American Century Real Estate I REAIX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

Quantitative Screens

- Q Performance: The fund has finished in the Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.88 years.
- \times Style: The fund has landed in its primary style box Mid-Cap Blend 60 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.95 is 11.21% lower than the Real Estate category average.

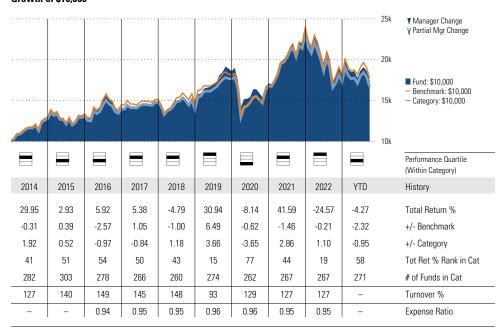
Morningstar Investment Management LLC Analysis

This fund fails the style screen but reamins focused on real estate securities so we do not regard the failure as significant.

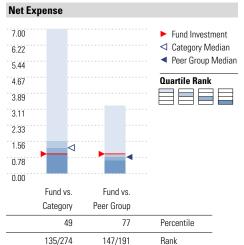
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	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	-2.30	_	-2.17
Beta	0.96	_	0.96
R-Squared	97.47	_	94.42
Standard Deviation	19.92	20.45	20.13
Sharpe Ratio	0.15	0.27	0.16
Tracking Error	3.26	-	4.33
Information Ratio	-0.80	-	-0.70
Up Capture Ratio	92.91	-	92.28
Down Capture Ratio	100.70	-	99.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.14	38.46	31.64
Price/Book Ratio	2.36	2.42	2.27
Geom Avg Mkt Cap \$B	28.17	9.35	31.22
ROE	14.65	9.56	14.92

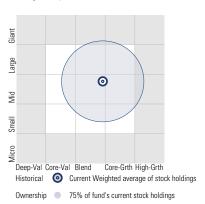


American Century Real Estate I REAIX

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

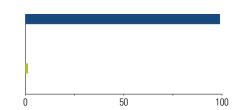
Equity

0	18	19	Large
5	39	2	Mid
3	12	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023

Total	100.00	100.00
Other	0.00	10.42
Cash	1.15	0.51
Bonds	0.00	3.40
Non-US Stocks	0.00	1.18
US Stocks	98.85	84.46
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	Benchmark	Category Average
b	Cyclical	100.00	99.13	99.22			
ì.	Basic Materials	0.00	0.00	0.05	Ĭ.		
•	Consumer Cyclical	2.04	0.13	1.55	i i		
<u></u>	Financial Services	0.00	0.00	0.29	Ď		
b	Real Estate	97.96	99.00	97.33			
NF	Sensitive	0.00	0.87	0.71	0		
	Communication Services	0.00	0.00	0.20	i i		
	Energy	0.00	0.00	0.04	ď i		
>	Industrials	0.00	0.87	0.26	ď		
1	Technology	0.00	0.00	0.21	ĺ		
+	Defensive	0.00	0.00	0.07	ĺ		
Ţ	Consumer Defensive	0.00	0.00	0.00	[
1	Healthcare	0.00	0.00	0.01	[
1	Utilities	0.00	0.00	0.06	1		

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc	13.35	13.35	1.85	Real Estate
American Tower Corp	10.93	24.28	-20.90	Real Estate
⊕ Equinix Inc	8.21	32.49	12.44	Real Estate
AvalonBay Communities Inc	6.18	38.67	9.39	Real Estate
Public Storage	4.81	43.48	-2.74	Real Estate
① Digital Realty Trust Inc	4.78	48.26	24.34	Real Estate
Welltower Inc	3.93	52.19	27.77	Real Estate
VICI Properties Inc Ordinary Shares	3.20	55.39	-6.50	Real Estate
American Homes 4 Rent Class A	3.19	58.57	13.97	Real Estate
Iron Mountain Inc	3.17	61.74	23.04	Real Estate
① Kite Realty Group Trust	3.09	64.83	5.18	Real Estate
○ Ventas Inc ○	2.95	67.79	-3.49	Real Estate
□ UDR Inc □	2.68	70.47	-4.75	Real Estate
⊕ Essential Properties Realty Trust Inc	2.35	72.81	-4.28	Real Estate
① Invitation Homes Inc	2.27	75.08	9.55	Real Estate

Total Holdings 38



American Funds American Balanced R6 RLBGX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.76 years.
- Net Expense: The fund's expense ratio of 0.25 is 75% lower than the Moderate Allocation category average.

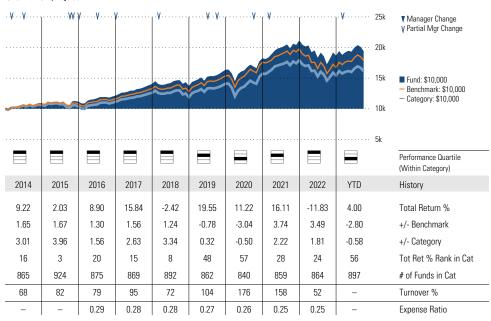
Morningstar Investment Management LLC Analysis

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

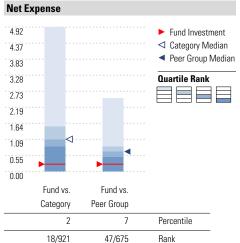
ESG Metrics

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

Growth of \$10,000







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

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





American Funds American Balanced R6 RLBGX

Quality High Mid Low

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

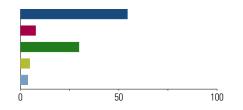
Weight %

Equity Fixed Income						
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	c [] 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 Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

+/- Benchmark

+/- Category

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

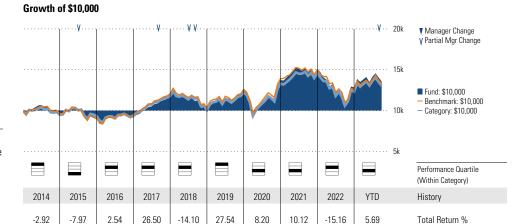
- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.01 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



