American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

David Hoag since 03-2009
Fergus MacDonald since 10-2015
Pramod Atluri since 01-2016
David Betanzos since 07-2016

Quantitative Screens

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

Management: The fund's management has been in place for 14.59 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.22 is 59.26% lower than the Intermediate Core Bond category average.

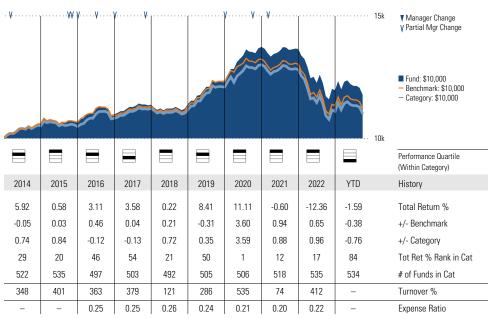
Morningstar Investment Management LLC Analysis

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.

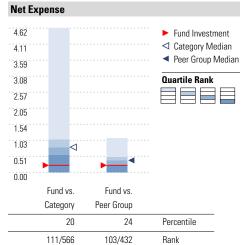
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -3.04 0.49 -4.51 0.97 1.64 3.30 -3.23 0.64 -5.21 0.10 1.13 6.50 Benchmark Return % -2 97 0.77 -5 02 0.00 1 00 Category Average % 39 64 21 5 5 % Rank in Category 541 529 477 437 321 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.73	_	0.02
Beta	1.00	_	0.98
R-Squared	99.02	_	96.70
Standard Deviation	6.24	6.20	6.18
Sharpe Ratio	-1.03	-1.16	-1.15
Tracking Error	0.62	_	1.01
Information Ratio	1.12	-	-0.10
Up Capture Ratio	104.04	-	97.41
Down Capture Ratio	95.53	-	97.57

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.34	4.43	6.10
Avg Eff Maturity	_	_	8.47

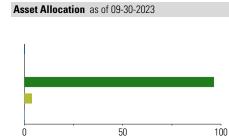


American Funds Bond Fund of Amer R6 RBFGX

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

Style Analysis as of 09-30-2023 **Style Breakdown**





1.78
2.17
95.99
0.00
0.07
Cat%

Fund	Bmark	Cat
64.90	3.53	56.04
4.94	74.59	8.35
11.37	10.82	17.35
14.46	8.32	15.53
3.45	0.28	1.06
0.09	0.00	0.38
0.00	0.00	0.18
0.79	2.46	1.11
	64.90 4.94 11.37 14.46 3.45 0.09	64.90 3.53 4.94 74.59 11.37 10.82 14.46 8.32 3.45 0.28 0.09 0.00 0.00 0.00

	1.31 0.49 0.57 5.16 0.00 0.83 1.99									
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-	2.08									
-	27.66]		
i –	35.96								- [
d Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			
3		- 35.96 - 27.66 - 2.08 - 1.08 - 5.14 - 25.61 - 25.53	- 35.96 - 27.66 - 2.08 - 1.08 - 5.14 - 25.61 - 25.53	- 35.96 - 27.66 - 2.08 [] - 1.08 [] - 5.14 [] - 25.61 - 25.53	- 35.96 - 27.66 - 2.08	- 35.96 - 27.66 - 2.08	5 - 35.96 - 27.66 - 2.08 □[II - 1.08 I [II] 5 - 5.14 I [II] - 25.61 - 25.53	5 - 35.96 - 27.66 - 2.08 □ 1 - 1.08 □ 1 5 - 5.14 □ 1 - 25.61 - 25.53	5 - 35.96 - 27.66 - 2.08 □[] - 1.08 □[] 5 - 5.14 □[] - 25.61 - 25.53	5 - 35.96 - 27.66 - 2.08

Top 10 Holdings as of 09-30-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
○ Capital Group Central Cash Fund	-	12.15	12.15	-
🜣 Cash And Other Assets Less Liablities	_	8.66	20.81	-
─ United States Treasury Notes 3.875%	12-2029	3.69	24.50	-
─ United States Treasury Notes 4.625%	02-2025	1.98	26.48	-
⊕ Federal National Mortgage Association 6%	07-2053	1.32	27.80	_
⊕ Federal National Mortgage Association 5%	07-2053	1.26	29.07	_
⊕ United States Treasury Notes 4.25%	05-2025	1.23	30.29	-
◆ United States Treasury Bonds 3.625%	02-2053	1.14	31.44	_
⊕ Federal Home Loan Mortgage Corporation 5.5%	07-2053	1.12	32.56	_
⊕ Federal National Mortgage Association 2.5%	08-2053	1.03	33.59	_

Total Holdings 3682



American Funds New Perspective R6 RNPGX

Morningstar Category Global Large-Stock Growth Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 22.84 years.

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

✓ Net Expense: The fund's expense ratio of 0.41 is
61.68% lower than the Global Large-Stock Growth category
average.

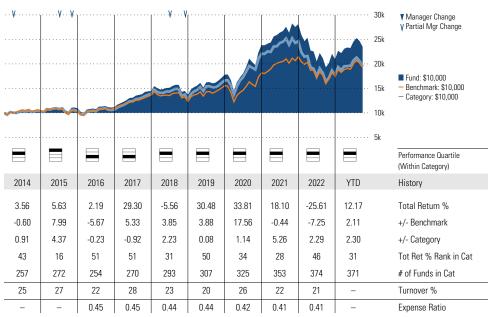
Morningstar Investment Management LLC Analysis

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

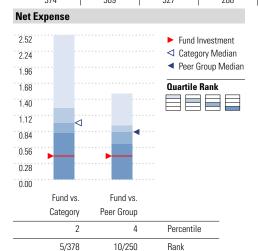
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category 5 0 -5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -4.36 21.70 4.92 8.36 9.82 12.00 Fund Return % -3.40 20.80 6.89 6.46 7.56 5.65 Benchmark Return % -5 93 19 50 1 19 6 15 8 12 Category Average % 21 35 24 13 10 % Rank in Category 374 369 327 288 193 # of Funds in Category



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

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



American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Net %

49.61

44.04

0.00

6.35

0.00

100.00

Cat%

58.42

38.96

0.01

2.05

0.56

100.00

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

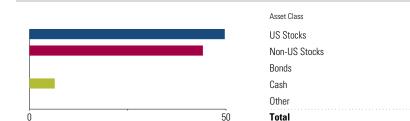
Equity

Lquity			
12	27	48	Large
2	5	5	MIG
0	0	1	Small

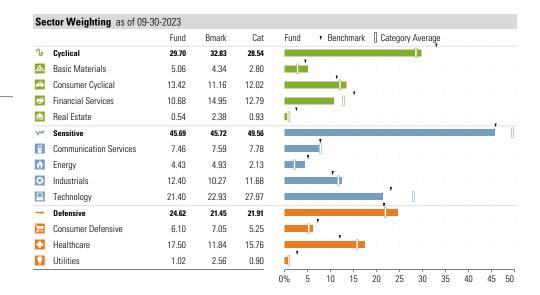
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023



World Regions % Equity 09-30-2023



Greater Asia	Fund % 11.44	Cat % 12.26
Japan	3.17	4.11
Australasia	0.09	0.24
Asia-4 Tigers	5.62	3.56
Asia-ex 4 Tigers	2.56	4.35
Not Classified	0.00	0.00

Americas	Fund % 57.58	Cat % 63.40	Greater Europe	Fund % 30.99	Cat % 24.36	Market Maturity	Fund %
North America	56.23	62.03	United Kingdom	5.54	4.38	Developed Markets	95.76
Central/Latin	1.35	1.37	W euro-ex UK	24.95	19.65	Emerging Markets	4.24
			Emrgng Europe	0.00	0.02	Not Available	0.00
			Africa	0.50	0.31		

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	6.35	6.35	_	_
	4.69	11.04	32.51	Technology
⊕ Novo Nordisk A/S Class B	2.48	13.52	_	Healthcare
○ Tesla Inc ○	2.39	15.91	103.13	Consumer Cyclical
Taiwan Semiconductor Manufacturing Co Ltd	2.29	18.21	-	Technology
	2.15	20.36	149.47	Communication Svc
⊕ Broadcom Inc	1.91	22.27	51.02	Technology
⊖ Eli Lilly and Co	1.51	23.78	47.75	Healthcare
	1.46	25.24	_	Technology
LVMH Moet Hennessy Louis Vuitton SE	1.33	26.58	-	Consumer Cyclical

Total Holdings 297



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

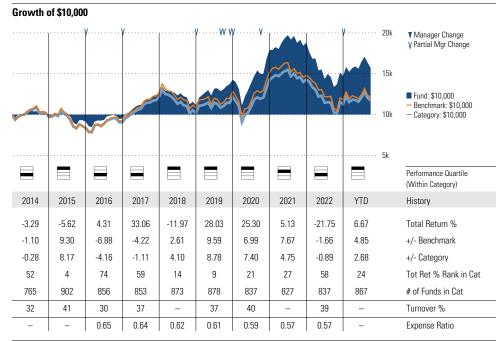
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.3 years.
- Net Expense: The fund's expense ratio of 0.57 is 50% lower than the Diversified Emerging 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
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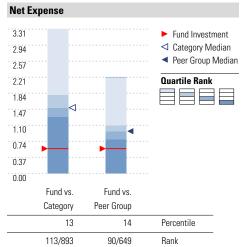
ESG Metrics

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





3-Year Risk Metrics



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

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



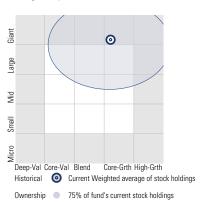


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

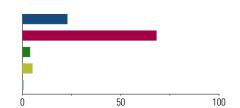
Equity

13	29	45	Large
2	6	3	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023

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

100.00

100.00

		Fund	Bmark	Cat	Fund	١ ،	Bench	mark	Categ	orv Ave	erage			
Դ	Cyclical	39.70	44.93	43.44						, ,	- 5-			
A	Basic Materials	8.92	8.10	6.28			•							
A	Consumer Cyclical	12.70	13.38	13.74										
ı,	Financial Services	16.15	21.69	21.73					Ĭ					
俞	Real Estate	1.93	1.76	1.69										
W	Sensitive	38.58	42.53	42.93										
	Communication Services	6.20	10.16	8.72] '							
•	Energy	4.09	5.13	4.44		= [
Ф	Industrials	12.70	6.60	6.74										
	Technology	15.59	20.64	23.03										
→	Defensive	21.73	12.54	13.61										
Ħ	Consumer Defensive	6.59	6.01	7.42										
٠	Healthcare	13.61	4.06	4.58										
•	Utilities	1.53	2.47	1.61										
					0%	5	10	15	20	25	30	35	40	45

Total

World Regions % Equity 09-30-2023



	Fund %	Cat %
Greater Asia	38.48	74.43
Japan	2.51	0.08
Australasia	0.46	0.00
Asia-4 Tigers	6.81	27.40
Asia-ex 4 Tigers	28.70	46.95
Not Classified	0.00	0.00

Americas	Fund % 36.40	Cat % 15.31	Greater Europe	Fund % 25.12	Cat % 10.24	Market Maturity	Fund %
North America	26.68	2.89	United Kingdom	2.38	0.58	Developed Markets	59.04
Central/Latin	9.72	12.42	W euro-ex UK	20.00	1.92	Emerging Markets	40.96
			Emrgng Europe	0.59	1.50	Not Available	0.00
			Africa	2.15	6.24		

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	4.81	4.81	-	_
	2.91	7.72	32.51	Technology
Novo Nordisk A/S Class B	2.17	9.89	_	Healthcare
	2.02	11.91	_	Technology
LVMH Moet Hennessy Louis Vuitton SE	1.82	13.72	_	Consumer Cyclical
Kotak Mahindra Bank Ltd	1.61	15.33	_	Financial Services
Airbus SE	1.55	16.88	-	Industrials
⊖ Eli Lilly and Co	1.26	18.13	47.75	Healthcare
Reliance Industries Ltd	1.16	19.30	_	Energy
	1.12	20.42	_	Financial Services

Total Holdings 590



BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Conservative Allocation Morningstar Index Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 8.35 years.

