

American Century Real Estate I REAIX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 15.88 years.

✗ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 60 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.95 is 14.41% lower than the Real Estate category average.

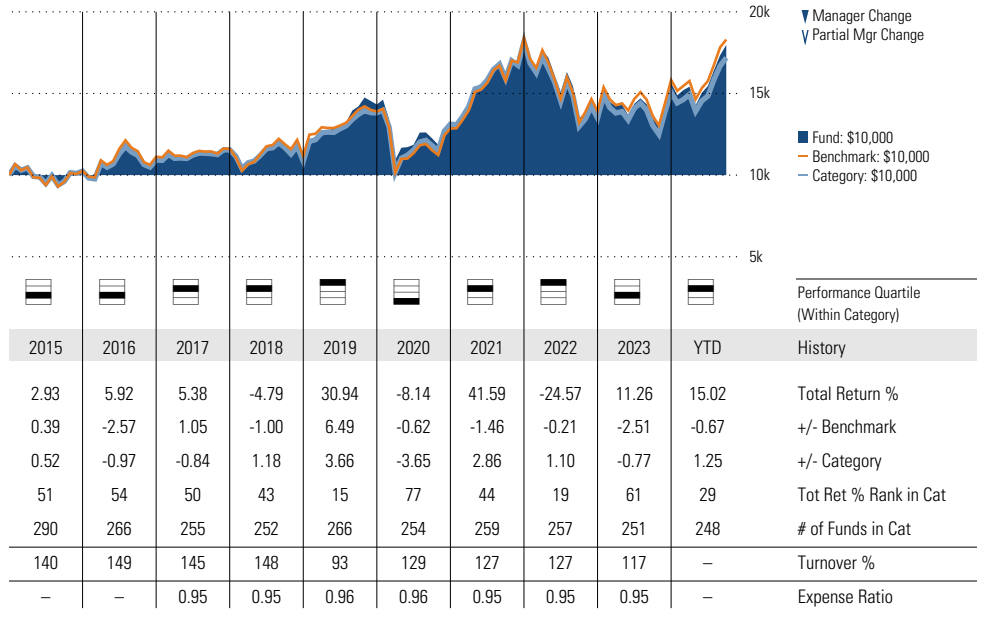
Morningstar Investment Management LLC Analysis

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

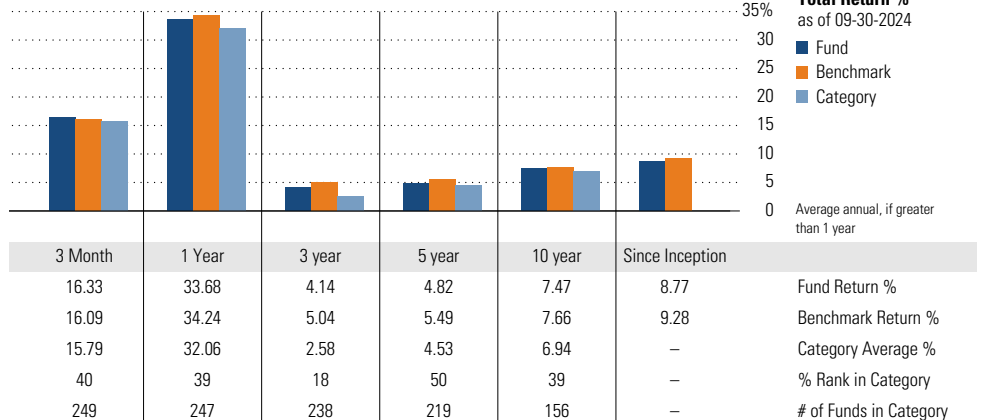
ESG Metrics

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

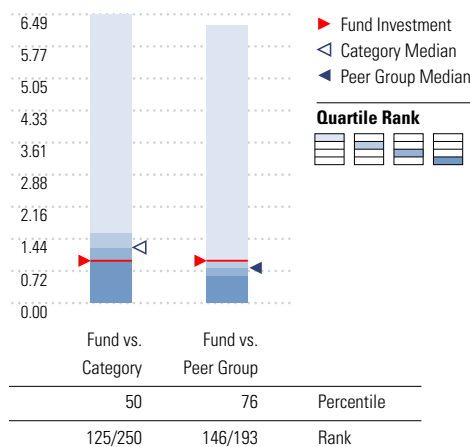
Growth of \$10,000



Trailing Performance



Net Expense



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	-0.69	-	-2.12
Beta	0.96	-	0.97
R-Squared	97.34	-	94.85
Standard Deviation	20.92	21.44	21.37
Sharpe Ratio	0.11	0.16	0.05
Tracking Error	3.50	-	4.07
Information Ratio	-0.26	-	-0.70
Up Capture Ratio	95.18	-	93.85
Down Capture Ratio	97.45	-	100.60

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	35.41	38.46	36.76
Price/Book Ratio	2.94	2.42	2.68
Geom Avg Mkt Cap \$B	30.85	9.35	38.20
ROE	18.49	9.56	16.26

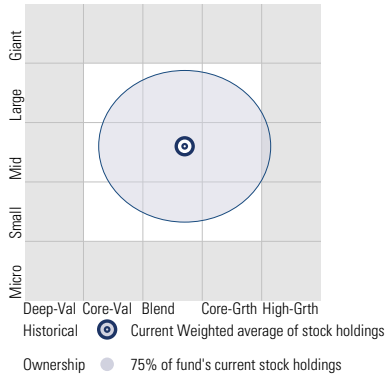
American Century Real Estate I REAIX

Morningstar Category
Real Estate

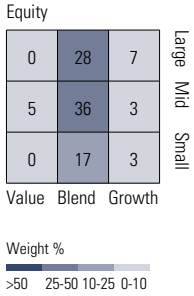
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 09-30-2024

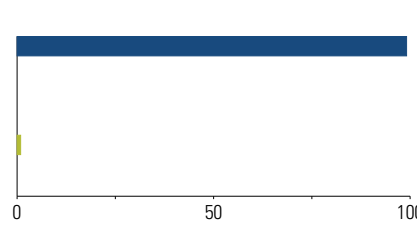
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	99.10	88.74
Non-US Stocks	0.00	1.06
Bonds	0.00	1.02
Cash	0.90	1.55
Other	0.00	7.63
Total	100.00	100.00

Sector Weighting as of 09-30-2024

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	100.00	99.13	99.07	[Bar chart showing Cyclical sector weighting]		
Basic Materials	0.00	0.00	0.11	[Bar chart showing Basic Materials weighting]		
Consumer Cyclical	0.00	0.13	1.78	[Bar chart showing Consumer Cyclical weighting]		
Financial Services	0.00	0.00	0.35	[Bar chart showing Financial Services weighting]		
Real Estate	100.00	99.00	96.83	[Bar chart showing Real Estate weighting]		
Sensitive	0.00	0.87	0.75	[Bar chart showing Sensitive sector weighting]		
Communication Services	0.00	0.00	0.16	[Bar chart showing Communication Services weighting]		
Energy	0.00	0.00	0.02	[Bar chart showing Energy weighting]		
Industrials	0.00	0.87	0.27	[Bar chart showing Industrials weighting]		
Technology	0.00	0.00	0.30	[Bar chart showing Technology weighting]		
Defensive	0.00	0.00	0.19	[Bar chart showing Defensive sector weighting]		
Consumer Defensive	0.00	0.00	0.00	[Bar chart showing Consumer Defensive weighting]		
Healthcare	0.00	0.00	0.16	[Bar chart showing Healthcare weighting]		
Utilities	0.00	0.00	0.03	[Bar chart showing Utilities weighting]		

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Tower Corp	9.90	9.90	9.23	Real Estate
⊖ Prologis Inc	7.51	17.41	-3.11	Real Estate
⊖ Welltower Inc	7.42	24.83	44.08	Real Estate
⊖ Equinix Inc	6.59	31.42	11.80	Real Estate
⊖ Digital Realty Trust Inc	5.01	36.43	22.97	Real Estate
⊖ Iron Mountain Inc	4.88	41.31	72.69	Real Estate
⊖ AvalonBay Communities Inc	4.64	45.95	23.04	Real Estate
⊕ Public Storage	4.04	50.00	22.25	Real Estate
⊕ VICI Properties Inc Ordinary Shares	3.96	53.95	8.45	Real Estate
⊖ Ventas Inc	3.76	57.71	30.48	Real Estate
⊖ Kite Realty Group Trust	3.16	60.86	19.47	Real Estate
⊕ SBA Communications Corp Class A	2.68	63.54	-3.96	Real Estate
⊕ Vornado Realty Trust	2.58	66.12	39.47	Real Estate
⊖ Essential Properties Realty Trust Inc	2.46	68.58	36.99	Real Estate
⊕ American Healthcare REIT Inc Ordinary Shares	2.28	70.87	-	Real Estate

Total Holdings 38

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2000-2010 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 12.76 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.29 is 44.23% lower than the Target-Date 2000-2010 category average.

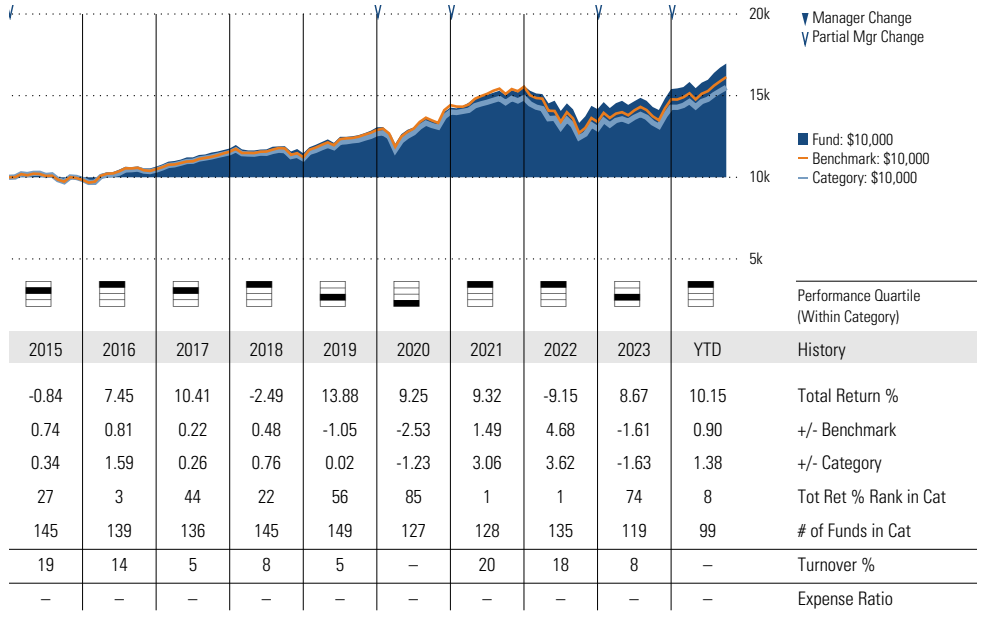
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

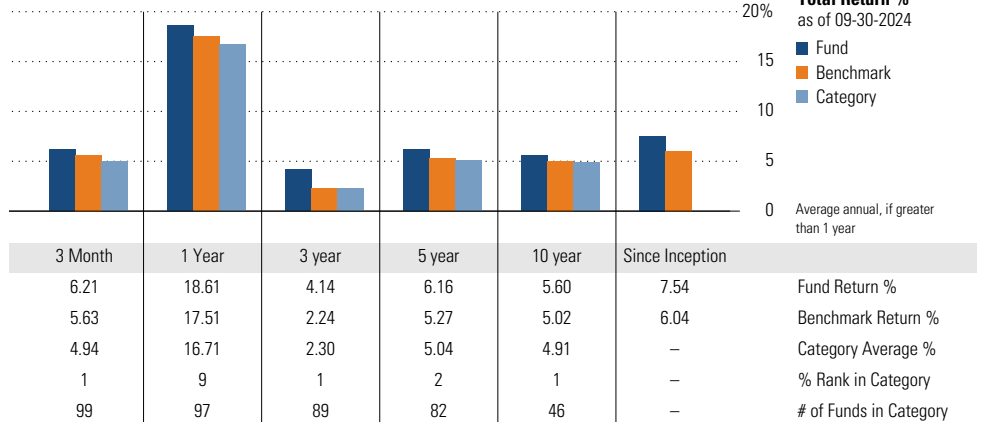
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

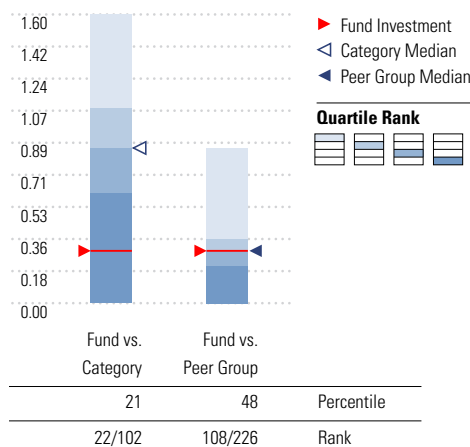
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	2.04	-	0.24
Beta	0.90	-	0.92
R-Squared	96.84	-	98.03
Standard Deviation	9.04	9.86	9.19
Sharpe Ratio	0.07	-0.12	-0.12
Tracking Error	1.87	-	1.51
Information Ratio	1.02	-	0.13
Up Capture Ratio	98.51	-	93.76
Down Capture Ratio	84.26	-	92.09

Portfolio Metrics

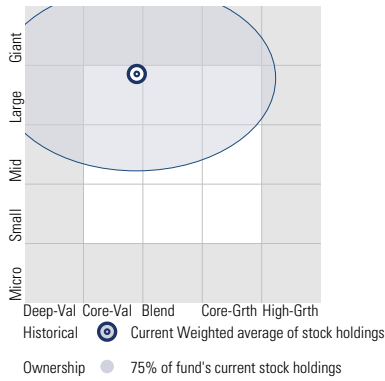
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.57	22.04	21.76
Price/Book Ratio	3.22	2.93	3.05
Avg Eff Duration	4.24	-	5.14

American Funds 2010 Trgt Date Retire R6 RFTTX

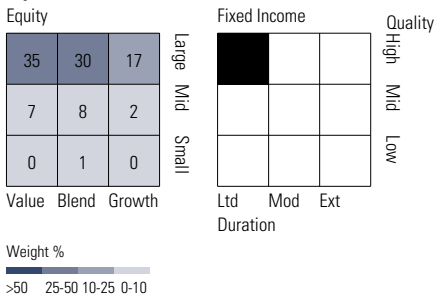
Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

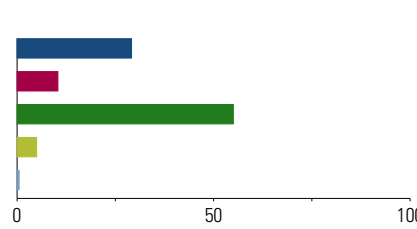
Style Analysis as of 09-30-2024
Morningstar Style Box™



Style Breakdown

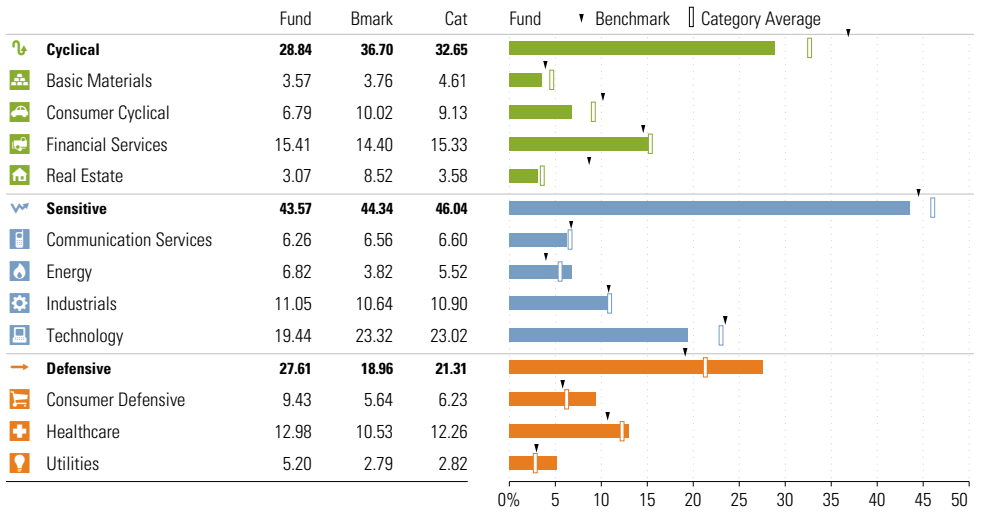


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	29.12	23.54
Non-US Stocks	10.38	11.66
Bonds	55.02	56.11
Cash	4.97	4.64
Other	0.51	4.06
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ American Funds Income Fund of Amer R6	–	17.83	17.83	–	–
⊕ American Funds Interm Bd Fd of Amer R6	–	10.88	28.71	–	–
⊖ American Funds Bond Fund of Amer R6	–	9.91	38.62	–	–
⊕ American Funds ST Bd Fd of Amer R6	–	7.85	46.47	–	–
⊖ American Funds Inflation Linked Bd R6	–	7.07	53.53	–	–
⊖ American Funds American Balanced R6	–	7.04	60.57	–	–
⊖ American Funds Capital Income Bldr R6	–	7.00	67.57	–	–
⊖ American Funds Mortgage R6	–	6.92	74.49	–	–
⊖ American Funds American Mutual R6	–	5.09	79.58	–	–
⊖ American Funds Washington Mutual R6	–	4.03	83.61	–	–

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category
Target-Date 2015

Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
 Samir Mathur since 01-2020
 David Hoag since 01-2020
 Michelle Black since 01-2020
 Shannon Ward since 01-2021
 Jessica Spaly since 01-2023
 Raj Paramaguru since 01-2024
 William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2015 category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.76 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.3 is 46.43% lower than the Target-Date 2015 category average.

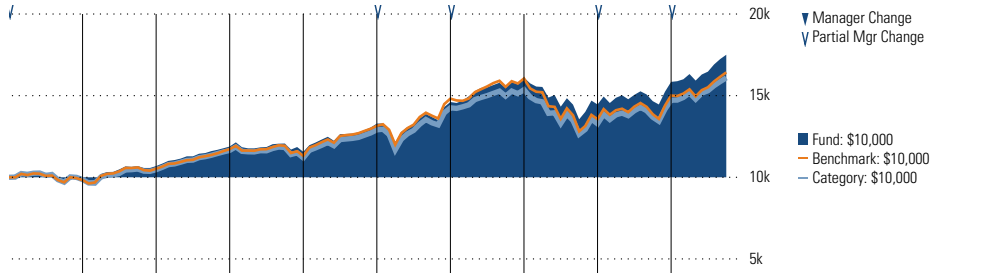
Morningstar Investment Management LLC Analysis

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

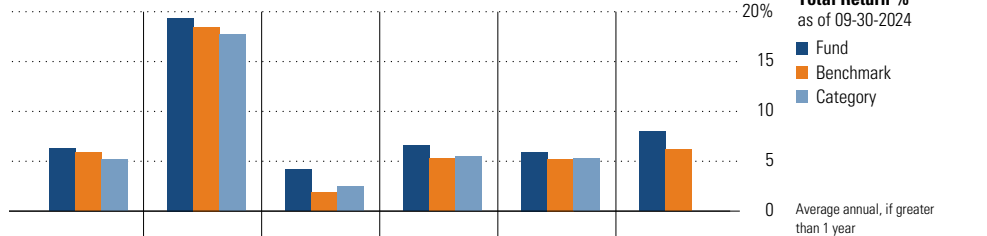
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000



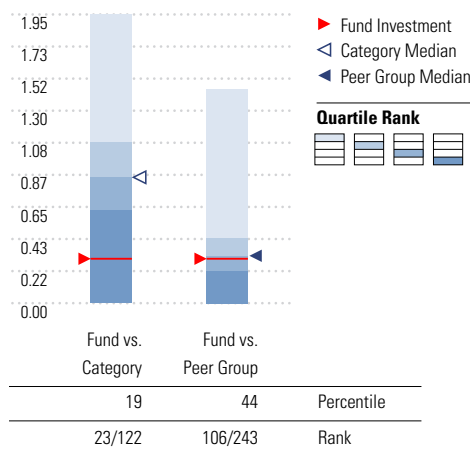
	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
Performance Quartile (Within Category)	III	III	III	III	III	III	III	III	III	III	III
Total Return %	-0.62	7.55	11.19	-2.72	14.94	9.96	10.27	-10.25	9.57	10.49	Total Return %
+/- Benchmark	1.11	0.45	-0.20	0.82	-1.35	-2.71	1.96	5.27	-1.12	1.03	+/- Benchmark
+/- Category	0.72	1.43	-0.10	1.14	-0.51	-0.79	2.48	3.43	-1.50	1.22	+/- Category
Tot Ret % Rank in Cat	18	7	54	7	62	76	1	1	87	5	Tot Ret % Rank in Cat
# of Funds in Cat	139	138	140	151	146	135	132	133	122	121	# of Funds in Cat
Turnover %	15	8	4	7	6	-	21	17	7	-	Turnover %
Expense Ratio	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
Fund Return %	6.30	19.37	4.20	6.55	5.94	8.01	Fund Return %
Benchmark Return %	5.90	18.46	1.87	5.28	5.22	6.17	Benchmark Return %
Category Average %	5.20	17.68	2.47	5.50	5.30	-	Category Average %
% Rank in Category	1	4	1	3	1	-	% Rank in Category
# of Funds in Category	122	120	112	102	56	-	# of Funds in Category

Net Expense



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	2.45	-	0.77
Beta	0.88	-	0.91
R-Squared	97.24	-	98.48
Standard Deviation	9.65	10.87	9.93
Sharpe Ratio	0.08	-0.13	-0.09
Tracking Error	2.10	-	1.62
Information Ratio	1.11	-	0.42
Up Capture Ratio	96.54	-	93.92
Down Capture Ratio	80.89	-	89.01

Portfolio Metrics

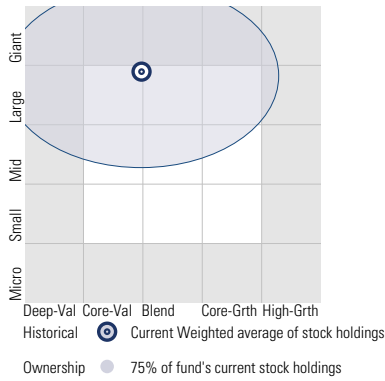
	Fund	Bmark	Cat
Price/Earnings Ratio	22.10	21.84	21.67
Price/Book Ratio	3.34	2.89	3.03
Avg Eff Duration	4.38	-	5.05

American Funds 2015 Trgt Date Retire R6 RFJTX

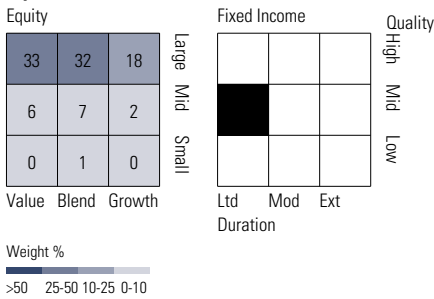
Morningstar Category
Target-Date 2015

Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

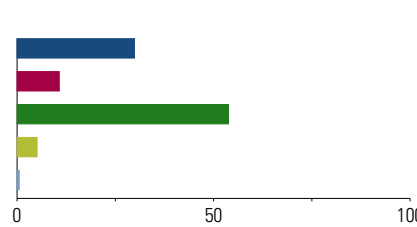
Style Analysis as of 09-30-2024
Morningstar Style Box™



Style Breakdown

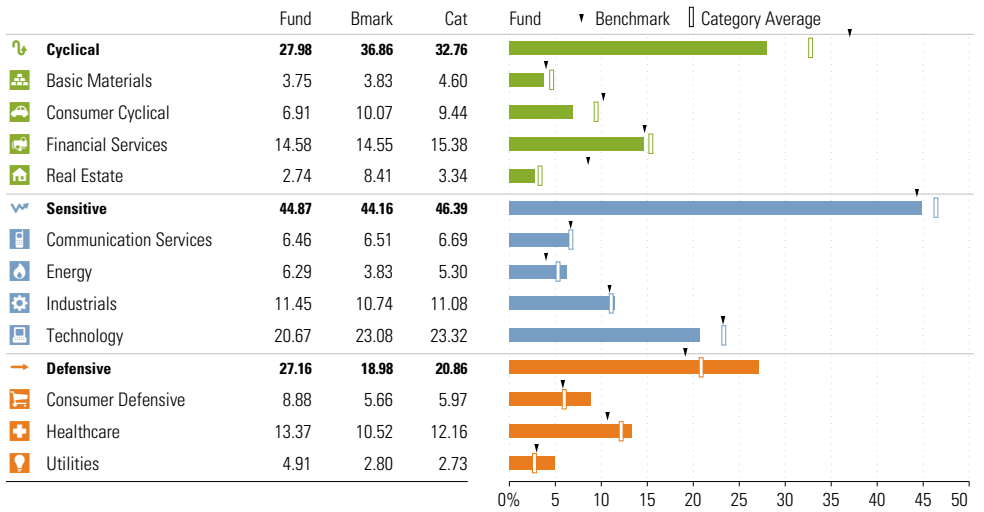


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	29.87	25.71
Non-US Stocks	10.73	13.25
Bonds	53.79	52.65
Cash	5.08	3.30
Other	0.53	5.09
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ American Funds Income Fund of Amer R6	—	12.99	12.99	—	—
⊖ American Funds Bond Fund of Amer R6	—	8.94	21.93	—	—
⊕ American Funds Interm Bd Fd of Amer R6	—	8.71	30.64	—	—
⊖ American Funds Inflation Linked Bd R6	—	8.04	38.68	—	—
⊖ American Funds American Balanced R6	—	7.08	45.77	—	—
⊖ American Funds Capital Income Bldr R6	—	6.03	51.80	—	—
⊖ American Funds American Mutual R6	—	6.02	57.82	—	—
⊖ American Funds Mortgage R6	—	6.01	63.83	—	—
⊖ American Funds Capital World Gr&Inc R6	—	5.00	68.83	—	—
⊕ American Funds ST Bd Fd of Amer R6	—	4.53	73.37	—	—

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
 Samir Mathur since 01-2020
 David Hoag since 01-2020
 Michelle Black since 01-2020
 Shannon Ward since 01-2021
 Jessica Spaly since 01-2023
 Raj Paramaguru since 01-2024
 William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2020 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 12.76 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 0.31 is 42.59% lower than the Target-Date 2020 category average.