-2.45

-1.10

55

866

35

0.54

2.30

0.40

54

850

23

0.54

0.84

0.68

44

835

34

0.53

0.35

-0.26

59

807

31

0.54

0.10

0.49

43

818

27

0.57

6.03

5.95

5

851

35

0.57

-0.69

1.38

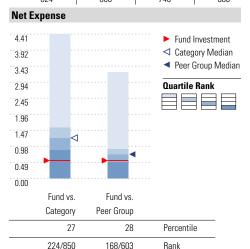
33

816

37

0.58

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



-2.31

-6.38

90

814

25

-1.96

1.75

28

800

37

0.58

0.95

2.06

20

765

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

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



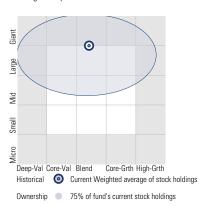
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

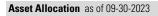
Equity

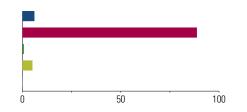
1. /			
32	24	32	Large
3	4	4	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

World Regions % Equity 09-30-2023



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

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

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

Total Holdings 273

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts
MSCI EM NR USD
MSCO 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

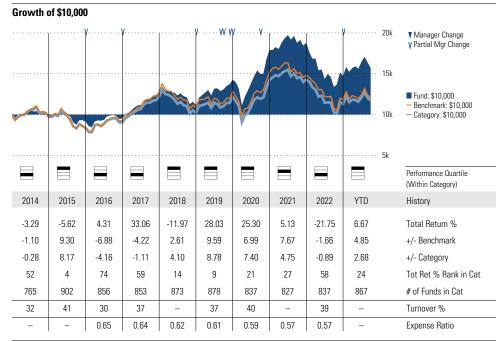
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.3 years.
- Net Expense: The fund's expense ratio of 0.57 is 50% lower than the Diversified Emerging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

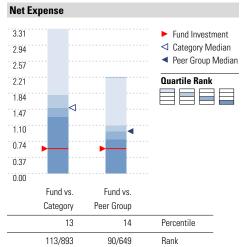
ESG Metrics

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



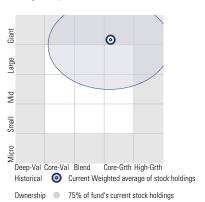


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

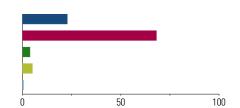
Equity

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										
P	Financial Services	16.15	21.69	21.73					Ĭ					
俞	Real Estate	1.93	1.76	1.69										
W	Sensitive	38.58	42.53	42.93										
	Communication Services	6.20	10.16	8.72] '							
•	Energy	4.09	5.13	4.44		= [
Ф	Industrials	12.70	6.60	6.74										
	Technology	15.59	20.64	23.03										
→	Defensive	21.73	12.54	13.61										
Ħ	Consumer Defensive	6.59	6.01	7.42										
٠	Healthcare	13.61	4.06	4.58										
•	Utilities	1.53	2.47	1.61										
					0%	5	10	15	20	25	30	35	40	45

Total

World Regions % Equity 09-30-2023



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

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

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

Total Holdings 590



BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.56 is 9.68% lower than the Inflation-Protected Bond category average.

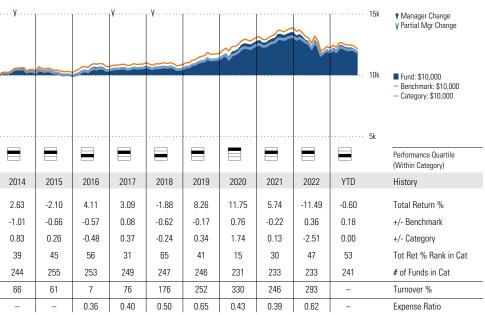
Morningstar Investment Management LLC Analysis

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

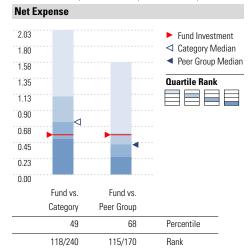
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

Growth of \$10,000







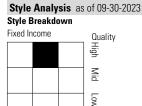
3-Teal hisk wellics			
	Fund	Bmark	Cat
Alpha	0.22	_	0.39
Beta	1.02	_	0.89
R-Squared	99.25	_	93.36
Standard Deviation	7.04	6.86	6.33
Sharpe Ratio	-0.51	-0.55	-0.44
Tracking Error	0.63	_	1.95
Information Ratio	0.27	_	-0.07
Up Capture Ratio	101.36	_	90.18
Down Capture Ratio	99.35	_	86.17

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



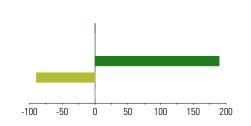
BlackRock Inflation Protected Bond Instl BPRIX

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



Mod Ext

Duration



Asset Allocation as of 09-30-2023

Total	100.00	100.00
Other	-0.09	0.36
Cash	-89.56	-0.10
Bonds	189.49	99.64
Non-US Stocks	0.00	0.00
US Stocks	0.14	0.11
Asset Class	Net %	Cat%

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

0-2023				
Fund	Bmark	Cat	Fund	▼ Benchmark
92.90	_	90.29		
0.37	_	0.28		
44.54	-	80.77		
0.00	_	0.09		
47.99	_	9.15		
0.04	_	1.40	10	
0.04	_	1.37	10	
0.00	_	0.03		
0.00	_	0.00	j i	
0.00	-	0.00	į į	
5.51	_	4.02		
3.43	_	1.19	()	
0.00	-	0.00		
0.03	_	0.27		
0.17	-	0.06		
0.37	-	0.20		
1.51	-	2.04		
0.00	-	0.26		
0.00	-	0.00		
0.62	-	4.18	1 0	
0.95	_	0.10	0	
	92.90 0.37 44.54 0.00 47.99 0.04 0.00 0.00 0.00 5.51 3.43 0.00 0.03 0.17 0.37 1.51 0.00 0.00 0.62	Fund Bmark 92.90 - 0.37 - 44.54 - 0.00 - 47.99 - 0.04 - 0.00 - 0.00 - 0.00 - 5.51 - 3.43 - 0.03 - 0.17 - 0.37 - 1.51 - 0.00 - 0.00 - 0.00 -	Fund Bmark Cat 92.90 — 90.29 0.37 — 0.28 44.54 — 80.77 0.00 — 0.09 47.99 — 9.15 0.04 — 1.37 0.00 — 0.03 0.00 — 0.00 0.00 — 0.00 5.51 — 4.02 3.43 — 1.19 0.00 — 0.00 0.03 — 0.27 0.17 — 0.06 0.37 — 0.20 1.51 — 2.04 0.00 — 0.26 0.00 — 0.00	Fund Bmark Cat Fund 92.90 — 90.29 0.37 — 0.28] 44.54 — 80.77 0.00 — 0.09] 47.99 — 9.15 0.04 — 1.40] 0.04 — 1.37] 0.00 — 0.03] 0.00 — 0.00] 0.00 — 0.00] 5.51 — 4.02

