American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

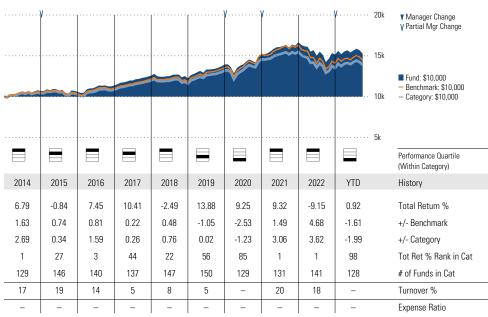
Morningstar Investment Management LLC Analysis

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

ESG Metrics

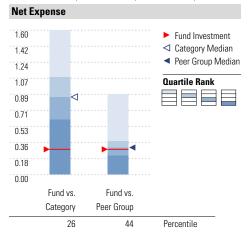
Metric	Rating	Updated
Sustainability Rating	1	08-31-2023

Growth of \$10,000



Trailing Performance





106/243 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	1.42	_	-0.18
Beta	0.88	_	0.87
R-Squared	95.98	_	96.69
Standard Deviation	8.64	9.57	8.45
Sharpe Ratio	0.04	-0.10	-0.16
Tracking Error	2.05	_	2.00
Information Ratio	0.68	_	0.02
Up Capture Ratio	93.90	_	84.96
Down Capture Ratio	83.09	_	86.26

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



36/139

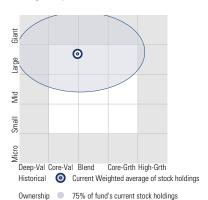
American Funds 2010 Trgt Date Retire R6 RFTTX

Quality High MidLow

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™





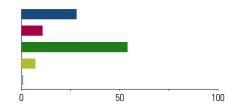
Equity				Fixed	Income
32	33	16	Large		
7	9	1	Mid		
0	0	0	Small		
Value	Blend	Growth		Ltd	Mod

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



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

		Fund	Bmark	Cat	Fund	4 1	Bench	mark	Cateo	ιου, Δνο	rago			
ղ.	0				Tunt		Delici	IIIIaik	ll Garer	JULY AVE	aye	п :		
_	Cyclical	29.78	37.14	33.31		T	1	1		1		U :		
A.	Basic Materials	4.52	4.19	4.81		<u> </u>								
A	Consumer Cyclical	6.60	10.35	9.99			Į							
,	Financial Services	13.93	13.90	14.97										
fi	Real Estate	4.73	8.70	3.54			•							
W	Sensitive	38.30	42.43	43.61										[
d	Communication Services	5.64	6.46	6.23										
•	Energy	7.04	4.51	5.32										
Ф	Industrials	11.90	11.21	11.40										
	Technology	13.72	20.25	20.66					ĺ					
-	Defensive	31.92	20.44	23.09										
Ħ	Consumer Defensive	11.23	6.30	7.13										
+	Healthcare	15.62	11.31	13.16										
•	Utilities	5.07	2.83	2.80										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Waturity Date	/0 ING! A336!	Guindiative /0	TTD HetaIII /0	Worlingstar Sector
American Funds Income Fund of Amer R6	_	16.63	16.63	_	_
American Funds Interm Bd Fd of Amer R6	-	10.29	26.92	-	_
American Funds Bond Fund of Amer R6	-	9.59	36.51	_	_
American Funds Inflation Linked Bd R6	-	7.19	43.70	-	_
American Funds American Balanced R6	_	7.08	50.78	-	-
American Funds ST Bd Fd of Amer R6	_	7.01	57.79	_	_
American Funds Capital Income Bldr R6	-	6.76	64.56	-	_
American Funds Mortgage R6	-	6.59	71.15	-	_
American Funds American Mutual R6	-	5.35	76.50	_	_
American Funds Washington Mutual R6	_	4.05	80.55	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- × Style: The fund has landed in its primary style box Large Blend — 60 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 44.44% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2023

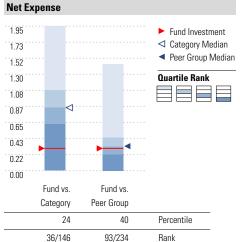
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 6.64 -0.62 7.55 11.19 -2.72 14 94 9.96 10.27 -10.25 1.42 Total Return % 1.09 1.11 0.45 -0.20 0.82 -1.35 -2.71 1.96 5.27 -0.85 +/- Benchmark -0.51 2.16 0.72 1.43 -0.10 1.14 -0.79 2.48 3.43 -1.80 +/- Category 3 18 7 54 7 62 76 1 98 Tot Ret % Rank in Cat 114 136 135 137 149 143 135 137 141 137 # of Funds in Cat



21

17

6



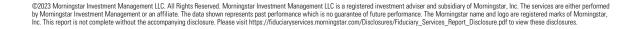
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

93/234

Rank

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

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



6

15

8

4



American Funds 2015 Trgt Date Retire R6 RFJTX

Quality

Morningstar Category Target-Date 2015

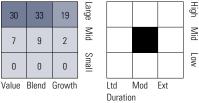
Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

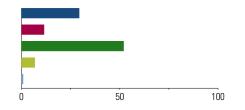


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



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

	From al	Describ	0-4	Г		D l-		П с-+				
	Fund	Bmark	Cat	Fund	1 '	Bench	mark	Categ	jory Ave	erage		
⊌ Cyclical	29.25	37.27	33.44			1		1				
Basic Materials	4.70	4.29	4.84									
Consumer Cyclical	6.94	10.40	10.30			ĺ	_					
Financial Services	13.52	14.00	14.93			•	= [
Real Estate	4.09	8.58	3.37		0	•						
Sensitive	39.40	42.31	43.97									
Communication Service	es 5.66	6.41	6.30									
Energy	6.75	4.54	5.24									
Industrials	12.19	11.32	11.48					į				
Technology	14.80	20.04	20.95					[]				
→ Defensive	31.35	20.42	22.58					- '				
Consumer Defensive	10.74	6.31	6.87									
Healthcare	15.83	11.27	12.97			- '						
Utilities	4.78	2.84	2.74									
				0%	5	10	15	20	25	30	35	40

Top 10 Holdings as of 09-30-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	12.74	12.74	_	_
⊕ American Funds Bond Fund of Amer R6	-	8.58	21.32	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	7.95	29.27	_	_
⊕ American Funds Inflation Linked Bd R6	-	7.85	37.12	_	_
American Funds American Balanced R6	_	7.40	44.53	-	-
⊕ American Funds Capital Income Bldr R6	_	6.08	50.61	_	_
American Funds American Mutual R6	-	6.07	56.67	_	_
⊕ American Funds Mortgage R6	-	5.90	62.57	_	_
→ American Funds Capital World Gr&Inc R6	-	5.07	67.64	_	_
American Funds Washington Mutual R6	_	4.36	72.00	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 48.28% lower than the Target-Date 2020 category average.

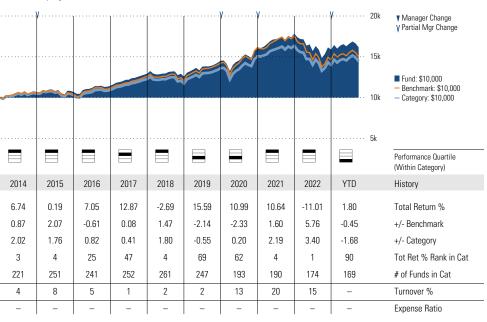
Morningstar Investment Management LLC Analysis

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.

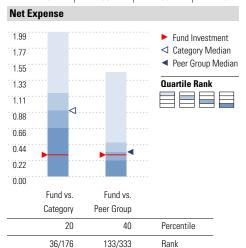
ESG Metrics

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.

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

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



American Funds 2020 Trgt Date Retire R6 RRCTX

Quality

High

Mid

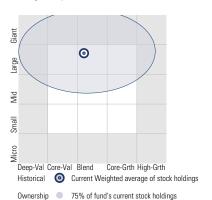
Low

Morningstar Category Target-Date 2020

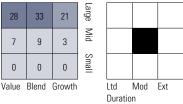
Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

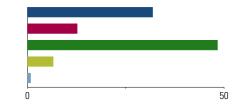


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



Total	100 00	100 00
Other	0.76	8.15
Cash	6.50	2.01
Bonds	48.32	49.41
Non-US Stocks	12.61	14.08
US Stocks	31.81	26.35
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ı ı	Bench	mark	Categ	jory Ave	erage	
ŀ	Cyclical	28.94	37.33	34.97								
ė.	Basic Materials	4.62	4.38	4.41								
A	Consumer Cyclical	7.44	10.48	10.80			ı					
æ	Financial Services	13.25	14.15	14.61			<u> </u>	I				
fi	Real Estate	3.63	8.32	5.15			•					
W	Sensitive	40.21	42.27	43.84			-					
	Communication Services	5.81	6.38	6.45								
ð	Energy	6.36	4.56	4.63								
¢	Industrials	12.24	11.45	11.18					<u>.</u>			
	Technology	15.80	19.88	21.58					0			
—	Defensive	30.85	20.39	21.18								
Ħ	Consumer Defensive	10.37	6.32	6.45								
+	Healthcare	16.09	11.25	12.17			()					
•	Utilities	4.39	2.82	2.56								

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

Total Holdings 22



American Funds 2025 Trgt Date Retire R6 RFDTX

Growth of \$10,000

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

▼ Manager Change

Fund: \$10,000

Expense Ratio

V Partial Mgr Change

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- Net Expense: The fund's expense ratio of 0.32 is 46.67% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

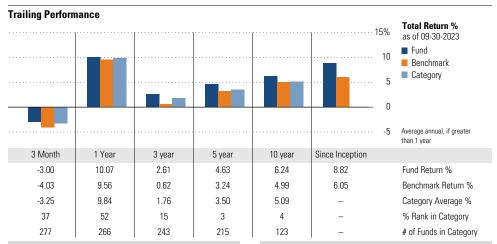
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

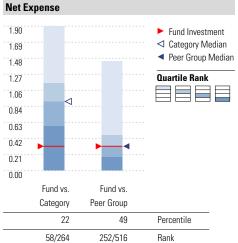
ESG Metrics

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

20k

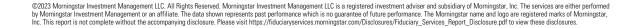
mance Quartile n Category)
ry
Return %
enchmark
ategory
et % Rank in Cat
unds in Cat
over %
-





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

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.09	17.42	18.55
Price/Book Ratio	3.05	2.40	2.67
Avg Eff Duration	5.68	_	5.81





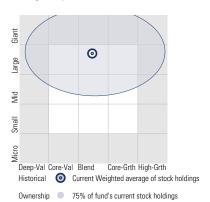
American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

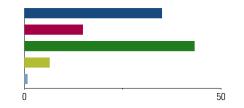
Weight %

Equity				Fixed	Income		Quality
24	32	24	Large				High
6	8	4	Mid				Mid
1	1	1	Small				Low
Value	Blend	Growth		Ltd Durati	Mod ion	Ext	

Eivad Incomo

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



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

		Fund	Bmark	Cat	Fund	•	Benchr	nark	Categ	ory Ave	erage		
٠	Cyclical	28.72	37.32	34.72								1	
ì.	Basic Materials	4.59	4.48	4.27									
•	Consumer Cyclical	8.66	10.55	10.80			• <u>[</u>						
<u></u>	Financial Services	12.65	14.30	14.40									
à	Real Estate	2.82	7.99	5.25			'						
Ųf	Sensitive	41.67	42.26	43.89									ĺ
	Communication Services	6.14	6.35	6.55									
	Energy	5.74	4.59	4.57									
Þ	Industrials	12.55	11.58	10.93									
1	Technology	17.24	19.74	21.84									
+	Defensive	29.62	20.43	21.39									
Ţ	Consumer Defensive	9.46	6.35	6.51									
1	Healthcare	16.41	11.24	12.14									
1	Utilities	3.75	2.84	2.74									

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

Total Holdings 25



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

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

Quantitative Screens

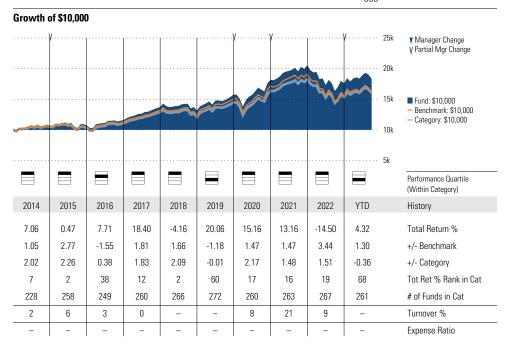
- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- Net Expense: The fund's expense ratio of 0.33 is 47.62% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

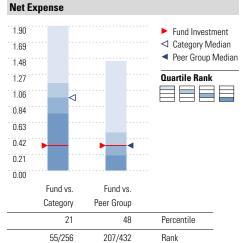
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

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



American Funds 2030 Trgt Date Retire R6 RFETX

Quality

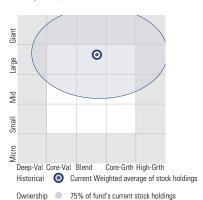
High

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™

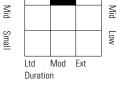


Style Breakdown

Equity 26 21 30



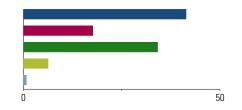
Value Blend Growth



Fixed Income

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

Asset Allocation as of 09-30-2023





		Fund	Bmark	Cat	Fund	١ ،	Bench	mark	Categ	οην Ανκ	rano			
ղ.	Cyclical	28.76	37.24	33.74	Tunc	,	Denen	IIIdik	ll Gateg	UI y AVC	iaye			
	Basic Materials	4.51	4.56	4.31		-1						ш ;		
		10.01	10.64	11.15		-41	T							
	Consumer Cyclical							'n						
•	Financial Services	11.98	14.47	14.87			7	U						
th.	Real Estate	2.26	7.57	3.41		U :								
M	Sensitive	42.92	42.30	44.59										
	Communication Services	6.53	6.34	6.53										
ð	Energy	5.24	4.63	4.59										
Ģ	Industrials	12.80	11.72	11.57				ı						
	Technology	18.35	19.61	21.90					= [[
+	Defensive	28.31	20.45	21.68										
	Consumer Defensive	8.59	6.37	6.62										
٠	Healthcare	16.55	11.23	12.39										
ţ	Utilities	3.17	2.85	2.67										
_					0%	5	10	15	20	25	30	35	40	

Top 10 Holdings as of 09-30-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds American Balanced R6	_	7.89	7.89	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.11	14.99	_	_
⊕ American Funds American Mutual R6	_	6.76	21.75	_	_
⊕ American Funds AMCAP R6	_	6.26	28.01	_	_
⊕ American Funds Inflation Linked Bd R6	-	5.54	33.55	_	_
	_	5.03	38.58	_	_
⊕ American Funds Washington Mutual R6	-	4.94	43.52	_	_
⊕ American Funds Global Balanced R6	-	4.86	48.38	_	_
⊕ American Funds Mortgage R6	_	4.84	53.23	_	_
⊕ American Funds US Government Sec R6	_	4.84	58.07	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

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

Quantitative Screens

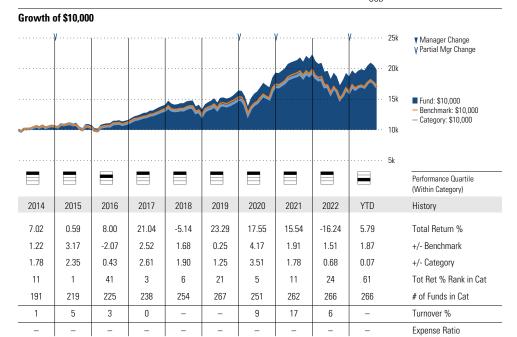
- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- Net Expense: The fund's expense ratio of 0.35 is 43.55% lower than the Target-Date 2035 category average.

