Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

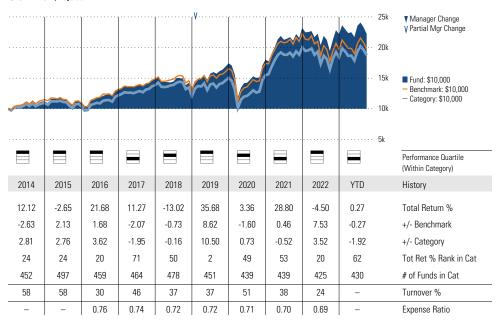
Morningstar Investment Management LLC Analysis

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

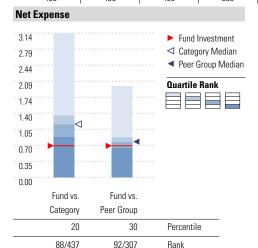
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.57	_	2.65
Beta	0.90	_	0.98
R-Squared	96.43	_	94.38
Standard Deviation	18.20	19.86	19.94
Sharpe Ratio	0.69	0.52	0.63
Tracking Error	3.97	_	4.81
Information Ratio	0.74	_	0.55
Up Capture Ratio	97.21	_	100.27
Down Capture Ratio	84.93	_	90.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.33	15.63	14.80
Price/Book Ratio	2.21	2.12	1.91
Geom Avg Mkt Cap \$B	18.12	17.17	13.33
ROE	13.26	13.69	14.35



Allspring Special Mid Cap Value R6 WFPRX

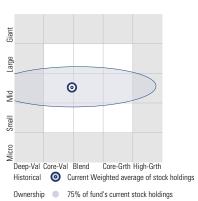
Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

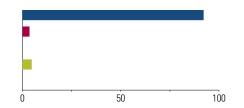
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26	34	10	MIN
4	10	1	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	gory Ave	erage		
ŀ	Cyclical	42.42	41.67	40.33									Ī
ů.	Basic Materials	6.60	6.29	5.17									
4	Consumer Cyclical	9.78	10.23	11.91			' [
ê	Financial Services	14.53	14.59	17.12]				
ŧ	Real Estate	11.51	10.56	6.13									
M	Sensitive	38.95	39.91	36.95									
	Communication Services	0.78	3.59	3.15		0 .							
	Energy	6.64	5.64	5.73									
ф	Industrials	23.26	18.32	17.63			- :						
3	Technology	8.27	12.36	10.44				1					
→	Defensive	18.64	18.41	22.70		_			1				
	Consumer Defensive	5.02	3.76	6.52									
٠	Healthcare	7.64	7.48	9.81									
•	Utilities	5.98	7.17	6.37									

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

Total Holdings 10



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.

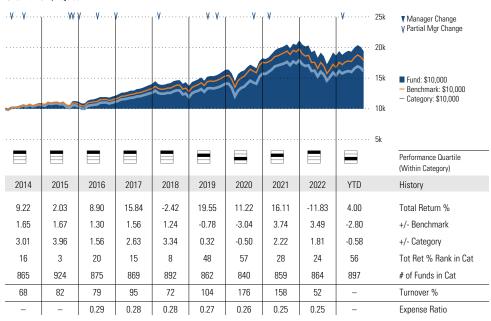
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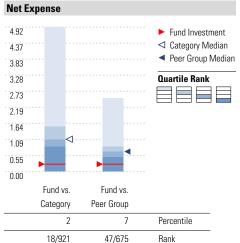
ESG Metrics

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

Growth of \$10,000

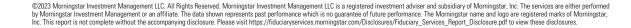






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.27	_	-0.04
Beta	0.97	_	0.98
R-Squared	96.09	_	94.16
Standard Deviation	11.88	12.04	12.24
Sharpe Ratio	0.27	0.17	0.16
Tracking Error	2.38	_	2.86
Information Ratio	0.50	_	-0.13
Up Capture Ratio	105.57	_	99.51
Down Capture Ratio	99.20	_	100.41

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

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

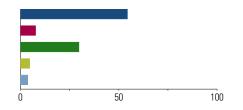
Weight %

Equity	oreaku	JWII		Fixed Ir	ncome
22	35	26	Large		
5	9	2	Mid		
0	0	0	Small		
Value	Blend	Growth		Ltd	Mod

>50 25-50 10-25 0-10

Mod Duration

Asset Allocation as of 09-30-2023



Total	100.00	100.00
Other	3.65	3.49
Cash	4.62	3.72
Bonds	29.70	34.67
Non-US Stocks	7.64	10.07
US Stocks	54.38	48.05
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Ben	chmark	([] Ca	ategory	Avera	ge		
<u></u>	Cyclical	25.71	31.19	29.77							[
A.	Basic Materials	3.68	3.60	3.66		ĺ								
Д	Consumer Cyclical	8.56	11.11	10.33										
,	Financial Services	10.54	13.54	13.53										
ŵ	Real Estate	2.93	2.94	2.25		1								_
W	Sensitive	47.10	47.30	45.97										ľ
	Communication Services	8.05	7.43	7.43										
•	Energy	6.72	4.60	4.63										
Ф	Industrials	10.34	10.65	10.79						į				
	Technology	21.99	24.62	23.12										
—	Defensive	27.18	21.51	24.27										
Ħ	Consumer Defensive	9.95	6.50	6.76										
٠	Healthcare	14.83	12.47	14.52										
0	Utilities	2.40	2.54	2.99		1								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Numb	Watanty Bato	70 1401 7 10001	oundativo 70	TTD Hotain 70	Widiningstar Godtor
⊕ 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
⊖ Cap Grp Cent Fd Ser Ii	-	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	-	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 Bond Fund of Amer R6 RBFGX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

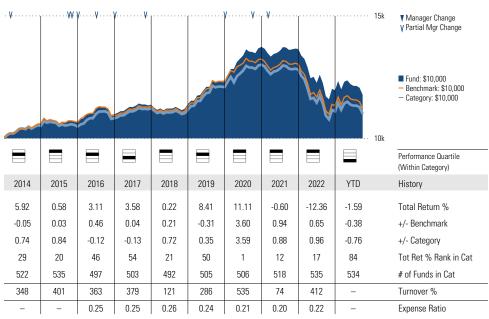
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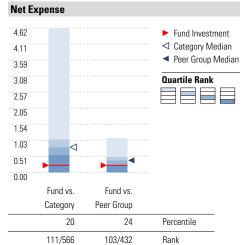
ESG Metrics

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

Growth of \$10,000



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



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

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

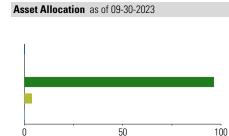


American Funds Bond Fund of Amer R6 RBFGX

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

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





1.78
2.17
95.99
0.00
0.07
Cat%

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

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

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

Total Holdings 3682



American Funds Inflation Linked Bd R6 RILFX

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

Portfolio Manager(s)

Ritchie Tuazon since 11-2013 Timothy Ng since 02-2021

Quantitative Screens

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

Management: The fund's management has been in place for 9.92 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.29 is 53.23% lower than the Inflation-Protected Bond category average.

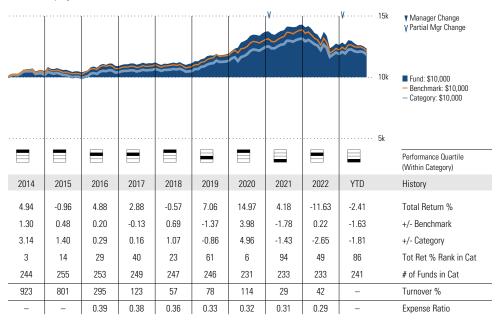
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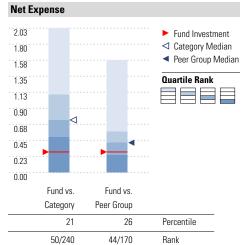
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -2.20 -0.25-2.87 2.11 1.95 Fund Return % -2.60 1.25 -1.98 2.12 1.74 4.55 Benchmark Return % -2 00 1 40 -1 55 1.83 1.33 Category Average % 47 85 86 42 % Rank in Category 244 241 224 220 # of Funds in Category



Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3- Tear hisk Wiellics			
	Fund	Bmark	Cat
Alpha	-0.87	_	0.39
Beta	1.02	_	0.89
R-Squared	96.80	_	93.36
Standard Deviation	7.09	6.86	6.33
Sharpe Ratio	-0.65	-0.55	-0.44
Tracking Error	1.27	_	1.95
Information Ratio	-0.70	_	-0.07
Up Capture Ratio	91.54	_	90.18
Down Capture Ratio	102.46	_	86.17

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	4.78	4.52	5.88
Avg Eff Maturity	_	-	6.75



American Funds Inflation Linked Bd R6 RILFX

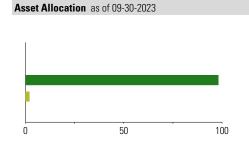
Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

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

Duration





Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.00
Bonds	98.06	99.64
Cash	1.94	-0.10
Other	0.00	0.36
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	93.48	0.00	88.72
AA	1.42	99.60	3.39
A	2.38	0.00	1.89
BBB	2.17	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	0.55	0.40	1.62