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

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

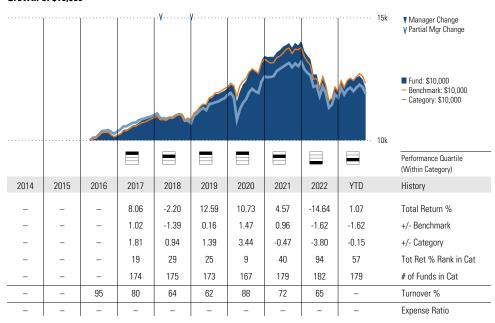
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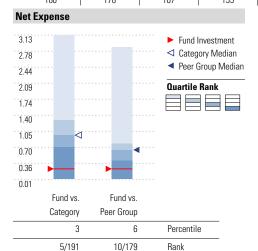
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -3.44 4.35 -1.78 1.80 2.68 3.19 -2.20 6.09 -1.35 2.19 4.21 Benchmark Return % -0 74 -2 05 4 58 1.41 2.49 Category Average % 92 62 70 46 % Rank in Category 186 178 167 155 # of Funds in Category



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

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



BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Morningstar Index Conservative Allocation

Morningstar US Con Tgt Alloc NR USD

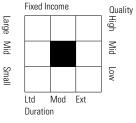
Style Analysis as of 09-30-2023

Morningstar Style Box™



Large





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

Value Blend Growth

Asset Allocation as of 09-30-2023

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

	Fund	Bmark	Cat
⁰ Cyclical	31.40	31.96	31.30
Basic Materials	3.54	3.93	3.58
Consumer Cyclical	10.87	11.12	9.50
Financial Services	14.56	13.97	12.77
♠ Real Estate	2.43	2.94	5.45
₩ Sensitive	46.36	46.52	44.47
Communication Services	7.74	7.23	6.70
Energy	4.60	4.66	5.92
Industrials	10.06	11.03	10.59
Technology	23.96	23.60	21.26
→ Defensive	22.25	21.53	24.22
Consumer Defensive	7.08	6.65	7.17
Healthcare	12.59	12.30	13.16
Utilities	2.58	2.58	3.89

100

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

Total Holdings 18



BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Moderately Conservative

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

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.

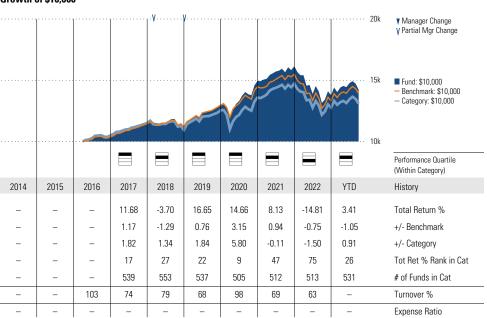
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ESG Metrics

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

Growth of \$10,000



Trailing Performance



		1	1
Net Exp	pense		
4.00			Fund Investment
3.56			Category Median
3.11			 Peer Group Media
2.67			Quartile Rank
2.22			
1.78			
1.33	⊲		
0.89			
0.44			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	4	7	Percentile

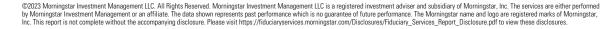
18/539	28/413	Rank	
Peer group is a subset of	the category an	ıd includes fun	ds with the
same management style (active vs. passi	ive) and simila	r share class
characteristics			

	Fund	Bmark
Alpha	0.12	_
Beta	1.07	-
R-Squared	98.36	_

3-Year Risk Metrics

11-3quareu	30.30	_	33.33
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
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





Cat 0.28 0.98

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Moderately Conservative

Morningstar Index

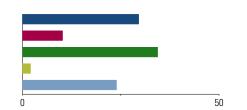
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 09-30-2023

Morningstar Style Box™



Asset Allocation as of 09-30-2023



Total	100.00	100.00
Other	23.90	5.32
Cash	2.02	4.91
Bonds	34.36	54.81
Non-US Stocks	10.17	7.35
US Stocks	29.54	27.62
Asset Class	Net %	Cat%

Style Breakdown Eivad Incomo

Equity				Fixed if	ıcome		Quality
17	32	32	Large				High
5	8	4	Mid				Mid
1	1	0	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

Sector Weighting as of 09-3												
	Fund	Bmark	Cat	Fund	▼ E	Benchmar	k [] C	ategory	Avera	ge		
⊌ Cyclical	29.80	32.18	33.08									
Basic Materials	3.38	4.05	3.94									
Consumer Cyclical	10.63	11.13	9.36			ı .						
Financial Services	13.45	14.06	13.53									
Real Estate	2.34	2.94	6.25									
✓ Sensitive	48.02	46.36	42.76									
Communication Services	7.68	7.20	6.39									
Energy	4.21	4.69	5.24	T								
Industrials	10.28	11.18	10.51			0		_				
Technology	25.85	23.29	20.62									
→ Defensive	22.17	21.45	24.16					I []				
Consumer Defensive	7.11	6.66	7.26			_						
Healthcare	12.67	12.21	13.39			- [
Utilities	2.39	2.58	3.51									
				0% 5	1	0 15	20	25	30	35	40	_

Top 10 Holdings as of 09-30-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Blackrock Total Return Fund Mod	_	23.89	23.89	_	_
⊕ iShares Core S&P 500 ETF	_	14.44	38.33	-	-
⊕ iShares Core Total USD Bond Market ETF	_	11.54	49.87	-	-
⊕ iShares Treasury Floating Rate Bond ETF	-	8.12	57.99	_	-
⊕ BlackRock Sustainable Adg Lg Cp Cr K	_	6.57	64.56	-	-
⊕ iShares 20+ Year Treasury Bond ETF	_	5.31	69.87	_	_
⊕ iShares MSCI USA Quality Factor ETF	_	4.62	74.49	_	-
⊕ iShares MSCI EAFE Value ETF	_	4.33	78.82	_	_
⊕ iShares iBoxx \$ Invmt Grade Corp Bd ETF	_	3.98	82.80	-	_
⊕ iShares MSCI EAFE Growth ETF	_	3.91	86.72	_	_

Total Holdings 21

>50 25-50 10-25 0-10

igoplus Increase igoplus Decrease igoplus New to Portfolio



BlackRock 60/40 Target Allocation K BKGPX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 7 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 8.35 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.26 is 74% lower than the Moderate Allocation category average.

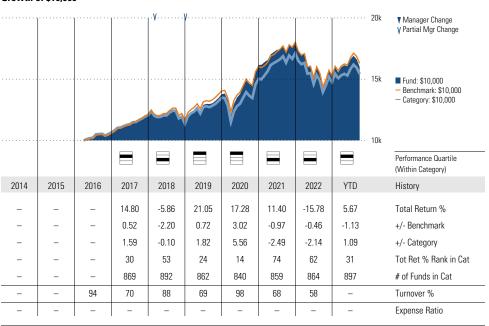
Morningstar Investment Management LLC Analysis

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.

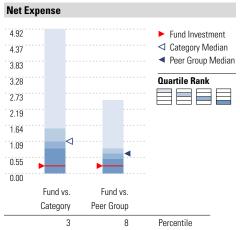
ESG Metrics

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

Growth of \$10,000







54/675 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

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

Portfolio Metrics			
	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



22/921

BlackRock 60/40 Target Allocation K BKGPX

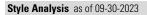
Quality High

Μid

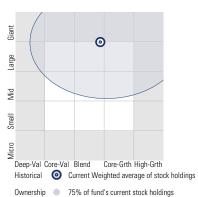
Low

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

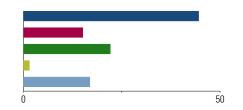
Style Breakdown

32 17

Large 31 Mid4 5 8 1 1

Value Blend Growth

Weight % >50 25-50 10-25 0-10 Asset Allocation as of 09-30-2023



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

			Б	0 .	-		_		По				
		Fund	Bmark	Cat	Func	1	▼ Ben	chmarl	([] (ategory	Avera	ge	
b	Cyclical	29.26	31.19	29.77									
•	Basic Materials	3.59	3.60	3.66		Ó							
-	Consumer Cyclical	10.24	11.11	10.33									
₽	Financial Services	13.21	13.54	13.53									
b	Real Estate	2.22	2.94	2.25		1							
NI	Sensitive	48.38	47.30	45.97									
	Communication Services	7.64	7.43	7.43									
•	Energy	4.30	4.60	4.63									
\$	Industrials	10.47	10.65	10.79									
1	Technology	25.97	24.62	23.12									
+	Defensive	22.37	21.51	24.27						I [
Ę	Consumer Defensive	6.93	6.50	6.76									
1	Healthcare	12.39	12.47	14.52									
?	Utilities	3.05	2.54	2.99									

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ivalle	iviaturity Date	/0 INEL ASSEL	Guillulative /0	TTD Hetuili /6	Worlingstar Sector
⊕ iShares Core S&P 500 ETF	_	20.42	20.42	_	_
Ð Blackrock Total Return Fund Grw	-	16.83	37.25	_	_
Ð BlackRock Sustainable Adg Lg Cp Cr K	_	9.06	46.32	_	_
→ iShares Core Total USD Bond Market ETF	_	7.66	53.98	_	_
⊕ iShares MSCI USA Quality Factor ETF	_	7.18	61.16	-	-
€ iShares MSCI EAFE Value ETF	_	6.81	67.97	_	_
Ð iShares MSCI EAFE Growth ETF	-	5.34	73.31	_	_
⊕ iShares Treasury Floating Rate Bond ETF	-	5.08	78.39	_	_
⊕ iShares 20+ Year Treasury Bond ETF	-	3.37	81.76	_	_
BlackRock Emerging Mkts K	_	2.97	84.73	_	_

Total Holdings 22



BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Moderately Aggressive

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

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.