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
☆ Cash Offset	_	75.35	75.35	_
	-	73.38	148.73	_
⊕ Oct23 Sfrz3 P @ 95.625	_	26.34	175.07	_
Oct23 Sfrz3 P @ 95.375	_	25.99	201.07	_
⊕ Fed Fund 30 Day Mar 24	_	19.78	220.85	
	_	19.78	240.63	_
Oct23 Sfrz3 P @ 95.25	-	15.38	256.01	_
⊕ Oct23 Sfrz3 P @ 95	_	14.45	270.46	_
① Three-Month Sofr Future Jun 24	_	10.67	281.13	_
○ Oct23 Sfrz3 P @ 95.125	_	9.98	291.11	_

Total Holdings 303



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.

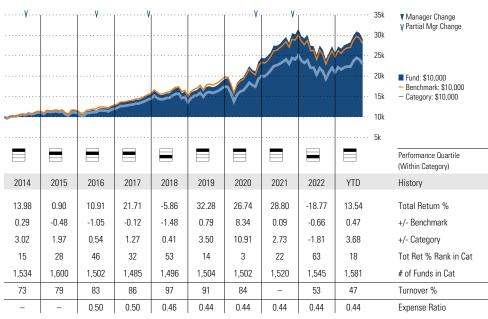
Morningstar Investment Management LLC Analysis

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



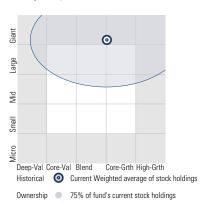
JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



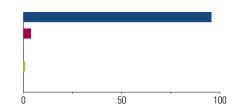
Style Breakdown

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



Metropolitan West Total Return Bd I MWTIX

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

Portfolio Manager(s)

Stephen Kane since 03-1997 Laird Landmann since 03-1997 Bryan Whalen since 12-2004 Jerry Cudzil since 09-2023 Ruben Hovhannisyan since 09-2023

Quantitative Screens

× Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 6 of the 10 years it's been in existence.

Management: The fund's management has been in place for 26.52 years.

Style Consistency is not calculated for Fixed Income funds.

Q Net Expense: The fund's expense ratio of 0.45 is 39.19% lower than the Intermediate Core-Plus Bond category average.

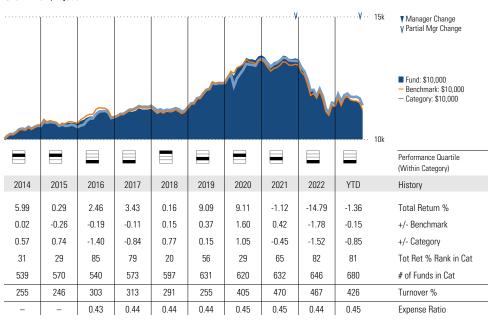
Morningstar Investment Management LLC Analysis

We are placing Metropolitan West Total Return Bond on watch due to a major leadership change at TCW. The most significant changes are that veteran portfolio managers Laird Landmann and Stephen Kane will retire at the end of 2023 and 2024, respectively. These departures have the potential to materially affect this and several other TCW and Metropolitan West strategies, and we will be forming a more detailed opinion about these funds' prospects in coming quarters.

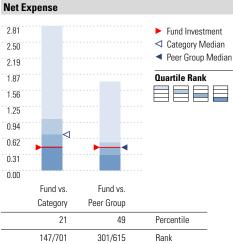
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2023

Growth of \$10,000

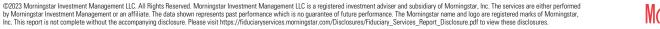


Trailing Performance Total Return % as of 09-30-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -3.58 0.35 -5.61 0.09 1.16 4.54 Fund Return % -3.23 0.64 -5.21 0.10 1.13 6.50 Benchmark Return % -2 85 -4 48 1 28 0.26 1.32 Category Average % 86 79 87 62 63 % Rank in Category 689 676 608 568 401 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.22	_	0.58
Beta	1.11	_	1.01
R-Squared	99.24	_	93.95
Standard Deviation	6.94	6.20	6.49
Sharpe Ratio	-1.09	-1.16	-1.03
Tracking Error	0.94	_	1.60
Information Ratio	-0.43	_	0.31
Up Capture Ratio	110.16	_	103.07
Down Capture Ratio	108.98	-	97.08

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.13	4.43	6.32
Avg Eff Maturity	7.76	_	9.39







Metropolitan West Total Return Bd I MWTIX

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



-50	0	50	100	150

Asset Allocation as of 09-30-2023

Asset Class	Net %	Cat%
US Stocks	0.09	0.19
Non-US Stocks	0.00	0.00
Bonds	114.84	100.91
Cash	-14.93	-2.57
Other	0.00	1.48
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	55.23	3.53	52.06
AA	6.00	74.59	5.00
A	14.45	10.82	11.81
BBB	15.22	8.32	18.82
BB	3.59	0.28	5.05
В	1.53	0.00	2.40
Below B	3.89	0.00	1.01
Not Rated	0.09	2.46	3.85

