

American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

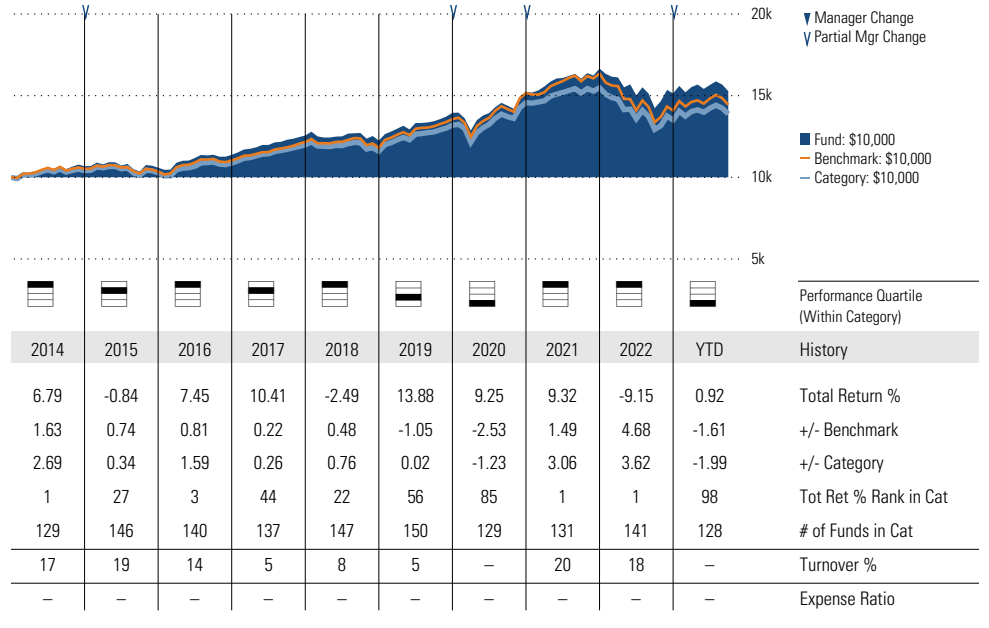
✔ **Performance:** The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 8 of the 10 years it's been in existence.

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

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

✔ **Net Expense:** The fund's expense ratio of 0.28 is 44% lower than the Target-Date 2000-2010 category average.

Growth of \$10,000



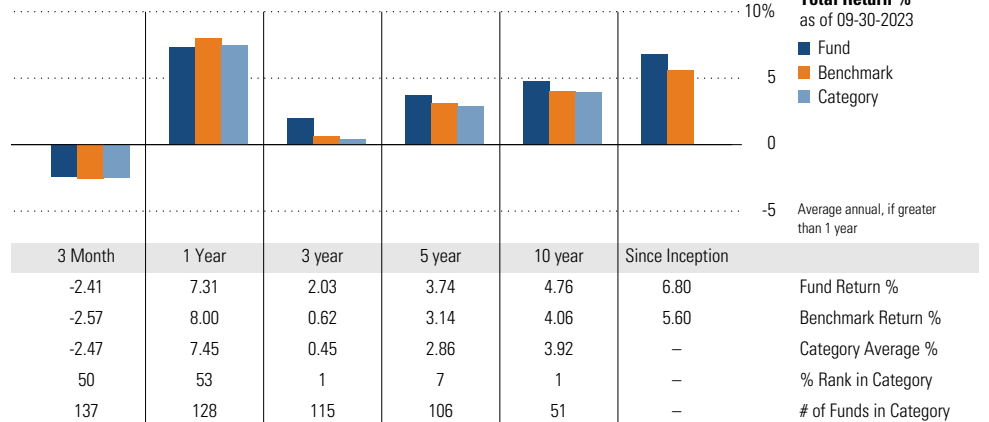
Morningstar Investment Management LLC Analysis

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

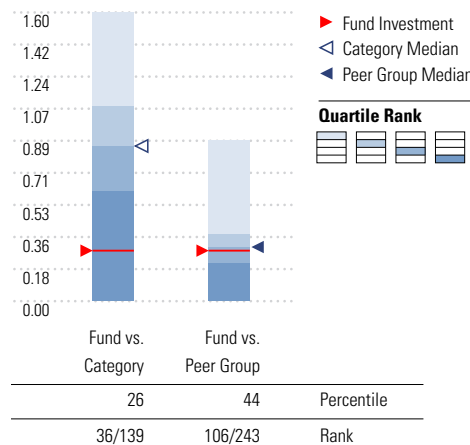
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2023

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.42	-	-0.18
Beta	0.88	-	0.87
R-Squared	95.98	-	96.69
Standard Deviation	8.64	9.57	8.45
Sharpe Ratio	0.04	-0.10	-0.16
Tracking Error	2.05	-	2.00
Information Ratio	0.68	-	0.02
Up Capture Ratio	93.90	-	84.96
Down Capture Ratio	83.09	-	86.26

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	16.62	17.93	18.19
Price/Book Ratio	2.77	2.50	2.76
Avg Eff Duration	5.11	-	5.87

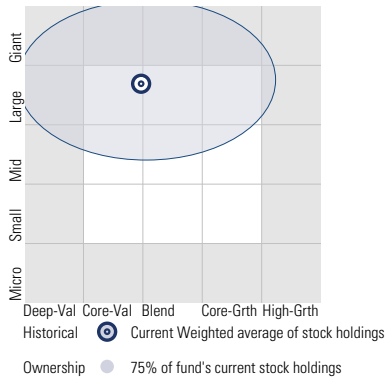
American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category
Target-Date 2000-2010

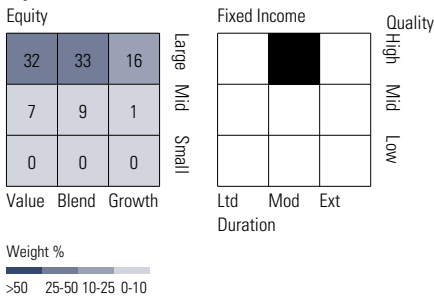
Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 09-30-2023

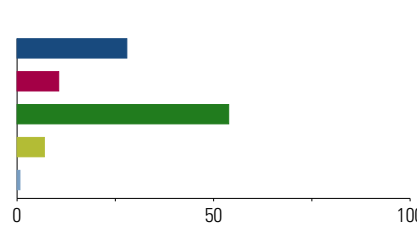
Morningstar Style Box™



Style Breakdown

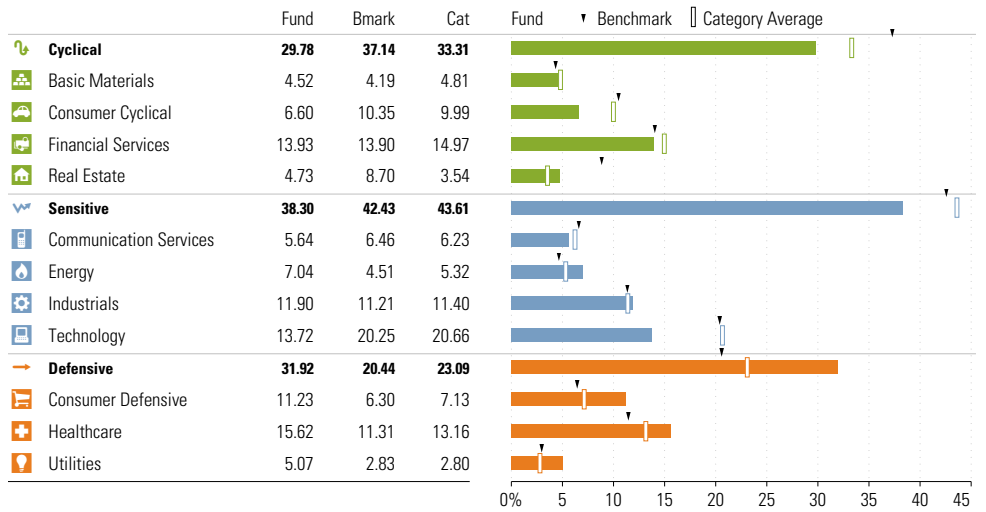


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	27.92	22.85
Non-US Stocks	10.59	12.65
Bonds	53.84	57.18
Cash	6.93	4.88
Other	0.72	2.46
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	-	16.63	16.63	-	-
⊕ American Funds Interm Bd Fd of Amer R6	-	10.29	26.92	-	-
⊕ American Funds Bond Fund of Amer R6	-	9.59	36.51	-	-
⊕ American Funds Inflation Linked Bd R6	-	7.19	43.70	-	-
⊖ American Funds American Balanced R6	-	7.08	50.78	-	-
⊕ American Funds ST Bd Fd of Amer R6	-	7.01	57.79	-	-
⊕ American Funds Capital Income Bldr R6	-	6.76	64.56	-	-
⊕ American Funds Mortgage R6	-	6.59	71.15	-	-
⊖ American Funds American Mutual R6	-	5.35	76.50	-	-
⊖ American Funds Washington Mutual R6	-	4.05	80.55	-	-

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category
Target-Date 2015

Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

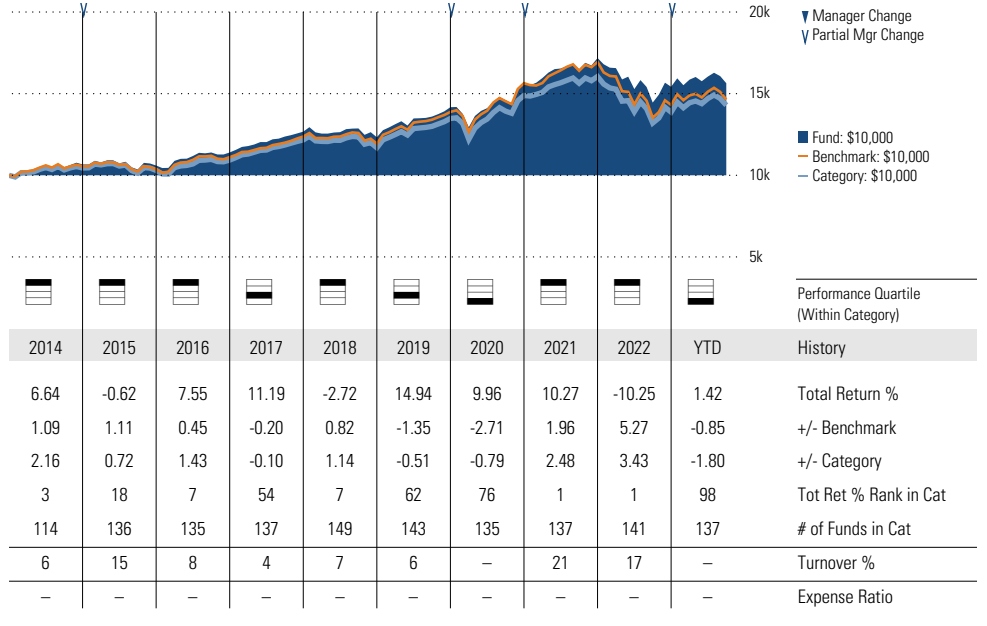
✔ **Performance:** The fund has finished in the Target-Date 2015 category's top three quartiles in 8 of the 10 years it's been in existence.

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

✘ **Style:** The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.3 is 44.44% lower than the Target-Date 2015 category average.

Growth of \$10,000



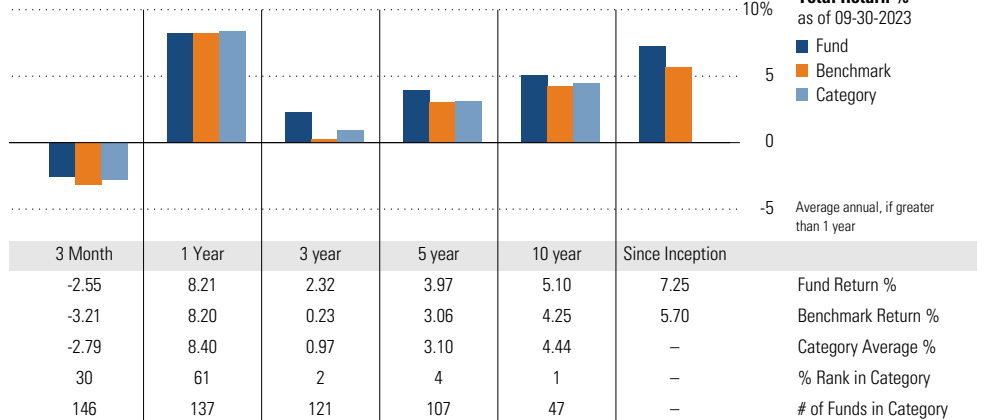
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

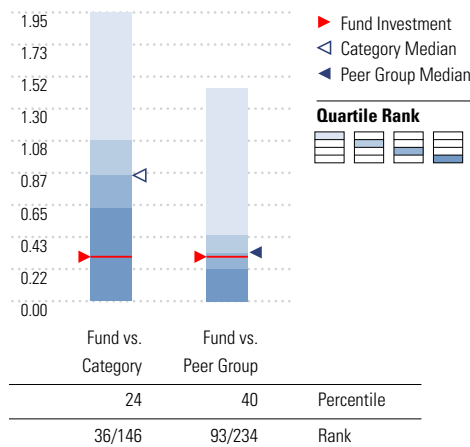
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2023

Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.05	-	0.81
Beta	0.87	-	0.90
R-Squared	96.14	-	97.66
Standard Deviation	9.37	10.54	9.57
Sharpe Ratio	0.07	-0.12	-0.06
Tracking Error	2.29	-	1.88
Information Ratio	0.91	-	0.47
Up Capture Ratio	94.44	-	91.61
Down Capture Ratio	80.31	-	85.97

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.97	17.77	18.18
Price/Book Ratio	2.85	2.46	2.74
Avg Eff Duration	5.30	-	5.88

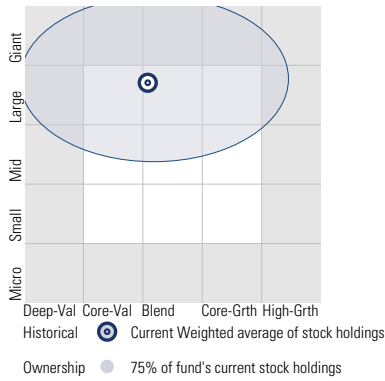
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category
Target-Date 2015

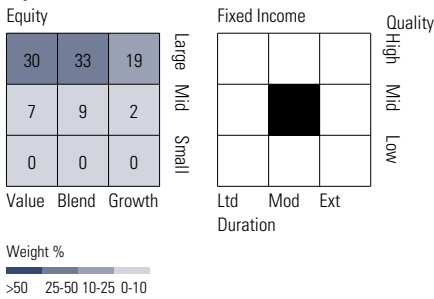
Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2023

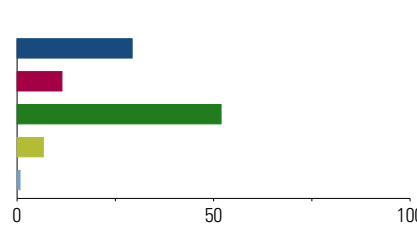
Morningstar Style Box™



Style Breakdown

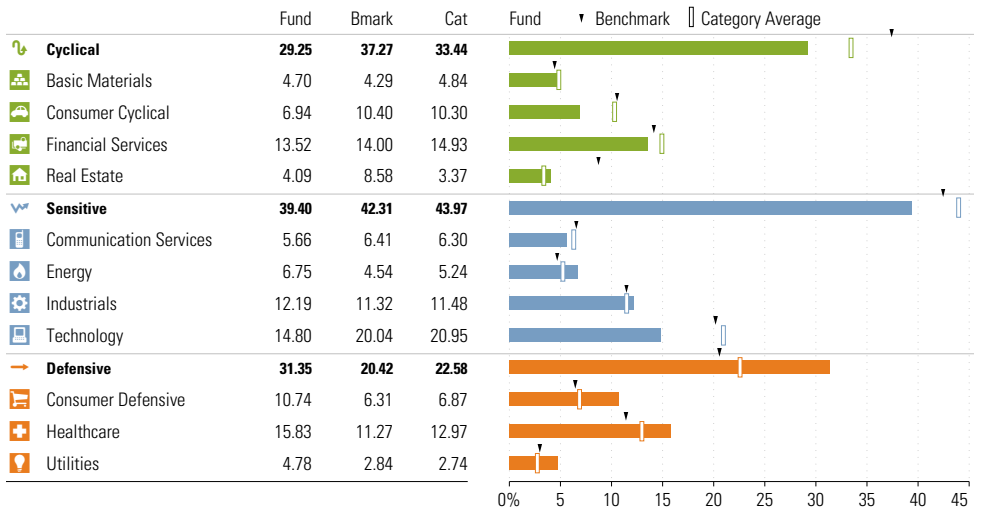


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	29.27	25.52
Non-US Stocks	11.41	14.35
Bonds	51.90	51.48
Cash	6.67	3.78
Other	0.74	4.88
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	—	12.74	12.74	—	—
⊕ American Funds Bond Fund of Amer R6	—	8.58	21.32	—	—
⊕ American Funds Interm Bd Fd of Amer R6	—	7.95	29.27	—	—
⊕ American Funds Inflation Linked Bd R6	—	7.85	37.12	—	—
⊖ American Funds American Balanced R6	—	7.40	44.53	—	—
⊕ American Funds Capital Income Bldr R6	—	6.08	50.61	—	—
⊖ American Funds American Mutual R6	—	6.07	56.67	—	—
⊕ American Funds Mortgage R6	—	5.90	62.57	—	—
⊖ American Funds Capital World Gr&Inc R6	—	5.07	67.64	—	—
⊖ American Funds Washington Mutual R6	—	4.36	72.00	—	—

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
 Wesley Phoa since 01-2012
 Michelle Black since 01-2020
 David Hoag since 01-2020
 Samir Mathur since 01-2020
 Shannon Ward since 01-2021
 Jessica Spaly since 01-2023

Quantitative Screens

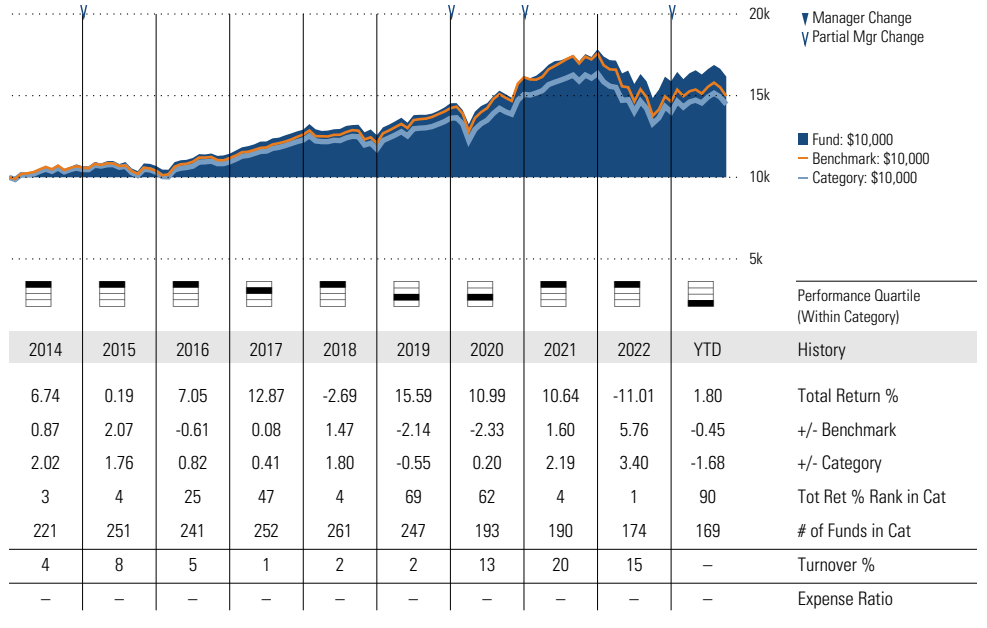
✔ **Performance:** The fund has finished in the Target-Date 2020 category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

✔ **Net Expense:** The fund's expense ratio of 0.3 is 48.28% lower than the Target-Date 2020 category average.

Growth of \$10,000



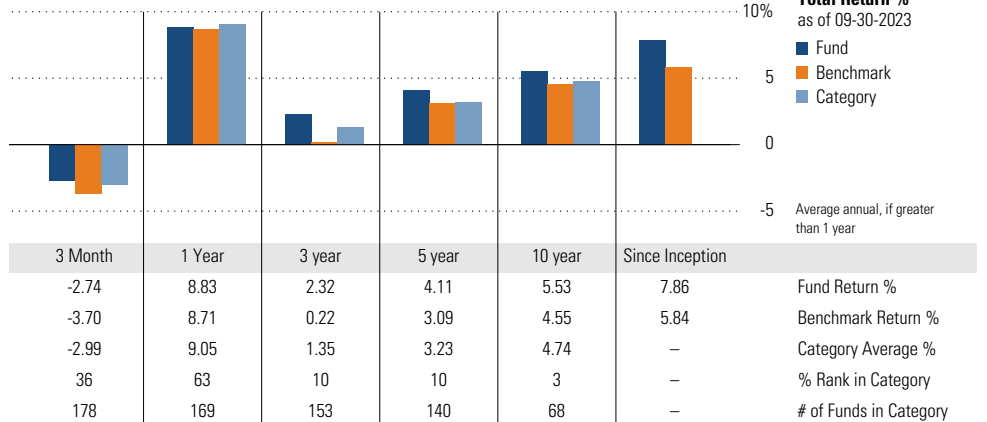
Morningstar Investment Management LLC Analysis

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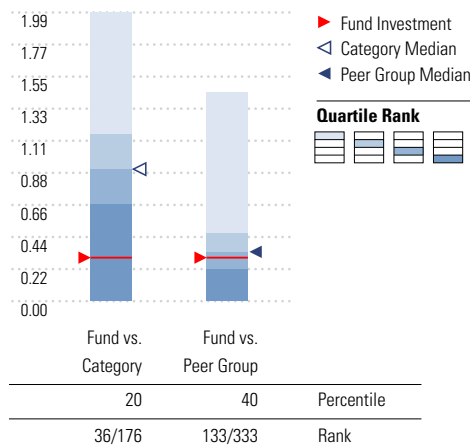
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.04	-	1.10
Beta	0.84	-	0.88
R-Squared	96.76	-	97.66
Standard Deviation	9.82	11.49	10.24
Sharpe Ratio	0.07	-0.10	-0.02
Tracking Error	2.54	-	2.17
Information Ratio	0.83	-	0.58
Up Capture Ratio	91.07	-	91.07
Down Capture Ratio	78.05	-	84.06

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	17.40	17.60	18.43
Price/Book Ratio	2.94	2.43	2.67
Avg Eff Duration	5.61	-	5.99

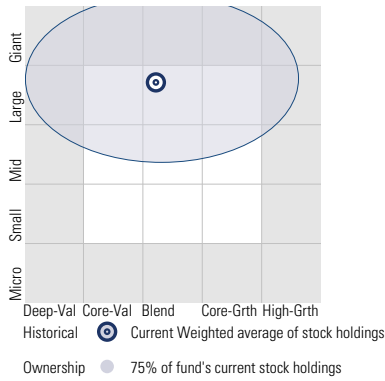
American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category
Target-Date 2020

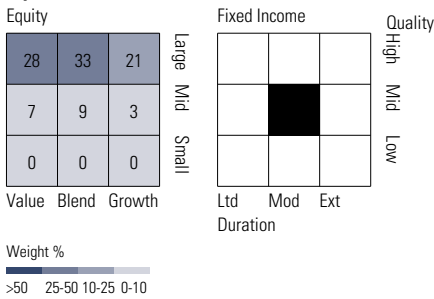
Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2023

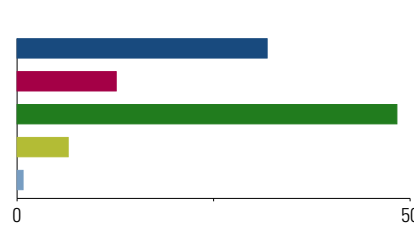
Morningstar Style Box™



Style Breakdown

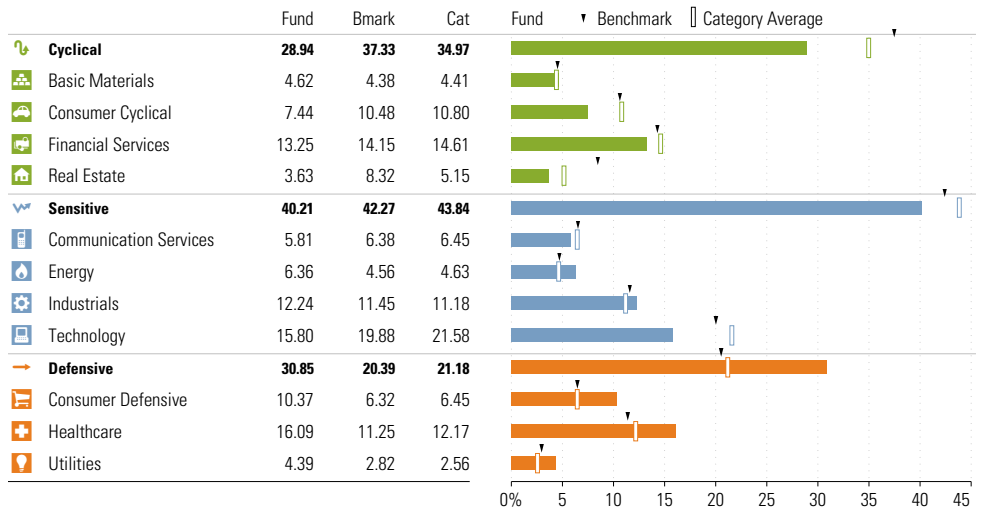


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	31.81	26.35
Non-US Stocks	12.61	14.08
Bonds	48.32	49.41
Cash	6.50	2.01
Other	0.76	8.15
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	—	10.66	10.66	—	—
⊖ American Funds American Balanced R6	—	8.12	18.78	—	—
⊕ American Funds Inflation Linked Bd R6	—	7.87	26.65	—	—
⊕ American Funds Bond Fund of Amer R6	—	7.87	34.53	—	—
⊖ American Funds American Mutual R6	—	6.07	40.60	—	—
⊖ American Funds Mortgage R6	—	5.87	46.48	—	—
⊖ American Funds Interm Bd Fd of Amer R6	—	5.87	52.35	—	—
⊕ American Funds Capital Income Bldr R6	—	5.80	58.15	—	—
⊖ American Funds Capital World Gr&Inc R6	—	5.37	63.51	—	—
⊖ American Funds Washington Mutual R6	—	5.07	68.58	—	—

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

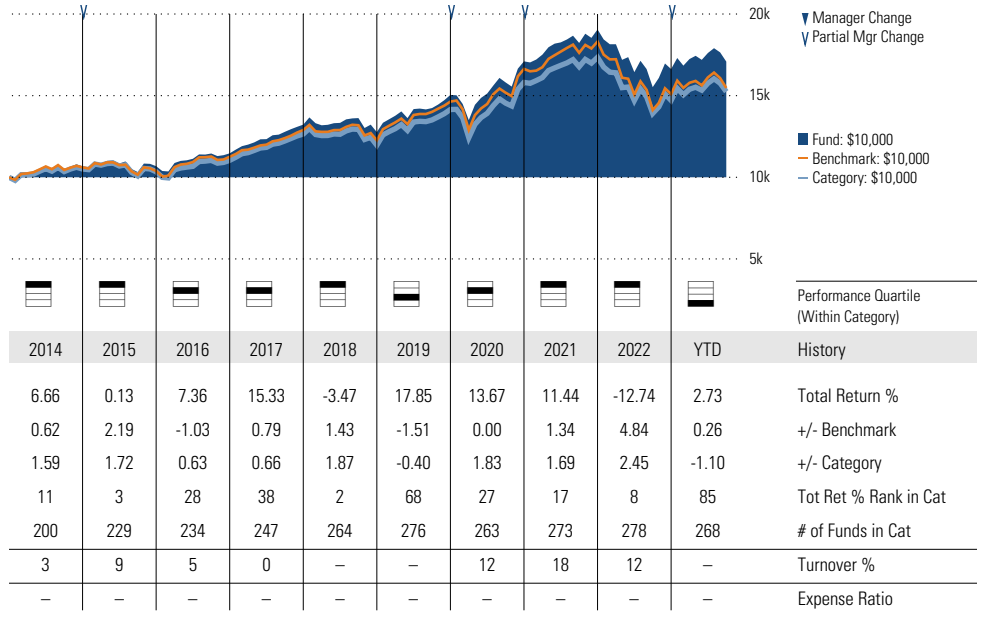
✔ **Performance:** The fund has finished in the Target-Date 2025 category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

✔ **Net Expense:** The fund's expense ratio of 0.32 is 46.67% lower than the Target-Date 2025 category average.

Growth of \$10,000



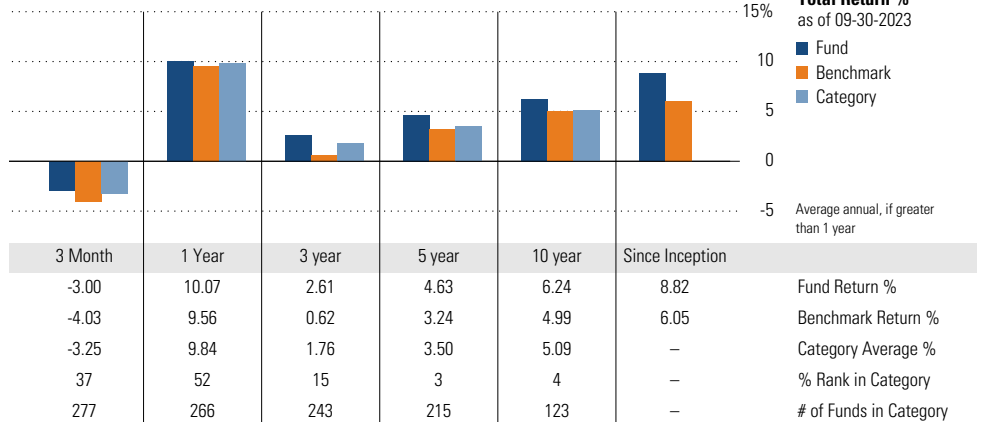
Morningstar Investment Management LLC Analysis

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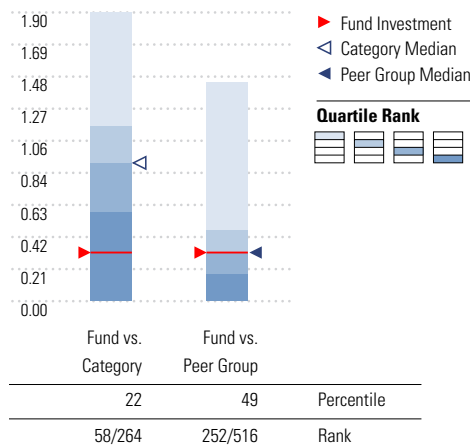
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	06-30-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.97	-	1.05
Beta	0.86	-	0.87
R-Squared	97.92	-	97.96
Standard Deviation	10.78	12.44	10.95
Sharpe Ratio	0.10	-0.05	0.01
Tracking Error	2.36	-	2.37
Information Ratio	0.84	-	0.56
Up Capture Ratio	93.70	-	91.09
Down Capture Ratio	82.14	-	84.91

Portfolio Metrics

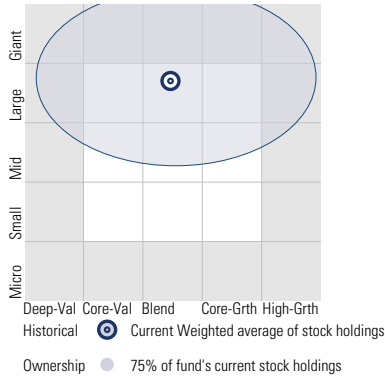
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.09	17.42	18.55
Price/Book Ratio	3.05	2.40	2.67
Avg Eff Duration	5.68	-	5.81

American Funds 2025 Trgt Date Retire R6 RFDTX

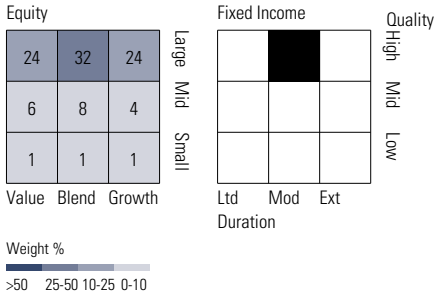
Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

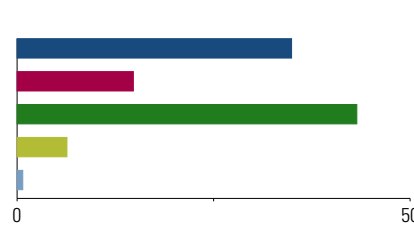
Style Analysis as of 09-30-2023
Morningstar Style Box™



Style Breakdown

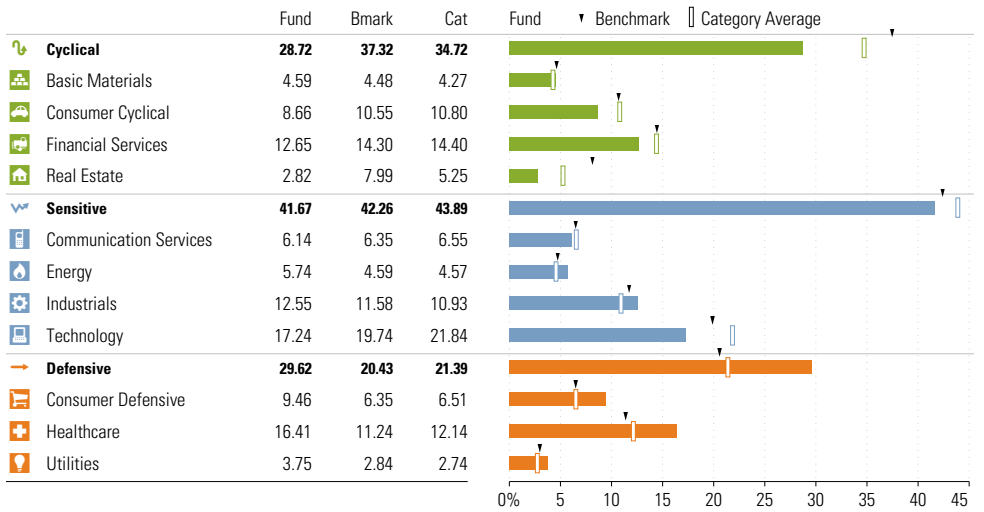


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	34.92	29.48
Non-US Stocks	14.79	14.63
Bonds	43.22	42.50
Cash	6.34	2.65
Other	0.72	10.74
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	-	8.12	8.12	-	-
⊕ American Funds Bond Fund of Amer R6	-	7.41	15.53	-	-
⊕ American Funds Inflation Linked Bd R6	-	7.12	22.65	-	-
⊖ American Funds Capital World Gr&Inc R6	-	6.57	29.22	-	-
⊕ American Funds Income Fund of Amer R6	-	6.33	35.55	-	-
⊕ American Funds American Mutual R6	-	6.31	41.86	-	-
⊕ American Funds Interm Bd Fd of Amer R6	-	5.42	47.28	-	-
⊕ American Funds Mortgage R6	-	5.42	52.69	-	-
⊕ American Funds Washington Mutual R6	-	5.14	57.84	-	-
⊕ American Funds US Government Sec R6	-	4.72	62.55	-	-

Total Holdings 25

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

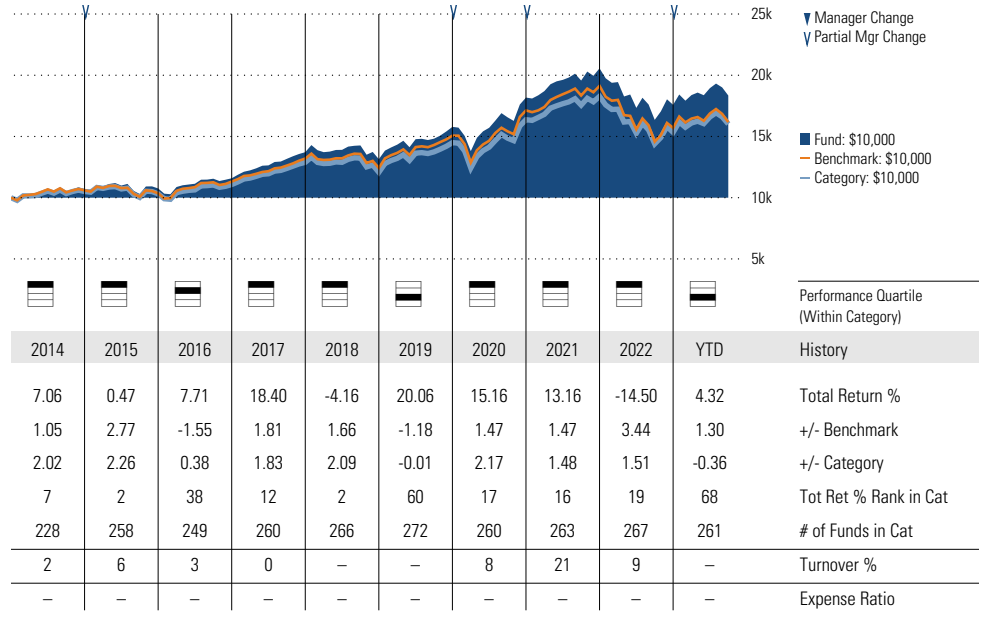
✔ **Performance:** The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

✔ **Net Expense:** The fund's expense ratio of 0.33 is 47.62% lower than the Target-Date 2030 category average.

