Allspring Special Mid Cap Value R6 WFPRX

Portfolio Manager(s)

Bryant VanCronkhite since 01-2009 James Tringas since 03-2009 Shane Zweck since 02-2019

Quantitative Screens

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

Management: The fund's management has been in place for 14.7 years.

Style: The fund has landed in its primary style box — Mid-Cap Value — 93.1 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.69 is 28.87% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

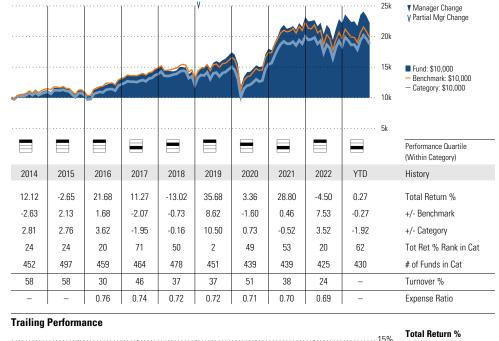
Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Medium Risk	12-31-2022





Mid-Cap Value

Russell Mid Cap Value TR USD





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

92/307 Rank Price/Book Ratio Geom Avg Mkt Cap \$B ROE

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88/437



2.12

17 17

13.69

1.91

13.33

14.35

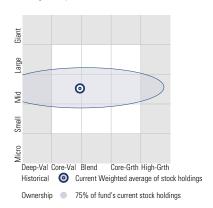
2.21

18 12

13.26

Allspring Special Mid Cap Value R6 WFPRX

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



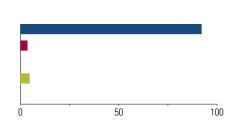
Large

Mid 10 34 26

Small

3 11

1



Sector Weighting as of 09-30-2023

Asset Allocation as of 09-30-2023

		Fund	Bmark	Cat
Դ	Cyclical	42.42	41.67	40.33
æ.	Basic Materials	6.60	6.29	5.17
4	Consumer Cyclical	9.78	10.23	11.91
H	Financial Services	14.53	14.59	17.12
ŵ	Real Estate	11.51	10.56	6.13
w	Sensitive	38.95	39.91	36.95
	Communication Services	0.78	3.59	3.15
0	Energy	6.64	5.64	5.73
¢	Industrials	23.26	18.32	17.63
	Technology	8.27	12.36	10.44
-	Defensive	18.64	18.41	22.70
F	Consumer Defensive	5.02	3.76	6.52
٠	Healthcare	7.64	7.48	9.81
9	Utilities	5.98	7.17	6.37
-				

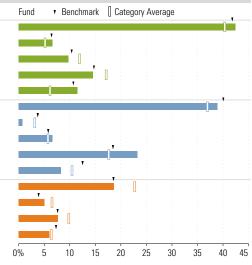
Asset Class	Net %	Cat%
US Stocks	92.04	90.26
Non-US Stocks	3.42	7.17
Bonds	0.00	0.01
Cash	4.54	2.08
Other	0.00	0.49
Total	100.00	100.00

Morningstar Index

Russell Mid Cap Value TR USD

Morningstar Category

Mid-Cap Value



10 Value Blend Growth

Style Breakdown Equity

2

4

Weight % >50 25-50 10-25 0-10

Top 10 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Allspring Government MMkt Select	4.54	4.54	_	_
Republic Services Inc	3.33	7.87	11.66	Industrials
AerCap Holdings NV	3.24	11.11	7.46	Industrials
ige = Jacobs Solutions Inc	3.21	14.32	14.33	Industrials
\ni Vulcan Materials Co	3.16	17.47	16.10	Basic Materials
Carlisle Companies Inc	3.15	20.62	11.02	Industrials
€ LKQ Corp	3.05	23.67	-5.76	Consumer Cyclical
➔ CBRE Group Inc Class A	3.05	26.71	-4.03	Real Estate
➔ Amdocs Ltd	2.86	29.57	-5.62	Technology
Arch Capital Group Ltd	2.85	32.42	26.97	Financial Services

Total Holdings 10

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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American Century Diversified Bond R6 ADDVX

Portfolio Manager(s)

Jeffrey Houston since 12-2001 Robert Gahagan since 12-2002 Charles Tan since 10-2018 Jason Greenblath since 08-2021

Quantitative Screens

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

Management: The fund's management has been in place for 21.84 years.

Style Consistency is not calculated for Fixed Income funds.

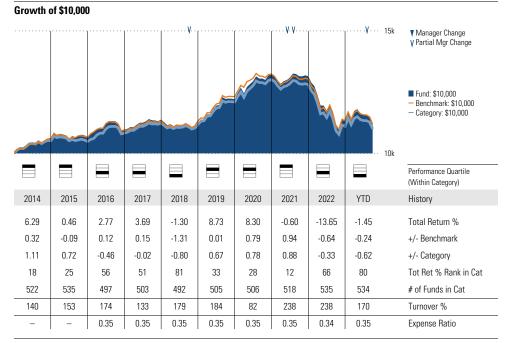
Net Expense: The fund's expense ratio of 0.35 is 35.19% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023





Down Capture Ratio

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

43

Percentile

Rank

Fund vs

185/432

Peer Group

 Fund
 Bmark
 Cat

 Avg Eff Duration
 6.84
 4.43
 6.10

 Avg Eff Maturity
 8.79
 8.47

99.15

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Fund vs

Category

160/566

28

0.51

0.00



97.57

Morningstar Index

Morningstar Category

Intermediate Core Bond Bloomberg US Agg Bond TR USD

American Century Diversified Bond R6 ADDVX

Style Analysis as of 09-30-2023



AAA

AA

А

BBB

BB

В

Below B

Not Rated

Ó 50 100

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	98.42	95.99
Cash	1.51	2.17
Other	0.07	1.78
Total	100.00	100.00

Credit Rating Breakdown Fund Bmark Cat 3.53 65.39 56.04 4.47 74.59 8.35

10.82

8.32

0.28

0.00

0.00

2.46

17.35

15.53

1.06

0.38

0.18

1.11

13.61

12.72

0.13

0.01

0.00

3.67

Sector Weighting as of 09-	30-2023												
	Fund	Bmark	Cat	Fund		Bench	mark	Categ	jory Ave	rage			
Government	44.35	-	35.96							-	1	-	
Treasury	28.05	_	27.66]			
Inflation – Protected	0.00	-	2.08	i ()									
Agency/Quasi Agency	0.81	-	1.08										
Other Government Related	15.49	-	5.14										
Corporate	18.53	-	25.61			-			0				
Corporate Bond	18.45	-	25.53										
Bank Loan	0.08	-	0.02	0									
Convertible	0.00	-	0.00	ĺ.									
Preferred	0.00	-	0.06	0									
Securitized	30.69	-	35.02								0		
Agency MBS Pass-Through	20.65	-	27.29						[
Agency MBS ARM	0.11	-	0.20	0									
Agency MBS CMO	0.42	-	1.31										
Non-Agency Residential MBS	1.00	-	0.49	0									
Commercial MBS	0.65	-	0.57										
Asset-Backed	7.86	-	5.16		0								
Covered Bond	0.00	-	0.00	Ó									
Municipal	1.10	_	0.83	0									
Cash & Equivalents	1.43	_	1.99										
Other	3.90	-	0.57	()									
				0%	5	10	15	20	25	30	35	40	2

Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ Future on 2 Year Treasury Note	09-2023	8.23	8.23	_
① United States Treasury Notes 4%	02-2028	4.42	12.65	-
Bpes0du65 Cds Usd P F 1.00000 Spes0du65_fee Ccpcdx	06-2028	4.17	16.83	-
Bpes0du65 Cds Usd R V 03mevent Spes0du65_pro Ccpcdx	06-2028	4.11	20.94	-
⊕ United States Treasury Notes 3.625%	05-2028	2.80	23.74	-
⊕ United States Treasury Notes 4.625%	03-2026	2.56	26.30	_
⊕ Future on Ultra 10 Year US Treasury Note	09-2023	2.47	28.78	-
⊕ Future on 10 Year Treasury Note	09-2023	2.04	30.81	-
⊕ United States Treasury Notes 4.125%	06-2026	1.98	32.79	-
\ominus United States Treasury Bonds 4%	11-2052	1.54	34.33	-

Total Holdings 647

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Intermediate Core Bond

Morningstar Index Bloomberg US Agg Bond TR USD

American Century Global Real Estate R6 ARYDX

Portfolio Manager(s)

Steven Brown since 04-2011 Steven Rodriguez since 12-2011 Vishal Govil since 01-2021

Quantitative Screens

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

Management: The fund's management has been in place for 12.43 years.

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

Net Expense: The fund's expense ratio of 0.77 is 31.86% lower than the Global Real Estate category average.

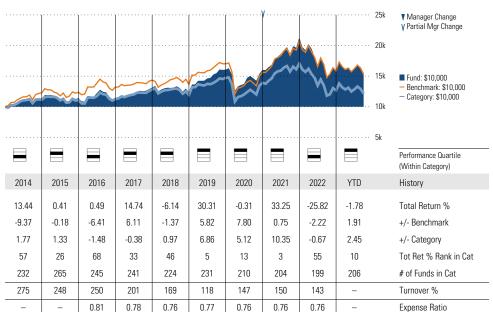
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

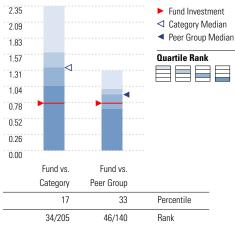




Morningstar Category

Global Real Estate





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

120	" of Fando in Oatogory					
3-Year Risk Metrics						
	Fund	Bmark	Cat			
Alpha	-1.07	-	-3.20			
Beta	0.95	-	0.95			
R-Squared	97.43	-	94.73			
Standard Deviation	18.83	19.57	19.08			
Sharpe Ratio	0.09	0.15	-0.03			
Tracking Error	3.17	-	4.15			
Information Ratio	-0.39	-	-0.88			
Up Capture Ratio	94.87	-	90.35			
Down Capture Ratio	98.79	-	101.72			

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.06	20.81	19.54
Price/Book Ratio	1.74	1.35	1.31
Geom Avg Mkt Cap \$B	17.71	10.71	14.31
ROF	10.28	11.03	11.42

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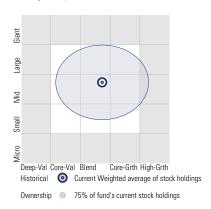


Morningstar Index

S&P Global REIT TR USD

American Century Global Real Estate R6 ARYDX

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







Weight %

```
>50 25-50 10-25 0-10
```

Ton 15 Holdings as of 09-30-2023

0 50	100

	100.00	100.00
Other	0.00	6.46
Cash	2.14	0.83
Bonds	0.00	2.28
Non-US Stocks	25.22	40.91
US Stocks	72.64	49.53
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2023

Asset Allocation as of 09-30-2023

	Fund	Bmark	Cat	Fund	۲	Be	nchn	nark	Cate	gory	Ave	erage	Э			
• Cyclical	97.84	100.00	98.36	_		-			-					-		
Basic Materials	0.00	0.00	0.50													
Consumer Cyclical	1.79	0.00	0.49													
Financial Services	0.00	0.02	0.10	Ó												
Real Estate	96.05	99.98	97.27													
Sensitive	2.17	0.00	1.03	0												
Communication Services	0.75	0.00	0.06	0												
Energy	0.00	0.00	0.50													
Industrials	0.00	0.00	0.39													
Technology	1.42	0.00	0.08	<u>i</u>												
Defensive	0.00	0.00	0.60													
Consumer Defensive	0.00	0.00	0.09	0												
Healthcare	0.00	0.00	0.10													
Utilities	0.00	0.00	0.41	ĺ.												

