American Funds American Balanced R6 RLBGX

Portfolio Manager(s)

Furtiono wanager(s)
Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Paul Benjamin since 07-2014
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
Mathews Cherian since 05-2021
Jin Lee since 03-2023
Chit Purani since 03-2023
Irfan Furniturewala since 05-2023

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 25.76 years.

Style: The fund has landed in its primary style box — Large Blend — 90 % of the time over the past three years.

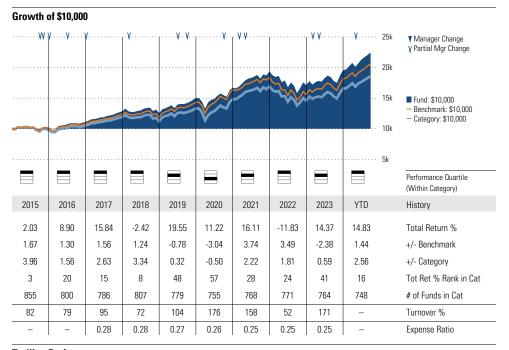
Net Expense: The fund's expense ratio of 0.25 is 75.73% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

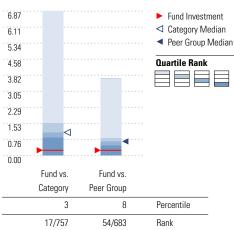
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Moderate Allocation





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

Fund Bmark Cat Alpha 1.80 -0.52 0.97 0.98 Beta R-Squared 96.82 94.15 Standard Deviation 12 13 12 26 12.36 Sharpe Ratio 0.33 0 19 0.13 Tracking Error 2.19 2.79 Information Ratio 0.80 -0.37 Up Capture Ratio 105.70 97.43 Down Capture Ratio 96.92 100.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.22	23.30	23.35
Price/Book Ratio	4.37	3.40	3.53
Avg Eff Duration	5.98	5.94	5.14

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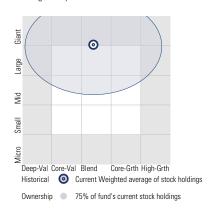


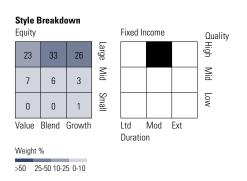
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

American Funds American Balanced R6 RLBGX

Style Analysis as of 09-30-2024 Morningstar Style Box™





50 100 0

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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Energy

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Utilities

Cyclical

Real Estate

Sensitive

Industrials

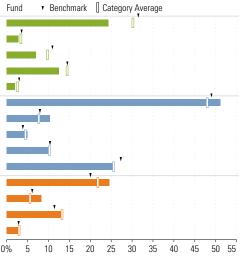
Technology

Defensive

Healthcare

Other	4.39 3.01	3.45 3.46
Gasii	4.39	3.45
Cash		
Bonds	28.80	34.48
Non-US Stocks	7.96	9.80
US Stocks	55.84	48.81
Asset Class	Net %	Cat%

Fund Bmark Cat 24.32 31.32 30.20 Basic Materials 2.77 3.39 3.40 Consumer Cyclical 7.02 10.77 9.74 Financial Services 12.52 14 34 14 45 2.01 2.82 2.61 51.11 48.81 47.98 **Communication Services** 10.34 7.78 7.70 4.95 3.70 4.49 10.45 10.20 10.22 25.37 27.13 25.57 24.57 19.87 21.80 **Consumer Defensive** 8.34 5.93 5.59 13.16 11.25 13.24 3.07 2.69 2.97



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	-	6.14	6.14	_	_
$igodoldsymbol{ imes}$ Broadcom Inc	-	4.68	10.82	55.95	Technology
⊖ Microsoft Corp	-	3.45	14.27	15.03	Technology
🕀 Cap Grp Cent Fd Ser li	-	2.92	17.19	-	-
\ominus UnitedHealth Group Inc	-	2.10	19.29	12.21	Healthcare
⊖ Meta Platforms Inc Class A	_	2.08	21.37	62.15	Communication Svc
Philip Morris International Inc	-	1.88	23.26	33.24	Consumer Defensive
群 Cash And Other Assets Less Liablities	-	1.85	25.11	-	-
\ominus Taiwan Semiconductor Manufacturing Co Ltd ADR	-	1.81	26.92	68.64	Technology
Alphabet Inc Class C	-	1.68	28.60	18.92	Communication Svc

Total Holdings 3159

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Moderate Allocation

Morningstar Index Morningstar US Mod Tgt Alloc NR USD

American Funds New World R6 RNWGX

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Bradford Freer since 01-2017
Akira Shiraishi since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Dawid Justus since 01-2020
Piyada Phanaphat since 01-2020
Matt Hochstetler since 01-2024

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 25.31 years.

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

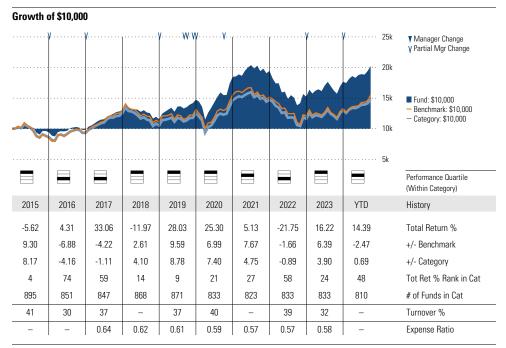
Net Expense: The fund's expense ratio of 0.57 is 49.11% lower than the Diversified Emerging Mkts category average.

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	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022







3.31 Fund Investment Category Median 2.94 Peer Group Median 2.57 2.21 Quartile Rank 1.84 1.47 1.10 0.74 0.37 0.00 Fund vs Fund vs Peer Group Category 14 14 Percentile 110/827 89/637 Rank

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

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 1.10 -1.37 0.80 0.94 Beta **R-Squared** 77.98 87.29 Standard Deviation 15.99 17 63 17 82 Sharpe Ratio -0.08 -0 11 -0.18 Tracking Error 8.28 6.24 Information Ratio 0.12 -0.24 Up Capture Ratio 82.96 92.28 Down Capture Ratio 79.00 98.92

Total Return %

as of 09-30-2024

Benchmark

Average annual, if greater

Category

than 1 year

Fund

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 21.84 15 18 14 86 Price/Book Ratio 3.32 1.81 1.95 Geom Avg Mkt Cap \$B 80.24 47 82 57 84 ROE 23.85 16.40 18.79

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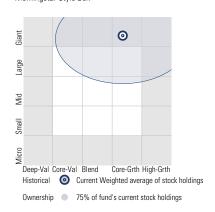


Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

Style Analysis as of 09-30-2024 Morningstar Style Box™





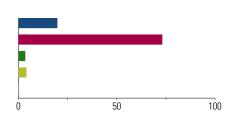


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024



Sector Weighting as of 09-30-2024

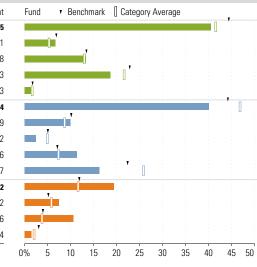
Asset Allocation as of 09-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	40.46	44.24	41.55
æ.	Basic Materials	6.68	6.72	5.31
~	Consumer Cyclical	13.36	13.27	12.98
ц.	Financial Services	18.63	22.69	21.63
ŵ	Real Estate	1.79	1.56	1.63
w	Sensitive	40.09	44.04	46.84
	Communication Services	9.91	9.97	8.69
0	Energy	2.50	4.89	4.92
¢	Industrials	11.40	6.95	7.36
	Technology	16.28	22.23	25.87
	Defensive	19.44	11.72	11.62
F	Consumer Defensive	7.45	5.00	5.82
٠	Healthcare	10.57	3.82	3.76
9	Utilities	1.42	2.90	2.04
-				

Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

Total	100.00	100.00
Other	0.16	0.06
Cash	3.87	2.19
Bonds	3.30	-0.02
Non-US Stocks	73.04	95.36
US Stocks	19.63	2.42
Asset Class	Net %	Cat%