Growth of \$10,000



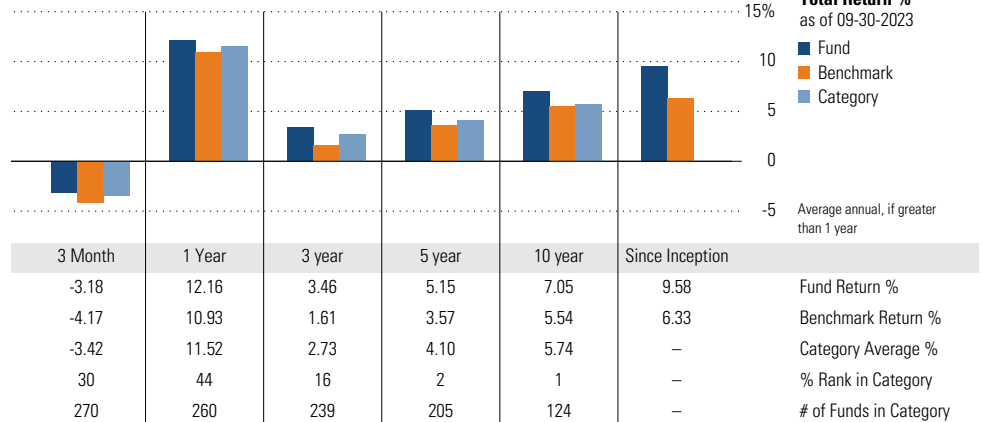
Morningstar Investment Management LLC Analysis

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

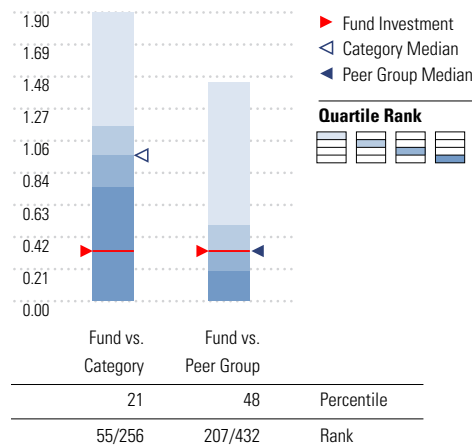
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.91	-	1.18
Beta	0.89	-	0.91
R-Squared	98.54	-	98.28
Standard Deviation	12.17	13.50	12.37
Sharpe Ratio	0.17	0.03	0.11
Tracking Error	2.04	-	2.14
Information Ratio	0.91	-	0.62
Up Capture Ratio	96.42	-	95.10
Down Capture Ratio	86.25	-	88.80

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.76	17.24	18.53
Price/Book Ratio	3.18	2.37	2.75
Avg Eff Duration	5.83	-	5.85

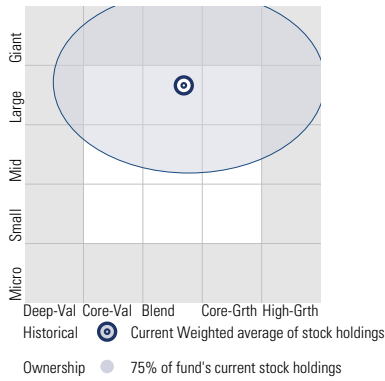
American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category
Target-Date 2030

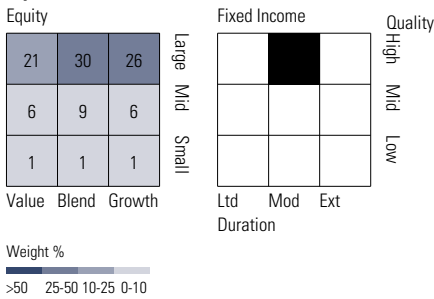
Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2023

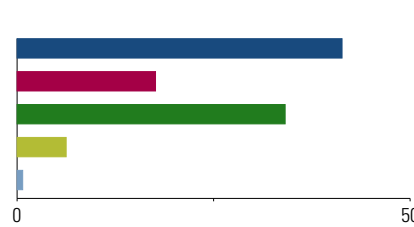
Morningstar Style Box™



Style Breakdown

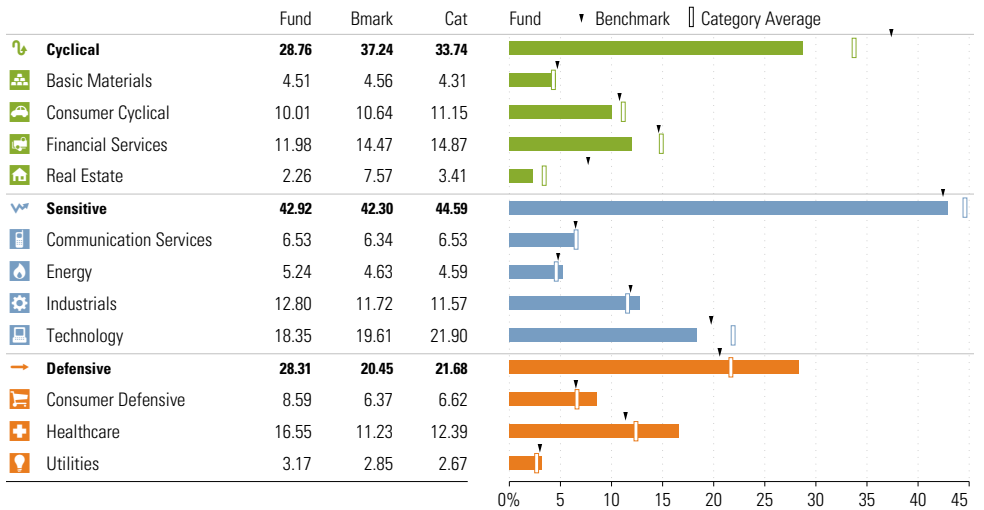


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	41.34	35.41
Non-US Stocks	17.61	18.47
Bonds	34.10	33.26
Cash	6.24	1.01
Other	0.71	11.85
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	-	7.89	7.89	-	-
⊕ American Funds Capital World Gr&Inc R6	-	7.11	14.99	-	-
⊕ American Funds American Mutual R6	-	6.76	21.75	-	-
⊕ American Funds AMCAP R6	-	6.26	28.01	-	-
⊕ American Funds Inflation Linked Bd R6	-	5.54	33.55	-	-
⊖ American Funds Growth Fund of Amer R6	-	5.03	38.58	-	-
⊕ American Funds Washington Mutual R6	-	4.94	43.52	-	-
⊕ American Funds Global Balanced R6	-	4.86	48.38	-	-
⊕ American Funds Mortgage R6	-	4.84	53.23	-	-
⊕ American Funds US Government Sec R6	-	4.84	58.07	-	-

Total Holdings 24

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

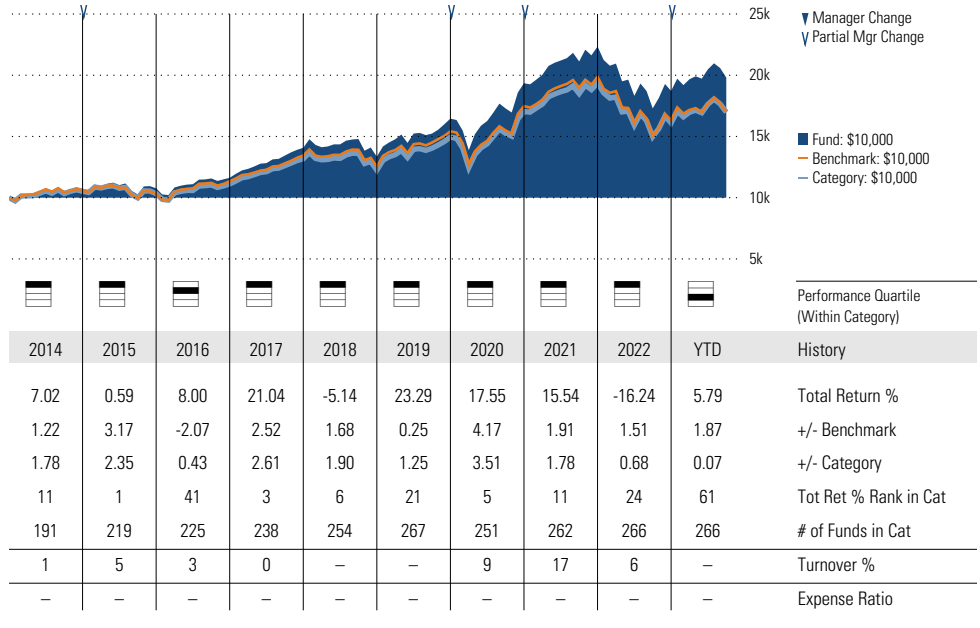
✔ **Performance:** The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

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

✔ **Style:** 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 0.35 is 43.55% lower than the Target-Date 2035 category average.

Growth of \$10,000



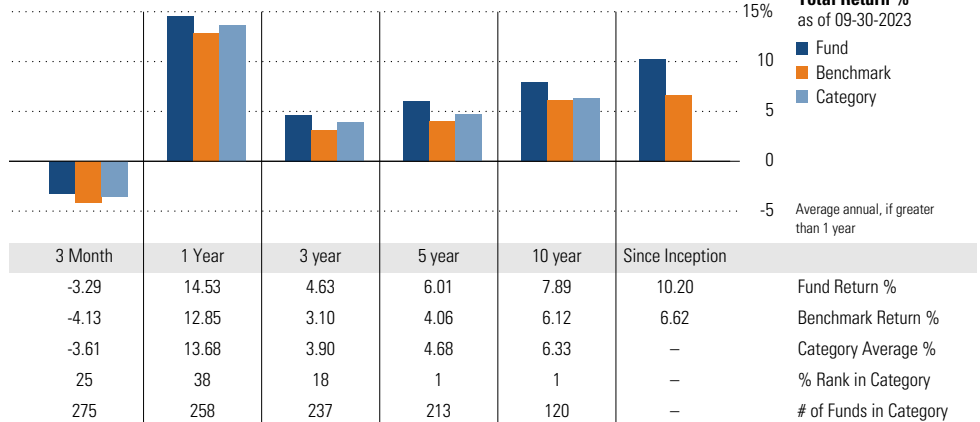
Morningstar Investment Management LLC Analysis

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

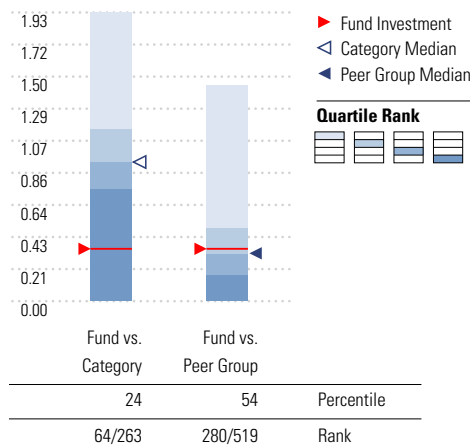
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.62	-	0.97
Beta	0.94	-	0.94
R-Squared	98.67	-	98.48
Standard Deviation	13.81	14.62	13.83
Sharpe Ratio	0.25	0.14	0.20
Tracking Error	1.83	-	2.06
Information Ratio	0.84	-	0.51
Up Capture Ratio	99.72	-	97.43
Down Capture Ratio	92.00	-	92.79

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.05	17.07	18.50
Price/Book Ratio	3.24	2.34	2.71
Avg Eff Duration	5.86	-	6.11

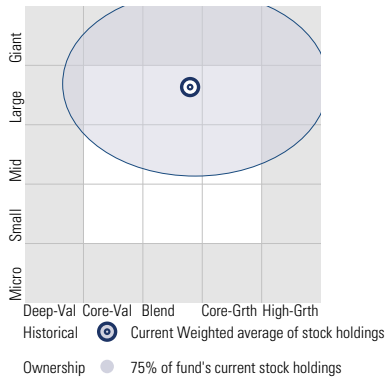
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category
Target-Date 2035

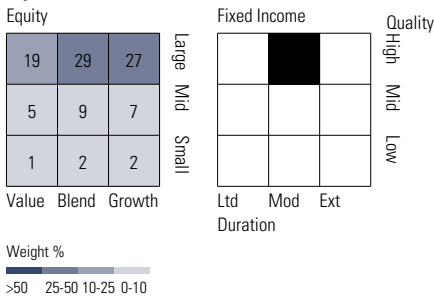
Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2023

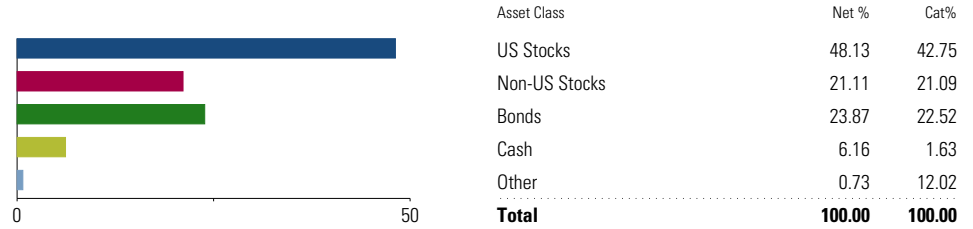
Morningstar Style Box™



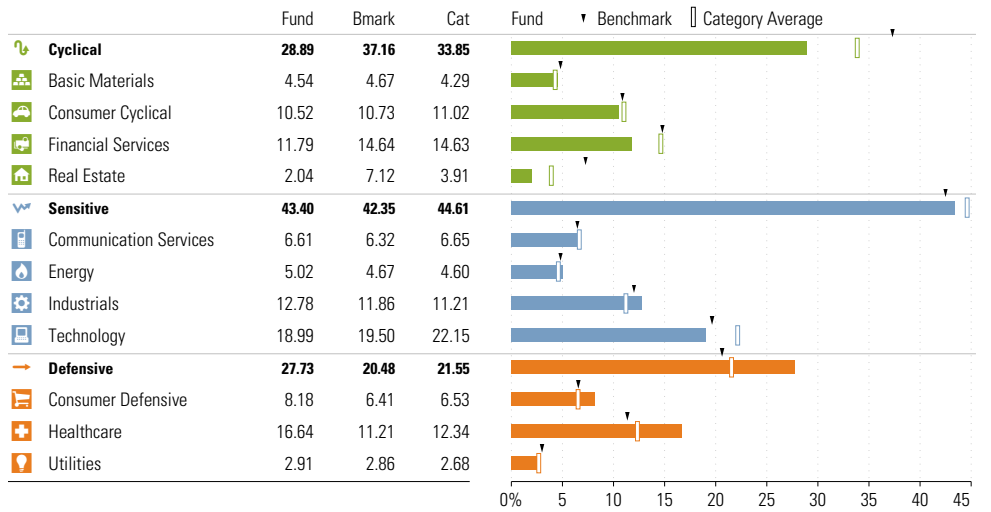
Style Breakdown



Asset Allocation as of 09-30-2023



Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	—	7.78	7.78	—	—
⊕ American Funds Capital World Gr&Inc R6	—	6.95	14.73	—	—
⊕ American Funds American Mutual R6	—	6.77	21.50	—	—
American Funds Growth Fund of Amer R6	—	6.61	28.11	—	—
⊕ American Funds Fundamental Invs R6	—	6.42	34.53	—	—
⊕ American Funds AMCAP R6	—	6.42	40.94	—	—
⊕ American Funds Washington Mutual R6	—	5.31	46.25	—	—
⊕ American Funds US Government Sec R6	—	4.93	51.18	—	—
⊕ American Funds Global Balanced R6	—	4.79	55.97	—	—
American Funds New Perspective R6	—	4.64	60.61	—	—

Total Holdings 25

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

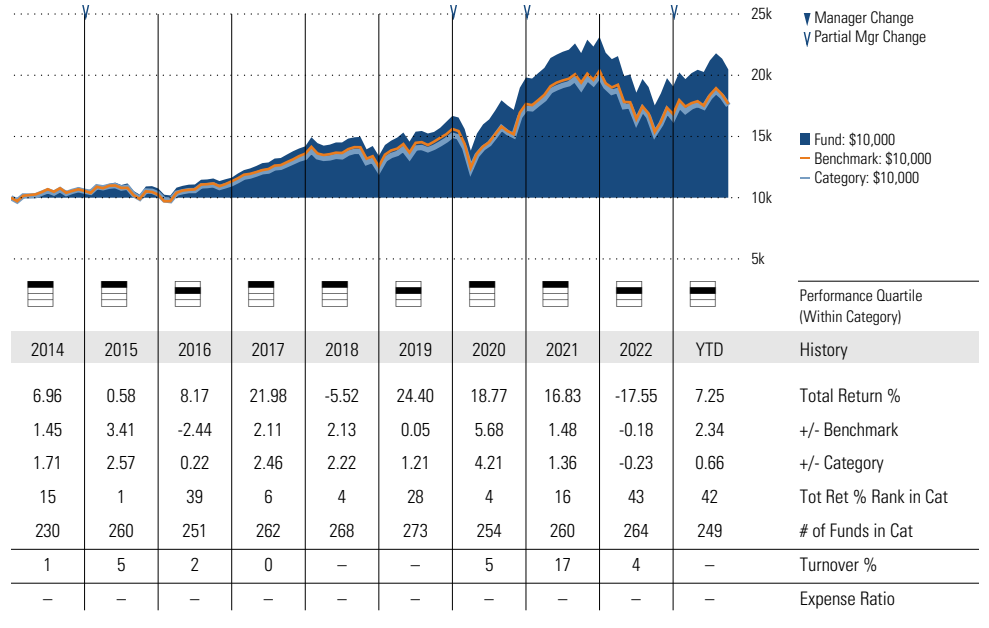
✔ **Performance:** The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.

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

✔ **Style:** 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 0.36 is 45.45% lower than the Target-Date 2040 category average.

Growth of \$10,000



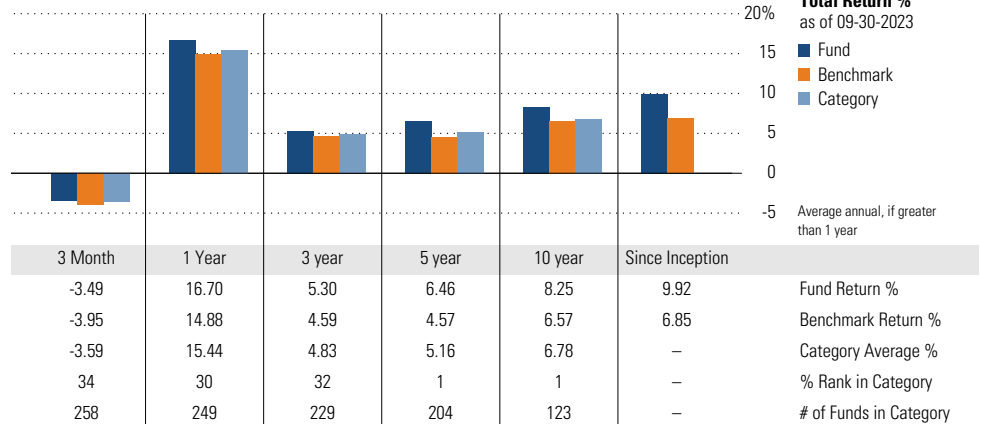
Morningstar Investment Management LLC Analysis

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

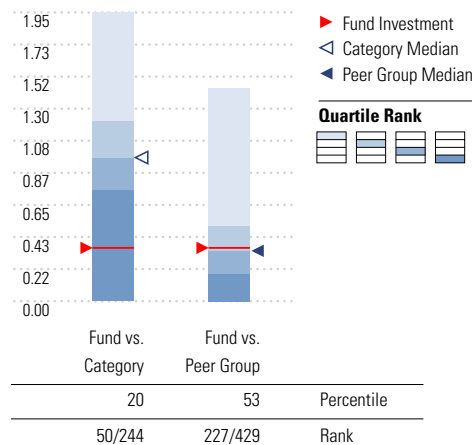
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.83	-	0.45
Beta	0.96	-	0.95
R-Squared	98.55	-	98.40
Standard Deviation	15.11	15.62	14.97
Sharpe Ratio	0.28	0.23	0.25
Tracking Error	1.92	-	2.19
Information Ratio	0.37	-	0.20
Up Capture Ratio	99.82	-	97.38
Down Capture Ratio	96.40	-	95.57

Portfolio Metrics

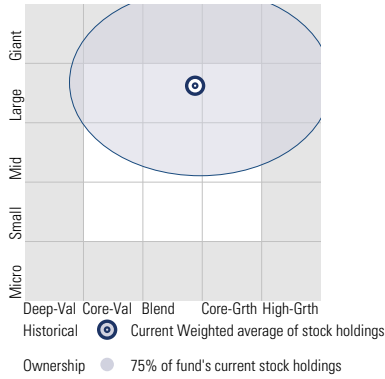
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.34	16.90	18.51
Price/Book Ratio	3.30	2.31	2.74
Avg Eff Duration	6.04	-	6.11

American Funds 2040 Trgt Date Retire R6 RFGTX

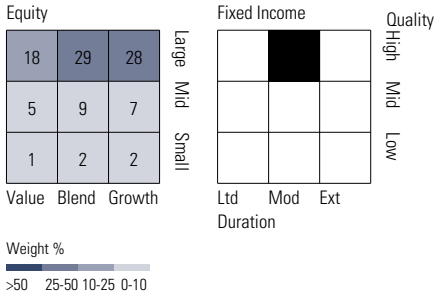
Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

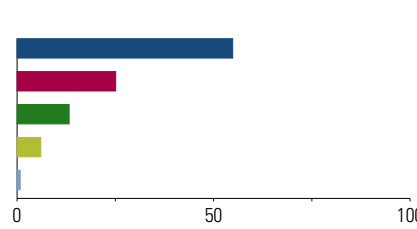
Style Analysis as of 09-30-2023
Morningstar Style Box™



Style Breakdown

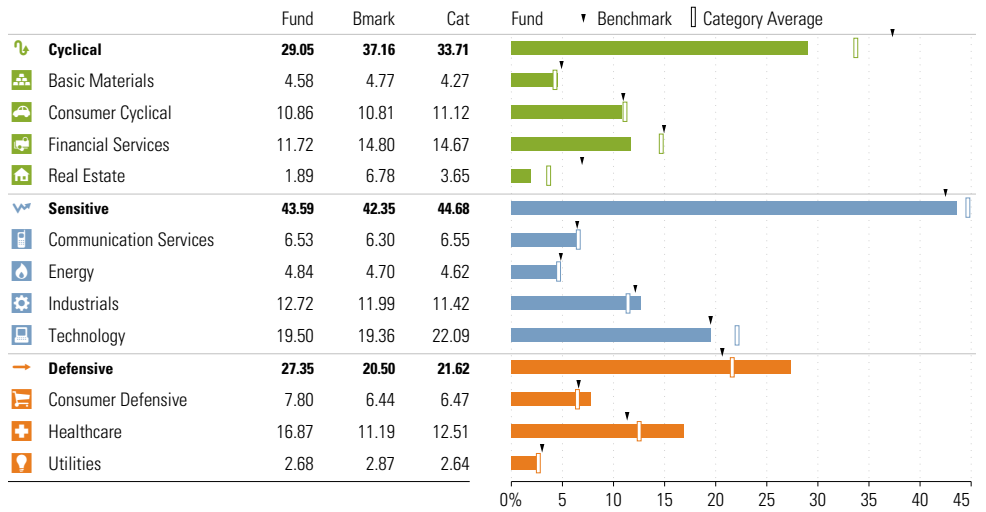


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	54.86	49.37
Non-US Stocks	25.09	24.30
Bonds	13.24	12.60
Cash	6.03	1.13
Other	0.78	12.62
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	—	7.96	7.96	—	—
⊕ American Funds Fundamental Invs R6	—	7.39	15.35	—	—
⊕ American Funds Growth Fund of Amer R6	—	7.28	22.62	—	—
⊕ American Funds Capital World Gr&Inc R6	—	7.25	29.88	—	—
⊕ American Funds AMCAP R6	—	7.13	37.00	—	—
⊕ American Funds American Mutual R6	—	6.96	43.96	—	—
⊕ American Funds New Perspective R6	—	6.94	50.90	—	—
⊕ American Funds Washington Mutual R6	—	6.30	57.19	—	—
⊕ American Funds SMALLCAP World R6	—	6.21	63.41	—	—
⊕ American Funds US Government Sec R6	—	4.97	68.38	—	—

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category
Target-Date 2045

Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

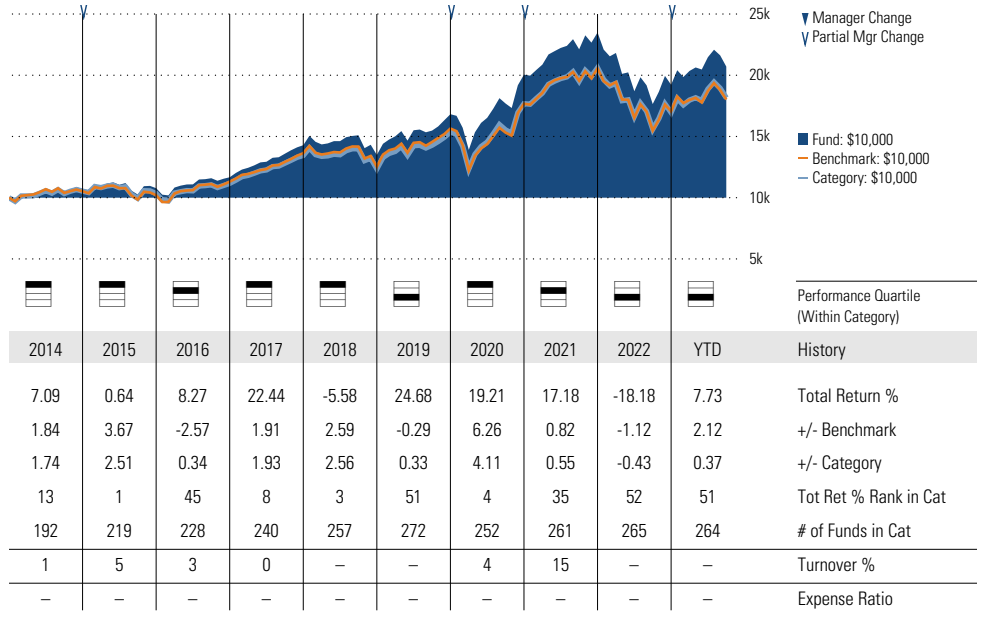
✔ **Performance:** The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

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

✔ **Style:** The fund has landed in its primary style box — Large Blend — 90 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.37 is 42.19% lower than the Target-Date 2045 category average.

Growth of \$10,000



Morningstar Investment Management LLC Analysis

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

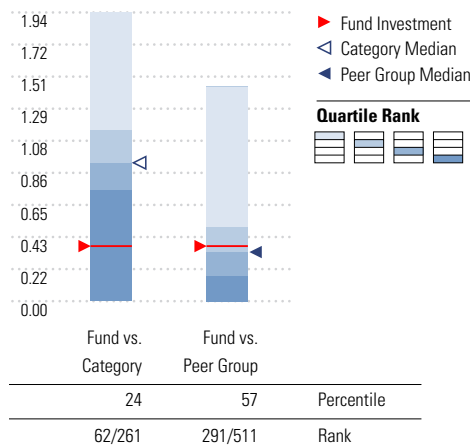
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.10	-	0.10
Beta	0.94	-	0.96
R-Squared	98.24	-	98.38
Standard Deviation	15.52	16.29	15.81
Sharpe Ratio	0.28	0.29	0.28
Tracking Error	2.25	-	2.19
Information Ratio	-0.08	-	0.01
Up Capture Ratio	96.87	-	98.04
Down Capture Ratio	96.96	-	97.98

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.47	16.76	18.33
Price/Book Ratio	3.33	2.28	2.67
Avg Eff Duration	6.43	-	6.74

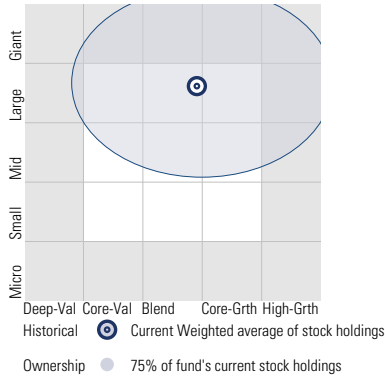
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category
Target-Date 2045

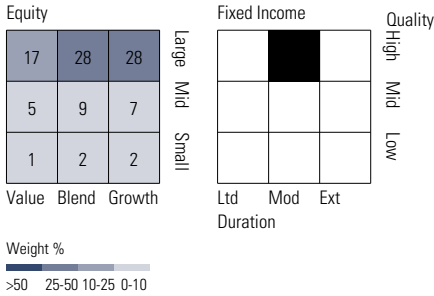
Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2023

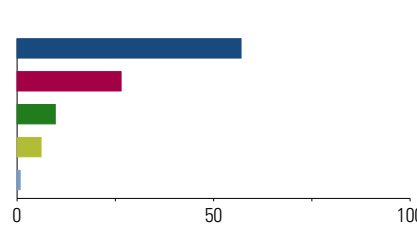
Morningstar Style Box™



Style Breakdown

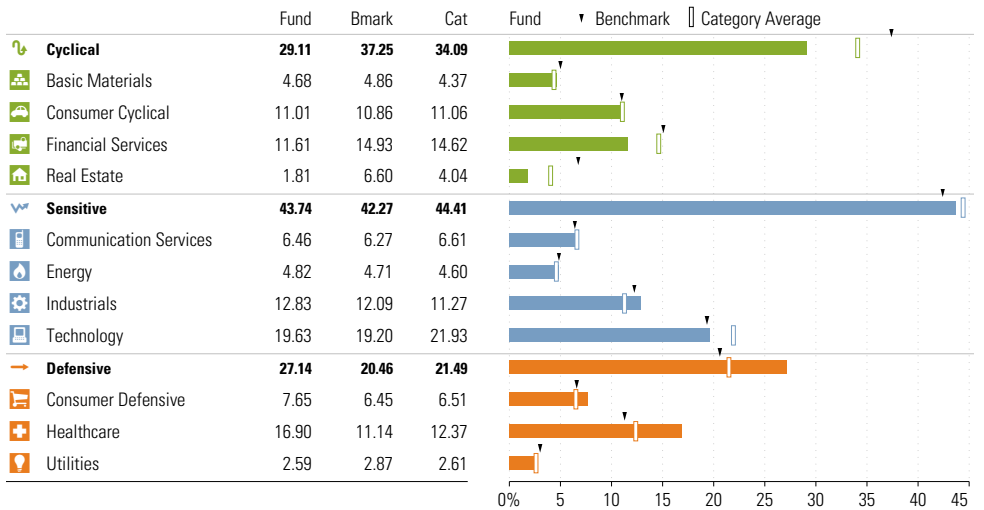


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	56.98	52.76
Non-US Stocks	26.46	27.21
Bonds	9.71	7.95
Cash	6.09	1.22
Other	0.77	10.87
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Fundamental Invs R6	—	8.05	8.05	—	—
⊕ American Funds Capital World Gr&Inc R6	—	7.96	16.01	—	—
⊕ American Funds American Balanced R6	—	7.70	23.71	—	—
American Funds New Perspective R6	—	7.57	31.28	—	—
⊕ American Funds Washington Mutual R6	—	7.28	38.55	—	—
⊕ American Funds Growth Fund of Amer R6	—	7.26	45.81	—	—
⊕ American Funds SMALLCAP World R6	—	7.23	53.05	—	—
⊕ American Funds AMCAP R6	—	7.10	60.14	—	—
⊕ American Funds American Mutual R6	—	6.97	67.11	—	—
⊕ American Funds US Government Sec R6	—	5.00	72.11	—	—

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

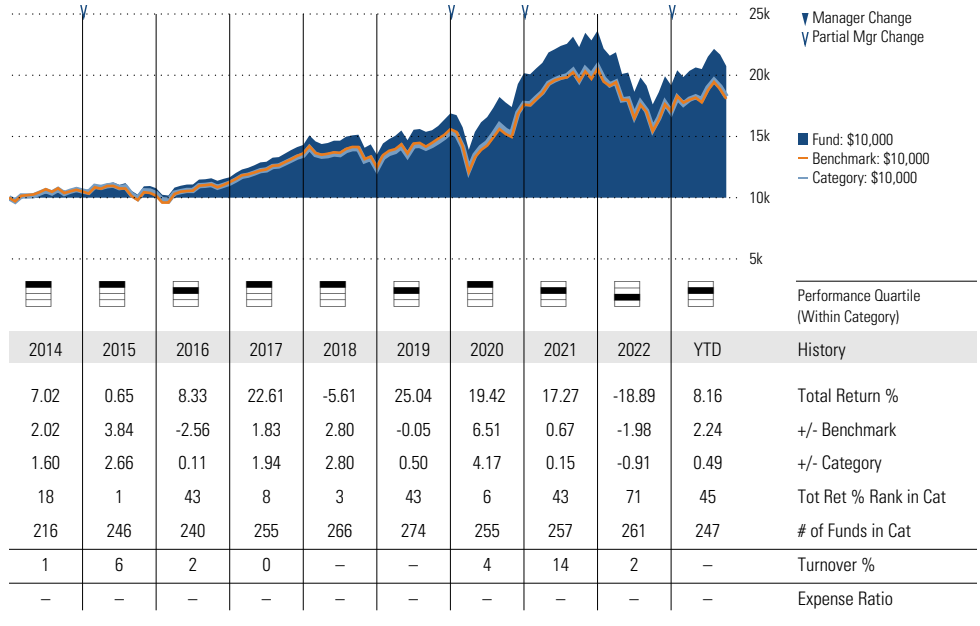
✔ **Performance:** The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

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

✔ **Style:** The fund has landed in its primary style box — Large Blend — 70 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 42.42% lower than the Target-Date 2050 category average.

Growth of \$10,000



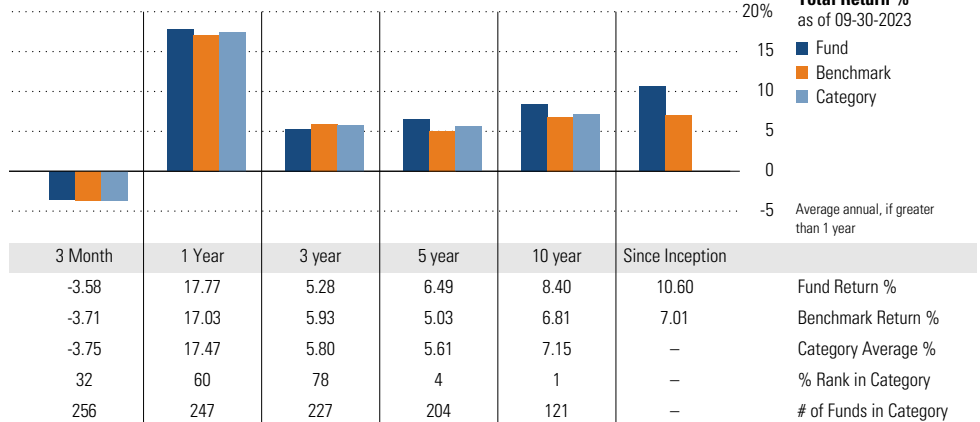
Morningstar Investment Management LLC Analysis

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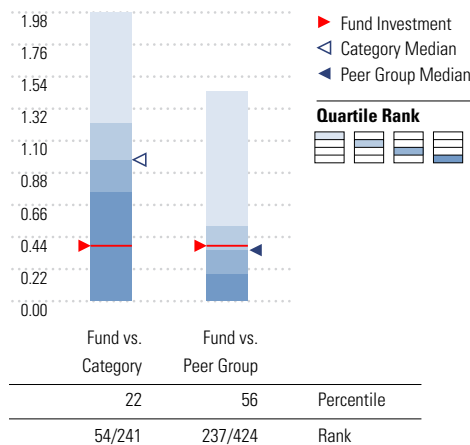
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.32	-	-0.06
Beta	0.94	-	0.97
R-Squared	97.82	-	98.24
Standard Deviation	15.78	16.58	16.20
Sharpe Ratio	0.27	0.31	0.29
Tracking Error	2.53	-	2.24
Information Ratio	-0.26	-	-0.09
Up Capture Ratio	96.01	-	98.54
Down Capture Ratio	98.04	-	99.27

Portfolio Metrics

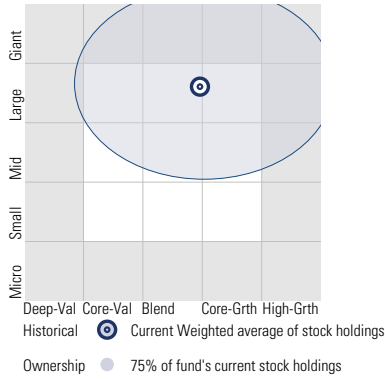
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.66	16.63	18.33
Price/Book Ratio	3.36	2.25	2.67
Avg Eff Duration	6.49	-	6.59

American Funds 2050 Trgt Date Retire R6 RFITX

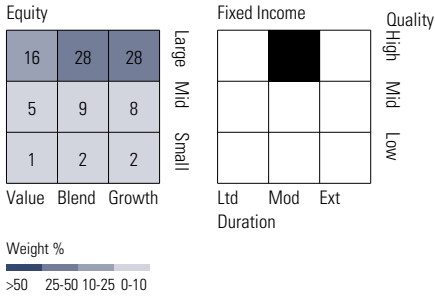
Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

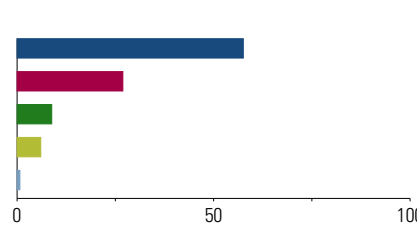
Style Analysis as of 09-30-2023
Morningstar Style Box™



Style Breakdown

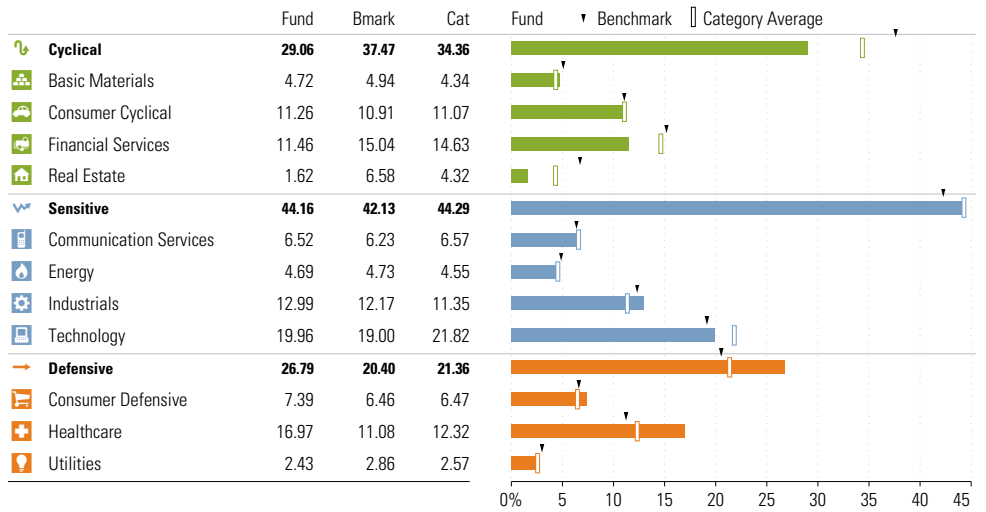


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	57.56	55.24
Non-US Stocks	26.91	28.24
Bonds	8.81	5.60
Cash	6.02	1.16
Other	0.71	9.76
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	—	8.94	8.94	—	—
⊕ American Funds Fundamental Invs R6	—	8.32	17.26	—	—
⊕ American Funds Capital World Gr&Inc R6	—	8.27	25.53	—	—
⊕ American Funds SMALLCAP World R6	—	8.26	33.78	—	—
⊕ American Funds Washington Mutual R6	—	7.99	41.78	—	—
⊕ American Funds Growth Fund of Amer R6	—	7.24	49.01	—	—
⊕ American Funds AMCAP R6	—	7.07	56.09	—	—
⊕ American Funds American Balanced R6	—	6.70	62.79	—	—
⊕ American Funds American Mutual R6	—	6.68	69.47	—	—
⊕ American Funds Invmt Co of Amer R6	—	5.34	74.81	—	—

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category
Target-Date 2055

Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

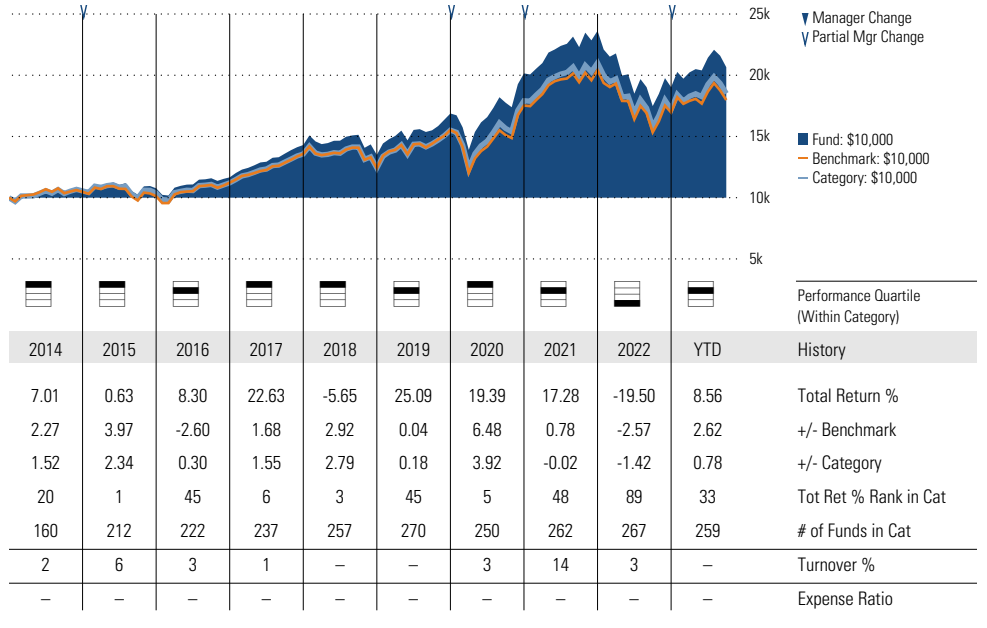
✔ **Performance:** The fund has finished in the Target-Date 2055 category's top three quartiles in 9 of the 10 years it's been in existence.

