar Index Morningstar Category

Global Large-Stock Growth MSCI ACWI NR USD

Performance Quartile (Within Category)
(within category)
History
,
Total Return %
+/- Benchmark
+/- Category
Tot Ret % Rank in Cat
of Funds in Cat
Turnover %

Expense Ratio

Total Return %

as of 09-30-2022

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

% Rank in Category

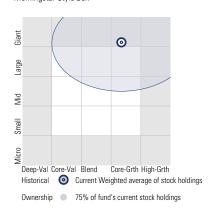
Fund Return %

Category

Fund

American Funds New Perspective R6 RNPGX

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





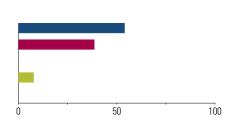


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



Sector Weighting as of 09-30-2022

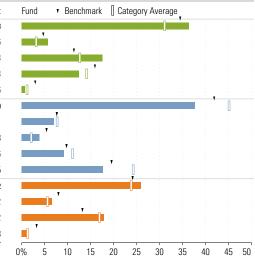
Asset Allocation as of 09-30-2022

		Fund	Bmark	Cat
Դ	Cyclical	36.38	34.31	31.08
æ.	Basic Materials	5.73	4.54	3.16
	Consumer Cyclical	17.52	11.20	12.63
ц.	Financial Services	12.41	15.78	14.13
ŵ	Real Estate	0.72	2.79	1.16
w	Sensitive	37.69	41.71	45.10
	Communication Services	7.01	7.48	7.71
0	Energy	3.85	5.25	2.08
¢	Industrials	9.20	9.59	11.06
	Technology	17.63	19.39	24.25
	Defensive	25.93	23.97	23.82
F	Consumer Defensive	6.63	7.83	5.62
٠	Healthcare	17.93	13.05	16.92
9	Utilities	1.37	3.09	1.28



Global Large-Stock Growth MSCI ACWI NR USD

Asset Class	Net %	Cat%
US Stocks	53.91	56.34
Non-US Stocks	38.47	40.39
Bonds	0.00	0.00
Cash	7.62	2.91
Other	0.00	0.37
Total	100.00	100.00



	Greater Asia	Fund % 11.29	Cat % 14.50	Americas	Fund % 62.73	Cat % 61.21	Greater Europe	Fund % 25.97	Cat % 24.27	Market Maturity	Fund %
	Japan	3.06	4.42	North America	60.81	59.88	United Kingdom	4.84	4.85	Developed Markets	95.40
	Australasia	0.30	0.40	Central/Latin	1.92	1.33	W euro-ex UK	20.57	19.24	Emerging Markets	4.60
	Asia-4 Tigers	5.55	4.12				Emrgng Europe	0.00	0.01	Not Available	0.00
	Asia-ex 4 Tigers	2.38	5.56				Africa	0.56	0.17		
	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
$ onumber \in \mathbb{R}^{2} $ Capital Group Central Cash Fund	7.62	7.62	-	_
ightarrow Tesla Inc	6.56	14.18	-24.70	Consumer Cyclical
➔ Microsoft Corp	4.14	18.32	-30.20	Technology
eq Taiwan Semiconductor Manufacturing Co Ltd	2.19	20.51	-30.04	Technology
⇒ Meta Platforms Inc Class A	1.53	22.04	-59.66	Communication Svc
⊖ Amazon.com Inc	1.45	23.49	-32.22	Consumer Cyclical
\ominus Eli Lilly and Co	1.43	24.92	18.13	Healthcare
€ Novo Nordisk A/S Class B	1.42	26.34	4.70	Healthcare
\ni Nestle SA	1.31	27.64	-14.55	Consumer Defensive
∋ Alphabet Inc Class C	1.29	28.93	-33.54	Communication Svc

Total Holdings 300

 \oplus Increase \oplus Decrease R New to Portfolio

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American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 23.3 years.

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

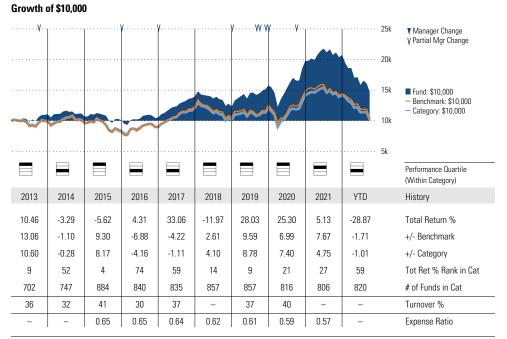
Net Expense: The fund's expense ratio of 0.57 is 50.86% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

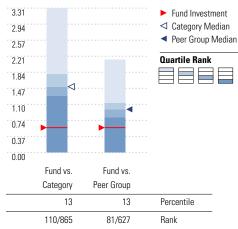
ESG Metrics

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



Trailing Performance





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

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

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

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

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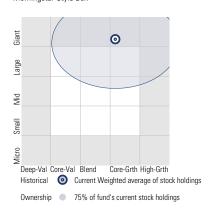


Morningstar Category Morningstar Index

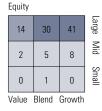
Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





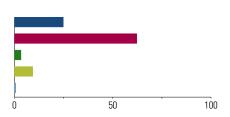


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



Sector Weighting as of 09-30-2022

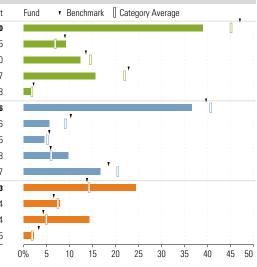
Asset Allocation as of 09-30-2022

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



Diversified Emerging Mkts

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



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

Top 10 Holdings as of 09-30-2022

25-50

50-75

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

Total Holdings 582

 \oplus Increase \oplus Decrease otin New to Portfolio

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Baron Growth R6 BGRUX

Portfolio Manager(s)

Ronald Baron since 12-1994 Neal Rosenberg since 05-2016

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 6 of the 6 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 — Mid-Cap Growth - 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 1.03 is 1.9% lower than the Mid-Cap Growth category average.

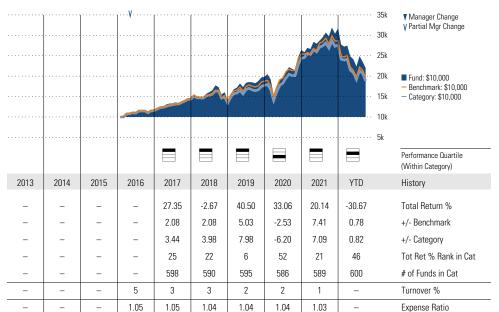
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



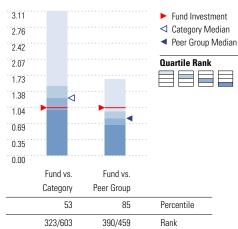


Morningstar Category

Mid-Cap Growth

Trailing Performance





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

Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha 2.28 0.85 0.99 Beta 1 00 R-Squared 93.58 91.53 Standard Deviation 25.04 24 18 25 14 Sharpe Ratio 0.35 0 26 0.28 Tracking Error 6.34 7.20 Information Ratio 0.34 -0.02 Up Capture Ratio 108.99 100.98 Down Capture Ratio 103.06 99.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.47	22.23	24.18
Price/Book Ratio	3.68	5.66	3.64
Geom Avg Mkt Cap \$B	11.55	18.22	14.41
ROE	28.39	25.45	18.11

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Russell Mid Cap Growth TR USD

Total Return %

as of 09-30-2022

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Fund Return %

Category

Fund

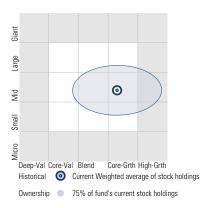
5 0

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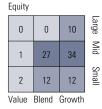
Baron Growth R6 BGRUX

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
∋ MSCI Inc	10.40	10.40	-30.61	Financial Services
FactSet Research Systems Inc	7.63	18.03	-17.14	Financial Services
Vail Resorts Inc	6.86	24.89	-33.07	Consumer Cyclical
Gartner Inc	6.71	31.60	-17.24	Technology
e Arch Capital Group Ltd	6.60	38.20	2.45	Financial Services
CoStar Group Inc	5.84	44.04	-11.87	Real Estate
Iridium Communications Inc	5.57	49.62	7.46	Communication Svc
Choice Hotels International Inc	5.18	54.80	-29.18	Consumer Cyclical
Kinsale Capital Group Inc	4.06	58.86	7.53	Financial Services
Gaming and Leisure Properties Inc	3.80	62.66	-4.77	Real Estate
Ansys Inc	3.53	66.18	-44.73	Technology
∋ Bio-Techne Corp	3.50	69.68	-44.92	Healthcare
ightarrow Morningstar Inc	3.19	72.87	-37.60	Financial Services
ightarrow Primerica Inc	2.98	75.86	-18.38	Financial Services
\supset IDEXX Laboratories Inc	2.94	78.80	-50.52	Healthcare