	Greater Asia	Fund % 45.97	Cat % 76.27	Americas	Fund % 31.83	Cat % 12.96	Greater Europe	Fund % 22.21	Cat % 10.77	Market Maturity	Fund %
	Japan	2.63	0.08	North America	22.67	2.04	United Kingdom	2.91	0.54	Developed Markets	54.30
	Australasia	0.00	0.04	Central/Latin	9.16	10.92	W euro-ex UK	16.36	1.72	Emerging Markets	45.70
	Asia-4 Tigers	9.50	30.03				Emrgng Europe	0.44	2.13	Not Available	0.00
	Asia-ex 4 Tigers	33.84	46.12				Africa	2.50	6.38		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Capital Group Central Cash Fund	4.12	4.12	_	_
igodolog Taiwan Semiconductor Manufacturing Co Ltd	3.56	7.68	-	Technology
\oplus Tencent Holdings Ltd	2.47	10.15	-	Communication Svc
∋ Microsoft Corp	2.34	12.49	15.03	Technology
⊕ MercadoLibre Inc	1.91	14.41	30.57	Consumer Cyclical
⊖ Novo Nordisk AS Class B	1.79	16.20	-	Healthcare
\ni Meta Platforms Inc Class A	1.48	17.67	62.15	Communication Svc
➔ Kweichow Moutai Co Ltd Class A	1.32	19.00	3.06	Consumer Defensive
\ni Broadcom Inc	1.29	20.28	55.95	Technology
⇒ NVIDIA Corp	1.27	21.56	145.27	Technology

Total Holdings 579

 \oplus Increase \oplus Decrease R New to Portfolio

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BlackRock Inflation Protected Bond K BPLBX

Updated

05-31-2024

Portfolio Manager(s)

David Rogal since 03-2018 Harrison Segall since 02-2024 Johan Sjogren since 02-2024

Quantitative Screens

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

Management: The fund's management has been in place for 6.55 years.

Style Consistency is not calculated for Fixed Income funds.

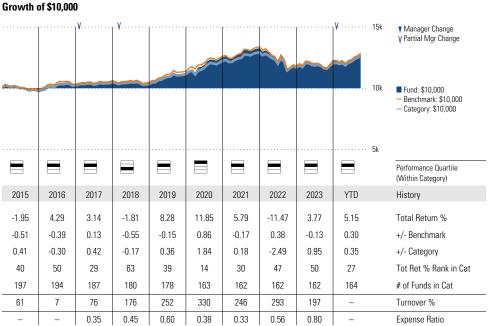
Net Expense: The fund's expense ratio of 0.79 is 17.91% higher than the Inflation-Protected Bond category average.

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

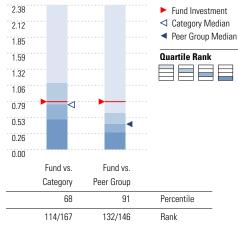
Metric Rating Sustainability Rating 3



Morningstar Category

Inflation-Protected Bond

Trailing Performance Total Return % 10% as of 09-30-2024 Fund Benchmark 5 Category ۵ Average annual, if greater -5 than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 4.06 9.80 -0.49 2.96 2.43 3.93 Fund Return % 4.12 9.79 -0.57 2.62 2.54 4.74 Benchmark Return % -0.60 4 05 934 2 13 2 10 Category Average % 61 37 31 14 30 % Rank in Category 167 161 153 145 107 # of Funds in Category Net Expense **3-Year Risk Metrics** Fund



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

Bmark Cat Alpha 0.09 -0.25 1 00 Beta 1 01 _ 99.09 **R-Squared** 96.43 Standard Deviation 7 29 7 18 7.78 Sharpe Ratio -0.56 -0.58 -0.60 Tracking Error 0.70 1.66 Information Ratio 0.12 -0.49 Up Capture Ratio 101.08 98.55 Down Capture Ratio 100.19 101.62

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.59	4.52	5.50
Avg Eff Maturity	-	-	6.78

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Morningstar Index Bloomberg US Treasury US TIPS TR

USD

BlackRock Inflation Protected Bond K BPLBX

Style Analysis as of 09-30-2024



Duration



100 0 50

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Asset Class Net % Cat% US Stocks 0.20 0.28 Non-US Stocks 0.00 -0.08 Bonds 68.28 96.14 Cash 29.64 2.24 Other 1.88 1.43 Total 100.00 100.00

Credit Rating Breakdown Fund Bmark Cat AAA 2.53 0.00 33.63 AA 92.28 99.60 62.08 0.57 0.00 А 0.83 BBB 0.72 0.00 0.96 BB 0.90 0.00 0.10 В 0.07 0.00 0.02 Below B 0.00 0.00 0.08 Not Rated 2.93 0.40 2.30

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Government	65.05	-	85.91				
Treasury	3.61	-	0.38				
Inflation – Protected	59.36	-	80.08]
Agency/Quasi Agency	0.00	-	0.10	0			
Other Government Related	2.08	-	5.35				
Corporate	0.07	-	1.05	[]			
Corporate Bond	0.07	-	1.02	0			
Bank Loan	0.00	-	0.00	0			
Convertible	0.00	-	0.00	0			
Preferred	0.00	-	0.03	ĺ			
Securitized	5.23	-	4.67				
Agency MBS Pass-Through	1.37	-	2.24	•]			
Agency MBS ARM	0.00	-	0.00				
Agency MBS CMO	0.51	-	0.38				
Non-Agency Residential MBS	0.25	-	0.05	0			
Commercial MBS	0.71	-	0.23				
Asset-Backed	2.39	-	1.74	0			
Covered Bond	0.00	-	0.03				
Municipal	0.00	_	0.01				
Cash & Equivalents	27.12	-	8.21]			
Other	2.53	-	0.14				

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 8590

Top 10 Holdings as of 09-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector 袋 Cash Offset 44 17 44 17 _ ○ Nov24 Sfrz4 C @ 95.5 23.83 68.00 _ ⊖ Three-Month Sofr Future Dec 25 86.93 18.93 _ ① Oct24 Sfrz5 P @ 96.9375 16.50 103.43 Nov24 Sfrz4 C @ 95.25 12.31 115.75 _ _ Nov24 Sfrz4 C @ 95.75 10.01 125.75 _ _ ⊖ Us 2Yr Note Dec 24 6.26 132.01 _ ⊕ United States Treasury Notes 01-2034 3.89 135.90 _ ⊖ RRP TREASURY (CPI) NOTE 1.75 15-JA BARC 10-2024 3.88 139.78 _ ⊕ United States Treasury Notes 3.68 07-2033 143.46 _

Total Holdings 299

⊕ Increase ⊕ Decrease ☎ New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Delaware Small Cap Value R6 DVZRX

Portfolio Manager(s)

Kelley Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

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

Management: The fund's management has been in place for 12.26 years.

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

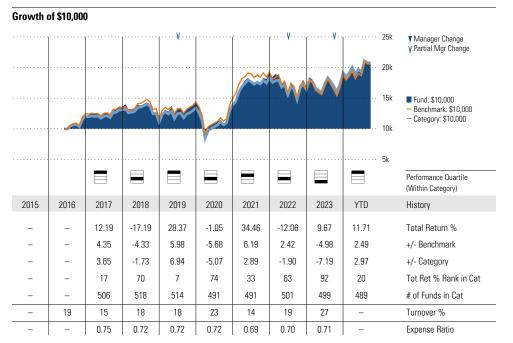
Net Expense: The fund's expense ratio of 0.71 is
 36.04% lower than the Small Value category average.

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.

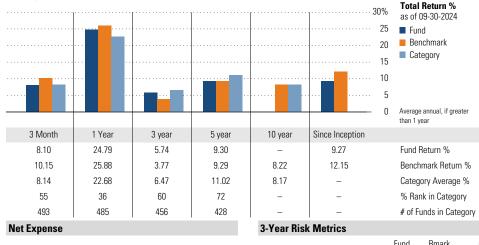
ESG Metrics

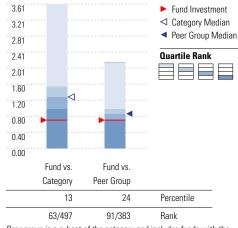
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022



Small Value

Trailing Performance





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

Fund Bmark Cat Alpha 2.11 2.65 0.93 0.91 Beta **R-Squared** 95.16 93.65 Standard Deviation 21 71 22 84 21 56 Sharpe Ratio 0.19 0 1 1 0.21 Tracking Error 5.06 5.63 Information Ratio 0.39 0.45 Up Capture Ratio 97.49 95.86 Down Capture Ratio 91.49 88.20

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15 51 13 90 14 46 Price/Book Ratio 1.70 1.31 1.66 Geom Avg Mkt Cap \$B 5 10 4 78 2 1 4 ROE 12.53 4.84 12.10

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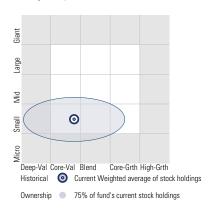