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

✔ **Style:** The fund has landed in its primary style box — Large Growth — 70 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 40.63% lower than the Target-Date 2055 category average.

Growth of \$10,000



Morningstar Investment Management LLC Analysis

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

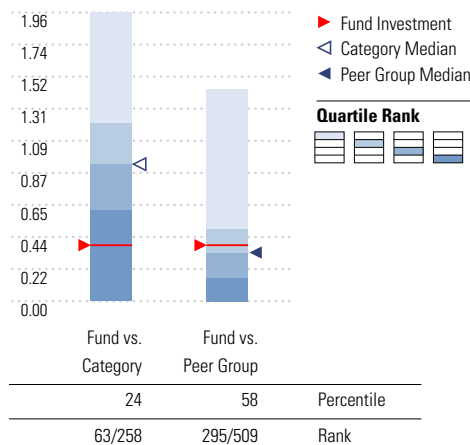
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.48	-	0.03
Beta	0.95	-	0.97
R-Squared	97.52	-	98.19
Standard Deviation	15.98	16.66	16.37
Sharpe Ratio	0.27	0.31	0.30
Tracking Error	2.67	-	2.24
Information Ratio	-0.30	-	-0.04
Up Capture Ratio	96.43	-	99.47
Down Capture Ratio	99.24	-	99.88

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.79	16.51	18.11
Price/Book Ratio	3.38	2.22	2.65
Avg Eff Duration	6.53	-	7.49

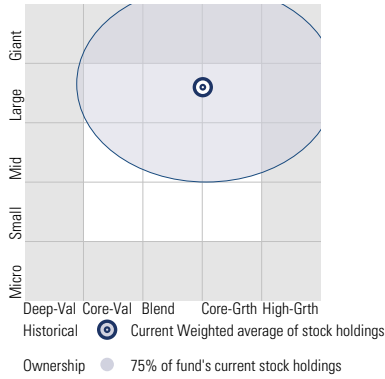
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category
Target-Date 2055

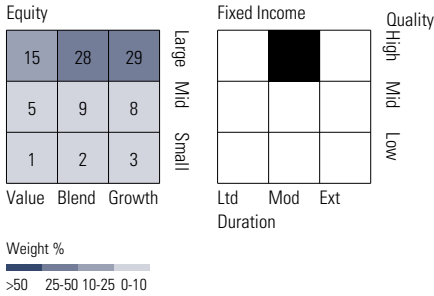
Morningstar Index
Morningstar Lifetime Mod 2055 TR
USD

Style Analysis as of 09-30-2023

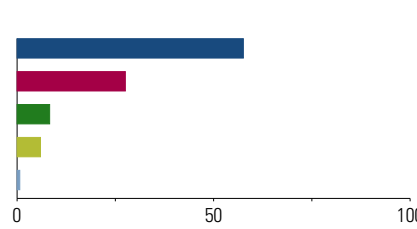
Morningstar Style Box™



Style Breakdown

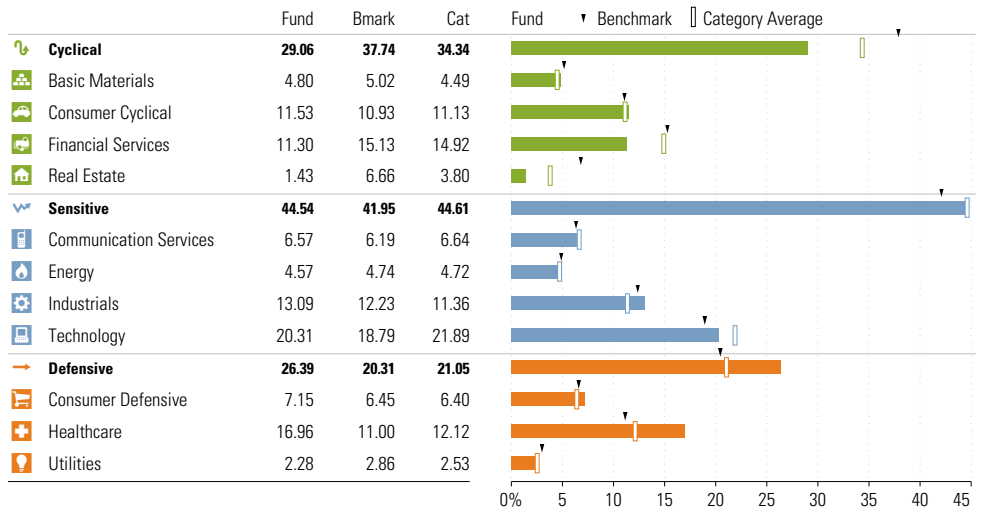


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	57.57	54.00
Non-US Stocks	27.54	28.85
Bonds	8.28	5.90
Cash	5.95	1.06
Other	0.68	10.20
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	-	9.29	9.29	-	-
⊕ American Funds New Perspective R6	-	9.27	18.56	-	-
⊕ American Funds Fundamental Invs R6	-	9.00	27.56	-	-
⊕ American Funds Capital World Gr&Inc R6	-	9.00	36.56	-	-
⊕ American Funds Washington Mutual R6	-	8.00	44.56	-	-
⊕ American Funds Growth Fund of Amer R6	-	7.15	51.72	-	-
⊕ American Funds AMCAP R6	-	7.01	58.72	-	-
⊕ American Funds Invmt Co of Amer R6	-	6.30	65.03	-	-
⊕ American Funds Global Balanced R6	-	6.00	71.03	-	-
⊕ American Funds American Balanced R6	-	6.00	77.03	-	-

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category
Target-Date 2060

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 03-2015
Wesley Phoa since 03-2015
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2060 category's top three quartiles in 7 of the 8 years it's been in existence.

✔ **Management:** The fund's management has been in place for 8.52 years.

✔ **Style:** The fund has landed in its primary style box — Large Growth — 70 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 43.28% lower than the Target-Date 2060 category average.

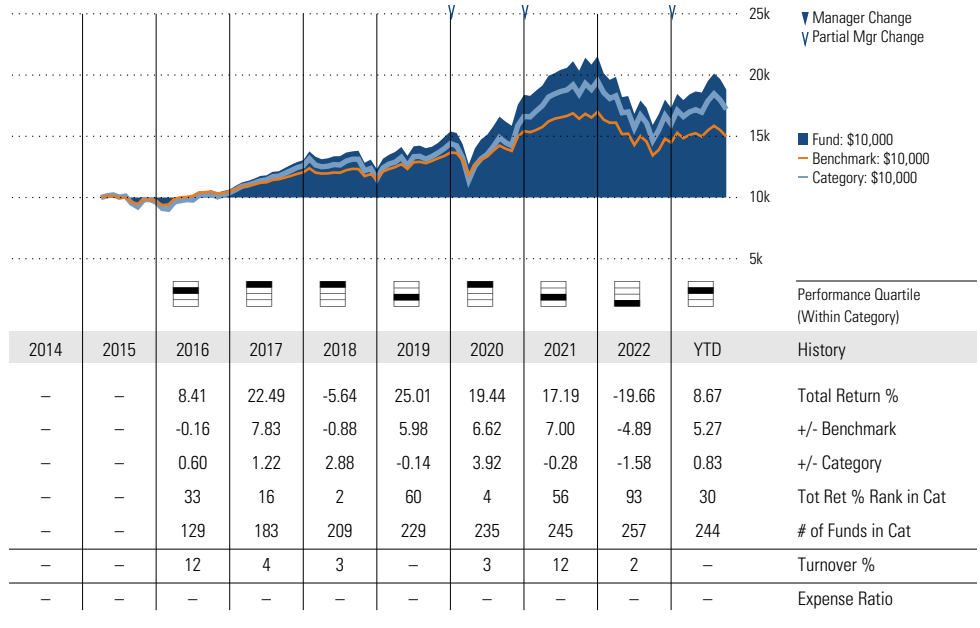
Morningstar Investment Management LLC Analysis

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

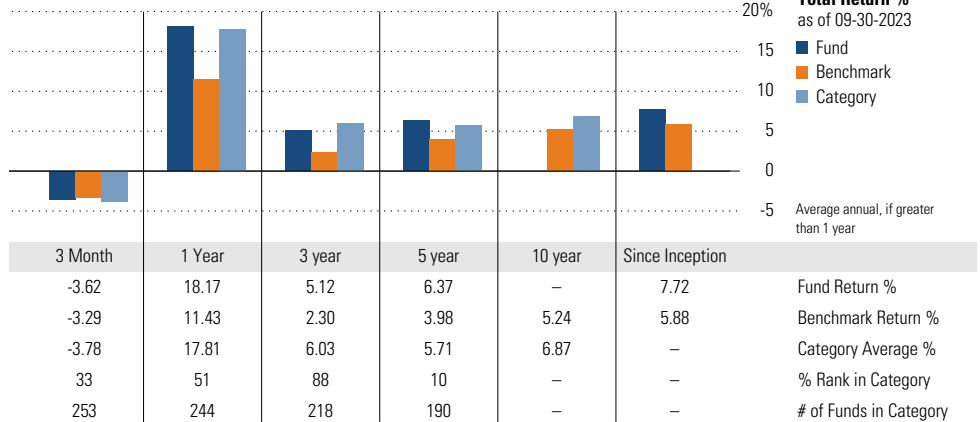
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

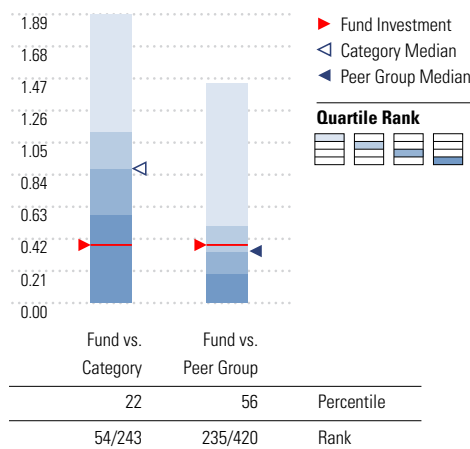
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.40	-	3.10
Beta	1.28	-	1.32
R-Squared	96.61	-	97.20
Standard Deviation	16.00	12.30	16.42
Sharpe Ratio	0.26	0.08	0.30
Tracking Error	4.52	-	4.78
Information Ratio	0.63	-	0.75
Up Capture Ratio	140.05	-	144.61
Down Capture Ratio	127.27	-	127.71

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.79	16.40	18.07
Price/Book Ratio	3.37	2.18	2.61
Avg Eff Duration	6.53	-	6.43

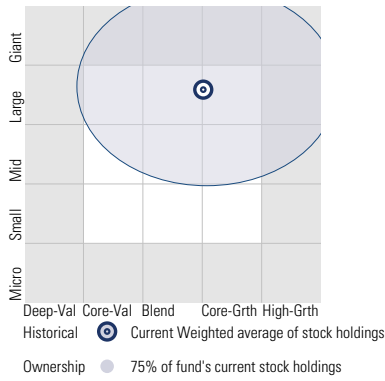
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category
Target-Date 2060

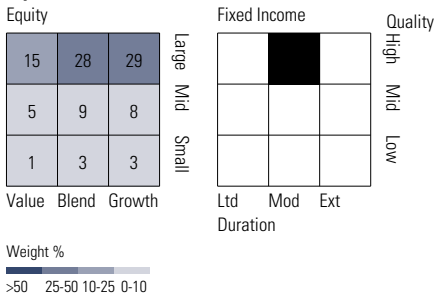
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2023

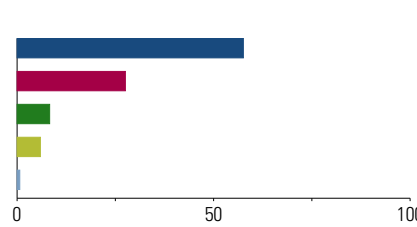
Morningstar Style Box™



Style Breakdown

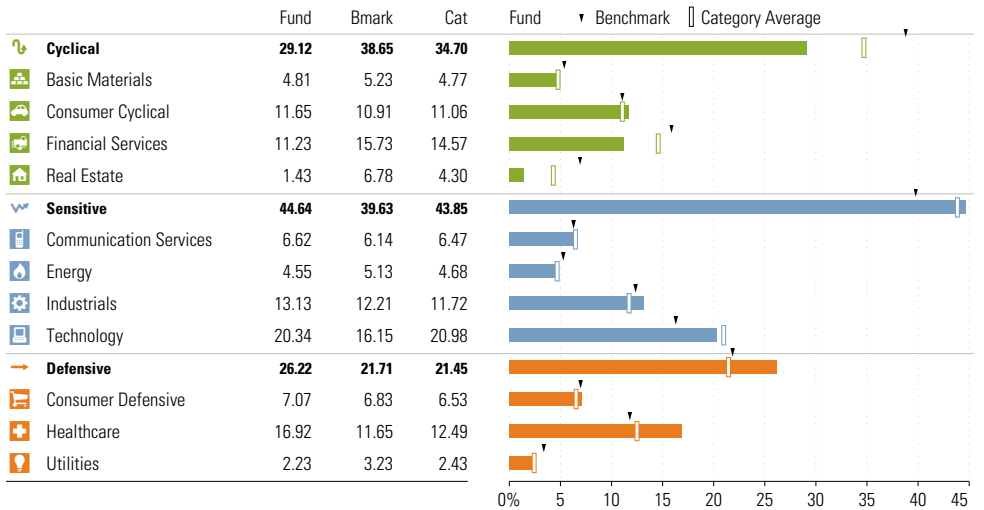


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	57.57	47.90
Non-US Stocks	27.55	30.80
Bonds	8.28	5.12
Cash	5.92	1.28
Other	0.68	14.90
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	—	9.99	9.99	—	—
⊕ American Funds New Perspective R6	—	9.99	19.98	—	—
⊕ American Funds Capital World Gr&Inc R6	—	9.00	28.98	—	—
⊕ American Funds Fundamental Invs R6	—	9.00	37.98	—	—
⊕ American Funds Washington Mutual R6	—	8.00	45.98	—	—
⊕ American Funds Growth Fund of Amer R6	—	7.07	53.05	—	—
⊕ American Funds Invmt Co of Amer R6	—	7.00	60.05	—	—
⊕ American Funds AMCAP R6	—	6.99	67.05	—	—
⊕ American Funds American Balanced R6	—	6.00	73.05	—	—
⊕ American Funds Global Balanced R6	—	6.00	79.05	—	—

Total Holdings 16

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category
Target-Date 2065+

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2020
 Bradley Vogt since 01-2020
 David Hoag since 01-2020
 Michelle Black since 01-2020
 Samir Mathur since 01-2020
 Shannon Ward since 01-2021
 Jessica Spaly since 01-2023

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2065+ category's top three quartiles in 2 of the 3 years it's been in existence.

✔ **Management:** The fund's management has been in place for 3.75 years.

✔ **Style:** The fund has landed in its primary style box — Large Growth — 70 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 36.67% lower than the Target-Date 2065+ category average.

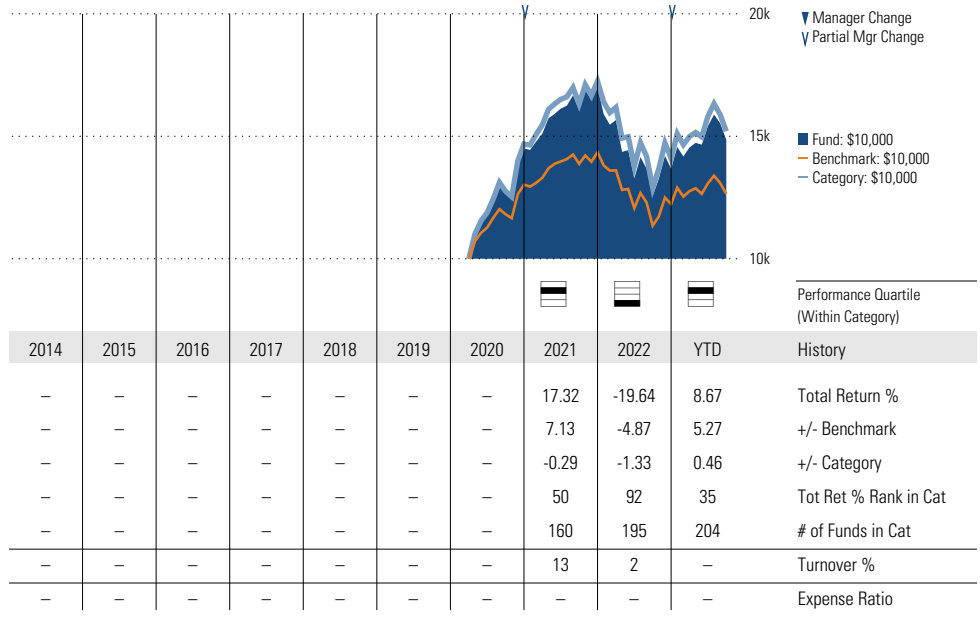
Morningstar Investment Management LLC Analysis

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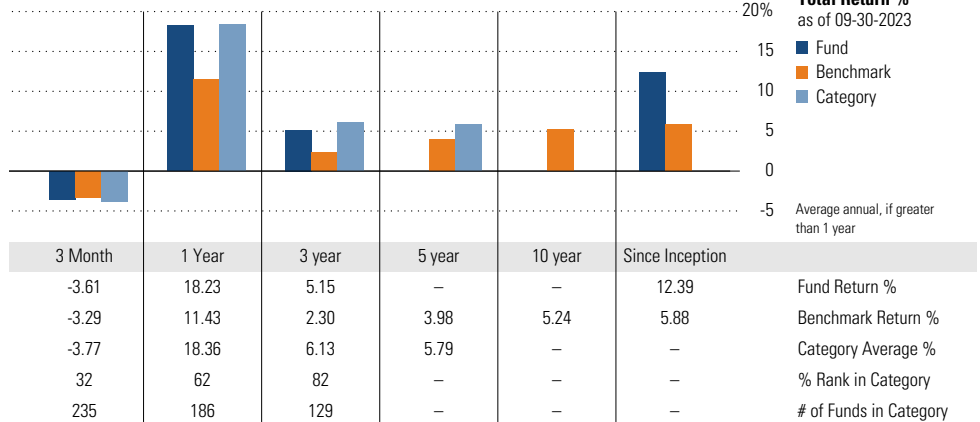
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

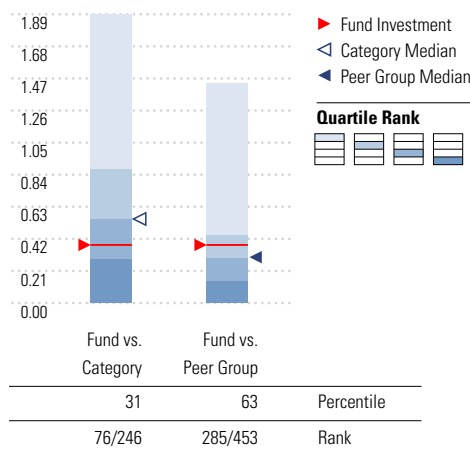
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.43	-	2.96
Beta	1.28	-	1.34
R-Squared	96.59	-	97.56
Standard Deviation	16.00	12.30	16.70
Sharpe Ratio	0.27	0.08	0.30
Tracking Error	4.52	-	4.95
Information Ratio	0.63	-	0.70
Up Capture Ratio	140.00	-	146.28
Down Capture Ratio	127.07	-	130.15

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.79	16.40	17.76
Price/Book Ratio	3.37	2.18	2.52
Avg Eff Duration	6.53	-	6.43

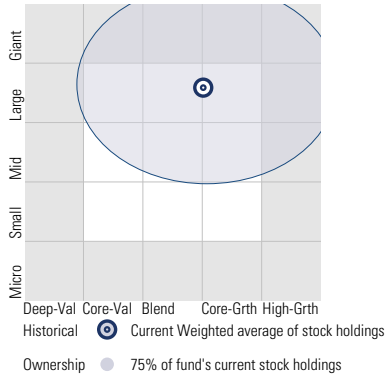
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category
Target-Date 2065+

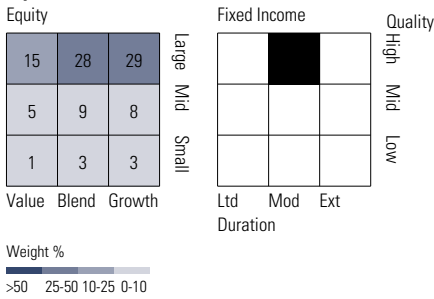
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2023

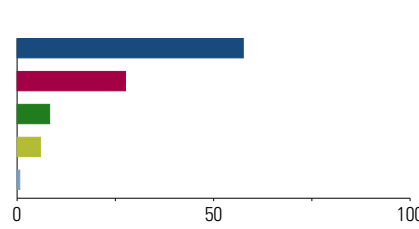
Morningstar Style Box™



Style Breakdown

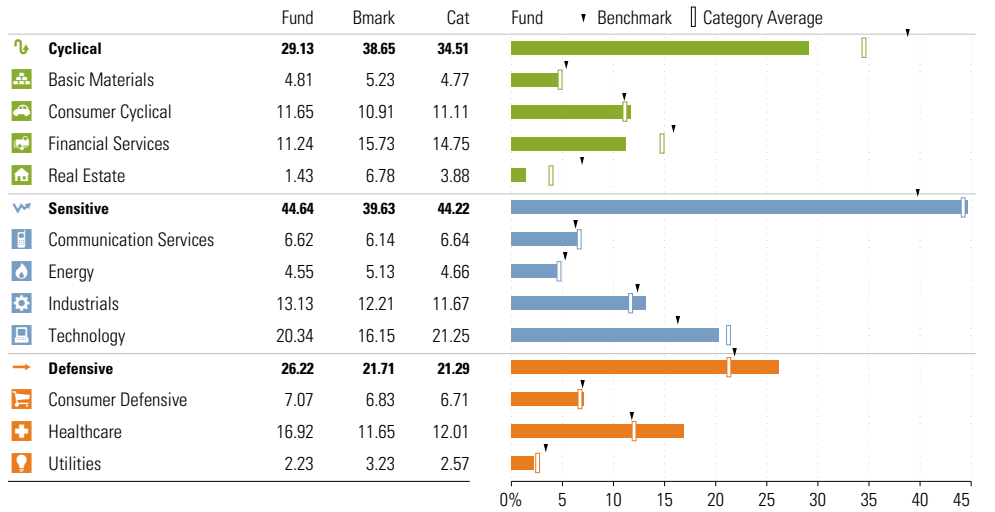


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	57.55	48.27
Non-US Stocks	27.58	32.03
Bonds	8.28	6.73
Cash	5.92	1.80
Other	0.68	11.18
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	-	10.00	10.00	-	-
⊕ American Funds SMALLCAP World R6	-	10.00	20.00	-	-
⊕ American Funds Capital World Gr&Inc R6	-	9.00	29.01	-	-
⊕ American Funds Fundamental Invs R6	-	9.00	38.01	-	-
⊕ American Funds Washington Mutual R6	-	8.00	46.01	-	-
⊕ American Funds Growth Fund of Amer R6	-	7.00	53.01	-	-
⊕ American Funds AMCAP R6	-	7.00	60.01	-	-
⊕ American Funds Invmt Co of Amer R6	-	7.00	67.01	-	-
⊕ American Funds Global Balanced R6	-	6.00	73.02	-	-
⊕ American Funds American Balanced R6	-	6.00	79.02	-	-

Total Holdings 16

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
Jonathan Knowles since 12-2004
Joanna Jonsson since 12-2005
Steven Watson since 12-2005
Brady Enright 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 22.84 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 61.68% lower than the Global Large-Stock Growth category average.

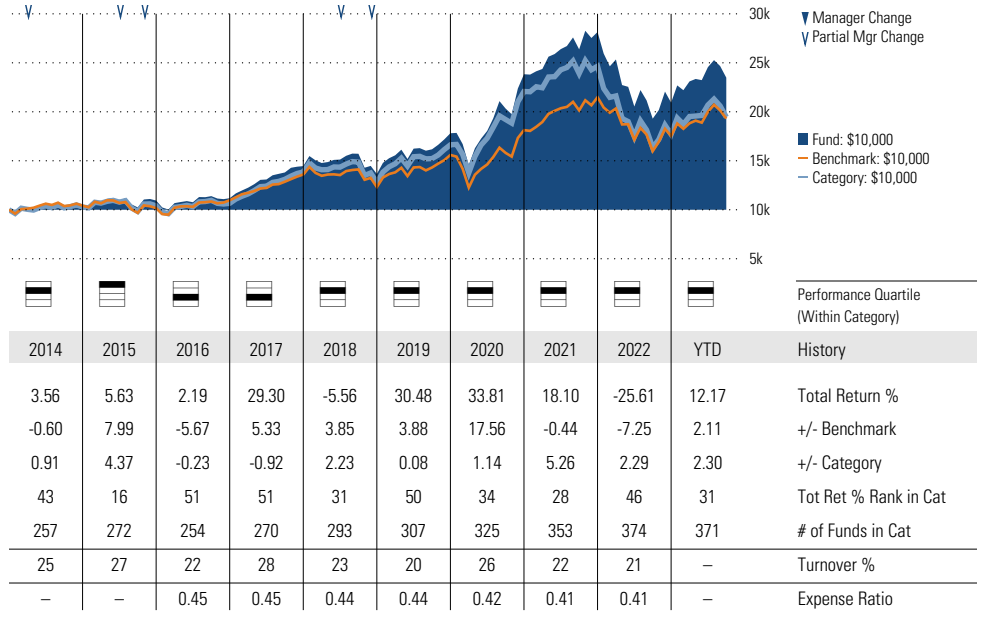
Morningstar Investment Management LLC Analysis

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.

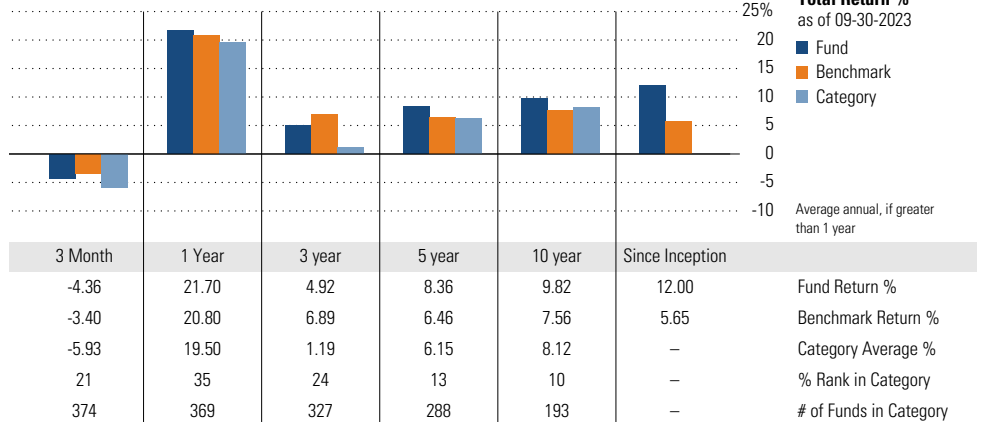
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

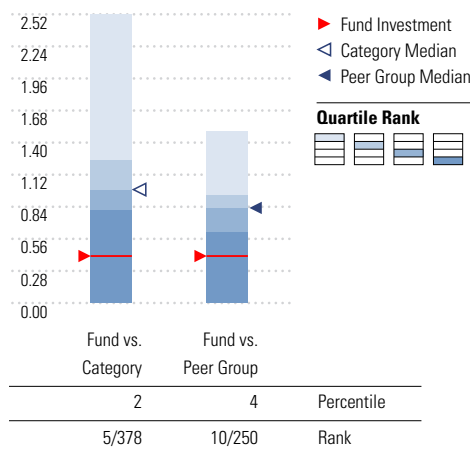
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-2.36	-	-5.37
Beta	1.11	-	1.09
R-Squared	96.13	-	87.87
Standard Deviation	19.33	17.09	20.08
Sharpe Ratio	0.24	0.35	0.09
Tracking Error	4.24	-	7.12
Information Ratio	-0.47	-	-0.70
Up Capture Ratio	105.23	-	96.80
Down Capture Ratio	115.20	-	119.97

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.65	18.01	25.97
Price/Book Ratio	3.64	2.62	4.60
Geom Avg Mkt Cap \$B	118.09	114.17	155.31
ROE	25.53	25.38	24.52

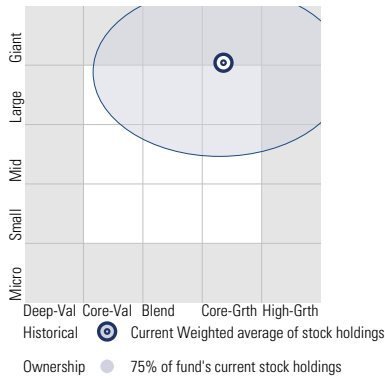
American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 09-30-2023

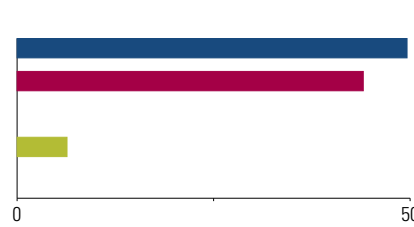
Morningstar Style Box™



Style Breakdown

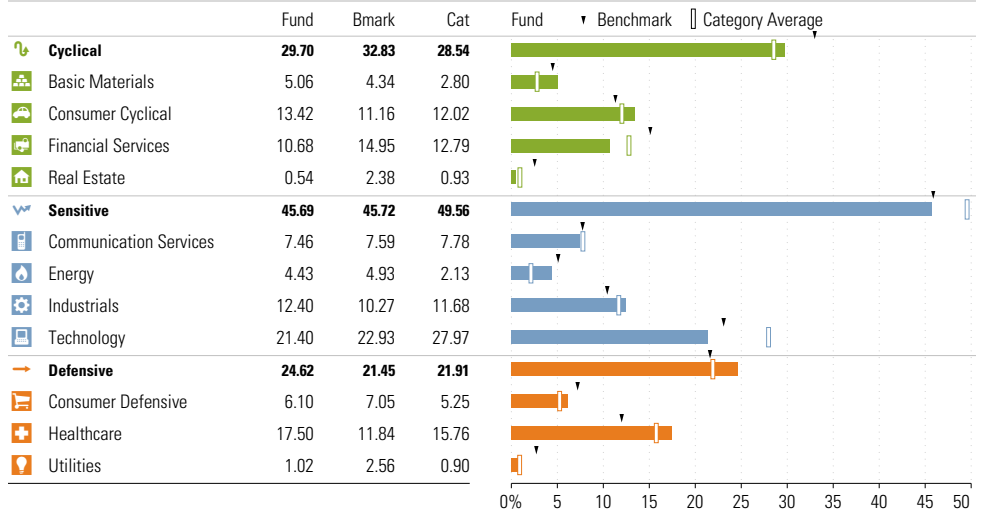


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	49.61	58.42
Non-US Stocks	44.04	38.96
Bonds	0.00	0.01
Cash	6.35	2.05
Other	0.00	0.56
Total	100.00	100.00

Sector Weighting as of 09-30-2023



World Regions % Equity 09-30-2023



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	11.44	12.26	Americas	57.58	63.40	Greater Europe	30.99	24.36	Developed Markets	95.76
Japan	3.17	4.11	North America	56.23	62.03	United Kingdom	5.54	4.38	Emerging Markets	4.24
Australasia	0.09	0.24	Central/Latin	1.35	1.37	W euro-ex UK	24.95	19.65	Not Available	0.00
Asia-4 Tigers	5.62	3.56				Emrgng Europe	0.00	0.02		
Asia-ex 4 Tigers	2.56	4.35				Africa	0.50	0.31		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	6.35	6.35	-	-
⊖ Microsoft Corp	4.69	11.04	32.51	Technology
⊕ Novo Nordisk A/S Class B	2.48	13.52	-	Healthcare
⊖ Tesla Inc	2.39	15.91	103.13	Consumer Cyclical
⊖ Taiwan Semiconductor Manufacturing Co Ltd	2.29	18.21	-	Technology
⊖ Meta Platforms Inc Class A	2.15	20.36	149.47	Communication Svc
⊖ Broadcom Inc	1.91	22.27	51.02	Technology
⊖ Eli Lilly and Co	1.51	23.78	47.75	Healthcare
⊖ ASML Holding NV	1.46	25.24	-	Technology
LVMH Moët Hennessy Louis Vuitton SE	1.33	26.58	-	Consumer Cyclical

Total Holdings 297

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
 Robert Lovelace since 06-1999
 Winnie Kwan since 01-2009
 Christopher Thomsen since 01-2009
 Tomonori Tani since 10-2013
 Jonathan Knowles since 01-2016
 Akira Shiraishi since 01-2017
 Bradford Freer since 01-2017
 Lisa Thompson since 10-2019
 Kirstie Spence since 12-2019
 Dawid Justus since 01-2020
 Piya 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 24.3 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% 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	08-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

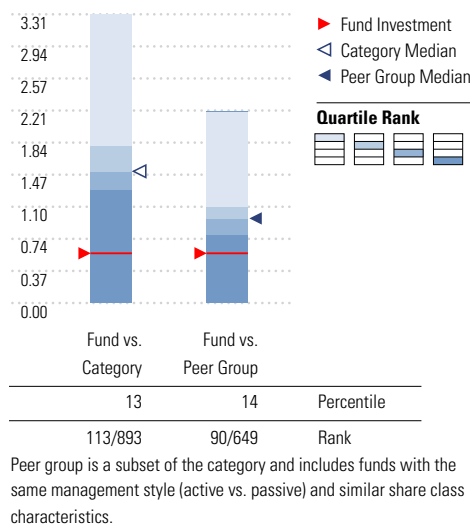
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	3.12	-	0.13
Beta	0.85	-	0.96
R-Squared	78.76	-	87.58
Standard Deviation	17.07	17.90	18.47
Sharpe Ratio	0.05	-0.12	-0.10
Tracking Error	8.33	-	6.34
Information Ratio	0.39	-	-0.02
Up Capture Ratio	93.06	-	98.68
Down Capture Ratio	80.37	-	98.67

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.17	12.44	13.62
Price/Book Ratio	2.98	1.57	1.94
Geom Avg Mkt Cap \$B	59.03	34.93	45.85
ROE	22.42	16.48	18.37

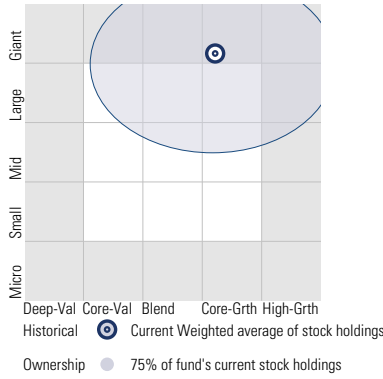
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

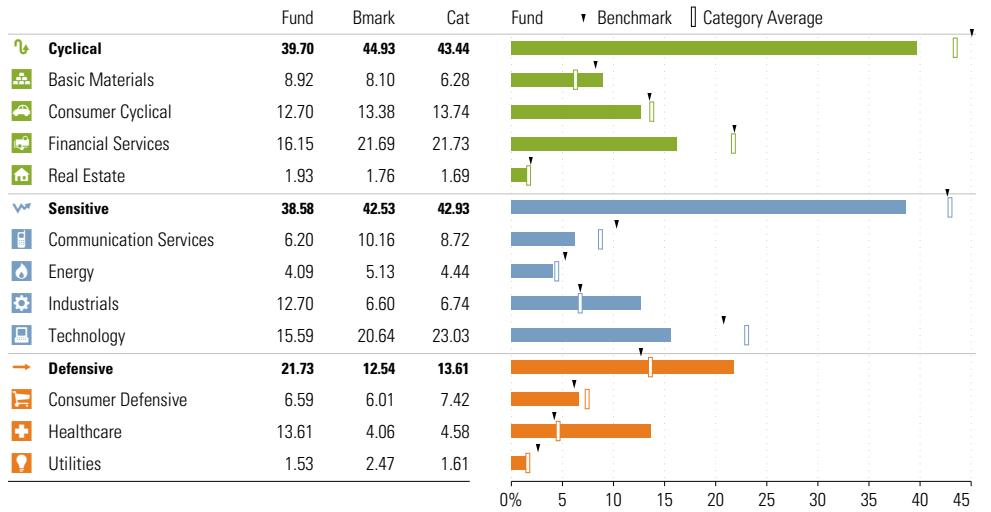


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	22.73	3.39
Non-US Stocks	68.10	94.61
Bonds	3.75	0.00
Cash	4.99	1.75
Other	0.43	0.24
Total	100.00	100.00

Sector Weighting as of 09-30-2023



World Regions % Equity 09-30-2023



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	38.48	74.43	Americas	36.40	15.31	Greater Europe	25.12	10.24	Developed Markets	59.04
Japan	2.51	0.08	North America	26.68	2.89	United Kingdom	2.38	0.58	Emerging Markets	40.96
Australasia	0.46	0.00	Central/Latin	9.72	12.42	W euro-ex UK	20.00	1.92	Not Available	0.00
Asia-4 Tigers	6.81	27.40				Emrgng Europe	0.59	1.50		
Asia-ex 4 Tigers	28.70	46.95				Africa	2.15	6.24		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.81	4.81	-	-
Microsoft Corp	2.91	7.72	32.51	Technology
Novo Nordisk A/S Class B	2.17	9.89	-	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd	2.02	11.91	-	Technology
LVMH Moet Hennessy Louis Vuitton SE	1.82	13.72	-	Consumer Cyclical
Kotak Mahindra Bank Ltd	1.61	15.33	-	Financial Services
Airbus SE	1.55	16.88	-	Industrials
Eli Lilly and Co	1.26	18.13	47.75	Healthcare
Reliance Industries Ltd	1.16	19.30	-	Energy
AIA Group Ltd	1.12	20.42	-	Financial Services

Total Holdings 590

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Baird Aggregate Bond Inst BAGIX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 23.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 44.44% lower than the Intermediate Core Bond category average.

