American Century Ultra® R6 AULDX

Portfolio Manager(s)

Keith Lee since 12-2008 Jeffrey Bourke since 08-2013 Tong Li since 07-2024

Quantitative Screens

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

Management: The fund's management has been in place for 15.78 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 0.56 is 39.13% lower than the Large Growth category average.

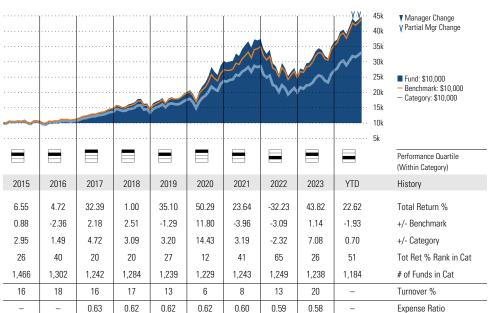
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



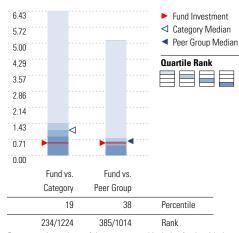


Morningstar Category

Large Growth







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

Fund Bmark Cat Alpha -3.51 -4.22 0.99 Beta 1 07 98.78 92.51 **R-Squared** Standard Deviation 22 54 20.85 21 45 Sharpe Ratio 0.32 0.47 0.27 Tracking Error 2.93 5.84 Information Ratio -1.07 -0.84 Up Capture Ratio 100.90 91.00 Down Capture Ratio 112.24 105.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.89	36.55	35.39
Price/Book Ratio	9.78	12.14	9.26
Geom Avg Mkt Cap \$B	557.84	675.16	541.50
BOE	43 04	44 40	41.06

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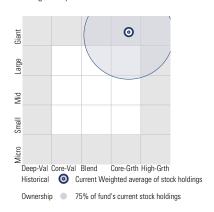


Morningstar Index

Russell 1000 Growth TR USD

American Century Ultra® R6 AULDX

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



Style Breakdown



Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	12.82	12.82	21.40	Technology
\ni NVIDIA Corp	12.27	25.09	145.27	Technology
Microsoft Corp	6.94	32.03	15.03	Technology
Amazon.com Inc	6.27	38.30	22.63	Consumer Cyclical
Alphabet Inc Class C	4.17	42.47	18.92	Communication Svc
Alphabet Inc Class A	3.77	46.25	19.01	Communication Svc
Mastercard Inc Class A	3.75	50.00	16.24	Financial Services
Đ Meta Platforms Inc Class A	3.62	53.62	62.15	Communication Svc
Tesla Inc	2.88	56.50	5.29	Consumer Cyclical
$ onumber {f D} $ Eli Lilly and Co	2.82	59.32	52.65	Healthcare
ige > Costco Wholesale Corp	2.22	61.54	34.81	Consumer Defensive
➔ Netflix Inc	2.17	63.71	45.68	Communication Svc
Chipotle Mexican Grill Inc	2.15	65.86	25.98	Consumer Cyclical
Applied Materials Inc	1.96	67.82	25.36	Technology
∋ Fair Isaac Corp	1.82	69.63	66.97	Technology

Total Holdings 66

 \oplus Increase \oplus Decrease R New to Portfolio

•		
0	50	100

Fund

21.09

0.86

13.28

6.95

0.00

66.23

13.75

1.12

3.35

48.01

12.67

2.87

9.80

0.00

Bmark

21.25

0.63

14.03

6 00

0.59

67.12

12.80

0.40

3.49

50.43

11.63

3.63

7.78

0.22

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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Utilities

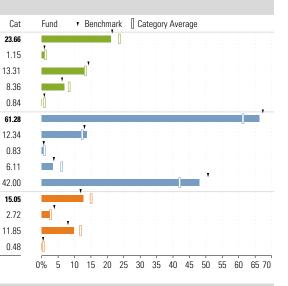
Asset Class Net % Cat% US Stocks 97.97 93.54 Non-US Stocks 1.93 4.54 Bonds 0.00 0.00 Cash 0.11 1.11 0.00 Other 0.81 Total 100.00 100.00

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth





American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 25.31 years.

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

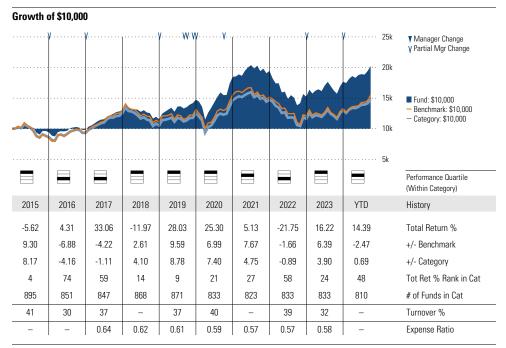
Net Expense: The fund's expense ratio of 0.57 is 49.11% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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







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

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

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

Total Return %

as of 09-30-2024

Benchmark

Average annual, if greater

Category

than 1 year

Fund

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

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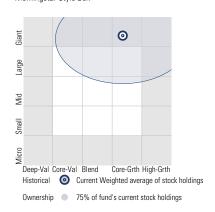


Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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





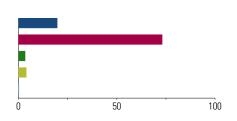


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024



Sector Weighting as of 09-30-2024

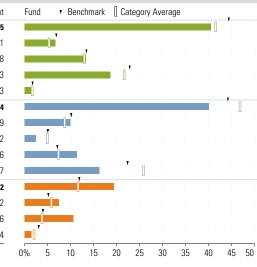
Asset Allocation as of 09-30-2024

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

Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

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



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

Top 10 Holdings as of 09-30-2024

25-50

50-75

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

Total Holdings 579

 \oplus Increase \oplus Decrease R New to Portfolio

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BNY Mellon Bond Market Index I DBIRX

Portfolio Manager(s)

Nancy Rogers since 02-2010 Gregg Lee since 10-2021

Quantitative Screens

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

Management: The fund's management has been in place for 14.64 years.

Style Consistency is not calculated for Fixed Income funds.

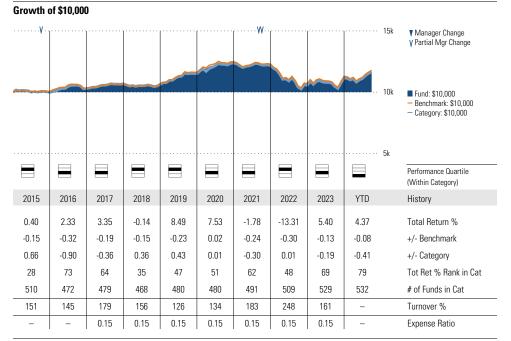
Wet Expense: The fund's expense ratio of 0.15 is 70%

lower than the Intermediate Core Bond category average. ________ Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024



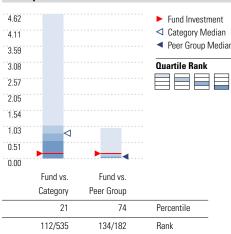
Trailing Performance



Information Ratio

Up Capture Ratio

Down Capture Ratio



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

 Avg Eff Duration
 6.08
 4.43
 5.88

 Avg Eff Maturity
 8.46
 8.21

-0.90

98.50

100.67

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-0.25

97.06

98.03

Morningstar Index

Morningstar Category

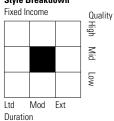
Intermediate Core Bond

Bloomberg US Agg Bond TR USD

BNY Mellon Bond Market Index I DBIRX

Style Analysis as of 09-30-2024





Asset Class Net % Cat% US Stocks 0.62 0.00 Non-US Stocks 0.00 0.23 Bonds 94.77 97.45 Cash 5.23 -0.01 0.00 Other 1.70 Total 100.00 100.00

Morningstar Index

Bloomberg US Agg Bond TR USD

Morningstar Category

Intermediate Core Bond

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	3.47	3.53	24.71
AA	72.26	74.59	39.01
A	11.85	10.82	22.22
BBB	12.42	8.32	12.31
BB	0.00	0.28	0.62
В	0.00	0.00	0.33
Below B	0.00	0.00	0.12
Not Rated	0.00	2.46	0.68

	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Government	43.86	-	30.70	
Treasury	41.38	-	24.87	
Inflation – Protected	0.00	-	1.37	I D
Agency/Quasi Agency	1.33	-	0.63	0
Other Government Related	1.15	_	3.83	
Corporate	23.41	-	23.52	
Corporate Bond	23.41	-	23.34	
Bank Loan	0.00	-	0.04	
Convertible	0.00	-	0.00	
Preferred	0.00	-	0.14	
Securitized	27.00	-	39.30	
Agency MBS Pass-Through	25.09	-	28.33	
Agency MBS ARM	0.00	-	0.18	
Agency MBS CMO	0.75	-	1.23	
Non-Agency Residential MBS	0.00	-	0.12	
Commercial MBS	0.72	-	2.27	
Asset-Backed	0.44	-	7.17	
Covered Bond	0.00	-	0.00	
Municipal	0.56	_	1.22	
Cash & Equivalents	5.16	-	4.52	
Other	0.00	-	0.75	10

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Dreyfus Instl Preferred Gov Plus MMkt	-	5.23	5.23	_
⊕ Federal National Mortgage Association 5.5%	10-2054	0.88	6.12	-
⊕ Federal National Mortgage Association 6%	10-2054	0.82	6.94	-
⊕ Federal National Mortgage Association 5%	10-2054	0.64	7.57	-
United States Treasury Notes 4.375%	05-2034	0.60	8.17	-
⊕ United States Treasury Notes 1.375%	11-2031	0.56	8.74	_
\oplus Federal National Mortgage Association 6.5%	10-2054	0.56	9.29	-
\oplus Federal National Mortgage Association 2%	10-2054	0.55	9.85	-
	02-2032	0.49	10.34	-
United States Treasury Notes 1.25%	08-2031	0.49	10.82	-

Total Holdings 2700

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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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.

