American Funds American High-Inc R6 RITGX

Growth of \$10,000

88

791

49

8

727

76

38

721

73

0.35

25

730

62

0.35

66

738

52

0.35

17

713

75

0.33

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

David Daigle since 12-2003 Thomas Chow since 12-2014 Tara Torrens since 06-2015 Shannon Ward since 12-2016

Quantitative Screens

Performance: The fund has finished in the High Yield
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 20.85 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.32 is
 64.04% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2024
ESG Commitment	1-Low	02-15-2022

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -7.11 16.73 7.06 -1.50 12.24 7.41 8.72 -8.83 12.49 9.45 Total Return % -0.76 -2.47 -0.42 0.76 -2.17 1.24 3.36 2.39 -0.97 1.42 +/- Benchmark -3.10 3.43 0.59 1.09 -0.38 2.50 3.95 1.26 0.41 2.09 +/- Category

5

704

66

0.30

26

705

40

0.30

43

699

39

0.32

4

674

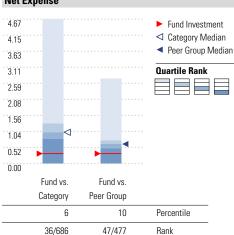
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





	Fund	Bmark	Cat
Alpha	1.32	-	0.02
Beta	0.93	_	0.89
R-Squared	98.93	_	94.57
Standard Deviation	8.04	8.62	7.84
Sharpe Ratio	0.08	-0.05	-0.09
Tracking Error	1.04	_	1.90
Information Ratio	1.11	_	-0.35
Up Capture Ratio	98.31	_	88.54
Down Capture Ratio	86.57	_	88.27

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	2.81	-	3.05
Avg Eff Maturity	_	_	4.96



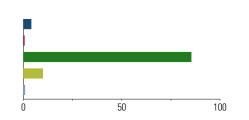
American Funds American High-Inc R6 RITGX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD





Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.68	1.58
Cash	9.76	4.85
Bonds	85.28	92.86
Non-US Stocks	0.43	0.03
US Stocks	3.84	0.68
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	8.84	_	2.74
AA	0.00	-	1.70
A	0.04	_	0.91
BBB	3.26	_	5.62
BB	27.48	_	31.37
В	42.10	_	33.40
Below B	15.80	_	21.98
Not Rated	2.48	_	2.28

	Fund	Bmark	Cat	Fund	•	Ber	nchm	ark	ПС	atego	orv A	vera	ae		
Government	0.20	_	2.47	10						3	.,		3-		
Treasury	0.20	_	1.12	1											
Inflation – Protected	0.00	_	0.00												
Agency/Quasi Agency	0.00	_	0.00												
Other Government Related	0.00	_	1.35												
Corporate	89.52	-	89.19												
Corporate Bond	83.99	_	86.65												
Bank Loan	4.90	_	1.71												
Convertible	0.24	_	0.46												
Preferred	0.39	_	0.37												
Securitized	0.00	-	1.55												
Agency MBS Pass-Through	0.00	_	0.12												
Agency MBS ARM	0.00	_	0.00												
Agency MBS CMO	0.00	_	0.06												
Non-Agency Residential MBS	0.00	_	0.05												
Commercial MBS	0.00	_	0.22												
Asset-Backed	0.00	_	1.10												
Covered Bond	0.00	_	0.00												
Municipal	0.05	-	0.04												
Cash & Equivalents	10.23	-	6.18												
Other	0.00	_	0.57												

Top 10 Holdings as of 09-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	_	7.07	7.07	_
🕸 Cash And Other Assets Less Liablities	_	1.43	8.50	_
Diebold Nixdorf Inc Ordinary Shares- New	_	1.16	9.66	Technology
DISH DBS Corporation 5.875%	11-2024	1.09	10.75	-
Diebold Nixdorf, Inc., Term Loan, (3-month USD CME Term SOFR + 7.50%) 12.61	08-2028	0.92	11.66	_
Talen Energy Corp Ordinary Shares New	_	0.85	12.51	Utilities
Foxtrot Escrow Issuer LLC / Foxtrot Escrow Corp 12.25%	11-2026	0.82	13.33	-
Rotech Healthcare	_	0.79	14.12	_
⊕ First Quantum Minerals Ltd. 6.875%	10-2027	0.74	14.86	_
⊕ MPT Operating Partnership LP / MPT Finance Corporation 5%	10-2027	0.69	15.55	_

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

David Hoag since 03-2009 Fergus MacDonald since 10-2015 Pramod Atluri since 01-2016 David Betanzos since 07-2016 Chit Purani since 03-2023

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 15.59 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 52% lower than the Intermediate Core Bond category average.

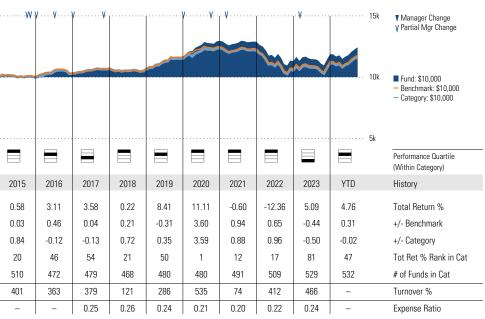
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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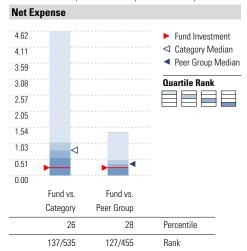
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 year Fund Return % 5.33 11.87 -1.08 1.37 2.36 3.83 5.20 11.57 -1.39 0.33 1.84 6.60 Benchmark Return % 5.05 11.56 -1 39 0.43 1.75 Category Average % 18 43 26 5 7 % Rank in Category 538 525 464 415 287 # of Funds in Category



3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	0.30	-	-0.09
Beta	0.99	-	0.98
R-Squared	99.46	_	98.10
Standard Deviation	7.59	7.63	7.55
Sharpe Ratio	-0.62	-0.66	-0.68
Tracking Error	0.56	_	0.96
Information Ratio	0.55	_	-0.25
Up Capture Ratio	99.96	_	97.06
Down Capture Ratio	97.25	_	98.03

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.87	4.43	5.88
Avg Eff Maturity	_	_	8.21



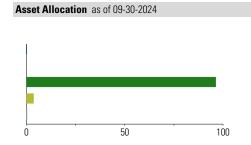


American Funds Bond Fund of Amer R6 RBFGX

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

Style Analysis as of 09-30-2024 Style Breakdown





Asset Class	Net %	Cat%
US Stocks	0.03	0.62
Non-US Stocks	0.00	0.23
Bonds	96.22	97.45
Cash	3.54	-0.01
Other	0.20	1.70
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	65.12	3.53	24.71
AA	3.62	74.59	39.01
A	13.96	10.82	22.22
BBB	14.43	8.32	12.31
BB	2.02	0.28	0.62
В	0.09	0.00	0.33
Below B	0.02	0.00	0.12
Not Rated	0.74	2.46	0.68

		ъ .	0 :			ь .						
	Fund	Bmark	Cat	Fund		Benchmar	k [] C	ategory	Average			
Government	20.12	-	30.70			1						
Treasury	19.28	_	24.87									
Inflation – Protected	0.76	_	1.37	■[
Agency/Quasi Agency	80.0	_	0.63	i 🛮								
Other Government Related	0.00	_	3.83									
Corporate	27.19	_	23.52									
Corporate Bond	27.09	_	23.34									
Bank Loan	0.09	-	0.04									
Convertible	0.00	_	0.00	ĺ								
Preferred	0.01	_	0.14									
Securitized	39.47	-	39.30									
Agency MBS Pass-Through	29.61	_	28.33			<u>:</u>						
Agency MBS ARM	0.01	_	0.18									
Agency MBS CM0	1.17	_	1.23									
Non-Agency Residential MBS	0.41	_	0.12	0								
Commercial MBS	2.01	_	2.27									
Asset-Backed	6.26	_	7.17									
Covered Bond	0.00	_	0.00									
Municipal	0.50	-	1.22	I								
Cash & Equivalents	12.72	_	4.52									
Other	0.00	-	0.75	[]								
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Capital Group Central Cash Fund	_	13.79	13.79	_
Cash And Other Assets Less Liablities	_	10.47	24.26	_
€ Federal National Mortgage Association 6.5%	11-2054	2.11	26.37	_
€ Federal National Mortgage Association 2.5%	10-2054	1.88	28.25	_
⊕ United States Treasury Notes 4.375%	07-2026	1.72	29.98	-
United States Treasury Notes 4.625%	09-2030	1.12	31.10	_
€ Federal National Mortgage Association 6.5%	10-2054	0.96	32.06	_
United States Treasury Notes 4.25%	01-2026	0.86	32.92	_
€ Federal National Mortgage Association 4.5%	11-2054	0.75	33.67	-
→ Federal National Mortgage Association 3%	10-2054	0.66	34.33	_

Total Holdings 4460

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

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

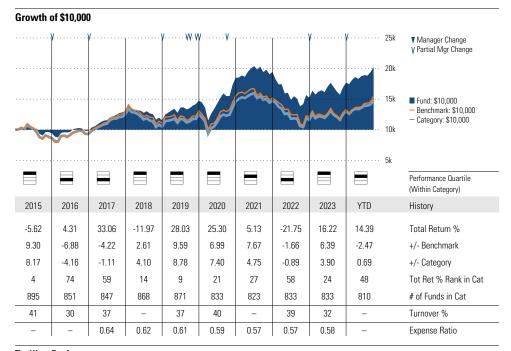
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.31 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time 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

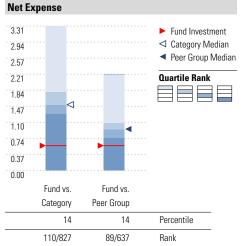
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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







o rour mak mounds			
	Fund	Bmark	Cat
Alpha	1.10	_	-1.37
Beta	0.80	_	0.94
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

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



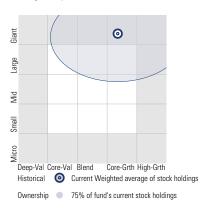


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

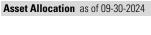
Equity

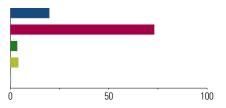
9	33	49	Large
2	3	3	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

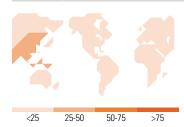




Total	100.00	100.00
Other	0.16	0.06
Cash	3.87	2.19
Bonds	3.30	-0.02
Non-US Stocks	73.04	95.36
US Stocks	19.63	2.42
Asset Class	Net %	Cat%

Sec	tor Weighting as of 09-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	40.46	44.24	41.55	
A	Basic Materials	6.68	6.72	5.31	
A	Consumer Cyclical	13.36	13.27	12.98	
,	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	
ð	Energy	2.50	4.89	4.92	
Ф	Industrials	11.40	6.95	7.36	
	Technology	16.28	22.23	25.87	
→	Defensive	19.44	11.72	11.62	
-	Consumer Defensive	7.45	5.00	5.82	
٠	Healthcare	10.57	3.82	3.76	
•	Utilities	1.42	2.90	2.04	
					0% 5 10 15 20 25 30 35 40 45 5

World Regions % Equity 09-30-2024



	Fund %	Cat %
Greater Asia	45.97	76.27
Japan	2.63	0.08
Australasia	0.00	0.04
Asia-4 Tigers	9.50	30.03
Asia-ex 4 Tigers	33.84	46.12
Not Classified	0.00	0.00

Americas	Fund % 31.83	Cat % 12.96	Greater Europe	Fund % 22.21	Cat % 10.77	Market Maturity	Fund %
North America Central/Latin	22.67 9.16	2.04 10.92	United Kingdom W euro-ex UK Emrgng Europe Africa	2.91 16.36 0.44 2.50	0.54 1.72 2.13 6.38	Developed Markets Emerging Markets Not Available	54.30 45.70 0.00

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.12	4.12	_	_
□ Taiwan Semiconductor Manufacturing Co Ltd	3.56	7.68	_	Technology
⊕ Tencent Holdings Ltd	2.47	10.15	_	Communication Svc
	2.34	12.49	15.03	Technology
⊕ MercadoLibre Inc	1.91	14.41	30.57	Consumer Cyclical
	1.79	16.20	_	Healthcare
	1.48	17.67	62.15	Communication Svc
⊕ Kweichow Moutai Co Ltd Class A	1.32	19.00	3.06	Consumer Defensive
⊕ Broadcom Inc	1.29	20.28	55.95	Technology
○ NVIDIA Corp	1.27	21.56	145.27	Technology

Total Holdings 579

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.15 is 62.5% lower than the Ultrashort Bond category average.