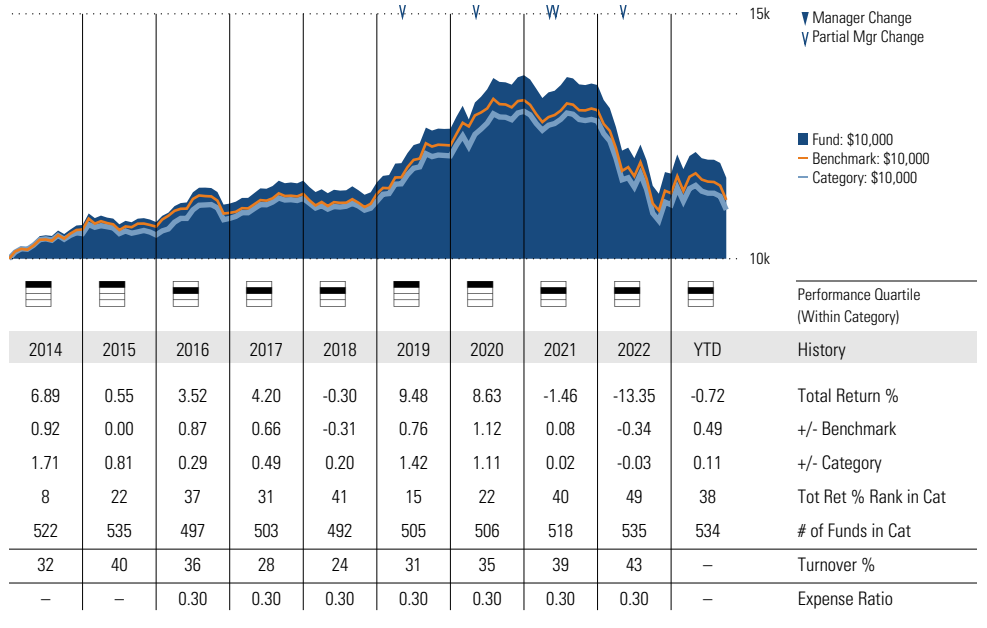
Morningstar Investment Management LLC Analysis

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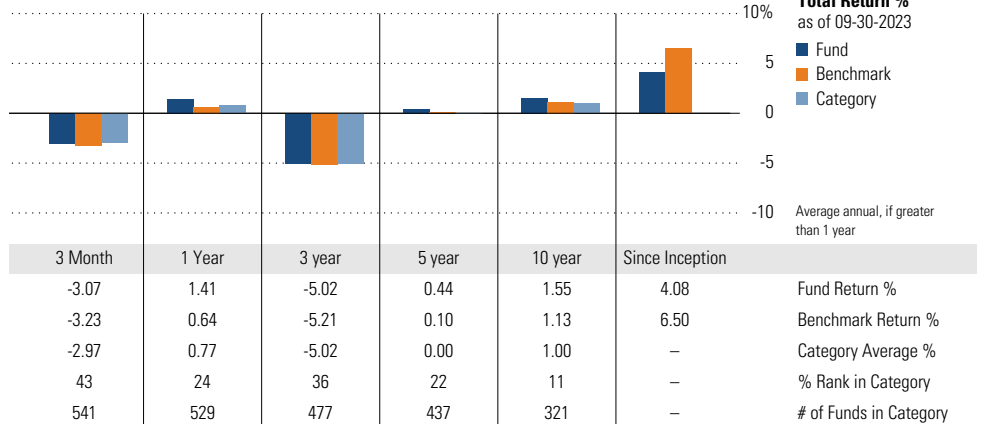
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
ESG Commitment	1-Low	02-15-2022

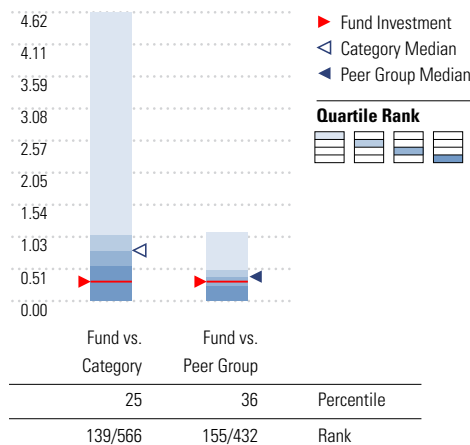
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.25	-	0.02
Beta	1.01	-	0.98
R-Squared	99.48	-	96.70
Standard Deviation	6.29	6.20	6.18
Sharpe Ratio	-1.11	-1.16	-1.15
Tracking Error	0.46	-	1.01
Information Ratio	0.40	-	-0.10
Up Capture Ratio	102.72	-	97.41
Down Capture Ratio	99.65	-	97.57

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.31	4.43	6.10
Avg Eff Maturity	8.44	-	8.47

Baird Aggregate Bond Inst BAGIX

Morningstar Category
Intermediate Core Bond

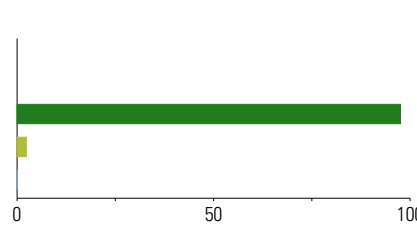
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2023

Style Breakdown



Asset Allocation as of 09-30-2023

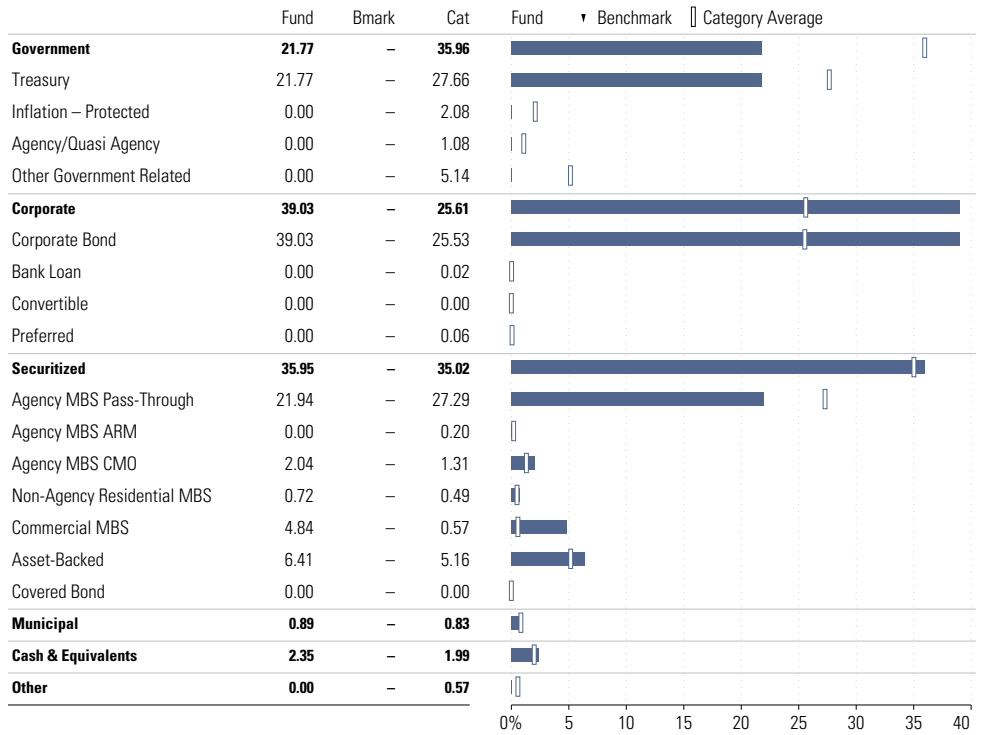


Asset Class	Net %	Cat%
US Stocks	0.00	0.07
Non-US Stocks	0.00	0.00
Bonds	97.56	95.99
Cash	2.35	2.17
Other	0.09	1.78
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	59.70	3.53	56.04
AA	3.80	74.59	8.35
A	13.10	10.82	17.35
BBB	23.20	8.32	15.53
BB	0.20	0.28	1.06
B	0.00	0.00	0.38
Below B	0.00	0.00	0.18
Not Rated	0.00	2.46	1.11

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 1.13%	10-2026	3.31	3.31	-
United States Treasury Bonds 2.5%	02-2045	3.13	6.44	-
⊕ First American Government Oblig U	02-2030	2.28	8.71	-
United States Treasury Bonds 2.88%	05-2043	2.27	10.99	-
⊕ United States Treasury Notes 1.13%	08-2028	2.24	13.23	-
United States Treasury Bonds 1.38%	11-2040	1.77	15.00	-
⊕ United States Treasury Notes 2.38%	03-2029	1.41	16.41	-
⊕ United States Treasury Bonds 2.38%	02-2042	1.20	17.61	-
⊖ United States Treasury Notes 2.88%	05-2032	1.04	18.65	-
⊕ United States Treasury Bonds 2.88%	05-2052	1.01	19.66	-

Total Holdings 1710

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Conservative Allocation category's top three quartiles in 6 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 8.35 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 0.23 is 76.04% lower than the Conservative Allocation category average.

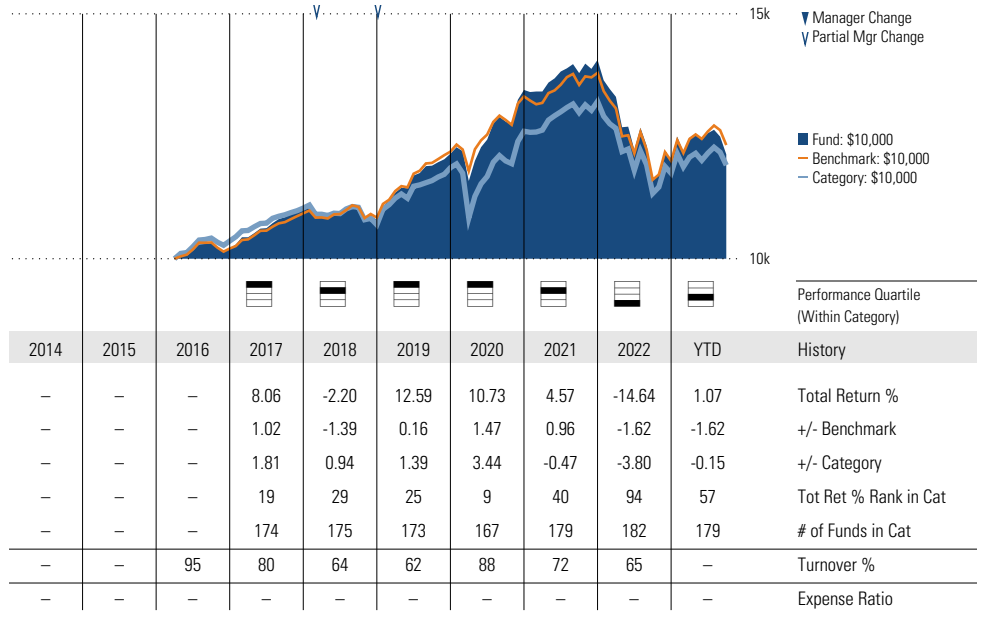
Morningstar Investment Management LLC Analysis

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

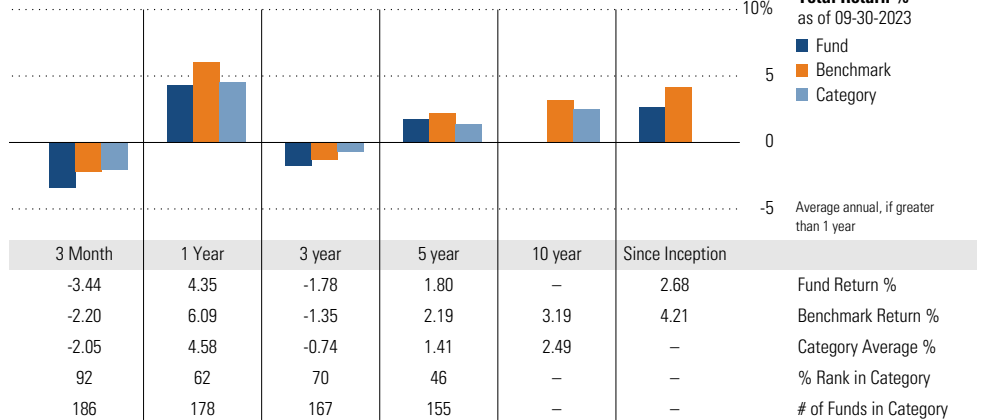
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

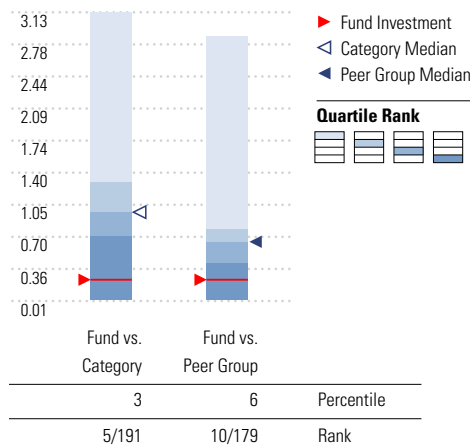
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.29	-	0.25
Beta	1.09	-	0.95
R-Squared	97.92	-	91.34
Standard Deviation	8.09	7.38	7.39
Sharpe Ratio	-0.43	-0.42	-0.38
Tracking Error	1.33	-	2.19
Information Ratio	-0.32	-	0.08
Up Capture Ratio	104.26	-	97.33
Down Capture Ratio	107.66	-	95.01

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.64	18.68	18.97
Price/Book Ratio	2.81	2.79	2.96
Avg Eff Duration	5.01	6.12	4.80

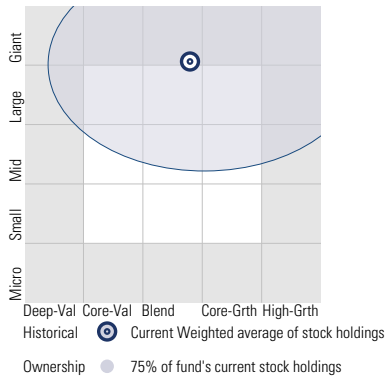
BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

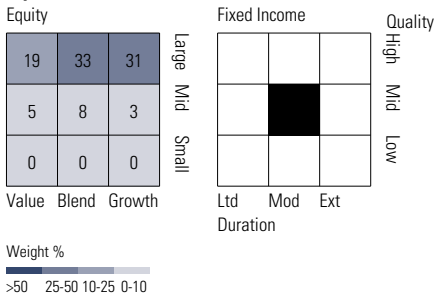
Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 09-30-2023

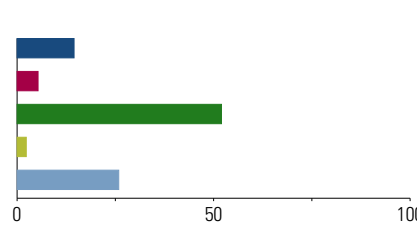
Morningstar Style Box™



Style Breakdown

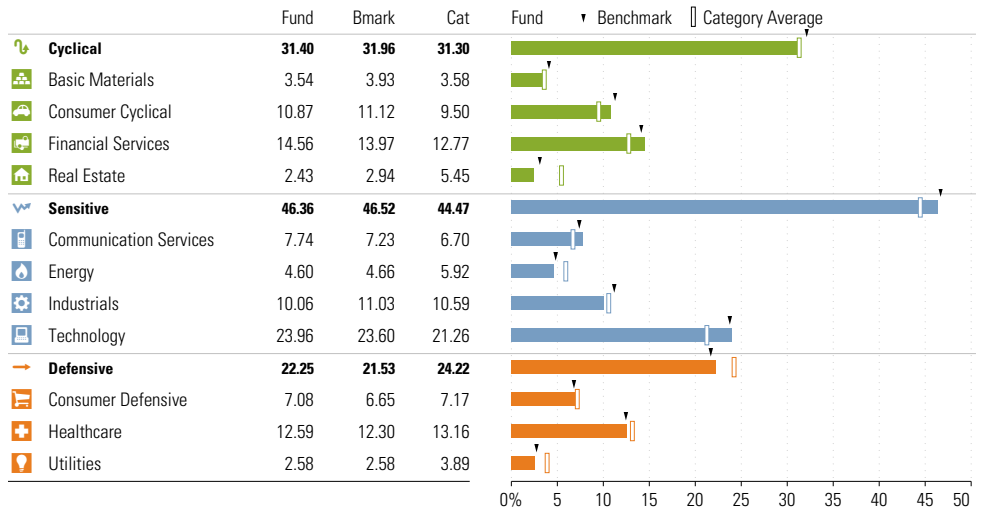


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	14.49	9.96
Non-US Stocks	5.33	2.56
Bonds	52.00	71.06
Cash	2.33	9.92
Other	25.86	6.49
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Blackrock Total Return Fund Con	—	24.89	24.89	—	—
⊕ iShares Core Total USD Bond Market ETF	—	23.58	48.47	—	—
⊕ iShares Core S&P 500 ETF	—	10.41	58.88	—	—
⊕ iShares Treasury Floating Rate Bond ETF	—	10.17	69.06	—	—
⊕ iShares 20+ Year Treasury Bond ETF	—	6.27	75.33	—	—
⊕ BlackRock US Mortgage Portfolio Instl	—	5.45	80.78	—	—
⊕ iShares iBoxx \$ Invmt Grade Corp Bd ETF	—	3.98	84.76	—	—
⊕ iShares TIPS Bond ETF	—	3.01	87.76	—	—
⊕ iShares MSCI EAFE Value ETF	—	2.84	90.60	—	—
⊕ BlackRock Sustainable Adg Lg Cp Cr K	—	2.56	93.16	—	—

Total Holdings 18

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Moderately Conservative
Allocation

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 7 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 8.35 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 0.25 is 72.83% lower than the Moderately Conservative Allocation category average.

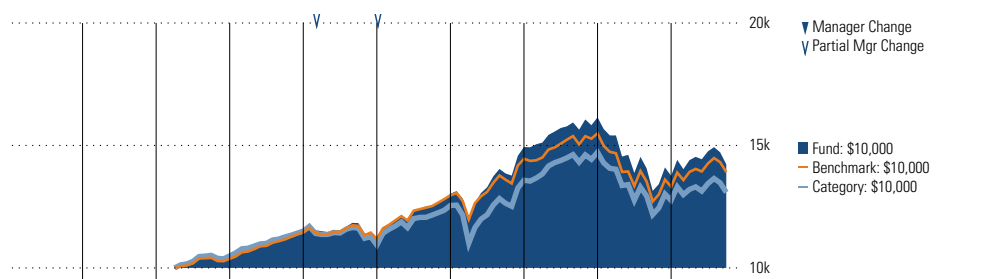
Morningstar Investment Management LLC Analysis

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ESG Metrics

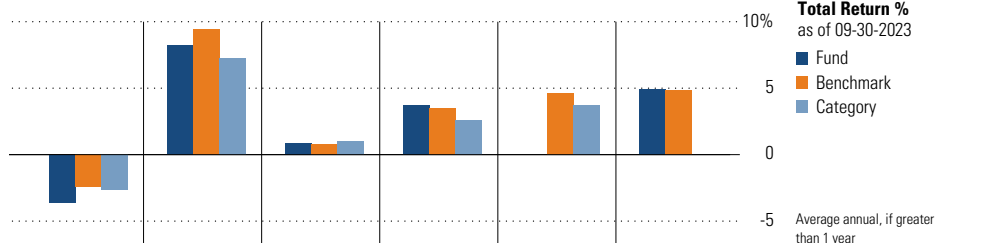
Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	09-30-2022

Growth of \$10,000



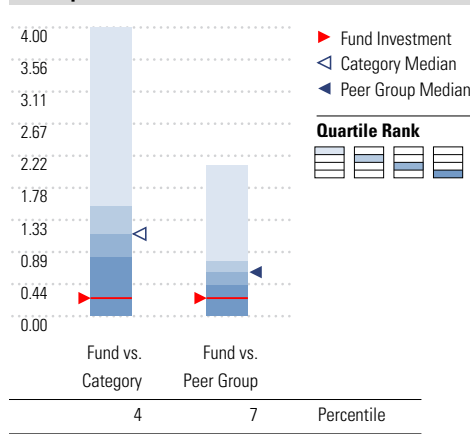
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	Performance Quartile (Within Category)
				█	█	█	█	█	█	█	History
Total Return %	-	-	-	11.68	-3.70	16.65	14.66	8.13	-14.81	3.41	Total Return %
+/- Benchmark	-	-	-	1.17	-1.29	0.76	3.15	0.94	-0.75	-1.05	+/- Benchmark
+/- Category	-	-	-	1.82	1.34	1.84	5.80	-0.11	-1.50	0.91	+/- Category
Tot Ret % Rank in Cat	-	-	-	17	27	22	9	47	75	26	Tot Ret % Rank in Cat
# of Funds in Cat	-	-	-	539	553	537	505	512	513	531	# of Funds in Cat
Turnover %	-	-	103	74	79	68	98	69	63	-	Turnover %
Expense Ratio	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Period	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Average annual, if greater than 1 year
Fund Return %	-3.60	8.23	0.89	3.76	-	4.90	Fund Return %
Benchmark Return %	-2.46	9.41	0.76	3.49	4.62	4.82	Benchmark Return %
Category Average %	-2.67	7.25	1.00	2.60	3.71	-	Category Average %
% Rank in Category	92	34	46	12	-	-	% Rank in Category
# of Funds in Category	538	529	503	468	-	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.12	-	0.28
Beta	1.07	-	0.98
R-Squared	98.36	-	93.35
Standard Deviation	10.20	9.45	9.75
Sharpe Ratio	-0.06	-0.09	-0.06
Tracking Error	1.47	-	2.57
Information Ratio	0.09	-	0.00
Up Capture Ratio	106.80	-	100.97
Down Capture Ratio	106.04	-	99.50

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.33	18.48	18.93
Price/Book Ratio	3.04	2.73	3.00
Avg Eff Duration	3.75	6.12	5.29

BlackRock 40/60 Target Allocation K BKMPX

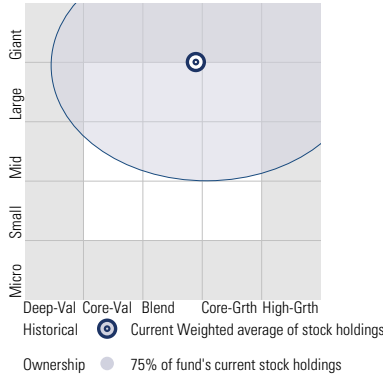
Morningstar Category
Moderately Conservative

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR USD

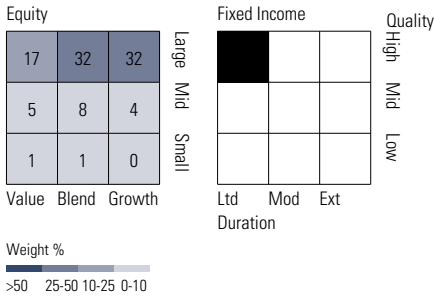
Allocation

Style Analysis as of 09-30-2023

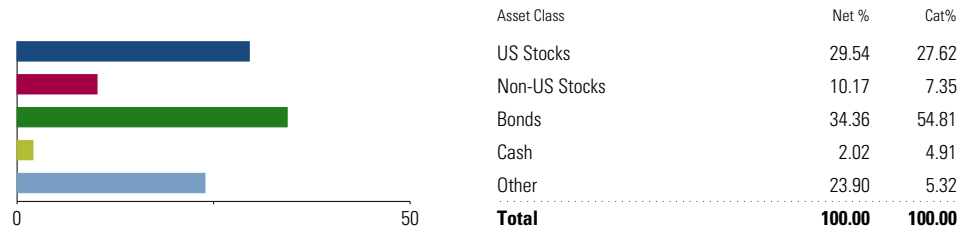
Morningstar Style Box™



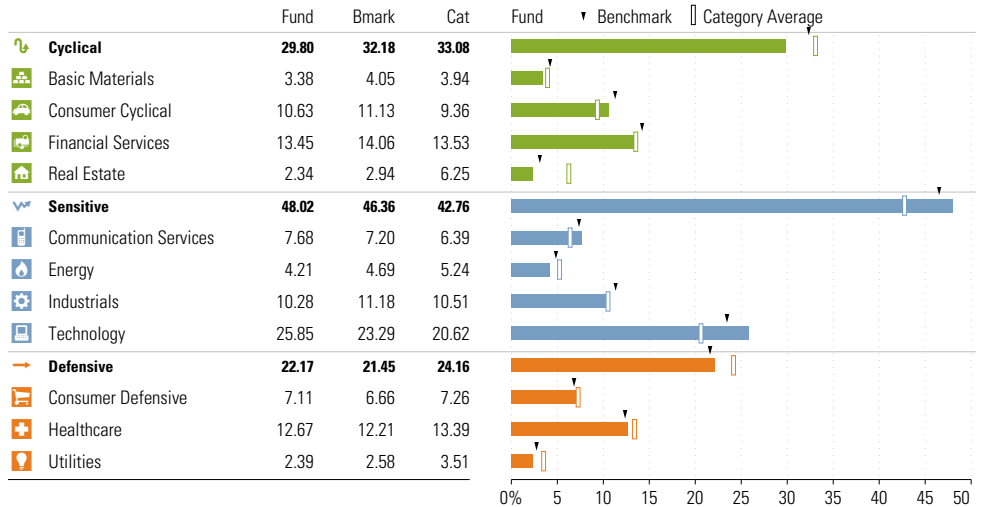
Style Breakdown



Asset Allocation as of 09-30-2023



Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Blackrock Total Return Fund Mod	—	23.89	23.89	—	—
⊕ iShares Core S&P 500 ETF	—	14.44	38.33	—	—
⊕ iShares Core Total USD Bond Market ETF	—	11.54	49.87	—	—
⊕ iShares Treasury Floating Rate Bond ETF	—	8.12	57.99	—	—
⊕ BlackRock Sustainable Adg Lg Cp Cr K	—	6.57	64.56	—	—
⊕ iShares 20+ Year Treasury Bond ETF	—	5.31	69.87	—	—
⊕ iShares MSCI USA Quality Factor ETF	—	4.62	74.49	—	—
⊕ iShares MSCI EAFE Value ETF	—	4.33	78.82	—	—
⊕ iShares iBoxx \$ Invtm Grade Corp Bd ETF	—	3.98	82.80	—	—
⊕ iShares MSCI EAFE Growth ETF	—	3.91	86.72	—	—

Total Holdings 21

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

- Performance:** The fund has finished in the Moderate Allocation category's top three quartiles in 7 of the 7 years it's been in existence.
- Management:** The fund's management has been in place for 8.35 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 0.26 is 74% lower than the Moderate Allocation category average.

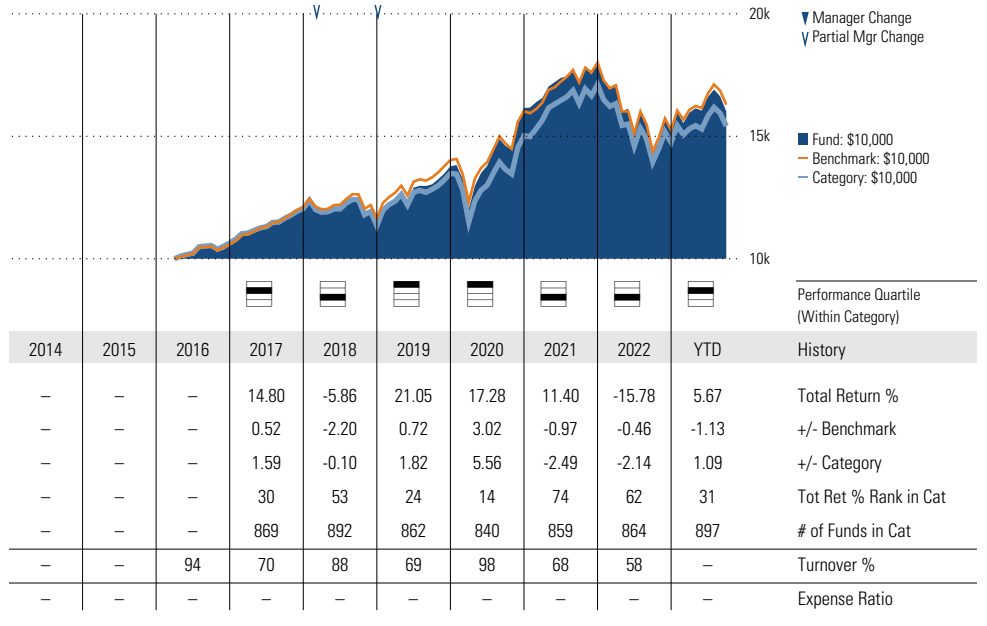
Morningstar Investment Management LLC Analysis

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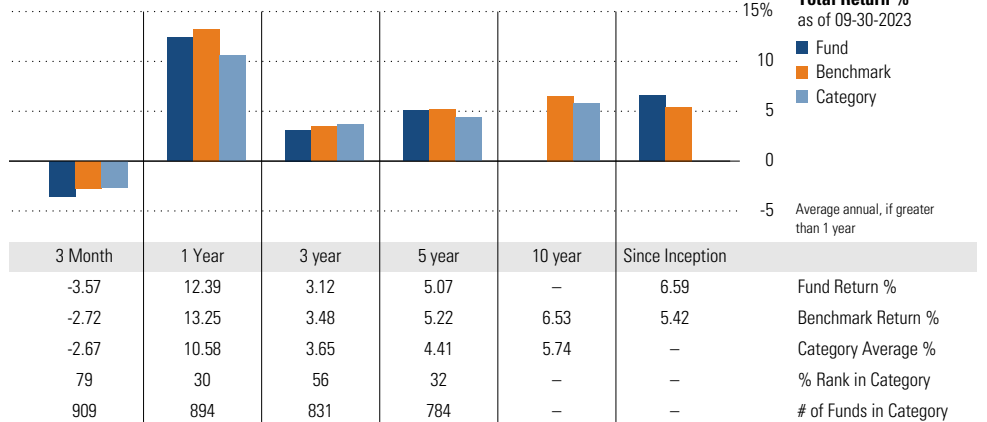
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

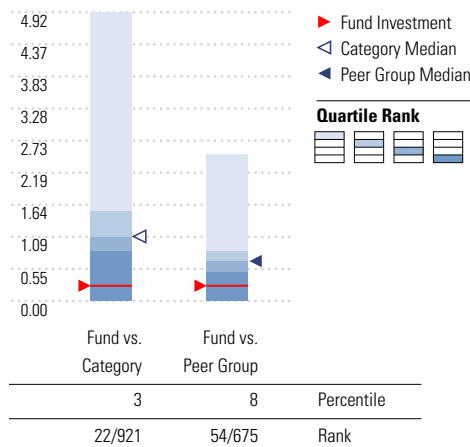
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.41	-	-0.04
Beta	1.03	-	0.98
R-Squared	98.71	-	94.16
Standard Deviation	12.44	12.04	12.24
Sharpe Ratio	0.14	0.17	0.16
Tracking Error	1.45	-	2.86
Information Ratio	-0.25	-	-0.13
Up Capture Ratio	100.77	-	99.51
Down Capture Ratio	103.15	-	100.41

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.27	19.23	20.37
Price/Book Ratio	3.00	2.95	3.33
Avg Eff Duration	2.46	6.12	5.40

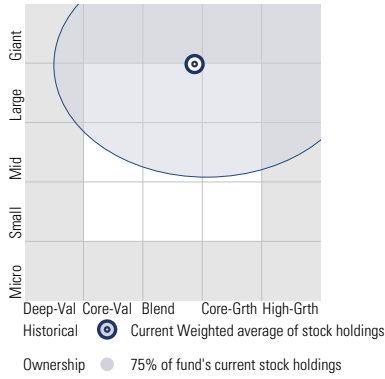
BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Moderate Allocation

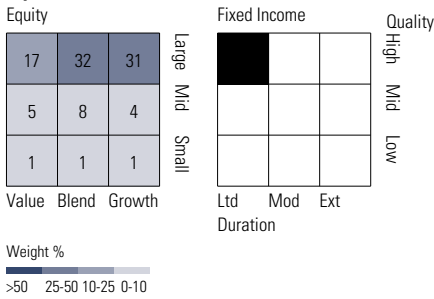
Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2023

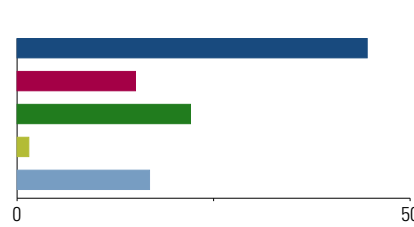
Morningstar Style Box™



Style Breakdown

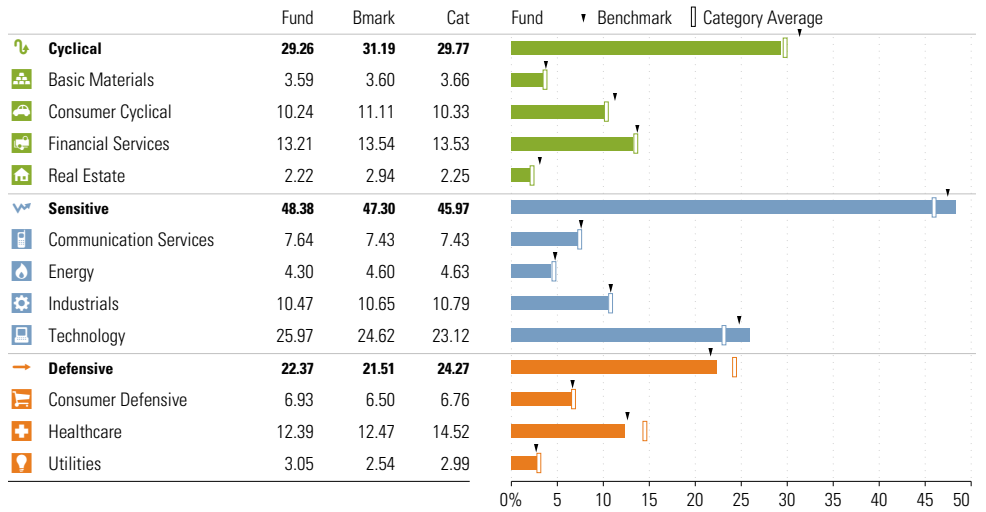


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	44.54	48.05
Non-US Stocks	15.06	10.07
Bonds	22.06	34.67
Cash	1.49	3.72
Other	16.85	3.49
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P 500 ETF	—	20.42	20.42	—	—
⊕ Blackrock Total Return Fund Grw	—	16.83	37.25	—	—
⊕ BlackRock Sustainable Adg Lg Cp Cr K	—	9.06	46.32	—	—
⊕ iShares Core Total USD Bond Market ETF	—	7.66	53.98	—	—
⊕ iShares MSCI USA Quality Factor ETF	—	7.18	61.16	—	—
⊕ iShares MSCI EAFE Value ETF	—	6.81	67.97	—	—
⊕ iShares MSCI EAFE Growth ETF	—	5.34	73.31	—	—
⊕ iShares Treasury Floating Rate Bond ETF	—	5.08	78.39	—	—
⊕ iShares 20+ Year Treasury Bond ETF	—	3.37	81.76	—	—
⊕ BlackRock Emerging Mkts K	—	2.97	84.73	—	—

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive
Allocation

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 7 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 8.35 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 0.27 is 72.45% lower than the Moderately Aggressive Allocation category average.