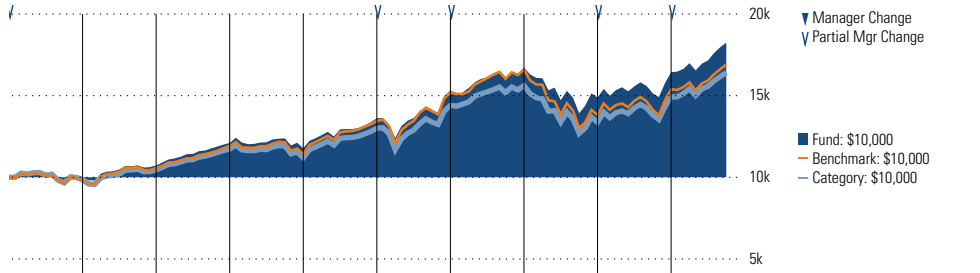
Morningstar Investment Management LLC Analysis

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

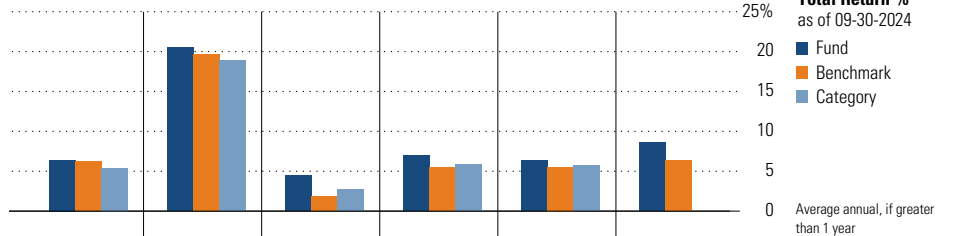
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000



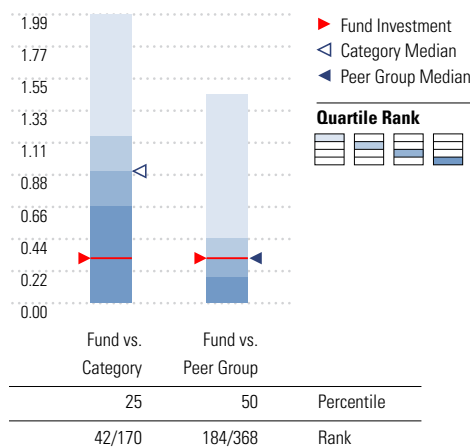
	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Performance Quartile (Within Category)
	0.19	7.05	12.87	-2.69	15.59	10.99	10.64	-11.01	10.46	11.05	History
	2.07	-0.61	0.08	1.47	-2.14	-2.33	1.60	5.76	-0.85	1.17	Total Return %
	1.76	0.82	0.41	1.80	-0.55	0.20	2.19	3.40	-1.41	1.11	+/- Benchmark
	4	25	47	4	69	62	4	1	85	1	+/- Category
	253	242	253	261	246	190	186	169	168	167	Tot Ret % Rank in Cat
	8	5	1	2	2	13	20	15	6	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
	6.40	20.50	4.42	6.98	6.39	8.64	Fund Return %
	6.18	19.61	1.79	5.51	5.54	6.34	Benchmark Return %
	5.42	18.89	2.72	5.85	5.70	-	Category Average %
	1	8	1	9	2	-	% Rank in Category
	170	166	150	134	79	-	# of Funds in Category

Net Expense



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	2.74	-	1.08
Beta	0.85	-	0.89
R-Squared	97.71	-	98.59
Standard Deviation	10.17	11.83	10.58
Sharpe Ratio	0.10	-0.12	-0.05
Tracking Error	2.35	-	1.91
Information Ratio	1.12	-	0.52
Up Capture Ratio	94.39	-	93.13
Down Capture Ratio	78.21	-	86.75

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.54	21.64	21.65
Price/Book Ratio	3.45	2.85	2.92
Avg Eff Duration	4.71	-	5.15

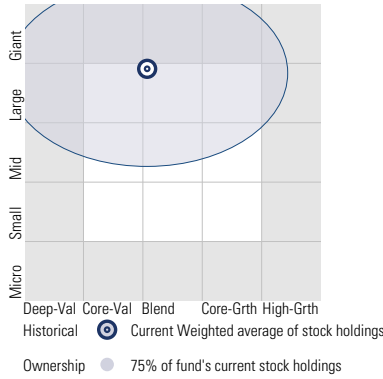
American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category
Target-Date 2020

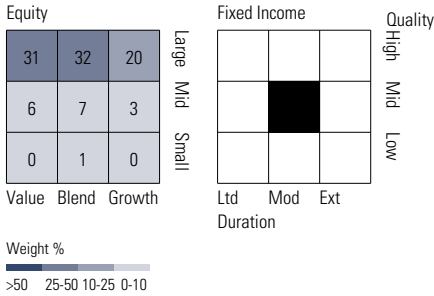
Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2024

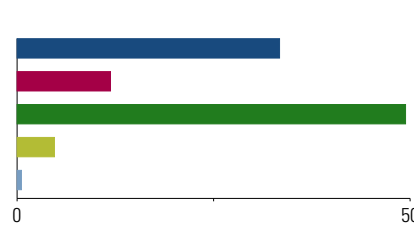
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	33.39	24.84
Non-US Stocks	11.88	12.88
Bonds	49.42	50.77
Cash	4.75	2.21
Other	0.55	9.30
Total	100.00	100.00

Sector Weighting as of 09-30-2024

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	27.39	36.89	34.82			
Basic Materials	3.65	3.90	3.96			
Consumer Cyclical	7.08	10.12	9.96			
Financial Services	14.16	14.68	15.47			
Real Estate	2.50	8.19	5.43			
Sensitive	45.86	44.14	45.83			
Communication Services	6.70	6.49	7.04			
Energy	5.93	3.86	4.26			
Industrials	11.79	10.87	10.57			
Technology	21.44	22.92	23.96			
Defensive	26.75	18.97	19.35			
Consumer Defensive	8.63	5.67	5.54			
Healthcare	13.54	10.51	11.27			
Utilities	4.58	2.79	2.54			

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ American Funds Income Fund of Amer R6	–	11.86	11.86	–	–
⊖ American Funds American Balanced R6	–	8.05	19.90	–	–
⊖ American Funds Inflation Linked Bd R6	–	7.97	27.88	–	–
⊖ American Funds Bond Fund of Amer R6	–	7.94	35.82	–	–
⊖ American Funds American Mutual R6	–	6.02	41.84	–	–
⊖ American Funds Capital Income Bldr R6	–	5.99	47.82	–	–
⊖ American Funds Interm Bd Fd of Amer R6	–	5.96	53.78	–	–
⊖ American Funds Mortgage R6	–	5.94	59.72	–	–
⊖ American Funds Capital World Gr&Inc R6	–	5.07	64.79	–	–
⊖ American Funds Washington Mutual R6	–	5.02	69.80	–	–

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
Michelle Black since 01-2020
Samir Mathur since 01-2020
David Hoag since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2025 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 12.76 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 0.32 is 42.86% lower than the Target-Date 2025 category average.

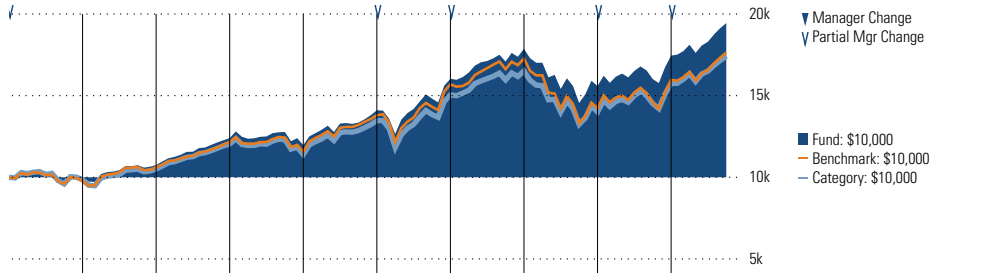
Morningstar Investment Management LLC Analysis

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

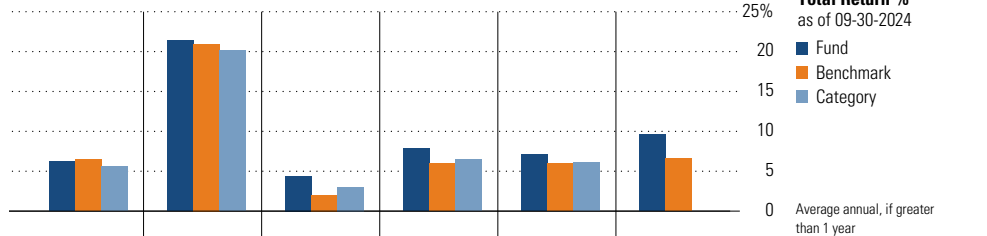
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000



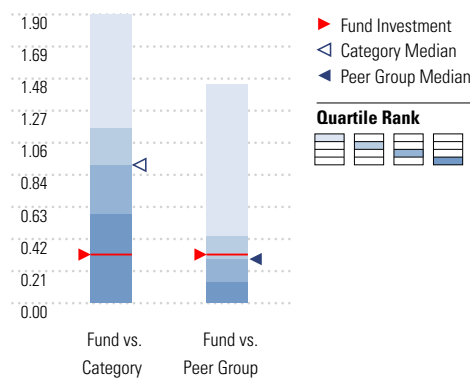
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Performance Quartile (Within Category)
Fund: \$10,000	0.13	7.36	15.33	-3.47	17.85	13.67	11.44	-12.74	11.94	11.40	History
Benchmark: \$10,000	2.19	-1.03	0.79	1.43	-1.51	0.00	1.34	4.84	-0.21	0.90	Total Return %
Category: \$10,000	1.72	0.63	0.66	1.87	-0.40	1.83	1.69	2.45	-0.82	0.83	+/- Benchmark
	3	28	38	2	68	27	17	8	73	15	+/- Category
	230	240	253	268	278	263	272	275	256	243	Tot Ret % Rank in Cat
	9	5	0	-	-	12	18	12	5	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Period	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Metric
Fund	6.25	21.39	4.39	7.81	7.07	9.60	Fund Return %
Benchmark	6.45	20.94	2.01	5.96	6.00	6.59	Benchmark Return %
Category	5.60	20.11	3.01	6.43	6.14	-	Category Average %
	5	18	4	2	4	-	% Rank in Category
	248	241	224	193	130	-	# of Funds in Category

Net Expense



Comparison	Percentile	Rank
Fund vs. Category	26	64/245
Fund vs. Peer Group	56	314/561

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

Metric	Fund	Bmark	Cat
Alpha	2.52	-	1.17
Beta	0.85	-	0.87
R-Squared	98.28	-	98.25
Standard Deviation	10.92	12.73	11.18
Sharpe Ratio	0.10	-0.08	-0.02
Tracking Error	2.38	-	2.23
Information Ratio	1.00	-	0.51
Up Capture Ratio	93.03	-	90.79
Down Capture Ratio	79.23	-	84.34

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	23.02	21.43	21.88
Price/Book Ratio	3.56	2.81	2.95
Avg Eff Duration	4.73	-	5.46

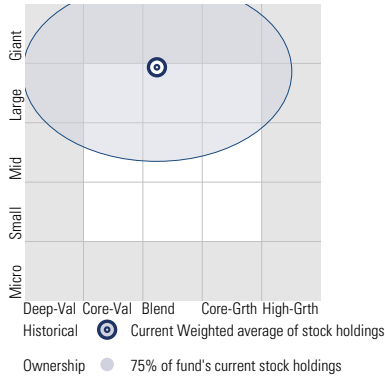
American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category
Target-Date 2025

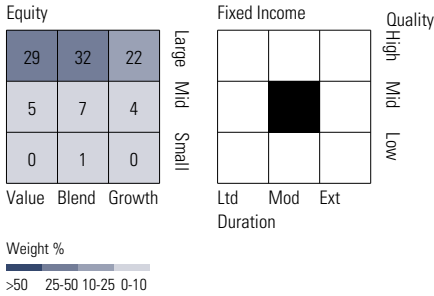
Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2024

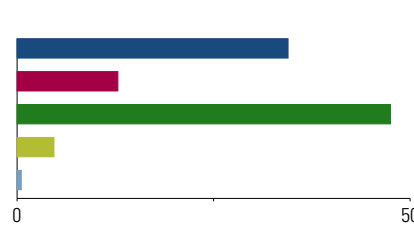
Morningstar Style Box™



Style Breakdown

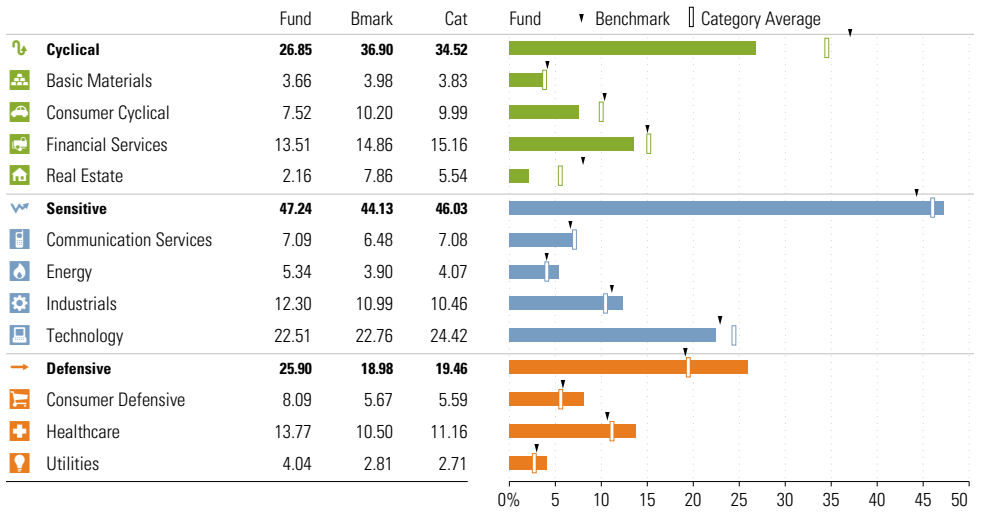


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	34.47	27.74
Non-US Stocks	12.82	12.99
Bonds	47.50	43.82
Cash	4.69	2.61
Other	0.53	12.83
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ American Funds American Balanced R6	-	8.11	8.11	-	-
⊕ American Funds Income Fund of Amer R6	-	7.89	16.00	-	-
⊕ American Funds Bond Fund of Amer R6	-	7.83	23.83	-	-
⊕ American Funds Inflation Linked Bd R6	-	7.80	31.63	-	-
⊖ American Funds American Mutual R6	-	6.09	37.72	-	-
⊖ American Funds Capital World Gr&Inc R6	-	6.08	43.80	-	-
⊕ American Funds Mortgage R6	-	5.86	49.66	-	-
⊕ American Funds Interm Bd Fd of Amer R6	-	5.85	55.51	-	-
⊖ American Funds Washington Mutual R6	-	5.04	60.55	-	-
⊖ American Funds Capital Income Bldr R6	-	5.03	65.58	-	-

Total Holdings 25

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
 Samir Mathur since 01-2020
 David Hoag since 01-2020
 Michelle Black since 01-2020
 Shannon Ward since 01-2021
 Jessica Spaly since 01-2023
 Raj Paramaguru since 01-2024
 William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2030 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 12.76 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 0.33 is 43.1% lower than the Target-Date 2030 category average.

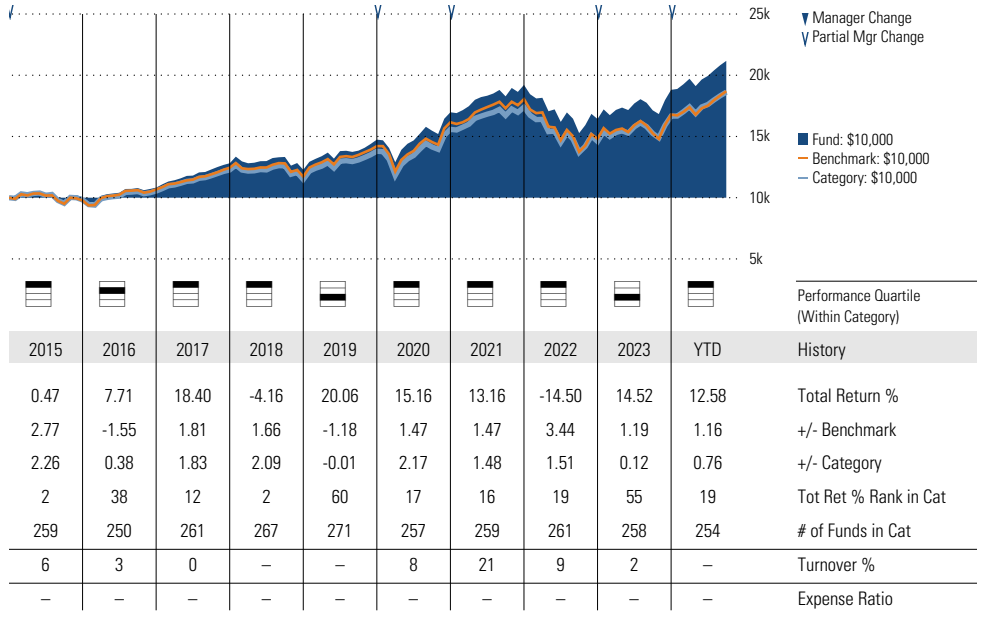
Morningstar Investment Management LLC Analysis

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

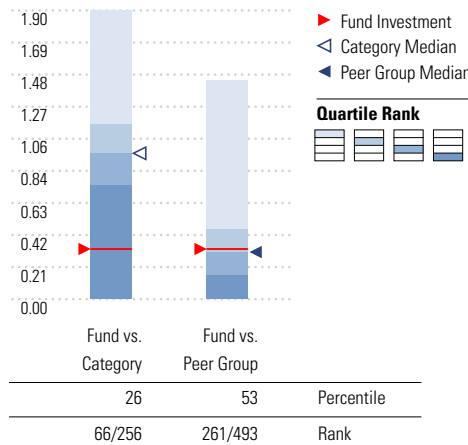
Growth of \$10,000



Trailing Performance



Net Expense



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	2.54	-	1.32
Beta	0.89	-	0.90
R-Squared	98.61	-	98.45
Standard Deviation	12.17	13.64	12.42
Sharpe Ratio	0.15	-0.02	0.06
Tracking Error	2.12	-	2.05
Information Ratio	1.14	-	0.64
Up Capture Ratio	95.89	-	94.25
Down Capture Ratio	83.03	-	87.55

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.92	21.22	22.01
Price/Book Ratio	3.77	2.77	3.08
Avg Eff Duration	4.91	-	5.81

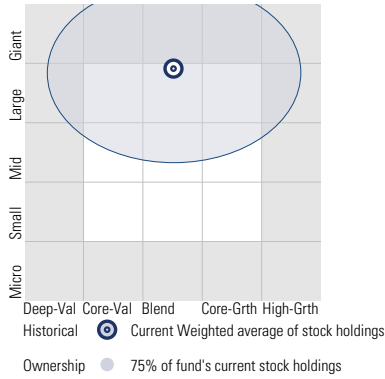
American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category
Target-Date 2030

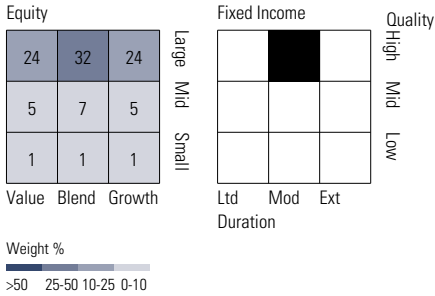
Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2024

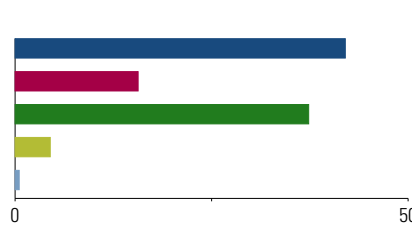
Morningstar Style Box™



Style Breakdown

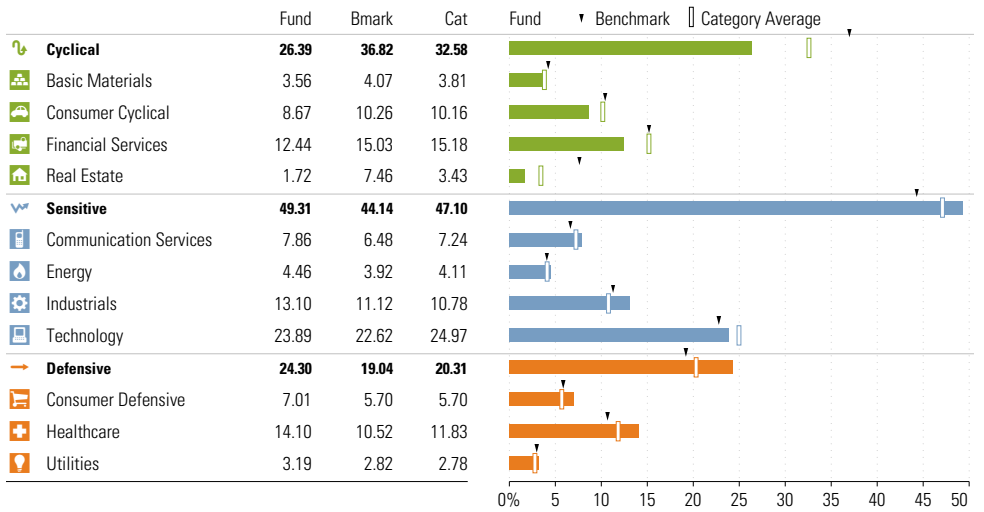


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	42.01	34.63
Non-US Stocks	15.65	15.60
Bonds	37.35	31.97
Cash	4.47	1.84
Other	0.52	15.95
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ American Funds American Balanced R6	-	7.99	7.99	-	-
⊖ American Funds American Mutual R6	-	7.12	15.11	-	-
⊖ American Funds Capital World Gr&Inc R6	-	6.98	22.09	-	-
⊕ American Funds Bond Fund of Amer R6	-	6.55	28.64	-	-
⊖ American Funds AMCAP R6	-	6.07	34.71	-	-
⊕ American Funds Inflation Linked Bd R6	-	5.84	40.55	-	-
⊖ American Funds Washington Mutual R6	-	5.12	45.66	-	-
⊕ American Funds Global Balanced R6	-	4.97	50.63	-	-
⊕ American Funds Mortgage R6	-	4.89	55.53	-	-
⊕ American Funds US Government Sec R6	-	4.89	60.42	-	-

Total Holdings 24

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 TR
USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2035 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 12.76 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 80 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.35 is 39.66% lower than the Target-Date 2035 category average.

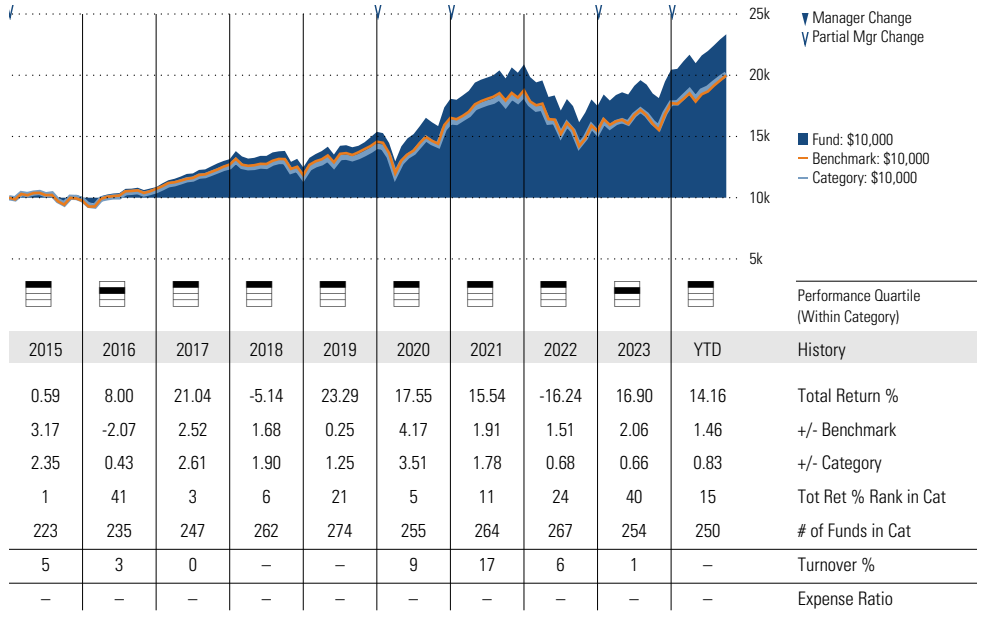
Morningstar Investment Management LLC Analysis

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.

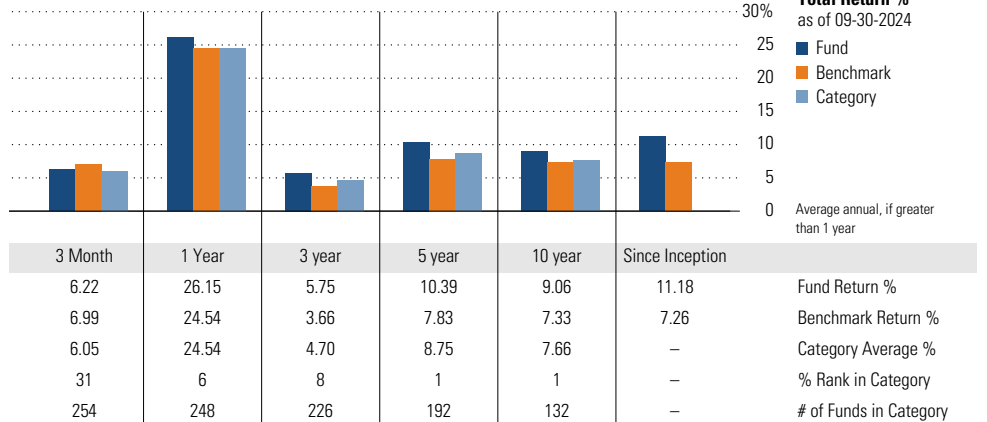
ESG Metrics

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

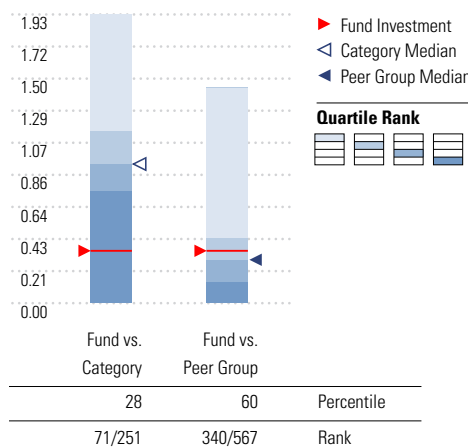
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	2.22	-	1.24
Beta	0.92	-	0.94
R-Squared	98.44	-	98.44
Standard Deviation	13.56	14.56	13.75
Sharpe Ratio	0.20	0.06	0.13
Tracking Error	2.02	-	1.96
Information Ratio	1.03	-	0.59
Up Capture Ratio	98.44	-	97.03
Down Capture Ratio	88.12	-	91.26

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.15	21.00	21.82
Price/Book Ratio	3.82	2.74	3.01
Avg Eff Duration	4.83	-	6.45

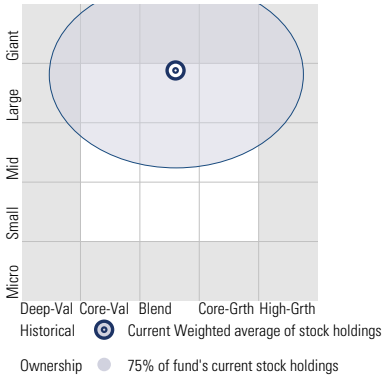
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category
Target-Date 2035

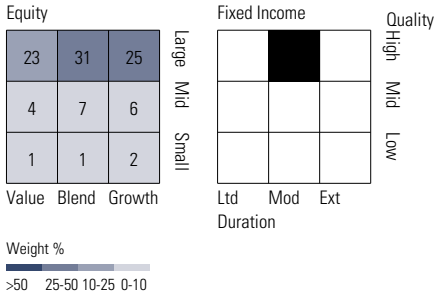
Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2024

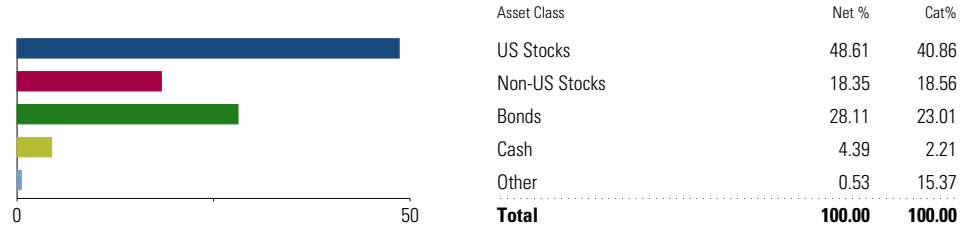
Morningstar Style Box™



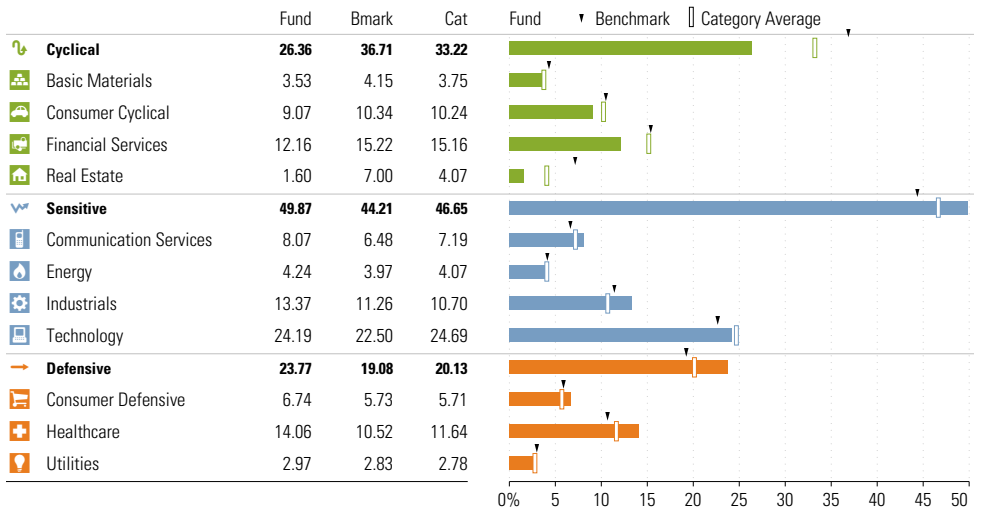
Style Breakdown



Asset Allocation as of 09-30-2024



Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	–	7.96	7.96	–	–
⊖ American Funds American Mutual R6	–	7.07	15.03	–	–
⊕ American Funds Capital World Gr&Inc R6	–	7.03	22.06	–	–
⊖ American Funds Growth Fund of Amer R6	–	6.08	28.14	–	–
⊕ American Funds Fundamental Invs R6	–	6.06	34.20	–	–
⊖ American Funds AMCAP R6	–	6.05	40.24	–	–
⊖ American Funds Washington Mutual R6	–	5.10	45.34	–	–
⊕ American Funds US Government Sec R6	–	4.98	50.33	–	–
⊕ American Funds Global Balanced R6	–	4.98	55.31	–	–
⊕ American Funds Inflation Linked Bd R6	–	4.88	60.18	–	–

Total Holdings 25

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2040 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 12.76 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.37 is 38.33% lower than the Target-Date 2040 category average.