^{0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9500}

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Prologis Inc	11.52	11.52	1.85	Real Estate
⊖ Equinix Inc	7.30	18.82	12.44	Real Estate
\oplus AvalonBay Communities Inc	4.85	23.67	9.39	Real Estate
\oplus Digital Realty Trust Inc	4.37	28.04	24.34	Real Estate
① Public Storage	3.76	31.80	-2.74	Real Estate
🕀 Goodman Group	3.52	35.32	-	Real Estate
⊕ Welltower Inc	3.23	38.55	27.77	Real Estate
\ominus Iron Mountain Inc	2.62	41.17	23.04	Real Estate
\oplus Kite Realty Group Trust	2.59	43.77	5.18	Real Estate
\oplus Invitation Homes Inc	2.50	46.26	9.55	Real Estate
⊖ Ventas Inc	2.47	48.73	-3.49	Real Estate
\oplus VICI Properties Inc Ordinary Shares	2.41	51.14	-6.50	Real Estate
\oplus Tokyu Fudosan Holdings Corp	2.10	53.25	-	Real Estate
\ominus UDR Inc	1.99	55.24	-4.75	Real Estate
🕀 American Homes 4 Rent Class A	1.82	57.06	13.97	Real Estate

Total Holdings 58

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Morningstar Index **Global Real Estate**

S&P Global REIT TR USD

American Funds New World R6 RNWGX

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
Piyada Phanaphat since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 24.3 years.

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

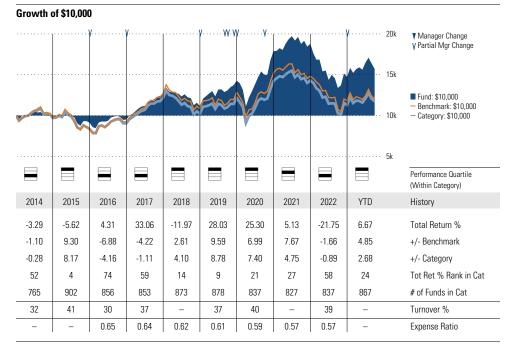
Net Expense: The fund's expense ratio of 0.57 is 50% lower than the Diversified Emerging Mkts category average.

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.

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

ESG Metrics





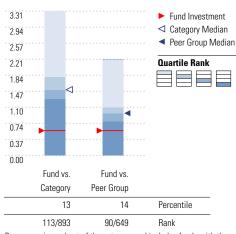
Alpha

Beta

R-Squared

Sharpe Ratio

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.

Benchmark Category Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat 3.12 0.13 0.96 0.85 78.76 87.58 Standard Deviation 17 07 17 90 18 47 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

		Fund	Bmark	Cat
Pr	ice/Earnings Ratio	18.17	12.44	13.62
Pr	ice/Book Ratio	2.98	1.57	1.94
G	eom Avg Mkt Cap \$B	59.03	34.93	45.85
R	DE	22.42	16.48	18.37

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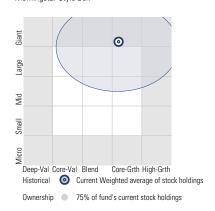


Morningstar Index **Morningstar Category**

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





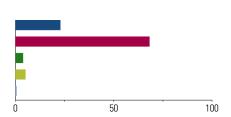


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2023



Sector Weighting as of 09-30-2023

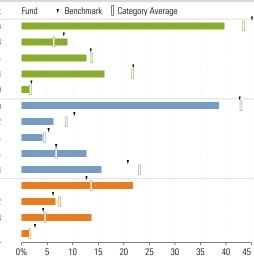
Asset Allocation as of 09-30-2023

		Fund	Bmark	Cat
Դ	Cyclical	39.70	44.93	43.44
æ.	Basic Materials	8.92	8.10	6.28
	Consumer Cyclical	12.70	13.38	13.74
ц.	Financial Services	16.15	21.69	21.73
ŵ	Real Estate	1.93	1.76	1.69
w.	Sensitive	38.58	42.53	42.93
	Communication Services	6.20	10.16	8.72
0	Energy	4.09	5.13	4.44
¢	Industrials	12.70	6.60	6.74
	Technology	15.59	20.64	23.03
	Defensive	21.73	12.54	13.61
F	Consumer Defensive	6.59	6.01	7.42
٠	Healthcare	13.61	4.06	4.58
9	Utilities	1.53	2.47	1.61
-				

Morningstar Index **Morningstar Category** MSCI EM NR USD

Diversified Emerging Mkts

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



	Greater Asia	Fund % 38.48	Cat % 74.43	Americas	Fund % 36.40	Cat % 15.31	Greater Europe	Fund % 25.12	Cat % 10.24	Market Maturity	Fund %
	Japan	2.51	0.08	North America	26.68	2.89	United Kingdom	2.38	0.58	Developed Markets	59.04
	Australasia	0.46	0.00	Central/Latin	9.72	12.42	W euro-ex UK	20.00	1.92	Emerging Markets	40.96
	Asia-4 Tigers	6.81	27.40				Emrgng Europe	0.59	1.50	Not Available	0.00
	Asia-ex 4 Tigers	28.70	46.95				Africa	2.15	6.24		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2023

25-50

50-75

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
\ominus Novo Nordisk A/S Class B	2.17	9.89	-	Healthcare
\ominus Taiwan Semiconductor Manufacturing Co Ltd	2.02	11.91	-	Technology
\oplus 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
\ominus 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

 \oplus Increase \oplus Decrease otin New to Portfolio

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Baird Ultra Short Bond Institutional BUBIX

Portfolio Manager(s)

M. Sharon deGuzman since 12-2013 Mary Ellen Stanek since 12-2013 Charles Groeschell since 12-2013 Warren Pierson since 12-2013 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 Ultrashort Bond category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 9.75 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.15 is 64.29% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

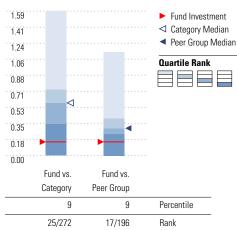
Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
ESG Commitment	1-Low	02-15-2022



Growth of \$10,000







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

% Rank in Category # of Funds in Category Fund Bmark Cat Alpha 2.01 1.85 0.06 0.08 Beta R-Squared 20.41 21.31 Standard Deviation 0.76 6 20 1.08 Sharpe Ratio -0 77 -1.16 -0.98 Tracking Error 5.90 5.82 Information Ratio 1.18 1.15 Up Capture Ratio 14.65 15.49 Down Capture Ratio -7.99 -5.01 **Portfolio Metrics**

	Fund	Bmark	Cat
Avg Eff Duration	0.55	4.43	0.70
Avg Eff Maturity	0.62	-	1.94

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Morningstar Index

15k

Morningstar Category

Ultrashort Bond

Bloomberg US Agg Bond TR USD

V Manager Change

Total Return %

as of 09-30-2023 Fund

Benchmark Category

Average annual, if greater

Benchmark Return %

Category Average %

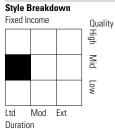
than 1 year

Fund Return %

V Partial Mgr Change

Baird Ultra Short Bond Institutional BUBIX

Style Analysis as of 09-30-2023



Total	100.00	100.00
Other	0.00	0.10
Cash	17.00	28.31
Bonds	83.00	71.51
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.10
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2023

Asset Allocation as of 09-30-2023

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	48.20	3.53	47.87
AA	3.20	74.59	8.37
A	15.40	10.82	21.90
BBB	33.20	8.32	16.09
BB	0.00	0.28	0.89
В	0.00	0.00	0.42
Below B	0.00	0.00	0.09
Not Rated	0.00	2.46	4.38

	Fund	Bmark	Cat	Fund	۲	Benchmark] (Category	Average			
Government	21.89	-	24.91									
Treasury	21.89	-	19.27									
Inflation – Protected	0.00	-	0.00	0								
Agency/Quasi Agency	0.00	-	3.26	[
Other Government Related	0.00	-	2.38	1								
Corporate	38.45	_	33.27								0	
Corporate Bond	38.45	-	32.65]	
Bank Loan	0.00	-	0.59	0								
Convertible	0.00	-	0.03	0								
Preferred	0.00	-	0.00	ĺ								
Securitized	24.55	-	20.86]				
Agency MBS Pass-Through	0.00	-	0.17									
Agency MBS ARM	0.00	-	0.24	[]								
Agency MBS CMO	0.00	-	1.72	i []								
Non-Agency Residential MBS	0.52	-	0.06	D								
Commercial MBS	8.03	-	2.46									
Asset-Backed	16.00	-	16.21			:	-					
Covered Bond	0.00	-	0.00	0								
Municipal	0.31	_	0.53									
Cash & Equivalents	14.80	-	18.81					0				
Other	0.00	-	1.61									
				0%	5	10	15	20	25	30	35	40

Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ United States Treasury Notes 0.88%	01-2024	3.99	3.99	_
⊕ United States Treasury Bills 0%	05-2024	3.94	7.93	-
⊕ United States Treasury Bills 0%	10-2023	3.63	11.56	-
⊕ United States Treasury Notes 1.5%	02-2024	2.04	13.60	-
⊕ United States Treasury Bills 0%	12-2023	1.96	15.55	-
⊕ United States Treasury Bills 0%	09-2023	1.65	17.21	_
United States Treasury Notes 0.38%	10-2023	1.65	18.85	-
€ United States Treasury Notes 0.25%	11-2023	1.56	20.41	-
⊕ First American Government Obligs U	02-2030	1.48	21.89	_
⊖ United States Treasury Notes 0.13%	08-2023	1.16	23.05	-

Total Holdings 318

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond Morningstar Index Bloomberg US Agg Bond TR USD

BlackRock 20/80 Target Allocation K BKCPX

Growth of \$10,000

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.

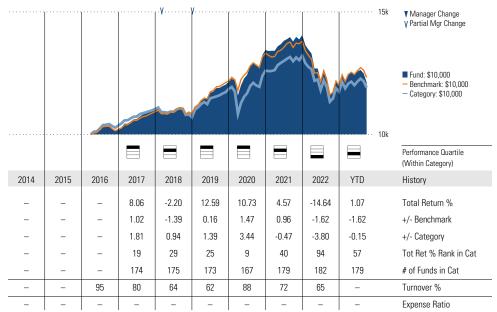
Net Expense: The fund's expense ratio of 0.23 is 76.04% lower than the Conservative Allocation category average.

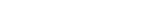
Morningstar Investment Management LLC Analysis

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





Morningstar Category

Conservative Allocation

Morningstar Index

Morningstar US Con Tgt Alloc NR USD



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

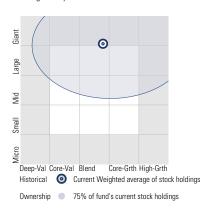
Price/Book Ratio 2.81 2.79 2.96 Avg Eff Duration 5 01 4 80 612

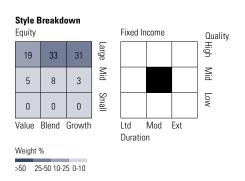
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BlackRock 20/80 Target Allocation K BKCPX

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





50 100

Bmark

31.96

3.93

11.12

13.97

2.94

46.52

7.23

4.66

11.03

23.60

21.53

6.65

12.30

2.58

44.47

24.22

Fund

31.40

3.54

10.87

14 56

2.43

46.36

7.74

4.60

10.06

23.96

22.25

7.08

12.59

2.58

Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

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

Benchmark [] Category Average Cat Fund 31.30 3.58 9.50 12.77 5.45 6.70 5.92 10.59 21.26 7.17 13.16 3.89 10 15 20 25 30 35 40 45 50 0% 5

Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Blackrock Total Return Fund Con	_	24.89	24.89	_	_
$oldsymbol{eta}$ iShares Core Total USD Bond Market ETF	-	23.58	48.47	_	-
€ iShares Core S&P 500 ETF	-	10.41	58.88	_	-
$oldsymbol{f D}$ iShares Treasury Floating Rate Bond ETF	-	10.17	69.06	_	-
\oplus iShares 20+ Year Treasury Bond ETF	-	6.27	75.33	-	-
\oplus BlackRock US Mortgage Portfolio Instl	-	5.45	80.78	-	_
$oldsymbol{eta}$ 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	_	-
\oplus BlackRock Sustainable Adg Lg Cp Cr K	_	2.56	93.16	_	-

Total Holdings 18

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Conservative Allocation

Morningstar Index Morningstar US Con Tgt Alloc NR USD

BlackRock 40/60 Target Allocation K BKMPX

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.