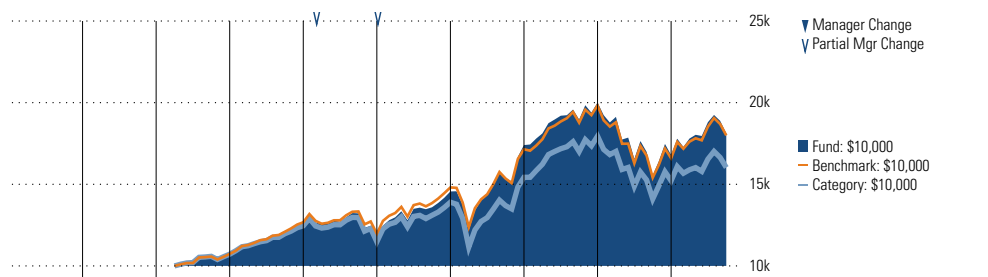
Morningstar Investment Management LLC Analysis

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ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



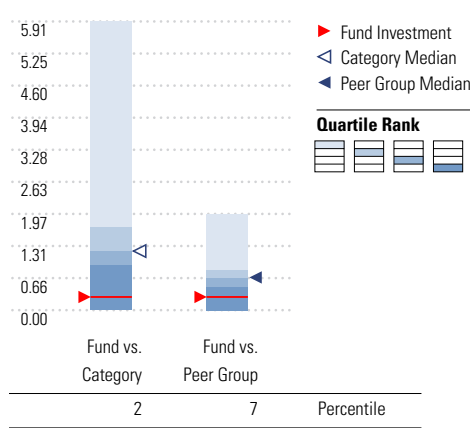
	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	Performance Quartile (Within Category)
				███	███	███	███	███	███	███	History
Total Return %	-	-	-	17.49	-7.64	24.74	19.52	14.98	-16.08	7.88	Total Return %
+/- Benchmark	-	-	-	-0.54	-2.11	1.07	3.74	-0.67	0.23	-0.56	+/- Benchmark
+/- Category	-	-	-	1.69	0.29	3.39	6.01	-1.52	-1.12	2.56	+/- Category
Tot Ret % Rank in Cat	-	-	-	39	47	12	11	62	49	14	Tot Ret % Rank in Cat
# of Funds in Cat	-	-	-	372	380	370	360	368	367	380	# of Funds in Cat
Turnover %	-	-	81	59	80	64	116	56	51	-	Turnover %
Expense Ratio	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 09-30-2023
Fund Return %	-3.65	16.55	5.62	6.51	-	8.40	Fund
Benchmark Return %	-2.87	16.80	5.44	6.18	7.62	5.70	Benchmark
Category Average %	-3.09	13.30	5.42	4.63	6.21	-	Category
% Rank in Category	71	16	37	9	-	-	% Rank in Category
# of Funds in Category	381	380	351	328	-	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.07	-	-0.16
Beta	1.03	-	0.98
R-Squared	99.05	-	93.44
Standard Deviation	14.69	14.26	14.65
Sharpe Ratio	0.31	0.30	0.27
Tracking Error	1.48	-	3.38
Information Ratio	0.12	-	-0.24
Up Capture Ratio	102.30	-	98.61
Down Capture Ratio	101.95	-	100.10

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.26	18.62	18.69
Price/Book Ratio	3.00	2.77	2.79
Avg Eff Duration	1.34	6.12	5.34

BlackRock 80/20 Target Allocation K BKAPX

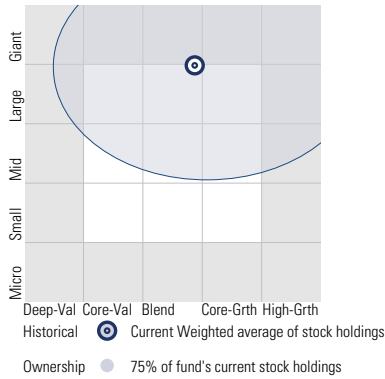
Morningstar Category
Moderately Aggressive

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR USD

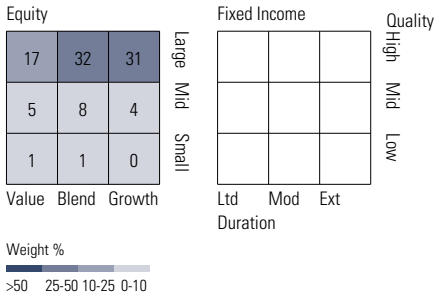
Allocation

Style Analysis as of 09-30-2023

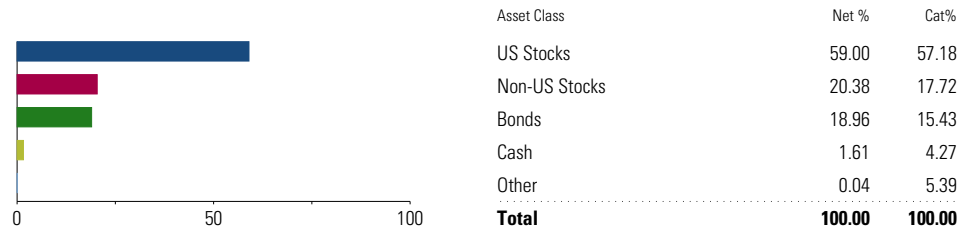
Morningstar Style Box™



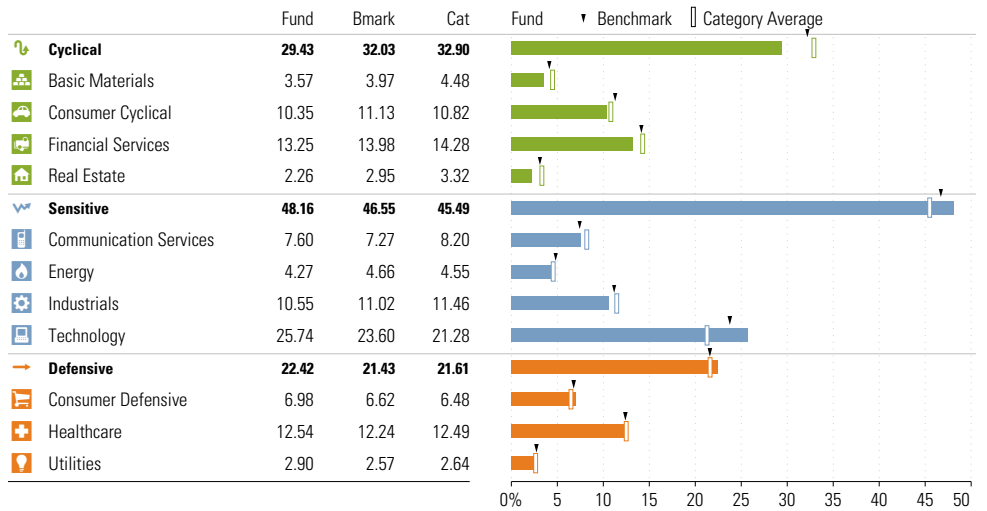
Style Breakdown



Asset Allocation as of 09-30-2023



Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P 500 ETF	—	26.91	26.91	—	—
⊕ BlackRock Sustainable Adg Lg Cp Cr K	—	13.06	39.97	—	—
⊕ iShares MSCI EAFE Value ETF	—	9.28	49.26	—	—
⊕ iShares MSCI USA Quality Factor ETF	—	9.21	58.46	—	—
⊕ BlackRock Master Total Return Portfolio	—	8.83	67.30	—	—
⊕ iShares MSCI EAFE Growth ETF	—	7.72	75.02	—	—
⊕ iShares Core Total USD Bond Market ETF	—	4.65	79.67	—	—
⊕ BlackRock Emerging Mkts K	—	3.44	83.12	—	—
⊕ iShares MSCI USA Min Vol Factor ETF	—	2.61	85.72	—	—
⊕ iShares US Technology ETF	—	2.55	88.28	—	—

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Ultrashort Bond category's top three quartiles in 5 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 26.24 years.

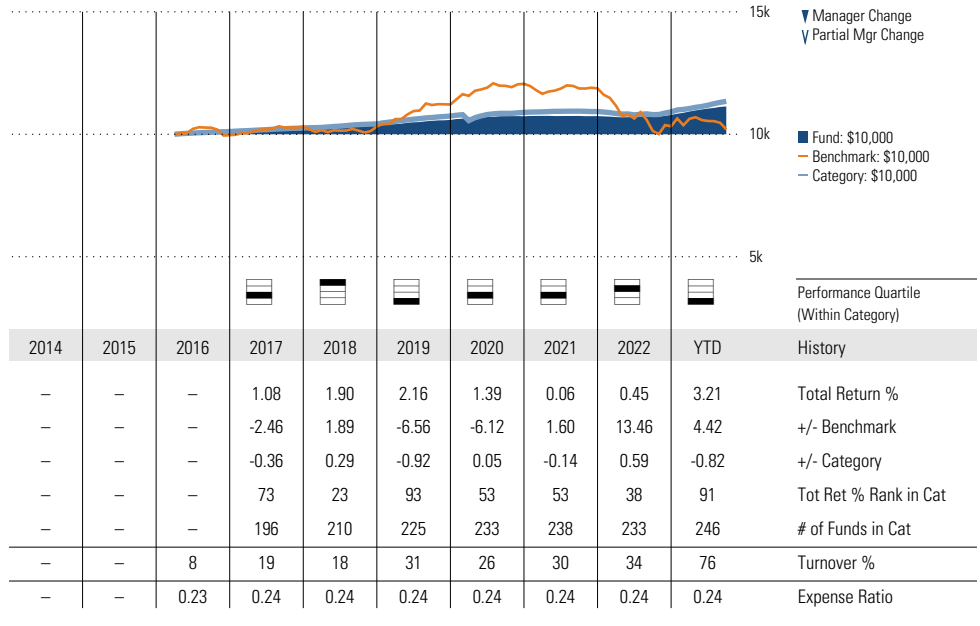
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.24 is 42.86% lower than the Ultrashort Bond category average.

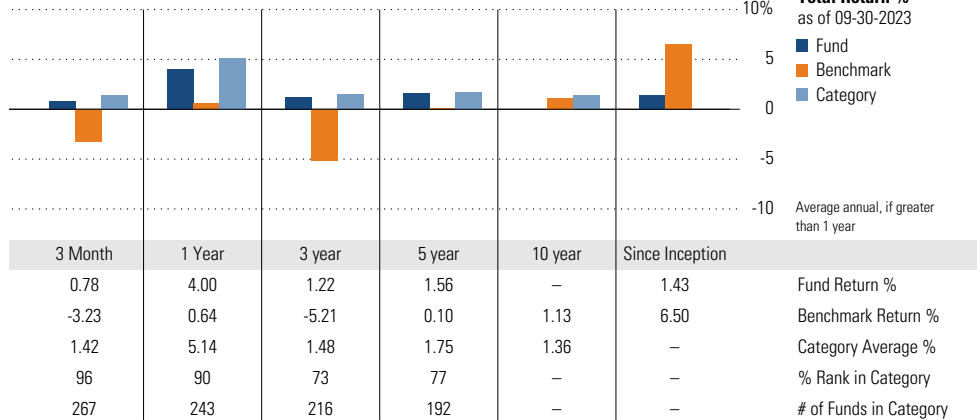
Morningstar Investment Management LLC Analysis

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.

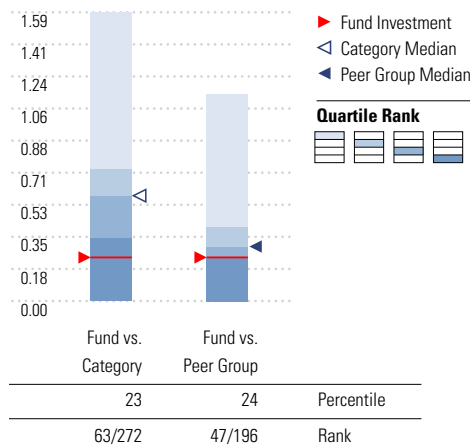
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.46	-	1.85
Beta	0.05	-	0.08
R-Squared	20.77	-	21.31
Standard Deviation	0.65	6.20	1.08
Sharpe Ratio	-2.04	-1.16	-0.98
Tracking Error	5.93	-	5.82
Information Ratio	1.08	-	1.15
Up Capture Ratio	10.61	-	15.49
Down Capture Ratio	-5.49	-	-5.01

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	0.48	4.43	0.70
Avg Eff Maturity	5.22	-	1.94

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

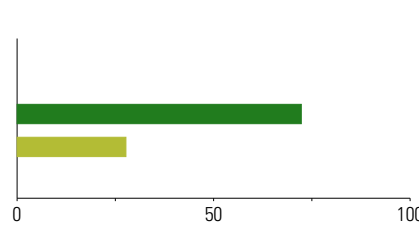
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2023

Style Breakdown



Asset Allocation as of 09-30-2023

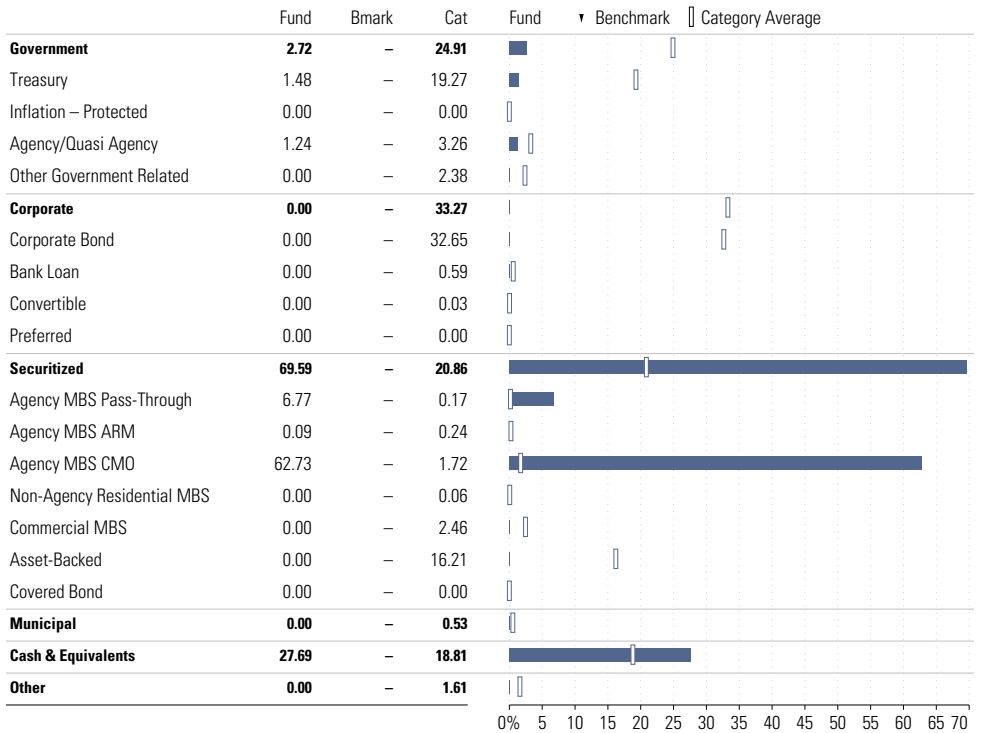


Asset Class	Net %	Cat%
US Stocks	0.00	0.10
Non-US Stocks	0.00	0.00
Bonds	72.31	71.51
Cash	27.69	28.31
Other	0.00	0.10
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	100.00	3.53	47.87
AA	0.00	74.59	8.37
A	0.00	10.82	21.90
BBB	0.00	8.32	16.09
BB	0.00	0.28	0.89
B	0.00	0.00	0.42
Below B	0.00	0.00	0.09
Not Rated	0.00	2.46	4.38

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Bank Of Montreal 4 Repo	07-2023	13.42	13.42	-
⊕ Hsbc Repo 2 Repo	07-2023	13.42	26.84	-
⊕ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.70052%	04-2033	5.51	32.34	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.55052%	12-2032	4.45	36.80	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.60052%	12-2032	4.12	40.91	-
⊕ Government National Mortgage Association 5.12871%	01-2073	3.66	44.57	-
⊕ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.71629%	07-2053	3.61	48.18	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.92052%	10-2032	3.11	51.29	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.92052%	11-2032	2.69	53.98	-
⊕ Government National Mortgage Association 6.1%	06-2053	2.58	56.56	-

Total Holdings 193

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Fidelity® 500 Index FXAIX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Louis Bottari since 01-2009
Peter Matthew since 08-2012
Robert Regan since 12-2016
Payal Gupta since 06-2019
Navid Sohrabi since 08-2019

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 14.67 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 0.02 is 97.33% lower than the Large Blend category average.

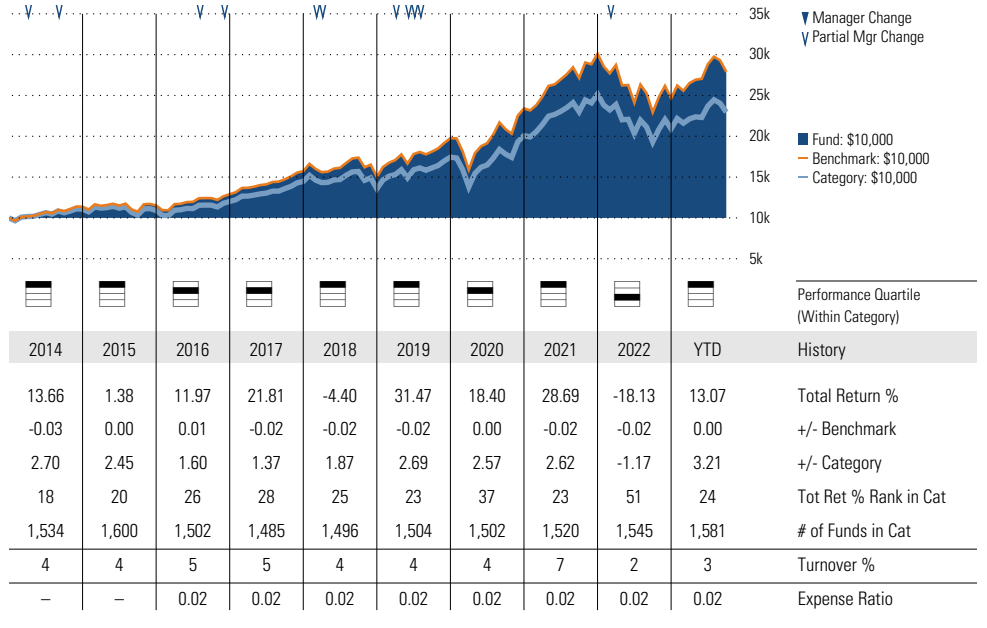
Morningstar Investment Management LLC Analysis

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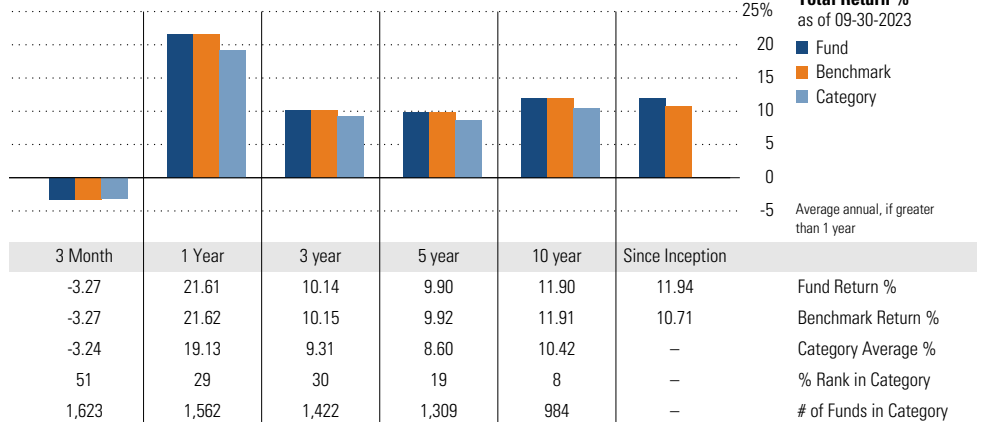
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

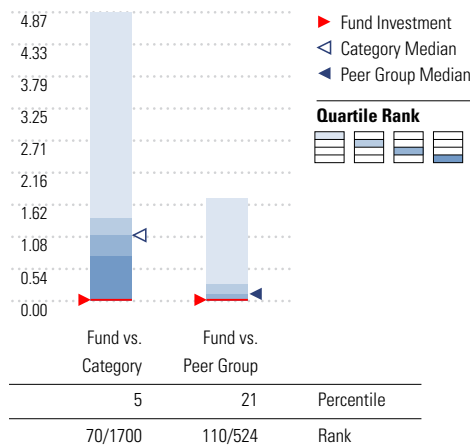
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.01	-	-0.66
Beta	1.00	-	0.95
R-Squared	100.00	-	94.61
Standard Deviation	17.85	17.85	17.40
Sharpe Ratio	0.52	0.52	0.45
Tracking Error	0.01	-	3.74
Information Ratio	-0.97	-	-1.15
Up Capture Ratio	99.96	-	93.16
Down Capture Ratio	100.00	-	95.77

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	23.33	22.40	22.25
Price/Book Ratio	4.10	3.98	4.46
Geom Avg Mkt Cap \$B	229.51	228.69	275.77
ROE	29.38	30.76	29.52

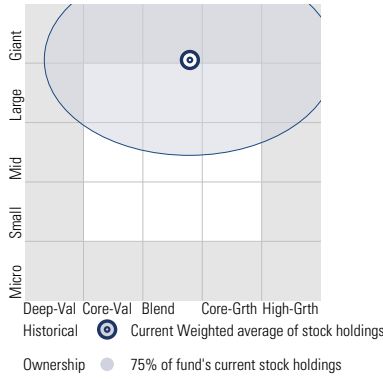
Fidelity® 500 Index FXAIX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2023

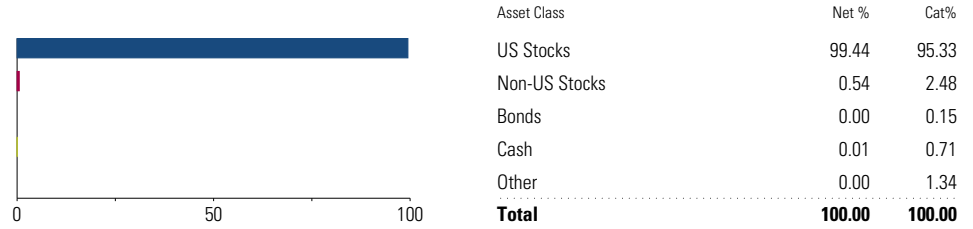
Morningstar Style Box™



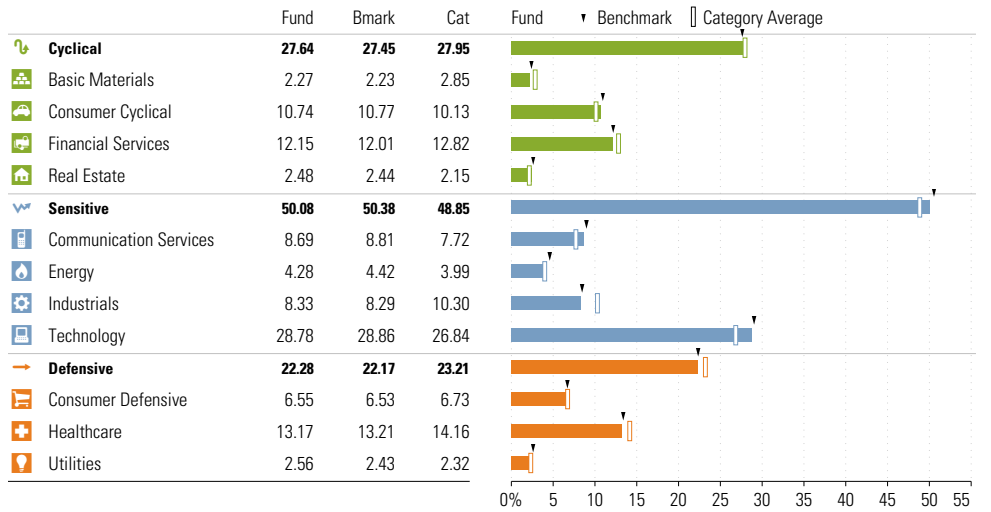
Style Breakdown



Asset Allocation as of 09-30-2023



Sector Weighting as of 09-30-2023



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	7.56	7.56	32.32	Technology
⊕ Microsoft Corp	6.50	14.05	32.51	Technology
⊕ Amazon.com Inc	3.10	17.16	51.33	Consumer Cyclical
⊕ NVIDIA Corp	3.01	20.16	197.74	Technology
⊕ Alphabet Inc Class A	2.05	22.21	48.32	Communication Svc
⊕ Tesla Inc	1.87	24.09	103.13	Consumer Cyclical
⊕ Meta Platforms Inc Class A	1.83	25.92	149.47	Communication Svc
⊕ Alphabet Inc Class C	1.77	27.69	48.60	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.63	29.32	13.40	Financial Services
⊕ UnitedHealth Group Inc	1.23	30.55	-3.88	Healthcare
⊕ JPMorgan Chase & Co	1.20	31.75	10.38	Financial Services
⊕ Johnson & Johnson	1.13	32.88	-9.84	Healthcare
⊕ Exxon Mobil Corp	1.13	34.01	9.08	Energy
⊕ Visa Inc Class A	1.00	35.01	11.36	Financial Services
⊕ Broadcom Inc	0.97	35.98	51.02	Technology

Total Holdings 507

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford Schrodgers International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Simon Webber since 03-2010
James Gautrey since 12-2014

Quantitative Screens

✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 7 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 13.59 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 62.5 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.71 is 18.39% lower than the Foreign Large Blend category average.

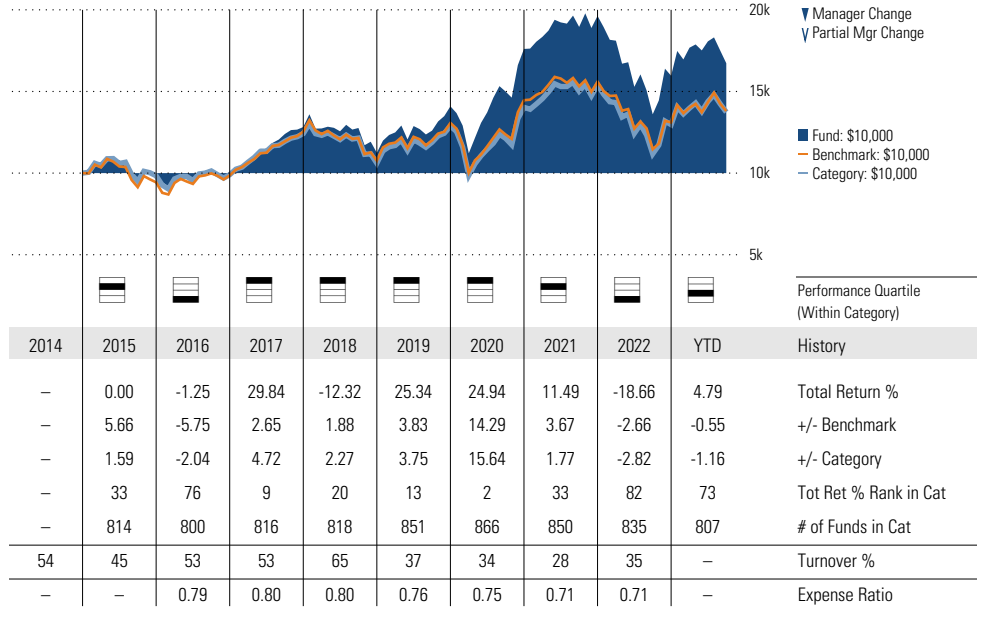
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen due to slight drift between the blend and growth portions of the style box. However, the underlying investment process remains consistent, so we are not concerned with this screen failure.

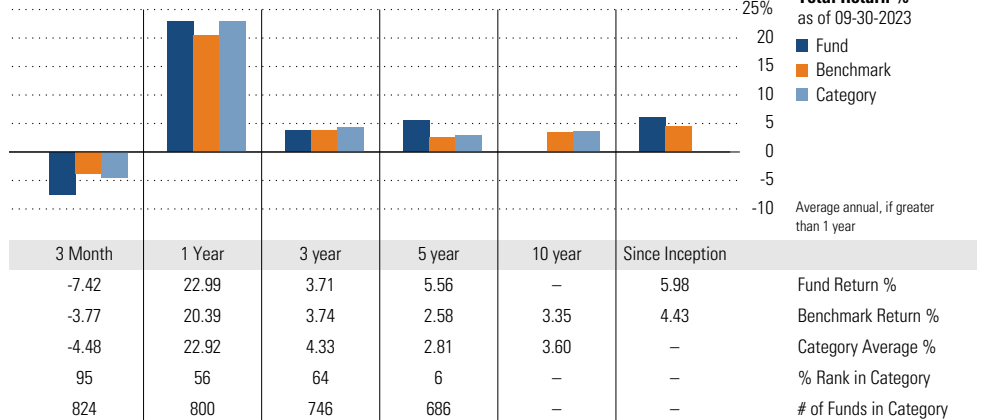
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

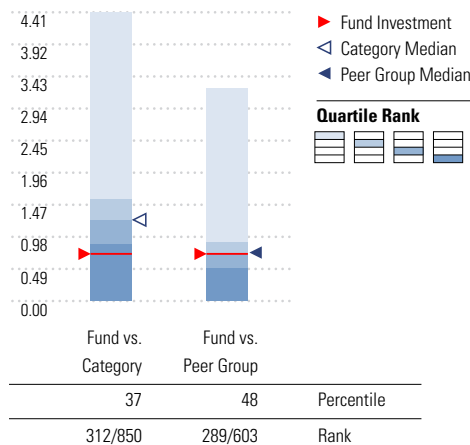
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.09	-	0.38
Beta	1.07	-	1.03
R-Squared	94.48	-	93.49
Standard Deviation	18.96	17.19	18.35
Sharpe Ratio	0.18	0.18	0.20
Tracking Error	4.62	-	4.70
Information Ratio	-0.01	-	0.11
Up Capture Ratio	109.97	-	106.23
Down Capture Ratio	111.34	-	105.46

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	17.22	13.48	14.20
Price/Book Ratio	2.56	1.67	1.88
Geom Avg Mkt Cap \$B	82.41	42.75	56.55
ROE	26.21	17.72	20.14

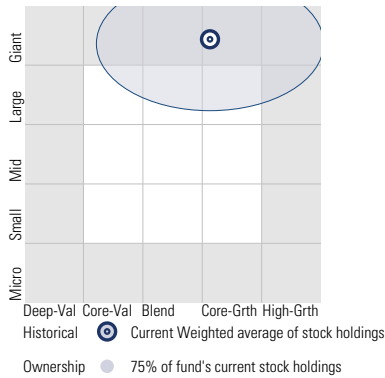
Hartford Schrodgers International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2023

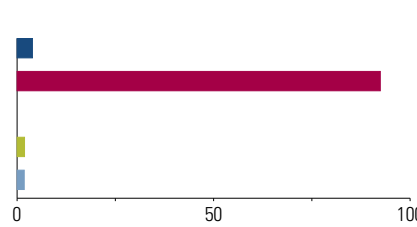
Morningstar Style Box™



Style Breakdown

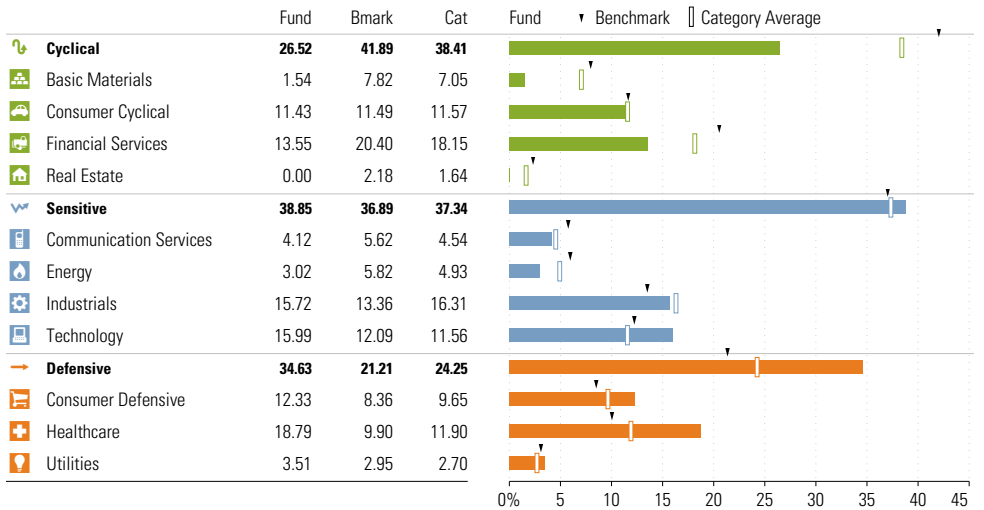


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	3.90	3.46
Non-US Stocks	92.41	93.89
Bonds	0.00	0.22
Cash	1.89	0.97
Other	1.81	1.45
Total	100.00	100.00

Sector Weighting as of 09-30-2023



World Regions % Equity 09-30-2023



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	28.83	35.08	Americas	7.74	8.51	Greater Europe	63.43	56.41	Developed Markets	89.16
Japan	12.29	18.59	North America	4.05	7.23	United Kingdom	23.13	13.72	Emerging Markets	10.84
Australasia	0.00	4.86	Central/Latin	3.69	1.28	W euro-ex UK	40.30	41.70	Not Available	0.00
Asia-4 Tigers	9.39	6.61				Emrgng Europe	0.00	0.07		
Asia-ex 4 Tigers	7.15	5.02				Africa	0.00	0.92		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	3.44	3.44	-	Technology
⊕ Novo Nordisk A/S ADR	3.24	6.68	-	Healthcare
⊕ Samsung Electronics Co Ltd	3.17	9.86	-	Technology
⊕ Shell PLC	2.91	12.77	-	Energy
⊕ ASML Holding NV	2.80	15.56	-	Technology
⊕ SAP SE	2.71	18.27	-	Technology
⊕ Sanofi SA	2.70	20.98	-	Healthcare
⊕ Schneider Electric SE	2.70	23.68	-	Industrials
⊕ Roche Holding AG	2.64	26.32	-	Healthcare
⊕ AIA Group Ltd	2.42	28.75	-	Financial Services

Total Holdings 60

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014
David Small since 07-2016
Shilpee Raina since 11-2021

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 9.12 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 70 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.44 is 41.33% lower than the Large Blend category average.

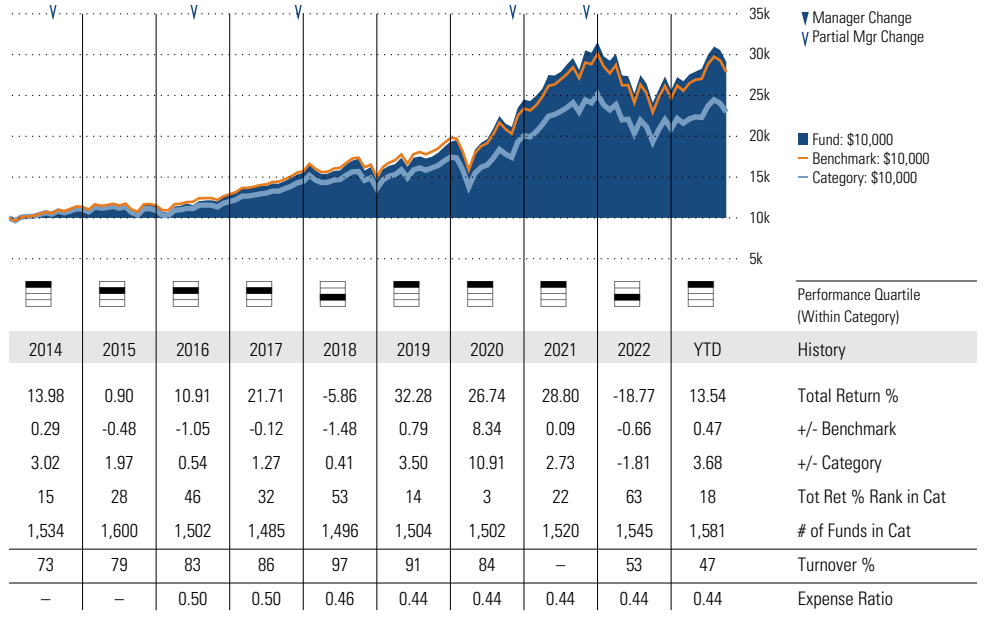
Morningstar Investment Management LLC Analysis

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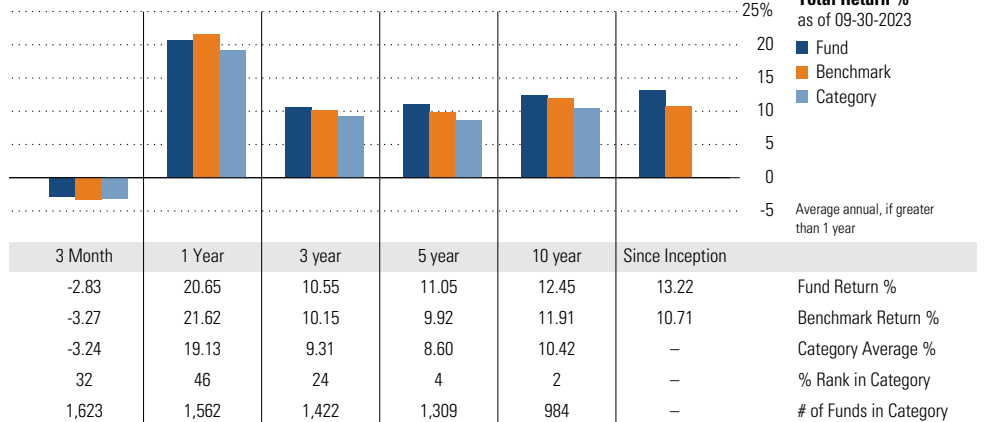
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

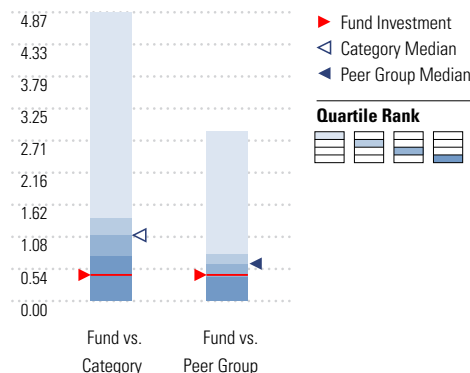
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.50	-	-0.66
Beta	0.99	-	0.95
R-Squared	98.32	-	94.61
Standard Deviation	17.75	17.85	17.40
Sharpe Ratio	0.54	0.52	0.45
Tracking Error	2.31	-	3.74
Information Ratio	0.17	-	-1.15
Up Capture Ratio	98.35	-	93.16
Down Capture Ratio	96.02	-	95.77

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.74	22.40	22.25
Price/Book Ratio	4.72	3.98	4.46
Geom Avg Mkt Cap \$B	258.83	228.69	275.77
ROE	28.45	30.76	29.52

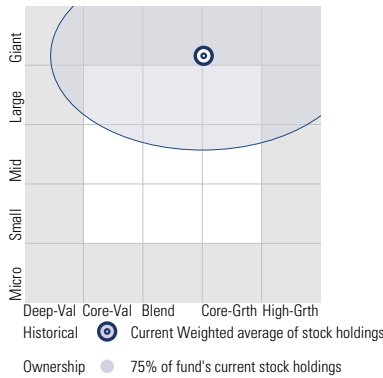
JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

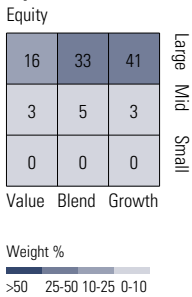
Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2023

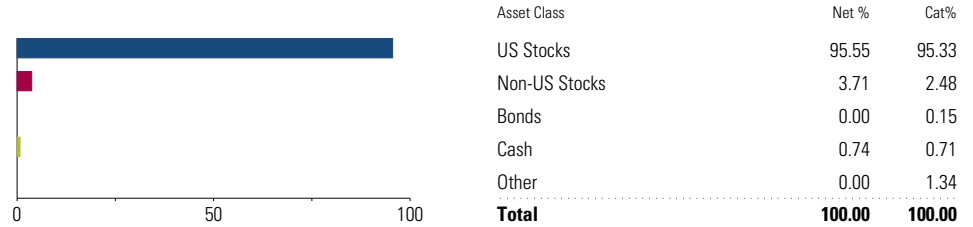
Morningstar Style Box™



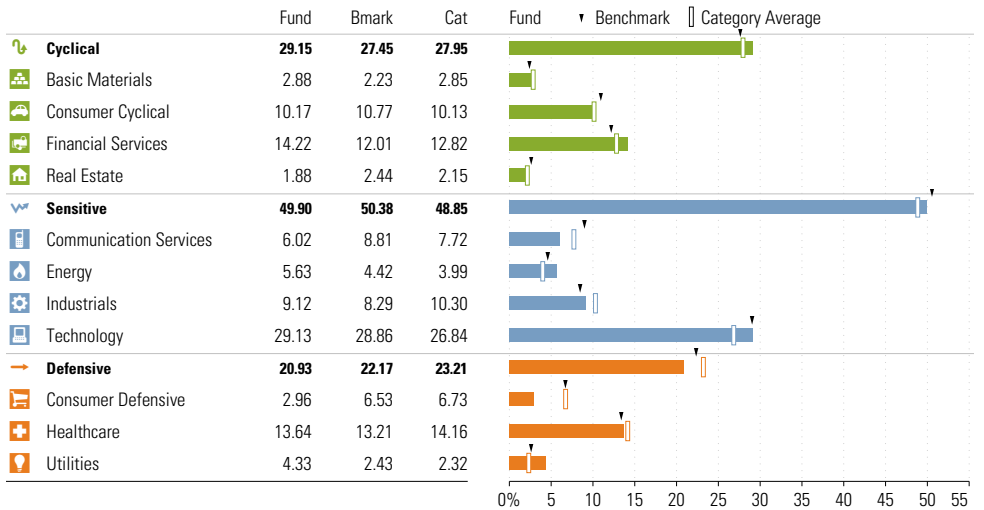
Style Breakdown



Asset Allocation as of 09-30-2023



Sector Weighting as of 09-30-2023



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	9.31	9.31	32.51	Technology
⊕ Apple Inc	6.04	15.35	32.32	Technology
⊖ NVIDIA Corp	4.00	19.35	197.74	Technology
⊖ Amazon.com Inc	3.65	23.00	51.33	Consumer Cyclical
⊕ AbbVie Inc	3.28	26.28	-5.02	Healthcare
⊕ Alphabet Inc Class A	3.22	29.50	48.32	Communication Svc
⊖ UnitedHealth Group Inc	3.22	32.72	-3.88	Healthcare
⊖ NXP Semiconductors NV	3.10	35.83	28.43	Technology
⊕ NextEra Energy Inc	2.70	38.53	-29.79	Utilities
⊕ Mastercard Inc Class A	2.67	41.20	14.35	Financial Services
⊕ Lowe's Companies Inc	2.51	43.70	5.92	Consumer Cyclical
⊕ Eaton Corp PLC	2.48	46.18	37.53	Industrials
⊖ Meta Platforms Inc Class A	2.45	48.62	149.47	Communication Svc
⊖ Baker Hughes Co Class A	2.38	51.01	21.57	Energy
⊖ Deere & Co	2.32	53.32	-11.09	Industrials

Total Holdings 52

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category
Intermediate Core-Plus Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Matthew Eagan since 09-2006
Elaine Stokes since 09-2006
Brian Kennedy since 02-2013

Quantitative Screens

✔ **Performance:** The fund has finished in the Intermediate Core-Plus 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 17.01 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.44 is 40.54% lower than the Intermediate Core-Plus Bond category average.