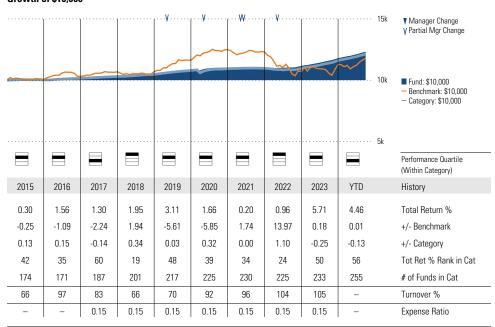
Morningstar Investment Management LLC Analysis

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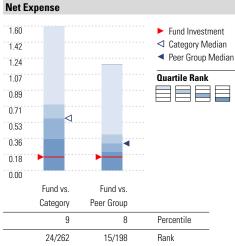
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.72	_	3.45
Beta	0.08	_	0.10
R-Squared	41.26	_	34.61
Standard Deviation	0.89	7.63	1.27
Sharpe Ratio	-0.37	-0.66	-0.69
Tracking Error	7.09	_	6.98
Information Ratio	0.72	_	0.68
Up Capture Ratio	22.30	_	23.03
Down Capture Ratio	-12.34	_	-9.00

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.53	4.43	1.24
Avg Eff Maturity	0.56	-	1.90



Baird Ultra Short Bond Institutional BUBIX

Asset Allocation as of 09-30-2024

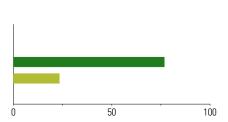
Morningstar Index

Morningstar Category

Ultrashort Bond

Bloomberg US Agg Bond TR USD





Asset Class	Net %	Cat%
US Stocks	0.00	4.20
Non-US Stocks	0.00	0.05
Bonds	76.70	66.89
Cash	23.30	28.72
Other	0.00	0.15
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	44.00	3.53	39.54
AA	1.30	74.59	12.56
A	17.20	10.82	16.29
BBB	37.40	8.32	17.53
BB	0.00	0.28	2.42
В	0.00	0.00	1.19
Below B	0.00	0.00	0.39
Not Rated	0.10	2.46	10.08

				0%	5	10	15	20	25	30	35	40	4
Other	0.00	-	1.56										
Cash & Equivalents	13.14	_	20.12										
Municipal	0.13	_	0.50	[]									
Covered Bond	0.00	_	0.00										
Asset-Backed	17.09	_	15.62										
Commercial MBS	6.52	_	2.09										
Non-Agency Residential MBS	0.37	_	0.15										
Agency MBS CMO	0.00	_	1.70										
Agency MBS ARM	0.00	_	0.17										
Agency MBS Pass-Through	0.00	_	0.95										
Securitized	23.98	-	20.68										
Preferred	0.00	_	0.02										
Convertible	0.00	_	0.00	ĺ									
Bank Loan	0.00	_	0.14										
Corporate Bond	42.53	_	36.05										
Corporate	42.53	_	36.21										Ī
Other Government Related	0.00	_	2.84										
Agency/Quasi Agency	0.00	_	0.88	[]									
Inflation – Protected	0.00	_	0.18	Ō									
Treasury	20.23	_	17.04										
Government	20.23	_	20.94										
	Fund	Bmark	Cat	Fund	•	Benchn	ıark	ll Categ	ory Ave	rage			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Bills 0%	12-2024	4.40	4.40	_
⊕ United States Treasury Bills 0%	07-2025	3.62	8.02	_
⊕ United States Treasury Bills 0%	08-2025	3.05	11.07	_
→ First American Government Obligs U	02-2030	2.94	14.01	_
United States Treasury Bills 0%	10-2024	2.93	16.94	-
─ United States Treasury Bills 0%	10-2024	2.58	19.53	_
United States Treasury Bills 0%	02-2025	2.11	21.64	_
United States Treasury Bills 0%	03-2025	1.53	23.17	_
Capital One Multi Asset Execution Trust 1.04%	11-2026	1.03	24.20	_
HYUNDAI AUTO LEASE SECURITIZATION TRUST 2023-C 5.8%	12-2026	0.99	25.19	_

Total Holdings 359

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

❷ Performance: The fund has finished in the Conservative
Allocation 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 9.36 years.

Q Net Expense: The fund's expense ratio of 0.24 is 76.92% lower than the Conservative Allocation category average.

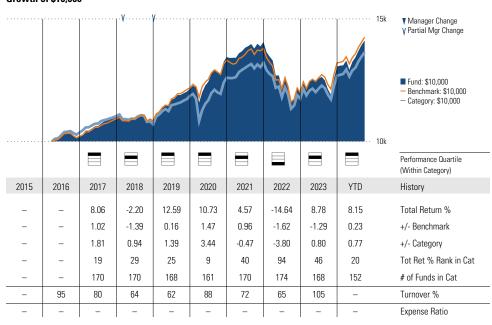
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qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

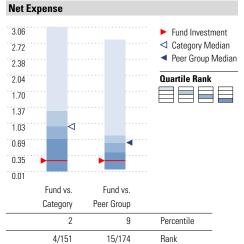
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-1.04	_	-0.30
Beta	1.11	_	0.97
R-Squared	99.03	_	93.76
Standard Deviation	9.16	8.23	8.28
Sharpe Ratio	-0.29	-0.22	-0.27
Tracking Error	1.27	_	2.20
Information Ratio	-0.72	_	-0.29
Up Capture Ratio	106.65	_	97.58
Down Capture Ratio	115.80	_	100.59

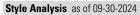
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.70	22.97	23.53
Price/Book Ratio	3.16	3.31	3.36
Avg Eff Duration	4.51	5.94	4.80



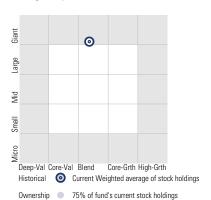
BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Morningstar Index Conservative Allocation

Morningstar US Con Tgt Alloc NR USD



Morningstar Style Box™



Style Breakdown

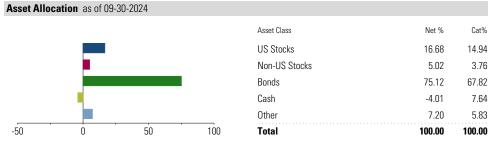
Equity						
24	41	19	Large			
6	7	3	Mid			
1	0	0	Small			
Value Dianal Countle						

Value Blend Growth

Fixed Income Mod Ext Duration

TIXOU			_ Qualit
			High
			Mid
			Low
Ltd	Mod	Fvt	_

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



	French	Dl.	0-4	From al	_	D l-		По-		۸		
	Fund	Bmark	Cat	Fund		Bench	mark	ll Ca	tegory	Avera	ge	
⊌ Cyclical	32.45	31.60	31.12		:	:		1	1			
Basic Materials	3.47	3.49	3.31			-						
Consumer Cyclical	9.63	10.77	9.40]	1					
Financial Services	17.11	14.52	14.34									
Real Estate	2.24	2.82	4.07									
✓ Sensitive	49.54	48.59	47.47		_							
Communication Services	8.67	7.72	7.60	_								
Energy	4.33	3.75	4.29									
Industrials	7.98	10.33	10.43			ĺ						
Technology	28.56	26.79	25.15				-					
→ Defensive	18.02	19.82	21.40									
Consumer Defensive	6.02	5.96	6.57		[]							
Healthcare	9.08	11.17	12.06									
Utilities	2.92	2.69	2.77									

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	16.88	16.88	_	_
	_	16.87	33.76	_	-
	_	11.91	45.67	_	_
	-	7.90	53.57	_	-
iShares Flexible Income Active ETF	_	7.76	61.34	-	_
	_	6.95	68.29	_	_
⊝ iShares Core S&P 500 ETF	_	5.21	73.50	_	_
	_	4.98	78.48	_	_
	_	3.22	81.71	_	_
	_	3.14	84.84	_	_

Total Holdings 19

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Moderately Conservative Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 8 of the 8 years it's been in existence.
- Management: The fund's management has been in place for 9.36 years.
- Net Expense: The fund's expense ratio of 0.25 is 73.4% lower than the Moderately Conservative Allocation category average.

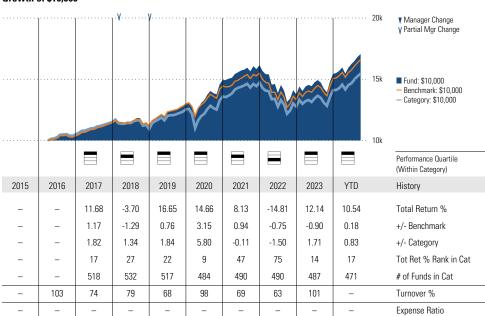
Morningstar Investment Management LLC Analysis

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

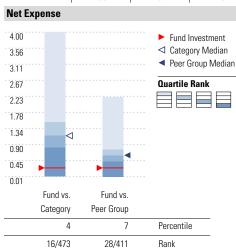
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	09-30-2022

Growth of \$10,000





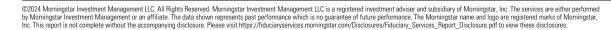
3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	-0.65	-	-0.55
Beta	1.08	-	0.97
R-Squared	98.91	-	94.18
Standard Deviation	10.91	10.02	10.02
Sharpe Ratio	-0.03	0.00	-0.07
Tracking Error	1.41	-	2.38
Information Ratio	-0.31	-	-0.48
Up Capture Ratio	106.91	-	96.45
Down Capture Ratio	111.72	_	100.77

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.62	22.28	22.64
Price/Book Ratio	3.69	3.12	3.23
Avg Eff Duration	3.36	5.94	4.93





BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Moderately Conservative

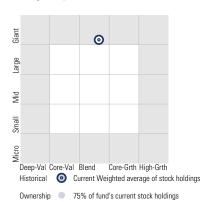
Allocation

Morningstar Index

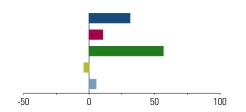
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 09-30-2024

Morningstar Style Box™



Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	5.38	5.00
Cash	-3.97	4.30
Bonds	56.75	55.02
Non-US Stocks	10.56	7.47
US Stocks	31.29	28.20
Asset Class	Net %	Cat%

Style Breakdown

Equity

Lquity			
20	42	23	Large
5	7	3	Mid
0	0	0	Small
Value	Rlend	Growth	



0	0	0	
alue	Blend	Growth	

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

	Fund	Bmark	Cat
├ Cyclical	29.79	32.31	32.63
Basic Materials	3.00	3.78	3.42
Consumer Cyclical	9.97	10.73	8.77
Financial Services	15.04	14.94	14.21
Real Estate	1.78	2.86	6.23
✓ Sensitive	52.44	47.69	45.28
Communication Services	8.59	7.49	6.48
Energy	3.40	3.81	5.12
Industrials	8.07	10.85	10.27
Technology	32.38	25.54	23.41
→ Defensive	17.78	19.99	22.08
Consumer Defensive	5.57	6.07	6.37
Healthcare	9.90	11.18	12.09
Utilities	2.31	2.74	3.62

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ BlackRock Total Return K	_	13.87	13.87	_	_
⊕ iShares Core Total USD Bond Market ETF	_	11.90	25.77	_	_
∋ iShares Core S&P 500 ETF	_	10.34	36.11	_	_
⊕ BlackRock Strategic Income Opps K	_	7.91	44.03	_	_
Ð BlackRock US Mortgage Portfolio Instl	-	5.89	49.92	_	-
⊕ iShares Flexible Income Active ETF	_	5.74	55.66	_	_
∋ iShares S&P 500 Growth ETF	_	5.33	60.99	_	_
⇒ iShares MSCI USA Quality Factor ETF	_	5.19	66.18	_	_
∋ iShares 20+ Year Treasury Bond ETF	_	4.94	71.12	_	_
⊕ iShares U.S. Equity Fac Rotation Act ETF	_	4.94	76.06	_	_

Total Holdings 22

⊕ Increase ⊕ Decrease ☼ New to Portfolio



BlackRock 60/40 Target Allocation K BKGPX

Morningstar Category Moderate Allocation Morningstar Index Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 9.36 years.

Net Expense: The fund's expense ratio of 0.27 is 73.79% lower than the Moderate Allocation category average.

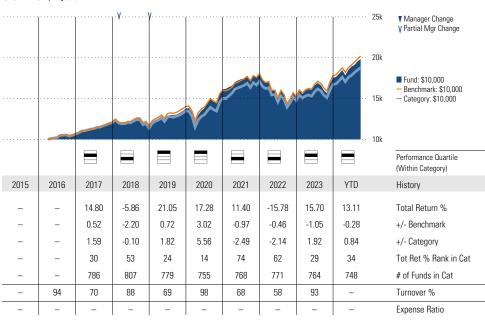
Morningstar Investment Management LLC Analysis

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.