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

50

Fund

70.42

0.00

19.31

38.69

12.42

19.36

5.60

0.00

1.24

12 52

10.22

0.00

10.22

0.00

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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

Total Holdings 45

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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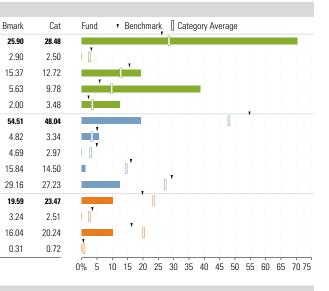


Morningstar Category Mid-Cap Growth Russell Mid Cap Growth TR USD

100

Asset Class	Net %	Cat%
US Stocks	99.06	92.12
Non-US Stocks	0.48	3.96
Bonds	0.00	0.07
Cash	0.00	3.50
Other	0.45	0.33
Total	100.00	100.00

Morningstar Index



BlackRock High Yield Bond K BRHYX

Portfolio Manager(s)

James Keenan since 12-2007 Mitchell Garfin since 05-2009 Derek Schoenhofen since 05-2009 David Delbos since 03-2014

Quantitative Screens

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

Management: The fund's management has been in place for 14.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.49 is 45.56% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

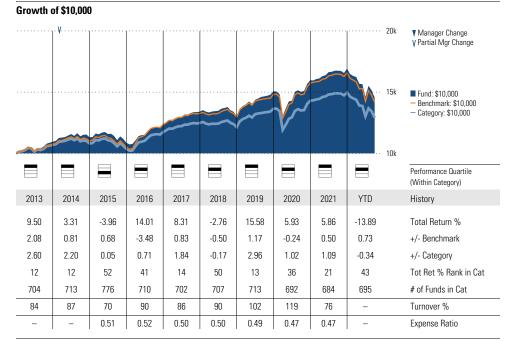
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric ESG Commitment

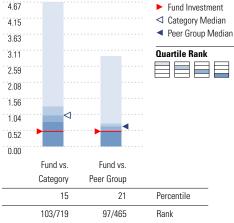
Rating 2-Basic Updated

02-15-2022



Trailing Performance





9	-	% Rank in Category			
403	-	# of	# of Funds in Category		
3-Year Risk	Metrics				
		Fund	Bmark	Cat	
Alpha		0.46	-	-0.22	
Beta		1.01	-	0.95	
R-Squared		99.37	-	95.19	
Standard Devia	tion	11.24	11.14	10.79	
Sharpe Ratio		-0.02	-0.06	-0.07	
Tracking Error		0.90	-	2.50	
Information Rat	io	0.50	-	-0.16	
Up Capture Rati	0	100.80	-	91.62	
Down Capture F	latio	97.28	-	93.77	

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.81	-	3.71
Avg Eff Maturity	7.14	-	5.59

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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Morningstar Index **Morningstar Category** High Yield Bond

ICE BofA US High Yield TR USD

BlackRock High Yield Bond K BRHYX

Style Analysis as of 09-30-2022

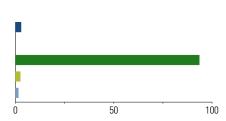




Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	2.40	-	1.75
AA	0.00	-	0.05
А	0.16	-	0.19
BBB	1.63	-	4.19
BB	35.33	-	35.65
В	41.99	-	37.64
Below B	15.84	-	18.17
Not Rated	2.65	-	2.36

Asset Allocation	as of 09-30-2022
ASSCI AIIUGALIUII	as 01 00-00-2022



Sector Weighting as of 09-30-2022

	Fund	Bmark	Cat	Fund 🔹 I	Benchmark	Category Average
Government	0.03	-	2.39			
Treasury	0.00	-	0.69	0		
Inflation – Protected	0.00	-	0.01	0		
Agency/Quasi Agency	0.03	-	0.12	0		
Other Government Related	0.00	-	1.57	10		
Corporate	96.49	-	88.30			
Corporate Bond	80.60	-	81.83			
Bank Loan	14.42	-	5.20			
Convertible	1.47	-	1.18	0		
Preferred	0.00	-	0.09			
Securitized	0.33	-	2.07	I []		
Agency MBS Pass-Through	0.00	-	0.06	0		
Agency MBS ARM	0.00	-	0.00	0		
Agency MBS CMO	0.00	-	0.22			
Non-Agency Residential MBS	0.00	-	0.14			
Commercial MBS	0.00	-	0.61	0		
Asset-Backed	0.33	-	1.04	0		
Covered Bond	0.00	-	0.00	0		
Municipal	0.00	-	0.03			
Cash & Equivalents	3.05	-	6.13			
Other	0.10	-	1.08			

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9\mathbf{\overline{3}00}$

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ BlackRock Liquidity T-Fund Instl	-	2.61	2.61	-
TransDigm, Inc. 6.25%	03-2026	1.34	3.95	-
⊕ iShares iBoxx \$ High Yield Corp Bd ETF	-	0.78	4.73	_
⊕ Clarios Global Lp 8.5%	05-2027	0.73	5.47	-
Ascent Resources Utica Holdings LI TI	11-2025	0.69	6.15	-
⊕ Altice France Holdings S A 10.5%	05-2027	0.68	6.83	-
⊖ Brand Energy & Infrastructure Serv TI	06-2024	0.56	7.40	-
① Alliant Holdings Intermediate LLC/Alliant Holdings Co-Issuer Inc 6.75%	10-2027	0.53	7.93	-
Athenahealth Group Inc TI-B	02-2029	0.52	8.45	-
Verscend Escrow Corp 9.75%	08-2026	0.52	8.97	-

Total Holdings 1625

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morning

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Net %

2.77

0.00

93.46

2.37

1.40

100.00

Cat%

0.89

0.03

91.71

3.24

4.13

100.00

Delaware Small Cap Value R6 DVZRX

Portfolio Manager(s)

Steven Catricks since 07-2012 Kelley Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

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

Management: The fund's management has been in place for 10.25 years.

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

Net Expense: The fund's expense ratio of 0.69 is 40% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

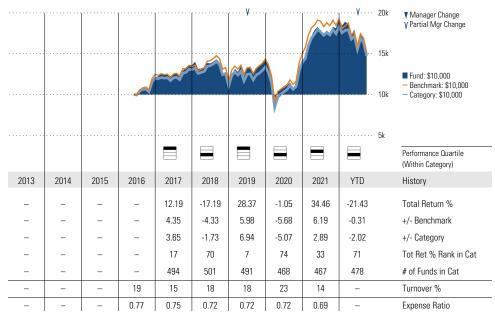
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

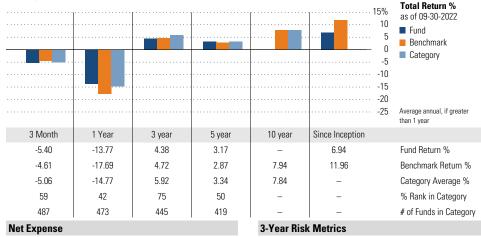
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Medium Risk	06-30-2022

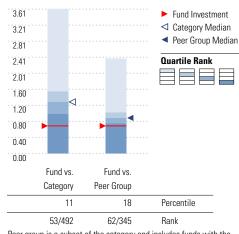
Growth of \$10,000

Morningstar Index Russell 2000 Value TR USD



Trailing Performance





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

Fund Bmark Cat Alpha -0.14 0.96 Beta 0.98 0.99 95.66 **R-Squared** 94.89 Standard Deviation 26 64 26 48 26.98 Sharpe Ratio 0.27 0 28 0.31 Tracking Error 5.57 6.33 Information Ratio -0.06 0.12 Up Capture Ratio 97.51 99.47 Down Capture Ratio 98.29 97.32

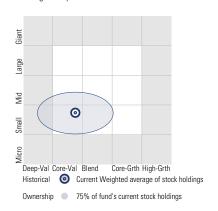
Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 10.92 8 4 4 9 93 Price/Book Ratio 1.65 1.16 1.45 Geom Avg Mkt Cap \$B 4 26 1 65 3 37 ROE 16.45 7.02 16.19

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Delaware Small Cap Value R6 DVZRX