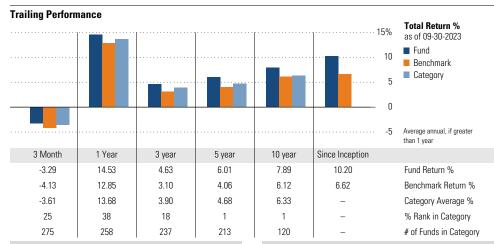
Morningstar Investment Management LLC Analysis

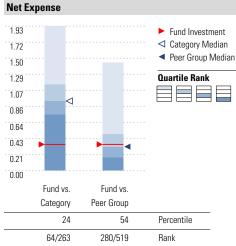
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

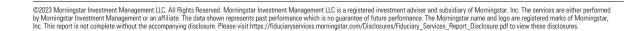






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.62	_	0.97
Beta	0.94	_	0.94
R-Squared	98.67	_	98.48
Standard Deviation	13.81	14.62	13.83
Sharpe Ratio	0.25	0.14	0.20
Tracking Error	1.83	_	2.06
Information Ratio	0.84	_	0.51
Up Capture Ratio	99.72	_	97.43
Down Capture Ratio	92.00	_	92.79

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





American Funds 2035 Trgt Date Retire R6 RFFTX

Quality High Mid

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

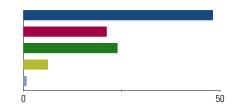
Equity				Fixed	Income	
19	29	27	Large			
5	9	7	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Е

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



Total	100.00	100.00
Other	0.73	12.02
Cash	6.16	1.63
Bonds	23.87	22.52
Non-US Stocks	21.11	21.09
US Stocks	48.13	42.75
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	,	Benchr	mark	Categ	ιοιν Δνε	rane		
ا ط	Cyclical	28.89	37.16	33.85	Tunu		Bonon	nark	l oatog	,	, ago		
ė.	Basic Materials	4.54	4.67	4.29									
-	Consumer Cyclical	10.52	10.73	11.02									
ê	Financial Services	11.79	14.64	14.63									
b	Real Estate	2.04	7.12	3.91			'						
NF	Sensitive	43.40	42.35	44.61									
	Communication Services	6.61	6.32	6.65									
	Energy	5.02	4.67	4.60									
þ	Industrials	12.78	11.86	11.21									
1	Technology	18.99	19.50	22.15					= [
+	Defensive	27.73	20.48	21.55									
7	Consumer Defensive	8.18	6.41	6.53									
ì	Healthcare	16.64	11.21	12.34									
1	Utilities	2.91	2.86	2.68									

Top 10 Holdings as of 09-30-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	7.78	7.78	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.95	14.73	_	_
⊕ American Funds American Mutual R6	-	6.77	21.50	_	_
American Funds Growth Fund of Amer R6	-	6.61	28.11	_	_
⊕ American Funds Fundamental Invs R6	_	6.42	34.53	-	-
⊕ American Funds AMCAP R6	_	6.42	40.94	_	_
⊕ American Funds Washington Mutual R6	-	5.31	46.25	_	_
⊕ American Funds US Government Sec R6	-	4.93	51.18	_	_
€ American Funds Global Balanced R6	-	4.79	55.97	_	_
American Funds New Perspective R6	_	4.64	60.61	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

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

Quantitative Screens

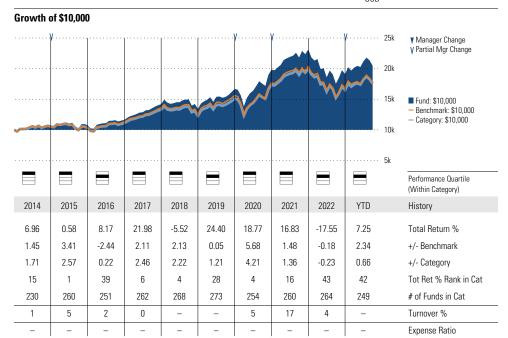
- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- Net Expense: The fund's expense ratio of 0.36 is 45.45% lower than the Target-Date 2040 category average.

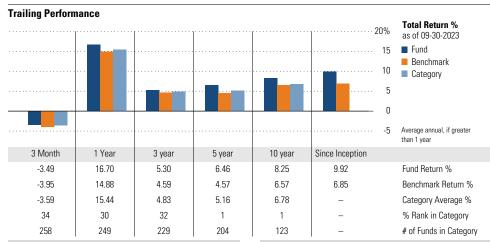
Morningstar Investment Management LLC Analysis

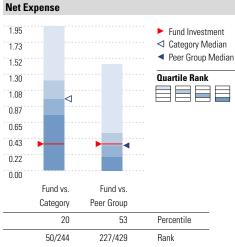
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

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



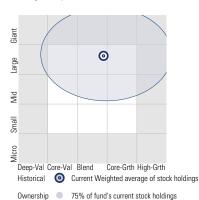
American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

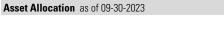
Equity			
18	29	28	Large
5	9	7	Mid
1	2	2	Small

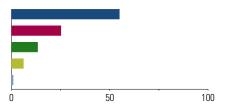
Value Blend Growth



Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 09-3	30-2023												
		Fund	Bmark	Cat	Fund	,	Bench	mark	[] Categ	jory Ave	erage			
<u></u>	Cyclical	29.05	37.16	33.71										
â.	Basic Materials	4.58	4.77	4.27										
A	Consumer Cyclical	10.86	10.81	11.12										
ø	Financial Services	11.72	14.80	14.67				ľ						
fi	Real Estate	1.89	6.78	3.65										
W	Sensitive	43.59	42.35	44.68										
d	Communication Services	6.53	6.30	6.55										
ð	Energy	4.84	4.70	4.62										
¢	Industrials	12.72	11.99	11.42										
	Technology	19.50	19.36	22.09										
-	Defensive	27.35	20.50	21.62										
=	Consumer Defensive	7.80	6.44	6.47										
+	Healthcare	16.87	11.19	12.51										
•	Utilities	2.68	2.87	2.64		'								
					0%	5	10	15	20	25	30	35	40	4

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

Total Holdings 22



American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- Net Expense: The fund's expense ratio of 0.37 is 42.19% lower than the Target-Date 2045 category average.

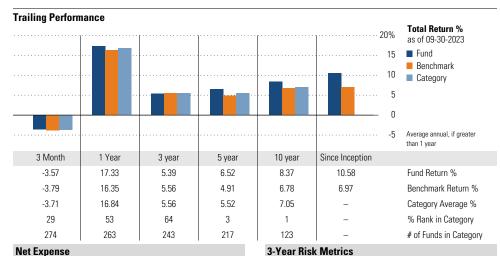
Morningstar Investment Management LLC Analysis

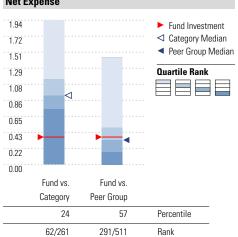
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.09 0.64 8.27 22.44 -5.58 24.68 19.21 17.18 -18.18 7.73 Total Return % 1.91 1.84 3.67 -2.57 2.59 -0.29 6.26 0.82 -1.12 2 12 +/- Benchmark 1.93 2.56 -0.43 1.74 2.51 0.34 0.33 4.11 0.55 0.37 +/- Category 13 1 45 8 3 51 4 35 52 51 Tot Ret % Rank in Cat 192 219 240 257 272 # of Funds in Cat 228 252 261 265 264 1 5 3 0 4 15 Turnover %





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

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



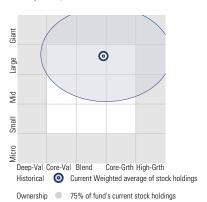
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

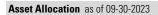
Equity				rixeu	IIIC
17	28	28	Large		
5	9	7	Mid		
1	2	2	Small		
1/-1	Diamet	C 4l-		Last	

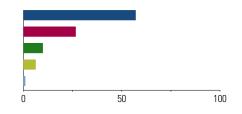
Value Blend Growth

Fixed Income Quality High MidLow Mod I td Duration

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 09-3	30-2023												
		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	jory Ave	rage			
_Մ	Cyclical	29.11	37.25	34.09										
ů.	Basic Materials	4.68	4.86	4.37		[]								
4	Consumer Cyclical	11.01	10.86	11.06				į						
	Financial Services	11.61	14.93	14.62										
fi	Real Estate	1.81	6.60	4.04		[]								
W	Sensitive	43.74	42.27	44.41										
d	Communication Services	6.46	6.27	6.61										
ð	Energy	4.82	4.71	4.60										
Ф	Industrials	12.83	12.09	11.27										
	Technology	19.63	19.20	21.93										
→	Defensive	27.14	20.46	21.49										
=	Consumer Defensive	7.65	6.45	6.51										
+	Healthcare	16.90	11.14	12.37										
•	Utilities	2.59	2.87	2.61										
					0%	5	10	15	20	25	30	35	40	

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

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

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

Quantitative Screens

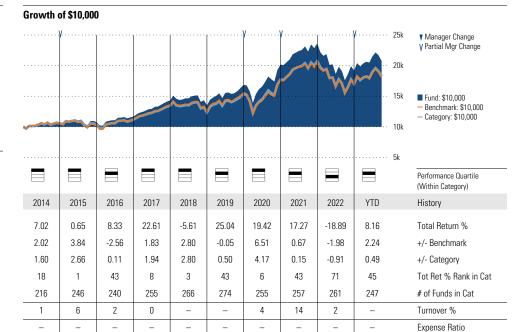
- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- Net Expense: The fund's expense ratio of 0.38 is 42.42% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

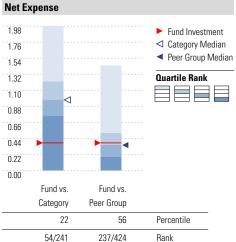
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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

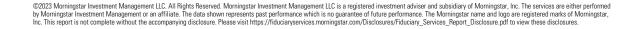






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.32	_	-0.06
Beta	0.94	_	0.97
R-Squared	97.82	_	98.24
Standard Deviation	15.78	16.58	16.20
Sharpe Ratio	0.27	0.31	0.29
Tracking Error	2.53	_	2.24
Information Ratio	-0.26	_	-0.09
Up Capture Ratio	96.01	_	98.54
Down Capture Ratio	98.04	_	99.27

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





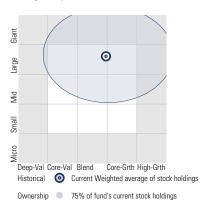
American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



50 100

Asset Allocation as of 09-30-2023

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

Style Breakdown

Equity				rixea ir	icome	
16	28	28	Large			
5	9	8	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ī



Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	jory Ave	erage	
_Մ	Cyclical	29.06	37.47	34.36		· ·						
i.	Basic Materials	4.72	4.94	4.34		I)						
4	Consumer Cyclical	11.26	10.91	11.07								
٥	Financial Services	11.46	15.04	14.63								
ŵ	Real Estate	1.62	6.58	4.32								
M	Sensitive	44.16	42.13	44.29								
	Communication Services	6.52	6.23	6.57								
ð	Energy	4.69	4.73	4.55								
\$	Industrials	12.99	12.17	11.35								
	Technology	19.96	19.00	21.82								
→	Defensive	26.79	20.40	21.36								
-	Consumer Defensive	7.39	6.46	6.47								
٠	Healthcare	16.97	11.08	12.32								
•	Utilities	2.43	2.86	2.57		' :						

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

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

2

6

3

1

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.75 years.
- Net Expense: The fund's expense ratio of 0.38 is 40.63% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

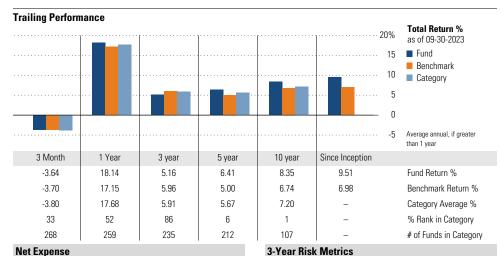
Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

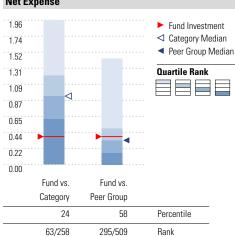
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.01 0.63 8.30 22 63 -5.65 25.09 19.39 17.28 -19.50 8.56 Total Return % 2 27 3 97 -2.60 1.68 2.92 0.04 6.48 0.78 -2.57 2 62 +/- Benchmark 2.34 2.79 -1.42 1.52 0.30 1.55 0.18 3.92 -0.02 0.78 +/- Category 20 1 45 6 3 45 5 48 89 33 Tot Ret % Rank in Cat 160 212 237 257 259 # of Funds in Cat 222 270 250 262 267

3

14

3



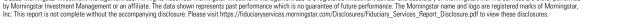


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	19.79	16.51	18.11					
Price/Book Ratio	3.38	2.22	2.65					
Avg Eff Duration	6.53	_	7.49					





American Funds 2055 Trgt Date Retire R6 RFKTX

Quality

OHigh Mid Low

Morningstar Category Target-Date 2055 **Morningstar Index** Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

Equity						
15	28	29	Large			
5	9	8	Mid			
1	2	3	Small			
Value	Blend	Growth				

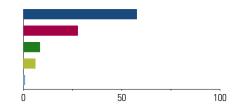
Ltd Mod Ext
Duration

Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



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

	g . g	F d	Decemb	0-4	F		D l-		По-	A				
		Fund	Bmark	Cat	Fund	1 '	Bench	mark	Categ	jory Ave	erage			
Դ	Cyclical	29.06	37.74	34.34		,						I.		
A	Basic Materials	4.80	5.02	4.49										
A	Consumer Cyclical	11.53	10.93	11.13				- 1						
P	Financial Services	11.30	15.13	14.92				ľ						
命	Real Estate	1.43	6.66	3.80		[_
W	Sensitive	44.54	41.95	44.61										
	Communication Services	6.57	6.19	6.64										
•	Energy	4.57	4.74	4.72			_							
Ф	Industrials	13.09	12.23	11.36										
	Technology	20.31	18.79	21.89										
→	Defensive	26.39	20.31	21.05										
Ħ	Consumer Defensive	7.15	6.45	6.40										
+	Healthcare	16.96	11.00	12.12		1								
•	Utilities	2.28	2.86	2.53										
					0%	5	10	15	20	25	30	35	40	4

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

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 7 of the 8 years it's been in existence.
- Management: The fund's management has been in place for 8.52 years.
- Style: The fund has landed in its primary style box Large Growth — 70 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 43.28% lower than the Target-Date 2060 category average.