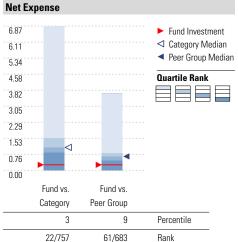
ESG Metrics

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

Growth of \$10,000

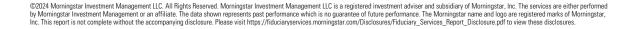






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.84	_	-0.52
Beta	1.04	_	0.98
R-Squared	99.20	_	94.15
Standard Deviation	12.82	12.26	12.36
Sharpe Ratio	0.13	0.19	0.13
Tracking Error	1.25	_	2.79
Information Ratio	-0.55	_	-0.37
Up Capture Ratio	102.77	_	97.43
Down Capture Ratio	107.80	_	100.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.24	23.30	23.35
Price/Book Ratio	3.61	3.40	3.53
Avg Eff Duration	2.33	5.94	5.14





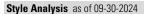
BlackRock 60/40 Target Allocation K BKGPX

Morningstar Category Morningstar Index Moderate Allocation

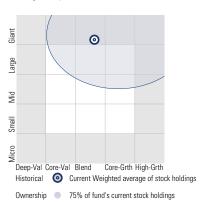
Morningstar US Mod Tgt Alloc NR USD

100.00

100.00



Morningstar Style Box™



Style Breakdown

Equity	oreakul	JWII		Fixed In	come
20	41	24	Large		
5	7	3	Mid		
0	0	0	Small		
Value	Rland	Growth		Ltd	Mod

Value Blend Growth

MidLow Mod Duration

Quality High

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



Total

50

		Fund	Bmark	Cat	Fund	▼ Ber	nchma	rk [Categ	jory Av	erage		
٠	Cyclical	29.73	31.32	30.20									
ì.	Basic Materials	2.90	3.39	3.40									
•	Consumer Cyclical	9.77	10.77	9.74		= [
	Financial Services	15.17	14.34	14.45									
ì	Real Estate	1.89	2.82	2.61									
ŲF	Sensitive	52.63	48.81	47.98									
	Communication Services	8.56	7.78	7.70									
)	Energy	3.44	3.70	4.49		-							
į	Industrials	8.15	10.20	10.22		ı							
3	Technology	32.48	27.13	25.57			-						
+	Defensive	17.64	19.87	21.80									
Ţ	Consumer Defensive	5.61	5.93	5.59									
ì	Healthcare	9.59	11.25	13.24		_ ′							
2	Utilities	2.44	2.69	2.97									

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ iShares Core S&P 500 ETF	_	15.36	15.36	_	_
	_	11.01	26.37	_	_
	_	7.96	34.33	_	_
⊝ iShares S&P 500 Growth ETF	-	7.37	41.70	_	_
	-	7.18	48.88	_	-
⊕ iShares U.S. Equity Fac Rotation Act ETF	_	6.94	55.82	_	_
⊕ iShares MSCI EAFE Value ETF	_	5.89	61.71	_	_
→ BlackRock Strategic Income Opps K	_	5.86	67.58	_	_
→ BlackRock US Mortgage Portfolio Instl	-	4.88	72.46	_	_
⊝ iShares S&P 500 Value ETF	_	4.11	76.57	_	_

Total Holdings 23

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock 80/20 Target Allocation K BKAPX

Growth of \$10,000

Morningstar Category Moderately Aggressive Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

▼ Manager Change ∨ Partial Mgr Change

■ Fund: \$10,000

Portfolio Manager(s)

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

Quantitative Screens

 Performance: The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 8 of the 8 years it's been in existence.

Management: The fund's management has been in place for 9.36 years.

 Net Expense: The fund's expense ratio of 0.29 is 70.41% lower than the Moderately Aggressive Allocation category average.

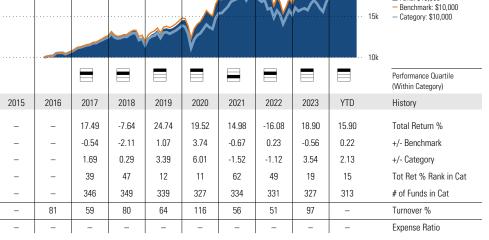
Morningstar Investment Management LLC Analysis

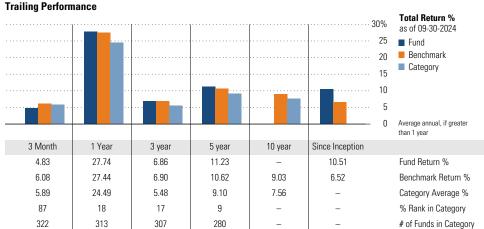
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

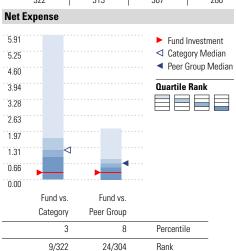
Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022

25k





3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	-0.24	_	-1.15
Beta	1.04	-	0.98
R-Squared	99.12	-	94.31
Standard Deviation	14.73	14.14	14.38
Sharpe Ratio	0.27	0.28	0.18
Tracking Error	1.48	-	3.05
Information Ratio	-0.03	-	-0.66
Up Capture Ratio	104.13	-	96.66
Down Capture Ratio	105.69	_	102.79

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.55	22.30	22.44
Price/Book Ratio	3.65	3.13	3.20
Avg Eff Duration	1.20	5.94	4.59





BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Moderately Aggressive

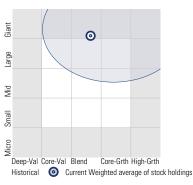
Allocation

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 09-30-2024

Morningstar Style Box™



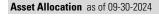
Ownership 75% of fund's current stock holdings

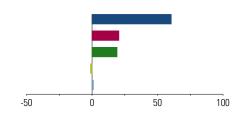
Style Breakdown

Equity				Fixed	Income
20	40	23	Large		
5	7	3	Mid		
1	1	0	Small		
Value	Blend	Growth		Ltd	Mod



>50 25-50 10-25 0-10





Total	100.00	100.00
Other	1.09	6.20
Cash	-1.24	2.10
Bonds	19.10	15.20
Non-US Stocks	20.54	18.07
US Stocks	60.50	58.44
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	Benchm	nark [Categ	ory Av	erage		
b	Cyclical	29.49	32.27	31.33								
à.	Basic Materials	3.24	3.75	3.62								
•	Consumer Cyclical	9.79	10.76	9.76								
₽	Financial Services	14.65	14.91	14.53								
ŧ	Real Estate	1.81	2.85	3.42								
M	Sensitive	51.69	47.88	47.46		_						ĺ
	Communication Services	8.29	7.55	7.17								
•	Energy	3.42	3.81	4.56								
þ	Industrials	8.85	10.71	11.67								
3	Technology	31.13	25.81	24.06								
→	Defensive	18.82	19.85	21.20								
=	Consumer Defensive	5.50	6.03	5.98								
ì	Healthcare	9.98	11.09	12.61								
1	Utilities	3.34	2.73	2.61								

••					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ iShares Core S&P 500 ETF	_	19.23	19.23	_	_
∋ iShares S&P 500 Growth ETF	-	10.36	29.59	_	_
∋ iShares MSCI USA Quality Factor ETF	-	9.10	38.69	-	_
€ iShares U.S. Equity Fac Rotation Act ETF	-	7.88	46.57	-	_
⊕ iShares Core Total USD Bond Market ETF	-	7.64	54.21	-	-
⊕ iShares MSCI EAFE Value ETF	_	6.81	61.03	_	_
iShares MSCI EAFE Growth ETF	-	6.05	67.07	_	_
Ð iShares S&P 500 Value ETF	-	6.03	73.10	_	_
∋ BlackRock Total Return K	-	4.97	78.07	_	_
€ iShares MSCI Emerging Mkts ex China ETF	_	3.82	81.89	_	_

Total Holdings 21

⊕ Increase ⊕ Decrease ☼ New to Portfolio



BlackRock Inflation Protected Bond K BPLBX

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

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 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 6.55 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.

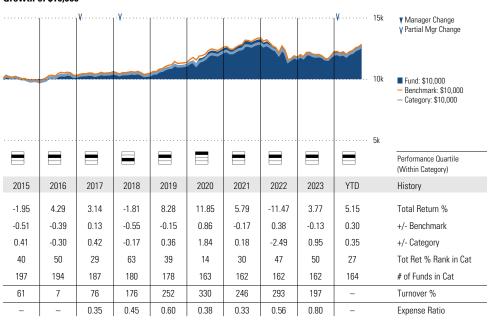
Morningstar Investment Management LLC Analysis

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.

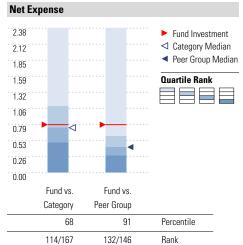
ESG Metrics

Metric	Rating	Updated
Sustainability Bating	3	05-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2024 Fund Benchmark Category Average annual, if greater 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 9.34 2.13 2 10 Category Average % 61 37 31 14 30 % Rank in Category 167 161 153 145 107 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.09	_	-0.25
Beta	1.01	_	1.00
R-Squared	99.09	_	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



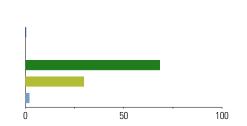
BlackRock Inflation Protected Bond K BPLBX

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

Style Analysis as of 09-30-2024
Style Breakdown
Fixed Income Quality

Duration





Asset Allocation 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
A	0.57	0.00	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

Sector Weighting as of 09-			_			п	
	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				
Bank Loan	0.00	_	0.00				
Convertible	0.00	_	0.00				
Preferred	0.00	_	0.03	Ò			
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				
Commercial MBS	0.71	_	0.23				
Asset-Backed	2.39	_	1.74				
Covered Bond	0.00	_	0.03				
Municipal	0.00	_	0.01				
Cash & Equivalents	27.12	_	8.21				
Other	2.53	_	0.14	[m :			

Top 10 Holdings as of 09-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ☼ 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 ① 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 ① United States Treasury Notes 07-2033 3.68 143.46

Total Holdings 299

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Aram Green since 08-2010 Brian Angerame since 08-2010 Matthew Lilling since 06-2020 Jeffrey Bailin, CFA since 12-2023

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.09 years.
- Net Expense: The fund's expense ratio of 0.76 is 28.3% lower than the Mid-Cap Growth category average.

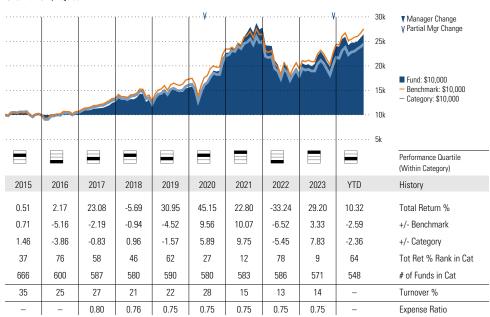
Morningstar Investment Management LLC Analysis

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

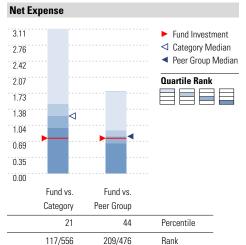
Metric	Rating	Updated	
Sustainability Rating	4	08-31-2024	
Carbon Risk Score	Low Risk	12-31-2022	

Growth of \$10,000





3-Year Risk Metrics



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

• . • • • • • • • • • • • • • • • • • •			
	Fund	Bmark	Cat
Alpha	-2.65	_	-2.53
Beta	1.03	_	0.98
R-Squared	97.37	_	90.82
Standard Deviation	22.26	21.31	22.10
Sharpe Ratio	-0.08	0.03	-0.08
Tracking Error	3.67	_	6.61
Information Ratio	-0.75	_	-0.59
Up Capture Ratio	99.48	_	94.64
Down Capture Ratio	108.90	_	104.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.40	31.89	33.60
Price/Book Ratio	5.90	8.97	5.72
Geom Avg Mkt Cap \$B	27.70	24.60	22.41
ROE	23.04	31.31	21.72



ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category

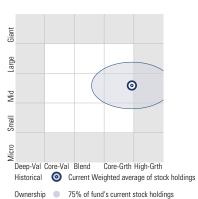
Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

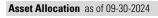
Equity

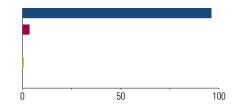
-quit,			
0	0	12	Large
2	25	51	MIG
0	3	7	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.50
Cash	0.52	1.54
Bonds	0.00	0.05
Non-US Stocks	3.46	4.14
US Stocks	96.03	93.78
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	26.17	28.42	28.81	
A.	Basic Materials	2.22	0.99	2.00	
A	Consumer Cyclical	12.45	15.37	12.82	
,	Financial Services	7.51	10.61	11.40	
fi	Real Estate	3.99	1.45	2.59	
W	Sensitive	55.08	53.61	50.91	
0	Communication Services	3.05	2.63	3.67	
•	Energy	3.52	3.89	2.99	
Ф	Industrials	17.40	16.38	17.78	
	Technology	31.11	30.71	26.47	
→	Defensive	18.75	17.96	20.28	
Ħ	Consumer Defensive	2.45	2.43	2.45	
٠	Healthcare	15.24	13.79	16.95	
•	Utilities	1.06	1.74	0.88	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Monolithic Power Systems Inc	3.13	3.13	47.16	Technology
⊖ Chipotle Mexican Grill Inc	3.05	6.18	25.98	Consumer Cyclical
⇒ AppLovin Corp Ordinary Shares - Class A	2.90	9.08	227.60	Technology
HubSpot Inc	2.67	11.75	-8.43	Technology
KKR & Co Inc Ordinary Shares	2.60	14.34	58.23	Financial Services
○ Copart Inc	2.55	16.89	6.94	Industrials
⇒ IDEXX Laboratories Inc	2.54	19.43	-8.98	Healthcare
→ Mettler-Toledo International Inc	2.50	21.93	23.64	Healthcare
Icon PLC	2.48	24.41	1.50	Healthcare
United Rentals Inc	2.48	26.90	42.06	Industrials
→ Fortinet Inc	2.42	29.32	32.50	Technology
Tradeweb Markets Inc	2.37	31.68	36.41	Financial Services
→ Performance Food Group Co	2.25	33.94	13.33	Consumer Defensive
Martin Marietta Materials Inc	2.21	36.15	8.34	Basic Materials
Burlington Stores Inc	2.17	38.32	35.48	Consumer Cyclical

Total Holdings 71

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA Global Equity I DGEIX

Portfolio Manager(s)

Jed Fogdall since 02-2012 Mary Phillips since 02-2017 Allen Pu since 02-2017 Ashish Bhagwanjee since 02-2021

Quantitative Screens

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

Management: The fund's management has been in place for 12.6 years.