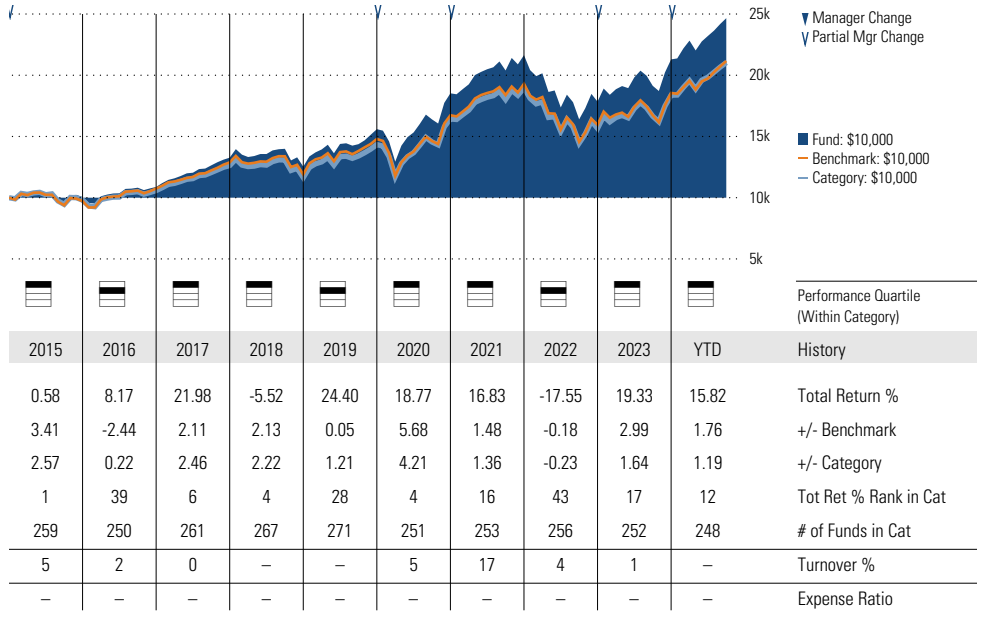
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

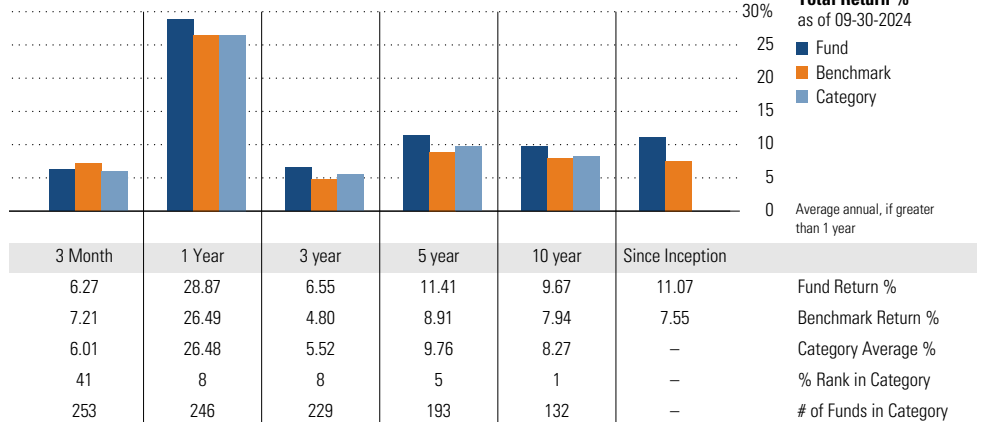
ESG Metrics

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

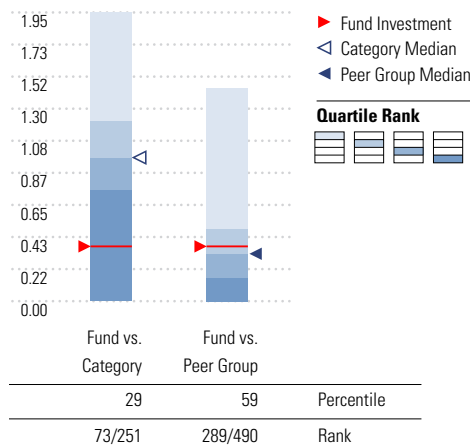
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	1.83	-	0.93
Beta	0.96	-	0.96
R-Squared	98.20	-	98.37
Standard Deviation	14.85	15.37	14.81
Sharpe Ratio	0.25	0.13	0.19
Tracking Error	2.10	-	2.07
Information Ratio	0.83	-	0.40
Up Capture Ratio	100.44	-	97.87
Down Capture Ratio	92.50	-	93.81

Portfolio Metrics

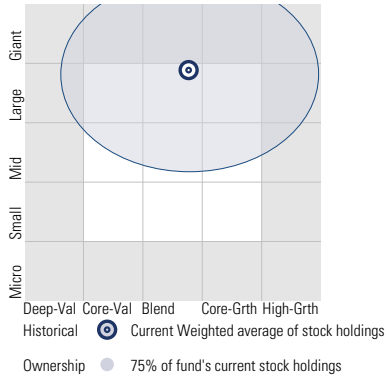
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.62	20.79	21.69
Price/Book Ratio	3.91	2.70	3.00
Avg Eff Duration	5.15	-	7.09

American Funds 2040 Trgt Date Retire R6 RFGTX

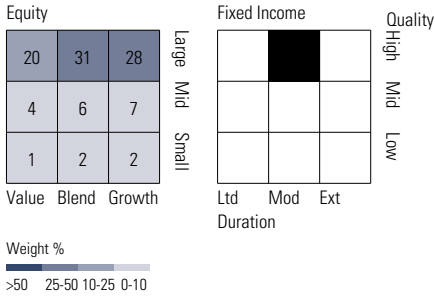
Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

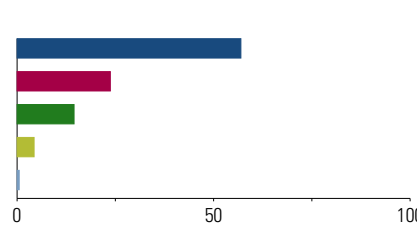
Style Analysis as of 09-30-2024
Morningstar Style Box™



Style Breakdown

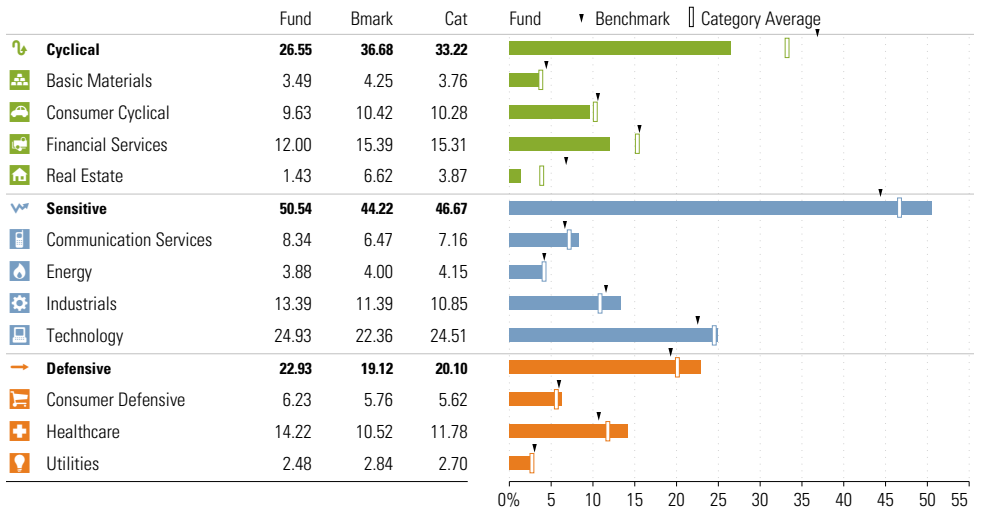


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	56.94	48.18
Non-US Stocks	23.72	22.60
Bonds	14.49	13.36
Cash	4.32	1.65
Other	0.53	14.21
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	-	7.99	7.99	-	-
⊖ American Funds Fundamental Invs R6	-	7.08	15.07	-	-
⊕ American Funds Growth Fund of Amer R6	-	7.07	22.15	-	-
⊖ American Funds American Mutual R6	-	7.03	29.17	-	-
⊕ American Funds Capital World Gr&Inc R6	-	7.01	36.19	-	-
⊕ American Funds AMCAP R6	-	6.98	43.17	-	-
⊕ American Funds New Perspective R6	-	6.97	50.13	-	-
⊕ American Funds Washington Mutual R6	-	6.04	56.18	-	-
⊕ American Funds SMALLCAP World R6	-	6.02	62.20	-	-
⊕ American Funds US Government Sec R6	-	5.01	67.21	-	-

Total Holdings 23

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category
Target-Date 2045

Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Samir Mathur since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2045 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 12.76 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 50 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.37 is 38.33% lower than the Target-Date 2045 category average.

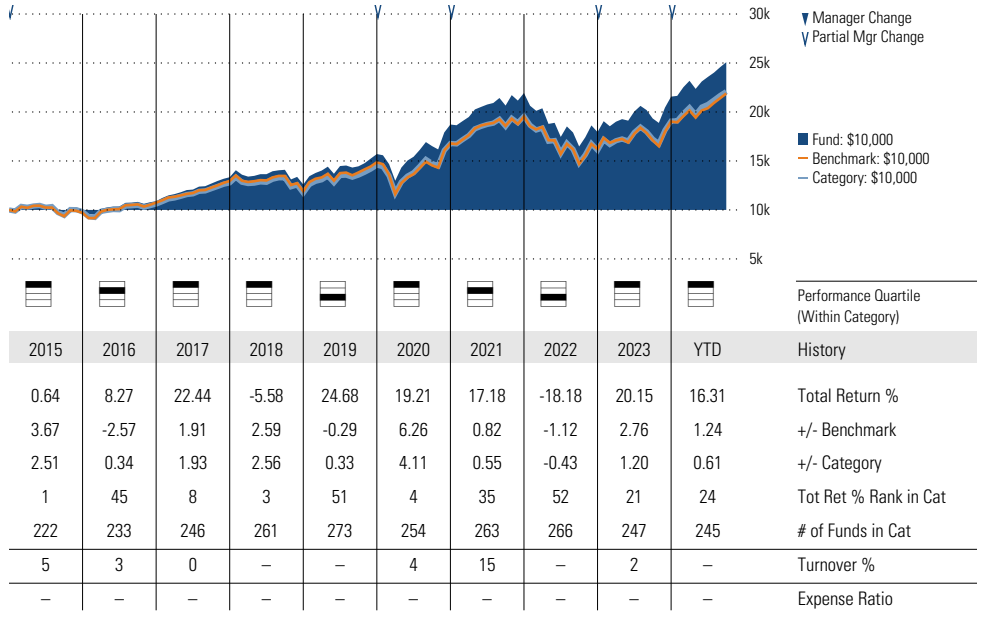
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

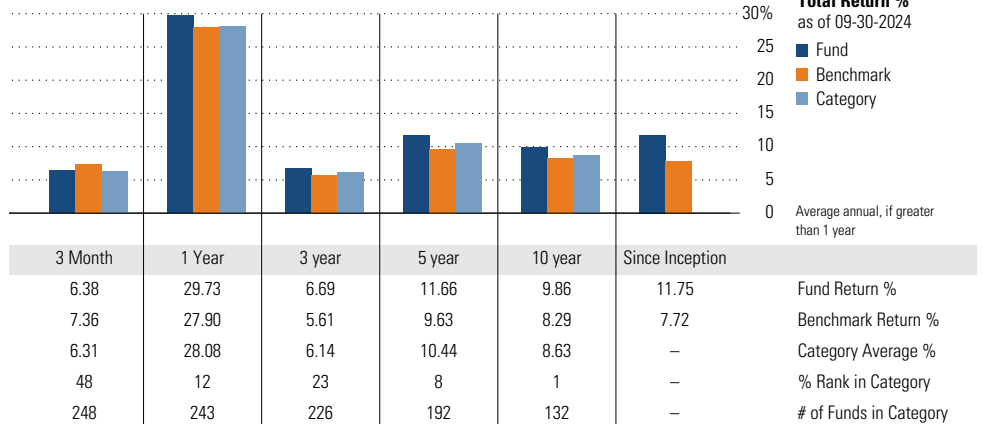
ESG Metrics

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

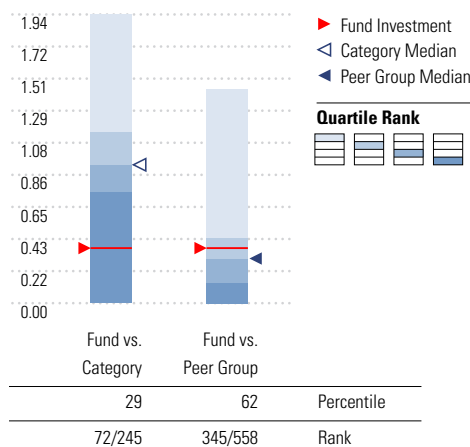
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	1.27	-	0.68
Beta	0.95	-	0.97
R-Squared	98.01	-	98.31
Standard Deviation	15.28	15.95	15.58
Sharpe Ratio	0.25	0.18	0.22
Tracking Error	2.30	-	2.11
Information Ratio	0.47	-	0.26
Up Capture Ratio	98.15	-	98.55
Down Capture Ratio	92.94	-	95.74

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.75	20.61	21.42
Price/Book Ratio	3.96	2.67	2.90
Avg Eff Duration	5.49	-	7.94

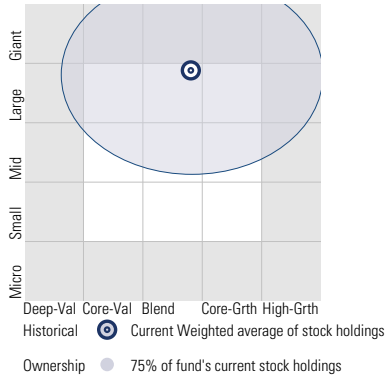
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category
Target-Date 2045

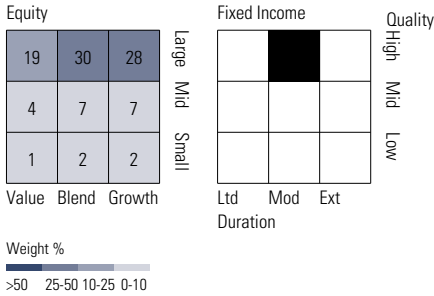
Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2024

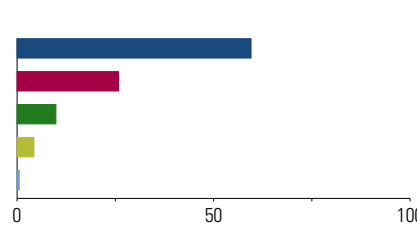
Morningstar Style Box™



Style Breakdown

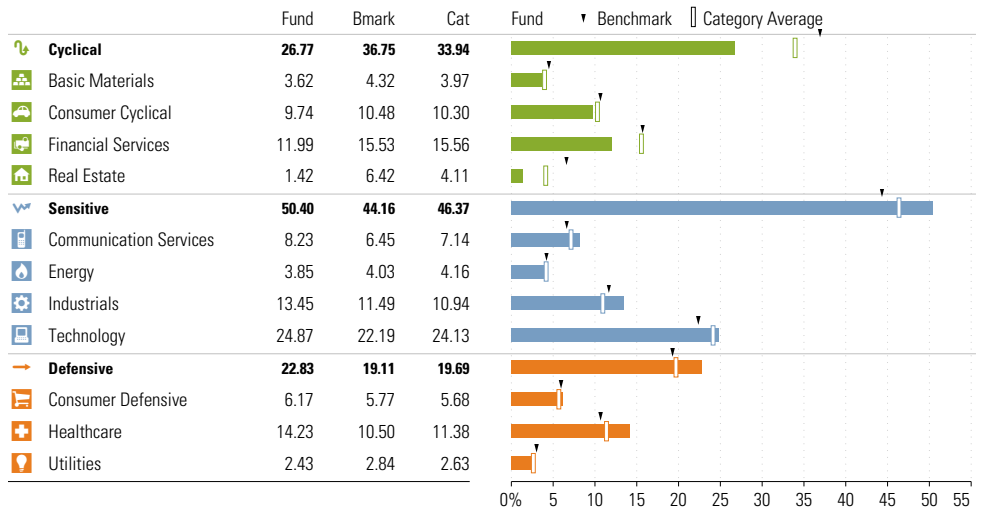


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	59.53	51.65
Non-US Stocks	25.80	27.17
Bonds	9.87	8.96
Cash	4.27	0.78
Other	0.54	11.44
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Fundamental Invs R6	–	7.98	7.98	–	–
⊕ American Funds American Balanced R6	–	7.93	15.91	–	–
⊕ American Funds Capital World Gr&Inc R6	–	7.24	23.15	–	–
⊕ American Funds New Perspective R6	–	7.09	30.24	–	–
⊕ American Funds American Mutual R6	–	7.09	37.33	–	–
⊕ American Funds SMALLCAP World R6	–	7.07	44.40	–	–
⊕ American Funds Growth Fund of Amer R6	–	7.07	51.47	–	–
⊕ American Funds Washington Mutual R6	–	7.05	58.51	–	–
⊕ American Funds AMCAP R6	–	7.01	65.52	–	–
⊕ American Funds New World R6	–	5.32	70.84	–	–

Total Holdings 20

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
 Samir Mathur since 01-2020
 David Hoag since 01-2020
 Michelle Black since 01-2020
 Shannon Ward since 01-2021
 Jessica Spaly since 01-2023
 Raj Paramaguru since 01-2024
 William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2050 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 12.76 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 50 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 37.7% lower than the Target-Date 2050 category average.

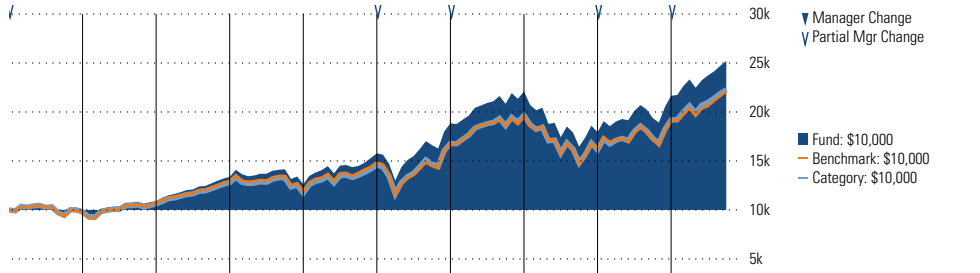
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

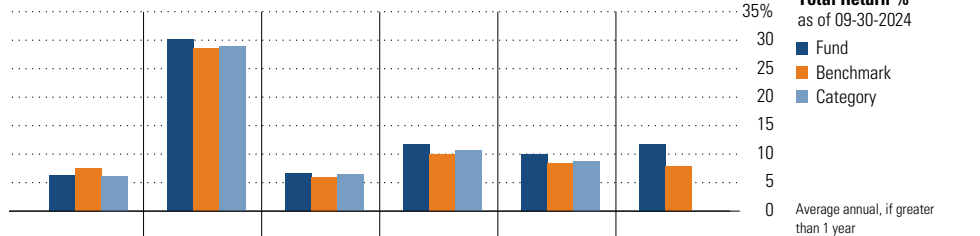
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



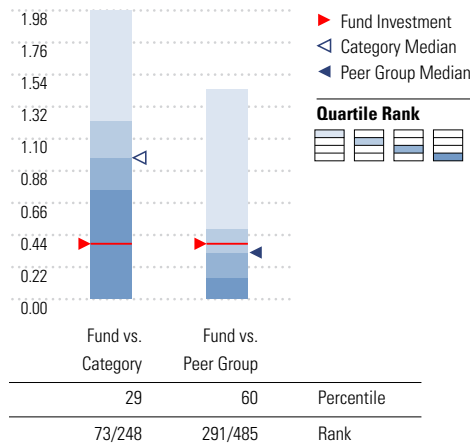
	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Performance Quartile (Within Category)
	0.65	8.33	22.61	-5.61	25.04	19.42	17.27	-18.89	20.83	16.43	History
	3.84	-2.56	1.83	2.80	-0.05	6.51	0.67	-1.98	2.98	0.89	Total Return %
	2.66	0.11	1.94	2.80	0.50	4.17	0.15	-0.91	1.32	0.23	+/- Benchmark
	1	43	8	3	43	6	43	71	20	43	+/- Category
	248	242	257	267	271	250	252	254	249	246	Tot Ret % Rank in Cat
	6	2	0	-	-	4	14	2	1	-	# of Funds in Cat
	-	-	-	-	-	-	-	-	-	-	Turnover %
	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
	6.28	30.07	6.56	11.71	9.91	11.79	Fund Return %
	7.46	28.55	5.97	9.92	8.39	7.77	Benchmark Return %
	6.17	28.86	6.42	10.69	8.79	-	Category Average %
	52	18	43	3	1	-	% Rank in Category
	251	244	227	193	132	-	# of Funds in Category

Net Expense



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	0.83	-	0.58
Beta	0.95	-	0.98
R-Squared	97.60	-	98.21
Standard Deviation	15.55	16.21	15.99
Sharpe Ratio	0.24	0.20	0.23
Tracking Error	2.55	-	2.18
Information Ratio	0.23	-	0.21
Up Capture Ratio	97.08	-	99.18
Down Capture Ratio	93.80	-	96.89

Portfolio Metrics

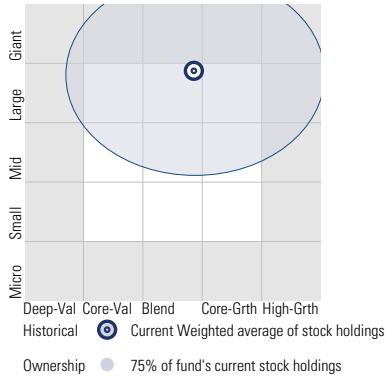
	Fund	Bmark	Cat
Price/Earnings Ratio	24.97	20.44	21.41
Price/Book Ratio	4.00	2.63	2.91
Avg Eff Duration	5.51	-	7.99

American Funds 2050 Trgt Date Retire R6 RFITX

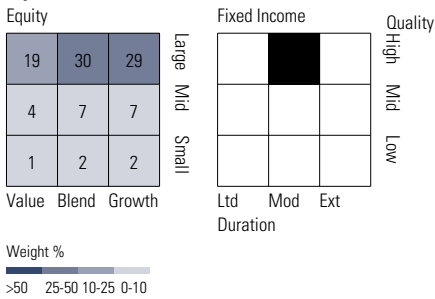
Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

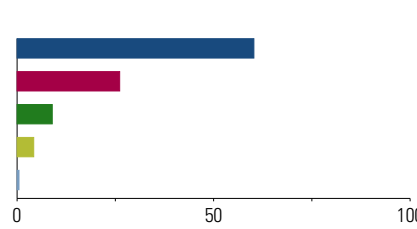
Style Analysis as of 09-30-2024
Morningstar Style Box™



Style Breakdown

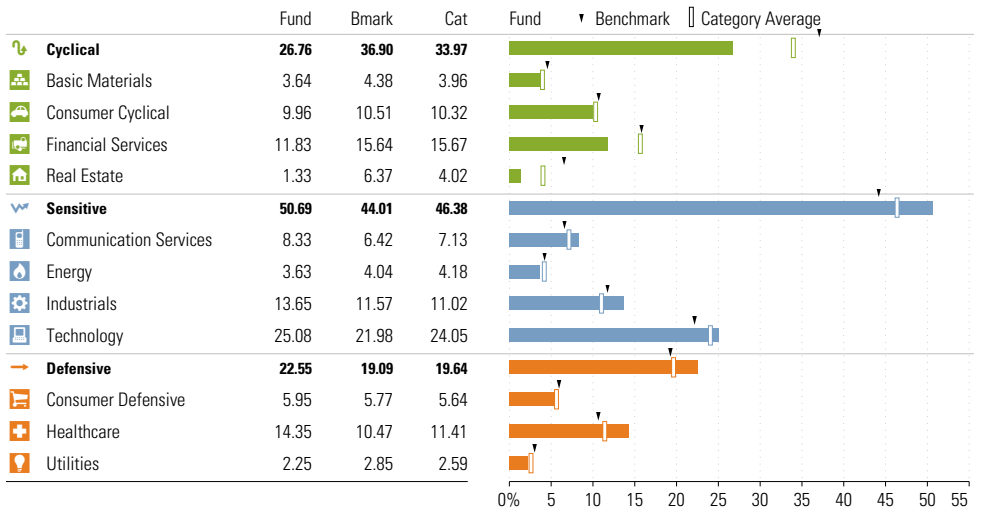


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	60.25	54.68
Non-US Stocks	26.10	28.46
Bonds	8.94	5.97
Cash	4.23	0.64
Other	0.48	10.24
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	-	8.99	8.99	-	-
⊕ American Funds SMALLCAP World R6	-	8.07	17.06	-	-
⊕ American Funds Fundamental Invs R6	-	8.03	25.09	-	-
⊕ American Funds Washington Mutual R6	-	8.00	33.08	-	-
⊕ American Funds Capital World Gr&Inc R6	-	7.29	40.37	-	-
⊕ American Funds Growth Fund of Amer R6	-	7.07	47.44	-	-
⊕ American Funds American Mutual R6	-	7.04	54.48	-	-
⊕ American Funds AMCAP R6	-	7.00	61.48	-	-
⊕ American Funds American Balanced R6	-	6.82	68.30	-	-
⊕ American Funds New World R6	-	5.54	73.83	-	-

Total Holdings 20

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category
Target-Date 2055

Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2055 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 12.76 years.

✔ **Style:** The fund has landed in its primary style box — Large Growth — 80 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 37.7% lower than the Target-Date 2055 category average.