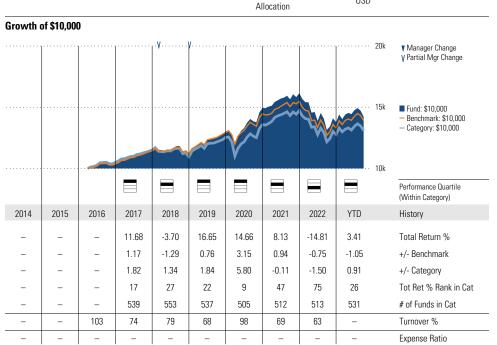
Net Expense: The fund's expense ratio of 0.25 is 72.83% lower than the Moderately Conservative Allocation category average.

Morningstar Investment Management LLC Analysis

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.

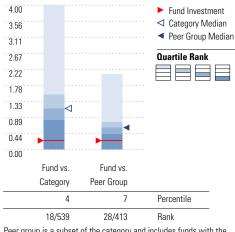
ESG Metrics

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



Morningstar Category Moderately Conservative





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

Fund Bmark Cat Alpha 0.12 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** Fund Bmark Cat

	i ana	Bindin	out
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

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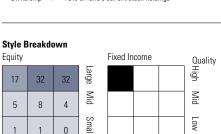
Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

BlackRock 40/60 Target Allocation K BKMPX

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





Ltd

Duration

Mod Ext

Weight %

Value

>50 25-50 10-25 0-10

Blend Growth

Top 10 Holdings as of 09-30-2023

Ω			50
0			00

Sector Weighting as of 09-30-2023

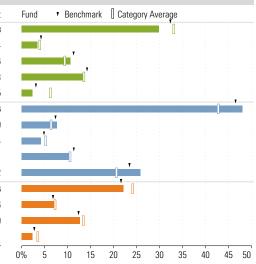
Asset Allocation as of 09-30-2023

		Fund	Bmark	Cat
Դ	Cyclical	29.80	32.18	33.08
æ.	Basic Materials	3.38	4.05	3.94
	Consumer Cyclical	10.63	11.13	9.36
H	Financial Services	13.45	14.06	13.53
ŵ	Real Estate	2.34	2.94	6.25
V ^{ar}	Sensitive	48.02	46.36	42.76
đ	Communication Services	7.68	7.20	6.39
0	Energy	4.21	4.69	5.24
¢	Industrials	10.28	11.18	10.51
	Technology	25.85	23.29	20.62
-	Defensive	22.17	21.45	24.16
E	Consumer Defensive	7.11	6.66	7.26
٠	Healthcare	12.67	12.21	13.39
9	Utilities	2.39	2.58	3.51

Morningstar US Mod Con Tgt Alloc NR USD Allocation Asset Class Net % Cat% US Stocks 29.54 27.62 Non-US Stocks 10.17 7.35 Bonds 34.36 54.81 Cash 2.02 4.91 Other 23.90 5.32 100.00 Total 100.00

Morningstar Index

Morningstar Category Moderately Conservative



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

Total Holdings 21

 \oplus Increase \oplus Decrease otin New to Portfolio

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BlackRock 60/40 Target Allocation K BKGPX

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.

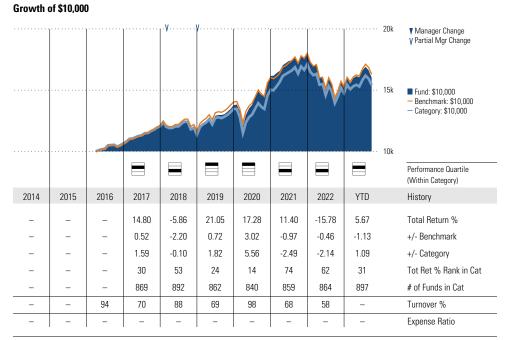
Net Expense: The fund's expense ratio of 0.26 is 74% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

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	Low Risk	12-31-2022

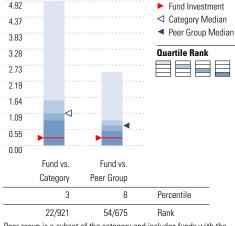


Morningstar Category

Moderate Allocation

Trailing Performance





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

Cat -0.04 0.98 Beta 1.03 _ 98.71 **R-Squared** 94.16 12.04 Standard Deviation 12 44 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			
	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

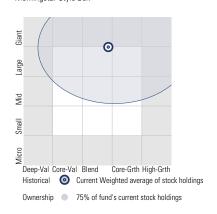
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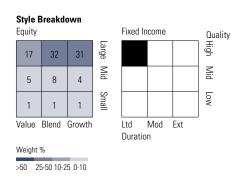


Morningstar US Mod Tgt Alloc NR USD

BlackRock 60/40 Target Allocation K BKGPX

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





Bmark

31.19

3.60

11.11

13 54

2.94

47.30

7.43

4.60

10.65

24.62

21.51

6.50

12.47

2.54

Fund

29.26

3.59

10.24

13.21

2.22

48.38

7.64

4.30

10.47

25.97

22.37

6.93

12.39

3.05

Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

1.49 16.85	3.72 3.49
1.49	3.72
22.06	34.67
15.06	10.07
44.54	48.05
Net %	Cat%
	44.54 15.06

Benchmark [] Category Average Cat Fund 29.77 3.66 10.33 13.53 2.25 45.97 7.43 4.63 10.79 23.12 24.27 6.76 14.52 2.99 0% 10 15 20 25 30 35 40 45 50 5

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	-	-
m left BlackRock Sustainable Adg Lg Cp Cr K	-	9.06	46.32	-	_
$oldsymbol{ m ilde{D}}$ iShares Core Total USD Bond Market ETF	-	7.66	53.98	-	_
$oldsymbol{ m ilde{D}}$ iShares MSCI USA Quality Factor ETF	-	7.18	61.16	-	-
€ iShares MSCI EAFE Value ETF	-	6.81	67.97	_	_
m lacksim iShares MSCI EAFE Growth ETF	-	5.34	73.31	-	-
m lacksim iShares Treasury Floating Rate Bond ETF	-	5.08	78.39	-	-
$oldsymbol{ m ilde{D}}$ iShares 20+ Year Treasury Bond ETF	-	3.37	81.76	-	-
BlackRock Emerging Mkts K	_	2.97	84.73	_	-

Total Holdings 22

 \oplus Increase \oplus Decrease otin New to Portfolio



 Morningstar Category
 Morningstar Index

 Moderate Allocation
 Morningstar US Morn

Morningstar US Mod Tgt Alloc NR USD

BlackRock 80/20 Target Allocation K BKAPX

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.

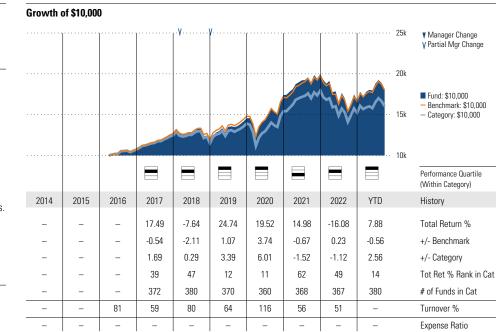
Net Expense: The fund's expense ratio of 0.27 is 72.45% lower than the Moderately Aggressive Allocation category average.

Morningstar Investment Management LLC Analysis

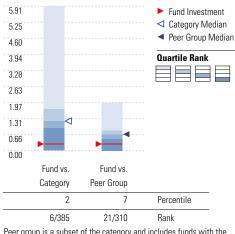
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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



Trailing Performance Total Return % 20% as of 09-30-2023 Fund 15 Benchmark 10 Category 5 Λ -5 Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception -3.65 16.55 5.62 6.51 8.40 Fund Return % Benchmark Return % -2.87 5.44 7.62 5.70 16.80 6.18 -3.09 13.30 5.42 4.63 6.21 71 37 9 16 381 380 351 328 **3-Year Risk Metrics** 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.

Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alnha 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
19.26	18.62	18.69
3.00	2.77	2.79
1.34	6.12	5.34
	19.26 3.00	19.26 18.62 3.00 2.77

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Morningstar Index

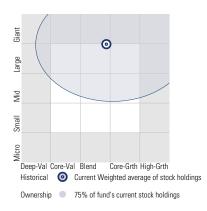
Morningstar Category Moderately Aggressive

Allocation

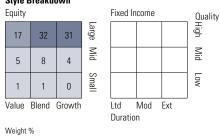
Morningstar US Mod Agg Tgt Alloc NR USD

BlackRock 80/20 Target Allocation K BKAPX

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



Style Breakdown



>50 25-50 10-25 0-10

Top 10 Holdings as of 09-30-2023

Γ		
ļ,	50	100
U	50	100

Sector Weighting as of 09-30-2023

Asset Allocation as of 09-30-2023

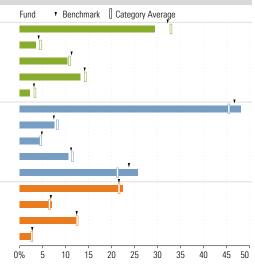
		Fund	Bmark	Cat
Դ	Cyclical	29.43	32.03	32.90
æ.	Basic Materials	3.57	3.97	4.48
	Consumer Cyclical	10.35	11.13	10.82
ц.	Financial Services	13.25	13.98	14.28
ŵ	Real Estate	2.26	2.95	3.32
w	Sensitive	48.16	46.55	45.49
	Communication Services	7.60	7.27	8.20
0	Energy	4.27	4.66	4.55
¢	Industrials	10.55	11.02	11.46
	Technology	25.74	23.60	21.28
	Defensive	22.42	21.43	21.61
F	Consumer Defensive	6.98	6.62	6.48
٠	Healthcare	12.54	12.24	12.49
9	Utilities	2.90	2.57	2.64

USD Allocation Asset Class Net % Cat% US Stocks 59.00 57.18 Non-US Stocks 20.38 17.72 18.96 Bonds 15.43 Cash 1.61 4.27 Other 0.04 5.39 Total 100.00 100.00

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Morningstar Category Moderately Aggressive



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	-	-
\oplus 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

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BlackRock Inflation Protected Bond K BPLBX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 6.63 years.

Style Consistency is not calculated for Fixed Income funds.