Sector Weighting as of 09-3	30-2023												
	Fund	Bmark	Cat	Fund	▼ Bei	nchmark] Ca	ategory	Avera	ge			
Government	23.12	_	27.12										
Treasury	19.45	-	15.83										
Inflation - Protected	1.14	_	0.46	0									
Agency/Quasi Agency	2.52	_	0.56	Ú m									
Other Government Related	0.01	_	10.27										
Corporate	24.38	_	27.53]				
Corporate Bond	23.09	-	27.05										
Bank Loan	1.29	_	0.17	[
Convertible	0.00	_	0.05	0									
Preferred	0.00	_	0.26	[]									
Securitized	47.92	_	38.67										
Agency MBS Pass-Through	31.89	_	25.57										
Agency MBS ARM	0.00	_	0.05										
Agency MBS CMO	1.45	_	3.60										
Non-Agency Residential MBS	5.38	_	0.16		l :								
Commercial MBS	2.11	_	1.52										
Asset-Backed	7.09	_	7.77		= [
Covered Bond	0.00	_	0.00										
Municipal	0.51	_	0.70	1									
Cash & Equivalents	1.83	-	2.63										
Other	2.19	-	3.34										
				0% 5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Cash & Cash Equivalents	_	17.23	17.23	_
⊕ United States Treasury Notes 4.375%	08-2028	6.04	23.27	_
① United States Treasury Bonds 4.5%	08-2043	4.74	28.00	_
⊕ United States Treasury Notes 5%	08-2025	4.58	32.58	_
€ Federal National Mortgage Association 5%	09-2053	4.32	36.91	-
Federal National Mortgage Association 5.5%	09-2053	3.27	40.17	_
€ Federal National Mortgage Association 4.5%	09-2053	2.77	42.94	_
⊕ United States Treasury Bonds 4%	08-2053	2.36	45.30	_
€ Federal National Mortgage Association 4%	09-2053	2.11	47.42	_
Usd/Eur Fwd 20231013 955	10-2023	2.07	49.48	_

Total Holdings 1969



MFS Growth R4 MFEJX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 21.51 years.

✓ Net Expense: The fund's expense ratio of 0.59 is
 37.23% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

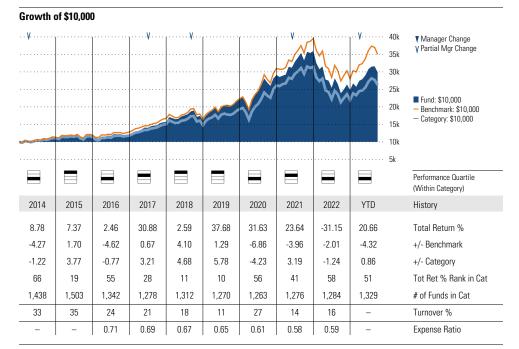
Metric	Rating	Updated
Sustainability Rating	4	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category

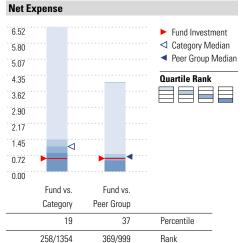
Large Growth

Morningstar Index

Russell 1000 Growth TR USD







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-3.91	_	-3.72
Beta	0.95	_	0.97
R-Squared	97.31	_	91.78
Standard Deviation	20.06	20.81	21.20
Sharpe Ratio	0.17	0.37	0.20
Tracking Error	3.44	_	6.04
Information Ratio	-1.30	_	-0.75
Up Capture Ratio	88.81	_	87.74
Down Capture Ratio	101.93	_	100.10

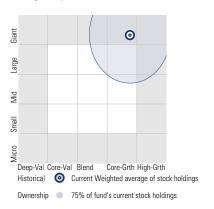
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.83	32.24	30.95
Price/Book Ratio	8.45	10.54	7.97
Geom Avg Mkt Cap \$B	334.81	399.08	418.79
ROE	31.68	39.31	33.78



MFS Growth R4 MFEJX

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

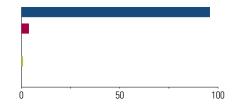
()	20	66	Large
()	4	10	Mid
()	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2023



Total	100 00	100 00
Other	0.00	0.99
Cash	0.63	1.11
Bonds	0.00	0.00
Non-US Stocks	3.62	4.78
US Stocks	95.75	93.10
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Materials Imer Cyclical cial Services	28.38 5.36 10.49 10.97	23.62 0.63 15.96	25.76 1.32 14.39	Fund	-	Benchr	mark [Cate	gory A	veraç	je			
Materials Imer Cyclical Isial Services	5.36 10.49	0.63 15.96	1.32	j										
mer Cyclical cial Services	10.49	15.96												
cial Services			14.39											
	10.97	0.10												
state		6.13	8.77											
	1.56	0.90	1.28	İ										
ive	60.00	61.09	56.78											
nunication Services	13.00	11.32	10.17											
у	0.53	0.55	1.51	10										
rials	7.52	5.35	6.25)									
ology	38.95	43.87	38.85								*			
sive	11.63	15.30	17.45											
mer Defensive	1.23	4.27	3.41	I										
ncare	10.40	10.97	13.64											
.00.0	0.00	0.06	0.40	Ĭ										
าก	care				care 10.40 10.97 13.64	care 10.40 10.97 13.64	care 10.40 10.97 13.64	pare 10.40 10.97 13.64	sare 10.40 10.97 13.64	care 10.40 10.97 13.64	pare 10.40 10.97 13.64			

op 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	13.43	13.43	32.51	Technology
Alphabet Inc Class A	6.22	19.65	48.32	Communication Svc
Apple Inc	6.22	25.87	32.32	Technology
Amazon.com Inc	5.95	31.82	51.33	Consumer Cyclical
NVIDIA Corp	5.80	37.63	197.74	Technology
Mastercard Inc Class A	3.72	41.35	14.35	Financial Services
Ð Meta Platforms Inc Class A	3.66	45.01	149.47	Communication Svc
Visa Inc Class A	3.12	48.12	11.36	Financial Services
Vulcan Materials Co	1.85	49.97	16.10	Basic Materials
Boston Scientific Corp	1.84	51.81	14.11	Healthcare
Verisk Analytics Inc	1.71	53.52	34.49	Industrials
MSCI Inc	1.68	55.19	11.19	Financial Services
Alphabet Inc Class C	1.67	56.86	48.60	Communication Svc
Vertex Pharmaceuticals Inc	1.63	58.49	20.42	Healthcare
Cadence Design Systems Inc	1.55	60.04	45.85	Technology

Total Holdings 73



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.72 is 26.53% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