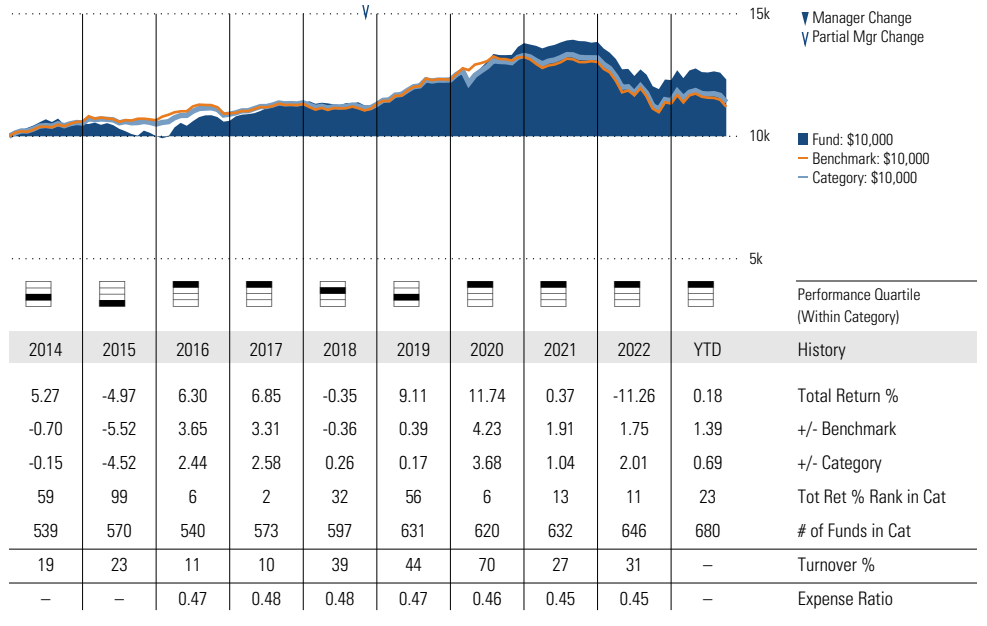
Morningstar Investment Management LLC Analysis

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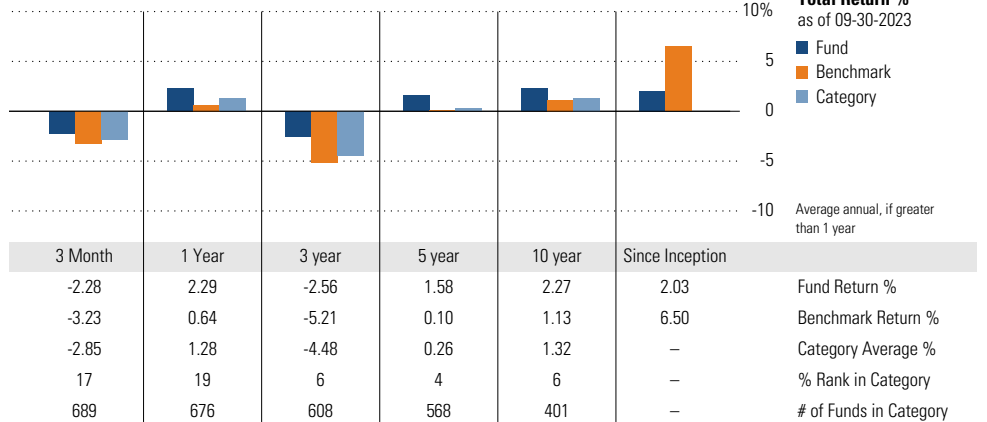
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
ESG Commitment	1-Low	02-15-2022

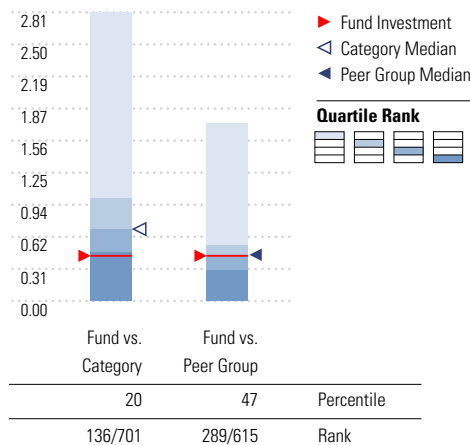
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.18	-	0.58
Beta	0.89	-	1.01
R-Squared	92.30	-	93.95
Standard Deviation	5.77	6.20	6.49
Sharpe Ratio	-0.77	-1.16	-1.03
Tracking Error	1.73	-	1.60
Information Ratio	1.53	-	0.31
Up Capture Ratio	101.21	-	103.07
Down Capture Ratio	75.84	-	97.08

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.46	4.43	6.32
Avg Eff Maturity	6.03	-	9.39

Loomis Sayles Investment Grade Bond N LGBNX

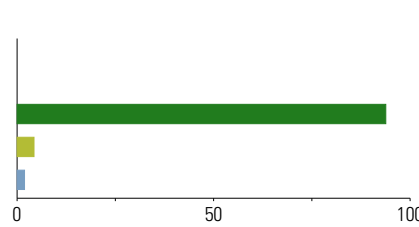
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2023

Style Breakdown



Asset Allocation as of 09-30-2023

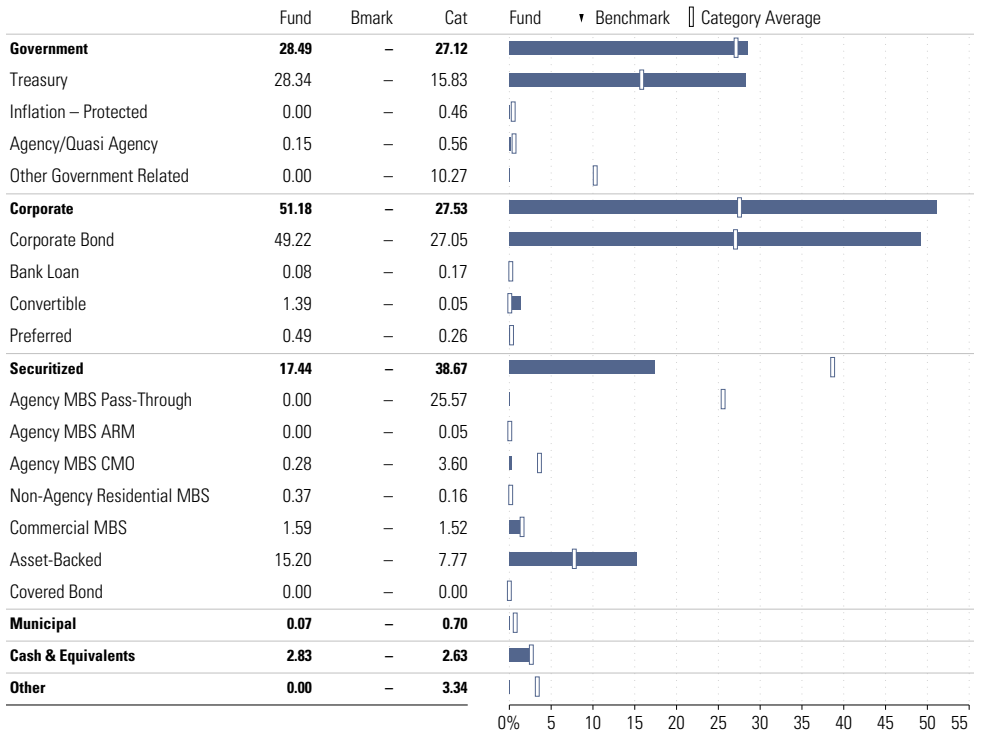


Asset Class	Net %	Cat%
US Stocks	0.00	0.19
Non-US Stocks	0.00	0.00
Bonds	93.81	100.91
Cash	4.30	-2.57
Other	1.89	1.48
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	34.67	3.53	52.06
AA	4.55	74.59	5.00
A	13.49	10.82	11.81
BBB	37.26	8.32	18.82
BB	4.52	0.28	5.05
B	1.20	0.00	2.40
Below B	0.76	0.00	1.01
Not Rated	3.55	2.46	3.85

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Bills 0.01%	11-2023	3.72	3.72	-
United States Treasury Bills 0%	12-2023	3.65	7.37	-
⊕ United States Treasury Bills 0.01%	01-2024	3.21	10.58	-
⊕ United States Treasury Notes 4.625%	06-2025	2.26	12.84	-
United States Treasury Bonds 3.25%	05-2042	2.18	15.03	-
United States Treasury Bills 0%	12-2023	2.13	17.16	-
⊕ Fixed Inc Clearing Corp.Repo	08-2023	2.01	19.17	-
United States Treasury Bills 0.01%	11-2023	2.01	21.18	-
United States Treasury Bills 0.01%	12-2023	1.92	23.10	-
⊕ United States Treasury Bills 0%	01-2024	1.50	24.61	-

Total Holdings 855

⊕ Increase ⊖ Decrease ✱ New to Portfolio

MFS Mid Cap Growth R6 OTCKX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Eric Fischman since 11-2008
Eric Braz since 06-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap 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 14.87 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.66 is 37.74% lower than the Mid-Cap Growth category average.

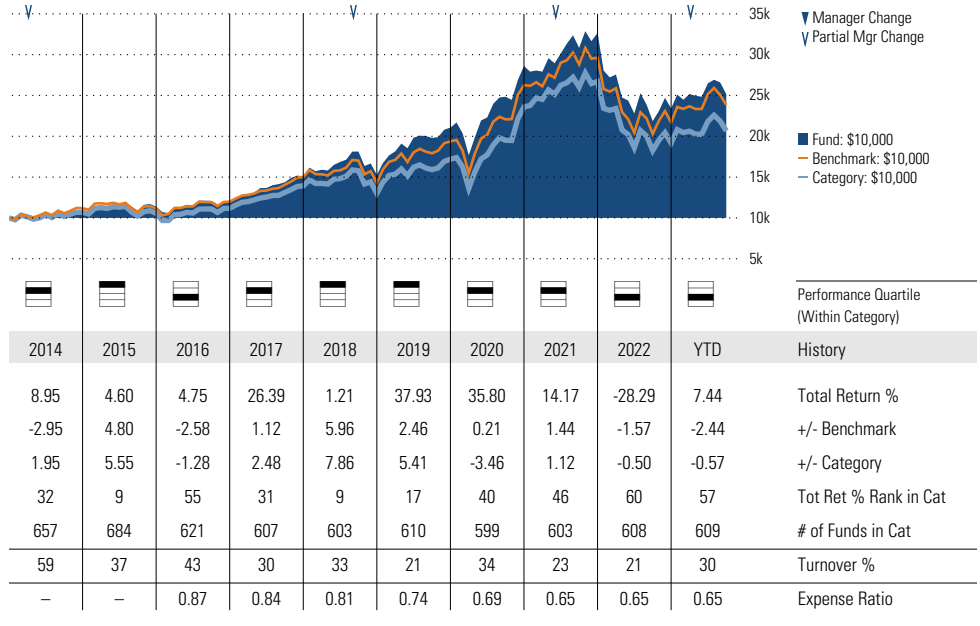
Morningstar Investment Management LLC Analysis

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

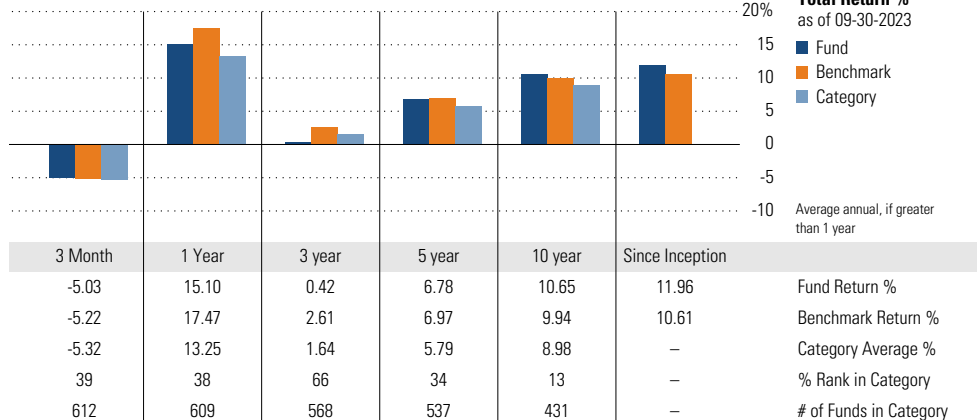
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

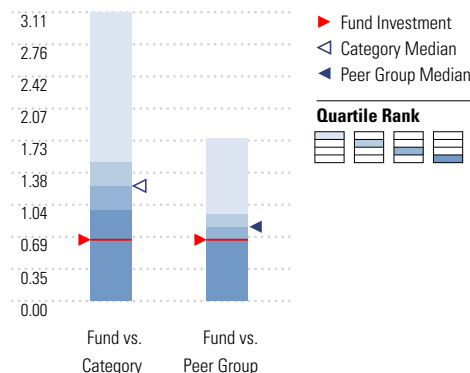
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-1.94	-	-1.41
Beta	0.91	-	0.98
R-Squared	93.01	-	90.19
Standard Deviation	19.90	21.11	22.04
Sharpe Ratio	0.02	0.13	0.07
Tracking Error	5.60	-	6.86
Information Ratio	-0.39	-	-0.38
Up Capture Ratio	92.74	-	96.49
Down Capture Ratio	100.20	-	102.58

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	29.33	26.49	27.73
Price/Book Ratio	5.38	7.98	5.01
Geom Avg Mkt Cap \$B	24.74	21.22	20.35
ROE	20.80	22.49	15.69

MFS Mid Cap Growth R6 OTCKX

Morningstar Category

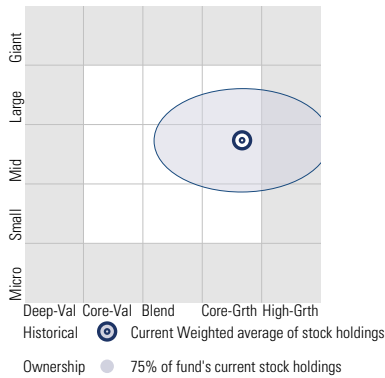
Mid-Cap Growth

Morningstar Index

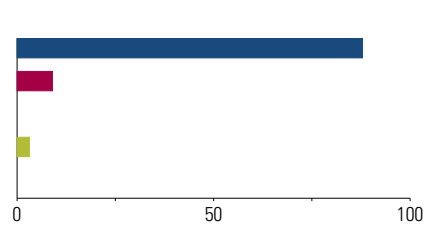
Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™

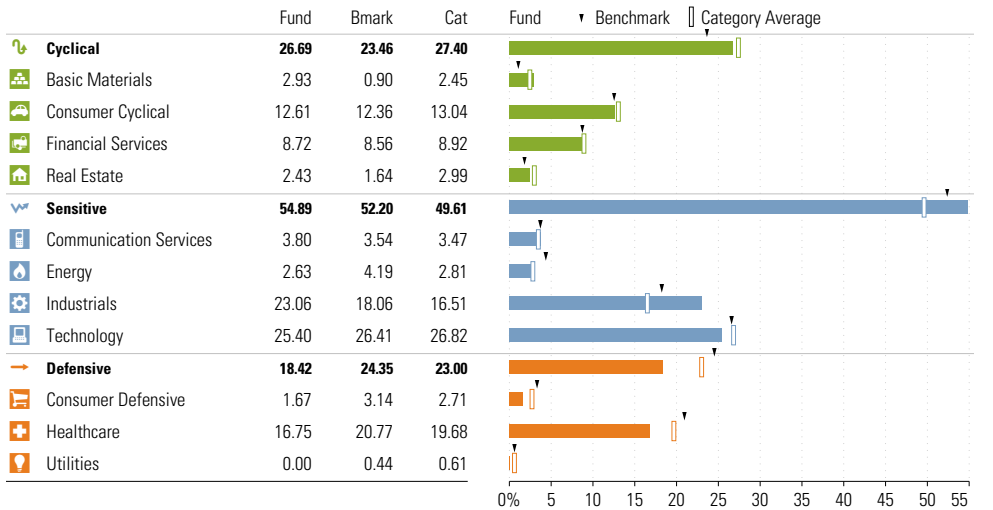


Asset Allocation as of 09-30-2023

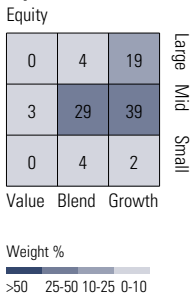


Asset Class	Net %	Cat%
US Stocks	87.89	93.49
Non-US Stocks	8.99	4.04
Bonds	0.00	0.11
Cash	3.12	1.74
Other	0.00	0.64
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Style Breakdown



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	3.11	3.11	-	-
⊖ Arthur J. Gallagher & Co	3.08	6.19	21.77	Financial Services
⊖ Monolithic Power Systems Inc	3.07	9.26	31.50	Technology
⊕ Verisk Analytics Inc	2.91	12.17	34.49	Industrials
⊖ Cadence Design Systems Inc	2.84	15.02	45.85	Technology
⊖ AMETEK Inc	2.78	17.79	6.29	Industrials
⊖ MSCI Inc	2.52	20.31	11.19	Financial Services
⊖ Vulcan Materials Co	2.43	22.74	16.10	Basic Materials
⊖ Steris PLC	2.41	25.15	19.60	Healthcare
⊖ Copart Inc	2.04	27.19	41.53	Industrials
⊖ Synopsys Inc	1.97	29.16	43.75	Technology
⊖ ASM International NV	1.95	31.12	-	Technology
⊖ CoStar Group Inc	1.95	33.06	-0.50	Real Estate
⊖ Howmet Aerospace Inc	1.93	34.99	17.66	Industrials
⊖ Constellation Software Inc	1.81	36.80	34.82	Technology

Total Holdings 97

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS New Discovery R6 MNDKX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

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 9.75 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.88 is 24.14% lower than the Small Growth category average.

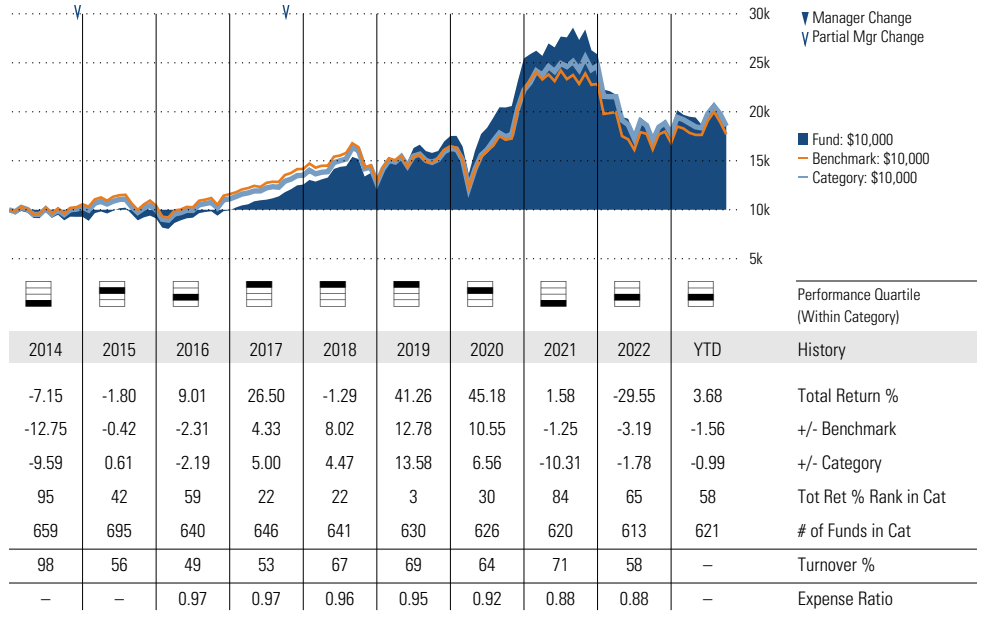
Morningstar Investment Management LLC Analysis

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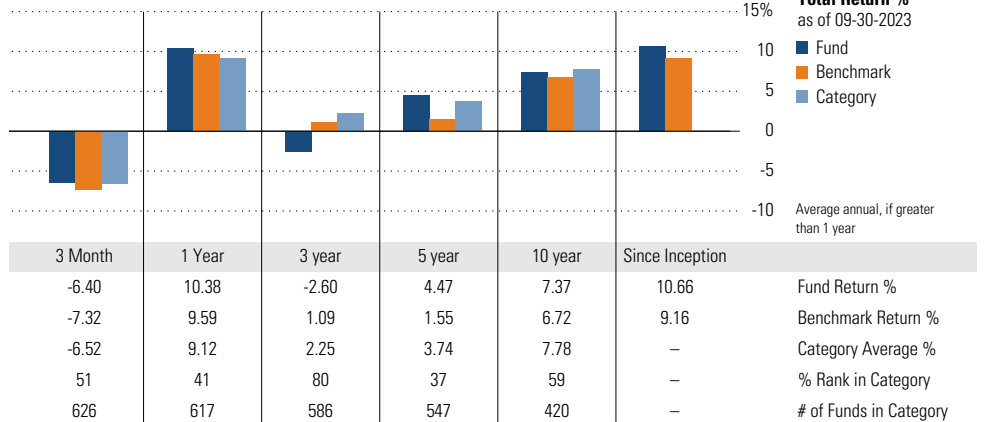
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

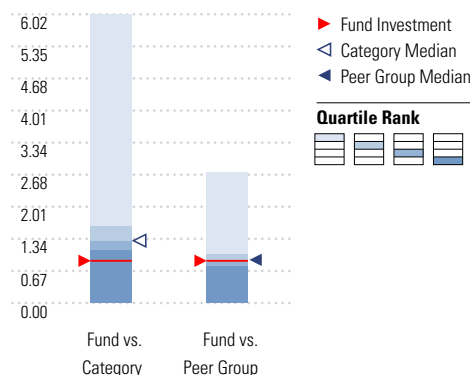
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-3.62	-	0.22
Beta	0.90	-	0.92
R-Squared	91.76	-	89.86
Standard Deviation	21.54	22.93	22.32
Sharpe Ratio	-0.11	0.07	0.07
Tracking Error	6.60	-	7.45
Information Ratio	-0.56	-	-0.01
Up Capture Ratio	82.46	-	94.65
Down Capture Ratio	94.91	-	94.64

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.29	20.11	24.88
Price/Book Ratio	2.92	3.83	3.93
Geom Avg Mkt Cap \$B	4.46	2.75	5.46
ROE	5.61	9.52	14.27

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

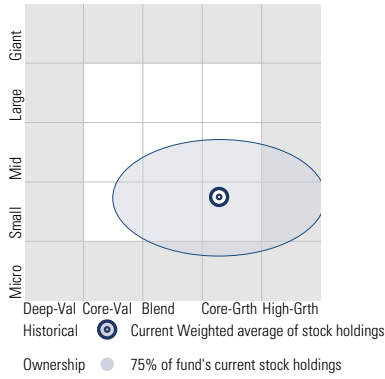
MFS New Discovery R6 MNDKX

Morningstar Category
Small Growth

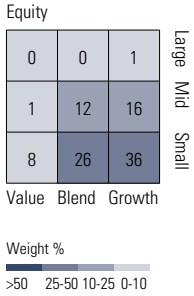
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2023

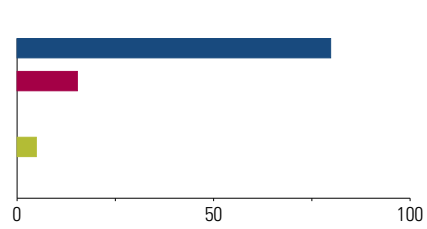
Morningstar Style Box™



Style Breakdown

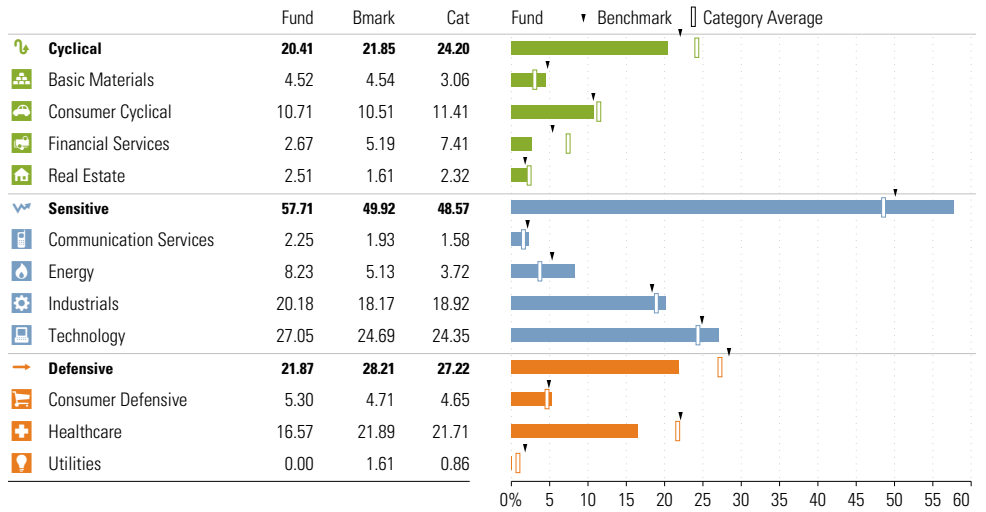


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	79.78	91.66
Non-US Stocks	15.33	4.65
Bonds	0.00	0.02
Cash	4.89	2.44
Other	0.00	1.21
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	4.91	4.91	—	—
⊕ GFL Environmental Inc	2.24	7.15	8.79	Industrials
⊕ RB Global Inc	2.14	9.30	12.03	Industrials
Sensata Technologies Holding PLC	1.94	11.23	-5.47	Technology
Jacobs Solutions Inc	1.86	13.09	14.33	Industrials
⊖ Matador Resources Co	1.85	14.95	4.70	Energy
⊖ ChampionX Corp	1.85	16.80	23.72	Energy
⊕ Advanced Energy Industries Inc	1.81	18.60	20.56	Industrials
⊖ ExlService Holdings Inc	1.80	20.40	-17.25	Technology
Stag Industrial Inc	1.71	22.11	10.22	Real Estate
nVent Electric PLC	1.65	23.77	39.11	Industrials
KBR Inc	1.62	25.39	12.40	Industrials
⊕ DoubleVerify Holdings Inc	1.59	26.98	27.28	Technology
Crane Co	1.52	28.51	24.53	Industrials
⊕ Five9 Inc	1.48	29.99	-5.25	Technology

Total Holdings 111

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Neuberger Berman Real Estate R6 NRREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Steve Shigekawa since 12-2005
Brian Jones since 10-2008

Quantitative Screens

✔ **Performance:** The fund has finished in the Real Estate category's top three quartiles in 7 of the 10 years it's been in existence.

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

✔ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 81.25 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.75 is 29.91% lower than the Real Estate category average.

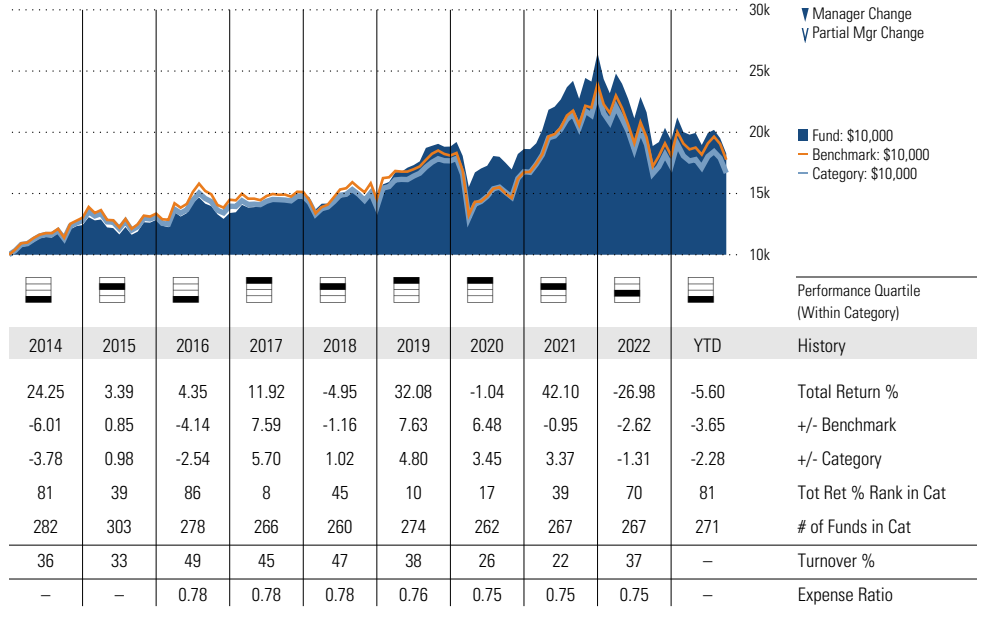
Morningstar Investment Management LLC Analysis

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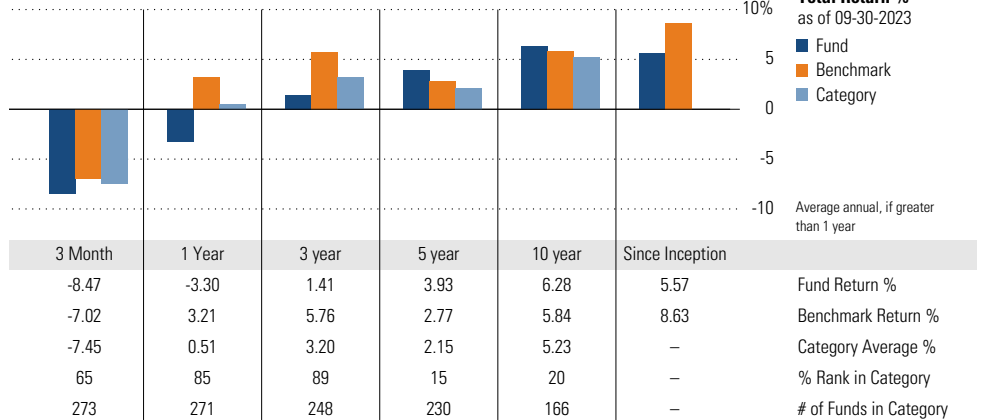
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

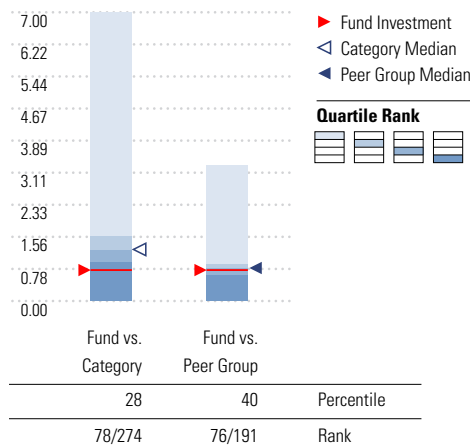
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-4.01	-	-2.17
Beta	0.96	-	0.96
R-Squared	96.65	-	94.42
Standard Deviation	20.08	20.45	20.13
Sharpe Ratio	0.07	0.27	0.16
Tracking Error	3.75	-	4.33
Information Ratio	-1.16	-	-0.70
Up Capture Ratio	90.74	-	92.28
Down Capture Ratio	104.22	-	99.74

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	28.81	38.46	31.64
Price/Book Ratio	2.50	2.42	2.27
Geom Avg Mkt Cap \$B	27.94	9.35	31.22
ROE	18.63	9.56	14.92

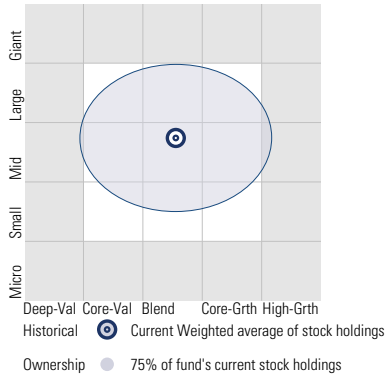
Neuberger Berman Real Estate R6 NRREX

Morningstar Category
Real Estate

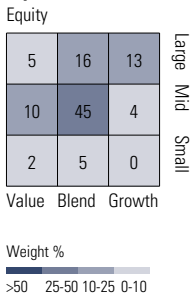
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 09-30-2023

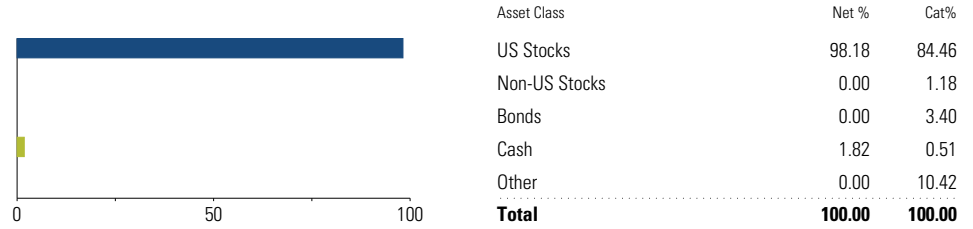
Morningstar Style Box™



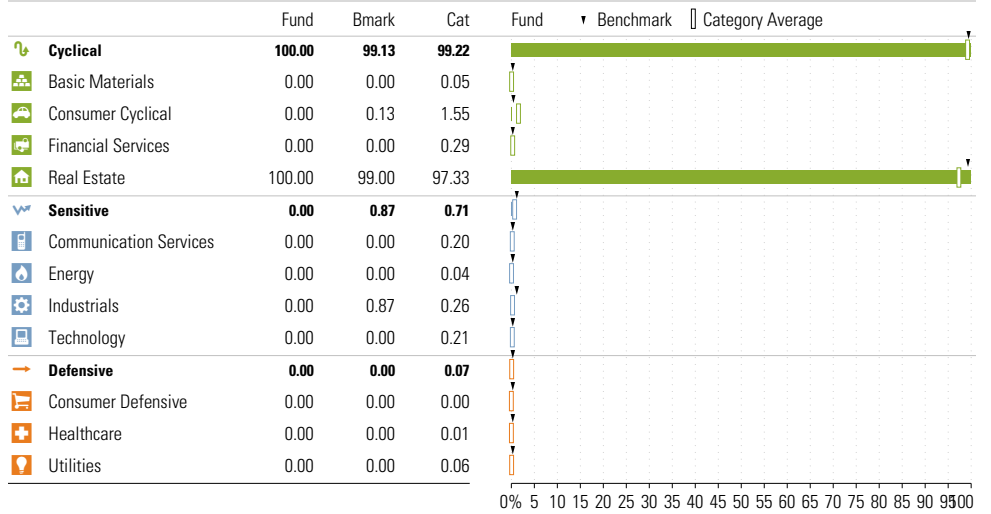
Style Breakdown



Asset Allocation as of 09-30-2023



Sector Weighting as of 09-30-2023



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Tower Corp	8.84	8.84	-20.90	Real Estate
⊕ Prologis Inc	8.21	17.06	1.85	Real Estate
⊕ Public Storage	6.57	23.63	-2.74	Real Estate
⊕ Realty Income Corp	5.13	28.76	-17.66	Real Estate
⊕ Crown Castle Inc	5.13	33.89	-28.69	Real Estate
⊕ Equinix Inc	4.67	38.56	12.44	Real Estate
⊕ VICI Properties Inc Ordinary Shares	4.07	42.63	-6.50	Real Estate
⊕ Welltower Inc	4.00	46.63	27.77	Real Estate
⊕ Iron Mountain Inc	3.91	50.53	23.04	Real Estate
⊕ Simon Property Group Inc	3.76	54.30	-3.32	Real Estate
⊕ Essex Property Trust Inc	3.37	57.67	3.35	Real Estate
⊕ Extra Space Storage Inc	3.34	61.01	-14.09	Real Estate
⊕ Weyerhaeuser Co	3.20	64.20	3.65	Real Estate
⊕ Apartment Income REIT Corp Class A	3.09	67.29	-6.59	Real Estate
⊕ Invitation Homes Inc	2.98	70.28	9.55	Real Estate

Total Holdings 33

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PGIM High Yield R6 PHYQX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

Robert Spano since 10-2007
 Ryan Kelly since 02-2012
 Brian Clapp since 06-2013
 Robert Cignarella since 03-2014
 Michael Gormally since 04-2022
 Brian Lalli since 03-2023

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 15.97 years.