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
East West Bancorp Inc	2.81	2.81	-13.14	Financial Services
Webster Financial Corp	2.56	5.36	-16.91	Financial Services
Hancock Whitney Corp	2.17	7.54	-6.80	Financial Services
Stifel Financial Corp	2.16	9.70	-25.01	Financial Services
MasTec Inc	2.13	11.82	-31.19	Industrials
WESCO International Inc	2.05	13.87	-9.28	Industrials
Western Alliance Bancorp	1.99	15.87	-37.95	Financial Services
Louisiana-Pacific Corp	1.78	17.65	-33.82	Industrials
F N B Corp	1.68	19.32	-1.40	Financial Services
Umpqua Holdings Corp	1.57	20.89	-7.90	Financial Services
Magnolia Oil & Gas Corp Class A	1.48	22.37	6.57	Energy
Valley National Bancorp	1.47	23.84	-19.05	Financial Services
Berry Global Group Inc	1.45	25.30	-36.93	Consumer Cyclical
Atkore Inc	1.45	26.75	-30.02	Industrials
Black Hills Corp	1.41	28.15	-1.49	Utilities

Total Holdings 105

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50

Fund

51.41

4.37

10.31

28.67

8.06

37.85

1.30

6.95

18.38

11.22

10.75

2.67

3.90

4.18

Bmark

53.08

3.36

9.92

26 51

13.29

26.23

2.88

5.32

11.49

6.54

20.70

3.44

12.22

5.04

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

0

Դ Cyclical

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Utilities

Asset Class	Net %	Cat%
US Stocks	95.19	94.97
Non-US Stocks	2.61	2.90
Bonds	0.00	0.03
Cash	2.20	2.08
Other	0.00	0.02
Total	100.00	100.00

Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value

100

Cat

50.26

5.71

12.73

24 49

7.33

35.83

1.93

6.56

18.02

9.32

13.92

4.24

6.43

3.25

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

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Invesco Oppenheimer International Gr R6 OIGIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

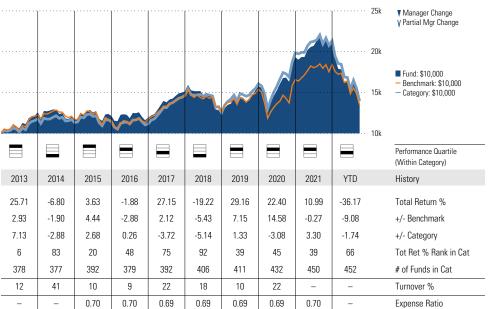
Net Expense: The fund's expense ratio of 0.7 is 33.33% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

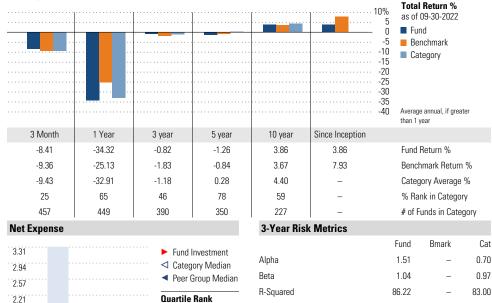
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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



Trailing Performance



Standard Deviation

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Portfolio Metrics

Price/Earnings Ratio

Price/Book Ratio

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

37

Percentile

Rank

Fund vs

144/391

Peer Group

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

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Fund vs

Category

80/457

18

1.84

1.47

1.10

0.74

0.37



21 46

0.04

8.00

0.13

118.29

112.47

Fund

28 59

4.63

19 12

-0.04

Bmark

11 53

1.45

20 41

0.00

8.47

0.06

105.45

103.29

Cat

17.83

2.68

42 78

21.82

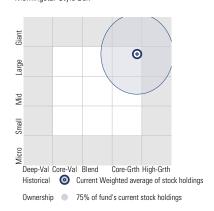
Morningstar Category Morningstar Index Foreign Large Growth

MSCI EAFE NR USD

Growth of \$10,000

Invesco Oppenheimer International Gr R6 OIGIX

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







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



50

Fund

31.74

3.37

22.10

6.27

0.00

37.69

3.96

4.04

16.82

12.87

30.56

13.84

16.72

0.00

Bmark

38.61

7.50

10.50

17 65

2.96

33.04

5.11

5.02

14.77

8.14

28.34

11.17

13.99

3.18

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

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

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

Top 10 Holdings as of 09-30-2022

25-50

50-75

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

Total Holdings 81

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Foreign Large Growth

100

Cat

34.60

12.47

14 87

39.45

4.52

15.63

25.94

9.56

15.41

0.97

Morningstar Index

MSCI EAFE NR USD

0

Դ Cyclical

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Energy

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Utilities

Asset Allocation as of 09-30-2022

Sector Weighting as of 09-30-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Loomis Sayles Global Bond N LSGNX

Portfolio Manager(s)

David Rolley since 09-2000 Lynda Schweitzer since 02-2007 Scott Service since 12-2014

Quantitative Screens

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

Management: The fund's management has been in place for 22.09 years.

Style Consistency is not calculated for Fixed Income funds.

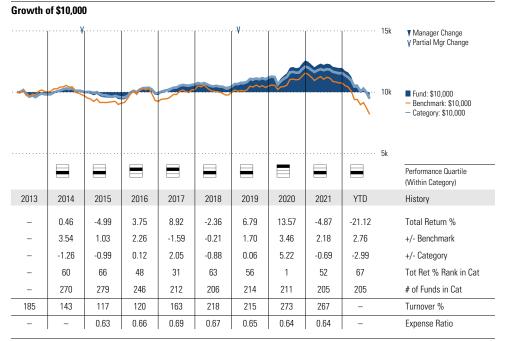
Net Expense: The fund's expense ratio of 0.64 is 26.44% lower than the Global Bond category average.

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

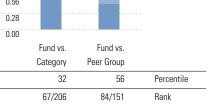
Metric	Rating	Updated
Sustainability Rating	2	08-31-2022



Trailing Performance



Down Capture 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.

 Fund
 Bmark
 Cat

 Avg Eff Duration
 6.14
 6.06

 Avg Eff Maturity
 7.75
 8.65

87.43

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86.90

Morningstar Index

Bloomberg Gbl Agg Ex USD TR USD



Loomis Sayles Global Bond N LSGNX

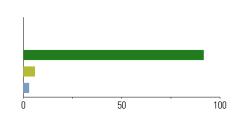
Style Analysis as of 09-30-2022





Duration

Fund	Bmark	Cat
44.14	-	36.68
7.89	-	11.51
17.35	-	18.06
25.97	-	20.73
4.99	-	8.55
0.00	-	2.74
0.00	-	1.13
-0.34	-	0.60
	44.14 7.89 17.35 25.97 4.99 0.00 0.00	44.14 - 7.89 - 17.35 - 25.97 - 4.99 - 0.00 - 0.00 -



Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Government	59.91	-	58.06				
Treasury	42.13	-	34.48			0	
Inflation – Protected	0.90	-	2.41				
Agency/Quasi Agency	4.61	-	3.43				
Other Government Related	12.27	-	17.74				
Corporate	20.55	-	14.59]		
Corporate Bond	18.43	-	13.10]		
Bank Loan	0.00	-	0.41	0			
Convertible	2.12	-	1.05				
Preferred	0.00	-	0.03	0			
Securitized	14.17	-	6.73				
Agency MBS Pass-Through	10.21	-	3.08]			
Agency MBS ARM	0.00	-	0.00				
Agency MBS CMO	0.00	-	0.90	10			
Non-Agency Residential MBS	0.22	-	0.23	0			
Commercial MBS	0.47	-	0.59	0			
Asset-Backed	3.27	-	1.75				
Covered Bond	0.00	-	0.18	0			
Municipal	0.00	-	0.07	0			
Cash & Equivalents	5.32	-	7.12		1		
Other	0.00	-	13.32	I.			

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ 2 Year Treasury Note Future Dec 22	12-2022	7.25	7.25	_
⊕ Ultra 10 Year US Treasury Note Future Dec 22	12-2022	3.99	11.23	-
⊕ United States Treasury Notes 0.125%	06-2023	3.88	15.12	-
⊕ Us Long Bond(Cbt) Dec22 Xcbt 20221220	12-2022	3.13	18.25	-
⊕ Fixed Inc Clearing Corp.Repo	09-2022	2.87	21.12	-
⊕ Germany (Federal Republic Of) 1%	08-2024	2.83	23.95	-
China (People's Republic Of) 1.99%	04-2025	2.10	26.05	-
Italy (Republic Of) 1.35%	04-2030	2.06	28.11	_
⊖ Fnma Pass-Thru I 3%	11-2051	1.50	29.60	-
\ominus Fnma Pass-Thru I 2%	05-2051	1.49	31.10	-

Total Holdings 284

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index Global Bond

Bloomberg Gbl Agg Ex USD TR USD

Asset Class	Net %	Cat%
US Stocks	0.00	0.15
Non-US Stocks	0.00	0.03
Bonds	91.58	109.55
Cash	5.70	-16.25
Other	2.72	6.53
Total	100.00	100.00

MFS New Discovery R6 MNDKX

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

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

Management: The fund's management has been in place for 8.75 years.