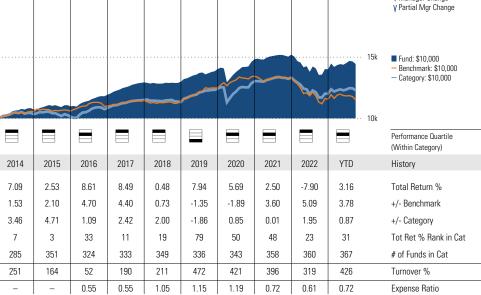
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

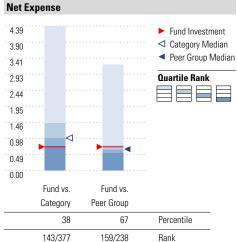
Metric	Rating	Updated
Sustainability Rating	4	08-31-2023

Morningstar Category
Multisector Bond

Morningstar Index Bloomberg US Universal TR USD







	Fund	Bmark	Cat
Alpha	4.57	-	3.21
Beta	0.84	-	0.78
R-Squared	80.17	-	68.44
Standard Deviation	5.77	6.17	5.81
Sharpe Ratio	-0.23	-1.08	-0.40
Tracking Error	2.76	-	3.69
Information Ratio	1.90	-	1.16
Up Capture Ratio	109.14	-	92.20
Down Capture Ratio	54.75	-	55.86

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



PIMCO Income I2 PONPX

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

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

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

Morningstar Index

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Offset: Unsettled Trades	_	40.63	40.63	_
⊕ RFR USD S0FR/5.10000 05/22/23-1Y LCH Pay	05-2024	33.49	74.12	_
⊕ RFR USD SOFR/5.10000 05/22/23-1Y LCH Receive	05-2024	33.40	107.52	_
⊕ RFR USD SOFR/5.40000 06/06/23-1Y LCH Receive	06-2024	19.71	127.23	_
⊕ RFR USD SOFR/5.40000 06/06/23-1Y LCH Pay	06-2024	19.71	146.94	_
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Pay	05-2025	17.27	164.21	_
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Receive	05-2025	17.16	181.37	_
🌣 Cash Offset	_	13.42	194.79	_
	08-2023	12.63	207.42	_
⊕ IRSF USD 0.00000 11/04/22-1Y* (WHT) LCH Pay	08-2023	12.63	220.06	_

Total Holdings 8508



PIMCO Short-Term I2 PTSPX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort 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 12.75 years.

Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 0.57 is 35.71% higher than the Ultrashort Bond category average.

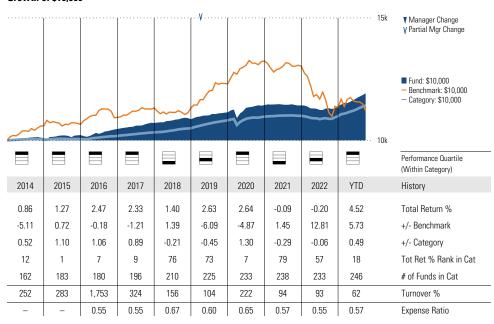
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

ESG Metrics

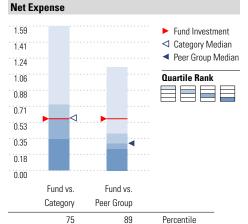
Metric	Rating	Updated
Sustainability Rating	3	08-31-2023

Growth of \$10,000



Trailing Performance





174/196 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 Wietrics			
	Fund	Bmark	Cat
Alpha	1.50	-	1.85
Beta	0.00	-	0.08
R-Squared	0.00	-	21.31
Standard Deviation	1.21	6.20	1.08
Sharpe Ratio	-0.59	-1.16	-0.98
Tracking Error	6.31	-	5.82
Information Ratio	1.06	-	1.15
Up Capture Ratio	4.25	-	15.49
Down Capture Ratio	-11.32	-	-5.01

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.19	4.43	0.70
Avg Fff Maturity	_	_	1.94



206/272

PIMCO Short-Term I2 PTSPX

Style Analysis as of 09-30-2023 Style Breakdown Fixed Income Quality Given the state of the st

Fund	Bmark	Cat
55.34	3.53	47.87
4.08	74.59	8.37
16.68	10.82	21.90
23.41	8.32	16.09
0.14	0.28	0.89
0.17	0.00	0.42
0.17	0.00	0.09
0.00	2.46	4.38
	55.34 4.08 16.68 23.41 0.14 0.17	55.34 3.53 4.08 74.59 16.68 10.82 23.41 8.32 0.14 0.28 0.17 0.00 0.17 0.00

Bloomberg US Agg Bond TR USD Asset Allocation as of 09-30-2023 Asset Class Cat% Net % US Stocks -3.32 0.10 Non-US Stocks 0.00 -0.13 Bonds 66.64 71.51 Cash 36.82 28.31 0.00 Other 0.10 -50 50 100 Total 100.00 100.00

Morningstar Category
Ultrashort Bond

Morningstar Index

	30-2023 Fund	Bmark	Cat	Fund	. D	enchmark	Catoo	ory Avera	ao		
Government	22.68	Dillaik -	24.91	Tullu	, 0	encimark	[] Gatet	ory Avera	ye ı N		
					- :			n i			
Treasury	16.48	_	19.27		:	:		U :			
Inflation – Protected	0.00	_	0.00	Ų.							
Agency/Quasi Agency	6.20	_	3.26								
Other Government Related	0.00	_	2.38	! [
Corporate	22.49	_	33.27								
Corporate Bond	22.39	_	32.65								
Bank Loan	0.09	_	0.59	I[]							
Convertible	0.01	-	0.03								
Preferred	0.00	-	0.00								
Securitized	21.40	_	20.86		-						
Agency MBS Pass-Through	0.49	-	0.17	0							
Agency MBS ARM	0.09	-	0.24								
Agency MBS CMO	0.59	-	1.72								
Non-Agency Residential MBS	1.72	-	0.06								
Commercial MBS	2.80	_	2.46								
Asset-Backed	15.71	_	16.21			:					
Covered Bond	0.00	_	0.00								
Municipal	0.09	_	0.53	I[]							
Cash & Equivalents	28.27	-	18.81		-	-					
Other	4.93	-	1.61								
				0%	5	10	15	20	25	30	35

Top 10 Holdings as of 09-30-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
♯ Offset: Unsettled Trades	-	29.90	29.90	_
🌣 Cash Offset	_	25.15	55.05	-
⊖ CDX IG40 5Y ICE	06-2028	16.16	71.21	-
⊕ United States Treasury Bills 0%	08-2023	10.40	81.61	_
⊕ United States Treasury Bills 0%	08-2023	10.13	91.75	_
⊕ United States Treasury Bills 0%	10-2023	6.18	97.93	_
	09-2023	5.39	103.32	-
⇒ AUSTRALIAN DOLLARS Sold	08-2023	3.12	106.44	-
⇒ AUSTRALIAN DOLLARS Purchased	08-2023	3.12	109.56	-
⊕ U S TREASURY REPO	07-2023	2.82	112.38	_

Total Holdings 1063



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013 Michael Perre since 11-2017

Quantitative Screens

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

Management: The fund's management has been in place for 10.61 years.