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

Net Expense: The fund's expense ratio of 0.25 is 74.23% lower than the Global Large-Stock Blend category average.

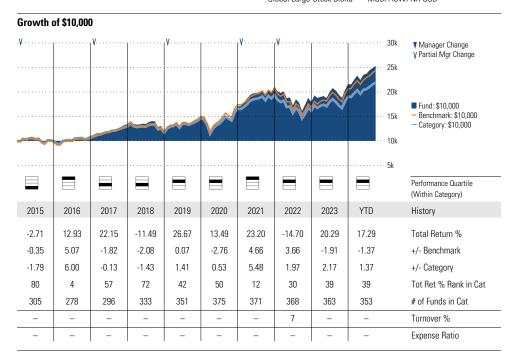
Morningstar Investment Management LLC Analysis

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

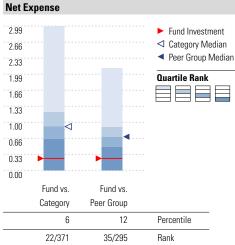
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Morningstar Category Global Large-Stock Blend **Morningstar Index** MSCI ACWI NR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.79	_	-0.82
Beta	1.01	_	0.97
R-Squared	97.20	_	92.13
Standard Deviation	17.01	16.57	16.83
Sharpe Ratio	0.37	0.32	0.26
Tracking Error	2.86	_	4.57
Information Ratio	0.31	_	-0.22
Up Capture Ratio	102.50	_	96.54
Down Capture Ratio	99.40	_	100.58

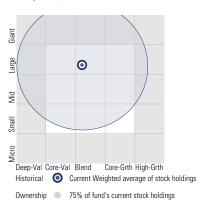
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.03	21.79	21.53
Price/Book Ratio	2.53	3.04	3.11
Geom Avg Mkt Cap \$B	59.36	159.41	153.64
ROE	26.22	27.22	26.19



DFA Global Equity I DGEIX

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

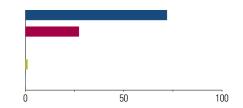
18	25	12	Laige
9	12	6	MIN
7	8	4	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.01	0.98
Cash	0.97	0.90
Bonds	0.00	0.36
Non-US Stocks	27.11	35.45
US Stocks	71.91	62.32
Asset Class	Net %	Cat%

Morningstar Index

MSCI ACWI NR USD

Morningstar Category

Global Large-Stock Blend

Se	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
<u></u>	Cyclical	34.38	32.41	30.85	
æ.	Basic Materials	4.79	3.91	4.02	
A	Consumer Cyclical	10.49	10.46	10.72	
,	Financial Services	16.08	15.78	14.27	
æ	Real Estate	3.02	2.26	1.84	
W	Sensitive	47.85	47.62	47.96	
	Communication Services	6.48	7.94	7.03	
ð	Energy	5.71	4.03	4.32	
Ф	Industrials	13.45	10.00	13.28	
	Technology	22.21	25.65	23.33	
—	Defensive	17.78	19.97	21.18	
=	Consumer Defensive	6.03	6.26	5.96	
٠	Healthcare	9.55	10.95	11.86	1
•	Utilities	2.20	2.76	3.36	

World Regions % Equity 09-30-2024



	Fund %	Cat %	
Greater Asia	12.90	12.43	
Japan	4.32	4.55	
Australasia	1.36	0.76	
Asia-4 Tigers	3.10	3.79	
Asia-ex 4 Tigers	4.12	3.33	
Not Classified	0.00	0.00	

Americas	Fund % 75.30	Cat % 66.93	Greater Europe	Fund % 11.81	Cat % 20.64	Market Maturity	Fund %
North America	74.56	66.23	United Kingdom	2.56	5.72	Developed Markets	94.45
Central/Latin	0.74	0.70	W euro-ex UK	8.11	14.56	Emerging Markets	5.55
			Emrgng Europe	0.21	0.13	Not Available	0.00
			Africa	0.93	0.23		

Top 7 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ DFA US Core Equity 2 I	53.40	53.40	-	_
□ DFA International Core Equity I	18.46	71.85	_	-
⊕ DFA US Core Equity 1 I	17.82	89.67	_	_
⊕ DFA Emerging Markets Core Equity I	8.15	97.82	_	_
	1.63	99.44	_	_
→ DFA International Real Estate Sec I	0.56	100.00	_	_
⊕ Usd	0.00	100.00	_	-

Total Holdings 7

⊕ Increase ⊖ Decrease 🛪 New to Portfolio



DFA Intl Sustainability Core 1 DFSPX

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

Portfolio Manager(s)

Jed Fogdall since 02-2010 Allen Pu since 07-2015 Mary Phillips since 02-2017 William Collins-Dean since 02-2019

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 14.6 years.
- Net Expense: The fund's expense ratio of 0.24 is 71.08% lower than the Foreign Large Blend category average.

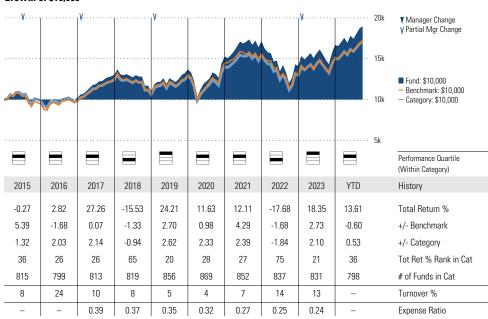
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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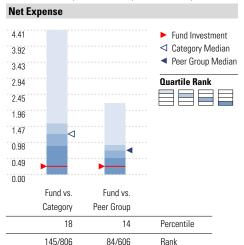
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
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- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	0.00	_	-0.05
Beta	1.10	_	1.02
R-Squared	95.19	_	92.90
Standard Deviation	18.34	16.34	17.33
Sharpe Ratio	0.11	0.10	0.10
Tracking Error	4.31	_	4.62
Information Ratio	0.04	_	0.00
Up Capture Ratio	115.27	_	105.97
Down Capture Ratio	116.61	_	107.27

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.12	15.78	15.57
Price/Book Ratio	1.87	1.85	1.89
Geom Avg Mkt Cap \$B	19.77	52.84	63.57
ROE	18.39	16.65	18.70

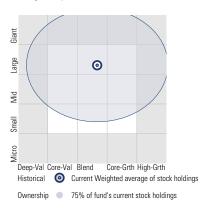


DFA Intl Sustainability Core 1 DFSPX

Morningstar CategoryMorningstar IndexForeign Large BlendMSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

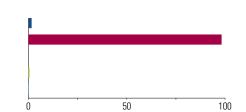
Equity

15	21	23	Large
9	12	9	Mid
4	5	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.07	1.53
Cash	0.35	0.63
Bonds	0.00	0.55
Non-US Stocks	98.13	93.48
US Stocks	1.44	3.83
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
b	Cyclical	42.64	41.84	38.35	
ů.	Basic Materials	6.76	7.13	6.28	
4	Consumer Cyclical	13.10	10.56	10.23	
₽	Financial Services	20.50	22.19	20.32	
b	Real Estate	2.28	1.96	1.52	
M	Sensitive	37.79	38.31	39.09	
	Communication Services	5.70	6.08	5.08	 0'
•	Energy	1.77	5.12	4.58	
\$	Industrials	20.13	13.70	16.70	
3	Technology	10.19	13.41	12.73	
+	Defensive	19.58	19.84	22.55	
Ę	Consumer Defensive	6.44	7.14	7.90	
۲	Healthcare	10.82	9.63	12.14	
?	Utilities	2.32	3.07	2.51	

World Regions % Equity 09-30-2024



Greater Asia	Fund % 28.96	Cat % 34.59	
Japan	21.16	18.85	
Australasia	6.13	4.68	
Asia-4 Tigers	1.58	6.46	
Asia-ex 4 Tigers	0.09	4.60	
Not Classified	0.00	0.00	

Americas	Fund % 10.14	Cat % 8.81	Greater Europe	Fund % 60.89	Cat % 56.59	Market Maturity
North America Central/Latin	10.13 0.01	7.75 1.06	United Kingdom W euro-ex UK	13.13 47.08	13.90 41.71	Developed Markets Emerging Markets
			Emrgng Europe Africa	0.05 0.63	0.12 0.86	Not Available

op 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Novo Nordisk AS Class B	2.16	2.16	_	Healthcare
ASML Holding NV ADR	1.56	3.71	10.76	Technology
Lvmh Moet Hennessy Louis Vuitton SE	1.20	4.91	-5.13	Consumer Cyclical
Roche Holding AG	1.02	5.94	_	Healthcare
Novartis AG ADR	0.97	6.91	17.66	Healthcare
Toyota Motor Corp	0.80	7.71	_	Consumer Cyclical
Unilever PLC ADR	0.75	8.45	36.86	Consumer Defensive
AstraZeneca PLC ADR	0.72	9.18	17.88	Healthcare
Siemens AG	0.63	9.81	9.49	Industrials
Royal Bank of Canada	0.63	10.44	29.09	Financial Services

Total Holdings 3844

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Fund % 99.86

0.14

DFA Real Estate Securities I DFREX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012 John Hertzer since 02-2022 Allen Pu since 02-2024

Quantitative Screens

- Q 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 12.6 years.
- Style: The fund has landed in its primary style box —
 Mid-Cap Blend 90.32 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.18 is 83.78% lower than the Real Estate category average.