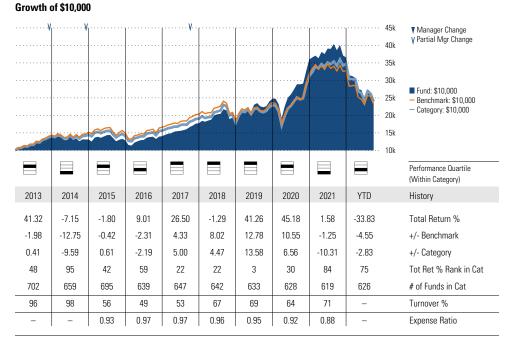
Style: The fund has landed in its primary style box — Small Growth — 69.7 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.89 is 25.21% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

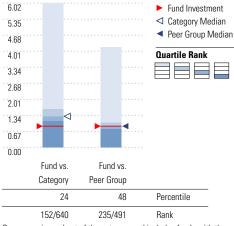
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics			
Metric	Rating	Updated	
Sustainability Rating	5	08-31-2022	
Carbon Risk Score	Low Risk	06-30-2022	



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.

% Rank in Category # of Funds in Category Bmark Cat Alpha -0.07 2.14 0.93 0.95 Beta 93.65 **R-Squared** 91.07 Standard Deviation 25.09 25.97 26.02 Sharpe Ratio 0.20 0 21 0.28 Tracking Error 6.54 7.98 Information Ratio -0.04 0.25 Up Capture Ratio 92.19 99.82 Down Capture Ratio 92.66 94.40

Portfolio Metrics Fund Bmark

Price/Earnings Ratio	19.76	13.92	20.21
Price/Book Ratio	2.73	3.41	3.60
Geom Avg Mkt Cap \$B	3.23	2.37	4.40
ROE	5.37	10.03	15.28

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Cat

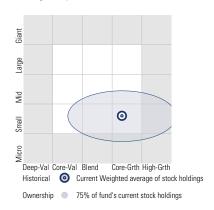
Morningstar Category Morningstar Index

Small Growth

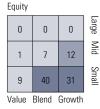
Russell 2000 Growth TR USD

MFS New Discovery R6 MNDKX

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 Currency Cash CASH_USD	4.39	4.39	_	_
ExlService Holdings Inc	2.17	6.56	1.79	Technology
Axalta Coating Systems Ltd	2.06	8.62	-36.41	Basic Materials
\oplus WNS (Holdings) Ltd ADR	1.97	10.59	-7.23	Technology
\ominus Advanced Energy Industries Inc	1.91	12.50	-14.66	Industrials
Element Solutions Inc	1.87	14.37	-32.00	Basic Materials
Hamilton Lane Inc Class A	1.84	16.22	-41.36	Financial Services
Skechers USA Inc Class A	1.84	18.05	-26.91	Consumer Cyclical
$oldsymbol{eta}$ ChampionX Corp	1.74	19.79	-2.42	Energy
The AZEK Co Inc Class A	1.73	21.52	-64.06	Industrials
Sensata Technologies Holding PLC	1.71	23.24	-39.21	Technology
Ingevity Corp	1.70	24.94	-15.44	Basic Materials
Syneos Health Inc Class A	1.66	26.60	-54.08	Healthcare
\oplus Magnolia Oil & Gas Corp Class A	1.65	28.25	6.57	Energy
	1.54	29.79	30.08	Technology

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

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€ Cyclical

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3

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Energy

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F

Utilities

50

100

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

Fund

33.07

5.89

13.83

10.80

2.55

48.00

4.32

4.33

12.00

27.35

18.94

2.73

16.21

0.00

Total Holdings 109

 \oplus Increase \ominus Decrease R New to Portfolio

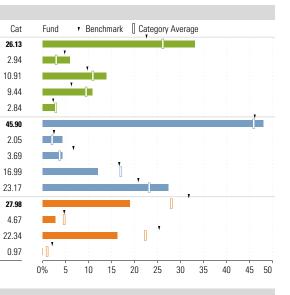
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 Morningstar Category
 Morningstar Index

 Image: Small Growth
 Russell 2000 Growth TR USD

Asset Class Net % Cat% US Stocks 83.07 92.44 Non-US Stocks 12.54 4.23 Bonds 0.00 0.01 Cash 4.39 2.96 0.00 Other 0.37 Total 100.00 100.00



MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006 Katherine Cannan since 12-2019

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 16.35 years.

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

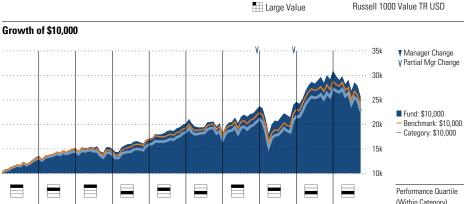
Net Expense: The fund's expense ratio of 0.45 is 50.55% lower than the Large Value category average.

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

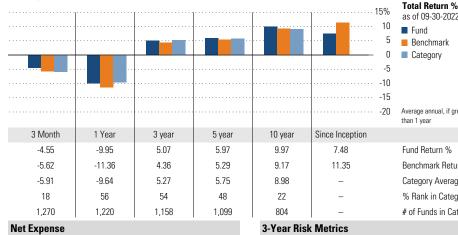


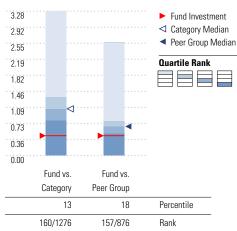
Morningstar Category

Morningstar Index

										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
35.95	10.68	-0.42	14.25	17.86	-9.78	30.18	4.03	25.55	-17.08	Total Return %
3.42	-2.77	3.41	-3.09	4.20	-1.51	3.64	1.23	0.39	0.67	+/- Benchmark
4.74	0.47	3.63	-0.56	1.92	-1.25	5.14	1.12	-0.67	-0.44	+/- Category
12	49	11	51	29	67	9	38	57	55	Tot Ret % Rank in Cat
1,378	1,351	1,441	1,345	1,327	1,346	1,290	1,256	1,219	1,240	# of Funds in Cat
12	13	12	12	14	11	11	16	8	-	Turnover %
_	-	0.50	0.50	0.49	0.47	0.47	0.46	0.44	-	Expense Ratio

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.

15% 10 5 0 -5 -10 -15 -20	Average annual, if greater than 1 year
ince Inception	
7.48	Fund Return %
11.35	Benchmark Return %
-	Category Average %
-	% Rank in Category
_	# of Funds in Category
letrics	

	Fund	Bmark	Cat
Alpha	0.90	-	1.02
Beta	0.92	-	0.98
R-Squared	97.95	-	95.47
Standard Deviation	18.95	20.45	20.54
Sharpe Ratio	0.32	0.28	0.32
Tracking Error	3.20	-	4.62
Information Ratio	0.22	-	0.21
Up Capture Ratio	98.82	-	99.08
Down Capture Ratio	96.03	-	95.67

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 17.60 13.75 12.66 Price/Book Ratio 3.00 2.00 2.12 Geom Avg Mkt Cap \$B 91.43 64 23 95.02

27.73

ROE

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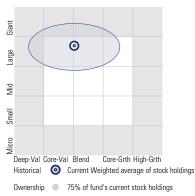
18.55

25.15

MFS Value R6 MEIKX

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

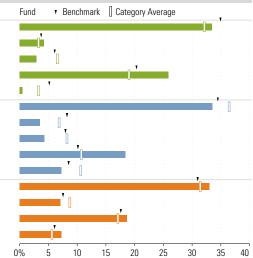
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ JPMorgan Chase & Co	3.35	3.35	-32.11	Financial Services
∋ Johnson & Johnson	3.16	6.51	-2.57	Healthcare
igodolog Northrop Grumman Corp	2.76	9.27	22.81	Industrials
∋ Cigna Corp	2.69	11.95	22.30	Healthcare
→ Texas Instruments Inc →	2.44	14.39	-16.04	Technology
\ominus Aon PLC Class A	2.43	16.82	-10.33	Financial Services
\supset Marsh & McLennan Companies Inc	2.32	19.14	-13.16	Financial Services
Đ Comcast Corp Class A	2.29	21.43	-40.15	Communication Svc
ightarrow Progressive Corp	2.28	23.71	13.50	Financial Services
igop Honeywell International Inc	2.28	25.99	-18.51	Industrials
∋ Pfizer Inc	2.27	28.26	-23.86	Healthcare
ightarrow Duke Energy Corp	2.22	30.47	-8.49	Utilities
igeq Accenture PLC Class A	2.17	32.65	-37.23	Technology
\ni Chubb Ltd	2.11	34.75	-4.64	Financial Services
ightarrow Southern Co	2.06	36.81	2.10	Utilities

Total Holdings 75

🕀 Increase 👄 Decrease 🕸 New to Portfolio

Ó 50 100 Sector Weighting as of 09-30-2022 Benchmark [] Category Average Fund Bmark Cat Fund