Style: The fund has landed in its primary style box — Large Blend — 75 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.02 is 97.26% lower than the Large Blend category average.

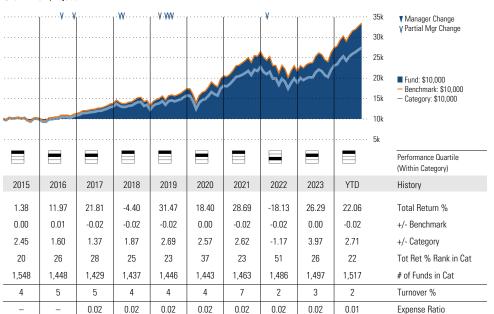
Morningstar Investment Management LLC Analysis

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

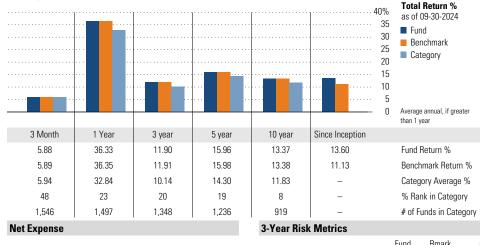
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

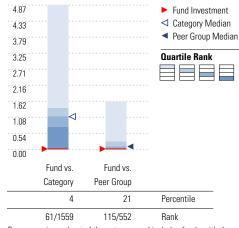




Large Blend







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

Fund Bmark Cat Alpha -0.01 -1.07 0.94 Beta 1 00 _ 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

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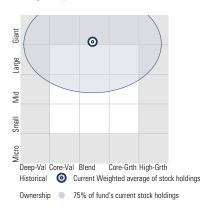
Morningstar Index **Morningstar Category**

S&P 500 TR USD

Growth of \$10,000

Fidelity 500 Index FXAIX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	7.27	7.27	21.40	Technology
\ni Microsoft Corp	6.56	13.83	15.03	Technology
\ni NVIDIA Corp	6.13	19.95	145.27	Technology
€ Amazon.com Inc	3.57	23.52	22.63	Consumer Cyclical
igodolog Meta Platforms Inc Class A	2.56	26.09	62.15	Communication Svc
\ominus Alphabet Inc Class A	1.99	28.08	19.01	Communication Svc
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	1.73	29.81	29.05	Financial Services
\ni Alphabet Inc Class C	1.65	31.46	18.92	Communication Svc
🕀 Broadcom Inc	1.65	33.10	55.95	Technology
∋ Tesla Inc	1.49	34.59	5.29	Consumer Cyclical
ightarrow Eli Lilly and Co	1.43	36.02	52.65	Healthcare
igodologie JPMorgan Chase & Co	1.23	37.26	25.93	Financial Services
	1.11	38.36	12.21	Healthcare
∋ Exxon Mobil Corp	1.07	39.43	20.09	Energy
	0.94	40.37	6.21	Financial Services

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

50

Fund

27.10

1.99

10.29

12.48

2.34

52.72

8.86

3.31

7.58

32.97

20.16

5.87

11.62

2.67

Bmark

27.13

2.00

10.30

12 49

2.34

52.68

8.87

3.31

7.59

32.91

20.18

5.88

11.63

2.67

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

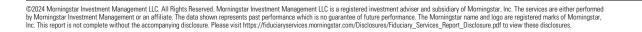
Defensive

Healthcare

Consumer Defensive

Total Holdings 508

 \oplus Increase \oplus Decrease R New to Portfolio



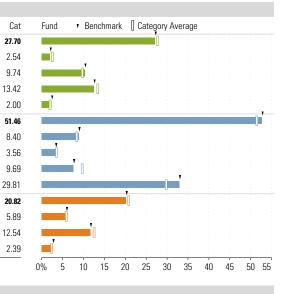


Morningstar Category
Large Blend

100

Morningstar Index S&P 500 TR USD

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



Hartford Dividend and Growth R6 HDGVX

Portfolio Manager(s)

Matthew Baker since 03-2010 Nataliya Kofman since 08-2019 Brian Schmeer since 03-2023

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 14.59 years.

× Style: The fund has landed in its primary style box — Large Value — 53.13 % of the time over the past three years.

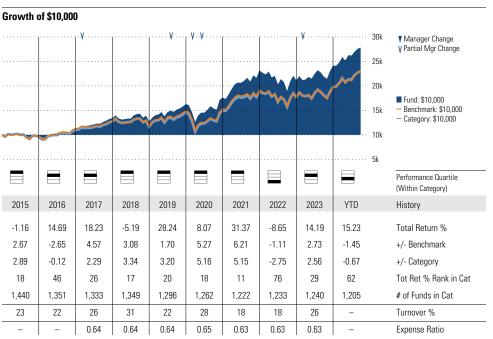
Net Expense: The fund's expense ratio of 0.63 is 29.21% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen as it has shifted toward more of a core-leaning strategy from its previous value tilt. We do not consider this a significant concern at this time.

ESG Metrics

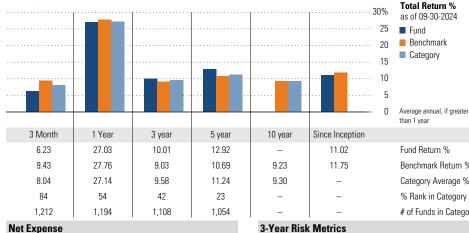
Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

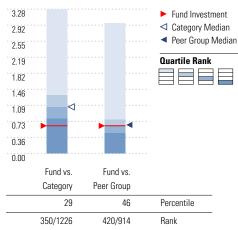


Morningstar Category

Large Value

Trailing Performance





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

Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 1.74 0.87 0.89 0.95 Beta R-Squared 96.56 93.93 Standard Deviation 16.65 15 14 16 42 Sharpe Ratio 0.46 0.37 0.41 Tracking Error 3 32 4.14 Information Ratio 0.30 0.14 Up Capture Ratio 91.30 96.16 Down Capture Ratio 83.80 92.64

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 19.56 20.63 19.28 Price/Book Ratio 3.14 2.67 2.57 Geom Avg Mkt Cap \$B 155 49 82 91 136 41 ROE 25.78 17.78 22.00

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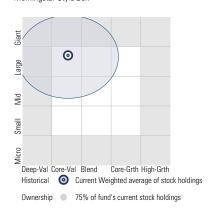
Morningstar Index

Russell 1000 Value TR USD

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Hartford Dividend and Growth R6 HDGVX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	4.38	4.38	15.03	Technology
Alphabet Inc Class A	3.69	8.07	19.01	Communication Svc
Apple Inc	2.97	11.04	21.40	Technology
∋ Usd	2.75	13.79	_	-
Wells Fargo & Co	2.63	16.43	17.01	Financial Services
UnitedHealth Group Inc	2.42	18.85	12.21	Healthcare
Cisco Systems Inc	2.34	21.19	7.70	Technology
JPMorgan Chase & Co	2.33	23.51	25.93	Financial Services
Lockheed Martin Corp	1.92	25.44	31.06	Industrials
Qualcomm Inc	1.86	27.30	19.30	Technology
Philip Morris International Inc	1.82	29.12	33.24	Consumer Defensive
American Electric Power Co Inc	1.75	30.86	29.57	Utilities
American Tower Corp	1.71	32.57	9.23	Real Estate
American Express Co	1.71	34.28	45.83	Financial Services
Texas Instruments Inc	1.65	35.93	23.47	Technology

Total Holdings 74

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Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

0

€ Cyclical

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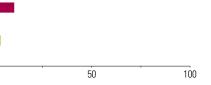
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Energy

¢

Utilities



Fund

28.26

3.56

5.18

16.57

2.95

43.15

7.84

7.63

8.88

18.80

28.58

7.42

15.09

6.07

Bmark

36.02

3.96

6.72

20.36

4.98

35.42

4.27

6.74

13.94

10.47

28.55

7.88

15.61

5.06

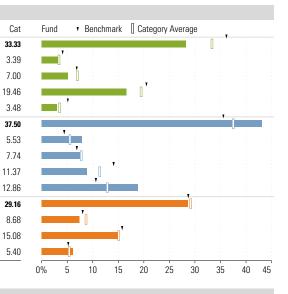
Asset Class Net % Cat% US Stocks 86.15 91.81 Non-US Stocks 10.40 5.74 Bonds 0.00 0.21 Cash 3.46 1.11 0.00 Other 1.14 Total 100.00 100.00

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

🔛 Large Value



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Hartford International Opportunities R6 IHOVX

Portfolio Manager(s)

Tara Stilwell since 03-2010

Quantitative Screens

Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.