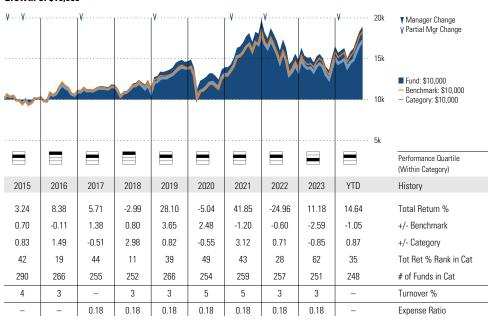
Morningstar Investment Management LLC Analysis

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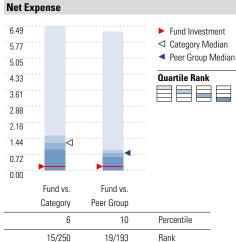
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.41	_	-2.12
Beta	1.00	_	0.97
R-Squared	98.43	_	94.85
Standard Deviation	21.69	21.44	21.37
Sharpe Ratio	0.09	0.16	0.05
Tracking Error	2.72	_	4.07
Information Ratio	-0.55	_	-0.70
Up Capture Ratio	97.86	_	93.85
Down Capture Ratio	102.27	_	100.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.88	38.46	36.76
Price/Book Ratio	2.59	2.42	2.68
Geom Avg Mkt Cap \$B	29.81	9.35	38.20
ROE	16.65	9.56	16.26



DFA Real Estate Securities I DFREX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

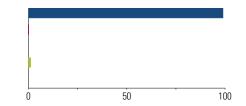
0	26	5	Large
12	37	2	MIG
4	13	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	7.63
Cash	1.04	1.55
Bonds	0.00	1.02
Non-US Stocks	0.02	1.06
US Stocks	98.94	88.74
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Bencl	nmark	Cat	egor	y Ave	rage		
Ն	Cyclical	99.38	99.13	99.07									
ů.	Basic Materials	0.02	0.00	0.11	ĺ								
A	Consumer Cyclical	0.09	0.13	1.78	i[] :								
	Financial Services	0.11	0.00	0.35	Ó								
fi	Real Estate	99.16	99.00	96.83				1 1					
M	Sensitive	0.44	0.87	0.75	0 : :								
	Communication Services	0.07	0.00	0.16	Ói								
ð	Energy	0.03	0.00	0.02	<u> </u>								
Ф	Industrials	0.06	0.87	0.27	ď								
	Technology	0.28	0.00	0.30	Í								
→	Defensive	0.17	0.00	0.19									
	Consumer Defensive	0.05	0.00	0.00									
٠	Healthcare	0.10	0.00	0.16	ĺ								
Ţ	Utilities	0.02	0.00	0.03	ı İ								

NI .	0/ 11 - 1	0 1 .: 0/	VTD D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.14	8.14	-3.11	Real Estate
American Tower Corp	7.66	15.80	9.23	Real Estate
Equinix Inc	5.93	21.74	11.80	Real Estate
	4.80	26.54	44.08	Real Estate
─ Public Storage	4.04	30.58	22.25	Real Estate
Simon Property Group Inc	3.91	34.49	22.70	Real Estate
	3.89	38.38	14.07	Real Estate
Digital Realty Trust Inc	3.71	42.09	22.97	Real Estate
⊕ Crown Castle Inc	3.66	45.75	7.06	Real Estate
⊕ Extra Space Storage Inc	2.67	48.43	15.42	Real Estate
⊕ Iron Mountain Inc	2.48	50.90	72.69	Real Estate
◆ VICI Properties Inc Ordinary Shares	2.46	53.36	8.45	Real Estate
AvalonBay Communities Inc	2.27	55.63	23.04	Real Estate
Ventas Inc	1.86	57.49	30.48	Real Estate
SBA Communications Corp Class A	1.84	59.33	-3.96	Real Estate

Total Holdings 141

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Federated Hermes Total Return Bond R6 FTRLX

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

Portfolio Manager(s)

Mark Durbiano since 12-1997
Todd Abraham since 02-1999
Christopher McGinley since 12-2009
Donald Ellenberger since 03-2013
Ihab Salib since 05-2013
Richard Gallo since 01-2018
Jerome Conner since 01-2018
Anthony Venturino since 03-2019
Chengjun(Chris) Wu since 01-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 8 of the 9 years it's been in existence.

Management: The fund's management has been in place for 26.77 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is
 48.65% lower than the Intermediate Core-Plus Bond category average.
 ■ Output
 Description: The fund's expense ratio of 0.38 is
 ■ Net Expense: The fund's expense ratio of 0.38 is
 ■ Net Expense: The fund's expense ratio of 0.38 is
 ■ Net Expense: The fund's expense ratio of 0.38 is
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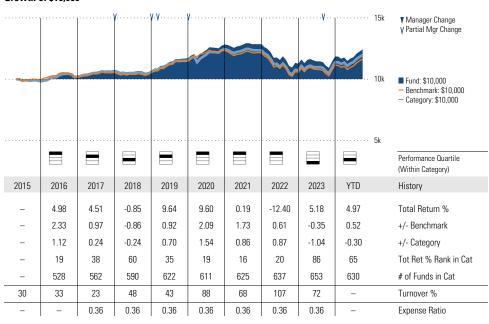
Morningstar Investment Management LLC Analysis

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

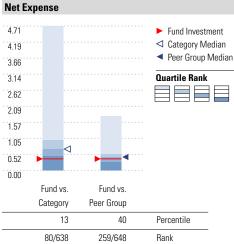
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000



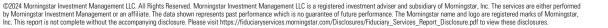




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.25	_	0.04
Beta	0.97	_	1.01
R-Squared	99.26	_	96.15
Standard Deviation	7.44	7.63	7.84
Sharpe Ratio	-0.64	-0.66	-0.64
Tracking Error	0.68	_	1.52
Information Ratio	0.44	_	0.03
Up Capture Ratio	96.64	_	99.02
Down Capture Ratio	94.48	_	99.03

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.90	4.43	6.10
Avg Eff Maturity	8.70	_	8.64



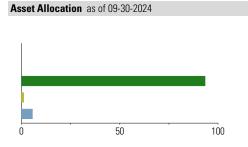


Federated Hermes Total Return Bond R6 FTRLX

Morningstar Category Morningstar Index

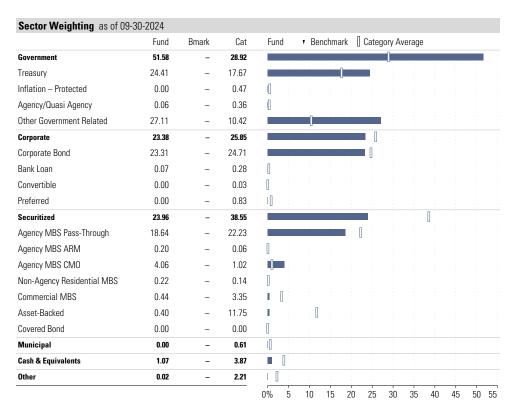
Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD





Total	100.00	100.00
Other	5.54	0.18
Cash	1.08	-2.42
Bonds	93.38	102.12
Non-US S	tocks 0.00	0.00
US Stocks	0.00	0.13
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	64.47	3.53	41.95
AA	1.15	74.59	19.47
A	7.80	10.82	10.81
BBB	16.38	8.32	17.93
BB	2.94	0.28	4.43
В	1.74	0.00	1.70
Below B	0.88	0.00	0.88
Not Rated	4.64	2.46	2.83



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
→ Federated Mortgage Core Portfolio	_	23.72	23.72	_
2 Year Treasury Note Future Dec 24	12-2024	18.05	41.77	_
⊕ Us 5yr Note (Cbt) Dec24 Xcbt 20241231	12-2024	7.12	48.89	_
① Ultra 10 Year US Treasury Note Future Dec 24	12-2024	6.89	55.78	_
⊕ United States Treasury Notes 3.875%	08-2034	6.83	62.61	-
⊕ Federated Project and Trade Fin Cor	_	4.43	67.04	_
Federated Emerging Markets Core	_	2.50	69.55	_
United States Treasury Bonds 4.25%	02-2054	2.32	71.87	_
United States Treasury Bonds 4.125%	08-2053	2.28	74.15	_
⊕ High Yield Bond Portfolio	_	2.13	76.28	_

Total Holdings 1051

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Fidelity 500 Index FXAIX

Portfolio Manager(s)

Louis Bottari since 01-2009 Peter Matthew since 08-2012 Robert Regan since 12-2016 Payal Gupta since 06-2019 Navid Sohrabi since 08-2019

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 15.67 years.
- Net Expense: The fund's expense ratio of 0.02 is 97.26% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

Morningstar Category

Morningstar Index S&P 500 TR USD

35k

30k

Large Blend

▼ Manager Change ∨ Partial Mgr Change



Expense Ratio

	~~	~~	√ ²	**	 	· 15k	- Benchmark: \$10,000 - Category: \$10,000
					 	TUK	

					[JK JK	
										Performance Quartile (Within Category)
2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
1.38	11.97	21.81	-4.40	31.47	18.40	28.69	-18.13	26.29	22.06	Total Return %
0.00	0.01	-0.02	-0.02	-0.02	0.00	-0.02	-0.02	0.00	-0.02	+/- Benchmark
2.45	1.60	1.37	1.87	2.69	2.57	2.62	-1.17	3.97	2.71	+/- Category
20	26	28	25	23	37	23	51	26	22	Tot Ret % Rank in Cat
1,548	1,448	1,429	1,437	1,446	1,443	1,463	1,486	1,497	1,517	# of Funds in Cat
1	5	5	1	1	1	7	2	3	2	Turnover %

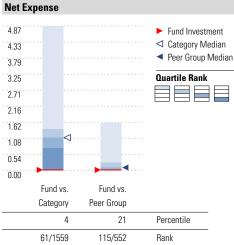
Trailing Performance Total Return % 40% as of 09-30-2024 ■ Fund 30 Benchmark Category 15 10 5 Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % 5.88 36.33 11.90 15.96 13.37 13.60 11.13 5.89 36.35 11.91 15.98 13.38 Benchmark Return % 5 94 32 84 10 14 14.30 11.83 Category Average % 48 23 20 19 8 % Rank in Category 1.546 1.497 1.348 1.236 919 # of Funds in Category

0.02

0.02

0.02

0.01



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

3-1 cai misk menics			
	Fund	Bmark	Cat
Alpha	-0.01	_	-1.07
Beta	1.00	_	0.94
R-Squared	100.00	_	94.38
Standard Deviation	17.52	17.53	16.95
Sharpe Ratio	0.52	0.52	0.42
Tracking Error	0.01	_	3.71
Information Ratio	-1.30	_	-1.34
Up Capture Ratio	99.95	_	92.03
Down Capture Ratio	99.99	_	96.37

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.47	27.50	26.80
Price/Book Ratio	4.80	4.80	5.15
Geom Avg Mkt Cap \$B	327.41	328.12	362.94
ROE	33.77	33.77	33.76



Growth of \$10,000

W.

0.02

0.02

0.02

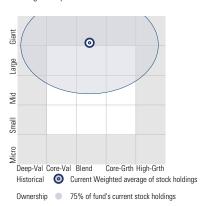
0.02

V WV

Fidelity 500 Index FXAIX

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

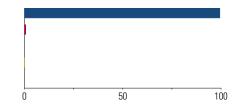
22	40	20	Large
6	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	0.96
Cash	0.01	0.37
Bonds	0.00	0.34
Non-US Stocks	0.60	2.42
US Stocks	99.39	95.93
Asset Class	Net %	Cat%

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

Sec	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	27.10	27.13	27.70	
A	Basic Materials	1.99	2.00	2.54	
A	Consumer Cyclical	10.29	10.30	9.74	
,	Financial Services	12.48	12.49	13.42	
命	Real Estate	2.34	2.34	2.00	
W	Sensitive	52.72	52.68	51.46	
0	Communication Services	8.86	8.87	8.40	
•	Energy	3.31	3.31	3.56	
Ф	Industrials	7.58	7.59	9.69	
	Technology	32.97	32.91	29.81	
→	Defensive	20.16	20.18	20.82	
Ħ	Consumer Defensive	5.87	5.88	5.89	
+	Healthcare	11.62	11.63	12.54	
•	Utilities	2.67	2.67	2.39	
					0% 5 10 15 20 25 30 35 40 45 50 5

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	7.27	7.27	21.40	Technology
	6.56	13.83	15.03	Technology
→ NVIDIA Corp	6.13	19.95	145.27	Technology
⊕ Amazon.com Inc	3.57	23.52	22.63	Consumer Cyclical
	2.56	26.09	62.15	Communication Svc
	1.99	28.08	19.01	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.73	29.81	29.05	Financial Services
	1.65	31.46	18.92	Communication Svc
⊕ Broadcom Inc	1.65	33.10	55.95	Technology
∃ Tesla Inc ■ Tes	1.49	34.59	5.29	Consumer Cyclical
	1.43	36.02	52.65	Healthcare
→ JPMorgan Chase & Co	1.23	37.26	25.93	Financial Services
⊕ UnitedHealth Group Inc	1.11	38.36	12.21	Healthcare
⊕ Exxon Mobil Corp	1.07	39.43	20.09	Energy
⊕ Visa Inc Class A	0.94	40.37	6.21	Financial Services

Total Holdings 508

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Giri Devulapally since 08-2004 Holly 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
- 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.

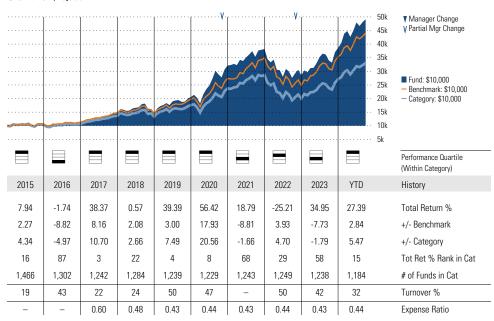
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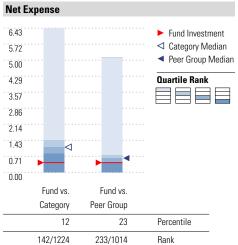
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.31	_	-4.22
Beta	0.94	_	0.99
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



JPMorgan Large Cap Growth R6 JLGMX

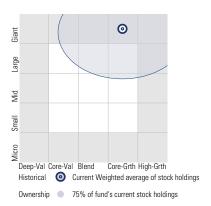
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

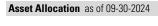
Equity

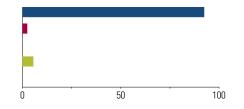
8	42	43	Large
0	0	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund	▼ Be	nchmark	[] Ca	ategor	y Ave	rage			
_Մ	Cyclical	21.78	21.25	23.66										
A	Basic Materials	0.22	0.63	1.15	10									
A	Consumer Cyclical	14.23	14.03	13.31										
ı ,	Financial Services	7.33	6.00	8.36										
侖	Real Estate	0.00	0.59	0.84	Ĭ									
W	Sensitive	65.34	67.12	61.28										
	Communication Services	16.04	12.80	12.34										
•	Energy	0.56	0.40	0.83	0									
Ф	Industrials	6.82	3.49	6.11										
	Technology	41.92	50.43	42.00								•		
-	Defensive	12.88	11.63	15.05										
Ħ	Consumer Defensive	1.79	3.63	2.72										
+	Healthcare	11.09	7.78	11.85										
•	Utilities	0.00	0.22	0.48	Ö									

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
⊕ 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
⊕ Mastercard Inc Class A	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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



MFS International Equity R6

MIEIX

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

Portfolio Manager(s)

Daniel Ling since 10-2009 Filipe Benzinho since 05-2016

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 15.01 years.