Morningstar Category Morningstar Index

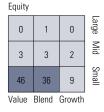
Russell 2000 Value TR USD

Delaware Small Cap Value R6 DVZRX

Style Analysis as of 09-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
MasTec Inc	1.87	1.87	62.57	Industrials
Hancock Whitney Corp	1.76	3.63	7.57	Financial Services
ITT Inc	1.75	5.38	26.10	Industrials
East West Bancorp Inc	1.75	7.13	17.29	Financial Services
igodologies Stifel Financial Corp	1.68	8.80	37.61	Financial Services
Axis Capital Holdings Ltd	1.66	10.46	46.16	Financial Services
Webster Financial Corp	1.66	12.12	-5.81	Financial Services
Columbia Banking System Inc	1.60	13.72	1.91	Financial Services
F N B Corp	1.59	15.30	5.08	Financial Services
Meritage Homes Corp	1.58	16.89	19.01	Consumer Cyclical
Synovus Financial Corp	1.56	18.45	21.14	Financial Services
National Health Investors Inc	1.47	19.91	55.34	Real Estate
CACI International Inc Class A	1.45	21.36	55.80	Technology
Agree Realty Corp	1.42	22.78	23.23	Real Estate
Independence Realty Trust Inc	1.41	24.18	37.12	Real Estate

Total Holdings 111

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Asset Allocation as of 09-30-2024

50

Fund

53.72

5.58

12.11

27.31

8.72

36.55

0.00

7.43

19.35

9.77

9.74

2.99

3.50

3.25

Bmark

54.94

5.05

10.51

25 41

13.97

27.42

2.63

6.80

10.48

7.51

17.63

3.07

9.33

5.23

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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€ Cyclical

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Utilities

Asset Class	Net %	Cat%
US Stocks	97.65	94.33
Non-US Stocks	1.12	4.01
Bonds	0.00	0.17
Cash	1.23	1.22
Other	0.00	0.28
Total	100.00	100.00

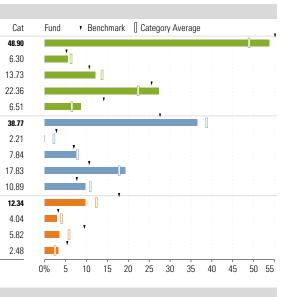
Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value

100





Hartford Schroders International Stk SDR SCIJX

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 8 of the 10 years it's been in existence.

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

× Style: The fund has landed in its primary style box — Large Blend — 31.25 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.69 is 16.87% 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	08-31-2024		
Carbon Risk Score	Low Risk	12-31-2022		

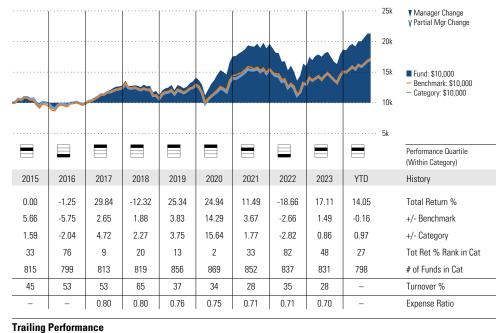
Growth of \$10,000



Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD





272/606 Peer group is a subset of the category and includes funds w same management style (active vs. passive) and similar sha characteristics.

Rank

	Price/Earnings Ratio	20.19	15.78	15.57
with the	Price/Book Ratio	2.67	1.85	1.89
with the are class	Geom Avg Mkt Cap \$B	90.65	52.84	63.57
	ROE	21.57	16.65	18.70

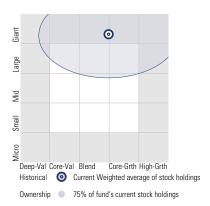
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294/806



Hartford Schroders International Stk SDR SCIJX

Style Analysis as of 09-30-2024 Morningstar Style Box™





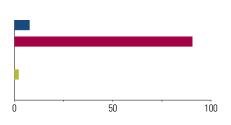


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024

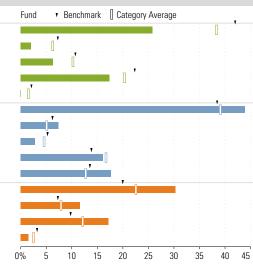


Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	25.75	41.84	38.35
.	Basic Materials	2.03	7.13	6.28
	Consumer Cyclical	6.32	10.56	10.23
ц.	Financial Services	17.40	22.19	20.32
ŵ	Real Estate	0.00	1.96	1.52
w	Sensitive	43.91	38.31	39.09
G	Communication Services	7.36	6.08	5.08
0	Energy	2.78	5.12	4.58
Ф	Industrials	16.12	13.70	16.70
	Technology	17.65	13.41	12.73
	Defensive	30.33	19.84	22.55
F	Consumer Defensive	11.61	7.14	7.90
٠	Healthcare	17.21	9.63	12.14
9	Utilities	1.51	3.07	2.51

Asset Class Net % Cat% US Stocks 7.58 3.83 Non-US Stocks 90.41 93.48 Bonds 0.00 0.55 Cash 2.01 0.63 Other 0.00 1.53 Total 100.00 100.00



1	Greater Asia	Fund % 26.61	Cat % 34.59	Americas	Fund % 9.24	Cat % 8.81	Greater Europe	Fund % 64.15	Cat % 56.59	Market Maturity	Fund %
	Japan	13.65	18.85	North America	5.96	7.75	United Kingdom	25.25	13.90	Developed Markets	90.01
	Australasia	0.00	4.68	Central/Latin	3.28	1.06	W euro-ex UK	38.90	41.71	Emerging Markets	9.99
	Asia-4 Tigers	6.24	6.46				Emrgng Europe	0.00	0.12	Not Available	0.00
	Asia-ex 4 Tigers	6.72	4.60				Africa	0.00	0.86		
	Not Classified	0.00	0.00								
Î											

Top 10 Holdings as of 09-30-2024

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ SAP SE	4.40	4.40	48.12	Technology
m lace Taiwan Semiconductor Manufacturing Co Ltd	3.83	8.23	-	Technology
Đ Unilever PLC	3.16	11.40	30.24	Consumer Defensive
Đ Novo Nordisk AS Class B	2.82	14.21	-	Healthcare
	2.75	16.97	10.07	Technology
onumber onumber	2.74	19.71	-	Healthcare
€ Shell PLC	2.67	22.38	-2.59	Energy
€ RELX PLC	2.66	25.04	14.76	Industrials
€ Siemens AG	2.36	27.40	9.49	Industrials
	2.36	29.76	_	Consumer Defensive

Total Holdings 64

 \oplus Increase \oplus Decrease otin New to Portfolio

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Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

JPMorgan Large Cap Growth R6 JLGMX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 20.18 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 52.17% lower than the Large Growth category average.

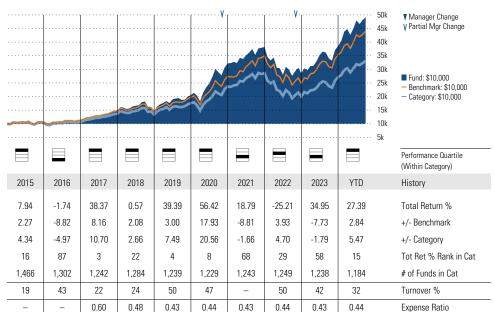
Morningstar Investment Management LLC Analysis

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	2	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022



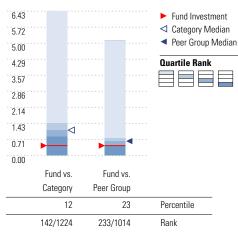


Morningstar Category

Large Growth







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics. **3-Year Risk Metrics** Fund Bmark Cat Alpha 0.31 -4.22 0.94 0.99 Beta **R-Squared** 96.48 92.51 Standard Deviation 19.90 20.85 21 45 Sharpe Ratio 0 47 0 47 0.27 Tracking Error 3 95 5.84 Information Ratio -0.10 -0.84 Up Capture Ratio 96.21 91.00 Down Capture Ratio 96.07 105.24

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 36 64 36 55 35.39 Price/Book Ratio 9.68 12.14 9.26 Geom Avg Mkt Cap \$B 574 04 675.16 541 50 ROE 39.32 44.40 41.06

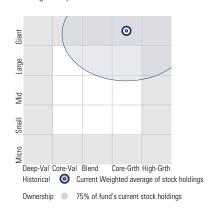
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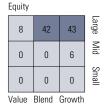
Russell 1000 Growth TR USD