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

 \times Style: The fund has landed in its primary style box — Large Blend — 65.63 % of the time over the past three years.

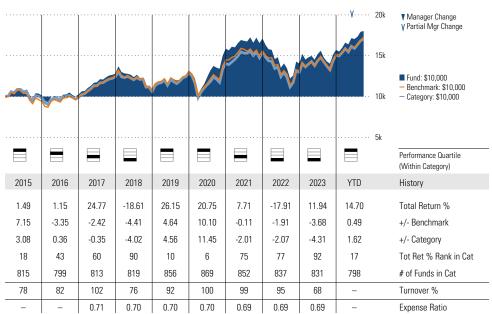
Net Expense: The fund's expense ratio of 0.7 is 15.66% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen as it plots near the border of blend and growth in the Stylebox, but the investing process is steady and has not changed.

ESG Metrics

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

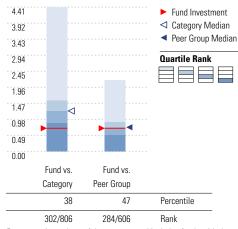


Morningstar Category

Foreign Large Blend







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

-	-	# of Funds in Category						
3-Year Risk	Metrics							
		Fund	Bmark	Cat				
Alpha		-1.27	-	-0.05				
Beta		1.02	-	1.02				
R-Squared		95.65	-	92.90				
Standard Devia	ation	16.95	16.34	17.33				
Sharpe Ratio		0.02	0.10	0.10				
Tracking Error		3.55	-	4.62				
Information Ra	tio	-0.37	-	0.00				
Up Capture Rat	tio	99.97	-	105.97				
Down Capture	Ratio	105.97	-	107.27				

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.04	15.78	15.57
Price/Book Ratio	2.25	1.85	1.89
Geom Avg Mkt Cap \$B	75.93	52.84	63.57
BOF	18.86	16.65	18.70

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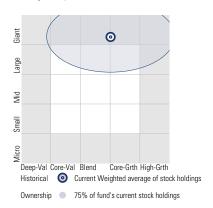
Morningstar Index

MSCI ACWI Ex USA NR USD



Hartford International Opportunities R6 IHOVX

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





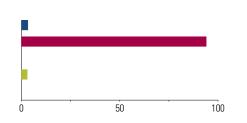


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024



Sector Weighting as of 09-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	33.93	41.84	38.35
æ.	Basic Materials	3.34	7.13	6.28
	Consumer Cyclical	8.72	10.56	10.23
ц.	Financial Services	21.20	22.19	20.32
俞	Real Estate	0.67	1.96	1.52
v.	Sensitive	48.06	38.31	39.09
đ	Communication Services	9.18	6.08	5.08
•	Energy	5.88	5.12	4.58
¢	Industrials	15.42	13.70	16.70
	Technology	17.58	13.41	12.73
-	Defensive	18.00	19.84	22.55
1	Consumer Defensive	5.27	7.14	7.90
•	Healthcare	9.24	9.63	12.14
2	Utilities	3.49	3.07	2.51

Asset Class	Net %	Cat%
US Stocks	3.19	3.83
Non-US Stocks	93.95	93.48
Bonds	0.00	0.55
Cash	2.85	0.63

	Fund	۲	Bend	hmark] Ca	itegory	Avera	ge			
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				,							
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	_										
()%	5	10	15	20	25	30	35	40	45	50

	Greater Asia	Fund % 35.59	Cat % 34.59	Americas	Fund % 14.38	Cat % 8.81	Greater Europe	Fund % 50.01	Cat % 56.59	Market Maturity	Fund %
	Japan	16.46	18.85	North America	12.59	7.75	United Kingdom	15.76	13.90	Developed Markets	86.98
	Australasia	0.00	4.68	Central/Latin	1.79	1.06	W euro-ex UK	34.25	41.71	Emerging Markets	13.02
	Asia-4 Tigers	7.91	6.46				Emrgng Europe	0.00	0.12	Not Available	0.00
	Asia-ex 4 Tigers	11.22	4.60				Africa	0.00	0.86		
	Not Classified	0.00	0.00								
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Top 10 Holdings as of 09-30-2024

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	3.59	3.59	_	Technology
\ominus Tencent Holdings Ltd	2.80	6.39	_	Communication Svc
\ominus Unilever PLC	2.26	8.65	30.24	Consumer Defensive
⊕ Usd	2.26	10.91	-	-
⊖ Shell PLC	2.09	13.00	-2.59	Energy
\ominus Allianz SE	2.07	15.07	27.63	Financial Services
→ AstraZeneca PLC	2.06	17.13	11.52	Healthcare
\oplus ASML Holding NV	2.05	19.17	10.07	Technology
\ominus SAP SE	2.00	21.17	48.12	Technology
igodot London Stock Exchange Group PLC	1.95	23.12	11.50	Financial Services

Total Holdings 91

 \oplus Increase \oplus Decrease R New to Portfolio

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Morningstar Category Foreign Large Blend

Other

Total

Morningstar Index MSCI ACWI Ex USA NR USD

0.00

100.00

1.53

100.00

Asset Allocation as of 09-30-2024

JPMorgan US Equity R6 JUEMX

Portfolio Manager(s)

Scott Davis since 08-2014 Shilpee Raina since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 10.13 years.

× *Style:* The fund has landed in its primary style box — Large Blend — 41.94 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.44 is 39.73% lower than the Large Blend category average.

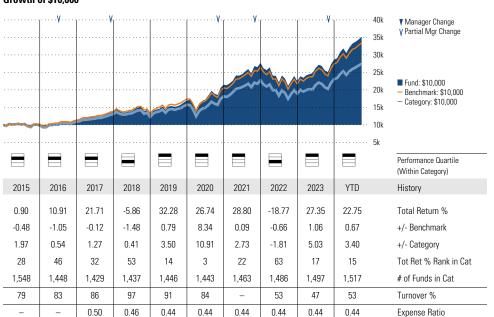
Morningstar Investment Management LLC Analysis

The fund fails our style consistency screen as, similar to the broad market and peers, it plots on the border with growth. We are not concerned with this screen failure.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022





Trailing Performance



0.54 Fund vs. Category Peer Group 29 28 Percentile 450/1559 268/958 Rank Peer group is a subset of the category and includes funds with the

same management style (active vs. passive) and similar share class characteristics.

Up Capture Ratio 99.39 92.03 Down Capture Ratio 96.56 96.37 **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 28.47 27.50 26.80 Price/Book Ratio 5.31 4.80 5.15 Geom Avg Mkt Cap \$B 362 67 328 12 362.94 ROE 35.23 33.77 33.76

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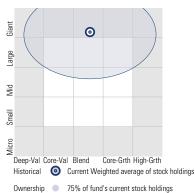
Morningstar Index

S&P 500 TR USD

Morningstar Category

JPMorgan US Equity R6 JUEMX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Microsoft Corp	8.86	8.86	15.03	Technology
\ni Apple Inc	7.71	16.57	21.40	Technology
➔ NVIDIA Corp	7.15	23.73	145.27	Technology
∋ Amazon.com Inc	4.22	27.94	22.63	Consumer Cyclical
e Meta Platforms Inc Class A	3.40	31.34	62.15	Communication Svc
€ Alphabet Inc Class A	2.76	34.10	19.01	Communication Svc
ightarrow UnitedHealth Group Inc	2.67	36.77	12.21	Healthcare
ightarrow Lowe's Companies Inc	2.64	39.41	23.21	Consumer Cyclical
€ Wells Fargo & Co	2.60	42.01	17.01	Financial Services
∋ Exxon Mobil Corp	2.51	44.52	20.09	Energy
⊖ Mastercard Inc Class A	2.47	47.00	16.24	Financial Services
• NXP Semiconductors NV	2.27	49.26	5.82	Technology
∋ AbbVie Inc	2.25	51.51	30.43	Healthcare
$oldsymbol{eta}$ Baker Hughes Co Class A	2.20	53.71	7.61	Energy
	2.17	55.89	38.80	Industrials

Total Holdings 54

🕀 Increase 👄 Decrease 🕸 New to Portfolio



1.87

12.59

11.45

0.72

55 88

6.18

4.72

11.01

33.97

17.49

1.21

12.20

4.08

2.00

10.30

12 49

2.34

52.68

8.87

3.31

7.59

32.91

20.18

5.88

11.63

2.67

2.54

9.74

13.42

2.00

51.46

8.40

3.56

9.69

29.81

20.82

5.89

12.54

2.39

Asset Allocation as of 09-30-2024

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Energy

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Utilities

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

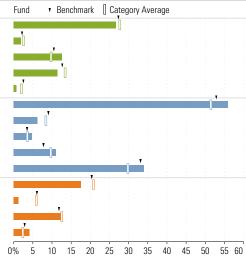
Technology

Consumer Defensive

Defensive

Healthcare

10



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Morningstar Category

Morningstar Index S&P 500 TR USD

📕 Large Blend

,)0	Total	100.00	100.00
	Other	0.00	0.96
	Cash	0.32	0.37
	Bonds	0.00	0.34
	Non-US Stocks	2.97	2.42
	US Stocks	96.71	95.93
	Asset Class	Net %	Cat%

Loomis Sayles Core Plus Bond N NERNX

Portfolio Manager(s)

Peter Palfrev since 12-1996 Richard Raczkowski since 05-1999 Ian Anderson since 02-2020 Barath Sankaran since 02-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 27.77 years.