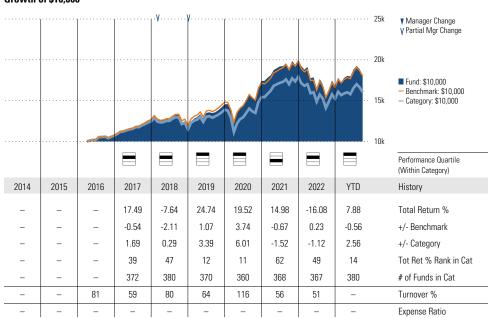
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 Benchmark 10 Category Average annual, if greater 3 Month 1 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 Category Average %

9

3-Year Risk Metrics

381		380	351	328
Net Expense	;			
5.91 5.25 4.60 3.94 3.28 2.63 1.97 1.31 0.66	4		Cate ✓ Cate Pee	d Investment egory Median r Group Median le Rank
Fund		Fund vs.		
Categ	jory	Peer Group		
	2	7	Percent	tile
6/	385	21/310	Rank	

16

37

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

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



% Rank in Category

of Funds in Category

71

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Moderately Aggressive

Allocation

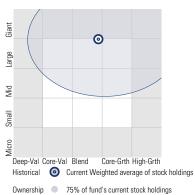
Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

35 40 45 50

Style Analysis as of 09-30-2023

Morningstar Style Box™

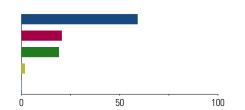


Asset Allocation as of 09-30-2023

Sector Weighting as of 09-30-2023

Cyclical

Utilities



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

Style	Breakdown
Fauity	



>50 25-50 10-25 0-10



Fixed I	ncome		Quality
			High
			Mid
			Low
Ltd	Mod	Ext	_

nt st	ock hold	lings		A	Basic Materials	3.57	3.97	4.48				
				A	Consumer Cyclical	10.35	11.13	10.82				
				#	Financial Services	13.25	13.98	14.28		Ò		
				命	Real Estate	2.26	2.95	3.32				
d In	come		Quality	W	Sensitive	48.16	46.55	45.49				
			High		Communication Services	7.60	7.27	8.20				
			Mid	•	Energy	4.27	4.66	4.55				
			₫:	‡	Industrials	10.55	11.02	11.46				
			Low		Technology	25.74	23.60	21.28				
				\rightarrow	Defensive	22.42	21.43	21.61				
atio		Ext		Ħ	Consumer Defensive	6.98	6.62	6.48				
2110					Healthcare	12.54	12.24	12.49				

2.90

2.57

Bmark

32.03

Fund

29.43

Cat

32.90

Fund

10 15 20 25

Top 10 Holdings as of 09-30-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P 500 ETF	-	26.91	26.91	_	_
⊕ BlackRock Sustainable Adg Lg Cp Cr K	-	13.06	39.97	_	-
⊕ iShares MSCI EAFE Value ETF	-	9.28	49.26	_	-
⊕ iShares MSCI USA Quality Factor ETF	-	9.21	58.46	_	-
BlackRock Master Total Return Portfolio	_	8.83	67.30	_	-
⊕ iShares MSCI EAFE Growth ETF	_	7.72	75.02	_	_
⊕ iShares Core Total USD Bond Market ETF	-	4.65	79.67	_	-
BlackRock Emerging Mkts K	-	3.44	83.12	_	-
⊕ iShares MSCI USA Min Vol Factor ETF	-	2.61	85.72	_	-
⊕ iShares US Technology ETF	-	2.55	88.28	_	_

Total Holdings 19



BrandywineGLOBAL Global Opp Bond IS GOBSX

Morningstar Category Global Bond

Morningstar Index

Bloomberg Gbl Agg Ex USD TR USD

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.

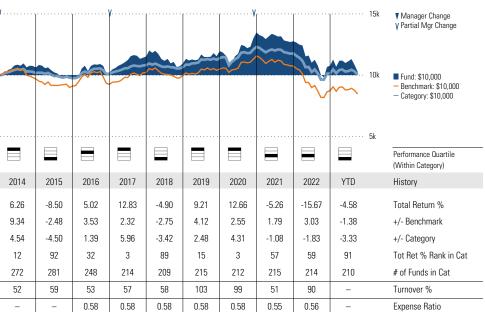
Morningstar Investment Management LLC Analysis

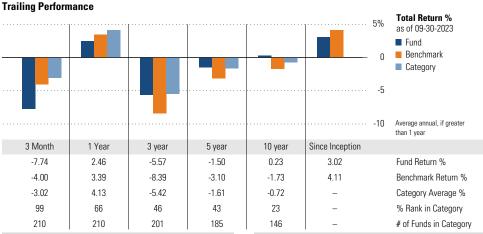
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

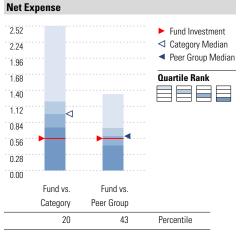
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023

Growth of \$10,000







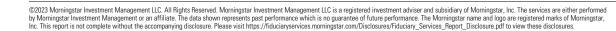
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

63/147

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.63	_	1.10
Beta	1.17	_	0.81
R-Squared	87.19	_	87.60
Standard Deviation	11.92	9.55	8.23
Sharpe Ratio	-0.59	-1.08	-0.94
Tracking Error	4.55	_	3.55
Information Ratio	0.62	_	0.61
Up Capture Ratio	135.46	-	84.28
Down Capture Ratio	100.63	_	76.60

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	8.34	-	6.19
Avg Eff Maturity	14.47	_	8.48



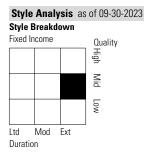
42/213

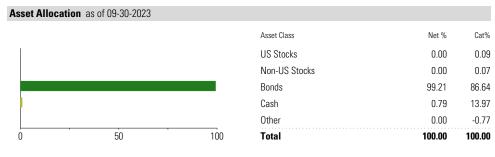


BrandywineGLOBAL Global Opp Bond IS GOBSX

 Morningstar Category
 Morningstar Index

 Global Bond
 Bloomberg Gbl Agg Ex USD TR USD





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

ry Average
i i
3

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 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	_
	02-2033	12.07	128.06	_
	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



Brown Advisory Sustainable Growth I BAFWX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

David Powell since 06-2012 Karina Funk since 06-2012

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 11.26 years.
- Net Expense: The fund's expense ratio of 0.63 is 32.98% lower than the Large Growth category average.

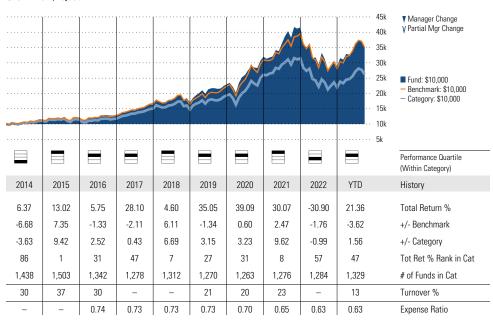
Morningstar Investment Management LLC Analysis

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.

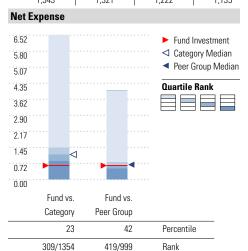
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	3-Advanced	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % -2.55 24.68 7.01 12.44 14.28 15.27 -3.13 27.72 7.97 12.42 14.48 11.70 Benchmark Return % -3 59 23 46 4 26 9.04 11 63 Category Average % 20 49 29 9 8 % Rank in Category 1.343 1.321 1.222 1.135 895 # of Funds in Category



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 Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.83	_	-3.72
Beta	1.02	_	0.97
R-Squared	93.98	_	91.78
Standard Deviation	21.81	20.81	21.20
Sharpe Ratio	0.33	0.37	0.20
Tracking Error	5.36	_	6.04
Information Ratio	-0.18	_	-0.75
Up Capture Ratio	96.53	_	87.74
Down Capture Ratio	99.06	_	100.10

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	40.39	32.24	30.95
Price/Book Ratio	7.50	10.54	7.97
Geom Avg Mkt Cap \$B	157.66	399.08	418.79
ROE	26.25	39.31	33.78



Brown Advisory Sustainable Growth I BAFWX

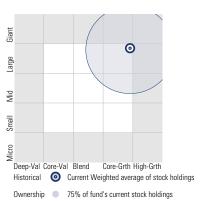
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

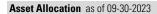
Equity

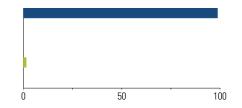
0	23	52	Large
0	10	14	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.99
Cash	1.32	1.11
Bonds	0.00	0.00
Non-US Stocks	0.00	4.78
US Stocks	98.68	93.10
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	[] C	ategoi	ry Ave	erage			
Ն	Cyclical	26.43	23.62	25.76									
i.	Basic Materials	1.96	0.63	1.32	ıı)								
4	Consumer Cyclical	11.45	15.96	14.39									
P	Financial Services	9.75	6.13	8.77		0							
ŧ	Real Estate	3.27	0.90	1.28	ij.								
NI	Sensitive	51.89	61.09	56.78									
d	Communication Services	4.20	11.32	10.17									
•	Energy	0.00	0.55	1.51	10								
Ģ	Industrials	3.42	5.35	6.25						_			
	Technology	44.27	43.87	38.85		· · · · ·					i,		
→	Defensive	21.68	15.30	17.45									
7	Consumer Defensive	0.00	4.27	3.41	[[
r	Healthcare	21.68	10.97	13.64									
?	Utilities	0.00	0.06	0.40	i i								

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NVIDIA Corp	6.48	6.48	197.74	Technology
	5.18	11.65	32.51	Technology
⊕ Amazon.com Inc	5.05	16.71	51.33	Consumer Cyclical
⊕ Intuit Inc	4.60	21.31	31.87	Technology
⊕ Visa Inc Class A	4.57	25.88	11.36	Financial Services
⊕ UnitedHealth Group Inc	4.35	30.23	-3.88	Healthcare
	4.14	34.37	48.32	Communication Svc
⊕ Danaher Corp	4.01	38.38	-6.32	Healthcare
⊕ ServiceNow Inc	3.62	42.00	43.96	Technology
→ Verisk Analytics Inc	3.37	45.37	34.49	Industrials
⊕ Thermo Fisher Scientific Inc	3.36	48.74	-7.89	Healthcare
⊕ American Tower Corp	3.23	51.97	-20.90	Real Estate
○ Cadence Design Systems Inc	2.79	54.77	45.85	Technology
→ MSCI Inc	2.79	57.55	11.19	Financial Services
⊕ IDEXX Laboratories Inc	2.73	60.28	7.18	Healthcare

Total Holdings 35



Calvert US Large Cap Core Rspnb Idx R6 CSXRX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Seto since 12-2016

Quantitative Screens

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

Management: The fund's management has been in place for 6.75 years.