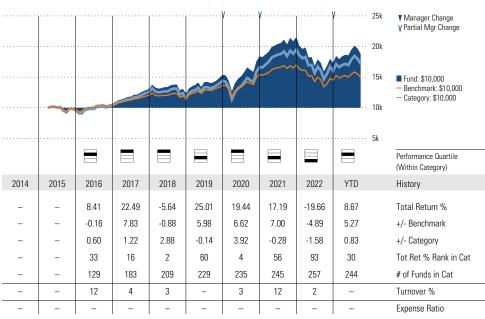
Morningstar Investment Management LLC Analysis

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

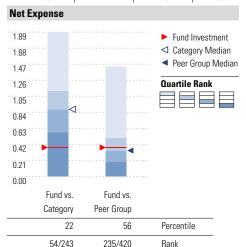
ESG Metrics

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

Growth of \$10,000



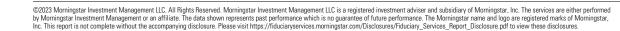




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

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

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.79	16.40	18.07
Price/Book Ratio	3.37	2.18	2.61
Avg Eff Duration	6.53	_	6.43

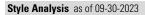




American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Style Breakdown

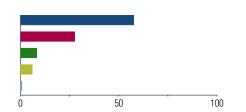
Equity

28	29	Large
9	8	Mid
3	3	Small
	9	9 8

Value Blend Growth



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



Asset Allocation as of 09-30-2023

Total	100 00	100 00
Other	0.68	14.90
Cash	5.92	1.28
Bonds	8.28	5.12
Non-US Stocks	27.55	30.80
US Stocks	57.57	47.90
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	٠ .	Bench	mark	Categ	οηι Λνο	rago			
_					Tull	. '	Denti	IIIaik	[] Gatey	UI y Ave	aye	п	- 7 .	
<u></u>	Cyclical	29.12	38.65	34.70		,						Ц		
A	Basic Materials	4.81	5.23	4.77										
A	Consumer Cyclical	11.65	10.91	11.06										
P	Financial Services	11.23	15.73	14.57				0 '						
π	Real Estate	1.43	6.78	4.30										
W	Sensitive	44.64	39.63	43.85										
	Communication Services	6.62	6.14	6.47										
•	Energy	4.55	5.13	4.68										
Ф	Industrials	13.13	12.21	11.72										
	Technology	20.34	16.15	20.98			-							
→	Defensive	26.22	21.71	21.45										
Ħ	Consumer Defensive	7.07	6.83	6.53		<u> </u>								
+	Healthcare	16.92	11.65	12.49		1								
•	Utilities	2.23	3.23	2.43		'								
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds SMALLCAP World R6		9.99	9.99		
O 1	_			_	_
⊕ American Funds New Perspective R6	_	9.99	19.98	_	_
⊕ American Funds Capital World Gr&Inc R6	_	9.00	28.98	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	37.98	_	_
⊕ American Funds Washington Mutual R6	-	8.00	45.98	-	-
⊕ American Funds Growth Fund of Amer R6	_	7.07	53.05	_	_
⊕ American Funds Invmt Co of Amer R6	_	7.00	60.05	_	_
⊕ American Funds AMCAP R6	-	6.99	67.05	-	_
⊕ American Funds American Balanced R6	-	6.00	73.05	_	_
⊕ American Funds Global Balanced R6	_	6.00	79.05	_	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date
 2065+ category's top three quartiles in 2 of the 3 years it's
 been in existence.
- Management: The fund's management has been in place for 3.75 years.
- ✓ Net Expense: The fund's expense ratio of 0.38 is 36.67% lower than the Target-Date 2065+ category average.

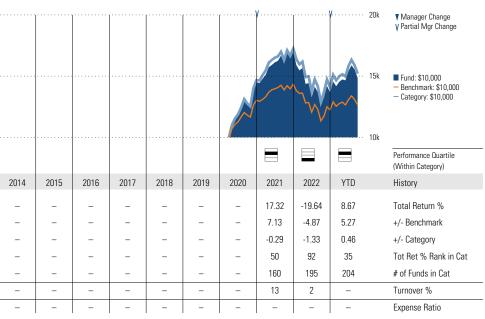
Morningstar Investment Management LLC Analysis

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

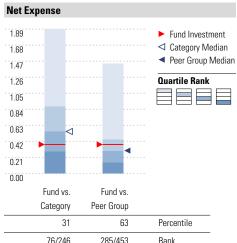
ESG Metrics

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

Growth of \$10,000







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

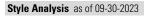
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.79	16.40	17.76
Price/Book Ratio	3.37	2.18	2.52
Avg Eff Duration	6.53	_	6.43



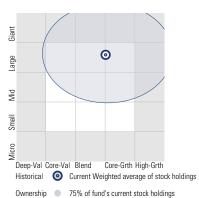
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Style Breakdown

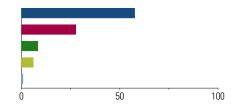
Equity				rixeu
15	28	29	Large	
5	9	8	Mid	
1	3	3	Small	
Value	Dland	Croudb		Lad

Value Blend Growth

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



Asset Allocation as of 09-30-2023



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

Sec	ctor Weighting as of 09-	30-2023				
		Fund	Bmark	Cat	Fund Benchmark Category Average	
_Մ	Cyclical	29.13	38.65	34.51		
A	Basic Materials	4.81	5.23	4.77		
A	Consumer Cyclical	11.65	10.91	11.11		
,	Financial Services	11.24	15.73	14.75		
命	Real Estate	1.43	6.78	3.88		
W	Sensitive	44.64	39.63	44.22		
	Communication Services	6.62	6.14	6.64		
•	Energy	4.55	5.13	4.66		
Ф	Industrials	13.13	12.21	11.67		
	Technology	20.34	16.15	21.25		
→	Defensive	26.22	21.71	21.29		
Ħ	Consumer Defensive	7.07	6.83	6.71		
+	Healthcare	16.92	11.65	12.01		
•	Utilities	2.23	3.23	2.57		
					0% 5 10 15 20 25 20 25 40	11

Top 10 Holdings as of 09-30-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	10.00	10.00	_	_
⊕ American Funds SMALLCAP World R6	_	10.00	20.00	_	-
⊕ American Funds Capital World Gr&Inc R6	_	9.00	29.01	_	-
⊕ American Funds Fundamental Invs R6	_	9.00	38.01	_	-
⊕ American Funds Washington Mutual R6	-	8.00	46.01	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	53.01	_	_
⊕ American Funds AMCAP R6	-	7.00	60.01	_	_
⊕ American Funds Invmt Co of Amer R6	-	7.00	67.01	_	_
⊕ American Funds Global Balanced R6	-	6.00	73.02	_	_
⊕ American Funds American Balanced R6	_	6.00	79.02	_	_

Total Holdings 16



American Funds American Balanced R6 RLBGX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Jeffrey Lager since 03-2011
Paul Benjamin since 07-2014
Anne-Marie Peterson since 10-2015
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Mark Casey since 10-2019
Ritchie Tuazon since 10-2020
Chit Purani since 03-2023
Jin Lee since 03-2023

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation 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 24.76 years.
- Net Expense: The fund's expense ratio of 0.25 is 75% lower than the Moderate Allocation category average.

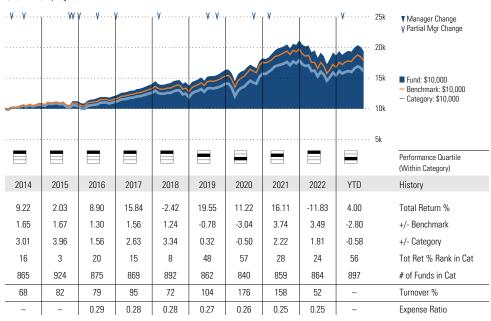
Morningstar Investment Management LLC Analysis

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.

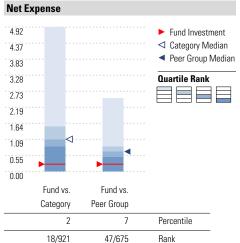
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.27	_	-0.04
Beta	0.97	_	0.98
R-Squared	96.09	_	94.16
Standard Deviation	11.88	12.04	12.24
Sharpe Ratio	0.27	0.17	0.16
Tracking Error	2.38	_	2.86
Information Ratio	0.50	_	-0.13
Up Capture Ratio	105.57	_	99.51
Down Capture Ratio	99.20	_	100.41

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.73	19.23	20.37
Price/Book Ratio	3.75	2.95	3.33
Avg Eff Duration	6.67	6.12	5.40





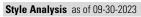
American Funds American Balanced R6 RLBGX

Quality High Mid Low

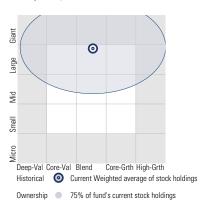
Asset Allocation as of 09-30-2023

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



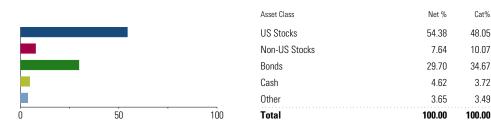
Style Breakdown

Equity				Fixed Ir	icome	
22	35	26	Large			
5	9	2	Mid			
0	0	0	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	l	▼ Ben	chmarl	(] C	ategory	Avera	ge	
b	Cyclical	25.71	31.19	29.77						į	[]		
à.	Basic Materials	3.68	3.60	3.66		Ó							
	Consumer Cyclical	8.56	11.11	10.33			. [] .						
ê	Financial Services	10.54	13.54	13.53				İ					
b	Real Estate	2.93	2.94	2.25									
NF	Sensitive	47.10	47.30	45.97									
	Communication Services	8.05	7.43	7.43									
	Energy	6.72	4.60	4.63			-						
þ	Industrials	10.34	10.65	10.79									
2	Technology	21.99	24.62	23.12									
+	Defensive	27.18	21.51	24.27									
7	Consumer Defensive	9.95	6.50	6.76				_					
ř	Healthcare	14.83	12.47	14.52									
2	Utilities	2.40	2.54	2.99									

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	_	10.33	10.33	_	_
🌣 Cash And Other Assets Less Liablities	_	5.72	16.05	_	_
	_	4.36	20.41	32.51	Technology
	_	3.65	24.06	_	_
⊕ Broadcom Inc	_	3.47	27.54	51.02	Technology
─ UnitedHealth Group Inc	_	2.03	29.56	-3.88	Healthcare
◆ Philip Morris International Inc	_	2.01	31.58	-4.73	Consumer Defensive
The Home Depot Inc The Home Depot Inc	_	1.38	32.96	-2.35	Consumer Cyclical
	_	1.21	34.17	48.60	Communication Svc
Taiwan Semiconductor Manufacturing Co Ltd ADR	_	1.18	35.35	18.48	Technology

Total Holdings 2324



American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category Global Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

Sung Lee since 02-2006 Alfonso Barroso since 02-2007 Michael Cohen since 11-2014 Lara Pellini since 02-2019 Jin Lee since 02-2019 Leo Hee since 10-2019 Jeremy Burge since 01-2020 Renaud Samyn since 02-2020

Quantitative Screens

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

Management: The fund's management has been in place for 17.67 years.