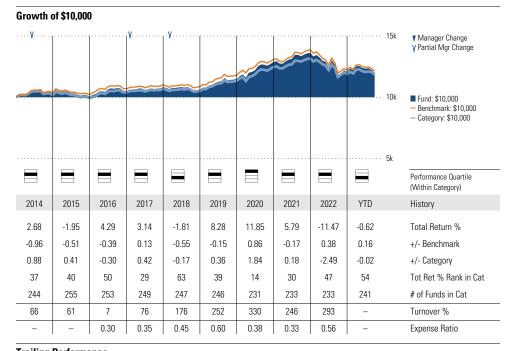
Net Expense: The fund's expense ratio of 0.51 is 17.74% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

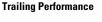
ESG Metrics

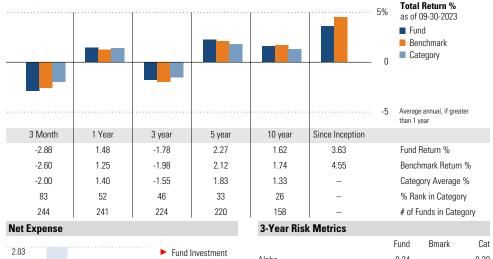
Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

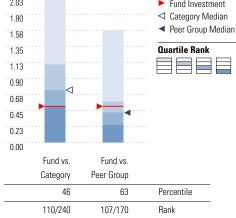


Morningstar Category

Inflation-Protected Bond







26	-	% F	% Rank in Category			
158	-	# of	# of Funds in Category			
3-Year Risk Metrics						
		Fund	Bmark	Cat		
Alpha		0.24	-	0.39		
Beta		1.02	-	0.89		
R-Squared		99.21	99.21 – 9			
Standard Devia	ition	7.01 6.86		6.33		
Sharpe Ratio		-0.51	-0.55	-0.44		
Tracking Error		0.64	-	1.95		
Information Ra	tio	0.31	-	-0.07		
Up Capture Rat	io	102.01	-	90.18		
Down Capture	Ratio	99.58	-	86.17		

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.93	4.52	5.88
Avg Eff Maturity	8.01	-	6.75

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

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Morningstar Index Bloomberg US Treasury US TIPS TR

USD

BlackRock Inflation Protected Bond K BPLBX

Style Analysis as of 09-30-2023



-100 -50 0 50 100 150 200

Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

Asset ClassNet %US Stocks0.14Non-US Stocks0.00Bonds189.49Cash-89.56Other-0.09	0.36 100.00
US Stocks 0.14 Non-US Stocks 0.00	-0.10
US Stocks 0.14	99.64
	0.00
Asset Class Net %	0.11
	Cat%

Credit Rating Breakdown Fund Bmark Cat AAA 96.22 0.00 88.72 AA 0.14 99.60 3.39 0.00 А 0.73 1.89 BBB 0.39 0.00 2.59 BB 0.02 0.00 1.01 В 0.05 0.00 0.58 Below B 0.02 0.00 0.20 Not Rated 2.43 0.40 1.62

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	92.90	-	90.29			
Treasury	0.37	-	0.28	0		
Inflation – Protected	44.54	-	80.77			
Agency/Quasi Agency	0.00	-	0.09	0		
Other Government Related	47.99	-	9.15			
Corporate	0.04	-	1.40	10		
Corporate Bond	0.04	-	1.37	10		
Bank Loan	0.00	-	0.03	0		
Convertible	0.00	-	0.00	0		
Preferred	0.00	-	0.00			
Securitized	5.51	-	4.02			
Agency MBS Pass-Through	3.43	-	1.19	0		
Agency MBS ARM	0.00	-	0.00	0		
Agency MBS CMO	0.03	-	0.27			
Non-Agency Residential MBS	0.17	-	0.06	0		
Commercial MBS	0.37	-	0.20	0		
Asset-Backed	1.51	-	2.04			
Covered Bond	0.00	_	0.26			
Municipal	0.00	_	0.00]		
Cash & Equivalents	0.62	-	4.18	I [
Other	0.95	-	0.10	0		

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 9095$

Top 10 Holdings as of 09-30-2023 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector 巻 Cash Offset 75.35 75.35 _ ⊖ Three-Month Sofr Future Mar 24 73.38 148.73 _ + Oct23 Sfrz3 P @ 95.625 175.07 26.34 _ Oct23 Sfrz3 P @ 95.375 25.99 201.07 _ € Fed Fund 30 Day Mar 24 220.85 19.78 _ ⊖ Fed Fund 30 Day Oct 23 19.78 240.63 _ _ Oct23 Sfrz3 P @ 95.25 15.38 256.01 _ ① Oct23 Sfrz3 P @ 95 14.45 270.46 _ Three-Month Sofr Future Jun 24 10.67 281.13 _ ⊖ Oct23 Sfrz3 P @ 95.125 9.98 291.11 _

Total Holdings 303

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

BrandywineGLOBAL Global Opp Bond IS GOBSX

Portfolio Manager(s)

David Hoffman since 11-2006 Jack McIntyre since 02-2012 Anujeet Sareen since 01-2017 Tracy Chen since 12-2020 Brian Kloss since 12-2020

Quantitative Screens

Performance: The fund has finished in the Global Bond 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 16.92 years.

Style Consistency is not calculated for Fixed Income funds.

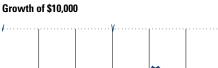
Net Expense: The fund's expense ratio of 0.56 is 36.36% lower than the Global Bond category average.

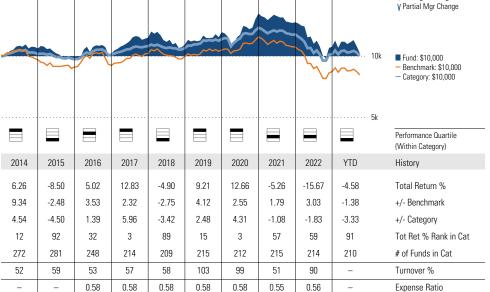
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023





Morningstar Category

Global Bond



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

Rank

63/147

Fund Bmark Cat Avg Eff Duration 8 34 6 1 9 Avg Eff Maturity 14.47 8.48

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42/213



Morningstar Index

15k

Bloomberg GbI Agg Ex USD TR USD

Vanager Change

BrandywineGLOBAL Global Opp Bond IS GOBSX

Style Analysis as of 09-30-2023





0 50 100

Asset Class	Net %	Cat%
US Stocks	0.00	0.09
Non-US Stocks	0.00	0.07
Bonds	99.21	86.64
Cash	0.79	13.97
Other	0.00	-0.77
Total	100.00	100.00

Morningstar Index

Bloomberg GbI Agg Ex USD TR USD

Morningstar Category

Global Bond

Sector Weighting as of 09-30-2023

Asset Allocation as of 09-30-2023

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	49.45	-	29.67
AA	11.74	-	13.51
A	4.77	-	18.69
BBB	22.38	-	21.36
BB	11.34	-	7.78
В	0.15	-	3.36
Below B	0.00	-	0.88
Not Rated	0.17	-	4.75

	Fund	Bmark	Cat	Fund	 Benchmar 	k 🛛 Cateo	gory Averag	ge	
Government	25.99	-	52.34						
Treasury	25.99	-	40.08				[
Inflation – Protected	0.00	-	2.92						
Agency/Quasi Agency	0.00	-	3.12	1					
Other Government Related	0.00	_	6.22						
Corporate	3.83	-	16.37		[
Corporate Bond	3.83	-	16.00		0				
Bank Loan	0.00	-	0.17	0					
Convertible	0.00	-	0.20	0					
Preferred	0.00	-	0.00						
Securitized	7.85	-	8.51						
Agency MBS Pass-Through	7.79	_	5.67						
Agency MBS ARM	0.00	_	0.00						
Agency MBS CMO	0.00	_	0.54	0					
Non-Agency Residential MBS	0.06	-	0.16						
Commercial MBS	0.00	-	0.30						
Asset-Backed	0.00	-	1.65						
Covered Bond	0.00	-	0.19	0					
Municipal	0.00	-	0.07	0					
Cash & Equivalents	1.21	-	12.75		1				
Other	61.12	-	9.97		0				
				0% 5	10 15 20	25 30	35 40	45 50	55 60 6

Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① Usd/Jpy Fwd 20230919 00187	09-2023	23.81	23.81	_
Jpy/Usd Fwd 20230919 00187 6	09-2023	22.97	46.79	-
⊕ Usd/Eur Fwd 20230804 00187	08-2023	18.80	65.58	-
⊕ Eur/Usd Fwd 20230804 00187	08-2023	18.54	84.12	-
⊕ Eur/Usd Fwd 20230804 00187	08-2023	16.07	100.19	-
Usd/Eur Fwd 20230804 00187	08-2023	15.80	115.99	_
\oplus United States Treasury Notes 3.5%	02-2033	12.07	128.06	-
① Mxn/Usd Fwd 20230724 00418 -	07-2023	10.73	138.80	-
⊕ Gbp/Usd Fwd 20230901 00187	09-2023	10.35	149.15	-
🕀 Usd/Gbp Fwd 20230901 00187	09-2023	10.26	159.41	-

Total Holdings 114

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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DFA Global Equity I DGEIX

Portfolio Manager(s)

Jed Fogdall since 02-2012 Mary Phillips since 02-2017 Allen Pu since 02-2017 Ashish Bhagwanjee since 02-2021

Quantitative Screens

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

Management: The fund's management has been in place for 11.59 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 73.96% lower than the Global Large-Stock Blend category average.

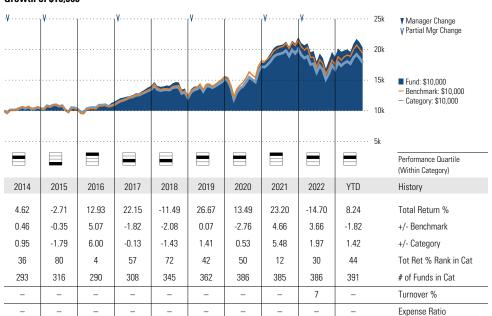
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Morningstar Category

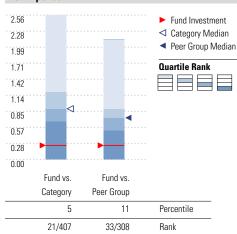
Global Large-Stock Blend

Morningstar Index

MSCI ACWI NR USD







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 2.96 -0.39 0.98 Beta 1 02 _ 97.48 **R-Squared** 92.28 Standard Deviation 17 62 17 09 17 39 Sharpe Ratio 0.52 0.35 0.32 Tracking Error 2.81 4.67 Information Ratio 1.16 -0.12 Up Capture Ratio 107.07 98.93 Down Capture Ratio 94.98 101.56

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15.35 18 01 18.92 Price/Book Ratio 2.26 2.62 2.96 Geom Avg Mkt Cap \$B 39.55 114 17 98.38 ROE 24.20 25.38 25.09

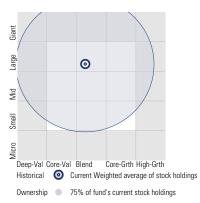
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DFA Global Equity I DGEIX

Style Analysis as of 09-30-2023

Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2023



Asset Allocation as of 09-30-2023



Asset Class Net % Cat% US Stocks 70.39 55.87 Non-US Stocks 28.64 39.23 Bonds 0.00 1.31 Cash 0.94 1.42 Other 0.03 2.18 Total 100.00 100.00

Morningstar Index

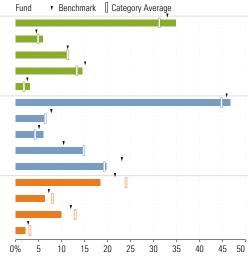
MSCI ACWI NR USD

Morningstar Category

Global Large-Stock Blend

Sector Weighting as of 09-30-2023

		Fund	Bmark	Cat
Դ	Cyclical	34.90	32.83	31.24
æ.	Basic Materials	5.89	4.34	4.87
A	Consumer Cyclical	11.45	11.16	11.27
цů	Financial Services	14.49	14.95	13.30
ħ	Real Estate	3.07	2.38	1.80
w	Sensitive	46.68	45.72	44.76
	Communication Services	6.34	7.59	6.43
0	Energy	6.01	4.93	4.23
٥	Industrials	14.56	10.27	14.83
	Technology	19.77	22.93	19.27
-	Defensive	18.42	21.45	24.00
F	Consumer Defensive	6.37	7.05	7.96
٠	Healthcare	9.91	11.84	12.93
9	Utilities	2.14	2.56	3.11



	Greater Asia	Fund % 13.56	Cat % 13.33	Americas	Fund % 74.09	Cat % 62.46	Greater Europe	Fund % 12.37	Cat % 24.22	Market Maturity	Fund %
	Japan	4.64	5.62	North America	73.17	61.65	United Kingdom	2.55	6.00	Developed Markets	94.19
	Australasia	1.47	0.87	Central/Latin	0.92	0.81	W euro-ex UK	8.67	17.82	Emerging Markets	5.81
	Asia-4 Tigers	3.31	3.74				Emrgng Europe	0.19	0.04	Not Available	0.00
	Asia-ex 4 Tigers	4.14	3.10				Africa	0.96	0.36		
	Not Classified	0.00	0.00								
5											

Top 7 Holdings as of 09-30-2023

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ DFA US Core Equity 2 I	52.00	52.00	_	_
igodolog DFA International Core Equity I	20.13	72.12	_	-
DFA US Core Equity 1 I	17.34	89.46	_	-
igodolog DFA Emerging Markets Core Equity I	8.34	97.80	-	-
⇒ DFA Real Estate Securities I	1.63	99.42	-	-
€ DFA International Real Estate Sec I	0.58	100.00	_	-
\ni Usd	0.00	100.00	_	-

Total Holdings 7

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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DFA International Value I DFIVX

Portfolio Manager(s)

Jed Foodall since 02-2010 Arun Keswani since 02-2020 Joel Schneider since 02-2022

Quantitative Screens

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

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

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

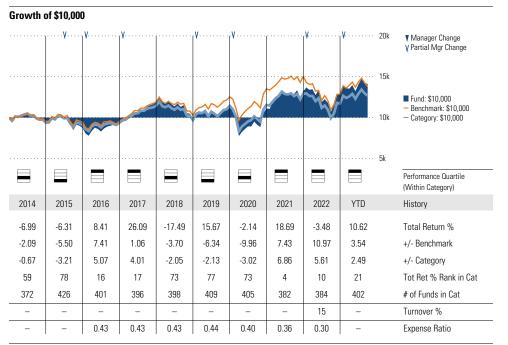
Net Expense: The fund's expense ratio of 0.28 is 71.13% lower than the Foreign Large Value category average.