✓ Net Expense: The fund's expense ratio of 0.19 is
74.67% lower than the Large Blend category average.

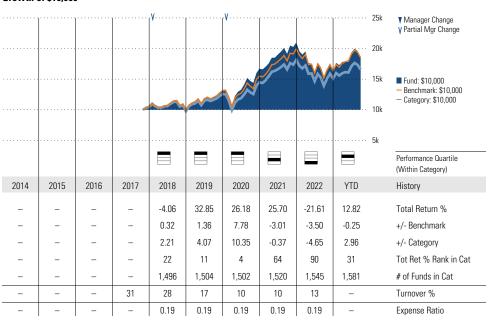
Morningstar Investment Management LLC Analysis

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	4	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000





		- 1			
Net Exp	ense				
4.87					► Fund Investment
4.33					Category Median
3.79					 Peer Group Mediar
3.25					Quartile Rank
2.71					
2.16					
1.62					
1.08		4			
0.54					
0.00					
	Fund v	/S.	Fund	VS.	
	Catego	ry	Peer Gro	oup	
		14		59	Percentile
	234/170	00	309/5	524	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.10	_	-0.66
Beta	1.03	_	0.95
R-Squared	98.81	_	94.61
Standard Deviation	18.46	17.85	17.40
Sharpe Ratio	0.40	0.52	0.45
Tracking Error	2.08	_	3.74
Information Ratio	-0.99	_	-1.15
Up Capture Ratio	97.32	_	93.16
Down Capture Ratio	104.89	-	95.77

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.87	22.40	22.25
Price/Book Ratio	4.20	3.98	4.46
Geom Avg Mkt Cap \$B	158.61	228.69	275.77
ROE	28.63	30.76	29.52



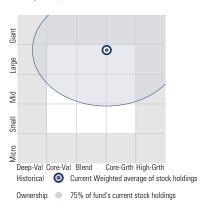
Calvert US Large Cap Core Rspnb Idx R6 CSXRX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

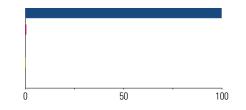
12	23	39	Laige
6	10	6	MIN
1	2	1	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



Total	100.00	100.00
Other	0.00	1.34
Cash	0.05	0.71
Bonds	0.00	0.15
Non-US Stocks	0.26	2.48
US Stocks	99.69	95.33
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2023			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	27.82	27.45	27.95	
A	Basic Materials	2.31	2.23	2.85	
A	Consumer Cyclical	11.87	10.77	10.13	
,	Financial Services	13.40	12.01	12.82	
侖	Real Estate	0.24	2.44	2.15	
W	Sensitive	49.13	50.38	48.85	
d	Communication Services	7.11	8.81	7.72	
ð	Energy	0.28	4.42	3.99	
Ф	Industrials	9.96	8.29	10.30	
	Technology	31.78	28.86	26.84	
→	Defensive	23.05	22.17	23.21	
Ħ	Consumer Defensive	6.71	6.53	6.73	
+	Healthcare	13.91	13.21	14.16	
•	Utilities	2.43	2.43	2.32	
					0% 5 10 15 20 25 30 35 40 45 50

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Apple Inc	7.61	7.61	32.32	Technology
	6.08	13.70	32.51	Technology
⇒ Alphabet Inc Class A	3.68	17.37	48.32	Communication Svc
Amazon.com Inc	3.05	20.43	51.33	Consumer Cyclical
NVIDIA Corp	2.84	23.27	197.74	Technology
Tesla Inc	1.93	25.20	103.13	Consumer Cyclical
JPMorgan Chase & Co	1.27	26.47	10.38	Financial Services
Eli Lilly and Co	1.08	27.54	47.75	Healthcare
Visa Inc Class A	1.07	28.62	11.36	Financial Services
Broadcom Inc	1.02	29.64	51.02	Technology
Procter & Gamble Co	0.98	30.62	-1.92	Consumer Defensive
Mastercard Inc Class A	0.93	31.55	14.35	Financial Services
The Home Depot Inc	0.89	32.44	-2.35	Consumer Cyclical
AbbVie Inc	0.79	33.23	-5.02	Healthcare
Merck & Co Inc	0.79	34.01	-5.24	Healthcare

Total Holdings 787



ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Jeffrey Russell since 08-2010 Aram Green since 08-2010 Brian Angerame since 08-2010 Matthew Lilling since 06-2020

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 13.09 years.
- Net Expense: The fund's expense ratio of 0.76 is 28.3% lower than the Mid-Cap Growth category average.

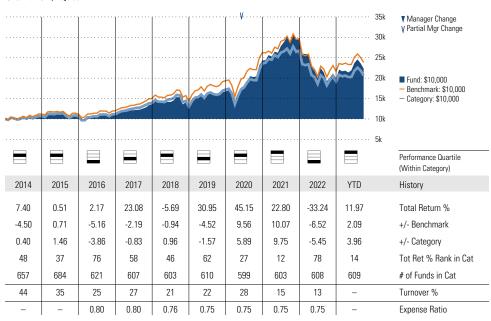
Morningstar Investment Management LLC Analysis

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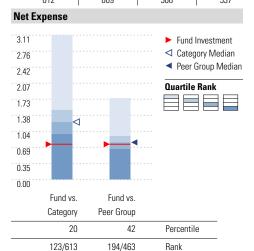
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -5.93 16.25 3.30 7.80 9.18 9.38 Fund Return % 10.61 -5.22 17.47 2.61 6.97 9.94 Benchmark Return % -5.32 8 98 13 25 1.64 5 79 Category Average % 57 28 42 22 46 % Rank in Category 612 609 568 537 431 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.76	_	-1.41
Beta	1.04	_	0.98
R-Squared	96.34	_	90.19
Standard Deviation	22.26	21.11	22.04
Sharpe Ratio	0.16	0.13	0.07
Tracking Error	4.32	_	6.86
Information Ratio	0.16	_	-0.38
Up Capture Ratio	108.70	_	96.49
Down Capture Ratio	106.62	_	102.58

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.70	26.49	27.73
Price/Book Ratio	5.23	7.98	5.01
Geom Avg Mkt Cap \$B	22.70	21.22	20.35
ROE	20.82	22.49	15.69



ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category

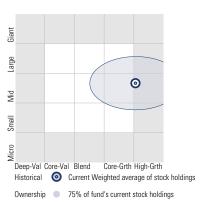
Mid-Cap Growth

Morningstar Index

rowth Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

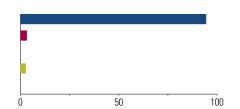
Equity

. ,			
2	0	21	Large
0	23	48	Mid
0	1	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023

Total	100.00	100.00
Other	0.00	0.64
Cash	2.57	1.74
Bonds	0.00	0.11
Non-US Stocks	3.08	4.04
US Stocks	94.35	93.49
Asset Class	Net %	Cat%

-	ctor Weighting as of 09-3								. п							
		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	rk []	Cateo	jory Av	erage				
b	Cyclical	25.03	23.46	27.40												
A.	Basic Materials	2.45	0.90	2.45												
•	Consumer Cyclical	14.75	12.36	13.04												
₽	Financial Services	2.82	8.56	8.92			0									
b	Real Estate	5.01	1.64	2.99												_
M	Sensitive	53.57	52.20	49.61												Ì
	Communication Services	2.90	3.54	3.47												
•	Energy	3.42	4.19	2.81		ι''.										
þ	Industrials	15.19	18.06	16.51					*							
1	Technology	32.06	26.41	26.82												
→	Defensive	21.40	24.35	23.00												
Ţ	Consumer Defensive	2.28	3.14	2.71		1										
1	Healthcare	19.12	20.77	19.68					= [
•	Utilities	0.00	0.44	0.61	ď											
					0%	5	10	15	20	25	30	35	40	45	50	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
HubSpot Inc	3.74	3.74	70.34	Technology
⇒ Fortinet Inc	3.59	7.34	20.02	Technology
Chipotle Mexican Grill Inc	3.45	10.79	32.02	Consumer Cyclical
Copart Inc	3.24	14.03	41.53	Industrials
→ Palo Alto Networks Inc	2.99	17.02	68.01	Technology
Marvell Technology Inc	2.90	19.92	46.63	Technology
WillScot Mobile Mini Holdings Corp	2.89	22.81	-7.93	Industrials
⊕ IDEXX Laboratories Inc	2.78	25.59	7.18	Healthcare
	2.76	28.35	-23.34	Healthcare
⊕ Icon PLC	2.70	31.05	26.77	Healthcare
CoStar Group Inc	2.41	33.45	-0.50	Real Estate
Martin Marietta Materials Inc	2.39	35.84	22.06	Basic Materials
Monolithic Power Systems Inc	2.26	38.10	31.50	Technology
Performance Food Group Co	2.22	40.32	0.80	Consumer Defensive
Five Below Inc	2.22	42.53	-9.03	Consumer Cyclical

Total Holdings 66



DFA International Value I DFIVX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jed Fogdall 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.