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

Net Expense: The fund's expense ratio of 0.42 is 56.25% lower than the Global Large-Stock Blend category

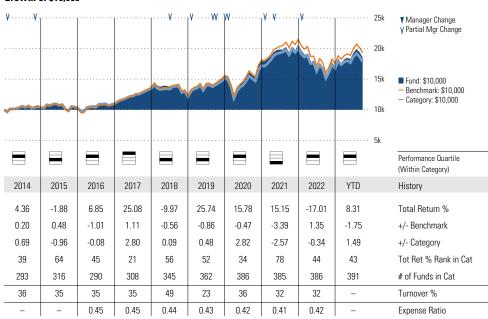
Morningstar Investment Management LLC Analysis

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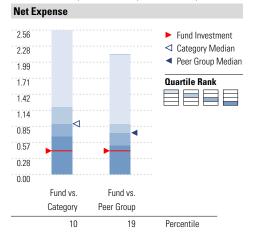
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	05-18-2022

Growth of \$10,000





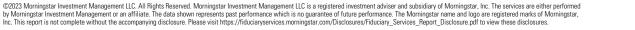


42/407	58/308	Rank						
Peer group is a subset of the	ne category ar	nd includes fun	ds with the					
same management style (active vs. passive) and similar share class								
characteristics								

42/407

• . • • • • • • • • • • • • • • • • • •			
	Fund	Bmark	Cat
Alpha	-0.91	_	-0.39
Beta	1.00	_	0.98
R-Squared	96.85	_	92.28
Standard Deviation	17.29	17.09	17.39
Sharpe Ratio	0.30	0.35	0.32
Tracking Error	3.07	_	4.67
Information Ratio	-0.34	_	-0.12
Up Capture Ratio	98.15	_	98.93
Down Capture Ratio	102.19	_	101.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.41	18.01	18.92
Price/Book Ratio	3.05	2.62	2.96
Geom Avg Mkt Cap \$B	106.44	114.17	98.38
ROE	25.42	25.38	25.09



3-Year Risk Metrics



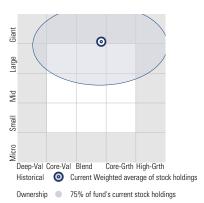
American Funds Capital World Gr&Inc R6 RWIGX

Morningstar CategoryMorningsGlobal Large-Stock BlendMSCI ACV

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

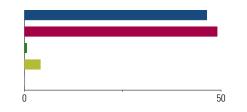
Equity

_ ' '			
22	32	34	Laige
4	6	2	MIN
0	0	0	JIIdii
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

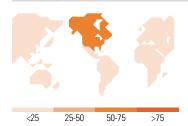
Asset Allocation as of 09-30-2023



Total	100.00	100.00
Other	0.07	2.18
Cash	4.03	1.42
Bonds	0.53	1.31
Non-US Stocks	49.00	39.23
US Stocks	46.37	55.87
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
وا	Cyclical	28.98	32.83	31.24	
À.	Basic Materials	6.73	4.34	4.87	
	Consumer Cyclical	10.58	11.16	11.27	
<u></u>	Financial Services	11.02	14.95	13.30	
à	Real Estate	0.65	2.38	1.80	• 0'
Ųľ	Sensitive	45.56	45.72	44.76	0
	Communication Services	5.43	7.59	6.43	
	Energy	5.48	4.93	4.23	
>	Industrials	13.82	10.27	14.83	
3	Technology	20.83	22.93	19.27	
+	Defensive	25.46	21.45	24.00	
Ę	Consumer Defensive	7.54	7.05	7.96	
r	Healthcare	15.65	11.84	12.93	
1	Utilities	2.27	2.56	3.11	

World Regions % Equity 09-30-2023



Greater Asia	Fund % 18.00	Cat % 13.33
Japan	6.36	5.62
Australasia	1.79	0.87
Asia-4 Tigers	4.68	3.74
Asia-ex 4 Tigers	5.17	3.10
Not Classified	0.00	0.00

Americas	Fund % 55.93	Cat % 62.46	Greater Europe	Fund % 26.09	Cat % 24.22	Market Maturity	Fund %
North America	53.40	61.65	United Kingdom	5.77	6.00	Developed Markets	92.30
Central/Latin	2.53	0.81	W euro-ex UK	20.17	17.82	Emerging Markets	7.70
			Emrgng Europe	0.01	0.04	Not Available	0.00
			Africa	0.14	0.36		

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	3.89	3.89	_	_
⇒ Broadcom Inc	3.59	7.48	51.02	Technology
⊕ Microsoft Corp	3.55	11.03	32.51	Technology
⇒ Taiwan Semiconductor Manufacturing Co Ltd	2.30	13.33	_	Technology
⊕ UnitedHealth Group Inc	1.87	15.20	-3.88	Healthcare
LVMH Moet Hennessy Louis Vuitton SE	1.78	16.99	_	Consumer Cyclical
⇒ ASML Holding NV	1.75	18.74	_	Technology
→ Philip Morris International Inc	1.57	20.30	-4.73	Consumer Defensive
⊕ Abbott Laboratories	1.43	21.73	-10.39	Healthcare
Eli Lilly and Co	1.43	23.16	47.75	Healthcare

Total Holdings 346



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

+/- Benchmark

+/- Category

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

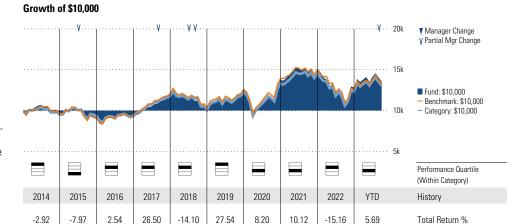
- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.01 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.54 is 37.93% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



-2.45

-1.10

55

866

35

0.54

2.30

0.40

54

850

23

0.54

0.84

0.68

44

835

34

0.53

0.35

-0.26

59

807

31

0.54

0.10

0.49

43

818

27

0.57

6.03

5.95

5

851

35

0.57

-0.69

1.38

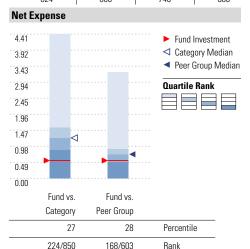
33

816

37

0.58

Trailing Perform	nance						
		[l	[1	25%	Total Return % as of 09-30-2023
						20	■ Fund
						15	Benchmark
						10	Category
		· · · · · · · · · · · · · · · · · · ·	<u></u>	<u></u> <u></u> .		5	
						0	
						-5	Average annual, if greater than 1 year
3 Month	1 Year	3 year	5 year	10 year	Since Inception		
-4.10	24.55	5.67	3.85	3.69	6.88		Fund Return %
-3.77	20.39	3.74	2.58	3.35	4.43		Benchmark Return %
-4.48	22.92	4.33	2.81	3.60	_		Category Average %
37	40	29	19	47	_		% Rank in Category
824	800	746	686	460	_		# of Funds in Category



-2.31

-6.38

90

814

25

-1.96

1.75

28

800

37

0.58

0.95

2.06

20

765

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.75	_	0.38
Beta	1.06	_	1.03
R-Squared	95.95	-	93.49
Standard Deviation	18.67	17.19	18.35
Sharpe Ratio	0.28	0.18	0.20
Tracking Error	3.91	-	4.70
Information Ratio	0.49	-	0.11
Up Capture Ratio	110.29	-	106.23
Down Capture Ratio	103.03	-	105.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.60	13.48	14.20
Price/Book Ratio	1.74	1.67	1.88
Geom Avg Mkt Cap \$B	49.84	42.75	56.55
ROE	20.60	17.72	20.14



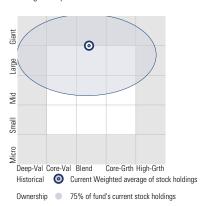
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

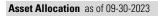
Equity

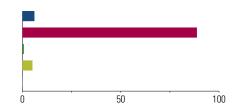
1. /			
32	24	32	Large
3	4	4	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.08	1.45
Cash	4.92	0.97
Bonds	0.49	0.22
Non-US Stocks	88.60	93.89
US Stocks	5.91	3.46
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2023												
		Fund	Bmark	Cat	Fund	,	Bench	mark] Cateo	gory Ave	erage			
<u></u>	Cyclical	36.85	41.89	38.41										_
A	Basic Materials	6.64	7.82	7.05] _							
A	Consumer Cyclical	10.39	11.49	11.57										
,	Financial Services	17.94	20.40	18.15										
fi	Real Estate	1.88	2.18	1.64										
W	Sensitive	38.91	36.89	37.34										
	Communication Services	6.35	5.62	4.54										
•	Energy	6.98	5.82	4.93										
Ф	Industrials	13.95	13.36	16.31										
	Technology	11.63	12.09	11.56					1					
→	Defensive	24.25	21.21	24.25										
Ħ	Consumer Defensive	11.39	8.36	9.65										
+	Healthcare	10.19	9.90	11.90			<u> </u>							
•	Utilities	2.67	2.95	2.70		'								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2023



	Fund %	Cat %
Greater Asia	28.86	35.08
	0.05	40.50
Japan	8.35	18.59
Australasia	0.49	4.86
Asia-4 Tigers	10.67	6.61
Asia-ex 4 Tigers	9.35	5.02
Not Classified	0.00	0.00

Americas	Fund % 15.11	Cat % 8.51	Greater Europe	Fund % 56.03	Cat % 56.41	Market Maturity	Fund %
North America	10.62	7.23	United Kingdom	13.11	13.72	Developed Markets	85.24
Central/Latin	4.49	1.28	W euro-ex UK	41.30	41.70	Emerging Markets	14.76
			Emrgng Europe	0.40	0.07	Not Available	0.00
			Africa	1.22	0.92		

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash M	4.56	4.56	-	_
AstraZeneca PLC	3.16	7.72	_	Healthcare
	2.42	10.14	_	Technology
ASML Holding NV	2.38	12.52	-	Technology
	2.29	14.81	_	Healthcare
Airbus SE	2.23	17.04	_	Industrials
Philip Morris International Inc	2.21	19.24	-4.73	Consumer Defensive
⊕ TotalEnergies SE	1.77	21.01	-	Energy
LVMH Moet Hennessy Louis Vuitton SE	1.60	22.61	_	Consumer Cyclical
British American Tobacco PLC	1.50	24.10	-	Consumer Defensive

Total Holdings 273

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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

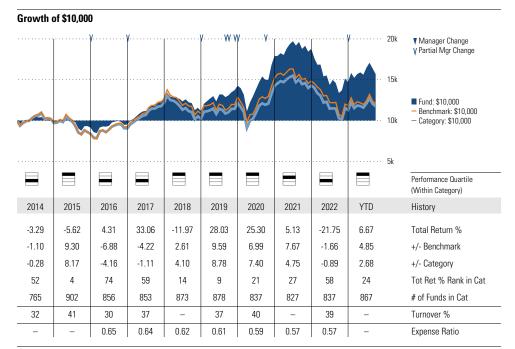
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.3 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 50% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

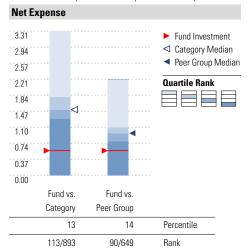
ESG Metrics

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





3-Vear Risk Metrics



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

o rear mon weares			
	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



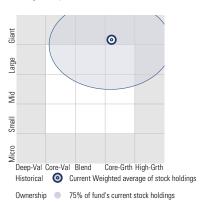
M\rightar RNINGSTAR

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

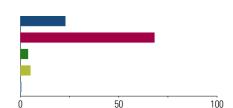
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

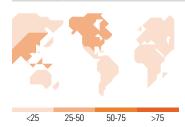


Asset Allocation as of 09-30-2023

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

-50	ctor Weighting as of 09-3				_				По					
		Fund	Bmark	Cat	Fund	'	Bench	mark	Categ	jory Ave	rage			
Դ	Cyclical	39.70	44.93	43.44										
A	Basic Materials	8.92	8.10	6.28			Ė							
A	Consumer Cyclical	12.70	13.38	13.74				1						
,	Financial Services	16.15	21.69	21.73										
fil.	Real Estate	1.93	1.76	1.69										
W	Sensitive	38.58	42.53	42.93										
d	Communication Services	6.20	10.16	8.72										
ð	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										
+	Healthcare	13.61	4.06	4.58			- :							
•	Utilities	1.53	2.47	1.61										
					0%	5	10	15	20	25	30	35	40	45

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

Fund % 36.40	Cat % 15.31	Greater Europe	Fund % 25.12	Cat % 10.24	Market Maturity	Fund %
26.68	2.89	United Kingdom	2.38	0.58	Developed Markets	59.04
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		
	36.40 26.68	36.40 15.31 26.68 2.89	36.40 15.31 Greater Europe 26.68 2.89 United Kingdom 9.72 12.42 W euro-ex UK Emrgng Europe	36.40 15.31 Greater Europe 25.12 26.68 2.89 United Kingdom 2.38 9.72 12.42 W euro-ex UK 20.00 Emrgng Europe 0.59	36.40 15.31 Greater Europe 25.12 10.24 26.68 2.89 United Kingdom 2.38 0.58 9.72 12.42 W euro-ex UK 20.00 1.92 Emrgng Europe 0.59 1.50	36.40 15.31 Greater Europe 25.12 10.24 Market Maturity 26.68 2.89 United Kingdom 2.38 0.58 Developed Markets 9.72 12.42 W euro-ex UK 20.00 1.92 Emerging Markets Emrgng Europe 0.59 1.50 Not Available

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
□ Taiwan Semiconductor Manufacturing Co Ltd	2.02	11.91	_	Technology
LVMH Moet Hennessy Louis Vuitton SE	1.82	13.72	_	Consumer Cyclical
Kotak Mahindra Bank Ltd	1.61	15.33	_	Financial Services
Airbus SE	1.55	16.88	_	Industrials
⊖ Eli Lilly and Co	1.26	18.13	47.75	Healthcare
Reliance Industries Ltd	1.16	19.30	_	Energy
	1.12	20.42	_	Financial Services

Total Holdings 590



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

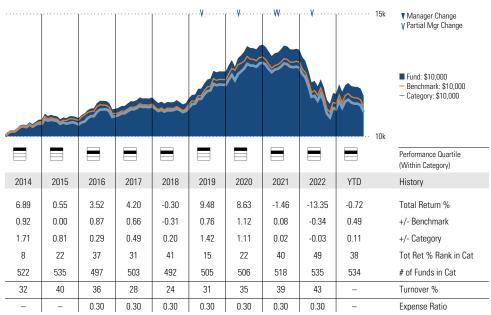
Morningstar Investment Management LLC Analysis

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



Net Exp	ense		
4.62			► Fund Investment
4.11			Category Median
3.59			 Peer Group Median
3.08			Quartile Rank
2.57			
2.05			
1.54			
1.03	□ □ □		
0.51		~~~	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	25	36	Percentile
	139/566	155/432	Rank

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

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.31	4.43	6.10
Avg Eff Maturity	8.44	_	8.47



Baird Aggregate Bond Inst BAGIX

Style Analysis as of 09-30-2023 Style Breakdown Fixed Income Quality High Μid MOT Ltd Mod Ext Duration

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

Asset Allocation as of 09-30-2023 Asset Class Net % Cat% US Stocks 0.07 0.00 Non-US Stocks 0.00 0.00 Bonds 97.56 95.99 Cash 2.35 2.17 Other 0.09 1.78 50 100 Total 100.00 100.00

Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

	Fund	Bmark	Cat	Fund	_	Benchma	w. I c	'atamanı	A.,			
_		втагк		Fund	. 1	benchma	ark [] C	acegory	Average		n	
Government	21.77	-	35.96				:	- :				
Treasury	21.77	_	27.66									
Inflation – Protected	0.00	_	2.08	ļ [
Agency/Quasi Agency	0.00	-	1.08									
Other Government Related	0.00	_	5.14									
Corporate	39.03	_	25.61									
Corporate Bond	39.03	_	25.53									
Bank Loan	0.00	_	0.02									
Convertible	0.00	_	0.00									
Preferred	0.00	_	0.06									
Securitized	35.95	_	35.02									
Agency MBS Pass-Through	21.94	_	27.29		-				[]		
Agency MBS ARM	0.00	_	0.20									
Agency MBS CMO	2.04	-	1.31									
Non-Agency Residential MBS	0.72	-	0.49	0								
Commercial MBS	4.84	_	0.57									
Asset-Backed	6.41	_	5.16									
Covered Bond	0.00	_	0.00									
Municipal	0.89	-	0.83									
Cash & Equivalents	2.35	-	1.99									
Other	0.00	_	0.57	[]								
				0%	5	10	15	20	25	30	35	4

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

Total Holdings 1710



DFA US Small Cap Value I DFSVX

Growth of \$10,000

58

496

9

71

541

9

33

509

19

0.52

67

514

24

0.52

48

523

27

0.52

82

513

19

0.53

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 5k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 3.48 -7.81 28 26 7.21 -15.13 18.12 2.23 39 84 -3.52 3.57 Total Return % -0.34 -4.27 11.57 10.96 -0.74 -3.48 -0.63 -2.27 -2.40 4.10 +/- Benchmark -3.31 0.14 -1.10 0.33 6.64 2.27 -1.33 -1.79 8.27 0.21 +/- Category

58

491

18

0.52

12

492

22

0.42

10

500

23

0.33

45

510

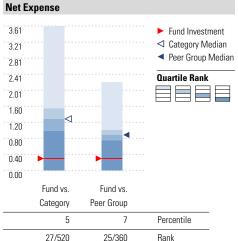
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

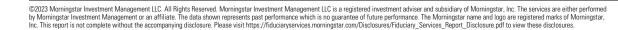
Expense Ratio





3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	8.47	-	3.37
Beta	0.98	_	0.94
R-Squared	96.46	_	93.31
Standard Deviation	23.11	23.16	22.57
Sharpe Ratio	0.91	0.56	0.69
Tracking Error	4.37	-	5.97
Information Ratio	2.18	_	0.51
Up Capture Ratio	110.97	_	98.85
Down Capture Ratio	85.50	_	88.84

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





DFA US Small Cap Value I DFSVX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

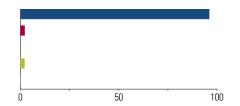
0	0	1	Large
2	2	1	Mid
53	37	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



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

Sec	ctor Weighting as of 09-3	30-2023			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	49.21	50.27	48.89	
A	Basic Materials	7.86	4.83	6.19	
A	Consumer Cyclical	16.67	10.56	14.62	
,	Financial Services	23.74	21.98	21.51	
fi	Real Estate	0.94	12.90	6.57	
W	Sensitive	41.41	32.96	38.47	
	Communication Services	1.67	2.59	2.00	
ð	Energy	10.17	9.72	7.26	
Ф	Industrials	20.95	12.98	19.02	
	Technology	8.62	7.67	10.19	
→	Defensive	9.38	16.76	12.63	
-	Consumer Defensive	5.29	3.55	4.04	
٠	Healthcare	3.95	9.18	5.96	
•	Utilities	0.14	4.03	2.63	
					0% 5 10 15 20 25 30 35 40 45 50

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

Total Holdings 940



Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

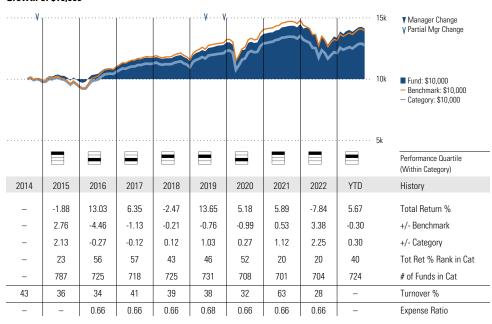
Style Consistency is not calculated for Fixed Income funds.

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

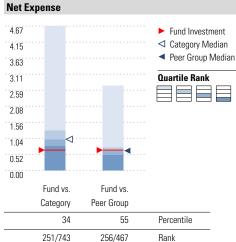
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.20	_	0.09
Beta	0.93	_	0.90
R-Squared	97.80	_	93.92
Standard Deviation	7.61	8.13	7.53
Sharpe Ratio	0.15	0.01	0.01
Tracking Error	1.28	_	1.89
Information Ratio	0.86	_	-0.23
Up Capture Ratio	98.52	-	90.23
Down Capture Ratio	86.49	-	89.28

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.71	-	3.29
Avg Eff Maturity	5.12	-	4.97



Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar CategoryMorningstar IndexHigh Yield BondICE BofA US High Yield TR USD

Style	e Anal	ysis	as of 09-30-2023
Style	Breako	lown	
Fixed	Income		Quality
			High
			Mid
			Low
Ltd	Mod	Ext	
Durati	on		

0	50	100	Total	100.00	100.00
			Other	1.83	1.50
			Cash	4.54	3.17
			Bonds	92.96	94.59
			Non-US Stocks	0.20	0.13
			US Stocks	0.47	0.60
			Asset Class	Net %	Cat%
Asset Allocati	on as of 09-30-2023				

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

	Fund	Bmark	Cat	Fund Benchmark Category Average	
Government	0.00	_	1.21		
Treasury	0.00	_	0.93		
nflation – Protected	0.00	_	0.01		
Agency/Quasi Agency	0.00	_	0.02		
Other Government Related	0.00	_	0.25		
Corporate	95.41	_	90.77		
Corporate Bond	89.14	_	87.93		
Bank Loan	5.14	_	2.42	•••	
Convertible	0.64	_	0.39		
Preferred	0.49	_	0.03		
Securitized	0.00	_	1.17	10	
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	0.00	_	0.92		
Covered Bond	0.00	_	0.00		
Municipal	0.00	-	0.03		
Cash & Equivalents	4.60	-	4.76		
Other	0.00	_	2.08	10	

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

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

Total Holdings 466



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

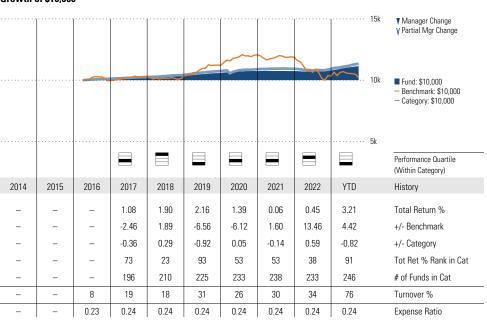
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is42.86% lower than the Ultrashort Bond category average.

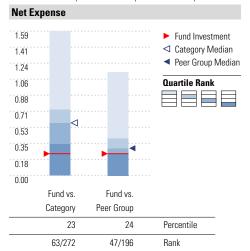
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

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



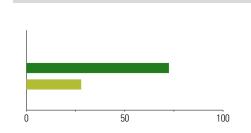
Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD





Asset Allocation as of 09-30-2023

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

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

	Fund	Bmark	Cat	Fund		7	Beno	hma	rk	Cat	egor	γ Ανε	erage				
Government	2.72	_	24.91								.ogo.		, ago				
Treasury	1.48	_	19.27					0	u								
Inflation – Protected	0.00	_	0.00					u									
Agency/Quasi Agency	1.24	_	3.26														
Other Government Related	0.00	_	2.38														
Corporate	0.00	_	33.27														
Corporate Bond	0.00	_	32.65	į													
Bank Loan	0.00	-	0.59	0													
Convertible	0.00	-	0.03	ĺ													
Preferred	0.00	_	0.00	ĺ													
Securitized	69.59	-	20.86														
Agency MBS Pass-Through	6.77	_	0.17														
Agency MBS ARM	0.09	_	0.24														
Agency MBS CMO	62.73	_	1.72														I .
Non-Agency Residential MBS	0.00	_	0.06														
Commercial MBS	0.00	_	2.46														
Asset-Backed	0.00	_	16.21	j													
Covered Bond	0.00	_	0.00														
Municipal	0.00	-	0.53	()													
Cash & Equivalents	27.69	-	18.81							ı							
Other	0.00	-	1.61														
				0%	5 1	0	15	20	25	30	35	40	45	50	55	60	65 70

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

Total Holdings 193



Invesco Diversified Dividend R6 LCEFX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Christopher McMeans since 02-2016 Caroline Le Feuvre since 06-2020 Peter Santoro since 03-2021 Craig Leopold since 03-2022

Quantitative Screens

- Performance: The fund has finished in the 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 7.6 years.
- Net Expense: The fund's expense ratio of 0.46 is 48.31% lower than the Large Value category average.

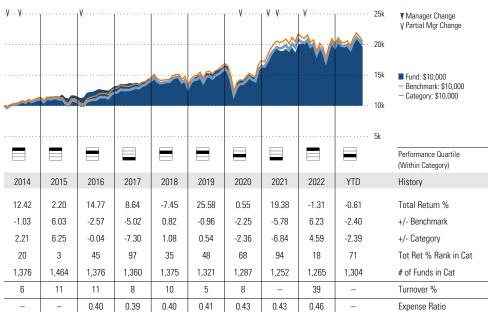
Morningstar Investment Management LLC Analysis

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

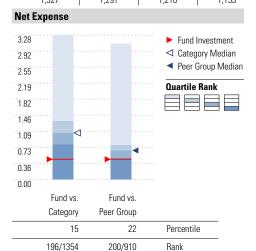
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023
Carbon Risk Score	Medium 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	0.40	_	1.00
Beta	0.86	_	0.98
R-Squared	94.71	_	94.36
Standard Deviation	15.61	17.59	17.70
Sharpe Ratio	0.56	0.56	0.60
Tracking Error	4.32	_	4.28
Information Ratio	-0.24	_	0.18
Up Capture Ratio	86.90	_	98.68
Down Capture Ratio	85.29	_	94.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.98	15.79	15.58
Price/Book Ratio	2.79	2.23	2.46
Geom Avg Mkt Cap \$B	112.47	68.01	118.17
ROE	21.34	16.88	22.58





Invesco Diversified Dividend R6 LCEFX

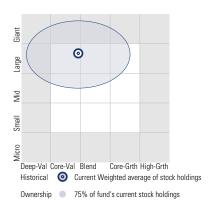
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

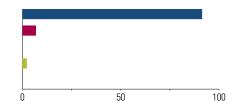
24	43	12	Large
10	10	0	Mid
0	0	0	Small

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	0.80
Cash	2.04	1.63
Bonds	0.00	0.17
Non-US Stocks	6.69	6.00
US Stocks	91.26	91.40
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2023											
		Fund	Bmark	Cat	Fund	•	Benchma	rk [] C	ategory .	Average			
Դ	Cyclical	28.35	34.03	32.10								1	
A	Basic Materials	2.86	4.28	3.61									
A	Consumer Cyclical	5.60	5.41	6.93									
,	Financial Services	18.11	19.41	18.32					[]				
命	Real Estate	1.78	4.93	3.24									
W	Sensitive	36.81	37.44	38.27									ij
d	Communication Services	3.78	5.14	6.24		= [
•	Energy	10.81	8.64	8.15									
Ф	Industrials	13.29	13.20	11.38		- :		ĭ					
	Technology	8.93	10.46	12.50			- [[
→	Defensive	34.84	28.53	29.63									
Ħ	Consumer Defensive	11.46	8.26	8.64									
+	Healthcare	18.03	15.38	15.85									
•	Utilities	5.35	4.89	5.14									
					0%	5	10	15	20	25	30	35	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Chevron Corp	3.28	3.28	-3.53	Energy
⇒ Johnson & Johnson	3.09	6.37	-9.84	Healthcare
ConocoPhillips	2.78	9.15	4.35	Energy
⇒ Walmart Inc	2.74	11.88	14.00	Consumer Defensive
Merck & Co Inc	2.18	14.06	-5.24	Healthcare
Microsoft Corp	2.18	16.24	32.51	Technology
Parker Hannifin Corp	2.07	18.31	35.33	Industrials
∋ Becton Dickinson & Co	2.04	20.35	2.74	Healthcare
Visa Inc Class A	2.01	22.36	11.36	Financial Services
⊕ Philip Morris International Inc	2.00	24.37	-4.73	Consumer Defensive
Thermo Fisher Scientific Inc	1.98	26.35	-7.89	Healthcare
Comcast Corp Class A	1.90	28.25	29.23	Communication Svc
JPMorgan Chase & Co	1.77	30.02	10.38	Financial Services
United Parcel Service Inc Class B	1.72	31.74	-7.54	Industrials
Wells Fargo & Co	1.65	33.39	1.26	Financial Services

Total Holdings 82



Invesco Oppenheimer International Gr R6 OIGIX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 27.53 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 0.69 is 33.01% lower than the Foreign Large Growth category average.

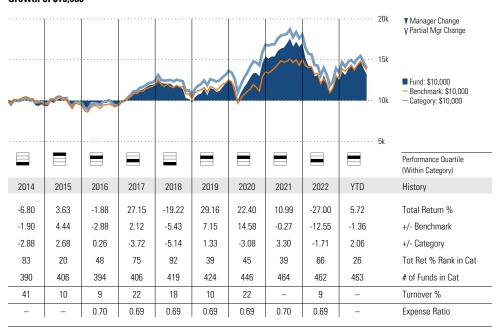
Morningstar Investment Management LLC Analysis

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.