Դ	Cyclical	33.45	34.81	32.14
<i>.</i>	Basic Materials	4.21	3.61	3.28
æ	Consumer Cyclical	2.88	5.97	6.56
ц р	Financial Services	25.90	20.20	19.02
ŵ	Real Estate	0.46	5.03	3.28
Vvr	Sensitive	33.52	34.35	36.44
đ	Communication Services	3.53	8.11	6.86
0	Energy	4.33	7.84	8.23
Ф	Industrials	18.36	10.01	10.72
	Technology	7.30	8.39	10.63
	Defensive	33.02	30.84	31.42
	Consumer Defensive	7.05	7.42	8.73
٠	Healthcare	18.68	17.47	17.09
2	Utilities	7.29	5.95	5.60



Asset Allocation as of 09-30-2022

Total	100.00	100.00
Other	0.00	0.71
Cash	0.59	1.70
Bonds	0.00	0.32
Non-US Stocks	7.50	5.78
US Stocks	91.92	91.50
Asset Class	Net %	Cat%
Large Value	Russell 1000 Value TR USD	

Morningstar Index

Morningstar Category

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PIMCO Commodity Real Ret Strat Instl PCRIX

Updated

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

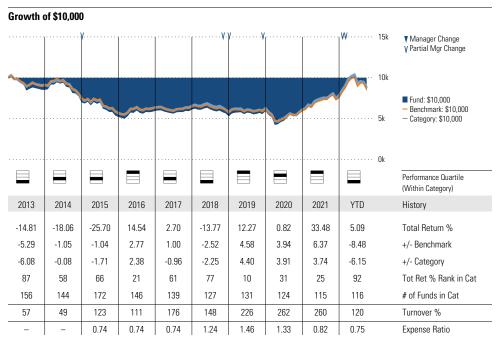
Net Expense: The fund's expense ratio of 0.76 is 26.92% lower than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

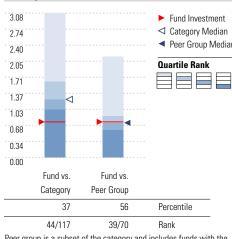
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric Rating Sustainability Rating 08-31-2022 3







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

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

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

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Morningstar Index

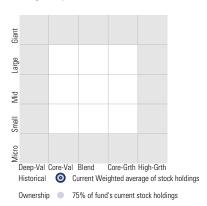
Commodities Broad Basket

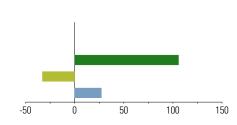
Morningstar Category

Bloomberg Commodity TR USD

PIMCO Commodity Real Ret Strat Instl PCRIX

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





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

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

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

Style Breakdown Equity



Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

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

Total Holdings 859

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Commodities Broad Basket Bloomberg Commodity TR USD

Morningstar Category Morningstar Index

PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

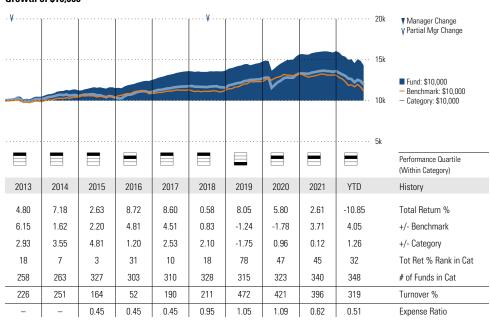
Morningstar Investment Management LLC Analysis

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

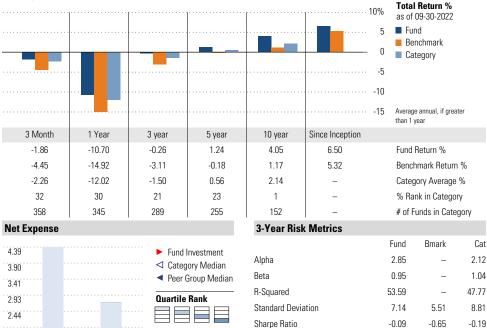


Morningstar Category Multisector Bond

Morningstar Index Bloomberg US Universal TR USD



Trailing Performance



Tracking Error

Information Ratio

 3.90

 Category Median

 3.41

 Peer Group Median

 2.93

 2.44

 1.46

 0.98

 0.49

 0.00
 Fund vs.
 Fund vs.
 Category
 Peer Group

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

4.87

0.59

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

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6.61

0.32

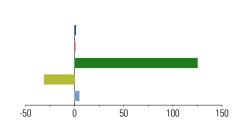
PIMCO Income Insti PIMIX

Style Analysis as of 09-30-2022 Style Breakdown



Duration

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



Asset Allocation as of 09-30-2022

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

Morningstar Index

Bloomberg US Universal TR USD

Morningstar Category

Multisector Bond

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

Top 10 Holdings as of 09-30-2022

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

Total Holdings 8056

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PIMCO Short-Term Instl PTSHX

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

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

Management: The fund's management has been in place for 11.75 years.

Style Consistency is not calculated for Fixed Income funds.

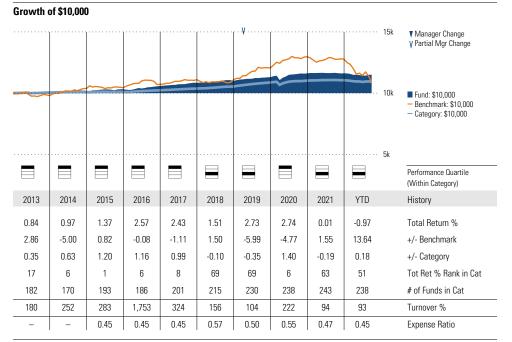
Net Expense: The fund's expense ratio of 0.45 is 4.26% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

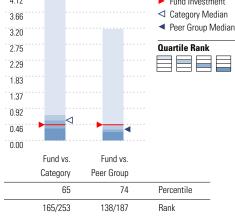


Morningstar Category

Ultrashort Bond







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

R-Squared 5.53 16.20 Standard Deviation 2 4 2 5.36 1.88 Sharpe Ratio 0.05 -0 70 -0.23 Tracking Error 5.34 5.17 Information Ratio 0.74 0.69 Up Capture Ratio 30.46 25.28 Down Capture Ratio 10.41 12.13 Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.18	4.43	0.90
Avg Eff Maturity	-	-	2.34

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Morningstar Index

Bloomberg US Agg Bond TR USD

PIMCO Short-Term Instl PTSHX

Style Analysis as of 09-30-2022





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	42.34	3.53	43.89
AA	4.03	74.59	6.32
A	23.62	10.82	18.20
BBB	28.38	8.32	21.88
BB	1.27	0.28	1.39
В	0.19	0.00	1.10
Below B	0.17	0.00	0.26
Not Rated	0.00	2.46	6.97

	Fund	Bmark	Cat	Fund	۲	Benchmark	[] C	ategory /	Average			
Government	29.61	-	15.37		-)					
Treasury	0.02	-	9.99									
Inflation – Protected	0.00	_	0.00	Ó								
Agency/Quasi Agency	5.08	_	1.26									
Other Government Related	24.51	_	4.12		1							
Corporate	25.84	-	36.35								0	
Corporate Bond	22.70	-	31.57									
Bank Loan	0.00	-	0.37	0								
Convertible	3.14	-	4.41		0							
Preferred	0.00	-	0.00	Ì								
Securitized	15.50	-	20.65					[
Agency MBS Pass-Through	0.44	-	0.50	0								
Agency MBS ARM	0.08	-	0.58	[]								
Agency MBS CMO	1.48	-	3.09									
Non-Agency Residential MBS	0.71	-	0.40	0								
Commercial MBS	2.08	-	1.26									
Asset-Backed	10.71	-	14.82		-		0					
Covered Bond	0.00	-	0.00	0								
Municipal	0.07	-	1.00	10								
Cash & Equivalents	22.27	-	26.44						0			
Other	5.28	-	0.09									
				0%	5	10	15	20	25	30	35	40

100

Top 10 Holdings as of 09-30-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
娄 Cash Offset	-	38.32	38.32	_
\odot 5 Year Treasury Note Future Sept 22	10-2022	29.03	67.35	-
\oplus 2 Year Treasury Note Future Sept 22	10-2022	8.68	76.03	-
⊖ CDX IG38 5Y ICE	06-2027	8.57	84.60	-
RFR USD SOFR/2.70423 07/06/22-2Y* CME Pay	03-2024	8.51	93.11	-
⊕ RFR USD S0FR/2.70423 07/06/22-2Y* CME Receive	03-2024	8.46	101.57	_
① RFR USD SOFR/2.66833 07/06/22-2Y* CME Pay	03-2024	5.89	107.46	-
① RFR USD SOFR/2.66833 07/06/22-2Y* CME Receive	03-2024	5.85	113.31	-
IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	5.72	119.03	-
IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	5.72	124.75	-

Asset Allocation as of 09-30-2022

50

Total Holdings 1276

 \oplus Increase \oplus Decrease otin New to Portfolio

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Morningstar Category Morning Ultrashort Bond Bloombe

Morningstar Index Bloomberg US Agg Bond TR USD

13.44 6.21	27.70
00.00	10.00
80.35	70.09
0.00	0.00
0.00	0.00
Net %	Cat%
	0.00 0.00

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.