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.

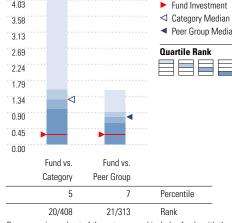
ESG Metrics

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



Trailing Performance





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

210					
3-Year Risk Metrics					
	Fund	Bmark	Cat		
Alpha	9.14	-	3.13		
Beta	1.05	-	0.99		
R-Squared	85.91	-	89.42		
Standard Deviation	20.62	18.23	19.11		
Sharpe Ratio	0.71	0.28	0.43		
Tracking Error	7.79	-	6.38		
Information Ratio	1.28	-	0.49		
Up Capture Ratio	119.11	-	103.27		
Down Capture Ratio	82.71	-	91.00		
Portfolio Metrics					

	Fund	Bmark	Cat
Price/Earnings Ratio	8.93	13.87	10.37
Price/Book Ratio	1.00	1.69	1.28
Geom Avg Mkt Cap \$B	32.89	47.39	36.88
ROE	12.21	18.84	15.89

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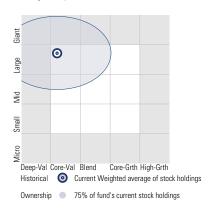
Morningstar Category Morningstar Index

Foreign Large Value

MSCI EAFE NR USD

DFA International Value I DFIVX

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





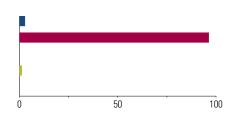


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2023



Sector Weighting as of 09-30-2023

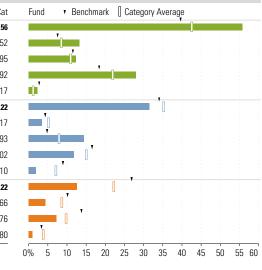
Asset Allocation as of 09-30-2023

		Fund	Bmark	Cat	
Դ	Cyclical	55.84	39.46	42.56	
æ.	Basic Materials	13.18	7.36	8.52	
	Consumer Cyclical	12.38	11.35	10.95	
ц.	Financial Services	28.03	18.20	21.92	
ŵ	Real Estate	2.25	2.55	1.17	
V.	Sensitive	31.53	33.86	35.22	
	Communication Services	3.47	4.13	5.17	
0	Energy	14.38	4.62	7.93	
Ф	Industrials	11.79	16.35	15.02	
	Technology	1.89	8.76	7.10	
	Defensive	12.63	26.68	22.22	
F	Consumer Defensive	4.42	9.95	8.66	
٠	Healthcare	7.22	13.58	9.76	
9	Utilities	0.99	3.15	3.80	
					ſ

Morningstar Index **Morningstar Category** Foreign Large Value

MSCI EAFE NR USD

Asset Class	Net %	Cat%
US Stocks	2.70	3.43
Non-US Stocks	96.23	94.75
Bonds	0.00	0.04
Cash	1.07	1.54
Other	0.00	0.22
Total	100.00	100.00



		Greater Asia	Fund % 31.01	Cat % 30.58	Americas	Fund % 11.38	Cat % 9.36	Greater Europe	Fund % 57.61	Cat % 60.05	Market Maturity	Fund %
- 1		Japan	21.20	16.72	North America	11.38	8.12	United Kingdom	12.80	17.06	Developed Markets	99.84
		Australasia	6.73	3.68	Central/Latin	0.00	1.24	W euro-ex UK	44.32	42.12	Emerging Markets	0.16
		Asia-4 Tigers	2.92	7.21				Emrgng Europe	0.00	0.11	Not Available	0.00
		Asia-ex 4 Tigers	0.16	2.97				Africa	0.49	0.76		
· · · · ·		Not Classified	0.00	0.00								
50-75	>75											

Top 10 Holdings as of 09-30-2023

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Shell PLC ADR (Representing - Ordinary Shares)	4.33	4.33	16.23	Energy
€ TotalEnergies SE	3.24	7.57	-	Energy
€ Mercedes-Benz Group AG	1.64	9.21	-	Consumer Cyclical
$oldsymbol{eta}$ Novartis AG Registered Shares	1.39	10.60	-	Healthcare
\oplus Zurich Insurance Group AG	1.31	11.92	-	Financial Services
\ominus Novartis AG ADR	1.26	13.18	16.14	Healthcare
⊖ UBS Group AG	1.26	14.44	-	Financial Services
	1.13	15.57	-	Financial Services
$oldsymbol{eta}$ Bank of Nova Scotia	1.11	16.68	-3.53	Financial Services
🕀 Bayer AG	1.09	17.77	_	Healthcare

Total Holdings 545

 \oplus Increase \ominus Decrease R New to Portfolio

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DFA US Small Cap Value I DFSVX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 11.59 years.

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

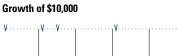
Net Expense: The fund's expense ratio of 0.3 is 73.21% lower than the Small Value category average.

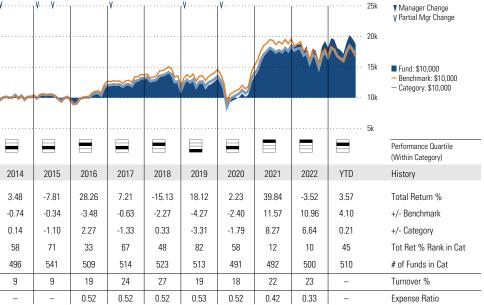
Morningstar Investment Management LLC Analysis

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	2	08-31-2023
Carbon Risk Score	Medium Risk	12-31-2022





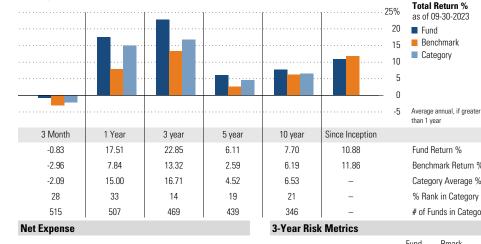
Morningstar Category

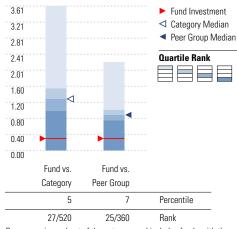
Small Value

Morningstar Index

Russell 2000 Value TR USD







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

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund **Bmark** Cat Alpha 8.47 3.37 0.98 0.94 Beta R-Squared 96.46 93.31 Standard Deviation 23.16 23 11 22 57 Sharpe Ratio 0.91 0.56 0.69 Tracking Error 4 37 5.97 Information Ratio 2.18 0.51 Up Capture Ratio 110.97 98.85 Down Capture Ratio 85.50 88.84 Portfolio Metrics

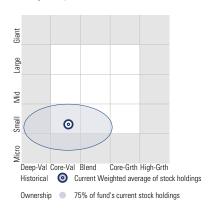
	Fund	Bmark	Cat
Price/Earnings Ratio	8.65	9.46	11.18
Price/Book Ratio	1.23	1.23	1.61
Geom Avg Mkt Cap \$B	2.82	1.89	4.32
ROE	14.38	7.74	15.96

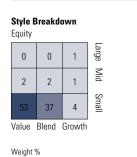
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DFA US Small Cap Value I DFSVX

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





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>50 25-50 10-25 0-10
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Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Ssc Government Mm Gvmxx	1.48	1.48	-	_
€ Future on E-mini S&P 500 Futures	1.35	2.83	_	-
Taylor Morrison Home Corp	0.92	3.75	40.40	Consumer Cyclical
ightarrow Amkor Technology Inc	0.91	4.66	-4.82	Technology
e Commercial Metals Co	0.84	5.50	3.29	Basic Materials
Triton International Ltd Ordinary Shares	0.80	6.31	_	Industrials
New York Community Bancorp Inc	0.78	7.09	37.79	Financial Services
American Equity Investment Life Holding Co	0.73	7.82	17.58	Financial Services
F N B Corp	0.69	8.51	-14.56	Financial Services
∋ Murphy Oil Corp	0.68	9.19	7.36	Energy
Avnet Inc	0.66	9.85	18.04	Technology
Thor Industries Inc	0.64	10.49	27.21	Consumer Cyclical
\ni GATX Corp	0.64	11.13	3.89	Industrials
M.D.C. Holdings Inc	0.64	11.77	35.38	Consumer Cyclical
PDC Energy Inc	0.63	12.40	_	Energy

Total Holdings 940

 \oplus Increase \oplus Decrease R New to Portfolio

Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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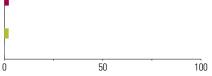
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Energy

¢

F

Utilities



Bmark

50.27

4.83

10.56

21.98

12.90

32.96

2.59

9.72

12.98

7.67

16.76

3.55

9.18

4.03

Fund

49.21

7.86

16.67

23.74

0.94

41.41

1.67

10.17

20.95

8.62

9.38

5.29

3.95

0.14

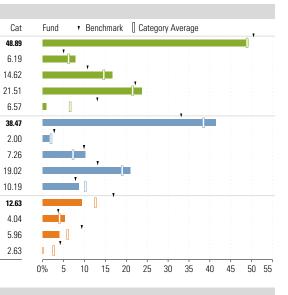
Asset Class Net % Cat% US Stocks 95.95 93.12 Non-US Stocks 2.04 3.32 Bonds 0.00 0.04 Cash 1.96 3.43 0.05 Other 0.09 Total 100.00 100.00

Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value





[•]

Eaton Vance Income Fund of Boston R6 EIBRX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 8.91 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.66 is 25.84% lower than the High Yield Bond category average.