Style Consistency is not calculated for Fixed Income funds.

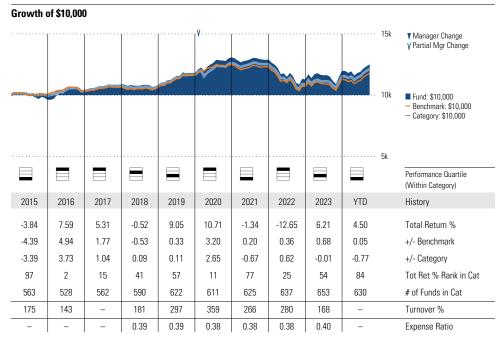
Net Expense: The fund's expense ratio of 0.4 is 45.95% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

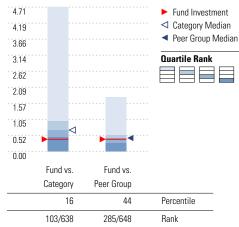
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Update
Sustainability Rating	3	08-31-202
ESG Commitment	1-Low	02-15-202



Trailing Performance Total Return % 15% as of 09-30-2024 Fund 10 Benchmark Category 5 0 -5 Average annual, if greater ed than 1 year 24 3 Month 1 Year 10 year Since Inception 3 year 5 year 22 Fund Return % 5.14 12.13 -1.11 1.22 2.30 2.45 5.20 11.57 -1.39 0.33 1.84 6.60 Benchmark Return % -1 16 0.83 2 03 5.13 12 41 Category Average % _ 58 67 49 30 32 % Rank in Category 637 618 561 519 365 # of Funds in Category Net Expense **3-Year Risk Metrics**



	Fund	Bmark	Cat
Alpha	0.45	-	0.04
Beta	1.10	-	1.01
R-Squared	98.14	-	96.15
Standard Deviation	8.44	7.63	7.84
Sharpe Ratio	-0.55	-0.66	-0.64
Tracking Error	1.37	-	1.52
Information Ratio	0.20	-	0.03
Up Capture Ratio	109.17	-	99.02
Down Capture Ratio	105.47	-	99.03

Portiono metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.80	4.43	6.10
Avg Eff Maturity	9.55	-	8.64

Peer group is a subset of the category and includes funds with the

same management style (active vs. passive) and similar share class characteristics.

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Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Loomis Sayles Core Plus Bond N NERNX

Style Analysis as of 09-30-2024



Asset Allocation as of 09-30-2024



Sector Weighting as of 09-30-2024

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD
Asset Class Net % C

Morningstar Index

Morningstar Category

Asset Class	Net %	Cat%
US Stocks	0.00	0.13
Non-US Stocks	0.00	0.00
Bonds	95.49	102.12
Cash	4.50	-2.42
Other	0.00	0.18
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	66.16	3.53	41.95
AA	3.62	74.59	19.47
А	7.90	10.82	10.81
BBB	15.72	8.32	17.93
BB	5.76	0.28	4.43
В	0.46	0.00	1.70
Below B	0.06	0.00	0.88
Not Rated	0.32	2.46	2.83

	Fund	Bmark	Cat	Fund	۲	Benchmark	🛛 Ca	tegory	Average		
Government	37.36	-	28.92						-		
Treasury	34.16	-	17.67								
Inflation – Protected	0.00	-	0.47	10							
Agency/Quasi Agency	0.20	-	0.36	0							
Other Government Related	3.00	-	10.42			0					
Corporate	23.07	-	25.85								
Corporate Bond	23.07	-	24.71								
Bank Loan	0.00	-	0.28	0							
Convertible	0.00	-	0.03	D							
Preferred	0.00	-	0.83	10							
Securitized	35.34	-	38.55								
Agency MBS Pass-Through	25.40	-	22.23					_			
Agency MBS ARM	0.37	-	0.06	D							
Agency MBS CMO	0.62	-	1.02								
Non-Agency Residential MBS	0.07	-	0.14	0							
Commercial MBS	1.38	-	3.35								
Asset-Backed	7.50	-	11.75		-						
Covered Bond	0.00	-	0.00	0							
Municipal	0.10	-	0.61	1							
Cash & Equivalents	4.13	-	3.87								
Other	0.00	-	2.21	i [

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 3.625%	08-2029	2.85	2.85	_
United States Treasury Notes 4%	02-2034	2.22	5.06	-
United States Treasury Bonds 2%	11-2041	2.18	7.24	-
United States Treasury Notes 3.375%	05-2033	1.91	9.14	-
United States Treasury Notes 3.5%	02-2033	1.54	10.68	-
⇒ Federal National Mortgage Association 2.5%	03-2062	1.47	12.15	_
\oplus 10 Year Treasury Note Future Dec 24	12-2024	1.38	13.52	-
United States Treasury Bonds 1.75%	08-2041	1.34	14.87	-
⇒ Federal National Mortgage Association 2.5%	03-2062	1.32	16.18	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	11-2032	1.28	17.46	-

Total Holdings 828

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PGIM Jennison Small Company R6 PJSQX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.85 years.

× Style: The fund has landed in its primary style box — Small Growth - 35.29 % of the time over the past three years.

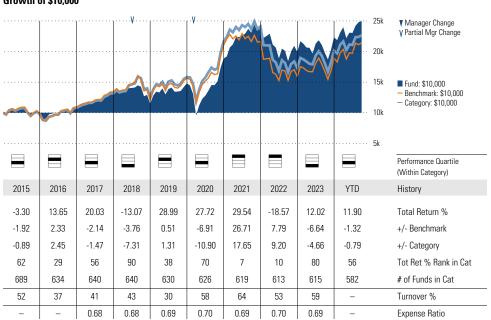
Net Expense: The fund's expense ratio of 0.69 is 40.52% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

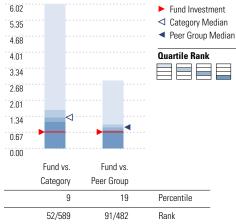


Morningstar Category

Small Growth







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

407	-	# of Funds in Category				
3-Year Risk N	letrics					
		Fund	Bmark	Cat		
Alpha		2.72	-	-1.40		
Beta		0.82	-	0.92		
R-Squared		90.67	-	91.59		
Standard Deviatio	n	19.90	23.09	22.33		
Sharpe Ratio		0.04	-0.07	-0.13		
Tracking Error		7.36	-	6.78		
Information Ratio		0.41	-	-0.14		
Up Capture Ratio		90.16	-	89.78		
Down Capture Rat	tio	81.48	-	94.76		
Portfolio Met	rics					

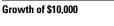
	Fund	Bmark	Cat
Price/Earnings Ratio	18.04	23.07	28.66
Price/Book Ratio	2.45	4.22	4.19
Geom Avg Mkt Cap \$B	5.62	3.28	6.71
ROE	10.67	6.24	12.92

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Morningstar Index

Russell 2000 Growth TR USD



PGIM Jennison Small Company R6 PJSQX

Asset Allocation as of 09-30-2024

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Energy

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F

Utilities

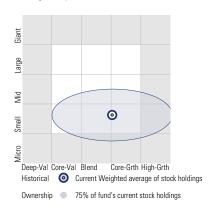
Cyclical

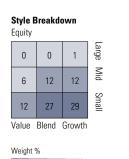
Sensitive

Defensive

50

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





>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Prudential Govt Money Mkt Fd	4.29	4.29	-	-
$oldsymbol{eta}$ Gaming and Leisure Properties Inc	2.34	6.63	8.88	Real Estate
Shift4 Payments Inc Class A	2.29	8.92	19.18	Technology
Churchill Downs Inc	2.03	10.95	0.21	Consumer Cyclical
NiSource Inc	1.94	12.89	33.50	Utilities
Markel Group Inc	1.82	14.71	10.47	Financial Services
Trinity Industries Inc	1.80	16.50	34.19	Industrials
Independence Realty Trust Inc	1.75	18.26	37.12	Real Estate
ightarrow Targa Resources Corp	1.74	20.00	72.68	Energy
\oplus East West Bancorp Inc	1.70	21.70	17.29	Financial Services
Tower Semiconductor Ltd	1.66	23.37	_	Technology
🕀 Kirby Corp	1.63	24.99	56.00	Industrials
Crown Holdings Inc	1.60	26.60	4.93	Consumer Cyclical
€ KBR Inc	1.51	28.10	18.35	Industrials
\ominus Plymouth Industrial REIT Inc	1.49	29.59	-3.12	Real Estate

Total Holdings 125

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





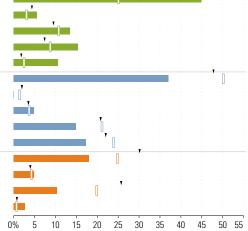
Morningstar Category Morningstar Index Small Growth

Russell 2000 Growth TR USD

Total	100.00	100.00
Other	0.00	1.23
Cash	4.30	1.50
Bonds	0.00	0.00
Non-US Stocks	8.10	4.54
US Stocks	87.60	92.73
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2024 Benchmark [] Category Average Cat Fund Fund Bmark 44.97 22.41 25.06 Basic Materials 5.60 4.19 3.07 Consumer Cyclical 13.43 9.35 10.77 15.35 Financial Services 7 23 8.75 Real Estate 10.59 1.64 2.47 37.06 47.63 50.15 **Communication Services** 0.00 1.80 1.41 4.89 3.35 3.70 Industrials 14.84 20.63 21.13 Technology 17.33 21.85 23.91 17.98 29.95 24.80 **Consumer Defensive** 4.90 3.81 4.25 Healthcare 10.39 25.54 19.87 2.69 0.60 0.68 0% 5 10 15 20 25 30

100



Vanguard Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 11.61 years.