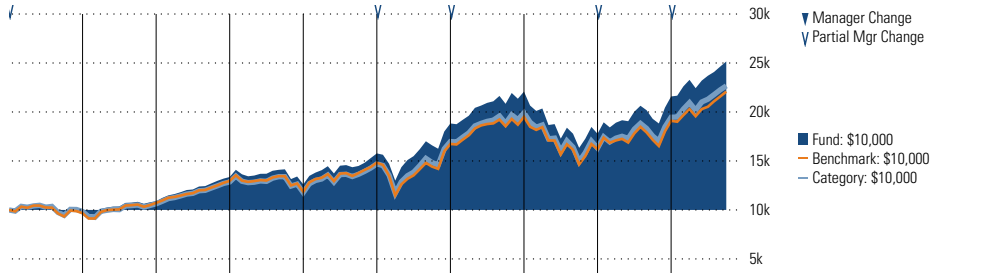
Morningstar Investment Management LLC Analysis

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

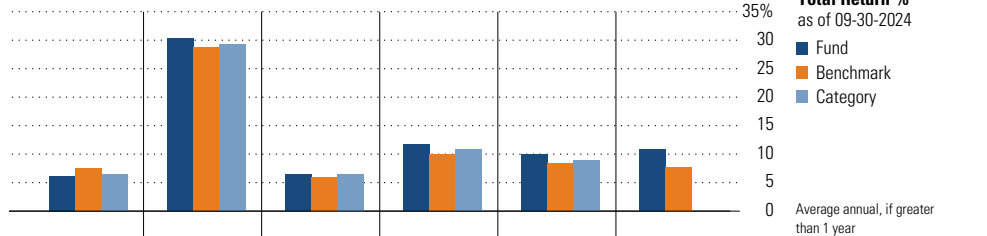
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



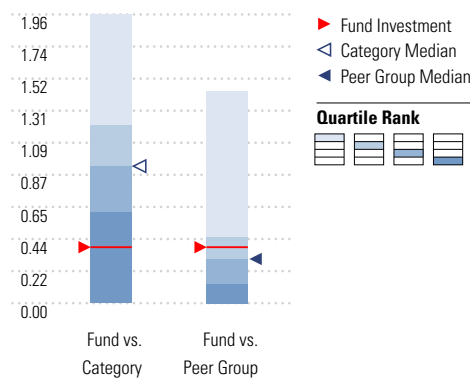
	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
Performance Quartile (Within Category)	III	III	III	III	III	III	III	III	III	III	History
Total Return %	0.63	8.30	22.63	-5.65	25.09	19.39	17.28	-19.50	21.40	16.58	Total Return %
+/- Benchmark	3.97	-2.60	1.68	2.92	0.04	6.48	0.78	-2.57	3.50	0.98	+/- Benchmark
+/- Category	2.34	0.30	1.55	2.79	0.18	3.92	-0.02	-1.42	1.68	0.15	+/- Category
Tot Ret % Rank in Cat	1	45	6	3	45	5	48	89	9	43	Tot Ret % Rank in Cat
# of Funds in Cat	214	231	245	262	274	253	262	265	245	244	# of Funds in Cat
Turnover %	6	3	1	-	-	3	14	3	1	-	Turnover %
Expense Ratio	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
Fund Return %	6.16	30.36	6.49	11.67	9.89	10.82	Fund Return %
Benchmark Return %	7.52	28.66	5.98	9.93	8.36	7.74	Benchmark Return %
Category Average %	6.41	29.21	6.53	10.82	8.84	-	Category Average %
% Rank in Category	65	13	47	10	1	-	% Rank in Category
# of Funds in Category	247	242	225	193	127	-	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group	Percentile Rank
Rank	29	63	71/243
Rank			351/558

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	0.72	-	0.69
Beta	0.96	-	0.98
R-Squared	97.28	-	98.17
Standard Deviation	15.79	16.29	16.14
Sharpe Ratio	0.24	0.20	0.24
Tracking Error	2.70	-	2.21
Information Ratio	0.19	-	0.25
Up Capture Ratio	97.59	-	99.89
Down Capture Ratio	94.81	-	97.19

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.20	20.29	21.35
Price/Book Ratio	4.05	2.60	2.88
Avg Eff Duration	5.55	-	9.27

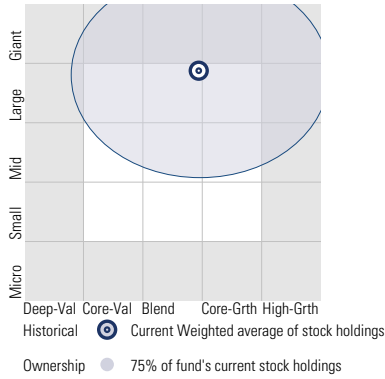
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category
Target-Date 2055

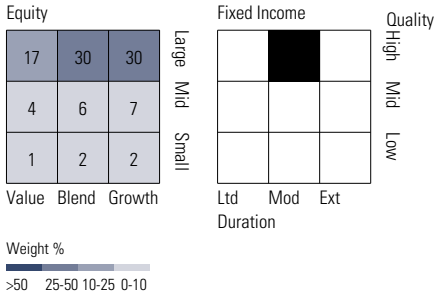
Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2024

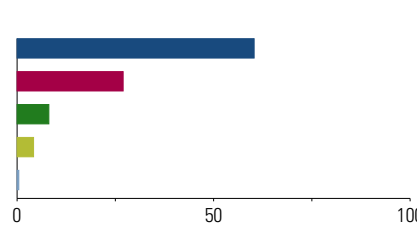
Morningstar Style Box™



Style Breakdown

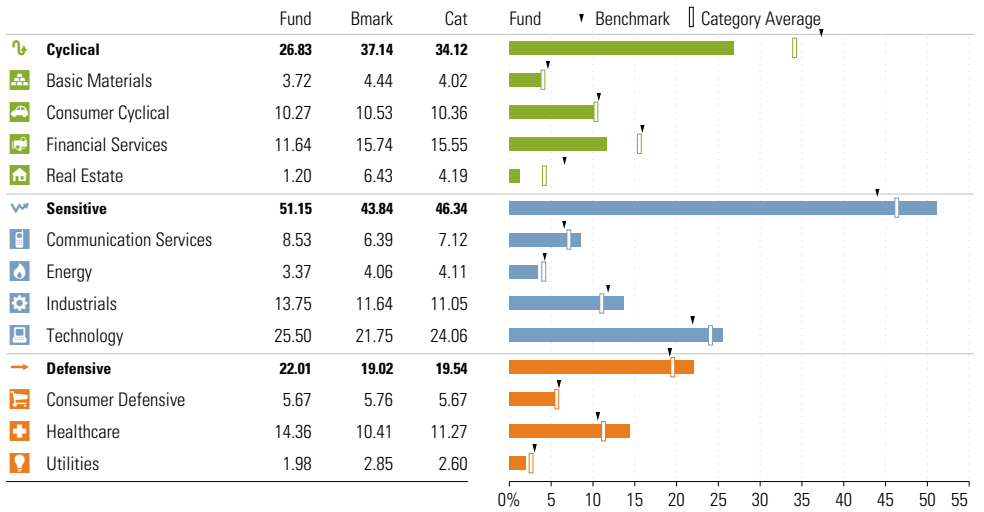


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	60.31	54.28
Non-US Stocks	26.98	27.77
Bonds	8.08	5.49
Cash	4.19	0.68
Other	0.43	11.80
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	-	9.04	9.04	-	-
⊕ American Funds New Perspective R6	-	9.04	18.08	-	-
⊕ American Funds Fundamental Invs R6	-	8.98	27.06	-	-
⊕ American Funds Capital World Gr&Inc R6	-	8.26	35.32	-	-
⊕ American Funds Washington Mutual R6	-	8.00	43.32	-	-
⊕ American Funds New World R6	-	7.08	50.40	-	-
⊕ American Funds Growth Fund of Amer R6	-	7.08	57.48	-	-
⊕ American Funds AMCAP R6	-	6.99	64.47	-	-
⊕ American Funds Invmt Co of Amer R6	-	6.04	70.50	-	-
⊕ American Funds American Mutual R6	-	6.01	76.52	-	-

Total Holdings 18

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category
Target-Date 2060

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wesley Phoa since 03-2015
 Samir Mathur since 01-2020
 David Hoag since 01-2020
 Michelle Black since 01-2020
 Shannon Ward since 01-2021
 Jessica Spaly since 01-2023
 William Robbins since 01-2024
 Raj Paramaguru since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2060 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 9.52 years.

✔ **Style:** The fund has landed in its primary style box — Large Growth — 80 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.39 is 36.07% lower than the Target-Date 2060 category average.

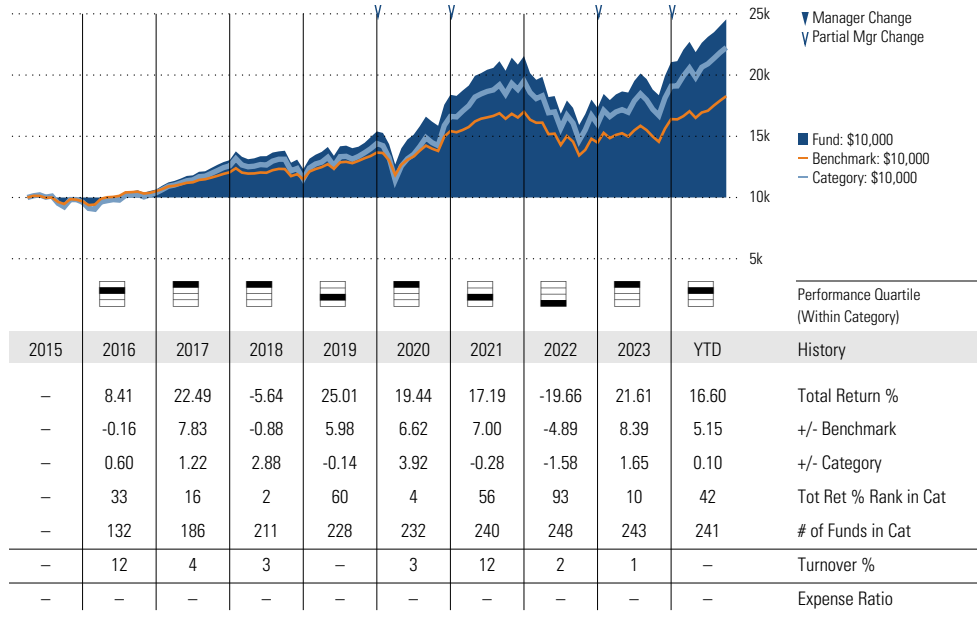
Morningstar Investment Management LLC Analysis

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.

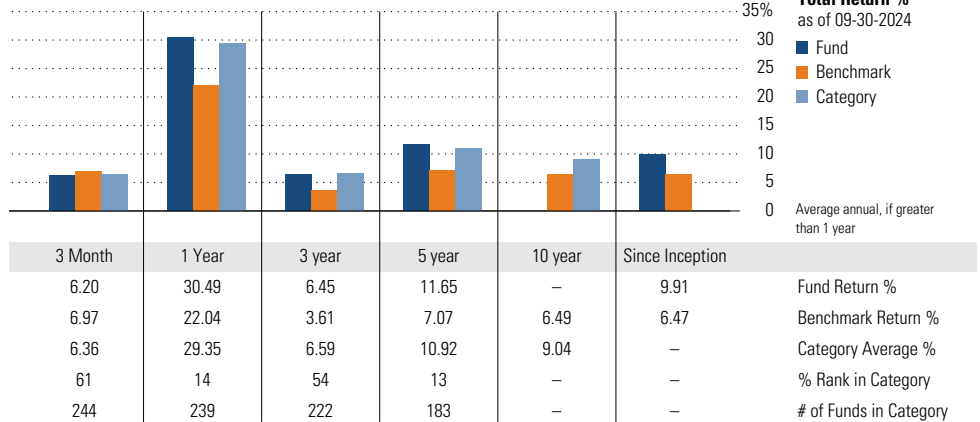
ESG Metrics

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

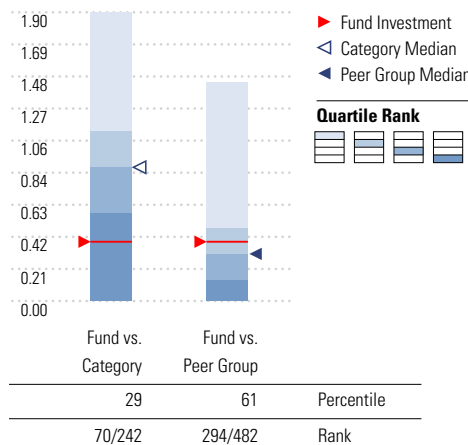
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	2.18	-	2.25
Beta	1.23	-	1.27
R-Squared	95.36	-	96.22
Standard Deviation	15.82	12.57	16.23
Sharpe Ratio	0.24	0.04	0.24
Tracking Error	4.46	-	4.60
Information Ratio	0.64	-	0.65
Up Capture Ratio	132.89	-	136.46
Down Capture Ratio	122.35	-	125.44

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	25.21	19.85	21.33
Price/Book Ratio	4.05	2.47	2.88
Avg Eff Duration	5.55	-	8.54

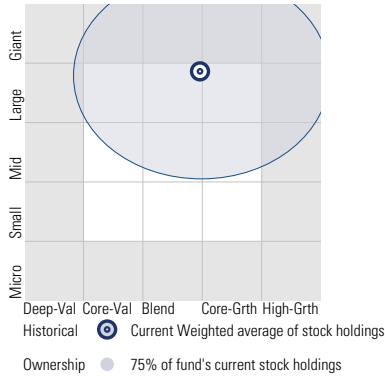
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category
Target-Date 2060

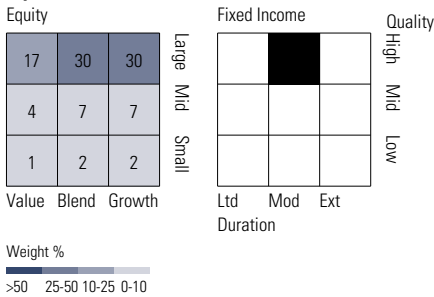
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

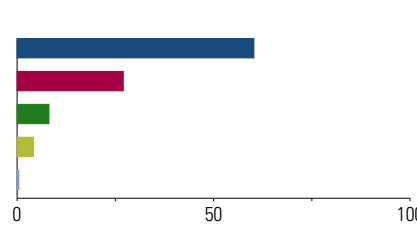
Morningstar Style Box™



Style Breakdown

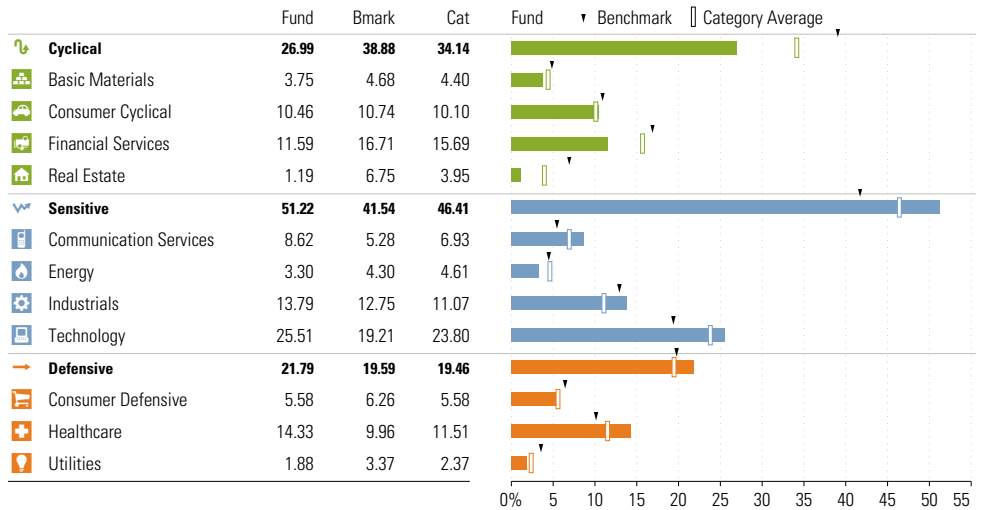


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	60.25	54.01
Non-US Stocks	27.01	29.75
Bonds	8.11	5.27
Cash	4.19	0.29
Other	0.44	10.67
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	—	10.01	10.01	—	—
⊕ American Funds SMALLCAP World R6	—	9.96	19.96	—	—
⊕ American Funds Fundamental Invs R6	—	8.99	28.95	—	—
⊕ American Funds Capital World Gr&Inc R6	—	8.27	37.22	—	—
⊕ American Funds Washington Mutual R6	—	8.01	45.23	—	—
⊕ American Funds New World R6	—	7.12	52.34	—	—
⊕ American Funds Growth Fund of Amer R6	—	7.04	59.38	—	—
⊕ American Funds Invmt Co of Amer R6	—	7.00	66.38	—	—
⊕ American Funds AMCAP R6	—	6.95	73.33	—	—
⊕ American Funds American Balanced R6	—	5.99	79.32	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category
Target-Date 2065+

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Wesley Phoa since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2065+ category's top three quartiles in 3 of the 4 years it's been in existence.

✔ **Management:** The fund's management has been in place for 4.75 years.

✔ **Style:** The fund has landed in its primary style box — Large Growth — 80 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.39 is 33.9% lower than the Target-Date 2065+ category average.

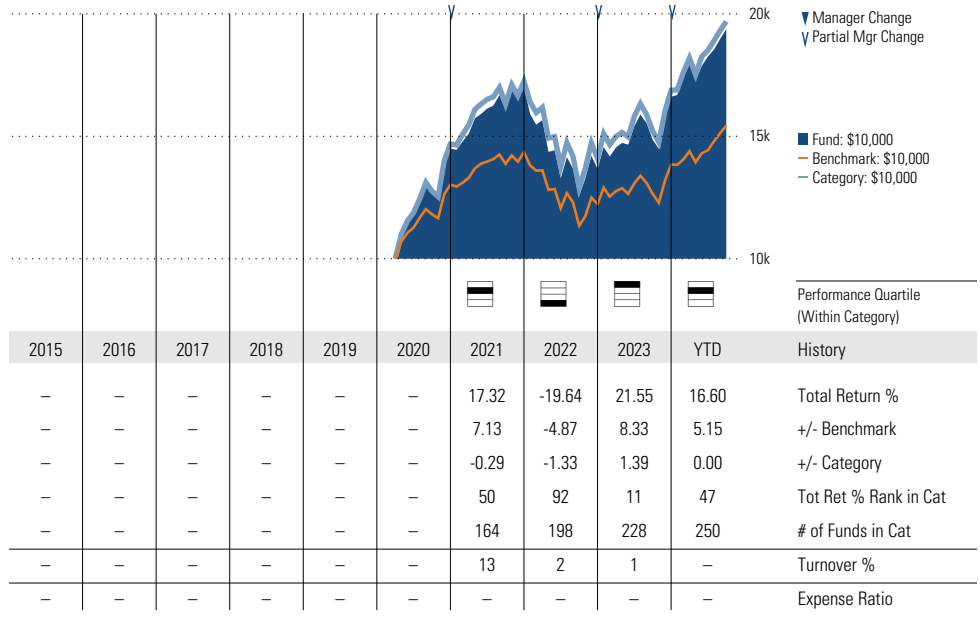
Morningstar Investment Management LLC Analysis

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.

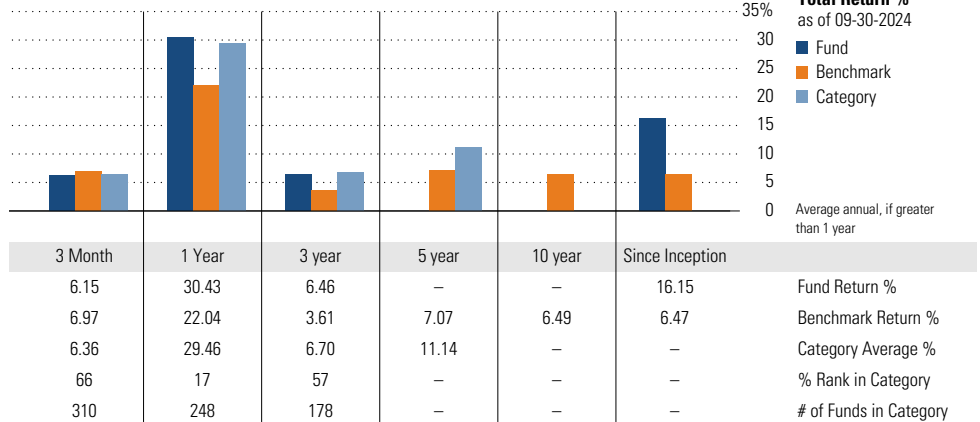
ESG Metrics

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

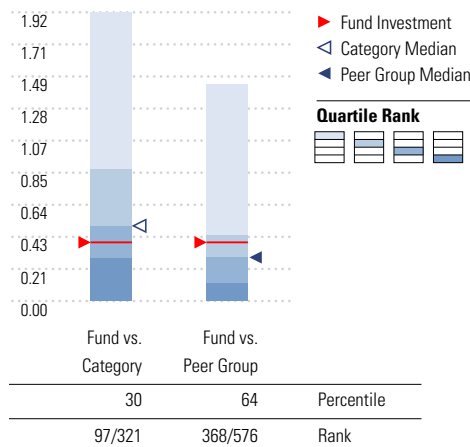
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	2.18	-	2.62
Beta	1.23	-	1.27
R-Squared	95.28	-	95.61
Standard Deviation	15.82	12.57	16.71
Sharpe Ratio	0.24	0.04	0.25
Tracking Error	4.48	-	5.15
Information Ratio	0.64	-	0.65
Up Capture Ratio	132.80	-	137.26
Down Capture Ratio	122.22	-	124.86

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	25.21	19.85	20.90
Price/Book Ratio	4.05	2.47	2.76
Avg Eff Duration	5.55	-	8.96

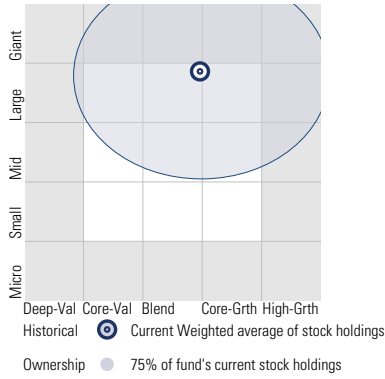
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category
Target-Date 2065+

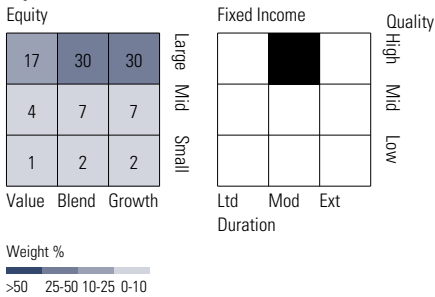
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

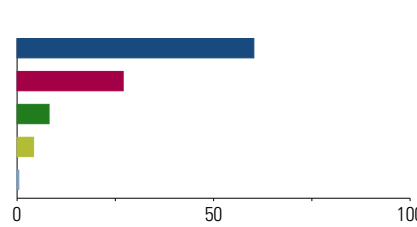
Morningstar Style Box™



Style Breakdown

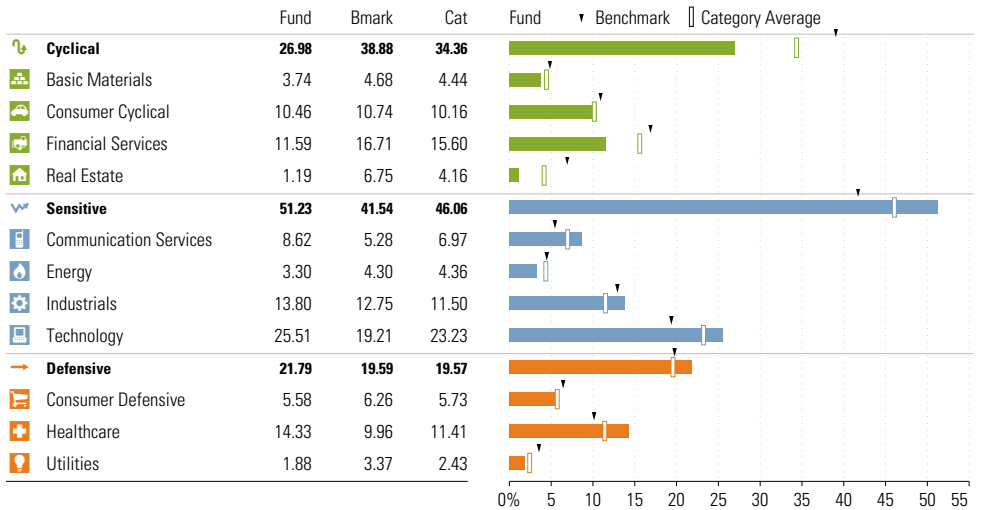


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	60.24	47.56
Non-US Stocks	26.99	30.61
Bonds	8.13	5.75
Cash	4.20	0.98
Other	0.44	15.09
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	–	9.98	9.98	–	–
⊕ American Funds SMALLCAP World R6	–	9.98	19.96	–	–
⊕ American Funds Fundamental Invs R6	–	8.99	28.95	–	–
⊕ American Funds Capital World Gr&Inc R6	–	8.23	37.18	–	–
⊕ American Funds Washington Mutual R6	–	8.01	45.19	–	–
⊕ American Funds New World R6	–	7.10	52.29	–	–
⊕ American Funds Invmt Co of Amer R6	–	7.01	59.30	–	–
⊕ American Funds AMCAP R6	–	6.98	66.28	–	–
⊕ American Funds Growth Fund of Amer R6	–	6.98	73.26	–	–
⊕ American Funds American Balanced R6	–	6.00	79.26	–	–

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2070 Trgt Date Retire R6 RFBFX

Morningstar Category
Target-Date 2065+

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

David Hoag since 01-2024
 Jessica Spaly since 01-2024
 Michelle Black since 01-2024
 Raj Paramaguru since 01-2024
 Samir Mathur since 01-2024
 Shannon Ward since 01-2024
 Wesley Phoa since 01-2024
 William Robbins since 01-2024

Quantitative Screens

The Performance screen is not applicable for funds with less than three years of data.

✗ **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 Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.39 is 33.9% lower than the Target-Date 2065+ category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen, but this is only due to the short history of this vintage.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

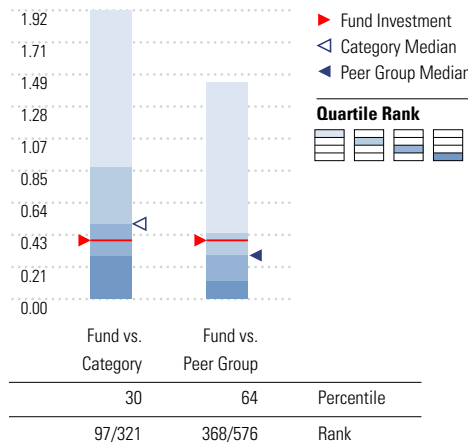
Growth of \$10,000

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
Total Return %	-	-	-	-	-	-	-	-	-	-	-
+/- Benchmark	-	-	-	-	-	-	-	-	-	-	-
+/- Category	-	-	-	-	-	-	-	-	-	-	-
Tot Ret % Rank in Cat	-	-	-	-	-	-	-	-	-	-	-
# of Funds in Cat	-	-	-	-	-	-	-	-	-	-	-
Turnover %	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	-	-	-	-	-	-	-	-	-	-	-

Trailing Performance

Period	3 Month	1 Year	3 year	5 year	10 year	Since Inception
Fund Return %	6.14	-	-	-	-	10.60
Benchmark Return %	6.97	22.04	3.61	7.07	6.49	6.47
Category Average %	6.36	29.46	6.70	11.14	-	-
% Rank in Category	67	-	-	-	-	-
# of Funds in Category	310	-	-	-	-	-

Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	-	-	2.62
Beta	-	-	1.27
R-Squared	-	-	95.61
Standard Deviation	-	12.57	16.71
Sharpe Ratio	-	0.04	0.25
Tracking Error	-	-	5.15
Information Ratio	-	-	0.65
Up Capture Ratio	-	-	137.26
Down Capture Ratio	-	-	124.86

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	25.47	19.85	20.90
Price/Book Ratio	4.13	2.47	2.76
Avg Eff Duration	5.55	-	8.96

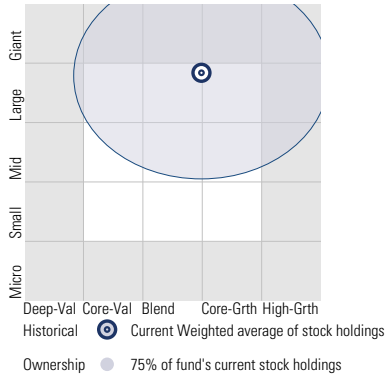
American Funds 2070 Trgt Date Retire R6 RFBFX

Morningstar Category
Target-Date 2065+

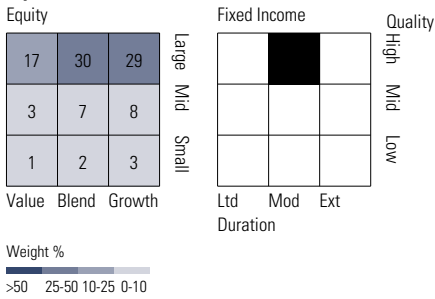
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

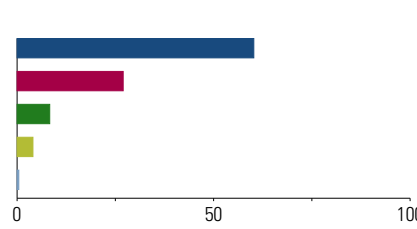
Morningstar Style Box™



Style Breakdown

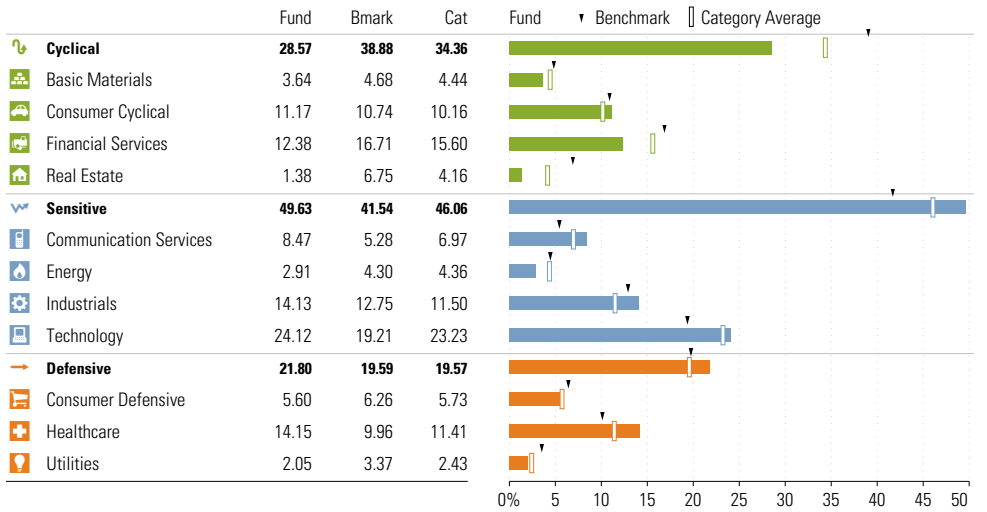


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	60.23	47.56
Non-US Stocks	26.99	30.61
Bonds	8.30	5.75
Cash	4.03	0.98
Other	0.43	15.09
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	—	10.00	10.00	—	—
⊕ American Funds SMALLCAP World R6	—	10.00	20.01	—	—
⊕ American Funds Fundamental Invs R6	—	9.00	29.01	—	—
⊕ American Funds Capital World Gr&Inc R6	—	8.25	37.27	—	—
⊕ American Funds Washington Mutual R6	—	8.00	45.27	—	—
⊕ American Funds AMCAP R6	—	7.00	52.27	—	—
⊕ American Funds Growth Fund of Amer R6	—	7.00	59.28	—	—
⊕ American Funds New World R6	—	7.00	66.28	—	—
⊕ American Funds Invmt Co of Amer R6	—	7.00	73.28	—	—
⊕ American Funds American Balanced R6	—	6.00	79.29	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

- Hilda Applbaum since 01-1999
- Alan Berro since 03-2006
- Paul Benjamin since 07-2014
- Alan Wilson since 01-2016
- John Queen since 07-2016
- Pramod Atluri since 03-2018
- Mark Casey since 10-2019
- Ritchie Tuazon since 10-2020
- Mathews Cherian since 05-2021
- Jin Lee since 03-2023
- Chit Purani since 03-2023
- Irfan Furniturewala since 05-2023

Quantitative Screens

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

Management: The fund's management has been in place for 25.76 years.