Sector Weighting as of 09-	30-2023			
	Fund	Bmark	Cat	Fund ▼ Benchmark Category Average
Government	92.14	_	90.29	
Treasury	1.17	_	0.28	
Inflation - Protected	90.85	-	80.77	
Agency/Quasi Agency	0.12	_	0.09	
Other Government Related	0.00	_	9.15	
Corporate	3.52	_	1.40	
Corporate Bond	3.52	_	1.37	
Bank Loan	0.00	_	0.03	
Convertible	0.00	_	0.00	
Preferred	0.00	-	0.00	
Securitized	1.79	-	4.02	
Agency MBS Pass-Through	0.00	-	1.19	
Agency MBS ARM	0.00	_	0.00	
Agency MBS CMO	0.00	_	0.27	
Non-Agency Residential MBS	0.09	-	0.06	
Commercial MBS	0.04	_	0.20	
Asset-Backed	1.66	_	2.04	
Covered Bond	0.00	_	0.26	
Municipal	0.76	_	0.00	D
Cash & Equivalents	1.80	-	4.18	
Other	0.00	-	0.10	
				00/ F 40 4F 90 9F 90 9F 40 4F F0 FF 60 0F 70 7F 00 0F 000F

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

Top 10 Holdings as of 09-30-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.146%	01-2031	8.54	8.54	_
⊕ United States Treasury Notes 0.145%	04-2026	7.43	15.97	-
⊕ United States Treasury Notes 0.148%	07-2030	5.33	21.30	-
⊕ United States Treasury Notes 1.664%	10-2027	4.74	26.04	-
⊕ United States Treasury Notes 0.134%	04-2027	4.36	30.40	_
⊕ United States Treasury Notes 0.147%	01-2030	4.28	34.67	_
United States Treasury Notes 0.653%	07-2032	3.46	38.14	-
⊕ United States Treasury Bonds 1.531%	02-2053	3.10	41.23	-
⊕ United States Treasury Notes 0.48%	07-2025	2.94	44.17	-
⊕ United States Treasury Notes 0.471%	01-2027	2.63	46.80	_

Total Holdings 189



American Funds New Perspective R6 RNPGX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

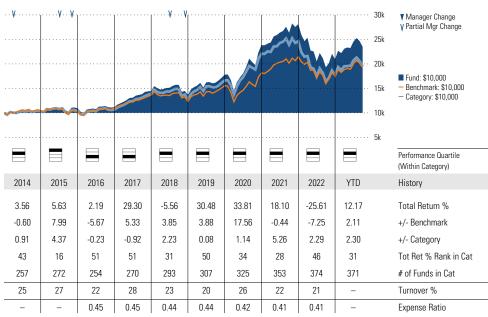
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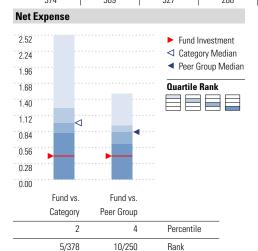
ESG Metrics

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

Growth of \$10,000



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



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

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



American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Net %

49.61

44.04

0.00

6.35

0.00

100.00

Cat%

58.42

38.96

0.01

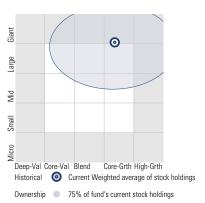
2.05

0.56

100.00

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

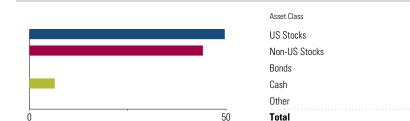
Equity

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

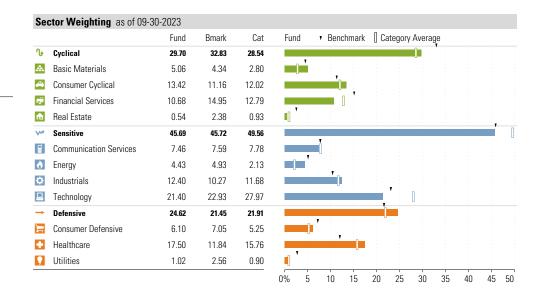
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023



World Regions % Equity 09-30-2023



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

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

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

Total Holdings 297



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

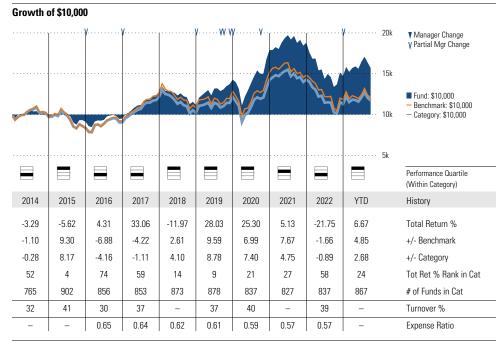
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.3 years.
- Net Expense: The fund's expense ratio of 0.57 is 50% lower than the Diversified Emerging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

Morningstar Investment Management LLC Analysis

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

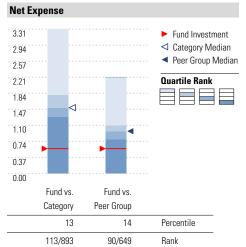
ESG Metrics

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



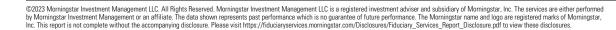


3-Year Risk Metrics



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

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



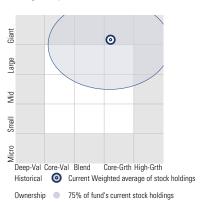


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

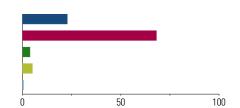
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023

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

100.00

100.00

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

Total

World Regions % Equity 09-30-2023



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

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

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

Total Holdings 590



American Funds Strategic Bond R-6 RANGX

Growth of \$10,000

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

680

646

75

0.33

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Ritchie Tuazon since 03-2016 Damien McCann since 03-2016 Xavier Goss since 03-2021 Timothy Ng since 03-2023

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus 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 7.54 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.33 is 55.41% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

▼ 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 3.46 0.56 8.33 18.49 -0.67 -12.45 -3.56 Total Return % 10.98 -0.08 0.55 -0.39 0.87 0.56 -2.35 +/- Benchmark -0.81 1.17 -0.61 10.43 0.00 0.82 -3.05 +/- Category 78 12 72 1 43 20 99 Tot Ret % Rank in Cat

620

367

0.42

632

164

0.36

597

295

0.67

573

428

0.69

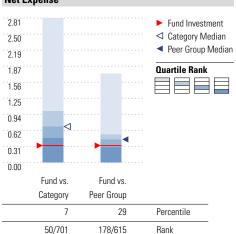
0.71

631

428

0.59





3-Year KISK Welrics			
	Fund	Bmark	Cat
Alpha	0.36	-	0.58
Beta	1.05	-	1.01
R-Squared	88.52	-	93.95
Standard Deviation	6.92	6.20	6.49
Sharpe Ratio	-1.01	-1.16	-1.03
Tracking Error	2.36	-	1.60
Information Ratio	0.02	-	0.31
Up Capture Ratio	110.37	-	103.07
Down Capture Ratio	104.78	-	97.08

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.34	4.43	6.32
Avg Eff Maturity	_	_	9.39





Duration

American Funds Strategic Bond R-6 RANGX

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

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

G:

Ltd Mod Ext

s of 09-30-2023	Asset Alloca	tion as of 09-30-2023	
Quality High Mid			
	0	50	100

Total	100.00	100.00
Other	0.10	1.48
Cash	2.11	-2.57
Bonds	97.79	100.91
Non-US Stocks	0.00	0.00
US Stocks	0.01	0.19
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.37	3.53	52.06
AA	4.91	74.59	5.00
A	8.27	10.82	11.81
BBB	10.39	8.32	18.82
BB	6.66	0.28	5.05
В	2.58	0.00	2.40
Below B	1.13	0.00	1.01
Not Rated	3.69	2.46	3.85

				0%	5	10	15	20	25	30	35	40
Other	0.00	-	3.34									
Cash & Equivalents	24.66	-	2.63									
Municipal	0.96	_	0.70	•								
Covered Bond	0.00	_	0.00	İ								
Asset-Backed	4.14	_	7.77									
Commercial MBS	2.22	_	1.52									
Non-Agency Residential MBS	0.04	_	0.16									
Agency MBS CMO	0.91	_	3.60									
Agency MBS ARM	0.00	_	0.05									
Agency MBS Pass-Through	24.37	_	25.57			- :	:	:				
Securitized	31.68	_	38.67			:	:	:				
Preferred	0.00	_	0.26	0								
Convertible	0.00	_	0.05	ĺ								
Bank Loan	0.29	_	0.17									
Corporate Bond	19.00	_	27.05		- 1							
Corporate	19.29	_	27.53]		
Other Government Related	0.10	_	10.27	İ								
Agency/Quasi Agency	0.35	_	0.56									
Inflation – Protected	6.71	_	0.46									
Treasury	16.02	_	15.83									
Government	23.18	_	27.12						.			
	Fund	Bmark	Cat	Fund		Benchm	ark [] (ategory	Average			
Sector Weighting as of 09-	-30-2023											