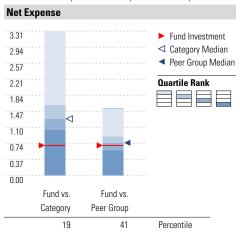
ESG Metrics

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

Growth of \$10,000





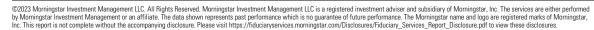


160/392 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-6.14	_	-7.10
Beta	1.09	-	1.00
R-Squared	86.57	-	85.01
Standard Deviation	21.28	18.23	19.94
Sharpe Ratio	-0.02	0.28	-0.08
Tracking Error	7.96	-	7.79
Information Ratio	-0.79	-	-0.96
Up Capture Ratio	101.03	-	87.36
Down Capture Ratio	128.39	-	117.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.11	13.87	22.08
Price/Book Ratio	4.74	1.69	3.45
Geom Avg Mkt Cap \$B	41.32	47.39	61.22
ROE	26.15	18.84	22.50



87/471



Invesco Oppenheimer International Gr R6 OIGIX

Morningstar Category Foreign Large Growth N

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

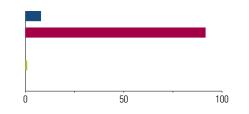
1. /			
2	13	61	Large
0	13	12	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

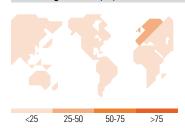
Asset Allocation as of 09-30-2023



Total	100.00	100.00
Other	0.00	0.62
Cash	0.73	2.25
Bonds	0.00	0.04
Non-US Stocks	91.52	89.86
US Stocks	7.75	7.23
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Bencl	nmark	Cate	gory Ave	erage	_	
Ն	Cyclical	33.48	39.46	36.15									
ė.	Basic Materials	3.04	7.36	6.50		0	•						
A	Consumer Cyclical	23.85	11.35	14.91									
,	Financial Services	6.59	18.20	14.36				0	7				
æ	Real Estate	0.00	2.55	0.38	0								
M	Sensitive	40.30	33.86	40.29									
	Communication Services	3.89	4.13	3.19		ľ,							
ð	Energy	3.31	4.62	3.01		•							
Ģ	Industrials	18.96	16.35	17.23				- : '	(=				
	Technology	14.14	8.76	16.86			7						
→	Defensive	26.24	26.68	23.57									
-	Consumer Defensive	10.12	9.95	8.87									
٠	Healthcare	16.12	13.58	13.85									
•	Utilities	0.00	3.15	0.85	i[] "								

World Regions % Equity 09-30-2023



Greater Asia	Fund % 15.47	Cat % 27.04	
Japan	7.61	11.60	
Australasia	2.15	1.55	
Asia-4 Tigers	1.05	6.63	
Asia-ex 4 Tigers	4.66	7.26	
Not Classified	0.00	0.00	

Americas	Fund % 12.57	Cat % 14.91	Greater Europe	Fund % 71.98	Cat % 58.05	Market Maturity	Fund %
North America	12.57	12.77	United Kingdom	25.46	12.35	Developed Markets	95.34
Central/Latin	0.00	2.14	W euro-ex UK	46.52	45.17	Emerging Markets	4.66
			Emrgng Europe	0.00	0.04	Not Available	0.00
			Africa	0.00	0.49		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ Novo Nordisk A/S Class B	4.71	4.71	_	Healthcare
LVMH Moet Hennessy Louis Vuitton SE	3.61	8.32	_	Consumer Cyclical
Reliance Industries Ltd	3.07	11.40	_	Energy
Compass Group PLC	2.89	14.29	_	Consumer Cyclical
Epiroc Ab	2.86	17.15	-	_
London Stock Exchange Group PLC	2.75	19.91	_	Financial Services
ASML Holding NV	2.72	22.63	_	Technology
→ Hermes International SA	2.66	25.29	_	Consumer Cyclical
Flutter Entertainment PLC	2.58	27.87	_	Consumer Cyclical
Dollarama Inc	2.51	30.38	18.42	Consumer Defensive

Total Holdings 85



MFS Growth R6 MFEKX

Portfolio Manager(s)

Eric Fischman since 04-2002 Bradford Mak since 06-2021

Quantitative Screens

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

Management: The fund's management has been in place for 21.51 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 0.5 is 46.81% 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

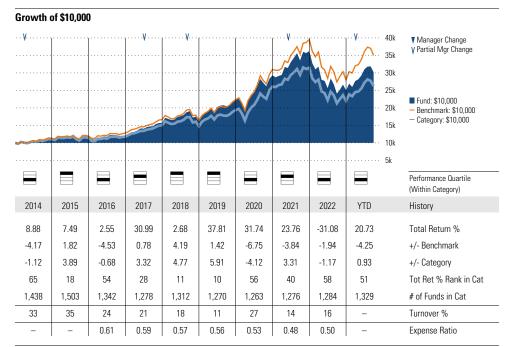
Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category

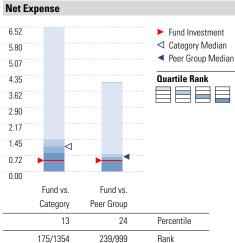
Large Growth

Morningstar Index

Russell 1000 Growth TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-3.82	_	-3.72
Beta	0.95	_	0.97
R-Squared	97.31	_	91.78
Standard Deviation	20.07	20.81	21.20
Sharpe Ratio	0.17	0.37	0.20
Tracking Error	3.44	_	6.04
Information Ratio	-1.27	_	-0.75
Up Capture Ratio	88.96	_	87.74
Down Capture Ratio	101.78	_	100.10

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.83	32.24	30.95
Price/Book Ratio	8.45	10.54	7.97
Geom Avg Mkt Cap \$B	334.81	399.08	418.79
ROE	31.68	39.31	33.78

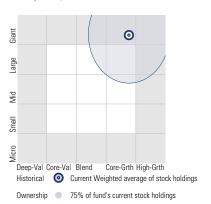




MFS Growth R6 MFEKX

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

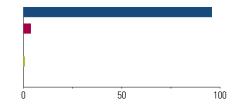
0	20	66	Large
0	4	10	Mid
0	0	0	Small

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	0.99
Cash	0.63	1.11
Bonds	0.00	0.00
Non-US Stocks	3.62	4.78
US Stocks	95.75	93.10
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	28.38	23.62	25.76	
	Basic Materials	5.36	0.63	1.32	
4	Consumer Cyclical	10.49	15.96	14.39	
ê	Financial Services	10.97	6.13	8.77	
ŧ	Real Estate	1.56	0.90	1.28	
M	Sensitive	60.00	61.09	56.78	
	Communication Services	13.00	11.32	10.17	
•	Energy	0.53	0.55	1.51	
þ	Industrials	7.52	5.35	6.25	
3	Technology	38.95	43.87	38.85	
+	Defensive	11.63	15.30	17.45	
=	Consumer Defensive	1.23	4.27	3.41	
7	Healthcare	10.40	10.97	13.64	
?	Utilities	0.00	0.06	0.40	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	13.43	13.43	32.51	Technology
Alphabet Inc Class A	6.22	19.65	48.32	Communication Svc
Apple Inc	6.22	25.87	32.32	Technology
Amazon.com Inc	5.95	31.82	51.33	Consumer Cyclical
NVIDIA Corp	5.80	37.63	197.74	Technology
Mastercard Inc Class A	3.72	41.35	14.35	Financial Services
Meta Platforms Inc Class A	3.66	45.01	149.47	Communication Svc
Visa Inc Class A	3.12	48.12	11.36	Financial Services
Vulcan Materials Co	1.85	49.97	16.10	Basic Materials
Boston Scientific Corp	1.84	51.81	14.11	Healthcare
Verisk Analytics Inc	1.71	53.52	34.49	Industrials
MSCI Inc	1.68	55.19	11.19	Financial Services
Alphabet Inc Class C	1.67	56.86	48.60	Communication Svc
Vertex Pharmaceuticals Inc	1.63	58.49	20.42	Healthcare
Cadence Design Systems Inc	1.55	60.04	45.85	Technology

Total Holdings 73



MFS Massachusetts Investors Tr R6 MITJX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Alison O'Neill since 05-2018 Jude Jason since 06-2021

Quantitative Screens

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

Management: The fund's management has been in place for 5.42 years.

Net Expense: The fund's expense ratio of 0.37 is
 50.67% lower than the Large Blend category average.
 ■ The fund's expense ratio of 0.37 is
 ■ The fund of

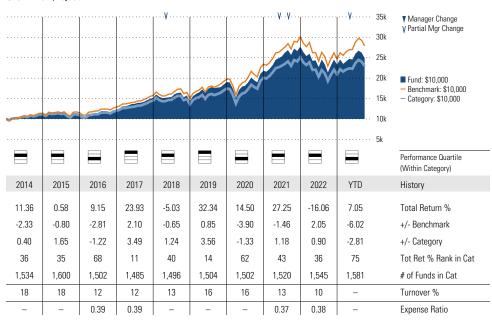
Morningstar Investment Management LLC Analysis

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.

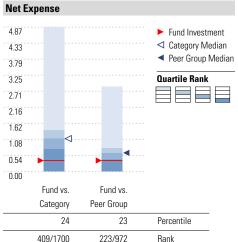
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.90	_	-0.66
Beta	0.94	_	0.95
R-Squared	97.15	_	94.61
Standard Deviation	17.01	17.85	17.40
Sharpe Ratio	0.45	0.52	0.45
Tracking Error	3.07	_	3.74
Information Ratio	-0.51	_	-1.15
Up Capture Ratio	95.12	_	93.16
Down Capture Ratio	99.72	-	95.77

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.98	22.40	22.25
Price/Book Ratio	4.15	3.98	4.46
Geom Avg Mkt Cap \$B	188.03	228.69	275.77
ROE	27.40	30.76	29.52



MFS Massachusetts Investors Tr R6 MITJX

Morningstar Category

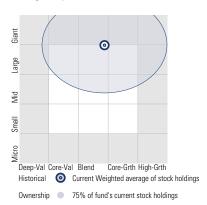
☐ Large Blend

S&

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

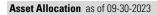
Equity

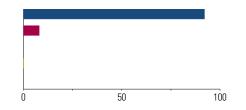
17	27	39	Large
0	12	3	MIG
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.34
Cash	0.03	0.71
Bonds	0.00	0.15
Non-US Stocks	7.92	2.48
US Stocks	92.05	95.33
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchma	rk [Cate	ory A	/erage			
b	Cyclical	26.34	27.45	27.95										
À.	Basic Materials	2.76	2.23	2.85										
P	Consumer Cyclical	6.41	10.77	10.13		ı ()								
ê	Financial Services	14.01	12.01	12.82		- V								
b	Real Estate	3.16	2.44	2.15										
NI	Sensitive	49.26	50.38	48.85									0	
	Communication Services	9.67	8.81	7.72										
•	Energy	3.38	4.42	3.99										
‡	Industrials	9.13	8.29	10.30										
	Technology	27.08	28.86	26.84						1				
→	Defensive	24.38	22.17	23.21										
Ę	Consumer Defensive	8.04	6.53	6.73		(in								
۲	Healthcare	15.72	13.21	14.16										
?	Utilities	0.62	2.43	2.32										

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.39	8.39	32.51	Technology
	5.28	13.67	48.32	Communication Svc
	4.33	18.00	32.32	Technology
○ ConocoPhillips	2.86	20.86	4.35	Energy
	2.75	23.61	10.38	Financial Services
	2.14	25.75	11.36	Financial Services
	2.05	27.80	51.33	Consumer Cyclical
	1.90	29.70	14.35	Financial Services
→ Honeywell International Inc	1.80	31.50	-12.35	Industrials
O Vertex Pharmaceuticals Inc	1.79	33.29	20.42	Healthcare
 Johnson Controls International PLC 	1.77	35.06	-15.14	Industrials
	1.72	36.78	-3.51	Financial Services
⊖ Howmet Aerospace Inc	1.65	38.43	17.66	Industrials
Medtronic PLC	1.64	40.07	3.47	Healthcare
→ Johnson & Johnson	1.58	41.66	-9.84	Healthcare

Total Holdings 74



MFS Mid Cap Growth R6 OTCKX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.87 years.

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

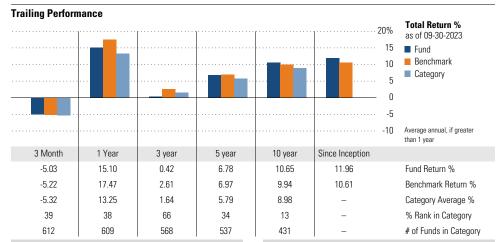
Morningstar Investment Management LLC Analysis

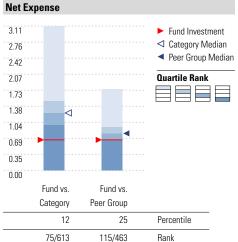
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 30k Fund: \$10,000 Benchmark: \$10,000 15k - Category: \$10,000 10k 5k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 8.95 4.60 4.75 26.39 1.21 37.93 35.80 14.17 -28.29 7.44 Total Return % -2.95 4.80 -2.58 1.12 5.96 2.46 0.21 1.44 -1.57 -2.44 +/- Benchmark 7.86 1.95 5.55 -1.28 2.48 5.41 -3.46 1.12 -0.50 -0.57 +/- Category 32 9 55 31 9 17 40 46 60 57 Tot Ret % Rank in Cat 684 603 610 603 608 # of Funds in Cat 657 621 607 599 609 59 37 43 30 33 21 34 23 21 30 Turnover % 0.87 0.84 0.81 0.74 0.69 0.65 0.65 0.65 Expense Ratio





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

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



MFS Mid Cap Growth R6 OTCKX

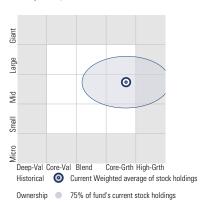
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

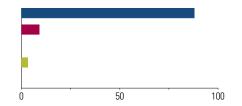
-quit,			
0	4	19	Large
3	29	39	MIG
0	4	2	Small

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

		Fund	Bmark	Cat	Fund	•	Ben	chma	rk [Categ	jory Av	/erage		
ŀ	Cyclical	26.69	23.46	27.40										
ů.	Basic Materials	2.93	0.90	2.45										
Д	Consumer Cyclical	12.61	12.36	13.04										
÷	Financial Services	8.72	8.56	8.92										
à	Real Estate	2.43	1.64	2.99										
M	Sensitive	54.89	52.20	49.61										
₫	Communication Services	3.80	3.54	3.47										
ð	Energy	2.63	4.19	2.81										
Ф	Industrials	23.06	18.06	16.51					Y :					
	Technology	25.40	26.41	26.82										
→	Defensive	18.42	24.35	23.00										
=	Consumer Defensive	1.67	3.14	2.71										
٠	Healthcare	16.75	20.77	19.68										
•	Utilities	0.00	0.44	0.61	ıÖ									