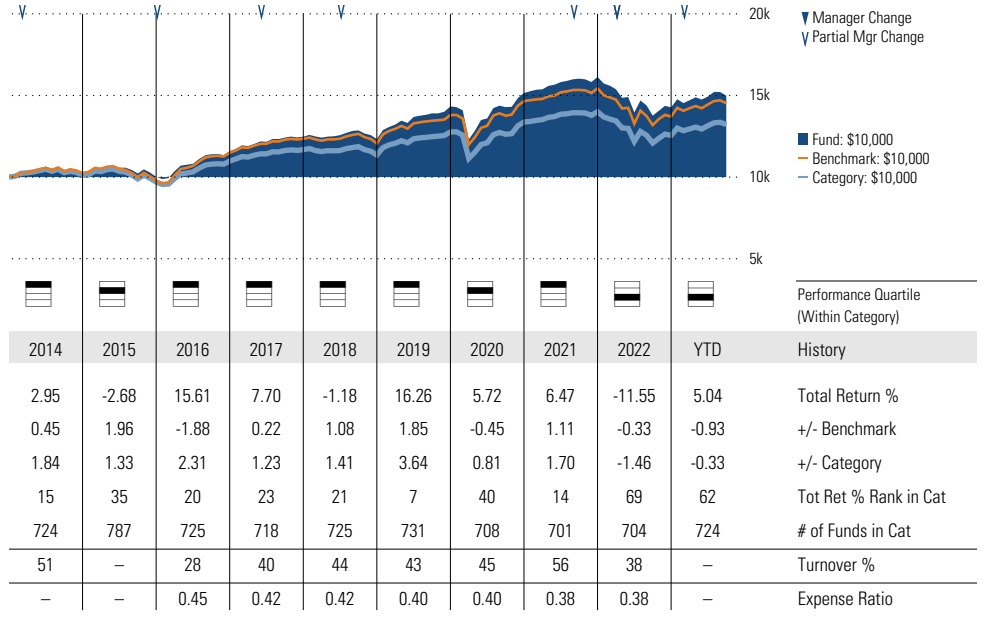
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 57.3% lower than the High Yield Bond category average.

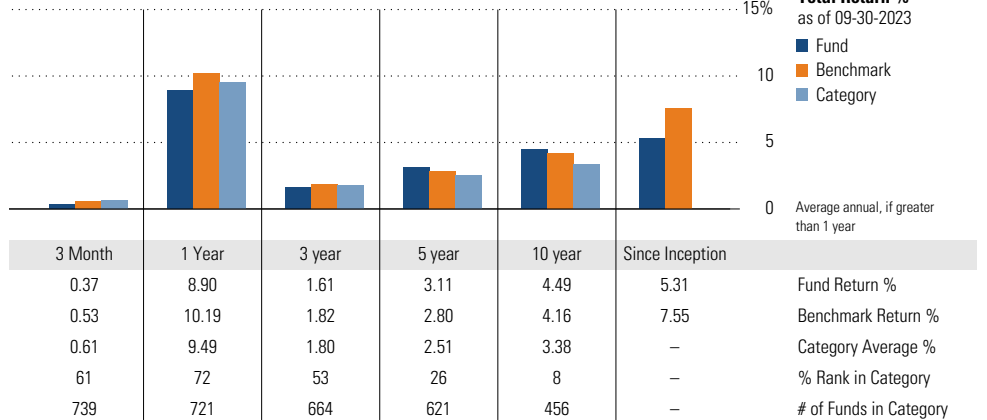
Morningstar Investment Management LLC Analysis

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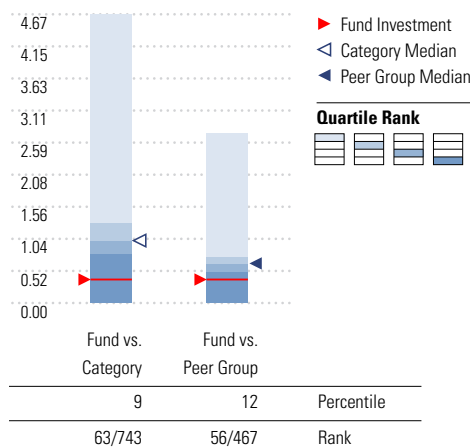
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.11	-	0.09
Beta	0.94	-	0.90
R-Squared	98.36	-	93.92
Standard Deviation	7.73	8.13	7.53
Sharpe Ratio	-0.02	0.01	0.01
Tracking Error	1.09	-	1.89
Information Ratio	-0.19	-	-0.23
Up Capture Ratio	98.13	-	90.23
Down Capture Ratio	100.01	-	89.28

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	3.65	-	3.29
Avg Eff Maturity	5.56	-	4.97

PGIM High Yield R6 PHYQX

Morningstar Category
High Yield Bond

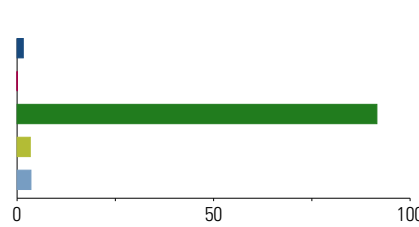
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 09-30-2023

Style Breakdown



Asset Allocation as of 09-30-2023

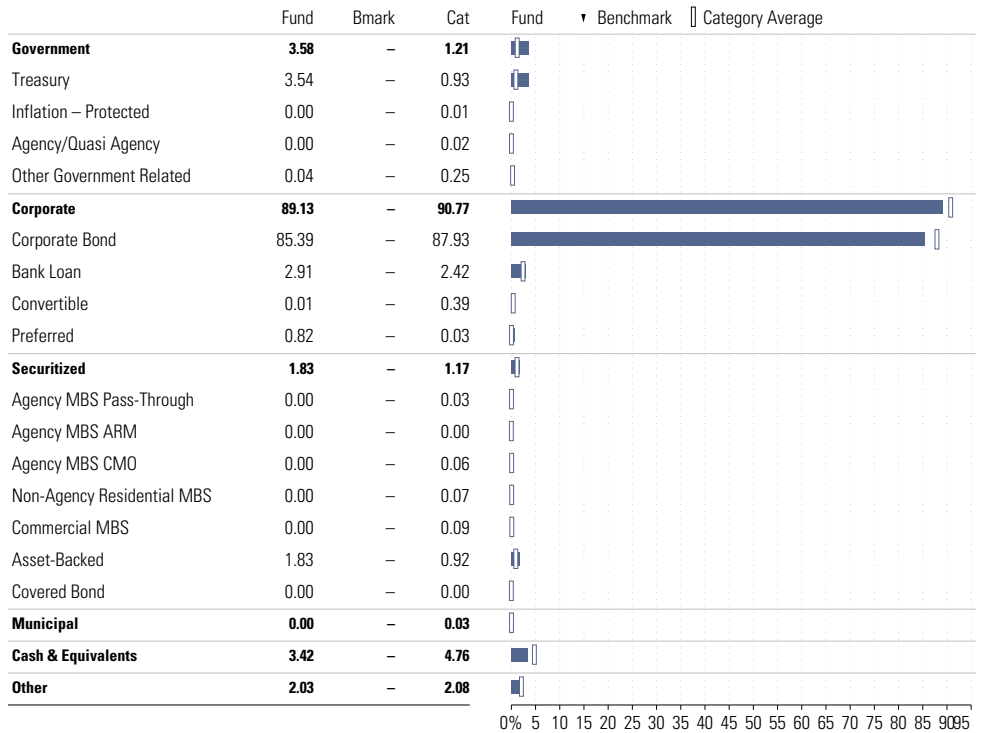


Asset Class	Net %	Cat%
US Stocks	1.57	0.60
Non-US Stocks	0.01	0.13
Bonds	91.55	94.59
Cash	3.35	3.17
Other	3.52	1.50
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	8.84	-	2.28
AA	0.04	-	0.12
A	0.00	-	0.35
BBB	6.79	-	6.05
BB	39.58	-	40.00
B	28.99	-	37.20
Below B	12.32	-	11.37
Not Rated	3.44	-	2.63

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Prudential Govt Money Mkt Fd	-	2.92	2.92	-
United States Treasury Notes 3.875%	11-2027	2.64	5.55	-
⊕ PGIM Core Short-Term Bond	-	1.80	7.36	-
⊖ Calpine Corporation 5.125%	03-2028	0.91	8.26	-
Ferrellgas Escrow Llc 3/30/31 Preferred	03-2031	0.80	9.06	-
Bombardier Inc. 7.875%	04-2027	0.76	9.82	-
DISH DBS Corporation 7.75%	07-2026	0.74	10.56	-
Ford Motor Company 4.75%	01-2043	0.63	11.18	-
Verscend Escrow Corp 9.75%	08-2026	0.61	11.80	-
Usd/Eur Fwd 20230905 57918	09-2023	0.55	12.35	-

Total Holdings 763

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

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 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 4.92 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.99 is 5.71% lower than the Commodities Broad Basket category average.

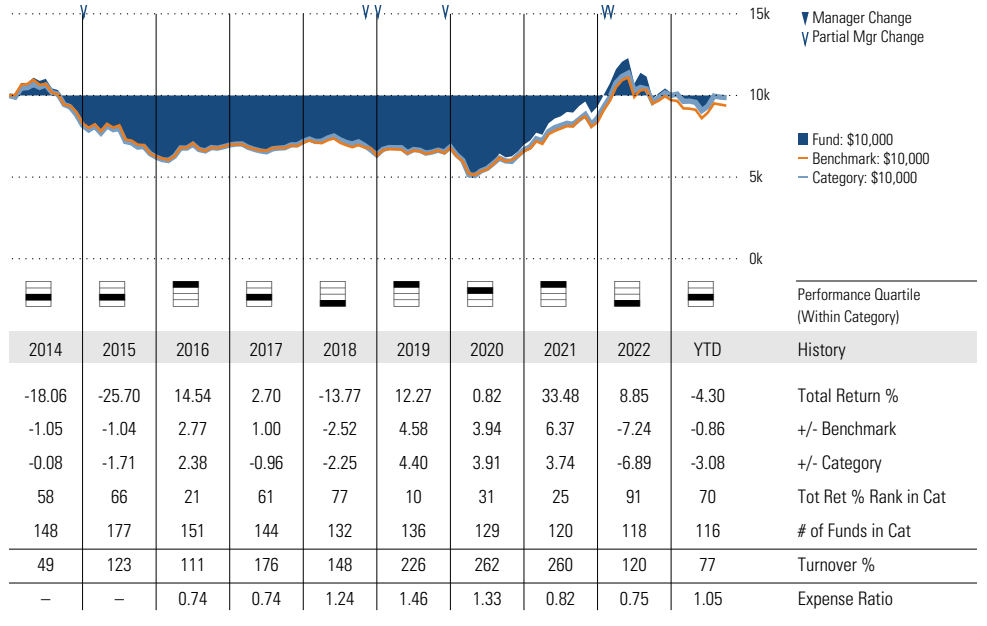
Morningstar Investment Management LLC Analysis

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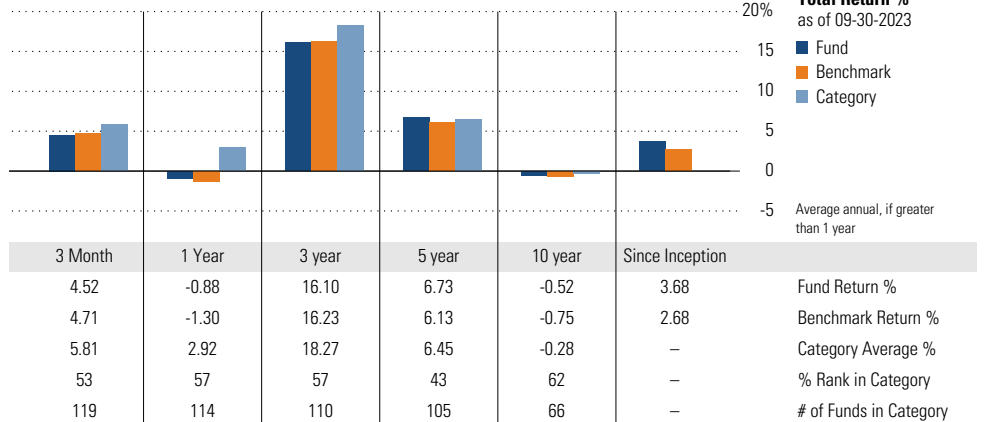
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2023

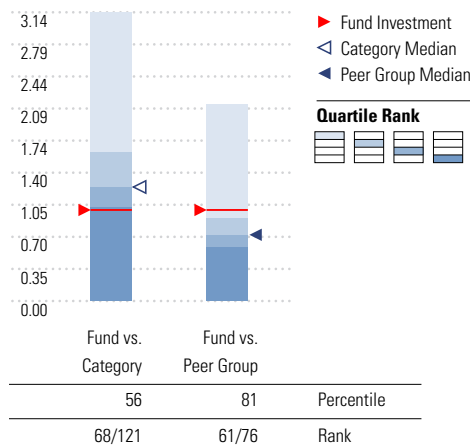
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-1.71	-	1.67
Beta	1.12	-	0.99
R-Squared	96.30	-	87.55
Standard Deviation	18.27	15.98	16.87
Sharpe Ratio	0.79	0.89	0.92
Tracking Error	4.02	-	5.47
Information Ratio	-0.03	-	0.11
Up Capture Ratio	107.90	-	101.07
Down Capture Ratio	115.74	-	93.74

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	-	7.93
Price/Book Ratio	3.56	-	1.87
Geom Avg Mkt Cap \$B	16.44	-	44.07
ROE	29.97	-	27.17

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

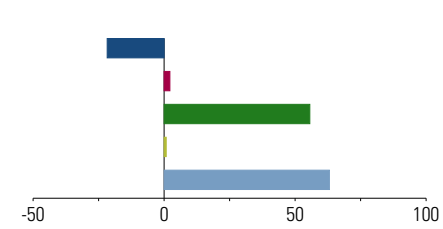
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	-21.73	0.71
Non-US Stocks	2.21	0.76
Bonds	55.62	37.34
Cash	0.80	45.59
Other	63.09	15.59
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Style Breakdown



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Thai Union Group Public Company Limited Future Sept 23	26.06	26.06	-	-
⊖ Euro Schatz Future Sept 23	19.30	45.36	-	-
⊕ US 5 Year Note (CBT) Sept13	15.39	60.75	-	-
⊕ Pimco Cayman Cmdty Fd Ltd Instl	12.50	73.25	-	-
⊖ United States Treasury Notes 0.125%	12.19	85.44	-	-
⊖ US 10 Year Note (CBT) Sept13	10.06	95.50	-	-
⊕ United States Treasury Notes 1.625%	9.81	105.30	-	-
⊖ EUROPEAN MONETARY UNION EURO Sold	9.56	114.86	-	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	9.56	124.42	-	-
⊖ US Treasury Bond Future Sept 23	9.16	133.59	-	-
⊕ TRS R 5.24/91282CDC2 MYC	9.16	142.75	-	-
⊕ United States Treasury Notes 0.125%	8.66	151.41	-	-
⊕ TRS R 5.24/912828YL8 MYC	6.13	157.53	-	-
⊕ TRS R 5.24/912828ZJ2 MYC	5.96	163.49	-	-
✳ Offset: Unsettled Trades	5.57	169.06	-	-

Total Holdings 802

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014

Lorenzo Pagani since 09-2014

Sachin Gupta since 09-2014

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 9.02 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.63 is 14.86% lower than the Global Bond-USD Hedged category average.

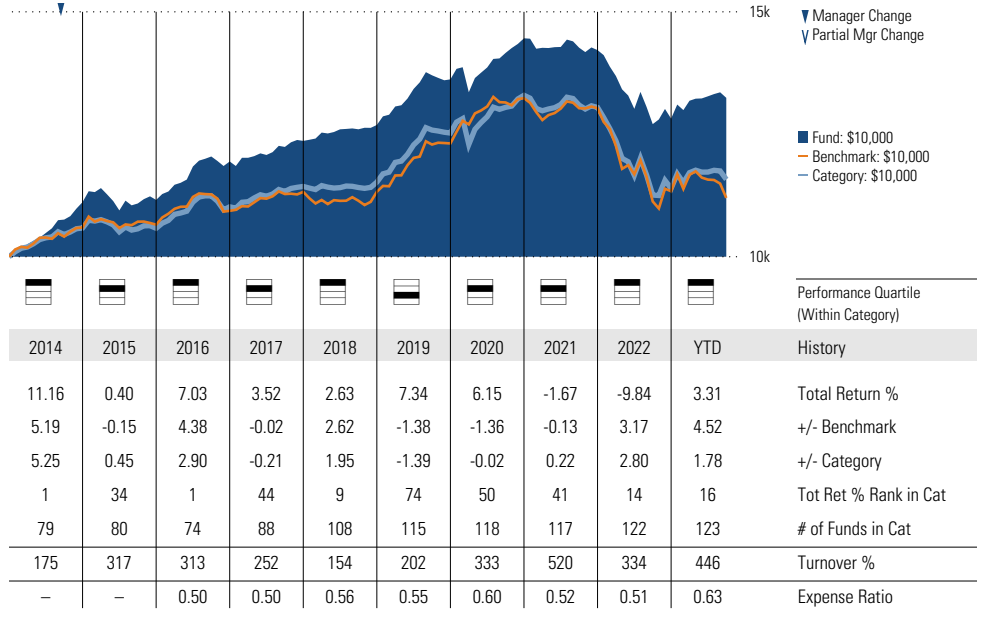
Morningstar Investment Management LLC Analysis

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

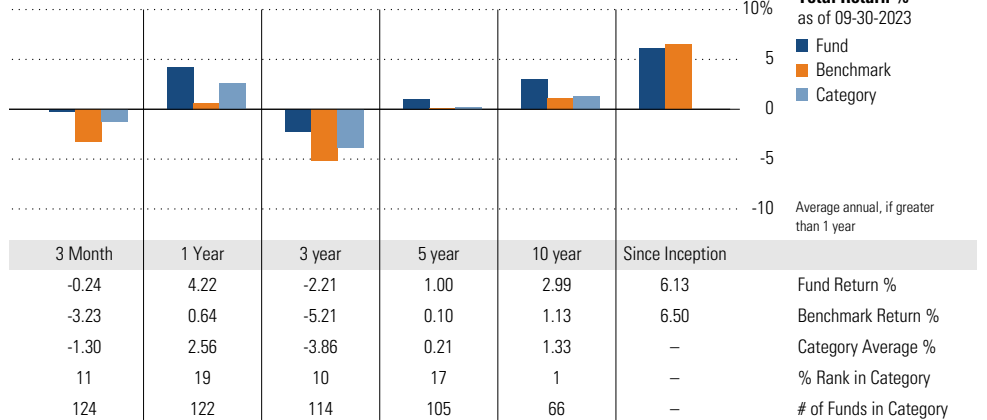
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023

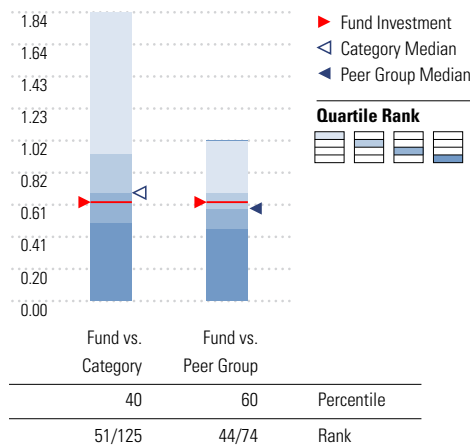
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.82	-	0.33
Beta	0.58	-	0.82
R-Squared	69.07	-	79.52
Standard Deviation	4.30	6.20	5.70
Sharpe Ratio	-0.98	-1.16	-1.06
Tracking Error	3.55	-	3.02
Information Ratio	0.84	-	0.44
Up Capture Ratio	61.42	-	85.16
Down Capture Ratio	52.17	-	80.82

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.10	4.43	5.90
Avg Eff Maturity	7.33	-	7.58

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

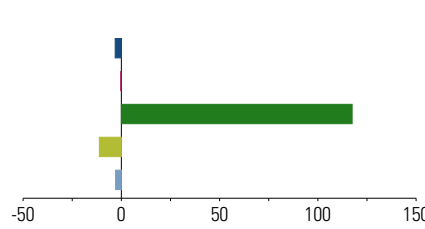
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2023

Style Breakdown



Asset Allocation as of 09-30-2023

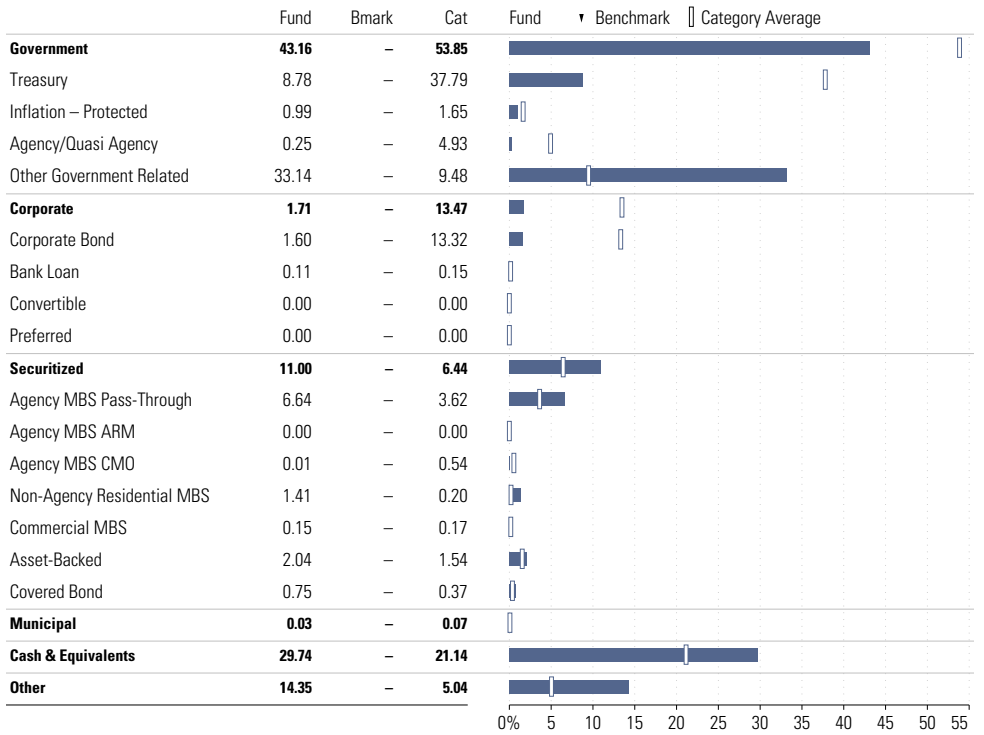


Asset Class	Net %	Cat%
US Stocks	-3.15	0.00
Non-US Stocks	-0.21	0.00
Bonds	117.44	96.60
Cash	-11.18	3.35
Other	-2.92	0.04
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	52.86	3.53	43.26
AA	16.62	74.59	16.10
A	16.00	10.82	19.14
BBB	11.32	8.32	20.17
BB	1.25	0.28	4.86
B	0.31	0.00	1.22
Below B	1.64	0.00	0.45
Not Rated	0.00	2.46	-5.21

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Offset: Unsettled Trades	-	26.13	26.13	-
⊕ IRS EUR 3.00000 09/20/23-5Y LCH Pay	09-2028	23.18	49.31	-
⊕ IRS EUR 3.00000 09/20/23-5Y LCH Receive	09-2028	22.96	72.26	-
⊕ IRS EUR 3.00000 09/20/23-10Y LCH Receive	09-2033	15.09	87.36	-
⊕ IRS EUR 3.00000 09/20/23-10Y LCH Pay	09-2033	15.07	102.43	-
✳ Cash Offset	-	14.85	117.28	-
⊕ Pimco Fds	08-2023	10.61	127.89	-
⊕ OIS CAD CAONREPO/3.50000 05/10/24-1Y LCH Pay	05-2025	10.38	138.28	-
⊕ OIS CAD CAONREPO/3.50000 05/10/24-1Y LCH Receive	05-2025	10.28	148.55	-
⊖ Euro Bobl Future Sept 23	09-2023	10.14	158.69	-

Total Holdings 1673

⊕ Increase ⊖ Decrease ✳ New to Portfolio

Schwab Fdmtl Intl Lg Co Idx SFNNX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

David Rios since 04-2017
Christopher Bliss since 04-2017

Quantitative Screens

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

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

✔ **Net Expense:** The fund's expense ratio of 0.25 is 74.23% lower than the Foreign Large Value category average.

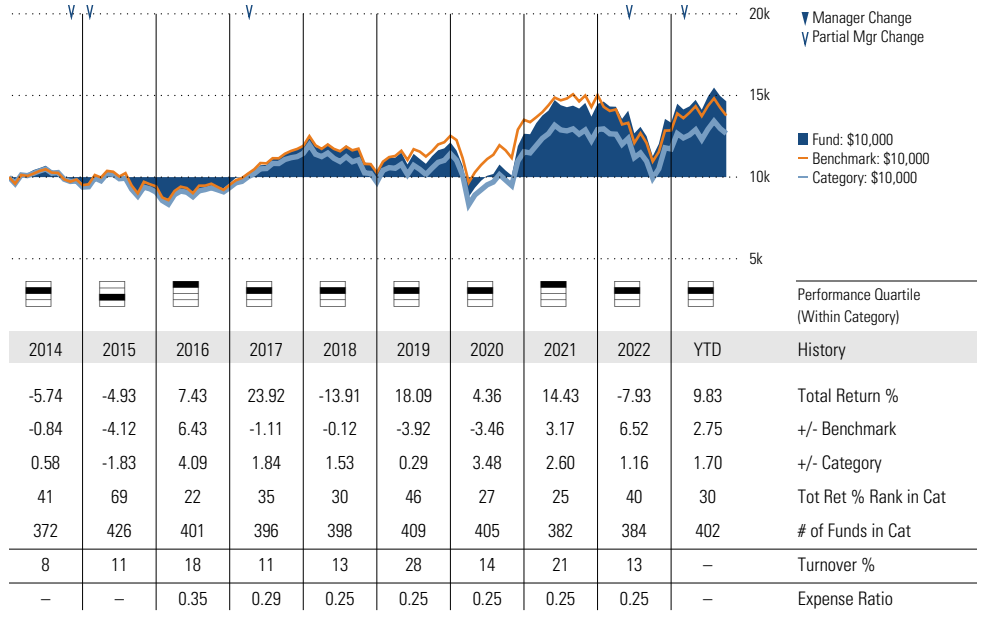
Morningstar Investment Management LLC Analysis

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.

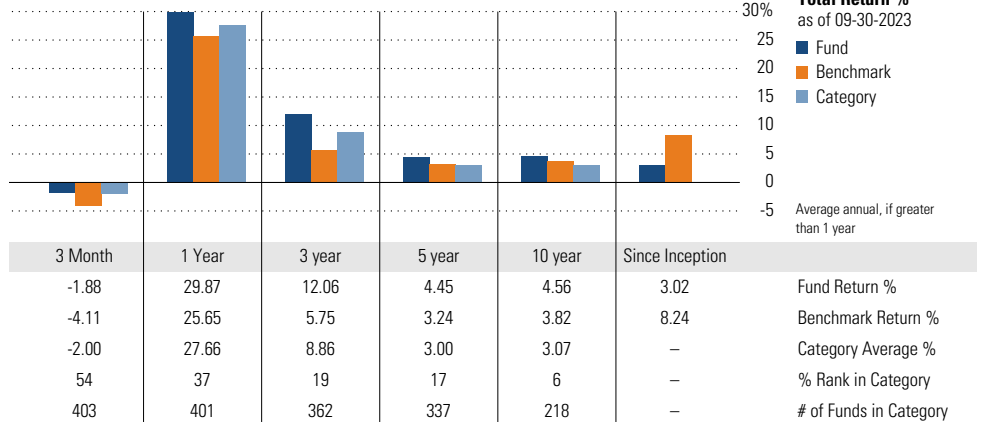
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

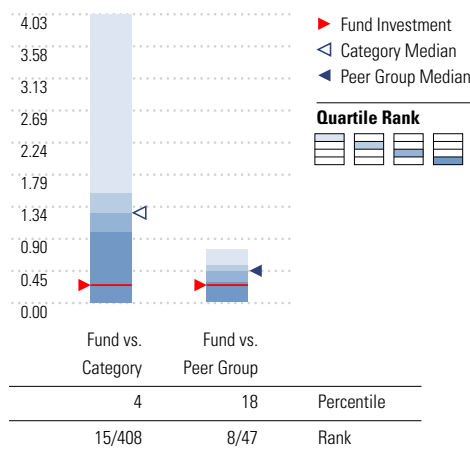
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	5.82	-	3.13
Beta	1.03	-	0.99
R-Squared	92.52	-	89.42
Standard Deviation	19.59	18.23	19.11
Sharpe Ratio	0.57	0.28	0.43
Tracking Error	5.39	-	6.38
Information Ratio	1.17	-	0.49
Up Capture Ratio	110.19	-	103.27
Down Capture Ratio	86.32	-	91.00

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	10.31	13.87	10.37
Price/Book Ratio	1.10	1.69	1.28
Geom Avg Mkt Cap \$B	33.23	47.39	36.88
ROE	13.62	18.84	15.89

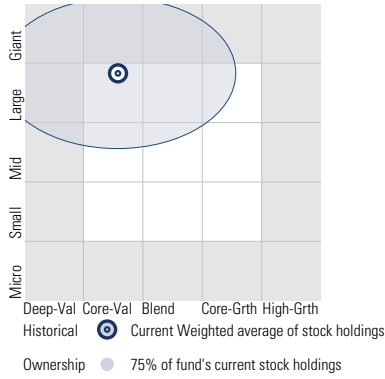
Schwab Fdmtl Intl Lg Co Idx SFNFX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 09-30-2023

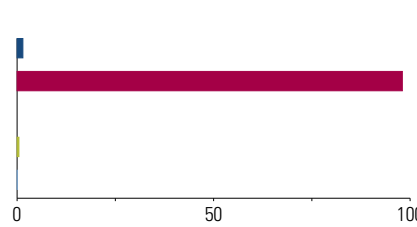
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2023

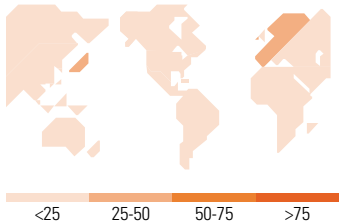


Asset Class	Net %	Cat%
US Stocks	1.47	3.43
Non-US Stocks	98.02	94.75
Bonds	0.00	0.04
Cash	0.46	1.54
Other	0.05	0.22
Total	100.00	100.00

Sector Weighting as of 09-30-2023

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	43.79	39.46	42.56			
Basic Materials	10.53	7.36	8.52			
Consumer Cyclical	13.45	11.35	10.95			
Financial Services	18.39	18.20	21.92			
Real Estate	1.42	2.55	1.17			
Sensitive	37.63	33.86	35.22			
Communication Services	5.36	4.13	5.17			
Energy	9.01	4.62	7.93			
Industrials	15.85	16.35	15.02			
Technology	7.41	8.76	7.10			
Defensive	18.58	26.68	22.22			
Consumer Defensive	7.87	9.95	8.66			
Healthcare	6.22	13.58	9.76			
Utilities	4.49	3.15	3.80			

World Regions % Equity 09-30-2023



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	41.59	30.58	Americas	7.24	9.36	Greater Europe	51.16	60.05	Developed Markets	99.52
Japan	28.04	16.72	North America	7.24	8.12	United Kingdom	13.57	17.06	Emerging Markets	0.48
Australasia	4.69	3.68	Central/Latin	0.00	1.24	W euro-ex UK	37.10	42.12	Not Available	0.00
Asia-4 Tigers	8.71	7.21				Emrgng Europe	0.32	0.11		
Asia-ex 4 Tigers	0.15	2.97				Africa	0.17	0.76		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Shell PLC	2.44	2.44	-	Energy
⊕ Samsung Electronics Co Ltd	1.99	4.43	-	Technology
⊕ Toyota Motor Corp	1.61	6.04	-	Consumer Cyclical
⊕ TotalEnergies SE	1.29	7.33	-	Energy
⊕ BP PLC	1.17	8.49	-	Energy
⊕ Honda Motor Co Ltd	0.92	9.42	-	Consumer Cyclical
⊕ Nestle SA	0.92	10.33	-	Consumer Defensive
⊕ MSCI EAFE NTR (USD) - Stnd Index Future Sept23	0.86	11.19	-	-
⊕ Banco Santander SA	0.86	12.05	-	Financial Services
⊕ HSBC Holdings PLC	0.76	12.81	-	Financial Services

Total Holdings 944

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

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 83.87% lower than the Inflation-Protected Bond category average.