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

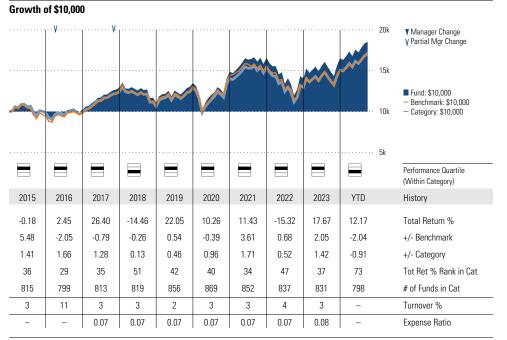
Net Expense: The fund's expense ratio of 0.08 is 90.36% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

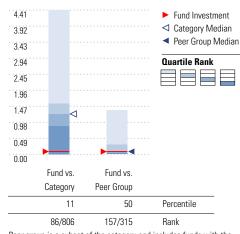


Morningstar Category

Foreign Large Blend







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

		5,					
442	-	# of Funds in Category					
3-Year Risk Me	trics						
		Fund	Bmark	Cat			
Alpha		0.47	-	-0.05			
Beta		1.09	-	1.02			
R-Squared		96.32	-	92.90			
Standard Deviation		18.07	16.34	17.33			
Sharpe Ratio		0.14	0.10	0.10			
Tracking Error		3.74	-	4.62			
Information Ratio		0.18	-	0.00			
Up Capture Ratio		115.38	-	105.97			
Down Capture Ratio		114.59	-	107.27			

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

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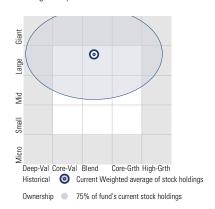


Morningstar Index

MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

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



Style Breakdown

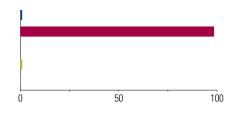


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024



Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

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

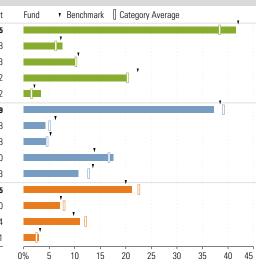
Asset Class Net % Cat% US Stocks 0.72 3.83 Non-US Stocks 98.39 93.48 Bonds 0.00 0.55 Cash 0.74 0.63 Other 0.16 1.53 Total 100.00 100.00

Morningstar Category

Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD



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

Top 10 Holdings as of 09-30-2024

25-50

50-75

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

Total Holdings 4015

 \oplus Increase \oplus Decrease R New to Portfolio

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Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

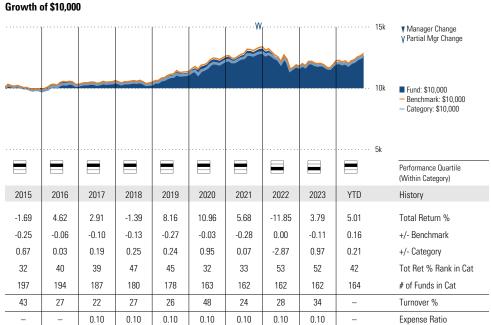
Net Expense: The fund's expense ratio of 0.1 is 85.07% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

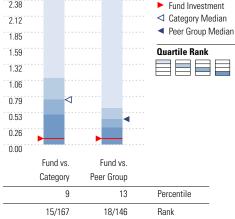
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024



Morningstar Category

Inflation-Protected Bond





••••••1			Return % 09-30-2024	
	5		nd nchmark tegory	
	0			
		Average than 1 y	e annual, if gre vear	ater
e Inception				
3.37		Fund I	Return %	
4.74		Bench	nmark Retur	n %
-		Categ	ory Average	е %
-		% Ra	nk in Catego	ory
-		# of F	unds in Cat	egory
rics				
	Fu	ınd	Bmark	Cat
	-0	.05	_	-0.25
	0	.99	_	1.00
	99	.74	_	96.43
	7	.13	7.18	7.78
	-0	.59	-0.58	-0.60
	0	.37	_	1.66
	-0	.13	_	-0.49
	99	.32	_	98.55
	99	.84	_	101.62

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.70	4.52	5.50
Avg Eff Maturity	7.60	-	6.78

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

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Morningstar Index Bloomberg US Treasury US TIPS TR USD

Beta

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation

Vanguard Inflation-Protected Secs Adm VAIPX

Style Analysis as of 09-30-2024





0 50 100

Asset Class	Net %	Cat%
US Stocks	0.00	0.28
Non-US Stocks	0.00	-0.08
Bonds	97.08	96.14
Cash	2.92	2.24
Other	0.00	1.43
Total	100.00	100.00

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	97.69	0.00	33.63
AA	0.00	99.60	62.08
A	0.00	0.00	0.83
BBB	0.00	0.00	0.96
BB	0.00	0.00	0.10
В	0.00	0.00	0.02
Below B	0.00	0.00	0.08
Not Rated	2.31	0.40	2.30

Fund	Bmark	Cat	Fund • Benchmark 🛛 Category Average
97.08	-	85.91	
4.27	-	0.38	
92.81	-	80.08	
0.00	-	0.10	
0.00	-	5.35	10
0.00	-	1.05	
0.00	-	1.02	
0.00	-	0.00	
0.00	-	0.00	Ū
0.00	-	0.03	
0.00	-	4.67	
0.00	-	2.24	10
0.00	-	0.00	ļ
0.00	-	0.38	
0.00	-	0.05	
0.00	-	0.23	
0.00	-	1.74	
0.00	-	0.03	ĺ
0.00	_	0.01	
2.92	-	8.21	
0.00	-	0.14	
	97.08 4.27 92.81 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	97.08 - 4.27 - 92.81 - 0.00 -	97.08 - 85.91 4.27 - 0.38 92.81 - 80.08 0.00 - 0.10 0.00 - 5.35 0.00 - 1.02 0.00 - 1.02 0.00 - 0.00 0.00 - 0.00 0.00 - 0.00 0.00 - 0.03 0.00 - 2.24 0.00 - 2.24 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.23 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\color{red}{500}}$

Top 10 Holdings as of 09-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ⊕ United States Treasury Notes 5.77 5.77 _ ⊖ United States Treasury Notes 3.75 9.52 _ ⊕ United States Treasury Notes 3.52 13.04 _ ⊖ United States Treasury Notes 3.47 16.50 _ ⊖ United States Treasury Notes 19.95 3.45 _ ⊕ United States Treasury Notes 3.26 23.22 _ _ ⊖ United States Treasury Notes 3.21 26.43 _ ⊕ United States Treasury Notes 29.60 3.17 _ ⊖ United States Treasury Notes 3.17 32.77 _ ⊖ United States Treasury Notes 3.09 35.86 _

Total Holdings 60

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

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

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

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

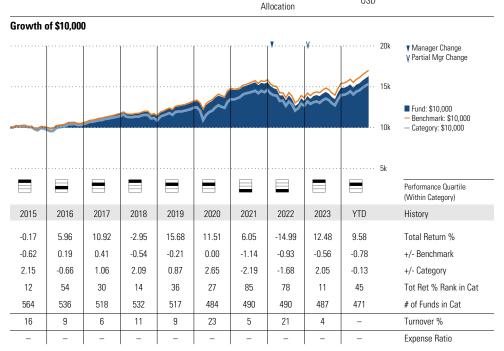
Net Expense: The fund's expense ratio of 0.12 is 87.23% lower than the Moderately Conservative Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

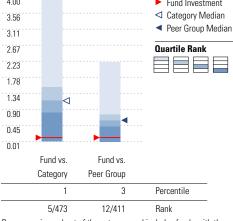
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
ESG Commitment	1-Low	07-19-2023



Morningstar Category Moderately Conservative



Avg Eff Duration



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

Cat -0.55 Beta 1.03 0.97 **R**-Squared 99 42 94 18 _ Standard Deviation 10.34 10.02 10.02 Sharpe Ratio -0.09 0.00 -0.07 Tracking Error 0.84 2 38 Information Ratio -115 -0.48 Up Capture Ratio 99.45 96.45 Down Capture Ratio 106.53 100.77 **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 20.41 22.28 22.64 Price/Book Ratio 2.67 3.12 3.23