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

Net Expense: The fund's expense ratio of 0.07 is 91.95% lower than the Foreign Large Blend category average.

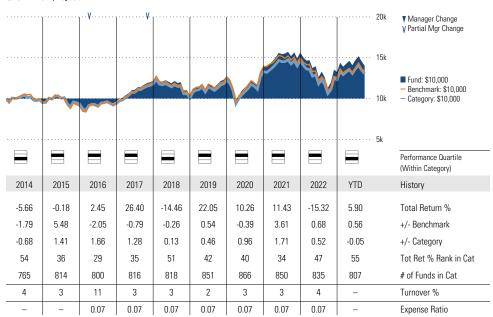
Morningstar Investment Management LLC Analysis

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

ESG Metrics

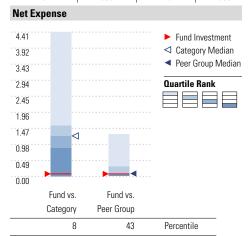
Metric	Rating	Updated
Sustainability Rating	2	08-31-2023
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance





116/272 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

3-1 car hisk menics			
	Fund	Bmark	Cat
Alpha	1.37	_	0.38
Beta	1.09	_	1.03
R-Squared	96.95	_	93.49
Standard Deviation	19.09	17.19	18.35
Sharpe Ratio	0.26	0.18	0.20
Tracking Error	3.70	_	4.70
Information Ratio	0.43	_	0.11
Up Capture Ratio	115.04	_	106.23
Down Capture Ratio	109.87	_	105.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.60	13.48	14.20
Price/Book Ratio	1.56	1.67	1.88
Geom Avg Mkt Cap \$B	29.59	42.75	56.55
ROE	16.69	17.72	20.14



63/850

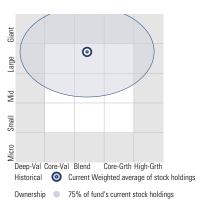
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

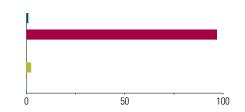
26	28	23	Large
6	8	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

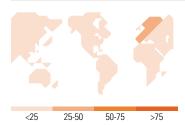
Asset Allocation as of 09-30-2023



Asset Class	Net %	Cat%
US Stocks	0.79	3.46
Non-US Stocks	96.81	93.89
Bonds	0.00	0.22
Cash	2.23	0.97
Other	0.16	1.45
Total	100.00	100.00

		Fund	Bmark	Cat	Fund • Benchmark [Categor	y Average
b	Cyclical	40.81	41.89	38.41		
i.	Basic Materials	7.87	7.82	7.05		
-	Consumer Cyclical	11.06	11.49	11.57		
₽	Financial Services	18.53	20.40	18.15		
b	Real Estate	3.35	2.18	1.64		
M	Sensitive	36.94	36.89	37.34		
	Communication Services	3.93	5.62	4.54		
•	Energy	5.56	5.82	4.93)'	
\$	Industrials	17.02	13.36	16.31		
1	Technology	10.43	12.09	11.56		
+	Defensive	22.25	21.21	24.25		
Ę	Consumer Defensive	8.23	8.36	9.65	[
۲	Healthcare	11.05	9.90	11.90		
?	Utilities	2.97	2.95	2.70		

World Regions % Equity 09-30-2023



Greater Asia	Fund % 36.29	Cat % 35.08	
Japan	21.44	18.59	
Australasia	6.85	4.86	
Asia-4 Tigers	7.81	6.61	
Asia-ex 4 Tigers	0.19	5.02	
Not Classified	0.00	0.00	

Americas	Fund % 10.36	Cat % 8.51	Greater Europe	Fund % 53.35	Cat % 56.41	Market Maturity	Fund %
North America	10.34	7.23	United Kingdom	12.17	13.72	Developed Markets	99.45
Central/Latin	0.02	1.28	W euro-ex UK	40.28	41.70	Emerging Markets	0.55
			Emrgng Europe Africa	0.32 0.58	0.07 0.92	Not Available	0.00

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.62	1.62	_	_
	1.52	3.13	_	Consumer Defensive
⊕ Novo Nordisk A/S Class B	1.36	4.50	_	Healthcare
⊕ ASML Holding NV	1.22	5.72	-	Technology
⊕ Samsung Electronics Co Ltd	1.13	6.85	-	Technology
	0.99	7.84	_	Consumer Cyclical
Shell PLC	0.99	8.82	_	Energy
⊕ Toyota Motor Corp	0.97	9.80	_	Consumer Cyclical
€ Roche Holding AG	0.96	10.76	_	Healthcare
Novartis AG Registered Shares	0.96	11.71	_	Healthcare

Total Holdings 4073



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

Morningstar Index

Mid-Cap Blend Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021 Aurélie Denis since 02-2023 Aaron Choi since 08-2023

Quantitative Screens

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

Management: The fund's management has been in place for 25.38 years.

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

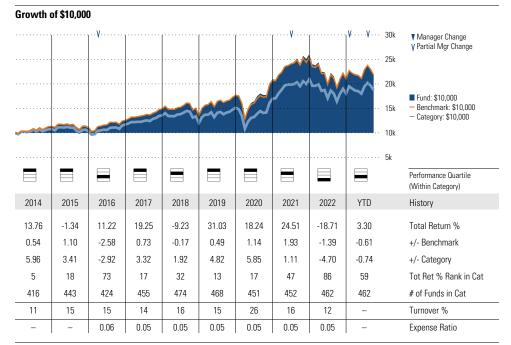
Net Expense: The fund's expense ratio of 0.05 is 94.19% lower than the Mid-Cap Blend category average.