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

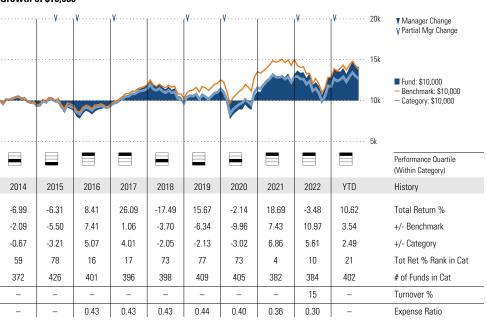
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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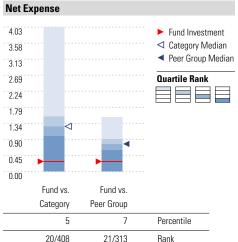
ESG Metrics

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

Growth of \$10,000







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



DFA International Value I DFIVX

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

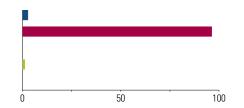
57	23	4	Large
11	4	1	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



Total	100 00	100.00
Other	0.00	0.22
Cash	1.07	1.54
Bonds	0.00	0.04
Non-US Stocks	96.23	94.75
US Stocks	2.70	3.43
Asset Class	Net %	Cat%

Morningstar Index

MSCI EAFE NR USD

Morningstar Category

Foreign Large Value

Se	ctor Weighting as of 09-3	30-2023			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	55.84	39.46	42.56	
÷.	Basic Materials	13.18	7.36	8.52	
Д	Consumer Cyclical	12.38	11.35	10.95	
÷	Financial Services	28.03	18.20	21.92	
æ	Real Estate	2.25	2.55	1.17	
W	Sensitive	31.53	33.86	35.22	
	Communication Services	3.47	4.13	5.17	
ð	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	
=	Consumer Defensive	4.42	9.95	8.66	
٠	Healthcare	7.22	13.58	9.76	
•	Utilities	0.99	3.15	3.80	

World Regions % Equity 09-30-2023



	Fund %	Cat %	
Greater Asia	31.01	30.58	Ameri
Japan	21.20	16.72	North
Australasia	6.73	3.68	Centra
Asia-4 Tigers	2.92	7.21	
Asia-ex 4 Tigers	0.16	2.97	
Not Classified	0.00	0.00	

Americas	Fund % 11.38	Cat % 9.36	Greater Europe	Fund % 57.61	Cat % 60.05	Market Maturity	Fund %
North America	11.38	8.12	United Kingdom	12.80	17.06	Developed Markets	99.84
Central/Latin	0.00	1.24	W euro-ex UK	44.32	42.12	Emerging Markets	0.16
			Emrgng Europe Africa	0.00 0.49	0.11 0.76	Not Available	0.00

Top 10 Holdings as of 09-30-2023				
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
⊕ Novartis AG Registered Shares	1.39	10.60	_	Healthcare
⊕ Zurich Insurance Group AG	1.31	11.92	-	Financial Services
○ Novartis AG ADR	1.26	13.18	16.14	Healthcare
─ UBS Group AG	1.26	14.44	_	Financial Services
⊕ Banco Santander SA	1.13	15.57	_	Financial Services
⊕ Bank of Nova Scotia	1.11	16.68	-3.53	Financial Services
⊕ Bayer AG	1.09	17.77	_	Healthcare

Total Holdings 545



Franklin Small Cap Growth R6 FSMLX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael McCarthy since 05-2000 Bradley Carris since 03-2004

Quantitative Screens

❷ Performance: The fund has finished in the Small 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 23.43 years.

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

Net Expense: The fund's expense ratio of 0.67 is 42.24% lower than the Small Growth category average.

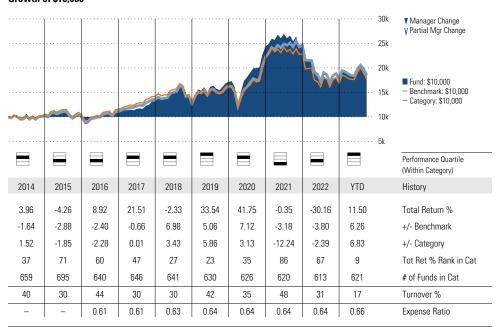
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
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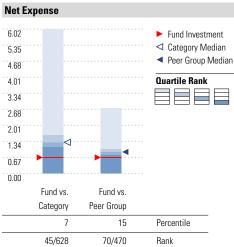
ESG Metrics

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

Growth of \$10,000

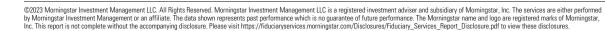






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.82	_	0.22
Beta	0.91	_	0.92
R-Squared	92.73	_	89.86
Standard Deviation	21.63	22.93	22.32
Sharpe Ratio	-0.07	0.07	0.07
Tracking Error	6.20	_	7.45
Information Ratio	-0.46	_	-0.01
Up Capture Ratio	89.51	_	94.65
Down Capture Ratio	99.15	_	94.64

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.74	20.11	24.88
Price/Book Ratio	2.89	3.83	3.93
Geom Avg Mkt Cap \$B	3.42	2.75	5.46
ROE	5.52	9.52	14.27





Franklin Small Cap Growth R6 FSMLX

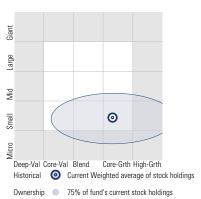
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

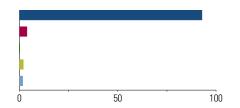
Equity

1. /			
0	0	0	Large
1	1	8	Mid
10	45	36	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



Total	100.00	100.00
Other	1.57	1.21
Cash	1.89	2.44
Bonds	0.02	0.02
Non-US Stocks	3.73	4.65
US Stocks	92.80	91.66
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	t	▼ Be	nchma	ark [Categ	gory Av	verage		
ŀ	Cyclical	19.45	21.85	24.20										
ė.	Basic Materials	0.00	4.54	3.06	[ľ								
A	Consumer Cyclical	12.09	10.51	11.41										
æ	Financial Services	5.42	5.19	7.41										
f	Real Estate	1.94	1.61	2.32										
M	Sensitive	50.85	49.92	48.57										
	Communication Services	1.34	1.93	1.58		1								
ð	Energy	3.84	5.13	3.72		0 .								
Ģ	Industrials	17.45	18.17	18.92					I []					
	Technology	28.22	24.69	24.35										
-	Defensive	29.70	28.21	27.22										
=	Consumer Defensive	7.53	4.71	4.65		ĺ								
٠	Healthcare	22.17	21.89	21.71										
•	Utilities	0.00	1.61	0.86	ΙŪ									

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Onto Innovation Inc Onto Innovation Inc	2.34	2.34	87.28	Technology
BWX Technologies Inc	2.20	4.54	30.29	Industrials
Lattice Semiconductor Corp	2.15	6.69	32.44	Technology
Arcosa Inc	2.05	8.73	32.59	Industrials
Matador Resources Co	1.93	10.66	4.70	Energy
AAR Corp	1.92	12.58	32.58	Industrials
Flywire Corp	1.89	14.47	30.32	Technology
BellRing Brands Inc Class A	1.84	16.31	60.80	Consumer Defensive
○ Franklin IFT Money Market	1.80	18.11	_	-
SiTime Corp Ordinary Shares	1.76	19.86	12.43	Technology
Houlihan Lokey Inc Class A	1.75	21.61	24.77	Financial Services
Monday.Com Ltd Ordinary Shares	1.73	23.34	30.51	Technology
Liberty Energy Inc Class A	1.72	25.06	16.61	Energy
Haemonetics Corp	1.66	26.72	13.90	Healthcare
	1.64	28.36	18.51	Healthcare

Total Holdings 122



iShares MSCI Total Intl Idx K BDOKX

Morningstar Category Foreign Large Blend Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Jennifer Hsui since 04-2016 Paul Whitehead since 01-2022

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 7.48 years.

Net Expense: The fund's expense ratio of 0.1 is 88.51% lower than the Foreign Large Blend category average.

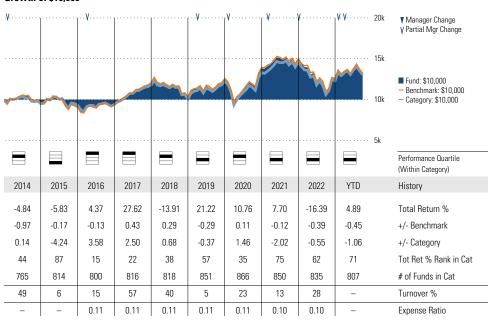
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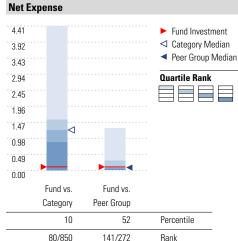
ESG Metrics

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

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-0.47	_	0.38
Beta	1.04	_	1.03
R-Squared	98.54	_	93.49
Standard Deviation	17.95	17.19	18.35
Sharpe Ratio	0.15	0.18	0.20
Tracking Error	2.26	-	4.70
Information Ratio	-0.19	-	0.11
Up Capture Ratio	104.10	-	106.23
Down Capture Ratio	106.53	-	105.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.56	13.48	14.20
Price/Book Ratio	1.73	1.67	1.88
Geom Avg Mkt Cap \$B	44.58	42.75	56.55
ROE	17.53	17.72	20.14

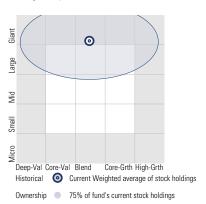


iShares MSCI Total Intl Idx K BDOKX

Morningstar CategoryMorningstar IndexForeign Large BlendMSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

27	37	26	Large
4	4	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2023



Sec	ctor Weighting as of 09-3	30-2023												
		Fund	Bmark	Cat	Fund	,	Bench	mark	Cate	gory Ave	erage			
_Մ	Cyclical	42.23	41.89	38.41										
A	Basic Materials	7.98	7.82	7.05) <u> </u>							
A	Consumer Cyclical	11.69	11.49	11.57										
,	Financial Services	20.43	20.40	18.15										
fi	Real Estate	2.13	2.18	1.64										
W	Sensitive	36.90	36.89	37.34										
d	Communication Services	5.73	5.62	4.54										
•	Energy	5.55	5.82	4.93										
Ф	Industrials	13.39	13.36	16.31										
	Technology	12.23	12.09	11.56										
→	Defensive	20.87	21.21	24.25			Ţ.							
Ħ	Consumer Defensive	8.29	8.36	9.65			= [
+	Healthcare	9.62	9.90	11.90										
•	Utilities	2.96	2.95	2.70										
					0%	5	10	15	20	25	30	35	40	

100

World Regions % Equity 09-30-2023



	Fund %	Cat %
Greater Asia	43.89	35.08
Japan	14.37	18.59
Australasia	4.82	4.86
Asia-4 Tigers	10.35	6.61
Asia-ex 4 Tigers	14.35	5.02
Not Classified	0.00	0.00

Americas	Fund % 10.71	Cat % 8.51	Greater Europe	Fund % 45.39	Cat % 56.41	Market Maturity
North America Central/Latin	8.11 2.60	7.23 1.28	United Kingdom W euro-ex UK	9.40 32.11	13.72 41.70	Developed Markets Emerging Markets
			Emrgng Europe Africa	0.53 3.35	0.07 0.92	Not Available

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	1.76	1.76	_	Technology
○ Nestle SA	1.34	3.10	_	Consumer Defensive
	1.15	4.25	_	Technology
	1.12	5.37	_	Communication Svc
○ Novo Nordisk A/S Class B	1.06	6.43	-	Healthcare
Samsung Electronics Co Ltd	1.05	7.48	_	Technology
⊖ LVMH Moet Hennessy Louis Vuitton SE	1.02	8.50	-	Consumer Cyclical
→ AstraZeneca PLC	0.88	9.38	-	Healthcare
⊕ Roche Holding AG	0.88	10.27	_	Healthcare
→ Novartis AG Registered Shares	0.85	11.12	_	Healthcare

Total Holdings 2086

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Fund % 80.42

> 19.58 0.00

Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.01 years.