Style: The fund has landed in its primary style box — Large Blend — 87.5 % of the time over the past three

Net Expense: The fund's expense ratio of 0.68 is 18.07% lower than the Foreign Large Blend category average.

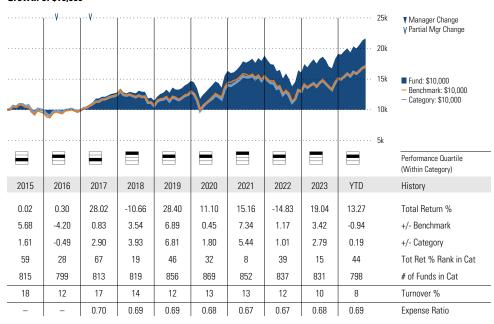
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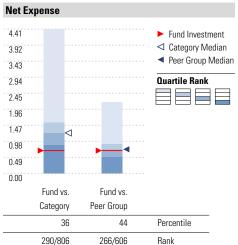
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.81	-	-0.05
Beta	1.02	-	1.02
R-Squared	92.03	_	92.90
Standard Deviation	17.35	16.34	17.33
Sharpe Ratio	0.26	0.10	0.10
Tracking Error	4.91	_	4.62
Information Ratio	0.59	_	0.00
Up Capture Ratio	114.77	_	105.97
Down Capture Ratio	104.05	_	107.27

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.45	15.78	15.57
Price/Book Ratio	2.63	1.85	1.89
Geom Avg Mkt Cap \$B	73.50	52.84	63.57
ROE	18.97	16.65	18.70



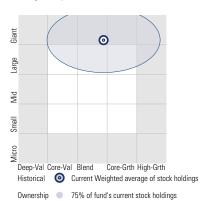
MFS International Equity R6

MIEIX

Morningstar CategoryMorningstar IndexForeign Large BlendMSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

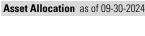
Equity

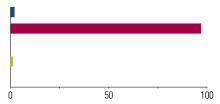
14	41	40	Large
2	1	1	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

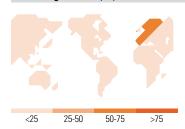




Asset Class	Net %	Cat%
US Stocks	1.93	3.83
Non-US Stocks	96.88	93.48
Bonds	0.00	0.55
Cash	1.19	0.63
Other	0.00	1.53
Total	100.00	100.00

		Fund	Bmark	Cat	Func	١ ،	Bench	mark	Cateo	iory Ave	rage			
Դ	Cyclical	35.95	41.84	38.35			501101		_ oatog	,0.,7	···ugo			-
æ.	Basic Materials	6.81	7.13	6.28			•							
A	Consumer Cyclical	9.19	10.56	10.23										
ê	Financial Services	19.95	22.19	20.32				:						
æ	Real Estate	0.00	1.96	1.52	[]									
M	Sensitive	38.44	38.31	39.09										
	Communication Services	2.15	6.08	5.08		[
ð	Energy	2.66	5.12	4.58										
Ф	Industrials	21.21	13.70	16.70										
	Technology	12.42	13.41	12.73				0	<u> </u>					
→	Defensive	25.62	19.84	22.55			_							
	Consumer Defensive	10.24	7.14	7.90										
٠	Healthcare	14.01	9.63	12.14										
•	Utilities	1.37	3.07	2.51		'								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 09-30-2024



0	Fund %	Cat %	
Greater Asia	25.92	34.59	
Japan	16.02	18.85	
Australasia	0.00	4.68	
Asia-4 Tigers	5.74	6.46	
Asia-ex 4 Tigers	4.16	4.60	
Not Classified	0.00	0.00	

Americas	Fund % 5.73	Cat % 8.81	Greater Europe	Fund % 68.34	Cat % 56.59	Market Maturity	Fund %
North America	5.73	7.75	United Kingdom	12.58	13.90	Developed Markets	95.84
Central/Latin	0.00	1.06	W euro-ex UK	54.71	41.71	Emerging Markets	4.16
			Emrgng Europe	0.00	0.12	Not Available	0.00
			Africa	1.05	0.86		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Hitachi Ltd	3.01	3.01	-	Industrials
	2.92	5.93	31.86	Industrials
⊕ Air Liquide SA	2.86	8.79	10.03	Basic Materials
⊕ SAP SE	2.72	11.51	48.12	Technology
⊕ Nestle SA	2.33	13.85	-	Consumer Defensive
⊕ Roche Holding AG	2.30	16.15	_	Healthcare
⊕ Compass Group PLC	2.28	18.43	13.62	Consumer Cyclical
⊕ Novo Nordisk AS Class B	2.10	20.54	-	Healthcare
⊕ Experian PLC	2.08	22.62	24.21	Industrials
⊕ Capgemini SE	2.01	24.63	4.56	Technology

Total Holdings 80

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 5.92 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1 is 0.99% lower than the Commodities Broad Basket category average.

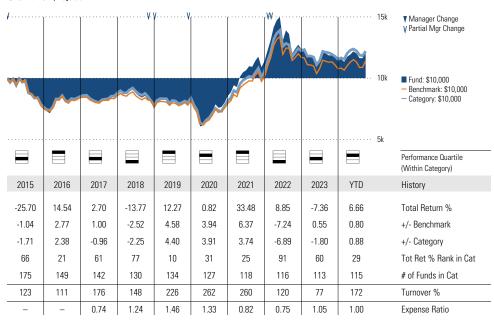
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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2024

Growth of \$10,000

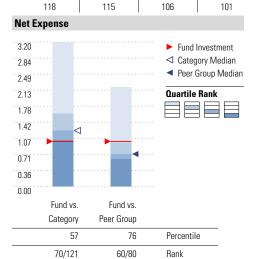


Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 1.80 3.25 2.36 8.98 0.50 3.66 0.68 0.96 3.66 7.79 0.03 2.62 Benchmark Return % -n 22 5 45 0.59 1 10 8 75 Category Average %

53

66

43



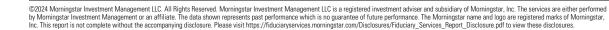
22

90

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 Welfics			
	Fund	Bmark	Cat
Alpha	-1.40	_	1.47
Beta	1.09	_	0.96
R-Squared	95.67	_	88.68
Standard Deviation	17.12	15.31	15.55
Sharpe Ratio	0.00	0.06	0.14
Tracking Error	3.84	-	4.85
Information Ratio	-0.34	-	0.04
Up Capture Ratio	102.41	-	95.40
Down Capture Ratio	109.45	-	88.21

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



9



% Rank in Category

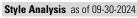
of Funds in Category

PIMCO Commodity Real Ret Strat Instl PCRIX

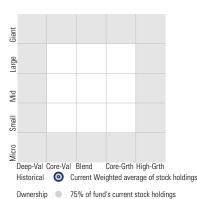
Morningstar Category Me Commodities Broad Basket Blo

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™





Sector Weighting as of 09-30-2024 Fund Bmark Cat Fund Cyclical 44.68 æ. 0 Basic Materials 44.68 Consumer Cyclical 0.00 Financial Services 0.00 侖 Real Estate 0.00 Sensitive 51.07 Communication Services 0.00 • Energy 48.94 Ф Industrials 2.13 Technology 0.00 Defensive 4.26 Consumer Defensive 4.26 Healthcare 0.00 Utilities 0.00 0%

Style Breakdown

Equity



value biellu dioi

>50 25-50 10-25 0-10

Weight %

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Numb	76 Not 7 1000 t	oundativo /6	TTD Hotain 70	Wormingstar Coctor
⊇ 2 Year Treasury Note Future Sept 24	23.08	23.08	-	-
→ RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Receive	21.17	44.25	_	_
→ RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Pay	21.17	65.42	_	-
⊕ United States Treasury Notes 0.125%	16.27	81.69	_	-
Cffset: Unsettled Trades	13.98	95.67	-	-
Cash Offset	12.35	108.02	_	_
Ð IRS EUR 2.75000 09/18/24-10Y LCH Pay	12.23	120.25	_	_
€ IRS EUR 2.75000 09/18/24-10Y LCH Receive	12.18	132.43	_	_
⊕ United States Treasury Notes 0.125%	10.41	142.84	_	_
→ 10 Year Treasury Note Future Sept 24	9.42	152.26	-	_
US Treasury Bond Future Sept 24	9.36	161.62	_	_
Ð Pimco Cayman Cmdty Fd Ltd Instl	9.21	170.83	_	_
① United States Treasury Notes 0.5%	8.49	179.32	_	_
⊕ TRS R 5.43/91282CDC2 BPS	8.46	187.78	_	_
US TIPS REV REPO	8.43	196.21	_	_

Total Holdings 774

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

d Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.75 is 7.14% higher than the Global Bond-USD Hedged category average.

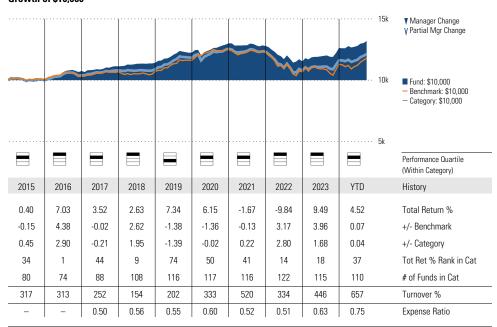
Morningstar Investment Management LLC Analysis

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

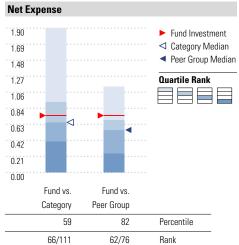
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 year 3.12 10.77 0.93 1.37 3.15 6.28 Fund Return % 5.20 11.57 -1.39 0.33 1.84 6.60 Benchmark Return % 4.01 10.90 -0 63 1 91 0.41 Category Average % 85 57 4 15 % Rank in Category 111 107 105 97 60 # of Funds in Category



3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.70	_	0.38
Beta	0.58	_	0.81
R-Squared	77.08	_	85.14
Standard Deviation	5.07	7.63	6.64
Sharpe Ratio	-0.57	-0.66	-0.69
Tracking Error	4.00	_	3.14
Information Ratio	0.58	_	0.21
Up Capture Ratio	64.75	_	81.19
Down Capture Ratio	49.03	_	77.95

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.74	4.43	5.76
Avg Eff Maturity	6.58	-	7.84



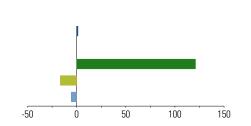
Duration

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

Morningstar Index Bloomberg US Agg Bond TR USD





Asset Allocation as of 09-30-2024

US Stocks 1.27 Non-US Stocks 0.00 Bonds 120.88	0.00
US Stocks 1.27	0.05
Asset Class Net %	

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	43.64	3.53	33.09
AA	14.76	74.59	11.34
A	16.99	10.82	26.03
BBB	21.56	8.32	21.22
BB	1.27	0.28	2.85
В	0.34	0.00	1.80
Below B	1.45	0.00	0.63
Not Rated	0.00	2.46	3.04

Sector Weighting as of 09-	30-2024											
	Fund	Bmark	Cat	Fund	1	Bench	mark	Cate	gory Ave	erage		
Government	42.16	-	36.58									
Treasury	5.34	_	25.15									
Inflation – Protected	0.96	_	1.24									
Agency/Quasi Agency	0.69	_	3.23]							
Other Government Related	35.17	_	6.96									
Corporate	2.01	-	12.28									
Corporate Bond	1.92	_	11.98									
Bank Loan	0.09	_	0.17									
Convertible	0.00	_	0.09									
Preferred	0.00	_	0.04	ĺ								
Securitized	11.23	-	6.19									
Agency MBS Pass-Through	7.88	_	3.77									
Agency MBS ARM	0.00	_	0.00									
Agency MBS CMO	0.03	_	0.32	Ü								
Non-Agency Residential MBS	1.00	_	0.16									
Commercial MBS	0.13	_	0.39	0								
Asset-Backed	1.86	_	1.25									
Covered Bond	0.33	_	0.30	0								
Municipal	0.03	_	0.08									
Cash & Equivalents	31.52	_	2.69									
Other	13.04	-	42.21									
				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
⊕ IRS EUR 2.75000 09/18/24-5Y LCH Pay	09-2029	19.80	19.80	_
⊕ IRS EUR 2.75000 09/18/24-5Y LCH Receive	09-2029	19.75	39.54	-
⊕ CDX IG42 5Y ICE	06-2029	17.03	56.57	-
→ 3 Month SOFR Future Mar 25	06-2025	16.78	73.36	-
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Pay	09-2034	14.58	87.93	-
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Receive	09-2034	14.52	102.45	_
☆ Cash Offset	_	13.94	116.39	-
⊕ IRS CNY 2.25000 09/18/24-5Y LCH Receive	09-2029	13.32	129.71	-
⊕ IRS CNY 2.25000 09/18/24-5Y LCH Pay	09-2029	13.13	142.85	-
∋ 5 Year Treasury Note Future Sept 24	10-2024	12.41	155.26	-

Total Holdings 1635



Schwab Fundamental Intl Equity Index Fd SFNNX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

David Rios since 04-2017 Christopher Bliss since 04-2017 Jiwei Gu since 02-2024 Joselle Duncan since 02-2024 Mariela Jobson since 06-2024

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.44 years.
- Net Expense: The fund's expense ratio of 0.25 is 73.96% lower than the Foreign Large Value category average.