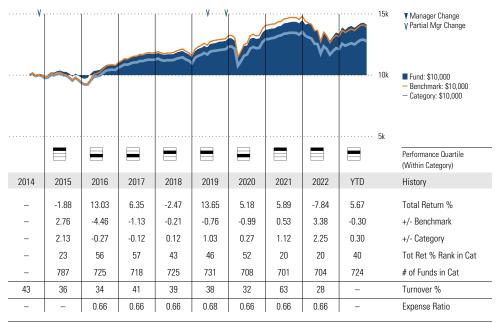
Morningstar Investment Management LLC Analysis

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



Morningstar Index

ICE BofA US High Yield TR USD





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

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Eaton Vance Income Fund of Boston R6 EIBRX

Style Analysis as of 09-30-2023



Duration

Ö	50	100

Sector Weighting as of 09-30-2023

Asset Allocation as of 09-30-2023

100	Total	100.00	100.00
	Other	1.83	1.50
	Cash	4.54	3.17
	Bonds	92.96	94.59
	Non-US Stocks	0.20	0.13
	US Stocks	0.47	0.60
	Asset Class	Net %	Cat%

Morningstar Index

ICE BofA US High Yield TR USD

Morningstar Category

High Yield Bond

Credit Rating Breakdown Fund Bmark Cat 0.00 2.28 AAA _ AA 0.00 0.12 А 0.00 0.35 _ BBB 6.94 6.05 BB 39.21 40.00 В 38.18 37.20 _ Below B 10.63 _ 11.37 Not Rated 5.04 2.63

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	0.00	-	1.21	[]		
Treasury	0.00	-	0.93	0		
Inflation – Protected	0.00	-	0.01	0		
Agency/Quasi Agency	0.00	-	0.02	0		
Other Government Related	0.00	-	0.25	0		
Corporate	95.41	-	90.77			
Corporate Bond	89.14	-	87.93			0
Bank Loan	5.14	-	2.42			
Convertible	0.64	-	0.39	0		
Preferred	0.49	-	0.03			
Securitized	0.00	-	1.17	[]		
Agency MBS Pass-Through	0.00	-	0.03	0		
Agency MBS ARM	0.00	-	0.00	0		
Agency MBS CMO	0.00	-	0.06	[
Non-Agency Residential MBS	0.00	-	0.07			
Commercial MBS	0.00	-	0.09	0		
Asset-Backed	0.00	-	0.92	0		
Covered Bond	0.00	-	0.00	0		
Municipal	0.00	-	0.03	0		
Cash & Equivalents	4.60	-	4.76			
Other	0.00	-	2.08	10		

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

Top 10 Holdings as of 09-30-2023

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
S Msilf Government Portfolio Msilf Government Portfolio	12-2030	4.04	4.04	-
iShares Broad USD High Yield Corp Bd ETF	-	1.49	5.53	-
CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.78	6.31	-
Mozart Debt Merger Subordinated Inc. 5.25%	10-2029	0.63	6.94	-
Rolls-Royce PLC 5.75%	10-2027	0.56	7.50	_
Sprint Capital Corporation 6.875%	11-2028	0.54	8.04	-
Neptune Energy Bondco PLC 6.625%	05-2025	0.51	8.55	-
Panther Bf Agg 2 Fixed Coupon 4.375000 Maturity 20260515	05-2026	0.51	9.05	-
BCPE Empire Topco Inc 7.625%	05-2027	0.50	9.55	-
Compass Minerals International Inc. 6.75%	12-2027	0.49	10.04	-

Total Holdings 466

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Fidelity® 500 Index FXAIX

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.

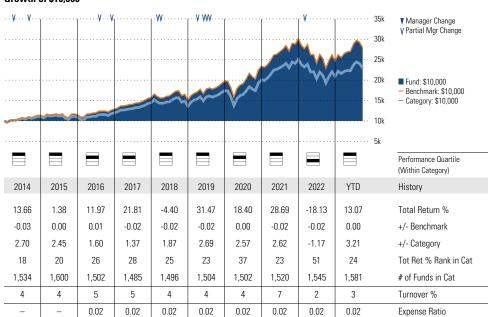
Morningstar Investment Management LLC Analysis

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
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



Morningstar Category

Large Blend





4.87 Fund Investment Category Median 4.33 Peer Group Median 3.79 3.25 Quartile Rank 2.71 2.16 1.62 1.08 0.54 Fund vs Fund vs Peer Group Category 5 21 Percentile 70/1700 110/524 Rank

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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.01 -0.66 0.95 Beta 1 00 100.00 **R-Squared** 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

Morningstar Index

S&P 500 TR USD

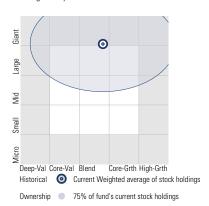
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.33	22.40	22.25
Price/Book Ratio	4.10	3.98	4.46
Geom Avg Mkt Cap \$B	229.51	228.69	275.77
ROE	29.38	30.76	29.52

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Fidelity® 500 Index FXAIX

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







Weight %

>50 25-50 10-25 0-10

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
D 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
$oldsymbol{ m D}$ Alphabet Inc Class A	2.05	22.21	48.32	Communication Svc
🕀 Tesla Inc	1.87	24.09	103.13	Consumer Cyclical
Đ 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
m lacksim Berkshire Hathaway Inc Class B	1.63	29.32	13.40	Financial Services
$oldsymbol{ heta}$ UnitedHealth Group Inc	1.23	30.55	-3.88	Healthcare
€ JPMorgan Chase & Co	1.20	31.75	10.38	Financial Services
Đ Johnson & Johnson	1.13	32.88	-9.84	Healthcare
🕀 Exxon Mobil Corp	1.13	34.01	9.08	Energy
$oldsymbol{ m ilde{D}}$ Visa Inc Class A	1.00	35.01	11.36	Financial Services
Đ Broadcom Inc	0.97	35.98	51.02	Technology

Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

50

Fund

27.64

2.27

10.74

12.15

2.48

50.08

8.69

4.28

8.33

28.78

22.28

6.55

13.17

2.56

Bmark

27.45

2.23

10.77

12 01

2.44

50.38

8.81

4.42

8.29

28.86

22.17

6.53

13.21

2.43

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Total Holdings 507

 \oplus Increase \oplus Decrease R New to Portfolio

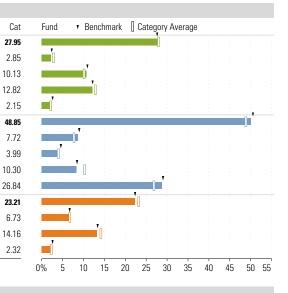
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 Morningstar Category
 Morningstar Index

 Image Blend
 S&P 500 TR USD

Asset Class Net % Cat% US Stocks 99.44 95.33 Non-US Stocks 0.54 2.48 Bonds 0.00 0.15 Cash 0.01 0.71 0.00 Other 1.34 Total 100.00 100.00



JPMorgan Large Cap Growth R6 JLGMX

Portfolio Manager(s)

Giri Devulapally since 08-2004 Holly Fleiss since 11-2020 Joseph Wilson since 11-2020 Larry Lee since 11-2020 Robert Maloney since 11-2022

Quantitative Screens

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

Management: The fund's management has been in place for 19.17 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 0.44 is 53.19% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

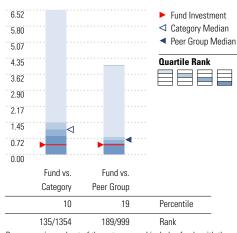




Morningstar Category

Large Growth





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

4	-	% Rank in Category			
895	-	# of	# of Funds in Category		
3-Year Risk	Metrics				
		Fund	Bmark	Cat	
Alpha		-1.58	-	-3.72	
Beta		0.90	-	0.97	
R-Squared		96.51	-	91.78	
Standard Devia	ition	19.05	20.81	21.20	
Sharpe Ratio		0.27	0.37	0.20	
Tracking Error		4.13	-	6.04	
Information Rat	tio	-0.57	-	-0.75	
Up Capture Rat	io	85.43	-	87.74	
Down Capture	Ratio	90.23	-	100.10	

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	33.23	32.24	30.95
Price/Book Ratio	9.41	10.54	7.97
Geom Avg Mkt Cap \$B	357.53	399.08	418.79
BOE	28 87	39.31	33 78

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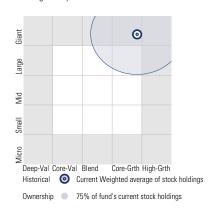


Morningstar Index

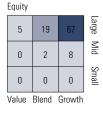
Russell 1000 Growth TR USD

JPMorgan Large Cap Growth R6 JLGMX

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







>50 25-50 10-25 0-10

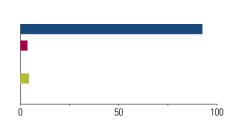
Weight %

Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	10.49	10.49	32.51	Technology
Apple Inc	10.21	20.70	32.32	Technology
NVIDIA Corp	5.51	26.21	197.74	Technology
€ Alphabet Inc Class C	5.06	31.27	48.60	Communication Svc
	4.95	36.22	51.33	Consumer Cyclical
$ onumber \in \mathbb{R}^{2} $ Meta Platforms Inc Class A	4.87	41.08	149.47	Communication Svc
m lacksquare JPMorgan Prime Money Market Inst	4.19	45.27	-	-
Netflix Inc	2.57	47.84	28.05	Communication Svc
🕀 Tesla Inc	2.51	50.35	103.13	Consumer Cyclical
$ onumber \rightarrow 0 onu$	1.87	52.22	85.97	Technology
\oplus Regeneron Pharmaceuticals Inc	1.82	54.04	14.06	Healthcare
Oracle Corp	1.81	55.85	30.95	Technology
Lowe's Companies Inc	1.76	57.62	5.92	Consumer Cyclical
Eli Lilly and Co	1.75	59.37	47.75	Healthcare
€ Salesforce Inc	1.75	61.11	52.94	Technology

Total Holdings 70

 \oplus Increase \oplus Decrease R New to Portfolio



Bmark

23.62

0.63

15.96

6 1 3

0.90

61.09

11.32

0.55

5.35

43.87

15.30

4.27

10.97

0.06

Fund

20.60

1.03

16.13

3 4 4

0.00

66.11

13.39

1.19

3.31

48 22

13.28

1.45

11.83

0.00

Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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Utilities

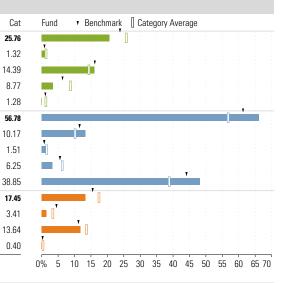
Asset Class Net % Cat% US Stocks 92.42 93.10 Non-US Stocks 3.39 4.78 Bonds 0.00 0.00 Cash 4.19 1.11 0.00 Other 0.99 Total 100.00 100.00

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth





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Loomis Sayles Investment Grade Bond N LGBNX

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.