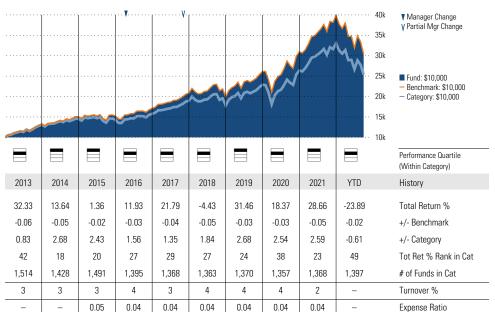
Morningstar Investment Management LLC Analysis

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

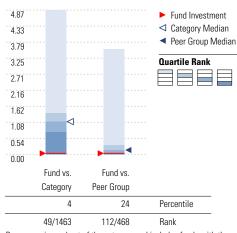
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	1-Low	02-15-2022





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

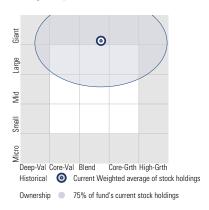
Morningstar Category

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

0

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

29.27

2.25

11.21

12.96

2.85

46.26

8.42

4.68

8.47

24 69

24.48

7.19

14.16

3.13

Bmark

29.69

2.24

11.44

13 11

2.90

44.73

8.07

4.55

8.32

23.79

25.58

7.33

15.18

3.07

100

Total Holdings 506

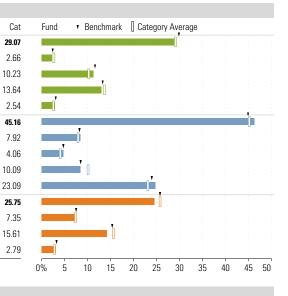
⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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

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



Vanguard Dividend Growth Inv VDIGX

Portfolio Manager(s)

Donald Kilbride since 02-2006 Peter Fisher since 07-2022

Quantitative Screens

Performance: The fund has finished in the Large Blend 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 16.67 years.

Style: The fund has landed in its primary style box — Large Blend — 80 % of the time over the past three years.

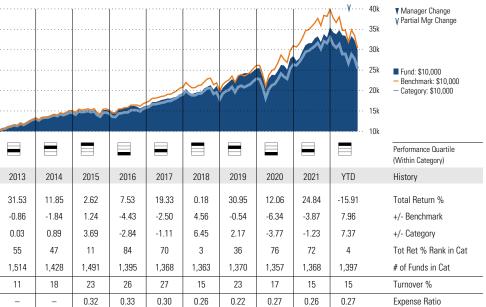
Net Expense: The fund's expense ratio of 0.27 is 66.25% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

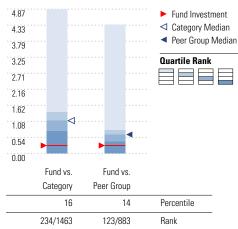
Metric	Rating	Updated
Sustainability Rating	3	08-31-2022
Carbon Risk Score	Low Risk	06-30-2022
ESG Commitment	2-Basic	02-15-2022



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.

than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha 0.54 -1.32 0.96 Beta 0 79 R-Squared 88.70 95.48 19.87 Standard Deviation 17 00 20.30 Sharpe Ratio 0.45 0.45 0.37 Tracking Error 7.15 4.01 Information Ratio -0.14 -0.98 Up Capture Ratio 81.83 92.89 Down Capture Ratio 80.72 97.59

Portfolio Metrics Fund Bmark Price/Earnings Ratio 24 42 17.98 18.23

J			
Price/Book Ratio	5.95	3.38	3.60
Geom Avg Mkt Cap \$B	166.25	164.20	210.33
ROE	37.15	31.94	32.91

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Cat

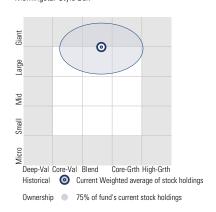
Morningstar Index **Morningstar Category** Large Blend

S&P 500 TR USD

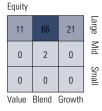
								\mathcal{N}	V 40k	▼ Manager Change γ Partial Mgr Change
							N			
									····· 25k	 Benchmark: \$10,000
~~		~~~~							····· 15k	
										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
31.53	11.85	2.62	7.53	19.33	0.18	30.95	12.06	24.84	-15.91	Total Return %
-0.86	-1.84	1.24	-4.43	-2.50	4.56	-0.54	-6.34	-3.87	7.96	+/- Benchmark
0.03	0.89	3.69	-2.84	-1.11	6.45	2.17	-3.77	-1.23	7.37	+/- Category
55	47	11	84	70	3	36	76	72	4	Tot Ret % Rank in Cat
1,514	1,428	1,491	1,395	1,368	1,363	1,370	1,357	1,368	1,397	# of Funds in Cat
11	18	23	26	27	15	23	17	15	15	Turnover %
_	_	0.32	0.33	0.30	0.26	0.22	0.27	0.26	0.27	Expense Batio

Vanguard Dividend Growth Inv VDIGX

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 UnitedHealth Group Inc	3.84	3.84	1.52	Healthcare
∋ Johnson & Johnson	3.46	7.30	-2.57	Healthcare
€ Colgate-Palmolive Co	3.38	10.67	-16.05	Consumer Defensive
\ominus Coca-Cola Co	3.32	13.99	-3.16	Consumer Defensive
\ominus Northrop Grumman Corp	3.19	17.18	22.81	Industrials
\oplus TJX Companies Inc	3.18	20.36	-17.06	Consumer Cyclical
€ Procter & Gamble Co	3.14	23.51	-21.17	Consumer Defensive
ightarrow Union Pacific Corp	2.95	26.46	-21.17	Industrials
€ Visa Inc Class A	2.94	29.40	-17.50	Financial Services
\oplus Honeywell International Inc	2.78	32.18	-18.51	Industrials
€ McDonald's Corp	2.75	34.93	-12.38	Consumer Cyclical
\oplus Marsh & McLennan Companies Inc	2.74	37.67	-13.16	Financial Services
€ Linde PLC	2.70	40.37	-21.17	Basic Materials
€ Nike Inc Class B	2.63	43.00	-49.58	Consumer Cyclical
\oplus General Dynamics Corp	2.62	45.62	3.55	Industrials

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

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

Fund

32.32

4.72

10.12

14 51

2.97

31.21

1.79

0.00

23.44

5.98

36.48

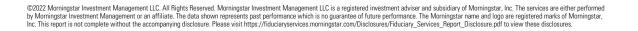
16.53

19.95

0.00

Total Holdings 56

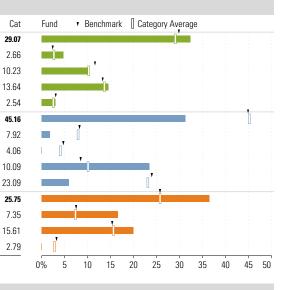
⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Morningstar Index 📕 Large Blend

S&P 500 TR USD

Asset Class	Net %	Cat%
US Stocks	89.51	94.84
Non-US Stocks	9.21	2.67
Bonds	0.00	0.87
Cash	1.28	0.53
Other	0.00	1.09
Total	100.00	100.00



Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

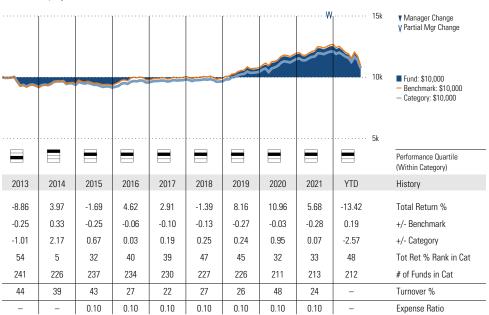
Net Expense: The fund's expense ratio of 0.1 is 83.05% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

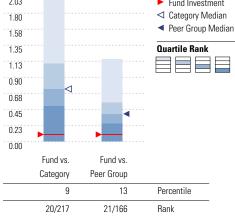


Morningstar Category

Inflation-Protected Bond

Trailing Performance





38	_	% Rank in Category					
128	-	# of	# of Funds in Category				
3-Year Risk Metrics							
		Fund	Bmark	Cat			
Alpha		-0.09	-	0.20			
Beta		0.97	-	0.91			
R-Squared		99.43					
Standard Deviatio	n	6.68 6.87 6					
Sharpe Ratio		0.04	0.06	0.10			
Tracking Error		0.54	-	2.52			
Information Ratio		-0.19	-	-0.20			
Up Capture Ratio		95.25	-	92.73			
Down Capture Rat	tio	96.11	-	90.87			
Portfolio Met	rics						

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

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

characteristics.