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

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

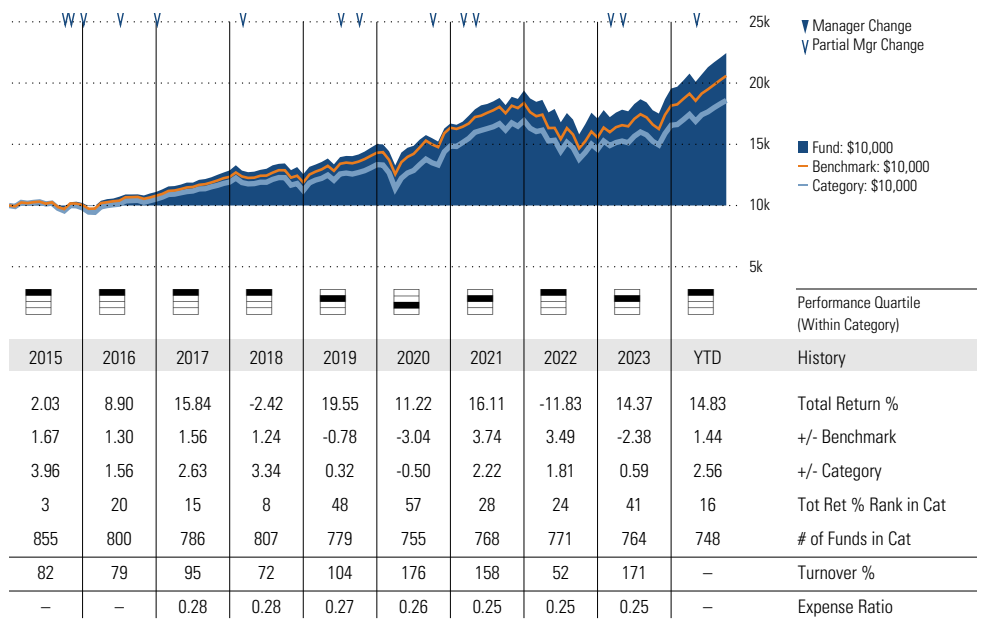
Morningstar Investment Management LLC Analysis

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

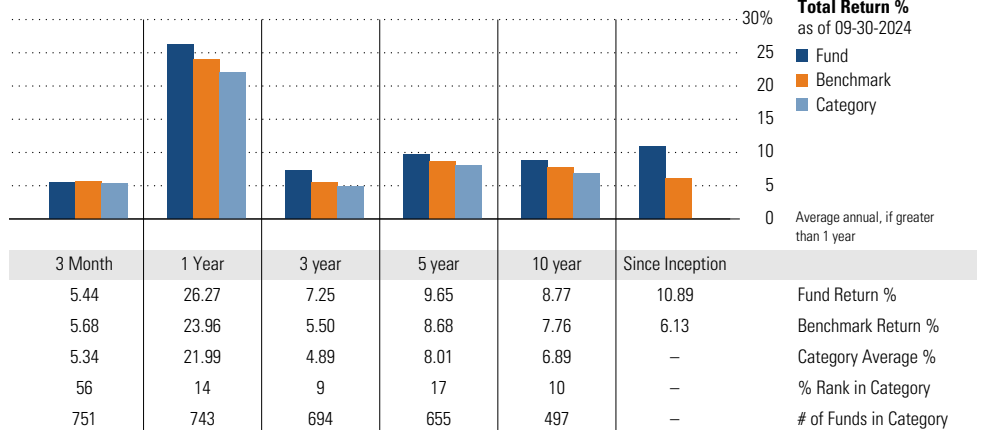
ESG Metrics

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

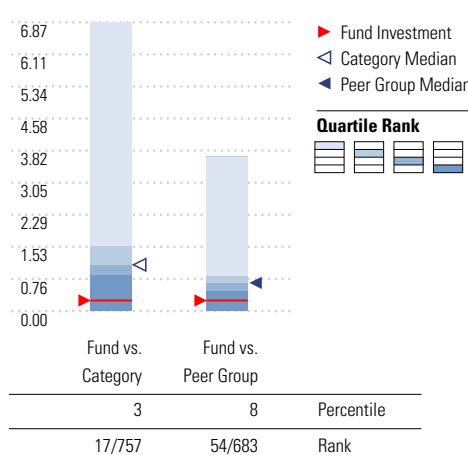
Growth of \$10,000



Trailing Performance



Net Expense



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	1.80	-	-0.52
Beta	0.97	-	0.98
R-Squared	96.82	-	94.15
Standard Deviation	12.13	12.26	12.36
Sharpe Ratio	0.33	0.19	0.13
Tracking Error	2.19	-	2.79
Information Ratio	0.80	-	-0.37
Up Capture Ratio	105.70	-	97.43
Down Capture Ratio	96.92	-	100.97

Portfolio Metrics

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

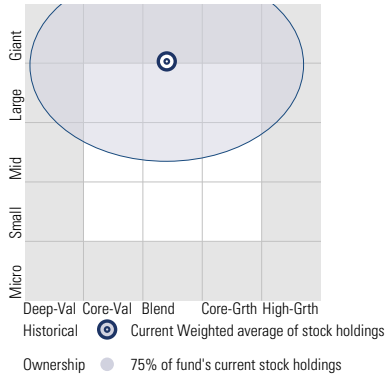
American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

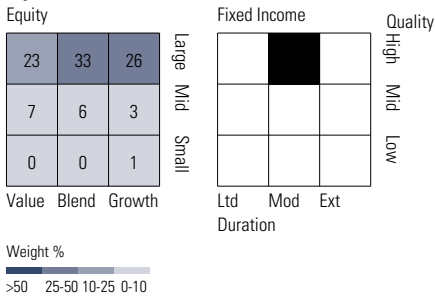
Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2024

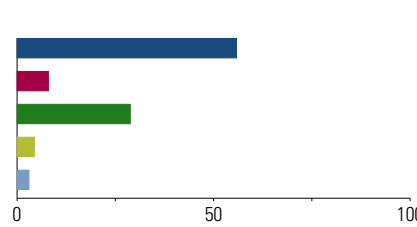
Morningstar Style Box™



Style Breakdown

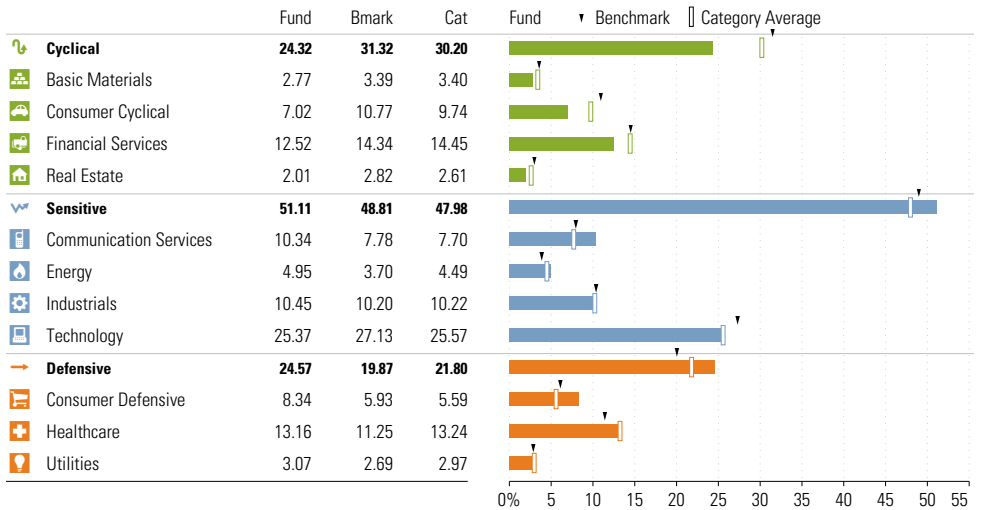


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	55.84	48.81
Non-US Stocks	7.96	9.80
Bonds	28.80	34.48
Cash	4.39	3.45
Other	3.01	3.46
Total	100.00	100.00

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

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

Total Holdings 3159

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Steven Watson since 10-2008
 Andrew Suzman since 10-2008
 Patrice Collette since 09-2010
 Leo Hee since 07-2015
 Michael Cohen since 07-2018
 Lisa Thompson since 09-2018
 Barbara Burtin since 09-2024
 Bobby Chada since 09-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 16.01 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.54 is 34.94% lower than the Foreign Large Blend category average.

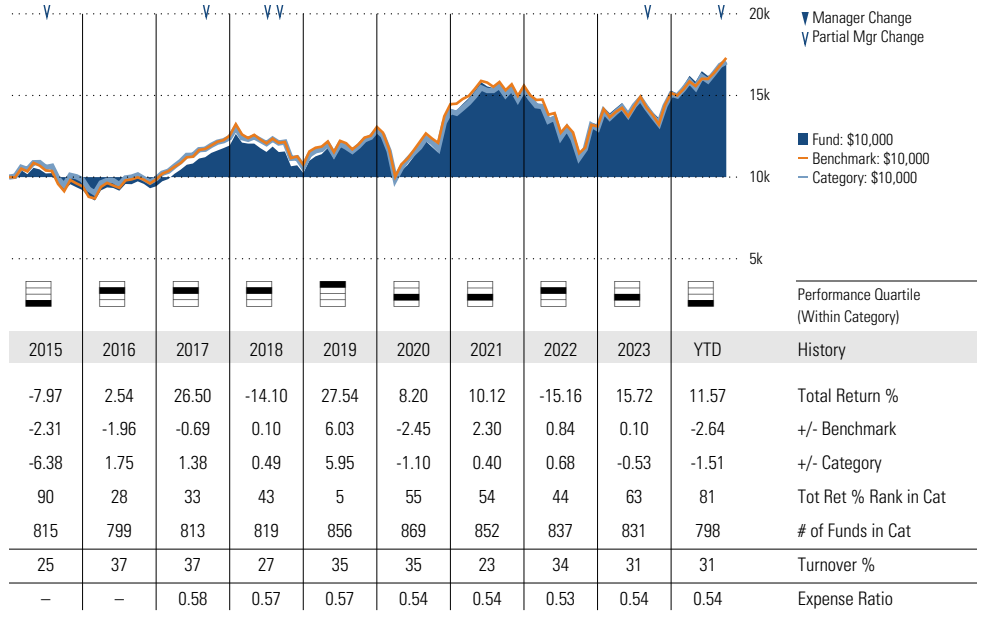
Morningstar Investment Management LLC Analysis

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.

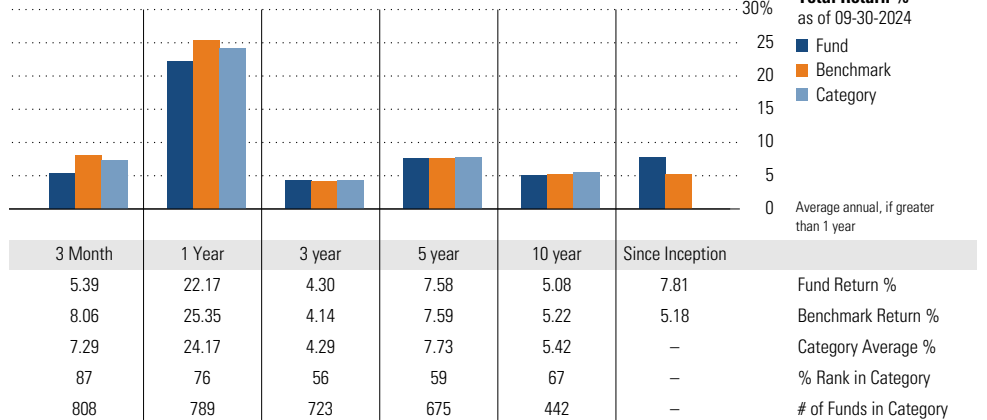
ESG Metrics

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

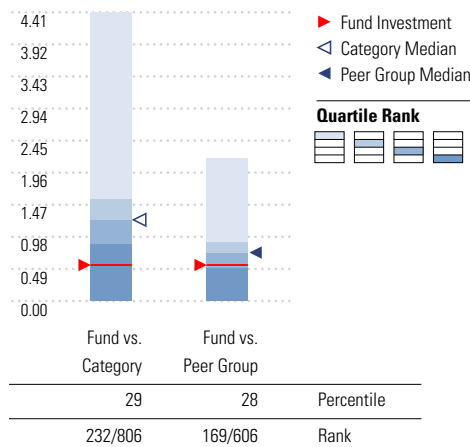
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	0.24	-	-0.05
Beta	0.99	-	1.02
R-Squared	94.18	-	92.90
Standard Deviation	16.70	16.34	17.33
Sharpe Ratio	0.11	0.10	0.10
Tracking Error	4.03	-	4.62
Information Ratio	0.04	-	0.00
Up Capture Ratio	102.01	-	105.97
Down Capture Ratio	101.60	-	107.27

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	15.71	15.78	15.57
Price/Book Ratio	1.84	1.85	1.89
Geom Avg Mkt Cap \$B	57.70	52.84	63.57
ROE	18.74	16.65	18.70

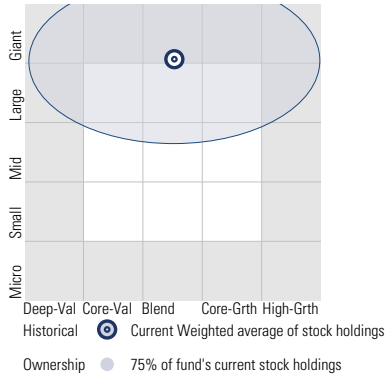
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

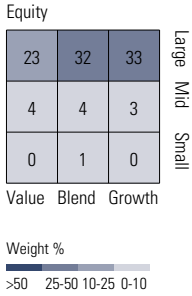
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

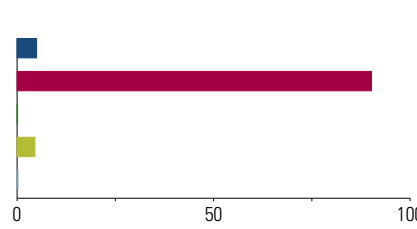
Morningstar Style Box™



Style Breakdown

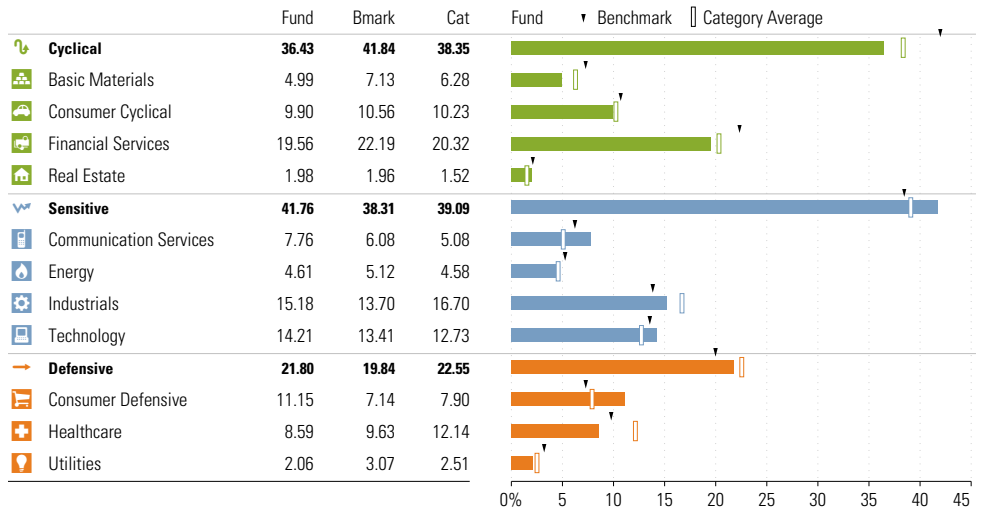


Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	4.96	3.83
Non-US Stocks	90.18	93.48
Bonds	0.12	0.55
Cash	4.53	0.63
Other	0.21	1.53
Total	100.00	100.00

Sector Weighting as of 09-30-2024



World Regions % Equity 09-30-2024



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	29.98	34.59	Americas	12.63	8.81	Greater Europe	57.38	56.59	Developed Markets	86.75
Japan	6.83	18.85	North America	9.78	7.75	United Kingdom	14.16	13.90	Emerging Markets	13.25
Australasia	0.44	4.68	Central/Latin	2.85	1.06	W euro-ex UK	42.35	41.71	Not Available	0.00
Asia-4 Tigers	12.74	6.46				Emrgng Europe	0.00	0.12		
Asia-ex 4 Tigers	9.97	4.60				Africa	0.87	0.86		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash M	4.75	4.75	-	-
Taiwan Semiconductor Manufacturing Co Ltd	4.07	8.82	-	Technology
Novo Nordisk AS Class B	2.50	11.31	-	Healthcare
AstraZeneca PLC	2.10	13.41	11.52	Healthcare
ASML Holding NV	1.98	15.40	10.07	Technology
TotalEnergies SE	1.93	17.33	-0.06	Energy
MediaTek Inc	1.67	18.99	-	Technology
BAE Systems PLC	1.61	20.60	13.10	Industrials
British American Tobacco PLC	1.39	21.99	26.36	Consumer Defensive
Tencent Holdings Ltd	1.39	23.38	-	Communication Svc

Total Holdings 251

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
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.

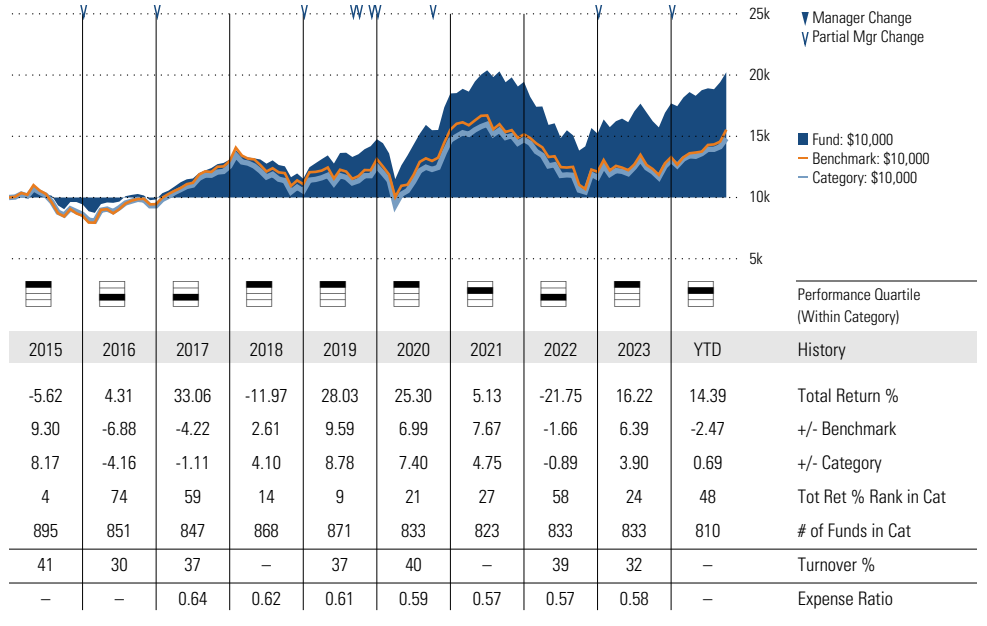
Morningstar Investment Management LLC Analysis

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.

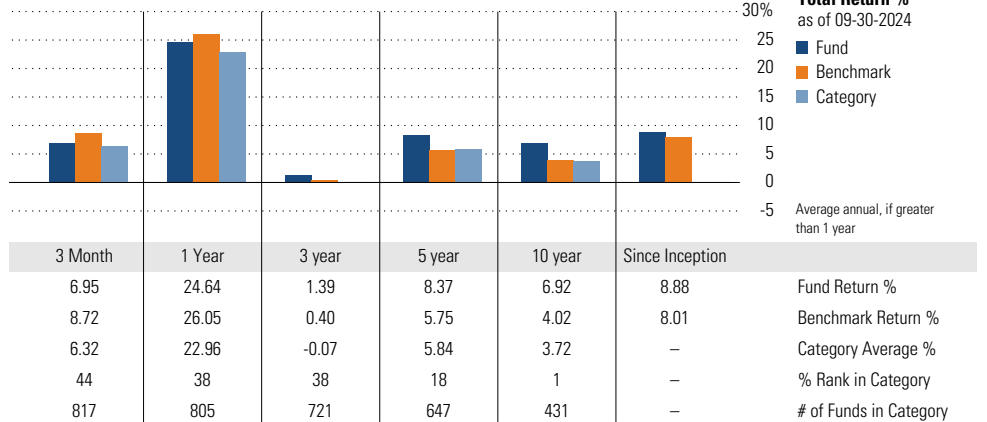
ESG Metrics

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

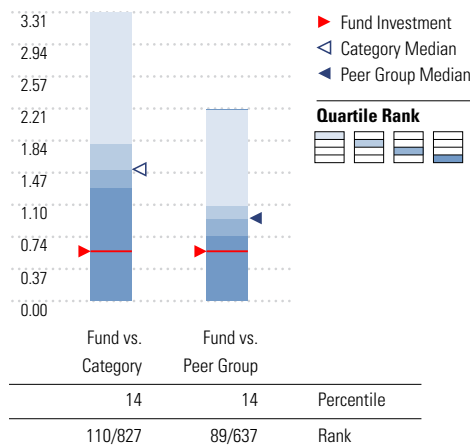
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	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

Metric	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

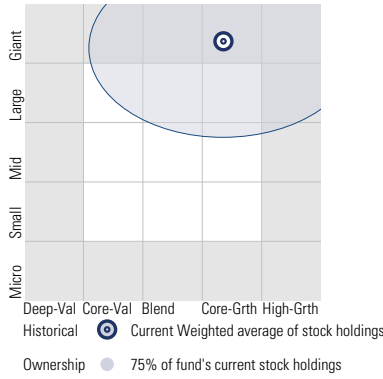
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

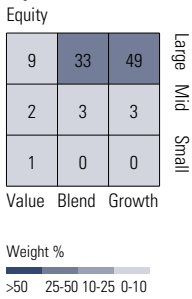
Morningstar Index
MSCI EM NR USD

Style Analysis as of 09-30-2024

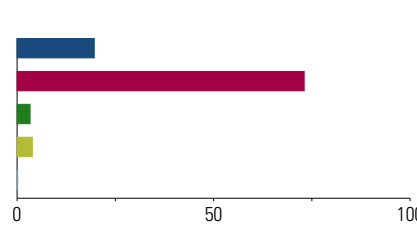
Morningstar Style Box™



Style Breakdown

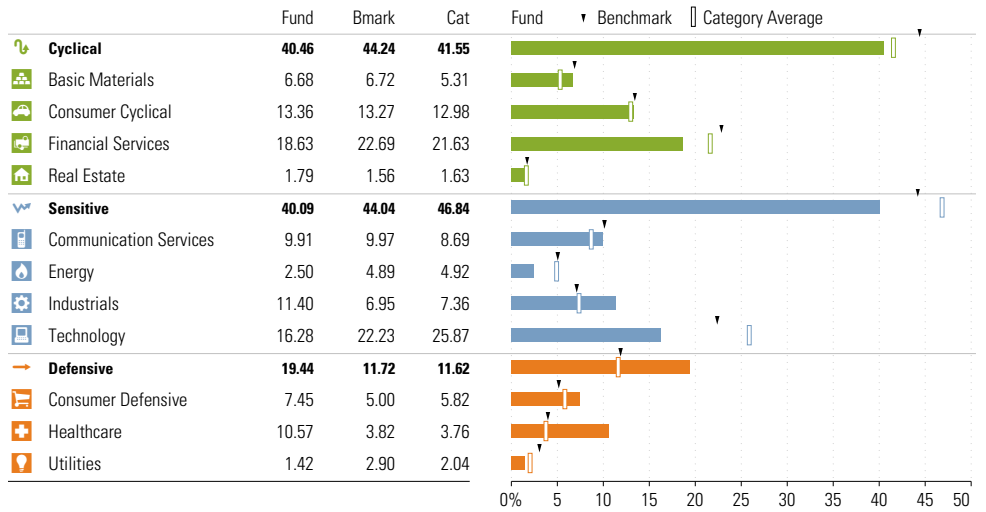


Asset Allocation as of 09-30-2024



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

Sector Weighting as of 09-30-2024



World Regions % Equity 09-30-2024



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

BlackRock Inflation Protected Bond Instl BPRIX

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 Inflation-Protected Bond category's top three quartiles in 10 of the 10 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

✘ **Net Expense:** The fund's expense ratio of 0.84 is 25.37% higher than the Inflation-Protected Bond category average.