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	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022





Net Exp	ense		
6.08			► Fund Investment
5.40			Category Median
4.73			 Peer Group Media
4.05			Quartile Rank
3.38			
2.70			
2.03			
1.35			
0.68			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	8	38	Percentile
	39/485	77/203	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.70	_	1.17
Beta	0.99	_	0.97
R-Squared	99.52	_	93.16
Standard Deviation	19.36	19.52	19.63
Sharpe Ratio	0.35	0.39	0.44
Tracking Error	1.36	_	5.13
Information Ratio	-0.61	-	0.17
Up Capture Ratio	97.67	-	97.68
Down Capture Ratio	100.29	-	93.45

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.56	17.61	17.52
Price/Book Ratio	2.85	2.67	2.82
Geom Avg Mkt Cap \$B	24.83	18.26	11.63
ROE	17.22	16.11	20.65



Vanguard Mid Cap Index Admiral VIMAX

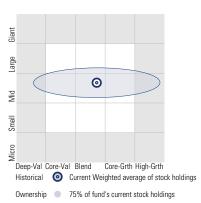
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

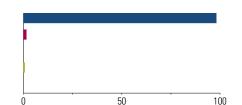
Equity

Lquity			
0	6	5	Large
24	40	25	Mid
0	0	0	Small

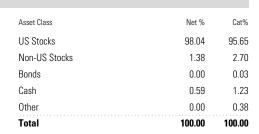
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2023



		From al	Dl.	0-4	Freed		Danak	and and	По-	A				
		Fund	Bmark	Cat	Fund		Bench	mark	Cateo	jory Ave	rage			
ŀ	Cyclical	34.91	36.38	38.46		,							L	
A	Basic Materials	4.82	4.72	5.27										
A	Consumer Cyclical	9.43	10.85	14.14				_ []						
Ę.	Financial Services	12.07	12.84	12.87				Ō						
fi	Real Estate	8.59	7.97	6.18			i							
W	Sensitive	43.01	43.48	42.90										
	Communication Services	3.85	3.58	2.63										
•	Energy	4.91	5.22	4.43		0								
Ф	Industrials	15.76	18.24	19.25			- :		0					
	Technology	18.49	16.44	16.59										
→	Defensive	22.08	20.13	18.63										
Ħ	Consumer Defensive	3.97	3.58	4.48										
+	Healthcare	11.61	11.34	10.81										
•	Utilities	6.50	5.21	3.34		,								
					0%	5	10	15	20	25	30	35	40	

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Amphenol Corp Class A	0.83	0.83	11.14	Technology
⊕ Arthur J. Gallagher & Co	0.78	1.61	21.77	Financial Services
⊕ Carrier Global Corp Ordinary Shares	0.76	2.37	34.72	Industrials
⊕ Motorola Solutions Inc	0.75	3.12	6.66	Technology
⊕ TransDigm Group Inc	0.74	3.86	33.90	Industrials
⊕ Arista Networks Inc	0.71	4.57	51.57	Technology
⊕ Microchip Technology Inc	0.71	5.28	12.74	Technology
⊕ Cintas Corp	0.69	5.97	7.32	Industrials
⊕ Nucor Corp	0.68	6.65	19.78	Basic Materials
PACCAR Inc	0.68	7.33	30.02	Industrials
⊕ Hess Corp	0.67	8.01	8.81	Energy
⊕ ON Semiconductor Corp	0.67	8.68	49.03	Technology
⊕ Old Dominion Freight Line Inc Ordinary Shares	0.67	9.34	44.60	Industrials
⊕ MSCI Inc	0.65	9.99	11.19	Financial Services
⊕ IQVIA Holdings Inc	0.65	10.65	-3.97	Healthcare

Total Holdings 344



Vanguard Small Cap Growth Index Admiral VSGAX

Growth of \$10,000

36

659

26

52

695

23

48

640

27

0.07

46

646

19

0.07

50

641

22

0.07

27

630

18

0.07

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 William Coleman since 04-2016

Quantitative Screens

Performance: The fund has finished in the Small 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 18.76 years.

Net Expense: The fund's expense ratio of 0.07 is 93.97% lower than the Small 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	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

▼ Manager Change V Partial Mgr Change 20k ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 4.02 -2.52 10.73 21.92 -5.68 32.76 35.28 5.70 -28.39 7.33 Total Return % -1.58 -1.14 -0.59 -0.25 3.63 4.28 0.65 2.87 -2.03 2.09 +/- Benchmark 1.58 -0.11 0.08 -0.47 0.42 5.08 -3.34 -6.19 -0.62 2.66 +/- Category

52

626

24

0.07

69

620

29

0.07

55

613

24

0.07

25

621

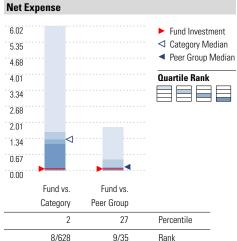
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.66	_	0.22
Beta	0.93	_	0.92
R-Squared	96.29	_	89.86
Standard Deviation	21.75	22.93	22.32
Sharpe Ratio	0.03	0.07	0.07
Tracking Error	4.48	_	7.45
Information Ratio	-0.15	_	-0.01
Up Capture Ratio	96.49	_	94.65
Down Capture Ratio	98.74	_	94.64

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.33	20.11	24.88
Price/Book Ratio	3.65	3.83	3.93
Geom Avg Mkt Cap \$B	5.91	2.75	5.46
ROE	9.62	9.52	14.27



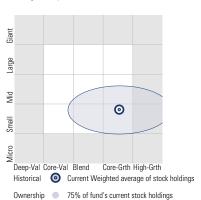
Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

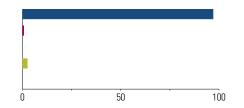
-quit,			
0	0	0	Large
1	12	23	Mid
4	26	33	Small

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	2.43	2.44
Bonds	0.00	0.02
Non-US Stocks	0.62	4.65
US Stocks	96.94	91.66
Asset Class	Net %	Cat%