Style Consistency is not calculated for Fixed Income funds.

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

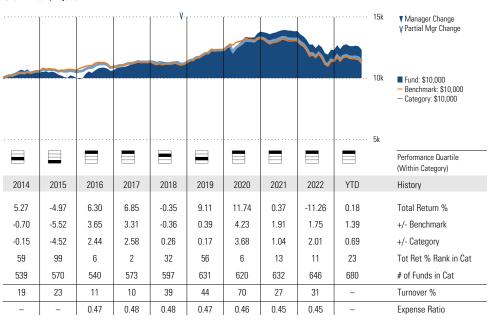
Morningstar Investment Management LLC Analysis

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.

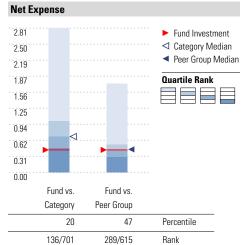
ESG Metrics

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

Growth of \$10,000







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

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

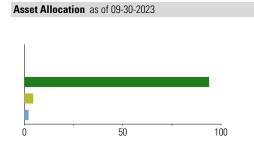


Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD





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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	34.67	3.53	52.06
AA	4.55	74.59	5.00
A	13.49	10.82	11.81
BBB	37.26	8.32	18.82
BB	4.52	0.28	5.05
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											
	Fund	Bmark	Cat	Fund	▼ Be	nchmarl	k []	Categ	ory Av	/erage		
Government	28.49	-	27.12									
Treasury	28.34	_	15.83									
Inflation – Protected	0.00	_	0.46	0								
Agency/Quasi Agency	0.15	_	0.56									
Other Government Related	0.00	_	10.27	İ								
Corporate	51.18	_	27.53									
Corporate Bond	49.22	_	27.05									
Bank Loan	0.08	_	0.17									
Convertible	1.39	_	0.05									
Preferred	0.49	_	0.26									
Securitized	17.44	_	38.67									
Agency MBS Pass-Through	0.00	_	25.57									
Agency MBS ARM	0.00	_	0.05									
Agency MBS CMO	0.28	_	3.60	1 [
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									
Municipal	0.07	-	0.70	i[]								
Cash & Equivalents	2.83	-	2.63									
Other .	0.00	_	3.34	[] [

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



PGIM High Yield R6 PHYQX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

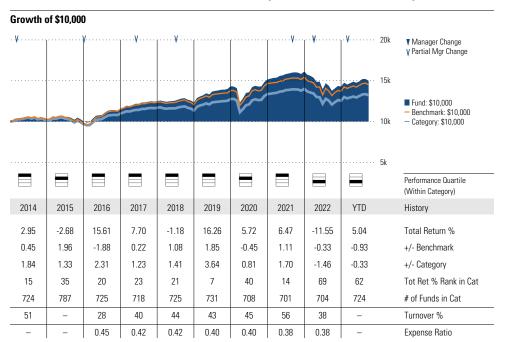
Management: The fund's management has been in place for 15.97 years.

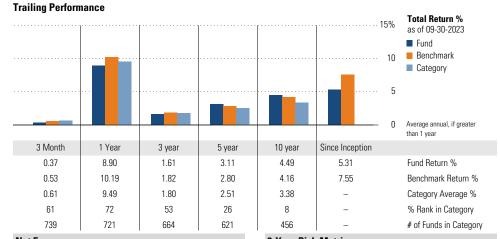
Style Consistency is not calculated for Fixed Income funds.

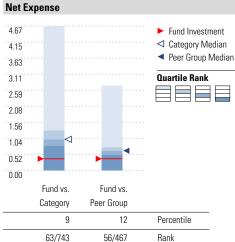
Net Expense: The fund's expense ratio of 0.38 is 57.3% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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.







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

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



PGIM High Yield R6 PHYQX

Style Analysis as of 09-30-2023
Style Breakdown
Fixed Income

Quality

G

Ltd Mod Ext

Duration

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

Asset Allocation as of 09-30-2023 Asset Class Net % Cat% US Stocks 0.60 1.57 Non-US Stocks 0.01 0.13 Bonds 91.55 94.59 Cash 3.35 3.17 Other 3.52 1.50 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

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

ICE BofA US High Yield TR USD

	Fund	Bmark	Cat	Fund	 Benchmark 	II C	togon	Averag			
		billark			• benchmark		itegory	Averaç	je		
Government	3.58	_	1.21	()							
Treasury	3.54	_	0.93	()							
Inflation – Protected	0.00	-	0.01	0							
Agency/Quasi Agency	0.00	_	0.02								
Other Government Related	0.04	_	0.25	0							
Corporate	89.13	-	90.77								
Corporate Bond	85.39	_	87.93								
Bank Loan	2.91	_	2.42								
Convertible	0.01	_	0.39								
Preferred	0.82	_	0.03	Ď i							
Securitized	1.83	-	1.17	0							
Agency MBS Pass-Through	0.00	_	0.03								
Agency MBS ARM	0.00	_	0.00								
Agency MBS CMO	0.00	_	0.06								
Non-Agency Residential MBS	0.00	_	0.07								
Commercial MBS	0.00	_	0.09								
Asset-Backed	1.83	_	0.92	0							
Covered Bond	0.00	_	0.00	Ĭ.							
Municipal	0.00	_	0.03								
Cash & Equivalents	3.42	_	4.76	= [
Other	2.03	_	2.08								

Top 10 Holdings as of 09-30-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Prudential Govt Money Mkt Fd	-	2.92	2.92	_
United States Treasury Notes 3.875%	11-2027	2.64	5.55	-
PGIM Core Short-Term Bond	_	1.80	7.36	-
○ Calpine Corporation 5.125%	03-2028	0.91	8.26	-
Ferrellgas Escrow Llc 3/30/31 Preferred	03-2031	0.80	9.06	_
Bombardier Inc. 7.875%	04-2027	0.76	9.82	_
DISH DBS Corporation 7.75%	07-2026	0.74	10.56	-
Ford Motor Company 4.75%	01-2043	0.63	11.18	-
Verscend Escrow Corp 9.75%	08-2026	0.61	11.80	-
Usd/Eur Fwd 20230905 57918	09-2023	0.55	12.35	-

Total Holdings 763



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

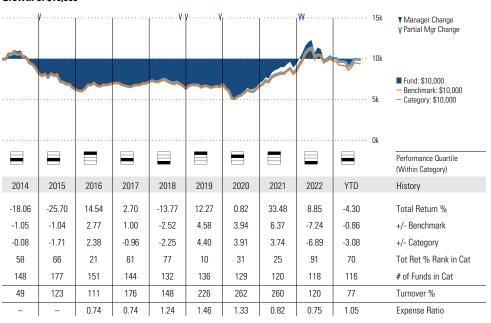
Morningstar Investment Management LLC Analysis

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.

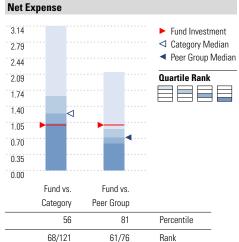
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2023

Growth of \$10,000







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

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



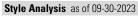
PIMCO Commodity Real Ret Strat Instl PCRIX

Asset Allocation as of 09-30-2023

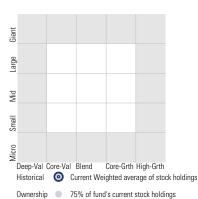
Morningstar Category Commodities Broad Basket

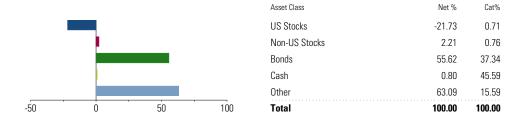
Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™





Style Breakdown Equity



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

		Fund	Bmark	Cat	Fund		▼ Be	nchma	ırk [Cate	jory Av	erage				
Դ	Cyclical	-	-	44.68												
æ.	Basic Materials	_	_	44.68												
A	Consumer Cyclical	_	_	0.00	Ô											
,	Financial Services	_	_	0.00												
ŵ	Real Estate	_	_	0.00												
W	Sensitive	-	-	51.07												
	Communication Services	_	_	0.00	ĺ											
•	Energy	_	_	48.94												
Ф	Industrials	_	_	2.13												
	Technology	_	_	0.00	j											
—	Defensive	-	-	4.26]										
Ħ	Consumer Defensive	_	_	4.26												
+	Healthcare	_	_	0.00	į											
•	Utilities	_	_	0.00	Ô											
					0%	5	10	15	20	25	30	35	40	45	50	55

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

Total Holdings 802



Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category Inflation-Protected Bond Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 83.87% lower than the Inflation-Protected Bond category average.

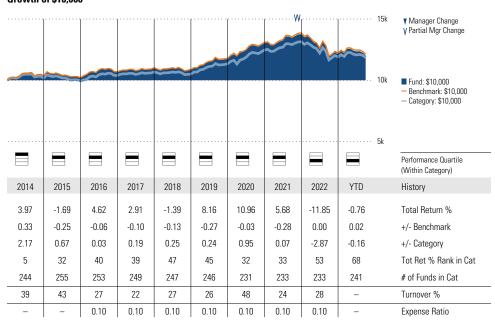
Morningstar Investment Management LLC Analysis

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

ESG Metrics

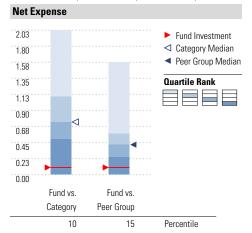
Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

Growth of \$10,000



Trailing Performance





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

25/170

Rank

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

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.85	4.52	5.88
Avg Eff Maturity	7.30	_	6.75

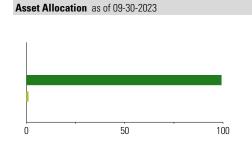


25/240

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category Inflation-Protected Bond **Morningstar Index** Bloomberg US Treasury US TIPS TR USD





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

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

Sector Weighting as of 09-3	30-2023					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	99.11	_	90.29			
Treasury	2.35	_	0.28	le le		
Inflation – Protected	96.76	_	80.77			
Agency/Quasi Agency	0.00	_	0.09			
Other Government Related	0.00	_	9.15			
Corporate	0.00	_	1.40	10		
Corporate Bond	0.00	_	1.37	10		
Bank Loan	0.00	-	0.03			
Convertible	0.00	_	0.00	0		
Preferred	0.00	_	0.00			
Securitized	0.00	-	4.02	i D		
Agency MBS Pass-Through	0.00	_	1.19	0		
Agency MBS ARM	0.00	-	0.00			
Agency MBS CM0	0.00	_	0.27			
Non-Agency Residential MBS	0.00	_	0.06			
Commercial MBS	0.00	_	0.20			
Asset-Backed	0.00	_	2.04			
Covered Bond	0.00	-	0.26			
Municipal	0.00	-	0.00			
Cash & Equivalents	0.89	-	4.18			
Other	0.00	-	0.10			

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

Top 10 Holdings as of 09-30-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes	_	3.66	3.66	_
○ United States Treasury Notes	_	3.41	7.07	_
① United States Treasury Notes	_	3.32	10.39	_
○ United States Treasury Notes	_	3.24	13.63	_
─ United States Treasury Notes	_	3.21	16.84	-
United States Treasury Notes	_	3.10	19.94	_
○ United States Treasury Notes	_	3.03	22.97	_
○ United States Treasury Notes	_	3.02	26.00	_
○ United States Treasury Notes	_	2.97	28.97	_
○ United States Treasury Notes	_	2.96	31.93	_

Total Holdings 58



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.76 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.34 is 66.99% lower than the Foreign Large Growth category average.