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	3.11	3.11	_	_
	3.08	6.19	21.77	Financial Services
	3.07	9.26	31.50	Technology
⊕ Verisk Analytics Inc	2.91	12.17	34.49	Industrials
○ Cadence Design Systems Inc	2.84	15.02	45.85	Technology
	2.78	17.79	6.29	Industrials
→ MSCI Inc	2.52	20.31	11.19	Financial Services
∀ulcan Materials Co	2.43	22.74	16.10	Basic Materials
Steris PLC	2.41	25.15	19.60	Healthcare
○ Copart Inc	2.04	27.19	41.53	Industrials
Synopsys Inc	1.97	29.16	43.75	Technology
→ ASM International NV	1.95	31.12	-	Technology
○ CoStar Group Inc	1.95	33.06	-0.50	Real Estate
⊖ Howmet Aerospace Inc	1.93	34.99	17.66	Industrials
○ Constellation Software Inc	1.81	36.80	34.82	Technology

Total Holdings 97



PGIM Jennison Small Company R6 PJSQX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

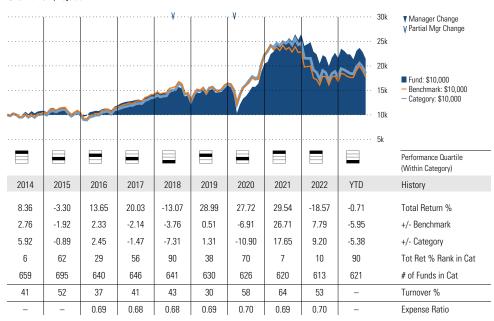
Morningstar Investment Management LLC Analysis

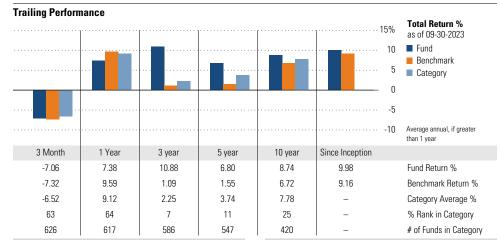
This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

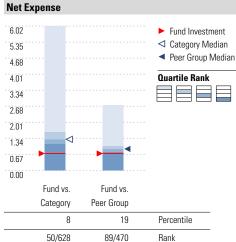
ESG Metrics

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

Growth of \$10,000







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

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.54	20.11	24.88
Price/Book Ratio	2.35	3.83	3.93
Geom Avg Mkt Cap \$B	4.83	2.75	5.46
ROE	13.85	9.52	14.27



PGIM Jennison Small Company R6 PJSQX

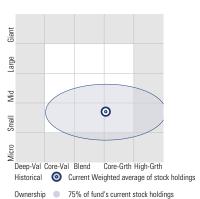
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown Equity

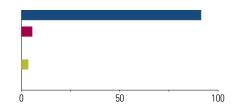
1. /			
0	0	0	Large
4	17	14	Mid
14	34	18	Small

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	1.21
Cash	3.34	2.44
Bonds	0.00	0.02
Non-US Stocks	5.36	4.65
US Stocks	91.30	91.66
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Ben	chmar	k [] (ategor	y Avera	age		
b	Cyclical	39.49	21.85	24.20										
i.	Basic Materials	4.68	4.54	3.06		i								
4	Consumer Cyclical	13.53	10.51	11.41										
,	Financial Services	13.16	5.19	7.41										
ŧ	Real Estate	8.12	1.61	2.32										
M	Sensitive	40.25	49.92	48.57										
	Communication Services	0.00	1.93	1.58	[
•	Energy	6.63	5.13	3.72										
ф	Industrials	18.84	18.17	18.92										
1	Technology	14.78	24.69	24.35										
→	Defensive	20.26	28.21	27.22										
	Consumer Defensive	5.15	4.71	4.65		Ú								
٠	Healthcare	12.11	21.89	21.71										
•	Utilities	3.00	1.61	0.86										

N.	0/ 11 . 1	0 1 :: 0/	VITO D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.02	3.02	_	_
Targa Resources Corp	2.52	5.54	18.46	Energy
Gaming and Leisure Properties Inc	2.25	7.79	-7.91	Real Estate
Kirby Corp	1.96	9.75	28.67	Industrials
Trinity Industries Inc	1.93	11.67	-15.02	Industrials
⊖ Performance Food Group Co	1.90	13.58	0.80	Consumer Defensive
Universal Display Corp	1.87	15.44	46.28	Technology
⊕ Molina Healthcare Inc	1.84	17.29	-0.71	Healthcare
WEX Inc	1.67	18.96	14.93	Technology
Constellium SE Class A	1.63	20.59	53.85	Basic Materials
Chord Energy Corp Ordinary Shares - New	1.61	22.20	25.32	Energy
Sprout Social Inc Class A	1.59	23.79	-11.65	Technology
Axis Capital Holdings Ltd	1.58	25.36	6.50	Financial Services
⊖ Paycom Software Inc	1.51	26.87	-16.21	Technology
⊕ On Holding AG	1.49	28.36	_	Consumer Cyclical

Total Holdings 121



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.

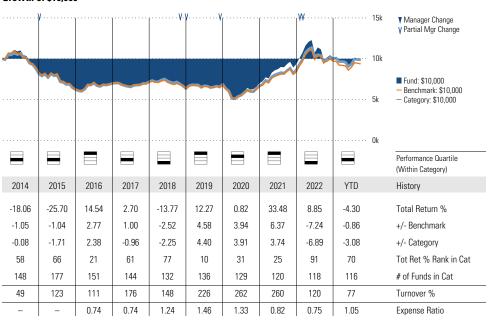
Morningstar Investment Management LLC Analysis

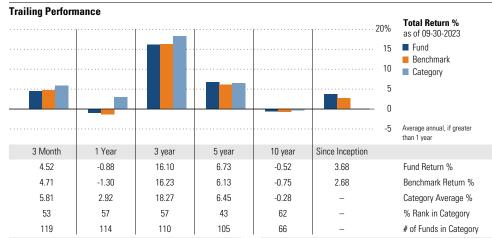
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

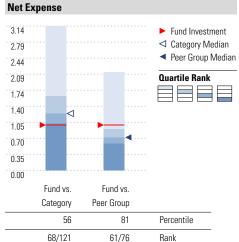
ESG Metrics

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



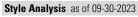
PIMCO Commodity Real Ret Strat Instl PCRIX

Asset Allocation as of 09-30-2023

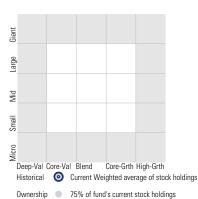
Morningstar Category Commodities Broad Basket

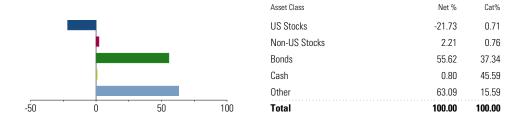
Morningstar Index

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



PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 16.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.62 is 36.73% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

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

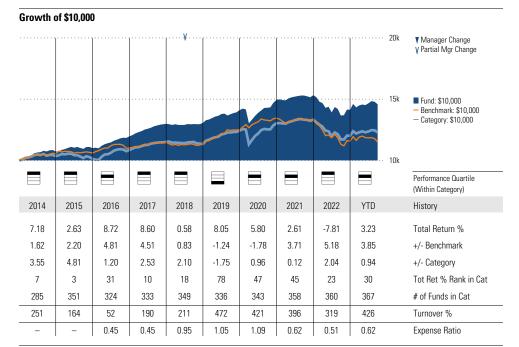
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023

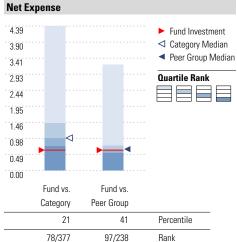
Morningstar Category
Multisector Bond

Morningstar Index

ctor Bond Bloomberg US Universal TR USD







•			
	Fund	Bmark	Cat
Alpha	4.67	_	3.21
Beta	0.84	_	0.78
R-Squared	80.17	_	68.44
Standard Deviation	5.77	6.17	5.81
Sharpe Ratio	-0.21	-1.08	-0.40
Tracking Error	2.76	_	3.69
Information Ratio	1.94	_	1.16
Up Capture Ratio	109.80	_	92.20
Down Capture Ratio	54.17	_	55.86

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	4.01	4.55	4.43
Avg Eff Maturity	5.78	7.69	7.23



PIMCO Income Insti PIMIX

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

Quality

Given the state of the st

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.86	67.64	22.57
AA	5.30	3.23	3.57
A	3.36	10.03	8.60
BBB	11.99	10.89	21.91
BB	8.89	3.19	19.49
В	3.98	3.64	12.39
Below B	7.62	1.38	4.32
Not Rated	0.00	0.00	7.16

Multisector Bond Bloomberg US Universal TR USD Asset Allocation as of 09-30-2023 Asset Class Net % Cat% US Stocks 1.48 1.20 Non-US Stocks -1.39 0.16 Bonds 221.73 89.79 Cash -122.08 6.58 Other 0.26 2.27 -100 -50 50 100 150 200 250 Total 100.00 100.00

Morningstar Category

Morningstar Index

	Fund	Bmark	Cat	Fund	▼ Re	nchmark	Categ	ιοτν Δνε	rane			
Government	42.66	- Dillark	27.98	Tunu	DCI	IGIIIIGIK	[] Outco	ory Ave	Tugo	-	_	
Treasury	1.66	_	9.52						1			
Inflation – Protected	1.97	_	0.74	î	Ш							
	0.02		0.74									
Agency/Quasi Agency		_		[]		1	. :			- 1	_ :	
Other Government Related	39.01	_	17.11				J	- :	- :	-		
Corporate	2.83	-	34.47							U		
Corporate Bond	2.20	_	28.76									
Bank Loan	0.62	-	3.29									
Convertible	0.01	_	0.78									
Preferred	0.00	_	1.64									
Securitized	18.73	-	22.98									
Agency MBS Pass-Through	10.30	_	6.64			ı						
Agency MBS ARM	0.00	_	0.02									
Agency MBS CMO	0.14	_	1.98	i [
Non-Agency Residential MBS	3.14	_	1.76									
Commercial MBS	0.20	_	2.15	i [
Asset-Backed	4.95	_	10.43									
Covered Bond	0.00	_	0.00									
Municipal	0.01	_	0.34	[
Cash & Equivalents	27.60	_	6.96									
Other	7.99	_	7.27									

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Offset: Unsettled Trades	_	40.63	40.63	_
⊕ RFR USD SOFR/5.10000 05/22/23-1Y LCH Pay	05-2024	33.49	74.12	_
⊕ RFR USD SOFR/5.10000 05/22/23-1Y LCH Receive	05-2024	33.40	107.52	_
⊕ RFR USD SOFR/5.40000 06/06/23-1Y LCH Receive	06-2024	19.71	127.23	_
⊕ RFR USD S0FR/5.40000 06/06/23-1Y LCH Pay	06-2024	19.71	146.94	_
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Pay	05-2025	17.27	164.21	_
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Receive	05-2025	17.16	181.37	_
☆ Cash Offset	_	13.42	194.79	_
⊕ RFRF USD SF+26.161/1.270 11/04/22-1Y LCH Pay	11-2023	12.63	207.42	_
	08-2023	12.63	220.06	_

Total Holdings 8508



PIMCO International Bond (USD-Hdg) Instl PFORX

Growth of \$10,000

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014 Lorenzo Pagani since 09-2014 Sachin Gupta since 09-2014

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023

Tok Performance Quartile

										(Within Category)
2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	History
11.16	0.40	7.03	3.52	2.63	7.34	6.15	-1.67	-9.84	3.31	Total Return %
5.19	-0.15	4.38	-0.02	2.62	-1.38	-1.36	-0.13	3.17	4.52	+/- Benchmark
5.25	0.45	2.90	-0.21	1.95	-1.39	-0.02	0.22	2.80	1.78	+/- Category
1	34	1	44	9	74	50	41	14	16	Tot Ret % Rank in Cat
79	80	74	88	108	115	118	117	122	123	# of Funds in Cat
175	317	313	252	154	202	333	520	334	446	Turnover %

0.60

0.55

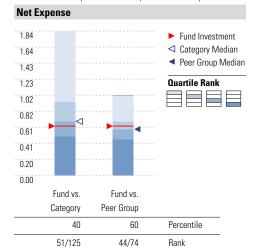
0.52

0.51

0.63

Expense Ratio

Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 year Fund Return % -0.24 4.22 -2.21 1.00 2.99 6.13 -3.23 0.64 -5.21 0.10 1.13 6.50 Benchmark Return % -1.30 2 56 -3 86 0.21 1.33 Category Average % 11 19 10 17 % Rank in Category 124 122 114 105 66 # of Funds in Category



0.50

0.50

0.56

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

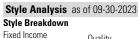
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.82	_	0.33
Beta	0.58	_	0.82
R-Squared	69.07	_	79.52
Standard Deviation	4.30	6.20	5.70
Sharpe Ratio	-0.98	-1.16	-1.06
Tracking Error	3.55	_	3.02
Information Ratio	0.84	_	0.44
Up Capture Ratio	61.42	_	85.16
Down Capture Ratio	52.17	_	80.82

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.10	4.43	5.90
Avg Eff Maturity	7.33	_	7.58



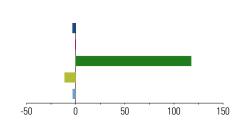
PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index Bloomberg US Agg Bond TR USD