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Morningstar Index Bloomberg US Treasury US TIPS TR

USD



Vanguard Inflation-Protected Secs Adm VAIPX

Style Analysis as of 09-30-2022



Duration

0	50	100

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

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

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

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	99.97	_	89.38			
Treasury	0.00	-	0.32]		
Inflation – Protected	99.97	-	83.82			
Agency/Quasi Agency	0.00	-	0.03			
Other Government Related	0.00	-	5.21			
Corporate	0.00	-	2.54	10		
Corporate Bond	0.00	-	2.26	10		
Bank Loan	0.00	-	0.18	0		
Convertible	0.00	-	0.10]		
Preferred	0.00	-	0.00			
Securitized	0.00	-	4.91			
Agency MBS Pass-Through	0.00	-	0.60	0		
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.41	0		
Non-Agency Residential MBS	0.00	-	0.24			
Commercial MBS	0.00	-	0.84	0		
Asset-Backed	0.00	-	2.64	[]		
Covered Bond	0.00	-	0.18	1		
Municipal	0.00	-	0.02	0		
Cash & Equivalents	0.03	-	2.40			
Other	0.00	-	0.74	(

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

Top 10 Holdings as of 09-30-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector United States Treasury Notes 6.32 6.32 _ United States Treasury Notes 4.11 10.44 _ ⊖ United States Treasury Notes 3.73 14.17 _ ① United States Treasury Notes 3.54 17.71 _ ⊕ United States Treasury Notes 3.33 21.04 _ United States Treasury Notes 3.23 24.27 _ _ ⊖ United States Treasury Notes 2.99 27.26 _ 30.14 United States Treasury Notes 2.88 _ United States Treasury Notes 2.80 32.94 _ ⊖ United States Treasury Notes 2.74 35.68 _

Total Holdings 49

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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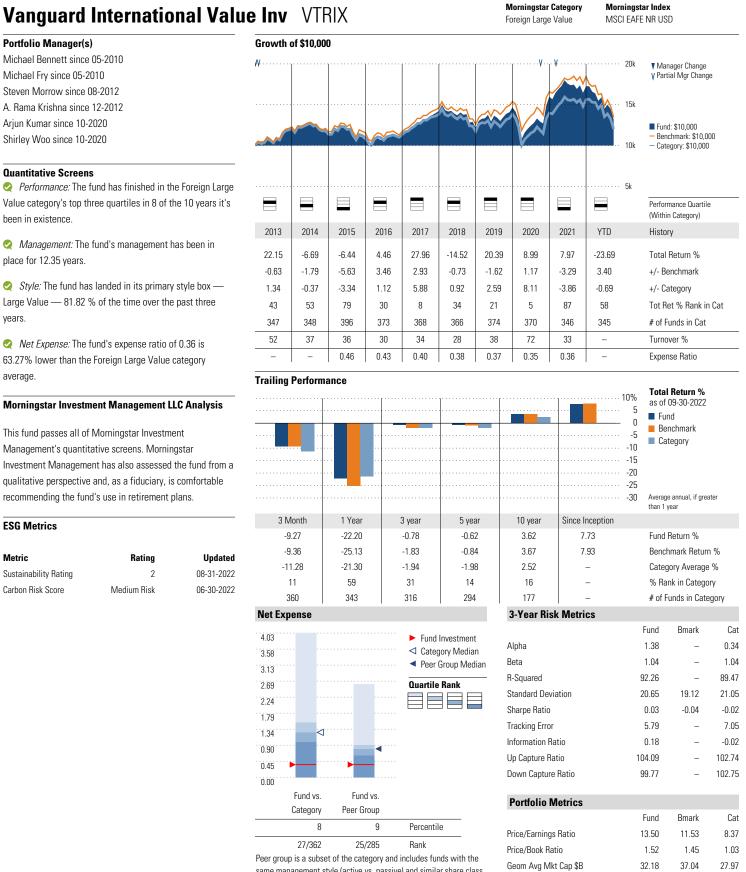
Morningstar Category Blo Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD years.

average.

Metric

Vanguard International Value Inv VTRIX



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

ROE

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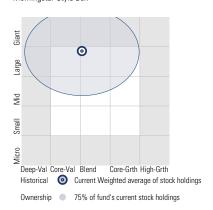
18.66

16.85

14.40

Vanguard International Value Inv VTRIX

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





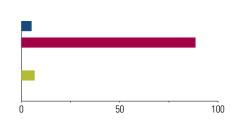


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2022



Sector Weighting as of 09-30-2022

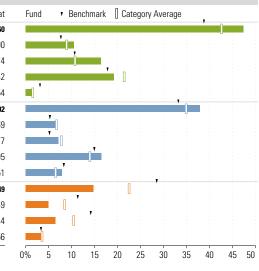
Asset Allocation as of 09-30-2022

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

Morningstar Index **Morningstar Category** Foreign Large Value

MSCI EAFE NR USD

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



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

Top 10 Holdings as of 09-30-2022

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Mktliq 12/31/2049	4.85	4.85	_	_
\oplus Alibaba Group Holding Ltd Ordinary Shares	1.44	6.29	-17.44	Consumer Cyclical
\oplus HSBC Holdings PLC	1.38	7.67	8.99	Financial Services
\oplus TotalEnergies SE	1.37	9.04	14.15	Energy
⊕ Compass Group PLC	1.33	10.37	10.75	Consumer Cyclical
🕀 Holcim Ltd	1.33	11.69	-7.16	Basic Materials
\oplus Novartis AG	1.30	12.99	-3.41	Healthcare
∋ Bank Bradesco SA ADR	1.27	14.26	20.01	Financial Services
	1.17	15.43	-6.19	Communication Svc
\oplus BP PLC	1.12	16.55	35.18	Energy

Total Holdings 238

 \oplus Increase \oplus Decrease otin New to Portfolio

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Vanguard Mid-Cap Value Index Admiral VMVAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

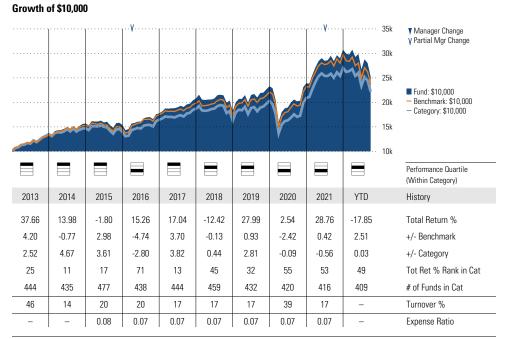
Net Expense: The fund's expense ratio of 0.07 is 92.93% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



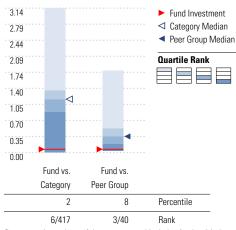
Morningstar Category

Mid-Cap Value

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 0.43 0.52 Beta 0.96 1 00 99.20 **R-Squared** 96.16 Standard Deviation 22.98 23.86 24 29 Sharpe Ratio 0.30 0 28 0.29 Tracking Error 2.28 5.16 Information Ratio 0.16 0.07 Up Capture Ratio 96.41 99.34 Down Capture Ratio 94.87 98.03

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 14 47 12 78 12 07 Price/Book Ratio 2.21 1.86 1.68 Geom Avg Mkt Cap \$B 22 20 14 50 11 80