Top 10 Holdings as of 09-30-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	31.95	31.95	_
🌣 Cash And Other Assets Less Liablities	_	29.91	61.86	_
⊕ Federal National Mortgage Association 5%	07-2053	8.32	70.17	_
⊕ Federal National Mortgage Association 4.5%	07-2053	7.80	77.97	_
⊕ United States Treasury Notes 3.5%	02-2033	3.82	81.79	_
─ United States Treasury Notes 4%	02-2028	2.94	84.73	_
⊕ Federal National Mortgage Association 4%	08-2053	2.92	87.65	_
◆ United States Treasury Notes 0.653%	07-2032	2.53	90.18	_
→ Federal National Mortgage Association 4%	07-2053	2.13	92.31	_
United States Treasury Notes 3.5%	01-2030	1.86	94.17	_

Total Holdings 1401



Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 12-2013
Mary Ellen Stanek since 12-2013
Charles Groeschell since 12-2013
Warren Pierson since 12-2013
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2019
Patrick Brown since 05-2021
Abhishek Pulakanti since 05-2022
Andrew O'Connell since 05-2022

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

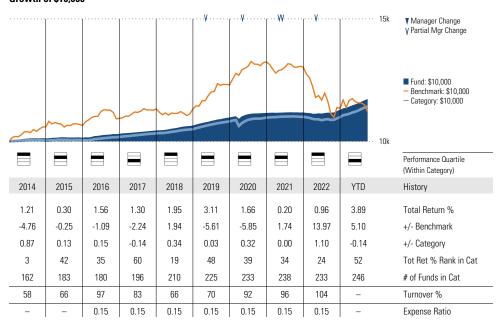
Morningstar Investment Management LLC Analysis

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

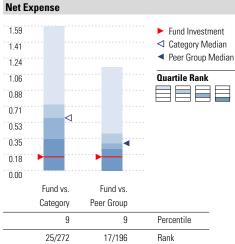
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % 1.42 5.01 1.73 2.03 1.65 -3.23 0.64 -5.21 0.10 1.13 6.50 Benchmark Return % 1.42 5 14 1 48 1 75 1.36 Category Average % 43 43 29 25 % Rank in Category 267 243 216 192 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.01	-	1.85
Beta	0.06	_	0.08
R-Squared	20.41	_	21.31
Standard Deviation	0.76	6.20	1.08
Sharpe Ratio	-0.77	-1.16	-0.98
Tracking Error	5.90	-	5.82
Information Ratio	1.18	-	1.15
Up Capture Ratio	14.65	-	15.49
Down Capture Ratio	-7.99	-	-5.01

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



Baird Ultra Short Bond Institutional BUBIX

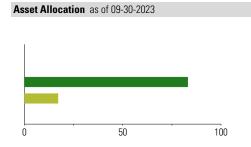
Morningstar CategoryMorningstaUltrashort BondBloomberg I

Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2023 Style Breakdown

Duration





0.10
0.10
28.31
71.51
0.00
0.10
Cat%

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

Sector Weighting as of 09-							_				
	Fund	Bmark	Cat	Fund	7	Benchmarl	k [] (Category	Average		
Government	21.89	-	24.91								
Treasury	21.89	_	19.27			:					
Inflation – Protected	0.00	_	0.00	Ì							
Agency/Quasi Agency	0.00	_	3.26	j []						
Other Government Related	0.00	-	2.38	[
Corporate	38.45	_	33.27								
Corporate Bond	38.45	_	32.65								
Bank Loan	0.00	_	0.59	i							
Convertible	0.00	_	0.03								
Preferred	0.00	_	0.00								
Securitized	24.55	_	20.86								
Agency MBS Pass-Through	0.00	_	0.17								
Agency MBS ARM	0.00	_	0.24	[]							
Agency MBS CMO	0.00	_	1.72								
Non-Agency Residential MBS	0.52	_	0.06	0							
Commercial MBS	8.03	_	2.46								
Asset-Backed	16.00	_	16.21								
Covered Bond	0.00	_	0.00								
Municipal	0.31	_	0.53	- 0							
Cash & Equivalents	14.80	_	18.81								
Other	0.00	_	1.61	[

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① United States Treasury Notes 0.88%	01-2024	3.99	3.99	_
① United States Treasury Bills 0%	05-2024	3.94	7.93	_
⊕ United States Treasury Bills 0%	10-2023	3.63	11.56	_
⊕ United States Treasury Notes 1.5%	02-2024	2.04	13.60	_
⊕ United States Treasury Bills 0%	12-2023	1.96	15.55	-
⊕ United States Treasury Bills 0%	09-2023	1.65	17.21	_
United States Treasury Notes 0.38%	10-2023	1.65	18.85	_
	11-2023	1.56	20.41	_
→ First American Government Obligs U	02-2030	1.48	21.89	_
United States Treasury Notes 0.13%	08-2023	1.16	23.05	_

Total Holdings 318



Baron Growth R6 BGRUX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 7 of the 7 years it's been in existence.

Management: The fund's management has been in place for 28.77 years.

Net Expense: The fund's expense ratio of 1.04 is 1.89% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

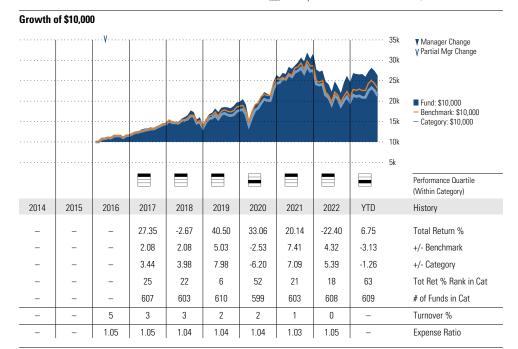
Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Morningstar Category

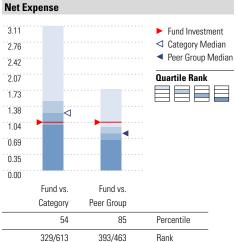
Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.82	_	-1.41
Beta	0.98	_	0.98
R-Squared	92.04	_	90.19
Standard Deviation	21.66	21.11	22.04
Sharpe Ratio	0.30	0.13	0.07
Tracking Error	6.12	_	6.86
Information Ratio	0.62	_	-0.38
Up Capture Ratio	105.74	_	96.49
Down Capture Ratio	92.79	_	102.58

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.13	26.49	27.73
Price/Book Ratio	4.53	7.98	5.01
Geom Avg Mkt Cap \$B	14.21	21.22	20.35
ROE	26.83	22.49	15.69



Baron Growth R6 BGRUX

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

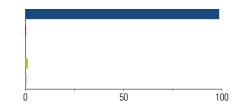
0	0	0	Large
1	24	53	NIQ
3	10	9	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



Total	100.00	100 00
Other	0.39	0.64
Cash	1.02	1.74
Bonds	0.00	0.11
Non-US Stocks	0.15	4.04
US Stocks	98.43	93.49
Asset Class	Net %	Cat%

Morningstar Index

Russell Mid Cap Growth TR USD

Morningstar Category

Mid-Cap Growth

Se	ctor Weighting as of 09-	30-2023							
		Fund	Bmark	Cat	Fund	• Benchmark	Catego	ory Average	
ŀ	Cyclical	68.19	23.46	27.40		'			Ė
ů.	Basic Materials	0.00	0.90	2.45	i " [
A	Consumer Cyclical	18.05	12.36	13.04					
ê	Financial Services	38.83	8.56	8.92					
à	Real Estate	11.31	1.64	2.99					
M	Sensitive	20.71	52.20	49.61	_				
	Communication Services	6.36	3.54	3.47					
•	Energy	0.00	4.19	2.81	10				
Ģ	Industrials	1.07	18.06	16.51					
	Technology	13.28	26.41	26.82					
→	Defensive	11.12	24.35	23.00					
	Consumer Defensive	0.47	3.14	2.71	I [
٠	Healthcare	10.65	20.77	19.68					
•	Utilities	0.00	0.44	0.61	ı				

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
MSCI Inc	9.16	9.16	11.19	Financial Services
Arch Capital Group Ltd	8.74	17.91	26.97	Financial Services
Gartner Inc	6.82	24.73	2.22	Technology
Vail Resorts Inc	6.49	31.22	-5.18	Consumer Cyclical
Iridium Communications Inc	6.27	37.48	-10.74	Communication Svc
FactSet Research Systems Inc	6.20	43.68	9.70	Financial Services
CoStar Group Inc	5.92	49.60	-0.50	Real Estate
Kinsale Capital Group Inc	4.82	54.42	58.52	Financial Services
Choice Hotels International Inc	4.49	58.91	9.53	Consumer Cyclical
Ansys Inc	4.26	63.17	23.16	Technology
Primerica Inc	3.82	67.00	38.18	Financial Services
IDEXX Laboratories Inc	3.43	70.43	7.18	Healthcare
Gaming and Leisure Properties Inc	3.36	73.79	-7.91	Real Estate
Bio-Techne Corp	3.09	76.88	-17.58	Healthcare
West Pharmaceutical Services Inc	2.37	79.25	59.67	Healthcare

Total Holdings 46



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

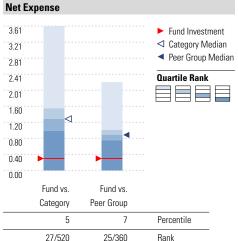
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

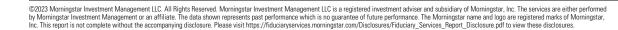
Expense Ratio





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

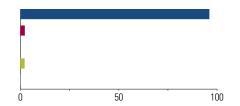
0	0	1	Large
2	2	1	Mid
53	37	4	Small

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	
ŵ	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
	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



Fidelity® Intl Sustainability Idx FNIDX

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

Portfolio Manager(s)

Peter Matthew since 05-2017 Robert Regan since 05-2017 Louis Bottari since 05-2017 Payal Gupta since 06-2019 Navid Sohrabi since 08-2019

Quantitative Screens

- × *Performance:* The fund has finished in the Foreign Large Blend category's top three quartiles in 3 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 6.4 years.
- Net Expense: The fund's expense ratio of 0.2 is 77.01% lower than the Foreign Large Blend category average.