JPMorgan Large Cap Growth R6 JLGMX

Style Analysis as of 09-30-2024 Morningstar Style Box™







Weight %

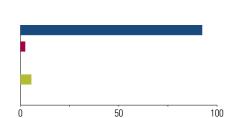
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	9.75	9.75	15.03	Technology
NVIDIA Corp	9.18	18.93	145.27	Technology
∋ Amazon.com Inc	6.22	25.15	22.63	Consumer Cyclical
Meta Platforms Inc Class A	5.95	31.11	62.15	Communication Svc
onumber onumber JPMorgan Prime Money Market Inst	5.36	36.46	-	_
Apple Inc	5.18	41.64	21.40	Technology
Eli Lilly and Co	5.13	46.77	52.65	Healthcare
Alphabet Inc Class C	4.33	51.10	18.92	Communication Svc
Netflix Inc	3.00	54.10	45.68	Communication Svc
	2.82	56.93	16.24	Financial Services
∋ Broadcom Inc	2.34	59.27	55.95	Technology
Oracle Corp	2.12	61.39	62.76	Technology
Intuitive Surgical Inc	1.95	63.34	45.62	Healthcare
Regeneron Pharmaceuticals Inc	1.76	65.10	19.69	Healthcare
D.R. Horton Inc	1.72	66.82	26.12	Consumer Cyclical

Total Holdings 68

 \oplus Increase \oplus Decrease otin New to Portfolio



Fund

21.78

0.22

14.23

7 33

0.00

65.34

16.04

0.56

6.82

41.92

12.88

1.79

11.09

0.00

Bmark

21.25

0.63

14.03

6 00

0.59

67.12

12.80

0.40

3.49

50.43

11.63

3.63

7.78

0.22

Cat

23.66

1.15

13.31

8.36

0.84

61.28

12.34

0.83

6.11

42.00

15.05

2.72

11.85

0.48

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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Utilities

Asset Class	Net %	Cat%
US Stocks	92.34	93.54
Non-US Stocks	2.28	4.54
Bonds	0.00	0.00
Cash	5.38	1.11
Other	0.00	0.81
Total	100.00	100.00

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Fund Benchmark Category Average

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MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006 Katherine Cannan since 12-2019

Quantitative Screens

Performance: The fund has finished in the 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 18.35 years.

Style: The fund has landed in its primary style box — Large Value — 78.13 % of the time over the past three years.

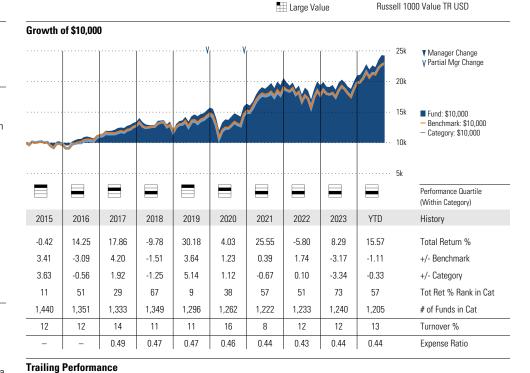
Net Expense: The fund's expense ratio of 0.44 is 50.56% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

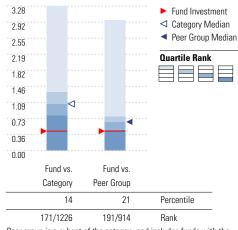
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022



Morningstar Category

Morningstar Index





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

of Funds in Category Bmark Cat Alpha 0.19 0.87 0.92 0.95 Beta 97.26 93.93 **R-Squared** Standard Deviation 15 59 16 65 16 42 Sharpe Ratio 0.36 0.37 0.41 Tracking Error 2.88 4.14 Information Ratio -0.15 0.14 Up Capture Ratio 93.94 96.16 Down Capture Ratio 93.65 92.64

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 21.65 20.63 19.28 Price/Book Ratio 3.15 2.67 2.57 Geom Avg Mkt Cap \$B 118 00 82 91 136 41 ROE 24.54 17.78 22.00

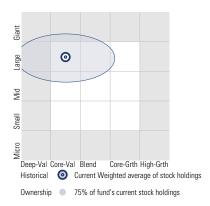
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MFS Value R6 MEIKX

Style Analysis as of 09-30-2024









Weight %

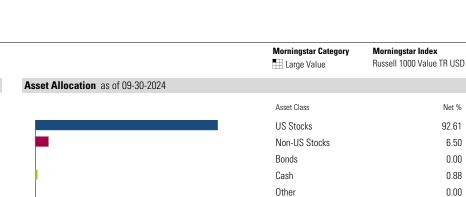
>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ JPMorgan Chase & Co	4.49	4.49	25.93	Financial Services
ightarrow Progressive Corp	3.93	8.42	59.98	Financial Services
ightarrow The Cigna Group	3.02	11.44	17.09	Healthcare
\ni Aon PLC Class A	2.41	13.86	19.56	Financial Services
igoplus Marsh & McLennan Companies Inc	2.38	16.24	18.92	Financial Services
⊕ McKesson Corp	2.24	18.48	7.21	Healthcare
\ni Lowe's Companies Inc	2.23	20.71	23.21	Consumer Cyclical
\ni American Express Co	2.23	22.94	45.83	Financial Services
ige Johnson & Johnson	2.21	25.14	5.74	Healthcare
∋ General Dynamics Corp	2.19	27.33	17.98	Industrials
⊖ ConocoPhillips	2.15	29.49	-7.28	Energy
\ominus RTX Corp	2.05	31.53	46.20	Industrials
ightarrow Analog Devices Inc	2.04	33.57	17.31	Technology
ightarrow Southern Co	2.02	35.59	31.66	Utilities
igeq Accenture PLC Class A	1.99	37.58	1.84	Technology

Total Holdings 74

 \oplus Increase \ominus Decrease R New to Portfolio



100

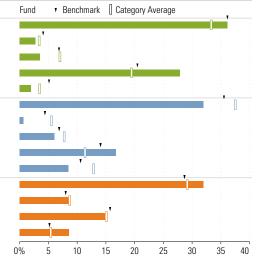
Total

Sector Weighting as of 09-30-2024

0

		Fund	Bmark	Cat
Դ	Cyclical	36.11	36.02	33.33
æ.	Basic Materials	2.73	3.96	3.39
A	Consumer Cyclical	3.52	6.72	7.00
ц р	Financial Services	27.88	20.36	19.46
ŵ	Real Estate	1.98	4.98	3.48
V.r	Sensitive	31.93	35.42	37.50
d	Communication Services	0.68	4.27	5.53
0	Energy	6.02	6.74	7.74
Ф	Industrials	16.73	13.94	11.37
	Technology	8.50	10.47	12.86
-	Defensive	31.97	28.55	29.16
F	Consumer Defensive	8.60	7.88	8.68
٠	Healthcare	14.80	15.61	15.08
9	Utilities	8.57	5.06	5.40
-				

50



Cat%

91.81

5.74

0.21

1.11

1.14

100.00

100.00

M RNINGSTAR

PGIM Total Return Bond R6 PTROX

Portfolio Manager(s)

Robert Tipp since 10-2002 Richard Piccirillo since 12-2012 Gregory Peters since 03-2014 Matthew Angelucci since 09-2023 Tyler Thorn since 09-2023

Quantitative Screens

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

Management: The fund's management has been in place for 21.93 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.39 is 47.3% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

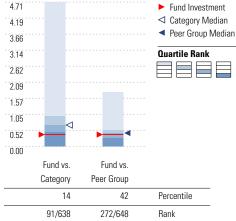
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

						γ		····¥··¥···		▼ Manager Change ∨ Partial Mgr Change
					~		\$		10k	■ Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000
									5k	
										Performance Quartile (Within Category)
2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
0.09	4.83	6.71	-0.63	11.13	8.10	-1.15	-14.86	7.78	5.85	Total Return %
-0.46	2.18	3.17	-0.64	2.41	0.59	0.39	-1.85	2.25	1.40	+/- Benchmark
0.54	0.97	2.44	-0.02	2.19	0.04	-0.48	-1.59	1.56	0.58	+/- Category
40	21	3	46	7	52	67	84	7	19	Tot Ret % Rank in C
563	528	562	590	622	611	625	637	653	630	# of Funds in Cat
114	102	95	56	45	53	46	130	310	-	Turnover %
			0.41	0.40	0.39	0.39	0.39	0.39		Expense Ratio





% Rank in Category # of Funds in Category Cat 0.04 1 03 1 01 Beta R-Squared 97.44 96.15 Standard Deviation 7 98 7 63 7.84 Sharpe Ratio -0.56 -0.66 -0.64 Tracking Error 1.30 1.52 Information Ratio 0.40 0.03 Up Capture Ratio 102.29 99.02 Down Capture Ratio 97.38 99.03