20.49

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15.61

18.22

Morningstar Index

Russell Mid Cap Value TR USD

Vanguard Mid-Cap Value Index Admiral VMVAX

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

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Energy

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F

Utilities 50

Fund

45.29

5.71

9.98

16.78

12.82

27.27

2.62

5.32

10.94

8.39

27.44

6.85

7.90

12.69

Bmark

46.07

5.87

10.16

17 84

12.20

33.19

3.59

5.26

14.35

9.99

20.72

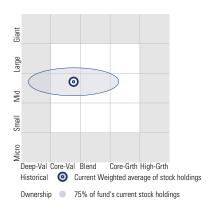
4.43

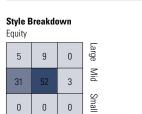
7.39

8.90

100

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





0

0 0 Value Blend Growth

Weight %

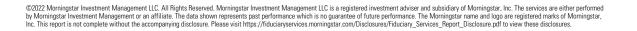
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus Corteva Inc	1.28	1.28	21.79	Basic Materials
\ni Welltower OP LLC	1.20	2.48	-22.88	Real Estate
igodolog Arthur J. Gallagher & Co	1.15	3.63	1.82	Financial Services
∋ Nucor Corp	1.11	4.74	-4.96	Basic Materials
⊖ Dollar Tree Inc	1.09	5.82	-3.15	Consumer Defensive
\ominus Consolidated Edison Inc	1.08	6.90	3.29	Utilities
\ominus Carrier Global Corp Ordinary Shares	1.05	7.96	-33.89	Industrials
igodolog VICI Properties Inc Ordinary Shares	1.01	8.96	2.82	Real Estate
\ni WEC Energy Group Inc	1.00	9.97	-5.62	Utilities
⇒ M&T Bank Corp	0.98	10.94	17.15	Financial Services
\ominus International Flavors & Fragrances Inc	0.97	11.91	-38.12	Basic Materials
\ominus Eversource Energy	0.93	12.84	-12.21	Utilities
\ominus The Kroger Co	0.92	13.77	-1.83	Consumer Defensive
\ni AvalonBay Communities Inc	0.92	14.68	-25.19	Real Estate
\ominus Rockwell Automation Inc	0.91	15.59	-37.37	Industrials

Total Holdings 203

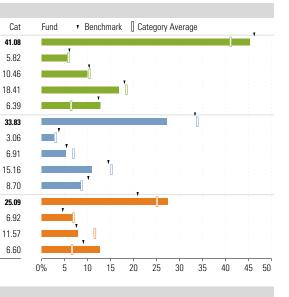
⊕ Increase ⊖ Decrease 🕸 New to Portfolio





Morningstar Category Morningstar Index Mid-Cap Value Russell Mid Cap Value TR USD

Cash	0.62	2.46
Bonds	0.00	0.05
Non-US Stocks	1.67	6.72
US Stocks	97.71	90.50
Asset Class	Net %	Cat%



Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

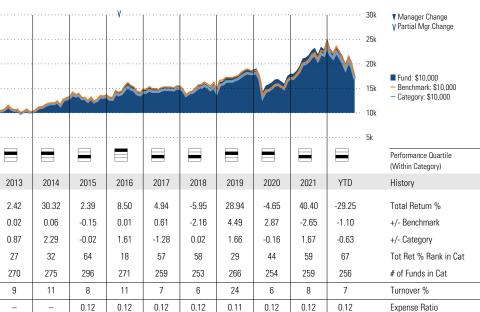
Net Expense: The fund's expense ratio of 0.12 is 88.35% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Category

Real Estate

Trailing Performance



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

19/49

40

Percentile

Rank

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

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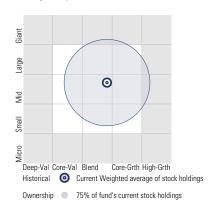
Morningstar Index

S&P United States REIT TR USD

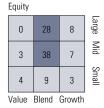


Vanguard Real Estate Index Admiral VGSLX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2022

0	50	100

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

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	۲	Be	nchmarl	(Cate	egor	γA	vera	age		
6 Cyclica	I	99.41	99.13	99.29												
Basic N	laterials	0.00	0.00	0.06												
Consum	ner Cyclical	0.00	0.13	0.92	0											
🔋 Financia	al Services	0.00	0.00	0.25	Ó											
Real Es	tate	99.41	99.00	98.06												
M Sensitiv	re	0.59	0.87	0.68	[
Commu	nication Services	0.54	0.00	0.13	[
Energy		0.00	0.00	0.02												
Industri	als	0.00	0.87	0.24	ľ											
Techno	logy	0.05	0.00	0.29												
 Defensi 	ve	0.00	0.00	0.03												
Consum	ner Defensive	0.00	0.00	0.00												
Healtho	are	0.00	0.00	0.01												
Utilities	3	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
🕀 Public Storage	3.33	36.82	-16.71	Real Estate
\oplus Realty Income Corp	2.62	39.43	-15.60	Real Estate
igodot 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
⊖ CBRE Group Inc Class A	1.64	54.93	-37.78	Real Estate

Total Holdings 171

 \oplus Increase \ominus Decrease R New to Portfolio



Western Asset Core Bond IS WACSX

Portfolio Manager(s)

Mark Lindbloom since 12-2006 S. Leech since 08-2013 Julien Scholnick since 05-2016 Frederick Marki since 05-2018 John Bellows since 05-2018

Quantitative Screens

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

Management: The fund's management has been in place for 15.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.43 is 27.12% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2022

Growth											
¥			v		····¥·····	γ				15k	▼ Manager Change γ Partial Mgr Change
~~										10k	 ■ Fund: \$10,000 ─ Benchmark: \$10,000 ─ Category: \$10,000
										5k	Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD		History
-1.81 0.21	7.54 1.57	1.22 0.67	4.13 1.48	5.23 1.69	-0.67 -0.68	10.55 1.83	9.13 1.62	-1.80 -0.26	-18.74 -4.13		Total Return % +/- Benchmark
-0.39	2.36	1.48	0.90	1.52	-0.17	2.49	1.61	-0.32	-4.07		+/- Category
55	3	8	24	8	59	1	14	64	98		Tot Ret % Rank in Cat
549	486	499	462	461	440	447	434	441	457		# of Funds in Cat
147	93	85	81	102	115	125	159	72	-		Turnover %
_	-	0.44	0.43	0.42	0.42	0.42	0.42	0.42	-		Expense Ratio

Trailing Performance



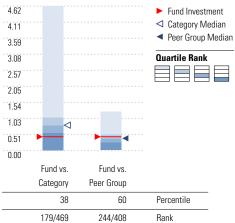
Alpha

Beta

R-Squared

Standard Deviation

Avg Eff Maturity



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

Sharpe Ratio -0.69 -0.70 -0.67 Tracking Error 2.25 1.53 Information Ratio -0.46 -0.06 Up Capture Ratio 126.38 104.83 Down Capture Ratio 128.54 102.46 **Portfolio Metrics** Fund Bmark Cat Avg Eff Duration 6.97 4 43 5.95

-0.27

1 23

92.38

6 85

12.76

0.06

1 00

91.94

5.61

8.08

5.36

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Morningstar Category Morningstar Index

Bloomberg US Agg Bond TR USD

Intermediate Core Bond

Western Asset Core Bond IS WACSX

Style Analysis as of 09-30-2022 Style Breakdown



-50 0 50 100 150

Sector Weighting as of 09-30-2022

Asset Allocation as of 09-30-2022

Morningstar Category Morn Intermediate Core Bond Bloom

Morningstar Index Bloomberg US Agg Bond TR USD

Total	100.00	100.00
Other	1.46	2.30
Cash	-2.53	2.71
Bonds	101.06	94.93
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.05
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.52	3.53	48.24
AA	7.43	74.59	11.54
А	13.57	10.82	24.71
BBB	16.24	8.32	12.75
BB	1.08	0.28	1.25
В	0.03	0.00	0.50
Below B	0.00	0.00	0.28
Not Rated	2.13	2.46	0.73

	Fund	Bmark	Cat	Fund	۲	Benchmark	Ca	itegory /	Average			
Government	25.81	-	30.91							0		
Treasury	24.83	-	24.98									
Inflation – Protected	0.00	-	1.47									
Agency/Quasi Agency	0.98	-	1.12									
Other Government Related	0.00	_	3.34	1	0							
Corporate	30.55	-	26.16						0			
Corporate Bond	29.22	-	24.80						0			
Bank Loan	0.00	-	0.05	[
Convertible	1.33	-	1.27									
Preferred	0.00	_	0.04	0								
Securitized	38.09	-	34.55									
Agency MBS Pass-Through	21.20	_	22.81						0			
Agency MBS ARM	0.36	_	0.18	0								
Agency MBS CMO	1.98	_	2.43									
Non-Agency Residential MBS	1.46	-	0.20									
Commercial MBS	3.87	-	2.81									
Asset-Backed	9.22	-	6.12		[
Covered Bond	0.00	-	0.00	ĺ								
Municipal	0.02	-	0.67	10								
Cash & Equivalents	5.04	-	5.99									
Other	0.49	-	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
⊕ Trade Date Cash	-	6.60	6.60	_
United States Treasury Bonds 1.875%	_	4.97	11.56	-
🕀 Western Asset Prem Instl Govtt Rsrv Pref	_	3.47	15.03	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	-	2.20	17.23	-
🕀 Usd Swap Contra Asset	_	1.47	18.71	-
\oplus Usd Otc Cash Margin	-	1.33	20.04	-
\oplus Federal National Mortgage Association 3.5%	_	1.21	21.25	-
United States Treasury Bonds 2.375%	_	1.16	22.41	-
United States Treasury Notes 0.25%	05-2025	1.00	23.41	-
United States Treasury Bonds 1.625%	_	0.99	24.40	-

Total Holdings 2637

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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