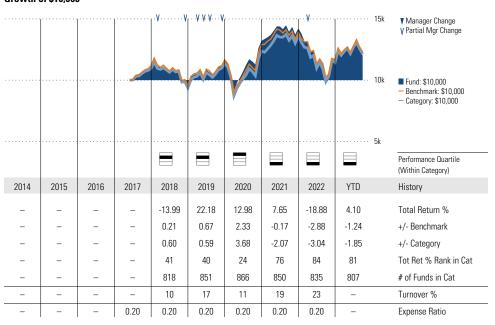
Morningstar Investment Management LLC Analysis

This fund fails the performance consistency screen. This index fund tracks the MSCI ACWI ex USA ESG Leaders Index and it has tracked that benchmark's performance as designed.

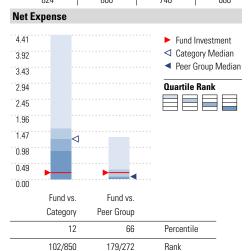
ESG Metrics

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

Growth of \$10,000







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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-2.34	_	0.38
Beta	1.04	_	1.03
R-Squared	96.83	-	93.49
Standard Deviation	18.11	17.19	18.35
Sharpe Ratio	0.05	0.18	0.20
Tracking Error	3.29	-	4.70
Information Ratio	-0.72	-	0.11
Up Capture Ratio	100.51	-	106.23
Down Capture Ratio	111.23	_	105.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.91	13.48	14.20
Price/Book Ratio	1.92	1.67	1.88
Geom Avg Mkt Cap \$B	48.23	42.75	56.55
ROE	18.92	17.72	20.14



Fidelity® Intl Sustainability Idx FNIDX

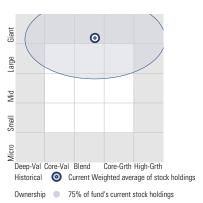
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

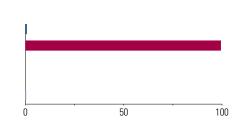
Equity

1. /			
23	38	29	Large
4	4	2	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	0.19	1.45
Cash	0.00	0.97
Bonds	0.00	0.22
Non-US Stocks	99.29	93.89
US Stocks	0.51	3.46
Asset Class	Net %	Cat%

clical sic Materials nsumer Cyclical nancial Services al Estate	41.54 7.25 11.39 20.70 2.20 38.54	7.82 11.49 20.40 2.18	38.41 7.05 11.57 18.15 1.64										•
nsumer Cyclical nancial Services al Estate nsitive	11.39 20.70 2.20	11.49 20.40 2.18	11.57 18.15 1.64					()————————————————————————————————————					
nancial Services al Estate nsitive	20.70	20.40	18.15 1.64										
al Estate	2.20	2.18	1.64										
nsitive				(1)									
	38.54	20.00											
		36.89	37.34		_								
mmunication Services	8.22	5.62	4.54										
ergy	4.73	5.82	4.93										
lustrials	12.93	13.36	16.31				ı [
chnology	12.66	12.09	11.56										
fensive	19.93	21.21	24.25										
nsumer Defensive	7.56	8.36	9.65			I [
althcare	9.49	9.90	11.90										
ilities	2.88	2.95	2.70										
f	ensive Isumer Defensive	19.93 sumer Defensive 7.56 slithcare 9.49	ensive 19.93 21.21 issumer Defensive 7.56 8.36 althcare 9.49 9.90	ensive 19.93 21.21 24.25 ssumer Defensive 7.56 8.36 9.65 althcare 9.49 9.90 11.90	ensive 19.93 21.21 24.25 sumer Defensive 7.56 8.36 9.65 althcare 9.49 9.90 11.90	ensive 19.93 21.21 24.25 ssumer Defensive 7.56 8.36 9.65 elthcare 9.49 9.90 11.90	ensive 19.93 21.21 24.25 ssumer Defensive 7.56 8.36 9.65 elthcare 9.49 9.90 11.90	ensive 19.93 21.21 24.25 sumer Defensive 7.56 8.36 9.65 elithcare 9.49 9.90 11.90	pensive 19.93 21.21 24.25 usumer Defensive 7.56 8.36 9.65 elthcare 9.49 9.90 11.90	ensive 19.93 21.21 24.25 ssumer Defensive 7.56 8.36 9.65 elthcare 9.49 9.90 11.90	ensive 19.93 21.21 24.25 sumer Defensive 7.56 8.36 9.65 sulthcare 9.49 9.90 11.90	ensive 19.93 21.21 24.25 ssumer Defensive 7.56 8.36 9.65 elthcare 9.49 9.90 11.90	ensive 19.93 21.21 24.25 [] sumer Defensive 7.56 8.36 9.65 [] elthcare 9.49 9.90 11.90

World Regions % Equity 09-30-2023



	Fund %	Cat %
Greater Asia	44.69	35.08
Japan	15.19	18.59
Australasia	4.07	4.86
Asia-4 Tigers	10.02	6.61
Asia-ex 4 Tigers	15.41	5.02
Not Classified	0.00	0.00

Americas	Fund % 10.76	Cat % 8.51	Greater Europe	Fund % 44.54	Cat % 56.41	Market Maturity	Fund %
North America Central/Latin	8.20 2.56	7.23 1.28	United Kingdom W euro-ex UK	8.96 31.52	13.72 41.70	Developed Markets Emerging Markets	79.04 20.96
			Emrgng Europe Africa	0.68 3.38	0.07 0.92	Not Available	0.00

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	3.39	3.39	_	Technology
ASML Holding NV	2.20	5.59	_	Technology
Tencent Holdings Ltd	2.18	7.77	_	Communication Svc
Novo Nordisk A/S Class B	2.04	9.81	_	Healthcare
LVMH Moet Hennessy Louis Vuitton SE	1.96	11.77	-	Consumer Cyclical
AstraZeneca PLC	1.70	13.47	_	Healthcare
Novartis AG Registered Shares	1.64	15.11	_	Healthcare
Cash Offsets For Shorts & Derivatives	1.62	16.72	_	-
Alibaba Group Holding Ltd Ordinary Shares	1.61	18.34	_	Consumer Cyclical
∋ Fidelity Revere Str Tr	1.55	19.89	-	_

Total Holdings 954

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Fidelity® U.S. Sustainability Index FITLX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Peter Matthew since 05-2017 Robert Regan since 05-2017 Louis Bottari since 05-2017 Payal Gupta since 06-2019 Navid Sohrabi since 08-2019

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 5 of the 6 years it's been in existence
- Management: The fund's management has been in place for 6.4 years.
- \times Style: The fund has landed in its primary style box Large Blend 48.39 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.11 is 85.33% lower than the Large Blend category average.

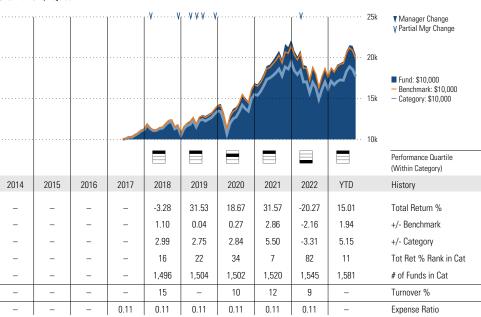
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen because the portfolio has drifted between the blend and growth portion of the Morningstar style box, but this is an index fund that continues to track its benchmark, so we are not concerned with the screen failure.