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5.94

4.93

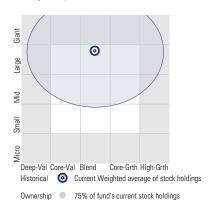
6.37

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

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



Large

Mid

Smal

Ltd

Duration

Mod Ext

5

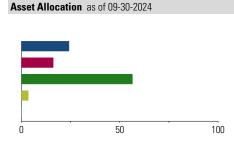
Fixed Income

Quality

High

Mid

Low



Sector Weighting as of 09-30-2024

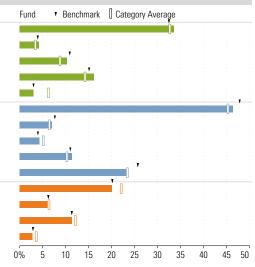
000	bion morghning as on ou	00 2024		
		Fund	Bmark	Cat
Դ	Cyclical	33.56	32.31	32.63
<i>.</i>	Basic Materials	4.22	3.78	3.42
A	Consumer Cyclical	10.23	10.73	8.77
цф	Financial Services	16.14	14.94	14.21
ŵ	Real Estate	2.97	2.86	6.23
~~	Sensitive	46.33	47.69	45.28
d	Communication Services	7.01	7.49	6.48
0	Energy	4.29	3.81	5.12
¢	Industrials	11.33	10.85	10.27
	Technology	23.70	25.54	23.41
	Defensive	20.11	19.99	22.08
F	Consumer Defensive	6.06	6.07	6.37
٠	Healthcare	11.33	11.18	12.09
Ç	Utilities	2.72	2.74	3.62

Total		100.00	100.00
Other		0.06	5.00
Cash		3.36	4.30
Bonds		56.40	55.02
Non-US Stocks		16.07	7.47
US Stocks		24.11	28.20
Asset Class		Net %	Cat%
Allocation	USD		

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Morningstar Category Moderately Conservative



Value Blend Growth

Style Breakdown

Equity

21 32 21

6 8

2 3 2

Weight %

>50 25-50 10-25 0-10

Top 6 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
${old \oplus}$ Vanguard Total Bond Market II ldx Inv	_	40.91	40.91	_	_
\ominus Vanguard Total Stock Mkt Idx Inv	-	24.16	65.08	_	-
\ominus Vanguard Total Intl Bd II Idx Investor	-	17.78	82.86	_	-
\ominus Vanguard Total Intl Stock Index Inv	-	16.47	99.33	_	-
⊕ Mktliq 12/31/2049	-	0.70	100.03	-	_
🕀 Us Dollar	-	0.03	100.06	-	-

Total Holdings 6

 \oplus Increase \oplus Decrease otin New to Portfolio



Vanguard LifeStrategy Growth Inv VASGX

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

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

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

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

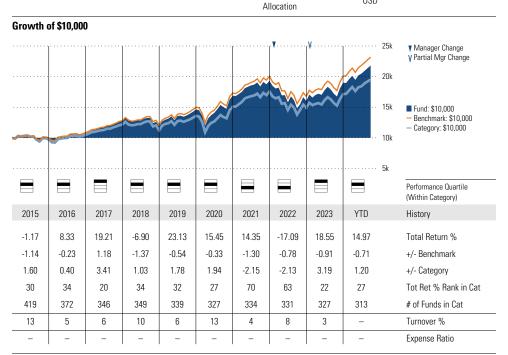
Net Expense: The fund's expense ratio of 0.14 is 85.71% lower than the Moderately Aggressive Allocation category average.

Morningstar Investment Management LLC Analysis

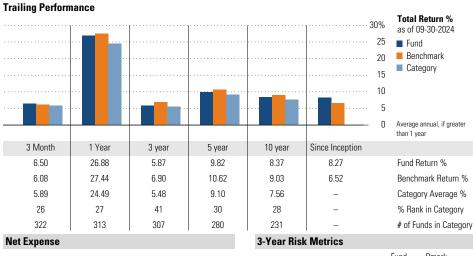
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

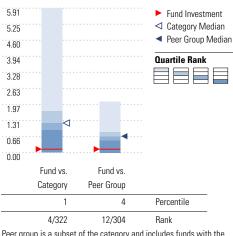
ESG Metrics

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 Moderately Aggressive





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 Alnha -1.12 -1 15 Beta 1.03 0.98 **R**-Squared 99.31 94 31 _ Standard Deviation 14.58 14.14 14.38 Sharpe Ratio 0.20 0.28 0.18 Tracking Error 1 27 3.05 Information Ratio -0.80 -0.66 Up Capture Ratio 100.34 96.66 Down Capture Ratio 105.80 102.79 **Portfolio Metrics** Fund Bmark Cat

	1 dild	Billand	out
Price/Earnings R	atio 20.44	22.30	22.44
Price/Book Ratio	2.68	3.13	3.20
Avg Eff Duration	6.39	5.94	4.59

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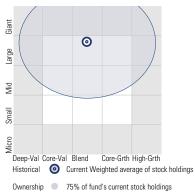


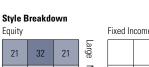
Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR USD

Vanguard LifeStrategy Growth Inv VASGX

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







Fixed Income Quality Large Mid Small Ltd Mod Ext Duration

Weight %

>50 25-50 10-25 0-10

Top 6 Holdings as of 09-30-2024

0	-		50

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

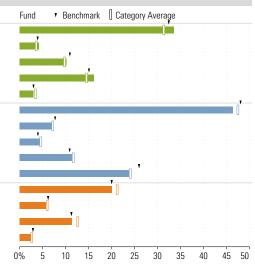
		Fund	Bmark	Cat
Դ	Cyclical	33.52	32.27	31.33
æ.	Basic Materials	4.20	3.75	3.62
4	Consumer Cyclical	10.22	10.76	9.76
B	Financial Services	16.12	14.91	14.53
ŵ	Real Estate	2.98	2.85	3.42
Va.	Sensitive	46.37	47.88	47.46
d	Communication Services	7.02	7.55	7.17
0	Energy	4.28	3.81	4.56
٥	Industrials	11.32	10.71	11.67
	Technology	23.75	25.81	24.06
-	Defensive	20.11	19.85	21.20
F	Consumer Defensive	6.06	6.03	5.98
٠	Healthcare	11.32	11.09	12.61
9	Utilities	2.73	2.73	2.61

USD Allocation Asset Class Net % Cat% US Stocks 47.88 58.44 Non-US Stocks 31.53 18.07 Bonds 18.24 15.20 Cash 2.30 2.10 Other 0.05 6.20 Total 100.00 100.00

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Morningstar Category Moderately Aggressive



Total Holdings 6					
⊖ Us Dollar	-	0.00	100.01	_	-
	-	0.73	100.00	-	-
${f \oplus}$ Vanguard Total Intl Bd II ldx Investor	-	5.76	99.28	-	-
${f \oplus}$ Vanguard Total Bond Market II ldx Inv	-	13.22	93.52	-	-
$ m egin{array}{c} egin{arr$	-	32.30	80.30	-	-
\ni Vanguard Total Stock Mkt ldx Inv	-	48.00	48.00	-	-
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
10p 0 11010111g3 83 01 03 30 2024					

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Income Inv VASIX

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

Performance: The fund has finished in the Conservative Allocation category's top three quartiles in 7 of the 10 years it's been in existence.

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

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

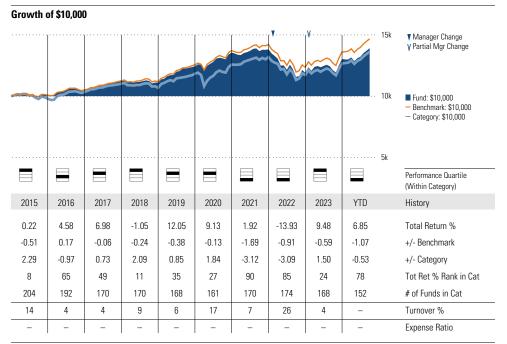
Net Expense: The fund's expense ratio of 0.11 is 89.42% lower than the Conservative Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

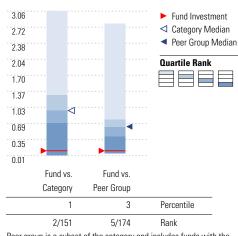
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
ESG Commitment	1-Low	07-19-2023









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

3-Year Risk Metrics Fund Bmark Cat Alpha -1.13 -0.30 0.97 Beta 1 02 _ 99.04 **R-Squared** 93.76 Standard Deviation 8 4 5 8 23 8 28 Sharpe Ratio -0.35 -0 22 -0.27 Tracking Error 0.85 2.20 Information Ratio -1.31 -0.29 Up Capture Ratio 95.71 97.58 Down Capture Ratio 105.25 100.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.38	22.97	23.53
Price/Book Ratio	2.67	3.31	3.36
Avg Eff Duration	6.37	5.94	4.80

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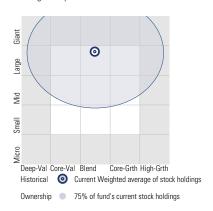
Morningstar Category Morningstar Index

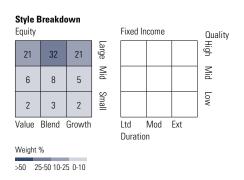
Conservative Allocation

Morningstar US Con Tgt Alloc NR USD

Vanguard LifeStrategy Income Inv VASIX

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





50 100 0

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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Asset Class	Net %	Cat%
US Stocks	11.78	14.94
Non-US Stocks	7.93	3.76
Bonds	76.33	67.82
Cash	3.90	7.64
Other	0.06	5.83
Total	100.00	100.00