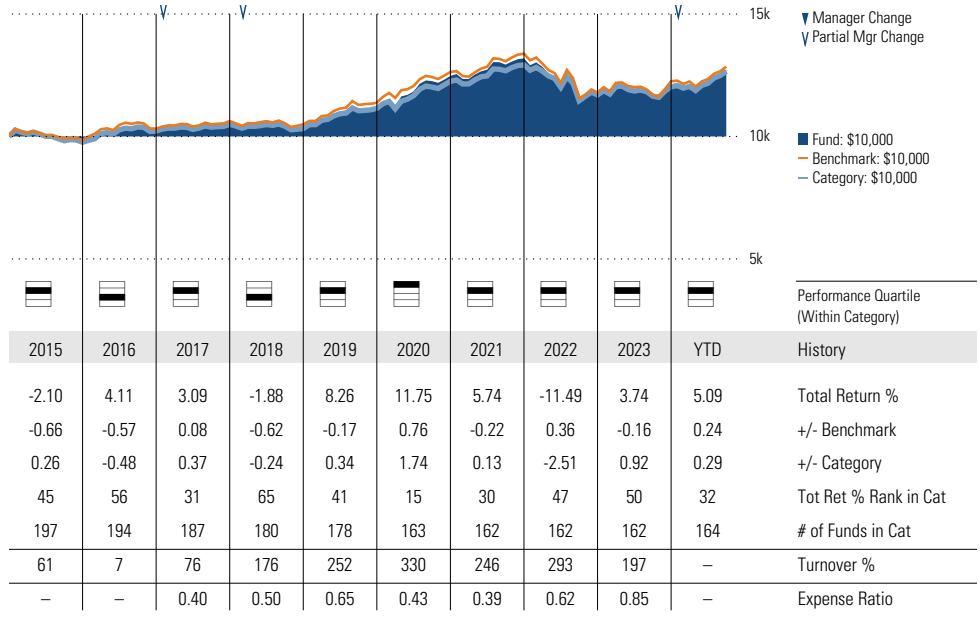
Morningstar Investment Management LLC Analysis

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

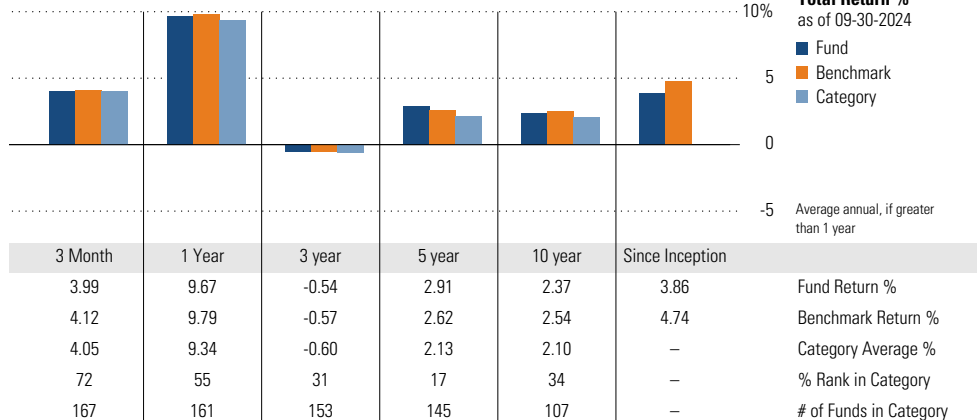
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

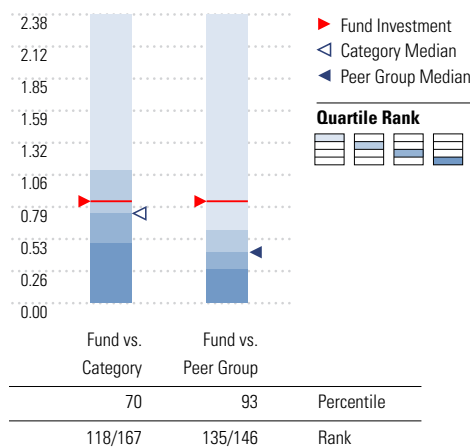
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	0.05	-	-0.25
Beta	1.02	-	1.00
R-Squared	99.23	-	96.43
Standard Deviation	7.33	7.18	7.78
Sharpe Ratio	-0.56	-0.58	-0.60
Tracking Error	0.65	-	1.66
Information Ratio	0.05	-	-0.49
Up Capture Ratio	100.74	-	98.55
Down Capture Ratio	100.35	-	101.62

Portfolio Metrics

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

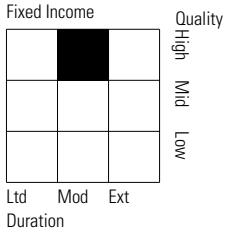
BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

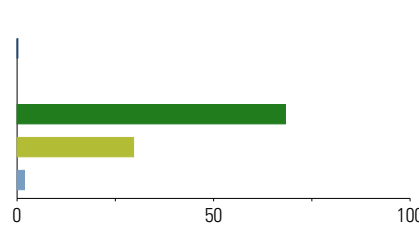
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2024

Style Breakdown



Asset Allocation as of 09-30-2024

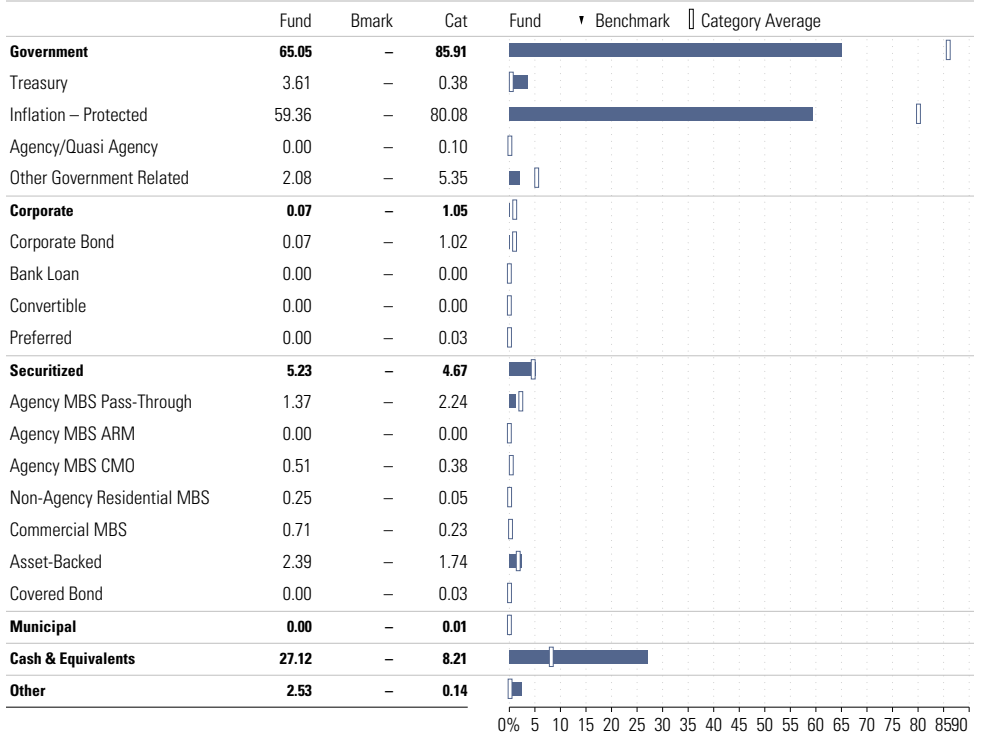


Asset Class	Net %	Cat%
US Stocks	0.20	0.28
Non-US Stocks	0.00	-0.08
Bonds	68.28	96.14
Cash	29.64	2.24
Other	1.88	1.43
Total	100.00	100.00

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
B	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 09-30-2024



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	-	18.93	86.93	-
⊕ Oct24 Sfrz5 P @ 96.9375	-	16.50	103.43	-
Nov24 Sfrz4 C @ 95.25	-	12.31	115.75	-
Nov24 Sfrz4 C @ 95.75	-	10.01	125.75	-
⊖ Us 2Yr Note Dec 24	-	6.26	132.01	-
⊕ United States Treasury Notes	01-2034	3.89	135.90	-
⊖ RRP TREASURY (CPI) NOTE 1.75 15-JA BARC	10-2024	3.88	139.78	-
⊕ United States Treasury Notes	07-2033	3.68	143.46	-

Total Holdings 299

⊕ Increase ⊖ Decrease ✱ New to Portfolio

JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

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.

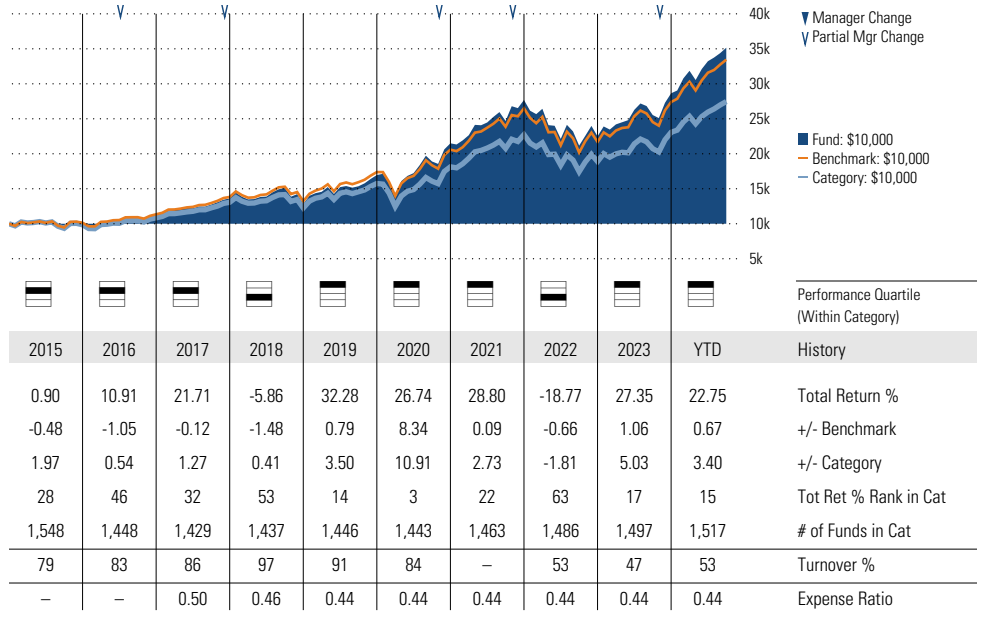
Morningstar Investment Management LLC Analysis

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.

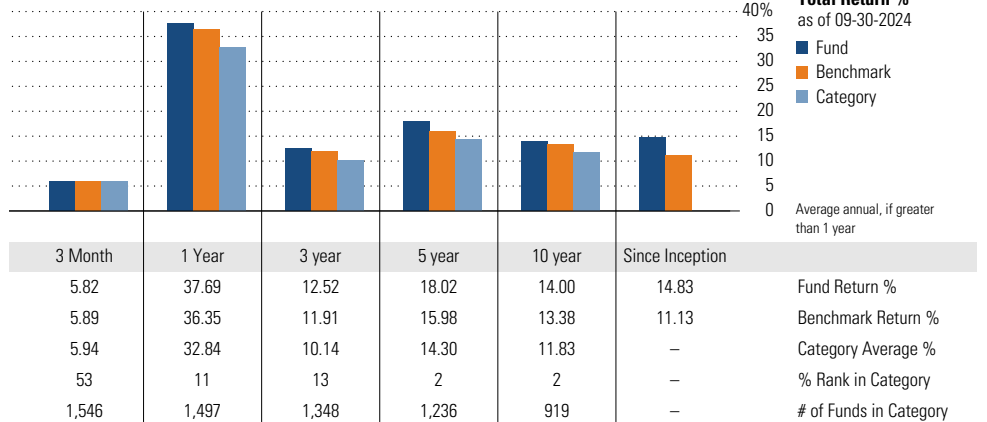
ESG Metrics

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

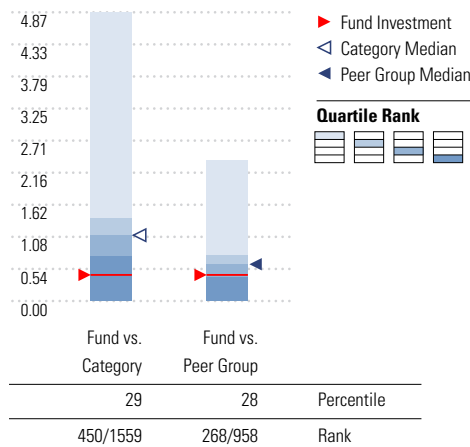
Growth of \$10,000



Trailing Performance



Net Expense



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	0.74	-	-1.07
Beta	0.98	-	0.94
R-Squared	98.70	-	94.38
Standard Deviation	17.32	17.53	16.95
Sharpe Ratio	0.55	0.52	0.42
Tracking Error	2.00	-	3.71
Information Ratio	0.30	-	-1.34
Up Capture Ratio	99.39	-	92.03
Down Capture Ratio	96.56	-	96.37

Portfolio Metrics

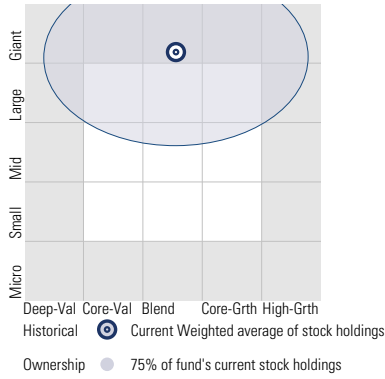
	Fund	Bmark	Cat
Price/Earnings Ratio	28.47	27.50	26.80
Price/Book Ratio	5.31	4.80	5.15
Geom Avg Mkt Cap \$B	362.67	328.12	362.94
ROE	35.23	33.77	33.76

JPMorgan US Equity R6 JUEMX

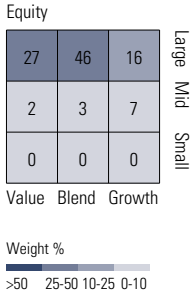
Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

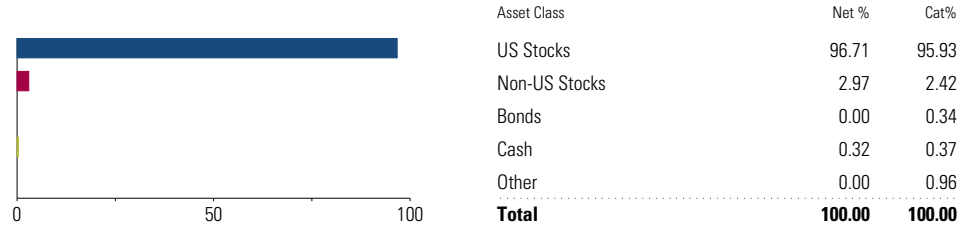
Style Analysis as of 09-30-2024
Morningstar Style Box™



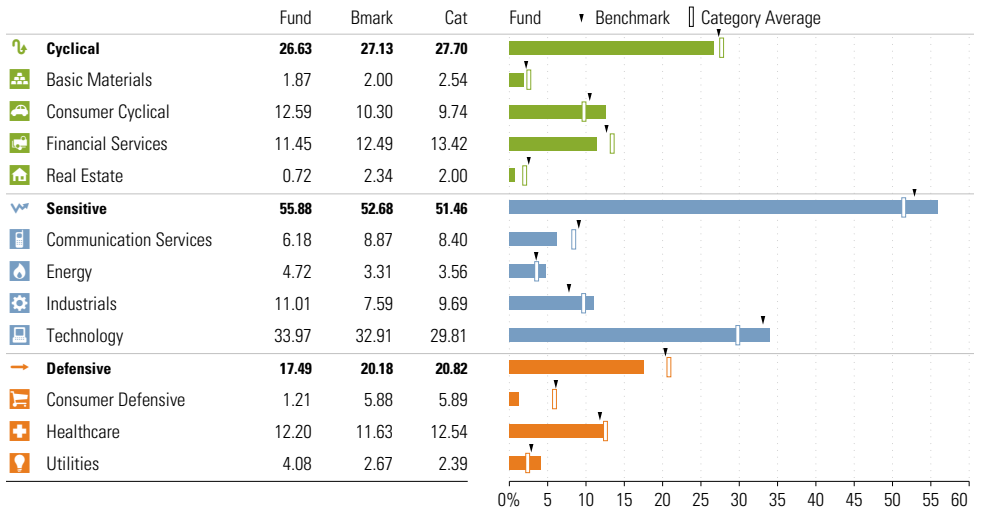
Style Breakdown



Asset Allocation as of 09-30-2024



Sector Weighting as of 09-30-2024



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
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
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
UnitedHealth Group Inc	2.67	36.77	12.21	Healthcare
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
Baker Hughes Co Class A	2.20	53.71	7.61	Energy
Eaton Corp PLC	2.17	55.89	38.80	Industrials

Total Holdings 54

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS Growth R4 MFEJX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 22.51 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 0.6 is 34.78% lower than the Large Growth category average.

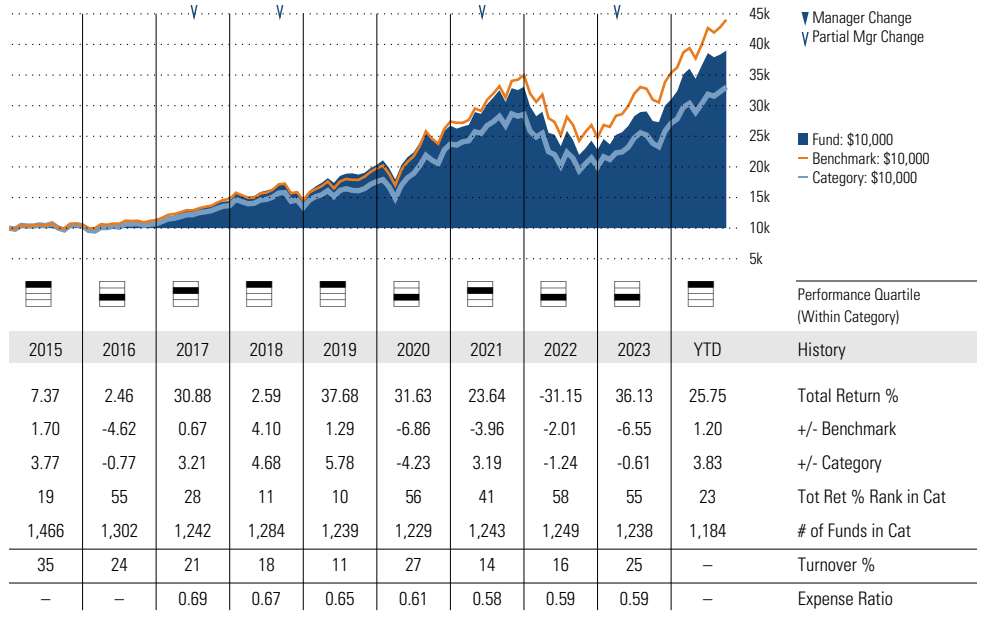
Morningstar Investment Management LLC Analysis

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

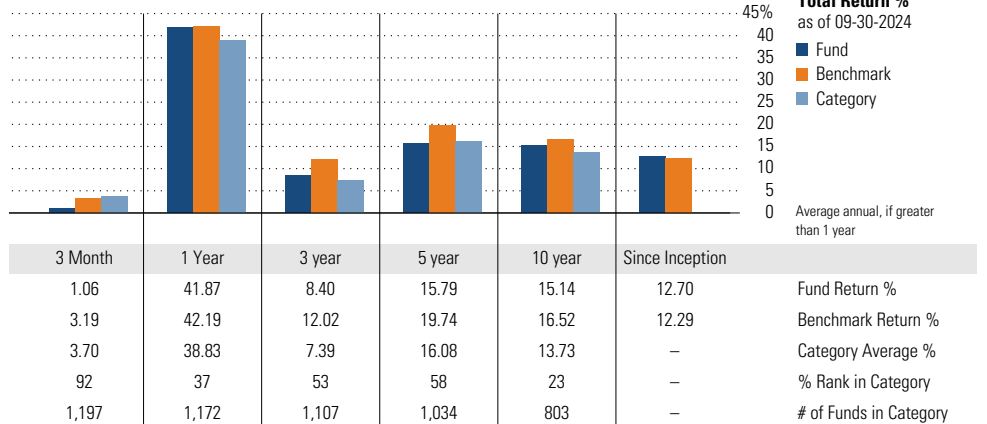
ESG Metrics

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

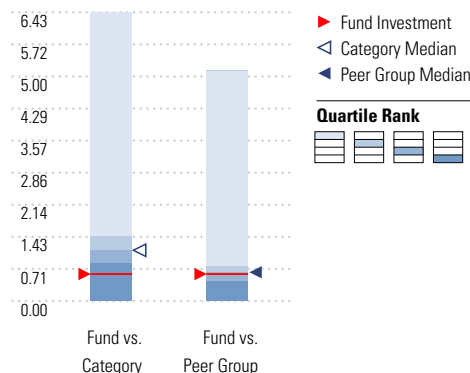
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	-2.89	-	-4.22
Beta	0.96	-	0.99
R-Squared	96.94	-	92.51
Standard Deviation	20.38	20.85	21.45
Sharpe Ratio	0.31	0.47	0.27
Tracking Error	3.65	-	5.84
Information Ratio	-0.99	-	-0.84
Up Capture Ratio	91.98	-	91.00
Down Capture Ratio	101.73	-	105.24

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	37.16	36.55	35.39
Price/Book Ratio	9.65	12.14	9.26
Geom Avg Mkt Cap \$B	497.82	675.16	541.50
ROE	37.25	44.40	41.06

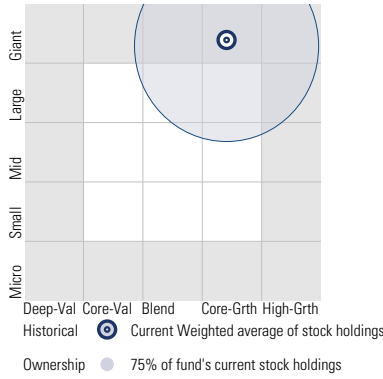
MFS Growth R4 MFEJX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 09-30-2024

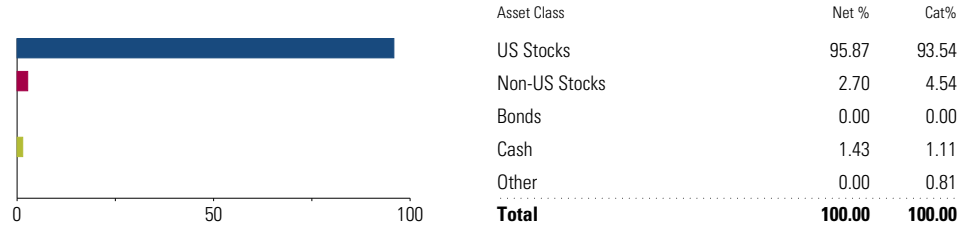
Morningstar Style Box™



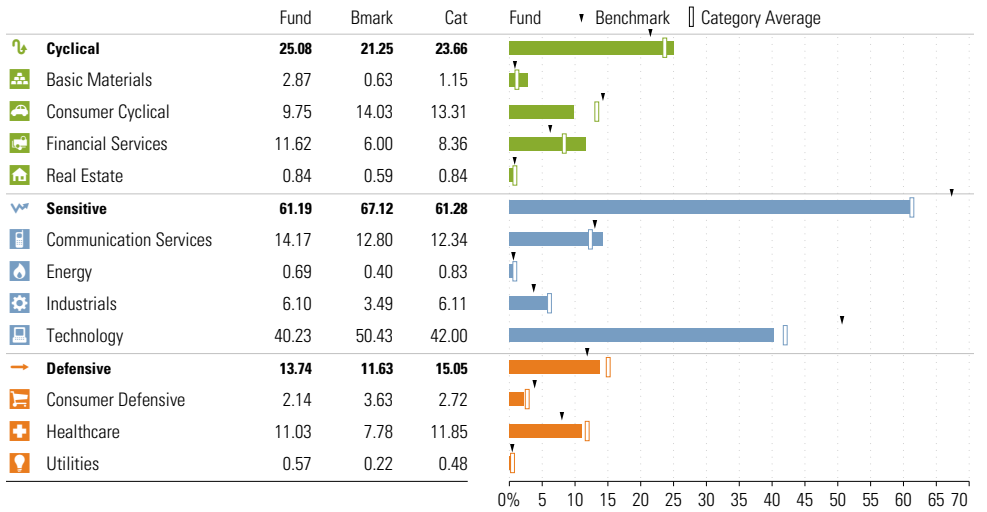
Style Breakdown



Asset Allocation as of 09-30-2024



Sector Weighting as of 09-30-2024



Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	13.62	13.62	15.03	Technology
NVIDIA Corp	7.85	21.46	145.27	Technology
Amazon.com Inc	6.68	28.14	22.63	Consumer Cyclical
Meta Platforms Inc Class A	6.32	34.46	62.15	Communication Svc
Apple Inc	5.81	40.27	21.40	Technology
Alphabet Inc Class A	5.72	45.99	19.01	Communication Svc
Mastercard Inc Class A	3.24	49.23	16.24	Financial Services
Eli Lilly and Co	2.20	51.43	52.65	Healthcare
Boston Scientific Corp	1.80	53.23	44.96	Healthcare
Visa Inc Class A	1.74	54.97	6.21	Financial Services
Eaton Corp PLC	1.67	56.64	38.80	Industrials
KKR & Co Inc Ordinary Shares	1.57	58.21	58.23	Financial Services
Linde PLC	1.48	59.68	17.12	Basic Materials
Currency Cash CASH_USD	1.43	61.11	-	-
Vertex Pharmaceuticals Inc	1.41	62.52	14.30	Healthcare

Total Holdings 68

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Income I2 PONPX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.52 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.93 is 6.06% lower than the Multisector Bond category average.

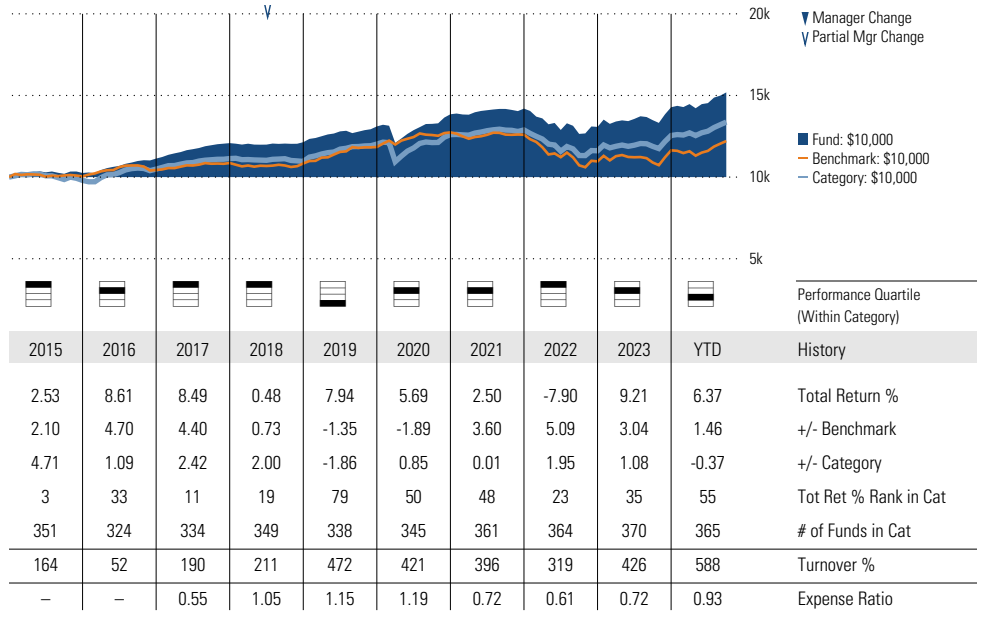
Morningstar Investment Management LLC Analysis

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

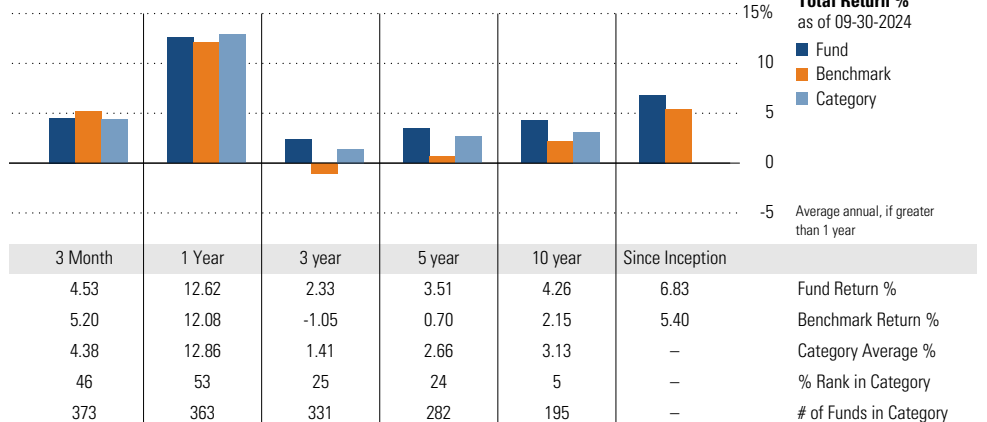
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024

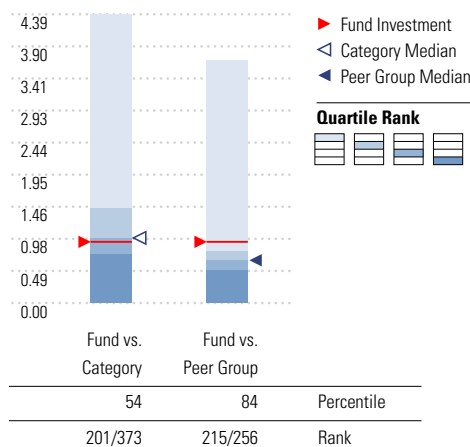
Growth of \$10,000



Trailing Performance



Net Expense



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	3.16	-	2.10
Beta	0.82	-	0.78
R-Squared	87.06	-	78.51
Standard Deviation	6.61	7.52	6.59
Sharpe Ratio	-0.20	-0.63	-0.36
Tracking Error	2.74	-	3.57
Information Ratio	1.23	-	0.69
Up Capture Ratio	92.81	-	82.37
Down Capture Ratio	63.03	-	63.09

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	4.22	4.55	3.95
Avg Eff Maturity	5.48	7.69	6.43

PIMCO Income I2 PONPX

Morningstar Category
Multisector Bond

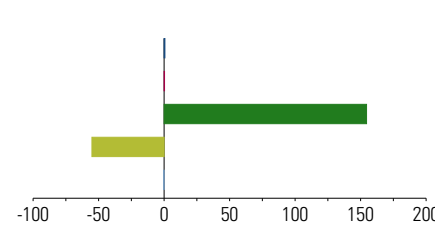
Morningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 09-30-2024

Style Breakdown



Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	0.61	1.19
Non-US Stocks	0.33	0.15
Bonds	154.54	112.55
Cash	-55.09	-13.24
Other	-0.37	-0.65
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	64.80	67.64	19.88
AA	5.56	3.23	11.93
A	4.10	10.03	11.10
BBB	11.30	10.89	24.08
BB	3.96	3.19	15.27
B	4.18	3.64	9.24
Below B	6.10	1.38	2.98
Not Rated	0.00	0.00	5.53

Sector Weighting as of 09-30-2024

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	30.02	-	35.09			
Treasury	3.02	-	9.02			
Inflation – Protected	2.11	-	1.04			
Agency/Quasi Agency	0.01	-	0.21			
Other Government Related	24.88	-	24.82			
Corporate	3.26	-	33.22			
Corporate Bond	2.69	-	28.24			
Bank Loan	0.56	-	3.12			
Convertible	0.01	-	0.62			
Preferred	0.00	-	1.24			
Securitized	30.16	-	26.87			
Agency MBS Pass-Through	16.72	-	9.84			
Agency MBS ARM	0.00	-	0.07			
Agency MBS CMO	0.11	-	3.09			
Non-Agency Residential MBS	4.82	-	5.32			
Commercial MBS	0.34	-	2.08			
Asset-Backed	8.17	-	6.47			
Covered Bond	0.00	-	0.00			
Municipal	0.02	-	0.20			
Cash & Equivalents	25.78	-	2.05			
Other	10.72	-	2.58			

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Offset: Unsettled Trades	-	56.72	56.72	-
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Pay	05-2025	13.93	70.65	-
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Receive	05-2025	13.85	84.50	-
⊕ Federal National Mortgage Association 6%	08-2054	11.81	96.32	-
⊕ RFR GBP SONIO/4.00000 09/18/24-5Y LCH Receive	09-2029	8.23	104.55	-
⊕ RFR GBP SONIO/4.00000 09/18/24-5Y LCH Pay	09-2029	8.20	112.76	-
⊕ RFR USD SOFR/4.90000 06/06/23-2Y LCH Pay	06-2025	8.20	120.96	-
⊕ RFR USD SOFR/4.90000 06/06/23-2Y LCH Receive	06-2025	8.19	129.14	-
✳ Cash Offset	-	8.04	137.18	-
⊖ BRITISH POUND STERLING Sold	08-2024	7.01	144.19	-

Total Holdings 9462

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO Short-Term I2 PTSPX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

✘ **Net Expense:** The fund's expense ratio of 0.58 is 45% higher than the Ultrashort Bond category average.