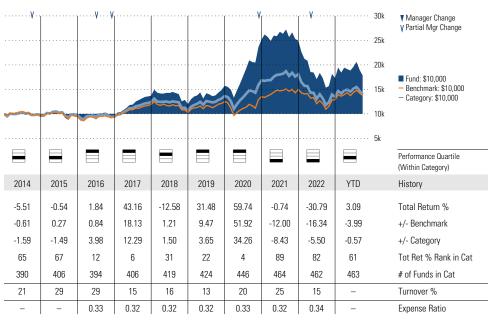
Morningstar Investment Management LLC Analysis

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.

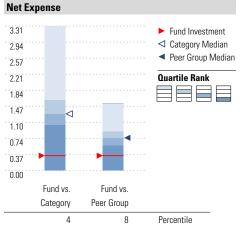
ESG Metrics

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

Growth of \$10,000





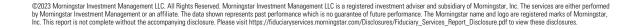


31/392 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Kisk 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



18/471



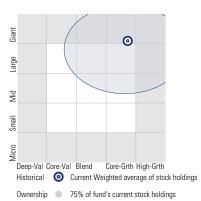
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

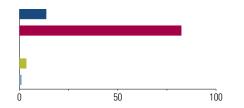
10	25	48	Large
1	6	10	Mid
0	0	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

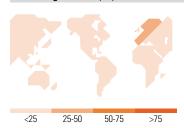
Asset Allocation as of 09-30-2023



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

Sec	ctor Weighting as of 09-	30-2023												
		Fund	Bmark	Cat	Fund	l	▼ Bench	nmark	Cate	jory Ave	rage			
Դ	Cyclical	34.11	39.46	36.15									1	
A	Basic Materials	0.28	7.36	6.50	i i	[l <u> </u>							
A	Consumer Cyclical	24.39	11.35	14.91			. 1							
,	Financial Services	9.44	18.20	14.36				0	*					
命	Real Estate	0.00	2.55	0.38										
W	Sensitive	43.93	33.86	40.29										
d	Communication Services	7.16	4.13	3.19										
0	Energy	1.54	4.62	3.01]								
Ф	Industrials	12.09	16.35	17.23				· '						
	Technology	23.14	8.76	16.86			•							
→	Defensive	21.95	26.68	23.57										
Ħ	Consumer Defensive	4.97	9.95	8.87										
٠	Healthcare	16.20	13.58	13.85										
•	Utilities	0.78	3.15	0.85		•								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2023



	Fund %	Cat %
Greater Asia	28.28	27.04
Japan	7.66	11.60
Australasia	1.11	1.55
Asia-4 Tigers	7.57	6.63
Asia-ex 4 Tigers	11.94	7.26
Not Classified	0.00	0.00

Americas	Fund % 21.70	Cat % 14.91	Greater Europe	Fund % 50.03	Cat % 58.05	Market Maturity	Fund %
North America	14.97	12.77	United Kingdom	6.12	12.35	Developed Markets	81.34
Central/Latin	6.73	2.14	W euro-ex UK	42.73	45.17	Emerging Markets	18.66
			Emrgng Europe	0.00	0.04	Not Available	0.00
			Africa	1.18	0.49		

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

Total Holdings 146

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 27.4 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 91.43 % of the time over the past three

Net Expense: The fund's expense ratio of 0.12 is 88.79% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000



Trailing Performance



Net Expe	ense		
7.00			► Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	⊲		
0.78			
0.00			
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	5	47	Percentile

27/59 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-3.30	_	-2.17
Beta	1.01	_	0.96
R-Squared	98.83	_	94.42
Standard Deviation	20.72	20.45	20.13
Sharpe Ratio	0.11	0.27	0.16
Tracking Error	2.24	_	4.33
Information Ratio	-1.53	_	-0.70
Up Capture Ratio	95.82	_	92.28
Down Capture Ratio	106.86	_	99.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.65	38.46	31.64
Price/Book Ratio	2.23	2.42	2.27
Geom Avg Mkt Cap \$B	21.33	9.35	31.22
ROE	12.99	9.56	14.92

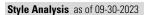


14/274

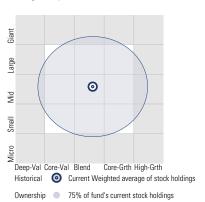
Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

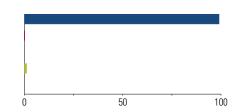
Equity

. ,			
3	10	15	Large
6	40	7	Mid
5	12	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023

Total	100.00	100.00
Other	0.00	10.42
Cash	1.02	0.51
Bonds	0.00	3.40
Non-US Stocks	0.02	1.18
US Stocks	98.96	84.46
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	7	Benchmark	Categ	ory A	verag	е		
Cyclical	99.14	99.13	99.22									
Basic Materials	0.00	0.00	0.05									
Consumer Cyclical	0.00	0.13	1.55									
Financial Services	0.00	0.00	0.29									
Real Estate	99.14	99.00	97.33									
 Sensitive 	0.86	0.87	0.71	0								
Communication Services	0.86	0.00	0.20	Ó								
Energy	0.00	0.00	0.04	Ĺ								
Industrials	0.00	0.87	0.26									
Technology	0.00	0.00	0.21									
→ Defensive	0.00	0.00	0.07	İ								
Consumer Defensive	0.00	0.00	0.00									
Healthcare	0.00	0.00	0.01									
Utilities	0.00	0.00	0.06	ĺ								

NI .	0/ 11 . 1	0 1: 0	V/TD D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	12.67	12.67	-	_
⊖ Prologis Inc	7.75	20.42	1.85	Real Estate
	5.71	26.13	-20.90	Real Estate
⊖ Equinix Inc	4.94	31.06	12.44	Real Estate
	2.95	34.02	-2.74	Real Estate
○ Crown Castle Inc	2.94	36.96	-28.69	Real Estate
Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc Welltower Inc	2.68	39.64	27.77	Real Estate
⊕ Realty Income Corp	2.55	42.19	-17.66	Real Estate
Digital Realty Trust Inc	2.46	44.65	24.34	Real Estate
Simon Property Group Inc	2.43	47.08	-3.32	Real Estate
○ CoStar Group Inc	2.26	49.35	-0.50	Real Estate
⊕ Extra Space Storage Inc	1.84	51.18	-14.09	Real Estate
→ VICI Properties Inc Ordinary Shares	1.82	53.01	-6.50	Real Estate
⊕ CBRE Group Inc Class A	1.79	54.79	-4.03	Real Estate
AvalonBay Communities Inc	1.76	56.56	9.39	Real Estate

Total Holdings 165

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Selected Value Inv VASVX

Growth of \$10,000

-2.95

81

452

18

1.61

37

497

24

-1.72

62

459

27

0.35

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Richard Greenberg since 02-2005 Richard Pzena since 03-2014 John Flynn since 12-2015 Benjamin Silver since 02-2017 Jonathan Hartsel since 11-2019 William Weber since 12-2019 Mehul Trivedi since 12-2019

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 18.61 years.
- Net Expense: The fund's expense ratio of 0.38 is
 60.82% lower than the Mid-Cap Value category average.
 Output
 Description: The fund's expense ratio of 0.38 is
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Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 6.36 -3.80 16.34 19.51 -19.73 29 54 5.85 27 75 -7 44 8.57 Total Return % 0.98 -7.44 2.48 4.59 -8.39 -3.66 6.17 0.89 -0.59 8.03 +/- Benchmark

3.22

29

439

85

0.31

-1.57

66

439

30

0.32

0.58

45

425

26

0.38

6.38

9

430

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

-6.87

94

478

31

0.36

4.36

20

451

31

0.33

6.29

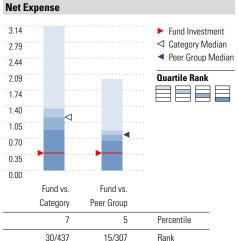
7

464

22

0.39





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	5.84	_	2.65
Beta	1.08	_	0.98
R-Squared	94.90	_	94.38
Standard Deviation	22.09	19.86	19.94
Sharpe Ratio	0.78	0.52	0.63
Tracking Error	5.26	_	4.81
Information Ratio	1.39	_	0.55
Up Capture Ratio	115.64	-	100.27
Down Capture Ratio	94.47	_	90.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.67	15.63	14.80
Price/Book Ratio	1.49	2.12	1.91
Geom Avg Mkt Cap \$B	8.75	17.17	13.33
ROE	12.08	13.69	14.35





Vanguard Selected Value Inv VASVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

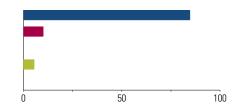
1	4	0	Large
29	21	2	Mid
20	20	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



Total	100.00	100.00
Other	0.00	0.49
Cash	5.36	2.08
Bonds	0.00	0.01
Non-US Stocks	9.98	7.17
US Stocks	84.66	90.26
Asset Class	Net %	Cat%

	ctor Weighting as of 09-3		р .	0.	-		_		. п	۰.						
		Fund	Bmark	Cat	Fund	1	▼ Be	nchma	ark [Cateo	gory Av	erage				
b	Cyclical	50.41	41.67	40.33		. ,										
î.	Basic Materials	7.02	6.29	5.17												
4	Consumer Cyclical	14.97	10.23	11.91												
£	Financial Services	25.60	14.59	17.12												
th.	Real Estate	2.82	10.56	6.13			•									
M	Sensitive	37.11	39.91	36.95												
	Communication Services	2.15	3.59	3.15] : 										
8	Energy	3.92	5.64	5.73		ı										
Ф	Industrials	18.99	18.32	17.63												
	Technology	12.05	12.36	10.44				1								
→	Defensive	12.48	18.41	22.70					1							
	Consumer Defensive	2.77	3.76	6.52												
٠	Healthcare	7.83	7.48	9.81		`										
•	Utilities	1.88	7.17	6.37												
					0%	5	10	15	20	25	30	35	40	45	50	

Top 15 Holdings as of 09-30-2023 YTD Return % Name % Net Asset Cumulative % Morningstar Sector ⊕ Mktliq 12/31/2049 4.55 4.55 AerCap Holdings NV 3.50 8.05 7.46 Industrials ⊕ TE Connectivity Ltd 2.02 10.07 9.12 Technology Gildan Activewear Inc 1.78 11.86 4.71 Consumer Cyclical ① Globe Life Inc 1.74 -9.26 Financial Services 13.60 Unum Group 1.71 15.31 22.39 Financial Services Arrow Electronics Inc 1.64 16.95 19.77 Technology Acuity Brands Inc 1.61 18.56 3.07 Industrials Fidelity National Financial Inc 1.35 19.91 13.37 Financial Services ① Us Dollar 1.29 21.20 Technology Avnet Inc 1.26 22.47 18.04 1.26 23.73 31.82 Healthcare Lear Corp 1.25 24.98 10.07 Consumer Cyclical M/I Homes Inc 1.25 26.23 81.98 Consumer Cyclical CBRE Group Inc Class A 1.20 27.43 -4.03 Real Estate

Total Holdings 135

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category ■ Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.43 years.
- Style: The fund has landed in its primary style box Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.75% lower than the Small Value category average.