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.20	4.43	6.10
Avg Eff Maturity	8.31	-	8.64

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

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Morningstar Category Morningstar Index

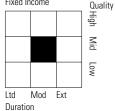
Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Trailing Performance

PGIM Total Return Bond R6 PTRQX

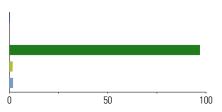
Style Analysis as of 09-30-2024





Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.43	3.53	41.95
AA	6.80	74.59	19.47
A	9.91	10.82	10.81
BBB	15.25	8.32	17.93
BB	5.73	0.28	4.43
В	2.41	0.00	1.70
Below B	1.00	0.00	0.88
Not Rated	2.47	2.46	2.83

Asset Allocation	as of 09-30-2024



Asset Class Net % Cat% US Stocks 0.13 0.12 Non-US Stocks 0.00 0.00 Bonds 96.76 102.12 Cash 1.46 -2.42 Other 1.66 0.18 Total 100.00 100.00

Sector Weighting as of 09-30-2024

	Fund	Bmark	Cat	Fund	 Bench 	nmark	Cate	gory Ave	erage			
Government	9.83	_	28.92									
Treasury	8.69	-	17.67				1					
Inflation – Protected	0.00	-	0.47	10								
Agency/Quasi Agency	0.90	-	0.36	0								
Other Government Related	0.24	-	10.42	1	0							
Corporate	27.87	-	25.85]				
Corporate Bond	26.01	-	24.71			-		(
Bank Loan	0.87	-	0.28	D								
Convertible	0.00	-	0.03]								
Preferred	0.99	_	0.83									
Securitized	43.36	-	38.55]	
Agency MBS Pass-Through	13.92	-	22.23		-							
Agency MBS ARM	0.00	_	0.06	[
Agency MBS CMO	1.52	-	1.02									
Non-Agency Residential MBS	0.41	-	0.14	0								
Commercial MBS	7.65	-	3.35									
Asset-Backed	19.86	-	11.75									
Covered Bond	0.00	-	0.00	0								
Municipal	0.38	-	0.61	ll l								
Cash & Equivalents	1.82	-	3.87									
Other	16.73	-	2.21]								
				0% 5	10	15	20	25	30	35	40	4

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Eur/Usd Fwd 20241021 0997	10-2024	6.34	6.34	-
Usd/Eur Fwd 20241021 0997	10-2024	6.17	12.51	-
Eur/Usd Fwd 20241021 5	10-2024	2.51	15.02	-
Usd/Eur Fwd 20241021 5	10-2024	2.47	17.48	-
Eur/Usd Fwd 20241021 Midlgb22	10-2024	2.41	19.89	-
Usd/Eur Fwd 20241021 Midlgb22	10-2024	2.37	22.26	-
⊖ Prudential Govt Money Mkt Fd	-	1.40	23.66	-
⊕ United States Treasury Bonds 1.625%	11-2050	1.32	24.98	-
Gbp/Usd Fwd 20241021 2568	10-2024	1.21	26.19	-
Usd/Gbp Fwd 20241021 2568	10-2024	1.18	27.36	-

Total Holdings 3300

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

PIMCO Short-Term Instl PTSHX

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 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 13.76 years.

Style Consistency is not calculated for Fixed Income funds.

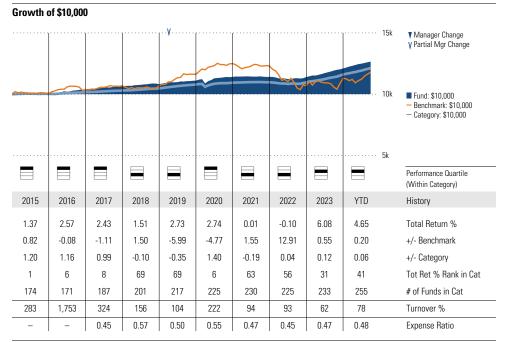
Net Expense: The fund's expense ratio of 0.48 is 20% higher than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

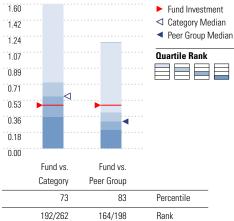


Morningstar Category

Ultrashort Bond

Trailing Performance





 192/262
 164/198
 Rank
 Avg Eff I

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

Cat Alpha 3.37 3.45 Beta 0.02 0 10 R-Squared 1.90 34.61 Standard Deviation 1 30 7 63 1.27 Sharpe Ratio -0.52 -0.66 -0.69 Tracking Error 7.56 6.98 Information Ratio 0.63 0.68 Up Capture Ratio 14.87 23.03 Down Capture Ratio -16.33 -9.00

Portfolio Metrics								
	Fund	Bmark	Cat					
Avg Eff Duration	-0.01	4.43	1.24					
Avg Eff Maturity	-	-	1.90					

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Morningstar Index

Bloomberg US Agg Bond TR USD

PIMCO Short-Term Instl PTSHX

Style Analysis as of 09-30-2024





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	51.10	3.53	39.54
AA	5.77	74.59	12.56
А	23.30	10.82	16.29
BBB	18.71	8.32	17.53
BB	0.69	0.28	2.42
В	0.23	0.00	1.19
Below B	0.20	0.00	0.39
Not Rated	0.00	2.46	10.08

	30-2024										
	Fund	Bmark	Cat	Fund	۲	Benchmark	Cat	egory A	verage		
Government	18.73	-	20.94								
Treasury	13.42	-	17.04				0				
Inflation – Protected	1.89	-	0.18								
Agency/Quasi Agency	1.93	-	0.88								
Other Government Related	1.49	-	2.84								
Corporate	27.71	-	36.21							[
Corporate Bond	27.71	-	36.05							0	
Bank Loan	0.00	-	0.14	0							
Convertible	0.00	-	0.00	Ū.							
Preferred	0.00	-	0.02	İ							
Securitized	27.46	-	20.68					0			
Agency MBS Pass-Through	0.51	-	0.95								
Agency MBS ARM	0.08	-	0.17	0							
Agency MBS CMO	1.23	-	1.70								
Non-Agency Residential MBS	2.71	-	0.15								
Commercial MBS	2.82	-	2.09								
Asset-Backed	20.11	-	15.62)				
Covered Bond	0.00	-	0.00	Ó							
Municipal	0.20	_	0.50	I)							
Cash & Equivalents	20.00	_	20.12								
Other	5.86	_	1.56								

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
群 Offset: Unsettled Trades	-	23.59	23.59	-
🗱 Cash Offset	-	17.03	40.61	-
	07-2024	14.29	54.90	-
igodolog 5 Year Treasury Note Future Sept 24	10-2024	8.71	63.61	-
\oplus United States Treasury Bills 0%	08-2024	6.84	70.46	-
€ ORO USD 1Y P 4.90000 L 09/09/24 FAR	09-2024	4.73	75.18	-
igodological AUSTRALIAN DOLLARS Sold	08-2024	3.74	78.92	-
igeq AUSTRALIAN DOLLARS Purchased	08-2024	3.74	82.66	-
€ U S TREASURY REPO	07-2024	2.65	85.31	-
ightarrow United States Treasury Notes 4.5%	05-2029	2.55	87.86	-

Total Holdings 1153

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index Ultrashort Bond

Bloomberg US Agg Bond TR USD

Total	100.00	100.00
Other	0.05	0.15
Cash	23.03	28.72
Bonds	76.93	66.89
Non-US Stocks	0.00	0.05
US Stocks	0.00	4.20
Asset Class	Net %	Cat%

50 100 0

Asset Allocation as of 09-30-2024

Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

Michelle Louie since 11-2017 Nick Birkett since 08-2023 Aaron Choi since 08-2023

Quantitative Screens

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

Management: The fund's management has been in place for 6.84 years.