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Morningstar Category

Conservative Allocation

Դ Cyclical 33.61 31.60 ŵ. Basic Materials 4.22 3.49 A Consumer Cyclical 10.22 10.77 ц. Financial Services 16.17 14 52 ŵ Real Estate 3.00 2.82 Sensitive 46.28 48 59

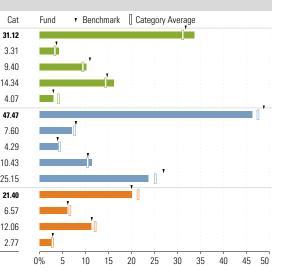
Bmark

14.34

47.47

Fund

đ **Communication Services** 7.02 7.72 7.60 Energy 4.27 3.75 4.29 ¢ Industrials 11.34 10.33 10.43 Technology 23 65 26.79 25.15 20.09 19.82 Defensive 21.40 **Consumer Defensive** 6.05 5.96 6.57 Healthcare 11.29 11.17 12.06 Utilities 2.75 2.69 2.77



Top 6 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
 Vanguard Total Bond Market II Idx Inv 	_	55.49	55.49	-	_
\oplus Vanguard Total Intl Bd II ldx Investor	-	23.95	79.44	-	-
\ominus Vanguard Total Stock Mkt Idx Inv	-	11.81	91.25	-	-
igodot Vanguard Total Intl Stock Index Inv	-	8.12	99.37	-	-
O Mktliq 12/31/2049	-	0.66	100.03	-	_
⊕ Us Dollar	_	0.03	100.06	_	_

Total Holdings 6

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

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

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

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

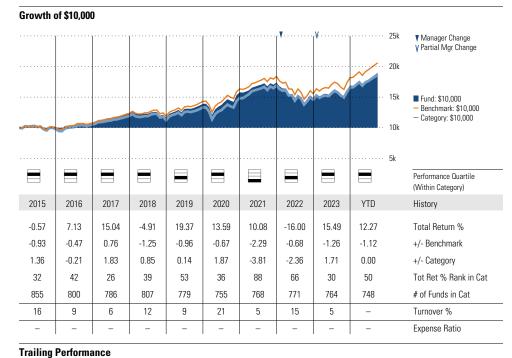
Net Expense: The fund's expense ratio of 0.13 is 87.38% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

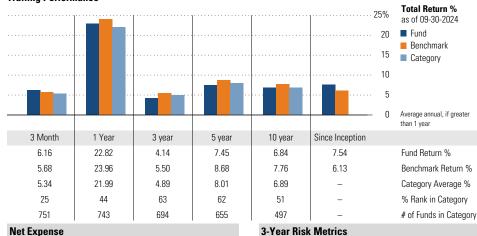
ESG Metrics

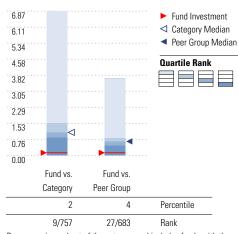
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022



Morningstar Category

Moderate Allocation





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

3-Year Risk Metrics Fund Bmark Cat Alpha -1.33 -0.52 Beta 1 01 0.98 98.92 **R-Squared** 94.15 Standard Deviation 12 43 12 26 12.36 Sharpe Ratio 0.08 0 19 0.13 Tracking Error 1.29 2.79 Information Ratio -1.05 -0.37 Up Capture Ratio 97.02 97.43 Down Capture Ratio 104.35 100.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.42	23.30	23.35
Price/Book Ratio	2.68	3.40	3.53
Avg Eff Duration	6.39	5.94	5.14

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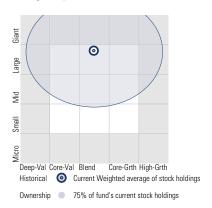


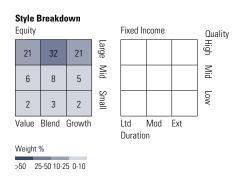
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

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





50 0

Bmark

31.32

3.39

10.77

14 34

2.82

48.81

7.78

3.70

10.20

27.13

19.87

5.93

11.25

2.69

2.61

47.98

25.57

21.80

Fund

33.55

4.23

10.22

16 13

2.97

46.35

7.02

4.29

11.32

23.72

20.09

6.06

11.31

2.72

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Other	0.06	3.46
Cash	2.82	3.45
Bonds	37.13	34.48
Non-US Stocks	23.96	9.80
US Stocks	36.04	48.81
Asset Class	Net %	Cat%

Benchmark [] Category Average Cat Fund 30.20 3.40 9.74 14 45 7.70 4.49 10.22 5.59 13.24 2.97 0% 10 15 20 25 30 35 40 45 50 5

Top 6 Holdings as of 09-30-2024

Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
-	36.12	36.12	_	_
-	26.90	63.02	-	-
-	24.54	87.57	-	-
-	11.74	99.30	-	-
-	0.68	99.99	-	-
_	0.01	100.00	_	-
		- 36.12 - 26.90 - 24.54 - 11.74 - 0.68	- 36.12 36.12 - 26.90 63.02 - 24.54 87.57 - 11.74 99.30 - 0.68 99.99	- 36.12 36.12 - - 26.90 63.02 - - 24.54 87.57 - - 11.74 99.30 - - 0.68 99.99 -

Total Holdings 6

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Vanguard Mid Cap Index Admiral VIMAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

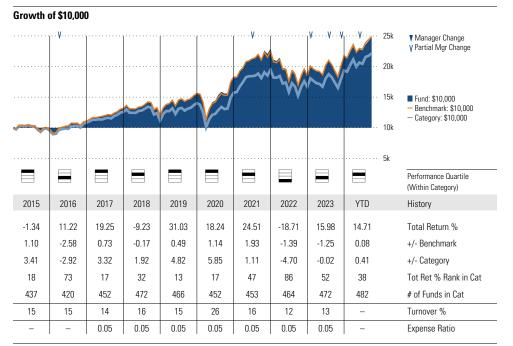
Net Expense: The fund's expense ratio of 0.05 is
 94.05% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

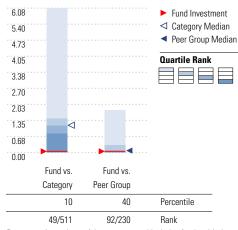


Morningstar Category

Mid-Cap Blend







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

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

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

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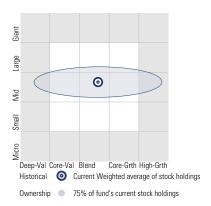


Morningstar Index

Russell Mid Cap TR USD

Vanguard Mid Cap Index Admiral VIMAX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

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

Total Holdings 316

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50 100 0

Bmark

38.70

4.42

11.92

14 05

8.31

40.33

3.08

5.00

15.93

16.32

20.97

4.89

10.36

5.72

Fund

33.81

4.92

8.19

12.81

7.89

42.67

3.05

4.38

17.04

18.20

23.54

5.06

10.10

8.38

Cat

39.17

4.65

13.30

15.18

6.04

42.85

2.25

4.60

19.85

16.15

17.97

4.00

10.80

3.17

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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

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

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Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

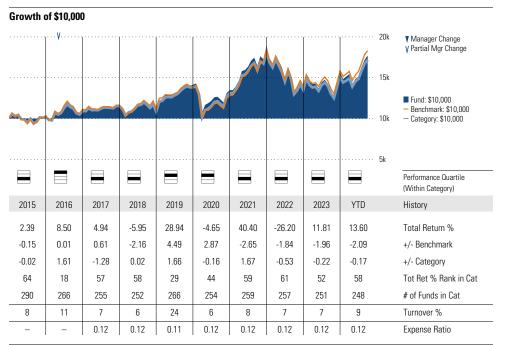
Net Expense: The fund's expense ratio of 0.13 is 88.29% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Category

Real Estate

Trailing Performance





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

156	-	# of Funds in Category										
3-Year Risk M	etrics											
		Fund	Bmark	Cat								
Alpha		-2.48	-	-2.12								
Beta		1.03	-	0.97								
R-Squared		98.51	-	94.85								
Standard Deviation	I	22.22	21.44	21.37								
Sharpe Ratio		0.05	0.16	0.05								
Tracking Error		2.78	-	4.07								
Information Ratio		-0.91	-	-0.70								
Up Capture Ratio		98.87	-	93.85								
Down Capture Rati	0	106.62	-	100.60								

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

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Morningstar Index

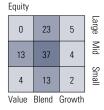
S&P United States REIT TR USD

Vanguard Real Estate Index Admiral VGSLX

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







Weight %

>50 25-50 10-25 0-10

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

Total Holdings 158

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Asset Allocation as of 09-30-2024		
	Asset Class	Net %
	US Stocks	98.30
	Non-US Stocks	0.01
	Bonds	0.00
	Cash	1.69
	Other	0.00

Total

Sector Weighting as of 09-30-2024

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		Fund	Bmark	Cat	Fund	۲	Be	encl	nma	ark		Са	ateg	ory	Ave	era	ge						
	Cyclical	99.13	99.13	99.07	_																		
	Basic Materials	0.00	0.00	0.11	0																		
	Consumer Cyclical	0.00	0.13	1.78	0																		
)	Financial Services	0.00	0.00	0.35																			
ł	Real Estate	99.13	99.00	96.83	_															:			
1	Sensitive	0.87	0.87	0.75	0																		
	Communication Services	0.85	0.00	0.16	<u>l</u>																		
	Energy	0.00	0.00	0.02																			
	Industrials	0.02	0.87	0.27	[
	Technology	0.00	0.00	0.30																			
•	Defensive	0.00	0.00	0.19	İ.																		
	Consumer Defensive	0.00	0.00	0.00																			
	Healthcare	0.00	0.00	0.16	İ																		
	Utilities	0.00	0.00	0.03																			
					0% 5 10 1	5	20	25	30	1 36	5 /1	n /	5 5	15	56	a n	57	07	5 9	່ດຂ	5 0	in c	

100

S&P United States REIT TR USD

Cat% 88.74

1.06

1.02

1.55

7.63

100.00

100.00

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

Vanguard Small Cap Value Index Admiral VSIAX

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.