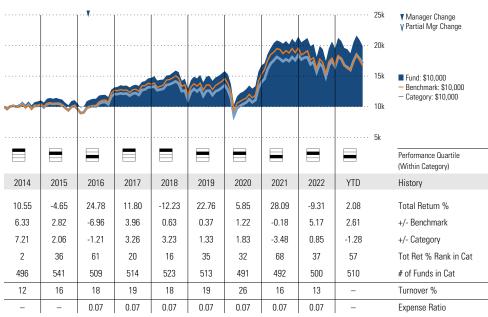
Morningstar Investment Management LLC Analysis

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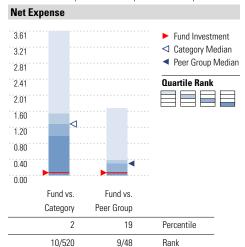
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

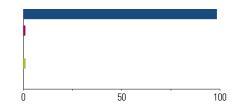
0	0	0	Large
13	14	5	MIG
34	30	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	ark [Cate	gory Av	/erage		
ŀ	Cyclical	48.41	50.27	48.89										
ů.	Basic Materials	5.72	4.83	6.19										
4	Consumer Cyclical	13.38	10.56	14.62			- 1							
£	Financial Services	19.33	21.98	21.51										
ŧ	Real Estate	9.98	12.90	6.57				7						
M	Sensitive	36.69	32.96	38.47										
d	Communication Services	2.09	2.59	2.00										
	Energy	5.28	9.72	7.26			- 1							
ф	Industrials	21.67	12.98	19.02				1						
3	Technology	7.65	7.67	10.19										
→	Defensive	14.89	16.76	12.63										
	Consumer Defensive	4.50	3.55	4.04		0								
٠	Healthcare	6.31	9.18	5.96			*							
•	Utilities	4.08	4.03	2.63		ľ								

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	0.78	0.78	_	_
→ Builders FirstSource Inc	0.68	1.46	91.88	Industrials
⊕ Bunge Ltd	0.63	2.09	10.42	Consumer Defensive
□ IDEX Corp	0.63	2.71	-8.07	Industrials
Reliance Steel & Aluminum Co	0.61	3.33	31.02	Basic Materials
	0.57	3.89	-3.50	Utilities
→ Booz Allen Hamilton Holding Corp Class A	0.55	4.44	5.89	Industrials
	0.53	4.97	86.41	Technology
→ First Citizens BancShares Inc Class A	0.50	5.47	82.28	Financial Services
	0.49	5.97	-10.35	Energy
— Carlisle Companies Inc	0.49	6.46	11.02	Industrials
○ Owens-Corning Inc	0.47	6.93	61.75	Industrials
⇒ RPM International Inc	0.47	7.40	-1.42	Basic Materials
→ AECOM	0.45	7.85	-1.59	Industrials
Gaming and Leisure Properties Inc	0.43	8.28	-7.91	Real Estate

Total Holdings 855

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 7 of the 8 years it's been in existence.

Management: The fund's management has been in place for 5.47 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 76.19% lower than the Ultrashort Bond category average.

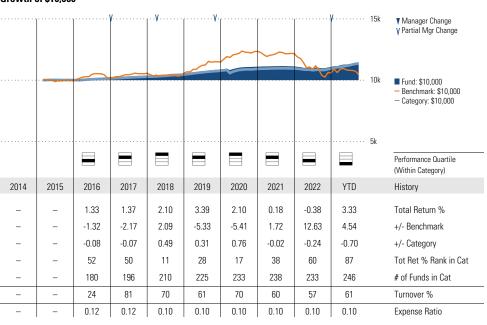
Morningstar Investment Management LLC Analysis

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

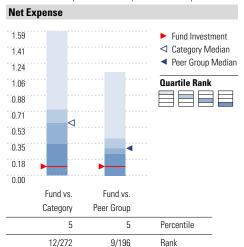
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 1.23 4.30 1.13 1.86 1.58 Fund Return % -3.23 0.64 -5.21 0.10 1.13 6.50 Benchmark Return % 1.42 5 14 1.48 1.75 1.36 Category Average % 83 81 78 41 % Rank in Category 267 243 216 192 # of Funds in Category



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- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	1.67	_	1.85
Beta	0.11	_	0.08
R-Squared	48.57	_	21.31
Standard Deviation	0.95	6.20	1.08
Sharpe Ratio	-1.18	-1.16	-0.98
Tracking Error	5.58	_	5.82
Information Ratio	1.13	-	1.15
Up Capture Ratio	18.29	-	15.49
Down Capture Ratio	-0.64	-	-5.01

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.95	4.43	0.70
Avg Eff Maturity	0.80	-	1.94



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2023
Style Breakdown
Fixed Income

Ouality

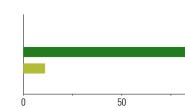
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Mod Ext

Duration



Asset Allocation as of 09-30-2023

Total		100.00	100.00
Other		0.00	0.10
Cash		10.84	28.31
Bonds		89.17	71.51
Non-U	S Stocks	0.00	0.00
US Sto	cks	0.00	0.10
Asset Cla	ass	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	15.05	3.53	47.87
AA	10.14	74.59	8.37
A	39.68	10.82	21.90
BBB	35.15	8.32	16.09
BB	0.00	0.28	0.89
В	0.00	0.00	0.42
Below B	0.45	0.00	0.09
Not Rated	-0.47	2.46	4.38

				0%	5 1	0 1	5 :	20	25	30	35	40	45	50	55	60	65
Other	0.00	_	1.61	[
Cash & Equivalents	10.29	-	18.81														
Municipal	0.00	_	0.53	0													
Covered Bond	0.00	_	0.00	ĺ													
Asset-Backed	15.70	_	16.21														
Commercial MBS	0.01	_	2.46														
Non-Agency Residential MBS	0.09	_	0.06														
Agency MBS CMO	0.27	_	1.72	i [
Agency MBS ARM	0.00	_	0.24														
Agency MBS Pass-Through	0.00	_	0.17														
Securitized	16.07	_	20.86														
Preferred	0.00	_	0.00														
Convertible	0.39	_	0.03	į													
Bank Loan	0.00	_	0.59														
Corporate Bond	62.49	_	32.65						-								ı
Corporate	62.88	-	33.27														
Other Government Related	0.00	_	2.38														
Agency/Quasi Agency	0.44	_	3.26	1 [
Inflation – Protected	0.00	_	0.00	ĺ													
Treasury	10.28	_	19.27]									
Government	10.72	-	24.91														
	Fund	Bmark	Cat	Fund		• Be	nchn	nark		Cate	gory A	veraç	je				
Sector Weighting as of 09-	-30-2023																

100

Top 10 Holdings as of 09-30-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	-	10.08	10.08	_
◆ Pfizer Investment Enterprises Pte Ltd.	_	1.18	11.26	-
Bank of Korea	_	1.09	12.35	-
	_	0.95	13.30	-
⊕ American Honda Finance Corporation	_	0.86	14.16	_
⊖ Royal Bank of Canada	_	0.83	14.99	_
⊕ American Express Company	_	0.81	15.81	-
Philip Morris International Inc.	_	0.76	16.56	-
Volkswagen Group of America Finance LLC	_	0.72	17.28	-
Ally Financial Inc.	-	0.72	18.00	_

⊕ Increase ⊕ Decrease ❖ New to Portfolio

Total Holdings 661



Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

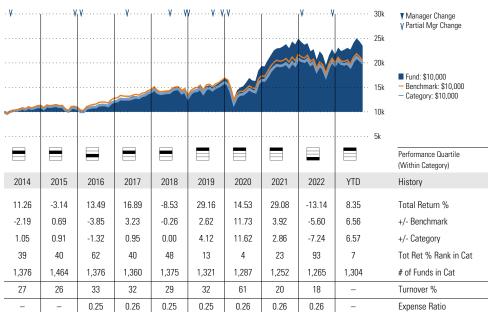
Morningstar Investment Management LLC Analysis

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

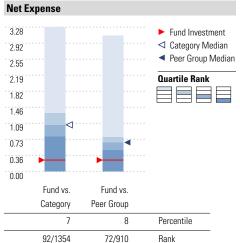
ESG Metrics

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

Growth of \$10,000







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

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

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

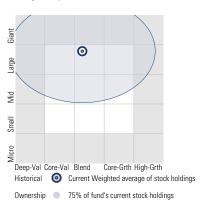


Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category ⊞ Large Value Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

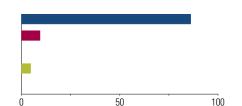
Equity

21	37	21	Large
7	10	2	MIG
0	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023

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

	Fund	Bmark	Cat	Fund	1	Ben	chmark	C	ategory	Avera	ge	
Cyclical	29.88	34.03	32.10								,	
Basic Materials	2.50	4.28	3.61		1							
Consumer Cyclical	8.63	5.41	6.93									
Financial Services	17.23	19.41	18.32									
Real Estate	1.52	4.93	3.24		1							
Sensitive	45.55	37.44	38.27									
Communication Services	8.21	5.14	6.24			Ļ						
Energy	6.19	8.64	8.15									
Industrials	9.75	13.20	11.38				1					
Technology	21.40	10.46	12.50							_		
Defensive	24.58	28.53	29.63			_						
Consumer Defensive	6.70	8.26	8.64									
Healthcare	16.51	15.38	15.85									
Utilities	1.37	4.89	5.14		İ							

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

Total Holdings 183

⊕ Increase ⊝ Decrease 🕸 New to Portfolio