ESG Metrics

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

Growth of \$10,000





Net Expe	nse		
4.87			Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	10	49	Percentile
16	67/1700	256/524	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.23	_	-0.66
Beta	1.02	_	0.95
R-Squared	98.41	_	94.61
Standard Deviation	18.28	17.85	17.40
Sharpe Ratio	0.53	0.52	0.45
Tracking Error	2.32	_	3.74
Information Ratio	0.16	_	-1.15
Up Capture Ratio	102.92	_	93.16
Down Capture Ratio	102.54	_	95.77

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.46	22.40	22.25
Price/Book Ratio	5.15	3.98	4.46
Geom Avg Mkt Cap \$B	208.12	228.69	275.77
ROE	28.94	30.76	29.52



Fidelity® U.S. Sustainability Index FITLX

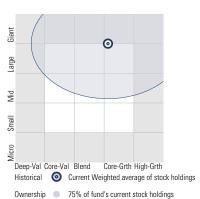
Morningstar Category M

☐ Large Blend S8

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

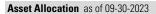
Equity

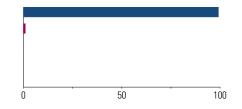
11	26	44	Large
6	9	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.34
Cash	0.00	0.71
Bonds	0.00	0.15
Non-US Stocks	0.85	2.48
US Stocks	99.15	95.33
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ Be	nchma	rk [Cate	gory Av	erage/			
Դ	Cyclical	28.22	27.45	27.95											
A	Basic Materials	2.54	2.23	2.85											
Д	Consumer Cyclical	11.67	10.77	10.13											
,	Financial Services	11.45	12.01	12.82											
fi	Real Estate	2.56	2.44	2.15											
W	Sensitive	51.42	50.38	48.85											
0	Communication Services	10.41	8.81	7.72											
•	Energy	2.36	4.42	3.99		0									
Ф	Industrials	9.29	8.29	10.30											
	Technology	29.36	28.86	26.84											
—	Defensive	20.35	22.17	23.21											
Ħ	Consumer Defensive	6.48	6.53	6.73											
+	Healthcare	12.63	13.21	14.16	_			[]							
•	Utilities	1.24	2.43	2.32	I										
				-	0%	5	10	15	20	25	30	35	40	45	

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	11.50	11.50	32.51	Technology
NVIDIA Corp	5.59	17.09	197.74	Technology
	3.83	20.92	48.32	Communication Svc
⊕ Tesla Inc	3.69	24.62	103.13	Consumer Cyclical
⊕ Alphabet Inc Class C	3.46	28.08	48.60	Communication Svc
⊕ Johnson & Johnson	2.11	30.19	-9.84	Healthcare
⊕ Visa Inc Class A	1.87	32.06	11.36	Financial Services
⊕ Procter & Gamble Co	1.79	33.84	-1.92	Consumer Defensive
⊕ Eli Lilly and Co	1.78	35.62	47.75	Healthcare
The Home Depot Inc The Home Depo	1.64	37.26	-2.35	Consumer Cyclical
⊕ Mastercard Inc Class A	1.63	38.88	14.35	Financial Services
⊕ Merck & Co Inc	1.31	40.19	-5.24	Healthcare
⊕ PepsiCo Inc	1.25	41.44	-4.17	Consumer Defensive
⊕ Coca-Cola Co	1.23	42.68	-9.83	Consumer Defensive
Adobe Inc	1.21	43.89	51.52	Technology

Total Holdings 300



Hartford Schroders International Stk SDR SCIJX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

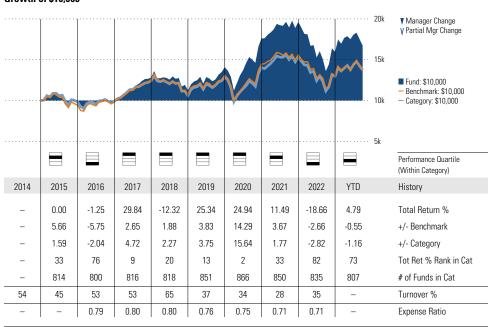
Morningstar Investment Management LLC Analysis

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

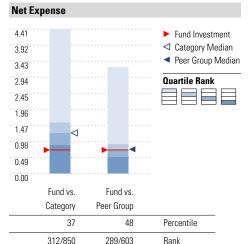
ESG Metrics

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

Growth of \$10,000

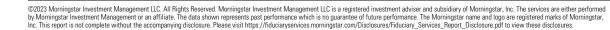






3- Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	-0.09	_	0.38
Beta	1.07	_	1.03
R-Squared	94.48	_	93.49
Standard Deviation	18.96	17.19	18.35
Sharpe Ratio	0.18	0.18	0.20
Tracking Error	4.62	_	4.70
Information Ratio	-0.01	_	0.11
Up Capture Ratio	109.97	_	106.23
Down Capture Ratio	111.34	_	105.46

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





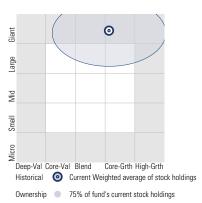
Hartford Schroders International Stk SDR SCIJX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

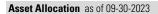
Equity

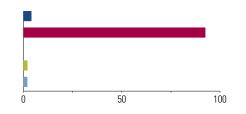
15	46	35	Luigo
0	5	0	18110
0	0	0	

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

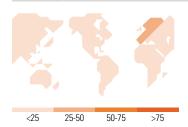




Total	100.00	100.00
Other	1.81	1.45
Cash	1.89	0.97
Bonds	0.00	0.22
Non-US Stocks	92.41	93.89
US Stocks	3.90	3.46
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	jory Ave	erage		
ŀ	Cyclical	26.52	41.89	38.41									•
ė.	Basic Materials	1.54	7.82	7.05			· .						
A	Consumer Cyclical	11.43	11.49	11.57					:				
ê	Financial Services	13.55	20.40	18.15									
f	Real Estate	0.00	2.18	1.64	[
M	Sensitive	38.85	36.89	37.34)	
	Communication Services	4.12	5.62	4.54		[]							
ð	Energy	3.02	5.82	4.93									
¢	Industrials	15.72	13.36	16.31									
	Technology	15.99	12.09	11.56									
→	Defensive	34.63	21.21	24.25									
=	Consumer Defensive	12.33	8.36	9.65									
٠	Healthcare	18.79	9.90	11.90									
•	Utilities	3.51	2.95	2.70									

World Regions % Equity 09-30-2023



Greater Asia	Fund % 28.83	Cat % 35.08
Japan	12.29	18.59
Australasia	0.00	4.86
Asia-4 Tigers	9.39	6.61
Asia-ex 4 Tigers	7.15	5.02
Not Classified	0.00	0.00

Americas	Fund % 7.74	Cat % 8.51	Greater Europe	Fund % 63.43	Cat % 56.41	Market Maturity
North America Central/Latin	4.05 3.69	7.23 1.28	United Kingdom W euro-ex UK Emrgng Europe	23.13 40.30 0.00	13.72 41.70 0.07	Developed Markets Emerging Markets Not Available
			Africa	0.00	0.92	

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	3.44	3.44	_	Technology
⊕ Novo Nordisk A/S ADR	3.24	6.68	-	Healthcare
⊕ Samsung Electronics Co Ltd	3.17	9.86	-	Technology
⊕ Shell PLC	2.91	12.77	-	Energy
⊕ ASML Holding NV	2.80	15.56	-	Technology
⊕ SAP SE	2.71	18.27	_	Technology
⊕ Sanofi SA	2.70	20.98	-	Healthcare
→ Schneider Electric SE	2.70	23.68	_	Industrials
⊕ Roche Holding AG	2.64	26.32	_	Healthcare
	2.42	28.75	_	Financial Services

Total Holdings 60

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio

Fund %

89.16

10.84

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been
- Management: The fund's management has been in place for 19.17 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 53.19% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

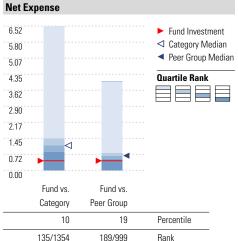
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 45k ▼ Manager Change V Partial Mgr Change 40k 35k 30k 25k ■ Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 15k 10k 5k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 11.13 7 94 -1.74 38.37 0.57 39.39 56.42 18.79 -25.21 18.93 Total Return % 2.27 17.93 3.93 -1.92 -8.82 8.16 2.08 3.00 -8.81 -6.05 +/- Benchmark 4.34 2.66 7.49 20.56 4.70 1.13 -4.97 10.70 -1.66 -0.87 +/- Category 39 16 87 3 22 4 8 68 29 57 Tot Ret % Rank in Cat 1,438 1,503 1,312 1,329 # of Funds in Cat 1,342 1,278 1,270 1,263 1,276 1,284 39 19 43 22 24 50 47 50 42 Turnover % 0.60 0.60 0.48 0.43 0.44 0.43 0.44 0.43 Expense Ratio





3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-1.58	_	-3.72
Beta	0.90	-	0.97
R-Squared	96.51	-	91.78
Standard Deviation	19.05	20.81	21.20
Sharpe Ratio	0.27	0.37	0.20
Tracking Error	4.13	-	6.04
Information Ratio	-0.57	-	-0.75
Up Capture Ratio	85.43	-	87.74
Down Capture Ratio	90.23	-	100.10

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	33.23	32.24	30.95
Price/Book Ratio	9.41	10.54	7.97
Geom Avg Mkt Cap \$B	357.53	399.08	418.79
ROE	28.87	39.31	33.78