Style: The fund has landed in its primary style box — Large Blend — 77.14 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.04 is 94.52% 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	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022











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

919	-	# of Funds in Category				
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		-0.04	-	-1.07		
Beta		1.00	-	0.94		
R-Squared		100.00	-	94.38		
Standard Deviat	ion	17.52	17.53	16.95		
Sharpe Ratio		0.51	0.52	0.42		
Tracking Error		0.00	-	3.71		
Information Rati	0	-11.38	-	-1.34		
Up Capture Ratio	D	99.91	-	92.03		
Down Capture R	atio	100.07	-	96.37		
Portfolio Me	trics					

	Fund	Bmark	Cat
Price/Earnings Ratio	27.49	27.50	26.80
Price/Book Ratio	4.80	4.80	5.15
Geom Avg Mkt Cap \$B	327.76	328.12	362.94
ROE	33.77	33.77	33.76

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Morningstar Index

Morningstar Category

Large Blend

S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 09-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Apple Inc	7.25	7.25	21.40	Technology
Dicrosoft Corp	6.55	13.80	15.03	Technology
• NVIDIA Corp	6.12	19.91	145.27	Technology
€ Amazon.com Inc	3.56	23.48	22.63	Consumer Cyclical
e Meta Platforms Inc Class A	2.56	26.04	62.15	Communication Svc
⊖ Alphabet Inc Class A	1.99	28.03	19.01	Communication Svc
Đ Berkshire Hathaway Inc Class B	1.73	29.75	29.05	Financial Services
ightarrow Alphabet Inc Class C	1.64	31.40	18.92	Communication Svc
🕀 Broadcom Inc	1.64	33.04	55.95	Technology
	1.49	34.52	5.29	Consumer Cyclical
ightarrow Eli Lilly and Co	1.43	35.96	52.65	Healthcare
igodologie JPMorgan Chase & Co	1.23	37.18	25.93	Financial Services
	1.11	38.29	12.21	Healthcare
∋ Exxon Mobil Corp	1.07	39.35	20.09	Energy
🕀 Visa Inc Class A	0.93	40.29	6.21	Financial Services

Total Holdings 508

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Asset Allocation as of 09-30-2024

100

50

Fund

27.10

2.00

10.29

12.47

2.34

52.74

8.87

3.31

7.58

32.98

20.16

5.87

11.62

2.67

Bmark

27.13

2.00

10.30

12 49

2.34

52.68

8.87

3.31

7.59

32.91

20.18

5.88

11.63

2.67

51.46

29.81

20.82

Sector Weighting as of 09-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Class	Net %	Cat%
US Stocks	99.04	95.93
Non-US Stocks	0.59	2.42
Bonds	0.00	0.34
Cash	0.36	0.37
Other	0.00	0.96
Total	100.00	100.00



M RNINGSTAR

Morningstar Category

📕 Large Blend

Morningstar Index S&P 500 TR USD

Vanguard Developed Markets Index Admiral VTMGX

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 11.61 years.

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

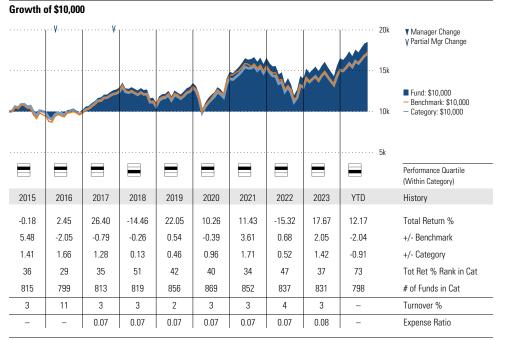
Net Expense: The fund's expense ratio of 0.08 is 90.36% lower than the Foreign Large Blend category average.

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	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

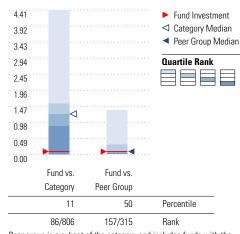


Morningstar Category

Foreign Large Blend







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

				· /	
442	-	# of Funds in Category			
3-Year Risk Me	trics				
		Fund	Bmark	Cat	
Alpha		0.47	-	-0.05	
Beta		1.09	-	1.02	
R-Squared		96.32	-	92.90	
Standard Deviation		18.07	16.34	17.33	
Sharpe Ratio		0.14	0.10	0.10	
Tracking Error		3.74	-	4.62	
Information Ratio		0.18	-	0.00	
Up Capture Ratio		115.38	-	105.97	
Down Capture Ratio		114.59	-	107.27	

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.46	15.78	15.57
Price/Book Ratio	1.68	1.85	1.89
Geom Avg Mkt Cap \$B	34.83	52.84	63.57
ROE	15.52	16.65	18.70

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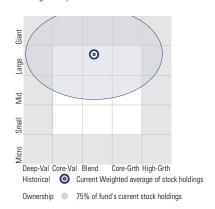


Morningstar Index

MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

Style Analysis as of 09-30-2024 Morningstar Style Box™



Style Breakdown

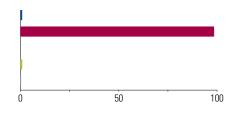


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024



Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	41.58	41.84	38.35
. #.	Basic Materials	7.62	7.13	6.28
	Consumer Cyclical	10.15	10.56	10.23
ц.	Financial Services	20.46	22.19	20.32
ŵ	Real Estate	3.35	1.96	1.52
V ^{ar}	Sensitive	37.25	38.31	39.09
đ	Communication Services	4.22	6.08	5.08
0	Energy	4.76	5.12	4.58
¢	Industrials	17.57	13.70	16.70
	Technology	10.70	13.41	12.73
-	Defensive	21.16	19.84	22.55
F	Consumer Defensive	7.14	7.14	7.90
٠	Healthcare	11.04	9.63	12.14
9	Utilities	2.98	3.07	2.51
-				

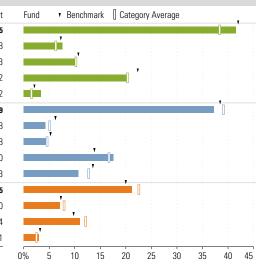
Asset Class Net % Cat% US Stocks 0.72 3.83 Non-US Stocks 98.39 93.48 Bonds 0.00 0.55 Cash 0.74 0.63 Other 0.16 1.53 Total 100.00 100.00

Morningstar Category

Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD



	Greater Asia	Fund % 35.60	Cat % 34.59	Americas	Fund % 10.70	Cat % 8.81	Greater Europe	Fund % 53.69	Cat % 56.59	Market Maturity	Fund %
	Japan	21.38	18.85	North America	10.67	7.75	United Kingdom	12.16	13.90	Developed Markets	99.40
	Australasia	7.05	4.68	Central/Latin	0.03	1.06	W euro-ex UK	40.57	41.71	Emerging Markets	0.60
	Asia-4 Tigers	6.99	6.46				Emrgng Europe	0.37	0.12	Not Available	0.00
	Asia-ex 4 Tigers	0.18	4.60				Africa	0.59	0.86		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.52	1.52	_	Healthcare
€ ASML Holding NV	1.36	2.87	10.07	Technology
\exists Nestle SA	1.07	3.94	-	Consumer Defensive
€ SAP SE	1.04	4.98	48.12	Technology
earrow Novartis AG Registered Shares	0.97	5.95	-	Healthcare
🕀 AstraZeneca PLC	0.97	6.92	11.52	Healthcare
$oldsymbol{eta}$ Samsung Electronics Co Ltd	0.92	7.84	-	Technology
$oldsymbol{eta}$ Roche Holding AG	0.92	8.76	-	Healthcare
Đ Toyota Motor Corp	0.88	9.64	-	Consumer Cyclical
ightarrow Shell PLC	0.85	10.49	-2.59	Energy

Total Holdings 4015

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Vanguard Mid Cap Index Admiral VIMAX

Portfolio Manager(s)

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 team has been in place for less than three years.

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

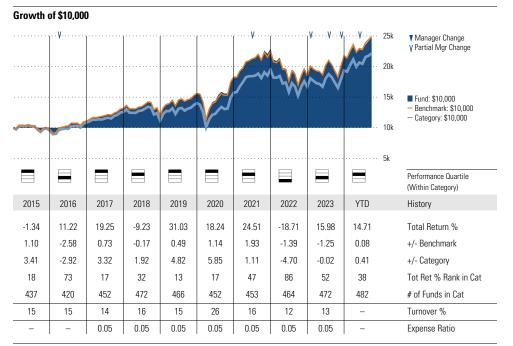
Net Expense: The fund's expense ratio of 0.05 is
 94.05% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen due to the retirement of a long-serving manager. Since this is a teammanaged index fund, we are not concerned about the change.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

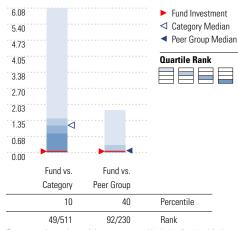


Morningstar Category

Mid-Cap Blend







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

9.42	-	Category Average %			
26	-	% Rank in Category			
264	-	# of F	# of Funds in Category		
3-Year Risk Metrics					
		Fund	Bmark	Cat	
Alpha		-0.35	-	0.41	
Beta		0.98	-	0.96	
R-Squared		99.52	-	93.56	
Standard Deviation		19.35	19.65	19.58	
Sharpe Ratio		0.17	0.19	0.20	
Tracking Error		1.39	-	4.98	
Information Rat	io	-0.32	-	-0.02	
Up Capture Rat	io	97.52	-	96.88	
Down Capture	Ratio	98.72	-	95.85	
Portfolio Metrics					