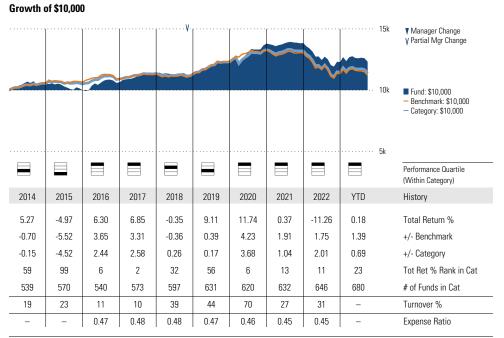
Net Expense: The fund's expense ratio of 0.44 is 40.54% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

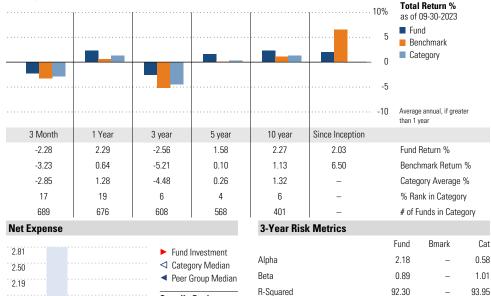
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

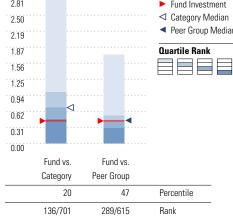
ESG Metrics

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



Trailing Performance





 Sharpe Ratio
 -0.77
 -1.16

 Tracking Error
 1.73

 Information Ratio
 1.53

 Up Capture Ratio
 101.21

 Down Capture Ratio
 75.84

 Portfolio Metrics

 Fund
 Bmark

 Ave Eff Duration
 6.46
 4.43

Standard Deviation

Avg Eff Duration	6.46	4.43	6.32
Avg Eff Maturity	6.03	-	9.39

5.77

6 20

6.49

-1.03

1.60

0.31

103.07

97.08

Cat

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

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Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Loomis Sayles Investment Grade Bond N LGBNX

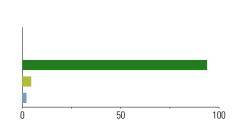
Style Analysis as of 09-30-2023





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	34.67	3.53	52.06
AA	4.55	74.59	5.00
А	13.49	10.82	11.81
BBB	37.26	8.32	18.82
BB	4.52	0.28	5.05
В	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

Asset Allocation as of 09-30-2023

	Fund	Bmark	Cat	Fund	 Bench 	mark	Categ	ory Av	erage		
Government	28.49	-	27.12)				
Treasury	28.34	-	15.83			0					
Inflation – Protected	0.00	-	0.46	0							
Agency/Quasi Agency	0.15	-	0.56	0							
Other Government Related	0.00	-	10.27]						
Corporate	51.18	-	27.53]			
Corporate Bond	49.22	-	27.05					-	-		
Bank Loan	0.08	-	0.17	0							
Convertible	1.39	-	0.05								
Preferred	0.49	-	0.26	0							
Securitized	17.44	-	38.67								
Agency MBS Pass-Through	0.00	_	25.57				0				
Agency MBS ARM	0.00	-	0.05								
Agency MBS CMO	0.28	-	3.60	i []							
Non-Agency Residential MBS	0.37	-	0.16								
Commercial MBS	1.59	-	1.52								
Asset-Backed	15.20	-	7.77								
Covered Bond	0.00	-	0.00	0							
Municipal	0.07	-	0.70	10							
Cash & Equivalents	2.83	_	2.63								
Other	0.00	_	3.34	i []							

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 \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

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

MFS Mid Cap Growth R6 OTCKX

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



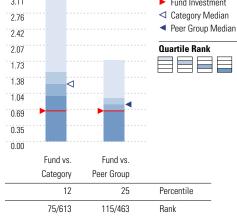


Beta

Morningstar Category

Mid-Cap Growth





characteristics.

10 Category 5 0 -5 -10 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat -1.94 -1.41 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

15

Total Return %

as of 09-30-2023

Fund Benchmark

Portfolio Metrics			
	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

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Morningstar Index

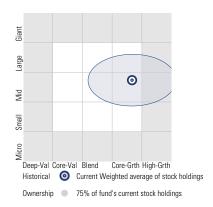
Russell Mid Cap Growth TR USD

ing Perforn	nance			
	([
3 Month	1 Year	3 year	5 year	10 year
-5.03	15.10	0.42	6.78	10.65
-5.22	17.47	2.61	6.97	9.94
-5.32	13.25	1.64	5.79	8.98
39	38	66	34	13
612	609	568	537	431
-				o V

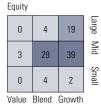
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class

MFS Mid Cap Growth R6 OTCKX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Currency Cash CASH_USD	3.11	3.11	_	-
ige ightarrow Arthur J. Gallagher & Co	3.08	6.19	21.77	Financial Services
igodolog Monolithic Power Systems Inc	3.07	9.26	31.50	Technology
D Verisk Analytics Inc	2.91	12.17	34.49	Industrials
igop Cadence Design Systems Inc	2.84	15.02	45.85	Technology
∋ AMETEK Inc	2.78	17.79	6.29	Industrials
\ni MSCI Inc	2.52	20.31	11.19	Financial Services
i Vulcan Materials Co	2.43	22.74	16.10	Basic Materials
ightarrow 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
igeq ASM International NV	1.95	31.12	-	Technology
igodolog CoStar Group Inc	1.95	33.06	-0.50	Real Estate
ige > Howmet Aerospace Inc	1.93	34.99	17.66	Industrials
ightarrow Constellation Software Inc	1.81	36.80	34.82	Technology

Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

100

Cat

27.40

2.45

13.04

8.92

2.99

49.61

3.47

2.81

16.51

26.82

23.00

2.71

19.68

0.61

Bmark

23.46

0.90

12.36

8 56

1.64

52.20

3.54

4.19

18.06

26.41

24.35

3.14

20.77

0.44

Fund

26.69

2.93

12.61

8.72

2.43

54.89

3.80

2.63

23.06

25.40

18.42

1.67

16.75

0.00

Total Holdings 97

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Morningstar Category Russell Mid Cap Growth TR USD

Morningstar Index

	VIId-Ca	ap Grov	wth
--	---------	---------	-----

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

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

MFS Research International R6 MRSKX

Portfolio Manager(s)

Camille Lee since 09-2018 Nicholas Paul since 12-2022

Quantitative Screens

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

Management: The fund's management has been in place for 5.08 years.

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

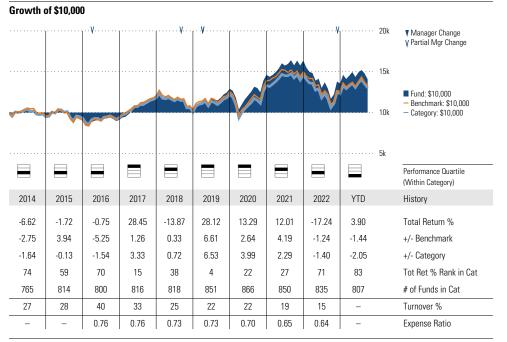
Net Expense: The fund's expense ratio of 0.64 is 26.44% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022



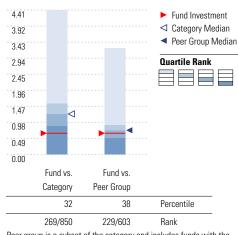
Morningstar Category

Foreign Large Blend

Trailing Performance



ROE



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

3-Year Risk Metrics Fund Bmark Cat Alpha -0.93 0.38 1 03 Beta 1 01 _ 93.51 **R-Squared** 93.49 Standard Deviation 17 89 17 19 18.35 Sharpe Ratio 0.12 0 18 0.20 Tracking Error 4.56 4.70 Information Ratio -0.23 0.11 Up Capture Ratio 104.19 106.23 Down Capture Ratio 109.45 105.46

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 17.38 13 48 14 20 Price/Book Ratio 2.20 1.67 1.88 Geom Avg Mkt Cap \$B 49 99 42 75 56.55

19.88

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17.72

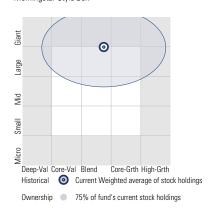
20.14

Morningstar Index

MSCI ACWI Ex USA NR USD

MFS Research International R6 MRSKX

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





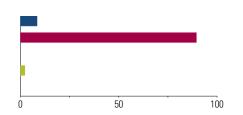


Weight %

<25

>50 25-50 10-25 0-10

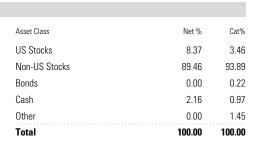
World Regions % Equity 09-30-2023

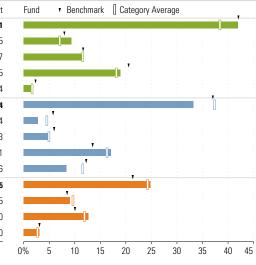


Sector Weighting as of 09-30-2023

Asset Allocation as of 09-30-2023

		Fund	Bmark	Cat
Դ	Cyclical	41.92	41.89	38.41
<i>.</i>	Basic Materials	9.39	7.82	7.05
æ	Consumer Cyclical	11.80	11.49	11.57
ц р	Financial Services	18.97	20.40	18.15
ŵ	Real Estate	1.76	2.18	1.64
\sim	Sensitive	33.24	36.89	37.34
g	Communication Services	2.81	5.62	4.54
•	Energy	4.98	5.82	4.93
Ф	Industrials	17.05	13.36	16.31
	Technology	8.40	12.09	11.56
-	Defensive	24.84	21.21	24.25
F	Consumer Defensive	9.02	8.36	9.65
٠	Healthcare	12.69	9.90	11.90
9	Utilities	3.13	2.95	2.70





Greater Asia	Fund % 33.51	Cat % 35.08	Americas	Fund % 10.44	Cat % 8.51	Greater Europe	Fund % 56.05	Cat % 56.41	Market Maturity	Fund %
Japan	19.75	18.59	North America	10.44	7.23	United Kingdom	11.02	13.72	Developed Markets	97.20
Australasia	4.24	4.86	Central/Latin	0.00	1.28	W euro-ex UK	45.03	41.70	Emerging Markets	2.80
Asia-4 Tigers	6.72	6.61				Emrgng Europe	0.00	0.07	Not Available	0.00
Asia-ex 4 Tigers	2.80	5.02				Africa	0.00	0.92		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2023

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Linde PLC	3.15	3.15	15.33	Basic Materials
Roche Holding AG	2.96	6.11	-	Healthcare
LVMH Moet Hennessy Louis Vuitton SE	2.94	9.04	-	Consumer Cyclical
Schneider Electric SE	2.86	11.90	-	Industrials
Nestle SA	2.83	14.73	-	Consumer Defensive
Novo Nordisk A/S Class B	2.46	17.19	-	Healthcare
Hitachi Ltd	2.15	19.34	-	Industrials
E Currency Cash CASH_USD	2.09	21.43	-	-
Diageo PLC	1.80	23.23	-	Consumer Defensive
TotalEnergies SE	1.63	24.86	_	Energy

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category I Foreign Large Blend I

Morningstar Index MSCI ACWI Ex USA NR USD

PGIM Jennison Small Company R6 PJSQX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 9.85 years.

× Style: The fund has landed in its primary style box — Small Growth ---- 11.76 % of the time over the past three years.

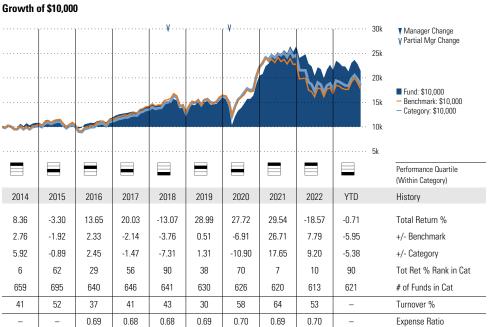
Net Expense: The fund's expense ratio of 0.71 is 38.79% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



3 Month 1 Year 10 year 3 year 5 year -7.06 7.38 10.88 6.80 8.74 9.98 -7.32 9.59 1.09 1.55 6.72 9.16 -6 52 912 2 25 374 7 78 _ 63 64 7 11 25 626 617 586 547 420 Net Expense

6.02 Fund Investment Category Median 5.35 Peer Group Median 4.68 4.01 Quartile Rank 3.34 2.68 2.01 1.34 0.67 0.00 Fund vs Fund vs Peer Group Category 8 19 Percentile 50/628 89/470 Rank

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

Fund 10 Benchmark 5 Category 0 -5 -10 Average annual, if greater than 1 year Since Inception Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category

15%

Total Return %

as of 09-30-2023

3-Year Risk Metrics

ROE

	Fund	Bmark	Cat
Alpha	9.42	-	0.22
Beta	0.81	-	0.92
R-Squared	84.29	-	89.86
Standard Deviation	20.29	22.93	22.32
Sharpe Ratio	0.51	0.07	0.07
Tracking Error	9.12	-	7.45
Information Ratio	1.07	-	-0.01
Up Capture Ratio	102.59	-	94.65
Down Capture Ratio	71.78	-	94.64

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 16 54 20 11 24.88 Price/Book Ratio 2.35 3.83 3.93 Geom Avg Mkt Cap \$B 4 83 2 75 5 46