JPMorgan Large Cap Growth R6 JLGMX

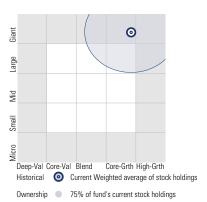
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

5	19	67	Large
0	2	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2023

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

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
,	Cyclical	20.60	23.62	25.76	10
2	Basic Materials	1.03	0.63	1.32	
•	Consumer Cyclical	16.13	15.96	14.39	
j	Financial Services	3.44	6.13	8.77	
ì	Real Estate	0.00	0.90	1.28	
7	Sensitive	66.11	61.09	56.78	
	Communication Services	13.39	11.32	10.17	
	Energy	1.19	0.55	1.51	
ł	Industrials	3.31	5.35	6.25	
l	Technology	48.22	43.87	38.85	
•	Defensive	13.28	15.30	17.45	
	Consumer Defensive	1.45	4.27	3.41	
	Healthcare	11.83	10.97	13.64	
1	Utilities	0.00	0.06	0.40	

100

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	10.49	10.49	32.51	Technology
Apple Inc	10.21	20.70	32.32	Technology
NVIDIA Corp	5.51	26.21	197.74	Technology
⊕ Alphabet Inc Class C	5.06	31.27	48.60	Communication Svc
⊕ Amazon.com Inc	4.95	36.22	51.33	Consumer Cyclical
⊕ Meta Platforms Inc Class A	4.87	41.08	149.47	Communication Svc
⊕ JPMorgan Prime Money Market Inst	4.19	45.27	_	_
Netflix Inc	2.57	47.84	28.05	Communication Svc
⊕ Tesla Inc	2.51	50.35	103.13	Consumer Cyclical
⊕ Uber Technologies Inc	1.87	52.22	85.97	Technology
⊕ Regeneron Pharmaceuticals Inc	1.82	54.04	14.06	Healthcare
Oracle Corp	1.81	55.85	30.95	Technology
Lowe's Companies Inc	1.76	57.62	5.92	Consumer Cyclical
Eli Lilly and Co	1.75	59.37	47.75	Healthcare
Salesforce Inc	1.75	61.11	52.94	Technology

Total Holdings 70



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 9.12 years.

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

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

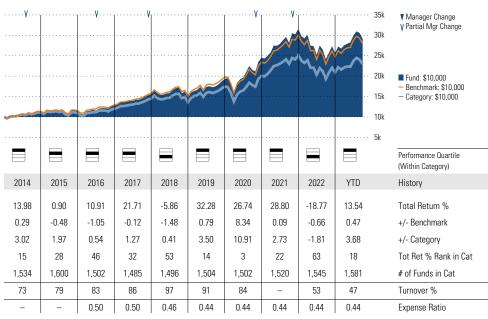
Morningstar Investment Management LLC Analysis

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	2-Basic	03-11-2022

Growth of \$10,000



Trailing Performance



Net Exp	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Mediar
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	·· □ □ □ ··		
0.54	•	·····	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	27	28	Percentile

459/1700	272/972	Rank	
Peer group is a subset of	f the category ar	d includes funds with	the
same management style	(active vs. pass	ive) and similar share o	lass
characteristics			

Fund Bmark Cat Alpha 0.50 — -0.66 Beta 0.99 — 0.95 R-Squared 98.32 — 94.61 Standard Deviation 17.75 17.85 17.40 Sharpe Ratio 0.54 0.52 0.45 Tracking Error 2.31 — 3.74 Information Ratio 0.17 — -1.15 Up Capture Ratio 98.35 — 93.16 Down Capture Ratio 96.02 — 95.77	3-Tear hisk wietrics			
Beta 0.99 - 0.95 R-Squared 98.32 - 94.61 Standard Deviation 17.75 17.85 17.40 Sharpe Ratio 0.54 0.52 0.45 Tracking Error 2.31 - 3.74 Information Ratio 0.17 - -1.15 Up Capture Ratio 98.35 - 93.16		Fund	Bmark	Cat
R-Squared 98.32 — 94.61 Standard Deviation 17.75 17.85 17.40 Sharpe Ratio 0.54 0.52 0.45 Tracking Error 2.31 — 3.74 Information Ratio 0.17 — -1.15 Up Capture Ratio 98.35 — 93.16	Alpha	0.50	_	-0.66
Standard Deviation 17.75 17.85 17.40 Sharpe Ratio 0.54 0.52 0.45 Tracking Error 2.31 - 3.74 Information Ratio 0.17 - -1.15 Up Capture Ratio 98.35 - 93.16	Beta	0.99	_	0.95
Sharpe Ratio 0.54 0.52 0.45 Tracking Error 2.31 - 3.74 Information Ratio 0.17 - -1.15 Up Capture Ratio 98.35 - 93.16	R-Squared	98.32	-	94.61
Tracking Error 2.31 - 3.74 Information Ratio 0.17 - -1.15 Up Capture Ratio 98.35 - 93.16	Standard Deviation	17.75	17.85	17.40
Information Ratio 0.171.15 Up Capture Ratio 98.35 - 93.16	Sharpe Ratio	0.54	0.52	0.45
Up Capture Ratio 98.35 – 93.16	Tracking Error	2.31	_	3.74
	Information Ratio	0.17	-	-1.15
Down Capture Ratio 96.02 – 95.77	Up Capture Ratio	98.35	-	93.16
	Down Capture Ratio	96.02	-	95.77

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



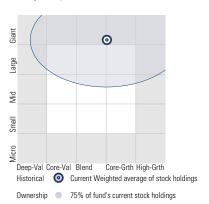
JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



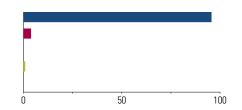
Style Breakdown

Equity

16	33	41	Large
3	5	3	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	1.34
Cash	0.74	0.71
Bonds	0.00	0.15
Non-US Stocks	3.71	2.48
US Stocks	95.55	95.33
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Bencl	nmark] Cateo	ory Av	erage		
b	Cyclical	29.15	27.45	27.95					0			
	Basic Materials	2.88	2.23	2.85								
-	Consumer Cyclical	10.17	10.77	10.13								
ê	Financial Services	14.22	12.01	12.82								
b	Real Estate	1.88	2.44	2.15								
NF	Sensitive	49.90	50.38	48.85								
	Communication Services	6.02	8.81	7.72								
	Energy	5.63	4.42	3.99		_						
þ	Industrials	9.12	8.29	10.30								
1	Technology	29.13	28.86	26.84					ď			
÷	Defensive	20.93	22.17	23.21								
Ę	Consumer Defensive	2.96	6.53	6.73								
r	Healthcare	13.64	13.21	14.16								
2	Utilities	4.33	2.43	2.32								

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	9.31	9.31	32.51	Technology
⊕ Apple Inc	6.04	15.35	32.32	Technology
→ NVIDIA Corp	4.00	19.35	197.74	Technology
Amazon.com Inc	3.65	23.00	51.33	Consumer Cyclical
AbbVie Inc	3.28	26.28	-5.02	Healthcare
⊕ Alphabet Inc Class A	3.22	29.50	48.32	Communication Svc
─ UnitedHealth Group Inc	3.22	32.72	-3.88	Healthcare
⇒ NXP Semiconductors NV	3.10	35.83	28.43	Technology
	2.70	38.53	-29.79	Utilities
⊕ Mastercard Inc Class A	2.67	41.20	14.35	Financial Services
⊕ Lowe's Companies Inc	2.51	43.70	5.92	Consumer Cyclical
⊕ Eaton Corp PLC	2.48	46.18	37.53	Industrials
Meta Platforms Inc Class A	2.45	48.62	149.47	Communication Svc
∋ Baker Hughes Co Class A	2.38	51.01	21.57	Energy
Deere & Co	2.32	53.32	-11.09	Industrials

Total Holdings 52



Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 7 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.76 years.
- Net Expense: The fund's expense ratio of 0.75 is 29.91% lower than the Real Estate category average.

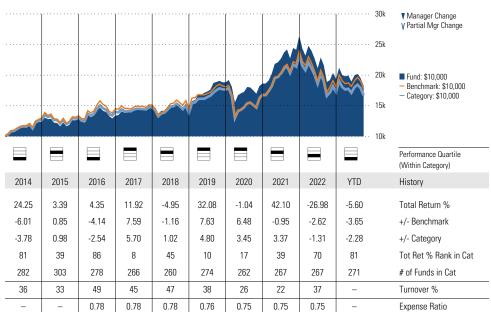
Morningstar Investment Management LLC Analysis

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.