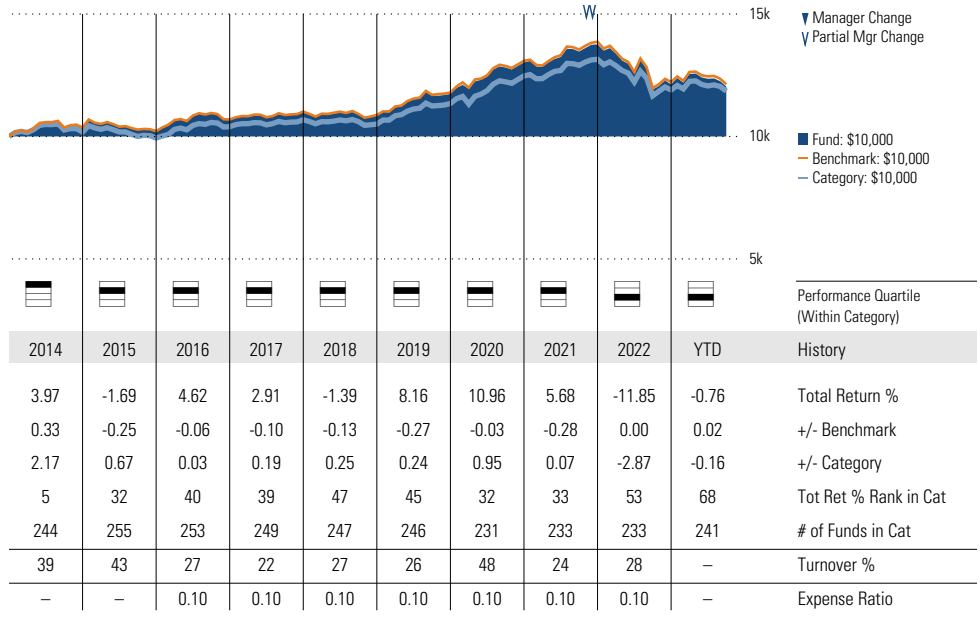
Morningstar Investment Management LLC Analysis

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

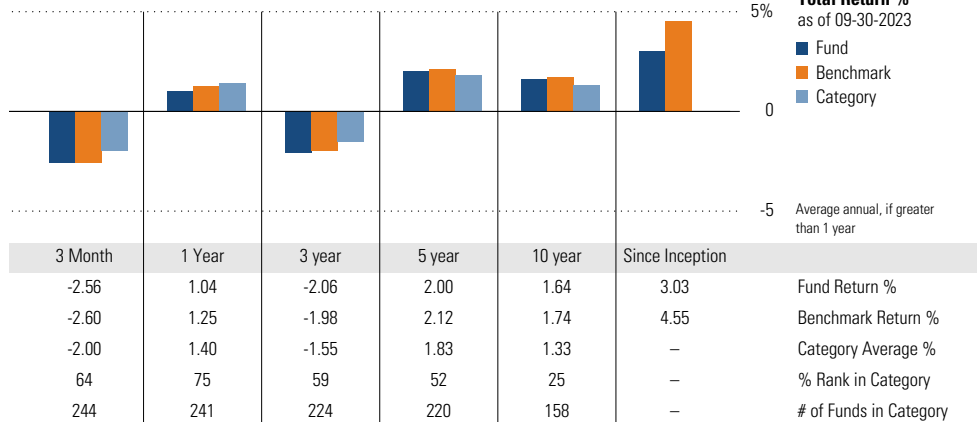
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

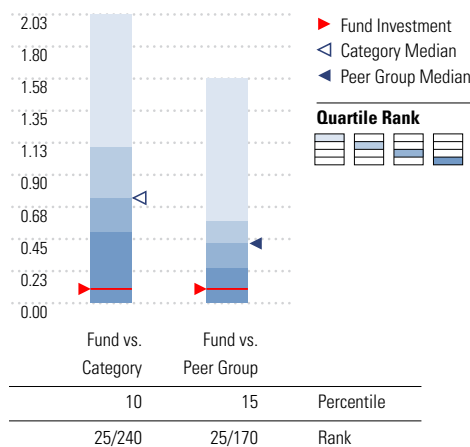
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.10	-	0.39
Beta	0.99	-	0.89
R-Squared	99.72	-	93.36
Standard Deviation	6.81	6.86	6.33
Sharpe Ratio	-0.56	-0.55	-0.44
Tracking Error	0.37	-	1.95
Information Ratio	-0.23	-	-0.07
Up Capture Ratio	98.80	-	90.18
Down Capture Ratio	99.91	-	86.17

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.85	4.52	5.88
Avg Eff Maturity	7.30	-	6.75

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

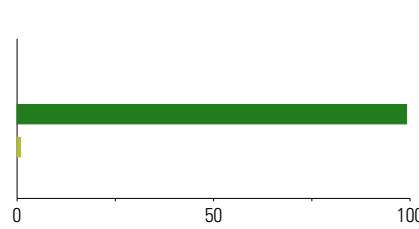
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2023

Style Breakdown



Asset Allocation as of 09-30-2023

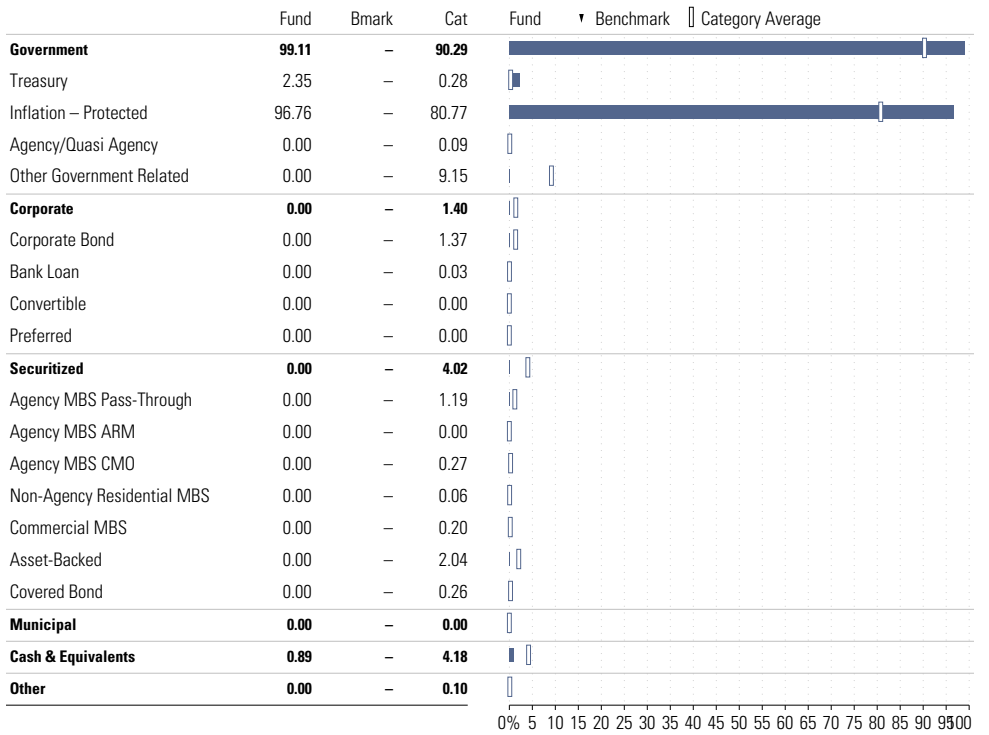


Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.00
Bonds	99.11	99.64
Cash	0.89	-0.10
Other	0.00	0.36
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	99.91	0.00	88.72
AA	0.00	99.60	3.39
A	0.00	0.00	1.89
BBB	0.00	0.00	2.59
BB	0.00	0.00	1.01
B	0.00	0.00	0.58
Below B	0.00	0.00	0.20
Not Rated	0.09	0.40	1.62

Sector Weighting as of 09-30-2023



Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ United States Treasury Notes	-	3.66	3.66	-
⊖ United States Treasury Notes	-	3.41	7.07	-
⊕ United States Treasury Notes	-	3.32	10.39	-
⊖ United States Treasury Notes	-	3.24	13.63	-
⊖ United States Treasury Notes	-	3.21	16.84	-
United States Treasury Notes	-	3.10	19.94	-
⊖ United States Treasury Notes	-	3.03	22.97	-
⊖ United States Treasury Notes	-	3.02	26.00	-
⊖ United States Treasury Notes	-	2.97	28.97	-
⊖ United States Treasury Notes	-	2.96	31.93	-

Total Holdings 58

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Simon Webber since 12-2009
Thomas Coutts since 12-2016
James Gautrey since 12-2020
Lawrence Burns since 12-2020

Quantitative Screens

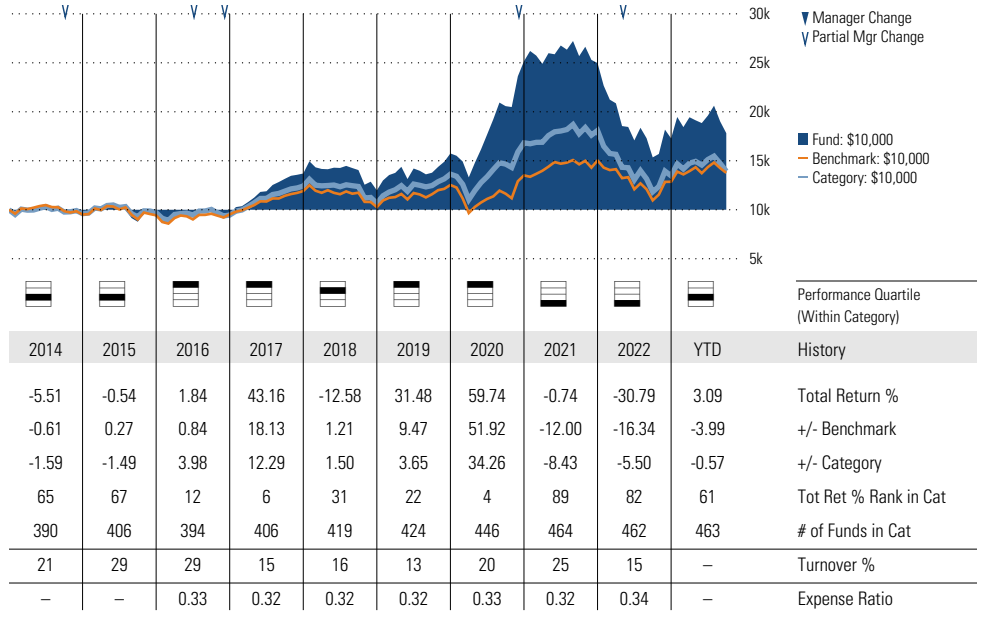
✔ **Performance:** The fund has finished in the Foreign Large Growth category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 13.76 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 0.34 is 66.99% lower than the Foreign Large Growth category average.

Growth of \$10,000



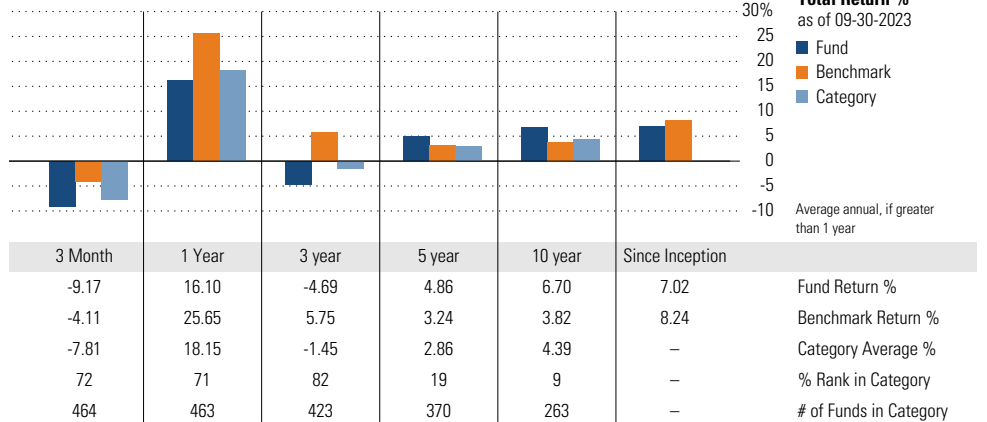
Morningstar Investment Management LLC Analysis

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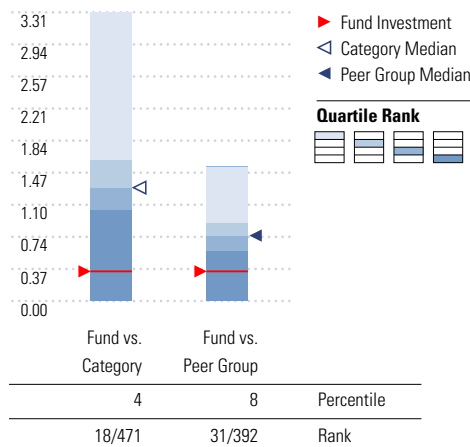
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-10.23	-	-7.10
Beta	1.12	-	1.00
R-Squared	75.93	-	85.01
Standard Deviation	23.40	18.23	19.94
Sharpe Ratio	-0.18	0.28	-0.08
Tracking Error	11.68	-	7.79
Information Ratio	-0.89	-	-0.96
Up Capture Ratio	78.33	-	87.36
Down Capture Ratio	120.18	-	117.78

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.19	13.87	22.08
Price/Book Ratio	3.54	1.69	3.45
Geom Avg Mkt Cap \$B	59.17	47.39	61.22
ROE	18.06	18.84	22.50

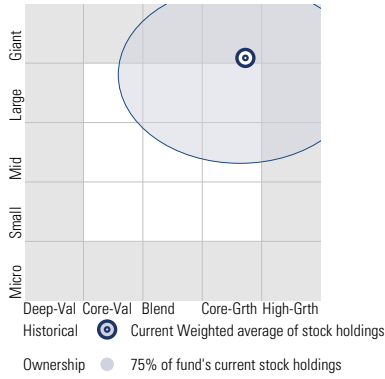
Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

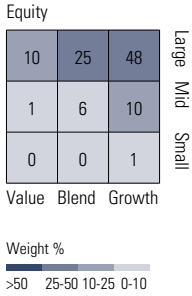
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 09-30-2023

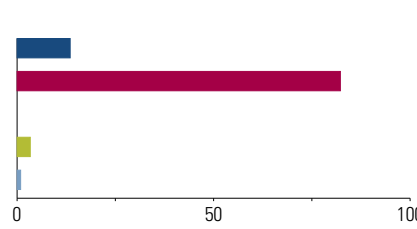
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	13.50	7.23
Non-US Stocks	82.25	89.86
Bonds	0.00	0.04
Cash	3.35	2.25
Other	0.90	0.62
Total	100.00	100.00

Sector Weighting as of 09-30-2023

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	34.11	39.46	36.15			
Basic Materials	0.28	7.36	6.50			
Consumer Cyclical	24.39	11.35	14.91			
Financial Services	9.44	18.20	14.36			
Real Estate	0.00	2.55	0.38			
Sensitive	43.93	33.86	40.29			
Communication Services	7.16	4.13	3.19			
Energy	1.54	4.62	3.01			
Industrials	12.09	16.35	17.23			
Technology	23.14	8.76	16.86			
Defensive	21.95	26.68	23.57			
Consumer Defensive	4.97	9.95	8.87			
Healthcare	16.20	13.58	13.85			
Utilities	0.78	3.15	0.85			

World Regions % Equity 09-30-2023



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	28.28	27.04	Americas	21.70	14.91	Greater Europe	50.03	58.05	Developed Markets	81.34
Japan	7.66	11.60	North America	14.97	12.77	United Kingdom	6.12	12.35	Emerging Markets	18.66
Australasia	1.11	1.55	Central/Latin	6.73	2.14	W euro-ex UK	42.73	45.17	Not Available	0.00
Asia-4 Tigers	7.57	6.63				Emrgng Europe	0.00	0.04		
Asia-ex 4 Tigers	11.94	7.26				Africa	1.18	0.49		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ASML Holding NV	5.59	5.59	-	Technology
MercadoLibre Inc	4.89	10.48	49.83	Consumer Cyclical
Adyen NV	4.10	14.58	-	Technology
Taiwan Semiconductor Manufacturing Co Ltd	3.02	17.60	-	Technology
Tencent Holdings Ltd	2.90	20.50	-	Communication Svc
Spotify Technology SA	2.79	23.29	95.87	Communication Svc
Mktliq 12/31/2049	2.72	26.00	-	-
Kering SA	2.61	28.62	-	Consumer Cyclical
Moderna Inc	2.51	31.12	-42.50	Healthcare
Ferrari NV	2.08	33.20	-	Consumer Cyclical

Total Holdings 146

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Donald Butler since 08-2006
 Awais Khan since 07-2021
 Aurélie Denis since 02-2023
 Aaron Choi since 08-2023

Quantitative Screens

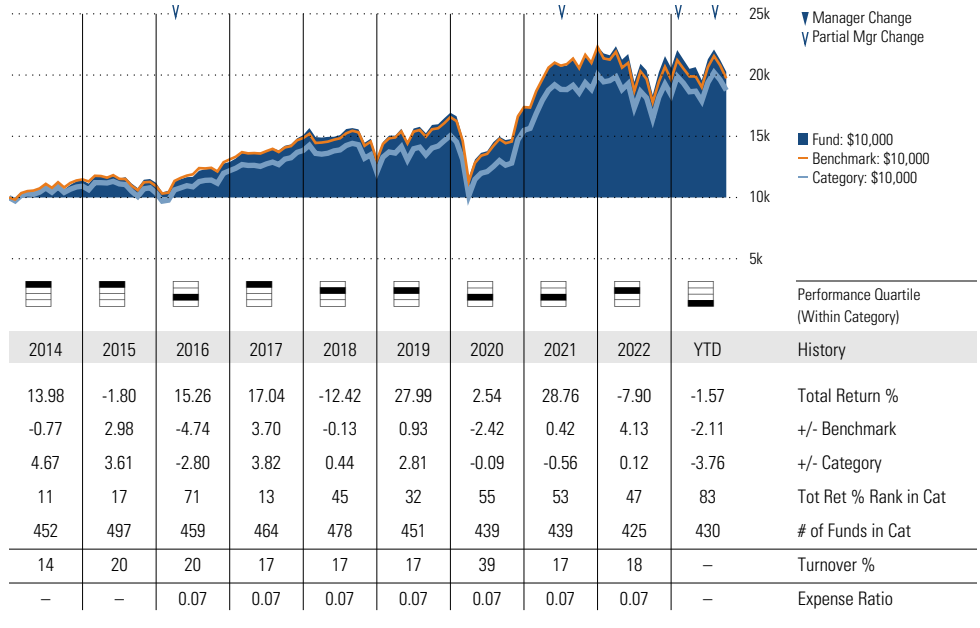
Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 17.13 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 92.78% lower than the Mid-Cap Value category average.

Growth of \$10,000



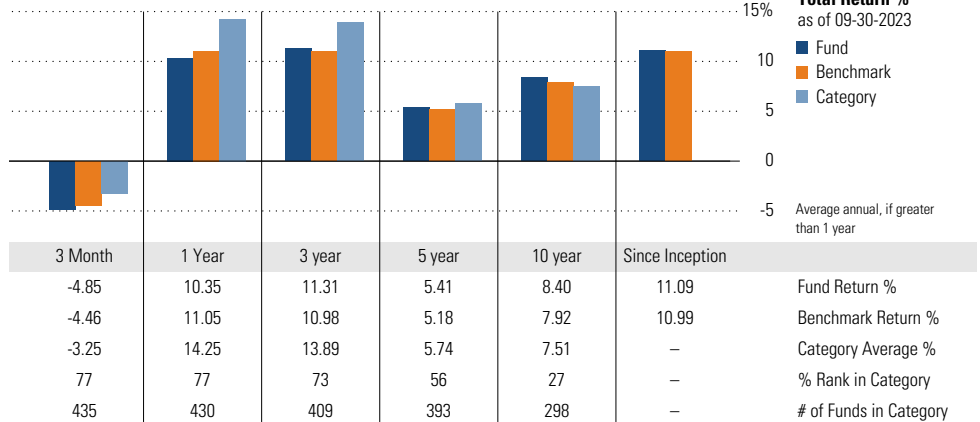
Morningstar Investment Management LLC Analysis

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

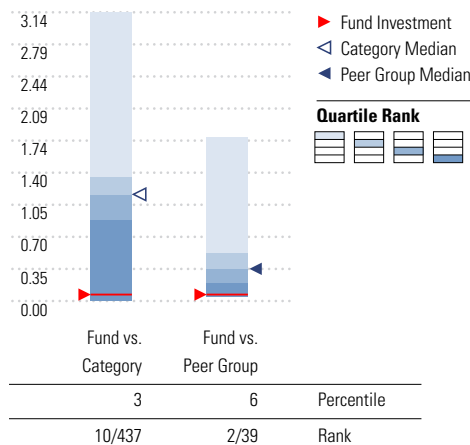
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.65	-	2.65
Beta	0.96	-	0.98
R-Squared	98.69	-	94.38
Standard Deviation	19.22	19.86	19.94
Sharpe Ratio	0.54	0.52	0.63
Tracking Error	2.32	-	4.81
Information Ratio	0.14	-	0.55
Up Capture Ratio	98.13	-	100.27
Down Capture Ratio	96.15	-	90.56

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.14	15.63	14.80
Price/Book Ratio	2.08	2.12	1.91
Geom Avg Mkt Cap \$B	22.72	17.17	13.33
ROE	17.07	13.69	14.35

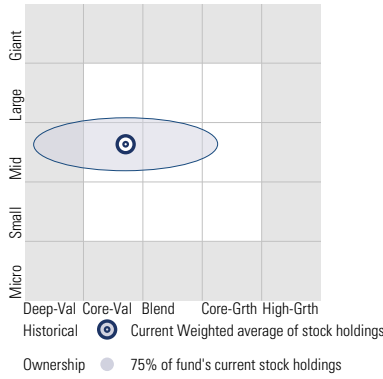
Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

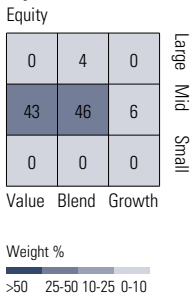
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2023

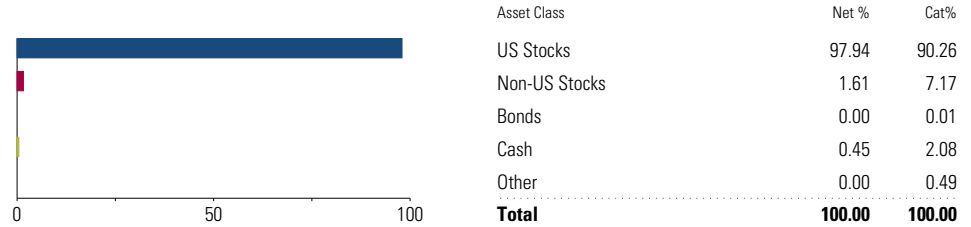
Morningstar Style Box™



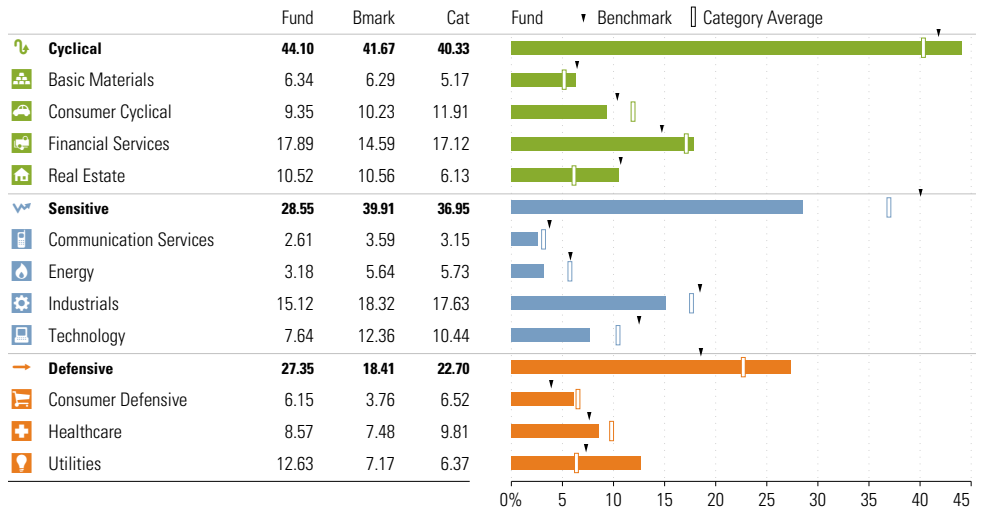
Style Breakdown



Asset Allocation as of 09-30-2023



Sector Weighting as of 09-30-2023



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Arthur J. Gallagher & Co	1.52	1.52	21.77	Financial Services
Carrier Global Corp Ordinary Shares	1.48	3.01	34.72	Industrials
Nucor Corp	1.34	4.34	19.78	Basic Materials
PACCAR Inc	1.33	5.67	30.02	Industrials
Digital Realty Trust Inc	1.19	6.85	24.34	Real Estate
PG&E Corp	1.18	8.04	-0.80	Utilities
Baker Hughes Co Class A	1.13	9.17	21.57	Energy
D.R. Horton Inc	1.13	10.30	21.40	Consumer Cyclical
Rockwell Automation Inc	1.11	11.40	12.36	Industrials
Ameriprise Financial Inc	1.09	12.49	7.15	Financial Services
Corteva Inc	1.05	13.54	-12.18	Basic Materials
Centene Corp	1.04	14.59	-16.01	Healthcare
Global Payments Inc	1.02	15.61	16.94	Industrials
Ferguson PLC	1.02	16.63	-	Industrials
United Rentals Inc	1.01	17.65	26.33	Industrials

Total Holdings 195

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Small 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 7.43 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.07 is 93.75% lower than the Small Value category average.

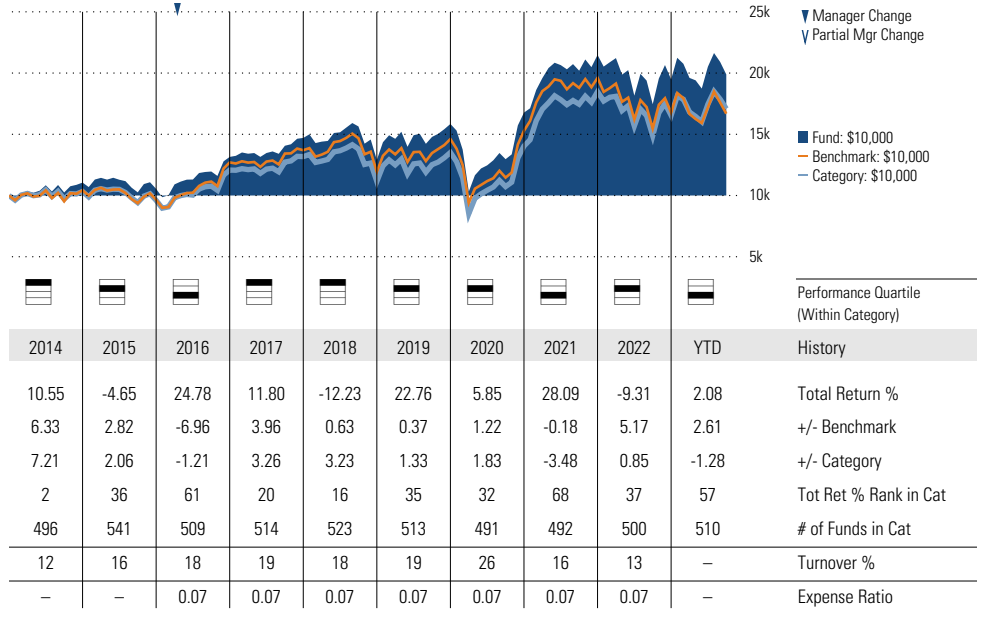
Morningstar Investment Management LLC Analysis

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

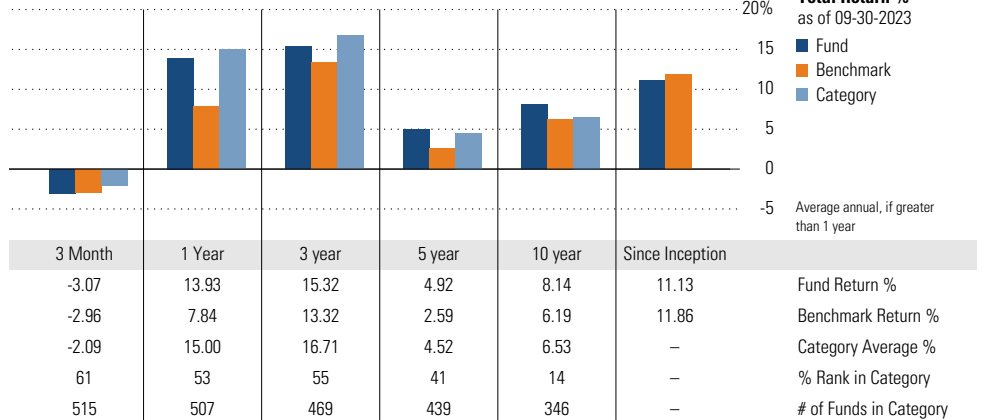
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

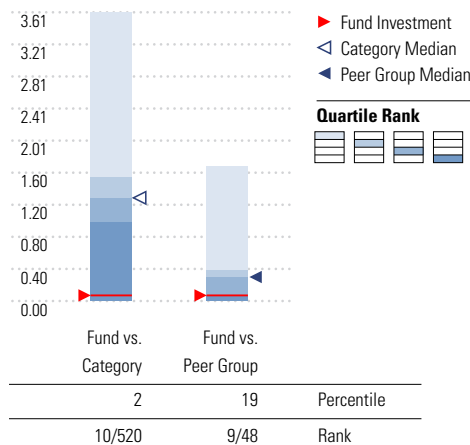
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.66	-	3.37
Beta	0.92	-	0.94
R-Squared	96.77	-	93.31
Standard Deviation	21.67	23.16	22.57
Sharpe Ratio	0.67	0.56	0.69
Tracking Error	4.31	-	5.97
Information Ratio	0.46	-	0.51
Up Capture Ratio	96.56	-	98.85
Down Capture Ratio	88.72	-	88.84

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	11.42	9.46	11.18
Price/Book Ratio	1.67	1.23	1.61
Geom Avg Mkt Cap \$B	5.23	1.89	4.32
ROE	15.32	7.74	15.96

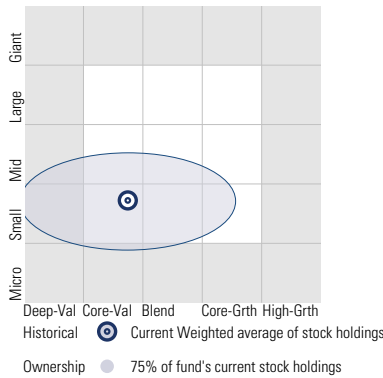
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

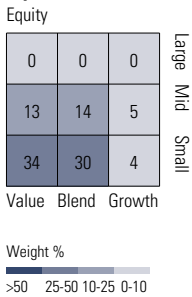
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 09-30-2023

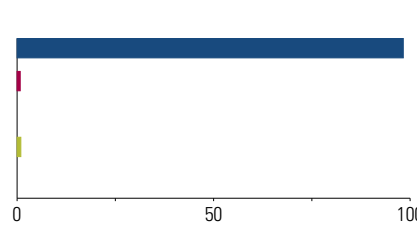
Morningstar Style Box™



Style Breakdown

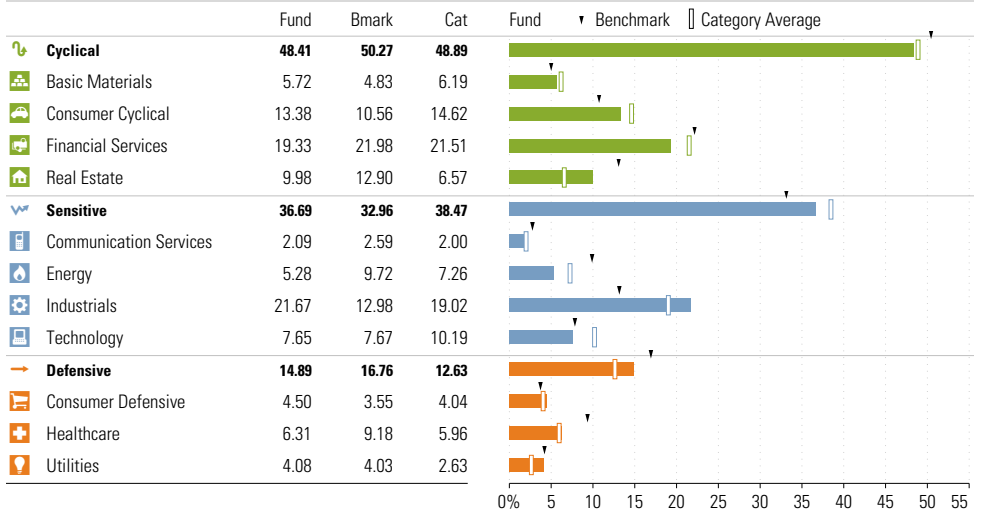


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	98.26	93.12
Non-US Stocks	0.79	3.32
Bonds	0.00	0.04
Cash	0.95	3.43
Other	0.00	0.09
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Slcmt1142	0.78	0.78	-	-
Builders FirstSource Inc	0.68	1.46	91.88	Industrials
Bunge Ltd	0.63	2.09	10.42	Consumer Defensive
IDEX Corp	0.63	2.71	-8.07	Industrials
Reliance Steel & Aluminum Co	0.61	3.33	31.02	Basic Materials
Atmos Energy Corp	0.57	3.89	-3.50	Utilities
Booz Allen Hamilton Holding Corp Class A	0.55	4.44	5.89	Industrials
Jabil Inc	0.53	4.97	86.41	Technology
First Citizens BancShares Inc Class A	0.50	5.47	82.28	Financial Services
APA Corp	0.49	5.97	-10.35	Energy
Carlisle Companies Inc	0.49	6.46	11.02	Industrials
Owens-Corning Inc	0.47	6.93	61.75	Industrials
RPM International Inc	0.47	7.40	-1.42	Basic Materials
AECOM	0.45	7.85	-1.59	Industrials
Gaming and Leisure Properties Inc	0.43	8.28	-7.91	Real Estate

Total Holdings 855

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 19.82 years.

✘ **Style:** The fund has landed in its primary style box — Large Value — 9.09% of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.26 is 70.79% lower than the Large Value category average.

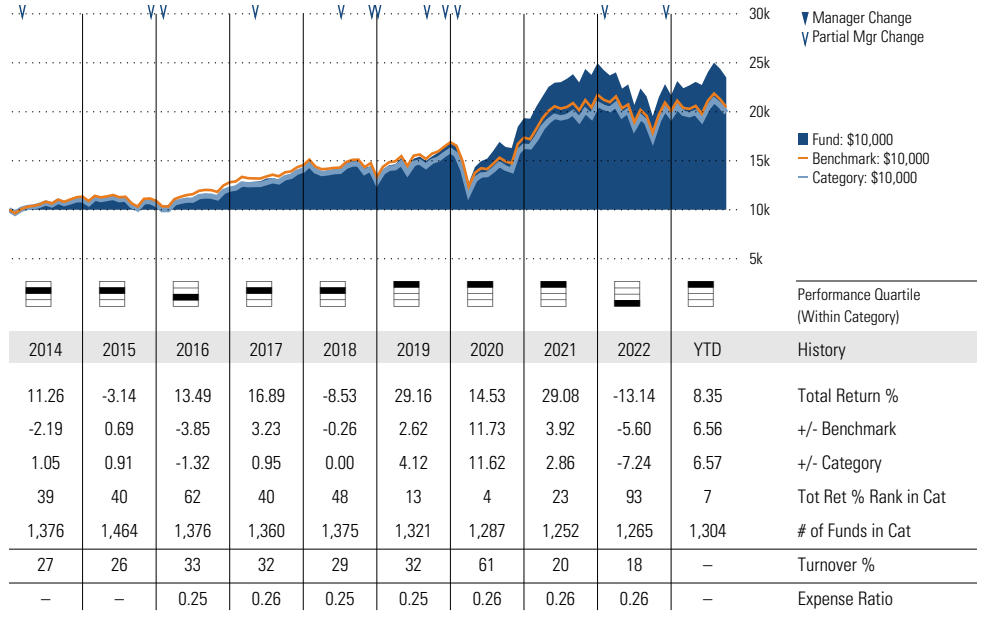
Morningstar Investment Management LLC Analysis

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

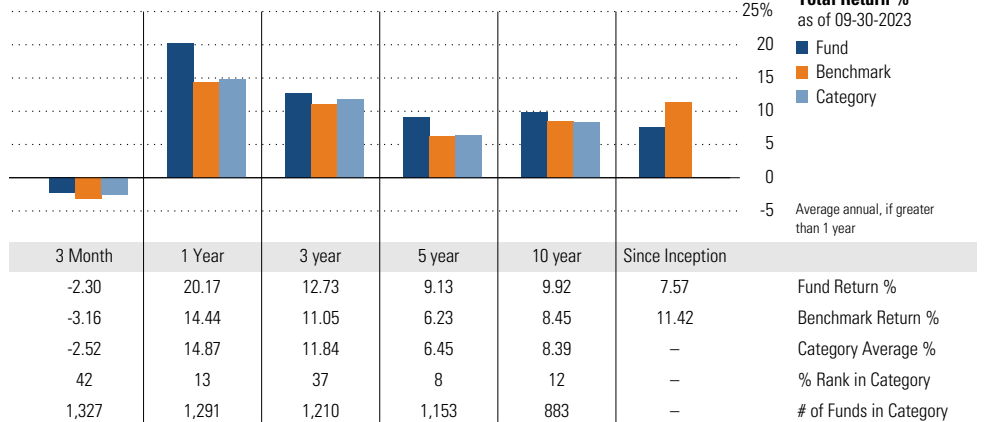
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

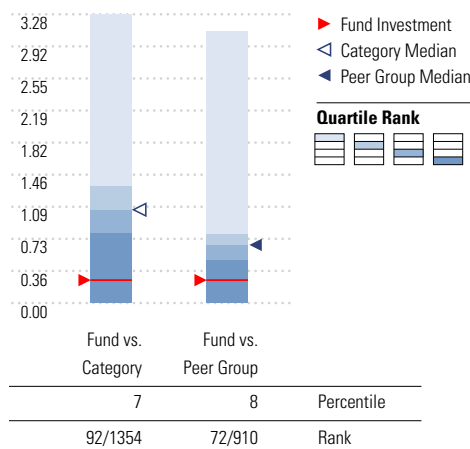
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.54	-	1.00
Beta	1.00	-	0.98
R-Squared	96.72	-	94.36
Standard Deviation	17.95	17.59	17.70
Sharpe Ratio	0.64	0.56	0.60
Tracking Error	3.25	-	4.28
Information Ratio	0.52	-	0.18
Up Capture Ratio	101.59	-	98.68
Down Capture Ratio	94.96	-	94.68

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.42	15.79	15.58
Price/Book Ratio	2.53	2.23	2.46
Geom Avg Mkt Cap \$B	130.37	68.01	118.17
ROE	22.85	16.88	22.58

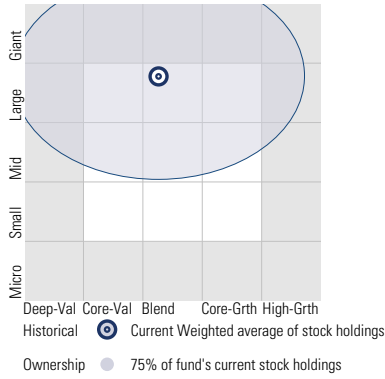
Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category
Large Value

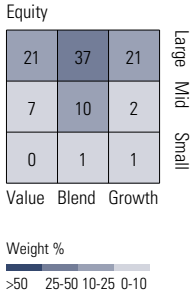
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 09-30-2023

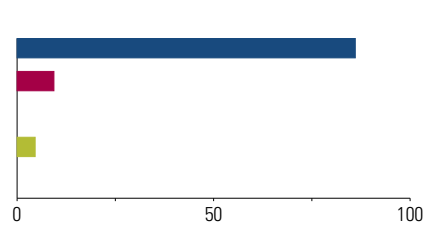
Morningstar Style Box™



Style Breakdown

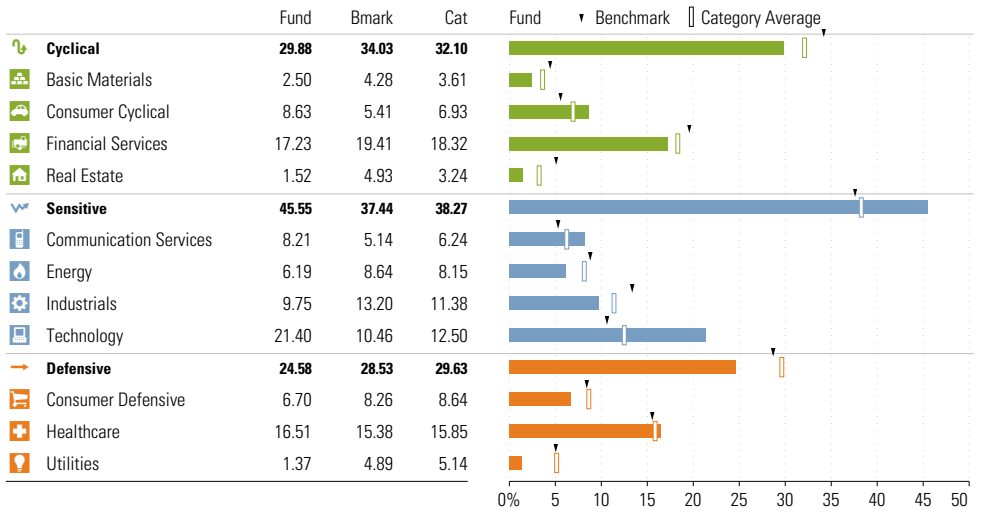


Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	86.05	91.40
Non-US Stocks	9.37	6.00
Bonds	0.00	0.17
Cash	4.59	1.63
Other	0.00	0.80
Total	100.00	100.00

Sector Weighting as of 09-30-2023



Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	6.15	6.15	32.51	Technology
Mktliq 12/31/2049	4.38	10.53	-	-
Alphabet Inc Class A	2.91	13.43	48.32	Communication Svc
Amazon.com Inc	2.04	15.48	51.33	Consumer Cyclical
Wells Fargo & Co	1.84	17.32	1.26	Financial Services
Meta Platforms Inc Class A	1.72	19.04	149.47	Communication Svc
UnitedHealth Group Inc	1.69	20.73	-3.88	Healthcare
Johnson & Johnson	1.67	22.40	-9.84	Healthcare
Medtronic PLC	1.66	24.06	3.47	Healthcare
Procter & Gamble Co	1.61	25.67	-1.92	Consumer Defensive
Honeywell International Inc	1.49	27.16	-12.35	Industrials
HCA Healthcare Inc	1.39	28.55	3.26	Healthcare
Elevance Health Inc	1.36	29.91	-14.25	Healthcare
Bank of America Corp	1.34	31.25	-15.28	Financial Services
Apple Inc	1.29	32.53	32.32	Technology

Total Holdings 183

⊕ Increase ⊖ Decrease ✨ New to Portfolio