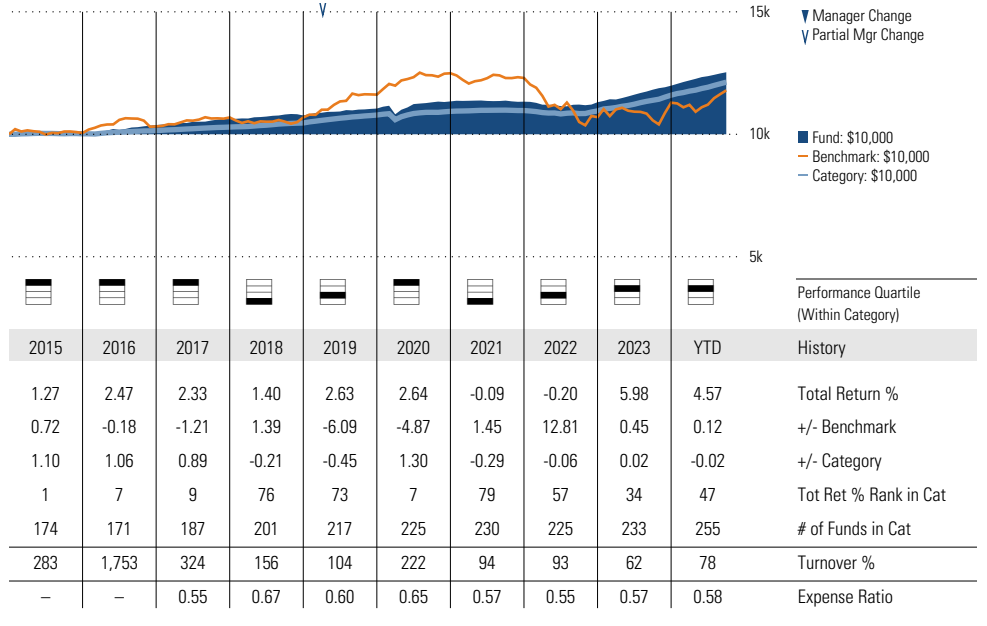
Morningstar Investment Management LLC Analysis

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

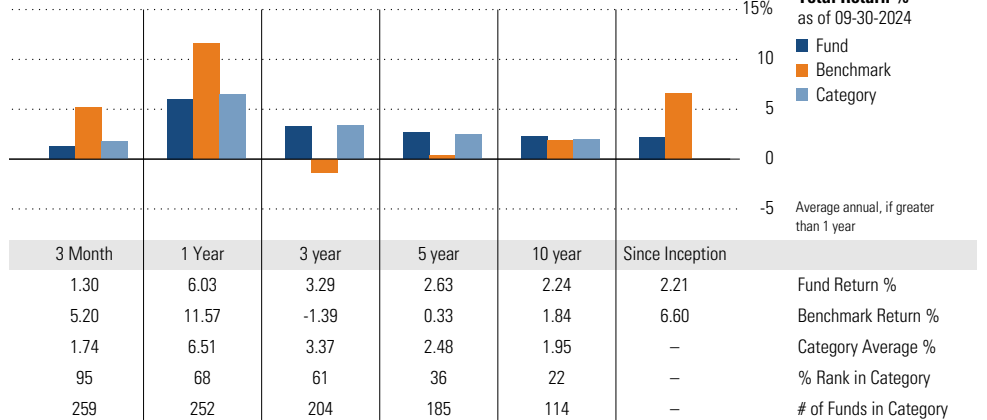
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

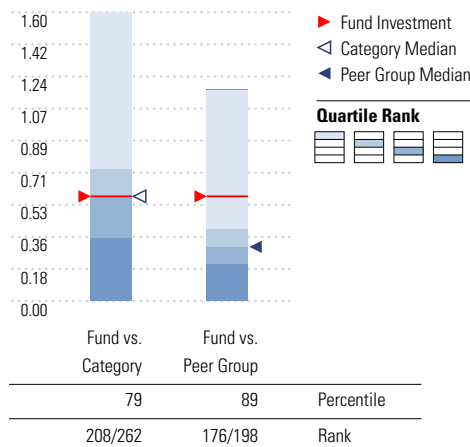
Growth of \$10,000



Trailing Performance



Net Expense



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	3.27	-	3.45
Beta	0.02	-	0.10
R-Squared	1.90	-	34.61
Standard Deviation	1.30	7.63	1.27
Sharpe Ratio	-0.63	-0.66	-0.69
Tracking Error	7.56	-	6.98
Information Ratio	0.62	-	0.68
Up Capture Ratio	14.46	-	23.03
Down Capture Ratio	-15.81	-	-9.00

Portfolio Metrics

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

PIMCO Short-Term I2 PTSPX

Morningstar Category
Ultrashort Bond

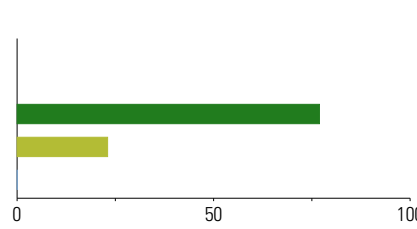
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2024

Style Breakdown



Asset Allocation as of 09-30-2024

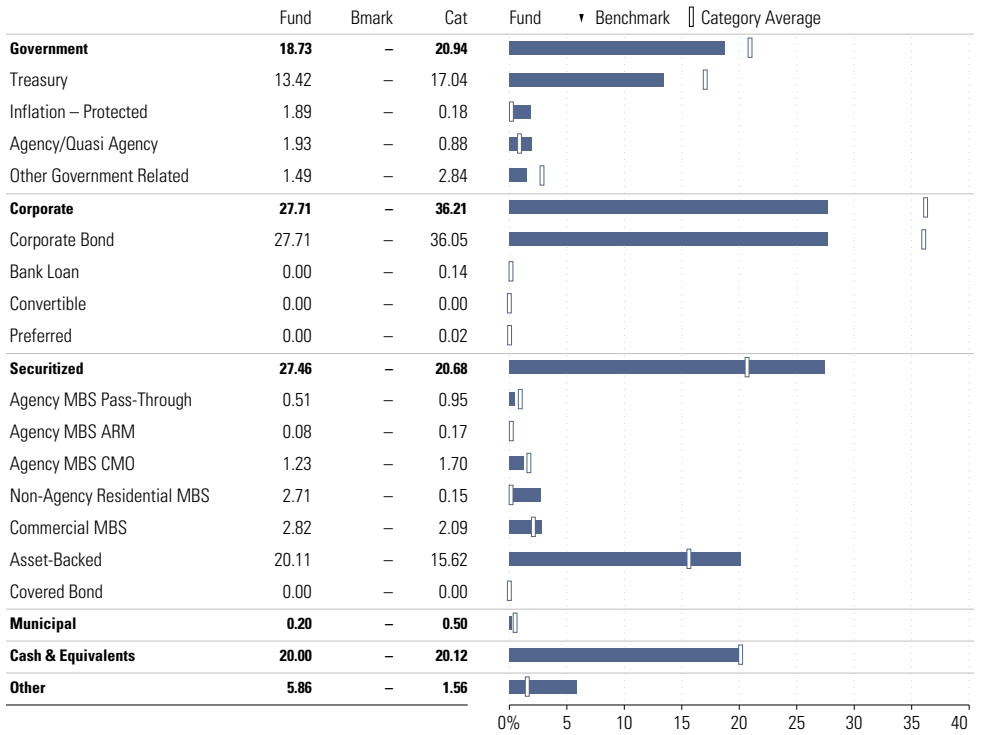


Asset Class	Net %	Cat%
US Stocks	0.00	4.20
Non-US Stocks	0.00	0.05
Bonds	76.93	66.89
Cash	23.03	28.72
Other	0.05	0.15
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

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

Total Holdings 1153

⊕ Increase ⊖ Decrease * New to Portfolio

TCW MetWest Total Return Bd I MWTIX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 27.52 years.

Style Consistency is not calculated for Fixed Income funds.

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

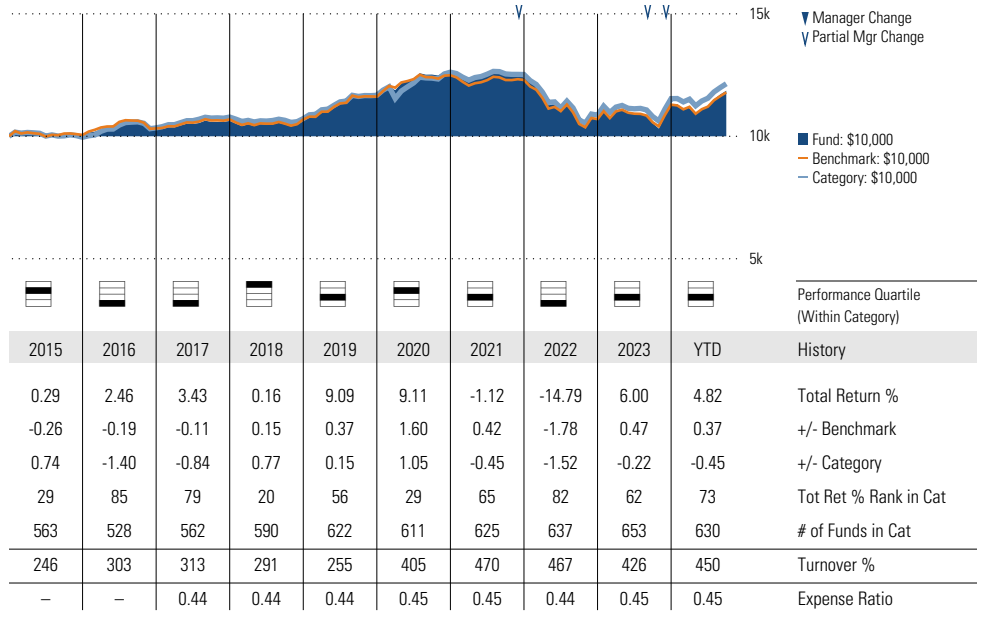
Morningstar Investment Management LLC Analysis

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

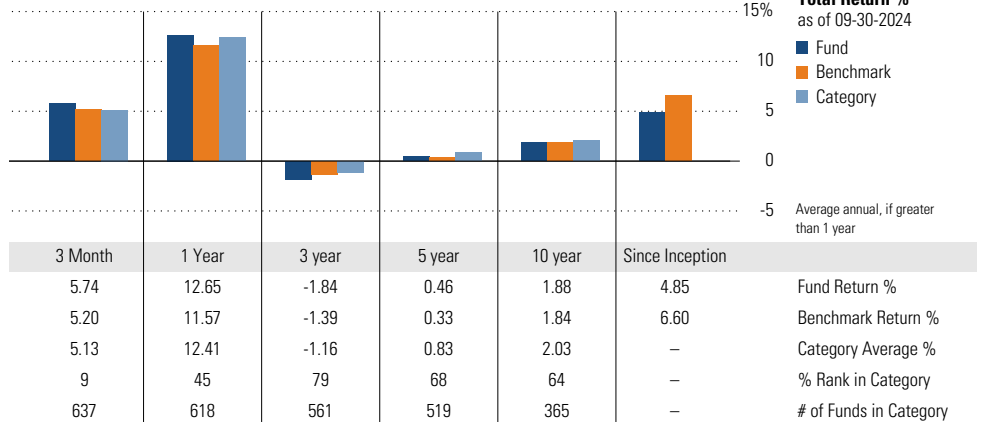
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024

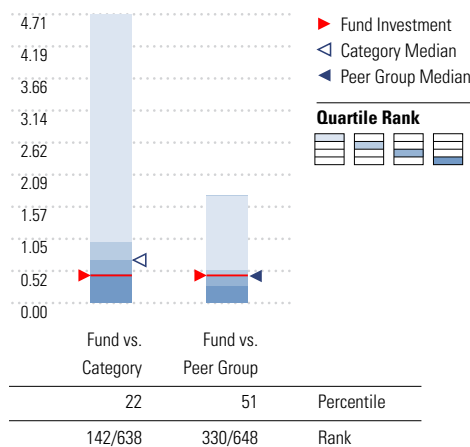
Growth of \$10,000



Trailing Performance



Net Expense



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	-0.23	-	0.04
Beta	1.13	-	1.01
R-Squared	99.59	-	96.15
Standard Deviation	8.64	7.63	7.84
Sharpe Ratio	-0.63	-0.66	-0.64
Tracking Error	1.13	-	1.52
Information Ratio	-0.40	-	0.03
Up Capture Ratio	111.18	-	99.02
Down Capture Ratio	113.58	-	99.03

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.79	4.43	6.10
Avg Eff Maturity	7.61	-	8.64

TCW MetWest Total Return Bd I MWTIX

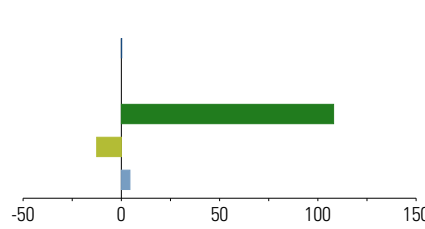
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2024

Style Breakdown



Asset Allocation as of 09-30-2024

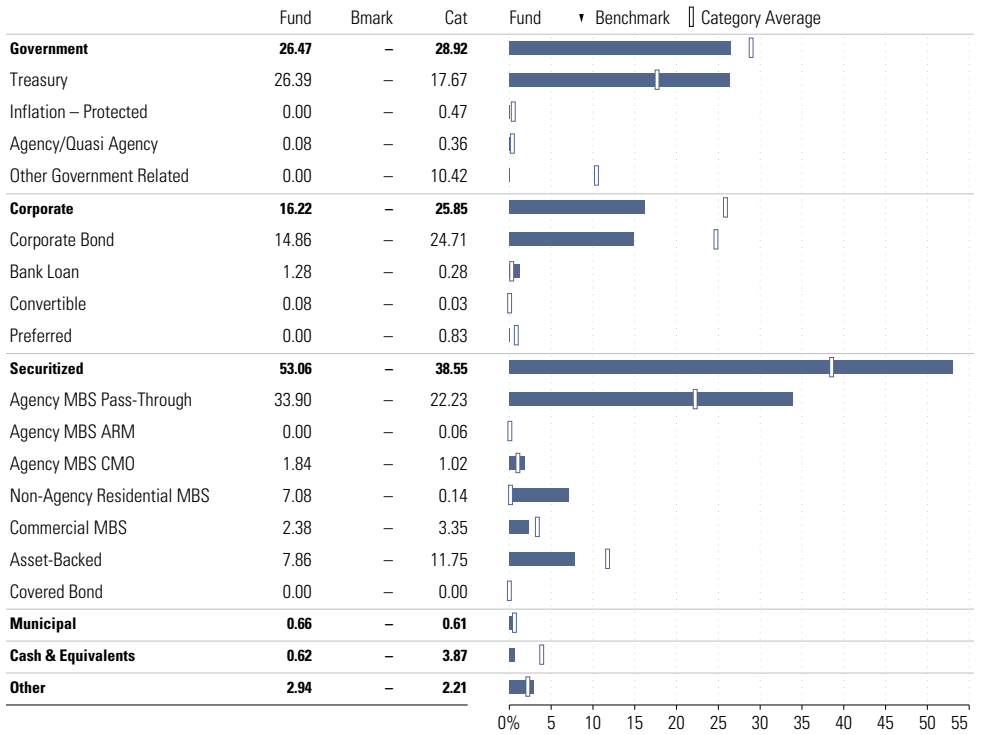


Asset Class	Net %	Cat%
US Stocks	0.18	0.13
Non-US Stocks	0.00	0.00
Bonds	108.01	102.12
Cash	-12.54	-2.42
Other	4.36	0.18
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	66.03	3.53	41.95
AA	5.26	74.59	19.47
A	7.82	10.82	10.81
BBB	11.62	8.32	17.93
BB	2.46	0.28	4.43
B	1.47	0.00	1.70
Below B	5.16	0.00	0.88
Not Rated	0.18	2.46	2.83

Sector Weighting as of 09-30-2024



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Cash & Cash Equivalents	-	13.29	13.29	-
⊕ United States Treasury Notes 3.5%	09-2029	8.84	22.13	-
⊕ United States Treasury Notes 3.875%	08-2034	5.40	27.53	-
⊕ United States Treasury Bonds 4.25%	08-2054	4.29	31.82	-
⊕ Tcw Fds	-	4.27	36.08	-
⊕ United States Treasury Bonds 4.125%	08-2044	4.21	40.29	-
⊕ United States Treasury Notes 3.625%	08-2029	3.91	44.20	-
⊕ Eur/Usd Fwd 20241011 955	10-2024	2.28	46.48	-
⊕ Usd/Eur Fwd 20241011 955	10-2024	2.22	48.70	-
⊖ United States Treasury Bonds 4.625%	05-2044	1.87	50.57	-

Total Holdings 1615

⊕ Increase ⊖ Decrease ✳ New to Portfolio

Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 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.

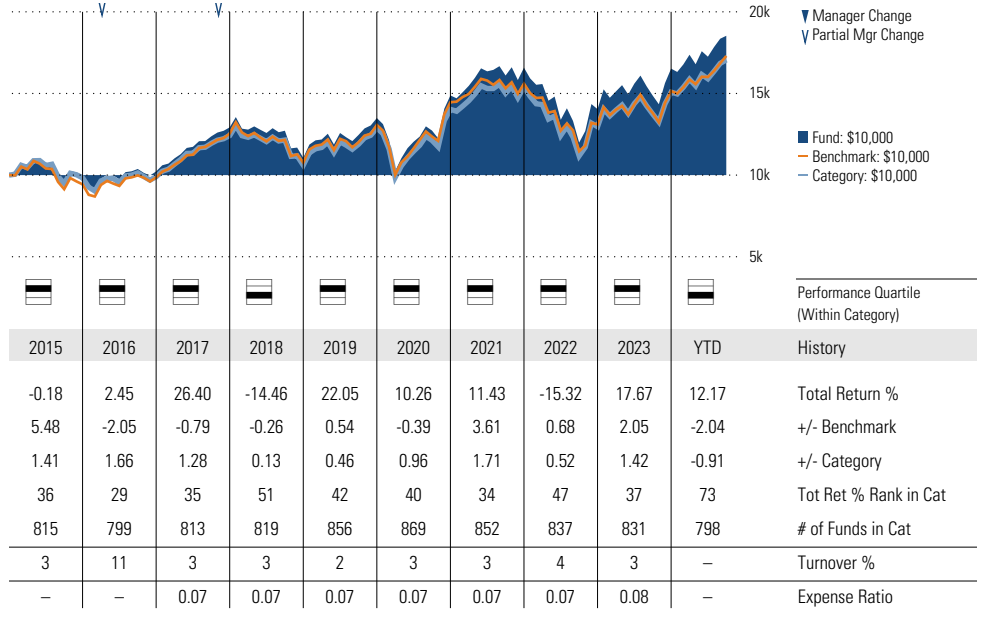
Morningstar Investment Management LLC Analysis

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.

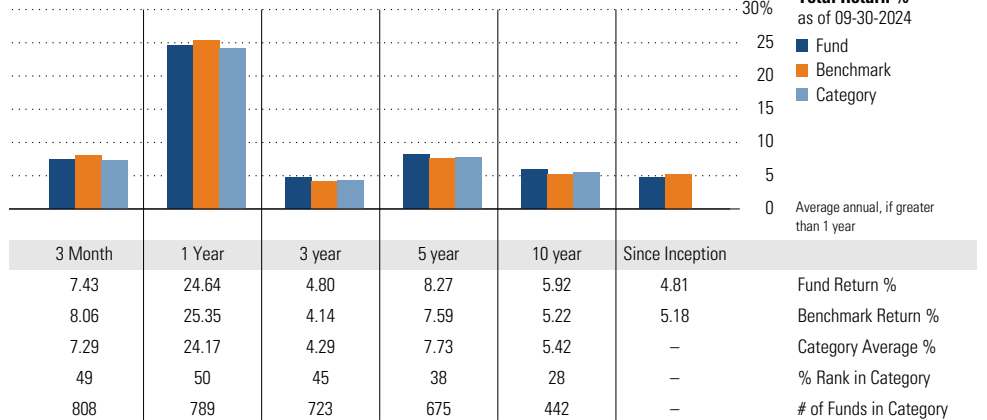
ESG Metrics

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

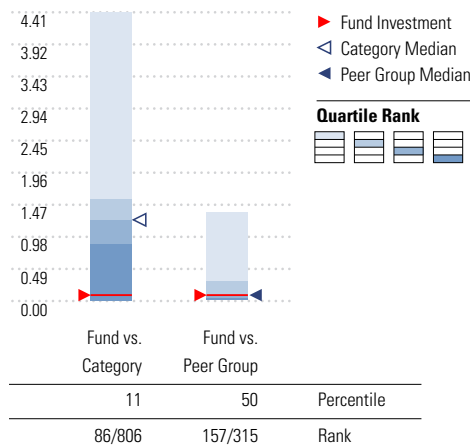
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	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

Metric	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

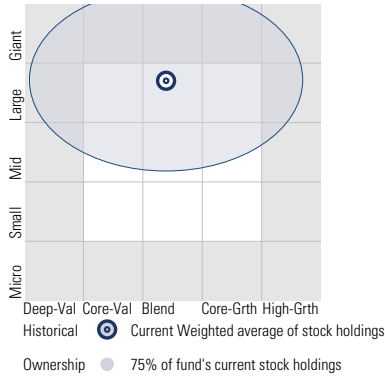
Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

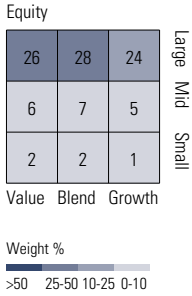
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

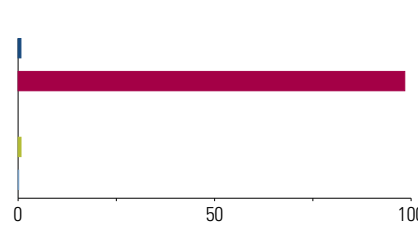
Morningstar Style Box™



Style Breakdown

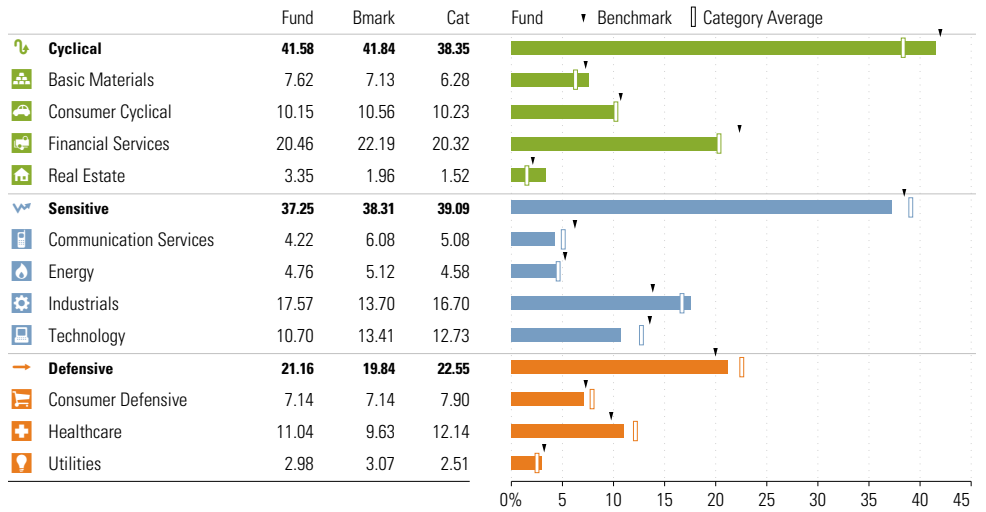


Asset Allocation as of 09-30-2024



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

Sector Weighting as of 09-30-2024



World Regions % Equity 09-30-2024



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

Top 10 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Novo Nordisk AS Class B	1.52	1.52	-	Healthcare
⊕ ASML Holding NV	1.36	2.87	10.07	Technology
⊖ Nestle SA	1.07	3.94	-	Consumer Defensive
⊕ SAP SE	1.04	4.98	48.12	Technology
⊕ Novartis AG Registered Shares	0.97	5.95	-	Healthcare
⊕ AstraZeneca PLC	0.97	6.92	11.52	Healthcare
⊕ Samsung Electronics Co Ltd	0.92	7.84	-	Technology
⊕ Roche Holding AG	0.92	8.76	-	Healthcare
⊕ Toyota Motor Corp	0.88	9.64	-	Consumer Cyclical
⊖ Shell PLC	0.85	10.49	-2.59	Energy

Total Holdings 4015

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap 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 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.