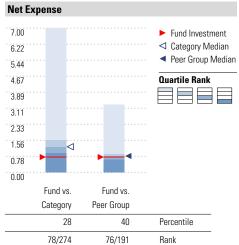
ESG Metrics

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

Growth of \$10,000

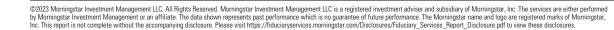






3-Year hisk wietrics			
	Fund	Bmark	Cat
Alpha	-4.01	_	-2.17
Beta	0.96	_	0.96
R-Squared	96.65	_	94.42
Standard Deviation	20.08	20.45	20.13
Sharpe Ratio	0.07	0.27	0.16
Tracking Error	3.75	_	4.33
Information Ratio	-1.16	_	-0.70
Up Capture Ratio	90.74	_	92.28
Down Capture Ratio	104.22	_	99.74

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





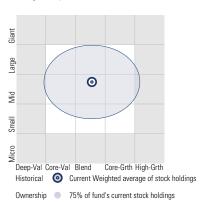
Neuberger Berman Real Estate R6 NRREX

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

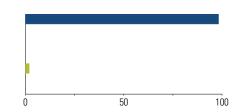
Equity

. ,			
5	16	13	Large
10	45	4	Mid
2	5	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	10.42
Cash	1.82	0.51
Bonds	0.00	3.40
Non-US Stocks	0.00	1.18
US Stocks	98.18	84.46
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmark	Category Average
,	Cyclical	100.00	99.13	99.22				
1	Basic Materials	0.00	0.00	0.05	ĺ			
•	Consumer Cyclical	0.00	0.13	1.55	<u> </u>			
)	Financial Services	0.00	0.00	0.29	Ó			
ì	Real Estate	100.00	99.00	97.33				
jil .	Sensitive	0.00	0.87	0.71	d i			
	Communication Services	0.00	0.00	0.20	Ď			
	Energy	0.00	0.00	0.04	Ĭ,			
ŀ	Industrials	0.00	0.87	0.26	Ď i			
1	Technology	0.00	0.00	0.21	İ			
+	Defensive	0.00	0.00	0.07	Í i i			
	Consumer Defensive	0.00	0.00	0.00	Ĭ			
	Healthcare	0.00	0.00	0.01	Į i			
1	Utilities	0.00	0.00	0.06	í			

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Tower Corp	8.84	8.84	-20.90	Real Estate
⊕ Prologis Inc	8.21	17.06	1.85	Real Estate
⊕ Public Storage	6.57	23.63	-2.74	Real Estate
⊕ Realty Income Corp	5.13	28.76	-17.66	Real Estate
⊕ Crown Castle Inc	5.13	33.89	-28.69	Real Estate
⊕ Equinix Inc	4.67	38.56	12.44	Real Estate
◆ VICI Properties Inc Ordinary Shares	4.07	42.63	-6.50	Real Estate
Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc Welltower Inc	4.00	46.63	27.77	Real Estate
⊕ Iron Mountain Inc	3.91	50.53	23.04	Real Estate
⊕ Simon Property Group Inc	3.76	54.30	-3.32	Real Estate
⊕ Essex Property Trust Inc	3.37	57.67	3.35	Real Estate
⊕ Extra Space Storage Inc	3.34	61.01	-14.09	Real Estate
→ Weyerhaeuser Co	3.20	64.20	3.65	Real Estate
	3.09	67.29	-6.59	Real Estate
⊕ Invitation Homes Inc	2.98	70.28	9.55	Real Estate

Total Holdings 33



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.

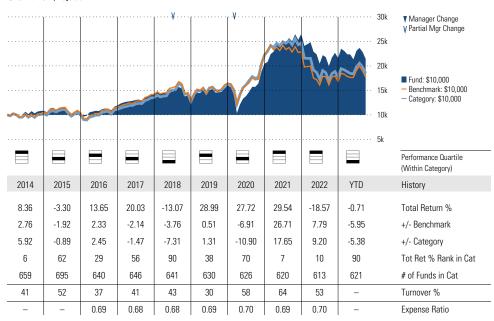
Morningstar Investment Management LLC Analysis

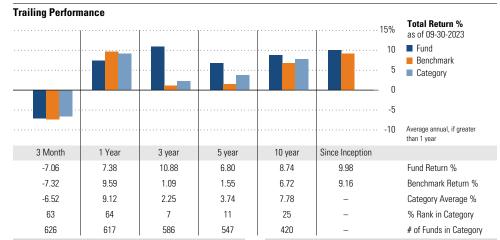
This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

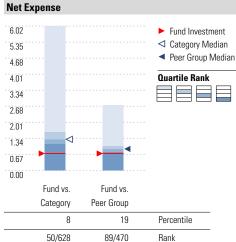
ESG Metrics

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

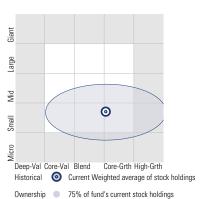
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown Equity

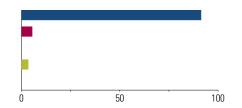
1. /			
0	0	0	Large
4	17	14	Mid
14	34	18	Small

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										
Ģ	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.

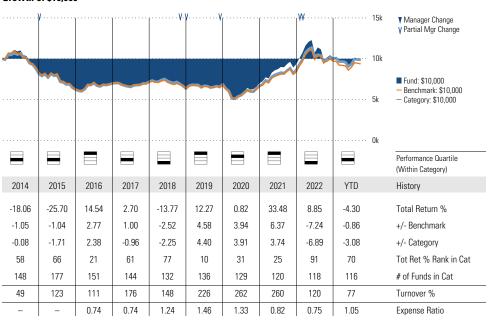
Morningstar Investment Management LLC Analysis

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.

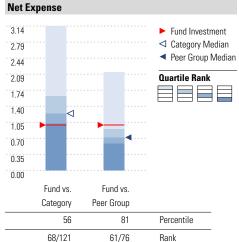
ESG Metrics

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



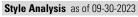
PIMCO Commodity Real Ret Strat Instl PCRIX

Asset Allocation as of 09-30-2023

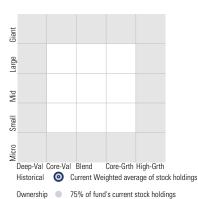
Morningstar Category Commodities Broad Basket

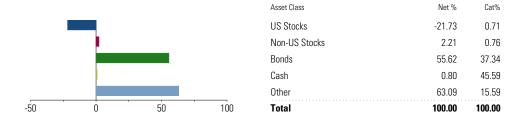
Morningstar Index

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 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

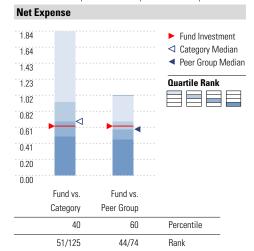
0.52

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.

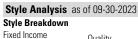
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.82	-	0.33
Beta	0.58	-	0.82
R-Squared	69.07	-	79.52
Standard Deviation	4.30	6.20	5.70
Sharpe Ratio	-0.98	-1.16	-1.06
Tracking Error	3.55	-	3.02
Information Ratio	0.84	-	0.44
Up Capture Ratio	61.42	-	85.16
Down Capture Ratio	52.17	_	80.82

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



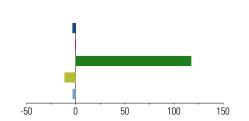
PIMCO International Bond (USD-Hdg) Instl PFORX

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



Schwab Fdmtl Intl Lg Co Idx SFNNX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 6.43 years.

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

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

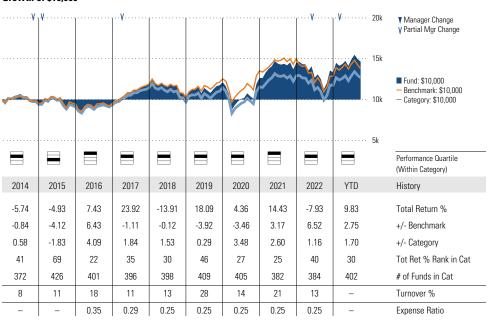
Morningstar Investment Management LLC Analysis

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

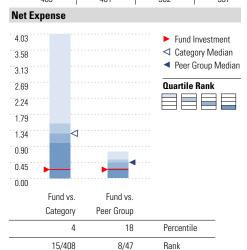
ESG Metrics

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

Growth of \$10,000

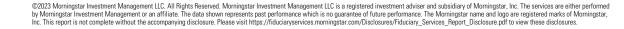


Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark 15 Category 10 N Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -1.88 29.87 12.06 4.45 4.56 3.02 8.24 -4.11 25.65 5.75 3.24 3.82 Benchmark Return % -2 00 27 66 8 86 3.00 3 07 Category Average % 54 37 19 17 6 % Rank in Category 403 401 362 337 218 # of Funds in Category



3-1 cai misk memics			
	Fund	Bmark	Cat
Alpha	5.82	_	3.13
Beta	1.03	_	0.99
R-Squared	92.52	_	89.42
Standard Deviation	19.59	18.23	19.11
Sharpe Ratio	0.57	0.28	0.43
Tracking Error	5.39	_	6.38
Information Ratio	1.17	_	0.49
Up Capture Ratio	110.19	-	103.27
Down Capture Ratio	86.32	_	91.00

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





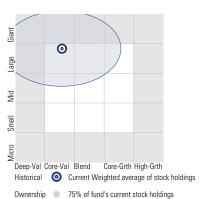
Schwab Fdmtl Intl Lg Co Idx SFNNX

Asset Allocation as of 09-30-2023

Morningstar Category Morningstar Index Foreign Large Value MSCI EAFE NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