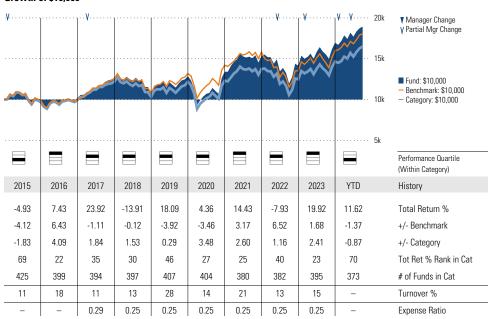
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000





Net Expe	ense		
4.03			► Fund Investment
3.58			Category Median
3.13			 Peer Group Median
2.69			Quartile Rank
2.24			
1.79			
1.34	< 1		
0.90			
0.45			
0.00			
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	4	24	Percentile
	15/379	10/44	Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.49	-	1.91
Beta	0.98	_	0.96
R-Squared	91.77	_	87.80
Standard Deviation	17.35	16.95	17.31
Sharpe Ratio	0.31	0.17	0.27
Tracking Error	4.99	_	6.14
Information Ratio	0.49	_	0.28
Up Capture Ratio	100.82	_	97.85
Down Capture Ratio	90.63	-	90.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.04	15.74	11.98
Price/Book Ratio	1.15	1.84	1.28
Geom Avg Mkt Cap \$B	37.52	56.42	40.98
ROE	11.69	17.13	12.91





Schwab Fundamental Intl Equity Index Fd SFNNX

Morningstar Index **Morningstar Category** Foreign Large Value MSCI EAFE NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

43	29	10	raige
10	5	2	IVIIO
0	0	0	ollidii

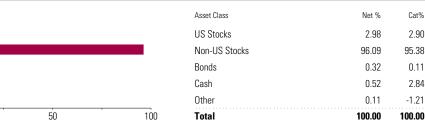
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

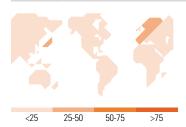


Asset Allocation as of 09-30-2024



Sec	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	42.60	39.38	42.29	
A	Basic Materials	10.99	6.91	7.92	
A	Consumer Cyclical	11.74	10.01	9.73	
P	Financial Services	18.56	20.12	23.40	
侖	Real Estate	1.31	2.34	1.24	
W	Sensitive	38.42	35.26	35.71	
d	Communication Services	5.96	4.82	5.16	
0	Energy	8.79	3.65	8.16	
Ф	Industrials	16.26	17.08	14.61	
	Technology	7.41	9.71	7.78	
→	Defensive	18.96	25.36	21.99	
Ħ	Consumer Defensive	8.11	8.56	8.63	
٠	Healthcare	6.66	13.56	9.57	
•	Utilities	4.19	3.24	3.79	
					0% 5 10 15 20 25 30 35 40 4

World Regions % Equity 09-30-2024



Greater Asia	Fund % 39.78	Cat % 29.86	
Japan	26.11	16.99	
Australasia	5.29	3.12	
Asia-4 Tigers	8.27	6.90	
Asia-ex 4 Tigers	0.11	2.85	
Not Classified	0.00	0.00	

Americas	Fund % 9.10	Cat % 8.38	Greater Europe	Fund % 51.12	Cat % 61.75	Market Maturity	Fund %
North America	9.10	7.35	United Kingdom	13.96	18.36	Developed Markets	99.59
Central/Latin	0.00	1.03	W euro-ex UK	36.53	42.51	Emerging Markets	0.41
			Emrgng Europe	0.27	0.17	Not Available	0.00
			Africa	0.36	0.71		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Shell PLC	2.11	2.11	-2.59	Energy
⊕ Samsung Electronics Co Ltd	1.62	3.73	_	Technology
① TotalEnergies SE	1.23	4.97	-0.06	Energy
① Toyota Motor Corp	1.20	6.17	_	Consumer Cyclical
⊕ Msci Eafe Dec24 Ifus 20241220	1.04	7.21	-	-
⊕ Roche Holding AG	0.92	8.13	_	Healthcare
BHP Group Ltd	0.88	9.02	_	Basic Materials
⊕ Glencore PLC	0.87	9.89	-7.26	Basic Materials
⊕ BP PLC	0.81	10.70	-12.23	Energy
⊕ Nestle SA	0.77	11.46	-	Consumer Defensive

Total Holdings 976



Vanguard Dividend Growth Inv VDIGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Peter Fisher since 07-2022

Quantitative Screens

- × Performance: The fund has finished in the Large Blend category's top three quartiles in 6 of the 10 years it's been in existence
- × Management: The fund's management team has been in place for less than three years.
- ✓ Net Expense: The fund's expense ratio of 0.29 is 60.27% lower than the Large Blend category average.

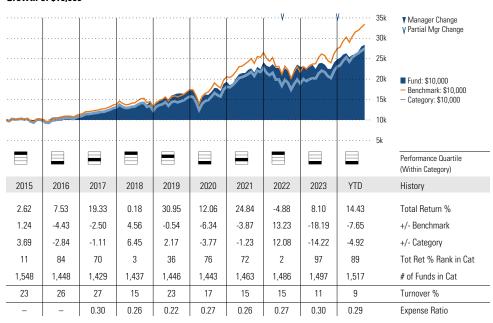
Morningstar Investment Management LLC Analysis

The fund fails the manager tenure screen due to a late-2023 departure. However, the new lead manager has been transitioning into the lead position over the past two years and pursues the fund's long-running strategy. This fund also fails our performance consistency screen. The team's conservative approach is reasonable and we maintain conviction in the fund.

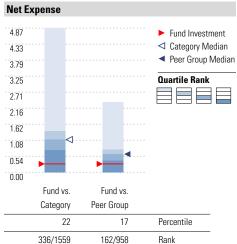
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.84	_	-1.07
Beta	0.72	_	0.94
R-Squared	78.41	_	94.38
Standard Deviation	14.28	17.53	16.95
Sharpe Ratio	0.44	0.52	0.42
Tracking Error	8.24	_	3.71
Information Ratio	-0.29	_	-1.34
Up Capture Ratio	73.39	_	92.03
Down Capture Ratio	70.58	_	96.37

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.34	27.50	26.80
Price/Book Ratio	7.07	4.80	5.15
Geom Avg Mkt Cap \$B	221.96	328.12	362.94
ROE	36.78	33.77	33.76



Vanguard Dividend Growth Inv VDIGX

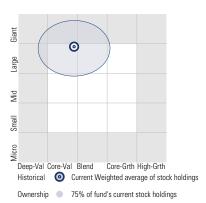
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

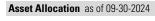
Equity

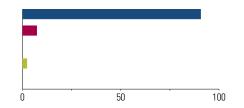
30	70	0	Large
0	0	0	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.96
Cash	2.20	0.37
Bonds	0.00	0.34
Non-US Stocks	7.19	2.42
US Stocks	90.61	95.93
Asset Class	Net %	Cat%

0001	tor Weighting as of 09-				
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Խ (Cyclical	33.30	27.13	27.70	
<u>.</u>	Basic Materials	5.07	2.00	2.54	
(Consumer Cyclical	10.94	10.30	9.74	
₽	Financial Services	14.17	12.49	13.42	
to F	Real Estate	3.12	2.34	2.00	
M :	Sensitive	34.29	52.68	51.46	
(Communication Services	0.00	8.87	8.40	
b E	Energy	0.00	3.31	3.56	
‡ I	Industrials	16.59	7.59	9.69	
3 7	Technology	17.70	32.91	29.81	
→ [Defensive	32.40	20.18	20.82	
] (Consumer Defensive	12.94	5.88	5.89	
• I	Healthcare	19.46	11.63	12.54	
? (Utilities	0.00	2.67	2.39	
					0% 5 10 15 20 25 30 35 40 45 50

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.95	3.95	15.03	Technology
⊕ Apple Inc	3.90	7.85	21.40	Technology
⊕ McDonald's Corp	3.76	11.60	4.39	Consumer Cyclical
⊕ Stryker Corp	3.62	15.22	21.44	Healthcare
─ UnitedHealth Group Inc	3.62	18.84	12.21	Healthcare
Danaher Corp	3.43	22.27	20.53	Healthcare
	3.06	25.33	17.12	Basic Materials
	2.97	28.30	1.84	Technology
	2.93	31.23	6.21	Financial Services
○ Northrop Grumman Corp	2.91	34.13	14.08	Industrials
⊕ Texas Instruments Inc	2.88	37.02	23.47	Technology
→ Honeywell International Inc	2.87	39.89	0.11	Industrials
	2.85	42.74	16.24	Financial Services
⊕ Coca-Cola Co	2.83	45.57	24.41	Consumer Defensive
	2.73	48.30	20.21	Consumer Defensive

Total Holdings 53



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category ■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Aurélie Denis since 02-2023 Aaron Choi since 08-2023

Quantitative Screens

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

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

✓ Net Expense: The fund's expense ratio of 0.07 is
92.71% lower than the Mid-Cap Value category average.

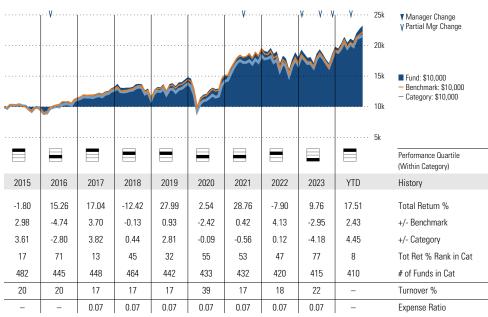
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen. Although the managers on this fund are relatively recent additions, they are experienced at Vanguard, and the team-managed, well-established process of running index funds at Vanguard means that such changes are not concerning.

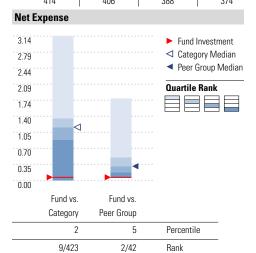
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category 15 10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 11.99 31.04 8.73 10.76 9.56 12.51 10.08 29.01 7.39 10.33 8.93 11.42 Benchmark Return % 8 98 25.80 8 50 10 97 8 62 Category Average % 11 50 49 24 % Rank in Category 414 406 388 374 285 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.58	_	1.40
Beta	0.94	_	0.94
R-Squared	98.59	_	94.42
Standard Deviation	18.68	19.66	19.11
Sharpe Ratio	0.34	0.27	0.32
Tracking Error	2.48	_	4.72
Information Ratio	0.54	_	0.24
Up Capture Ratio	97.72	_	95.29
Down Capture Ratio	92.53	_	90.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.33	19.44	17.35
Price/Book Ratio	2.46	2.43	2.09
Geom Avg Mkt Cap \$B	31.29	20.46	16.28
ROE	18.34	15.17	14.21



Vanguard Mid-Cap Value Index Admiral VMVAX

Asset Allocation as of 09-30-2024

Morningstar Category

Mid-Cap Value

Ru

Morningstar Index Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

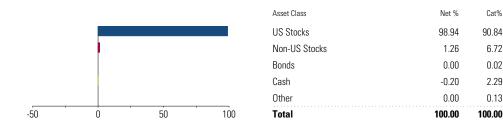
Equity

1	3	1	Large
41	50	5	Mid
0	0	0	Small

Weight %

>50 25-50 10-25 0-10

Value Blend Growth





Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Carrier Global Corp Ordinary Shares	1.53	1.53	40.77	Industrials
⊕ Arthur J. Gallagher & Co	1.36	2.89	25.92	Financial Services
○ Newmont Corp	1.36	4.25	30.95	Basic Materials
□ D.R. Horton Inc	1.24	5.49	26.12	Consumer Cyclical
○ United Rentals Inc	1.18	6.67	42.06	Industrials
○ ONEOK Inc	1.18	7.85	34.01	Energy
⊕ Digital Realty Trust Inc	1.17	9.02	22.97	Real Estate
→ PACCAR Inc	1.14	10.17	1.95	Industrials
	1.11	11.27	37.46	Financial Services
	1.02	12.29	24.82	Financial Services
 — Fidelity National Information Services Inc 	1.01	13.31	41.22	Technology
⊕ L3Harris Technologies Inc	1.00	14.30	14.59	Industrials
─ Public Service Enterprise Group Inc	0.98	15.29	48.83	Utilities
⊕ Cummins Inc	0.98	16.27	37.32	Industrials
○ Kenvue Inc ○	0.98	17.25	10.24	Consumer Defensive

Total Holdings 188



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

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.