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

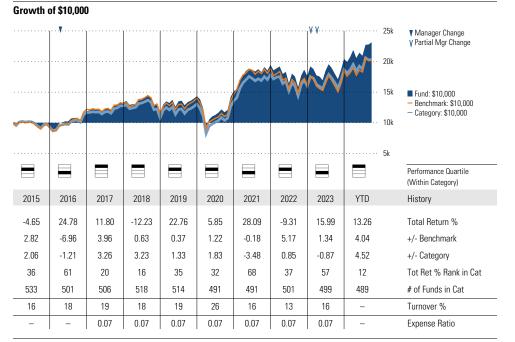
Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

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



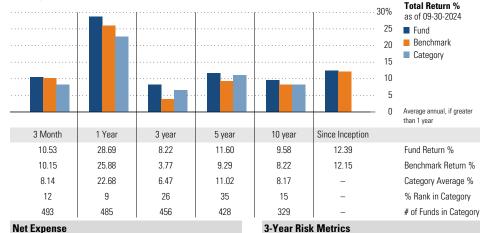
Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD





3.61 Fund Investment Category Median 3.21 Peer Group Median 2.81 2.41 Quartile Rank 2.01 1.60 1.20 0.80 0.40 Fund vs Fund vs Peer Group Category 2 22 Percentile 9/497 11/51 Rank

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

3-Year Risk Metrics Fund Bmark Cat Alpha 4.45 2.65 0.90 0.91 Beta R-Squared 96.34 93.65 Standard Deviation 21 00 22 84 21 56 Sharpe Ratio 0.30 0 1 1 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**

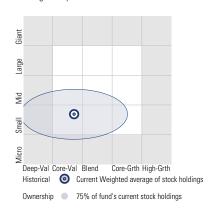
Fund Bmark Cat Price/Earnings Ratio 16.10 13.90 14.46 Price/Book Ratio 1.90 1.31 1.66 Geom Avg Mkt Cap \$B 6.78 2.14 4.78 ROE 13.87 4.84 12.10				
Price/Book Ratio 1.90 1.31 1.66 Geom Avg Mkt Cap \$B 6.78 2.14 4.78		Fund	Bmark	Cat
Geom Avg Mkt Cap \$B 6.78 2.14 4.78	Price/Earnings Ratio	16.10	13.90	14.46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

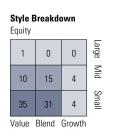
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Vanguard Small Cap Value Index Admiral VSIAX

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





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Slcmt1142	0.90	0.90	_	_
\ni Smurfit WestRock PLC	0.74	1.64	24.94	Consumer Cyclical
ightarrowBuilders FirstSource Inc	0.65	2.29	16.13	Industrials
igodolog Booz Allen Hamilton Holding Corp Class A	0.61	2.90	28.44	Industrials
eq Carlisle Companies Inc	0.60	3.50	44.82	Industrials
⊖ EMCOR Group Inc	0.58	4.08	100.16	Industrials
€ Atmos Energy Corp	0.58	4.66	21.76	Utilities
igodolog 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
⊖ Pentair PLC	0.47	6.71	35.44	Industrials
	0.46	7.17	62.97	Healthcare
ightarrow Tenet Healthcare Corp	0.46	7.63	119.93	Healthcare
ightarrow Reliance Inc	0.46	8.09	4.59	Basic Materials
ightarrow Toll Brothers Inc	0.46	8.55	50.95	Consumer Cyclical

Total Holdings 838

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



50

Fund

49.99

6.27

14.50

19.06

10.16

34.10

2.78

3.66

19.82

7 84

15.92

4.43

6.59

4.90

Bmark

54.94

5.05

10.51

25 41

13.97

27.42

2.63

6.80

10.48

7.51

17.63

3.07

9.33

5.23

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

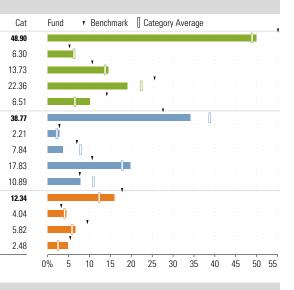
Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value

100





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Technology Defensive F **Consumer Defensive**

> Utilities

0

Դ Cyclical

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Energy

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Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Healthcare

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Portfolio Manager(s)

Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

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

Management: The fund's management has been in place for 6.47 years.

Style Consistency is not calculated for Fixed Income funds.

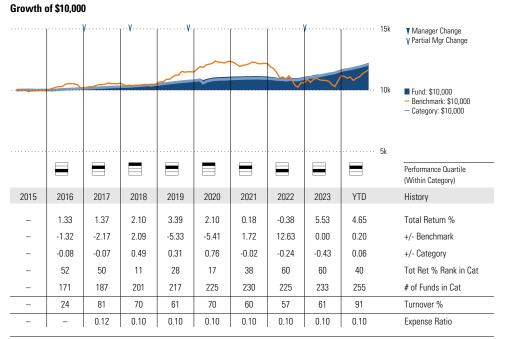
Net Expense: The fund's expense ratio of 0.1 is 75% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024



Morningstar Category

Ultrashort Bond





Standard Deviation

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

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

9/198

5

Percentile

Rank

Fund vs

Peer Group

 Fund
 Bmark

 Avg Eff Duration
 0.90
 4.43

 Avg Eff Maturity
 1.10

1 27

-0.75

6.68

0.68

26.73

-3.81

7 63

-0.66

1.27

-0.69

6.98

0.68

23.03

-9.00

Cat

1 24

1.90

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Fund vs

Category

12/262

5

0.89

0.71

0.53

0.36

0.18



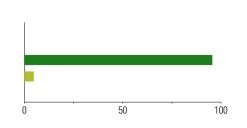
Morningstar Index

Bloomberg US Agg Bond TR USD

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Style Analysis as of 09-30-2024





Total	100.00	100.00
Other	0.00	0.15
Cash	4.57	28.72
Bonds	95.43	66.89
Non-US Stocks	0.00	0.05
US Stocks	0.00	4.20
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

Cat	Bmark	Fund	Credit Rating Breakdown
39.54	3.53	27.12	AAA
12.56	74.59	4.98	AA
16.29	10.82	36.67	A
17.53	8.32	29.97	BBB
2.42	0.28	0.19	BB
1.19	0.00	0.15	В
0.39	0.00	-0.02	Below B
10.08	2.46	0.94	Not Rated
	0.00	-0.02	Below B

	Fund	Bmark	Cat	Fund	۲	Bench	mark] C	ateg	ory A	verag	je			
Government	8.30	-	20.94												
Treasury	8.30	-	17.04			0									
Inflation – Protected	0.00	-	0.18	0											
Agency/Quasi Agency	0.00	-	0.88	10											
Other Government Related	0.00	-	2.84												
Corporate	61.83	-	36.21						-						
Corporate Bond	61.83	-	36.05			-			-						
Bank Loan	0.00	-	0.14	0											
Convertible	0.00	-	0.00	0											
Preferred	0.00	-	0.02												
Securitized	25.29	_	20.68												
Agency MBS Pass-Through	0.00	-	0.95	10											
Agency MBS ARM	0.00	-	0.17												
Agency MBS CMO	0.79	-	1.70												
Non-Agency Residential MBS	0.03	-	0.15	0											
Commercial MBS	0.00	-	2.09	[]											
Asset-Backed	24.47	-	15.62		-]	-								
Covered Bond	0.00	-	0.00	0											
Municipal	0.00	-	0.50	0											
Cash & Equivalents	4.57	-	20.12				0								
Other	0.00	-	1.56												
				0% 5	10	15	20	25	30	35	40	45	50	55	60 65

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	_	5.74	5.74	-
Banque Federative du Credit Mutuel	_	0.94	6.68	-
Bank of Nova Scotia	_	0.94	7.61	-
\oplus Royal Bank of Canada	_	0.80	8.41	-
Australia & New Zealand Banking Group NY Branch	-	0.75	9.17	-
⊖ Mktliq 12/31/2049	-	0.71	9.87	-
⊖ Athene Global Funding	_	0.71	10.58	-
United States Treasury Notes	-	0.68	11.26	-
CDP Financial Inc.	-	0.62	11.88	-
\ominus State Street Corporation	-	0.60	12.48	-

Total Holdings 686

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond Morningstar Index Bloomberg US Agg Bond TR USD