			ъ .	0 .	F 1 B 1 1 10. A
		Fund	Bmark	Cat	Fund Fenchmark Category Average
ŀ	Cyclical	24.12	21.85	24.20	
ů.	Basic Materials	2.30	4.54	3.06	
A	Consumer Cyclical	12.40	10.51	11.41	
ê	Financial Services	3.72	5.19	7.41	
ŧ	Real Estate	5.70	1.61	2.32	
M	Sensitive	53.05	49.92	48.57	
┫	Communication Services	2.74	1.93	1.58	
ð	Energy	5.43	5.13	3.72	
ф	Industrials	17.34	18.17	18.92	
	Technology	27.54	24.69	24.35	
→	Defensive	22.84	28.21	27.22	
-	Consumer Defensive	3.94	4.71	4.65	
٠	Healthcare	18.20	21.89	21.71	
?	Utilities	0.70	1.61	0.86	

Top 15 Holdings as of 09-30-2023 Name % Net Asset Cumulative % YTD Return % Morningstar Sector 2.42 2.42 Fair Isaac Corp 1.02 3.44 45.10 Technology Targa Resources Corp 0.93 4.37 18.46 Energy ① PTC Inc 0.83 5.20 18.03 Technology ① Entegris Inc 5.92 43.63 0.72 Technology Exact Sciences Corp 0.72 6.64 37.79 Healthcare Axon Enterprise Inc 0.71 7.35 19.92 Industrials 28.79 ① Deckers Outdoor Corp 0.66 8.02 Consumer Cyclical Vertiv Holdings Co Class A 0.64 8.66 172.33 Industrials ① Liberty Formula One Group Registered Shs Series -C- Formula One 0.64 9.30 6.23 Communication Svc Technology ① Lattice Semiconductor Corp 0.64 9.94 32.44 Graco Inc 0.60 10.54 9.40 Industrials Nordson Corp 0.60 11.14 -5.29 Industrials Manhattan Associates Inc 0.60 11.73 62.82 Technology Bio-Techne Corp 0.59 12.32 -17.58 Healthcare

Total Holdings 652



Victory Sycamore Small Company Opp I VSOIX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Gary Miller since 06-1998 Gregory Conners since 03-2002 Jeffrey Graff since 03-2007 Michael Rodarte since 12-2012 James Albers since 12-2012

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.35 years.
- \times *Style:* The fund has landed in its primary style box Small Value 30 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.89 is 20.54% lower than the Small Value category average.

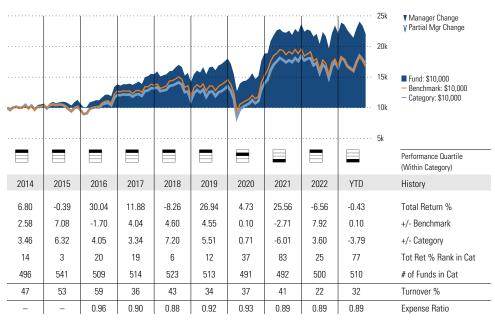
Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging from value into blend but its portfolio positioning is consistent with the overall investment strategy.

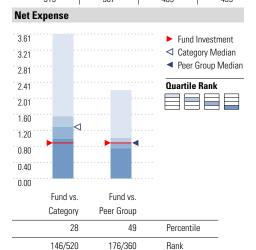
ESG Metrics

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

Growth of \$10,000







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

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	2.73	-	3.37
Beta	0.85	-	0.94
R-Squared	92.26	_	93.31
Standard Deviation	20.47	23.16	22.57
Sharpe Ratio	0.66	0.56	0.69
Tracking Error	6.68	_	5.97
Information Ratio	0.17	_	0.51
Up Capture Ratio	88.87	_	98.85
Down Capture Ratio	80.64	_	88.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.47	9.46	11.18
Price/Book Ratio	1.97	1.23	1.61
Geom Avg Mkt Cap \$B	3.33	1.89	4.32
ROE	17.37	7.74	15.96



Victory Sycamore Small Company Opp I VSOIX

Morningstar Category

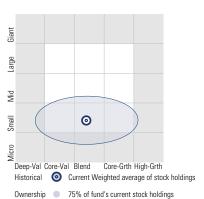
Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2023

Morningstar Style Box™



Style Breakdown

Equity

. ,			
0	0	0	Large
0	5	1	Mid
21	54	19	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2023



	Fund	Bmark	Cat	Fund	▼ Be	nchmai	k []	Categ	ory Av	erage		_
→ Cyclical	43.18	50.27	48.89									
Basic Materials	8.37	4.83	6.19									
Consumer Cyclical	13.18	10.56	14.62		-1	I						
Financial Services	15.07	21.98	21.51									
Real Estate	6.56	12.90	6.57]	*						
Sensitive	44.22	32.96	38.47							•		
Communication Services	0.76	2.59	2.00	■ []	<u> </u>							
Energy	4.07	9.72	7.26		0							
Industrials	26.93	12.98	19.02			*:						
Technology	12.46	7.67	10.19									
▶ Defensive	12.61	16.76	12.63									
Consumer Defensive	3.89	3.55	4.04		į							
Healthcare	4.93	9.18	5.96		*							
Utilities	3.79	4.03	2.63									

100

Top 15 Holdings as of 09-30-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Cash	2.55	2.55	_	_
⊝ iShares Russell 2000 Value ETF	1.49	4.04	-	_
⊕ UFP Industries Inc	1.43	5.47	30.22	Basic Materials
Mattel Inc	1.41	6.88	23.49	Consumer Cyclical
Werner Enterprises Inc	1.40	8.28	-2.24	Industrials
⊖ Cohu Inc	1.40	9.68	7.46	Technology
Kulicke & Soffa Industries Inc	1.39	11.07	11.16	Technology
Advanced Energy Industries Inc ■ Advanced Energy Industries Industries Inc ■ Advanced Energy Industries Industries Industries Industrie	1.38	12.45	20.56	Industrials
Sonoco Products Co	1.38	13.82	-7.99	Consumer Cyclical
⊕ SouthState Corp	1.37	15.19	-9.80	Financial Services
Maximus Inc	1.36	16.55	2.99	Industrials
○ Core & Main Inc Class A	1.35	17.91	-	Industrials
⊕ Magnolia Oil & Gas Corp Class A	1.35	19.26	-0.83	Energy
	1.32	20.58	13.16	Technology
Rayonier Inc	1.31	21.89	-11.06	Real Estate

Total Holdings 112