13.85

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9.52

14.27

Morningstar Category Morningstar Index

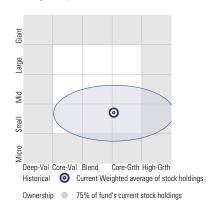
Small Growth

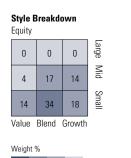
Russell 2000 Growth TR USD

Trailing Performance

PGIM Jennison Small Company R6 PJSQX

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





>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Prudential Govt Money Mkt Fd	3.02	3.02	_	_
Targa Resources Corp	2.52	5.54	18.46	Energy
Gaming and Leisure Properties Inc	2.25	7.79	-7.91	Real Estate
Kirby Corp	1.96	9.75	28.67	Industrials
Trinity Industries Inc	1.93	11.67	-15.02	Industrials
\ominus Performance Food Group Co	1.90	13.58	0.80	Consumer Defensive
Universal Display Corp	1.87	15.44	46.28	Technology
➔ Molina Healthcare Inc	1.84	17.29	-0.71	Healthcare
WEX Inc	1.67	18.96	14.93	Technology
Constellium SE Class A	1.63	20.59	53.85	Basic Materials
Chord Energy Corp Ordinary Shares - New	1.61	22.20	25.32	Energy
Sprout Social Inc Class A	1.59	23.79	-11.65	Technology
Axis Capital Holdings Ltd	1.58	25.36	6.50	Financial Services
igodolog Paycom Software Inc	1.51	26.87	-16.21	Technology
\oplus On Holding AG	1.49	28.36	_	Consumer Cyclical

Total Holdings 121

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Net %	Cat%
91.30	91.66
5.36	4.65
0.00	0.02
3.34	2.44
0.00	1.21
100.00	100.00
	91.30 5.36 0.00 3.34 0.00

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

Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50 0

Fund

39.49

4.68

13.53

13 16

8.12

40.25

0.00

6.63

18.84

14.78

20.26

5.15

12.11

3.00

3.06

11.41

7 41

2.32

48.57

1.58

3.72

18.92

24.35

27.22

4.65

21.71

0.86

4.54

10.51

5 1 9

1.61

49.92

1.93

5.13

18.17

24.69

28.21

4.71

21.89

1.61

100 Bmark Cat 21.85 24.20



Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

PIMCO Commodity Real Ret Strat Instl PCRIX

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.

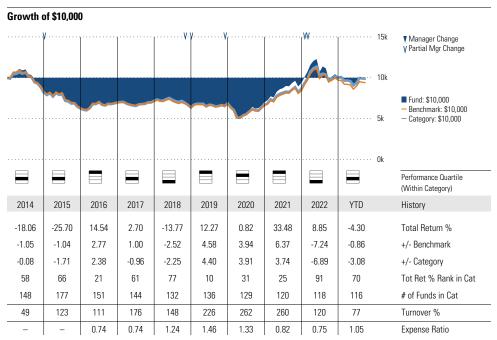
Net Expense: The fund's expense ratio of 0.99 is 5.71% lower than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

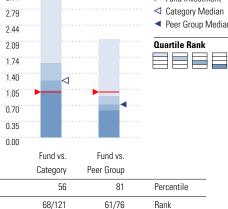
Metric Rating Sustainability Rating 06-30-2023 3





Updated





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

% Rank in Category # of Funds in Category Bmark Cat 1.67 0.99 87.55 15.98 16 87 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**

	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

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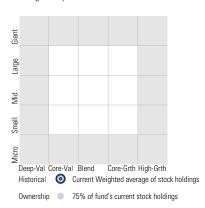
Morningstar Category Morningstar Index

Commodities Broad Basket

Bloomberg Commodity TR USD

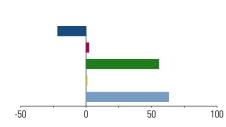
PIMCO Commodity Real Ret Strat Instl PCRIX

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



Large Mid

Small



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

Sector Weighting as of 09-30-2023

Asset Allocation as of 09-30-2023

		Fund	Bmark	Cat	Fund	t	• Be	nchma	rk 🛛	Categ	ory Av	verage				
Դ	Cyclical	-	-	44.68										[
÷.	Basic Materials	-	-	44.68										0		
4	Consumer Cyclical	-	-	0.00	Ó											
, p	Financial Services	-	-	0.00	0											
ŵ	Real Estate	-	-	0.00	0											
₩.	Sensitive	-	_	51.07											0	
đ	Communication Services	-	-	0.00	Ó											
	Energy	-	-	48.94											[
\$	Industrials	-	-	2.13	[
	Technology	-	-	0.00	Ì											
•	Defensive	-	-	4.26												
-	Consumer Defensive	-	-	4.26		0										
÷	Healthcare	-	-	0.00	ĺ											
2	Utilities	-	-	0.00	Ó											
					0%	5	10	15	20	25	30	35	40	45	50	Ę

Style Breakdown Equity

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus Thai Union Group Public Company Limited Future Sept 23	26.06	26.06	_	_
eq 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	_	-
\ominus 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	_	-
\ominus EUROPEAN MONETARY UNION EURO Sold	9.56	114.86	_	-
\ominus EUROPEAN MONETARY UNION EURO Purchased	9.56	124.42	_	-
\ominus 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

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Commodities Broad Basket Bloomberg Commodity TR USD

Mori	Morningstar Category				Mor	rning	star l	nde
~		-					~	

Vanguard Equity-Income Adm VEIRX

Portfolio Manager(s)

Sharon Hill since 02-2021 Matthew Hand since 10-2021

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 team has been in place for less than three years.

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

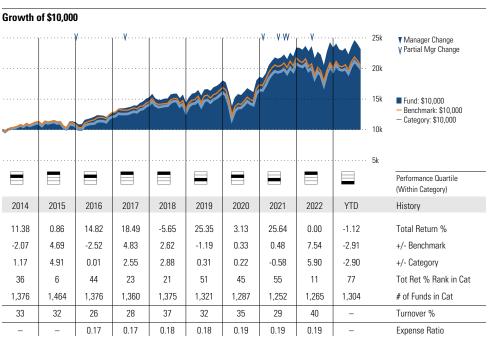
Net Expense: The fund's expense ratio of 0.19 is 78.65% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our manager consistency screen due to the retirement of portfolio managers at Wellington and Vanguard. However, their replacements, Matthew Hand at Wellington and Sharon Hill at Vanguard, are both experienced portfolio managers, so we are not concerned with this screen failure and the shift in management teams. We continue to have on-going conviction in this strategy.

ESG Metrics

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



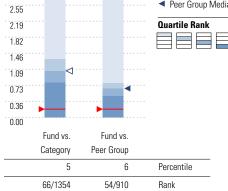
Morningstar Category

Large Value

Morningstar Index

Russell 1000 Value TR USD





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

of Funds in Category Cat 1.00 0.98 94.36 17 70 Sharpe Ratio 0.65 0.56 0.60 Tracking Error 3.51 4.28 Information Ratio 0.28 0.18 Up Capture Ratio 95.91 98.68 Down Capture Ratio 89.74 94.68 **Portfolio Metrics** Fund Bmark Cat

Price/Earnings Ratio	13.88	15.79	15.58
Price/Book Ratio	2.43	2.23	2.46
Geom Avg Mkt Cap \$B	86.47	68.01	118.17
ROE	24.25	16.88	22.58

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Vanguard Equity-Income Adm VEIRX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ JPMorgan Chase & Co	3.07	3.07	10.38	Financial Services
	2.80	5.87	-9.84	Healthcare
⇒ Pfizer Inc	2.65	8.52	-32.86	Healthcare
∋ Merck & Co Inc	2.48	11.01	-5.24	Healthcare
⊕ ConocoPhillips	2.43	13.43	4.35	Energy
ightarrow The Home Depot Inc	2.31	15.74	-2.35	Consumer Cyclical
\ni EOG Resources Inc	2.17	17.92	0.55	Energy
ightarrow Procter & Gamble Co	2.00	19.92	-1.92	Consumer Defensive
\ni Cisco Systems Inc	1.86	21.78	15.28	Technology
\oplus Broadcom Inc	1.76	23.54	51.02	Technology
onumber onumber Philip Morris International Inc	1.58	25.12	-4.73	Consumer Defensive
\ni Qualcomm Inc	1.54	26.67	3.16	Technology
∋ Comcast Corp Class A	1.54	28.21	29.23	Communication Svc
\supset NextEra Energy Inc	1.24	29.45	-29.79	Utilities
∋ MetLife Inc	1.24	30.69	-10.94	Financial Services

Total Holdings 204

🕀 Increase 👄 Decrease 🕸 New to Portfolio

Asset Allocation as of 09-30-2023

50

Sector Weighting as of 09-30-2023

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Class	Net %	Cat%
US Stocks	88.02	91.40
Non-US Stocks	9.58	6.00
Bonds	0.00	0.17
Cash	2.40	1.63
Other	0.00	0.80
Total	100.00	100.00

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

🔛 Large Value

100

Cat

3.61

6.93

18.32

3.24

38.27

6.24

12.50

29.63

8.64

5.14

Bmark

34.03

4.28

5.41

1941

4.93

37.44

5.14

8.64

13.20

10.46

28.53

8.26

15.38

4.89

Fund

29.86

3.53

5.49

18.99

1.85

32.65

2.20

10.33

10.46

9.66

37.48

14.14

15.91

7.43

Benchmark [] Category Average Fund 32.10 8.15 11.38 15.85 0% 10 15 20 25 30 35 40 5

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Vanguard International Growth Adm VWILX

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.

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

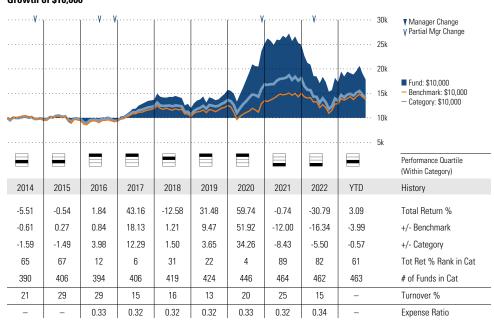
Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022





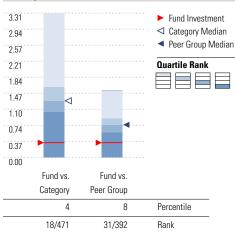
MSCI EAFE NR USD

Morningstar Index



Trailing Performance





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-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

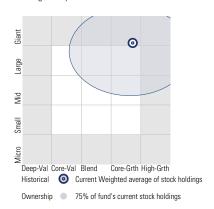
Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	21.19	13.87	22.08					
Price/Book Ratio	3.54	1.69	3.45					
Geom Avg Mkt Cap \$B	59.17	47.39	61.22					
ROE	18.06	18.84	22.50					

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Vanguard International Growth Adm VWILX

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





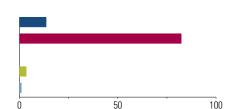


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2023



Asset Allocation as of 09-30-2023

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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 0.90 Other 0.62 Total 100.00 100.00

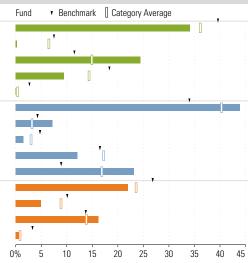
Morningstar Index

MSCI EAFE NR USD

Morningstar Category

Foreign Large Growth

Sector Weighting as of 09-30-2023 Cat Fund Bmark 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 944 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 3.01 1.54 4.62 Industrials 12.09 16.35 17.23 Technology 8.76 23.14 16.86 21.95 26.68 Defensive 23.57 **Consumer Defensive** 4.97 9.95 8.87 Healthcare 16.20 13.58 13.85 Utilities 0.78 3.15 0.85



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

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus ASML Holding NV	5.59	5.59	_	Technology
∋ MercadoLibre Inc	4.89	10.48	49.83	Consumer Cyclical
\ni Adyen NV	4.10	14.58	-	Technology
igop Taiwan Semiconductor Manufacturing Co Ltd	3.02	17.60	-	Technology
\oplus 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 \ominus Decrease 🕸 New to Portfolio

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