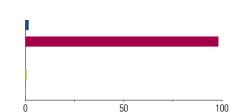
Style Breakdown

Equity

42	30	11	Large
10	6	1	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

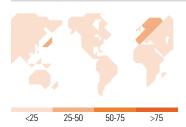
>50 25-50 10-25 0-10



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

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
ŀ	Cyclical	43.79	39.46	42.56	
ė.	Basic Materials	10.53	7.36	8.52	
A	Consumer Cyclical	13.45	11.35	10.95	
÷	Financial Services	18.39	18.20	21.92	
t	Real Estate	1.42	2.55	1.17	
M	Sensitive	37.63	33.86	35.22	
₫	Communication Services	5.36	4.13	5.17	
ð	Energy	9.01	4.62	7.93	
Ф	Industrials	15.85	16.35	15.02	<u> </u>
	Technology	7.41	8.76	7.10	, v
→	Defensive	18.58	26.68	22.22	
	Consumer Defensive	7.87	9.95	8.66	
٠	Healthcare	6.22	13.58	9.76	
•	Utilities	4.49	3.15	3.80	

World Regions % Equity 09-30-2023



Greater Asia	Fund % 41.59	Cat % 30.58	,
Japan	28.04	16.72	1
Australasia	4.69	3.68	(
Asia-4 Tigers	8.71	7.21	
Asia-ex 4 Tigers	0.15	2.97	
Not Classified	0.00	0.00	

Americas	Fund % 7.24	Cat % 9.36	Greater Europe	Fund % 51.16	Cat % 60.05	Market Maturity	Fund %
North America	7.24	8.12	United Kingdom	13.57	17.06	Developed Markets	99.52
Central/Latin	0.00	1.24	W euro-ex UK	37.10	42.12	Emerging Markets	0.48
			Emrgng Europe	0.32	0.11	Not Available	0.00
			Africa	0.17	0.76		

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

Total Holdings 944



Vanguard Equity-Income Adm VEIRX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 9 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.19 is 78.65% lower than the Large Value category average.

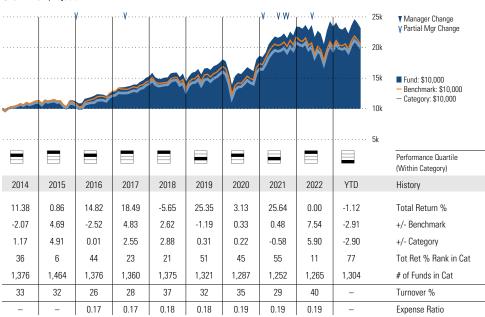
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -2.00 12.64 12.02 7.80 9.70 8.07 -3.16 14.44 11.05 6.23 8.45 11.42 Benchmark Return % -2 52 14 87

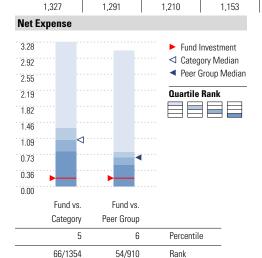
6 45

24

8 39

16

Down Capture Ratio



70

11 84

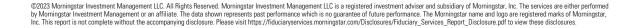
48

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 1.74 1.00 0.91 0.98 Beta 96.31 R-Squared 94.36 Standard Deviation 16.33 17 59 17 70 Sharpe Ratio 0.65 0.56 0.60 Tracking Error 3.51 4.28 Information Ratio 0.28 0.18 Up Capture Ratio 95.91 98.68

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

89.74



35



94.68

Category Average %

% Rank in Category

of Funds in Category

Vanguard Equity-Income Adm VEIRX

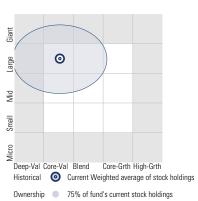
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown Equity

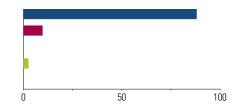
37	34	4	Large
14	8	0	Mid
2	0	0	Small

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	2.40	1.63
Bonds	0.00	0.17
Non-US Stocks	9.58	6.00
US Stocks	88.02	91.40
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ategory .	Average	_	
ŀ	Cyclical	29.86	34.03	32.10								
ů.	Basic Materials	3.53	4.28	3.61		0						
A	Consumer Cyclical	5.49	5.41	6.93		_ [
æ	Financial Services	18.99	19.41	18.32					0			
æ	Real Estate	1.85	4.93	3.24								_
M	Sensitive	32.65	37.44	38.27								
	Communication Services	2.20	5.14	6.24			_					
ð	Energy	10.33	8.64	8.15								
Ф	Industrials	10.46	13.20	11.38		-						
	Technology	9.66	10.46	12.50								
→	Defensive	37.48	28.53	29.63								
=	Consumer Defensive	14.14	8.26	8.64				į				
٠	Healthcare	15.91	15.38	15.85								
•	Utilities	7.43	4.89	5.14		_						

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.07	3.07	10.38	Financial Services
⊕ Johnson & Johnson	2.80	5.87	-9.84	Healthcare
	2.65	8.52	-32.86	Healthcare
Merck & Co Inc	2.48	11.01	-5.24	Healthcare
⊕ ConocoPhillips	2.43	13.43	4.35	Energy
	2.31	15.74	-2.35	Consumer Cyclical
⊕ EOG Resources Inc	2.17	17.92	0.55	Energy
	2.00	19.92	-1.92	Consumer Defensive
	1.86	21.78	15.28	Technology
⊕ Broadcom Inc	1.76	23.54	51.02	Technology
Philip Morris International Inc	1.58	25.12	-4.73	Consumer Defensive
Qualcomm Inc	1.54	26.67	3.16	Technology
○ Comcast Corp Class A	1.54	28.21	29.23	Communication Svc
NextEra Energy Inc	1.24	29.45	-29.79	Utilities
MetLife Inc	1.24	30.69	-10.94	Financial Services

Total Holdings 204



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

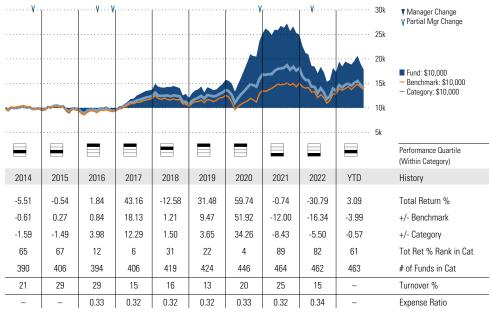
Morningstar Investment Management LLC Analysis

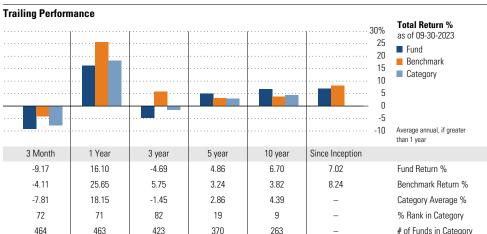
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

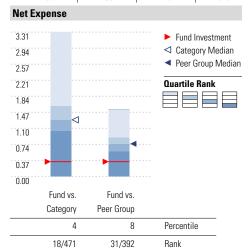
ESG Metrics

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

Growth of \$10,000







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

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



18/471



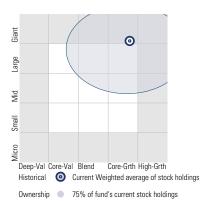
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2023

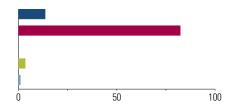
Morningstar Style Box™



Large

Μid

Asset Allocation as of 09-30-2023



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

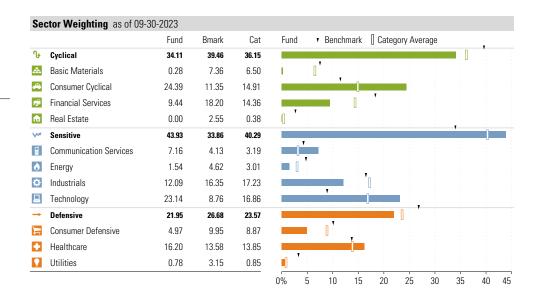
Style Breakdown	
Equity	

_quit,		
10	25	48
1	6	10
0	0	1

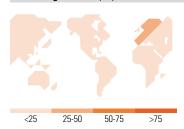
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



World Regions % Equity 09-30-2023



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

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

Top 10 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ ASML Holding NV	5.59	5.59	-	Technology
	4.89	10.48	49.83	Consumer Cyclical
Adyen NV	4.10	14.58	_	Technology
	3.02	17.60	_	Technology
⊕ Tencent Holdings Ltd	2.90	20.50	_	Communication Svc
Spotify Technology SA	2.79	23.29	95.87	Communication Svc
	2.72	26.00	_	-
Kering SA	2.61	28.62	_	Consumer Cyclical
Moderna Inc	2.51	31.12	-42.50	Healthcare
Ferrari NV	2.08	33.20	_	Consumer Cyclical

Total Holdings 146