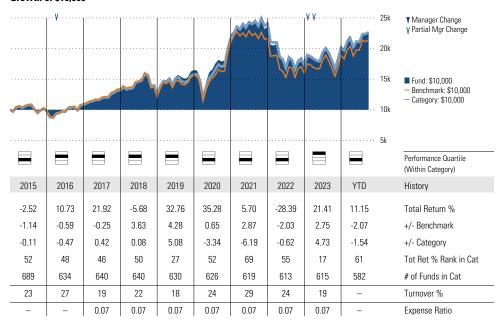
Morningstar Investment Management LLC Analysis

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.

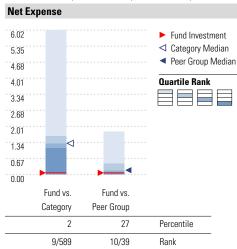
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000

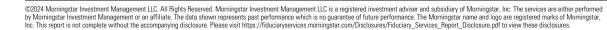


Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 7.07 25.73 -0.95 8.60 9.18 11.58 Fund Return % 8.41 27.66 -0.35 8.82 8.95 9.53 Benchmark Return % 25 69 10.04 9 93 7 44 -1 41 Category Average % 62 50 56 71 63 % Rank in Category 587 582 558 530 407 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.66	_	-1.40
Beta	0.95	_	0.92
R-Squared	96.74	_	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
Down Capture Ratio	99.02	_	94.76

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





Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



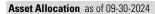
Style Breakdown

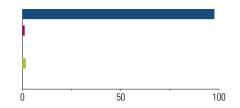
Equity

0	0	0	Large
2	9	24	Mid
5	22	37	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	rk	Categ	jory Av	erage				
Դ	Cyclical	26.12	22.41	25.06												
A	Basic Materials	1.91	4.19	3.07] [
A	Consumer Cyclical	13.26	9.35	10.77												
ø	Financial Services	5.42	7.23	8.75			[
ŵ	Real Estate	5.53	1.64	2.47												
W	Sensitive	52.82	47.63	50.15												
	Communication Services	3.21	1.80	1.41		H										
ð	Energy	5.18	3.35	3.70												
¢	Industrials	18.95	20.63	21.13												
	Technology	25.48	21.85	23.91					•		1					
-	Defensive	21.05	29.95	24.80							- !					
Ħ	Consumer Defensive	3.29	3.81	4.25		1										
+	Healthcare	17.20	25.54	19.87						7						
•	Utilities	0.56	0.60	0.68	Ü											
					0%	5	10	15	20	25	30	35	40	45	50	55

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Slcmt1142	1.46	1.46	_	_
⊕ Axon Enterprise Inc	1.08	2.54	54.69	Industrials
⊕ Deckers Outdoor Corp	0.92	3.46	43.13	Consumer Cyclical
	0.78	4.24	3.26	Technology
⊕ Lennox International Inc	0.73	4.97	35.79	Industrials
DraftKings Inc Ordinary Shares - Class A	0.68	5.66	11.21	Consumer Cyclical
	0.65	6.31	30.68	Technology
	0.65	6.95	16.63	Industrials
⊕ Entegris Inc ■	0.64	7.60	-5.83	Technology
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
□ Targa Resources Corp	0.61	9.47	72.68	Energy
⊕ Pure Storage Inc Class A	0.59	10.05	40.89	Technology
⊕ Dynatrace Inc Ordinary Shares	0.57	10.63	-2.23	Technology
Guidewire Software Inc	0.57	11.20	67.77	Technology

Total Holdings 612



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016 Nick Birkett since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 8.43 years.
- Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

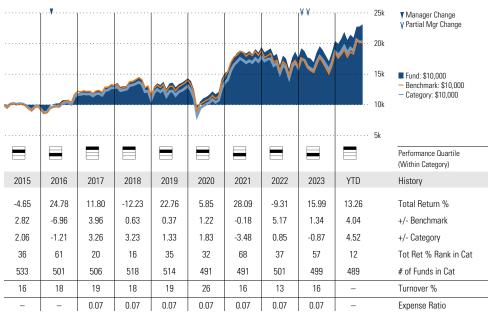
Morningstar Investment Management LLC Analysis

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.

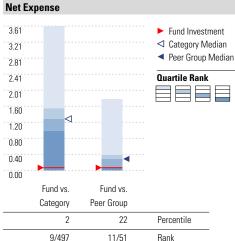
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	4.45	_	2.65
Beta	0.90	_	0.91
R-Squared	96.34	_	93.65
Standard Deviation	21.00	22.84	21.56
Sharpe Ratio	0.30	0.11	0.21
Tracking Error	4.59	_	5.63
Information Ratio	0.97	_	0.45
Up Capture Ratio	99.34	_	95.86
Down Capture Ratio	86.24	_	88.20

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.10	13.90	14.46
Price/Book Ratio	1.90	1.31	1.66
Geom Avg Mkt Cap \$B	6.78	2.14	4.78
ROE	13.87	4.84	12.10



Vanguard Small Cap Value Index Admiral VSIAX

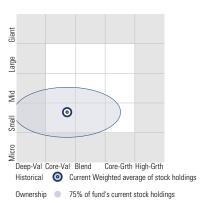
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

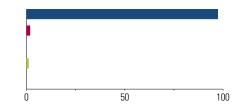
1	0	0	Laige
10	15	4	MIN
35	31	4	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	0.28
Cash	0.96	1.22
Bonds	0.00	0.17
Non-US Stocks	1.73	4.01
US Stocks	97.30	94.33
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	49.99	54.94	48.90	
A.	Basic Materials	6.27	5.05	6.30	
A	Consumer Cyclical	14.50	10.51	13.73	
,	Financial Services	19.06	25.41	22.36	
命	Real Estate	10.16	13.97	6.51	
W	Sensitive	34.10	27.42	38.77	
d	Communication Services	2.78	2.63	2.21	
•	Energy	3.66	6.80	7.84	
Ф	Industrials	19.82	10.48	17.83	
	Technology	7.84	7.51	10.89	
→	Defensive	15.92	17.63	12.34	
Ħ	Consumer Defensive	4.43	3.07	4.04	
٠	Healthcare	6.59	9.33	5.82	
•	Utilities	4.90	5.23	2.48	
					0% 5 10 15 20 25 20 25 40 45 50 5

N.	0/ 11 -	0 1 2 6	VED D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	0.90	0.90	_	_
Smurfit WestRock PLC	0.74	1.64	24.94	Consumer Cyclical
→ Builders FirstSource Inc	0.65	2.29	16.13	Industrials
⇒ Booz Allen Hamilton Holding Corp Class A	0.61	2.90	28.44	Industrials
─ Carlisle Companies Inc	0.60	3.50	44.82	Industrials
	0.58	4.08	100.16	Industrials
⊕ Atmos Energy Corp	0.58	4.66	21.76	Utilities
→ First Citizens BancShares Inc Class A	0.57	5.23	30.09	Financial Services
→ NRG Energy Inc	0.54	5.77	78.57	Utilities
□ IDEX Corp	0.47	6.24	-0.27	Industrials
	0.47	6.71	35.44	Industrials
⊕ United Therapeutics Corp	0.46	7.17	62.97	Healthcare
	0.46	7.63	119.93	Healthcare
⊖ Reliance Inc	0.46	8.09	4.59	Basic Materials
→ Toll Brothers Inc	0.46	8.55	50.95	Consumer Cyclical

Total Holdings 838



Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category

Morningstar Index

Large Value Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 20.82 years.

× Style: The fund has landed in its primary style box — Large Value — 0 % of the time over the past three years.

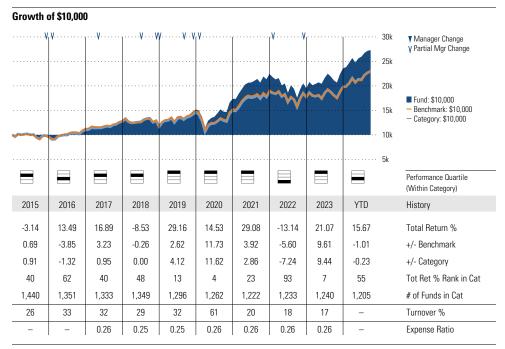
Net Expense: The fund's expense ratio of 0.26 is 70.79% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

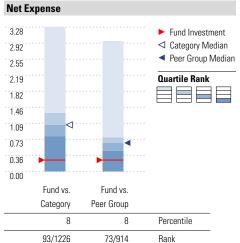
This fund fails our style consistency screen as the fund has drifted into the large-blend portion of the Morningstar Style Box. The drift towards blend is not unexpected as the fund's subadvisor lineup has shifted in recent years to managers that run more core-oriented strategies and lower exposure to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

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.86	_	0.87
Beta	0.98	_	0.95
R-Squared	94.86	_	93.93
Standard Deviation	16.76	16.65	16.42
Sharpe Ratio	0.41	0.37	0.41
Tracking Error	3.81	_	4.14
Information Ratio	0.18	_	0.14
Up Capture Ratio	96.60	_	96.16
Down Capture Ratio	92.35	-	92.64

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.06	20.63	19.28
Price/Book Ratio	2.77	2.67	2.57
Geom Avg Mkt Cap \$B	158.41	82.91	136.41
ROE	22.92	17.78	22.00

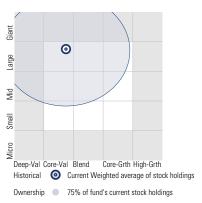


Vanguard Windsor™ II Admiral™ VWNAX

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

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

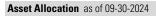
Equity

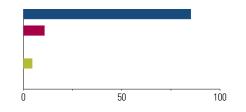
28	37	8	Large
10	12	2	Mid
3	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.14
Cash	4.35	1.11
Bonds	0.00	0.21
Non-US Stocks	10.60	5.74
US Stocks	85.05	91.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Ben	chmark	∏ Ca	ategory	Avera	ae		
Ն	Cyclical	30.76	36.02	33.33						- 5 7				
ħ.	Basic Materials	2.51	3.96	3.39		, ·								
4	Consumer Cyclical	9.36	6.72	7.00										
,	Financial Services	17.52	20.36	19.46										
ŧ	Real Estate	1.37	4.98	3.48] [
M	Sensitive	45.36	35.42	37.50										
	Communication Services	6.64	4.27	5.53										
•	Energy	5.87	6.74	7.74		_ '[_						
Ģ	Industrials	10.05	13.94	11.37				7						
1	Technology	22.80	10.47	12.86										
→	Defensive	23.89	28.55	29.16					•		[]			
	Consumer Defensive	5.82	7.88	8.68				_						
٠	Healthcare	15.81	15.61	15.08										
•	Utilities	2.26	5.06	5.40		İ								

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.23	5.23	15.03	Technology
	4.17	9.41	_	_
◆ Apple Inc	3.22	12.63	21.40	Technology
⊕ Amazon.com Inc	3.16	15.79	22.63	Consumer Cyclical
	1.95	17.75	19.01	Communication Svc
─ UnitedHealth Group Inc	1.79	19.54	12.21	Healthcare
Meta Platforms Inc Class A	1.63	21.17	62.15	Communication Svc
⊕ Bank of America Corp	1.63	22.80	20.05	Financial Services
Taiwan Semiconductor Manufacturing Co Ltd ADR	1.62	24.42	68.64	Technology
→ HCA Healthcare Inc	1.52	25.95	50.88	Healthcare
	1.31	27.25	20.21	Consumer Defensive
	1.29	28.54	11.82	Healthcare
	1.26	29.81	11.31	Healthcare
	1.20	31.01	26.13	Financial Services
Alphabet Inc Class C	1.16	32.17	18.92	Communication Svc

Total Holdings 190