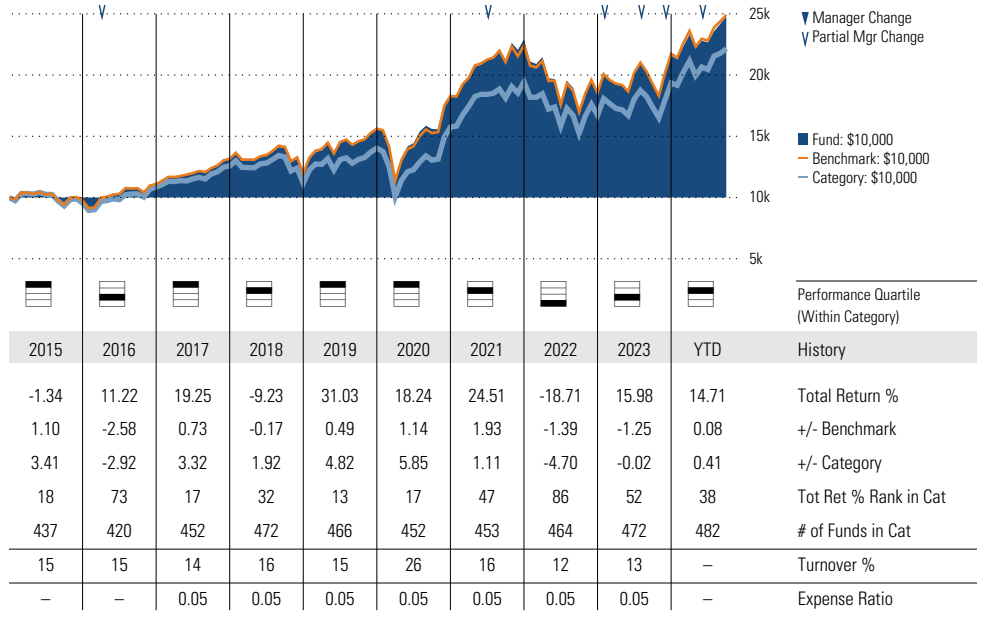
Morningstar Investment Management LLC Analysis

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

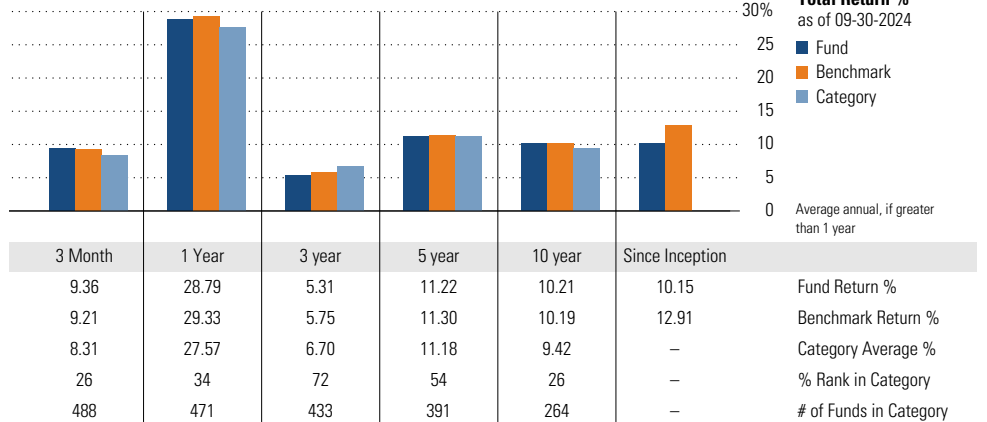
ESG Metrics

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

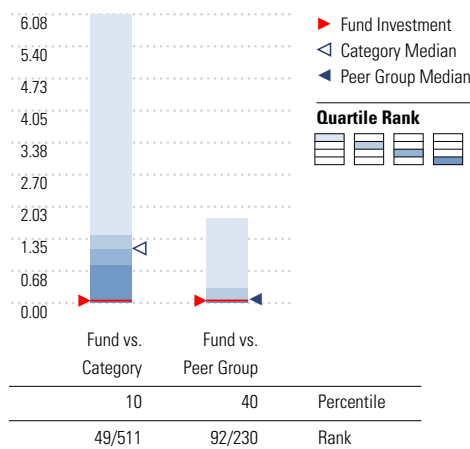
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	-0.35	-	0.41
Beta	0.98	-	0.96
R-Squared	99.52	-	93.56
Standard Deviation	19.35	19.65	19.58
Sharpe Ratio	0.17	0.19	0.20
Tracking Error	1.39	-	4.98
Information Ratio	-0.32	-	-0.02
Up Capture Ratio	97.52	-	96.88
Down Capture Ratio	98.72	-	95.85

Portfolio Metrics

Metric	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

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

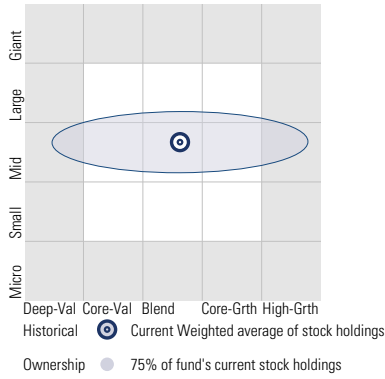
Mid-Cap Blend

Morningstar Index

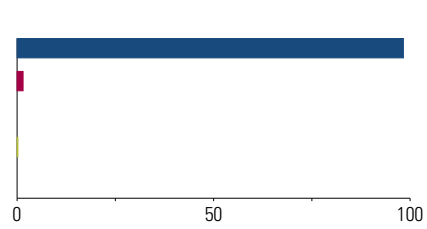
Russell Mid Cap TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Asset Allocation as of 09-30-2024

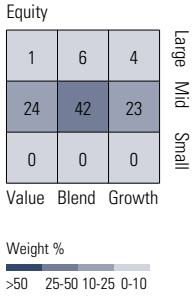


Asset Class	Net %	Cat%
US Stocks	98.29	93.40
Non-US Stocks	1.52	3.10
Bonds	0.00	0.01
Cash	0.20	0.91
Other	0.00	2.59
Total	100.00	100.00

Sector Weighting as of 09-30-2024

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	33.81	38.70	39.17			
Basic Materials	4.92	4.42	4.65			
Consumer Cyclical	8.19	11.92	13.30			
Financial Services	12.81	14.05	15.18			
Real Estate	7.89	8.31	6.04			
Sensitive	42.67	40.33	42.85			
Communication Services	3.05	3.08	2.25			
Energy	4.38	5.00	4.60			
Industrials	17.04	15.93	19.85			
Technology	18.20	16.32	16.15			
Defensive	23.54	20.97	17.97			
Consumer Defensive	5.06	4.89	4.00			
Healthcare	10.10	10.36	10.80			
Utilities	8.38	5.72	3.17			

Style Breakdown



Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Constellation Energy Corp	0.99	0.99	-	Utilities
⊖ Amphenol Corp Class A	0.95	1.94	32.24	Technology
⊕ Welltower Inc	0.94	2.88	44.08	Real Estate
⊖ TransDigm Group Inc	0.92	3.80	41.08	Industrials
⊖ Palantir Technologies Inc Ordinary Shares - Class A	0.91	4.71	116.66	Technology
⊖ Motorola Solutions Inc	0.91	5.61	44.55	Technology
⊖ Cintas Corp	0.85	6.46	37.35	Industrials
⊖ Carrier Global Corp Ordinary Shares	0.83	7.30	40.77	Industrials
⊖ 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
⊖ Realty Income Corp	0.67	10.13	14.07	Real Estate
⊖ United Rentals Inc	0.65	10.77	42.06	Industrials
⊖ ONEOK Inc	0.64	11.42	34.01	Energy
⊕ Digital Realty Trust Inc	0.64	12.06	22.97	Real Estate

Total Holdings 316

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

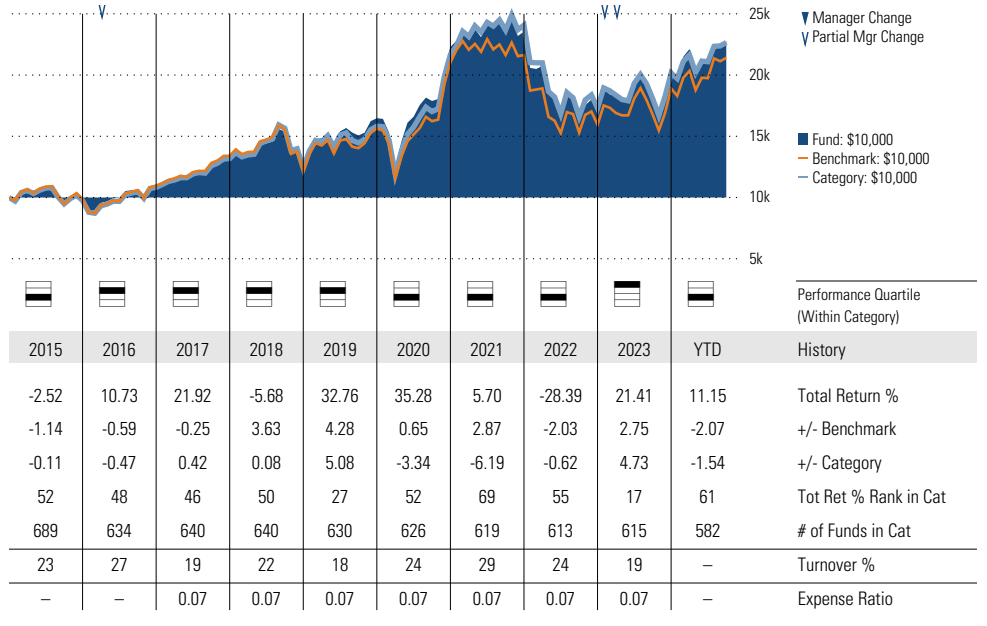
Morningstar Investment Management LLC Analysis

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.

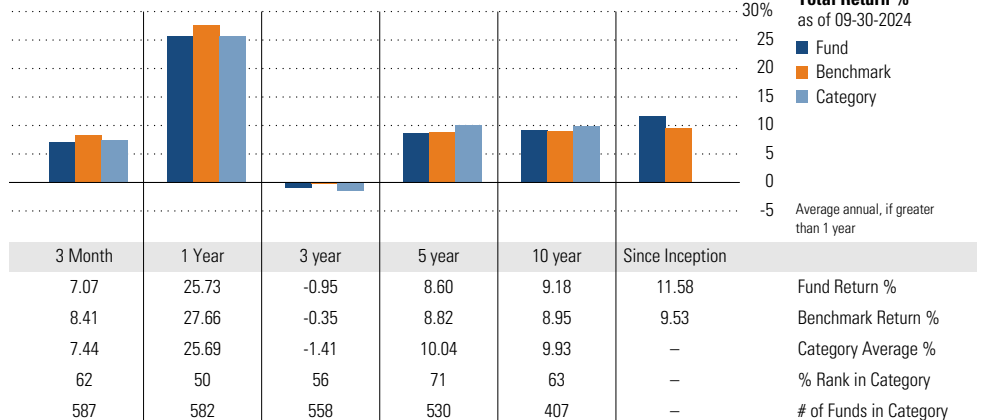
ESG Metrics

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

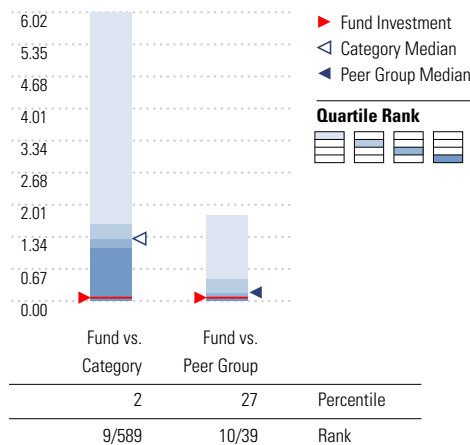
Growth of \$10,000



Trailing Performance



Net Expense



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	-0.66	-	-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

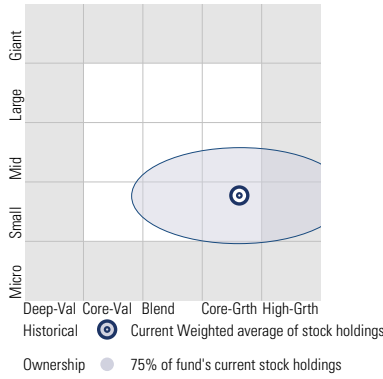
Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category
Small Growth

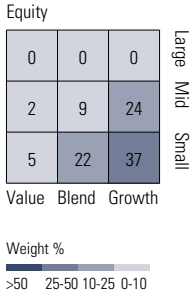
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2024

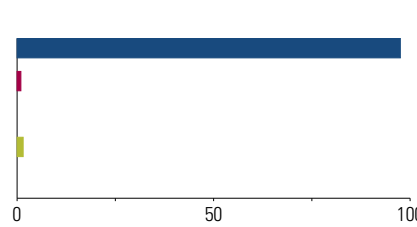
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 09-30-2024



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

Sector Weighting as of 09-30-2024

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	26.12	22.41	25.06			
Basic Materials	1.91	4.19	3.07			
Consumer Cyclical	13.26	9.35	10.77			
Financial Services	5.42	7.23	8.75			
Real Estate	5.53	1.64	2.47			
Sensitive	52.82	47.63	50.15			
Communication Services	3.21	1.80	1.41			
Energy	5.18	3.35	3.70			
Industrials	18.95	20.63	21.13			
Technology	25.48	21.85	23.91			
Defensive	21.05	29.95	24.80			
Consumer Defensive	3.29	3.81	4.25			
Healthcare	17.20	25.54	19.87			
Utilities	0.56	0.60	0.68			

Top 15 Holdings as of 09-30-2024

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
⊖ PTC Inc	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
⊖ Manhattan Associates Inc	0.65	6.31	30.68	Technology
⊖ Watsco Inc Class A	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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Value Index Adm VVIAX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-1994
Walter Nejman since 04-2016

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 29.77 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.05 is 94.38% lower than the Large Value category average.

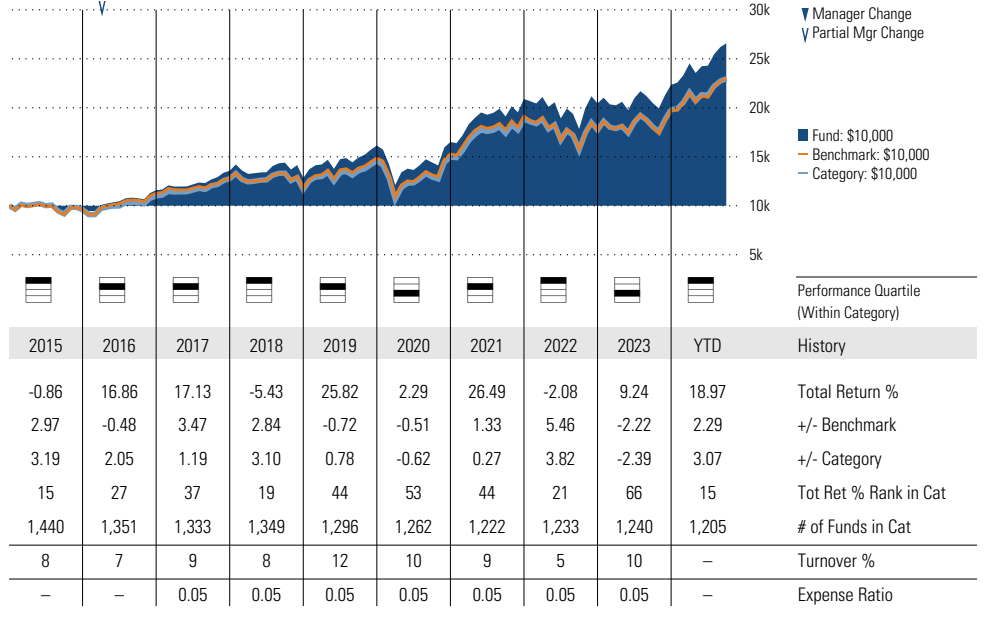
Morningstar Investment Management LLC Analysis

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

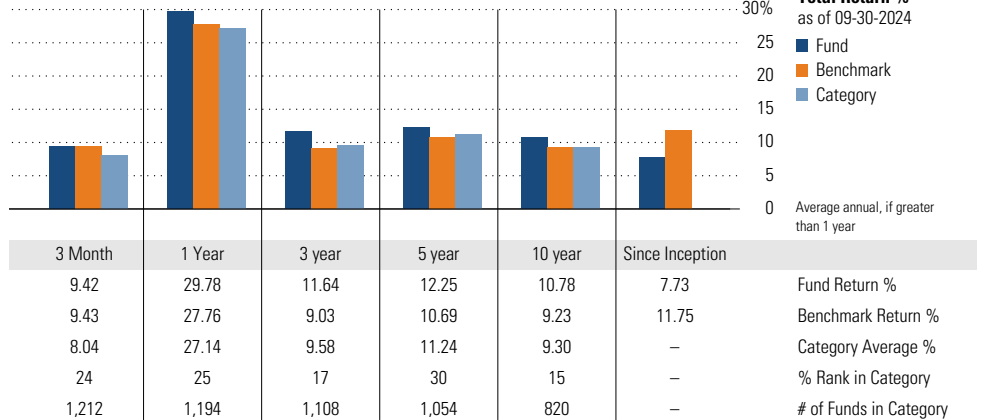
ESG Metrics

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

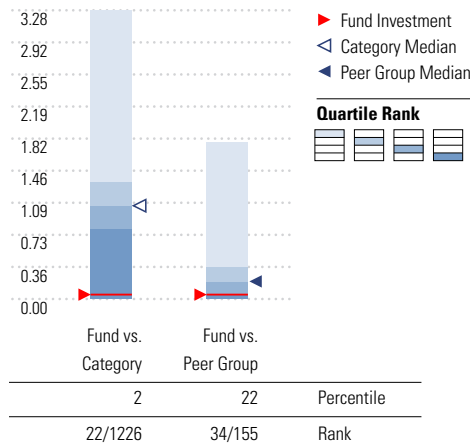
Growth of \$10,000



Trailing Performance



Net Expense



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	2.91	—	0.87
Beta	0.93	—	0.95
R-Squared	97.76	—	93.93
Standard Deviation	15.69	16.65	16.42
Sharpe Ratio	0.54	0.37	0.41
Tracking Error	2.60	—	4.14
Information Ratio	1.00	—	0.14
Up Capture Ratio	97.97	—	96.16
Down Capture Ratio	85.95	—	92.64

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.86	20.63	19.28
Price/Book Ratio	2.93	2.67	2.57
Geom Avg Mkt Cap \$B	129.23	82.91	136.41
ROE	22.84	17.78	22.00

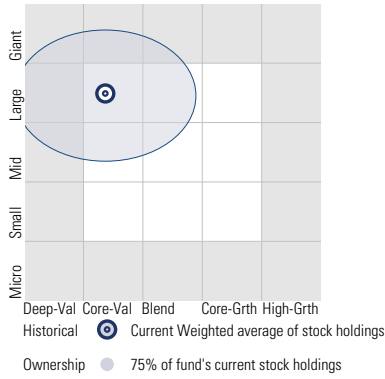
Vanguard Value Index Adm VVIAX

Morningstar Category
Large Value

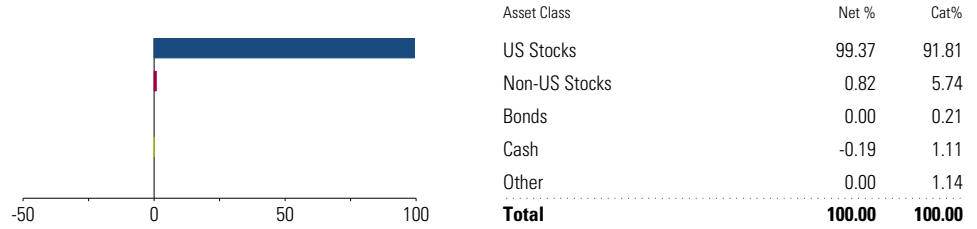
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 09-30-2024

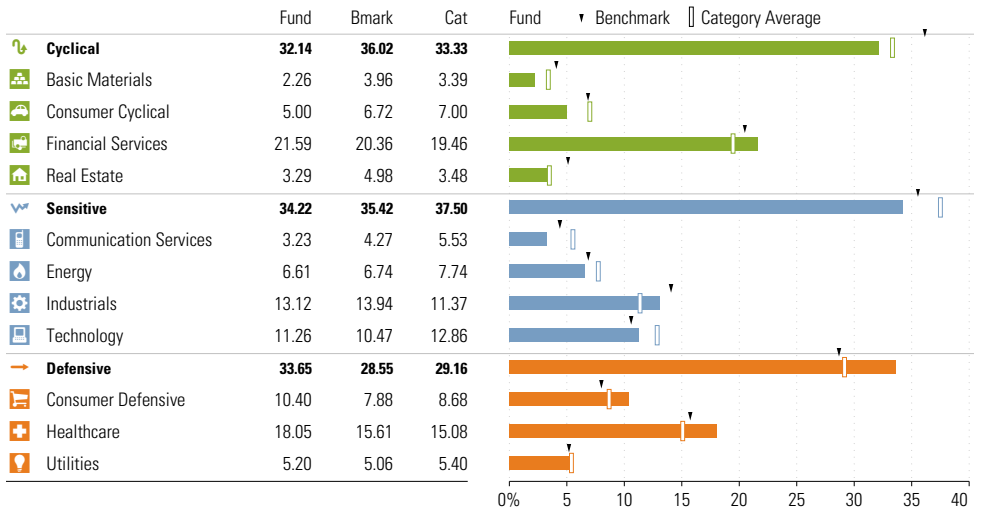
Morningstar Style Box™



Asset Allocation as of 09-30-2024



Sector Weighting as of 09-30-2024



Style Breakdown



Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Berkshire Hathaway Inc Class B	3.18	3.18	29.05	Financial Services
⊕ JPMorgan Chase & Co	2.74	5.92	25.93	Financial Services
⊕ UnitedHealth Group Inc	2.47	8.38	12.21	Healthcare
⊕ Exxon Mobil Corp	2.38	10.76	20.09	Energy
⊕ Procter & Gamble Co	1.86	12.62	20.21	Consumer Defensive
⊕ The Home Depot Inc	1.84	14.46	18.87	Consumer Cyclical
⊖ Broadcom Inc	1.83	16.30	55.95	Technology
⊕ Johnson & Johnson	1.78	18.08	5.74	Healthcare
⊕ Walmart Inc	1.63	19.71	54.85	Consumer Defensive
⊕ AbbVie Inc	1.59	21.30	30.43	Healthcare
⊕ Merck & Co Inc	1.32	22.62	6.28	Healthcare
⊕ Oracle Corp	1.29	23.91	62.76	Technology
⊕ Coca-Cola Co	1.27	25.18	24.41	Consumer Defensive
⊕ Bank of America Corp	1.27	26.44	20.05	Financial Services
⊕ Chevron Corp	1.17	27.61	2.01	Energy

Total Holdings 339

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Victory Sycamore Small Company Opp I VSOIX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

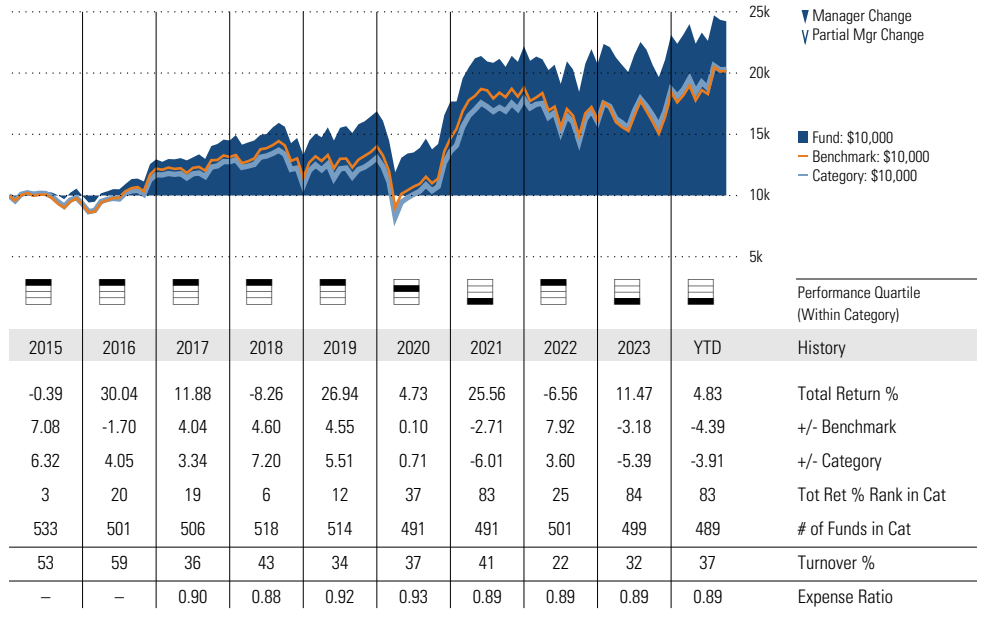
✔ **Performance:** The fund has finished in the Small Value category's top three quartiles in 7 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 26.35 years.

✘ **Style:** The fund has landed in its primary style box — Small Value — 20 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.89 is 19.82% lower than the Small Value category average.

Growth of \$10,000



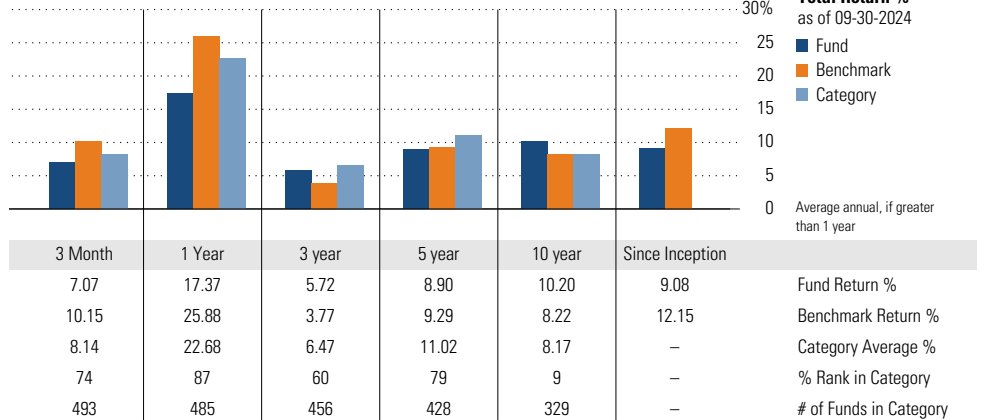
Morningstar Investment Management LLC Analysis

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

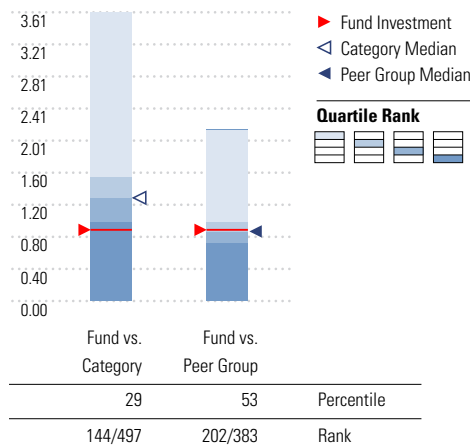
ESG Metrics

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

Trailing Performance



Net Expense



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	2.22	-	2.65
Beta	0.84	-	0.91
R-Squared	94.92	-	93.65
Standard Deviation	19.71	22.84	21.56
Sharpe Ratio	0.18	0.11	0.21
Tracking Error	5.74	-	5.63
Information Ratio	0.34	-	0.45
Up Capture Ratio	89.08	-	95.86
Down Capture Ratio	82.55	-	88.20

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.41	13.90	14.46
Price/Book Ratio	1.96	1.31	1.66
Geom Avg Mkt Cap \$B	3.60	2.14	4.78
ROE	12.21	4.84	12.10

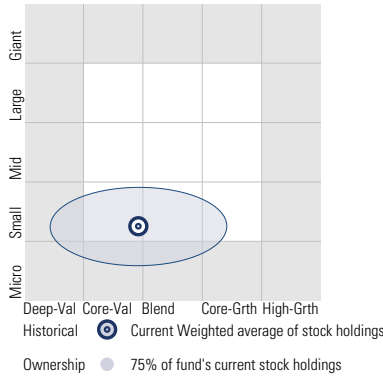
Victory Sycamore Small Company Opp I VSOIX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 09-30-2024

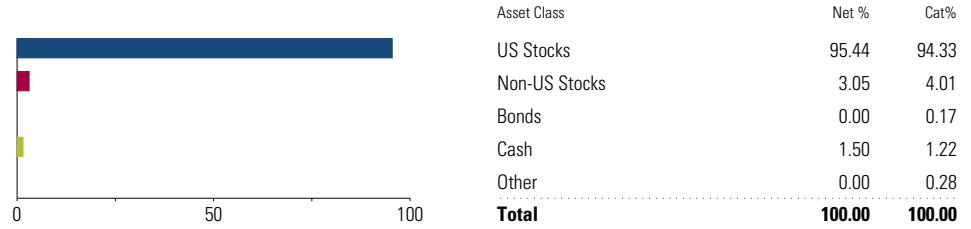
Morningstar Style Box™



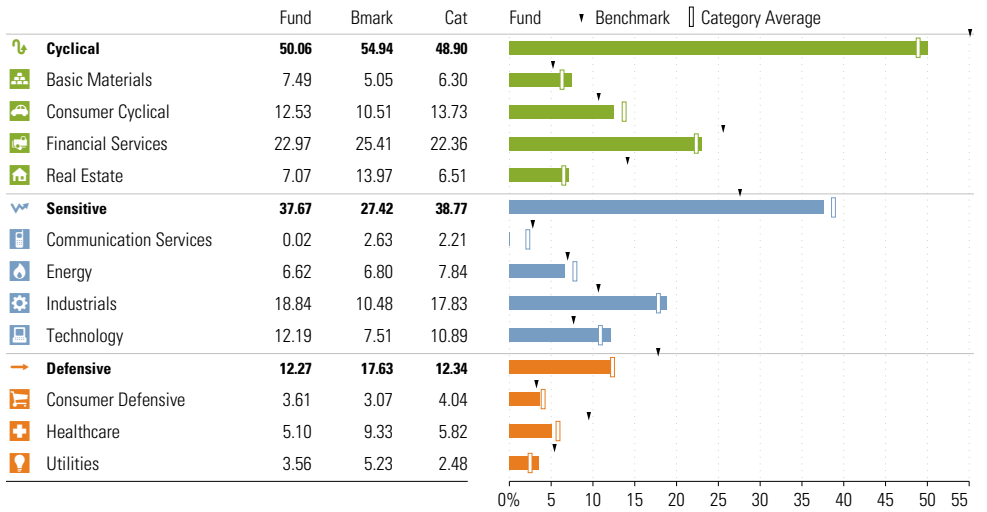
Style Breakdown



Asset Allocation as of 09-30-2024



Sector Weighting as of 09-30-2024



Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Cohen & Steers Inc	1.69	1.69	29.04	Financial Services
⊖ Idacorp Inc	1.58	3.26	7.38	Utilities
United Bankshares Inc	1.51	4.78	1.76	Financial Services
⊖ Cash	1.50	6.28	—	—
⊖ UMB Financial Corp	1.50	7.78	27.21	Financial Services
⊖ SouthState Corp	1.49	9.27	16.94	Financial Services
⊖ Werner Enterprises Inc	1.48	10.75	-8.26	Industrials
⊕ UniFirst Corp	1.42	12.17	9.15	Industrials
⊕ Renasant Corp	1.41	13.58	-1.54	Financial Services
⊕ Littelfuse Inc	1.40	14.98	-0.12	Technology
⊖ Magnolia Oil & Gas Corp Class A	1.39	16.37	16.53	Energy
⊖ First American Financial Corp	1.37	17.74	4.92	Financial Services
⊕ Walker & Dunlop Inc	1.33	19.07	4.08	Financial Services
⊕ National Bank Holdings Corp Class A	1.31	20.38	15.43	Financial Services
⊖ Hub Group Inc Class A	1.31	21.69	-0.32	Industrials

Total Holdings 114

⊕ Increase ⊖ Decrease ✨ New to Portfolio