	Fund	Bmark	Cat
Price/Earnings Ratio	23.36	21.40	20.57
Price/Book Ratio	3.26	2.93	2.99
Geom Avg Mkt Cap \$B	33.97	21.38	13.88
ROE	19.80	18.85	21.87

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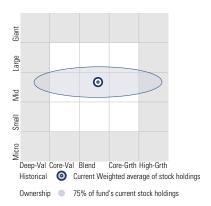


Morningstar Index

Russell Mid Cap TR USD

Vanguard Mid Cap Index Admiral VIMAX

Style Analysis as of 09-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
e Constellation Energy Corp	0.99	0.99	_	Utilities
\ni Amphenol Corp Class A	0.95	1.94	32.24	Technology
➔ Welltower Inc	0.94	2.88	44.08	Real Estate
ightarrow TransDigm Group Inc	0.92	3.80	41.08	Industrials
e Palantir Technologies Inc Ordinary Shares - Class A	0.91	4.71	116.66	Technology
∋ Motorola Solutions Inc	0.91	5.61	44.55	Technology
\ni Cintas Corp	0.85	6.46	37.35	Industrials
igodolog Carrier Global Corp Ordinary Shares	0.83	7.30	40.77	Industrials
ightarrow Arthur J. Gallagher & Co	0.74	8.04	25.92	Financial Services
⇒ Newmont Corp	0.74	8.78	30.95	Basic Materials
⊖ D.R. Horton Inc	0.68	9.46	26.12	Consumer Cyclical
ightarrow Realty Income Corp	0.67	10.13	14.07	Real Estate
ightarrow United Rentals Inc	0.65	10.77	42.06	Industrials
ONEOK Inc	0.64	11.42	34.01	Energy
\oplus Digital Realty Trust Inc	0.64	12.06	22.97	Real Estate

Total Holdings 316

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50 100 0

Bmark

38.70

4.42

11.92

14 05

8.31

40.33

3.08

5.00

15.93

16.32

20.97

4.89

10.36

5.72

Fund

33.81

4.92

8.19

12.81

7.89

42.67

3.05

4.38

17.04

18.20

23.54

5.06

10.10

8.38

Cat

39.17

4.65

13.30

15.18

6.04

42.85

2.25

4.60

19.85

16.15

17.97

4.00

10.80

3.17

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Class Net % Cat% US Stocks 98.29 93.40 Non-US Stocks 1.52 3.10 Bonds 0.00 0.01 Cash 0.20 0.91 0.00 Other 2.59 Total 100.00 100.00

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

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Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 28.4 years.

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

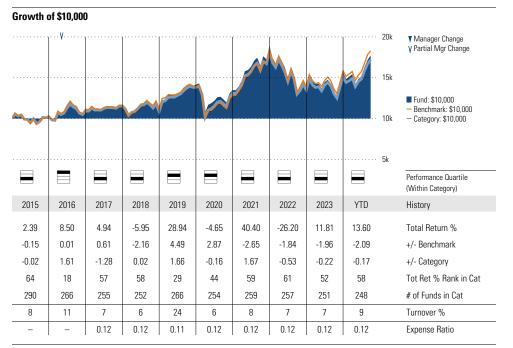
Net Expense: The fund's expense ratio of 0.13 is 88.29% lower than the Real Estate category average.

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

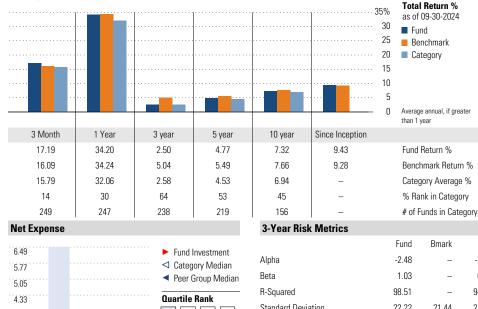
Metric	Rating	Updated
Sustainability Rating	2	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

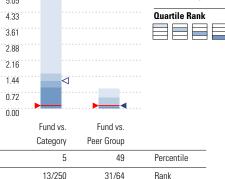


Morningstar Category

Real Estate

Trailing Performance





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

Cat -2.12 0.97 94.85 Standard Deviation 22 22 21 44 21.37 Sharpe Ratio 0.05 0.16 0.05 Tracking Error 2.78 4.07 Information Ratio -0.91 -0.70 Up Capture Ratio 98.87 93.85 Down Capture Ratio 106.62 100.60 **Portfolio Metrics**

	Fund	Bmark	Cat
Price/Earnings Ratio	36.43	38.46	36.76
Price/Book Ratio	2.59	2.42	2.68
Geom Avg Mkt Cap \$B	27.25	9.35	38.20
ROE	15.00	9.56	16.26

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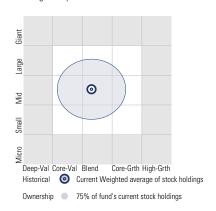


Morningstar Index

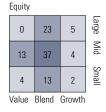
S&P United States REIT TR USD

Vanguard Real Estate Index Admiral VGSLX

Style Analysis as of 09-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Real Estate II Index	13.47	13.47	_	_
⊖ Prologis Inc	6.37	19.84	-3.11	Real Estate
⊖ American Tower Corp	5.92	25.76	9.23	Real Estate
⊖ Equinix Inc	4.47	30.23	11.80	Real Estate
Welltower Inc	4.08	34.31	44.08	Real Estate
⊖ Public Storage	3.14	37.45	22.25	Real Estate
igodot Realty Income Corp	3.01	40.46	14.07	Real Estate
⊖ Simon Property Group Inc	3.00	43.46	22.70	Real Estate
⊖ Digital Realty Trust Inc	2.86	46.32	22.97	Real Estate
⊖ Crown Castle Inc	2.81	49.13	7.06	Real Estate
⊖ CBRE Group Inc Class A	2.08	51.21	33.72	Real Estate
\ominus Extra Space Storage Inc	2.08	53.29	15.42	Real Estate
\ominus Iron Mountain Inc	1.90	55.19	72.69	Real Estate
\ominus AvalonBay Communities Inc	1.75	56.94	23.04	Real Estate
 VICI Properties Inc Ordinary Shares 	1.74	58.67	8.45	Real Estate

Total Holdings 158

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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100	Total	100.00	100.00
	Other	0.00	7.63
	Cash	1.69	1.55
	Bonds	0.00	1.02
	Non-US Stocks	0.01	1.06
	US Stocks	98.30	88.74
	Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2024

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Asset Allocation as of 09-30-2024

	Fund	Bmark	Cat	Fund • Benchmark Category Average
Cyclical	99.13	99.13	99.07	[
Basic Materials	0.00	0.00	0.11	
Consumer Cyclical	0.00	0.13	1.78	
Financial Services	0.00	0.00	0.35	
Real Estate	99.13	99.00	96.83	
Sensitive	0.87	0.87	0.75	
Communication Services	0.85	0.00	0.16	
Energy	0.00	0.00	0.02	
Industrials	0.02	0.87	0.27	<u> </u>
Technology	0.00	0.00	0.30	
Defensive	0.00	0.00	0.19	
Consumer Defensive	0.00	0.00	0.00	l l l l l l l l l l l l l l l l l l l
Healthcare	0.00	0.00	0.16	
Utilities	0.00	0.00	0.03	

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

S&P United States REIT TR USD

Vanguard Small Cap Growth Index Admiral VSGAX

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 Nick Birkett since 02-2023

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 19.76 years.

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

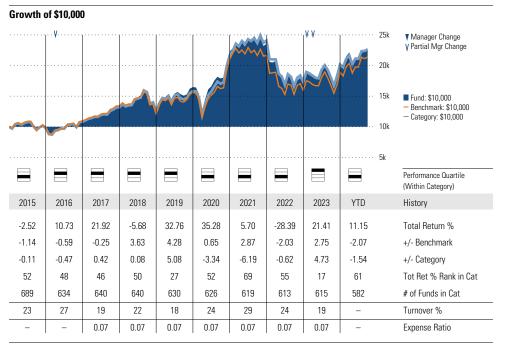
Net Expense: The fund's expense ratio of 0.07 is 93.97% lower than the Small Growth category average.