Duration





Asset Allocation as of 09-30-2023

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

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

Sector Weighting as of 09-								_							
	Fund	Bmark	Cat	Fund	d	▼ Be	enchma	ark []	Cateo	jory Av	verage				
Government	43.16	-	53.85												
Treasury	8.78	_	37.79												
Inflation – Protected	0.99	-	1.65												
Agency/Quasi Agency	0.25	_	4.93	i i											
Other Government Related	33.14	_	9.48												
Corporate	1.71	_	13.47												
Corporate Bond	1.60	_	13.32												
Bank Loan	0.11	_	0.15												
Convertible	0.00	_	0.00												
Preferred	0.00	_	0.00												
Securitized	11.00	_	6.44												
Agency MBS Pass-Through	6.64	_	3.62												
Agency MBS ARM	0.00	_	0.00												
Agency MBS CMO	0.01	_	0.54												
Non-Agency Residential MBS	1.41	_	0.20												
Commercial MBS	0.15	_	0.17												
Asset-Backed	2.04	_	1.54												
Covered Bond	0.75	_	0.37	0											
Municipal	0.03	_	0.07												
Cash & Equivalents	29.74	_	21.14												
Other	14.35	_	5.04												
				0%	5	10	15	20	25	30	35	40	45	50	55

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

Total Holdings 1673



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Expense Ratio

Portfolio Manager(s)

Donald Butler since 04-2016 Michelle Louie since 11-2017 Nick Birkett since 08-2023 Aaron Choi since 08-2023

Quantitative Screens

- ❷ Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.43 years.
- Net Expense: The fund's expense ratio of 0.04 is 94.67% 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	3	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

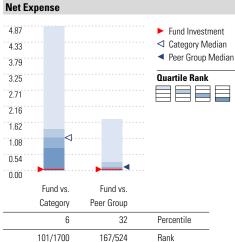
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 30k Fund: \$10,000 Benchmark: \$10,000 15k - Category: \$10,000 10k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 13.64 1.36 11.93 21.79 -4.43 31.46 18.37 28.66 -18.15 13.04 Total Return % -0.02 -0.05 -0.03 -0.05 -0.03 -0.04 -0.03 -0.03 -0.05 -0.04 +/- Benchmark 2.43 1.84 2.68 1.56 1.35 2.68 2.54 2.59 -1.19 3.18 +/- Category 18 20 27 29 27 24 38 23 52 25 Tot Ret % Rank in Cat 1,534 1,600 1,496 1,504 1,502 1,545 1,581 # of Funds in Cat 1.502 1,485 1,520 3 3 4 3 4 4 4 2 2 Turnover %



0.04

0.04

0.04



0.04

0.04

0.04

0.04

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	-0.66
Beta	1.00	_	0.95
R-Squared	100.00	_	94.61
Standard Deviation	17.85	17.85	17.40
Sharpe Ratio	0.51	0.52	0.45
Tracking Error	0.01	_	3.74
Information Ratio	-4.76	_	-1.15
Up Capture Ratio	99.93	_	93.16
Down Capture Ratio	100.07	_	95.77

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.41	22.40	22.25
Price/Book Ratio	3.99	3.98	4.46
Geom Avg Mkt Cap \$B	228.88	228.69	275.77
ROE	30.78	30.76	29.52





Vanguard 500 Index Admiral VFIAX

Asset Allocation as of 09-30-2023

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

Net %

99.09

0.54

0.00

0.37

0.00

100.00

Cat%

95.33

2.48

0.15

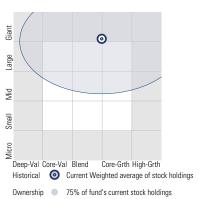
0.71

1.34

100.00

Style Analysis as of 09-30-2023

Morningstar Style Box™



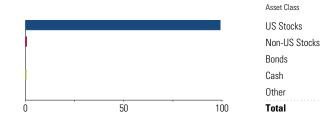
Style Breakdown

Equity

. ,			
16	33	34	Large
6	8	3	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund	Benchmark	Catego	ry Averaç
→ Cyclical	27.43	27.45	27.95				
Basic Materials	2.24	2.23	2.85				
Consumer Cyclical	10.78	10.77	10.13		 0		
Financial Services	11.97	12.01	12.82				
Real Estate	2.44	2.44	2.15				
* Sensitive	50.40	50.38	48.85				
Communication Services	8.81	8.81	7.72				
Energy	4.43	4.42	3.99	[]			
Industrials	8.28	8.29	10.30				
Technology	28.88	28.86	26.84				ii i
Defensive	22.17	22.17	23.21				
Consumer Defensive	6.52	6.53	6.73				
Healthcare	13.22	13.21	14.16				
Utilities	2.43	2.43	2.32				

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	7.35	7.35	32.32	Technology
⊕ Microsoft Corp	6.45	13.81	32.51	Technology
⊕ Amazon.com Inc	3.26	17.07	51.33	Consumer Cyclical
⊕ NVIDIA Corp	3.23	20.30	197.74	Technology
⊕ Alphabet Inc Class A	2.14	22.44	48.32	Communication Svc
⊕ Alphabet Inc Class C	1.86	24.30	48.60	Communication Svc
⊕ Tesla Inc	1.84	26.14	103.13	Consumer Cyclical
⊕ Meta Platforms Inc Class A	1.73	27.87	149.47	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.70	29.57	13.40	Financial Services
⊕ Exxon Mobil Corp	1.19	30.76	9.08	Energy
⊕ UnitedHealth Group Inc	1.17	31.94	-3.88	Healthcare
⊕ Eli Lilly and Co	1.16	33.10	47.75	Healthcare
⊕ JPMorgan Chase & Co	1.13	34.23	10.38	Financial Services
◆ Visa Inc Class A	1.05	35.27	11.36	Financial Services
	1.03	36.30	-9.84	Healthcare

Total Holdings 510



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.

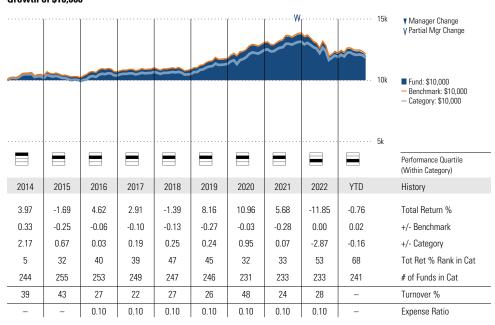
Morningstar Investment Management LLC Analysis

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

ESG Metrics

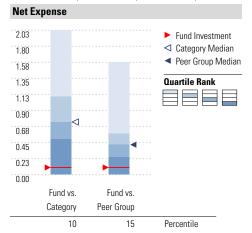
Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

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

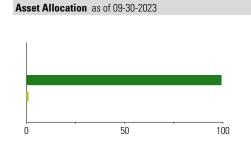


25/240

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			

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
O Heidard Channa Taransum, Managa		2.00	0.00	
⊕ United States Treasury Notes	_	3.66	3.66	_
	_	3.41	7.07	_
⊕ United States Treasury Notes	_	3.32	10.39	_
⊕ United States Treasury Notes	_	3.24	13.63	_
⊖ United States Treasury Notes	_	3.21	16.84	_
United States Treasury Notes	_	3.10	19.94	_
─ United States Treasury Notes	_	3.03	22.97	_
⊕ United States Treasury Notes	_	3.02	26.00	_
⊕ United States Treasury Notes	_	2.97	28.97	_
United States Treasury Notes	_	2.96	31.93	_

Total Holdings 58



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010 Michael Fry since 05-2010 Steven Morrow since 08-2012 A. Rama Krishna since 12-2012 Arjun Kumar since 10-2020 Shirley Woo since 10-2020

Quantitative Screens

- ❷ Performance: The fund has finished in the Foreign Large
 Value 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 13.35 years.
- × Style: The fund has landed in its primary style box Large Value 41.67 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 60.82% lower than the Foreign Large Value category average.

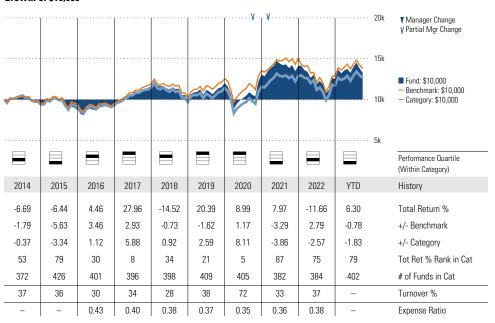
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen. Its largest underlying subadvisor employs a relative value approach, which can include more growth-leaning stocks, causing the fund to plot near the border of the value and blend column in the Morningstar Stylebox.

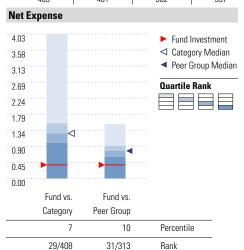
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Medium 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	1.95	-	3.13
Beta	1.03	-	0.99
R-Squared	91.86	_	89.42
Standard Deviation	19.53	18.23	19.11
Sharpe Ratio	0.37	0.28	0.43
Tracking Error	5.59	_	6.38
Information Ratio	0.37	_	0.49
Up Capture Ratio	103.77	_	103.27
Down Capture Ratio	95.95	_	91.00

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.59	13.87	10.37
Price/Book Ratio	1.75	1.69	1.28
Geom Avg Mkt Cap \$B	32.88	47.39	36.88
ROE	16.60	18.84	15.89



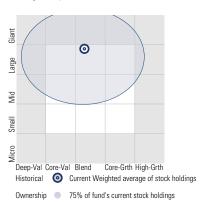


Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

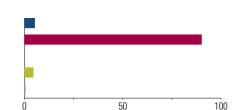
Equity

20	36	24	Large
5	10	3	Mid
1	2	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

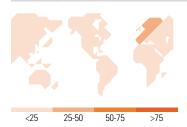


Asset Allocation as of 09-30-2023



_0.	ctor Weighting as of 09-3								По					
		Fund	Bmark	Cat	Fund	t	Bench	ımark	Categ	ory Ave	erage		,	
Դ	Cyclical	42.65	39.46	42.56			,							
æ.	Basic Materials	10.36	7.36	8.52										
A	Consumer Cyclical	17.03	11.35	10.95										
,	Financial Services	14.39	18.20	21.92										
fi	Real Estate	0.87	2.55	1.17	■]	'								
W	Sensitive	40.83	33.86	35.22										
0	Communication Services	4.93	4.13	5.17										
•	Energy	5.83	4.62	7.93										
Ф	Industrials	18.89	16.35	15.02										
	Technology	11.18	8.76	7.10										
→	Defensive	16.51	26.68	22.22										
Ħ	Consumer Defensive	6.36	9.95	8.66										
+	Healthcare	7.86	13.58	9.76				•						
•	Utilities	2.29	3.15	3.80										
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 09-30-2023



	Fund %	Cat %	
Greater Asia	39.15	30.58	
Japan	12.25	16.72	
Australasia	0.57	3.68	
Asia-4 Tigers	11.87	7.21	
Asia-ex 4 Tigers	14.46	2.97	
Not Classified	0.00	0.00	

Americas	Fund % 12.07	Cat % 9.36	Greater Europe	Fund % 48.77	Cat % 60.05	Market Maturity	Fund %
North America	7.96	8.12	United Kingdom	14.74	17.06	Developed Markets	81.22
Central/Latin	4.11	1.24	W euro-ex UK	33.73	42.12	Emerging Markets	18.78
			Emrgng Europe	0.00	0.11	Not Available	0.00
			Africa	0.30	0.76		

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Mktliq 12/31/2049	3.70	3.70	_	_
Alibaba Group Holding Ltd Ordinary Shares	1.82	5.52	_	Consumer Cyclical
→ HSBC Holdings PLC	1.63	7.15	_	Financial Services
→ Holcim Ltd	1.53	8.68	_	Basic Materials
	1.50	10.18	_	Industrials
AIA Group Ltd	1.48	11.67	_	Financial Services
BP PLC	1.47	13.14	_	Energy
⊕ Ryanair Holdings PLC ADR	1.39	14.53	30.03	Industrials
⊕ Roche Holding AG	1.31	15.84	_	Healthcare
⊕ Taiwan Semiconductor Manufacturing Co Ltd	1.30	17.14	_	Technology

Total Holdings 229

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ 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.

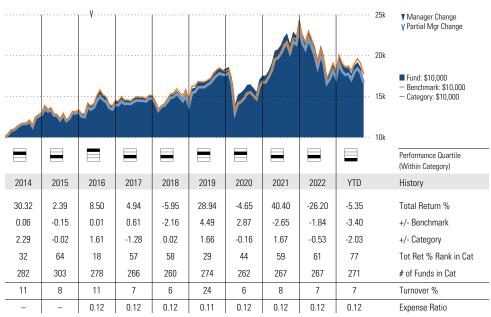
Morningstar Investment Management LLC Analysis

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

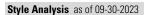


14/274

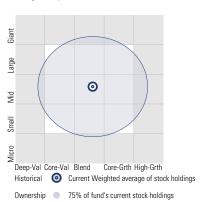
Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

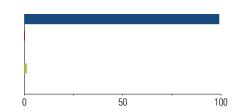
Equity

. ,			
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



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

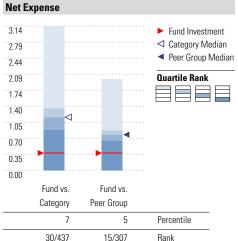
7

464

22

0.39





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





Style Breakdown

Equity

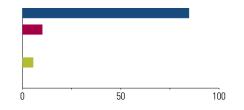
1	4	0	Large
29	21	2	Mid
20	20	2	Small

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

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%

		Fund	Bmark	Cat	Fund • Benchmark Category Average
					Fund Benchmark Category Average
b	Cyclical	50.41	41.67	40.33	1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T
A.	Basic Materials	7.02	6.29	5.17	
Д	Consumer Cyclical	14.97	10.23	11.91	
,	Financial Services	25.60	14.59	17.12	
æ	Real Estate	2.82	10.56	6.13	
M	Sensitive	37.11	39.91	36.95	
	Communication Services	2.15	3.59	3.15	
ð	Energy	3.92	5.64	5.73	
¢	Industrials	18.99	18.32	17.63	
	Technology	12.05	12.36	10.44	
→	Defensive	12.48	18.41	22.70	
	Consumer Defensive	2.77	3.76	6.52	· · · · · · · · · · · · · · · · · · ·
٠	Healthcare	7.83	7.48	9.81	
•	Utilities	1.88	7.17	6.37	□

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 Avnet Inc 1.26 22.47 18.04 Technology 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