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

Rating	Updated
4	08-31-2024
Medium Risk	12-31-2022
1-Low	02-15-2022
	4 Medium Risk

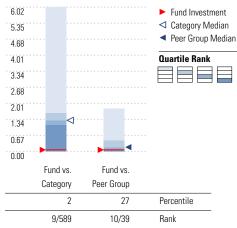


Morningstar Category

Small Growth

Trailing Performance





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

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha -0.66 -1.40 0.95 0.92 Beta 96.74 **R-Squared** 91.59 Standard Deviation 22.39 23.09 22.33 Sharpe Ratio -0.10 -0.07 -0.13 Tracking Error 4.18 6.78 Information Ratio -0.14 -0.14 Up Capture Ratio 97.01 89.78 99.02 94.76 Down Capture Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.58	23.07	28.66
Price/Book Ratio	4.06	4.22	4.19
Geom Avg Mkt Cap \$B	7.75	3.28	6.71
ROE	11.73	6.24	12.92

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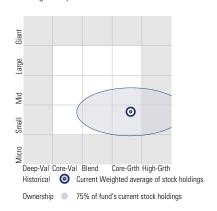


Morningstar Index

Russell 2000 Growth TR USD

Vanguard Small Cap Growth Index Admiral VSGAX

Style Analysis as of 09-30-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Slcmt1142	1.46	1.46	_	_
\ominus Axon Enterprise Inc	1.08	2.54	54.69	Industrials
⊖ Deckers Outdoor Corp	0.92	3.46	43.13	Consumer Cyclical
\ominus PTC Inc	0.78	4.24	3.26	Technology
\ominus Lennox International Inc	0.73	4.97	35.79	Industrials
🕀 DraftKings Inc Ordinary Shares - Class A	0.68	5.66	11.21	Consumer Cyclical
\ominus Manhattan Associates Inc	0.65	6.31	30.68	Technology
\ominus Watsco Inc Class A	0.65	6.95	16.63	Industrials
⊖ Entegris Inc	0.64	7.60	-5.83	Technology
① Robinhood Markets Inc Class A	0.64	8.24	-	Financial Services
😑 Liberty Formula One Group Registered Shs Series -C- Formula One	0.62	8.86	22.65	Communication Svc
\ominus Targa Resources Corp	0.61	9.47	72.68	Energy
\ominus Pure Storage Inc Class A	0.59	10.05	40.89	Technology
\ominus Dynatrace Inc Ordinary Shares	0.57	10.63	-2.23	Technology
\ominus Guidewire Software Inc	0.57	11.20	67.77	Technology

Total Holdings 612

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Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

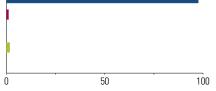
Industrials

Technology

Defensive

Healthcare

Consumer Defensive



Fund

26.12

1.91

13.26

5.42

5.53

52.82

3.21

5.18

18.95

25.48

21.05

3.29

17.20

0.56

Bmark

22.41

4.19

9.35

7 23

1.64

47.63

1.80

3.35

20.63

21.85

29.95

3.81

25.54

0.60

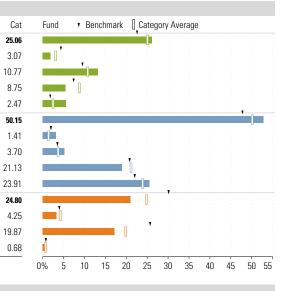
Asset Class Net % Cat% US Stocks 97.51 92.73 Non-US Stocks 0.96 4.54 Bonds 0.00 0.00 Cash 1.54 1.50 Other 0.00 1.23 Total 100.00 100.00

Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth



Western Asset Core Bond IS WACSX

Portfolio Manager(s)

Mark Lindbloom since 12-2006 Julien Scholnick since 05-2016 Frederick Marki since 05-2018 Michael Buchanan since 03-2024

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 17.77 years.

Style Consistency is not calculated for Fixed Income funds.

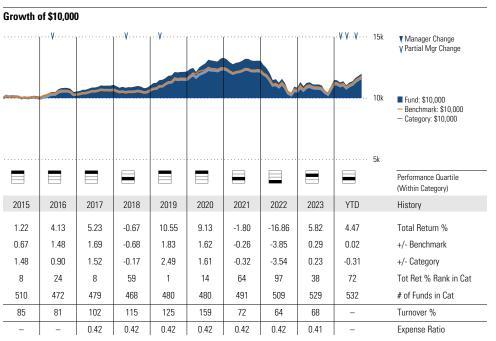
Net Expense: The fund's expense ratio of 0.42 is 16% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

We are removing Western Asset Core Bond from fiduciary coverage due to concerns about the fund's elevated risk profile and the ongoing SEC investigation of portfolio manager Ken Leech. We have lost conviction in the strategy's ability to manage risk and are removing it from our approved universe.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024



Trailing Performance Total Return % 15% as of 09-30-2024 Fund 10 Benchmark Category 5 0 -5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 5.47 12.77 -2.82 -0.17 2.01 4.01 5.20 11.57 -1.39 0.33 1.84 6.60 Benchmark Return % 5.05 11 56 -1.39 0 43 175 Category Average % _ 12 10 98 90 28 % Rank in Category 538 525 464 415 287 # of Funds in Category Net Expense **3-Year Risk Metrics** Fund Bmark Cat 4.62 Fund Investment Alpha -1.07 -0.09 Category Median 4.1 1 22 0.98 Beta Peer Group Median 3.59 R-Squared 98.96 98.10 3.08 Quartile Rank Standard Deviation 937 7 63 7 55 2.57 Sharpe Ratio -0 68 -0.66 -0.68 2.05 Tracking Error 1.94 0.96 1.54 Information Ratio -0.74 -0.25 1.03 Up Capture Ratio 115.35 97.06 0.51 Down Capture Ratio 125.91 98.03

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.43	4.43	5.88
Avg Eff Maturity	11.21	-	8.21

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

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Percentile

Rank

Fund vs Peer Group

273/455

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Fund vs

Category 45

241/535

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Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Western Asset Core Bond IS WACSX

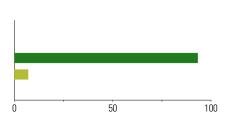
Style Analysis as of 09-30-2024



Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	79.12	3.53	24.71
AA	5.65	74.59	39.01
A	12.16	10.82	22.22
BBB	14.27	8.32	12.31
BB	0.50	0.28	0.62
В	0.23	0.00	0.33
Below B	0.00	0.00	0.12
Not Rated	-11.93	2.46	0.68

Asset Allocation	as of 09-30-2024



Asset Class Net % Cat% US Stocks 0.00 0.62 Non-US Stocks 0.00 0.23 Bonds 93.15 97.45 Cash 6.85 -0.01 0.00 Other 1.70 Total 100.00 100.00

Sector Weighting as of 09-30-2024 Benchmark [] Category Average Fund Bmark Cat Fund Government 11.41 30.70 10.87 24.87 Treasurv _ Inflation - Protected 0.27 1.37 1 0.20 0.63 [] Agency/Quasi Agency Other Government Related 0.07 3.83 1 23.52 24.50 Corporate _ Corporate Bond 24.50 23.34 Bank Loan 0.00 0.04 Convertible 0.00 0.00 Preferred 0.00 0.14 Securitized 45.98 39.30 _ [Agency MBS Pass-Through 25.36 28.33 Agency MBS ARM 0.36 0.18 Agency MBS CMO 4.71 1.23 Non-Agency Residential MBS 1.76 0.12 Commercial MBS 3.77 2.27 Asset-Backed 10.02 7.17 _ Covered Bond 0.00 0.00 Municipal 0.02 _ 1.22 **Cash & Equivalents** 17.85 4.52 _ Other 0.25 _ 0.75 n 0% 5 10 15 20 25 30 35 40 45 50

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Western Asset Prem Instl Govtt Rsrv Pref	_	19.85	19.85	_
\odot TRADE DATE CASH	_	13.61	33.45	-
⊕ Federal National Mortgage Association 2.5%	09-2052	2.64	36.10	-
\oplus Federal National Mortgage Association 3%	09-2052	1.91	38.01	-
United States Treasury Bonds 4.75%	11-2043	1.43	39.44	-
⊖ United States Treasury Bonds 4.75%	11-2053	1.25	40.69	_
United States Treasury Bonds 4%	11-2042	1.16	41.84	-
\oplus Federal National Mortgage Association 2%	09-2052	1.15	43.00	-
United States Treasury Bonds 1.875%	02-2051	1.13	44.12	-
United States Treasury Bonds 3.375%	08-2042	0.96	45.09	-

Total Holdings 2077

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index Intermediate Core Bond

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Bloomberg US Agg Bond TR USD